

For Immediate Release

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

24-Hour Banking Services throughout the Year-End and New Year Holidays

- Shinsei Bank ATMs, Internet Banking, Call Center -

Tokyo (Thursday, December 14, 2006) --- Shinsei Bank, Limited ("Shinsei Bank") today announced that its ATM, internet banking and call center services will be available 24-hours-a-day during the entire year-end and New Year holidays as usual for Shinsei's *PowerFlex* account holders.

ATM services will be available for Shinsei's *PowerFlex* account holders at Shinsei Bank ATMs installed at branches throughout Japan, Tokyo Metro stations and Keikyu Station Banks. ATM services include deposits, withdrawals and balance inquiries and are all provided free of charge. Furthermore, the same free-of-charge services are available at 11,869 (as of today) Seven Bank ATMs installed at Seven-Eleven outlets operating 24 hours throughout the year.

To meet customer needs to be able to make transactions at any time they want, Shinsei Bank has been providing 24-hour-a-day 365-day-a-year ATM, internet banking and call center services since the launch of Shinsei's *PowerFlex* account in June 2001.

Shinsei Bank's services during the year-end and New Year holidays

	Available services	Operating hours
Shinsei Bank ATMs	Withdrawals, deposits, balance inquiries <free of charge>	24 hours^{*2}
Internet banking (Shinsei <i>PowerDirect</i>)	Accepting applications (Yen and foreign currency deposits, investment trusts, stocks) Account information, remittances, accepting remittance applications ^{*1} , etc.	
Call Center (Shinsei <i>PowerCall</i>)	Accepting applications (Yen and foreign currency deposits, investment trusts, debentures) Account information, remittances, accepting remittance applications ^{*1} , request for materials, various changes to accountholder's information, inquiries, etc.	

1. Remittance applications which are accepted from 14:30 on December 29, 2006 to 24:00 January 3, 2007 will be processed on January 4, 2007 (the first business day of the New Year).
2. Except for a regular maintenance time of ATMs and Internet banking (Shinsei *PowerDirect*).
3. Please see appendix for further detail about ATM services.

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.

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 US\$ 88 billion on a consolidated basis and a network of 29 Shinsei Bank branches in Japan (as of September 2006). 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 is available at <http://www.shinseibank.com/english/index.html>.

ATM Operating Hours and Fees for *PowerFlex* Cash Cardholders

ATM	Operating hours	Fees
<ul style="list-style-type: none">• Shinsei Bank ATMs installed at branches• Other Shinsei Bank ATMs• Seven Bank ATMs installed at Seven-Eleven convenience stores	24 hours*	Free
Shinsei Bank ATMs installed at Tokyo Metro Stations	5:00~24:00*	
Keikyu Station Bank ATMs installed at Keihin Kyuko train stations	6:00~24:00*	

* Please note that ATM operating hours are subject to change depending on the operating hours of the outlets at which they are installed.