

Shinsei Bank to Revise Long-Term Prime Rate

Tokyo (Thursday, July 9, 2009) --- Shinsei Bank, Limited (“Shinsei”), has today announced that it will change its long-term prime rate as follows, effective July 10, 2009.

Long – Term Prime Rate

New Rate After Change	Before Change	Change
1.90% per annum	2.10% per annum	▲0.20%

Effective date: July 10, 2009

Shinsei Bank is a leading diversified Japanese financial institution providing a full range of financial products and services to both institutional and individual customers. The Bank has total assets of 11.9 trillion yen (US\$121 billion) on a consolidated basis (as of March 2009) and a network of 37 outlets that includes 32 Shinsei Financial Centers, 2 Platinum Centers and 3 Consulting Spots 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>