

Financial Results
for the Fiscal Year Ended March 31, 2023
- Supplementary Information -



Tokyo Kiraboshi Financial Group, Inc.

Contents

I. Overview of Financial Results for the Fiscal Year Ended March 31, 2023

1. Status of Profit/Loss	1–3
2. Business Income	4
3. Margin	4
4. ROE	5
5. OHR	6
6. Gain/Loss on Securities	7
7. Capital Ratio (Domestic Standards)	8–9

II. Status of Loans

1. Risk-monitored Loans and Loans Based on the Financial Reconstruction Act	10–11
2. Coverage Status of Loans Based on the Financial Reconstruction Act	11
3. Status of Reserve for Possible Loan Losses	11
4. Status of Problem Assets Subject to Disclosure	12
5. Loan Breakdown by Industrial Sector	13–15
6. Deposits and Loans	16–20

III. Valuation Gain/Loss on Securities

1. Valuation Standards	21
2. Gain/Loss on Valuation	21

I. Overview of Financial Results for the Fiscal Year Ended March 31, 2023

1. Status of Profit/Loss

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

In the fiscal year ended March 31, 2023, ordinary income increased by ¥16,943 million year-on-year to ¥125,291 million while ordinary profit increased by ¥5,830 million year-on-year to ¥30,774 million. Profit attributable to owners of parent increased by ¥2,967 million year-on-year to ¥21,150 million.

(Millions of yen)

		Fiscal year ended March 31, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)
Ordinary income	1	125,291	16,943	108,348
Gross business profit	2	82,811	3,730	79,081
(Excluding gains/losses on bonds (five accounts total))	3	89,482	10,278	79,203
Net interest income	4	68,407	6,459	61,947
Trust fees	5	395	67	328
Net fees and commissions	6	16,759	1,482	15,277
Net other business income (loss)	7	(2,750)	(4,278)	1,528
Expenses (excluding non-recurring losses)	8	57,788	1,334	56,454
Credit-related costs	9	2,258	(4,224)	6,482
Write-off of loans	10	19	9	9
Transfer to reserve for individual possible loan losses	11	4,583	97	4,485
Other credit-related costs	12	(2,344)	(4,331)	1,986
Gains (losses) on stocks and other securities	13	4,646	3,819	826
Profit on investments based on the equity method	14	3,569	(2,970)	6,540
Others	15	(206)	(1,637)	1,431
Ordinary profit	16	30,774	5,830	24,943
Extraordinary profit (loss)	17	1,093	1,266	(172)
Income before income taxes	18	31,867	7,096	24,771
Total income taxes	19	10,798	4,210	6,588
Income taxes – current	20	7,907	3,041	4,865
Income taxes – deferred	21	2,891	1,169	1,722
Profit (loss)	22	21,069	2,886	18,183
Profit (loss) attributable to non-controlling interests	23	(80)	(80)	–
Profit attributable to owners of parent	24	21,150	2,967	18,183

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	25	17	2	15
Equity-method affiliates	26	3	–	3

(2) Kiraboshi Bank, Ltd.

In the fiscal year ended March 31, 2023, although a loss on sale of foreign bonds was recorded, non-consolidated ordinary profit increased by ¥10,555 million year on year to ¥36,561 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 decreases in credit-related costs and personnel expenses. Net income increased by ¥8,942 million year on year to ¥27,426 million.

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

[Non-consolidated]

(Millions of yen)

