

Financial Results
for the Fiscal Year Ended March 31, 2024
- Supplementary Information -



Tokyo Kiraboshi Financial Group, Inc.

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I. Overview of Financial Results for the Fiscal Year Ended March 31, 2024

1. Status of Profit/Loss

(1) Tokyo Kiraboshi Financial Group, Inc.

[Consolidated]

In the fiscal year ended March 31, 2024, ordinary income increased by ¥13,039 million year-on-year to ¥138,331 million, while ordinary profit increased by ¥2,194 million year-on-year to ¥32,968 million. Profit attributable to owners of parent increased by ¥4,501 million year-on-year to ¥25,652 million.

(Millions of yen)

		Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
Ordinary income	1	138,331	13,039	125,291
Gross business profit	2	91,641	8,829	82,811
(Excluding gains/losses on bonds (five accounts total))	3	95,486	6,003	89,482
Net interest income	4	78,653	10,245	68,407
Trust fees	5	346	(49)	395
Net fees and commissions	6	18,193	1,433	16,759
Net other business income (loss)	7	(5,551)	(2,800)	(2,750)
Expenses (excluding non-recurring losses)	8	63,150	5,361	57,788
Credit-related costs	9	2,081	(177)	2,258
Write-off of loans	10	107	87	19
Transfer to reserve for individual possible loan losses	11	4,447	(135)	4,583
Other credit-related costs	12	(2,474)	(129)	(2,344)
Gains (losses) on stocks and other securities	13	6,319	1,673	4,646
Profit (loss) on investments based on the equity method	14	16	(3,553)	3,569
Others	15	223	429	(206)
Ordinary profit	16	32,968	2,194	30,774
Extraordinary profit (loss)	17	(219)	(1,312)	1,093
Income before income taxes	18	32,749	881	31,867
Total income taxes	19	7,124	(3,673)	10,798
Income taxes – current	20	8,896	989	7,907
Income taxes – deferred	21	(1,771)	(4,662)	2,891
Profit	22	25,625	4,555	21,069
Loss attributable to non-controlling interests	23	(27)	53	(80)
Profit attributable to owners of parent	24	25,652	4,501	21,150

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	25	18	1	17
Equity-method affiliates	26	3	—	3

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

In the fiscal year ended March 31, 2024, although there was a decrease in dividends received from affiliates, an increase in personnel expenses resulting partly from base pay raise, and increases also in non-personnel and other expenses, non-consolidated ordinary profit increased by ¥424 million year on year to ¥36,986 million, as a result of such factors as an increase in interest on loans and discounts due in part to promotion of main bank relationship-building and business financing activities, combined with a decrease in loss on sale of foreign bonds and an increase in gain on sale of equity securities held for pure investment. Net income increased by ¥2,874 million to ¥30,301 million.

* An amount equivalent to ¥3,514 million in profit on investments based on the equity method, which was posted in the Tokyo Kiraboshi Financial Group's accounts in the previous fiscal year, is included in net interest income as dividends from affiliates (¥6,470 million in the fiscal year ended March 31, 2023).

(Millions of yen)

		Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
Ordinary income	1	115,454	4,689	110,764
Gross business profit	2	88,263	2,509	85,753
(Excluding gains/losses on bonds (five accounts total))	3	91,948	1,185	90,763
(Gross core business profit)				
Gross domestic business profit	4	84,459	(3,774)	88,234
(Excluding gains/losses on bonds (five accounts total))	5	86,016	98	85,917
Net interest income	6	73,696	3,750	69,946
Trust fees	7	346	(49)	395
Net fees and commissions	8	12,089	(94)	12,183
Net other business income (loss)	9	(1,673)	(7,381)	5,708
Gross international business profit	10	3,803	6,283	(2,480)
(Excluding gains/losses on bonds (five accounts total))	11	5,932	1,086	4,845
Net interest income	12	7,758	3,271	4,487
Net fees and commissions	13	202	(1)	204
Net other business income (loss)	14	(4,157)	3,014	(7,171)
Expenses (excluding non-recurring losses)	15	53,185	2,736	50,448
Personnel expenses	16	22,948	614	22,333
Non-personnel expenses	17	25,182	1,334	23,848
Taxes	18	5,053	786	4,266
Net business income (before transfer to reserve for general possible loan losses)	19	35,078	(226)	35,304
(Net business income)				
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	38,763	(1,550)	40,314
(Net core business income (excluding gains [losses]) on cancellation of investment trusts)	21	38,135	(2,257)	40,392
Net core business income (excluding special factors) ^{(Notes) 1}	22	35,248	5,306	29,942
Transfer to reserve for general possible loan losses (1)	23	(2,925)	(362)	(2,562)
Net business income	24	38,003	135	37,867
(Gains/losses on bonds (five accounts total))	25	(3,685)	1,324	(5,009)
Non-recurring profit (loss)	26	(1,016)	289	(1,306)
Loss from write-off of non-performing loans (2)	27	4,869	251	4,617
Write-off of loans	28	91	91	–
Transfer to reserve for individual possible loan losses	29	4,156	(81)	4,238
Loss on disposal of receivables	30	(28)	(28)	–
Provision for contingent loss	31	1	(124)	126
Credit guarantee association responsibility-sharing system charge	32	627	387	240
Other losses from write-off of non-performing loans	33	19	7	12
Reversal of allowance for loan losses (3)	34	–	–	–
Recoveries of written-off claim	35	284	209	74
Gains (losses) on stocks and other securities	36	6,339	1,528	4,811
Gain on sale of stocks and other securities	37	8,137	2,470	5,667
Loss on sale of stocks and other securities	38	1,766	910	855
Loss on devaluation of stocks and other securities	39	31	31	–
Other non-recurring profit (loss)	40	(2,771)	(1,196)	(1,575)
Ordinary profit	41	36,986	424	36,561
Ordinary profit (excluding special factors) ^{(Notes) 2}	42	33,471	3,380	30,091

