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For Immediate Release

TESS Co., Ltd.
 Showa Leasing Co., Ltd.
 Shinsei Bank, Limited

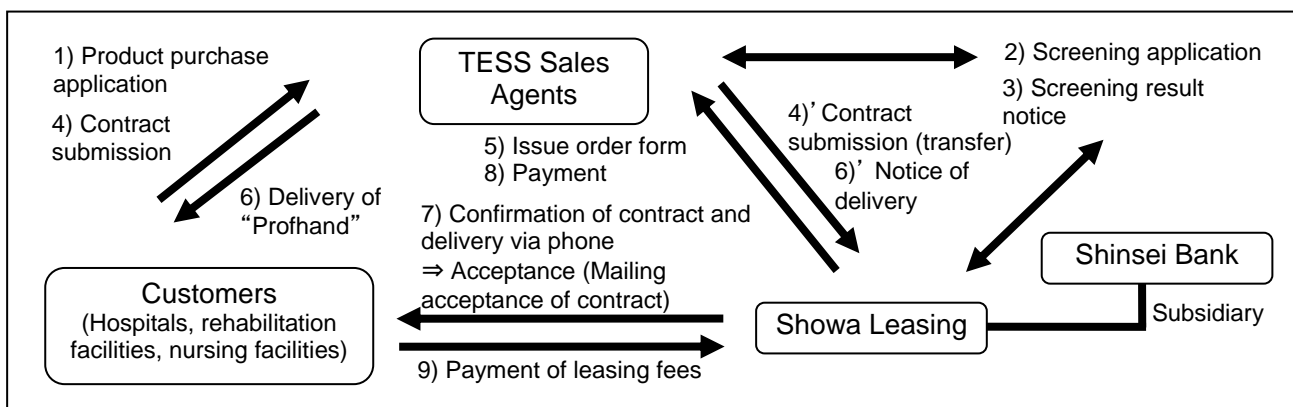
Formation of a Business Alliance to Support Sales of the Foot Pedaled Wheelchair “Profhand”

Shinsei Bank, Limited (Headquarters: Chuo Ward, Tokyo; President and CEO: Shigeki Toma; hereafter “Shinsei Bank”) today announced that Showa Leasing Co., Ltd. (Headquarters: Bunkyo Ward, Tokyo; President and CEO: Akimasa Tsuchiya; hereafter “Showa Leasing”), a consolidated subsidiary of Shinsei Bank, concluded a business alliance agreement with TESS Co., Ltd. (Headquarters: Sendai City, Miyagi Prefecture; President: Kenji Suzuki; hereafter “TESS”) on January 20, 2014, in order to promote sales of a foot pedaled wheelchair dubbed “Profhand” which was developed by TESS. In this business alliance, Showa Leasing will support the sales of “Profhand” through the provision of leasing in order to increase the number of users.

Shinsei Bank has been making a Group-wide effort to support regional business growth initiatives. The extension of support to expand the sales of foot pedaled wheelchairs developed by TESS is a part of this effort, and this business alliance is the first such undertaking. Additionally, starting with this business alliance, Shinsei Bank will further engage in initiatives as the Shinsei Bank Group to support TESS’ growth including forming other business tie-ups/alliances to provide sales finance through other Shinsei Bank Group companies as well as possibly establishing a specialized rental company .

There are issues in Japan that must be faced by the society as a whole such as needs in providing support and enabling independence to senior citizens, assisting bedridden patients in their return to society, and reducing the burden on caregivers in order to be able to realize a society where “both healthy and disabled people can have hope in their daily lives.” TESS, Showa Leasing and Shinsei Bank look to contribute to the resolution of these issues by encouraging the broad use of sophisticated welfare equipment at medical and nursing facilities, by expanding the number of “Profhand” users by offering leasing as a financing option. In addition, Showa Leasing will also focus on the expansion of the sophisticated welfare equipment market by collaborating with companies that have cutting edge technology and excellent products in the future.

[Outline of Sales Support]



[About the Foot Pedaled Wheelchair “Profhand”]

“Profhand” differs from wheelchairs which have hand turned wheels in that they can be maneuvered by lightly pedaling with one foot. People such as those who suffer from paralysis in their lower limbs as a result of strokes, etc. and those who have difficulty walking as a result of spinal injuries can operate “Profhand” as long as they retain a level of control one of their legs. In addition, the operation of “Profhand” wheelchairs result in the use of muscles in both legs due to the “walking reflex” motion even one is paralyzed, and it is therefore a revolutionary wheelchair that can be an effective tool in rehabilitation. While it is sold domestically as a welfare device, “Profhand” has been certified as a Class 1 medical device by the Food and Drug Administration in the U.S. (General market device listing number: D 155387; Physician recommended device listing number: K123076).



[About TESS Co., Ltd.]

TESS Co., Ltd. was established in November 2008 as a research and development venture company associated with Tohoku University. TESS looks to encourage the use of a new medical technique called “neuromodulation” technology, which does not utilize surgery or medicines, to assist in the realization of a society where both healthy and disabled people can have hope. The foot pedaled wheelchair “Profhand” that utilizes the “walking reflex” makes use of this technology.

In the future, TESS will enhance relationships with companies, public sectors and universities in order to disseminate the “neuromodulation” technology that was developed in the Tohoku Region worldwide, as well as to contribute to the region via business models developed from the technology.

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