		Fiscal year ended March 31, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)	
Ordinary income	1	110,764	17,008	93,755	
Gross business profit	2	85,753	7,199	78,554	
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	90,763	12,086	78,676	
Gross domestic business profit	4	88,234	14,568	73,665	
(Excluding gains/losses on bonds (five accounts total))	5	85,917	12,456	73,461	
Net interest income	6	69,946	7,771	62,174	
Trust fees	7	395	67	328	
Net fees and commissions	8	12,183	1,210	10,972	
Net other business income (loss)	9	5,708	5,518	189	
Gross international business profit	10	(2,480)	(7,368)	4,888	
(Excluding gains/losses on bonds (five accounts total))	11	4,845	(369)	5,215	
Net interest income	12	4,487	980	3,506	
Net fees and commissions	13	204	(15)	220	
Net other business income (loss)	14	(7,171)	(8,333)	1,161	
Expenses (excluding non-recurring losses)	15	50,448	(957)	51,406	
Personnel expenses	16	22,333	(913)	23,247	
Non-personnel expenses	17	23,848	90	23,757	
Taxes	18	4,266	(134)	4,401	
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	19	35,304	8,156	27,147	
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	40,314	13,044	27,270	
Net core business income (excluding gains ([losses]) on cancellation of investment trusts)	21	40,392	13,074	27,318	
Transfer to reserve for general possible loan losses (1)	22	(2,562)	(4,202)	1,639	
Net business income	23	37,867	12,359	25,508	
(Gains/losses on bonds (five accounts total))	24	(5,009)	(4,887)	(122)	
Non-recurring profit (loss)	25	(1,306)	(1,804)	497	
Loss from write-off of non-performing loans (2)	26	4,617	(117)	4,734	
Write-off of loans	27	–	–	–	
Transfer to reserve for individual possible loan losses	28	4,238	(163)	4,402	
Loss on sale of receivables	29	–	0	(0)	
Provision for contingent loss	30	126	162	(36)	
Credit guarantee association responsibility-sharing system charge	31	240	(118)	359	
Other losses from write-off of non-performing loans	32	12	2	9	
Reversal of allowance for loan losses (3)	33	–	–	–	
Recoveries of written-off claim	34	74	29	44	
Gains (losses) on stocks and other securities	35	4,811	390	4,421	
Gain on sale of stocks and other securities	36	5,667	(1,470)	7,138	
Loss on sale of stocks and other securities	37	855	(1,574)	2,430	
Loss on devaluation of stocks and other securities	38	–	(286)	286	
Other non-recurring profit (loss)	39	(1,575)	(2,341)	766	
Ordinary profit	40	36,561	10,555	26,006	
Extraordinary profit (loss)	41	1,569	1,731	(162)	
Income before income taxes	42	38,130	12,286	25,844	
Total income taxes	43	10,704	3,344	7,359	
Income taxes – current	44	7,037	2,917	4,119	
Income taxes – deferred	45	3,666	426	3,240	
Net income	46	27,426	8,942	18,484	
Credit-related costs	(1)+(2)–(3)	47	2,054	(4,319)	6,373

[Consolidated]

(Millions of yen)

Ordinary income	48	109,618	10,352	99,266
Ordinary profit	49	34,512	4,023	30,488
Profit attributable to owners of parent	50	25,068	2,417	22,651

2. Business Income

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)
Net business income (before provision for general reserve for possible loan losses)	35,304	8,156	27,147
Per employee (thousands of yen)	14,649	3,977	10,671
Net business income	37,867	12,359	25,508
Per employee (thousands of yen)	15,712	5,685	10,026
Net core business income	40,314	13,044	27,270
Per employee (thousands of yen)	16,727	6,008	10,719

(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, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)
Yields on interest-earning assets (C)	1.26	0.12	1.14
Loans and bills discounted (c)	1.26	0.05	1.21
Securities	2.04	0.54	1.50
Cost of funding (D)	0.86	(0.00)	0.87
Deposits, etc. (d)	0.01	0.00	0.01
External	0.26	0.22	0.03
Difference of interest rates between deposits and loans (c) – (d)	1.25	0.05	1.20
Net interest margin (C) – (D)	0.39	0.12	0.27

(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, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)
Yields on interest-earning assets (C)	1.17	0.07	1.10
Loans and bills discounted (c)	1.22	0.03	1.19
Securities	2.04	0.44	1.60
Cost of funding (D)	0.83	(0.04)	0.87
Deposits, etc. (d)	0.01	(0.00)	0.01
External liabilities	0.12	0.11	0.00
Difference of interest rates between deposits and loans (c) – (d)	1.21	0.03	1.18
Net interest margin (C) – (D)	0.34	0.11	0.23

(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, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)
On basis of profit attributable to owners of parent	6.54	0.77	5.77

