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For Immediate Release

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

## Shinsei Bank to Expand ATM Network and Become the Largest in Tokyo Metro

Tokyo (Wednesday, November 30, 2005) – Shinsei Bank, Limited ("Shinsei Bank") today announced that the Bank will install additional ATMs in Tokyo Metro stations over the period of December this year through March 2006. With the completion of the plan, Shinsei Bank will have a total of 55 machines at 30 stations, forming the largest ATM network for Tokyo Metro.

Shinsei Bank began to install its ATMs at the major stations of Tokyo Metro in March this year, and so far installed a total of 30 ATMs at 18 stations as of October under its "first stage" plan. The Bank will install another 25 ATMs at 12 stations under its "second stage" plan. On December 1, two ATMs will each be installed at the three stations, Nishi-shinjuku, Nakano-sakaue and Waseda and one ATM at Tameike-sanno.

ATMs of Tokyo Metro Stations will operate 365 days a year during station opening hours. 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).

Shinsei Bank has been installing additional ATMs, offering 24-hour free ATM service and other services for greater advantage of customers using its bank accounts. The Bank will continue to expand its ATM network at highly convenient locations including railway stations, commercial complexes and airports.

With the brand concept "Color your life," Shinsei Bank aims to see customers' life become richer and more colorful, by offering convenient and highly value-added products/services that are well suited to customers' needs.

## Projected ATM installation

Second stage plan: December 2005 to March 2006 (a total of 25 ATMs are planned at 12 stations) Projected installation on December 1

- Marunouchi Line: Nishi-shinjuku (2) and Nakano-sakaue (2) stations
- Tozai Line: Waseda station (2)
- Namboku Line: Tameike-sanno station (1)

First stage plan: March to October 2005 (30 ATMs installed at 18 stations)

- Ginza Line: Tameike-sanno station (1)
- Marunouchi Line: Akasaka-mitsuke (1), Shinjuku-sanchome(2), Ogikubo(2), Myogadani(2) stations
- Hibiya Line: Ningyocho station (2)
- Tozai Line: Minami-gyotoku (2), Urayasu (2), Kiba (2), Otemachi (1), Takadanobaba (2) stations
- Chiyoda Line: Nogizaka (2), Otemachi (1), Kokkai-gijidomae (1) stations
- Hanzomon Line: Aoyama-itchome (2), Otemachi (2) stations
- Namboku Line: Oji (2), Tameike-sanno (1) stations

\* Numbers in brackets are ATM numbers. Number of stations is added if the Lines are different.

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.