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Tokyo Kiraboshi Financial Group, Inc.
Listed Code: 7173
(URL: https://www.tokyo-kiraboshifg.co.jp)
Listed Stock Exchange: TSE (Prime Market)

May 1, 2025

Consolidated Financial Report for the Fiscal Year Ended March 31, 2025 <Under Japanese GAAP>

Representative: Hisanobu Watanabe, President
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Telephone: +81-3-6447-5799
Date of Ordinary General Meeting of Shareholders: June 25, 2025
Date of submission of annual security report: June 23, 2025
Date to start dividend payment: June 10, 2025
Preparation of supplementary material on financial results: Yes
Holding of financial results presentation meeting: Yes

Note: Figures have been rounded down to the nearest million yen.

1. Consolidated Operating Performance for the Fiscal Year Ended March 31, 2025 (From April 1, 2024 to March 31, 2025)

(1) Results in consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
Fiscal year ended March 31, 2025	160,872	16.2	41,652	26.3	31,361	22.2
Fiscal year ended March 31, 2024	138,331	10.4	32,968	7.1	25,652	21.2

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥11,542 million (72.5%)
Fiscal year ended March 31, 2024: ¥42,048 million 282.8%

	Profit attributable to owners of parent per share (¥)	Profit attributable to owners of parent per share (Diluted) (¥)	Net income to net assets (%)	Ordinary profit to total assets (%)	Ordinary profit to ordinary income (%)
Fiscal year ended March 31, 2025	1,027.69	692.41	8.5	0.5	25.8
Fiscal year ended March 31, 2024	839.60	579.38	7.4	0.4	23.8

(Reference) Gain on equity-method investments: Fiscal year ended March 31, 2025: ¥11 million
Fiscal year ended March 31, 2024: ¥16 million

(2) Consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)	Net assets per share (¥)
Fiscal year ended March 31, 2025	7,094,566	371,316	5.2	10,458.15
Fiscal year ended March 31, 2024	7,193,503	365,129	5.0	10,244.37

(Reference) Equity: Fiscal year ended March 31, 2025: ¥371,278 million
Fiscal year ended March 31, 2024: ¥365,092 million

(Note)
"Equity" consists of share acquisition rights at the end of the fiscal year and non-controlling interests at the end of the period subtracted from net assets, and the "Net assets to total assets ratio" is calculated by dividing equity by total assets at the end of the fiscal year. Note that this "Net assets to total assets ratio" is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 20 of 2006).

(3) Consolidated cash flows

	Cash flow from operating activities (¥ million)	Cash flow from investing activities (¥ million)	Cash flow from financing activities (¥ million)	Cash and cash equivalents at year-end (¥ million)
Fiscal year ended March 31, 2025	(237,377)	65,873	(5,507)	977,758
Fiscal year ended March 31, 2024	288,195	(63,311)	(4,193)	1,154,770

(Note) For further information on the foregoing including factors attributable to increases and decreases, please refer to "Overview of Cash Flow for the Consolidated Fiscal Year Ended March 31, 2025" on page 2 and "(4) Consolidated Statements of Cash Flows" on pages 12 and 13 of the Attached Materials.

2. Dividends

	Annual dividend per share (¥)					Total dividends (full year) (¥ million)	Payout ratio (consolidated) (%)	Dividends ratio to shareholders' equity (consolidated) (%)
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual			
Fiscal year ended March 31, 2024	–	65.00	–	80.00	145.00	4,416	17.2	1.5
ended March 31, 2025	–	75.00	–	85.00	160.00	4,875	15.5	1.5
ending March 31, 2026 (Forecast)	–	85.00	–	85.00	170.00		15.8	

(Note) "Dividends" above refers to dividends for common stock. With regard to dividends for class shares (unlisted) issued by the Company with different rights than those of common stock, refer to "Dividend situation for class shares" below.

3. Forecast of Consolidated Operating Performance for the Fiscal Year Ending March 31, 2026 (From April 1, 2025 to March 31, 2026)

(Percentages represent increases or decreases from the previous year for the full-year results and from the same quarter in the previous year for quarterly results.)

	Ordinary profit		Profit attributable to owners of parent		Profit attributable to owners of parent per share
	(¥ million)	(%)	(¥ million)	(%)	(¥)
Second-quarter period (cumulative)	19,300	1.3	13,000	0.6	419.81
Full-year	47,000	12.8	33,000	5.2	1,071.21

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

Included subsidiaries: ___ (name of company(ies)) ___
Excluded subsidiaries: ___ (name of company(ies)) ___

(2) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements after error corrections

a. Changes in accounting policies due to revisions to accounting standards: Yes
b. Changes in accounting policies due to other reasons: None
c. Changes in accounting estimates: None
d. Restatement of prior period financial statements after error corrections: None

(Note) For details, please refer to "(5) Notes on Consolidated Financial Statements (Notes on Changes in Accounting Policies) in "4. Consolidated Financial Statements and Notes" on page 14 of the Attached Materials.

(3) Number of shares issued (common stock)

a. Total number of shares issued at the end of the period (including treasury shares)

March 31, 2025	30,650,115 shares
March 31, 2024	30,650,115 shares

b. Number of treasury shares at the end of the period

March 31, 2025	423,483 shares
March 31, 2024	394,867 shares

c. Average number of shares during the period

Fiscal year ended March 31, 2025	30,197,509 shares
Fiscal year ended March 31, 2024	30,203,805 shares

(Note) The Company introduced Board Benefit Trust/Employee Stock Ownership Plan and the Company's shares held by the said trust are included in treasury shares.

(Reference) Overview of Non-consolidated Financial Results

1. Non-consolidated Operating Performance for the Fiscal Year Ended March 31, 2025 (From April 1, 2024 to March 31, 2025)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Operating income		Operating profit		Ordinary profit		Net income	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
Fiscal year ended March 31, 2025	12,245	83.1	9,691	116.2	9,497	115.4	9,491	119.3
Fiscal year ended March 31, 2024	6,684	28.2	4,481	23.2	4,407	23.3	4,326	24.3

	Net income per share	Diluted net income per share
	(¥)	(¥)
Fiscal year ended March 31, 2025	303.45	209.56
Fiscal year ended March 31, 2024	133.53	97.71

(2) Non-consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)	Net assets per share (¥)
Fiscal year ended March 31, 2025	230,633	204,066	88.4	4,925.90
Fiscal year ended March 31, 2024	222,133	199,931	90.0	4,785.13

(Reference)

Equity: Fiscal year ended March 31, 2025: ¥204,057 million
Fiscal year ended March 31, 2024: ¥199,922 million

(Note)
“Equity” consists of share acquisition rights at the end of the fiscal year subtracted from total net assets at the end of the fiscal year, and the “Net assets to total assets ratio” is calculated by dividing equity by total assets at the end of the fiscal year. Note that this “Net assets to total assets ratio” is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 20 of 2006).

<Reasons for the differences in the non-consolidated financial statements between fiscal years ended March 31, 2024 and 2025>
The differences in actual numbers between the fiscal years ended March 31, 2024 and 2025 are due to factors including extraordinary dividend received from Kiraboshi Bank, Ltd., a consolidated subsidiary of the Company, in the fiscal year ended March 31, 2025.

* The consolidated financial report is outside the scope of review by certified public accountants and audit corporations.

* Disclaimer and special note for referring to the forecast of operating performance
Forward-looking statements concerning financial forecasts contained in these materials are based on information available when the forecasts were made and certain assumptions judged to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved, and actual results may differ significantly from the forecasts due to a variety of factors.

*** Dividend situation for class shares**

The breakdown of dividend per share for class shares with different rights to those of common stock is as follows.

(First Series Class I preferred shares)

	Dividend per share (¥)				
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual
Fiscal year ended March 31, 2024	–	133.00	–	133.00	266.00
Fiscal year ended March 31, 2025	–	140.00	–	140.00	280.00
Fiscal year ending March 31, 2026 (Forecast)	–	193.00	–	193.00	386.00

(Notes)

1. Changes to the dividend forecast most recently announced: None
2. Amount paid per share: ¥20,000
3. Computation used to calculate dividend per share

(1) Fiscal year ended March 31, 2024

(a) Computation

Dividend = amount paid per share × annual dividend rate

(b) Annual dividend rate

Annual dividend rate = Japanese yen TIBOR + 1.1%

(c) Japanese yen TIBOR

On March 31, 2023, the Japanese yen TIBOR (12-month maturity) = 0.23364%

(d) Shares issued

750,000

(2) Fiscal year ended March 31, 2025

(a) Computation

Dividend = amount paid per share × annual dividend rate

(b) Annual dividend rate (*)

Annual dividend rate = Japanese yen TIBOR + 1.1%

(c) Japanese yen TIBOR

On April 1, 2024, the Japanese yen TIBOR (12-month maturity) = 0.29545%

(d) Shares issued

750,000

(3) Fiscal year ending March 31, 2026 (Forecast)

(a) Computation

Dividend = amount paid per share × annual dividend rate

(b) Annual dividend rate (*)

Annual dividend rate = Japanese yen TIBOR + 1.1%

(c) Japanese yen TIBOR

On April 1, 2025, the Japanese yen TIBOR (12-month maturity) = 0.82818%

(d) Shares issued

750,000

* For annual dividend rate, figures less than one percent are calculated to three decimal places with the third decimal place is rounded off to the second decimal place.

(Class II preferred shares)

	Dividend per share (¥)				
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual
Fiscal year ended March 31, 2024	–	23.364	–	23.364	46.728
Fiscal year ended March 31, 2025	–	29.545	–	29.545	59.090
Fiscal year ending March 31, 2026 (Forecast)	–	82.818	–	82.818	165.636

(Notes)
1. Changes to the dividend forecast most recently announced: None
2. Amount paid per share: ¥20,000
3. Computation used to calculate dividend per share
(1) Fiscal year ended March 31, 2024
(a) Computation
Dividend = amount paid per share × annual dividend rate
(b) Annual dividend rate
Annual dividend rate = Japanese yen TIBOR + 0.0%
(c) Japanese yen TIBOR
On March 31, 2023, the Japanese yen TIBOR (12-month maturity) = 0.23364%
(d) Shares issued
2,000,000
(2) Fiscal year ended March 31, 2025
(a) Computation
Dividend = amount paid per share × annual dividend rate
(b) Annual dividend rate
Annual dividend rate = Japanese yen TIBOR + 0.0%
(c) Japanese yen TIBOR
On April 1, 2024, the Japanese yen TIBOR (12-month maturity) = 0.29545%
(d) Shares issued
2,000,000
(3) Fiscal year ending March 31, 2026 (Forecast)
(a) Computation
Dividend = amount paid per share × annual dividend rate
(b) Annual dividend rate
Annual dividend rate = Japanese yen TIBOR + 0.0%
(c) Japanese yen TIBOR
On April 1, 2025, the Japanese yen TIBOR (12-month maturity) = 0.82818%
(d) Shares issued
2,000,000

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* Financial Results for the Fiscal Year Ended March 31, 2025 Supplementary Information

1. Overview of Operating Results etc.

(1) Overview of Operating Results for the Consolidated Fiscal Year Ended March 31, 2025

In the consolidated operating results for the fiscal year ended March 31, 2025, Kiraboshi Bank, Ltd., which makes up the majority of consolidated results, recorded ¥40.2 billion in non-consolidated ordinary profit, an increase of ¥3.2 billion year-on-year, and ¥30.2 billion in net income, a decrease of ¥0.0 billion year-on-year. However, as a result of adjustments made for consolidated accounting, such as elimination of internal transactions, ordinary profit came to ¥41.6 billion, an increase of ¥8.6 billion year-on-year, while profit attributable to owners of parent increased by ¥5.7 billion year-on-year to ¥31.3 billion. The main factors affecting the operating results of Kiraboshi Bank, Ltd., compared with the previous fiscal year, are as follows.