(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, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	11.33	2.32	9.00
On a basis of net business income	12.15	3.69	8.46
On a basis of net core business income	12.94	3.89	9.04
On the basis of net income	8.80	2.67	6.13

(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. [Non-consolidated] (exclusive of ¥6.4 billion in dividends received from affiliates)

(%)

	Fiscal year ended March 31, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	9.35	0.34	9.00
On a basis of net business income	10.18	1.72	8.46
On a basis of net core business income	10.97	1.93	9.04
On the basis of net income	6.79	0.66	6.13

(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, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	8.98	1.34	7.63
On a basis of net business income	9.82	2.69	7.12
On a basis of net core business income	10.52	2.84	7.67
On the basis of profit attributable to owners of parent	7.71	0.49	7.22

(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, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)
On a basis of gross core business profit	55.58	(9.75)	65.33
On a basis of gross business profit	58.83	(6.61)	65.44

(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)

(%)

	Fiscal year ended March 31, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)
On a basis of gross core business profit	59.84	(5.48)	65.33
On a basis of gross business profit	63.63	(1.80)	65.44

(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, 2023 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2022 (B)
Gains (losses) on bonds	(5,009)	(4,887)	(122)
Gain on sale of bonds	5,434	4,821	613
Gain on redemption of bond	105	6	98
Loss on sale of bonds	10,372	9,537	834
Loss on redemption of bond	–	–	–
Loss on devaluation of bonds	177	177	–
Gain (loss) on stocks	4,811	390	4,421
Gain on sale of equity securities	5,667	(1,470)	7,138
Loss on sale of equity securities	855	(1,574)	2,430
Loss on devaluation of equity securities	–	(286)	286

7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
(1) Capital ratio (%)	(4)/(5)	8.15	(0.25)	8.41
(2) Basic items in core capital		339,056	14,433	324,623
(3) Adjustments in core capital		22,671	(2,909)	25,580
(4) Capital	(2) – (3)	316,384	17,342	299,042
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		326,640	17,166	309,473
Total provisions included in basic items in core capital		8,809	(2,645)	11,455
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets, etc.		3,879,700	324,607	3,555,093
(6) Total necessary capital	(5) × 4%	155,188	12,984	142,203

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

(Millions of yen, %)

		March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
(1) Capital ratio (%)	(4)/(5)	8.23	0.02	8.21
(2) Basic items in core capital		330,096	21,001	309,095
(3) Adjustments in core capital		13,575	(6,079)	19,655
(4) Capital	(2) – (3)	316,521	27,080	289,440
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		321,665	23,597	298,068
Total provisions included in basic items in core capital		8,441	(2,606)	11,048
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets, etc.		3,841,948	318,282	3,523,665
(6) Total necessary capital	(5) × 4%	153,677	12,731	140,946

(3) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

		March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
(1) Capital ratio (%)	(4)/(5)	8.41	(0.09)	8.50
(2) Basic items in core capital		342,466	18,438	324,027
(3) Adjustments in core capital		19,279	(4,623)	23,903
(4) Capital	(2) – (3)	323,186	23,062	300,124
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		329,879	21,239	308,639
Total provisions included in basic items in core capital		8,553	(2,639)	11,193
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets, etc.		3,842,321	313,892	3,528,428
(6) Total necessary capital	(5) × 4%	153,692	12,555	141,137

(4) UI Bank Co., Ltd.

(Millions of yen, %)

		March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
(1) Capital ratio (%)	(4)/(5)	6.88	(8.81)	15.70
(2) Basic items in core capital		6,591	2,555	4,036
(3) Adjustments in core capital		2,135	872	1,262
(4) Capital	(2) – (3)	4,456	1,682	2,773
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		6,483	2,475	4,007
Total provisions included in basic items in core capital		108	79	28
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets, etc.		64,691	47,028	17,662
(6) Total necessary capital	(5) × 4%	2,587	1,881	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.

