



Tokyo Kiraboshi Financial Group

Summary of Business Results for the Three Months Ended June 30, 2026

Summary of Business Results for the Three Months Ended June 30, 2026

Tokyo Kiraboshi FG (consolidated)

					(¥100 million)	
		A 2025/6 (Actual)	B 2026/6 (Actual)	YoY (B - A)	C 2027/3 (Forecast)	Rate of progress (B / C)
1	Ordinary profit	83	120	+37	586	20.5%
2	Profit attributable to owners of parent	57	81	+23	400	20.3%

Ordinary profit

Percent change **+44.7%** YoY
(¥8.3 billion → ¥12.0 billion)

Profit attributable to owners of parent

(Percent change **+40.8%** YoY)
(¥5.7 billion → ¥8.1 billion)

Kiraboshi Bank (non-consolidated)

					(¥100 million)	
		A 2025/6 (Actual)	B 2026/6 (Actual)	YoY (B - A)	C 2027/3 (Forecast)	Rate of progress (B / C)
1	Gross core business profit	209	253	+43	1,043	24.2%
2	Net interest income	201	217	+16	953	—
3	Interest on loans and discounts	206	235	+29	1,002	—
4	Interest and dividends on securities	36	43	+6	221	—
5	Interest on deposits, etc.	(37)	(59)	(22)	(266)	—
6	Other interest	(5)	(2)	+3	(3)	—
7	Net non-interest income	8	35	+26	89	—
8	Expenses	(143)	(147)	(3)	(575)	—
9	Net core business income	66	106	+40	468	22.7%
10	Credit-related costs	(3)	(16)	(13)	(25)	—
11	Gains (losses) on bonds	0	(28)	(29)	(14)	—
12	Gains (losses) on stocks and other securities	7	44	+36	61	—
13	Other non-recurring profit (loss)	6	4	(2)	6	—
14	Ordinary profit	78	110	+32	497	22.2%
15	Extraordinary profit (loss)	1	(0)	(1)	(2)	—
16	Income taxes Total	(24)	(34)	(10)	(156)	—
17	Net income	55	75	+20	339	22.2%

Note 1: For signs before the numbers on this page, "+" indicates increase in income, "-" indicates decrease in income

Note 2: Net non-interest income = Trust fees + net fees and commission + other business income (excluding gains/losses on bonds)

Highlights of the key points

▶ Net interest on deposits, loans and discounts:

+¥0.6 billion YoY

... Net interest on deposits, loans and discounts increased due to efforts to promote transactions intended to establish main bank relationships and the policy rate hike (¥100 million)

		2025/6	2026/6	YoY
3	Interest on loans and discounts	206	235	+29
5	Interest on deposits, etc.	(37)	(59)	(22)
	Net interest on deposits, loans and discounts	169	176	+6

▶ Net non-interest income:

+¥2.6 billion YoY

... Other business income increased due largely to an increase in income from fees and commissions and a decrease in hedging costs for yen-denominated bonds (¥100 million)

		2025/6	2026/6	YoY
7	Net non-interest income	8	35	+26
	Of which, income from fees and commissions	24	30	+5
	Of which, other business income	(15)	5	+20

▶ Gains (losses) on bonds, stocks and other securities:

+¥0.7 billion YoY

... While loss from sale of bonds increased (¥2.6 billion), gain on sale of shares held for pure investment also increased (¥100 million)

		2025/6	2026/6	YoY
11	Gains (losses) on bonds	0	(28)	(29)
12	Gains (losses) on stocks and other securities	7	44	+36
	Of which, gain on sale of cross-held shares	0	0	+0
	Net gains (losses) on bonds, stocks and other securities	8	15	+7

Ordinary profit

(Percent change **+41.2%** YoY)
(¥7.8 billion → ¥11.0 billion)

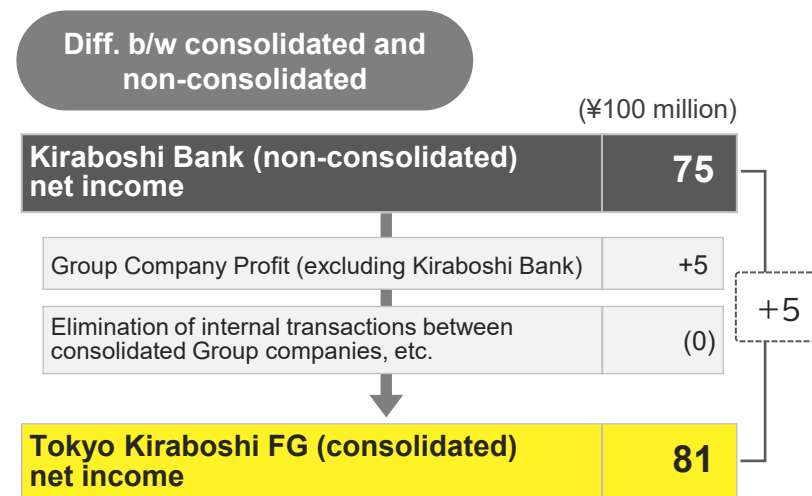
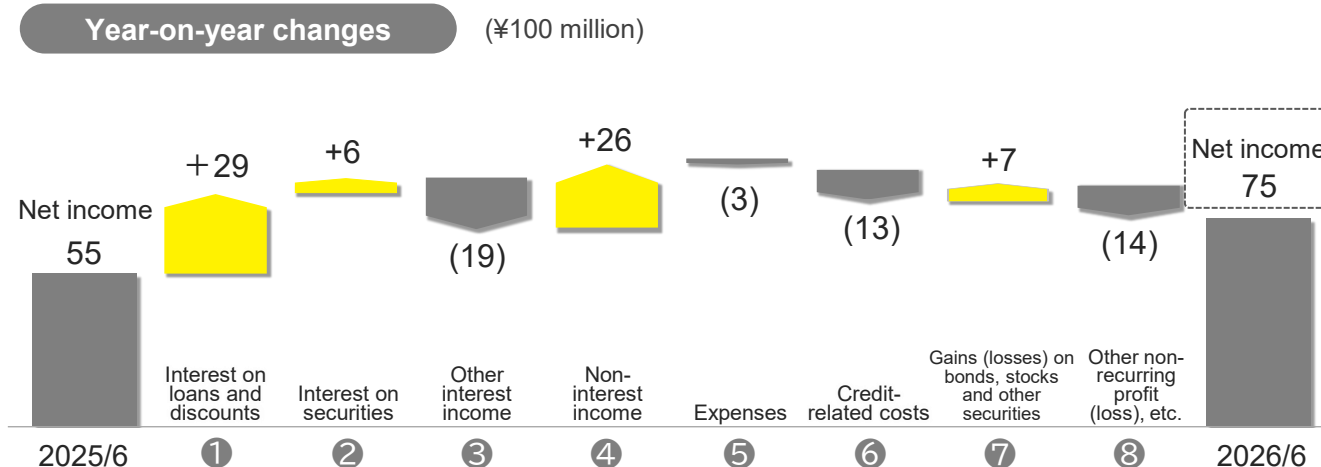
Net income

(Percent change **+37.1%** YoY)
(¥5.5 billion → ¥7.5 billion)

Factors Affecting Net Income (Kiraboshi Bank)

