

Financial Results  
for the First Half of the Fiscal Year Ending March 31, 2023  
- Supplementary Information -



Tokyo Kiraboshi Financial Group, Inc.

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## I. Overview of Financial Results for the First Half of the Fiscal Year Ending March 31, 2023

### 1. Status of Profit/Loss

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

Ordinary income in the first half of the fiscal year ending March 31, 2023 increased by ¥13,678 million year-on-year to ¥60,608 million, while ordinary profit increased by ¥5,817 million year-on-year to ¥13,217 million. Profit attributable to owners of parent increased by ¥3,859 million year-on-year to ¥8,625 million.

(Millions of yen)

		First half ended Sept. 30, 2022 (A)	Difference (A) – (B)	First half ended Sept. 30, 2021 (B)
Ordinary income	1	60,608	13,678	46,930
Gross business profit	2	39,657	1,960	37,697
(Excluding gains/losses on bonds (five accounts total))	3	44,523	7,143	37,380
Net interest income	4	33,663	4,232	29,431
Trust fees	5	221	27	194
Net fees and commissions	6	7,071	(331)	7,402
Other business income (loss)	7	(1,298)	(1,968)	669
Expenses (excluding non-recurring losses)	8	28,372	614	27,758
Credit-related costs	9	500	(2,663)	3,163
Write-off of loans	10	2	2	—
Transfer to reserve for individual possible loan losses	11	1,699	(941)	2,641
Other credit-related costs	12	(1,202)	(1,724)	521
Gains (losses) on stocks and other securities	13	3,034	2,605	428
Profit (loss) on investments based on the equity method	14	4	(5)	10
Others	15	(607)	(792)	184
Ordinary profit	16	13,217	5,817	7,399
Extraordinary profit (loss)	17	963	1,015	(52)
Income before income taxes	18	14,180	6,832	7,347
Total income taxes	19	5,608	3,026	2,581
Income taxes – current	20	3,351	1,657	1,693
Income taxes – deferred	21	2,256	1,368	888
Profit	22	8,572	3,806	4,765
Loss attributable to non-controlling interests	23	(53)	(53)	—
Profit attributable to owners of parent	24	8,625	3,859	4,765

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

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

## (2) Kiraboshi Bank, Ltd.

In the first half of the fiscal year ending March 31, 2023, although a loss on sale of foreign bonds was recorded, non-consolidated ordinary profit increased by ¥14,804 million year on year to ¥21,764 million, as a result of such factors as an increase in interest on loans and discounts due in part to promotion of main bank relationship-building and business financing activities, a significant increase in net interest income including posting of dividends received from affiliates, combined with a decrease in credit-related costs. Net income for the first half ended September 30, 2022, increased by ¥12,673 million year-on-year to ¥17,332 million.

\* An amount equivalent to ¥6,470 million in profit on investments based on the equity method, which was posted in the Group's accounts in the previous fiscal year, is included in net interest income of the first half of the fiscal year ending March 31, 2023, as dividends from affiliates.

### [Non-consolidated]

(Millions of yen)

