

For Immediate Release

Forval Corporation
Shinsei Bank, Limited

Alliance to Support Small- and Medium-Sized Enterprise Entry into ASEAN Countries

Tokyo (Monday, April 7, 2014) --- Forval Corporation (Shibuya-ku, Tokyo; President Masanori Nakajima; hereinafter, "Forval") and Shinsei Bank, Limited (Chuo-ku, Tokyo; President and CEO Shigeki Toma; hereinafter, "Shinsei Bank") concluded a business alliance agreement on March 31, 2014 concerning business development support for small- and medium-sized enterprises (SMEs) entering into countries belonging to the Association of Southeast Asian Nations (ASEAN). The two companies will jointly start supporting the entry of SMEs into ASEAN countries from April 2014.

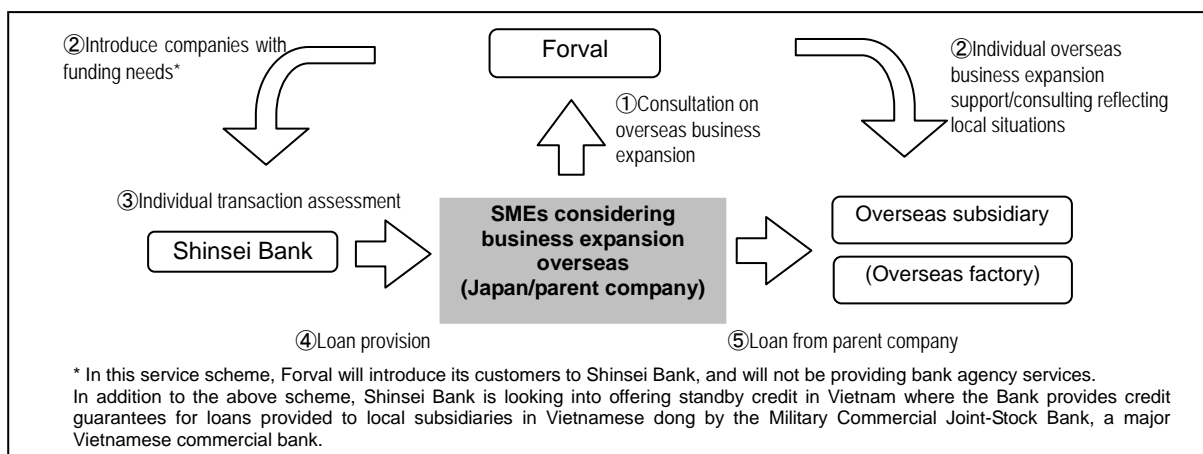
Forval will introduce to Shinsei Bank SMEs that have overseas business expansion needs centered on ASEAN countries. Shinsei Bank and Forval will support the overseas business expansion of SMEs by combining Forval's support and consulting functions for overseas business expansion and Shinsei Bank's investment, loan and financial advisory functions.

Specifically, Shinsei Bank and Forval will focus on satisfying the overseas expansion needs of small- and medium-sized manufacturers looking to expand into ASEAN countries, and in particular, Vietnam, Indonesia, Cambodia, and Myanmar, where Forval has offices. Forval will offer overseas business development support and consulting services to these manufacturers, and introduce those of a certain business size and fundraising needs to Shinsei Bank. For this alliance, Shinsei Bank will create a new specialized function through which it will provide loans for business funds including operating capital and funds for equipment in Japan after the prescribed assessment process. Shinsei Bank will also consider the provision of other products and services that utilize the Bank Group's functions such as leasing. Furthermore, Shinsei Bank is looking into providing standby credit in Vietnam in cooperation with Military Commercial Joint-Stock Bank, a major Vietnamese commercial bank, to give credit guarantees to loans granted to local subsidiaries of Japanese companies in Vietnamese dong. Forval and Shinsei Bank will work to identify potential customers through measures such as the hosting of seminars and so forth, and business introduction services will commence in April 2014.

As an information technology consulting firm that looks to support corporate management, Forval provides management consulting services and overseas business expansion support services to SMEs, in addition to offering methods and services to refine and improve efficiency in business management using IT. It launched the overseas business expansion support services three years ago to help SMEs with limited management resources expand markets overseas while enabling them to focus on their main businesses. Forval owns for-lease factories in Vietnam and Indonesia and has created a structure for bridging Japan and ASEAN countries. Through this alliance with Shinsei Bank, Forval aims to make it possible for companies with business expansion needs in ASEAN countries to enter overseas markets more smoothly.

Shinsei Bank lists "overseas strategy" as one of its institutional business strategies under its Second Medium-Term Management Plan. Shinsei Bank has thus promoted overseas business development support services for corporations in cooperation with local financial institutions overseas, and has stepped up its support for improving corporate value by assisting companies' entrance into growth markets. Going forward, Shinsei Bank looks to accelerate its overseas business development support for SMEs through this alliance with Forval.

[The Service Scheme]



Shinsei Bank is a leading diversified Japanese financial institution providing a full range of financial products and services to both institutional and individual customers. The Bank has total assets of 9.1 trillion yen (US\$86.8 billion) on a consolidated basis (as of December 2013) and a network of outlets throughout Japan. Shinsei Bank demands uncompromising levels of integrity and transparency in all its activities to earn the trust of 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 <http://www.shinseibank.com/english/index.html>