

SBI HOLDINGS, INC.

(Incorporated in Japan with limited liability)

INTERIM RESULTS ANNOUNCEMENT FOR THE THREE MONTHS ENDED JUNE 30, 2026

Japan, July 31, 2026

The board of directors (the “Directors”) of SBI HOLDINGS, INC. (the “Company”) is pleased to announce the consolidated results of the Company and its subsidiaries (collectively the “Group”) for the three months ended June 30, 2026.

(Amounts are rounded to the nearest million Japanese yen)

1. Consolidated Financial Results

(1) Consolidated Operating Results

(Percentages represent year-on-year changes)

	Revenue		Profit before income tax expense		Profit for the period		Profit attributable to owners of the Company	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2026	571,013	28.8	225,814	149.9	156,781	91.3	148,065	75.0
Three months ended June 30, 2025	443,189	34.1	90,352	74.6	81,968	113.3	84,605	295.9

	Total comprehensive income		Basic earnings per share attributable to owners of the Company	Diluted earnings per share attributable to owners of the Company
	Millions of yen	%	Yen	Yen
Three months ended June 30, 2026	139,728	56.1	229.07	214.32
Three months ended June 30, 2025	89,536	106.7	139.60	130.48

(Note) On December 1, 2025, the Company conducted a two-for-one stock split of its common shares. The calculation of “Basic earnings per share attributable to owners of the Company” and “Diluted earnings per share attributable to owners of the Company” is done under the assumption that the stock split occurred at the start of the previous fiscal year.

(2) Consolidated Financial Position

	Total assets	Total equity	Equity attributable to owners of the Company	Ratio of equity attributable to owners of the Company to total assets
	Millions of yen	Millions of yen	Millions of yen	%
June 30, 2026	39,187,133	2,474,137	1,865,271	4.8
March 31, 2026	38,290,797	2,413,363	1,794,942	4.7

2. Dividends

	Dividend per share				
(Declared date)	End of 1 st Q	End of 2 nd Q	End of 3 rd Q	Year-end	Full year
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	—	40.00	—	75.00	—
Fiscal year ending March 31, 2027	—				
Fiscal Year ending March 31, 2027 (forecast) (Note)		30.00	—	—	— (at least ¥95.00)

(Note) 1. For the revision to the dividend forecast, please refer to the “Notice Regarding Revision of Interim Dividend Forecast” released July 31, 2026.

(Note) 2. On December 1, 2025, the Company conducted a two-for-one stock split of its common shares. The dividend amount at the end of the second quarter of the fiscal year ended March 31, 2026 is stated at the actual amount before the stock split. If the stock split were deemed to have taken place at the beginning of that fiscal year, the interim dividend for the fiscal year ended March 31, 2026 would be ¥20, and the forecast interim dividend for the fiscal year ending March 31, 2027 would be ¥30 per share, representing an increase of ¥10.

(Note) 3. The Company aims to maintain an annual dividend of no less than ¥95 per share (adjusted to reflect the stock split), which was the actual annual dividend for the fiscal year ended March 31, 2026. The forecast year-end dividend and forecast annual dividend for the fiscal year ending March 31, 2027 will be determined in consideration of the full-year operating results and other factors, and are therefore currently undetermined.

3. Total number of shares outstanding (Common stock)

(1) Number of shares outstanding (including treasury stock)	: June 30, 2026	: 661,164,214 shares
	March 31, 2026	: 661,122,614 shares
(2) Number of treasury stock	: June 30, 2026	: 14,761,098 shares
	March 31, 2026	: 14,760,216 shares
(3) Average number of shares outstanding	: Three months ended June 30, 2026	: 646,375,240 shares
	Three months ended June 30, 2025	: 606,054,412 shares

(Note) On December 1, 2025, the Company conducted a two-for-one stock split of its common shares. The calculation of “Total number of shares outstanding (Common stock)” is done under the assumption that the stock split occurred at the start of the previous fiscal year.

The Group prepared the consolidated financial statements in accordance with IFRSs.

This financial summary is exempt from review procedures required by Financial Instruments and Exchange Act.

