

Financial Results
for the Fiscal Year Ended March 31, 2022
- Supplementary Information -



Tokyo Kiraboshi Financial Group, Inc.

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I. Overview of Financial Results for the Fiscal Year Ended March 31, 2022

1. Status of Profit/Loss

(1) Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

In the fiscal year ended March 31, 2022, ordinary income increased by ¥14,996 million year-on-year to ¥108,348 million while ordinary profit increased by ¥16,719 million year-on-year to ¥24,943 million. Profit attributable to owners of parent increased by ¥14,022 million year-on-year to ¥18,183 million.

(Millions of yen)

		Fiscal year ended March 31, 2022 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2021 (B)
Ordinary income	1	108,348	14,996	93,352
Gross business profit	2	79,081	6,884	72,197
(Excluding gains/losses on bonds (five accounts total))	3	79,203	8,250	70,953
Net interest income	4	61,947	4,448	57,499
Trust fees	5	328	178	150
Net fees and commissions	6	15,277	3,611	11,666
Other business income (loss)	7	1,528	(1,353)	2,881
Expenses (excluding non-recurring losses)	8	56,454	1,343	55,111
Credit-related costs	9	6,482	(1,980)	8,462
Write-off of loans	10	9	(18)	27
Transfer to reserve for individual possible loan losses	11	4,485	(3,219)	7,704
Other credit-related costs	12	1,986	1,255	731
Gains (losses) on stocks and other securities	13	826	(3,375)	4,201
Profit on investments based on the equity method	14	6,540	6,516	24
Others	15	1,431	6,056	(4,625)
Ordinary profit	16	24,943	16,719	8,224
Extraordinary profit (loss)	17	(172)	(48)	(124)
Income before income taxes	18	24,771	16,672	8,099
Total income taxes	19	6,588	2,650	3,938
Income taxes – current	20	4,865	3,314	1,551
Income taxes – deferred	21	1,722	(665)	2,387
Profit (loss)	22	18,183	14,022	4,161
Profit (loss) attributable to non-controlling interests	23	—	—	—
Profit attributable to owners of parent	24	18,183	14,022	4,161

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	25	15	(1)	16
Equity-method affiliates	26	3	1	2

(2) Kiraboshi Bank, Ltd.

Ordinary profit increased by ¥17,173 million year-on-year to ¥26,006 million due largely to an increase in interest on loans and discounts reflecting promotion of main bank relationship building, an increase in net fees and commissions attributable notably to business financing, and a decrease in credit-related costs. Net income increased by ¥13,647 million year-on-year to ¥18,484 million.

[Non-consolidated]

(Millions of yen)

		Fiscal year ended March 31, 2022 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2021 (B)
Ordinary income	1	93,755	11,621	82,134
Gross business profit	2	78,554	7,841	70,713
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	78,676	9,455	69,221
Gross domestic business profit	4	73,665	6,664	67,001
(Excluding gains/losses on bonds (five accounts total))	5	73,461	7,694	65,767
Net interest income	6	62,174	5,483	56,691
Trust fees	7	328	178	150
Net fees and commissions	8	10,972	2,485	8,487
Other business income (loss)	9	189	(1,482)	1,671
Gross international business profit	10	4,888	1,177	3,711
(Excluding gains/losses on bonds (five accounts total))	11	5,215	1,761	3,454
Net interest income	12	3,506	1,419	2,087
Net fees and commissions	13	220	22	198
Other business income (loss)	14	1,161	(264)	1,425
Expenses (excluding non-recurring losses)	15	51,406	(1,041)	52,447
Personnel expenses	16	23,247	(1,818)	25,065
Non-personnel expenses	17	23,757	826	22,931
Taxes	18	4,401	(49)	4,450
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	19	27,147	8,882	18,265
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	27,270	10,496	16,774
Net core business income (excluding gains (losses) on cancellation of investment trusts)	21	27,318	10,544	16,774
Transfer to reserve for general possible loan losses (1)	22	1,639	1,346	293
Net business income	23	25,508	7,536	17,972
(Gains/losses on bonds (five accounts total))	24	(122)	(1,613)	1,491
Non-recurring profit (loss)	25	497	9,635	(9,138)
Loss from write-off of non-performing loans (2)	26	4,734	(3,402)	8,136
Write-off of loans	27	—	(20)	20
Transfer to reserve for individual possible loan losses	28	4,402	(3,224)	7,626
Loss on disposal of receivables	29	(0)	(0)	—
Provision for contingent loss	30	(36)	(170)	134
Credit guarantee association responsibility-sharing system charge	31	359	8	351
Other losses from write-off of non-performing loans	32	9	6	3
Reversal of allowance for loan losses (3)	33	—	—	—
Recoveries of written-off claim	34	44	(7)	51
Gains (losses) on stocks and other securities	35	4,421	23	4,398
Gain on sale of stocks and other securities	36	7,138	2,617	4,521
Loss on sale of stocks and other securities	37	2,430	2,308	122
Loss on devaluation of stocks and other securities	38	286	286	—
Other non-recurring profit (loss)	39	766	6,217	(5,451)
Ordinary profit	40	26,006	17,173	8,833
Extraordinary profit (loss)	41	(162)	(43)	(119)
Income before income taxes	42	25,844	17,131	8,713
Total income taxes	43	7,359	3,483	3,876
Income taxes – current	44	4,119	3,050	1,069
Income taxes – deferred	45	3,240	434	2,806
Net income	46	18,484	13,647	4,837

