

For Immediate Release

### **Shinsei Bank to Reinforce Housing Loan Business**

- Four Housing Loan Centers to be established in Marunouchi, Tokyo, and elsewhere -

Tokyo (Monday, December 29, 2003) - Shinsei Bank, Limited ("Shinsei Bank") today announced the establishment of a new Housing Loan Center in Marunouchi, Tokyo, which will commence operations on January 5, 2004. Shinsei Bank will also set up Housing Loan Centers in its existing Shinjuku, Yokohama and Osaka Financial Centers, and assign additional dedicated sales staff to help customers with their housing needs.

"Housing Loan Center Tokyo" will be established as the "Marunouchi Annex" of the Shinsei Financial Center in our head office, and located on the first floor of the Yusen Building, in front of the Marunouchi Building (on the Imperial Palace side) in Marunouchi, Tokyo. Housing Loan Center Tokyo will focus exclusively on housing loans, providing consultation services by expert staff. It will have enclosed booths for privacy, as well as multiple quiet conference rooms for contract signing.

In addition to creating these four Housing Loan Centers, Shinsei Bank plans to add dedicated staff for housing loans at each Financial Center, depending on customer needs. State-of-the-art video conferencing systems will be installed at all Financial Centers in order to provide remote consultation services by the Housing Loan Center Tokyo's specialized staff.

Since launching its "PowerSmart Housing Loan" in February 2002, Shinsei Bank has been highly praised by customers because of the lending program's unique and effective features such as free of charge expediting of repayment. Shinsei Bank plans to further expand housing loan services through its new Housing Loan Centers.

*Attachment: Outline of Housing Loan Centers*

## Outline of Shinsei Bank Housing Loan Centers

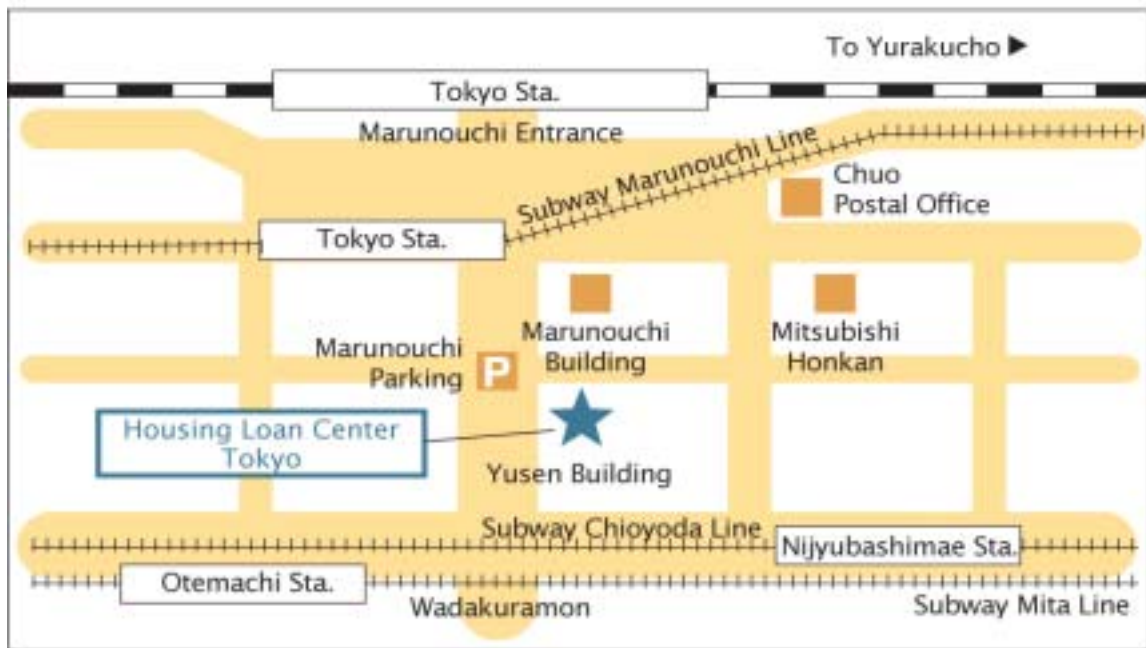
### General:

Commencement of Operations: January 5, 2003  
Business Hours: 9:00am – 7:00pm on weekdays  
Services Provided: Consultation, Housing Loan Contracts

### Housing Loan Center Tokyo

Address: 2-3-2, Marunouchi, Chiyoda-ku, Tokyo 100-0005  
(1st floor of Yusen Building, Next to Marunouchi Building)

### ● Housing Loan Center Tokyo



### Housing Loan Center Yokohama

Address: 1-9-13, Minami-Saiwai, Nishi-ku, Yokohama 220-8663  
(2nd floor of Yokohama Financial Center)

### Housing Loan Center Shinjuku

Address: 1-6-1, Nishi-Shinjuku, Shinjuku-ku, Tokyo 163-1501  
(1st floor of Shinjuku Financial Center in Shinjuku L Tower)

### Housing Loan Center Osaka

Address: 3-5-7, Kawaramachi, Chuo-ku, Osaka 541-8515  
(1st floor of Osaka Financial Center, North from Midosuji Line Honmachi Station)