

# Financial Summary

For the Third Quarter Ended December 31, 2022



SBI SHINSEI BANK, LIMITED

<b>Contents</b>	<b>Page</b>
<b>1.Financial Highlights</b>	
Financial Highlights	1
<b>2.Consolidated Information</b>	
Results of Operations (Consolidated)	2
Interest-Earning Assets and Interest-Bearing Liabilities (Consolidated)	3
General and Administrative Expenses (Consolidated)	4
Net Credit Costs (Consolidated)	4
Other Gains (Consolidated)	4
Business Line Results (Consolidated)	5
Segment Information	6
Institutional Business (Consolidated)	7
Individual Business (Consolidated)	9
Overseas Business/Treasury/Other (Consolidated)	11
Loans by Borrower Industry (Consolidated)	12
Securities Being Held to Maturity (Consolidated)	12
Securities Available for Sale (Consolidated)	13
Unrealized Gain(Loss)on Available-for-Sale Securities (Consolidated)	13
Financial Ratios (Consolidated)	14
Capital Adequacy Related Information (Consolidated)	15
Per Share Data (Consolidated)	15
Consolidated Balance Sheets (Unaudited)	16
Consolidated Statements of Income (Unaudited)	17
Composition of Capital Disclosure (Consolidated)	18
(Reference) Results of Operations (Consolidated)	19

<b>Contents</b>	<b>Page</b>
<b>3.Nonconsolidated Information</b>	
Results of Operations (Nonconsolidated)	20
Margins (All, Domestic) (Nonconsolidated)	21
Gains (Losses) on Securities (Nonconsolidated)	21
Net Credit Costs (Nonconsolidated)	22
Loans by Borrower Industry (Nonconsolidated)	22
Claims Classified under the JBA and the Financial Revitalization Law (Nonconsolidated)	23
Coverage Ratios for Nonperforming Claims Disclosed under the Financial Revitalization Law (Nonconsolidated)	23
Securities Being Held to Maturity (Nonconsolidated)	23
Securities Available for Sale (Nonconsolidated)	24
Unrealized Gain (Loss) on Available-for-Sale Securities (Nonconsolidated)	24
Capital Adequacy Related Information (Nonconsolidated)	25
Nonconsolidated Balance Sheets (Unaudited)	26
Nonconsolidated Statements of Income (Unaudited)	27
Composition of Capital Disclosure (Nonconsolidated)	28
(Reference) Results of Operations (Nonconsolidated)	29
(Reference) Interest-Earning Assets and Interest-Bearing Liabilities (Nonconsolidated)	30
<b>4.Earnings Forecast</b>	
Earnings Forecast	31

•The following document should be read in conjunction with the consolidated and nonconsolidated financial statements prepared in accordance with generally accepted accounting principles in Japan for banks. Except as otherwise indicated, the financial information in the following discussion is based on the consolidated financial statements. Financial and operational figures that are stated in multiples of ¥0.1 billion have been truncated. All percentages unless otherwise noted have been rounded to the nearest 0.1%.

•Quarterly information is available in the Quarterly Data Book.

## Financial Highlights<sup>1</sup>

(Billions of yen)

Results of operations (Consolidated) [Page 2]	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
Net interest income	104.0	93.5	10.5	125.6
Noninterest income	77.7	75.7	2.0	91.8
Total revenue	181.7	169.2	12.5	217.5
General and administrative expenses	-119.1	-116.5	-2.6	-155.4
Net credit costs	-14.6	-12.7	-1.8	-31.1
Income before income taxes	46.1	39.4	6.6	28.4
Profit attributable to owners of the parent	40.4	37.4	2.9	20.3

(Billions of yen)

Balance sheets (Consolidated) [Page 16]	Dec 31 2022	Mar 31 2022	Change (Amount)
Cash and due from banks	2,250.7	1,625.1	625.6
Securities	1,770.3	674.6	1,095.7
Loans and bills discounted	6,176.9	5,241.8	935.0
Total assets	13,312.0	10,311.4	3,000.5
Deposits and negotiable certificates of deposit	9,733.1	6,398.0	3,335.1
Total liabilities	12,348.9	9,387.1	2,961.8
Total equity	963.0	924.3	38.7

Financial ratios (Consolidated) [Page 3, 14, 15, 23]	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	FY2021 (12 months)
Net interest margin	2.30%	2.34%	2.35%
Expense-to-revenue ratio	65.6%	68.9%	71.5%

	Dec 31 2022	Mar 31 2022
Capital adequacy ratio (Basel III, domestic standard)	10.95%	11.72%
Common equity Tier1 ratio (Basel III, international standard)	10.7%	11.6%
NPL ratio based on Financial Revitalization Law (nonconsolidated)	0.35%	0.66%

(Billions of yen)

Results of operations (Nonconsolidated) [Page 20]	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
Net interest income	88.5	64.8	23.6	121.7
Noninterest income	3.0	0.8	2.1	-7.5
Total revenue	91.5	65.7	25.7	114.2
General and administrative expenses	-52.3	-54.3	2.0	-72.0
Net credit costs	4.9	1.5	3.3	-8.8
Net income	41.9	11.4	30.5	30.3

1.Represents results based on management accounting basis.

Results of Operations (Consolidated) <sup>1</sup>*(Billions of yen)*

	<b>Q3 FY2022 (9 months)</b>	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
Net interest income	<b>104.0</b>	93.5	10.5	125.6
Noninterest income	<b>77.7</b>	75.7	2.0	91.8
Net fees and commissions	<b>28.3</b>	24.4	3.8	34.0
Net trading income	<b>5.5</b>	5.4	0.1	6.6
Net other business income	<b>43.8</b>	45.7	-1.9	51.2
Income on lease transactions and installment receivables	<b>40.1</b>	37.1	2.9	49.9
Total revenue	<b>181.7</b>	169.2	12.5	217.5
General and administrative expenses	<b>-119.1</b>	-116.5	-2.6	-155.4
Ordinary business profit	<b>62.5</b>	52.6	9.8	62.1
Net credit costs	<b>-14.6</b>	-12.7	-1.8	-31.1
Ordinary business profit after net credit costs	<b>47.9</b>	39.9	8.0	31.0
Amortization of goodwill and other intangible assets <sup>2</sup>	<b>-2.5</b>	-2.4	-0.1	-3.2
Other gains	<b>0.7</b>	1.9	-1.1	0.7
Income before income taxes	<b>46.1</b>	39.4	6.6	28.4
Income taxes	<b>-5.6</b>	-2.0	-3.6	-8.1
Profit attributable to noncontrolling interests	<b>-0.0</b>	0.0	-0.0	0.0
Profit attributable to owners of the parent	<b>40.4</b>	37.4	2.9	20.3

1.Represents results based on management accounting basis.

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

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

Net fees and commissions is primarily comprised of fee income such as associated with banking business such as real estate finance and project finance, fee income from the sale of products such as mutual funds and insurance and fee income associated with the guarantee business and the payment business in consumer finance.

Net trading income is comprised of derivative related income from transactions with customers, as well as income from proprietary trading undertaken by the Bank.

Net other business income is comprised of income on lease transactions and installment receivables, gains and losses on monetary trusts primarily associated with credit trading of the Principal Transactions business and gains and losses on the sale of securities in Treasury operations.

## Interest-Earning Assets and Interest-Bearing Liabilities (Consolidated)

(Billions of yen, except percentages)

	Q3 FY2022 (9 months)			Q3 FY2021 (9 months)			FY2021 (12 months)		
	Average Balance	Interest	Yield/rate <sup>1</sup> (%)	Average Balance	Interest	Yield/rate <sup>1</sup> (%)	Average Balance	Interest	Yield/rate <sup>1</sup> (%)
Interest-earning assets <sup>4</sup> :									
Loans and bills discounted	5,593.5	113.9	2.70	5,245.3	95.8	2.42	5,298.8	127.4	2.41
Lease receivables and leased investment assets / installment receivables <sup>4</sup>	1,221.9	40.1	4.36	1,104.6	37.1	4.46	1,126.7	49.9	4.43
Securities	1,230.3	16.4	1.77	945.0	5.7	0.81	947.0	9.2	0.98
Other interest-earning assets <sup>2,3</sup>	441.9	2.3	***	208.4	1.7	***	194.0	2.4	***
Interest-earning assets totals (A) <sup>4</sup>	8,487.9	172.8	2.70	7,503.4	140.4	2.48	7,566.7	189.2	2.50
Interest-bearing liabilities:									
Deposits, including negotiable certificates of deposit	7,919.6	8.0	0.13	6,514.1	2.7	0.06	6,511.3	3.5	0.06
Borrowed money	680.6	1.5	0.29	1,003.2	1.5	0.21	1,001.7	2.0	0.21
Corporate bonds	390.0	4.5	1.56	376.0	2.5	0.91	387.7	3.6	0.95
Other interest-bearing liabilities <sup>2</sup>	468.7	14.5	***	866.2	2.9	***	847.5	4.2	***
Interest-bearing liabilities totals (B)	9,459.0	28.6	0.40	8,759.6	9.7	0.15	8,748.3	13.5	0.16
Net interest margin (A)-(B) <sup>4</sup>	-	144.1	2.30	-	130.6	2.34	-	175.6	2.35
Noninterest-bearing sources of funds:									
Noninterest-bearing (assets) liabilities, net	-1,911.4	-	-	-2,188.6	-	-	-2,103.8	-	-
Total equity excluding noncontrolling interests in subsidiaries <sup>5</sup>	940.3	-	-	932.4	-	-	922.3	-	-
Total noninterest-bearing sources of funds (C)	-971.0	-	-	-1,256.1	-	-	-1,181.5	-	-
Sum of total expense on interest-bearing liabilities and noninterest-bearing sources of funds (D)=(B)+(C)	8,487.9	28.6	0.45	7,503.4	9.7	0.17	7,566.7	13.5	0.18
Interest income / yield on interest earning assets (A)-(D) <sup>4</sup>	-	144.1	2.25	-	130.6	2.31	-	175.6	2.32
Reconciliation of total revenue on interest-earning									
Total revenue on interest-earning assets	8,487.9	172.8	2.70	7,503.4	140.4	2.48	7,566.7	189.2	2.50
Less: Income on lease transactions and installment receivables	1,221.9	40.1	4.36	1,104.6	37.1	4.46	1,126.7	49.9	4.43
Total interest income	7,265.9	132.7	2.42	6,398.8	103.3	2.14	6,439.9	139.2	2.16
Total interest expense	-	28.6	-	-	9.7	-	-	13.5	-
Net interest income	-	104.0	-	-	93.5	-	-	125.6	-

1. Percentages have been rounded from the third decimal place.

2. Other interest-earning assets and other interest-bearing liabilities include interest swaps.

3. Excludes average balance of noninterest-earning assets.

4. Includes lease transactions and installment receivables and related yields.

5. Represents a simple average of the balance at the end of the current period and the balance at the end of the previous period.

