

March 28, 2011

Shinsei Bank, Limited
Seven Bank, Ltd.

Shinsei Bank and Seven Bank Expand Joint ATM Installations

- Seven Bank ATMs to be installed in Shinsei Financial Centers -

Tokyo (Monday, March 28, 2011) Shinsei Bank, Limited (“Shinsei Bank”) and Seven Bank, Ltd. (“Seven Bank”; jointly, “the Banks”) today announced plans to expand joint installation of ATMs beginning on Monday, March 28, 2011, by installing Seven Bank ATMs in Shinsei Bank manned branches (“Shinsei Financial Centers”).

As previously announced in the joint press release of January 17, 2008, (“Shinsei, Seven Bank Considering Cooperation on ATMs”), the Banks have installed the ATMs of Seven Bank in seven Shinsei Bank ATM locations (unmanned annexes) in Tokyo to date. Now, the Banks have decided to expand this initiative to Shinsei’s manned branches, Shinsei Financial Centers. This marks the first time that partner ATMs will be installed inside a Shinsei Financial Center, and the first time that there will be a comprehensive roll-out of Seven Bank ATMs in the manned branches of a partner Bank.

Seven Bank has partnerships with approximately 560 financial institutions. By installing Seven Bank ATMs in Shinsei Financial Centers, Shinsei Bank aims to provide greater levels of convenience for customers and make effective use of branch space. Customers will also benefit from even higher levels of service in Shinsei Financial Centers, as Seven Bank’s ATMs feature audio guidance to assist visually challenged customers when making withdrawals, deposits and balance inquiries.

Going forward, Shinsei Bank and Seven Bank aim to provide ever higher levels of service to their customers through this joint ATM installation initiative.

■ Overview of Seven Bank ATM installation at Shinsei Bank Financial Centers

1. Service Commencement and Locations

| Service Commencement Schedule | Location |
|-------------------------------|---|
| March 28, 2011 (Monday) | Shinjuku Financial Center, Yokohama Financial Center |
| April 2011 onwards | Financial Centers in Sapporo, Kanazawa, Machida, Fujisawa, Kyoto, Kobe, and Fukuoka |

*Current installation plans are for the nine locations listed above. Shinsei Bank and Seven Bank will discuss plans for installation at other locations going forward.

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| 2. Service Hours | 24 hours a day, 365 days a year (ATMs can be used outside of Shinsei Bank Financial Center business hours) |
| 3. Services Available, Fees etc. | Shinsei Bank and Seven Bank’s respective conditions of ATM usage will apply in regard to services available, fees etc. |

About Shinsei Bank, Limited

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 outlets throughout 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>

About Seven Bank, Ltd.

Seven Bank, Ltd. provides convenient ATM services (in principle, 24-hour / 365-day service) through a network of more than 15,000 ATMs located in retail stores operated by Seven & i Holdings Co., Ltd. (including Ito-Yokado general merchandise stores and Seven-Eleven convenience stores), as well as at airports, hotels and other locations. These ATMs are operated in cooperation with more than 560 financial institutions, and accept cards issued overseas. Seven Bank also provides convenient, easily accessible savings accounts and time deposits through remote banking at its ATMs. In addition, Seven Bank carries out agency and intermediary operations by making other companies' products available at its manned branches within Ito-Yokado stores, and through the Seven Bank Internet site.

For more information, please visit <http://www.sevenbank.co.jp/>