

## Shinsei Bank Announces Issuance Terms for Long-Term Credit Debentures (Public Sales Issue, 5 years)

Tokyo (Monday, October 26, 2009) --- Shinsei Bank, Limited ("Shinsei"), has today announced issuance terms for Long-Term Credit Debentures (public sales issue, 5 years) as follows, taking account of recent economic and financial conditions.

### I. Interest-compounded Long-Term Credit Debentures Public Sales Issue, 5 years

#### 1. Coupon Rate

	<b>November 2009 First Half Issue</b>	October 2009 Second Half Issue(for reference)
Interest-compounded Coupon	<b>0.26% per annum</b>	0.26% per annum
Debenture Average Yield	<b>0.262%</b>	0.262%
Issue Price	<b>¥10,000 per ¥10,000</b>	¥10,000 per ¥10,000

#### 2. Offering period

From	<b>Wednesday, October 28, 2009</b>
To	<b>Thursday, November 12, 2009</b>

### II. Interest-Bearing and Interest-Compounded Long-Term Credit Debentures for Workers' Property Accumulation (*Zaikei* Issue) Public Sales Issue, 5 years

#### 1. Coupon Rate

	<b>November 2009</b>	October 2009 (for reference)
Interest-Bearing Coupon	<b>0.26% per annum</b>	0.30% per annum
Debenture Issue Price	<b>¥10,000 per ¥10,000</b>	¥10,000 per ¥10,000
Interest-Compounded Coupon	<b>0.26% per annum</b>	0.30% per annum
Debenture Average Yield	<b>0.262 %</b>	0.304%
Issue Price	<b>¥10,000 per ¥10,000</b>	¥10,000 per ¥10,000

#### 2. Offering Period

From	<b>Wednesday, October 28, 2009</b>
To	<b>Friday, November 27, 2009</b>

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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 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 37 outlets that includes 31 Shinsei Financial Centers and 6 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>*