

[TRANSLATION]

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16th Annual General Meeting of Shareholders

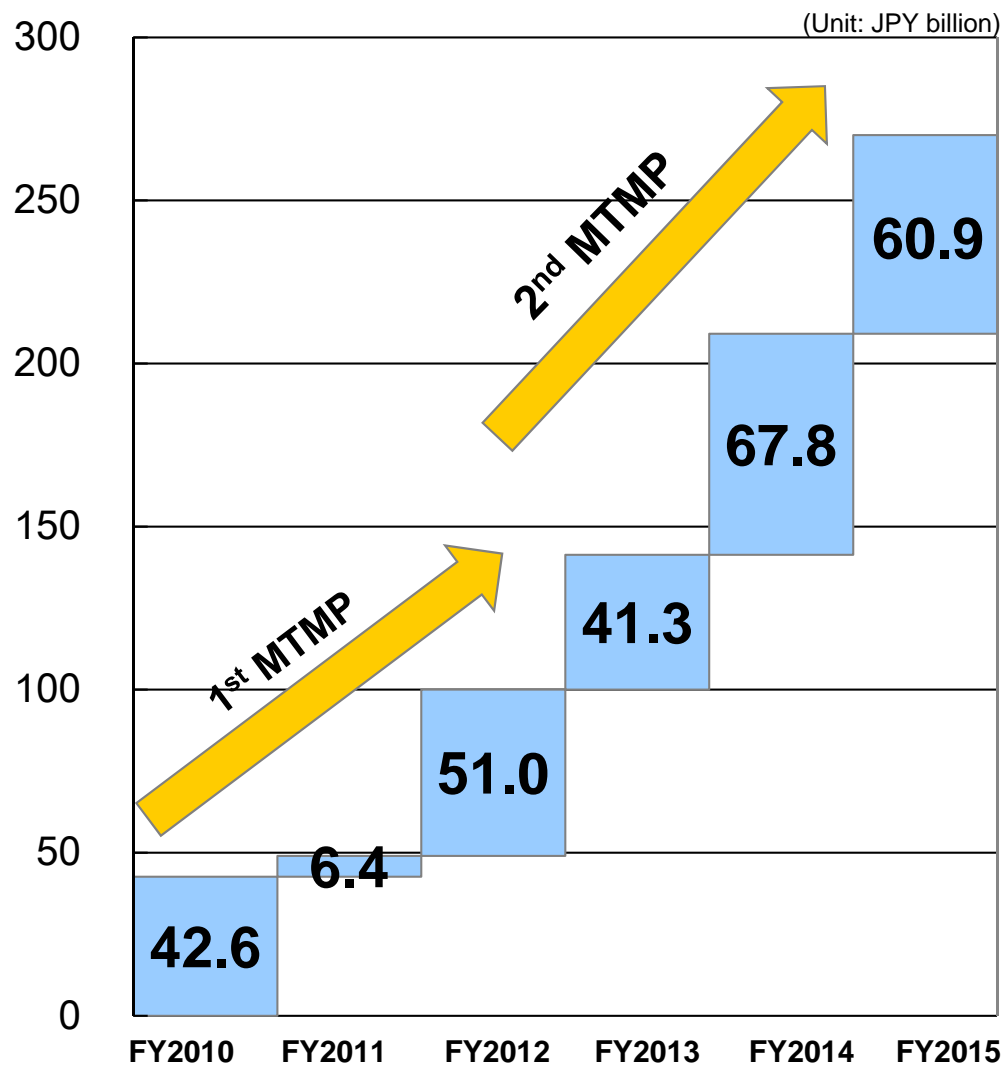
**Shinsei Bank, Limited
June 22, 2016**

Fiscal Year 2015 Financial Results

Six-Year-History(FY2010-FY2015)

(Unit: JPY billion; %)