Credit-related costs	(1)+(2)–(3)	47	6,373	(2,057)	8,430
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*Includes extraordinary dividends of ¥3,000 million from subsidiaries, which are eliminated from consolidated results.

[Consolidated]

(Millions of yen)

Ordinary income	48	99,266	16,382	82,884
Ordinary profit	49	30,488	20,779	9,709
Profit attributable to owners of parent	50	22,651	17,272	5,379

2. Business Income

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2022 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2021 (B)
Net business income (before transfer to reserve for general possible loan losses)	27,147	8,882	18,265
Per employee (thousands of yen)	10,671	3,954	6,717
Net business income	25,508	7,536	17,972
Per employee (thousands of yen)	10,026	3,417	6,609
Net core business income	27,270	10,496	16,774
Per employee (thousands of yen)	10,719	4,550	6,169

(Note) For employees above, the average number of employees during the period under review, including executive officers but excluding temporary employees, fixed-term employees, and secondees, has been used.

3. Margin

Kiraboshi Bank, Ltd. [Non-consolidated]

<Total>

(%)

	Fiscal year ended March 31, 2022 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2021 (B)
Yields on interest-earning assets (C)	1.14	0.03	1.11
Loans and bills discounted (c)	1.21	0.03	1.18
Securities	1.50	0.17	1.33
Cost of funding (D)	0.87	(0.12)	0.99
Deposits, etc. (d)	0.01	—	0.01
External	0.03	(0.06)	0.09
Difference of interest rates between deposits and loans (c)–(d)	1.20	0.03	1.17
Net interest margin (C)–(D)	0.27	0.15	0.12

(Note) Interest on loans and discounts used as the basis for calculating yield on loans and bills discounted includes interest subsidies.

<Domestic Operations>

(%)

	Fiscal year ended March 31, 2022 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2021 (B)
Yields on interest-earning assets (C)	1.10	—	1.10
Loans and bills discounted (c)	1.19	0.01	1.18
Securities	1.60	0.27	1.33
Cost of funding (D)	0.87	(0.12)	0.99
Deposits, etc. (d)	0.01	—	0.01
External liabilities	0.00	—	0.00
Difference of interest rates between deposits and loans (c)–(d)	1.18	0.01	1.17
Net interest margin (C)–(D)	0.23	0.12	0.11

(Note) Interest on loans and discounts used as the basis for calculating yield on loans and bills discounted includes interest subsidies.

4. ROE

Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

(%)

	Fiscal year ended March 31, 2022 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2021 (B)
On basis of profit attributable to owners of parent	5.77	4.40	1.37

(Note) ROE [Consolidated] = $\frac{\text{Profit attributable to owners of parent}}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	Fiscal year ended March 31, 2022 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2021 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	9.00	2.78	6.22
On a basis of net business income	8.46	2.34	6.12
On a basis of net core business income	9.04	3.33	5.71
On the basis of profit attributable to owners of parent	6.13	4.49	1.64

(Note) ROE [Non-consolidated] = $\frac{\text{Net income}}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$

Kiraboshi Bank, Ltd. [Consolidated]

(%)

	Fiscal year ended March 31, 2022 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2021 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	7.63	1.28	6.35
On a basis of net business income	7.12	0.85	6.27
On a basis of net core business income	7.67	1.82	5.85
On the basis of profit attributable to owners of parent	7.22	5.43	1.79