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

	Main Items	YoY	Points
①	Interest on loans and discounts	+¥2.9 billion	+¥2.9 billion YoY due to an increase in loan balances resulting from promotion of transactions for main bank relationship building and efforts in strengthening customer relations, combined with a rise in loan yields that partly reflected the impact of policy rate hike
②	Interest and dividends on securities	+¥0.6 billion	+¥0.6 billion YoY due largely to an increase in fund income (+¥0.5 billion)
③	Other interest income (Interest on deposits, etc. + other interest)	¥(1.9) billion	¥(1.9) billion YoY due largely to an increase in interest on deposits, etc. accompanying a rise in interest rates ▶ Interest on deposits, etc. ¥(3.7) billion in 2025/6 → ¥(5.9) billion (¥(2.2) billion) in 2026/6 ▶ Other interest ¥(0.5) billion in 2025/6 → ¥(0.2) billion (+¥0.3 billion) in 2026/6
④	Net non-interest income (Trust fees + net fees and commission + other business income (excluding gains/losses on bonds))	+¥2.6 billion	+¥2.6 billion YoY due largely to a decrease in hedging costs for yen bonds ▶ Income from fees and commission (including trust fees) ¥2.4 billion in 2025/6 → ¥3.0 billion (+¥0.5 billion) in 2026/6 ▶ Other business income ¥(1.5) billion in 2025/6 → ¥0.5 billion (+¥2.0 billion) in 2026/6
⑤	Expenses	¥(0.3) billion	¥(0.3) billion YoY due partly to an increase in non-personnel expenses including administrative outsourcing expenses
⑥	Credit-related costs	¥(1.3) billion	¥(1.3) billion YoY due to recording of allowance for loan losses attributable partly to credit deterioration at certain major customers
⑦	Gains (losses) on bonds, stocks and other securities	+¥0.7 billion	+¥0.7 billion YoY due to an increase in gain on sale of shares held for pure investment offsetting an increase in loss from sale of bonds ▶ Gains (losses) on bonds ¥0.0 billion in 2025/6 → ¥(2.8) billion (¥(2.9) billion) in 2026/6 ▶ Gains (losses) on stocks and other securities ¥0.7 billion in 2025/6 → ¥4.4 billion (+¥3.6 billion) in 2026/6
⑧	Other non-recurring profit (loss) Total of extraordinary income (loss) and income taxes	¥(1.4) billion	¥(1.4) billion YoY due partly to an increase in income taxes (¥(1.0) billion))
	Total	+¥2.0 billion	



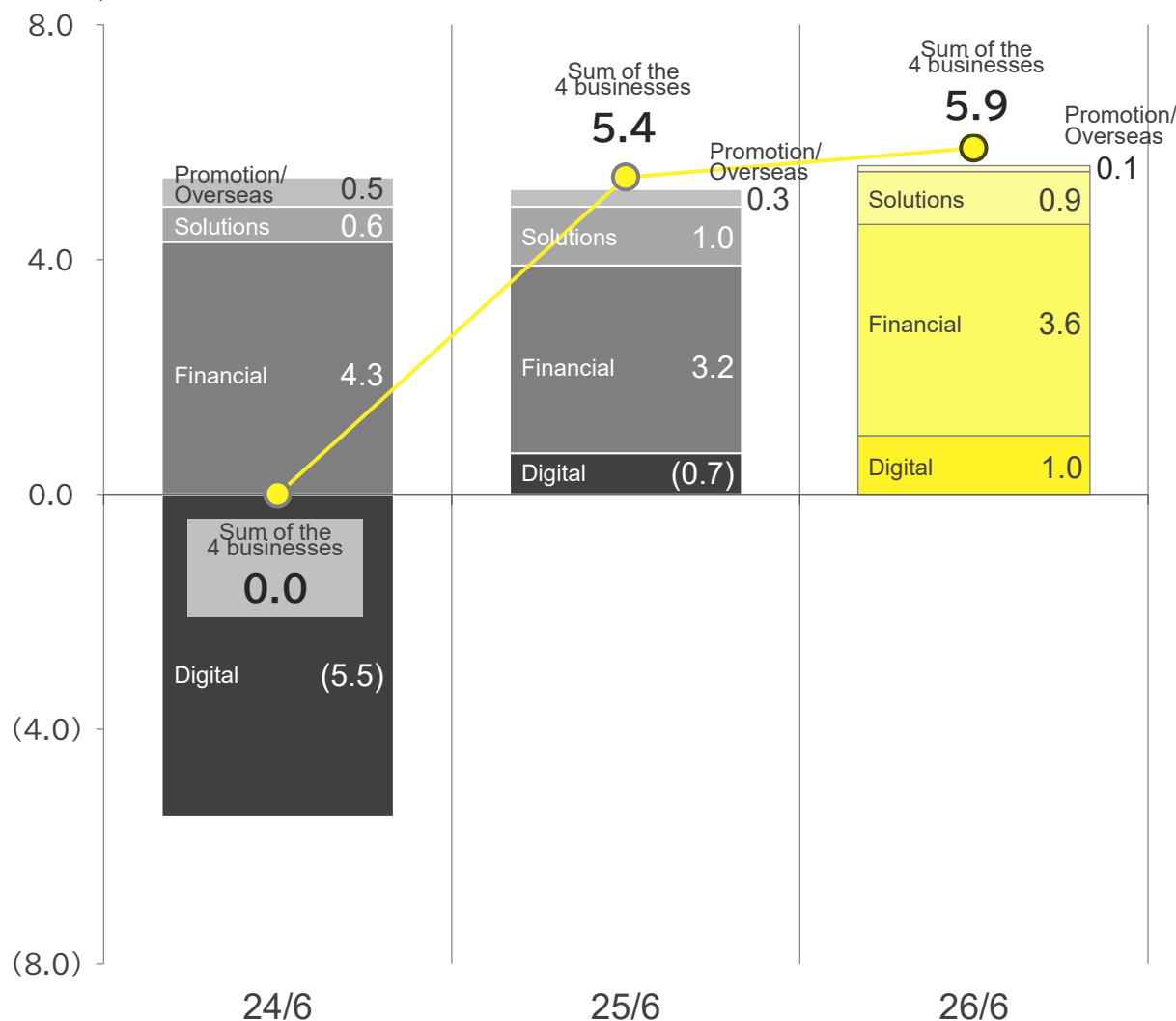
Group Company Profit (excluding Kiraboshi Bank)

Group company profit increased by ¥0.05 billion YoY to ¥0.59 billion, with Digital Business and Financial Business both achieving YoY increases

Progress as of 1Q remains low against the annual target of ¥6.6 billion, but profit growth is projected to accelerate toward the second half

Changes in Group profit by business

(¥100 million)



Digital Business

UI Bank Co., Ltd.

Kiraboshi Tech, Inc.

Financial Business

Tokyo Kiraboshi Lease, Inc.

Kiraboshi Capital Co., Ltd.

Kiraboshi Life Design Securities Co., Ltd.

Kiraboshi Servicer Co., Ltd.

Kiraboshi Insurance Agency Co., Ltd.

Kiraboshi JCB Co., Ltd.

Kiraboshi Credit Guarantee Co., Ltd.

Yachiyo Credit Guarantee Co., Ltd.

Solutions Business

Kiraboshi Consulting Co., Ltd.

Kiraboshi System, Inc.

ITC Co., Ltd.

Kiraboshi Business Office Service, Inc.

Promotion/Overseas Business

Be.Brave, Inc.

Kiraboshi Business Service Co., Ltd.

Kiraboshi Business Consulting Shanghai Co., Ltd.

