

For Immediate Release

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

### **Shinsei Bank Discloses Revised Revitalization Plan**

Tokyo (Friday, February 12, 2016) --- Shinsei Bank, Limited (“Shinsei Bank”) today submitted a newly revised “Plan for Restoring Sound Management” (hereinafter, “the new Revitalization Plan”; “the Plan”) to the Financial Services Agency (hereinafter, “FSA”) (The new Revitalization Plan, available in Japanese only, has been uploaded to the websites of the FSA and Shinsei Bank).

On January 29, 2016, Shinsei Bank disclosed its Third Medium-Term Management Plan (hereinafter, “3<sup>rd</sup> MTMP”), a three year business plan which will run from FY2016 to FY2018. As part of the development of its 3<sup>rd</sup> MTMP, Shinsei Bank has created a “Medium- to Long-Term Vision” (hereinafter, “Vision”) in accordance with its management principles in order to better pursue its goal of becoming a Bank Group which is truly needed by its customers. In its Vision, the Bank considers that it is of paramount importance that the Bank maximizes its utilization of Group management resources in order to create a sustainable business model. Through its Vision, the Bank looks to establish itself in a unique position within the finance industry by bringing together the customer bases, financial functions and services of each company in a truly customer centric manner through “Group Integration,” and in addition to developing and providing unconventional products and services, looks to realize a high level of productivity and efficiency on a Group level through an ongoing operations improvement process and lean operations. In the 3<sup>rd</sup> MTMP, in accordance with the Vision, the Bank looks to establish a business model capable of delivering stable, sustainable growth.

In the new Revitalization plan, in accordance with the strategic direction of the 3<sup>rd</sup> MTMP, the Bank seeks to achieve further growth as a financial Group. While recognizing and working to fulfill its social responsibilities as a financial institution with public funds, the Bank will engage in its business as a cohesive Group in order to pursue the achievement of the targets of the new Revitalization Plan.

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*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 9.3 trillion yen on a consolidated basis (as of December 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>*