



Tokyo Kiraboshi Financial Group

Summary of Business Results for the Nine Months Ended December 31, 2025

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Tokyo Kiraboshi FG (consolidated)

(¥100 million)

		A 2024/12 (Actual)	B 2025/12 (Actual)	YoY (B - A)	C 2026/3 (Forecast)	Rate of progress (B / C)
1	Ordinary profit	305	398	+93	470	84.7%
2	Profit attributable to owners of parent	207	276	+69	330	83.8%

Ordinary profit

Percent change +30.4% YoY
(¥30.5 billion → ¥39.8 billion)

Net income

Percent change +33.2% YoY
(¥20.7 billion → ¥27.6 billion)

Kiraboshi Bank (non-consolidated)

(¥100 million)

		A 2024/12 (Actual)	B 2025/12 (Actual)	YoY (B - A)	C 2026/3 (Forecast)	Rate of progress (B / C)
1	Gross core business profit	660	742	+82	950	78.1%
2	Net interest income	601	651	+50	880	—
3	Interest on loans and discounts	526	625	+98	857	—
4	Interest and dividends on securities	131	164	+33	204	—
5	Interest on deposits, etc.	(33)	(120)	(86)	(145)	—
6	Other interest	(22)	(17)	+5	(35)	—
7	Net non-interest income	59	90	+31	70	—
8	Expenses	(411)	(423)	(12)	(549)	—
9	Net core business income	248	318	+70	401	79.5%
10	Credit-related costs	(16)	(15)	+0	(50)	—
11	Gains (losses) on bonds	(31)	4	+35	11	—
12	Gains (losses) on stocks and other securities	98	60	(37)	60	—
13	Other non-recurring profit (loss)	2	6	+3	(1)	—
14	Ordinary profit	301	375	+73	421	89.0%
15	Extraordinary profit (loss)	(1)	2	+4	(2)	—
16	Income taxes	(90)	(115)	(24)	(128)	—
17	Net income	209	262	+52	291	90.1%

* 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

▶ Net interest on loans, discounts and deposits :

+¥1.2 billion YoY

... Net interest on loans, discounts and deposits increased due to efforts to promote transactions intended to establish main bank relationships and the policy rate hike

(¥100 million)

		2024/12	2025/12	YoY
3	Interest on loans and discounts	526	625	+98
5	Interest on deposits, etc.	(33)	(120)	(86)
	Net interest on loans, discounts and deposits(net)	492	504	+12

▶ Interest and dividends on securities:

+¥3.3 billion YoY

... Fund income increased by ¥3.7 billion due in part to exits from portfolio funds (including those managed by Kiraboshi Capital).

(¥100 million)

		2024/12	2025/12	YoY
3	Interest and dividends on securities	131	164	+33

Ordinary profit

Percent change +24.2% YoY
(¥30.1 billion → ¥37.5 billion)

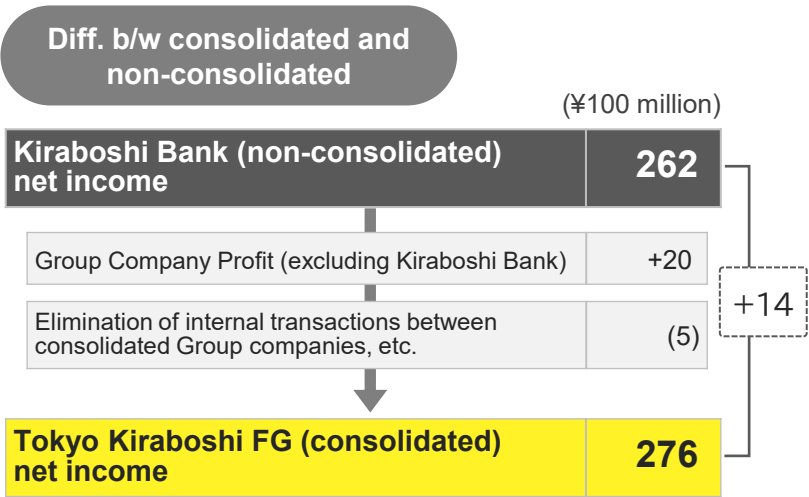
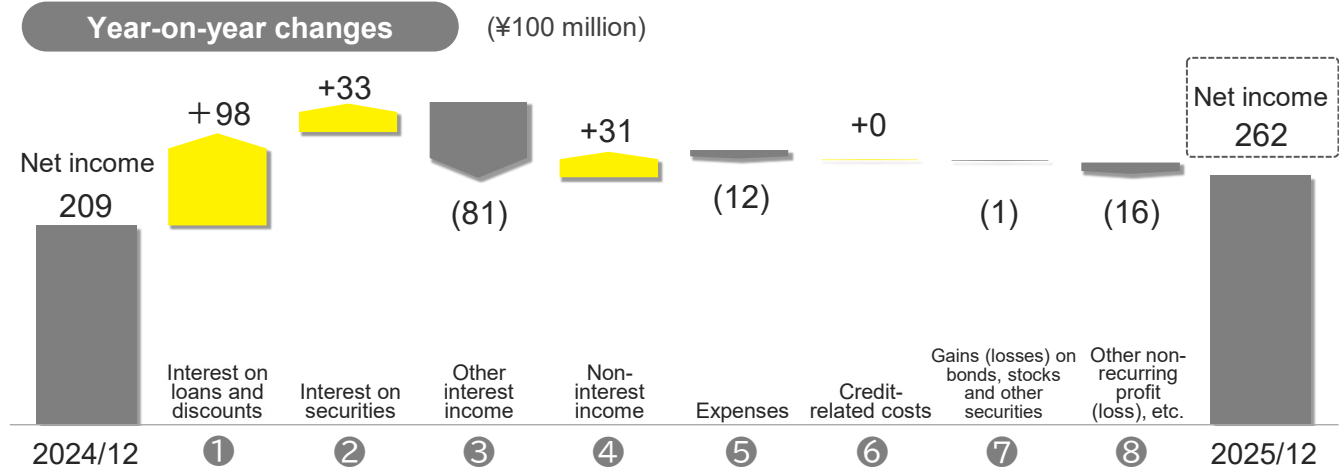
Net income

Percent change +24.9% YoY
(¥20.9 billion → ¥26.2 billion)

Factors Affecting Net Income (Kiraboshi Bank)

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

	Main Items	YoY	Points
①	Interest on loans and discounts	+¥9.8 billion	+¥9.8 billion YoY due to an increase in loan balances resulting from promotion of transactions for main bank relationship building and efforts in strengthening customer relations, combined with a rise in loan yields that partly reflected the impact of policy rate hike
②	Interest and dividends on securities	+¥3.3 billion	+¥3.3 billion YoY due largely to an increase in fund income (+¥3.7 billion)
③	Other interest income (Interest on deposits, etc. + other interest)	¥(8.1) billion	¥(8.1) billion YoY due largely to an increase in interest on deposits, etc. accompanying a rise in interest rates ▶ Interest on deposits, etc. ¥(3.3) billion in 2024/12 → ¥(12.0) billion ((¥8.6) billion) in 2025/12 ▶ Other interest ¥(2.2) billion in 2024/12 → ¥(1.7) billion (+¥0.5 billion) in 2025/12
④	Net non-interest income (Trust fees + income from fees and commissions + other business income (excluding gains/losses on bonds))	+¥3.1 billion	+¥3.1 billion YoY due largely to a decrease in hedging costs for yen and foreign bonds ▶ Income from fees and commissions (including trust fees) ¥8.7 billion in 2024/12 → ¥8.5 billion (¥(0.2) billion) in 2025/12 ▶ Other business income ¥(2.8) billion in 2024/12 → ¥0.5 billion (+¥3.4 billion) in 2025/12
⑤	Expenses	¥(1.2) billion	¥(1.2) billion YoY due to an increase in non-personnel expenses including administrative outsourcing expenses
⑥	Credit-related costs	+¥0.0 billion	¥(0) billion YoY due largely to control of expenses through such initiatives as financial support for business turnaround and enhancement of warning signal management, despite an increase in allowance for loan losses reflecting an increase in historical credit loss rate
⑦	Gains (losses) on bonds, stocks and other securities	¥(0.1) billion	¥(0.1) billion YoY due largely to a decrease in gain on sale of stocks, despite a decrease in loss from sale of bonds ▶ Gains (losses) on bonds ¥(3.1) billion in 2024/12 → ¥0.4 billion (+¥3.5 billion) in 2025/12 ▶ Gains (losses) on stocks and other securities ¥9.8 billion in 2024/12 → ¥6.0 billion (¥(3.7) billion) in 2025/12
⑧	Other non-recurring profit (loss) Total of extraordinary income (loss) and income taxes	¥(1.6) billion	¥(1.6) billion YoY due largely to an increase in income taxes (¥(2.4) billion)
	Total	+¥5.2 billion	

