

For Immediate Release

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

## Shinsei Bank to Provide 24/7 ATM Services During Golden Week Holidays

Tokyo (Wednesday, April 13, 2005) --- Shinsei Bank, Limited ("Shinsei Bank") today announced that its ATM services during the Golden Week holidays (April 29 to May 5, 2005) will be available 24-hours-a-day as usual.

Since June 2001, Shinsei Bank has provided 24-hours-a-day, seven-days-a-week service at ATMs installed at its head office and branches. During the upcoming Golden Week holidays, Shinsei's integrated *PowerFlex* account cash cardholders will be able to utilize ATM services for cash deposits/withdrawals and balance inquiries at ATMs installed at the Bank's head office and branches, at Tokyo Metro subway stations, at Keihin Kyuko train stations ("Keikyu Station Bank") and at Daily Yamazaki convenience stores. (See Appendix for details.) At IY Bank's ATMs installed at 24/7 Seven-Eleven convenience stores (about 10,000 ATMs), ATM services for cash withdrawals/deposits and balance inquiries will be also available 24-hours-a-day.

During the Golden Week holidays, Shinsei Bank's services by telephone banking (*PowerCall*) and internet (*PowerDirect*) will be also available 24-hours-a-day as usual.

### Shinsei Bank ATM Operating Hours and Fees During Golden Week Holidays

Date	Operating Hours	Fees
Friday, April 29 to Thursday, May 5, 2005	24-hours-a-day	Free

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*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>.*

## ATM Operating Hours and Fees During Golden Week Holidays

- For *PowerFlex* cash cardholders -

### Shinsei ATMs Installed at Head Office and Branches

### IY Bank ATMs Installed at Seven-Eleven Convenience Stores

### Shinsei Daily Bank ATMs Installed at Daily Yamazaki Convenience Stores

Transaction	Operating Hours	Fees
Withdrawals Deposits Balance inquires	24-hours-a-day	Free

### Shinsei Bank ATMs Installed at Tokyo Metro Subway Stations

Transaction	Operating Hours	Fees
Withdrawals Deposits Balance inquires	First train to last train	Free

### Keikyu Station Bank ATMs Installed at Keihin Kyuko Train Stations

Transaction	Operating Hours	Fees
Withdrawals Deposits Balance inquires	6:00 – 24:00	Free

### Shinsei Bank ATMs Installed at Other Locations

Transaction	Operating Hours	Fees
Withdrawals Deposits Balance inquires	24-hours-a-day (※)	Free

(※) Operating hours of Shinsei Bank ATMs may change depending on business hours of building or site where Shinsei ATMs are installed.