

## Shinsei Bank Announces Issuance Terms for Long-Term Credit Debentures (Public Sales Issue, 5 years)

Tokyo (Tuesday, September 11, 2012) --- Shinsei Bank, Limited ("Shinsei"), has today announced issuance terms for Long-Term Credit Debentures (public sales issue, 5 years) as follows, taking account of recent economic and financial conditions.

### I. Interest-Compounded Long-Term Credit Debenture Public Sales Issue, 5 years

#### 1. Coupon Rate etc.

		<b>September 2012 Second Half Issue</b>	September 2012 First Half Issue (for reference)
Interest- Compounded Debenture	Coupon Average Yield Issue Price	<b>0.080% per annum</b> <b>0.082%</b> <b>¥10,000 per ¥10,000</b>	0.080% per annum 0.082% ¥10,000 per ¥10,000

#### 2. Sales Period

From	<b>Thursday, September 13, 2012</b>
To	<b>Thursday, September 27, 2012</b>

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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 8.5 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>*