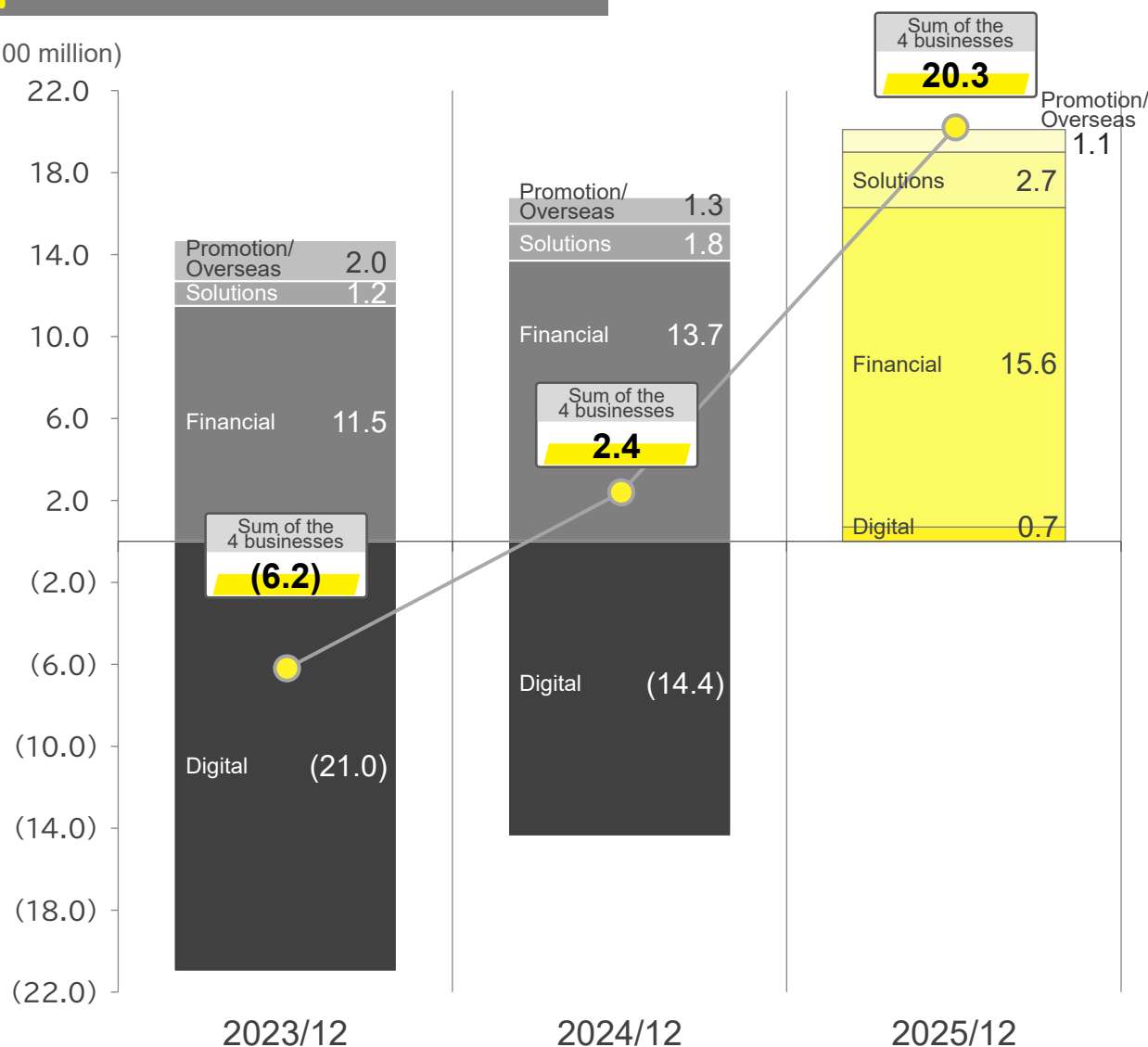


Group Company Profit (excluding Kiraboshi Bank)

Group company profit increased by ¥1.78 billion YoY to ¥2.0 billion, with a positive contribution from the Digital Business achieving profitability
Aim to achieve the FY2026/3 annual target of ¥3.0 billion in income by pushing forward with Group-wide efforts in cross-selling, such as through financial support and solution proposals

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.

