

For Immediate Release

Shinsei Bank, Limited
Shinsei Trust & Banking Co., Ltd.

Commencement of “*Shinsei Power Trust (Cash in Trust)*”

Tokyo (Monday, December 18, 2017) -- Shinsei Bank, Limited (Chuo-ku, Tokyo; President and CEO: Hideyuki Kudo; hereinafter, “Shinsei Bank”) today announced that it will start to offer the “*Shinsei Power Trust (cash in trust)*” on Monday, December 18, 2017, which is an achievement dividend style cash in trust designed for the investment and management of the assets of customers of Shinsei Bank comprehensive account *PowerFlex* (hereinafter, “*PowerFlex*”). Shinsei Trust & Banking Co., Ltd. (Chuo-ku, Tokyo; Representative Director & President: Hirofumi Kusakabe; hereinafter, “Shinsei Trust & Banking”), a member company of the Shinsei Bank Group, will be in charge of the trustee. Shinsei Bank will conduct public offering services¹ for *Shinsei Power Trust* under the entrustment of the Shinsei Trust & Banking. This is the first time for the Shinsei Bank Group to handle cash in trust for individual customers.

The *Shinsei Power Trust (cash in trust)* has the following features:

- The product is suitable for customers who expect a stable return on investment while focusing on safety.
- The assets of the individual customers will be invested in trust beneficiary rights and loans for trust accounts backed by pecuniary claims² including shopping credit and automobile loan claims, via individually operated designated cash in trust with Shinsei Trust & Banking acting as the trustee.
- The asset management period is either “one year” or “three years,” and applications are accepted in hundreds of thousands of yen starting from 500,000 yen per deal.
- As an indication of having an average credit capability, the product has obtained a fund investment credit rating of “Afc (single Afc)” from the Rating and Investment Information, Inc. (R&I).
- Applications are accepted via the Shinsei Trust & Banking website. The fund will be deducted from the customer’s *PowerFlex* account.
- The product is covered in the T point Program and Shinsei Step Up Program.

“*Shinsei Power Trust (cash in trust)*” entails costs and service fees incurred by the customer, and risks associated with the nature of the product. Please confirm the costs and service fees in the document provided prior to the execution of agreement.

Shinsei Bank will continue to proactively use the functions of the Group member companies and commit to expanding and providing investment products and services that address our customer’s needs.

¹ Includes electronic public offering services

² May include cash in trust held by a Shinsei Bank Group member company

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>