

**Shinsei Bank to Revise Long-Term Prime Rate**

Tokyo (Tuesday, November 9, 2010) --- Shinsei Bank, Limited ("Shinsei"), has today announced that it will change its long-term prime rate as follows, effective November 10, 2010.

**Long – Term Prime Rate**

New Rate After Change	Before Change	Change
1.40% per annum	1.30% per annum	+0.10%

**Effective date: November 10, 2010**

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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 10.9 trillion yen (US\$123.5 billion) on a consolidated basis (as of June 2010) and a network of 42 outlets that includes 30 branches and 12 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>