

Notice Regarding Dividend of Surplus (Year-end Dividend)

SBI Holdings, Inc. (hereinafter “the Company”) hereby announces that it has resolved at the Board of Directors Meeting held today that the Company will distribute dividend of surplus with March 31, 2023 as record date, as provided below.

1. Details of the revision

	Resolved amount	Previous forecast for year-end dividend (announced on November 14, 2022)	Actual amount for the previous fiscal year (fiscal year ended March 31, 2022)
Record date	March 31, 2023	March 31, 2023	March 31, 2022
Dividend per share	JPY 120	TBD	JPY 120
Total amount of dividend payouts	JPY 32,680 million	—	JPY 29,424 million
Effective date	June 9, 2023	—	June 30, 2022
Source of dividend	Retained earnings	—	Retained earnings

As a result, the detail of the annual dividend for the fiscal year ended March 31, 2023 is as follows.

Dividend per share (JPY)			
Record date	End of 2 nd quarter	End of fiscal year	Total
Fiscal year ended March 31, 2023	JPY 30	JPY 120	JPY 150
Fiscal year ended March 31, 2022	JPY 30	JPY 120	JPY 150

2. Reason of revision to the dividend forecast

The Company’s basic dividend policy is to pay a minimum annual dividend of JPY 10 per share, and endeavors to increase the dividend when it has determined that a further return of profits is possible, after a comprehensive consideration of the appropriate level of internal reserves required for sustained growth, along with a consideration of the ongoing business performance.

Furthermore, regarding the sum of dividend payouts and share repurchase amounts to profit for the year attributable to the owners of the Company from the fiscal year ending March 31, 2023; for the time being, the total amount of dividends will be approximately 30% profit before income tax expense in the Financial Services Business. As for the

fiscal year ended March 31, 2023, the Company implemented an interim dividend of JPY 30 per share, with September 30, 2022, as the record date. Considering the Company's consolidated profit before income tax expense in the Financial Services Business of the fiscal year ended March 31, 2023, which was announced today, was JPY 150,653 million (Of which, profit before income tax expense generated from regular business operations of the Financial Services Business, which is the basis for determining the total return amount, was JPY 134,859 million), the Company has decided to implement an ordinary year-end dividend of JPY 120 per share.

Note: The calculation reflects the deductions of temporary factors that occurred in the fiscal year ended March 31, 2023, from the gain on sale (JPY 10,728 million) due to the partial sale of shares held in SBI Sumishin Net Bank, Ltd., an equity-method affiliate of the Company and gain on sale (JPY 5,067 million) of all shares held in ALBERT Inc. which was an equity-method affiliate of the Company.

As a result, the annual dividend for the fiscal year ended March 31, 2023, is JPY 150 (total dividend payout amount of JPY 40,847 million, total payout ratio of 116.7%).

For further information, please contact:

SBI Holdings, Inc. Corporate Communications Dept., Tel: +81 3 6229-0126