

Customer's risk tolerance level and Investment Objective

The customer's investment style is an important indicator for Shinsei Bank to introduce suitable financial products to the customer.

Shinsei Bank will introduce products that meet customer's risk tolerance level by confirming the customer's investment objective, investment experiences and situation of financial assets.

The risk tolerance level is classified from 1 to 5 as below. Level 5 is the highest risk tolerance level.

Customer's Risk Tolerance Level	1	2	3	4	5
Investment Objective	Emphasis on Liquidity or Principal Guarantee	Emphasis on Stability of Asset management	Emphasis on Profitability such as dividends and interest	Emphasis on Profitability (such as dividends and interest) and also seeks Capital Gain	Emphasis on Profitability (such as dividends and interest) and also seeks Capital Gain
Tolerable Risk	Emphasize on high liquidity or principal guarantee	Emphasize on low risk toward capital loss as much as possible even if the profitability is low, but can tolerate some capital loss	Prefer middle to long term and stable investment which emphasizes on dividend and interest but can tolerate risk of losing capital	Not only emphasizing on dividends and interest, but also seeks capital gain and can tolerate commensurable risk of losing capital	Seeking capital gain and can tolerate even if the risk of losing capital is high.

* Please note that above risk tolerance level is not a general definition and has been set originally by Shinsei Bank.