

(As of March 31, 2022)

	(Nonconsolidated)	FY2019	FY2020	FY2021
Governance	Number of Directors	7	7	9
	Ratio of Female Directors	28.6%	28.6%	22.2%
	Ratio of Outside Directors	5	5	5
	Number of Board of Directors Meetings Held	8	6	9
	Attendance Rate for the Board of Directors Meetings	100%	98%	100%

(Note) Number of Directors, Ratio of Female Directors and Ratio of Outside Directors are as of June 30, 2022.

	(Nonconsolidated)	FY2019	FY2020	FY2021
Employees	Number of Employees	2,137	2,186	2,223
	Male	1,203	1,237	1,258
	Ratio	56%	57%	57%
	Female	934	949	965
	Ratio	44%	43%	43%
	Competitive Ratio in Recruitment (Applicant base)	30.4	40.5	37.7
	Male	27.8	29.3	33.5
	Female	33.8	65.1	44.3
	Average Age	42.1	42.4	42.6
	Male	41.5	41.7	41.9
	Female	42.9	43.3	43.5
	Average Years of Service	13 years 4 months	13 years 6 months	13 years months
	Male	12 years 2 months	12 years 4 months	12 years months
	Female	14 years 11 months	15 years 1 month	15 years months
	Average Monthly Salary	¥476 thousand	¥491 thousand	¥489 thousand
	Number of Business-Limited Employees	147	138	137
	Number of Part-time Employees	204	205	229
	Number of Temporary Employees	6	6	5
	Number of Overseas Locals Recruited	0	0	0
	Number of New University Graduates Hired	47	51	80
	Male	27	35	49
	Ratio	57%	69%	61%
	Female	20	16	31
	Ratio	43%	31%	39%
	Number of Mid-career Personnel Recruited	58	64	53
	Male	32	36	35
	Female	26	28	18

Employees

	(Nonconsolidated)	FY2019	FY2020	FY2021
Ratio of Female Managing Executive Officer		15%	16%	18%
Number of Managers		663	715	772
Number of Female Managers				
Section Leader-Level or Higher		118	140	171
Ratio		17.8%	19.6%	22.2%
Section Manager-Level or Higher		440	462	499
Ratio		32.7%	32.7%	33.9%
Number of Employed Persons with Disabilities		33	33	39
Employment Rate of Persons with Disabilities		2.1%	2.0%	2.2%
Turnover Ratio (Voluntary)		4.1%	2.4%	2.8%
Average Overtime Hours per Month		18.3	18.4	19.3
Average Paid Leave Acquisition Rate		65.0%	56.5%	62.5%
Ratio of Employees Taking Consecutive Leaves (One Week Leaves)		99.6%	99.5%	99.0%
Number of Employees Taking Childcare Leave		31	33	33
Male		5	7	11
Female		26	26	22
Number of Employees Taking Life Support Leave		6	6	5
Number of Employees Taking Family Care Leave		0	0	6
Number of Employees Registering for Concurrent Business or Side Business		47	68	94
Ratio of Employees Using Teleworking*		78.0%	99.8%	97.1%
Number of Employees Using Continued Employment System		16	18	17
Number of Employees Using Come Back System**		82	83	87
Male		42	40	43
Female		40	43	44
Number of Employment of Functional Change or Employment Status Change		43	44	28
Male		14	17	6
Female		29	27	22

* The ratio of Shinsei Bank employees who have used teleworking during each fiscal year

**The number of Shinsei Bank employees who have retired and are re-employed and working at the Bank (excluding retired employees)

(As of March 31, 2022)

