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For Immediate Release

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

Shinsei Bank: 24-Hour ATM Service During Year-End, New Year Holidays

Tokyo (Tuesday, December 11, 2007) – Shinsei Bank, Limited, today announced that its ATM services, including deposits, withdrawals and account balance inquiries, will be available as usual 24 hours a day¹, free of charge, during the entire year-end and New Year holidays for Shinsei *PowerFlex* account holders.

Furthermore, Shinsei's *PowerFlex* account holders will receive the same free ATM services 24 hours a day¹ at the 12,796 Seven Bank ATMs (as of today) installed in Seven-Eleven convenience stores operating non-stop throughout the year.

Shinsei Bank ATM services for customers with Shinsei's PowerFlex cash card

	ATMs		Operating hours ¹		Fees & Charges
Shinsei Bank ATMs	Shinsei Bank ATMs at Head Office and other Branches Other Shinsei Bank ATMs	Account balance inquiries, deposits, and withdrawals	365 days	24 hours	- Free of charge
	Shinsei Bank ATMs installed at stations of Tokyo Metro			5:00 - 24:00	
	Keikyu Station Bank ATMs (ATMs installed at Keihin Electric Express Railway stations, etc.)			6:00 – 24:00	
	Shinsei Bank ATMs installed at stations of Kintetsu Railway			First train – Last Train	

To allow customers to make transactions any time they want, Shinsei Bank has been providing 24-hours-a-day, 365-days-a-year ATM services since the launch of Shinsei's *PowerFlex* account in June 2001. Shinsei Bank will continue to give Shinsei customers better access to ATM services, accessible free of charge as part of the bank's *PowerFlex* account.

1. ATM operating hours may differ depending on business hours of the building at which ATMs are installed.

Shinsei Bank is a leading diversified 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\$107 billion on a consolidated basis (as of September 2007) and a network of 43 outlets that includes 36 Shinsei Financial Centers, 2 Platinum Centers and 5 BankSpots in Japan. 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.