

May 9, 2025
SBI Holdings, Inc.
(Tokyo: 8473)

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, 2025 as record date, as provided below.

1. Summary of the dividend

	Resolved amount	Previous forecast for year-end dividend (announced on May 10, 2024)	Actual amount for the previous fiscal year (fiscal year ended March 31, 2024)
Record date	March 31, 2025	March 31, 2025	March 31, 2024
Dividend per share	JPY 140	—	JPY 130 (Ordinary dividend JPY 120) (Commemorative dividend JPY 10)
Total amount of dividend payouts	JPY 42,423 million	—	JPY 39,242 million
Effective date	June 9, 2025	—	June 7, 2024
Source of dividend	Retained earnings	—	Retained earnings

As a result, the details of the annual dividend for the fiscal year ended March 31, 2025 is as follows.

Dividend per share (JPY)				
Record date	End of 2 nd quarter	End of fiscal year		Annual
		Ordinary dividend	Commemorative dividend	
Fiscal year ended March 31, 2025	JPY 30	JPY 140	—	JPY 170
Fiscal year ended March 31, 2024	JPY 30	JPY 120	JPY 10 (To commemorate the 25th anniversary of the Company’s founding)	JPY 160

2. Reason for revision to the dividend

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

Furthermore, regarding the level of total return amount, which includes the total amount of dividend payouts and share repurchase amounts, the Company has decided that from the fiscal year ended March 31, 2023, the total return amount will be approximately 30% of profit before income tax expense of the Financial Services Business excluding extraordinary factors such as gain on sales of subsidiaries' stocks, for the time being.

For the fiscal year ended March 31, 2025, the Company implemented an interim dividend of JPY 30 per share with a record date of September 30, 2024. In addition, as announced today, considering that the profit before income tax expense of the Financial Services Business in the consolidated results for the fiscal year ended March 31, 2025, amounted to JPY 225,369 million (Of which profit before income tax expense of JPY 168,693 million* generated from regular business operations of the Financial Services Business, which is the basis for determining the total return amount), the Company has decided to pay an ordinary dividend of JPY 140 per share as the year-end dividend for fiscal year ended March 31, 2025.

*Calculated after deducting extraordinary gain on liquidation of overseas subsidiaries of SBI Shinsei Bank, Limited., gain on negative goodwill arising from the acquisition of NEC Capital Solutions Limited, and special factors such as valuation gains on operational investment securities held in the Financial Services Business.

As a result, the annual dividend for the fiscal year ended March 31, 2025, is JPY 170 per share (total dividend payout amount of JPY 51,505 million, total payout ratio of 31.8%), an increase of JPY 10 compared to the previous fiscal year.

For further information, please contact:

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