



Tokyo Kiraboshi Financial Group
Summary of Business Results for the
Three Months Ended June 30, 2025
[Summary]

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Tokyo Kiraboshi FG (consolidated)

(¥100 million)

	A	B		C	
	2024/6 (Actual)	2025/6 (Actual)	YoY (B - A)	2026/3 (Forecast)	Rate of progress (B / C)
1 Ordinary profit	96	83	(13)	470	17.7%
2 Profit attributable to owners of parent	65	57	(7)	330	17.4%

Ordinary profit

Percent change (13.7)% YoY
(¥9.6 billion → ¥8.3 billion)

Net income

Percent change (11.4)% YoY
(¥6.5 billion → ¥5.7 billion)

Kiraboshi Bank (non-consolidated)

(¥100 million)

	A	B		C	
	2024/6 (Actual)	2025/6 (Actual)	YoY (B - A)	2026/3 (Forecast)	Rate of progress (B / C)
1 Gross core business profit	211	209	(1)	950	22.0%
2 Net interest income	194	201	+6	880	—
3 Interest on loans and discounts	169	206	+36	857	—
4 Interest on securities	39	36	(2)	204	—
5 Interest on deposits, etc.	(6)	(37)	(30)	(145)	—
6 Other interest	(7)	(5)	+2	(35)	—
7 Net non-interest income	16	8	(7)	70	—
8 Expenses	(141)	(143)	(2)	(549)	—
9 Net core business income	69	66	(3)	401	16.4%
10 Credit-related costs	(6)	(3)	+3	(50)	—
11 Gains (losses) on bonds	(33)	0	+34	11	—
12 Gains (losses) on stocks and other securities	60	7	(52)	60	—
13 Other non-recurring profit (loss)	5	6	+0	(1)	—
14 Ordinary profit	95	78	(17)	421	18.5%
15 Extraordinary profit (loss)	(0)	1	+1	(2)	—
16 Income taxes	(29)	(24)	+5	(128)	—
17 Net income	65	55	(10)	291	18.9%

* For signs before the numbers on this page, "+" indicates increase in income, "-" indicates decrease in income

* Net non-interest income = trust fees + net fees and commission + other business income (excluding gains/losses on bonds)

Highlights of the key points

▶ ¥(1.8) billion YoY in securities trading related items

		2024/6	2025/6	YoY
11	Gains (losses) on bonds	(33)	0	+34
12	Gains (losses) on stocks and other securities	60	7	(52)
	Securities related (net)	26	8	(18)

Gain and loss on sale of securities were posted in 2024/6 in connection with treatment of valuation loss on securities

Gains (losses) on bonds: ⊖ loss-cutting sale of yen bonds, etc. (¥3.3 billion)
Gains (losses) on stocks and other securities: ⊕ posted gains on sale of equity securities held for pure investment and cross-held shares (¥6.0 billion)

▶ In contrast, +¥0.6 billion YoY in interest on deposits, loans and discounts

		2024/6	2025/6	YoY
3	Interest on loans and discounts	169	206	+36
5	Interest on deposits, etc.	6	37	(30)
	Interest on deposits, loans and discounts (net)	162	169	+6

▶ +¥0.8 billion YoY in profit from customer business (profit from main line business)

(Please refer to page 11)

Ordinary profit

Percent change (18.3)% YoY
(¥9.5 billion → ¥7.8 billion)

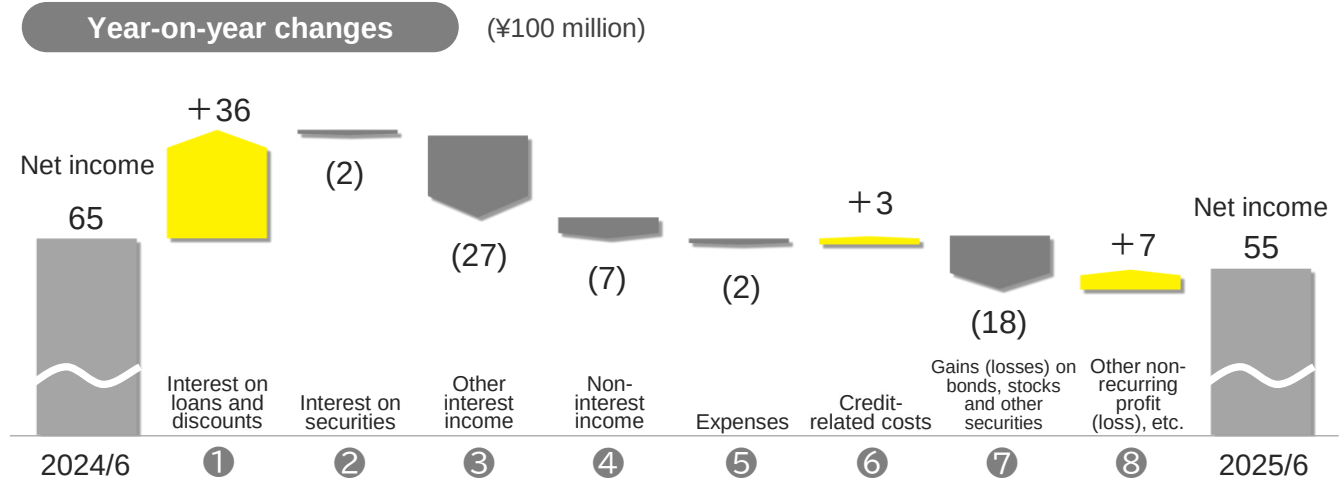
Net income

Percent change (16.0)% YoY
(¥6.5 billion → ¥5.5 billion)

Factors Affecting Net Income (Kiraboshi Bank)

* For signs before the numbers on this page, "+" indicates increase in income, "(")" indicates decrease in income

	主要項目	前年同期比	ポイント
①	Interest on loans and discounts	+¥3.6 billion	+¥3.6 billion YoY, reflecting continued increase in loan balances resulting largely from promotion of transactions for main bank relationship building and efforts in strengthening customer relations, combined with rising yields
②	Interest and dividends on securities	¥(0.2) billion	¥(0.2) billion YoY due largely to decline in securities balance
③	Other interest income	¥(2.7) billion	¥(2.7) billion YoY due largely to an increase in deposit interest (¥(3.0) billion) accompanying rise in interest rates ▶ Interest on deposits, etc. ¥(0.6) billion in 2024/6 → ¥(3.7) billion in 2025/6 ▶ Other interest ¥(0.7) billion in 2024/6 → ¥(0.5) billion in 2025/6
④	Net non-interest income	¥(0.7) billion	¥(0.7) billion YoY due largely to increase in hedging costs for yen bonds ▶ Income from fees and commissions (including trust fees) ¥2.5 billion in 2024/6 → ¥2.4 billion in 2025/6 ▶ Other business income ¥(0.8) billion in 2024/6 → ¥(1.5) billion in 2025/6
⑤	Expenses	¥(0.2) billion	¥(0.2) billion YoY due largely to an increase in non-personnel expenses including administrative outsourcing expenses
⑥	Credit-related costs	+¥0.3 billion	+¥0.3 billion YoY due to control of expense occurrence through such initiatives as financial support for business turnaround and enhancement of early warning signal management
⑦	Gains (losses) on bonds, stocks and other securities	¥(1.8) billion	¥(1.8) billion YoY due largely to decreases in gains on sale of equity securities held for pure investment and cross-held shares notwithstanding decrease in loss on sale of bonds ▶ Gains (losses) on bonds ¥(3.3) billion in 2024/6 → ¥0.0 billion in 2025/6 (¥3.3 billion of realized loss on securities was posted in 2024/6) ▶ Gains (losses) on stocks and other securities ¥6.0 billion in 2024/6 → ¥0.7 billion in 2025/6
⑧	Other non-recurring profit (loss) Total of extraordinary income (loss) and income taxes	+¥0.7 billion	+¥0.7 billion YoY due partly to a decrease in income taxes (+¥0.5billion)
	計	¥(1.0) billion	



