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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)

October 30, 2026

Consolidated Financial Report for the Six Months Ended September 30, 2026 <Under Japanese GAAP>

Representative: Hisanobu Watanabe, President
Responsible person for inquiries: Akihiro Kawasumi, Director, Executive Officer, General Manager of Corporate Planning Division
Telephone: +81-3-6447-5799
Date of submission of semi-annual security report: November 20, 2026
Date to start dividend payment: December 2, 2026
Establishment of special transaction account: Not established
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

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

1. Consolidated Operating Performance for the Six Months Ended September 30, 2026 (From April 1, 2026 to September 30, 2026)

(1) Results in consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
September 30, 2026	106,403	19.4	29,258	5.8	19,721	2.5
September 30, 2025	89,101	15.7	27,631	45.1	19,227	48.8

(Note) Comprehensive income: Six months ended September 30, 2026: ¥14,830 million (49.5%)
Six months ended September 30, 2025: ¥29,378 million 515.3%

Six months ended	Profit attributable to owners of parent per share (¥)	Profit attributable to owners of parent per share (Diluted) (¥)
September 30, 2026	71.87	66.86
September 30, 2025	78.20	56.62

(Note) The Company conducted a share split at a ratio of eight shares for every one share of its common stock, with June 30, 2026 as the record date and July 1, 2026 as the effective date. Profit attributable to owners of parent per share has been calculated assuming that the share split had been conducted at the beginning of the previous consolidated fiscal year.

(2) Consolidated financial position

As of	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
September 30, 2026	7,659,265	396,571	5.1
March 31, 2026	7,317,357	423,440	5.7

(Reference)
Equity: As of September 30, 2026: ¥396,492 million As of March 31, 2026: ¥423,369 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, 2026	–	85.00	–	85.00	170.00
(presented on a post–stock-split basis)	–	10.62	–	10.62	21.25
Fiscal year ending March 31, 2027	–	15.00			
Fiscal year ending March 31, 2027 (Forecast)			–	15.00	30.00

(Notes) 1. Changes to the dividend forecast most recently announced: None
2. The number of common shares of the Company increased by 5,498,532 shares as the right to request acquisition with common shares as consideration in respect of all of the First Series Class I preferred shares was exercised on May 19 and May 27, 2026. In addition, the Company conducted a share split at a ratio of eight shares for every one share of its common stock, with June 30, 2026 as the record date and July 1, 2026 as the effective date.
3. "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, 2027 (From April 1, 2026 to March 31, 2027)

(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	58,600	(3.1)	40,000	(5.5)	143.11

(Notes) 1. Changes to the forecast of consolidated operating performance most recently announced: None
2. The forecast of profit attributable to owners of parent per share takes into account the impact of the conversion of the First Series Class I Preferred Shares into common shares and the share split, as noted under "2. Dividends." If the share split is not reflected, profit attributable to owners of parent per share would be ¥1,144.88 for the full year.

* Notes

(1) Significant changes in 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 "(4) Notes on Consolidated Interim Financial Statements (Notes on Changes in Accounting Policies) in 1. Consolidated Interim Financial Statements and Notes" on page 9 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)

As of September 30, 2026	289,189,176 shares
As of March 31, 2026	245,200,920 shares

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

As of September 30, 2026	2,178,004 shares
As of March 31, 2026	2,934,000 shares

c. Average number of shares during the period (cumulative from the beginning of the fiscal year)

Six months ended September 30, 2026	274,404,166 shares
Six months ended September 30, 2025	241,917,104 shares

(Notes) 1. 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.

2. The Company conducted a share split at a ratio of eight shares for every one share of its common stock, with June 30, 2026 as the record date and July 1, 2026 as the effective date. The total number of shares issued at the end of the period (including treasury shares), the number of treasury shares at the end of the period, and the average number of shares during the period (the six-month period) have been calculated on the assumption that the share split had been conducted at the beginning of the previous consolidated fiscal year.

(Overview of Non-consolidated Financial Results Statements)

1. Non-consolidated Operating Performance for the Six Months Ended September 30, 2026 (From April 1, 2026 to September 30, 2026)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Operating income		Operating profit		Ordinary profit		Net income	
Six months ended	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
September 30, 2026	53,311	—	51,583	—	51,379	—	51,328	—
September 30, 2025	4,653	(45.7)	3,338	(54.5)	3,184	(56.1)	3,098	(56.8)

	Net income per share
Six months ended	(¥)
September 30, 2026	187.06
September 30, 2025	11.52

(Notes) The Company conducted a share split at a ratio of eight shares for every one share of its common stock, with June 30, 2026 as the record date and July 1, 2026 as the effective date. Profit attributable to owners of parent per share has been calculated assuming that the share split had been conducted at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

As of	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
September 30, 2026	243,938	213,498	87.5
March 31, 2026	235,445	204,536	86.8

(Reference)
Equity: As of September 30, 2026: ¥213,490 million As of March 31, 2026: ¥204,526 million

(Note)
“Equity” consists of share acquisition rights at the end of the fiscal year 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).

<Reasons for the differences in the non-consolidated financial statements between the six months ended September 30, 2025 and 2026>
The differences in the actual numbers between the six months ended September 30, 2025 and 2026 are due to factors including dividend received from Kiraboshi Bank, Ltd., a consolidated subsidiary of the Company.

* This report is not subject to the scope of review by certified public accountants and audit corporations.

