

For Immediate Release

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

**Shinsei Bank to Post on its Website
Questionnaire Results from 100 Financial Planners**

- Financial planners' informative comments about asset management -

Tokyo (Friday, May 25, 2007) – Shinsei Bank, Limited (“Shinsei Bank”) today announced that it will publish the results of questionnaire, titled “Let’s ask the specialists about Money and Asset management! Questionnaire to 100 Financial Planners” on the Shinsei Bank website from today⁽¹⁾.

This web contents is developed based on the results of questionnaire to 100 financial planners about asset management such as market trends and currency movements, which is conducted jointly with All About Financial Service, Inc. (Head office: Shibuya-ku, Tokyo, Representative Director, President: Norito Kawada). Furthermore, Shinsei Bank gave the same questionnaire to the customers. Financial planners' views and customers' opinions are shown on the website as well as the questionnaire results.

The question introduced on the first time is about interest-rate trend, asking “Do you think that a long-term interest rate on 10-year government bonds exceeds 3% in 3 years?” The question will be changed in every two weeks and the results will be published on the website in sequence.

Shinsei Bank hopes that the web contents will serve customers' financial planning by introducing the financial planners' diverse comments based on their objective viewpoints. Also, Shinsei Bank will provide an opportunity for interactive communication between customers and financial planners by obtaining customers' requests about subsequent questions.

Shinsei Bank is aiming to bring the reality of a lifestyle abundant with color to our customers, through the branding concept “Color your life” and will continue to strive at developing products and services which offer value and convenience to our customers.

- * Please see the attachment for more details.
- * (1) These contents are provided only in Japanese.

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 strategic business model comprising Institutional Banking, Consumer and Commercial Finance and Retail Banking. The Bank has total assets of US\$ 92 billion on a consolidated basis and a network of 29 Shinsei Bank branches in Japan (as of March 2007). 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>.

Image of Web contents:

“Let’s ask the specialists about Money and Asset management! Questionnaire to 100 Financial Planners”

Date of First Publication: Friday, May 25, 2007

The First Question: “Do you think that a long-term interest rate on 10-year government bonds exceeds 3% in 3 years?”

Note: These contents are provided only in Japanese

FP100人アンケート

マネー・運用の疑問を専門家に！
FP100人アンケート

▼ 最新号 ▶ **現在募集中のアンケート**

こんにちは。本コンテンツの総括コメントを担当するFPの平下です。よろしくお願いします。本企画は、専門家であるFP100人と読者の方々にマネーやマーケットに関する質問を投げかけて、その見解の違いや目のつけどころをご紹介します企画です。皆さんもFPや読者の方々の意見を参考にしてみてくださいはいかがでしょうか。

▼ [平下FPのまとめ](#)

Q 例えば3年後、長期金利(10年長期国債)は3% を超えていると思いますか？

国内の短期金利については、2006年7月、2007年2月と2回にわたって日銀の利上げ(各+0.25%)がありました。長期金利はこれに伴う上昇の気配がありません。さて、今後の金利動向をあなたはどのように考えますか？

データ:2001年1月~2007年2月
出所:日本銀行ホームページ

A 回答期間:2007年5月7日~2007年5月11日

FPの答え 約8割のFPが、3年後の長期金利は3%を下回っていると予想。
YES 21% NO 79%
▼ [FPからのコメントを見る](#)

読者の答え 長期金利が3%を上回ると予想している読者はFPよりやや多かった。
YES 33% NO 67%
▼ [読者からのコメントを見る](#)

FPからのコメント 各「ProFile」ボタンをクリックするとAll Aboutサイトのプロフィールをごらんいただけます。
相澤学FP 回答 YES [ProFile](#) [詳細](#)

今後3年間程は、ある程度の油はあるものの景気拡大が続き、企業業績や個人消費もこれにともなって伸びていくと思われます。先月から銀行貸出金利が0.25%上がりましたが、これに動揺するような企業業績ではなく、設備投資や事業拡大に意欲的でキャッシュフローも良好、経営者も心理的こぼし上向きでこれからという企業も多く見受けられます。今後は人件費の高騰を補うための物価上昇が必要で、インフレ傾向はより鮮明になっていくのではないのでしょうか。このため、金利についても並行して上昇していくと思われます。