

For Immediate Release

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Shinsei Bank Expands ATM Partnerships to AEON Bank ATMs and Station ATM “Patsat”

- Shinsei Bank's Fee Free ATM Network Expands to 100,000 Across the Country -

Tokyo (Tuesday, March 29, 2016) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank”; “the Bank”) today announced that the Bank has entered an ATM partnership agreement with AEON Bank, Ltd. (Koto-ku, Tokyo; President and Representative Director Hiroyuki Watanabe; hereinafter, “AEON Bank”) and will offer ATM services via AEON Bank's ATMs from Tuesday, March 29, 2016. Shinsei Bank has also entered an ATM partnership with Station Network Kansai Co., Ltd. (Osaka-shi; President and Representative Director Naohisa Nogami; hereinafter “Station Network Kansai”) and The Senshu Ikeda Bank, Ltd. (Osaka-shi, President Hirohisa Fujita; hereinafter “The Senshu Ikeda Bank”) and will offer ATM services through Patsat ATMs, which Station Network Kansai installs in major stations in the Hankyu Railway and other railways, from Tuesday, April 12, 2016.

Shinsei Bank has made efforts to enlarge its ATM network especially in major convenience stores such as Seven-Eleven, FamilyMart and Lawson by partnering with Seven Bank, Ltd., Lawson ATM Networks, inc. and E-net Co., Ltd. in addition to all city banks and Japan Post Bank Co., Ltd. AEON Bank has installed more than 5,700 ATMs in supermarkets, shopping centers and convenience stores such as Ministop stores, which are operated by the AEON Group throughout Japan. Station Network Kansai and The Senshu Ikeda Bank have installed the Patsat ATMs in major stations of the Hankyu Railway, the Hanshin Electric Railway, the Nankai Electric Railway and other railways. After concluding the partnerships, the number of Shinsei Bank's partner ATMs will exceed 100,000, and convenience for customers in the Kansai region who use Shinsei Bank's comprehensive *PowerFlex* bank account (“*PowerFlex*”) will be significantly improved.

As a result of these new partnerships, *PowerFlex* customers will be able to withdraw and deposit cash and check their bank balance using their *PowerFlex* cash card at ATMs installed by AEON Bank and Station Network Kansai. In addition, customers using Shinsei Bank Card Loan - Lake and Shinsei Bank Smart Card Loan Plus services will be able to take out and repay loans and check their credit limits using AEON Bank's ATMs. As is the case of ATMs operated by the Bank and other partner financial institutions, no fee will be charged for these services.

Shinsei Bank will continue offering highly value-added products and services to our customers by expanding and improving our ATM network.

[Overview of Services at AEON Bank ATMs]

Service starting date: Tuesday, March 29, 2016
 Available services: Depositing/withdrawing cash and checking the balance using cash cards for Shinsei Bank's comprehensive *PowerFlex* account
 Taking out and repaying loans and checking the credit limit using Shinsei Bank Card Loan Lake and Shinsei Bank Smart Card Loan Plus cards
 Applicable ATMs: ATMs installed by AEON Bank, Ltd. in AEON supermarkets, AEON shopping malls, etc. (over 5,700 ATMs were installed throughout Japan as of February 29, 2016)
 Fees: No fee will be charged for any of the available services (e.g., deposits, withdrawals, and balance enquiries).
 Service hours: Cash cards for Shinsei Bank's comprehensive *PowerFlex* account: 24 hours a day, 365 days a year
 * The services may not be available during certain times due to system maintenance and other reasons.
 **For the service hours of Shinsei Bank Card Loan Lake and Shinsei Bank Smart Card Loan Plus cards, please check the Bank's website.

[Overview of Services at Station ATM Patsat]

Service starting date: Tuesday, April 12, 2016
Available services: Depositing/withdrawing cash and checking the balance using cash cards for Shinsei Bank's comprehensive *PowerFlex* account
Available ATMs: ATMs installed by Station Network Kansai Co., Ltd. in major stations of the Hankyu Railway Line, the Hanshin Electric Railway, the Kita-Osaka Kyuko Railway, Nankai Electric Railway, the Senboku Rapid Railway, and Kobe Municipal Subway (approximately 130 ATMs as of February 29, 2016)
Fees: No fee will be charged for any of the available services (e.g. deposits, withdrawals, and balance enquiries).
Available hours: Cash withdrawals and balance inquiries
Weekdays from 7:00 to 23:00
Saturday, Sunday, holidays from 7:00 to 21:00
Deposits
Weekdays, Saturday, Sunday, holidays from 7:00 to 21:00
* January 2, January 3 and December 31 are considered holidays.
**The services may not be available during certain times due to system maintenance and other reasons.

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>