



Tokyo Kiraboshi Financial Group, Inc.

Tokyo Kiraboshi Financial Group

Results Briefing for the First Half of the Fiscal Year Ending March 31, 2023

November 29, 2022

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Highlights of Today's Briefing

1. Tokyo Kiraboshi FG Results for the First Half of the Fiscal Year Ending March 31, 2023

- Substantial year-on-year increase in profit from customer business due largely to increase in loan balance reflecting promotion of transactions for main bank relationship building and business financing activities, as well as rise in loan yield.
- Steady progress made in line with the FY2022 profit plan. Increase in FY2022 interim dividend following increase in FY2021 year-end dividend. (Interim dividend per share: ¥30 → ¥52.5)

2. Progress on the Medium-Term Business Plan

Previous Medium-Term Business Plan <Review>

Medium-Term Business Plan <Progress Report>

Start-up☆Kiraboshi

Vision of the future: Comprehensive service business that is also strong in finance
Be a **Tokyo-based platform owner** that creates new values for customers

Existing Kiraboshi Bank Strategy

Reform of the Management Base and Business

Stronger sales strategy and structure

(Main bank relationship project, business financing, first-call, no-load features)

Improvement of management efficiency

(systems integration, reconstruction of branch network, improvement of headquarters efficiency)

Enhance the Group structure

- Increase loan balance (Strive to achieve the target balance in the 3rd year of the Medium-Term Business Plan)
- Proactive approach to PE funds
- Increase the balance of investment trusts and fund wraps

- The thorough cost reduction measures implemented under the previous Medium-Term Business Plan have contributed to an increase in productivity and an improvement in OHR

- Structure the Group to be a comprehensive service business that is also strong in finance

Digital-based **platform concept**

Enhance Group capacities to provide **non-face-to-face, non-financial** services

3. The Kiraboshi Group's Actions for the Future

- Digital strategy (UI Bank, LaLaPay, reconstruction of sales system that uses data and CRM)
- Tokyo-based platform concept
- Support for overseas expansion
- Start-up, open innovation
- Sustainability Initiatives

Status of Progress on the Medium-Term Business Plan

Financial Targets (KGIs)

<Achievement level: ◎...Surpassed; ○...Achieved or nearly achieved; △...More work needed>

(Monetary unit: ¥100 million)	2022/3 <Results>	2023/3 <Plan>	2022/9 <Results>	Achievement rate <or variance>
① ROE <consolidated>	5.7%	5.0%	5.4%	< +0.4%>
② Core OHR <Kiraboshi Bank non-consolidated>	65.3%	59.8%	51.3%	<(8.5%)>
[Ref] Expenses (of which, non-personnel expenses)	514	485	250	51%
	237	203	117	57%
③ Net income <consolidated>	181	195	86	44%
④ Profit from customer business <Kiraboshi Bank non-consolidated>	126	205	85	41%
⑤ Contribution of subsidiaries to consolidated income <consolidated>	1.2	4	(9)	-
⑥ Capital ratio <consolidated>	8.4%	8.3%	8.4%	< +0.1%>

Excluding special factors

Excluding special factors				
2023/3 <Plan>	2022/9 <Results>	Achievement rate <or variance>	Achievement level	24/3 <Plan>
5.0%	5.4%	< +0.4%>	◎	5.9%
59.8%	59.2%	<(0.6%)>	○	57.3%
485	250	51%	-	467
203	117	57%	-	205
160	86	53%	○	200
205	85	41%	○ ^{*1}	234
4	(9)	-	△ ^{*2}	23
8.3%	8.4%	< +0.1%>	○	8.3%

*1: With good progress made against the initial plan, the full-year plan will likely be achieved owing to increases in interest on loans and discount and in commission income from corporate customers in the third and fourth quarters

*2: Losses were recorded due partly to upfront investment in new products and services at UI Bank and early recognition of impairment losses on software at Kiraboshi Tech

Medium-Term Business Plan KPIs

<Achievement level: ◎...Surpassed; ○... Achieved or nearly achieved; △...More work needed>

		2021/3 <Results>	2022/3 <Results>	2022/9 <Results>	<Rate of progress>	Achievement level	2024/3 <Plan>
① Branch strategy	Offices for corporate and retail customers, and offices specializing in corporate customers	91 offices	50 offices	49 offices	-	○	54 offices
	Retail-focused branches	20 offices	56 offices	55 offices	-	○	34 offices
② Productivity	Gross core business profit per head	¥25 million	¥29 million	^{*3} ¥36 million	119%	◎	¥32 million
③ Life plan support business	Number of transactions with business owners	-	+1,780	+2,421	242%	◎	1,000
	Balance of transactions with business owners	-	+¥17.9 billion	¥27.2 billion	54%	○	¥50.0 billion
	Kiraboshi Package (*)	-	27,107	34,214	57%	○	60,000
④ DX	Internet banking users	76,000 users	151,000 users	209,000 users	52%	○	400,000 users
⑤ Corporate customer strategy	Number of loans to customers with main bank relationship having annual sales of ¥300 million or more	-	+809	+1,027	171%	◎	600
	Amount of loans to customers with main bank relationship having annual sales of ¥300 million or more	-	+¥300.0 billion	+¥457.7 billion	76%	◎	¥600.0 billion
	Number of business succession support customers	-	388	508	50%	○	1,000
	Number of medical transaction support customers	-	210	292	73%	◎	400

(*) Kiraboshi Package: Products and services mainly to address property management and property succession needs in the older adult segment

*3: Figures are annualized based on actual results for the first half ended Sep. 30, 2022
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Tokyo Kiraboshi FG Results for the First Half of the Fiscal Year Ending March 31, 2023

Summary of Business Results for the First Half of the Fiscal Year Ending March 31, 2023

* For signs used in year-on-year comparison, "+" indicates increase in income, "-" indicates decrease in income

Kiraboshi Bank results (non-consolidated)

		① 2021/9 (Actual)	② 2023/3 (Planned)	③ of which, special factors	④ Plan excluding special factors	⑤ 2022/9 (Actual)	⑥ (=⑤ - ①) YoY	⑦ (=⑤ / ②) Achievement rate
1	Gross core business profit	357	849	64	784	487	+129	57.3%
2	Net interest income	298	715	64	—	400	+101	—
3	Interest on loans and discounts	239	553	—	—	275	+35	—
4	Interest on securities	59	187	64	—	129	+70	—
5	Other interest income	(0)	(25)	—	—	(4)	(4)	—
6	Non-interest income	58	133	—	—	87	+28	—
7	Expenses	(257)	(485)	—	—	(250)	+7	—
8	Net core business income	99	364	64	299	236	+137	65.0%
9	Credit-related costs	(30)	(60)	—	—	(4)	+26	—
10	Gains (losses) on bonds	3	10	—	—	(34)	(38)	—
11	Gains (losses) on stocks and other securities	(0)	10	—	—	30	+30	—
12	Other non-recurring profit (loss)	(1)	(8)	—	—	(9)	(8)	—
13	Ordinary profit	69	315	64	250	217	+148	68.9%
14	Extraordinary profit (loss)	(0)	(1)	—	—	14	+14	—
15	Income taxes	(22)	(76)	—	—	(58)	(35)	—
16	Net income	46	237	64	172	173	+126	72.9%

Factors Affecting Net Income (Kiraboshi Bank), Excluding Special Factors

1 Interest on loans

+¥3.5 billion YoY due to increase in loan balance largely reflecting initiatives such as promotion of transactions for main bank relationship building and business financing activities, as well as rise in loan yield

2 Interest and dividends on securities

+¥0.5 billion YoY due notably to higher yields on securities

3 Non-interest income

¥(0.5) billion YoY due in part to decrease in domestic remittance fees resulting from reduction in fund transfer charges and other causes

4 Expenses

+¥0.7 billion YoY as a result notably of decrease in headcount

5 Credit-related costs

Credit-related costs improved by ¥2.6 billion YoY, as a result of provision from expanded application of the DCF method (¥(0.6) billion), reversal of additional provision made in consideration of the impact of Russia-Ukraine situation (+¥0.6 billion), and other ongoing efforts to enhance the credit management system

6 Gains (losses) on bonds, stocks, and other securities

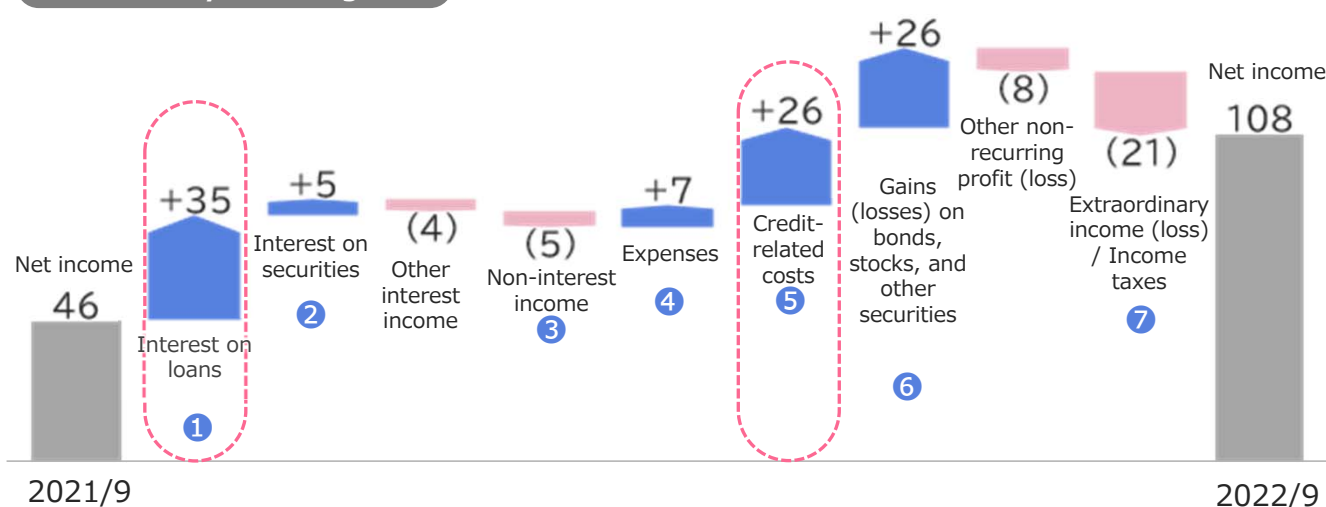
+¥2.6 billion YoY due largely to gain from sale that more than offset loss on sale specifically of foreign bonds

7 Extraordinary income (loss) / Income taxes

Extraordinary income was +¥1.4 billion YoY due to gain on return of assets from retirement benefit trust (+¥1.5 billion).

Income taxes were ¥(3.5) billion YoY reflecting posting of income taxes - deferred (¥(1.3) billion) in conjunction with the return of assets from retirement benefit trust

Year-on-year changes (¥100 million)



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

(¥100 million)	
Kiraboshi Bank (non-consolidated) net income	108
Group's consolidated net income [effects of start-up deficit of newly established companies, etc.: ¥(1.9) billion]	(10)
Elimination of internal transactions between consolidated Group companies	
Variance in gain on sale due to variance in book value of securities, etc. (¥(1.3) billion)	(12)
Tokyo Kiraboshi FG (consolidated) net income	86

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

Profit from Customer Business (Kiraboshi Bank)

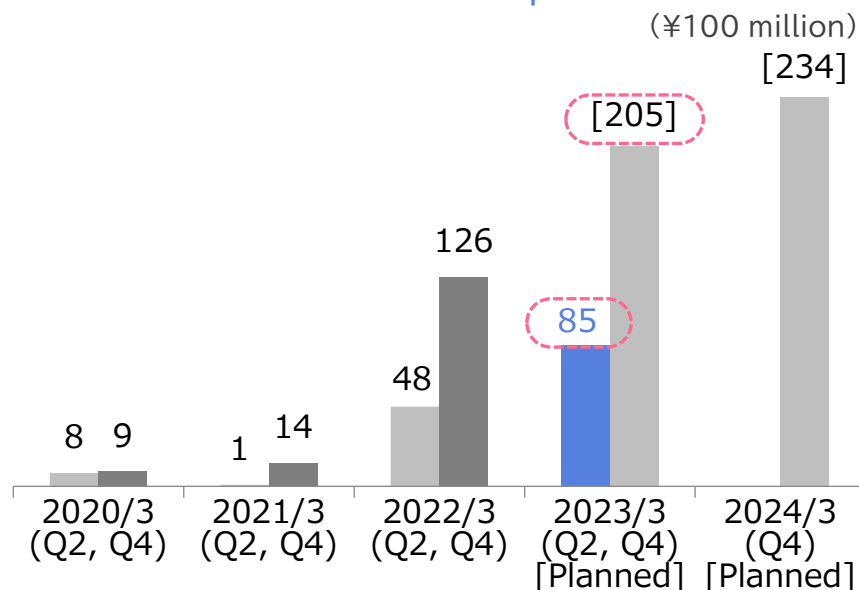
Profit from customer business

- As of Q2, **loan balance (closing balance)** was **+¥106.3** billion compared to 2024/3 plan for average balance
- Income from fees and commissions** was **¥(0.2)** billion YoY due in part to decrease in domestic remittance fees resulting from reduction in fund transfer charges



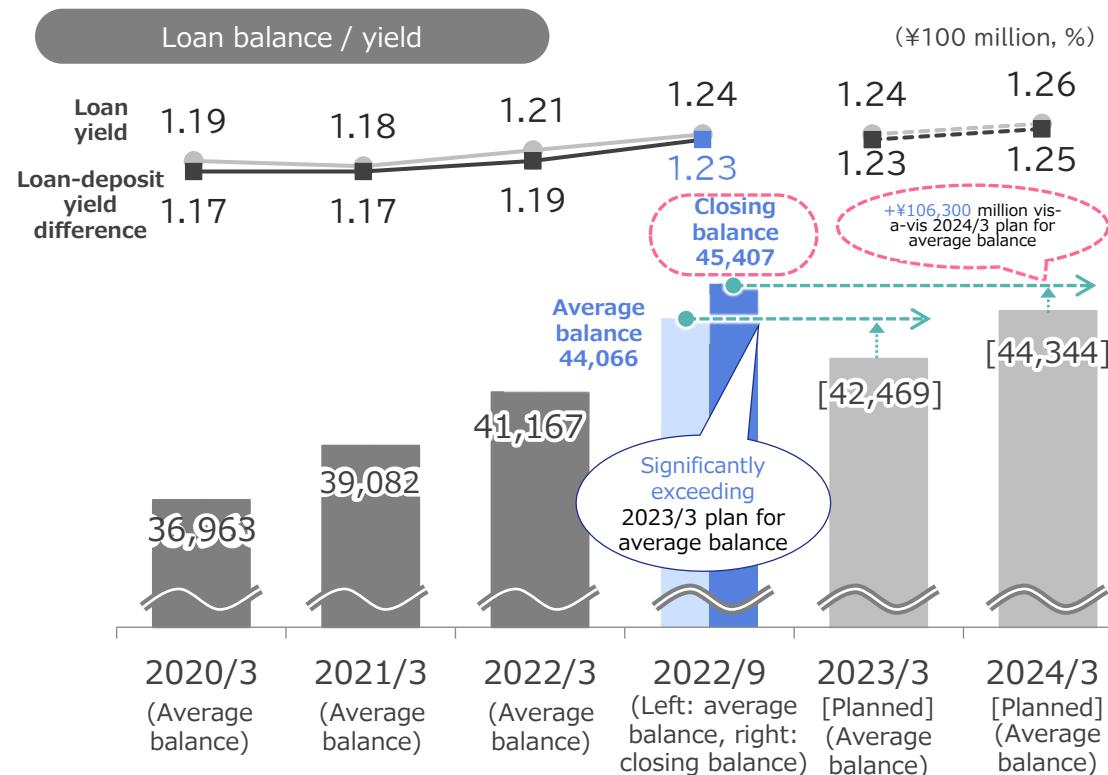
Number of projects in Q3 and beyond to increase due to carry-over of business financing projects that were expected in Q2

Expect to achieve the plan for profit from customer business through **increases in loan balance** and **commission income from corporate customers**



(¥100 million, %)

Breakdown of factors		2021/9	2022/9	YoY
①	Loan balance (closing balance)	41,911	45,407	+3,496
②	Loan-deposit yield difference	1.18	1.23	+0.05
③	Income from fees and commissions	55	52	(2)
④	General and administrative expenses (expenses + temporary treatment of retirement benefit expenses, etc.)	255	247	+7
⑤	Profit from customer business (①×②×183/365 + ③ - ④)	48	85	+36



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

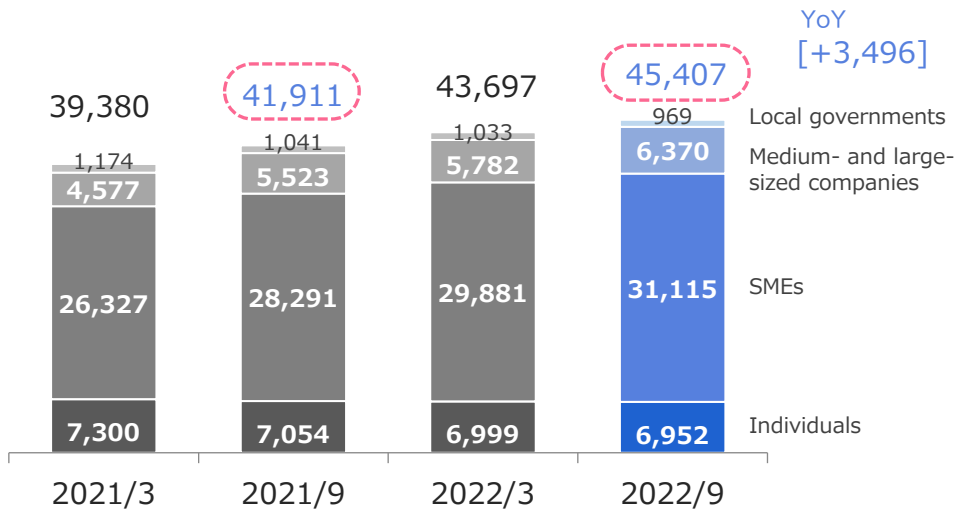
* Plan for average balance is taken from the Medium-Term Business Plan
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Loans and Trust Assets

