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Consolidated Summary Report <under Japanese GAAP>

for the six months ended September 30, 2026

November 2, 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 Group Financial and Regulatory Accounting Division		TEL +81-3-6880-7000
Semi-annual securities report issuing date:	November 13, 2026	Dividend payment date:	December 1, 2026
Trading accounts:	Established		
Supplemental information for financial statements:	Available		
Investor meeting presentation:	Scheduled (for institutional investors and analysts)		

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

1. Consolidated Financial Data for the Six Months ended September 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	
For the six months ended	million yen	%	million yen	%	million yen	%
September 30, 2026	452,075	24.1	92,182	47.6	69,096	(0.4)
September 30, 2025	364,215	25.3	62,439	103.2	69,366	56.2

Note: Comprehensive income
September 30, 2026: 74,842 million yen, (35.1)% ; September 30, 2025: 115,364 million yen, 427.5%

	Basic Earnings per Share	Diluted Earnings per Share
For the six months ended	yen	yen
September 30, 2026	77.89	77.75
September 30, 2025	86.92	-

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. Basic EPS was calculated assuming that the stock split had occurred at the beginning of the six-month period ended September 30, 2025. In addition, the average outstanding stocks for the six-month period ended September 30, 2025 also included preferred shares as equivalent to common stock.
2. For the six-month period ended September 30, 2025, the diluted EPS has not been disclosed because there are no dilutive potential common shares.

(2) Financial Conditions

	Total Assets	Total Equity	Equity-to-Asset Ratio
As of	million yen	million yen	%
September 30, 2026	26,383,645	1,266,182	4.8
March 31, 2026	24,741,359	1,233,041	5.0

(Reference) Shareholders' equity as of September 30, 2026: 1,258,118 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	yen	yen	yen	yen	yen
ended March 31, 2026	-	0.00	-	42.00	42.00
ending March 31, 2027	-	10.00			
ending March 31, 2027 (Forecast)			-	-	- (at least 42.00)

Note: Revision of forecasts for dividends from the latest announcement: No

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 14 of the attached document, "Notes to the Interim Consolidated Financial Statements (Business Combinations, etc.)".

(2) 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

(3) Number of common stocks outstanding at the end of the period

(A) Total stocks outstanding including treasury stocks:	September 30, 2026	895,500,000 shares
	March 31, 2026	895,500,000 shares
(B) Treasury stocks:	September 30, 2026	8,500,010 shares
	March 31, 2026	8,500,000 shares
(C) Average outstanding of total stocks:	Six months ended September 30, 2026	886,999,996 shares
	Six months ended September 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 six-month period ended September 30, 2025. In addition, the average outstanding stocks for the six-month period ended September 30, 2025 also included preferred shares as equivalent to common stock.

(Reference)Summary of Non-Consolidated Financial Statements

Non-Consolidated Financial Data for the Six Months ended September 30, 2026

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

	Ordinary Income		Ordinary Profit		Net Income	
For the six months ended	million yen	%	million yen	%	million yen	%
September 30, 2026	263,217	38.2	61,035	78.4	46,175	53.4
September 30, 2025	190,470	20.9	34,206	(17.5)	30,091	(21.0)

	Basic Earnings per Share
For the six months ended	yen
September 30, 2026	52.05
September 30, 2025	37.70

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 was calculated assuming that the stock split had occurred at the beginning of the six-month period ended September 30, 2025. In addition, the average outstanding stocks for the six-month period ended September 30, 2025 also included preferred shares as equivalent to common stock.

(2) Financial Conditions

	Total Assets	Total Equity	Equity-to-Asset Ratio
As of	million yen	million yen	%
September 30, 2026	24,175,410	1,081,494	4.5
March 31, 2026	22,732,671	1,065,297	4.7

(Reference) Shareholders' equity as of September 30, 2026: 1,081,485 million yen; March 31, 2026: 1,065,289 million yen

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

(Total equity – Stock acquisition rights) / Total assets

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

※ 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. Interim Consolidated Financial Statements and Notes to the Interim Consolidated Financial Statements