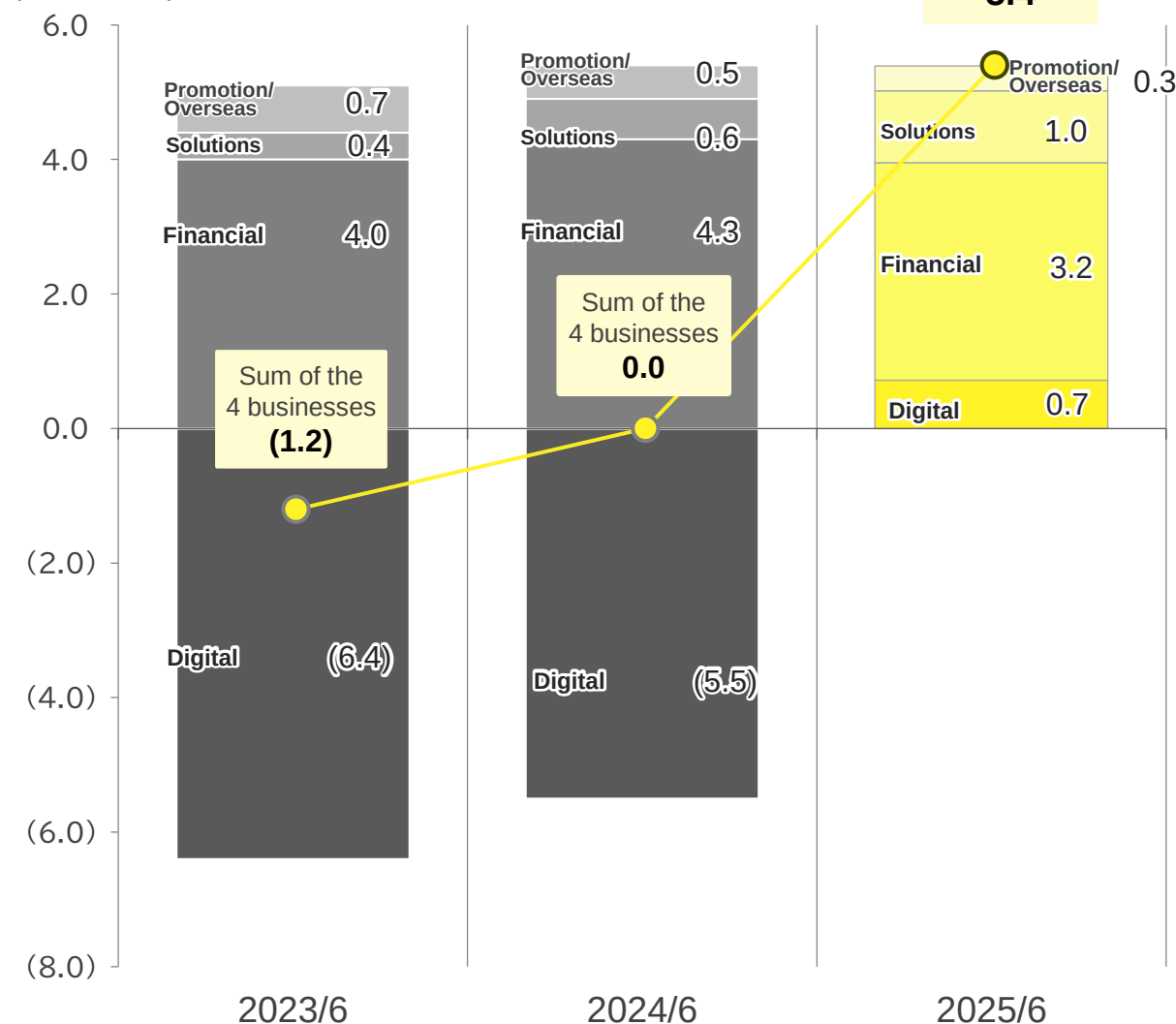
Diff. b/w consolidated and non-consolidated (¥100 million)	
Kiraboshi Bank (non-consolidated) net income	55
Group consolidated net income (of which, effects of start-up deficit of newly established companies, etc.: ¥(0) billion)	+5
Elimination of internal transactions between consolidated Group companies, etc.	(2)
Tokyo Kiraboshi FG (consolidated) net income	57

Group Company Profit (excluding Kiraboshi Bank)

Digital Business in totality turned profitable as a result of UI Bank recording profit in the first quarter
Continue to seek expansion of customer base and problem-solving through collaboration among Group companies for contribution to consolidated profit

Changes in Group profit by business

(¥100 million)



Digital Business

UI Bank Co., Ltd.

Kiraboshi Tech, Inc.

Financial Business

Tokyo Kiraboshi Lease, Inc.

Kiraboshi Capital Co., Ltd.

Kiraboshi Life Design Securities Co., Ltd.

Kiraboshi Servicer Co., Ltd.

Kiraboshi Insurance Agency CO., LTD.

Kiraboshi JCB Co., Ltd.

Kiraboshi Credit Guarantee Co., Ltd.

Yachiyo Credit Guarantee Co., Ltd.

Solutions Business

Kiraboshi Consulting Co., Ltd.

Kiraboshi System, Inc.

ITC Co., Ltd.

Kiraboshi business office service, Inc.

Promotion/Overseas Business

Be.Brave, Inc.

Kiraboshi Business Service Co., Ltd.

Kiraboshi Business Consulting Shanghai Co., Ltd.

StarBridge business consulting (Beijing) Co., Ltd.

KIRABOSHI BUSINESS CONSULTING VIETNAM CO., Ltd.

Loans and Trust Assets (Kiraboshi Bank)

Both loan balances and yield increased YoY due to efforts in strengthening customer relations, including promotion of transactions for main bank relationship building

