

For Immediate Release

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Expanding ATM Partnerships in Major Convenience Store Chains such as LAWSON and Family Mart
- Shinsei Bank's Fee Free ATM Network Expands to 96,000 Across the Country -

Tokyo (Monday, October 28, 2013) --- Shinsei Bank, Limited ("Shinsei Bank") today announced that it is expanding its ATM network within major convenience stores such as Lawson and FamilyMart. Shinsei Bank partners with Lawson ATM Networks, Inc. (Located: Tokyo, Shinagawa-ku; President and CEO Satoshi Kumagai) (hereafter "LANs"), a consolidated subsidiary of Lawson, Inc. and E-net Co., Ltd. (Located: Tokyo, Chuo-ku; President and CEO: Kunihiro Ishihara)(hereafter "E-net"), a company in which stakes are held by 72 financial institutions and convenience store chains, and begins offering services at ATMs operated by the two companies located in convenience stores beginning Monday, October 28, 2013.

Shinsei Bank has made efforts to enlarge its network of ATMs by partnering with companies such as Seven Bank, Japan Post Bank, Viewcard Co., Ltd., in addition to providing the Bank's own ATM network. By partnering with LANs and E-net will add approximately 23,000 ATMs to the network available ATMs to Shinsei Bank customers. As a result, Shinsei Bank *PowerFlex* accounts will become even more convenient for its customers, enabling them to utilize around 96,000 ATMs located throughout the country for ATM services, including those located within convenience stores, with the use of a Shinsei Bank *PowerFlex* cash card.

Through these new partnerships, *PowerFlex* customers will be able to use their Shinsei Bank cash cards to withdraw and deposit money, as well as check accounts balances at ATMs operated by LANs and E-net. Additionally, Shinsei Bank Card Loan - Lake customers will also be able to borrow money, make payments, and confirms balances at ATMs operated by LANs and E-net. As is with ATMs operated by partner financial institutions and ATMs operated directly by Shinsei Bank, Shinsei Bank customers will be able to utilize these ATMs without incurring any fees, 24 hours a day, 365 days a year.

By expanding its ATM network, Shinsei Bank will look to continue to provide high added value products and services to its customers, in order to enlarge its customer base.

[Overview of Services Available at Lawson ATMs]

Start of Services:	Monday, October 28, 2013
Summary of Services:	Shinsei Bank <i>PowerFlex</i> Account: Cash Withdrawals; Cash Deposits; Balance Inquiries Shinsei Bank Card Loan - Lake: Borrowing; Repayment; Balance Inquiries
ATMs that Will Offer Service:	ATMs such as those located within Lawson convenience stores operated by LANs (As of September 30, 2013, a total of 9,996 units are installed across the country).
Service Fees:	All services offered (withdrawals, deposits, and balance inquiries) are free of charge, regardless of day of the week or time.
Available Times:	24 hours a day, 365 days a year *Services may be unavailable at times due to system maintenance. **Please refer to the homepage of Shinsei Bank Card Loan - Lake regarding service hours.

[Overview of Services Available at E-net ATMs]

Start of Services:	Monday, October 28, 2013
Summary of Services:	Shinsei Bank <i>PowerFlex</i> Account: Cash Withdrawals; Cash Deposits; Balance Inquiries Shinsei Bank Card Loan - Lake: Borrowing; Repayment; Balance Inquiries
ATMs that Will Offer Service:	ATMs such as those located within convenience stores and super markets operated by E-net (As of September 30, 2013, a total of 13,148 units are installed across the country) ¹ .
Service Fees:	All services offered (withdrawals, deposits, and balance inquiries) are free of charge, regardless of day of the week or time.
Available Times:	24 hours a day, 365 days a year *Services may be unavailable at times due to system maintenance. **Please refer to the homepage of Shinsei Bank Card Loan Lake regarding service hours.

¹ Major convenience store chains with E-net ATM availability: FamilyMart, Circle K Sunkus, Three F, Poplar, Seikatsu Saika, Daily Yamazaki, SAVE ON, Seicomart, Cocostore, every one, COMMUNITY STORE, NEWDAYS, etc.

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>