

Shinsei Bank to Revise Long-Term Prime Rate

Tokyo (Tuesday, December 9, 2014) --- Shinsei Bank, Limited (“Shinsei Bank”), has today announced that it will change its long-term prime rate as follows, effective December 10, 2014.

Long – Term Prime Rate

| New Rate After Change | Before Change | Change |
|-----------------------|-----------------|---------|
| 1.10% per annum | 1.15% per annum | - 0.05% |

Effective date: December 10, 2014

*Shinsei Bank has ceased handling new loan transactions that utilize the long-term prime rate as the base rate since April 10, 2014.

**For more details, please refer to “Shinsei Bank Terminates New Loan Transactions that Utilize the Long-Term Prime Rate as the Base Rate” announced on March 10, 2014.

http://www.shinseibank.com/investors/en/common/news/pdf/pdf2013/140310prime_rate_e.pdf

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 on a consolidated basis (as of September 30, 2014) 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>