

## Shinsei Bank announces the terms of Long-Term Credit Debentures Market Offering Issue --- 3 and 1 year(s)

Tokyo (Tuesday, August 5, 2003) --- Shinsei Bank, Limited ("Shinsei Bank") today announced the terms of the Long-Term Credit Debentures (Market Offering Issue, 3 years and 1 year) as follows.

### I . Long-Term Credit Debenture (3 years) , No.14

#### Market Offering Issue

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|-------------------------------------|--|
| 1. Offering Period                  | From <b>Wednesday, August 6, 2003</b><br>to <b>Friday, August 8, 2003</b>                                  |
| 2. Coupon Rate                      | <b>0.3% 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>Friday, August 18, 2006</b>   |
| 6. Coupon Payment                   | <b>2 times a year, on every February 20 and August 20</b><br><b>(First Coupon Date: February 20, 2004)</b> |
| 7. Issue Date                       | <b>Wednesday, August 27, 2003</b>  |

### II . Long-Term Credit Debenture (1 year) , No.47

#### Market Offering Issue

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|-------------------------------------|---|
| 1. Offering Period                  | From <b>Wednesday, August 6, 2003</b><br>to <b>Friday, August 8, 2003</b>                   |
| 2. Coupon Rate                      | <b>0.08% 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>Wednesday, August 25, 2004</b>   |
| 6. Coupon Payment                   | <b>February 25, 2004 and Maturity Date</b><br><b>(First Coupon Date: February 25, 2004)</b> |
| 7. Issue Date                       | <b>Wednesday, August 27, 2003</b>   |