The line item "Interest income/yield on interest-earning assets" on the chart above includes revenues from net received interest, revenue earned on lease receivables and leased investment assets, and installment account receivables. However, while the Bank considers income on lease transactions and installment receivables to be a component of net interest income, Japanese GAAP does not include income on lease transactions and installment accounts receivables in net interest income (in accordance with Japanese GAAP, income on lease transactions and installment accounts receivables is reported in net other business income in our consolidated statements of operations).

## General and Administrative Expenses (Consolidated)

(Billions of yen)

	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
Personnel expenses	-48.2	-46.9	-1.2	-62.5
Nonpersonnel expenses	-70.9	-69.6	-1.3	-92.8
Premises expenses	-13.6	-13.9	0.3	-18.8
Technology and data processing expenses	-21.4	-19.6	-1.7	-26.3
Advertising expenses	-11.3	-9.6	-1.7	-13.1
Consumption, property taxes, etc.	-6.9	-8.2	1.2	-9.9
Deposit insurance premium	-0.5	-1.1	0.5	-1.5
Other general and administrative expenses	-16.9	-17.0	0.1	-22.9
<b>General and administrative expenses</b>	<b>-119.1</b>	<b>-116.5</b>	<b>-2.6</b>	<b>-155.4</b>

## Net Credit Costs (Consolidated) <sup>1</sup>

(Billions of yen)

	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
Losses on write-off of loans/Losses on sale of loans	-0.9	-2.5	1.5	-2.7
Net provision of reserve for loan losses:	-18.5	-17.4	-1.1	-37.2
Net provision of general reserve for loan losses	-16.9	-11.0	-5.8	-19.9
Net provision of specific reserve for loan losses	-1.6	-6.3	4.7	-17.2
Other credit costs relating to leasing business	-0.0	-0.1	0.0	-0.2
Recoveries of written-off claims	4.9	7.3	-2.3	9.1
<b>Net credit costs</b>	<b>-14.6</b>	<b>-12.7</b>	<b>-1.8</b>	<b>-31.1</b>

1. Amounts of losses, net provision and costs are shown in minus. Amounts of recoveries and reversals are shown in plus.

## Other Gains (Consolidated)

(Billions of yen)

	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
Extraordinary income	0.2	0.8	-0.5	0.1
Net gain on disposal of premises and equipment	-0.0	0.2	-0.3	0.1
Other extraordinary income	0.3	0.5	-0.1	0.0
Provisions of reserve for losses on interest repayment	-0.2	-0.0	-0.2	-1.1
Shinsei Financial	-0.2	0.1	-0.3	0.6
Shinsei Personal Loan	-0.0	-0.1	0.1	-0.4
APLUS	-	-	-	-1.4
Other	0.7	1.2	-0.4	1.6
<b>Other gains</b>	<b>0.7</b>	<b>1.9</b>	<b>-1.1</b>	<b>0.7</b>

## Business Line Results (Consolidated)

(Billions of yen)

	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
<i>Institutional Business<sup>1</sup>:</i>				
Net interest income	27.5	22.1	5.4	30.8
Noninterest income	31.0	24.0	7.0	36.2
Total revenue	58.5	46.1	12.4	67.1
General and administrative expenses	-33.6	-35.4	1.7	-47.2
Ordinary business profit	24.9	10.6	14.2	19.8
Net credit costs	5.9	1.5	4.4	-8.7
Ordinary business profit after net credit costs	30.8	12.2	18.6	11.1
<i>Individual Business:</i>				
Net interest income	65.3	68.3	-2.9	90.1
Noninterest income	46.8	46.5	0.2	60.9
Total revenue	112.1	114.8	-2.6	151.1
General and administrative expenses	-78.7	-73.6	-5.0	-98.5
Ordinary business profit	33.4	41.2	-7.7	52.6
Net credit costs	-19.6	-14.5	-5.0	-22.4
Ordinary business profit after net credit costs	13.8	26.6	-12.8	30.1
<i>Overseas Business/Treasury/Other<sup>1 2 3</sup>:</i>				
Net interest income	11.1	3.0	8.0	4.6
Noninterest income	-0.1	5.1	-5.2	-5.3
Total revenue	10.9	8.2	2.7	-0.7
General and administrative expenses	-6.7	-7.4	0.6	-9.6
Ordinary business profit	4.1	0.7	3.4	-10.3
Net credit costs	-1.0	0.2	-1.2	0.0
Ordinary business profit after net credit costs	3.1	1.0	2.1	-10.3
<i>Total:</i>				
Net interest income	104.0	93.5	10.5	125.6
Noninterest income	77.7	75.7	2.0	91.8
Total revenue	181.7	169.2	12.5	217.5
General and administrative expenses	-119.1	-116.5	-2.6	-155.4
Ordinary business profit	62.5	52.6	9.8	62.1
Net credit costs	-14.6	-12.7	-1.8	-31.1
Ordinary business profit after net credit costs	47.9	39.9	8.0	31.0

1.The "Institutional Business" includes the operations of the Group Business Strategy Division, which was formerly included in the "Overseas Business/Treasury/Others" segment. The "Overseas Business/Treasury/Others" includes the operations of the Investment Business Division, which was formerly included in the "Institutional Business". Information on the amount of revenue and profit(loss) by reportable segment for the third quarter of the previous fiscal year has been prepared based on the classification of reportable segments for the third quarter of the current fiscal year.

2.The "Corporate/Others" has been changed to the "Overseas Business/Treasury/Others."

3."Overseas Business/Treasury/Other" includes company-wide accounts which are not included in our reportable segments, allocation variance of indirect expense and elimination amount of inter-segment transactions.

## Segment Information

<b>Institutional Business</b>	Focuses primarily on corporate, public and financial sector finance and advisory businesses.
<b>Corporate Business</b>	"Corporate Business" provides financial products, services and advisory services for corporations, public-sector entities and financial institutions, as well as syndication and wealth management, etc.
<b>Structured Finance</b>	"Structured Finance" provides real estate-related nonrecourse finance, project finance, specialty finance including shipping and aircraft domain and M&A-related finance, financial products and services related to healthcare finance and trust banking services, etc.
<b>Principal Transactions</b>	"Principal Transactions" is engaged in venture business-related services, business succession, private equity and asset-backed investment, etc.
<b>Showa Leasing</b>	"Showa Leasing" primarily provides financial products and services focused on lease finance.
<b>Markets</b>	"Markets" is engaged in foreign exchange, derivatives, equity-related and other capital markets.
<b>Other Global Markets</b>	"Other Global Markets" consists of business activities attributable to Shinsei Securities, asset management, etc.
<b>Individual Business:</b>	Focuses on retail financial products and services.
<b>Retail Banking</b>	"Retail Banking" provides yen/foreign currency deposits, structured deposits, investment trusts and bonds through intermediation of financial products, life and nonlife insurance (through partner institutions), housing loans, as well as financial transactions and services for individuals.
<b>Shinsei Financial</b>	"Shinsei Financial" provides unsecured loans and credit guarantees.
<b>APLUS</b>	"APLUS" provides shopping credit, credit cards and payment services.
<b>Other Individuals</b>	"Other Individuals" consists of business activities related to other subsidiaries.
<b>Overseas Business/Treasury/Other:</b>	"Overseas Business/Treasury/Other" includes accounts which are not included in "Institutional Business" and "Individual Business"
<b>Overseas Business</b>	"Overseas Business" consists of profit and loss attributable to overseas subsidiaries such as UDC Finance Limited(New Zealand) and EasyLend (Hong Kong) .
<b>Treasury</b>	"Treasury" undertakes ALM related operations and includes gains and losses from equity and subordinated debt financing activities.
<b>Other</b>	"Other" includes company-wide accounts which are not included in our reportable segments, allocation variance of indirect expense and elimination amount of inter-segment transactions.

