## NEWS RELEASE



For Immediate Release

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## Commencement of the Concurrent Holding of Positions in the Trading Business of Shinsei Bank and Shinsei Securities

- A common platform to enhance the market business capabilities over the medium to long term -

Tokyo (Wednesday, February 13, 2019) --- Shinsei Bank and Shinsei Securities, its consolidated subsidiary, will start concurrent positions in the trading business across the companies from February 13, 2019. This is a brand new initiative as a Japanese bank. Shinsei Bank and Shinsei Securities will work together to strengthen their trading businesses with the aim of improving financial services to customers.

The staff of Shinsei Bank's Trading Division, currently engaged in trading businesses, concurrently holds the position of Trading Division of Shinsei Securities. In addition to market trading such as interest rates and foreign exchange, which are handled by Shinsei Bank, the staff can now handle bond-related trading that is handled by Shinsei Securities.

With the introduction of this system, we will expand the range of products handled by the Shinsei Bank Group and respond flexibly to the diverse needs of customers. At the same time, we will build a system to develop advanced, high-quality products by integrating the functions of a bank and a securities company.

The Shinsei Bank Group will further strengthen its market-related businesses and provide customers with higher-value financial services. At the same time, the Shinsei Bank Group will continue to conduct customer-oriented business with the "best interests" of its customers as a top priority.

End

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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 <a href="https://www.shinseibank.com/corporate/en/index.html">https://www.shinseibank.com/corporate/en/index.html</a>