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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)

January 30, 2026

## Consolidated Financial Report for the Nine Months Ended December 31, 2025 <Under Japanese GAAP>

Representative: Hisanobu Watanabe, President

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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 Nine Months Ended December 31, 2025 (From April 1, 2025 to December 31, 2025)

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

(Percentages represent year-on-year changes)

Nine months ended	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
December 31, 2025	132,484	13.2	39,816	30.4	27,678	33.2
December 31, 2024	117,016	13.8	30,512	12.8	20,777	11.4

(Note) Comprehensive income: Nine months ended December 31, 2025: ¥39,953 million 482.1%

Nine months ended December 31, 2024: ¥6,862 million (64.2%)

Nine months ended	Profit attributable to owners of parent per share (¥)	Profit attributable to owners of parent per share (Diluted) (¥)
December 31, 2025	904.59	731.31
December 31, 2024	682.84	478.92

#### (2) Consolidated financial position

As of	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
December 31, 2025	7,273,005	405,852	5.5
March 31, 2025	7,094,566	371,316	5.2

(Reference)

Equity: As of December 31, 2025: ¥405,811 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	–	85.00	–		
Fiscal year ending March 31, 2026 (Forecast)				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 increases or decreases from the previous year results.)

	Ordinary profit		Profit attributable to owners of parent		Profit attributable to owners of parent per share
	(¥ million)	(%)	(¥ million)	(%)	(¥)
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

(Note) For details, please refer to “(3) Notes on Quarterly Consolidated Financial Statements (Notes on Accounting Treatment Specific to the Preparation of Quarterly Consolidated Financial Statements) in 2. Quarterly Consolidated Financial Statements and Notes” on page 7 of the Attached Materials.

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

- Changes in accounting policies due to revisions to accounting standards: None
- Changes in accounting policies due to other reasons: None
- Changes in accounting estimates: None
- 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 December 31, 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 December 31, 2025	362,538 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)	
Nine months ended December 31, 2025	30,254,377 shares
Nine months ended December 31, 2024	30,187,391 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	—	193.00	—		
Fiscal year ending March 31, 2026 (Forecast)				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	—	82.818	—		
Fiscal year ending March 31, 2026 (Forecast)				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 December 31, 2025
<b>Assets</b>		
Cash and due from banks	980,840	863,891
Call loans and bills bought	9,829	9,900
Monetary claims bought	70,165	65,858
Trading securities	1,190	1,416
Money held in trust	5,132	6,188
Securities	834,771	929,972
Loans and bills discounted	4,980,179	5,159,152
Foreign exchanges	5,658	5,203
Lease receivables and investments in leases	31,098	34,981
Other assets	71,586	96,625
Property, plant and equipment	58,439	58,364
Intangible assets	16,195	15,502
Retirement benefit asset	35,812	38,009
Deferred tax assets	8,903	3,148
Customers' liabilities for acceptances and guarantees	7,822	7,855
Allowance for loan losses	(23,061)	(23,066)
<b>Total assets</b>	<b>7,094,566</b>	<b>7,273,005</b>
<b>Liabilities</b>		
Deposits	6,107,621	6,422,931
Negotiable certificates of deposit	328,200	174,030
Call money and bills sold	27,196	21,252
Cash collateral received for securities lent	128,696	119,385
Borrowed money	47,910	47,084
Foreign exchanges	560	765
Bonds payable	4,220	3,260
Other liabilities	67,190	68,546
Provision for bonuses	1,906	542
Provision for bonuses for directors (and other officers)	180	—
Provision for share-based payments	395	202
Retirement benefit liability	138	86
Provision for retirement benefits for directors (and other officers)	49	111
Provision for point card certificates	114	121
Provision for reimbursement of deposits	107	57
Provision for contingent loss	873	827
Reserves under special laws	0	0
Deferred tax liabilities	66	91
Acceptances and guarantees	7,822	7,855
<b>Total liabilities</b>	<b>6,723,250</b>	<b>6,867,152</b>

(¥ million)