(Note) ROE [Consolidated] = $\frac{\text{Profit attributable to owners of parent}}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$

5. OHR

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	Fiscal year ended March 31, 2022 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2021 (B)
On a basis of gross core business profit	65.33	(10.43)	75.76
On a basis of gross business profit	65.44	(8.72)	74.16

(Note) OHR = $\frac{\text{Expenses}}{\text{Gross business profit}} \times 100$

6. Gain/Loss on Securities

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2022 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2021 (B)
Gains (losses) on bonds	(122)	(1,613)	1,491
Gain on sale of bond	613	(1,567)	2,180
Gain on redemption of bond	98	98	—
Loss on sale of bond	834	724	110
Loss on redemption of bond	—	—	—
Amortization on bond	—	(578)	578
Gain (loss) on securities from application of mark- to-market accounting (securities)	4,421	23	4,398
Gain on sale of stocks and other securities	7,138	2,617	4,521
Loss on sale of stocks and other securities	2,430	2,308	122
Amortization of stock and other securities	286	286	—

7. Capital Ratio (Domestic Standards)

(1) Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

(Millions of yen, %)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
(1) Capital ratio (%) (4) / (5)	8.41	(0.33)	8.74
(2) Basic items in core capital	324,623	17,538	307,085
(3) Adjustments in core capital	25,580	3,750	21,830
(4) Capital (2) – (3)	299,042	13,788	285,254
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	309,473	15,561	293,912
Total provisions included in basic items in core capital	11,455	1,156	10,299
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	–	–	–
(5) Risk-weighted assets	3,555,093	293,668	3,261,425
(6) Total necessary capital (5) × 4%	142,203	11,746	130,457

(2) Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen, %)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
(1) Capital ratio (%) (4) / (5)	8.21	(0.26)	8.47
(2) Basic items in core capital	309,095	17,434	291,661
(3) Adjustments in core capital	19,655	2,666	16,989
(4) Capital (2) – (3)	289,440	14,768	274,672
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	298,068	15,818	282,250
Total provisions included in basic items in core capital	11,048	1,606	9,442
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	–	–	–
(5) Risk-weighted assets	3,523,665	283,414	3,240,251
(6) Total necessary capital (5) × 4%	140,946	11,336	129,610

(3) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

		March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
(1) Capital ratio (%)	(4)÷(5)	8.50	(0.15)	8.65
(2) Basic items in core capital		324,027	22,525	301,502
(3) Adjustments in core capital		23,903	3,010	20,893
(4) Capital	(2)–(3)	300,124	19,515	280,609
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		308,639	20,107	288,532
Total provisions included in basic items in core capital		11,193	1,573	9,620
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets		3,528,428	287,881	3,240,547
(6) Total necessary capital	(5) × 4%	141,137	11,516	129,621

(4) UI Bank Co., Ltd.

(Millions of yen, %)

		March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
(1) Capital ratio (%)	(4)÷(5)	15.70		
(2) Basic items in core capital		4,036		
(3) Adjustments in core capital		1,262		
(4) Capital	(2)–(3)	2,773		
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		4,007		
Total provisions included in basic items in core capital		28		
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–		
(5) Risk-weighted assets		17,662		
(6) Total necessary capital	(5) × 4%	706		

(Note) Capital ratio is calculated based on Financial Service Agency Notifications No. 19 and 20 of 2006.

The standardized approach is applied for calculating credit risks and assets, while the fundamental approach is applied for calculating the amount equivalent to operational risk.

Figures for the fiscal year ended March 31, 2021 are not provided for UI Bank Co., Ltd. as it only commenced operation in January 2022.

II. Status of Loans

1. Risk-monitored Loans and Loans Based on the Financial Reconstruction Act Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Bankrupt and quasi-bankrupt assets	19,863	340	19,523
Doubtful assets	105,125	17,575	87,550
Substandard assets	8,471	1,609	6,862
Past-due loans (3 months or more)	210	187	23
Restructured loans	8,261	1,422	6,839
Sub-total	133,460	19,525	113,935
Normal assets	4,292,288	394,073	3,898,215
Total credit balance	4,425,748	413,597	4,012,151

(Ratio to total credit balance)

(%)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Bankrupt and quasi-bankrupt assets	0.44	(0.04)	0.48
Doubtful assets	2.37	0.19	2.18
Substandard assets	0.19	0.02	0.17
Past-due loans (3 months or more)	0.00	—	0.00
Restructured loans	0.18	0.01	0.17
Ratio to total credit balance	3.01	0.18	2.83