## Institutional Business (Consolidated)

(Billions of yen)

	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
<i>Corporate Business<sup>1</sup>:</i>				
Net interest income	9.9	8.8	1.1	12.5
Noninterest income	5.1	1.8	3.3	3.4
Total revenue	15.1	10.6	4.4	15.9
General and administrative expenses	-10.0	-10.9	0.9	-14.4
Ordinary business profit	5.1	-0.3	5.4	1.4
Net credit costs	-0.5	0.7	-1.3	0.3
Ordinary business profit after net credit costs	4.5	0.4	4.0	1.7
<i>Structured Finance<sup>1</sup>:</i>				
Net interest income	11.5	9.8	1.6	12.9
Noninterest income	7.4	5.6	1.7	8.0
Total revenue	18.9	15.5	3.4	21.0
General and administrative expenses	-8.5	-8.9	0.4	-11.9
Ordinary business profit	10.4	6.5	3.9	9.0
Net credit costs	6.1	0.6	5.4	-9.3
Ordinary business profit after net credit costs	16.6	7.2	9.3	-0.2
<i>Principal Transactions:</i>				
Net interest income	5.8	3.2	2.6	5.0
Noninterest income	1.1	2.0	-0.9	4.3
Total revenue	7.0	5.3	1.6	9.4
General and administrative expenses	-3.5	-3.4	-0.1	-4.7
Ordinary business profit	3.4	1.8	1.5	4.6
Net credit costs	-0.3	-0.0	-0.3	0.2
Ordinary business profit after net credit costs	3.1	1.8	1.2	4.9
<i>Showa Leasing:</i>				
Net interest income	0.1	0.1	0.0	0.2
Noninterest income	11.1	11.1	0.0	15.3
Total revenue	11.3	11.3	0.0	15.5
General and administrative expenses	-8.7	-8.6	-0.1	-11.5
Ordinary business profit	2.6	2.7	-0.1	4.0
Net credit costs	0.8	0.1	0.7	-0.0
Ordinary business profit after net credit costs	3.4	2.8	0.6	4.0

## Institutional Business (Consolidated)

(Billions of yen)

	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
<i>Markets<sup>1</sup>:</i>				
Net interest income	0.0	0.0	-0.0	0.0
Noninterest income	5.5	1.4	4.0	3.0
Total revenue	5.5	1.5	4.0	3.1
General and administrative expenses	-1.5	-1.6	0.1	-2.1
Ordinary business profit	4.0	-0.0	4.1	0.9
Net credit costs	-	-	-	-
Ordinary business profit after net credit costs	4.0	-0.0	4.1	0.9
<i>Other Global Markets<sup>1</sup>:</i>				
Net interest income	0.0	0.0	0.0	0.0
Noninterest income	0.4	1.7	-1.2	2.0
Total revenue	0.4	1.7	-1.2	2.0
General and administrative expenses	-1.3	-1.8	0.4	-2.3
Ordinary business profit	-0.8	-0.0	-0.8	-0.3
Net credit costs	-0.0	-	-0.0	-0.0
Ordinary business profit after net credit costs	-0.9	-0.0	-0.8	-0.3
<i>Institutional Business<sup>1</sup>:</i>				
Net interest income	27.5	22.1	5.4	30.8
Noninterest income	31.0	24.0	7.0	36.2
Total revenue	58.5	46.1	12.4	67.1
General and administrative expenses	-33.6	-35.4	1.7	-47.2
Ordinary business profit	24.9	10.6	14.2	19.8
Net credit costs	5.9	1.5	4.4	-8.7
Ordinary business profit after net credit costs	30.8	12.2	18.6	11.1

1. The "Corporate Business" segment in the "Institutional Business" includes the operations of the Group Business Strategy Division, which was formerly included in the "Others" segment, the operations of the Real Estate Business Division, which was formerly included in the "Structured Finance" segment, and the operations of the Wealth Management Division, which was formerly included in the "Other Global Markets" segment. The "Structured Finance" segment in the "Institutional Business" includes the business of the Healthcare Finance Division and Shinsei Trust & Banking, which were formerly included in the "Corporate Business" segment. The "Treasury" segment in the "Overseas Business/Treasury/Others" includes the operations of the Investment Business Division, which was formerly included in the "Markets" segment. Information on the amount of revenue and profit(loss) by reportable segment for the third quarter of the previous fiscal year has been prepared based on the classification of reportable segments for the third quarter of the current fiscal year.

## Individual Business (Consolidated)

(Billions of yen)

	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
<i>Retail banking:</i>				
Net interest income	12.8	14.5	-1.6	19.2
Loans	6.2	6.5	-0.2	8.7
Deposits	6.5	7.9	-1.3	10.4
Noninterest income	4.8	5.0	-0.2	6.6
Asset Management Products	6.8	7.0	-0.2	9.2
Other Fees (ATM, Fund Transfer, FX etc.)	-1.9	-2.0	0.0	-2.6
Total revenue	17.6	19.5	-1.8	25.8
General and administrative expenses	-19.3	-17.6	-1.6	-23.9
Ordinary business profit	-1.6	1.8	-3.5	1.8
Net credit costs	0.0	0.0	0.0	0.0
Ordinary business profit after net credit costs	-1.6	1.9	-3.5	1.9
<i>Shinsei Financial<sup>1</sup>:</i>				
Net interest income	46.3	47.4	-1.0	62.5
Lake Businesses	43.4	44.0	-0.5	58.1
Noninterest income	-0.1	-0.1	0.0	-0.1
Total revenue	46.2	47.2	-1.0	62.3
General and administrative expenses	-27.3	-25.4	-1.8	-34.5
Ordinary business profit	18.8	21.8	-2.9	27.8
Net credit costs	-10.2	-6.6	-3.5	-10.8
Ordinary business profit after net credit costs	8.6	15.1	-6.5	17.0
<i>APLUS:</i>				
Net interest income	5.4	5.5	-0.0	7.3
Noninterest income	40.6	38.4	2.1	51.5
Total revenue	46.1	43.9	2.1	58.8
General and administrative expenses	-30.0	-28.4	-1.5	-37.4
Ordinary business profit	16.0	15.5	0.5	21.4
Net credit costs	-9.9	-8.3	-1.5	-12.3
Ordinary business profit after net credit costs	6.1	7.1	-0.9	9.0

## Individual Business (Consolidated)

(Billions of yen)

	<b>Q3 FY2022 (9 months)</b>	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
<i>Other Individuals:</i>				
Net interest income	<b>0.6</b>	0.8	-0.1	1.0
Noninterest income	<b>1.4</b>	3.2	-1.7	3.0
Total revenue	<b>2.1</b>	4.0	-1.9	4.0
General and administrative expenses	<b>-1.9</b>	-1.9	0.0	-2.6
Ordinary business profit	<b>0.1</b>	2.0	-1.8	1.4
Net credit costs	<b>0.4</b>	0.3	0.0	0.6
Ordinary business profit after net credit costs	<b>0.6</b>	2.4	-1.8	2.0
<i>Individual Business:</i>				
Net interest income	<b>65.3</b>	68.3	-2.9	90.1
Noninterest income	<b>46.8</b>	46.5	0.2	60.9
Total revenue	<b>112.1</b>	114.8	-2.6	151.1
General and administrative expenses	<b>-78.7</b>	-73.6	-5.0	-98.5
Ordinary business profit	<b>33.4</b>	41.2	-7.7	52.6
Net credit costs	<b>-19.6</b>	-14.5	-5.0	-22.4
Ordinary business profit after net credit costs	<b>13.8</b>	26.6	-12.8	30.1

1. Income of Shinsei Financial, "SBI Shinsei Bank Card Loan L," "SBI Shinsei Bank Card Loan," "Smart Money Lending," and "SBI Shinsei Bank Card Loan for Nissen" are combined on a management accounting basis.

Overseas Business/Treasury/Other (Consolidated)<sup>1</sup>

(Billions of yen)

	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
<i>Overseas Business:</i>				
Net interest income	6.0	4.3	1.6	5.7
Noninterest income	3.9	4.1	-0.2	5.8
Total revenue	9.9	8.5	1.4	11.5
General and administrative expenses	-4.9	-4.2	-0.7	-6.0
Ordinary business profit	4.9	4.2	0.7	5.4
Net credit costs	-1.3	0.2	-1.6	0.0
Ordinary business profit after net credit costs	3.6	4.5	-0.9	5.5
<i>Treasury<sup>2</sup>:</i>				
Net interest income	5.0	-1.2	6.3	-1.0
Noninterest income	-3.2	1.4	-4.6	-9.4
Total revenue	1.8	0.1	1.6	-10.5
General and administrative expenses	-1.8	-1.6	-0.1	-2.2
Ordinary business profit	-0.0	-1.5	1.4	-12.7
Net credit costs	-	-	-	-
Ordinary business profit after net credit costs	-0.0	-1.5	1.4	-12.7
<i>Other<sup>2 3</sup>:</i>				
Net interest income	0.0	-0.0	0.0	-0.0
Noninterest income	-0.7	-0.4	-0.3	-1.7
Total revenue	-0.7	-0.4	-0.3	-1.7
General and administrative expenses	0.0	-1.5	1.6	-1.3
Ordinary business profit	-0.7	-1.9	1.2	-3.1
Net credit costs	0.3	0.0	0.3	0.0
Ordinary business profit after net credit costs	-0.4	-1.9	1.5	-3.1
<i>Overseas Business/Treasury/Other<sup>1 2 3</sup>:</i>				
Net interest income	11.1	3.0	8.0	4.6
Noninterest income	-0.1	5.1	-5.2	-5.3
Total revenue	10.9	8.2	2.7	-0.7
General and administrative expenses	-6.7	-7.4	0.6	-9.6
Ordinary business profit	4.1	0.7	3.4	-10.3
Net credit costs	-1.0	0.2	-1.2	0.0
Ordinary business profit after net credit costs	3.1	1.0	2.1	-10.3

1.The "Corporate/Others" has been changed to the "Overseas Business/Treasury/Others."

