

Shinsei Bank, Limited

March 14, 2011

Shinsei Bank Offers Assistance to Corporate Customers Affected by the Tohoku Region Earthquake

Shinsei Bank wishes to express its deepest sympathy for all those affected by the Tohoku Region earthquake which occurred on Friday, March 11, 2011.

Shinsei is accepting inquiries from customers affected by the earthquake regarding payments and loan applications at our sales offices. Furthermore, we are offering a Disaster Recovery Assistance Loan for corporate customers affected by the earthquake, and are providing consultation services over the phone (in Japanese only), as shown below:

Phone number: 0120-067-607 (Toll free, in Japanese only)

Business hours: 9 a.m. to 5 p.m., Monday through Friday (not available on weekends and holidays including bank holidays)

Overview of Disaster Recovery Assistance Loan

Eligibility	Corporate customers affected by the Tohoku Region earthquake
Loan Amount	Less than 20 million yen
Interest Rate	1.475% (floating rate)
Loan Period	Up to five years
Payment Terms	Equal principal payment (deferment of up to one year possible)
Channels	All sales offices (head office and branches)

*Applicants are subject to the Bank's screening process. In addition to the necessary documents, applicants will be asked to submit a "disaster victim certificate" (*hisai shomeisho*).