

# PRODUCT & SERVICE HISTORY

	2000	2001	2002	2003	2004	2005	2006	2007	2008
INSTITUTIONAL PILLAR	•Corporate loans (Basic Banking), syndicate loans								
	•Capital markets (foreign exchange, derivatives)								
	•M&A advisory								
	•Asset-backed, mortgage-backed securitization								
	•Credit trading								
	•Leveraged and project finance								
	•Non-recourse finance								
	•Structured credit								
	•Asset management								
	•Private equity								
•Corporate revitalization									
INDIVIDUAL PILLAR						•Leasing			
						•Auto leasing			
						•Rentals			
						•Installment sales credit (for SMEs)			
						•Installment sales credit (for individuals), auto loans			
						•Credit cards			
						•Consumer/business loans			
						•Guarantees			
						•Collection services			
	•Real estate secured loans and small property development loans								
•Savings and time deposits, debentures									
•Foreign currency deposits									
•Structured deposits									
•Mutual funds									
•Comprehensive retail account, <i>PowerFlex</i> , and Internet banking service, <i>PowerDirect</i>									
• <i>PowerSmart Home Mortgage</i>									
•Fixed and variable annuities									
•Securities brokerage services									
•Shinsei VISA Card									
Medical, cancer and automobile insurance									
Shinsei Bank <i>Smart Card Loan</i>									