2.The "Corporate Business" segment in the "Institutional Business" includes the operations of the Group Business Strategy Division, which was formerly included in the "Others" segment. The "Treasury" segment in the "Overseas Business/Treasury/Others" includes the operations of the Investment Business Division, which was formerly included in the "Markets" segment. Information on the amount of revenue and profit(loss) by reportable segment for the third quarter of the previous fiscal year has been prepared based on the classification of reportable segments for the third quarter of the current fiscal year.

3."Overseas Business/Treasury/Other" includes company-wide accounts which are not included in our reportable segments, allocation variance of indirect expense and elimination amount of inter-segment transactions.

## Loans by Borrower Industry (Consolidated)

(Billions of yen)

	Dec 31 2022	Mar 31 2022	Change (Amount)
Domestic offices (excluding Japan offshore market accounts):			
Manufacturing	295.5	207.0	88.4
Agriculture and forestry	-	-	-
Fishery	-	-	-
Mining, quarrying and gravel extraction	0.6	0.3	0.2
Construction	30.4	13.8	16.5
Electric power, gas, heat supply and water supply	472.2	397.2	74.9
Information and communications	56.1	48.6	7.5
Transportation and postal service	165.0	170.5	-5.5
Wholesale and retail	105.9	95.6	10.3
Finance and insurance	726.3	465.4	260.8
Real estate	785.2	702.1	83.1
Services	497.7	388.2	109.4
Local government	156.5	52.3	104.2
Others	2,445.8	2,250.0	195.8
Loans to individual customers (Housing Loan, Unsecured Loan, Cashing by Credit Card, Housing Related Loan, etc.)	1,816.8	1,795.4	21.3
<b>Total domestic (A)</b>	<b>5,737.7</b>	<b>4,791.6</b>	<b>946.0</b>
Overseas offices (including Japan offshore market accounts):			
Governments	-	-	-
Financial institutions	16.6	22.8	-6.1
Others	422.5	427.3	-4.7
<b>Total overseas (B)</b>	<b>439.2</b>	<b>450.1</b>	<b>-10.9</b>
<b>Total (A+B)</b>	<b>6,176.9</b>	<b>5,241.8</b>	<b>935.0</b>

## Securities Being Held to Maturity (Consolidated)

(Billions of yen)

	Dec 31, 2022			Mar 31, 2022		
	Carrying amount	Fair value	Unrealized gain (loss)	Carrying amount	Fair value	Unrealized gain (loss)
Fair value exceeds carrying amount						
Japanese national government bonds	-	-	-	45.0	45.1	0.0
Foreign Securities	78.9	79.7	0.7	-	-	-
Subtotal	78.9	79.7	0.7	45.0	45.1	0.0
Fair value does not exceed carrying amount						
Japanese national government bonds	119.9	117.5	-2.3	64.9	64.5	-0.4
Foreign Securities	96.4	95.9	-0.4	-	-	-
Subtotal	216.3	213.5	-2.8	64.9	64.5	-0.4
<b>Total</b>	<b>295.3</b>	<b>293.2</b>	<b>-2.0</b>	<b>109.9</b>	<b>109.6</b>	<b>-0.3</b>

## Securities Available for Sale (Consolidated)

(Billions of yen)

	Dec 31, 2022			Mar 31, 2022		
	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)
Carrying amount exceeds amortized/acquisition cost						
Equity securities	9.9	4.9	5.0	8.3	4.5	3.7
Domestic bonds	274.8	274.6	0.1	8.8	8.8	0.0
Japanese national government bonds	269.5	269.5	0.0	1.0	1.0	0.0
Japanese local government bonds	-	-	-	1.1	1.1	0.0
Japanese corporate bonds	5.2	5.0	0.1	6.7	6.7	0.0
Other	26.0	25.3	0.7	71.5	70.6	0.9
Foreign securities	23.4	22.7	0.6	62.1	61.3	0.8
Foreign currency denominated foreign corporate and government bonds	22.8	22.7	0.1	31.2	31.0	0.2
Yen-denominated foreign corporate and government bonds	-	-	-	30.2	30.2	0.0
Foreign equity securities and others	0.5	0.0	0.5	0.6	0.0	0.5
Other securities	0.3	0.2	0.1	0.2	0.1	0.0
Other monetary claims purchased	2.2	2.2	0.0	9.1	9.0	0.0
Subtotal	310.8	304.9	5.9	88.8	84.0	4.8
Carrying amount does not exceed amortized/acquisition cost						
Equity securities	0.6	0.7	-0.0	0.6	0.7	-0.0
Domestic bonds	785.5	790.5	-5.0	241.8	244.5	-2.6
Japanese national government bonds	646.3	647.5	-1.2	102.4	102.6	-0.1
Japanese local government bonds	2.1	2.2	-0.0	1.0	1.1	-0.0
Japanese corporate bonds	136.9	140.7	-3.8	138.2	140.8	-2.5
Other	315.8	342.2	-26.4	189.7	201.2	-11.4
Foreign securities	259.0	283.7	-24.6	189.5	200.9	-11.4
Foreign currency denominated foreign corporate and government bonds	192.6	202.1	-9.4	138.6	140.7	-2.0
Yen-denominated foreign corporate and government bonds	46.9	47.2	-0.2	32.6	32.7	-0.0
Foreign equity securities and others	19.4	34.3	-14.9	18.2	27.5	-9.2
Other securities	49.5	51.2	-1.7	0.2	0.2	-0.0
Other monetary claims purchased	7.1	7.1	-0.0	-	-	-
Subtotal	1,101.9	1,133.4	-31.5	432.2	446.4	-14.2
Total <sup>1, 2</sup>	1,412.8	1,438.3	-25.5	521.1	530.5	-9.4

1. Includes a part of other monetary claims purchased in addition to securities available for sale. Total amounts of securities available for sale excluding such other monetary claims purchased as of Dec 31, 2022 and Mar 31, 2022 were ¥1,403.3 billion and ¥511.9 billion, respectively.

2. Nonmarketable equity securities and others and investment in partnerships and others are not included.

## Unrealized Gain (Loss) on Available-for-Sale Securities (Consolidated)

(Billions of yen)

	Dec 31, 2022	Mar 31, 2022
Unrealized gain (loss) before deferred tax on:		
Available-for-sale securities	-25.5	-9.4
The Bank's interests in available-for-sale securities held by partnerships and other adjustments	1.2	0.4
Other monetary assets held in trust	-1.3	-2.5
(-) Deferred tax liabilities	0.3	0.3
Unrealized gain (loss) on available-for-sale securities before interest adjustments	-25.9	-11.9
(-) Noncontrolling interests	0.0	0.0
(+) The Bank's interests in unrealized gain (loss) on available-for-sale securities held by affiliates to which the equity method is applied	-0.0	0.2
Unrealized gain (loss) on available-for-sale securities	-26.0	-11.6

## Financial Ratios (Consolidated)

	<b>Q3 FY2022 (9 months)</b>	Q3 FY2021 (9 months)	FY2021 (12 months)
Return on assets <sup>1</sup>	<b>0.5%</b> <sup>3</sup>	0.5% <sup>3</sup>	0.2%
Return on equity <sup>2</sup>	<b>5.7%</b> <sup>3</sup>	5.3% <sup>3</sup>	2.2%
Expense-to-revenue ratio <sup>4,5</sup>	<b>65.6%</b>	68.9%	71.5%

1.Return on assets:

$$\frac{\text{Profit (Losses) Attributable to Owners of the Parent}}{(\text{Total assets at the BOP} + \text{Total assets at the EOP})/2}$$

BOP: beginning of period

EOP: end of period

2.Return on equity (fully diluted):

$$\frac{\text{Profit (Losses) Attributable to Owners of the Parent}}{((\text{Total equity at the BOP} - \text{Share warrants at the BOP} - \text{Noncontrolling interests at the BOP}) + (\text{Total equity at the EOP} - \text{Share warrants at the EOP} - \text{Noncontrolling interests at the EOP}))/2}$$

3. Annualized basis.

4. Management accounting basis.

5. Expense denotes general and administrative expenses.

## Capital Adequacy Related Information (Consolidated)

<Basel 3, Domestic Standard <sup>1</sup>>

(Billions of yen, except percentages)

	Dec 31 2022	Mar 31 2022	Change (Amount)
Core capital:instruments and reserves	991.8	947.2	44.5
Core capital:regulatory adjustments	-99.5	-95.9	-3.6
Capital	892.2	851.3	40.9
Total amount of Risk-weighted assets	8,148.0	7,262.6	885.4
Consolidated core capital adequacy ratio	10.95%	11.72%	

1.Calculated according to F-IRB.

Consolidated total required capital is ¥747.1 billion as at Dec 31, 2022, ¥673.9 billion as at March 31, 2022.

## Per Share Data (Consolidated)

(Yen)

	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
Common equity	4,695.66	4,516.64	179.01	4,484.01
Fully diluted equity	4,695.66	4,515.21	180.45	4,484.01
Basic EPS	197.90	176.85	21.04	96.78
Diluted EPS <sup>(1)</sup>	197.90	176.80	21.09	96.75
For calculation of per share data (Does not include treasury shares):				
Equity: Number of common shares	204,144,971	208,641,080		205,232,236
Fully diluted number of shares	204,144,971	208,707,517		205,232,236
EPS Number of common shares	204,198,971	211,932,512		210,631,453
Fully diluted number of shares	204,198,971	211,998,500		210,690,441

(1) For accounting purposes, if there are no latent shares, they are not disclosed, but from the perspective of comparability, they are listed in the table above.

