

For Immediate Release

Company Name : SBI Shinsei Bank, Limited
 Name of Representative : Katsuya Kawashima
 President and CEO
 (Code: 8303, TSE Prime Market)

Notice Regarding Provision of Shareholder Benefits

Tokyo (February 25, 2026) --- SBI Shinsei Bank, Ltd. (Head Office: Tokyo; President and CEO: Katsuya Kawashima; hereinafter “SBI Shinsei Bank”) announces that it has resolved at the Board of Directors meeting held today to provide shareholder benefits to shareholders of record as of March 31, 2026. Details are as follows. This shareholder benefits offering is implemented as part of the Bank’s current shareholder return initiatives. The implementation of shareholder benefits offering in and after the next fiscal year onward will be subject to further consideration, taking into comprehensive account the Bank’s operating environment, financial condition, and the appropriate approach to medium- to long-term shareholder returns.

1. Purpose of the Shareholder Benefits Offering

Following its listing on the Prime Market of the Tokyo Stock Exchange on December 17, 2025, the Bank has resolved to implement shareholder benefits offering as a token of appreciation for the continued support of its shareholders. The offering aims to enhance the awareness and investment attractiveness of the Bank’s shares, deepen understanding of the SBI Group, promote medium- to long-term shareholding, and expand the shareholder base. Through this offering, the Bank endeavors to strengthen long-term and stable relationships with shareholders and to further enhance shareholder value.

2. Outline of Shareholder Benefits

(1) Eligible shareholders

Shareholders listed or recorded in the Register of Shareholders as of March 31, 2026.

(2) Details of shareholder benefits

(a) Applicable to shareholders holding at least 100 shares

The Bank will present eligible shareholders with selection application tickets, which they can use to apply for either a coupon code redeemable for cryptocurrency XRP credited to an account at SBI VC Trade Co., Ltd. or for a set of products sold by SBI ALApromo Co., Ltd. (Note 1)(Note 2)

Number of shares held	Continuous holding period	Details of benefits
100 shares (1 trading unit) or more	—	<p>The shareholders will be invited to select and apply for one of the following two options:</p> <p>① A coupon code entitling the holder to XRP cryptocurrency equivalent to JPY 2,000 (scheduled to be based on the conversion rate as of early December 2026, which is the application deadline)</p> <p>② 1 bottle of ALA PLUS Gold EX (60 tablets), dietary supplements (RRP: JPY 11,800 (incl. tax)), a product of SBI ALApromo Co., Ltd.</p>

(b) Applicable to all shareholders, including those holding fewer than 100 shares or only odd-lot shares (1–99 shares)

The Bank will present with one discount purchase application ticket which they can use

to purchase health supplements, cosmetics or other products sold by SBI ALApromo Co., Ltd. at a preferential price, which is available for purchase at 50% discount from the RRP.

(Note 1) Only shareholders, who reside in Japan and are 18 years of age or older and have or are able to open an account with SBI VC Trade Co., Ltd., are eligible to select the cryptocurrency XRP as their shareholder benefits. In addition, receipt of the shareholder benefits is limited to accounts held in the name of the shareholder.

(Note 2) The RRP given for each of SBI ALApromo Co., Ltd.'s products are as of February 25, 2026. Owing to the different laws and regulations governing pharmaceuticals, food and cosmetics around the world, if shareholders select and apply for products sold by SBI ALApromo Co., Ltd. and if they use the discount purchase application ticket to purchase products, these products can only be delivered to addresses within Japan.

(3) Delivery destination of application tickets

Selection application tickets and discount purchase application tickets will be sent to addresses (Note 3) recorded in the Register of Shareholders.

(Note 3) In the case of shareholders who have designated standing proxies or forwarding addresses, tickets will be sent to these addresses.

(4) Product description of selection application tickets

(a) Cryptocurrency XRP

Ripple Labs Inc. (headquartered in San Francisco, California, the United States) is a company that develops and provides solutions utilizing distributed ledger technology (DLT: Distributed Ledger Technology) to enable faster and lower-cost international remittances. The cryptocurrency used within the ecosystem developed by Ripple Labs is XRP.



SBI Holdings, Inc., the parent company of the Bank, maintains a close cooperative relationship with Ripple Labs as a strategic partner through its equity investment, and the two companies jointly promote the adoption and practical application of distributed ledger technology in the Asian region. In 2016, the two companies established a joint venture, SBI Ripple Asia, to advance the development of blockchain-based cross-border payment solutions and next-generation financial services in Japan and South Korea.

(b) ALA PLUS Gold EX

“ALA PLUS Gold EX” is a premium product containing 5-ALA (Note 4) 50mg per tablet. It supports aging care (Note 5) for individuals who wish to be more active. It offers improved nutritional support for middle-aged and elderly people who are committed to maintain health.



(Note 4) In this release, 5-ALA refers generically to 5-aminolevulinic acid and 5-aminolevulinic acid phosphates. 5-aminolevulinic acid is an amino acid created in mitochondria. It is an important substance related to energy production in the form of hemes and cytochromes, and its productivity is known to decrease with age. 5-aminolevulinic acid is contained in shochu distillation remnants, red wine, and food such as radish sprouts. It is also known as a material forming chloroplasts in plants. 5-aminolevulinic acid phosphates are included in the Ministry of Health, Labour and Welfare's list of ingredient substances (raw materials) that are not judged as pharmaceuticals on condition that no pharmaceutical effects are advertised. They are not pharmaceutical ingredients.

(Note 5) Aging care refers to treatment to maintain the skin condition in a way that is appropriate for one's age.

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services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its stakeholders, including customers, employees and shareholders. The Bank is committed to delivering long-term profit growth and sustainably increasing its corporate value for all its stakeholders. News and other information about SBI Shinsei Bank are available at <https://corp.sbishinseibank.co.jp/en/>.

For further information, please contact:

Sustainability and Communications Division

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