



May 9, 2025

To whom it may concern:

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

Notice regarding Dividends of Surplus (Dividend Increase)

SBI Sumishin Net Bank, Ltd. (the “**Company**”) hereby announces as follows that it has adopted a resolution at its board of directors meeting held today to submit a proposal for dividends of surplus with March 31, 2025 as the record date to the 18th ordinary general meeting of shareholders.

1. Reasons for Dividends of Surplus (Dividend Increase)

The Company’s net income attributable to owners of the parent for the fiscal year ended March 31, 2025 was 28.127 billion yen, compared to the annual financial results forecast of 28 billion yen announced on May 10, 2024. This was due to factors such as steady growth in the amount of mortgage loans, which are main products of the Company, and a stable increase in BaaS (Banking as a Service) business-related income.

Based on the financial results above, the Company will modify the dividends of surplus with March 31, 2025 as the record date from the previously forecasted 9.50 yen per share to 10.00 yen per share (a dividend increase). As a result, annual dividends for the fiscal year ended March 31, 2025 is expected to be 19.00 yen, with a payout ratio of 10.2%.

2. Details of Dividends of Surplus (Dividend Increase)

	Determined amount	Recent dividends forecast	Dividends paid for the previous fiscal year
		(Announced on May 10, 2024)	(Fiscal year ended March 31, 2024)
Record date	March 31, 2025	March 31, 2025	March 31, 2024
Dividend per share	10.00 yen	9.50 yen	9.00 yen
Total dividends	1,507,796,960 yen	-	1,357,129,449 yen
Effective date	June 25, 2025	-	June 19, 2024
Funds for dividends	Retained earnings	-	Retained earnings

End.