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## Consolidated Summary Report <under Japanese GAAP>

for the three months ended June 30, 2026



July 31, 2026

Company name: SBI Shinsei Bank, Limited      Stock exchange listings: Tokyo  
 Code number: 8303      URL: <https://www.sbishinseibank.co.jp/english/>  
 Representative: Katsuya Kawashima, Representative Director, President  
 For inquiry: Tsuyoshi Miyake, Executive Officer, Group Deputy CFO, General Manager of      TEL +81-3-6880-7000  
 Group Financial and Regulatory Accounting Division

Dividend payment date: -

Trading accounts: Established

Supplemental information for financial statements: Available

Investor meeting presentation: Scheduled in Japanese (for institutional investors and analysts)

(Amounts of less than one million yen are rounded down.)

### 1. Consolidated Financial Data for the Three Months ended June 30, 2026

(1) Results of Operations (% represents the change from the same period in the previous fiscal year)

|                                          | Ordinary Income |      | Ordinary Profit |       | Profit Attributable to Owners of Parent |        |
|------------------------------------------|-----------------|------|-----------------|-------|-----------------------------------------|--------|
|                                          | million yen     | %    | million yen     | %     | million yen                             | %      |
| For the three months ended June 30, 2026 | 226,652         | 25.4 | 51,952          | 43.3  | 38,466                                  | (13.0) |
| June 30, 2025                            | 180,689         | 18.1 | 36,249          | 103.3 | 44,201                                  | 38.3   |

Note: Comprehensive income

June 30, 2026: 40,677 million yen, (37.1)% ; June 30, 2025: 64,627 million yen, 442.8%

|                                          | Basic Earnings per Share | Diluted Earnings per Share |
|------------------------------------------|--------------------------|----------------------------|
|                                          | yen                      | yen                        |
| For the three months ended June 30, 2026 | 43.36                    | 43.28                      |
| June 30, 2025                            | 55.39                    | -                          |

Notes:

- 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 was calculated assuming that the stock split had occurred at the beginning of the three-month period ended June 30, 2025. In addition, the average outstanding stocks for the three-month period ended June 30, 2025 also included preferred shares as equivalent to common stock.
- For the three-month period ended June 30, 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 |
|----------------|--------------|--------------|-----------------------|
| As of          | million yen  | million yen  | %                     |
| June 30, 2026  | 25,697,542   | 1,232,017    | 4.8                   |
| March 31, 2026 | 24,741,359   | 1,233,041    | 5.0                   |

(Reference) Shareholders' equity as of June 30, 2026: 1,223,995 million yen; March 31, 2026: 1,225,121 million yen

Note: "Equity-to-asset ratio" is computed under the formula shown below

(Total equity – Stock acquisition rights – Noncontrolling interests) / Total assets

## 2. Dividends on Common Stock

|                                           | Dividends per Share |                 |                 |                 |                       |
|-------------------------------------------|---------------------|-----------------|-----------------|-----------------|-----------------------|
|                                           | 1st quarter-end     | 2nd quarter-end | 3rd quarter-end | Fiscal year-end | Total                 |
| For the fiscal year ended March 31, 2026  | yen<br>-            | yen<br>0.00     | yen<br>-        | yen<br>42.00    | yen<br>42.00          |
| For the fiscal year ending March 31, 2027 | -                   |                 |                 |                 |                       |
| ending March 31, 2027 (Forecast)          |                     | 10.00           | -               | -               | -<br>(at least 42.00) |

Notes:

1. Revision of forecasts for dividends from the latest announcement: Yes
2. For further details, please refer to the "Notice Regarding Revision to Dividend Forecasts Following the Introduction of Interim Dividends" announced today (July 31, 2026).

## 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 |

Note: Revision of consolidated earnings forecast from the latest announcement: No

### ※ Notes

- (1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 2 equity-method affiliates (The Shimane Bank, Ltd. and The Fukushima Bank, Ltd.).

Note: For further details, please refer to page 10 of the attached document, "Notes to the Quarterly Consolidated Financial Statements (Business Combinations, etc.)".

- (2) Adoption of any particular accounting methods for quarterly consolidated financial statements: No

- (3) Changes in accounting policies, changes in accounting estimates and restatements

(A) Changes in accounting policies due to revision of accounting standards: No

(B) Changes in accounting policies due to reasons other than (A) : No

(C) Changes in accounting estimates: No

(D) Restatements: No

- (4) Number of common stocks outstanding at the end of the period

(A) Total stocks outstanding including treasury stocks: June 30, 2026 895,500,000 shares  
March 31, 2026 895,500,000 shares

(B) Treasury stocks: June 30, 2026 8,500,000 shares  
March 31, 2026 8,500,000 shares

(C) Average outstanding of total stocks: Three months ended June 30, 2026 887,000,000 shares  
Three months ended June 30, 2025 798,000,000 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. Average outstanding stocks were calculated assuming that the stock split had occurred at the beginning of the three-month period ended June 30, 2025. In addition, the average outstanding stocks for the three-month period ended June 30, 2025 also included preferred shares as equivalent to common stock.

※ Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: No

※ 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.

Accompanying Materials

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## **1. Consolidated Operating Result for the Three Months Ended June 30, 2026 (fiscal 2026)**

The subject matter is described in the "Presentation of 1st Quarter FY2026" disclosed on July 31, 2026, which is available on our website at

<https://corp.sbishinseibank.co.jp/en/ir/library/results.html>

The information is posted under 1st Quarter FY2026 on the above website.

## 2. Quarterly Consolidated Financial Statements and Notes

### (1) Quarterly Consolidated Balance Sheets

(Millions of Yen)

|                                                       | As of March 31, 2026 | As of June 30, 2026 |
|-------------------------------------------------------|----------------------|---------------------|
| <b>Assets</b>                                         |                      |                     |
| Cash and due from banks                               | 4,787,504            | 4,666,448           |
| Call loans and bills bought                           | 55,000               | 30,000              |
| Receivables under securities borrowing transactions   | 570,538              | 495,150             |
| Other monetary claims purchased                       | 289,642              | 295,421             |
| Trading assets                                        | 451,260              | 503,884             |
| Monetary assets held in trust                         | 506,395              | 492,802             |
| Securities                                            | 4,005,503            | 4,699,325           |
| Loans and bills discounted                            | 10,945,640           | 11,259,478          |
| Foreign exchanges                                     | 54,021               | 73,397              |
| Installment receivables                               | 1,384,050            | 1,370,594           |
| Lease receivables and leased investment assets        | 324,817              | 332,270             |
| Other assets                                          | 516,000              | 617,700             |
| Premises and equipment                                | 59,321               | 57,449              |
| Intangible assets                                     | 56,626               | 57,921              |
| Assets for retirement benefits                        | 51,719               | 52,030              |
| Deferred tax assets                                   | 29,625               | 27,791              |
| Customers' liabilities for acceptances and guarantees | 802,790              | 817,814             |
| Reserve for credit losses                             | (149,098)            | (151,940)           |
| <b>Total assets</b>                                   | <b>24,741,359</b>    | <b>25,697,542</b>   |
| <b>Liabilities</b>                                    |                      |                     |
| Deposits                                              | 13,021,673           | 13,553,791          |
| Negotiable certificates of deposit                    | 4,336,810            | 3,960,530           |
| Call money and bills sold                             | 443,586              | 650,013             |
| Payables under repurchase agreements                  | 879,286              | 1,080,145           |
| Payables under securities lending transactions        | 383,899              | 525,022             |
| Trading liabilities                                   | 395,202              | 443,817             |
| Borrowed money                                        | 2,178,067            | 2,155,638           |
| Foreign exchanges                                     | 2,393                | 2,131               |
| Short-term corporate bonds                            | 105,500              | 198,700             |
| Corporate bonds                                       | 243,673              | 234,112             |
| Other liabilities                                     | 659,093              | 794,969             |
| Accrued employees' bonuses                            | 12,468               | 3,163               |
| Accrued directors' bonuses                            | 18                   | 3                   |
| Liabilities for retirement benefits                   | 7,123                | 7,066               |
| Reserve for directors' retirement benefits            | 131                  | 133                 |
| Reserve for reimbursement of deposits                 | 570                  | 567                 |
| Reserve for reimbursement of debentures               | 2,778                | 2,583               |
| Reserve for losses on interest repayments             | 15,224               | 14,728              |
| Deferred tax liabilities                              | 18,025               | 20,591              |
| Acceptances and guarantees                            | 802,790              | 817,814             |
| <b>Total liabilities</b>                              | <b>23,508,317</b>    | <b>24,465,524</b>   |

(Millions of Yen)

|                                                            | As of March 31, 2026 | As of June 30, 2026 |
|------------------------------------------------------------|----------------------|---------------------|
| Equity                                                     |                      |                     |
| Common stock                                               | 178,507              | 178,507             |
| Capital surplus                                            | 413,845              | 413,845             |
| Retained earnings                                          | 589,875              | 591,100             |
| Treasury stock, at cost                                    | (6,327)              | (6,327)             |
| Total shareholders' equity                                 | 1,175,900            | 1,177,125           |
| Unrealized gain (loss) on available-for-sale securities    | (15,170)             | (21,687)            |
| Deferred gain (loss) on derivatives under hedge accounting | 41,116               | 45,451              |
| Foreign currency translation adjustments                   | 3,518                | 3,787               |
| Defined retirement benefit plans                           | 19,756               | 19,319              |
| Total accumulated other comprehensive income               | 49,221               | 46,870              |
| Stock acquisition rights                                   | 8                    | 8                   |
| Noncontrolling interests                                   | 7,911                | 8,013               |
| Total equity                                               | 1,233,041            | 1,232,017           |
| Total liabilities and equity                               | 24,741,359           | 25,697,542          |

