

Form 604
Corporations Act 2001 (Act)
Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme Latitude Group Holdings Limited (Latitude)

ACN/ARSN ACN 604 747 391

1. Details of substantial holder (1)

Name Shinsei Bank, Limited, SBI Holdings, Inc. and SBI Regional Bank Holdings, Co. Ltd. (Shinsei)

ACN/ARSN (if applicable) N/A

There was a change in the interests of the substantial holder on

08/09/2022

The previous notice was given to the company on

23/05/2022

The previous notice was dated

23/05/2022

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

| Class of securities (4) | Previous notice | | Present notice | |
|-------------------------|-----------------|------------------|----------------|------------------|
| | Person's votes | Voting power (5) | Person's votes | Voting power (5) |
| Ordinary shares | 115,025,546 | 11.08% | 133,491,726 | 12.85% |

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

| Date of change | Person whose relevant interest changed | Nature of change (6) | Consideration given in relation to change (7) | Class and number of securities affected | Person's votes affected |
|----------------|--|----------------------|---|---|-------------------------|
| See Annexure A | See Annexure A | See Annexure A | See Annexure A | See Annexure A | See Annexure A |

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

| Holder of relevant interest | Registered holder of securities | Person entitled to be registered as holder (8) | Nature of relevant interest (6) | Class and number of securities | Person's votes |
|-----------------------------|--|--|---|--------------------------------|----------------|
| Shinsei Bank, Ltd. | Shinsei Bank, Limited | Shinsei Bank, Limited | Relevant Interest under section 608(1)(a) of the Corporations Act 2001 (Cth) | 100,000,000 ordinary shares | 100,000,000 |
| | HSBC Custody Nominees (Australia) Limited<Euroclear Bank SA NV A/C> as custodian for Shinsei | HSBC Custody Nominees (Australia) Limited<Euroclear Bank SA NV A/C> as custodian for Shinsei | Relevant Interest under sections 608(1)(b) and 608(1)(c) of the Corporations Act 2001 (Cth) | 33,345,738 ordinary shares | 33,345,738 |
| SBI Holdings, Inc. | SBI Holdings, Inc. | SBI Holdings, Inc. | Relevant Interest under sections 608(1)(a) of the Corporations Act 2001 (Cth) | 145,988 ordinary shares | 145,988 |
| | Shinsei Bank, Limited | Shinsei Bank, Limited | Relevant Interest under sections 608(3)(b) of the Corporations Act 2001 (Cth) | 100,000,000 ordinary shares | 100,000,000 |

| | | | | | |
|-------------------------------------|--|--|---|-----------------------------|-------------|
| | HSBC Custody Nominees (Australia) Limited<Euroclear Bank SA NV A/C> as custodian for Shinsei | HSBC Custody Nominees (Australia) Limited<Euroclear Bank SA NV A/C> as custodian for Shinsei | Relevant Interest under sections 608(3)(b) of the Corporations Act 2001 (Cth) | 33,345,738 ordinary shares | 33,345,738 |
| SBI Regional Bank Holdings, Co. Ltd | Shinsei Bank, Limited | Shinsei Bank, Limited | Relevant Interest under sections 608(3)(a) of the Corporations Act 2001 (Cth) | 100,000,000 ordinary shares | 100,000,000 |
| | HSBC Custody Nominees (Australia) Limited<Euroclear Bank SA NV A/C> as custodian for Shinsei | HSBC Custody Nominees (Australia) Limited<Euroclear Bank SA NV A/C> as custodian for Shinsei | Relevant Interest under sections 608(3)(a) of the Corporations Act 2001 (Cth) | 33,345,738 ordinary shares | 33,345,738 |

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

| Name and ACN/ARSN (if applicable) | Nature of association |
|-------------------------------------|---|
| SBI Holdings, Inc. | It has indirect shareholding in Shinsei Bank, Limited of approximately 48.55% through its wholly-owned subsidiary, SBI Regional Bank Holdings Co., Ltd. It also acquired 145,988 ordinary shares in Latitude. |
| SBI Regional Bank Holdings, Co. Ltd | It has direct shareholding in Shinsei Bank, Limited of approximately 48.55%. |

6. Addresses

The addresses of persons named in this form are as follows:

| Name | Address |
|-------------------------------------|---|
| Shinsei Bank, Limited | 4-3 Nihonbashi-muromachi 2-chome, Chuo-ku, Tokyo 103-8303 Japan |
| SBI Holdings, Inc. | 1-6-1 Roppongi, Minato-ku, Tokyo 106-6019 Japan |
| SBI Regional Bank Holdings, Co. Ltd | 1-6-1 Roppongi, Minato-ku, Tokyo 106-6019 Japan |

Signature

print name Mitsuhiro Tomita

capacity Executive Director
Shinsei Bank, Limited

sign here

富田 光宏

date 08/09/2022

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (6) Include details of:
 - (a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.

