

[TRANSLATION]

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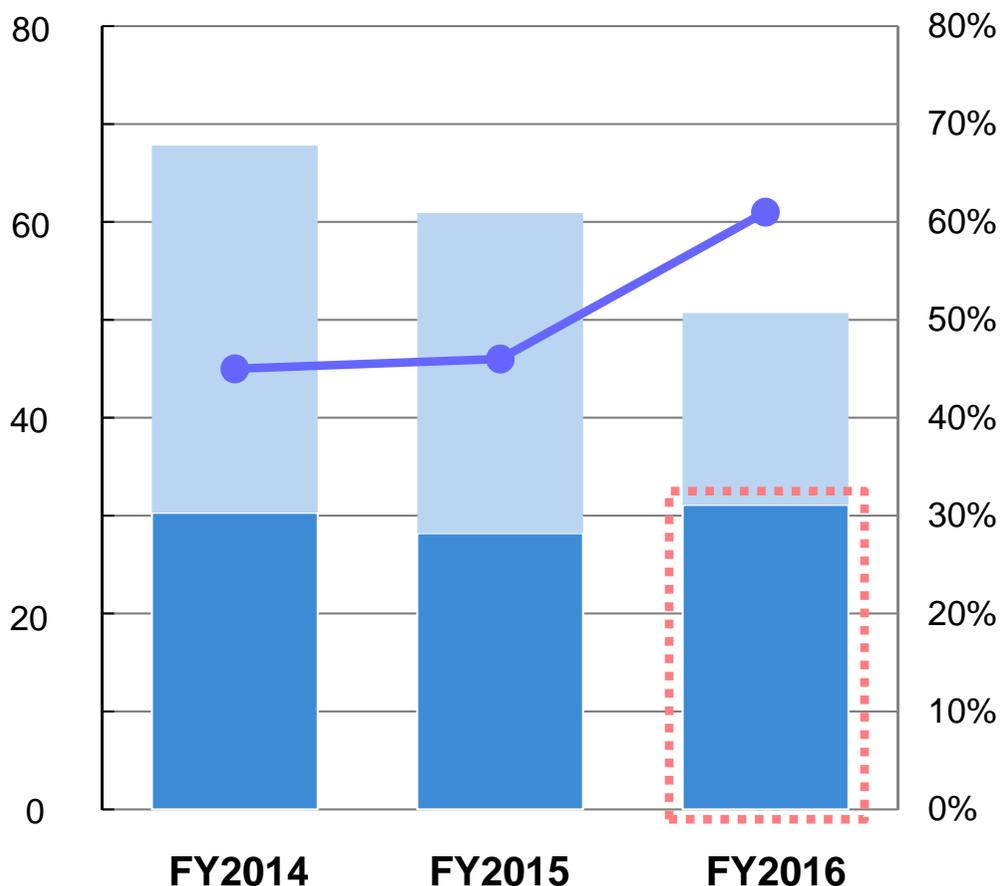
17th Annual General Meeting of Shareholders

**Shinsei Bank, Limited
June 21, 2017**

Summary of the First Year of the 3rd MTMP

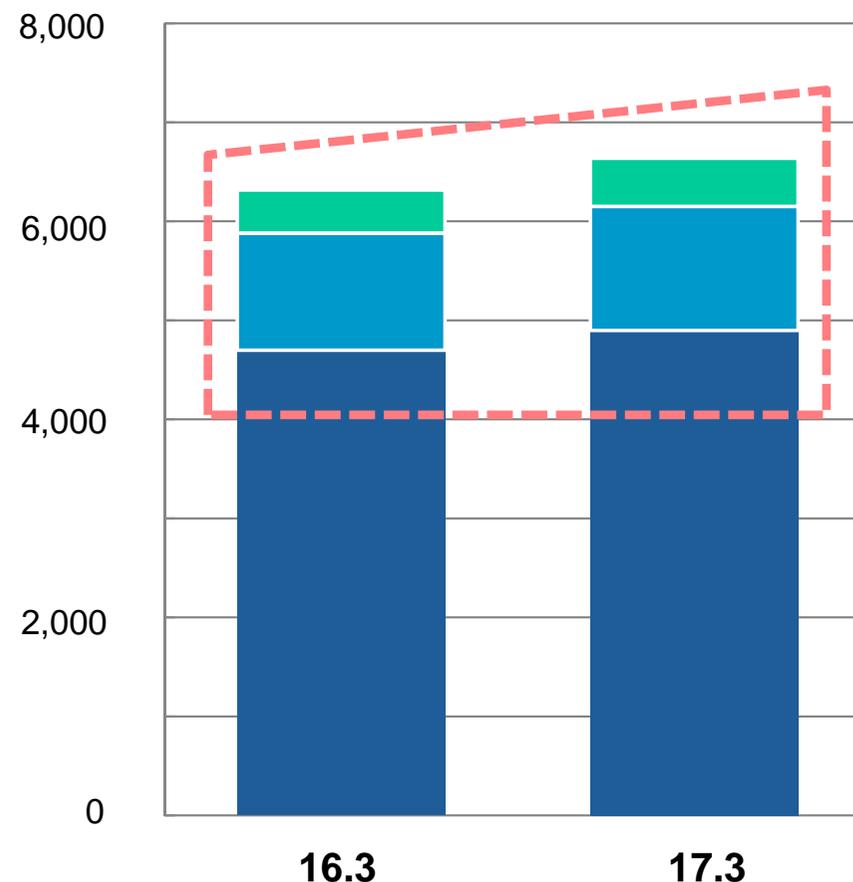
(Unit: JPY billion)

