

For Immediate Release

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

### Shinsei Bank to Open “Shinsei *BankSpot*” in Nagoya

- More efficient, fully automated *BankSpot* bringing us closer to customers -

Tokyo (Thursday, May 19, 2005) --- Shinsei Bank, Limited (“Shinsei Bank”) today announced the opening of “Aeon Chikusa *BankSpot*” in the Aeon Chikusa Shopping Center (Chikusa-ku, Nagoya) on May 21, 2005. Aeon Chikusa *BankSpot* is a new style of branch which takes efficiency to the next level. Shinsei Bank aims to improve customer convenience by opening more *BankSpots* nearer to customers.

Since December 2004, Shinsei Bank has been developing a series of smaller branches known as Shinsei *BankSpots*, and has opened staffed *BankSpots* in Ginza and Kyobashi in Tokyo. Aeon Chikusa *BankSpot* is the second new style of *BankSpot*, following Ashiya *BankSpot* (Ashiya, Hyogo).

Shinsei *BankSpot* has been developed in response to customers’ requests for quick and convenient banking services and those who want to use Shinsei Bank in their neighborhoods. At Shinsei *BankSpot*, customers have 24/7 access to ATM services and can make transactions via Shinsei *PowerDirect* internet banking and Shinsei *PowerCall* telephone banking. Shinsei Bank also has plans to hold consultation sessions and seminars depending on customers’ needs.

Shinsei Bank will open *BankSpots* at commercial complexes and stations with high usage and customer convenience, with each *BankSpot* styled to suit its location.

**【Shinsei Bank Aeon Chikusa *BankSpot*】**

Name: Shinsei Bank Aeon Chikusa Annex

Location: Aeon Chikusa Shopping Center, 2-16-13 Chikusa, Chikusa-ku,  
Nagoya, Aichi

Business hours: 24hours 365 days

Available services:

24h/365days ATM, Shinsei *PowerDirect* internet banking, Shinsei *PowerCall* telephone banking, and large, liquid crystal touch panels providing product and service information. Consultation sessions and seminars will be held occasionally.

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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>.*