

For Immediate Release

Shinsei Bank, Limited  
 Monex Group, Inc.  
 AD Capital Co., Ltd.  
 Convoy Financial Holdings Limited  
 Tokyu Livable, Inc.

## **Wealth Management Financial Institution for Individual Customers in Hong Kong Initiates Full-scale Operations**

– Granted securities business licences by the Hong Kong Securities & Futures Commission, Nippon Wealth Limited, a Restricted Licence Bank established by Japanese and Hong Kong companies, initiates full-scale operations on Monday, October 12, 2015 –

Tokyo (Tuesday, October 6, 2015) --- Nippon Wealth Limited, a Restricted Licence Bank (hereinafter, “NWB”), was granted securities trading (Type 1) and securities advisory (Type 4) business licences by the Securities and Futures Commission of Hong Kong (“SFC”) on September 25, 2015. For the purpose of developing asset management services for individual customers in Hong Kong, NWB was founded as a wealth management financial institution by Japanese and Hong Kong companies including Shinsei Bank, Limited (President and CEO Hideyuki Kudo; hereinafter “Shinsei Bank”), Monex Group, Inc. (Representative Executive Officer and CEO Oki Matsumoto; hereinafter “Monex Group”), AD Capital Co., Ltd. (CEO Toshihiro Toyoshima; hereinafter “AD Capital”), Convoy Financial Holdings Limited (CEO Mark Kwong Yiu Mak; hereinafter “Convoy”) and Tokyu Livable, Inc. (President and CEO Shinji Sakaki). Combined with a banking licence granted in April 2015 (as a Restricted License Bank), NWB has now established a structure for offering financial services that include banking and securities services in Hong Kong and will initiate full-scale operations on Monday, October 12, 2015.

In order to meet individual customers’ asset management needs in Hong Kong, Shinsei Bank and Monex Group established OJBC Co. Ltd. (hereinafter, “OJBC”) in June 2013 as the holding company of NWB, and NWB was founded in August 2013 as a wholly-owned subsidiary of OJBC. Since December 2013, OJBC has received equity investment from leading Japanese and Hong Kong companies including AD Capital, Convoy and Tokyu Livable. Shinsei Bank currently holds 50% of OJBC’s voting rights.

Managed by executives with significant expertise in financial businesses in Hong Kong in both banking and securities services, NWB has introduced face-to-face services in Japanese for customers visiting its branches\*, in addition to services in English and Cantonese. As a platform for diversified global investments, NWB provides comprehensive support for the asset building of individual customers with asset management needs in Hong Kong. NWB proposes portfolios containing instruments such as bonds and investment trusts from the medium- to long-term perspective and in the future plans to enlarge its offering of currencies from the nine currencies it currently offers.

\* All documents used in transactions with Nippon Wealth Limited, a Restricted Licence Bank, are in English.

### [Summary of Nippon Wealth Limited, a Restricted Licence Bank]

Company Name: Nippon Wealth Limited  
 Established: August 5, 2013  
 Representative: Executive Director & Chief Executive Officer Tsutomu Nakajima  
 Headquarters: Hong Kong Special Administrative Region of the People’s Republic of China  
 (Address: 16/F, The Peninsula Office Tower, 18 Middle Road, Tsim Sha Tsui, Kowloon, Hong Kong)  
 Capital: 286 million Hong Kong dollars (as of October 6, 2015)  
 Business: Banking business, securities business, and insurance agent business in Hong Kong  
 Shareholder: OJBC Co., Ltd. (100%)

### [Summary of OJBC Co., Ltd.]

Company name: OJBC Co., Ltd.  
 Established: June 28, 2013  
 Representative: Chief Executive Officer Kenichi Hasegawa  
 Headquarters: British Virgin Islands  
 (Address: Portcullis TrustNet Chambers, P.O. Box 3444, Road Town, Tortola, British Virgin Islands)  
 Capital: 37.29 million US dollars (as of October 6, 2015)  
 Shareholders: 11 companies including Shinsei Bank, Limited (50.00%), Monex Group, Inc. (9.96%), AD Capital Co., Ltd. (9.96%), Convoy Financial Holdings Limited (9.96%), Tokyu Livable, Inc. (4.11%), and Fenix Group Holdings Limited (2.74%) (as of October 6, 2015).  
 Note: The percentage in the brackets shows each company’s holding ratio of voting rights.

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