* A portion of retirement benefit trust assets (¥14.5 billion) was returned to Kiraboshi Bank, Ltd. in the fiscal year ended 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)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Bankrupt and quasi-bankrupt assets	22,869	3,006	19,863
Doubtful assets	87,396	(17,729)	105,125
Substandard assets	7,603	(867)	8,471
Past-due loans (3 months or more)	23	(187)	210
Restructured loans	7,580	(680)	8,261
Subtotal	117,870	(15,590)	133,460
Normal assets	4,661,353	369,065	4,292,288
Total credit balance	4,779,223	353,474	4,425,748

(Ratio to total credit balance)

(%)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Bankrupt and quasi-bankrupt assets	0.47	0.02	0.44
Doubtful assets	1.82	(0.54)	2.37
Substandard assets	0.15	(0.03)	0.19
Past-due loans (3 months or more)	0.00	(0.00)	0.00
Restructured loans	0.15	(0.02)	0.18
Ratio to total credit balance	2.46	(0.54)	3.01

[After partial direct write-offs]

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Bankrupt and quasi-bankrupt assets	9,577	3,759	5,817
Doubtful assets	87,396	(17,729)	105,125
Substandard assets	7,603	(867)	8,471
Past-due loans (3 months or more)	23	(187)	210
Restructured loans	7,580	(680)	8,261
Subtotal	104,578	(14,836)	119,414
Normal assets	4,661,353	369,065	4,292,288
Total credit balance	4,765,931	354,228	4,411,703

(Ratio to total credit balance)

(%)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Bankrupt and quasi-bankrupt assets	0.20	0.06	0.13
Doubtful assets	1.83	(0.54)	2.38
Substandard assets	0.15	(0.03)	0.19
Past-due loans (3 months or more)	0.00	(0.00)	0.00
Restructured loans	0.15	(0.02)	0.18
Ratio to total credit balance	2.19	(0.51)	2.70

(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, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Covered amount (C)	91,727	(13,671)	105,398
Reserve for possible loan losses	21,145	(2,478)	23,623
Bankrupt and quasi-bankrupt assets	13,637	(725)	14,362
Doubtful assets	6,916	(1,564)	8,480
Substandard loans	592	(188)	780
Collateral guarantees, etc.	70,581	(11,192)	81,774
Bankrupt and quasi-bankrupt assets	9,232	3,731	5,500
Doubtful assets	60,010	(14,093)	74,103
Substandard loans	1,338	(831)	2,170
Problem assets (D)	117,870	(15,590)	133,460
Coverage ratio (C)/(D)	77.82	(1.15)	78.97

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

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Reserve for possible loan losses	28,978	(4,853)	33,831
Provision of general reserve for possible loan losses	8,316	(2,563)	10,879
Provision for individual possible loan losses	20,662	(2,290)	22,952

4. Status of Problem Assets Subject to Disclosure

Kiraboshi Bank, Ltd. [Non-consolidated]

[Fiscal year ended March 31, 2023]

(Billions of yen)

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

Disclosed debts based on Financial Reconstruction Act and Risk-monitored loans under the Banking Law (Object: Total credit, etc.)

Classification of borrowers	Classification			
	Not classified	Classification II	Classification III	Classification IV
Bankrupt borrowers 5.6 <1.1>	5.0	0.5	— (0)	— (4.4)
Virtually bankrupt borrowers 17.2 <8.4>	12.0	5.1	— (0.2)	— (8.7)
Borrowers with bankruptcy concerns 87.3	50.5	16.4	20.4 (6.9)	
Borrowers requiring caution 809.5	Substandard borrowers 8.8	1.2	7.6	
	Borrowers requiring caution, excluding claims to substandard borrowers 800.6	255.0	545.6	
Normal borrowers 3,859.3	3,859.3			
Total 4,779.2 <4,765.9>	4,183.3	575.3	20.4	—

Disclosed debts (credit balance)	Collateral guarantees, etc.	Reserve	Coverage ratio	
Bankrupt and quasi-bankrupt 22.8 <9.5>	9.2	13.6	100.0% <100.0%>	
Doubtful assets 87.3	60.0	6.9	76.5%	
Substandard loans	Past-due loans (3 months or more) 0 Restructured loans 7.5	1.3	0.5	25.3%
Normal assets 4,661.3	Subtotal 117.8 <104.5>	70.5	21.1	Total 77.8% <75.0%>
	Total 4,779.2 <4,765.9>			

