

**Shinsei Bank revised Long Term Prime Rate**

Tokyo (Thursday, February 9, 2006) --- Shinsei Bank, Limited ("Shinsei Bank") today announced that it changed Long Term Prime Rate as follows, in view of recent economic and financial conditions.

**Long Term Prime Rate**

<b>New Rate</b> After Change	Before Change	Change spread
<b>2.00%</b> per annum	1.80% per annum	+0.20%

**New rate will be applied to loans newly executed on or after February 10, 2006.**