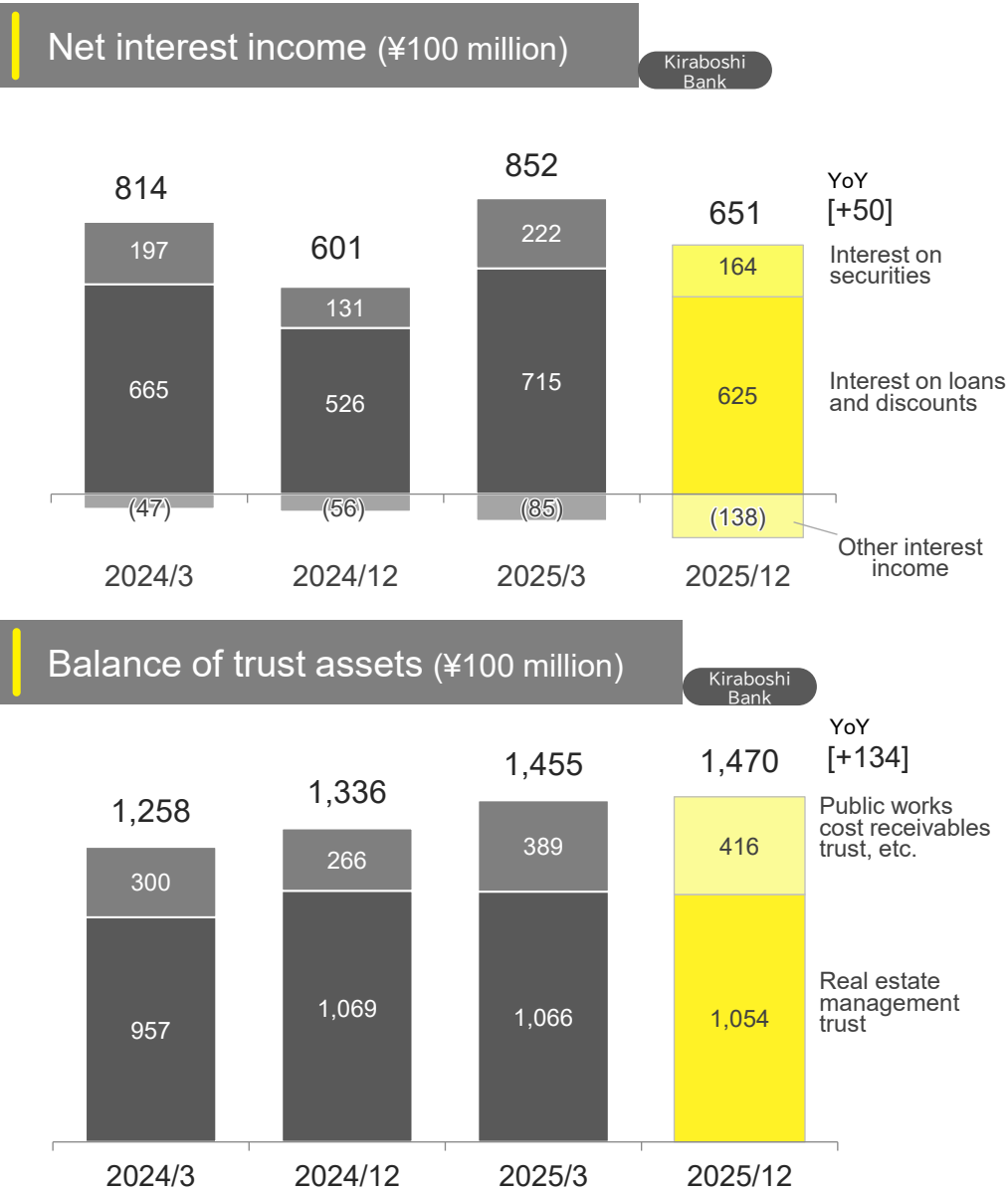
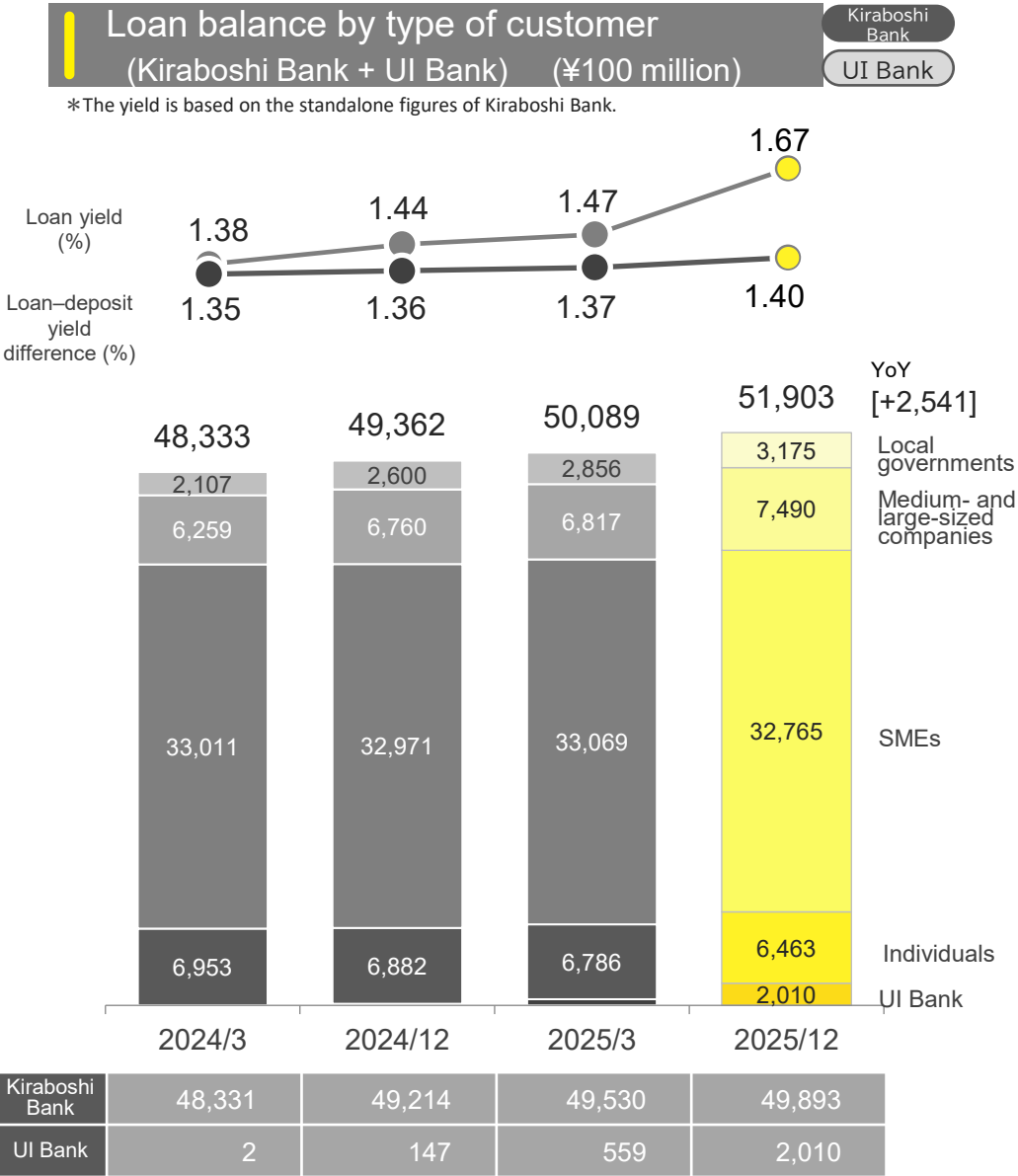
StarBridge business consulting (Beijing) Co., Ltd.

KIRABOSHI BUSINESS CONSULTING VIETNAM CO., Ltd.

Loans and Trust Assets

Loan yields rose due largely to promotion of transactions for main bank relationship building and impact of policy rate hike, and the loan-deposit yield difference expanded

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



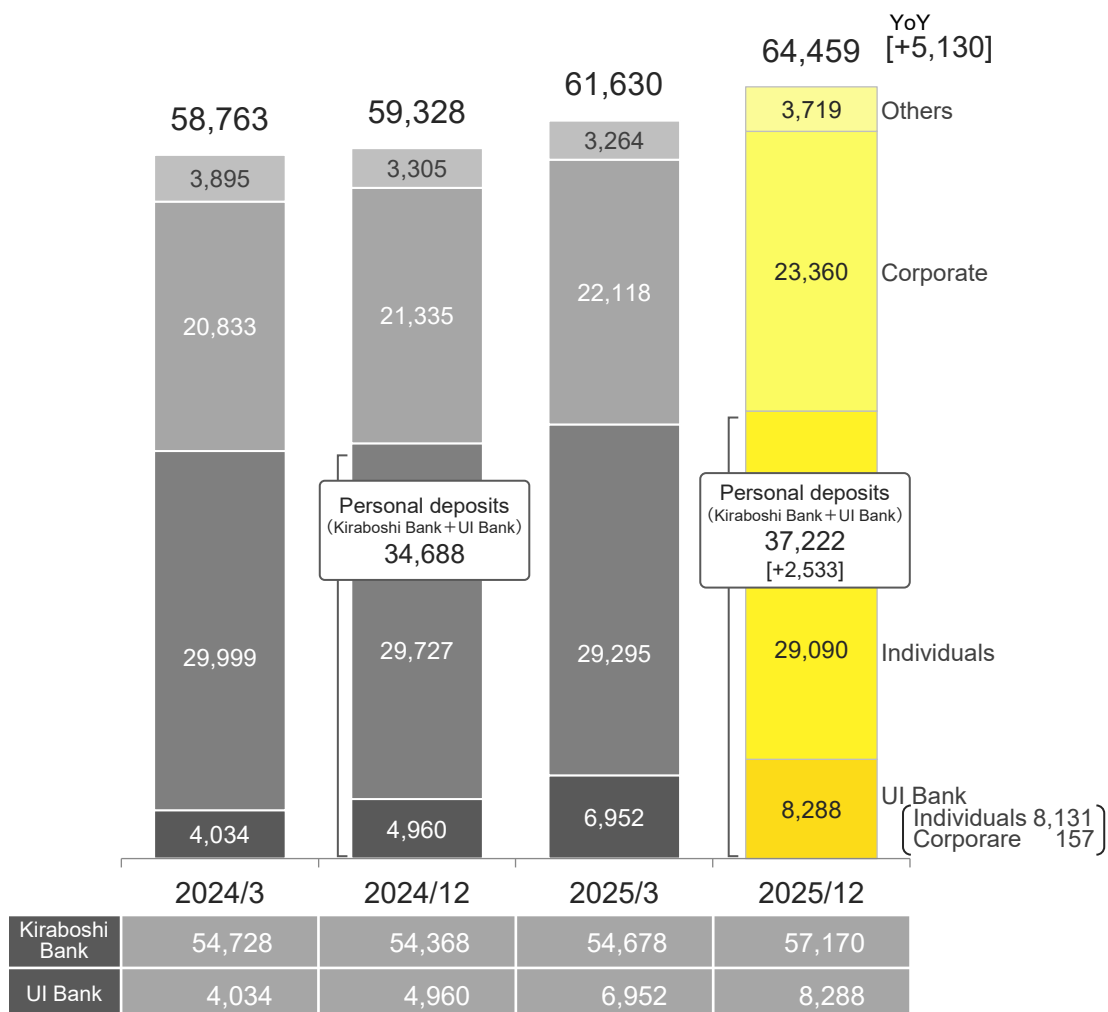
Balance of Deposits and Assets under Management