(i) Interest on loans and discounts*1:	An increase of ¥5.0 billion year-on-year due to a continued increase in loan balance resulting largely from promotion of main bank relationship building and efforts in strengthening customer relations, combined with rising yields.
(ii) Interest and dividends on securities:	An increase of ¥2.5 billion year-on-year due largely to an increase in fund income offsetting a decrease of ¥3.5 billion in dividend from an equity-method affiliate.
(iii) Other net interest income:	A decrease of ¥3.7 billion year-on-year due largely to an increase in deposit interest (¥(4.1) billion) resulting from rise in interest rates.
(iv) Net non-interest income*2	A decrease of ¥0.8 billion year-on-year due largely to an increase in foreign currency funding costs and a decrease in commission income from corporate customers (¥(0.9) billion).
(v) Expenses:	A decrease of ¥1.7 billion year-on-year reflecting largely a decrease in personnel expenses (+¥1.3 billion) and an increase in non-personnel expenses (¥(3.0) billion).
(vi) Credit-related costs:	A decrease of ¥1.0 billion year-on-year due largely to a decrease in reversal of allowance for loan losses due to an increase in the historical credit loss rate.
(vii) Gains (losses) on bonds, stocks, and other securities:	An increase of ¥0.8 billion year-on-year due largely to an increase in gain on sale of REITs and on sale of cross-held shares, despite an increase in loss from sale of bonds.

*1 Interest on loans and discounts includes interest subsidies associated with effectively interest-free, unsecured loans on which interest would later be reimbursed by local governments.

*2 Net non-interest income is the figure for constituents of gross core business profit excluding net interest income.
(Net non-interest income = trust fees + net fees and commission + other business income (excluding gains/losses on bonds))

(2) Overview of the Financial Position of the Consolidated Fiscal Year Ended March 31, 2025

As of March 31, 2025, total assets amounted to ¥7,094.5 billion, down ¥98.9 billion from the end of the previous fiscal year, and net assets stood at ¥371.3 billion, a ¥6.1 billion increase from the end of the previous fiscal year due to an increase in retained earnings.

With respect to major account balances, deposits increased by ¥277.3 billion from the end of the previous fiscal year to ¥6,107.6 billion, loans and bills discounted increased by ¥158.8 billion from the end of the previous fiscal year to ¥4,980.1 billion, and securities decreased by ¥93.0 billion from the end of the previous fiscal year to ¥834.7 billion.

(3) Overview of Cash Flow for the Consolidated Fiscal Year Ended March 31, 2025

During the fiscal year ended March 31, 2025, net cash used in operating activities was ¥237.3 billion, due mainly to outflow attributable to net increase in loans and discounts and a net decrease notably in call money. Net cash provided by investing activities was ¥65.8 billion, due largely to inflow from sale and redemption of securities although cash was used largely for purchase of securities. Net cash used in financing activities was ¥5.5 billion, attributable primarily to the payment of dividends. As a result, cash and cash equivalents at the end of the fiscal year ended March 31, 2025 were ¥977.7 billion, a decrease of ¥177.0 billion from the end of the previous fiscal year.

(4) Projection

The forecast of the consolidated operating performance for the fiscal year ending March 31, 2026 is as follows.

Ordinary income of ¥47.0 billion

Profit attributable to owners of parent of ¥33.0 billion

The forecast presented above represents the judgment of management based on information currently available, and may include uncertainties. Actual results, etc. may differ from the above forecast due to a change in business conditions, etc.

(5) Basic Policy for Profit Distribution and Dividends for This Term and the Next Term

The Company's basic policy is to work to maintain a sound financial position through sufficient and relevant internal reserves in consideration of its public nature as a bank holding company, while prioritizing returns to shareholders as an important management issue, as it provides ongoing and stable dividends.

The Company will pay out an annual dividend of ¥160 per share of common stock (an interim dividend of ¥75 and a year-end dividend of ¥85) for the fiscal year ended March 31, 2025. For First Series Class I preferred shares, in accordance with the provisions of the Articles of Incorporation, an annual dividend of ¥280 per share (an interim dividend of ¥140 and a year-end dividend of ¥140) will be paid. For Class II preferred shares, likewise in accordance with the provisions of the Articles of Incorporation, an annual dividend of ¥59.090 per share (an interim dividend of ¥29.545 and a year-end dividend of ¥29.545) will be paid.

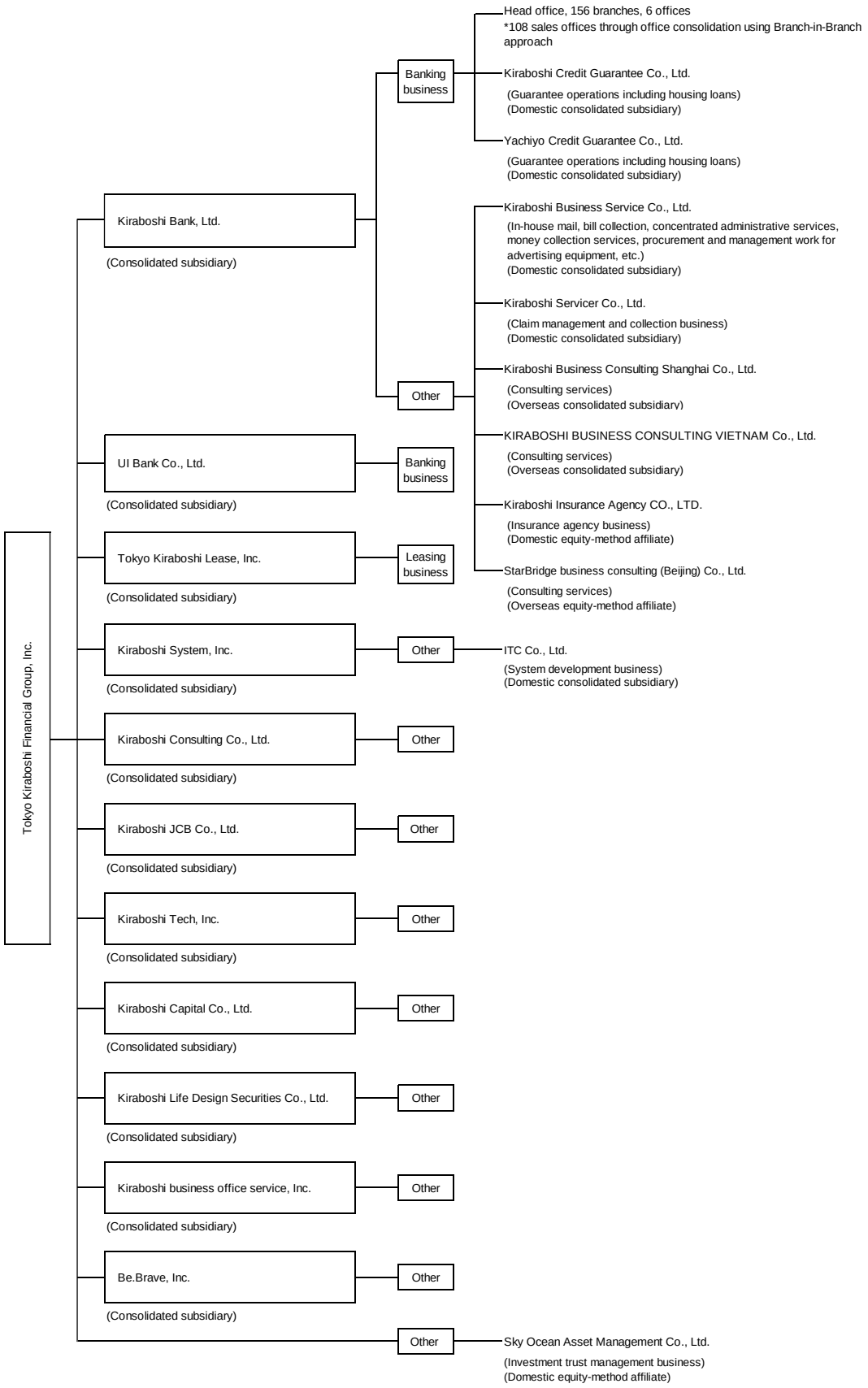
Over the period of the current Medium-Term Business Plan (FY2024 to FY2026), the payout ratio target is set at around 20% even after redemption of preferred shares and accordingly, for the fiscal year ending March 31, 2026, the Company plans to pay an annual dividend of ¥170 per share of common stock (an interim dividend of ¥85 and a year-end dividend of ¥85). For First Series Class I preferred shares, in accordance with the provisions of the Articles of Incorporation, the Company plans to pay an annual dividend of ¥386 per share (an interim dividend of ¥193 and a year-end dividend of ¥193). For Class II preferred shares, likewise in accordance with the provisions of the Articles of Incorporation, the Company plans to pay an annual dividend of ¥165.636 per share (an interim dividend of ¥82.818 and a year-end dividend of ¥82.818).

2. Overview of the Tokyo Kiraboshi Financial Group

As of March 31, 2025, the Group is composed of the Company, which is a holding company, 18 consolidated subsidiaries including Kiraboshi Bank, Ltd. and UI Bank Co., Ltd., and three affiliates (equity-method affiliates). It provides a wide range of services with a focus on the banking business and encompassing diverse businesses such as the securities, leasing, consulting, FinTech, and advertising, planning, and production businesses.

The following diagram illustrates the business portfolio, as described above.

(As of March 31, 2025)



Non-consolidated subsidiaries other than the above

- Tokyo Kanagawa Innovation Support Series 1 Investment Limited Partnership for the Investment Business
- Kiraboshi Capital-Mercuria Investment Limited Partnership for the Investment Business
- Kiraboshi Capital Yume Habataki Series 1 Partnership for the Investment Business
- Kiraboshi Capital Yume Habataki Series 2 Partnership for the Investment Business
- A&KC Mezzanine Finance No. 1 Investment Limited Partnership
- Kiraboshi Capital Tokyo Sparkle Investment Limited Partnership
- A&KC Medical No. 1 Investment Limited Partnership
- KCP Equity Assist No. 1 Investment Limited Partnership
- KCP Buyout No. 1 Investment Limited Partnership
- Kcon Innovation No. 1 Investment Limited Partnership

3. Basic Views on Selection of Accounting Standards

Over the near term, the Group will prepare its consolidated financial statements based on J-GAAP because the Group's business activities are focused on Japan and to ensure that consolidated financial statements can be compared across time.

In terms of the application of International Financial Reporting Standards (IFRS), an appropriate response will be made in consideration of circumstances in Japan and overseas.

4. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	1,157,591	980,840
Call loans and bills bought	5,238	9,829
Monetary claims bought	72,311	70,165
Trading securities	1,061	1,190
Money held in trust	4,508	5,132
Securities	927,806	834,771
Loans and bills discounted	4,821,294	4,980,179
Foreign exchanges	4,857	5,658
Lease receivables and investments in lease	28,333	31,098
Other assets	77,650	71,586
Property, plant and equipment	59,913	58,439
Buildings	19,583	19,176
Land	33,037	31,672
Leased assets	1,638	1,507
Construction in progress	431	535
Other property, plant and equipment	5,223	5,546
Intangible assets	17,636	16,195
Software	8,277	11,054
Goodwill	4,417	3,916
Leased assets	138	331
Other intangible assets	4,803	892
Retirement benefit asset	34,693	35,812
Deferred tax assets	1,940	8,903
Customers' liabilities for acceptances and guarantees	5,526	7,822
Allowance for loan losses	(26,863)	(23,061)
Total assets	7,193,503	7,094,566

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Deposits	5,830,294	6,107,621
Negotiable certificates of deposit	71,000	328,200
Call money and bills sold	654,868	27,196
Cash collateral received for securities lent	155,252	128,696
Borrowed money	53,936	47,910
Foreign exchanges	1,012	560
Bonds payable	5,848	4,220
Borrowed money from trust account	609	—
Other liabilities	46,202	67,190
Provision for bonuses	1,815	1,906
Provision for bonuses for directors (and other officers)	176	180
Provision for share-based payments	389	395
Retirement benefit liability	82	138
Provision for retirement benefits for directors (and other officers)	118	49
Provision for point card certificates	95	114
Provision for reimbursement of deposits	174	107
Provision for contingent loss	885	873
Reserves under special laws	0	0
Deferred tax liabilities	83	66
Acceptances and guarantees	5,526	7,822
Total liabilities	6,828,373	6,723,250
Net Assets		
Share capital	27,500	27,500
Capital surplus	150,974	151,024
Retained earnings	172,896	199,225
Treasury shares	(936)	(1,309)
Total shareholders' equity	350,434	376,440
Valuation difference on available-for-sale securities	1,696	(18,299)
Deferred gains or losses on hedges	(397)	2,498
Revaluation reserve for land	(242)	(242)
Foreign currency translation adjustment	40	36
Remeasurements of defined benefit plans	13,561	10,845
Total accumulated other comprehensive income	14,658	(5,161)
Share acquisition rights	9	9
Non-controlling interests	27	28
Total net assets	365,129	371,316
Total liabilities and net assets	7,193,503	7,094,566

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

Consolidated Statements of Income

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	Year ended March 31, 2024	Year ended March 31, 2025
Ordinary income	138,331	160,872
Interest income	83,868	96,393
Interest on loans and discounts	66,294	71,489
Interest and dividends on securities	16,028	22,272
Interest on call loans and bills bought	196	240
Interest on deposits with banks	799	1,727
Other interest income	548	663
Trust fees	346	362
Fees and commissions	22,196	24,240
Other operating income	1,743	5,258
Other ordinary income	30,176	34,617
Recoveries of written-off receivables	284	41
Others	29,892	34,575
Ordinary expenses	105,362	119,219
Interest expenses	5,215	10,275
Interest on deposits	2,809	6,744
Interest on negotiable certificates of deposit	8	597
Interest on call money and bills sold	154	134
Interest on cash collateral received for securities lent	1,975	2,009
Interest on borrowed money	116	471
Interest on corporate bonds	39	31
Other interest expenses	111	285
Fees and commissions payments	4,002	4,146
Other operating expenses	7,294	13,164
General and administrative expenses	63,339	65,540
Other ordinary expenses	25,509	26,092
Provision of allowance for loan losses	1,345	2,790
Other ordinary expenses	24,163	23,302
Ordinary profit	32,968	41,652
Extraordinary income	—	4,252
Gain on disposal of non-current assets	—	4,252
Extraordinary losses	219	157
Loss on disposal of non-current assets	219	157
Profit before income taxes	32,749	45,747
Income taxes – current	8,896	12,600
Income taxes – deferred	(1,771)	1,785
Total income taxes	7,124	14,385
Profit	25,625	31,362
Profit or loss attributable to non-controlling interests	(27)	0
Profit attributable to owners of parent	25,652	31,361

Consolidated Statements of Comprehensive Income

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	Year ended March 31, 2024	Year ended March 31, 2025
Profit	25,625	31,362
Other comprehensive income	16,423	(19,819)
Valuation difference on available-for-sale securities	6,797	(19,983)
Deferred gains or losses on hedges	(397)	2,895
Foreign currency translation adjustment	14	(3)
Remeasurements of defined benefit plans	9,987	(2,715)
Share of other comprehensive income of entities accounted for using equity method	20	(12)
Comprehensive income	42,048	11,542
(Breakdown)		
Comprehensive income attributable to owners of parent	42,076	11,542
Comprehensive income attributable to non-controlling interests	(27)	0

(3) Consolidated Statements of Changes in Net Assets

(Year ended March 31, 2024)

Tokyo Kiraboshi Financial Group, Inc.

(¥ million)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of the year	27,500	150,968	151,399	(1,198)	328,669
Changes of items during the reporting period					
Dividends of surplus			(4,155)		(4,155)
Profit attributable to owners of parent			25,652		25,652
Acquisition of treasury shares				(51)	(51)
Disposition of treasury shares		6		313	319
Net changes of items other than shareholders' equity during the reporting period					
Total changes of items during the reporting period	—	6	21,496	262	21,764
Balance at end of period	27,500	150,974	172,896	(936)	350,434

	Accumulated other comprehensive income						Share acquisition rights	Non-controlling interests	Total net assets
	Net unrealized gain on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of the year	(5,121)	—	(242)	25	3,573	(1,765)	13	55	326,972
Changes of items during the reporting period									
Dividends of surplus									(4,155)
Profit attributable to owners of parent									25,652
Acquisition of treasury shares									(51)
Disposition of treasury shares									319
Net changes of items other than shareholders' equity during the reporting period	6,818	(397)	—	14	9,987	16,423	(3)	(27)	16,392
Total changes of items during the reporting period	6,818	(397)	—	14	9,987	16,423	(3)	(27)	38,157
Balance at end of period	1,696	(397)	(242)	40	13,561	14,658	9	27	365,129

(Year ended March 31, 2025)

Tokyo Kiraboshi Financial Group, Inc.

(¥ million)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of the year	27,500	150,974	172,896	(936)	350,434
Changes of items during the reporting period					
Dividends of surplus			(5,032)		(5,032)
Profit attributable to owners of parent			31,361		31,361
Acquisition of treasury shares				(890)	(890)
Disposition of treasury shares		49		517	567
Net changes of items other than shareholders' equity during the reporting period					—
Total changes of items during the reporting period	—	49	26,329	(372)	26,005
Balance at end of period	27,500	151,024	199,225	(1,309)	376,440

	Accumulated other comprehensive income						Share acquisition rights	Non-controlling interests	Total net assets
	Net unrealized gain on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of the year	1,696	(397)	(242)	40	13,561	14,658	9	27	365,129
Changes of items during the reporting period									
Dividends of surplus									(5,032)
Profit attributable to owners of parent									31,361
Acquisition of treasury shares									(890)
Disposition of treasury shares									567
Net changes of items other than shareholders' equity during the reporting period	(19,995)	2,895	—	(3)	(2,715)	(19,819)	—	0	(19,819)
Total changes of items during the reporting period	(19,995)	2,895	—	(3)	(2,715)	(19,819)	—	0	6,186
Balance at end of period	(18,299)	2,498	(242)	36	10,845	(5,161)	9	28	371,316

(4) Consolidated Statements of Cash Flows

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	Year ended March 31, 2024	Year ended March 31, 2025
Cash flows from operating activities		
Profit before income taxes	32,749	45,747
Depreciation	5,511	7,370
Amortization of goodwill	488	500
Share loss (profit) of entities accounted for using equity method	(16)	(11)
Increase (decrease) in allowance for loan losses	(5,695)	(3,802)
Increase (decrease) in provision for bonuses	145	91
Increase (decrease) in provision for bonuses for directors (and other officers)	21	4
Increase (decrease) in provision for share-based payments	15	6
Decrease (increase) in retirement benefit asset	(16,292)	(1,119)
Increase (decrease) in net defined benefit liability	(4)	56
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(102)	(69)
Increase (decrease) in provision for point card certificates	20	19
Increase (decrease) in provision for reimbursement of deposits	(85)	(66)
Increase (decrease) in reserve for contingent loss	1	(12)
Interest income	(83,868)	(96,393)
Interest expenses	5,215	10,275
Gain (loss) on securities	(2,474)	(3,183)
Net losses (gains) on money held in trust	(241)	76
Foreign exchange losses (gains)	(15,293)	(2,123)
Net loss (gain) on disposal of non-current assets	219	(4,095)
Net decrease (increase) in trading securities	(200)	(128)
Net decrease (increase) in loans and bills discounted	(115,269)	(158,884)
Net increase (decrease) in deposits	205,187	277,326
Net increase (decrease) in negotiable certificates of deposit	61,500	257,200
Net increase (decrease) in borrowed money (excluding subordinated loans)	(25,850)	(6,026)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(530)	(260)
Net decrease (increase) in call loans	(9,381)	(2,445)
Net increase (decrease) in call money	206,728	(627,672)
Net increase (decrease) in cash collateral received for securities lent	(29,499)	(26,555)
Net decrease (increase) in foreign exchanges (assets)	(338)	(800)
Net increase (decrease) in foreign exchanges (liabilities)	754	(452)
Net decrease (increase) in lease receivables and investments in lease	(3,480)	(2,765)
Increase (decrease) due to issuance and redemption of straight bonds	(1,240)	(1,628)
Net increase (decrease) in borrowed money from trust account	609	(609)
Proceeds from fund management	78,250	89,861
Payments for finance	(4,754)	(8,131)
Other	13,891	29,592
Subtotal	296,692	(229,109)
Income taxes paid	(9,095)	(8,648)
Income taxes refund	599	380
Cash flows from operating activities	288,195	(237,377)

Tokyo Kiraboshi Financial Group, Inc.
(¥ million)

	Year ended March 31, 2024	Year ended March 31, 2025
Cash flows from investing activities		
Purchase of securities	(509,843)	(298,408)
Proceeds from sales of securities	365,478	261,364
Proceeds from redemption of securities	104,341	104,424
Payments due to increase in money held in trust	(1,400)	(700)
Decrease in money held in trust	—	8
Purchase of property, plant and equipment	(7,490)	(3,473)
Retirement of tangible fixed assets	(86)	(25)
Proceeds from sales of property, plant and equipment	—	5,621
Purchase of Intangible assets	(5,934)	(2,957)
Proceeds from sale of Intangible assets	—	7
National subsidy income, etc.	—	11
Payments for acquisition of businesses	(7131)	—
Purchase of shares of subsidiaries resulting in change in scope of consolidation	(1,245)	—
Net cash provided by (used in) investing activities	(63,311)	65,873
Cash flows from financing activities		
Cash dividends paid	(4,138)	(4,616)
Purchase of treasury shares	(51)	(56)
Proceeds from sale of treasury shares	3	4
Decrease (increase) in money held in trust for purchase of treasury shares	—	(835)
Proceeds from exercise of share options	0	—
Repayments of lease obligations	(6)	(3)
Net cash provided by (used in) financing activities	(4,193)	(5,507)
Effect of exchange rate changes on cash and cash equivalents	—	(0)
Net change in cash and cash equivalents	220,690	(177,012)
Cash and cash equivalents at beginning of year	934,079	1,154,770
Cash and cash equivalents at end of year	1,154,770	977,758

(5) Notes to Consolidated Financial Statements

(Notes on Premise of Going Concern)

Not applicable.

(Notes on Changes in Accounting Policies)

(Application of “Accounting Standard for Current Income Taxes” and related implementation guidance)

The “Accounting Standard for Current Income Taxes” (ASBJ Statement No. 27, October 28, 2022; hereinafter, the “Accounting Standard for Current Income Taxes”) and related implementation guidance are applied from the beginning of the consolidated fiscal year under review.

With respect to the revision concerning accounting classification of income taxes (taxes on other comprehensive income), the transitional treatment stipulated in the proviso of Paragraph 20-3 of the Accounting Standard for Current Income Taxes and the transitional treatment stipulated in the proviso of Paragraph 65-2 (2) of the Implementation Guidance on Accounting Standard for Tax Effect Accounting (ASBJ Implementation Guidance No. 28, October 28, 2022) are followed. The above changes in accounting policies have no impact on the consolidated financial statements.

(Notes to Segment information, etc.)

1. Summary of reportable segments

The reportable segments of the Group are the business units for which the Group is able to obtain financial information separately for assessment of business results by the Management Committee, etc., and comprise banking and leasing business segments, the performance of which are reviewed periodically.

In the banking business segment, the Group is engaged primarily in the principal banking operations of deposit services, loan services, trading account securities services, securities investment services, domestic exchange services, foreign exchange services, and trust services. In the leasing business segment, the Group is engaged in leasing services as part of finance-related business. Operations not included in the reportable segments are recorded as an aggregate under “Other.”

