

For Immediate Release

## Shinsei Bank Strengthens Investor Relations

Tokyo (Thursday, November 17, 2005) – Shinsei Bank, Limited (“Shinsei Bank”) today announced that as part of Shinsei Bank’s continuous efforts to provide clear and transparent information to the markets and public on its strategy, activities and performance, the Bank is boosting its Investor Relations (“IR”) efforts by adding two senior staff to this function. Kazuko Noritomi and Alexander de Laiglesia have been appointed to co-head the Investor Relations Department within the Corporate Communications Division.

Kazuko Noritomi, who has been hired to run the domestic IR function, has over 25 years experience in the Japanese securities, investment management and financial market research industries. Alexander de Laiglesia, responsible for international IR, has over 25 years experience in banking, having worked in various international financial institutions including, most recently, Shinsei’s Retail Banking Group, and also brings valuable IR experience from his time as Investor Relations Officer at a leading European Bank.

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*Shinsei Bank is a Japanese banking institution founded on global standards of governance and management. With over \$61 billion in assets and 30 Shinsei Financial Centers throughout Japan (non-consolidated, as of September 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, and 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 is available at <http://www.shinseibank.com/english/index.html>.*