(1) Interim Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	4,787,504	4,645,153
Call loans and bills bought	55,000	30,000
Receivables under securities borrowing transactions	570,538	387,340
Other monetary claims purchased	289,642	294,928
Trading assets	451,260	598,019
Monetary assets held in trust	506,395	455,456
Securities	4,005,503	5,040,867
Loans and bills discounted	10,945,640	11,844,998
Foreign exchanges	54,021	69,821
Installment receivables	1,384,050	1,322,747
Lease receivables and leased investment assets	324,817	332,098
Other assets	516,000	504,466
Premises and equipment	59,321	56,563
Intangible assets	56,626	58,057
Assets for retirement benefits	51,719	52,359
Deferred tax assets	29,625	26,759
Customers' liabilities for acceptances and guarantees	802,790	816,191
Reserve for credit losses	(149,098)	(152,185)
Total assets	24,741,359	26,383,645
Liabilities		
Deposits	13,021,673	14,340,531
Negotiable certificates of deposit	4,336,810	3,765,920
Call money and bills sold	443,586	601,141
Payables under repurchase agreements	879,286	1,074,882
Payables under securities lending transactions	383,899	410,580
Trading liabilities	395,202	540,370
Borrowed money	2,178,067	2,237,986
Foreign exchanges	2,393	1,964
Short-term corporate bonds	105,500	251,200
Corporate bonds	243,673	241,847
Other liabilities	659,093	786,693
Accrued employees' bonuses	12,468	6,268
Accrued directors' bonuses	18	55
Liabilities for retirement benefits	7,123	7,054
Reserve for directors' retirement benefits	131	134
Reserve for reimbursement of deposits	570	404
Reserve for reimbursement of debentures	2,778	2,081
Reserve for losses on interest repayments	15,224	13,122
Deferred tax liabilities	18,025	19,030
Acceptances and guarantees	802,790	816,191
Total liabilities	23,508,317	25,117,463

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Equity		
Common stock	178,507	178,507
Capital surplus	413,845	413,845
Retained earnings	589,875	621,729
Treasury stock, at cost	(6,327)	(6,327)
Total shareholders' equity	1,175,900	1,207,754
Unrealized gain (loss) on available-for-sale securities	(15,170)	(34,794)
Deferred gain (loss) on derivatives under hedge accounting	41,116	63,737
Foreign currency translation adjustments	3,518	2,633
Defined retirement benefit plans	19,756	18,787
Total accumulated other comprehensive income	49,221	50,363
Stock acquisition rights	8	8
Noncontrolling interests	7,911	8,055
Total equity	1,233,041	1,266,182
Total liabilities and equity	24,741,359	26,383,645

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

(Interim Consolidated Statements of Income)

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	364,215	452,075
Interest income	166,562	245,755
Interest on loans and bills discounted	117,053	144,121
Interest and dividends on securities	34,728	72,925
Fees and commissions income	41,579	50,382
Trading income	4,772	1,129
Other business income	116,013	119,853
Other income	35,288	34,954
Ordinary expenses	301,776	359,892
Interest expenses	102,107	143,526
Interest on deposits	47,622	60,198
Interest on borrowings	3,316	8,156
Interest on corporate bonds	5,213	4,502
Fees and commissions expenses	17,663	21,049
Other business expenses	70,979	79,124
General and administrative expenses	86,802	93,169
Other expenses	24,222	23,022
Ordinary profit	62,439	92,182
Extraordinary gains	635	795
Extraordinary losses	1,381	32
Income before income taxes	61,693	92,945
Income taxes - current	7,615	22,229
Income taxes - deferred	(15,284)	1,463
Total income taxes	(7,669)	23,692
Profit	69,362	69,252
Profit (loss) attributable to noncontrolling interests	(4)	156
Profit attributable to owners of parent	69,366	69,096

(Interim Consolidated Statement of Comprehensive Income)

(Millions of Yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	69,362	69,252
Other comprehensive income (loss)	46,002	5,589
Unrealized gain (loss) on available-for-sale securities	36,669	(14,774)
Deferred gain (loss) on derivatives under hedge accounting	9,855	21,975
Foreign currency translation adjustments	(7)	(910)
Defined retirement benefit plans	(751)	(991)
Share of other comprehensive income (loss) in affiliates	236	290
Comprehensive income	115,364	74,842
(Breakdown)		
Comprehensive income attributable to owners of parent	115,369	74,690
Comprehensive income attributable to noncontrolling interests	(4)	151

(3) Interim Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025 (Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock, at cost	Total shareholders' equity
Balance at beginning of the period	140,000	353,962	520,584	(31,267)	983,280
Changes during the period					
Dividends			(43,721)		(43,721)
Profit attributable to owners of parent			69,366		69,366
Purchase of treasury stock				-	-
Increase by exclusion of consolidated subsidiaries			-		-
Decrease by exclusion of consolidated subsidiaries			(263)		(263)
Net changes during the period excluding shareholders' equity					
Total changes during the period	-	-	25,382	-	25,382
Balance at end of the period	140,000	353,962	545,966	(31,267)	1,008,662