Consolidated Net Income



Achievements

Profitability

	Funding Rate	NIM
FY2010	0.59%	2.19%
FY2015	0.26%	2.40%

	EPS	ROA
FY2010	21.36 yen	0.4%
FY2015	22.96 yen	0.7%

Financial Stability

	NPL Balance	NPL Ratio
FY2010	279.6	6.78%
FY2015	34.7	0.79%

Fiscal Year 2015 Consolidated Results:

(Unit: JPY billion; %)

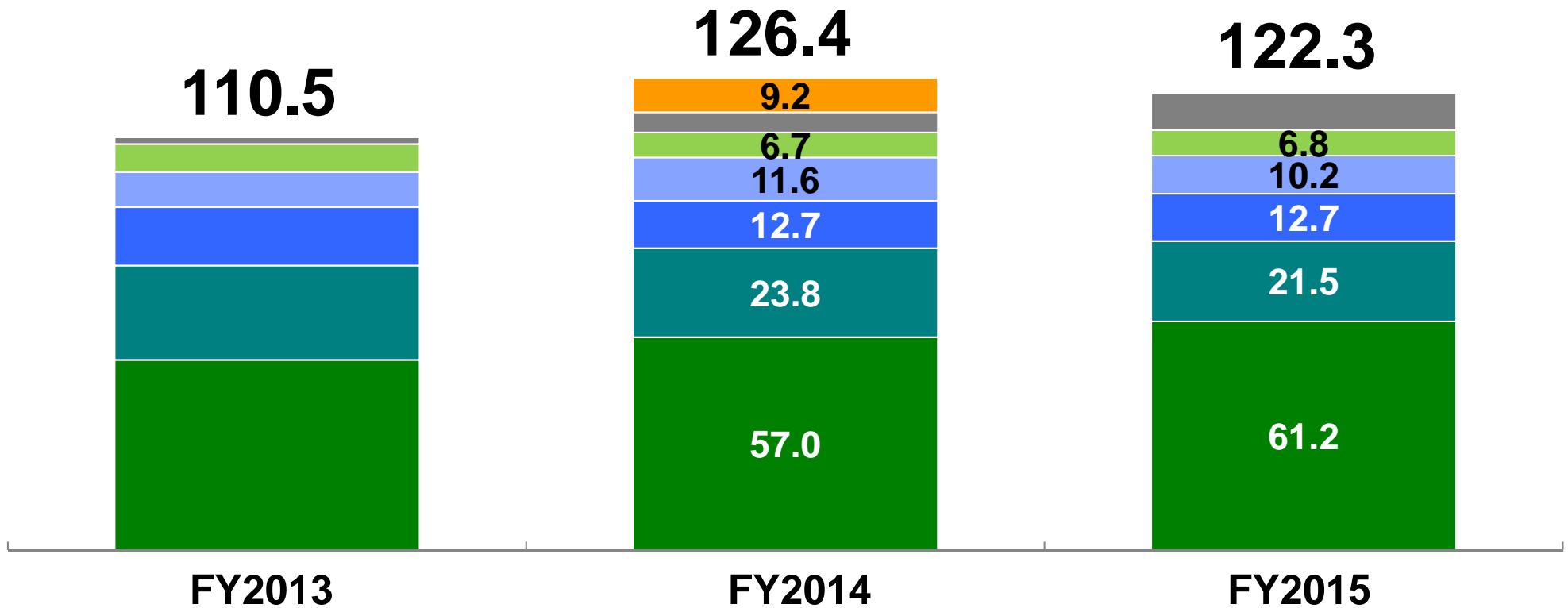
Financial Summary

【Consolidated】	FY2014	FY2015	Change
Net Interest Income	126.4	122.3	-3%
Noninterest Income	108.8	94.2	-13%
Revenue	235.3	216.6	-8%
Expenses	-141.6	-140.5	+1%
Ordinary Business Profit	93.6	76.0	-19%
Net Credit Costs	-11.8	-3.7	+69%
Provision for Reserve for Losses on Interest Repayment	-4.0	-2.7	+33%
Net Income	67.8	60.9	-10%

Fiscal Year 2015 Consolidated Results:

(Unit: JPY billion)

