

For Immediate Release

Company Name : SBI Shinsei Bank, Limited
 Name of Representative : Katsuya Kawashima
 President and CEO
 (Code: 8303, TSE Prime Market)

Financial Results, etc. of SBI Shinsei Bank, Limited in connection with Listing on Prime Market of Tokyo Stock Exchange

Tokyo (December 17, 2025) --- SBI Shinsei Bank, Ltd. (Head Office: Tokyo; President and CEO: Katsuya Kawashima; hereinafter “SBI Shinsei Bank”) hereby announces that today it has been listed on the Prime Market of the Tokyo Stock Exchange. We look forward to your continued guidance and support moving forward.

Our recent financial results are provided as follows and as in the attached document.

In order to comply with applicable securities laws, this press release is not a direct translation and is an abridged version of the Japanese original that excludes all forward-looking information.

<Consolidated>

Item \ Fiscal Year	Interim Period of Fiscal Year Ending March 2026	Fiscal Year Ended March 2025
Net Income Attributable to Owners of Parent	69,366 million yen	84,499 million yen
Net Income per Share	86.92 yen	112.70 yen
Cash Dividends per Share	—	40,000,000.00 yen (2.85 yen)

Notes:

- Net income per share for the fiscal year ended March 2025 and the interim period of the fiscal year ending March 2026 is calculated based on the average number of shares outstanding during the period, excluding treasury shares.
- On March 21, 2025, 12 shares of common stock were reclassified into six shares of Class A preferred stock and six shares of Class B preferred stock. Subsequently, on July 27, 2025, a stock split was conducted at a ratio of 14,000,000 shares per share for common stock, Class A preferred stock, and Class B preferred stock, and thereafter, on August 25, 2025, all preferred shares were reclassified into common stock. For the above calculation, it is assumed that the stock split was conducted at the beginning of the fiscal year ended March 2025, and preferred shares are included in the average number of common shares outstanding during the period for calculating net income per share. The cash dividends per share for the fiscal year ended March 2025 reflect figures adjusted for the stock split and are shown in parentheses.
- For the fiscal year ended March 2025, in addition to the above dividends, a special dividend of 100 billion yen (16,666,666,667 yen per share) was paid on Class B preferred stock from other capital surplus.
- On September 30, 2025, separate from the above-mentioned dividends, the Bank distributed the following in-kind dividend:
 - Type of property distributed: Latitude Group Holdings Limited common stock
 - Total book value and per-share value of property distributed: 41,921,190,564 yen (52.53 yen per share)
 - Effective date: September 30, 2025
 - Amount of capital reduction due to in-kind dividend: Retained earnings 41,921,190,564 yen

End

SBI Shinsei Bank is a leading diversified Japanese financial institution providing a wide range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its stakeholders, including customers, employees and shareholders. The Bank is committed to delivering long-term profit growth and sustainably increasing its corporate value for all its stakeholders. News and other information about SBI Shinsei Bank are available at <https://corp.sbishinseibank.co.jp/en/>.

For further information, please contact:

Sustainability and Communications Division

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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 six months ended September 30, 2025



December 17, 2025

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
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Trading accounts: Established

Supplemental information for financial statements: Available

Investor meeting presentation: None

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

1. Consolidated Financial Data for the Six Months ended September 30, 2025

(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	
	million yen	%	million yen	%	million yen	%
For the six months ended September 30, 2025	364,215	25.3	62,439	103.2	69,366	56.2
September 30, 2024	290,654	12.1	30,732	(1.8)	44,396	70.0

(*) Comprehensive income

September 30, 2025: 115,364 million yen, 427.5%; September 30, 2024: 21,872 million yen, (17.1)%

	Basic earnings per share	Diluted earnings per share
	yen	yen
For the six months ended September 30, 2025	86.92	-
September 30, 2024	58.73	-

Notes:

- 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 splits have occurred at the beginning of the six-month period ended September 30, 2024. In addition, the average outstanding stocks for the six-month period ended September 30, 2025, also included preferred shares as equivalent to common stock.
- For the six-month period ended September 30, 2024, the diluted EPS has not been disclosed because there are no potential common shares. For the six-month period ended September 30, 2025, the diluted EPS has not been disclosed because although potential common shares exist, none of them would have a dilutive effect.

