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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)

July 30, 2025

## [Summary] Consolidated Financial Report for the Three Months Ended June 30, 2025 <Under Japanese GAAP>

Representative: Hisanobu Watanabe, President

Responsible person for inquiries: Taiki Nakamura, General Manager of Corporate Planning Division

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Date to start dividend payment: —

Establishment of special transaction account: Not established

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

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

### 1. Consolidated Operating Performance for the Three Months Ended June 30, 2025 (From April 1, 2025 to June 30, 2025)

#### (1) Results in consolidated operations (cumulative)

(Percentages represent year-on-year changes)

Three months ended	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
June 30, 2025	38,854	0.0	8,332	(13.7)	5,765	(11.4)
June 30, 2024	38,841	9.6	9,657	11.2	6,511	11.5

(Note) Comprehensive income: Three months ended June 30, 2025: ¥10,804 million —%

Three months ended June 30, 2024: ¥(2,880) million —%

Three months ended	Profit attributable to owners of parent per share (¥)	Profit attributable to owners of parent per share (Diluted) (¥)
June 30, 2025	190.75	146.16
June 30, 2024	215.74	156.04

#### (2) Consolidated financial position

As of	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
June 30, 2025	7,258,022	379,356	5.2
March 31, 2025	7,094,566	371,316	5.2

(Reference)

Equity:

As of June 30, 2025: ¥379,318 million

As of March 31, 2025: ¥371,278 million

(Note)

“Equity” consists of share acquisition rights at the end of the period 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 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. 20 of 2006).

## 2. Dividends

	Dividend per share (¥)				
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual
Fiscal year ended March 31, 2025	–	75.00	–	85.00	160.00
Fiscal year ending March 31, 2026	–				
Fiscal year ending March 31, 2026 (Forecast)		85.00	–	85.00	170.00

(Note 1) Changes to the dividend forecast most recently announced: None

(Note 2) “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 year-on-year increases or decreases)

	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

(Note) Changes to the forecast of consolidated operating performance most recently announced: None

### \* 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) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

#### (3) 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: None

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

**(4) Number of shares issued (common stock)**

a. Total number of shares issued at the end of the period (including treasury shares)	
As of June 30, 2025	30,650,115 shares
As of March 31, 2025	30,650,115 shares
b. Number of treasury shares at the end of the period	
As of June 30, 2025	425,692 shares
As of March 31, 2025	423,483 shares
c. Average number of shares during the period (cumulative from the beginning of the fiscal year)	
Three months ended June 30, 2025	30,225,221 shares
Three months ended June 30, 2024	30,183,368 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.

\* Review of the Japanese-language originals of the attached quarterly consolidated financial statements by certified public accounts or an audit firm: None

\* 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, 2025	—	140.00	—	140.00	280.00
Fiscal year ending March 31, 2026	—				
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, 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

(2) 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

(\*Annual dividend rate: Figures less than one percent are calculated to three decimal places with the third decimal place 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, 2025	—	29.545	—	29.545	59.090
Fiscal year ending March 31, 2026	—				
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, 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

(2) 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

## 1. Quarterly Consolidated Financial Statements and Notes

## (1) Quarterly Consolidated Balance Sheet

(¥ million)