Net Interest Income



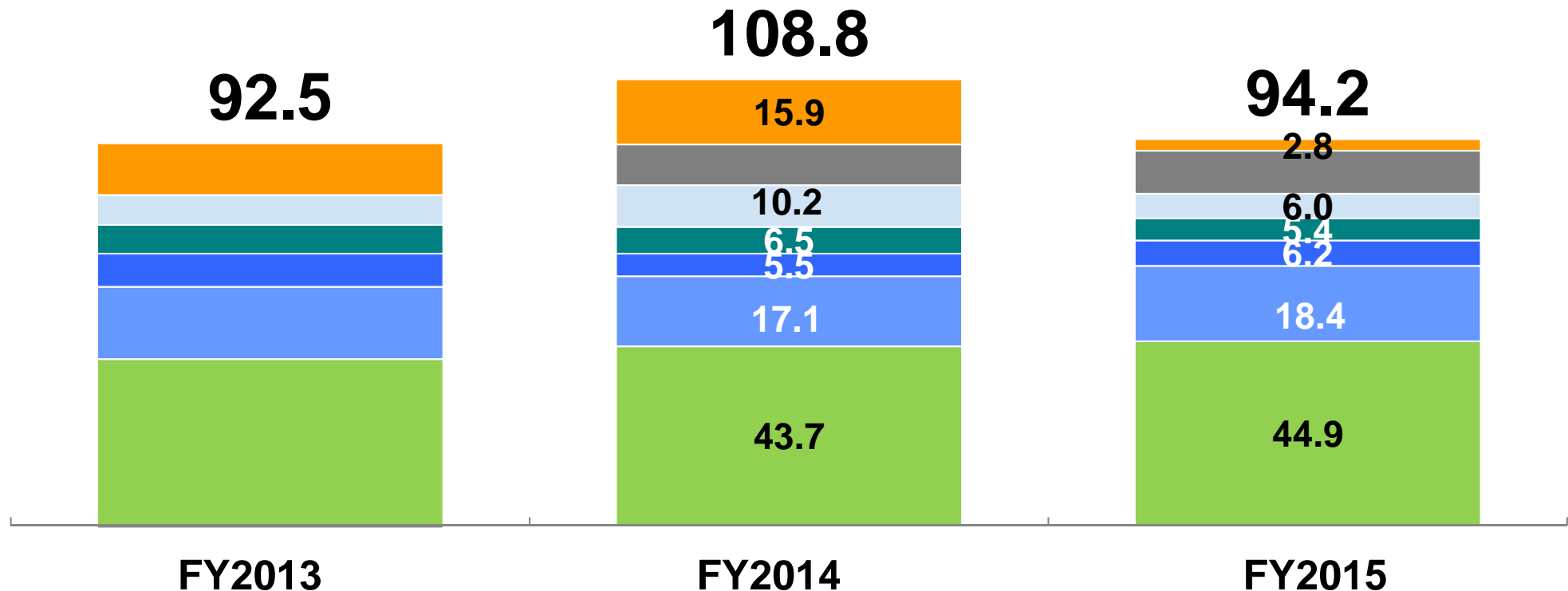
- One time revenues
- Others
(Showa Leasing, Global Markets, Treasury, etc.)
- APLUS FINANCIAL
- Institutional Businesses

- Structured Finance
- Retail Banking
- Unsecured Loans
(Shinsei Bank Lake, Shinsei Financial, SHINKI)

Fiscal Year 2015 Consolidated Results:

(Unit: JPY billion)

