

July 31, 2025  
SBI Holdings, Inc.  
(TOKYO: 8473)

**(Progress of Disclosed Matter) Notice Regarding Completion of  
Repayment of Public Funds by SBI Shinsei Bank, Limited**

SBI Holdings, Inc. (hereinafter the “Company”) hereby announces that with regards to the important issue of repayment of public funds by SBI Shinsei Bank, Limited (Head Office: Chuo-ku, Tokyo; Representative Director, President: Katsuya Kawashima; hereinafter “SBI Shinsei Bank”), a consolidated subsidiary of the Company, as announced in “Notice Regarding Repayment of Public Funds by SBI Shinsei Bank, Limited” on June 25, 2025, SBI Shinsei Bank has today completed the repayment of approximately JPY 230 billion in public funds. This was achieved through the Company’s acquisition of all preferred shares of SBI Shinsei Bank held by the Deposit Insurance Corporation of Japan and The Resolution and Collection Corporation.

Furthermore, the impact on the consolidated results business performance of the Company for the fiscal year ending March 31, 2026, is expected to be minor.

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For further information, please contact:

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

[Attachment]

July 31, 2025

SBI Holdings, Inc.

SBI Shinsei Bank, Limited

### **Notice Regarding Complete Repayment of Public Funds**

SBI Holdings, Inc. (Representative Director, Chairman, President & CEO: Yoshitaka Kitao, hereinafter “SBI Holdings”) and SBI Shinsei Bank, Limited (Representative Director, President: Katsuya Kawashima; hereinafter “SBI Shinsei Bank”) hereby announce that today, as announced in “Notice Regarding Status of Consideration Towards Complete Repayment of Public Funds” on June 25, 2025, SBI Shinsei Bank has completed the repayment of approximately JPY 230 billion in public funds. This was achieved through SBI Holdings’ acquisition of all preferred shares of SBI Shinsei Bank held by the Deposit Insurance Corporation of Japan and The Resolution and Collection Corporation.

We express our deepest gratitude for your continued strong support and kindly ask for your unwavering support going forward.

For further information, please contact:

SBI Holdings, Inc. Corporate Communications Dept.

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SBI Shinsei Bank, Limited Sustainability and Communications Division

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