

Tokyo Kiraboshi Financial Group, Inc.
Financial Results for the First Half of
the Fiscal Year Ending March 31, 2025
- Supplementary Information -



Tokyo Kiraboshi Financial Group, Inc.

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I. Overview of Financial Results for the First Half of the Fiscal Year Ending March 31, 2025

1. Status of Profit/Loss

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

Ordinary income in the first half of the fiscal year ending March 31, 2025, increased by ¥6,986 million year-on-year to ¥76,954 million, while ordinary profit increased by ¥725 million year-on-year to ¥19,034 million. Profit attributable to owners of parent decreased by ¥554 million year-on-year to ¥12,919 million.

(Millions of yen)

		First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
Ordinary income	1	76,954	6,986	69,968
Gross business profit	2	45,450	1,094	44,355
(Excluding gains/losses on bonds (five accounts total))	3	48,057	126	47,931
Net interest income	4	40,948	1,710	39,238
Trust fees	5	160	(8)	168
Net fees and commissions	6	9,340	391	8,948
Net other business income (loss)	7	(4,999)	(998)	(4,000)
Expenses (excluding non-recurring losses)	8	33,075	2,663	30,412
Credit-related costs	9	1,297	904	392
Write-off of loans	10	0	(0)	1
Transfer to specific allowance for loan losses	11	1,540	1,505	34
Other credit-related costs	12	(244)	(601)	356
Gains (losses) on stocks and other securities	13	6,761	2,002	4,759
Profit (loss) on investments based on the equity method	14	3	1	2
Others	15	1,191	1,194	(2)
Ordinary profit	16	19,034	725	18,309
Extraordinary profit (loss)	17	(37)	27	(64)
Income before income taxes	18	18,997	752	18,244
Total income taxes	19	6,079	1,289	4,789
Income taxes – current	20	5,066	682	4,384
Income taxes – deferred	21	1,013	607	405
Profit	22	12,918	(536)	13,455
Loss attributable to non-controlling interests	23	(0)	17	(18)
Profit attributable to owners of parent	24	12,919	(554)	13,473

(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.

In the first half of the fiscal year ending March 31, 2025, although there was an increase in interest on loans and discounts due in part to promotion of main bank relationship-building and efforts in strengthening customer relations, non-consolidated ordinary profit decreased by ¥3,397 million year-on-year to 18,853 million, as a result of such factors as an increase in non-personnel expenses including notably administrative outsourcing expenses and an increase in credit-related costs, in addition to absence of dividends from an equity-method affiliate. Net income for the first half ended September 30, 2024, decreased by 4,488 million year-on-year to ¥13,195 million.

[Non-consolidated]

(Millions of yen)

		First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
Ordinary income	1	62,200	775	61,424
Gross business profit	2	41,089	(4,186)	45,275
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	43,417	(5,359)	48,777
Gross domestic business profit	4	38,223	(6,055)	44,278
(Excluding gains/losses on bonds (five accounts total))	5	40,629	(4,984)	45,613
Net interest income	6	36,142	(2,862)	39,004
Trust fees	7	160	(8)	168
Net fees and commissions	8	5,389	(1,214)	6,603
Net other business income (loss)	9	(3,469)	(1,970)	(1,498)
Gross international business profit	10	2,866	1,868	997
(Excluding gains/losses on bonds (five accounts total))	11	2,788	(375)	3,163
Net interest income	12	4,280	732	3,547
Net fees and commissions	13	88	0	88
Net other business income (loss)	14	(1,503)	1,135	(2,638)
Expenses (excluding non-recurring losses)	15	27,621	1,370	26,251
Personnel expenses	16	10,994	(603)	11,598
Non-personnel expenses	17	13,910	1,801	12,108
Taxes	18	2,716	172	2,544
Net business income (before transfer to general allowance for loan losses) (Net business income)	19	13,467	(5,557)	19,024
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	15,795	(6,730)	22,526
Net core business income (excluding gains ([losses]) on cancellation of investment trusts)	21	15,791	(5,676)	21,468
Net core business income (excluding special factors) ^(Note)	22	15,795	(3,215)	19,011
Transfer to general allowance for general loan losses (1)	23	(468)	(468)	—
Net business income	24	13,935	(5,088)	19,024
(Gains/losses on bonds (five accounts total))	25	(2,328)	1,173	(3,501)
Non-recurring profit (loss)	26	4,918	1,691	3,227
Loss from write-off of non-performing loans (2)	27	1,520	1,177	343
Write-off of loans	28	—	—	—
Transfer to specific allowance for loan losses	29	1,272	1,272	—
Loss on disposal of receivables	30	—	4	(4)
Provision for contingent loss	31	(24)	(2)	(22)
Credit guarantee association responsibility-sharing system charge	32	264	(91)	356
Other losses from write-off of non-performing loans	33	7	(6)	14
Reversal of allowance for loan losses (3)	34	—	(567)	567
Recoveries of written-off claim	35	10	(215)	226
Gains (losses) on stocks and other securities	36	6,768	1,936	4,832
Gain on sale of stocks and other securities	37	7,568	2,544	5,024
Loss on sale of stocks and other securities	38	800	639	161
Loss on devaluation of stocks and other securities	39	—	(31)	31
Other non-recurring profit (loss)	40	(339)	1,715	(2,055)
Ordinary profit	41	18,853	(3,397)	22,251
Ordinary profit (excluding special factors) ^(Note)	42	18,853	117	18,736
Extraordinary profit (loss)	43	(152)	(87)	(64)
Income before income taxes	44	18,701	(3,485)	22,187