		First half ended Sept. 30, 2022 (A)	Difference (A) – (B)	First half ended Sept. 30, 2021 (B)
Ordinary income	1	59,838	20,470	39,368
Gross business profit	2	45,225	9,185	36,039
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	48,714	12,992	35,722
Gross domestic business profit	4	48,148	13,857	34,290
(Excluding gains/losses on bonds (five accounts total))	5	45,226	11,336	33,890
Net interest income	6	37,802	9,379	28,423
Trust fees	7	221	27	194
Net fees and commissions	8	4,938	(314)	5,253
Other business income (loss)	9	5,185	4,766	419
Gross international business profit	10	(2,922)	(4,672)	1,749
(Excluding gains/losses on bonds (five accounts total))	11	3,488	1,655	1,832
Net interest income	12	2,211	762	1,449
Net fees and commissions	13	98	(2)	101
Other business income (loss)	14	(5,232)	(5,432)	199
Expenses (excluding non-recurring losses)	15	25,026	(731)	25,757
Personnel expenses	16	10,992	(677)	11,670
Non-personnel expenses	17	11,721	(76)	11,798
Taxes	18	2,311	22	2,289
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	19	20,198	9,916	10,282
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	23,688	13,723	9,965
Net core business income (excluding gains ([losses]) on cancellation of investment trusts)	21	23,763	13,794	9,968
Transfer to reserve for general possible loan losses (1)	22	(1,302)	(1,589)	287
Net business income	23	21,501	11,506	9,994
(Gains/losses on bonds (five accounts total))	24	(3,489)	(3,806)	317
Non-recurring profit (loss)	25	262	3,297	(3,035)
Loss from write-off of non-performing loans (2)	26	1,783	(1,027)	2,810
Write-off of loans	27	—	—	—
Transfer to reserve for individual possible loan losses	28	1,666	(905)	2,571
Loss on disposal of receivables	29	—	—	—
Provision for contingent loss	30	23	13	10
Credit guarantee association responsibility-sharing system charge	31	86	(135)	222
Other losses from write-off of non-performing loans	32	6	0	6
Reversal of allowance for loan losses (3)	33	—	—	—
Recoveries of written-off claim	34	30	9	21
Gains (losses) on stocks and other securities	35	3,019	3,095	(76)
Gain on sale of stocks and other securities	36	3,108	2,881	227
Loss on sale of stocks and other securities	37	88	32	55
Loss on devaluation of stocks and other securities	38	—	(247)	247
Other non-recurring profit (loss)	39	(1,004)	(834)	(169)
Ordinary profit	40	21,764	14,804	6,959
Extraordinary profit (loss)	41	1,415	1,458	(42)
Income before income taxes	42	23,180	16,262	6,917
Total income taxes	43	5,847	3,589	2,258
Income taxes – current	44	3,038	1,827	1,211
Income taxes – deferred	45	2,808	1,761	1,046
Net income	46	17,332	12,673	4,659
Credit-related costs (1)+(2)–(3)	47	480	(2,617)	3,098

### [Consolidated]

(Millions of yen)

Ordinary income	48	53,731	13,960	39,770
Ordinary profit	49	15,755	8,639	7,115
Profit attributable to owners of parent	50	11,221	6,560	4,660

## 2. Business Income

### Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	First half ended Sept. 30, 2022 (A)	Difference (A) – (B)		First half ended Sept. 30, 2021 (B)
Net business income (before transfer to reserve for general possible loan losses)	20,198	9,916		10,282
Per employee (thousands of yen)	8,217	4,253		3,963
Business Income	21,501	11,506		9,994
Per employee (thousands of yen)	8,747	4,894		3,853
Net core business income	23,688	13,723		9,965
Per employee (thousands of yen)	9,637	5,795		3,841

(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]

#### <Combined basis>

(%)

	First half ended Sept. 30, 2022 (A)	Difference (A) – (B)		First half ended Sept. 30, 2021 (B)
Yields on interest-earning assets (C)	1.34	0.26		1.07
Loans and bills discounted (c)	1.24	0.04		1.19
Securities	2.69	1.50		1.18
Cost of funding (D)	0.84	(0.07)		0.91
Deposits, etc. (d)	0.01	(0.00)		0.01
External liabilities	0.18	0.14		0.03
Difference of interest rates between deposits and loans (c) – (d)	1.23	0.05		1.18
Net interest margin (C) – (D)	0.50	0.34		0.16

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

#### <Domestic Operations>

(%)

	First half ended Sept. 30, 2022 (A)	Difference (A) – (B)		First half ended Sept. 30, 2021 (B)
Yields on interest-earning assets (C)	1.27	0.22		1.04
Loans and bills discounted (c)	1.21	0.02		1.18
Securities	2.93	1.72		1.20
Cost of funding (D)	0.81	(0.09)		0.91
Deposits, etc. (d)	0.01	(0.00)		0.01
External	0.09	0.09		0.00
Difference of interest rates between deposits and loans (c) – (d)	1.20	0.03		1.17
Net interest margin (C) – (D)	0.45	0.32		0.13

(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]

(%)

	First half ended	Difference (A) – (B)	First half ended
	Sept. 30, 2022 (A)		Sept. 30, 2021 (B)
On basis of profit attributable to owners of parent	5.46	2.45	3.00

(Note) Average net assets, the denominator, is computed as the sum of net assets at the beginning and the end of the period, divided by two.

##### Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	First half ended	Difference (A) – (B)	First half ended
	Sept. 30, 2022 (A)		Sept. 30, 2021 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	13.18	6.41	6.77
On a basis of net business income	14.04	7.45	6.58
On a basis of net core business income	15.46	8.90	6.56
On basis of profit attributable to owners of parent	11.31	8.24	3.06

(Note) Average net assets, the denominator, is computed as the sum of net assets at the beginning and at the end of the period, divided by two.

