

January 31, 2022

SBI Holdings, Inc.

(TOKYO: 8473)

**Notice Regarding Share Acquisition Corresponding to the Accumulation of Shares of
Shinsei Bank, Limited (Securities Code: 8303)**

SBI Regional Bank Holdings Co., Ltd. (Head office: Minato-ku, Tokyo; Representative Director: Shumpei Morita; hereinafter “SBIRBHD”), a wholly owned subsidiary of SBI Holdings, Inc. (hereinafter “SBIHD”), has decided to acquire from SBIHD all shares held in Shinsei Bank, Limited (Securities code: 8303; hereinafter “Shinsei Bank”) on February 1, 2022, as explained below.

Through the acquisition, SBIRBHD will obtain over 5% of Shinsei Bank’s shares on a voting right basis. Accordingly, SBIHD has announced the following given that this acquisition is considered as an act of accumulation that the cabinet order specifies as an act equivalent to the tender offer prescribed in Paragraph 1, Article 167 of the Financial Instruments and Exchange Act and Article 31 of the Enforcement Order for the said Act.

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| 1. Stock under consideration | Shinsei Bank, Limited (Securities code: 8303) |
| 2. Number of shares to be acquired | Common shares 42,737,700 shares |
| 3. Ratio of shares to be acquired to the total number of voting rights | 20.48%
(The ratio of shares to be acquired to the total number of voting rights is based on the number of voting rights (2,086,410 units) granted in accordance with the number of shares (208,641,089 shares) calculated by subtracting the number of treasury shares held by Shinsei Bank as of September 30, 2021 (50,393,600 shares) from the total number of outstanding shares as of the same date (259,034,689 shares).) |
| 4. Date of acquisition of shares | February 1, 2022 (plan) |
| 5. Notes | This share acquisition will be conducted to transfer all shares in Shinsei Bank held by SBIHD to SBIRBHD as announced in the Tender Offer Registration Statement for the tender offer for the common shares of Shinsei Bank which SBIRBHD implemented in the period from September 10, 2021 to December 10, 2021. |

This information is disclosed in accordance with Subparagraph 4, Paragraph 1, Article 30 of the Enforcement Ordinance for the Financial Instruments and Exchange Act based on a request that SBIRBHD (share acquirer) made of SBIHD (parent company).

For further information, please contact:

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