## Consolidated Balance Sheets (Unaudited)

(Millions of yen)

	Dec 31 2022	Mar 31 2022	Change (Amount)
<b>&lt;&lt;Assets&gt;&gt;</b>			
Cash and due from banks	2,250,767	1,625,159	625,608
Call loans and bills bought	37,253	-	37,253
Receivables under securities borrowing transactions	-	-	-
Other monetary claims purchased	34,764	31,512	3,251
Trading assets	209,033	149,014	60,019
Monetary assets held in trust	441,937	388,177	53,760
Securities	1,770,310	674,609	1,095,701
Loans and bills discounted	6,176,904	5,241,817	935,087
Foreign exchanges	63,884	56,510	7,374
Installment receivables	1,044,069	947,406	96,662
Lease receivables and leased investment assets	190,031	190,859	(827)
Other assets	431,731	387,318	44,412
Premises and equipment	58,038	60,989	(2,950)
Intangible assets	61,209	62,604	(1,395)
Goodwill	11,437	11,007	430
Assets for retirement benefits	20,217	19,499	717
Deferred tax assets	6,182	10,725	(4,543)
Customers' liabilities for acceptances and guarantees	630,413	584,708	45,705
Reserve for credit losses	(114,723)	(119,466)	4,742
<b>Total assets</b>	<b>13,312,027</b>	<b>10,311,448</b>	<b>3,000,579</b>
<b>&lt;&lt;Liabilities&gt;&gt;</b>			
Deposits	7,475,386	5,771,056	1,704,329
Negotiable certificates of deposit	2,257,811	627,010	1,630,801
Call money and bills sold	11,613	3,654	7,958
Payables under repurchase agreements	-	9,567	(9,567)
Payables under securities lending transactions	236,500	237,530	(1,029)
Trading liabilities	189,231	134,068	55,162
Borrowed money	483,541	978,424	(494,883)
Foreign exchanges	1,393	1,905	(512)
Short-term corporate bonds	159,300	189,200	(29,900)
Corporate bonds	380,453	380,104	348
Other liabilities	472,373	416,356	56,017
Accrued employees' bonuses	7,448	9,977	(2,528)
Accrued directors' bonuses	6	39	(32)
Liabilities for retirement benefits	8,219	8,149	69
Reserve for directors' retirement benefits	7	23	(16)
Reserve for reimbursement of deposits	297	393	(96)
Reserve for reimbursement of debentures	2,375	2,853	(477)
Reserve for losses on interest repayments	31,632	31,635	(2)
Deferred tax liabilities	980	472	508
Acceptances and guarantees	630,413	584,708	45,705
<b>Total liabilities</b>	<b>12,348,987</b>	<b>9,387,131</b>	<b>2,961,855</b>
<b>&lt;&lt;Equity&gt;&gt;</b>			
Common stock	512,204	512,204	-
Capital surplus	72,966	72,961	5
Retained earnings	487,423	449,547	37,875
Treasury stock, at cost	(101,122)	(98,612)	(2,510)
<b>Total shareholders' equity</b>	<b>971,471</b>	<b>936,101</b>	<b>35,370</b>
Unrealized gain (loss) on available- for-sale securities	(26,004)	(11,667)	(14,336)
Deferred gain (loss) on derivatives under hedge accounting	(2,022)	(13,940)	11,918
Foreign currency translation adjustments	11,337	5,587	5,749
Defined retirement benefit plans	3,813	4,182	(369)
<b>Total accumulated other comprehensive income</b>	<b>(12,875)</b>	<b>(15,836)</b>	<b>2,961</b>
Stock acquisition rights	-	-	-
Noncontrolling interests	4,443	4,052	391
<b>Total equity</b>	<b>963,040</b>	<b>924,316</b>	<b>38,723</b>
<b>Total liabilities and equity</b>	<b>13,312,027</b>	<b>10,311,448</b>	<b>3,000,579</b>

## Consolidated Statements of Income (Unaudited)

(Millions of yen)

	<b>Q3 FY2022 (9 months)</b>	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
Ordinary income	308,936	276,900	32,035	373,328
Interest income	132,740	103,327	29,413	139,000
Interest on loans and bills discounted	113,922	95,802	18,119	127,493
Interest and dividends on securities	16,437	5,768	10,668	9,261
Other interest income	2,381	1,755	625	2,245
Fees and commissions income	48,019	43,475	4,544	59,398
Trading income	5,739	5,438	301	6,602
Other business income	111,649	108,334	3,314	147,040
Other ordinary income	10,786	16,324	(5,538)	21,285
Ordinary expenses	263,077	238,232	24,844	345,028
Interest expenses	28,693	9,783	18,910	13,324
Interest on deposits	7,803	2,572	5,230	3,424
Interest on borrowings	1,506	1,573	(67)	2,067
Interest on corporate bonds	4,590	2,586	2,003	3,674
Other interest expenses	14,793	3,050	11,742	4,159
Fees and commissions expenses	19,707	18,985	721	25,325
Trading losses	169	-	169	-
Other business expenses	71,753	68,563	3,190	103,755
General and administrative expenses	121,527	118,618	2,909	158,313
Amortization of goodwill	2,278	2,068	210	2,770
Amortization of intangible assets acquired in business combinations	317	342	(24)	459
Other general and administrative expenses	118,931	116,207	2,724	155,084
Other ordinary expenses	21,225	22,282	(1,057)	44,309
Provision of reserve for credit losses	18,577	17,465	1,111	37,271
Other	2,647	4,816	(2,169)	7,037
Ordinary profit	45,858	38,667	7,191	28,299
Extraordinary gains	2,054	1,616	437	1,616
Extraordinary losses	1,757	807	949	1,420
Income before income taxes	46,155	39,476	6,679	28,495
Income taxes (benefit)	5,698	2,023	3,674	8,151
Profit	40,457	37,452	3,004	20,344
Profit (loss) attributable to noncontrolling interests	46	(28)	75	(40)
Profit attributable to owners of the parent	40,411	37,481	2,929	20,385

## Composition of Capital Disclosure(Consolidated)

SBI Shinsei Bank and subsidiaries

Millions of yen (except percentages)

Items	Basel III (Domestic Standard) Dec 31 2022	Basel III (Domestic Standard) Sep 30 2022
	<b>Core capital:instruments and reserves (1)</b>	
Directly issued qualifying common share capital or preferred share capital	971,471	955,905
with a compulsory conversion clause plus related capital surplus and retained earnings		
of which:capital and capital surplus	585,171	585,168
of which:retained earnings	487,423	471,907
of which:treasury stock (-)	101,122	101,170
of which:earning to be distributed (-)	-	-
of which:other than above	-	-
Accumulated other comprehensive income (amount allowed to be included in Core capital)	15,151	21,645
of which:foreign currency translation adjustment	11,337	17,707
of which:amount related defined benefit	3,813	3,938
Stock acquisition right to common shares and preferred shares with a compulsory conversion clause	-	-
Adjusted noncontrolling interests (amount allowed to be included in Core capital)	-	-
Total of reserves included in Core capital:instruments and reserves	4,329	3,993
of which:general reserve for loan losses included in Core capital	4,329	3,993
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)	-	-
Noncontrolling interests subject to transitional arrangements (amount allowed to be included in Core capital:instruments and reserves)	888	874
<b>Core capital:instruments and reserves (A)</b>	<b>991,841</b>	<b>982,419</b>
<b>Core capital:regulatory adjustments (2)</b>		
Total amount of intangible assets (excluding those relating to mortgage servicing rights)	47,782	47,815
of which:goodwill (including those equivalent)	13,250	13,069
of which:other intangibles other than goodwill and mortgage servicing rights	34,531	34,745
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,787	3,375
Shortfall of eligible provisions to expected losses	33,999	34,501
Gain on sale of securitization	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Net defined benefit asset	14,026	13,862
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)	-	-
<b>Core capital:regulatory adjustments (B)</b>	<b>99,596</b>	<b>99,554</b>
<b>Capital (consolidated)</b>		
Capital (consolidated)((A)-(B))(C)	892,244	882,864
<b>Risk-weighted assets, etc.</b>		
Total amount of credit risk-weighted assets	7,682,581	7,377,437
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)	76,633	103,827
Operational risk (derived by multiplying the capital requirement by 12.5)	388,788	388,788
Credit risk-weighted assets adjustments	-	-
Operational risk adjustments	-	-
<b>Total amount of Risk-weighted assets (D)</b>	<b>8,148,003</b>	<b>7,870,054</b>
<b>Capital ratio (consolidated)</b>		
Capital ratio (consolidated)((C)/(D))	10.95%	11.21%

## (Reference) Results of Operations (Consolidated)

(Millions of yen)

	Q3 FY2022 (9 months) (A)	Q3 FY2021 (9 months) (B)	Change (A)-(B)
Gross Business Profit	180,346	165,914	14,431
(excluding Gains on Monetary Assets Held in Trust)	177,872	163,384	14,487
Net Interest Income	104,047	93,544	10,503
Net Fees and Commissions	28,313	24,491	3,822
Net Trading Income	5,569	5,438	131
Net Other Business Income	42,415	42,440	(25)
Gains on Monetary Assets Held in Trust	2,474	2,529	(55)
Gains related to Bonds	(1,361)	1,600	(2,961)
General and Administrative Expenses	121,777	118,985	2,791
Personnel Expenses	48,222	46,932	1,290
Nonpersonnel Expenses	66,558	63,832	2,725
Amortization of Goodwill and Intangible Assets	2,596	2,410	185
Taxes	6,996	8,220	(1,224)
Net Business Profit	58,568	46,928	11,639
Credit Costs	14,634	12,778	1,856
Gains on Stock Transactions	1,496	2,496	(999)
Equity in Net Income (Loss) of Affiliates	(70)	857	(928)
Other	498	1,163	(664)
Ordinary Profit	45,858	38,667	7,191
Extraordinary Gains	296	808	(511)
Gains from Sales of Fixed Assets and Impairment losses	(1,510)	(86)	(1,424)
Income before Income Taxes	46,155	39,476	6,679
Income taxes	5,698	2,023	3,674
Profit Attributable to Noncontrolling Interests	46	(28)	75
Profit Attributable to Owners of the Parents	40,411	37,481	2,929

## Note

- Gross Business Profit = (Net Interest Income + Expenses for Monetary Assets Held in Trust) + Net Fees and Commissions + Net Other Business Income + Gains on Monetary Assets Held on Trust  
Gains on Monetary Assets Held in Trust are deemed as revenue from core businesses.
- Net Business Profit = Gross Business Profit - General and Administrative Expenses.
- Details of credit cost is available at "Net Credit Cost (Consolidated)" of Financial Summary.