Noninterest Income

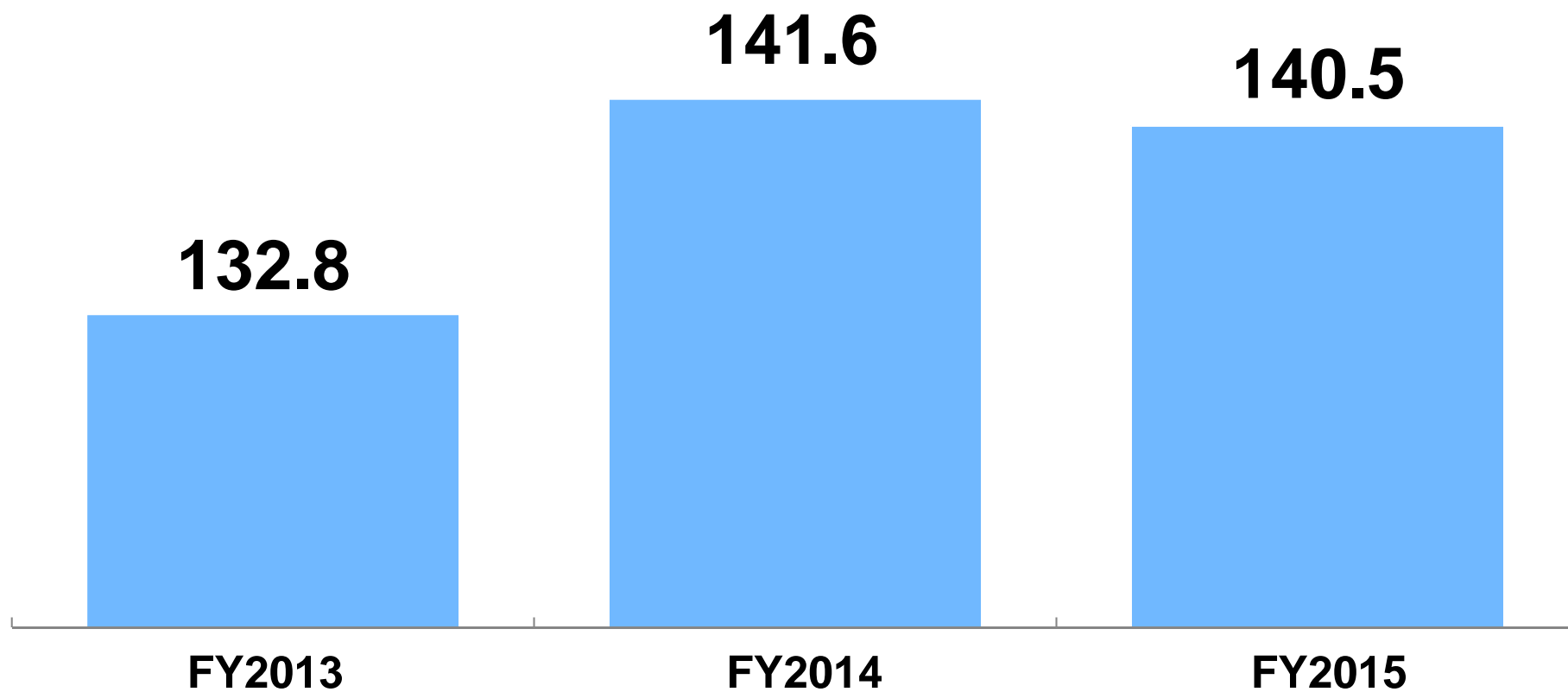


- Principal Transactions
- Others
(Institutional Business, Unsecured Loans, Treasury, etc.)
- Global Markets
- Retail Banking
- Structured Finance
- Showa Leasing
- APLUS FINANCIAL

Fiscal Year 2015 Consolidated Results:

(Unit: JPY billion)

