

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

**JAPAN POST BANK will commence
Shinsei Bank's housing loan products as an agent**

Tokyo (Tuesday, February 25, 2020) --- Shinsei Bank, Limited announced that it has determined to outsource its housing loan business to JAPAN POST BANK Co., Ltd. (Chiyoda-ku, Tokyo; President Norito Ikeda). JAPAN POST BANK will start to offer Shinsei Bank's housing loan products as an agent through its directly managed 41 branches from March 2, 2020.

This will allow customers to apply for Shinsei Bank's housing loan products on a face-to-face basis at these branches stationed across Japan. Shinsei Bank will perform credit screening and loan disbursements functions.

Shinsei Bank, in its Medium-Term Strategies, has positioned the pursuit of growth through Value Co-Creation with external partners as one of its core strategies. By combining the huge branch network of JAPAN POST BANK with the know-how of housing loan business of Shinsei Bank, Shinsei Bank will provide more convenient, secure, and safer financial services to the customers of JAPAN POST BANK.

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>

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