(2) Financial Conditions

	Total Assets	Total Equity	Equity-to-asset ratio (*)
As of	million yen	million yen	%
September 30, 2025	22,584,938	1,030,749	4.5
March 31, 2025	20,329,862	959,249	4.7

(Reference) Shareholders' equity as of September 30, 2025: 1,026,786 million yen; March 31, 2025: 955,401 million yen

(*) "Equity-to-asset ratio" is computed under the formula shown below

(Total equity – Share award rights – Stock acquisition rights – Non-controlling 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 ended March 31, 2025	yen -	yen 0.00	yen -	yen 40,000,000.00	yen 40,000,000.00
ending March 31, 2026	-	0.00			
ending March 31, 2026 (Forecast)			-	-	-

Notes:

1. Effective on July 27, 2025, the Bank conducted a stock split at a ratio of 14,000,000-for-1 of its common stock. For the fiscal year ended March 31, 2025, the Fiscal year-end dividend per share is presented based on the actual dividend amount prior to the stock split.
2. The forecast for the year-end dividend for the fiscal year ending March 31, 2026 has not yet been determined.
3. For information on dividends for the preferred stocks issued by the Bank please refer to [Reference 1] on the following pages.
4. The Bank distributed assets other than cash as dividends in kind during the second quarter of the fiscal year ending March 31, 2026. For an overview of the dividends in kind, please refer to [Reference 2] on the following pages.

※ Notes

- (1) Changes in significant subsidiaries during the period: No
- (2) Changes in accounting policies, changes in accounting estimates and restatements
- (A) Changes in accounting policies due to revision of accounting standards: No
- (B) Changes in accounting policies due to reasons other than (A) : No
- (C) Changes in accounting estimates: No
- (D) Restatements: No

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

(A) Total stocks outstanding including treasury stocks:	September 30, 2025	840,000,000 shares
	March 31, 2025	672,000,000 shares
(B) Treasury stocks:	September 30, 2025	42,000,000 shares
	March 31, 2025	42,000,000 shares
(C) Average outstanding of total stocks:	Six months ended September 30, 2025	798,000,000 shares
	Six months ended September 30, 2024	755,923,498 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. Total stocks outstanding, Treasury stocks and Average outstanding stocks were calculated, respectively, assuming that the stock splits have occurred at the beginning of the six-month period ended September 30, 2024. In addition, the average outstanding stocks for the six-month period ended September 30, 2025, also included preferred shares as equivalent to common stock.

(Reference) Summary of non-consolidated financial statements

1. Non-consolidated Financial Data for the Six Months ended September 30, 2025

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

	Ordinary Income		Ordinary Profit		Net Income	
For the six months ended	Millions yen	%	Millions yen	%	Millions yen	%
September 30, 2025	190,470	20.9	34,206	(17.5)	30,091	(21.0)
September 30, 2024	157,503	26.2	41,469	86.0	38,085	50.9

	Basic earnings per share
For the six months ended	Yen
September 30, 2025	37.70
September 30, 2024	50.38

Note:

Effective on March 21, 2025, the Bank changed 12 shares of common stock into 12 shares of preferred stock; effective on July 27, 2025, the Bank conducted a stock split at a ratio of 14,000,000-for-1 of its common stock and its preferred stock, respectively; and effective on August 25, 2025, the Bank changed back all of the aforementioned preferred stock into common stock. Basic EPS was calculated assuming that the stock splits have occurred at the beginning of the six-month period ended September 30, 2024. In addition, the average outstanding stocks for the six-month period ended September 30, 2025, also included preferred shares as equivalent to common stock.

