

For Immediate Release

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

Matters Related to Controlling Shareholder

The Bank hereby announces the following information regarding SBI Holdings, Inc., its parent company, in relation to the controlling shareholder.

1. Parent Company, Controlling Shareholder (excluding Parent Company), and Other Affiliated Companies (As of March 31, 2026)

Name	Relationship	Ownership Ratio of Voting Rights (%)			Exchange on Which the Issued Shares Are Listed
		Direct	Attributable	Total	
SBI Holdings, Inc.	Parent Company	71.23	0	71.23	Tokyo Stock Exchange, Prime Market

2. Position of the Bank within the Parent Company Group and Relationship with the Parent Company

(1) Position of the Bank within the Parent Company Group

SBI Holdings, Inc. is the parent company of the Bank and holds 71.23% of the Bank's voting rights. Within SBI Holdings, Inc. and its subsidiaries (collectively, the "SBI Group"), the Bank is positioned as a core company in the banking-related business.

(2) Business and Personnel Relationships with the Parent Company and Its Group Companies

(Business relationships)

There are no material matters requiring disclosure with respect to transactions between the companies of the Bank Group and those of the SBI Group.

(Personnel relationships)

No directors or officers of SBI Group companies concurrently serve as directors or officers of the Bank. Likewise, no directors or officers of the Bank concurrently serve as directors or officers of any SBI Group company.

(3) Ensuring a Certain Degree of Independence from the Parent Company

The Bank believes that it maintains an appropriate level of independence from the SBI Group in its management and business operations, as it conducts its business as a licensed entity under the Banking Act and is subject to the supervision by the Financial Services Agency.

In addition, no directors or officers of the Bank concurrently serve as officers of SBI Group companies, and a majority of the Bank's Board of Directors consists of independent outside directors. Based on these factors, the Bank believes that the Bank Group is in a position to make its management decisions independently.

3. Transactions with the Controlling Shareholder

The Bank engages in lending and other transactions with SBI Holdings, Inc., its parent company, as well as with group companies of SBI Holdings, Inc. (including its subsidiaries and affiliates). However, there are no material matters requiring disclosure.

4. Status of Implementation of Measures to Protect Minority Shareholders in Transactions with the Controlling Shareholder

The Bank has established a framework to verify and monitor that transactions with the parent company group are free from conflicts of interest, are conducted on a fair basis, and do not harm the interests of minority shareholders.

A Special Transaction Review Committee, composed of officers responsible for group legal and compliance matters, with the participation of full-time Audit & Supervisory Board Members, reviews and deliberates on transactions with the parent company and other related parties in which conflicts of interest arise or may arise.

As a general rule, material transactions within these categories are submitted to the Board of Directors for resolution. A majority of the members of the Board of Directors are independent outside directors who are independent from the parent company group.

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:

Sustainability and Communications Division

SBI Shinsei Bank, Limited (www.sbishinseibank.co.jp/english/)

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