Recurring Profits (Amounts, %)



- % Share of recurring profits in net income (RHS)
- Amounts of recurring profits (LHS)
- Amounts other than recurring profits (markets related profits from Treasury, one-off/highly volatile profits, grey zone provisions) (LHS)

Operating Assets



- Growth area (Unsecured loans)
- Growth area (Structured finance)
- Stable revenue areas and others

Group Governance

Establishment of Group Headquarters

Shinsei Bank

Group Headquarters Functions



Shinsei Bank
(Business)

APLUS
FINANCIAL

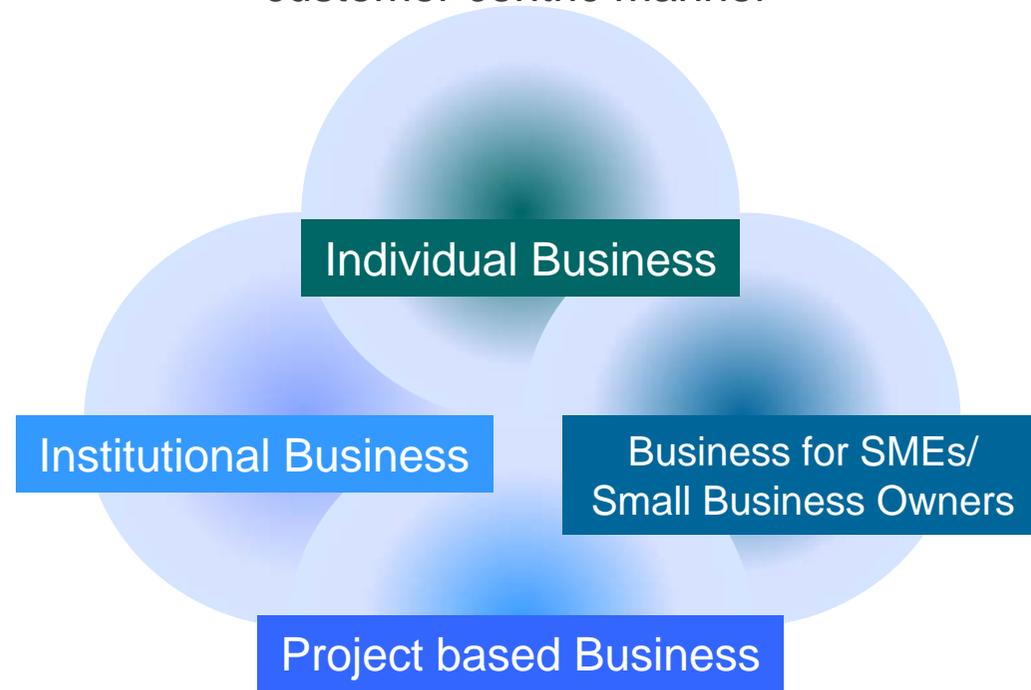
Shinsei
Financial

Showa
Leasing

Future Organization

Group Headquarters Functions

Restructuring businesses in a customer centric manner



Advanced Banking Interface
(Internet/Smartphone Banking, Settlements)

Fiscal Year 2016 Financial Results

Fiscal Year 2016 Consolidated Results:

(Unit: JPY billion)