(Millions of yen)

		First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
Income taxes	45	5,506	1,003	4,502
Income taxes – current	46	4,408	559	3,849
Income taxes – deferred	47	1,098	444	653
Net income	48	13,195	(4,488)	17,684
Net income (excluding special factors) ^(Note)	49	13,195	(974)	14,169

Credit-related costs (1) + (2) – (3)	50	1,052	1,276	(223)
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(Note) Indicates an amount exclusive of dividends received from an equity-method affiliate that were sourced from sale of real estate by the said equity-method affiliate (none in the fiscal year under review, ¥3,514 million in the previous fiscal year).

[Consolidated]

(Millions of yen)

		First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
Ordinary income	51	65,471	5,083	60,388
Ordinary profit	52	19,289	169	19,120
Profit attributable to owners of parent	53	13,456	(978)	14,434

2. Business Income

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
Net business income (before provision for general allowance for loan losses)	13,467	(5,557)	19,024
Per employee (thousands of yen)	5,999	(2,130)	8,130
Business Income	13,935	(5,088)	19,024
Per employee (thousands of yen)	6,208	(1,921)	8,130
Net core business income	15,795	(6,730)	22,526
Per employee (thousands of yen)	7,037	(2,589)	9,626

(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]

<Combined basis>

(%)

	First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
Yields on interest-earning assets (C)	1.40	(0.08)	1.49
Loans and bills discounted (c)	1.41	0.05	1.36
Securities	1.99	(0.74)	2.73
Cost of funding (D)	1.03	0.08	0.95
Deposits, etc. (d)	0.06	0.03	0.02
External liabilities	0.86	0.16	0.70
Difference of interest rates between deposits and loans (c) – (d)	1.35	0.01	1.33
Net interest margin (C) – (D)	0.36	(0.16)	0.53

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

<Domestic Operations>

(%)

	First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
Yields on interest-earning assets (C)	1.24	(0.10)	1.34
Loans and bills discounted (c)	1.32	0.03	1.29
Securities	1.73	(0.77)	2.50
Cost of funding (D)	0.98	0.08	0.90
Deposits, etc. (d)	0.04	0.03	0.01
External	0.57	0.18	0.38
Difference of interest rates between deposits and loans (c) – (d)	1.28	(0.00)	1.28
Net interest margin (C) – (D)	0.25	(0.18)	0.44

(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]

(%)

	First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
On basis of profit attributable to owners of parent	7.03	(1.07)	8.11

(Note) Average net assets, the denominator, is computed as the sum of net assets at the beginning and the end of the period, divided by two.

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
On a basis of net business income (before transfer to general allowance for loan losses)	7.69	(4.02)	11.71
On a basis of net business income	7.96	(3.75)	11.71
On a basis of net core business income	9.02	(4.84)	13.87
On the basis of net income	7.54	(3.35)	10.89

(Note) Average net assets, the denominator, is computed as the sum of net assets at the beginning and at the end of the period, divided by two.

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

(%)

	First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
On a basis of net business income (before transfer to general allowance for loan losses)	7.69	(2.00)	9.70
On a basis of net business income	7.96	(1.73)	9.70
On a basis of net core business income	9.02	(2.86)	11.89
On the basis of net income	7.54	(1.32)	8.86

(Note) 1. Average net assets, the denominator, is computed as the sum of net assets at the beginning and the end of the period, divided by two.

2. Dividends from affiliates of ¥3.5 billion for the first half ended September 30, 2023 are excluded. There is no applicable information for the first half ended September 30, 2024.

Kiraboshi Bank, Ltd. [Consolidated]

(%)

	First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
On a basis of net business income (before transfer to general allowance for allowance loan losses)	7.03	(2.00)	9.03
On a basis of net business income	7.28	(1.75)	9.03
On a basis of net core business income	8.29	(2.83)	11.12
On basis of profit attributable to owners of parent	7.29	(1.31)	8.60

(Note) Average net assets, the denominator, is computed as the sum of net assets at the beginning and at the end of the period, divided by two.