	(Nonconsolidated)	FY2019	FY2020	FY2021
Environment	Independent / Co-Arrangement Results of Domestic Project Finance for Renewable Energy (Billions of yen)	138.5	201.0	151.6
	Environment Impact Data			
	Gas Usage (m ³) ¹	65,000	46,100	46,500
	Amount of Heavy Oil (kl) ¹	94	88	85
	Gasoline Usage (kl) ^{2,9}	—	247	294
	Diesel Usage (kl) ^{2,9}	0	0	40
	Amount of Water Cooling (GJ) ¹	517	954	874
	Electricity Usage (1,000kWh) ^{3,8,9}	32,153	29,210	28,218
	Clean Water Usage (t) ⁴	11,723	9,925	10,159
	CO ₂ Emissions			
	CO ₂ Emissions (t) ⁵	—	14,952	14,222
	Scope1 (Direct Emissions) (t) ⁶	400	916	1,129
	Gas ¹	146	103	104
	Heavy Oil ¹	254	239	229
	Gasoline ^{2,9}	—	574	688
	Diesel ^{2,9}	0	0	108
	Scope2 (Indirect Emissions) (t) ^{6,8}	15,360	14,036	13,093
	Cold Water ¹	30	54	50
	Electricity ^{3,8,9}	15,330	13,981	13,043
	Amount of Waste Generated/Recycling Rate ⁷			
	Waste Generated (t)	224	103	215
Amount Recycled (t)	146	66	137	
Amount of Waste Disposal (t)	78	37	78	
Recycling Rate	65%	64%	64%	

(Note)

- The figures for Fiscal 2019 are the total of domestic business bases of Shinsei Bank, and Shinsei Bank head offices and Shinkawa offices of each group company.
The figures after Fiscal 2020 are the total of domestic business bases of Shinsei Bank, Shinsei Financial, APLUS, Showa Leasing, Shinsei Trust & Banking, Shinsei Securities, Shinsei Investment Management, Shinsei Corporate Investment and Shinsei Business Services.
The figures for Fiscal 2020 have been recounted in line with the expansion of the scope of aggregation, so they have increased from the figures disclosed last year.
- Total of domestic business bases of Shinsei Bank, Shinsei Financial, APLUS, Showa Leasing.
- Total of domestic business bases of Shinsei Bank, Shinsei Financial, APLUS, Showa Leasing, Shinsei Trust & Banking, Shinsei Securities, Shinsei Investment Management, Shinsei Corporate Investment and Shinsei Business Services.
- Total of domestic business bases of Shinsei Bank, and Shinsei Bank head office, Shinkawa office, Shinsei Financial Osaka Building, Akihabara office, and LI center building of each group company.
- Total of CO₂ emissions from items in Environment Impact Data; City Gas, Heavy Oil, Gasoline, Diesel Oil, Water Cooling and Electricity, excluding Clean Water.
- CO₂ emissions of City gas, Heavy Oil, Gasoline, Diesel Oil and Cold Water are calculated according to factors based on the Act on Promotion of Global Warming Countermeasures.
Electricity is calculated according to the most recent adjusted emission factors by electricity producers for fiscal 2020 based on the Act on the Promotion of Global Warming Countermeasures.
- Total of Shinsei Bank head office; Other Shinsei Bank locations and offices of affiliated companies.
- Since the CO₂ emissions from electricity usage in Fiscal 2020 were over-aggregated, the ones corrected from this time are listed.
- Includes UDC Finance from Fiscal 2021.

	(Nonconsolidated)	FY2019	FY2020	FY2021
Contribution to Society (Consolidated)	Financial Literacy Program (MoneyConnection®)			
	Number of Schools where the Program was Held (Total)	1,158	1,243	1,329
	Number of Students Participants (Total)	148,577	158,270	166,888
	Social Contribution Activities			
Number of Volunteer Activities	26	8	14	
Number of Employees Participants	721	549	490	
Compliance	Number of Whistle-Blowing Reports			
		1	1	1

Shinsei Bank, Limited, and Consolidated Subsidiaries
For the fiscal years ended March 31, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021 and 2022

