

(3) Cash Flows

| | Cash Flows from Operating Activities | Cash Flows from Investing Activities | Cash Flows from Financing Activities | Cash and Cash Equivalents at End of the Year |
|---------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|
| For the fiscal year ended | million yen | million yen | million yen | million yen |
| March 31, 2026 | 1,895,839 | (1,170,988) | 126,952 | 4,623,613 |
| March 31, 2025 | 1,984,626 | (1,292,424) | (48,461) | 3,771,929 |

2. Dividends on Common Stock

| | Dividends per Share | | | | | Total Dividends | Dividend Payout Ratio (Consolidated) | Dividend on Equity Ratio (Consolidated) |
|--|---------------------|-----------------|-----------------|-----------------|---------------|-----------------|--------------------------------------|---|
| | 1st quarter-end | 2nd quarter-end | 3rd quarter-end | Fiscal year-end | Total | | | |
| For the fiscal year ended March 31, 2025 | yen | yen | yen | yen | yen | million yen | % | % |
| ended March 31, 2025 | - | 0.00 | - | 40,000,000.00 | 40,000,000.00 | 1,800 | 2.5 | 0.2 |
| ended March 31, 2026 | - | 0.00 | - | 42.00 | 42.00 | 37,254 | 30.5 | 3.3 |
| ending March 31, 2027 (Forecast) | - | - | - | - | 42.00 | | - | |

Notes:

- Effective on July 27, 2025, the Bank conducted a stock split at a ratio of 14,000,000-for-1 of its common stock. For the fiscal year ended March 31, 2025, the Fiscal year-end dividend per share is presented based on the actual dividend amount prior to the stock split.
- The year-end dividend for the fiscal year ended March 31, 2026, is scheduled to be resolved at the Board of Directors' meeting to be held on May 13, 2026.
- For the fiscal year ending March 31, 2027, only the total annual dividend amount has been disclosed. The dividend payout ratio has not been disclosed, as the forecast of profit attributable to owners of parent has not been announced. For further details, please refer to page 3 of the attached document.
- For information on dividends for the preferred stocks issued by the Bank please refer to 「Reference 1」 on the following pages.
- The Bank distributed assets other than cash as dividends in kind during the second quarter of the fiscal year ended March 31, 2026. For an overview of the dividends in kind, please refer to 「Reference 2」 on the following pages.

3. Consolidated Earnings Forecast for the Fiscal Year ending March 31, 2027

(% represents the change from the previous fiscal year)

| | Income Before Income Taxes | |
|---|----------------------------|-----|
| | million yen | % |
| For the fiscal year ending March 31, 2027 | 132,000 | 8.1 |

Notes: For further details, please refer to page 3 of the attached document.

※ Notes

- Changes in significant subsidiaries during the period: No
- Changes in accounting policies, changes in accounting estimates and restatements
 - Changes in accounting policies due to revision of accounting standards: No
 - Changes in accounting policies due to reasons other than (A): No
 - Changes in accounting estimates: No
 - Restatements: No
- Number of common stocks outstanding at the end of the period
 - Total stocks outstanding including treasury stocks:

| | |
|----------------|--------------------|
| March 31, 2026 | 895,500,000 shares |
| March 31, 2025 | 672,000,000 shares |
 - Treasury stocks:

| | |
|----------------|-------------------|
| March 31, 2026 | 8,500,000 shares |
| March 31, 2025 | 42,000,000 shares |
 - Average outstanding of total stocks:

| | |
|----------------------------------|--------------------|
| Fiscal year ended March 31, 2026 | 823,846,576 shares |
| Fiscal year ended March 31, 2025 | 749,747,946 shares |

Note:

Effective on March 21, 2025, the Bank changed 12 shares of common stock into 12 shares of preferred stock; effective on July 27, 2025, the Bank conducted a stock split at a ratio of 14,000,000-for-1 of its common stock and its preferred stock, respectively; and effective on August 25, 2025, the Bank changed back all of the aforementioned preferred stock into common stock. Total stocks outstanding, Treasury stocks and Average outstanding stocks were calculated, respectively, assuming that the stock splits had occurred at the beginning of the fiscal year ended March 31, 2025. In addition, the average outstanding stocks for the respective periods also included preferred shares as equivalent to common stock.

(Reference)Summary of Non-Consolidated Financial Statements

1.Non-Consolidated Financial Data for the Fiscal Year ended March 31, 2026

(1) Results of Operations

(% represents the change from the previous fiscal year)

| | Ordinary Income | | Ordinary Profit | | Net Income | |
|----------------------|-----------------|------|-----------------|------|-------------|--------|
| | million yen | % | million yen | % | million yen | % |
| For the fiscal ended | | | | | | |
| March 31, 2026 | 418,369 | 32.6 | 68,637 | 12.8 | 55,091 | 9.9 |
| March 31, 2025 | 315,411 | 17.5 | 60,863 | 4.5 | 50,139 | (20.2) |

| | Basic Earnings per Share | Diluted Earnings per Share |
|----------------------|--------------------------|----------------------------|
| | yen | yen |
| For the fiscal ended | | |
| March 31, 2026 | 66.87 | 66.79 |
| March 31, 2025 | 66.87 | - |

Note:

- Effective on March 21, 2025, the Bank changed 12 shares of common stock into 12 shares of preferred stock; effective on July 27, 2025, the Bank conducted a stock split at a ratio of 14,000,000-for-1 of its common stock and its preferred stock, respectively; and effective on August 25, 2025, the Bank changed back all of the aforementioned preferred stock into common stock. Basic EPS and diluted EPS were calculated assuming that the stock splits had occurred at the beginning of the fiscal year ended March 31, 2025. In addition, the average outstanding stocks for the respective periods also included preferred shares as equivalent to common stock.
- For the fiscal year ended March 31, 2025, the diluted EPS has not been disclosed because there are no potential common shares.

(2) Financial Conditions

| | Total Assets | Total Equity | Equity-to-Asset Ratio | Common Equity per Share |
|----------------|--------------|--------------|-----------------------|-------------------------|
| | million yen | million yen | % | yen |
| As of | | | | |
| March 31, 2026 | 22,732,671 | 1,065,297 | 4.7 | 1,201.00 |
| March 31, 2025 | 18,676,280 | 865,771 | 4.6 | 1,009.13 |

(Reference) Shareholders' equity as of March 31, 2026: 1,065,289 million yen; March 31, 2025: 865,771 million yen

Notes:

- "Equity-to-asset ratio" is computed under the formula shown below
(Total equity – Stock acquisition rights) / Total assets
- As of March 31, 2025, common equity per share was calculated by deducting the required recovery amount of public funds concerning preferred shares (230,018 million yen in aggregate) from total equity.
- Effective on July 27, 2025, the Bank conducted a stock split at a ratio of 14,000,000-for-1 of its common stock. Common equity per share was calculated assuming that the stock splits had occurred at the beginning of the fiscal year ended March 31, 2025.

※ This "Consolidated Summary Report" is outside the scope of the external auditor's audit procedure.

※ Explanation of the appropriate use of earnings forecasts and other important notes

The earnings forecasts and other forward-looking statements contained in this document have been prepared based on information currently available to the Bank and certain assumptions that the Bank believes to be reasonable, taking into account the Bank's management policies and financial position. However, the Bank does not guarantee the realization of these forecasts. Actual results may differ significantly due to various future factors. For matters relating to the Earnings Forecast, please refer to page 3 of the attached document.

Reference 1

Dividends on Classified Stock

Dividends per share on classified stock whose legal rights differ from common stock are as follows:

| | Dividend per Share | | | | |
|---------------------------|--------------------|-----------------|-----------------|-----------------|-------|
| | 1st quarter-end | 2nd quarter-end | 3rd quarter-end | Fiscal year-end | Total |
| | yen | yen | yen | yen | yen |
| Class-A preferred stock | | | | | |
| March 31, 2025 | | | | - | - |
| March 31, 2026 | - | - | - | - | - |
| March 31, 2027 (Forecast) | - | - | - | - | - |
| Class-B preferred stock | | | | | |
| March 31, 2025 | | | | - | - |
| March 31, 2026 | - | - | - | - | - |
| March 31, 2027 (Forecast) | - | - | - | - | - |

Notes:

1. With respect to Class-B preferred stocks, the Bank distributed the special preferred dividends (totaling 100 billion yen) utilizing other capital surplus for the fiscal year ended March 31, 2025. On July 31, 2025, SBI Holdings, Inc., the parent company of the Bank, acquired all of the Class-A and Class-B preferred stock. As a result, the outstanding public funds were fully repaid.
2. Effective on August 25, 2025, the Bank changed back all Class-A and Class-B preferred stock into common stock.

Reference 2

Outline of Dividends in Kind (Dividends from Assets Other Than Money)

| | |
|---|---|
| (1) Record date | - |
| (2) Type of dividend assets | Common shares of Latitude Group Holdings Limited |
| (3) Total book value and per share value of dividend assets | 41,921,190,564 yen (52.53 yen per share) |
| (4) Total fair value and per share value of dividend assets | Not applicable (*) |
| (5) Effective date | September 30, 2025 |
| (6) Amount of shareholders' equity reduced by dividends in kind | Retained earnings 41,921,190,564 yen The source of dividends is retained earnings and the book value of the shares of Latitude Group Holdings Limited has decreased accordingly. |

(*) This transaction has been accounted for in accordance with paragraph 10 (proviso) of the "Implementation Guidance on Accounting Standard for Decrease in the Amount of Treasury Stock and Reserves" in ASBJ Guidance No.2, by applying the appropriate book value of the dividend assets. Therefore, the fair value of the dividend assets has not been presented.

[Accompanying Materials]

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1. Overview of Operating Results

(1) Overview of Operating Results and Financial Position for the Current Fiscal Year

(Overview of Operating Results)

During the consolidated fiscal year, ordinary income amounted to 774.0 billion yen (an increase of 160.0 billion yen year on year), ordinary expenses amounted to 650.6 billion yen (an increase of 114.4 billion yen year on year), ordinary profit amounted to 123.3 billion yen (an increase of 45.5 billion yen year on year), and profit attributable to owners of parent amounted to 113.4 billion yen (an increase of 28.9 billion yen year on year).

