

**Notice Regarding the Disclosure Schedule for the Consolidated Financial Results
for the Nine-month Period Ended December 31, 2021**

SBI Holdings, Inc. (hereinafter “the Company”) has continuously endeavored to disclose its quarterly financial results within one month from the end of the quarter, however, given that Shinsei Bank, Limited (hereinafter "Shinsei Bank") has become the Company’s consolidated subsidiary on December 17, 2021, it has decided to postpone the timing of disclosure of its financial results for the nine-month period ended December 31, 2021. In the meantime, the Company announces that it plans to disclose its financial results for the nine-month period ended December 31, 2021 before the consolidation of Shinsei Bank (for reference only)* in accordance with the following schedule.

*These reference figures will be prepared provisionally based on the same scope of consolidation as the results for the six-month period ended September 30, 2021 – prior to Shinsei Bank becoming included in the Company's scope of consolidation.

The schedule for announcement of the consolidated financial results for the nine-month period ended December 31, 2021 (based on IFRS) is currently under discussion and the Company will make a further announcement once the schedule is determined. Furthermore, the schedule for disclosure of the Financial Report for the nine-month period ended December 31, 2021, which was scheduled for February 14, 2022 will be considered separately.

1. Schedule for disclosure of the consolidated financial results for the nine-month period ended December 31, 2021 (tentative)
 - (1) Announcement of financial results for the nine-month period ended December 31, 2021 before consolidation of Shinsei Bank (for reference only)
January 31, 2022
 - (2) Announcement of the consolidated financial results for the nine-month period ended December 31, 2021 (based on IFRS)
TBD

2. Reason for postponing disclosure of the financial results for the nine-month period ended December 31, 2021
As stated in the "Notice Regarding the Results of the Tender Offer for the Shares of Shinsei Bank, Limited (Securities Code: 8303) and Changes in Subsidiaries" announced by the Company on December 11, 2021, SBI Regional Bank Holdings Co., Ltd., a wholly owned subsidiary of the Company conducted a Tender Offer to acquire the common shares of Shinsei Bank over the period from September 10, 2021 to December 10, 2021 and, as a result, the ownership ratio of the voting rights held by the Group reached 47.77%, making Shinsei Bank a consolidated subsidiary of the Company with effect from December 17, 2021.

The Company has endeavored to disclose its quarterly financial results within one month from the end of the

quarter, however, now that Shinsei Bank has become a consolidated subsidiary, a restatement of Shinsei Bank's consolidated balance sheet as of December 31, 2021 (to be disclosed by Shinsei Bank on January 28, 2022), which was prepared in accordance with Japanese GAAP, must be made to comply with the International Financial Reporting Standards used by the Company and must then prepare the Company's consolidated financial statements integrating the two companies' financial statements, which is a task that is expected to take considerable time. The Company therefore decided to postpone the timing of disclosure of its consolidated financial results for the nine-month period ended December 31, 2021 .

For further information, please contact:

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