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

(Millions of Yen)

|                                                        | For the Three Months Ended |               |
|--------------------------------------------------------|----------------------------|---------------|
|                                                        | June 30, 2025              | June 30, 2026 |
| Ordinary income                                        | 180,689                    | 226,652       |
| Interest income                                        | 79,943                     | 114,130       |
| Interest on loans and bills discounted                 | 57,688                     | 68,776        |
| Interest and dividends on securities                   | 15,338                     | 33,470        |
| Fees and commissions income                            | 19,024                     | 23,860        |
| Trading income                                         | 212                        | 4,763         |
| Other business income                                  | 55,847                     | 58,915        |
| Other income                                           | 25,660                     | 24,981        |
| Ordinary expenses                                      | 144,439                    | 174,699       |
| Interest expenses                                      | 49,021                     | 66,962        |
| Interest on deposits                                   | 22,415                     | 27,152        |
| Interest on borrowings                                 | 1,528                      | 3,776         |
| Interest on corporate bonds                            | 2,655                      | 2,251         |
| Fees and commissions expenses                          | 8,630                      | 9,659         |
| Trading losses                                         | 2,076                      | -             |
| Other business expenses                                | 29,743                     | 41,806        |
| General and administrative expenses                    | 43,820                     | 45,418        |
| Other expenses                                         | 11,146                     | 10,853        |
| Ordinary profit                                        | 36,249                     | 51,952        |
| Extraordinary gains                                    | 524                        | 162           |
| Extraordinary losses                                   | 146                        | 16            |
| Income before income taxes                             | 36,627                     | 52,098        |
| Income taxes - current                                 | 4,545                      | 9,621         |
| Income taxes - deferred                                | (12,116)                   | 3,904         |
| Total Income taxes                                     | (7,571)                    | 13,525        |
| Profit                                                 | 44,198                     | 38,572        |
| Profit (loss) attributable to noncontrolling interests | (2)                        | 105           |
| Profit attributable to owners of parent                | 44,201                     | 38,466        |

(Quarterly Consolidated Statements of Comprehensive Income)

(Millions of Yen)

| For the Three Months Ended                                    |               |               |
|---------------------------------------------------------------|---------------|---------------|
|                                                               | June 30, 2025 | June 30, 2026 |
| Profit                                                        | 44,198        | 38,572        |
| Other comprehensive income (loss)                             | 20,428        | 2,104         |
| Unrealized gain (loss) on available-for-sale securities       | 22,123        | (2,361)       |
| Deferred gain (loss) on derivatives under hedge accounting    | (1,132)       | 4,485         |
| Foreign currency translation adjustments                      | 591           | 202           |
| Defined retirement benefit plans                              | (435)         | (495)         |
| Share of other comprehensive income (loss) in affiliates      | (718)         | 273           |
| Comprehensive income                                          | 64,627        | 40,677        |
| (Breakdown)                                                   |               |               |
| Comprehensive income attributable to owners of parent         | 64,636        | 40,568        |
| Comprehensive income attributable to noncontrolling interests | (9)           | 108           |

## (3) Notes to the Quarterly Consolidated Financial Statements

(Notes on Segment Information)

## 1. REVENUE AND PROFIT (LOSS) BY REPORTABLE SEGMENTS

Three-month period ended June 30, 2025

(Millions of yen)

|                               | Institutional Business |                    |                        |         |               |
|-------------------------------|------------------------|--------------------|------------------------|---------|---------------|
|                               | Corporate Business     | Structured Finance | Principal Transactions | Markets | Showa Leasing |
| Revenue:                      | 7,355                  | 6,654              | 15,112                 | 692     | 3,828         |
| Net interest income (loss)    | 5,580                  | 3,967              | 999                    | 59      | (317)         |
| Noninterest income (loss)     | 1,775                  | 2,686              | 14,113                 | 633     | 4,145         |
| Expenses                      | 2,990                  | 3,527              | 1,470                  | 594     | 3,641         |
| Net credit costs (recoveries) | (123)                  | (518)              | (33)                   | -       | (149)         |
| Segment Profit (loss)         | 4,487                  | 3,645              | 13,676                 | 98      | 336           |