(Millions of yen)

		Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
Extraordinary profit (loss)	43	(178)	(1,747)	1,569
Income before income taxes	44	36,807	(1,323)	38,130
Income taxes	45	6,506	(4,198)	10,704
Income taxes – current	46	7,649	612	7,037
Income taxes – deferred	47	(1,143)	(4,810)	3,666
Net income	48	30,301	2,874	27,426
Net income (excluding special factors) ^{(Notes) 2}	49	26,786	5,830	20,955
Credit-related costs	(1)+(2)–(3)	50	1,943	(110)
				2,054

- (Notes) 1. Indicates an amount exclusive of dividends received from equity-method affiliate that were sourced from sale of real estate by the said equity-method affiliate (¥3,514 million in the current period, ¥6,470 million in the same period of the previous fiscal year), and gains from derivatives transactions associated with unwinding of asset swaps (not applicable in the current period, ¥3,901 million in the same period of the previous fiscal year).
2. Indicates an amount exclusive of dividends received from equity-method affiliate that were sourced from sale of real estate by the said equity-method affiliate (¥3,514 million in the current period, ¥6,470 million in the same period of the previous fiscal year).

[Consolidated]

(Millions of yen)

		Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
Ordinary income	51	117,944	8,325	109,618
Ordinary profit	52	34,323	(188)	34,512
Profit attributable to owners of parent	53	27,364	2,295	25,068

2. Business Income

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
Net business income (before provision for general reserve for possible loan losses)	35,078	(226)	35,304
Per employee (thousands of yen)	15,257	608	14,649
Net business income	38,003	135	37,867
Per employee (thousands of yen)	16,530	817	15,712
Net core business income	38,763	(1,550)	40,314
Per employee (thousands of yen)	16,861	133	16,727

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

3. Margin

Kiraboshi Bank, Ltd. [Non-consolidated]

<Total>

(%)

	Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
Yields on interest-earning assets (C)	1.43	0.17	1.26
Loans and bills discounted (c)	1.38	0.11	1.26
Securities	2.21	0.16	2.04
Cost of funding (D)	0.97	0.10	0.86
Deposits, etc. (d)	0.02	0.00	0.01
External	0.69	0.43	0.26
Difference of interest rates between deposits and loans (c)–(d)	1.35	0.10	1.25
Net interest margin (C)–(D)	0.46	0.06	0.39

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

<Domestic Operations>

(%)

	Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
Yields on interest-earning assets (C)	1.27	0.09	1.17
Loans and bills discounted (c)	1.30	0.07	1.22
Securities	1.93	(0.11)	2.04
Cost of funding (D)	0.91	0.08	0.83
Deposits, etc. (d)	0.01	(0.00)	0.01
External liabilities	0.40	0.28	0.12
Difference of interest rates between deposits and loans (c)–(d)	1.29	0.07	1.21
Net interest margin (C)–(D)	0.35	0.01	0.34

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

4. ROE

Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

(%)

	Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
On basis of profit attributable to owners of parent	7.41	0.86	6.54

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

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	10.50	(0.82)	11.33
On a basis of net business income	11.38	(0.77)	12.15
On a basis of net core business income	11.61	(1.33)	12.94
On the basis of net income	9.07	0.27	8.80

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

Kiraboshi Bank, Ltd. [Non-consolidated] (exclusive of dividends from affiliates)

(%)

	Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	9.59	0.24	9.35
On a basis of net business income	10.48	0.30	10.18
On a basis of net core business income	10.71	(0.25)	10.97
On the basis of net income	8.14	1.34	6.79

(Note) 1. ROE [Non-consolidated] = $\frac{\text{Net income}}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$

2. Dividends from affiliates of ¥3.5 billion for fiscal year ended March 31, 2024 and ¥6.4 billion for fiscal year ended March 31, 2023 are excluded.

