



June 15, 2026

Company name: SBI Shinsei Bank, Limited
 Name of representative: Katsuya Kawashima, Representative Director, President
 (Securities code : 8303, TSE Prime Market)
 Inquiries: Tsuyoshi Miyake, Executive Officer, Group Deputy CFO,
 General Manager of Group Financial and Regulatory
 Accounting Division (Telephone : +81-3-6880-7000)

(Corrections / Corrections of Numerical Data)

Consolidated Summary Report <under Japanese GAAP> for the fiscal year ended March 31, 2026

SBI Shinsei Bank, Limited hereby announces that there have been corrections made to the above-mentioned disclosure material released on May 1, 2026. As numerical data has also been corrected, the corrected numerical data is also sent.

1. Reason for corrections

Following the submission of the Consolidated Summary Report [under Japanese GAAP] for the fiscal year ended March 31, 2026, it was found that certain information contained errors, and partial corrections have therefore become necessary.

2. Details for corrections

Corrections have been made to the Summary Information and pages 3, 10, and 11 of the accompanying materials. The corrected portions are underlined.

<Summary Information>

1. Consolidated Financial Data for the Fiscal Year ended March 31, 2026

(3) Cash Flows

(Before correction)

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at End of the Year
For the fiscal year ended	million yen	million yen	million yen	million yen
March 31, 2026	<u>1,895,839</u>	<u>(1,170,988)</u>	126,952	4,623,613
March 31, 2025	1,984,626	(1,292,424)	(48,461)	3,771,929

(After correction)

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at End of the Year
For the fiscal year ended	million yen	million yen	million yen	million yen
March 31, 2026	<u>1,914,143</u>	<u>(1,189,291)</u>	126,952	4,623,613
March 31, 2025	1,984,626	(1,292,424)	(48,461)	3,771,929

1. Overview of Operating Results

(1) Overview of Operating Results and Financial Position for the Current Fiscal Year
(Cash Flows)

(Before correction)

For the consolidated cash flows in the fiscal year, net cash provided by operating activities amounted to 1,895.8 billion yen (1,984.6 billion yen in the previous fiscal year), reflecting income primarily from an increase in deposits and negotiable certificates of deposit, as well as expenditures due to an increase in loans and bills discounted.

Net cash used in investing activities amounted to 1,170.9 billion yen (1,292.4 billion yen in the previous fiscal year), mainly because expenditures for the acquisition of securities exceeded income from their sale and redemption.

Net cash provided by financing activities amounted to 126.9 billion yen (net cash used of 48.4 billion yen in the previous fiscal year), mainly due to the issuance of shares.

As a result, cash and cash equivalents at the end of the fiscal year increased by 851.6 billion yen compared with the end of the previous fiscal year, to 4,623.6 billion yen.

(After correction)

For the consolidated cash flows in the fiscal year, net cash provided by operating activities amounted to 1,914.1 billion yen (1,984.6 billion yen in the previous fiscal year), reflecting income primarily from an increase in deposits and negotiable certificates of deposit, as well as expenditures due to an increase in loans and bills discounted.

Net cash used in investing activities amounted to 1,189.2 billion yen (1,292.4 billion yen in the previous fiscal year), mainly because expenditures for the acquisition of securities exceeded income from their sale and redemption.

Net cash provided by financing activities amounted to 126.9 billion yen (net cash used of 48.4 billion yen in the previous fiscal year), mainly due to the issuance of shares.

As a result, cash and cash equivalents at the end of the fiscal year increased by 851.6 billion yen compared with the end of the previous fiscal year, to 4,623.6 billion yen.

<Pages 10 and 11 of the accompanying materials>

3. Consolidated Financial Statements and Notes to the Consolidated Financial Statements

(4) Consolidated Statement of Cash Flows

(Before correction)

