NEWS RELEASE



For Immediate Release

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

Start of Discussion for Offering Shinsei Bank Housing Loans at JAPAN POST BANK Co., Ltd.

Tokyo (Friday, May 17th, 2019) Shinsei Bank, Limited (hereinafter, "Shinsei Bank" or the "Bank") will start discussion with JAPAN POST BANK Co., Ltd. (Headquarters: Chiyoda-ku Tokyo; Director, President and Representative Executive Officer: Norito Ikeda (hereinafter, "JAPAN POST BANK") regarding offering the Bank's housing loans at JAPAN POST BANK. The two banks will discuss the details of products to be offered and structure for offering the products shortly.

In its Medium-Term Strategies announced on May 15, 2019, the Shinsei Bank Group has set "Grow through Value Co-Creation" as one of its core strategies. The strategy aims to create new values to be provided to our customers by enhancing our products and services with shared data and know-how with external business partners. This start of discussion is one of our initiatives in line with the value co-creation strategy. We will consider offering new housing loan products and services in order to respond to various needs of JAPAN POST BANK customers who may be different from our customer base.

End

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 https://www.shinseibank.com/corporate/en/index.html