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Shinsei Bank to Open New In-Store "LaLaport Branch"

Full-range banking services throughout the year including Saturdays, Sundays and holidays (except New Year's Day)

Tokyo (Tuesday, March 18, 2003) – Shinsei Bank, Limited ("Shinsei Bank") announced today that it would open its first in-store branch, the LaLaport Branch, in TOKYO-BAY LaLaport shopping and entertainment complex on March 20, 2003 (LaLaport, Hamacho 2-1-1, Funabashi, Chiba). The LaLaport Branch (commonly called the "LaLaport Financial Center") will provide a full range of banking services throughout the year including Saturdays, Sundays and holidays except for New Year's Day.

The LaLaport Branch becomes Shinsei's first branch in Chiba Prefecture and will open at the grand reopening of LaLaport following large-scale renovation to commemorate the facility's 20th anniversary. As a Shinsei Financial Center, the new branch will showcase Shinsei's revolutionary new style of retail banking, with flexible hours from 10:00am to 8:00pm and weekend/holiday banking services all year long except for New Year's Day. Customers will be able to use Shinsei's ATM services 24-hours a day, 365 days a year. Using a combination of the latest technology, optimized processing and coordination with the call center, the Internet, and the operations services center, the branch will be able to offer the same high-quality products and services available at Shinsei's other Financial Centers.

Given the short preparation period that was required to efficiently establish an in-store Shinsei Financial Center, Shinsei is now looking into other possible locations to open them in a range of commercial areas and department stores. By expanding our Financial Center network, we aim to obtain new customers and further improve our user-friendliness approach to banking that Shinsei's customers appreciate.

LaLaport Branch Information	
Address:	Hamacho 2-1-1, Funabashi, Chiba
Opening Date:	Thursday March 20, 2003, 10:00am
Business Hours:	10am to 8pm, 7 days a week (except for January 1)
	ATM services available 24 hours daily, 365 days a year
Services Provided:	Full range of transactions included with Shinsei's comprehensive
	PowerFlex account and asset management consulting

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LaLaport Financial Center