5. OHR

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
On a basis of gross core business profit	63.61	9.80	53.81
On a basis of gross business profit	67.22	9.24	57.98

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

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

(%)

	First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
On a basis of gross core business profit	63.61	5.62	57.99
On a basis of gross business profit	67.22	4.36	62.86

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

- Dividends from affiliates of ¥3.5 billion for the first half ended September 30, 2023 are excluded. There is no applicable information for the first half ended September 30, 2024.

6. Gain/Loss on Securities

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	First half ended Sept. 30, 2024 (A)	Difference (A) – (B)	First half ended Sept. 30, 2023 (B)
Gains (losses) on bonds	(2,328)	1,173	(3,501)
Gain on sale of bonds	2,230	1,406	823
Gain on redemption of bonds	—	—	—
Loss on sale of bonds	4,557	232	4,325
Loss on redemption of bonds	—	—	—
Loss on devaluation of bonds	1	1	—
Gain (loss) on stocks	6,768	1,936	4,832
Gain on sale of equity securities	7,568	2,544	5,024
Loss on sale of equity securities	800	639	161
Loss on devaluation of equity securities	—	(31)	31

7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

	September 30, 2024 (A)	Difference (A) – (B)	March 31, 2024 (B)
(1) Capital ratio (%) (4)/(5)	8.50	0.25	8.25
(2) Basic items in core capital	376,273	9,112	367,161
(3) Adjustments in core capital	38,381	567	37,814
(4) Capital (2) – (3)	337,892	8,545	329,346
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	358,021	10,170	347,851
Total provisions included in basic items in core capital	5,213	(485)	5,699
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	—	—	—
(5) Risk-weighted assets	3,972,239	(18,199)	3,990,438
(6) Total necessary capital (5) × 4%	158,889	(727)	159,617

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

(Millions of yen, %)

	September 30, 2024 (A)	Difference (A) – (B)	March 31, 2024 (B)
(1) Capital ratio (%) (4)/(5)	8.74	0.16	8.57
(2) Basic items in core capital	358,406	5,734	352,671
(3) Adjustments in core capital	17,904	1,294	16,609
(4) Capital (2) – (3)	340,501	4,440	336,061
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	353,359	6,195	347,163
Total provisions included in basic items in core capital	5,047	(461)	5,508
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	—	—	—
(5) Risk-weighted assets	3,895,895	(21,157)	3,917,053
(6) Total necessary capital (5) × 4%	155,835	(846)	156,682

(3) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

	September 30, 2024 (A)	Difference (A) – (B)	March 31, 2024 (B)
(1) Capital ratio (%) (4)/(5)	8.80	0.16	8.63
(2) Basic items in core capital	377,381	5,375	372,006
(3) Adjustments in core capital	33,228	568	32,660
(4) Capital (2) – (3)	344,153	4,807	339,346
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	358,897	6,456	352,440
Total provisions included in basic items in core capital	5,143	(464)	5,608
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	—	—	—
(5) Risk-weighted assets	3,906,923	(21,128)	3,928,051
(6) Total necessary capital (5) × 4%	156,276	(845)	157,122

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

(Millions of yen, %)

	September 30, 2024 (A)	Difference (A) – (B)	March 31, 2024 (B)
(1) Capital ratio (%) (4)/(5)	6.27	(0.22)	6.49
(2) Basic items in core capital	6,833	(1,050)	7,884
(3) Adjustments in core capital	3,226	379	2,846
(4) Capital (2) – (3)	3,607	(1,430)	5,037
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	6,745	(1,002)	7,747
Total provisions included in basic items in core capital	88	(47)	136
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	—	—	—
(5) Risk-weighted assets	57,502	(20,060)	77,562
(6) Total necessary capital (5) × 4%	2,300	(802)	3,102

(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)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Bankrupt and quasi-bankrupt assets	17,306	1,172	(4,054)	16,133	21,360
Doubtful assets	78,094	(11,132)	(10,245)	89,226	88,340
Substandard assets	7,750	354	478	7,395	7,271
Past-due loans (3 months or more)	297	(123)	191	421	106
Restructured loans	7,452	478	287	6,974	7,165
Subtotal	103,151	(9,604)	(13,821)	112,756	116,973
Normal assets	4,766,416	13,789	10,861	4,752,626	4,755,554
Total credit balance	4,869,567	4,184	(2,960)	4,865,383	4,872,527

