



October 8, 2021

Address: 1-6-1 Roppongi, Minato-ku, Tokyo
Company: SBI Holdings, Inc.
(Code No.: 8473, TSE 1st Sec.)
Representative
Representative: Director, President & Yoshitaka Kitao
CEO
Contact: Executive Officer Hideyuki Katsuchi
Tel: +81 3 6229 0100

Notice Regarding the Application for Listing of SBI Sumishin Net Bank, Ltd.

SBI Holdings, Inc. (hereinafter “the Company”), hereby announces that SBI Sumishin Net Bank, Ltd. (hereinafter “SBI Sumishin Net Bank”), an equity method affiliate of the Company has filed a listing application on the Tokyo Stock Exchange on October 8, 2021.

Since its opening, SBI Sumishin Net Bank, which obtained a banking license in 2007 and started operations as a challenger bank, has been expanding its customer base, especially among retail customers, by providing highly convenient financial services such as account linking services with SBI SECURITIES Co. Ltd. In addition, SBI Sumishin Net Bank is currently promoting its Neo-bank initiative which provides BaaS (Banking as a Service) services to partner companies in a variety of different industries.

The listing application filed by SBI Sumishin Net Bank itself will have no impact on the consolidated business results of the Company for the fiscal year ending March 31, 2022. With regards to this matter, any matters that need to be disclosed in the future will be disclosed in a timely manner.

For further information, please contact:

SBI Holdings, Inc. Corporate Communications Dept., Tel: +81 3 6229-0126

This press release is made to announce the listing application and is not prepared for the purpose of soliciting investment or engaging in any other similar activities, whether within or outside Japan. This press release is not an offer of securities for sale in the United States, and shares may not be offered or sold in the United States absent registration or an exemption from registration requirements.

[Reference]

October 8, 2021

To whom it may concern

SBI Holdings, Inc.
Sumitomo Mitsui Trust Bank, Limited
SBI Sumishin Net Bank, Ltd.

Notice regarding the Listing Application of SBI Sumishin Net Bank, Ltd.

SBI Holdings, Inc. (President & CEO: Yoshitaka Kitao, hereinafter “SBIHD”), Sumitomo Mitsui Trust Bank, Limited (President: Kazuya Oyama, hereinafter “SuMi TRUST Bank”) and SBI Sumishin Net Bank, Ltd. (President & CEO: Noriaki Maruyama, hereinafter “SSNB”) announced today that SSNB submitted a listing application for the Tokyo Stock Exchange on October 8, 2021.

SSNB offers convenient financial services using IT as a leading internet bank and NEOBANK® which provides its own banking functions to partner companies that are not financial institutions.

In order to be listed on the Tokyo Stock Exchange, an agreement among SuMi TRUST Bank, SBIHD and SSNB in addition to the listing examination by Japan Exchange Regulation and an approval from the Tokyo Stock Exchange is needed; however, no decision regarding SSNB’s listing has been made at this time.

Outline of SSNB

Name	SBI Sumishin Net Bank, Ltd.
Address	Izumi Garden Tower, 1-6-1 Roppongi, Minato-ku, Tokyo
President and Representative Director	President & CEO: Noriaki Maruyama
Principal business	Internet banking
Capital	31 billion yen
Date of Establishment	September 24, 2007
Shareholders and Ownership percentage	SBI Holdings, Inc. 50.0% Sumitomo Mitsui Trust Bank, Limited 50.0%

※NEOBANK® is a registered trademark (in Japan) of SSNB (Registered trademark No.5953666)

This press release is made to announce the listing application and is not prepared for the purpose of soliciting investment or engaging in any other similar activities, whether within or outside Japan. This press release is not an offer of securities for sale in the United States, and shares may not be offered or sold in the United States absent registration or an exemption from registration requirements.