



May 15, 2019

To whom it may concern:

Name of Company: Suruga Bank, Ltd.  
Name of Representative: Director and President: Michio Arikuni  
(Code No. 8358 First Section of Tokyo Stock Exchange)  
Contact Person: Senior Executive Officer  
General Manager of General Management Planning  
Headquarters: Tatsuya Akita  
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### **Basic Agreement on Business Alliance with Shinsei Bank**

On May 15, 2019, the Company announced that it entered into a basic agreement on a business alliance with Shinsei Bank, Ltd. (Hideyuki Kudo, Representative Director and President, Chuo-ku, Tokyo, hereinafter referred to as "Shinsei Bank").

The Shinsei Bank group is a financial group that provides various financial services to both individual and corporate customers, focusing on small loans and business for institutional investors, and working on providing financial solutions to regional financial institutions.

The Company has concluded a basic agreement with Shinsei Bank, as it has reached a common understanding that it can become a business partner with the potential to mutually strengthen and complement its own strengths. With regard to the possibility of business tie-ups, we decided to start specific discussions on the following items. In the future, when we have decided on what to disclose, we will announce it promptly.

- (1) Collaboration in the retail business, such as the unsecured loan sector and the mortgage sector
- (2) Collaboration in the field of corporate transactions, such as business succession and the provision of other corporate solutions
- (3) Cooperation regarding the securitization of assets

The Company and Shinsei Bank have agreed in the future to give priority to specific consultations and studies to make the above business alliance effective, but it does not exclude the possibility of considering various future options, including capital alliances, with third parties, including Shinsei Bank.

[Outline of Shinsei Bank, Limited (as of May15, 2019)]

Name: Shinsei Bank, Limited

Location: Nihonbashi Muromachi Nomura Building, 4-3, Nihonbashi-muromachi 2-chome, Chuo-ku, Tokyo 103-8303

Representative: Representative Director and President Hideyuki Kudo

Business areas: Business for individuals, corporate business, financial market business

Established: December 1, 1952

URL: <https://www.shinseibank.com/>

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