|                               | Individual Business |                   |        |                  | Overseas Business/Securities Investment/Other |                       |         | Total  |
|-------------------------------|---------------------|-------------------|--------|------------------|-----------------------------------------------|-----------------------|---------|--------|
|                               | Retail Banking      | Consumer Finance  |        |                  | Overseas Business                             | Securities Investment | Other   |        |
|                               |                     | Shinsei Financial | APLUS  | Other Individual |                                               |                       |         |        |
| Revenue:                      | 7,130               | 15,401            | 17,007 | 4,501            | 4,251                                         | 3,359                 | 1,740   | 87,037 |
| Net interest income (loss)    | 4,734               | 15,438            | (434)  | 464              | 752                                           | 1,346                 | (1,669) | 30,922 |
| Noninterest income (loss)     | 2,396               | (36)              | 17,441 | 4,036            | 3,499                                         | 2,012                 | 3,410   | 56,114 |
| Expenses                      | 6,398               | 9,976             | 11,398 | 748              | 1,923                                         | 1,224                 | (153)   | 43,740 |
| Net credit costs (recoveries) | 61                  | 3,521             | 4,574  | 102              | 410                                           | -                     | (15)    | 7,830  |
| Segment Profit (loss)         | 670                 | 1,903             | 1,034  | 3,650            | 1,917                                         | 2,135                 | 1,909   | 35,466 |

Notes:

1. "Revenue," which represents gross operating profit on operating basis, 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, net other business income, net gain or loss on monetary assets held in trust and equity related transactions on operating basis. "Revenue" represents income and related cost attributable to core businesses. 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. "Shinsei Financial" includes profit/loss on "SBI Shinsei Bank Card Loan - L," the unsecured personal card loan business, as well as profit/loss of Shinsei Personal Loan Co., Ltd.
5. "Other" under the Overseas Business/Securities Investment/Other includes the accounts which are not included in our reportable segments, allocation variance of indirect expenses and elimination amount of inter-segment transactions.

Three-month period ended June 30, 2026

(Millions of yen)

|                               | Institutional Business |                    |                        |         |               |
|-------------------------------|------------------------|--------------------|------------------------|---------|---------------|
|                               | Corporate Business     | Structured Finance | Principal Transactions | Markets | Showa Leasing |
| Revenue:                      | 14,107                 | 9,368              | 994                    | 1,232   | 3,848         |
| Net interest income (loss)    | 11,343                 | 5,778              | 1,087                  | 50      | (694)         |
| Noninterest income (loss)     | 2,763                  | 3,590              | (92)                   | 1,182   | 4,542         |
| Expenses                      | 3,858                  | 3,129              | 1,279                  | 623     | 3,517         |
| Net credit costs (recoveries) | (309)                  | (25)               | (66)                   | -       | (165)         |
| Segment Profit (loss)         | 10,557                 | 6,264              | (218)                  | 608     | 496           |

|                               | Individual Business |                   |         |                  | Overseas Business/Securities Investment/Other |                       |         | Total   |
|-------------------------------|---------------------|-------------------|---------|------------------|-----------------------------------------------|-----------------------|---------|---------|
|                               | Retail Banking      | Consumer Finance  |         |                  | Overseas Business                             | Securities Investment | Other   |         |
|                               |                     | Shinsei Financial | APLUS   | Other Individual |                                               |                       |         |         |
| Revenue:                      | 14,568              | 15,400            | 18,796  | 3,001            | 5,062                                         | 16,398                | 1,617   | 104,396 |
| Net interest income (loss)    | 9,538               | 15,389            | (1,495) | 434              | 440                                           | 7,075                 | (1,780) | 47,168  |
| Noninterest income (loss)     | 5,029               | 11                | 20,291  | 2,567            | 4,621                                         | 9,323                 | 3,398   | 57,228  |
| Expenses                      | 8,857               | 9,409             | 11,750  | 715              | 1,876                                         | 1,088                 | (613)   | 45,492  |
| Net credit costs (recoveries) | 169                 | 3,564             | 4,457   | 15               | 420                                           | -                     | (24)    | 8,037   |
| Segment Profit (loss)         | 5,541               | 2,426             | 2,588   | 2,270            | 2,765                                         | 15,310                | 2,255   | 50,866  |

Notes:

- “Revenue,” which represents gross operating profit on operating basis, 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, net other business income, net gain or loss on monetary assets held in trust and equity related transactions on operating basis. “Revenue” represents income and related cost attributable to core businesses. 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.
- “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.
- “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.
- “Shinsei Financial” includes profit/loss on “SBI Shinsei Bank Card Loan - L,” the unsecured personal card loan business, as well as profit/loss of Shinsei Personal Loan Co., Ltd.
- “Other” under the Overseas Business/Securities Investment/Other includes the accounts which are not included in our reportable segments, allocation variance of indirect expenses and elimination amount of inter-segment transactions.