	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 the period	(41,742)	344	1,422	12,097	(27,878)	-	3,848	959,249
Changes during the period								
Dividends								(43,721)
Profit attributable to owners of parent								69,366
Purchase of treasury stock								-
Increase by exclusion of consolidated subsidiaries								-
Decrease by exclusion of consolidated subsidiaries								(263)
Net changes during the period excluding shareholders' equity	37,089	10,053	(397)	(742)	46,002	8	106	46,117
Total changes during the period	37,089	10,053	(397)	(742)	46,002	8	106	71,500
Balance at end of the period	(4,653)	10,397	1,025	11,355	18,124	8	3,954	1,030,749

For the six months ended September 30, 2026 (Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock, at cost	Total shareholders' equity
Balance at beginning of the period	178,507	413,845	589,875	(6,327)	1,175,900
Changes during the period					
Dividends			(37,254)		(37,254)
Profit attributable to owners of parent			69,096		69,096
Purchase of treasury stock				(0)	(0)
Increase by exclusion of consolidated subsidiaries			11		11
Decrease by exclusion of consolidated subsidiaries			-		-
Net changes during the period excluding shareholders' equity					
Total changes during the period	-	-	31,854	(0)	31,854
Balance at end of the period	178,507	413,845	621,729	(6,327)	1,207,754

	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 the period	(15,170)	41,116	3,518	19,756	49,221	8	7,911	1,233,041
Changes during the period								
Dividends								(37,254)
Profit attributable to owners of parent								69,096
Purchase of treasury stock								(0)
Increase by exclusion of consolidated subsidiaries								11
Decrease by exclusion of consolidated subsidiaries								-
Net changes during the period excluding shareholders' equity	(19,624)	22,620	(885)	(968)	1,142	-	143	1,286
Total changes during the period	(19,624)	22,620	(885)	(968)	1,142	-	143	33,140
Balance at end of the period	(34,794)	63,737	2,633	18,787	50,363	8	8,055	1,266,182

(4) Notes to the Interim Consolidated Financial Statements

(Notes on Going Concern Assumptions)

There is no applicable information.

(Notes on Segment Information)

1. DESCRIPTION OF REPORTABLE SEGMENTS

Our reportable segments are components of the Group whose individual financial information is available and regularly evaluated by the Group Executive Committee in order to decide how resources are allocated and to evaluate the financial performance.

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/Other." The "Overseas Business" and the "Securities Investment" in the "Overseas Business/Securities Investment/Other" 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/Other, the "Overseas Business" segment includes the 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 interim 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. REVENUE, PROFIT (LOSS), ASSETS, LIABILITIES AND OTHER ITEMS BY REPORTABLE SEGMENTS

Six-month period ended September 30, 2025 (Millions of yen)

	Institutional Business				
	Corporate Business	Structured Finance	Principal Transactions	Markets	Showa Leasing
Revenue	17,004	14,357	18,013	2,481	8,481
Net interest income (loss)	11,570	7,978	2,075	124	(712)
Noninterest income (loss)	5,434	6,379	15,938	2,357	9,194
Expenses	6,001	7,040	2,917	1,193	7,286
Net credit costs (recoveries)	(150)	(935)	(161)	-	1,118
Segment Profit (loss)	11,153	8,252	15,258	1,288	75
Segment Assets	5,296,095	2,128,079	200,410	303,393	648,734
Segment Liabilities	7,865,119	306,847	50,893	254,831	18
Includes;					
Equity in net income (loss) of affiliates	1,436	-	1,885	-	486
Investment in affiliates	53,330	-	15,226	-	124