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Bankrupt and quasi-bankrupt assets	4	(3)	3	8	1
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Subtotal	4	(3)	3	8	1
Normal assets	1,972	1,690	1,920	282	52
Total credit balance	1,977	1,686	1,923	290	54

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

(Ratio to total credit balance)

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

(%)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Bankrupt and quasi-bankrupt assets	0.35	0.02	(0.08)	0.33	0.43
Doubtful assets	1.60	(0.23)	(0.20)	1.83	1.81
Substandard assets	0.15	0.00	0.00	0.15	0.14
Past-due loans (3 months or more)	0.00	(0.00)	0.00	0.00	0.00
Restructured loans	0.15	0.00	0.00	0.14	0.14
Ratio to total credit balance	2.11	(0.19)	(0.28)	2.31	2.40

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

(%)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Bankrupt and quasi-bankrupt assets	0.22	(2.60)	(2.41)	2.83	2.63
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Ratio to total credit balance	0.22	(2.60)	(2.41)	2.83	2.63

(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)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Bankrupt and quasi-bankrupt assets	7,741	1,844	(1,108)	5,897	8,850
Doubtful assets	78,094	(11,132)	(10,245)	89,226	88,340
Substandard assets	7,750	354	478	7,395	7,271
Past-due loans (3 months or more)	297	(123)	191	421	106
Restructured loans	7,452	478	287	6,974	7,165
Subtotal	93,586	(8,933)	(10,875)	102,519	104,462
Normal assets	4,766,416	13,789	10,861	4,752,626	4,755,554
Total credit balance	4,860,002	4,855	(14)	4,855,146	4,860,016

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Bankrupt and quasi-bankrupt assets	4	(3)	3	8	1
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Subtotal	4	(3)	3	8	1
Normal assets	1,972	1,690	1,920	282	52
Total credit balance	1,977	1,686	1,923	290	54

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

(Ratio to total credit balance)

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

(%)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Bankrupt and quasi-bankrupt assets	0.15	0.03	(0.02)	0.12	0.18
Doubtful assets	1.60	(0.23)	(0.21)	1.83	1.81
Substandard assets	0.15	0.00	0.00	0.15	0.14
Past-due loans (3 months or more)	0.00	(0.00)	0.00	0.00	0.00
Restructured loans	0.15	0.00	0.00	0.14	0.14
Ratio to total credit balance	1.92	(0.18)	(0.22)	2.11	2.14

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

(%)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Bankrupt and quasi-bankrupt assets	0.22	(2.60)	(2.41)	2.83	2.63
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Ratio to total credit balance	0.22	(2.60)	(2.41)	2.83	2.63

(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, %)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Covered amount (D)	80,023	(7,121)	(10,587)	87,145	90,611
Allowance for loan losses	16,765	(1,810)	(2,989)	18,575	19,755
Bankrupt and quasi-bankrupt assets	9,823	(628)	(2,995)	10,452	12,819
Doubtful assets	6,074	(1,301)	(101)	7,375	6,176
Substandard loans	867	119	108	747	759
Collateral guarantees, etc.	63,258	(5,311)	(7,597)	68,569	70,855
Bankrupt and quasi-bankrupt assets	7,482	1,801	(1,058)	5,681	8,541
Doubtful assets	53,767	(7,452)	(7,299)	61,220	61,066
Substandard loans	2,007	339	759	1,668	1,247
Problem assets (E)	103,151	(9,604)	(13,821)	112,756	116,973
Coverage ratio (D)/(E)	77.57	0.29	0.11	77.28	77.46

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

(Millions of yen, %)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Covered amount (D)	4	(3)	3	8	1
Allowance for loan losses	—	—	—	—	—
Bankrupt and quasi-bankrupt assets	—	—	—	—	—
Doubtful assets	—	—	—	—	—
Substandard loans	—	—	—	—	—
Collateral guarantees, etc.	4	(3)	3	8	1
Bankrupt and quasi-bankrupt assets	4	(3)	3	8	1
Doubtful assets	—	—	—	—	—
Substandard loans	—	—	—	—	—
Problem assets (E)	4	(3)	3	8	1
Coverage ratio (D)/(E)	100.00	—	—	100.00	100.00

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

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Allowance for loan losses	20,929	(2,398)	(4,806)	23,327	25,736
General allowance for loan losses	4,922	(468)	(1,708)	5,391	6,631
Specific allowance for loan losses	16,006	(1,929)	(3,098)	17,936	19,104

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Allowance for loan losses	88	(47)	(67)	136	155
General allowance for loan losses	88	(47)	(67)	136	155
Specific allowance for loan losses	—	—	—	—	—

4. Status of Problem Assets Subject to Disclosure

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

[First half of the fiscal year ending March 2025 (as of September 30, 2024)]

