

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 31/05/2023
The previous notice was given to the company on 23/12/2022
The previous notice was dated 22/12/2022

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	155,578,452	14.97%	166,423,838	16.01%

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)	66,277,850 ordinary shares	66,277,850
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)	66,277,850 ordinary shares	66,277,850
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)	66,277,850 ordinary shares	66,277,850

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	Mitsuhiro Tomita	capacity	Executive Director SBI Shinsei Bank, Limited
sign here		date	31/05/2023

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 10 pages marked Annexure A mentioned in the Form 604 (Notice of change of interests of substantial holder) signed by me and dated 31/05/2023.

Signature: 富田 光宏

Mitsuhiro Tomita
Executive Director
SBI Shinsei Bank, Limited

23/12/2022	SBI	Purchase of ordinary shares via ASX	\$91,515.53	70,186 ordinary shares	70,186
28/12/2022	SBI	Purchase of ordinary shares via ASX	\$712.78	548 ordinary shares	548
29/12/2022	SBI	Purchase of ordinary shares via ASX	\$652,450.00	500,000 ordinary shares	500,000
29/12/2022	SBI	Purchase of ordinary shares via ASX	\$68,062.28	52,155 ordinary shares	52,155
3/01/2023	SBI	Purchase of ordinary shares via ASX	\$44,097.26	33,791 ordinary shares	33,791
4/01/2023	SBI	Purchase of ordinary shares via ASX	\$19,235.70	14,740 ordinary shares	14,740
5/01/2023	SBI	Purchase of ordinary shares via ASX	\$270.14	207 ordinary shares	207
6/01/2023	SBI	Purchase of ordinary shares via ASX	\$21,020.94	16,108 ordinary shares	16,108
9/01/2023	SBI	Purchase of ordinary shares via ASX	\$506.34	388 ordinary shares	388
10/01/2023	SBI	Purchase of ordinary shares via ASX	\$655,000.00	500,000 ordinary shares	500,000
10/01/2023	SBI	Purchase of ordinary shares via ASX	\$321,494.96	245,416 ordinary shares	245,416
11/01/2023	SBI	Purchase of ordinary shares via ASX	\$220.08	168 ordinary shares	168
15/03/2023	SBI	Purchase of ordinary shares via ASX	\$45,471.08	39,125 ordinary shares	39,125
16/03/2023	SBI	Purchase of ordinary shares via ASX	\$55,083.60	45,903 ordinary shares	45,903
17/03/2023	SBI	Purchase of ordinary shares via ASX	\$130,967.94	109,040 ordinary shares	109,040
24/03/2023	SBI	Purchase of ordinary shares via ASX	\$345,666.61	317,009 ordinary shares	317,009
27/03/2023	SBI	Purchase of ordinary shares via ASX	\$208,902.53	182,991 ordinary shares	182,991
28/03/2023	SBI	Purchase of ordinary shares via ASX	\$184,930.44	154,948 ordinary shares	154,948
29/03/2023	SBI	Purchase of ordinary shares via ASX	\$100,562.83	85,165 ordinary shares	85,165
30/03/2023	SBI	Purchase of ordinary shares via ASX	\$198,273.69	172,322 ordinary shares	172,322
31/03/2023	SBI	Purchase of ordinary shares via ASX	\$1,138,572.46	984,073 ordinary shares	984,073
3/04/2023	SBI	Purchase of ordinary shares via ASX	\$356,164.08	307,038 ordinary shares	307,038
3/04/2023	SBI	Purchase of ordinary shares via ASX	\$18,475.32	15,927 ordinary shares	15,927
4/04/2023	SBI	Purchase of ordinary shares via ASX	\$148,024.56	123,601 ordinary shares	123,601
5/04/2023	SBI	Purchase of ordinary shares via ASX	\$96,115.65	79,088 ordinary shares	79,088
5/04/2023	SBI	Purchase of ordinary shares via ASX	\$83,843.58	69,361 ordinary shares	69,361
6/04/2023	SBI	Purchase of ordinary shares via ASX	\$35,641.08	29,214 ordinary shares	29,214
12/04/2023	SBI	Purchase of ordinary shares via ASX	\$49,507.67	40,296 ordinary shares	40,296
12/04/2023	SBI	Purchase of ordinary shares via ASX	\$73,705.51	59,111 ordinary shares	59,111
13/04/2023	SBI	Purchase of ordinary shares via ASX	\$140,843.60	112,441 ordinary shares	112,441
14/04/2023	SBI	Purchase of ordinary shares via ASX	\$46,511.64	36,914 ordinary shares	36,914
17/04/2023	SBI	Purchase of ordinary shares via ASX	\$46,524.11	36,717 ordinary shares	36,717
18/04/2023	SBI	Purchase of ordinary shares via ASX	\$22,997.92	18,196 ordinary shares	18,196

