

For Immediate Release

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(Code: 8303, TSE First Section)

**Shinsei Bank Terminates New Loan Transactions that  
Utilize the Long-Term Prime Rate as the Base Rate**

Tokyo (Monday, March 10, 2014) --- Shinsei Bank, Limited (“Shinsei Bank”) today announced that it will cease handling new loan transactions that utilize the long-term prime rate as the base rate from April 10, 2014 onwards.

While Shinsei Bank has calculated the long-term prime rate as one of its base rates for loans, due to diminishing needs for loan transactions that utilize the long-term prime rate as a base rate, Shinsei Bank has come to the decision to terminate the handling of new transactions that utilize the long-term prime rate as a base rate.

For existing loan transactions that utilize the long-term prime rate, Shinsei Bank will continue to calculate and apply the long-term prime rate without revising contract terms regarding base rates.

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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\$86.8 billion) on a consolidated basis (as of December 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>*