Net interest income decreased year on year, mainly due to higher funding costs resulting from the setting of competitive deposit interest rates. Non-interest income (including net fees and commissions, net trading income, and net other business income) increased year on year, mainly due to exits from venture investments, the securitization-related gains, and an increase in fee income from housing loans. General and administrative expenses increased year on year, mainly due to an increase in system-related expenses, personnel expenses, and listing-related costs. Net credit costs decreased year on year, reflecting the accumulation of high-quality assets under appropriate credit management.

Other gains decreased year on year, mainly due to the absence of gains on the liquidation of subsidiaries recorded in the previous fiscal year. Total income taxes decreased year on year, mainly due to an increase in deferred tax assets resulting from an extension of the estimated period for future taxable income.

Performance by Segment

(Institutional Business)

Revenue increased year on year, mainly due to exits from venture investments, an increase in interest income associated with an increase in outstanding loan balances, and an increase in loan-related fee income. Net credit costs decreased year on year, reflecting the accumulation of high-quality assets under appropriate credit management. As a result, segment profit increased year on year.

(Individual Business)

“Retail Banking”

Revenue increased year on year, mainly due to an increase in fee income from housing loans. As a result, segment profit increased year on year.

“Consumer Finance”

Revenue increased year on year, mainly due to the recognition of income from securitization of receivables at APLUS Co., Ltd., SBI Shinsei Asset Finance Company Limited and Shinsei Financial Co., Ltd. As a result, segment profit increased year on year.

(Overseas Business / Securities Investment / Other)

Revenue decreased year on year, mainly due to an increase in funding costs in Treasury operations and the absence of equity-method investment income equivalent to gain on negative goodwill arising from the tender offer for NEC Capital Solutions, Ltd. recorded in the previous fiscal year, despite an increase in investment income associated with an expansion of investment balances in securities investment. As a result, segment profit decreased year on year.

(Overview of Financial Position)

At the end of the fiscal year, total assets amounted to 24,741.3 billion yen (an increase of 4,411.4 billion yen year on year).

As for major account balances, Loans and Bills Discounted amounted to 10,945.6 billion yen (an increase of 1,441.1 billion yen year on year) mainly due to an increase in outstanding corporate loans and housing loans. Securities amounted to 4,005.5 billion yen (an increase of 1,191.2 billion yen year on year). Deposits and negotiable certificates of deposit amounted to 17,358.4 billion yen (an increase of 2,691.8 billion yen year on year), and Corporate bonds amounted to 243.6 billion yen (an increase of 10.1 billion yen year on year).

Total equity amounted to 1,233.0 billion yen (an increase of 273.7 billion yen year on year), mainly due to a public offering of new shares in connection with the listing on the Prime Market of the Tokyo Stock Exchange, and the recognition of profit attributable to owners of parent.

Nonperforming loans under the Financial Reconstruction Law basis (non-consolidated) were 26.4 billion yen (28.5 billion yen at the end of the previous fiscal year), with a nonperforming loan ratio of 0.22% (0.27% previously), maintaining a low level.

The consolidated capital adequacy ratio under the Banking Act (Basel III domestic standard) was 9.68% (preliminary), ensuring a sufficient level.

(Cash Flows)

For the consolidated cash flows in the fiscal year, net cash provided by operating activities amounted to 1,895.8 billion yen (1,984.6 billion yen in the previous fiscal year), reflecting income primarily from an increase in deposits and negotiable certificates of deposit, as well as expenditures due to an increase in loans and bills discounted.

Net cash used in investing activities amounted to 1,170.9 billion yen (1,292.4 billion yen in the previous fiscal year), mainly because expenditures for the acquisition of securities exceeded income from their sale and redemption.

Net cash provided by financing activities amounted to 126.9 billion yen (net cash used of 48.4 billion yen in the previous fiscal year), mainly due to the issuance of shares.

As a result, cash and cash equivalents at the end of the fiscal year increased by 851.6 billion yen compared with the end of the previous fiscal year, to 4,623.6 billion yen.

(2) Outlook for the Next Fiscal Year

For the fiscal year ending March 31, 2027, the full-year earnings forecast is Income before income taxes of 132.0 billion yen. Under the Medium-Term Management Plan (fiscal years 2025 to 2027), the Bank positions Income before income taxes as its primary financial indicator for measuring management performance and profitability.

Earnings Forecast for the Fiscal Year Ending March 31, 2027

| | (billion yen) | |
|----------------------------|----------------------|--------------------|
| | FY2026 (Forecast) | FY2025 (Result) |
| Income before income taxes | 132.0 | 122.1 |

(3) Basic Policy on Profit Distribution and Dividends for the Current and Next Fiscal Years

The Bank's basic policy is to allocate capital with due consideration to maintaining financial soundness, while balancing the retention of earnings for growth investments with the payment of stable dividends, and to aim for an increase in dividends per share through profit growth.

For the current fiscal year, the Bank plans to pay a dividend of 42 yen per share (Note 1).

For the next fiscal year, the dividend forecast is 42 yen per share; however, the Bank aims to increase the dividend depending on the level of profit attributable to owners of parent.

(Note 1) This matter is scheduled to be submitted to the meeting of the Bank's Board of Directors to be held on May 13, 2026.

2. Basic View on Selection of Accounting Standards

The Group applies Japanese GAAP but continues to examine IFRS adoption in light of future regulatory trends. The timing of adoption remains undecided.

3. Consolidated Financial Statements and Notes to the Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|---|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 3,916,744 | 4,787,504 |
| Call loans and bills bought | 95,736 | 55,000 |
| Receivables under securities borrowing transactions | - | 570,538 |
| Other monetary claims purchased | 289,315 | 289,642 |
| Trading assets | 269,695 | 451,260 |
| Monetary assets held in trust | 474,132 | 506,395 |
| Securities | 2,814,295 | 4,005,503 |
| Loans and bills discounted | 9,504,444 | 10,945,640 |
| Foreign exchanges | 79,236 | 54,021 |
| Installment receivables | 1,381,453 | 1,384,050 |
| Lease receivable and leased investment assets | 288,608 | 324,817 |
| Other assets | 433,211 | 516,000 |
| Premises and equipment | 60,364 | 59,321 |
| Buildings | 10,825 | 9,159 |
| Land | 1,165 | 1,508 |
| Tangible leased assets as lessor | 41,381 | 40,123 |
| Construction in progress | 743 | 381 |
| Other premises and equipment | 6,248 | 8,148 |
| Intangible assets | 55,439 | 56,626 |
| Software | 45,875 | 48,143 |
| Goodwill | 5,459 | 4,836 |
| Intangible leased assets as lessor | 145 | 184 |
| Intangible assets acquired in business combinations | 3,189 | 2,931 |
| Other intangible assets | 769 | 531 |
| Assets for retirement benefits | 37,183 | 51,719 |
| Deferred tax assets | 9,142 | 29,625 |
| Customers' liabilities for acceptances and guarantees | 765,168 | 802,790 |
| Reserve for credit losses | (144,310) | (149,098) |
| Total assets | 20,329,862 | 24,741,359 |
| Liabilities | | |
| Deposits | 11,511,177 | 13,021,673 |
| Negotiable certificates of deposit | 3,155,481 | 4,336,810 |
| Call money and bills sold | 213,090 | 443,586 |
| Payables under repurchase agreements | 329,109 | 879,286 |
| Payables under securities lending transactions | 476,668 | 383,899 |
| Trading liabilities | 224,100 | 395,202 |
| Borrowed money | 1,638,865 | 2,178,067 |
| Foreign exchanges | 1,305 | 2,393 |
| Short-term corporate bonds | 82,000 | 105,500 |
| Corporate bonds | 233,487 | 243,673 |
| Other liabilities | 694,588 | 659,093 |
| Accrued employees' bonuses | 11,334 | 12,468 |
| Accrued directors' bonuses | 27 | 18 |
| Liabilities for retirement benefits | 8,055 | 7,123 |
| Reserve for directors' retirement benefits | 33 | 131 |
| Reserve for reimbursement of deposits | 330 | 570 |
| Reserve for reimbursement of debentures | 3,648 | 2,778 |
| Reserve for losses on interest repayments | 20,532 | 15,224 |
| Deferred tax liabilities | 1,606 | 18,025 |
| Acceptances and guarantees | 765,168 | 802,790 |
| Total liabilities | 19,370,612 | 23,508,317 |

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|--|----------------------|----------------------|
| Equity | | |
| Common stock | 140,000 | 178,507 |
| Capital surplus | 353,962 | 413,845 |
| Retained earnings | 520,584 | 589,875 |
| Treasury stock, at cost | (31,267) | (6,327) |
| Total shareholders' equity | 983,280 | 1,175,900 |
| Unrealized gain (loss) on available-for-sale securities | (41,742) | (15,170) |
| Deferred gain (loss) on derivatives under hedge accounting | 344 | 41,116 |
| Foreign currency translation adjustments | 1,422 | 3,518 |
| Defined retirement benefit plans | 12,097 | 19,756 |
| Total accumulated other comprehensive income | (27,878) | 49,221 |
| Stock acquisition rights | - | 8 |
| Noncontrolling interests | 3,848 | 7,911 |
| Total equity | 959,249 | 1,233,041 |
| Total liabilities and equity | 20,329,862 | 24,741,359 |

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
(Consolidated Statements of Income)

