

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

Tokyo (Thursday, January 10, 2013) --- 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.

| | | January 2013 Second Half Issue | January 2013 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, January 15, 2013 |
| To | Friday, January 25, 2013 |

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>