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Tokyo Kiraboshi Financial Group, Inc.
Listed Code: 7173
(URL: https://www.tokyo-kiraboshifg.co.jp)
Listed Stock Exchange: TSE (Prime Market)

October 31, 2025

Consolidated Financial Report for the Six Months Ended September 30, 2025 <Under Japanese GAAP>

Representative: Hisanobu Watanabe, President
Responsible person for inquiries: Taiki Nakamura, General Manager of Corporate Planning Division
Telephone: +81-3-6447-5799
Date of submission of semi-annual security report: November 21, 2025
Date to start dividend payment: December 2, 2025
Establishment of special transaction account: Not established
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

Note: Figures have been rounded down to the nearest million yen.

1. Consolidated Operating Performance for the Six Months Ended September 30, 2025 (From April 1, 2025 to September 30, 2025)

(1) Results in consolidated operations

(Percentages represent year-on-year changes.)

Six months ended	Ordinary income (¥ million)	(%)	Ordinary profit (¥ million)	(%)	Profit attributable to owners of parent (¥ million)	(%)
September 30, 2025	89,101	15.7	27,631	45.1	19,227	48.8
September 30, 2024	76,954	9.9	19,034	3.9	12,919	(4.1)

(Note) Comprehensive income: Six months ended September 30, 2025: ¥29,378 million 515.3%
Six months ended September 30, 2024: ¥4,773 million (52.2)%

Six months ended	Profit attributable to owners of parent per share (¥)	Profit attributable to owners of parent per share (Diluted) (¥)
September 30, 2025	625.57	452.98
September 30, 2024	422.79	293.17

(2) Consolidated financial position

As of	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
September 30, 2025	7,396,042	398,205	5.3
March 31, 2025	7,094,566	371,316	5.2

(Reference)
Equity: As of September 30, 2025: ¥398,167 million As of March 31, 2025: ¥371,278 million

(Note)
"Equity" consists of share acquisition rights at the end of the period and non-controlling interests at the end of the period subtracted from net assets, and the "Net assets to total assets ratio" is calculated by dividing equity by total assets at the end of the period. Note that this "Net assets to total assets ratio" is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 20 of 2006).

2. Dividends

	dividend per share (¥)				
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual
Fiscal year ended March 31, 2025	–	75.00	–	85.00	160.00
Fiscal year ending March 31, 2026	–	85.00			
Fiscal year ending March 31, 2026 (Forecast)			–	85.00	170.00

(Note 1) Changes to the dividend forecast most recently announced: None
(Note 2) "Dividends" above refers to dividends for common stock. With regard to dividends for class shares (unlisted) issued by the Company with different rights than those of common stock, refer to "Dividend situation for class shares" below.

3. Forecast of Consolidated Operating Performance for the Fiscal Year Ending March 31, 2026 (From April 1, 2025 to March 31, 2026)

(Percentages represent increases or decreases from the previous year results.)

	Ordinary profit		Profit attributable to owners of parent		Profit attributable to owners of parent per share
	(¥ million)	(%)	(¥ million)	(%)	(¥)
Full-year	47,000	12.8	33,000	5.2	1,071.21

(Note) Changes to the forecast of consolidated operating performance most recently announced: None

*** Notes**

(1) Significant changes in scope of consolidation during the period: None

Included subsidiaries: ___ (name of company(ies))
Excluded subsidiaries: ___ (name of company(ies))

(2) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements after error corrections

a. Changes in accounting policies due to revisions to accounting standards: None
b. Changes in accounting policies due to other reasons: None
c. Changes in accounting estimates: None
d. Restatement of prior period financial statements after error corrections: None

(3) Number of shares issued (common stock)

a. Total number of shares issued at the end of the period (including treasury shares)

As of September 30, 2025	30,650,115 shares
As of March 31, 2025	30,650,115 shares

b. Number of treasury shares at the end of the period

As of September 30, 2025	359,008 shares
As of March 31, 2025	423,483 shares

c. Average number of shares during the period (cumulative from the beginning of the fiscal year)

Six months ended September 30, 2025	30,239,638 shares
Six months ended September 30, 2024	30,168,069 shares

(Note)
The Company introduced Board Benefit Trust/Employee Stock Ownership Plan and the Company's shares held by the said trust are included in treasury shares.

(Overview of Non-consolidated Financial Results Statements)

1. Non-consolidated Operating Performance for the Six Months Ended September 30, 2025 (From April 1, 2025 to September 30, 2025)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Operating income		Operating profit		Ordinary profit		Net income	
Six months ended	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
September 30, 2025	4,653	(45.7)	3,338	(54.5)	3,184	(56.1)	3,098	(56.8)
September 30, 2024	8,577	160.2	7,345	222.9	7,266	223.4	7,179	231.5

	Net income per share
Six months ended	(¥)
September 30, 2025	92.18
September 30, 2024	232.56

(2) Non-consolidated financial position

As of	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
September 30, 2025	235,538	204,675	86.8
March 31, 2025	230,633	204,066	88.4

(Reference)
Equity: As of September 30, 2025: ¥204,666 million As of March 31, 2025: ¥204,057 million

(Note)
“Equity” consists of share acquisition rights at the end of the fiscal year subtracted from net assets, and the “Net assets to total assets ratio” is calculated by dividing equity by total assets at the end of the fiscal year. Note that this “Net assets to total assets ratio” is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 20 of 2006).

* This report is not subject to the scope of review by certified public accountants and audit corporations.

* Disclaimer and special note for referring to the forecast of operating performance

1. Since the Company falls under the category of specified company (a company undertaking businesses specified in Article 18, Paragraph 2 of the Cabinet Office Ordinance on Disclosure of Corporate Affairs, etc.), it prepares the Interim Consolidated and Non-consolidated Financial Statements for the interim accounting period.
2. Forward-looking statements concerning financial forecasts contained in these materials are based on information available when the forecasts were made and certain assumptions judged to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved, and actual results may differ significantly from the forecasts due to a variety of factors.

*** Dividend situation for class shares**

The breakdown of dividend per share for class shares with different rights to those of common stock is as follows.

(First series Class I preferred shares)

	Dividend per share (¥)				
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual
Fiscal year ended March 31, 2025	–	140.00	–	140.00	280.00
Fiscal year ending March 31, 2026	–	193.00			
Fiscal year ending March 31, 2026 (Forecast)			–	193.00	386.00

(Notes)

1. Changes to the dividend forecast most recently announced: None
2. Amount paid per share: ¥20,000
3. Computation used to calculate dividend per share

(1) Fiscal year ended March 31, 2025

(a) Computation

Dividend = amount paid per share × annual dividend rate

(b) Annual dividend rate (*)

Annual dividend rate = Japanese yen TIBOR + 1.1%

(c) Japanese yen TIBOR

On April 1, 2024, the Japanese yen TIBOR (12-month maturity) = 0.29545%

(d) Shares issued

750,000

(2) Fiscal year ending March 31, 2026 (Forecast)

(a) Computation

Dividend = amount paid per share × annual dividend rate

(b) Annual dividend rate (*)

Annual dividend rate = Japanese yen TIBOR + 1.1%

(c) Japanese yen TIBOR

On April 1, 2025, the Japanese yen TIBOR (12-month maturity) = 0.82818%

(d) Shares issued

750,000

(*Annual dividend rate: Figures less than one percent are calculated to three decimal places with the third decimal place rounded off to the second decimal place.)

