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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)

May 8, 2026

Consolidated Financial Report for the Fiscal Year Ended March 31, 2026 <Under Japanese GAAP>

Representative: Hisanobu Watanabe, President
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Telephone: +81-3-6447-5799
Date of Ordinary General Meeting of Shareholders: June 24, 2026
Date of submission of annual securities report: June 15, 2026
Date to start dividend payment: June 9, 2026
Preparation of supplementary material on financial results: Yes
Holding of financial results presentation meeting: Yes

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

1. Consolidated Operating Performance for the Fiscal Year Ended March 31, 2026 (From April 1, 2025 to March 31, 2026)

(1) Results in consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
Fiscal year ended March 31, 2026	199,262	23.8	60,478	45.1	42,357	35.0
Fiscal year ended March 31, 2025	160,872	16.2	41,652	26.3	31,361	22.2

(Note) Comprehensive income: Fiscal year ended March 31, 2026: ¥57,552 million 398.6%
Fiscal year ended March 31, 2025: ¥11,542 million (72.5%)

	Profit attributable to owners of parent per share (¥)	Profit attributable to owners of parent per share (Diluted) (¥)	Net income to net assets (%)	Ordinary profit to total assets (%)	Ordinary profit to ordinary income (%)
Fiscal year ended March 31, 2026	1,379.11	1,025.98	10.6	0.8	30.3
Fiscal year ended March 31, 2025	1,027.69	692.41	8.5	0.5	25.8

(Reference) Gain on equity-method investments: Fiscal year ended March 31, 2026: ¥11 million
Fiscal year ended March 31, 2025: ¥11 million

(2) Consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)	Net assets per share (¥)
Fiscal year ended March 31, 2026	7,317,357	423,440	5.7	12,153.85
Fiscal year ended March 31, 2025	7,094,566	371,316	5.2	10,458.15

(Reference) Equity: Fiscal year ended March 31, 2026: ¥423,369 million
Fiscal year ended March 31, 2025: ¥371,278 million

(Note)
"Equity" consists of share acquisition rights at the end of the fiscal year 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 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).

(3) Consolidated cash flows

	Cash flow from operating activities (¥ million)	Cash flow from investing activities (¥ million)	Cash flow from financing activities (¥ million)	Cash and cash equivalents at year-end (¥ million)
Fiscal year ended March 31, 2026	(137,813)	(11,031)	(5,319)	823,593
Fiscal year ended March 31, 2025	(237,377)	65,873	(5,507)	977,758

(Note) For further information on the foregoing including factors attributable to increases and decreases, please refer to "Overview of Cash Flow for the Consolidated Fiscal Year Ended March 31, 2026" on page 2 and "(4) Consolidated Statements of Cash Flows" on pages 12 and 13 of the Attached Materials.

2. Dividends

	Annual dividend per share (¥)					Total dividends (full year) (¥ million)	Payout ratio (consolidated) (%)	Dividends ratio to shareholders' equity (consolidated) (%)
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual			
Fiscal year ended March 31, 2025	–	75.00	–	85.00	160.00	4,875	15.5	1.5
ended March 31, 2026	–	85.00	–	85.00	170.00	5,182	12.3	1.5
ending March 31, 2027 (Forecast)	–	15.00	–	15.00	30.00		20.9	

(Note) 1. "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.

2. With respect to the fiscal year ending March 31, 2027 (forecast), the amounts stated above reflect the impact of the 5,498,532 shares resulting from the conversion of the Class I preferred shares into common shares, and the share split to be conducted at a ratio of eight shares for every one share of common stock, as described in the "Notice Concerning Conversion of First Series Class I Preferred Shares into Common Shares and Cancellation Thereof, Secondary Offering of Shares, and Change of Major Shareholder and the Largest Shareholder" and the "Notice Concerning Share Split, Partial Amendment to the Articles of Incorporation in Connection Therewith, and Changes to Shareholder Benefits Program" separately released today. Note that the annual dividend per share for the fiscal year ending March 31, 2027 (forecast) would be 240 yen if the share split is not reflected.

3. Forecast of Consolidated Operating Performance for the Fiscal Year Ending March 31, 2027 (From April 1, 2026 to March 31, 2027)

(Percentages represent increases or decreases from the previous year for the full-year results and from the same quarter in the previous year for quarterly results.)

	Ordinary profit		Profit attributable to owners of parent		Profit attributable to owners of parent per share
	(¥ million)	(%)	(¥ million)	(%)	(¥)
Second-quarter period (cumulative)	26,100	(5.5)	17,700	(7.9)	64.88
Full-year	58,600	(3.1)	40,000	(5.5)	143.11

(Note) The forecast of profit attributable to owners of parent per share takes into account the impact of the conversion of the First Series Class I Preferred Shares into common shares and the share split, as noted under "2. Dividends". If the share split is not reflected, profit attributable to owners of parent per share would be ¥519.8 for the second-quarter period (cumulative) and ¥1,144.88 for the full year.

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Included subsidiaries: 2 (name of company(ies)) KCP Equity Assist No. 1 Investment Limited Partnership, A&KC Mezzanine Finance No. 1 Investment Limited Partnership

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)

March 31, 2026	30,650,115 shares
March 31, 2025	30,650,115 shares

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

March 31, 2026	366,750 shares
March 31, 2025	423,483 shares

c. Average number of shares during the period

Fiscal year ended March 31, 2026	30,263,581 shares
Fiscal year ended March 31, 2025	30,197,509 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.

(Reference) Overview of Non-consolidated Financial Results

1. Non-consolidated Operating Performance for the Fiscal Year Ended March 31, 2026 (From April 1, 2025 to March 31, 2026)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Operating income		Operating profit		Ordinary profit		Net income	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
Fiscal year ended March 31, 2026	9,156	(25.2)	6,280	(35.1)	5,998	(36.8)	5,922	(37.6)
Fiscal year ended March 31, 2025	12,245	83.1	9,691	116.2	9,497	115.4	9,491	119.3

	Profit attributable to owners of parent per share (¥)	Profit attributable to owners of parent per share (Diluted) (¥)
	(¥)	(¥)
Fiscal year ended March 31, 2026	175.17	143.44
Fiscal year ended March 31, 2025	303.45	209.56

(2) Non-consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)	Net assets per share (¥)
Fiscal year ended March 31, 2026	235,445	204,536	86.8	4,927.34
Fiscal year ended March 31, 2025	230,633	204,066	88.4	4,925.90

(Reference)
Equity: Fiscal year ended March 31, 2026: ¥204,526 million
Fiscal year ended March 31, 2025: ¥204,057 million

(Note)
"Equity" consists of share acquisition rights at the end of the fiscal year subtracted from total net assets at the end of the fiscal year, 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).

<Reasons for the differences in the non-consolidated financial statements between fiscal years ended March 31, 2025 and 2026>
The differences in the actual numbers between the fiscal years ended March 31, 2025 and 2026 are due to factors including extraordinary dividend received from Kiraboshi Bank, Ltd. a consolidated subsidiary of the Company, in the fiscal year ended March 31, 2025.

* The consolidated financial report is outside the scope of review by certified public accountants and audit corporations.

* Disclaimer and special note for referring to the forecast of operating performance
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 ended March 31, 2026	–	193.00	–	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 ended March 31, 2026

(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

* For annual dividend rate, figures less than one percent are calculated to three decimal places with the third decimal place is 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 ended March 31, 2026	–	82.818	–	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 ended March 31, 2026

(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 Fiscal Year Ended March 31, 2026 Supplementary Information

1. Overview of Operating Results etc.

(1) Overview of Operating Results for the Consolidated Fiscal Year Ended March 31, 2026

In the consolidated operating results for the fiscal year ended March 31, 2026, Kiraboshi Bank, Ltd., which makes up the majority of consolidated results, recorded ¥56.5 billion in non-consolidated ordinary profit, an increase of ¥16.3 billion year-on-year, and ¥39.6 billion in net income, an increase of ¥9.4billion year-on-year. However, as a result of adjustments made for consolidated accounting, such as elimination of internal transactions, ordinary profit came to ¥60.4 billion, an increase of ¥18.8 billion year-on-year, while profit attributable to owners of parent increased by ¥10.9 billion year-on-year to ¥42.3 billion. The main factors affecting the operating results of Kiraboshi Bank, Ltd., compared with the previous fiscal year, are as follows.

(i) Interest on loans and discounts*1:	An increase of ¥12.6 billion year-on-year 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
(ii) Interest and dividends on securities:	An increase of ¥3.0 billion year-on-year due largely to an increase in fund income (+¥2.9 billion)
(iii) Other net interest income:	A decrease of ¥10.3 billion year-on-year due largely to an increase in interest on deposits, etc. accompanying a rise in interest rates
(iv) Net non-interest income*2:	An increase of ¥3.1 billion year-on-year due largely to a decrease in hedging costs for yen and foreign bonds
(v) Expenses:	A decrease of 2.1 billion year-on-year due to increases in personnel expenses resulting partly from an increase in base salary and in non-personnel expenses including administrative outsourcing expenses
(vi) Credit-related costs:	A decrease of ¥0.9 billion year-on-year due partly to credit deterioration at certain major customers despite overall expense control through such initiatives as financial support for business turnaround and enhancement of warning signal management
(vii) Gains (losses) on bonds, stocks, and other securities:	An increase of ¥9.9 billion year-on-year due to an increase in gain on sale of shares held for pure investment and cross-held shares

*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 Net non-interest income is the figure for constituents of gross core business profit excluding net interest income.
(Net non-interest income = trust fees + net fees and commission + 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 the Financial Position of the Consolidated Fiscal Year Ended March 31, 2026

As of March 31, 2026, total assets amounted to ¥7,317.3 billion, a ¥222.7 billion increase from the end of the previous fiscal year, and net assets stood at ¥423.4 billion, a ¥52.1 billion increase from the end of the previous fiscal year due to an increase in retained earnings.

With respect to major account balances, deposits increased by ¥77.8 billion from the end of the previous fiscal year to ¥6,185.4 billion, loans and bills discounted increased by ¥297.3 billion from the end of the previous fiscal year to ¥5,277.5 billion, and securities increased by ¥43.3 billion from the end of the previous fiscal year to ¥878.0 billion.

(3) Overview of Cash Flow for the Consolidated Fiscal Year Ended March 31, 2026

During the fiscal year ended March 31, 2026, net cash used in operating activities was ¥137.8 billion, due mainly to outflow attributable to a net increase in loans and discounts and a net decrease in cash collateral received for securities lent. Net cash used in investing activities was ¥11.0 billion, due mainly to outflow for purchase of securities although cash was provided from sale and redemption of securities. Net cash used in financing activities was ¥5.3 billion, attributable primarily to the payment of dividends. As a result, cash and cash equivalents at the end of the fiscal year ended March 31, 2026 were ¥823.5 billion, a decrease of ¥154.1 billion from the end of the previous fiscal year.

(4) Projection

The forecast of the consolidated operating performance for the fiscal year ending March 31, 2027 is as follows.

Ordinary income of ¥58.6 billion

Profit attributable to owners of parent of ¥40.0 billion

The forecast presented above represents the judgment of management based on information currently available, and may include uncertainties. Actual results, etc. may differ from the above forecast due to a change in business conditions, etc.

(5) Basic Policy for Profit Distribution and Dividends for This Term and the Next Term

The Company's basic policy is to work to maintain a sound financial position through sufficient and relevant internal reserves in consideration of its public nature as a bank holding company, while prioritizing returns to shareholders as an important management issue, as it provides ongoing and stable dividends.

