

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

Tokyo (Friday, November 9, 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.

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

2. Sales Period

From	Tuesday, November 13, 2012
To	Tuesday, November 27, 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 8.8 trillion yen (US\$114.6 billion) on a consolidated basis (as of September 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>