

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 (formerly 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 29/06/2023

The previous notice was given to the company on 31/05/2023

The previous notice was dated 31/05/2023

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:

9

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Ordinary shares	166,423,838	16.01%	176,880,348	17.01%

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)	76,734,360 ordinary shares	76,734,360
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)	76,734,360 ordinary shares	76,734,360
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)	76,734,360 ordinary shares	76,734,360

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 29/06/2023

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 1 page marked Annexure A mentioned in the Form 604 (Notice of change of interests of substantial holder) signed by me and dated 29/06/2023.

Signature: _____



Mitsuhiro Tomita
Executive Director
SBI Shinsei Bank, Limited

Date	Company	Description	Amount	Shares	Total
1/06/2023	SBI	Purchase of ordinary shares via ASX	\$280,047.69	224,074 ordinary shares	224,074
2/06/2023	SBI	Purchase of ordinary shares via ASX	\$62,408.75	49,927 ordinary shares	49,927
2/06/2023	SBI	Purchase of ordinary shares via ASX	\$91,521.25	73,217 ordinary shares	73,217
5/06/2023	SBI	Purchase of ordinary shares via ASX	\$193,321.09	154,694 ordinary shares	154,694
6/06/2023	SBI	Purchase of ordinary shares via ASX	\$8,705.00	6,964 ordinary shares	6,964
7/06/2023	SBI	Purchase of ordinary shares via ASX	\$360,489.91	288,415 ordinary shares	288,415
7/06/2023	SBI	Purchase of ordinary shares via ASX	\$79,228.75	63,383 ordinary shares	63,383
8/06/2023	SBI	Purchase of ordinary shares via ASX	\$101,995.90	81,931 ordinary shares	81,931
9/06/2023	SBI	Purchase of ordinary shares via ASX	\$262.70	211 ordinary shares	211
13/06/2023	SBI	Purchase of ordinary shares via ASX	\$235,387.45	189,203 ordinary shares	189,203
15/06/2023	SBI	Purchase of ordinary shares via ASX	\$306,500.00	250,000 ordinary shares	250,000
15/06/2023	SBI	Purchase of ordinary shares via ASX	\$61,000.00	50,000 ordinary shares	50,000
19/06/2023	SBI	Purchase of ordinary shares via ASX	\$7,371,474.00	6,142,895 ordinary shares	6,142,895
21/06/2023	SBI	Purchase of ordinary shares via ASX	\$2,903,972.78	2,420,179 ordinary shares	2,420,179
21/06/2023	SBI	Purchase of ordinary shares via ASX	\$68.68	57 ordinary shares	57
22/06/2023	SBI	Purchase of ordinary shares via ASX	\$2,789.58	2,315 ordinary shares	2,315
23/06/2023	SBI	Purchase of ordinary shares via ASX	\$18,831.74	15,628 ordinary shares	15,628
26/06/2023	SBI	Purchase of ordinary shares via ASX	\$48,203.62	40,003 ordinary shares	40,003
27/06/2023	SBI	Purchase of ordinary shares via ASX	\$60,000.00	50,000 ordinary shares	50,000
27/06/2023	SBI	Purchase of ordinary shares via ASX	\$60,250.00	50,000 ordinary shares	50,000
27/06/2023	SBI	Purchase of ordinary shares via ASX	\$184,733.98	153,740 ordinary shares	153,740
28/06/2023	SBI	Purchase of ordinary shares via ASX	\$38,642.40	32,202 ordinary shares	32,202
29/06/2023	SBI	Purchase of ordinary shares via ASX	\$36,000.00	30,000 ordinary shares	30,000
29/06/2023	SBI	Purchase of ordinary shares via ASX	\$104,966.40	87,472 ordinary shares	87,472