(Millions of yen)

| | For the fiscal year ended March 31, 2025 | For the fiscal year ended March 31, 2026 |
|---|---|---|
| Ordinary income | 614,001 | 774,058 |
| Interest income | 292,703 | 366,289 |
| Interest on loans and bills discounted | 221,996 | 242,281 |
| Interest and dividends on securities | 56,926 | 90,889 |
| Interest on call loans and bills bought | 451 | 881 |
| Interest on receivables under securities borrowing transactions | - | 1,172 |
| Interest on deposits with banks | 8,588 | 25,010 |
| Other interest income | 4,740 | 6,053 |
| Fees and commissions income | 77,496 | 92,329 |
| Trading income | 8,325 | 18,381 |
| Other business income | 198,874 | 235,833 |
| Other income | 36,601 | 61,224 |
| Recoveries of written-off claims | 8,900 | 8,065 |
| Other | 27,700 | 53,158 |
| Ordinary expenses | 536,203 | 650,675 |
| Interest expenses | 134,614 | 211,374 |
| Interest on deposits | 53,344 | 101,026 |
| Interest on negotiable certificates of deposit | 7,971 | 26,514 |
| Interest on call money and bills sold | 2,289 | 3,689 |
| Interest on payables under repurchase agreements | 383 | 18,847 |
| Interest on payables under securities lending transactions | 8,221 | 8,371 |
| Interest on borrowings | 3,209 | 8,528 |
| Interest on short-term corporate bonds | 169 | 920 |
| Interest on corporate bonds | 17,516 | 10,107 |
| Other interest expenses | 41,509 | 33,369 |
| Fees and commissions expenses | 33,219 | 37,114 |
| Trading losses | 319 | - |
| Other business expenses | 133,294 | 172,393 |
| General and administrative expenses | 171,600 | 177,677 |
| Amortization of goodwill | 3,657 | 1,016 |
| Amortization of intangible assets acquired in business combinations | 471 | 403 |
| Other general and administrative expenses | 167,471 | 176,257 |
| Other expenses | 63,155 | 52,115 |
| Provision of reserve for credit losses | 54,201 | 44,053 |
| Other | 8,954 | 8,061 |
| Ordinary profit | 77,797 | 123,382 |
| Extraordinary gains | 22,398 | 635 |
| Gain on disposal of premises and equipment | 2,288 | 1 |
| Gain on bargain purchase | 623 | 322 |
| Other extraordinary gains | 19,486 | 312 |
| Extraordinary losses | 784 | 1,899 |
| Loss on disposal of premises and equipment | 135 | 117 |
| Impairment losses | 647 | 1,705 |
| Other extraordinary losses | 1 | 77 |
| Income before income taxes | 99,412 | 122,118 |
| Income taxes - current | 12,676 | 23,495 |
| Income taxes - deferred | 2,588 | (14,351) |
| Total income taxes | 15,265 | 9,144 |
| Profit | 84,146 | 112,974 |
| Profit (loss) attributable to noncontrolling interests | (352) | (440) |
| Profit attributable to owners of parent | 84,499 | 113,415 |

(Consolidated Statement of Comprehensive Income)

(Millions of Yen)

| | For the fiscal year ended March 31, 2025 | For the fiscal year ended March 31, 2026 |
|---|---|---|
| Profit | 84,146 | 112,974 |
| Other comprehensive income (loss) | (28,866) | 77,117 |
| Unrealized gain (loss) on available-for-sale securities | (22,556) | 26,267 |
| Deferred gain (loss) on derivatives under hedge accounting | 6,274 | 39,711 |
| Foreign currency translation adjustments | (18,050) | 1,581 |
| Defined retirement benefit plans | 4,644 | 7,502 |
| Share of other comprehensive income (loss) in affiliates | 821 | 2,054 |
| Comprehensive income | 55,280 | 190,091 |
| (Breakdown) | | |
| Comprehensive income attributable to owners of parent | 55,636 | 190,514 |
| Comprehensive income attributable to noncontrolling interests | (356) | (423) |

(3) Consolidated Statement of Changes in Net Assets
For the fiscal year ended March 31, 2025

(Millions of yen)

| | Shareholders' equity | | | | |
|--|----------------------|-----------------|-------------------|------------------------|----------------------------|
| | Common stock | Capital surplus | Retained earnings | Treasury stock at cost | Total shareholders' equity |
| Balance at beginning of period | 512,204 | 72,954 | 438,410 | (61,802) | 961,767 |
| Changes during period | | | | | |
| Issuance of new shares | - | - | | | - |
| Capital reduction | (372,204) | 372,204 | | | - |
| Dividends | | (100,000) | (2,160) | | (102,160) |
| Profit attributable to owners of parent | | | 84,499 | | 84,499 |
| Purchase of treasury stock | | | | (32,000) | (32,000) |
| Disposal of treasury stock | | 8,798 | | 62,534 | 71,333 |
| Change in ownership interest of parent due to transactions with noncontrolling interests | | 4 | | | 4 |
| Decrease by exclusion of consolidated subsidiaries | | | (164) | | (164) |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during the period | (372,204) | 281,007 | 82,174 | 30,534 | 21,512 |
| Balance at end of period | 140,000 | 353,962 | 520,584 | (31,267) | 983,280 |

| | Accumulated other comprehensive income | | | | | Stock acquisition rights | Noncontrolling interests | Total equity |
|--|---|--|--|----------------------------------|--|--------------------------|--------------------------|--------------|
| | Unrealized gain (loss) on available-for-sale securities | Deferred gain (loss) on derivatives under hedge accounting | Foreign currency translation adjustments | Defined retirement benefit plans | Total accumulated other comprehensive income | | | |
| Balance at beginning of period | (19,490) | (6,450) | 19,445 | 7,480 | 984 | - | 3,972 | 966,724 |
| Changes during period | | | | | | | | |
| Issuance of new shares | | | | | | | | - |
| Capital reduction | | | | | | | | - |
| Dividends | | | | | | | | (102,160) |
| Profit attributable to owners of parent | | | | | | | | 84,499 |
| Purchase of treasury stock | | | | | | | | (32,000) |
| Disposal of treasury stock | | | | | | | | 71,333 |
| Change in ownership interest of parent due to transactions with noncontrolling interests | | | | | | | | 4 |
| Decrease by exclusion of consolidated subsidiaries | | | | | | | | (164) |
| Net changes in items other than shareholders' equity | (22,252) | 6,794 | (18,022) | 4,617 | (28,863) | - | (124) | (28,987) |
| Total changes during the period | (22,252) | 6,794 | (18,022) | 4,617 | (28,863) | - | (124) | (7,474) |
| Balance at end of period | (41,742) | 344 | 1,422 | 12,097 | (27,878) | - | 3,848 | 959,249 |

For the fiscal year ended March 31, 2026

(Millions of yen)

| | Shareholders' equity | | | | |
|--|----------------------|-----------------|-------------------|------------------------|----------------------------|
| | Common stock | Capital surplus | Retained earnings | Treasury stock at cost | Total shareholders' equity |
| Balance at beginning of period | 140,000 | 353,962 | 520,584 | (31,267) | 983,280 |
| Changes during period | | | | | |
| Issuance of new shares | 38,507 | 38,507 | | | 77,014 |
| Capital reduction | - | - | | | - |
| Dividends | | | (43,721) | | (43,721) |
| Profit attributable to owners of parent | | | 113,415 | | 113,415 |
| Purchase of treasury stock | | | | - | - |
| Disposal of treasury stock | | 21,546 | | 24,939 | 46,486 |
| Change in ownership interest of parent due to transactions with noncontrolling interests | | (171) | | | (171) |
| Decrease by exclusion of consolidated subsidiaries | | | (402) | | (402) |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during the period | 38,507 | 59,882 | 69,291 | 24,939 | 192,620 |
| Balance at end of period | 178,507 | 413,845 | 589,875 | (6,327) | 1,175,900 |

| | Accumulated other comprehensive income | | | | | Stock acquisition rights | Noncontrolling interests | Total equity |
|--|---|--|--|----------------------------------|--|--------------------------|--------------------------|--------------|
| | Unrealized gain (loss) on available-for-sale securities | Deferred gain (loss) on derivatives under hedge accounting | Foreign currency translation adjustments | Defined retirement benefit plans | Total accumulated other comprehensive income | | | |
| Balance at beginning of period | (41,742) | 344 | 1,422 | 12,097 | (27,878) | - | 3,848 | 959,249 |
| Changes during period | | | | | | | | |
| Issuance of new shares | | | | | | | | 77,014 |
| Capital reduction | | | | | | | | - |
| Dividends | | | | | | | | (43,721) |
| Profit attributable to owners of parent | | | | | | | | 113,415 |
| Purchase of treasury stock | | | | | | | | - |
| Disposal of treasury stock | | | | | | | | 46,486 |
| Change in ownership interest of parent due to transactions with noncontrolling interests | | | | | | | | (171) |
| Decrease by exclusion of consolidated subsidiaries | | | | | | | | (402) |
| Net changes in items other than shareholders' equity | 26,572 | 40,772 | 2,095 | 7,658 | 77,099 | 8 | 4,063 | 81,171 |
| Total changes during the period | 26,572 | 40,772 | 2,095 | 7,658 | 77,099 | 8 | 4,063 | 273,792 |
| Balance at end of period | (15,170) | 41,116 | 3,518 | 19,756 | 49,221 | 8 | 7,911 | 1,233,041 |

(4) Consolidated Statement of Cash Flows

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|---|----------------------|----------------------|
| Cash flows from operating activities | | |
| Income before income taxes | 99,412 | 122,118 |
| Depreciation (other than leased assets as lessor) | 13,611 | 14,918 |
| Amortization of goodwill | 3,657 | 1,016 |
| Gain on bargain purchase | (623) | (322) |
| Amortization of intangible assets acquired in business combinations | 471 | 403 |
| Other Impairment losses | 647 | 1,705 |
| Equity in net (income) loss of affiliates | (11,046) | (9,537) |
| Net change in reserve for credit losses | 18,612 | 4,153 |
| Net change in accrued employees' bonuses | 878 | 1,128 |
| Net change in assets for retirement benefits | (10,679) | (14,535) |
| Net change in liabilities for retirement benefits | 451 | (833) |
| Net change in reserve for reimbursement of deposits | (39) | 240 |
| Net change in reserve for reimbursement of debentures | 1,532 | (869) |
| Net change in reserve for losses on interest repayments | (3,695) | (5,308) |
| Net change in other reserves | (129) | 1 |
| Interest income | (292,703) | (366,289) |
| Interest expenses | 134,614 | 211,374 |
| (Gain) loss on securities sold | (3,134) | (12,519) |
| (Gain) loss on monetary assets held in trust | (5,788) | (7,823) |
| Net exchange (gain) loss | 17,283 | (139,698) |
| Net (gain) loss on disposal of premises and equipment | (2,152) | 115 |
| Net change in trading assets | (69,598) | (181,564) |
| Net change in trading liabilities | 54,654 | 171,101 |
| Net change in loans and bills discounted | (1,729,897) | (1,426,388) |
| Net change in deposits | 2,518,358 | 1,510,495 |
| Net change in negotiable certificates of deposit | 603,286 | 1,181,329 |
| Net change in borrowed money (other than subordinated debt) | 363,647 | 537,644 |
| Net change in corporate bonds (other than subordinated bonds) | (72,637) | (4,276) |
| Net change in deposits (other than cash equivalents) | (588) | (19,127) |
| Net change in call loans | (51,037) | 40,736 |
| Net change in other monetary claims purchased | (198,544) | (327) |
| Net change in receivables under securities borrowing transactions | - | (570,538) |
| Net change in call money and bills sold | 479,166 | 780,672 |
| Net change in payables under securities lending transactions | 92,873 | (92,769) |
| Net change in foreign exchange assets and liabilities | (9,091) | 26,303 |
| Net change in short - term corporate bonds | 51,000 | 23,500 |
| Interest received | 286,730 | 348,553 |
| Interest paid | (124,995) | (198,599) |
| Net change in monetary assets held in trust | 701 | 519 |
| Net change in installment receivables | (156,840) | 8,684 |
| Net change in lease receivables and leased investment assets | (47,569) | (35,702) |
| Others, net | 47,572 | 16,185 |
| Subtotal | 1,998,370 | 1,915,870 |
| Income taxes paid | (13,743) | (20,030) |
| Net cash provided by (used in) operating activities | 1,984,626 | 1,895,839 |

