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Tokyo Kiraboshi Financial Group

Summary of Business Results for the Six Months Ended September 30, 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.

Summary of Business Results for the Six Months Ended September 30, 2026

Tokyo Kiraboshi FG (consolidated)

(¥100 million)

		A 2025/9 (Actual)	B 2026/9 (Actual)	YoY (B−A)	C 2027/3 (Forecast)	Rate of progress (B / C)
1	**Ordinary profit**	276	292	+16	586	49.9%
2	**Profit** attributable to owners of parent	192	197	+4	400	49.3%

Highlights of the key points

▸ Earnings Forecast (Interim Period): Progress against ordinary profit of ¥26.1 billion and net income of ¥17.7 billion reached 112% and 111%, respectively, indicating steady progress against the plan.

Ordinary profit

Percent change **+5.8**% YoY
(¥27.6 billion → ¥29.2 billion)

Profit attributable to owners of parent

(Percent change **+2.5**% YoY)
(¥19.2 billion → ¥19.7 billion)

Kiraboshi Bank (non-consolidated)

(¥100 million)

		A 2025/9 (Actual)	B 2026/9 (Actual)	YoY (B−A)	C 2027/3 (Forecast)	Rate of progress (B / C)
1	**Gross core business profit**	507	561	+54	1,043	53.8%
2	Net interest income	454	471	+16	953	—
3	Interest on loans and discounts	416	484	+68	1,002	—
4	Interest and dividends on securities	129	122	(6)	221	—
5	Interest on deposits, etc.	(78)	(127)	(49)	(266)	—
6	Other interest	(12)	(8)	+4	(3)	—
7	Net non-interest income	53	90	+37	89	—
8	Expenses	(284)	(290)	(6)	(575)	—
9	**Net core business income**	223	271	+47	468	58.0%
10	Credit-related costs	(12)	(20)	(8)	(25)	—
11	Gains (losses) on bonds	2	(47)	(49)	(14)	—
12	Gains (losses) on stocks and other securities	41	56	+15	61	—
13	Other non-recurring profit (loss)	3	5	+1	6	—
14	**Ordinary profit**	258	266	+7	497	53.5%
15	Extraordinary profit (loss)	1	(0)	(1)	(2)	—
16	Income taxes Total	(78)	(84)	(5)	(156)	—
17	**Net income**	180	181	+1	339	53.5%

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:** **+¥1.9 billion YoY**

… Net interest on deposits, loans and discounts increased as growth in interest on loans and discounts outpaced growth in interest on deposits, etc.

(¥100 million)

		2025/9	2026/9	YoY
3	Interest on loans and discounts	416	484	+68
5	Interest on deposits, etc.	(78)	(127)	(49)
	Net interest on deposits, loans and discounts	337	357	+19

▸ **Net non-interest income:** **+¥3.7 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)

		2025/9	2026/9	YoY
7	Net non-interest income	53	90	+37
	Of which, income from fees and commissions	59	66	+6
	Of which, other business income	(6)	24	+31

▸ **Gains (losses) on bonds, stocks and other securities:** **¥(3.3) billion YoY**

… Decreased due in part to the recognition of realized losses of ¥4.6 billion from the sale of bonds to cut losses, despite an increase in gains on sale of shares held for pure investment

(¥100 million)

		2025/9	2026/9	YoY
11	Gains (losses) on bonds	2	(47)	(49)
12	Gains (losses) on stocks and other securities	41	56	+15
	Of which, gain on sale of cross-held shares	22	8	(13)
	Net gains (losses) on bonds, stocks and other securities	43	9	(33)

Ordinary profit

(Percent change **+3.0**% YoY)
(¥25.8 billion → ¥26.6 billion)

Net income

(Percent change **+0.6**% YoY)
(¥18.0 billion → ¥18.1 billion)

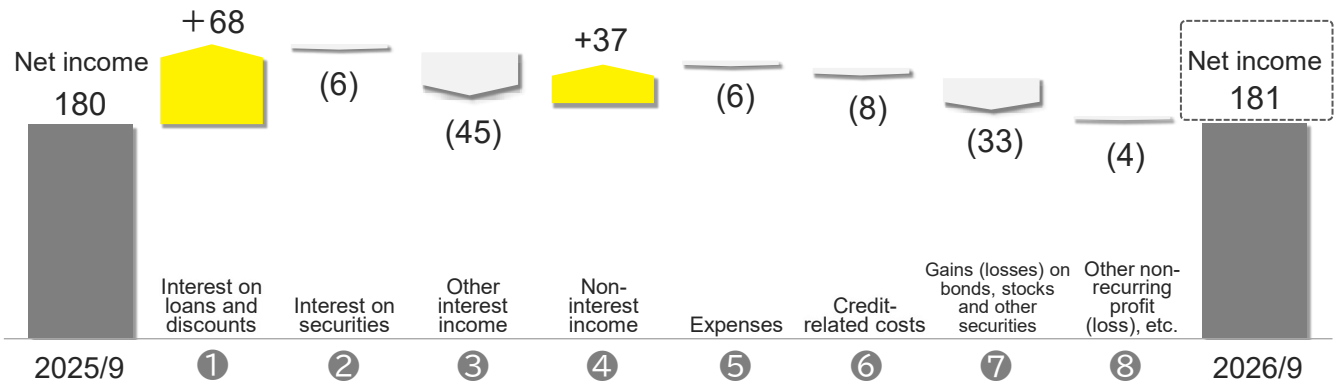
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Factors Affecting Net Income (Kiraboshi Bank)

*** 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	+¥6.8 billion	+¥6.8 billion YoY due to an increase in loan balances resulting from promotion of transactions for main bank relationship building and efforts in strengthening customer relations, combined with a rise in loan yields that partly reflected the impact of policy rate hike
②	Interest and dividends on securities	¥(0.6) billion	¥(0.6) billion YoY reflecting an increase in interest income due to increased holdings of yen-denominated bonds and a decrease in fund income (¥(1.2) billion)
③	Other interest income (Interest on deposits, etc. + other interest)	¥(4.5) billion	¥(4.5) billion YoY due largely to an increase in interest on deposits, etc. accompanying a rise in interest rates ▸ Interest on deposits, etc. ¥(7.8) billion in 2025/9 → ¥(12.7) billion (¥(4.9) billion) in 2026/9 ▸ Other interest ¥(1.2) billion in 2025/9 → ¥(0.8) billion (+¥0.4 billion) in 2026/9
④	Net non-interest income (Trust fees + net fees and commission + other business income (excluding gains/losses on bonds))	+¥3.7 billion	+¥3.7 billion YoY due largely to a decrease in hedging costs for yen bonds ▸ Income from fees and commission (including trust fees) ¥5.9 billion in 2025/9 → ¥6.6 billion (+¥0.6 billion) in 2026/9 ▸ Other business income ¥(0.6) billion in 2025/9 → ¥2.4 billion (+¥3.1 billion) in 2026/9
⑤	Expenses	¥(0.6) billion	¥(0.6) billion YoY due partly to an increase in non-personnel expenses including administrative outsourcing expenses
⑥	Credit-related costs	¥(0.8) billion	¥(0.8) 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	¥(3.3) billion	¥(3.3) billion reflecting an increase in losses on sale of bonds despite an increase in gains on sale of shares held for pure investment ▸ Gains (losses) on bonds +¥0.2 billion in 2025/9 → ¥(4.7) billion (¥(4.9) billion) in 2026/9 ▸ Gains (losses) on stocks and other securities ¥4.1 billion in 2025/9 → ¥5.6 billion (+¥1.5 billion) in 2026/9
⑧	Other non-recurring profit (loss) Total of extraordinary income (loss) and income taxes	¥(0.4) billion	¥(0.4) billion YoY due partly to an increase in income taxes (¥(0.5) billion)
	Total	+¥0.1 billion	

