

SHINSEI BANK, LIMITED

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

Shinsei Bank Enters Business Alliance with Military Commercial Joint-Stock Bank, a Major Commercial Bank in Vietnam

Tokyo (Monday, April 7, 2014) --- Shinsei Bank, Limited (“Shinsei Bank”; “the Bank”) today announced that it has entered into a business alliance with Military Commercial Joint-Stock Bank (“MB Bank”), a major commercial bank in Vietnam, as of March 26, 2014. As part of the non-domestic strategy outlined in Shinsei Bank’s Second Medium-Term Management Plan, the alliance sets up a framework for Shinsei Bank to support Japanese institutional clients entering the Vietnamese market, and is expected to expand the Bank’s business opportunities.

This alliance with MB Bank, the fifth largest bank in Vietnam, covers institutional lending and business matching services. In this business alliance, Shinsei Bank will introduce MB Bank to institutional clients which have Vietnamese dong denominated loan and/or business matching needs in their expansion into Vietnam, in order to support the smooth overseas expansion of client businesses.

Shinsei Bank has been intensifying efforts to support the overseas business expansion of institutional clients through alliances with local overseas financial institutions, as well as the alliance entered with Forval Corporation (Shibuya Ward, Tokyo; President Masanori Nakajima) in March 2014 to support the entry of small- and medium-sized enterprises into ASEAN countries. In the future, as the expansion of Japanese businesses into Vietnam where further economic growth is expected continues, Shinsei Bank aims to provide a wider range of products and services through this business alliance in order to satisfy the overseas expansion support needs of SME clients.

[Overview of Military Commercial Joint-Stock Bank]

Company Name:	Military Commercial Joint-Stock Bank	
Established:	November, 1994	
Chief Executive Officer:	Le Cong	
Headquarters Location:	Hanoi, Socialist Republic of Vietnam (Address: No. 21, Cat Linh Street, Dong Da District, Hanoi, Viet Nam)	
Shareholding Structure:	Vietnam Military Telecommunications Corporation (Viettel)	15.00%
	Bank of Foreign Trade of Vietnam (Vietcombank)	9.59%
Total Assets:	VND180.3 trillion (approx. JPY900 billion)	
Chartered Capital:	VND11.256 billion (approx. JPY56 million)	

(as of December 31, 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 9.1 trillion yen (US\$86.8 billion) on a consolidated basis (as of December 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>