

For Immediate Release

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

**Shinsei Bank to Launch “PowerSmart Home Mortgage Anshin Pack W”
with Child Care Support and House Care Support**

- New home mortgage assisting working population and families with children through supporting
a women-friendly work environment -

Tokyo (Tuesday, January 14, 2014) --- Shinsei Bank, Limited (“Shinsei Bank”), has today announced that it will launch “Shinsei Bank *PowerSmart Home Mortgage Anshin Pack W*” (“*Anshin Pack W*”) on Tuesday, January 14, 2014. The product adds up to 50 coupons according to contracted loan amount to “*PowerSmart Home Mortgage*” or “*PowerSmart Home Mortgage (Anshin Pack)*”, which customers can use for sick child care service (“Child Care Support”) and homemaker service (“House Care Support”) provided by the service providers designated by Shinsei Bank. With coupons, customers can use the following services; (Coupons are valid for 10 years from the loan disbursement date.)

■ **Child Care Support**

Child Care Support will be provided by NPO Florence (Chiyoda Ward, Tokyo; CEO Hiroki Komazaki; “Florence”). When customers’ children aged between 6 months and 6th grade in primary school suddenly develop a fever or mild illness (including influenza and chickenpox), Florence sends its child care staff to their home to look after the children. This service will require two coupons per service, regardless of the length of time per service.

■ **House Care Support**

House Care Support will be provided by Bears Co., Ltd. (Chuo Ward, Tokyo; Representative Director Takeshi Takahashi; “Bears”), who sends their staff to carry out household chores such as cleaning, cooking, shopping, and ironing. One coupon is needed for up to 3 hours of service.

Both services are available in the areas serviced by Florence and Bears.

According to the Ministry of Internal Affairs and Communications’ labor force survey^(※1), the labor-force participation rate of women aged between 15 and 64 reached 63.3% in October 2013, a historical record since January 1968 when statistical comparisons became available. This reflects the increased desire for employment among women in recent years. With the Japanese government advocating “active participation of women” as one of its growth strategies and aiming to raise the labor-force participation rate of women aged between 25 and 44 by 5% from 2012 to 73% by 2020, the creation of social infrastructure for a women-friendly work environment is expected to further progress in the future.

Against this backdrop, the ratio of female “*PowerSmart Home Mortgage*” customers (based on the number of transactions) rose from 10.4% in fiscal year 2012 to 11.6% as of November 30, 2013^(※2), showing that more female customers are taking out loans. Shinsei Bank, therefore, will add to our home mortgages services that can reduce child care and homemaking burdens, which often become a barrier for women to remain in workforce, with the aim of supporting home purchases by the working population and families with children.

(※1) Preliminary data for October 2013 in the labor force survey by the Ministry of Internal Affairs and Communications published on November 29, 2013.

(※2) The figures include borrowings by female customers in Pair Loans.

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 8.9 trillion yen (US\$90.9 billion) on a consolidated basis (as of September 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>