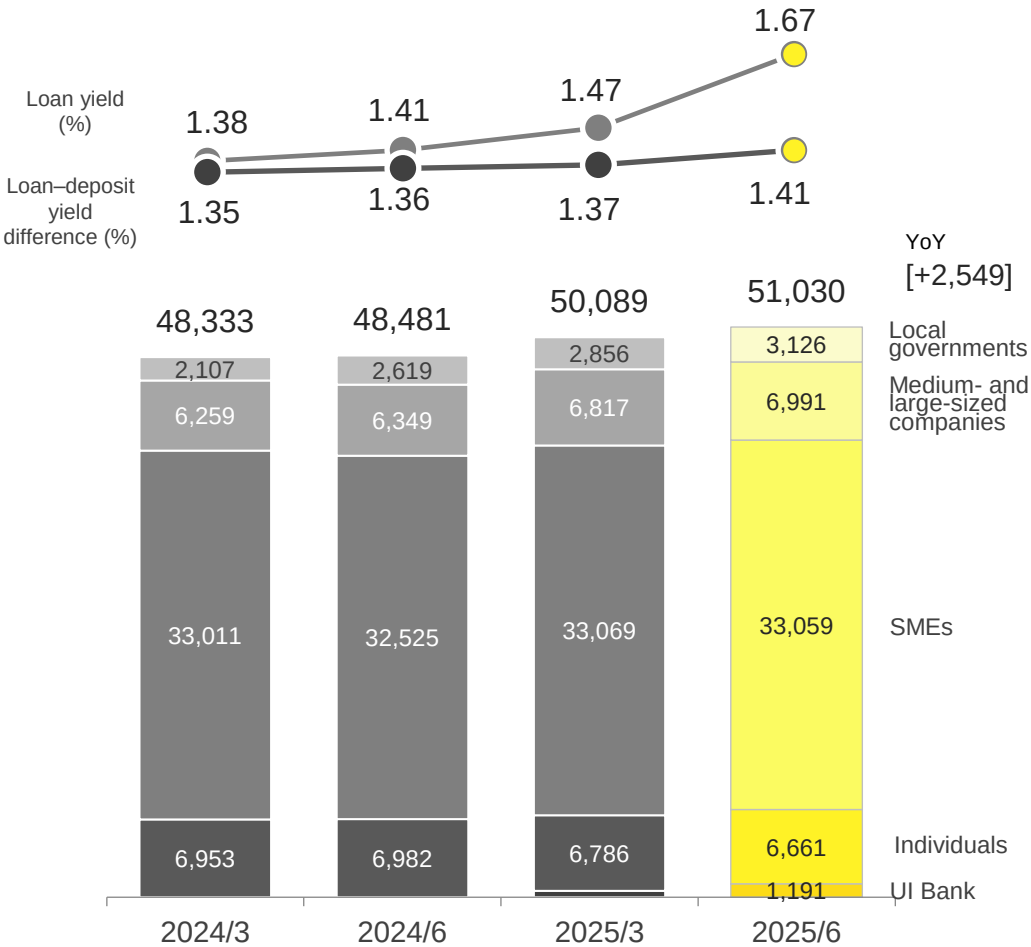
Net interest income overall maintained its rising trend, reflecting increase in interest on deposits, etc. accompanying rise in interest rates and increase also in interest on loans and discounts

1. Loan balance by type of customer

(Kiraboshi Bank + UI Bank) (¥100 million)

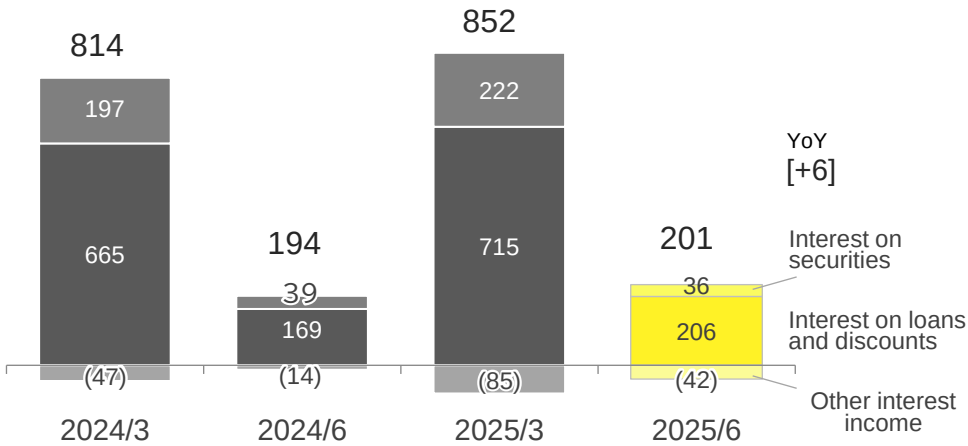
Kiraboshi Bank
UI Bank

*The yield is based on the standalone figures of Kiraboshi Bank.



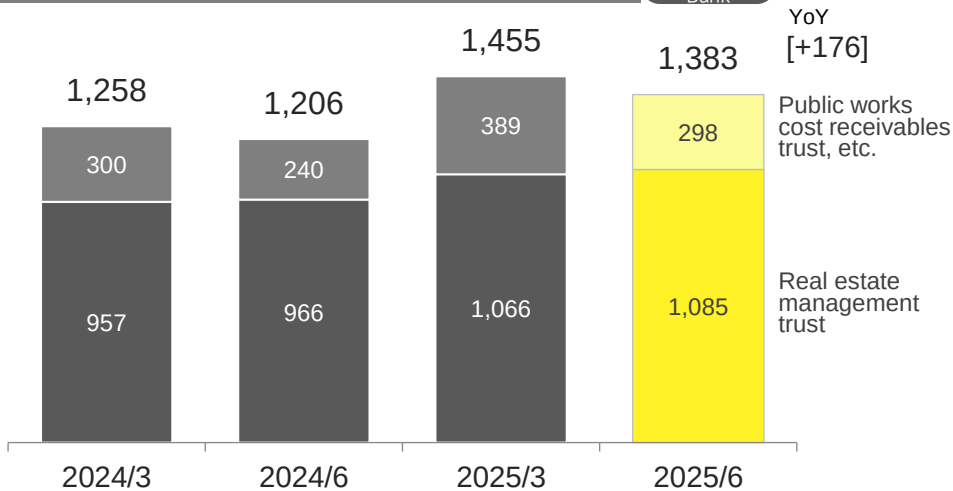
2. Net interest income (¥100 million)

Kiraboshi Bank



3. Balance of trust assets (¥100 million)

Kiraboshi Bank



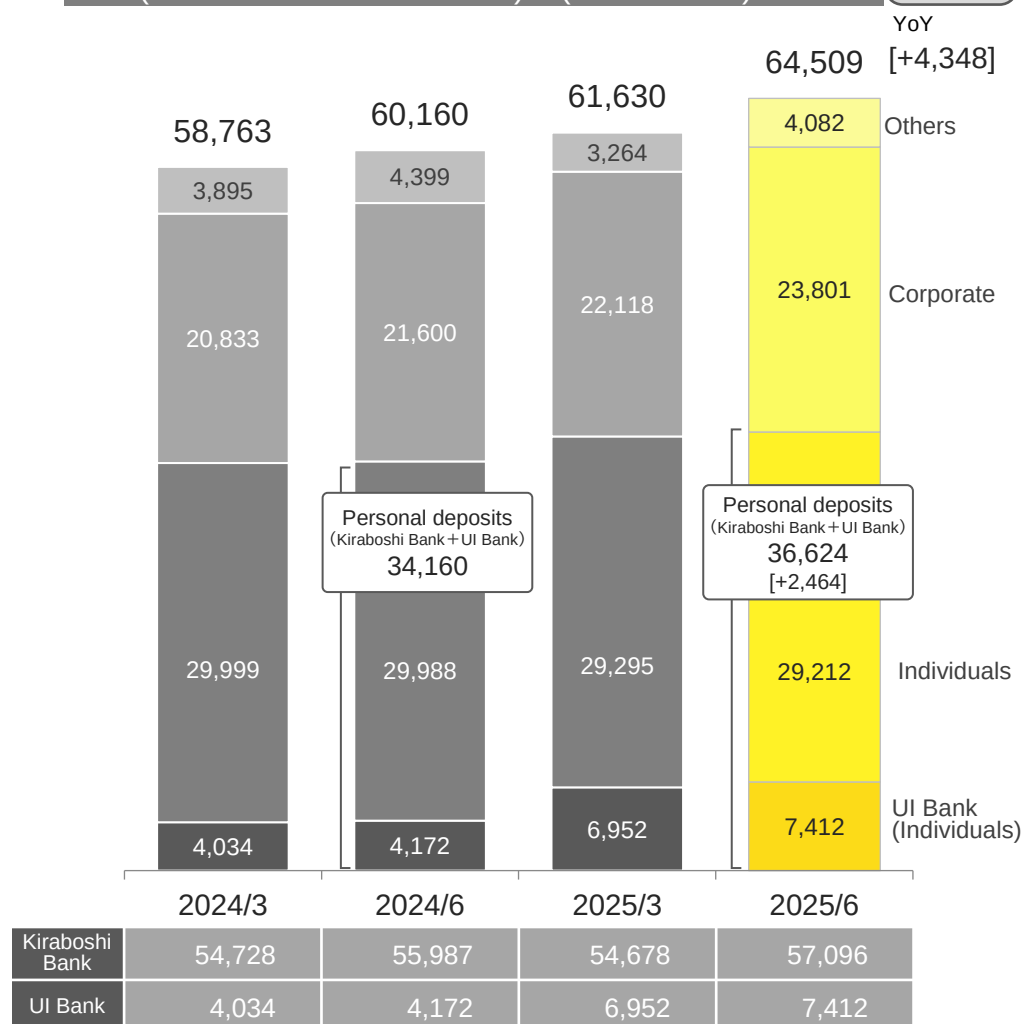
Kiraboshi Bank	48,331	48,476	49,530	49,838
UI Bank	2	4	559	1,191

