

For Immediate Release

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

## Shinsei Bank to Install ATM at “SUVACO JR Kyoto Isetan” in JR Kyoto Station

First Shinsei ATM to be installed inside a JR-West station

Tokyo (Tuesday, January 29, 2008) – Shinsei Bank, Limited, today announced that it will install its own ATM in the “SUVACO JR Kyoto Isetan,” the first time a Shinsei ATM has been set up inside a West Japan Railway Company station. The ATM is scheduled to commence operations from Thursday, January 31, 2008. SUVACO JR Kyoto Isetan, located at JR Kyoto Station, is scheduled to open on Wednesday, February 13, 2008.

The ATM will operate from 5:30 a.m. to 12:00 midnight, 365 days a year. Shinsei *PowerFlex* cash cards can be used at the ATM free of charge – regardless of the time of day – for deposits, withdrawals and account balance inquiries. Customers can also use cash cards and credit cards issued overseas carrying the PLUS and Cirrus logos as well as cash cards issued by financial institutions with which Shinsei has ATM tie-up agreements: 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), Japan Post Bank, Aozora Bank, Shoko Chukin Bank, and Miura Fujisawa Shinkin Bank.

### **Shinsei ATM at “SUVACO JR Kyoto Isetan”**

#### ***Services for PowerFlex cash card users***

Location: ATM Corner along the *Nanboku Jiyu Tsuru* (underneath the south stairs) in “SUVACO JR Kyoto Isetan” (one ATM).

Services: Deposits, withdrawals and account balance inquiries (free of charge).

Business hours: 5:30 a.m. to 12:00 midnight (365 days a year)

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

\* There will be a charge for the use of other financial institutions’ cash cards. The charge will differ depending on the financial institution and the time of use.

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*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>.