

## Shinsei Bank Announces Issuance Terms for Long-Term Credit Debentures (Public Sales Issue, 5 years)

Tokyo (Wednesday, February 09, 2011) --- Shinsei Bank, Limited ('Shinsei Bank') today announced the terms of the Long-Term Credit Debentures (Public Sales Issue) as follows, considering recent economic and financial conditions.

### I. Interest-Compounded Long-Term Credit Debenture

#### Public Sales Issue, 5 years

##### 1. Coupon Rate etc.

		<b>February Second Half Issue</b>	February First Half Issue (for reference)
Interest- Compounded Debenture	Coupon Average Yield Issue Price	<b>0.080% per annum</b> <b>0.082%</b> <b>¥10,000 per ¥10,000</b>	0.080% per annum 0.082% ¥10,000 per ¥10,000

##### 2. Sales Period

**From Monday, February 14, 2011 to Friday, February 25, 2011**

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*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\$128.0 billion) on a consolidated basis (as of December 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>*