

## Shinsei Bank to Revise Long-Term Prime Rate

Tokyo (Tuesday, February 9, 2016) --- Shinsei Bank, Limited (“Shinsei”), has today announced that it will change its long-term prime rate as follows, effective February 10, 2016.

### Long – Term Prime Rate

New Rate After Change	Before Change	Change
1.00% per annum	1.10% per annum	-0.10%

**Effective date: February 10, 2016**

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

\*\*\*\*\*

*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 9.3 trillion yen on a consolidated basis (as of December 31, 2015) 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/corporate/en/index.html>*