(Class II preferred shares)

	Dividend per share (¥)				
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual
Fiscal year ended March 31, 2025	–	29.545	–	29.545	59.090
Fiscal year ending March 31, 2026	–	82.818			
Fiscal year ending March 31, 2026 (Forecast)			–	82.818	165.636

(Notes)

1. Changes to the dividend forecast most recently announced: None
2. Amount paid per share: ¥20,000
3. Computation used to calculate dividend per share

(1) Fiscal year ended March 31, 2025

(a) Computation

Dividend = amount paid per share × annual dividend rate

(b) Annual dividend rate

Annual dividend rate = Japanese yen TIBOR + 0.0%

(c) Japanese yen TIBOR

On April 1, 2024, the Japanese yen TIBOR (12-month maturity) = 0.29545%

(d) Shares issued

2,000,000

(2) Fiscal year ending March 31, 2026 (Forecast)

(a) Computation

Dividend = amount paid per share × annual dividend rate

(b) Annual dividend rate

Annual dividend rate = Japanese yen TIBOR + 0.0%

(c) Japanese yen TIBOR

On April 1, 2025, the Japanese yen TIBOR (12-month maturity) = 0.82818%

(d) Shares issued

2,000,000

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* Financial Results for the First Half of the Fiscal Year Ending March 31, 2026

- Supplementary Information -

1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Six Months Ended September 30, 2025

In the consolidated operating results for the six months ended September 30, 2025, Kiraboshi Bank, Ltd., which makes up the majority of consolidated results, recorded ¥25.8 billion in ordinary profit, an increase of ¥6.9 billion year-on-year, and ¥18.0 billion in net income, an increase of ¥4.8 billion year-on-year. As a result of adjustments made for consolidated accounting, such as elimination of internal transactions, ordinary profit came to ¥27.6 billion, an increase of ¥8.5 billion year-on-year, and profit attributable to owners of parent increased by ¥6.3 billion year-on-year to ¥19.2 billion.

The main factors affecting the operating results of Kiraboshi Bank, Ltd., compared with the same period of the previous fiscal year, are as follows.

(i) Interest on loans and discounts*1:	+¥7.4 billion year-on-year resulting largely from promotion of transactions for main bank relationship building and efforts in strengthening customer relations, combined with rise in loan yields that partly reflected the impact of policy rate hike
(ii) Interest and dividends on securities:	+¥3.4 billion year-on-year due largely to an increase in fund income (+¥3.7 billion)
(iii) Other net interest income:	¥(5.8) billion year-on-year due largely to an increase in deposits, etc., accompanying rise in interest rates
(iv) Non-interest income*2:	+¥2.3 billion year-on-year due largely to a decrease in hedging costs for yen and foreign bonds
(v) Expenses:	¥(0.7) billion year-on-year due largely to an increase in non-personnel expenses including administrative outsourcing expenses
(vi) Credit-related costs:	¥(0.1) billion year-on-year due largely to an increase in allowance for loan losses reflecting an increase in historical credit loss rate, despite control of expenses through such initiatives as financial support for business turnaround and enhancement of warning signal management
(vii) Gains (losses) on bonds, stocks and other securities:	¥(0.1) billion year-on-year due largely to a decrease in gain on sale of stocks, despite a decrease in loss from sale of bonds

*1 Interest on loans and discounts includes interest subsidies associated with effectively interest-free, unsecured loans on which interest would later be reimbursed by local governments.

*2 Non-interest income is the figure for constituents of gross core business profit, excluding net interest income. (Non-interest income = trust fees + net fees and commissions + other business income (excluding gains/losses on bonds))

*3 For signs used in year-on-year comparison in the above table, “+” indicates increase in income, “( )” indicates decrease in income.

(2) Overview of Financial Position in the Six Months Ended September 30, 2025

As of September 30, 2025, total assets amounted to ¥7,396.0 billion, a ¥301.4 billion increase from the end of the previous fiscal year, and net assets stood at ¥398.2 billion, a ¥26.8 billion increase from the end of the previous fiscal year.

With respect to major account balances, deposits increased by ¥409.3 billion from the end of the previous fiscal year to ¥6,517.0 billion, loans and discounts increased by ¥91.8 billion from the end of the previous fiscal year to ¥5,072.0 billion, and securities increased by ¥50.7 billion from the end of the previous fiscal year to ¥885.5 billion.

(3) Note on the Forecast of the Consolidated Operating Performance and Other Forward-Looking Statements

There is no change to the forecasts of operating performance for the fiscal year ending March 31, 2026, announced on May 1, 2025.

2. Consolidated Interim Financial Statements and Notes

(1) Consolidated Interim Balance Sheets

(¥ million)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	980,840	1,135,015
Call loans and bills bought	9,829	10,047
Monetary claims bought	70,165	65,436
Trading securities	1,190	1,076
Money held in trust	5,132	5,685
Securities	834,771	885,532
Loans and bills discounted	4,980,179	5,072,060
Foreign exchanges	5,658	6,652
Lease receivables and investments in leases	31,098	34,980
Other assets	71,586	80,108
Property, plant and equipment	58,439	58,291
Intangible assets	16,195	15,498
Retirement benefit asset	35,812	37,143
Deferred tax assets	8,903	3,474
Customers' liabilities for acceptances and guarantees	7,822	7,794
Allowance for loan losses	(23,061)	(22,753)
Total assets	7,094,566	7,396,042
Liabilities		
Deposits	6,107,621	6,517,001
Negotiable certificates of deposit	328,200	162,000
Call money and bills sold	27,196	56,379
Cash collateral received for securities lent	128,696	123,824
Borrowed money	47,910	48,549
Foreign exchanges	560	1,060
Bonds payable	4,220	3,570
Other liabilities	67,190	74,020
Provision for bonuses	1,906	2,001
Provision for bonuses for directors (and other officers)	180	—
Provision for share-based payments	395	202
Retirement benefit liability	138	82
Provision for retirement benefits for directors (and other officers)	49	111
Provision for point card certificates	114	122
Provision for reimbursement of deposits	107	57
Provision for contingent loss	873	945
Reserves under special laws	0	0
Deferred tax liabilities	66	112
Acceptances and guarantees	7,822	7,794
Total liabilities	6,723,250	6,997,836

(¥ million)

	As of March 31, 2025	As of September 30, 2025
Net Assets		
Share capital	27,500	27,500
Capital surplus	151,024	151,096
Retained earnings	199,225	215,699
Treasury shares	(1,309)	(1,117)
Total shareholders' equity	376,440	393,178
Valuation difference on available-for-sale securities	(18,299)	(10,042)
Deferred gains or losses on hedges	2,498	4,973
Revaluation reserve for land	(242)	(242)
Foreign currency translation adjustment	36	37
Remeasurements of defined benefit plans	10,845	10,263
Total accumulated other comprehensive income	(5,161)	4,989
Share acquisition rights	9	9
Non-controlling interests	28	28
Total net assets	371,316	398,205
Total liabilities and net assets	7,094,566	7,396,042

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

(Consolidated Interim Statements of Income)

(¥ million)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	76,954	89,101
Interest income	44,623	57,777
Interest on loans and discounts	34,171	42,181
Interest and dividends on securities	9,384	12,946
Trust fees	160	176
Fees and commissions	11,004	13,847
Other operating income	2,209	1,463
Other ordinary income	18,956	15,836
Ordinary expenses	57,920	61,469
Interest expenses	3,674	12,495
Interest on deposits	2,155	10,255
Fees and commissions payments	1,663	2,192
Other operating expenses	7,209	963
General and administrative expenses	32,512	33,987
Other ordinary expenses	12,859	11,830
Ordinary profit	19,034	27,631
Extraordinary income	45	247
Gain on disposal of non-current assets	45	247
Extraordinary losses	82	40
Loss on disposal of non-current assets	82	40
Profit before income taxes	18,997	27,838
Income taxes – current	5,066	7,867
Income taxes – deferred	1,013	743
Total income taxes	6,079	8,611
Profit	12,918	19,227
Profit (Loss) attributable to non-controlling interests	(0)	0
Profit attributable to owners of parent	12,919	19,227

(Consolidated Interim Statements of Comprehensive Income)

(¥ million)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Profit	12,918	19,227
Other comprehensive income	(8,144)	10,150
Valuation difference on available-for-sale securities	(6,894)	8,249
Deferred gains or losses on hedges	(679)	2,474
Foreign currency translation adjustment	(5)	0
Remeasurements of defined benefit plans	(566)	(581)
Share of other comprehensive income of entities accounted for using equity method	2	7
Comprehensive income	4,773	29,378
(Breakdown)		
Comprehensive income attributable to owners of parent	4,774	29,378
Comprehensive income attributable to non-controlling interests	(0)	0

