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## Shinsei Bank revised Long Term Prime Rate

Tokyo (Monday, July 9, 2001) --- Shinsei Bank, Ltd. ('Shinsei Bank') today announced that it changed Long Term Prime Rate as follows, in view of recent economic and financial conditions.

## Long Term Prime Rate

New Rate After Change	Before Change	Change spread
1.55 % per annum	1.60% per annum	- 0.05%

## New rate will be applied to loans newly executed on or after July 10, 2001.