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Tokyo Kiraboshi Financial Group

Results Briefing for the Fiscal Year Ended March 31, 2026

June 19, 2026

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

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1. Summary of Business Results for the Fiscal Year Ended March 31, 2026

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Summary of Business Results for the Fiscal Year Ended March 31, 2026

Tokyo Kiraboshi FG (consolidated)

(¥100 million)

		A 2025/3 (Actual)	B 2026/3 (Actual)	YoY (B−A)	C 2026/3 (Initial forecast)	Rate of progress (B / C)
1	**Ordinary profit**	416	604	+188	470	128.6%
2	**Profit** attributable to owners of parent	313	423	+109	330	128.3%

Ordinary profit

Percent change **+45.1**% YoY
(¥41.6 billion → ¥60.4 billion)

Profit attributable to owners of parent

Percent change **+35.0**% YoY
(¥31.3 billion → ¥42.3 billion)

Kiraboshi Bank (non-consolidated)

(¥100 million)

		A 2025/3 (Actual)	B 2026/3 (Actual)	YoY (B−A)	C 2026/3 (Initial forecast)	Rate of progress (B / C)
1	**Gross core business profit**	948	1,034	+85	950	108.8%
2	Net interest income	852	905	+53	880	—
3	Interest on loans and discounts	715	842	+126	857	—
4	Interest and dividends on securities	222	252	+30	204	—
5	Interest on deposits, etc.	(55)	(167)	(111)	(145)	—
6	Other interest	(29)	(22)	+7	(35)	—
7	Net non-interest income	96	128	+31	70	—
8	Expenses	(549)	(571)	(21)	(549)	—
9	**Net core business income**	399	463	+64	401	115.5%
10	Credit-related costs	(29)	(38)	(9)	(50)	—
11	Gains (losses) on bonds	(63)	(83)	(19)	11	—
12	Gains (losses) on stocks and other securities	99	218	+119	60	—
13	Other non-recurring profit (loss)	(2)	6	+9	(1)	—
14	**Ordinary profit**	402	565	+163	421	134.3%
15	Extraordinary profit (loss)	31	2	(29)	(2)	—
16	Total income taxes	(131)	(171)	(39)	(128)	—
17	**Net income**	302	396	+94	291	136.4%

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 commissions + other business income (excluding gains/losses on bonds)

■ Highlights of the key points

▶ **Net interest on deposits, loans and discounts: +¥1.5 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)

		2025/3	2026/3	YoY
3	Interest on loans and discounts	715	842	+126
5	Interest on deposits, etc.	(55)	(167)	(111)
	Net interest on deposits, loans and discounts	659	675	+15

▶ **Interest and dividends on securities: +¥3.0 billion YoY**

...Fund income increased (+¥2.9 billion) due in part to exits from portfolio funds (*)

* Funds administered by Kiraboshi Capital etc.

(¥100 million)

		2025/3	2026/3	YoY
4	Interest and dividends on securities	222	252	+30

▶ **Gains (losses) on bonds, stocks and other securities: +¥9.9 billion YoY**

...While realized losses were posted (¥(9.6) billion) in relation to super long-term bonds and other securities, gains on sale of shares held for pure investment and cross-held shares increased

(¥100 million)

		2025/3	2026/3	YoY
11	Gains (losses) on bonds	(63)	(83)	(19)
12	Gains (losses) on stocks and other securities	99	218	+119
	Of which, gain on sale of cross-held shares	42	87	+44
	Net gains (losses) on bonds, stocks and other securities	35	135	+99

✓ **Net income (both FG consolidated and Kiraboshi Bank non-consolidated) includes ¥7.4 billion of gain on sale of securities and other items recorded as funds for the redemption of preferred shares (= special factor)**

Ordinary profit

Percent change **+40.5**% YoY
(¥40.2 billion → ¥56.5 billion)

Net income

Percent change **+31.1**% YoY
(¥30.2 billion → ¥39.6 billion)

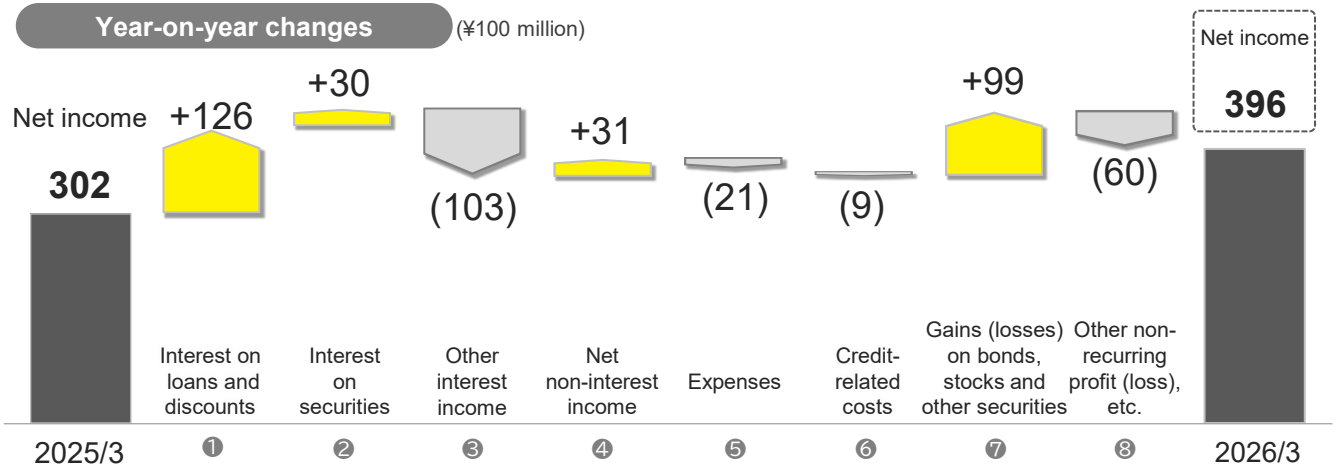
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Factors Affecting Net Income (Kiraboshi Bank)

*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	+¥12.6 billion	+¥12.6 billion YoY due to an increase in loan balances resulting from promotion of transactions for main bank relationship building and efforts in strengthening customer relations, combined with a rise in loan yields that partly reflected the impact of policy rate hike
②	Interest and dividends on securities	+¥3.0 billion	+¥3.0 billion YoY due largely to an increase in fund income (+¥2.9 billion)
③	Other interest income (Interest on deposits, etc. + other interest)	¥(10.3) billion	¥(10.3) billion YoY due largely to an increase in interest on deposits, etc. accompanying a rise in interest rates ▸ Interest on deposits, etc. ¥(5.5) billion in 2025/3 → ¥(16.7) billion (¥(11.1) billion) in 2026/3 ▸ Other interest ¥(2.9) billion in 2025/3 → ¥(2.2) billion (+¥0.7 billion) in 2026/3
④	Net non-interest income (Trust fees + net fees and commission + other business income (excluding gains/losses on bonds))	+¥3.1 billion	+¥3.1 billion YoY due largely to a decrease in hedging costs for yen and foreign bonds ▸ Income from fees and commissions (including trust fees) ¥11.2 billion in 2025/3 → ¥11.7 billion (+¥0.4 billion) in 2026/3 ▸ Other business income ¥(1.6) billion in 2025/3 → ¥1.0 billion (+¥2.7 billion) in 2026/3
⑤	Expenses	¥(2.1) billion	¥(2.1) billion YoY due to increases in personnel expenses resulting partly from an increase in base salary and in non-personnel expenses including administrative outsourcing expenses
⑥	Credit-related costs	¥(0.9) billion	¥(0.9) billion YoY 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
⑦	Gains (losses) on bonds, stocks and other securities	+¥9.9 billion	+¥9.9 billion YoY due to an increase in gain on sale of shares held for pure investment and cross-held shares ▸ Gains (losses) on bonds ¥(6.3) billion in 2025/3 → ¥(8.3) billion (¥(1.9) billion) in 2026/3 ▸ Gains (losses) on stocks and other securities ¥9.9 billion in 2025/3 → ¥21.8 billion (+¥11.9 billion) in 2026/3
⑧	Other non-recurring profit (loss) Extraordinary income (loss) / Total income taxes	¥(6.0) billion	¥(6.0) billion YoY due largely to the absence of the ¥3.3 billion of extraordinary gain from sale of land recorded in FY2025/3 and an increase in income taxes (¥(3.9) billion)
	Total	+¥9.4 billion	

Year-on-year changes (¥100 million)



Diff. b/w consolidated and non-consolidated (¥100 million)

Kiraboshi Bank (non-consolidated) net income	396
Group Company Profit (excluding Kiraboshi Bank)	+34
Elimination of internal transactions between consolidated Group companies, etc.	(8)
Tokyo Kiraboshi FG (consolidated) net income	423

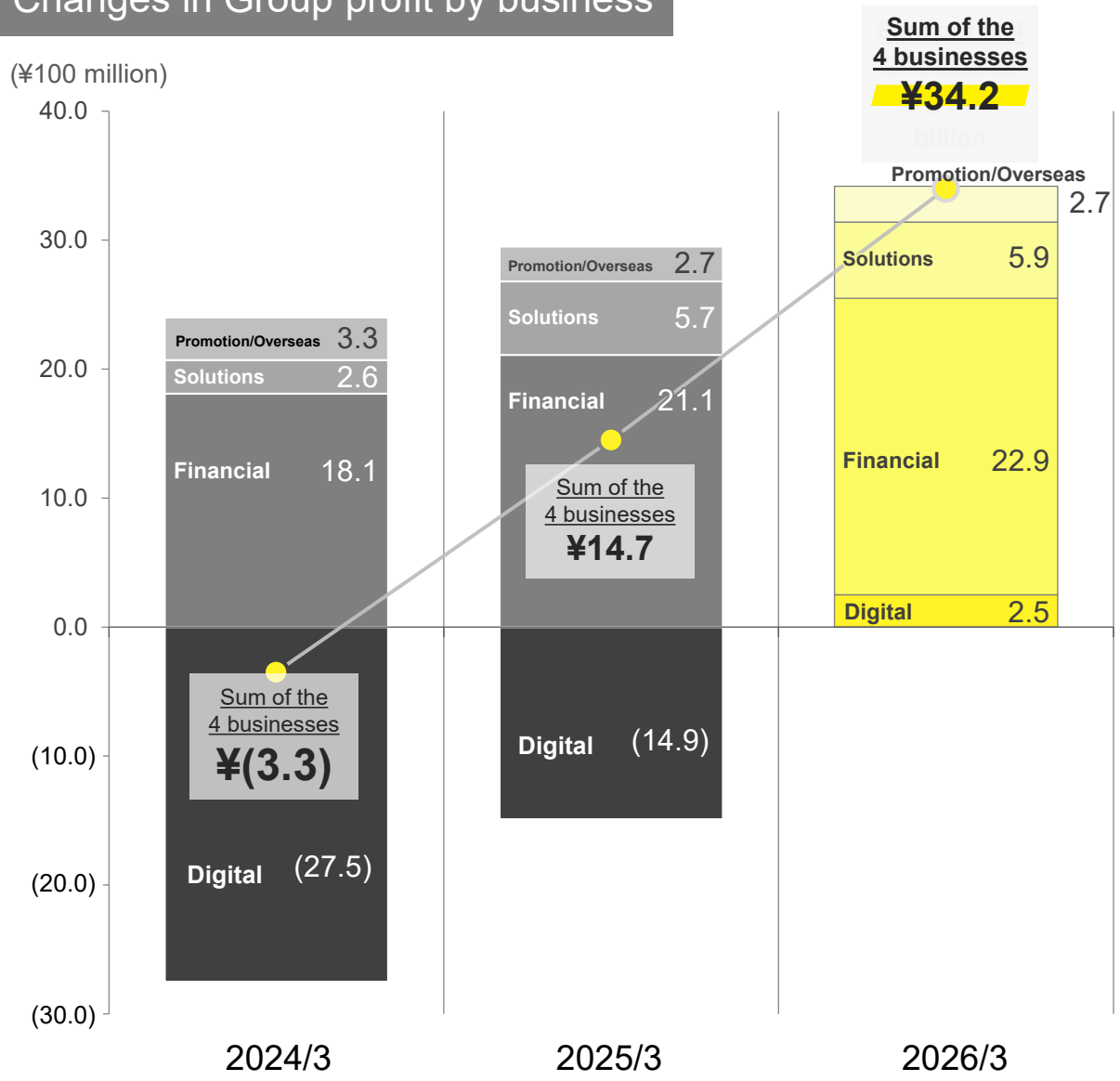
+26

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Group Company Profit (Excluding Kiraboshi Bank)

Group company profit increased by **¥1.95** billion YoY to **¥3.42** billion, with a positive contribution from the Digital Business achieving profitability
Exceeded the FY2026/3 annual target of ¥3.0 billion. Aim to further enhance Group synergies by delivering integrated solutions through collaboration across Group companies

Changes in Group profit by business



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.

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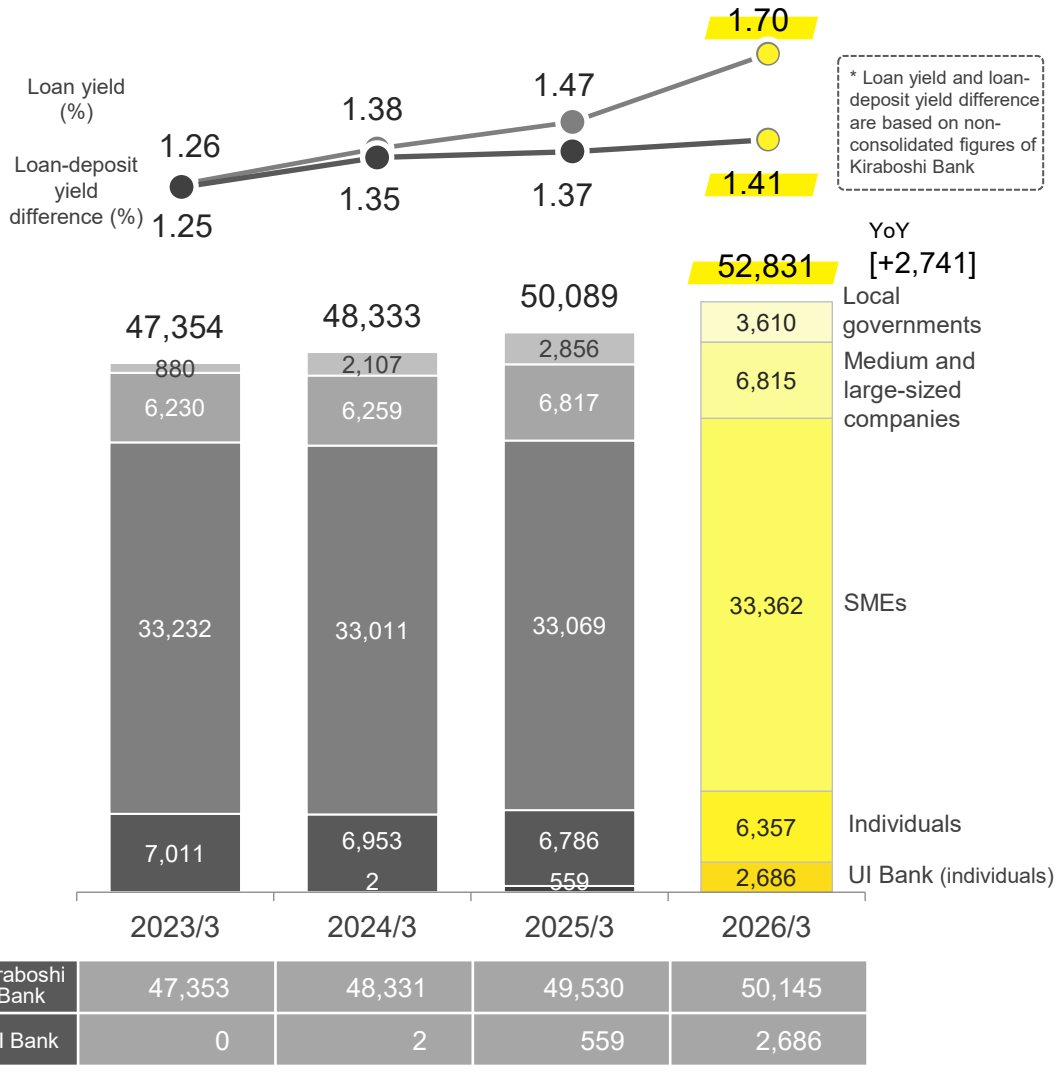
Loans and Trust Assets

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.

Loan balance by type of customer

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

Kiraboshi Bank
UI Bank Co., Ltd.

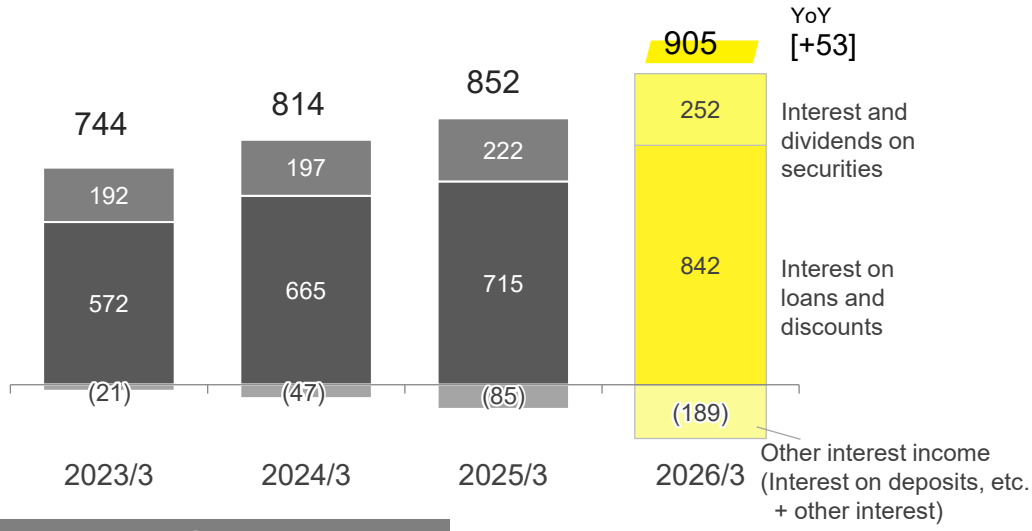


	2023/3	2024/3	2025/3	2026/3
Kiraboshi Bank	47,353	48,331	49,530	50,145
UI Bank	0	2	559	2,686

Net interest income

(¥100 million)

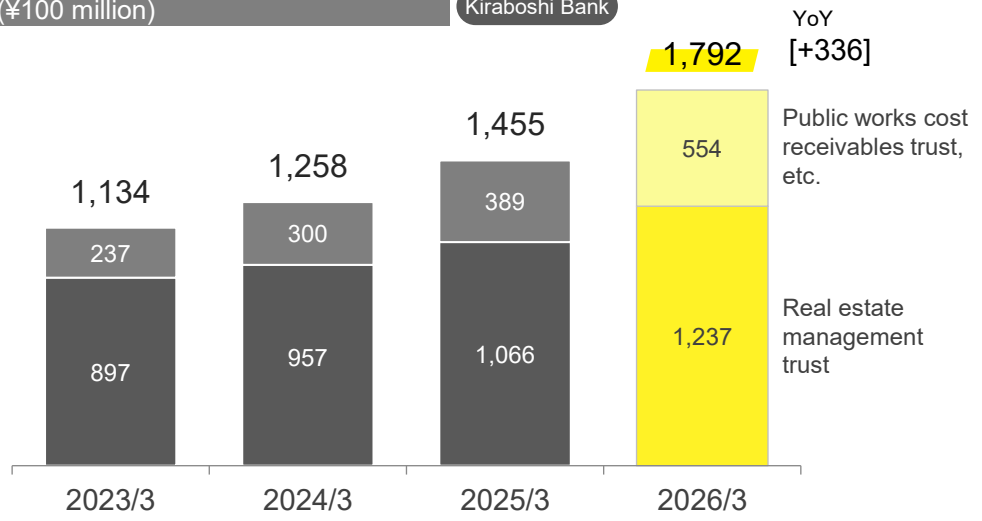
Kiraboshi Bank



Balance of trust assets

(¥100 million)

Kiraboshi Bank



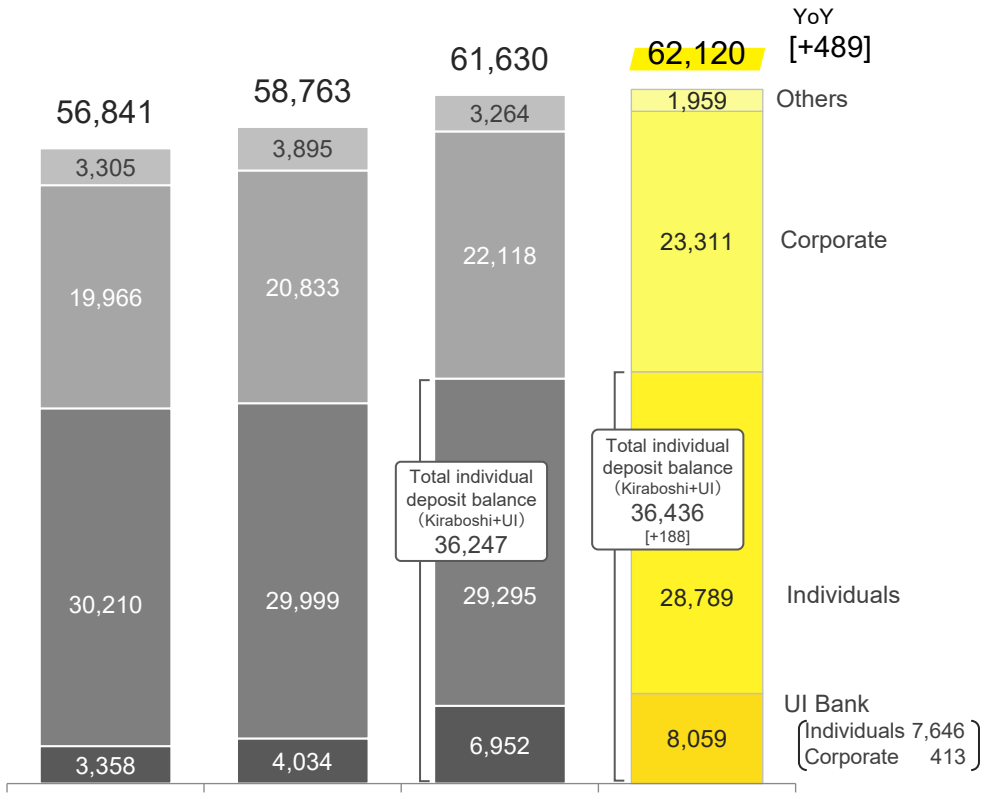
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Balance of Deposits and Assets under Management

