

For Immediate Release

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Pocket Money of Male Salaried Workers Rose to JPY39,836 from the JPY 37,000 level for Past Three Years - Results of the “2018 Salaried Worker Pocket Money Survey” -

- Male salaried workers' pocket money increased by JPY2,408,
 and cost of lunch, JPY570, decreased by JPY20 from 2017 -

Tokyo (Thursday, June 28, 2018) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank,” “the Bank”) has announced that it conducted a survey of approximately 2,700 male and female salaried workers between the ages of 20 and 50 in its “2018 Salaried Worker Pocket Money Survey.” The overview of the survey results is as follows:

Key findings of the “2018 Salaried Worker Pocket Money Survey”

- The average monthly pocket money of male salaried workers raises by JPY2,408 to JPY39,836 from 2017, almost same as JPY39,572 in 2014. The amount was in JPY37,000 level for three years since 2015.
- The average monthly pocket money of female salaried workers increased by JPY903 to JPY34,854 from 2017.
- The average cost of lunch for male salaried workers was JPY570, a decrease of JPY20 from 2017.
- The monthly average amount spent by male salaried workers for drinking is JPY12,506, increased by JPY531 from 2017.
- 37.8% of male salaried workers replied that there were work-style reforms in their workplace. (32.7% in 2017) The main effect of the reforms is “overtime work decreased” (56.0%); “easier to take paid vacations” (35.5%); and “leaving the office on time to go home more often than before” (27.7%). Approximately a half of the workers (46.9%) replied that they had “spent more on some discretionary items as a result of work-style reforms.”

■ **Average monthly pocket money recovered to the level in 2014**

The average monthly pocket money of male salaried workers increased by JPY2,408 from 2017 to JPY39,836. Especially for male workers in their twenties, the average monthly pocket money increased by JPY6,641 from 2017 to JPY42,018, and this increase contributed largely to the increase in the pocket money of male workers as a whole. A further analysis of the results reveals that increasing expenses for drinking due to an increase in spare time as a result of work-style reforms contributed to the large increase of monthly pocket money of male worker in their twenties.

The average monthly pocket money of female salaried workers was JPY34,854, up JPY903 from 2017.

■ **Average cost of lunch decreased by JPY20 from 2017 to JPY570**

Although the daily average cost of lunch for male salaried workers decreased by JPY20 from 2017 to JPY570, there hasn't been large change for the current three years from the macro perspective.

The average cost of lunch for female salaried workers slightly increased by JPY5 from 2017 to JPY586.

■ **The monthly average amount spent by male salaried workers on drinking was JPY12,506, an increase by JPY531 from 2017**

20.7%, approximately one out of five, of male salaried workers “do not drink alcohol,” but the percentage of those who drink increased from the previous year. The average amount spent by male salaried workers on each drinking session was JPY5,410, and the average amount spent on drinking per month calculated by multiplying the average amount spent on each session by the average number of drinking sessions per month increased by JPY531 from 2017 to JPY12,506.

The average amount spent by female salaried workers on a drinking session was JPY4,351, and the average amount spend on drinking per month was JPY9,485, decreased JPY365 from 2017.

■ **37.8% of male salaried workers replied that there had been work-style reforms in their workplace**

Male salaried workers who replied that there had been work-style reforms in their workplace remarked about

the main effect of the reforms as follows: "Overtime work decreased" (56.0%); "Easier to take paid vacations" (35.5%); "Leaving the office on time to go home more often than before" (27.7%). Further, approximately a half of male salaried workers (46.9%) replied that they had "spent more on some discretionary items" as a result of work-style reforms, and 62.7% of male workers in their twenties replied so. Approximately one out of three or 31.1% of female salaried workers replied that there were work-style reforms in their workplace.

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>