

February 1, 2010

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| Name | Shinsei Bank, Limited |
| Address | 1-8, Uchisaiwaicho 2-chome, Chiyoda-ku, Tokyo, Japan |
| Established | December 1, 1952 (renamed Shinsei Bank, Limited in June 2000) |
| Representative | Masamoto Yashiro, Representative Statutory Executive Officer, President and Chief Executive Officer |
| Securities Code | 8303 |
| Share Listing | The First Section of the Tokyo Stock Exchange (February 19, 2004) |
| Number of Outstanding Shares Issued | 2,060,346,891 shares (including treasury shares, as of March 31, 2009) |
| Credit Ratings (Long-Term/Short-Term) | Moody's (A3/P-2), S&P (BBB+/A-2), Fitch (BBB/F2), JCR (BBB+/J-2), R&I (A-/a-1) (November 30, 2009) |
| Total Assets* | ¥11,949.1 billion (March 31, 2009) |
| Net Income (loss)* | ¥-143.0 billion (March 31, 2009) |
| Total Capital Adequacy Ratio* | 8.35% (March 31, 2009) |
| About Shinsei Bank | <p>Shinsei Bank is a leading diversified Japanese financial institution providing a full range of financial products and services to both institutional and individual customers. Shinsei Bank demands uncompromising levels of integrity and transparency in all its activities to earn the trust of customers, staff and shareholders and is committed to delivering long-term profit growth and increasing value for all its stakeholders.</p> |
| Institutional Group | <p>The Institutional Group comprises the Institutional Banking business and Showa Leasing. Fiscal year 2008 has changed the landscape of our business in the Institutional Group. We have been quick to recognize that previously profitable proprietary investment strategies are no longer sustainable, and we have moved swiftly and decisively to redeploy our management resources. Supported by ample liquidity reserves generated by the Bank's retail operations, we have conservatively marked down and impaired investments and reserved against possible losses, ready to make a fresh start in fiscal year 2009. We are going back to basics, focusing on the domestic market and businesses to provide trusted solutions to our valued and long-standing customer base.</p> |
| Individual Group | <p>The Individual Group consists of the retail banking business as well as the subsidiaries Shinsei Financial, APLUS, Shinki and Shinsei Property Finance. Our Individual Group, consisting of our retail bank and our consumer finance subsidiaries under a single, unified management structure, provides innovative financial solutions to over 6 million active customers in Japan. Our retail bank returned to profitability under new management in fiscal year 2008 by listening to customers' needs and prudently managing costs, while ensuring our businesses had ready access to low-cost funding through stable retail deposits. In consumer finance, we have begun realigning our operations for greater business focus, improved efficiency and maximum synergy, taking full advantage of the Bank's innovative technology.</p> |
| Number of Employees* | 7,006 (March 31, 2009) |
| Branches | 40 Outlets (31 Shinsei Financial Centers and 9 Consulting Spots in Japan) (February 1, 2010) |
| Contact | Group Investor Relations & Corporate Communications Division: Tel: +81-3-5511-5013 |
| Website | http://www.shinseibank.com/investors/en/about/index.html |

* On a consolidated basis

Directors and Executive Officers

Board of Directors (11)

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| Chairman of the Board (1) | Masamoto Yashiro , Chairman of the Board (June 25, 2008) |
| Director (1) | Rahul Gupta , Director, Senior Managing Executive Officer, Chief Financial Officer, Shinsei Bank, Limited |
| Outside Directors (9) | J. Christopher Flowers (Chairman, J.C. Flowers & Co. LLC) Yukinori Ito (Former Senior Executive Director, The Export-Import Bank of Japan) Shigeru Kani (Former Director, Administration Department, The Bank of Japan, Professor, Yokohama College of Commerce) Minoru Makihara (Senior Corporate Advisor, Mitsubishi Corporation) Oki Matsumoto (CEO, Monex Group, Inc.) Yasuharu Nagashima (Lawyer) Nobuaki Ogawa (Lawyer) Hiroyuki Takahashi (Former Director, Japan Corporate Auditors Association) John S. Wadsworth, Jr. (Advisory Director, Morgan Stanley) |

Senior Advisors

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| Senior Advisor | Takashi Imai (Honorary Chairman, Nippon Steel Corporation) |
| Senior Advisor | Norito Ikeda (Senior Advisor, A.T. Kearney K.K., Senior Advisor, Aozora Bank, Ltd.) |

Statutory Executive Officers (17)

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| President, Chief Executive Officer (1) | Masamoto Yashiro , Representative Statutory Executive Officer, President, Chief Executive Officer |
| Executive Vice President (2) | Masazumi Kato , Representative Statutory Executive Officer, Executive Vice President Junzo Tomii , Representative Statutory Executive Officer, Executive Vice President |
| Senior Managing Executive Officer (5) | Michael Cook , Senior Managing Executive Officer, Head of Risk Management Group, Chief Risk Officer Dhananjaya Dvivedi , Senior Managing Executive Officer, Group Chief Information Officer, Head of Banking Infrastructure Group Rahul Gupta , Senior Managing Executive Officer, Chief Financial Officer Sanjeev Gupta , Senior Managing Executive Officer, Head of Individual Group Sang-Ho Sohn , Senior Managing Executive Officer, Head and Chief Executive of Institutional Group |
| Managing Executive Officer (2) | Norio Funayama , Managing Executive Officer, Executive Head of Institutional Business Sub-Group Yukio Nakamura , Managing Executive Officer, Executive Head of Institutional Business Sub-Group |
| Statutory Executive Officer (7) | Kazuya Fujimoto , Statutory Executive Officer, Head of Institutional Business Sub-Group Michimasa Honda , Statutory Executive Officer, Head of Institutional Business Sub-Group Takao Matsuzaki , Statutory Executive Officer, General Manager of Osaka Branch Shigeru Oishi , Statutory Executive Officer, Head of Consumer Finance Sub-Group Michiyuki Okano , Statutory Executive Officer, Head of Operations Sub-Group, Head of Retail Services Sub-Group Yoshikazu Sato , Statutory Executive Officer, Head of Technology Sub-Group Takashi Tsuchiya , Statutory Executive Officer, Head of Advisory Sub-Group |