



FY2023 First Quarter Financial Highlights

First Quarter Ended June 30, 2023

August 2023



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Financial Highlights

Net income for Q1 (April-June 2023) was 13.1 billion yen, a steady start toward achieving the full-year target

Highest in the past one decade

Revenue

**67.3 billion
yen**

26% progress toward full-year target

- ✓ Significant increase in revenue from loans and bills discounted reflecting an increase in operating assets

Net income

**13.1 billion
yen**

29% progress toward full-year target

- ✓ Steady start toward achieving the full-year target of 45 billion yen

Increasing trend of balance sheet continues

**Operating assets
(including marketable
securities)**

**10.7 trillion
yen**

Up 400 billion yen from the end of the previous fiscal year

- ✓ Contributions from growth in institutional business, marketable securities and APLUS's operating assets

Deposits

**10.0 trillion
yen**

Up 100 billion yen from the end of the previous fiscal year

- ✓ Large increases in deposits continued, accompanied by expansion of the customer base. Balance of individual deposits also increased

Financial Results

[Consolidated] (Unit: billions of yen)	3-month results				Plan	
	2023.4-6 A	2022.4-6 B	% of change A/B	2022.4-6 Excluding Latitude	2023.4- 2024.3 E	% Progress A/E
Revenue	67.3	42.6	+58%	59.1	258.0	26%
Net interest income	41.1	32.4	+27%	(1)		
Noninterest income	26.1	10.2	+156%	(2)		
Expenses	-40.4	-38.3	-5%	(3)	-165.0	24%
Ordinary Business Profits (OBP)	26.9	4.3	+526%	20.8		
Net Credit Costs	-11.7	-6.7	-75%	(4)	-36.0	33%
OBP after Net Credit Costs	15.1	-2.3	n.m			
Net Income Before Income Taxes	14.8	-3.5	n.m	12.9		
Net Income	13.1	-5.9	n.m	(5)	45.0	29%

Variance Factors YoY

- (1) **Net interest income :** Increased due to loan growth in institutional business and dividend income from securities investment in treasury business
- (2) **Noninterest income :** Increased due to sales of asset management products in retail banking, shopping credit and others in APLUS (absence of impairment loss on Latitude shares recorded in Q1 FY2022)
- (3) **Expenses:** Sales promotion expenses in retail banking and nonpersonnel expenses related to banking IT systems, etc., increased
- (4) **Net Credit Costs :** Increased due to absence of recoveries relating to credit collections in Q1 FY2022 coupled with credit provision for individual projects in structured finance
- (5) **Net income :** 29% progress toward full-year target

Individual Business

■ Increased revenue due to an improved income from retail banking and APLUS's business activities

[Consolidated] (Unit: billions of yen)	3-month results		
	2023.4-6 A	2022.4-6 B	Rate of change A/B
Revenue	40.1	37.0	+8%
Net interest income	22.9	21.9	+5% (1)
Noninterest income	17.2	15.1	+14% (2)
Expenses	-26.2	-25.3	-4% (3)
Ordinary Business Profits (OBP)	13.8	11.6	+19%
Net Credit Costs	-6.9	-6.4	-8% (4)
OBP after Net Credit Costs	6.9	5.2	+33%

Variance Factors YoY

- (1) **Net interest income :** Improved due to an increase in foreign currency deposits' margins in retail banking
- (2) **Noninterest income :** Increase in revenues from sales of asset management products in retail banking and shopping credit and others in APLUS.
- (3) **Expenses:** Increase in sales promotion expenses in retail banking and advertising expenses (related to point reward program expenses) in APLUS
- (4) **Net Credit Costs :** Reflects an increase in operating assets at APLUS

Institutional Business

■ Revenue increased substantially due to an expansion of the balance sheet

	3-month results			
	[Consolidated] (Unit: billions of yen)	2023.4-6 A	2022.4-6 B	Rate of change A/B
Revenue		21.2	17.8	+19%
Net interest income		12.1	7.6	+59% (1)
Noninterest income		9.1	10.2	-11% (2)
Expenses		-11.7	-11.1	-5%
Ordinary Business Profits (OBP)		9.4	6.7	+40%
Net Credit Costs		-4.6	0.1	n.m (3)
OBP after Net Credit Costs		4.7	6.8	-31%

Variance Factors YoY

- (1) **Net interest income :** Increased due to higher interest income from loan growth and an increase in dividends from VC funds
- (2) **Noninterest income :** Decreased due to the credit valuation adjustments (CVA/DVA*) for derivative transactions
- (3) **Net Credit Costs :** Increased due to the absence of credit reversals in Q1 FY2022 and the provision of reserves for individual projects in structured finance

Overseas Business/Treasury/Others

- Revenue increased due to contribution of higher dividend income and interest income from marketable securities

[Consolidated] (Unit: billions of yen)	3-month results		
	2023.4-6 A	2022.4-6 B	Rate of change A/B
Revenue	5.8	-12.2	n.m
Net interest income	6.0	2.9	+107% (1)
Noninterest income	-0.1	-15.1	+99% (2)
Expenses	-2.3	-1.8	n.m
Ordinary Business Profits (OBP)	3.5	-14.1	n.m
Net Credit Costs	-0.0	-0.4	n.m (3)
OBP after Net Credit Costs	3.4	-14.5	n.m

Variance Factors YoY

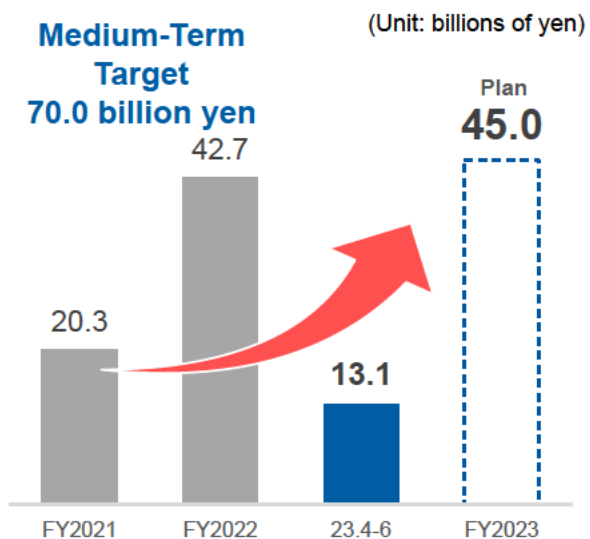
- (1) **Net interest income :** Increase in dividend income from investment trusts due to a rise in stock prices in marketable securities business and investment/funding margins denominated in foreign currencies in treasury business
- (2) **Noninterest income :** Impairment loss on Latitude shares were recorded in Q1 FY2022 (16.5 billion yen)
- (3) **Net Credit Costs :** Improved due to credit reversals in overseas business

Medium-Term Vision Progress of KPI

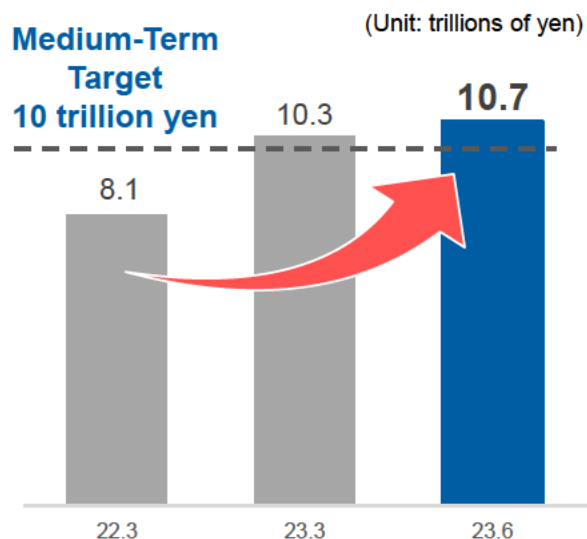


Financial Targets (KPI)