Balance of Deposits and Assets under Management (Kiraboshi Bank + UI Bank / KLD Securities)

The Group's combined deposit balance (Kiraboshi Bank + UI Bank) increased by ¥434.8 billion YoY notably in UI Bank deposits
Balance of assets under management continued to increase in KLD Securities, but for the Group as a whole, the combined balance was more or less unchanged

1. Deposit balance by type of customer (Kiraboshi Bank + UI Bank) (¥100 million)

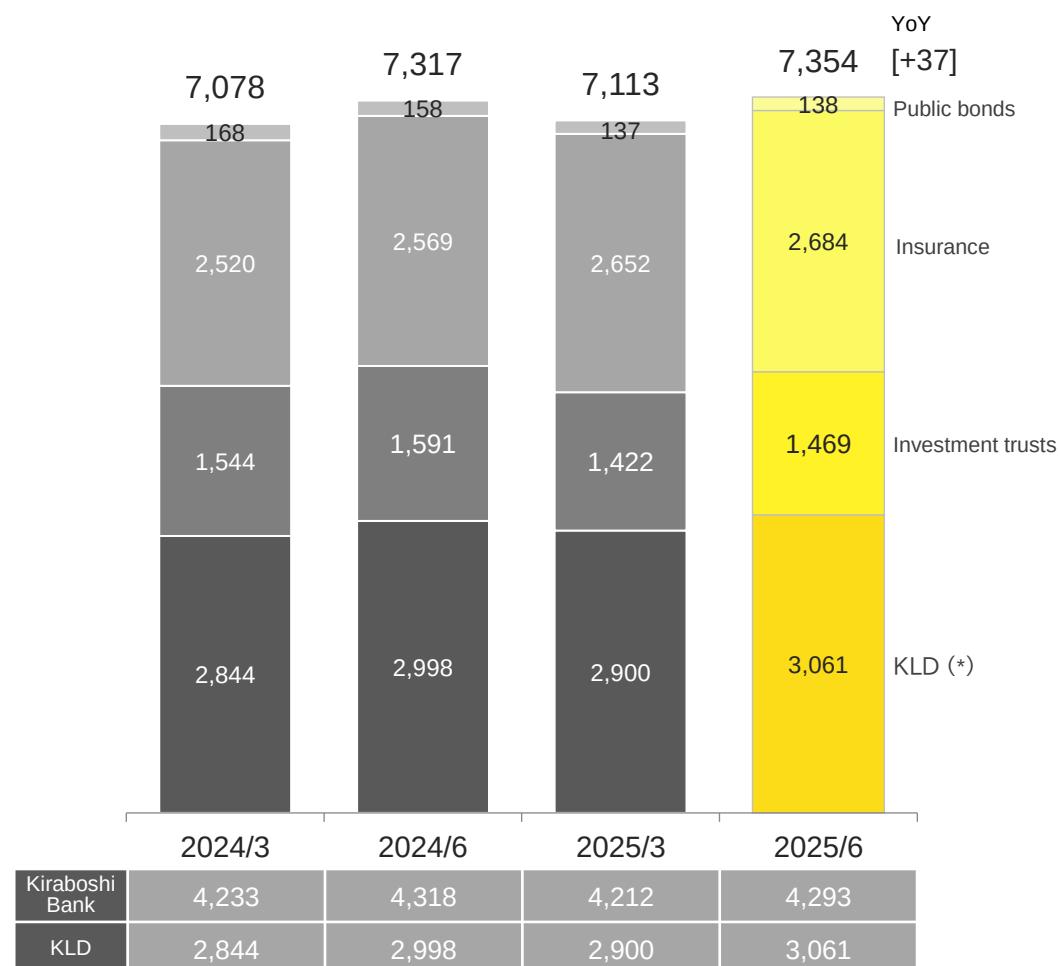
Kiraboshi Bank
UI Bank



* Negotiable certificates of deposit not included

2. Balance of assets under management by item (Kiraboshi Bank + KLD) (¥100 million)

Kiraboshi Bank
KLD



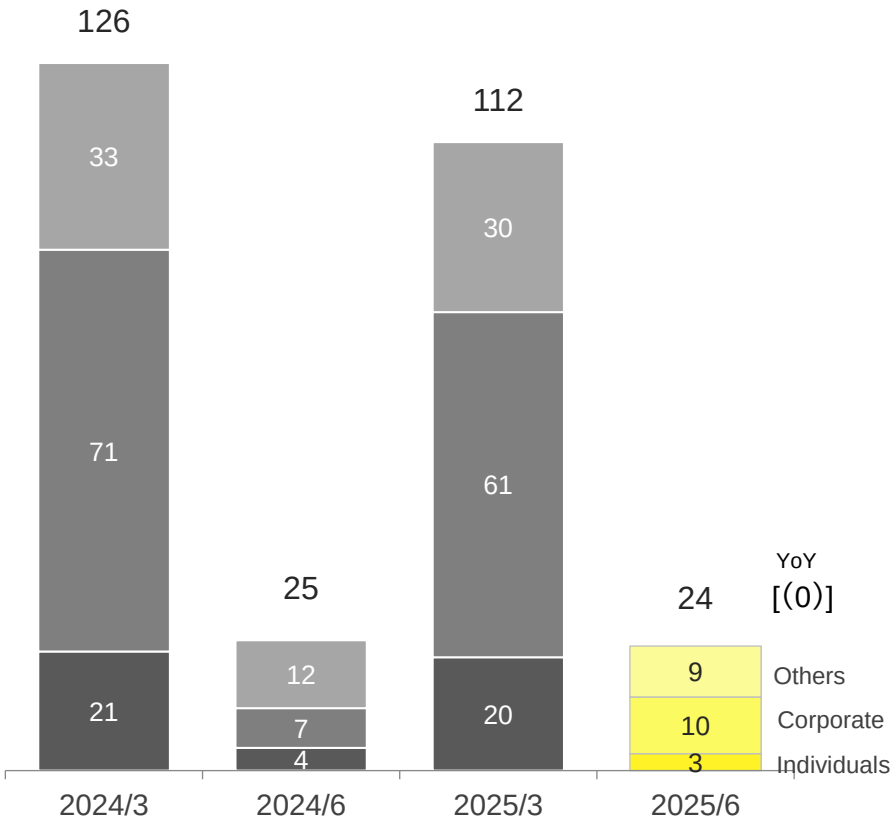
* KLD: Kiraboshi Life Design Securities Co., Ltd.

