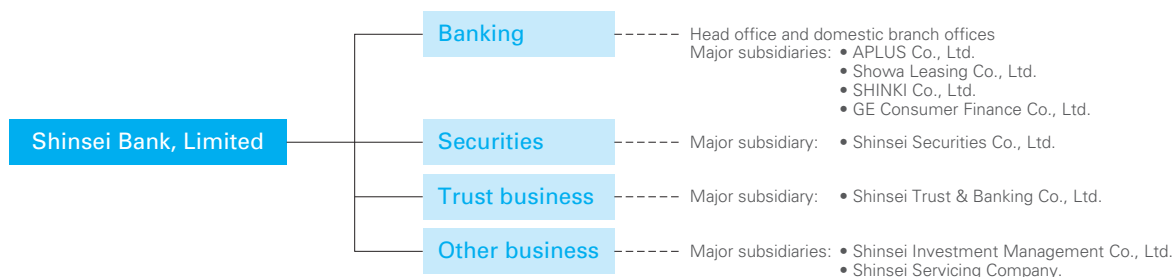


# CORPORATE INFORMATION

## SHINSEI BANK GROUP

AS OF SEPTEMBER 30, 2008

As of September 30, 2008, the Shinsei Bank Group consisted of Shinsei Bank, Limited, 221 subsidiaries (comprising 116 consolidated companies including APLUS Co., Ltd., GE Consumer Finance Co., Ltd. and Showa Leasing Co., Ltd. and 105 unconsolidated subsidiaries) and 30 affiliated companies (affiliates accounted for using the equity method, such as Jih Sun Financial Holding Co., Ltd.). The Shinsei Bank Group is an integrated financial services group which engages principally in the banking business and conducts securities, trust and other businesses.



## MAJOR SUBSIDIARIES AND AFFILIATES

AS OF SEPTEMBER 30, 2008

Name	Location	Main business	Capital (Millions of yen unless otherwise specified)	Established (Acquired)	Equity stake held by Shinsei Bank and consolidated subsidiaries (%)			
					Equity stake held by Shinsei Bank	Equity stake held by consolidated subsidiaries of Shinsei Bank		
<b>Major Domestic Subsidiaries</b>								
Shinsei Property Finance Co., Ltd.	Tokyo, Japan	Real estate collateral finance	¥ 250	1959.5	100.0%	100.0%	—%	
Shinsei Information Technology Co., Ltd.	Tokyo, Japan	Information technology	100	1983.8	100.0	100.0	—	
Shinseigin Finance Co., Ltd.	Tokyo, Japan	Finance	10	1993.1	100.0	100.0	—	
Shinsei Trust & Banking Co., Ltd.	Tokyo, Japan	Trust banking	5,000	1996.11	100.0	100.0	—	
Shinsei Securities Co., Ltd.	Tokyo, Japan	Securities	8,750	1997.8	100.0	100.0	—	
Chowa Tatemono Co., Ltd.	Tokyo, Japan	Real estate leasing	10	1997.8	100.0	100.0	—	
Shinsei Servicing Company	Tokyo, Japan	Servicing business	500	2001.10	100.0	—	100.0	
Shinsei Investment Management Co., Ltd.	Tokyo, Japan	Investment trust and discretionary investment advisory	495	2001.12	100.0	100.0	—	
APLUS Co., Ltd.	Osaka, Japan	Installment credit	15,000	(2004.9)	76.7	—	76.7	
Zen-Nichi Shinpan Co., Ltd.	Okayama, Japan	Installment credit	1,000	(2006.3)	97.3	—	97.3	
Showa Leasing Co., Ltd.	Tokyo, Japan	Leasing	24,300	(2005.3)	96.4	96.4	—	
SHINKI Co., Ltd.	Tokyo, Japan	Finance	16,709	(2007.12)	67.7	67.7	—	
GE Consumer Finance Co., Ltd.	Tokyo, Japan	Finance	100,711	(2008.9)	100.0	99.8	0.2	
<b>Major Overseas Subsidiaries</b>								
Shinsei Bank Finance N.V.	Curaçao, Netherlands Antilles	Finance	\$2.1 million	1976.3	100.0%	100.0%	—%	
Shinsei International Limited	London, UK	Securities	£3 million	2004.9	100.0	100.0	—	
Shinsei Finance (Cayman), Limited	Grand Cayman, Cayman Islands	Finance	\$795.25 million	2006.2	100.0	100.0	—	
Shinsei Finance II (Cayman), Limited	Grand Cayman, Cayman Islands	Finance	\$715.35 million	2006.3	100.0	100.0	—	
<b>Major Affiliates Accounted for Using the Equity Method</b>								
Jih Sun Financial Holding Co., Ltd.	Taipei, Taiwan	Finance	NT\$26,124 million	2002.2	32.9%	—%	32.9%	
Raffia Capital Co., Ltd.	Tokyo, Japan	Private equity fund management	¥ 10	2002.7	50.0	50.0	—	
Hillcot Holdings Limited	Hamilton, Bermuda	Holding company	\$24,000	2002.11	33.7	33.7	—	

