

For Immediate Release

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Pocket Money of Male Company Employees Reaches Second Lowest Amount Recorded -Results of the “2015 Salary Male and Female Pocket Money Survey”

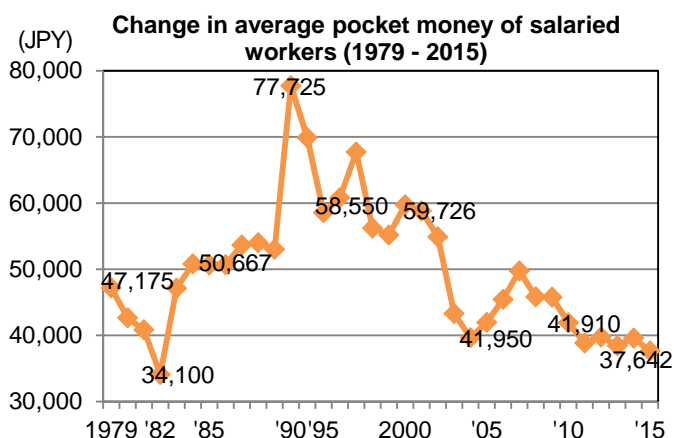
Tokyo (Monday, June 29, 2015) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank”) has conducted a survey of approximately 2,300 male and female company employees in their 20s to 50s in its “2015 Salary Male and Female Pocket Money Survey.” This report shows the results of the survey.

Key findings of the “2015 Salary Male and Female Pocket Money Survey”

- The average monthly pocket money of male company employees was JPY 37,642 (down JPY 1,930 from 2014). This is the second lowest amount since the start of the survey in 1979 (the lowest amount was JPY 34,100 recorded in 1982).
- The average cost of lunch for male company employees rose by JPY 60 from last year to JPY 601.
- The average amount male company employees spent per drinking session was JPY 4,954*, which was more than 2,000 yen greater than the JPY 2,861 spent by people who had drinks at home.
- The average pocket money of female company employees declined by JPY 2,244 from last year to JPY 34,468.
- 78.2% of the male respondents and 84.9% of the female respondents felt burdened by consumption tax, increased from the level recorded last year, when the survey was conducted immediately after the consumption tax hike to 8%, and represents a record high.

■ Average pocket money is the second lowest on record

The average monthly pocket money of male company employees decreased by JPY 1,930 from last year to JPY 37,642, which is the second lowest amount since the start of the survey in 1979 (the lowest was JPY 34,100 recorded in 1982). By age, the respondents in their 20s and 30s maintained almost the same level of pocket money as last year, while the average monthly pocket money of those in their 40s and 50s declined more than JPY 4,000. The increasing costs of raising and educating children seemed to have directly impacted the pocket money of fathers.



■ Whereas pocket money has decreased, the cost of lunch has risen three years in a row

Although average monthly pocket money decreased, the average cost of lunch for male company employees rose from JPY 541 last year to JPY 601. This is likely to have resulted from higher prices charged in restaurants and other eateries due to the consumption tax hike and rising prices.

■ The amount of money male company employees spent per drinking session was JPY 4,954 if going out for drinks, and JPY 2,861 if having drinks at home

The average amount male company employees spent on each drinking session was JPY 4,954*, which was more than JPY 2,000 greater than the JPY 2,861 spent by those who had drinks at home. The average number of drinking sessions a month remained the same as last year at 2.4 times. By age, the number of drinking sessions declined for people in their 30s and 40s, while it increased for those in their 20s.

■ More people than ever are feeling strained by consumption tax

78.2% of the male company employees surveyed felt burdened by the consumption tax which was raised to 8% on April 1, 2014. This represents a 5.2% increase from last year and is higher than the figures recorded in

1989 when the 3% consumption tax was introduced and in 2014 when the survey was conducted following the consumption tax hike to 8%. More people than ever are feeling a strain from the consumption tax. Regarding female company employees, 84.9% of the respondents felt burdened by the consumption tax—a rate greater than that for male counterparts. As in the case of male respondents, more female respondents felt strained by the consumption tax than last year. The pressure of rising prices on household budgets and the resultant pressure on pocket money seem to be reflected in the respondents' view on the strain of consumption tax.

*The calculation method of the average amount spent per drinking session was revised from the 2014 Survey. Please refer to page 15 of the Detailed Report for the details.

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 on a consolidated basis (as of March 31, 2015) 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/corporate/en/index.html>