* Disclaimer and special note for referring to the forecast of operating performance

1. Since the Company falls under the category of specified company (a company undertaking businesses specified in Article 18, Paragraph 2 of the Cabinet Office Ordinance on Disclosure of Corporate Affairs, etc.), it prepares the Interim Consolidated and Non-consolidated Financial Statements for the interim accounting period.
2. 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, 2026	–	193.00	–	193.00	386.00
Fiscal year ending March 31, 2027	–	–			
Fiscal year ending March 31, 2027 (Forecast)			–	–	–

(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

Fiscal year ended March 31, 2026

(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

4. On May 27, 2026, the Company cancelled all of its First Series Class I preferred shares.

(*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, 2026	–	82.818	–	82.818	165.636
Fiscal year ending March 31, 2027	–	–			
Fiscal year ending March 31, 2027 (Forecast)			–	–	–

(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

Fiscal year ended March 31, 2026

(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

4. On May 25, 2026, the Company cancelled all of its Class II preferred shares.

1. Consolidated Interim Financial Statements and Notes

(1) Consolidated Interim Balance Sheets

(¥ million)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	826,022	713,115
Call loans and bills bought	8,709	10,412
Monetary claims bought	67,755	64,437
Trading securities	1,396	1,310
Money held in trust	6,434	7,164
Securities	878,090	1,125,410
Loans and bills discounted	5,277,513	5,490,039
Foreign exchanges	5,683	7,640
Lease receivables and investments in leases	35,126	36,109
Other assets	100,433	96,626
Property, plant and equipment	58,976	58,091
Intangible assets	14,999	14,309
Retirement benefit asset	50,529	51,871
Deferred tax assets	1,833	1,859
Customers' liabilities for acceptances and guarantees	7,581	5,604
Allowance for loan losses	(23,728)	(24,735)
Total assets	7,317,357	7,659,265
Liabilities		
Deposits	6,185,446	6,354,646
Negotiable certificates of deposit	403,200	385,200
Call money and bills sold	26,879	2,872
Cash collateral received for securities lent	108,051	340,875
Borrowed money	61,646	58,662
Foreign exchanges	816	1,815
Bonds payable	2,940	2,310
Other liabilities	92,175	106,234
Provision for bonuses	1,957	2,022
Provision for bonuses for directors (and other officers)	234	—
Provision for share-based payments	485	164
Retirement benefit liability	89	93
Provision for retirement benefits for directors (and other officers)	111	99
Provision for point card certificates	95	125
Provision for reimbursement of deposits	57	44
Provision for contingent loss	855	852
Reserves under special laws	0	0
Deferred tax liabilities	1,294	1,069
Acceptances and guarantees	7,581	5,604
Total liabilities	6,893,917	7,262,693

(¥ million)

	As of March 31, 2026	As of September 30, 2026
Net Assets		
Share capital	27,500	27,500
Capital surplus	151,099	111,345
Retained earnings	235,927	252,747
Treasury shares	(1,181)	(891)
Total shareholders' equity	413,344	390,701
Valuation difference on available-for-sale securities	(17,624)	(26,013)
Deferred gains or losses on hedges	9,974	15,060
Revaluation reserve for land	(242)	(242)
Foreign currency translation adjustment	57	58
Remeasurements of defined benefit plans	17,860	16,927
Total accumulated other comprehensive income	10,025	5,790
Share acquisition rights	9	7
Non-controlling interests	60	71
Total net assets	423,440	396,571
Total liabilities and net assets	7,317,357	7,659,265

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

(Consolidated Interim Statements of Income)

(¥ million)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	89,101	106,403
Interest income	57,777	67,249
Interest on loans and discounts	42,181	50,953
Interest and dividends on securities	12,946	12,861
Trust fees	176	147
Fees and commissions	13,847	15,966
Other operating income	1,463	4,034
Other ordinary income	15,836	19,004
Ordinary expenses	61,469	77,144
Interest expenses	12,495	18,836
Interest on deposits	10,255	14,222
Fees and commissions payments	2,192	2,504
Other operating expenses	963	6,703
General and administrative expenses	33,987	34,824
Other ordinary expenses	11,830	14,275
Ordinary profit	27,631	29,258
Extraordinary income	247	—
Gain on disposal of non-current assets	247	—
Extraordinary losses	40	16
Loss on disposal of non-current assets	40	16
Profit before income taxes	27,838	29,242
Income taxes – current	7,867	8,242
Income taxes – deferred	743	1,269
Total income taxes	8,611	9,512
Profit	19,227	19,729
Profit attributable to non-controlling interests	0	7
Profit attributable to owners of parent	19,227	19,721

(Consolidated Interim Statements of Comprehensive Income)

(¥ million)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit	19,227	19,729
Other comprehensive income	10,150	(4,899)
Valuation difference on available-for-sale securities	8,249	(9,070)
Deferred gains or losses on hedges	2,474	5,085
Foreign currency translation adjustment	0	1
Remeasurements of defined benefit plans	(581)	(932)
Share of other comprehensive income of entities accounted for using equity method	7	17
Comprehensive income	29,378	14,830
(Breakdown)		
Comprehensive income attributable to owners of parent	29,378	14,822
Comprehensive income attributable to non-controlling interests	0	7

(3) Consolidated Interim Statements of Changes in Net Assets

Six months ended September 30, 2025

(¥ million)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of the year	27,500	151,024	199,225	(1,309)	376,440
Changes of items during the reporting period					
Dividends of surplus			(2,753)		(2,753)
Profit attributable to owners of parent			19,227		19,227
Acquisition of treasury shares				(29)	(29)
Disposition of treasury shares		72		221	293
Net changes of items other than shareholders' equity during the reporting period					
Total changes of items during the reporting period	—	72	16,473	191	16,737
Balance at end of period	27,500	151,096	215,699	(1,117)	393,178

	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	(18,299)	2,498	(242)	36	10,845	(5,161)	9	28	371,316
Changes of items during the reporting period									
Dividends of surplus									(2,753)
Profit attributable to owners of parent									19,227
Acquisition of treasury shares									(29)
Disposition of treasury shares									293
Net changes of items other than shareholders' equity during the reporting period	8,257	2,474	—	0	(581)	10,150	—	0	10,151
Total changes of items during the reporting period	8,257	2,474	—	0	(581)	10,150	—	0	26,889
Balance at end of period	(10,042)	4,973	(242)	37	10,263	4,989	9	28	398,205

Six months ended September 30, 2026

(¥ million)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of the year	27,500	151,099	235,927	(1,181)	413,344
Cumulative effect of changes in accounting policies					
Balance at beginning of the year after adjustments for changes in accounting policies	27,500	151,099	235,927	(1,181)	413,344
Changes of items during the reporting period					
Dividends of surplus			(2,901)		(2,901)
Profit attributable to owners of parent			19,721		19,721
Acquisition of treasury shares				(40,023)	(40,023)
Disposition of treasury shares		246		313	559
Cancellation of treasury shares		(40,000)		40,000	―
Net changes of items other than shareholders' equity during the reporting period					
Total changes of items during the reporting period	―	(39,753)	16,820	289	(22,643)
Balance at end of period	27,500	111,345	252,747	(891)	390,701