	As of March 31, 2025	As of June 30, 2025
<b>Assets</b>		
Cash and due from banks	980,840	995,693
Call loans and bills bought	9,829	9,938
Monetary claims bought	70,165	64,180
Trading securities	1,190	1,203
Money held in trust	5,132	5,113
Securities	834,771	894,782
Loans and bills discounted	4,980,179	5,073,690
Foreign exchanges	5,658	6,158
Lease receivables and investments in leases	31,098	33,338
Other assets	71,586	73,965
Property, plant and equipment	58,439	57,336
Intangible assets	16,195	15,912
Retirement benefit asset	35,812	36,439
Deferred tax assets	8,903	5,133
Customers' liabilities for acceptances and guarantees	7,822	8,416
Allowance for loan losses	(23,061)	(23,280)
Total assets	7,094,566	7,258,022
<b>Liabilities</b>		
Deposits	6,107,621	6,392,098
Negotiable certificates of deposit	328,200	200,200
Call money and bills sold	27,196	28,606
Cash collateral received for securities lent	128,696	127,892
Borrowed money	47,910	46,623
Foreign exchanges	560	502
Bonds payable	4,220	3,910
Other liabilities	67,190	68,038
Provision for bonuses	1,906	616
Provision for bonuses for directors (and other officers)	180	—
Provision for share-based payments	395	395
Retirement benefit liability	138	79
Provision for retirement benefits for directors (and other officers)	49	111
Provision for point card certificates	114	113
Provision for reimbursement of deposits	107	82
Provision for contingent loss	873	899
Reserves under special laws	0	0
Deferred tax liabilities	66	78
Acceptances and guarantees	7,822	8,416
Total liabilities	6,723,250	6,878,666

(¥ million)

	As of March 31, 2025	As of June 30, 2025
<b>Net Assets</b>		
Share capital	27,500	27,500
Capital surplus	151,024	151,024
Retained earnings	199,225	202,237
Treasury shares	(1,309)	(1,320)
Total shareholders' equity	376,440	379,441
Valuation difference on available-for-sale securities	(18,299)	(12,253)
Deferred gains or losses on hedges	2,498	2,840
Revaluation reserve for land	(242)	(242)
Foreign currency translation adjustment	36	30
Remeasurements of defined benefit plans	10,845	9,502
Total accumulated other comprehensive income	(5,161)	(122)
Share acquisition rights	9	9
Non-controlling interests	28	27
Total net assets	371,316	379,356
<b>Total liabilities and net assets</b>	7,094,566	7,258,022

**(2) Quarterly Consolidated Statement of Income and Quarterly Consolidated Statement of Comprehensive Income**  
(Quarterly Consolidated Statement of Income)

(¥ million)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	38,841	38,854
Interest income	21,342	25,665
Interest on loans and discounts	16,954	20,790
Interest and dividends on securities	3,942	3,577
Trust fees	63	62
Fees and commissions	5,045	6,418
Other operating income	190	603
Other ordinary income	12,200	6,104
Ordinary expenses	29,183	30,522
Interest expenses	1,605	5,812
Interest on deposits	914	4,680
Fees and commissions payments	741	973
Other operating expenses	4,315	1,637
General and administrative expenses	16,465	17,211
Other ordinary expenses	6,054	4,888
Ordinary profit	9,657	8,332
Extraordinary income	45	117
Gain on disposal of non-current assets	45	117
Extraordinary losses	1	8
Loss on disposal of non-current assets	1	8
Profit before income taxes	9,701	8,441
Income taxes	3,190	2,676
Profit	6,510	5,765
Profit (Loss) attributable to non-controlling interests	(1)	(0)
Profit attributable to owners of parent	6,511	5,765

## (Quarterly Consolidated Statement of Comprehensive Income)

(¥ million)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Profit	6,510	5,765
Other comprehensive income	(9,391)	5,039
Valuation difference on available-for-sale securities	(10,393)	6,041
Deferred gains or losses on hedges	1,274	342
Foreign currency translation adjustment	11	(6)
Remeasurements of defined benefit plans	(283)	(1,342)
Share of other comprehensive income of entities accounted for using equity method	0	4
Comprehensive income	(2,880)	10,804
(Breakdown)		
Comprehensive income attributable to owners of parent	(2,879)	10,804
Comprehensive income attributable to non-controlling interests	(1)	(0)



**(3) Notes on Quarterly Consolidated Financial Statements****(Notes on Accounting Treatment Specific to the Preparation of Quarterly Consolidated Financial Statements)**

(Treatment of tax expense)

In the preparation of consolidated financial statements, tax expense of the Company and its consolidated subsidiaries is calculated by multiplying profit before income taxes by an effective tax rate that is reasonably estimated by applying the tax effect accounting to profit before income taxes applicable to the consolidated fiscal year in which the first quarter under review is included.

