

December 4, 2020

Shinsei Bank, Limited
Shinsei Securities Co., Ltd.

Sale of a Donation Clause Bond
- Create a New Flow of Funds Contributing to Solving Social Issues -

Tokyo (Friday, December 4, 2020) --- Shinsei Bank, Limited (Headquartered in Chuo-ku, Tokyo; Hideyuki Kudo, President and CEO; hereinafter, "Shinsei Bank") announced" sale of a donation clause bond." It is issued by Societe Generale*¹ (Headquartered in Paris, France, Frédéric Oudéa, Chief Executive Officer) and Shinsei Bank sells it to individual customers as an intermediary trusted by Shinsei Securities Co., Ltd. (Headquartered in Chuo-ku, Tokyo; Yasuhiro Iwamoto, Representative Director, President; hereinafter, "Shinsei Securities"). This is a pioneering initiative in Japan in terms of issuance and sales as well as handling of a donation clause bond as an offering bond.

Donation clause bond is a charity-type bond that contributes to the achievement of SDGs, which Societe Generale donates the same amount of a certain percentage of the principal to the of the charitable organization "CARE France"*². This donation will be used mainly to support the independence of women and girls in developing countries for the purpose of solving the world's poverty problem.

Through the handling and sale of this bond, the Shinsei Bank Group, as a financial group focusing on promoting women empowerment, will create a new flow of funds that contributes to resolving social issues and provide better products to individual customers. In the retail banking business, in addition to customer-oriented business operations, we will further incorporate SDGs/ESG perspectives into product development and service provision to play roles in building a sustainable society.

*1 Societe Generale is based in France and is one of the largest financial services groups in the Euro Area with approximately 138,000 employees in 62 countries worldwide. It has supported economic activities for more than 150 years through its global network. In addition, with sustainable finance as the main pillar of its business strategy, it leverages its long experience and deep expertise in the environment and society to support its customers' business activities toward the realization of a sustainable future through innovative investment and finance solutions.

As a partner trusted by its customers, Societe Generale continues to strive to create a better and more sustainable future that will bring beneficial changes to local communities and the economy.

*2 CARE France is a member of CARE, an international cooperative NGO operating in more than 100 countries worldwide, and respects diversity and inclusiveness, focusing on development support activities especially in gender equality and empowerment for women and girls. This will contribute to the achievement of the Sustainable Development Goals (SDGs).



Overview of Donation Clause Bond of Societe Generale I

Issuer	Societe Generale
Scheme	Nikkei average linked yen-denominated bond with knock-in option for early redemption (Product Name: Return Nikkei Average 2012)
Term	Approx. 1.5 years
Currency	Japanese yen
Sales unit	JPY1 million or more, and JPY1 million in incremental units
Redemption date	June 23, 2022 (but may be redeemed prior to the redemption date)
Offering period	December 1, 2020 to December 22, 2020 (For applying via internet; December 1, 2020 to December 21, 2020)
Delivery Date	December 23, 2020

END

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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[Financial Instruments Transactions and Financial Instruments Intermediation Services (Shinsei Securities)]

- Securities are not bank deposits.
 - Securities are not subject to deposit insurance.
 - Securities have no principal or yield guarantees and are subject to price fluctuation risk.
 - Risks, including reductions in the value of assets invested, will be borne by the customer who purchased the securities.
 - Securities are subject to the credit risk of the company issuing the bond.
 - Non-tradable securities may be subject to greater price volatility or may not be available for trading.
 - In the case where bonds are denominated in foreign currencies, there is foreign exchange fluctuation risk.
 - Shinsei Bank will act as an intermediary in the purchase and sale of securities as a financial instruments intermediary trusted by Shinsei Securities.
 - The establishment of a securities account means the establishment of a "securities account" in Shinsei Securities. When purchasing, it is necessary to open a foreign securities trading account in Shinsei Securities.
 - The opening of a securities account is limited to the customers who meet the specified conditions of Shinsei Securities. Customers are asked to contact branch offices or Shinsei Power Call (telephone) for more information.
 - All financial instruments such as stock trading after the opening of a securities account will be traded with Shinsei Securities. Shinsei Bank accepts applications for orders, and Shinsei Securities takes these orders and executes them.
 - This Financial Instruments Transaction Service, which Shinsei Bank conducts as a financial instruments intermediary business, may charge fees. Fees and commissions vary widely depending on the product, brand, transaction amount, method of trade, etc., so it is not possible to state a specific amount or calculation method. In addition, products offered solely by Shinsei Securities have different handling procedures and commission system, etc.
 - When customers apply for new securities products as an intermediary in financial products, they are asked to always check the prospectus and sales manual as well as the documents delivered prior to the conclusion of the contract. In addition, they are to sufficiently check the product content prior to applying based on their own judgment and liability.
 - The prospectus and sales manual can be obtained at a branch office or via Shinsei Power Direct (Internet banking). (It should be noted that certain products are offered only at branch offices and some other products are offered via Shinsei Power Direct (Internet banking) only.) The prospectus and the sales manual of products which are offered via Shinsei Power Direct cannot be available at branch offices.
 - Director-General, Kanto Local Finance Bureau, Financial Instruments Business Operator, Brokerage Financial Instruments Business Operator, Shinsei Securities Co., Ltd.
- Member associations: Japan Securities Dealers Association, Financial Futures Dealers Association, Japan Investment Advisers Association, General Incorporated Association, and Class II Financial Instruments and Exchange Association.
- Registered financial institutions for sales and sale/dealer Shinsei Bank, Ltd.: Director-General of Kanto Finance Bureau.

No. 10 Registered Association: Japan Security Industry Association, Financial Futures Association