	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	(17,624)	9,974	(242)	57	17,860	10,025	9	60	423,440
Cumulative effect of changes in accounting policies	664					664			664
Balance at beginning of the year after adjustments for changes in accounting policies	(16,959)	9,974	(242)	57	17,860	10,689	9	60	424,104
Changes of items during the reporting period									
Dividends of surplus									(2,901)
Profit attributable to owners of parent									19,721
Acquisition of treasury shares									(40,023)
Disposition of treasury shares									559
Cancellation of treasury shares									―
Net changes of items other than shareholders' equity during the reporting period	(9,053)	5,085	―	1	(932)	(4,899)	(1)	10	(4,890)
Total changes of items during the reporting period	(9,053)	5,085	―	1	(932)	(4,899)	(1)	10	(27,533)
Balance at end of period	(26,013)	15,060	(242)	58	16,927	5,790	7	71	396,571

(4) Notes on Consolidated Interim Financial Statements

(Notes on Changes in Accounting Policies)

The Company has applied the “Practical Guidelines on Accounting for Financial Instruments” (ASBJ Transferred Guidance No. 9, March 11, 2025; hereinafter, the “Revised Practical Guidelines on Financial Instruments”) from the beginning of the six-month period ended September 30, 2026. Accordingly, Paragraph 132-2 of the Revised Practical Guidelines on Financial Instruments has been applied. Under this paragraph, shares without market prices included in the constituent assets of partnerships and similar entities that meet the prescribed requirements (excluding shares of the Company’s subsidiaries and associates) are measured at fair value, which serves as the basis for the accounting treatment of investments in partnerships and similar entities.

Furthermore, with respect to the application of the Revised Practical Guidelines on Accounting for Financial Instruments, the Company has followed the transitional treatment prescribed in Paragraph 205-2. In accordance therewith, the amount equivalent to the equity portion of the valuation difference at the beginning of the initial fiscal year of application has been added to or deducted from the Valuation difference on available-for-sale securities at the beginning of the current interim consolidated fiscal year.

The effect of this change on the interim consolidated financial statements is immaterial.

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

(Acquisition and cancellation of treasury shares)

Pursuant to a resolution of the Board of Directors adopted at its meeting held on May 8, 2026, the Company acquired 2,000,000 of its own shares on May 25, 2026, and cancelled all of those shares on the same date. As a result, capital surplus decreased by ¥40,000 million.

Consequently, as of the end of the six months ended September 30, 2026, capital surplus amounted to ¥111,345 million and treasury shares amounted to ¥891 million.

(Notes on Premise of Going Concern)

Not applicable.

(Significant Changes in the Scope of Consolidation during the Six Months Ended September 30, 2026)

Not applicable.

(Notes on Significant Subsequent Event)

Not applicable.

(Reference)

Trust Asset Balance Table
(As of September 30, 2026)

(¥ million)

Assets	Value	Liability	Value
Loans and bills discounted	7,314	Specified money in trust	7,485
Loans on deeds	7,314	Monetary claims in trust	38,089
Monetary claims	37,824	Composite trusts	137,234
Other monetary claims	37,824		
Property, plant and equipment	132,660		
Movables	669		
Real estate	131,990		
Intangible assets	509		
Real property leasehold interest	509		
Other receivables	0		
Other receivables	0		
Cash and due from banks	4,500		
Deposits	4,500		
Total	182,809	Total	182,809

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

(1) Overview of Non-consolidated Financial Statements

October 30, 2026

Company name: Kiraboshi Bank, Ltd.
Representative: Hisanobu Watanabe, President
Responsible person for inquiries: Akihiro Kawasumi, Director, 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 Six Months Ended September 30, 2026 (From April 1, 2026 to September 30, 2026)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
Six months ended	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
September 30, 2026	82,503	18.1	26,601	3.0	18,169	0.6
September 30, 2025	69,826	12.2	25,821	36.9	18,053	36.8

(2) Non-consolidated financial position

	Total assets	Total net assets	Net assets to total assets ratio
As of	(¥ million)	(¥ million)	(%)
September 30, 2026	6,953,403	360,919	5.1
March 31, 2026	6,621,558	396,228	5.9

(Reference)
Equity: As of September 30, 2026: ¥360,919 million As of March 31, 2026: ¥396,228 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 Interim Balance Sheets

Kiraboshi Bank, Ltd.
(¥ million)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	561,800	602,376
Call loans	8,709	10,412
Monetary claims bought	50,829	45,027
Trading securities	1,396	1,310
Money held in trust	6,434	7,164
Securities	818,154	1,042,229
Loans and bills discounted	5,014,524	5,089,294
Foreign exchanges	5,683	7,640
Other assets	65,003	60,708
Other	65,003	60,708
Property, plant and equipment	63,694	62,789
Intangible assets	6,813	6,019
Prepaid pension cost	24,191	26,958
Deferred tax assets	6,054	5,922
Customers' liabilities for acceptances and guarantees	7,591	5,614
Allowance for loan losses	(19,325)	(20,065)
Total assets	6,621,558	6,953,403
Liabilities		
Deposits	5,406,026	5,477,770
Negotiable certificates of deposit	403,200	385,200
Call money	26,879	2,872
Cash collateral received for securities lent	108,051	340,875
Borrowed money	201,064	294,058
Foreign exchanges	816	1,815
Other liabilities	67,729	80,496
Income taxes payable	11,217	7,686
Lease liabilities	2,169	2,083
Asset retirement obligations	1,254	1,265
Other	53,088	69,461
Provision for bonuses	1,520	1,562
Provision for bonuses for directors (and other officers)	75	—
Provision for share-based payments	273	131
Provision for point card certificates	2	2
Provision for reimbursement of deposits	57	44
Provision for contingent loss	855	852
Deferred tax liabilities for land revaluation	1,186	1,186
Acceptances and guarantees	7,591	5,614
Total liabilities	6,225,329	6,592,484