(Billions of yen)

30, 2024)

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				Disclosed debts (credit balance)	Collateral guarantees, etc.	Reserve	Coverage ratio
		Not classi- fied	Classification II	Classification III	Classification IV				
Bankrupt borrowers 4.0 <0.6>		3.6	0.4	— (0.0)	— (3.4)	Bankrupt and quasi-bankrupt 17.3 <7.7>	7.4	9.8	100.0% <100.0%>
Virtually bankrupt borrowers 13.2 <7.0>		10.2	2.9	(0.2)	(6.1)				
Borrowers with bankruptcy concerns 78.0		45.5	14.3	1.82 (6.0)		Doubtful assets 78.0	53.7	6.0	76.6%
Borrowers requiring caution 659.4	Substandard borrowers 9.3	1.1	8.1	Substandard loans 7.7		Past-due loans (3 months or more) 0.2	2.0	0.8	37.0%
						Restructured loans 7.4			
	Borrowers requiring caution, ex- cluding claims to substandard borrowers 650.1					Subtotal 103.1 <93.5>	63.2	16.7	Total 77.5% <75.2%>
Normal borrowers 4,114.7		4,114.7	Claims to borrowers requiring caution, excluding claims to substandard borrowers 651.7	Normal assets 4,766.4					
Total 4,869.5 <4,860.0>		4,379.0			472.2	18.2	—	Total 4,869.5 <4,860.0>	
Ratio to total debts		89.9%	9.6%	0.3%	—				

- (Notes) 1. Self-assessment includes loans, repayments for which payment is approved, foreign exchanges, 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 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]

[First half of the fiscal year ending March 2025 (as of September 30, 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 1.9	1.9			
Total 1.9 <1.9>		1.9	—	—	—

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 Normal assets 1.9 Total 1.9 <1.9>	Subtotal 0.0 <0.0>	0.0	—	Total 100.0% <100.0%>

Ratio to total debts	100.0%	—	—	—
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- (Notes) 1. Self-assessment includes 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)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
All branches	4,840,630	7,520	6,160	4,833,110	4,834,470
Manufacturing	370,835	3,612	(7,220)	367,223	378,055
Agriculture, forestry	1,331	34	32	1,297	1,299
Fishery	246	(60)	(9)	306	255
Mining, quarrying of stone and gravel	1,412	(96)	(227)	1,508	1,639
Construction	208,333	(6,469)	(8,807)	214,802	217,140
Electricity, gas and heat supplies, and waterworks	25,021	646	84	24,375	24,937
Communication service	134,279	(1,030)	(15,523)	135,309	149,802
Transportation, postal activities	63,748	(4,222)	(7,763)	67,970	71,511
Commerce	509,670	(16,220)	(44,613)	525,890	554,283
Banks and other financial institutions	397,951	(2,878)	(34,410)	400,829	432,361
Real estate	1,407,870	(10,570)	(25,383)	1,418,440	1,433,253
(Real estate brokerage)	538,419	1,965	(16,624)	536,454	555,043
(Real estate leasing)	869,450	(12,536)	(8,760)	881,986	878,210
Goods rental and leasing	87,707	7,051	(17,199)	80,656	104,906
Scientific research, professional and technical services	95,090	(967)	7,418	96,057	87,672
Accommodations	14,856	(969)	(1,628)	15,825	16,484
Restaurant businesses	52,767	(1,885)	(3,447)	54,652	56,214
Living-related and personal services, amusement services	68,813	(1,282)	(10,762)	70,095	79,575
Education, learning support	44,672	16	1,434	44,656	43,238
Medical healthcare and welfare	206,714	1,072	3,643	205,642	203,071
Other services	120,805	4,968	(2,612)	115,837	123,417
Local governments	263,014	52,290	160,866	210,724	102,148
Other	765,486	(15,520)	12,286	781,006	753,200

- (Notes) 1. As 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)

(%)