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|---|----------------------|----------------------|
| Cash flows from investing activities | | |
| Purchase of securities | (2,372,308) | (2,897,412) |
| Proceeds from sale of securities | 568,092 | 470,021 |
| Proceeds from maturity of securities | 614,886 | 1,301,934 |
| Investment in monetary assets held in trust | (291,289) | (371,710) |
| Proceeds from cancellation, sale and dividends of monetary assets held in trust | 200,275 | 346,969 |
| Purchase of premises and equipment (other than leased assets as lessor) | (3,762) | (4,957) |
| Purchase of Intangible assets (other than leased assets as lessor) | (11,820) | (14,494) |
| Payment for purchase of investments in subsidiaries resulting in change in scope of consolidation | (195) | (650) |
| Proceeds from sale of investments in subsidiaries resulting in change in scope of consolidation | 1,100 | 266 |
| Payment for contingent consideration for the acquisition of subsidiaries | (25) | - |
| Others, net | 2,621 | (956) |
| Net cash provided by (used in) investing activities | (1,292,424) | (1,170,988) |
| Cash flows from financing activities | | |
| Proceeds from noncontrolling shareholders | 233 | 52 |
| Proceeds from issuance of shares | - | 77,014 |
| Dividends paid | (87,874) | (1,800) |
| Dividends paid to noncontrolling shareholders of subsidiaries | (124) | (10) |
| Proceeds from issuance of stock acquisition rights | - | 8 |
| Payment for purchase of treasury shares | (32,000) | - |
| Proceeds from sale of treasury shares | 71,333 | 46,486 |
| Payment for purchase of investments in subsidiaries not resulting in change in scope of consolidation | (29) | (11) |
| Proceeds from sales of investments in subsidiaries not resulting in change in scope of consolidation | - | 5,213 |
| Net cash provided by (used in) financing activities | (48,461) | 126,952 |
| Foreign currency translation adjustments on cash and cash equivalents | (4) | (0) |
| Net change in cash and cash equivalents | 643,736 | 851,803 |
| Cash and cash equivalents at beginning of the year | 3,128,045 | 3,771,929 |
| Increase in cash and cash equivalents resulting from inclusion of subsidiaries in consolidation | 147 | - |
| Decrease in cash and cash equivalents resulting from deconsolidation of subsidiaries | - | (120) |
| Cash and cash equivalents at end of the year | 3,771,929 | 4,623,613 |

(5) Notes to the Consolidated Financial Statements

(Notes on Going Concern Assumptions)

There is no applicable information.

(Additional Information)

(Completion of Public Funding for Class A and B Preferred Stock)

On July 31, 2025, SBI Holdings, Inc., the parent company of the Bank, acquired all of the Class-A and Class-B preferred stock from the Deposit Insurance Corporation of Japan and the Resolution and Collection Corporation, respectively. As a result, the outstanding public funds of 230,018 million yen were fully repaid.

(Segment Information)

1. DESCRIPTION OF REPORTABLE SEGMENTS

Our reportable segments consist of businesses whose individual financial information is available and regular evaluation by the Group Executive Committee is made in order to decide how much resources are allocated.

The Group provides a wide variety of financial products and services to customers through our Institutional Business, Individual Business and Overseas Business. These businesses consist of operating segments which provide their respective financial products and services. The Institutional Business consists of the "Corporate Business," "Structured Finance," "Principal Transactions," "Markets," and "Showa Leasing" as reportable segments. The Individual Business consists of the "Retail Banking," "Shinsei Financial," "APLUS," and "Other Individual". Also, the business and operations that do not belong to any of the Institutional Business and the Individual Business are classified as the "Overseas Business/Securities Investment/Others." The "Overseas Business" and the "Securities Investment" in the "Overseas Business/Securities Investment/Others" are the reportable segments.

In the Institutional Business, the "Corporate Business" segment provides financial products and services for corporate, public, and financial sectors, advisory services, and wealth management business. The "Structured Finance" segment provides real estate finance such as nonrecourse loans, financial products and services related to project finance and specialty finance such as M&A finance, financial products and services for healthcare facilities and healthcare operators, and trust business. The "Principal Transactions" segment provides private equity businesses and business succession services, and financial products and services related to credit trading. The "Markets" segment engages in foreign exchanges, derivatives, and other capital markets transactions. The "Showa Leasing" segment primarily provides financial products and services related to leasing.

In the Individual Business, the "Retail Banking" segment provides financial products and services for retail customers. The "Shinsei Financial" segment provides unsecured card loan business and credit guarantee business (Shinsei Financial, SBI Shinsei Bank Card Loan L, Lake). The "APLUS" segment provides installment sales credit, credit cards, loans, and payment services. The "Other Individual" segment provides real estate finance services through consolidated subsidiaries and credit card services through affiliated companies.

In the Overseas Business/Securities Investment/Others, the "Overseas Business" segment includes majority of the group's overseas consolidated subsidiaries and overseas affiliates, through which it mainly provides small-scale financing. The "Securities Investment" segment includes gains and losses of marketable investments such as bonds.

2. METHODS OF MEASUREMENT FOR THE AMOUNTS OF REVENUE, PROFIT (LOSS), ASSETS, LIABILITIES AND OTHER ITEMS BY REPORTABLE SEGMENTS

The accounting policies of each reportable segment are substantially consistent with those applied in preparing the consolidated financial statements, except for interest on inter-segment transactions and indirect expense. Interest on inter-segment transactions is calculated using an inter-office rate. Indirect expense is allocated based on the predetermined internal rule, to each reportable segment according to the budget, which is set at the beginning of the fiscal year.

3. CHANGES IN REPORTABLE SEGMENTS

Changes in classification of reportable segments

In the first quarter of the current fiscal year, the classification of reportable segments has been revised as follows:

Corporate Business:

In order to enhance the efficiency of business operations and further strengthen specialization through the optimization of resources related to overseas corporate business, the Global Finance Division was established on April 1, 2025. This division has been categorized under "Structured Finance" segment.

As a result of this organizational restructuring, certain operations related to overseas corporate business, which were previously included in "Corporate Business" segment have been reclassified under "Structured Finance" segment.

REVENUE, PROFIT (LOSS), ASSETS, LIABILITIES AND OTHER ITEMS BY REPORTABLE SEGMENTS for the previous fiscal year was presented based on the new classification for the current fiscal year.

4. REVENUE, PROFIT (LOSS), ASSETS, LIABILITIES AND OTHER ITEMS BY REPORTABLE SEGMENTS

Fiscal year ended March 31, 2025

(Millions of yen)

| | Institutional Business | | | | |
|---|------------------------|--------------------|------------------------|---------|---------------|
| | Corporate Business | Structured Finance | Principal Transactions | Markets | Showa Leasing |
| Revenue: | 33,800 | 30,643 | 4,871 | 6,563 | 16,065 |
| Net interest income (loss) | 24,064 | 16,746 | 5,323 | 200 | (273) |
| Noninterest income (loss) | 9,736 | 13,897 | (452) | 6,362 | 16,339 |
| Expenses | 15,881 | 13,537 | 5,312 | 2,397 | 13,978 |
| Net credit costs (recoveries) | 1,861 | 10,436 | 59 | - | 722 |
| Segment Profit (loss) | 16,057 | 6,669 | (500) | 4,165 | 1,364 |
| Segment Assets | 4,601,625 | 2,119,832 | 186,395 | 269,695 | 651,517 |
| Segment Liabilities | 7,245,402 | 266,813 | 25,636 | 224,100 | 20 |
| Includes; | | | | | |
| Equity in net income (loss) of affiliates | 987 | - | (1,720) | - | 100 |
| Investment in affiliates | 40,202 | - | 13,672 | - | 169 |

| | Individual Business | | | | Overseas Business/Securities Investment/Other | | | Total |
|---|---------------------|-------------------|-----------|------------------|---|-----------------------|-----------|------------|
| | Retail Banking | Consumer Finance | | | Overseas Business | Securities Investment | Other | |
| | | Shinsei Financial | APLUS | Other Individual | | | | |
| Revenue: | 28,875 | 61,365 | 69,079 | 7,933 | 23,082 | 10,823 | 5,603 | 298,707 |
| Net interest income (loss) | 22,097 | 61,446 | 3,309 | 3,411 | 3,715 | 10,344 | 7,702 | 158,088 |
| Noninterest income (loss) | 6,778 | (81) | 65,769 | 4,521 | 19,367 | 479 | (2,098) | 140,618 |
| Expenses | 22,850 | 36,279 | 44,779 | 3,186 | 8,674 | 2,764 | (1,186) | 168,456 |
| Net credit costs (recoveries) | 124 | 13,410 | 17,027 | 14 | 3,223 | - | 189 | 47,069 |
| Segment Profit (loss) | 5,901 | 11,674 | 7,271 | 4,731 | 11,184 | 8,059 | 6,600 | 83,181 |
| Segment Assets | 1,643,222 | 502,388 | 1,859,708 | 172,766 | 502,434 | 2,034,733 | 1,284,320 | 15,828,640 |
| Segment Liabilities | 7,150,700 | 56,414 | 614,115 | 2,648 | 70,073 | - | - | 15,655,928 |
| Includes; | | | | | | | | |
| Equity in net income (loss) of affiliates | - | - | (1) | (162) | 138 | - | 11,704 | 11,046 |
| Investment in affiliates | - | - | 100 | 4,748 | 4,382 | - | - | 63,276 |

Notes:

