

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

ACN/ARSN (if applicable) N/A

There was a change in the interests of the substantial holder on 03/07/2024
The previous notice was given to the company on 15/03/2024
The previous notice was dated 14/03/2024

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:

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Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Ordinary shares	188,325,008	18.11%	200,559,198	19.29%

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
SBI Shinsei Bank, Ltd.	SBI Shinsei Bank, Limited	SBI 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 SBI Shinsei Bank Ltd	HSBC Custody Nominees (Australia) Limited<Euroclear Bank SA NV A/C> as custodian for SBI Shinsei Bank Ltd	Relevant Interest under sections 608(1)(b) and 608(1)(c) of the Corporations Act 2001 (Cth)	100,413,210 ordinary shares	100,413,210
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

	SBI Shinsei Bank Ltd	SBI Shinsei Bank Ltd	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 SBI Shinsei Bank Ltd	HSBC Custody Nominees (Australia) Limited<Euroclear Bank SA NV A/C> as custodian for SBI Shinsei Bank Ltd	Relevant Interest under sections 608(3)(b) of the Corporations Act 2001 (Cth)	100,413,210 ordinary shares	100,413,210
SBI Regional Bank Holdings, Co. Ltd	SBI Shinsei Bank Ltd	SBI Shinsei Bank Ltd	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 SBI Shinsei Bank Ltd	HSBC Custody Nominees (Australia) Limited<Euroclear Bank SA NV A/C> as custodian for SBI Shinsei Bank Ltd	Relevant Interest under sections 608(3)(a) of the Corporations Act 2001 (Cth)	100,413,210 ordinary shares	100,413,210

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
SBI 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 Mitsuhiko Tomita capacity Executive Director
SBI Shinsei Bank, Limited

sign here  date 03/07/2024

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 2 pages marked Annexure A mentioned in the Form 604 (Notice of change of interests of substantial holder) signed by me and dated 03/07/2024.



Signature: _____

Mitsuhiro Tomita
Executive Director
SBI 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
15/03/2024	SBI	Purchase of ordinary shares via ASX	\$39,770.45	34,583 ordinary shares	34,583
18/03/2024	SBI	Purchase of ordinary shares via ASX	\$2,216,296.10	1,927,214 ordinary shares	1,927,214
19/03/2024	SBI	Purchase of ordinary shares via ASX	\$53,702.70	46,698 ordinary shares	46,698
21/03/2024	SBI	Purchase of ordinary shares via ASX	\$3,637.10	3,149 ordinary shares	3,149
22/03/2024	SBI	Purchase of ordinary shares via ASX	\$43,922.34	38,028 ordinary shares	38,028
25/03/2024	SBI	Purchase of ordinary shares via ASX	\$39,942.25	34,612 ordinary shares	34,612
26/03/2024	SBI	Purchase of ordinary shares via ASX	\$6,764.84	5,857 ordinary shares	5,857
27/03/2024	SBI	Purchase of ordinary shares via ASX	\$6,911.52	5,984 ordinary shares	5,984
28/03/2024	SBI	Purchase of ordinary shares via ASX	\$14,910.51	12,855 ordinary shares	12,855
8/04/2024	SBI	Purchase of ordinary shares via ASX	\$27,374.01	23,497 ordinary shares	23,497
9/04/2024	SBI	Purchase of ordinary shares via ASX	\$7,549.20	6,480 ordinary shares	6,480
10/04/2024	SBI	Purchase of ordinary shares via ASX	\$69,380.41	59,554 ordinary shares	59,554
11/04/2024	SBI	Purchase of ordinary shares via ASX	\$19,238.81	16,514 ordinary shares	16,514
12/04/2024	SBI	Purchase of ordinary shares via ASX	\$77,154.46	66,227 ordinary shares	66,227
15/04/2024	SBI	Purchase of ordinary shares via ASX	\$76,816.61	65,937 ordinary shares	65,937
16/04/2024	SBI	Purchase of ordinary shares via ASX	\$77,083.39	66,166 ordinary shares	66,166
17/04/2024	SBI	Purchase of ordinary shares via ASX	\$76,379.73	65,562 ordinary shares	65,562
18/04/2024	SBI	Purchase of ordinary shares via ASX	\$116,500.00	100,000 ordinary shares	100,000
19/04/2024	SBI	Purchase of ordinary shares via ASX	\$23,300.00	20,000 ordinary shares	20,000
22/04/2024	SBI	Purchase of ordinary shares via ASX	\$9,578.63	8,222 ordinary shares	8,222
26/04/2024	SBI	Purchase of ordinary shares via ASX	\$12,774.36	10,967 ordinary shares	10,967
1/05/2024	SBI	Purchase of ordinary shares via ASX	\$11,650.00	10,000 ordinary shares	10,000
2/05/2024	SBI	Purchase of ordinary shares via ASX	\$21,993.75	19,125 ordinary shares	19,125
3/05/2024	SBI	Purchase of ordinary shares via ASX	\$2,012,150.00	1,750,000 ordinary shares	1,750,000
6/05/2024	SBI	Purchase of ordinary shares via ASX	\$3,024,500.00	2,630,000 ordinary shares	2,630,000
7/05/2024	SBI	Purchase of ordinary shares via ASX	\$1,012,000.00	880,000 ordinary shares	880,000
8/05/2024	SBI	Purchase of ordinary shares via ASX	\$218,481.00	190,000 ordinary shares	190,000
9/05/2024	SBI	Purchase of ordinary shares via ASX	\$2,601.30	2,262 ordinary shares	2,262
10/05/2024	SBI	Purchase of ordinary shares via ASX	\$28,016.30	24,362 ordinary shares	24,362
13/05/2024	SBI	Purchase of ordinary shares via ASX	\$1,489.25	1,295 ordinary shares	1,295
14/05/2024	SBI	Purchase of ordinary shares via ASX	\$460.00	400 ordinary shares	400
15/05/2024	SBI	Purchase of ordinary shares via ASX	\$913.10	794 ordinary shares	794
16/05/2024	SBI	Purchase of ordinary shares via ASX	\$13,733.30	11,942 ordinary shares	11,942