(¥ million)

	As of March 31, 2026	As of September 30, 2026
Net Assets		
Share capital	43,734	43,734
Capital surplus	166,173	166,173
Legal capital surplus	32,922	32,922
Other capital surplus	133,250	133,250
Retained earnings	195,124	162,334
Legal retained earnings	11,259	11,259
Other retained earnings	183,864	151,075
General reserve	18,100	18,100
Retained earnings brought forward	165,764	132,975
Total shareholders' equity	405,032	372,243
Valuation difference on available-for-sale securities	(16,302)	(23,908)
Deferred gains or losses on hedges	9,974	15,060
Revaluation reserve for land	(2,475)	(2,475)
Total valuation and translation adjustments	(8,803)	(11,323)
Total net assets	396,228	360,919
Total liabilities and net assets	6,621,558	6,953,403

(3) Non-consolidated Interim Statements of Income

Kiraboshi Bank, Ltd.

(¥ million)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	69,826	82,503
Interest income	56,873	63,598
Interest on loans and discounts	41,635	48,484
Interest and dividends on securities	12,906	12,218
Trust fees	176	147
Fees and commissions	7,856	8,357
Other operating income	383	3,777
Other ordinary income	4,537	6,622
Ordinary expenses	44,004	55,901
Interest expenses	11,414	16,487
Interest on deposits	7,139	10,526
Fees and commissions payments	2,040	1,895
Other operating expenses	861	6,029
General and administrative expenses	27,490	27,570
Other ordinary expenses	2,197	3,918
Ordinary profit	25,821	26,601
Extraordinary income	139	—
Gain on disposal of non-current assets	139	—
Extraordinary losses	37	16
Loss on disposal of non-current assets	37	16
Income before income taxes	25,923	26,584
Income taxes – current	7,088	7,136
Income taxes – deferred	781	1,278
Total income taxes	7,870	8,415
Net income	18,053	18,169

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

(1) Overview of Non-consolidated Financial Statements

October 30, 2026

Company name: UI Bank Co., Ltd
Representative: Nobuyuki Yasuda, President
Responsible person for inquiries: Hajime Murakami, Executive Officer, 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 Six Months Ended September 30, 2026 (From April 1, 2026 to September 30, 2026)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
Six months ended	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
September 30, 2026	8,401	36.5	297	626.0	238	528.3
September 30, 2025	6,151	294.2	41	—	37	—

(2) Non-consolidated financial position

	Total assets	Total net assets	Net assets to total assets ratio
As of	(¥ million)	(¥ million)	(%)
September 30, 2026	940,698	26,243	2.7
March 31, 2026	829,502	18,927	2.2

(Reference)
Equity: As of September 30, 2026: ¥26,243 million As of March 31, 2026: ¥18,927 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 Interim Balance Sheets

UI Bank Co., Ltd.
(¥ million)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	270,506	123,149
Securities	78,368	103,101
Loans and bills discounted	468,640	701,691
Other assets	8,069	8,576
Other	8,069	8,576
Property, plant and equipment	27	29
Intangible assets	3,945	4,237
Allowance for loan losses	(54)	(88)
Total assets	829,502	940,698
Liabilities		
Deposits	805,988	909,550
Other liabilities	4,577	4,903
Income taxes payable	109	120
Other	4,468	4,782
Provision for bonuses for directors (and other officers)	5	—
Provision for share-based payments	3	—
Total liabilities	810,575	914,454
Net Assets		
Share capital	13,625	17,625
Capital surplus	13,175	17,175
Legal capital surplus	13,175	17,175
Retained earnings	(6,426)	(6,187)
Other retained earnings	(6,426)	(6,187)
Retained earnings brought forward	(6,426)	(6,187)
Total shareholders' equity	20,373	28,612
Valuation difference on available-for-sale securities	(1,446)	(2,368)
Total valuation and translation adjustments	(1,446)	(2,368)
Total net assets	18,927	26,243
Total liabilities and net assets	829,502	940,698

(3) Non-consolidated Interim Statements of Income

UI Bank Co., Ltd.
(¥ million)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	6,151	8,401
Interest income	3,560	5,566
Interest on loans and discounts	2,979	3,768
Interest and dividends on securities	223	1,245
Fees and commissions	1,779	2,834
Other operating income	786	—
Other ordinary income	24	0
Ordinary expenses	6,110	8,103
Interest expenses	3,175	3,738
Interest on deposits	3,175	3,737
Fees and commissions payments	412	926
Other operating expenses	58	598
General and administrative expenses	2,411	2,706
Other ordinary expenses	51	134
Ordinary profit	41	297
Income before income taxes	41	297
Income taxes – current	3	59
Total income taxes	3	59
Net income	37	238

Tokyo Kiraboshi Financial Group, Inc.

Financial Results for the Six Months of the Fiscal Year Ending March 31, 2027
- Supplementary Information -

Tokyo Kiraboshi Financial Group, Inc.

I. Overview of Financial Results for the Six Months Ended September 30, 2026

1. Status of Profit/Loss

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

(Millions of yen)

		Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
Ordinary income	1	106,403	17,302	89,101
Gross business profit	2	59,353	1,739	57,614
(Excluding gains/losses on bonds (five accounts total))	3	64,662	7,984	56,678
Net interest income	4	48,413	3,130	45,282
Trust fees	5	147	(28)	176
Net fees and commissions	6	13,461	1,806	11,655
Net other business income (loss)	7	(2,668)	(3,169)	500
Expenses (excluding non-recurring losses)	8	36,292	1,420	34,872
Credit-related costs	9	2,397	763	1,633
Write-off of loans	10	6	3	3
Transfer to specific allowance for loan losses	11	1,874	396	1,478
Other credit-related costs	12	516	364	152
Gains (losses) on stocks and other securities	13	6,056	2,082	3,974
Profit (loss) on investments based on the equity method	14	3	0	3
Others	15	2,534	(10)	2,545
Ordinary profit	16	29,258	1,626	27,631
Extraordinary profit (loss)	17	(16)	(223)	207
Income before income taxes	18	29,242	1,403	27,838
Total income taxes	19	9,512	901	8,611
Income taxes – current	20	8,242	374	7,867
Income taxes – deferred	21	1,269	526	743
Profit	22	19,729	501	19,227
Profit attributable to non-controlling interests	23	7	7	0
Profit attributable to owners of parent	24	19,721	494	19,227

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

Consolidated subsidiaries	25	20	2	18
Equity-method affiliates	26	3	–	3

(2) Kiraboshi Bank, Ltd.