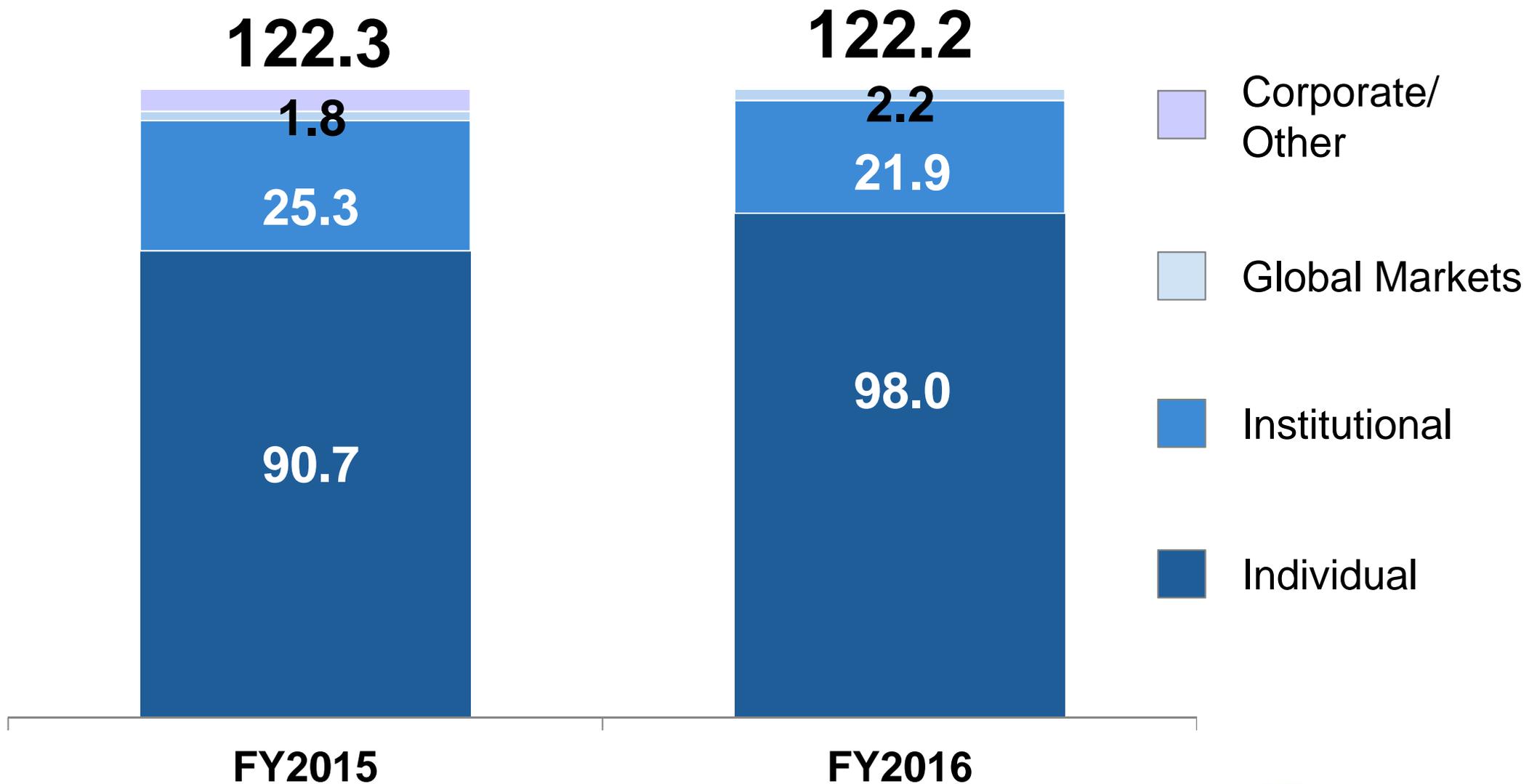
Financial Summary

【Consolidated】	FY2015	FY2016	Change
Net Interest Income	122.3	122.2	-0
Noninterest Income	94.2	106.2	+11.9
Revenue	216.6	228.5	+11.9
Expenses	-140.5	-142.4	-1.9
Ordinary Business Profit	76.0	86.0	+10.0
Net Credit Costs	-3.7	-31.8	-28.1
Others	-11.3	-3.3	+7.9
Net Income	60.9	50.7	-10.1

Fiscal Year 2016 Consolidated Results:

(Unit: JPY billion)

