SBI SHINSEI BANK GROUP INFORMATION

For Immediate Release

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

Progress Update on Plan to Comply with Listing Maintenance Criteria (Free-Float Share Ratio)

Tokyo (June 29, 2026) --- SBI Shinsei Bank, Ltd. (Head Office: Tokyo; President and CEO: Katsuya Kawashima; hereinafter "SBI Shinsei Bank") submitted and disclosed a plan on December 17, 2025, to comply with the Prime Market listing maintenance criteria, specifically the criterion for the free-float share ratio. As the Bank remained non-compliant with this criterion as of the record date (March 31, 2026), the Bank has prepared an update on the progress of the plan, as outlined below, and hereby announces it.

1. Compliance Status and Plan Period

As of March 31, 2026, SBI Shinsei Bank's compliance status with the Prime Market listing maintenance criteria, including the changes over time, is shown in the table below. The Bank does not meet the criterion for the free-float share ratio. Although, as of the record date, the free-float share ratio has improved compared with the level at the time of listing on December 17, 2025, this increase was primarily attributable to shares sold through the over-allotment option.

Item		Free-Float Share Ratio
Bank's Status (※1)	As of Dec. 17, 2025	24.79%
	As of record date	26.89%
Prime Market Maintenance Criterion		35.0%
End of Plan Period		End of March 2031 (※2)

Note:
※1 Note: The Company's compliance status is based on the distribution status of the Company's stock certificates, etc. as recognized by the Tokyo Stock Exchange as of the record date.
※2 Note: The Bank applied the special provisions for formal requirements set forth in Article 715, Paragraph 2 of the TSE Securities Listing Regulations and was listed based on the expectation that its free-float share ratio would be at least 10% as of the listing date. The Bank has formulated a plan to achieve compliance with the Prime Market listing maintenance criterion requiring a free-float share ratio of 35%.

2. Basic Policy, Challenges, and Initiatives for Compliance

(1) Basic Policy

Since joining the SBI Group in December 2021, SBI Shinsei Bank has achieved rapid expansion of its customer base and improved profitability through synergies with the SBI Group and normalization of domestic interest rates. Going forward, the Bank will continue to focus on growth drivers set forth in its medium-term management plan, aiming for sustainable growth and enhanced corporate value through initiatives such as advancing the "Fourth Mega Bank Concept" and expanding efforts in digital assets.

As a core bank of the SBI Group, SBI Shinsei Bank intends to fully leverage the Group's globally unique business ecosystem. The Bank recognizes that meeting the Prime Market listing maintenance criteria is essential to demonstrate that it has sufficient liquidity and governance standards as an investment target. Based on this understanding, the Bank will strive to improve its free-float share ratio through discussions with its parent companies, with the basic policy of becoming an attractive investment target for a broader range of investors.

(2) Challenges

SBI Shinsei Bank recognizes that its low free-float share ratio is due to the combined ownership ratio of 70.54% held by its parent company, SBI Holdings, Inc. Both the Bank and its parent company share the understanding of this challenge and the importance of meeting the free-float share ratio requirement.

（3）Initiatives

SBI Shinsei Bank will continue dialogue with its parent companies regarding measures to increase the free-float share ratio. Since supplying the necessary shares to the market in a short period could have a significant negative impact on share price formation, the Bank intends to implement measures to gradually increase the free-float share ratio by the end of March 2031. Specific timing and methods will be determined with consideration of share price impact and promptly disclosed once decided.

3. Matters Not Considered in This Plan

SBI Shinsei Bank has issued stock options to officers and employees of the Bank Group. The exercise of these options and subsequent market sales by officers are expected to contribute to an increase in the free-float share ratio. As of the submission of this plan, the estimated number of shares that may be added through the exercise of stock options is 8,392,000 shares (potential share ratio: 0.94%), with an exercise period from July 1, 2028, to September 30, 2030. However, since it is difficult to predict the timing and likelihood of exercise and subsequent sales, these factors are not reflected in this plan.

End

SBI Shinsei Bank is a leading diversified Japanese financial institution providing a wide range of financial products and 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:
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