(3) Consolidated Interim Statements of Changes in Net Assets

Six months ended September 30, 2024

(¥ million)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of the year	27,500	150,974	172,896	(936)	350,434
Changes of items during the reporting period					
Dividends of surplus			(2,582)		(2,582)
Profit attributable to owners of parent			12,919		12,919
Acquisition of treasury shares				(862)	(862)
Disposition of treasury shares		48		514	563
Net changes of items other than shareholders' equity during the reporting period					
Total changes of items during the reporting period	-	48	10,336	(347)	10,037
Balance at end of period	27,500	151,023	183,232	(1,283)	360,471

	Accumulated other comprehensive income						Share acquisition rights	Non-controlling interests	Total net assets
	Net unrealized gain on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of the year	1,696	(397)	(242)	40	13,561	14,658	9	27	365,129
Changes of items during the reporting period									
Dividends of surplus									(2,582)
Profit attributable to owners of parent									12,919
Acquisition of treasury shares									(862)
Disposition of treasury shares									563
Net changes of items other than shareholders' equity during the reporting period	(6,892)	(679)	-	(5)	(566)	(8,144)	-	(0)	(8,145)
Total changes of items during the reporting period	(6,892)	(679)	-	(5)	(566)	(8,144)	-	(0)	1,892
Balance at end of period	(5,196)	(1,076)	(242)	34	12,994	6,513	9	27	367,021

Six months ended September 30, 2025

(¥ million)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of the year	27,500	151,024	199,225	(1,309)	376,440
Changes of items during the reporting period					
Dividends of surplus			(2,753)		(2,753)
Profit attributable to owners of parent			19,227		19,227
Acquisition of treasury shares				(29)	(29)
Disposition of treasury shares		72		221	293
Net changes of items other than shareholders' equity during the reporting period					
Total changes of items during the reporting period	-	72	16,473	191	16,737
Balance at end of period	27,500	151,096	215,699	(1,117)	393,178

	Accumulated other comprehensive income						Share acquisition rights	Non-controlling interests	Total net assets
	Net unrealized gain on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of the year	(18,299)	2,498	(242)	36	10,845	(5,161)	9	28	371,316
Changes of items during the reporting period									
Dividends of surplus									(2,753)
Profit attributable to owners of parent									19,227
Acquisition of treasury shares									(29)
Disposition of treasury shares									293
Net changes of items other than shareholders' equity during the reporting period	8,257	2,474	-	0	(581)	10,150	-	0	10,151
Total changes of items during the reporting period	8,257	2,474	-	0	(581)	10,150	-	0	26,889
Balance at end of period	(10,042)	4,973	(242)	37	10,263	4,989	9	28	398,205

(4) Notes on Consolidated Interim Financial Statements

(Notes on Substantial Changes in the Amount of Shareholders' Equity)

Not applicable.

(Notes on Premise of Going Concern)

Not applicable.

(Significant Changes in the Scope of Consolidation during the Six Months Ended September 30, 2025)

Not applicable.

(Notes on Significant Subsequent Event)

Not applicable.

(Reference)

Trust Asset Balance Table
(As of September 30, 2025)

(¥ million)

Assets	Value	Liability	Value
Loans and bills discounted	574	Specified money in trust	743
Loans on deeds	574	Monetary claims in trust	40,024
Monetary claims	39,942	Composite trusts	112,818
Other monetary claims	39,942		
Property, plant and equipment	109,321		
Movables	669		
Real estate	108,652		
Other receivables	0		
Other receivables	0		
Cash and due from banks	3,747		
Deposits	3,747		
Total	153,586	Total	153,586

3. (Reference) Non-consolidated Financial Statements of Kiraboshi Bank, Ltd.
(1) Overview of Non-consolidated Financial Statements

October 31, 2025

Company name: Kiraboshi Bank, Ltd.
Representative: Hisanobu Watanabe, President
Responsible person for inquiries: Taiki Nakamura, General Manager of Corporate Planning Division
URL: https://www.kiraboshibank.co.jp
Telephone: +81-3-6447-5799

Note: Figures have been rounded down to the nearest million yen.

1. Non-consolidated Operating Performance for the Six Months Ended September 30, 2025 (From April 1, 2025 to September 30, 2025)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
Six months ended	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
September 30, 2025	69,826	12.2	25,821	36.9	18,053	36.8
September 30, 2024	62,200	1.2	18,853	(15.2)	13,195	(25.3)

(2) Non-consolidated financial position

	Total assets	Total net assets	Net assets to total assets ratio
Six months ended	(¥ million)	(¥ million)	(%)
September 30, 2025	7,005,851	378,986	5.4
March 31, 2025	6,764,169	352,972	5.2

(Reference)
Equity: As of September 30, 2025: ¥378,986 million As of March 31, 2025: ¥352,972 million

(Note)
“Equity” is the value of total net assets at the end of the period, and “Net assets to total assets ratio” is calculated by dividing equity by total assets at the end of the period. Note that this “Net assets to total assets ratio” is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 19 of 2006).

(2) Non-consolidated Interim Balance Sheets

Kiraboshi Bank, Ltd.

(¥ million)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	770,227	1,007,804
Call loans	9,829	10,047
Monetary claims bought	55,673	50,702
Trading securities	1,190	1,076
Money held in trust	5,132	5,685
Securities	829,519	846,284
Loans and bills discounted	4,953,017	4,943,211
Foreign exchanges	5,658	6,652
Other assets	43,090	47,300
Other	43,090	47,300
Property, plant and equipment	63,263	63,079
Intangible assets	8,126	7,467
Prepaid pension cost	19,611	21,845
Deferred tax assets	11,336	5,554
Customers' liabilities for acceptances and guarantees	7,832	7,804
Allowance for loan losses	(19,342)	(18,663)
Total assets	6,764,169	7,005,851
Liabilities		
Deposits	5,467,869	5,763,471
Negotiable certificates of deposit	328,200	162,000
Call money	27,196	56,379
Cash collateral received for securities lent	128,696	123,824
Borrowed money	400,228	458,097
Foreign exchanges	560	1,060
Other liabilities	46,570	50,292
Income taxes payable	8,234	7,555
Lease liabilities	1,810	1,573
Asset retirement obligations	999	1,179
Other	35,526	39,984
Provision for bonuses	1,504	1,584
Provision for bonuses for directors (and other officers)	66	—
Provision for share-based payments	236	157
Provision for point card certificates	2	3
Provision for reimbursement of deposits	107	57
Provision for contingent loss	873	945
Deferred tax liabilities for land revaluation	1,251	1,186
Acceptances and guarantees	7,832	7,804
Total liabilities	6,411,196	6,626,864

(¥ million)

	As of March 31, 2025	As of September 30, 2025
Net Assets		
Share capital	43,734	43,734
Capital surplus	166,173	166,173
Legal capital surplus	32,922	32,922
Other capital surplus	133,250	133,250
Retained earnings	161,254	176,639
Legal retained earnings	11,259	11,259
Other retained earnings	149,995	165,379
General reserve	18,100	18,100
Retained earnings brought forward	131,895	147,279
Total shareholders' equity	371,162	386,547
Valuation difference on available-for-sale securities	(18,159)	(9,863)
Deferred gains or losses on hedges	2,498	4,973
Revaluation reserve for land	(2,530)	(2,670)
Total valuation and translation adjustments	(18,190)	(7,560)
Total net assets	352,972	378,986
Total liabilities and net assets	6,764,169	7,005,851

(3) Non-consolidated Interim Statements of Income

Kiraboshi Bank, Ltd.