	Individual Business				Overseas Business/Securities Investment/Other			Total
	Retail Banking	Consumer Finance			Overseas Business	Securities Investment	Other	
		Shinsei Financial	APLUS	Other Individual				
Revenue;	15,779	33,442	37,615	6,241	8,391	5,707	(1,795)	165,721
Net interest income (loss)	10,149	30,904	(816)	1,165	686	4,825	(3,496)	64,454
Noninterest income (loss)	5,629	2,537	38,431	5,076	7,705	881	1,701	101,267
Expenses;	12,807	19,010	22,834	1,448	3,847	2,465	(334)	86,519
Net credit costs (recoveries);	37	7,350	8,935	126	858	-	(10)	17,169
Segment Profit (loss)	2,934	7,081	5,845	4,666	3,684	3,242	(1,450)	62,032
Segment Assets;	1,899,475	516,550	1,891,364	165,508	516,056	2,903,639	798,835	17,268,142
Segment Liabilities;	8,146,809	59,647	627,285	2,685	80,916	-	-	17,395,054
Includes								
Equity in net income (loss) of affiliates	-	-	3	138	(329)	-	3,738	7,360
Investment in affiliates	-	-	103	4,887	3,902	-	-	77,574

Notes:

1. “Revenue”, which represents gross operating profit under our management reporting, is presented as a substitute for sales in other industries. “Revenue” on the management reporting basis is defined as the total of net interest income, net fees and commissions, net trading income, net other business income, monetary assets held in trust and net gain on securities. “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 defined as general and administrative expenses on our consolidated statement of income 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, 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/Other 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.

Six-month period ended September 30, 2026 (Millions of yen)

	Institutional Business				
	Corporate Business	Structured Finance	Principal Transactions	Markets	Showa Leasing
Revenue;	29,760	20,341	1,998	2,995	8,449
Net interest income (loss)	22,460	11,815	1,670	98	(1,490)
Noninterest income (loss)	7,299	8,526	328	2,896	9,939
Expenses;	7,758	6,370	2,599	1,245	7,118
Net credit costs (recoveries);	(331)	(298)	(71)	-	(369)
Segment Profit (loss);	22,332	14,268	(529)	1,750	1,700
Segment Assets;	6,103,967	2,345,983	250,253	598,019	654,993
Segment Liabilities;	9,085,142	268,359	57,110	540,370	14
Includes;					
Equity in net income (loss) of affiliates	2,696	9	(102)	-	456
Investment in affiliates	59,350	521	12,989	-	140

	Individual Business				Overseas Business/Securities Investment/Other			Total
	Retail Banking	Consumer Finance			Overseas Business	Securities Investment	Other	
		Shinsei Financial	APLUS	Other Individual				
Revenue:	31,646	31,258	39,343	4,489	9,659	26,483	(6,616)	199,808
Net interest income (loss)	23,105	31,203	(3,335)	985	821	16,849	(1,956)	102,228
Noninterest income (loss)	8,541	54	42,678	3,504	8,837	9,633	(4,659)	97,580
Expenses;	18,165	18,598	23,819	1,390	3,699	2,183	398	93,348
Net credit costs (recoveries);	534	7,865	8,855	107	839	-	(19)	17,111
Segment Profit (loss);	12,946	4,793	6,668	2,991	5,120	24,299	(6,994)	89,348
Segment Assets;	2,816,944	574,435	1,811,713	216,759	587,657	4,168,824	613,979	20,743,532
Segment Liabilities;	8,726,849	66,160	638,808	2,926	77,271	-	-	19,463,013
Includes;								
Equity in net income (loss) of affiliates	-	-	8	115	214	-	8,600	12,000
Investment in affiliates	-	-	118	5,385	4,051	-	8,669	91,225

Notes:

1. “Revenue”, which represents gross operating profit under our management reporting, is presented as a substitute for sales in other industries. “Revenue” on the management reporting basis is defined as the total of net interest income, net fees and commissions, net trading income, net other business income, monetary assets held in trust and net gain on securities. “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 defined as general and administrative expenses on our consolidated statement of income 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, 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/Other 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.

4. RECONCILIATION BETWEEN THE SEGMENT INFORMATION AND THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

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

(Millions of yen)

	Six-month period ended September 30, 2025	Six-month period ended September 30, 2026
Total segment profit	62,032	89,348
Amortization of goodwill	(478)	(494)
Amortization of intangible assets	(195)	(198)
Lump-sum payments	558	892
Provision for reimbursement of deposits	(658)	-
Reversal of provision for reimbursement of deposits	-	155
Gains on deposits derecognized from liabilities	61	46
Gain on reversal of provision for losses on interest repayments	-	1,121
Other	1,120	1,311
Ordinary profit on the interim consolidated statement of income	62,439	92,182

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

(Millions of yen)