	(Millions of yen)	
	As of March 31, 2025	As of March 31, 2026
Cash flows from operating activities		
Income before income taxes	99,412	122,118
Depreciation (other than leased assets as lessor)	13,611	14,918
Amortization of goodwill	3,657	1,016
Gain on bargain purchase	(623)	(322)
Amortization of intangible assets acquired in business combinations	471	403
Other Impairment losses	647	1,705
Equity in net (income) loss of affiliates	(11,046)	(9,537)
Net change in reserve for credit losses	18,612	4,153
Net change in accrued employees' bonuses	878	1,128
Net change in assets for retirement benefits	(10,679)	(14,535)
Net change in liabilities for retirement benefits	451	(833)
Net change in reserve for reimbursement of deposits	(39)	240
Net change in reserve for reimbursement of debentures	1,532	(869)
Net change in reserve for losses on interest repayments	(3,695)	(5,308)
Net change in other reserves	(129)	1
Interest income	(292,703)	(366,289)
Interest expenses	134,614	211,374
(Gain) loss on securities sold	(3,134)	(12,519)
(Gain) loss on monetary assets held in trust	(5,788)	(7,823)
Net exchange (gain) loss	17,283	(139,698)
Net (gain) loss on disposal of premises and equipment	(2,152)	115
Net change in trading assets	(69,598)	(181,564)
Net change in trading liabilities	54,654	171,101
Net change in loans and bills discounted	(1,729,897)	(1,426,388)
Net change in deposits	2,518,358	1,510,495
Net change in negotiable certificates of deposit	603,286	1,181,329
Net change in borrowed money (other than subordinated debt)	363,647	537,644
Net change in corporate bonds (other than subordinated bonds)	(72,637)	(4,276)
Net change in deposits (other than cash equivalents)	(588)	(19,127)
Net change in call loans	(51,037)	40,736
Net change in other monetary claims purchased	(198,544)	(327)
Net change in receivables under securities borrowing transactions	-	(570,538)
Net change in call money and bills sold	479,166	780,672
Net change in payables under securities lending transactions	92,873	(92,769)
Net change in foreign exchange assets and liabilities	(9,091)	26,303
Net change in short - term corporate bonds	51,000	23,500
Interest received	286,730	348,553
Interest paid	(124,995)	(198,599)
Net change in monetary assets held in trust	701	519
Net change in installment receivables	(156,840)	8,684
Net change in lease receivables and leased investment assets	(47,569)	(35,702)
Others, net	47,572	<u>16,185</u>
Subtotal	1,998,370	<u>1,915,870</u>
Income taxes paid	(13,743)	(20,030)
Net cash provided by (used in) operating activities	1,984,626	<u>1,895,839</u>

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Cash flows from investing activities		
Purchase of securities	(2,372,308)	(2,897,412)
Proceeds from sale of securities	568,092	470,021
Proceeds from maturity of securities	614,886	1,301,934
Investment in monetary assets held in trust	(291,289)	(371,710)
Proceeds from cancellation, sale and dividends of monetary assets held in trust	200,275	346,969
Purchase of premises and equipment (other than leased assets as lessor)	(3,762)	(4,957)
Purchase of Intangible assets (other than leased assets as lessor)	(11,820)	(14,494)
Payment for purchase of investments in subsidiaries resulting in change in scope of consolidation	(195)	(650)
Proceeds from sale of investments in subsidiaries resulting in change in scope of consolidation	1,100	266
Payment for contingent consideration for the acquisition of subsidiaries	(25)	-
Others, net	2,621	(956)
Net cash provided by (used in) investing activities	(1,292,424)	(1,170,988)
Cash flows from financing activities		
Proceeds from noncontrolling shareholders	233	52
Proceeds from issuance of shares	-	77,014
Dividends paid	(87,874)	(1,800)
Dividends paid to noncontrolling shareholders of subsidiaries	(124)	(10)
Proceeds from issuance of stock acquisition rights	-	8
Payment for purchase of treasury shares	(32,000)	-
Proceeds from sale of treasury shares	71,333	46,486
Payment for purchase of investments in subsidiaries not resulting in change in scope of consolidation	(29)	(11)
Proceeds from sales of investments in subsidiaries not resulting in change in scope of consolidation	-	5,213
Net cash provided by (used in) financing activities	(48,461)	126,952
Foreign currency translation adjustments on cash and cash equivalents	(4)	(0)
Net change in cash and cash equivalents	643,736	851,803
Cash and cash equivalents at beginning of the year	3,128,045	3,771,929
Increase in cash and cash equivalents resulting from inclusion of subsidiaries in consolidation	147	-
Decrease in cash and cash equivalents resulting from deconsolidation of subsidiaries	-	(120)
Cash and cash equivalents at end of the year	3,771,929	4,623,613

(After correction)

(Millions of yen)

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Others, net	47,572	<u>34,488</u>
Subtotal	<u>1,998,370</u>	<u>1,934,173</u>
Income taxes paid	<u>(13,743)</u>	<u>(20,030)</u>
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