

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 16/09/2022
The previous notice was given to the company on 08/09/2022
The previous notice was dated 08/09/2022

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	133,491,726	12.85%	144,708,232	13.93%

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)	44,562,244 ordinary shares	44,562,244
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)	44,562,244 ordinary shares	44,562,244
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)	44,562,244 ordinary shares	44,562,244

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
N/A	N/A

6. Addresses

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

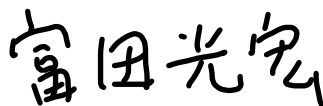
Name	Address
Shinsei Bank, Limited	4-3 Nihonbashi-muromachi 2-chome, Chuo-ku, Tokyo 103-8303 Japan
SBI Holdings, Inc.	1-6-1 Roppongi, Minato-ku, Tokyo 106-6019 Japan
SBI Regional Bank Holdings, Co. Ltd	1-6-1 Roppongi, Minato-ku, Tokyo 106-6019 Japan

Signature

print name Mitsuhiro Tomita

capacity Executive Director
Shinsei Bank, Limited

sign here



date 16/09/2022

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 16 September 2022.



Signature: _____

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
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,132.49	842 ordinary shares	842
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,330.00	1,000 ordinary shares	1,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,349.80	1,000 ordinary shares	1,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,370.00	1,000 ordinary shares	1,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,347.00	1,000 ordinary shares	1,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$3,990.00	3,000 ordinary shares	3,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$3,963.00	3,000 ordinary shares	3,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$4,044.60	3,000 ordinary shares	3,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$4,050.00	3,000 ordinary shares	3,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,685.50	5,000 ordinary shares	5,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$13,323.00	10,000 ordinary shares	10,000
9/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$4,080,000.00	3,000,000 ordinary shares	3,000,000
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$2,355,805.76	1,758,064 ordinary shares	1,758,064
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,775,000.00	5,000,000 ordinary shares	5,000,000
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,339.80	1,000 ordinary shares	1,000
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$2,902.51	2,158 ordinary shares	2,158
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,750.00	5,000 ordinary shares	5,000
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,700.00	5,000 ordinary shares	5,000
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$13,372.00	10,000 ordinary shares	10,000
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$20,089.50	15,000 ordinary shares	15,000
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$27,000.00	20,000 ordinary shares	20,000
12/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$26,800.00	20,000 ordinary shares	20,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,330.00	1,000 ordinary shares	1,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,340.00	1,000 ordinary shares	1,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000

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
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,350.00	1,000 ordinary shares	1,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,360.00	1,000 ordinary shares	1,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,355.00	1,000 ordinary shares	1,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,353.30	1,000 ordinary shares	1,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$2,698.40	2,000 ordinary shares	2,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$4,110.00	3,000 ordinary shares	3,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$4,077.90	3,000 ordinary shares	3,000
13/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$10,800.00	8,000 ordinary shares	8,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,392.50	1,000 ordinary shares	1,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$2,785.00	2,000 ordinary shares	2,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$4,177.50	3,000 ordinary shares	3,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$4,177.20	3,000 ordinary shares	3,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$4,140.00	3,000 ordinary shares	3,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$4,177.50	3,000 ordinary shares	3,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$4,170.00	3,000 ordinary shares	3,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,937.50	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,901.00	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,912.50	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,913.50	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,912.50	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,900.00	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,912.50	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,901.00	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,938.50	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,925.00	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,913.00	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,937.50	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,939.00	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,937.50	5,000 ordinary shares	5,000
14/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,912.50	5,000 ordinary shares	5,000
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$545.26	398 ordinary shares	398
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$884.52	648 ordinary shares	648
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,900.00	5,000 ordinary shares	5,000
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,900.00	5,000 ordinary shares	5,000
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,925.00	5,000 ordinary shares	5,000
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,850.00	5,000 ordinary shares	5,000
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,887.50	5,000 ordinary shares	5,000
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,850.00	5,000 ordinary shares	5,000

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
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,850.00	5,000 ordinary shares	5,000
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$6,850.00	5,000 ordinary shares	5,000
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$13,700.00	10,000 ordinary shares	10,000
15/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$13,700.00	10,000 ordinary shares	10,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,365.00	1,000 ordinary shares	1,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,365.00	1,000 ordinary shares	1,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,370.00	1,000 ordinary shares	1,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,370.00	1,000 ordinary shares	1,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,370.00	1,000 ordinary shares	1,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,370.00	1,000 ordinary shares	1,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,370.00	1,000 ordinary shares	1,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,370.00	1,000 ordinary shares	1,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,370.00	1,000 ordinary shares	1,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,370.00	1,000 ordinary shares	1,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$4,095.00	3,000 ordinary shares	3,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$20,475.00	15,000 ordinary shares	15,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$20,550.00	15,000 ordinary shares	15,000
16/09/2022	Shinsei	Purchase of ordinary shares via ASX	\$1,526,610.54	1,118,396 ordinary shares	1,118,396