Income from Fees and Commissions (Kiraboshi Bank)

Commission income from corporate customers increased by ¥0.3 billion YoY due to an increase in income related largely to business financing
Commission income from retail customers decreased by ¥0.1 billion YoY, while commission income in KLD Securities remained flat

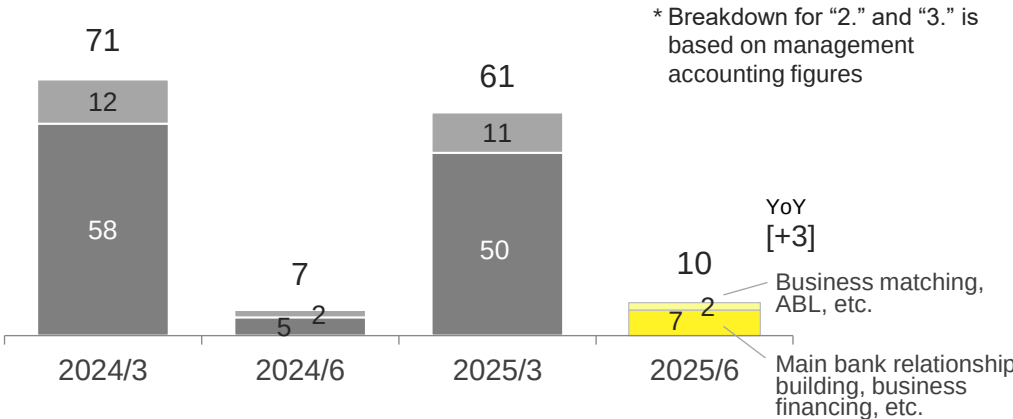
1. Income from fees and commissions (¥100 million)

Kiraboshi Bank



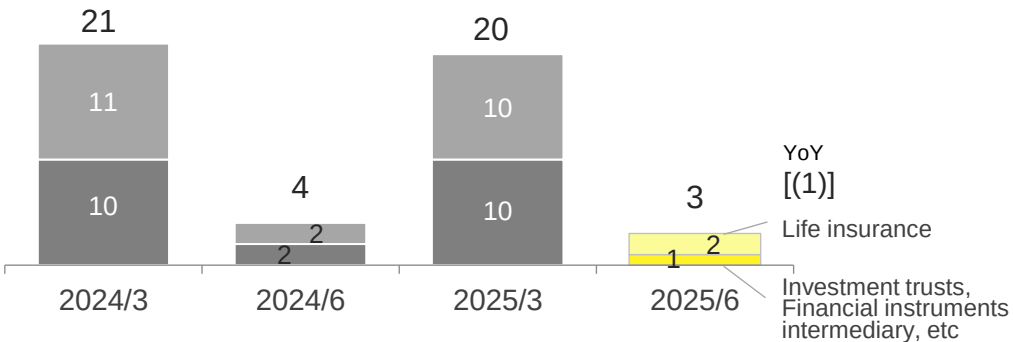
2. Commission income from corporate customers (¥100 million)

Kiraboshi Bank

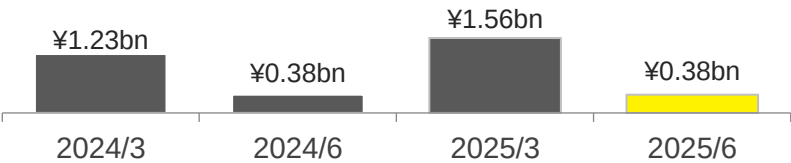


3. Commission income from retail customers (¥100 million)

Kiraboshi Bank



[Ref] Kiraboshi Life Design Securities' commission income
(* not included in commission income from retail customers above)

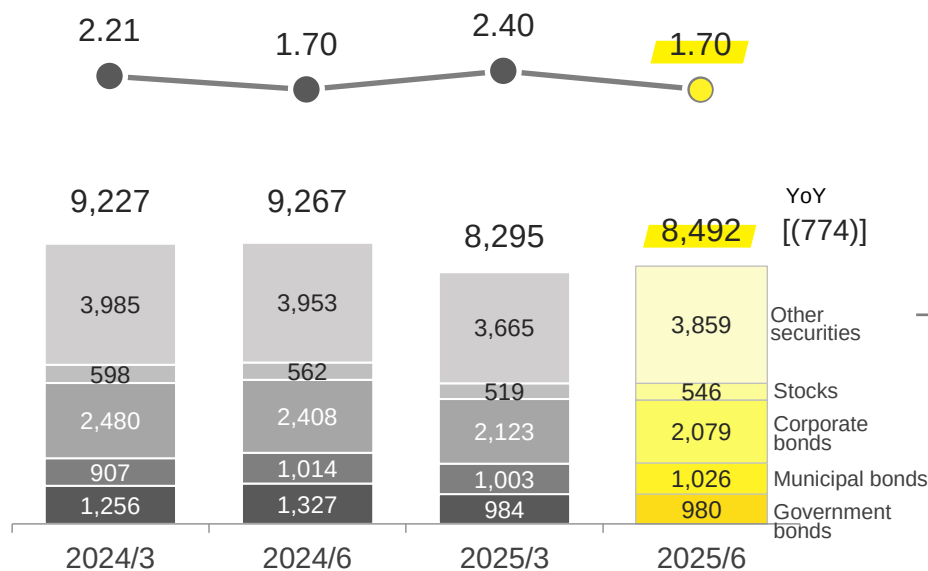


Securities (Kiraboshi Bank)

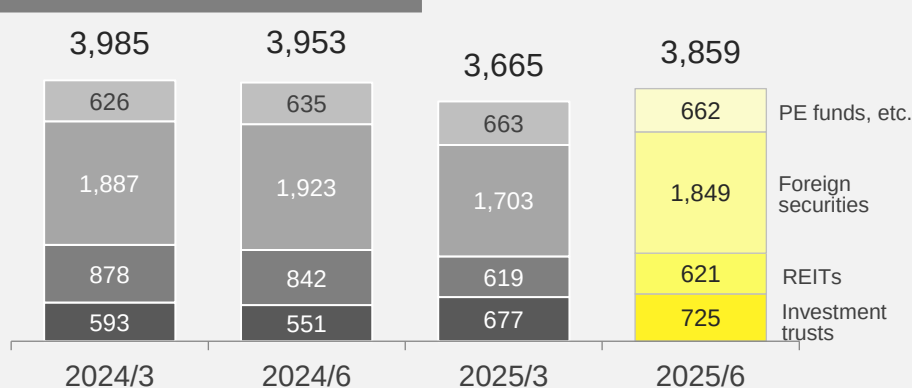
Continued to implement risk control through hedge operation to prepare for further interest rate hikes