Achieved solid deposit growth with the Group's combined deposit balance (Kiraboshi Bank + UI Bank) increasing by 8% YoY, mainly in UI Bank deposits

The Group's combined balance of assets under management (Kiraboshi Bank + KLD Securities) increased by ¥163.1 billion overall, due to an increase in investment trusts and promotion of stock transfers from other firms.

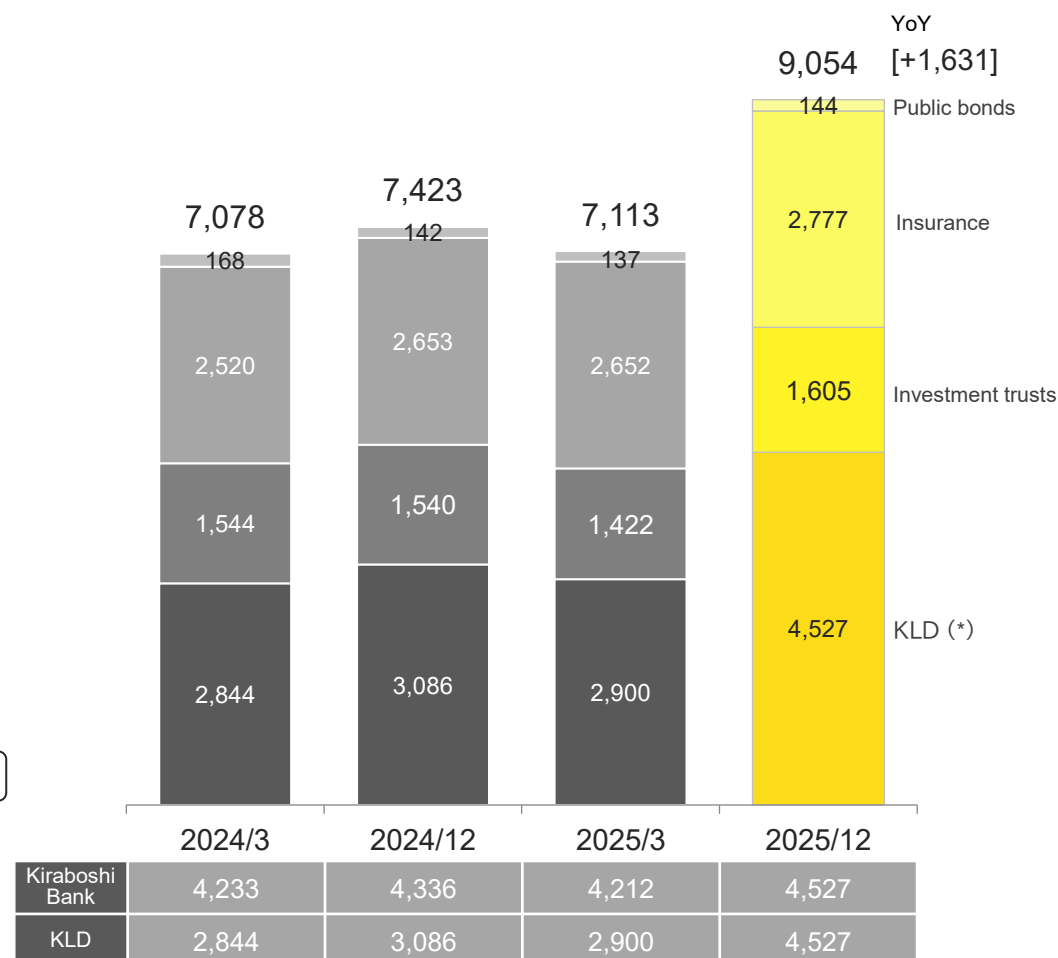
Deposit balance by type of customer
(Kiraboshi Bank + UI Bank) (¥100 million)

Kiraboshi Bank
UI Bank



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

Kiraboshi Bank
KLD



- Negotiable certificates of deposit not included
- The figures for UI Bank from 2025.3 and prior years only include 'individual deposits.'

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

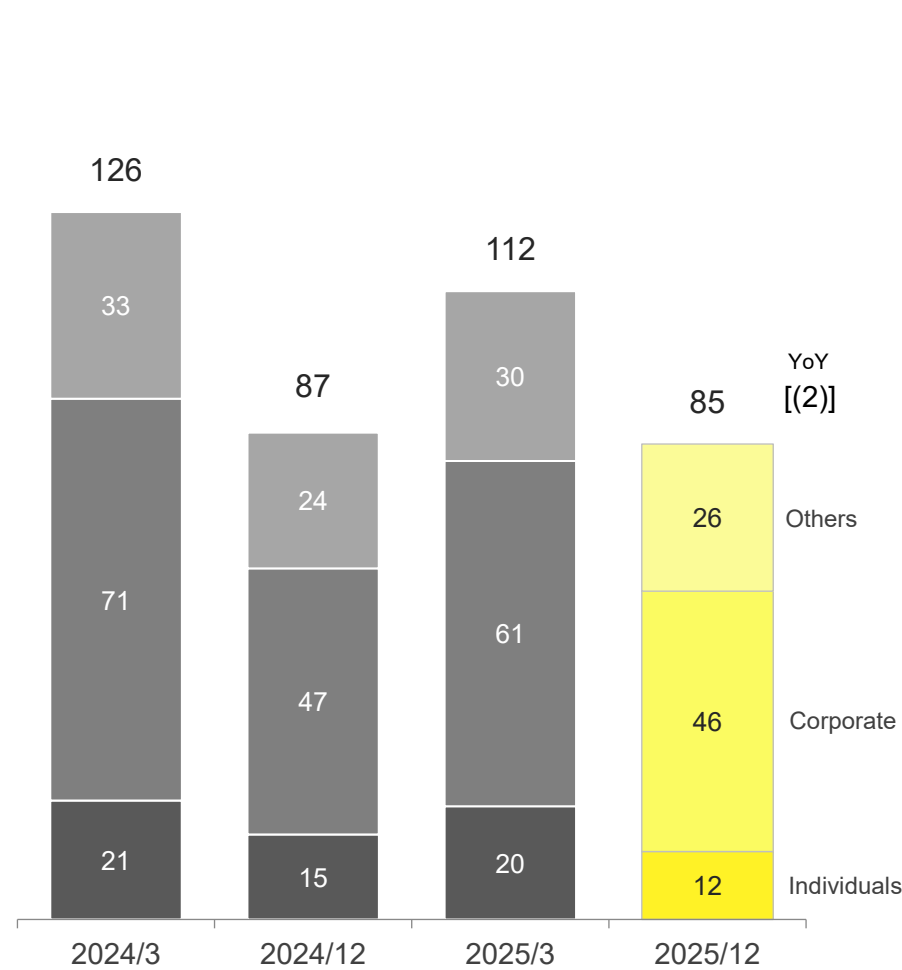
Income from Fees and Commissions

Commission income from corporate customers decreased by ¥0.1 billion YoY due to a small decrease in income related notably to business financing