	September 30, 2024 (A)			March 31, 2024 (B)	September 30, 2023 (C)
		Difference (A) – (B)	Difference (A) – (C)		
All branches	100.00%	—	—	100.00%	100.00%
Manufacturing	7.66%	0.06%	(0.15%)	7.59%	7.81%
Agriculture, forestry	0.02%	0.00%	0.00%	0.02%	0.02%
Fishery	0.00%	(0.00%)	(0.00%)	0.00%	0.00%
Mining, quarrying of stone and gravel	0.02%	(0.00%)	(0.00%)	0.03%	0.03%
Construction	4.30%	(0.14%)	(0.18%)	4.44%	4.49%
Electricity, gas and heat supplies, and waterworks	0.51%	0.01%	0.00%	0.50%	0.51%
Communication service	2.77%	(0.02%)	(0.32%)	2.79%	3.09%
Transportation, postal activities	1.31%	(0.08%)	(0.16%)	1.40%	1.47%
Commerce	10.52%	(0.35%)	(0.93%)	10.88%	11.46%
Banks and other financial institutions	8.22%	(0.07%)	(0.72%)	8.29%	8.94%
Real estate	29.08%	(0.26%)	(0.56%)	29.34%	29.64%
(Real estate brokerage)	11.12%	0.02%	(0.35%)	11.09%	11.48%
(Real estate leasing)	17.96%	(0.28%)	(0.20%)	18.24%	18.16%
Goods rental and leasing	1.81%	0.14%	(0.35%)	1.66%	2.16%
Scientific research, professional and technical services	1.96%	(0.02%)	0.15%	1.98%	1.81%
Accommodations	0.30%	(0.02%)	(0.03%)	0.32%	0.34%
Restaurant businesses	1.09%	(0.04%)	(0.07%)	1.13%	1.16%
Living-related and personal services, amusement services	1.42%	(0.02%)	(0.22%)	1.45%	1.64%
Education, learning support	0.92%	(0.00%)	0.02%	0.92%	0.89%
Medical healthcare and welfare	4.27%	0.01%	0.06%	4.25%	4.20%
Other services	2.49%	0.09%	(0.05%)	2.39%	2.55%
Local governments	5.43%	1.07%	3.32%	4.36%	2.11%
Other	15.81%	(0.34%)	0.23%	16.15%	15.57%

(iii) Risk-monitored loans by industrial sector

(Millions of yen)

	September 30, 2024 (A)			March 31, 2024 (B)	September 30, 2023 (C)
		Difference (A) – (B)	Difference (A) – (C)		
All branches	103,151	(9,604)	(13,821)	112,756	116,973
Manufacturing	16,818	(2,644)	(295)	19,463	17,114
Agriculture, forestry	—	—	—	—	—
Fishery	—	—	—	—	—
Mining, quarrying of stone and gravel	453	—	—	453	453
Construction	6,873	(1,655)	(1,517)	8,528	8,390
Electricity, gas and heat supplies, and waterworks	—	—	—	—	—
Communication service	6,255	459	447	5,795	5,807
Transportation, postal activities	4,038	382	597	3,656	3,441
Commerce	32,597	(39)	(3,603)	32,637	36,200
Banks and other financial institutions	388	(15)	182	404	205
Real estate	5,408	(739)	(4,024)	6,147	9,432
(Real estate brokerage)	559	(547)	(868)	1,107	1,428
(Real estate leasing)	4,848	(191)	(3,155)	5,040	8,004
Goods rental and leasing	576	(23)	(78)	600	655
Scientific research, professional and technical services	4,185	(1,068)	(1,697)	5,253	5,882
Accommodations	1,433	(241)	(328)	1,674	1,762
Restaurant businesses	5,869	(1,196)	(1,151)	7,065	7,021
Living-related and personal services, amusement services	3,935	(259)	(78)	4,194	4,013
Education, learning support	2,079	(143)	(118)	2,222	2,197
Medical healthcare and welfare	2,901	(42)	217	2,943	2,683
Other services	3,783	(1,110)	(1,399)	4,893	5,182
Local governments	—	—	—	—	—
Other	5,553	(1,266)	(973)	6,820	6,527

6. Deposits and Loans

(i) Status of loans

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

(Millions of yen, %)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Loans (balance)	4,840,630	7,520	6,160	4,833,110	4,834,470
(Excluding offshore accounts) (D)	4,840,630	7,520	6,160	4,833,110	4,834,470
Loans to small and medium-sized enterprises (E)	3,946,604	(49,827)	(121,799)	3,996,431	4,068,403
Small and medium- sized enterprise loans	3,251,810	(49,306)	(117,444)	3,301,116	3,369,254
Personal loans	694,793	(521)	(4,354)	695,315	699,148
Percentage of total loans (E)/(D)	81.53	(1.15)	(2.62)	82.68	84.15
Loans (average balance)	4,824,418	8,970	50,707	4,815,448	4,773,710

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

(Millions of yen, %)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Loans (balance)	1,975	1,685	1,921	289	53
(Excluding offshore accounts) (D)	1,975	1,685	1,921	289	53
Loans to small and medium-sized enterprises (E)	1,975	1,685	1,921	289	53
Small and medium- sized enterprise loans	—	—	—	—	—
Personal loans	1,975	1,685	1,921	289	53
Percentage of total loans (E)/(D)	100.00	—	—	100.00	100.00
Loans (average balance)	524	442	496	81	27

