

Shinsei Bank announces the terms of Long-Term Credit Debenture (Public Sales Issue, 5 years)

Tokyo (Thursday, January 11, 2007) --- Shinsei Bank, Limited ('Shinsei Bank') today announced the terms of the Long-Term Credit Debentures (Public Sales Issue) as follows, considering recent economic and financial conditions.

Interest-Compounded Long-Term Credit Debenture Public Sales Issue, 5 years

1. Coupon Rate etc.

		January Second Half Issue	January First Half Issue (for reference)
	Coupon	0.560% per annum	0.560% per annum
Interest-Compounded Debenture	Average Yield	0.568%	0.568%
	Issue Price	¥10,000 per ¥10,000	¥10,000 per ¥10,000

2. Sales Period

From **Monday, January 15, 2007** to **Friday, January 26, 2007**