	As of September 30, 2025	As of September 30, 2026
Total segment assets	17,268,142	20,743,532
Cash and due from banks	4,673,136	4,645,153
Call loans and bills bought	52,233	30,000
Receivables under securities borrowing transactions	-	387,340
Foreign exchanges	82,625	69,821
Other assets	510,216	504,466
Premises and equipment excluding tangible leased assets	19,000	18,499
Intangible assets excluding intangible leased assets	53,849	57,897
Assets for retirement benefits	37,789	52,359
Deferred tax assets	30,122	26,759
Reserve for credit losses	(142,175)	(152,185)
Total assets on the interim consolidated balance sheet	22,584,938	26,383,645

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

(Millions of yen)

	As of September 30, 2025	As of September 30, 2026
Total segment liabilities	17,395,054	19,463,013
Call money and bills sold	394,345	601,141
Payables under repurchase agreements	356,774	1,074,882
Payables under securities lending transactions	617,025	410,580
Borrowed money	1,694,329	2,237,986
Foreign exchanges	1,701	1,964
Short-term corporate bonds	143,500	251,200
Corporate bonds	216,475	241,847
Other liabilities	692,901	786,693
Accrued employees' bonuses	5,781	6,268
Accrued directors' bonuses	11	55
Liabilities for retirement benefits	7,937	7,054
Reserve for directors' retirement benefits	262	134
Reserve for reimbursement of deposits	921	404
Reserve for reimbursement of debentures	3,368	2,081
Reserve for losses on interest repayments	19,001	13,122
Deferred tax liabilities	4,797	19,030
Total liabilities on the interim consolidated balance sheet	21,554,188	25,117,463

【GAINS ON NEGATIVE GOODWILL BY REPORTABLE SEGMENT】

Six-month period ended September 30, 2025

In the six-month period of the prior fiscal year, as a result of the additional acquisition of shares of 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.

Six-month period ended September 30, 2026

In the six-month period of the current fiscal year, as a result of including Shimane Bank, Ltd. and Fukushima Bank, Ltd. within the scope of the equity method, a gain on negative goodwill equivalent to 8,490 million yen (2,633 million yen attributable to Shimane Bank, Ltd. and 5,857 million yen 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.

(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 after the acquisition is calculated based on the total number of voting rights of all shareholders as of March 31, 2026.

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 (Gain on Negative Goodwill Equivalent)
The Shimane Bank, Ltd.	2,633 million yen
The Fukushima Bank, Ltd.	5,857 million yen

(Additional Information)

Subscription to shares issued by The Shimane Bank, Ltd. through a third-party allotment

The Bank entered into an agreement, dated October 16, 2026, to subscribe for Class-C preferred shares to be issued by The Shimane Bank, Ltd. (hereinafter, “Shimane Bank”), an affiliate accounted for using equity method by the Bank, through a third-party allotment.

The purpose of the subscription is to contribute to the strengthening of regional financial capabilities by strengthening Shimane Bank’s capital base and enhancing earnings capacity over the medium to long term, thereby enabling it to further fulfill its financial intermediary functions, including the stable provision of financial services and the smooth supply of funds to regional customers.

In addition, the initiative to support the sustainable growth of Shimane Bank and enhancement of corporate value through this subscription contributes to the sustainable development of regional customers and the local economy and represents one example of the SBI Group’s “Fourth Megabank Concept”, which seeks to contribute to regional revitalization through collaboration with regional financial institutions. Going forward, the Bank will further strengthen the collaboration with Shimane Bank across a broad range of areas, including the provision of expertise and know-how in market investment and risk management.

The overview of the subscription is described below. As the Class-C preferred shares do not carry voting rights, the subscription does not result in any change in the percentage of voting rights held by the Bank.

(1) Class of shares to be subscribed for	Class-C preferred shares of The Shimane Bank, Ltd.
(2) Number of shares to be subscribed for	10,000,000 shares
(3) Subscription price	¥ 1,000 per share
(4) Total subscription amount	¥ 10,000,000,000
(5) Payment date	December 25, 2026 (planned)