Year-on-year changes (¥100 million)



Diff. b/w consolidated and non-consolidated

(¥100 million)

Kiraboshi Bank (non-consolidated) net income	**181**
Group Company Profit (excluding Kiraboshi Bank)	+19
Elimination of internal transactions between consolidated Group companies, etc.	(4)
Tokyo Kiraboshi FG (consolidated) net income	**197**

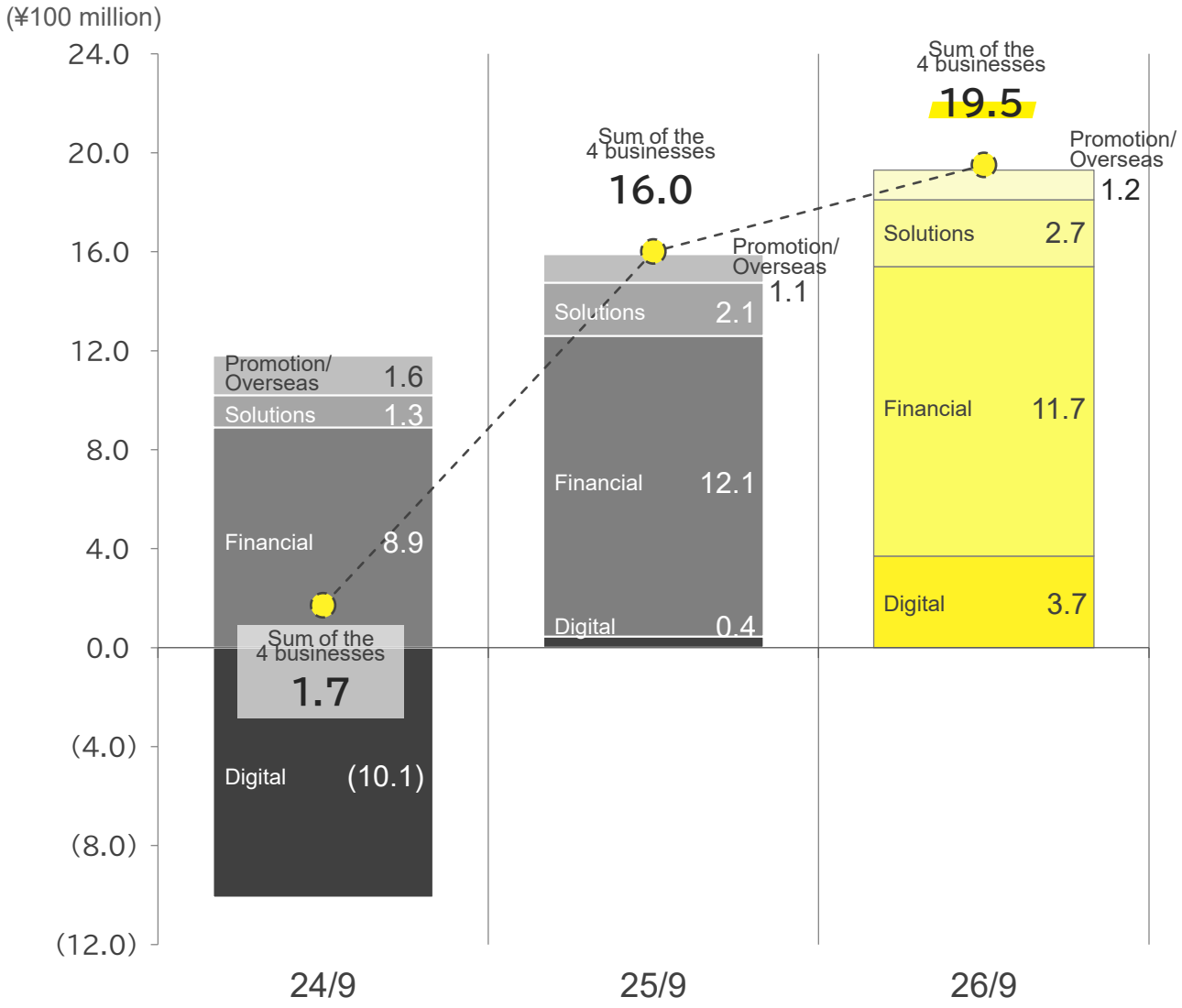
+15

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Group Company Profit (excluding Kiraboshi Bank)

Group company profit increased by ¥0.35 billion YoY to ¥1.95 billion, with the Digital Business achieving a substantial YoY growth
Although progress toward the FY2027/3 annual target of ¥6.6 billion remained slow as of the end of Q2, efforts will be made to build up profit in the second half of the fiscal year

