

Outline of Initial Listing Issue

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| Company Name | SBI Shinsei Bank,Limited |
| Scheduled Listing Date | Dec. 17, 2025 |
| Market Section | Prime Market |
| Current Listed Market | N/A |
| Name and Title of Representative | KAWASHIMA Katsuya, Representative Director, President and Chief Executive Officer |
| Address of Main Office | 2-4-3 Nihombashi-Muromachi, Chuo-ku Tokyo, 103-8303 Tel. +81-3-6880-7000 |
| (Closest Point of Contact) | (Same as above) |
| Home Page | https://www.sbishinseibank.co.jp/english/ |
| Date of Incorporation | Dec. 1, 1952 |
| Description of Business | Comprehensive financial group that is engaged in both bank and nonbank functions |
| Category of Industry / Code | Banks / 8303(ISIN JP3729000004) |
| Authorized Total No. of Shares to be Issued | 3,360,000,000 shares |
| No. of Issued Shares | 840,000,000 shares (As of Nov. 13, 2025) |
| No. of Issued Shares (incl. treasury shares) at the Time of Listing | 895,500,000 shares (Note) The number includes newly issued shares issued through the public offering. |
| Capital | JPY 140,000,000 thousand (As of Nov. 13, 2025) |
| No. of Shares per Share Unit | 100 shares |
| Business Year | From Apr. 1 to Mar. 31 of the following year |
| General Shareholders Meeting | In June |
| Record Date | Mar. 31 |
| Record Date of Surplus Dividend | Sep. 30 and Mar. 31 |
| Transfer Agent | Sumitomo Mitsui Trust Bank, Limited |
| Auditor | Deloitte Touche Tohmatsu LLC |
| Managing Trading Participant | Nomura Securities Co.,Ltd. SBI SECURITIES Co.,Ltd. |

<Overview of Public Offering and Secondary Distribution >

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| Public Offering / | Public Offering (Newly Issued Shares) | 55,500,000 shares |
| Secondary Distribution | Public Offering (Treasury Shares) | 33,500,000 shares |
| | Secondary Distribution | 133,000,000 shares |
| | (Placement Underwritten and Purchased by Principal Underwriting Participants) | |
| | (Note) The number of shares scheduled to be offered through secondary distribution is 43,645,000 shares and 89,355,000 shares respectively for the domestic and overseas distributions. The final numbers will be determined on the offering price determination date (Dec. 8, 2025). | |
| | Secondary Distribution | 33,300,000 shares |
| | (Placement by over-allotment scheme) | |
| Original Share Offerors | SBI Holdings, Inc. | 133,000,000 shares |
| Offering Price | Book-building method | |
| Determination Method | | |
| Provisional Conditions | Dec. 1, 2025 | |
| Determination Date | | |
| Book-building Period | Dec. 2, 2025 to Dec. 5, 2025 | |
| Offering Price | Dec. 8, 2025 | |
| Determination Date | | |
| Subscription Period | Dec. 9, 2025 to Dec. 12, 2025 | |
| Payment Date | Dec. 16, 2025 | |
| Settlement Date | Dec. 17, 2025 | |
| Principal Underwriting Participants | Nomura Securities Co.,Ltd. SBI SECURITIES Co.,Ltd. Mizuho Securities Co., Ltd. Goldman Sachs Japan Co., Ltd. SMBC Nikko Securities Inc. BofA Securities Japan Co., Ltd. Daiwa Securities Co. Ltd. Okasan Securities Co., Ltd. Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. MATSUI SECURITIES CO.,LTD. IwaiCosmo Securities Co.,Ltd. Kyokuto Securities Co., Ltd. J Trust Global Securities Co., Ltd. TOYO SECURITIES CO.,LTD. Mito Securities Co.,Ltd. Musashi Securities Co.,Ltd. | |

(Note 1) Tokyo Stock Exchange, Inc. approves new listings based on the results of the examination by Japan Exchange Regulation.

(Note 2) The “Initial Listing Application Securities Report (Part I)” (only in Japanese) of the company is available on the JPX official website. Please refer to such release for details.

(Reference Translation)

(Note 3) Buy and sell market orders for this issue are prohibited in transactions carried out up to and including the initial price determination date.