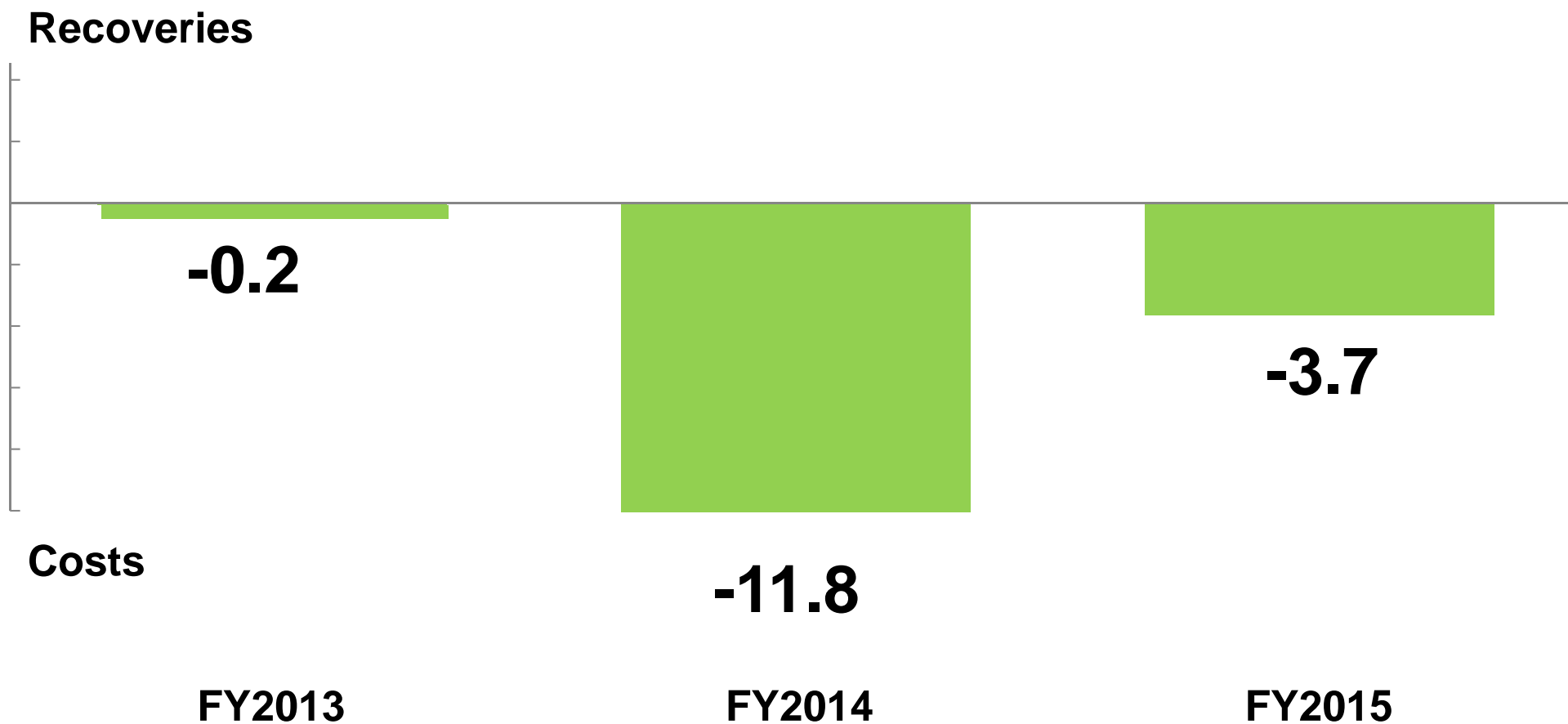
Expenses



Fiscal Year 2015 Consolidated Results:

(Unit: JPY billion)

