

**Pocket Money of Male Salaried Workers Reaches Third Lowest Amount Recorded  
- Results of the “2016 Salaried Worker Pocket Money Survey”**

- Male salaried workers' pocket money is largely unchanged from 2015 at JPY 37,873 (slight increase of JPY213 from 2015) -

Tokyo (Wednesday, June 29, 2016) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank”, “the Bank”) has conducted a survey of approximately 2,300 male and female salaried workers between the ages of 20 and 60 in its “2016 Salaried Worker Pocket Money Survey.” The overview of the results of the survey is as follows:

**Key findings of the “2016 Salaried Worker Pocket Money Survey”**

- The average monthly pocket money of male salaried workers was largely unchanged from 2015 at JPY 37,873 (a slight increase of JPY231 from 2015) and is the third lowest amount recorded since the start of the survey in 1979 (the lowest amount was JPY 34,100 recorded in 1982).
- The average cost of lunch for male salaried workers is largely unchanged from 2015, decreased JPY 14 from 2015 to JPY 587.
- The average amount male salaried workers spent per drinking session was JPY 5,102, JPY 2,000 higher than the average JPY 2,734 spent by those who would drink at home.
- The average monthly pocket money of female salaried workers declined by JPY 966 from 2015 to JPY 33,502.
- Although two years have passed since the consumption tax rate hike to 8%, 74.4% of male company employees and 82.5% of female company employees still feel burdened by the tax increase.

**■ Average monthly pocket money is the third lowest on record**

The average monthly pocket money of male salaried workers increased slightly by JPY 231 from the previous year to JPY 37,873, largely unchanged from the previous year and the third lowest level recorded since the Survey began in 1979 (the lowest amount recorded was JPY 34,100 in 1982). A further analysis of the results based on the age of children of the male salaried worker respondents with children reveals that childrearing and education expenses are pressuring household budgets as households consisting of adults only reported average monthly pocket money of over JPY 40,000, while those children in preschool through high school reported an average monthly pocket money of less than JPY 30,000.

The average monthly pocket money of female salaried workers decreased slightly by JPY 966 from the previous year to JPY 33,502.

**■ Average cost of lunch is almost unchanged from the previous year**

The daily average cost of lunch for male salaried workers was largely unchanged from the previous year at JPY 587, a JPY 14 decrease from the previous year. By age, those in their 30s and 40s spend more than JPY 600 on average for lunch, while those in their 20s, who spent the largest amount on lunch last year, spend an average of JPY 528, a JPY 174 decrease from the previous year.

The average cost of lunch for female salaried workers was largely unchanged from the previous year with a JPY 8 increase to JPY 674.

**■ The amount of male salaried workers spent per drinking session was JPY 5,102 if going out for drinks, and JPY 2,734 if drinking at home**

The average amount male salaried workers spent on each drinking session was JPY 5,102, JPY 2,000 more than JPY 2,734 spent by those drinking at home.

The average number of drinking sessions per month remained almost the same as the previous year at

2.3 times. The average amount spent on drinking per month calculated by multiplying the average amount spent on each drinking session by the average number of drinking sessions was JPY 11,765, JPY 50 more than the previous year.

The average amount spent on each drinking session by female salaried workers was JPY 3,915 for those who drank outside their homes and JPY 2,450 for those drinking at home.

■ **Tax increase burden is still felt two years after the consumption tax rate was raised to 8%**

Although two years have passed since the consumption tax rate hike to 8% in April 2014, 74.4% of male and 82.5% of female salaried workers reported still feeling burdened as in the previous year. The Survey revealed the difficult financial situations of households as rising prices continue to pressure household budgets from the previous year.

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