[After partial direct write-offs]

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Bankrupt and quasi-bankrupt assets	5,817	24	5,793
Doubtful assets	105,125	17,575	87,550
Substandard assets	8,471	1,609	6,862
Past-due loans (3 months or more)	210	187	23
Restructured loans	8,261	1,422	6,839
Sub-total	119,414	19,208	100,206
Normal assets	4,292,288	394,073	3,898,215
Total credit balance	4,411,703	413,281	3,998,422

(Ratio to total credit balance)

(%)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Bankrupt and quasi-bankrupt assets	0.13	(0.01)	0.14
Doubtful assets	2.38	0.20	2.18
Substandard assets	0.19	0.02	0.17
Past-due loans (3 months or more)	0.00	—	0.00
Restructured loans	0.18	0.01	0.17
Ratio to total credit balance	2.70	0.20	2.50

(Note) Due to the enforcement of “Cabinet Office Order to Partially Amend the Ordinance for Enforcement of the Banking Act, etc.” (Cabinet Office Order No. 3, January 24, 2020) effective March 31, 2022, “risk-monitored loans” categories etc. based on the Banking Act are aligned with loan categories etc. disclosed under the Act on Emergency Measures for the Revitalization of the Financial Functions (loans based on the Financial Reconstruction Act), and stated on the basis of total credit balance which includes not only loans and bills discounted but also accrued interest, etc.

**2. Coverage Status of Loans Based on the Financial Reconstruction Act
Kiraboshi Bank, Ltd. [Non-consolidated]**

(Millions of yen, %)

	March 31, 2022	Difference	March 31, 2021
	(A)	(A) – (B)	(B)
Covered amount (C)	105,398	20,922	84,476
Reserve for possible loan losses	23,623	(899)	24,522
Bankrupt and quasi-bankrupt assets	14,362	248	14,114
Doubtful assets	8,480	(1,350)	9,830
Substandard loans	780	204	576
Collateral guarantees, etc.	81,774	21,820	59,954
Bankrupt and quasi-bankrupt assets	5,500	92	5,408
Doubtful assets	74,103	21,288	52,815
Substandard loans	2,170	440	1,730
Problem assets (D)	133,460	19,525	113,935
Coverage ratio (C)/(D)	78.97	4.83	74.14

**3. Status of Reserve for Possible Loan Losses
Kiraboshi Bank, Ltd. [Non-consolidated]**

(Millions of yen)

	March 31, 2022	Difference□	March 31, 2021
	(A)	(A) – (B)	(B)
Reserve for possible loan losses	33,831	431	33,400
Provision of general reserve for possible loan losses	10,879	1,638	9,241
Provision for individual possible loan losses	22,952	(1,206)	24,158

4. Status of Problem Assets Subject to Disclosure

Kiraboshi Bank, Ltd. [Non-consolidated]

[Fiscal year ended March 31, 2022]

(Billions of yen)

Self-assessment (Object: Total credit, etc.)

Disclosed debts based on Financial Reconstruction Act (Object: Total credit, etc.)

Classification of borrowers	Classification			
	Not classified	Classification II	Classification III	Classification IV
Bankrupt borrowers 6.4 <0.8>	6.0	0.3	— (0.0)	— (5.5)
Virtually bankrupt borrowers 13.4 <4.9>	10.5	2.9	— (0.2)	— (8.4)
Borrowers with bankruptcy concerns 105.1	49.9	32.6	22.5 (8.4)	
Borrowers requiring caution 914.6	Substandard borrowers 9.9	0.6	9.3	
Normal borrowers 3,386.1	3,386.1			
Total 4,425.7 <4,411.7>	3,731.3	671.8	22.5	—

Disclosed debts (credit balance)	Collateral guarantees, etc.	Reserve	Coverage ratio
Bankrupt and quasi-bankrupt 19.8 <5.8>	5.5	14.3	100.0% <100.0%>
Doubtful assets 105.1	74.1	8.4	78.5%
Substandard loans	Past-due loans (3 months or more) 0.2	2.1	0.7
	Restructured loans 8.2		
Subtotal 133.4 <119.4>	81.7	23.6	Total 78.9% <76.5%>
Claims to borrowers requiring caution, excluding claims to substandard borrowers 906.1			
Normal assets 4,292.2			
Total 4,425.7 <4,411.7>			

Ratio to total debts	84.3%	15.1%	0.5%	—
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- (Notes) 1. Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interests and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
2. Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
3. Kiraboshi Bank, Ltd. did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
4. Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.