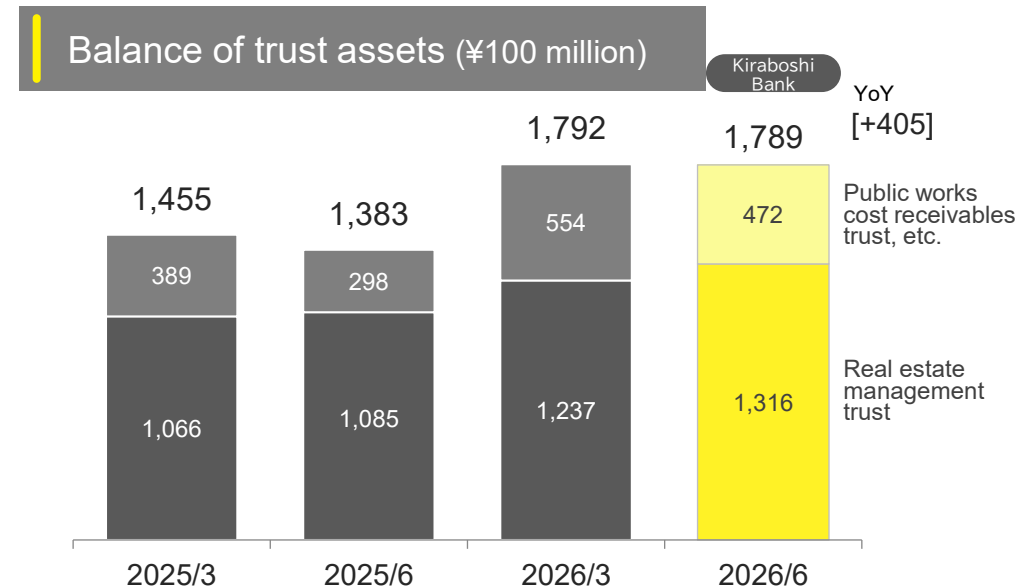
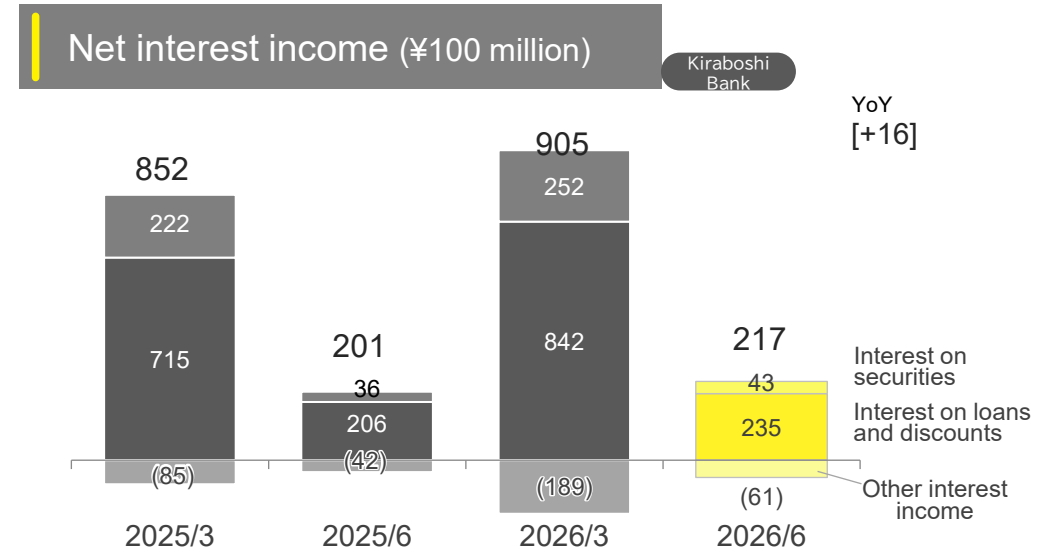
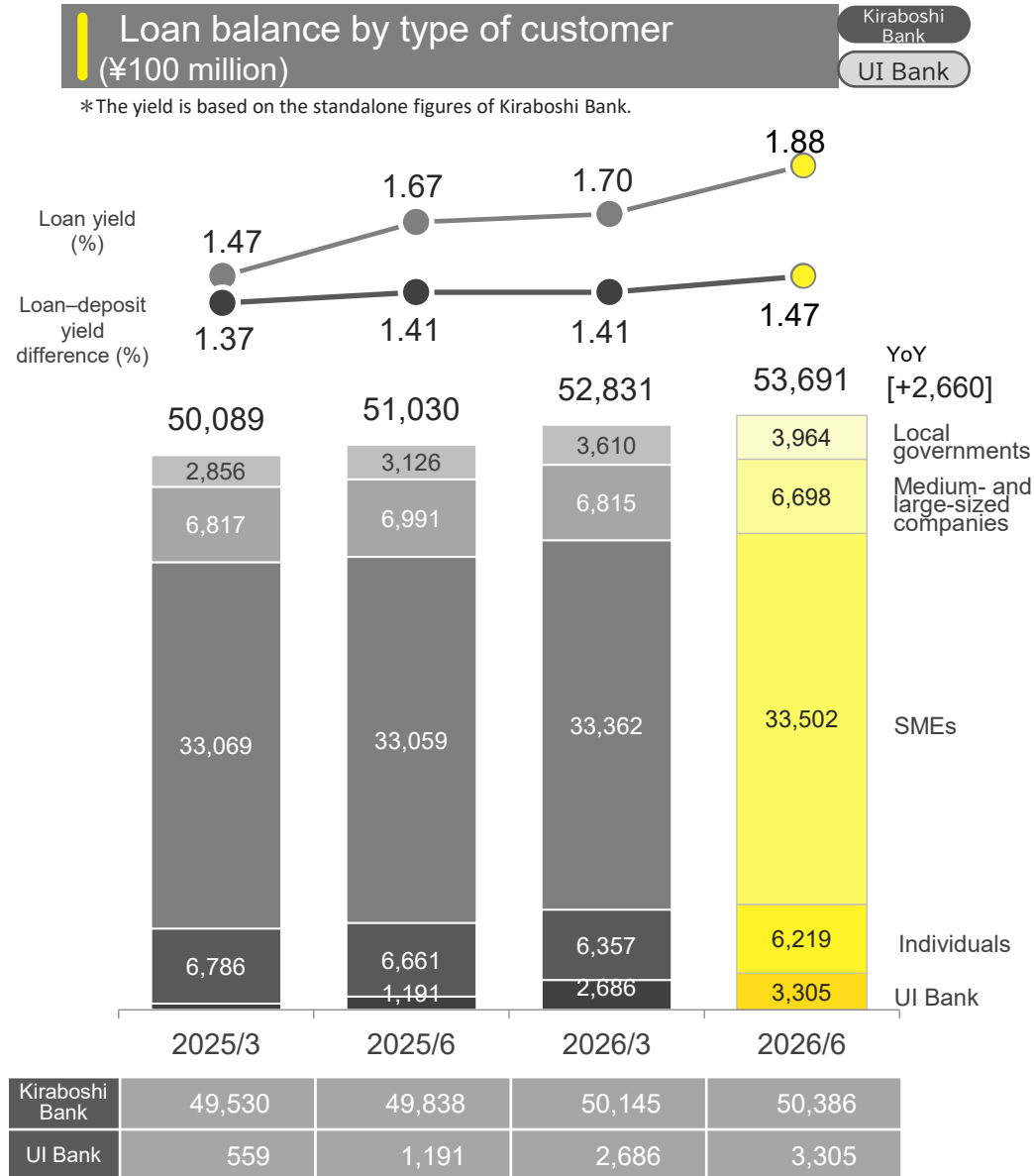
StarBridge Business Consulting (Beijing) Co., Ltd.

KIRABOSHI BUSINESS CONSULTING VIETNAM Co., Ltd.

Loans and Trust Assets

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

Amid rising interest rates, net interest income overall maintained its growth trend reflecting increase in loans and discounts outweighing increase in interest on deposits, etc.



