

Shinsei Bank to Revise Long-Term Prime Rate

Tokyo (Monday, August 10, 2009) --- Shinsei Bank, Limited (“Shinsei”), has today announced that it will change its long-term prime rate as follows, effective August 11, 2009.

Long – Term Prime Rate

New Rate After Change	Before Change	Change
1.95% per annum	1.90% per annum	+0.05%

Effective date: August 11, 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 12.2 trillion yen (US\$127 billion) on a consolidated basis (as of June 2009) and a network of 38 outlets that includes 32 Shinsei Financial Centers, 2 Platinum Centers and 4 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>