

For Immediate Release

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President and CEO  
(Code: 8303, TSE First Section)

**Shinsei Bank to Stop Issuing Long-Term Credit Debentures (Public Sales Issue) and  
Long-Term Credit Debentures for Workers' Property Accumulation (Zaikei Issue)**

Tokyo (Monday, March 11, 2013) --- Shinsei Bank, Limited ("Shinsei Bank"; "the Bank") today announced that it will stop issuing interest-compounded long-term credit debentures (*Riccho Wide*) and interest-bearing and interest-compound long-term credit debentures for workers' property accumulation (*Zaikei Riccho* and *Zaikei Riccho Wide*) to retail customers as of April 27, 2013.

Shinsei Bank has been authorized to continue the issuance of debentures for a period of 10 years from April 2004, when the Bank converted its charter to an Ordinary Bank, until March 2014. Shinsei Bank has decided to terminate *Riccho Wide*, *Zaikei Riccho* and *Zaikei Riccho Wide*, ahead of the expiration deadline.

Accordingly, the automatic rollover of *Riccho Wide* in the debenture-safekeeping account will also terminate on April 27, 2013, and proceeds of matured debentures will be credited to attached savings accounts after April 28, 2013. Shinsei Bank has proceeded to transfer from *Zaikei Riccho* and *Zaikei Riccho Wide* to *Zaikei* deposits in order for customers to be able to continuously use the same level of *Zaikei* savings service as is conventionally done.

Shinsei Bank is building out its financial products and services offering to meet growing customer demand.

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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 9.1 trillion yen (US\$105.4 billion) on a consolidated basis (as of December 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>*