Commission income from retail customers decreased by ¥0.3 billion YoY, while commission income in KLD Securities continued on a rising trend

Income from fees and commissions (¥100 million)

Kiraboshi Bank

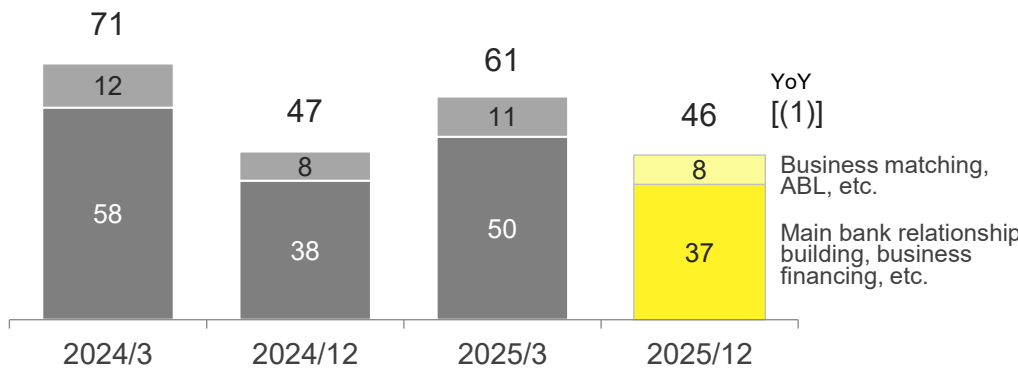


* Trust fees included in "others"

Commission income from corporate customers (¥100 million) *1

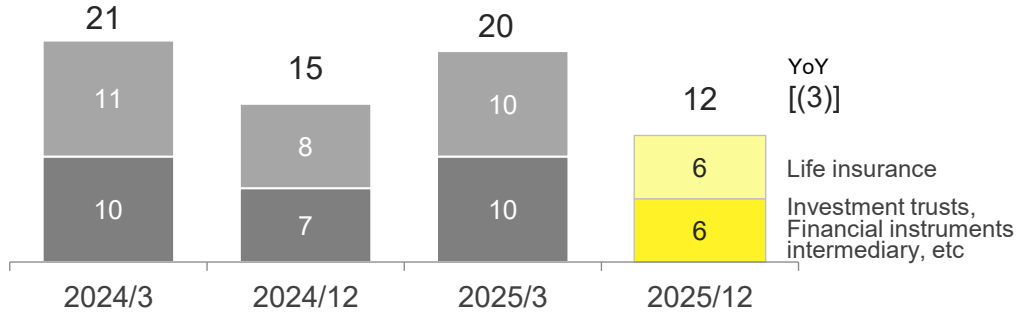
* Breakdown for "**1" and "**2" is based on management accounting figures

Kiraboshi Bank

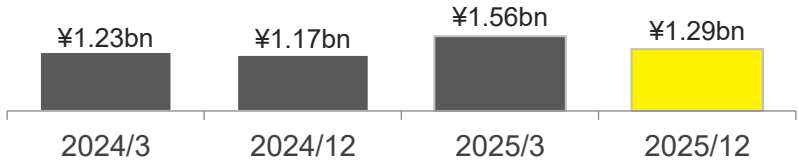


Commission income from retail customers (¥100 million) *2

Kiraboshi Bank



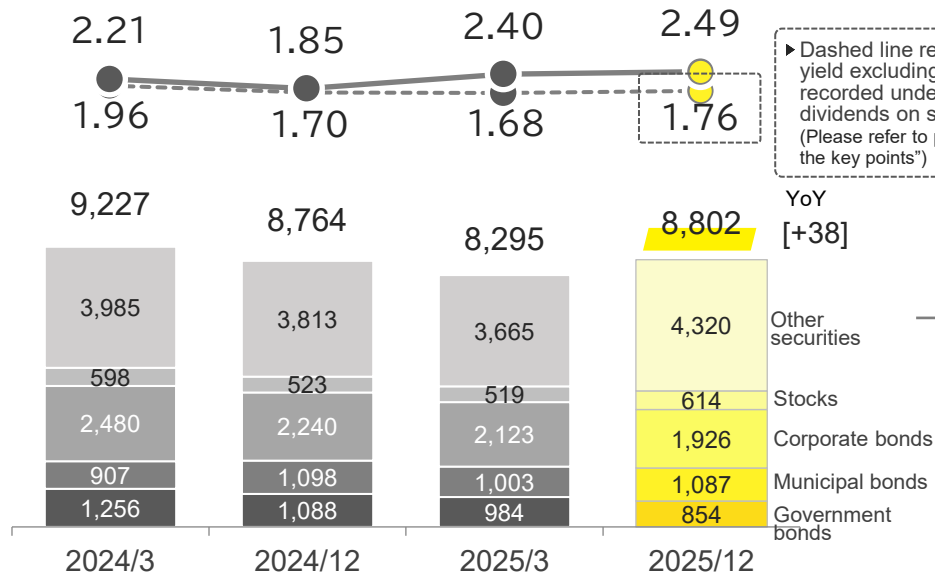
[Ref] Kiraboshi Life Design Securities' commission income
(* not included in commission income from retail customers above)



Securities yield rose (+0.63%pt YoY) due largely to decrease in securities balance and increase in fund income
Continued to implement risk control through hedge operation to prepare for further interest rate hikes

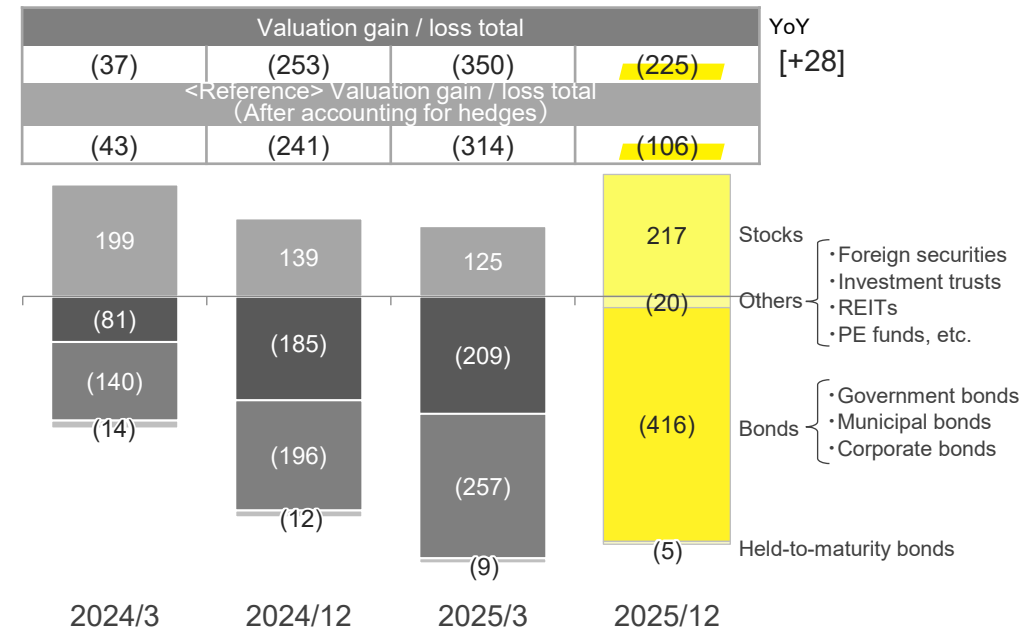
Securities balance / yield (¥100 million, %)