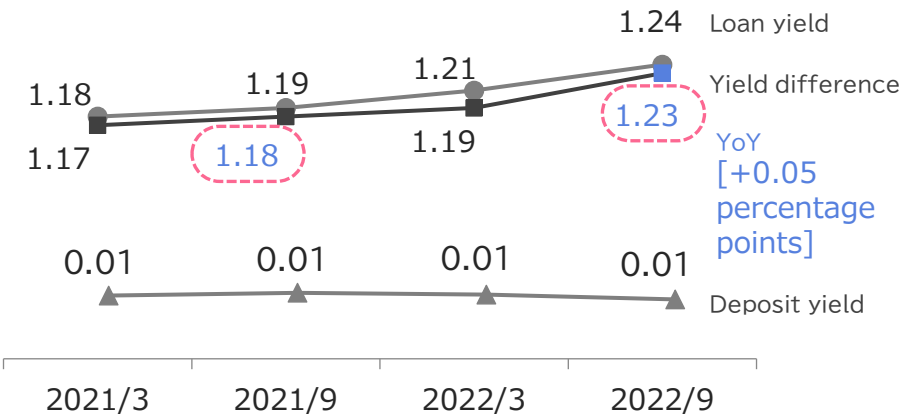
Growth in loan balance resulting largely from promotion of transactions for main bank relationship building and business financing activities

Appropriate risk-taking leading to increase in high yield loans, while loan-deposit yield difference increased

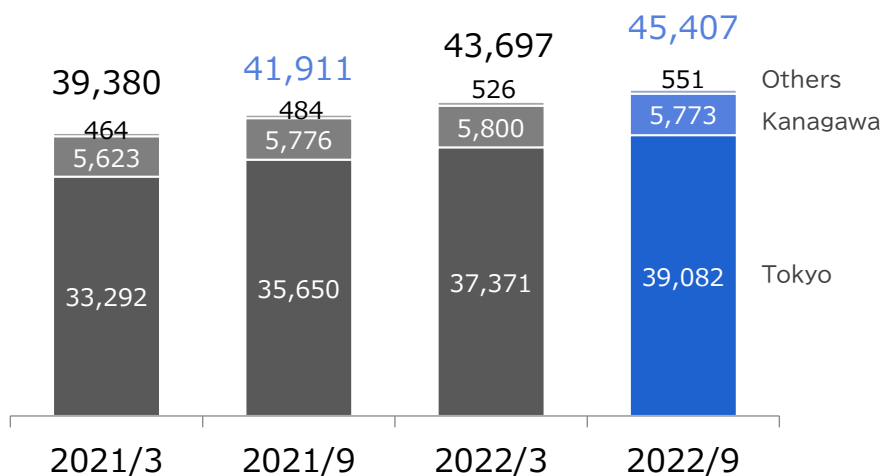
1. Loan balance by type of customer (¥100 million)



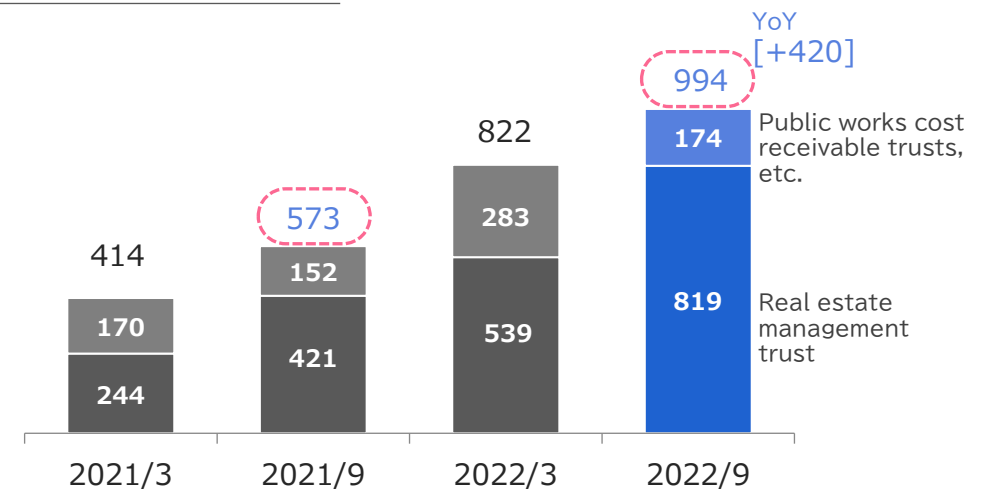
3. Yield (%)



2. Loan balance by region (¥100 million)



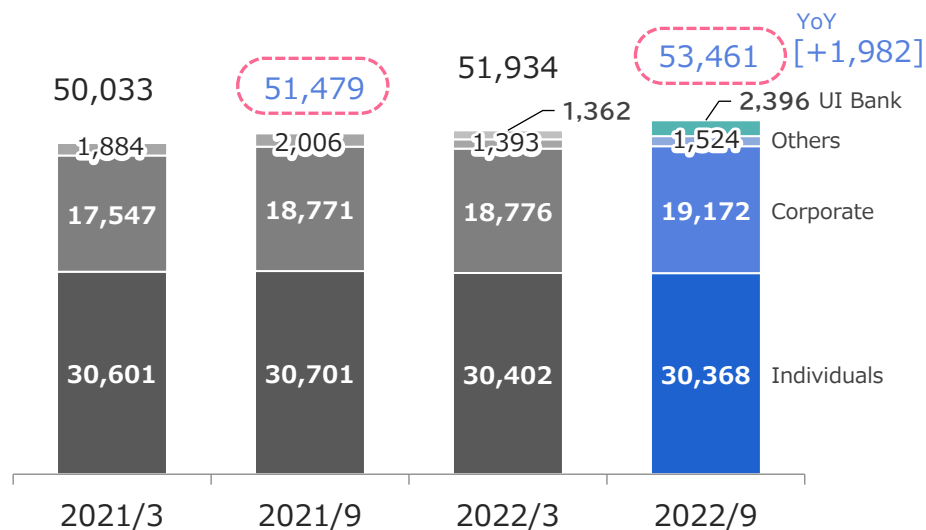
4. Balance of trust assets (¥100 million)



Balance of Deposits and Assets under Management (Kiraboshi Bank + UI Bank + KLD Securities)

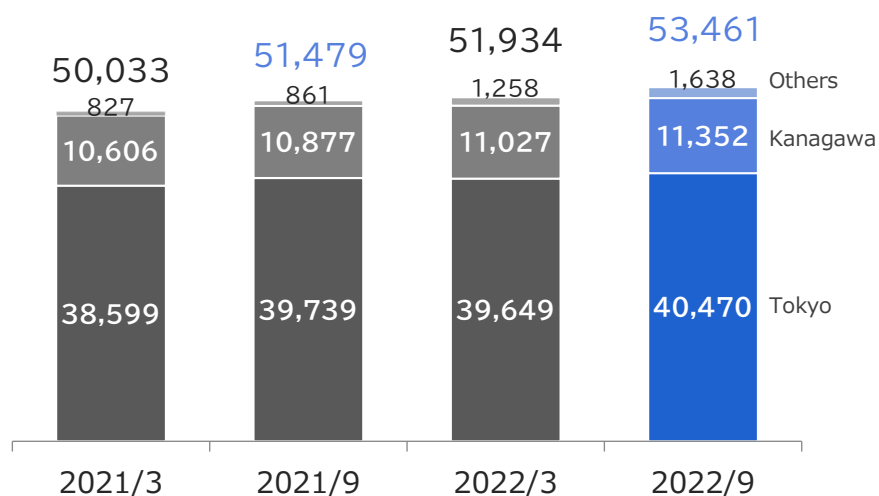
Robust accumulation of deposit balance at UI Bank (¥239.6 billion as of Sep. 30, 2022); + ¥198.2 billion YoY for the Group as a whole

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



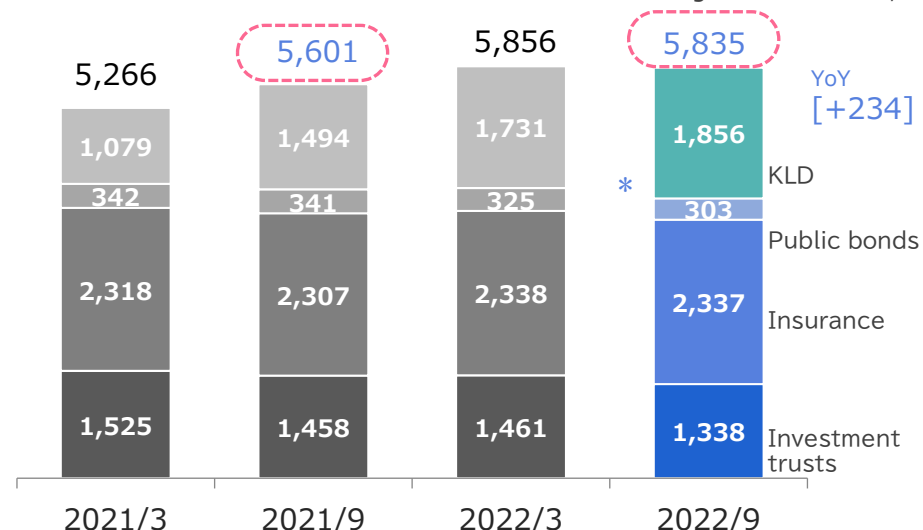
* UI Bank commenced operation in Jan. 2022

2. Deposit balance by region (Kiraboshi Bank + UI Bank) (¥100 million)



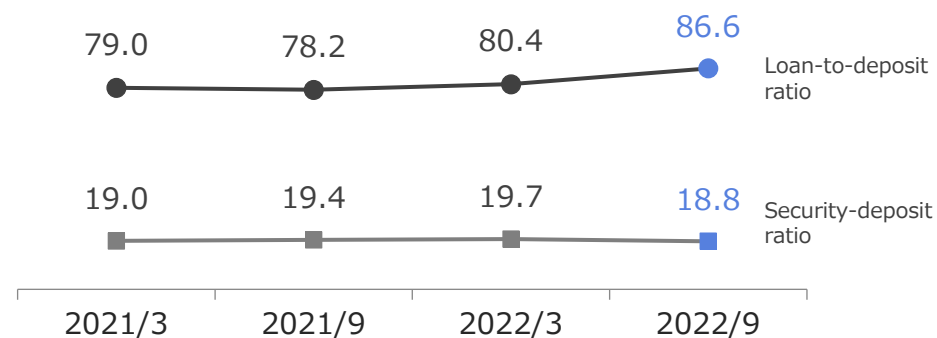
3. Balance of assets under management by item (Kiraboshi Bank + KLD) (¥100 million)

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



Downward impact of market valuation on balance
[2022/3 → 2022/9]
Approx. ¥40.0 billion

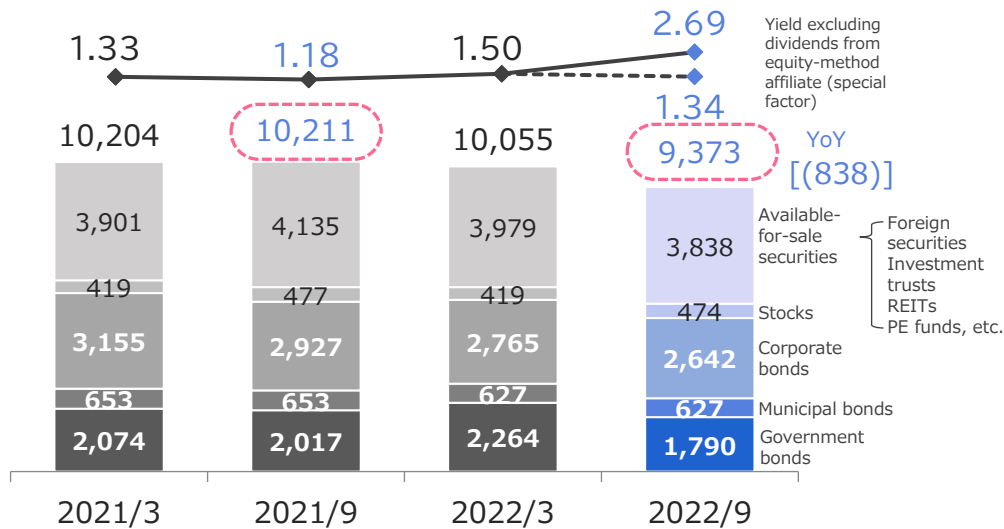
4. Loan-to-deposit ratio / security-deposit ratio (Kiraboshi Bank) (¥100 million)



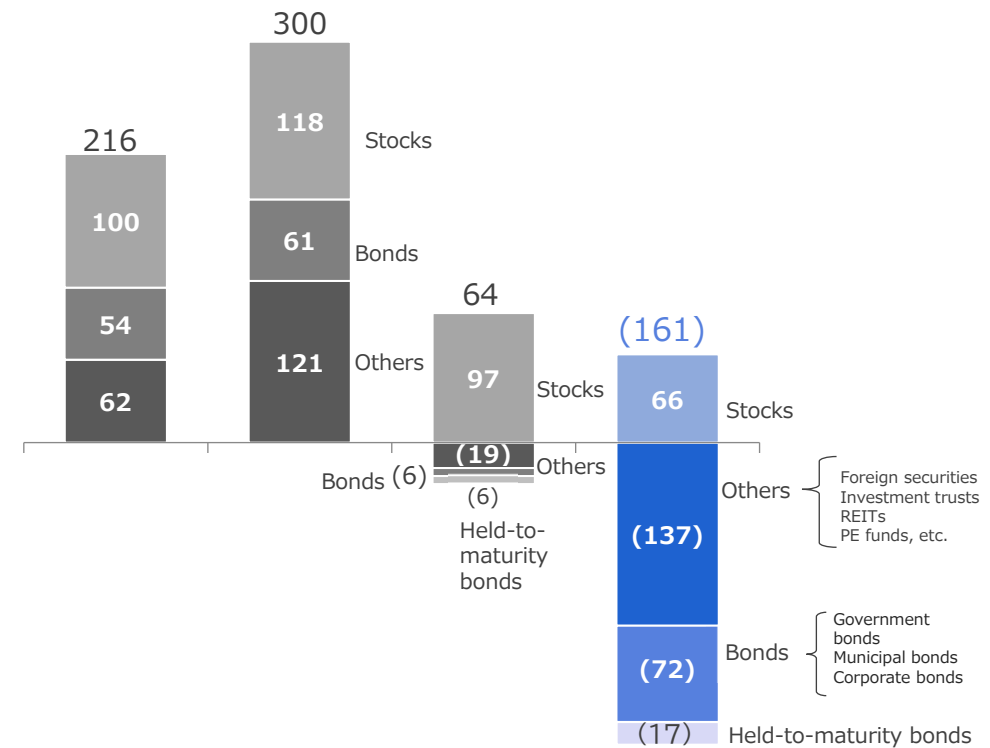
Securities

Securities balance was down ¥83.8 billion YoY partly due to sale of a portion of the securities, and valuation loss on securities expanded reflecting higher interest rates

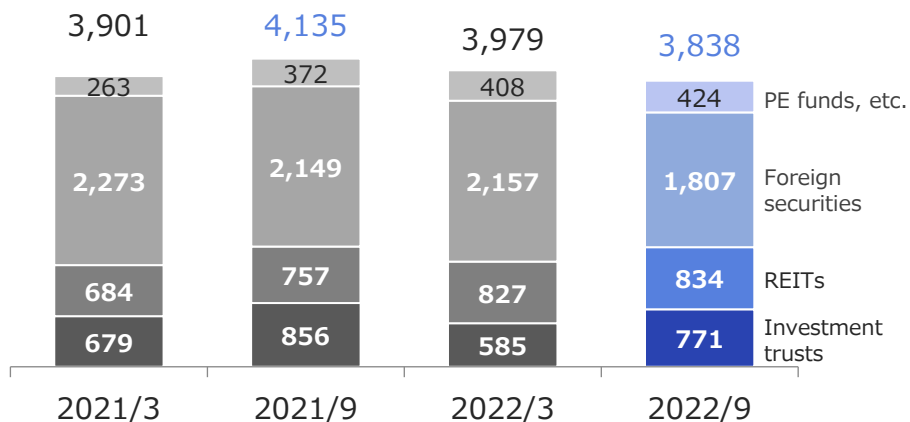
1. Securities balance / yield (¥100 million, %)



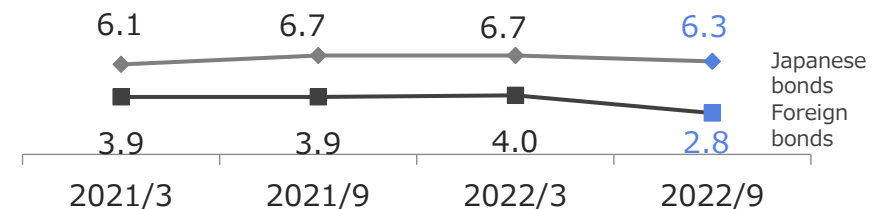
2. Valuation gain/loss on securities (¥100 million, %)



Breakdown of "available-for-sale securities"



3. Duration (years)



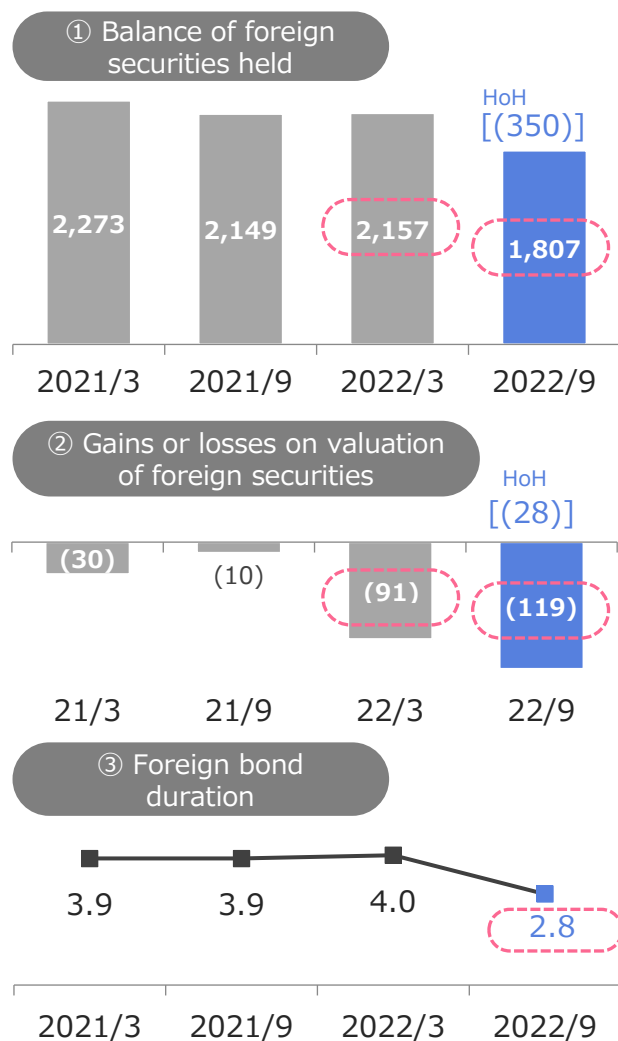
Securities (Foreign Securities)

A loss of ¥6.4 billion was recorded from sale of approx. ¥44.0 billion of foreign bonds.