1. Securities balance / yield (¥100 million, %)

Kiraboshi Bank

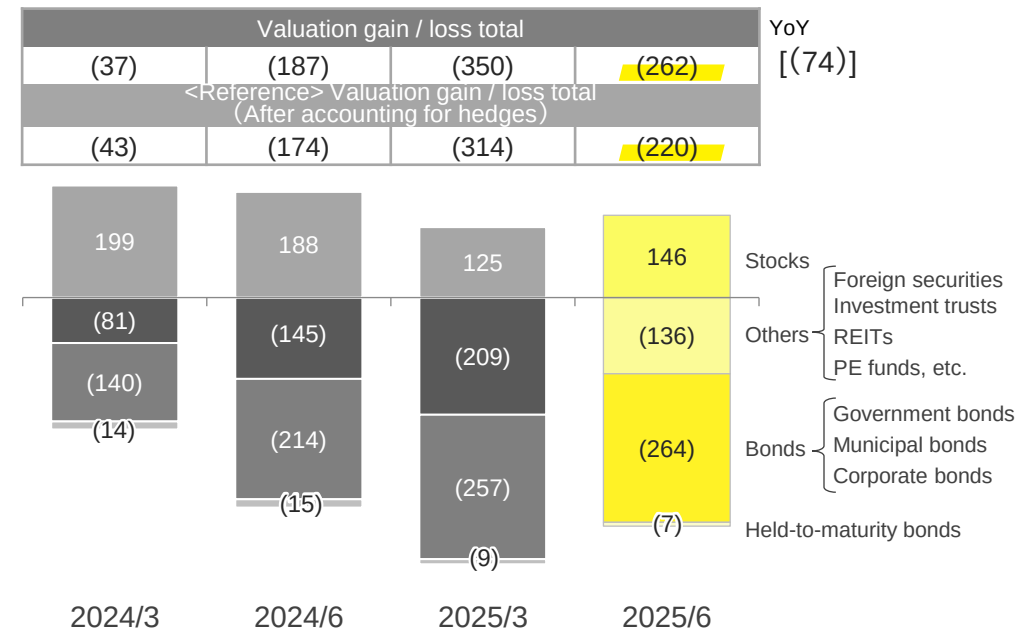


Breakdown of "other securities"



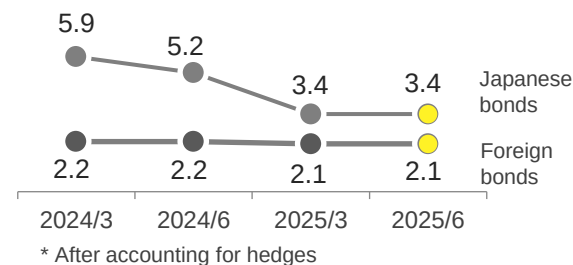
2. Valuation gain/loss on securities (¥100 million)

Kiraboshi Bank



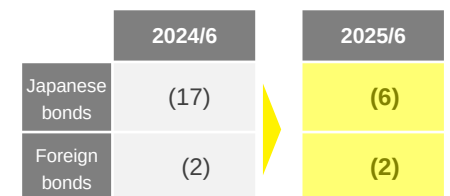
3. Duration (years)

Kiraboshi Bank



4. Interest rate sensitivity (¥100 million)

Kiraboshi Bank



* Effect of an upward parallel shift of interest rate by 10bp
* Excluding investment trusts

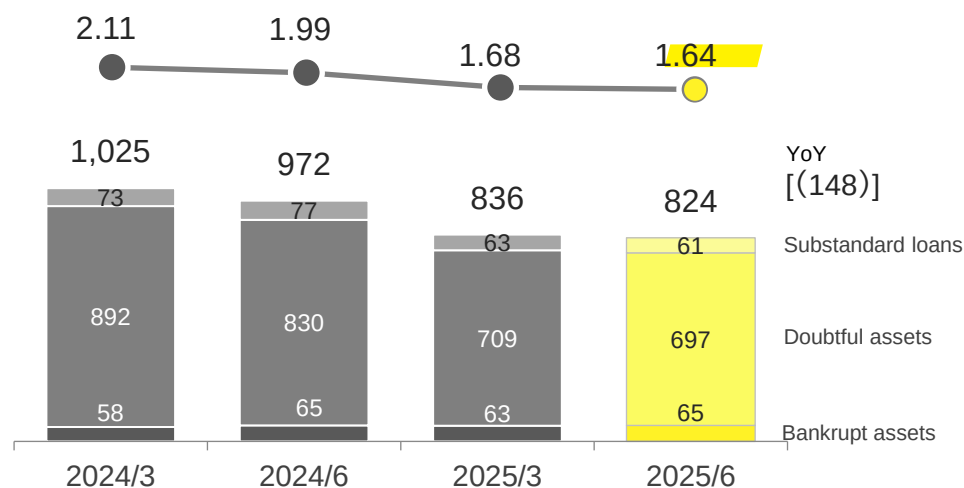
Problem Assets Subject to Disclosure under the Financial Reconstruction Act and Capital Ratio

Ratio of problem assets subject to disclosure continued its downtrend at the 1% level. Credit-related costs decreased YoY due to control of expense occurrence

While risk-weighted assets increased, equity capital increased due to accumulation of profits, and the capital ratio rose in comparison with the previous fiscal year.

1. Value and ratio of problem assets subject to disclosure (Kiraboshi Bank) (¥100 million, %)

Kiraboshi Bank



* Figures are after partial direct write-offs

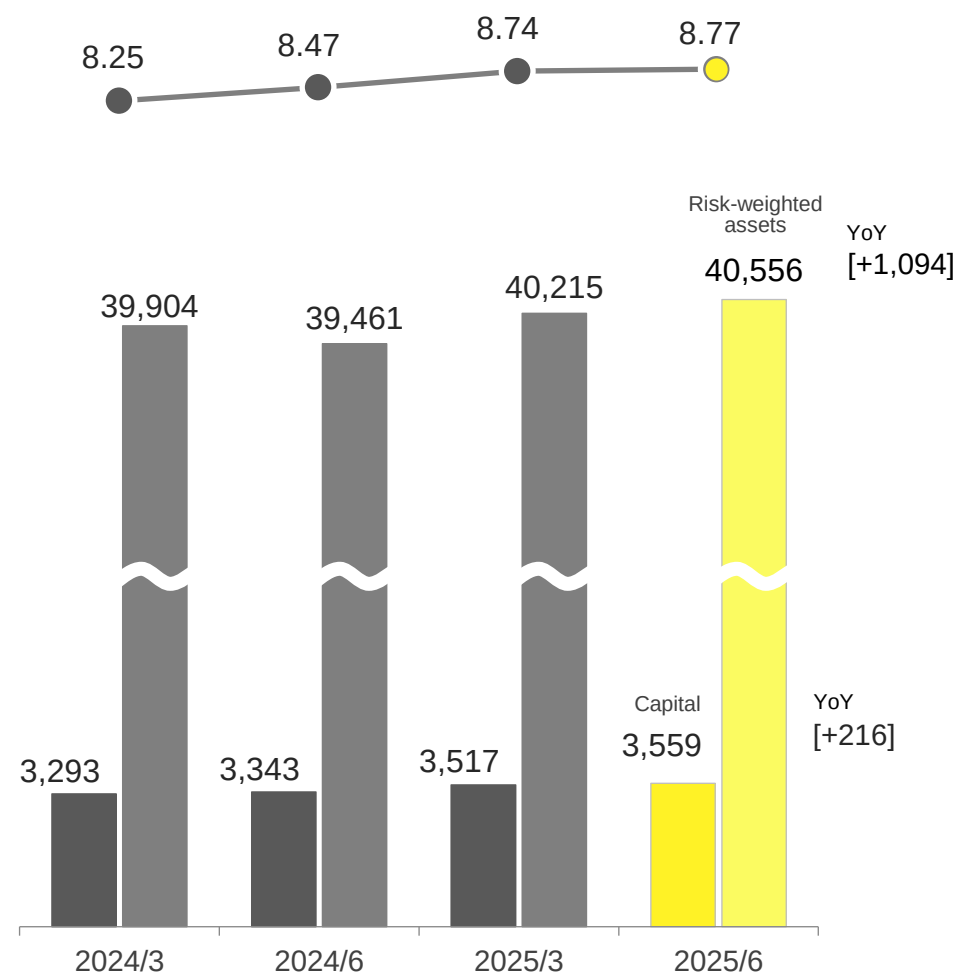
2. Credit-related costs (¥100 million)

