

For Immediate Release

Shinsei Bank Announces Start of ATM Services at Daily Yamazaki Stores

Tokyo (Tuesday, November 25, 2003) - Shinsei Bank, Limited ("Shinsei Bank") today announced that it has signed an agreement with Daily Yamazaki Corp. ("Daily Yamazaki") to install Shinsei's ATMs in Daily Yamazaki convenience stores. Effective November 26, 2003, Shinsei Bank's ATM services (called "Shinsei Daily Bank") will be available at Daily Yamazaki stores.

Shinsei Bank will install ATMs at two Daily Yamazaki stores (the Iwamotocho-izumibashi store and the Nishiarai-sakae-cho store) on November 26, and a total of 14 Daily Yamazaki stores in the Metropolitan and Kansai areas successively by the end of December. Shinsei will consider increasing the number of ATM installed in Daily Yamazaki stores in the future.

The following services are available through the Shinsei Daily Bank ATMs (see the Appendix for details.):

- ① Holders of Shinsei Bank cash cards for *PowerFlex* accounts can utilize ATM services for cash deposits/withdrawals and balance inquiries free of charge 24 hours a day, 365 days a year.
- ② Holders of cash cards issued by financial institutions with ATM tie-up agreements such as city banks can utilize the ATM services for cash withdrawals and balance inquiries free of charge.
- ③ Holders of Postal Savings cash cards can utilize ATM services for cash deposits/withdrawals and balance inquiries free of charge. (Fees will be charged on cash deposits and withdrawals.)

Since the launch of its integrated *PowerFlex* account in June 2001, Shinsei Bank has made efforts to improve customers convenience by installing ATMs that can be used free of charge 24 hours a day, 365 days a year, and by creating a nationwide ATM network which now comprises about 60,000 ATMs. This network is based on an expansion of ATM tie-up agreements with financial institutions such as all city banks, the Postal Savings Agency and IY Bank. The installation of ATMs at Daily Yamazaki stores further expands Shinsei Bank's network and improves customer convenience.

Profile of Daily Yamazaki Corp.

Established:	December 21, 1977
Capital:	160 million yen
Shareholder:	Yamazaki Baking Co., Ltd. (100%)
Head office:	10-1, Iwamotocho 3-chome, Chiyodaku, Tokyo
Representative:	Kensuke Yamada (President)
Number of stores:	2,160 (at the end of 2002)
Sales:	294.3 million yen (Fiscal year ended December 2002)

ATM Service Operating Hours and Fees (as of October 31, 2003)

Shinsei PowerFlex Account Cash Cards

Transaction	Operating Hours	Fees	Withdrawal Limit (1)
Withdrawals/ deposits, balance inquiries	24 hours a day, 365 days a year	Free of charge	500,000 yen per withdrawal 5 million yen per day

(1) Withdrawals are limited to 5 million yen per day. This limit includes withdrawals through Shinsei ATMs (including remittance to Postal Savings accounts), withdrawals through ATMs of financial institutions with ATM tie-up agreements and through Postal Savings ATMs.

Cash Cards of Financial Institutions with ATM Tie-Up Agreements

Transaction	Operating Hours	Fees	Withdrawal Limit
Withdrawals, balance inquiries	Weekdays: 8:45 –19:00 Sat./ Sun. 9:00 – 17:00	Free of charge	200,000 yen per withdrawal 200,000 yen per day (2)

NOTE: No operations on national holidays, except national holidays that fall on a Sunday (in which case ATMs do not operate on the following Monday). No operations on January 1, 2 and 3. Financial institutions with ATM tie-up agreements: All city banks (Mizuho, Bank of Tokyo-Mitsubishi, UFJ, Sumitomo Mitsui, Resona and Saitama-Resona), trust banks (Chuo-Mitsui TB, Mitsubishi TB, Sumitomo TB, Mizuho TB and UFJ TB), Aozora Bank and Shoko-Chukin

(2) The daily withdrawal limit includes withdrawals made through ATMs/CDs of the card issuing financial institution or other financial institutions on the same day.

Cash cards of Postal Savings Accounts

Transaction	Operating Hours	Fees (3)	Withdrawal Limit
Withdrawals/ deposits, balance inquiries	Weekdays and Sat.: 0:05 –23:55 Sun. and holidays: 0:05 –20:10 Services are available from 6:30 on Mondays and business days immediately succeeding a holiday.	105 yen 210 yen	200,000 yen per withdrawal. Not to exceed the balance of the Postal Savings account

NOTE: No operations on January 1, 2 and 3.

(3) 105 yen is charged for deposits or withdrawals from 8:45 to 18:00 on weekdays and from 9:00 to 14:00 on Saturdays. 210 yen is charged on other deposits or withdrawals.

A maximum of 500,000 yen can be deposited per transaction for all types of cardholders.