[Non-consolidated]

(Millions of yen)

		Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
Ordinary income	1	82,503	12,676	69,826
Gross business profit	2	51,484	504	50,980
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	56,194	5,424	50,770
Gross domestic business profit	4	49,278	1,517	47,761
(Excluding gains/losses on bonds (five accounts total))	5	53,688	6,010	47,678
Net interest income	6	43,655	1,986	41,668
Trust fees	7	147	(28)	176
Net fees and commissions	8	6,343	667	5,676
Net other business income (loss)	9	(867)	(1,107)	240
Gross international business profit	10	2,205	(1,013)	3,219
(Excluding gains/losses on bonds (five accounts total))	11	2,505	(586)	3,092
Net interest income	12	3,472	(327)	3,799
Net fees and commissions	13	118	(20)	139
Net other business income (loss)	14	(1,384)	(666)	(718)
Expenses (excluding non-recurring losses)	15	29,033	626	28,406
Personnel expenses	16	11,099	(132)	11,231
Non-personnel expenses	17	15,336	979	14,356
Taxes	18	2,597	(220)	2,817
Net business income (before transfer to general allowance for loan losses) (Net business income)	19	22,451	(122)	22,574
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	27,161	4,798	22,363
Net core business income (excluding gains ([losses]) on cancellation of investment trusts)	21	27,976	5,636	22,339
Transfer to general allowance for loan losses (1)	22	302	487	(184)
Net business income	23	22,149	(609)	22,758
(Gains/losses on bonds (five accounts total))	24	(4,710)	(4,920)	210
Non-recurring profit (loss)	25	4,452	1,389	3,062
Loss from write-off of non-performing loans (2)	26	1,776	339	1,437
Write-off of loans	27	—	—	—
Transfer to specific allowance for loan losses	28	1,570	417	1,152
Loss (profit) on disposal of receivables	29	—	—	—
Provision for contingent loss	30	(2)	(74)	71
Credit guarantee association responsibility-sharing system charge	31	190	(8)	199
Other losses from write-off of non-performing loans	32	17	4	12
Reversal of allowance for loan losses (3)	33	—	—	—
Recoveries of written-off claim	34	7	6	1
Gains (losses) on stocks and other securities	35	5,657	1,532	4,124
Gain on sale of stocks and other securities	36	6,256	1,916	4,339
Loss on sale of stocks and other securities	37	599	384	215
Loss on devaluation of stocks and other securities	38	—	—	—
Other non-recurring profit (loss)	39	564	189	374
Ordinary profit	40	26,601	779	25,821
Extraordinary profit (loss)	41	(16)	(118)	101
Income before income taxes	42	26,584	661	25,923

(Millions of yen)

		Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
Income taxes	43	8,415	545	7,870
Income taxes – current	44	7,136	48	7,088
Income taxes – deferred	45	1,278	497	781
Net income	46	18,169	116	18,053

Credit-related costs (1)+(2)−(3)	47	2,079	827	1,252

[Consolidated]

(Millions of yen)

		Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
Ordinary income	48	86,336	12,935	73,400
Ordinary profit	49	27,145	556	26,588
Profit attributable to owners of parent	50	18,318	(209)	18,527

2. Business Income

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
Net business income (before provision for general allowance for loan losses)	22,451	(122)	22,574
Per employee (thousands of yen)	10,716	343	10,373
Business Income	22,149	(609)	22,758
Per employee (thousands of yen)	10,572	114	10,458
Net core business income	27,161	4,798	22,363
Per employee (thousands of yen)	12,965	2,688	10,276

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

3. Margin

Kiraboshi Bank, Ltd. [Non-consolidated]

<Combined basis>

(%)

		Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
Yields on interest-earning assets	(C)	1.91	0.20	1.71
Loans and bills discounted	(c)	1.92	0.24	1.68
Securities		2.43	(0.52)	2.95
Cost of funding	(D)	1.42	0.18	1.23
Deposits, etc.	(d)	0.43	0.17	0.26
External liabilities		1.28	0.13	1.14
Difference of interest rates between deposits and loans	(c)－(d)	1.48	0.07	1.41
Net interest margin	(C)－(D)	0.49	0.02	0.47

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

<Domestic Operations>

(%)

		Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
Yields on interest-earning assets	(C)	1.80	0.22	1.58
Loans and bills discounted	(c)	1.88	0.27	1.60
Securities		2.29	(0.71)	3.01
Cost of funding	(D)	1.38	0.18	1.19
Deposits, etc.	(d)	0.43	0.17	0.25
External liabilities		1.09	0.15	0.93
Difference of interest rates between deposits and loans	(c)－(d)	1.44	0.10	1.34
Net interest margin	(C)－(D)	0.41	0.03	0.38

(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]

(%)

	Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
On the basis of profit attributable to owners of parent	9.58	(0.38)	9.96

(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]

(%)

	Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
On the basis of net business income (before transfer to general allowance for loan losses)	11.81	(0.48)	12.30
On the basis of net business income	11.65	(0.74)	12.40
On the basis of net core business income	14.29	2.11	12.18
On the basis of net income	9.56	(0.27)	9.83

(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. [Consolidated]

(%)

	Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
On the basis of net business income (before transfer to general allowance for loan losses)	10.78	(0.64)	11.42
On the basis of net business income	10.63	(0.89)	11.52
On the basis of net core business income	13.10	1.79	11.31
On the basis of profit attributable to owners of parent	9.05	(0.58)	9.64

(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]

(%)

	Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
On the basis of gross core business profit	51.66	(4.28)	55.95
On the basis of gross business profit	56.39	0.67	55.72

