

SHINSEI BANK'S BUSINESS PROFILE

As of November 30, 2015



Individual Business

Individual Group

Shinsei Bank Lake



Shinsei Bank Card Loan—Lake

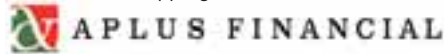
Unsecured Personal Loans, Credit Guarantees



Unsecured Personal Loans



Credit Cards, Shopping Credit, Settlement



Real Estate Mortgage Loans

SHINSEI PROPERTY FINANCE

Retail Deposits

Mutual Funds

Structured Deposits

Insurance

Housing Loans

Overseas Remittance

Institutional Business

Institutional Group

Corporate, Financial Institutions & Public Sector Finance

Real Estate Finance

Specialty Finance

VBI (Venture Banking Initiative)

Health Care Finance

Principal Transactions



Private Equity

Credit Trading

Trust (ABS, MBS, Real Estate Trust)



Leasing (Leasing, Property Management)



Global Markets Group

Markets

Wealth Management

Asset Management



Securities (Securitization, Structured Debentures)