## Results of Operations (Nonconsolidated)

(Billions of yen)

	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
Net interest income <sup>1</sup>	88.5	64.8	23.6	121.7
Noninterest income	3.0	0.8	2.1	-7.5
Net fees and commissions <sup>2</sup>	-1.1	-3.1	1.9	-2.9
Net trading income	6.2	3.4	2.7	4.6
Net other business income	-2.0	0.6	-2.6	-9.2
Total revenue <sup>2</sup>	91.5	65.7	25.7	114.2
Personnel expenses	-20.7	-20.8	0.0	-27.3
Nonpersonnel expenses	-27.8	-29.2	1.3	-39.2
Taxes	-3.7	-4.2	0.5	-5.4
General and administrative expenses	-52.3	-54.3	2.0	-72.0
Net business profit <sup>2</sup>	39.2	11.3	27.8	42.2
Other gains				
Gains on the sales of equities	1.0	2.3	-1.2	2.8
Net provision of reserve for credit losses	4.8	1.2	3.5	-9.1
Losses on write-off of loans	-0.0	-1.6	1.6	-1.6
Recoveries of written-off claims	0.1	1.9	-1.8	2.0
Expenses for employees' retirement benefits	0.2	0.4	-0.1	0.4
Others	0.0	0.2	-0.2	0.1
Net ordinary income	45.5	15.9	29.5	36.8
Extra ordinary profit				
Gains from sales of fixed assets and impairment losses	-0.7	-0.2	-0.5	-0.3
Others	-5.1	-0.8	-4.3	0.1
Income before income taxes	39.5	14.8	24.7	36.6
Income taxes	2.3	-3.3	5.7	-6.2
Net income	41.9	11.4	30.5	30.3

1.Dividends received from subsidiaries in Q3FY2022 amounted to ¥18.1 billion (¥10.0 billion from Showa Leasing and ¥8.1 billion from SIPF B.V.).

2.Includes income from monetary assets held in trust of ¥1.7 billion in Q3FY2022, ¥1.8 billion in Q3FY2021 and ¥2.4 billion in FY2021.

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

Margins (All, Domestic) (Nonconsolidated)

(All)

(Percentages)

	<b>Q3 FY2022 (9 months)</b>	Q3 FY2021 (9 months)	Change	FY2021 (12 months)
Yield on interest earning assets (A)	<b>1.87</b>	1.42	0.45	1.96
Total cost of funding (B)	<b>1.17</b>	1.03	0.14	1.03
Cost of interest bearing liabilities (C)	<b>0.37</b>	0.10	0.27	0.10
Overall interest margin (A)-(B)	<b>0.70</b>	0.39	0.31	0.93
Net interest margin (A)-(C)	<b>1.50</b>	1.32	0.18	1.86

Total cost of funding includes expenses as a part of funding costs

(Domestic)<sup>1</sup>

(Percentages)

	<b>Q3 FY2022 (9 months)</b>	Q3 FY2021 (9 months)	Change	FY2021 (12 months)
Yield on interest earning assets (A)	<b>1.18</b>	1.25	-0.07	1.82
Interest earned on loans and bills discounted	<b>1.33</b>	1.49	-0.16	1.48
Interest earned on securities	<b>1.80</b>	1.00	0.80	5.00
Total cost of funding (B) <sup>2</sup>	<b>0.91</b>	1.03	-0.12	1.04
Cost of interest bearing liabilities (C)	<b>0.06</b>	0.05	0.01	0.05
Interest paid on deposits <sup>3</sup>	<b>0.04</b>	0.04	0.00	0.04
Overall interest margin (A)-(B)	<b>0.27</b>	0.22	0.05	0.78
Net interest margin (A)-(C)	<b>1.12</b>	1.20	-0.08	1.77

1.Domestic includes transactions denominated in Japanese yen for residents in Japan (excluding Japan offshore market accounts).

2.Total cost of funding includes expenses as a part of funding costs.

3.Deposits include Negotiable certificates of deposits (NCDs).

Gains (Losses) on Securities (Nonconsolidated)

(All)

(Billions of yen)

	<b>Q3 FY2022 (9 months)</b>	Q3 FY2021 (9 months)	Change	FY2021 (12 months)
Gains (losses) on bonds	<b>-1.3</b>	1.5	-2.9	-10.2
Gains on sales	<b>0.5</b>	1.5	-0.9	1.5
Gains on redemption	<b>0.0</b>	0.4	-0.3	0.4
Losses on sales	<b>-1.9</b>	-0.3	-1.5	-12.1
Losses on redemption	-	-	-	-
Losses on devaluation	-	-	-	-
Gains (losses) on stocks	<b>1.0</b>	2.3	-1.2	2.8
Gains on sales	<b>1.2</b>	3.3	-2.1	4.0
Losses on sales	-	-0.0	0.0	-0.2
Losses on devaluation	<b>-0.1</b>	-0.9	0.7	-1.0

Net Credit Costs (Nonconsolidated) <sup>1</sup>

(Billions of yen)

	Q3 FY2022 (9 months)	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
Losses on write-off of loans/Losses on sale of loans	-0.0	-1.6	1.6	-1.6
Net provision of reserve for loan losses	4.8	1.2	3.5	-9.1
Net provision of general reserve for loan losses	-0.6	0.7	-1.4	-1.8
Net provision of specific reserve for loan losses	5.4	0.5	4.9	-7.3
Net provision of reserve for loan losses to restructuring countries	-	-	-	-
Recoveries of written-off claims	0.1	1.9	-1.8	2.0
Net credit costs	4.9	1.5	3.3	-8.8

1.Amounts of losses, net provision and costs are shown in minus. Amounts of recoveries and reversals are shown in plus.

Loans by Borrower Industry (Nonconsolidated)

(Billions of yen)

	Dec 31 2022	Mar 31 2022	Change (Amount)
Domestic (excluding Japan offshore market accounts):			
Manufacturing	293.6	205.0	88.5
Agriculture and forestry	-	-	-
Fishery	-	-	-
Mining, quarrying and gravel extraction	0.6	0.3	0.2
Construction	29.0	12.3	16.6
Electric power, gas, heat supply and water supply	468.9	393.4	75.5
Information and communications	56.1	48.6	7.5
Transportation and postal service	146.4	152.8	-6.4
Wholesale and retail	99.9	90.1	9.8
Finance and insurance	1,495.3	1,079.0	416.2
Real estate	769.1	690.0	79.1
Services	583.5	454.8	128.7
Local government	156.5	52.3	104.2
Individuals	1,281.9	1,306.7	-24.7
Overseas yen loans and overseas loans booked domestically	719.5	500.1	219.3
Total domestic	6,100.8	4,985.8	1,114.9
Overseas (including Japan offshore market accounts):			
Governments	-	-	-
Financial institutions	16.5	22.7	-6.1
Others	225.7	270.9	-45.2
Total overseas	242.3	293.7	-51.3
Total	6,343.1	5,279.6	1,063.5

Claims Classified under the JBA and the Financial Revitalization Law (Nonconsolidated)<sup>1</sup>

(Billions of yen)

	Dec 31 2022	Mar 31 2022	Change (Amount)
Claims against bankrupt and quasi-bankrupt obligors	2.8	1.6	1.1
Doubtful claims	8.2	30.2	-21.9
Substandard claims	11.8	4.3	7.4
<b>Total (A)</b>	<b>22.7</b>	<b>36.1</b>	<b>-13.3</b>
Coverage ratio	71.8%	87.8%	
Total claims (B)	6,469.8	5,387.8	1,081.9
Loans and bills discounted	6,343.1	5,279.6	1,063.5
Others	126.7	108.2	18.4
Ratio to total claims (A/B X 100) (%) <sup>2</sup>	0.35%	0.66%	
(Ref. 1) Amount of write-off	8.8	9.9	-1.0
(Ref. 2) Below need caution level	153.9	133.7	20.1

1.The figures that are stated in multiples of 0.1 billion yen have been rounded off.

2.Ratio to total claims is presented discarding the third decimal point and below.