1. "Revenue", which represents gross operating profit under our management reporting, is presented as a substitute for sales in other industries. "Revenue" is defined as the total of net interest income, net fees and commissions, net trading income and net other business income on the management reporting basis. "Revenue" represents income and related cost attributable to our core business. Interest on inter-segment transactions is calculated using an inter-office rate. Indirect expense is allocated, based on the predefined rule, to each reportable segment according to the budget which is set at the beginning of fiscal year.
2. "Expenses" are general and administrative expenses deducting amortization of goodwill and intangible assets, amortization of actuarial gains or losses of retirement benefit cost and lump-sum payments.
3. "Net Credit Costs (Recoveries)" consists of provision/reversal of reserve for credit losses, losses on write-off/sales of loans and recoveries of written-off claims.
4. "Segment Assets" consists of other monetary claims purchased, trading assets, monetary assets held in trust, securities, loans and bills discounted, installment receivables, lease receivables and leased investment assets, tangible leased assets, intangible leased assets and customer's liabilities for acceptances and guarantees.
5. "Segment Liabilities" consists of deposits, including negotiable certificates of deposit, trading liabilities and acceptances and guarantees.
6. Regarding assets and liabilities not allocated to each business segment, there are related revenue and expense items which are allocated to each business segment based on a rational allocation method. For example, interest on other borrowings is considered a part of "Revenue" and included in segment income, although borrowed money is not allocated to each "Segment Liabilities." In addition, depreciation is considered a part of "Expenses" and included in segment income, although premises and equipment excluding tangible leased assets and intangible assets excluding intangible leased assets are not allocated to each "Segment Assets."
7. "Shinsei Financial" includes profit(loss), "Segment Assets" and "Segment Liabilities" related to companies such as Shinsei Personal Loan Co., Ltd. and "SBI Shinsei Bank Card Loan L" which is unsecured card loan business for individual customers.
8. "Other" under the Overseas Business/Securities Investment/Others includes profit(loss), assets and liabilities which are not included in our reportable segments, allocation variance of indirect expense and elimination amount of inter-segment transactions.

Fiscal year ended March 31, 2026

(Millions of yen)

| | Institutional Business | | | | |
|---|------------------------|--------------------|------------------------|---------|---------------|
| | Corporate Business | Structured Finance | Principal Transactions | Markets | Showa Leasing |
| Revenue: | 40,758 | 33,253 | 22,051 | 5,791 | 18,162 |
| Net interest income (loss) | 28,365 | 17,611 | 4,195 | 228 | (1,619) |
| Noninterest income (loss) | 12,393 | 15,642 | 17,856 | 5,562 | 19,782 |
| Expenses | 12,017 | 14,169 | 5,863 | 2,354 | 14,851 |
| Net credit costs (recoveries) | 922 | 2,077 | 670 | - | 900 |
| Segment Profit (loss) | 27,818 | 17,006 | 15,517 | 3,436 | 2,410 |
| Segment Assets | 5,743,775 | 2,341,244 | 204,255 | 451,260 | 660,525 |
| Segment Liabilities | 8,830,359 | 325,815 | 36,123 | 395,202 | 5 |
| Includes; | | | | | |
| Equity in net income (loss) of affiliates | 3,462 | (62) | 1,498 | - | 1,078 |
| Investment in affiliates | 56,534 | 280 | 13,203 | - | 157 |

| | Individual Business | | | | Overseas Business/Securities Investment/Other | | | Total |
|---|---------------------|-------------------|-----------|------------------|---|-----------------------|----------|------------|
| | Retail Banking | Consumer Finance | | | Overseas Business | Securities Investment | Other | |
| | | Shinsei Financial | APLUS | Other Individual | | | | |
| Revenue: | 39,103 | 64,001 | 76,280 | 10,923 | 18,794 | 15,007 | (9,468) | 334,661 |
| Net interest income (loss) | 23,994 | 61,484 | (2,378) | 2,445 | 2,758 | 18,836 | (1,008) | 154,914 |
| Noninterest income (loss) | 15,108 | 2,517 | 78,658 | 8,478 | 16,036 | (3,829) | (8,460) | 179,746 |
| Expenses | 26,224 | 37,678 | 46,686 | 3,289 | 7,957 | 4,918 | 1,970 | 177,982 |
| Net credit costs (recoveries) | 369 | 14,649 | 17,094 | 196 | 1,358 | - | 4 | 38,244 |
| Segment Profit (loss) | 12,509 | 11,673 | 12,498 | 7,437 | 9,479 | 10,088 | (11,443) | 118,434 |
| Segment Assets | 2,388,534 | 538,539 | 1,856,990 | 200,553 | 582,622 | 3,496,490 | 285,615 | 18,750,408 |
| Segment Liabilities | 8,191,282 | 63,167 | 636,086 | 3,176 | 75,255 | - | - | 18,556,476 |
| Includes; | | | | | | | | |
| Equity in net income (loss) of affiliates | - | - | 9 | 520 | (708) | - | 3,738 | 9,537 |
| Investment in affiliates | - | - | 110 | 5,269 | 3,900 | - | - | 79,457 |

Notes:

1. "Revenue", which represents gross operating profit under our management reporting, is presented as a substitute for sales in other industries. "Revenue" is defined as the total of net interest income, net fees and commissions, net trading income and net other business income on the management reporting basis. "Revenue" represents income and related cost attributable to our core business. Interest on inter-segment transactions is calculated using an inter-office rate. Indirect expense is allocated, based on the predefined rule, to each reportable segment according to the budget which is set at the beginning of fiscal year.
2. "Expenses" are general and administrative expenses deducting amortization of goodwill and intangible assets, amortization of actuarial gains or losses of retirement benefit cost and lump-sum payments.
3. "Net Credit Costs (Recoveries)" consists of provision/reversal of reserve for credit losses, losses on write-off/sales of loans and recoveries of written-off claims.
4. "Segment Assets" consists of other monetary claims purchased, trading assets, monetary assets held in trust, securities, loans and bills discounted, installment receivables, lease receivables and leased investment assets, tangible leased assets, intangible leased assets and customer's liabilities for acceptances and guarantees.
5. "Segment Liabilities" consists of deposits, including negotiable certificates of deposit, trading liabilities and acceptances and guarantees.
6. Regarding assets and liabilities not allocated to each business segment, there are related revenue and expense items which are allocated to each business segment based on a rational allocation method. For example, interest on other borrowings is considered a part of "Revenue" and included in segment income, although borrowed money is not allocated to each "Segment Liabilities." In addition, depreciation is considered a part of "Expenses" and included in segment income, although premises and equipment excluding tangible leased assets and intangible assets excluding intangible leased assets are not allocated to each "Segment Assets."
7. "Shinsei Financial" includes profit(loss), "Segment Assets" and "Segment Liabilities" related to companies such as Shinsei Personal Loan Co., Ltd. and "SBI Shinsei Bank Card Loan L" which is unsecured card loan business for individual customers.
8. "Other" under the Overseas Business/Securities Investment/Others includes profit(loss), assets and liabilities which are not included in our reportable segments, allocation variance of indirect expense and elimination amount of inter-segment transactions.

5. RECONCILIATION BETWEEN THE SEGMENT INFORMATION AND THE CONSOLIDATED FINANCIAL STATEMENTS

(1) A reconciliation between total segment profit (loss) and ordinary profit (loss) on the consolidated statements of income

(Millions of yen)

| Profit | Fiscal year ended March 31,2025 | Fiscal year ended March 31,2026 |
|--|------------------------------------|------------------------------------|
| Total segment profit | 83,181 | 118,434 |
| Amortization of goodwill | (3,657) | (1,016) |
| Amortization of intangible assets | (471) | (403) |
| Lump-sum payments | 1,029 | 1,916 |
| Provision for reimbursement of deposits | (83) | (369) |
| Provision for reimbursement of debentures | (1,967) | - |
| Gains on deposits derecognized from liabilities | 146 | 61 |
| Gains on reversal of provision for losses on interest repayments | - | 2,504 |
| Provision for losses on interest repayments | (501) | - |
| Other | 120 | 2,255 |
| Ordinary profit on the consolidated statement income | 77,797 | 123,382 |

(2) A reconciliation between total segment assets and total assets on the consolidated balance sheet.

(Millions of yen)

| Profit | As of March 31,2025 | As March 31,2026 |
|---|---------------------|------------------|
| Total segment assets | 15,828,640 | 18,750,408 |
| Cash and due from banks | 3,916,744 | 4,787,504 |
| Call loans and bills bought | 95,736 | 55,000 |
| Receivables under securities lending transactions | - | 570,538 |
| Foreign exchanges | 79,236 | 54,021 |
| Other assets | 433,211 | 516,000 |
| Premises and equipment excluding tangible leased assets | 18,983 | 19,197 |
| Intangible assets excluding intangible leased assets | 55,294 | 56,442 |
| Assets for retirement benefits | 37,183 | 51,719 |
| Deferred tax assets | 9,142 | 29,625 |
| Reserve for credit losses | (144,310) | (149,098) |
| Total assets on the Consolidated balance sheet | 20,329,862 | 24,741,359 |

(3) A reconciliation between total segment liabilities and total assets on the consolidated balance sheet.

(Millions of yen)

| Profit | As of March 31,2025 | As March 31,2026 |
|---|---------------------|------------------|
| Total segment liabilities | 156,455,928 | 18,556,476 |
| Call money | 213,090 | 443,586 |
| Payables under repurchase agreements | 329,109 | 879,286 |
| Payables under securities lending transactions | 476,668 | 383,899 |
| Borrowed money | 1,638,865 | 2,178,067 |
| Foreign exchanges | 1,305 | 2,393 |
| Short-term corporate bonds | 82,000 | 105,500 |
| Corporate bonds | 233,487 | 243,673 |
| Other liabilities | 694,588 | 659,093 |
| Accrued employees' bonuses | 11,334 | 12,468 |
| Accrued directors' bonuses | 27 | 18 |
| Liabilities for retirement benefits | 8,055 | 7,123 |
| Reserve for directors' retirement benefits | 33 | 131 |
| Reserve for reimbursement of deposits | 330 | 570 |
| Reserve for reimbursement of debentures | 3,648 | 2,778 |
| Reserve for losses on interest repayments | 20,532 | 15,224 |
| Deferred tax liabilities | 1,606 | 18,025 |
| Total liabilities on the consolidated balance sheet | 19,370,612 | 23,508,317 |

【GAINS ON NEGATIVE GOODWILL BY REPORTABLE SEGMENT】

Fiscal year ended March 31,2025

In the third quarter of the fiscal year ended March 31,2025, as a result of including NEC Capital Solutions Limited within the scope of affiliates accounted for by equity method, a gain on negative goodwill equivalent to 11,704 million yen was recorded as equity in income of affiliates. This amount was allocated to "Other" under the "Overseas Business / Securities Investment / Others" category, as it does not fall under any reportable segment.