(2) Financial Conditions

	Total Assets	Total Equity	Equity-to-asset ratio (*)
As of	Millions yen	Millions yen	%
September 30, 2025	20,741,994	901,936	4.3
March 31, 2025	18,676,280	865,771	4.6

(Reference) Shareholders' equity as of September 30, 2025: 901,928 million yen; March 31, 2025: 865,771 million yen

(*) "Equity-to-asset ratio" is computed under the formula shown below

(Total equity – Share award rights – Stock acquisition rights) / Total assets

※ This "Consolidated Summary Report" (Quarterly "Tanshin") is outside the scope of the external auditor's interim audit procedure.

※ Other special matters

The Bank is a specified business company under Article 17-15, Paragraph 2 of the "Cabinet Office Ordinance on Disclosure of Corporate Information, etc.", it prepares semi-annual consolidated financial statements and semi-annual non-consolidated financial statements for the second quarter.

【Reference 1】

Dividends on Classified Stock

Dividends per share on classified stock whose legal rights differ from common stock are as follows:

	Dividend per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Class-A preferred stock					
March 31, 2025				-	-
March 31, 2026	-	-			
March 31, 2026 (Forecast)			-	-	-
Class-B preferred stock					
March 31, 2025				-	-
March 31, 2026	-	-			
March 31, 2026 (Forecast)			-	-	-

Notes:

1. With respect to Class-B preferred stocks, the Bank distributed the special preferred dividends (totaling JPY100 billion) utilizing other capital surplus for the fiscal year ended March 31, 2025. On July 31, 2025, SBI Holdings, Inc., the parent company of the Bank, acquired all of the Class-A and Class-B preferred stock. As a result, the outstanding public funds were fully repaid.
2. Effective on August 25, 2025, the Bank changed back all Class-A and Class-B preferred stock into common stock. Therefore, dividends on the aforementioned preferred stock will no longer be paid after the end of the second quarter.

【Reference 2】

Overview of Cash Dividends (Dividends from Assets Other Than Money)

(1)	Record Date	-
(2)	Type of assets distributed	Common shares of Latitude Group Holdings Limited
(3)	Total book value and per share value of dividend assets	JPY 41,921,190,564 (JPY 52.53 yen per share)
(4)	Total fair value and per share value of dividend assets	Not applicable (*)
(5)	Effective date	Tuesday, September 30, 2025
(6)	Amount of shareholders' equity reduced by dividends in kind	Retained earnings JPY41,921,190,564 The source of dividends is retained earnings and the book value of the shares of Latitude Group Holdings Limited has decreased accordingly.

(*)This transaction has been accounted for in accordance with paragraph 10 (proviso) of the "Implementation Guidance on Accounting Standard for Decrease in the Amount of Treasury Stock and Reserves" in ASBJ Guidance No. 2, by applying the appropriate book value of the assets distributed as dividends. Therefore, the fair value of the distributed assets has not been presented.

[Accompanying Materials]

Table of Contents

1.Semi-annual Consolidated Financial Statements and Notes to the Semi-annual Consolidated Financial Statements.....	2
(1) Semi-annual Consolidated Balance Sheets.....	2
(2) Semi-annual Consolidated Statements of Income and Semi-annual Consolidated Statements of Comprehensive Income	4
(3) Semi-annual Consolidated Statement of Changes in Equity.....	6
(4) Notes to the Semi-annual Consolidated Financial Statements.....	8
(Notes on Going Concern Assumptions)	8
(Additional Information)	8

