

For Immediate Release

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

**Shinsei Financial, a Consolidated Subsidiary of Shinsei Bank, Provides Core Consumer Finance Business Systems to Thailand's JAYMART Group**

*– The Bank Group's first provision of proprietary open-style core consumer finance systems and information technology in the Asia region –*

Tokyo (Wednesday, February 24, 2016) --- Shinsei Bank, Limited (hereinafter, "Shinsei Bank"; "the Bank") today announced that its consolidated subsidiary Shinsei Financial Co., Ltd. (hereinafter, "Shinsei Financial") has entered into an agreement to provide technology to JMT PLUS Company Limited (hereinafter, "JMT PLUS"), a group member company of JAYMART Public Company Limited (hereinafter, "JAYMART") which is engaged in the mobile phone sales and shopping mall management businesses in Thailand. Shinsei Financial will provide JMT PLUS the core systems it has developed to process consumer finance operations including installment payments for the purchase of mobile phones and personal loans (hereinafter, "consumer finance systems"). The two companies signed a Definitive Agreement on February 24, 2016. This is the first time Shinsei Financial will provide its core IT systems to an overseas company.

JAYMART is Thailand's largest retailer of mobile phones boasting approximately 250 shops nationwide. In August 2015, JMT PLUS began offering mobile phone loans (sales finance) to customers purchasing mobile phones from JAYMART. With more than 20,000 customers utilizing the service as of December 31, 2015, demand for the services have been high, leading JMT PLUS to consider introducing core IT systems in order to further accelerate the use of its services.

The consumer finance systems to be provided by Shinsei Financial includes a receivable system to manage credit cards and personal loan products such as installment sales finance, card loans and loans on deeds as well as a workflow system for processing applications from new customers, customer services, credit management and other operations which can be operated on any device, as well as an inbound and outbound call control system for call centers. As a business package containing a wealth of the business expertise of Shinsei Financial, the consumer finance systems will no doubt contribute to the growth of JMT PLUS and allow it to create flexible and highly scalable systems at low cost as they were fully developed by Shinsei Financial using Windows-based servers instead of a mainframe computer. The introduction of consumer finance systems will enable JMT PLUS to expand its sales finance business, and in the future, operations such as personal loans for which strong needs exist in Thailand. JMT PLUS aims to start operating all the systems offered by Shinsei Financial by 2018.

Shinsei Financial is a consumer finance company that Shinsei Bank acquired from the then GE Japan Holdings in September 2008. The company accumulated a great deal of knowledge and expertise through the operation of its unsecured card loan business under the "Lake" brand. Since the transfer of the "Lake" brand to Shinsei Bank in 2011, Shinsei Financial has worked on developing credit guarantee business for the Bank and regional financial institutions. Shinsei Financial's consumer finance systems have supported these operations, and are equipped with all the necessary functions Shinsei Financial has created to efficiently and effectively operate its consumer finance business. These include core systems that cover a wide range of products, as well as functions ranging from marketing to customer and credit risk management. The systems provide online/real-time infrastructure capable of instantly responding to

customer needs by importing big data such as the usage history of customers to databases, and are characterized by the high degree of compatibility with new financial services using IT technologies commonly referred to as FinTech. Shinsei Financial has in the past offered its consumer finance systems to credit card companies, card loan companies, and financial institutions in Japan using a “Software as a Service” (SaaS) method. The total number of accounts managed by the company’s IT systems reached 16 million as of February 2016.

Asian countries where the consumer finance business is expected to grow with the expansion of middle-income earners are considered to have strong needs for consumer finance systems with a proven track record and price competitiveness. This transfer of consumer finance system technologies will also contribute to the further development of Shinsei Bank’s unsecured card loan business, which is categorized as a growth area in the Third Medium-Term Management Plan that the Shinsei Bank Group developed in January 2016. Beginning with JMT PLUS, Shinsei Bank and Shinsei Financial will actively promote the provision of consumer finance systems in Japan and overseas with a particular focus on the Asia region.

**[Outline of JAYMART Public Company Limited]**

Name: JAYMART Public Company Limited  
Established: December 27, 1988  
Representatives: Pisnu Pong-acha, Chairman of the Board  
Adisak Sukumvitaya, Chief Executive Officer  
Head Office: 325/7-8 Jaymart Bldg., Ramkhamhaeng Rd., Sapansoong, Bangkok 10240  
Major Shareholders: Adisak Sukumvitaya (12.96%), Yuvadee Pong-acha (11.58%)  
(as of October 9, 2015)  
Total Consolidated Assets: 6,188.32 million baht (appx. 19,695 million yen) (as of December 31, 2014)  
Paid-up Capital: 524,463,106 baht (appx. 1,669 million yen) (as of December 31, 2015)

**[Outline of JMT PLUS Company Limited]**

Name: JMT PLUS Company Limited  
Established: March 24, 2011  
Representative: Takeharu Uematsu, Chief Executive Officer  
Head Office: 325/7 Fl. 4 Jaymart Bldg., Ramkhamhaeng Rd., Sapansoong, Bangkok 10240  
Major Shareholder: JMT Network Services Public Company Limited (99.99%)  
(as of December 31, 2015)  
Paid-up Capital: 120,000,000 baht (appx. 381 million yen) (as of December 31, 2015)

\*\*\*\*\*

*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>*