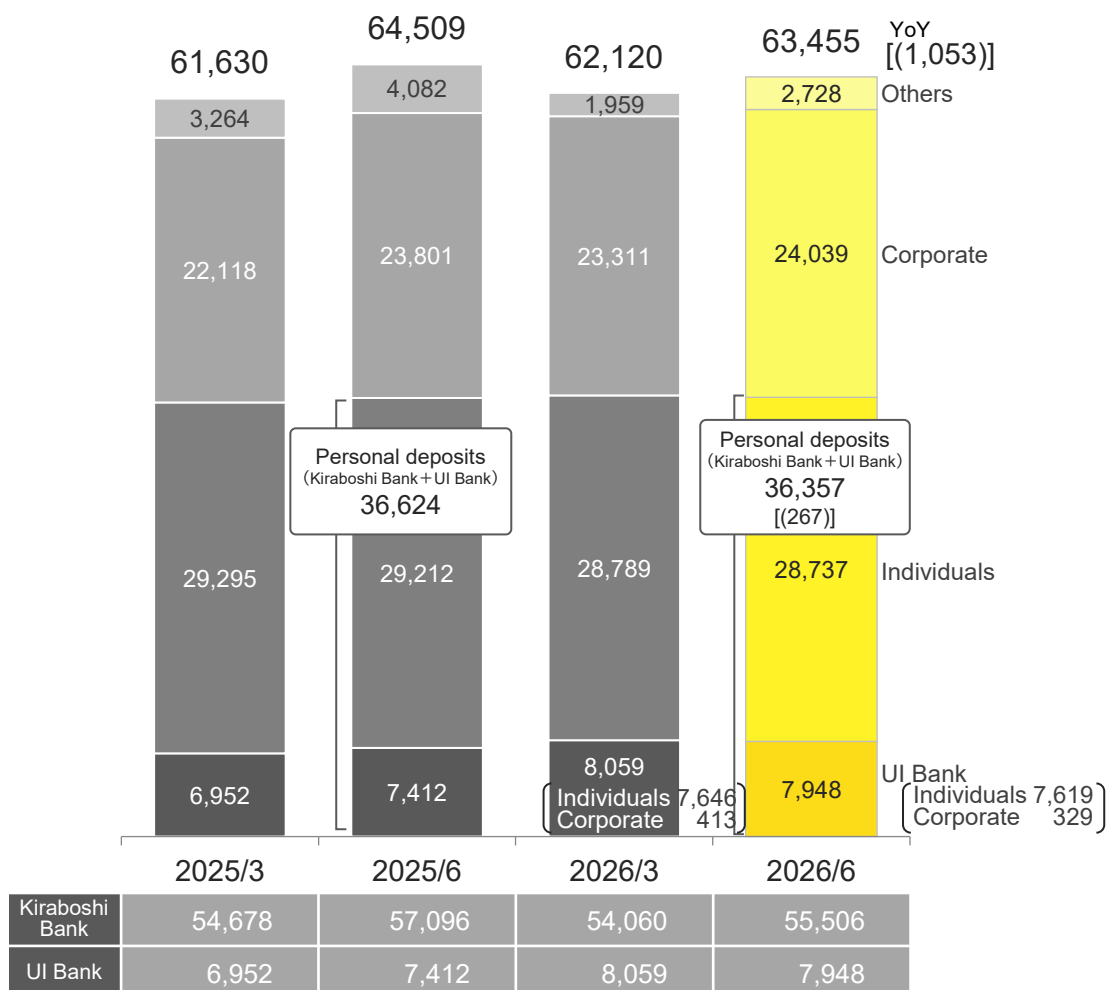
Balance of Deposits and Assets under Management

Deposit balance (Group total) decreased by ¥105.3 billion YoY despite an increase in corporate deposits, due to a decrease in individual and others (local governments, etc.) categories

Balance of assets under management (Group total) increased by ¥273.3 billion YoY driven largely by KLD Securities' achievement in increasing investment trusts and promoting stock transfers from other firms

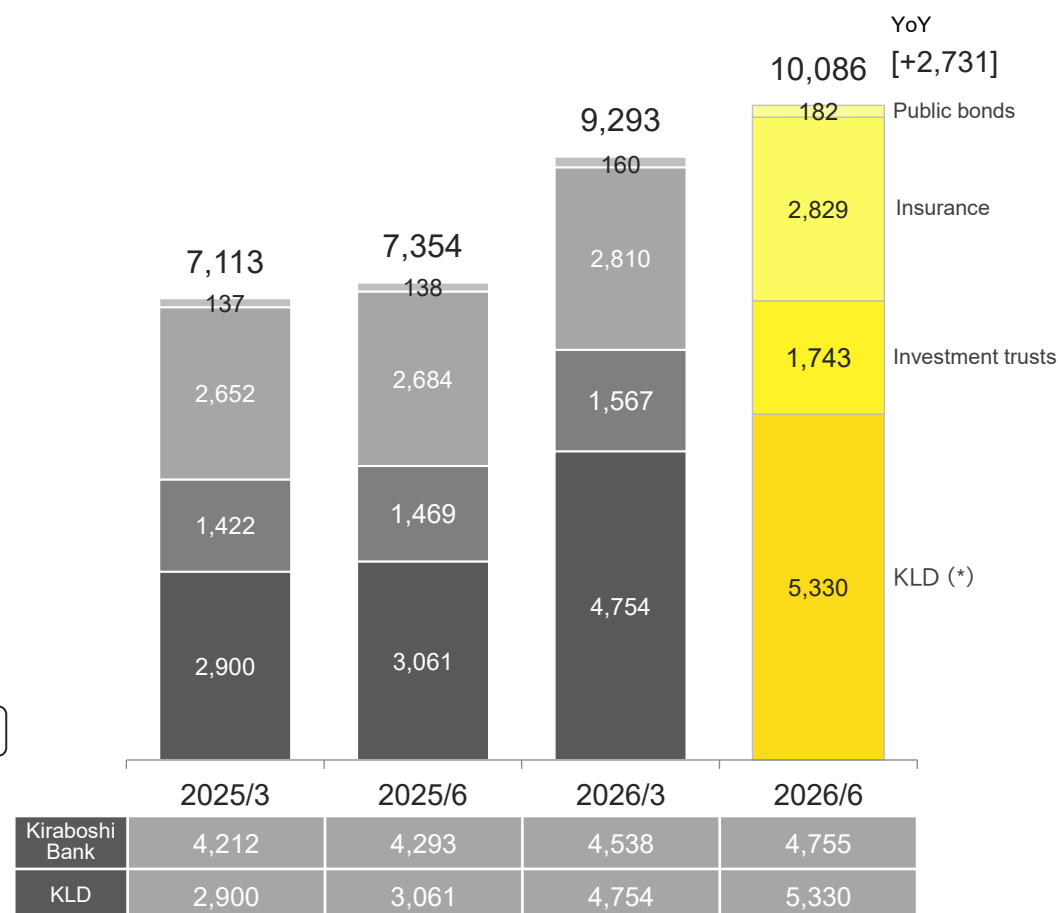
Deposit balance by type of customer
(¥100 million)

Kiraboshi Bank
UI Bank



Balance of assets under management by item
(¥100 million)

