

For Immediate Release

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Announcement of “Policy for Coordination and Collaboration with Settlement Agents for Electronic Settlement Systems”

Tokyo (Tuesday, February 20, 2018) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank,” the “Bank”) today announced that Shinsei Bank intends to promote open innovation (innovation through cooperation and collaboration) with various partners including electronic payment agencies in order to achieve its medium-to-long term vision of becoming a “financial innovator that provides innovative financial services” and a “financial group that achieves outstanding productivity and efficiency”.

Under such circumstances and based on the law for the Partial Amendment of the Banking Act (Act No. 49 of 2017), the Bank has established the “Policy for Coordination and Collaboration with Settlement Agents for Electronic Settlement Systems.”

The environment surrounding the financial sector is going through a great change due to the progress of financial services using Information Technology. It is, therefore, necessary for Shinsei Bank to generate innovations through an organic cooperation with its partners including electronic payment agencies in order to maintain and strengthen its competitiveness in the financial business. By establishing a system which enables Shinsei Bank to utilize an open Application Programming Interface, Shinsei Bank seeks to strengthen collaborations with its partner companies and, to improve convenience for the customers by providing more advanced financial services while maintaining the proper customer protection, and eventually to contribute to the development of the Japanese economy.

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>