Kiraboshi Bank

	2024/6	2025/6	YoY
A Provision of general allowance for loan losses	(0)	(0)	+0
B Disposal of non-performing loans	7	3	(3)
Of which, provision of allowance for individual loan losses	5	1	(3)
C Reversal of allowance for loan losses	—	—	—
Credit-related costs (A+B-C)	6	3	(3)

3. Capital ratio (Tokyo Kiraboshi FG consolidated) (¥100 million, %)

FG consolidated



Core OHR/ROE/Dividends

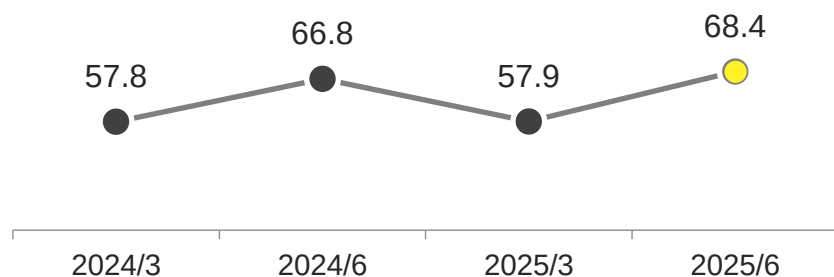
OHR increased by 1.6 %pt YoY reflecting decrease in gross core business profit and increase in non-personnel expenses including administrative outsourcing expenses

ROE decreased by 1.0 %pt YoY due largely to decrease in net income and increase in equity capital resulting from profit accumulation

1. Core OHR (Kiraboshi Bank) (%)

Kiraboshi Bank

$$\text{* Core OHR} = \frac{\text{Expenses}}{\text{Gross core business profit}} \times 100$$

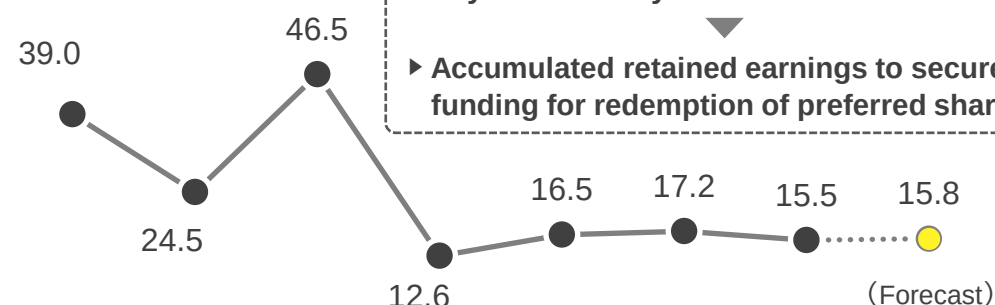


3. Annual dividend per share (Tokyo Kiraboshi FG) (yen)

FG consolidated

► Projecting annual dividend per share of **170 yen**, an increase for the fifth consecutive year. Payout ratio stayed at a low level.

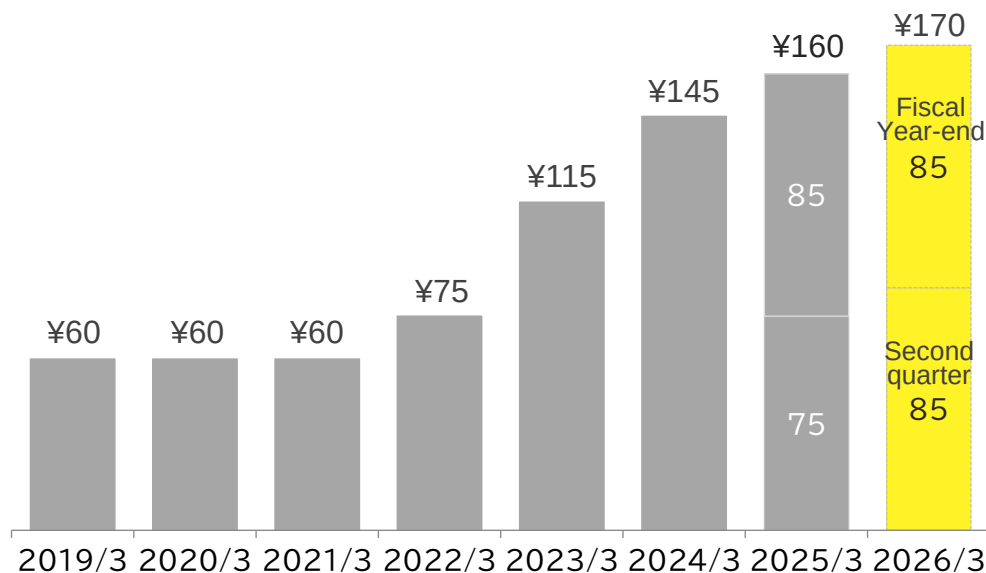
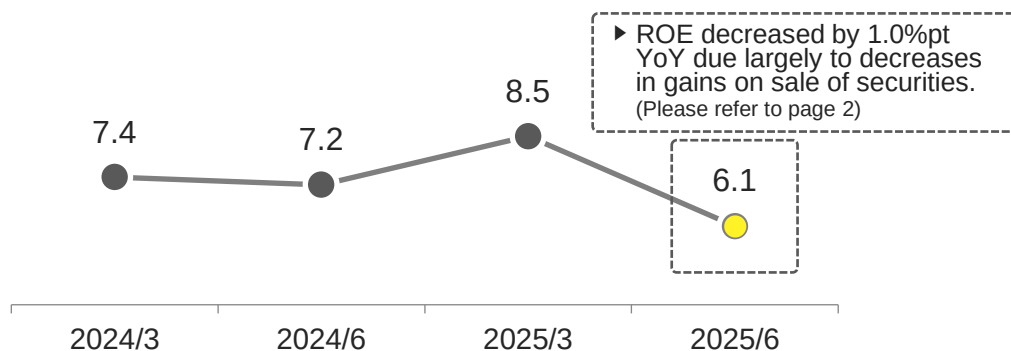
► Accumulated retained earnings to secure funding for redemption of preferred shares.