Kiraboshi Bank
KLD



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

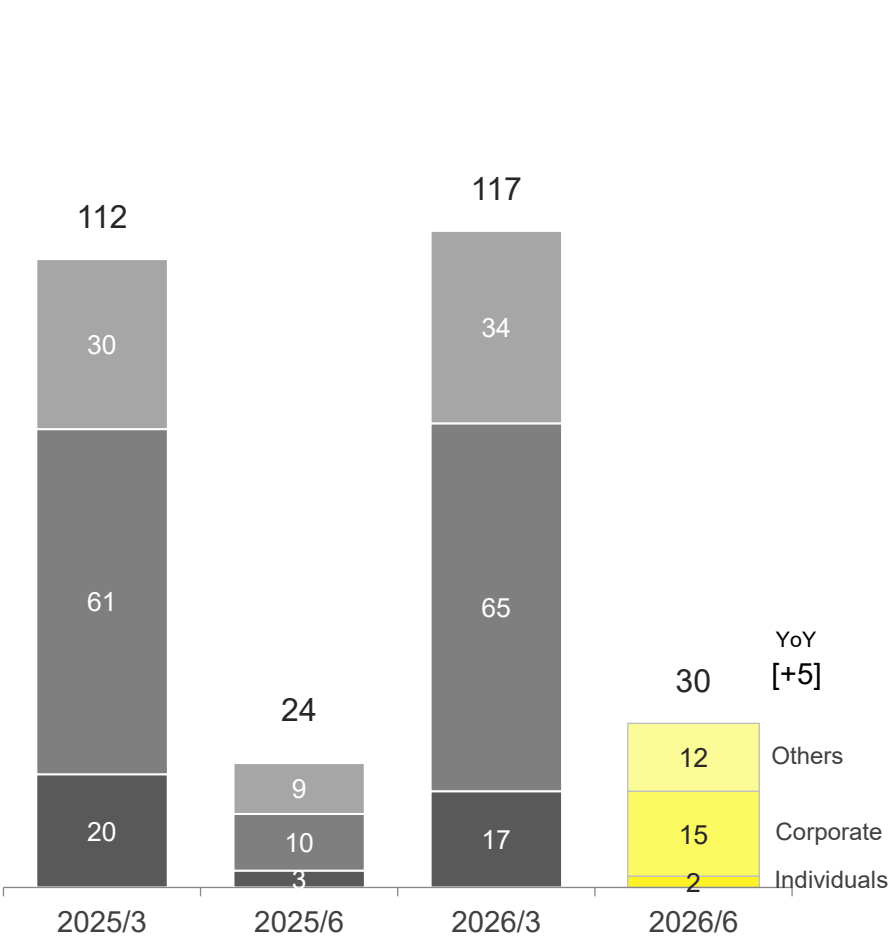
Income from Fees and Commissions

Commission income from corporate customers increased by ¥0.4 billion YoY due to an increase in income related largely to main bank relationship building and business financing

While commission income from retail customers slightly decreased YoY, commission income in KLD Securities(*) grew steadily

Income from fees and commissions (¥100 million)

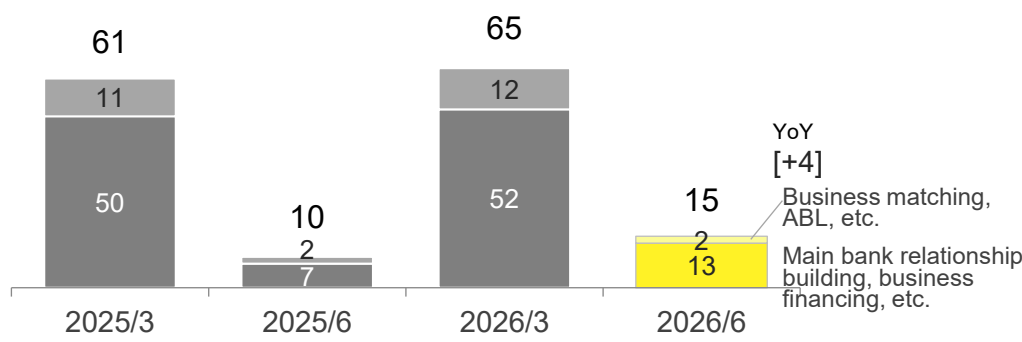
Kiraboshi Bank



* Trust fees included in "others"

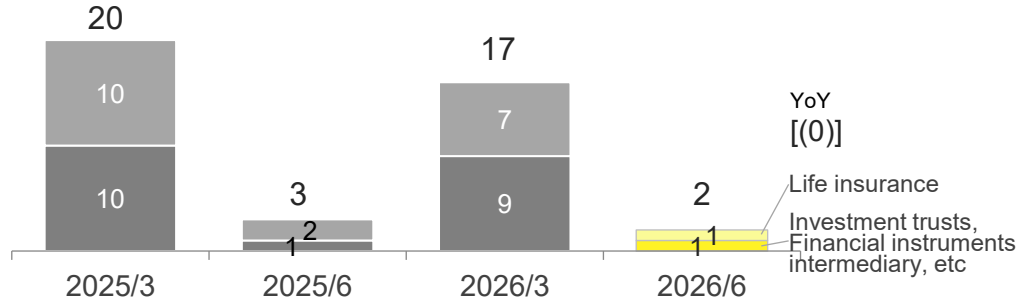
Commission income from corporate customers (¥100 million) *1

Kiraboshi Bank

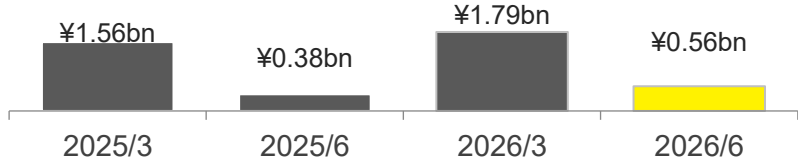


Commission income from retail customers (¥100 million) *2

Kiraboshi Bank



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

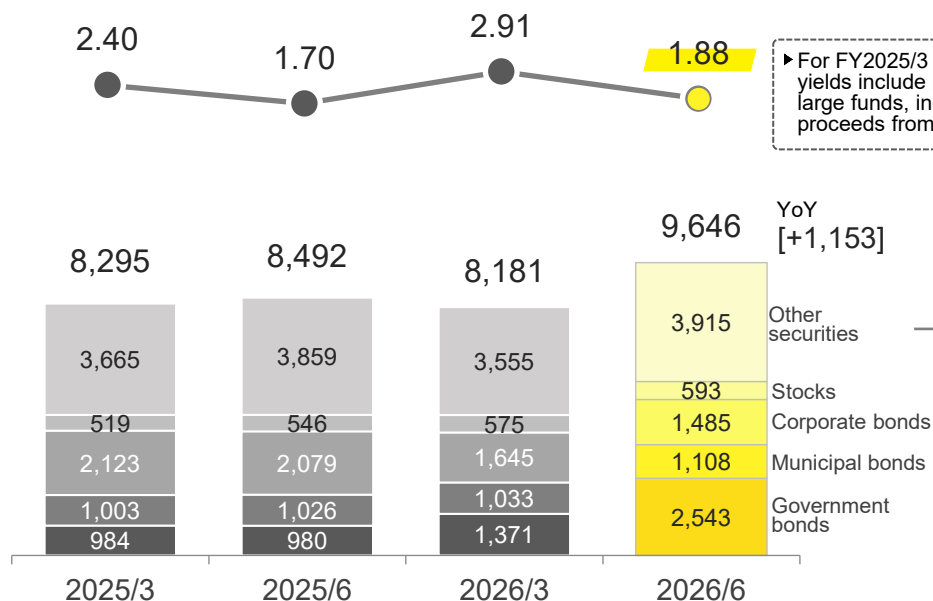


Securities

Securities balance increased by ¥115.3 billion YoY reflecting build-up in balance notably of short-term bonds
Continued to implement risk control through hedging operation and other measures to prepare for further interest rate increases

Securities balance / yield (¥100 million, %)

