

Directors and Executives

As of June 26, 2006

Board of Directors

Masamoto Yashiro	Chairman of the Board, Shinsei Bank, Limited
Thierry Porté	President, CEO, Shinsei Bank, Limited
Junji Sugiyama	Vice Chairman, Shinsei Bank, Limited
Akira Aoki*	Senior Advisor, Japan Securities Finance Co., Ltd.
Michael J. Boskin*	Professor, Stanford University
Emilio Botín*	Chairman, Grupo Santander
Timothy C. Collins*	CEO, Ripplewood Holdings, LLC
J. Christopher Flowers*	Chairman, J. C. Flowers & Co., LLC
Takashi Imai*	Senior Advisor, Honorary Chairman, Nippon Steel Corporation
Shigeru Kani*	Former Director, Administration Department, The Bank of Japan
Fred H. Langhammer*	Chairman, Global Affairs, The Estée Lauder Companies, Inc.
Minoru Makihara*	Senior Corporate Advisor, Mitsubishi Corporation
Yasuharu Nagashima*	Lawyer
Lucio A. Noto*	Former Vice Chairman, Exxon Mobil Corporation
Nobuaki Ogawa*	Lawyer
John S. Wadsworth, Jr.*	Advisory Director, Morgan Stanley
Teruaki Yamamoto	President, APLUS Co., Ltd.

Notes: 1. * Outside directors as stipulated in Article 2, Item 15, 7-2 of the Corporation Act

2. Committee memberships:

Nomination Committee: Minoru Makihara (Chairman); Michael J. Boskin, Timothy C. Collins, J. Christopher Flowers, Lucio A. Noto, Thierry Porté, Masamoto Yashiro

Audit Committee: Akira Aoki (Chairman); Shigeru Kani, Yasuharu Nagashima, Nobuaki Ogawa

Compensation Committee: J. Christopher Flowers (Chairman); Emilio Botín, Timothy C. Collins, Fred H. Langhammer, Minoru Makihara, John S. Wadsworth, Jr.

Senior Advisors

John S. Reed	Former Chairman, Citigroup Inc.
Paul A. Volcker	Former Chairman, Board of Governors of the Federal Reserve System

Statutory Executive Officers

Representative Statutory Executive Officer, President, Chief Executive Officer	Thierry Porté
Representative Statutory Executive Officer, Vice Chairman	Junji Sugiyama
Executive Vice President, Institutional Banking Group	Clark Graninger
Senior Managing Executive Officer, Chief Financial Officer	Rahul Gupta
Senior Managing Executive Officer, Retail Banking Group	Satoru Katayama
Senior Managing Executive Officer, Financial Institutions and Capital Markets Sub-Group	Masazumi Kato
Senior Managing Executive Officer, Corporate Banking Business Sub-Group	Junzo Tomii
Managing Executive Officer, Corporate Affairs Group	Kazumi Kojima
Statutory Executive Officer, Public Sector Finance Sub-Group	Kazuya Fujimoto
Statutory Executive Officer, Corporate Strategy Division	Norio Funayama
Statutory Executive Officer, Financial Institutions Business Division III	Michimasa Honda
Statutory Executive Officer, Banking Infrastructure Group	Michiyuki Okano
Statutory Executive Officer, Banking Infrastructure Group	Yoshikazu Sato
Statutory Executive Officer, General Manager of Osaka Branch, Strategic Business Unit I	Takashi Tsuchiya

Advisors

Dhananjaya Divedi	Advisor to the President
Janak Raj	Advisor to the President, Chairman and CEO of Shinsei International Limited
K. Sajeev Thomas	Advisor to the President

Employees

Non-consolidated, as of March 31, 2006, 2005 and 2004

	2006	2005	2004
Number of Employees	2,094	2,041	2,122
Male	1,135	1,165	1,235
Female	959	876	887
Average age	37 years 8 months	37 years 4 months	36 years 9 months
Average years of service	10 years 2 months	10 years 6 months	10 years 8 months