



For Immediate Release

MIROKU JYOHO SERVICE CO., LTD.
Shinsei Bank, Limited
Showa Leasing Co., Ltd.
APLUS FINANCIAL Co., Ltd.

Partnership to Collaborate for Enhancing Productivity of Small and Medium-Sized Enterprises

- Support Institutional Customers to Improve their Operational Efficiency by Combining Financial Solutions of the Shinsei Bank Group and IT Solutions of MIROKU JYOHO SERVICE -

Tokyo (Friday, June 7, 2019) --- Shinsei Bank, Limited (hereinafter, "Shinsei Bank"), Showa Leasing Co., Ltd. (Bunkyo-ku, Tokyo; President: Kiyohiro Kiyotani; hereinafter, "Showa Leasing"), APLUS FINANCIAL Co., Ltd. (Tokyo Office: Chiyoda-ku, Tokyo; Representative Director & President: Akira Watanabe; hereinafter, "APLUS") (hereinafter, the "Shinsei Bank Group"), and MIROKU JYOHO SERVICE CO., LTD. (Shinjuku-ku, Tokyo; CEO President: Hiroki Koreeda; hereinafter, "MJS"), a financial and accounting system developer/seller and management information provider, have built a collaboration structure to support management of Shinsei Bank Group's small and medium-sized enterprise customers to enhance their productivity.

Shinsei Bank and MJS concluded a capital and business partnership in November 2017, aiming to collaborate on MJS' development and offering of financial services for regional financial institutions. This aims to strengthen and expand the business partnership as a Shinsei Bank Group initiative by adding Showa Leasing and APLUS to this partnership.

Enhancing productivity by implementing information technology tools is an urgent necessity for domestic businesses facing serious labor shortage. They have to improve their labor environment through initiatives including workstyle reform.

The Shinsei Bank Group has been offering various services for enhancing the productivity of its small and medium-sized enterprise customers, such as reducing administrative workload by using Showa Leasing's finance lease and promoting cashless settlements by supporting the implementation of APLUS' code settlement. Meanwhile, MJS has been supporting management of its small and medium-sized enterprise customers multilaterally based on their individual managerial challenges. The company has been responding to its customers' diverse needs by providing system development consulting services to meet their most immediate challenges such as workstyle reform and consumption tax hike, in addition to offering ERP (Enterprise Resource Planning) systems and cloud services centered on financial/accounting and tax.

Under the collaboration structure, MJS and the Shinsei Bank Group will work together to make proposals for solving individual managerial challenges of the Group's small and medium-sized enterprise customers. Specifically, the two companies will propose solutions for the Group's customers by responding to their diverse needs through the combination of financial solutions owned by the Group and MJS' IT solutions centered on financial, accounting and tax such as ERP systems and cloud services.

The Shinsei Bank Group and MJS will continue to offer value-added services to meet individual challenges of small and medium-sized enterprises by, for example, developing new products jointly under a stronger relationship.

■ The Shinsei Bank Group

As set out in its medium-to long-term vision, the Shinsei Bank Group aims to become a financial group that offers innovative financial services by fully demonstrating its potential as a single organic body. The Group's Medium-Term Strategies have positioned "Grow through Value Co-creation" as one of its core strategies.

The Group is to generate new value to be offered to its customers through further business integration. At the same time, the Group plans to provide more familiar and user friendly business services to its customers by sharing and merging the functions of the entire Group with the data and know-how of external business partners in order to maximize the new value.

■ **MIROKU JYOHO SERVICE (MJS)** (<https://www.mjs.co.jp/>)

MJS offers management systems, know-how, and information to accounting firms and small and medium-sized enterprises nationwide. Currently the company has approximately 8,400 accounting firms users to whom it offers financial accounting and tax systems and various information about management, accounting, and tax. Furthermore, MJS offers ERP systems centered on financial and solutions to small and medium-sized enterprises to support their management reform and business improvement, and currently has approximately 100,000 user small and medium-sized enterprises users.

MJS is also promoting collaboration with other regional financial institutions across Japan by concluding partnership agreements. The company will support small and medium-sized enterprises through supporting business succession and financial open API (Application Programming Interface), and by offering various FinTech services using financial open API.

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

For further information, please contact:
Group Investor Relations & Corporate Communications Division
Shinsei Bank, Limited (www.shinseibank.com)
Tel: +81-(0)3-6880-8303/Fax: +81-(0)3-4560-1706