

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

Shinsei Bank to Expand ATM Network at Tokyo Metro Stations ~ Akasaka-mitsuke, Aoyama-itchohome, and Urayasu Stations ~

Tokyo (Friday, July 29, 2005) – Shinsei Bank, Limited (“Shinsei Bank”) today announced to start providing its ATM services at three additional subway stations, Akasaka-mitsuke, Aoyama-itchohome, and Urayasu Stations run by Tokyo Metro Co., Ltd. (“Tokyo Metro”), on August 1, 2005. Furthermore, ATMs will be installed at 7 more Tokyo Metro stations in the near future, expanding the network to 14 stations. Shinsei Bank has been promoting its Tokyo Metro ATM network at major stations since March this year.

ATMs at Tokyo Metro Stations will operate 365 days a year during the station opening hours. Cash and credit cards which can be used at these ATMs include Shinsei *PowerFlex* cash cards (free ATM services at all times), partner financial institutions’ cash cards including major Japanese city banks and Japan Post (available during alliance system operating hours), and selected credit cards (APLUS, JCB, VISA Japan, Credit Saison, among others). The ATMs will be accompanied by liquid crystal displays offering news and information on various financial products.

Shinsei Bank is aiming to bring the reality of a lifestyle abundant with color to our customers, through the branding concept “Color your life”. Shinsei Bank continues to strive to develop products and services which offer value and convenience to our customers. Through the extensive ATM network, customers can fully enjoy the benefits of a *PowerFlex* account including free 24-hour ATM services. Keikyu Station Bank ATMs located inside Keihin Kyuko train stations and ATMs inside Kintetsu Corporation train stations and Sagami Railway stations have been well received by customers. By expanding the ATM network in Tokyo Metro stations, Shinsei Bank will further increase customer convenience.

[Shinsei ATMs installed at Tokyo Metro Stations]

Current locations: Ningyocho, Ogikubo, Nogizaka, and Kiba stations

To be installed August 1: Akasaka-mitsuke, Aoyama-itchohome, and Urayasu stations

To be installed after August: Shinjuku-sanchome, Otemachi, Takadanobaba, Oji, Tameike-sanno, Myogadani, and Kokkai-gijidomae stations

Shinsei Bank is a Japanese banking institution founded on global standards of governance and management. With over \$56 billion in assets and 29 branches throughout Japan (non-consolidated, as of June 2005), 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>.*