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

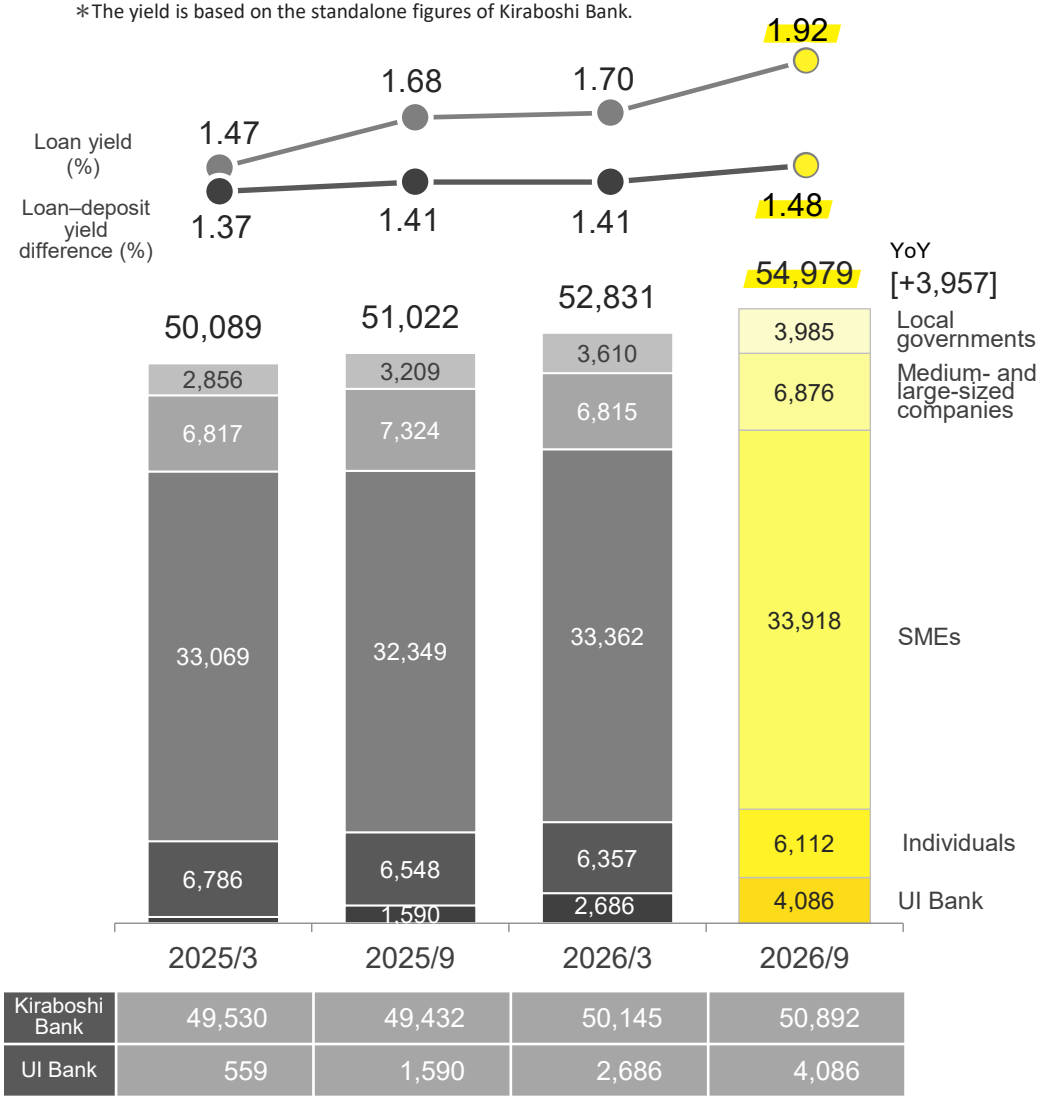
Loan yields rose due largely to promotion of transactions for main bank relationship building and impact of policy rate hike, and the loan-deposit yield difference expanded

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 (¥100 million)

Kiraboshi Bank / UI Bank

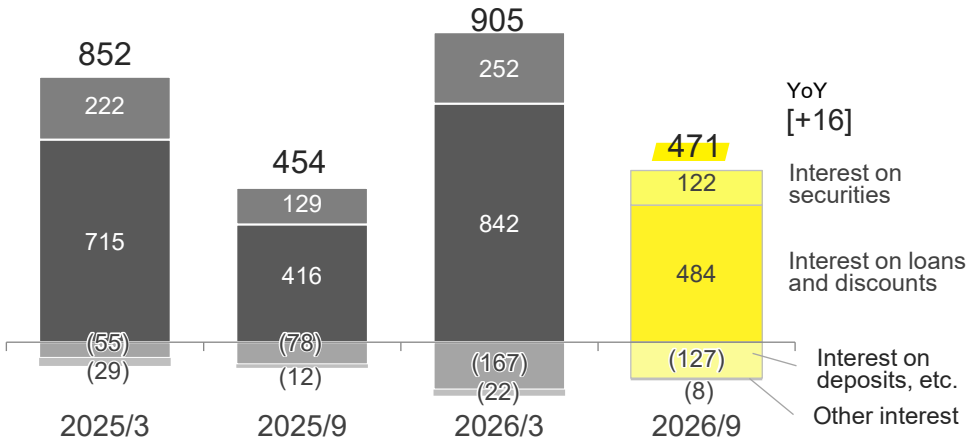
＊The yield is based on the standalone figures of Kiraboshi Bank.



	2025/3	2025/9	2026/3	2026/9
Kiraboshi Bank	49,530	49,432	50,145	50,892
UI Bank	559	1,590	2,686	4,086

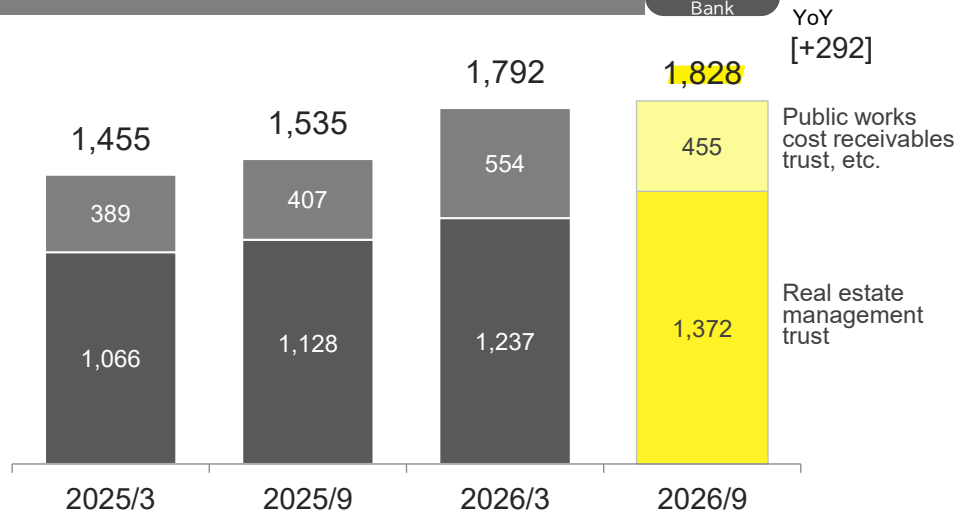
Net interest income (¥100 million)

Kiraboshi Bank



Balance of trust assets (¥100 million)

Kiraboshi Bank



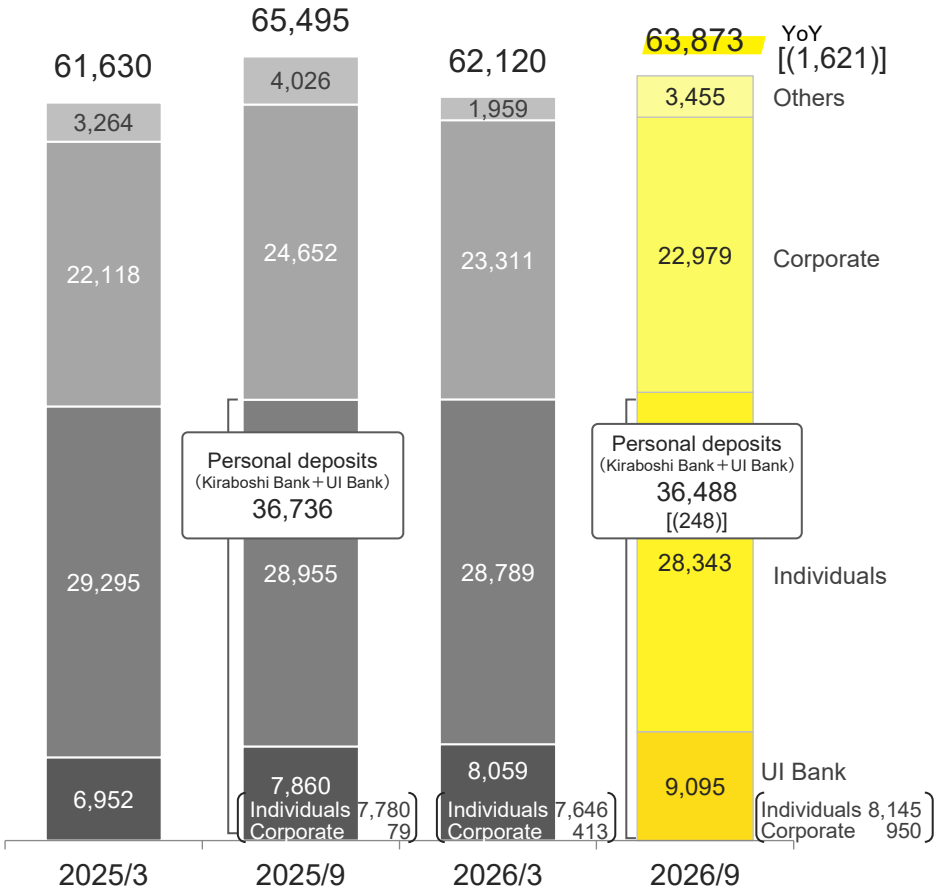
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Balance of Deposits and Assets under Management