The Company will pay out an annual dividend of ¥170 per share of common stock (an interim dividend of ¥85 and a year-end dividend of ¥85) for the fiscal year ended March 31, 2026. For First Series Class I preferred shares, in accordance with the provisions of the Articles of Incorporation, an annual dividend of ¥386 per share (an interim dividend of ¥193 and a year-end dividend of ¥193) will be paid. For Class II preferred shares, likewise in accordance with the provisions of the Articles of Incorporation, an annual dividend of ¥165.636 per share (an interim dividend of ¥82.818 and a year-end dividend of ¥82.818) will be paid.

For the fiscal year ending March 31, 2027, the Company plans to pay an annual dividend of ¥30 per share of common stock (an interim dividend of ¥15 and a year-end dividend of ¥15), taking into consideration the impact of the conversion of 5,498,532 First Series Class I preferred shares into common shares and the share split at a ratio of eight shares for every one share of common stock as described in the announcements released today (May 8, 2026) titled "Notice Concerning Conversion of First Series Class I Preferred Shares into Common Shares and Cancellation Thereof, Secondary Offering of Shares, and Change of Major Shareholder and the Largest Shareholder" and "Notice Concerning Share Split, Partial Amendment to the Articles of Incorporation in Connection Therewith, and Changes to Shareholder Benefits Program".

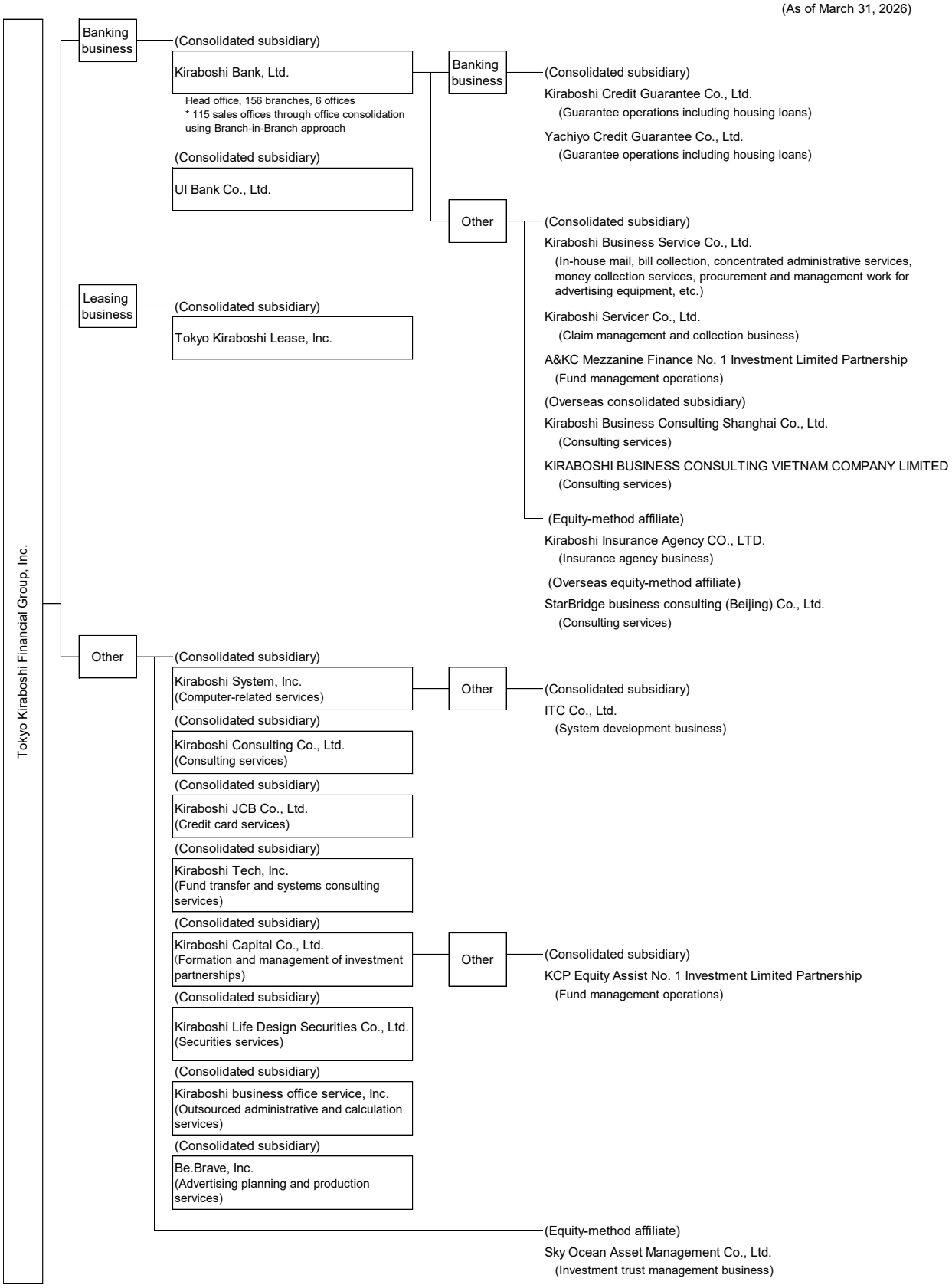
2. Overview of the Tokyo Kiraboshi Financial Group

As of March 31, 2026, the Group is composed of the Company, which is a holding company, 20 consolidated subsidiaries including Kiraboshi Bank, Ltd. and UI Bank Co., Ltd., and three affiliates (equity-method affiliates). It provides a wide range of services with a focus on the banking business and encompassing diverse businesses such as the securities, leasing, consulting, FinTech, and advertising, planning, and production businesses.

KCP Equity Assist No. 1 Investment Limited Partnership and A&KC Mezzanine Finance No. 1 Investment Limited Partnership are included in the scope of consolidation from the fiscal year ended March 31, 2026 in light of their increased materiality.

The following diagram illustrates the business portfolio, as described above.

(As of March 31, 2026)



Non-consolidated subsidiaries other than the above

- Tokyo Kanagawa Innovation Support Series 1 Investment Limited
- Kiraboshi Capital-Mercuria Investment Limited Partnership for the Investment Business
- Kiraboshi Capital Yume Habataki Series 1 Investment Limited Partnership for the Investment Business
- Kiraboshi Capital Yume Habataki Series 2 Investment Limited Partnership for the Investment Business
- Kiraboshi Capital Tokyo Sparkle Investment Limited Partnership
- A&KC Medical Finance No. 1 Investment Limited Partnership
- Kcon Innovation No. 1 Investment Limited Partnership
- KCP Buyout No. 1 Investment Limited Partnership
- KCP Equity Assist No. 2 Investment Limited Partnership

3. Basic Views on Selection of Accounting Standards

Over the near term, the Group will prepare its consolidated financial statements based on J-GAAP because the Group's business activities are focused on Japan and to ensure that consolidated financial statements can be compared across time.

In terms of the application of International Financial Reporting Standards (IFRS), an appropriate response will be made in consideration of circumstances in Japan and overseas.

4. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	980,840	826,022
Call loans and bills bought	9,829	8,709
Monetary claims bought	70,165	67,755
Trading securities	1,190	1,396
Money held in trust	5,132	6,434
Securities	834,771	878,090
Loans and bills discounted	4,980,179	5,277,513
Foreign exchanges	5,658	5,683
Lease receivables and investments in lease	31,098	35,126
Other assets	71,586	100,433
Property, plant and equipment	58,439	58,976
Buildings	19,176	21,189
Land	31,672	30,423
Leased assets	1,507	1,955
Construction in progress	535	6
Other property, plant and equipment	5,546	5,401
Intangible assets	16,195	14,999
Software	11,054	9,753
Goodwill	3,916	3,416
Leased assets	331	373
Other intangible assets	892	1,455
Retirement benefit asset	35,812	50,529
Deferred tax assets	8,903	1,833
Customers' liabilities for acceptances and guarantees	7,822	7,581
Allowance for loan losses	(23,061)	(23,728)
Total assets	7,094,566	7,317,357

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	6,107,621	6,185,446
Negotiable certificates of deposit	328,200	403,200
Call money and bills sold	27,196	26,879
Cash collateral received for securities lent	128,696	108,051
Borrowed money	47,910	61,646
Foreign exchanges	560	816
Bonds payable	4,220	2,940
Other liabilities	67,190	92,175
Provision for bonuses	1,906	1,957
Provision for bonuses for directors (and other officers)	180	234
Provision for share-based payments	395	485
Retirement benefit liability	138	89
Provision for retirement benefits for directors (and other officers)	49	111
Provision for point card certificates	114	95
Provision for reimbursement of deposits	107	57
Provision for contingent loss	873	855
Reserves under special laws	0	0
Deferred tax liabilities	66	1,294
Acceptances and guarantees	7,822	7,581
Total liabilities	6,723,250	6,893,917
Net Assets		
Share capital	27,500	27,500
Capital surplus	151,024	151,099
Retained earnings	199,225	235,927
Treasury shares	(1,309)	(1,181)
Total shareholders' equity	376,440	413,344
Valuation difference on available-for-sale securities	(18,299)	(17,624)
Deferred gains or losses on hedges	2,498	9,974
Revaluation reserve for land	(242)	(242)
Foreign currency translation adjustment	36	57
Remeasurements of defined benefit plans	10,845	17,860
Total accumulated other comprehensive income	(5,161)	10,025
Share acquisition rights	9	9
Non-controlling interests	28	60
Total net assets	371,316	423,440
Total liabilities and net assets	7,094,566	7,317,357

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

Consolidated Statements of Income

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	Year ended March 31, 2025	Year ended March 31, 2026
Ordinary income	160,872	199,262
Interest income	96,393	113,347
Interest on loans and discounts	71,489	86,061
Interest and dividends on securities	22,272	21,687
Interest on call loans and bills bought	240	225
Interest on deposits with banks	1,727	4,579
Other interest income	663	793
Trust fees	362	433
Fees and commissions	24,240	28,826
Other operating income	5,258	6,157
Other ordinary income	34,617	50,496
Recoveries of written-off receivables	41	1
Others	34,575	50,495
Ordinary expenses	119,219	138,783
Interest expenses	10,275	26,262
Interest on deposits	6,744	21,670
Interest on negotiable certificates of deposit	597	1,714
Interest on call money and bills sold	134	195
Interest on cash collateral received for securities lent	2,009	1,969
Interest on borrowed money	471	594
Interest on corporate bonds	31	22
Other interest expenses	285	95
Fees and commissions payments	4,146	5,033
Other operating expenses	13,164	12,081
General and administrative expenses	65,540	69,580
Other ordinary expenses	26,092	25,825
Provision of allowance for loan losses	2,790	4,044
Other ordinary expenses	23,302	21,781
Ordinary profit	41,652	60,478
Extraordinary income	4,252	505
Gain on disposal of non-current assets	4,252	505
Extraordinary losses	157	136
Loss on disposal of non-current assets	157	136
Profit before income taxes	45,747	60,848
Income taxes – current	12,600	17,802
Income taxes – deferred	1,785	678
Total income taxes	14,385	18,481
Profit	31,362	42,366
Profit attributable to non-controlling interests	0	8
Profit attributable to owners of parent	31,361	42,357

Consolidated Statements of Comprehensive Income

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	Year ended March 31, 2025	Year ended March 31, 2026
Profit	31,362	42,366
Other comprehensive income	(19,819)	15,186
Valuation difference on available-for-sale securities	(19,983)	640
Deferred gains or losses on hedges	2,895	7,475
Foreign currency translation adjustment	(3)	20
Remeasurements of defined benefit plans	(2,715)	7,014
Share of other comprehensive income of entities accounted for using equity method	(12)	34
Comprehensive income	11,542	57,552
(Breakdown)		
Comprehensive income attributable to owners of parent	11,542	57,543
Comprehensive income attributable to non-controlling interests	0	8

(3) Consolidated Statements of Changes in Net Assets

(Year ended March 31, 2025)

Tokyo Kiraboshi Financial Group, Inc.

