

October 31, 2025

SBI Holdings, Inc.

(TOKYO: 8473)

Notice Regarding Dividend of Surplus (Interim Dividend)

SBI Holdings, Inc. (hereinafter “the Company”) hereby announces that it has resolved at the Board of Directors Meeting held today to set its interim dividend for the fiscal year ending March 31, 2026 (September 30, 2025 as record date) as provided below.

1. Details of the dividend

	Resolved amount	Previous forecast (announced on May 9, 2025)	Actual amount for the previous fiscal year (interim dividend for the fiscal year ended March 31, 2025)
Record date	September 30, 2025	September 30, 2025	September 30, 2024
Dividend per share	JPY 40	TBD	JPY 30
Total amount of dividend payouts	JPY 13,211 million	—	JPY 9,081 million
Effective date	December 15, 2025	—	December 16, 2024
Source of dividend	Retained earnings	—	Retained earnings

Note: As announced in the “Notice Concerning Stock Split and Partial Amendment to the Articles of Incorporation in Connection with Stock Split,” due to the stock split being scheduled to take effect on December 1, 2025, the interim dividend for the fiscal year ending March 31, 2026 with a record date of September 30, 2025, will be made based on the number of shares before the stock split.

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 considering the outlook of the ongoing business performance.

Furthermore, regarding the 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 amount of dividends 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.

In view of the abovementioned policy as well as the consolidated financial results for the first six months of the fiscal year ending March 31, 2026, announced today, and the recent condition of the stock market, the

Company has decided that its interim dividend for the fiscal year ending March 31, 2026, based on the record date of September 30, 2025, will be JPY 40 per share for the current fiscal year, which is an increase of JPY 10 per share compared to the interim dividend of the previous fiscal year.

Meanwhile, the year-end dividend will be determined based upon the full-year business performance for the fiscal year ending March 31, 2026.

[Reference] Detail of the annual dividend

Record date	Dividend per share (JPY)		
	End of 2 nd quarter	End of fiscal year	Total
Dividend forecast		TBD	TBD
Actual amount for the current fiscal year	40		
Actual amount for the previous fiscal year (Fiscal year ended March 31, 2025)	30	140	170

For further information, please contact:

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