2. Calculation method of ordinary income, profit, assets, liabilities, and other items by reportable segment

Accounting treatment of reportable business segments is the same as that applied in the preparation of the consolidated financial statements.

Reportable segment income is based on ordinary income. Intersegment ordinary income is based on transaction prices among third parties.

3. Information related to ordinary income, profit, assets, liabilities, and other items by reportable segment

Consolidated fiscal year ended March 31, 2024 (from April 1, 2023 to March 31, 2024)

(Millions of yen)

	Reportable segments			Other	Total
	Banking business	Leasing business	Total		
Ordinary income					
Ordinary income from external customers	112,178	13,773	125,951	12,927	138,878
Intersegment ordinary income	311	782	1,094	10,263	11,358
Total	112,490	14,556	127,046	23,190	150,237
Segment profit	32,268	537	32,806	5,139	37,945
Segment assets	7,138,373	45,241	7,183,614	260,200	7,443,814
Segment liabilities	6,765,581	41,771	6,807,353	52,736	6,860,089
Other items					
Depreciation	4,965	378	5,343	168	5,511
Amortization of goodwill	—	—	—	488	488
Interest income	84,429	35	84,464	4,264	88,728
Interest expenses	5,144	147	5,292	256	5,549
Profit on investments based on the equity method	—	—	—	16	16
Extraordinary income	—	—	—	—	—
(Gain on disposal of non-current assets)	—	—	—	—	—
Extraordinary losses	212	0	212	6	219
(Loss on disposal of non-current assets)	212	0	212	6	219
(Investments in entities accounted for using the equity method)	—	—	—	6,029	6,029
Increase in tangible and Intangible assets	19,161	1,216	20,378	522	20,900

(Notes) 1. Ordinary income is presented instead of net sales which is generally used by non-financial companies.

2. “Other” represents business segments other than those of the reportable segments and includes consulting services, computer-related services, information provision services, credit card business, and claim management and collection business.

Consolidated fiscal year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

(Millions of yen)

	Reportable segments			Other	Total
	Banking business	Leasing business	Total		
Ordinary income					
Ordinary income from external customers	130,528	14,362	144,890	16,639	161,530
Intersegment ordinary income	180	891	1,072	16,677	17,750
Total	130,709	15,254	145,963	33,317	179,280
Segment profit	39,663	423	40,086	12,011	52,097
Segment assets	7,049,328	48,110	7,097,438	271,984	7,369,422
Segment liabilities	6,672,559	44,396	6,716,956	55,235	6,772,191
Other items					
Depreciation	6,765	373	7,138	239	7,378
Amortization of goodwill	—	—	—	500	500
Interest income	96,739	36	96,776	9,674	106,451
Interest expenses	9,868	199	10,068	500	10,568
Profit on investments based on the equity method	—	—	—	11	11
Extraordinary income	3,346	—	3,346	—	3,346
(Gain on disposal of non-current assets)	3,346	—	3,346	—	3,346
Extraordinary losses	209	—	209	13	222
(Loss on disposal of non-current assets)	209	—	209	13	222
Investments in entities accounted for using the equity method	—	—	—	6,026	6,026
Increase in tangible and Intangible assets	11,552	953	12,505	581	13,086

(Notes) 1. Ordinary income is presented instead of net sales which is generally used by non-financial companies.

2. “Other” represents business segments other than those of the reportable segments and includes consulting services, computer-related services, information provision services, credit card business, and claim management and collection business.

4. Difference between total amount of reportable segments and the recorded amounts in the consolidated financial statements, and the principal components of the difference (matters relating to adjustment of difference)

(1) Total of ordinary income of reportable segments and ordinary income recognized in the consolidated statement of income

(Millions of yen)

Ordinary income	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Total of reportable segments	127,046	145,963
Ordinary income categorized in “Other”	23,190	33,317
Purchase accounting adjustment	(547)	(658)
Elimination of inter-segment transactions	(11,358)	(17,750)
Ordinary income in the consolidated statement of income	138,331	160,872

(Note) Ordinary income is presented instead of net sales, which is generally used by non-financial companies. Reconciliation is stated for the difference between reportable segment ordinary income and the ordinary income recognized in the consolidated statement of income.

(2) Total reportable segment profit and ordinary profit recognized in the consolidated statement of income

(Millions of yen)

Profit	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Total of reportable segments	32,806	40,086
Income in “Other”	5,139	12,011
Purchase accounting adjustment	(712)	(786)
Elimination of inter-segment transactions	(4,264)	(9,659)
Ordinary profit in the consolidated statement of income	32,968	41,652

(3) Total reportable segment assets and assets recognized in the consolidated balance sheet

(Millions of yen)

Assets	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Total of reportable segments	7,183,614	7,097,438
Assets in “Other”	260,200	271,984
Purchase accounting adjustment	(104,376)	(103,353)
Elimination of inter-segment transactions	(145,935)	(171,502)
Total assets in the consolidated balance sheet	7,193,503	7,094,566

(4) Total reportable segment liabilities and liabilities recognized in the consolidated balance sheet

(Millions of yen)

Liability	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Total of reportable segments	6,807,353	6,716,956
Liabilities in “Other”	52,736	55,235
Purchase accounting adjustment	(1,525)	(1,245)
Elimination of inter-segment transactions	(30,190)	(47,695)
Total liabilities in the consolidated balance sheet	6,828,373	6,723,250

(5) Total of other items of reportable segments and amounts of corresponding items recognized in the consolidated financial statements

(Millions of yen)

Other items	Total of reportable segments		Other		Adjustments		Amounts in consolidated financial statements	
	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Depreciation	5,343	7,138	168	239	—	(7)	5,511	7,370
Amortization of goodwill	—	—	488	500	—	—	488	500
Interest income	84,464	96,776	4,264	9,674	(4,859)	(10,057)	83,868	96,393
Interest expenses	5,292	10,068	256	500	(333)	(293)	5,215	10,275
Profit on investments based on the equity method	—	—	16	11	—	—	16	11
Extraordinary income	—	3,346	—	—	—	905	—	4,252
(Gain on disposal of non-current assets)	—	3,346	—	—	—	905	—	4,252
Extraordinary losses	212	209	6	13	—	(65)	219	157
(Loss on disposal of non-current assets)	212	209	6	13	—	(65)	219	157
Investments in and share of profit or loss of entities accounted for using equity method	—	—	6,029	6,026	—	—	6,029	6,026
Increase in tangible and Intangible assets	20,378	12,505	522	581	(565)	(755)	20,335	12,331

(Notes on Per Share Information)

	Year ended March 31, 2024	Year ended March 31, 2025
Net assets per share	¥10,244.37	10,458.15
Profit attributable to owners of parent per share	¥839.60	1,027.69
Profit attributable to owners of parent per share (diluted)	¥579.38	692.41

(Note) 1. The calculation basis for net asset amount per share is as follows.

		Year ended March 31, 2024	Year ended March 31, 2025
Total net assets	(¥ million)	365,129	371,316
Amount deducted from total net assets	(¥ million)	55,183	55,201
Paid-in amount of preferred stock	(¥ million)	55,000	55,000
Cash dividends on preferred stock	(¥ million)	146	164
Share acquisition rights	(¥ million)	9	9
Non-controlling interests	(¥ million)	27	28
Net asset amount for share capital at the year-end	(¥ million)	309,945	316,114
Number of shares of share capital at the year-end used for calculating net asset amount per share	Thousand shares	30,255	30,226

(Note) 2. The following is the basis for calculating the amount of net income per share and the amount of diluted net income per share for the reporting period.

		Year ended March 31, 2024	Year ended March 31, 2025
Profit per share			
Profit attributable to owners of parent	(¥ million)	25,652	31,361
Amount not belonging to common stock	(¥ million)	292	328
Cash dividends on preferred stock	(¥ million)	292	328
Profit attributable to owners of parent in relation to common stock	(¥ million)	25,359	31,033
Weighted-average shares of common stock during the period	Thousand shares	30,203	30,197
Profit attributable to owners of parent per share (diluted)			
Profit attributable to owners of parent adjustment amount	(¥ million)	292	328
Cash dividends on preferred stock	(¥ million)	292	328
Effect of dilutive securities	Thousand shares	14,071	15,096
Preferred stock	Thousand shares	14,067	15,093
Share acquisition rights	Thousand shares	3	3
Summary of residual securities not included in calculation of net profit per share after adjustment of residual securities because they have no dilutive effects		—	—

(Note) 3. The Company's shares which are held by the trust in relation to the stock compensation plan and which are recorded as treasury shares under shareholders' equity are, in the calculation of net assets per share, included in the treasury shares which are excluded from the total number of issued shares at fiscal year-end. In the calculation of profit attributable to owners of parent per share and diluted profit attributable to owners of parent per share, the same is also included in treasury shares which are excluded for calculating the weighted-average number of shares outstanding during the period.

The number of the said treasury shares at the end of the previous consolidated fiscal year which were excluded in calculating net assets per share is 199 thousand shares. The weighted-average number of the said treasury shares outstanding during the period which were excluded in calculating profit attributable to owners of parent per share and diluted profit attributable to owners of parent per share is 247 thousand shares.

The number of the said treasury shares at the end of the reporting period which were excluded in calculating net assets per share is 241 thousand shares. The weighted-average number of the said treasury shares outstanding during the period which were excluded in calculating profit attributable to owners of parent per share and diluted profit attributable to owners of parent per share is 266 thousand shares.

(Significant Subsequent Event)

Not applicable.

(Reference)

Trust asset balance table
(As of March 31, 2025)

(Millions of yen)

Asset	Value	Liability	Value
Loans and bills discounted	700	Specified money in trust	864
Loans on deeds	700	Monetary claims in trust	38,047
Monetary claims	37,906	Composite trusts	106,603
Other monetary claims	37,906		
Property, plant and equipment	103,350		
Movables	669		
Real estate	102,680		
Other receivables	0		
Other receivables	0		
Cash and due from banks	3,558		
Deposits	3,558		
Total	145,516	**Total**	145,516

5. Non-consolidated Financial Statements and Notes

(1) Non-consolidated Balance Sheets

Tokyo Kiraboshi Financial Group, Inc. (Non-consolidated)
(¥ million)

	As of March 31, 2024	As of March 31, 2025
Assets		
Current assets		
Cash and due from banks	1,575	5,967
Accounts receivable - other	1	1
Prepaid expenses	22	42
Income taxes receivable	364	4
Suspense payments	18	3
Deposits paid	64	32
Total current assets	2,046	6,053
Non-current assets		
Intangible assets		
Software	70	209
Software in progress	137	0
Total intangible assets	207	209
Investments and other assets		
Investment securities	535	524
Shares of subsidiaries and associates	219,285	223,785
Leasehold deposits	3	3
Deferred tax assets	54	55
Total investments and other assets	219,879	224,370
Total non-current assets	220,087	224,580
Total assets	222,133	230,633

Tokyo Kiraboshi Financial Group, Inc. (Non-consolidated)
(¥ million)

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Current liabilities		
Short-term borrowings	5,300	5,100
Current portion of long-term borrowings	—	177
Accounts payable - other	119	38
Accrued expenses	7	62
Dividends payable	86	114
Income taxes	28	13
Deposits received	65	96
Suspense receipt	9	9
Provision for bonuses	68	84
Provision for bonuses for directors (and other officers)	38	50
Total current liabilities	5,722	5,746
Non-current liabilities		
Provision for share-based payments	99	117
Long-term borrowings	16,380	20,703
Total non-current liabilities	16,479	20,820
Total liabilities	22,202	26,566
Net Assets		
Shareholders' equity		
Share capital	27,500	27,500
Capital surplus		
Capital reserve	56,219	56,219
Other capital surplus	110,257	110,306
Total capital surplus	166,476	166,526
Retained earnings		
Other retained earnings		
Retained earnings brought forward	6,881	11,341
Total retained earnings	6,881	11,341
Treasury shares	(936)	(1,309)
Total shareholders' equity	199,922	204,057
Share acquisition rights	9	9
Total net assets	199,931	204,066
Total liabilities and net assets	222,133	230,633

