

## **Scripts : Closing Remarks**

Hello, everyone. This is Kudo of Shinsei Bank. At today's IR Day, the business heads in charge explained the focus areas under the Medium-Term Management Strategy, namely, small-scale finance, business for institutional investors, Group-wide business strategies, and Group-wide productivity reforms.

We made a lot of preparation for the presentations, but presenters are not very accustomed to directly receive questions from investors. There may be some answers that you felt were a little insufficient. Please feel free to ask to our Group IR and Corporate Communications Division if you have additional questions.

I would like to summarize that the direction of the Shinsei Bank Group going forward will be to build niches that leverage the strengths that we have cultivated over the years, while keeping in mind the megatrends of society. Both organic and inorganic approaches are positioned within these approaches.

There are 2 megatrends.

First one is the use of digitalization and AI/data. We will put customized and personalized services utilizing AI/data on the digital platform.

As Mr. Shimizu explained, I would like to give you some more information so that you can have a better idea.

With regard to the digital platform, the Neo Bank platform, called the Bankit, is nearing its launch. As a niche where the Shinsei Bank Group can leverage its strengths, we will put the micro-finance and various financial services that we have built up on that platform.

Shinsei Bank Group has the capability to provide full service on its own in the small-scale finance business. In addition, our future direction is to create an ecosystem together with a platform that possesses a unique customer base as a partner. It also includes non-financial services. By doing so, we are able to move beyond retail consumers to business owners and micro businesses.

One of the objectives of an inorganic strategy is to aggressively absorb technologies that

help to brush up this direction. I am aware that we have recently announced a series of alliances with third parties. It is also a proof that these efforts are being prepared.

The second megatrend is alternative investments that emphasize ESG/SDGs of institutional investors. In the past, we have been one of the best-in-class to arrange project finance and non-recourse finance to support investment in the fields of power generation projects, infrastructure, and real estate, which are major pillars of alternative investments by institutional investors. Going forward, we continue to build our own niches, such as expanding asset classes and creating funds.

Furthermore, from the perspective of ESG/SDGs, we will further promote initiatives in the structured finance field, which is already strongly aware of these issues, establish our own ESG assessment methods, and expand these efforts to the entire Institutional Business.

This is a new seed for raising the corporate value of the Shinsei Bank Group in the medium term. At the same time, it is also strongly desired by society to bloom that flowers. And we have a good foundation to build our own niche.

Of course, there are many challenges that we have not experienced to date, such as smooth collaboration with external partners, the incorporation of new technologies and securing the right talents.

Nevertheless, we believe that we can overcome these hurdles by respecting diversity in terms of human resources and maximizing the power of human resources inside and outside the Group, regardless of industry, corporate legal entity, gender or age.

I hope you can have high expectations of us going forward.

This message concludes today's IR Day. Thank you for joining us today.