Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

Consolidated Summary Report <under Japanese GAAP>

for the three months ended June 30, 2026

July 31, 2026

Company name: SBI Shinsei Bank, Limited   Stock exchange listings: Tokyo
Code number: 8303   URL:https://www.sbishinseibank.co.jp/english/
Representative: Katsuya Kawashima, Representative Director, President
For inquiry: Tsuyoshi Miyake, Executive Officer, Group Deputy CFO, General Manager of Group Financial and Regulatory Accounting Division   TEL +81-3-6880-7000
Dividend payment date: -
Trading accounts: Established
Supplemental information for financial statements: Available
Investor meeting presentation: Scheduled in Japanese (for institutional investors and analysts)

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

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

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

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

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

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

Notes:
1. Effective on March 21, 2025, the Bank changed 12 shares of common stock into 12 shares of preferred stock; effective on July 27, 2025, the Bank conducted a stock split at a ratio of 14,000,000-for-1 of its common stock and its preferred stock, respectively; and effective on August 25, 2025, the Bank changed back all of the aforementioned preferred stock into common stock. Basic EPS was calculated assuming that the stock split had occurred at the beginning of the three-month period ended June 30, 2025. In addition, the average outstanding stocks for the three-month period ended June 30, 2025 also included preferred shares as equivalent to common stock.
2. For the three-month period ended June 30, 2025, the diluted EPS has not been disclosed because there are no potential common shares.

(2) Financial Conditions

	Total Assets	Total Equity	Equity-to-Asset Ratio
As of	million yen	million yen	%
June 30, 2026	25,697,542	1,232,017	4.8
March 31, 2026	24,741,359	1,233,041	5.0

(Reference) Shareholders' equity as of June 30, 2026: 1,223,995 million yen; March 31, 2026: 1,225,121 million yen
Note:"Equity-to-asset ratio" is computed under the formula shown below
(Total equity – Stock acquisition rights – Noncontrolling interests) / Total assets

2. Dividends on Common Stock

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

Notes:

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

3. Consolidated Earnings Forecast for the Fiscal Year ending March 31, 2027

(% represents the change from the previous fiscal year)

	Income Before Income Taxes	
	million yen	%
For the fiscal year ending March 31, 2027	132,000	8.1

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

※ **Notes**

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

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

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

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

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

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

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

(C) Changes in accounting estimates: No

(D) Restatements: No

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

(A) Total stocks outstanding including treasury stocks:	June 30, 2026	895,500,000 shares
	March 31, 2026	895,500,000 shares
(B) Treasury stocks:	June 30, 2026	8,500,000 shares
	March 31, 2026	8,500,000 shares
(C) Average outstanding of total stocks:	Three months ended June 30, 2026	887,000,000 shares
	Three months ended June 30, 2025	798,000,000 shares

Note:

Effective on March 21, 2025, the Bank changed 12 shares of common stock into 12 shares of preferred stock; effective on July 27, 2025, the Bank conducted a stock split at a ratio of 14,000,000-for-1 of its common stock and its preferred stock, respectively; and effective on August 25, 2025, the Bank changed back all of the aforementioned preferred stock into common stock. Average outstanding stocks were calculated assuming that the stock split had occurred at the beginning of the three-month period ended June 30, 2025. In addition, the average outstanding stocks for the three-month period ended June 30, 2025 also included preferred shares as equivalent to common stock.

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

※ Explanation of the appropriate use of earnings forecasts and other important notes

The earnings forecasts and other forward-looking statements contained in this document have been prepared based on information currently available to the Bank and certain assumptions that the Bank believes to be reasonable, taking into account the Bank's management policies and financial position. However, the Bank does not guarantee the realization of these forecasts. Actual results may differ significantly due to various future factors.

Accompanying Materials

Table of Contents

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

The subject matter is described in the "Presentation of 1st Quarter FY2026" disclosed on July 31, 2026, which is available on our website at
https://corp.sbishinseibank.co.jp/en/ir/library/results.html
The information is posted under 1st Quarter FY2026 on the above website.

2. Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheets

(Millions of Yen)

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

(Millions of Yen)

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

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

(Quarterly Consolidated Statements of Income)

(Millions of Yen)

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

(Quarterly Consolidated Statements of Comprehensive Income)

(Millions of Yen)

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

(3) Notes to the Quarterly Consolidated Financial Statements

(Notes on Segment Information)

1. REVENUE AND PROFIT (LOSS) BY REPORTABLE SEGMENTS

Three-month period ended June 30, 2025 (Millions of yen)

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

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

Notes:

1. “Revenue,” which represents gross operating profit on operating basis, is presented as a substitute for sales in other industries. “Revenue” is defined as the total of net interest income, net fees and commissions, net trading income, net other business income, net gain or loss on monetary assets held in trust and equity related transactions on operating basis. “Revenue” represents income and related cost attributable to core businesses. Interest on inter-segment transactions is calculated using an inter-office rate. Indirect expense is allocated, based on the predefined rule, to each reportable segment according to the budget which is set at the beginning of fiscal year.
2. “Expenses” are general and administrative expenses deducting amortization of goodwill and intangible assets, amortization of actuarial gains or losses of retirement benefit cost and lump-sum payments.
3. “Net credit costs (recoveries)” consists of provision/reversal of reserve for credit losses, losses on write-off, sales of loans and recoveries of written-off claims.
4. “Shinsei Financial” includes profit/loss on “SBI Shinsei Bank Card Loan - L,” the unsecured personal card loan business, as well as profit/loss of Shinsei Personal Loan Co., Ltd.
5. “Other” under the Overseas Business/Securities Investment/Other includes the accounts which are not included in our reportable segments, allocation variance of indirect expenses and elimination amount of inter-segment transactions.

