

For Immediate Release

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

“SHINSEI BANK DĒLONGHI CAFĒ” to Open in Omotesando Hills on February 11

Tokyo (Wednesday, January 18, 2006) — On February 11, 2006, Shinsei Bank, Limited (“Shinsei Bank”) and De’ Longhi Japan Corp. (“De’ Longhi”) will open the “SHINSEI BANK DĒLONGHI CAFĒ” at the Grand Opening of Omotesando Hills, a multipurpose complex. A branch of Shinsei Bank and a cafe by De’ Longhi, the Italian home electric appliance manufacturer, will be located next to each other.

This new BankCafé offers a totally new banking experience in a comfortable and stylish atmosphere, not only by offering internet banking services but also by offering space to relax on a sofa in a café. Customers can do internet banking while enjoying a cup of authentic espresso. This will be the only bank branch in Omotesando Hills providing banking and ATM services.

(See appendix for service details.)

Image



Outline of SHINSEI BANK DĒLONGHI CAFĒ

Name	SHINSEI BANK DĒLONGHI CAFĒ	
Category	Bank Cafe & Showroom	
Address	B3 floor, Omotesando Hills Main Building, 4-12-10 Jingu-mae, Shibuya-ku, Tokyo 150-0001	
	SHINSEI BANK	DĒLONGHI CAFĒ
Holidays	None, open all year	None, open all year
Business hours and Available services	11:00-19:00 (Account opening, with staff) 11:00-24:00 (ATM, Internet banking, telephone banking)	11:00-24:00 (Café. Last orders at 23:00) [Alcoholic drinks will be served after 19:00] 11:00-24:00 (Display of products)
Inquiries from customers:	Shinsei PowerCall 0120-456-860 [24 hours, 365 days]	03-5410-7788 (Direct to the store)
Official name	Shinsei Bank Omotesando Hills Annex	-

Shinsei Bank Services at “SHINSEI BANK DÈLONGHI CAFÈ”

1) Simple and timely account opening and immediate issuance of cash cards in 32 select colors

You can easily open a PowerFlex account and have your cash card issued immediately (The immediate issuance of cards require certain customer ID documents, such as a driver's license.) You can choose your color from among 32 choices.

2) Free ATMs

You can use Shinsei Bank ATMs free of charge (deposits, withdrawals and balance inquiries).

Note: Cash cardholders of Postal Savings Accounts are charged a fee.

3) Easy transactions through internet and telephone banking services

“SHINSEI BANK DÈLONGHI CAFÈ” provides personal computers for internet banking and direct phones to the Call Center. Over a cup of coffee, Shinsei PowerFlex accountholders can carry out transactions, such as remittances, account information inquiries, yen and foreign currency deposits and investment trust transactions, and can make inquiries about various products and services via the Internet or by telephone. Furthermore, remittances via the Internet are free of charge up to five times a month (up to 30 times depending on account balances).

De' Longhi' Café Services at “SHINSEI BANK DÈLONGHI CAFÈ”

This is an Italian bar/cafe with totally different features during the day and in the evening. During the daytime, it is an Italian bar where people can enjoy focaccia with a cup of espresso in a brightly lit atmosphere. At night, it is a social space for adults to enjoy chatting over espresso liqueur in an attractive space with soft lighting.

- 1) Authentic Italian espresso and cappuccino from a De'Longhi Espresso Machine.
- 2) After 7:00 p.m., espresso liqueurs and other alcoholic drinks are served.
- 3) Focaccia made from genuine Italian ingredients.
- 4) A showcase of new models of De' Longhi machines.
- 5) Sales of “De' Longhi Selezione,” the first food line produced by De' Longhi.

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.