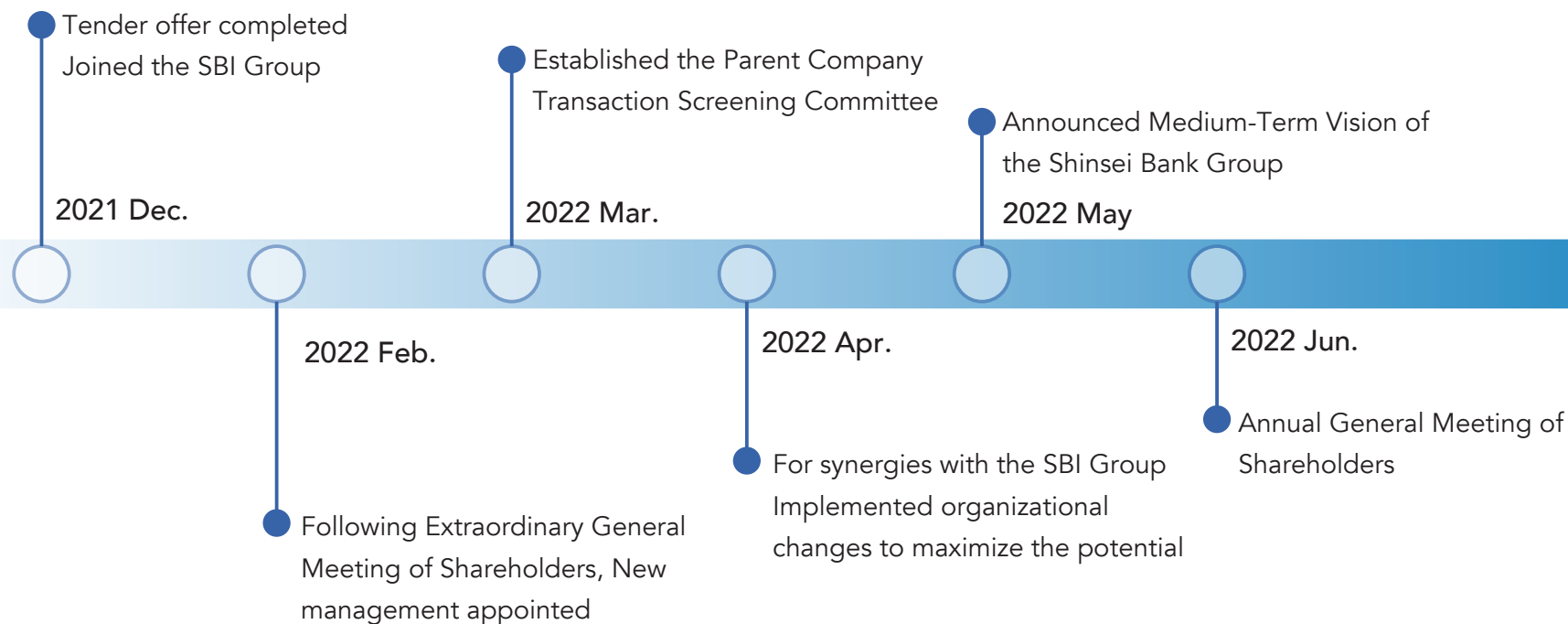


## The Shinsei Bank Group, Now a Part of the SBI Group Aiming to Strengthen Profitability

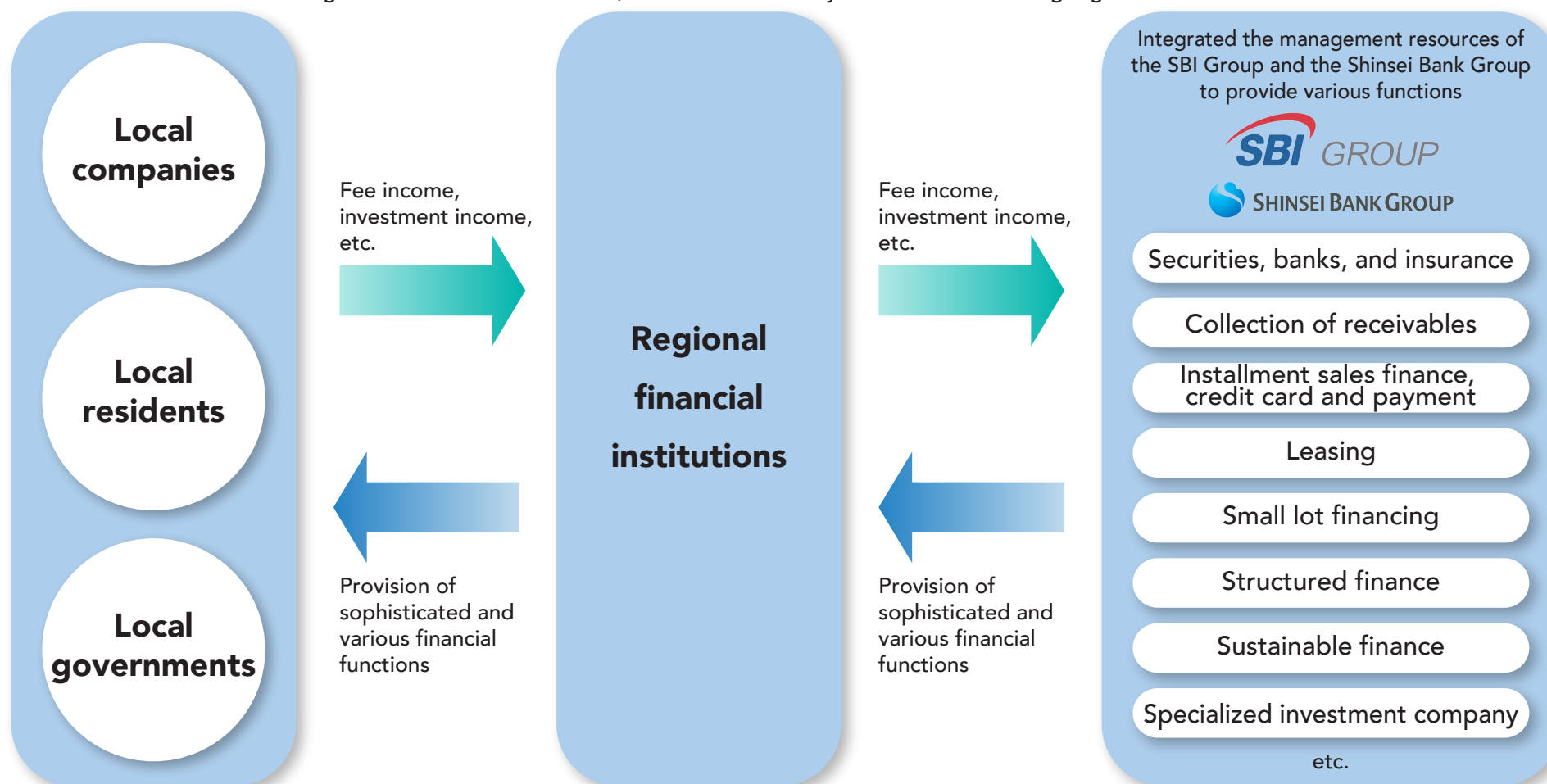


### SBI Holdings, which can generate synergies from its businesses, becomes the parent company

- The most important initiative is to leverage synergies by actively incorporating the financial ecosystems and functions based on the advanced technologies of the SBI Group and thoroughly utilizing them in the Shinsei Bank Group's businesses
- Joint projects are underway through 40 sub-committees to discuss and promote initiatives to generate synergies
- Established the Group Strategy Planning Division to promote initiatives to deepen cooperation within the SBI Group and the Bank Group, and the Business Co-Creation Division to handle collaboration functions with the SBI Group in the corporate business

## Initiatives for Regional Revitalization by the SBI Group and the Shinsei Bank Group

"The SBI Group and the Shinsei Bank Group" are aiming to provide financial products and services, as well as investment and financing opportunities to regional financial institutions that do not have sufficient management resources, mainly in the non-bank field. On the other hand, by earning fee and investment income from regional financial institutions, we aim to bring new profit opportunities to both organizations. At the same time, we aim to be directly involved in revitalizing regional economies.



## Shinsei Bank Group's Products and Services

### Unique products and services

The Shinsei Bank Group is a hybrid comprehensive financial group that is engaged in both bank and nonbank functions. We became a part of the SBI Group in December 2021, and are now in the midst of actively incorporating the financial ecosystems and financial functions of the SBI Group and seeking to provide the products, services, and functions that customers truly want.

**Glossary & URL**

Subsidiaries and Affiliated Companies  
<https://shinseibank.com/corporate/en/about/group/>