The Group's combined deposit balance (Kiraboshi Bank + UI Bank) increased, mainly in Kiraboshi Bank's corporate deposits and UI Bank's personal deposits
The Group's combined balance of assets under management (Kiraboshi Bank + KLD Securities) increased by **¥218.0** billion overall, due to an increase in investment trusts and promotion of stock transfers from other firms

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

Kiraboshi Bank
UI Bank

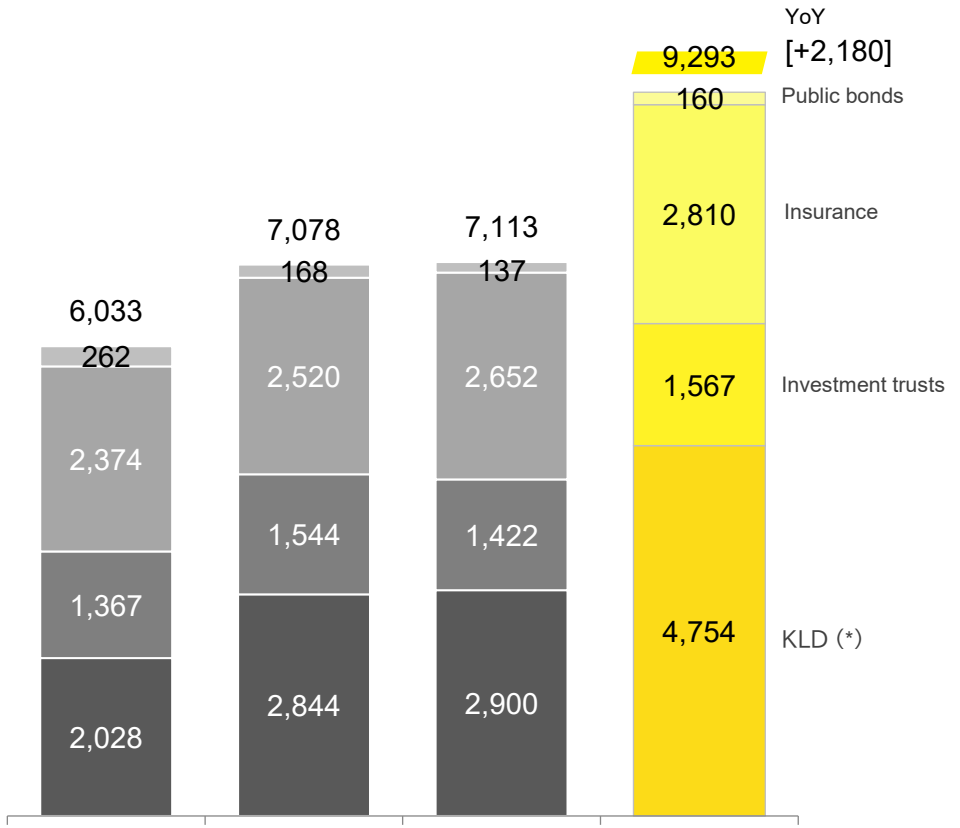


	2023/3	2024/3	2025/3	2026/3
Kiraboshi Bank	53,482	54,728	54,678	54,060
UI Bank	3,358	4,034	6,952	8,059

* Negotiable certificates of deposit not included
* UI Bank figures through FY2025/3 represent individual deposits only

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

Kiraboshi Bank
KLD Securities



	2023/3	2024/3	2025/3	2026/3
Kiraboshi Bank	4,005	4,233	4,212	4,538
KLD	2,028	2,844	2,900	4,754

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

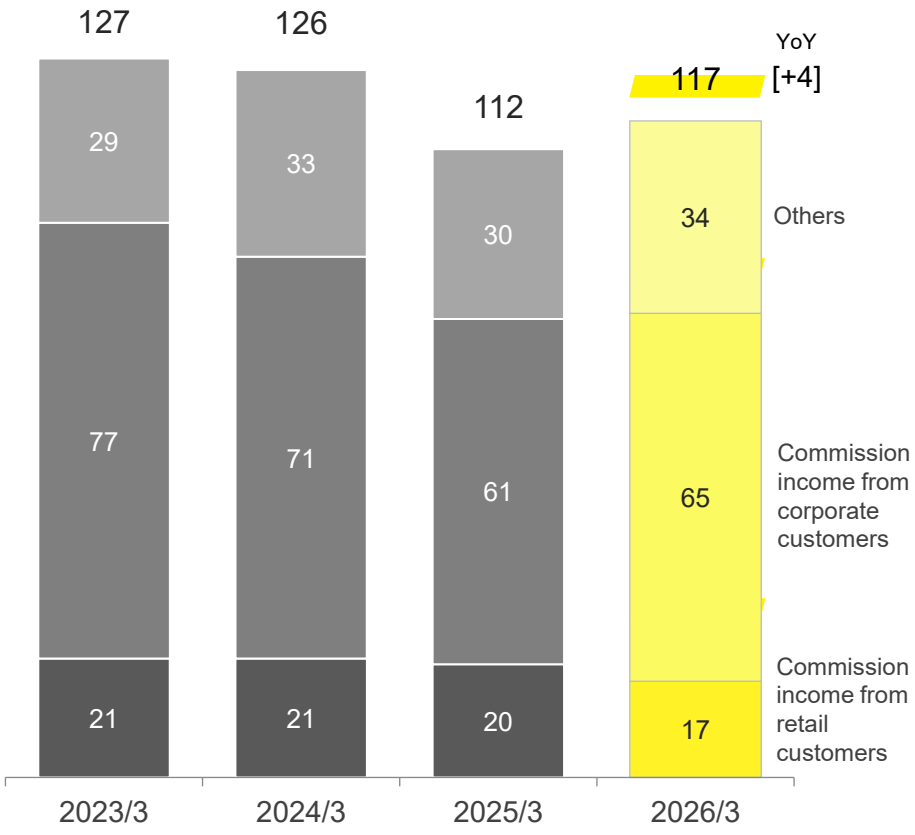
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Income from Fees and Commissions

Commission income from corporate customers increased by ¥0.3 billion YoY due to an increase in income related largely to main bank relationship building and business financing
Commission income from retail customers decreased by ¥0.3 billion YoY, while commission income in KLD Securities continued on a rising trend

Income from fees and commissions (¥100 million)

Kiraboshi Bank

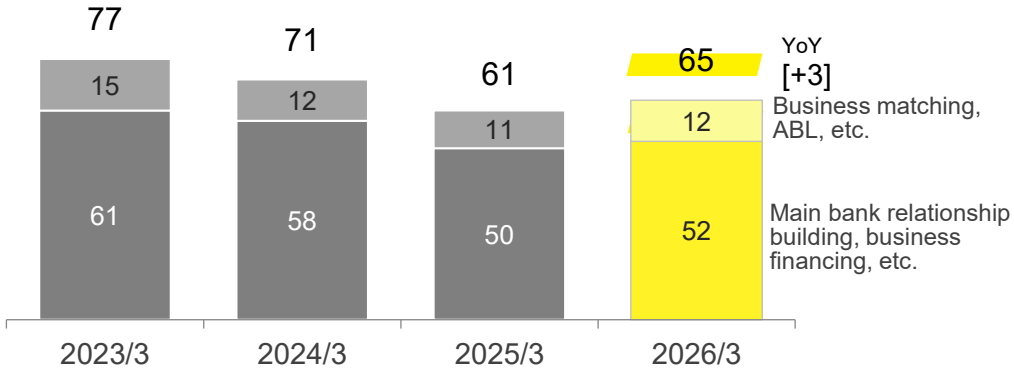


* Trust fees are included in ”others”

Commission income from corporate customers (¥100 million)

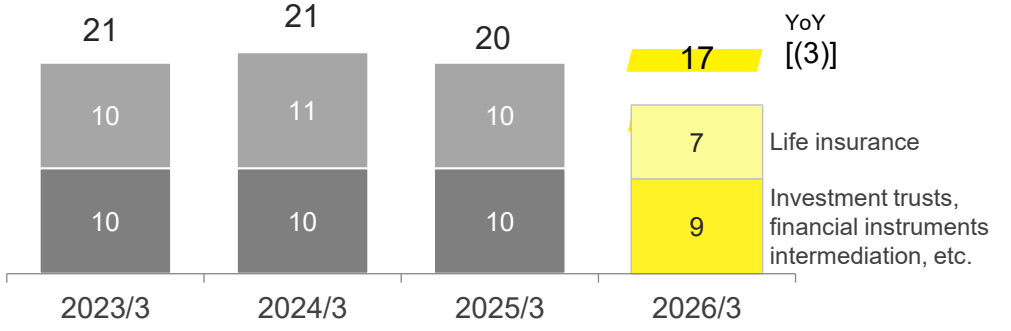
Kiraboshi Bank

* Breakdown for “Corporate” and “Individuals” is based on management accounting figures

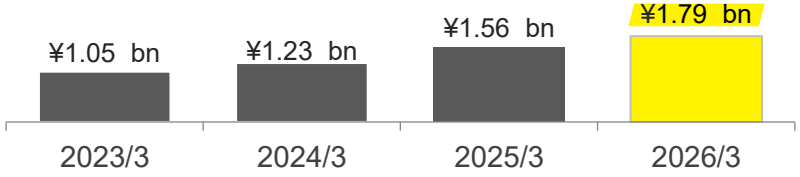


Commission income from retail customers (¥100 million)

Kiraboshi Bank



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



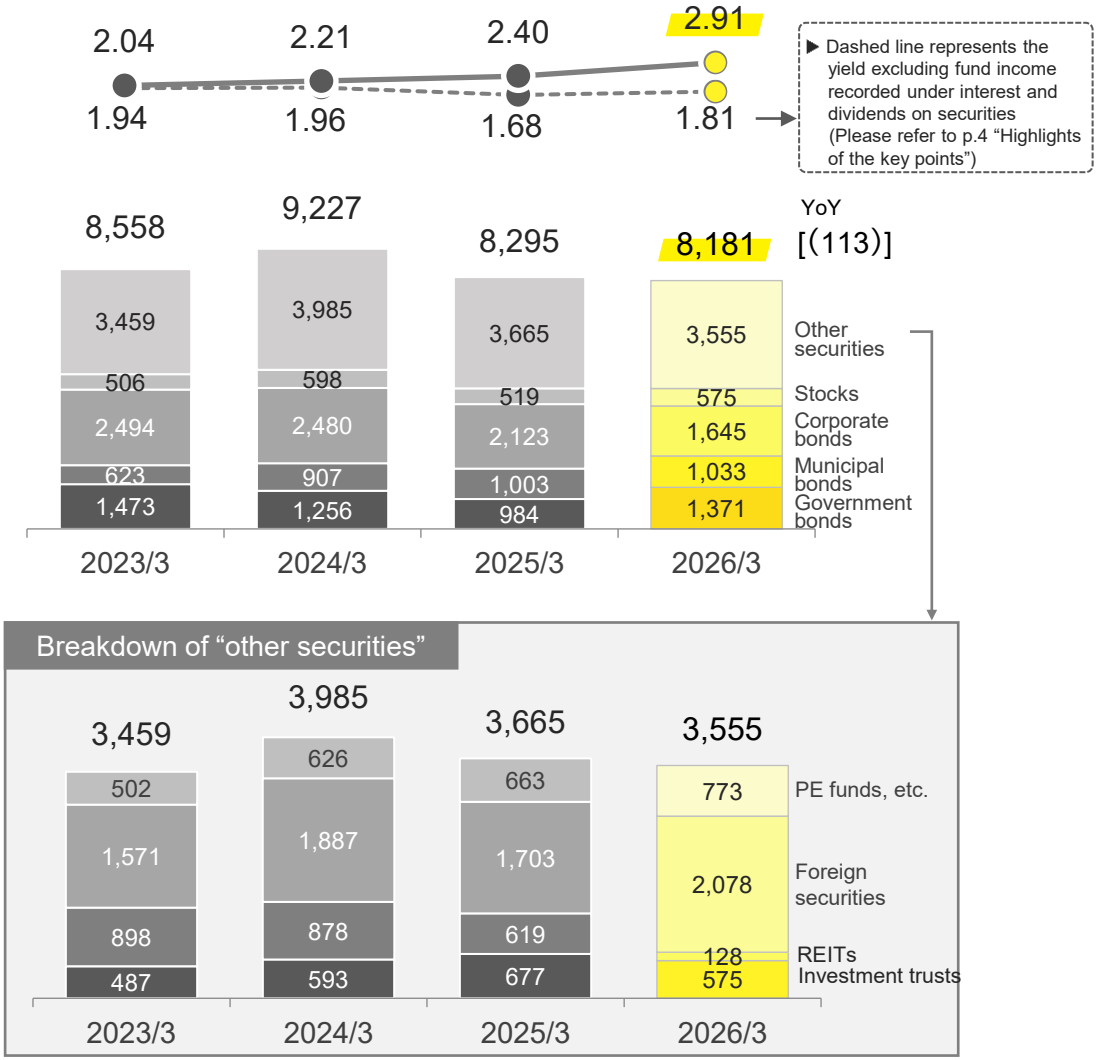
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Securities

Securities yield rose (+**0.50%pt** YoY) to **2.91%** due largely to increase in fund income
Continued to implement risk control through hedging operation and other measures to prepare for further interest rate increases

Securities balance / yield (¥100 million, %)

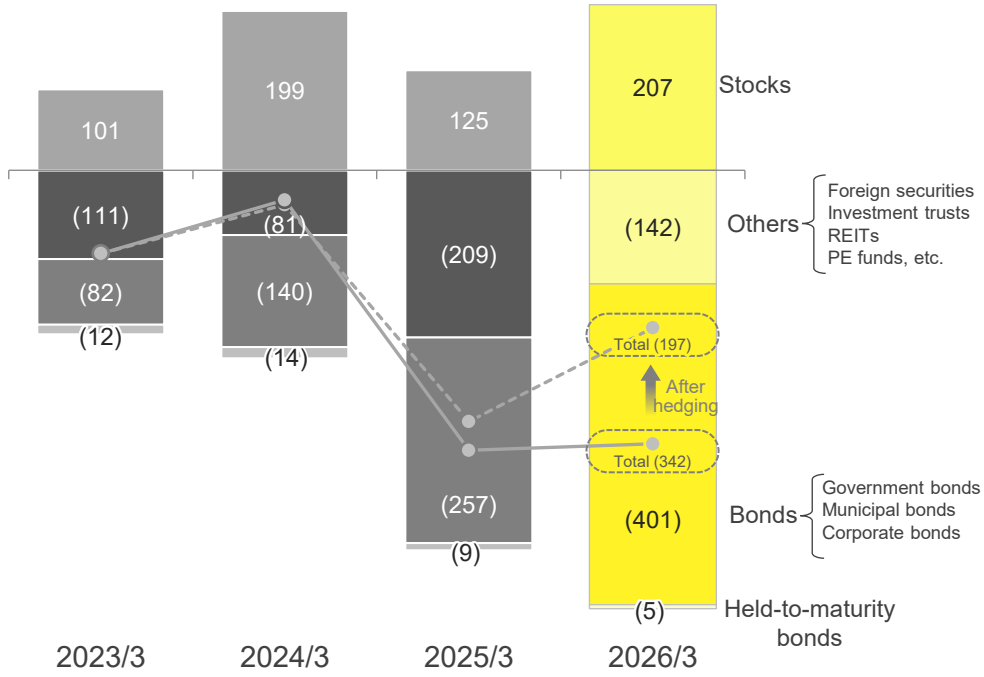
Kiraboshi Bank



Valuation gain/loss on securities (¥100 million)

Kiraboshi Bank

Total valuation gain/loss				YoY
(104)	(37)	(350)	(342)	[+7]
[Reference] Total valuation gain/loss (after accounting for hedges)				
(104)	(43)	(314)	(197)	



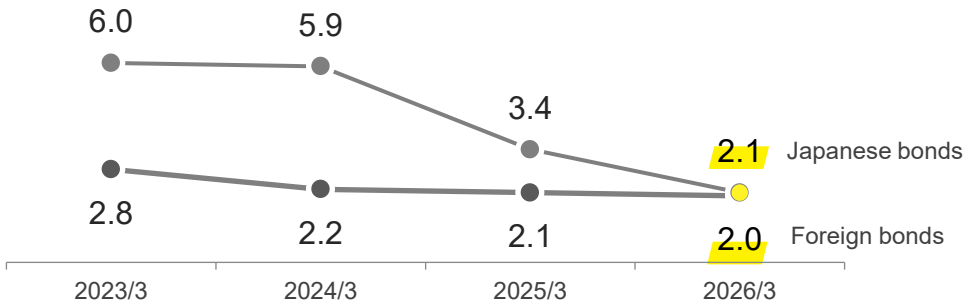
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Securities

In FY2025, addressed interest rate risk through hedging and sale of bonds with maturities of over 10 years using gains on sale of equities
In FY2026, a conservative duration policy to be maintained. Pursue a portfolio strategy with a focus on short-term bonds

Duration (years)

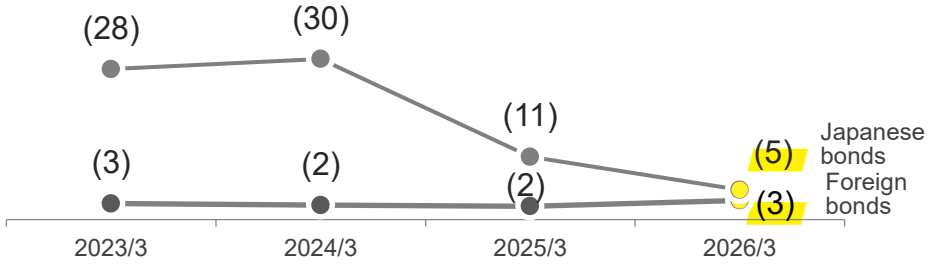
Kiraboshi Bank



* After hedging

Interest rate sensitivity (¥100 million)

Kiraboshi Bank



* Impact of a 10bps parallel upward shift in interest rates (excluding investment trusts)
* After hedging
* The basis of calculation has been changed starting from the disclosures for the third quarter of the fiscal year ending March 2026. There is no continuity with the disclosures for the second quarter and prior periods.

Yen bonds Breakdown by maturity bucket

Kiraboshi Bank

FY2025 yen bond operation status

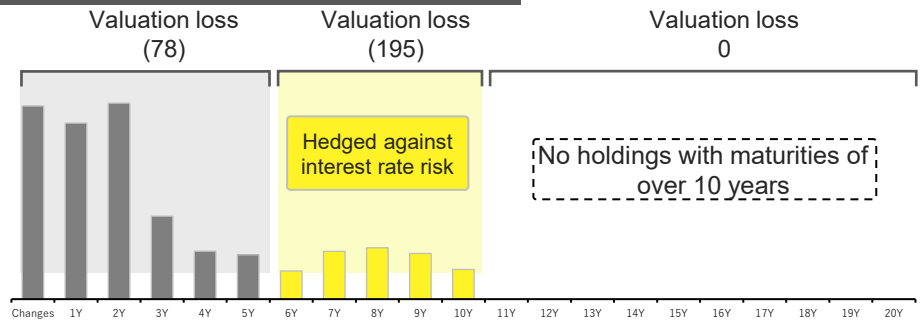
Sale

- Sold bonds with maturities of over 10 years using gains from hedge operation and sale of shares. Balance in the said maturity bucket brought to zero

Purchase

- Restrained pace of purchase in light of current interest rate environment
- Purchased short-term bonds while controlling interest rate risk

FY2025 year-end (2026/3) (¥100 million)



FY2026 yen bond operation policy

- Plan to place near-term focus on investment in short-term bonds and control interest rate risk, in anticipation of a continued, moderate rise in domestic interest rates
- With the quantity of interest rate risk reduced to an adequate level, consider investment in long-term bonds and similar instruments once the phase of rising interest rates ends, using interest rate risk-taking capacity

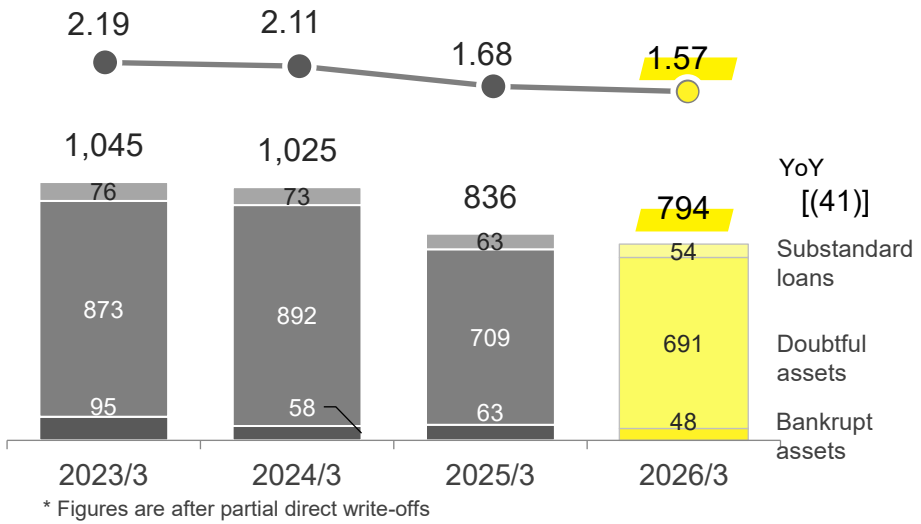
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Problem Assets Subject to Disclosure under the Financial Reconstruction Act and Capital Ratio

Credit-related costs increased YoY as credit-related costs were incurred, but remained below the full-year plan of ¥5.0 billion
While risk-weighted assets increased, equity capital increased due to the accumulation of profits, and the capital ratio rose year on year