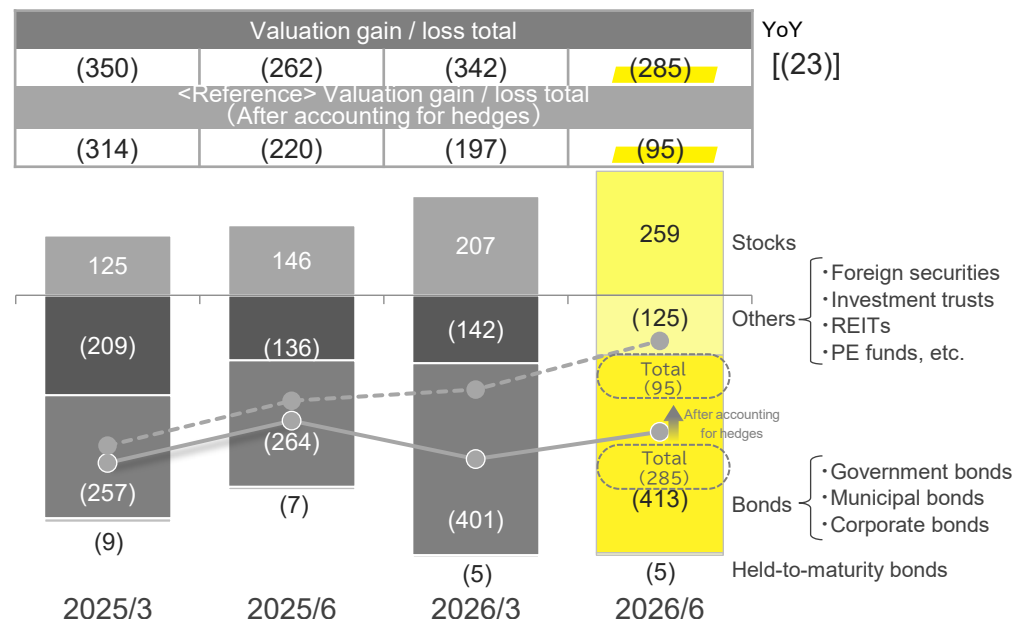
Kiraboshi Bank



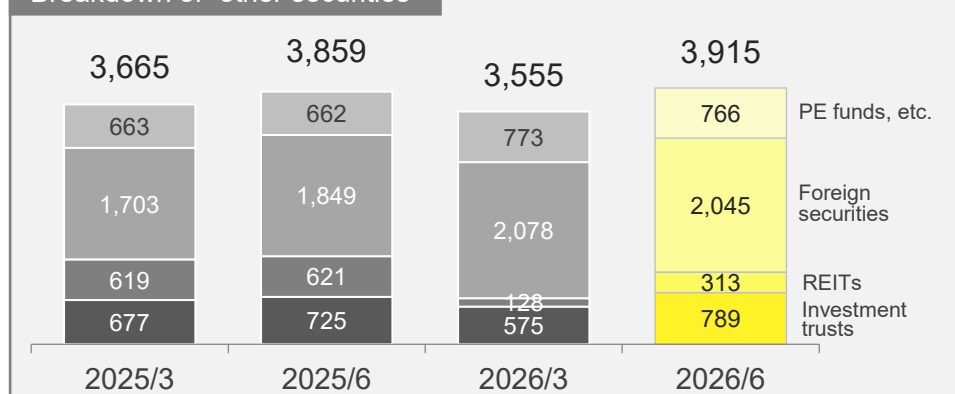
► For FY2025/3 and FY2026/3, yields include income from large funds, including proceeds from portfolio exits.

Valuation gain/loss on securities (¥100 million)

Kiraboshi Bank

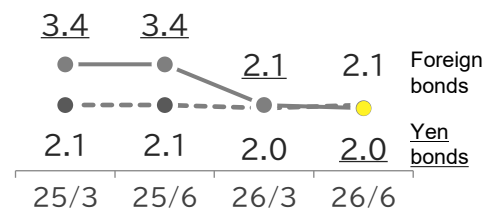


Breakdown of "other securities"



Duration (years)

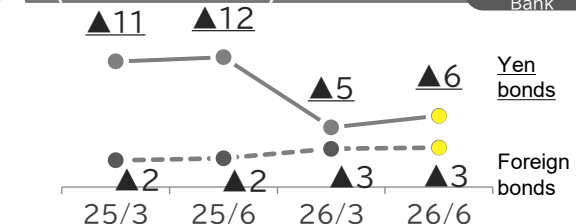
Kiraboshi Bank



* After accounting for hedges

Interest rate sensitivity (¥100 million)

Kiraboshi Bank



* Effect of an upward parallel shift in interest rates by 10 bp (excluding investment trusts)

* After accounting for hedges

* The calculation basis has been changed from the disclosures for FY2026/3 Q3. There is no continuity with disclosures for FY2026/3 Q2 and prior periods.

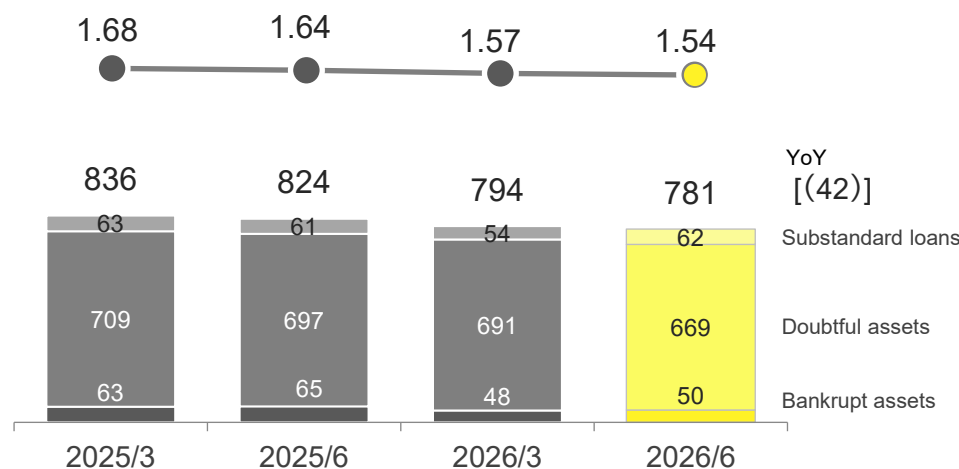
Problem Assets Subject to Disclosure under the Financial Reconstruction Act and Capital Ratio

Credit-related costs increased by ¥1.3 billion YoY to ¥1.6 billion as of 1Q, due partly to costs incurred from credit deterioration at certain major customers

Equity capital decreased due to redemption of preferred shares (¥40.0 billion) in May 2026, and capital ratio declined by 0.21%pts YoY