	As of March 31, 2025	As of December 31, 2025
<b>Net Assets</b>		
Share capital	27,500	27,500
Capital surplus	151,024	151,097
Retained earnings	199,225	221,247
Treasury shares	(1,309)	(1,144)
Total shareholders' equity	376,440	398,700
Valuation difference on available-for-sale securities	(18,299)	(10,851)
Deferred gains or losses on hedges	2,498	8,181
Revaluation reserve for land	(242)	(242)
Foreign currency translation adjustment	36	50
Remeasurements of defined benefit plans	10,845	9,973
Total accumulated other comprehensive income	(5,161)	7,110
Share acquisition rights	9	9
Non-controlling interests	28	31
Total net assets	371,316	405,852
<b>Total liabilities and net assets</b>	<b>7,094,566</b>	<b>7,273,005</b>

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

(¥ million)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	117,016	132,484
Interest income	67,406	84,109
Interest on loans and discounts	52,620	63,402
Interest and dividends on securities	13,097	16,668
Trust fees	229	291
Fees and commissions	17,558	20,677
Other operating income	3,139	3,989
Other ordinary income	28,681	23,415
Ordinary expenses	86,503	92,667
Interest expenses	6,586	19,051
Interest on deposits	4,127	15,892
Fees and commissions payments	2,932	3,630
Other operating expenses	9,306	1,567
General and administrative expenses	48,537	51,069
Other ordinary expenses	19,140	17,348
Ordinary profit	30,512	39,816
Extraordinary income	110	505
Gain on disposal of non-current assets	110	505
Extraordinary losses	104	122
Loss on disposal of non-current assets	104	122
Profit before income taxes	30,517	40,200
Income taxes	9,740	12,519
Profit	20,777	27,681
Profit (Loss) attributable to non-controlling interests	(0)	3
Profit attributable to owners of parent	20,777	27,678

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(Quarterly Consolidated Statement of Comprehensive Income)

(¥ million)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Profit	20,777	27,681
Other comprehensive income	(13,914)	12,271
Valuation difference on available-for-sale securities	(14,327)	7,432
Deferred gains or losses on hedges	1,263	5,682
Foreign currency translation adjustment	4	13
Remeasurements of defined benefit plans	(850)	(872)
Share of other comprehensive income of entities accounted for using equity method	(4)	15
Comprehensive income	6,862	39,953
(Breakdown)		
Comprehensive income attributable to owners of parent	6,863	39,950
Comprehensive income attributable to non-controlling interests	(0)	3



**(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 third 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]

Nine months ended December 31, 2024 (from April 1, 2024 to December 31, 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	94,637	10,563	105,200	12,278	117,479
Intersegment ordinary income	105	656	761	15,032	15,794
Total	94,742	11,220	105,962	27,311	133,273
Segment profit	29,392	316	29,708	11,021	40,730

(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	105,962
Ordinary income categorized in "Other"	27,311
Purchase accounting adjustment	(462)
Elimination of inter-segment transactions	(15,794)
Ordinary income in the quarterly consolidated statement of income	117,016

(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	29,708
Income in "Other"	11,021
Purchase accounting adjustment	(558)
Elimination of inter-segment transactions	(9,659)
Ordinary profit in the quarterly consolidated statement of income	30,512

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

Nine months ended December 31, 2025 (from April 1, 2025 to December 31, 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	109,166	11,554	120,721	11,963	132,684
Intersegment ordinary income	297	721	1,018	11,425	12,444
Total	109,463	12,276	121,740	23,388	145,129
Segment profit	38,142	297	38,440	7,480	45,920

(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	121,740
Ordinary income categorized in "Other"	23,388
Purchase accounting adjustment	(199)
Elimination of inter-segment transactions	(12,444)
Ordinary income in the quarterly consolidated statement of income	132,484

(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	38,440
Income in "Other"	7,480
Purchase accounting adjustment	(302)
Elimination of inter-segment transactions	(5,800)
Ordinary profit in the quarterly consolidated statement of income	39,816

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 nine months ended December 31, 2025. Presented below are depreciation (including amortization related to intangible fixed assets excluding goodwill) and amortization of goodwill for the nine-month periods.