(2) Non-consolidated Statements of Income

Tokyo Kiraboshi Financial Group, Inc. (Non-consolidated)
(¥ million)

	Year ended March 31, 2024	Year ended March 31, 2025
Operating income		
Dividends from subsidiaries and associates	4,253	9,644
Commissions from subsidiaries and associates	2,431	2,600
Total operating income	6,684	12,245
Operating expenses		
Selling, general and administrative expenses	2,203	2,553
Total operating expenses	2,203	2,553
Operating profit	4,481	9,691
Non-operating income		
Interest income	0	2
Dividend income	—	3
Miscellaneous income	19	9
Total non-operating income	19	15
Non-operating expenses		
Interest expenses	92	208
Miscellaneous loss	1	2
Total non-operating expenses	93	210
Ordinary profit	4,407	9,497
Income before income taxes	4,407	9,497
Income taxes – current	87	7
Income taxes – deferred	(6)	(1)
Total income taxes	80	5
Net income	4,326	9,491

(3) Non-consolidated Statements of Changes in Net Assets

Year ended March 31, 2024 (from April 1, 2023 to March 31, 2024)

Tokyo Kiraboshi Financial Group, Inc. (Non-consolidated)

(¥ million)

	Shareholders' equity								Sub-scription rights to shares	Total net assets
	Share capital	Capital surplus			Retained earnings		Treasury shares	Total share-holders' equity		
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings / Retained earnings brought forward	Total retained earnings				
Balance at beginning of the year	27,500	56,219	110,251	166,470	6,711	6,711	(1,198)	199,483	13	199,496
Changes of items during the reporting period										
Dividends of surplus					(4,155)	(4,155)		(4,155)		(4,155)
Net income					4,326	4,326		4,326		4,326
Acquisition of treasury shares							(51)	(51)		(51)
Disposition of treasury shares			6	6			313	319		319
Net changes of items other than shareholders' equity									(3)	(3)
Total changes of items during the reporting period	—	—	6	6	170	170	262	438	(3)	434
Balance at end of period	27,500	56,219	110,257	166,476	6,881	6,881	(936)	199,922	9	199,931

Year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

Tokyo Kiraboshi Financial Group, Inc. (Non-consolidated)

(¥ million)

	Shareholders' equity								Sub-scription rights to shares	Total net assets
	Share capital	Capital surplus			Retained earnings		Treasury shares	Total share-holders' equity		
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings / Retained earnings brought forward	Total retained earnings				
Balance at beginning of the year	27,500	56,219	110,257	166,476	6,881	6,881	(936)	199,922	9	199,931
Changes of items during the reporting period										
Dividends of surplus					(5,032)	(5,032)		(5,032)		(5,032)
Net income					9,491	9,491		9,491		9,491
Acquisition of treasury shares							(890)	(890)		(890)
Disposition of treasury shares			49	49			517	567		567
Net changes of items other than shareholders' equity									—	—
Total changes of items during the reporting period	—	—	49	49	4,459	4,459	(372)	4,135	—	4,135
Balance at end of period	27,500	56,219	110,306	166,526	11,341	11,341	(1,309)	204,057	9	204,066

(4) Notes to Non-consolidated Financial Statements

(Notes on Premise of Going Concern)

Not applicable.

6. (Reference) Non-consolidated Financial Statements of Kiraboshi Bank, Ltd.

(1) Overview of Non-consolidated Financial Statements

May 1, 2025

Company name: Kiraboshi Bank, Ltd.
Representative: Hisanobu Watanabe, President
Responsible person for inquiries: Tomoo Kimura, Executive Officer, General Manager of Corporate Planning Division
URL: https://www.kiraboshibank.co.jp
Telephone: +81-3-6447-5799

Note: Figures have been rounded down to the nearest million yen.

1. Non-consolidated Operating Performance for the Fiscal Year Ended March 31, 2025 (From April 1, 2024 to March 31, 2025)

(1) Results in non-consolidated operations (Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
	(¥ million)	%	(¥ million)	%	(¥ million)	%
Fiscal year ended March 31, 2025	128,762	11.5	40,241	8.8	30,275	(0.0)
Fiscal year ended March 31, 2024	115,454	4.2	36,986	1.1	30,301	10.4

(2) Non-consolidated financial position

	Total assets	Total net assets	Net assets to total assets ratio
	(¥ million)	(¥ million)	%
Fiscal year ended March 31, 2025	6,764,169	352,972	5.2
Fiscal year ended March 31, 2024	7,079,201	349,826	4.9

(Reference) Equity: Fiscal year ended March 31, 2025: ¥352,972 million
Fiscal year ended March 31, 2024: ¥349,826 million

(Note) “Equity” is the value of total net assets at the end of the period, and “Net assets to total assets ratio” is calculated by dividing equity by total assets at the end of the period. Note that this “Net assets to total assets ratio” is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 19 of 2006).

(2) Non-consolidated Balance Sheets

Kiraboshi Bank, Ltd.
(¥ million)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	1,122,993	770,227
Cash on hand	38,499	40,278
Due from banks	1,084,493	729,948
Call loans	5,238	9,829
Monetary claims bought	57,794	55,673
Trading account securities	1,061	1,190
Trading account Japanese government bonds	108	79
Trading account Municipal government bonds	953	1,110
Money held in trust	4,508	5,132
Securities	922,736	829,519
Japanese government bonds	125,646	98,478
Municipal government bonds	90,712	100,304
Corporate bonds	248,005	212,320
Corporate stocks	59,826	51,905
Other securities	398,545	366,509
Loans and bills discounted	4,833,110	4,953,017
Bills discounted	20,807	11,933
Loans on bills	135,761	118,676
Loans on deeds	4,275,087	4,364,192
Overdrafts	401,453	458,215
Foreign exchanges	4,857	5,658
Due from foreign banks	3,189	3,611
Foreign bills of exchange bought	53	43
Foreign bills of exchange receivable	1,613	2,003
Other assets	49,300	43,090
Prepaid expenses	862	1,303
Accrued income	7,892	7,692
Initial margins of futures markets	3,151	11,139
Variation margins of futures markets	3,580	12
Financial derivatives	1,137	6,636
Cash collateral paid for financial instruments	698	80
Other assets	31,978	16,225
Property, plant and equipment	65,827	63,263
Buildings	19,463	19,035
Land	40,828	38,487
Leased assets	1,555	1,405
Construction in progress	431	535
Other property, plant and equipment	3,548	3,799
Intangible assets	9,306	8,126
Software	5,383	7,177
Leased assets	127	323
Other intangible assets	3,795	625
Prepaid pension cost	14,633	19,611
Deferred tax assets	5,582	11,336
Customers' liabilities for acceptances and guarantees	5,576	7,832
Allowance for loan losses	(23,327)	(19,342)
Total assets	7,079,201	6,764,169

Kiraboshi Bank, Ltd.
(¥ million)

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Deposits	5,472,896	5,467,869
Current deposits	308,037	323,266
Ordinary deposits	3,385,579	3,400,088
Savings deposits	29,135	27,657
Deposits at notice	28,640	35,465
Time deposits	1,628,644	1,595,619
Installment savings	37,260	32,637
Other deposits	55,598	53,134
Negotiable certificates of deposit	71,000	328,200
Call money	654,868	27,196
Cash collateral received for securities lent	155,252	128,696
Borrowed money	340,236	400,228
Borrowings	340,236	400,228
Foreign exchanges	1,012	560
Due to foreign banks	1	1
Foreign bills of exchange sold	464	344
Foreign bills of exchange payable	546	213
Borrowed money from trust account	609	—
Other liabilities	23,525	46,570
Income taxes payable	4,254	8,234
Accrued expenses	3,039	4,925
Unearned income	3,312	5,067
Reserve for interest on installment savings	7	11
Variation margins of futures markets	—	53
Financial derivatives	2,800	811
Cash collateral received for financial instruments	348	253
Lease obligations	1,780	1,810
Asset retirement obligations	606	999
Other liabilities	7,377	24,402
Provision for bonuses	1,468	1,504
Provision for bonuses for directors (and other officers)	75	66
Provision for share-based payments	255	236
Provision for point card certificates	3	2
Provision for reimbursement of deposits	174	107
Provision for contingent loss	885	873
Deferred tax liabilities for land revaluation	1,535	1,251
Acceptances and guarantees	5,576	7,832
Total liabilities	6,729,375	6,411,196
Net Assets		
Share capital	43,734	43,734
Capital surplus	166,173	166,173
Capital reserve	32,922	32,922
Other capital surplus	133,250	133,250
Retained earnings	139,889	161,254
Earned reserve	10,732	11,259
Other retained earnings	129,156	149,995
General reserve	18,100	18,100
Retained earnings brought forward	111,056	131,895
Total shareholders' equity	349,797	371,162
Valuation difference on available-for-sale securities	2,196	(18,159)
Deferred gains or losses on hedges	(397)	2,498
Revaluation reserve for land	(1,770)	(2,530)
Total valuation and translation adjustments	28	(18,190)
Total net assets	349,826	352,972
Total liabilities and net assets	7,079,201	6,764,169

(3) Non-consolidated Statements of Income

Kiraboshi Bank, Ltd.

(¥ million)

	Year ended March 31, 2024	Year ended March 31, 2025
Ordinary income	115,454	128,762
Interest income	87,960	96,347
Interest on loans and discounts	66,504	71,539
Interest and dividends on securities	19,723	22,231
Interest on call loans	196	240
Interest on deposits with banks	826	1,541
Interest income on interest rate swaps	0	139
Other interest income	708	655
Trust fees	346	362
Fees and commissions	16,533	15,354
Fees and commissions on domestic and foreign exchanges	2,623	2,693
Other fees and commissions	13,909	12,661
Other operating income	1,427	5,166
Gain on sale of bonds	1,328	4,285
Net gain on financial derivatives	—	865
Other	99	16
Other ordinary income	9,187	11,530
Recoveries of written-off claim	284	41
Gain on sale of stocks and other securities	8,137	11,091
Gain on money held in trust	241	—
Other ordinary income	524	397
Ordinary expenses	78,468	88,520
Interest expenses	6,507	11,131
Interest on deposits	1,422	4,963
Interest on negotiable certificates of deposit	8	597
Interest on call money	154	134
Interest on cash collateral received for securities lent	1,975	2,009
Interest on borrowed money	2,750	3,052
Interest expenses on interest rate swaps	110	281
Other interest expenses	83	92
Fees and commissions payments	4,240	4,444
Fees and commissions on domestic and foreign exchanges	465	518
Other fees and commissions	3,775	3,925
Other operating expenses	7,257	13,165
Loss on foreign exchange transactions	1,471	2,421
Loss on trading account securities transactions	4	45
Loss on sale of bonds	4,993	10,674
Loss on devaluation of bonds	19	—
Expenses on financial derivatives transaction	402	—
Other	365	24
General and administrative expenses	53,046	53,500
Other ordinary expenses	7,415	6,278
Provision of allowance for loan losses	1,231	2,413
Write-off of loans	91	—
Loss on sale of stocks and other securities	1,766	1,093
Loss on devaluation of stocks and other securities	31	75
Loss on money held in trust	—	76
Other	4,294	2,618
Ordinary profit	36,986	40,241

Kiraboshi Bank, Ltd.

(¥ million)

	Year ended March 31, 2024	Year ended March 31, 2025
Extraordinary income	—	3,346
Gain on disposal of non-current assets	—	3,346
Extraordinary losses	178	191
Loss on disposal of non-current assets	178	191
Income before income taxes	36,807	43,397
Income taxes – current	7,649	11,205
Income taxes – deferred	(1,143)	1,916
Total income taxes	6,506	13,122
Net income	30,301	30,275

7. (Reference) Non-consolidated Financial Statements of UI Bank Co., Ltd.