	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021
For the fiscal year (Billions of yen) ¹											
Total revenue	202.9	199.0	203.0	235.3	216.6	228.5	232.0	229.6	239.9	221.9	217.5
General and administrative expenses	130.3	130.9	135.0	144.2	141.3	144.2	142.9	145.7	150.0	149.1	155.0
Net credit costs	12.2	5.5	0.2	11.8	3.7	31.8	37.2	29.3	39.1	28.3	31.1
Income before income taxes	15.3	53.8	46.0	72.7	62.8	51.7	55.4	54.5	49.2	55.3	28.4
Profit attributable to owners of the parent	6.4	51.0	41.3	67.8	60.9	50.7	51.4	52.3	45.5	45.1	20.3
Balances at fiscal year-end (Billions of yen)											
Securities	1,873.4	1,842.3	1,557.0	1,477.3	1,227.8	1,014.6	1,123.5	1,130.2	957.0	929.7	674.6
Loans and bills discounted	4,136.8	4,292.4	4,319.8	4,461.2	4,562.9	4,833.4	4,895.9	4,986.8	5,110.4	5,233.6	5,241.8
Lease receivables and leased investment assets	197.4	203.5	227.7	227.0	211.4	191.4	171.4	176.5	193.4	192.1	190.8
Total assets	8,609.6	9,029.3	9,321.1	8,889.8	8,928.7	9,258.3	9,456.6	9,571.1	10,226.5	10,740.1	10,311.4
Deposits and negotiable certificates of deposit	5,362.4	5,457.5	5,850.4	5,452.7	5,800.9	5,862.9	6,067.0	5,922.1	6,305.1	6,571.3	6,398.0
Total liabilities	7,982.0	8,345.6	8,598.5	8,136.0	8,135.6	8,437.5	86,006.0	8,674.5	9,316.0	9,809.4	9,387.1
Total equity	627.6	683.6	722.5	753.7	793.1	820.7	8,560.0	896.6	910.4	930.7	924.3
Per share data (Yen) ²											
Common equity	212.67	233.65	247.82	275.45	294.41	3,163.89	3,376.39	3,636.92	3,913.40	4,283.92	4,484.01
Basic profit	2.42	19.24	15.59	25.57	22.96	194.65	199.01	211.24	190.59	202.16	96.78
Dividends	1.00	1.00	1.00	1.00	1.00	1.00	10.00	10.00	10.00	12.00	12.00
Ratios (%)											
Return on assets ³	0.1	0.6	0.5	0.7	0.7	0.6	0.5	0.5	0.5	0.4	0.2
Return on equity ⁴	1.2	8.6	6.5	9.8	8.1	6.3	6.1	6.0	5.1	4.9	2.2
Expenses-to-revenue ratio	64.2	65.8	66.5	61.3	65.3	63.1	61.6	63.5	62.5	67.4	71.3
Total capital adequacy ratio (Basel II, Domestic Standard)	10.27	12.24	—	—	—	—	—	—	—	—	—
Capital ratio (Basel III, Domestic Standard)	—	—	13.58	14.86	14.20	13.06	12.83	11.85	11.21	11.39	11.72
Ratio of nonperforming claims classified under the Financial Revitalization Law to total claims	6.66	5.32	3.81	1.42	0.79	0.22	0.17	0.20	0.34	0.64	0.66

1. Since all yen figures have been truncated rather than rounded, the totals do not necessarily equal the sum of the individual amounts.

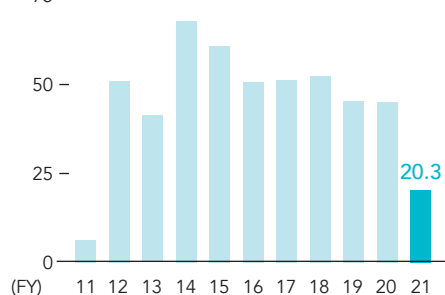
2. Shinsei Bank consolidated its shares with a rate of ten shares of common stock into one share on October 1, 2017. Common equity per share and basic profit per share are calculated as if the consolidation of shares had occurred at the beginning of FY2016.

3. Return on assets is calculated by dividing profit (loss) attributable to owners of the parent by the average of total assets at the beginning and end of the period presented.