1. BUSINESS RESULTS

(1) Results of Operations

The Group's consolidated results of operations for the three months ended June 30, 2026 were as follows. Revenue increased 28.8% year-on-year to ¥571,013 million, profit before income tax expense increased 149.9% to ¥225,814 million and profit attributable to owners of the Company increased 75.0% to ¥148,065 million.

The results of operations for each reporting segment of the Group for the three months ended June 30, 2026 were as follows.

Certain securities investments that had previously been included in the Financial Services Business segment have been reclassified into the PE Investment Business segment since the second quarter of the fiscal year ended March 31, 2026. Accordingly, the segment information for the three months ended June 30, 2025, has been restated to conform to the segment composition for the first quarter of the current fiscal year.

	Revenue			Profit before income tax expense		
	Three months ended June 30, 2025	Three months ended June 30, 2026		Three months ended June 30, 2025	Three months ended June 30, 2026	
	Millions of Yen	Millions of Yen	%	Millions of Yen	Millions of Yen	%
Financial Services Business	384,818	404,773	5.2	72,733	115,992	59.5
Asset Management Business	8,578	12,478	45.5	1,345	2,737	103.6
PE Investment Business	42,125	136,050	223.0	28,016	119,916	328.0
Crypto-asset Business	11,060	13,928	25.9	(531)	(1,444)	-
Next Gen Business	6,645	13,201	98.7	996	3,610	262.5
Total	453,226	580,430	28.1	102,559	240,811	134.8
Elimination or Corporate	(10,037)	(9,417)	-	(12,207)	(14,997)	-
Consolidated Total	443,189	571,013	28.8	90,352	225,814	149.9

(% represents year-on-year changes)

(Financial Services Business)

The Financial Services Business consists of a wide range of finance-related business inside and outside Japan, including securities brokerage business, banking services business, and life, property, and casualty insurance business.

The results of operations of the Financial Services Business for the three months ended June 30, 2026 were as follows. Revenue increased 5.2% year-on-year to ¥404,773 million, and profit before income tax expense increased 59.5% year-on-year to ¥115,992 million.

(Asset Management Business)

The Asset Management Business primarily consists of setting, solicitation, and management of investment trust, investment advice, and provision of financial products information.

The results of operations of the Asset Management Business for the three months ended June 30, 2026 were as follows. Revenue increased 45.5% year-on-year to ¥12,478 million, and profit before income tax expense increased 103.6% year-on-year to ¥2,737 million.

(PE Investment Business)

The PE Investment Business primarily consists of fund management and investment in Internet technology, fintech, AI and big data, blockchain, finance, and biotechnology-related venture companies in Japan and overseas.

The results of operations of the PE Investment Business for the three months ended June 30, 2026 were as follows. Revenue increased 223.0% year-on-year to ¥136,050 million, and profit before income tax expense increased 328.0% year-on-year to ¥119,916 million.

(Crypto-asset Business)

The Crypto-asset Business primarily consists of crypto-asset exchange business which provides crypto-asset exchange and trading services.

The results of operations of the Crypto-asset Business for the three months ended June 30, 2026 were as follows. Revenue increased 25.9% year-on-year to ¥13,928 million, and loss before income tax expense amounted to ¥1,444 million for the three months ended June 30, 2026 (¥531 million of loss before income tax expense for the three months ended June 30, 2025).

(Next Gen Business)

The Next Gen Business primarily consists of the Biotechnology & Healthcare Business, which includes the development and distribution of pharmaceutical products, health foods, and cosmetics with the natural 5-aminolevulinic acid (5-ALA). The Next Gen Business also includes the media-related business, the business of working on advanced fields related to Web3, the renewable energy business, and human resources-related business.

The results of operations of the Next Gen Business for the three months ended June 30, 2026 were as follows. Revenue increased 98.7% year-on-year to ¥13,201 million, and profit before income tax expense increased 262.5% year-on-year to ¥3,610 million.

(2) Financial Conditions and Cash Flows

As at June 30, 2026, total assets amounted to ¥39,187,133 million and increased by ¥896,336 million from total assets of ¥38,290,797 million as at March 31, 2026. The Group's equity increased by ¥60,774 million to ¥2,474,137 million from the fiscal year ended March 31, 2026.

