

For Immediate Release

Company Name: Shinsei Bank, Limited
Name of Representative: Shigeki Toma
President and CEO
(Code: 8303, TSE First Section)

Shinsei Bank Receives UCDA Certification for PowerSmart Home Mortgage Application Form
Recognition for Design that is “Visually Accessible, Easy to Understand and Intuitive” For Customers of Differing Color Perceptions

Tokyo (Monday, March 26, 2012) – Shinsei Bank, Limited, (“Shinsei Bank”; “the Bank”) today announced that the application form for its *PowerSmart* Home Mortgage product for individual customers has received certification from the Universal Communication Design Association (“UCDA”), a general incorporated foundation, following revisions to make the form easier for customers to understand. As of March 2012, this makes Shinsei Bank the second case in which the certification has been awarded for bank customer documentation.

The UCDA exists as the only independent entity in Japan offering certification for written materials produced by companies and organizations, such as application forms and user manuals, on the basis of whether these materials are “visually accessible, easy to understand, and intuitive.” The UCDA gives official certification to designs that meet its nine criteria for evaluating whether a written document is “easy to understand”: amount of information, tasks, text, layout, typography, use of color, marks/diagrams, user-entry sections, and usability.

Shinsei Bank made various revisions to its “Application for PowerSmart Home Mortgage and PowerFlex Account” to achieve a design that is “visually accessible, easy to understand and intuitive” for customers. In addition to adjustments to the form’s layout, and the width and positioning of user-entry boxes, the form’s color scheme was changed from green to a mixture of cream and blue to improve accessibility for a wide range of customers with differing color perceptions. In addition, a UCDA font that is easy to read even at small sizes was used to improve accessibility for senior customers. As a result of these revisions, the Bank received the UCDA Certification in February 2012 and began using the new form in the latter part of that month. A ceremony to mark the certification was also held on March 13, 2012 (Please see the attachment for an overview of the revisions made to the application form).

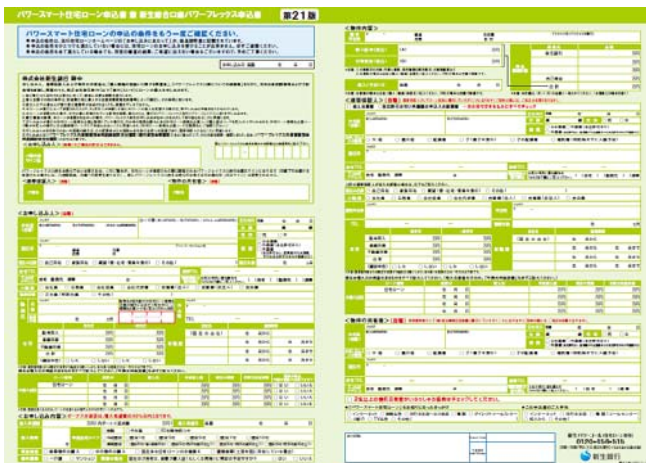
Since March 2007, Shinsei Bank has been operating a “Consumer Advertisement Check System,” and holds Internet surveys and group interviews where consumers directly evaluate whether the Bank’s advertisements are visually accessible and easy to understand. Having now received this UCDA certification, Shinsei Bank will expand the scope of its efforts to include continuous review and improvements to the design and content of application forms and other transaction-related documents, striving to communicate in a way that is accurate and easy to understand for an ever larger number of customers.

Shinsei Bank is a leading diversified Japanese financial institution providing a full range of financial products and services to both institutional and individual customers. The Bank has total assets of 8.6 trillion yen (US\$110.9 billion) on a consolidated basis (as of December 2011) and a network of outlets throughout Japan. Shinsei Bank demands uncompromising levels of integrity and transparency in all its activities to earn the trust of customers, staff and shareholders. The Bank is committed to delivering long-term profit growth and increasing value for all its stakeholders.

News and other information about Shinsei Bank is available at <http://www.shinseibank.com/english/index.html>

Revisions to Design of “Application for PowerSmart Home Mortgage and PowerFlex Account” Form

■ Before



Main Revisions

- * Changes to the organization and order of the information which customers are requested to fill in
- * Adjustments to layout, and width and positioning of user-entry boxes
- * Color scheme changed from green to a mixture of cream and blue to improve accessibility for a wide range of customers with differing color perceptions
- * A UCDA font that is easy to read even at small sizes was used to improve accessibility for senior customers

■ After

