Disaster Recovery Support by Shinsei Bank Group to Customers Affected by Heavy Rain in July 2020

Tokyo (Thursday, July 9, 2020) --- Shinsei Bank, Limited (hereinafter, "Shinsei Bank") would like to express its deepest sympathy to customers affected by heavy rain from July 3, 2020 and pray for their earliest possible recovery.

- 1. Shinsei Bank will provide support to individual customers who have been affected by this disaster as follows.
 - Deposit Refund, etc.

At each branch, even if a customer's cash card, stamp of notification to the bank (*Hanko*), or identity confirmation document is lost or destroyed, it has been responding to the inquiries including refund of deposits of customers as far as it can confirm identification of customers specified by the Bank.

Housing Loan

The call center is available for consultation regarding various types of inquiries regarding housing loan with customers who already have a loan or are in the process of a new housing loan contract with the Bank.

2. The Shinsei Bank Group has started providing the following product to support the lives of people affected by the heavy rain and to assist them in the recovery and reconstruction. For details, please visit the website below.

[Shinsei Personal Loan Co., Ltd.] ("Support Loans for Disaster-Struck Areas") "Support Loan for Disaster-Stricken People from July 3, 2020" https://noloan.com/info/single.php?id=1594004851001 *Japanese only

 The Shinsei Bank Group has been accepting various inquiries from customers affected by the heavy rain. If you have any concerns or questions, please contact each respective Group company.

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)

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