- (7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included on any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
 - (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
 - (9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.
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Annexure A - Relevant interest change

This is the annexure of 3 pages marked Annexure A mentioned in the Form 604 (Notice of change of interests of substantial holder) signed by me and dated 8 September 2022.

Signature: 富田 光宏

Mitsuhiro Tomita
Executive Director
Shinsei Bank, Limited

| Date of change | Person whose relevant interest changed | Nature of change | Consideration given in relation to change | Class and number of securities affected | Person's votes affected |
|----------------|--|---|---|---|-------------------------|
| 26/05/2022 | Shinsei | Purchase of ordinary shares via ASX | \$7,085,795.11 | 3,820,608 ordinary shares | 3,820,608 |
| 8/07/2022 | SBI Holdings, Inc. | Purchase of ordinary shares via ASX | \$3,430,760.00 | 27,930 ordinary shares | 27,930 |
| 11/07/2022 | SBI Holdings, Inc. | Purchase of ordinary shares via ASX | \$2,774,468.00 | 23,125 ordinary shares | 23,125 |
| 12/07/2022 | SBI Holdings, Inc. | Purchase of ordinary shares via ASX | \$873,157.00 | 7,402 ordinary shares | 7,402 |
| 13/07/2022 | SBI Holdings, Inc. | Purchase of ordinary shares via ASX | \$7,240,123.00 | 54,434 ordinary shares | 54,434 |
| 14/07/2022 | SBI Holdings, Inc. | Purchase of ordinary shares via ASX | \$751,531.00 | 5,876 ordinary shares | 5,876 |
| 15/07/2022 | SBI Holdings, Inc. | Purchase of ordinary shares via ASX | \$1,359,704.00 | 10,142 ordinary shares | 10,142 |
| 19/07/2022 | SBI Holdings, Inc. | Purchase of ordinary shares via ASX | \$1,833,667.00 | 13,375 ordinary shares | 13,375 |
| 20/07/2022 | SBI Holdings, Inc. | Purchase of ordinary shares via ASX | \$521,270.00 | 3,704 ordinary shares | 3,704 |
| 21/07/2022 | Shinsei | Purchase of ordinary shares via ASX | \$13,299.19 | 8,674 ordinary shares | 8,674 |
| 22/07/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,578.34 | 1,000 ordinary shares | 1,000 |
| 22/07/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,735.01 | 3,000 ordinary shares | 3,000 |
| 25/07/2022 | Shinsei | Purchase of ordinary shares via block trade | \$1,604,000.00 | 1,000,000 ordinary shares | 1,000,000 |
| 25/07/2022 | Shinsei | Purchase of ordinary shares via ASX | \$2,568.56 | 1,528 ordinary shares | 1,528 |
| 26/07/2022 | Shinsei | Purchase of ordinary shares via ASX | \$36,892.00 | 23,000 ordinary shares | 23,000 |
| 23/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$39,473.60 | 24,671 ordinary shares | 24,671 |
| 23/08/2022 | Shinsei | Purchase of ordinary shares via block trade | \$1,589,900.00 | 1,000,000 ordinary shares | 1,000,000 |
| 24/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$33,141.61 | 20,985 ordinary shares | 20,985 |
| 24/08/2022 | Shinsei | Purchase of ordinary shares via block trade | \$1,580,000.00 | 1,000,000 ordinary shares | 1,000,000 |
| 25/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$8,396.63 | 5,746 ordinary shares | 5,746 |
| 25/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$8,724.96 | 5,976 ordinary shares | 5,976 |
| 25/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$36,015.60 | 24,325 ordinary shares | 24,325 |
| 26/08/2022 | Shinsei | Purchase of ordinary shares via block trade | \$1,450,000.00 | 1,000,000 ordinary shares | 1,000,000 |
| 26/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$519.48 | 351 ordinary shares | 351 |
| 26/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$694.34 | 466 ordinary shares | 466 |
| 26/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,490.00 | 1,000 ordinary shares | 1,000 |
| 26/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$2,538.20 | 1,715 ordinary shares | 1,715 |
| 29/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,447.50 | 1,000 ordinary shares | 1,000 |
| 29/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,478.40 | 1,000 ordinary shares | 1,000 |
| 29/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$2,980.00 | 2,000 ordinary shares | 2,000 |
| 29/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$5,910.00 | 4,000 ordinary shares | 4,000 |
| 29/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$5,710.00 | 4,000 ordinary shares | 4,000 |
| 29/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$6,127.95 | 4,257 ordinary shares | 4,257 |