2. Interim Non-Consolidated Financial Statements

(1) Interim Non-Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	4,686,621	4,491,815
Call loans	55,000	30,000
Receivables under securities borrowing transactions	570,538	387,340
Other monetary claims purchased	250,363	250,376
Trading assets	451,174	596,755
Monetary assets held in trust	437,293	387,617
Securities	4,322,876	5,348,115
Loans and bills discounted	11,394,194	12,105,002
Foreign exchanges	54,021	69,821
Other assets	388,334	371,061
Other	388,334	371,061
Premises and equipment	9,236	9,118
Intangible assets	20,010	21,302
Prepaid pension cost	16,320	17,597
Customers' liabilities for acceptances and guarantees	118,798	130,039
Reserve for credit losses	(42,112)	(40,554)
Total assets	22,732,671	24,175,410
Liabilities		
Deposits	13,089,065	14,418,082
Negotiable certificates of deposit	4,336,810	3,765,920
Call money	443,586	601,141
Payables under repurchase agreements	879,286	1,074,882
Payables under securities lending transactions	383,899	410,580
Trading liabilities	393,246	539,860
Borrowed money	1,650,746	1,661,638
Foreign exchanges	2,393	1,964
Other liabilities	351,879	474,450
Income taxes payable	3,477	12,885
Asset retirement obligations	6,547	6,195
Other	341,854	455,369
Accrued employees' bonuses	6,526	3,308
Accrued directors' bonuses	-	49
Reserve for employees' retirement benefits	73	73
Reserve for reimbursement of deposits	570	404
Reserve for reimbursement of debentures	2,778	2,081
Deferred tax liabilities	7,713	9,438
Acceptances and guarantees	118,798	130,039
Total liabilities	21,667,374	23,093,916

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Equity		
Common stock	178,507	178,507
Capital surplus	420,523	420,523
Additional paid-in capital	137,973	137,973
Other capital surplus	282,549	282,549
Retained earnings	458,314	467,236
Legal reserve	26,871	34,322
Other retained earnings	431,443	432,914
Unappropriated retained earnings	431,443	432,914
Treasury stock, at cost	(6,327)	(6,327)
Total shareholders' equity	1,051,017	1,059,938
Unrealized gain (loss) on available-for-sale securities	(16,960)	(31,668)
Deferred gain (loss) on derivatives under hedge accounting	31,232	53,215
Total net unrealized gain (loss) and translation adjustments	14,272	21,546
Stock acquisition rights	8	8
Total equity	1,065,297	1,081,494
Total liabilities and equity	22,732,671	24,175,410

(2) Interim Non-Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	190,470	263,217
Interest income	143,096	219,244
Interest on loans and bills discounted	89,486	116,540
Interest and dividends on securities	39,650	75,022
Fees and commissions income	18,740	26,236
Trading income	5,195	1,487
Other business income	2,408	959
Other income	21,029	15,288
Ordinary expenses	156,264	202,181
Interest expenses	94,140	133,114
Interest on deposits	47,684	60,286
Interest on corporate bonds	29	-
Fees and commissions expenses	12,413	15,397
Other business expenses	9,733	10,396
General and administrative expenses	39,165	43,172
Other expenses	812	101
Ordinary profit	34,206	61,035
Extraordinary gains	444	0
Extraordinary losses	1,026	668
Income before income taxes	33,624	60,367
Income taxes - current	3,899	15,677
Income taxes - deferred	(367)	(1,485)
Total income taxes	3,532	14,192
Net income	30,091	46,175

(3) Interim Non-Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025 (Millions of yen)

	Shareholders' equity								
		Capital surplus			Retained earnings				
	Common stock	Additional paid-in capital	Other capital surplus	Total capital surplus	Legal reserve	Other retained earnings	Total retained earnings	Treasury stock, at cost	Total shareholders' equity
						Unappropriated retained earnings			
Balance at beginning of the period	140,000	99,465	261,003	360,469	18,127	428,817	446,944	(31,267)	916,146
Changes during the period									
Dividends					8,744	(52,465)	(43,721)		(43,721)
Net income						30,091	30,091		30,091
Purchase of treasury stock								-	-
Net changes during the period excluding shareholders' equity									
Total changes during the period	-	-	-	-	8,744	(22,373)	(13,629)	-	(13,629)
Balance at end of the period	140,000	99,465	261,003	360,469	26,871	406,444	433,315	(31,267)	902,517

	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 period	(42,870)	(7,504)	(50,375)	-	865,771
Changes during the period					
Dividends					(43,721)
Net income					30,091
Purchase of treasury stock					-
Net changes during the period excluding shareholders' equity	36,778	13,008	49,786	8	49,795
Total changes during the period	36,778	13,008	49,786	8	36,165
Balance at end of the period	(6,092)	5,503	(588)	8	901,936