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

6. Gain/Loss on Securities

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Six months ended Sept. 30, 2026 (A)	Difference (A) – (B)	Six months ended Sept. 30, 2025 (B)
Gains (losses) on bonds	(4,710)	(4,920)	210
Gain on sale of bonds	298	(54)	353
Gain on redemption of bonds	–	–	–
Loss on sale of bonds	5,009	4,865	143
Loss on redemption of bonds	–	–	–
Loss on devaluation of bonds	–	–	–
Gain (loss) on stocks	5,657	1,532	4,124
Gain on sale of equity securities	6,256	1,916	4,339
Loss on sale of equity securities	599	384	215
Loss on devaluation of equity securities	–	–	–

7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		September 30, 2026 (A)	Difference (A) – (B)	March 31, 2026 (B)
(1) Capital ratio (%)	(4)/(5)	8.48	(1.06)	9.54
(2) Basic items in core capital		407,688	(24,686)	432,374
(3) Adjustments in core capital		46,468	(239)	46,707
(4) Capital	(2) – (3)	361,220	(24,446)	385,666
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		386,381	(24,062)	410,443
Total provisions included in basic items in core capital		4,313	309	4,004
(5) Risk-weighted assets		4,257,972	219,434	4,038,537
(6) Total necessary capital	(5) × 4%	170,318	8,777	161,541

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

(Millions of yen, %)

		September 30, 2026 (A)	Difference (A) – (B)	March 31, 2026 (B)
(1) Capital ratio (%)	(4)/(5)	8.96	(0.13)	9.10
(2) Basic items in core capital		371,919	6,064	365,854
(3) Adjustments in core capital		22,583	1,071	21,511
(4) Capital	(2) – (3)	349,335	4,992	344,342
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		367,836	5,762	362,073
Total provisions included in basic items in core capital		4,082	301	3,781
(5) Risk-weighted assets		3,894,693	113,398	3,781,294
(6) Total necessary capital	(5) × 4%	155,787	4,535	151,251

(3) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

		September 30, 2026 (A)	Difference (A) – (B)	March 31, 2026 (B)
(1) Capital ratio (%)	(4)/(5)	9.05	(0.13)	9.18
(2) Basic items in core capital		396,126	5,241	390,884
(3) Adjustments in core capital		41,292	(270)	41,562
(4) Capital	(2) – (3)	354,833	5,511	349,322
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		374,836	5,911	368,925
Total provisions included in basic items in core capital		4,171	305	3,866
(5) Risk-weighted assets		3,919,127	117,515	3,801,612
(6) Total necessary capital	(5) × 4%	156,765	4,700	152,064

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

(Millions of yen, %)

		September 30, 2026 (A)	Difference (A) – (B)	March 31, 2026 (B)
(1) Capital ratio (%)	(4)/(5)	6.61	0.02	6.59
(2) Basic items in core capital		28,700	8,272	20,428
(3) Adjustments in core capital		2,901	164	2,737
(4) Capital	(2) – (3)	25,798	8,107	17,691
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		28,612	8,238	20,373
Total provisions included in basic items in core capital		88	33	54
(5) Risk-weighted assets		390,121	121,740	268,381
(6) Total necessary capital	(5) × 4%	15,604	4,869	10,735

(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.

II. Status of Loans

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

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Bankrupt and quasi-bankrupt assets	13,311	1,270	(1,160)	12,041	14,472
Doubtful assets	67,429	(1,758)	(50)	69,188	67,479
Substandard assets	5,575	137	673	5,438	4,901
Past-due loans (3 months or more)	—	(53)	(143)	53	143
Restructured loans	5,575	191	817	5,384	4,758
Subtotal	86,317	(350)	(537)	86,667	86,854
Normal assets	5,026,728	71,934	141,995	4,954,794	4,884,733
Total credit balance	5,113,045	71,583	141,457	5,041,462	4,971,587

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Bankrupt and quasi-bankrupt assets	42	9	8	32	33
Doubtful assets	155	66	155	89	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Subtotal	197	75	164	121	33
Normal assets	408,826	140,134	249,733	268,691	159,093
Total credit balance	409,024	140,210	249,897	268,813	159,126

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

(Ratio to total credit balance)

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

(%)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Bankrupt and quasi-bankrupt assets	0.26	0.02	(0.03)	0.23	0.29
Doubtful assets	1.31	(0.05)	(0.03)	1.37	1.35
Substandard assets	0.10	0.00	0.01	0.10	0.09
Past-due loans (3 months or more)	—	(0.00)	(0.00)	0.00	0.00
Restructured loans	0.10	0.00	0.01	0.10	0.09
Ratio to total credit balance	1.68	(0.03)	(0.05)	1.71	1.74

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

(%)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Bankrupt and quasi-bankrupt assets	0.01	(0.00)	(0.01)	0.01	0.02
Doubtful assets	0.03	0.00	0.03	0.03	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Ratio to total credit balance	0.04	0.00	0.02	0.04	0.02

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

[After partial direct write-offs]

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Bankrupt and quasi-bankrupt assets	4,393	(450)	(1,568)	4,844	5,962
Doubtful assets	67,429	(1,758)	(50)	69,188	67,479
Substandard assets	5,575	137	673	5,438	4,901
Past-due loans (3 months or more)	—	(53)	(143)	53	143
Restructured loans	5,575	191	817	5,384	4,758
Subtotal	77,399	(2,071)	(944)	79,471	78,344
Normal assets	5,026,728	71,934	141,995	4,954,794	4,884,733
Total credit balance	5,104,128	69,862	141,050	5,034,265	4,963,077

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Bankrupt and quasi-bankrupt assets	42	9	8	32	33
Doubtful assets	155	66	155	89	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Subtotal	197	75	164	121	33
Normal assets	408,826	140,134	249,733	268,691	159,093
Total credit balance	409,024	140,210	249,897	268,813	159,126

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

(Ratio to total credit balance)

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

(%)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Bankrupt and quasi-bankrupt assets	0.08	(0.01)	(0.03)	0.09	0.12
Doubtful assets	1.32	(0.05)	(0.03)	1.37	1.35
Substandard assets	0.10	0.00	0.01	0.10	0.09
Past-due loans (3 months or more)	—	(0.00)	(0.00)	0.00	0.00
Restructured loans	0.10	0.00	0.01	0.10	0.09
Ratio to total credit balance	1.51	(0.06)	(0.06)	1.57	1.57