Moved forward with funding from relatively low-cost foreign currency deposits, through which it has been possible to avoid negative spread even as of the end of October.

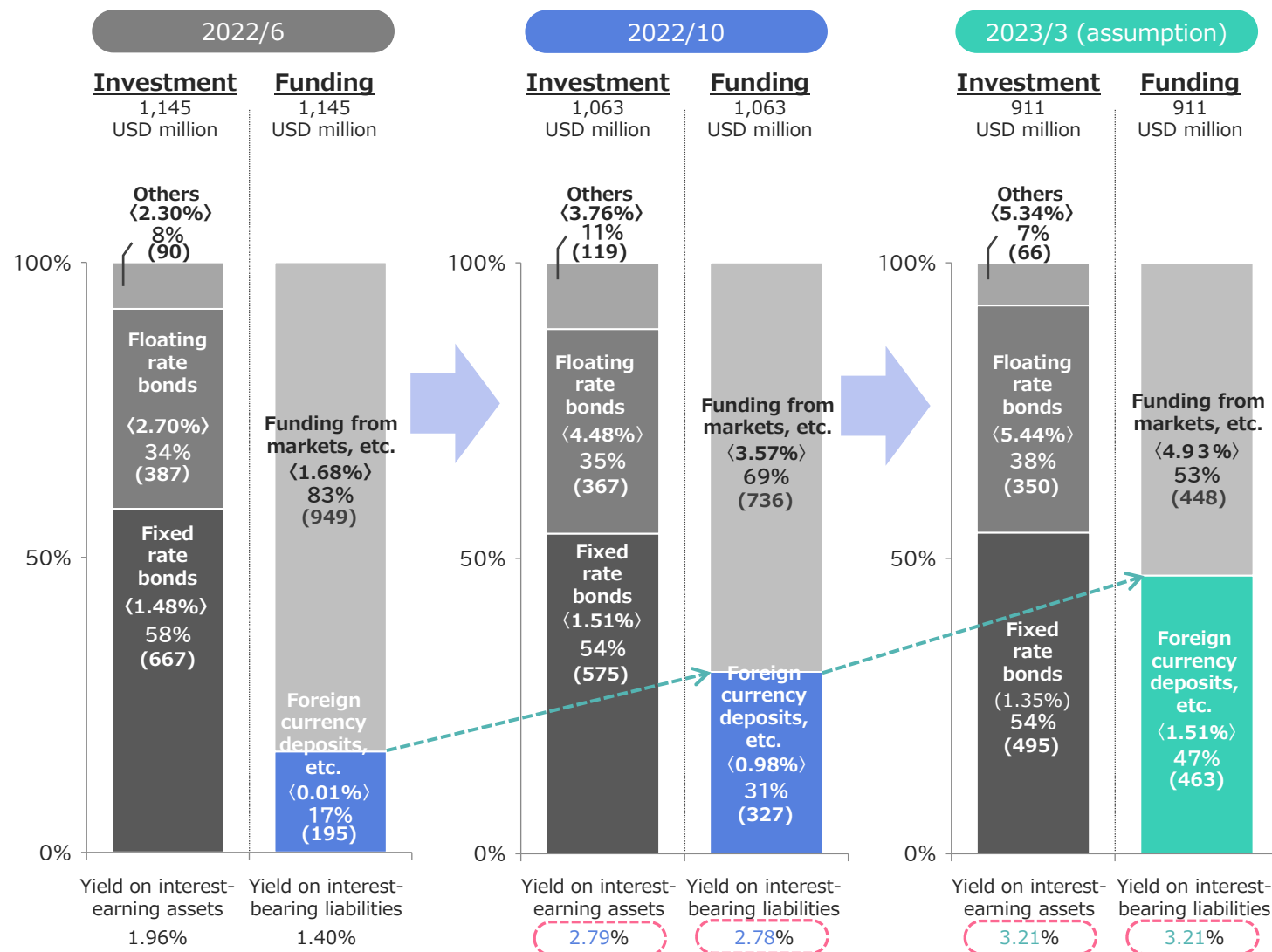
Funding through foreign currency deposits, etc. will continue to be pursued in an effort to avoid negative spread.

1. Foreign securities (¥100 million, year)



2. Composition of investment and funding in U.S. dollars

* Figures in < > indicate average yield on interest-bearing liabilities, figures in () indicate balance (USD million)



* Reflects expected rise in U.S. interest rates (assuming U.S. federal funds rate of 5.0%)
* Foreign currency deposits, etc. include yen converted to foreign currency

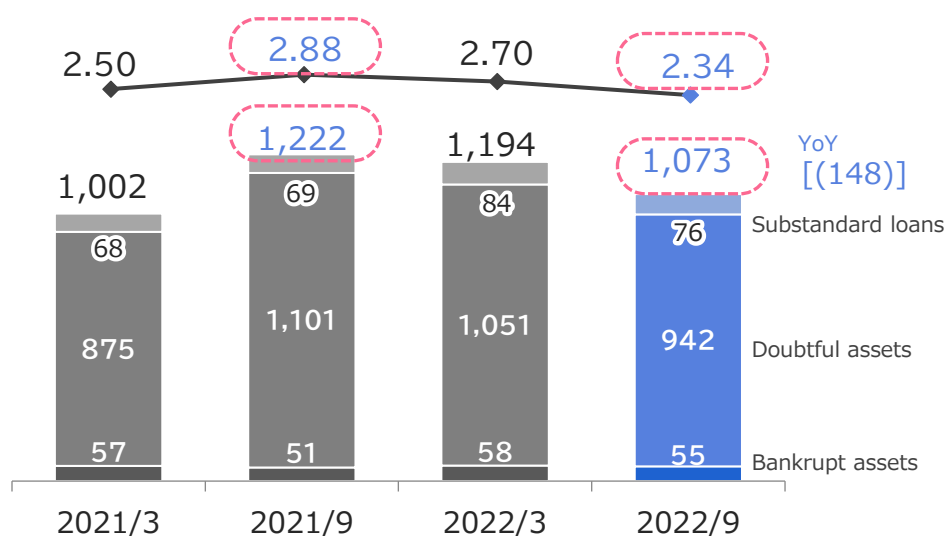
Problem Assets Subject to Disclosure under the Financial Reconstruction Act and Credit-Related Costs

Ratio of problem assets subject to disclosure decreased significantly YoY due partly to an increase in normal assets and improvement in some customers' credit category

Credit-related costs decreased substantially HoH as a result of continued efforts to enhance the credit management system

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

[After partial direct write-offs]



* Figures are after partial direct write-offs

2. Credit-related costs (¥100 million, %)

2020/9	2021/9	2022/9	YoY
(48)	(30)	(4)	+26

* The "+" sign used in year-on-year comparison indicates an increase in income

- Significant cut down from ¥6.0 billion planned for 2023/3

3. Coverage status of problem assets subject to disclosure (¥100 million, %)

[Before partial direct write-offs]

	2021/9	2022/9
Covered amount	1,052	930
Reserve for possible loan losses	247	222
Collaterals, guarantees, etc.	805	708
Total of substandard loans and below	1,358	1,210
Coverage ratio	77.4%	76.8%

[Value and ratio of problem assets subject to disclosure]

Value of problem assets subject to disclosure decreased due partly to improvement in some customers' credit category. Ratio of problem assets subject to disclosure decreased by 0.5 percentage points YoY due to increase in normal assets and decrease in problem assets subject to disclosure.

[Credit-related costs]

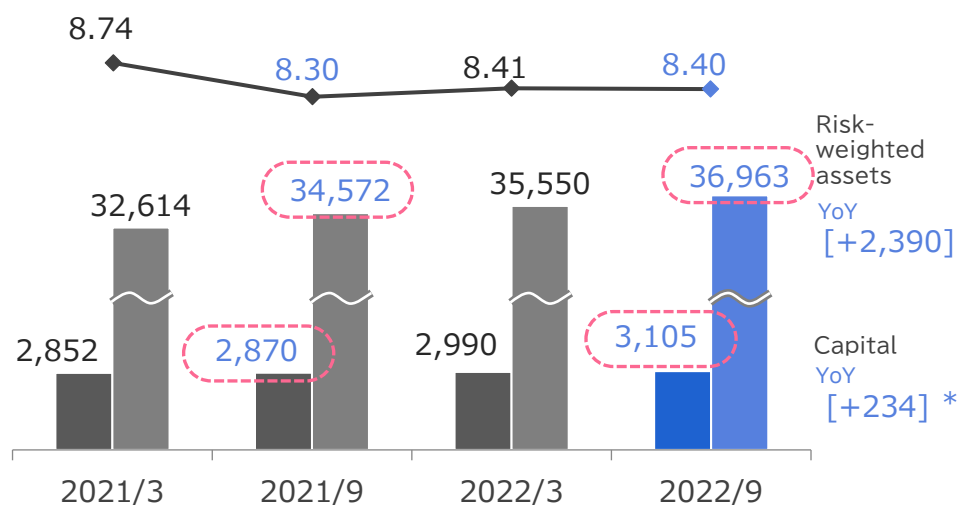
- ¥900 million of reversal in reserve for possible loan losses due to decline in the default rate
 - Additional provision of ¥600 million due to expanded application of the DCF method
 - ¥600 million in reversal of additional reserve made at the end of previous fiscal year in consideration of the Russia-Ukraine situation
- Combined with continued efforts to enhance the credit management system, credit-related costs improved by ¥2.6 billion YoY.

Capital Ratio/Core OHR/ROE

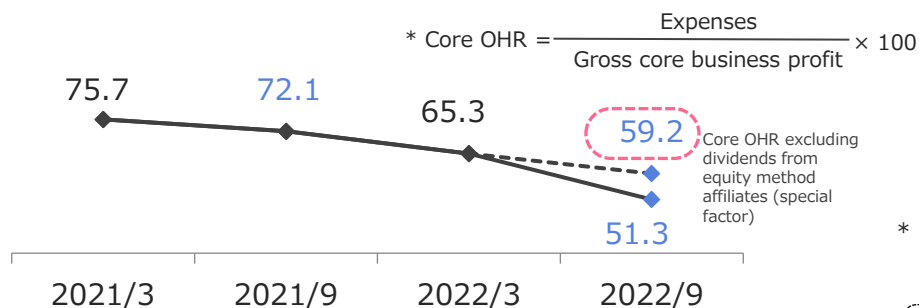
Capital increased mainly due to accumulation of income, while capital ratio remained unchanged HoH due to an increase in risk-weighted assets such as loans

Management indicators such as OHR and ROE continued to improve to a level on a par with the top-ranking regional banks; increase in annual dividend projected for the fiscal year ending March 31, 2023

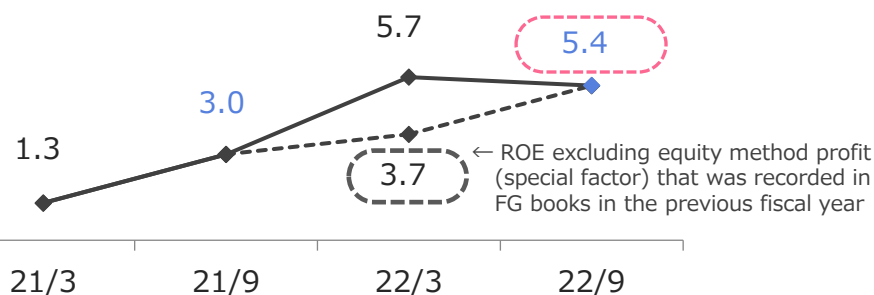
1. Capital ratio (Tokyo Kiraboshi FG consolidated) (¥100 million, %)



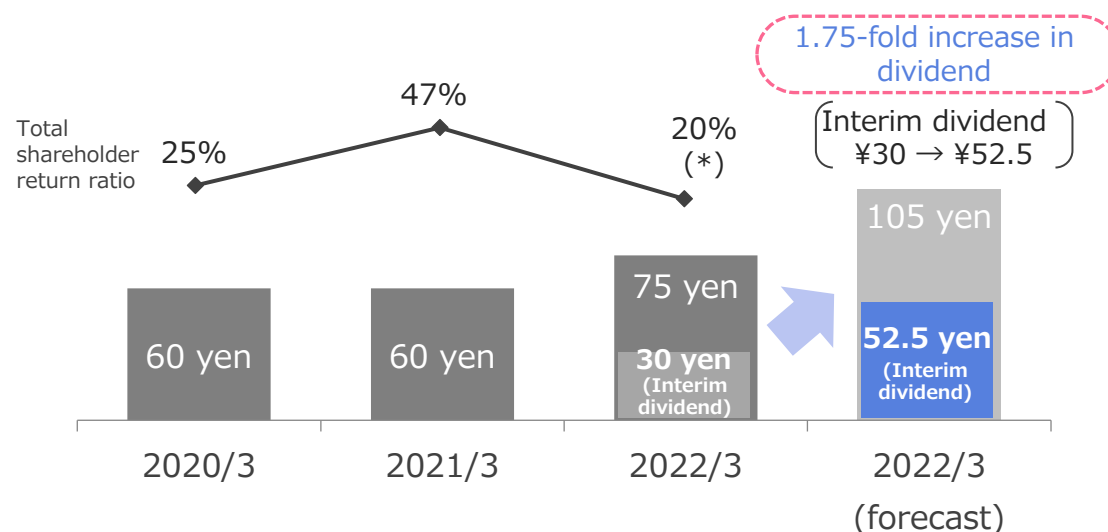
2. Core OHR (Kiraboshi Bank) (%)



3. ROE (Tokyo Kiraboshi FG consolidated) (%)



4. Annual dividend per share (Tokyo Kiraboshi FG)



$$\text{Total shareholder return ratio} = \frac{\text{Total dividends paid} + \text{total value of share repurchases}}{\text{Net income (FY2021, excluding equity method profit of ¥6.5 billion*)}} \times 100$$

* Equity method profit will be appropriated for investment in areas that contribute to improvement of management efficiency, including DX promotion at Tokyo Kiraboshi FG

<Reference> UI Bank Results

Progress made in reaching out to the younger generation with which Kiraboshi Bank's transactional relationship has been weak

Acquired users from all over Japan, centering on the Kanto region, excluding Tokyo and Kanagawa

Results of the first half ended September 30, 2022

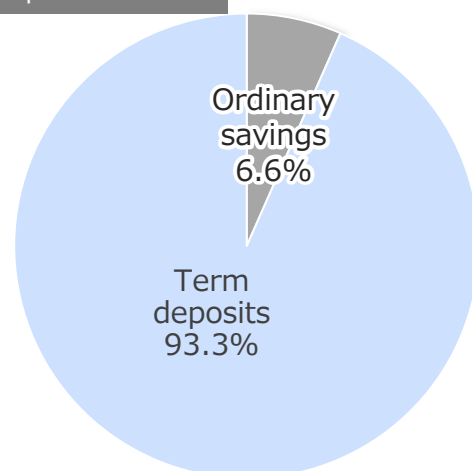
Deposit balance
¥239.6 billion

Ordinary savings account ¥15.8 billion [45,534 accounts]
Term deposit accounts ¥223.7 billion [89,035 accounts]

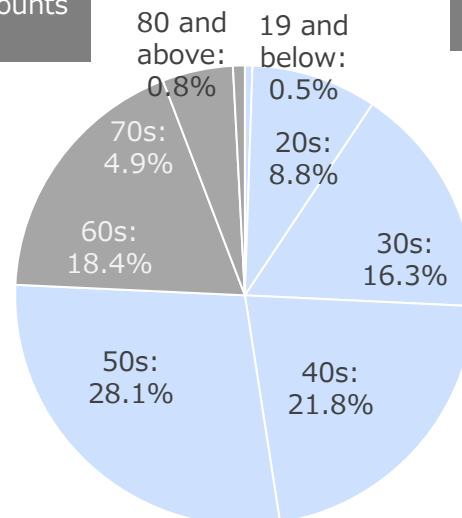
New customers ¥132.1 billion (55.1%)
Kiraboshi Bank customers ¥107.4 billion (44.8%)

Balance			Ordinary savings account / Term deposit account breakdown				Number of accounts		
Planned	Actual	vs plan	Planned		Actual	vs plan	Planned	Actual	vs plan
¥238.5 billion	¥239.6 billion	+¥1.1 billion	Ordinary savings	¥27.0 billion	¥15.8 billion	¥(11.2 billion)	86,000 accounts	45,000 accounts	(40,000) accounts
			Term deposits	¥211.3 billion	¥223.7 billion	+¥12.4 billion			

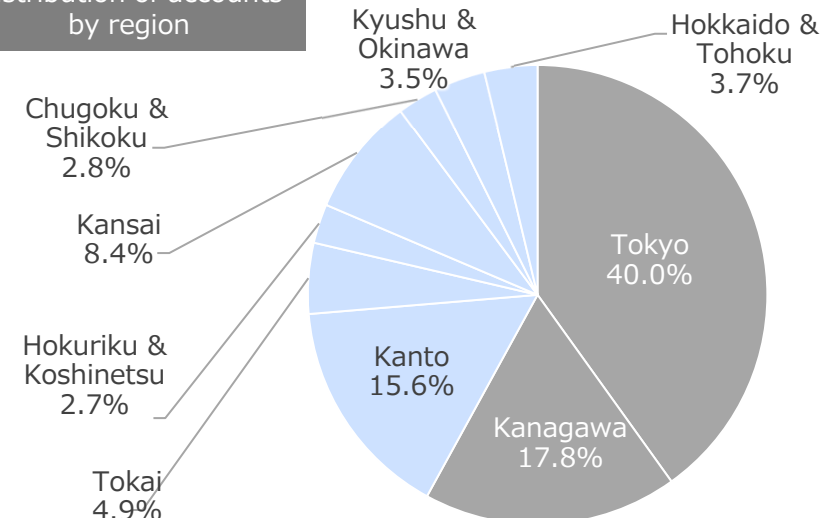
Breakdown of deposit balance



Distribution of accounts by age group



Distribution of accounts by region





Progress on the Medium-Term Business Plan

Overview of the Tokyo Kiraboshi Financial Group

① Tokyo Kiraboshi Financial Group, Inc.

(as of September 30, 2022)

Location of head office	3-10-43 Minami Aoyama, Minato-ku, Tokyo
Capital	¥27.5 billion
Consolidated total assets	¥6,536.1 billion

②

Kiraboshi Bank, Ltd.