For the six months ended September 30, 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		
						Unappropriated retained earnings			
Balance at beginning of the period	178,507	137,973	282,549	420,523	26,871	431,443	458,314	(6,327)	1,051,017
Changes during the period									
Dividends					7,450	(44,704)	(37,254)		(37,254)
Net income						46,175	46,175		46,175
Purchase of treasury stock								(0)	(0)
Net changes during the period excluding shareholders' equity									
Total changes during the period	-	-	-	-	7,450	1,470	8,921	(0)	8,921
Balance at end of the period	178,507	137,973	282,549	420,523	34,322	432,914	467,236	(6,327)	1,059,938

	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 period	(16,960)	31,232	14,272	8	1,065,297
Changes during the period					
Dividends					(37,254)
Net income					46,175
Purchase of treasury stock					(0)
Net changes during the period excluding shareholders' equity	(14,708)	21,982	7,274	-	7,274
Total changes during the period	(14,708)	21,982	7,274	-	16,196
Balance at end of the period	(31,668)	53,215	21,546	8	1,081,494

3. Financial Summary for the six months ended September 30, 2026 (Reference)

(1) Consolidated Information

Results of Operations (Consolidated) [1]

(Billions of yen)

	FY2025 (6 months)	**FY2026 (6 months)**	Change (Amount)	FY2025 (12 months)
Net interest income	64.4	**102.2**	37.7	154.9
Noninterest income	101.2	**97.5**	(3.6)	179.7
Net fees and commissions	23.9	**29.3**	5.4	55.2
Net trading income	4.7	**1.1**	(3.6)	18.3
Net other business income	72.5	**67.1**	(5.4)	106.1
Income on lease transactions and installment receivables	38.2	**41.9**	3.7	80.0
Total revenue	165.7	**199.8**	34.0	334.6
General and administrative expenses	(86.5)	**(93.3)**	(6.8)	(177.9)
Ordinary business profit	79.2	**106.4**	27.2	156.6
Net credit costs	(17.1)	**(17.1)**	0.0	(38.2)
Ordinary business profit after net credit costs	62.0	**89.3**	27.3	118.4
Amortization of goodwill and other intangible assets [2]	(0.6)	**(0.6)**	(0.0)	(1.4)
Other gains	0.3	**4.2**	3.9	5.1
Income before income taxes	61.6	**92.9**	31.2	122.1
Income taxes - current	(7.6)	**(22.2)**	(14.6)	(23.4)
Income taxes - deferred	15.2	**(1.4)**	(16.7)	14.3
Profit attributable to noncontrolling interests	0.0	**(0.1)**	(0.1)	0.4
Profit attributable to owners of parent	69.3	**69.0**	(0.2)	113.4

1. The classifications above are based on management accounting and are generally prepared on the same basis as the nonconsolidated results, with necessary reclassifications for 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 to 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)

	FY2025 (6 months) (B)	FY2026 (6 months) (A)	Change (A)-(B)
Gross Business Profit	142,152	178,503	36,350
(excluding Gains on Monetary Assets Held in Trust)	138,197	173,469	35,271
Net Interest Income	64,454	102,228	37,774
Net Fees and Commissions	23,915	29,334	5,418
Net Trading Income	4,772	1,129	(3,643)
Net Other Business Income	49,009	45,811	(3,198)
Gains on Monetary Assets Held in Trust	3,955	5,034	1,079
Gains related to Bonds	(1,769)	607	2,376
General and Administrative Expenses	(87,193)	(94,041)	(6,848)
Personnel Expenses	(33,415)	(35,177)	(1,761)
Nonpersonnel Expenses	(48,443)	(53,084)	(4,641)
Amortization of Goodwill and Intangible Assets	(673)	(692)	(19)
Taxes	(5,334)	(5,779)	(445)
Net Business Profit	54,959	84,462	29,502
Credit Costs	(17,169)	(17,111)	57
Gains (losses) on Stock Transactions	16,208	9,305	(6,903)
Equity in Earnings (losses) of Affiliates	7,360	12,000	4,639
Other	1,081	3,527	2,446
Ordinary Profit	62,439	92,182	29,743
Extraordinary Gains (losses)	(746)	762	1,509
Gains (losses) from Sales of Fixed Assets and Impairment losses	(1,308)	(31)	1,277
Income before Income Taxes	61,693	92,945	31,252
Income taxes - current	(7,615)	(22,229)	(14,613)
Income taxes - deferred	15,284	(1,463)	(16,748)
Profit Attributable to Noncontrolling Interests	4	(156)	(160)
Profit Attributable to Owners of Parent	69,366	69,096	(270)