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

Kiraboshi Bank



* Figures are after partial direct write-offs

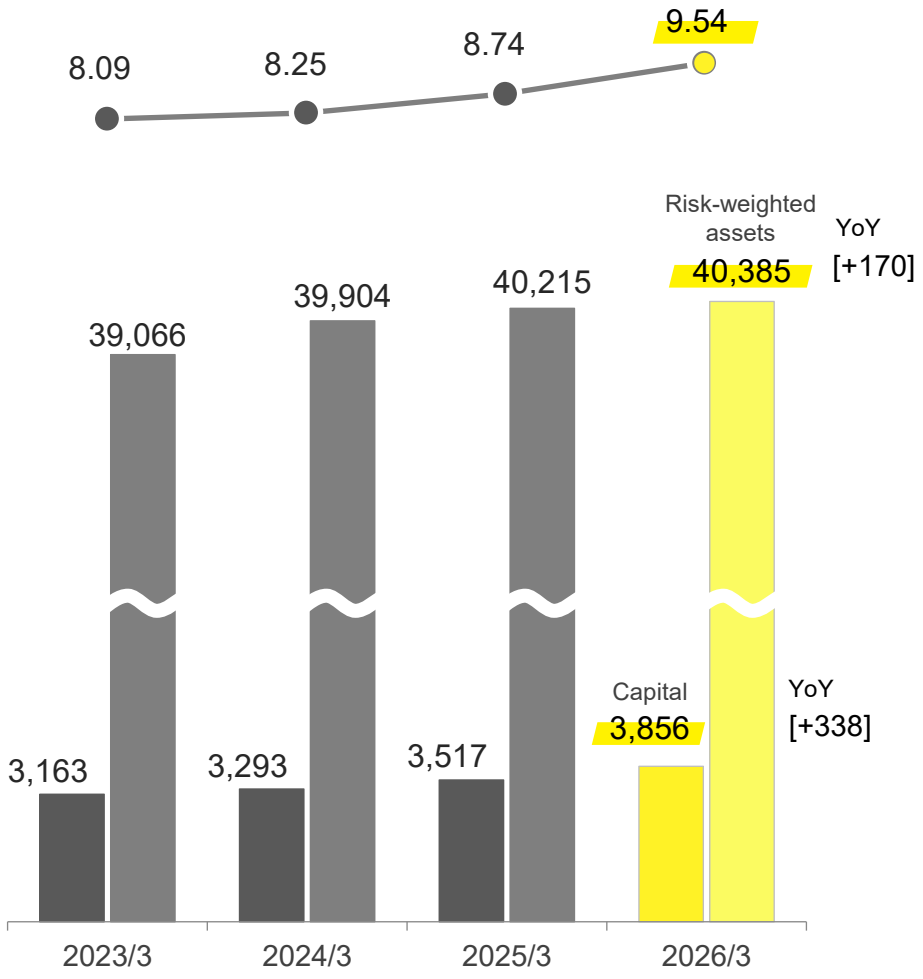
Credit-related costs (Kiraboshi Bank) (¥100 million)

Kiraboshi Bank

	2025/3	2026/3	YoY
1. Provision of general allowance for loan losses	(10)	(7)	+3
2. Disposal of non-performing loans	40	45	+5
Of which, provision of allowance for individual loan losses	34	39	+5
3. Reversal of allowance for loan losses	—	—	—
Credit-related costs (1+2—3)	29	38	+9

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

FG consolidated



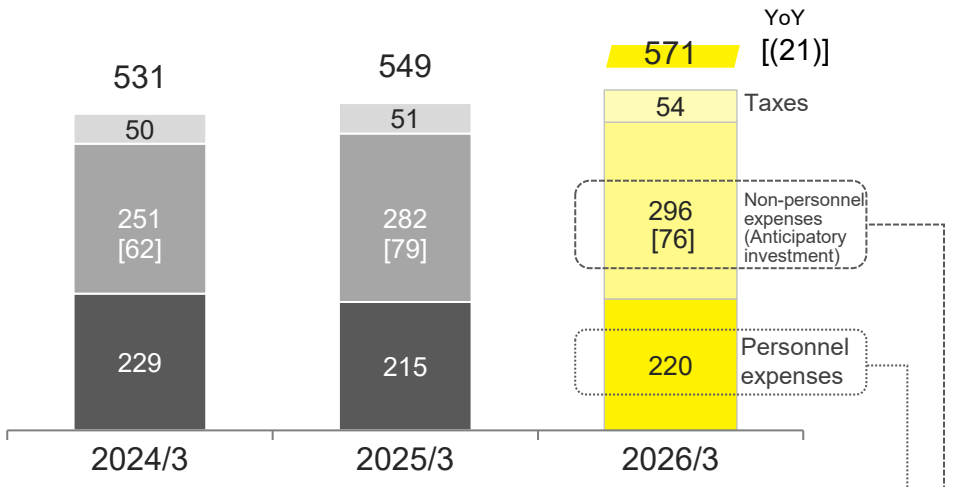
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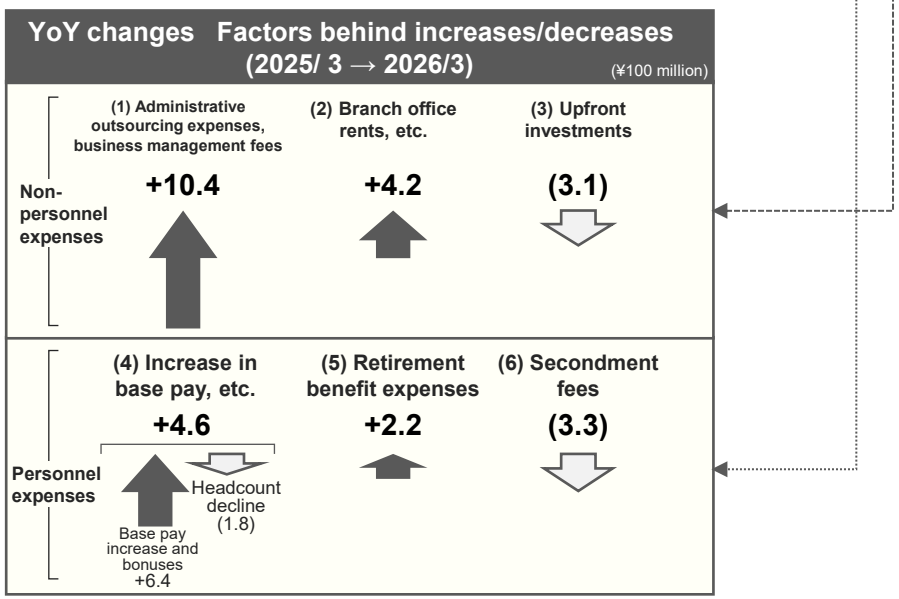
Expenses/Core OHR/ROE

Although expenses increased, higher gross core business profit contributed to a 2.7%pts YoY improvement in core OHR
ROE rose by 2.1%pts YoY to over 10%, driven by a significant increase in FG's net income

Expenses (¥100 million)

Kiraboshi Bank

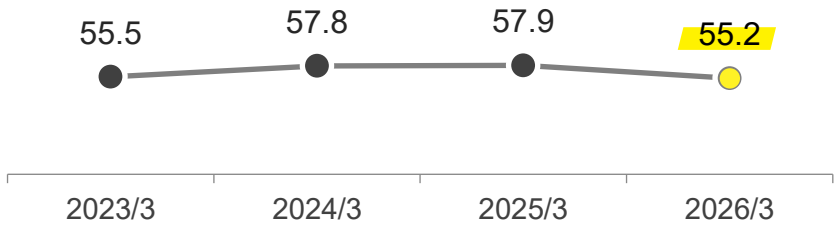




Core OHR (%)

Kiraboshi Bank

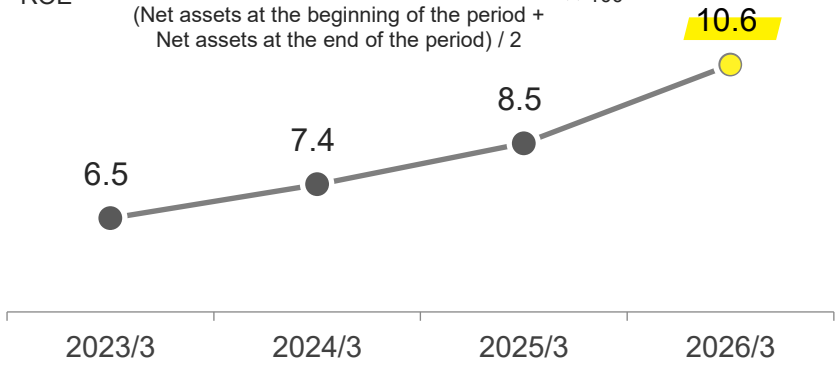
$$\text{* Core OHR} = \frac{\text{Expenses}}{\text{Gross core business profit}} \times 100$$



ROE (%)

FG consolidated

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



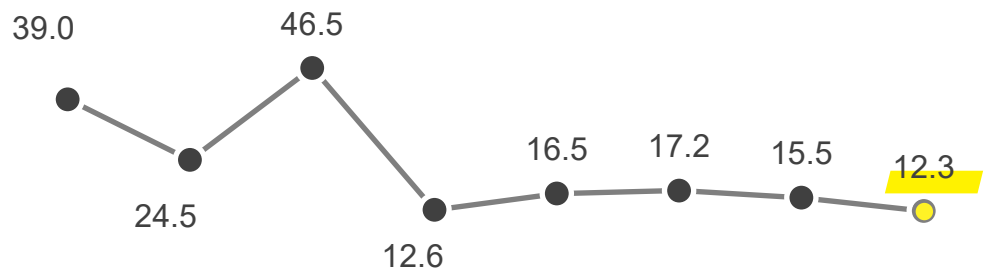
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Dividends/Profit from Customer Business

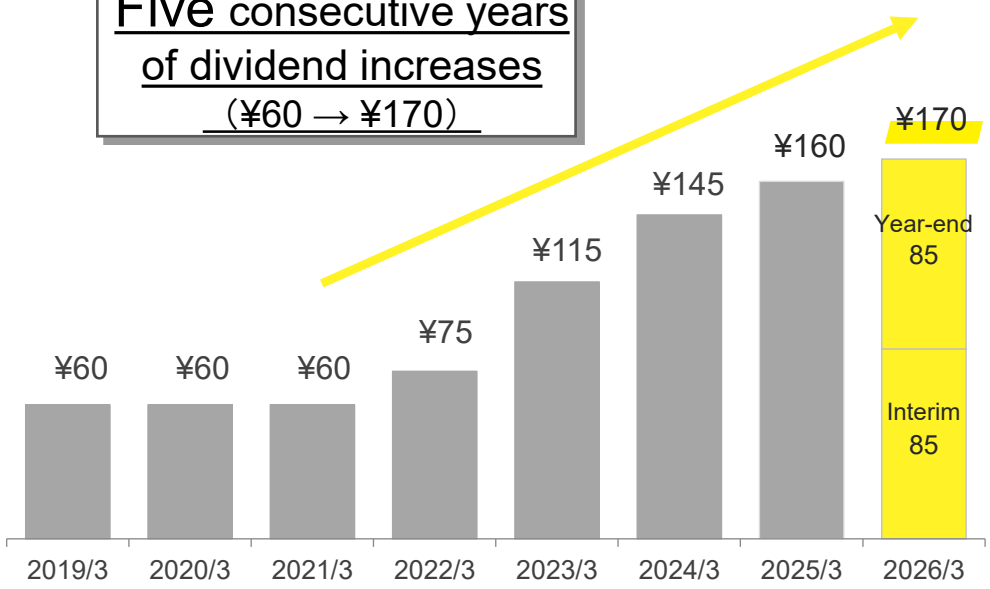
Annual dividend per share in FY2026/3 to increase for the fifth consecutive year, to ¥170
Profit from customer business increased by ¥1.0 billion, mainly due to increase in loan balance and expansion in loan-deposit yield difference

Annual dividend per share/payout ratio (¥, %)

FG consolidated

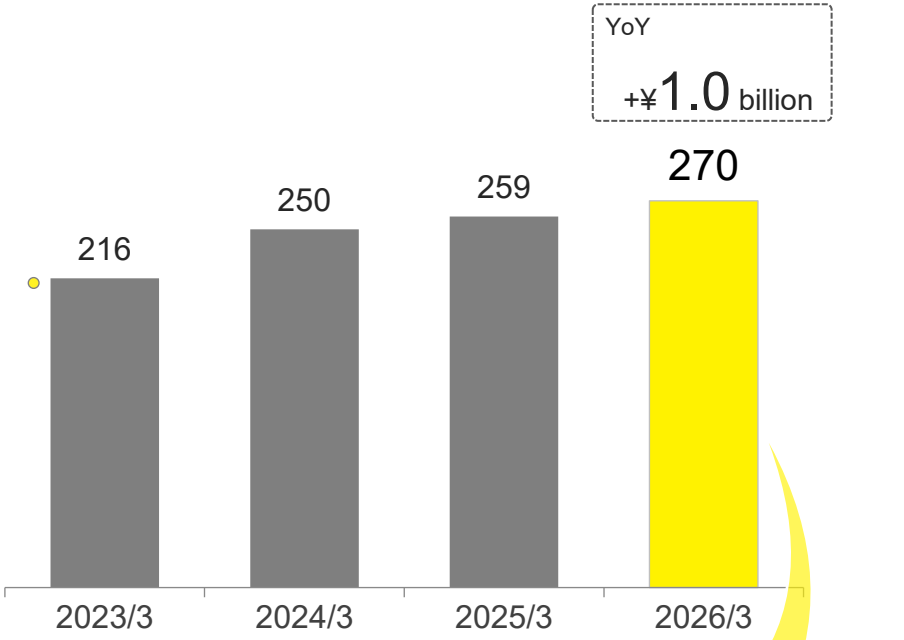


Five consecutive years of dividend increases (¥60 → ¥170)



Profit from customer business (*1) (¥100 million)

Kiraboshi Bank



Major Factors Behind the Increase

Increase: Loan balance [+¥61.5 billion YoY]
Loan-deposit yield difference [+0.03%pts YoY]

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

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<Reference> UI Bank Results

Aim to improve earnings by (1) generating fee income through loan execution, (2) increasing loan interest income through growth in loan balances, and (3) containing deposit interest expenses by increasing sticky ordinary deposits, including through payroll account acquisition

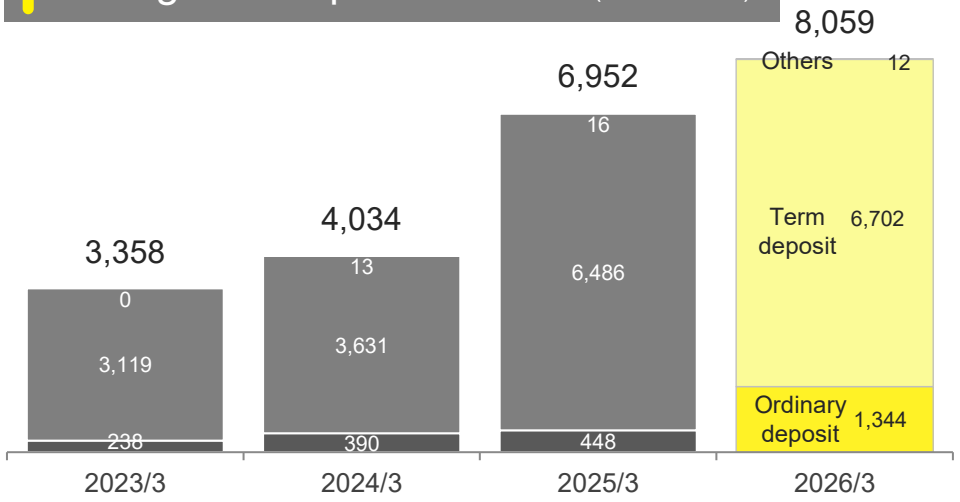
UI Bank performance summary (¥100 million)

		2025/3 (Actual)	2026/3 (Actual)	YoY
1	**Gross core business profit**	24	39	+15
2	Net interest income	16	10	(5)
3	Interest on loans and discounts	31	64	+32
4	Interest and dividends on securities	1	6	+4
5	Interest on deposits	(18)	(67)	(49)
6	Other interest	2	8	+5
7	Net non-interest income (including loan fees)	7	28	+21
8	Expenses	(39)	(48)	(9)
9	**Net core business income**	(15)	(9)	+6
10	Credit-related costs	(0)	1	+1
11	Gains (losses) on bonds	2	10	+8
12	**Ordinary profit**	(14)	1	+16
13	**Net income**	(14)	1	+16

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 commissions + other business income (excluding gains/losses on bonds)

Changes in deposit balance (¥100 million)



Changes in loan balance (¥100 million)



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Plan for the Fiscal Year Ending March 31, 2027

Tokyo Kiraboshi FG (consolidated)

(¥100 million)

		A 2026/3 (Actual)	B 2027/3 (Planned)	YoY (B−A)
1	**Ordinary profit**	604	586	(18)
2	**Profit** attributable to owners of parent	423	400	(23)
	➡ Excluding special factors	348	400	+51

Kiraboshi Bank (non-consolidated)

(¥100 million)

		A 2026/3 (Actual)	B 2027/3 (Planned)	YoY (B−A)
1	**Gross core business profit**	1,034	1,043	+9
2	Net interest income	905	953	+47
3	Interest on loans and discounts	842	1,002	+159
4	Interest and dividends on securities	252	221	(30)
5	Interest on deposits, etc.	(167)	(266)	(99)
6	Other interest	(22)	(3)	+18
7	Net non-interest income	128	89	(38)
8	Expenses	(571)	(575)	(4)
9	**Net core business income**	463	468	+5
10	Credit-related costs	(38)	(25)	+13
11	Gains (losses) on bonds	(83)	(14)	+69
12	Gains (losses) on stocks and other securities	218	61	(157)
13	Other non-recurring profit (loss)	6	6	+0
14	**Ordinary profit**	565	497	(68)
15	Extraordinary profit (loss)	2	(2)	(4)
16	Total income taxes	(171)	(156)	+15
17	**Net income**	396	339	(57)
	➡ Excluding special factors	322	339	+16

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

Key points of the FY2027/3 Plan

Note: Figures in the table are in ¥100 million

■ Net income (both FG consolidated and Kiraboshi Bank non-consolidated) for FY2026/3 includes a **special factor of ¥7.4 billion** recorded as an amount allocated to the redemption of preferred shares
(Special factor = gain on sale of securities and other items recorded as funds for the redemption of preferred shares)

		2026/3	2027/3	YoY
FG	Net income excluding the special factor*	348	400	+51
BK	Net income excluding the special factor	322	339	+16

→ **Underlying earnings growth continues**, excluding the special factor

* Profit attributable to owners of parent

FG (consolidated)

■ **Profit of Group companies**
→ Higher profits are expected in digital, financial, and solutions businesses

	2026/3	2027/3	YoY
Profit of Group companies	34	66	+32

Kiraboshi Bank (non-consolidated)

■ **Interest on loans and discounts / Interest on deposits, etc.**
→ Reflecting the impact of the June 2026 policy rate hike (+0.25%)

		2026/3	2027/3	YoY
3	Interest on loans and discounts	842	1,002	+159
5	Interest on deposits, etc.	(167)	(266)	(99)
	Net interest on deposits, loans and discounts	675	736	+60

■ **Net non-interest income**
→Absence of gains on bond derivatives for hedging purposes (¥(4.5) billion)

		2026/3	2027/3	YoY
7	Net non-interest income	128	89	(38)

■ **Gains (losses) on bonds, stocks and other securities**
→**Bonds**: Non-recurrence of losses from positions closed out in FY2025 (¥(9.5) billion), etc.
→**Stocks**: Decrease in gains on sale of cross-held shares (¥(8.2) billion), etc., and decrease in gains on sale of securities allocated to funds for redemption of preferred shares

		2026/3	2027/3	YoY
11	Gains (losses) on bonds	(83)	(14)	+69
12	Gains (losses) on stocks and other securities	218	61	(157)
	Gains (losses) on bonds, stocks and other securities	135	47	(88)

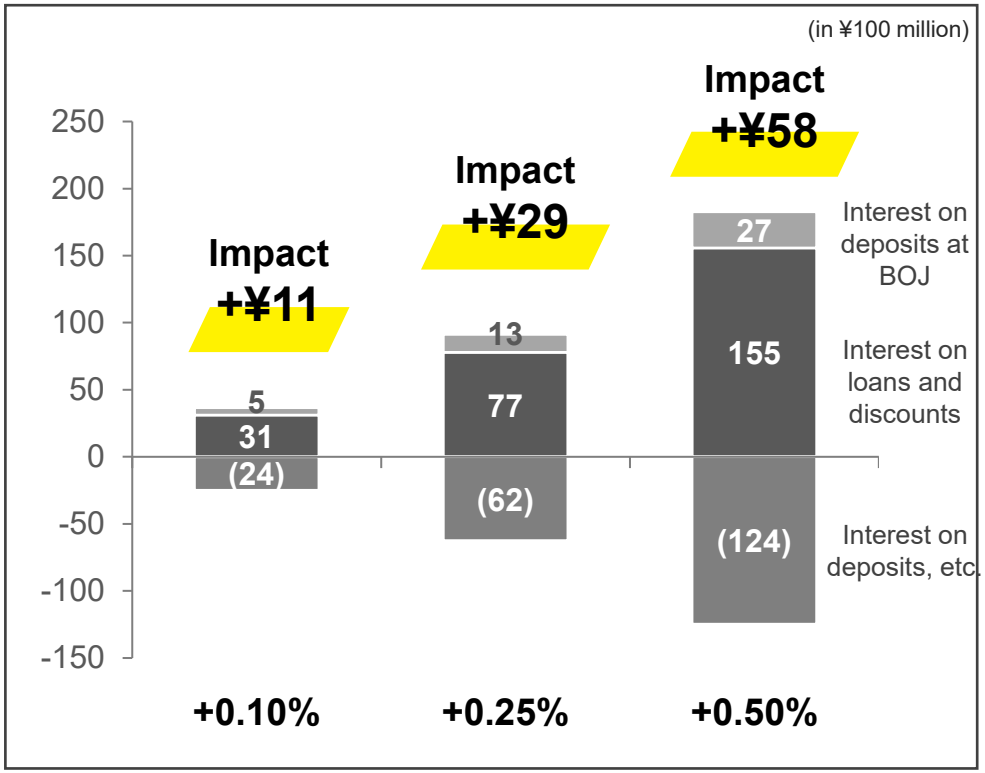
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Impact of Policy Rate Increases

