

For Immediate Release

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(Code: 8303, TSE First Section)

### **Shinsei Bank Begins Handling Chinese Yuan, Brazilian Real, and Turkish Lira**

*Addition of currencies from emerging economies to bring total line-up to 13*

Tokyo (Monday, June 25, 2012) --- Shinsei Bank, Limited, ("Shinsei"; "the Bank") announced today that it has introduced foreign currency deposits denominated in Chinese yuan (renminbi) [international currency code: CNY], Brazilian real [international currency code: BRL], and Turkish lira [international currency code: TRY] as of Sunday, June 24, 2012 for individual customers with Shinsei *PowerFlex* accounts.

Foreign currency deposits in the three currencies can be purchased through all channels including Shinsei Bank branches as well as online banking services (Shinsei *PowerDirect*), mobile phone banking services (Shinsei Mobile Banking) and call centers (Shinsei *PowerCall*) which are accessible 365 days per year.

By introducing the currencies of China, Brazil and Turkey - emerging countries with promising mid- to long-term prospects - Shinsei now offers its customers more options for foreign currency transactions besides the 10 foreign currencies it already handles (U.S. dollar, euro, Canadian dollar, U.K. pound, Australian dollar, New Zealand dollar, Hong Kong dollar, Singapore dollar, South African rand, and Norway kroner). Shinsei Bank offers customers three levels of service - Shinsei Standard, Shinsei Gold and Shinsei Platinum; as with the other currencies offered by the Bank, foreign exchange commission for the three newly added currencies is charged according to each customer's service level.

As Shinsei Bank's foreign currency exchange rates applicable to foreign currency deposits in Shinsei *PowerFlex* accounts are linked to markets 24 hours a day, customers can be sure of timely rates when making foreign currency deposits and other transactions. In addition, the Bank has focused on expanding foreign currency deposit services as one of the asset management options for customers through initiatives such as "Foreign Exchange Commission Discount Time" which began in July 2011 and offers customers lower foreign exchange commission rates for certain currencies for a limited period on a given day. Shinsei will continue enhancing its foreign currency deposit services to meet the needs of customers who are searching for more flexible foreign currency transaction opportunities in view of the recent global economic conditions.

\* Please see the attached document for product details.

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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\$105.0 billion) on a consolidated basis (as of March 2012) 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>

**Shinsei PowerFlex Foreign Currency Deposits**  
**Denominated in Chinese yuan, Brazilian real, and Turkish lira (As of June 24, 2012)**

		Chinese yuan <CNY> *1			Brazilian real <BRL> *1			Turkish lira <TRY> *1		
		Shinsei Platinum	Shinsei Gold	Shinsei Standard	Shinsei Platinum	Shinsei Gold	Shinsei Standard	Shinsei Platinum	Shinsei Gold	Shinsei Standard
Transaction channels		Branches, online banking (Shinsei <i>PowerDirect</i> ), mobile phone banking (Shinsei Mobile Banking) *2, call centers (Shinsei <i>PowerCall</i> )								
Foreign currency exchange commission (one-way) *3		0.2 yen	0.32 yen	0.4 yen	0.5 yen	0.8 yen	1 yen	0.5 yen	0.8 yen	1 yen
Foreign currency savings deposit interest rate *4		0.10% p.a.			0.30% p.a.			3.50% p.a.		
Foreign currency time deposit interest rate *4	1 month	0.30% p.a.	0.25% p.a.	0.20% p.a.	N.A.			5.10% p.a.	5.05% p.a.	5.00% p.a.
	3 months	0.30% p.a.	0.25% p.a.	0.20% p.a.				5.10% p.a.	5.05% p.a.	5.00% p.a.
	6 months	0.30% p.a.	0.25% p.a.	0.20% p.a.				5.10% p.a.	5.05% p.a.	5.00% p.a.
	12 months	0.30% p.a.	0.25% p.a.	0.20% p.a.				5.10% p.a.	5.05% p.a.	5.00% p.a.
Minimum deposit amount (Minimum unit for deposit)	Foreign currency savings deposit	1 subunit or larger (1 subunit)								
	Foreign currency time deposit	10 base units of currency or more (1 subunit)			N.A.			10 base units of currency or more (1 subunit)		
Remittance in foreign currency	From Shinsei to other banks (Sending)	×			×			○(Remittance to Turkey only)		
	From other banks to Shinsei (Receiving)	○			×			○		

\* 1 Cross-currency transactions on foreign currencies are not available for Chinese yuan, Brazilian real, and Turkish lira.

\* 2 Mobile phone banking (Shinsei Mobile Banking) only handles foreign currency savings deposits.

\* 3 The foreign exchange commissions listed above differ from those listed in the documents delivered before the conclusion of contract. The above commissions are for one-way exchange transaction per 1 basic unit of

currency as of June 24, 2012, and are subject to change in case of dramatic fluctuations in the foreign exchange market, etc.

- \* 4 The interest rates for foreign currency savings deposits and foreign currency time deposits are given on a before-tax basis and based on conditions applicable as of June 24, 2012. Applicable rates are reviewed each business day. Interest is subject to separate withholding tax (national tax: 15%; local tax: 5%). The national tax applied to interest paid during the period starting from January 1, 2013 and ending on December 31, 2037 will be 15.315% for the entire calculation period regardless of the starting date of the calculation date for the relevant interest.

### **About Foreign Currency Deposits**

- Foreign currency deposits may fall below the original yen principal due to losses resulting from exchange rate fluctuations. In addition, the exchange rate designated by Shinsei Bank shall apply to deposits and withdrawals. Therefore, the yen equivalent of the foreign currency principal may fall below the original yen principal even without exchange rate fluctuations.
- When converting to/from foreign currencies or yen in foreign currency deposits, Shinsei Bank's TTS rate (the market conversion rate for converting yen to a foreign currency), and TTB rate (the market conversion rate for converting foreign currency to yen) will be applied. These rates include foreign exchange commission fees.
- Foreign currency deposits are not covered by deposit insurance.
- Foreign currency time deposits cannot be redeemed prior to maturity.
- Shinsei Bank does not handle foreign currency cash.
- Separate commissions apply to foreign currency-denominated fund transfers.
- Please confirm the contents of explanatory materials (documents to be exchanged prior to the conclusion of a contract).

Shinsei Bank, Limited / No. 10 Registered financial institution of Kanto Local Finance Bureau  
Member of Japan Securities Dealers Association / The Financial Futures Association of Japan