

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

Housing Loan Initiative for Customers with Same-sex Partners

Tokyo (Friday, June 25, 2021) --- Shinsei Bank, Limited (hereinafter, "Shinsei Bank") announced it started to accept housing loan applications which enable customers with same-sex partners to create an environment in which all customers can use the housing loan services so that SDGs' goal of "No one will be left behind" can be achieved.

This initiative allows the same-sex partners to be joint income obligors*¹, joint loan borrowers*² and provision of collateral*³ by submitting the following documents together with the documents required for housing loan application.

Required documents (either 1 or 2 below) when applying for a housing loan with a same-sex partner

1. Copies of documents pertaining to a and b below:
 - a. Authenticity, or copy, of the notarized document*⁴, *⁵ relating to the Voluntary Guardianship Contract and the agreed-upon contract
 - b. Certificate of Registered Matters Pertaining to a Voluntary Guardianship Contract
2. Copy of the Partnership Certificate issued by Shibuya-ku, Tokyo

In its efforts to achieve sustainable growth under the Medium-Term Strategies, the Shinsei Bank Group has set out to "Provide services for customer needs which are not satisfied by traditional financial services." In addition to respecting the diversity of society, Shinsei Bank will continue to respond diverse funding needs that are not satisfied by traditional financial services.

- *1 Joint income means the borrowing for a housing loan based on the sum of income of family members who have certain income (a joint income obligor).
- *2 Joint loan is a housing loan in which multiple borrowers (obligors) make loan agreements on the same property.
- *3 Provision of collateral means to provide his/her equity as collateral to his/her co-owner of the property.
- *4 Confirm that the two parties have prepared and registered a notarized document relating to a Voluntary Guardianship Contract in which they nominate each other as a voluntary guardian. A Voluntary Guardianship Contract means the conclusion of an entrustment contract that grants the authority of representation to a voluntary guardian (called a "voluntary guardian" after the Voluntary Guardianship Contract has become effective) in advance with regard to the affairs concerning his/her life, medical treatment, nursing, and administration of property in the event that the individual's ability to make judgment in the future becomes inadequate.
- *5 In the course of their joint livinghood, between the parties shall confirm that they have prepared a notarized document, which stipulates the following matters:
- The two should be in a sincere relationship based on love and trust.
 - The two should be living together and bearing the obligation to cooperate responsibly with each other and to share the expenses necessary for their joint livelihood.

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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