As at June 30, 2026, the Group's cash and cash equivalents amounted to ¥6,142,647 million and decreased by ¥257,933 million from that of ¥6,400,580 million as at March 31, 2026. The changes of cash flows for each activity and the reasons for changes are as follows:

(Operating Cash Flows)

Cash flows from operating activities amounted to ¥269,543 million in net cash inflows (¥1,056,521 million in net cash inflows for the three months ended June 30, 2025). The net cash inflows were primarily due to a ¥326,434 million cash inflow from an increase in bonds and loans payable in banking business and a ¥311,753 million cash inflow from an increase in trade and other accounts payable, despite a ¥493,761 million cash outflow from an increase in assets/liabilities related to securities business.

(Investing Cash Flows)

Cash flows from investing activities amounted to ¥661,644 million in net cash outflows (¥159,004 million in net cash outflows for the three months ended June 30, 2025). The net cash outflows were primarily due to a ¥890,529 million cash outflow from a purchases of investment securities, despite a ¥297,966 million cash inflow from a proceeds from sales or redemption of investment securities.

(Financing Cash Flows)

Cash flows from financing activities amounted to ¥139,063 million in net cash inflows (¥84,948 million in net cash outflows for the three months ended June 30, 2025). The net cash inflows were primarily due to a ¥861,047 million cash inflow from a proceeds from issuance of bonds payable and a ¥142,152 million cash inflow from an increase in short term loans payable, despite a ¥827,562 million cash outflow from redemption of bonds payable.

2. INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS AND NOTES

(1) Interim Condensed Consolidated Statement of Financial Position

	As at March 31, 2026	As at June 30, 2026
	Millions of Yen	Millions of Yen
Assets		
Cash and cash equivalents	6,400,580	6,142,647
Trade and other accounts receivable	14,153,217	14,695,322
Inventories	204,305	143,816
Assets related to securities business	7,569,984	8,482,636
Other financial assets	1,574,886	1,588,666
Operational investment securities	941,448	1,129,710
Other investment securities (includes ¥1,365,314 million and ¥1,724,786 million pledged as collateral as at March 31, 2026 and June 30, 2026, respectively)	4,360,287	5,035,167
Reinsurance contracts assets	25,909	24,859
Investments accounted for using the equity method	534,627	812,636
Investment properties	35,470	51,026
Property and equipment	151,150	148,756
Intangible assets	331,811	338,039
Assets held for sale	1,738,359	326,235
Other assets	222,903	220,995
Deferred tax assets	45,861	46,623
Total assets	38,290,797	39,187,133
Liabilities		
Bonds and loans payable	7,010,122	7,493,143
Trade and other accounts payable	793,559	1,197,054
Liabilities related to securities business	6,585,043	7,003,259
Customer deposits for banking business	17,504,429	17,664,867
Insurance contract liabilities	156,210	159,405
Income tax payable	33,780	18,144
Other financial liabilities	1,970,093	2,376,118
Provisions	29,204	28,144
Liabilities directly associated with assets held for sale	1,332,703	237,237
Other liabilities	300,620	328,280
Deferred tax liabilities	161,671	207,345
Total liabilities	35,877,434	36,712,996
Equity		
Capital stock	238,019	238,049
Capital surplus	301,565	288,783
Treasury stock	(50,110)	(50,112)
Other components of equity	144,237	127,733
Retained earnings	1,161,231	1,260,818
Equity attributable to owners of the Company	1,794,942	1,865,271
Non-controlling interests	618,421	608,866
Total equity	2,413,363	2,474,137
Total liabilities and equity	38,290,797	39,187,133

(2) Interim Condensed Consolidated Statements of Income and Comprehensive Income
Interim Condensed Consolidated Statement of Income