(¥ million)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	62,200	69,826
Interest income	44,692	56,873
Interest on loans and discounts	34,202	41,635
Interest and dividends on securities	9,421	12,906
Trust fees	160	176
Fees and commissions	7,314	7,856
Other operating income	2,246	383
Other ordinary income	7,786	4,537
Ordinary expenses	43,346	44,004
Interest expenses	4,272	11,414
Interest on deposits	1,577	7,139
Fees and commissions payments	1,836	2,040
Other operating expenses	7,219	861
General and administrative expenses	26,865	27,490
Other ordinary expenses	3,153	2,197
Ordinary profit	18,853	25,821
Extraordinary income	—	139
Gain on disposal of non-current assets	—	139
Extraordinary losses	152	37
Loss on disposal of non-current assets	152	37
Income before income taxes	18,701	25,923
Income taxes – current	4,408	7,088
Income taxes – deferred	1,098	781
Total income taxes	5,506	7,870
Net income	13,195	18,053

4. (Reference) Non-consolidated Financial Statements of UI Bank Co., Ltd.
(1) Overview of Non-consolidated Financial Statements

October 31, 2025

Company name: UI Bank Co., Ltd
Representative: Nobuyuki Yasuda, President
Responsible person for inquiries: Nobuhito Fukuda, General manager of Corporate Planning Division
URL: https://www.uibank.co.jp
Telephone: +81-3-6271-5979

Note: Figures have been rounded down to the nearest million yen.

1. Non-consolidated Operating Performance for the Six Months Ended September 30, 2025 (From April 1, 2025 to September 30, 2025)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
Six months ended	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
September 30, 2025	6,151	294.2	41	—	37	—
September 30, 2024	1,560	16.2	(1,000)	—	(1,002)	—

(2) Non-consolidated financial position

	Total assets	Total net assets	Net assets to total assets ratio
Six months ended	(¥ million)	(¥ million)	(%)
September 30, 2025	805,585	15,058	1.8
March 31, 2025	707,757	10,753	1.5

(Reference)
Equity: As of September 30, 2025: ¥15,058 million As of March 31, 2025: ¥10,753 million

(Note)
"Equity" is the value of total net assets at the end of the period, and "Net assets to total assets ratio" is calculated by dividing equity by total assets at the end of the period. Note that this "Net assets to total assets ratio" is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 19 of 2006).

(2) Non-consolidated Interim Balance Sheets

UI Bank Co., Ltd.
(¥ million)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	236,891	137,283
Securities	7,433	41,168
Loans and bills discounted	455,959	616,020
Other assets	3,984	7,396
Other	3,984	7,396
Property, plant and equipment	33	29
Intangible assets	3,617	3,722
Deferred tax assets	—	106
Allowance for loan losses	(161)	(142)
Total assets	707,757	805,585
Liabilities		
Deposits	695,229	786,042
Other liabilities	1,767	4,484
Income taxes payable	62	62
Other	1,705	4,422
Provision for bonuses for directors (and other officers)	4	—
Provision for share-based payments	3	—
Total liabilities	697,004	790,527
Net Assets		
Share capital	8,875	11,125
Capital surplus	8,425	10,675
Legal capital surplus	8,425	10,675
Retained earnings	(6,546)	(6,508)
Other retained earnings	(6,546)	(6,508)
Retained earnings brought forward	(6,546)	(6,508)
Total shareholders' equity	10,753	15,291
Valuation difference on available-for-sale securities	—	(232)
Total valuation and translation adjustments	—	(232)
Total net assets	10,753	15,058
Total liabilities and net assets	707,757	805,585

(3) Non-consolidated Interim Statements of Income

UI Bank Co., Ltd.
(¥ million)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	1,560	6,151
Interest income	1,471	3,560
Interest on loans and discounts	1,396	2,979
Interest and dividends on securities	19	223
Fees and commissions	40	1,779
Other operating income	—	786
Other ordinary income	48	24
Ordinary expenses	2,560	6,110
Interest expenses	604	3,175
Interest on deposits	604	3,175
Fees and commissions payments	46	412
Other ordinary expenses	1	58
General and administrative expenses	1,862	2,411
Other operating expenses	46	51
Ordinary profit (loss)	(1,000)	41
Income (loss) before income taxes	(1,000)	41
Income taxes – current	2	3
Total income taxes	2	3
Net income (loss)	(1,002)	37

Tokyo Kiraboshi Financial Group, Inc.

Financial Results for the Six Months of the Fiscal Year Ending March 31, 2026
- Supplementary Information -

Tokyo Kiraboshi Financial Group, Inc.

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I. Overview of Financial Results for the Six Months Ended September 30, 2025

1. Status of Profit/Loss

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

Ordinary income in the six months ended September 30, 2025, increased by ¥12,146 million year-on-year to ¥89,101 million, while ordinary profit increased by ¥8,597 million year-on-year to ¥27,631 million. Profit attributable to owners of parent increased by 6,308 million year-on-year to ¥19,227 million.

(Millions of yen)

		Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024 (B)
Ordinary income	1	89,101	12,146	76,954
Gross business profit	2	57,614	12,164	45,450
(Excluding gains/losses on bonds (five accounts total))	3	56,678	8,620	48,057
Net interest income	4	45,282	4,333	40,948
Trust fees	5	176	15	160
Net fees and commissions	6	11,655	2,314	9,340
Net other business income (loss)	7	500	5,499	(4,999)
Expenses (excluding non-recurring losses)	8	34,872	1,796	33,075
Credit-related costs	9	1,633	336	1,297
Write-off of loans	10	3	2	0
Transfer to specific allowance for loan losses	11	1,478	(62)	1,540
Other credit-related costs	12	152	396	(244)
Gains (losses) on stocks and other securities	13	3,974	(2,787)	6,761
Profit (loss) on investments based on the equity method	14	3	(0)	3
Others	15	2,545	1,353	1,191
Ordinary profit	16	27,631	8,597	19,034
Extraordinary profit (loss)	17	207	244	(37)
Income before income taxes	18	27,838	8,841	18,997
Total income taxes	19	8,611	2,531	6,079
Income taxes – current	20	7,867	2,801	5,066
Income taxes – deferred	21	743	(269)	1,013
Profit	22	19,227	6,309	12,918
Profit (loss) attributable to non-controlling interests	23	0	1	(0)
Profit attributable to owners of parent	24	19,227	6,308	12,919

(Number of consolidated subsidiaries and equity-method affiliates) (Number of companies)

Consolidated subsidiaries	25	18	–	18
Equity-method affiliates	26	3	–	3

(2) Kiraboshi Bank, Ltd.

In the six months ended September 30, 2025, although there was an increase in deposit interest accompanying a rise in interest rates and a decrease in gain on sale of stocks and other securities, non-consolidated ordinary profit increased by ¥6,967 million year-on-year to ¥25,821 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 efforts in strengthening customer relations, and also an increase in fund income. Net income for the six months ended September 30, 2025, increased by ¥4,857 million year-on-year to ¥18,053 million.

[Non-consolidated] (Millions of yen)

		Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024 (B)
Ordinary income	1	69,826	7,626	62,200
Gross business profit	2	50,980	9,891	41,089
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	50,770	7,352	43,417
Gross domestic business profit	4	47,761	9,538	38,223
(Excluding gains/losses on bonds (five accounts total))	5	47,678	7,048	40,629
Net interest income	6	41,668	5,525	36,142
Trust fees	7	176	15	160
Net fees and commissions	8	5,676	286	5,389
Net other business income (loss)	9	240	3,709	(3,469)
Gross international business profit	10	3,219	353	2,866
(Excluding gains/losses on bonds (five accounts total))	11	3,092	303	2,788
Net interest income	12	3,799	(481)	4,280
Net fees and commissions	13	139	50	88
Net other business income (loss)	14	(718)	784	(1,503)
Expenses (excluding non-recurring losses)	15	28,406	784	27,621
Personnel expenses	16	11,231	237	10,994
Non-personnel expenses	17	14,356	446	13,910
Taxes	18	2,817	100	2,716
Net business income (before transfer to general allowance for loan losses) (Net business income)	19	22,574	9,106	13,467
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	22,363	6,567	15,795
Net core business income (excluding gains ([losses]) on cancellation of investment trusts)	21	22,339	6,548	15,791
Transfer to general allowance for loan losses (1)	22	(184)	283	(468)
Net business income	23	22,758	8,823	13,935
(Gains/losses on bonds (five accounts total))	24	210	2,539	(2,328)
Non-recurring profit (loss)	25	3,062	(1,855)	4,918
Loss from write-off of non-performing loans (2)	26	1,437	(83)	1,520
Write-off of loans	27	—	—	—
Transfer to specific allowance for loan losses	28	1,152	(119)	1,272
Loss (profit) on disposal of receivables	29	—	—	—
Provision for contingent loss	30	71	96	(24)
Credit guarantee association responsibility-sharing system charge	31	199	(65)	264
Other losses from write-off of non-performing loans	32	12	5	7
Reversal of allowance for loan losses (3)	33	—	—	—
Recoveries of written-off claim	34	1	(9)	10
Gains (losses) on stocks and other securities	35	4,124	(2,643)	6,768
Gain on sale of stocks and other securities	36	4,339	(3,228)	7,568
Loss on sale of stocks and other securities	37	215	(585)	800
Loss on devaluation of stocks and other securities	38	—	—	—
Other non-recurring profit (loss)	39	374	714	(339)
Ordinary profit	40	25,821	6,967	18,853
Extraordinary profit (loss)	41	101	253	(152)
Income before income taxes	42	25,923	7,221	18,701