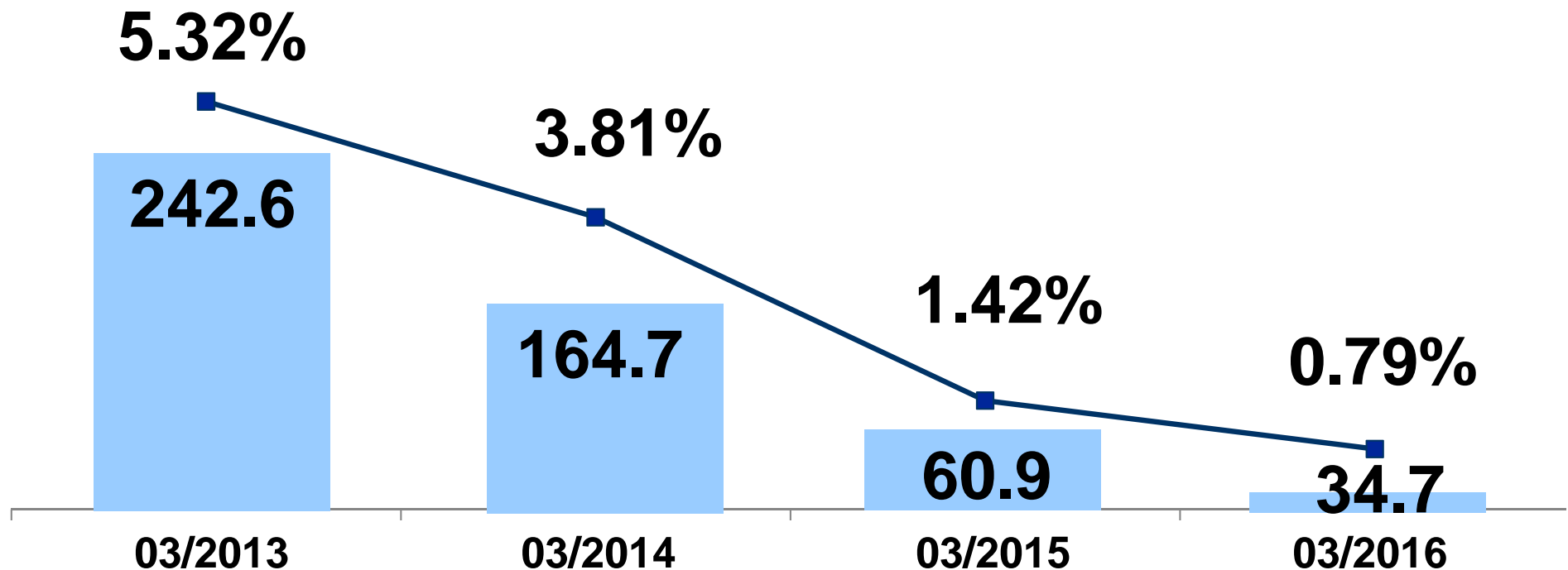
Net Credit Costs



Fiscal Year 2015 Consolidated Results:

