

For Immediate Release

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

Shinsei Bank to Provide 24/7 ATM Services During Golden Week Holidays

Tokyo (Tuesday, April 25, 2006) – Shinsei Bank, Limited (“Shinsei Bank”) today announced that its ATM services during the Golden Week holidays (April 29 to May 7, 2006) will be available 24-hours-a-day free of charge, as usual to Shinsei “PowerFlex” customers at ATMs installed at its head office, branches and also at Seven Bank’s ATMs installed at 24/7 Seven-Eleven convenience stores (about 11,490 ATMs), etc.

For withdrawal at partner network ATMs^{*1}, Shinsei Bank will refund any fees charged. Since March 27, 2006, ATM-service hours have been extended^{*2} at ATMs of all city banks and four trust banks.

Since June 2001, we have continued to offer services that enable customers to make transactions with us any time through ATMs, Internet Banking (Shinsei *PowerDirect*) and the Call Center (Shinsei *PowerCall*) 24-hours-a-day, seven-days-a-week.

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.

1. Partner network ATMs:
Post office, all city banks (Tokyo-Mitsubishi U F J, Mizuho, Sumitomo Mitsui, Resona, and Saitama Resona), four trust banks (Chuo Mitsui Trust, Mitsubishi U F J Trust, Sumitomo Trust, and Mizuho Trust), Aozora Bank, and Shokochukin Bank.
2. ATM-service hours of partner network ATMs:
8:00 to 21:00 weekdays (ATM service on weekdays were previously available from 8:45 to 19:00)
9:00 to 17:00 for Saturdays and Sundays (no change)
9:00 to 17:00 for Holidays (ATM service on holidays were unavailable before.)

Shinsei Bank is a Japanese financial institution providing a full range of financial products and services to both institutional and retail customers based on a three pillar business model comprising Institutional Banking, Consumer and Commercial Finance and Retail Banking. The Bank has total assets of USD 79 billion on a consolidated basis and a network of 29 Shinsei Bank branches in Japan (as of December 2005). Shinsei Bank demands uncompromising levels of integrity and transparency in all its activities to earn the trust of customers, staff and shareholders. The Bank is committed to delivering long-term profit growth and increasing value for all its stakeholders. News and other information about Shinsei Bank are available at <http://www.shinseibank.com/english/index.html>.

ATM Operating Hours and Fees During Golden Week Holidays

~ For Shinsei *PowerFlex* cash card holders ~

	ATMs	Service Hours	Fees	
Shinsei Bank ATMs	· Shisei Bank ATMs installed at Head Office and Branches · Other Shinsei Bank ATMs	24 hours* ¹ * ²	Free of charge	
	· Shinsei Bank ATMs installed at Tokyo Metro stations	From the first to the last train		
	· Keikyu Station Bank ATMs (ATMs installed at Keihin Electric Express stations)	6:00~24:00* ¹		
Partner network ATMs	· Seven Bank ATMs (ATMs installed at Seven-Eleven convenience stores, etc.)	24 hours* ¹	Free of charge	
	· Post Office ATMs	Deposit	Weekdays 7:00~21:00 Sat. & Sun. and Holidays 9:00~17:00	Free of charge
		Withdrawal	Weekdays & Saturdays 0:05~23:55 Sun. & Holidays 0:05~20:00 (From 7:00 on the following day of Sundays or holidays)	Fee is reimbursed later.
	· All city banks* ³ ATMs · Four trust banks* ⁴ ATMs	Withdrawal	Weekdays 8:00~21:00 Sat. & Sun. and Holidays 9:00~17:00 (Services not available on May 3, 4, and 5)	Fee is reimbursed later.
	· Aozora Bank ATMs · Shokochukin Bank ATMs	Withdrawal	Weekdays 8:45~19:00 Sat. & Sun. 9:00~17:00 (Services not available on April 29, May 3, 4, and 5)	

1. ATM operating hours are subject to change depending on the operating hours of the outlets at which they are installed.
2. ATMs installed at Shinsei Bank Head Office is unavailable from 8:00 to 20:00 on Thursday, May 4 (holiday) due to legal power cut.
3. Tokyo-Mitsubishi UFJ, Mizuho, Sumitomo Mitsui, Resona, and Saitama Resona
4. Chuo Mitsui Trust, Mitsubishi UFJ Trust, Sumitomo Trust, and Mizuho Trust