(Millions of yen)

		Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024 (B)
Income taxes	43	7,870	2,363	5,506
Income taxes – current	44	7,088	2,680	4,408
Income taxes – deferred	45	781	(317)	1,098
Net income	46	18,053	4,857	13,195

Credit-related costs (1)＋(2)－(3)	47	1,252	199	1,052

[Consolidated]

(Millions of yen)

		Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024(B)
Ordinary income	48	73,400	7,929	65,471
Ordinary profit	49	26,588	7,299	19,289
Profit attributable to owners of parent	50	18,527	5,071	13,456

2. Business Income

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024 (B)
Net business income (before provision for general allowance for loan losses)	22,574	9,106	13,467
Per employee (thousands of yen)	10,373	4,373	5,999
Business Income	22,758	8,823	13,935
Per employee (thousands of yen)	10,458	4,249	6,208
Net core business income	22,363	6,567	15,795
Per employee (thousands of yen)	10,276	3,239	7,037

(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>

(%)

		Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024 (B)
Yields on interest-earning assets	(C)	1.71	0.30	1.40
Loans and bills discounted	(c)	1.68	0.26	1.41
Securities		2.95	0.96	1.99
Cost of funding	(D)	1.23	0.20	1.03
Deposits, etc.	(d)	0.26	0.20	0.06
External liabilities		1.14	0.27	0.86
Difference of interest rates between deposits and loans	(c)－(d)	1.41	0.05	1.35
Net interest margin	(C)－(D)	0.47	0.10	0.36

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

<Domestic Operations>

(%)

		Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024 (B)
Yields on interest-earning assets	(C)	1.58	0.33	1.24
Loans and bills discounted	(c)	1.60	0.27	1.32
Securities		3.01	1.27	1.73
Cost of funding	(D)	1.19	0.21	0.98
Deposits, etc.	(d)	0.25	0.21	0.04
External liabilities		0.93	0.36	0.57
Difference of interest rates between deposits and loans	(c)－(d)	1.34	0.06	1.28
Net interest margin	(C)－(D)	0.38	0.12	0.25

(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]

(%)

	Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024 (B)
On the basis of profit attributable to owners of parent	9.96	2.92	7.03

(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]

(%)

	Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024 (B)
On the basis of net business income (before transfer to general allowance for loan losses)	12.30	4.60	7.69
On the basis of net business income	12.40	4.43	7.96
On the basis of net core business income	12.18	3.15	9.02
On the basis of net income	9.83	2.29	7.54

(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. [Consolidated]

(%)

	Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024 (B)
On the basis of net business income (before transfer to general allowance for loan losses)	11.42	4.39	7.03
On the basis of net business income	11.52	4.23	7.28
On the basis of net core business income	11.31	3.02	8.29
On the basis of profit attributable to owners of parent	9.64	2.35	7.29

(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]

(%)

	Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024 (B)
On the basis of gross core business profit	55.95	(7.66)	63.61
On the basis of gross business profit	55.72	(11.50)	67.22

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

6. Gain/Loss on Securities

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Six months ended Sept. 30, 2025 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2024 (B)
Gains (losses) on bonds	210	2,539	(2,328)
Gain on sale of bonds	353	(1,876)	2,230
Gain on redemption of bonds	–	–	–
Loss on sale of bonds	143	(4,414)	4,557
Loss on redemption of bonds	–	–	–
Loss on devaluation of bonds	–	(1)	1
Gain (loss) on stocks	4,124	(2,643)	6,768
Gain on sale of equity securities	4,339	(3,228)	7,568
Loss on sale of equity securities	215	(585)	800
Loss on devaluation of equity securities	–	–	–

7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		September 30, 2025 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%)	(4)/(5)	9.07	0.33	8.74
(2) Basic items in core capital		405,067	15,870	389,196
(3) Adjustments in core capital		37,745	335	37,410
(4) Capital	(2) – (3)	367,321	15,535	351,786
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		390,276	16,589	373,686
Total provisions included in basic items in core capital		4,480	(138)	4,618
(5) Risk-weighted assets		4,046,228	24,709	4,021,519
(6) Total necessary capital	(5) × 4%	161,849	988	160,860

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

(Millions of yen, %)

		September 30, 2025 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%)	(4)/(5)	9.63	0.51	9.12
(2) Basic items in core capital		387,863	15,062	372,800
(3) Adjustments in core capital		20,337	1,092	19,244
(4) Capital	(2) – (3)	367,525	13,970	353,555
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		383,587	15,233	368,353
Total provisions included in basic items in core capital		4,275	(171)	4,446
(5) Risk-weighted assets		3,814,920	(61,111)	3,876,031
(6) Total necessary capital	(5) × 4%	152,596	(2,444)	155,041

(3) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

		September 30, 2025 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%)	(4)/(5)	9.69	0.49	9.19
(2) Basic items in core capital		405,051	14,914	390,136
(3) Adjustments in core capital		32,768	383	32,384
(4) Capital	(2) – (3)	372,282	14,531	357,751
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		390,161	15,708	374,453
Total provisions included in basic items in core capital		4,368	(167)	4,535
(5) Risk-weighted assets		3,839,220	(49,444)	3,888,664
(6) Total necessary capital	(5) × 4%	153,568	(1,977)	155,546

(4) UI Bank Co., Ltd. [Non-consolidated]

(Millions of yen, %)

		September 30, 2025 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%)	(4)/(5)	5.57	(0.31)	5.89
(2) Basic items in core capital		15,433	4,518	10,915
(3) Adjustments in core capital		2,582	(215)	2,798
(4) Capital	(2) – (3)	12,850	4,734	8,116
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		15,291	4,537	10,753
Total provisions included in basic items in core capital		142	(19)	161
(5) Risk-weighted assets		230,306	92,570	137,736
(6) Total necessary capital	(5) × 4%	9,212	3,702	5,509

(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 standardized measurement approach is applied for calculating the amount equivalent to operational risk.

II. Status of Loans

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

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	14,472	(681)	(2,834)	15,154	17,306
Doubtful assets	67,479	(3,456)	(10,614)	70,936	78,094
Substandard assets	4,901	(1,444)	(2,848)	6,345	7,750
Past-due loans (3 months or more)	143	79	(154)	63	297
Restructured loans	4,758	(1,523)	(2,693)	6,282	7,452
Subtotal	86,854	(5,582)	(16,297)	92,436	103,151
Normal assets	4,884,733	(5,935)	118,317	4,890,669	4,766,416
Total credit balance	4,971,587	(11,517)	102,020	4,983,105	4,869,567

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	33	31	28	1	4
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Subtotal	33	31	28	1	4
Normal assets	159,093	103,106	157,120	55,986	1,972
Total credit balance	159,126	103,138	157,149	55,988	1,977

(Note) Loans to Kiraboshi Bank, Ltd. are not included in the above table.