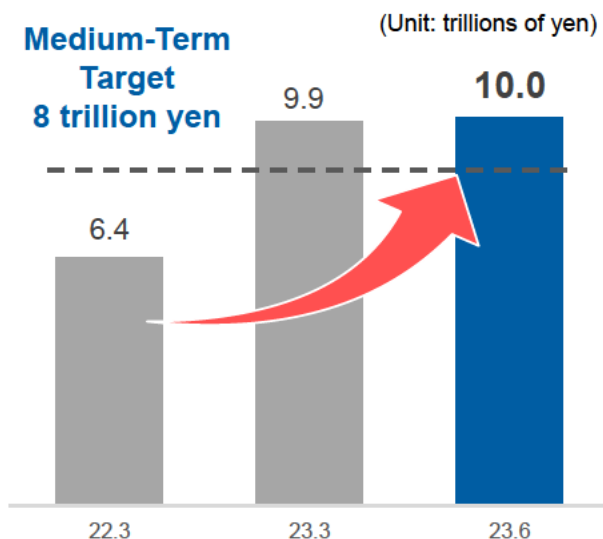
Consolidated Net Income



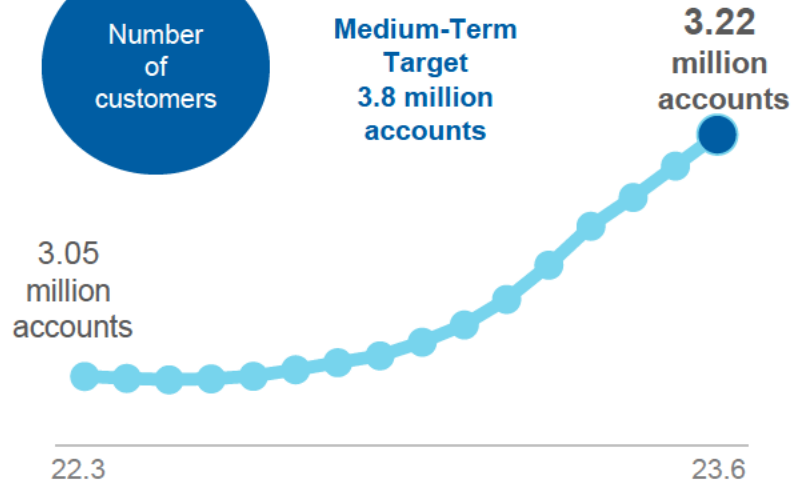
Operating Assets



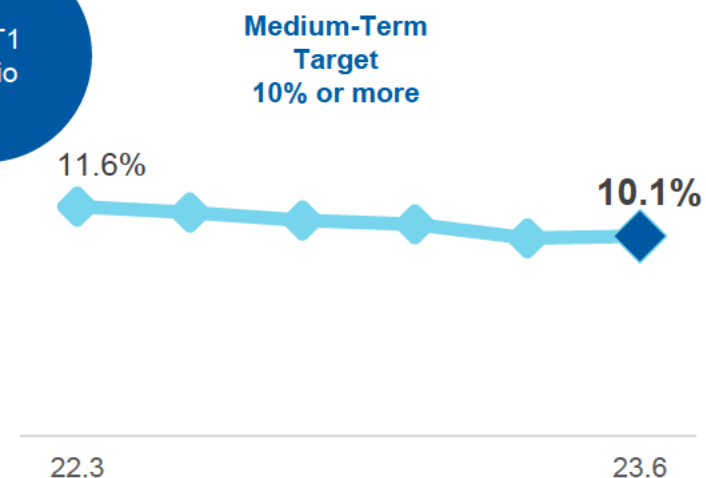
Deposits Balance



Number of customers

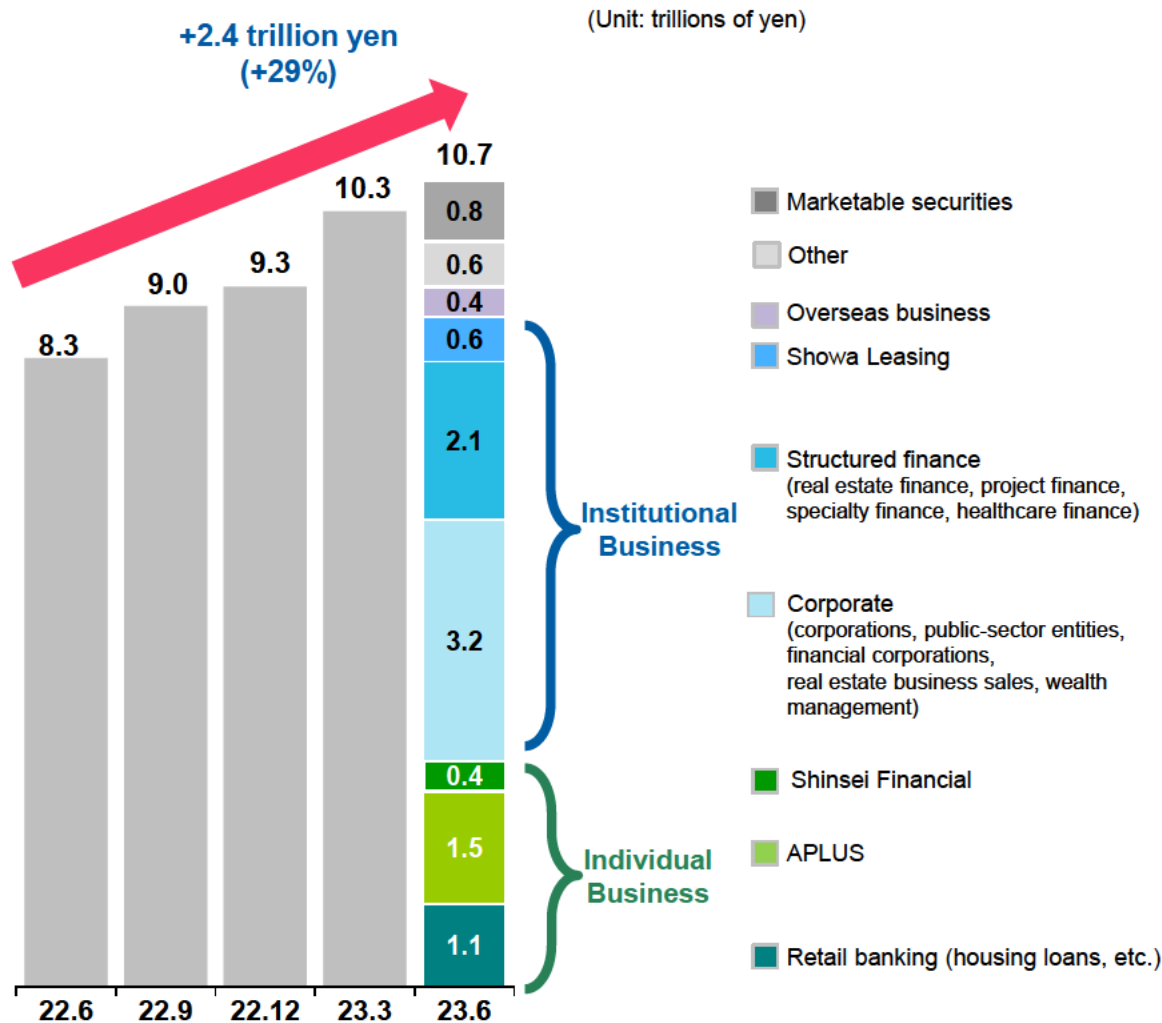


CET1 Ratio

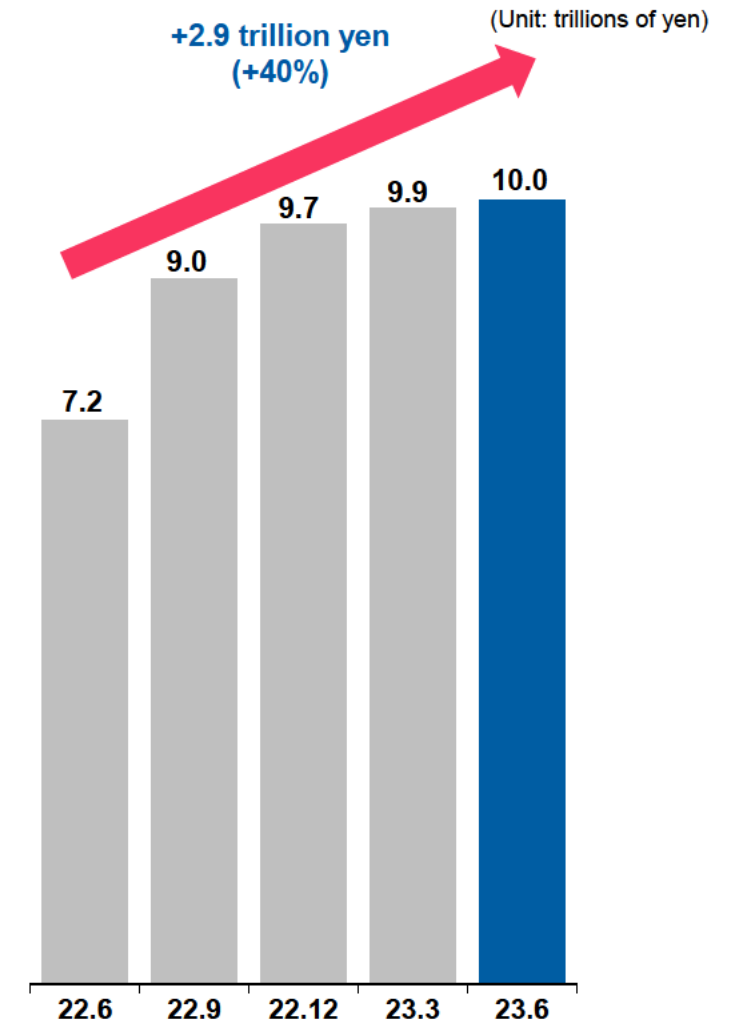


Operating Assets and Deposits

Operating Assets* + Marketable Securities



Deposits and Negotiable Certificates of Deposits



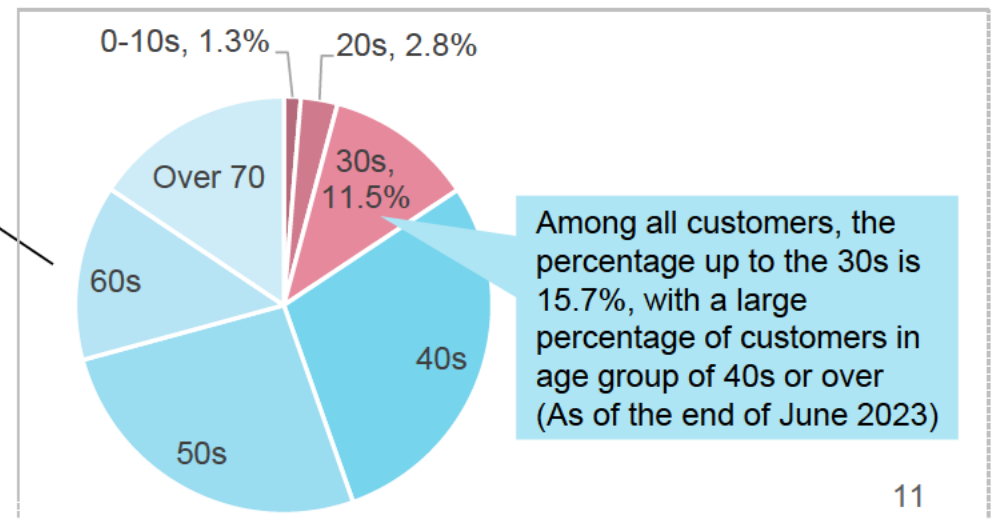
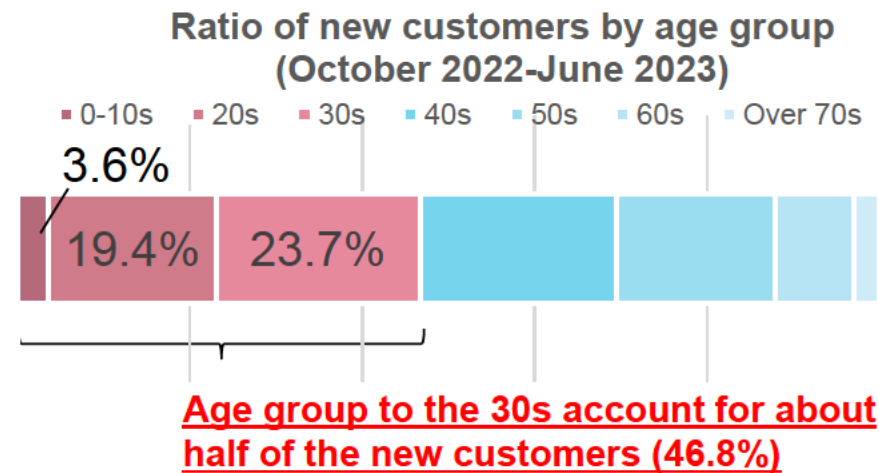
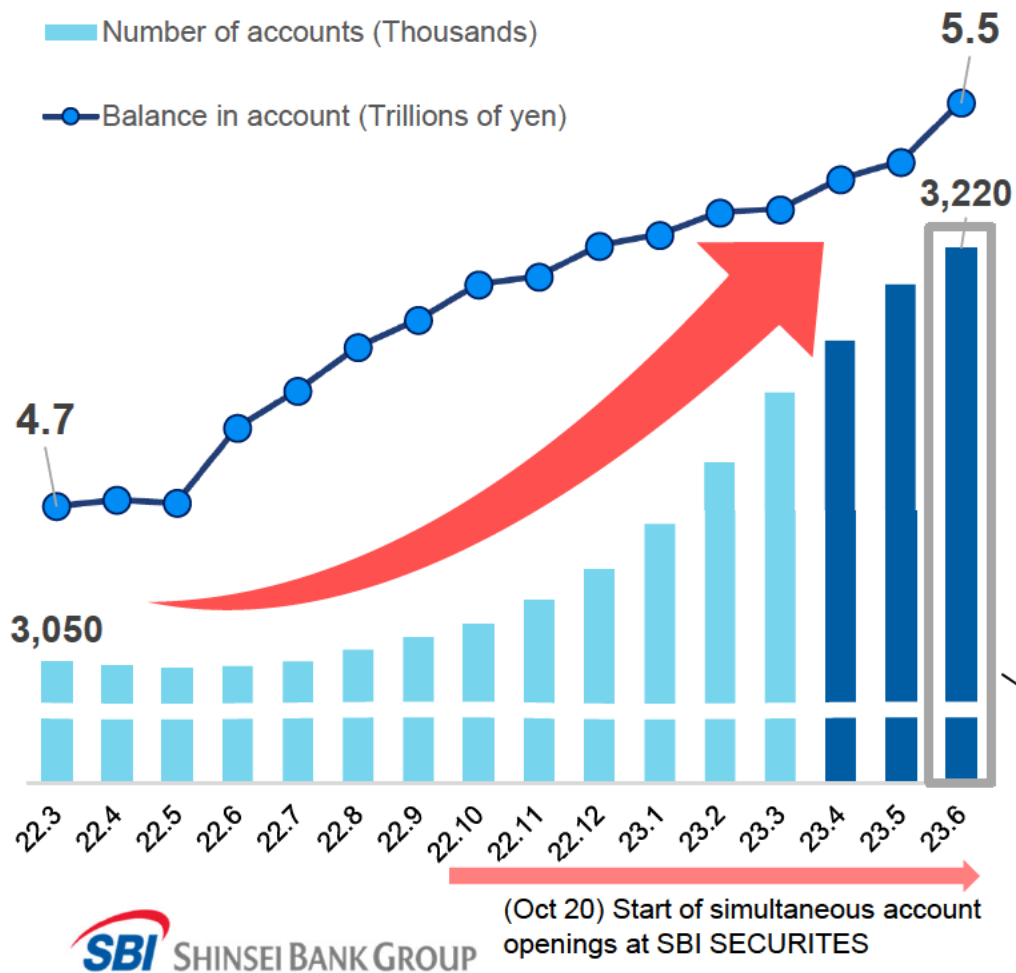
*Includes guarantees not requiring funding (customers' liabilities for acceptances and guarantees)

Business Update
Individual Business



Retail Accounts and Deposit Balance: The Number of New Customers Increased Significantly Especially Among Younger People Up to Age Group of 30s

- Growth in deposit accounts has accelerated since the start of the simultaneous account openings with SBI SECURITIES (Oct 2022)
- The inflow from SBI SECURITIES accounts for about 60% of new customers. By age group, the percentage of those in the 30s or younger account for approximately half (46.8%) of the total number of new customers. These younger people who are expected to be the core of our future customer base, are increasing markedly



Advancement and Deepening of Collaboration with the SBI Group: Progress in Diversification Toward Realizing Synergies

■ Product SBI Shinsei Connect (Apr 1-)

