

Shinsei Bank to Revise Long-Term Prime Rate

Tokyo (Tuesday, January 11, 2011) --- Shinsei Bank, Limited (“Shinsei”), has today announced that it will change its long-term prime rate as follows, effective January 12, 2011.

Long – Term Prime Rate

New Rate After Change	Before Change	Change
1.50% per annum	1.60% per annum	-0.10%

Effective date: January 12, 2011

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 10.4 trillion yen (US\$125.4 billion) on a consolidated basis (as of September 2010) and a network of 43 outlets that includes 30 branches and 13 annexes in 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>