1. Semi-annual Consolidated Financial Statements and Notes to the Semi-annual Consolidated Financial Statements

(1) Semi-annual Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	3,916,744	4,673,136
Call loans and bills bought	95,736	52,233
Other monetary claims purchased	289,315	286,258
Trading assets	269,695	303,443
Monetary assets held in trust	474,132	483,858
Securities	2,814,295	3,656,655
Loans and bills discounted	9,504,444	9,991,415
Foreign exchanges	79,236	82,625
Installment receivables	1,381,453	1,410,786
Lease receivable and leased investment assets	288,608	301,010
Other assets	433,211	510,216
Premises and equipment	60,364	59,603
Intangible fixed assets	55,439	53,984
Assets for retirement benefits	37,183	37,789
Deferred tax assets	9,142	30,122
Customers' liabilities for acceptances and guarantees	765,168	793,976
Reserve for credit losses	(144,310)	(142,175)
Total assets	20,329,862	22,584,938
Liabilities		
Deposits	11,511,177	13,052,900
Negotiable certificates of deposit	3,155,481	3,293,423
Call money and bills sold	213,090	394,345
Payables under repurchase agreements	329,109	356,774
Payables under securities lending transactions	476,668	617,025
Trading liabilities	224,100	254,754
Borrowed money	1,638,865	1,694,329
Foreign exchanges	1,305	1,701
Short-term corporate bonds	82,000	143,500
Corporate bonds	233,487	216,475
Other liabilities	694,588	692,901
Accrued employees' bonuses	11,334	5,781
Accrued directors' bonuses	27	11
Liabilities for retirement benefits	8,055	7,937
Reserve for directors' retirement benefits	33	262
Reserve for reimbursement of deposits	330	921
Reserve for reimbursement of debentures	3,648	3,368
Reserve for losses on interest repayments	20,532	19,001
Deferred tax liabilities	1,606	4,797
Acceptances and guarantees	765,168	793,976
Total liabilities	19,370,612	21,554,188

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Equity		
Common stock	140,000	140,000
Capital surplus	353,962	353,962
Retained earnings	520,584	545,966
Treasury stock, at cost	(31,267)	(31,267)
Total shareholders' equity	983,280	1,008,662
Unrealized gain (loss) on available-for-sale securities	(41,742)	(4,653)
Deferred gain (loss) on derivatives under hedge accounting	344	10,397
Foreign currency translation adjustments	1,422	1,025
Defined retirement benefit plans	12,097	11,355
Total accumulated other comprehensive income	(27,878)	18,124
Stock acquisition rights	—	8
Non-controlling interests	3,848	3,954
Total equity	959,249	1,030,749
Total liabilities and equity	20,329,862	22,584,938

(2) Semi-annual Consolidated Statements of Income and Semi-annual Consolidated Statements of Comprehensive Income
(Semi-annual Consolidated Statements of Income)

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	290,654	364,215
Interest income	144,648	166,562
Interest on loans and discounted	112,715	117,053
Interest and dividends on securities	26,390	34,728
Fees and commissions income	35,108	41,579
Trading income	78	4,772
Other business income	97,229	116,013
Other ordinary income	13,589	35,288
Ordinary expenses	259,921	301,776
Interest expenses	64,301	102,107
Interest on deposits	23,338	47,622
Interest on borrowings	1,278	3,316
Interest on corporate bonds	11,803	5,213
Fees and commissions expenses	15,582	17,663
Trading losses	698	—
Other business expenses	62,357	70,979
General and administrative expenses	84,797	86,802
Other ordinary expenses	32,184	24,222
Ordinary profit	30,732	62,439
Extraordinary gains	20,110	635
Extraordinary losses	167	1,381
Income before income taxes	50,675	61,693
Income taxes - current (benefit)	2,372	7,615
Income taxes - deferred (benefit)	3,912	(15,284)
Total income taxes (benefit)	6,285	(7,669)
Profit	44,390	69,362
Profit (loss) attributable to noncontrolling interests	(6)	(4)
Profit attributable to owners of parent	44,396	69,366

(Semi-annual Consolidated Statement of Comprehensive Income)