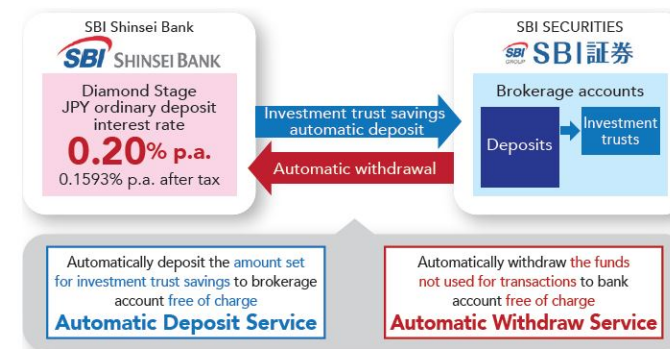
- Automated deposits and withdrawals between SBI SECURITIES accounts
- Started with automatic deposit in accumulation-type fund investment
- Approx. 30,000 applications in less than four months after the start of the service

■ Service Simultaneous opening of bank and securities account (Jun 19-)

- In addition to simultaneous account openings with SBI SECURITIES in October last year, customers now able to open a SBI SECURITIES brokerage account at the same time of applying for a SBI Shinsei Bank retail account
- Approx. 3,000 applications per month after commencement of handling service

■ Channel Joint branch in Yokohama (Jul 25-)

- Four joint branches opened with SBI MONEYPLAZA since August 2022 (Ikebukuro, Umeda, Ginza, Yokohama)
- More convenience for customers in Kanagawa Prefecture and neighboring areas
- AUM exceeded to approx. 100 billion yen in one year from the start of operations



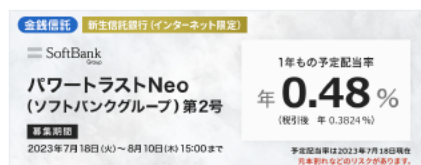
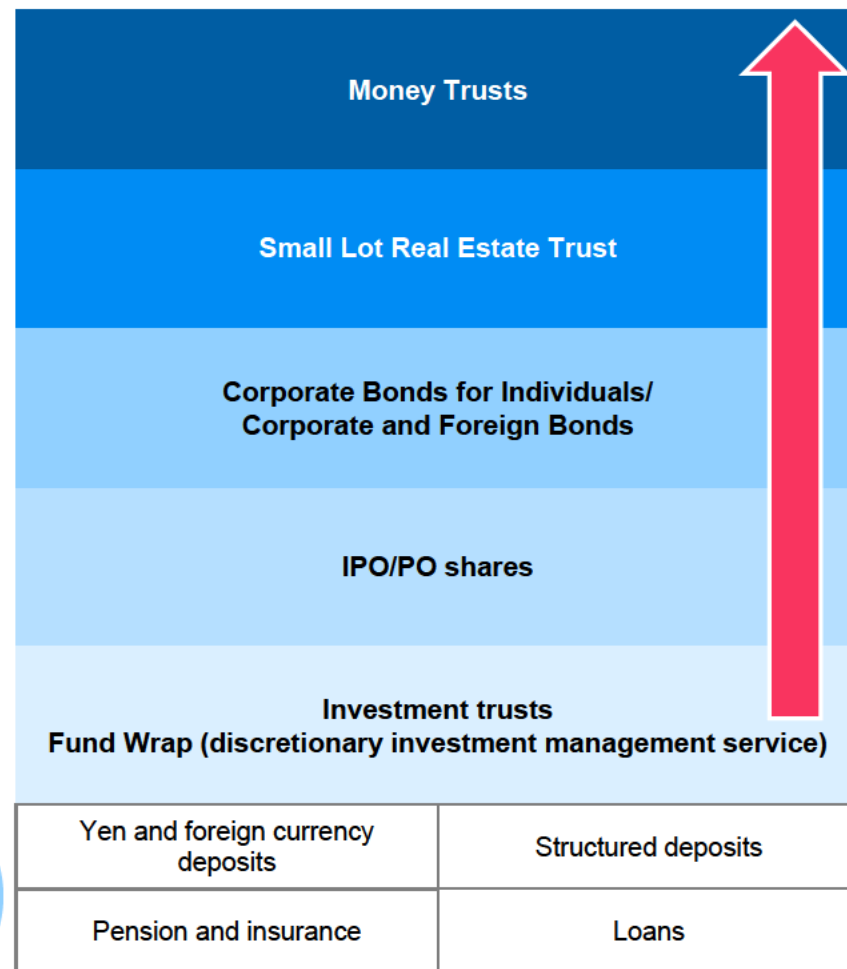
SBI Holdings announced a tie-up with Man Group plc (United Kingdom), a major alternative investment management company (Jul 19, 2023)

In the future, we will provide simple alternative investment products that are easy for individual investors to understand and contribute to growth of their assets in the long-term

From Savings to Investment: Major Progress Towards Full Product Offerings through Thorough Promotion of Bank and Securities Business Affiliation

- In addition to products of SBI SECURITIES, a comprehensive online securities company, with the extensive product offerings of Group-wide companies providing products that meet a wide range of customer needs

- **April 2023: Power Trust NEO**
- **April 2023: SBI Shinsei Connect**
- October 2022: SBI Wrap (Cross) SBI Shinsei Bank
- September 2022: Small Lot Real Estate Trust Beneficiary Rights
- August 2022: Joint branch “SBI SHINSEIBANK MONEYPLAZA”
- August 2022: Financial Product Intermediary



Bank's
Main Product
Offerings

Housing-related Loans: Floating Interest Rates at the Industry's Lowest Level with Competitive Terms and Conditions

● Strengthening competitiveness

(1) Introduction of AI screening (Planned)


- ✓ Implemented AI screening service of Dayta Consulting Co., Ltd. in the housing loan screening process
⇒ **Able to reduce 20-30% of the screening process**

(2) Secure interest rate competitiveness

- ✓ Offering **the lowest level of interest rates in the industry** through a campaign for new purchases starting from Aug 1



As of Aug 1, 2023

	Floating (Purchase)	20-year Fixed (Purchase)
SBI Shinsei Bank 	0.290%	1.500%
Internet Bank A	0.397%	1.725%
Internet Bank B	0.319%	1.435%
Mega Bank C	0.375%	1.700%
Trust Bank D	0.445%	1.630%

● Collaboration with ARUHI **A R U H I**

(1) Jointly developed ARUHI Housing Loan (MerryGate Guarantee), a floating interest rate product

- ✓ Joint development after discussion and analysis of customer needs
- ✓ Expansion of product offerings to meet customer needs in addition to Flat 35
- ✓ Handled at all ARUHI franchised stores and 136 directly managed stores nationwide

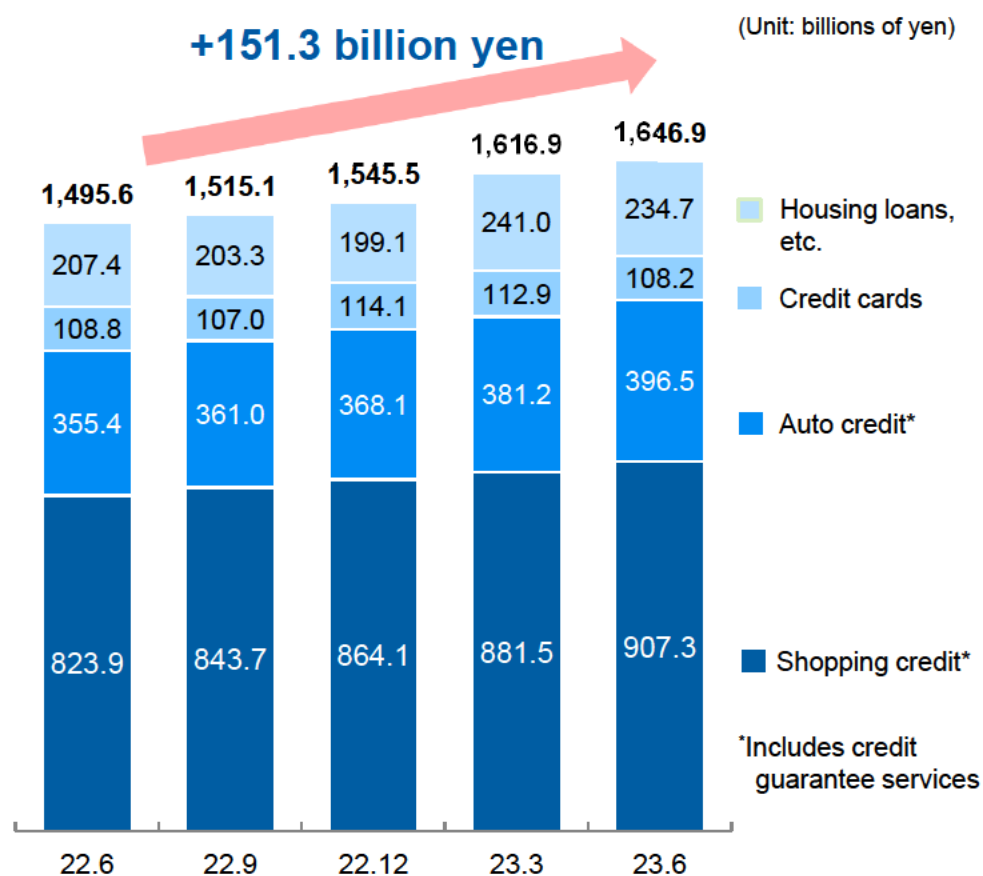
(2) Introduction of customers (May 11-)

- ✓ Introducing customers visiting a SBI Shinsei Bank branch and wishing to consult or apply for Flat 35
- ✓ Introducing the services of ARUHI Homebuying Concierge Corporation to customers

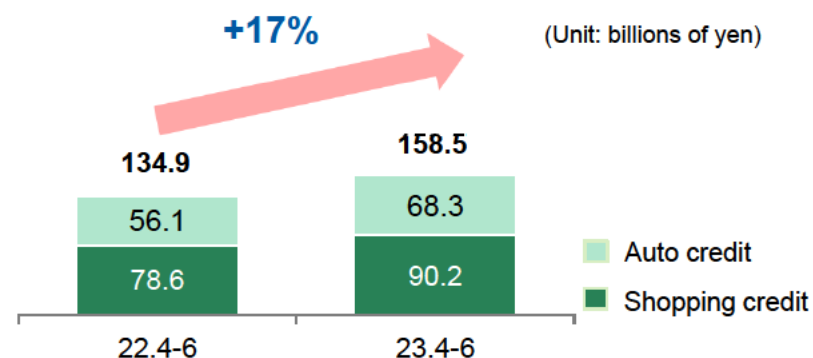
APLUS: Significant Growth in Shopping Credit

- Significant growth in shopping credit sales driven by auto leasing, luxury watches and jewelry
- For payment, strong acquisition of new member stores for payment services via bank accounts

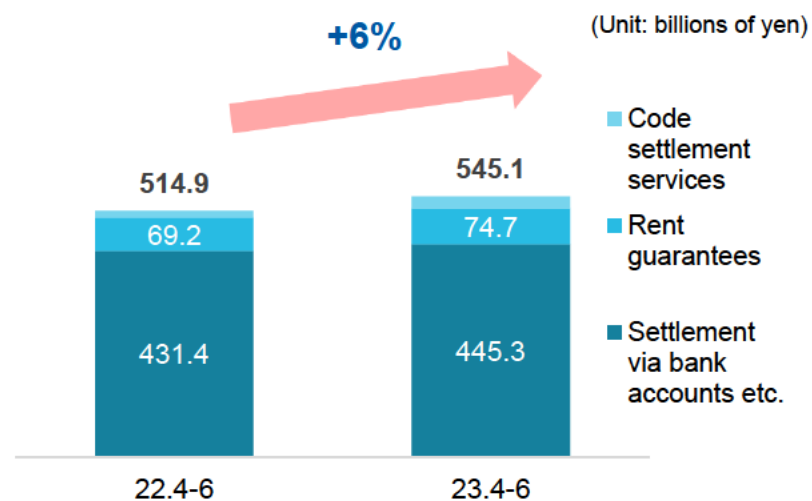
Balance of Operating Assets



Transaction Volume (Auto credit, Shopping credit)



Transaction Volume (Payment)



APLUS: Contributing to Expansion of BaaS and DX Improvement in Local Areas through BANKIT®

