

For Immediate Release

Shinsei Bank, Limited
(Code: 8303 TSE First Section)

Shinsei Bank Launches “Next Million Customer Campaign”

- Top Prize of 80 Thousand Yen Travel Voucher -

Tokyo (Monday, July 5, 2004) – Shinsei Bank, Limited (“Shinsei Bank”) today announced that it launches the “Next Million Customer Campaign” on July 5, 2004.

Shinsei Bank’s banking services have been very popular with many customers, and, as a result, the number of accounts, including traditional accounts, has exceeded 1 million. To celebrate this occasion, Shinsei Bank is giving customers the opportunity to win up to 80 thousand yen worth of travel vouchers by participating in a lottery at Shinsei Financial Center counters or entering a drawing over the Internet during the campaign period. The details are as follows:

1. Next Million Customer Campaign - Lottery at Shinsei Financial Centers*

- Campaign period: Monday, July 5, 2004 to Friday, July 30, 2004 (the campaign will end as soon as prizes run out.)
 - Prizes:
 - 1st Prize: 80 thousand yen worth of travel vouchers (1 customer per SFC)
 - 2nd Prize: 30 thousand yen worth of department store vouchers (1 customer per SFC)
 - 3rd Prize: 10 thousand yen worth of restaurant coupons (1 customer per SFC)
- Note: Customers who do not win one of the top prizes will still receive an original Shinsei Bank present.
- Precondition for lottery: Be an account holder (including newly opened account) and have at least 10 thousand yen in account.

2. Next Million Customer Campaign - Internet Drawing*

- Campaign period: Monday, July 5, 2004 to Friday, July 30, 2004
- Drawing of lots: Mid-August, 2004
- Mailing: Late August, 2004
- Prizes:
 - 1st Prize: 80 thousand yen worth of travel vouchers (1 customer)
 - 2nd Prize: 30 thousand yen worth of department store vouchers (3 customers)
 - 3rd Prize: 10 thousand yen worth of restaurant coupons (10 customers)
- Precondition for lottery: Be an account holder (including newly opened account) and have at least 10 thousand yen in your account as of July 31, 2004.

* A customer can join the lottery only once, either one of that at SFC or via the Internet.