NEWS RELEASE



For Immediate Release

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

Establishment of the International Students Support Fund

Tokyo (Friday, October 19, 2018) --- Shinsei Bank is pleased to announce that it will establish a fund totaling JPY 1 billion for the purpose of supporting international students (hereinafter "the Fund") in collaboration 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.

Shinsei Bank and GTN are engaged in establishing a platform that incorporates financial and non-financial products and services for foreign residents through our strategic capital and business alliance* initiated as of April 27, 2018. The establishment of the Fund is a part of this alliance, and will support the tuition of international students attending Japanese language schools. Leveraging Shinsei Bank's financial functions and GTN's functions to support international students, similarly to no-interest scholarship, the Fund will support the tuition of graduates from top ranking universities in Asian countries who are highly motivated to study or work in Japan.

The number of foreign students is expected to further increase in the future in a move to achieve the government's "300,000 foreign students plan." The improvement in the environment for accepting foreign residents including international students at a time of a declining domestic working population is considered to have a major social significance. Shinsei Bank and GTN will continue to work together to develop and offer products and services to solve the issues of foreign residents.

The Shinsei Bank Group is working on establishing a business model to address emerging business ecosystems that are likely to expand and financial needs that are not being met with existing products and services. Amongst these, the foreign residents market is positioned as a key area where future growth is expected. In pursuit of becoming a bank group most favored by foreigners who are to become a future force in Japan, we will enhance our expertise, including the offering of products and services to address the issues of people from Asian countries moving into Japan to work or study that arise before or after their arrival. The Fund is the first of such strategic initiatives, and will be followed by new frameworks and financial products that will be made available in sequence to help foreign people in settling in Japan.

Capital and Business Alliance with Global Trust Networks Co., Ltd. (Tuesday, May 1, 2018) <u>http://www.shinseibank.com/corporate/en/news/pdf/pdf2018/180501_gtn_e.pdf</u>

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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