

For Immediate Release

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

Capital and Business Partnership with MIROKU JYOHO SERVICE CO., LTD.

Tokyo (Wednesday, November 15, 2017) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank” or “the Bank”) announced today that it has agreed with MIROKU JYOHO SERVICE CO., LTD. (Shinjuku-ku, Tokyo; CEO President: Hiroki Koreeda; hereinafter, “MJS”), a management system and information provider to accounting firms and small and medium-sized enterprises, on a capital and business partnership in order to cooperate toward developing and implementing MJS’ financial services to regional financial institutions. In addition, effective November 15, 2017, Shinsei Bank acquired 300,000 MJS ordinary shares¹ through a block trade from NK Holdings Co., Ltd. (Shinjuku-ku, Tokyo; President: Naoki Koreeda), MJS’ major shareholder.

MJS offers financial accounting and tax systems to approximately 8,400 accounting firms nationwide² and operational systems to support management to approximately 1 billion small and medium-sized enterprises², as well as offering consulting and management information providing services. As part of its growth strategies, MJS is considering expanding services in the fintech area where MJS has a high competitive advantage through the system and business cooperation with financial institutions. Shinsei Bank has stated providing solutions to small and medium-sized enterprises as a part of its strategic initiative areas in its 3rd Medium-Term Management Plan and has provided solutions utilizing functions in its Group.

Through this business partnership, MJS will consider providing new services based on its product and systems and a collaboration of API (Application Programming Interface) with regional financial institutions. Shinsei Bank will support financial service development by MJS and provision of new services together with regional financial institutions, as well as consider providing MJS’ user companies with its asset management products and services and financing functions that will be expanded using Shinsei Bank Group’s functions. Furthermore, Shinsei Bank will provide advice and know-how on the fund operations since MJS plans to participate in the fund business to support the fintech related companies.

¹ Corresponds to approximately 0.9% of the total number of MJS shares outstanding as of January 15, 2017.

² As of March 31, 2017

[Summary of MIROKU JYOHO SERVICE CO., LTD.]

Name:	MIROKU JYOHO SERVICE CO., LTD.
Representative:	CEO President: Hiroki Koreeda
Established on:	November 2, 1977
Address:	4-29-1 Yotsuya, Shinjuku-ku, Tokyo
Main business:	Developing and selling operational application software for tax/accounting firms and their client companies; and offering management information services, human resource development/training services, and consulting services
Capital:	3,198 million yen (as of March 31, 2017)
Shareholder:	NK Holdings Co., Ltd. (30.0%) (as of March 31, 2017)

Shinsei Bank is a leading diversified Japanese financial institution providing a various 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>