

**Notice Regarding the Fact that Financial Results for the Fiscal Year Ended March 31, 2022  
Were Disclosed More than 50 Days After the Fiscal Year-End**

SBI Holdings, Inc. (hereinafter the “Company”) today disclosed its Financial Results for the Fiscal Year Ended March 31, 2022 [IFRS] (Consolidated). the Company hereby announces the reason why the disclosure was made more than 50 days after the fiscal year-end and its future disclosure of its financial results, as described below.

1. Reason why the financial results were disclosed more than 50 days after the fiscal year-end

Effective on December 17, 2021, the Company made Shinsei Bank, Limited (hereinafter “Shinsei Bank”) its consolidated subsidiary. Because Shinsei Bank became a consolidated subsidiary, concerning the financial results for the fiscal year ended March 31, 2022, the Company needed to create consolidated financial statements integrating both the Company and Shinsei Bank, which applies Japanese accounting standards, by complying with Shinsei Bank’s consolidated balance sheet as of the end of the fiscal year ended March 31, 2022 and its consolidated statement of income for the quarter from January to March 2022 (Shinsei Bank’s consolidated financial statements for the fiscal year ended March 31, 2022, were disclosed on May 13, 2022) based on the specified international accounting standards (IFRS) applied by the Company. The task of creating the consolidated financial statements took time, which is why the financial results for the fiscal year ended March 31, 2022, were disclosed more than 50 days after the fiscal year-end.

2. Future disclosures of financial results

The Company is working together with Shinsei Bank to establish the integrated structure that enables quicker IFRS-based compliance of Shinsei Bank’s consolidated financial statements, which are created by applying Japanese accounting standards, and quicker creation of the Company’s consolidated financial statements. The Company will strive to ensure appropriate information disclosure, so that it will disclose its future financial results no more than 45 days after the end of each term.

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