##### Kiraboshi Bank, Ltd. [non-consolidated] (exclusive of ¥6.4 billion in dividends received from affiliates)

(%)

	First half ended	Difference (A) – (B)	First half ended
	Sept. 30, 2022 (A)		Sept. 30, 2021 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	9.06	2.28	6.77
On a basis of net business income	9.92	3.33	6.58
On a basis of net core business income	11.36	4.80	6.56
On basis of profit attributable to owners of parent	7.16	4.10	3.06

(Note) Average net assets, the denominator, is computed as the sum of net assets at the beginning and the end of the period, divided by two.

##### Kiraboshi Bank, Ltd. [Consolidated]

(%)

	First half ended	Difference (A) – (B)	First half ended
	Sept. 30, 2022 (A)		Sept. 30, 2021 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	8.94	2.23	6.71
On a basis of net business income	9.77	3.24	6.53
On a basis of net core business income	11.14	4.63	6.50
On basis of profit attributable to owners of parent	7.06	4.09	2.97

(Note) Average net assets, the denominator, is computed as the sum of net assets at the beginning and at the end of the period, divided by two.

## 5. OHR

### Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	First half ended Sept. 30, 2022 (A)	Difference (A) – (B)	First half ended Sept. 30, 2021 (B)
On a basis of gross core business profit	51.37	(20.73)	72.10
On a basis of gross business profit	55.33	(16.13)	71.46

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

### Kiraboshi Bank, Ltd. [non-consolidated] (exclusive of ¥6.4 billion in dividends received from affiliates)

(%)

	First half ended Sept. 30, 2022 (A)	Difference (A) – (B)	First half ended Sept. 30, 2021 (B)
On a basis of gross core business profit	59.24	(12.86)	72.10
On a basis of gross business profit	64.57	(6.89)	71.46

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

## 6. Gain/Loss on Securities

### Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	First half ended Sept. 30, 2022 (A)	Difference (A) – (B)	First half ended
			Sept. 30, 2021 (B)
Gains (losses) on bonds	(3,489)	(3,806)	317
Gain on sale of bond	4,344	3,920	423
Gain on redemption of bond	105	6	98
Loss on sale of bond	7,939	7,734	205
Loss on redemption of bond	—	—	—
Amortization on bond	—	—	—
Gain (loss) on securities from application of mark- to-market accounting (securities)	3,019	3,095	(76)
Gain on sale of stocks and other securities	3,108	2,881	227
Loss on sale of stocks and other securities	88	32	55
Amortization of stock and other securities	—	(247)	247



## 7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		September 30, 2022 (A)	Difference (A) – (B)	March 31, 2022 (B)
(1) Capital ratio (%)	(4)/(5)	8.40	(0.01)	8.41
(2) Basic items in core capital		328,795	4,172	324,623
(3) Adjustments in core capital		18,265	(7,315)	25,580
(4) Capital	(2) – (3)	310,530	11,488	299,042
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		316,160	6,686	309,473
Total provisions included in basic items in core capital		10,115	(1,339)	11,455
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets		3,696,300	141,207	3,555,093
(6) Total necessary capital	(5) × 4%	147,852	5,648	142,203

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

(Millions of yen, %)

		September 30, 2022 (A)	Difference (A) – (B)	March 31, 2022 (B)
(1) Capital ratio (%)	(4)/(5)	8.46	0.25	8.21
(2) Basic items in core capital		323,346	14,250	309,095
(3) Adjustments in core capital		12,214	(7,440)	19,655
(4) Capital	(2) – (3)	311,131	21,690	289,440
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		313,641	15,573	298,068
Total provisions included in basic items in core capital		9,725	(1,322)	11,048
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets		3,673,384	149,718	3,523,665
(6) Total necessary capital	(5) × 4%	146,935	5,988	140,946

### (3) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

		September 30, 2022 (A)	Difference (A) – (B)	March 31, 2022 (B)
(1) Capital ratio (%)	(4)/(5)	8.60	0.10	8.50
(2) Basic items in core capital		330,925	6,897	324,027
(3) Adjustments in core capital		15,230	(8,672)	23,903
(4) Capital	(2) – (3)	315,694	15,570	300,124
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		318,101	9,462	308,639
Total provisions included in basic items in core capital		9,852	(1,340)	11,193
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets		3,667,189	138,760	3,528,428
(6) Total necessary capital	(5) × 4%	146,687	5,550	141,137