	Three months ended June 30, 2025 Millions of Yen	Three months ended June 30, 2026 Millions of Yen
Revenue (Interest income of ¥144,863 million and ¥159,529 million and Insurance revenue ¥25,962 million and ¥29,570 million included for the three months ended June 30, 2025 and 2026, respectively)	443,189	571,013
Expense		
Financial cost associated with financial income	(65,967)	(79,526)
Provision for credit losses	(20,104)	(10,123)
Insurance service expenses	(21,201)	(25,398)
Operating cost	(89,075)	(93,066)
Selling, general and administrative expenses	(120,988)	(132,093)
Other financial cost	(12,741)	(17,084)
Other expenses	(28,545)	(4,952)
Total expense	(358,621)	(362,242)
Gain on bargain purchase	322	-
Share of the profit of associates and joint ventures accounted for using the equity method	5,462	17,043
Profit before income tax expense	90,352	225,814
Income tax expense	(8,384)	(69,033)
Profit for the period	81,968	156,781
Profit for the period attributable to		
Owners of the Company	84,605	148,065
Non-controlling interests	(2,637)	8,716
Profit for the period	81,968	156,781
Earnings per share attributable to owners of the Company		
Basic (Yen)	139.60	229.07
Diluted (Yen)	130.48	214.32

(Note) On December 1, 2025, the Company conducted a two-for-one stock split of its common shares. The calculation of Earnings per share attributable to owners of the Company is done under the assumption that the stock split occurred at the start of the previous fiscal year.

Interim Condensed Consolidated Statement of Comprehensive Income

	Three months ended June 30, 2025	Three months ended June 30, 2026
	Millions of Yen	Millions of Yen
Profit for the period	81,968	156,781
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Financial assets measured at FVTOCI	870	201
Changes in own credit risk on financial liabilities	(503)	163
Remeasurement of defined benefit plans	(1,398)	58
Share of other comprehensive income of investments accounted for using the equity method	(25)	(465)
	(1,056)	(43)
Items that may be reclassified subsequently to profit or loss		
Financial assets measured at FVTOCI	7,558	(10,013)
Currency translation differences	6,189	(9,491)
Fluctuations in discount rates of insurance contracts	493	681
Cash flow hedge	250	751
Share of other comprehensive income of investments accounted for using the equity method	(5,866)	1,062
	8,624	(17,010)
Other comprehensive income, net of tax	7,568	(17,053)
Total comprehensive income	89,536	139,728
Total comprehensive income attributable to		
Owners of the Company	89,511	132,562
Non-controlling interests	25	7,166
Total comprehensive income	89,536	139,728

(3) Interim Condensed Consolidated Statement of Changes in Equity

Three months ended June 30, 2025

	Attributable to owners of the Company						Non-controlling interests	Total equity
	Capital stock	Capital surplus	Treasury stock	Other components of equity	Retained earnings	Total		
	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen
As at April 1, 2025	181,925	222,423	(96)	62,600	794,556	1,261,408	502,385	1,763,793
Profit for the period	-	-	-	-	84,605	84,605	(2,637)	81,968
Other comprehensive income	-	-	-	4,906	-	4,906	2,662	7,568
Total comprehensive income	-	-	-	4,906	84,605	89,511	25	89,536
Issuance of new shares	78	49	-	-	-	127	-	127
Change in scope of consolidation	-	-	-	-	-	-	(18,623)	(18,623)
Dividends paid	-	-	-	-	(42,423)	(42,423)	(2,263)	(44,686)
Treasury shares purchased	-	-	(2)	-	-	(2)	-	(2)
Share-based payment transaction	-	7	-	-	-	7	(2)	5
Changes of interests in subsidiaries without losing control	-	10,384	-	-	-	10,384	41,578	51,962
Transfer from other components of equity to retained earnings	-	-	-	10,151	(10,151)	-	-	-
As at June 30, 2025	182,003	232,863	(98)	77,657	826,587	1,319,012	523,100	1,842,112

Three months ended June 30, 2026

	Attributable to owners of the Company						Non-controlling interests	Total equity
	Capital stock	Capital surplus	Treasury stock	Other components of equity	Retained earnings	Total		
	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen
As at April 1, 2026	238,019	301,565	(50,110)	144,237	1,161,231	1,794,942	618,421	2,413,363
Profit for the period	-	-	-	-	148,065	148,065	8,716	156,781
Other comprehensive income	-	-	-	(15,503)	-	(15,503)	(1,550)	(17,053)
Total comprehensive income	-	-	-	(15,503)	148,065	132,562	7,166	139,728
Issuance of new shares	30	265	-	-	-	295	-	295
Change in scope of consolidation	-	-	-	-	-	-	(52,733)	(52,733)
Dividends paid	-	-	-	-	(48,477)	(48,477)	(13,299)	(61,776)
Treasury shares purchased	-	-	(2)	-	-	(2)	-	(2)
Share-based payment transaction	-	-	-	-	-	-	136	136
Changes of interests in subsidiaries without losing control	-	(13,047)	-	(1,002)	-	(14,049)	49,175	35,126
Transfer from other components of equity to retained earnings	-	-	-	1	(1)	-	-	-
As at June 30, 2026	<u>238,049</u>	<u>288,783</u>	<u>(50,112)</u>	<u>127,733</u>	<u>1,260,818</u>	<u>1,865,271</u>	<u>608,866</u>	<u>2,474,137</u>