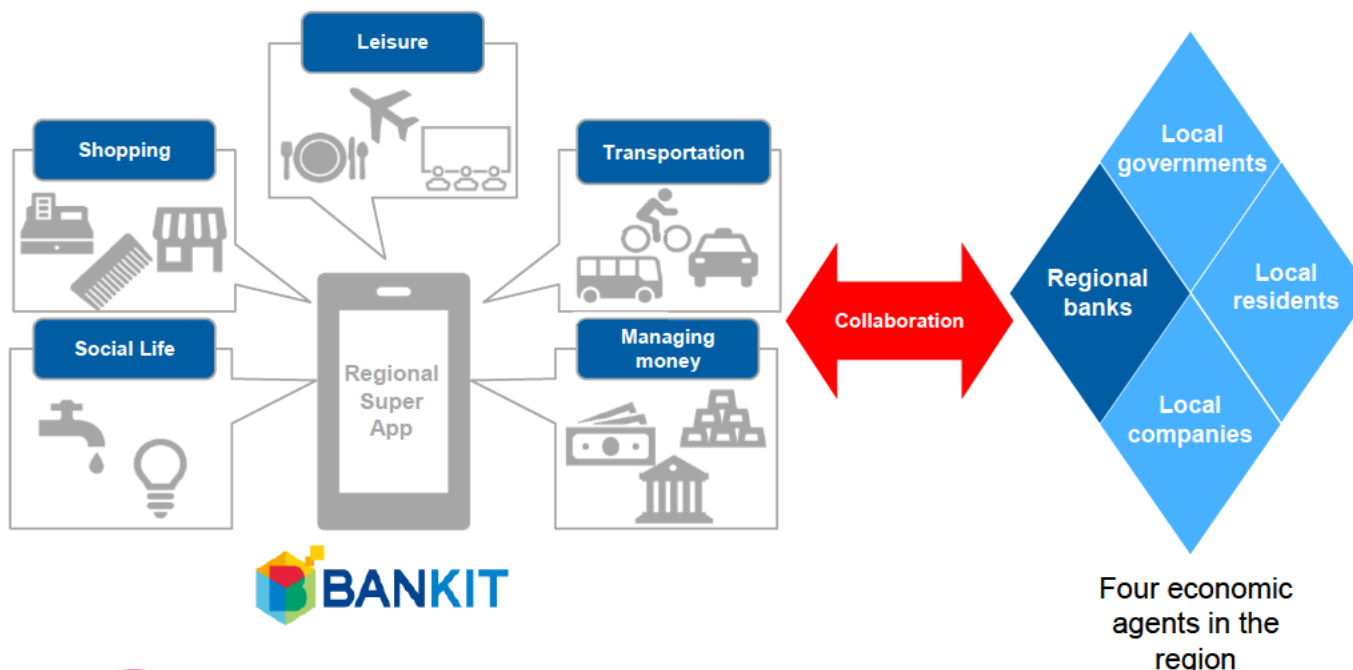
■ Launched “Lala Pay Plus,” a new digital wallet, together with Kiraboshi Tech, Inc.

- ✓ Announced the launch of “Lala Pay Plus,” a new digital wallet that links Kiraboshi Tech’s advance salary payment service with BANKIT® (launched on Aug 1, 2023)
- ✓ Aiming to provide more convenient services by adding various services such as expense settlement and benefit systems to Lala Pay Plus



✓ Aiming to become a “regional super app” through collaboration with SBI NEO FINANCIAL SERVICES

- ✓ Collaborating with several regional banks with the aim to create a “regional super app” that also implements nonfinancial functions using BANKIT®

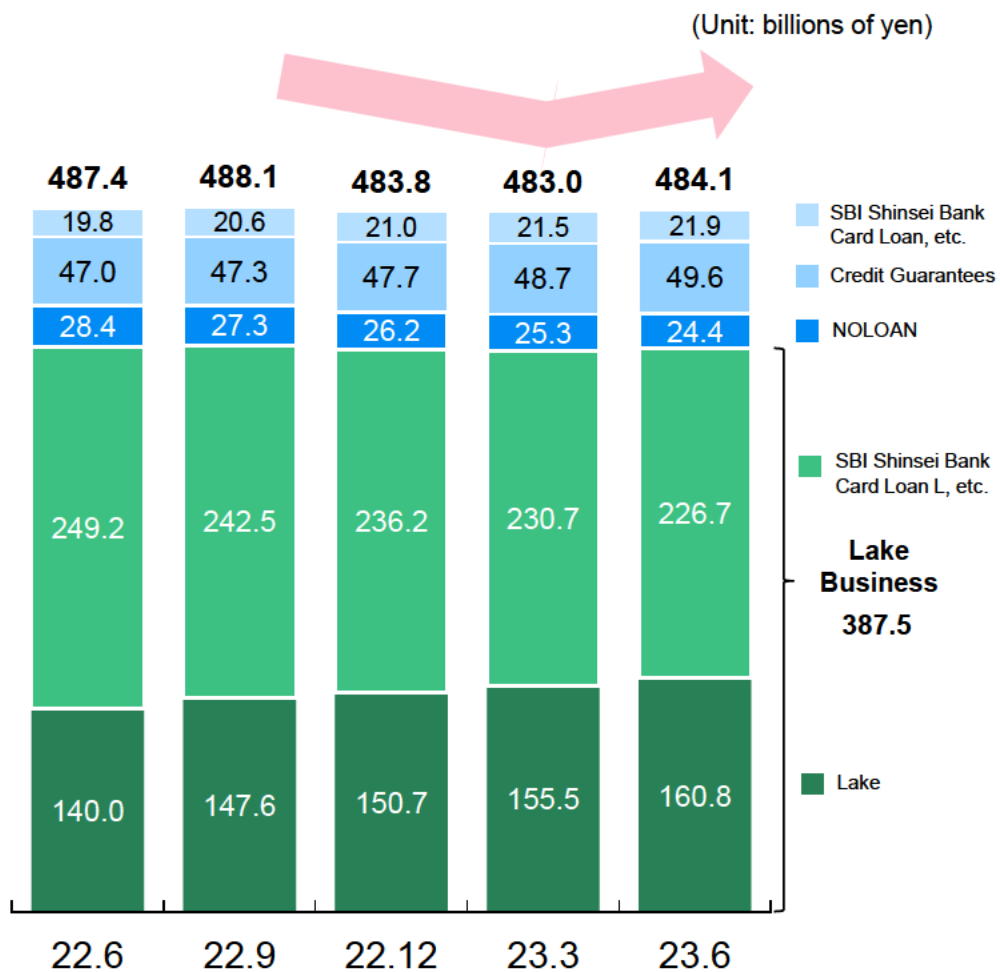


Participation in demonstration of AI face-certified payments

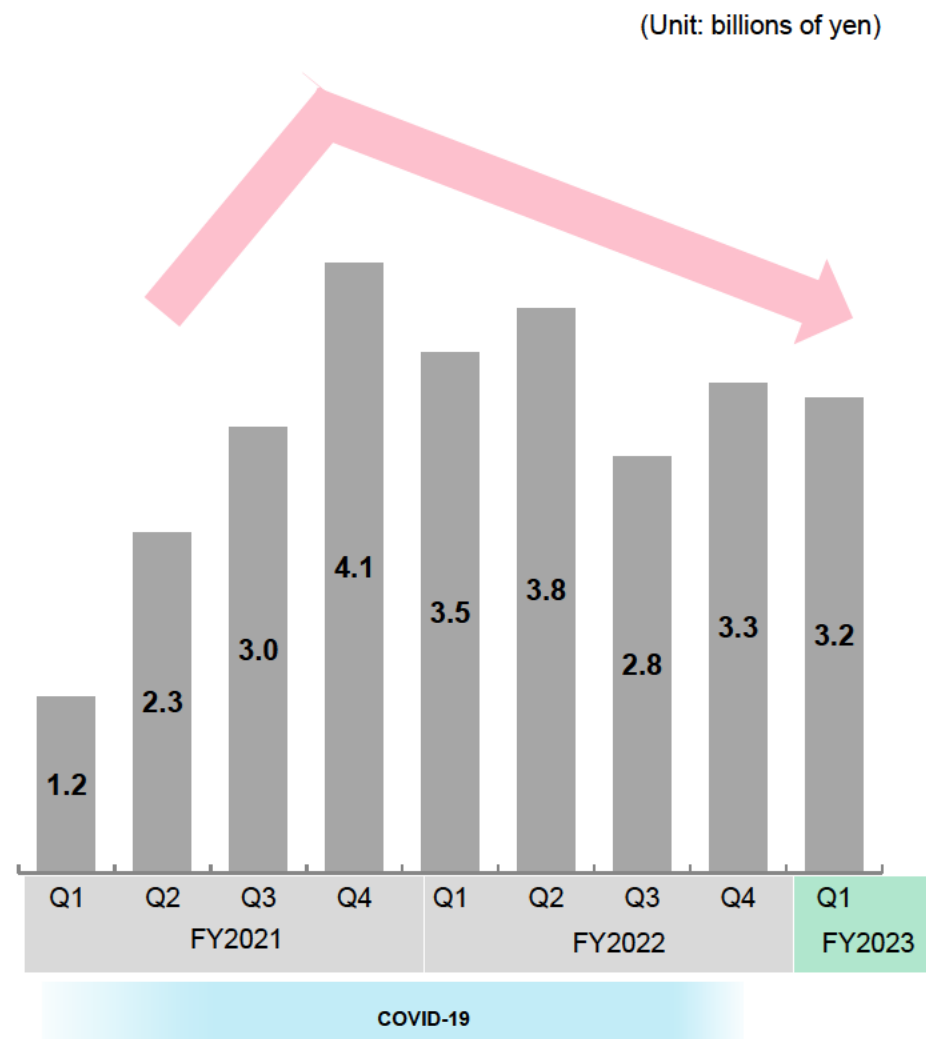
- ✓ BANKIT® used as the first demonstration tool for AI facial recognition payments implemented by Marubeni Corporation and ALPICO KOTSU Co., Ltd., a transportation company in Nagano Prefecture, and TOYAMACHIHO RAILROAD CO.,LTD., a transportation company in Toyama Prefecture.
- ✓ Contributing to regional revitalization by improving DX of local public transportation

Shinsei Financial: Net Credit Costs Declining Due to Strengthening of Credit Collection Management System. Loan Balance Growth Recovering

Balance of Operating Assets



Trends in Net Credit Costs



Business Update
Institutional Business

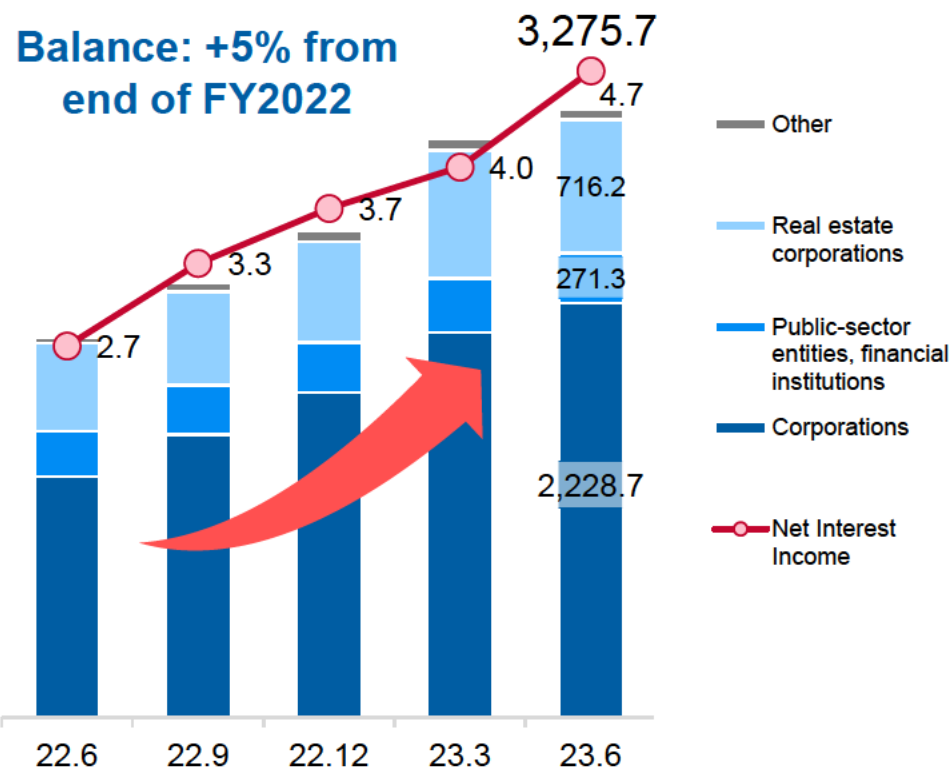


Steady Growth in Business with Corporations and Environmental-Related Real Estate Finance. Contributed to the Increase in Operating Assets