However, in the event calculation of tax expense using the effective tax rate described above yields a result that significantly lacks rationality, the statutory effective tax rate is used to calculate the tax expense.

**(Notes on Segment Information, etc.)**

[Segment Information]

Three months ended June 30, 2024 (from April 1, 2024 to June 30, 2024)

## 1. Information on ordinary income and profit or loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total
	Banking business	Leasing business	Total		
Ordinary income					
Ordinary income from external customers	31,747	3,432	35,179	3,701	38,881
Intersegment ordinary income	48	218	267	4,375	4,642
Total	31,796	3,650	35,446	8,077	43,524
Segment profit	9,207	106	9,314	3,075	12,390

(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.

2. Difference between total amount of profit or loss of reportable segments and recorded amounts in the quarterly consolidated statement of income, 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 quarterly consolidated statement of income

(Millions of yen)	
Ordinary income	Amount
Total of reportable segments	35,446
Ordinary income categorized in "Other"	8,077
Purchase accounting adjustment	(40)
Elimination of inter-segment transactions	(4,642)
Ordinary income in the quarterly consolidated statement of income	38,841

(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 ordinary income recognized in the quarterly consolidated statement of income.

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

(Millions of yen)	
Profit	Amount
Total of reportable segments	9,314
Income in "Other"	3,075
Purchase accounting adjustment	(72)
Elimination of inter-segment transactions	(2,660)
Ordinary profit in the quarterly consolidated statement of income	9,657

3. Information regarding impairment losses on non-current assets, goodwill, and other matters by reportable segment

(Significant impairment loss on non-current assets)

Not applicable

(Significant change in the amount of goodwill)

Not applicable

(Significant gain on bargain purchase)

Not applicable

Three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

## 1. Information on ordinary income and profit or loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total
	Banking business	Leasing business	Total		
Ordinary income					
Ordinary income from external customers	31,950	3,670	35,621	3,288	38,909
Intersegment ordinary income	114	211	325	4,694	5,020
Total	32,065	3,882	35,947	7,983	43,930
Segment profit	8,034	94	8,129	3,130	11,259

(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.

2. Difference between total amount of profit or loss of reportable segments and recorded amounts in the quarterly consolidated statement of income, 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 quarterly consolidated statement of income

(Millions of yen)

Ordinary income	Amount
Total of reportable segments	35,947
Ordinary income categorized in "Other"	7,983
Purchase accounting adjustment	(54)
Elimination of inter-segment transactions	(5,020)
Ordinary income in the quarterly consolidated statement of income	38,854

(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 ordinary income recognized in the quarterly consolidated statement of income.

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

(Millions of yen)	
Profit	Amount
Total of reportable segments	8,129
Income in "Other"	3,130
Purchase accounting adjustment	(86)
Elimination of inter-segment transactions	(2,840)
Ordinary profit in the quarterly consolidated statement of income	8,332

3. Information regarding impairment loss on non-current assets, goodwill, and other matters by reportable segment

(Significant impairment loss on non-current assets)

Not applicable

(Significant change in the amount of goodwill)

Not applicable

(Significant gain on bargain purchase)

Not applicable

#### (Notes on Substantial Changes in the Amount of Shareholders' Equity)

Not applicable.

#### (Notes on Premise of Going Concern)

Not applicable.

#### (Notes on Quarterly Consolidated Statement of Cash Flows)

No quarterly consolidated statement of cash flows is prepared for the three months ended June 30, 2025.

Presented below are depreciation (including amortization related to intangible fixed assets excluding goodwill) and amortization of goodwill for the three-month periods.

	Three months ended June 30, 2024	Three months ended June 30, 2025
Depreciation	1,640 million yen	1,850 million yen
Amortization of goodwill	125 million yen	125 million yen

#### (Significant Changes in the Scope of Consolidation during the Three Months Ended June 30, 2025)

Not applicable.

#### (Notes on Significant Subsequent Event)

Not applicable.