2. ROE (Tokyo Kiraboshi FG consolidated) (%)

FG consolidated

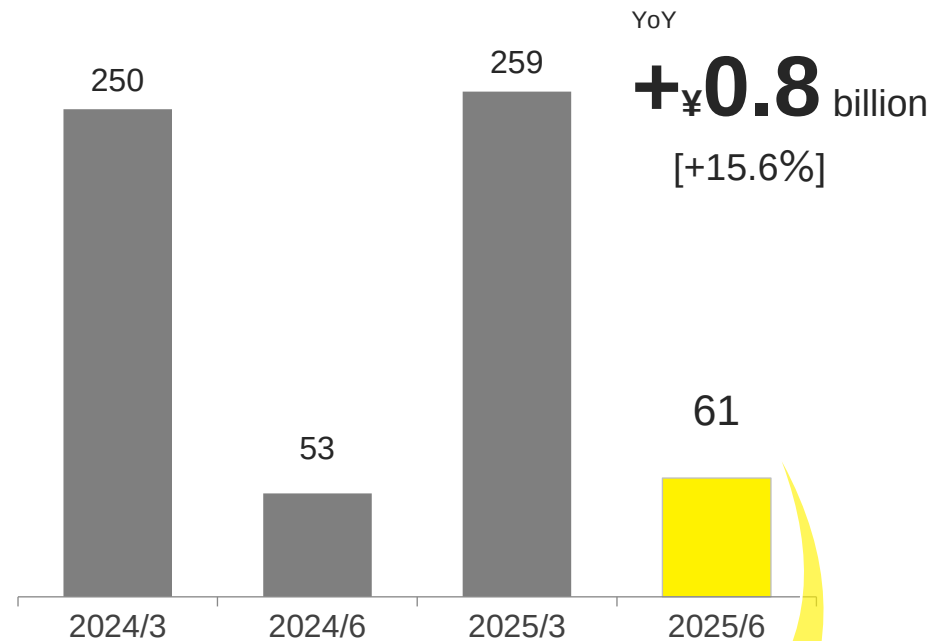
$$\text{* ROE} = \frac{\text{Quarterly net income} / 91 \times 365}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$$



<Reference> Profit from Customer Business and Breakdown of Factors (Kiraboshi Bank)

Profit from customer business*1 (¥100 million)

Kiraboshi Bank



Main change factors

Increase: Loan balance [+¥136.2 billion YoY]
Loan-deposit yield difference [+0.05 %pt YoY]

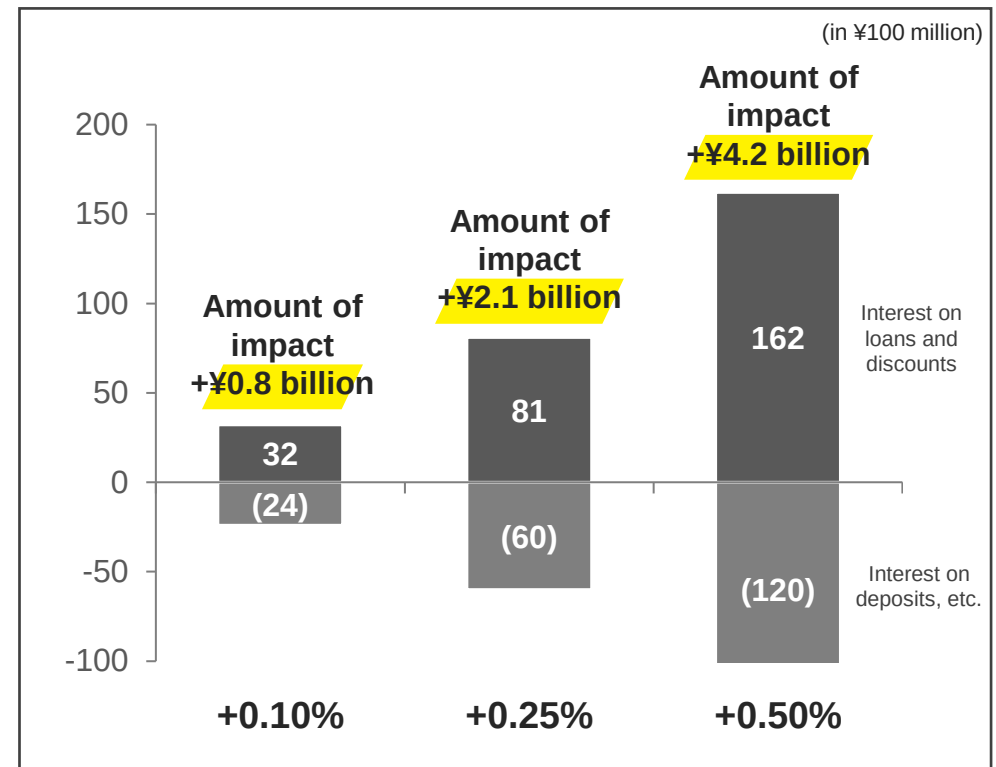
*1 Calculation method: (loan balance x loan and deposit rate margin) + income from fees and commissions - general and administrative expenses

*2 Income from fees and commissions includes trust fees

Estimation of the impact of increases in interest rates (in 100 million yen)

Kiraboshi Bank

Impact on deposits and loans in the event of policy rate hike



[Assumptions]

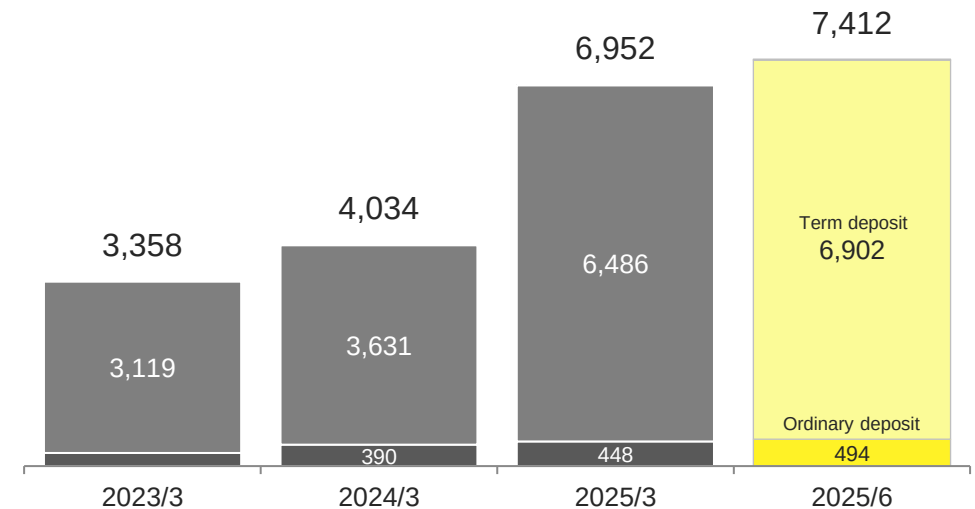
- Annual estimates (12 months) in the event of a 0.1% increase in the policy rate
- Impact on Kiraboshi Bank non-consolidated (impact on UI Bank deposits and loans is not taken into account)
- Loan and deposit balances are estimates of FY2025 ending balances

Steady increase in deposit and loan balances continued. Aim to improve net interest income from deposits, loans and discounts while continuing to accumulate loan balances

Performance Summary

		2024/6 (Actual)	2025/6 (Actual)	YoY
1	Gross core business profit	4	10	+5
2	Net interest income	4	1	(3)
3	Of which, loan interest	6	13	+6
4	Of which, deposit interest	(2)	(14)	(12)
5	Net non-interest income	(0)	9	+9
6	Expenses	(9)	(12)	(2)
7	Net core business income	(5)	(2)	+2
8	Credit-related costs	(0)	(0)	+0
9	Gains (losses) on bonds	—	3	+3
10	Ordinary profit	(5)	0	+6
11	Net income	(5)	0	+6

Changes in deposit balance (quarterly) (in 100 million yen)



Changes in loan balance (monthly) (in 100 million yen)