Ratio to total debts	87.5%	12.0%	0.4%	—
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- (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, 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, 2023 (A)	Difference (A) – (B)	Balance at March 31, 2022 (B)
All branches	4,735,398	365,615	4,369,783
Manufacturing	388,286	40,754	347,532
Agriculture, forestry	1,285	143	1,142
Fishery	314	200	114
Mining, quarrying of stone and gravel	1,773	288	1,485
Construction	225,686	(5,170)	230,856
Electricity, gas and heat supplies, and waterworks	21,296	(2,182)	23,478
Communication service	133,563	11,791	121,772
Transportation, postal activities	76,847	(7,364)	84,211
Commerce	557,232	12,047	545,185
Banks and other financial institutions	361,850	88,542	273,308
Real estate	1,392,496	169,862	1,222,634
(Real estate brokerage)	555,423	94,418	461,005
(Real estate leasing)	837,072	75,443	761,629
Goods rental and leasing	112,114	6,932	105,182
Scientific research, professional, and technical services	94,578	11,809	82,769
Accommodations	16,222	(2,357)	18,579
Restaurant businesses	59,141	2,510	56,631
Living-related and personal services, amusement services	86,561	11,675	74,886
Education, learning support	43,266	7,417	35,849
Medical healthcare and welfare	201,013	28,143	172,870
Other services	121,641	(9,502)	131,143
Local governments	88,045	(15,332)	103,377
Other	752,180	15,410	736,770

- (Notes) 1. 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, 2023 (A)	Difference (A) – (B)	Balance at March 31, 2022 (B)
All branches	100.00%	—	100.00%
Manufacturing	8.19%	0.24%	7.95%
Agriculture, forestry	0.02%	0.00%	0.02%
Fishery	0.00%	0.00%	0.00%
Mining, quarrying of stone and gravel	0.03%	0.00%	0.03%
Construction	4.76%	(0.51%)	5.28%
Electricity, gas and heat supplies, and waterworks	0.44%	(0.08%)	0.53%
Communication service	2.82%	0.03%	2.78%
Transportation, postal activities	1.62%	(0.30%)	1.92%
Commerce	11.76%	(0.70%)	12.47%
Banks and other financial institutions	7.64%	1.38%	6.25%
Real estate	29.40%	1.42%	27.97%
(Real estate brokerage)	11.72%	1.17%	10.54%
(Real estate leasing)	17.67%	0.24%	17.42%
Goods rental and leasing	2.36%	(0.03%)	2.40%
Scientific research, professional, and technical services	1.99%	0.10%	1.89%
Accommodations	0.34%	(0.08%)	0.42%
Restaurant businesses	1.24%	(0.04%)	1.29%
Living-related and personal services, amusement services	1.82%	0.11%	1.71%
Education, learning support	0.91%	0.09%	0.82%
Medical healthcare and welfare	4.24%	0.28%	3.95%
Other services	2.56%	(0.43%)	3.00%
Local governments	1.85%	(0.50%)	2.36%
Other	15.88%	(0.97%)	16.86%

(iii) Risk-monitored loans by industrial sector

(Millions of yen)

	Balance at March 31, 2023 (A)	Difference (A) – (B)	Balance at March 31, 2022 (B)
All branches	117,870	(15,590)	133,460
Manufacturing	18,060	1,272	16,788
Agriculture, forestry	—	—	—
Fishery	—	—	—
Mining, quarrying of stone and gravel	—	—	—
Construction	8,623	(490)	9,113
Electricity, gas and heat supplies, and waterworks	89	89	—
Communication service	5,761	1,029	4,731
Transportation, postal activities	3,808	807	3,000
Commerce	36,880	(1,244)	38,124
Banks and other financial institutions	258	109	148
Real estate	9,943	(13,386)	23,329
(Real estate brokerage)	1,441	(11,846)	13,287
(Real estate leasing)	8,501	(1,539)	10,041
Goods rental and leasing	579	(808)	1,387
Scientific research, professional, and technical services	6,010	(749)	6,759
Accommodations	1,807	(271)	2,079
Restaurant businesses	7,297	(634)	7,932
Living-related and personal services, amusement services	3,779	978	2,800
Education, learning support	1,492	(638)	2,131
Medical healthcare and welfare	2,497	209	2,287
Other services	4,485	(1,011)	5,497
Local governments	—	—	—
Other	6,497	(851)	7,348