Fiscal year ended March 31,2026

In the first quarter of the current fiscal year, as a result of additional acquisition of shares in NEC Capital Solutions Limited, an equity-method affiliate, a gain on negative goodwill equivalent to 3,738 million yen was recorded as equity in income of affiliates. This amount was allocated to "Other" under the "Overseas Business / Securities Investment / Others" category, as it does not fall under any reportable segment.

(Per Share Information)

| | | For the fiscal year ended March 31, 2025 | For the fiscal year ended March 31, 2026 |
|----------------------------|-----|---|---|
| Common equity per share | yen | 1,151.40 | 1,381.19 |
| Basic earnings per share | yen | 112.70 | 137.66 |
| Diluted earnings per share | yen | - | 137.51 |

Notes:

1. Effective on March 21, 2025, the Bank changed 12 shares of common stock into 12 shares of preferred stock; effective on July 27, 2025, the Bank conducted a stock split at a ratio of 14,000,000-for-1 of its common stock and its preferred stock, respectively; and effective on August 25, 2025, the Bank changed back all of the aforementioned preferred stock into common stock. Common equity per share, basic EPS and diluted EPS were calculated assuming that the stock splits had occurred at the beginning of the fiscal year ended March 31, 2025. In addition, the average outstanding stocks for the respective periods also included preferred shares as equivalent to common stock. For the fiscal year ended March 31, 2025, the diluted EPS has not been disclosed because there are no potential common shares.

2. Common equity per share is calculated based on the following:

| | | As of March 31, 2025 | As of March 31, 2026 |
|---|-------------|-------------------------|-------------------------|
| Total equity | million yen | 959,249 | 1,233,041 |
| Deductions from total equity | million yen | 233,866 | 7,920 |
| Preferred shares (*) | million yen | 230,018 | - |
| Stock acquisition rights | million yen | - | 8 |
| Noncontrolling interests | million yen | 3,848 | 7,911 |
| Total equity attributable to common stock at the fiscal year-end | million yen | 725,382 | 1,225,121 |
| Number of common stock at the fiscal year-end used for the calculation of common equity per share | shares | 630,000,000 | 887,000,000 |

(*) As of March 31, 2025, total equity attributable to common stock at the fiscal year-end was calculated by deducting, as preferred shares, the required recovery amount of public funds concerning Class-A preferred shares and Class-B preferred shares (230,018 million yen in aggregate) based on the "Agreement on Definitive Repayment Scheme" entered into on March 7, 2025 among the Bank, the Deposit Insurance Corporation of Japan, the Resolution and Collection Corporation, and SBI Holdings, Inc., from total equity.

3. Earnings per share and earnings per share (diluted) are calculated based on the following:

| | | For the fiscal year ended March 31, 2025 | For the fiscal year ended March 31, 2026 |
|--|-------------|---|---|
| Basic earnings per share | | | |
| Profit attributable to owners of parent | million yen | 84,499 | 113,415 |
| Amount not attributable to common stock | million yen | - | - |
| Dividends for preferred shares (*) | million yen | - | - |
| Profit attributable to owners of parents attributable to common stock | million yen | 84,499 | 113,415 |
| Average outstanding shares of common stock during the fiscal year | shares | 749,747,946 | 823,846,576 |
| Diluted earnings per share | | | |
| Adjustment for profit attributable to owners of parent | million yen | - | - |
| Increase in number of shares of common stock | shares | - | 900,498 |
| Stock acquisition rights | shares | - | 900,498 |
| Outline of potential shares not included in the calculation of earnings per share because they have no dilutive effect | | - | - |

(*) Based on the "Agreement on Definitive Repayment Scheme" entered into on March 7, 2025, no preferred dividend was paid for the previous fiscal year concerning Class-A preferred shares and Class-B preferred shares, except for a special dividend.

(Material Subsequent Event)

There is no applicable information.

4. Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheet

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|---|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 3,831,626 | 4,686,621 |
| Cash | 4,622 | 3,597 |
| Due from banks | 3,827,003 | 4,683,023 |
| Call loans | 95,736 | 55,000 |
| Receivables under securities borrowing transactions | - | 570,538 |
| Other monetary claims purchased | 248,514 | 250,363 |
| Trading assets | 269,455 | 451,174 |
| Derivatives for securities held to hedge trading transactions | 25 | 95 |
| Trading-related financial derivatives | 269,430 | 451,079 |
| Monetary assets held in trust | 402,034 | 437,293 |
| Securities | 3,145,210 | 4,322,876 |
| Japanese national government bonds | 861,467 | 603,339 |
| Japanese local government bonds | 2,170 | 2,186 |
| Japanese corporate bonds | 156,831 | 159,195 |
| Equity securities | 349,907 | 355,299 |
| Other securities | 1,774,833 | 3,202,855 |
| Loans and bills discounted | 10,179,385 | 11,394,194 |
| Loans on bills | 19,564 | 14,816 |
| Loans on deeds | 8,514,079 | 10,066,654 |
| Overdrafts | 1,645,741 | 1,312,724 |
| Foreign exchanges | 79,236 | 54,021 |
| Due from foreign banks | 79,236 | 54,021 |
| Other assets | 315,529 | 388,334 |
| Prepaid expenses | 10,505 | 8,909 |
| Accrued income | 23,862 | 42,239 |
| Margin on futures transactions | 1,483 | 1,842 |
| Suspense payment on futures transactions | 37 | - |
| Derivatives held in banking account | 92,426 | 145,297 |
| Cash collateral paid for financial instruments | 144,753 | 125,536 |
| Deferred issuance expenses for corporate bonds | 5 | - |
| Accounts receivable | 28,980 | 19,621 |
| Other | 13,474 | 44,887 |
| Premises and equipment | 10,479 | 9,236 |
| Buildings | 7,034 | 5,505 |
| Construction in progress | 38 | 74 |
| Other premises and equipment | 3,407 | 3,656 |
| Intangible assets | 21,012 | 20,010 |
| Software | 20,295 | 19,626 |
| Goodwill | 60 | - |
| Leased assets | 648 | 378 |
| Other intangible assets | 7 | 6 |
| Prepaid pension cost | 13,530 | 16,320 |
| Customers' liabilities for acceptances and guarantees | 106,658 | 118,798 |
| Reserve for credit losses | (42,129) | (42,112) |
| Total assets | 18,676,280 | 22,732,671 |

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|---|----------------------|----------------------|
| Liabilities | | |
| Deposits | 11,574,602 | 13,089,065 |
| Current accounts | 97,924 | 217,889 |
| Ordinary deposits | 3,815,126 | 5,678,936 |
| Notice deposits | 22,668 | 3,530 |
| Time deposits | 6,779,497 | 6,337,998 |
| Other deposits | 859,385 | 850,710 |
| Negotiable certificates of deposit | 3,155,481 | 4,336,810 |
| Call money | 213,090 | 443,586 |
| Payables under repurchase agreements | 329,109 | 879,286 |
| Payables under securities lending transactions | 476,668 | 383,899 |
| Trading liabilities | 224,074 | 393,246 |
| Derivatives for securities held to hedge trading transactions | 0 | - |
| Trading-related financial derivatives | 224,073 | 393,246 |
| Borrowed money | 1,283,455 | 1,650,746 |
| Borrowed money | 1,283,455 | 1,650,746 |
| Foreign exchanges | 1,305 | 2,393 |
| Foreign bills sold | 5 | - |
| Foreign bills payable | 1,299 | 2,393 |
| Corporate bonds | 30,000 | - |
| Other liabilities | 401,157 | 351,879 |
| Income taxes payable | 2,114 | 3,477 |
| Accrued expenses | 31,706 | 45,859 |
| Unearned income | 12,220 | 9,706 |
| Suspense receipt on futures transactions | - | 100 |
| Derivatives held in banking account | 159,302 | 185,689 |
| Cash collateral received for financial instruments | 46,280 | 58,415 |
| Asset retirement obligations | 7,355 | 6,547 |
| Other | 142,178 | 341,854 |
| Accrued employees' bonuses | 5,937 | 6,526 |
| Reserve for employees' retirement benefits | 86 | 73 |
| Reserve for reimbursement of deposits | 330 | 570 |
| Reserve for reimbursement of debentures | 3,648 | 2,778 |
| Differed tax liabilities | 4,904 | 7,713 |
| Acceptances and guarantees | 106,658 | 118,798 |
| Total liabilities | 17,810,509 | 21,667,374 |
| Equity | | |
| Common stock | 140,000 | 178,507 |
| Capital surplus | 360,469 | 420,523 |
| Additional paid-in capital | 99,465 | 137,973 |
| Other capital surplus | 261,003 | 282,549 |
| Retained earnings | 446,944 | 458,314 |
| Legal reserve | 18,127 | 26,871 |
| Other retained earnings | 428,817 | 431,443 |
| Unappropriated retained earnings | 428,817 | 431,443 |
| Treasury stock, at cost | (31,267) | (6,327) |
| Total shareholders' equity | 916,146 | 1,051,017 |
| Unrealized gain (loss) on available-for-sale securities | (42,870) | (16,960) |
| Deferred gain (loss) on derivatives under hedge accounting | (7,504) | 31,232 |
| Total net unrealized gain (loss) and translation adjustments | (50,375) | 14,272 |
| Stock acquisition rights | - | 8 |
| Total equity | 865,771 | 1,065,297 |
| Total liabilities and equity | 18,676,280 | 22,732,671 |