## 2. Supplementary Information on the Financial Results for the Three Months Ended June 30, 2025

### (1) Status of Profit/Loss

#### (i) Tokyo Kiraboshi Financial Group, Inc.

#### [Consolidated]

(Millions of yen)

		Three months ended June 30, 2025 (A)	Difference (A) – (B)	Three months ended June 30, 2024 (B)
Ordinary income	1	38,854	13	38,841
Gross business profit	2	24,328	4,350	19,977
(Excluding gains/losses on bonds (five accounts total))	3	23,926	578	23,347
Net interest income	4	19,853	116	19,736
Trust fees	5	62	(0)	63
Net fees and commissions	6	5,445	1,141	4,303
Net other business income (loss)	7	(1,033)	3,092	(4,125)
Expenses (excluding non-recurring losses)	8	17,616	757	16,859
Credit-related costs	9	473	(378)	852
Gains (losses) on stocks and other securities	10	784	(5,241)	6,025
Profit (loss) on investments based on the equity method	11	1	(0)	2
Others	12	1,308	(55)	1,363
Ordinary profit	13	8,332	(1,325)	9,657
Extraordinary profit (loss)	14	109	65	43
Profit before income taxes	15	8,441	(1,259)	9,701
Income taxes	16	2,676	(514)	3,190
Profit	17	5,765	(745)	6,510
Loss attributable to non-controlling interests	18	(0)	0	(1)
Profit attributable to owners of parent	19	5,765	(746)	6,511

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

(Millions of yen)

		Three months ended June 30, 2025 (A)	Difference (A) – (B)	Three months ended June 30, 2024 (B)
Ordinary income	1	30,199	(1,445)	31,644
Gross business profit	2	21,054	3,319	17,735
(Excluding gains/losses on bonds (five accounts total))	3	20,985	(120)	21,105
(Gross core business profit)				
Net interest income	4	20,129	651	19,478
Trust fees	5	62	(0)	63
Net fees and commissions	6	2,384	(72)	2,456
Net other business income (loss)	7	(1,521)	2,741	(4,263)
Expenses (excluding non-recurring losses)	8	14,373	259	14,114
Personnel expenses	9	5,663	72	5,590
Non-personnel expenses	10	7,408	445	6,962
Taxes	11	1,301	(259)	1,560
Net business income (before transfer to general allowance for loan losses) (Net business income)	12	6,680	3,060	3,620
(Excluding gains/losses on bonds (five accounts total))	13	6,611	(379)	6,990
(Core business income)				
Net core business income (excluding gains (losses) on can- cellation of investment trusts)	14	6,587	(398)	6,986
Transfer to general allowance for general loan losses (1)	15	(3)	24	(28)
Net business income	16	6,684	3,035	3,649
(Gains/losses on bonds (five accounts total))	17	69	3,439	(3,370)
Non-recurring profit (loss)	18	1,131	(4,788)	5,920
Loss from write-off of non-performing loans (2)	19	317	(395)	712
Write-off of loans	20	—	—	—
Transfer to specific allowance for loan losses	21	188	(396)	585
Loss on disposal of receivables	22	—	—	—
Provision for contingent loss	23	26	58	(31)
Credit guarantee association responsibility-sharing system charge	24	95	(61)	156
Other losses from write-off of non-performing loans	25	7	4	2
Reversal of allowance for loan losses (3)	26	—	—	—
Recoveries of written-off claim	27	0	(9)	10
Gains (losses) on stocks and other securities	28	784	(5,248)	6,033
Other non-recurring profit (loss)	29	663	74	589
Ordinary profit	30	7,816	(1,753)	9,569
Extraordinary profit (loss)	31	111	182	(71)
Profit before income taxes	32	7,928	(1,570)	9,498
Income taxes	33	2,416	(515)	2,931
Net income	34	5,511	(1,054)	6,566
Credit-related costs (1) + (2) – (3)	35	313	(370)	684

**[Consolidated]**

(Millions of yen)