(as of September 30, 2022)

Location of head office	3-10-43 Minami Aoyama, Minato-ku, Tokyo
Capital	¥43.7 billion
Total assets	¥6,492.8 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	H.S.Servicer Co.,Ltd. (*2022.10.3-)	Claim management and collection business

(Equity-method affiliate)

⑱	Kiraboshi Insurance Agency CO., LTD.	Insurance agency business
⑳	StarBridge business consulting (Beijing) Co.,Ltd.	Consulting

(Group companies)

Company name		Business description
⑨	UI Bank Co., Ltd.	Banking business
⑩	Tokyo Kiraboshi Lease, Inc.	General leasing business
⑪	Kiraboshi System, Inc.	System processing outsourcing
⑫	Kiraboshi Consulting Co., Ltd.	Consulting
⑬	Kiraboshi JCB Co., Ltd.	Credit card business
⑭	Kiraboshi Tech, Inc.	Fintech services
⑮	Kiraboshi Capital Co., Ltd.	Structuring and administration of funds
⑯	Kiraboshi Life Design Securities Co., Ltd.	Securities business
⑰	Kiraboshi business office service, Inc.	Payroll operations, etc.
⑱	Be.Brave, Inc.	Advertising planning and production business

(Equity-method affiliate)

㉑	Sky Ocean Asset Management Co., Ltd.	Commissioned investment trust services
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Management Base of Kiraboshi Group

Accelerate the promotion of transactions for main bank relationship building and business financing activities against the backdrop of a rich market

Japan

Population (estimate)

125.10 million
(as of June 1, 2022)

Gross domestic product
(nominal)
Tokyo gross municipal
product (nominal)

¥535.5 trillion
(FY2020)

Number of companies
(Corporations +
individuals)

3,608 thousand
companies
(2016)

Number of offices

6,398 thousand
companies
(2019)

Balance of bank loans
(Japanese banks)

¥548.3 trillion
(As of March 31, 2022)

Balance of bank deposits
(Japanese banks)

¥924.0 trillion
(As of March 31, 2022)

Tokyo

14.01 million
(as of June 1, 2022)
(Proportion: approx.
11%)

¥115.6 trillion
(FY2019)
(Proportion: approx.
21%)

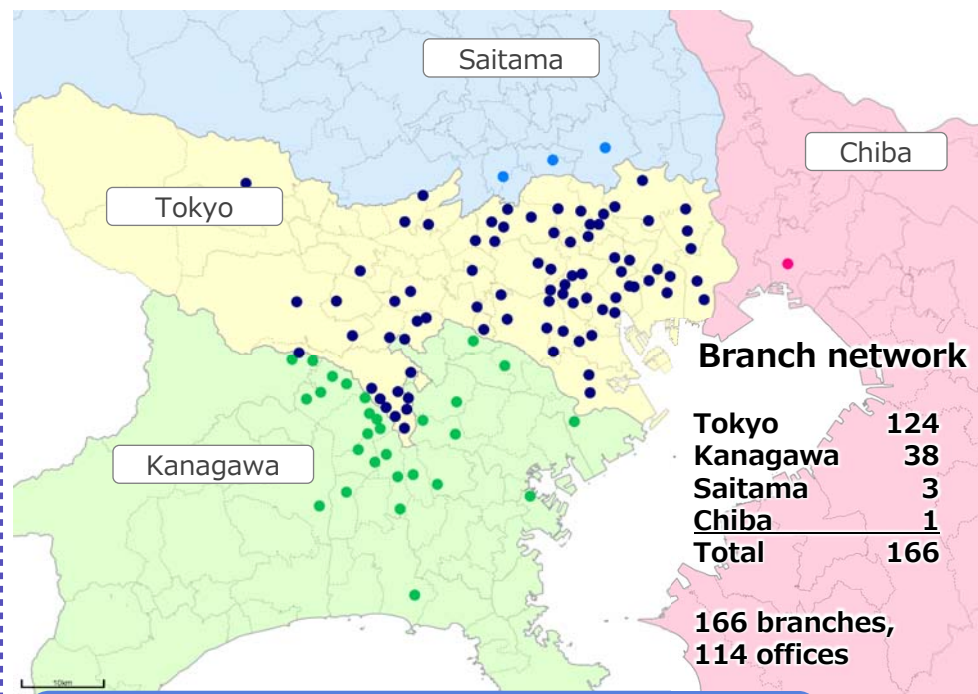
418 thousand
companies
(2016)
(Proportion: approx.
11%)

913 thousand
companies
(2019)
(Proportion: approx.
14%)

¥238.2 trillion
(As of March 31, 2022)
(Proportion: approx.
43%)

¥328.3 trillion
(As of March 31, 2022)
(Proportion: approx.
35%)

Kiraboshi Bank Branch Network



Number of Kiraboshi Bank customers with main bank transaction relationship

	Number of companies (denominator)	Number of customers with main bank relationship	Share
Tokyo	231,678	7,075	3.05%
Kanagawa	78,938	2,832	3.58%
Total	310,616	9,907	3.18%

(Remarks) Ministry of Internal Affairs and Communications population estimates, Tokyo Metropolitan Government population (estimates) of Tokyo, Cabinet Office *Annual Report on National Accounts for 2020*, Tokyo Metropolitan Government *Tokyo Statistical Yearbook* (fiscal 2019), Ministry of Internal Affairs and Communications *2019 Economic Census for Business Frame*, *2016 Economic Census for Business Activity*, Bank of Japan Statistics: *Deposits and Loans Market*

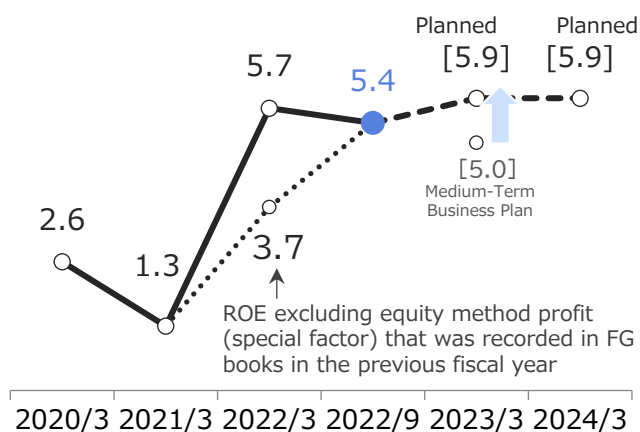
(Reference) Prepared based on a 2022 survey by TOKYO SHOKO RESEARCH, LTD.
(The number of companies is based on the TOKYO SHOKO RESEARCH, LTD. database)

Financial Targets under the Medium-Term Business Plan (KGIs)

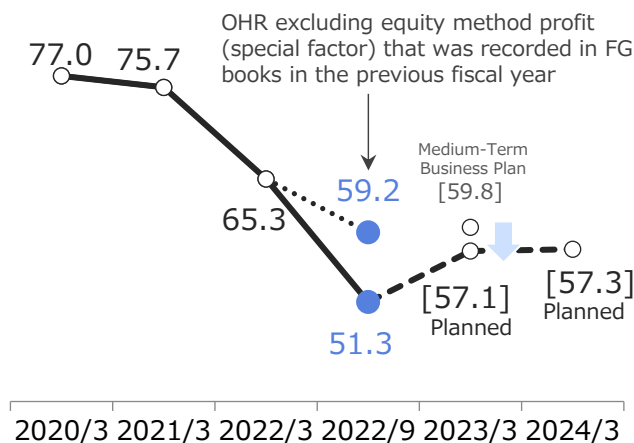
ROE, core OHR, and capital ratio largely in line with the 2023/3 plan (Medium-Term Business Plan)

Profit from customer business is expected to achieve the plan with accumulation of commission income from corporate customers in the second half that includes income from business financing activities

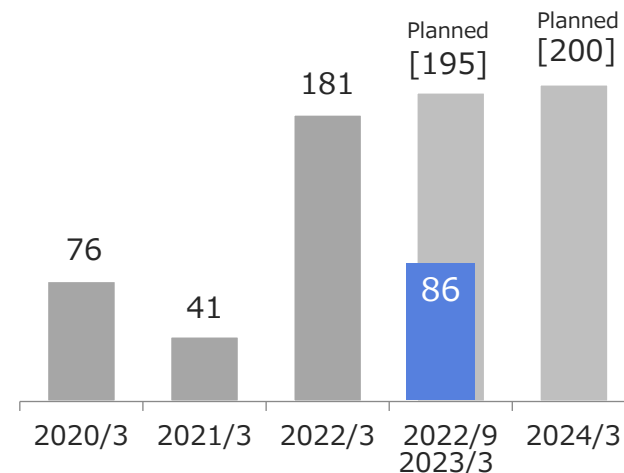
1. ROE <FG consolidated> (%)



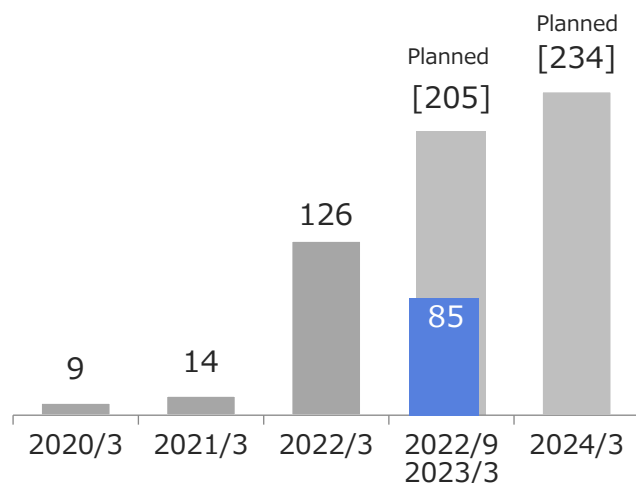
2. Core OHR <Kiraboshi Bank non-consolidated> (¥100 million, %)



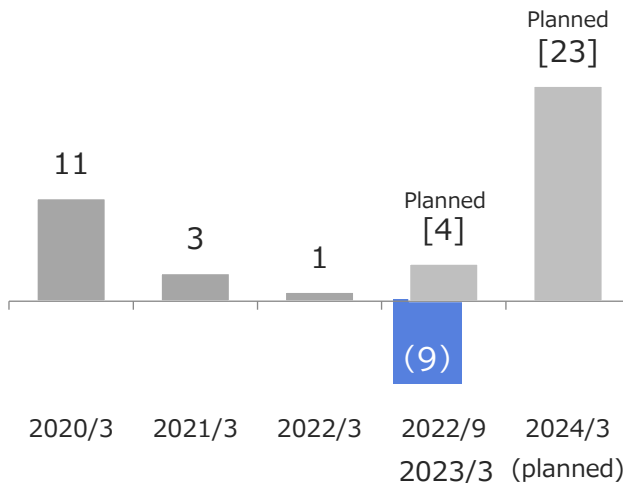
3. Net income <FG consolidated> (¥100 million)



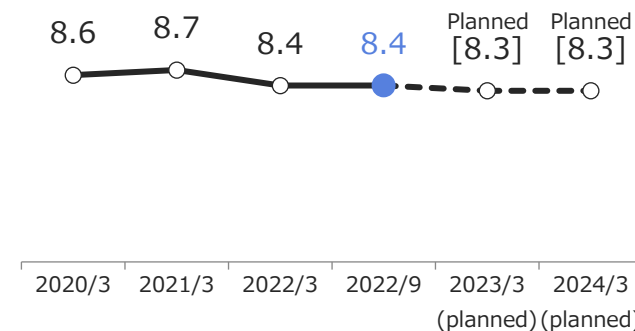
4. Profit from customer business <Kiraboshi Bank non-consolidated> (¥100 million)



5. Contribution of subsidiaries to consolidated income <FG consolidated> (¥100 million)



6. Capital ratio <FG consolidated> (%)



Strategy of the Medium-Term Business Plan and Related Indicators (KPIs)

—Initiatives to Address ESG/SDGs



Branch reorganization and improvement of operational efficiency to free up management resources and improve customer convenience, human resources development and self-fulfillment

	Specific action items	Focus items and SDG targets	Related indicators (FY2023 targets)	Related indicators (2022/9 actual)	Achievement level
Strategy (1) Branch strategy	Function-specific branches and transformation of all branches to next-generation branch setup • Strengthen face-to-face in-person proposal and consulting services • Move to paperless, passbook-less, and cashless		Retail-focused branches 34 offices	Retail-focused branches 55 offices	○
Strategy (2) Business process re-engineering	Efficiency improvement in branch sales operation and headquarters • Free up personnel for allocation to high-quality face-to-face services		Gross core business profit per head ¥32 million	Gross core business profit per head 36.8 million	◎
Strategy (3) Human resources development	Human resources development and personnel system reform • Realization of diverse work styles • Develop human resources, create happiness for all officers and employees		Make use of external talents Increase in mid-career hires	Mid-career hires: 64 (Cumulative total from FY2021)	—

Personnel allocation and enhancement of financial and competitive strengths for providing high-value-added services and contributing to the sustainable growth of society

Strategy (4) Resource allocation	Centralization of routine and strategic support functions • Implement optimal allocation of personnel freed up through efficiency improvement • Provide added value by offering back-office and strategic support		KGIs (Please refer to p4)	KGIs (Please refer to p4)	—
DX	Establishment of Digital Bank Improvement of customer convenience • “Fusion of face-to-face and non-face-to-face,” “financial and non-financial” services • Provide IT support for older adults, contribute to improving IT literacy activities		Number of Internet banking users 400,000 users	Number of Internet banking users 200,000 users	○

Provision of high-value-added services by enhancing financial strength, and with invested management resources, contribution to the sustainable growth of society

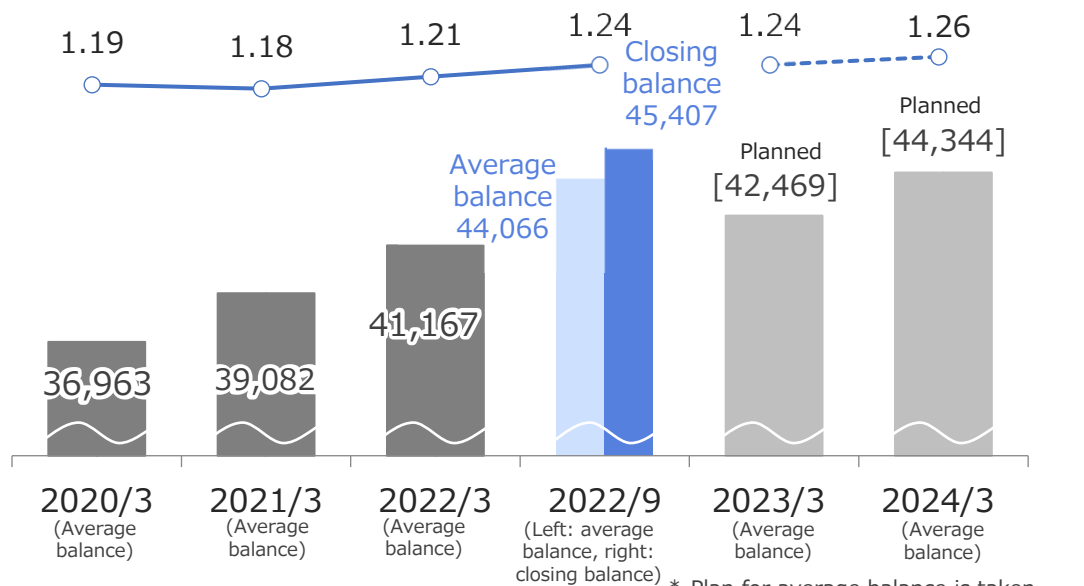
Strategy (5) Services for the business owner segment and older adult segment	Life plan support / asset management Business targeted at the older adult segment Transactions with business owners, inheritance, property management • Provide services aligned to life stage/plan through goal-based approach • Kiraboshi Package – services that match to all life scenes		Increase in the number of business owner customers with assets under management 1,000 Increase in the outstanding balance of assets under management of business owner customers ¥50.0 billion	Increase in the number of business owner customers with assets under management 2,421 Increase in the outstanding balance of assets under management of business owner customers ¥ 27.2 billion	◎
Strategy (6) Promote main bank relationship building	Business succession Business financing Support for overseas expansion, business improvement, business start-up • Provide combined services encompassing corporate management, business succession (inheritance), asset management, and overseas strategy • Build main bank relationship through business feasibility evaluation, take action against climate change risks		Customers with annual sales of ¥300 million or more, and with main bank relationship Number of loans: +600 customers Financing to customers with main bank relationship: +¥600 billion	Customers with annual sales of ¥300 million or more, and with main bank relationship Number of loans: +1,027 accounts Loan amount: +¥457.7 billion Kiraboshi Package: 34,000 customers Business succession support: 508 customers Support to medical institutions: 292 institutions	◎
Strategy (7) Medical institutions	Collaboration in administrative policy measures Responses to novel coronavirus Local medical activities • Use funds to provide management support, and financing to medical institutions, social welfare corporations, etc. • Engage in regional revitalization activities at various locations, in collaboration with administrative organs, etc.		Kiraboshi Package: 60,000 customers Business succession support: over 1,000 customers Support to medical institutions: over 400 institutions		○

Enhancement of corporate governance	Establishment of chief sustainability officer position Revision of credit policy Established an environmentally and socially friendly investment and loans policy • Enhance Group governance to respond to diverse customer needs		Achievement level of each indicator < ◎...Surpassed; ○... Achieved or nearly achieved; △...More work needed>		
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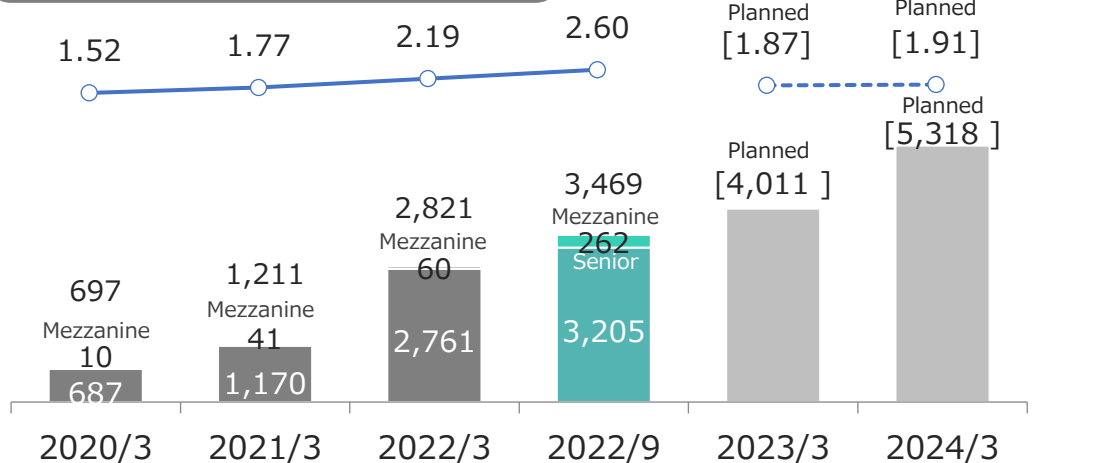
Corporate Customer Strategy ① (Loans)

