

For Immediate Release

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

**Shinsei Bank to Strengthen Assistance to Regional Financial Institutions
 in Arrangement of Syndicated Loans**

- Provides support to arrangement of Daito Bank's first syndicated loan -

Tokyo (Thursday, September 29, 2011) --- Shinsei Bank, Limited, ("Shinsei Bank"; "the Bank") announced today that, as the first step in its efforts to strengthen support to regional financial institutions for the arrangement of syndicated loans, it has participated as co-arranger and contributed to the smooth arrangement of a syndicated loan for KOURAKUEN CORPORATION ("KOURAKUKEN") led by The Daito Bank, Ltd. ("Daito Bank").

Drawing on its wide and long-standing network of relationships with regional financial institutions, Shinsei Bank has been strengthening collaborative ties with regional lenders as part of its efforts to contribute to regional finance. Syndicated loans are an effective tool for regional financial institutions to meet funding demand that increases as their corporate clients expand their businesses. Going forward, Shinsei Bank will assist in the arrangement of such loans and support regional institutions in their provision of smooth access to financial services.

This syndicated loan aims to support KOURAKUEN in enhancing the efficiency and stability of its funding sources including financing for operations when opening new outlets. Comprising seven participating lenders including Daito Bank and Shinsei Bank, this is the first syndicated loan in which Daito Bank acted as lead arranger and agent.

Syndicated Loan Overview

Borrower	KOURAKUEN CORPORATION (Head office: Koriyama-shi, Fukushima, Japan; Representative director & President: Tsutae Niita; Paid-in Capital: 2.661 billion yen; as of March 31, 2011)
Business	Operation of directly managed and franchise ramen noodle chain restaurants
Loan Amount	1.5 billion yen (term loan)
Use of Funds	Financing for operations when opening new outlets
Lead Arranger	The Daito Bank, Ltd.
Co-Arranger	Shinsei Bank, Limited
Agent	The Daito Bank, Ltd.

Overview of The Daito Bank, Ltd.

Company Name	The Daito Bank, Ltd.
Representative	Takao Suzuki, Representative Director and President
Head Office	Nakamachi 19-1 Koriyama, Fukushima, Japan
Paid-in Capital	14.7 billion yen (as at March 31, 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 9.4 trillion yen (US\$117.7 billion) on a consolidated basis (as of June 2011) 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>