

For Immediate Release

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**Relocation of Shinsei Bank's Osaka Branch to Enhance Functions**  
*- Moving to the Osaka Fukoku Seimei Building on Tuesday, October 15 to enhance capabilities and business systems -*

Tokyo (Friday, August 2, 2013) --- Shinsei Bank, Limited ("Shinsei Bank"; the "Bank") today announced that it will be moving its Osaka Branch and Osaka Housing Loan Center to the Osaka Fukoku Seimei Building in Kita Ward area and will begin operations on Tuesday, October 15 in order to enhance its capabilities and business systems.

In June 2009, Shinsei Bank moved the Osaka Branch, which specialized in corporate transactions, to the Umeda Ward area which was scheduled to begin undergoing redevelopment and revitalization in December 2010, and incorporated its Institutional, Global Markets, and Individual Group functions into the Branch. In order to further enhance the business structure and capabilities of the Osaka Branch, in accordance with the Second Medium-Term Management Plan (MTMP) commenced from April 2013, we will be moving the Branch and Housing Loan Center to the Osaka Fukoku Seimei Building which has greater accessibility and greater floor space than the current location in Umeda Ward. By moving to the new location, the total floor space occupied by the Osaka Branch and Osaka Housing Loan Center will increase roughly 70% to a total floor area of more than approximately 1,500 square meters.

Regarding the enhancements of the Osaka Branch capabilities, in order to improve the Branch sales promotion functions of the Institutional Group, Shinsei Bank established the West Japan Business Department as a regional hub, which oversees the operations of the Osaka, Kanazawa, Hiroshima, Takamatsu, and Fukuoka Branches, in April 2013. Through the operations of the Department, the Bank is aiming to expand the products and services that are offered to its customers, and by participating in the expansion of businesses, industries and regions, it is working to increase its customer base. In the future, we plan to continue strengthening our corporate sales business and enhance our personnel system. Also, we plan to strengthen our human resources in our financial institutions and markets trading business centers, as well as in the Osaka Housing Loan Center, which serves individual customers.

Features of the new Branch are as Follows:

- Located near Umeda Station and Osaka Station. In addition to being directly connected to the station via an underground walkway, it is located near Shinsei Bank's Umeda Financial Center for retail customers, which will allow the Osaka Branch to engage in business in an integrated manner.
- The new building was completed in October 2010 and features cutting edge anti-earthquake technology and energy saving features. As before, the new office is equipped with facilities that can act as an alternative headquarters in the event the Tokyo area experiences a catastrophic event.
- The new Branch occupies a full floor, making it possible to integrate the various departments of the Branch in order to increase the efficiency of business operations.

Through the relocation of our Osaka Branch, Shinsei Bank hopes that by strengthening our foundations for both corporate and individual businesses, we will be able to improve our earning ability and improve business efficiency.

**Description of Osaka Branch Transfer**

Building Name:	Osaka Fukoku Seimei Building
Address:	Kita-ku, Komatsubara 2-4, Osaka
Rental Location/Area	13th Floor (full floor), 1509.28 square meters
Start of Operations	Tuesday, October 15, 2013

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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\$89.2 billion) on a consolidated basis (as of June 2013) 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>*