(1) Overview of Non-consolidated Financial Statements

May 1, 2025

Company name: UI Bank Co., Ltd.
Representative: Nobuyuki Yasuda, President
Responsible person for inquiries: Nobuhito Fukuda, General manager of Corporate Planning Division
URL: https://www.uibank.co.jp
Telephone: +81-3-6271-5979

Note: Figures have been rounded down to the nearest million yen.

1. Non-consolidated Operating Performance for the Fiscal Year Ended March 31, 2025 (From April 1, 2024 to March 31, 2025)

(1) Results in non-consolidated operations (Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
	(¥ million)	%	(¥ million)	%	(¥ million)	%
Fiscal year ended March 31, 2025	4,629	65.2	(1,472)	—	(1,494)	—
Fiscal year ended March 31, 2024	2,801	89.8	(2,197)	—	(2,235)	—

(2) Non-consolidated financial position

	Total assets	Total net assets	Net assets to total assets ratio
	(¥ million)	(¥ million)	%
Fiscal year ended March 31, 2025	707,757	10,753	1.5
Fiscal year ended March 31, 2024	414,316	7,747	1.8

(Reference) Equity: Fiscal year ended March 31, 2025: ¥10,753 million
Fiscal year ended March 31, 2024: ¥7,747 million

(Note) “Equity” is the value of total net assets at the end of the period, and “Net assets to total assets ratio” is calculated by dividing equity by total assets at the end of the period. Note that this “Net assets to total assets ratio” is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 19 of 2006).

(2) Non-consolidated Balance Sheets

UI Bank Co., Ltd.
(¥ million)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	60,200	236,891
Due from banks	60,200	236,891
Securities	7,424	7,433
Japanese government bonds	7,424	7,433
Loans and bills discounted	340,289	455,959
Loans on deeds	20	55,178
Overdrafts	340,268	400,781
Other assets	3,096	3,984
Domestic exchange settlement account, debit	1,011	1,501
Prepaid expenses	515	818
Accrued income	190	319
Other assets	1,379	1,345
Property, plant and equipment	41	33
Other tangible fixed assets	41	33
Intangible assets	3,399	3,617
Software	2,575	3,419
Other Intangible assets	824	197
Allowance for loan losses	(136)	(161)
Total assets	414,316	707,757

UI Bank Co., Ltd.
(¥ million)

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Deposits	403,489	695,229
Ordinary deposits	39,024	44,857
Time deposits	363,163	648,697
Other deposits	1,301	1,674
Other liabilities	3,057	1,767
Domestic exchange settlement account, credit	2,184	380
Income taxes payable	47	62
Accrued expenses	725	1,203
Other liabilities	100	122
Provision for bonuses for directors (and other officers)	12	4
Provision for share-based payments	8	3
Total liabilities	406,568	697,004
Net Assets		
Share capital	6,625	8,875
Capital surplus	6,175	8,425
Capital reserve	6,175	8,425
Retained earnings	(5,052)	(6,546)
Other retained earnings	(5,052)	(6,546)
Retained earnings brought forward	(5,052)	(6,546)
Total shareholders' equity	7,747	10,753
Total net assets	7,747	10,753
Total liabilities and net assets	414,316	707,757

(3) Non-consolidated Statements of Income

UI Bank Co., Ltd.

(¥ million)

	Year ended March 31, 2024	Year ended March 31, 2025
Ordinary income	2,801	4,629
Interest income	2,760	3,505
Interest on loans and discounts	2,759	3,154
Interest and dividends on securities	22	109
Interest on deposits with banks	(21)	241
Fees and commissions	27	917
Fees and commissions on domestic and foreign exchanges	25	30
Other fees and commissions	2	886
Other operating income	—	204
Gain on sale of bonds	—	204
Other ordinary income	13	3
Other ordinary income	13	3
Ordinary expenses	4,998	6,102
Interest expenses	1,395	1,849
Interest on deposits	1,395	1,849
Interest on call money	—	0
Fees and commissions payments	65	169
Fees and commissions on domestic and foreign exchanges	37	51
Other fees and commissions	28	117
Other ordinary expenses	0	2
Loss on foreign exchange transactions	0	2
General and administrative expenses	3,416	3,956
Other ordinary expenses	120	124
Provision of allowance for loan losses	27	25
Other	92	98
Ordinary loss	(2,197)	(1,472)
Extraordinary income	—	—
Extraordinary losses	33	17
Loss on disposal of non-current assets	33	17
Loss before income taxes	(2,230)	(1,490)
Income taxes – current	4	4
Total income taxes	4	4
Net loss	(2,235)	(1,494)

Tokyo Kiraboshi Financial Group, Inc.

Financial Results for the Fiscal Year Ended March 31, 2025

- Supplementary Information -

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I. Overview of Financial Results for the Fiscal Year Ended March 31, 2025

1. Status of Profit/Loss

(1) Tokyo Kiraboshi Financial Group, Inc.

[Consolidated]

In the fiscal year ended March 31, 2025, ordinary income increased by ¥22,541 million year-on-year to ¥160,872 million, while ordinary profit increased by ¥8,683 million year-on-year to ¥41,652 million. Profit attributable to owners of parent increased by ¥5,709 million year-on-year to ¥31,361 million.

(Millions of yen)

		Fiscal year ended March 31, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
Ordinary income	1	160,872	22,541	138,331
Gross business profit	2	98,668	7,027	91,641
(Excluding gains/losses on bonds (five accounts total))	3	105,488	10,001	95,486
Net interest income	4	86,117	7,464	78,653
Trust fees	5	362	16	346
Net fees and commissions	6	20,094	1,901	18,193
Net other business income (loss)	7	(7,906)	(2,355)	(5,551)
Expenses (excluding non-recurring losses)	8	66,528	3,378	63,150
Credit-related costs	9	3,353	1,272	2,081
Write-off of loans	10	19	(87)	107
Transfer to reserve for individual possible loan losses	11	3,884	(563)	4,447
Other credit-related costs	12	(551)	1,922	(2,474)
Gains (losses) on stocks and other securities	13	10,003	3,683	6,319
Profit (loss) on investments based on the equity method	14	11	(5)	16
Others	15	2,850	2,627	223
Ordinary profit	16	41,652	8,683	32,968
Extraordinary profit (loss)	17	4,095	4,314	(219)
Income before income taxes	18	45,747	12,998	32,749
Total income taxes	19	14,385	7,261	7,124
Income taxes – current	20	12,600	3,703	8,896
Income taxes – deferred	21	1,785	3,557	(1,771)
Profit/Loss	22	31,362	5,737	25,625
Loss attributable to non-controlling interests	23	0	27	(27)
Profit attributable to owners of parent	24	31,361	5,709	25,652

(Number of consolidated subsidiaries and equity-method affiliates) (Number of companies)

Consolidated subsidiaries	25	18	–	18
Equity-method affiliates	26	3	–	3

(2) Kiraboshi Bank, Ltd.

[Non-consolidated]

In the fiscal year ended March 31, 2025, although there was a decrease of ¥3,514 million in dividends received from equity method affiliates and increases in non-personnel expenses and credit-related costs, non-consolidated ordinary profit increased by ¥3,255 million year-on-year to ¥40,241 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 efforts in strengthening customer relations, combined with increases in fund income and gain on sale of cross-held shares. Net income decreased by ¥26 million year-on-year to ¥30,275 million as a result of an ¥6.616 million increase in total income taxes reflecting an increase in taxable income and a decrease in the decline rate of valuation allowance.

(Millions of yen)

		Fiscal year ended March 31, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
Ordinary income	1	128,762	13,308	115,454
Gross business profit	2	88,498	234	88,263
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	94,887	2,938	91,948
Gross domestic business profit	4	83,148	(1,311)	84,459
(Excluding gains/losses on bonds (five accounts total))	5	89,164	3,148	86,016
Net interest income	6	76,983	3,286	73,696
Trust fees	7	362	16	346
Net fees and commissions	8	10,704	(1,385)	12,089
Net other business income (loss)	9	(4,902)	(3,229)	(1,673)
Gross international business profit	10	5,349	1,546	3,803
(Excluding gains/losses on bonds (five accounts total))	11	5,722	(209)	5,932
Net interest income	12	8,240	482	7,758
Net fees and commissions	13	206	3	202
Net other business income (loss)	14	(3,096)	1,060	(4,157)
Expenses (excluding non-recurring losses)	15	54,971	1,786	53,185
Personnel expenses	16	21,559	(1,388)	22,948
Non-personnel expenses	17	28,277	3,094	25,182
Taxes	18	5,133	80	5,053
Net business income (before transfer to reserve for general allowance for loan losses) (Net business income)	19	33,526	(1,551)	35,078
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	39,916	1,152	38,763
(Net core business income (excluding gains [losses] on cancellation of investment trusts))	21	39,911	1,776	38,135
Net core business income (excluding special factors) (Note)	22	39,916	4,667	35,248
Transfer to reserve for general allowance for loan losses (1)	23	(1,075)	1,849	(2,925)
Net business income	24	34,602	(3,400)	38,003
(Gains/losses on bonds (five accounts total))	25	(6,389)	(2,703)	(3,685)
Non-recurring profit (loss)	26	5,639	6,656	(1,016)
Loss from write-off of non-performing loans (2)	27	4,025	(843)	4,869
Write-off of loans	28	—	(91)	91
Transfer to reserve for individual possible loan losses	29	3,489	(667)	4,156
Loss (profit) on disposal of receivables	30	(51)	(22)	(28)
Provision for contingent loss	31	(12)	(14)	1
Credit guarantee association responsibility-sharing system charge	32	581	(46)	627
Other losses from write-off of non-performing loans	33	18	(1)	19
Reversal of allowance for loan losses (3)	34	—	—	—
Recoveries of written-off claim	35	41	(242)	284
Gains (losses) on stocks and other securities	36	9,922	3,582	6,339
Gain on sale of stocks and other securities	37	11,091	2,954	8,137
Loss on sale of stocks and other securities	38	1,093	(672)	1,766
Loss on devaluation of stocks and other securities	39	75	44	31
Other non-recurring profit (loss)	40	(298)	2,473	(2,771)
Ordinary profit	41	40,241	3,255	36,986
Ordinary profit (excluding special factors) (Note)	42	40,241	6,770	33,471

(Millions of yen)

		Fiscal year ended March 31, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
Extraordinary profit (loss)	43	3,155	3,334	(178)
Income before income taxes	44	43,397	6,590	36,807
Income taxes	45	13,122	6,616	6,506
Income taxes – current	46	11,205	3,556	7,649
Income taxes – deferred	47	1,916	3,060	(1,143)
Net income	48	30,275	(26)	30,301
Net income (excluding special factors) (Note)	49	30,275	3,488	26,786

Credit-related costs (1)＋(2)－(3)	50	2,950	1,006	1,943

(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 same period of the previous fiscal year).

