Shinsei Bank, Limited
(TSE Code No. 8303)

Shinsei Bank Receives Information Security Management System Certifications
- Both international(BS7799-2) and domestic (ISMS) certifications obtained -

Tokyo (Tuesday, April 27, 2004) - Shinsei Bank, Limited ("Shinsei Bank") today announced that on March 24, 2004 its Information Technology Division obtained Information Security Management System certifications for both BS7799-2*, an international certification awarded by the British Standards Instiution (BSI), and ISMS*, the Japanese equivalent developed by the Japan Information Processing Development Corporation (JIPDEC).

Recently, concerns over information security have risen significantly. Since March 2000 when Shinsei Bank was relaunched, its Information Technology Division, the department responsible for the Bank's information systems, has taken pro-active measures in the areas of technology, personnel, and other security controls to address information security issues. Now, the Information Technology Division has been certified by two accredited third-parties for having established and managed a global-standard information security management system.

Shinsei Bank continues to improve information security management in order to meet customers' expectations and further strengthen their confidence in the Bank.

Certification Summary

Main site:	Information Technology Division, Shinsei Bank, Limited**	
Certification standard:	BS7799-2;2002	
	ISMS Certification Criteria (ver.2.0)	
Certificate No.:	BS7799-2;2002	IS0706
	ISMS (ver.2.0)	IJ00778
Registration date:	March 24, 2004	
Certification body:	BSI Japan K.K. *	
National accreditation body:	BS7799-2;2002	UKAS (U.K.)*
	ISMS(ver.2.0)	JIPDEC (Japan)*

*See Explanation of Terms

**Substantially includes Shinsei Information Technology, Limited, Shinsei Bank's 100%-owned affiliate.

Explanation of Terms

BS7799

BS7799 was established by BSI (The British Standards Institution) to evaluate and certify organizations' information security management systems (ISMS) in 1995, and is recognized as a global standard of information security management.

It consists of 2 parts: the Code (best practice) for implementing an effective ISMS, and the Standard, which is the basis for certification. The Code is internationally standardized (ISO), and the Standard was revised in 2002.

ISMS Certification Criteria

ISMS Certification Criteria were developed by Japan Information Processing Development Corporation (JIPDEC) for information security management based on BS7799-2;2002 under the ISMS Conformity Assessment Scheme in April 2002. They were revised in April 2003 (ver.2.0)

BSI Japan K.K.

BSI Japan, an affiliate of BSI, was established in September 1998, and is a certification body for BS7799, ISO9001, ISO14001, etc.

BSI is the UK's original provider of standards, and the oldest such body in the world, being founded in 1901. It is supported by the British Secretary of State for Trade and Industry, and is famous for providing ISO9001, ISO14001, and ISO17799.

UKAS (The United Kingdom Accreditation Service)

UKAS is the sole national accreditation body recognized by the UK government to assess certification bodies for BS7799.

JIPDEC (Japan Information Processing Development Corporation)

JIPDEC, a foundation supervised by the Japanese Ministry of Economy, Trade and Industry, is the sole accreditation body under the ISMS scheme.