(Ratio to total credit balance)

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

(%)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	0.29	(0.01)	(0.06)	0.30	0.35
Doubtful assets	1.35	(0.06)	(0.24)	1.42	1.60
Substandard assets	0.09	(0.02)	(0.06)	0.12	0.15
Past-due loans (3 months or more)	0.00	0.00	(0.00)	0.00	0.00
Restructured loans	0.09	(0.03)	(0.05)	0.12	0.15
Ratio to total credit balance	1.74	(0.10)	(0.37)	1.85	2.11

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

(%)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	0.02	0.01	(0.20)	0.00	0.22
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Ratio to total credit balance	0.02	0.01	(0.20)	0.00	0.22

(Note) Loans to Kiraboshi Bank, Ltd. are not included in the above table.

[After partial direct write-offs]

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	5,962	(370)	(1,779)	6,332	7,741
Doubtful assets	67,479	(3,456)	(10,614)	70,936	78,094
Substandard assets	4,901	(1,444)	(2,848)	6,345	7,750
Past-due loans (3 months or more)	143	79	(154)	63	297
Restructured loans	4,758	(1,523)	(2,693)	6,282	7,452
Subtotal	78,344	(5,270)	(15,242)	83,614	93,586
Normal assets	4,884,733	(5,935)	118,317	4,890,669	4,766,416
Total credit balance	4,963,077	(11,206)	103,075	4,974,283	4,860,002

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	33	31	28	1	4
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Subtotal	33	31	28	1	4
Normal assets	159,093	103,106	157,120	55,986	1,972
Total credit balance	159,126	103,138	157,149	55,988	1,977

(Note) Loans to Kiraboshi Bank, Ltd. are not included in the above table.

(Ratio to total credit balance)

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

(%)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	0.12	(0.00)	(0.03)	0.12	0.15
Doubtful assets	1.35	(0.06)	(0.24)	1.42	1.60
Substandard assets	0.09	(0.02)	(0.06)	0.12	0.15
Past-due loans (3 months or more)	0.00	0.00	(0.00)	0.00	0.00
Restructured loans	0.09	(0.03)	(0.05)	0.12	0.15
Ratio to total credit balance	1.57	(0.10)	(0.34)	1.68	1.92

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

(%)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	0.02	0.01	(0.20)	0.00	0.22
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Ratio to total credit balance	0.02	0.01	(0.20)	0.00	0.22

(Note) Loans to Kiraboshi Bank, Ltd. are not included in the above table.

2. Coverage Status of Loans Based on the Financial Reconstruction Act

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

(Millions of yen, %)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Covered amount (D)	68,748	(3,498)	(11,275)	72,247	80,023
Allowance for loan losses	15,073	(610)	(1,691)	15,683	16,765
Bankrupt and quasi-bankrupt assets	8,654	(355)	(1,168)	9,010	9,823
Doubtful assets	5,772	(135)	(302)	5,907	6,074
Substandard loans	646	(119)	(220)	766	867
Collateral guarantees, etc.	53,674	(2,888)	(9,583)	56,563	63,258
Bankrupt and quasi-bankrupt assets	5,817	(326)	(1,665)	6,144	7,482
Doubtful assets	47,050	(1,857)	(6,717)	48,908	53,767
Substandard loans	806	(704)	(1,200)	1,510	2,007
Problem assets (E)	86,854	(5,582)	(16,297)	92,436	103,151
Coverage ratio (D)/(E)	79.15	0.99	1.57	78.15	77.57

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

(Millions of yen, %)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Covered amount (D)	33	31	28	1	4
Allowance for loan losses	—	—	—	—	—
Bankrupt and quasi-bankrupt assets	—	—	—	—	—
Doubtful assets	—	—	—	—	—
Substandard loans	—	—	—	—	—
Collateral guarantees, etc.	33	31	28	1	4
Bankrupt and quasi-bankrupt assets	33	31	28	1	4
Doubtful assets	—	—	—	—	—
Substandard loans	—	—	—	—	—
Problem assets (E)	33	31	28	1	4
Coverage ratio (D)/(E)	100.00	—	—	100.00	100.00

(Note) Loans to Kiraboshi Bank, Ltd. are not included in the above table.

3. Status of Allowance for Loan Losses

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Allowance for loan losses	18,663	(678)	(2,265)	19,342	20,929
General allowance for loan losses	4,128	(187)	(794)	4,315	4,922
Specific allowance for loan losses	14,535	(490)	(1,471)	15,026	16,006

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Allowance for loan losses	142	(19)	54	161	88
General allowance for loan losses	142	(19)	54	161	88
Specific allowance for loan losses	—	—	—	—	—

4. Status of Problem Assets Subject to Disclosure

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

[Six months ended September 30, 2025 (as of September 30, 2025)]

(Billions of yen)

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

Classification of borrowers		Classification			
		Not classified	Classification II	Classification III	Classification IV
Bankrupt borrowers 2.6 ＜0.3＞		2.5	0.1	— (0.0)	— (2.3)
Virtually bankrupt borrowers 11.7 ＜5.5＞		10.3	1.4	— (0.1)	— (6.2)
Borrowers with bankruptcy concerns 67.4		39.4	13.3	14.6 (5.7)	
Borrowers requiring caution 636.1	Substandard borrowers 6.1	1.1	5.0		
	Borrowers requiring caution, excluding claims to substandard borrowers 629.9	183.7	446.1		
Normal borrowers 4,253.5		4,253.5			
Total 4,971.5 ＜4,963.0＞		4,490.8	466.1	14.6	—
Ratio to total debts		90.3%	9.3%	0.2%	—

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

Disclosed debts (credit balance)		Collateral guarantees, etc.	Reserve	Coverage ratio
Bankrupt and quasi-bankrupt 14.4 ＜5.9＞		5.8	8.6	100.0% ＜100.0%＞
Doubtful assets 67.4		47.0	5.7	78.2%
Substandard loans 4.9	Past-due loans (3 months or more) 0.1	0.8	0.6	29.6%
	Restructured loans 4.7			
Claims to borrowers requiring caution, excluding claims to substandard borrowers 631.2	Subtotal 86.8 ＜78.3＞	53.6	15.0	Total 79.1% ＜76.8%＞
Normal assets 4,884.7				
Total 4,971.5 ＜4,963.0＞				

(Notes) 1. Self-assessment includes loans, repayments for which payment is approved, foreign exchanges, 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.

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

[Six months ended September 30, 2025 (as of September 30, 2025)]

(Billions of yen)

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

Classification of borrowers		Classification			
		Not classified	Classification II	Classification III	Classification IV
Bankrupt borrowers — ＜—＞		—	—	— (—)	— (—)
Virtually bankrupt borrowers 0.0 ＜0.0＞		0.0	—	— (—)	— (—)
Borrowers with bankruptcy concerns —		—	—	— (—)	
Borrowers requiring caution 0.0	Substandard borrowers —	—	—		
	Borrowers requiring caution, excluding claims to substandard borrowers 0.0	0.0	—		
Normal borrowers 159.0		159.0			
Total 159.1 <159.1>		159.1	—	—	—
Ratio to total debts		100.0%	—	—	—

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

Disclosed debts (credit balance)		Collateral guarantees, etc.	Reserve	Coverage ratio
Bankrupt and quasi-bankrupt 0.0 ＜0.0＞		0.0	—	100.0% <100.0%>
Doubtful assets —		—	—	—
Substandard loans —	Past-due loans (3 months or more) —	—	—	—
	Restructured loans —			
Claims to borrowers requiring caution, excluding claims to substandard borrowers 0.0	Subtotal 0.0 ＜0.0＞	0.0	—	Total 100.0% ＜100.0%＞
Normal assets 159.0				
Total 159.1 <159.1>				

(Notes) 1. Self-assessment includes loans and accrued interest.
2. Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
3. UI Bank, Co., 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. Loans to Kiraboshi Bank, Ltd. are not included in the above table.

