



May 9, 2025

To whom it may concern:

Company name: SBI Sumishin Net Bank, Ltd.  
Representative: President and Chief Executive Officer Noriaki Maruyama  
(Securities code: 7163 Tokyo Stock Exchange, Standard Market)  
Contact: Director and Executive Vice President, General Manager of Corporate Division Tomokazu Yokoi

### Notice regarding Difference in Annual Consolidated Financial Results

SBI Sumishin Net Bank, Ltd. (the “**Company**”) hereby announces as follows that there was a certain level of difference between the amount of ordinary income as stated in the annual consolidated financial results for the fiscal year ended March 31, 2025 and the annual consolidated financial results for the fiscal year ended March 31, 2024 disclosed on May 10, 2024.

#### 1. Difference in Annual Consolidated Financial Results

	Ordinary income	Ordinary profit	Net income attributable to owners of the parent	Net income per share
	Millions of yen	Millions of yen	Millions of yen	Yen
Fiscal year ended March 31, 2024 (A)	118,572	34,846	24,845	164.78
Fiscal year ended March 31, 2025 (B)	146,521	38,189	28,127	186.54
Difference amount (B-A)	27,948	3,343	3,281	21.76
Difference (%)	23.6	9.6	13.2	13.2

#### 2. Reasons for Difference

The increase in ordinary income is due to the increase in interest income and fees and commission income as a result of steady growth in the amount of new mortgage loans, which are main products of the Company.

End.