

April 26, 2019  
SBI Holdings, Inc.  
(TOKYO: 8473)

**Notice Regarding Dividend of Surplus  
(Year-end Dividend Including the 20th Anniversary Commemorative 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, 2019 as record date, as provided below.

1. Summary of the dividend

	Amount in accordance with resolution	Previous forecast for year-end dividend (announced on April 26, 2018)	Actual year-end dividend for the previous fiscal year (fiscal year ended March 31, 2018)
Record date	March 31, 2019	March 31, 2019	March 31, 2018
Dividend per share	JPY 80 (Ordinary Dividend: JPY 75) (Commemorative dividend: JPY 5)	TBD	JPY 70 (Ordinary dividend: JPY 70)
Total amount of dividend payouts	JPY 18,260 million	—	JPY 15,455 million
Effective date	June 7, 2019	—	June 8, 2018
Source of dividend	Retained earnings	—	Retained earnings

As a result, the detail of the annual dividend for the fiscal year ended March 31, 2019 is as follows.

Dividend per share (JPY)				
Record date	End of 2 <sup>nd</sup> quarter	End of fiscal year		Total
		Ordinary dividend	Commemorative dividend	
Fiscal year ended March 31, 2019	20	75	5 (of the 20th anniversary)	100
Fiscal year ended March 31, 2018	15	70	—	85

2. Reason

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, for the time being, the Company strives to achieve a total shareholder return ratio, which is the portion of the sum of dividend payouts and share repurchase amounts to profit for the year attributable to the owners of the Company, of 40% as a minimum.

As for the fiscal year ended March 31, 2019, the Company implemented an interim dividend of JPY 20 per share, with September 30, 2018 as record date. Moreover, as was announced today, since the Company's consolidated profit attributable to owners of the Company for the fiscal year ended March 31, 2019 was JPY 52,548 million, a historical high profit, as well as the fact that the Company will be celebrating its 20th anniversary on July 8, 2019, the Company decided to implement a year-end dividend of JPY 80 per share, including JPY 5 per share as the 20th anniversary commemorative dividend.

Consequently, the annual dividend for the fiscal year ended March 31, 2019 will be JPY 100 per share, for an increase of JPY 15 year-on-year, with the total shareholder return amount to be JPY 22,984 million and dividend payout ratio to be 43.2%.

In the meantime, the Company also conducted share repurchase of a total of JPY 19,427 million from November 28, 2018 to January 9, 2019. Therefore, the total shareholder amount will be JPY 42,412 million and the total shareholder return ratio to be 80.7%.

\*\*\*\*\*

For further information, please contact:

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