[Consolidated]

(Millions of yen)

		Fiscal year ended March 31, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
Ordinary income	51	135,966	18,021	117,944
Ordinary profit	52	41,460	7,136	34,323
Profit attributable to owners of parent	53	31,097	3,732	27,364

2. Business Income

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
Net business income (before provision for general allowance for loan losses)	33,526	(1,551)	35,078
Per employee (thousands of yen)	15,260	2	15,257
Net business income	34,602	(3,400)	38,003
Per employee (thousands of yen)	15,749	(780)	16,530
Net core business income	39,916	1,152	38,763
Per employee (thousands of yen)	18,168	1,307	16,861

(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, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
Yields on interest-earning assets	(C)	1.51	0.07	1.43
Loans and bills discounted	(c)	1.47	0.09	1.38
Securities		2.40	0.18	2.21
Cost of funding	(D)	1.07	0.10	0.97
Deposits, etc.	(d)	0.09	0.07	0.02
External		0.93	0.24	0.69
Difference of interest rates between deposits and loans	(c)－(d)	1.37	0.02	1.35
Net interest margin	(C)－(D)	0.44	(0.02)	0.46

(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, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
Yields on interest-earning assets	(C)	1.35	0.08	1.27
Loans and bills discounted	(c)	1.39	0.09	1.30
Securities		2.26	0.32	1.93
Cost of funding	(D)	1.02	0.10	0.91
Deposits, etc.	(d)	0.08	0.07	0.01
External liabilities		0.65	0.24	0.40
Difference of interest rates between deposits and loans	(c)－(d)	1.30	0.01	1.29
Net interest margin	(C)－(D)	0.33	(0.02)	0.35

(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, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
On basis of profit attributable to owners of parent	8.51	1.10	7.41

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

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	Fiscal year ended March 31, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
On a basis of net business income (before transfer to general allowance for loan losses)	9.54	(0.96)	10.50
On a basis of net business income	9.84	(1.53)	11.38
On a basis of net core business income	11.35	(0.25)	11.61
On the basis of net income	8.61	(0.46)	9.07

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

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

(%)

	Fiscal year ended March 31, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
On a basis of net business income (before transfer to general allowance for possible loan losses)	9.54	(0.05)	9.59
On a basis of net business income	9.84	(0.64)	10.48
On a basis of net core business income	11.35	0.64	10.71
On the basis of net income	8.61	0.46	8.14

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

2. Dividends from affiliates of ¥3.5 billion for the fiscal year ended March 31, 2024 are excluded. There is no applicable information for the fiscal year ended March 31, 2025.

Kiraboshi Bank, Ltd. [Consolidated]

(%)

	Fiscal year ended March 31, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
On a basis of net business income (before transfer to general allowance for possible loan losses)	8.80	0.05	8.75
On a basis of net business income	9.09	(0.49)	9.59
On a basis of net core business income	10.53	0.72	9.80
On the basis of profit attributable to owners of parent	8.41	0.58	7.82

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

5. OHR

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	Fiscal year ended March 31, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
On a basis of gross core business profit	57.93	0.09	57.84
On a basis of gross business profit	62.11	1.85	60.25

(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, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
On a basis of gross core business profit	57.93	(2.20)	60.14
On a basis of gross business profit	62.11	(0.64)	62.75

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

2. Dividends from affiliates of ¥3.5 billion for the fiscal year ended March 31, 2024 are excluded. There is no applicable information for the fiscal year ended March 31, 2025.

6. Gain/Loss on Securities

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2025 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2024 (B)
Gains (losses) on bonds	(6,389)	(2,703)	(3,685)
Gain on sale of bonds	4,285	2,957	1,328
Gain on redemption of bond	—	—	—
Loss on sale of bonds	10,674	5,680	4,993
Loss on redemption of bond	—	—	—
Loss on devaluation of bonds	—	(19)	19
Gain (loss) on stocks	9,922	3,582	6,339
Gain on sale of equity securities	11,091	2,954	8,137
Loss on sale of equity securities	1,093	(672)	1,766
Loss on devaluation of equity securities	75	44	31

7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
(1) Capital ratio (%)	(4)/(5)	8.74	0.49	8.25
(2) Basic items in core capital		389,196	22,035	367,161
(3) Adjustments in core capital		37,410	(404)	37,814
(4) Capital	(2)－(3)	351,786	22,439	329,346
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		373,686	25,834	347,851
Total provisions included in basic items in core capital		4,618	(1,080)	5,699
(5) Risk-weighted assets, etc.		4,021,519	31,080	3,990,438
(6) Total necessary capital	(5) × 4%	160,860	1,243	159,617

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

(Millions of yen, %)

		March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
(1) Capital ratio (%)	(4)/(5)	9.12	0.54	8.57
(2) Basic items in core capital		372,800	20,129	352,671
(3) Adjustments in core capital		19,244	2,635	16,609
(4) Capital	(2)－(3)	353,555	17,493	336,061
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		368,353	21,190	347,163
Total provisions included in basic items in core capital		4,446	(1,061)	5,508
(5) Risk-weighted assets, etc.		3,876,031	(41,021)	3,917,053
(6) Total necessary capital	(5) × 4%	155,041	(1,640)	156,682

(3) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

		March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
(1) Capital ratio (%)	(4)/(5)	9.19	0.56	8.63
(2) Basic items in core capital		390,136	18,130	372,006
(3) Adjustments in core capital		32,384	(275)	32,660
(4) Capital	(2)－(3)	357,751	18,405	339,346
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		374,453	22,013	352,440
Total provisions included in basic items in core capital		4,535	(1,072)	5,608
(5) Risk-weighted assets, etc.		3,888,664	(39,387)	3,928,051
(6) Total necessary capital	(5) × 4%	155,546	(1,575)	157,122

(4) UI Bank Co., Ltd.

(Millions of yen, %)

		March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
(1) Capital ratio (%)	(4)/(5)	5.89	(0.60)	6.49
(2) Basic items in core capital		10,915	3,031	7,884
(3) Adjustments in core capital		2,798	(48)	2,846
(4) Capital	(2)－(3)	8,116	3,079	5,037
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		10,753	3,005	7,747
Total provisions included in basic items in core capital		161	25	136
(5) Risk-weighted assets, etc.		137,736	60,173	77,562
(6) Total necessary capital	(5) × 4%	5,509	2,406	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. For calculating the amount equivalent to operational risk, the standardized approach is applied for March 31, 2025, and the fundamental approach for March 31, 2024.

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, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Bankrupt and quasi-bankrupt assets	15,154	(979)	16,133
Doubtful assets	70,936	(18,290)	89,226
Substandard assets	6,345	(1,049)	7,395
Past-due loans (3 months or more)	63	(358)	421
Restructured loans	6,282	(691)	6,974
Subtotal	92,436	(20,319)	112,756
Normal assets	4,890,669	138,042	4,752,626
Total credit balance	4,983,105	117,722	4,865,383

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Bankrupt and quasi-bankrupt assets	1	(6)	8
Doubtful assets	–	–	–
Substandard assets	–	–	–
Past-due loans (3 months or more)	–	–	–
Restructured loans	–	–	–
Subtotal	1	(6)	8
Normal assets	55,986	55,704	282
Total credit balance	55,988	55,697	290

(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, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Bankrupt and quasi-bankrupt assets	0.30	(0.02)	0.33
Doubtful assets	1.42	(0.41)	1.83
Substandard assets	0.12	(0.02)	0.15
Past-due loans (3 months or more)	0.00	(0.00)	0.00
Restructured loans	0.12	(0.01)	0.14
Ratio to total credit balance	1.85	(0.46)	2.31

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

(%)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Bankrupt and quasi-bankrupt assets	0.00	(2.83)	2.83
Doubtful assets	–	–	–
Substandard assets	–	–	–
Past-due loans (3 months or more)	–	–	–
Restructured loans	–	–	–
Ratio to total credit balance	0.00	(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, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Bankrupt and quasi-bankrupt assets	6,332	435	5,897
Doubtful assets	70,936	(18,290)	89,226
Substandard assets	6,345	(1,049)	7,395
Past-due loans (3 months or more)	63	(358)	421
Restructured loans	6,282	(691)	6,974
Subtotal	83,614	(18,905)	102,519
Normal assets	4,890,669	138,042	4,752,626
Total credit balance	4,974,283	119,137	4,855,146

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Bankrupt and quasi-bankrupt assets	1	(6)	8
Doubtful assets	—	—	—
Substandard assets	—	—	—
Past-due loans (3 months or more)	—	—	—
Restructured loans	—	—	—
Subtotal	1	(6)	8
Normal assets	55,986	55,704	282
Total credit balance	55,988	55,697	290

(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, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Bankrupt and quasi-bankrupt assets	0.12	0.00	0.12
Doubtful assets	1.42	(0.41)	1.83
Substandard assets	0.12	(0.02)	0.15
Past-due loans (3 months or more)	0.00	(0.00)	0.00
Restructured loans	0.12	(0.01)	0.14
Ratio to total credit balance	1.68	(0.43)	2.11

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

(%)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Bankrupt and quasi-bankrupt assets	0.00	(2.83)	2.83
Doubtful assets	–	–	–
Substandard assets	–	–	–
Past-due loans (3 months or more)	–	–	–
Restructured loans	–	–	–
Ratio to total credit balance	0.00	(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, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Covered amount (C)	72,247	(14,898)	87,145
Allowance for loan losses	15,683	(2,891)	18,575
Bankrupt and quasi-bankrupt assets	9,010	(1,442)	10,452
Doubtful assets	5,907	(1,467)	7,375
Substandard loans	766	18	747
Collateral guarantees, etc.	56,563	(12,006)	68,569
Bankrupt and quasi-bankrupt assets	6,144	462	5,681
Doubtful assets	48,908	(12,312)	61,220
Substandard loans	1,510	(157)	1,668
Problem assets (D)	92,436	(20,319)	112,756
Coverage ratio (C)/(D)	78.15	0.87	77.28

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

(Millions of yen, %)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Covered amount (C)	1	(6)	8
Allowance for loan losses	–	–	–
Bankrupt and quasi-bankrupt assets	–	–	–
Doubtful assets	–	–	–
Substandard loans	–	–	–
Collateral guarantees, etc.	1	(6)	8
Bankrupt and quasi-bankrupt assets	1	(6)	8
Doubtful assets	–	–	–
Substandard loans	–	–	–
Problem assets (D)	1	(6)	8
Coverage ratio (C)/(D)	100.00	–	100.00

3. Status of Allowance for Loan Losses

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Allowance for loan losses	19,342	(3,985)	23,327
General allowance for loan losses	4,315	(1,075)	5,391
Specific allowance for loan losses	15,026	(2,910)	17,936

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Allowance for loan losses	161	25	136
General allowance for loan losses	161	25	136
Specific allowance for loan losses	—	—	—

4. Status of Problem Assets Subject to Disclosure

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

[Fiscal year ended March 31, 2025] (Billions of yen)

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

Classification of borrowers		Classification: Not classified	Classification II	Classification III	Classification IV
Bankrupt borrowers 3.3 ＜0.7＞		2.9	0.3	－ (0.0)	－ (2.5)
Virtually bankrupt borrowers 11.8 ＜5.6＞		10.6	1.2	－ (0.1)	－ (6.2)
Borrowers with bankruptcy concerns 70.9		41.3	13.4	16.1 (5.9)	
Borrowers requiring caution 646.2	Substandard borrowers 7.2	0.8	6.3		
	Borrowers requiring caution, excluding claims to substandard borrowers 639.0	195.4	443.5		
Normal borrowers 4,250.7		4,250.7			
Total 4,983.1 ＜4,974.2＞		4,501.9	465.0	16.1	－
Ratio to total debts		90.3%	9.3%	0.3%	－

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

Disclosed debts (credit balance)		Collateral guarantees, etc.	Reserve	Coverage ratio
Bankrupt and quasi-bankrupt 15.1 ＜6.3＞		6.1	9.0	100.0% <100.0%>
Doubtful assets 70.9		48.9	5.9	77.2%
Substandard loans 6.3	Past-due loans (3 months or more) 0.0	1.5	0.7	35.8%
	Restructured loans 6.2			
	Subtotal 92.4 ＜83.6＞	56.5	15.6	Total 78.1% ＜75.8%＞
Claims to borrowers requiring caution, excluding claims to substandard borrowers 639.9				
Normal assets 4,890.6				
Total 4,983.1 ＜4,974.2＞				

(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, 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, 2025] (Billions of yen)

Self-assessment
(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	0.0		
Normal borrowers 55.9		55.9			
Total 55.9 <55.9>		55.9	0.0	—	—
Ratio to total debts		99.9%	0.0%	—	—