- Improvement in profitability of institutional business with the accumulation of operating assets
- Deepen business with sectors with growth potential and business corporations and financial institutions that are expected to generate strategic transactions
- Strengthen relationships with customers in the area of sustainable finance, such as by structuring transition finance

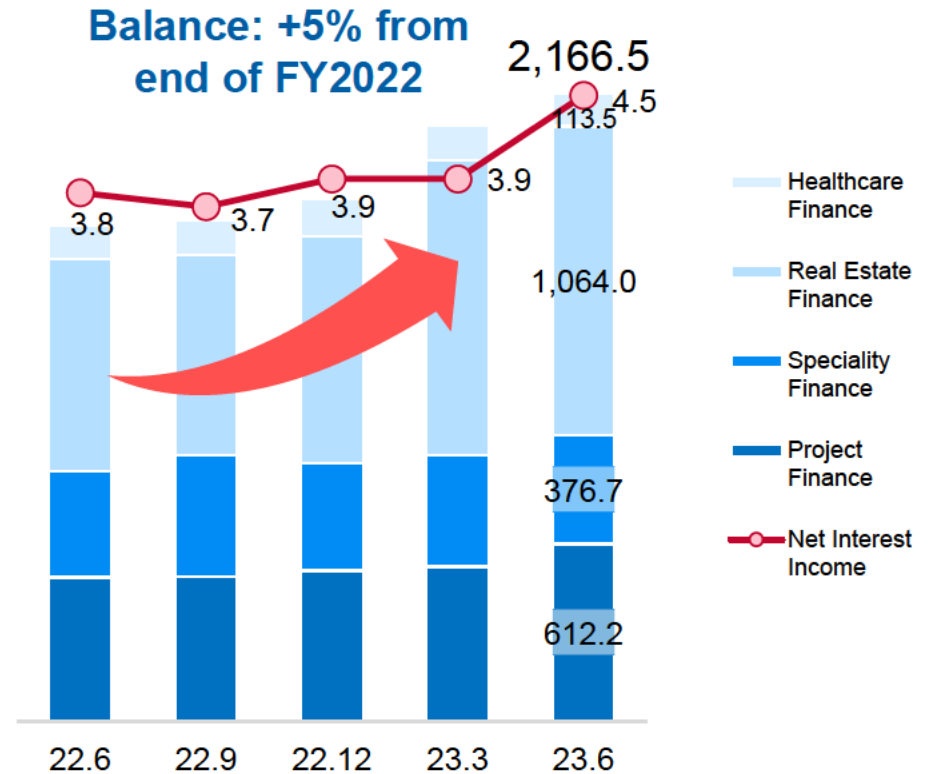
Balance of Operating Assets and Net Interest Income of Corporate Business

* Net interest income shows net interest income for each quarter (Unit: billions of yen)



Balance of Operating Assets and Net Interest Income of Structured Finance

* Net interest income shows net interest income for each quarter (Unit: billions of yen)



Becoming a Wide-Area Regional Platformer by Thoroughly Promoting the “Triangle Strategy”

Promoting greater cooperation to realize regional revitalization based on the “**Triangle Strategy**,” which utilizes the functions of regional financial institutions, the SBI Group and the SBI Shinsei Bank Group in a trinity

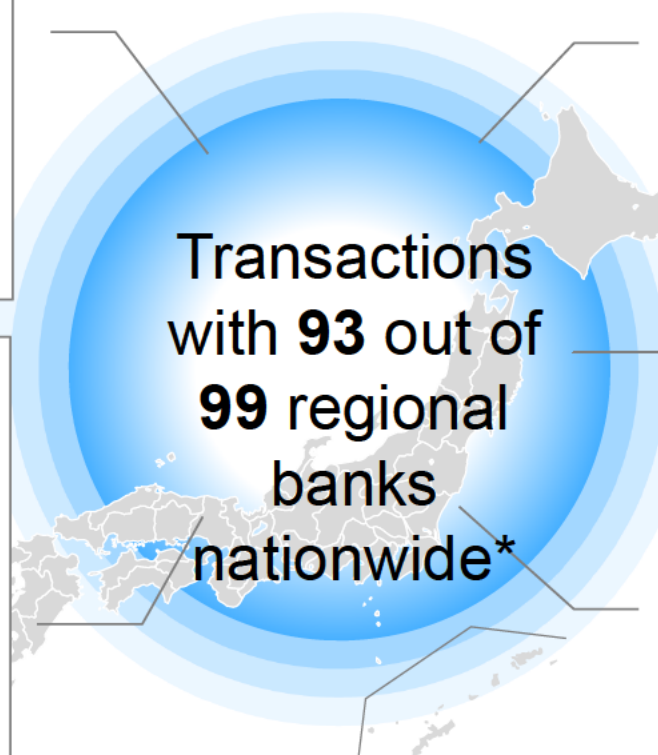
Entering a New Stage as a Platformer for Regional Financial Institutions

Cofinancing for local companies through regional bank arrangements

- A **total of 8.4 billion yen** was jointly provided to 18 main customers of regional banks for business funds, etc. (including unused loans and lines of credit)

Participation of regional banks in lending projects arranged by the Bank

- Q1 FY2023 Results: Distributed a total of **104.5 billion yen** to **33 banks** (roughly four times YoY)
- Transactions with **78** regional banks in total (as of the end of June 2023), demonstrating the **expansion of distribution network**



Collaboration centered on sustainable finance

- Participation in financing projects by major regional banks is increasing, with a focus on sustainable finance in the fields of solar and geothermal power generation and healthcare.

Providing information and know-how on advanced initiatives, and encouraging the acceptance of trainees and personnel exchanges

Provision of functions of SBI Shinsei Bank Group companies

- (1) Three regional banks decided to introduce BANKIT® (2) Shinsei Financial is to provide credit guarantee business to THE CHIKUHO BANK, LTD. and one other bank (3) Showa Leasing sold **4 billion yen** of operating assets to **16 regional bank leasing subsidiaries**

* Number of regional banks that engage in major transactions, including borrowings and transactions at SBI Shinsei Bank Group companies

Origination of Sustainable Finance Continues to Grow

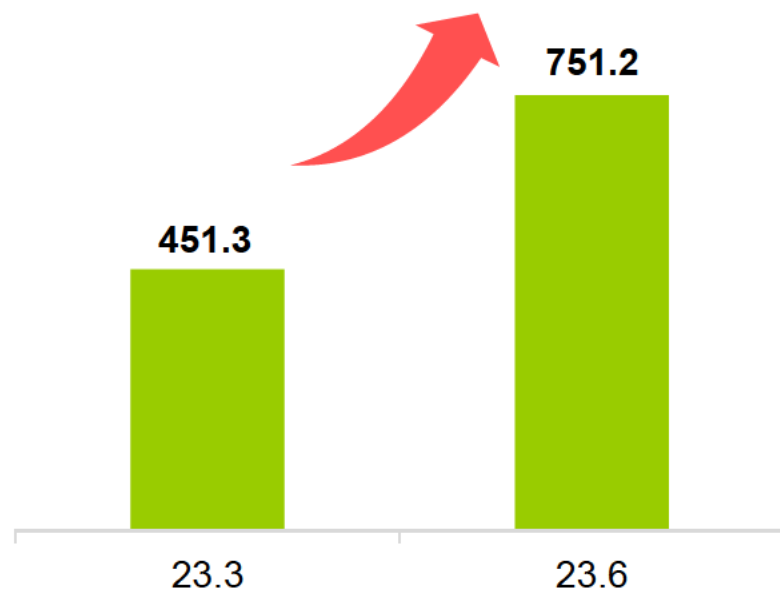
- **Supporting the financing for business corporations through sustainable finance**, by utilizing the sustainable finance framework, which was formulated by SBI Shinsei Bank as the first Japanese bank
- In addition to Green Loans and Social Loans, also focusing on the creation of syndicated loans for **positive impact finance** and **transitional finance** aimed at decarbonization
 - **In April 2023, implemented the first case for climate transition financing for JERA Co., Inc.**

Cumulative Origination of Sustainable Finance

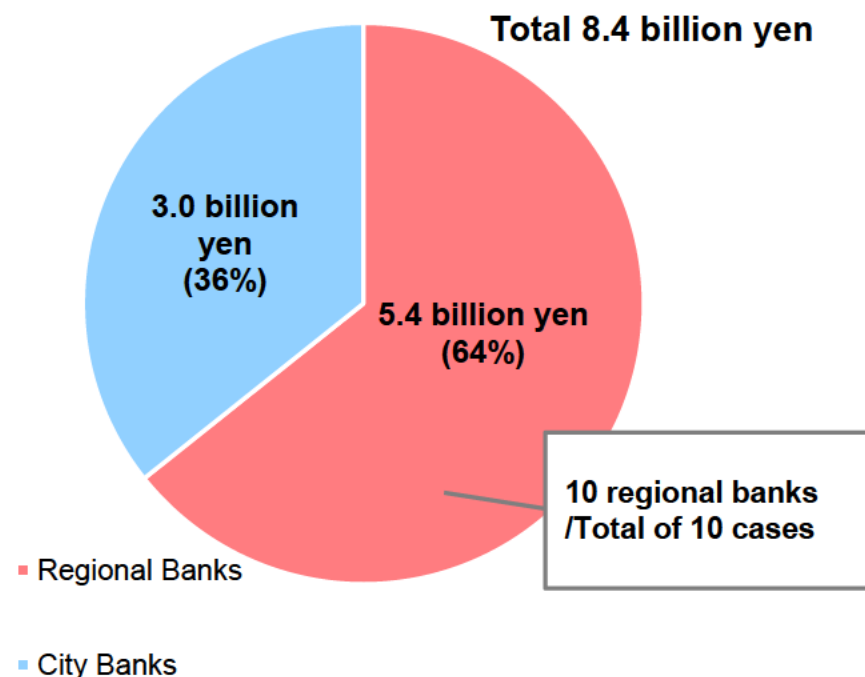
(Since April 2022)

(Unit: billions of yen)

*Includes originations assessed other than the Bank's in-house framework



Participation by financial institutions for sustainable finance (April 2023-June 2023)



Initiatives for Regional Revitalization and Sustainability Through Collaboration with Regional Financial Institutions

Transition-linked loan for JERA Co., Inc.

- **Provided** the first case of Climate Transition Finance* through **transition-linked loan of 17.6 billion yen** in a syndication form
- **Cofinancing with 9 other banks**, with **SBI Shinsei Bank being the arranger**

THE KAGAWA BANK, Ltd. THE KANAGAWA BANK, LTD. KIRAYAKA BANK, Ltd. THE SHONAI BANK, Ltd. THE TAIKO BANK, LTD

THE TOKUSHIMA TAISHO BANK, LTD. THE NAGANO BANK, LTD. Hokuto Bank, Ltd. Resona Bank, Limited

(*) Climate Transition Finance is a new financing method designed to support companies that are making steady efforts to reduce green house gases in accordance with a long-term strategy for realizing a decarbonized society

Collaboration and joint product development in the area of sustainable finance with The Yamagata Bank, Ltd.

Regional financial institutions are expected to implement ESG regional finance that contributes to improving sustainability, as the core institution of the region. Their **challenge is to create an effective promotion system that is suited to the size of the local small and medium-sized enterprises (SMEs) that are their customers and the characteristics and actual conditions of the local economy**

- In addition to **developing new products related to sustainable finance**, we will collaborate on establishing **a promotion system and implementing related measures** to support the corporate business of The Yamagata Bank, Ltd. to promote understanding and strategic development of ESG and sustainability



Strengthen Institutional Business by Providing Finance Functions

A track record of investment in 1,156 domestic and overseas companies and supporting the growth of startup companies in a wide range of fields through investments



Investment



Listed companies, start-ups, and other business corporations

Underwriting
stocks and bonds

In addition to underwriting initial public offerings (IPO) and public offerings (PO) equity and security tokens, support fund-raising of listed companies through the underwriting of corporate bonds, etc.



Since joining the SBI Group, executed debt financing and growth-oriented loans to four SBI INVESTMENT investees (Venture debt)

Introduction of projects

Loan



Introduction of projects

- Execution of nonrecourse loans using security tokens
- Progress in collaboration, including project financing for development-stage projects for which SBI SECURITIES has implemented bridge-financing

Providing a variety of financing methods, including **debt financing, capital loans, and structured finance**, in addition to ordinary loans, to meet the demand for funds associated with business growth, etc.

