

For Immediate Release

Company Name: Shinsei Bank, Limited

Name of Representative: Shigeki Toma

President and CEO

(Code: 8303, TSE First Section)

Participation in a Syndicated Loan to a Wood Biomass Power Generation and Wood Pellet Manufacturing Business

Tokyo (Wednesday, September 4, 2013) --- Shinsei Bank, Limited (“Shinsei Bank,” “the Bank”) today announced that it participated in the provision of a syndicated loan as a co-arranger to Green Energy Laboratory Co., Ltd. (“GE-labo.”; Kochi Prefecture, Kami City; Chairman and Executive Director: Masanobu Nagano; President: Seigo Nasu), to finance the operation of a wood biomass power generation business and wood pellet manufacturing business. The total co-financed loan amount of 2.7 billion yen was arranged by Shikoku Bank, Ltd. (Kochi Prefecture, Kochi City; President and Director: Naofumi Nomura), Mizuho Bank Ltd. (Tokyo, Chiyoda Ward; President and Director: Yasuhiro Sato) and Shinsei Bank.

GE-labo. was founded in July 2012 by Mr. Seigo Nasu, Dean of the Management Department of the Kochi University of Technology Public University Corporation, and by Mr. Masanobu Nagano, Chief of the Kochi Regional Revitalization Research Facility. GE-labo. looks to utilize unused timber that results from forest thinning operations within Kochi Prefecture to generate wood biomass energy and to manufacture and sell wood pellets, and has been working toward commercialization of a community based industry-academia-government collaboration business with the approval of the local industries and Kochi Prefecture. GE-labo. will work to establish a wood biomass power generation facility together with a wood pellet manufacturing facility in Sukumo City, Kochi Prefecture, and following the commencement of full scale operation of the two facilities, will look to engage in the sales of wood pellets to house farmers and public facilities in addition to the sale of electricity to power companies.

Shinsei Bank is strengthening its efforts in the renewable energy sector, a priority sector of the Bank’s Corporate Business Strategy as identified in the Bank’s Second Medium-Term Management Plan that was started in April 2013. Also, in April 2013, the Bank established the West Japan Control Department and is actively working to expand the financial products and services and customer base in West Japan, as well as improve growth support provided to local companies, industries, and regions through business participation by the Bank’s West Japan outlets. The Bank believes that this project, which involves cooperation with regional financial institutions to finance biomass energy production in university-industry collaboration, is a result of these strategic objectives, and the Bank will continue to look to engage in financing of renewable energy businesses in the future.

Project Summary

Location: Kochi Southwest Core Industrial Park, Lot C ,Hirata Cho, Sukumo City, Kochi Prefecture

Facility Overview: Wood Pellet Manufacturing Facility

Production Capacity: 5,000t/annum Max 15,000t/annum

Wood Biomass Power Generation Facility

Generation Capacity:

6,500kw (Approximate annual energy consumption of 11,000 households)

Total Site Area: 39,117 m²

Operating Company: Green Energy Laboratory Co., Ltd.

Green Energy Laboratories Ltd. Summary

Company name: Green Energy Laboratory Co., Ltd.

Representative: Chairman and Executive Director: Masanobu Nagano, President: Seigo Nasu

Location: 185 Miyanokuchi, Tosayamada, Kami-city, Kochi Prefecture

Kochi University of Technology, Regional Collaboration Bldg.306A

Business: Wood Pellet Biomass Energy Generation; Wood Pellet Manufacturing

Established: July 30, 2012

Capital: 200 million yen

Summary of Syndicated Loan

Borrower: Green Energy Laboratory Co., Ltd.

Total Composition Amount: 2.7 billion yen

Participating Financial Institutions: Shikoku Bank Ltd. (Arranger (Lead Underwriter)), Mizuho Bank Ltd. (Arranger (Lead Underwriter); Agent (Loan Administration Representative)), Shinsei Bank, Limited. (Co-Arranger (Deputy Underwriter)), together with three other banks.

Agreement Date: September 4, 2013

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 8.8 trillion yen (US\$89.2 billion) on a consolidated basis (as of June 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>