

For Immediate Release

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

Shinsei Bank to Revise Long-Term Prime Rate

Tokyo (Wednesday, February 9, 2022) --- Shinsei Bank, Limited ("Shinsei Bank"), has announced that it will change its long-term prime rate as follows, effective February 10, 2022.

1. Long – Term Prime Rate

New Rate After Change	Before Change	Change
1.10% per annum	1.00% per annum	+0.10%

2. Effective date

February 10, 2022

* Shinsei Bank has ceased handling new loan transactions that utilize the long-term prime rate as the base rate since April 10, 2014.

End

Shinsei Bank is a leading diversified Japanese financial institution providing a various range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its 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 https://www.shinseibank.com/corporate/en/index.html

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