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For Immediate Release

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

Shinsei Bank to Install ATM Inside JR Mitaka Station - First Shinsei ATM to be placed inside a JR station -

Tokyo (Thursday, December 13, 2007) – Shinsei Bank, Limited, today announced that it will install its own ATM at "Dila Mitaka", a commercial space inside JR Mitaka station. Starting operation from Sunday, December 16, 2007, this will be the first Shinsei ATM to be installed inside a JR station.

The ATM at "Dila Mitaka" will operate 365 days a year during station business hours, from the first train in the morning to the last train at night. Shinsei *PowerFlex* cash cards can be used at the ATM free of charge for deposits, withdrawals and account balance inquiries.

Furthermore, customers can use cash cards issued by financial institutions with ATM tie-up agreements with Shinsei: all "city" banks (Tokyo-Mitsubishi UFJ, Mizuho, Sumitomo Mitsui, Resona, Saitama Resona), four trust banks (Chuo Mitsui Trust, Mitsubishi UFJ Trust, Sumitomo Trust, Mizuho Trust), Aozora Bank, Shoko Chukin Bank, and Miura Fujisawa Shinkin Bank.¹

Services for PowerFlex cash card users at Shinsei ATM installed at "Dila Mitaka"

Place: 3rd floor at "Dila Mitaka" (one ATM) Services: deposits, withdrawals and account balance inquiries (free of charge) Business hours: from the first train to the last train (24 hours a day, 365 days a year)

Shinsei Bank continues to install its ATMs in convenient places including railway stations, commercial complexes and so on, offering 24-hour free ATM services to provide maximum advantage to customers using its *PowerFlex* account.

1. Users of other banks cash cards will be charged.

ATM partner banks cash card users other than Aozora Bank and Shoko Chukin Bank will be charged 210 yen for 8 a.m. - 8:45 a.m. weekdays, 105 yen for 8:45 a.m. - 6 p.m. weekdays, 210 yen for 6 p.m. - 9 p.m. weekdays, and 210 yen for 9 a.m. - 5 p.m. Saturdays, Sundays, and holidays. Aozora Bank and Shoko Chukin Bank cash card users will be charge 210 yen for 8 a.m. - 8:45 a.m. weekdays, 105 yen for 8:45 a.m. - 6 p.m. weekdays, 210 yen for 6 p.m. - 7 p.m. weekdays, and 210 yen for 9 a.m. - 5 p.m. Saturdays.