

DIRECTORS AND EXECUTIVES

As of December 1, 2010

Outline

Message from the Management

Review of Operations

Management Structure
Directors and Executives

Data Section

BOARD OF DIRECTORS (6)

Shigeki Toma	Representative Director, President
Yukio Nakamura	Representative Director, Senior Managing Executive Officer
J. Christopher Flowers*	Chairman, J.C. Flowers & Co. LLC
Shigeru Kani*	Former Director, Administration Department, The Bank of Japan, and Professor, Yokohama College of Commerce
Oki Matsumoto*	CEO, Monex Group, Inc.
Hiroyuki Takahashi*	Former Director, Japan Corporate Auditors Association

*Outside Directors

SENIOR ADVISOR (1)

David Morgan	Director, HSH Nordbank AG, and Managing Director, Europe and Asia-Pacific, J.C. Flowers & Co. UK Ltd
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ADVISOR (1)

Yuji Tsushima

STATUTORY AUDITORS (3)

Akira Watanabe	Standing Statutory Auditor
Kozue Shiga*	Lawyer
Tatsuya Tamura*	Former Executive Director, The Bank of Japan, and President, Global Management Institute Inc.

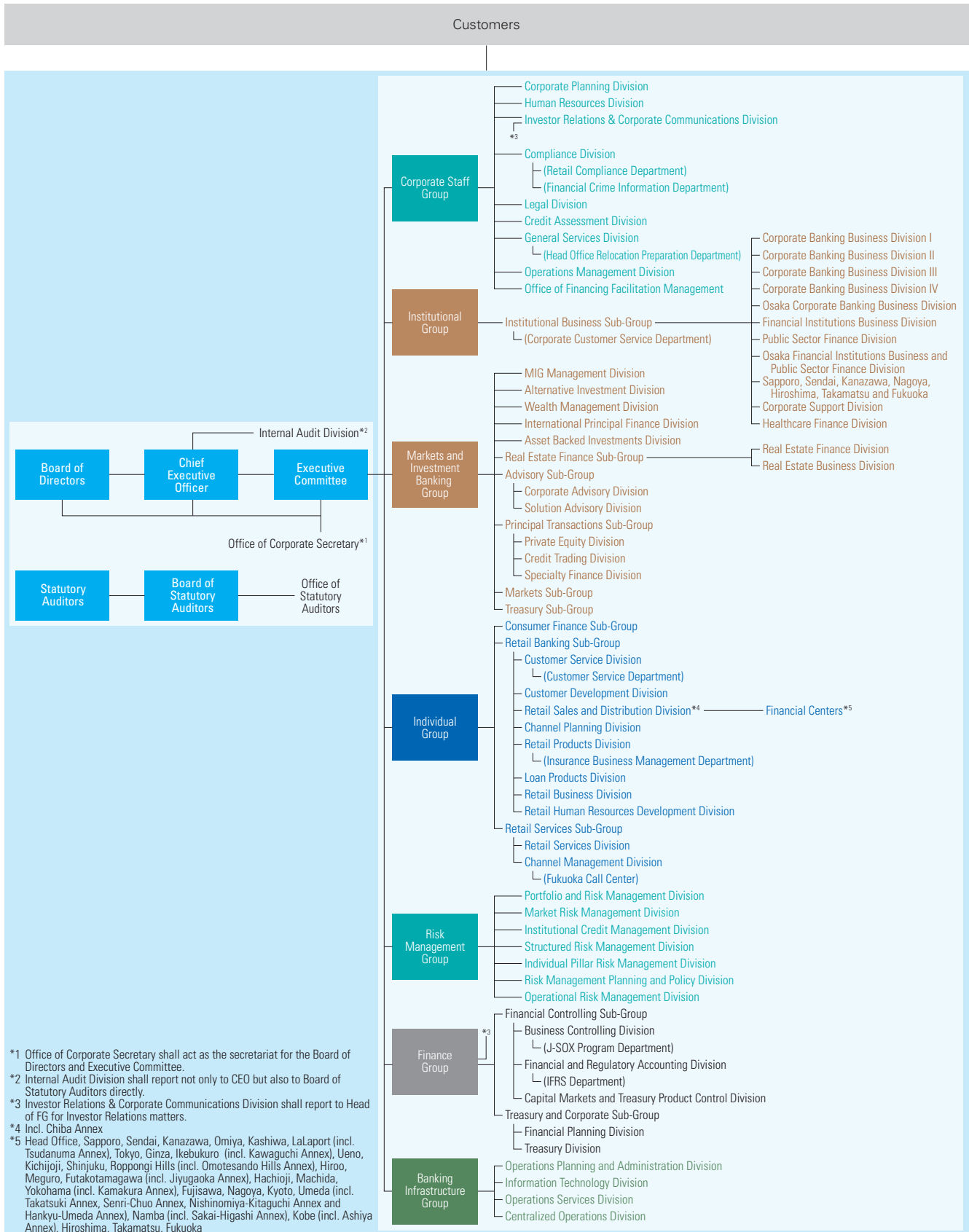
*Outside Statutory Auditors

EXECUTIVE OFFICERS (19)