| Date of change | Person whose relevant interest changed | Nature of change | Consideration given in relation to change | Class and number of securities affected | Person's votes affected |
|----------------|--|-------------------------------------|---|---|-------------------------|
| 29/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$7,171.50 | 5,000 ordinary shares | 5,000 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,417.70 | 1,000 ordinary shares | 1,000 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,410.00 | 1,000 ordinary shares | 1,000 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,399.00 | 1,000 ordinary shares | 1,000 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,833.00 | 1,300 ordinary shares | 1,300 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$2,165.11 | 1,541 ordinary shares | 1,541 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$2,262.24 | 1,600 ordinary shares | 1,600 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$7,092.90 | 4,995 ordinary shares | 4,995 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$7,000.00 | 5,000 ordinary shares | 5,000 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$14,100.00 | 10,000 ordinary shares | 10,000 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$19,740.00 | 14,000 ordinary shares | 14,000 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$21,150.00 | 15,000 ordinary shares | 15,000 |
| 30/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$21,970.24 | 15,472 ordinary shares | 15,472 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$155.94 | 113 ordinary shares | 113 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$392.73 | 285 ordinary shares | 285 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$454.91 | 330 ordinary shares | 330 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$520.76 | 376 ordinary shares | 376 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,390.00 | 1,000 ordinary shares | 1,000 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,387.60 | 1,000 ordinary shares | 1,000 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,390.00 | 1,000 ordinary shares | 1,000 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,385.00 | 1,000 ordinary shares | 1,000 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,390.00 | 1,000 ordinary shares | 1,000 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,385.00 | 1,000 ordinary shares | 1,000 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,390.90 | 1,000 ordinary shares | 1,000 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$2,081.14 | 1,494 ordinary shares | 1,494 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$2,760.00 | 2,000 ordinary shares | 2,000 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,153.80 | 3,000 ordinary shares | 3,000 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,540.48 | 3,267 ordinary shares | 3,267 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$5,396.25 | 3,873 ordinary shares | 3,873 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$7,568.48 | 5,434 ordinary shares | 5,434 |
| 31/08/2022 | Shinsei | Purchase of ordinary shares via ASX | \$8,312.97 | 6,013 ordinary shares | 6,013 |
| 1/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,400.00 | 1,000 ordinary shares | 1,000 |
| 1/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$2,800.00 | 2,000 ordinary shares | 2,000 |
| 1/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$2,800.00 | 2,000 ordinary shares | 2,000 |
| 1/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$5,600.00 | 4,000 ordinary shares | 4,000 |
| 1/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$6,950.00 | 5,000 ordinary shares | 5,000 |
| 1/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$13,900.00 | 10,000 ordinary shares | 10,000 |
| 2/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$5,591.20 | 4,000 ordinary shares | 4,000 |
| 2/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$16,800.00 | 12,000 ordinary shares | 12,000 |
| 5/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$2,786.00 | 2,000 ordinary shares | 2,000 |

| Date of change | Person whose relevant interest changed | Nature of change | Consideration given in relation to change | Class and number of securities affected | Person's votes affected |
|----------------|--|-------------------------------------|---|---|-------------------------|
| 5/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,170.00 | 3,000 ordinary shares | 3,000 |
| 5/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$53,641.54 | 38,351 ordinary shares | 38,351 |
| 6/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,230.00 | 3,000 ordinary shares | 3,000 |
| 6/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,200.00 | 3,000 ordinary shares | 3,000 |
| 6/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,203.00 | 3,000 ordinary shares | 3,000 |
| 6/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,230.00 | 3,000 ordinary shares | 3,000 |
| 6/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,230.00 | 3,000 ordinary shares | 3,000 |
| 6/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$7,041.50 | 5,000 ordinary shares | 5,000 |
| 7/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,377.20 | 1,000 ordinary shares | 1,000 |
| 7/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,370.00 | 1,000 ordinary shares | 1,000 |
| 7/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,110.00 | 3,000 ordinary shares | 3,000 |
| 7/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,102.50 | 3,000 ordinary shares | 3,000 |
| 7/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,170.00 | 3,000 ordinary shares | 3,000 |
| 7/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$13,675.00 | 10,000 ordinary shares | 10,000 |
| 7/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$13,715.00 | 10,000 ordinary shares | 10,000 |
| 7/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$13,675.00 | 10,000 ordinary shares | 10,000 |
| 7/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$20,550.00 | 15,000 ordinary shares | 15,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,380,000.00 | 1,000,000 ordinary shares | 1,000,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,140,000.00 | 3,000,000 ordinary shares | 3,000,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,140,000.00 | 3,000,000 ordinary shares | 3,000,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,140,000.00 | 3,000,000 ordinary shares | 3,000,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$1,959.33 | 1,446 ordinary shares | 1,446 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,117.50 | 3,000 ordinary shares | 3,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,140.00 | 3,000 ordinary shares | 3,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,140.00 | 3,000 ordinary shares | 3,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,140.00 | 3,000 ordinary shares | 3,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$4,110.60 | 3,000 ordinary shares | 3,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$13,600.00 | 10,000 ordinary shares | 10,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$13,699.00 | 10,000 ordinary shares | 10,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$13,698.00 | 10,000 ordinary shares | 10,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$27,296.00 | 20,000 ordinary shares | 20,000 |
| 8/09/2022 | Shinsei | Purchase of ordinary shares via ASX | \$34,000.00 | 25,000 ordinary shares | 25,000 |