**(4) UI Bank Co., Ltd.**

(Millions of yen, %)

		September 30,	Difference (A) – (B)	March 31,
		2022 (A)		2022 (B)
(1) Capital ratio (%)	(4)/(5)	13.56	(2.13)	15.70
(2) Basic items in core capital		7,465	3,429	4,036
(3) Adjustments in core capital		1,336	74	1,262
(4) Capital	(2) – (3)	6,128	3,355	2,773
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		7,389	3,382	4,007
Total provisions included in basic items in core capital		75	46	28
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets		45,176	27,513	17,662
(6) Total necessary capital	(5) × 4%	1,807	1,100	706

(Note) Capital ratio in each of the charts above is calculated in accordance with Notification No. 19 and No. 20 issued by the Japanese Financial Services Agency in 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.

- \* A portion of retirement benefit trust assets (¥14.5 billion) was returned to Kiraboshi Bank, Ltd. in the first half of the fiscal year ending March 2023, in order to bring the net defined benefit assets of the bank to an appropriate level. This has resulted in a decrease in “Adjustments in core capital” and an increase in “Capital” of Tokyo Kiraboshi Financial Group, Inc. (consolidated) and Kiraboshi Bank, Ltd. (non-consolidated and consolidated).

## II. Status of Loans

### 1. Risk-monitored Loans and Loans Based on the Financial Reconstruction Act

#### Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Bankrupt and quasi-bankrupt assets	19,211	(651)	447	19,863	18,764
Doubtful assets	94,201	(10,924)	(15,995)	105,125	110,196
Substandard assets	7,607	(863)	686	8,471	6,921
Past-due loans (3 months or more)	36	(174)	(39)	210	75
Restructured loans	7,571	(689)	726	8,261	6,845
Sub-total	121,020	(12,439)	(14,861)	133,460	135,882
Normal assets	4,469,574	177,286	349,983	4,292,288	4,119,590
Total credit balance	4,590,594	164,846	335,122	4,425,748	4,255,472

#### (Ratio to total credit balance)

(%)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Bankrupt and quasi-bankrupt assets	0.41	(0.03)	(0.02)	0.44	0.44
Doubtful assets	2.05	(0.32)	(0.53)	2.37	2.58
Substandard assets	0.16	(0.02)	0.00	0.19	0.16
Past-due loans (3 months or more)	0.00	(0.00)	(0.00)	0.00	0.00
Restructured loans	0.16	(0.02)	0.00	0.18	0.16
Ratio to total credit balance	2.63	(0.37)	(0.55)	3.01	3.19

#### [After partial direct write-offs]

(Millions of yen)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Bankrupt and quasi-bankrupt assets	5,568	(248)	436	5,817	5,132
Doubtful assets	94,201	(10,924)	(15,995)	105,125	110,196
Substandard assets	7,607	(863)	686	8,471	6,921
Past-due loans (3 months or more)	36	(174)	(39)	210	75
Restructured loans	7,571	(689)	726	8,261	6,845
Sub-total	107,377	(12,037)	(14,872)	119,414	122,250
Normal assets	4,469,574	177,286	349,983	4,292,288	4,119,590
Total credit balance	4,576,952	165,248	335,110	4,411,703	4,241,841

#### (Ratio to total credit balance)

(%)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Bankrupt and quasi-bankrupt assets	0.12	(0.01)	0.00	0.13	0.12
Doubtful assets	2.05	(0.32)	(0.53)	2.38	2.59
Substandard assets	0.16	(0.02)	0.00	0.19	0.16
Past-due loans (3 months or more)	0.00	(0.00)	(0.00)	0.00	0.00
Restructured loans	0.16	(0.02)	0.00	0.18	0.16
Ratio to total credit balance	2.34	(0.36)	(0.53)	2.70	2.88