Kiraboshi Bank, Ltd. [Consolidated]

(%)

	Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	8.75	(0.23)	8.98
On a basis of net business income	9.59	(0.23)	9.82
On a basis of net core business income	9.80	(0.72)	10.52
On the basis of profit attributable to owners of parent	7.82	0.11	7.71

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

5. OHR

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
On a basis of gross core business profit	57.84	2.25	55.58
On a basis of gross business profit	60.25	1.42	58.83

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

Kiraboshi Bank, Ltd. [Non-consolidated] (exclusive of dividends from affiliates)

(%)

	Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
On a basis of gross core business profit	60.14	0.29	59.84
On a basis of gross business profit	62.75	(0.87)	63.63

(Note) 1. OHR = $\frac{\text{Expenses}}{\text{Gross business profit}} \times 100$

2. Dividends from affiliates of ¥3.5 billion for fiscal year ended March 31, 2024 and ¥6.4 billion for fiscal year ended March 31, 2023 are excluded.

6. Gain/Loss on Securities

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2024 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2023 (B)
Gains (losses) on bonds	(3,685)	1,324	(5,009)
Gain on sale of bonds	1,328	(4,106)	5,434
Gain on redemption of bond	–	(105)	105
Loss on sale of bonds	4,993	(5,378)	10,372
Loss on redemption of bond	–	–	–
Loss on devaluation of bonds	19	(157)	177
Gain (loss) on stocks	6,339	1,528	4,811
Gain on sale of equity securities	8,137	2,470	5,667
Loss on sale of equity securities	1,766	910	855
Loss on devaluation of equity securities	31	31	–

7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
(1) Capital ratio (%)	(4)/(5)	8.25	0.15	8.09
(2) Basic items in core capital		367,161	28,104	339,056
(3) Adjustments in core capital		37,814	15,142	22,671
(4) Capital	(2) – (3)	329,346	12,962	316,384
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		347,851	21,210	326,640
Total provisions included in basic items in core capital		5,699	(3,110)	8,809
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets, etc.		3,990,438	83,798	3,906,640
(6) Total necessary capital	(5) × 4%	159,617	3,351	156,265

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

(Millions of yen, %)

		March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
(1) Capital ratio (%)	(4)/(5)	8.57	0.39	8.18
(2) Basic items in core capital		352,671	22,574	330,096
(3) Adjustments in core capital		16,609	3,034	13,575
(4) Capital	(2) – (3)	336,061	19,540	316,521
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		347,163	25,497	321,665
Total provisions included in basic items in core capital		5,508	(2,933)	8,441
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets, etc.		3,917,053	48,165	3,868,887
(6) Total necessary capital	(5) × 4%	156,682	1,926	154,755

(3) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

		March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
(1) Capital ratio (%)	(4)/(5)	8.63	0.28	8.35
(2) Basic items in core capital		372,006	29,539	342,466
(3) Adjustments in core capital		32,660	13,380	19,279
(4) Capital	(2) – (3)	339,346	16,159	323,186
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		352,440	22,560	329,879
Total provisions included in basic items in core capital		5,608	(2,945)	8,553
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets, etc.		3,928,051	58,790	3,869,261
(6) Total necessary capital	(5) × 4%	157,122	2,351	154,770

(4) UI Bank Co., Ltd.

(Millions of yen, %)

		March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
(1) Capital ratio (%)	(4)/(5)	6.49	(0.39)	6.88
(2) Basic items in core capital		7,884	1,292	6,591
(3) Adjustments in core capital		2,846	711	2,135
(4) Capital	(2) – (3)	5,037	581	4,456
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		7,747	1,264	6,483
Total provisions included in basic items in core capital		136	27	108
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets, etc.		77,562	12,871	64,691
(6) Total necessary capital	(5) × 4%	3,102	514	2,587

(Note) Capital ratio is calculated based on Financial Service Agency Notifications No. 19 and 20 of 2006. The standardized approach is applied for calculating credit risks and assets, while the fundamental approach is applied for calculating the amount equivalent to operational risk.

