

## Shinsei Bank extends available hours of postal savings system ATMs as well as its own ATM operation hours

Tokyo (Monday, December 26, 2000) – Shinsei Bank, Limited (“Shinsei Bank”) today announced that it will extend period of hours of ATMs (automated teller machines) operation, including available period of hours of postal saving system ATMs, effective as of January 4, 2001. On and after January 4, 2001, a customer who has Shinsei Bank ATM Card will be able to execute transactions at ATMs of Shinsei Bank and ATMs at about 20,000 post offices nationwide for extended period of hours as follows:

### Hours

	(Current Hours)	After Extension
<b>Weekdays</b>	(8:45 – 19:00)	8:45 – <b><u>21:00</u></b>
<b>Saturdays and Sundays</b>	(9:00 – 17:00)	9:00 – <b><u>19:00</u></b>

Also, customers who have postal cash cards can use Shinsei Bank ATMs. Available hours may vary at each location. At Shinsei Bank, extended hours will be available from 1/4/2001 at the following 14 branches; Head Office, Otemachi, Tokyo, Ueno, Shinjuku, Ikebukuro, Shibuya, Omiya, Kichijoji, Yokohama, Nagoya, Kyoto, Umeda, and Namba. Certain fee will apply.

### Available Transaction

Cash deposit, cash withdrawal and account balance inquiry

We started link with postal saving system ATMs on October 2, 2000 to make about 20,000 post offices available for our customers with ATM cards. Also, remittance service from post offices to Shinsei Bank has been introduced since then. We believe above extension of ATM hours will further increase our valued customers' convenience. We would like to continue to improve our products and services going forward.