

For Immediate Release

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

**Shinsei Bank to Install *Shinsei Bank Card Loan - Lake* ACMs in Bank ATM Corners**  
*Expanding opportunities to inform individual customers of unsecured personal loan service*

Tokyo (Wednesday, April 25, 2012) --- Shinsei Bank, Limited, (“Shinsei Bank”; “the Bank”) announced today that it will install *Shinsei Bank Card Loan – Lake* automated contract machines (ACM) in two of the Bank’s unmanned sub-branches (ATM corners) for individual customers in Tokyo. The Bank will install the ACMs in Shinsei Bank ATM Corners in Kanda (on April 26, 2012) and Yoyogi (on April 27, 2012). As a result, it will become easier and more convenient for Shinsei Bank *PowerFlex* account holders who use these ATM corners to apply for a *Shinsei Bank Card Loan – Lake* unsecured personal loan.

Shinsei Bank has been operating the *Shinsei Bank Card Loan – Lake* service since October 2011, following the transfer to the Bank of a portion of the unsecured personal loan business previously operated by its consolidated subsidiary Shinsei Financial Co., Ltd. To date, the Bank has worked to coordinate the business with its retail banking operations in order to expand the business’ new customer base through initiatives such as providing information on the *Shinsei Bank Card Loan – Lake* service via e-mail and via its website to *PowerFlex* bank account holders, and running campaigns offering preferential borrowing rates to these customers.

This latest initiative is part of these efforts to strengthen coordination between the two businesses, and expand opportunities to introduce the fast and highly convenient *Shinsei Bank Card Loan – Lake* service to a broad section of customers, including retail banking customers.

Through providing a full line-up of financial products and services, ranging from retail banking to consumer finance, directly from the Bank, Shinsei Bank will continue striving to meet the ever-evolving needs of its individual customers.

**Overview of Installation of *Shinsei Bank Card Loan – Lake* ACMs in Shinsei Bank ATM Corners**

Planned Service Start	Operating Hours	Location
Thursday, April 26, 2012	09:00 – 21:00 (except on the	Kanda (Tokyo) Shinsei Bank ATM Corner (unmanned sub-branch)
Friday, April 27, 2012	third Sunday of each month: 09:00-19:00)	Yoyogi (Tokyo) Shinsei Bank ATM Corner (unmanned sub-branch)

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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 8.6 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>