(4) Interim Condensed Consolidated Statement of Cash flows

	Three months ended June 30, 2025	Three months ended June 30, 2026
	Millions of Yen	Millions of Yen
Cash flows from operating activities		
Profit before income tax expense	90,352	225,814
Depreciation and amortization	16,048	16,841
Gain on bargain purchase	(322)	-
Share of profit of investments accounted for using the equity method	(5,462)	(17,043)
Interest and dividend income	(154,217)	(171,190)
Interest expense	77,827	94,020
Increase in operational investment securities	(46,619)	(183,769)
Increase in trade and other accounts receivable	(336,609)	(480,546)
Increase in trade and other accounts payable	96,312	311,753
Decrease (increase) in assets/liabilities related to securities business	231,356	(493,761)
Increase in customer deposits in the banking business	627,350	157,858
Increase in bonds and loans payable in banking business	228,613	326,434
Decrease in receivables under securities borrowing transactions	-	75,388
Increase in payables under securities lending transactions	101,922	141,124
Others	74,408	207,067
Subtotal	1,000,959	209,990
Interest and dividend income received	151,300	169,883
Interest paid	(66,224)	(74,163)
Income taxes paid	(29,514)	(36,167)
Net cash generated from operating activities	1,056,521	269,543
Cash flows from investing activities		
Purchase of investment property	(1,296)	(15,637)
Purchases of intangible assets	(8,255)	(15,571)
Purchases of investment securities	(669,200)	(890,529)
Proceeds from sales or redemption of investment securities	536,357	297,966
Acquisition of subsidiaries, net of cash and cash equivalents acquired	(561)	(371)
Proceeds from sales of subsidiaries, net of cash and cash equivalents divested	(1,172)	64,377
Payments of loans receivable	(26,509)	(42,045)
Collection of loans receivable	12,373	2,836
Others	(741)	(62,670)
Net cash used in investing activities	(159,004)	(661,644)

	Three months ended June 30, 2025	Three months ended June 30, 2026
	Millions of Yen	Millions of Yen
Cash flows from financing activities		
(Decrease) increase in short term loans payable	(161,335)	142,152
Proceeds from long-term loans payable	11,830	22,165
Repayment of long-term loans payable	(19,704)	(12,185)
Proceeds from issuance of bonds payable	811,917	861,047
Redemption of bonds payable	(712,261)	(827,562)
Proceeds from issuance of shares	127	295
Proceeds from stock issuance to non-controlling interests	3,255	140
Contributions from non-controlling interests in consolidated investment funds	4,700	13,957
Cash dividends paid	(42,061)	(48,182)
Cash dividends paid to non-controlling interests	(1,687)	(13,181)
Distributions to non-controlling interests in consolidated investment funds	(194)	(59)
Purchase of treasury stock	(2)	(2)
Proceeds from sale of interests in subsidiaries to non-controlling interests	29,781	423
Payments for purchase of interests in subsidiaries from non-controlling interests	(5,321)	(1,161)
Others	(3,993)	1,216
Net cash (used in) generated from financing activities	(84,948)	139,063
Net increase (decrease) in cash and cash equivalents	812,569	(253,038)
Cash and cash equivalents at the beginning of the period	5,500,548	6,400,580
Effect of changes in exchange rate on cash and cash equivalents	5,267	4,702
Transfer to assets held for sale	-	(9,597)
Cash and cash equivalents at the end of the period	6,318,384	6,142,647

(5) Notes to Condensed Interim Consolidated Financial Statements

Segment Information

The Group reports five business segments, including Financial Services Business, Asset Management Business, PE Investment Business, Crypto-asset Business that is expected to continue to grow, and Next Gen Business which includes Biotechnology & Healthcare Business, Media-related Business, and the business working on advanced fields related to Web3.