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

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 55.9				
Total 55.9 <55.9>				

(Notes) 1. Self-assessment relates to loans and discounts, 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, 2025 (A)	Difference (A) – (B)	Balance at March 31, 2024 (B)
All branches	4,953,017	119,907	4,833,110
Manufacturing	378,508	11,285	367,223
Agriculture, forestry	1,426	129	1,297
Fishery	338	32	306
Mining, quarrying of stone and gravel	1,441	(67)	1,508
Construction	208,833	(5,969)	214,802
Electricity, gas and heat supplies, and waterworks	36,733	12,358	24,375
Communication service	138,443	3,134	135,309
Transportation, postal activities	67,408	(562)	67,970
Commerce	501,156	(24,734)	525,890
Banks and other financial institutions	480,753	79,924	400,829
Real estate	1,378,300	(40,140)	1,418,440
(Real estate brokerage)	525,438	(11,016)	536,454
(Real estate leasing)	852,861	(29,125)	881,986
Goods rental and leasing	98,337	17,681	80,656
Scientific research, professional, and technical services	99,513	3,456	96,057
Accommodations	15,762	(63)	15,825
Restaurant businesses	52,142	(2,510)	54,652
Living-related and personal services, amusement services	73,111	3,016	70,095
Education, learning support	45,346	690	44,656
Medical healthcare and welfare	212,953	7,311	205,642
Other services	122,277	6,440	115,837
Local governments	285,610	74,886	210,724
Other	754,614	(26,392)	781,006

(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, 2025 (A)	Difference (A) – (B)	Balance at March 31, 2024 (B)
All branches	100.00%	—	100.00%
Manufacturing	7.64%	0.04%	7.59%
Agriculture, forestry	0.02%	0.00%	0.02%
Fishery	0.00%	0.00%	0.00%
Mining, quarrying of stone and gravel	0.02%	(0.00%)	0.03%
Construction	4.21%	(0.22%)	4.44%
Electricity, gas and heat supplies, and waterworks	0.74%	0.23%	0.50%
Communication service	2.79%	(0.00%)	2.79%
Transportation, postal activities	1.36%	(0.04%)	1.40%
Commerce	10.11%	(0.76%)	10.88%
Banks and other financial institutions	9.70%	1.41%	8.29%
Real estate	27.82%	(1.52%)	29.34%
(Real estate brokerage)	10.60%	(0.49%)	11.09%
(Real estate leasing)	17.21%	(1.02%)	18.24%
Goods rental and leasing	1.98%	0.31%	1.66%
Scientific research, professional, and technical services	2.00%	0.02%	1.98%
Accommodations	0.31%	(0.00%)	0.32%
Restaurant businesses	1.05%	(0.07%)	1.13%
Living-related and personal services, amusement services	1.47%	0.02%	1.45%
Education, learning support	0.91%	(0.00%)	0.92%
Medical healthcare and welfare	4.29%	0.04%	4.25%
Other services	2.46%	0.07%	2.39%
Local governments	5.76%	1.40%	4.36%
Other	15.23%	(0.92%)	16.15%

(iii) Risk-monitored loans by industrial sector

(Millions of yen)

	Balance at March 31, 2025 (A)	Difference (A) – (B)	Balance at March 31, 2024 (B)
All branches	92,436	(20,319)	112,756
Manufacturing	15,341	(4,121)	19,463
Agriculture, forestry	—	—	—
Fishery	—	—	—
Mining, quarrying of stone and gravel	453	—	453
Construction	6,564	(1,964)	8,528
Electricity, gas and heat supplies, and waterworks	—	—	—
Communication service	5,317	(478)	5,795
Transportation, postal activities	3,493	(162)	3,656
Commerce	29,012	(3,624)	32,637
Banks and other financial institutions	297	(106)	404
Real estate	4,749	(1,398)	6,147
(Real estate brokerage)	331	(775)	1,107
(Real estate leasing)	4,417	(622)	5,040
Goods rental and leasing	577	(22)	600
Scientific research, professional, and technical services	3,099	(2,153)	5,253
Accommodations	1,191	(483)	1,674
Restaurant businesses	4,968	(2,096)	7,065
Living-related and personal services, amusement services	4,060	(134)	4,194
Education, learning support	1,921	(300)	2,222
Medical healthcare and welfare	2,999	56	2,943
Other services	3,665	(1,227)	4,893
Local governments	—	—	—
Other	4,721	(2,099)	6,820

6. Deposits and Loans

(i) Status of loans

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

(Millions of yen, %)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Loans (balance)	4,953,017	119,907	4,833,110
(Excluding offshore accounts) (C)	4,953,017	119,907	4,833,110
Loans to small and medium-sized enterprises (D)	3,985,621	(10,810)	3,996,431
Small and medium-sized enterprise loans	3,306,937	5,820	3,301,116
Personal loans	678,684	(16,631)	695,315
Percentage of total loans (D)/(C)	80.46	(2.22)	82.68
Loans (average balance)	4,847,255	31,806	4,815,448

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

(Millions of yen, %)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Loans (balance)	55,959	55,670	289
(Excluding offshore accounts) (C)	55,959	55,670	289
Loans to small and medium-sized enterprises (D)	55,959	55,670	289
Small and medium-sized enterprise loans	—	—	—
Personal loans	55,959	55,670	289
Percentage of total loans (D)/(C)	100.00	—	100.00
Loans (average balance)	8,235	8,153	81

(Note) 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, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Loans (balance)	5,008,977	175,577	4,833,399
(Excluding offshore accounts) (C)	5,008,977	175,577	4,833,399
Loans to small and medium-sized enterprises (D)	4,041,581	44,859	3,996,721
Small and medium-sized enterprise loans	3,306,937	5,820	3,301,116
Personal loans	734,644	39,038	695,605
Percentage of total loans (D)/(C)	80.68	(2.22)	82.68
Loans (average balance)	4,855,490	39,960	4,815,529

(Note) 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, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Consumer loan balance	678,684	(16,631)	695,315
Housing-related loans	605,961	(23,811)	629,773
Other loans	72,722	7,180	65,541

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Consumer loan balance	55,959	55,670	289
Housing-related loans	30,594	30,594	—
Other loans	25,365	25,075	289

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

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Consumer loan balance	734,644	39,038	695,605
Housing-related loans	636,556	6,782	629,773
Other loans	98,087	32,255	65,831

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

(iii) Status of deposits

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Deposits (year-end balance)	5,796,069	252,172	5,543,896
Deposits	5,467,869	(5,027)	5,472,896
Personal deposits	2,929,508	(70,404)	2,999,913
Corporate deposits	2,211,883	128,493	2,083,389
Other deposits	326,476	(63,116)	389,593
Negotiable certificates of deposit	328,200	257,200	71,000
Deposit (average balance)	5,608,137	159,625	5,448,511
Deposits	5,447,857	12,738	5,435,119
Negotiable certificates of deposit	160,279	146,887	13,392

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Deposits (year-end balance)	695,229	291,739	403,489
Deposits	695,229	291,739	403,489
Personal deposits	695,229	291,739	403,489
Deposit (average balance)	471,287	56,679	414,608
Deposits	471,287	56,679	414,608

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Deposits (year-end balance)	6,491,298	543,912	5,947,386
Deposits	6,163,098	286,712	5,876,386
Personal deposits	3,624,737	221,335	3,403,402
Corporate deposits	2,211,883	128,493	2,083,389
Other deposits	326,476	(63,116)	389,593
Negotiable certificates of deposit	328,200	257,200	71,000
Deposit (average balance)	6,079,424	216,304	5,863,119
Deposits	5,919,145	69,417	5,849,727
Negotiable certificates of deposit	160,279	146,887	13,392

(iv) Deposits and loan balances by region

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Deposits	5,467,869	(5,027)	5,472,896
Tokyo Metropolis	4,239,918	(23,904)	4,263,822
Kanagawa Prefecture	1,132,700	11,229	1,121,471
Others	95,250	7,647	87,602
Loans	4,953,017	119,907	4,833,110
Tokyo Metropolis	4,335,982	131,538	4,204,443
Kanagawa Prefecture	552,081	(14,514)	566,595
Others	64,953	2,882	62,070

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Deposits	695,229	291,739	403,489
Tokyo Metropolis	319,165	133,484	185,680
Kanagawa Prefecture	140,879	61,831	79,048
Others*	235,184	96,423	138,761
Loans	55,959	55,670	289
Tokyo Metropolis	31,758	31,719	39
Kanagawa Prefecture	6,476	6,448	27
Others*	17,725	17,502	222

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

* Distribution in other regions

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Deposits	235,184	96,423	138,761
Kanto	97,825	39,139	58,685
Kansai	47,560	21,250	26,310
Tokai	27,055	10,501	16,554
Others	62,743	25,532	37,210
Loans	17,725	17,502	222
Kanto	6,523	6,475	48
Kansai	2,527	2,472	55
Tokai	3,063	3,039	23
Others	5,610	5,514	95

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Deposits	6,163,098	286,712	5,876,386
Tokyo Metropolis	4,559,083	109,580	4,449,502
Kanagawa Prefecture	1,273,580	73,060	1,200,519
Others	330,434	104,071	226,363
Loans	5,008,977	175,577	4,833,399
Tokyo Metropolis	4,367,741	163,258	4,204,483
Kanagawa Prefecture	558,557	(8,065)	566,623
Others	82,678	20,384	62,293

(Note) 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, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Assets under management	421,230	(2,119)	423,349
Investment trust	142,210	(12,242)	154,453
Life insurance	265,294	13,260	252,033
Public bonds	13,724	(3,136)	16,861

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Assets under management	290,070	5,572	284,497
Investment trust	267,640	3,631	264,009
Public bonds	224	167	57
Others	22,205	1,773	20,431

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

(Millions of yen)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Assets under management	711,300	3,453	707,846
Investment trust	409,851	(8,611)	418,463
Life insurance	265,294	13,260	252,033
Public bonds	13,949	(2,969)	16,918
Others	22,205	1,773	20,431

(vi) Status of branches and employees

Kiraboshi Bank, Ltd. [Non-consolidated]

(Branches, persons)

	March 31, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Domestic head office and branch offices (including representative offices)	163	(1)	164
Tokyo Metropolis	118	(1)	119
Kanagawa Prefecture	41	—	41
Others	4	—	4
Number of executives and employees	2,114	(110)	2,224
Number of executives	9	(1)	10
Number of employees	2,105	(109)	2,214

(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, 2025 (A)	Difference (A) – (B)	March 31, 2024 (B)
Construction cost credit trust	Value of transactions handled	49,495	12,942	36,553
	Fiscal year-end balance	38,047	11,025	27,022
Real estate management trust	Value of transactions handled	12,205	3,129	9,076
	Fiscal year-end balance	106,603	10,836	95,767
Other	Value of transactions handled	28	(120)	148
	Fiscal year-end balance	864	(2,188)	3,053
Total	Value of transactions handled	61,729	15,951	45,778
	Fiscal year-end balance	145,516	19,672	125,843

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, 2025 (A)				March 31, 2024 (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	(1,250)	198	–	1,250	(1,449)	40	1,489
Other securities	(34,319)	(31,253)	15,467	49,787	(3,065)	29,710	32,775
Stocks	12,994	(7,590)	13,830	835	20,585	20,751	165
Bonds	(26,055)	(11,690)	211	26,266	(14,364)	769	15,133
Others	(21,258)	(11,971)	1,425	22,684	(9,286)	8,188	17,475
Total	(35,569)	(31,054)	15,467	51,037	(4,514)	29,750	34,265

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

(Millions of yen)

	March 31, 2025 (A)				March 31, 2024 (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	(915)	549	–	915	(1,465)	–	1,465
Other securities	(34,134)	(31,866)	15,053	49,188	(2,268)	29,947	32,216
Stocks	12,586	(7,369)	13,421	834	19,956	20,114	157
Bonds	(25,777)	(11,738)	236	26,013	(14,038)	915	14,953
Others	(20,944)	(12,757)	1,395	22,340	(8,187)	8,917	17,105
Total	(35,050)	(31,316)	15,053	50,104	(3,733)	29,947	33,681