(¥ 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			(5,032)		(5,032)
Profit attributable to owners of parent			31,361		31,361
Acquisition of treasury shares				(890)	(890)
Disposition of treasury shares		49		517	567
Net changes of items other than shareholders' equity during the reporting period					—
Total changes of items during the reporting period	—	49	26,329	(372)	26,005
Balance at end of period	27,500	151,024	199,225	(1,309)	376,440

	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									(5,032)
Profit attributable to owners of parent									31,361
Acquisition of treasury shares									(890)
Disposition of treasury shares									567
Net changes of items other than shareholders' equity during the reporting period	(19,995)	2,895	—	(3)	(2,715)	(19,819)	—	0	(19,819)
Total changes of items during the reporting period	(19,995)	2,895	—	(3)	(2,715)	(19,819)	—	0	6,186
Balance at end of period	(18,299)	2,498	(242)	36	10,845	(5,161)	9	28	371,316

(Year ended March 31, 2026)

Tokyo Kiraboshi Financial Group, Inc.

(¥ 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			(5,655)		(5,655)
Profit attributable to owners of parent			42,357		42,357
Acquisition of treasury shares				(94)	(94)
Disposition of treasury shares		74		222	297
Net changes of items other than shareholders' equity during the reporting period					—
Total changes of items during the reporting period	—	74	36,701	128	36,904
Balance at end of period	27,500	151,099	235,927	(1,181)	413,344

	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									(5,655)
Profit attributable to owners of parent									42,357
Acquisition of treasury shares									(94)
Disposition of treasury shares									297
Net changes of items other than shareholders' equity during the reporting period	675	7,475	—	20	7,014	15,186	—	32	15,219
Total changes of items during the reporting period	675	7,475	—	20	7,014	15,186	—	32	52,123
Balance at end of period	(17,624)	9,974	(242)	57	17,860	10,025	9	60	423,440

(4) Consolidated Statements of Cash Flows

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	Year ended March 31, 2025	Year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	45,747	60,848
Depreciation	7,370	7,464
Amortization of goodwill	500	500
Share loss (profit) of entities accounted for using equity method	(11)	(11)
Increase (decrease) in allowance for loan losses	(3,802)	667
Increase (decrease) in provision for bonuses	91	51
Increase (decrease) in provision for bonuses for directors (and other officers)	4	54
Increase (decrease) in provision for share-based payments	6	89
Decrease (increase) in retirement benefit asset	(1,119)	(14,717)
Increase (decrease) in net defined benefit liability	56	(49)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(69)	62
Increase (decrease) in provision for point card certificates	19	(19)
Increase (decrease) in provision for reimbursement of deposits	(66)	(50)
Increase (decrease) in reserve for contingent loss	(12)	(18)
Interest income	(96,393)	(113,347)
Interest expenses	10,275	26,262
Gain (loss) on securities	(3,183)	(18,827)
Net losses (gains) on money held in trust	76	(99)
Foreign exchange losses (gains)	(2,123)	(11,567)
Net loss (gain) on disposal of non-current assets	(4,095)	(369)
Net decrease (increase) in trading securities	(128)	(206)
Net decrease (increase) in loans and bills discounted	(158,884)	(292,444)
Net increase (decrease) in deposits	277,326	71,917
Net increase (decrease) in negotiable certificates of deposit	257,200	75,000
Net increase (decrease) in borrowed money (excluding subordinated loans)	(6,026)	13,735
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(260)	652
Net decrease (increase) in call loans	(2,445)	3,530
Net increase (decrease) in call money	(627,672)	(317)
Net increase (decrease) in cash collateral received for securities lent	(26,555)	(20,644)
Net decrease (increase) in foreign exchanges (assets)	(800)	(25)
Net increase (decrease) in foreign exchanges (liabilities)	(452)	256
Net decrease (increase) in lease receivables and investments in lease	(2,765)	(4,027)
Increase (decrease) due to issuance and redemption of straight bonds	(1,628)	(1,280)
Net increase (decrease) in borrowed money from trust account	(609)	—
Proceeds from fund management	89,861	102,226
Payments for finance	(8,131)	(22,937)
Other	29,592	14,689
Subtotal	(229,109)	(122,949)
Income taxes paid	(8,648)	(14,897)
Income taxes refund	380	33
Cash flows from operating activities	(237,377)	(137,813)

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	Year ended March 31, 2025	Year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(298,408)	(399,050)
Proceeds from sales of securities	261,364	320,999
Proceeds from redemption of securities	104,424	74,729
Payments due to increase in money held in trust	(700)	(1,200)
Decrease in money held in trust	8	—
Purchase of property, plant and equipment	(3,473)	(5,087)
Payments for retirement of property, plant and equipment	(25)	(141)
Proceeds from sales of property, plant and equipment	5,621	1,841
Purchase of intangible assets	(2,957)	(3,122)
Proceeds from sale of Intangible assets	7	—
National subsidy income, etc.	11	—
Net cash provided by (used in) investing activities	65,873	(11,031)
Cash flows from financing activities		
Cash dividends paid	(4,616)	(5,226)
Purchase of treasury shares	(56)	(94)
Proceeds from sale of treasury shares	4	4
Decrease (increase) in money held in trust for purchase of treasury shares	(835)	—
Repayments of lease obligations	(3)	(4)
Net cash provided by (used in) financing activities	(5,507)	(5,319)
Effect of exchange rate changes on cash and cash equivalents	(0)	0
Net change in cash and cash equivalents	(177,012)	(154,164)
Cash and cash equivalents at beginning of year	1,154,770	977,758
Cash and cash equivalents at end of year	977,758	823,593

(5) Notes to Consolidated Financial Statements

(Notes on Premise of Going Concern)

Not applicable.

(Notes on Changes in Accounting Policies)

Not applicable.

(Notes to Segment information, etc.)

1. Summary of reportable segments

The reportable segments of the Group are the business units for which the Group is able to obtain financial information separately for assessment of business results by the Management Committee, etc., and comprise banking and leasing business segments, the performance of which are reviewed periodically.

In the banking business segment, the Group is engaged primarily in the principal banking operations of deposit services, loan services, trading account securities services, securities investment services, domestic exchange services, foreign exchange services, and trust services. In the leasing business segment, the Group is engaged in leasing services as part of finance-related business. Operations not included in the reportable segments are recorded as an aggregate under “Other.”

2. Calculation method of ordinary income, profit, assets, liabilities, and other items by reportable segment

Accounting treatment of reportable business segments is the same as that applied in the preparation of the consolidated financial statements.

Reportable segment income is based on ordinary income. Intersegment ordinary income is based on transaction prices among third parties.

3. Information related to ordinary income, profit, assets, liabilities, and other items by reportable segment

Consolidated fiscal year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

(Millions of yen)

	Reportable segments			Other	Total
	Banking business	Leasing business	Total		
Ordinary income					
Ordinary income from external customers	130,528	14,362	144,890	16,639	161,530
Intersegment ordinary income	180	891	1,072	16,677	17,750
Total	130,709	15,254	145,963	33,317	179,280
Segment profit	39,663	423	40,086	12,011	52,097
Segment assets	7,049,328	48,110	7,097,438	271,984	7,369,422
Segment liabilities	6,672,559	44,396	6,716,956	55,235	6,772,191
Other items					
Depreciation	6,765	373	7,138	239	7,378
Amortization of goodwill	—	—	—	500	500
Interest income	96,739	36	96,776	9,674	106,451
Interest expenses	9,868	199	10,068	500	10,568
Profit on investments based on the equity method	—	—	—	11	11
Extraordinary income	3,346	—	3,346	—	3,346
(Gain on disposal of non-current assets)	3,346	—	3,346	—	3,346
Extraordinary losses	209	—	209	13	222
(Loss on disposal of non-current assets)	209	—	209	13	222
Investments in entities accounted for using the equity method	—	—	—	6,026	6,026
Increase in property, plant and equipment and intangible assets	11,552	953	12,505	581	13,086

(Notes) 1. Ordinary income is presented instead of net sales which is generally used by non-financial companies.

2. “Other” represents business segments other than those of the reportable segments and includes consulting services, computer-related services, information provision services, credit card business, and claim management and collection business.

Consolidated fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Millions of yen)

	Reportable segments			Other	Total
	Banking business	Leasing business	Total		
Ordinary income					
Ordinary income from external customers	162,069	15,843	177,912	21,447	199,360
Intersegment ordinary income	4,474	973	5,447	13,667	19,115
Total	166,543	16,816	183,360	35,115	218,475
Segment profit	57,540	472	58,012	12,556	70,568
Segment assets	7,265,768	52,129	7,317,898	304,369	7,622,267
Segment liabilities	6,830,140	47,937	6,878,078	61,419	6,939,498
Other items					
Depreciation	6,839	385	7,224	246	7,471
Amortization of goodwill	—	—	—	500	500
Interest income	117,393	54	117,447	6,332	123,779
Interest expenses	25,764	355	26,120	682	26,802
Profit on investments based on the equity method	—	—	—	11	11
Extraordinary income	360	—	360	—	360
(Gain on disposal of non-current assets)	360	—	360	—	360
Extraordinary losses	132	—	132	3	136
(Loss on disposal of non-current assets)	132	—	132	3	136
Investments in entities accounted for using the equity method	—	—	—	6,073	6,073
Increase in property, plant and equipment and intangible assets	7,934	869	8,803	462	9,265

(Notes) 1. Ordinary income is presented instead of net sales which is generally used by non-financial companies.

2. “Other” represents business segments other than those of the reportable segments and includes consulting services, computer-related services, information provision services, credit card business, and claim management and collection business.

4. Difference between total amount of reportable segments and the recorded amounts in the consolidated financial statements, and the principal components of the difference (matters relating to adjustment of difference)

(1) Total of ordinary income of reportable segments and ordinary income recognized in the consolidated statement of income

(Millions of yen)

Ordinary income	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Total of reportable segments	145,963	183,360
Ordinary income categorized in “Other”	33,317	35,115
Purchase accounting adjustment	(658)	(98)
Elimination of inter-segment transactions	(17,750)	(19,115)
Ordinary income in the consolidated statement of income	160,872	199,262

(Note) Ordinary income is presented instead of net sales, which is generally used by non-financial companies. Reconciliation is stated for the difference between reportable segment ordinary income and the ordinary income recognized in the consolidated statement of income.