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

Kiraboshi Bank

■ Impact on interest on deposits and loans under higher policy rates

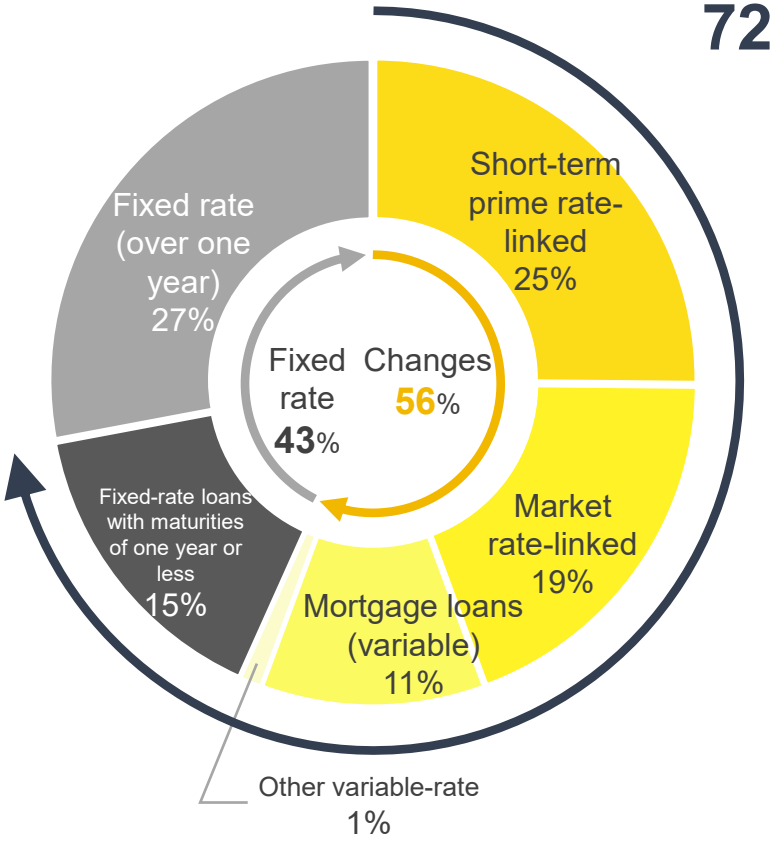


[Assumptions]

- Estimated annual impact (12-month) assuming a 0.10% to 0.50% increase in the policy rate
- Pass-through rates are assumed to be 65% for loans, 40% for non-maturity deposits, and 100% for time deposits
- Impact on Kiraboshi Bank on a non-consolidated basis (excluding the impact on loans and deposits of UI Bank)
- Calculations based on the actual balances of loans and deposits at the end of FY2025

<Reference> Composition of loans

Variable-rate + fixed-rate loans with maturities of one year or less **72%**



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TOKYOに、つくそう。

2. Progress in the Medium-Term Business Plan

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Revisions to the Preferred Share Redemption Schedule

■ **Revised the preferred share redemption schedule: conversion into common shares and cancellation of the First Series Class I preferred shares, and full redemption of the Class II preferred shares ahead of schedule**
■ **All outstanding preferred shares issued by the Company were extinguished as of May 2026**

Redemption Schedule under the Medium-Term Business Plan

First Series Class I preferred shares (shareholder: Sumitomo Mitsui Trust Bank)

● With respect to **First Series Class I** preferred shares: **redeem the shares over the period from FY2026 to FY2029**

Revisions

● **All 750,000 shares (¥15.0 billion) were converted into common shares upon the exercise by Sumitomo Mitsui Trust Bank, the shareholder, of its right to request acquisition with common shares as consideration, and were subsequently cancelled on May 27, 2026**

Secondary offering of common shares

■ **Secondary offering of common shares issued to Sumitomo Mitsui Trust Bank upon conversion of preferred shares**

750,000 shares x ¥20,000 / ¥2,728 (maximum acquisition price) = 5,498,500 common shares (excluding odd-lot shares)

Number of shares offered	5,498,500 shares	**Selling price**	¥10,282
Number of shares offered (Over-allotment)	824,700 shares	**Settlement date**	May 26, 2026

Number of issued shares (Before conversion to common shares)	30,650,115 shares	**Number of issued shares (After conversion to common shares)**	36,148,647 shares

Class II preferred shares (shareholder: Tokyo Metropolitan Government)

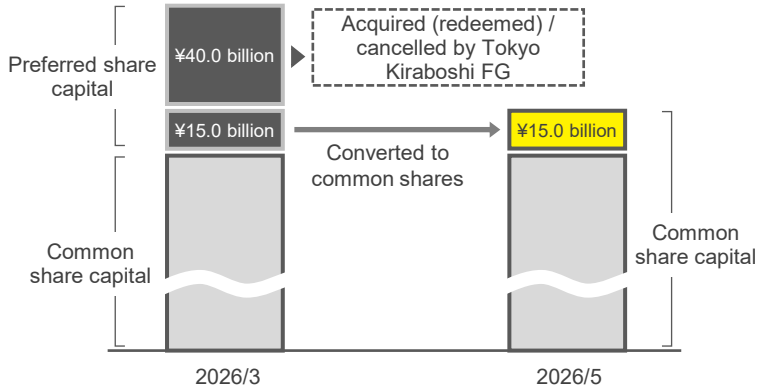
● With respect to **Class II preferred shares: redeem the shares in FY2026 and FY2028**

Revisions

● **All 2,000,000 shares (¥40.0 billion) were redeemed in full and cancelled on May 25, 2026, ahead of schedule**

(Reason) Having determined that the target capital ratio of 8.3% could be maintained even after redemption due to the accumulation of internal reserves, the Company carried out the redemption ahead of schedule

■ Capital Position



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Market Size of the Tokyo Metropolitan Area / Collaboration Network

- **The Tokyo Kiraboshi Financial Group operates in the fertile market of the Tokyo metropolitan area, that propels the Japanese economy**
- **The Group takes a broad-based approach to respond to the diversifying competitive environment and customer needs by mobilizing all 22 Group companies and through its collaboration network**

Market size of the fertile Tokyo metropolitan area

	Japan	Tokyo	Kanagawa
Population (estimate)	123.04 million (As of October 1, 2024)	14.24 million (Composition rate approx. 11%)	9.19 million (Composition rate approx. 7%)
Gross Domestic Product (nominal) / Gross Prefectural Domestic Product of Tokyo (nominal) / Gross Prefectural Domestic Product of Kanagawa (nominal)	¥595.1 trillion (FY2023)	¥125.0 trillion (Composition rate approx. 21%)	¥37.3 trillion (Composition rate approx. 6%)
Number of enterprises (companies + individual proprietorship)	3,684 thousand companies (2021)	453 thousand companies (Composition rate approx. 12%)	197 thousand companies (Composition rate approx. 5%)
Number of establishments	5,060 thousand companies (2024)	777 thousand companies (Composition rate approx. 15%)	308 thousand companies (Composition rate approx. 6%)
Banks (domestic banks) Loan balance	¥655.2 trillion (As of March 31, 2026)	¥300.3 trillion (Composition rate approx. 45%)	¥22.7 trillion (Composition rate approx. 3%)
Banks (domestic banks) Deposit balance	¥1,031.2 trillion (As of March 31, 2026)	¥394.6 trillion (Composition rate approx. 38%)	¥53.2 trillion (Composition rate approx. 5%)

(Notes)
"2025 Population Census" (Ministry of Internal Affairs and Communications), "Annual Report on National Accounts for 2023" (Cabinet Office), "Annual Report on Tokyo Metropolitan Accounts for 2023" (Tokyo Metropolitan Government), "Prefectural Accounts for 2023" (Kanagawa Prefectural Government), "2021 Economic Census for Business Activity" and "2024 Economic Census for Business Frame – Final Tabulation Results" (Ministry of Internal Affairs and Communications), "Deposits and Loans Statistics" (Bank of Japan)

Diversifying competitive environment in the Tokyo metropolitan area

- Competition among financial institutions
- Emergence of fintech companies
- Diversification of customer needs
- Evolution of AI and digital technology

Collaboration network

Tokyo Metropolitan Government and affiliated organizations

▸Tokyo Metropolitan Government ▸Tokyo Metropolitan Small and Medium Enterprise Support Center ▸Tokyo Foundation for Employment Services ▸Tokyo Metropolitan Industrial Technology Research Institute ▸The Tokyo Chamber of Commerce and Industry, and others

Local governments

▸Minato City ▸Kawasaki City ▸Ota City ▸Machida City ▸Sagamihara City, and others

Public and private university corporations

▸Chuo University ▸Tokyo Metropolitan University ▸Nihon University College of Art ▸Azabu University, and others ▸Aoyama Gakuin University

Financial institutions

▸Sumitomo Mitsui Trust Bank
▸Mitsui Sumitomo Insurance
▸Bank of Yokohama
▸Shinhan Bank Japan
▸Senshu Ikeda Holdings
▸Jimoto Holdings, and others

Sports-related organizations

▸FC Tokyo ▸Tokyo Yakult Swallows ▸Kubota Spears Funabashi Tokyo-Bay ▸TOKYO SUNROCKERS
▸Tokyo Great Bears ▸Tokyo Marathon Foundation
▸Japan Football Association(JFA)'s Kids Program "Dream Class"
▸Japan Sumo Association(JSA)
▸Badminton Association of Japan(BAJ)
▸Tohto University Baseball League, and others

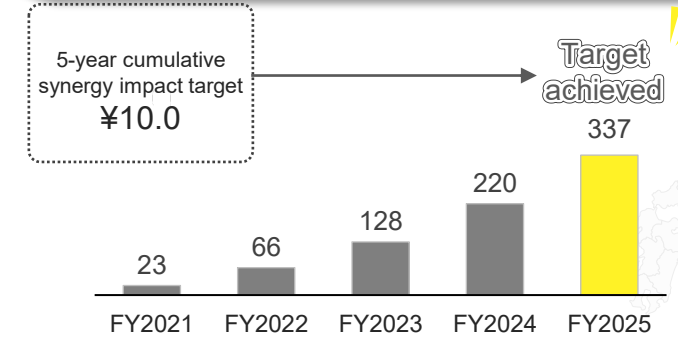
Tokyo / Kanagawa Solution Connect

Kiraboshi Bank, Ltd. × The Bank of Yokohama, Ltd.

Collaboration in structured finance and other areas, including LBO financing

5-year cumulative synergy impact target ¥10.0

Target achieved





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Kiraboshi Group Companies

	Company name	Description (As of March 31, 2026)
1	Tokyo Kiraboshi Financial Group, Inc.	Location of head office: 3-10-43 Minami Aoyama, Minato-ku, Tokyo Capital: ¥27.5 billion Consolidated total assets: ¥7,317.3 billion

	Company name	Description (As of March 31, 2026)
2	Kiraboshi Bank, Ltd.	Location of head office: 3-10-43 Minami Aoyama, Minato-ku, Tokyo Capital: ¥43.7 billion Non-consolidated total assets: ¥6,621.5 billion

(Group companies)

	Company name	Business Description
3	**Kiraboshi Credit Guarantee Co., Ltd.**	Guarantee operations
4	**Yachiyo Credit Guarantee Co., Ltd.**	Guarantee operations
5	**Kiraboshi Business Service Co., Ltd.**	Centralized administrative services
6	**Kiraboshi Business Consulting Shanghai Co., Ltd.**	Consulting
7	**KIRABOSHI BUSINESS CONSULTING VIETNAM Co., Ltd.**	Consulting
8	**Kiraboshi Servicer Co., Ltd.**	Claim management and collection business

(Equity-method affiliate)

9	**Kiraboshi Insurance Agency Co., Ltd.**	Insurance agency business
10	**StarBridge business consulting (Beijing) Co., Ltd.**	Consulting

(Group companies)

	Company name	Business Description
11	**UI Bank Co., Ltd.**	Banking business
12	**Tokyo Kiraboshi Lease, Inc.**	General leasing business
13	**Kiraboshi System, Inc.**	System processing outsourcing
14	**ITC Co., Ltd.**	Outsourced system development
15	**Kiraboshi Consulting Co., Ltd.**	Consulting
16	**Kiraboshi JCB Co., Ltd.**	Credit card business
17	**Kiraboshi Tech, Inc.**	Fintech services
18	**Kiraboshi Capital Co., Ltd.**	Structuring and administration of funds
19	**Kiraboshi Life Design Securities Co., Ltd.**	Securities business
20	**Kiraboshi business office service, Inc.**	Payroll operations, etc.
21	**Be.Brave, Inc.**	Advertising planning and production business

(Equity-method affiliate)

22	**Sky Ocean Asset Management Co., Ltd.**	Commissioned investment trust services

* KCP Equity Assist No. 1 Investment Limited Partnership and A&KC Mezzanine Finance No. 1 Investment Limited Partnership have been included in the scope of consolidation of the Tokyo Kiraboshi Financial Group since the fiscal year ended March 31, 2026, due to their increased materiality, but are not included in the list of Group companies on this page

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Changes in Management Targets of the Medium-Term Business Plan

- **Among the five management targets, net income and ROE exceeded the initial Medium-Term Business Plan targets**
- **In FY2026, the final year of the Medium-Term Business Plan, the Group will work on further efficiency improvement, strengthening of profitability and review of income structure, and enhancement of equity capital**

	March 2024	March 2025	March 2026		March 2027		
					Medium-Term Business Plan	Annual Plan	
				YoY			YoY
Net income (FG consolidated)	¥25.6 billion	¥31.3 billion	**¥42.3** billion	+¥10.9 billion	¥30.0 billion	¥40.0 billion	¥(2.3) billion
Reference: Net income excluding the special factor (FG consolidated)	¥25.6 billion	¥31.3 billion	¥34.8 billion(*)	+¥3.5 billion	—	¥40.0 billion	+¥5.1 billion
Profit of Group companies (FG consolidated)	¥(0.3) billion	¥1.4 billion	**¥3.42** billion	+¥1.9 billion	¥5.0 billion	¥6.6 billion	+¥3.2 billion
ROE (FG consolidated)	7.4%	8.5%	**10.6%**	+2.1%pt	High 7% range	9.1%	(1.4)%pt
Core OHR (Kiraboshi Bank non-consolidated)	57.8%	57.9%	**55.2%**	(2.7)%pt	Mid-50% range	55.0%	(0.1)%pt
Capital ratio (FG consolidated)	8.2%	8.7%	**9.5%**	+0.8%pt	8.3%	8.3%	(1.1)%pt
Reference: Preferred shares	¥55.0 billion	¥55.0 billion	¥55.0 billion	—	¥31.25 billion	Cancelled	¥(55.0) billion

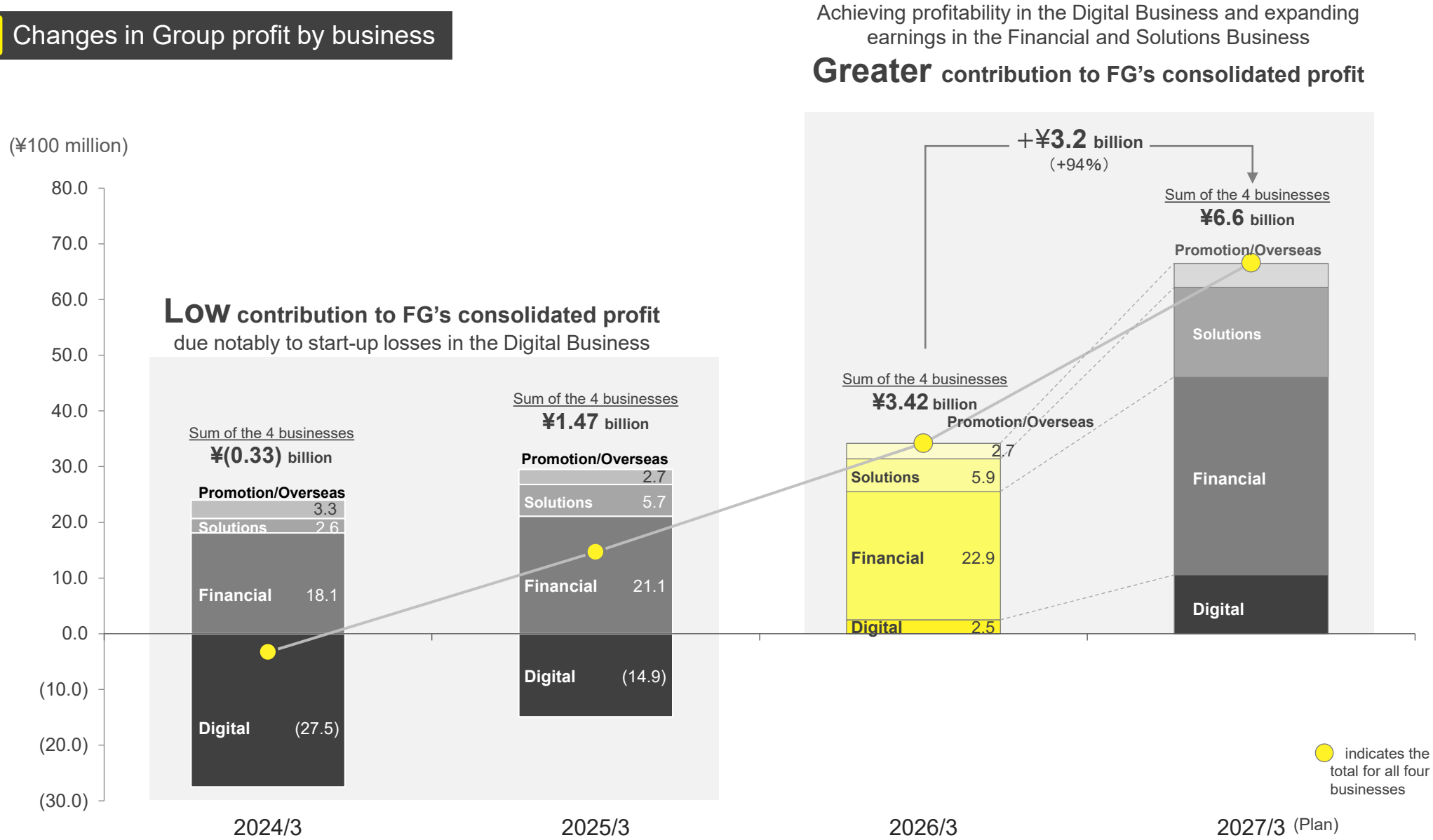
* Net income excluding the special factor (¥7.4 billion, including gains on sale of securities recorded as funds for preferred share redemption)

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Increase in Group Company Profit

■ **All four businesses expected to achieve profit growth in FY2026, with a combined profit target of ¥6.6 billion**
■ **Projected to exceed the Medium-Term Business Plan target of ¥5.0 billion for Group company profit, with a greater contribution to FG's consolidated profit**

Changes in Group profit by business



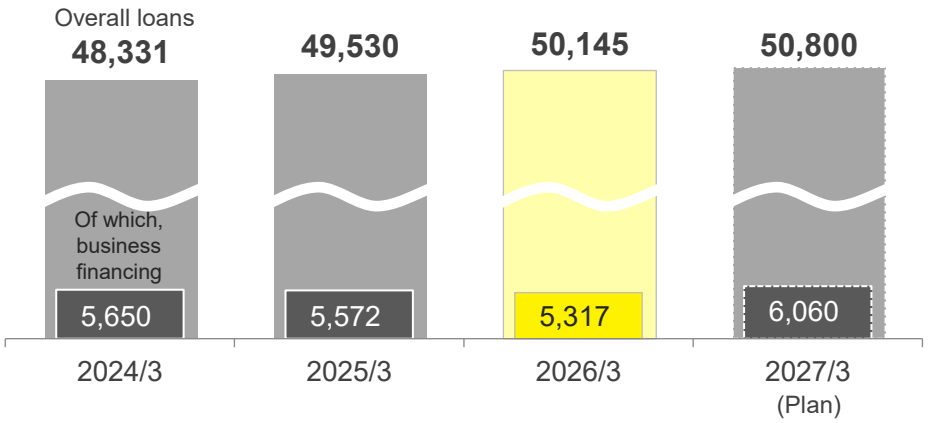
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Corporate Customer Strategy 1: Loans (Kiraboshi Bank)

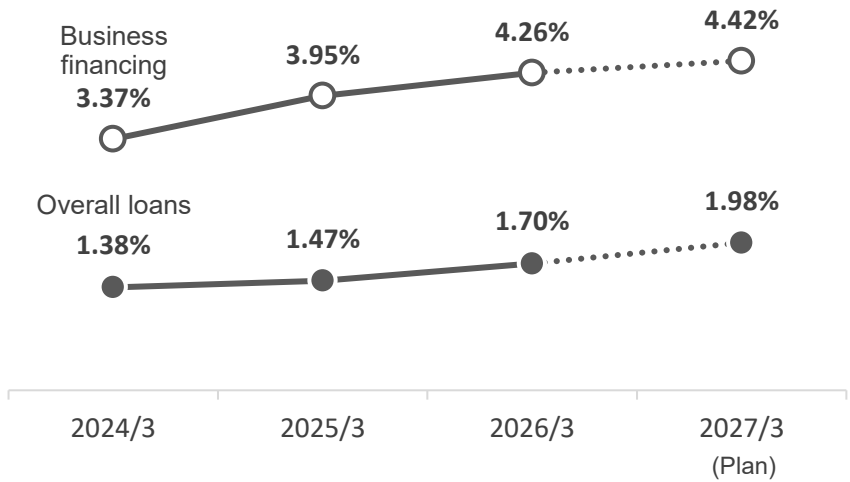
- **Overall loan portfolio RORA remaining on an upward trend despite decline in RORA for business financing due to the phased implementation of the Basel III finalization reforms**
- **Aim to increase Group-wide commission income from corporate customers through increased consulting and M&A advisory fees, in addition to interest on loans and discounts**

Balance of loans (Kiraboshi Bank)

(in ¥100 million)

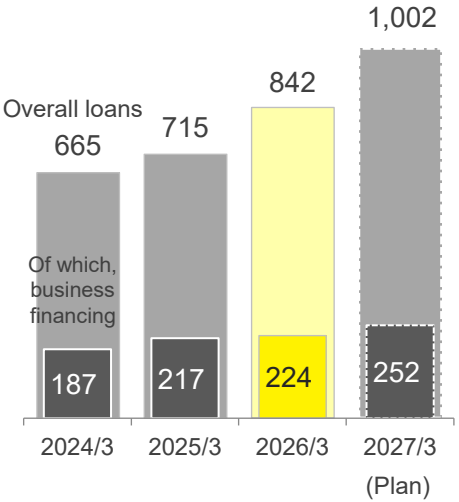


Kiraboshi Bank Loan yield



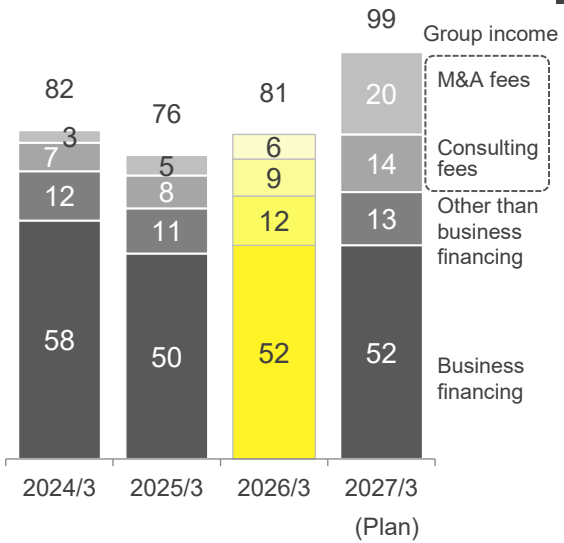
Interest on loans (Kiraboshi Bank)