4. Return on equity (fully diluted) is calculated by dividing profit (loss) attributable to owners of the parent by the average amount of (total equity – share warrants – noncontrolling interests) at the beginning and end of the period presented.

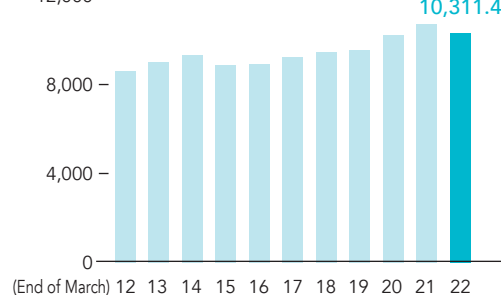
Profit Attributable to Owners of the Parent

(Billions of yen)
75 –



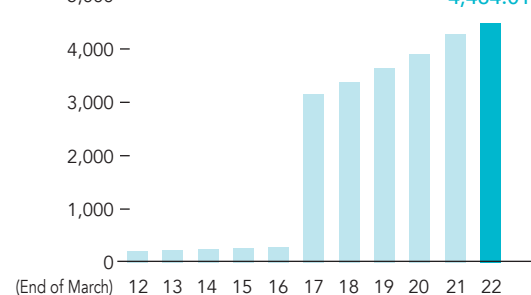
Total assets

(Billions of yen)
12,000 –



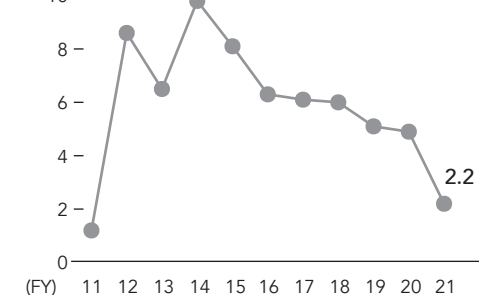
Common equity

(Yen)
5,000 –



Return on Equity (ROE)

(%)
10 –



Stock Information

Shares Outstanding and Capital

(As of March 31, 2022)
(thousands of shares, millions of yen)

Date	Share outstanding		Capital		Capital surplus		Notes
	Change	Balance	Change	Balance	Change	Balance	
July 29, 2003	(1,358,537)	2,033,065 ¹	—	451,296	—	18,558	2-for-1 reverse share split for common shares. Post reverse split common shares outstanding 1,358,537 ² shares
July 31, 2006	(99,966)	1,933,098 ¹	—	451,296	—	18,558	Use of call feature for Series 3 Class-B preferred shares. Issuance of 200,033 ² common shares. Retirement of Series 3 Class-B preferred shares. -300,000 ² shares
November 16, 2006	(85,000)	1,848,098 ¹	—	451,296	—	18,558	Cancellation of treasury shares (common) -85,000 ² shares
August 1, 2007	(100,000)	1,748,098 ¹	—	451,296	—	18,558	Mandatory acquisition of Series 3 Class-B preferred shares. Issuance of 200,000 ² common shares. Retirement of Series 3 Class-B preferred shares. -300,000 ² shares
February 4, 2008	117,647	1,865,746 ¹	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 share. Issuance of 269,128 ² common shares. Retirement of Series 2 Class-A preferred shares. -74,528 ² shares
March 15, 2011	690,000	2,750,346	35,907	512,204	35,907	79,465	New shares issued through International Offering (common shares) Subscription price ¥108, par value ¥52.04
October 1, 2017	(2,475,312)	275,034	—	512,204	—	79,465	10-for-1 reverse share split for common shares. Post reverse split common shares outstanding 275,034 ² shares
May 18, 2018	(16,000)	259,034	—	512,204	—	79,465	Cancellation of Treasury Shares (common) -16,000 ² shares