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

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

(Millions of yen, %)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Loans (balance)	4,842,605	9,205	8,081	4,833,399	4,834,524
(Excluding offshore accounts) (D)	4,842,605	9,205	8,081	4,833,399	4,834,524
Loans to small and medium-sized enterprises (E)	3,948,579	(48,142)	(119,878)	3,996,721	4,068,457
Small and medium- sized enterprise loans	3,251,810	(49,306)	(117,444)	3,301,116	3,369,254
Personal loans	696,769	1,164	(2,433)	695,605	699,202
Percentage of total loans (E)/(D)	81.53	(1.15)	(2.61)	82.68	84.15
Loans (average balance)	4,824,942	9,413	51,203	4,815,529	4,773,738

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

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Consumer loan balance	694,793	(521)	(4,354)	695,315	699,148
Housing-related loans	625,779	(3,993)	(4,789)	629,773	630,569
Other loans	69,013	3,472	434	65,541	68,579

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Consumer loan balance	1,975	1,685	1,921	289	53
Housing-related loans	1,366	1,366	1,366	—	—
Other loans	608	319	555	289	53

(Note) UI Bank started handling home loans in August 2024.

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Consumer loan balance	696,769	1,164	(2,433)	695,605	699,202
Housing-related loans	627,146	(2,627)	(3,423)	629,773	630,569
Other loans	69,622	3,791	989	65,831	68,632

(Note) UI Bank started handling home loans in August 2024.

(iii) Status of deposits

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Deposits (closing balance)	5,693,347	149,450	202,350	5,543,896	5,490,996
Deposits	5,498,347	25,450	16,850	5,472,896	5,481,496
Personal deposits	2,960,465	(39,447)	(57,105)	2,999,913	3,017,570
Corporate deposits	2,145,009	61,619	21,646	2,083,389	2,123,363
Other deposits	392,872	3,278	52,309	389,593	340,562
Negotiable certificates of deposit	195,000	124,000	185,500	71,000	9,500
Deposit (average balance)	5,571,264	122,753	130,908	5,448,511	5,440,355
Deposits	5,472,554	37,435	41,698	5,435,119	5,430,855
Negotiable certificates of deposit	98,710	85,318	89,210	13,392	9,500

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Deposits (closing balance)	461,752	58,263	(6,547)	403,489	468,300
Deposits	461,752	58,263	(6,547)	403,489	468,300
Personal deposits	461,752	58,263	(6,547)	403,489	468,300
Deposit (average balance)	422,432	7,823	16,665	414,608	405,766
Deposits	422,432	7,823	16,665	414,608	405,766

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Deposits (closing balance)	6,155,099	207,713	195,802	5,947,386	5,959,297
Deposits	5,960,099	83,713	10,302	5,876,386	5,949,797
Personal deposits	3,422,217	18,815	(63,653)	3,403,402	3,485,871
Corporate deposits	2,145,009	61,619	21,646	2,083,389	2,123,363
Other deposits	392,872	3,278	52,309	389,593	340,562
Negotiable certificates of deposit	195,000	124,000	185,500	71,000	9,500
Deposit (average balance)	5,993,696	130,577	147,574	5,863,119	5,846,122
Deposits	5,894,986	45,258	58,364	5,849,727	5,836,622
Negotiable certificates of deposit	98,710	85,318	89,210	13,392	9,500

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Deposits	5,498,347	25,450	16,850	5,472,896	5,481,496
Tokyo Metropolis	4,262,954	(867)	(29,310)	4,263,822	4,292,265
Kanagawa Prefecture	1,142,147	20,676	39,877	1,121,471	1,102,270
Others	93,244	5,642	6,283	87,602	86,961
Loans and bills discounted	4,840,630	7,520	6,160	4,833,110	4,834,470
Tokyo Metropolis	4,222,025	17,582	17,557	4,204,443	4,204,468
Kanagawa Prefecture	557,448	(9,147)	(10,678)	566,595	568,127
Others	61,155	(914)	(719)	62,070	61,875

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Deposits	461,752	58,263	(6,547)	403,489	468,300
Tokyo Metropolis	216,990	31,310	10,010	185,680	206,979
Kanagawa Prefecture	91,772	12,724	3,712	79,048	88,059
Others*	152,989	14,228	(20,271)	138,761	173,261
Loans and bills discounted	1,975	1,685	1,921	289	53
Tokyo Metropolis	964	925	958	39	6
Kanagawa Prefecture	134	107	132	27	2
Others*	875	652	830	222	44

