

October 2, 2020

Crédit Agricole Corporate and Investment Bank
Shinsei Bank, Limited
Shinsei Securities Co., Ltd.

Issuance and Sales of Green Bonds in a form of Structured Bonds

Crédit Agricole Corporate and Investment Bank (Headquarters: Minato-ku, Tokyo; Antoine Sirgi, Japan Representative; hereinafter, "Crédit Agricole CIB"), Shinsei Securities Co., Ltd. (Headquarters: Chuo-ku, Tokyo; Yasuhiro Iwamoto, Representative Director, President: hereinafter, "Shinsei Securities") and Shinsei Bank, Limited (Headquarters: Chuo-ku, Tokyo; Hideyuki Kudo, President and CEO; hereinafter, "Shinsei Bank") have decided to issue and sell "Green Bonds." Crédit Agricole CIB will issue a green bond as a structured bond, outsource it to Shinsei Securities, and then have Shinsei Bank to sell it to individual customers.

Crédit Agricole CIB is the corporate & Investment Banking arm of the Crédit Agricole Group. Crédit Agricole Group is one of the world's leading financial institutions in terms of total asset and Tier 1 Capital (as per The Banker magazine, July 2019). Crédit Agricole Group and Crédit Agricole CIB support leading environmentally engaged companies and projects which implements best practices in terms of energy transition and climate change. This is part of the Crédit Agricole Group's Medium Term Plan 2022 and its commitment to society by having climate strategy in line with the Paris Agreement.

The Green Bonds issued by the Crédit Agricole CIB will give investors the opportunity to contribute to a more climate-friendly economy. An amount equal or equivalent to the net proceeds of the Green Bonds will be used to finance and/or refinance one or more of the new or existing loans and investments in one or several of the following eligible categories.

<Eligible Categories>:

Renewable Energy, Green Building, Energy Efficiency, Clean Transportation,
Waste and Water Management, Sustainable Agriculture and Forest Management

The Shinsei Bank Group will provide better products to individual customers and promote an appropriate funds flow to build a sustainable society through sale of this product. In addition to customer-oriented business operations, Shinsei Bank's retail banking business will further incorporate SDGs/ESG perspectives into product development and service provision to resolve social and environmental issues.

Outline of Crédit Agricole CIB "Green Bond"

Issuer	Crédit Agricole Corporate and Investment Bank	
Scheme	Japanese yen denominated Knock-in-type Nikkei Index linked Note (Green Bond) (Power Bond Nikkei Index 2010)	Japanese yen denominated Knock-in type multi-index linked Note with early redemption clause (Green Bond) (Power Return Nikkei and S&P500 Reference type 2010)
Term	Approx. 1 year	Approx. 2 years
Currency	Japanese yen	
Sales unit	JPY1,000,000 or more in JPY1,000,000 units	
Maturity date	October 29, 2021	October 28, 2022
Offering period	October 2, 2020 to October 29, 2020 (October 2, 2020 to October 28, 2020 via the internet)	
Delivery of the Notes in Japan	October 30, 2020	

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:
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