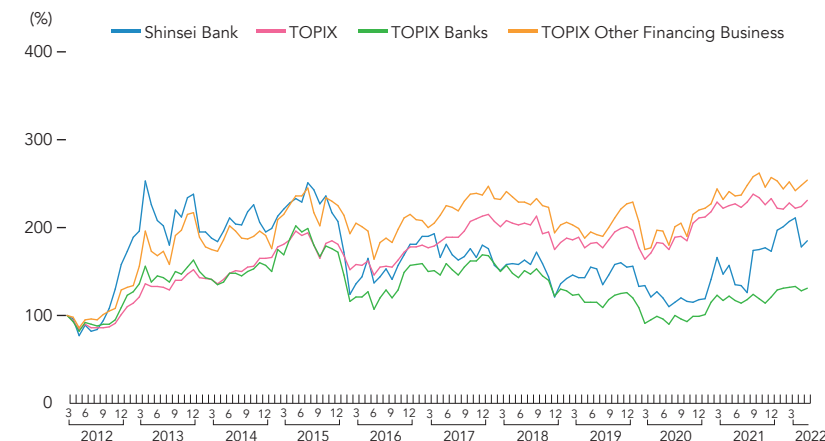
1 Figures include number of preferred shares outstanding
2 Thousand shares

Ratings Information

(as of June 30, 2022)

	Long-Term (Outlook)	Short-Term
R&I	A- (Positive)	a-1
JCR	A- (Stable)	J-1
S&P	BBB (Stable)	A-2
Moody's	Baa1 (Stable)	Prime-2

Shinsei Bank Share Price: Relative Performance (Stock Market Indexes from March 2012)



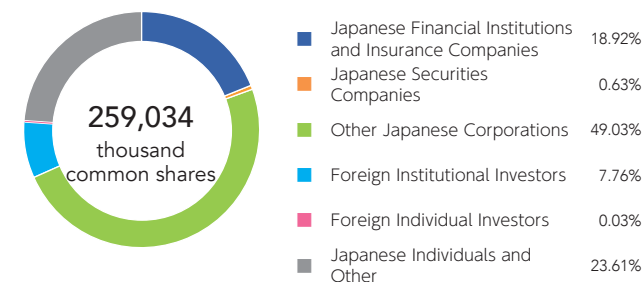
Largest Shareholders

Common Stock

Rank	Shareholders	Thousands of Common Shares	Shareholding Ratio
1	SBI Regional Bank Holdings, Co., Ltd.	99,659	38.47%
2	SHINSEI BANK,LIMITED	53,802	20.77%
3	Deposit Insurance Corporation of Japan	26,912	10.38%
4	THE MASTER TRUST BANK OF JAPAN,LTD.(TRUST ACCOUNT)	20,491	7.91%
5	THE RESOLUTION AND COLLECTION CORPORATION	20,000	7.72%
6	Custody Bank of Japan, Ltd. (TRUST ACCOUNT)	5,228	2.01%
7	BNYM SA/NV FOR BNYM FOR BNYM GCM CLIENT ACCTS M ILM FE	4,127	1.59%
8	STATE STREET BANK AND TRUST COMPANY 505103	3,185	1.22%
9	CHARLES SCHWAB FBO CUSTOMER	1,069	0.41%
10	BNYMSANV AS AGENT/CLIENTS LUX UCITS NON TREATY 1	1,051	0.40%
11	STATE STREET BANK WEST CLIENT - TREATY 505234	868	0.33%
Total (includes treasury shares)		259,034	100.00%

Note: 1. As of March 31, 2022, SBI Regional Bank Holdings holds common shares or 48.55% of Shinsei Bank's outstanding common shares, excluding treasury shares.
2. As of March 31, 2022 in total, the Deposit Insurance Corporation of Japan and the Resolution and Collection Corporation hold 46,912,888 common shares or 22.85% of Shinsei Bank's outstanding common shares, excluding treasury shares.

Beneficial Ownership / Type of Shareholders



Notes:
1 "Japanese Financial Institutions and Insurance Companies" includes the Resolution and Collection Corporation.
2 "Other Japanese Corporations" includes the Deposit Insurance Corporation.
3 "Japanese Individuals and Others" includes treasury shares.