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Depreciation	5,329 million yen	5,505 million yen
Amortization of goodwill	375 million yen	375 million yen

**(Significant Changes in the Scope of Consolidation during the Nine Months Ended December 31, 2025)**

Not applicable.

**(Significant Subsequent Event)**

Not applicable.

## 2. Supplementary Information on the Financial Results for the Nine Months Ended December 31, 2025

### (1) Status of Profit/Loss

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

#### [Consolidated]

(Millions of yen)

		Nine months ended December 31, 2025 (A)	Difference (A) – (B)	Nine months ended December 31, 2024 (B)
Ordinary income	1	132,484	15,468	117,016
Gross business profit	2	84,819	15,310	69,508
(Excluding gains/losses on bonds (five accounts total))	3	83,354	10,167	73,187
Net interest income	4	65,057	4,237	60,819
Trust fees	5	291	62	229
Net fees and commissions	6	17,047	2,420	14,626
Net other business income (loss)	7	2,422	8,589	(6,166)
Expenses (excluding non-recurring losses)	8	52,348	2,860	49,487
Credit-related costs	9	2,182	217	1,964
Gains (losses) on stocks and other securities	10	5,978	(3,941)	9,919
Profit (loss) on investments based on the equity method	11	9	2	6
Others	12	3,540	1,010	2,530
Ordinary profit	13	39,816	9,304	30,512
Extraordinary profit (loss)	14	383	378	5
Profit before income taxes	15	40,200	9,682	30,517
Income taxes	16	12,519	2,778	9,740
Profit	17	27,681	6,904	20,777
Profit (loss) attributable to non-controlling interests	18	3	3	(0)
Profit attributable to owners of parent	19	27,678	6,900	20,777

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

(Millions of yen)

		Nine months ended December 31, 2025 (A)	Difference (A) – (B)	Nine months ended December 31, 2024 (B)
Ordinary income	1	103,507	9,522	93,985
Gross business profit	2	74,735	11,862	62,872
(Excluding gains/losses on bonds (five accounts total))	3	74,276	8,267	66,008
(Gross core business profit)				
Net interest income	4	65,183	5,075	60,108
Trust fees	5	291	62	229
Net fees and commissions	6	8,223	(334)	8,558
Net other business income (loss)	7	1,035	7,059	(6,023)
Expenses (excluding non-recurring losses)	8	42,390	1,204	41,185
Personnel expenses	9	16,639	317	16,321
Non-personnel expenses	10	21,889	750	21,138
Taxes	11	3,861	136	3,725
Net business income (before transfer to general allowance for loan losses) (Net business income)	12	32,344	10,657	21,686
(Excluding gains/losses on bonds (five accounts total))	13	31,885	7,062	24,822
(Core business income)				
Net core business income (excluding gains ([losses]) on cancellation of investment trusts)	14	32,060	7,242	24,818
Transfer to general allowance for loan losses (1)	15	107	1,047	(939)
Net business income	16	32,236	9,610	22,626
(Gains/losses on bonds (five accounts total))	17	459	3,595	(3,135)
Non-recurring profit (loss)	18	5,269	(2,278)	7,547
Loss from write-off of non-performing loans (2)	19	1,469	(1,090)	2,559
Write-off of loans	20	—	—	—
Transfer to specific allowance for loan losses	21	1,094	(1,034)	2,128
Loss on disposal of receivables	22	—	—	—
Provision for contingent loss	23	(45)	(41)	(4)
Credit guarantee association responsibility-sharing system charge	24	400	(19)	419
Other losses from write-off of non-performing loans	25	19	4	15
Reversal of allowance for loan losses (3)	26	—	—	—
Recoveries of written-off claim	27	1	(9)	11
Gains (losses) on stocks and other securities	28	6,084	(3,764)	9,848
Other non-recurring profit (loss)	29	652	404	247
Ordinary profit	30	37,505	7,331	30,174
Extraordinary profit (loss)	31	242	412	(170)
Profit before income taxes	32	37,748	7,744	30,003
Income taxes	33	11,506	2,499	9,006
Net income	34	26,241	5,245	20,996
Credit-related costs (1)+(2)–(3)	35	1,577	(42)	1,620