Continued increase in loan balance largely through efforts in promoting transactions for main bank relationship building and business financing activities

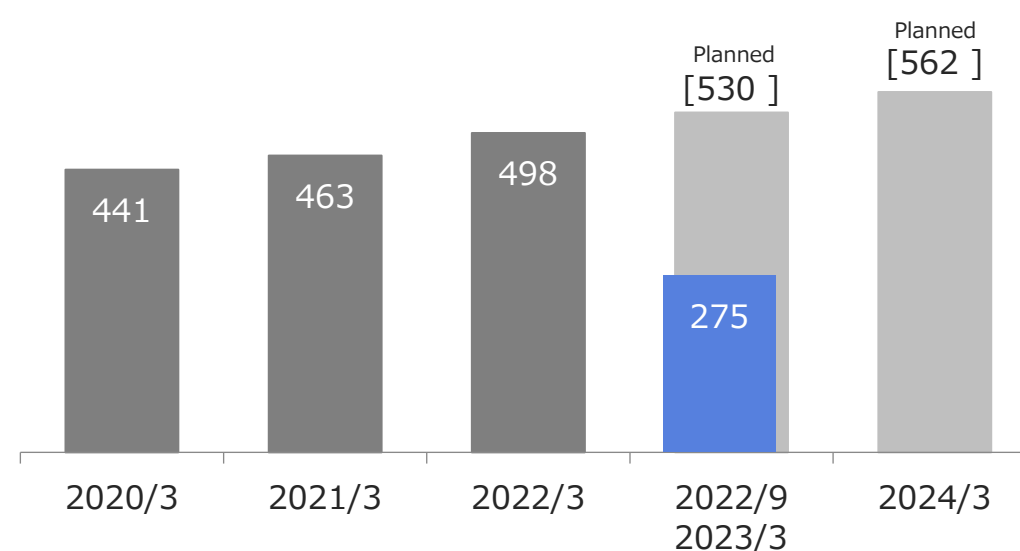
1. Average loan balance and yield (¥100 million, %)



Of which, balance of business financing

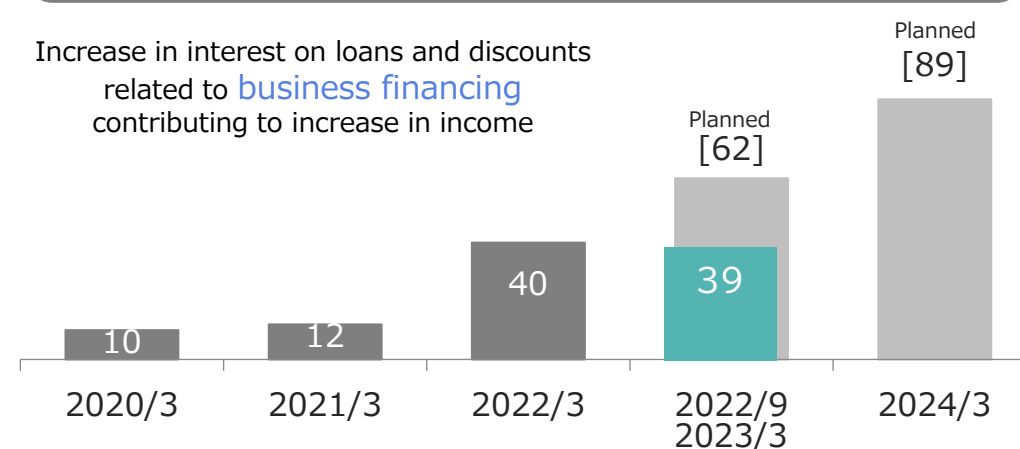


2. Interest on loans and discounts (¥100 million)



Of which, interest on loans and discounts related to business financing

Increase in interest on loans and discounts related to **business financing** contributing to increase in income

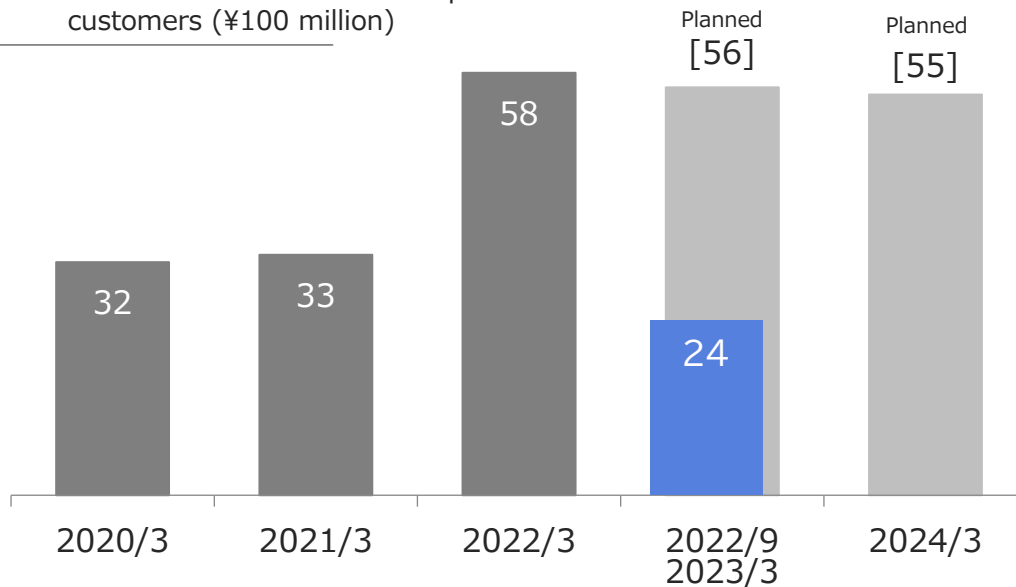


Corporate Customer Strategy ② (Commission Income from Corporate Customers)

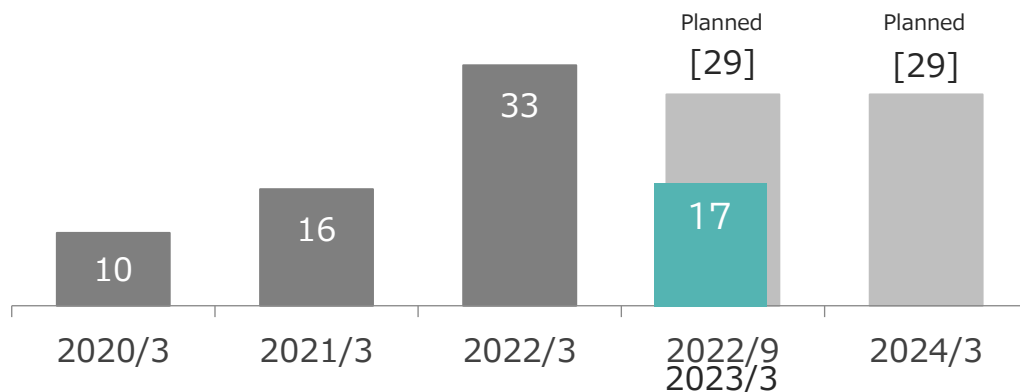
Acquisition of commission income from corporate customers to be driven primarily by fee income associated largely with business financing

Achievement of the plan for FY2022 is projected due in part to projects that are expected for the third quarter and beyond

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



Of which, commission income from corporate customers (business financing)



Specialists in “business financing”

Definition of business financing

(Among structured finance transactions) **finance projects in which SF, MF, and RF divisions are involved**

- LBO loans
- Nonrecourse real estate loans
- Mezzanine financing, etc.

● SF Division (15 employees)

Headquarters sales staff providing expert-structured finance and other financial support for corporate customers

● RF Division (10 employees)

Headquarters sales staff handling nonrecourse real estate loans, etc.

● MF Division (50 employees)

Supporting sales offices through use of strategies such as mezzanine finance to build main bank relationships

Active allocation of specialists

Actively recruited highly specialized external human resources (15 employees)

Three mid-career professionals in SF Division, five in RF Division and eight in MF Division have joined and are making an immediate impact

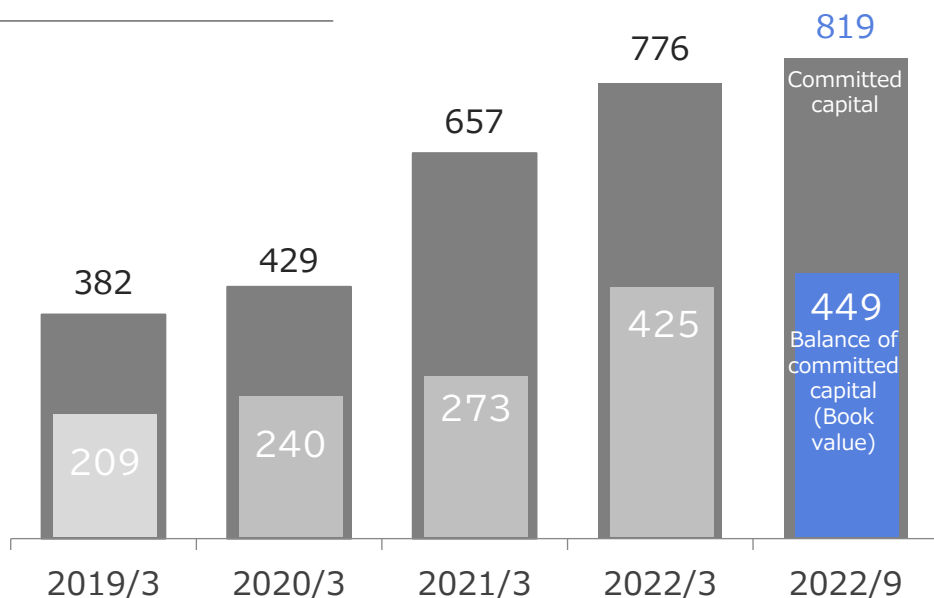
Specialized screening team within the Loan Screening Division (5 employees)

A team has been established specializing in screening of projects undertaken by SF and RF divisions, both of which handle highly sophisticated projects

Corporate Customer Strategy ③ (Investment in Private Equity Funds)

Support for SMEs to enhance their corporate value, through investment in private equity funds and Kiraboshi Capital

1. Status of investment in private equity funds (¥100 million)



Operating policy on the business of investing in private equity funds and similar vehicles

- Support SMEs in their **growth** and **enhancement of their corporate value** through investment in private equity funds, etc.
- **Secure profit** by building an appropriate portfolio of funds
- **Policy-based investment** that is conducive to the expansion of management foundation and regional contribution (*)

* Investment aimed at the effects that would be produced from collaboration with the funds, regardless of the direct economic benefit that would be generated from the funds

[Enhancement of **Tokyo-based platforms**, **regional contribution**, and **support for diversifying start-up and funding needs**]

Breakdown of funds invested

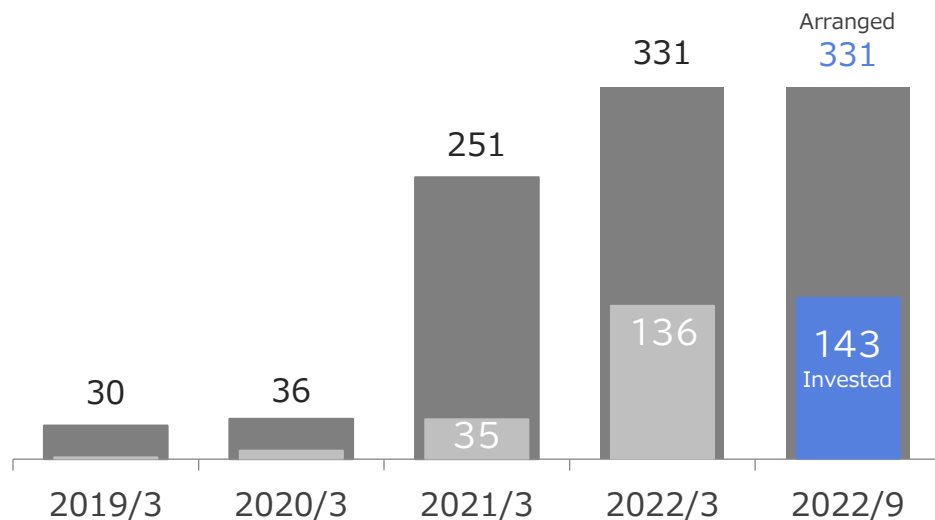
Breakdown of funds invested	Number of funds	Remaining capital commitment
● Venture fund	4	¥0.7 billion
● Reconstruction and debt fund	6	¥2.2 billion
● Buyout fund	58	¥37.5 billion
● Others (real estate, infrastructure, etc.)	5	¥2.0 billion
● Others (funds of Kiraboshi Capital, policy-based investment, etc.)	22	¥39.3 billion
Total	95 funds	Total ¥81.9 billion

Includes ¥33.1 billion of funds arranged by Kiraboshi Capital Fund presented on the next page

Corporate Customer Strategy ④ (Kiraboshi Capital)

Strengthen initiatives in equity financing that provides a new funding option other than borrowing
Support sustained growth of companies at various stages of their life through the 6 funds it manages

1. Status of Kiraboshi Capital's fund administration (¥100 million)



Kiraboshi Capital Co., Ltd.

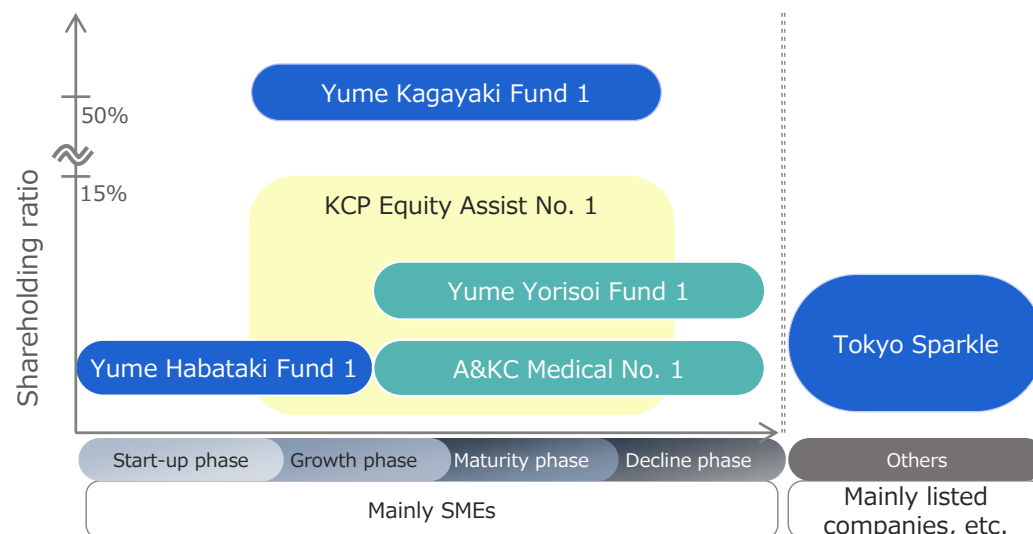
- Established in September 2018, 24 employees
- Established as a wholly owned subsidiary of Tokyo Kiraboshi Financial Group to provide financial services through funds
- Provides solutions matching each life stage, from foundation through growth and maturity to restructuring, to meet the needs of listed companies, in business succession or business start-up and other aspects

MM Project

- Established within Kiraboshi Consulting, for collaboration among Group companies
- An eight-member team supporting various needs for bringing main bank relationship building efforts to fruition through M&As
- In charge of such areas as financial advice in business succession, inheritance consulting, equity investment, and sophisticated financing to respond to business expansion, and asset management consulting for business owners

Funds administered by Kiraboshi Capital

Name	Description	Total fund amount	Launched in
Yume Kagayaki Fund 1	Buyout investment	¥2.6 billion	November 2018
Yume Habataki Fund 1	Growth capital investment	¥2.0 billion	March 2019
Yume Yorisoi Fund 1	Mezzanine finance	¥12.5 billion	August 2020
Tokyo Sparkle	Engagement investing	¥10.0 billion	November 2020
A&KC Medical No. 1	Medical fund	¥3.0 billion	March 2021
KCP Equity Assist No. 1	Equity investment (minority)	¥3.0 billion	June 2021
		Total ¥33.1 billion	



Corporate Customer Strategy ⑤ (Trust Business, Medical, Collaboration with Other Banks)

Increase in trust asset balance centering on real estate management trusts, expanded support for medical institutions by Medical and Welfare Business Division

Collaboration with Bank of Yokohama making steady progress with business impact amounting to ¥4 billion in the first half of the second year

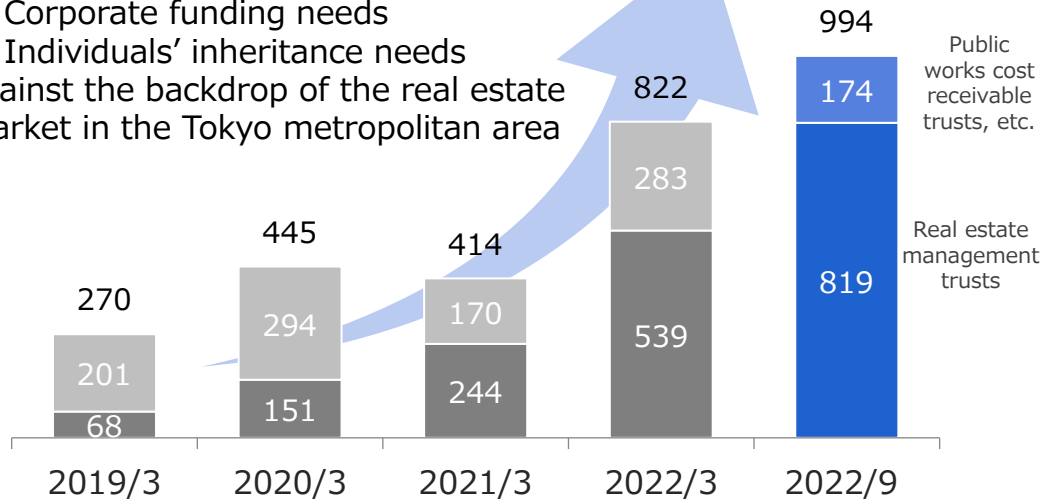
1. Trust asset balance (¥100 million)

Real estate management trust

provides a good match for

- Corporate funding needs
- Individuals' inheritance needs

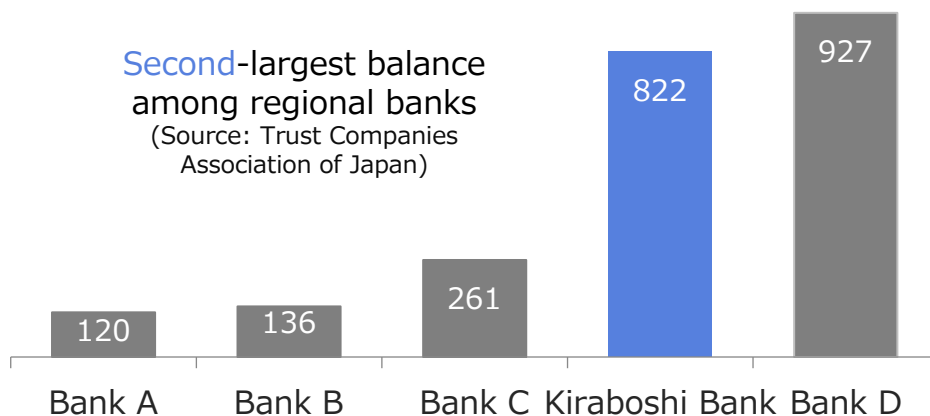
against the backdrop of the real estate market in the Tokyo metropolitan area



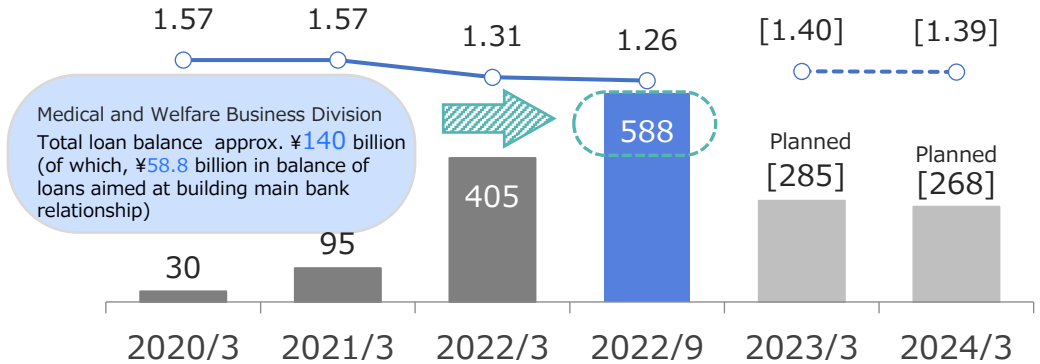
2. Trust assets of regional banks (¥100 million)

* as of March 31, 2022

Second-largest balance among regional banks
(Source: Trust Companies Association of Japan)



3. Balance of loans to medical institutions aimed at building main bank relationship (¥100 million) / Yield (%)



4. Business collaboration with Bank of Yokohama

Tokyo Kanagawa Solution Connect

Kiraboshi Bank, Ltd.



