

October 11, 2022

SBI Holdings, Inc.

(Tokyo: 8473)

## **Notice Regarding SBI Regional Bank Holdings Co., Ltd. Obtaining the Approval of Bank Holding Company and Acquisition of Additional Shares of Shinsei Bank, Limited**

SBI Holdings, Inc. (hereinafter “the Company”) hereby announces that SBI Regional Bank Holdings Co., Ltd. (hereinafter “Regional Bank Holdings”), a wholly owned subsidiary of the Company, has today obtained approval from the Financial Services Agency as a bank holding company pursuant to Article 52-17 of the Banking Act. In addition, following the obtainment of the approval to operate as a bank holding company, Regional Bank Holdings plans to acquire additional common shares of Shinsei Bank, Limited (hereinafter “Shinsei Bank”) for the purpose of acquiring the majority of voting rights. The details are as follows.

Regional Bank Holdings, as a bank holding company, will strive to strengthen the business management structure of the Regional Bank Holdings Group centered on the Shinsei Bank Group under its umbrella., and will endeavor to deepen its role as a hub for promoting collaboration between SBI Group companies, Shinsei Bank Group, and regional banks with capital and business alliances. Moreover, it is conducive to improving the corporate value of the Shinsei Bank Group, regional banks with capital and business alliances, and the SBI Group as a whole.

As a side note, although Regional Bank Holdings has become a bank holding company, the Company, as its wholly owning parent company, does not fall under as a bank holding company. Therefore, the Company is not subject to restrictions on business development under the Banking Act.

### 1. Overview of said bank holding company

(1) Name	SBI Regional Bank Holdings Co., Ltd.
(2) Location	1-6-1 Roppongi, Minato-ku, Tokyo
(3) Representative	Representative Director, Shumpei Morita
(4) Paid in capital	100 million yen
(5) Number of officers and employees (plan)	131 (concurrent/seconded included)
(6) Date of establishment	August 25, 2015

### 2. Additional acquisition of Shinsei Bank shares

Regional Bank Holdings has concluded a discretionary investment contract with a securities company and has decided to acquire common shares of Shinsei Bank as follows. As of today, Regional Bank Holdings owns 99,659,999 common shares of Shinsei Bank (48.83% of voting rights).

(1) Code	8303
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- (2) Stock name                                Shinsei Bank, Limited
- (3) Number of additional shares to    2,500,000 shares  
    be acquired
- (4) Voting rights ratio after the       50.05%  
    additional share acquisition
- (5) Acquisition period                    October 12, 2022 - March 31, 2023

\*The voting rights ratio is based on the total number of issued shares as of June 30, 2022 (259,034,689 shares) stated in Shinsei Bank's first quarterly report for the 23rd term submitted on August 12, 2022, subtracting the current number of treasury shares (54,933,339 shares) on the same day (204,101,350 shares).

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For further information, please contact:

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