(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, %)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Covered amount (D)	93,059	(12,338)	(12,216)	105,398	105,276
Reserve for possible loan losses	22,208	(1,414)	(2,556)	23,623	24,765
Bankrupt and quasi-bankrupt assets	14,041	(321)	(33)	14,362	14,074
Doubtful assets	7,554	(926)	(2,518)	8,480	10,073
Substandard loans	613	(167)	(4)	780	617
Collateral guarantees, etc.	70,851	(10,923)	(9,659)	81,774	80,511
Bankrupt and quasi-bankrupt assets	5,170	(330)	480	5,500	4,689
Doubtful assets	64,083	(10,020)	(10,238)	74,103	74,321
Substandard loans	1,597	(573)	97	2,170	1,500
Problem assets (E)	121,020	(12,439)	(14,861)	133,460	135,882
Coverage ratio (D)/(E)	76.89	(2.07)	(0.58)	78.97	77.47

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

(Millions of yen)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Reserve for possible loan losses	31,281	(2,550)	(2,502)	33,831	33,783
Provision of general reserve for possible loan losses	9,576	(1,302)	49	10,879	9,527
Provision for individual possible loan losses	21,704	(1,247)	(2,551)	22,952	24,256

#### 4. Status of Problem Assets Subject to Disclosure

##### Kiraboshi Bank, Ltd. [Non-consolidated]

[First half of the fiscal year ending March 2023 (as of September 30, 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				Disclosed debts (credit balance)	Collateral guarantees, etc.	Reserve	Coverage ratio			
	Not classified	Classification II	Classification III	Classification IV							
Bankrupt borrowers 5.1 <0.6>	4.9	0.2	— (0)	— (4.4)	Bankrupt and quasi-bankrupt 19.2 <5.5>	5.1	14.0	100.0%	<100.0%>		
Virtually bankrupt borrowers 14.0 <4.9>	11.7	2.2	— (0.3)	— (9.1)							
Borrowers with bankruptcy concerns 94.2	51.2	20.3	22.5 (7.5)		Doubtful assets 94.2	64.0	7.5	76.0%			
Borrowers requiring caution 853.7	Substandard borrowers 9.1	1.0	8.0		Substandard loans Past-due loans (3 months or more) 0 Restructured loans 7.5 Subtotal 121.0 <107.3>	1.5	0.6	29.0%	Total 76.8% <73.9%>		
	Borrowers requiring caution, excluding claims to substandard borrowers 844.5	267.7	576.8								
Normal borrowers 3623.4	3623.4				Normal assets 4,469.5						
Total 4,590.5 <4,576.9>	3,960.2	607.7	22.5	—	Total 4,590.5 <4,576.9>						
Ratio to total debts					86.2%	13.2%	0.4%	—			

- (Notes) 1. Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interest, 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 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 September 30, 2022 (A)	Difference		Balance at March 31, 2022 (B)	Balance at September 30, 2021 (C)
		(A) – (B)	(A) – (C)		
All branches	4,540,743	170,960	349,629	4,369,783	4,191,114
Manufacturing	351,702	4,170	3,822	347,532	347,880
Agriculture, forestry	1,143	1	37	1,142	1,106
Fishery	169	55	20	114	149
Mining, quarrying of stone and gravel	1,797	312	(125)	1,485	1,922
Construction	235,094	4,238	6,703	230,856	228,391
Electricity, gas and heat supplies, and waterworks	21,409	(2,069)	(1,933)	23,478	23,342
Communication service	123,919	2,147	6,372	121,772	117,547
Transportation, postal activities	78,480	(5,731)	(8,321)	84,211	86,801
Commerce	559,260	14,075	46,624	545,185	512,636
Banks and other financial institutions	360,998	87,690	132,307	273,308	228,691
Real estate	1,274,416	51,782	123,803	1,222,634	1,150,613
(Real estate brokerage)	477,344	16,339	62,122	461,005	415,222
(Real estate leasing)	797,072	35,443	61,682	761,629	735,390
Goods rental and leasing	108,544	3,362	9,646	105,182	98,898
Scientific research, professional and technical services	85,925	3,156	5,178	82,769	80,747
Accommodations	17,091	(1,488)	607	18,579	16,484
Restaurant businesses	54,123	(2,508)	(4,004)	56,631	58,127
Living-related and personal services, amusement services	75,778	892	9,618	74,886	66,160
Education, learning support	40,255	4,406	3,943	35,849	36,312
Medical healthcare and welfare	188,119	15,249	10,514	172,870	177,605
Other services	127,700	(3,443)	18,134	131,143	109,566
Local governments	96,968	(6,409)	(7,203)	103,377	104,171
Other	737,842	1,072	(6,114)	736,770	743,956