(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

(i) Status of loans

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen, %)

	March 31, 2023	Difference (A) – (B)	March 31, 2022
	(A)		(B)
Loans (balance)	4,735,398	365,615	4,369,783
(Excluding offshore accounts) (C)	4,735,398	365,615	4,369,783
Loans to small and medium-sized enterprises (D)	4,024,339	336,221	3,688,118
Small and medium-sized enterprise loans	3,323,224	335,061	2,988,163
Personal loans	701,115	1,160	699,955
Percentage of total loans (D)/(C)	84.98	0.58	84.40
Loans (average balance)	4,515,696	398,972	4,116,724

(ii) Consumer loan balance

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	March 31, 2023	Difference (A) – (B)	March 31, 2022
	(A)		(B)
Consumer loan balance	701,115	1,160	699,955
Housing-related loans	631,708	(3,563)	635,271
Other loans	69,407	4,723	64,684

(iii) Status of deposits**(1) Kiraboshi Bank, Ltd. [Non-consolidated]**

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Deposits (year-end balance)	5,357,746	300,514	5,057,232
Deposits	5,348,246	302,644	5,045,602
Personal deposits	3,021,053	(19,188)	3,040,241
Corporate deposits	1,996,614	121,286	1,875,327
Other deposits	330,579	200,545	130,033
Negotiable certificates of deposit	9,500	(2,130)	11,630
Deposit (average balance)	5,118,425	1,176	5,117,248
Deposits	5,108,264	3,690	5,104,574
Negotiable certificates of deposit	10,160	(2,514)	12,674

(2) UI Bank Co., Ltd.

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Deposits (year-end balance)	335,860	199,639	136,221
Deposits	335,860	199,639	136,221
Personal deposits	335,860	199,639	136,221
Deposit (average balance)	215,365	204,873	10,492
Deposits	215,365	204,873	10,492

(3) Kiraboshi Bank, Ltd. [Non-consolidated] and UI Bank Co., Ltd. combined

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Deposits (year-end balance)	5,693,607	500,153	5,193,453
Deposits	5,684,107	502,283	5,181,823
Personal deposits	3,356,913	180,450	3,176,462
Corporate deposits	1,996,614	121,286	1,875,327
Other deposits	330,579	200,545	130,033
Negotiable certificates of deposit	9,500	(2,130)	11,630
Deposit (average balance)	5,333,791	206,049	5,127,741
Deposits	5,323,630	208,563	5,115,066
Negotiable certificates of deposit	10,160	(2,514)	12,674

(iv) Deposits and loan balances by region
(1) Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Deposits	5,348,246	302,644	5,045,602
Tokyo Metropolis	4,181,506	298,011	3,883,494
Kanagawa Prefecture	1,082,178	3,334	1,078,843
Others	84,562	1,298	83,263
Loans	4,735,398	365,615	4,369,783
Tokyo Metropolis	4,101,030	363,913	3,737,117
Kanagawa Prefecture	573,686	(6,320)	580,007
Others	60,681	8,022	52,659

(2) UI Bank Co., Ltd.

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Deposits	335,860	199,639	136,221
Tokyo Metropolis	155,056	85,267	69,788
Kanagawa Prefecture	63,907	40,047	23,859
Others*	116,896	74,324	42,572
Loans	1		—
Tokyo Metropolis	0		—
Kanagawa Prefecture	—		—
Others	1		—

(Note) UI Bank Co., Ltd. started handling card loans in March 2023. Loans to Kiraboshi Bank, Ltd. are not included in the above table.

