

For Immediate Release

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Shinsei Bank Initiates Pilot Project Aimed at Discovering and Nurturing “Innovators” in Collaboration with Nomura Research Institute, Ltd.

Tokyo (Thursday, July 18, 2013) --- Shinsei Bank, Limited (“Shinsei Bank”; the “Bank”), in collaboration with Nomura Research Institute Ltd. (Location: Tokyo, Chiyoda-ward; President and CEO: Tadashi Shimamoto; “NRI”), has initiated the “Create U” pilot project that is scheduled to run until October 2013. This project targets people in their 20’s-40’s who have had social experiences and is aimed at discovering and nurturing “innovators” who are able to create new value. The first event of the project will be held on Thursday, July 18, 2013, and will consist of an interactive “Dialogue Night” for approximately 100 attendees.

Through this pilot program, we are seeking to be able to draw upon the abilities of people who have been successful in taking new ideas and developing them into business models as “innovators”, and we have arranged three interactive sessions and two workshops to be held by October 2013, and we are expecting a total of 300 people to participate in these sessions.

Seeking to Create a Venue Where Participants can Connect Their Thoughts with Society Through Large Scale Interactive Sessions

In order to be able to revitalize the Japanese economy, it is imperative to not only rely upon big business and the government to solve social issues, but there is a need to be able to come up with, give shape to, and implement many innovative ideas. In order to accomplish this, it is necessary to greatly increase the number of people who are capable of coming up with society changing ideas, and we are launching the “Create U” program in order to discover and nurture such “innovators.”

In this pilot project, the Bank, together with NRI, will perform all planning and management of the program, including all types of events.

Eligibility Requirements:

Members of society and students, who are in their 20’s-40’s who have had social experiences and have an awareness of social issues, but have not taken concrete actions toward the resolution of societal issues.

Events:

1- Dialogue Nights

Large scale interactive sessions where participants will have the opportunity to interact with, and share their views with a wide variety of people who have brought new value to society, in order to deepen their appreciation toward societal issues

2- Prototype Camps

Workshops aimed at giving form to ideas by planning actions and businesses

Shinsei Bank has identified supporting the establishment of new businesses to be one of the key businesses of its Institutional Business, and is promoting its Business Incubation business (Regional development and the development of new business areas), as part of the VBI Promotion Division that was established in March 2012. As part of these efforts, the Bank is engaging in businesses such as investing in and providing loans to venture companies which have latent growth ability in their technologies and business models, as well as investing in funds which provide growth capital to unlisted manufacturing companies.

This time, by engaging in this pilot project together with NRI, the Bank is looking to contribute to the revitalization of society and address social issues by having a central role in supporting “innovators” who are able to come up with innovative ideas that are different from those of commercial banks, and to help bring those ideas to fruition.

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 9.0 trillion yen (US\$96.0 billion) on a consolidated basis (as of March 2013) 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>