**[Consolidated]**

(Millions of yen)

		Nine months ended December 31, 2025 (A)	Difference (A) – (B)	Nine months ended December 31, 2024 (B)
Ordinary income	36	108,595	8,953	99,641
Ordinary profit	37	38,350	7,524	30,826
Profit attributable to owners of parent	38	26,739	5,347	21,391

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

(%)

	Nine months ended December 31, 2025 (A)	Difference (A) – (B)	Nine months ended December 31, 2024 (B)
On the basis of profit attributable to owners of parent	9.45	1.91	7.53

(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]**

(%)

	Nine months ended December 31, 2025 (A)	Difference (A) – (B)	Nine months ended December 31, 2024 (B)
On the basis of net business income (before transfer to general allowance for loan losses)	11.60	3.35	8.25
On the basis of net business income	11.56	2.95	8.61
On the basis of net core business income	11.43	1.99	9.44
On the basis of net income	9.41	1.42	7.98

(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]**

(%)

	Nine months ended December 31, 2025 (A)	Difference (A) – (B)	Nine months ended December 31, 2024 (B)
On the basis of net business income (before transfer to general allowance for loan losses)	10.77	3.22	7.55
On the basis of net business income	10.73	2.84	7.89
On the basis of net core business income	10.61	1.93	8.68
On the basis of profit attributable to owners of parent	9.16	1.45	7.71

(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]**

(%)

	Nine months ended December 31, 2025 (A)	Difference (A) – (B)	Nine months ended December 31, 2024 (B)
On the basis of gross core business profit	57.07	(5.32)	62.39
On the basis of gross business profit	56.72	(8.78)	65.50

(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, %)

		December 31, 2025 (A)	Difference (A) – (B)	September 30, 2025 (B)
(1) Capital ratio (%)	(2) / (3)	9.03	(0.04)	9.07
(2) Capital		375,171	7,850	367,321
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		398,700	8,424	390,276
Total provisions included in basic items in core capital		4,778	298	4,480
(3) Risk-weighted assets		4,152,873	106,645	4,046,228
(4) Total necessary capital	(3) × 4%	166,114	4,265	161,849

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

(Millions of yen, %)

		December 31, 2025 (A)	Difference (A) – (B)	September 30, 2025 (B)
(1) Capital ratio (%)	(2) / (3)	9.63	0.00	9.63
(2) Capital		375,060	7,534	367,525
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		391,581	7,993	383,587
Total provisions included in basic items in core capital		4,565	289	4,275
(3) Risk-weighted assets		3,892,375	77,454	3,814,920
(4) Total necessary capital	(3) × 4%	155,695	3,098	152,596

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

(Millions of yen, %)

		December 31, 2025 (A)	Difference (A) – (B)	September 30, 2025 (B)
(1) Capital ratio (%)	(2) / (3)	9.69	0.00	9.69
(2) Capital		379,833	7,550	372,282
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		398,177	8,016	390,161
Total provisions included in basic items in core capital		4,655	287	4,368
(3) Risk-weighted assets		3,916,932	77,712	3,839,220
(4) Total necessary capital	(3) × 4%	156,677	3,108	153,568



Tokyo Kiraboshi Financial Group, Inc. (7173) Financial Report for the Nine Months Ended December 31, 2025  
**(iv) UI Bank Co., Ltd. [Non-consolidated]**

(Millions of yen, %)

		December 31, 2025 (A)	Difference (A) – (B)	September 30, 2025 (B)
(1) Capital ratio (%)	(2) / (3)	7.11	1.53	5.57
(2) Capital		17,666	4,815	12,850
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		20,265	4,974	15,291
Total provisions included in basic items in core capital		135	(7)	142
(3) Risk-weighted assets		248,277	17,970	230,306
(4) Total necessary capital	(3) × 4%	9,931	718	9,212

(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, %)