		Three months ended June 30, 2025 (A)	Difference (A) – (B)	Three months ended June 30, 2024 (B)
Ordinary income	36	31,206	(2,046)	33,252
Ordinary profit	37	7,741	(1,951)	9,692
Profit attributable to owners of parent	38	5,404	(1,221)	6,625

**(2) ROE****Tokyo Kiraboshi Financial Group, Inc. [Consolidated]**

(%)

	Three months ended June 30, 2025 (A)	Difference (A) – (B)	Three months ended June 30, 2024 (B)
On the basis of profit attributable to owners of parent	6.16	(1.05)	7.21

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

**Kiraboshi Bank, Ltd. [Non-consolidated]**

(%)

	Three months ended June 30, 2025 (A)	Difference (A) – (B)	Three months ended June 30, 2024 (B)
On the basis of net business income (before transfer to general allowance for loan losses)	7.49	3.31	4.18
On the basis of net business income	7.50	3.28	4.21
On the basis of net core business income	7.41	(0.65)	8.07
On the basis of net income	6.18	(1.40)	7.58

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

**Kiraboshi Bank, Ltd. [Consolidated]**

(%)

	Three months ended June 30, 2025 (A)	Difference (A) – (B)	Three months ended June 30, 2024 (B)
On the basis of net business income (before transfer to general allowance for loan losses)	6.70	3.07	3.62
On the basis of net business income	6.70	3.04	3.66
On the basis of net core business income	6.62	(0.69)	7.31
On the basis of profit attributable to owners of parent	5.79	(1.45)	7.25

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

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

(%)

	Three months ended June 30, 2025 (A)	Difference (A) – (B)	Three months ended June 30, 2024 (B)
On the basis of gross core business profit	68.49	1.61	66.87
On the basis of gross business profit	68.26	(11.31)	79.58

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

**(4) Capital Ratio (Domestic Standards)****(i) Tokyo Kiraboshi Financial Group, Inc. [Consolidated]**

(Millions of yen, %)

	June 30, 2025 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%) (2) / (3)	8.77	0.02	8.74
(2) Capital	355,940	4,154	351,786
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	379,441	5,754	373,686
Total provisions included in basic items in core capital	4,615	(3)	4,618
(3) Risk-weighted assets	4,055,633	34,114	4,021,519
(4) Total necessary capital (3) × 4%	162,225	1,364	160,860

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

(Millions of yen, %)

	June 30, 2025 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%) (2) / (3)	9.30	0.18	9.12
(2) Capital	358,537	4,982	353,555
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	373,865	5,511	368,353
Total provisions included in basic items in core capital	4,444	(2)	4,446
(3) Risk-weighted assets	3,853,882	(22,149)	3,876,031
(4) Total necessary capital (3) × 4%	154,155	(885)	155,041

**(iii) Kiraboshi Bank, Ltd. [Consolidated]**

(Millions of yen, %)

	June 30, 2025 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%) (2) / (3)	9.33	0.13	9.19
(2) Capital	361,594	3,842	357,751
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	379,857	5,404	374,453
Total provisions included in basic items in core capital	4,535	(0)	4,535
(3) Risk-weighted assets	3,872,038	(16,626)	3,888,664
(4) Total necessary capital (3) × 4%	154,881	(665)	155,546



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

(Millions of yen, %)

		June 30, 2025 (A)	Difference (A) – (B)	March 31, 2025 (B)
(1) Capital ratio (%)	(2) / (3)	6.49	0.60	5.89
(2) Capital		12,858	4,742	8,116
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		15,332	4,579	10,753
Total provisions included in basic items in core capital		164	2	161
(3) Risk-weighted assets		198,019	60,282	137,736
(4) Total necessary capital	(3) × 4%	7,920	2,411	5,509

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

**(5) Risk-monitored Loans and Loans Based on the Financial Reconstruction Act****(i) Kiraboshi Bank, Ltd. [Non-consolidated]**

(Millions of yen, %)