Balance of UI Bank's corporate and personal deposits increased, while Kiraboshi Bank's deposit balance decreased, resulting in a decrease of ¥162.1 billion YoY in the Group's combined deposit balance
Balance of assets under management (Group total) increased by ¥199.6 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

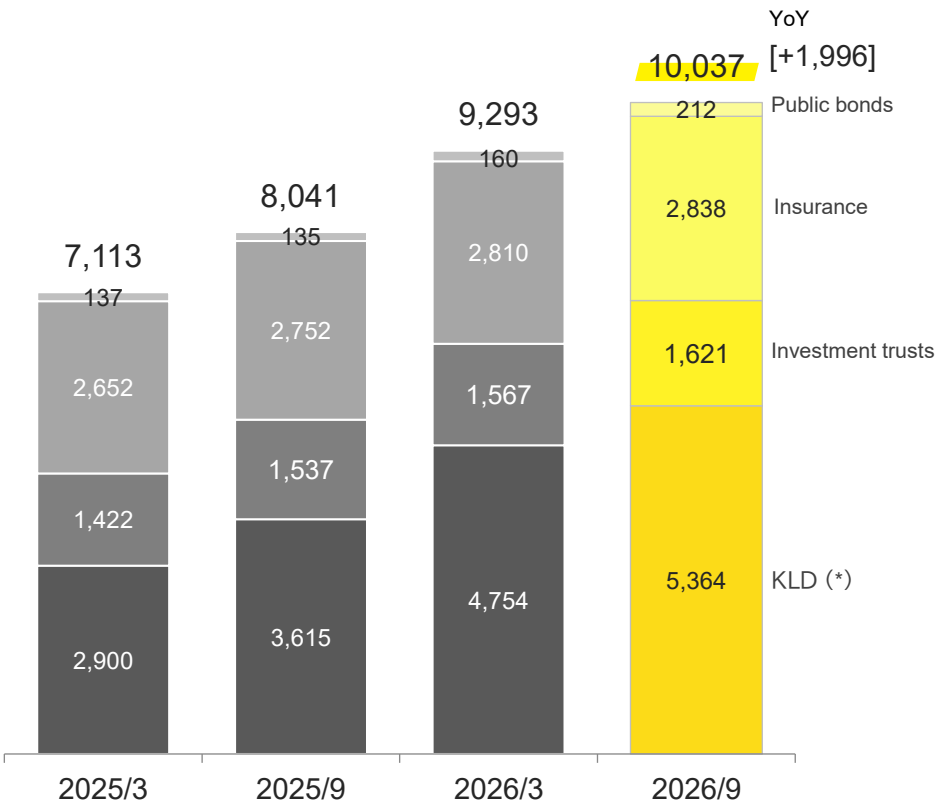


	2025/3	2025/9	2026/3	2026/9
Kiraboshi Bank	54,678	57,634	54,060	54,777
UI Bank	6,952	7,860	8,059	9,095

* Excluding negotiable certificates of deposit
* UI Bank figures for FY2025/3 include individual deposits only

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

Kiraboshi Bank
KLD



	2025/3	2025/9	2026/3	2026/9
Kiraboshi Bank	4,212	4,425	4,538	4,672
KLD	2,900	3,615	4,754	5,364

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

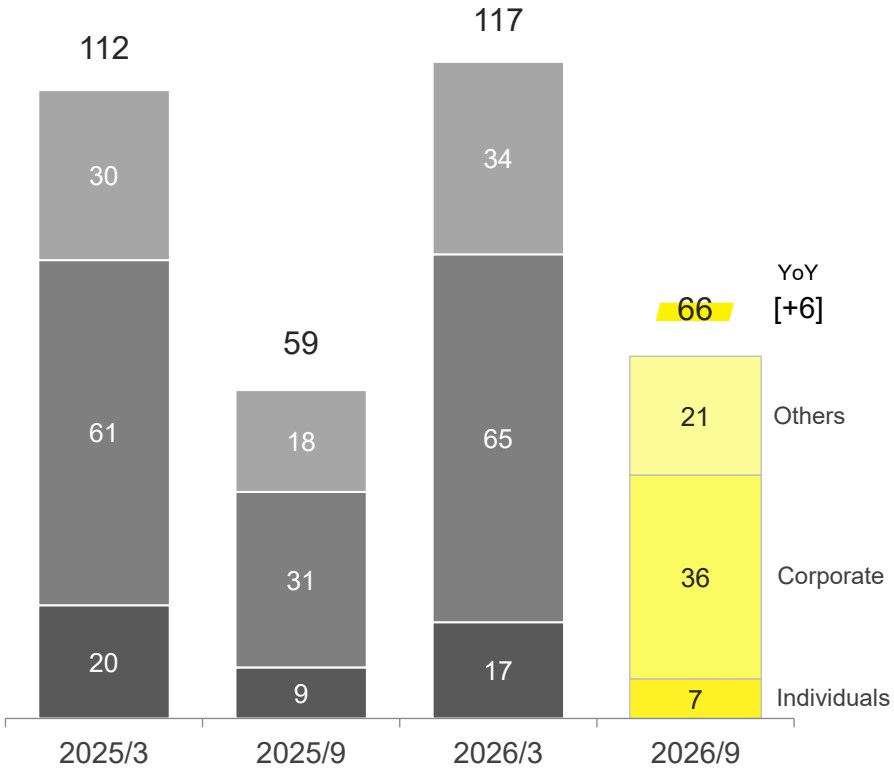
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Income from Fees and Commissions

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

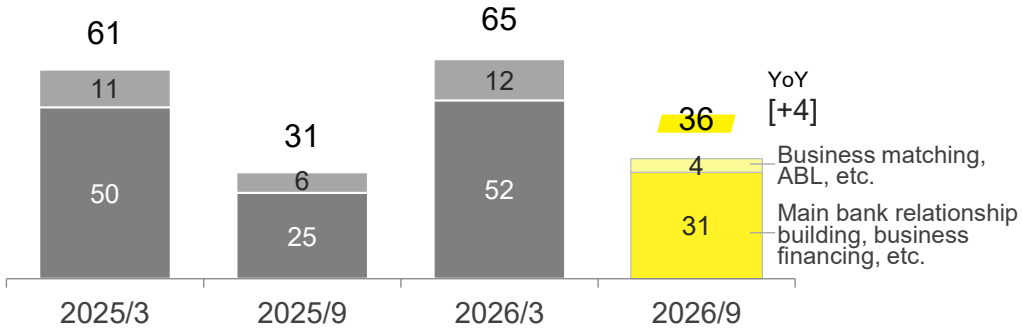


* Trust fees included in “others”