II. Status of Loans

1. Risk-monitored Loans and Loans Based on the Financial Reconstruction Act

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

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Bankrupt and quasi-bankrupt assets	16,133	(6,735)	22,869
Doubtful assets	89,226	1,829	87,396
Substandard assets	7,395	(208)	7,603
Past-due loans (3 months or more)	421	398	23
Restructured loans	6,974	(606)	7,580
Subtotal	112,756	(5,113)	117,870
Normal assets	4,752,626	91,273	4,661,353
Total credit balance	4,865,383	86,159	4,779,223

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

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Bankrupt and quasi-bankrupt assets	8	8	—
Doubtful assets	—	—	—
Substandard assets	—	—	—
Past-due loans (3 months or more)	—	—	—
Restructured loans	—	—	—
Subtotal	8	8	—
Normal assets	282	280	1
Total credit balance	290	289	1

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

(Ratio to total credit balance)**(1) Kiraboshi Bank, Ltd. [Non-consolidated]**

(%)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Bankrupt and quasi-bankrupt assets	0.33	(0.14)	0.47
Doubtful assets	1.83	0.00	1.82
Substandard assets	0.15	(0.00)	0.15
Past-due loans (3 months or more)	0.00	0.00	0.00
Restructured loans	0.14	(0.01)	0.15
Ratio to total credit balance	2.31	(0.14)	2.46

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

(%)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Bankrupt and quasi-bankrupt assets	2.83	2.83	—
Doubtful assets	—	—	—
Substandard assets	—	—	—
Past-due loans (3 months or more)	—	—	—
Restructured loans	—	—	—
Ratio to total credit balance	2.83	2.83	—

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

[After partial direct write-offs]

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

(Millions of yen)

			March 31, 2023 (B)
	March 31, 2024 (A)	Difference (A) – (B)	
Bankrupt and quasi-bankrupt assets	5,897	(3,679)	9,577
Doubtful assets	89,226	1,829	87,396
Substandard assets	7,395	(208)	7,603
Past-due loans (3 months or more)	421	398	23
Restructured loans	6,974	(606)	7,580
Subtotal	102,519	(2,058)	104,578
Normal assets	4,752,626	91,273	4,661,353
Total credit balance	4,855,146	89,215	4,765,931

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

(Millions of yen)

			March 31, 2023 (B)
	March 31, 2024 (A)	Difference (A) – (B)	
Bankrupt and quasi-bankrupt assets	8	8	–
Doubtful assets	–	–	–
Substandard assets	–	–	–
Past-due loans (3 months or more)	–	–	–
Restructured loans	–	–	–
Subtotal	8	8	–
Normal assets	282	280	1
Total credit balance	290	289	1

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

(Ratio to total credit balance)**(1) Kiraboshi Bank, Ltd. [Non-consolidated]**

(%)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Bankrupt and quasi-bankrupt assets	0.12	(0.07)	0.20
Doubtful assets	1.83	0.00	1.83
Substandard assets	0.15	(0.00)	0.15
Past-due loans (3 months or more)	0.00	0.00	0.00
Restructured loans	0.14	(0.01)	0.15
Ratio to total credit balance	2.11	(0.08)	2.19

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

(%)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Bankrupt and quasi-bankrupt assets	2.83	2.83	—
Doubtful assets	—	—	—
Substandard assets	—	—	—
Past-due loans (3 months or more)	—	—	—
Restructured loans	—	—	—
Ratio to total credit balance	2.83	2.83	—

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

2. Coverage Status of Loans Based on the Financial Reconstruction Act
(1) Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen, %)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Covered amount (C)	87,145	(4,581)	91,727
Reserve for possible loan losses	18,575	(2,569)	21,145
Bankrupt and quasi-bankrupt assets	10,452	(3,184)	13,637
Doubtful assets	7,375	459	6,916
Substandard loans	747	155	592
Collateral guarantees, etc.	68,569	(2,011)	70,581
Bankrupt and quasi-bankrupt assets	5,681	(3,550)	9,232
Doubtful assets	61,220	1,209	60,010
Substandard loans	1,668	329	1,338
Problem assets (D)	112,756	(5,113)	117,870
Coverage ratio (C)/(D)	77.28	(0.53)	77.82

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

(Millions of yen, %)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Covered amount (C)	8	8	—
Reserve for possible loan losses	—	—	—
Bankrupt and quasi-bankrupt assets	—	—	—
Doubtful assets	—	—	—
Substandard loans	—	—	—
Collateral guarantees, etc.	8	8	—
Bankrupt and quasi-bankrupt assets	8	8	—
Doubtful assets	—	—	—
Substandard loans	—	—	—
Problem assets (D)	8	8	—
Coverage ratio (C)/(D)	100.00	100.00	—

