

# DIRECTORS AND EXECUTIVES OF THE BANK

As of December 1, 2016

## BOARD OF DIRECTORS (7)

<b>Hideyuki Kudo</b>	Representative Director, President
<b>Yukio Nakamura</b>	Representative Director, Deputy President
<b>J. Christopher Flowers*</b>	Managing Director and Chief Executive Officer, J.C. Flowers & Co. LLC
<b>Ernest M. Higa*</b>	Chairman President & Chief Executive Officer, Higa Industries Co., Ltd.
<b>Shigeru Kani*</b>	Former Director, Administration Department, The Bank of Japan, Specially Appointed Professor, Yokohama College of Commerce
<b>Jun Makihara*</b>	Director, Monex Group, Inc., Director, Philip Morris International Inc.
<b>Ryuichi Tomimura*</b>	Executive Vice President, Representative Director, SIGMAXYZ Inc.

\*Outside Directors

## AUDIT & SUPERVISORY BOARD MEMBERS (3)

<b>Shinya Nagata</b>	Audit & Supervisory Board Member
<b>Michio Shibuya*</b>	Certified Public Accountant
<b>Kozue Shiga*</b>	Lawyer

\*Outside Audit &amp; Supervisory Board Members

## EXECUTIVE OFFICERS (30)

<b>Hideyuki Kudo</b> Representative Director, President and Chief Executive Officer	<b>Masayuki Nankouin</b> Managing Executive Officer, Group Chief Financial Officer, Head of Corporate Planning and Controlling, General Manager, Financial Research Division	<b>Masanori Matsubara</b> Executive Officer, General Manager, Information Systems Development Division	<b>Riku Sugie</b> Executive Officer, Executive Officer in charge of Individual Business, Deputy Head of Group Business Strategy, President and CEO, Shinsei Financial Co., Ltd.
<b>Yukio Nakamura</b> Representative Director, Deputy President	<b>Tetsuro Shimizu</b> Managing Executive Officer, Head of Individual Business, Deputy Head of Group Business Strategy, Deputy Head of Group Organizational Strategy	<b>Yuji Matsuura</b> Executive Officer, Executive Officer in charge of Markets	<b>Satoshi Suzuki</b> Executive Officer, General Manager, Banking Infrastructure Planning Division
<b>Sanjeev Gupta</b> Senior Managing Executive Officer, Advisor to President and Chief Executive Officer	<b>Shigeto Yanase</b> Managing Executive Officer, Executive Officer in charge of Institutional Business, General Manager, Osaka Branch	<b>Shinichirou Nagai</b> Executive Officer, Executive Officer in charge of Asset Management, General Manager, Asset Management Division, Department Head, Asset Management Business Promotion Department, Asset Management Division	<b>Kazumi Tanegashima</b> Executive Officer, General Manager, Housing Loan Division
<b>Michiyuki Okano</b> Senior Managing Executive Officer, Group Chief Information Officer, Head of Banking Infrastructure	<b>Shouichi Hirano</b> Executive Officer, General Manager, Corporate Planning Division, General Manager, Office of Financing Facilitation Management	<b>Nobuyasu Nara</b> Executive Officer, General Manager, Institutional Credit Management Division	<b>Masayoshi Tomita</b> Executive Officer, Executive Officer in charge of Individual Business, General Manager, Individual Business Planning Division
<b>Shinichirou Seto</b> Senior Managing Executive Officer, Head of Institutional Business	<b>Kiyohiro Kiyotani</b> Executive Officer, Executive Officer in charge of Institutional Business, President and CEO, Showa Leasing Co., Ltd.	<b>Eiji Shibazaki</b> Executive Officer, Executive Officer in charge of Institutional Business	<b>Akira Watanabe</b> Executive Officer, Executive Officer in charge of Individual Business, Representative Director and President and CEO, APLUS FINANCIAL Co., Ltd.
<b>Akira Hirasawa</b> Managing Executive Officer, Head of Corporate Service, Head of Group Organizational Strategy, General Manager, Human Resources Division	<b>Takahisa Komoda</b> Executive Officer, Executive Officer in charge of Institutional Business	<b>Yasufumi Shimada</b> Executive Officer, General Manager, Integrated Risk Management Division	<b>Takahiro Yoshida</b> Executive Officer, General Manager, Treasury Division
<b>Yasunobu Kawazoe</b> Managing Executive Officer	<b>Tsukasa Makizumi</b> Executive Officer, Head of Credit Risk Management	<b>Toichiro Shiomi</b> Executive Officer, Group Chief Risk Officer, Head of Integrated Risk Management, General Manager, Portfolio Risk Management Division	<b>Takashi Yoshikawa</b> Executive Officer, Executive Officer in charge of Group Business Strategy
<b>Yoshiaki Kozano</b> Managing Executive Officer, Head of Group Business Strategy			
<b>Nozomi Moue</b> Managing Executive Officer, Executive Officer in charge of Institutional Business			