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

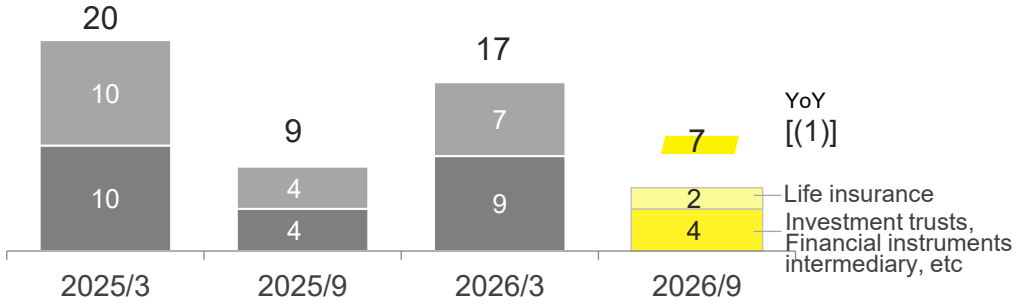
Kiraboshi Bank

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

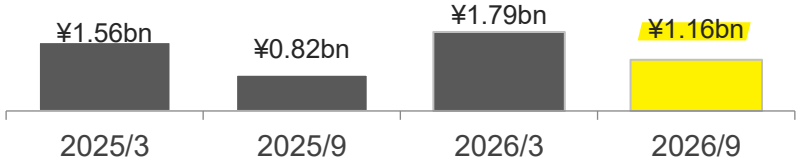


Commission income from retail customers (¥100 million) *2

Kiraboshi Bank



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



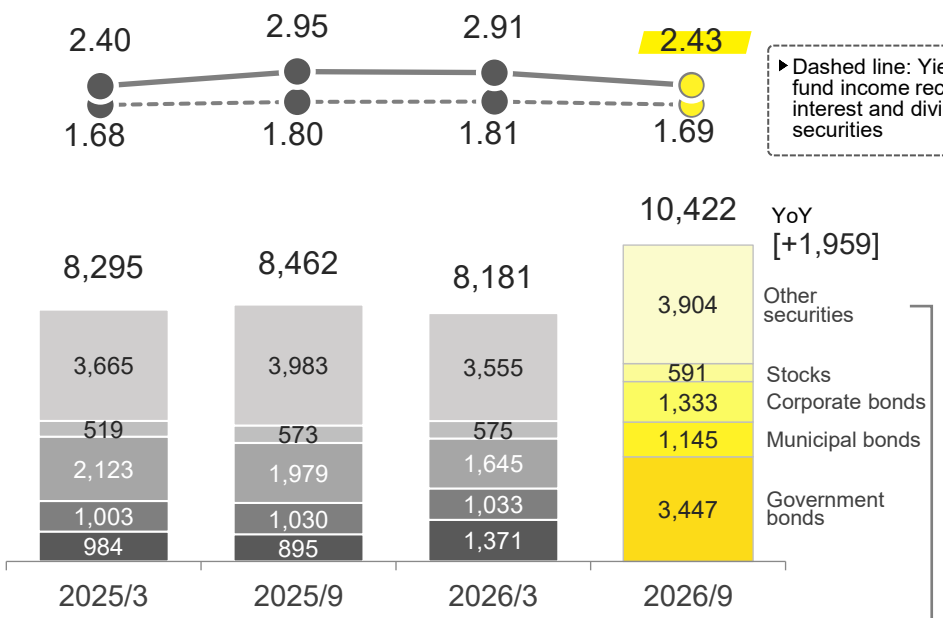
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Securities

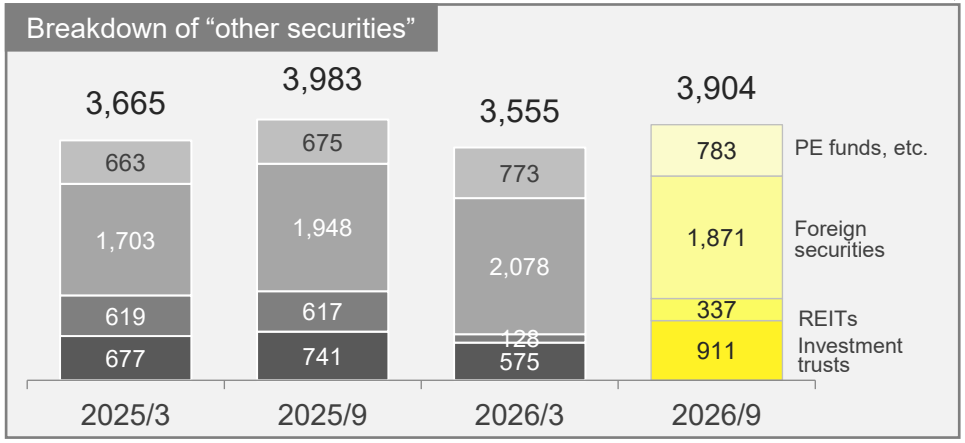
Securities balance increased by ¥195.9 billion YoY reflecting build-up in balance notably of short-term bonds
Continued to implement risk control through hedging operation and other measures to prepare for further interest rate increases

Securities balance / yield (¥100 million, %)

Kiraboshi Bank



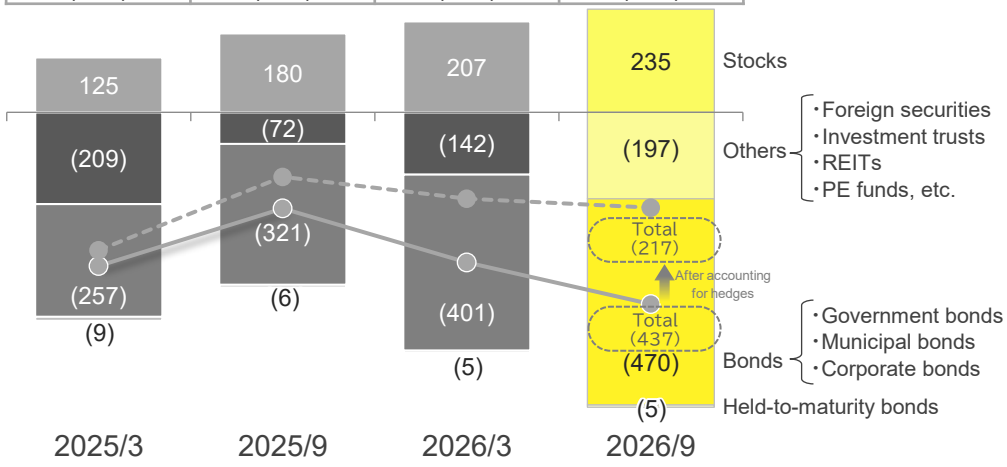
Breakdown of "other securities"