5. Loan Breakdown by Industrial Sector

Kiraboshi Bank, Ltd. [Non-consolidated]

(i) Loan breakdown by industrial sector

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
All branches	4,943,211	(9,806)	102,581	4,953,017	4,840,630
Manufacturing	374,894	(3,614)	4,059	378,508	370,835
Agriculture, forestry	1,298	(128)	(33)	1,426	1,331
Fishery	288	(50)	42	338	246
Mining, quarrying of stone and gravel	1,350	(91)	(62)	1,441	1,412
Construction	210,925	2,092	2,592	208,833	208,333
Electricity, gas and heat supplies, and waterworks	41,854	5,121	16,833	36,733	25,021
Communication service	129,039	(9,404)	(5,240)	138,443	134,279
Transportation, postal activities	64,978	(2,430)	1,230	67,408	63,748
Commerce	479,195	(21,961)	(30,475)	501,156	509,670
Banks and other financial institutions	490,111	9,358	92,160	480,753	397,951
Real estate	1,391,185	12,885	(16,685)	1,378,300	1,407,870
(Real estate brokerage)	538,768	13,330	349	525,438	538,419
(Real estate leasing)	852,417	(444)	(17,033)	852,861	869,450
Goods rental and leasing	108,105	9,768	20,398	98,337	87,707
Scientific research, professional and technical services	100,743	1,230	5,653	99,513	95,090
Accommodations	14,663	(1,099)	(193)	15,762	14,856
Restaurant businesses	51,422	(720)	(1,345)	52,142	52,767
Living-related and personal services, amusement services	76,637	3,526	7,824	73,111	68,813
Education, learning support	42,523	(2,823)	(2,149)	45,346	44,672
Medical healthcare and welfare	211,985	(968)	5,271	212,953	206,714
Other services	126,681	4,404	5,876	122,277	120,805
Local governments	320,911	35,301	57,897	285,610	263,014
Other	704,413	(50,201)	(61,073)	754,614	765,486

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

(ii) Loan breakdown by industrial sector (ratio)

(%)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
All branches	100.00%	—	—	100.00%	100.00%
Manufacturing	7.58%	(0.05%)	(0.07%)	7.64%	7.66%
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	0.02%	(0.00%)	(0.00%)	0.02%	0.02%
Construction	4.26%	0.05%	(0.03%)	4.21%	4.30%
Electricity, gas and heat supplies, and waterworks	0.84%	0.10%	0.32%	0.74%	0.51%
Communication service	2.61%	(0.18%)	(0.16%)	2.79%	2.77%
Transportation, postal activities	1.31%	(0.04%)	(0.00%)	1.36%	1.31%
Commerce	9.69%	(0.42%)	(0.83%)	10.11%	10.52%
Banks and other financial institutions	9.91%	0.20%	1.69%	9.70%	8.22%
Real estate	28.14%	0.31%	(0.94%)	27.82%	29.08%
(Real estate brokerage)	10.89%	0.29%	(0.22%)	10.60%	11.12%
(Real estate leasing)	17.24%	0.02%	(0.71%)	17.21%	17.96%
Goods rental and leasing	2.18%	0.20%	0.37%	1.98%	1.81%
Scientific research, professional and technical services	2.03%	0.02%	0.07%	2.00%	1.96%
Accommodations	0.29%	(0.02%)	(0.01%)	0.31%	0.30%
Restaurant businesses	1.04%	(0.01%)	(0.04%)	1.05%	1.09%
Living-related and personal services, amusement services	1.55%	0.07%	0.12%	1.47%	1.42%
Education, learning support	0.86%	(0.05%)	(0.06%)	0.91%	0.92%
Medical healthcare and welfare	4.28%	(0.01%)	0.01%	4.29%	4.27%
Other services	2.56%	0.09%	0.06%	2.46%	2.49%
Local governments	6.49%	0.72%	1.05%	5.76%	5.43%
Other	14.25%	(0.98%)	(1.56%)	15.23%	15.81%

(iii) Risk-monitored loans by industrial sector

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
All branches	86,854	(5,582)	(16,297)	92,436	103,151
Manufacturing	13,299	(2,042)	(3,518)	15,341	16,818
Agriculture, forestry	—	—	—	—	—
Fishery	—	—	—	—	—
Mining, quarrying of stone and gravel	437	(16)	(16)	453	453
Construction	7,042	477	169	6,564	6,873
Electricity, gas and heat supplies, and waterworks	—	—	—	—	—
Communication service	4,850	(467)	(1,404)	5,317	6,255
Transportation, postal activities	3,277	(216)	(761)	3,493	4,038
Commerce	26,898	(2,113)	(5,698)	29,012	32,597
Banks and other financial institutions	285	(11)	(102)	297	388
Real estate	4,987	238	(421)	4,749	5,408
(Real estate brokerage)	997	665	437	331	559
(Real estate leasing)	3,990	(427)	(858)	4,417	4,848
Goods rental and leasing	290	(287)	(286)	577	576
Scientific research, professional and technical services	3,174	75	(1,010)	3,099	4,185
Accommodations	1,080	(110)	(353)	1,191	1,433
Restaurant businesses	4,456	(512)	(1,412)	4,968	5,869
Living-related and personal services, amusement services	4,023	(36)	88	4,060	3,935
Education, learning support	2,045	123	(34)	1,921	2,079
Medical healthcare and welfare	2,957	(42)	55	2,999	2,901
Other services	3,706	41	(76)	3,665	3,783
Local governments	—	—	—	—	—
Other	4,039	(681)	(1,513)	4,721	5,553

6. Deposits and Loans

(i) Status of loans

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

(Millions of yen, %)

		September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Loans (balance)		4,943,211	(9,805)	102,581	4,953,017	4,840,630
(Excluding offshore accounts)	(D)	4,943,211	(9,805)	102,581	4,953,017	4,840,630
Loans to small and medium-sized enterprises	(E)	3,889,800	(95,820)	(56,803)	3,985,621	3,946,604
Small and medium-sized enterprise loans		3,234,969	(71,967)	(16,841)	3,306,937	3,251,810
Personal loans		654,831	(23,852)	(39,962)	678,684	694,793
Percentage of total loans	(E)/(D)	78.68	(1.77)	(2.84)	80.46	81.53
Loans (average balance)		4,942,785	95,530	118,367	4,847,255	4,824,418

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

(Millions of yen, %)

		September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Loans (balance)		159,020	103,060	157,045	55,959	1,975
(Excluding offshore accounts)	(D)	159,020	103,060	157,045	55,959	1,975
Loans to small and medium-sized enterprises	(E)	159,020	103,060	157,045	55,959	1,975
Small and medium-sized enterprise loans		–	–	–	–	–
Personal loans		159,020	103,060	157,045	55,959	1,975
Percentage of total loans	(E)/(D)	100.00	–	–	100.00	100.00
Loans (average balance)		108,936	100,700	108,411	8,235	524

(Note) Loans to Kiraboshi Bank are not included in the above table.

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

(Millions of yen, %)

		September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Loans (balance)		5,102,231	93,254	259,626	5,008,977	4,842,605
(Excluding offshore accounts)	(D)	5,102,231	93,254	259,626	5,008,977	4,842,605
Loans to small and medium-sized enterprises	(E)	4,048,821	7,240	100,241	4,041,581	3,948,579
Small and medium-sized enterprise loans		3,234,969	(71,967)	(16,840)	3,306,937	3,251,810
Personal loans		813,851	79,207	117,082	734,644	696,769
Percentage of total loans	(E)/(D)	79.35	(1.33)	(2.18)	80.68	81.53
Loans (average balance)		5,051,722	196,231	226,779	4,855,490	4,824,942

(Note) Loans to Kiraboshi Bank are not included in the above table.