3. Status of Reserve for Possible Loan Losses
(1) Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Reserve for possible loan losses	23,327	(5,650)	28,978
Provision of general reserve for possible loan losses	5,391	(2,925)	8,316
Provision for individual possible loan losses	17,936	(2,725)	20,662

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

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Reserve for possible loan losses	136	27	108
Provision of general reserve for possible loan losses	136	27	108
Provision for individual possible loan losses	—	—	—

4. Status of Problem Assets Subject to Disclosure

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

[Fiscal year ended March 31, 2024]

(Billions of yen)

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

Disclosed debts based on Financial Reconstruction Act and Risk-monitored loans under the Banking Law (Object: Total credit, etc.)

Classification of borrowers	Classification			
	Not classified	Classification II	Classification III	Classification IV
Bankrupt borrowers 4.9 <1.1>	4.4	0.4	— (0.0)	— (3.7)
Virtually bankrupt borrowers 11.2 <4.7>	8.9	2.3	— (0.1)	— (6.4)
Borrowers with bankruptcy concerns 89.2	52.9	15.6	20.6 (7.3)	
Borrowers requiring caution 694.5	Substandard borrowers 9.0	1.1	7.9	
	Borrowers requiring caution, excluding claims to substandard borrowers 685.4	219.7	465.6	
Normal borrowers 4,065.5	4,065.5			
Total 4,865.3 <4,855.1>	4,352.6	492.0	20.6	—

Disclosed debts (credit balance)	Collateral guarantees, etc.	Reserve	Coverage ratio
Bankrupt and quasi-bankrupt 16.1 <5.8>	5.6	10.4	100.0% <100.0%>
Doubtful assets 89.2	61.2	7.3	76.8%
Substandard loans 7.3	Past-due loans (3 months or more) 0.4 Restructured loans 6.9	1.6	0.7 32.6%
Claims to borrowers requiring caution, excluding claims to substandard borrowers 687.1	Subtotal 112.7 <102.5>	68.5	Total 77.2% <75.0%>
	Normal assets 4,752.6		
Total 4,865.3 <4,855.1>			

Ratio to total debts	89.4%	10.1%	0.4%	—
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- (Notes) 1. Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interest, and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
2. Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
3. Kiraboshi Bank, Ltd. did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
4. Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.

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

[Fiscal year ended March 31, 2024]

(Billions of yen)

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

Disclosed debts based on Financial Reconstruction Act and Risk-monitored loans under the Banking Law (Object: Total credit, etc.)

Classification of borrowers	Classification			
	Not classified	Classification II	Classification III	Classification IV
Bankrupt borrowers — <—>	—	—	— (—)	— (—)
Virtually bankrupt borrowers 0.0 <0.0>	0.0	—	— (—)	— (—)
Borrowers with bankruptcy concerns —	—	—	— (—)	
Borrowers requiring caution 0.0	Substandard borrowers —	—		
	Borrowers requiring caution, excluding claims to substandard borrowers 0.0	0.0	—	
Normal borrowers 0.2	0.2			
Total 0.2 <0.2>	0.2	—	—	—

Disclosed debts (credit balance)	Collateral guarantees, etc.	Reserve	Coverage ratio
Bankrupt and quasi-bankrupt 0.0 <0.0>	0.0	—	100.0% <100.0%>
Doubtful assets —	—	—	—
Substandard loans —	Past-due loans (3 months or more) —	—	—
	Restructured loans —	—	—
Claims to borrowers (requiring caution, excluding claims to substandard borrowers) 0.0	Subtotal 0.0 <0.0>	0.0	Total 100.0% <100.0%>
	Normal assets 0.2		
Total 0.2 <0.2>			

Ratio to total debts	100.0%	—	—	—
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- (Notes) 1. Self-assessment includes loans, foreign exchange, provisional payment pursuant to loans, and accrued interest.
2. Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
3. UI Bank, Co., Ltd. did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
4. Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.
5. Loans to Kiraboshi Bank, Ltd. are not included in the above table.

