

Capital adequacy ratio, Composition of capital disclosure (Basel III, Domestic Standard)

SBI Shinsei Bank (Consolidated)

Millions of yen, %

Items	March 31, 2026	March 31, 2025
Core capital: instruments and reserves		
Directly issued qualifying common share capital or preferred share capital with a compulsory conversion clause plus related capital surplus and retained earnings	1,138,646	981,480
of which: capital and capital surplus	592,352	493,962
of which: retained earnings	589,875	520,584
of which: treasury stock	(6,327)	(31,267)
of which: earnings to be distributed	(37,254)	(1,800)
of which: other than above	-	-
Accumulated other comprehensive income (amount allowed to be included in Core capital)	23,274	13,520
of which: foreign currency translation adjustment	3,518	1,422
of which: amount related defined benefit	19,756	12,097
Share award rights and stock acquisition rights to common shares and preferred shares with a compulsory	8	-
Adjusted noncontrolling interests (amount allowed to be included in Core capital)	77	-
Total of reserves included in Core capital: instruments and reserves	1,162	1,022
of which: general reserve for loan losses included in Core capital	1,162	1,022
of which: eligible provision included in Core capital	-	-
Eligible noncumulative perpetual preferred shares subject to transitional arrangements (amount allowed to be included in Core capital: instruments and reserves)	-	-
Eligible capital instruments subject to transitional arrangements (amount allowed to be included in Core capital: instruments and reserves)	-	-
Capital instruments issued through measures for capital enhancement by public institutions (amount allowed to be included in Core capital: instruments and reserves)	-	-
Land revaluation excess after 55% discount (amount allowed to be included in Core capital: instruments and	-	-
Noncontrolling interests subject to transitional arrangements (amount allowed to be included in Core capital: instruments and reserves)	1,210	-
Core capital: instruments and reserves (A)	1,164,380	996,022
Core capital: regulatory adjustments		
Total amount of intangible assets (excluding those relating to mortgage servicing rights)	41,907	41,728
of which: goodwill (including those equivalent)	6,318	7,052
of which: other intangibles other than goodwill and mortgage servicing rights	35,589	34,675
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,691	1,003
Shortfall of eligible provisions to expected losses	37,898	32,182
Gain on sale of securitization	11,498	8,652
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Net defined benefit asset	35,049	25,797
Investments in own shares (excluding those reported in the net assets section)	-	-
Reciprocal cross-holdings in common equity	-	-
Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specific items	-	3,486
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short	-	3,486
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Amount exceeding the 15% threshold on specific items	-	-
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short	-	-
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Core capital: regulatory adjustments (B)	129,045	112,852
Capital		
Capital ((A)-(B))(C)	1,035,334	883,170
Risk-weighted assets, etc.		
Total amount of credit risk-weighted assets	9,834,694	8,639,944
of which: total amount included in risk-weighted assets by transitional arrangements	-	-
of which: significant investments in the common stock of Other Financial Institutions (net of eligible short positions)	-	-
of which: other than above	-	-
Market risk (derived by multiplying the capital requirement by 12.5)	132,112	126,821
Operational risk (derived by multiplying the capital requirement by 12.5)	726,707	695,273
Output floor applied	-	-
Total amount of Risk-weighted assets(D)	10,693,514	9,462,039
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) (C)/(D)	9.68%	9.33%
Total required capital (Consolidated)	427,740	378,481
For reference: Common Equity Tier1 Ratio (International Standard)	9.54%	8.68%

Capital adequacy ratio, Composition of capital disclosure (Basel III, Domestic Standard)

SBI Shinsei Bank (Nonconsolidated)

Millions of yen, %

Items	March 31, 2026	March 31, 2025
Core capital: instruments and reserves		
Directly issued qualifying common share capital or preferred share capital with a compulsory conversion clause plus related capital surplus and retained earnings	1,013,763	914,346
of which: capital and capital surplus	599,030	500,469
of which: retained earnings	458,314	446,944
of which: treasury stock	(6,327)	(31,267)
of which: earnings to be distributed	(37,254)	(1,800)
of which: other than above	-	-
Share award rights and stock acquisition rights to common shares and preferred shares with a compulsory conversion clause	8	-
Total of reserves included in Core capital: instruments and reserves	8	6
of which: general reserve for loan losses included in Core capital	8	6
of which: eligible provision included in Core capital	-	-
Eligible noncumulative perpetual preferred shares subject to transitional arrangements (amount allowed to be included in Core capital: instruments and reserves)	-	-
Eligible capital instruments subject to transitional arrangements (amount allowed to be included in Core capital: instruments and reserves)	-	-
Capital instruments issued through measures for capital enhancement by public institutions (amount allowed to be included in Core capital: instruments and reserves)	-	-
Land revaluation excess after 55% discount (amount allowed to be included in Core capital: instruments and reserves)	-	-
Core capital: instruments and reserves (A)	1,013,780	914,353
Core capital: regulatory adjustments		
Total amount of intangible assets (excluding those relating to mortgage servicing rights)	13,703	14,596
of which: goodwill (including those equivalent)	-	60
of which: other intangibles other than goodwill and mortgage servicing rights	13,703	14,536
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	136	199
Shortfall of eligible provisions to expected losses	10,200	7,127
Gain on sale of securitization	686	1,097
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Prepaid Pension Cost	11,175	9,387
Investments in own shares (excluding those reported in the net assets section)	-	-
Reciprocal cross-holdings in common equity	-	-
Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specific items	-	-
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Amount exceeding the 15% threshold on specific items	-	-
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Core capital: regulatory adjustments(B)	35,902	32,408
Capital		
Capital ((A)-(B))(C)	977,877	881,944
Risk-weighted assets, etc.		
Total amount of credit risk-weighted assets	7,709,987	6,893,844
of which: total amount included in risk-weighted assets by transitional arrangements	-	-
of which: significant investments in the common stock of Other Financial Institutions (net of eligible short positions)	-	-
of which: other than above	-	-
Market risk (derived by multiplying the capital requirement by 12.5)	83,247	85,751
Operational risk (derived by multiplying the capital requirement by 12.5)	348,525	322,537
Output floor applied	-	-
Total amount of Risk-weighted assets(D)	8,141,760	7,302,132
Capital adequacy ratio (nonconsolidated)		
Capital adequacy ratio (nonconsolidated) (C)/(D)	12.01%	12.07%
Total required capital (nonconsolidated)	325,670	292,085