- (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	Difference		Balance at	Balance at
	September 30, 2022 (A)	(A) – (B)	(A) – (C)	March 31, 2022 (B)	September 30, 2021 (C)
All branches	100.00%	–	–	100.00%	100.00%
Manufacturing	7.74%	(0.20%)	(0.55%)	7.95%	8.30%
Agriculture, forestry	0.02%	(0.00%)	(0.00%)	0.02%	0.02%
Fishery	0.00%	0.00%	0.00%	0.00%	0.00%
Mining, quarrying of stone and gravel	0.03%	0.00%	(0.00%)	0.03%	0.04%
Construction	5.17%	(0.10%)	(0.27%)	5.28%	5.44%
Electricity, gas and heat supplies, and waterworks	0.47%	(0.06%)	(0.08%)	0.53%	0.55%
Communication service	2.72%	(0.05%)	(0.07%)	2.78%	2.80%
Transportation, postal activities	1.72%	(0.19%)	(0.34%)	1.92%	2.07%
Commerce	12.31%	(0.15%)	0.08%	12.47%	12.23%
Banks and other financial institutions	7.95%	1.69%	2.49%	6.25%	5.45%
Real estate	28.06%	0.08%	0.61%	27.97%	27.45%
(Real estate brokerage)	10.51%	(0.03%)	0.60%	10.54%	9.90%
(Real estate leasing)	17.55%	0.12%	0.00%	17.42%	17.54%
Goods rental and leasing	2.39%	(0.01%)	0.03%	2.40%	2.35%
Scientific research, professional and technical services	1.89%	(0.00%)	(0.03%)	1.89%	1.92%
Accommodations	0.37%	(0.04%)	(0.01%)	0.42%	0.39%
Restaurant businesses	1.19%	(0.10%)	(0.19%)	1.29%	1.38%
Living-related and personal services, amusement services	1.66%	(0.04%)	0.09%	1.71%	1.57%
Education, learning support	0.88%	0.06%	0.02%	0.82%	0.86%
Medical healthcare and welfare	4.14%	0.18%	(0.09%)	3.95%	4.23%
Other services	2.81%	(0.18%)	0.19%	3.00%	2.61%
Local governments	2.13%	(0.23%)	(0.35%)	2.36%	2.48%
Other	16.24%	(0.61%)	(1.50%)	16.86%	17.75%

**(iii) Risk-monitored loans by industrial sector**

(Millions of yen)

	Balance at September 30, 2022 (A)	Difference		Balance at March 31, 2022 (B)	Balance at September 30, 2021 (C)
		(A) – (B)	(A) – (C)		
All branches	121,020	(12,439)	(14,861)	133,460	135,882
Manufacturing	17,424	635	1,367	16,788	16,057
Agriculture, forestry	—	—	—	—	—
Fishery	—	—	—	—	—
Mining, quarrying of stone and gravel	—	—	—	—	—
Construction	9,440	327	1,503	9,113	7,937
Electricity, gas and heat supplies, and waterworks	89	89	89	—	—
Communication service	5,052	320	(168)	4,731	5,220
Transportation, postal activities	3,112	111	(104)	3,000	3,216
Commerce	38,202	77	(119)	38,124	38,322
Banks and other financial institutions	259	110	(134)	148	393
Real estate	11,972	(11,357)	(14,107)	23,329	26,079
(Real estate brokerage)	1,576	(11,711)	(13,533)	13,287	15,109
(Real estate leasing)	10,396	354	(573)	10,041	10,969
Goods rental and leasing	639	(748)	(613)	1,387	1,252
Scientific research, professional and technical services	6,730	(29)	100	6,759	6,629
Accommodations	2,050	(29)	(33)	2,079	2,083
Restaurant businesses	6,814	(1,117)	(2,596)	7,932	9,411
Living-related and personal services, amusement services	3,603	803	606	2,800	2,997
Education, learning support	1,419	(711)	24	2,131	1,395
Medical healthcare and welfare	2,481	194	196	2,287	2,285
Other services	5,364	(132)	(55)	5,497	5,420
Local governments	—	—	—	—	—
Other	6,363	(985)	(816)	7,348	7,179