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

(2) Nonconsolidated Information

Results of Operations (Nonconsolidated)

(Billions of yen)

	FY2025 (6 months)	**FY2026 (6 months)**	Change (Amount)	FY2025 (12 months)
Net interest income	50.4	**88.0**	37.6	127.6
Noninterest income	7.5	**7.0**	(0.5)	6.5
Net fees and commissions[1]	9.6	**14.9**	5.3	26.0
Net trading income	5.1	**1.4**	(3.7)	19.1
Net other business income	(7.3)	**(9.4)**	(2.1)	(38.7)
Revenue[1]	57.9	**95.1**	37.1	134.2
Personnel expenses	(15.6)	**(16.8)**	(1.1)	(31.6)
Nonpersonnel expenses	(21.1)	**(23.9)**	(2.7)	(45.0)
Taxes	(2.6)	**(3.2)**	(0.5)	(6.1)
Expenses	(39.5)	**(44.0)**	(4.4)	(82.8)
Ordinary business profit[1]	18.3	**51.0**	32.6	51.4
Other gains				
Gains on the sales of equities	15.8	**9.0**	(6.8)	22.4
Net provision of reserve for credit losses	1.2	**1.3**	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	0.5	**0.9**	0.3	1.9
Others	(1.9)	**(1.4)**	0.4	(2.7)
Ordinary profit	34.2	**61.0**	26.8	68.6
Extraordinary gains				
Gains from sales of fixed assets and impairment losses	(0.8)	**(0.0)**	0.8	(1.3)
Others	0.2	**(0.6)**	(0.9)	1.0
Income before income taxes	33.6	**60.3**	26.7	68.3
Income taxes - Current	(3.8)	**(15.6)**	(11.7)	(11.0)
Income taxes - Deferred	0.3	**1.4**	1.1	(2.1)
Net income	30.0	**46.1**	16.0	55.0

1.Includes income from monetary assets held in trust of 3.3 billion yen in 1HFY2025, 4.1 billion yen in 1HFY2026, 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).

(Reference) Results of Operations (Nonconsolidated)

(Millions of yen)

	FY2025 (6 months)	FY2026 (6 months)	Change
Gross Business Profit	57,951	95,127	37,176
(excluding Gains on Monetary Assets Held in Trust)	54,600	90,971	36,371
Net Interest Income	50,401	88,081	37,679
Net Fees and Commissions	9,679	14,996	5,317
Gains on Monetary Assets Held in Trust	3,351	4,156	804
Net Trading Income	5,195	1,487	(3,708)
Net Other Business Income	(7,324)	(9,437)	(2,112)
Gains related to Bonds	(1,769)	607	2,376
General and Administrative Expenses (excluding Non-Recurring Expenses)	(39,582)	(44,065)	(4,483)
Personnel Expenses	(15,694)	(16,826)	(1,132)
Nonpersonnel Expenses	(21,197)	(23,951)	(2,754)
Amortization of Goodwill	(32)	-	32
Taxes	(2,689)	(3,286)	(596)
Net Operating Profit before Provision of General Reserve for Loan Losses	15,018	46,906	31,888
Provision of General Reserve for Loan Losses (1)	-	-	-
Net Operating Profit	15,018	46,906	31,888
Net Business Profit	18,369	51,062	32,692
Non-Recurring Gains (excluding Gains on Monetary Assets Held in Trust)	17,282	11,923	(5,358)
Gains related to Stocks	15,898	9,092	(6,806)
Credit Costs (2)	1,345	1,460	114
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	74	93	19
Reversal of Reserve for Loan Losses	1,271	1,367	95
Losses on Sale of Loans	-	-	-
Other	38	1,371	1,332
Ordinary Profit	34,206	61,035	26,829
Extraordinary Gains	(582)	(668)	(85)
Gains from Sales of Fixed Assets and Impairment losses	(857)	(29)	828
Income before Income Taxes	33,624	60,367	26,743
Income taxes - Current	(3,899)	(15,677)	(11,777)
Income taxes - Deferred	367	1,485	1,118
Net Income	30,091	46,175	16,083

(Reference)

Core Net Operating Profit	16,787	46,299	29,511
(excluding Gains on Cancellation of Investment Trusts)	16,787	46,299	29,511
Net Credit Costs (1) + (2)	1,345	1,460	114

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 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.