

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

Tokyo (Thursday, December 09, 2010) --- Shinsei Bank, Limited ('Shinsei Bank') today announced the terms of the Long-Term Credit Debentures (Public Sales Issue) as follows, considering recent economic and financial conditions.

I. Interest-Compounded Long-Term Credit Debenture

Public Sales Issue, 5 years

1. Coupon Rate etc.

		December Second Half Issue	December First Half Issue (for reference)
Interest- Compounded Debenture	Coupon Average Yield Issue Price	0.080% per annum 0.082% ¥10,000 per ¥10,000	0.080% per annum 0.082% ¥10,000 per ¥10,000

2. Sales Period

From Monday, December 13, 2010 to Monday, December 27, 2010

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 10.4 trillion yen (US\$125.4 billion) on a consolidated basis (as of September 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>