## 2. RECONCILIATION BETWEEN TOTAL SEGMENT PROFIT AND ORDINARY PROFIT ON THE QUARTERLY CONSOLIDATED STATEMENT OF INCOME

| Profit                                                            | Three-month period ended<br>June 30, 2025 | Three-month period ended<br>June 30, 2026 |
|-------------------------------------------------------------------|-------------------------------------------|-------------------------------------------|
| Total segment profit                                              | 35,466                                    | 50,866                                    |
| Amortization of goodwill                                          | (243)                                     | (255)                                     |
| Amortization of intangible assets                                 | (98)                                      | (101)                                     |
| Lump-sum payments                                                 | 275                                       | 441                                       |
| Gains on deposits derecognized from liabilities                   | 61                                        | 46                                        |
| Other                                                             | 788                                       | 955                                       |
| Ordinary profit on the quarterly consolidated statement of income | 36,249                                    | 51,952                                    |

## 【GAINS ON NEGATIVE GOODWILL BY REPORTABLE SEGMENT】

Three-month period ended June 30, 2025

In the first quarter of the prior 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 / Other category, as it does not fall under any reportable segment.

Three-month period ended June 30, 2026

In the first quarter of the current fiscal year, as a result of including Shimane Bank, Ltd. and Fukushima Bank, Ltd. within the scope of affiliates accounted for by equity method, a gain on negative goodwill equivalent to 8,490 million yen (2,633 million attributable to Shimane Bank, Ltd. and 5,857 million attributable to Fukushima Bank, Ltd.) was recorded as equity in income of affiliates. This amount was allocated to Other under the Overseas Business / Securities Investment / Other category, as it does not fall under any reportable segment.

## (Notes for Material Changes in Shareholders' Equity)

There is no applicable information.

## (Notes on Going Concern Assumptions)

There is no applicable information.

## (Business Combinations, etc.)

## Transactions under common control

## (Acquisition of shares of affiliates)

The Bank entered into a share purchase agreement, dated June 26, 2026, with SBI Regional Bank Holdings, Co., Ltd., a sister company of the Bank, or a consolidated subsidiary of SBI Holdings, Inc., the parent company of the Bank. Based on the share purchase agreement, the Bank acquired common shares of the Shimane Bank, Ltd. and the Fukushima Bank, Ltd. held by SBI Regional Bank Holdings, Co., Ltd. on June 30, 2026. As a result, the two banks became affiliates accounted for using equity method by the Bank.

## 1. Overview of the transaction

## (1) Names and business descriptions of the company to be an affiliate

| Name                     | Business Description |
|--------------------------|----------------------|
| The Shimane Bank, Ltd.   | Banking business     |
| The Fukushima Bank, Ltd. | Banking business     |

## (2) The date of the acquisition

June 30, 2026

## (3) Legal form of the transaction

Acquisition of shares with cash consideration

## (4) Other matters concerning outline of the transaction

The Bank, as the core bank of “a regional platform with broad geographic scope” in “Fourth Megabank Concept” promoted by the SBI Group, acquired the shares of the two banks for the purpose of pursuing initiatives to enhance their earnings capacity and corporate value from medium- to long-term perspective as well as strengthening the collaboration with them.

## (5) Number of shares acquired, the percentage of voting rights after the acquisition, and the acquisition cost

| Name                     | Number of Shares Acquired | Percentage of Voting Rights after the Acquisition | Acquisition Cost  |
|--------------------------|---------------------------|---------------------------------------------------|-------------------|
| The Shimane Bank, Ltd.   | 1,747,200 shares          | 20.90%                                            | 863 million yen   |
| The Fukushima Bank, Ltd. | 11,900,000 shares         | 34.19%                                            | 4,144 million yen |

(Note) The Bank did not hold any shares of the two banks prior to the acquisition. Also, the percentage of voting rights is calculated based on the total number of voting rights of all shareholders as of March 31, 2026, which is the most recently available number.

## 2. Overview of the accounting treatment

Based on “Accounting Standard for Business Combinations (ASBJ Statement No. 21 of January 16, 2019)” and “Implementation Guidance on Accounting Standards for Business Combinations and Accounting Standard for Business Divestitures (ASBJ Guidance No. 10 of January 16, 2019)”, the Bank accounted for the above transaction as a transaction under common control, since the acquisition of shares was a transfer of shares of affiliates within the SBI Group with SBI Holdings, Inc. as the ultimate parent company.

