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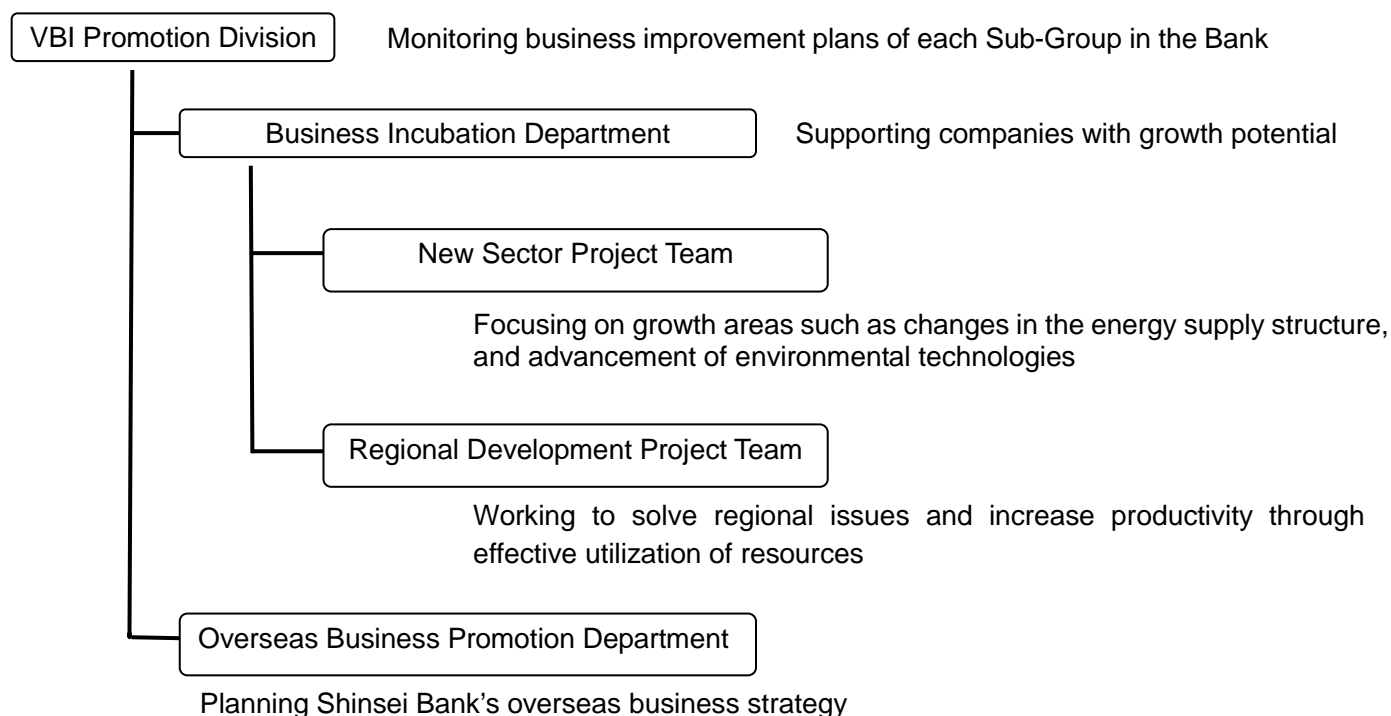
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(Code: 8303, TSE First Section)

Shinsei Bank Announces Framework to Promote New Institutional Business Strategy *Promoting Venture Banking Initiative (VBI)*

Tokyo (Wednesday, February 22, 2012) --- Shinsei Bank, Limited, (“Shinsei”; “the Bank”) announced today that it has drawn up a new strategy for its institutional business focused on contributing to the “growth of customers, the economy and society, and creating and enhancing new productivity,” and put in place a framework under which its Institutional Group as a whole will continuously develop, improve and implement financial products and financing schemes, as part of efforts to “rebuild the customer franchise in Japan” – one of the goals of the Bank’s Medium-Term Management Plan. Going forward, the Bank will put particular emphasis on middle-market and SME (small- and medium-sized enterprises) customers whose technology or business model holds latent growth potential, development of new business domains, and businesses that will lead to regional revitalization, including post-disaster recovery. Adopting an approach that differs from that of traditional private sector commercial banks, Shinsei will aim to provide multi-faceted solutions for management issues that encompass support in areas such as human resources, business functions, and strategy development and execution, in addition to provision of financing. The Bank has named this series of new measures “Venture Banking Initiative” (“VBI”), and will promote the initiative throughout the Shinsei Bank Group as a whole.

To this end, the Bank will make organizational changes effective March 1, 2012. Specifically, the Bank will establish a VBI Promotion Division as of this date, comprising departments that will focus on business incubation and overseas business respectively. By engaging itself more fully in innovation for “the economy, society and customers,” Shinsei aims to establish a banking model that is optimized for today’s knowledge-based society while addressing banking’s original purpose – increasing the productivity of funding and capital.

Venture Banking Initiative Promotion Framework



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 8.6 trillion yen (US\$110.9 billion) on a consolidated basis (as of December 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>