The Bank of Yokohama, Ltd.

LBOs and other collaboration in the structured finance field, etc.

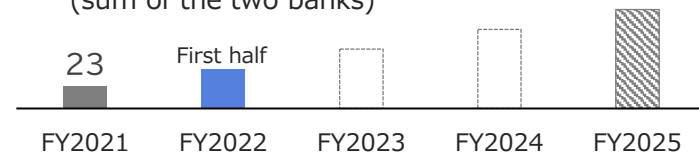
Cumulative impact of collaboration (income)

¥4.0 billion

(sum of the two banks)

Targets

¥10 billion over 5 years



+ sharing of back-office work

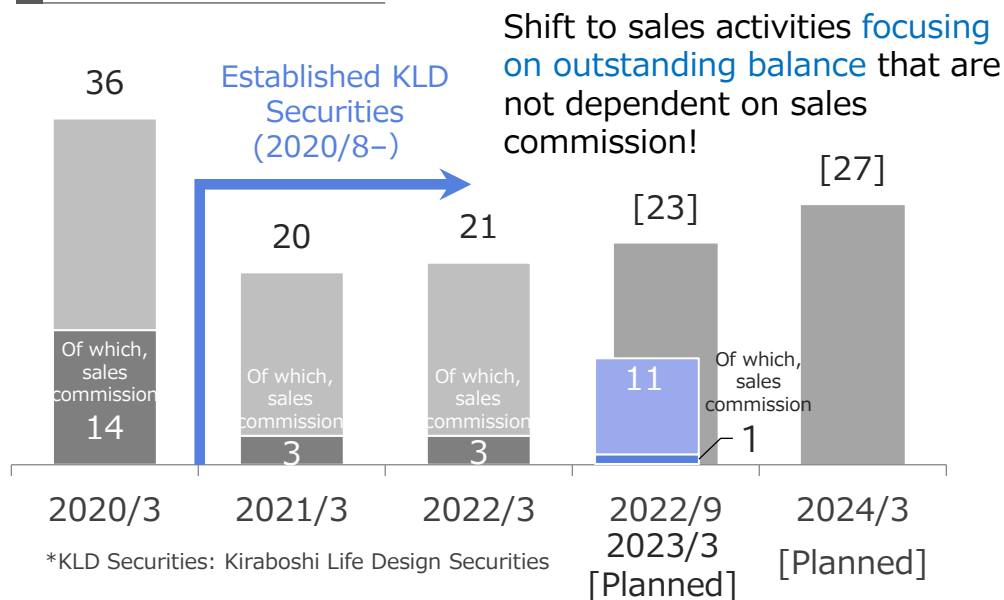
Cost reductions of ¥16 million per year

Partial introduction of joint delivery of cash, documents, etc.
(between sales offices in the West Tokyo area)

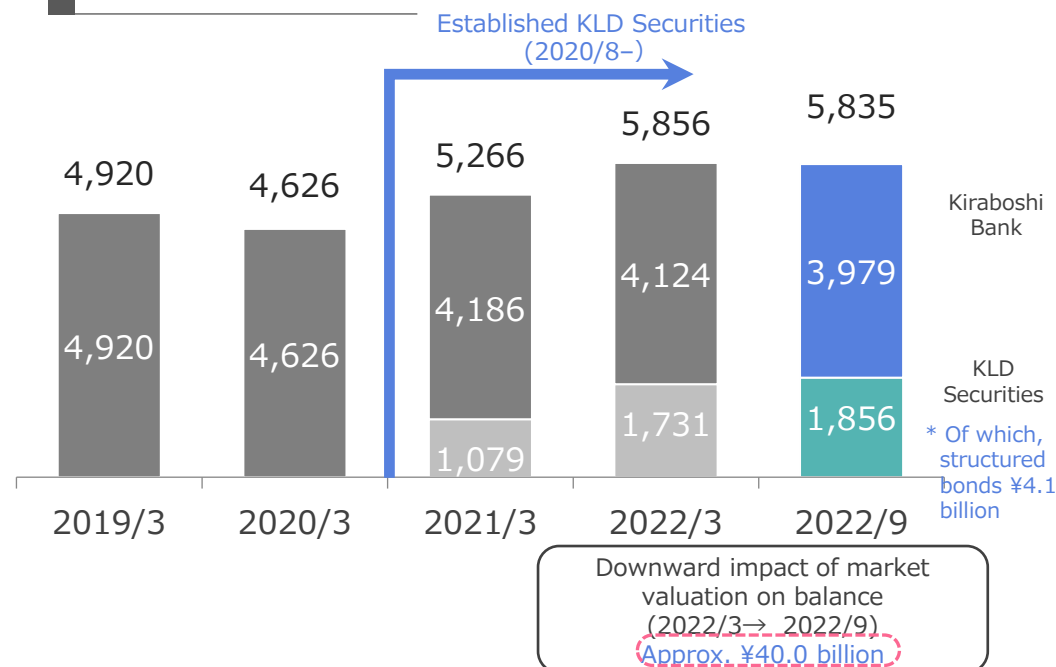
Retail Customer Strategy

Effectively waive sales commissions for customers with a balance of assets under management of ¥10 million or more, and roll out sales activities with a focus on outstanding balance

1. Fees and commissions from financial instruments (¥100 million)



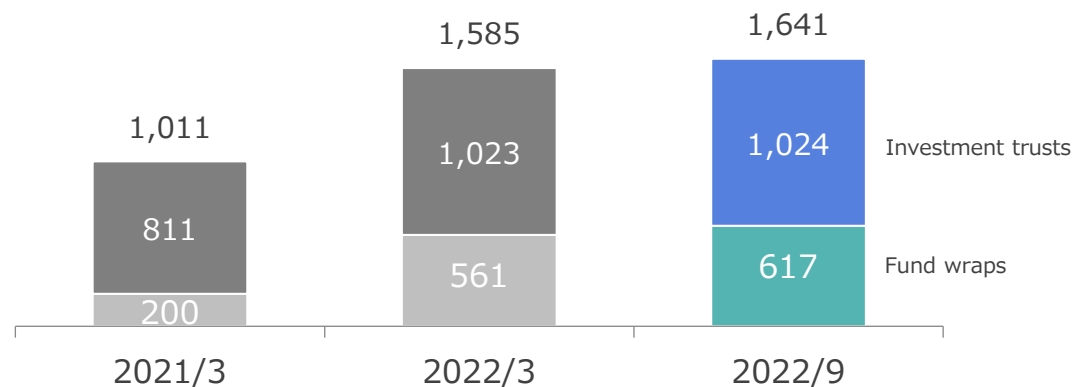
2. Balance of assets under management (¥100 million)



PB Promotion Division (Kiraboshi Bank)

- Established in October 2022
- 36 employees
- "Head Office Sales and Sales Offices Support Team" for retail business, which was a part of "Retail Business Promotion Office," has been made an independent division and newly set up as "PB Promotion Division." Seeking to enhance profitability of retail business with focus on promotion of retail sales.
- "Retail Business Promotion Office" specializes in the planning area, is responsible for overall promotion planning and supervision of retail customer sales activities, and formulates medium- to long-term strategies

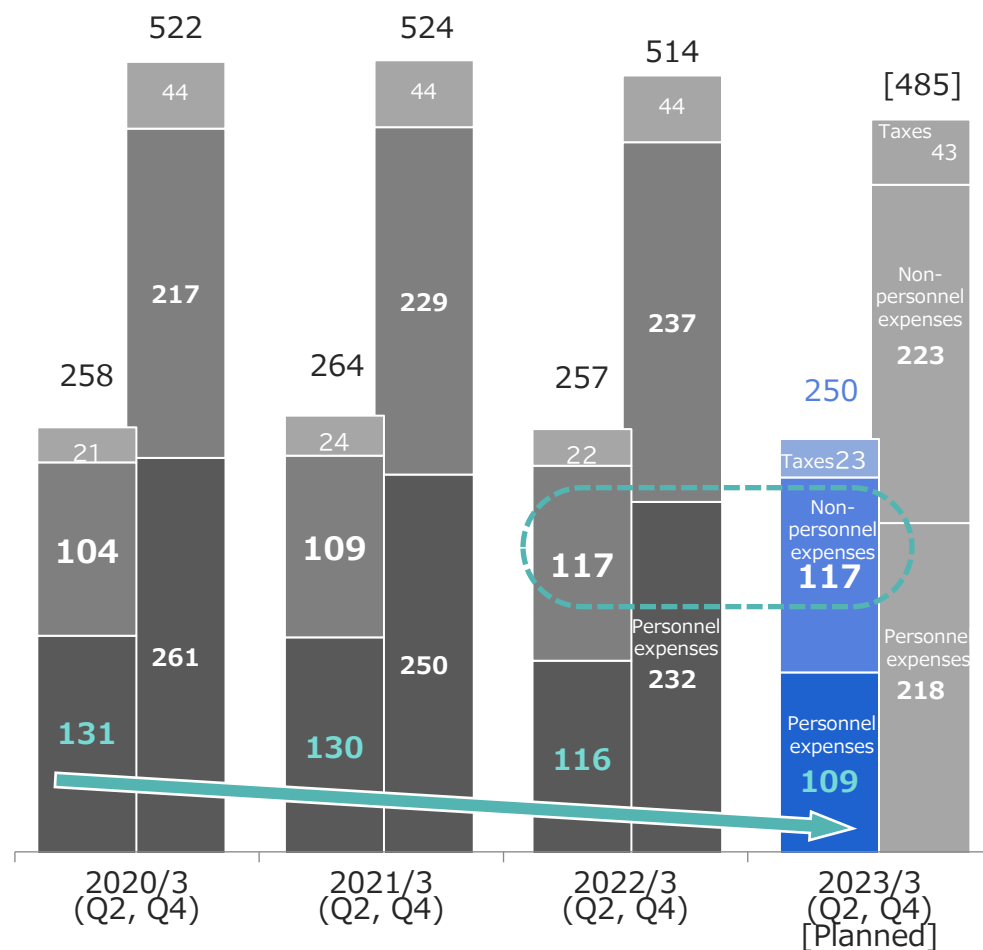
3. [KLD] Balance of investment trusts + fund wraps (¥100 million)



Expenses

While controlling costs by cutting down personnel costs, branch expenses, and other costs through headcount reduction, push forward with efforts to improve management efficiency with proactive investment in such areas as DX

1. Breakdown of expenses (¥100 million)

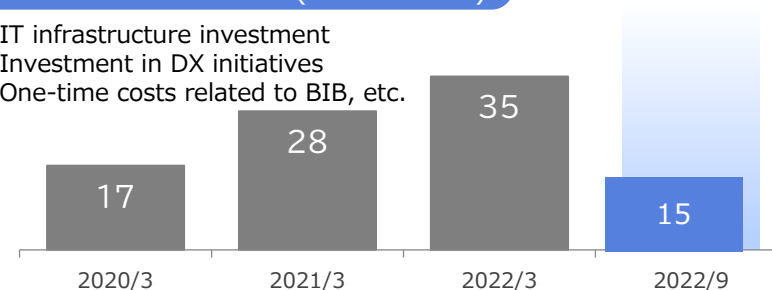


- In non-personnel expense items, **branch office rent has been on the downtrend** as a result of BIB (branch-in-branch) and other initiatives

However, **total non-personnel expenses were flat HoH reflecting proactive investment** such as in the development of IT infrastructure that contributes to improvement of management efficiency and in DX initiatives

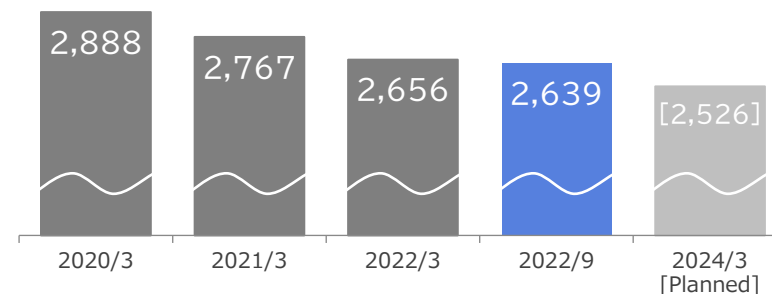
Proactive investment (¥100 million)

- IT infrastructure investment
- Investment in DX initiatives
- One-time costs related to BIB, etc.



- **Personnel expenses on a downtrend** due to decrease in headcount

Headcount (persons)



Improvement of Branch Operation Efficiency

Through synergies with UI Bank and other Group companies, accelerate the Medium-Term Business Plan schedule and aim for more efficient branch operation

1. Changes in the number of staffed offices

	2020/3	2021/3	2022/3	2022/9	2023/3 planned	2024/3 planned
Offices for corporate and retail customers	104	89	46	46	46	46
Retail-focused branches	14	20	56	55	44	34
Offices specializing in corporate customers	3	2	4	3	6	8
Sub-total (1)	121	111	106	104	96	88
Staffed sub-branches and offices (2)	13	12	10	9	20	28
Total of (1) + (2)	134	123	116	113	116	116

Note: Excluding online branches

- Against 116 offices in the Medium-Term Business Plan, **113** offices as of September 30, 2022 (3 offices fewer)
- Against a plan of 54 offices for corporate customer transactions (offices for corporate and retail customers, and offices specializing in corporate customers). **49** offices as of September 30, 2022 (5 offices fewer)

Outlook for the fiscal year ending March 31, 2024

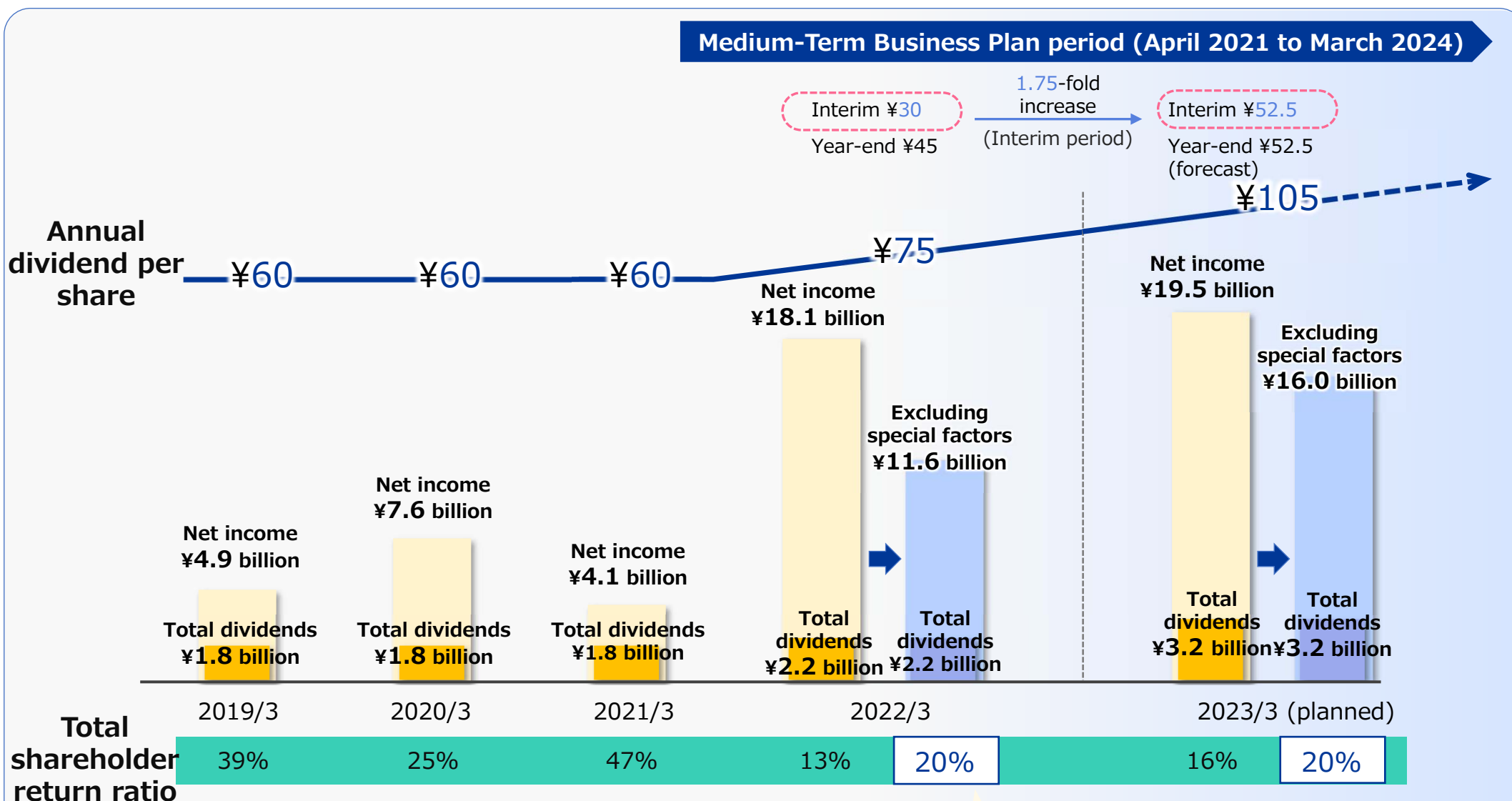
- **Promote digital shift** of mass-market retail customers and improve branch efficiency through improved user convenience of UI Bank, LaLaQ, Kiraboshi Bank apps, etc.
- Consolidate sales personnel in a controlling office within the same block
 - consolidate personnel and **improve productivity by strengthening OJT system**
 - **Create business hours** through optimal allocation of personnel and **strengthen headquarters' support of sales offices**

