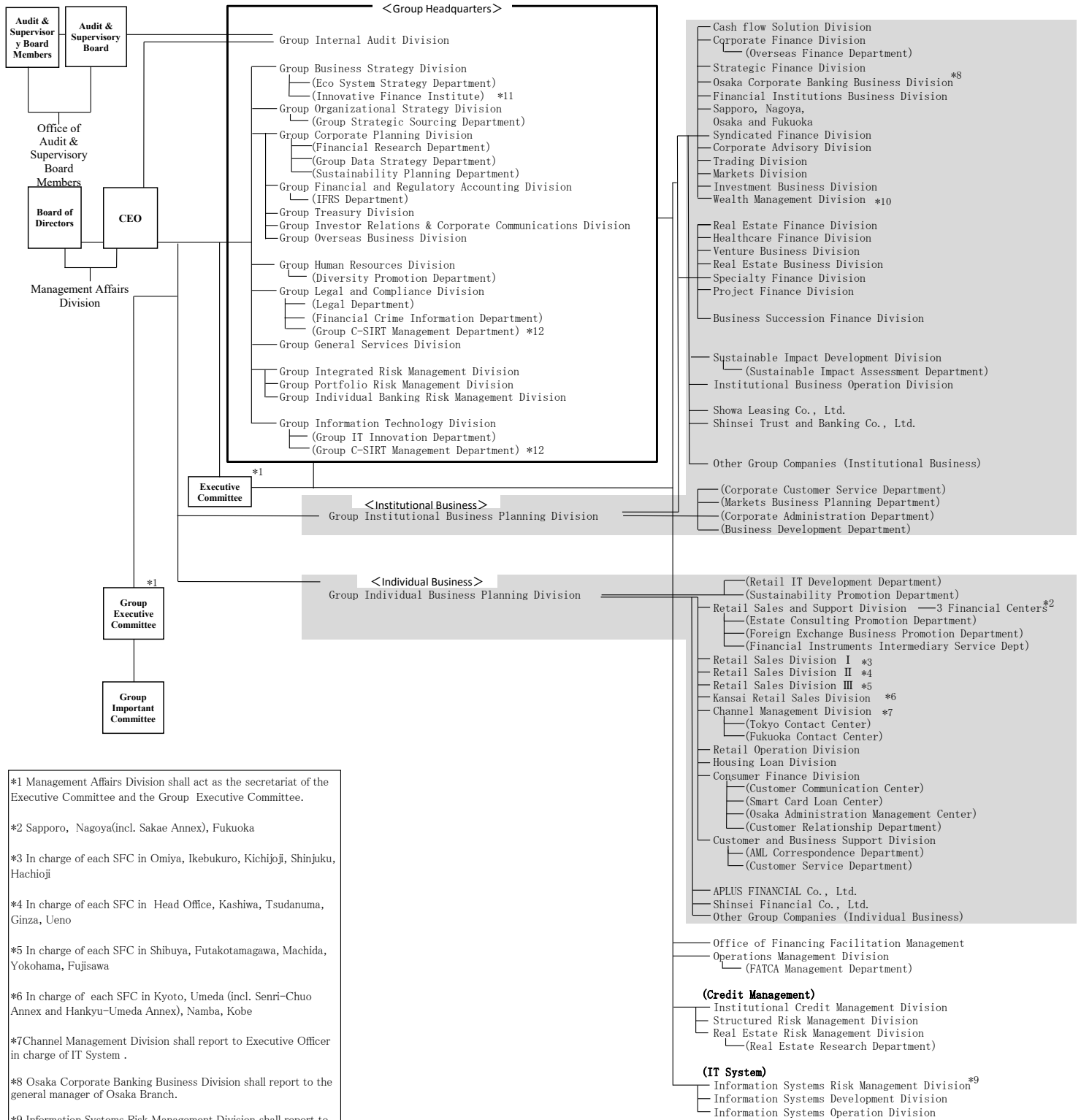


Organization of Shinsei Bank, Limited - As of April 1, 2021



*1 Management Affairs Division shall act as the secretariat of the Executive Committee and the Group Executive Committee.

*2 Sapporo, Nagoya(incl. Sakae Annex), Fukuoka

*3 In charge of each SFC in Omiya, Ikebukuro, Kichijoji, Shinjuku, Hachioji

*4 In charge of each SFC in Head Office, Kashiwa, Tsudanuma, Ginza, Ueno

*5 In charge of each SFC in Shibuya, Futakotamagawa, Machida, Yokohama, Fujisawa

*6 In charge of each SFC in Kyoto, Umeda (incl. Senri-Chuo Annex and Hankyu-Umeda Annex), Namba, Kobe

*7 Channel Management Division shall report to Executive Officer in charge of IT System .

*8 Osaka Corporate Banking Business Division shall report to the general manager of Osaka Branch.

*9 Information Systems Risk Management Division shall report to the management.

*10 These divisions shall report to both institutional and individual business divisions / executive officers.

*11 To be positioned as a Department.

*12 To be co-managed by Group Legal and Compliance Division and Group Information Technology Division