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

Kiraboshi Bank



* Figures are after partial direct write-offs

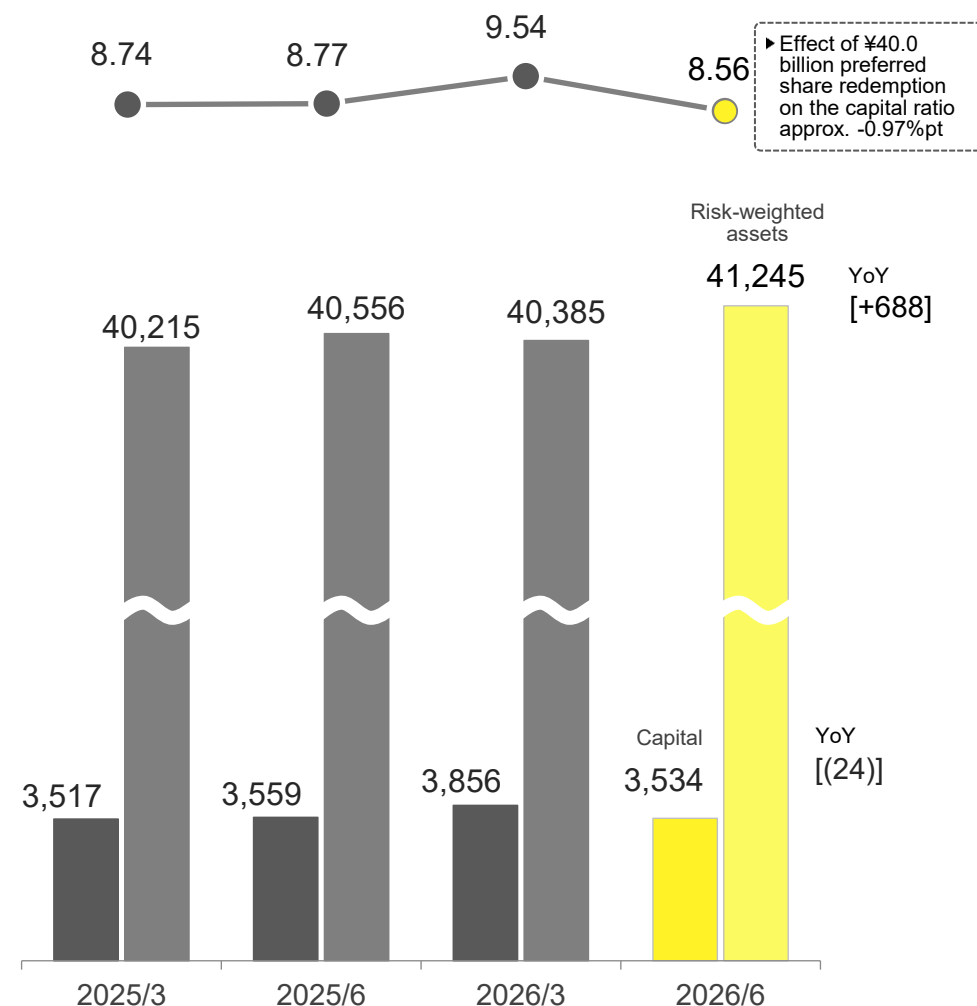
Credit-related costs (¥100 million)

Kiraboshi Bank

	2025/6	2026/6	YoY
A Provision of general allowance for loan losses	(0)	0	+0
B Disposal of non-performing loans	3	16	+13
Of which, provision of allowance for individual loan losses	1	15	+13
C Reversal of allowance for loan losses	—	—	—
Credit-related costs (A+B-C)	3	16	+13

Capital (¥100 million, %)

FG consolidated

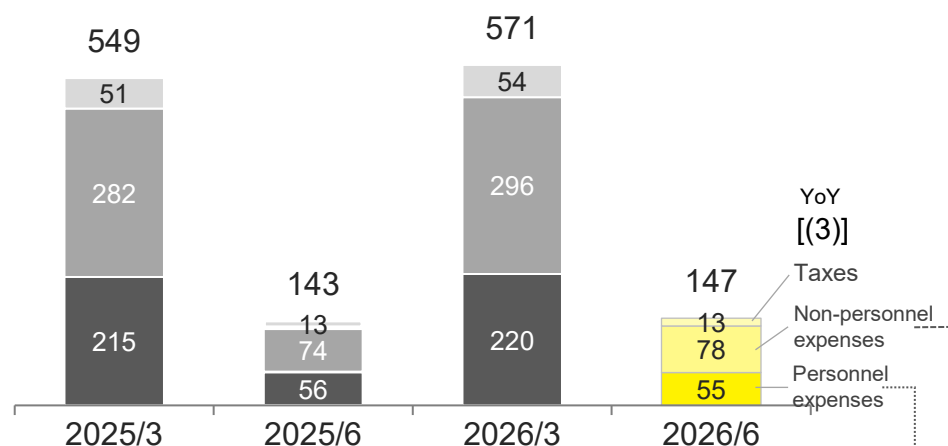


Core OHR/ROE/Expenses

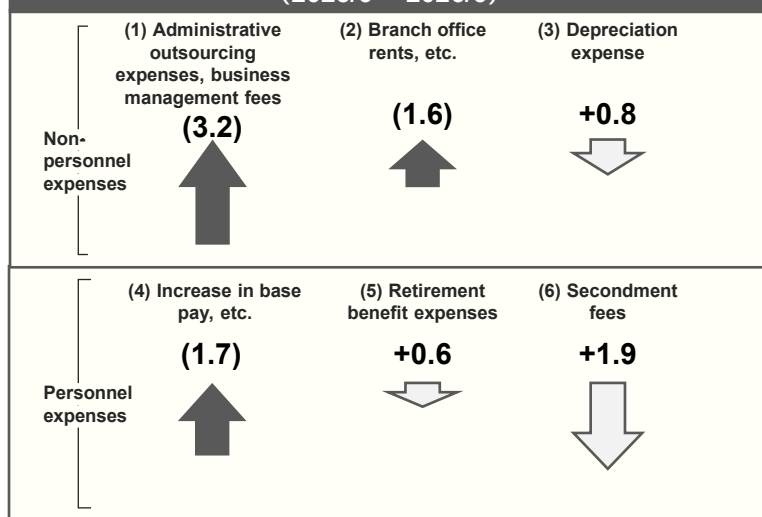
Although expenses increased, higher gross core business profit contributed to a 10.4%pts YoY improvement in core OHR
ROE rose by 1.7%pts YoY driven by FG net income growth, with further increases projected toward the second half

Expenses (¥100 million)

Kiraboshi Bank



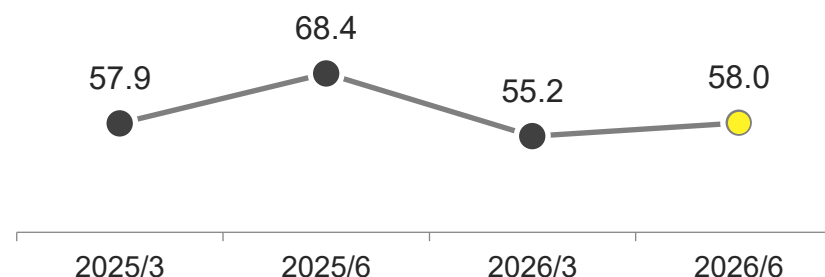
YoY changes Factors behind increases/decreases (2025/6→2026/6)



Core OHR (%)

Kiraboshi Bank

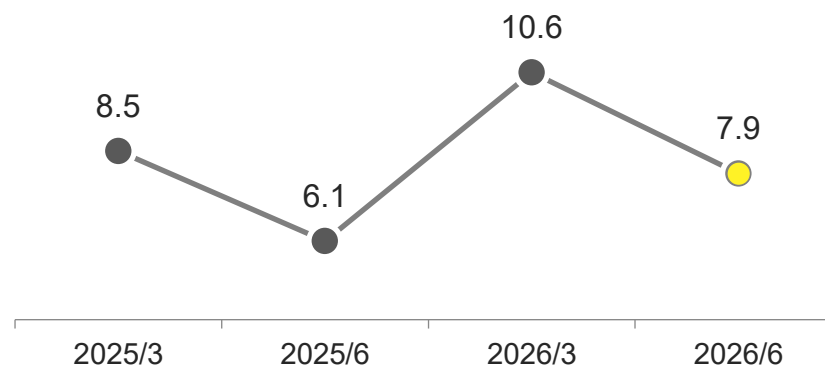
$$* \text{Core OHR} = \frac{\text{Expenses}}{\text{Gross core business profit}} \times 100$$