Progress in creating inter-group synergies in a wide range of fields, including collaboration with other SBI Group companies



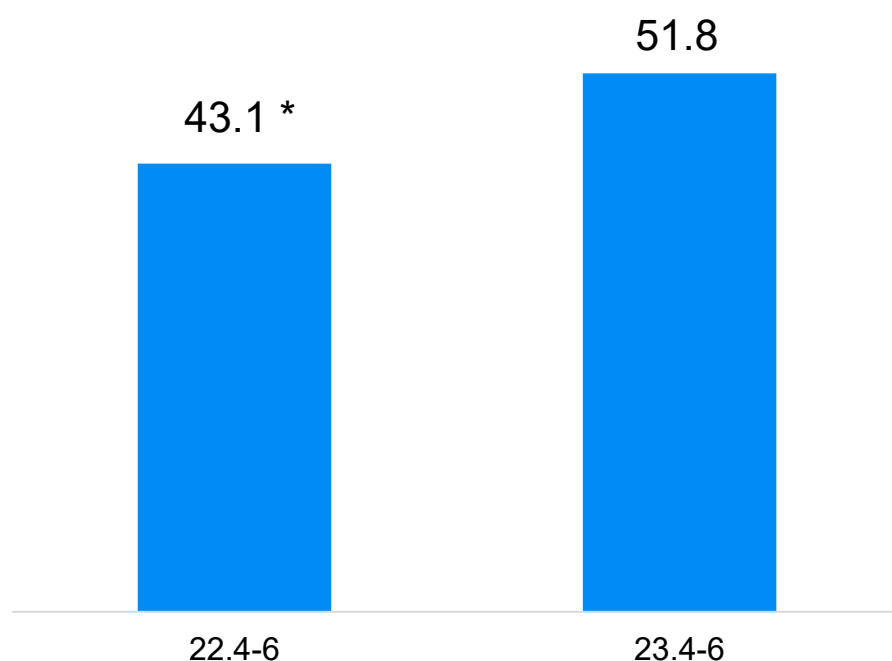
Since joining the SBI Group, collaborated in a total of **58 cases** with a total financing of **161.0 billion yen** (Loans: 54, Investments: 3, Securitization: 1)

Showa Leasing: Promoting Synergies with the SBI Group and Collaboration with Regional Financial Institutions

- Volume of transactions trended as planned reflecting orders for ICT, semiconductors, and construction machinery-related projects
- Aiming to further strengthen collaboration with regional financial institutions, including collaboration in the real estate leasing sector and the formation of ZEH funds

Transaction Volume of Leasing, Installments, etc

(Unit: billions of yen)



* Excluding special factors (large-scale projects for government agencies) in Q1 FY2022

- Progress in collaboration with the SBI Group
 - ✓ Alliance with SBI Leasing Services in the JOLCO field
- Strengthen initiatives with regional financial institutions
 - ✓ Started alliances with one regional bank-affiliated leasing subsidiary in the factoring business for healthcare-related facilities
 - ✓ Sold operating assets of 4 billion yen to 16 regional bank-affiliated leasing subsidiaries (results for the Q1 FY2023)

Serve as a platformer for regional bank-affiliated leasing subsidiaries

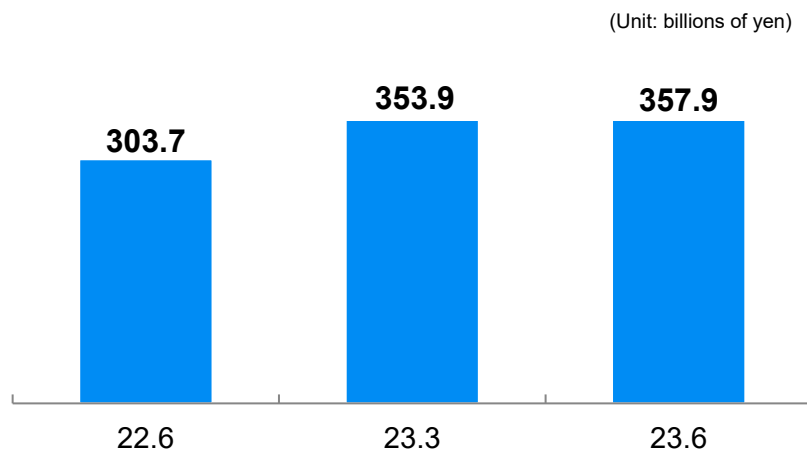
- ✓ Initiatives for sustainability: **ZEH rental apartment development funds** in collaboration with regional bank-affiliated leasing subsidiaries, etc.



**Business Update
Overseas Business/Treasury
(Marketable Securities)**

Overseas Business: UDC Finance

UDC Finance: Balance of Operating Assets



UDC Finance ¹ (Unit: billions of yen)	2023.4-6	2022.4-6
Revenue	3.3	2.8
Net interest income	1.3	1.2
Noninterest income	2.0	1.6
Expenses	-1.3	-1.0
Ordinary Business Profits (OBP)	2.0	1.7
Net Credit Costs	-0.2	-0.2
OBP after Net Credit Cost	1.7	1.5

¹Adjusted basis for the impact of the difference in fiscal years between UDC Finance and the Bank

UDC Finance: Operating Results

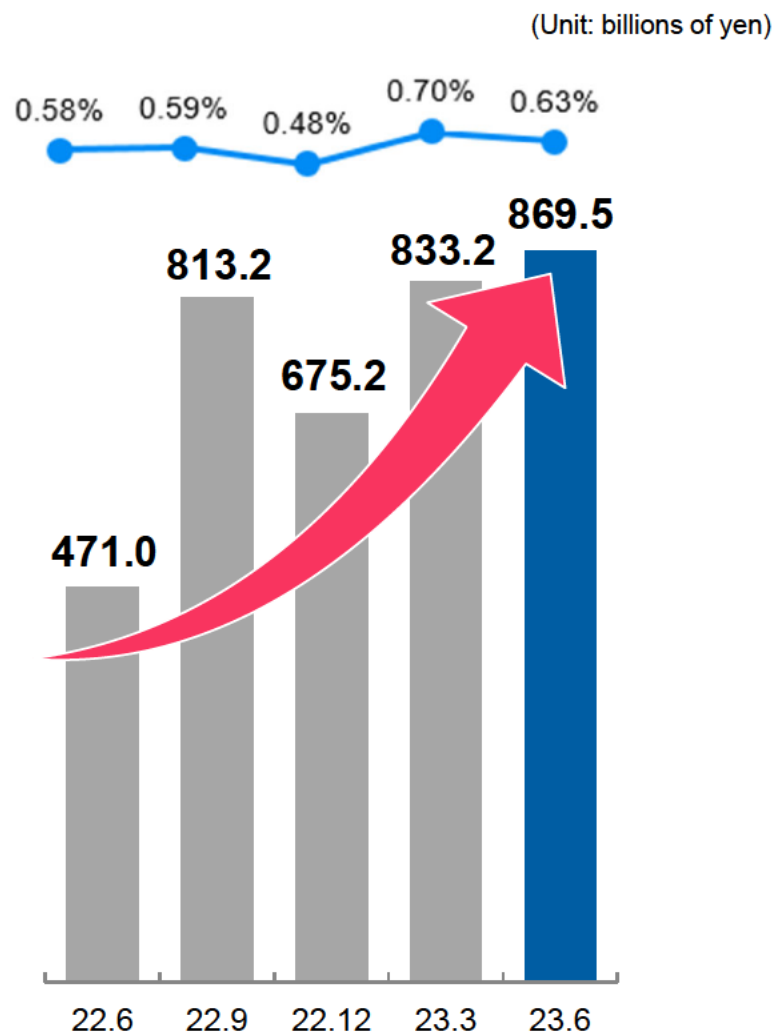
- **Company profile**
 - ✓ New Zealand's largest nonbank. Provides auto loans for individuals and asset financing for corporations in New Zealand
- Balance of operating assets continues to increase
 - ✓ Though the economy of New Zealand has entered a recession against the backdrop of inflation and high interest rates, the outstanding amount of loans has steadily increased
 - ✓ In addition to organic initiatives, such as strategic alliances with New Zealand's comprehensive automobile companies realized last year, the expansion of the customer base also contributed
- Although net interest margin declined due to an increase in funding costs associated with the gradual increase in New Zealand policy rate, **revenue increased** due to an increase in the balance of operating assets

Overseas Business: Other Initiatives

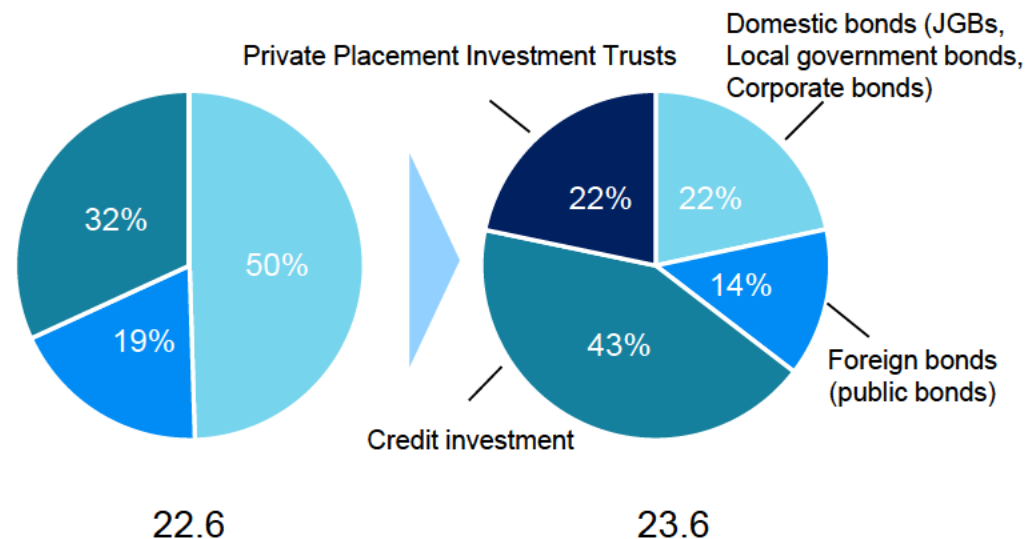
- Continue to consider investing mainly in Oceania and Southeast Asia in collaboration with overseas investment base and the SBI Group's overseas business sectors (including overseas bases)
- External macroeconomic factors such as global inflation, interest rate fluctuations, business confidence, and domestic demand have a significant impact on outstanding lending, new lending, and the quality of receivables of overseas consumer finance companies, and therefore strengthen monitoring and measures

Marketable Securities: Increase in Outstanding Balance and Diversification of Portfolio

Balance and Net Interest Margins (NIM)



Portfolio Composition

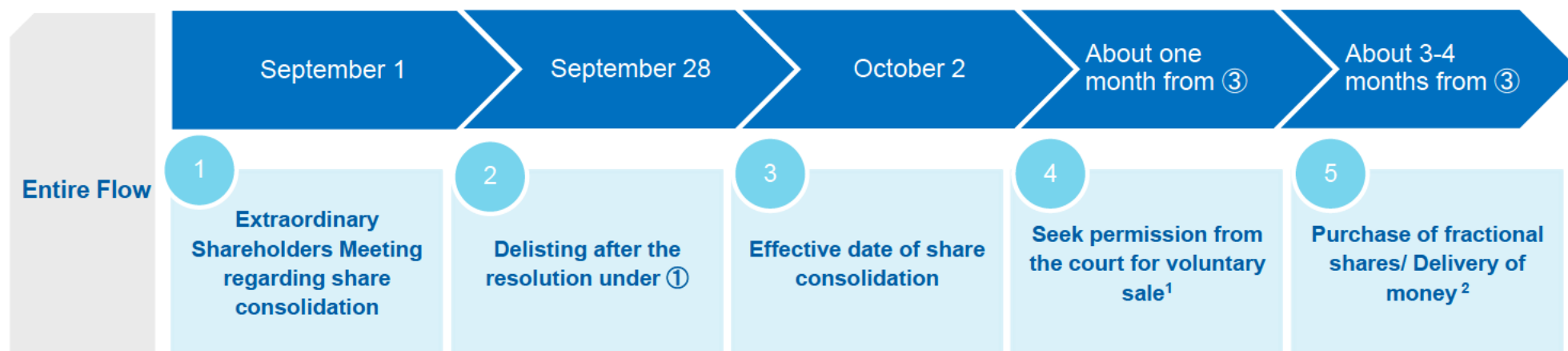


- Recorded dividends from private placement investment trusts in Q1 due to rising stock prices
- Diversified portfolio while flexibly accumulated balance in response to market conditions

A decorative graphic on the right side of the page, consisting of a cluster of overlapping, semi-transparent blue squares and circles. The shapes are arranged in a roughly triangular pattern, pointing downwards and to the right. The colors range from light sky blue to a deeper cerulean blue. The squares and circles are of various sizes and are layered on top of each other, creating a sense of depth and movement.