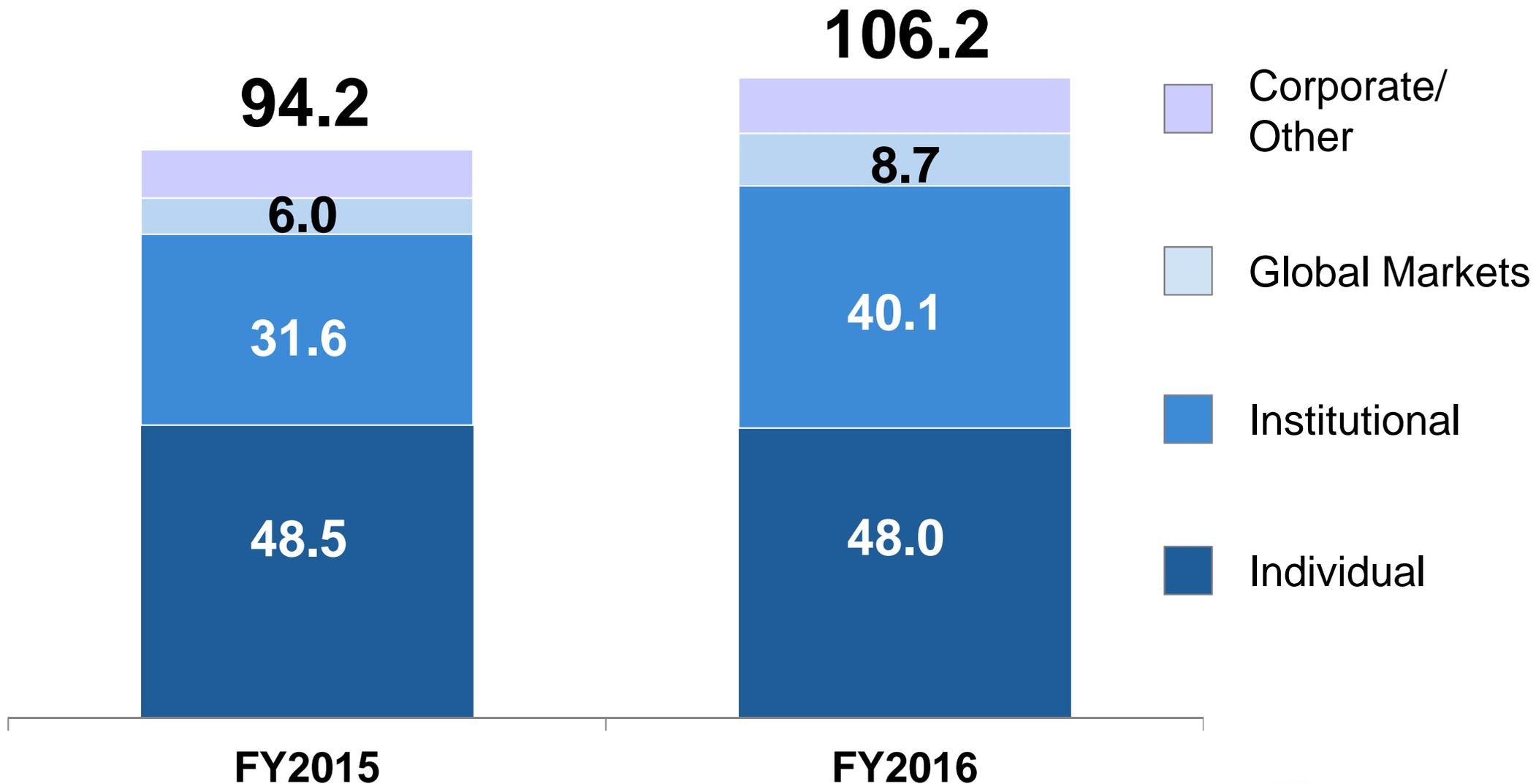
Net Interest Income



Fiscal Year 2016 Consolidated Results:

(Unit: JPY billion)