Shigeki Toma	Representative Director, President, Chief Executive Officer, Head of Institutional Group
Yukio Nakamura	Representative Director, Senior Managing Executive Officer, Head of Risk Management Group, Chief Risk Officer
Sanjeev Gupta	Senior Managing Executive Officer, Head of Individual Group
Akira Kagiichi	Senior Managing Executive Officer, Chief of Staff, Head of Corporate Staff Group
Izumi Ogura	Senior Managing Executive Officer, Head of Markets and Investment Banking Group, Head of Markets Sub-Group, Head of Treasury Sub-Group
Michiyuki Okano	Senior Managing Executive Officer, Group Chief Information Officer, Head of Banking Infrastructure Group
Shigeru Tsukamoto	Senior Managing Executive Officer, Chief Financial Officer, Head of Finance Group
Norio Funayama	Managing Executive Officer, General Manager of Osaka Branch
Hideyuki Kudo	Managing Executive Officer, Deputy Head of Markets and Investment Banking Group, Head of Real Estate Finance Sub-Group
Takao Matsuzaki	Managing Executive Officer, Deputy Head of Institutional Group, Executive Head of Institutional Business Sub-Group
Kazuya Fujimoto	Executive Officer, Head of Institutional Business Sub-Group
Souichirou Hasegawa	Executive Officer, General Manager of Office of Corporate Secretary
Michimasa Honda	Executive Officer, Head of Institutional Business Sub-Group
Hiroyuki Monma	Executive Officer, Head of Institutional Business Sub-Group
Shinya Nagata	Executive Officer, General Manager of Financial and Regulatory Accounting Division
Shigeru Oishi	Executive Officer, Head of Consumer Finance Sub-Group
Takashi Tsuchiya	Executive Officer, Head of Advisory Sub-Group
Masaharu Watanabe	Executive Officer in charge of Human Resources Division
Masashi Yamashita	Executive Officer, General Manager of Corporate Planning Division

ORGANIZATION

As of December 1, 2010



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SUMMARY OF MAJOR EVENTS

2000	March	Launched as an innovative Japanese bank under new management and new ownership
	June	Changed name from The Long-Term Credit Bank of Japan, Limited (LTCB), to Shinsei Bank, Limited
2001	May	Commenced operations of Shinsei Securities Co., Ltd.
2003	April	Commenced operations of Shinsei Investment Management Co., Ltd.
2004	February	Listed the Bank's common shares on the First Section of the Tokyo Stock Exchange
	April	Converted the Bank's long-term credit bank charter to an ordinary bank charter
	May	Achieved one million retail accounts
	June	Converted to a Company with Committees board model
	September	Acquired a controlling interest in APLUS Co., Ltd.
2005	March	Acquired a controlling interest in Showa Leasing Co., Ltd.
	May	Commenced operations of Shinsei International Limited
2006	July	Commenced resolution of public funds
2007	April	Achieved two million retail accounts
	July	Launched new <i>Shinsei Platinum Services</i>
	December	Acquired a controlling interest in SHINKI Co., Ltd.
2008	January	Reached a mutual agreement with Seven Bank, Ltd. to share sales channels and develop products and services together
	February	Completed a tender offer bid for the Bank's common shares and a third-party allotment of new common shares of the Bank to the investor group led by J.C. Flowers & Co. LLC and affiliates Concluded an Operational Alliance Agreement with Towa Bank, Ltd.
	April	Launched <i>Shinsei MobileDirect</i> mobile banking service
	June	Launched Shinsei Bank <i>SmartCard Loan</i> service
	September	Opened first joint ATM corner with Seven Bank, Ltd. Acquired GE Consumer Finance Co., Ltd. (Changed company name to Shinsei Financial Co., Ltd. on April 1, 2009)
	January	Launched <i>Shinsei Step Up Program</i>
	March	Concluded tender offer for the shares of common stock of SHINKI Co., Ltd. Received "Best Retail Bank in Japan" award from <i>The Asian Banker</i>
2009	June	Opened first Shinsei Consulting Spots Launched <i>Two Weeks Maturity Deposit</i>
	September	Established Corporate Banking Business Division IX to promote SME business
	October	Issued JPY-denominated preferred securities
	November	Issued non-dilutive subordinated bonds to retail investors
2010	February	Lowered foreign currency exchange commission fees
	March	Increased ownership of APLUS FINANCIAL Co., Ltd. Partially repurchased and cancelled Tier I preferred securities
	June	Moved to a "Company with Board of Statutory Auditors" board model
	July	Established Healthcare Finance Division to provide finance to support healthcare-related facilities and businesses
	September	Established Corporate Support Division to provide assistance to SMEs undergoing restructuring Strengthened partnership with APLUS FINANCIAL in the provision of financial services for individuals
	November	Announced business alliance with YES BANK LIMITED in Japan-India cross-border M&A business Formed business alliance with Baoviet Holdings to support Japanese institutional customers in the Vietnamese market Established corporate restructuring investment subsidiary, Shinsei Corporate Support Finance Co., Ltd.
	December	Made cross-currency foreign exchange commission-free