

Outline of Initial Listing Issue

* The Company revised data for the following items effective Dec. 8, 2025: Public Offering / Secondary Distribution. The revisions are underlined>.

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.sbinseibank.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 >

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 <u>30,880,000</u> shares and <u>102,120,000</u> shares respectively for the domestic and overseas distributions.	
	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.

(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.