5. Loan Breakdown by Industrial Sector
Kiraboshi Bank, Ltd. [Non-consolidated]
(i) Loan breakdown by industrial sector

(Millions of yen)

	Balance at March 31, 2022 (A)	Difference (A) – (B)	Balance at March 31, 2021 (B)
All branches	4,369,783	431,739	3,938,044
Manufacturing	347,532	857	346,675
Agriculture, forestry	1,142	54	1,088
Fishery	114	(70)	184
Mining, quarrying of stone and gravel	1,485	36	1,449
Construction	230,856	8,647	222,209
Electricity, gas and heat supplies, and waterworks	23,478	10,209	13,269
Communication service	121,772	19,221	102,551
Transportation, postal activities	84,211	(844)	85,055
Commerce	545,185	52,799	492,386
Banks and other financial institutions	273,308	121,692	151,616
Real estate	1,222,634	157,885	1,064,749
(Real estate brokerage)	461,005	77,581	383,424
(Real estate leasing)	761,629	80,304	681,325
Goods rental and leasing	105,182	13,182	92,000
Scientific research, professional and technical services	82,769	5,993	76,776
Accommodations	18,579	346	18,233
Restaurant businesses	56,631	(3,417)	60,048
Living-related and personal services, amusement services	74,886	11,173	63,713
Education, learning support	35,849	5,045	30,804
Medical healthcare and welfare	172,870	25,112	147,758
Other services	131,143	22,311	108,832
Local governments	103,377	(14,053)	117,430
Other	736,770	(4,439)	741,209

(Notes) 1. As special international financial transaction account is included in “Other,” and the same applies for (ii) below.

2. “Real estate brokerage” consists of real estate services by businesses with a license for real estate brokerage, while “Real estate leasing” consists of leasing by personal businesses mainly engaged in apartment management. The same applies for (ii) below.

(ii) Loan breakdown by industrial sector (ratio)

(%)

	Balance at March 31, 2022 (A)	Difference (A) – (B)	Balance at March 31, 2021 (B)
All branches	100.00%	—	100.00%
Manufacturing	7.95%	(0.85%)	8.80%
Agriculture, forestry	0.02%	—	0.02%
Fishery	0.00%	—	0.00%
Mining, quarrying of stone and gravel	0.03%	—	0.03%
Construction	5.28%	(0.36%)	5.64%
Electricity, gas and heat supplies, and waterworks	0.53%	0.20%	0.33%
Communication service	2.78%	0.18%	2.60%
Transportation, postal activities	1.92%	(0.23%)	2.15%
Commerce	12.47%	(0.03%)	12.50%
Banks and other financial institutions	6.25%	2.40%	3.85%
Real estate	27.97%	0.94%	27.03%
(Real estate brokerage)	10.54%	0.81%	9.73%
(Real estate leasing)	17.42%	0.12%	17.30%
Goods rental and leasing	2.40%	0.07%	2.33%
Scientific research, professional and technical services	1.89%	(0.05%)	1.94%
Accommodations	0.42%	(0.04%)	0.46%
Restaurant businesses	1.29%	(0.23%)	1.52%
Living-related and personal services, amusement services	1.71%	0.10%	1.61%
Education, learning support	0.82%	0.04%	0.78%
Medical healthcare and welfare	3.95%	0.20%	3.75%
Other services	3.00%	0.24%	2.76%
Local governments	2.36%	(0.62%)	2.98%
Other	16.86%	(1.96%)	18.82%

(iii) Risk-monitored loans by industrial sector

(Millions of yen)

