

For immediate release

Shinsei Bank, Limited
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Ichiro Scores with Japanese Consumers in Need of Financial Advice

Baseball star Ichiro Suzuki chosen as the financial advisor of choice by majority of respondents in
 Shinsei Bank “Survey on Financial Advice”
 Former PM Koizumi ranked highest among politicians

Tokyo (Friday, May 2, 2008) – With global capital and currency markets reeling from the subprime crisis, Japanese consumers say they would look to figures such as baseball star Ichiro Suzuki or former prime minister Jun’ichiro Koizumi to guide them through the maelstrom, according to a survey commissioned by Shinsei Bank, Limited. The need for prudent advice is clear; despite the uncertain environment, foreign currency deposit accounts, stock trading and investment trusts ranked among the most popular asset management options that respondents would consider using in the future. When asked to define their “ideal bank,” “a customer-oriented approach to products and services” topped the wish list with almost a third (31.8%) of the votes.

The survey of 600 men and women in the Tokyo metropolitan area asked respondents about their views on banks and asset management. It was commissioned as part of on-going consumer research by Shinsei Bank.

Shinsei provides a wide array of innovative financial products for customers including foreign currency deposit accounts, investment trusts and stock trading services. While Ichiro or former Prime Minister Koizumi may not be on staff, Shinsei also offers comprehensive consultation services at its financial centers as well as via an extensive internet banking website.

Which celebrity would you trust with your money? – Ichiro ranked No. 1 amongst athletes, former PM Koizumi weighs in as No. 1 politician

Consumers favored Ichiro Suzuki of the Seattle Mariners, along with politicians Jun’ichiro Koizumi (former prime minister of Japan) and Hideo Higashikokubaru (governor of Miyazaki Prefecture) as the celebrities they would most like to ask for financial advice.

“Ideal Investment Advisor” Celebrity Rankings

Professional Athletes		Politicians		Cultural Figures and Newscasters		Entertainers	
1	Ichiro Suzuki	1	Jun’ichiro Koizumi	1	Tetsuya Chikushi	1	Shinsuke Shimada
2	Atsuya Furuta	2	Hideo Higashi Kokubaru	2	Yuko Ando	2	“Beat” Kitano Takeshi
3	Hideki Matsui	3	Yasuo Fukuda	3	Shintaro Toshigoe	3	Tamori

Foreign currency deposits, stocks, FX and investment trusts attract most interest as future investment options

80% of survey respondents use yen savings accounts. Foreign currency deposits (28%), stocks (25.2%), FX (margin foreign exchange trading) (21.0%) and investment trusts (20.8%) all emerged as popular asset management products that respondents do not currently use but would like to try in the future.

“Information on the Internet” is the most popular asset management service

36.5% of respondents say “information available via the Internet” is an asset management service they would like to use in the future. The proportion rises to 44.2% among respondents in their twenties.

“Comprehensive internet and mobile banking services” are the most important consideration when opening a bank account

“Comprehensive internet and mobile banking services” (53.7%) and “No charges for ATM withdrawals, internet transfers and other services” (52.8%) overshadowed “many branches in convenient locations” (47.7%) amongst the points respondents prioritize when opening a bank account.

Detailed results of the survey are attached to the Japanese release and can be accessed at:

http://www.shinseibank.com/investors/common/news/pdf/pdf2008/080502survey_j.pdf

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\$104 billion on a consolidated basis (as of December 2007) and a network of 41 outlets that includes 35 Shinsei Financial Centers, 2 Platinum Centers and 4 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>.

[Attachment]

Overview of the “Survey on Financial Advice”

Period: April 4-6 (Friday-Monday), 2008

Method: Internet survey

Subjects: Men and women aged 20 or older living in the Tokyo metropolitan region (Tokyo, and Chiba, Saitama and Kanagawa prefectures)

* Random sampling of males and female individuals who hold at least one bank account

* Equalized sex and age distribution

Valid responses: 600

		Household income distribution				
No. of responses		Less than ¥3,000,000	¥3,000,000 to ¥4,999,999	¥5,000,000 to ¥6,999,999	¥7,000,000 to ¥9,999,999	¥10,000,000 and higher
Total	600	64	125	106	173	132
	(100%)	(10.7%)	(20.8%)	(17.7%)	(28.8%)	(22.0%)
Male	300	39	61	43	88	69
	(100%)	(13.0%)	(20.3%)	(14.3%)	(29.3%)	(23.0%)
Female	300	25	64	63	85	63
	(100%)	(8.3)	(21.3%)	(21.0%)	(28.3%)	(21.0%)

Survey contents:

Functions and services considered important when opening a bank account

Bank image considered important when opening a bank account

Image of ideal bank

Current main bank / Investment perceptions

Current investment experience

Interest in various types of investments

Awareness of investment consultation services

Image of investment consultants, etc.