

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

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

Tokyo (Wednesday, November 7, 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.80

##### Market Offering Issue

- |                                     |  |
|-------------------------------------|--|
| 1. Offering Period                  | From <b>Thursday, November 8, 2001</b><br>to <b>Tuesday, November 13, 2001</b>               |
| 2. Coupon Rate                      | <b>0.4% per annum</b>  |
| 3. Issue Price                      | <b>Par (¥100 per ¥100)</b>   |
| 4. Minimum Increment (Denomination) | <b>50 million Yen<br/>(50 million Yen and 100 million Yen – 2 kinds)</b>                     |
| 5. Maturity Date                    | <b>Thursday, November 20, 2003</b>   |
| 6. Coupon Payment                   | <b>2 times a year, on every May 20 and November 20<br/>(First Coupon Date: May 20, 2002)</b> |
| 7. Issue Date                       | <b>Tuesday, November 27, 2001</b>  |

#### II. Long-Term Credit Debenture (1 year) , No.28

##### Market Offering Issue

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|-------------------------------------|--|
| 1. Offering Period                  | From <b>Thursday, November 8, 2001</b><br>to <b>Tuesday, November 13, 2001</b> |
| 2. Coupon Rate                      | <b>0.13% per annum</b>   |
| 3. Issue Price                      | <b>Par (¥100 per ¥100)</b>   |
| 4. Minimum Increment (Denomination) | <b>100 million Yen (100 million Yen – 1 kind)</b>                              |
| 5. Maturity Date                    | <b>Monday, November 25, 2002</b>   |
| 6. Coupon Payment                   | <b>May 25, 2002 and Maturity Date</b>  |
| 7. Issue Date                       | <b>Tuesday, November 27, 2001</b>  |