(in ¥100 million)

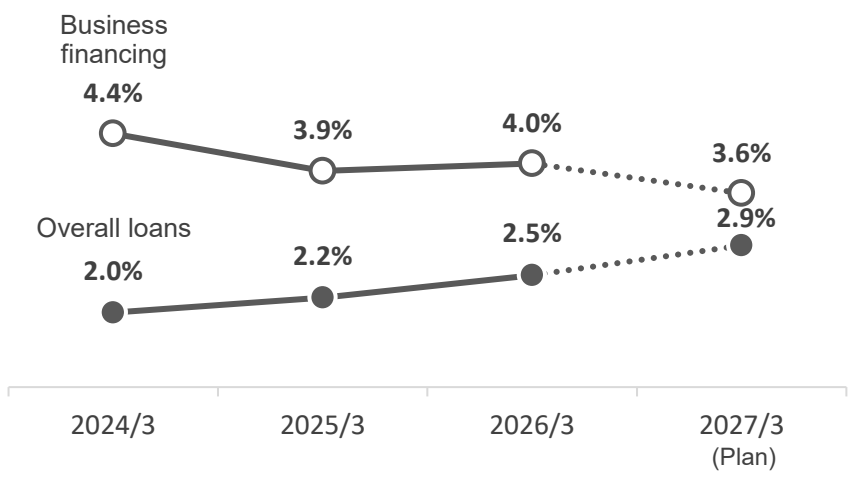


Commission income from corporate customers (Kiraboshi Bank) + Group income

(in ¥100 million)



Kiraboshi Bank Changes in RORA



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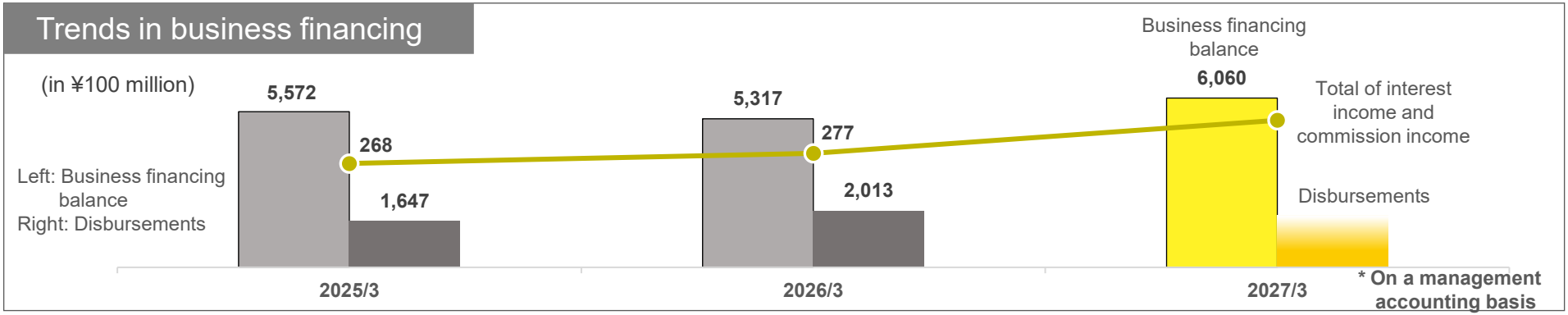
Corporate Customer Strategy 2: Building a Framework for Business Succession Financing and Related Services, and Driving Further Growth

- **Achieve income growth through appropriate asset control and effective exercise of the intermediary function, relying less on increases in loan balances**
- **Support customers in addressing business challenges through high-value-added proposals for business succession financing and investments, and build long-term relationships of trust**

	To FY2023	From FY2024 to FY2025	From FY2026
Initiatives	Building the foundation	Delivering results	Driving further growth
Measures	• Accumulated know-how within the specialized departments at headquarters • Established an internal framework for LBOs and non-recourse lending • Enhanced Kiraboshi Capital and Kiraboshi Consulting organizations	• Increased bank-originated business succession financing and investments by leveraging accumulated expertise and rolled out these solutions through sales offices • Strengthened initiatives such as support for taking listed companies private	• Support all types of business succession through financing, investment, and consulting services • Further leverage Group synergies • Strengthen external collaboration with regional banks, PE funds, and other external partners to support large-scale transactions

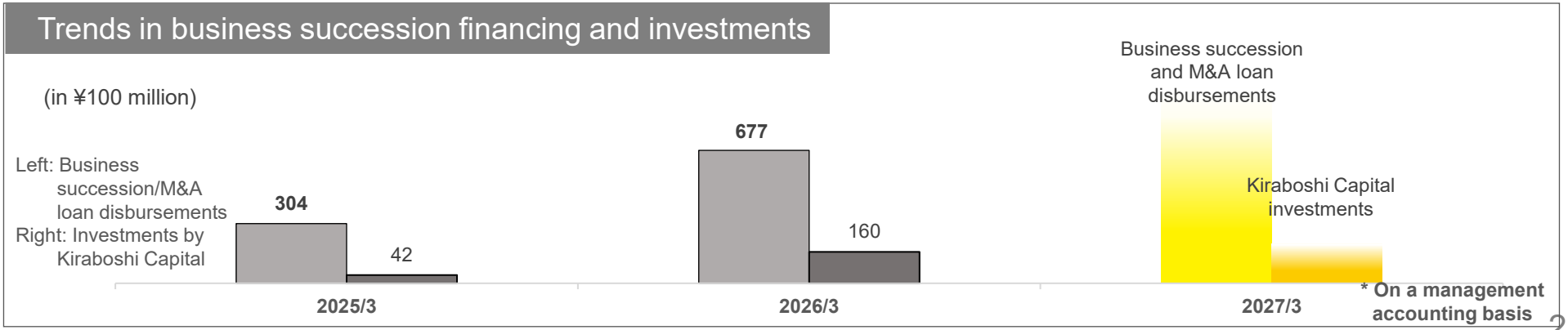
Specialized departments at headquarters

Trends in business financing



Sales offices

Trends in business succession financing and investments

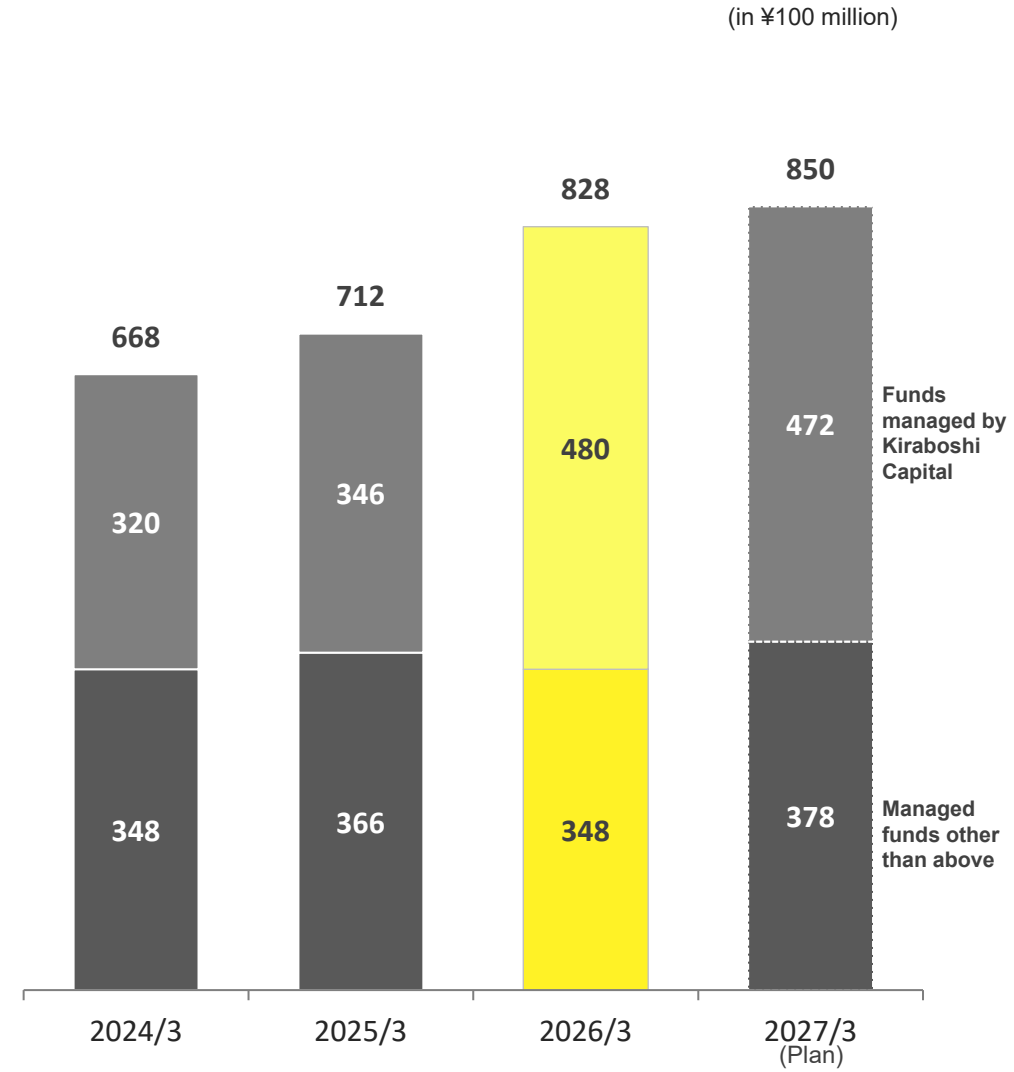


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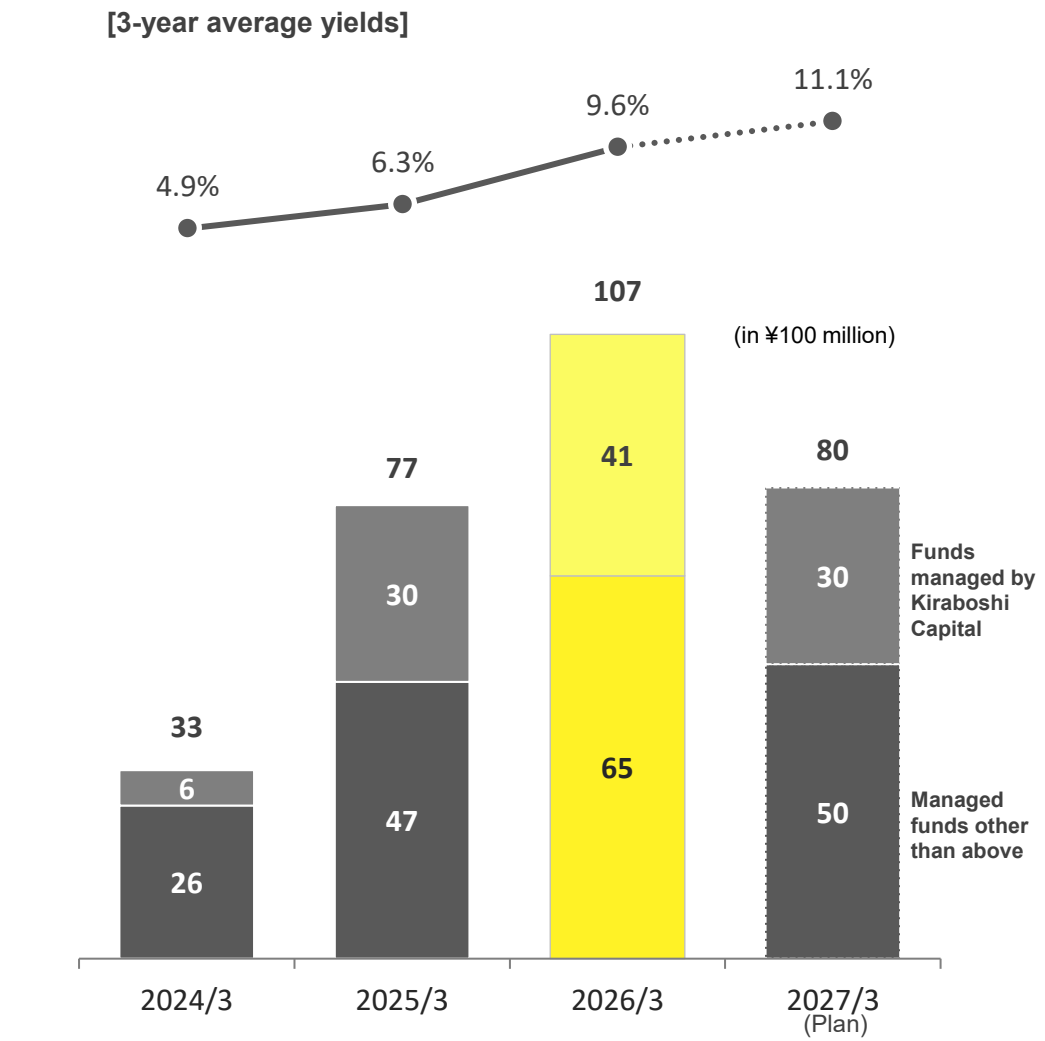
Corporate Customer Strategy 3: Equity Investment Business 1

- Investments in PE funds have steadily accumulated and have become an important component of FG's consolidated profit
- Stable income expected going forward despite income volatility in FY2025/3 and FY2026/3 due partly to large exits at investee funds

Kiraboshi Bank PE fund investment amount (LP)



PE fund yields

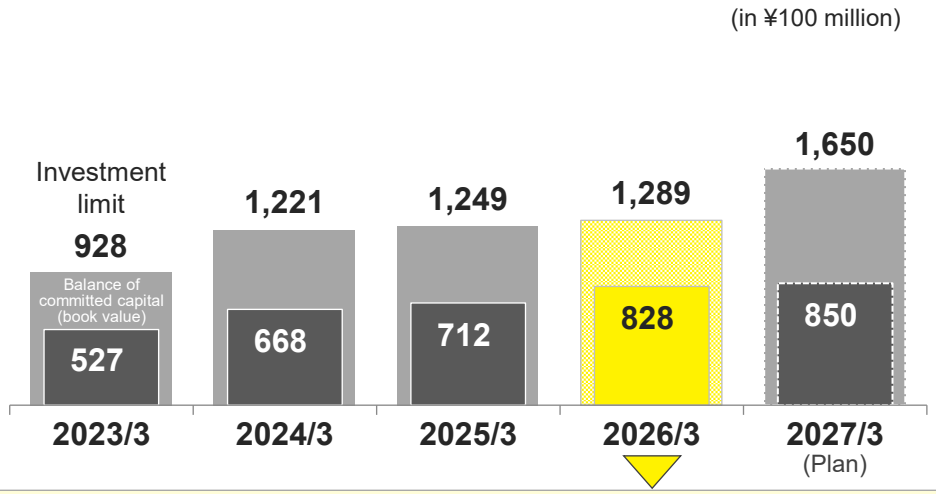


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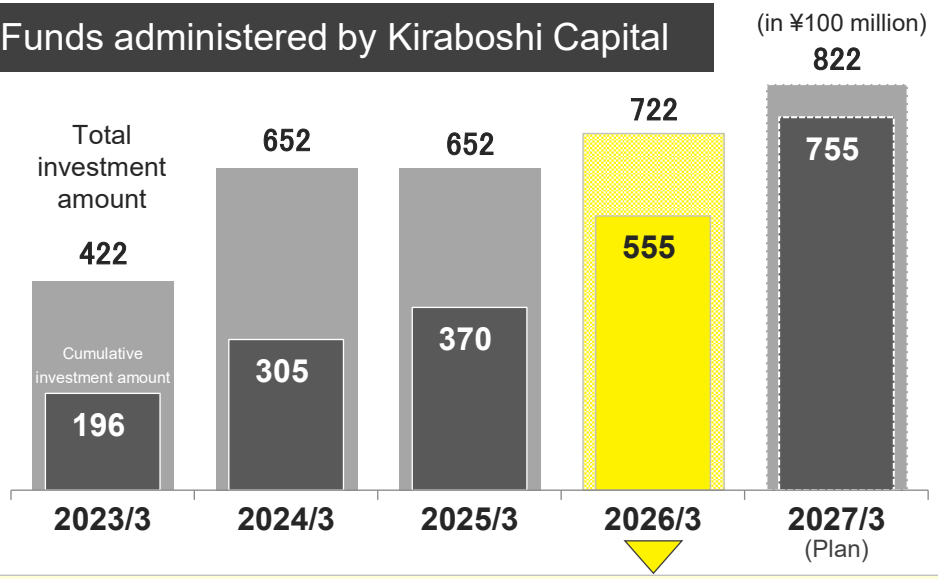
Corporate Customer Strategy 4: Equity Investment Business 2

- **Fund investment balances to increase, reflecting strong demand for equity financing associated with business succession**
- **Aim to achieve exits from Kiraboshi Capital's investee companies through corporate value enhancement**

Kiraboshi Bank PE fund investment amount (LP)



Funds administered by Kiraboshi Capital



Funds with investments as of March 2026

Breakdown of funds invested	Number of funds	Investment limit
Venture fund	25	¥6.8 billion
Reconstruction and debt funds	9	¥3.0 billion
Buyout fund	75	¥39.5 billion
Others (infrastructure, etc.)	4	¥2.1 billion
Others (Kiraboshi Capital Co., Ltd. Kiraboshi Consulting Co., Ltd.)	10	¥70.2 billion
Other (based outside Japan)	6	¥6.9 billion
	Total 129 funds	Total ¥128.9 billion

Funds managed as of March 2026

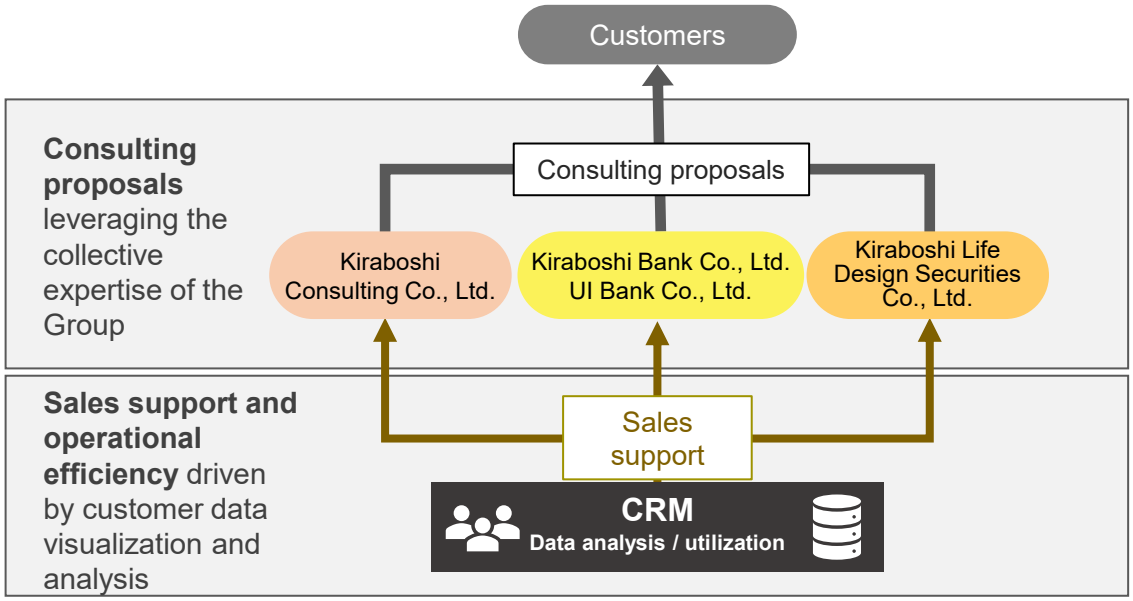
Name	Description	Total investment amount
Yume Kagayaki Fund 1	Buyout investment	¥2.6 billion
KCP Buyout No. 1	Buyout investment	¥8.0 billion
Yume Habataki Fund 1	Start-up investment	¥2.0 billion
Yume Habataki Fund 2	Start-up investment	¥4.0 billion
A&KC Mezzanine Finance 1	Mezzanine finance	¥27.5 billion
A&KC Medical No. 1	Medical fund	¥3.0 billion
KCP Equity Assist No. 1	Equity investment (minority)	¥8.0 billion
KCP Equity Assist No. 2	Equity investment (minority)	¥5.0 billion
Tokyo Sparkle	Engagement investing	¥12.0 billion
	9	Total ¥72.2 billion

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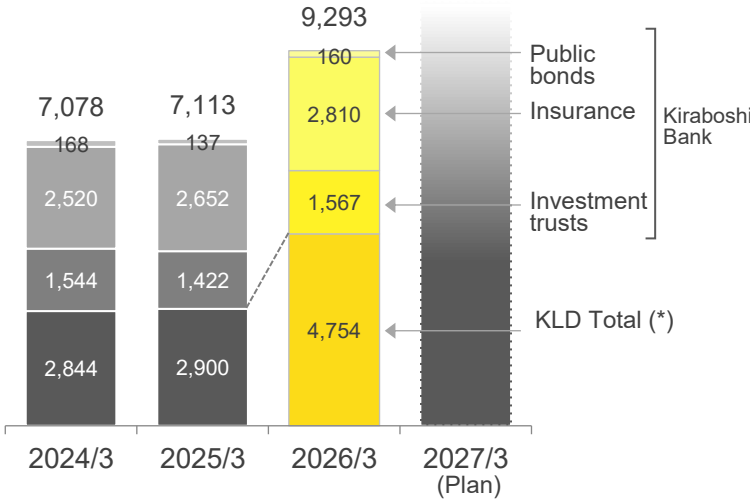
Retail Customer Strategy