	2024/3 planned	2024/3 projection
Offices for corporate and retail customers	46	49
Retail-focused branches	34	48
Offices specializing in corporate customers	8	2
Sub-total (1)	88	99
Staffed sub-branches and offices (2)	28	4
Total of (1) + (2)	116	103

13 offices fewer (projected) vis-a-vis the Medium-Term Business Plan
Accelerate efficiency improvement through further consolidation

Shareholder Returns (Dividend Policy)

Implement shareholder returns based on the Medium-Term Business Plan dividend policy
(a total shareholder return ratio of 20%–30%)



* Total shareholder return ratio on profit from main line business excluding special factors of ¥11.6 billion
Profit from special factors of ¥6.5 billion used to invest in promoting DX and other areas to contribute to the improvement of management efficiency (same for FY2022)



The Kiraboshi Group's Actions for the Future

Initiatives to Support Start-ups

“KicSpace Accelerator,” an acceleration program for growth support

An acceleration program (Nov. 2022–) aimed at providing start-ups with commercialization and growth support at “KicSpace HANEDA,” an incubation facility operated in Haneda Innovation City. Seven companies were selected out of 70 applicants. Setting a 5-month goal, mentoring sessions with mentors will be arranged during this period to help with problem-solving for realizing business growth. In March 2023, an event will be organized to report on the achievements and provide business matching opportunities with business development personnel of large corporations and venture capitalists.



Business matching with overseas companies

The site was visited by representatives from overseas start-ups, “monozukuri” (manufacturing) companies, universities, government, etc.

For overseas companies that visited the site, one-on-one business matching opportunities were arranged with start-ups and large and medium-sized companies that have a business relationship with Kiraboshi Bank. Aiming for a “space” that is open to both Japanese and overseas start-ups.



Initiatives toward Open Innovation

Cooperation in “Social Entrepreneurship Program” run by Faculty of Commerce, Chuo University

“Social Entrepreneurship Program (SEP)” is a program organized by Chuo University, jointly with the three villages in Okutama area (Hinohara Village in the Nishitama District of Tokyo, Kosuge Village in the Kitatsuru District of Yamanashi Prefecture, and Tabayama Village in the Kitatsuru District of Yamanashi Prefecture), to develop business human resources who will practice the SDGs. Kiraboshi Bank endorses this cause and made contribution to the three villages through the corporate version of the hometown tax donation system.

[Kiraboshi Bank's support for SEP initiatives]

- Regional revitalization of the three Okutama villages through SEP
- Construction of a system for support from Kiraboshi Group based on students' initiatives
- Provision of a venue for students to give presentation outside the campus, etc.



“Event for ‘monozukuri’ companies featuring research presentation by and networking with universities and Tokyo Metropolitan Industrial Technology Research Institute (TIRI)”

An event organized primarily for “monozukuri” companies which may be SMEs, business owners, or start-ups, with presentation and introduction of the latest research by professors, researchers and other members of Aoyama Gakuin University, Chuo University, University of Electro-Communications, Tokyo Metropolitan University, and Tokyo Metropolitan Industrial Technology Research Institute. Aiming to resolve technological issues faced by “monozukuri” companies through technical consultation, commissioned research, joint research, and other means



Collaboration with “Future Lab HANEDA,” an open innovation facility of Kawasaki Heavy Industries

[Haneda Co-Creation Platform]

A co-creation of Kiraboshi Bank, Kawasaki Heavy Industries, and ICMG in collaboration with Haneda Airport (Japan Airport Terminal, Haneda Future Research Institute) and Ota City. Aiming to build an eco-system for the future by resolving various social challenges through collaboration among facilities at Haneda Innovation City, including “Future Lab HANEDA,” which is a Kawasaki Heavy Industries' facility for robot field testing. Organized tour of the facilities and other events as part of the initiative.



Support for “U☆PoC Contest 2022” hosted by University of Electro-Communications



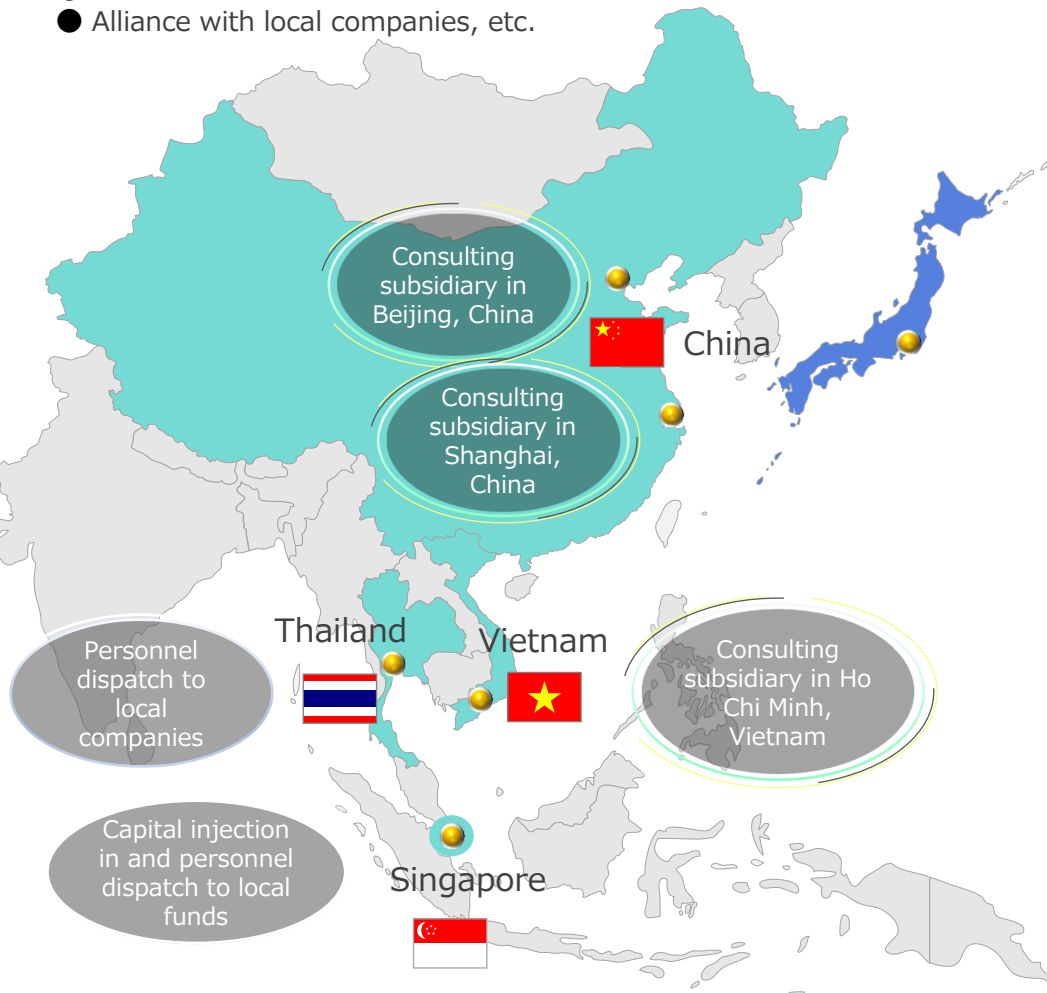
A contest where students compete and nurture ideas on new technologies and services for resolution of existing social issues or for a prosperous life in the future. Member of Kiraboshi Bank's Start-up Support Office also participated as judge and presented the “Kiraboshi Award” to one group. Kiraboshi Bank has been supporting the cause since 2021.

Initiatives in Overseas Support

1. Support for overseas expansion

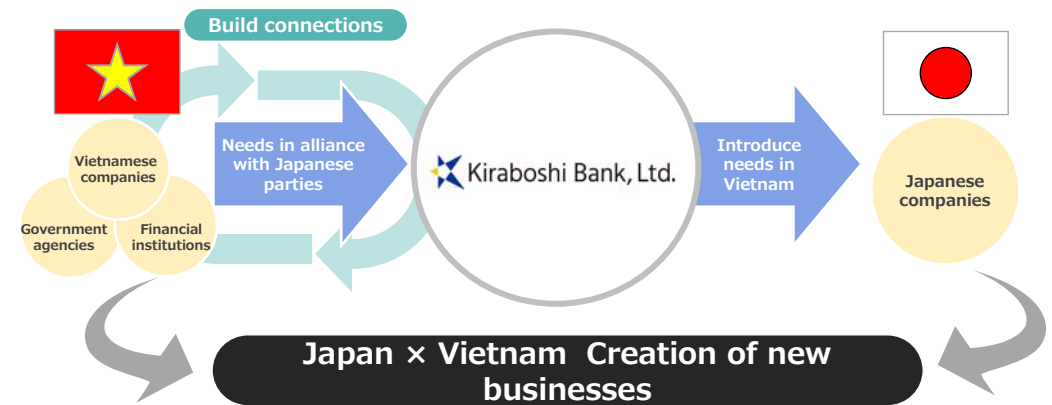
Establish subsidiaries in China and Vietnam to support Asian business in and outside of Japan

- Overseas expansion
- Overseas deployment of own products and services
- Local information
- Alliance with local companies, etc.



2. Example of a market-oriented support for overseas expansion

Understand the needs of Vietnamese companies through relationship building, Kiraboshi Bank acting as a bridge between Vietnamese and Japanese companies and introducing Japanese companies that match the needs in Vietnam, to support creation of new businesses for both Japanese and Vietnamese companies



June 30, 2022
Japan's first!
Built a network with a Vietnamese company and the Embassy of Vietnam through support in import of Vietnam's milled rice



November 18, 2022
Signed a memorandum of understanding with Tan Long Group, a leading Vietnamese company engaged in such operations as rice production and milling and pig farming, with the objective of contributing to further development of the economies of Japan and Vietnam and a more active cultural exchange between the two countries

Kiraboshi Group's Digital Strategy – Related Topics

Expand digital strategy for the purpose of both “offense” and “defense,” to accelerate the Group’s digital shift and DX



Digital sales

<Offense>

DX through digital bank

➔ From “low-cost deposits acquisition” to “finance × non-finance services”

[UI Bank Co., Ltd.]

Scheduled to launch services for foreign residents in Japan

Topic ①

[UI Bank Co., Ltd.]

Started “smartphone ATM,” “account linkage with PayPay”

Topic ②



Digital businesses

<Offense>

Create internal schemes to respond to customer needs

➔ Further grow the scale of digital business

[Kiraboshi Tech, Inc.]

LaLaQ app: added JCB’s virtual prepaid card function

Topic ③

Digital/DX consulting × business matching



Data preparation and analysis

<Defense>

Use data to transform management and sales

➔ Achieve Group operations with a greater focus on efficiency

[Kiraboshi Bank, Ltd.]

Scheduled to adopt Salesforce in the CRM system

Topic ④

Form a data analysis team and develop data analysts



Digital infrastructure

<Defense>

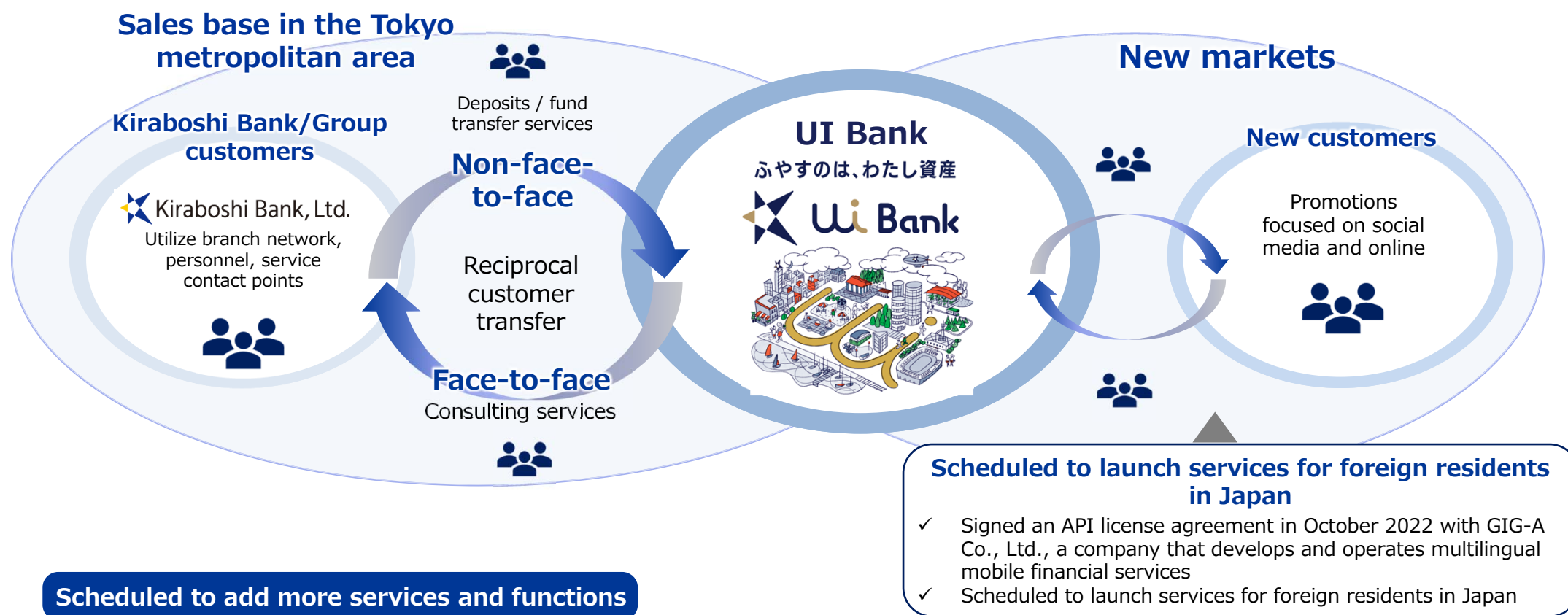
Leverage digital technology to transform work styles

➔ Achieve greater productivity from each employee

Launched project to improve operational efficiency using groupware

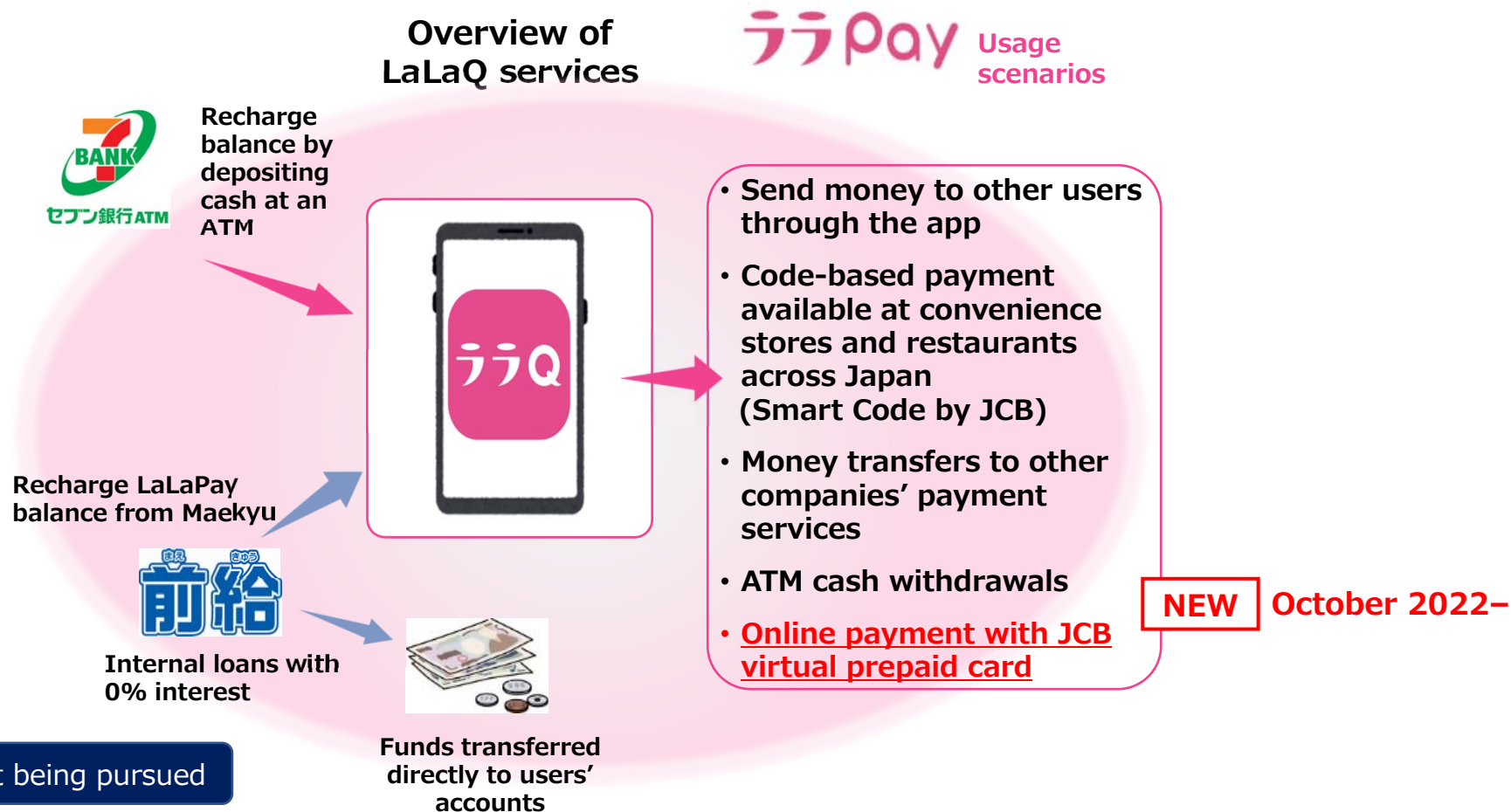
Scheduled to introduce “data analysis tool” to encourage bank employees to make greater use of data