The reportable segments of the Group represent business activities for which separate financial information of the Group's components is available and reviewed regularly by the board of directors for the purpose of allocating financial resources and performance evaluation.

The following is a description of business activities for the reporting segments.

Certain securities investments that had previously been included in the Financial Services Business segment have been reclassified into the PE Investment Business segment since the second quarter of the fiscal year ended March 31, 2026. Accordingly, the segment information for the three months ended June 30, 2025, has been restated to conform to the segment composition for the first quarter of the current fiscal year.

"Financial Services Business"

The Financial Services Business consists of a wide range of finance-related business inside and outside Japan, including securities brokerage business, banking services business, and life, property and casualty insurance business.

"Asset Management Business"

The Asset Management Business primarily consists of setting, solicitation, and management of investment trust, investment advice, and provision of financial products information.

"PE Investment Business"

The PE Investment Business primarily consists of fund management and investment in Internet technology, fintech, AI and big data, blockchain, finance, and biotechnology-related venture companies in Japan and overseas.

"Crypto-asset Business"

The Crypto-asset Business primarily consists of crypto-asset exchange business which provides crypto-asset exchange and trading services.

"Next Gen Business"

The Next Gen Business primarily consists of the Biotechnology & Healthcare Business, which includes the development and distribution of pharmaceutical products, health foods, and cosmetics with the natural 5-aminolevulinic acid (5-ALA). The Next Gen Business also includes the media-related business, the business of working on advanced fields related to Web3, the renewable energy business, and human resources-related business.

The results of operations for each reporting segment of the Group for the three months ended June 30, 2026, were as follows.

"Elimination or Corporate" includes profit or loss that is not allocated to certain business segments and the elimination of the inter-company transactions within the Group, at a price based on the actual market price.

Three months ended June 30, 2025

	Financial Services Business	Asset Management Business	PE Investment Business	Crypto-asset Business	Next Gen Business	Total	Elimination	Consolidated Total
	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen
Revenue	384,818	8,578	42,125	11,060	6,645	453,226	(10,037)	443,189
Profit (loss) before income tax expense	72,733	1,345	28,016	(531)	996	102,559	(12,207)	90,352

Three months ended June 30, 2026

	Financial Services Business	Asset Management Business	PE Investment Business	Crypto-asset Business	Next Gen Business	Total	Elimination	Consolidated Total
	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen
Revenue	404,773	12,478	136,050	13,928	13,201	580,430	(9,417)	571,013
Profit (loss) before income tax expense	115,992	2,737	119,916	(1,444)	3,610	240,811	(14,997)	225,814

Assumptions for Going Concern

None

Financial Reporting Framework

The interim condensed consolidated financial statements were prepared in accordance with the Article 5-2 of the Tokyo Stock Exchange's standard for preparation of quarterly financial statements, omitting certain disclosures, which are required in accordance with International Accounting Standard 34 "Interim Financial Reporting", under the Article 5-5 of the Tokyo Stock Exchange's standard for preparation of quarterly financial statements.

Revenue

	Three months ended June 30, 2025 Millions of yen	Three months ended June 30, 2026 Millions of yen
Revenue		
Financial income		
Interest income		
Income arising from financial assets measured at amortized cost (Note 1)	139,886	151,844
Income arising from debt instruments measured at FVTOCI (Note 2)	4,977	7,685
Income arising from financial assets measured at FVTPL	114,086	144,566
Income arising from financial liabilities designated at FVTPL	(4,169)	4,517
Others	16,821	16,781
Total financial income	271,601	325,393
Insurance Revenue	25,962	29,570
Revenue from contracts with customers		
Revenue from rendering of services	59,726	74,554
Revenue from sales of goods	44,796	41,238
Others	41,104	100,258
Total revenue	443,189	571,013

(Note 1) Interest income arising from bonds held in the banking business and from loans in the banking and securities businesses.

(Note 2) Interest income arising from bonds in the banking and insurance businesses.