(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, %)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Loans (balance)	4,540,743	170,960	349,629	4,369,783	4,191,114
(Excluding offshore accounts) (D)	4,540,743	170,960	349,629	4,369,783	4,191,114
Loans to small and medium-sized enterprises (E)	3,806,713	118,595	272,145	3,688,118	3,534,568
Small and medium-sized enterprise loans	3,111,503	123,340	282,389	2,988,163	2,829,114
Personal loans	695,210	(4,745)	(10,244)	699,955	705,454
Percentage of total loans (E)/(D)	83.83	(0.56)	(0.50)	84.40	84.33
Loans (average balance)	4,406,625	289,901	417,769	4,116,724	3,988,856

#### (ii) Consumer loan balance

(Millions of yen)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Consumer loan balance	695,210	(4,745)	(10,244)	699,955	705,454
Housing-related loans	630,952	(4,319)	(8,492)	635,271	639,444
Other loans	64,258	(426)	(1,752)	64,684	66,010

#### (iii) Status of deposits

##### (1) Kiraboshi Bank, Ltd.

(Millions of yen)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Deposits (year-end balance)	5,106,564	49,332	(41,390)	5,057,232	5,147,954
Deposits	5,097,064	51,462	(37,980)	5,045,602	5,135,044
Personal deposits	3,036,833	(3,407)	(33,326)	3,040,241	3,070,159
Corporate deposits	1,917,045	41,718	43,552	1,875,327	1,873,493
Deposits	143,185	13,151	(48,206)	130,033	191,391
Negotiable certificates of deposit	9,500	(2,130)	(3,410)	11,630	12,910
Deposit (average balance)	5,086,898	(30,350)	(13,315)	5,117,248	5,100,214
Deposits	5,076,081	(28,492)	(11,223)	5,104,574	5,087,304
Negotiable certificates of deposit	10,817	(1,857)	(2,092)	12,674	12,910

##### (2) UI Bank Co., Ltd.

(Millions of yen)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Deposits (year-end balance)	239,621	103,400		136,221	
Deposits	239,621	103,400		136,221	
Personal deposits	239,621	103,400		136,221	
Deposit (average balance)	166,466	155,973		10,492	
Deposits	166,466	155,973		10,492	

(Note) Year-on-year comparison with September 30, 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)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Deposits (year-end balance)	5,346,186	152,733		5,193,453	
Deposits	5,336,686	154,863		5,181,823	
Personal deposits	3,276,455	99,992		3,176,462	
Corporate deposits	1,917,045	41,718		1,875,327	
Deposits	143,185	13,151		130,033	
Negotiable certificates of deposit	9,500	(2,130)		11,630	
Deposit (average balance)	5,253,364	125,623		5,127,741	
Deposits	5,242,547	127,480		5,115,066	
Negotiable certificates of deposit	10,817	(1,857)		12,674	

(Note) Year-on-year comparison with September 30, 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)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Deposits	5,097,064	51,462	(37,980)	5,045,602	5,135,044
Tokyo Metropolis	3,922,951	39,457	(38,131)	3,883,494	3,961,083
Kanagawa Prefecture	1,091,159	12,316	3,364	1,078,843	1,087,794
Others	82,953	(310)	(3,213)	83,263	86,166
Loans and bills discounted	4,540,743	170,959	349,628	4,369,783	4,191,114
Tokyo Metropolis	3,908,210	171,092	343,194	3,737,117	3,565,015
Kanagawa Prefecture	577,336	(2,670)	(361)	580,007	577,698
Others	55,196	2,536	6,795	52,659	48,400

**(2) UI Bank Co., Ltd.**

(Millions of yen)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Deposits	239,621	103,400		136,221	
Tokyo Metropolis	114,626	44,837		69,788	
Kanagawa Prefecture	44,103	20,244		23,859	
Others	80,891	38,319		42,572	

(Note) Year-on-year comparison with September 30, 2021, is not stated since UI Bank Co., Ltd. commenced operation in January 2022.

