

This document is an English translation of the official Japanese version of the press release (the “Official Japanese Version”). This English translation was prepared for your reference, to help you understand what is stated in the Official Japanese Version. In the event of any discrepancy between the Official Japanese Version and the English translation, the Official Japanese Version will prevail.

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Company: SBI Regional Bank Holdings Co., Ltd.

Notice Regarding the Tender Offer for Shinsei Bank, Limited. (Securities Code: 8303)

SBI Holdings, Inc. (“SBIHD”) and its wholly owned subsidiary company, SBI Regional Bank Holdings Co., Ltd. (the “Tender Offeror,” together with SBIHD, the “SBIHD Parties”), announce that the SBIHD Parties consulted with the Shinsei Bank, Limited (the “Target Company”) and agreed to respect the content of the answers to the questions from Deposit Insurance Corporation of Japan, which were released by the Target Company on November 12, and to work together to enhance the corporate value of the Target Company regarding the tender offer which the Tender Offeror is conducting for shares of the Target Company (the “Tender Offer”).

In response to the agreement, as separately disclosed in a timely manner by the Target Company today, the Target Company changed its “Opposition” opinion to the Tender Offer and



expressed its opinion as “Neutral”. The SBIHD Parties have no plans to increase the Tender Offer Price (2,000 yen per shares) or change the maximum number of shares to be purchased (58,211,300 shares). Given that the Target Company has expressed its opinion to the Tender Offer as “Neutral”, please make your decision to apply to the Tender Offer.

End

For further information, please contact:

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