

For Immediate Release

Company Name: Shinsei Bank, Limited  
Name of Representative: Shigeki Toma  
President and CEO  
(Code: 8303, TSE First Section)

### Shinsei Bank Reports on Today's System Trouble

Tokyo (Monday, April 25, 2011) --- On April 25, 2011, certain of Shinsei Bank, Limited's ("Shinsei Bank"; "the Bank") ATM and Internet banking services were unavailable from approximately 10:14 a.m. to 11:36 a.m. due to a partial failure of the Bank's system equipment. (During the period between 10:28 a.m. and 11:36 a.m. some Internet banking services with limited functionality were available).

The Bank's systems recovered fully by 11:36 a.m. and all services are now available as normal.

1. Date and Time of Failure Approximately 10:14 a.m. on April 25, 2011.
2. Details of Failure Shinsei Bank's ATMs, Internet banking and mobile banking services for individual customers stopped functioning.
3. Details of Recovery ATM services, excluding certain functions (overdraft functions), restarted from 10:26 a.m. following a switch-over to backup systems. Internet banking and mobile banking services also restarted, excluding certain functions (certain functions related to asset management transactions such as investment trusts), from 10:28 a.m. and from 10:35 a.m. respectively.  
All services were resumed in full from 11:36 a.m.
4. Cause The disruption was caused by a database failure which was rectified by rebooting.

Shinsei Bank apologizes sincerely for any inconvenience caused and would like to reassure customers that it will take all possible measures to ensure the stable operation of its system equipment so that similar disruptions do not occur in the future.

\*\*\*\*\*

*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>*