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

(%)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Bankrupt and quasi-bankrupt assets	0.01	(0.00)	(0.01)	0.01	0.02
Doubtful assets	0.03	0.00	0.03	0.03	—
Substandard assets	—	—	—	—	—
Past-due loans (3 months or more)	—	—	—	—	—
Restructured loans	—	—	—	—	—
Ratio to total credit balance	0.04	0.00	0.02	0.04	0.02

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

2. Coverage Status of Loans Based on the Financial Reconstruction Act

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

(Millions of yen, %)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Covered amount (D)	68,870	(420)	122	69,290	68,748
Allowance for loan losses	16,748	508	1,674	16,239	15,073
Bankrupt and quasi-bankrupt assets	9,022	1,771	367	7,250	8,654
Doubtful assets	7,020	(1,334)	1,248	8,354	5,772
Substandard loans	705	71	58	634	646
Collateral guarantees, etc.	52,122	(928)	(1,552)	53,051	53,674
Bankrupt and quasi-bankrupt assets	4,289	(501)	(1,528)	4,790	5,817
Doubtful assets	46,978	(472)	(72)	47,450	47,050
Substandard loans	854	44	48	810	806
Problem assets (E)	86,317	(350)	(537)	86,667	86,854
Coverage ratio (D)/(E)	79.78	(0.16)	0.63	79.94	79.15

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

(Millions of yen, %)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Covered amount (D)	197	75	164	121	33
Allowance for loan losses	—	—	—	—	—
Bankrupt and quasi-bankrupt assets	—	—	—	—	—
Doubtful assets	—	—	—	—	—
Substandard loans	—	—	—	—	—
Collateral guarantees, etc.	197	75	164	121	33
Bankrupt and quasi-bankrupt assets	42	9	8	32	33
Doubtful assets	155	66	155	89	—
Substandard loans	—	—	—	—	—
Problem assets (E)	197	75	164	121	33
Coverage ratio (D)/(E)	100.00	—	—	100.00	100.00

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

3. Status of Allowance for Loan Losses

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Allowance for loan losses	20,065	739	1,401	19,325	18,663
General allowance for loan losses	3,914	302	(213)	3,611	4,128
Specific allowance for loan losses	16,151	437	1,615	15,713	14,535

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Allowance for loan losses	88	33	(54)	54	142
General allowance for loan losses	88	33	(54)	54	142
Specific allowance for loan losses	—	—	—	—	—

4. Status of Problem Assets Subject to Disclosure

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

[Six months ended September 30, 2026 (as of September 30, 2026)]

(Billions of yen)

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

Classification of borrowers		Classification			
		Not classified	Classification II	Classification III	Classification IV
Bankrupt borrowers 6.5 ＜1.1＞		6.3	0.2	— (0.0)	— (5.4)
Virtually bankrupt borrowers 6.7 ＜3.2＞		5.8	0.9	— (0.0)	— (3.4)
Borrowers with bankruptcy concerns 67.4		39.1	14.8	13.4 (7.0)	
Borrowers requiring caution 588.4	Substandard borrowers 6.5	1.2	5.3		
	Borrowers requiring caution, excluding substandard borrowers 581.8	160.5	421.2		
Normal borrowers 4,443.8		4,443.8			
Total 5,113.0 ＜5,104.1＞		4,656.9	442.6	13.4	—

Ratio to total debts	91.0%	8.6%	0.2%	—

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 13.3 ＜4.3＞		4.2	9.0	100.0% ＜100.0%＞
Doubtful assets 67.4		46.9	7.0	80.0%
Substandard loans 5.5	Past-due loans (3 months or more) —	0.8	0.7	27.9%
	Restructured loans 5.5			
Claims to borrowers requiring caution, excluding claims to substandard borrowers 582.8	Subtotal 86.3 ＜77.3＞	52.1	16.7	Total 79.7% ＜77.4%＞
Normal assets 5,026.7				
Total 5,113.0 ＜5,104.1＞				

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

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

[Six months ended September 30, 2026 (as of September 30, 2026)]

(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 0.1		0.0	0.0	— (—)	
Borrowers requiring caution 3.9	Substandard borrowers —	—	—		
	Borrowers requiring caution, excluding substandard borrowers 3.9	0.5	3.4		
Normal borrowers 404.8		404.8			
Total 409.0 ＜409.0＞		405.4	3.5	—	—

Ratio to total debts	99.1%	0.8%	—	—

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 0.1		0.1	—	100.0%
Substandard loans —	Past-due loans (3 months or more) —	—	—	—
	Restructured loans —			
Claims to borrowers requiring caution, excluding claims to substandard borrowers 3.9	Subtotal 0.1 ＜0.1＞	0.1	—	Total 100.0% ＜100.0%＞
Normal assets 408.8				
Total 409.0 ＜409.0＞				

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

5. Loan Breakdown by Industrial Sector

Kiraboshi Bank, Ltd. [Non-consolidated]

(i) Loan breakdown by industrial sector

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
All branches	5,089,294	74,770	146,083	5,014,524	4,943,211
Manufacturing	365,622	972	(9,272)	364,650	374,894
Agriculture, forestry	1,198	(63)	(100)	1,261	1,298
Fishery	280	—	(8)	280	288
Mining, quarrying of stone and gravel	1,271	(66)	(79)	1,337	1,350
Construction	210,600	(4,183)	(325)	214,783	210,925
Electricity, gas and heat supplies, and waterworks	38,129	(4,546)	(3,725)	42,675	41,854
Communication service	125,784	(40)	(3,255)	125,824	129,039
Transportation, postal activities	65,104	(3,648)	126	68,752	64,978
Commerce	458,693	(17,643)	(20,502)	476,336	479,195
Banks and other financial institutions	477,808	18,942	(12,303)	458,866	490,111
Real estate	1,488,072	53,707	96,887	1,434,365	1,391,185
(Real estate brokerage)	608,460	34,663	69,692	573,797	538,768
(Real estate leasing)	879,612	19,044	27,195	860,568	852,417
Goods rental and leasing	99,924	7,000	(8,181)	92,924	108,105
Scientific research, professional and technical services	110,096	(15,235)	9,353	125,331	100,743
Accommodations	14,508	742	(155)	13,766	14,663
Restaurant businesses	58,060	1,271	6,638	56,789	51,422
Living-related and personal services, amusement services	85,547	(3,546)	8,910	89,093	76,637
Education, learning support	40,934	2,136	(1,589)	38,798	42,523
Medical healthcare and welfare	243,569	22,577	31,584	220,992	211,985
Other services	137,305	(2,718)	10,624	140,023	126,681
Local governments	398,566	37,535	77,655	361,031	320,911
Other	668,212	(18,423)	(36,201)	686,635	704,413