Extraordinary Shareholders Meeting and Share Consolidation

Steps of Squeeze-Out Procedure



¹ This is the procedure to be followed by the Bank for the purchase of fractional shares

² In the event that the Bank or a third party purchases fractional shares (less than one share) relating to the shares held by the Deposit Insurance Corporation of Japan (“DICJ”) and the Resolution and Collection Corporation (“RCC”) as a result of the share consolidation, the consideration paid to the DICJ or the RCC for the purchase will be included in the repayment of required public funds collection amount

Details of the share consolidation

Consolidation Ratio	On October 2, 2023 (effective date), the shares owned by the shareholders registered or recorded on the latest shareholders register as of October 1, 2023 will be consolidated at a <u>ratio of 20,000,000 shares to one share</u>
Total number of issued shares after the effectuation of the share consolidation	10 shares
Amount of money expected to be delivered to the shareholders upon the treatment in the case of accrual of fractional shares less than one share	The amount of money expected to be delivered to the shareholders by treating fractional shares will be the amount obtained by multiplying the number of the shares owned by the shareholders registered or recorded on the latest shareholders register of SBI Shinsei Bank as of October 1, 2023, which is the day before the effective date of the share consolidation, <u>by 2,800 yen, being the same price as the Tender Offer Price</u>

Future Assumptions Regarding Repayment of Public Funds

Until the End of March 2025	Until the End of June 2025	Reasonable period
<p>Proposal of specific structures regarding the repayment of public funds</p>	<p>Agreement on specific structures regarding the repayment of public funds</p>	<p>Steady implementation of the “definitive repayment scheme”</p> <p style="text-align: center;">↓</p> <p>Full repayment of public funds</p>
<ul style="list-style-type: none"> We will propose to the Deposit Insurance Corporation of Japan and the Resolution and Collection Corporation specific structures for repaying public funds by the end of March 2025 	<ul style="list-style-type: none"> The “definitive repayment scheme” including repayment schedule will be agreed by the end of June 2025 This is based on the consideration of early repayment of the required collection amount, the compliance with the laws and regulations including the principle of shareholder equality, the financial soundness, operational necessity and growth of SBI Shinsei Bank, and rights of each of SBI Shinsei Bank’s shareholder 	<ul style="list-style-type: none"> SBIHD has indicated to the Bank and the Special Committee that it currently intends that the Bank (1) repay public funds by paying dividends according to the shareholding ratio of SBI Regional Bank Holdings and government-affiliated shareholders, and (2) it may take a reasonable period until the amount of dividends paid by the Bank to government-affiliated shareholders in each term cumulatively reaches the remaining amount of public funds

Appendix



Net Interest Margin (Consolidated)

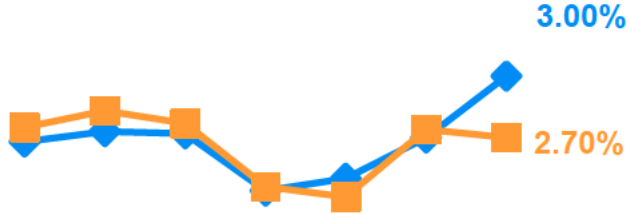
Net Interest Margin (NIM) ¹



FY2017 FY2018 FY2019 FY2020 FY2021 FY2022 23.4-6

Yield on Interest Earning Assets

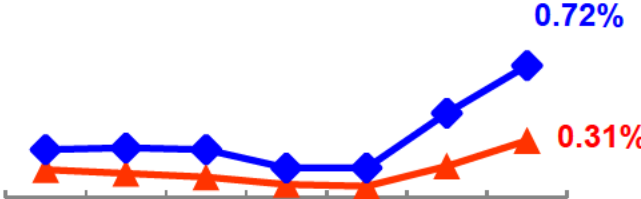
- ◆ Yield on Interest Earning Assets ¹
- Yield on Loans and Bills Discounted



FY2017 FY2018 FY2019 FY2020 FY2021 FY2022 23.4-6

Funding Cost

- ◆ Rate on Interest Bearing Liabilities
- ▲ Rate on Deposits, including NCDs



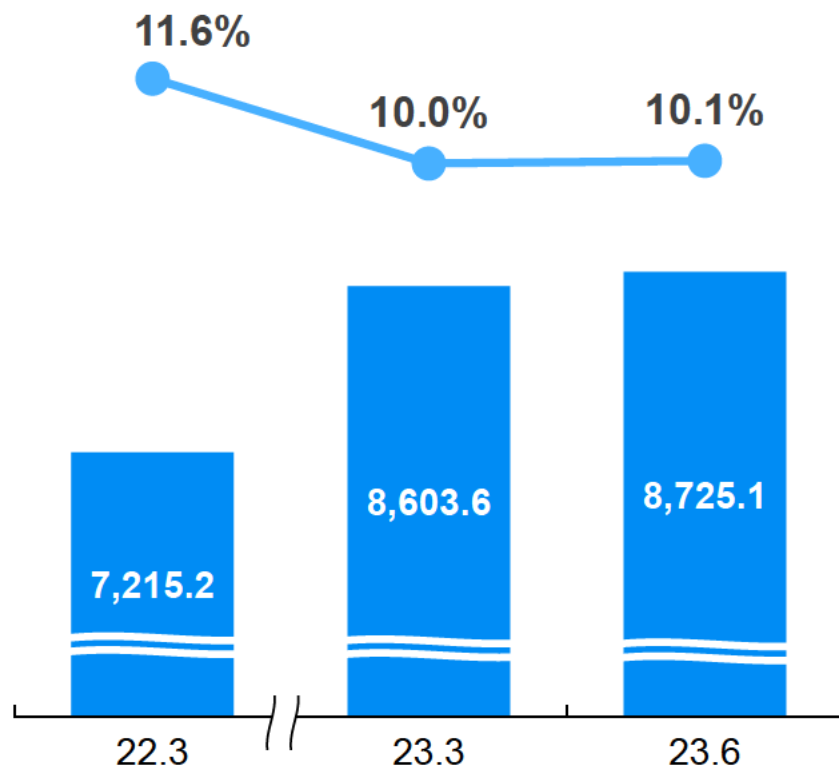
FY2017 FY2018 FY2019 FY2020 FY2021 FY2022 23.4-6

¹ Includes income on leased assets and installment receivables

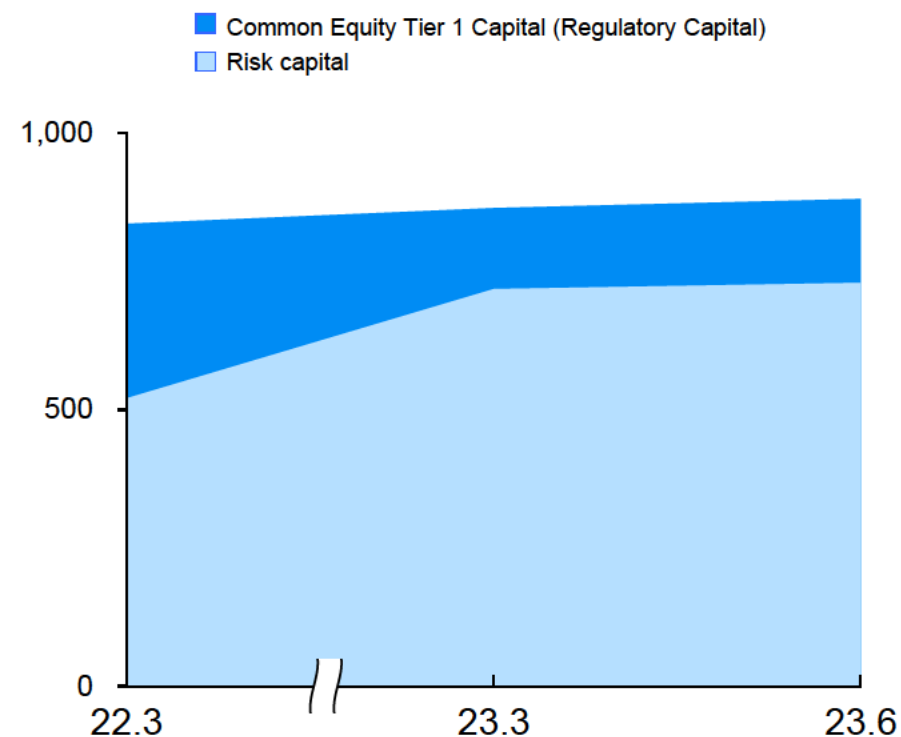
Capital Adequacy Related Information (Consolidated)

(Unit: billions of yen)

- Common Equity Tier1 Ratio (International Standard; Fully Loaded Basis)
- Risk Assets (International Standard; Fully Loaded Basis)



	22.3	23.3	23.6
Common Equity Tier1 Equity (International Standards; Fully Loaded Basis)	835.9	864.3	880.9
Risk Capital	520.6	717.9	729.2

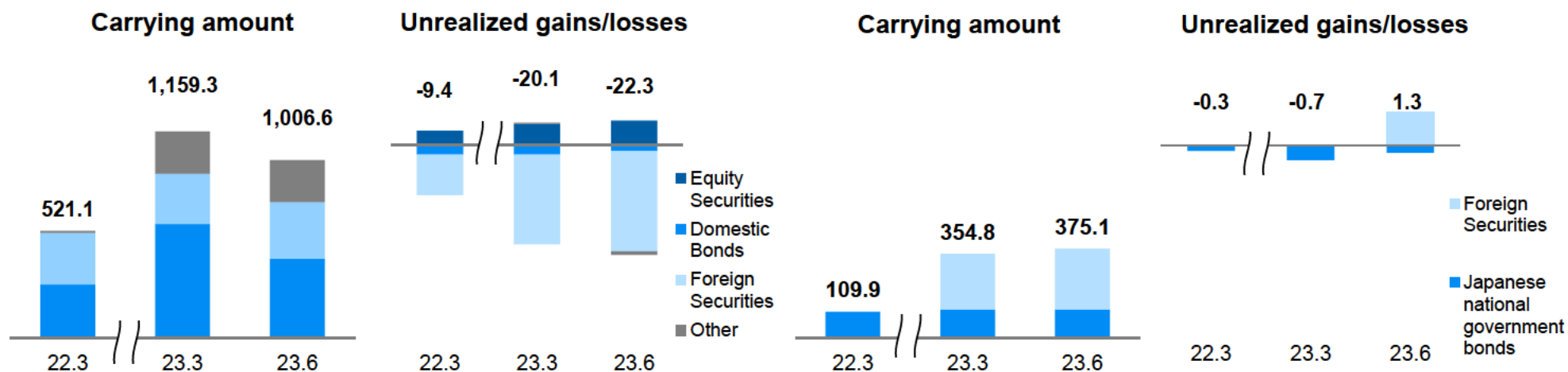


Securities Portfolio (Consolidated)