- **Group companies driving growth in both assets under management and loan balances, leading to growth in the Group's overall balances**
- **Further support customers in addressing their challenges by leveraging Group resources to provide higher value-added proposals and more convenient services**

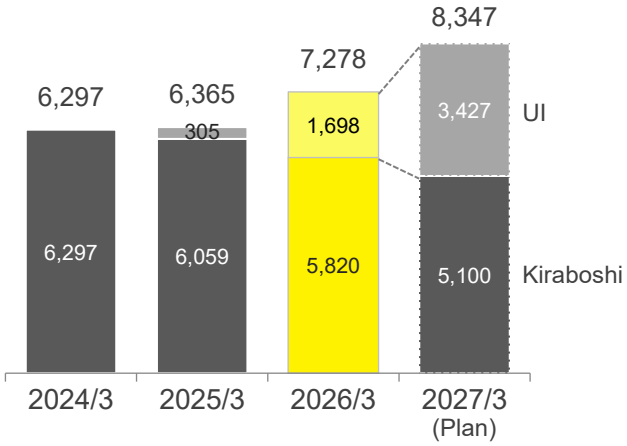
Concept of retail strategy through Group collaboration



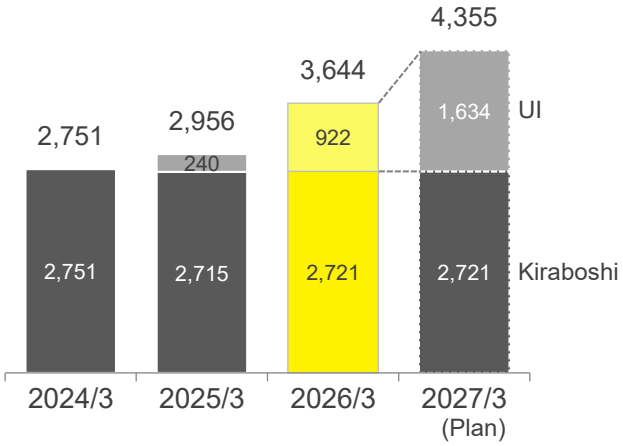
Balance of assets under management (in ¥100 million)



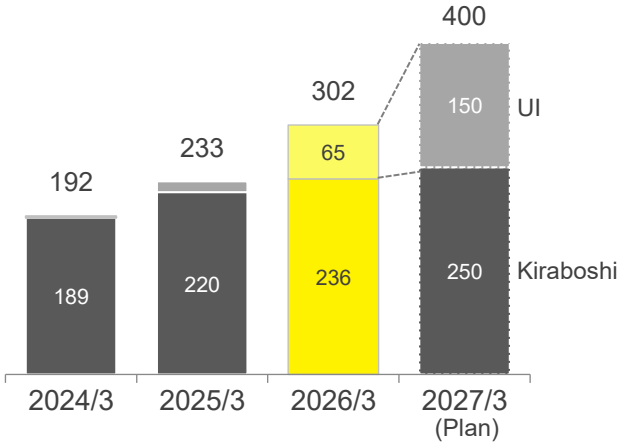
Mortgage loans (in ¥100 million)



Investment real estate loans (in ¥100 million)



Consumer/specific-purpose loans (in ¥100 million)



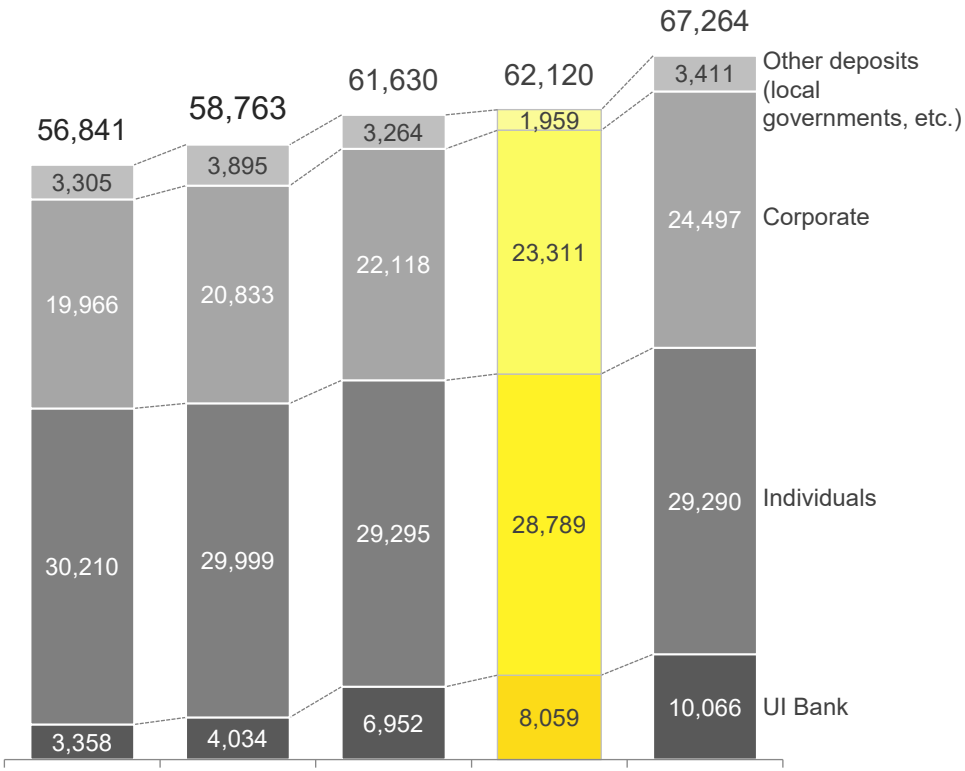
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Deposit Strategy

- **Build deposit balances, focusing on sticky corporate and retail deposits, through an approach that leverages the respective strengths of digital and physical channels**
- **Since FY2023/3, when UI Bank commenced full-scale operations, the Group's deposit balance growth rate has significantly outpaced that of other regional banks**

Deposit balance by type of customer (FG total)

(in ¥100 million)



<Balance>	2023/3	2024/3	2025/3	2026/3	2027/3 (Plan)
Kiraboshi Bank	53,482	54,728	54,678	54,060	57,198
UI Bank	3,358	4,034	6,952	8,059	10,066
Corporate deposits (Kiraboshi+UI)	19,966	20,833	22,118	23,724	24,917
Retail deposits (Kiraboshi+UI)	33,569	34,034	36,247	36,436	38,923

* Excluding certificates of deposits
* UI Bank figures through FY2025/3 represent retail deposits only

Kiraboshi Bank

- Acquire settlement deposits through main bank relationship building activities and workplace channels
- Acquire deposits commensurate with lending share
- Strengthen approach to high-net-worth individuals and business owners
- Promote the use of pension, payroll, and other account services

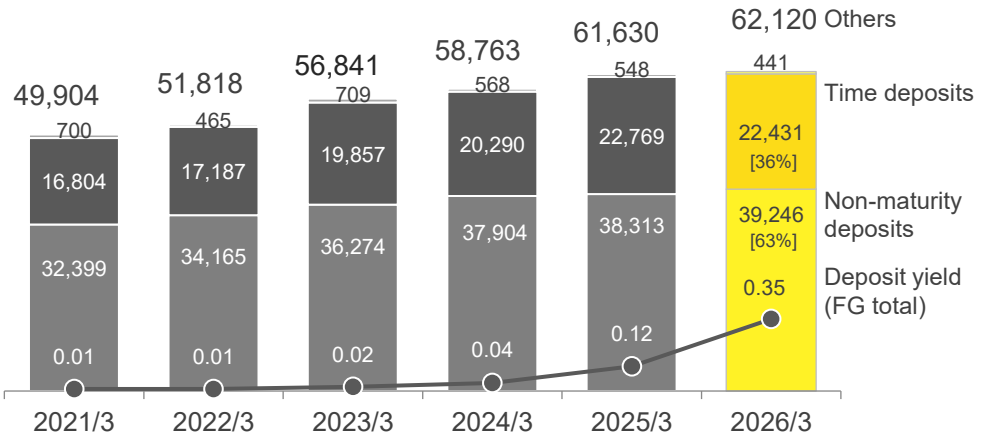
UI Bank

- Acquire deposits through multi-product relationships with Group customers
- Promote the use of payroll and other accounts among mortgage customers
- Acquire deposits through the development of digital platforms, including BaaS

Deposit balances by type (FG total)

(Unit: ¥100 million, %)

Figures in parentheses indicate shares of the total



<Yield breakdown>

Kiraboshi Bank	0.01%	0.01%	0.01%	0.02%	0.09%	0.28%
UI Bank	—	0.28%	0.27%	0.33%	0.39%	0.87%

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Digital Strategy

■ **Pursue digital strategies across the Group in four core key areas: retail, CRM utilization, platform, and system development**
■ **During the current MTBP period, build a foundation for digital sales and build a digital retail monetization system**



Digital Retail

- Launch of UI Bank's new products **[Hataraku Saifu / Mamori no Saifu]**
- Expansion of digital bases **[Kiraboshi Digital Lab SAGAMIHARA]**

Expand share of digital retail business
- Expansion of business with digital marketing

Strengthen digital strategy departments
- Organizational realignment and acceleration of digital initiatives

CRM utilization

- Development of an integrated Group information platform
  Expansion of CRM utilization to seven Group companies

Provide enterprise DX support
- Development of a settlement platform
- SaaS services for businesses (expenses, attendance, etc.)

Expand platform business
- In addition to financing income, increasing income from BaaS fees, etc.

Platform

- **"CQ BANK,"**
  BaaS for electric power companies
- **"KYODAI BANK,"**
  BaaS for foreign residents in Japan
- **Musashi-koyama Shopping Street Promotion Association's Palm UI Pay,**
  an A2A payment service for a shopping district

System Development

- **"Kira Chat,"**
  an in-house AI platform
- **"Company App,"**
  a corporate employee benefits application

Develop framework for AI utilization
- Build "Kira Chat", a generative AI
- Organize AI application idea contests

Operate next-generation system (Kiraboshi Bank)
- Renewal of core system

Build Group digital platform
(integrated Group apps, IT system consolidation)

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New Customer Touchpoints through Innovative Service Locations

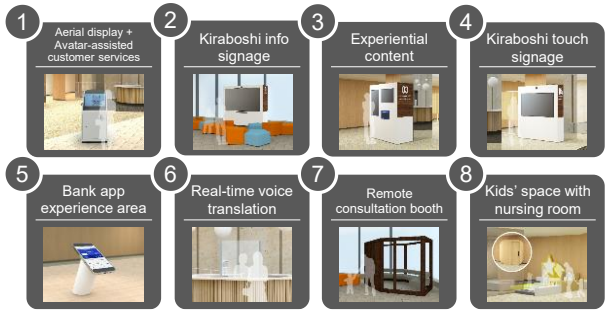
- **Establishing new types of customer touchpoints, including branches focused on digital experiences or focusing on advisory services**
- **Delivering a wide range of services through new customer touchpoints beyond traditional branch formats, including locations in large commercial facilities and weekend operations**

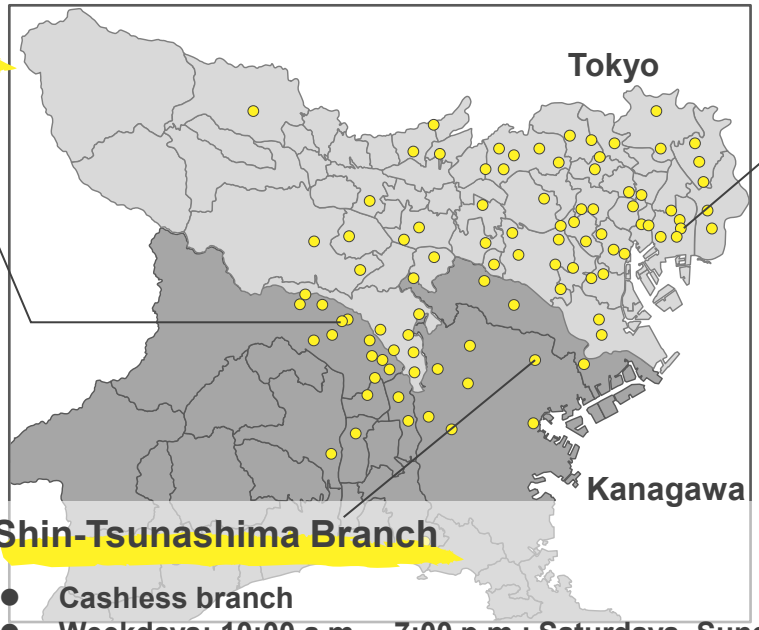
Creating new customer touchpoints through innovative service locations, offering digital experiences and a broad range of advisory services

Kiraboshi Digital Lab SAGAMIHARA

- Digital and cashless service center (no general banking services available)
- **Open from 10:00 a.m. to 5:00 p.m., weekdays, Saturdays, and Sundays**
- **State-of-the-art digital experience / app experience support**
- **Dissemination of local information**







Shin-Tsunashima Branch

- **Cashless branch**
- **Weekdays: 10:00 a.m. – 7:00 p.m.; Saturdays, Sundays & Public Holidays: 10:00 a.m. – 5:00 p.m.**
  (Only consultation services are available after 3:00 p.m. on weekdays and all day on Saturdays, Sundays, and public holidays)
- **Customer services provided by avatar bankers**



[Kiraboshi Lounge Kitasuna]

- **Consultation-focused branch**
  (Asset management / loan consultation services)
  (No general banking services available)
- **Open 10:00 a.m.–6:00 p.m. on weekdays, Saturdays, Sundays, and public holidays**
- **Customer services provided by avatar bankers**
- **Located within Ario Kitasuna, a commercial complex**





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Start-Up (SU) Strategy / Overseas Strategy 1

■ **Conducted activities aligned with the Tokyo Metropolitan Government's start-up initiatives to contribute to local communities, with the SS (Start-up Studio) Division taking the lead**
■ **Leverage domestic and international networks to support customers in their value creation and cultivate start-ups**

Networks

▶ Participation in large-scale conferences
- SusHiTech Tokyo

▶ Start of activities in Chubu and Kansai areas
- Member of STATION Ai, one of Japan's largest start-up support hubs

▶Event hosting and co-hosting

Networking with investors, VCs, business corporations, and SUs

Over 8,000 people (cumulative)

Value creation

▶ Financing (loans and investments)
▶ Support for entrepreneurs
▶ Pitch events
▶ Acceleration programs
▶ Open innovation
▶ PoC (proof of concept)

Corporate value enhancement support for SUs

1,884 firms

Cumulative transaction record (*)

Financing for start-ups and business establishment	Equity investments
2,621 loans / ¥61.8 billion	**26 deals / ¥0.97 billion**

* Since establishment of SS (Start-up Studio) Division in July 2023

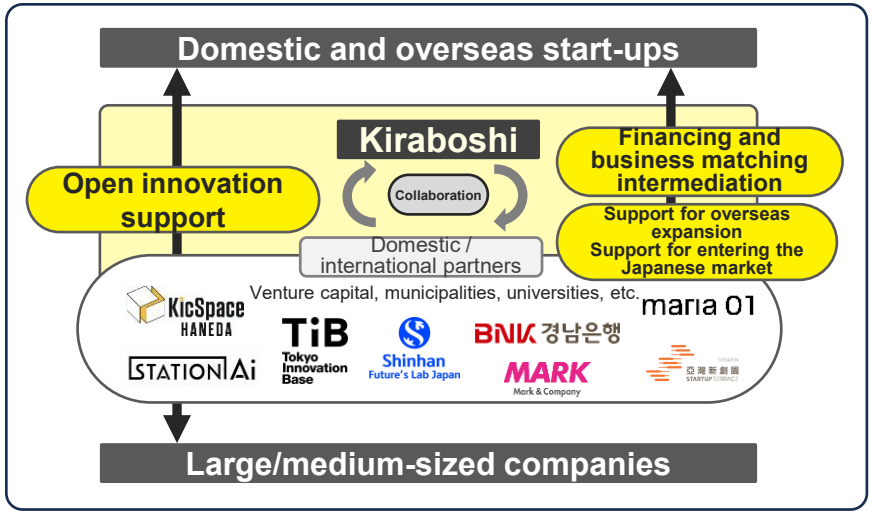


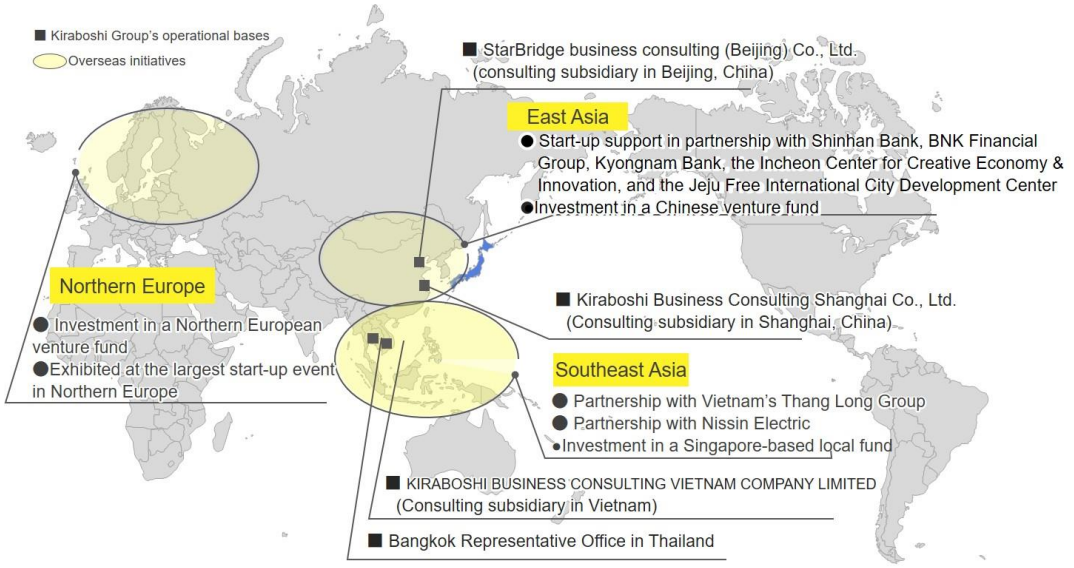




FY2026 ▶ Further enhance the effectiveness of start-up activities through alignment with the Tokyo Metropolitan Government's initiatives

■ SU support in collaboration with domestic and global partners





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Start-Up (SU) Strategy / Overseas Strategy 2

■ **Built collaborative frameworks with companies and support organizations across Asia and strengthened two-way support for cross-border expansion**
■ **Strengthened financial support for overseas expansion through hands-on support via equity investments and financial collaboration with the Japan Bank for International Cooperation**

Support for overseas expansion

Established a support framework for international expansion of Japanese and Korean companies in collaboration with Korean support organizations (Japan-Korea Cross-Border Network)

- Signed an MOU with a Korean start-up support organization and strengthened support for its recommended start-ups' expansion into Japan
- Leveraged the Japan-Korea cross-border network to support Japanese companies' overseas expansion

Japan-Korea cross-border network

Shinhan Financial Group
A leading financial group providing diverse financial services in Korea and overseas

BNK Financial Group
One of Korea's largest regional financial groups, providing comprehensive community-based financial services

CCEI*
A public support organization that identifies, nurtures, and invests in start-ups

JDC*
A public development agency that plans and promotes development, tourism, and industry in Jeju

Korean companies
Korean start-ups

Support for Japanese companies entering the Korean market

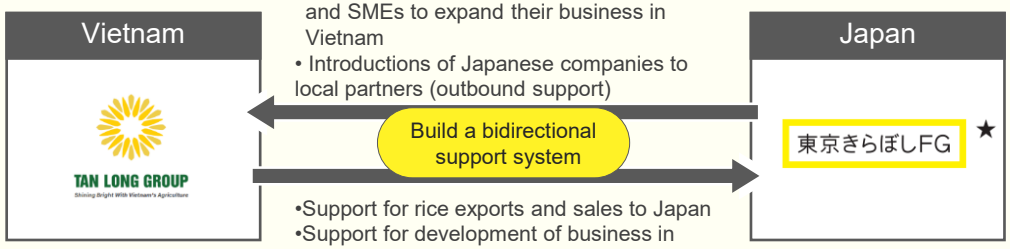
Support for Korean companies entering the Japanese market

Kiraboshi Bank
Kiraboshi Consulting Co., Ltd.

