

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

Tokyo (Wednesday, December 26, 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 Debentures

#### Public Sales Issue, 5 years

##### 1. Coupon Rate

	January 2013 First Half Issue	December 2012 Second Half Issue (for reference)
Interest-compounded Coupon	<b>0.080% per annum</b>	0.080% per annum
Debenture Average Yield	<b>0.082%</b>	0.082%
Issue Price	<b>¥10,000 per ¥10,000</b>	¥10,000 per ¥10,000

##### 2. Offering Period

From	<b>Friday, December 28, 2012</b>
To	<b>Friday, January 11, 2013</b>

### II. Interest-Bearing and Interest-Compounded Long-Term Credit Debenture for

#### Workers' Property Accumulation (*Zaikei* Issue)

#### Public Sales Issue, 5 years

##### 1. Coupon Rate

	January 2013	December 2012 (for reference)
Interest-Bearing Coupon	<b>0.080% per annum</b>	0.080% per annum
Debenture Issue Price	<b>¥10,000 per ¥10,000</b>	¥10,000 per ¥10,000
Interest-compounded Coupon	<b>0.080% per annum</b>	0.080% per annum
Debenture Average Yield	<b>0.082%</b>	0.082%
Issue Price	<b>¥10,000 per ¥10,000</b>	¥10,000 per ¥10,000

##### 2. Offering Period

From	<b>Friday, December 28, 2012</b>
To	<b>Friday, January 25, 2013</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 8.8 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>*