## Shares Outstanding and Capital

Date	1,000 shares, millions of yen						Notes
	Shares outstanding		Capital		Capital surplus		
	Change	Balance	Change	Balance	Change	Balance	
July 29, 2003	(1,358,537)	2,033,065*	—	451,296	—	18,558	2-for-1 reverse share split for common shares Post reverse split common shares outstanding 1,358,537 thousand shares
July 31, 2006	(99,966)	1,933,098*	—	451,296	—	18,558	Use of call feature for Series 3 Class-B preferred shares Issuance of 200,033 thousand common shares Retirement of Series 3 Class-B preferred shares -300,000 thousand shares
November 16, 2006	(85,000)	1,848,098*	—	451,296	—	18,558	Cancellation of treasury shares (common) -85,000 thousand shares
August 1, 2007	(100,000)	1,748,098*	—	451,296	—	18,558	Mandatory acquisition of Series 3 Class-B preferred shares Issuance of 200,000 thousand common shares Retirement of Series 3 Class-B preferred shares -300,000 thousand shares
February 4, 2008	117,647	1,865,746*	25,000	476,296	25,000	43,558	Third party allocation of shares (common shares) Subscription price ¥425, par value ¥212.5
March 31, 2008	194,600	2,060,346	—	476,296	—	43,558	Use of call feature for Series 2 Class-A preferred shares Issuance of 269,128 thousand common shares Retirement of Series 2 Class-A preferred shares -74,528 thousand shares

\* Figure includes number of preferred shares outstanding

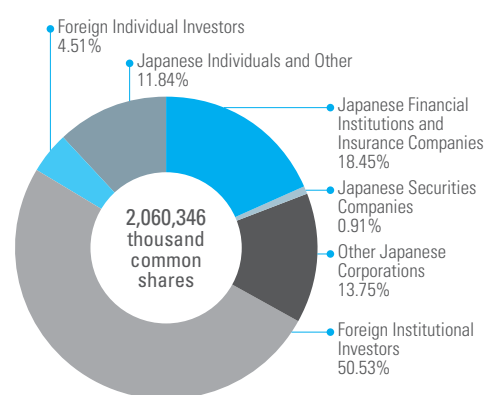
Largest Shareholders<sup>(1)(2)</sup>

Rank	Shareholders	Thousands of Common Shares	%
1	SATURN IV SUB LP (JPMCB 380111)	322,964	15.67
2	DEPOSIT INSURANCE CORPORATION OF JAPAN	269,128	13.06
3	THE RESOLUTION AND COLLECTION CORPORATION	200,000	9.70
4	SATURN JAPAN III SUB C.V. (JPMCB 380113)	110,449	5.36
5	SHINSEI BANK, LIMITED (Treasury shares)	96,424	4.67
6	J. CHRISTOPHER FLOWERS	92,670	4.49
7	JP MORGAN CHASE BANK 380055	82,302	3.99
8	STATE STREET BANK AND TRUST COMPANY	72,293	3.50
9	SATURN V C.V. (JPMCB 380114)	70,708	3.43
10	JAPAN TRUSTEE SERVICES BANK, LTD. (TRUST ACCOUNT 4 G)	46,705	2.26
11	JAPAN TRUSTEE SERVICES BANK, LTD. (TRUST ACCOUNT)	37,105	1.80
	Total	2,060,346	100.00

(1) As of September 30, 2008, a group of investors, including affiliates of J.C. Flowers & Co. LLC., holds 640,619,385 common shares or 32.6% of Shinsei's outstanding common shares, excluding treasury shares.

(2) As of September 30, 2008, in total, the Deposit Insurance Corporation and the Resolution and Collection Corporation hold 469,128,888 common shares or 23.9% of Shinsei's outstanding common shares, excluding treasury shares.

## Breakdown of Shareholders



## EMPLOYEES

	Six months ended September 30, 2007	FY2007	Six months ended September 30, 2008
<b>Consolidated</b>			
Number of Employees	4,750	5,245	<b>7,273</b>
<b>Non-Consolidated</b>			
Number of Employees	2,358	2,394	<b>2,381</b>
Male	1,266	1,300	<b>1,288</b>
Female	1,092	1,094	<b>1,093</b>
Average age	37 years 11 months	38 years 3 months	<b>38 years 2 months</b>
Average years of service	9 years 2 months	9 years 1 month	<b>9 years 1 month</b>
Average monthly salary	505 thousand yen	505 thousand yen	<b>503 thousand yen</b>

"Average monthly salary" includes overtime wages but excludes annual bonus.

## NETWORK

### DOMESTIC OUTLETS:

AS OF DECEMBER 4, 2008

36 outlets, including 34 Shinsei Financial Centers (31 Branches and 3 Annexes),  
2 Platinum Centers (with 1 Branch and 1 Annex)

#### Name of 31 Branches and 3 Annexes

Head Office (Tokyo)	Shinjuku Branch	Fujisawa Branch
Ginza Annex	Shiodome SIO-SITE Branch	Nagoya Branch
Sapporo Branch	Roppongi Hills Branch	Kyoto Branch
Sendai Branch	Keyakizakadori Annex	Osaka Branch
Kanazawa Branch	Shibuya Branch	Umeda Branch
Omiya Branch	Omotesando Hills Annex	Namba Branch
Kashiwa Branch	Hiroo Branch	Kobe Branch
LaLaport Branch	Meguro Branch	Hiroshima Branch
Tokyo Branch	Futakotamagawa Branch	Takamatsu Branch
Ikebukuro Branch	Hachioji Branch	Fukuoka Branch
Ueno Branch	Machida Branch	
Kichijoji Branch	Yokohama Branch	

### OVERSEAS BRANCH:

AS OF NOVEMBER 30, 2008

Grand Cayman Branch

### DOMESTIC SUB-BRANCHES (ATM ONLY):

AS OF NOVEMBER 30, 2008

Tokyo Metro stations	49 locations
Keikyu Station Bank	33 locations
Other train stations	10 locations
Other	84 locations

### ACCESS TO SEVEN BANK, LTD. ATMS

AS OF NOVEMBER 30, 2008

Access to Seven Bank, Ltd. ATMs	12,573 locations
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