For Immediate Release

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

Notice Concerning Dividends of Surplus (Interim Dividend)

Tokyo (November 2, 2026) --- SBI Shinsei Bank, Limited (Head Office: Tokyo; President and CEO: Katsuya Kawashima; hereinafter, "the Bank") hereby announces that its Board of Directors, at a meeting held today, resolved to pay a dividend of surplus with a record date of September 30, 2026, as described below.

1. Details of the dividend

(Yen)

	Determined amount	Most recent dividend forecast (Announced on July 31, 2026)	Dividend paid in the previous fiscal year (Fiscal year ended March 31, 2026)
Record date	September 30, 2026	September 30, 2026	September 30, 2025
Dividend per share	10.00	10.00	—
Total amount of dividends	8,869 million	—	—
Effective date	December 1, 2026	—	—
Source of dividends	Retained earnings	—	—

2. Reason

The Bank regards enhancing corporate value and returning profits to shareholders as key management priorities.

The number of the Bank's shareholders has increased significantly from the level during its previous listing. To meet the expectations of this diverse shareholder base and expand opportunities for shareholder returns, while giving due consideration to financial soundness and retaining sufficient resources for growth investments, the Bank has adopted a policy of paying dividends twice a year, consisting of an interim dividend and a year-end dividend, beginning with the current fiscal year (ending March 31, 2027).

After considering its recent business performance, financial soundness and other relevant factors, the Bank has decided to pay an interim dividend of 10 yen per share for the fiscal year ending March 31, 2027.

The Bank will continue working to achieve sustainable growth in corporate value and to further enhance shareholder returns through profit growth. The annual dividend forecast of at least 42 yen per share is unchanged, while the year-end dividend forecast remains undetermined. The Bank will promptly disclose the year-end dividend forecast once a reasonable estimate can be made.

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:
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