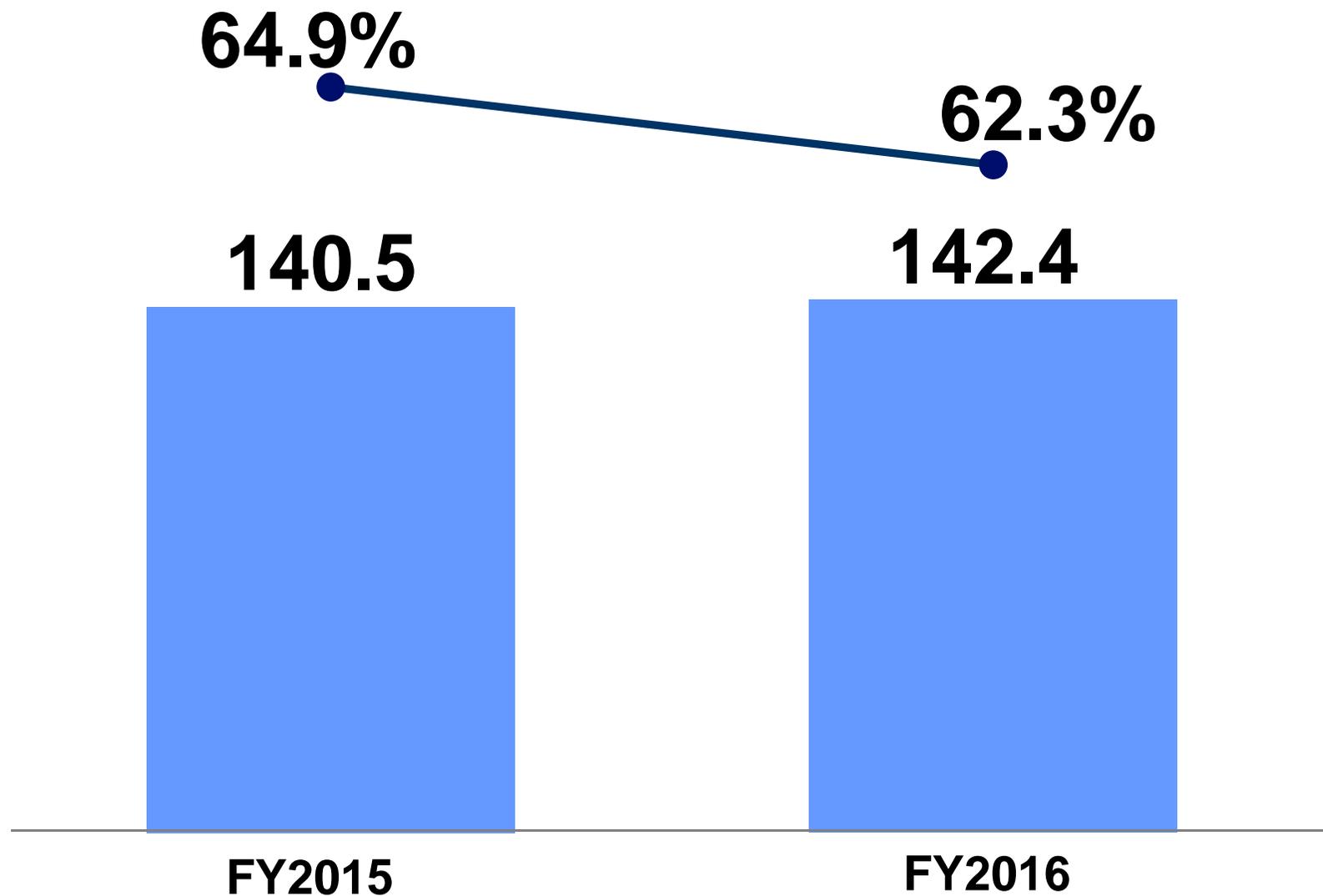
Noninterest Income



Fiscal Year 2016 Consolidated Results:

(Unit: JPY billion, %)

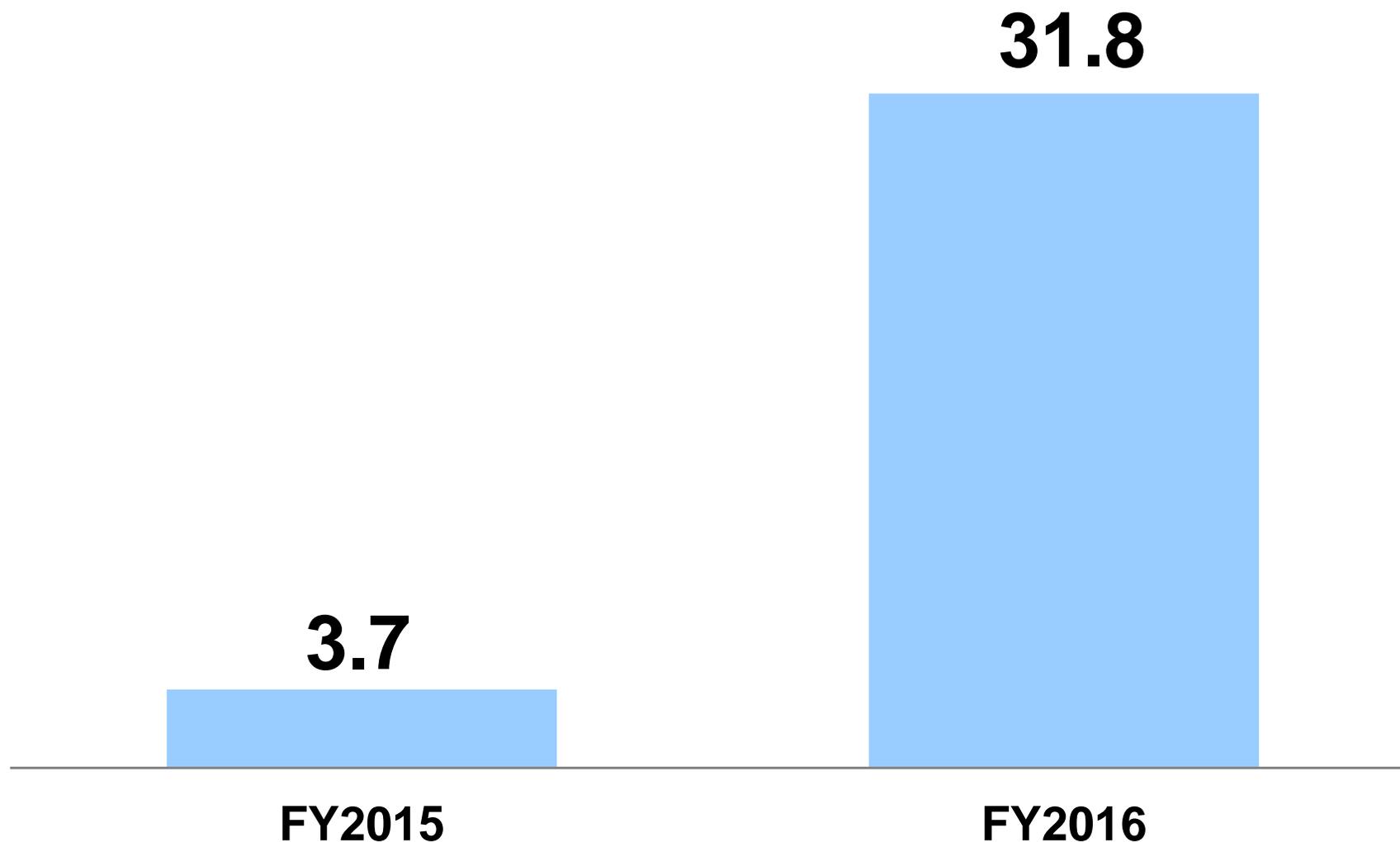
Expenses and Expense Ratios



Fiscal Year 2016 Consolidated Results:

(Unit: JPY billion)

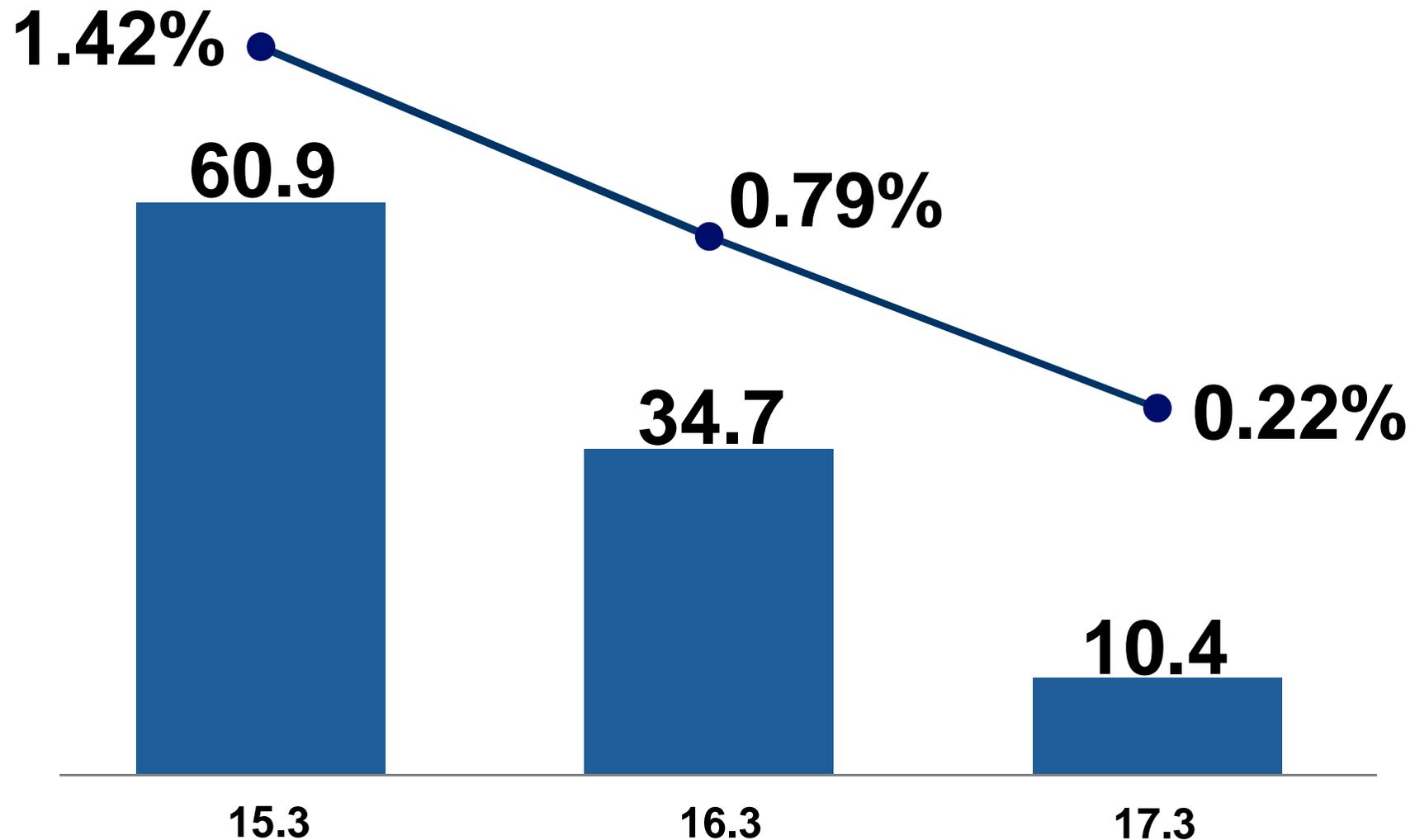
Net Credit Costs



Fiscal Year 2016 Consolidated Results:

(Unit: JPY billion)