	June 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	June 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	15,370	216	(2,438)	15,154	17,808
Doubtful assets	69,704	(1,231)	(13,302)	70,936	83,007
Substandard assets	6,150	(195)	(1,549)	6,345	7,700
Past-due loans (3 months or more)	234	171	20	63	214
Restructured loans	5,915	(366)	(1,570)	6,282	7,486
Subtotal (D)	91,226	(1,210)	(17,290)	92,436	108,516
Normal assets	4,924,061	33,392	151,440	4,890,669	4,772,620
Total credit balance (E)	5,015,287	32,182	134,150	4,983,105	4,881,137
Ratio to total credit balance (D) / (E)	1.81	(0.03)	(0.40)	1.85	2.22

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

(Millions of yen, %)

	June 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	June 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	7	5	2	1	4
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Subtotal (D)	7	5	2	1	4
Normal assets	119,262	63,275	118,780	55,986	481
Total credit balance (E)	119,269	63,280	118,783	55,988	485
Ratio to total credit balance (D) / (E)	0.00	0.00	(0.87)	0.00	0.88

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

# After partial direct write-offs

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

(Millions of yen, %)

	June 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	June 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	6,551	219	(18)	6,332	6,570
Doubtful assets	69,704	(1,231)	(13,302)	70,936	83,007
Substandard assets	6,150	(195)	(1,549)	6,345	7,700
Past-due loans (3 months or more)	234	171	20	63	214
Restructured loans	5,915	(366)	(1,570)	6,282	7,486
Subtotal (D)	82,407	(1,207)	(14,871)	83,614	97,278
Normal assets	4,924,061	33,392	151,440	4,890,669	4,772,620
Total credit balance (E)	5,006,468	32,185	136,569	4,974,283	4,869,899
Ratio to total credit balance (D) / (E)	1.64	(0.03)	(0.35)	1.68	1.99

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

(Millions of yen, %)

	June 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	June 30, 2024 (C)
Bankrupt and quasi-bankrupt assets	7	5	2	1	4
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Subtotal (D)	7	5	2	1	4
Normal assets	119,262	63,275	118,780	55,986	481
Total credit balance (E)	119,269	63,280	118,783	55,988	485
Ratio to total credit balance (D) / (E)	0.00	0.00	(0.87)	0.00	0.88

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

**(6) Deposits and Loans****(i) Status of loans****(1) Kiraboshi Bank, Ltd. [Non-consolidated]**

(Millions of yen, %)

	June 30, 2025 (A)			March 31, 2025 (B)	June 30, 2024 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Loans (balance)	4,983,854	30,836	136,203	4,953,017	4,847,650
(Excluding offshore accounts) (D)	4,983,854	30,836	136,203	4,953,017	4,847,650
Loans to small and medium-sized enterprises (E)	3,972,086	(13,534)	21,269	3,985,621	3,950,817
Consumer loans	666,162	(12,521)	(32,137)	678,684	698,299
Percentage of total loans (E)/(D)	79.69	(0.76)	(1.80)	80.46	81.49

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

(Millions of yen, %)

	June 30, 2025 (A)			March 31, 2025 (B)	June 30, 2024 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Loans (balance)	119,189	63,230	118,705	55,959	484
(Excluding offshore accounts) (D)	119,189	63,230	118,705	55,959	484
Loans to small and medium-sized enterprises (E)	119,189	63,230	118,705	55,959	484
Consumer loans	119,189	63,230	118,705	55,959	484
Percentage of total loans (E)/(D)	100.00	—	—	100.00	100.00

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

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

(Millions of yen, %)

	June 30, 2025 (A)			March 31, 2025 (B)	June 30, 2024 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Loans (balance)	5,103,044	94,066	254,909	5,008,977	4,848,135
(Excluding offshore accounts) (D)	5,103,044	94,066	254,909	5,008,977	4,848,135
Loans to small and medium-sized enterprises (E)	4,091,276	49,695	139,974	4,041,581	3,951,301
Consumer loans	785,352	50,708	86,568	734,644	698,784
Percentage of total loans (E)/(D)	80.17	(0.51)	(1.80)	80.68	81.50