Kiraboshi Bank

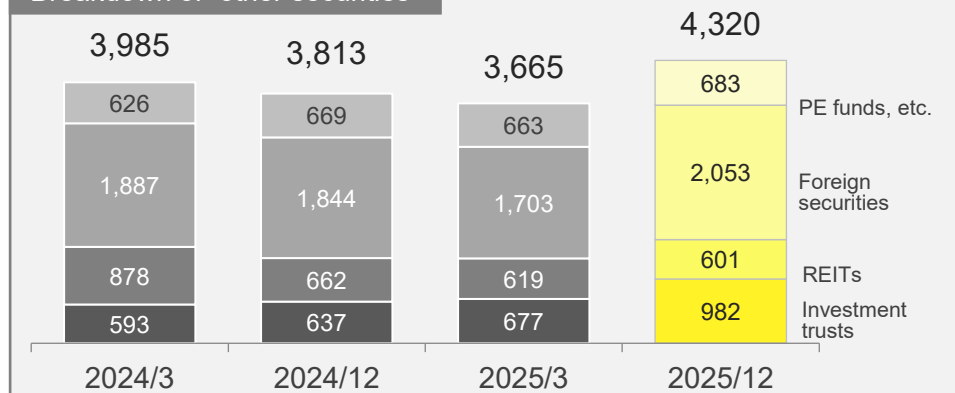


Valuation gain/loss on securities (¥100 million)

Kiraboshi Bank

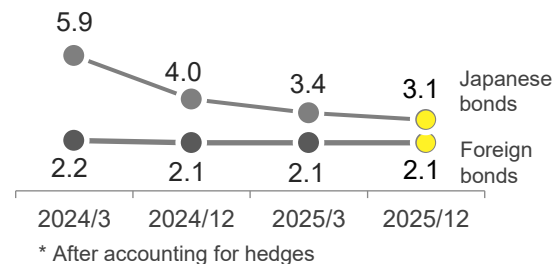


Breakdown of "other securities"



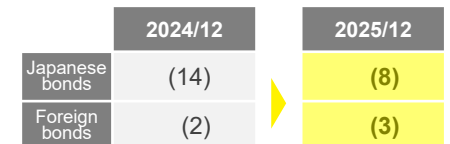
Duration (years)

Kiraboshi Bank



Interest rate sensitivity (¥100 million)

Kiraboshi Bank



* Effect of an upward parallel shift of interest rate by 10bp
* Excluding investment trusts
* The basis of calculation has been changed starting from the disclosures for the third quarter of the fiscal year ending March 2026. There is no continuity with the disclosures for the second quarter and prior periods.
(The figures for 2024/12 shown above are the values after the change in the calculation basis.)

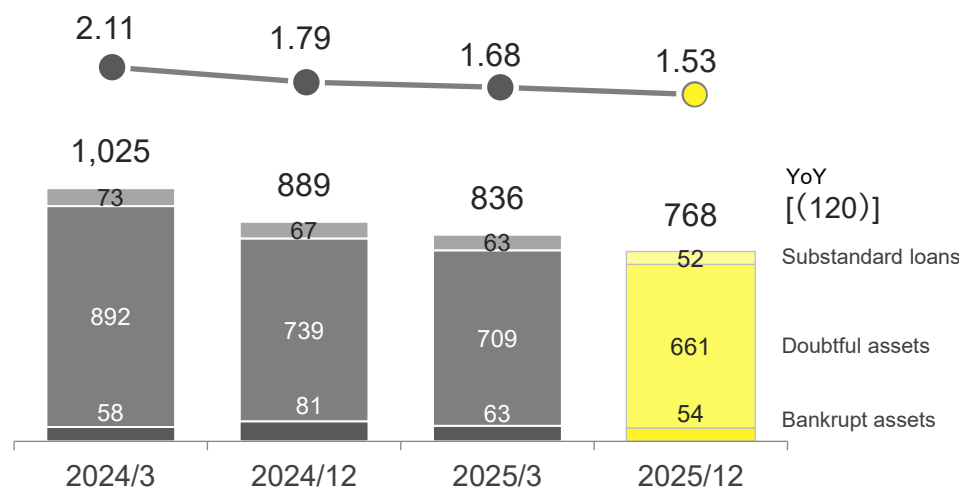
Problem Assets Subject to Disclosure under the Financial Reconstruction Act and Capital Ratio

The Ratio of problem assets subject to disclosure continued its downtrend. Credit-related costs were kept below the fiscal year target of ¥5.0 billion, owing in part 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.

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

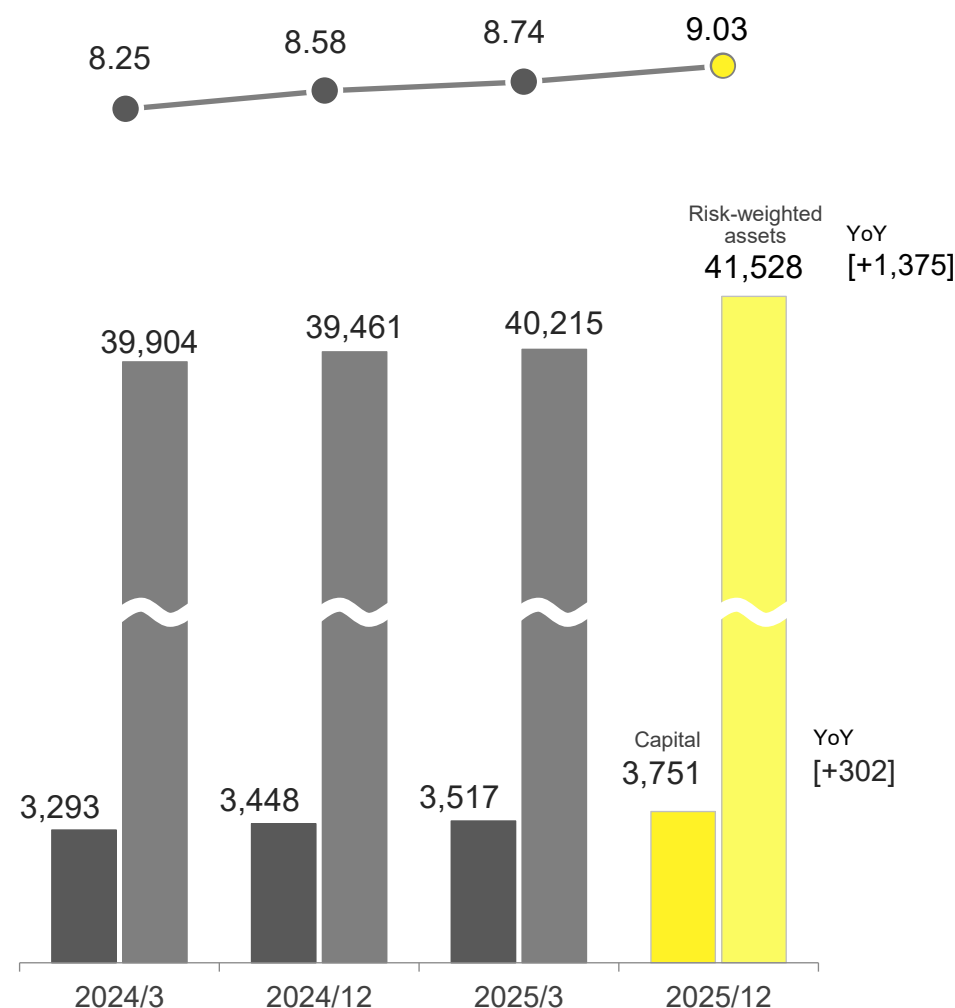
Kiraboshi Bank



* Figures are after partial direct write-offs

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

FG consolidated



Credit-related costs (¥100 million)

