

June 17, 2002

Keihin Electric Express Railway Co., Ltd

Shinsei Bank, Limited

“Keikyu Station Bank” ATMs Installed at 5 more Stations

Keihin Electric Express Railway Co., Ltd (“Keihin Kyuko”) and Shinsei Bank, Limited (“Shinsei Bank”) today launched additional 6 “Keikyu Station Bank” ATMs at 5 Keihin Kyuko Stations in line with business partnership for ATM operations beginning this March, marking a total of 14 ATMs at 9 locations of Keihin Kyuko Stations. (For details on the ATM installment, please see the attachment.)

Keikyu Station Bank previously placed 8 ATMs at 4 Keihin Kyuko Stations (along with Shinagawa Station and Haneda Airport Station). This service has offered free ATM usage to holders of Shinsei Bank cash card and partner financial institutions’ cash card at stations, which has won overwhelming support of customers. Keihin Kyuko and Shinsei Bank place additional ATMs at Keihin Kyuko Stations today, earlier than it was originally planned responding the favorable customer responses. “Keikyu Station Bank” will further expand the ATM Network to approximately 40 ATMs at a total of 25 to 30 locations of Keihin Kyuko Line Stations until the end of March, 2005.

Regarding Keikyu Station Bank

In March, 2002, Keihin Kyuko and Shinsei Bank established business partnership on installing and managing ATMs at Keihin Kyuko Stations to enhance convenience for the customers, leading to commence the launch of “Keikyu Station Bank” ATMs on March 29, 2002. At Keikyu Station Bank, you may withdraw/deposit and inquire account balance for free using Shinsei Bank cash card , and partner financial institutions cash card. (*)

* ATM service is provided by Shinsei Bank. You may not make deposits with cash cards except those of Shinsei Bank and Postal Savings. Also, you will be assessed the usage fee for Postal Savings cash card.

1. “ Keikyu Station Bank” ATM Service

Locations: Newly ATM-installed Station 【 Total: 5 Stations, 6 ATMs 】

Shinagawa Station	2 ATMs (down platform, JR Line Ticket Gate)
Omori Kaigan Station	1 ATM (Ticket Gate)
Zoushiki Station	1 ATM (East Gate, in front of automatic ticket machine)
Keikyu Tsurumi Station	1 ATM (Ticket Gate)
Hinode-cho Station	1 ATM (Ticket Gate)

Already ATM-installed Station 【 Total: 4 Stations, 8 ATMs 】

Shinagawa Station	2 ATMs (center of up platform, adjacent to kiosk)
Haneda Airport Station	2 ATMs (connecting floor to B1 Big Bird)
Keikyu Kawasaki Station	2 ATMs (adjacent to automatic ticket machine)
Kami-ooka Station	2 ATMs (1 st Floor Ticket Gate)

【 Total: 9 locations at 8 Stations, 14 ATMs (2 locations at Shinagawa Station)】

(As of June 17, 2002)

Transaction Time: The ATM service is available from 6:00 to 24:00. However, the operation day and transaction time differ depending on financial institution (Please refer to the next page for more information.)

Transaction: Cash withdrawal/deposit, account balance inquiry using Shinsei Bank cash card and partner financial institutions cash card
You can make deposits only with cash cards of Shinsei Bank and Postal Savings.

Usage Fee: Free except for usage of Postal Savings cash card
You will be assessed the usage fee for Postal Savings cash card at the time of deposit/withdrawal.

Available Financial Institutions: Shinsei Bank and the following partner financial institutions

All city banks (Mizuho, Tokyo-Mitsubishi, Sumitomo-Mitsui, UFJ, Asahi, Daiwa) ,
5 trust banks(Chuo-Mitsui, Mizuho Asset, Sumitomo, Mitsubishi, UFJ), Aozora Bank,
Shoko Chukin Bank, Postal Savings

2 . Available cash cards at “Keikyu Station Bank,” ATM Schedule and Fee

Shinsei Bank PowerFlex Account cash card

Transaction	Transaction Time	Fee	Transaction Limit (1)
-Withdrawal -Deposit -Check Acct Balance	6 :00 ~ 24 : 00	Free	¥500,000/transaction ¥5 million/day

24 hours a day, 365 days a year

(1) The daily withdrawal limit of ¥5 million is the combined total for Shinsei Bank, partner financial institutions, and Post Office ATMs.

Partner financial institutions cash card

Transaction	Transaction Time	Fee	Transaction Limit
-Withdrawal -Check Acct Balance	Weekday 8 : 45 ~ 19 : 00 Sat/Sun 9 :00 ~ 17 : 00	Free	¥200,000/transaction ¥2 million/day (2)

No service provided on National Holidays except Sundays, Substitute Holidays, from January 1st to 3rd

Partner financial institutions : all city banks(Mizuho, Tokyo-Mitsubishi, Sumitomo-Mitsui, UFJ, Asahi, Daiwa), 5 trust banks (Chuo-Mitsui, Mizuho Asset, Sumitomo, Mitsubishi, UFJ) , Aozora Bank, Shoko Chukin Bank.

(2) The day withdrawal/deposit limit includes transactions made at issuing bank and partner financial institution ATMs and CDs.

Postal Savings cash card

Transaction	Transaction Time (3)	Fee (4)	Transaction Limit
Withdrawal Deposit Check Acct Balance	Weekday/Sat 6 : 00 ~ 23 : 55 Sun/holidays 6 : 00 ~ 20 : 10	¥105 ¥210	¥200,000/transaction Within PO Account Balance

No service provided from January 1st and 3rd.

(3) ATM Service starts at 6:30 on Mondays and days following National Holidays.

(4) Deposits and withdrawals on weekdays from 8:45 to 18:00, and Saturdays from 9:00 to 14:00 are ¥105; all other times are ¥210.

Deposits are limited to ¥500,000/transaction