

For Immediate Release

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

## Notification Regarding Partial Incompletion of Outbound Transfer Transactions to Other Banks

(Tuesday, January 10, 2012) --- Shinsei Bank, Limited, today experienced system trouble with part of its system devices, and a portion of the outbound transfer transactions to other banks by *Zengin* domestic exchange remittance was unsuccessful between 8.30 a.m. and 11:00 a.m. While the system trouble has been fully resolved, a portion of the remittance was not completed today, and will be remitted tomorrow (January 11). The number of delayed transactions are expected to be approximately 35,000. The uncompleted transactions are scheduled to be completed swiftly when we commence our operations tomorrow morning (January 11).

1. Time of system trouble:

Between 8:30 a.m. and 11:00 a.m. on January 10, 2012

2. Details of system trouble and recovery process:

After transferring the *Zengin* exchange transaction system between January 8 to 9, we experienced a slowdown in our system processing capabilities upon full-scale operation this morning (January 10). Despite switching over the said system to our back-up system and reattempting the remittance of unprocessed requests received over the weekend, we experienced a delay with a portion of our transactions.

While we completed the switch to the back-up system by 11 a.m. and our system is currently fully functional, approximately 35,000 remittance transactions were not completed today.

3. Number of delayed transactions:

Expected to be approximately 35,000

4. Cause of delay:

Detailed cause currently under investigation

5. Inquiries for customers regarding this matter:

ShinseiPowerCall (call center) at 0120-456-007 (365 days / 24 hours a day)

\* Please choose "(star)" followed by "2", "3" and "2 (remittance and transfer)" from the main menu

We sincerely apologize for the immense inconveniences caused, and will work in earnest to achieve stable system operation going forward.

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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 8.9 trillion yen (US\$116.6 billion) on a consolidated basis (as of September 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>