5. Loan Breakdown by Industrial Sector
Kiraboshi Bank, Ltd. [Non-consolidated]
(i) Loan breakdown by industrial sector

(Millions of yen)

	Balance at March 31, 2024 (A)	Difference (A) – (B)	Balance at March 31, 2023 (B)
All branches	4,833,110	97,712	4,735,398
Manufacturing	367,223	(21,063)	388,286
Agriculture, forestry	1,297	12	1,285
Fishery	306	(8)	314
Mining, quarrying of stone and gravel	1,508	(265)	1,773
Construction	214,802	(10,884)	225,686
Electricity, gas and heat supplies, and waterworks	24,375	3,079	21,296
Communication service	135,309	1,746	133,563
Transportation, postal activities	67,970	(8,877)	76,847
Commerce	525,890	(31,342)	557,232
Banks and other financial institutions	400,829	38,979	361,850
Real estate	1,418,440	25,944	1,392,496
(Real estate brokerage)	536,454	(18,969)	555,423
(Real estate leasing)	881,986	44,914	837,072
Goods rental and leasing	80,656	(31,458)	112,114
Scientific research, professional, and technical services	96,057	1,479	94,578
Accommodations	15,825	(397)	16,222
Restaurant businesses	54,652	(4,489)	59,141
Living-related and personal services, amusement services	70,095	(16,466)	86,561
Education, learning support	44,656	1,390	43,266
Medical healthcare and welfare	205,642	4,629	201,013
Other services	115,837	(5,804)	121,641
Local governments	210,724	122,679	88,045
Other	781,006	28,826	752,180

(Notes) 1. Special international financial transaction account is included in “Other,” and the same applies for (ii) and (iii) below.

2. “Real estate brokerage” consists of real estate services by businesses with a license for real estate brokerage, while “Real estate leasing” consists of leasing by personal businesses mainly engaged in apartment management. The same applies for (ii) and (iii) below.

(ii) Loan breakdown by industrial sector (ratio)

(%)

	Balance at March 31, 2024 (A)	Difference (A) – (B)	Balance at March 31, 2023 (B)
All branches	100.00%	—	100.00%
Manufacturing	7.59%	(0.60%)	8.19%
Agriculture, forestry	0.02%	(0.00%)	0.02%
Fishery	0.00%	(0.00%)	0.00%
Mining, quarrying of stone and gravel	0.03%	(0.00%)	0.03%
Construction	4.44%	(0.32%)	4.76%
Electricity, gas and heat supplies, and waterworks	0.50%	0.05%	0.44%
Communication service	2.79%	(0.02%)	2.82%
Transportation, postal activities	1.40%	(0.21%)	1.62%
Commerce	10.88%	(0.88%)	11.76%
Banks and other financial institutions	8.29%	0.65%	7.64%
Real estate	29.34%	(0.05%)	29.40%
(Real estate brokerage)	11.09%	(0.62%)	11.72%
(Real estate leasing)	18.24%	0.57%	17.67%
Goods rental and leasing	1.66%	(0.69%)	2.36%
Scientific research, professional, and technical services	1.98%	(0.00%)	1.99%
Accommodations	0.32%	(0.01%)	0.34%
Restaurant businesses	1.13%	(0.11%)	1.24%
Living-related and personal services, amusement services	1.45%	(0.37%)	1.82%
Education, learning support	0.92%	0.01%	0.91%
Medical healthcare and welfare	4.25%	0.00%	4.24%
Other services	2.39%	(0.17%)	2.56%
Local governments	4.36%	2.50%	1.85%
Other	16.15%	0.27%	15.88%

(iii) Risk-monitored loans by industrial sector

(Millions of yen)

	Balance at March 31, 2024 (A)	Difference (A) – (B)	Balance at March 31, 2023 (B)
All branches	112,756	(5,113)	117,870
Manufacturing	19,463	1,402	18,060
Agriculture, forestry	—	—	—
Fishery	—	—	—
Mining, quarrying of stone and gravel	453	453	—
Construction	8,528	(94)	8,623
Electricity, gas and heat supplies, and waterworks	—	(89)	89
Communication service	5,795	34	5,761
Transportation, postal activities	3,656	(152)	3,808
Commerce	32,637	(4,243)	36,880
Banks and other financial institutions	404	145	258
Real estate	6,147	(3,795)	9,943
(Real estate brokerage)	1,107	(333)	1,441
(Real estate leasing)	5,040	(3,461)	8,501
Goods rental and leasing	600	21	579
Scientific research, professional, and technical services	5,253	(756)	6,010
Accommodations	1,674	(133)	1,807
Restaurant businesses	7,065	(231)	7,297
Living-related and personal services, amusement services	4,194	415	3,779
Education, learning support	2,222	730	1,492
Medical healthcare and welfare	2,943	446	2,497
Other services	4,893	408	4,485
Local governments	—	—	—
Other	6,820	323	6,497