## SENIOR ADVISOR

<b>David Morgan</b>	Supervisory Board Member, HSH Nordbank AG, and Managing Director, Europe and Asia-Pacific, J.C. Flowers & Co. UK LLP
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## ADVISOR

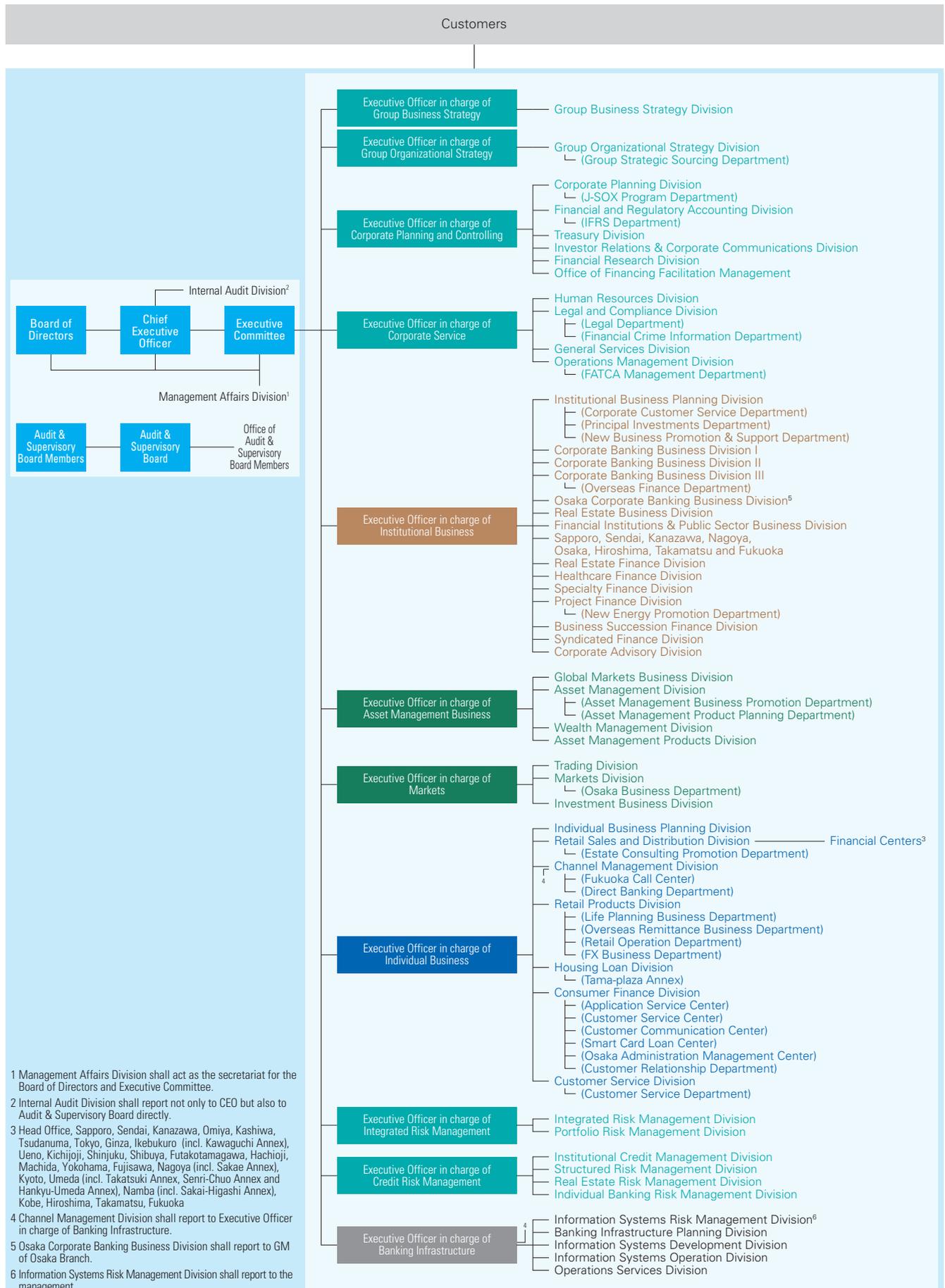
**Shigeki Toma**

## ADVISOR

**Yuji Tsushima**

# ORGANIZATIONAL STRUCTURE

As of December 1, 2016



1 Management Affairs Division shall act as the secretariat for the Board of Directors and Executive Committee.  
 2 Internal Audit Division shall report not only to CEO but also to Audit & Supervisory Board directly.  
 3 Head Office, Sapporo, Sendai, Kanazawa, Omiya, Kashiwa, Tsudanuma, Tokyo, Ginza, Ikebukuro (incl. Kawaguchi Annex), Ueno, Kichijoji, Shinjuku, Shibuya, Futakotamagawa, Hachioji, Machida, Yokohama, Fujisawa, Nagoya (incl. Sakae Annex), Kyoto, Umeda (incl. Takatsuki Annex, Senri-Chuo Annex and Hankyu-Umeda Annex), Namba (incl. Sakai-Higashi Annex), Kobe, Hiroshima, Takamatsu, Fukuoka  
 4 Channel Management Division shall report to Executive Officer in charge of Banking Infrastructure.  
 5 Osaka Corporate Banking Business Division shall report to GM of Osaka Branch.  
 6 Information Systems Risk Management Division shall report to the management.

About the Shinsei Bank Group

Strategies for Increasing Corporate Value

Creating Value Through Our Businesses

Strategies Supporting Corporate Value

Organizational Structure

Data Section

# MAJOR EVENTS IN FY2016

## APR.

- Commenced providing settlement agent services in Japan for the China based settlement service “WeChat Pay”