Valuation gain/loss on securities (¥100 million)

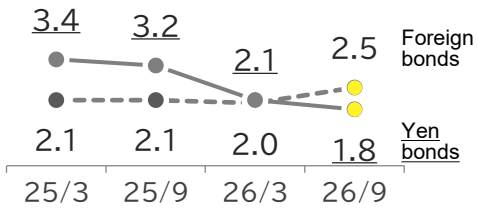
Kiraboshi Bank

Valuation gain / loss total				YoY
(350)	(219)	(342)	(437)	[(218)]
<Reference> Valuation gain / loss total (After accounting for hedges)				
(314)	(147)	(197)	(217)	



Duration (years)

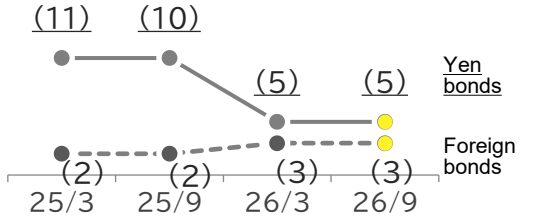
Kiraboshi Bank



* 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.

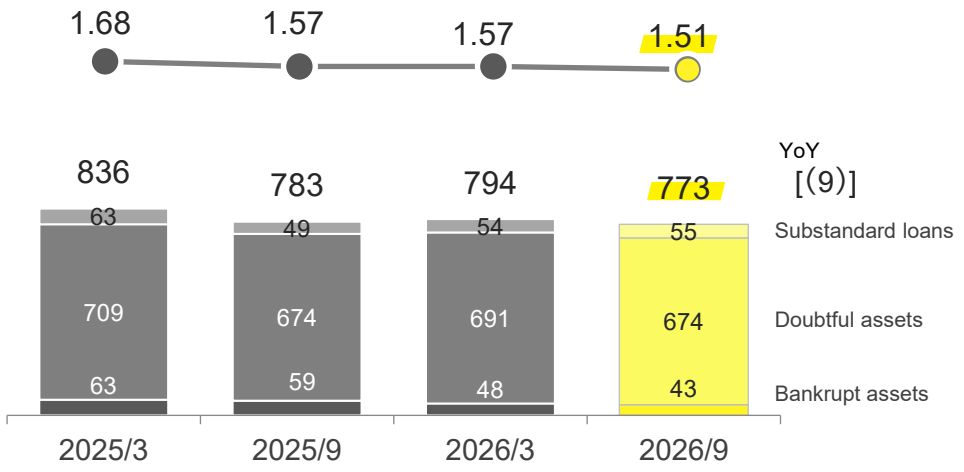
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Problem Assets Subject to Disclosure under the Financial Reconstruction Act and Capital Ratio

Credit-related costs increased by ¥0.8 billion YoY due in part to credit deterioration at certain major customers. Will work to contain costs in the second half of the fiscal year
Equity capital decreased due to redemption of preferred shares (¥40.0 billion) in May 2026, and capital ratio declined by 0.59% pts YoY

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

Kiraboshi Bank



* Figures are after partial direct write-offs

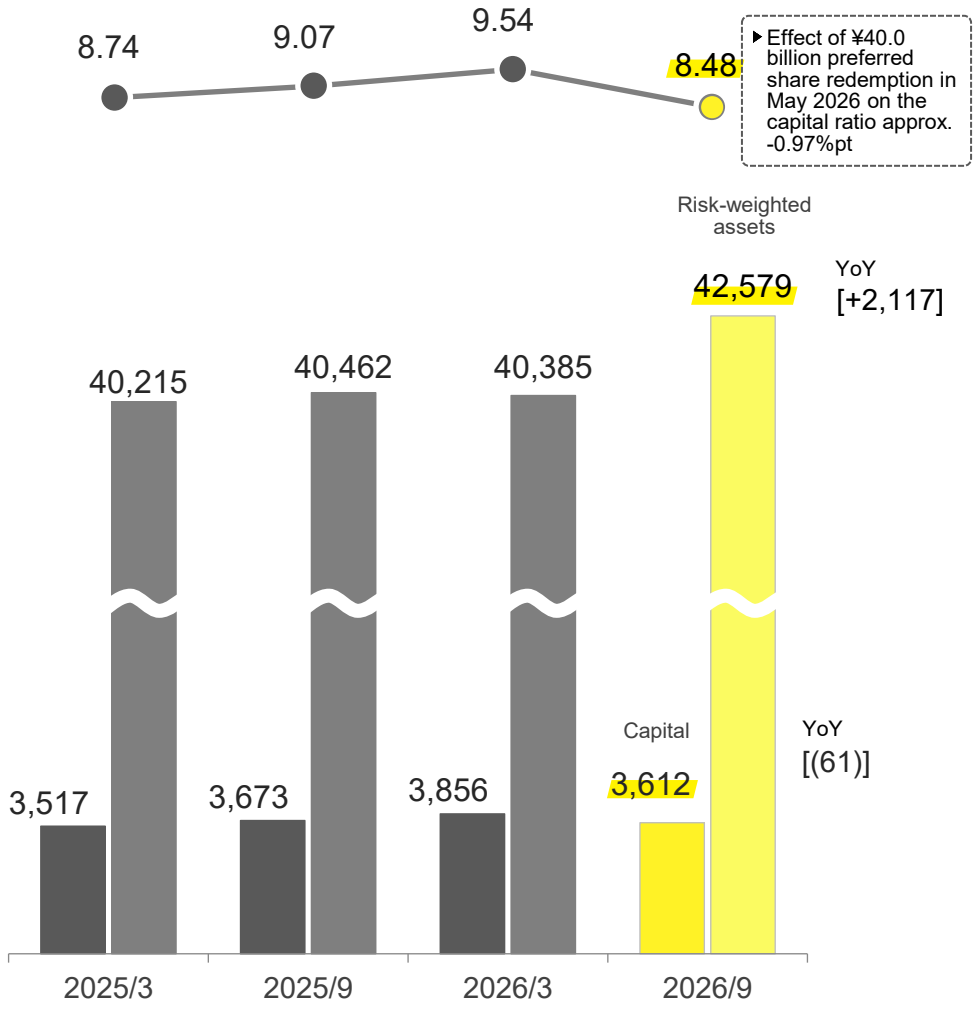
Credit-related costs (¥100 million)

Kiraboshi Bank

	2025/9	2026/9	YoY
A Provision of general allowance for loan losses	(1)	3	+4
B Disposal of non-performing loans	14	17	+3
Of which, provision of allowance for individual loan losses	11	15	+4
C Reversal of allowance for loan losses	—	—	—
Credit-related costs (A+B–C)	12	20	+8

Capital (¥100 million, %)