6. Deposits and Loans

(i) Status of loans

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

(Millions of yen, %)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Loans (balance)	4,833,110	97,711	4,735,398
(Excluding offshore accounts) (C)	4,833,110	97,711	4,735,398
Loans to small and medium-sized enterprises (D)	3,996,431	(27,908)	4,024,339
Small and medium-sized enterprise loans	3,301,116	(22,107)	3,323,224
Personal loans	695,315	(5,800)	701,115
Percentage of total loans (D)/(C)	82.68	(2.29)	84.98
Loans (average balance)	4,815,448	299,751	4,515,696

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

(Millions of yen, %)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Loans (balance)	289	287	1
(Excluding offshore accounts) (C)	289	287	1
Loans to small and medium-sized enterprises (D)	289	287	1
Small and medium-sized enterprise loans	—	—	—
Personal loans	289	287	1
Percentage of total loans (D)/(C)	100.00	—	100.00
Loans (average balance)	81	81	0

(Note) UI Bank started handling consumer loans in March 2023.
Loans to Kiraboshi Bank, Ltd. are not included in the above table.

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

(Millions of yen, %)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Loans (balance)	4,833,399	97,999	4,735,400
(Excluding offshore accounts) (C)	4,833,399	97,999	4,735,400
Loans to small and medium-sized enterprises (D)	3,996,721	(27,620)	4,024,341
Small and medium-sized enterprise loans	3,301,116	(22,107)	3,323,224
Personal loans	695,605	(5,512)	701,117
Percentage of total loans (D)/(C)	82.68	(2.29)	84.98
Loans (average balance)	4,815,529	299,832	4,515,696

(Note) UI Bank started handling consumer loans in March 2023.
Loans to Kiraboshi Bank, Ltd. are not included in the above table.

(ii) Consumer loan balance**(1) Kiraboshi Bank, Ltd. [Non-consolidated]**

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Consumer loan balance	695,315	(5,800)	701,115
Housing-related loans	629,773	(1,934)	631,708
Other loans	65,541	(3,865)	69,407

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

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Consumer loan balance	289	287	1
Housing-related loans	—	—	—
Other loans	289	287	1

(Note) UI Bank started handling consumer loans in March 2023.
Loans to Kiraboshi Bank, Ltd. are not included in the above table.

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

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Consumer loan balance	695,605	(5,512)	701,117
Housing-related loans	629,773	(1,934)	631,708
Other loans	65,831	(3,577)	69,408

(Note) UI Bank started handling consumer loans in March 2023.
Loans to Kiraboshi Bank, Ltd. are not included in the above table.

(iii) Status of deposits**(1) Kiraboshi Bank, Ltd. [Non-consolidated]**

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Deposits (year-end balance)	5,543,896	186,149	5,357,746
Deposits	5,472,896	124,649	5,348,246
Personal deposits	2,999,913	(21,139)	3,021,053
Corporate deposits	2,083,389	86,775	1,996,614
Other deposits	389,593	59,013	330,579
Negotiable certificates of deposit	71,000	61,500	9,500
Deposit (average balance)	5,448,511	330,085	5,118,425
Deposits	5,435,119	326,854	5,108,264
Negotiable certificates of deposit	13,392	3,231	10,160

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

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Deposits (year-end balance)	403,489	67,629	335,860
Deposits	403,489	67,629	335,860
Personal deposits	403,489	67,629	335,860
Deposit (average balance)	414,608	199,243	215,365
Deposits	414,608	199,243	215,365

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

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Deposits (year-end balance)	5,947,386	253,779	5,693,607
Deposits	5,876,386	192,279	5,684,107
Personal deposits	3,403,402	46,489	3,356,913
Corporate deposits	2,083,389	86,775	1,996,614
Other deposits	389,593	59,013	330,579
Negotiable certificates of deposit	71,000	61,500	9,500
Deposit (average balance)	5,863,119	529,328	5,333,791
Deposits	5,849,727	526,097	5,323,630
Negotiable certificates of deposit	13,392	3,231	10,160

(iv) Deposits and loan balances by region
(1) Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Deposits	5,472,896	124,649	5,348,246
Tokyo Metropolis	4,263,822	82,316	4,181,506
Kanagawa Prefecture	1,121,471	39,293	1,082,178
Others	87,602	3,040	84,562
Loans	4,833,110	97,711	4,735,398
Tokyo Metropolis	4,204,443	103,413	4,101,030
Kanagawa Prefecture	566,595	(7,091)	573,686
Others	62,070	1,388	60,681

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

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Deposits	403,489	67,629	335,860
Tokyo Metropolis	185,680	30,623	155,056
Kanagawa Prefecture	79,048	15,141	63,907
Others*	138,761	21,864	116,896
Loans	289	287	1
Tokyo Metropolis	39	39	0
Kanagawa Prefecture	27	27	—
Others*	222	221	1

(Note) UI Bank started handling consumer loans in March 2023.