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
17/05/2024	SBI	Purchase of ordinary shares via ASX	\$11,206.75	9,745 ordinary shares	9,745
20/05/2024	SBI	Purchase of ordinary shares via ASX	\$9,420.80	8,192 ordinary shares	8,192
21/05/2024	SBI	Purchase of ordinary shares via ASX	\$28,099.10	24,434 ordinary shares	24,434
22/05/2024	SBI	Purchase of ordinary shares via ASX	\$12,972.00	11,280 ordinary shares	11,280
23/05/2024	SBI	Purchase of ordinary shares via ASX	\$84,782.80	73,737 ordinary shares	73,737
24/05/2024	SBI	Purchase of ordinary shares via ASX	\$525,418.90	456,886 ordinary shares	456,886
27/05/2024	SBI	Purchase of ordinary shares via ASX	\$9,451.85	8,219 ordinary shares	8,219
29/05/2024	SBI	Purchase of ordinary shares via ASX	\$41,549.24	36,402 ordinary shares	36,402
30/05/2024	SBI	Purchase of ordinary shares via ASX	\$11,500.00	10,000 ordinary shares	10,000
31/05/2024	SBI	Purchase of ordinary shares via ASX	\$243.80	212 ordinary shares	212
3/06/2024	SBI	Purchase of ordinary shares via ASX	\$11,985.30	10,422 ordinary shares	10,422
4/06/2024	SBI	Purchase of ordinary shares via ASX	\$38,310.54	33,328 ordinary shares	33,328
5/06/2024	SBI	Purchase of ordinary shares via ASX	\$6.90	6 ordinary shares	6
6/06/2024	SBI	Purchase of ordinary shares via ASX	\$127,972.00	111,280 ordinary shares	111,280
7/06/2024	SBI	Purchase of ordinary shares via ASX	\$132,720.31	115,419 ordinary shares	115,419
11/06/2024	SBI	Purchase of ordinary shares via ASX	\$16,815.50	14,640 ordinary shares	14,640
12/06/2024	SBI	Purchase of ordinary shares via ASX	\$92.00	80 ordinary shares	80
13/06/2024	SBI	Purchase of ordinary shares via ASX	\$4,688.55	4,077 ordinary shares	4,077
14/06/2024	SBI	Purchase of ordinary shares via ASX	\$7,408.30	6,442 ordinary shares	6,442
17/06/2024	SBI	Purchase of ordinary shares via ASX	\$38,166.20	33,188 ordinary shares	33,188
18/06/2024	SBI	Purchase of ordinary shares via ASX	\$45,996.00	40,000 ordinary shares	40,000
19/06/2024	SBI	Purchase of ordinary shares via ASX	\$9,454.15	8,221 ordinary shares	8,221
20/06/2024	SBI	Purchase of ordinary shares via ASX	\$11,500.00	10,000 ordinary shares	10,000
21/06/2024	SBI	Purchase of ordinary shares via ASX	\$1.15	1 ordinary share	1
24/06/2024	SBI	Purchase of ordinary shares via ASX	\$1,995.25	1,735 ordinary shares	1,735
25/06/2024	SBI	Purchase of ordinary shares via ASX	\$19,469.50	16,930 ordinary shares	16,930
26/06/2024	SBI	Purchase of ordinary shares via ASX	\$36,111.46	31,404 ordinary shares	31,404
27/06/2024	SBI	Purchase of ordinary shares via ASX	\$63,250.00	55,000 ordinary shares	55,000
28/06/2024	SBI	Purchase of ordinary shares via ASX	\$17,542.10	15,254 ordinary shares	15,254
1/07/2024	SBI	Purchase of ordinary shares via ASX	\$462.30	402 ordinary shares	402
2/07/2024	SBI	Purchase of ordinary shares via ASX	\$24,091.35	20,949 ordinary shares	20,949
3/07/2024	SBI	Purchase of ordinary shares via ASX	\$3,367,221.85	2,928,019 ordinary shares	2,928,019