In addition, the Bank accounted for the two banks as equity-method affiliates, and negative goodwill equivalent, which is the difference between the acquisition costs and the corresponding shareholders' equity of the affiliates as of the date of the acquisition, was recorded as share of profit of entities accounted for using equity method.

| Item                     | Share of Profit of Entities Accounted for Using Equity Method<br>(Gain on Negative Goodwill Equivalent) |
|--------------------------|---------------------------------------------------------------------------------------------------------|
| The Shimane Bank, Ltd.   | 2,633 million yen                                                                                       |
| The Fukushima Bank, Ltd. | 5,857 million yen                                                                                       |

(Notes to Quarterly Consolidated Statements of Cash Flows)

Statements of Cash Flows for three months ended June 30, 2026, are not prepared.  
Depreciation (including Amortization of Intangible Fixed Assets, excluding Goodwill and Intangible Assets), Amortization of Goodwill and Amortization of Intangible Assets for the three months ended June 30, 2026, are as follows:

|                                                  | (Millions of Yen)          |               |
|--------------------------------------------------|----------------------------|---------------|
|                                                  | For the Three Months Ended |               |
|                                                  | June 30, 2025              | June 30, 2026 |
| Depreciation(other than leased assets as lessor) | 3,450                      | 3,988         |
| Amortization of Goodwill                         | 243                        | 255           |
| Amortization of Intangible Assets                | 98                         | 101           |

**3. Financial Summary for the First Quarter Ended June 30, 2026 (Reference)****(1) Consolidated Information****Results of Operations (Consolidated) <sup>1</sup>**

|                                                                   | <i>(Billions of yen)</i> |                         |                    |                       |
|-------------------------------------------------------------------|--------------------------|-------------------------|--------------------|-----------------------|
|                                                                   | Q1 FY2025<br>(3 months)  | Q1 FY2026<br>(3 months) | Change<br>(Amount) | FY2025<br>(12 months) |
| Net interest income                                               | 30.9                     | <b>47.1</b>             | 16.2               | 154.9                 |
| Noninterest income                                                | 56.1                     | <b>57.2</b>             | 1.1                | 179.7                 |
| Net fees and commissions                                          | 10.3                     | <b>14.2</b>             | 3.8                | 55.2                  |
| Net trading income                                                | (1.8)                    | <b>4.7</b>              | 6.6                | 18.3                  |
| Net other business income                                         | 47.5                     | <b>38.2</b>             | (9.3)              | 106.1                 |
| Income on lease transactions and installment<br>receivables       | 18.6                     | <b>20.8</b>             | 2.1                | 80.0                  |
| Revenue                                                           | 87.0                     | <b>104.3</b>            | 17.3               | 334.6                 |
| Expenses                                                          | (43.7)                   | <b>(45.4)</b>           | (1.7)              | (177.9)               |
| Ordinary business profit                                          | 43.2                     | <b>58.9</b>             | 15.6               | 156.6                 |
| Net credit costs                                                  | (7.8)                    | <b>(8.0)</b>            | (0.2)              | (38.2)                |
| Ordinary business profit after net credit costs                   | 35.4                     | <b>50.8</b>             | 15.3               | 118.4                 |
| Amortization of goodwill and other intangible assets <sup>2</sup> | (0.3)                    | <b>(0.3)</b>            | (0.0)              | (1.4)                 |
| Other gains                                                       | 1.5                      | <b>1.5</b>              | 0.0                | 5.1                   |
| Income before income taxes                                        | 36.6                     | <b>52.0</b>             | 15.4               | 122.1                 |
| Income taxes - current                                            | (4.5)                    | <b>(9.6)</b>            | (5.0)              | (23.4)                |
| Income taxes - deferred                                           | 12.1                     | <b>(3.9)</b>            | (16.0)             | 14.3                  |
| Profit attributable to noncontrolling interests                   | 0.0                      | <b>(0.1)</b>            | (0.1)              | 0.4                   |
| Profit attributable to owners of parent                           | 44.2                     | <b>38.4</b>             | (5.7)              | 113.4                 |

1. Represents results based on operating basis. While it is generally prepared on a basis consistent with that used in the nonconsolidated results of operations, certain reclassifications have been made as necessary to ensure appropriate disclosure.