(2) Total reportable segment profit and ordinary profit recognized in the consolidated statement of income

(Millions of yen)

Profit	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Total of reportable segments	40,086	58,012
Income in “Other”	12,011	12,556
Purchase accounting adjustment	(786)	(233)
Elimination of inter-segment transactions	(9,659)	(9,857)
Ordinary profit in the consolidated statement of income	41,652	60,478

(3) Total reportable segment assets and assets recognized in the consolidated balance sheet

(Millions of yen)

Assets	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Total of reportable segments	7,097,438	7,317,898
Assets in “Other”	271,984	304,369
Purchase accounting adjustment	(103,353)	(103,196)
Elimination of inter-segment transactions	(171,502)	(201,713)
Total assets in the consolidated balance sheet	7,094,566	7,317,357

(4) Total reportable segment liabilities and liabilities recognized in the consolidated balance sheet

(Millions of yen)

Liability	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Total of reportable segments	6,716,956	6,878,078
Liabilities in “Other”	55,235	61,419
Purchase accounting adjustment	(1,245)	(1,186)
Elimination of inter-segment transactions	(47,695)	(44,393)
Total liabilities in the consolidated balance sheet	6,723,250	6,893,917

(5) Total of other items of reportable segments and amounts of corresponding items recognized in the consolidated financial statements

(Millions of yen)

Other items	Total of reportable segments		Other		Adjustments		Amounts in consolidated financial statements	
	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Depreciation	7,138	7,224	239	246	(7)	(6)	7,370	7,464
Amortization of goodwill	—	—	500	500	—	—	500	500
Interest income	96,776	117,447	9,674	6,332	(10,057)	(10,432)	96,393	113,347
Interest expenses	10,068	26,120	500	682	(293)	(539)	10,275	26,262
Profit on investments based on the equity method	—	—	11	11	—	—	11	11
Extraordinary income	3,346	360	—	—	905	145	4,252	505
(Gain on disposal of non-current assets)	3,346	360	—	—	905	145	4,252	505
Extraordinary losses	209	132	13	3	(65)	—	157	136
(Loss on disposal of non-current assets)	209	132	13	3	(65)	—	157	136
Investments in and share of profit or loss of entities accounted for using equity method	—	—	6,026	6,073	—	—	6,026	6,073
Increase in property, plant and equipment and intangible assets	12,505	8,803	581	462	(755)	(1,206)	12,331	8,058

(Note) Adjustment amounts are as follows.

The adjustment of ¥(10,432) million for interest income represents ¥(114) million of purchase accounting adjustment and ¥(10,317) million in elimination of inter-segment transactions.

The adjustment of ¥(539) million for interest expenses represents elimination of inter-segment transactions.

The adjustment of ¥145 million for gain on disposal of non-current assets represents purchase accounting adjustment.

The adjustment of ¥(1,206) million for increase in property, plant and equipment and intangible assets primarily represents the acquisition cost of lease assets acquired under contracts with the Leasing Business segment in segments other than the Leasing Business segment.

(Notes on Per Share Information)

	Year ended March 31, 2025	Year ended March 31, 2026
Net assets per share	¥10,458.15	¥12,153.85
Profit attributable to owners of parent per share	¥1,027.69	¥1,379.11
Profit attributable to owners of parent per share (diluted)	¥692.41	¥1,025.98

(Note) 1. The calculation basis for net asset amount per share is as follows.

		Year ended March 31, 2025	Year ended March 31, 2026
Total net assets	(¥ million)	371,316	423,440
Amount deducted from total net assets	(¥ million)	55,201	55,380
Paid-in amount of preferred stock	(¥ million)	55,000	55,000
Cash dividends on preferred stock	(¥ million)	164	310
Share acquisition rights	(¥ million)	9	9
Non-controlling interests	(¥ million)	28	60
Net asset amount for share capital at the year-end	(¥ million)	316,114	368,059
Number of shares of share capital at the year-end used for calculating net asset amount per share	Thousand shares	30,226	30,283

(Note) 2. The following is the basis for calculating the amount of profit attributable to owners of parent per share and the amount of diluted profit attributable to owners of parent per share for the reporting period.

		Year ended March 31, 2025	Year ended March 31, 2026
Profit attributable to owners of parent per share			
Profit attributable to owners of parent	(¥ million)	31,361	42,357
Amount not belonging to common stock	(¥ million)	328	620
Cash dividends on preferred stock	(¥ million)	328	620
Profit attributable to owners of parent in relation to common stock	(¥ million)	31,033	41,736
Weighted-average shares of common stock during the period	Thousand shares	30,197	30,263
Profit attributable to owners of parent per share (diluted)			
Profit attributable to owners of parent adjustment amount	(¥ million)	328	620
Cash dividends on preferred stock	(¥ million)	328	620
Effect of dilutive securities	Thousand shares	15,096	11,021
Preferred stock	Thousand shares	15,093	11,018
Share acquisition rights	Thousand shares	3	3
Summary of residual securities that are not included in calculation of profit attributable to owners of parent per share after adjustment of residual securities because they have no dilutive effects		—	—

(Note) 3. The Company's shares which are held by the trust in relation to the stock compensation plan and which are recorded as treasury shares under shareholders' equity are, in the calculation of net assets per share, included in the treasury shares which are excluded from the total number of issued shares at fiscal year-end. In the calculation of profit attributable to owners of parent per share and diluted profit attributable to owners of parent per share, the same is also included in treasury shares which are excluded for calculating the weighted-average number of shares outstanding during the period.

The number of the said treasury shares at the end of the previous consolidated fiscal year which were excluded in calculating net assets per share is 241 thousand shares. The weighted-average number of the said treasury shares outstanding during the period which were excluded in calculating profit attributable to owners of parent per share and diluted profit attributable to owners of parent per share is 266 thousand shares.

The number of the said treasury shares at the end of the reporting period which were excluded in calculating net assets per share is 196 thousand shares. The weighted-average number of the said treasury shares outstanding during the period which were excluded in calculating profit attributable to owners of parent per share and diluted profit attributable to owners of parent per share is 213 thousand shares.

(Significant Subsequent Events)

(Conversion of First Series Class I preferred shares into common shares and cancellation thereof)

The Company has received a communication from Sumitomo Mitsui Trust Bank, Limited, which holds all of the First Series Class I preferred shares issued by the Company, stating that pursuant to its right to request acquisition of the First Series Class I preferred shares with common shares as consideration, it intends to make a request for acquisition of all such preferred shares it holds with common shares as consideration in two tranches, on the First Acquisition Request Date and on the Second Acquisition Request Date. In connection with the foregoing, conversion into common shares will be effected.

Note that, at a meeting of the Board of Directors held on May 8, 2026, the Company has resolved, pursuant to the provisions of Article 178 of the Companies Act, to cancel all the preferred shares that it will acquire, effective the Second Acquisition Request date, on the premise that the acquisition request with common shares as consideration is made on the Second Acquisition Request Date and that all of the relevant preferred shares are acquired by the Company.

For further details, please refer to “Notice Concerning Conversion of First Series Class I Preferred Shares into Common Shares and Cancellation Thereof, Secondary Offering of Shares, and Change of Major Shareholder and the Largest Shareholder” separately disclosed today (May 8, 2026).

(Acquisition and cancellation of Class II preferred shares)

The Company has resolved, at a meeting of the Board of Directors held on May 8, 2026, to acquire all the Class II preferred shares pursuant to the acquisition clause for monetary consideration with respect to Class II preferred shares, and to cancel all the Class II preferred shares pursuant to the provisions of Article 178 of the Companies Act.

For further details, please refer to “Notice Concerning Acquisition and Cancellation of Class II Preferred Shares” separately disclosed today (May 8, 2026).

(Share split and partial amendment to the Articles of Incorporation in connection therewith)

The Company has resolved, at a meeting of the Board of Directors held on May 8, 2026, to conduct a share split of its common shares, and submit a proposal for a partial amendment to the Articles of Incorporation in connection with the share split at the 12th Annual General Meeting of Shareholders of the Company scheduled to be held on June 24, 2026.

For further details, please refer to “Notice Concerning Share Split, Partial Amendment to the Articles of Incorporation in Connection Therewith, and Changes to Shareholder Benefits Program” separately disclosed today (May 8, 2026).

(Reference)

Trust asset balance table
(As of March 31, 2026)

(Millions of yen)

Asset	Value	Liability	Value
Loans and bills discounted	4,555	Specified money in trust	4,726
Loans on deeds	4,555	Monetary claims in trust	50,764
Monetary claims	50,586	Composite trusts	123,709
Other monetary claims	50,586		
Property, plant and equipment	119,784		
Movables	669		
Real estate	119,114		
Intangible assets	509		
Real property leasehold interest	509		
Other receivables	0		
Other receivables	0		
Cash and due from banks	3,765		
Deposits	3,765		
Total	179,201	**Total**	179,201

5. Non-consolidated Financial Statements and Notes

(1) Non-consolidated Balance Sheets

Tokyo Kiraboshi Financial Group, Inc. (Non-consolidated)
(¥ million)

	As of March 31, 2025	As of March 31, 2026
Assets		
Current assets		
Cash and due from banks	5,967	1,296
Accounts receivable - other	1	1
Prepaid expenses	42	65
Income taxes receivable	4	—
Suspense payments	3	3
Deposits paid	32	65
Total current assets	6,053	1,432
Non-current assets		
Intangible assets		
Software	209	158
Software in progress	0	—
Total intangible assets	209	158
Investments and other assets		
Investment securities	524	520
Shares of subsidiaries and associates	223,785	233,285
Leasehold deposits	3	3
Deferred tax assets	55	43
Total investments and other assets	224,370	233,853
Total non-current assets	224,580	234,012
Total assets	230,633	235,445

Tokyo Kiraboshi Financial Group, Inc. (Non-consolidated)
(¥ million)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Current liabilities		
Short-term borrowings	5,100	4,900
Current portion of long-term borrowings	177	10,267
Accounts payable - other	38	91
Accrued expenses	62	48
Dividends payable	114	126
Income taxes	13	72
Deposits received	96	129
Suspense receipt	9	9
Provision for bonuses	84	90
Provision for bonuses for directors (and other officers)	50	75
Total current liabilities	5,746	15,810
Non-current liabilities		
Provision for share-based payments	117	162
Long-term borrowings	20,703	14,936
Total non-current liabilities	20,820	15,098
Total liabilities	26,566	30,909
Net Assets		
Shareholders' equity		
Share capital	27,500	27,500
Capital surplus		
Capital reserve	56,219	56,219
Other capital surplus	110,306	110,381
Total capital surplus	166,526	166,601
Retained earnings		
Other retained earnings		
Retained earnings brought forward	11,341	11,607
Total retained earnings	11,341	11,607
Treasury shares	(1,309)	(1,181)
Total shareholders' equity	204,057	204,526
Share acquisition rights	9	9
Total net assets	204,066	204,536
Total liabilities and net assets	230,633	235,445

(2) Non-consolidated Statements of Income

Tokyo Kiraboshi Financial Group, Inc. (Non-consolidated)
(¥ million)

	Year ended March 31, 2025	Year ended March 31, 2026
Operating income		
Dividends from subsidiaries and associates	9,644	5,980
Commissions from subsidiaries and associates	2,600	3,176
Total operating income	12,245	9,156
Operating expenses		
Selling, general and administrative expenses	2,553	2,875
Total operating expenses	2,553	2,875
Operating profit	9,691	6,280
Non-operating income		
Interest income	2	10
Dividend income	3	26
Miscellaneous income	9	28
Total non-operating income	15	65
Non-operating expenses		
Interest expenses	208	347
Miscellaneous loss	2	1
Total non-operating expenses	210	348
Ordinary profit	9,497	5,998
Income before income taxes	9,497	5,998
Income taxes – current	7	63
Income taxes – deferred	(1)	12
Total income taxes	5	76
Net income	9,491	5,922

(3) Non-consolidated Statements of Changes in Net Assets

Year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

Tokyo Kiraboshi Financial Group, Inc. (Non-consolidated)

(¥ million)

	Shareholders' equity								Sub-scription rights to shares	Total net assets
	Share capital	Capital surplus			Retained earnings		Treasury shares	Total share-holders' equity		
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings / Retained earnings brought forward	Total retained earnings				
Balance at beginning of the year	27,500	56,219	110,257	166,476	6,881	6,881	(936)	199,922	9	199,931
Changes of items during the reporting period										
Dividends of surplus					(5,032)	(5,032)		(5,032)		(5,032)
Net income					9,491	9,491		9,491		9,491
Acquisition of treasury shares							(890)	(890)		(890)
Disposition of treasury shares			49	49			517	567		567
Net changes of items other than shareholders' equity									—	—
Total changes of items during the reporting period	—	—	49	49	4,459	4,459	(372)	4,135	—	4,135
Balance at end of period	27,500	56,219	110,306	166,526	11,341	11,341	(1,309)	204,057	9	204,066

Year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

Tokyo Kiraboshi Financial Group, Inc. (Non-consolidated)

(¥ million)

	Shareholders' equity								Sub-scription rights to shares	Total net assets
	Share capital	Capital surplus			Retained earnings		Treasury shares	Total share-holders' equity		
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings / Retained earnings brought forward	Total retained earnings				
Balance at beginning of the year	27,500	56,219	110,306	166,526	11,341	11,341	(1,309)	204,057	9	204,066
Changes of items during the reporting period										
Dividends of surplus					(5,655)	(5,655)		(5,655)		(5,655)
Net income					5,922	5,922		5,922		5,922
Acquisition of treasury shares							(94)	(94)		(94)
Disposition of treasury shares			74	74			222	297		297
Net changes of items other than shareholders' equity									—	—
Total changes of items during the reporting period	—	—	74	74	266	266	128	469	—	469
Balance at end of period	27,500	56,219	110,381	166,601	11,607	11,607	(1,181)	204,526	9	204,536

(4) Notes to Non-consolidated Financial Statements

(Notes on Premise of Going Concern)

Not applicable.