## MAY

- Arranged project financing for Megasolar Projects in Ichinoseki City, Iwate Prefecture and Suwa City, Nagano Prefecture
- Approved a resolution for the acquisition of treasury shares

## JUN.

- Ranked No. 1 in the “Internet banking” rankings of Oricon Japan customer service ranking
- Shinsei Financial established a Fin-tech joint venture, SecondXight, Inc., with Griffin Strategic Partners, Inc., to utilize Artificial Intelligence (AI)
- Arranged project financing for Megasolar Projects in Miyako City, Iwate Prefecture and Hayato-cho, Kagoshima Prefecture
- Invested in Sosei RMF 1 Investment Business Limited Partnership (Sosei CVC Fund)

## AUG.

- Optimized administrative procedures at retail branches through the introduction of pen tablets
- Introduced “Shinsei Bank FX,” a FOREX margin trading service
- Reached three million individual customers accounts

## OCT.

- Commenced the provision of “Shinsei Bank Card Loan—Lake” services through Japan Post Bank ATMs
- Launched a new “T Point × Shinsei Bank *PowerSmart* Home Mortgage” product
- APLUS Co., Ltd. commences a vendor leasing business in cooperation with Showa Leasing
- Issued fourth series of unsecured corporate bonds (with Inter-Bond Pari Passu Clause)

## NOV.

- Commenced offering affiliate issuances of “Luxury Card,” a credit card for affluent individuals, for the first time in Japan

## DEC.

- Acquired full ownership of Showa Leasing Co., Ltd.
- Entered unsecured personal loan business in Vietnam through a joint equity investment with Military Commercial Joint Stock Bank