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 the 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)

|                                                        | Q1 FY2025<br>(3 months) | Q1 FY2026<br>(3 months) | Change   |
|--------------------------------------------------------|-------------------------|-------------------------|----------|
| Gross Business Profit                                  | 67,522                  | 85,764                  | 18,242   |
| (excluding Gains on Monetary Assets Held in Trust)     | 65,572                  | 83,265                  | 17,692   |
| Net Interest Income                                    | 30,922                  | 47,168                  | 16,246   |
| Net Fees and Commissions                               | 10,393                  | 14,201                  | 3,807    |
| Net Trading Income                                     | (1,863)                 | 4,763                   | 6,627    |
| Net Other Business Income                              | 28,070                  | 19,631                  | (8,439)  |
| Gains on Monetary Assets Held in Trust                 | 1,949                   | 2,499                   | 549      |
| Gains related to Bonds                                 | (157)                   | 608                     | 765      |
| General and Administrative Expenses                    | (44,082)                | (45,849)                | (1,767)  |
| Personnel Expenses                                     | (16,268)                | (17,080)                | (811)    |
| Nonpersonnel Expenses                                  | (24,760)                | (25,842)                | (1,081)  |
| Amortization of Goodwill and Intangible Assets         | (342)                   | (357)                   | (14)     |
| Taxes                                                  | (3,052)                 | (2,926)                 | 126      |
| Net Business Profit                                    | 23,440                  | 39,914                  | 16,474   |
| Credit Costs                                           | (7,830)                 | (8,037)                 | (206)    |
| Gains on Stock Transactions                            | 14,975                  | 9,179                   | (5,795)  |
| Equity in Net Income (Loss) of Affiliates              | 4,538                   | 9,452                   | 4,913    |
| Other                                                  | 1,125                   | 1,443                   | 318      |
| Ordinary Profit                                        | 36,249                  | 51,952                  | 15,703   |
| Extraordinary Gains                                    | 377                     | 145                     | (232)    |
| Gains from Sales of Fixed Assets and Impairment losses | (73)                    | (15)                    | 58       |
| Income before Income Taxes                             | 36,627                  | 52,098                  | 15,470   |
| Income Taxes - Current                                 | (4,545)                 | (9,621)                 | (5,076)  |
| Income Taxes - Deferred                                | 12,116                  | (3,904)                 | (16,020) |
| Profit Attributable to Noncontrolling Interests        | 2                       | (105)                   | (108)    |
| Profit Attributable to Owners of Parent                | 44,201                  | 38,466                  | (5,734)  |

## 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.
- Net Business Profit = Gross Business Profit - General and Administrative Expenses.

## (2) Nonconsolidated Information

## Results of Operations (Nonconsolidated)

(Billions of yen)

|                                                        | Q1 FY2025<br>(3 months) | Q1 FY2026<br>(3 months) | Change<br>(Amount) | FY2025<br>(12 months) |
|--------------------------------------------------------|-------------------------|-------------------------|--------------------|-----------------------|
| Net interest income                                    | 25.2                    | 39.8                    | 14.5               | 127.6                 |
| Noninterest income                                     | 3.6                     | 3.6                     | 0.0                | 6.5                   |
| Net fees and commissions <sup>1</sup>                  | 3.4                     | 6.9                     | 3.5                | 26.0                  |
| Net trading income                                     | (1.6)                   | 4.9                     | 6.6                | 19.1                  |
| Net other business income                              | 1.8                     | (8.3)                   | (10.1)             | (38.7)                |
| Revenue <sup>1</sup>                                   | 28.9                    | 43.4                    | 14.5               | 134.2                 |
| Personnel expenses                                     | (7.5)                   | (8.1)                   | (0.5)              | (31.6)                |
| Nonpersonnel expenses                                  | (10.5)                  | (11.1)                  | (0.6)              | (45.0)                |
| Taxes                                                  | (1.6)                   | (1.6)                   | (0.0)              | (6.1)                 |
| Expenses                                               | (19.7)                  | (20.9)                  | (1.2)              | (82.8)                |
| Ordinary business profit <sup>1</sup>                  | 9.1                     | 22.4                    | 13.3               | 51.4                  |
| Other gains                                            |                         |                         |                    |                       |
| Gains on the sales of equities                         | 14.7                    | 9.1                     | (5.6)              | 22.4                  |
| Net provision of reserve for credit losses             | 0.4                     | 0.4                     | 0.0                | (4.5)                 |
| Losses on write-off of loans                           | (0.0)                   | (0.0)                   | 0.0                | (0.0)                 |
| Recoveries of written-off claims                       | 0.0                     | 0.0                     | 0.0                | 0.2                   |
| Expenses for employees' retirement benefits            | 0.2                     | 0.4                     | 0.1                | 1.9                   |
| Others                                                 | (0.6)                   | (0.7)                   | (0.1)              | (2.7)                 |
| Ordinary profit                                        | 24.0                    | 31.8                    | 7.8                | 68.6                  |
| Extraordinary gains                                    |                         |                         |                    |                       |
| Gains from sales of fixed assets and impairment losses | (0.0)                   | (0.0)                   | 0.0                | (1.3)                 |
| Others                                                 | (0.0)                   | (0.2)                   | (0.2)              | 1.0                   |
| Income before income taxes                             | 23.9                    | 31.5                    | 7.5                | 68.3                  |
| Income taxes - current                                 | (2.4)                   | (7.0)                   | (4.6)              | (11.0)                |
| Income taxes - deferred                                | (1.3)                   | (1.6)                   | (0.3)              | (2.1)                 |
| Net income                                             | 20.1                    | 22.8                    | 2.6                | 55.0                  |

