

## Shinsei Bank announces the terms of Long-Term Credit Debentures

### Market Offering Issue --- 2 and 1 year(s)

Tokyo (Friday, October 5, 2001) --- Shinsei Bank, Limited (‘ Shinsei Bank’ ) today announced the terms of the Long-Term Credit Debentures (Market Offering Issue, 2 years and 1 year) as follows.

#### I. Long-Term Credit Debenture (2 years) , No.79

##### Market Offering Issue

1. Offering Period From **Tuesday, October 9, 2001**  
to **Friday, October 12, 2001**
2. Coupon Rate **0.4% per annum**
3. Issue Price **Par (¥100 per ¥100)**
4. Minimum Increment (Denomination) **50 million Yen**  
**(50 million Yen and 100 million Yen – 2 kinds)**
5. Maturity Date **Monday, October 20, 2003**
6. Coupon Payment **2 times a year, on every April 20 and October 20**  
**(First Coupon Date: April 20, 2002)**
7. Issue Date **Friday, October 26, 2001**

#### II. Long-Term Credit Debenture (1 year) , No.27

##### Market Offering Issue

1. Offering Period From **Tuesday, October 9, 2001**  
to **Friday, October 12, 2001**
2. Coupon Rate **0.12% per annum**
3. Issue Price **Par (¥100 per ¥100)**
4. Minimum Increment (Denomination) **100 million Yen (100 million Yen – 1 kind)**
5. Maturity Date **Friday, October 25, 2002**
6. Coupon Payment **April 25, 2002 and Maturity Date**
7. Issue Date **Friday, October 26, 2001**