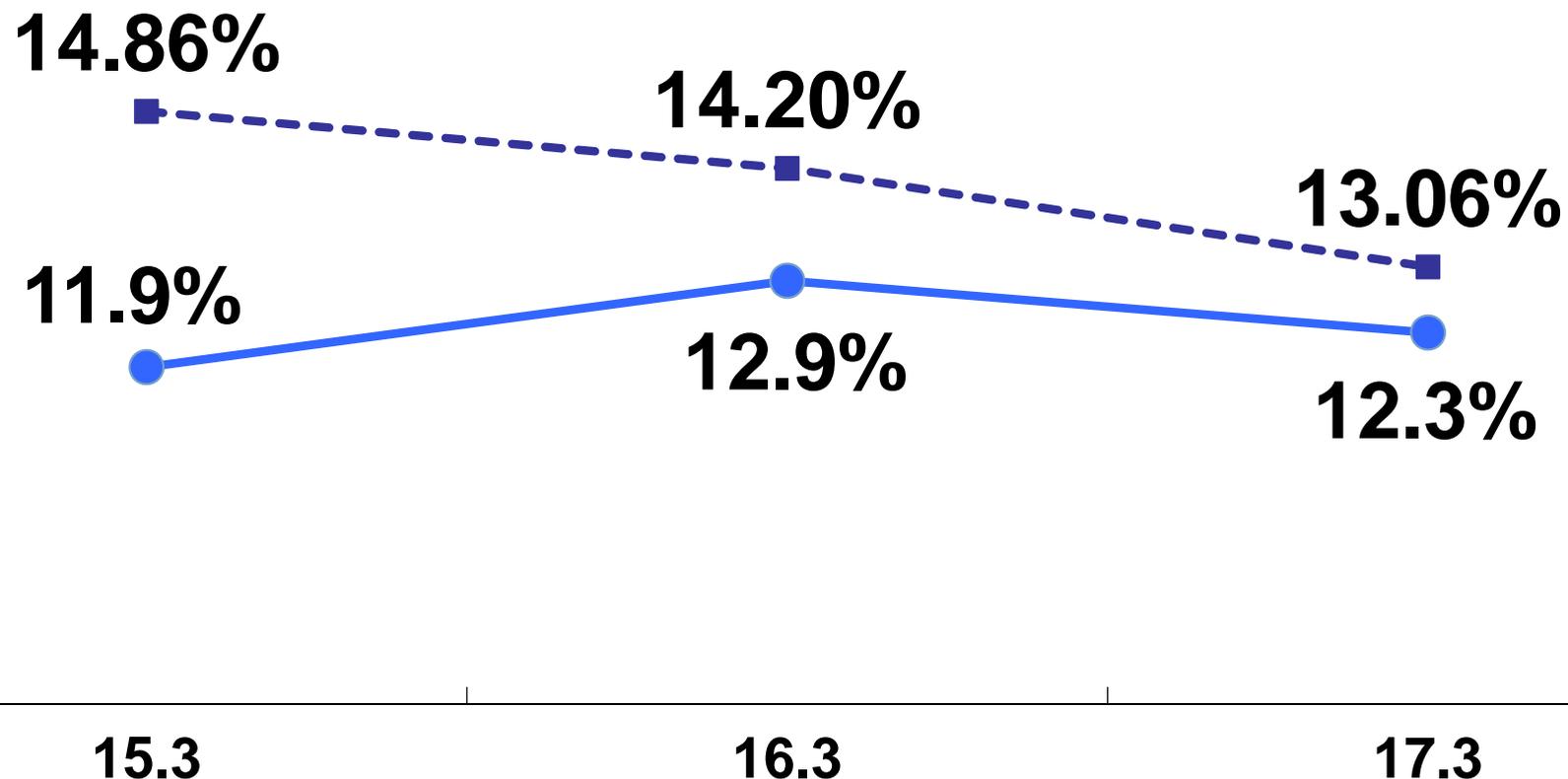
NPL Balance and NPL Ratio Based Upon Financial Revitalization Law (Nonconsolidated)



Fiscal Year 2016 Consolidated Results:

(Unit: JPY billion)

