

**Notice Regarding Financial Results for the Nine-month Period Ended December 31, 2021**  
**Before Consolidation of Shinsei Bank**

As stated in the “Notice Regarding the Disclosure Schedule for the Consolidated Financial Results for the Nine-month Period Ended December 31, 2021,” announced on January 25, 2022, although SBI Holdings, Inc. (hereinafter “the Company”) has continuously endeavored to disclose its quarterly financial results within one month from the end of the quarter, it has decided that it will postpone its disclosure of its financial results for the nine-month period ended December 31, 2021, given that Shinsei Bank, Limited (hereinafter “Shinsei Bank”) has become the Company’s consolidated subsidiary.

In the meantime, the Company announces its consolidated financial results before the consolidation of Shinsei Bank for the nine-month period ended December 31, 2021 (April 1, 2021 to December 31, 2021) which are provisionally prepared on the basis of its scope of consolidation equivalent to the scope applicable through the six-month period ended September 30, 2021, as follows.

1. Consolidated financial results for the nine-month period ended December 31, 2021 before the consolidation of Shinsei Bank (reference figures, unit: million yen)

|  | Nine months ended<br>December 31, 2020 (Results)<br>(Apr. 1, 2020-Dec. 31, 2020) | Nine months ended<br>December 31, 2021 (before<br>consolidation of Shinsei Bank)<br>(Apr. 1, 2021-Dec. 31, 2021) | YoY change<br>(%) |
|--|--|--|-------------------|
| Revenue  | 362,218  | 527,440  | +45.6             |
| Profit before income<br>tax expense                | 93,738   | 171,440  | +82.9             |
| Profit for the period                              | 69,225   | 143,874  | +107.8            |
| Profit attributable to<br>owners of the<br>Company | 60,810   | 132,211  | +117.4            |

Financial results by business segment (reference figures, unit: million yen)

[Revenue]

|  | Nine months ended<br>December 31, 2020 (Results)<br>(Apr. 1, 2020-Dec. 31, 2020) | Nine months ended<br>December 31, 2021 (before<br>consolidation of Shinsei Bank)<br>(Apr. 1, 2021-Dec. 31, 2021) | YoY change<br>(%) |
|--|--|--|-------------------|
| Financial Services<br>Business                                 | 225,127  | 255,637  | +13.6             |
| Asset Management<br>Business                                   | 128,802  | 243,097  | +88.7             |
| Biotechnology, Healthcare<br>& Medical Informatics<br>Business | 4,091  | 6,708  | +64.0             |

[Profit before income tax expense]

|  | Nine months ended<br>December 31, 2020 (Results)<br>(Apr. 1, 2020-Dec. 31, 2020) | Nine months ended<br>December 31, 2021 (before<br>consolidation of Shinsei Bank)<br>(Apr. 1, 2021-Dec. 31, 2021) | YoY change<br>(%) |
|--|--|--|-------------------|
| Financial Services<br>Business                                 | 62,379   | 64,836   | +3.9              |
| Asset Management<br>Business                                   | 43,261   | 127,322  | +194.3            |
| Biotechnology, Healthcare<br>& Medical Informatics<br>Business | -4,795   | -3,819   | -                 |

2. About future plans

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.

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For further information, please contact:

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