Japanese companies
Japanese startups

CCEI: Center for Creative Economy and Innovation
* JDC: Jeju Free International City Development Center

Support for expansion into Japan and Vietnam in collaboration with local Vietnamese companies



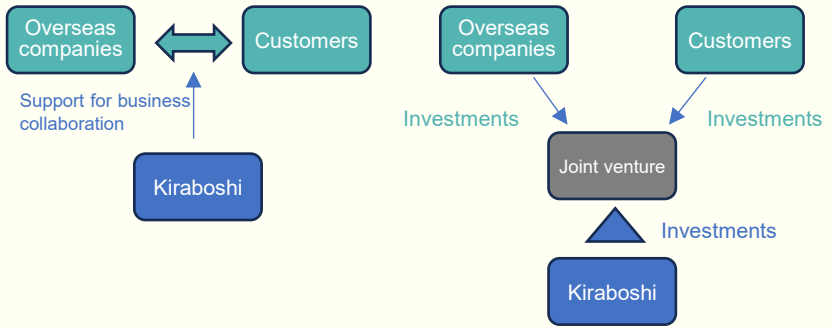
- Support for Japanese mid-sized companies and SMEs to expand their business in Vietnam
- Introductions of Japanese companies to local partners (outbound support)

•Support for rice exports and sales to Japan
•Support for development of business in Japan (inbound support)

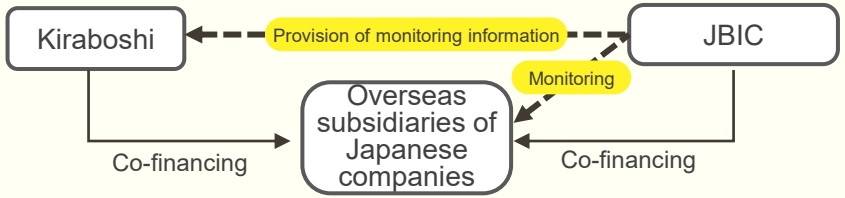
Equity investments/financial support

Equity investments in overseas businesses and hands-on support

- Created new overseas business opportunities by supporting collaboration between customers and overseas companies
- Going beyond consulting support, provided hands-on support to help ensure the success of overseas businesses through equity investments in new business ventures



Financial collaboration with the Japan Bank for International Cooperation (JBIC)

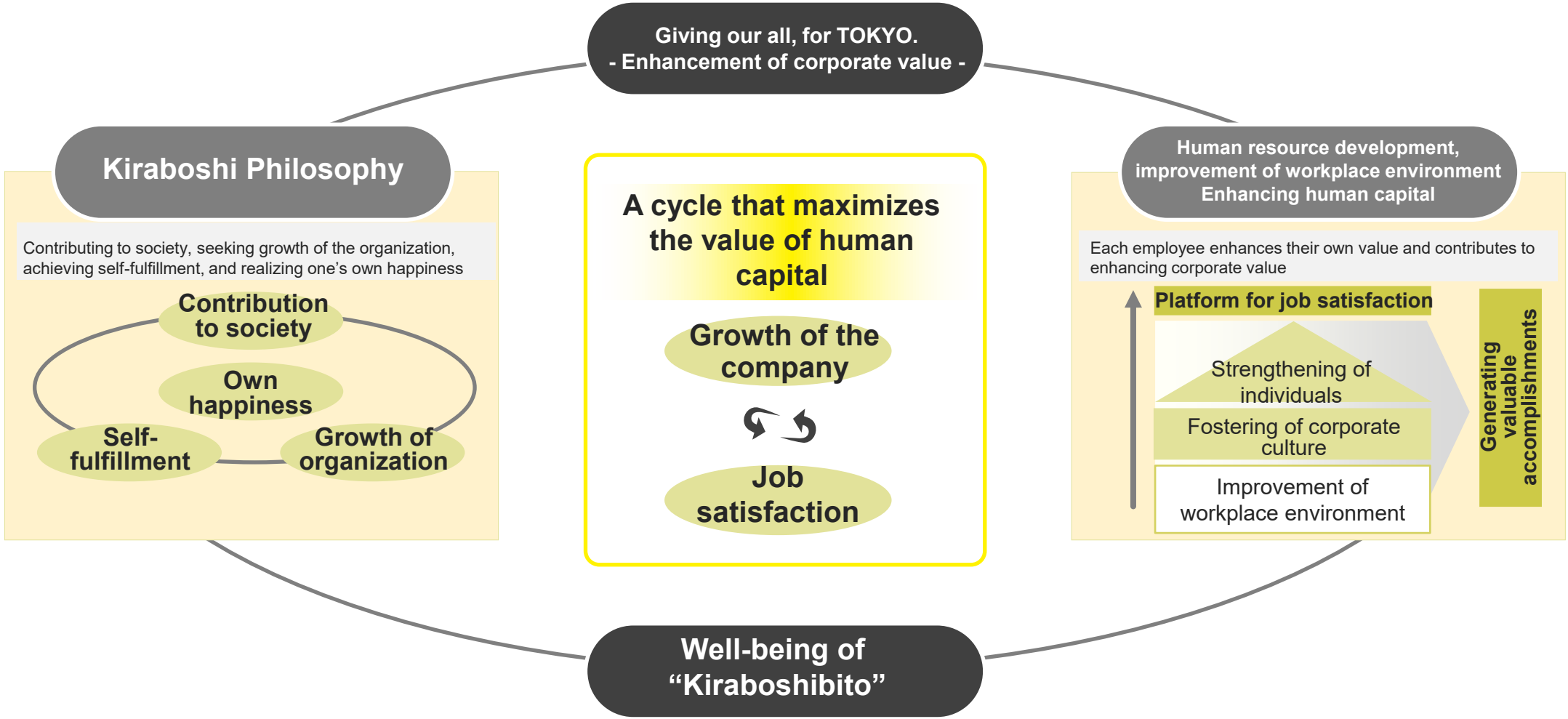


- Signed an MOU with JBIC on a framework to support regional financial institutions in monitoring overseas business operations
- Leverage monitoring information provided under the framework to strengthen financial support for overseas expansion of SMEs and mid-sized companies

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Well-being and Human Capital Management 1

- The Kiraboshi Group seriously supports the well-being of its employees, or “Kiraboshibito,” to create a virtuous cycle that maximizes the value of our human capital
- We achieve customer, community, and employee well-being by “giving our all, for TOKYO”



* “Kiraboshibito” are people who have a spirit of benefiting themselves and others, think and act based on certain action guidelines, and put the “Kiraboshi Philosophy” into practice

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Well-being and Human Capital Management 2 Achieving Well-being

■ **Achieve employee well-being through fostering of corporate culture and improvement of workplace environment**

■ **Conduct regular surveys to visualize the well-being of each employee, aiming to increase survey scores each year**

Well-being management KPI

Conduct surveys periodically
Aim to earn higher survey scores each fiscal year

FY2025 survey results
3.42 pt /5.00pt

FY2024 survey results
3.38 pt /5.00pt

● Elements for achieving well-being "PERMA"

Set KPIs based on survey questions considered particularly important elements for achieving well-being

P	Positive Emotion	Positive feelings
E	Engagement	Focus on one's work
R	Relationships	Good personal relationships
M	Meaning	Work that feels meaningful
A	Accomplishment	Feeling a sense of growth

Specific initiatives to achieve well-being

Fostering of corporate culture

● **Pervasiveness of purpose**

Intra-divisional "Giving our all" project

・Sales offices, regional offices, headquarters and Group companies identify regional challenges and develop initiatives to address them. Offices and divisions that have undertaken particularly outstanding initiatives are commended.



Commendation ceremony in FY2024

Young people's "Give our all" project

・Project where young members who put up their hands and were selected take initiative in driving the activities

・Conduct surveys and internal networking events. Propose workplace environment improvement measures based on employee feedback

Enhancement of employee engagement

Restricted stock grant	Encouraging employees to take annual paid leave	Encouraging employees to take childcare leave
Conducted for three consecutive years through FY2025	➢Introduced a new leave program **"Well-being Leave"*** ➢Annual paid leave utilization target: **90**%	FY2025 utilization rate: **100**% for both **female and male** employees

*In principle, once a month (excluding months in which extended leave is taken)

Diversity & Inclusion

Percentage of female managers	Number of foreign national employees	Promoting talent empowerment
FY2025: **20.5**% (FY2023: 18.7%)	FY2025: **24** persons (FY2023: 18 persons)	Empowering senior employees **Securing employment opportunities up to age 70**

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Well-being and Human Capital Management 3 Human Resource Development

- Enhance initiatives aimed at “strengthening the individual” to develop professional human resources who can increase their own value and contribute to a rise in corporate value
- Establish a system that can recruit, develop, and deploy specialists in each field, and actively invest in human resource development

Initiative to strengthen the individual

Recruiting

Actively recruit professional human resources

Development

Strategically deploy them to specialized units, train them internally and externally

Investment in human resource development

FY2024 actual ¥0.41 billion ▶ FY2025 actual ¥0.50 billion

Develop capabilities quickly

Joining the company / Basic stage

Seeking management role → **Management personnel** → **Directors** → **Officers**

*Officer candidates

- Expand succession planning
- Provide experience in different industries through external assignments
- Give succession training at **four** levels (officers, directors, director candidates, next-generation leaders)
- **Outside placements: 42 individuals** (external organizations, other industry sectors, MBA programs, etc.)

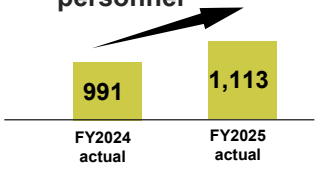
Seeking professional role → **Professional personnel** → **Strategy directors**

*Specialists getting the same treatment as officers

- Consulting
- Private banking
- Corporate customer finance, business restructuring
- Digital
- Continue mid-career hiring
- Placement at external organizations
- On-the-job training in specialized departments

Staff (routine work)

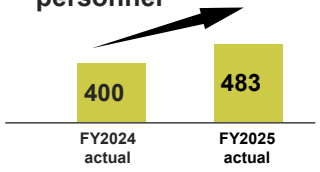
Number of professional personnel



Number of mid-career hires 93 persons

FY2025 results for entire FG

Number of digital personnel



Digital tech training 2,684 cumulative participants

FY2025 training participation results for entire FG
Generative AI and digital workflow optimization training

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Initiatives for Carbon Neutrality (Medium- to Long-term Targets)

- **Expressed support for the TNFD in FY2025**
- **For Scope 1 and 2, aim to achieve carbon neutrality by FY2030**
- **Carbon neutrality support in alignment with Tokyo Metropolitan Government's initiatives**

Road Map to CN

2024 | 2025 | 2026 | 2027 | 2028

Scope 1, 2
- Reduce emissions by 81.1%
- Achieve carbon neutrality by FY2030

Scope 3
- Support for CO_2 emission visualization
- Kiraboshi Carbon Neutrality Support Package*

Sustainable financing (environment)
- ¥130.0 billion in cumulative total (since FY2022)
- Cumulative target of ¥200.0 billion by 2030

TNFD
- Announced TNFD endorsement
- Enhance disclosures

Green deposit CQ BANK
- Launched in November 2025
- UI Bank Co., Ltd. BaaS — Providing white label financial services
- CQ BANK

Others
- Ongoing forest conservation activities ("Corporate Forests," "Kiraboshi Forest")

Kiraboshi Group's sustainability targets

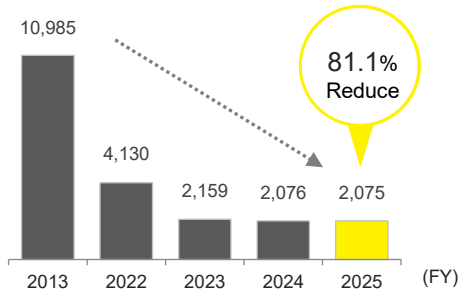
CO_2 emissions (t-CO_2)

CO_2 emission reduction by FY2030

Scope 1, 2

FY2030

Carbon neutral



Tokyo Metropolitan Government initiatives x Kiraboshi support

Tokyo Metropolitan Government initiatives
- Zero Emission Tokyo
- Subsidies for energy efficiency and renewable energy adoption
- Promotion of EV and charging infrastructure adoption

Kiraboshi Support

Kiraboshi Carbon Neutrality Support Package*
- Emissions visualization and consulting
- Sustainable finance
- Subsidy utilization support

Impact on local communities

- ✓ Decarbonization of SMEs
- ✓ Energy cost reduction
- ✓ Job creation
- ✓ Enhanced regional competitiveness

* **Kiraboshi Carbon Neutrality Support Package:** Kiraboshi Group working together to support initiatives toward carbon neutrality

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3. Corporate Value Enhancement Measures, Capital Policy

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Corporate Value Enhancement Measures 1: Initiatives for Improving PBR

Logic tree for PBR improvement

PBR = **ROE** × **PER**

ROE = **RORA** × **Financial leverage**

					Impact of capital policy announced on May 8		
					Conversion of Class I [¥15.0 billion]	Redemption of Class II [¥40.0 billion]	Share split
PBR	ROE	RORA	**Strengthening profitability: business portfolio evolution** ・Optimally allocating management resources ・Ensuring appropriate balance of risk and return	Net income (FG consolidated)	○ Strategic capital deployment		Create a more accessible investment environment for individual investors and increase the liquidity of the Company's shares
			Cost control ・Reducing base costs ・Allocating necessary DX investments and expenses in growth areas	OHR			
		Financial leverage	**Risk-weighted asset control** ・Switch from low profitability to high profitability assets ・Allocating assets to community revitalization projects	RORA			
			Enhancing shareholder returns, capital policy ・Shareholder returns ・Capital soundness, capital allocation	Capital ratio	○ Enhancement of capital quality	△ Reduced capital base (improved ROE)	
	PER	Cost of equity	**Reducing cost of equity** ・Diversification and evolution of the business portfolio ・Recording of sustainable and stable earnings	Cost of equity		○* Contribution to reducing cost of equity	
		Expected growth rate	**Increase in expected growth rate** ・Enhancing contributions to local communities and advancing sustainability management ・Disclosing growth strategies	PER	△ Increase in the number of common shares	○ Mitigating dilution concerns	

Growth strategies	
Group Strategies	・Address customer challenges through the Group's comprehensive capabilities ・Increase earnings contribution from both Kiraboshi Bank and Group companies
Corporate Customer Strategy	・Expand business succession financing and investments by increasing main bank relationships ・Drive earnings growth through asset turnover with less dependence on loan balances ・Provide employee benefits solutions for an inflationary environment
Retail Customer Strategy	・Provide hybrid in-person and digital services tailored to customer needs ・Leverage Group resources to provide high-value-added proposals and convenient services, and address customer challenges ・Expand services to owners, executives, and employees of corporate customers
Deposit Strategy	・Dual-bank strategy (digital and physical hybrid model) ・Expand deposits through competitive product offerings ・Low-cost operations integrating digital and retail banking ・Secure settlement accounts and sticky deposits from main-bank customers
Digital Strategies	・Expand the user base of the digital platform business ・Contribute to the sustainable development of regional communities through BaaS, LaLa Pay Plus, and other platform functionalities

* The redemption of the preferred shares is expected to reduce the volatility (β) of corporate value attributable to common shareholders
(Cost of Equity = Risk-Free Rate +β (Stock Price Sensitivity) x (Expected Market Return – Risk-Free Rate))

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Corporate Value Enhancement Measures 2: Business Portfolio Evolution (Excluding Kiraboshi Bank)

- **Introducing a business valuation indicator reflecting the cost of equity: Business value = Profit - (Allocated risk capital × Cost of equity)**
- **The business value of the "Digital Business" is improving significantly due to UI Bank's shift to profitability**
- **Build a business that integrates digital and real across the entire Group through synergies notably of Digital, Finance, and Solution businesses**



* Circle size represents size of profit by business (dashed circles of digital business indicate negative profit values)

Digital	■ UI Bank Co., Ltd. ■ Kiraboshi Tech, Inc. ▶ UI Bank's profitability improved, enhancing its business value ▶ Achieved profitability in FY2025, aiming for further enhancement of business value
Financial	■ 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. ▶ Increasing business value by promoting main bank relationship building transactions that integrate the financial business with non-financial businesses such as consulting
Solutions	■ Kiraboshi Consulting Co., Ltd. ■ Kiraboshi System, Inc. ■ ITC Co., Ltd. ■ Kiraboshi business office service, Inc. ▶ Increasing profits and improving business value by providing management consulting and DX solutions through Group collaboration
Promotion/ Overseas	■ 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. ▶ Providing detailed support for customers' overseas expansion and development of marketing strategies

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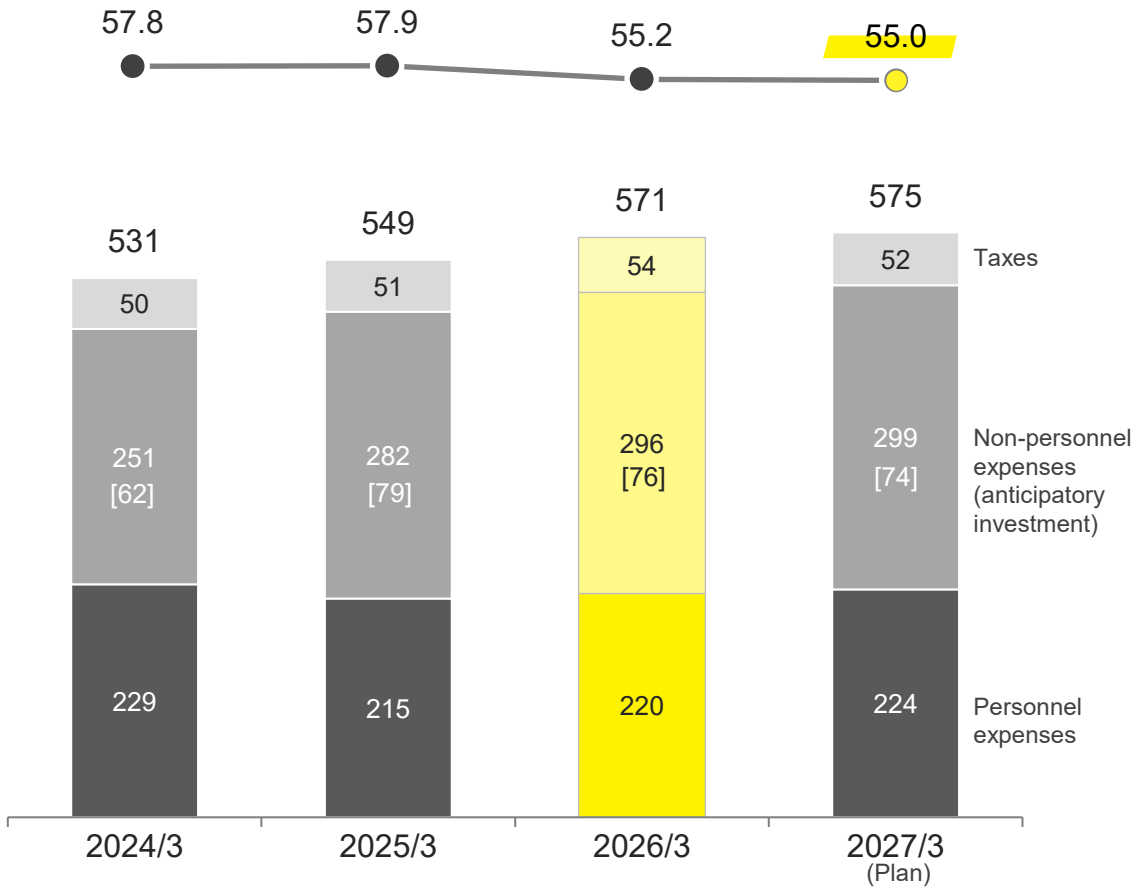
Corporate Value Enhancement Measures 3: Cost Control

- **Aim for improvement of operational efficiency and productivity through promotion of DX while implementing base salary increases**
- **Gross core business profit increased, while non-personnel expenses also increased due largely to increases in investment in IT systems, as well as in depreciation and administrative outsourcing expenses under the Group strategy**
- **Select growth area investments that are needed and respond accordingly**

Kiraboshi Bank

Core OHR/costs

(in ¥100 million)



YoY changes Factors behind increases/decreases (2026/3 → 2027/3) (¥100 million)

Non-personnel expenses

- **(1) Administrative outsourcing expenses, business management fees +5**
- **(2) Anticipatory investment (2)**

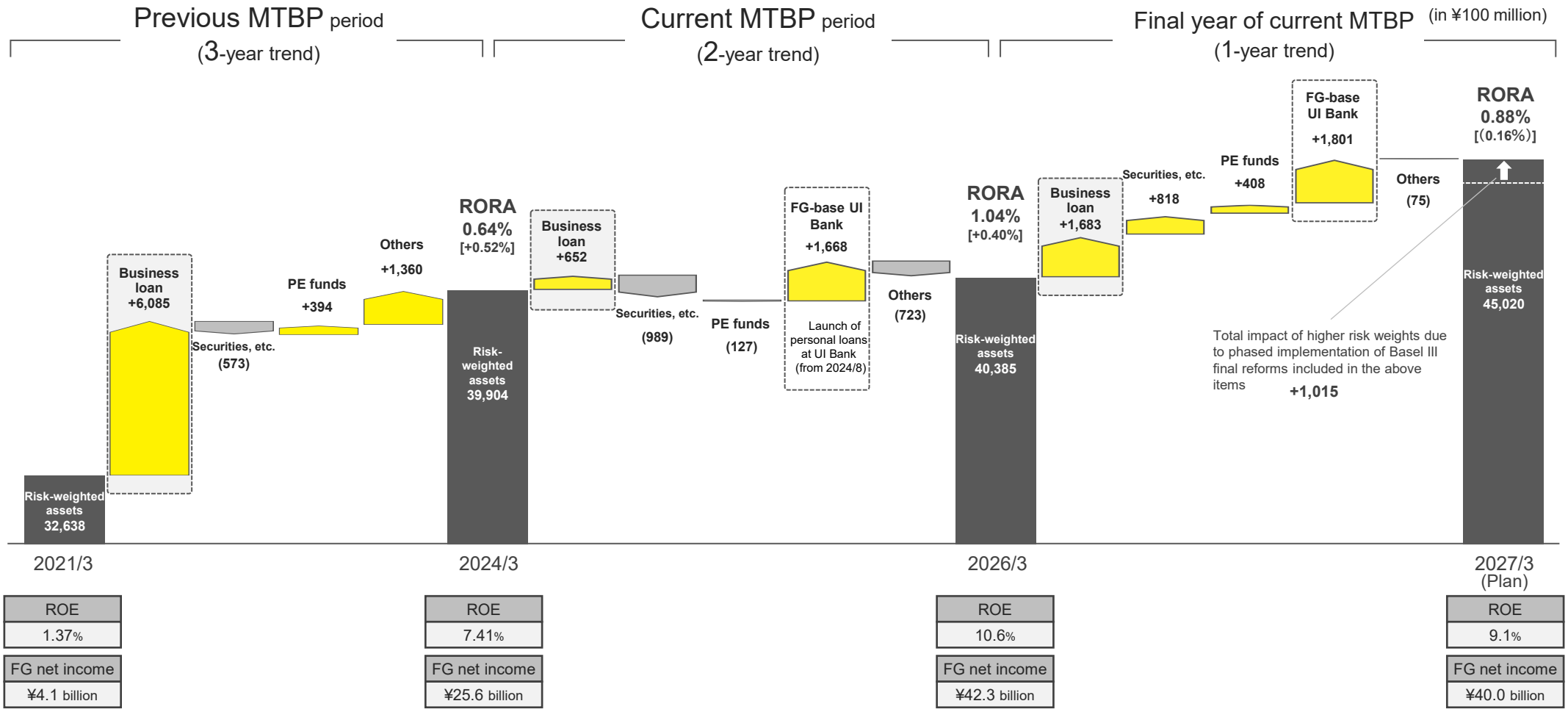
Personnel expenses

- **(3) Increase in base pay, etc. +5**
- **(4) Retirement benefit expenses (2)**

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Corporate Value Enhancement Measures 4: Risk-Weighted Asset Control (Overview)

- **From FY2025/3 to FY2026/3, risk-weighted assets were controlled with a view to accumulating internal reserves for the redemption of preferred shares**
- **In FY2027/3, reduce low-profitability assets and focus on the high-profitability business and growth areas outlined below**
  - ✓ **Businesses that are expected to generate diversified revenue streams through main bank relationship building and other initiatives**
  - ✓ **Equity investment business tailored to customer needs**
  - ✓ **Digital retail business, including UI Bank and Kiraboshi Tech, as key growth areas**



*1 “FG-base UI Bank" is UI Bank's non-consolidated credit risk-weighted assets less risk-weighted assets of loans to and deposits with Kiraboshi Bank.
*2 Business loans and securities, etc., do not include risk-weighted assets of UI Bank.

