

For Immediate Release

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

Shinsei Bank Announces Organizational Changes

Tokyo (Tuesday, July 31, 2012) --- Shinsei Bank, Limited (“the Bank”) has today announced the following organizational changes.

1. Details of Organizational Changes

In the Banking Infrastructure Group, the Bank will newly establish an Information Systems Risk Management Division, in charge of establishing a system risk evaluation structure and monitoring system development and operational status, and a Banking Infrastructure Planning Division, in charge of coordination of system development with business divisions, planning system revisions, and operations planning and administrative functions. The current Operations Planning and Administrative Division will be abolished and its functions transferred to these two new divisions.

The Bank will also newly establish an Information Systems Development Division to be in charge of new system development and system revision, and an Information Systems Operation Division to be in charge of monitoring system operations. The Information Technology Division will be abolished and its functions transferred to the following three divisions; the Banking Infrastructure Planning Division, the Information Systems Development Division and the Information Systems Operation Division.

The Retail Services Division and the Centralized Operations Division will be integrated into the Operations Services Division.

2. Effective Date

August 1, 2012

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 8.5 trillion yen (US\$107.8 billion) on a consolidated basis (as of June 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>