

For Immediate Release

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President and CEO
(Code: 8303, TSE First Section)

Shinsei Bank Concluded a Basic Agreement with MONEY DESIGN Co., Ltd.

Tokyo (Tuesday, May 9, 2017) --- Shinsei Bank, Limited (hereinafter, "Shinsei Bank") announced today that it concluded a basic agreement concerning a business alliance with MONEY DESIGN Co., Ltd. (Minato-ku, Tokyo; CEO: Jin Nakamura; hereinafter, "MONEY DESIGN") on May 8, 2017. Targeting this summer, Shinsei Bank will commence offering "THEO", the discretionary asset management service using the lobo advisor developed by MONEY DESIGN.

Launched by MONEY DESIGN in February 2016, THEO has provided asset management services in which the lobo advisor proposes and supports to invest in the optimal combination among 6,000 ETFs (Exchange Traded Funds) worldwide based on only five questions to users such as age and investment experience. Users can complete their application via smartphone and start investment from 100,000 yen. Further, the service is available at a low cost, with the investment management fee of up to 1% (annually). More than 265,000 users have used THEO's free-of-charge investment diagnosis (as of April 10, 2017).

Starting from offering THEO to the Shinsei Bank comprehensive *PowerFlex* customers, Shinsei Bank will consider possible collaboration with and investing in MONEY DESIGN.

Since February 2017, Shinsei Bank has implemented marketing activities based on customer behavior and purchase forecasts utilizing AI (Artificial Intelligence). Through the conclusion of a basic agreement with MONEY DESIGN, Shinsei Bank will enhance provision of products and services to meet diversified customer needs by providing customer services using AI on a full scale.

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 <http://www.shinseibank.com/corporate/en/index.html>