	Balance at March 31, 2022 (A)	Difference (A) – (B)	Balance at March 31, 2021 (B)
All branches	133,460	19,525	113,935
Manufacturing	16,788	1,991	14,797
Agriculture, forestry	—	(2)	2
Fishery	—	—	—
Mining, quarrying of stone and gravel	—	—	—
Construction	9,113	1,944	7,169
Electricity, gas and heat supplies, and waterworks	—	—	—
Communication service	4,731	708	4,023
Transportation, postal activities	3,000	(74)	3,074
Commerce	38,124	2,430	35,694
Banks and other financial institutions	148	(242)	390
Real estate	23,329	10,349	12,980
(Real estate brokerage)	13,287	10,785	2,502
(Real estate leasing)	10,041	(437)	10,478
Goods rental and leasing	1,387	182	1,205
Scientific research, professional and technical services	6,759	1,755	5,004
Accommodations	2,079	(68)	2,147
Restaurant businesses	7,932	1,601	6,331
Living-related and personal services, amusement services	2,800	(2,179)	4,979
Education, learning support	2,131	1,281	850
Medical healthcare and welfare	2,287	770	1,517
Other services	5,497	1,018	4,479
Local governments	—	—	—
Other	7,348	(1,939)	9,287

(Note) Due to the enforcement of “Cabinet Office Order to Partially Amend the Ordinance for Enforcement of the Banking Act, etc.” (Cabinet Office Order No. 3, January 24, 2020) effective March 31, 2022, “risk-monitored loans” categories etc. based on the Banking Act are aligned with loan categories etc. disclosed under the Act on Emergency Measures for the Revitalization of the Financial Functions (loans based on the Financial Reconstruction Act), and stated on the basis of total credit balance which includes not only loans and bills discounted but also accrued interest, etc.

6. Deposits and Loans
Kiraboshi Bank, Ltd. [Non-consolidated]
(i) Status of loans

(Millions of yen, %)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Loans (balance)	4,369,783	431,739	3,938,044
(Excluding offshore accounts) (C)	4,369,783	431,739	3,938,044
Loans to small and medium-sized enterprises (D)	3,688,118	325,296	3,362,822
Small and medium-sized enterprise loans	2,988,163	355,382	2,632,781
Personal loans	699,955	(30,086)	730,041
Percentage of total loans (D)/(C)	84.40	(0.99)	85.39
Loans (average balance)	4,116,724	208,478	3,908,246

(ii) Consumer loan balance

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Consumer loan balance	699,955	(30,086)	730,041
Housing-related loans	635,271	(8,111)	643,382
Other loans	64,684	(21,975)	86,659

(iii) Status of deposits

(1) Kiraboshi Bank, Ltd.

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Deposits (year-end balance)	5,057,232	53,854	5,003,378
Deposits	5,045,602	55,134	4,990,468
Personal deposits	3,040,241	(19,894)	3,060,135
Corporate deposits	1,875,327	124,170	1,751,157
Deposits	130,033	(49,142)	179,175
Negotiable certificates of deposit	11,630	(1,280)	12,910
Deposit (average balance)	5,117,248	176,287	4,940,961
Deposits	5,104,574	173,385	4,931,189
Negotiable certificates of deposit	12,674	2,902	9,772

(2) UI Bank Co., Ltd.

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Deposits (year-end balance)	136,221		
Deposits	136,221		
Personal deposits	136,221		
Deposit (average balance)	10,492		
Deposits	10,492		

(Note) Year-on-year comparison with March 31, 2021 is not stated since UI Bank Co., Ltd. commenced operation in January 2022.

(3) Kiraboshi Bank, Ltd. and UI Bank Co., Ltd. combined

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Deposits (year-end balance)	5,193,453		
Deposits	5,181,823		
Personal deposits	3,176,462		
Corporate deposits	1,875,327		
Deposits	130,033		
Negotiable certificates of deposit	11,630		
Deposit (average balance)	5,127,741		
Deposits	5,115,066		
Negotiable certificates of deposit	12,674		

(Note) Year-on-year comparison with March 31, 2021 is not stated since UI Bank Co., Ltd. commenced operation in January 2022.

(iv) Deposits and loan balances by region**(1) Kiraboshi Bank, Ltd.**

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Deposits	5,045,602	55,134	4,990,468
Tokyo Metropolis	3,883,494	36,473	3,847,021
Kanagawa Prefecture	1,078,843	18,184	1,060,659
Others	83,263	476	82,787
Loans	4,369,783	431,739	3,938,044
Tokyo Metropolis	3,737,117	407,915	3,329,202
Kanagawa Prefecture	580,007	17,608	562,399
Others	52,659	6,217	46,442

(2) UI Bank Co., Ltd.

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Deposits	136,221		
Tokyo Metropolis	69,788		
Kanagawa Prefecture	23,859		
Others	42,572		

(Note) Year-on-year comparison with March 31, 2021 is not stated since UI Bank Co., Ltd. commenced operation in January 2022.