\* Distribution in other regions

(Millions of yen)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Total	80,891	38,319		42,572	
Kanto	37,216	17,189		20,026	
Kansai	14,133	6,753		7,379	
Tokai	9,508	4,335		5,173	
Others	20,033	10,040		9,992	

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

(Millions of yen)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Deposits	5,336,686	154,863		5,181,823	
Tokyo Metropolis	4,037,578	84,296		3,953,282	
Kanagawa Prefecture	1,135,263	32,561		1,102,702	
Others	163,844	38,009		125,835	
Loans and bills discounted	4,540,743	170,959		4,369,783	
Tokyo Metropolis	3,908,210	171,092		3,737,117	
Kanagawa Prefecture	577,336	(2,670)		580,007	
Others	55,196	2,536		52,659	

(Note) Year-on-year comparison with September 30, 2021, is not stated since UI Bank Co., Ltd. commenced operation in January 2022.

Loans made by UI Bank Co., Ltd. as of September 30, 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)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Assets under management	397,960	(14,530)	(12,776)	412,491	410,736
Investment trust	133,888	(12,226)	(11,932)	146,115	145,821
Life insurance	233,759	(79)	3,004	233,839	230,755
Public bonds	30,311	(2,225)	(3,848)	32,536	34,160

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

(Millions of yen)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Assets under management	185,601	12,469	36,192	173,132	149,409
Investment trust	172,866	8,758	32,855	164,107	140,010
Public bonds	152	(40)		192	
Others	12,583	3,750	3,184	8,832	9,398

(Note) Public bonds are presented as a separate item from March 31, 2022, figures.

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

(Millions of yen)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Assets under management	583,562	(2,061)	23,416	585,623	560,146
Investment trust	306,755	(3,467)	20,923	310,222	285,831
Life insurance	233,759	(79)	3,004	233,839	230,755
Public bonds	30,463	(2,265)	(3,696)	32,728	34,160
Other	12,583	3,750	3,184	8,832	9,398

**(vi) Status of branches and employees**

(Branches, persons)

	September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Domestic head office and branch offices (including representative offices)	166	1	2	165	164
Tokyo Metropolis	124	–	–	124	124
Kanagawa Prefecture	38	1	2	37	36
Others	4	–	–	4	4
Number of executives and employees	2,436	(36)	(132)	2,472	2,568
Number of executives	12	–	–	12	12
Number of employees	2,424	(36)	(132)	2,460	2,556

(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)

		September 30, 2022 (A)			March 31, 2022 (B)	September 30, 2021 (C)
			Difference (A) – (B)	Difference (A) – (C)		
Construction cost credit trust	Value of transactions handled	12,435		2,036	29,043	10,399
	Fiscal year-end balance	14,659	(10,793)	2,223	25,453	12,436
Real estate management trust	Value of transactions handled	29,663		12,024	29,742	17,638
	Fiscal year-end balance	81,996	28,037	39,892	53,958	42,104
Other	Value of transactions handled	8		(6)	23	15
	Fiscal year-end balance	2,812	(38)	(43)	2,851	2,856
Total	Value of transactions handled	42,108		14,054	58,810	28,053
	Fiscal year-end balance	99,468	17,204	42,071	82,263	57,397

(Note) Comparison with the fiscal year ended March 31, 2022, is not presented because the calculation period is different for the value of transactions handled.

### 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)

	September 30, 2022				September 30, 2021		
	Gain (loss)				Gain (loss)		
	on valuation (A)	Difference (A) – (B)	Valuation gain	Valuation loss	on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	(1,785)	(1,797)	–	1,785	12	12	–
Available-for-sale securities	(16,205)	(42,652)	16,250	32,455	26,446	33,343	6,896
Stocks	7,162	(5,256)	8,953	1,791	12,418	13,218	799
Bonds	(8,009)	(11,647)	920	8,929	3,638	4,784	1,145
Others	(15,358)	(25,747)	6,376	21,734	10,389	15,340	4,951
Total	(17,990)	(44,450)	16,250	34,240	26,459	33,356	6,896

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

(Millions of yen)

	September 30, 2022				September 30, 2021		
	Gain (loss)				Gain (loss)		
	on valuation (A)	Difference (A) – (B)	Valuation gain	Valuation loss	on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	(1,775)	(1,787)	–	1,775	12	12	–
Available-for-sale securities	(14,333)	(44,413)	17,716	32,050	30,079	36,766	6,686
Stocks	6,662	(5,188)	8,559	1,896	11,850	12,705	854
Bonds	(7,291)	(13,406)	1,532	8,824	6,114	7,224	1,110
Others	(13,704)	(25,818)	7,624	21,328	12,114	16,836	4,721
Total	(16,108)	(46,201)	17,716	33,825	30,092	36,779	6,686