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

* Distribution in other regions

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Deposits	152,989	14,228	(20,271)	138,761	173,261
Kanto	65,860	7,174	(5,504)	58,685	71,364
Kansai	28,397	2,087	(4,879)	26,310	33,277
Tokai	17,913	1,359	(3,677)	16,554	21,590
Others	40,818	3,607	(6,210)	37,210	47,028
Loans and bills discounted	875	652	830	222	44
Kanto	259	211	246	48	13
Kansai	215	159	204	55	10
Tokai	50	26	42	23	8
Others	349	254	336	95	13

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Deposits	5,960,099	83,713	10,302	5,876,386	5,949,797
Tokyo Metropolis	4,479,945	30,442	(19,299)	4,449,502	4,499,245
Kanagawa Prefecture	1,233,920	33,400	43,590	1,200,519	1,190,329
Others	246,233	19,870	(13,988)	226,363	260,222
Loans and bills discounted	4,842,605	9,205	8,081	4,833,399	4,834,524
Tokyo Metropolis	4,222,990	18,507	18,516	4,204,483	4,204,474
Kanagawa Prefecture	557,583	(9,039)	(10,546)	566,623	568,129
Others	62,031	(262)	111	62,293	61,919

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

(v) Assets under management

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Assets under management	429,367	6,018	22,680	423,349	406,686
Investment trust	151,083	(3,370)	11,903	154,453	139,180
Life insurance	263,742	11,708	18,517	252,033	245,225
Public bonds	14,541	(2,320)	(7,739)	16,861	22,281

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Assets under management	293,837	9,340	57,108	284,497	236,728
Investment trust	271,851	7,842	53,626	264,009	218,224
Public bonds	35	(22)	(45)	57	80
Others	21,951	1,519	3,526	20,431	18,424

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

(Millions of yen)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Assets under management	723,205	15,358	79,789	707,846	643,415
Investment trust	422,935	4,471	65,530	418,463	357,404
Life insurance	263,742	11,708	18,517	252,033	245,225
Public bonds	14,576	(2,342)	(7,784)	16,918	22,361
Other	21,951	1,519	3,526	20,431	18,424

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

(Branches, persons)

	September 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2024 (B)	September 30, 2023 (C)
Domestic head office and branch offices (including representative offices)	164	—	—	164	164
Tokyo Metropolis	119	—	(2)	119	121
Kanagawa Prefecture	41	—	2	41	39
Others	4	—	—	4	4
Number of executives and employees	2,219	(5)	(103)	2,224	2,322
Number of executives	9	(1)	(1)	10	10
Number of employees	2,210	(4)	(102)	2,214	2,312

(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)

		First half ended Sep- tember 30, 2024 (A)	Difference (A) – (B)	Difference (A) – (C)	Fiscal year ended March 31, 2024 (B)	First half ended Sep- tember 30, 2023 (C)
Construction cost credit trust	Value of transactions handled	14,589		(4,049)	36,553	18,639
	Closing balance	20,983	(6,039)	(2,053)	27,022	23,037
Real estate management trust	Value of transactions handled	2,415		(4,008)	9,076	6,423
	Closing balance	98,320	2,553	2,577	95,767	95,742
Other	Value of transactions handled	18		4	148	13
	Closing balance	2,951	(101)	1,657	3,053	1,294
Total	Value of transactions handled	17,023		(8,053)	45,778	25,076
	Closing balance	122,256	(3,587)	2,180	125,843	120,075

(Note) Comparison with the fiscal year ended March 31, 2024, is not presented because the calculation period is different for the value of transactions handled.

III. Valuation Gain/Loss on Securities

1. Valuation Standards

Trading-purpose securities	Mark-to-market method
Marketable bonds held to maturity	Amortized cost method
Other 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)

	September 30, 2024				September 30, 2023		
	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	(951)	934	—	951	(1,886)	—	1,886
Other securities	(13,697)	3,154	22,075	35,772	(16,851)	19,132	35,983
Stocks	16,883	3,352	17,590	707	13,530	13,731	201
Bonds	(14,707)	891	1,085	15,793	(15,598)	378	15,976
Others	(15,873)	(1,089)	3,399	19,272	(14,783)	5,021	19,805
Total	(14,649)	4,088	22,075	36,724	(18,737)	19,132	37,869

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

(Millions of yen)

	September 30, 2024				September 30, 2023		
	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	(901)	911	—	901	(1,813)	—	1,813
Other securities	(13,163)	2,539	21,980	35,144	(15,703)	19,734	35,437
Stocks	16,281	3,306	16,984	702	12,975	13,318	342
Bonds	(14,406)	823	1,182	15,589	(15,229)	554	15,784
Others	(15,039)	(1,589)	3,813	18,852	(13,449)	5,861	19,310
Total	(14,065)	3,451	21,980	36,046	(17,516)	19,734	37,251