(ii) Consumer loan balance

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Consumer loan balance	654,831	(23,852)	(39,962)	678,684	694,793
Housing-related loans	582,072	(23,889)	(43,707)	605,961	625,779
Other loans	72,758	36	3,744	72,722	69,013

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Consumer loan balance	159,020	103,060	157,045	55,959	1,975
Housing-related loans	98,141	67,547	96,775	30,594	1,366
Other loans	60,878	35,512	60,269	25,365	608

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Consumer loan balance	813,851	79,207	117,082	734,644	696,769
Housing-related loans	680,214	43,658	53,068	636,556	627,146
Other loans	133,636	35,549	64,013	98,087	69,622

(iii) Status of deposits

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Deposits (closing balance)	5,925,471	129,402	232,124	5,796,069	5,693,347
Deposits	5,763,471	295,602	265,124	5,467,869	5,498,347
Personal deposits	2,895,592	(33,916)	(64,873)	2,929,508	2,960,465
Corporate deposits	2,465,216	253,332	320,206	2,211,883	2,145,009
Other deposits	402,662	76,185	9,790	326,476	392,872
Negotiable certificates of deposit	162,000	(166,200)	(33,000)	328,200	195,000
Deposit (average balance)	5,814,568	206,431	243,303	5,608,137	5,571,264
Deposits	5,645,507	197,649	172,953	5,447,857	5,472,554
Negotiable certificates of deposit	169,061	8,781	70,350	160,279	98,710

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Deposits (closing balance)	786,042	90,813	324,289	695,229	461,752
Deposits	786,042	90,813	324,289	695,229	461,752
Personal deposits	778,082	82,853	316,329	695,229	461,752
Corporate deposits	7,959	7,959	7,959	—	—
Deposit (average balance)	740,558	269,270	318,126	471,287	422,432
Deposits	740,558	269,270	318,126	471,287	422,432

(Note) UI Bank started handling corporate deposits in July 2025.

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Deposits (closing balance)	6,711,514	220,215	556,414	6,491,298	6,155,099
Deposits	6,549,514	386,415	589,414	6,163,098	5,960,099
Personal deposits	3,673,674	48,936	251,456	3,624,737	3,422,217
Corporate deposits	2,473,176	261,292	328,166	2,211,883	2,145,009
Other deposits	402,662	76,185	9,790	326,476	392,872
Negotiable certificates of deposit	162,000	(166,200)	(33,000)	328,200	195,000
Deposit (average balance)	6,555,126	475,701	561,429	6,079,424	5,993,696
Deposits	6,386,065	466,920	491,079	5,919,145	5,894,986
Negotiable certificates of deposit	169,061	8,781	70,350	160,279	98,710

(Note) UI Bank started handling corporate deposits in July 2025.

(iv) Deposits and loan balances by region

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Deposits	5,763,471	295,602	265,124	5,467,869	5,498,347
Tokyo Metropolis	4,518,768	278,849	255,813	4,239,918	4,262,954
Kanagawa Prefecture	1,147,743	15,042	5,596	1,132,700	1,142,147
Others	96,959	1,709	3,714	95,250	93,244
Loans and bills discounted	4,943,211	(9,805)	102,581	4,953,017	4,840,630
Tokyo Metropolis	4,335,642	(340)	113,616	4,335,982	4,222,025
Kanagawa Prefecture	541,837	(10,243)	(15,610)	552,081	557,448
Others	65,731	777	4,575	64,953	61,155

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Deposits	786,042	90,813	324,289	695,229	461,752
Tokyo Metropolis	363,951	44,786	146,960	319,165	216,990
Kanagawa Prefecture	158,468	17,588	66,695	140,879	91,772
Others*	263,622	28,438	110,633	235,184	152,989
Loans and bills discounted	159,020	103,060	157,045	55,959	1,975
Tokyo Metropolis	95,861	64,102	94,896	31,758	964
Kanagawa Prefecture	16,836	10,360	16,701	6,476	134
Others*	46,322	28,597	45,447	17,725	875

(Note) Loans to Kiraboshi Bank are not included in the above table.

* Distribution in other regions

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Deposits	263,622	28,438	110,633	235,184	152,989
Kanto	108,346	10,520	42,485	97,825	65,860
Kansai	53,548	5,988	25,151	47,560	28,397
Tokai	31,458	4,403	13,545	27,055	17,913
Others	70,269	7,526	29,450	62,743	40,818
Loans and bills discounted	46,322	28,597	45,447	17,725	875
Kanto	17,674	11,151	17,414	6,523	259
Kansai	6,488	3,960	6,273	2,527	215
Tokai	8,176	5,112	8,125	3,063	50
Others	13,982	8,372	13,632	5,610	349

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Deposits	6,549,514	386,415	589,414	6,163,098	5,960,099
Tokyo Metropolis	4,882,719	323,636	402,774	4,559,083	4,479,945
Kanagawa Prefecture	1,306,211	32,631	72,291	1,273,580	1,233,920
Others	360,582	30,147	114,348	330,434	246,233
Loans and bills discounted	5,102,231	93,254	259,626	5,008,977	4,842,605
Tokyo Metropolis	4,431,503	63,762	208,512	4,367,741	4,222,990
Kanagawa Prefecture	558,674	116	1,090	558,557	557,583
Others	112,053	29,375	50,022	82,678	62,031

(Note) Loans to Kiraboshi Bank are not included in the above table.

(v) Assets under management

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Assets under management	442,544	21,314	13,177	421,230	429,367
Investment trust	153,730	11,519	2,646	142,210	151,083
Life insurance	275,247	9,953	11,505	265,294	263,742
Public bonds	13,567	(157)	(974)	13,724	14,541

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Assets under management	361,577	71,507	67,739	290,070	293,837
Investment trust	306,872	39,232	35,021	267,640	271,851
Public bonds	545	320	510	224	35
Others	54,159	31,954	32,208	22,205	21,951

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

(Millions of yen)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Assets under management	804,122	92,821	80,917	711,300	723,205
Investment trust	460,603	50,751	37,667	409,851	422,935
Life insurance	275,247	9,953	11,505	265,294	263,742
Public bonds	14,112	163	(464)	13,949	14,576
Other	54,159	31,954	32,208	22,205	21,951

(vi) Status of branches and employees

Kiraboshi Bank, Ltd. [Non-consolidated]

(Branches, persons)

	September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	September 30, 2024 (C)
Domestic head office and branch offices (including representative offices)	163	—	(1)	163	164
Tokyo Metropolis	118	—	(1)	118	119
Kanagawa Prefecture	41	—	—	41	41
Others	4	—	—	4	4
Number of executives and employees	2,154	40	(65)	2,114	2,219
Number of executives	10	1	1	9	9
Number of employees	2,144	39	(66)	2,105	2,210

(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)

		Six months ended September 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	Fiscal year ended March 31, 2025 (B)	Six months ended September 30, 2024 (C)
Construction cost credit trust	Value of transactions handled	23,503		8,913	49,495	14,589
	Closing balance	40,024	1,976	19,040	38,047	20,983
Real estate management trust	Value of transactions handled	7,350		4,935	12,205	2,415
	Closing balance	112,818	6,215	14,498	106,603	98,320
Other	Value of transactions handled	9		(9)	28	18
	Closing balance	743	(121)	(2,208)	864	2,951
Total	Value of transactions handled	30,863		13,839	61,729	17,023
	Closing balance	153,586	8,069	31,330	145,516	122,256

(Note) Comparison with the fiscal year ended March 31, 2025, 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
Other 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, 2025				September 30, 2024		
	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	(1,020)	(68)	—	1,020	(951)	—	951
Other securities	(21,480)	(7,783)	25,716	47,197	(13,697)	22,075	35,772
Stocks	18,705	1,822	19,195	489	16,883	17,590	707
Bonds	(32,642)	(17,934)	191	32,833	(14,707)	1,085	15,793
Others	(7,543)	8,329	6,330	13,873	(15,873)	3,399	19,272
Total	(22,500)	(7,851)	25,716	48,217	(14,649)	22,075	36,724

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

(Millions of yen)

	September 30, 2025				September 30, 2024		
	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	(666)	235	—	666	(901)	—	901
Other securities	(21,302)	(8,138)	25,000	46,302	(13,163)	21,980	35,144
Stocks	18,041	1,759	18,531	489	16,281	16,984	702
Bonds	(32,101)	(17,694)	209	32,311	(14,406)	1,182	15,589
Others	(7,242)	7,796	6,258	13,501	(15,039)	3,813	18,852
Total	(21,968)	(7,903)	25,000	46,968	(14,065)	21,980	36,046