(2) Non-Consolidated Statement of Income

(Millions of yen)

| | For the fiscal year ended March 31, 2025 | For the fiscal year ended March 31, 2026 |
|---|---|---|
| Ordinary income | 315,411 | 418,369 |
| Interest income | 256,075 | 318,801 |
| Interest on loans and bills discounted | 158,256 | 186,041 |
| Interest and dividends on securities | 85,663 | 101,277 |
| Interest on call loans | 451 | 881 |
| Interest on receivables under securities borrowing transactions | - | 1,172 |
| Interest on deposits with banks | 7,973 | 24,645 |
| Other interest income | 3,729 | 4,782 |
| Fees and commissions income | 32,682 | 46,093 |
| Domestic and foreign exchange commissions income | 720 | 793 |
| Other fees and commissions income | 31,962 | 45,299 |
| Trading income | 9,626 | 19,197 |
| Income from securities held to hedge trading transactions | - | 591 |
| Income from trading-related financial derivatives | 9,626 | 18,605 |
| Other business income | 5,724 | 3,724 |
| Gains on sales of bonds | 3,499 | 2,530 |
| Income from derivatives held in banking account | 854 | 1,099 |
| Other | 1,370 | 94 |
| Other income | 11,303 | 30,553 |
| Recoveries of written-off claims | 531 | 213 |
| Gains on sales of equity securities and others | 4,983 | 22,785 |
| Gains on monetary assets held in trust | 4,796 | 6,708 |
| Other | 991 | 845 |
| Ordinary expenses | 254,548 | 349,731 |
| Interest expenses | 118,131 | 194,068 |
| Interest on deposits | 53,383 | 101,157 |
| Interest on negotiable certificates of deposit | 7,971 | 26,514 |
| Interest on call money | 2,289 | 3,689 |
| Interest on payables under repurchase agreements | 383 | 18,847 |
| Interest on payables under securities lending transactions | 8,221 | 8,371 |
| Interest on borrowings | 1,110 | 3,686 |
| Interest on corporate bonds | 207 | 29 |
| Interest on swaps | 43,125 | 30,176 |
| Other interest expenses | 1,440 | 1,595 |
| Fees and commissions expenses | 23,215 | 26,737 |
| Domestic and foreign exchange commissions expenses | 867 | 948 |
| Other fees and commissions expenses | 22,347 | 25,789 |

(Millions of yen)

| | For the fiscal year ended March 31, 2025 | For the fiscal year ended March 31, 2026 |
|--|---|---|
| Trading losses | 319 | - |
| Losses on securities held to hedge trading transactions | 319 | - |
| Other business expenses | 21,003 | 42,451 |
| Losses on foreign exchange | 12,432 | 25,093 |
| Losses on sales of bonds | 6,198 | 15,067 |
| Amortization of deferred issuance expenses for corporate bonds | 47 | 5 |
| Other | 2,324 | 2,284 |
| General and administrative expenses | 75,826 | 81,057 |
| Other expenses | 16,052 | 5,417 |
| Provision of reserve for credit losses | 13,371 | 4,530 |
| Losses on write-off of loans | 51 | 0 |
| Losses on sales of equity securities and others | 111 | 0 |
| Losses on write-down of equity securities and others | 311 | 382 |
| Losses on monetary assets held in trust | 1 | - |
| Other | 2,204 | 503 |
| Ordinary profit | 60,863 | 68,637 |
| Extraordinary gains | 2,713 | 2,095 |
| Gain on disposal of premises and equipment | 0 | 0 |
| Other extraordinary gains | 2,713 | 2,095 |
| Extraordinary losses | 2,355 | 2,413 |
| Loss on disposal of premises and equipment | 64 | 87 |
| Impairment losses | 439 | 1,269 |
| Other extraordinary losses | 1,851 | 1,056 |
| Income before income taxes | 61,220 | 68,319 |
| Income taxes - current | 3,877 | 11,096 |
| Income taxes - deferred | 7,204 | 2,131 |
| Total income taxes | 11,081 | 13,228 |
| Net income | 50,139 | 55,091 |

(3) Non-Consolidated Statement of Changes in Net Assets
For the fiscal year ended March 31, 2025

(Millions of yen)

| | Shareholders' equity | | | | | | | | |
|--|----------------------|----------------------------|-----------------------|-----------------------|-------------------|---|-------------------------|-------------------------|----------------------------|
| | Common stock | Capital surplus | | | Retained earnings | | | Treasury stock, at cost | Total shareholders' equity |
| | | Additional paid-in capital | Other capital surplus | Total capital surplus | Legal reserve | Other retained earnings Unappropriated retained earnings | Total retained earnings | | |
| Balance at beginning of the year | 512,204 | 79,465 | - | 79,465 | 17,695 | 381,270 | 398,965 | (61,802) | 928,833 |
| Changes during the year | | | | | | | | | |
| Issuance of new shares | - | - | | - | | | | | - |
| Capital reduction | (372,204) | | 372,204 | 372,204 | | | | | - |
| Dividends | | 20,000 | (120,000) | (100,000) | 432 | (2,592) | (2,160) | | (102,160) |
| Net income | | | | | | 50,139 | 50,139 | | 50,139 |
| Purchase of treasury stock | | | | | | | | (32,000) | (32,000) |
| Disposal of treasury stock | | | 8,798 | 8,798 | | | | 62,534 | 71,333 |
| Net changes during the year excluding shareholders' equity | | | | | | | | | |
| Total changes during the year | (372,204) | 20,000 | 261,003 | 281,003 | 432 | 47,547 | 47,979 | 30,534 | (12,687) |
| Balance at end of the year | 140,000 | 99,465 | 261,003 | 360,469 | 18,127 | 428,817 | 446,944 | (31,267) | 916,146 |

| | Net unrealized gain (loss) and translation adjustments | | | Stock acquisition rights | Total equity |
|--|---|--|--|--------------------------|--------------|
| | Unrealized gain (loss) on available-for-sale securities | Deferred gain (loss) on derivatives under hedge accounting | Total net unrealized gain (loss) and translation adjustments | | |
| Balance at beginning of the year | (20,640) | (19,424) | (40,064) | - | 888,768 |
| Changes during the year | | | | | |
| Issuance of new shares | | | | | - |
| Capital reduction | | | | | - |
| Dividends | | | | | (102,160) |
| Net income | | | | | 50,139 |
| Purchase of treasury stock | | | | | (32,000) |
| Disposal of treasury stock | | | | | 71,333 |
| Net changes during the year excluding shareholders' equity | (22,230) | 11,920 | (10,310) | - | (10,310) |
| Total changes during the year | (22,230) | 11,920 | (10,310) | - | (22,997) |
| Balance at end of the year | (42,870) | (7,504) | (50,375) | - | 865,771 |

For the fiscal year ended March 31, 2026

(Millions of yen)

| | Shareholders' equity | | | | | | | | |
|--|----------------------|----------------------------|-----------------------|-----------------------|-------------------|-------------------------|-------------------------|-------------------------|----------------------------|
| | Common stock | Capital surplus | | | Retained earnings | | | Treasury stock, at cost | Total shareholders' equity |
| | | Additional paid-in capital | Other capital surplus | Total capital surplus | Legal reserve | Other retained earnings | Total retained earnings | | |
| Balance at beginning of the year | 140,000 | 99,465 | 261,003 | 360,469 | 18,127 | 428,817 | 446,944 | (31,267) | 916,146 |
| Changes during the year | | | | | | | | | |
| Issuance of new shares | 38,507 | 38,507 | | 38,507 | | | | | 77,014 |
| Capital reduction | - | | - | - | | | | | - |
| Dividends | | - | - | - | 8,744 | (52,465) | (43,721) | | (43,721) |
| Net income | | | | | | 55,091 | 55,091 | | 55,091 |
| Purchase of treasury stock | | | | | | | | - | - |
| Disposal of treasury stock | | | 21,546 | 21,546 | | | | 24,939 | 46,486 |
| Net changes during the year excluding shareholders' equity | | | | | | | | | |
| Total changes during the year | 38,507 | 38,507 | 21,546 | 60,054 | 8,744 | 2,625 | 11,369 | 24,939 | 134,870 |
| Balance at end of the year | 178,507 | 137,973 | 282,549 | 420,523 | 26,871 | 431,443 | 458,314 | (6,327) | 1,051,017 |

| | Net unrealized gain (loss) and translation adjustments | | | Stock acquisition rights | Total equity |
|--|---|--|--|--------------------------|--------------|
| | Unrealized gain (loss) on available-for-sale securities | Deferred gain (loss) on derivatives under hedge accounting | Total net unrealized gain (loss) and translation adjustments | | |
| Balance at beginning of the year | (42,870) | (7,504) | (50,375) | - | 865,771 |
| Changes during the year | | | | | |
| Issuance of new shares | | | | | 77,014 |
| Capital reduction | | | | | - |
| Dividends | | | | | (43,721) |
| Net income | | | | | 55,091 |
| Purchase of treasury stock | | | | | - |
| Disposal of treasury stock | | | | | 46,486 |
| Net changes during the year excluding shareholders' equity | 25,910 | 38,736 | 64,647 | 8 | 64,655 |
| Total changes during the year | 25,910 | 38,736 | 64,647 | 8 | 199,526 |
| Balance at end of the year | (16,960) | 31,232 | 14,272 | 8 | 1,065,297 |

5. Financial Summary for the Fiscal Year Ended March 31, 2026 (Reference)

(1) Consolidated Information

Results of Operations (Consolidated) ¹

| | <i>(Billions of yen)</i> | | | |
|---|--------------------------|-----------------------|--------------------|-------------------------|
| | FY2024 (12 months) | FY2025 (12 months) | Change (Amount) | 1H FY2025 (6 months) |
| Net interest income | 158.0 | 154.9 | (3.1) | 64.4 |
| Noninterest income | 140.6 | 179.7 | 39.1 | 101.2 |
| Net fees and commissions | 44.2 | 55.2 | 10.9 | 23.9 |
| Net trading income | 8.0 | 18.3 | 10.3 | 4.7 |
| Net other business income | 88.3 | 106.1 | 17.8 | 72.5 |
| Income on lease transactions and installment receivables | 73.1 | 80.0 | 6.9 | 38.2 |
| Total revenue | 298.7 | 334.6 | 35.9 | 165.7 |
| General and administrative expenses | (168.4) | (177.9) | (9.5) | (86.5) |
| Ordinary business profit | 130.2 | 156.6 | 26.4 | 79.2 |
| Net credit costs | (47.0) | (38.2) | 8.8 | (17.1) |
| Ordinary business profit after net credit costs | 83.1 | 118.4 | 35.2 | 62.0 |
| Amortization of goodwill and other intangible assets ² | (4.1) | (1.4) | 2.7 | (0.6) |
| Other gains | 20.3 | 5.1 | (15.2) | 0.3 |
| Income before income taxes | 99.4 | 122.1 | 22.7 | 61.6 |
| Income taxes - current | (12.6) | (23.4) | (10.8) | (7.6) |
| Income taxes - deferred | (2.5) | 14.3 | 16.9 | 15.2 |
| Profit attributable to noncontrolling interests | 0.3 | 0.4 | 0.0 | 0.0 |
| Profit attributable to owners of parent | 84.4 | 113.4 | 28.9 | 69.3 |

1. Represents results based on management accounting basis.

2. In our consolidated financial statements, amortization of goodwill and other intangible assets is recorded in general and administrative expenses.