	December 31, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	September 30, 2025 (B)	December 31, 2024 (C)
Bankrupt and quasi-bankrupt assets	14,036	(436)	(4,455)	14,472	18,491
Doubtful assets	66,179	(1,300)	(7,813)	67,479	73,993
Substandard assets	5,288	386	(1,501)	4,901	6,789
Past-due loans (3 months or more)	249	106	(53)	143	302
Restructured loans	5,039	280	(1,447)	4,758	6,486
Subtotal (D)	85,504	(1,350)	(13,769)	86,854	99,274
Normal assets	4,933,094	48,361	79,510	4,884,733	4,853,583
Total credit balance (E)	5,018,598	47,010	65,740	4,971,587	4,952,857
Ratio to total credit balance (D) / (E)	1.70	(0.04)	(0.30)	1.74	2.00

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

(Millions of yen, %)

	December 31, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	September 30, 2025 (B)	December 31, 2024 (C)
Bankrupt and quasi-bankrupt assets	65	32	59	33	5
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Subtotal (D)	65	32	59	33	5
Normal assets	201,086	41,993	186,339	159,093	14,747
Total credit balance (E)	201,152	42,025	186,399	159,126	14,753
Ratio to total credit balance (D) / (E)	0.03	0.01	(0.00)	0.02	0.03

(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, %)

	December 31, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	September 30, 2025 (B)	December 31, 2024 (C)
Bankrupt and quasi-bankrupt assets	5,400	(561)	(2,723)	5,962	8,123
Doubtful assets	66,179	(1,300)	(7,813)	67,479	73,993
Substandard assets	5,288	386	(1,501)	4,901	6,789
Past-due loans (3 months or more)	249	106	(53)	143	302
Restructured loans	5,039	280	(1,447)	4,758	6,486
Subtotal (D)	76,867	(1,476)	(12,038)	78,344	88,906
Normal assets	4,933,094	48,361	79,510	4,884,733	4,853,583
Total credit balance (E)	5,009,962	46,885	67,472	4,963,077	4,942,490
Ratio to total credit balance (D) / (E)	1.53	(0.04)	(0.26)	1.57	1.79

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

(Millions of yen, %)

	December 31, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	September 30, 2025 (B)	December 31, 2024 (C)
Bankrupt and quasi-bankrupt assets	65	32	59	33	5
Doubtful assets	—	—	—	—	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Subtotal (D)	65	32	59	33	5
Normal assets	201,086	41,993	186,339	159,093	14,747
Total credit balance (E)	201,152	42,025	186,399	159,126	14,753
Ratio to total credit balance (D) / (E)	0.03	0.01	(0.00)	0.02	0.03

(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, %)

	December 31, 2025 (A)			September 30, 2025 (B)	December 31, 2024 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Loans (balance)	4,989,365	46,153	67,907	4,943,211	4,921,457
(Excluding offshore accounts) (D)	4,989,365	46,153	67,907	4,943,211	4,921,457
Loans to small and medium-sized enterprises (E)	3,922,837	33,036	(62,515)	3,889,800	3,985,353
Consumer loans	646,301	(8,529)	(41,941)	654,831	688,242
Percentage of total loans (E)/(D)	78.62	(0.06)	(2.35)	78.68	80.97

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

(Millions of yen, %)

	December 31, 2025 (A)			September 30, 2025 (B)	December 31, 2024 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Loans (balance)	201,009	41,989	186,262	159,020	14,746
(Excluding offshore accounts) (D)	201,009	41,989	186,262	159,020	14,746
Loans to small and medium-sized enterprises (E)	201,009	41,989	186,262	159,020	14,746
Consumer loans	201,009	41,989	190,052	159,020	10,957
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, %)

	December 31, 2025 (A)			September 30, 2025 (B)	December 31, 2024 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Loans (balance)	5,190,374	88,142	254,170	5,102,231	4,936,204
(Excluding offshore accounts) (D)	5,190,374	88,142	254,170	5,102,231	4,936,204
Loans to small and medium-sized enterprises (E)	4,123,846	75,025	123,746	4,048,821	4,000,100
Consumer loans	847,311	33,459	148,111	813,851	699,200
Percentage of total loans (E)/(D)	79.45	0.09	(1.58)	79.35	81.03

(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)

