

For Immediate Release

Company Name: Shinsei Bank, Limited
Name of Representative: Shigeki Toma
President and CEO
(Code: 8303, TSE First Section)

Shinsei Bank Takes Initiatives to Strengthen Healthcare Finance Business

Providing Funds to Support Senior Care Facilities and Businesses

Tokyo (Wednesday, July 21, 2010) --- Shinsei Bank, Limited, ("Shinsei Bank"; "the Bank") is taking initiatives to expand its healthcare finance business as it works to "rebuild its customer franchise" – one of the goals set forth in the Bank's new Medium-Term Management Plan announced on June 23, 2010.

Effective July 23, 2010, the Bank will newly establish a Healthcare Finance Division within the Institutional Group, as a specialized unit dedicated to providing finance to support healthcare-related facilities and businesses such as senior care facilities and senior housing. In addition to providing asset finance solutions backed by the cash flows generated from healthcare facilities and businesses, and offering corporate loans to facility operators, the Healthcare Finance Division will also offer financial advisory services to these customers.

As one of the first financial institutions in Japan to provide asset finance solutions to senior care and other similar facilities, Shinsei Bank has amassed data and developed advanced financial engineering capabilities in the field of senior care facilities and senior housing finance. As demand for senior residential care in Japan grows against the backdrop of an ageing society with a falling birthrate, Shinsei Bank believes that there are strong needs amongst facility operators for financing to open new facilities, and amongst investors looking to the healthcare facility sector as a new avenue for asset management. For this reason, the Bank has positioned healthcare as one of the key business domains in our Medium-Term Management Plan, and we are now taking the necessary organizational measures to strengthen our overall approach to this business.

Shinsei Bank's initiatives in this area also come in response to the Bank of Japan's (BOJ) "Fund-Provisioning Measure to Support Strengthening the Foundations for Economic Growth." In line with the intentions of this BOJ program, the Bank will actively promote initiatives to support the operations of corporations involved in the healthcare field.

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 11.3 trillion yen (US\$122.0 billion) on a consolidated basis (as of March 2010) and a network of 42 outlets that includes 31 branches and 11 annexes 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>