 Coverage Ratios for Nonperforming Claims Disclosed under the Financial Revitalization Law (Nonconsolidated)<sup>1</sup>

(Billions of yen, except percentages)

	Dec 31, 2022					Mar 31, 2022				
	Amounts of coverage					Amounts of coverage				
	Amounts of claims	Total	Reserve for loan losses	Collateral and guarantees	Coverage ratio	Amounts of claims	Total	Reserve for loan losses	Collateral and guarantees	Coverage ratio
	(a)	(b)			(b)/(a)	(a)	(b)			(b)/(a)
Claims against bankrupt and quasi-bankrupt	2.8	2.8	0.5	2.3	100.0%	1.6	1.6	0.6	1.0	100.0%
Doubtful claims	8.2	4.8	4.6	0.2	58.8%	30.2	26.8	13.8	13.0	88.9%
Substandard claims	11.8	8.7	2.2	6.5	74.1%	4.3	3.2	0.4	2.8	75.3%
<b>Total</b>	<b>22.7</b>	<b>16.3</b>	<b>7.4</b>	<b>9.0</b>	<b>71.8%</b>	<b>36.1</b>	<b>31.7</b>	<b>14.8</b>	<b>16.8</b>	<b>87.8%</b>

1.The figures that are stated in multiples of 0.1 billion yen have been rounded off.

## Securities Being Held to Maturity (Nonconsolidated)

(Billions of yen)

	Dec 31, 2022			Mar 31, 2022		
	Carrying amount	Fair value	Unrealized gain (loss)	Carrying amount	Fair value	Unrealized gain (loss)
Fair value exceeds carrying amount						
Japanese national government bonds	-	-	-	45.0	45.1	0.0
Foreign Securities	78.9	79.7	0.7	-	-	-
Subtotal	78.9	79.7	0.7	45.0	45.1	0.0
Fair value does not exceed carrying amount						
Japanese national government bonds	119.9	117.5	-2.3	64.9	64.5	-0.4
Foreign Securities	96.4	95.9	-0.4	-	-	-
Subtotal	216.3	213.5	-2.8	64.9	64.5	-0.4
<b>Total</b>	<b>295.3</b>	<b>293.2</b>	<b>-2.0</b>	<b>109.9</b>	<b>109.6</b>	<b>-0.3</b>

## Securities Available for Sale (Nonconsolidated)

(Billions of yen)

	Dec 31, 2022			Mar 31, 2022		
	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)
Carrying amount exceeds amortized/acquisition cost						
Equity securities	8.2	4.3	3.8	6.4	3.9	2.4
Domestic bonds	274.8	274.6	0.1	7.8	7.8	0.0
Japanese national government bonds	269.5	269.5	0.0	-	-	-
Japanese local government bonds	-	-	-	1.1	1.1	0.0
Japanese corporate bonds	5.2	5.0	0.1	6.7	6.7	0.0
Other	26.0	25.3	0.7	71.5	70.6	0.9
Foreign securities	23.4	22.7	0.6	62.1	61.3	0.8
Foreign currency denominated foreign corporate and government bonds	22.8	22.7	0.1	31.2	31.0	0.2
Yen-denominated foreign corporate and government bonds	-	-	-	30.2	30.2	0.0
Foreign equity securities and others	0.5	0.0	0.5	0.6	0.0	0.5
Other securities	0.3	0.2	0.1	0.2	0.1	0.0
Other monetary claims purchased	2.2	2.2	0.0	9.1	9.0	0.0
Subtotal	309.1	304.2	4.8	85.9	82.4	3.4
Carrying amount does not exceed amortized/acquisition cost						
Equity securities	0.5	0.6	-0.0	0.5	0.6	-0.1
Domestic bonds	785.5	790.5	-5.0	241.8	244.5	-2.6
Japanese national government bonds	646.3	647.5	-1.2	102.4	102.6	-0.1
Japanese local government bonds	2.1	2.2	-0.0	1.0	1.1	-0.0
Japanese corporate bonds	136.9	140.7	-3.8	138.2	140.8	-2.5
Other	315.7	342.1	-26.4	189.7	201.2	-11.4
Foreign securities	259.0	283.7	-24.6	189.5	200.9	-11.4
Foreign currency denominated foreign corporate and government bonds	192.6	202.1	-9.4	138.6	140.7	-2.0
Yen-denominated foreign corporate and government bonds	46.9	47.2	-0.2	32.6	32.7	-0.0
Foreign equity securities and others	19.4	34.3	-14.9	18.2	27.5	-9.2
Other securities	49.5	51.2	-1.7	0.2	0.2	-0.0
Other monetary claims purchased	7.1	7.1	-0.0	-	-	-
Subtotal	1,101.7	1,133.3	-31.5	432.2	446.4	-14.2
Total <sup>1, 2</sup>	1,410.9	1,437.6	-26.6	518.1	528.9	-10.7

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

2. Nonmarketable equity securities and others and investment in partnerships and others are not included.

## Unrealized Gain (Loss) on Available-for-Sale Securities (Nonconsolidated)

(Billions of yen)

	Dec 31, 2022	Mar 31, 2022
Unrealized gain (loss) before deferred tax on:		
Available-for-sale securities	-26.6	-10.7
Interests in available-for-sale securities held by partnerships	1.1	0.6
Other monetary assets held in trust	-1.3	-2.5
(-) Deferred tax liabilities	-	-
Unrealized gain (loss) on available-for-sale securities	-26.9	-12.6

## Capital Adequacy Related Information (Nonconsolidated)

<Basel 3, Domestic Standard<sup>1</sup>>

*(Billions of yen, except percentages)*

	<b>Dec 31 2022</b>	Mar 31 2022	Change (Amount)
Core capital: instruments and reserves	<b>928.9</b>	889.5	39.4
Core capital: regulatory adjustments	<b>-38.8</b>	-33.5	-5.2
Capital	<b>890.1</b>	855.9	34.1
Total amount of Risk-weighted assets	<b>6,869.2</b>	6,204.6	664.6
Core capital adequacy ratio	<b>12.95%</b>	13.79%	

1. Calculated according to F-IRB.

Nonconsolidated total required capital is ¥588.3 billion as at Dec 31, 2022 and ¥529.9 billion as at March 31, 2022.

## Nonconsolidated Balance Sheets (Unaudited)

(Millions of yen)

	Dec 31 2022	Mar 31 2022	Change (Amount)
<b>&lt;&lt;Assets&gt;&gt;</b>			
Cash and due from banks	2,135,812	1,514,510	621,301
Call loans	37,253	-	37,253
Other monetary claims purchased	15,217	15,225	(8)
Trading assets	208,703	148,385	60,318
Monetary assets held in trust	359,021	299,893	59,128
Securities	2,173,536	1,104,839	1,068,696
Loans and bills discounted	6,343,152	5,279,626	1,063,526
Foreign exchanges	63,884	56,510	7,374
Other assets	297,595	281,119	16,476
Other	297,595	281,119	16,476
Premises and equipment	9,407	10,149	(741)
Intangible assets	21,837	23,040	(1,202)
Prepaid pension cost	10,068	9,195	873
Deferred tax assets	-	546	(546)
Customers' liabilities for acceptances and guarantees	28,551	22,003	6,547
Reserve for credit losses	(29,092)	(38,149)	9,057
<b>Total assets</b>	<b>11,674,951</b>	<b>8,726,897</b>	<b>2,948,053</b>
<b>&lt;&lt;Liabilities&gt;&gt;</b>			
Deposits	7,622,388	5,955,038	1,667,350
Negotiable certificates of deposit	2,257,811	627,010	1,630,801
Call money	11,613	3,654	7,958
Payables under repurchase agreements	-	9,567	(9,567)
Payables under securities lending transactions	236,500	237,530	(1,029)
Trading liabilities	186,412	128,032	58,379
Borrowed money	65,300	546,635	(481,335)
Foreign exchanges	1,393	1,905	(512)
Corporate bonds	160,000	170,000	(10,000)
Other liabilities	209,811	164,006	45,805
Income taxes payable	553	1,468	(914)
Asset retirement obligations	8,201	7,201	1,000
Other	201,056	155,336	45,719
Accrued employees' bonuses	3,862	4,909	(1,046)
Reserve for reimbursement of deposits	297	393	(96)
Reserve for reimbursement of debentures	2,375	2,853	(477)
Deferred tax liabilities	488	-	488
Acceptances and guarantees	28,551	22,003	6,547
<b>Total liabilities</b>	<b>10,786,807</b>	<b>7,873,541</b>	<b>2,913,266</b>
<b>&lt;&lt;Equity&gt;&gt;</b>			
Common stock	512,204	512,204	-
Capital surplus	79,471	79,465	5
Additional paid-in capital	79,465	79,465	-
Other capital surplus	5	-	5
Retained earnings	438,435	398,941	39,493
Legal reserve	17,205	16,712	492
Other retained earnings	421,230	382,229	39,000
Unappropriated retained earnings	421,230	382,229	39,000
Treasury stock, at cost	(101,122)	(98,612)	(2,510)
<b>Total shareholders' equity</b>	<b>928,988</b>	<b>891,999</b>	<b>36,988</b>
Unrealized gain (loss) on available-for-sale securities	(26,921)	(12,667)	(14,254)
Deferred gain (loss) on derivatives under hedge accounting	(13,923)	(25,976)	12,052
<b>Total net unrealized gain (loss) and translation adjustments</b>	<b>(40,844)</b>	<b>(38,643)</b>	<b>(2,201)</b>
<b>Total equity</b>	<b>888,143</b>	<b>853,356</b>	<b>34,787</b>
<b>Total liabilities and equity</b>	<b>11,674,951</b>	<b>8,726,897</b>	<b>2,948,053</b>