- Accelerate the digital shift and push transformation of the retail business, with UI Bank forming the centerpiece of the digital-based platform concept, and performing the role of a hub to facilitate “mutual use of services across the Group,” “acquisition of new customers,” and “coordination with partner companies.”
- Collaborate with Kiraboshi Bank branches to build a structure to respond to customer needs through two-way interaction between digital and real channels



- Scheduled to start handling retail loans
- Scheduled to start collaboration with Group companies (securities coordination, LaLaPay top-up)

- “LaLaQ” enables the integrated use of the digital wallet LaLaPay and the internal loans system “Maekyu”
- Aiming to achieve the “DX of Daily Use,” including seamless flow from top-up to payment, as well as installation of an industry-first function enabling money transfer to other payment service providers

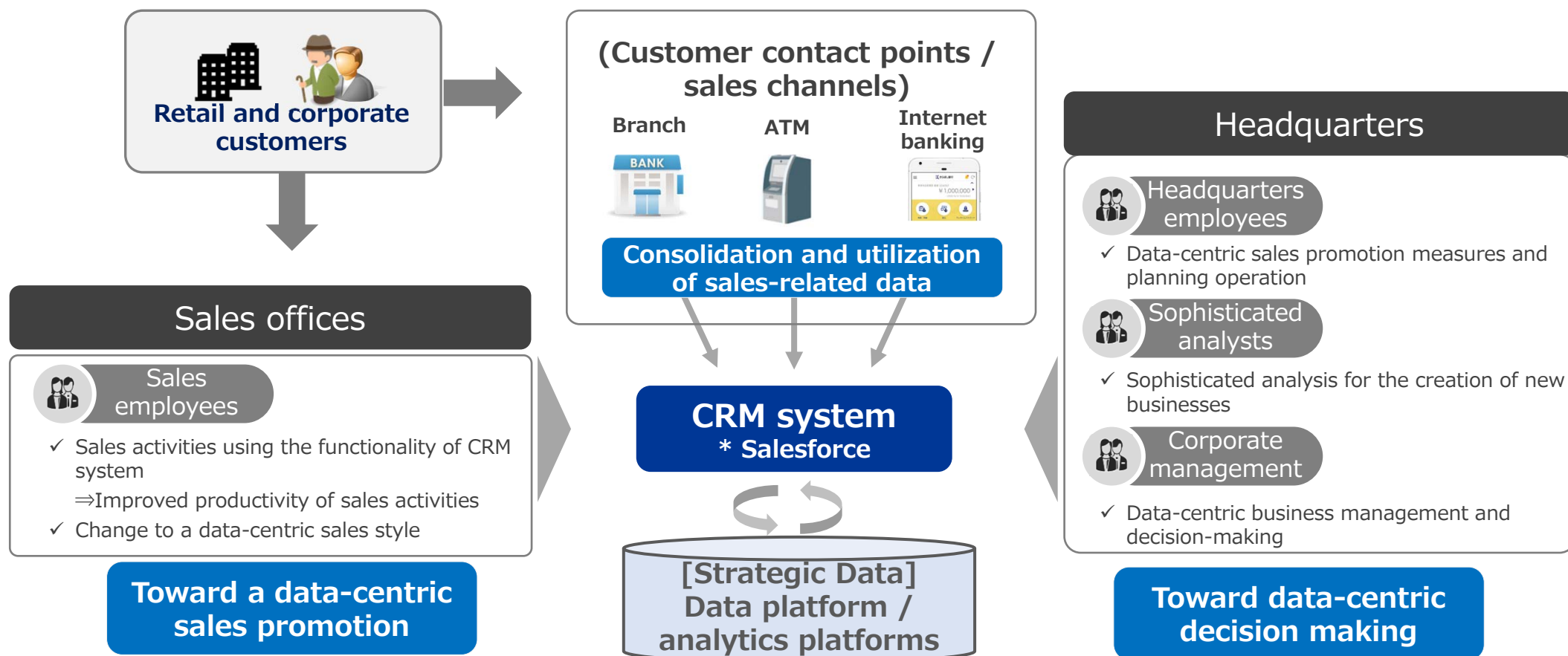


Business development being pursued

- Pursue competitive advantage through LaLaQ services and the new advance payment product (nickname: Smart Salary) to expand share of the salary prepayment market (and aim for the top market share)
- Leverage the LaLaQ service to enter the full-time employee market
- Provide new finance schemes utilizing attendance data and personnel evaluation data (utilization of AI, etc.)

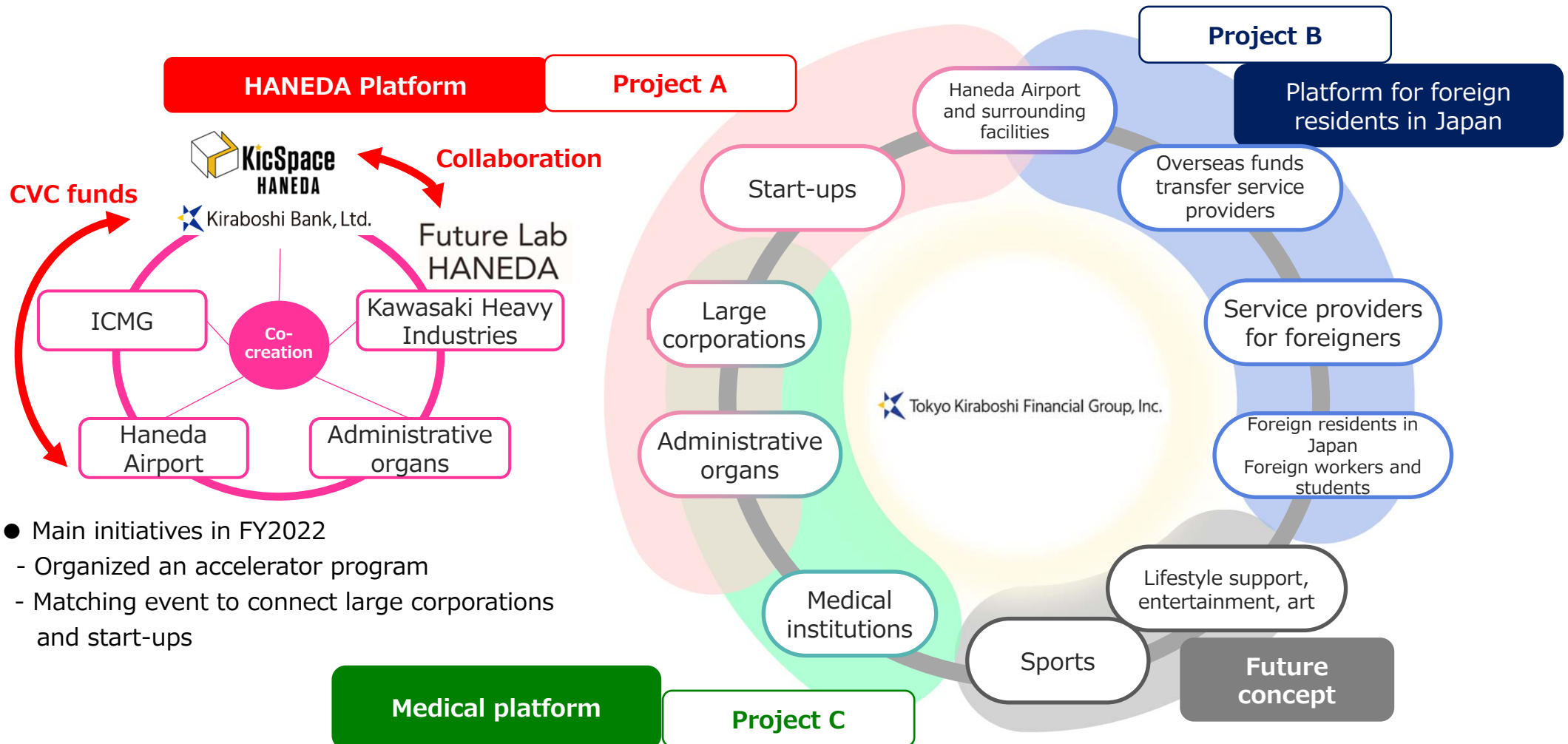
- Visualize and analyze customer information, and reconstruct a sales system that can make use of optimized channels
- Expedite channel optimization to meet diverse customer needs, and to lead to a virtuous cycle of “promotion of non-face-to-face channels” and “provision of high value-added face-to-face services”
- Plan is to introduce at Kiraboshi Bank, following which explore collaboration with Group companies

* Scheduled to adopt Salesforce Financial Services Cloud, a customer relationship management (CRM) platform possessing diverse best practices of the financial industry



Digital-based, Tokyo-based Platform Concept ①

- Push forward with functionality enhancement of UI Bank and LaLaPay, and gradually expand digital functions that form the base of the Tokyo-based platform
- Scheduled to launch services for foreign residents in Japan in collaboration with multilingual mobile banking services provider
- Considering building a problem-solving-type platform such as DX support for medical institutions

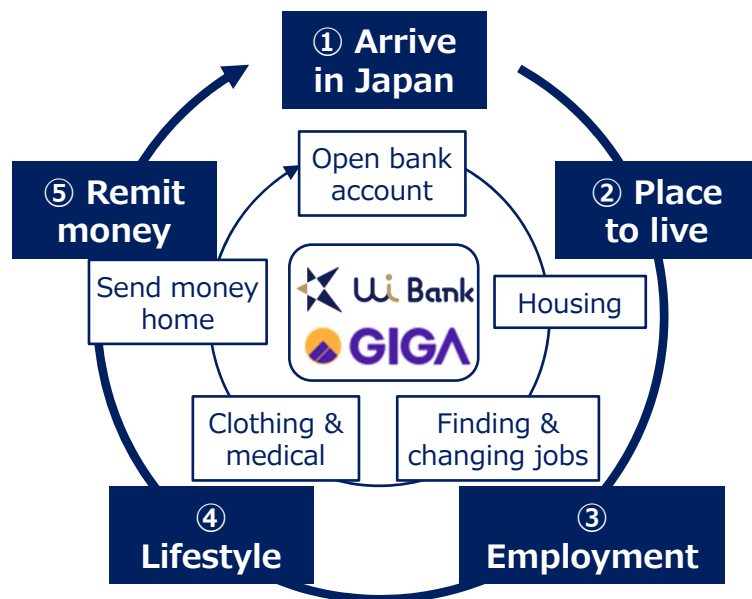


Digital-based, Tokyo-based Platform Concept ②

Project B

Platform for foreign residents in Japan

- A platform that aims to resolve problems for foreign residents who have had difficulty accessing financial services
- Provide services and information to foreign workers and students in Japan, from their arrival in Japan, ranging from accommodation to employment, lifestyle, and finance (opening a bank account, overseas remittance, etc.)
- In October 2022, an API license agreement was signed with GIG-A Co., Ltd. (*), a company that develops and operates subscription-based multilingual mobile financial services, for scheduled launch of services geared to foreign residents in Japan before the end of the year

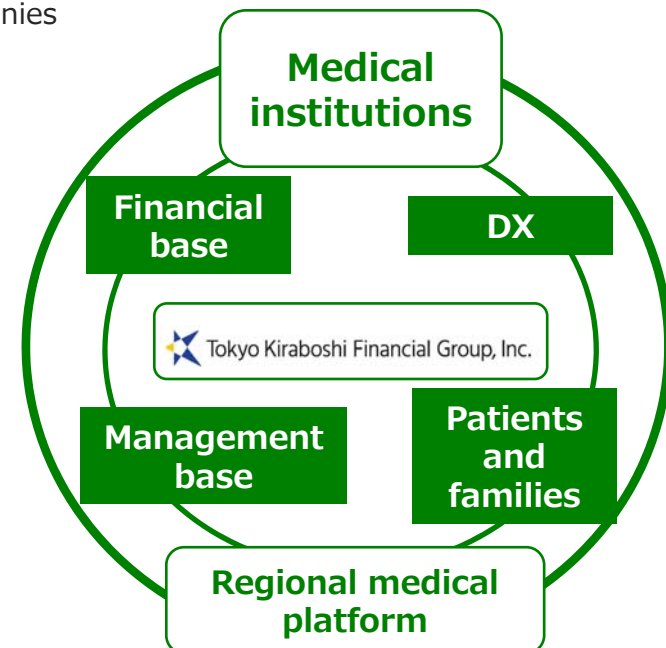


* GIG-A Co., Ltd. is a Japanese subsidiary of G-Bank Technologies OÜ, a firm based in Estonia and Japan, engaged in the development of banking services

Project C

Medical platform

- A platform to support medical institutions address their management challenges, such as hospital reconstruction, securing human resources, super-aging society, and post-pandemic issues
- Support digital transformation (DX) and platform development for medical institutions by leveraging the know-how cultivated over the past 20 years since the establishment of a division specializing in the medical field and through collaboration with administrative bodies
- Services provided on the platform
 - Mezzanine financing that is conducive to strengthening financial base
 - Group companies' functions such as leasing, trust, and claims collection
 - Digital platform functions of UI Bank, LaLaQ, etc.
 - Support for DX of medical institutions in cooperation with DX companies

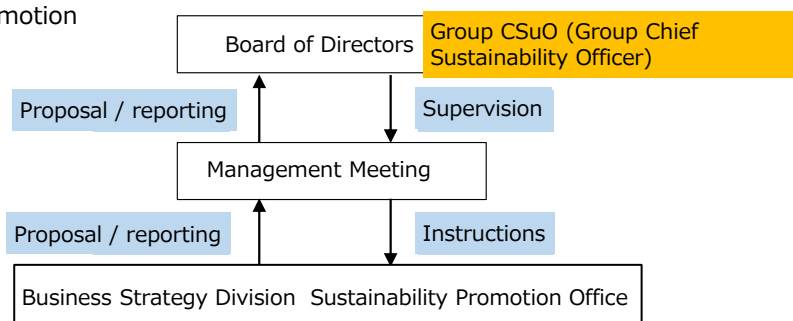


Sustainability Initiatives ①

Building a structure for sustainability

- May 2019
Published **"Tokyo Kiraboshi Financial Group SDG Declaration"**
- February 2021
Expressed **support for TCFD recommendations**
- December 2021
 - Established **"Sustainability Promotion Office"** within Business Strategy Division
 - Formulated **"Sustainability Policy," "Environmental Policy"**
- February 2022
Formulated **"Environmentally and Socially Friendly Investment and Loans Policy"**
- March 2022
Established environment-related investment and loan target
- March 2022
Revised upward the Group's GHG emission reduction target

Sustainability Promotion Structure Chart



Initiatives in partnership with administrative organs

The first regional financial institution to sign a partnership agreement with the Tokyo Metropolitan Government for vitalization of sustainable finance

Partnership items

- Support sustainability management promotion activities
- Disseminate and promote sustainability management among SMEs
- Disseminate information on sustainability management such as cases of excellent initiatives



Started handling **"Decarbonization Support Loans"**

A green loan product primarily for SMEs that submit reports in accordance with the Tokyo Carbon Reduction Reporting Program managed by the Bureau of Environment of the Tokyo Metropolitan Government

Provide financial support for initiatives in decarbonization and carbon neutrality



Sustainability Initiatives ②

Kiraboshi Group initiatives

FY2030 greenhouse gas emission reduction target

Scope 1, 2: 60% reduction compared with FY2013

<Reference> FY2021 result 50.7% reduction

Environment-related investments and loans target for FY2030

¥200.0 billion
(FY2022 to FY2030)

**FY2022 first half result: approx. ¥19.8 billion
(JPY equivalent)**

<Reference> FY2021 result: approx. ¥14 billion (JPY equivalent)

Measures to support customers

(Kiraboshi Consulting Co., Ltd.)
Kiraboshi SDGs Evaluation Program

Evaluation and feedback on customers' engagement with the SDGs, to respond to customer needs to ascertain their own level of SDGs engagement and commence engagement from a basic level, etc.

第3期決算報告書

項目	レーティング	細目	配点	得点	重点項目	講評とご提案
人権・労働	C	差別の禁止	3	0		【改善が期待できる】 ○
		ハラスメントの禁止	3	0		○
		労働時間	3	0		○
		メンタルヘルス	2	0		○
		労働安全衛生	3	0		○
		ダイバーシティ経営の促進	2	0		○
人材育成	1	0				
経営課題	3	0				

【良好な取組み】
 ①導入、事例の共有
 ②共有、目標達成率の算定、算出、算出、算出の達成率の算定
 ③共有、目標達成率の算定、算出、算出、算出の達成率の算定
 ④共有、目標達成率の算定、算出、算出、算出の達成率の算定

【改善の余地がある取組み】
 ○ハラスメント対策に有効な手段の導入の促進
 ○人材育成の促進
 ○労働時間短縮の促進
 ○労働安全衛生の促進
 ○ダイバーシティ経営の促進
 ○人材育成の促進
 ○労働時間短縮の促進
 ○労働安全衛生の促進
 ○ダイバーシティ経営の促進

カテゴリ	配点	得点	得点率 (%)	レーティング
1. 人権・労働	14	8	57%	C
2. 環境	12	10	83%	A
3. 社会貢献・地域貢献	14	10	71%	B
4. 製品・サービス	6	6	100%	A
5. 社会貢献・地域貢献	4	4	100%	A

◆リーダーチャート

1. 人権・労働 (C)
 2. 環境 (A)
 3. 社会貢献・地域貢献 (B)
 4. 製品・サービス (A)
 5. 社会貢献・地域貢献 (A)

◆評価、レーティング基準

総合／カテゴリ No.1-4

評価	レーティング	基準
A	80%以上	
B	60%以上	
C	60%未満	

カテゴリ No.5

評価	レーティング	基準
A	75%以上	
B	50%以上	
C	50%未満	



- ❑ Figures in this document are calculated in units of a million yen, but are presented in units of 100 million yen. The total amount therefore may not match the total for each item.
- ❑ Please note that some of the figures in this document are taken from preliminary reports.
- ❑ This document contains forward-looking statements on the Group's results. These statements are not intended to guarantee future results, as they are subject to risks and contain uncertainties. Please keep in mind that future results may differ due to factors including changes in the business environment.

- Please direct any comments or questions about these briefing materials or other IR topics to the IR office at the right.

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