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	44,390	69,362
Other comprehensive income (loss)	(22,517)	46,002
Unrealized gain (loss) on available-for-sale securities	(2,466)	36,669
Deferred gain (loss) on derivatives under hedge accounting	(1,876)	9,855
Foreign currency translation adjustments	(17,622)	(7)
Defined retirement benefit plans	(357)	(751)
Share of other comprehensive income (loss) in affiliates	(194)	236
Comprehensive income	21,872	115,364
(Breakdown)		
Comprehensive income attributable to owners of parent	21,892	115,369
Comprehensive income attributable to non-controlling interests	(20)	(4)

(3) Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock, at cost	Total shareholders' equity
Balance at beginning of period	512,204	72,954	438,410	(61,802)	961,767
Changes during period					
Dividends			(2,160)		(2,160)
Profit attributable to owners of parent			44,396		44,396
Purchase of treasury stock				(32,000)	(32,000)
Disposal of treasury stock		488		20,844	21,333
Change in ownership interest of parent due to transactions with non-controlling interests		34			34
Changes by exclusion of consolidated subsidiaries			(164)		(164)
Net changes in items other than shareholders' equity					
Total changes during the period	—	522	42,071	(11,155)	31,438
Balance at end of period	512,204	73,477	480,481	(72,957)	993,206

	Accumulated other comprehensive income					Stock acquisition rights	Noncontrolling interests	Total equity
	Unrealized gain (loss) on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Foreign currency translation adjustments	Defined retirement benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(19,490)	(6,450)	19,445	7,480	984	—	3,972	966,724
Changes during period								
Dividends								(2,160)
Profit attributable to owners of parent								44,396
Purchase of treasury stock								(32,000)
Disposal of treasury stock								21,333
Change in ownership interest of parent due to transactions with non-controlling interests								34
Changes by exclusion of consolidated subsidiaries								(164)
Net changes in items other than shareholders' equity	(2,632)	(1,876)	(17,636)	(357)	(22,503)	—	264	(22,239)
Total changes during the period	(2,632)	(1,876)	(17,636)	(357)	(22,503)	—	264	9,199
Balance at end of period	(22,123)	(8,326)	1,808	7,122	(21,519)	—	4,237	975,923

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock, at cost	Total shareholders' equity
Balance at beginning of period	140,000	353,962	520,584	(31,267)	983,280
Changes during period					
Dividends			(43,721)		(43,721)
Profit attributable to owners of parent			69,366		69,366
Purchase of treasury stock				—	—
Disposal of treasury stock		—		—	—
Change in ownership interest of parent due to transactions with non-controlling interests		—			—
Changes by exclusion of consolidated subsidiaries			(263)		(263)
Net changes in items other than shareholders' equity					
Total changes during the period	—	—	25,382	—	25,382
Balance at end of period	140,000	353,962	545,966	(31,267)	1,008,662

	Accumulated other comprehensive income					Stock acquisition rights	Non-controlling interests	Total equity
	Unrealized gain (loss) on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Foreign currency translation adjustments	Defined retirement benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(41,742)	344	1,422	12,097	(27,878)	—	3,848	959,249
Changes during period								
Dividends								(43,721)
Profit attributable to owners of parent								69,366
Purchase of treasury stock								—
Disposal of treasury stock								—
Change in ownership interest of parent due to transactions with non-controlling interests								—
Changes by exclusion of consolidated subsidiaries								(263)
Net changes in items other than shareholders' equity	37,089	10,053	(397)	(742)	46,002	8	106	46,117
Total changes during the period	37,089	10,053	(397)	(742)	46,002	8	106	71,500
Balance at end of period	(4,653)	10,397	1,025	11,355	18,124	8	3,954	1,030,749

(4) Notes to the Semi-annual Consolidated Financial Statements

(Notes on Going Concern Assumptions)

There is no applicable information.

(Additional Information)

(Completion of Public Funding for Class A and B Preferred Stock)

On July 31, 2025, SBI Holdings, Inc., the parent company of the Bank, acquired all of the Class-A and Class-B preferred stock from the Deposit Insurance Corporation of Japan and the Resolution and Collection Corporation, respectively. As a result, the outstanding public funds of ¥230,018 million were fully repaid.