Noninterest income in the table above is comprised of net fees and commissions, net trading income, and net other business income.

Net fees and commissions is primarily comprised of fee income related to lending business, fee income from the sale of products such as mutual funds and insurance and fee income associated with the guarantee-related business and the payment business.

Net trading income is comprised of derivative related income from transactions with customers, as well as income from proprietary trade undertaken on our own account.

Net other business income is primarily comprised of income on lease transactions and installment receivables, gains and losses on monetary trusts and gains and losses on the sale of securities.

(Reference) Results of Operations (Consolidated)

(Millions of yen)

| | FY2024 (12 months) (B) | FY2025 (12 months) (A) | Change (A)-(B) |
|--|------------------------------|------------------------------|-------------------|
| Gross Business Profit | 281,827 | 300,079 | 18,252 |
| (excluding Gains on Monetary Assets Held in Trust) | 276,018 | 292,111 | 16,092 |
| Net Interest Income | 158,088 | 154,914 | (3,173) |
| Net Fees and Commissions | 44,278 | 55,215 | 10,937 |
| Net Trading Income | 8,006 | 18,381 | 10,374 |
| Net Other Business Income | 71,454 | 71,567 | 113 |
| Gains on Monetary Assets Held in Trust | 5,809 | 7,968 | 2,159 |
| Gains related to Bonds | (2,699) | (12,537) | (9,837) |
| General and Administrative Expenses | (172,585) | (179,402) | (6,817) |
| Personnel Expenses | (64,708) | (67,679) | (2,971) |
| Nonpersonnel Expenses | (97,526) | (100,184) | (2,657) |
| Amortization of Goodwill and Intangible Assets | (4,128) | (1,420) | 2,708 |
| Taxes | (10,349) | (11,538) | (1,188) |
| Net Business Profit | 109,242 | 120,676 | 11,434 |
| Credit Costs | (47,069) | (38,239) | 8,830 |
| Gains on Stock Transactions | 5,834 | 25,044 | 19,210 |
| Equity in Net Income of Affiliates | 11,046 | 9,537 | (1,508) |
| Other | (1,255) | 6,363 | 7,618 |
| Ordinary Profit | 77,797 | 123,382 | 45,585 |
| Extraordinary Gains (Losses) | 21,614 | (1,264) | (22,878) |
| Gains from Sales of Fixed Assets and Impairment losses | 1,505 | (1,821) | (3,326) |
| Income before Income Taxes | 99,412 | 122,118 | 22,706 |
| Income taxes - current | (12,676) | (23,495) | (10,819) |
| Income taxes - deferred | (2,588) | 14,351 | 16,939 |
| Profit Attributable to Noncontrolling Interests | 352 | 440 | 88 |
| Profit Attributable to Owners of Parent | 84,499 | 113,415 | 28,915 |

Note

- Gross Business Profit = (Net Interest Income + Expenses for Monetary Assets Held in Trust) + Net Fees and Commissions + Net Trading Income + Net Other Business Income + Gains on Monetary Assets Held in Trust
Gains on Monetary Assets Held in Trust are deemed as revenue from core businesses.
- Net Business Profit = Gross Business Profit - General and Administrative Expenses.

(2) Nonconsolidated Information

Results of Operations (Nonconsolidated)

(Billions of yen)

| | FY2024 (12 months) | FY2025 (12 months) | Change (Amount) | 1H FY2025 (6 months) |
|--|-----------------------|-------------------------------------|--------------------|-------------------------|
| Net interest income | 139.3 | 127.6 | (11.6) | 50.4 |
| Noninterest income | 8.2 | 6.5 | (1.7) | 7.5 |
| Net fees and commissions ¹ | 14.2 | 26.0 | 11.8 | 9.6 |
| Net trading income | 9.3 | 19.1 | 9.8 | 5.1 |
| Net other business income | (15.2) | (38.7) | (23.4) | (7.3) |
| Total revenue ¹ | 147.6 | 134.2 | (13.4) | 57.9 |
| Personnel expenses | (29.4) | (31.6) | (2.2) | (15.6) |
| Nonpersonnel expenses | (42.1) | (45.0) | (2.8) | (21.1) |
| Taxes | (5.2) | (6.1) | (0.8) | (2.6) |
| General and administrative expenses | (76.8) | (82.8) | (5.9) | (39.5) |
| Net business profit ¹ | 70.7 | 51.4 | (19.3) | 18.3 |
| Other gains | | | | |
| Gains on the sales of equities | 4.5 | 22.4 | 17.8 | 15.8 |
| Net provision of reserve for credit losses | (13.3) | (4.5) | 8.8 | 1.2 |
| Losses on write-off of loans | (0.0) | (0.0) | 0.0 | (0.0) |
| Recoveries of written-off claims | 0.5 | 0.2 | (0.3) | 0.0 |
| Expenses for employees' retirement benefits | 1.0 | 1.9 | 0.8 | 0.5 |
| Others | (2.6) | (2.7) | (0.1) | (1.9) |
| Net ordinary income | 60.8 | 68.6 | 7.7 | 34.2 |
| Extra ordinary profit | | | | |
| Gains from sales of fixed assets and impairment losses | (0.5) | (1.3) | (0.8) | (0.8) |
| Others | 0.8 | 1.0 | 0.1 | 0.2 |
| Income before income taxes | 61.2 | 68.3 | 7.0 | 33.6 |
| Income taxes - Current | (3.8) | (11.0) | (7.2) | (3.8) |
| Income taxes - Deferred | (7.2) | (2.1) | 5.0 | 0.3 |
| Net income | 50.1 | 55.0 | 4.9 | 30.0 |

¹Includes income from monetary assets held in trust of 4.7 billion yen in FY2024, 6.7 billion yen in FY2025, and 3.3 billion yen in 1H FY2025.

Gains and losses on sales and impairments of equities are, reflecting their natures, recorded as other business income(loss) in the consolidated financial results. However, in the nonconsolidated financial results as shown in the above chart, they are included in other gains (losses) in accordance.

(Reference) Results of Operations (Nonconsolidated)

(Millions of yen)

| | FY2024 (12 months) | FY2025 (12 months) | Change |
|---|-----------------------|-----------------------|----------|
| Gross Business Profit | 147,647 | 134,231 | (13,416) |
| (excluding Gains on Monetary Assets Held in Trust) | 142,852 | 127,522 | (15,330) |
| Net Interest Income | 139,356 | 127,696 | (11,660) |
| Net Fees and Commissions | 14,263 | 26,065 | 11,801 |
| Gains on Monetary Assets Held in Trust | 4,794 | 6,708 | 1,914 |
| Net Trading Income | 9,307 | 19,197 | 9,889 |
| Net Other Business Income | (15,280) | (38,727) | (23,447) |
| Gains related to Bonds | (2,699) | (12,537) | (9,837) |
| General and Administrative Expenses | (76,856) | (82,829) | (5,972) |
| Personnel Expenses | (29,436) | (31,653) | (2,217) |
| Nonpersonnel Expenses | (42,161) | (45,019) | (2,857) |
| Amortization of Goodwill | (65) | (60) | 5 |
| Taxes | (5,258) | (6,156) | (898) |
| Net Operating Profit before Provision of General Reserve for Loan Losses | 65,996 | 44,693 | (21,303) |
| Provision of General Reserve for Loan Losses (1) | 477 | 1,060 | 583 |
| Net Operating Profit | 66,473 | 45,753 | (20,719) |
| Net Business Profit | 70,790 | 51,401 | (19,389) |
| Non-Recurring Gains | (8,991) | 19,138 | 28,130 |
| Gains related to Stocks | 4,559 | 22,403 | 17,843 |
| Credit Costs (2) | (13,368) | (5,383) | 7,984 |
| Losses on Write-Off of Loans | (51) | (0) | 50 |
| Provision of Specific Reserve for Loan Losses | (13,848) | (5,591) | 8,257 |
| Provision of Reserve for Loan Losses to Restructuring Countries | - | - | - |
| Recoveries of Written-off Claims | 531 | 213 | (318) |
| Reversal of Reserve for Loan Losses | - | - | - |
| Losses on Sale of Loans | - | (5) | (5) |
| Other | (183) | 2,119 | 2,302 |
| Ordinary Profit | 60,863 | 68,637 | 7,774 |
| Extraordinary Gains | 357 | (318) | (675) |
| Gains from Sales of Fixed Assets and Impairment losses | (504) | (1,356) | (852) |
| Income before Income Taxes | 61,220 | 68,319 | 7,098 |
| Income taxes - Current | (3,877) | (11,096) | (7,219) |
| Income taxes - Deferred | (7,204) | (2,131) | 5,072 |
| Net Income | 50,139 | 55,091 | 4,951 |

(Reference)

| | | | |
|---|----------|---------|----------|
| Core Net Operating Profit | 68,695 | 57,230 | (11,465) |
| (excluding Gains on Cancellation of Investment Trusts) | 68,695 | 57,230 | (11,465) |
| Net Credit Costs (1) + (2) | (12,891) | (4,323) | 8,568 |

Notes

- Gross Business Profit = (Net Interest Income + Expenses for Monetary Assets Held in Trust) + Net Fees and Commissions + Net Trading Income + Net Other Business Income + Gains on Monetary Assets Held in Trust
Gains on Monetary Assets Held in Trust are deemed as revenue from core businesses.
- Core Net Operating Profit = Net Operating Profit + Provision of General Reserve for Loan Losses - Gains related to Bonds.
- Net Operating Profit = Gross Business Profit (excluding Gains on Monetary Assets Held in Trust) - General and Administrative Expenses - Provision of General Reserve for Loan Losses.
- Net Business Profit = Gross Business Profit - General and Administrative Expenses.
- Expenses for Monetary Assets Held in Trust are funding costs to acquire Monetary Assets Held in Trust and are excluded from operating expenses because Gains on Monetary Assets Held in Trust are recorded in Non-Recurring Gains.
- Non-Recurring Gains means Other ordinary income and expenses in Statements of Income, excluding Provision of General Reserve for Loan Losses and adding non-recurring expenses included in retirement benefit cost, etc. In this table, non-recurring gains exclude Gains on Monetary Assets Held in Trust.