(3) Kiraboshi Bank, Ltd. and UI Bank Co., Ltd. combined

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Deposits	5,181,823		
Tokyo Metropolis	3,953,282		
Kanagawa Prefecture	1,102,702		
Others	125,835		
Loans	4,369,783		
Tokyo Metropolis	3,737,117		
Kanagawa Prefecture	580,007		
Others	52,659		

(Note) Year-on-year comparison with March 31, 2021 is not stated since UI Bank Co., Ltd. commenced operation in January 2022.

Loans made by UI Bank Co., Ltd. as of March 31, 2022 are entirely loans to Kiraboshi Bank, Ltd. and are therefore not included in the above table.

(v) Assets under management**(1) Kiraboshi Bank, Ltd.**

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Assets under management	412,491	(6,193)	418,684
Investment trust	146,115	(6,479)	152,594
Life insurance	233,839	1,973	231,866
Public bonds	32,536	(1,687)	34,223

(2) Kiraboshi Life Design Securities Co., Ltd.

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Assets under management	173,132	65,139	107,993
Investment trust	164,107	60,038	104,069
Public bonds	192	(64)	256
Others	8,832	5,165	3,667

(3) Kiraboshi Bank, Ltd. And Kiraboshi Life Design Securities Co., Ltd. combined

(Millions of yen)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Assets under management	585,623	58,945	526,678
Investment trust	310,222	53,559	256,663
Life insurance	233,839	1,973	231,866
Public bonds	32,728	(1,752)	34,480
Others	8,832	5,165	3,667

(vi) Status of branches and employees

(Branches, persons)

	March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Domestic head office and branch offices (including representative offices)	165	1	164
Tokyo Metropolis	124	(1)	125
Kanagawa Prefecture	37	2	35
Others	4	–	4
Number of executives and employees	2,472	(126)	2,598
Number of executives	12	1	11
Number of employees	2,460	(127)	2,587

(Note) For employees above, the number of employees, including executive officers, but excluding temporary employees, fixed-term employees, and secondees, has been used.

(vii) Trust business**Kiraboshi Bank, Ltd.**

(Millions of yen)

		March 31, 2022 (A)	Difference (A) – (B)	March 31, 2021 (B)
Construction cost credit trust	Value of transactions handled	29,043	(3,171)	32,214
	Fiscal year-end balance	25,453	11,329	14,124
Real estate management trust	Value of transactions handled	29,742	20,402	9,340
	Fiscal year-end balance	53,958	29,464	24,494
Other	Value of transactions handled	23	(339)	362
	Fiscal year-end balance	2,851	(26)	2,877
Total	Value of transactions handled	58,810	16,893	41,917
	Fiscal year-end balance	82,263	40,767	41,496

III. Valuation Gain/Loss on Securities

1. Valuation Standards

Trading-purpose securities	Mark-to-market method
Marketable bonds held to maturity	Amortized cost method
Available-for-sale securities	Mark-to-market method (Valuation gains or losses on available-for-sale securities are recorded as a separate item under net assets.) Cost method applied for stocks, etc. without market value
Investments in subsidiaries and affiliates	Cost method

2. Gain/Loss on Valuation

(1) Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

(Millions of yen)

	March 31, 2022 (A)				March 31, 2021 (B)		
	Gain (loss) on valuation (A)	Difference (A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	(682)	(682)	—	682	—	—	—
Available-for-sale securities	3,797	(13,674)	23,916	20,118	17,471	27,362	9,891
Stocks	10,297	(192)	11,385	1,088	10,489	11,360	870
Bonds	(2,856)	(5,380)	2,862	5,718	2,524	4,324	1,800
Others	(3,643)	(8,100)	9,668	13,311	4,457	11,677	7,220
Total	3,115	(14,356)	23,916	20,801	17,471	27,362	9,891

(2) Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	March 31, 2022 (A)				March 31, 2021 (B)		
	Gain (loss) on valuation (A)	Difference (A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	(675)	(675)	—	675	—	—	—
Available-for-sale securities	7,151	(14,540)	26,973	19,822	21,691	31,537	9,845
Stocks	9,754	(284)	10,951	1,196	10,038	11,121	1,083
Bonds	(638)	(6,047)	4,986	5,624	5,409	7,162	1,753
Others	(1,964)	(8,207)	11,036	13,001	6,243	13,252	7,008
Total	6,475	(15,216)	26,973	20,497	21,691	31,537	9,845