Kiraboshi Bank

	2024/12	2025/12	YoY
A Provision of general allowance for loan losses	(9)	(1)	+10
B Disposal of non-performing loans	25	14	(10)
Of which, provision of allowance for individual loan losses	21	10	(10)
C Reversal of allowance for loan losses	—	—	—
Credit-related costs (A+B-C)	16	15	(0)

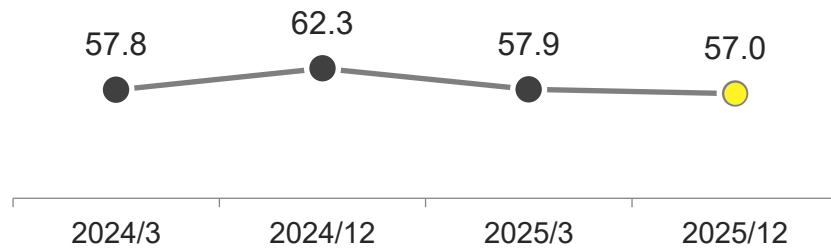
Core OHR/ROE/Dividends

Although expenses increased, the increase in gross core business profit contributed to a 5.3%pt YoY improvement in core OHR
ROE rose by 1.9%pt YoY, maintaining the high 9% range, driven by the substantial increase in FG's net income

Core OHR (Kiraboshi Bank) (%)

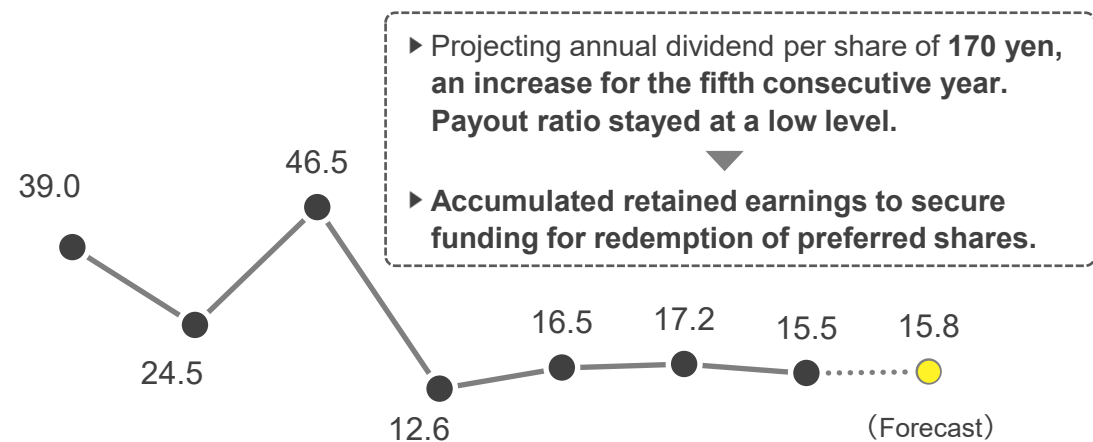
Kiraboshi Bank

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



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

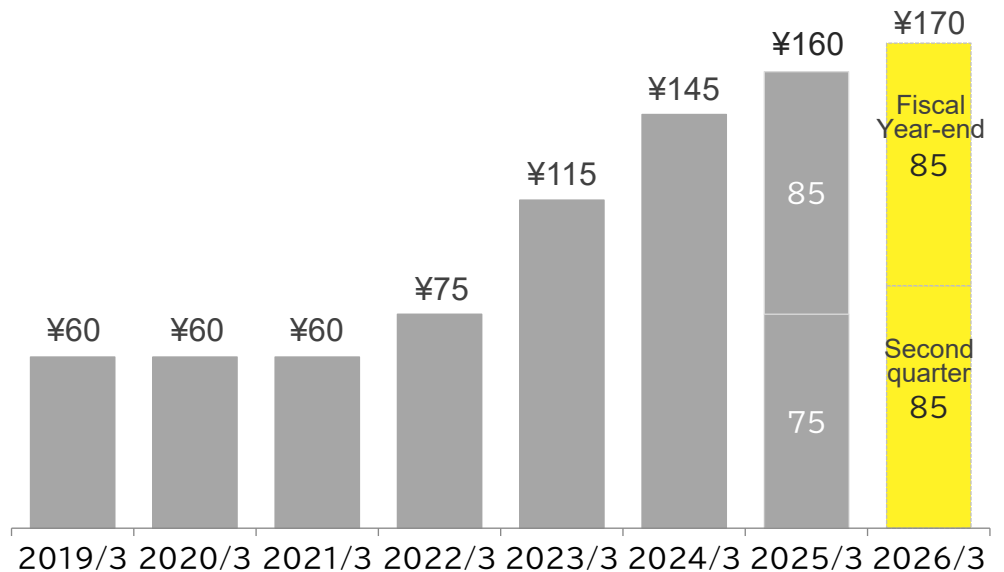
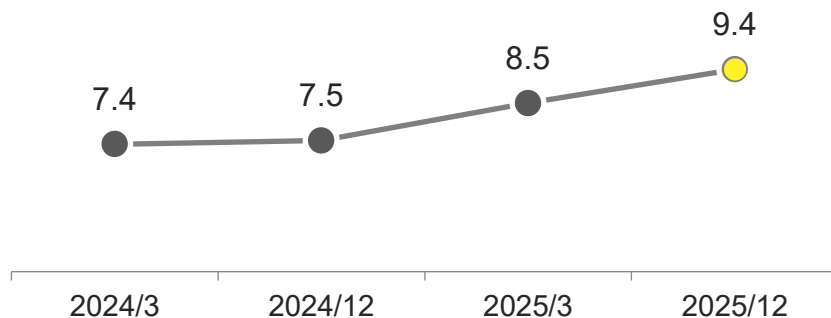
FG consolidated



ROE (Tokyo Kiraboshi FG consolidated) (%)

FG consolidated

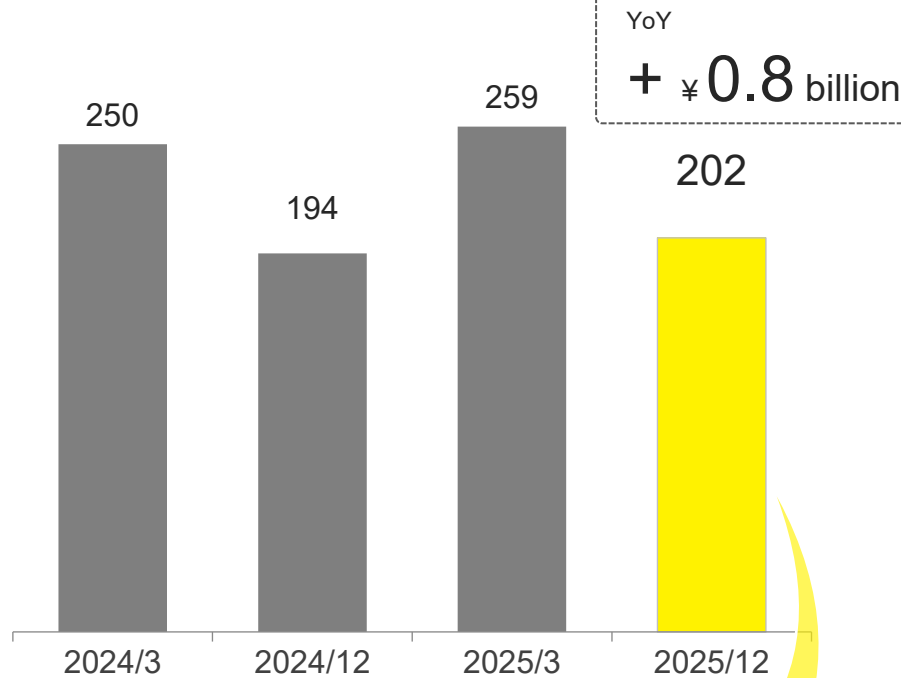
$$\text{* ROE(2025/12)} = \frac{\text{Quarterly net income} / 275 \times 365}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$$