## Nonconsolidated Statements of Income (Unaudited)

(Millions of yen)

	<b>Q3 FY2022</b> <b>(9 months)</b>	Q3 FY2021 (9 months)	Change (Amount)	FY2021 (12 months)
Ordinary income	<b>142,578</b>	97,818	44,760	165,589
Interest income	<b>112,846</b>	70,936	41,910	130,092
Interest on loans and bills discounted	<b>75,927</b>	59,116	16,811	78,480
Interest and dividends on securities	<b>35,100</b>	10,474	24,625	49,852
Other interest income	<b>1,818</b>	1,345	473	1,759
Fees and commissions income	<b>12,419</b>	11,913	506	16,881
Trading income	<b>6,371</b>	3,433	2,938	4,660
Other business income	<b>2,154</b>	2,533	(378)	4,664
Other ordinary income	<b>8,786</b>	9,002	(216)	9,290
Ordinary expenses	<b>97,025</b>	81,841	15,183	128,777
Interest expenses	<b>24,499</b>	6,205	18,293	8,470
Interest on deposits	<b>7,807</b>	2,577	5,230	3,430
Interest on corporate bonds	<b>321</b>	332	(11)	440
Other interest expenses	<b>16,370</b>	3,296	13,074	4,599
Fees and commissions expenses	<b>15,323</b>	16,872	(1,549)	22,289
Trading losses	<b>169</b>	-	169	-
Other business expenses	<b>4,156</b>	1,927	2,228	13,909
General and administrative expenses	<b>52,051</b>	53,973	(1,921)	71,663
Other ordinary expenses	<b>823</b>	2,863	(2,039)	12,444
Ordinary profit	<b>45,553</b>	15,976	29,577	36,811
Extraordinary gains	<b>856</b>	0	856	1,629
Extraordinary losses	<b>6,827</b>	1,144	5,683	1,754
Income before income taxes	<b>39,582</b>	14,832	24,750	36,686
Income taxes (benefit)	<b>(2,373)</b>	3,389	(5,763)	6,299
Net income	<b>41,956</b>	11,442	30,513	30,387

## Composition of Capital Disclosure (Nonconsolidated)

SBI Shinsei Bank

Millions of yen (except percentages)

Items	Basel III	Basel III
	(Domestic Standard) Dec 31 2022	(Domestic Standard) Sep 30 2022
<b>Core capital:instruments and reserves (1)</b>		
Directly issued qualifying common share capital or preferred share capital		917,305
with a compulsory conversion clause plus related capital surplus and retained earnings	<b>928,988</b>	
of which:capital and capital surplus	<b>591,675</b>	591,672
of which:retained earnings	<b>438,435</b>	426,803
of which:treasury stock (-)	<b>101,122</b>	101,170
of which:earning to be distributed (-)	-	-
of which:other than above	-	-
Stock acquisition right to common shares and preferred shares with a compulsory conversion clause	-	-
Total of reserves included in Core capital:instruments and reserves	<b>8</b>	10
of which:general reserve for loan losses included in Core capital	<b>8</b>	10
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)	-	-
<b>Core capital:instruments and reserves (A)</b>	<b>928,997</b>	917,316
<b>Core capital:regulatory adjustments (2)</b>		
Total amount of intangible assets (excluding those relating to mortgage servicing rights)	<b>15,214</b>	15,619
of which:goodwill (including those equivalent)	<b>207</b>	223
of which:other intangibles other than goodwill and mortgage servicing rights	<b>15,006</b>	15,396
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	<b>1,647</b>	1,546
Shortfall of eligible provisions to expected losses	<b>15,002</b>	14,093
Gain on sale of securitization	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Prepaid pension cost	<b>6,985</b>	6,787
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)	-	-
<b>Core capital:regulatory adjustments (B)</b>	<b>38,849</b>	38,047
<b>Capital (nonconsolidated)</b>		
Capital (nonconsolidated)((A)-(B))(C)	<b>890,147</b>	879,269
<b>Risk-weighted assets, etc.</b>		
Total amount of credit risk-weighted assets	<b>6,598,762</b>	6,444,602
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)	<b>62,407</b>	85,568
Operational risk (derived by multiplying the capital requirement by 12.5)	<b>208,092</b>	208,092
Credit risk-weighted assets adjustments	-	-
Operational risk adjustments	-	-
<b>Total amount of Risk-weighted assets (D)</b>	<b>6,869,261</b>	6,738,263
<b>Capital ratio (nonconsolidated)</b>		
Capital ratio (nonconsolidated)((C)/(D))	<b>12.95%</b>	13.04%

## (Reference) Results of Operations (Nonconsolidated)

(Millions of yen)

	Q3 FY2022 (9 months) (A)	Q3 FY2021 (9 months) (B)	Change (A)-(B)
Gross Business Profit	91,546	65,751	25,795
(excluding Gains on Monetary Assets Held in Trust)	89,801	63,940	25,861
Net Interest Income	88,506	64,861	23,644
Net Fees and Commissions	(1,157)	(3,146)	1,989
Gains on Monetary Assets Held in Trust	1,744	1,810	(66)
Net Trading Income	6,201	3,433	2,768
Net Other Business Income	(2,003)	603	(2,607)
Gains related to Bonds	(1,340)	1,599	(2,940)
General and Administrative Expenses	52,334	54,355	(2,021)
Personnel Expenses	20,753	20,831	(78)
Nonpersonnel Expenses	27,856	29,241	(1,384)
Amortization of Goodwill	49	99	(50)
Taxes	3,723	4,281	(558)
Net Operating Profit before Provision of General Reserve for Loan Losses	37,467	9,585	27,882
Provision of General Reserve for Loan Losses (1)	-	-	-
Net Operating Profit	37,467	9,585	27,882
Net Business Profit	39,212	11,395	27,816
Non-Recurring Gains	6,500	4,711	1,788
Gains related to Stocks	1,047	2,336	(1,288)
Credit Costs (2)	(4,968)	(1,581)	(3,386)
Losses on Write-Off of Loans	9	1,651	(1,642)
Provision of Specific Reserve for Loan Losses	-	-	-
Provision of Reserve for Loan Losses to Restructuring Countries	-	-	-
Recoveries of Written-off Claims	(137)	(1,962)	1,825
Reversal of Reserve for Loan Losses	(4,839)	(1,270)	(3,569)
Losses on Sale of Loans	-	-	-
Other	484	793	(309)
Ordinary Profit	45,553	15,976	29,577
Extraordinary Gains	(5,971)	(1,144)	(4,827)
Gains from Sales of Fixed Assets and Impairment losses	(798)	(275)	(522)
Income before Income Taxes	39,582	14,832	24,750
Income Taxes	(2,373)	3,389	(5,763)
Net Income	41,956	11,442	30,513

## (Reference)

Core Net Operating Profit	38,808	7,985	30,822
(excluding Gains on Cancellation of Investment Trusts)	38,808	7,985	30,822
Net Credit Costs (1)+ (2)	(4,968)	(1,581)	(3,386)

## Note

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

## (Reference) Interest-Earning Assets and Interest-Bearing Liabilities (Nonconsolidated)

(Millions of yen, %)

[All]	Q3 FY2022 (9 months)			Q3 FY2021 (9 months)			FY2021 (12 months)		
	Average balance	Interest	Yield/rate <sup>1</sup> (%)	Average balance	Interest	Yield/rate <sup>1</sup> (%)	Average balance	Interest	Yield/rate <sup>1</sup> (%)
Interest-earning assets:	<b>7,987,253</b>	<b>112,846</b>	<b>1.87</b>	6,611,207	70,936	1.42	6,616,943	130,092	1.96
Loans and bills discounted	<b>5,811,066</b>	<b>75,927</b>	<b>1.73</b>	5,143,652	59,116	1.52	5,164,553	78,480	1.51
Securities	<b>1,675,873</b>	<b>35,100</b>	<b>2.77</b>	1,364,345	10,474	1.01	1,350,903	49,852	3.69
Interest-bearing liabilities:	<b>8,899,643</b>	<b>24,499</b>	<b>0.36</b>	8,001,387	6,205	0.10	7,947,314	8,470	0.10
Deposits, including negotiable certificates of deposit	<b>8,109,305</b>	<b>8,030</b>	<b>0.13</b>	6,660,901	2,706	0.05	6,625,882	3,595	0.05
Borrowed money	<b>271,226</b>	<b>106</b>	<b>0.05</b>	521,950	12	0.00	523,330	38	0.00
Corporate bonds	<b>166,872</b>	<b>321</b>	<b>0.25</b>	177,600	332	0.24	175,726	440	0.25
Net interest income/yield on interest-earning assets	<b>7,987,253</b>	<b>88,347</b>	<b>1.46</b>	6,611,207	64,730	1.29	6,616,943	121,622	1.83

1. Percentages have been truncated from the third decimal place.

2. Interest from interest-earning assets means interest income on statements of income and interest from interest-bearing liabilities indicates interest expenses on statements of income.

Earnings Forecasts<sup>1</sup>*(Billions of yen)*

(Consolidated)	<b>FY2022 Forecast</b>	FY2021 Actual
Profit attributable to owners of the parent	<b>35.0</b>	20.3
(Nonconsolidated)	<b>FY 2022 Forecast</b>	FY2021 Actual
Net business profit	<b>40.0</b>	42.2
Net income	<b>36.0</b>	30.3
Dividends (per share in yen): Common stock	<b>yet to be determined</b>	12.0

1. Above forecasts are based on current assumptions of future events and trends, which may be incorrect.  
Actual results may differ materially from those in the statements as a result of various factors.