Capital Adequacy Ratio



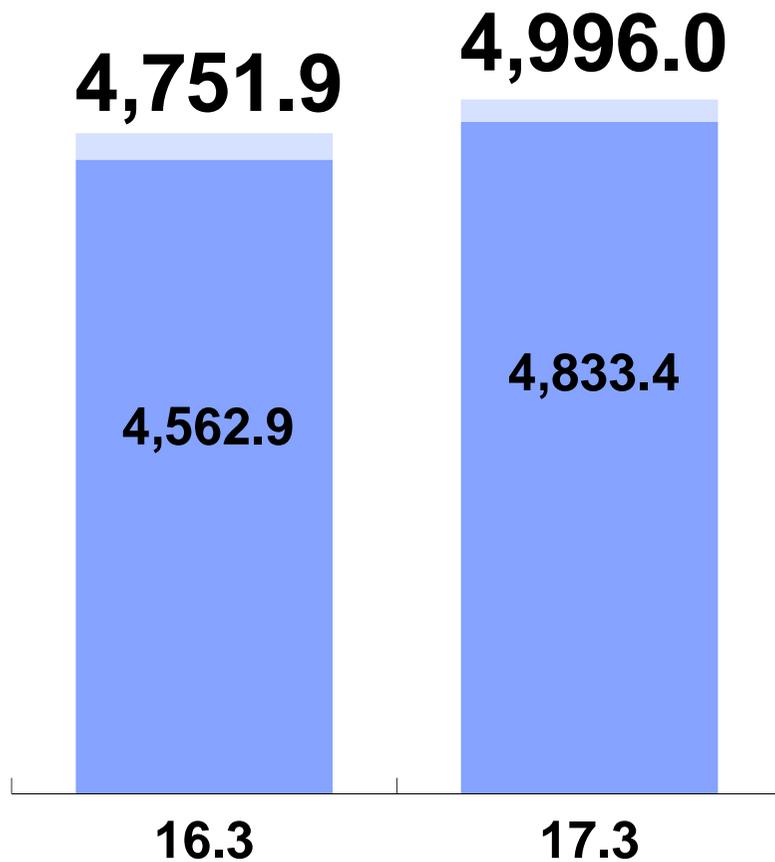
■ Capital Adequacy Ratio
(Domestic Standard, Grandfathering
Basis)

● Common Equity Tier 1 Ratio
(International Standard, Fully Loaded Basis)

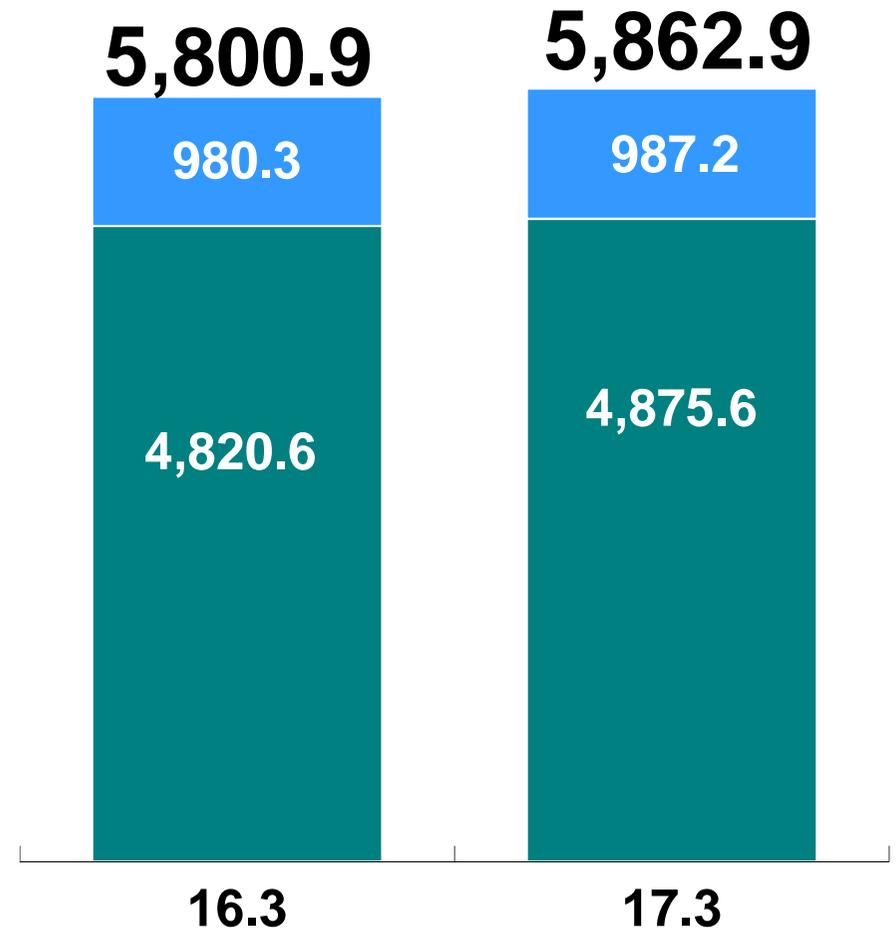
Fiscal Year 2016 Consolidated Results:

(Unit: JPY billion)

Loans, etc.



Deposits



■ Loans
 ■ Private Placement Type Bonds, etc.
 (Real Estate Nonrecourse Finance, etc.)

■ Retail Deposits
 ■ Corporate Deposits



Fiscal Year 2016 Dividend:

Year end dividend

1.00 yen per share

Fiscal Year 2017 Projection:

**Consolidated Net
Income**

51.0 billion yen

**Nonconsolidated
Net Income**

36.0 billion yen

Year-end Dividend

1.00 yen per share

It should be noted that upon the approval of Agenda Item 1 and Agenda Item 2 as shown on the notice of convocation, a fiscal year-end dividend forecast for fiscal year 2017 will be 10 yen per share due to a 1-for-10 reverse stock split.