6. (Reference) Non-consolidated Financial Statements of Kiraboshi Bank, Ltd.

(1) Overview of Non-consolidated Financial Statements

May 8, 2026

Company name: Kiraboshi Bank, Ltd.
Representative: Hisanobu Watanabe, President
Responsible person for inquiries: Taiki Nakamura, Executive Officer, 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 Fiscal Year Ended March 31, 2026 (From April 1, 2025 to March 31, 2026)

(1) Results in non-consolidated operations (Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
	(¥ million)	%	(¥ million)	%	(¥ million)	%
Fiscal year ended March 31, 2026	158,132	22.8	56,576	40.5	39,693	31.1
Fiscal year ended March 31, 2025	128,762	11.5	40,241	8.8	30,275	(0.0)

(2) Non-consolidated financial position

	Total assets	Total net assets	Net assets to total assets ratio
	(¥ million)	(¥ million)	%
Fiscal year ended March 31, 2026	6,621,558	396,228	5.9
Fiscal year ended March 31, 2025	6,764,169	352,972	5.2

(Reference) Equity: Fiscal year ended March 31, 2026: ¥396,228 million
Fiscal year ended 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 Balance Sheets

Kiraboshi Bank, Ltd.

(¥ million)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	770,227	561,800
Cash on hand	40,278	34,836
Due from banks	729,948	526,963
Call loans	9,829	8,709
Monetary claims bought	55,673	50,829
Trading account securities	1,190	1,396
Trading account Japanese government bonds	79	14
Trading account Municipal government bonds	1,110	1,382
Money held in trust	5,132	6,434
Securities	829,519	818,154
Japanese government bonds	98,478	137,135
Municipal government bonds	100,304	103,309
Corporate bonds	212,320	164,548
Corporate stocks	51,905	57,587
Other securities	366,509	355,573
Loans and bills discounted	4,953,017	5,014,524
Bills discounted	11,933	8,166
Loans on bills	118,676	115,585
Loans on deeds	4,364,192	4,411,714
Overdrafts	458,215	479,058
Foreign exchanges	5,658	5,683
Due from foreign banks	3,611	3,613
Foreign bills of exchange bought	43	7
Foreign bills of exchange receivable	2,003	2,062
Other assets	43,090	65,003
Prepaid expenses	1,303	1,144
Accrued income	7,692	7,706
Initial margins of futures markets	11,139	25,981
Variation margins of futures markets	12	—
Financial derivatives	6,636	20,665
Cash collateral paid for financial instruments	80	1,555
Other assets	16,225	7,951
Property, plant and equipment	63,263	63,694
Buildings	19,035	21,061
Land	38,487	37,092
Leased assets	1,405	1,841
Construction in progress	535	6
Other property, plant and equipment	3,799	3,693
Intangible assets	8,126	6,813
Software	7,177	5,704
Leased assets	323	261
Other intangible assets	625	847
Prepaid pension cost	19,611	24,191
Deferred tax assets	11,336	6,054
Customers' liabilities for acceptances and guarantees	7,832	7,591
Allowance for loan losses	(19,342)	(19,325)
Total assets	6,764,169	6,621,558

Kiraboshi Bank, Ltd.
(¥ million)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	5,467,869	5,406,026
Current deposits	323,266	313,051
Ordinary deposits	3,400,088	3,420,884
Savings deposits	27,657	26,534
Deposits at notice	35,465	29,707
Time deposits	1,595,619	1,543,269
Installment savings	32,637	29,639
Other deposits	53,134	42,939
Negotiable certificates of deposit	328,200	403,200
Call money	27,196	26,879
Cash collateral received for securities lent	128,696	108,051
Borrowed money	400,228	201,064
Borrowings	400,228	201,064
Foreign exchanges	560	816
Due to foreign banks	1	1
Foreign bills of exchange sold	344	209
Foreign bills of exchange payable	213	604
Other liabilities	46,570	67,729
Income taxes payable	8,234	11,217
Accrued expenses	4,925	6,795
Unearned income	5,067	5,311
Reserve for interest on installment savings	11	23
Variation margins of futures markets	53	11,198
Financial derivatives	811	2,186
Cash collateral received for financial instruments	253	130
Lease obligations	1,810	2,169
Asset retirement obligations	999	1,254
Other liabilities	24,402	27,443
Provision for bonuses	1,504	1,520
Provision for bonuses for directors (and other officers)	66	75
Provision for share-based payments	236	273
Provision for point card certificates	2	2
Provision for reimbursement of deposits	107	57
Provision for contingent loss	873	855
Deferred tax liabilities for land revaluation	1,251	1,186
Acceptances and guarantees	7,832	7,591
Total liabilities	6,411,196	6,225,329
Net Assets		
Share capital	43,734	43,734
Capital surplus	166,173	166,173
Capital reserve	32,922	32,922
Other capital surplus	133,250	133,250
Retained earnings	161,254	195,124
Earned reserve	11,259	11,259
Other retained earnings	149,995	183,864
General reserve	18,100	18,100
Retained earnings brought forward	131,895	165,764
Total shareholders' equity	371,162	405,032
Valuation difference on available-for-sale securities	(18,159)	(16,302)
Deferred gains or losses on hedges	2,498	9,974
Revaluation reserve for land	(2,530)	(2,475)
Total valuation and translation adjustments	(18,190)	(8,803)
Total net assets	352,972	396,228
Total liabilities and net assets	6,764,169	6,621,558

(3) Non-consolidated Statements of Income

Kiraboshi Bank, Ltd.

(¥ million)

	Year ended March 31, 2025	Year ended March 31, 2026
Ordinary income	128,762	158,132
Interest income	96,347	114,337
Interest on loans and discounts	71,539	84,218
Interest and dividends on securities	22,231	25,292
Interest on call loans	240	225
Interest on deposits with banks	1,541	3,810
Interest income on interest rate swaps	139	149
Other interest income	655	640
Trust fees	362	433
Fees and commissions	15,354	15,902
Fees and commissions on domestic and foreign exchanges	2,693	2,769
Other fees and commissions	12,661	13,132
Other operating income	5,166	4,657
Gain on sale of bonds	4,285	1,599
Net gain on financial derivatives	865	3,057
Other	16	—
Other ordinary income	11,530	22,801
Recoveries of written-off claim	41	1
Gain on sale of stocks and other securities	11,091	22,356
Gain on money held in trust	—	101
Other ordinary income	397	342
Ordinary expenses	88,520	101,556
Interest expenses	11,131	23,759
Interest on deposits	4,963	15,003
Interest on negotiable certificates of deposit	597	1,714
Interest on call money	134	195
Interest on cash collateral received for securities lent	2,009	1,969
Interest on borrowed money	3,052	4,689
Interest expenses on interest rate swaps	281	93
Other interest expenses	92	93
Fees and commissions payments	4,444	4,583
Fees and commissions on domestic and foreign exchanges	518	549
Other fees and commissions	3,925	4,034
Other operating expenses	13,165	11,914
Loss on foreign exchange transactions	2,421	1,781
Loss on trading account securities transactions	45	52
Loss on sale of bonds	10,674	9,947
Other	24	132
General and administrative expenses	53,500	55,503
Other ordinary expenses	6,278	5,794
Provision of allowance for loan losses	2,413	3,292
Write-off of loans	—	0
Loss on sale of stocks and other securities	1,093	505
Loss on devaluation of stocks and other securities	75	—
Loss on money held in trust	76	2
Other	2,618	1,992
Ordinary profit	40,241	56,576

Kiraboshi Bank, Ltd.

(¥ million)

	Year ended March 31, 2025	Year ended March 31, 2026
Extraordinary income	3,346	360
Gain on disposal of non-current assets	3,346	360
Extraordinary losses	191	129
Loss on disposal of non-current assets	191	129
Income before income taxes	43,397	56,807
Income taxes – current	11,205	16,164
Income taxes – deferred	1,916	949
Total income taxes	13,122	17,114
Net income	30,275	39,693

7. (Reference) Non-consolidated Financial Statements of UI Bank Co., Ltd.

(1) Overview of Non-consolidated Financial Statements

May 8, 2026

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 Fiscal Year Ended March 31, 2026 (From April 1, 2025 to March 31, 2026)

(1) Results in non-consolidated operations (Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
	(¥ million)	%	(¥ million)	%	(¥ million)	%
Fiscal year ended March 31, 2026	13,046	181.7	133	—	120	—
Fiscal year ended March 31, 2025	4,629	65.2	(1,472)	—	(1,494)	—

(2) Non-consolidated financial position

	Total assets	Total net assets	Net assets to total assets ratio
	(¥ million)	(¥ million)	%
Fiscal year ended March 31, 2026	829,502	18,927	2.2
Fiscal year ended March 31, 2025	707,757	10,753	1.5

(Reference) Equity: Fiscal year ended March 31, 2026: ¥18,927 million
Fiscal year ended 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 Balance Sheets

UI Bank Co., Ltd.
(¥ million)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	236,891	270,506
Due from banks	236,891	270,506
Securities	7,433	78,368
Japanese government bonds	7,433	64,417
Other securities	—	13,950
Loans and bills discounted	455,959	468,640
Loans on deeds	55,178	267,508
Overdrafts	400,781	201,131
Other assets	3,984	8,069
Domestic exchange settlement account, debit	1,501	515
Prepaid expenses	818	828
Accrued income	319	458
Other assets	1,345	6,267
Property, plant and equipment	33	27
Leased assets	—	5
Other property, plant and equipment	33	22
Intangible assets	3,617	3,945
Software	3,419	3,507
Other intangible assets	197	437
Allowance for loan losses	(161)	(54)
Total assets	707,757	829,502

UI Bank Co., Ltd.
(¥ million)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	695,229	805,988
Ordinary deposits	44,857	134,480
Time deposits	648,697	670,254
Other deposits	1,674	1,254
Other liabilities	1,767	4,577
Domestic exchange settlement account, credit	380	831
Income taxes payable	62	109
Accrued expenses	1,203	2,811
Unearned revenue	—	62
Lease liabilities	—	5
Other liabilities	122	757
Provision for bonuses for directors (and other officers)	4	5
Provision for share-based payments	3	3
Total liabilities	697,004	810,575
Net Assets		
Share capital	8,875	13,625
Capital surplus	8,425	13,175
Capital reserve	8,425	13,175
Retained earnings	(6,546)	(6,426)
Other retained earnings	(6,546)	(6,426)
Retained earnings brought forward	(6,546)	(6,426)
Total shareholders' equity	10,753	20,373
Valuation difference on available-for-sale securities	—	(1,446)
Total valuation and translation adjustments	—	(1,446)
Total net assets	10,753	18,927
Total liabilities and net assets	707,757	829,502

(3) Non-consolidated Statements of Income

UI Bank Co., Ltd.