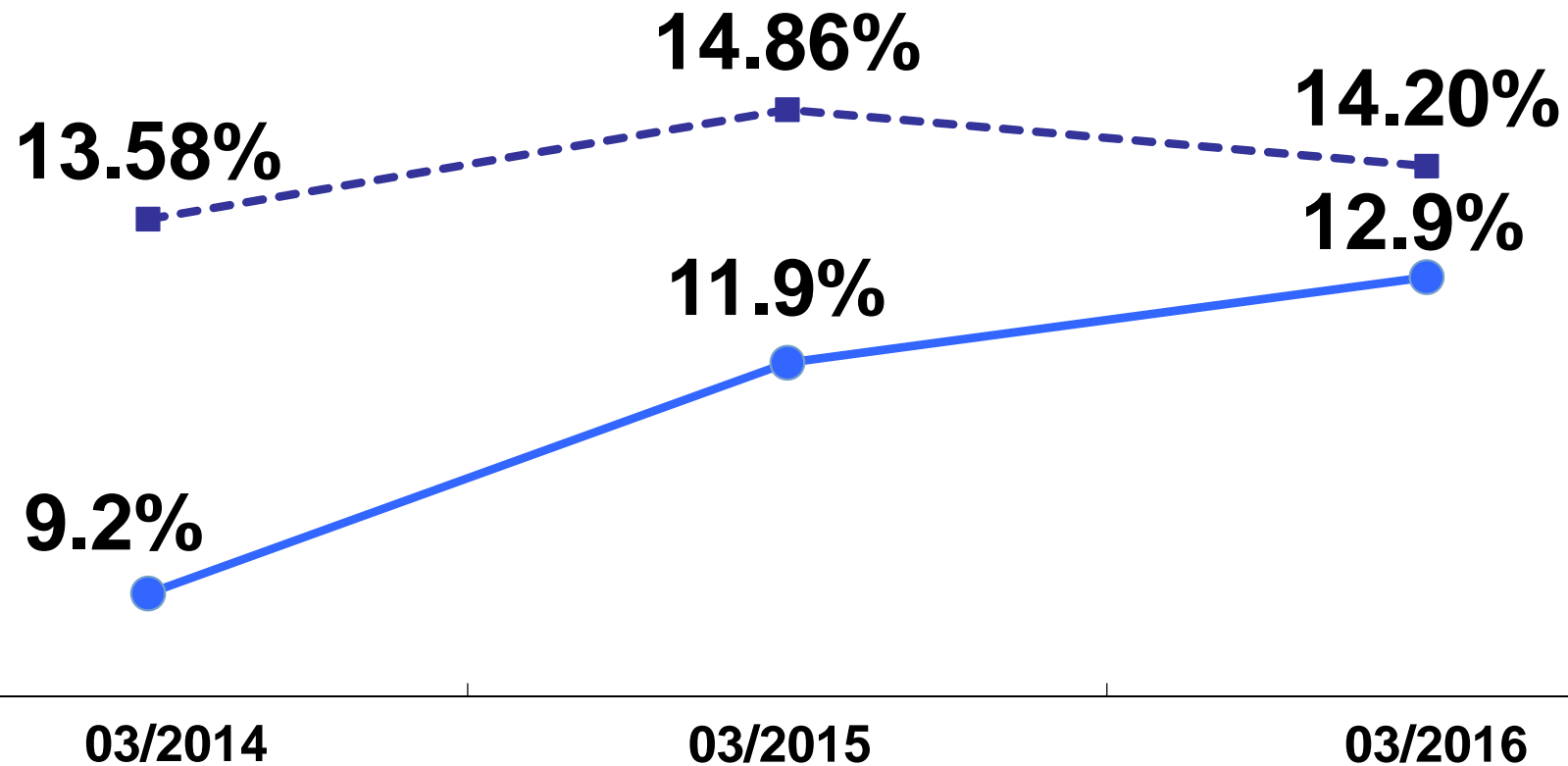
(Unit: JPY billion)

NPL Balance and NPL Ratio Based Upon Financial Revitalization Law (Nonconsolidated)



Fiscal Year 2015 Consolidated Results:

Capital Adequacy Ratio



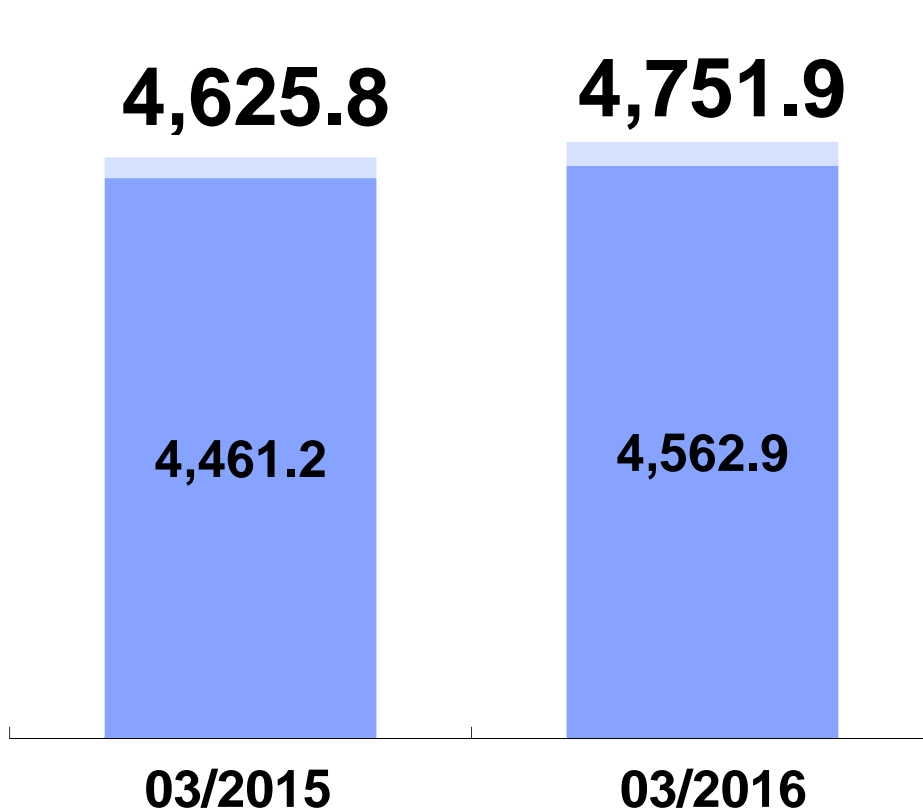
■ Capital Adequacy Ratio
(Domestic Standard, Grandfathering
Basis)