<Reference> Profit from Customer Business and Breakdown of Factors / Estimation of the impact of increases in interest rates

Profit from customer business*1 (¥100 million)

Kiraboshi Bank



Main change factors

Increase: Loan balance [+¥67.9 billion YoY]
Loan-deposit yield difference [+0.03 %pt YoY]

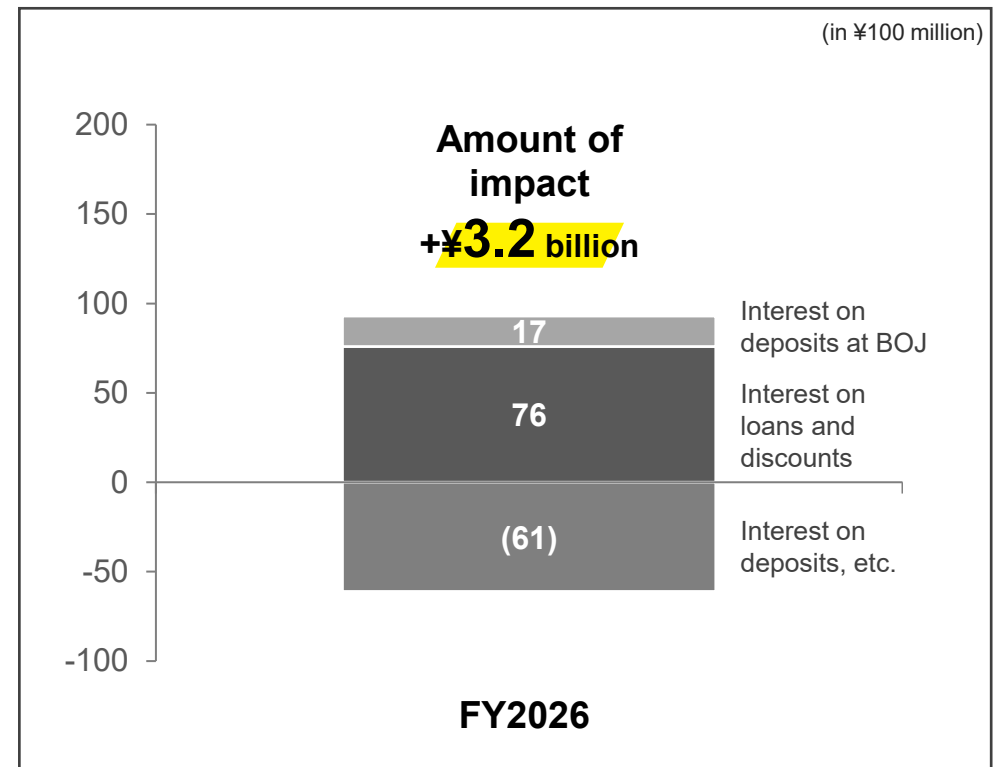
*1 Calculation method: (loan balance x loan and deposit rate margin) + income from fees and commissions - general and administrative expenses

*2 Income from fees and commissions includes trust fees

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

Kiraboshi Bank

Impact of 0.25% increase in policy rate in December 2025



[Assumptions]

- Estimate of the impact during FY2026 if the policy rate stays at 0.75% following the 0.25% hike in December 2025
- 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 FY2026 ending balances

Aim to improve profitability by (1) pursuing fee income through increased loan execution, (2) accumulating interest on loans and discounts through increased loan balances, and (3) controlling deposit interest expenses through buildup of highly sticky ordinary deposits, such as by acquiring payroll accounts

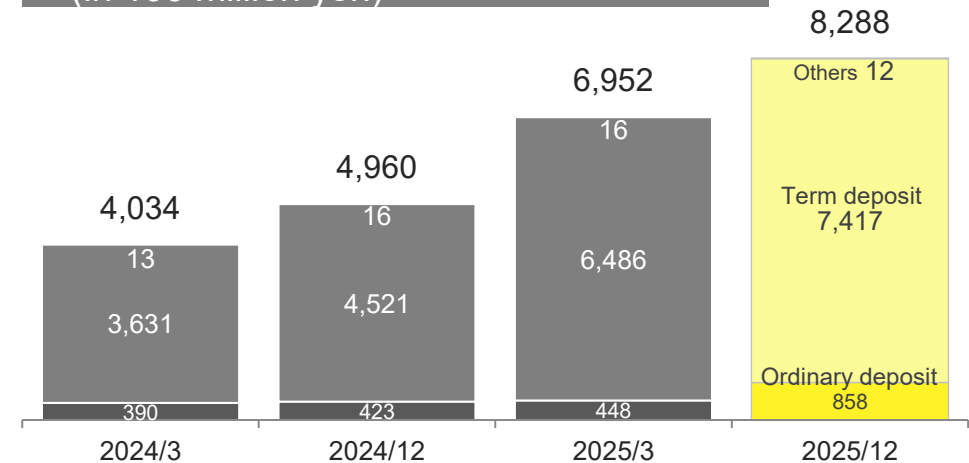
Performance Summary

		2024/12 (Actual)	2025/12 (Actual)	YoY
1	Gross core business profit	13	25	+11
2	Net interest income	12	6	(5)
3	Interest on loans	21	46	+25
4	Interest and dividends on securities	0	3	+3
5	Interest on deposits, etc.	(10)	(49)	(38)
6	Other interest	1	5	+4
7	Net non-interest income	1	19	+17
8	Expenses	(27)	(35)	(7)
9	Net core business income	(13)	(9)	+4
10	Credit-related costs	(0)	0	+0
11	Gains (losses) on bonds	—	10	+10
12	Ordinary profit	(14)	0	+14
13	Net income	(14)	0	+14

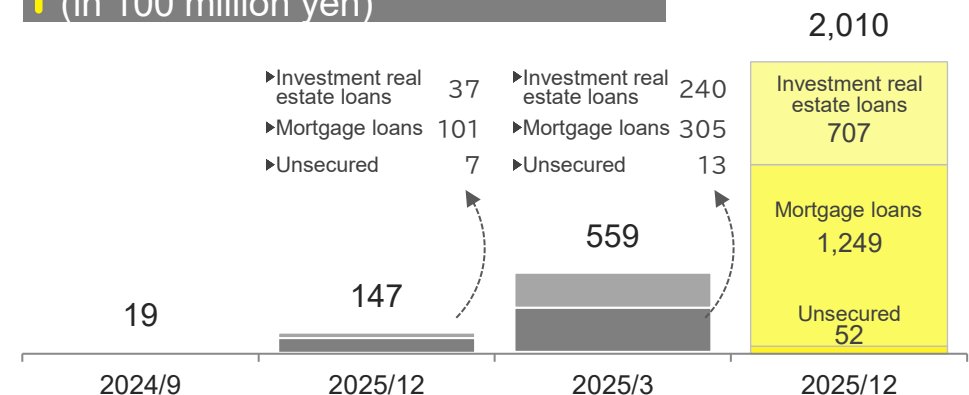
* For signs before the numbers on this page, "+" indicates increase in income, "(" indicates decrease in income

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

Changes in deposit balance (in 100 million yen)



Changes in loan balance (in 100 million yen)



*Mortgage loan services commenced in August 2024

*Investment real estate loan services commenced in December 2024