(¥ million)

	Year ended March 31, 2025	Year ended March 31, 2026
Ordinary income	4,629	13,046
Interest income	3,505	7,858
Interest on loans and discounts	3,154	6,428
Interest and dividends on securities	109	605
Interest on deposits with banks	241	824
Fees and commissions	917	3,955
Fees and commissions on domestic and foreign exchanges	30	35
Other fees and commissions	886	3,919
Other operating income	204	1,079
Gain on sale of bonds	204	1,079
Other ordinary income	3	153
Reversal of allowance for loan losses	—	107
Other ordinary income	3	45
Ordinary expenses	6,102	12,912
Interest expenses	1,849	6,766
Interest on deposits	1,849	6,766
Interest on call money	0	—
Other interest expenses	—	0
Fees and commissions payments	169	1,100
Fees and commissions on domestic and foreign exchanges	51	81
Other fees and commissions	117	1,018
Other ordinary expenses	2	69
Loss on foreign exchange transactions	2	1
Loss on sale of bonds	—	68
General and administrative expenses	3,956	4,873
Other ordinary expenses	124	103
Provision of allowance for loan losses	25	—
Other	98	103
Ordinary profit (loss)	(1,472)	133
Extraordinary income	—	—
Extraordinary losses	17	—
Loss on disposal of non-current assets	17	—
Profit (loss) before income taxes	(1,490)	133
Income taxes – current	4	12
Total income taxes	4	12
Net profit (loss)	(1,494)	120

Tokyo Kiraboshi Financial Group, Inc.

Financial Results for the Fiscal Year Ended March 31, 2026

- Supplementary Information -

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I. Overview of Financial Results for the Fiscal Year Ended March 31, 2026

1. Status of Profit/Loss

(1) Tokyo Kiraboshi Financial Group, Inc.

[Consolidated]

In the fiscal year ended March 31, 2026, ordinary income increased by ¥38,389 million year-on-year to ¥199,262 million, while ordinary profit increased by ¥18,825 million year-on-year to ¥60,478 million. Profit attributable to owners of parent increased by ¥10,995 million year-on-year to ¥42,357 million.

(Millions of yen)

		Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
Ordinary income	1	199,262	38,389	160,872
Gross business profit	2	105,387	6,719	98,668
(Excluding gains/losses on bonds (five accounts total))	3	112,704	7,216	105,488
Net interest income	4	87,084	967	86,117
Trust fees	5	433	70	362
Net fees and commissions	6	23,793	3,698	20,094
Net other business income (loss)	7	(5,924)	1,982	(7,906)
Expenses (excluding non-recurring losses)	8	70,760	4,232	66,528
Credit-related costs	9	4,634	1,281	3,353
Write-off of loans	10	7	(12)	19
Transfer to reserve for individual possible loan losses	11	4,694	810	3,884
Other credit-related costs	12	(68)	483	(551)
Gains (losses) on stocks and other securities	13	26,144	16,141	10,003
Profit (loss) on investments based on the equity method	14	11	(0)	11
Others	15	4,329	1,478	2,850
Ordinary profit	16	60,478	18,825	41,652
Extraordinary profit (loss)	17	369	(3,725)	4,095
Income before income taxes	18	60,848	15,100	45,747
Total income taxes	19	18,481	4,095	14,385
Income taxes – current	20	17,802	5,202	12,600
Income taxes – deferred	21	678	(1,106)	1,785
Profit/Loss	22	42,366	11,004	31,362
Profit attributable to non-controlling interests	23	8	8	0
Profit attributable to owners of parent	24	42,357	10,995	31,361

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

Consolidated subsidiaries	25	20	2	18
Equity-method affiliates	26	3	—	3

(2) Kiraboshi Bank, Ltd.

[Non-consolidated]

In the fiscal year ended March 31, 2026, although there were increases in personnel expenses resulting partly from base pay raise, in non-personnel expenses including administrative outsourcing expenses, and in credit-related costs, non-consolidated ordinary profit increased by ¥16,334 million year-on-year to ¥56,576 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, combined with increases in fund income and gain on sale of equity securities held for pure investment as well as cross-held shares. Net income increased by ¥9,418 million year-on-year to ¥39,693 million.

(Millions of yen)

		Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
Ordinary income	1	158,132	29,370	128,762
Gross business profit	2	95,092	6,594	88,498
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	103,440	8,552	94,887
Gross domestic business profit	4	89,255	6,107	83,148
(Excluding gains/losses on bonds (five accounts total))	5	97,774	8,609	89,164
Net interest income	6	83,191	6,208	76,983
Trust fees	7	433	70	362
Net fees and commissions	8	11,035	330	10,704
Net other business income (loss)	9	(5,404)	(502)	(4,902)
Gross international business profit	10	5,836	486	5,349
(Excluding gains/losses on bonds (five accounts total))	11	5,666	(56)	5,722
Net interest income	12	7,406	(833)	8,240
Net fees and commissions	13	282	76	206
Net other business income (loss)	14	(1,853)	1,243	(3,096)
Expenses (excluding non-recurring losses)	15	57,107	2,136	54,971
Personnel expenses	16	22,015	455	21,559
Non-personnel expenses	17	29,652	1,374	28,277
Taxes	18	5,440	306	5,133
Net business income (before transfer to reserve for general allowance for loan losses) (Net business income)	19	37,984	4,457	33,526
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	46,332	6,416	39,916
(Net core business income (excluding gains [losses] on cancellation of investment trusts))	21	46,225	6,313	39,911
Transfer to reserve for general allowance for loan losses (1)	22	(701)	374	(1,075)
Net business income	23	38,685	4,083	34,602
(Gains/losses on bonds (five accounts total))	24	(8,347)	(1,958)	(6,389)
Non-recurring profit (loss)	25	17,890	12,251	5,639
Loss from write-off of non-performing loans (2)	26	4,564	539	4,025
Write-off of loans	27	0	0	—
Transfer to reserve for individual possible loan losses	28	3,993	504	3,489
Loss (profit) on disposal of receivables	29	—	51	(51)
Provision for contingent loss	30	(18)	(5)	(12)
Credit guarantee association responsibility-sharing system charge	31	559	(21)	581
Other losses from write-off of non-performing loans	32	28	10	18
Reversal of allowance for loan losses (3)	33	—	—	—
Recoveries of written-off claim	34	1	(39)	41
Gains (losses) on stocks and other securities	35	21,850	11,928	9,922
Gain on sale of stocks and other securities	36	22,356	11,264	11,091
Loss on sale of stocks and other securities	37	505	(588)	1,093
Loss on devaluation of stocks and other securities	38	—	(75)	75
Other non-recurring profit (loss)	39	603	901	(298)
Ordinary profit	40	56,576	16,334	40,241

(Millions of yen)

		Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
Extraordinary profit (loss)	41	230	(2,925)	3,155
Income before income taxes	42	56,807	13,409	43,397
Income taxes	43	17,114	3,991	13,122
Income taxes – current	44	16,164	4,958	11,205
Income taxes – deferred	45	949	(967)	1,916
Net income	46	39,693	9,418	30,275

Credit-related costs (1)＋(2)－(3)	47	3,863	913	2,950

[Consolidated]

(Millions of yen)

		Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
Ordinary income	48	165,862	29,896	135,966
Ordinary profit	49	57,791	16,331	41,460
Profit attributable to owners of parent	50	40,445	9,348	31,097

2. Business Income

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
Net business income (before provision for general allowance for loan losses)	37,984	4,457	33,526
Per employee (thousands of yen)	17,849	2,589	15,260
Net business income	38,685	4,083	34,602
Per employee (thousands of yen)	18,179	2,429	15,749
Net core business income	46,332	6,416	39,916
Per employee (thousands of yen)	21,772	3,604	18,168

(Note) For employees above, the average number of employees during the period under review, including executive officers but excluding temporary employees, fixed-term employees, and secondees, has been used.

3. Margin

Kiraboshi Bank, Ltd. [Non-consolidated]

<Total>

(%)

		Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
Yields on interest-earning assets	(C)	1.73	0.22	1.51
Loans and bills discounted	(c)	1.70	0.22	1.47
Securities		2.91	0.50	2.40
Cost of funding	(D)	1.27	0.19	1.07
Deposits, etc.	(d)	0.28	0.18	0.09
External		1.18	0.25	0.93
Difference of interest rates between deposits and loans	(c)－(d)	1.41	0.03	1.37
Net interest margin	(C)－(D)	0.46	0.02	0.44

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

<Domestic Operations>

(%)

		Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
Yields on interest-earning assets	(C)	1.60	0.25	1.35
Loans and bills discounted	(c)	1.63	0.24	1.39
Securities		2.90	0.63	2.26
Cost of funding	(D)	1.25	0.22	1.02
Deposits, etc.	(d)	0.27	0.19	0.08
External liabilities		0.97	0.32	0.65
Difference of interest rates between deposits and loans	(c)－(d)	1.35	0.04	1.30
Net interest margin	(C)－(D)	0.35	0.02	0.33

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

4. ROE

Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

(%)

	Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
On the basis of profit attributable to owners of parent	10.66	2.14	8.51

(Note) ROE [Consolidated] = $\frac{\text{Profit attributable to owners of parent}}{\text{(Net assets at the beginning of the period + net assets at the end of the period) ÷ 2}} \times 100$

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
On the basis of net business income (before transfer to general allowance for loan losses)	10.14	0.59	9.54
On the basis of net business income	10.32	0.48	9.84
On the basis of net core business income	12.36	1.00	11.35
On the basis of net income	10.59	1.98	8.61

(Note) ROE [Non-consolidated] = $\frac{\text{Net income}}{\text{(Net assets at the beginning of the period + net assets at the end of the period) ÷ 2}} \times 100$

Kiraboshi Bank, Ltd. [Consolidated]

(%)

	Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
On the basis of net business income (before transfer to general allowance for possible loan losses)	9.03	0.22	8.80
On the basis of net business income	9.20	0.11	9.09
On the basis of net core business income	11.14	0.61	10.53
On the basis of profit attributable to owners of parent	10.22	1.80	8.41

(Note) ROE [Consolidated] = $\frac{\text{Profit attributable to owners of parent}}{\text{(Net assets at the beginning of the period + net assets at the end of the period) ÷ 2}} \times 100$

5. OHR

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
On the basis of gross core business profit	55.20	(2.72)	57.93
On the basis of gross business profit	60.05	(2.06)	62.11

