

PRODUCT & SERVICE HISTORY

	2000	2001	2002	2003	2004	2005	2006	2007	2008
•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									
•Leasing									
•Auto leasing*									
•Rentals									
•Installment sales credit (for SMEs)									
•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									
•Installment sales credit (for individuals), auto loans									
•Credit cards									
•Consumer/business loans									
•Guarantees									
•Collection services									
•Securities brokerage services									
•Shinsei VISA Card									
Medical, cancer and automobile insurance •									
Shinsei Bank <i>SmartCard Loan</i> •									

*Sold the business in September 2008.