● Common Equity Tier 1 Ratio
(International Standard, Fully Loaded Basis)

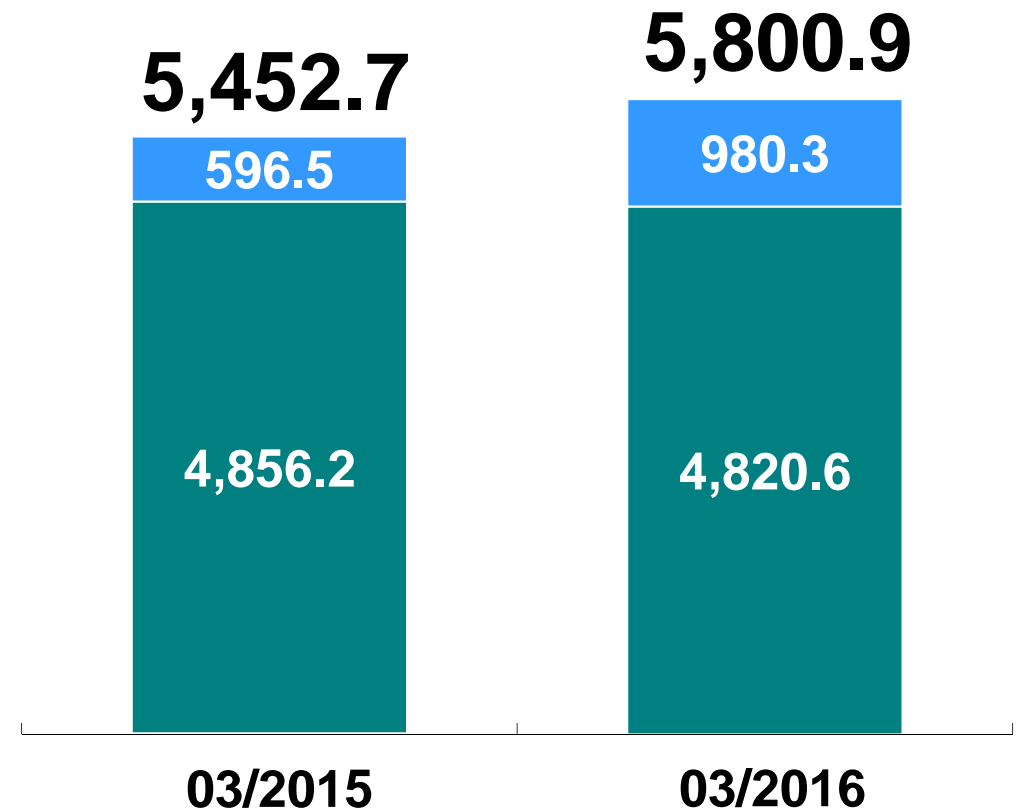
Fiscal Year 2015 Consolidated Results:

(Unit: JPY billion)

Loans, etc.



Deposits



Loans Private Placement Type Bonds, etc.
(Real Estate Nonrecourse Finance, etc.)

Retail Deposits Corporate Deposits



Dividend:

Year end dividend

1.00 yen per share

Fiscal Year 2016 Projection:

**Consolidated Net
Income**

52.0 billion yen

**Nonconsolidated
Net Income**

36.0 billion yen

Year end Dividend

1.00 yen per share

