

April 28, 2021  
SBI Holdings, Inc.  
(Tokyo: 8473)

### Notice Regarding Dividend of Surplus

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, 2021 as record date, as provided below.

#### 1. Summary of the dividend

|                                     | Resolved amount    | Previous forecast<br>for year-end<br>dividend<br>(announced on<br>April 28, 2020) | Actual amount for the<br>previous fiscal year<br>(fiscal year ended March 31,<br>2020) |
|-------------------------------------|--------------------|---|--|
| Record date                         | March 31, 2021     | March 31, 2021  | March 31, 2020   |
| Dividend per share                  | JPY 100            | TBD   | JPY 80   |
| Total amount of<br>dividend payouts | JPY 24,462 million | —   | JPY 18,466 million   |
| Effective date                      | June 9, 2021       | —   | June 8, 2020   |
| Source of dividend                  | Retained earnings  | —   | Retained earnings  |

As a result, the detail of the annual dividend for the fiscal year ended March 31, 2021 is as follows.

| Dividend per share (JPY)            |                                |                    |         |
|-------------------------------------|--------------------------------|--------------------|---------|
| Record date                         | End of 2 <sup>nd</sup> quarter | End of fiscal year | Total   |
| Fiscal year ended<br>March 31, 2021 | JPY 20                         | JPY 100            | JPY 120 |
| Fiscal year ended<br>March 31, 2020 | JPY 20                         | JPY 80             | JPY 100 |

#### 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, 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, beginning in the fiscal year ended March 31, 2019, 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 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, 2021, the Company implemented an interim dividend of JPY 20 per share, with September 30, 2020 as record date. Moreover, while 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 140,380 million, since the total amount of the gains on fair value estimates of operating investment securities account for approximately 55% of the consolidated profit before income tax expense, a high level, the Company has decided to make partial adjustments and implement a year-end ordinary dividend of JPY 100 per share, an increase of JPY 20 year-on-year.

Consequently, the annual dividend for the fiscal year ended March 31, 2021 will be JPY 120 per share, with the total shareholder return amount to be JPY 29,324 million and total shareholder return ratio to be 36.2%.

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For further information, please contact:

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