## INFORMATION



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Shinsei Bank, Limited

(Code: 8303, TSE First Section)

## Shinsei Bank Installs ATMs at Tokyo Metro Major Stations

- Otemachi, Shinjuku-sanchome, Akasaka-mitsuke and Kokkai-gijidomae Stations -

Tokyo (Wednesday, March 23, 2005) --- Shinsei Bank, Limited ("Shinsei Bank") today announced to install Shinsei Bank ATMs at subway stations run by Tokyo Metro Co., Ltd. ("Tokyo Metro") from March 28, 2005. At Ningyocho, Ogikubo and Nogizaka Stations, Shinsei Bank will start its ATM services from March 28, and gradually install Shinsei ATMs in over dozen other high traffic stations including Otemachi, Shinjuku-sanchome, Akasaka-mitsuke and Kokkai-gijidomae Stations by July 2005.

Tokyo Metro is currently promoting the "EKIBEN" project to make Tokyo Metro stations more convenient and fun, and plans to install bank ATMs at more than 50 stations that are used by 50,000 people or more everyday by March 31, 2007. Shinsei ATMs will be installed under this project, and Shinsei Bank will provide its ATM services 365 days a year during the station business hours from the first to the last train. Cash and credit cards available for Shinsei ATMs include Shinsei *PowerFlex* cash card (free ATM services anytime), partner banks' cash cards such as city banks and Japan Post Office (available only during alliance system operating hours) and credit cards (JCB, VISA Japan, Credit Saison, APLUS, etc.). In the upper part of each Shinsei ATM machine, liquid crystal display will be installed and display news and financial product information.

Shinsei Bank has been expanding its ATM network as customers can enjoy the full merit of the *PowerFlex* account including 24-hour free ATM services. The *Keikyu Station Bank* ATM service in Keihin Kyuko train stations and ATM services in Kintetsu Corporation train stations and Sagami Railway station have been well-received by customers. Backed by good business performance in the first half of Fiscal Year 2004, Shinsei Bank pursues this new ATM scheme in Tokyo Metro and accelerates a plan to expand its retail-banking network by 900 of Shinsei ATM locations and 100 mini-branches called Shinsei *BankSpot*. By providing ATM services in Tokyo Metro stations, Shinsei Bank will further increase customer convenience.

[Shinsei ATMs to be installed]

For Immediate Release

Installment on March 28: Ningyocho, Ogikubo and Nogizaka Stations

Installment until July 2005: Otemachi, Shinjuku-sanhcome, Akasaka-mitsuke,

Kokkai-gijidomae, Tameike-sanno and other Stations

Shinsei Bank is a Japanese banking institution founded on global standards of governance and management. With over \$60 billion in assets and 29 branches throughout Japan (non-consolidated, as of December 2004), 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 along with our 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.