Three-month period ended June 30, 2026 (Millions of yen)

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

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

Notes:

1. "Revenue," which represents gross operating profit on operating basis, is presented as a substitute for sales in other industries. "Revenue" is defined as the total of net interest income, net fees and commissions, net trading income, net other business income, net gain or loss on monetary assets held in trust and equity related transactions on operating basis. "Revenue" represents income and related cost attributable to core businesses. Interest on inter-segment transactions is calculated using an inter-office rate. Indirect expense is allocated, based on the predefined rule, to each reportable segment according to the budget which is set at the beginning of fiscal year.
2. "Expenses" are general and administrative expenses deducting amortization of goodwill and intangible assets, amortization of actuarial gains or losses of retirement benefit cost and lump-sum payments.
3. "Net credit costs (recoveries)" consists of provision/reversal of reserve for credit losses, losses on write-off, sales of loans and recoveries of written-off claims.
4. "Shinsei Financial" includes profit/loss on "SBI Shinsei Bank Card Loan - L," the unsecured personal card loan business, as well as profit/loss of Shinsei Personal Loan Co., Ltd.
5. "Other" under the Overseas Business/Securities Investment/Other includes the accounts which are not included in our reportable segments, allocation variance of indirect expenses and elimination amount of inter-segment transactions.

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

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

【GAINS ON NEGATIVE GOODWILL BY REPORTABLE SEGMENT】

Three-month period ended June 30, 2025

In the first quarter of the prior fiscal year, as a result of additional acquisition of shares in NEC Capital Solutions Limited, an equity-method affiliate, a gain on negative goodwill equivalent to 3,738 million yen was recorded as equity in income of affiliates. This amount was allocated to Other under the Overseas Business / Securities Investment / Other category, as it does not fall under any reportable segment.

Three-month period ended June 30, 2026

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

(Notes for Material Changes in Shareholders' Equity)

There is no applicable information.

(Notes on Going Concern Assumptions)

There is no applicable information.

(Business Combinations, etc.)

Transactions under common control

(Acquisition of shares of affiliates)

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

1. Overview of the transaction

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

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

(2) The date of the acquisition

June 30, 2026

(3) Legal form of the transaction

Acquisition of shares with cash consideration

(4) Other matters concerning outline of the transaction

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

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

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

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

2. Overview of the accounting treatment

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

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

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

(Notes to Quarterly Consolidated Statements of Cash Flows)

Statements of Cash Flows for three months ended June 30, 2026, are not prepared.

Depreciation (including Amortization of Intangible Fixed Assets, excluding Goodwill and Intangible Assets), Amortization of Goodwill and Amortization of Intangible Assets for the three months ended June 30, 2026, are as follows:

(Millions of Yen)

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

3. Financial Summary for the First Quarter Ended June 30, 2026 (Reference)

(1) Consolidated Information

Results of Operations (Consolidated) [1]

(Billions of yen)

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

1.Represents results based on operating basis. While it is generally prepared on a basis consistent with that used in the nonconsolidated results of operations, certain reclassifications have been made as necessary to ensure appropriate disclosure.
2.In our consolidated financial statements, amortization of goodwill and other intangible assets is recorded in general and administrative expenses.

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

Net fees and commissions is primarily comprised of fee income related the lending business, fee income from the sale of products such as mutual funds and insurance and fee income associated with the guarantee-related business and the payment business.

Net trading income is comprised of derivative related income from transactions with customers, as well as income from proprietary trade undertaken on our own account.

Net other business income is primarily comprised of income on lease transactions and installment receivables, gains and losses on monetary trusts and gains and losses on the sale of securities.

(Reference) Results of Operations (Consolidated)

(Millions of yen)

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

Notes:

1.Gross Business Profit = (Net Interest Income + Expenses for Monetary Assets Held in Trust) + Net Fees and Commissions + Net Trading Income + Net Other Business Income + Gains on Monetary Assets Held in Trust
Gains on Monetary Assets Held in Trust are deemed as revenue from core businesses.

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

(2) Nonconsolidated Information

Results of Operations (Nonconsolidated)

(Billions of yen)

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

1.Includes income from monetary assets held in trust of 1.6 billion yen in Q1FY2025, 2.0 billion yen in Q1FY2026, and 6.7 billion yen in FY2025.

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

(Reference) Results of Operations (Nonconsolidated)

(Millions of yen)

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

(Reference)

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

Notes:

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