FG consolidated



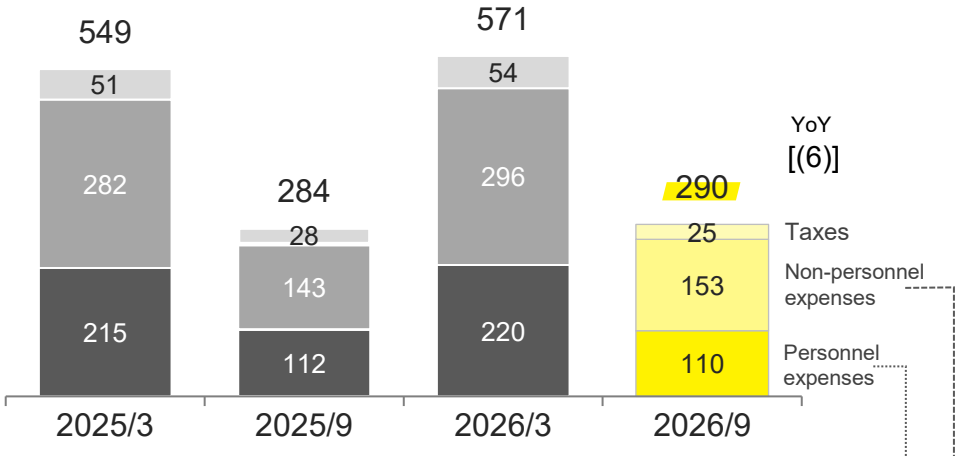
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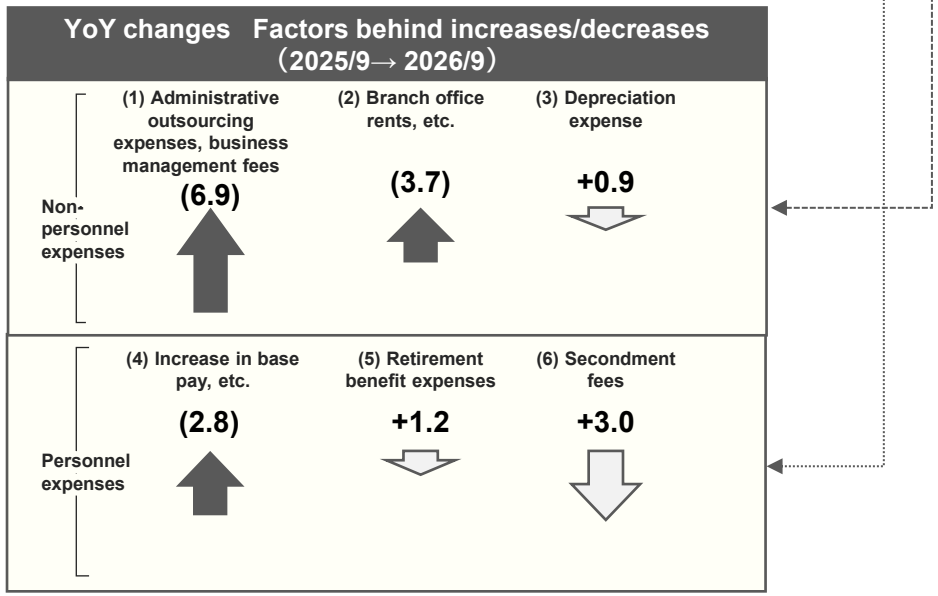
Core OHR/ROE/Expenses

Although expenses increased, higher gross core business profit contributed to a 4.2%pts YoY improvement in core OHR
ROE declined by 0.38%pts YoY but remained at a high level of over 9%

Expenses (¥100 million)

Kiraboshi Bank

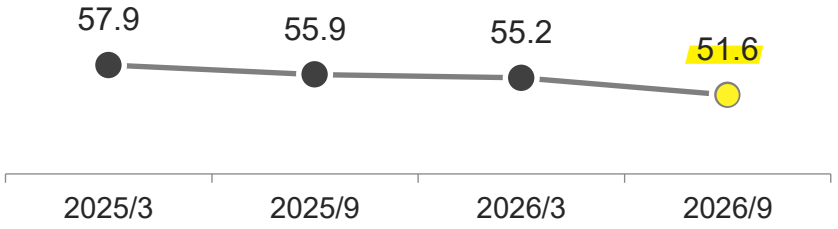




Core OHR (%)

Kiraboshi Bank

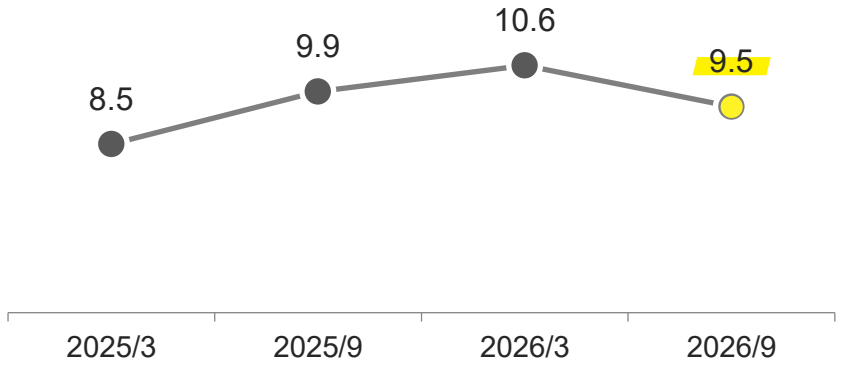
* Core OHR = $\frac{\text{Expenses}}{\text{Gross core business profit}} \times 100$



ROE (%)

FG consolidated

* ROE = $\frac{\text{Profit attributable to owners of parent/ 183 days} \times 365 \text{ days}}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$



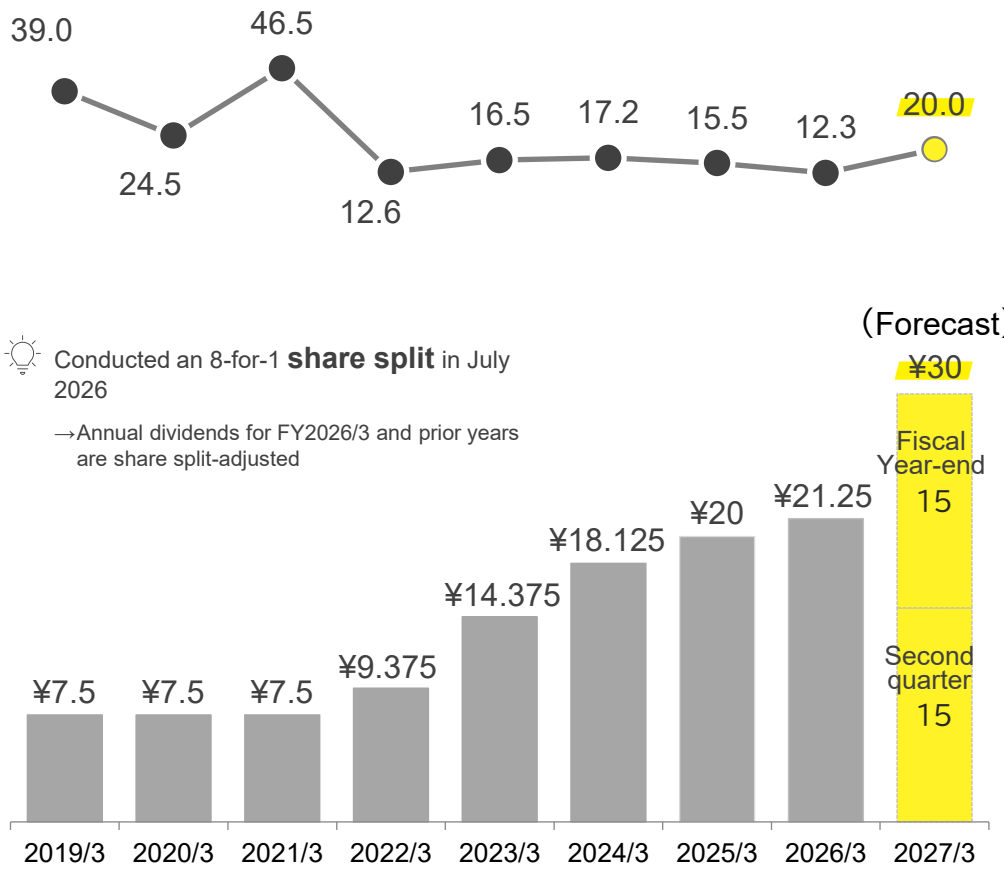
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Dividends/Profit from Customer Business and Breakdown of Factors