19/04/2023	SBI	Purchase of ordinary shares via ASX	\$1,878,035.07	1,445,087 ordinary shares	1,445,087
20/04/2023	SBI	Purchase of ordinary shares via ASX	\$24,028.83	18,627 ordinary shares	18,627
21/04/2023	SBI	Purchase of ordinary shares via ASX	\$42,483.57	32,933 ordinary shares	32,933
24/04/2023	SBI	Purchase of ordinary shares via ASX	\$92,416.75	71,652 ordinary shares	71,652
26/04/2023	SBI	Purchase of ordinary shares via ASX	\$50,896.95	39,455 ordinary shares	39,455
27/04/2023	SBI	Purchase of ordinary shares via ASX	\$1,873.08	1,452 ordinary shares	1,452
28/04/2023	SBI	Purchase of ordinary shares via ASX	\$17,503.05	13,583 ordinary shares	13,583
1/05/2023	SBI	Purchase of ordinary shares via ASX	\$54,003.27	41,863 ordinary shares	41,863
2/05/2023	SBI	Purchase of ordinary shares via ASX	\$30,377.42	23,563 ordinary shares	23,563
3/05/2023	SBI	Purchase of ordinary shares via ASX	\$686,655.39	532,291 ordinary shares	532,291
4/05/2023	SBI	Purchase of ordinary shares via ASX	\$10,455.45	8,105 ordinary shares	8,105
5/05/2023	SBI	Purchase of ordinary shares via ASX	\$39,748.77	30,813 ordinary shares	30,813
8/05/2023	SBI	Purchase of ordinary shares via ASX	\$54,399.30	42,170 ordinary shares	42,170
9/05/2023	SBI	Purchase of ordinary shares via ASX	\$304,183.08	236,995 ordinary shares	236,995
10/05/2023	SBI	Purchase of ordinary shares via ASX	\$174,521.55	135,309 ordinary shares	135,309
10/05/2023	SBI	Purchase of ordinary shares via ASX	\$108,618.00	84,200 ordinary shares	84,200
11/05/2023	SBI	Purchase of ordinary shares via ASX	\$81,611.85	63,265 ordinary shares	63,265
12/05/2023	SBI	Purchase of ordinary shares via ASX	\$386,639.13	301,426 ordinary shares	301,426
15/05/2023	SBI	Purchase of ordinary shares via ASX	\$345,752.32	270,119 ordinary shares	270,119
15/05/2023	SBI	Purchase of ordinary shares via ASX	\$640,000.00	500,000 ordinary shares	500,000
15/05/2023	SBI	Purchase of ordinary shares via ASX	\$640,000.00	500,000 ordinary shares	500,000
16/05/2023	SBI	Purchase of ordinary shares via ASX	\$9,683.20	7,565 ordinary shares	7,565
17/05/2023	SBI	Purchase of ordinary shares via ASX	\$98,410.24	76,883 ordinary shares	76,883
18/05/2023	SBI	Purchase of ordinary shares via ASX	\$63,933.90	49,785 ordinary shares	49,785
19/05/2023	SBI	Purchase of ordinary shares via ASX	\$3,884.19	3,011 ordinary shares	3,011
19/05/2023	SBI	Purchase of ordinary shares via ASX	\$123,376.36	95,648 ordinary shares	95,648
22/05/2023	SBI	Purchase of ordinary shares via ASX	\$20,178.74	15,657 ordinary shares	15,657
23/05/2023	SBI	Purchase of ordinary shares via ASX	\$620,918.28	481,332 ordinary shares	481,332
23/05/2023	SBI	Purchase of ordinary shares via ASX	\$267,877.53	207,657 ordinary shares	207,657
24/05/2023	SBI	Purchase of ordinary shares via ASX	\$140,574.59	108,981 ordinary shares	108,981
25/05/2023	SBI	Purchase of ordinary shares via ASX	\$93,959.73	72,837 ordinary shares	72,837
26/05/2023	SBI	Purchase of ordinary shares via ASX	\$136,705.17	105,973 ordinary shares	105,973
29/05/2023	SBI	Purchase of ordinary shares via ASX	\$92,353.78	72,253 ordinary shares	72,253
30/05/2023	SBI	Purchase of ordinary shares via ASX	\$342,391.88	281,133 ordinary shares	281,133
31/05/2023	SBI	Purchase of ordinary shares via ASX	\$252,372.71	202,709 ordinary shares	202,709
31/05/2023	SBI	Purchase of ordinary shares via ASX	\$269,206.41	218,867 ordinary shares	218,867