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

6. Gain/Loss on Securities

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2026 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2025 (B)
Gains (losses) on bonds	(8,347)	(1,958)	(6,389)
Gain on sale of bonds	1,599	(2,685)	4,285
Gain on redemption of bond	–	–	–
Loss on sale of bonds	9,947	(727)	10,674
Loss on redemption of bond	–	–	–
Loss on devaluation of bonds	–	–	–
Gain (loss) on stocks	21,850	11,928	9,922
Gain on sale of equity securities	22,356	11,264	11,091
Loss on sale of equity securities	505	(588)	1,093
Loss on devaluation of equity securities	–	(75)	75

7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%)	(4)/(5)	9.54	0.80	8.74
(2) Basic items in core capital		432,374	43,178	389,196
(3) Adjustments in core capital		46,707	9,297	37,410
(4) Capital	(2)－(3)	385,666	33,880	351,786
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		410,443	36,757	373,686
Total provisions included in basic items in core capital		4,004	(614)	4,618
(5) Risk-weighted assets, etc.		4,038,537	17,018	4,021,519
(6) Total necessary capital	(5) × 4%	161,541	680	160,860

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

(Millions of yen, %)

		March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%)	(4)/(5)	9.10	(0.01)	9.12
(2) Basic items in core capital		365,854	(6,945)	372,800
(3) Adjustments in core capital		21,511	2,266	19,244
(4) Capital	(2)－(3)	344,342	(9,212)	353,555
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		362,073	(6,280)	368,353
Total provisions included in basic items in core capital		3,781	(665)	4,446
(5) Risk-weighted assets, etc.		3,781,294	(94,737)	3,876,031
(6) Total necessary capital	(5) × 4%	151,251	(3,789)	155,041

(Note) For the purpose of calculating the capital adequacy ratio, the dividend payment of ¥42,959 million from Kiraboshi Bank, Ltd. to the Company scheduled for May 20, 2026 has been deducted from capital. Accordingly, the capital adequacy ratio has declined compared with the level at the end of March 2025. For details regarding the dividend from Kiraboshi Bank to the Company, please refer to the “Notice Concerning Receipt of Dividend from a Consolidated Subsidiary” disclosed separately today (May 8, 2026).

(3) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

		March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%)	(4)/(5)	9.18	(0.01)	9.19
(2) Basic items in core capital		390,884	748	390,136
(3) Adjustments in core capital		41,562	9,177	32,384
(4) Capital	(2)－(3)	349,322	(8,429)	357,751
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		368,925	(5,528)	374,453
Total provisions included in basic items in core capital		3,866	(669)	4,535
(5) Risk-weighted assets, etc.		3,801,612	(87,052)	3,888,664
(6) Total necessary capital	(5) × 4%	152,064	(3,482)	155,546

(Note) For the purpose of calculating the capital adequacy ratio, the dividend payment of ¥42,959 million from Kiraboshi Bank, Ltd. to the Company scheduled for May 20, 2026 has been deducted from capital. Accordingly, the capital adequacy ratio has declined compared with the level at the end of March 2025. For details regarding the dividend from Kiraboshi Bank to the Company, please refer to the “Notice Concerning Receipt of Dividend from a Consolidated Subsidiary” disclosed separately today (May 8, 2026).

(4) UI Bank Co., Ltd.

(Millions of yen, %)

		March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%)	(4)/(5)	6.59	0.69	5.89
(2) Basic items in core capital		20,428	9,513	10,915
(3) Adjustments in core capital		2,737	(61)	2,798
(4) Capital	(2)－(3)	17,691	9,574	8,116
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		20,373	9,620	10,753
Total provisions included in basic items in core capital		54	(107)	161
(5) Risk-weighted assets, etc.		268,381	130,644	137,736
(6) Total necessary capital	(5) × 4%	10,735	5,225	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)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Bankrupt and quasi-bankrupt assets	12,041	(3,112)	15,154
Doubtful assets	69,188	(1,747)	70,936
Substandard assets	5,438	(907)	6,345
Past-due loans (3 months or more)	53	(9)	63
Restructured loans	5,384	(898)	6,282
Subtotal	86,667	(5,768)	92,436
Normal assets	4,954,794	64,125	4,890,669
Total credit balance	5,041,462	58,356	4,983,105

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Bankrupt and quasi-bankrupt assets	32	30	1
Doubtful assets	89	89	—
Substandard assets	—	—	—
Past-due loans (3 months or more)	—	—	—
Restructured loans	—	—	—
Subtotal	121	120	1
Normal assets	268,691	212,705	55,986
Total credit balance	268,813	212,825	55,988

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

(Ratio to total credit balance)

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

(%)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Bankrupt and quasi-bankrupt assets	0.23	(0.06)	0.30
Doubtful assets	1.37	(0.05)	1.42
Substandard assets	0.10	(0.01)	0.12
Past-due loans (3 months or more)	0.00	(0.00)	0.00
Restructured loans	0.10	(0.01)	0.12
Ratio to total credit balance	1.71	(0.13)	1.85

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

(%)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Bankrupt and quasi-bankrupt assets	0.01	0.00	0.00
Doubtful assets	0.03	0.03	—
Substandard assets	—	—	—
Past-due loans (3 months or more)	—	—	—
Restructured loans	—	—	—
Ratio to total credit balance	0.04	0.04	0.00

(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)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Bankrupt and quasi-bankrupt assets	4,844	(1,487)	6,332
Doubtful assets	69,188	(1,747)	70,936
Substandard assets	5,438	(907)	6,345
Past-due loans (3 months or more)	53	(9)	63
Restructured loans	5,384	(898)	6,282
Subtotal	79,471	(4,143)	83,614
Normal assets	4,954,794	64,125	4,890,669
Total credit balance	5,034,265	59,981	4,974,283

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Bankrupt and quasi-bankrupt assets	32	30	1
Doubtful assets	89	89	—
Substandard assets	—	—	—
Past-due loans (3 months or more)	—	—	—
Restructured loans	—	—	—
Subtotal	121	120	1
Normal assets	268,691	212,705	55,986
Total credit balance	268,813	212,825	55,988

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

(Ratio to total credit balance)

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

(%)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Bankrupt and quasi-bankrupt assets	0.09	(0.03)	0.12
Doubtful assets	1.37	(0.05)	1.42
Substandard assets	0.10	(0.01)	0.12
Past-due loans (3 months or more)	0.00	(0.00)	0.00
Restructured loans	0.10	(0.01)	0.12
Ratio to total credit balance	1.57	(0.10)	1.68

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

(%)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Bankrupt and quasi-bankrupt assets	0.01	0.00	0.00
Doubtful assets	0.03	0.03	—
Substandard assets	—	—	—
Past-due loans (3 months or more)	—	—	—
Restructured loans	—	—	—
Ratio to total credit balance	0.04	0.04	0.00

(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, %)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Covered amount (C)	69,290	(2,956)	72,247
Allowance for loan losses	16,239	555	15,683
Bankrupt and quasi-bankrupt assets	7,250	(1,759)	9,010
Doubtful assets	8,354	2,446	5,907
Substandard loans	634	(132)	766
Collateral guarantees, etc.	53,051	(3,512)	56,563
Bankrupt and quasi-bankrupt assets	4,790	(1,353)	6,144
Doubtful assets	47,450	(1,457)	48,908
Substandard loans	810	(700)	1,510
Problem assets (D)	86,667	(5,768)	92,436
Coverage ratio (C)/(D)	79.94	1.79	78.15

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

(Millions of yen, %)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Covered amount (C)	121	120	1
Allowance for loan losses	—	—	—
Bankrupt and quasi-bankrupt assets	—	—	—
Doubtful assets	—	—	—
Substandard loans	—	—	—
Collateral guarantees, etc.	121	120	1
Bankrupt and quasi-bankrupt assets	32	30	1
Doubtful assets	89	89	—
Substandard loans	—	—	—
Problem assets (D)	121	120	1
Coverage ratio (C)/(D)	100.00	—	100.00

3. Status of Allowance for Loan Losses

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Allowance for loan losses	19,325	(16)	19,342
General allowance for loan losses	3,611	(703)	4,315
Specific allowance for loan losses	15,713	687	15,026

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Allowance for loan losses	54	(107)	161
General allowance for loan losses	54	(107)	161
Specific allowance for loan losses	—	—	—

4. Status of Problem Assets Subject to Disclosure

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

[Fiscal year ended March 31, 2026] (Billions of yen)

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

Classification of borrowers		Classification: Not classified	Classification II	Classification III	Classification IV
Bankrupt borrowers 2.4 ＜0.2＞		2.2	0.1	－ (－)	－ (2.1)
Virtually bankrupt borrowers 9.6 ＜4.5＞		8.7	0.9	－ (0.0)	－ (5.0)
Borrowers with bankruptcy concerns 69.1		41.0	14.7	13.3 (8.3)	
Borrowers requiring caution 626.8	Substandard borrowers 6.7	1.1	5.5		
	Borrowers requiring caution, excluding claims to substandard borrowers 620.1	171.3	448.7		
Normal borrowers 4,333.4		4,333.4			
Total 5,041.4 ＜5,034.2＞		4,558.0	470.0	13.3	－
Ratio to total debts		90.4%	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 12.0 ＜4.8＞		4.7	7.2	100.0% ＜100.0%＞
Doubtful assets 69.1		47.4	8.3	80.6%
Substandard loans 5.4	Past-due loans (3 months or more) 0.0	0.8	0.6	26.5%
	Restructured loans 5.3			
	Subtotal 86.6 ＜79.4＞	53.0	16.2	Total 79.9% ＜78.1%＞
Claims to borrowers requiring caution, excluding claims to substandard borrowers 621.3				
Normal assets 4,954.7				
Total 5,041.4 ＜5,034.2＞				

(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, 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.

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

[Fiscal year ended March 31, 2026] (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 0.0		0.0	—	— (—)	
Borrowers requiring caution 2.0	Substandard borrowers —	—	—		
	Borrowers requiring caution, excluding claims to substandard borrowers 2.0	0.4	1.6		
Normal borrowers 266.5		266.5			
Total 268.8 <268.8>		267.1	1.6	—	—
Ratio to total debts		99.3%	0.6%	—	—

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 0.0		0.0	—	100.0%
Substandard loans —	Past-due loans (3 months or more) —	—	—	—
	Restructured loans —			
Claims to borrowers requiring caution, excluding claims to substandard borrowers 2.0	Subtotal 0.1 <0.1>	0.1	—	Total 100.0% <100.0%>
Normal assets 268.6				
Total 268.8 <268.8>				

(Notes) 1. Self-assessment relates to loans and discounts, 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)

	Balance at March 31, 2026 (A)	Difference (A) – (B)	Balance at March 31, 2025 (B)
All branches	5,014,524	61,507	4,953,017
Manufacturing	364,650	(13,858)	378,508
Agriculture, forestry	1,261	(165)	1,426
Fishery	280	(58)	338
Mining, quarrying of stone and gravel	1,337	(104)	1,441
Construction	214,783	5,950	208,833
Electricity, gas and heat supplies, and waterworks	42,675	5,942	36,733
Communication service	125,824	(12,619)	138,443
Transportation, postal activities	68,752	1,344	67,408
Commerce	476,336	(24,820)	501,156
Banks and other financial institutions	458,866	(21,887)	480,753
Real estate	1,434,365	56,065	1,378,300
(Real estate brokerage)	573,797	48,359	525,438
(Real estate leasing)	860,568	7,707	852,861
Goods rental and leasing	92,924	(5,413)	98,337
Scientific research, professional, and technical services	125,331	25,818	99,513
Accommodations	13,766	(1,996)	15,762
Restaurant businesses	56,789	4,647	52,142
Living-related and personal services, amusement services	89,093	15,982	73,111
Education, learning support	38,798	(6,548)	45,346
Medical healthcare and welfare	220,992	8,039	212,953
Other services	140,023	17,746	122,277
Local governments	361,031	75,421	285,610
Other	686,635	(67,979)	754,614

