

For Immediate Release

Shinsei Bank, Limited
(Code: 8303, TSE First Section)**Shinsei Bank to Open Small Branch “Kyobashi *BankSpot*” in Tokyo**- Nicholas Wilton’s art exhibition at new *BankSpot* -

Tokyo (Monday, April 11, 2005) --- Shinsei Bank, Limited (“Shinsei Bank”) today announced to open a small branch “Kyobashi *BankSpot*” (Chuo-ku, Tokyo) on Thursday, April 14, 2005. Shinsei *BankSpot* is a series of small branches based on a new concept providing more convenient and high-valued products and services to customers with low-cost and effective operation.

Shinsei *BankSpot* is the branch for customers who want quick and convenient banking services or want to use Shinsei Bank in their neighborhoods. At Shinsei *BankSpot*, customers can open accounts and have cash cards issued on the spot, and have housing loan consultations via video conference phone in a private booth. Customers can also use ATM services, the Internet and telephone banking and get the latest information from liquid crystal information panels for 24 hours 365 days a year.

At Kyobashi *BankSpot*, Nicholas Wilton’s mini art exhibition will be held from April 14 to 28, 2005. Shinsei Bank has adopted Nicholas Wilton’s artwork exclusively as the symbol of brand image of its retail banking service from branch design and TV commercials to brochures and flyers since its commencement of retail banking business in June 2001. His friendly, warm-hearted botanical forms and patterns express the Banks’ philosophy of seeking better customer service.

(See attachment for artist’s profile.)

【Outline of Kyobashi *BankSpot*】

Name: Shinsei Bank Kyobashi Annex
Location: In front of MEIDI-YA, 7-19 Kyobashi 2-chome, Chuo-ku, Tokyo
Opening date: Thursday, April 14, 2005
Business hours: Weekdays (Monday to Friday) 9:00 to 19:00
* ATM, computer for Internet banking, IP phone are available 24h/365days
Staff: 2 to 3 staff

<Nicholas Wilton's Art Exhibition >

Paintings by Nicholas Wilton will be exhibited at the Kyobashi *BankSpot* from Thursday, April 14 to Thursday, April 28, 2005.

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>.



Nicholas Wilton

Born in San Francisco, Nicholas Wilton graduated from Art Center College of Design, his activities centers in the United States. Rich in color, texture and symbols, his work references a personal vocabulary of botanical forms, patterns and abstract designs. In addition to gallery exhibitions and the inclusion in numerous private collections, Nicholas' paintings have been featured internationally in editorial and corporate print media. Nicholas moves with fluidity from commercial illustration to fine art; each world informing and inspiring the other. Shinsei Bank adopts Nicholas' artwork as the symbol of brand image to emphasize the keywords that express customers' lifestyle and needs.

Awards:

- Society of Illustrators
- Communication Arts
- American Illustration
- Print
- AIGA
- New York Art Directors Club

Clients include:

- New York Times
- Washington Post
- Time
- Starbuck's Coffee
- Apple Computer and many others

Nicholas Wilton's Artwork that Shinsei Bank adopts