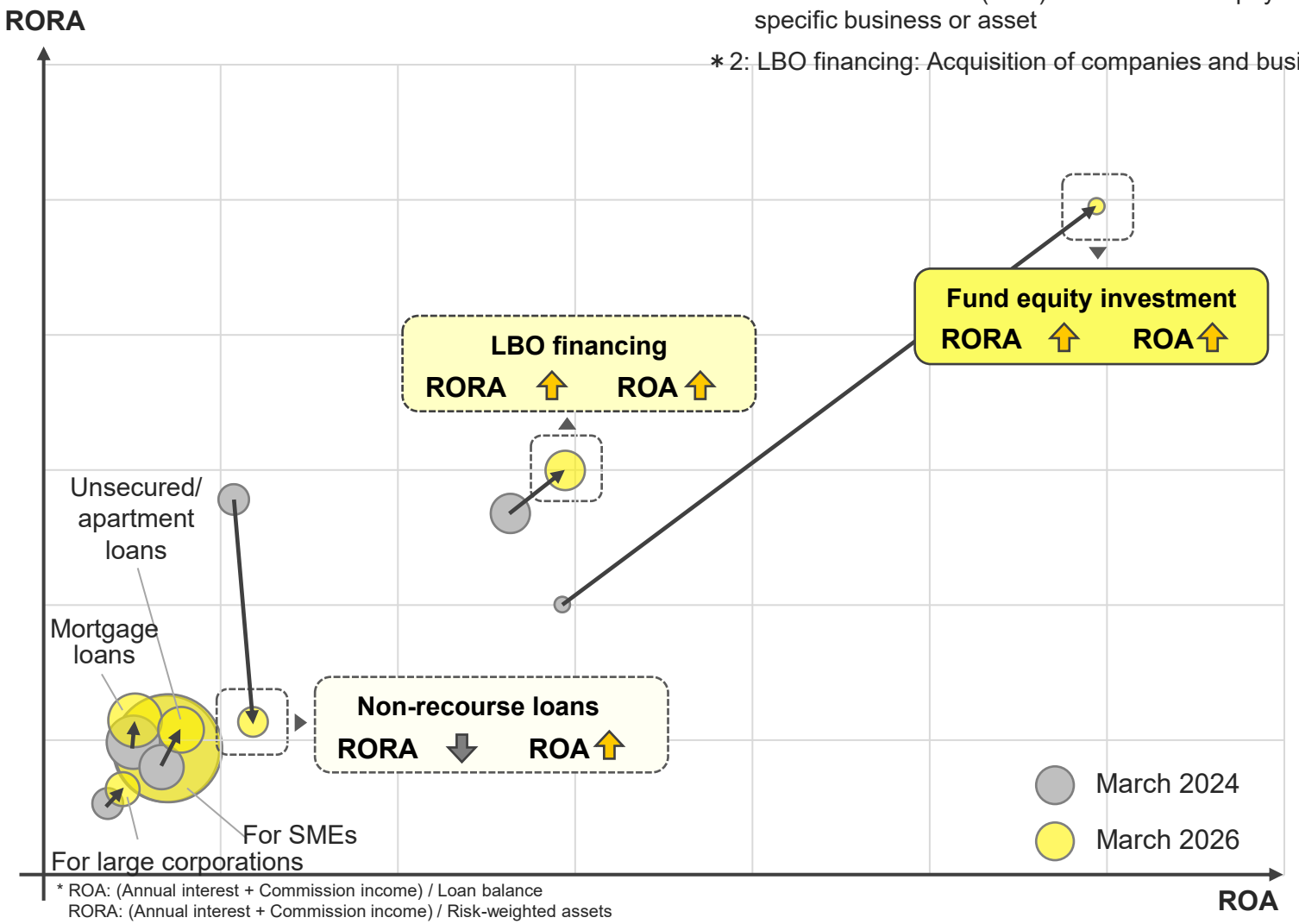
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Corporate Value Enhancement Measures 5: Risk-Weighted Asset Control (By Category)

- **Examine level of risk return for each asset category and build asset portfolio that increases RORA**
- **RORA and ROA both improving significantly with investment returns starting to materialize, including posting of gains on exit from large fund equity investments**
- **Non-recourse loans have lower RORA due to higher risk weights since Basel III**

＊1: Non-recourse loans (NRL): Loans whose repayment source is solely the cash flow generated by a specific business or asset

＊2: LBO financing: Acquisition of companies and businesses using debt financing



	RORA	ROA
For SMEs	→	↑
Unsecured/apartment loans	↑	↑
Mortgage loans	↑	↑
For large corporations	↑	↑
Non-recourse loans	↓	↑
LBO financing	↑	↑
Fund equity investment	↑	↑

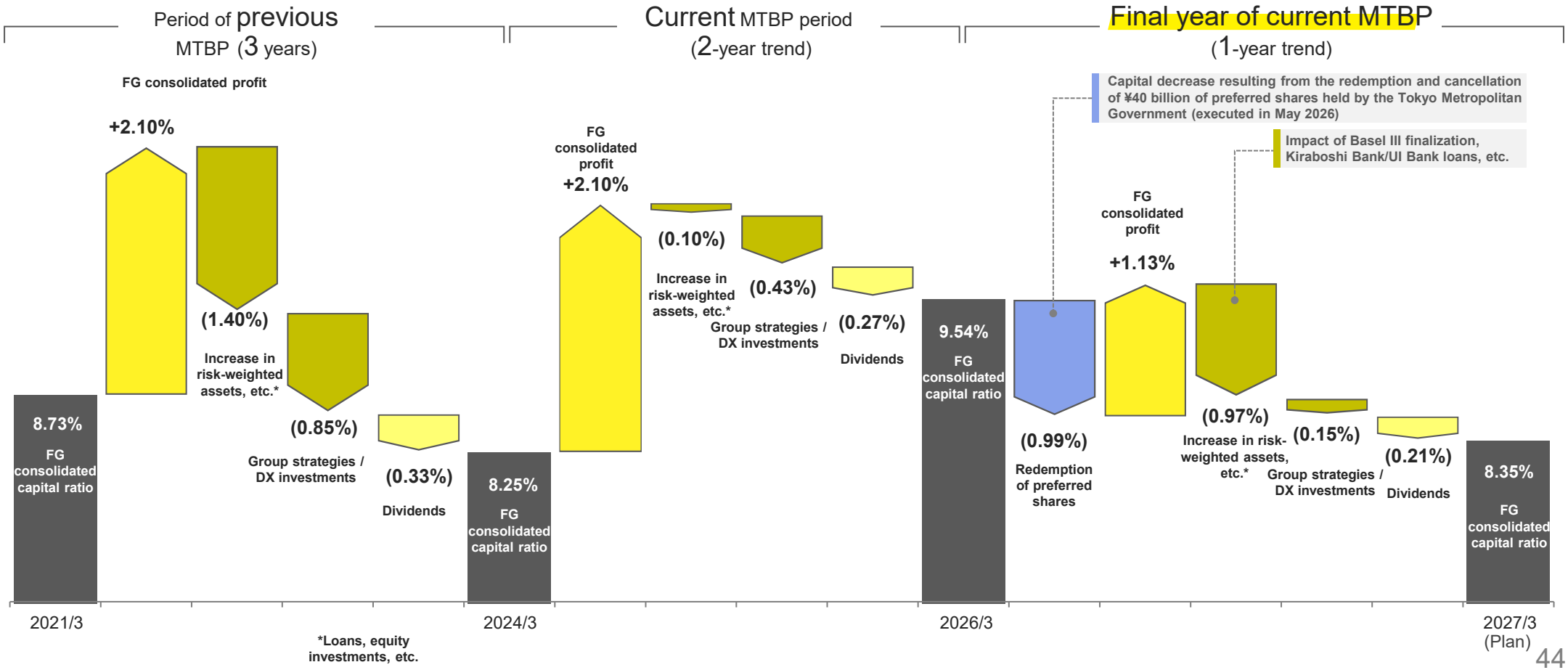
* ROA: (Annual interest + Commission income) / Loan balance
RORA: (Annual interest + Commission income) / Risk-weighted assets
* Circle size represents balance size
* Income from fees and commissions is included

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Corporate Value Enhancement Measures 6: Basic Capital Policy

- **Basic policy: Ensure a “sound capital ratio” and focus allocation on “use of capital to enhance profitability” and “return of profits to shareholders”**
- **In FY2025 (FY2026/3), capital ratio improved significantly to 9.5% due to accumulation of profit**
- **Internal reserves previously accumulated to fund redemption of preferred shares will, from FY2026 onward, be allocated to strategic growth investments and shareholder returns (dividends)**

Sound capital ratio	Utilizing capital to improve profitability	Shareholder returns and preferred share redemption scenarios
Accumulation of internal reserves Appropriately allocating capital and optimizing business portfolio	Controlling and replacing assets while being mindful of RORA Earning capital gains from hands-on support for equity investees	Targeting payout ratio of around 20% after redemption of preferred shares



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Shareholder Returns and Cross-Shareholdings

Policy on shareholder returns

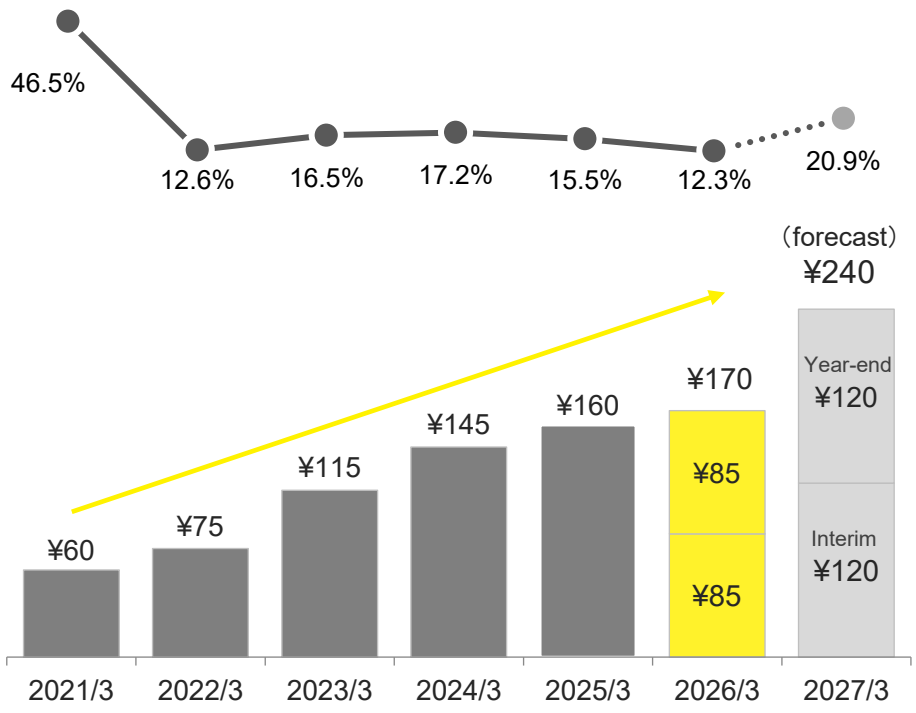
Basic policy is to make continuous and stable dividend payments. For the period covered by the current Medium-Term Business Plan (FY2024-FY2026), **target payout ratio is set at around 20%** even after redemption of preferred shares, and capital ratio of 8.3% is to be secured.

Policy on the Reduction of Cross-Shareholdings (Listed Shares)

During the period covered by the current Medium-Term Business Plan (FY2024-FY2026), aim to **reduce cross-shareholdings by around 40% in terms of book value**.

<Results>
Achieved a 45.9% reduction during FY2024-FY2025 (exceeding the target one year ahead of schedule)

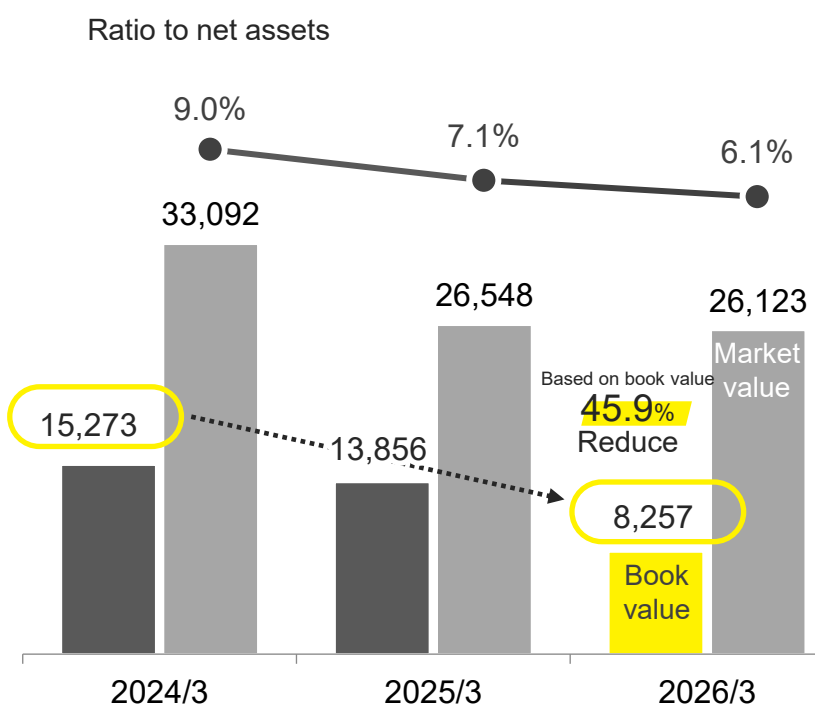
Annual dividend per share/payout ratio



* Amounts before giving effect to the share split effective July 1, 2026

Balance of cross-shareholdings (listed shares)

(Millions of yen)



* Balance of cross-shareholdings held by Kiraboshi Bank
* Ratio to net assets is the ratio of cross-shareholdings to FG's consolidated net assets

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Status of Dialogue with Stakeholders

Dialogue with shareholders

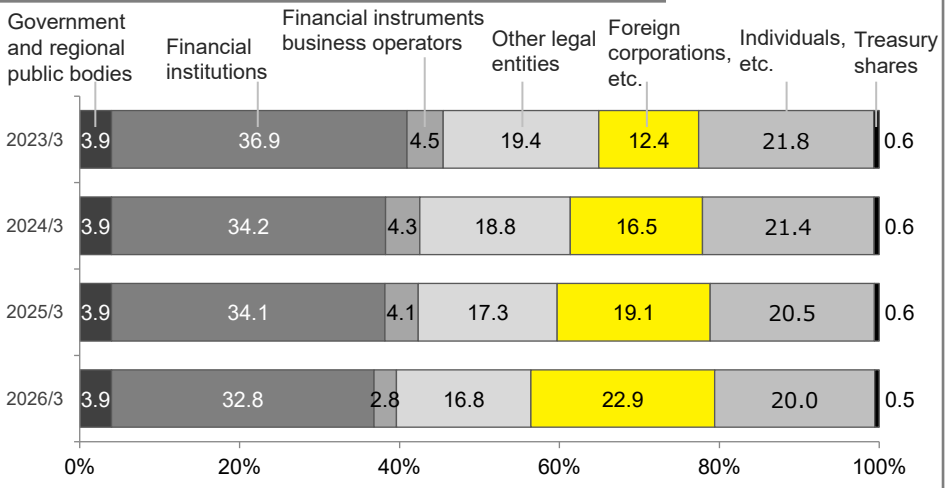
■ Main dialogue channels

FY2024	FY2025
Briefing session: **2** times 1on1: **21** companies full year	Briefing session: **2** times Securities firm-sponsored conference: **1** time 1-on-1: **40** companies full year

■ Main dialogue themes

- Preferred shares (redemption schedule, early redemption)
- Shareholder returns (payout ratio)
- UI Bank (business performance and future business development)
- Corporate value enhancement initiatives, medium- to long-term targets, etc.

Changes in shareholder composition



<Reference> Share split

Purposes

The share split was conducted to lower the stock price per investment unit of the Company's stock, the purposes of which are to create a more accessible investment environment for shareholders and investors, increase the liquidity of the Company's stock, and expand its investor base

Record date	June 30, 2026
Effective date	July 1, 2026
Share split ratio	**8-for-1** share split
Total number of issued shares before the share split	36,148,647 shares
Number of issued shares to be increased as a result of the share split	253,040,529 shares
Total number of issued shares after the share split	289,189,176 shares
Total number of shares authorized to be issued after the share split (*)	1,000,000,000 shares (*)

* Common shares

<Reference> Revision of the shareholder benefits program

Details of the changes	Discontinued Preferential investment trust purchase fee course ▼ **New** **Catalog Gift course**
Record date	March 31, 2026 (and March 31 of each year thereafter)
Eligibility requirements Benefit details	● 100 shares or more but less than 500 shares: Catalog gift equivalent to ¥3,000 ● 500 shares or more: Catalog gift equivalent to ¥6,000 - In both cases, shareholders must have held their shares for at least one year - Shareholding thresholds are based on pre-share-split share counts

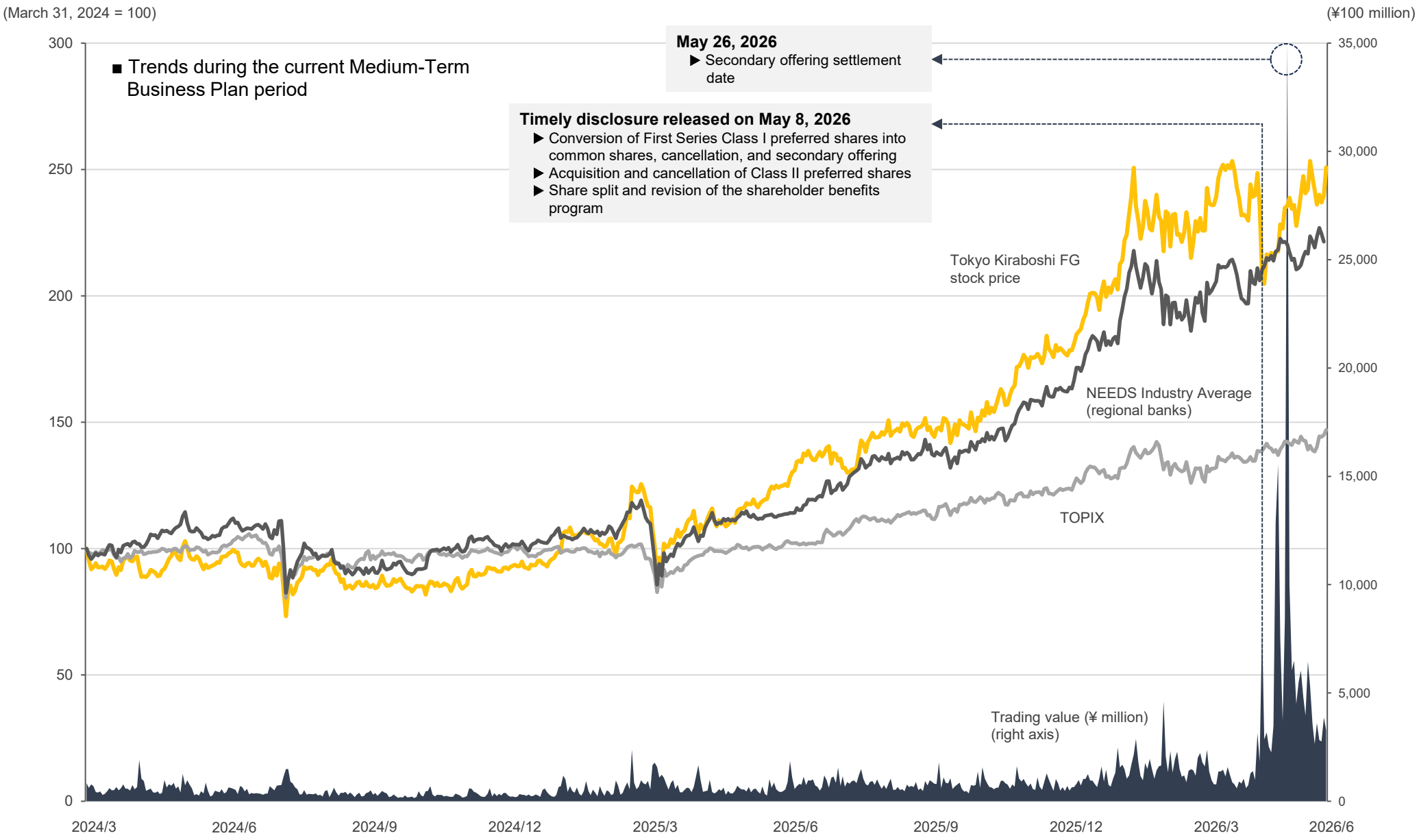
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KPIs

Social issues to be addressed, and our responses	KPIs for achieving our management targets (cumulative targets for FY2024–FY2026)		Progress in FY2024-FY2025 (cumulative)	Rate of progress
Achieving a sustainable society	30 FA projects (M&A)	◎	45 projects	150%
	Finance for business succession and turnaround, **120 projects worth ¥180 billion**	◎	215 projects ¥207.3 billion	179% 115%
	80% reduction in Scope 1 and 2 emissions by the end of FY2026	○	81% reduction	—
	Sustainable finance disbursements **¥100 billion**	○	¥80.0 billion	80%
	4,000 users with financial assets of ¥50 million or more	○	4,470 users	111%
Creation of new social values and industries	**¥5 billion** in factoring for SMEs and micro businesses	△	¥0.81 billion	16%
	100 start-up support measures (create new businesses, commercialization support, etc.)	○	92 projects	92%
	Support for start-ups' overseas expansion: **30** users	◎	42 users	140%
	Support for Japanese companies' overseas expansion: **300** users	○	298 users	99%
	Support for overseas companies' expansion in Tokyo: **30** users	◎	92 users	307%
Responding to challenges associated with increased digitization	UI Bank: Deposits**: 700,000 users / ¥780 billion**	△ ◎	209,000 customers ¥805.9 billion	29% 103%
	UI Bank: Loans**: 6,000 users / ¥220 billion**	◎ ◎	9,058 users ¥268.6 billion	150% 122%
	UI Bank: Annual income from BaaS users: **¥850 million** (collaboration with Kiraboshi Tech)	△	¥0.02 billion	2%

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<Reference> Stock Price Indicators



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