

For Immediate Release

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Shinsei Bank to Accept Applications to Open Installment-type NISA Accounts and Decides Eligible Funds

Tokyo (Monday, October 2, 2017) --- Shinsei Bank, Limited (hereinafter, "Shinsei Bank" or "the Bank") announced today that it will start accepting applications to open installment-type NISA accounts, tax-free, small investment scheme to be launched in January 2018, on Monday, October 2, 2017 for customers who already have opened a NISA (Nippon Individual Savings Account) account with Shinsei Bank. At the same time, the Bank decides three investment trust funds eligible for the installment-type NISA account.

The Installment-type NISA is a scheme designed to promote small savings and diversified investments to support households' efforts for stable asset accumulation. Through installment-type NISA accounts, customers can invest up to 400,000 yen a year in investment trust funds without paying tax on capital gains or dividends. The tax-exempt period is up to 20 years counting from the year in which investment is made. Compared to the NISA account, the installment-type NISA account is better suited to customers who wish to save a small amount each month for longer-term asset accumulation.

Shinsei Bank will start offering three funds, the Nomura Savings-Type Japan Equity Investment Trust Fund, the Nomura Savings-Type Overseas Equity Investment Trust Fund, and the Nomura 6 Asset Equal Balance, exclusively for installment-type NISA accounts. All of them are managed by Nomura Asset Management Co., Ltd. and will accept investments from customers in January 2018. Three funds fully satisfy the criteria established by the Financial Services Agency of being low cost, long-term, and stable investment vehicles. For instance, they have clear investment targets that are easy to understand even for customers who have never invested in investment trust funds before, and do not charge any application fee.

Following "The Policy on Customer-Oriented Business Conduct" issued on June 2017, Shinsei Bank aims to support customers to accumulate their valuable assets, and will endeavor to deliver improved and more extensive products and services to our customers.

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 a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its 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>