<sup>1</sup> Includes income from monetary assets held in trust of 1.6 billion yen in Q1FY2025, 2.0 billion yen in Q1FY2026, and 6.7 billion yen in 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)

|                                                                          | Q1 FY2025<br>(3 months) | Q1 FY2026<br>(3 months) | Change   |
|--------------------------------------------------------------------------|-------------------------|-------------------------|----------|
| Gross Business Profit                                                    | 28,910                  | 43,450                  | 14,539   |
| (excluding Gains on Monetary Assets Held in Trust)                       | 27,287                  | 41,417                  | 14,130   |
| Net Interest Income                                                      | 25,276                  | 39,808                  | 14,531   |
| Net Fees and Commissions                                                 | 3,466                   | 6,977                   | 3,511    |
| Gains on Monetary Assets Held in Trust                                   | 1,623                   | 2,033                   | 409      |
| Net Trading Income                                                       | (1,658)                 | 4,966                   | 6,625    |
| Net Other Business Income                                                | 1,825                   | (8,302)                 | (10,128) |
| Gains related to Bonds                                                   | (157)                   | 608                     | 765      |
| General and Administrative Expenses                                      | (19,769)                | (20,981)                | (1,211)  |
| Personnel Expenses                                                       | (7,582)                 | (8,122)                 | (539)    |
| Nonpersonnel Expenses                                                    | (10,566)                | (11,178)                | (612)    |
| Amortization of Goodwill                                                 | (16)                    | -                       | 16       |
| Taxes                                                                    | (1,620)                 | (1,681)                 | (60)     |
| Net Operating Profit before Provision of General Reserve for Loan Losses | 7,517                   | 20,435                  | 12,918   |
| Provision of General Reserve for Loan Losses (1)                         | -                       | -                       | -        |
| Net Operating Profit                                                     | 7,517                   | 20,435                  | 12,918   |
| Net Business Profit                                                      | 9,140                   | 22,468                  | 13,327   |
| Non-Recurring Gains                                                      | 15,630                  | 10,305                  | (5,324)  |
| Gains related to Stocks                                                  | 14,778                  | 9,105                   | (5,673)  |
| Credit Costs (2)                                                         | 449                     | 560                     | 110      |
| Losses on Write-Off of Loans                                             | (0)                     | (0)                     | 0        |
| Provision of Specific Reserve for Loan Losses                            | -                       | -                       | -        |
| Provision of Reserve for Loan Losses to Restructuring Countries          | -                       | -                       | -        |
| Recoveries of Written-off Claims                                         | 44                      | 75                      | 30       |
| Reversal of Reserve for Loan Losses                                      | 405                     | 484                     | 79       |
| Losses on Sale of Loans                                                  | -                       | -                       | -        |
| Other                                                                    | 401                     | 640                     | 239      |
| Ordinary Profit                                                          | 24,051                  | 31,851                  | 7,800    |
| Extraordinary Gains                                                      | (69)                    | (282)                   | (212)    |
| Gains from Sales of Fixed Assets and Impairment losses                   | (68)                    | (13)                    | 54       |
| Income before Income Taxes                                               | 23,981                  | 31,569                  | 7,587    |
| Income Taxes - Current                                                   | (2,480)                 | (7,088)                 | (4,608)  |
| Income Taxes - Deferred                                                  | (1,341)                 | (1,677)                 | (336)    |
| Net Income                                                               | 20,159                  | 22,802                  | 2,642    |

## (Reference)

|                                                        |       |        |        |
|--------------------------------------------------------|-------|--------|--------|
| Core Net Operating Profit                              | 7,674 | 19,827 | 12,152 |
| (excluding Gains on Cancellation of Investment Trusts) | 7,674 | 19,827 | 12,152 |
| Net Credit Costs (1) + (2)                             | 449   | 560    | 110    |

## Notes:

1. 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.
2. Core Net Operating Profit = Net Operating Profit + Provision of General Reserve for Loan Losses - Gains related to Bonds.
3. 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.
4. Net Business Profit = Gross Business Profit - General and Administrative Expenses.
5. 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.
6. Non-Recurring Gains means Other 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 excludes Gains on Monetary Assets Held in Trust.