

Notice Regarding Investment in Solaris SE, which Provides Banking Functions to Partner Companies in Europe Through Embedded Finance

SBI Holdings, Inc. (Head office: Minato-ku, Tokyo; Representative Director, Chairman, President and CEO, Yoshitaka Kitao; hereinafter “the Company”), hereby announces that through the Company’s consolidated subsidiaries, will make an additional investment in Solaris SE (Head office: Berlin, Germany; CEO: Carsten Höltekemeyer; hereinafter “Solaris SE”), which provides banking functions to partner companies in Europe through embedded finance. Solaris SE will raise a total of EUR 96m (approximately JPY 15.7bn) through this financing, of which EUR 79m (approximately JPY 13bn) will be invested by SBI Group as lead investor.



Founded in 2015, Solaris SE operates a platform that enables the provision of banking functions such as bank accounts, credit cards, e-money, loans, and payments for each service through an API (Application Programming Interface) in Europe, mainly in Germany. Solaris SE offers necessary functions such as deposit and payment functions as embedded finance to companies that want to provide banking functions to their customers.

Solaris SE has been considering collaboration with ADAC (All German Automobile Federation) in their credit card program for further business expansion, and once the collaboration is realized through this financing, considerable amount of prime customers will be added to Solaris SE’s customer base.

Solaris SE will continue to endeavor towards sustainable and highly profitable growth by expanding its product offerings in areas where customer needs are significant.

The Company Group has been actively investing in venture companies in growth areas such as IT/mobile, biotechnology/life sciences, and fintech-related fields, and has extensive track records in investments and partnering with venture companies in these fields. The Company will continue to actively work to nurture next-generation industries and increase the corporate value of the portfolio/ partner companies.

Overview of Solaris SE

(1) Name	Solaris SE.
(2) Location	Germany
(3) Representative	CEO, Carsten Höltekemeyer
(4) Business description	Embedded finance platform that provides banking functions to companies
(5) Year of establishment	2015
(6) URL	https://www.solarisgroup.com/en/

For further information, please contact:

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