

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

Shinsei Bank to Expand ATM Network at Tokyo Metro Stations to 30 ATMs at 15 stations

Tokyo (Friday, September 30, 2005) – Shinsei Bank, Limited (“Shinsei Bank”) today announced to start providing its ATM services at three additional subway stations, Tameike-sanno, Kokkai-gijidomae and Myogadani Stations run by Tokyo Metro Co., Ltd. (“Tokyo Metro”) on October 1, 2005. Shinsei Bank has been promoting its ATM network project at Tokyo Metro major stations since March this year. Consequently, 30 ATMs will be installed at 15 Tokyo Metro stations in total.

ATMs of Tokyo Metro Stations will operate 365 days a year during the station opening hours. Cash and credit cards available for Shinsei ATMs include Shinsei *PowerFlex* cash card (free ATM services at all times), partner financial institutions’ cash cards including major Japanese city banks and Japan Post (available only during alliance system operating hours), and selected credit cards (APLUS, JCB, VISA Japan, Credit Saison, among others). In the upper part of each Shinsei ATM machine, liquid crystal display will be installed and display news and financial product information.

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. The 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: Akasaka-mitsuke, Aoyama-itcho, Urayasu, Ningyocho, Ogikubo, Nogizaka, Kiba, Shinjuku-sanchome, Otemachi (one location each near Hanzomon, Chiyoda, and Tozai-line), Takadanobaba, Oji, and Minami-gyotoku stations

To be installed on October 1: Tameike-sanno (one location each near Ginza and Namboku -line), Kokkai-gijidomae, and Myogadani 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>.*