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

* Distribution in other regions

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Deposits	138,761	21,864	116,896
Kanto	58,685	8,523	50,162
Kansai	26,310	4,341	21,968
Tokai	16,554	1,979	14,575
Others	37,210	7,019	30,190
Loans	222	221	1
Kanto	48	48	—
Kansai	55	54	0
Tokai	23	23	—
Others	95	94	1

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

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Deposits	5,876,386	192,279	5,684,107
Tokyo Metropolis	4,449,502	112,940	4,336,562
Kanagawa Prefecture	1,200,519	54,434	1,146,085
Others	226,363	24,904	201,459
Loans	4,833,399	97,999	4,735,400
Tokyo Metropolis	4,204,483	103,452	4,101,030
Kanagawa Prefecture	566,623	(7,063)	573,686
Others	62,293	1,610	60,683

(Note) UI Bank started handling consumer loans in March 2023.

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

(v) Assets under management**(1) Kiraboshi Bank, Ltd. [Non-consolidated]**

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Assets under management	423,349	22,825	400,523
Investment trust	154,453	17,672	136,780
Life insurance	252,033	14,572	237,460
Public bonds	16,861	(9,420)	26,282

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

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Assets under management	284,497	81,670	202,827
Investment trust	264,009	75,444	188,564
Public bonds	57	(80)	137
Others	20,431	6,305	14,125

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

(Millions of yen)

	March 31, 2024 (A)	Difference (A) – (B)	March 31, 2023 (B)
Assets under management	707,846	104,495	603,351
Investment trust	418,463	93,117	325,345
Life insurance	252,033	14,572	237,460
Public bonds	16,918	(9,500)	26,419
Others	20,431	6,305	14,125

(vi) Status of branches and employees
Kiraboshi Bank, Ltd. [Non-consolidated]

(Branches, persons)

	March 31, 2024	Difference (A) – (B)	March 31, 2023
	(A)		(B)
Domestic head office and branch offices (including representative offices)	164	(2)	166
Tokyo Metropolis	119	(5)	124
Kanagawa Prefecture	41	3	38
Others	4	–	4
Number of executives and employees	2,224	(99)	2,323
Number of executives	10	1	9
Number of employees	2,214	(100)	2,314

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

(vii) Trust business
Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

		March 31, 2024	Difference (A) – (B)	March 31, 2023
		(A)		(B)
Construction cost credit trust	Value of transactions handled	36,553	2,207	34,345
	Fiscal year-end balance	27,022	6,090	20,932
Real estate management trust	Value of transactions handled	9,076	(27,860)	36,936
	Fiscal year-end balance	95,767	6,050	89,716
Other	Value of transactions handled	148	125	23
	Fiscal year-end balance	3,053	233	2,820
Total	Value of transactions handled	45,778	(25,526)	71,305
	Fiscal year-end balance	125,843	12,374	113,469

III. Valuation Gain/Loss on Securities

1. Valuation Standards

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

2. Gain/Loss on Valuation

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

(Millions of yen)

	March 31, 2024 (A)				March 31, 2023 (B)		
	Gain (loss) on valuation (A)	Difference (A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	(1,449)	(189)	40	1,489	(1,260)	—	1,260
Other securities	(3,065)	7,595	29,710	32,775	(10,660)	18,982	29,643
Stocks	20,585	9,863	20,751	165	10,721	11,903	1,181
Bonds	(14,364)	(5,643)	769	15,133	(8,720)	468	9,189
Others	(9,286)	3,375	8,188	17,475	(12,661)	6,610	19,272
Total	(4,514)	7,406	29,750	34,265	(11,921)	18,982	30,903

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

(Millions of yen)

	March 31, 2024 (A)				March 31, 2023 (B)		
	Gain (loss) on valuation (A)	Difference (A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	(1,465)	(216)	—	1,465	(1,249)	—	1,249
Other securities	(2,268)	6,968	29,947	32,216	(9,236)	20,047	29,284
Stocks	19,956	9,763	20,114	157	10,192	11,527	1,334
Bonds	(14,038)	(5,748)	915	14,953	(8,289)	776	9,066
Others	(8,187)	2,952	8,917	17,105	(11,140)	7,743	18,883
Total	(3,733)	6,752	29,947	33,681	(10,485)	20,047	30,533