(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)

(%)

	Balance at March 31, 2026 (A)	Difference (A) – (B)	Balance at March 31, 2025 (B)
All branches	100.00%	—	100.00%
Manufacturing	7.27%	(0.37%)	7.64%
Agriculture, forestry	0.02%	(0.00%)	0.02%
Fishery	0.00%	(0.00%)	0.00%
Mining, quarrying of stone and gravel	0.02%	(0.00%)	0.02%
Construction	4.28%	0.06%	4.21%
Electricity, gas and heat supplies, and waterworks	0.85%	0.10%	0.74%
Communication service	2.50%	(0.28%)	2.79%
Transportation, postal activities	1.37%	0.01%	1.36%
Commerce	9.49%	(0.61%)	10.11%
Banks and other financial institutions	9.15%	(0.55%)	9.70%
Real estate	28.60%	0.77%	27.82%
(Real estate brokerage)	11.44%	0.83%	10.60%
(Real estate leasing)	17.16%	(0.05%)	17.21%
Goods rental and leasing	1.85%	(0.13%)	1.98%
Scientific research, professional, and technical services	2.49%	0.49%	2.00%
Accommodations	0.27%	(0.04%)	0.31%
Restaurant businesses	1.13%	0.07%	1.05%
Living-related and personal services, amusement services	1.77%	0.30%	1.47%
Education, learning support	0.77%	(0.14%)	0.91%
Medical healthcare and welfare	4.40%	0.10%	4.29%
Other services	2.79%	0.32%	2.46%
Local governments	7.19%	1.43%	5.76%
Other	13.69%	(1.54%)	15.23%

(iii) Risk-monitored loans by industrial sector

(Millions of yen)

	Balance at March 31, 2026 (A)	Difference (A) – (B)	Balance at March 31, 2025 (B)
All branches	86,667	(5,768)	92,436
Manufacturing	11,678	(3,663)	15,341
Agriculture, forestry	—	—	—
Fishery	280	280	—
Mining, quarrying of stone and gravel	426	(27)	453
Construction	8,226	1,662	6,564
Electricity, gas and heat supplies, and waterworks	—	—	—
Communication service	6,042	724	5,317
Transportation, postal activities	3,051	(442)	3,493
Commerce	26,378	(2,633)	29,012
Banks and other financial institutions	301	4	297
Real estate	5,846	1,096	4,749
(Real estate brokerage)	2,363	2,032	331
(Real estate leasing)	3,482	(935)	4,417
Goods rental and leasing	70	(507)	577
Scientific research, professional, and technical services	3,365	265	3,099
Accommodations	1,037	(153)	1,191
Restaurant businesses	4,587	(380)	4,968
Living-related and personal services, amusement services	3,978	(81)	4,060
Education, learning support	1,148	(773)	1,921
Medical healthcare and welfare	3,155	155	2,999
Other services	3,137	(528)	3,665
Local governments	—	—	—
Other	3,954	(766)	4,721

6. Deposits and Loans

(i) Status of loans

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

(Millions of yen, %)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Loans (balance)	5,014,524	61,507	4,953,017
(Excluding offshore accounts) (C)	5,014,524	61,507	4,953,017
Loans to small and medium-sized enterprises (D)	3,971,939	(13,681)	3,985,621
Small and medium-sized enterprise loans	3,336,224	29,287	3,306,937
Personal loans	635,715	(42,968)	678,684
Percentage of total loans (D)/(C)	79.20	(1.25)	80.46
Loans (average balance)	4,952,449	105,194	4,847,255

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

(Millions of yen, %)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Loans (balance)	268,640	212,680	55,959
(Excluding offshore accounts) (C)	268,640	212,680	55,959
Loans to small and medium-sized enterprises (D)	268,640	212,680	55,959
Small and medium-sized enterprise loans	—	—	—
Personal loans	268,640	212,680	55,959
Percentage of total loans (D)/(C)	100.00	—	100.00
Loans (average balance)	153,566	145,331	8,235

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

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

(Millions of yen, %)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Loans (balance)	5,283,165	274,187	5,008,977
(Excluding offshore accounts) (C)	5,283,165	274,187	5,008,977
Loans to small and medium-sized enterprises (D)	4,240,580	198,999	4,041,581
Small and medium-sized enterprise loans	3,336,224	29,287	3,306,937
Personal loans	904,355	169,711	734,644
Percentage of total loans (D)/(C)	80.26	(1.25)	80.68
Loans (average balance)	5,106,015	250,525	4,855,490

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

(ii) Consumer loan balance

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Consumer loan balance	635,715	(42,968)	678,684
Housing-related loans	558,026	(47,935)	605,961
Other loans	77,689	4,966	72,722

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Consumer loan balance	268,640	212,680	55,959
Housing-related loans	169,811	139,216	30,594
Other loans	98,829	73,463	25,365

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Consumer loan balance	904,355	169,711	734,644
Housing-related loans	727,837	91,281	636,556
Other loans	176,518	78,430	98,087

(iii) Status of deposits

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Deposits (year-end balance)	5,809,226	13,156	5,796,069
Deposits	5,406,026	(61,843)	5,467,869
Personal deposits	2,878,968	(50,540)	2,929,508
Corporate deposits	2,331,140	119,256	2,211,883
Other deposits	195,917	(130,559)	326,476
Negotiable certificates of deposit	403,200	75,000	328,200
Deposit (average balance)	5,785,970	177,833	5,608,137
Deposits	5,586,871	139,014	5,447,857
Negotiable certificates of deposit	199,098	38,819	160,279

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Deposits (year-end balance)	805,988	110,759	695,229
Deposits	805,988	110,759	695,229
Personal deposits	764,651	69,421	695,229
Corporate deposits	41,337	41,337	—
Deposit (average balance)	776,678	305,390	471,287
Deposits	776,678	305,390	471,287

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

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Deposits (year-end balance)	6,615,214	123,916	6,491,298
Deposits	6,212,014	48,916	6,163,098
Personal deposits	3,643,619	18,881	3,624,737
Corporate deposits	2,372,477	160,593	2,211,883
Other deposits	195,917	(130,559)	326,476
Negotiable certificates of deposit	403,200	75,000	328,200
Deposit (average balance)	6,562,648	483,223	6,079,424
Deposits	6,363,550	444,404	5,919,145
Negotiable certificates of deposit	199,098	38,819	160,279

(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)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Deposits	5,406,026	(61,843)	5,467,869
Tokyo Metropolis	4,161,131	(78,787)	4,239,918
Kanagawa Prefecture	1,158,461	25,760	1,132,700
Others	86,434	(8,815)	95,250
Loans	5,014,524	61,507	4,953,017
Tokyo Metropolis	4,409,490	73,507	4,335,982
Kanagawa Prefecture	539,857	(12,224)	552,081
Others	65,177	223	64,953

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Deposits	805,988	110,759	695,229
Tokyo Metropolis	397,681	78,516	319,165
Kanagawa Prefecture	163,738	22,858	140,879
Others*	244,569	9,384	235,184
Loans	268,640	212,680	55,959
Tokyo Metropolis	162,177	130,418	31,758
Kanagawa Prefecture	28,071	21,595	6,476
Others*	78,391	60,665	17,725

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

* Distribution in other regions

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Deposits	244,569	9,384	235,184
Kanto	102,444	4,619	97,825
Kansai	48,853	1,292	47,560
Tokai	28,212	1,156	27,055
Others	65,059	2,316	62,743
Loans	78,391	60,665	17,725
Kanto	29,074	22,551	6,523
Kansai	13,563	11,035	2,527
Tokai	12,593	9,529	3,063
Others	23,159	17,548	5,610

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Deposits	6,212,014	48,916	6,163,098
Tokyo Metropolis	4,558,812	(271)	4,559,083
Kanagawa Prefecture	1,322,199	48,618	1,273,580
Others	331,003	568	330,434
Loans	5,283,165	274,187	5,008,977
Tokyo Metropolis	4,571,667	203,926	4,367,741
Kanagawa Prefecture	567,929	9,371	558,557
Others	143,568	60,889	82,678

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

(v) Assets under management

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Assets under management	453,898	32,668	421,230
Investment trust	156,756	14,545	142,210
Life insurance	281,072	15,777	265,294
Public bonds	16,069	2,344	13,724

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Assets under management	475,494	185,424	290,070
Investment trust	389,023	121,382	267,640
Public bonds	638	413	224
Others	85,832	63,627	22,205

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

(Millions of yen)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Assets under management	929,392	218,092	711,300
Investment trust	545,780	135,928	409,851
Life insurance	281,072	15,777	265,294
Public bonds	16,707	2,758	13,949
Others	85,832	63,627	22,205

(vi) Status of branches and employees

Kiraboshi Bank, Ltd. [Non-consolidated]

(Branches, persons)

	March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Domestic head office and branch offices (including representative offices)	164	1	163
Tokyo Metropolis	119	1	118
Kanagawa Prefecture	41	—	41
Others	4	—	4
Number of executives and employees	2,063	(51)	2,114
Number of executives	9	—	9
Number of employees	2,054	(51)	2,105

(Note) For employees above, the number of employees, including executive officers, but excluding temporary employees, fixed-term employees, and secondees, has been used.

(vii) Trust business

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

		March 31, 2026 (A)	Difference (A) – (B)	March 31, 2025 (B)
Construction cost credit trust	Value of transactions handled	57,011	7,516	49,495
	Fiscal year-end balance	50,764	12,716	38,047
Real estate management trust	Value of transactions handled	19,669	7,463	12,205
	Fiscal year-end balance	123,709	17,106	106,603
Other	Value of transactions handled	815	787	28
	Fiscal year-end balance	4,726	3,862	864
Total	Value of transactions handled	77,495	15,766	61,729
	Fiscal year-end balance	179,201	33,684	145,516

III. Valuation Gain/Loss on Securities

1. Valuation Standards

Trading-purpose securities	Mark-to-market method
Marketable bonds held to maturity	Amortized cost method
Available-for-sale securities	Mark-to-market method (Valuation gains or losses on available-for-sale securities are recorded as a separate item under net assets.) Cost method applied for stocks, etc. without market value
Investments in subsidiaries and affiliates	Cost method

2. Gain/Loss on Valuation

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

(Millions of yen)

	March 31, 2026 (A)				March 31, 2025 (B)		
	Gain (loss) on valuation (A)	Difference (A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	(1,173)	76	—	1,173	(1,250)	—	1,250
Other securities	(33,802)	517	25,471	59,273	(34,319)	15,467	49,787
Stocks	22,515	9,521	22,958	442	12,994	13,830	835
Bonds	(41,389)	(15,334)	155	41,545	(26,055)	211	26,266
Others	(14,928)	6,330	2,357	17,285	(21,258)	1,425	22,684
Total	(34,976)	593	25,471	60,447	(35,569)	15,467	51,037

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

(Millions of yen)

	March 31, 2026 (A)				March 31, 2025 (B)		
	Gain (loss) on valuation (A)	Difference (A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	(587)	327	—	587	(915)	—	915
Other securities	(33,694)	440	23,370	57,065	(34,134)	15,053	49,188
Stocks	20,708	8,121	21,151	442	12,586	13,421	834
Bonds	(40,151)	(14,374)	158	40,310	(25,777)	236	26,013
Others	(14,251)	6,693	2,060	16,311	(20,944)	1,395	22,340
Total	(34,282)	768	23,370	57,652	(35,050)	15,053	50,104