

For Immediate Release

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

## **Shinsei Bank Launches New Type Small Banking Center, “Shinsei *BankSpot*”**

— Expansion of retail banking network including the Bank ATMs —

Tokyo (Tuesday, December 21, 2004) --- Shinsei Bank will develop a series of small branches based on a new concept, “Shinsei *BankSpot*”, in major cities including the Tokyo metropolitan and Kansai areas. To expand its retail banking network, Shinsei Bank will also increase its ATM network including independent ATM locations. As the first Shinsei *BankSpot*, Shinsei opened Ginza Corridor Street *BankSpot* (Chuo-ku, Tokyo) on December 21.

Shinsei *BankSpot* is a mini branch with staff designed to bring products and services closer to customers. In its modern and friendly space, customers can open accounts and have cash cards issued on the spot. Customers can also use the Internet and telephone banking. Liquid crystal touch panels are installed to promptly provide customers with product and service information. Like other Shinsei Bank ATMs, the ATM corner is open for 24 hours 365 days a year, including year-end and New Year’s holidays, free of charge. Shinsei Bank plans to enhance the Shinsei *BankSpot* network to about 100 locations in selected convenient locations for the customer.

In addition to Shinsei Bank’s own ATMs, our customers can use as many as 60,000 ATMs of IY Bank, the Post Office and other financial institutions based on Shinsei’s ATM network alliances. Shinsei Bank will expand its own ATM network including independent ATM locations and increase to 900 locations.

With expansion of retail banking network by Shinsei *BankSpot* and ATMs, Shinsei Bank will continue to provide better products and services and to increase convenience for customers.

**【Outline of Shinsei Bank Ginza Corridor Street *BankSpot*】**

Name: Shinsei Bank Ginza Corridor Street Annex  
Location: On Ginza Corridor Street, 2-1 Ginza 6-chome, Chuo-ku, Tokyo  
Opening date: Tuesday, December 21, 2004  
Business hours: Weekdays (Monday to Friday) 9:00 to 19:00  
(ATM and telephone banking services available 24h/365days)  
Staff: 2 to 3 staff  
Available services:

1. Immediate opening of Shinsei Bank's comprehensive account *PowerFlex* (including issuing cash cards on the spot)
2. Housing loan consultations by expert staff via video conference phone in a private booth (Remote Consultation)
3. \* Account information inquiry, fund transfer and other financial product transactions using Internet banking, Shinsei *PowerDirect* (Shinsei Bank is preparing to launch securities brokerage services via the Internet after January 2005.)
4. \* Financial transactions and consultation using Shinsei *PowerCall* telephone banking
5. \* Providing information on products and services through large, liquid crystal touch panels
6. \* Speedily providing information on account opening procedures and products through Internet
7. \* Free ATM transactions

\* *These services are available 24h/365days including year-end and New Year's holidays.*

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*Shinsei Bank is a Japanese banking institution founded on global standards of governance and management. With over \$61 billion in assets and 29 branches throughout Japan, Shinsei provides a broad range of value-added financial solutions to institutional and individual customers under the banner of "Better Banking." Our PowerFlex account, free ATM network and internet banking service, and customer friendly financial centers have redefined the Japanese retail banking experience. Shinsei is committed to long-term growth and profitability by expanding its customer-focused business model.*

News and other information about Shinsei Bank are available at <http://www.shinseibank.com/english/index.html>.