

For Immediate Release

SHINSEI BANK, LIMITED
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TEL: 03-5511-5111Company Name: Shinsei Bank, Limited
Name of Representative: Masamoto Yashiro
President and CEO
(Code: 8303, TSE First Section)

Shinsei Bank Implements Measures to Facilitate Financing for Customers

TOKYO (Monday, February 1, 2010) --- Shinsei Bank, Limited (“Shinsei Bank”; “the Bank”) today announced that it will implement measures to facilitate customer financing, in acknowledgement of one of its important social roles as a financial institution, while ensuring the sound and appropriate operation of its business.

1. Policy and organization

In accordance with the “Act concerning Temporary Measures to Facilitate Financing for Small- and Medium-sized Enterprises, Etc.” and laws and ordinances, Shinsei Bank has established a “Policy for Finance Facilitation Management” which outlines the Bank’s basic policy and principles. Under this policy, Shinsei Bank will make every effort to respond sincerely to requests and inquiries from customers on matters such as revision of borrowing terms. In addition, Shinsei Bank will provide management guidance and advice, as needed, and offer thorough and readily understandable explanations to customers. Shinsei Bank will take accurate account of the financing situation and work to ensure that it establishes and maintains an appropriate system to facilitate customer financing. Based on this policy, Shinsei Bank has established the following organizational system.

- Shinsei Bank has appointed an Executive Officer in charge of Financing Facilitation Management. Additionally, individual Financing Facilitation Management Teams have been established in the Bank’s Institutional Group, Individual Group and Risk Management Group with leaders appointed to take overall responsibility for coordinating implementation within each Group.
- A staff member in charge of finance facilitation management has been appointed in each business division under the direction of the leaders of the Finance Facilitation Management Teams. In the Institutional Group, the general manager of a business division, as the manager responsible for implementing finance facilitation, will handle inquiries and requests from customers.

2. Inquiries and complaints from customers

Shinsei Bank will handle inquiries and complaints regarding revision of the terms and conditions of existing loans and other matters as follows:

[For small- and medium-sized enterprise customers]

For inquiries from small- and medium-sized enterprise customers, please contact the division or branch which approved the loan. For any complaints, including those in regard to revision of loan terms and conditions, please contact any branch, or the following telephone service.

Telephone number: 0120-067-607 (toll free)

Service hours: 9:00 – 17:00, Monday to Friday (except for weekends and bank holidays)

[For housing loan customers]

For inquiries from housing loan customers, please contact the housing loan call center.

Telephone number: 0120-456-515 (toll free; select 4 from the menu for English assistance)

Service hours: 9:00 – 19:00 (every day except between December 31 to January 3)

For complaints regarding revision of loan terms and conditions or other matters, please contact the following telephone service.

Telephone number: 03-5511-5376

Service hours: 9:00 – 17:00, Monday to Friday (except for weekends and bank holidays)

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 12.1 trillion yen (US\$135.7 billion) on a consolidated basis (as of September 2009) and a network of 40 outlets that includes 31 Shinsei Financial Centers and 9 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>