

Notice Regarding 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, the Company has decided at the Board of Directors meeting held today the policy to repay the current remaining public funds of approximately 230 billion yen on July 31, 2025, with the Company bearing the full amount, agreed upon the “Agreement on Definitive Repayment Scheme” dated March 7, 2025, between the Company, SBI Shinsei Bank, Deposit Insurance Corporation of Japan, and The Resolution and Collection Corporation.

Furthermore, the specific method of repayment is currently under discussion and the impact on the Company’s financial results is under careful examination. If any matters arise that should be disclosed in the future, the Company will promptly disclose them as soon as they become known.

For further information, please contact:

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

[Attachment]

June 25, 2025

SBI Holdings, Inc.

SBI Shinsei Bank, Limited

Notice Regarding Status of Consideration Towards 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) have a policy of repaying the current remaining public funds of approximately 230 billion yen on July 31, 2025, based on the “Agreement on Definitive Repayment Scheme” dated March 7, 2025, between SBI Holdings, SBI Shinsei Bank, the Deposit Insurance Corporation of Japan, and The Resolution and Collection Corporation. As for the funds for complete repayment, SBI Holdings will bear the full cost.

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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