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 ¥3.5 billion, mainly due to increase in loan balance and expansion in loan-deposit yield difference

Annual dividend per share (yen)

FG consolidated

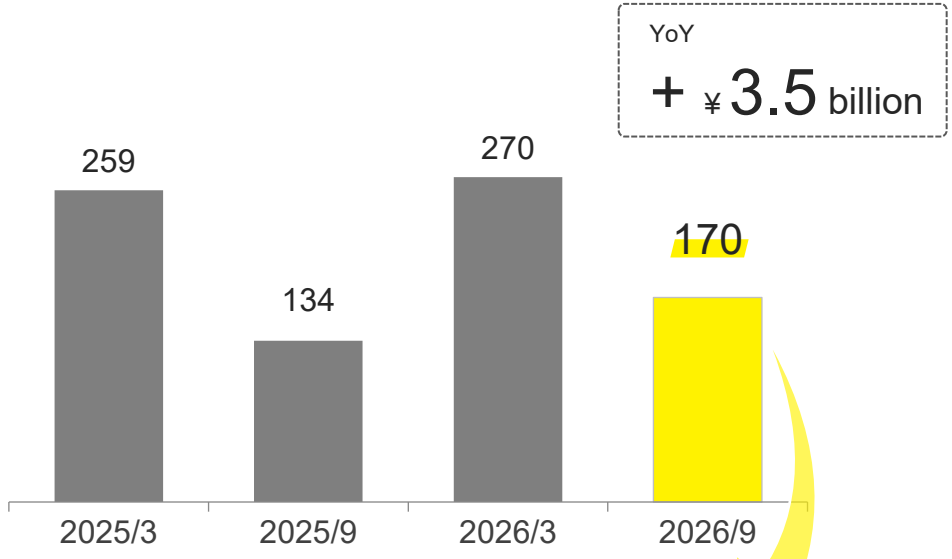


Conducted an 8-for-1 **share split** in July 2026

→Annual dividends for FY2026/3 and prior years are share split-adjusted

Profit from Customer Business*1 (¥100 million)

Kiraboshi Bank



Main change factors

Increase: **Loan balance** [+¥146.0 billion YoY]
Loan-deposit yield difference [+0.07 %pt YoY]

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

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<Reference> UI Bank Results

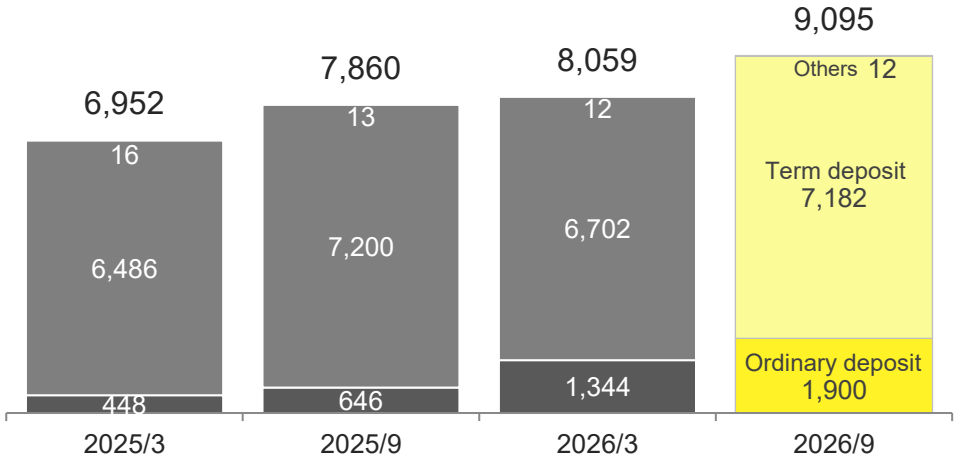
Interest on deposits, etc. increased due to rising interest rates and growth in deposit balances, while interest on loans and discounts also increased due to growth in loan balances
Net interest on deposits, loans and discounts improved to a break-even level. Net core business income improved substantially with an increase in commission income

Performance Summary

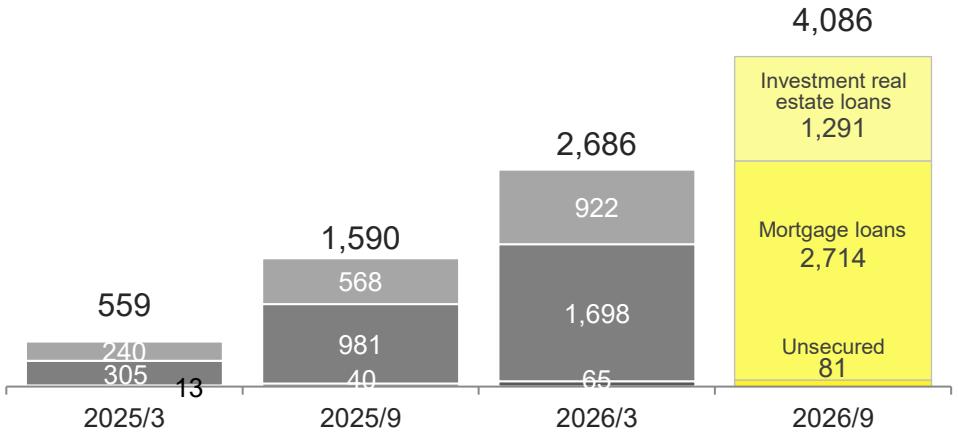
		2025/9 (Actual)	2026/9 (Actual)	YoY
1	**Gross core business profit**	17	37	+19
2	Net interest income	3	18	+14
3	Interest on loans	29	37	+7
4	Interest and dividends on securities	2	12	+10
5	Interest on deposits, etc.	(31)	(37)	(5)
6	Other interest	3	5	+1
7	Net non-interest income	13	19	+5
8	Expenses	(24)	(27)	(2)
9	**Net core business income**	(6)	10	+16
10	Credit-related costs	0	(0)	(0)
11	Gains (losses) on bonds	7	(5)	(13)
12	Other non-recurring profit (loss)	(0)	(1)	(0)
13	**Ordinary profit**	0	2	+2
14	**Net income**	0	2	+2

* 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)



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