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

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

(Millions of yen)

	June 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	June 30, 2024 (C)
Deposits (closing balance)	5,709,646	241,777	110,885	5,467,869	5,598,761
Personal deposits	2,921,229	(8,279)	(77,575)	2,929,508	2,998,804
Corporate deposits	2,380,182	168,299	220,150	2,211,883	2,160,032
Other deposits	408,234	81,757	(31,688)	326,476	439,923

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

(Millions of yen)

	June 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	June 30, 2024 (C)
Deposits (closing balance)	741,261	46,031	324,005	695,229	417,256
Personal deposits	741,261	46,031	324,005	695,229	417,256

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

(Millions of yen)

	June 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	June 30, 2024 (C)
Deposits (closing balance)	6,450,907	287,808	434,890	6,163,098	6,016,017
Personal deposits	3,662,490	37,752	246,429	3,624,737	3,416,060
Corporate deposits	2,380,182	168,299	220,150	2,211,883	2,160,032
Other deposits	408,234	81,757	(31,688)	326,476	439,923

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

(Millions of yen)

	June 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	June 30, 2024 (C)
Assets under management	429,308	8,077	(2,580)	421,230	431,888
Investment trust	146,930	4,719	(12,176)	142,210	159,106
Life insurance	268,480	3,186	11,527	265,294	256,953
Public bonds	13,897	172	(1,930)	13,724	15,828

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

(Millions of yen)

	June 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	June 30, 2024 (C)
Assets under management	306,189	16,119	6,342	290,070	299,847
Investment trust	277,454	9,813	27	267,640	277,426
Public bonds	220	(3)	163	224	57
Others	28,514	6,308	6,150	22,205	22,363

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

(Millions of yen)

	June 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2025 (B)	June 30, 2024 (C)
Assets under management	735,497	24,196	3,761	711,300	731,735
Investment trust	424,384	14,532	(12,149)	409,851	436,533
Life insurance	268,480	3,186	11,527	265,294	256,953
Public bonds	14,118	168	(1,766)	13,949	15,885
Other	28,514	6,308	6,150	22,205	22,363

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

(Millions of yen)

		Three months ended June 30, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	Twelve months ended March 31, 2025 (B)	Three months ended June 30, 2024 (C)
Construction cost credit trust	Value of transactions handled	9,732		3,550	49,495	6,182
	Closing balance	29,010	(9,037)	7,987	38,047	21,023
Real estate management trust	Value of transactions handled	1,753		1,418	12,205	334
	Closing balance	108,530	1,926	11,874	106,603	96,655
Other	Value of transactions handled	6		(3)	28	9
	Closing balance	815	(49)	(2,202)	864	3,017
Total	Value of transactions handled	11,492		4,965	61,729	6,527
	Closing balance	138,356	(7,159)	17,659	145,516	120,697

(Note) Comparison with the fiscal year ended March 31, 2025 is not presented because the calculation period is different for the value of transactions handled.

## (7) Valuation Gain/Loss on Securities with Market Value

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

(Millions of yen)

	June 30, 2025				June 30, 2024		
	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	(1,033)	667	—	1,033	(1,700)	—	1,700
Other securities	(25,549)	(7,535)	19,253	44,803	(18,013)	24,815	42,829
Stocks	15,163	(4,290)	15,933	769	19,454	19,703	249
Bonds	(26,770)	(4,988)	233	27,004	(21,782)	285	22,068
Others	(13,942)	1,743	3,086	17,029	(15,686)	4,825	20,511

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

(Millions of yen)

	June 30, 2025				June 30, 2024		
	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	(753)	786	—	753	(1,539)	—	1,539
Other securities	(25,461)	(8,282)	18,748	44,209	(17,178)	24,945	42,124
Stocks	14,690	(4,155)	15,455	765	18,846	19,092	245
Bonds	(26,486)	(5,017)	256	26,743	(21,468)	359	21,828
Others	(13,665)	890	3,035	16,700	(14,555)	5,494	20,049