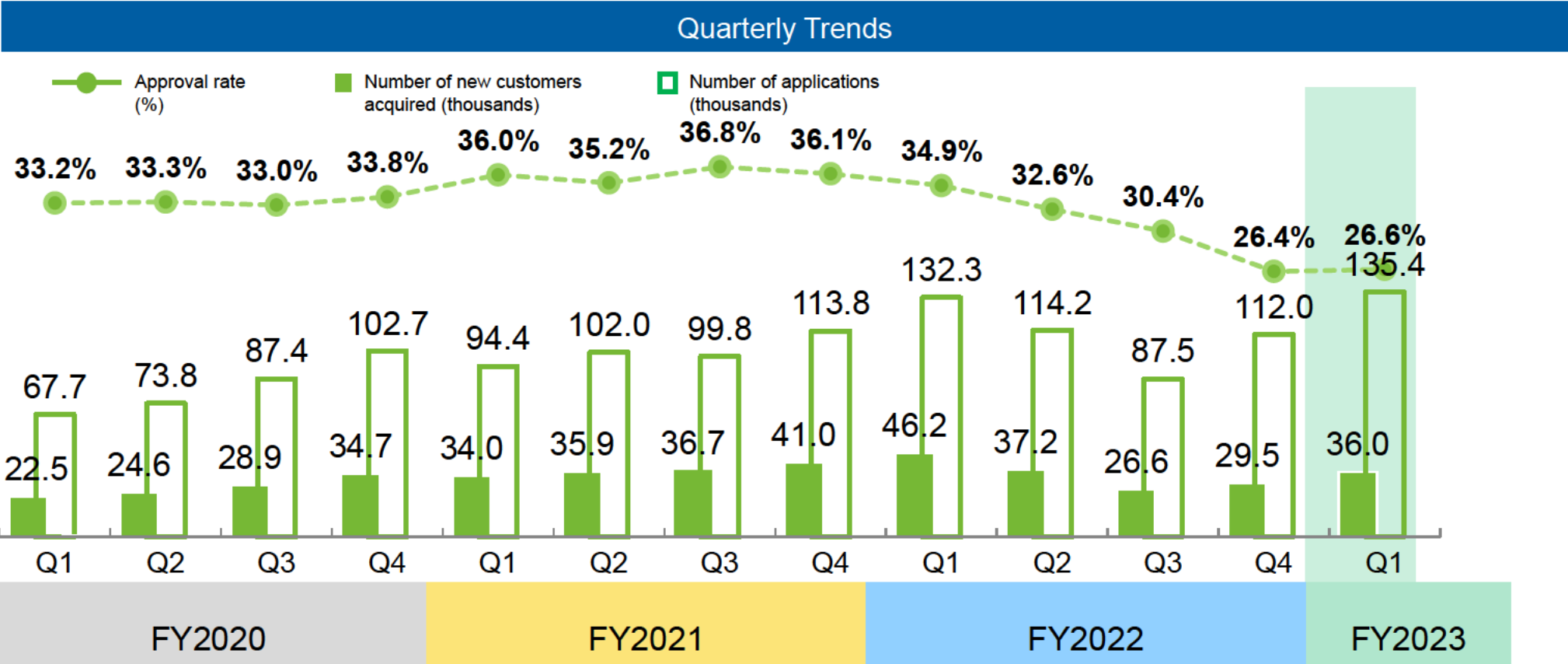
Securities Available for Sale (consolidated)*1					Securities Being Held to Maturity (consolidated)				
(Unit: billions of yen)	23.3		23.6		(Unit: billions of yen)	23.3		23.6	
	Amount	Unrealized gain/loss	Amount	Unrealized gain/loss		Amount	Unrealized gain/loss	Amount	Unrealized gain/loss
Equity securities	11.2	5.4	11.5	6.2	Japanese government bonds	119.9	-0.8	119.9	-0.4
Domestic bonds	698.8	-2.6	516.9	-1.7	Foreign securities	234.9	0.0	255.2	1.8
Japanese government bonds	542.3	-0.4	373.9	-0.4	Total	354.8	-0.7	375.1	1.3
Japanese local government bonds	2.1	0.0	2.1	-0.0					
Japanese corporate bonds	154.3	-2.1	140.7	-1.3					
Foreign securities	245.1	-23.2	275.4	-25.9					
Bonds	226.3	-7.5	253.5	-8.7					
Equities *2	18.8	-15.6	21.8	-17.1					
Others	204.0	0.3	202.7	-0.9					
Total	1,159.3	-20.1	1,006.6	-22.3					

*1 Includes a part of other monetary claims purchased in addition to securities available for sale

*2 Includes Latitude shares held strategically for business purposes



Shinsei Financial: New Customer Acquisitions (Lake)



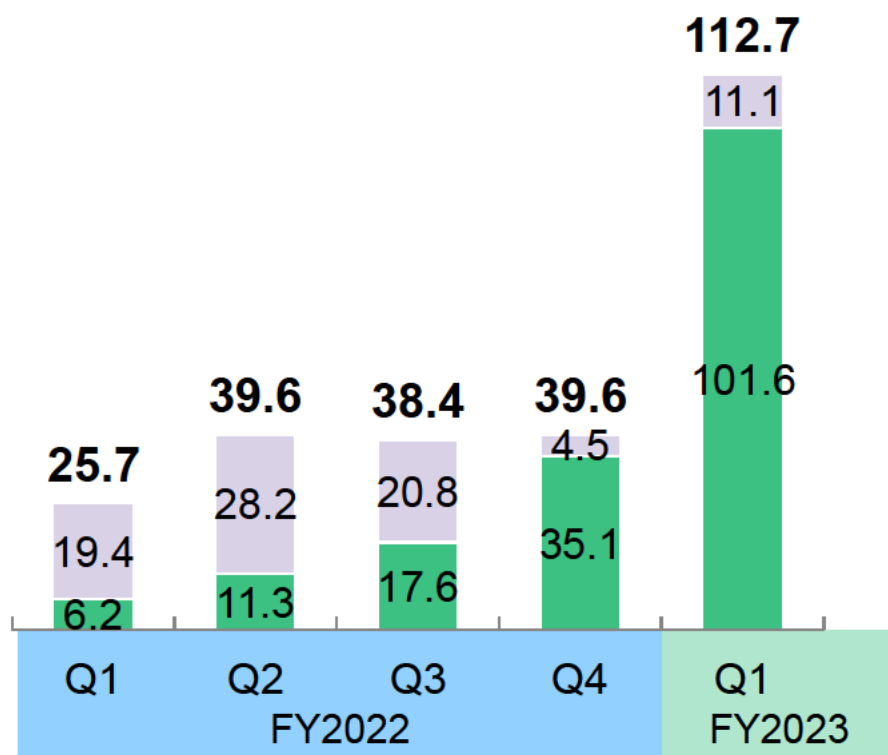
Reference: Monthly results

	22.7	22.8	22.9	22.10	22.11	22.12	23.1	23.2	23.3	23.4	23.5	23.6
Number of applications (thousands)	38.3	30.1	45.8	31.5	30.5	25.4	31.2	35.7	44.9	43.1	49.8	42.4
Number of new customers acquired (thousands)	13.3	10.4	13.6	10.4	9.3	6.9	8.5	9.3	11.6	11.4	13.4	11.1
Approval rate (%)	34.6	34.6	29.6	32.9	30.6	27.1	27.2	26.2	25.9	26.5	27.0	26.2

Structured Finance: New Commitments and Disbursements

Project Finance New Commitments

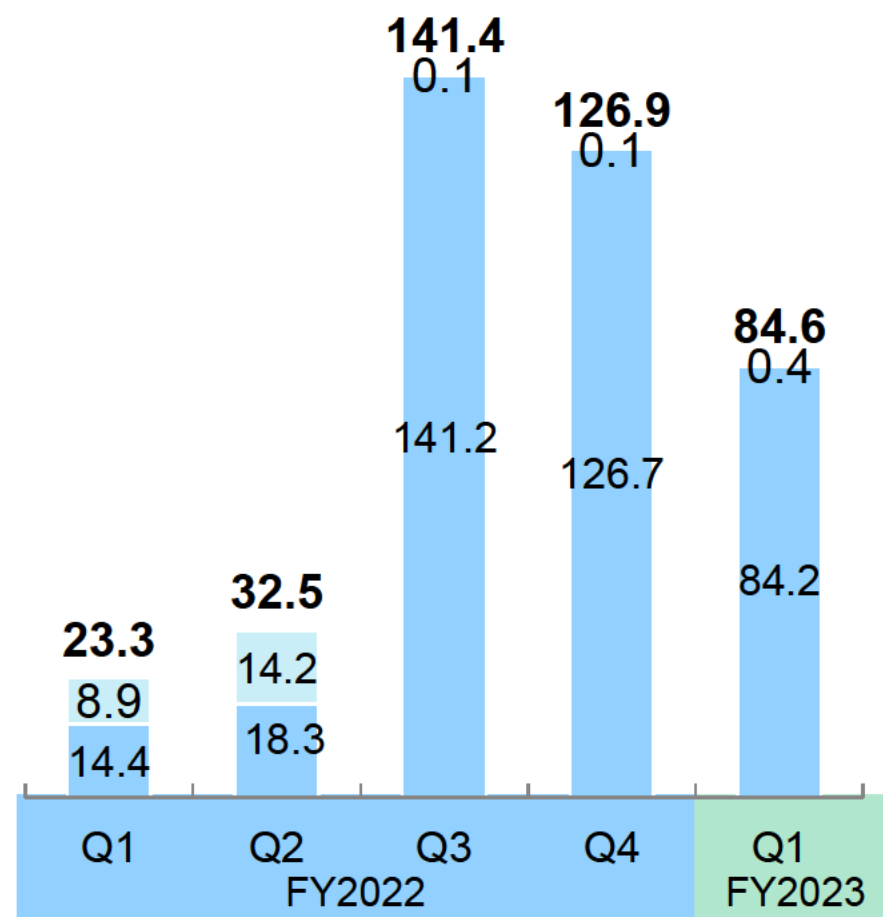
- Overseas
- Domestic



Real Estate Nonrecourse Finance New Disbursements

(Unit: billions of yen)

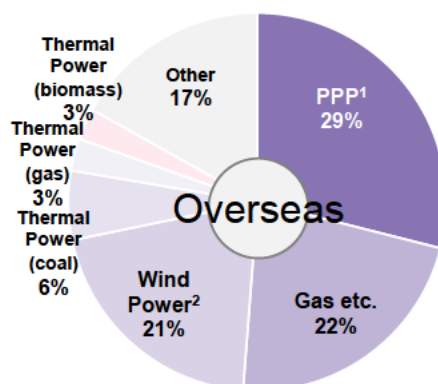
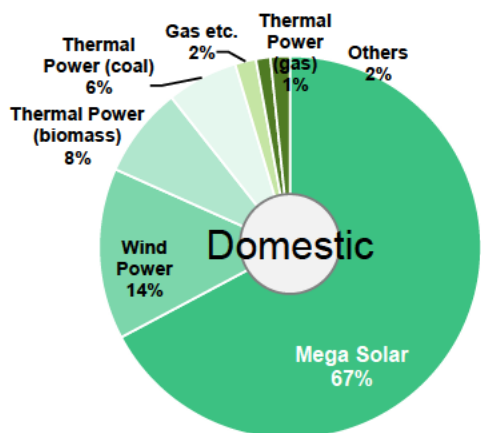
- Overseas
- Domestic



Structured Finance: Portfolio Composition

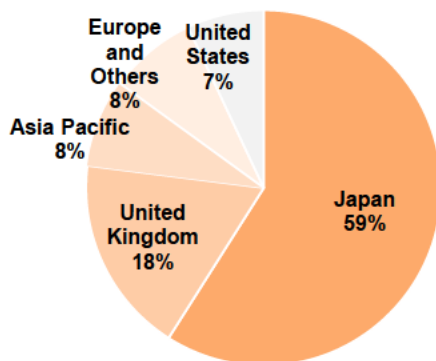
Project Finance (June 30, 2023)

[By project type (including committed)]



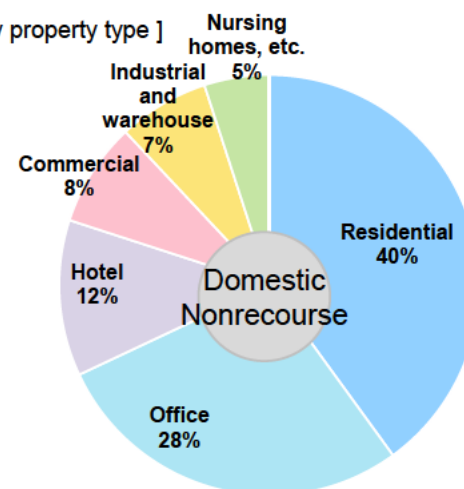
¹ Public-Private Partnership
² Financing to such as LNG liquefaction facilities and receiving terminals

[Balance by region (including committed)]

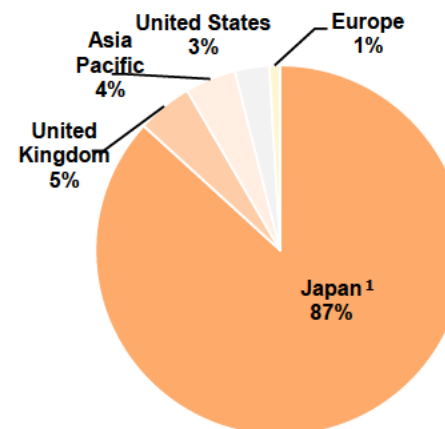


Real Estate (June 30, 2023)

[Balance by property type]



[Balance by region (nonrecourse + corporations and REIT)]



¹ Nonrecourse finance constitutes about 50% of the Japanese exposure

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