

For Immediate Release

Company Name : SBI Shinsei Bank, Limited
 Name of Representative : Katsuya Kawashima
 President and CEO
 (Code: 8303, TSE Prime Market)

Notice Concerning Revisions to Full-Year Financial Results Forecasts

Tokyo (April 23, 2026) --- SBI Shinsei Bank, Ltd. (Head Office: Tokyo; President and CEO: Katsuya Kawashima; hereinafter “SBI Shinsei Bank”) hereby announces revisions to its full-year earnings forecast and year-end dividend forecast for the fiscal year ending March 31, 2026, previously announced on November 13, 2025, in light of the most recent operating trends.

1. Revisions to Financial Results Forecasts

(1) Revisions to consolidated financial results forecasts for the current fiscal year (April 1, 2025 through March 31, 2026)

	Profit attributable to owners of parent	Basic earnings per share
Previous forecast (A)	million yen 100,000	yen 121.38
Revised forecast (B)	113,000	137.16
Change (B-A)	+13,000	+15.78
Change (%)	+13.0	+13.0
(Reference) Actual consolidated results for the previous fiscal year (Fiscal year ended March 31, 2025)	84,499	112.70

Notes:

- Basic earnings per share for the fiscal year ended March 31, 2025 is calculated based on the average number of shares outstanding during the period, excluding treasury shares. Basic earnings per share for the fiscal year ending March 31, 2026 is calculated based on the average number of shares outstanding during the period, including the issuance of new shares (55,500,000 shares) and the disposition of treasury shares (33,500,000 shares) through a public offering with a payment date of December 16, 2025.
- On March 21, 2025, 12 shares of common stock were reclassified into 12 shares of preferred stock. Subsequently, on July 27, 2025, a stock split was conducted at a ratio of 14,000,000 shares per share for common stock, Class A preferred stock, and Class B preferred stock, and thereafter, on August 25, 2025, all preferred shares were reclassified into common stock. For the above calculation, it is assumed that the stock split was conducted at the beginning of the fiscal year ended March 2025, and preferred shares are included in the average number of common shares outstanding during the period for calculating basic earnings per share.

(2) Reason for the revision

As SBI Shinsei Bank expects its consolidated results for the fiscal year ending March 31, 2026 to exceed the forecast announced on November 13, 2025, mainly due to higher net interest income and fee income from corporate lending, retail deposits, and housing loans, as well as higher gains from securities investments. Accordingly, the Bank has revised its consolidated earnings forecast upward, as shown above.

2. Revision to Dividend Forecasts for the Fiscal Year Ending March 31, 2026

(1) Details of revision

	Annual dividends (Yen)		
	Second quarter-end	Fiscal-year end	Total
Previous forecasts (announced on November 13, 2025)		34.00	34.00
Revised forecasts		42.00	42.00
Actual results for the current fiscal year			
Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)		40,000,000.00	40,000,000.00

Notes:

- Effective on July 27, 2025, SBI Shinsei Bank conducted a stock split at a ratio of 14,000,000-for-1 of its common stock. For the fiscal year ended March 31, 2025, the fiscal year-end dividend per share is presented based on the actual dividend amount pertaining to its common stock prior to the stock split.

(2) Reason for the revision

SBI Shinsei Bank recognizes the enhancement of corporate value and the return of profits to its shareholders as important management priorities. In light of the upward revision to the full-year consolidated earnings forecast for the fiscal year ending March 31, 2026 as described above, and in line with its existing policy of seeking to increase dividends per share through earnings growth, the Bank has revised upward its forecast for the year-end dividend per share from JPY 34.00 per share previously announced to JPY 42.00 per share, an increase of JPY 8.00 per share.

3. Scheduled Date of Financial Results Announcement

Friday, May 1, 2026

Note: The above financial results forecast is based on information available as of the date of this announcement and involves certain assumptions. Actual results may differ from the forecast.

End

SBI Shinsei Bank is a leading diversified Japanese financial institution providing a wide range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its stakeholders, including customers, employees and shareholders. The Bank is committed to delivering long-term profit growth and sustainably increasing its corporate value for all its stakeholders. News and other information about SBI Shinsei Bank are available at <https://corp.sbishinseibank.co.jp/en/>.

For further information, please contact:

Sustainability and Communications Division

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