

May 27, 2022  
SBI Holdings, Inc.  
(TOKYO: 8473)

### **Notice of Revision to Dividend Forecast**

SBI Holdings, Inc. (hereinafter “the Company”) hereby announces that it has revised its dividend forecast for the fiscal year ended March 31, 2022 (from April 1, 2021 to March 31, 2022) as shown below. The year-end dividend with the record of March 31, 2022 is scheduled to be paid after the resolution of the Board of Directors meeting to be held on June 29, 2022.

#### 1. Details of the revision

Record date	Annual dividend		
	End of 2nd quarter	End of fiscal year	Total
Previous forecast (announced on April 28, 2021)		—	—
Revised forecast		JPY 120	JPY 150
Results for the current fiscal year (fiscal year ended March 31, 2022)	JPY 30		
Results for the previous fiscal year (fiscal year ended March 31, 2021)	JPY 20	JPY 100	JPY 120

#### 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, 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. However, the Company has incorporated into its basic policy on shareholder returns the inclusion of an adjustment to the return ratio, for deducting the gains or losses on fair value estimates of operating investment securities, which is not accompanied by cash flow, from consolidated profit before income tax expense. Such an adjustment would be made according to the level of consolidated profit before income tax expense accounted for by the total amount of gains or losses on fair value estimates.

As for the fiscal year ended March 31, 2022, the Company implemented an interim dividend of JPY 30 per share, with September 30, 2021 as the record date. Moreover, the Company’s consolidated profit attributable to owners of the Company for the fiscal year ended March 31, 2021, which was announced today, was JPY 412,724 million. However, since the total amount of the gains on fair value estimates of operating investment securities and gains on negative goodwill from the consolidation of Shinsei Bank, Limited, etc. account for approximately 81% of the consolidated profit before income tax expense, an extremely high level, the Company has decided to make partial adjustments and plans to implement a year-end ordinary dividend of JPY 120 per share, an increase of

JPY 20 year-on-year.

As a result, the planned annual dividend for the fiscal year ended March 31, 2022, will be JPY 150 (total dividend payout amount of JPY 36,770 million, total payout ratio of 10.0%).

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For further information, please contact:

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