

# AT A GLANCE

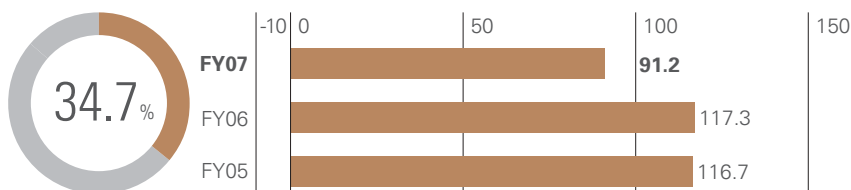
FY07 Contribution <sup>(1)</sup>

Financial Summary (Billions of yen)

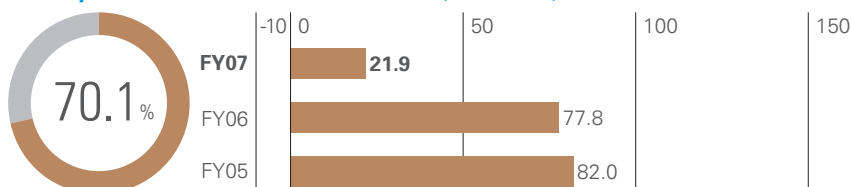
## Institutional Banking

Our Institutional Banking Group faces a highly competitive and volatile business environment. It is precisely such an environment in which the Group's combined commercial and investment banking abilities distinguish the Bank from the competition. Our M&A, capital markets, industry and other product specialists work closely with customer relationship managers to ensure long-standing relationships, quality and sustainable earnings.

### Revenues



### Ordinary Business Profit After Net Credit Costs (Recoveries)



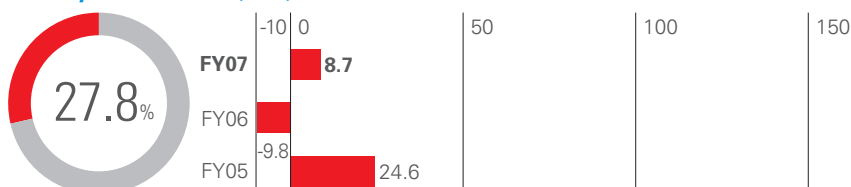
## Consumer and Commercial Finance

Consumer and Commercial Finance serves three markets: consumer, commercial and specialty property finance. This business and the associated "non-bank" subsidiaries work closely with both the Retail Banking Group and the Institutional Banking Group to meet the needs of both consumers and small- and medium-sized enterprises.

### Revenues



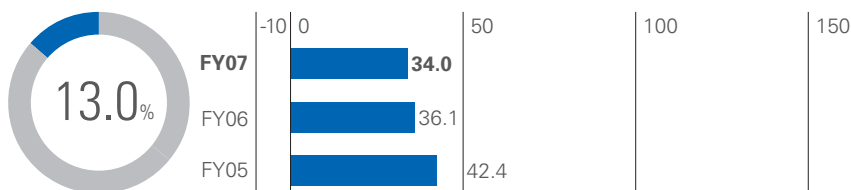
### Ordinary Business Profit (Loss) After Net Credit Costs



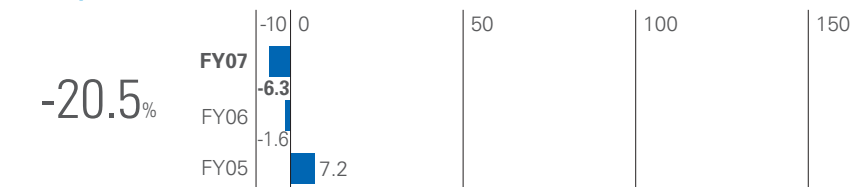
## Retail Banking

The Retail Banking Group aims to become the "Best Money Advisor" and meet the needs of its customers by providing optimum asset management solutions and by further enhancing its *Shinsei Platinum Services* and asset management consulting services. As a reflection of these efforts, Shinsei Bank was ranked second for outstanding customer satisfaction in the *Nihon Keizai Shimbun's* fourth annual survey of the retail banking industry in December 2007. Customers in their 20s, 30s and 50s rated us as the bank with highest customer satisfaction in the same survey. We will continue to enhance our commitment to customer satisfaction by offering banking and financial services which truly exceed expectations.

### Revenues



### Ordinary Business Profit (Loss) After Net Credit Costs



Note: (1) The percentage figures do not add up to 100 because of ALM/Corporate/Other.