

For Immediate Release

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

**Capital and Business Alliance with Global Trust Networks Co.,Ltd.**  
*-Joint development of new financial and non-financial products and services  
 for foreign residents-*

Tokyo (Tuesday, May 1, 2018) --- Shinsei Bank, Limited (hereinafter, "Shinsei Bank" or the "Bank") announced today that it agreed on a capital and business alliance with Global Trust Networks Co.,Ltd. (Toshima-ku, Tokyo; Representative Director: Hiroyuki Goto; hereinafter "GTN") that engages in the daily life support service for foreign residents, to develop financial and non-financial products and services for them. Shinsei Bank subscribed to a third party allocation of GTN's shares as of April 27, 2018.

Since the commencement of business in 2006, GTN has provided the foreign residents including students and employees with various services to facilities their lives in Japan such as guarantee for rental fees for housing, provision of communication service, and introduction of full-time and part-time jobs. GTN currently holds approximately 10 thousand customer bases. GTN has completed raising 600 million yen capital in total through the third party allotment to four companies including Shinsei Bank and MARUI GROUP CO., LTD. (Nakano-ku, Tokyo; Representative Director and Representative Executive Officer: Hiroshi Aoi). GTN will provide, through alliance with the subscribers, the most appropriate services based on the analyses of the current and new customer data. Furthermore, through the alliance GTN will develop financial products and services utilizing new technologies such as the fintech technology, and establish the platform incorporating financial and non-financial products and services for foreign residents.

In the Shinsei Bank Group, in addition to the enhanced English service to the Bank's Shinsei *PowerFlex* account customers, "GAICA Flex prepaid card," issued by APLUS Co., Ltd. (Chiyoda-ku, Tokyo; CEO: Akira Watanabe), which is a member company of the Shinsei Bank Group, has been used by many foreign residents. In the cooperation with GTN, Shinsei Bank Group is considering creating different types of finance products for foreign residents in addition to the various settlement services through the GAICA Flex prepaid card. Shinsei Bank Group aims to further strengthen its ability to respond to the needs of foreign residents so that the appropriate products and services could be provided to them throughout their courses of lives.

Shinsei Bank has examined new business ecosystems that are likely to expand in the future and the associated business models to capture the social structural change and seek further growth opportunities. Because the number of foreign residents in Japan has reached approximately 2.56 million<sup>1</sup>, 2% of the total population at the end of December 2017, and is expected to further expand, Shinsei Bank intends to intensify the efforts, utilizing the Group's strength, to properly serve this customer segment in which the substantial growth is certainly expected.

<sup>1</sup> The number of foreign residents as of the end of December 2017 (The Immigration Bureau, Ministry of Justice announced on March 27, 2018)

[http://www.moj.go.jp/nyuukokukanri/kouhou/nyuukokukanri04\\_00073.html](http://www.moj.go.jp/nyuukokukanri/kouhou/nyuukokukanri04_00073.html)

■ Summary of Global Trust Networks Co.,Ltd.

Name : Global Trust Networks Co.,Ltd.  
 Representative : Representative Director: Hiroyuki Goto  
 Established : July 2006  
 Location : 2nd Floor Oak Ikebukuro Building, 1-21-11, Higashi Ikebukuro, Toshima-ku, Tokyo  
 Main business : Real estate guarantor service, real estate agent service, telecommunications service, recruitment service, and credit service foreigners  
 Capital : 650 million yen (after the implementation of the third-party allotment)

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*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>*