

For Immediate Release

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### **Offering “Shinsei Bank Smart Money Lending” for NTT DOCOMO line subscribers**

Tokyo (Wednesday, October 17, 2018) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank” or “the Bank”) today announces that it will launch “Shinsei Bank Smart Money Lending for NTT DOCOMO line subscribers” (hereinafter, “Shinsei Bank Smart Money Lending”), a lending service that leverages the “DOCOMO Lending Platform” provided by NTT DOCOMO, INC. (Chiyoda-ku, Tokyo; Kazuhiro Yoshizawa, President and CEO; hereinafter, “DOCOMO”), in March 2019 (plan).

Shinsei Bank Smart Money Lending is an initiative that Shinsei Bank will participate in as the first partner bank of the DOCOMO Lending Platform that is planned to be launched by DOCOMO in March 2019 for DOCOMO line users. Shinsei Bank will offer financial services including lending to the users.

In addition to our credit screening know-how that the Shinsei Bank Group has developed through the Lake business, Shinsei Bank Smart Money Lending will also use “DOCOMO Scoring”, credit scoring per customer as calculated from big data including the usage status of various services obtained through DOCOMO’s broad range of business development. This enables us to offer more optimized transaction conditions to each of our customers.

Another product feature of this lending service is that everything can be completed via a smart phone and no plastic card is required. We provide this service only via a smart phone, a device that is deeply integrated into the lives of many people and we believe that it will allow customers to use it more conveniently. We will work together with DOCOMO to provide a function to support its customers’ planned use of the lending service through “Lending Manager,” a smart phone application provided by DOCOMO. In addition to displaying the customer’s borrowing status and bank account balance, the application has a simulation function that supports planned use of the lending service. It can suggest the optimum information according to the customer’s transaction situation, including an advice function that reminds the customer of repayment date.

Shinsei Bank is promoting initiatives to meet diverse needs of its customers and to create a new business model that goes beyond the existing frameworks in collaboration with external partners who have an open and flexible platform by leveraging the Bank Group’s technological strengths as a financial service provider from both information and finance aspects. The collaboration with DOCOMO is a part of such initiatives, and Shinsei Bank will strive to offer the optimum financial service through Shinsei Bank Smart Money Lending to the customers who use the DOCOMO line.

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*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>*