ROE (%)

FG consolidated

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

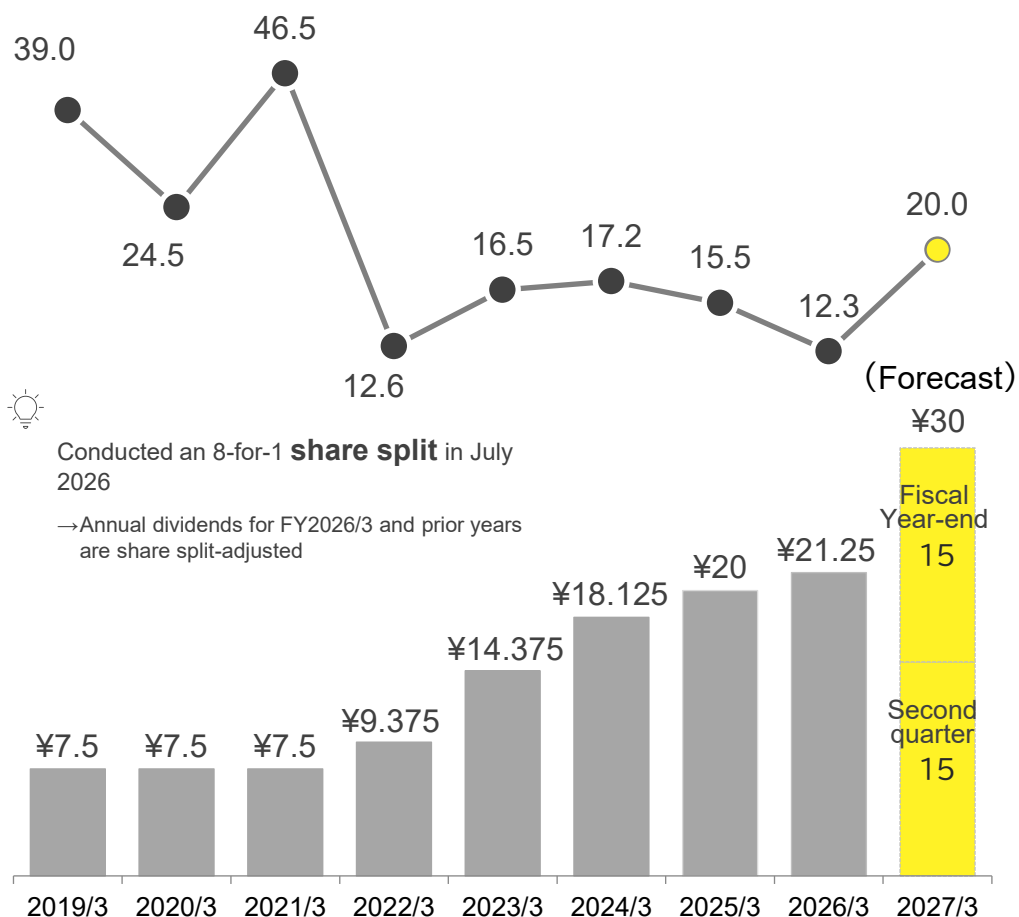


Dividends/Profit from Customer Business and Breakdown of Factors

Annual dividend per share in FY2027/3 to increase for the sixth consecutive year, to ¥30 (after the share split)
 Profit from customer business increased by ¥1.4 billion, mainly due to increase in loan balance and expansion in loan-deposit yield difference

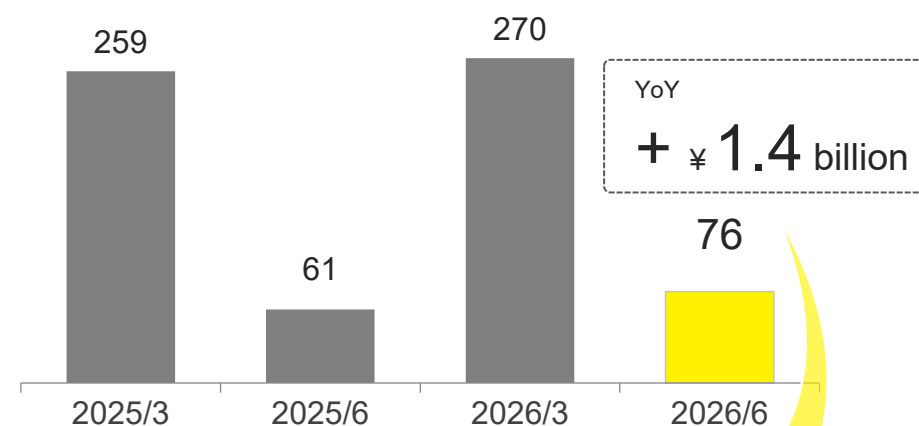
Annual dividend per share (yen)

FG consolidated



Profit from Customer Business*1 (¥100 million)

Kiraboshi Bank



Main change factors

Increase: Loan balance [¥54.7 billion YoY]
Loan-deposit yield difference [+0.06 %pt YoY]

*1 Calculation method: (loan balance x loan and deposit yield difference) + income from fees and commissions - general and administrative expenses
 *2 Income from fees and commissions includes trust fees

Although interest on deposits increased reflecting growth in deposit balances and the offering of competitive deposit rates, net core business profit turned positive due to an increase in interest on loans through accumulation of loan balances as well as an increase in interest and dividends on securities

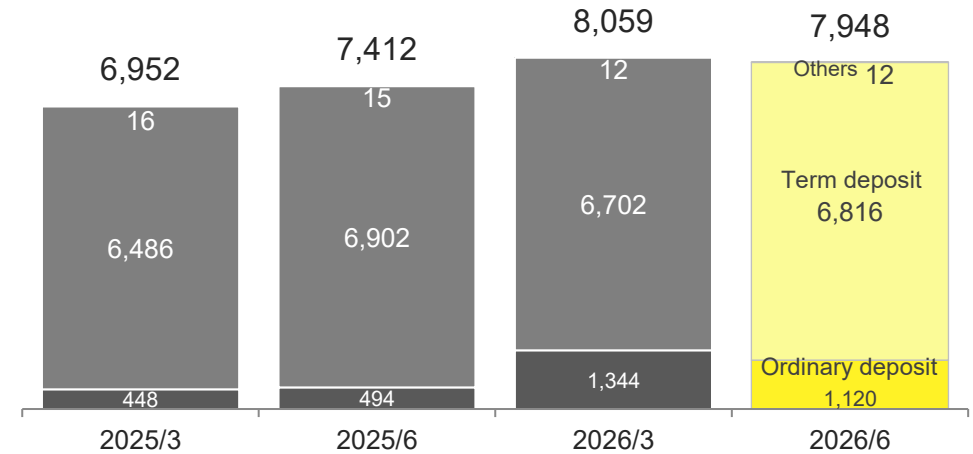
Performance Summary

		2025/6 (Actual)	2026/6 (Actual)	YoY
1	Gross core business profit	10	17	+7
2	Net interest income	1	8	+6
3	Interest on loans	13	16	+3
4	Interest and dividends on securities	0	6	+5
5	Interest on deposits, etc.	(14)	(17)	(2)
6	Other interest	2	3	+1
7	Net non-interest income	9	9	+0
8	Expenses	(12)	(13)	(1)
9	Net core business income	(2)	4	+6
10	Credit-related costs	(0)	(0)	(0)
11	Gains (losses) on bonds	3	(2)	(6)
12	Ordinary profit	0	0	(0)
13	Net income	0	0	(0)

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

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

Changes in deposit balance (in 100 million yen)



Changes in loan balance (in 100 million yen)