	December 31, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	September 30, 2025 (B)	December 31, 2024 (C)
Deposits (closing balance)	5,617,093	(146,377)	180,282	5,763,471	5,436,811
Personal deposits	2,909,099	13,507	(63,667)	2,895,592	2,972,766
Corporate deposits	2,336,076	(129,139)	202,563	2,465,216	2,133,513
Other deposits	371,917	(30,744)	41,386	402,662	330,531

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

(Millions of yen)

	December 31, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	September 30, 2025 (B)	December 31, 2024 (C)
Deposits (closing balance)	828,836	42,793	332,747	786,042	496,088
Personal deposits	813,119	35,036	317,030	778,082	496,088
Corporate deposits	15,717	7,757	15,717	7,959	—

(Note) UI Bank started handling corporate deposits in July 2025.

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

(Millions of yen)

	December 31, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	September 30, 2025 (B)	December 31, 2024 (C)
Deposits (closing balance)	6,445,930	(103,583)	513,030	6,549,514	5,932,899
Personal deposits	3,722,218	48,543	253,363	3,673,674	3,468,854
Corporate deposits	2,351,793	(121,382)	218,280	2,473,176	2,133,513
Other deposits	371,917	(30,744)	41,386	402,662	330,531

(Note) UI Bank started handling corporate deposits in July 2025.

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

(Millions of yen)

	December 31, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	September 30, 2025 (B)	December 31, 2024 (C)
Assets under management	452,728	10,183	19,064	442,544	433,664
Investment trust	160,517	6,787	6,434	153,730	154,082
Life insurance	277,784	2,537	12,441	275,247	265,342
Public bonds	14,426	858	187	13,567	14,239

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

(Millions of yen)

	December 31, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	September 30, 2025 (B)	December 31, 2024 (C)
Assets under management	452,767	91,190	144,080	361,577	308,687
Investment trust	379,334	72,461	95,745	306,872	283,589
Public bonds	645	99	413	545	231
Others	72,787	18,628	47,921	54,159	24,866

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

(Millions of yen)

	December 31, 2025 (A)	Difference (A) – (B)	Difference (A) – (C)	September 30, 2025 (B)	December 31, 2024 (C)
Assets under management	905,496	101,373	163,144	804,122	742,351
Investment trust	539,852	79,249	102,180	460,603	437,671
Life insurance	277,784	2,537	12,441	275,247	265,342
Public bonds	15,071	958	600	14,112	14,470
Other	72,787	18,628	47,921	54,159	24,866

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

(Millions of yen)

		Nine months ended December 31, 2025 (A)			Six months ended September 30, 2025 (B)	Nine months ended December 31, 2024 (C)
		Difference (A) – (B)	Difference (A) – (C)			
Construction cost credit trust	Value of transactions handled	38,467		9,484	23,503	28,983
	Closing balance	40,913	889	15,150	40,024	25,762
Real estate management trust	Value of transactions handled	7,557		(2,803)	7,350	10,360
	Closing balance	105,463	(7,354)	(1,479)	112,818	106,943
Other	Value of transactions handled	15		(9)	9	24
	Closing balance	694	(49)	(217)	743	911
Total	Value of transactions handled	46,040		6,671	30,863	39,368
	Closing balance	147,071	(6,514)	13,453	153,586	133,617

(Note) Comparison with the six months ended September 30, 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)

	December 31, 2025				December 31, 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	(1,077)	305	—	1,077	(1,383)	—	1,383
Other securities	(22,467)	1,904	34,471	56,939	(24,371)	18,204	42,576
Stocks	22,498	8,073	22,792	294	14,424	14,867	442
Bonds	(42,649)	(22,744)	151	42,801	(19,904)	228	20,133
Others	(2,316)	16,575	11,528	13,844	(18,891)	3,108	22,000

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

(Millions of yen)

	December 31, 2025				December 31, 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	(576)	639	—	576	(1,215)	—	1,215
Other securities	(21,986)	2,185	33,689	55,676	(24,172)	17,760	41,933
Stocks	21,784	7,834	22,078	294	13,950	14,391	440
Bonds	(41,685)	(22,070)	160	41,846	(19,615)	273	19,889
Others	(2,084)	16,422	11,450	13,535	(18,507)	3,095	21,603