SBI SHINSEI BANK GROUP

INFORMATION

For Immediate Release

Company Name：SBI Shinsei Bank, Limited
Name of Representative：Katsuya Kawashima
President and CEO
(Code: 8303, TSE Prime Market)

SBI Shinsei Bank to Revise Long-Term Prime Rate

Tokyo (August 10, 2026) --- SBI Shinsei Bank, Limited (“SBI Shinsei Bank”), has announced that it will change its long-term prime rate as follows.

1. Long – Term Prime Rate

New Rate After Change	Before Change	Change
3.25% per annum	3.15% per annum	+ 0.10%

2. Effective date

August 12, 2026

＊ SBI Shinsei Bank has ceased handling new loan transactions that utilize the long-term prime rate as the base rate since April 10, 2014.

End

******

SBI Shinsei Bank is a leading diversified Japanese financial institution providing a wide range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its stakeholders, including customers, employees and shareholders. The Bank is committed to delivering long-term profit growth and sustainably increasing its corporate value for all its stakeholders. News and other information about SBI Shinsei Bank are available at https://corp.sbishinseibank.co.jp/en/.

For further information, please contact:
Sustainability and Communications Division
SBI Shinsei Bank, Limited (www.sbishinseibank.co.jp/english/)
SBIShinsei_PR@sbishinseibank.co.jp (Inquiries for the media)
SBIShinsei_IR@sbishinseibank.co.jp (Inquiries for shareholders and investor relations)