

**Joint installation of Seven Bank ATMs at Shinsei Bank ATM sections
in unmanned branches**
**Shinsei Bank and Seven Bank have reached a cooperation agreement for mutual
use of the banks' sales channels, commodities and services**

Shinsei Bank, Limited (hereinafter referred to as "Shinsei Bank", Thierry Porté: President and CEO) and Seven Bank, Ltd. (hereinafter referred to as "Seven Bank", Takashi Anzai: President) today announced that both banks have reached a mutual cooperation agreement in order to work together to enhance customer service and operational efficiency by making full use of all sales channels, commodities and services. The first step will be the installation of Seven Bank ATMs at Shinsei Bank unmanned branches in Tokyo and elsewhere in order to streamline and enhance the efficiency of both banks' ATM networks.

Shinsei Bank positions the infrastructure of Seven Bank's ATM networks, in which more than 12,000 ATMs currently operate, as an important sales channel in its retail strategy. Shinsei Bank will focus on jointly developing unique commodities and services and creating new marketing techniques through an ATM network with Seven Bank. Through intermediary work and by acting as an agent for Seven Bank, Shinsei Bank will also expand its retail presence and offer quality commodities at Seven Bank's manned branches within Ito-Yokado stores and on its website "Everyone's Money Site" (a web site introducing commodities and services offered by Seven Bank's partnered financial institutions).

This will be the first time for Seven Bank to install its ATMs in another bank's ATM sections (unmanned branches). Utilizing the knowledge it has gained in ATM operations and management, Seven Bank aims to explore more advanced ways to provide enhanced services through its ATM network with Shinsei Bank, and to expand business by taking advantage of the competitiveness of commodities offered by Shinsei Bank.

Shinsei Bank and Seven Bank remain committed to improving customer service through cooperation and mutual use of both banks' sales channels, commodities and services.

[Details of mutual cooperation agreement]

- (1) Joint installation of Seven Bank ATMs at Shinsei Bank ATM sections in unmanned branches.
- (2) Mutual cooperation to provide more advanced ATM services
The banks will explore ways to insert information about Shinsei Bank commodities and services at Seven Bank ATMs.
- (3) Investigation of intermediation and agency sales for commodities and services offered by Shinsei Bank at Seven Bank branches.