* Distribution in other regions

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Total	116,896	74,324	42,572
Kanto	50,162	30,136	20,026
Kansai	21,968	14,588	7,379
Tokai	14,575	9,401	5,173
Others	30,190	20,197	9,992

(3) Kiraboshi Bank, Ltd. [Non-consolidated] and UI Bank Co., Ltd. combined

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Deposits	5,684,107	502,284	5,181,823
Tokyo Metropolis	4,336,562	383,280	3,953,282
Kanagawa Prefecture	1,146,085	43,383	1,102,702
Others	201,459	75,624	125,835
Loans	4,735,400		4,369,783
Tokyo Metropolis	4,101,030		3,737,117
Kanagawa Prefecture	573,686		580,007
Others	60,683		52,659

(Note) UI Bank Co., Ltd. started handling card loans in March 2023. Loans to Kiraboshi Bank, Ltd. are not included in the above table.

(v) Assets under management**(1) Kiraboshi Bank, Ltd. [Non-consolidated]**

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Assets under management	400,523	(11,967)	412,491
Investment trust	136,780	(9,334)	146,115
Life insurance	237,460	3,621	233,839
Public bonds	26,282	(6,254)	32,536

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

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Assets under management	202,827	29,695	173,132
Investment trust	188,564	24,457	164,107
Public bonds	137	(55)	192
Others	14,125	5,293	8,832

(3) Kiraboshi Bank, Ltd. [Non-consolidated] and Kiraboshi Life Design Securities Co., Ltd. combined

(Millions of yen)

	March 31, 2023 (A)	Difference (A) – (B)	March 31, 2022 (B)
Assets under management	603,351	17,727	585,623
Investment trust	325,345	15,123	310,222
Life insurance	237,460	3,621	233,839
Public bonds	26,419	(6,309)	32,728
Others	14,125	5,293	8,832

(vi) Status of branches and employees
Kiraboshi Bank, Ltd. [Non-consolidated]

(Branches, persons)

	March 31, 2023 (A)	Difference (A) – (B)	
			March 31, 2022 (B)
Domestic head office and branch offices (including representative offices)	166	1	165
Tokyo Metropolis	124	–	124
Kanagawa Prefecture	38	1	37
Others	4	–	4
Number of executives and employees	2,323	(149)	2,472
Number of executives	9	(3)	12
Number of employees	2,314	(146)	2,460

(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. [Non-consolidated]

(Millions of yen)

		March 31, 2023 (A)	Difference (A) – (B)	
				March 31, 2022 (B)
Construction cost credit trust	Value of transactions handled	34,345	5,301	29,043
	Fiscal year-end balance	20,932	(4,521)	25,453
Real estate management trust	Value of transactions handled	36,936	7,193	29,742
	Fiscal year-end balance	89,716	35,757	53,958
Other	Value of transactions handled	23	(0)	23
	Fiscal year-end balance	2,820	(31)	2,851
Total	Value of transactions handled	71,305	12,495	58,810
	Fiscal year-end balance	113,469	31,205	82,263

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, 2023 (A)				March 31, 2022 (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	(1,260)	(577)	–	1,260	(682)	–	682
Other securities	(10,660)	(14,458)	18,982	29,643	3,797	23,916	20,118
Stocks	10,721	424	11,903	1,181	10,297	11,385	1,088
Bonds	(8,720)	(5,864)	468	9,189	(2,856)	2,862	5,718
Others	(12,661)	(9,018)	6,610	19,272	(3,643)	9,668	13,311
Total	(11,921)	(15,036)	18,982	30,903	3,115	23,916	20,801

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

(Millions of yen)

	March 31, 2023 (A)				March 31, 2022 (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	(1,249)	(573)	–	1,249	(675)	–	675
Other securities	(9,236)	(16,388)	20,047	29,284	7,151	26,973	19,822
Stocks	10,192	438	11,527	1,334	9,754	10,951	1,196
Bonds	(8,289)	(7,651)	776	9,066	(638)	4,986	5,624
Others	(11,140)	(9,175)	7,743	18,883	(1,964)	11,036	13,001
Total	(10,485)	(16,961)	20,047	30,533	6,475	26,973	20,497