(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)

(%)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
All branches	100.00%	—	—	100.00%	100.00%
Manufacturing	7.18%	(0.08%)	(0.39%)	7.27%	7.58%
Agriculture, forestry	0.02%	(0.00%)	(0.00%)	0.02%	0.02%
Fishery	0.00%	—	(0.00%)	0.00%	0.00%
Mining, quarrying of stone and gravel	0.02%	(0.00%)	(0.00%)	0.02%	0.02%
Construction	4.13%	(0.14%)	(0.12%)	4.28%	4.26%
Electricity, gas and heat supplies, and waterworks	0.74%	(0.10%)	(0.09%)	0.85%	0.84%
Communication service	2.47%	(0.03%)	(0.13%)	2.50%	2.61%
Transportation, postal activities	1.27%	(0.09%)	(0.03%)	1.37%	1.31%
Commerce	9.01%	(0.48%)	(0.68%)	9.49%	9.69%
Banks and other financial institutions	9.38%	0.23%	(0.52%)	9.15%	9.91%
Real estate	29.23%	0.63%	1.09%	28.60%	28.14%
(Real estate brokerage)	11.95%	0.51%	1.05%	11.44%	10.89%
(Real estate leasing)	17.28%	0.12%	0.03%	17.16%	17.24%
Goods rental and leasing	1.96%	0.11%	(0.22%)	1.85%	2.18%
Scientific research, professional and technical services	2.16%	(0.33%)	0.12%	2.49%	2.03%
Accommodations	0.28%	0.01%	(0.01%)	0.27%	0.29%
Restaurant businesses	1.14%	0.00%	0.10%	1.13%	1.04%
Living-related and personal services, amusement services	1.68%	(0.09%)	0.13%	1.77%	1.55%
Education, learning support	0.80%	0.03%	(0.05%)	0.77%	0.86%
Medical healthcare and welfare	4.78%	0.37%	0.49%	4.40%	4.28%
Other services	2.69%	(0.09%)	0.13%	2.79%	2.56%
Local governments	7.83%	0.63%	1.33%	7.19%	6.49%
Other	13.12%	(0.56%)	(1.12%)	13.69%	14.25%

(iii) Risk-monitored loans by industrial sector

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
All branches	86,317	(350)	(537)	86,667	86,854
Manufacturing	11,311	(366)	(1,988)	11,678	13,299
Agriculture, forestry	—	—	—	—	—
Fishery	280	—	280	280	—
Mining, quarrying of stone and gravel	413	(12)	(23)	426	437
Construction	7,960	(266)	917	8,226	7,042
Electricity, gas and heat supplies, and waterworks	—	—	—	—	—
Communication service	6,197	154	1,346	6,042	4,850
Transportation, postal activities	2,859	(192)	(417)	3,051	3,277
Commerce	28,527	2,148	1,628	26,378	26,898
Banks and other financial institutions	1,424	1,122	1,138	301	285
Real estate	4,883	(962)	(103)	5,846	4,987
(Real estate brokerage)	1,536	(826)	539	2,363	997
(Real estate leasing)	3,346	(135)	(643)	3,482	3,990
Goods rental and leasing	36	(34)	(253)	70	290
Scientific research, professional and technical services	3,566	201	391	3,365	3,174
Accommodations	674	(362)	(405)	1,037	1,080
Restaurant businesses	3,971	(616)	(485)	4,587	4,456
Living-related and personal services, amusement services	3,562	(416)	(461)	3,978	4,023
Education, learning support	1,009	(139)	(1,035)	1,148	2,045
Medical healthcare and welfare	2,851	(304)	(105)	3,155	2,957
Other services	3,023	(113)	(683)	3,137	3,706
Local governments	—	—	—	—	—
Other	3,763	(191)	(276)	3,954	4,039

6. Deposits and Loans

(i) Status of loans

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

(Millions of yen, %)

		September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Loans (balance)		5,089,294	74,769	146,083	5,014,524	4,943,211
(Excluding offshore accounts)	(D)	5,089,294	74,769	146,083	5,014,524	4,943,211
Loans to small and medium-sized enterprises	(E)	4,003,076	31,136	113,275	3,971,939	3,889,800
Small and medium-sized enterprise loans		3,391,856	55,632	156,886	3,336,224	3,234,969
Personal loans		611,219	(24,496)	(43,611)	635,715	654,831
Percentage of total loans	(E)/(D)	78.65	(0.55)	(0.03)	79.20	78.68
Loans (average balance)		5,018,189	65,740	75,403	4,952,449	4,942,785

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

(Millions of yen, %)

		September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Loans (balance)		408,691	140,051	249,671	268,640	159,020
(Excluding offshore accounts)	(D)	408,691	140,051	249,671	268,640	159,020
Loans to small and medium-sized enterprises	(E)	408,691	140,051	249,671	268,640	159,020
Small and medium-sized enterprise loans		—	—	—	—	—
Personal loans		408,691	140,051	249,671	268,640	159,020
Percentage of total loans	(E)/(D)	100.00	—	—	100.00	100.00
Loans (average balance)		326,983	173,416	218,046	153,566	108,936

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

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

(Millions of yen, %)

		September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Loans (balance)		5,497,986	214,821	395,754	5,283,165	5,102,231
(Excluding offshore accounts)	(D)	5,497,986	214,821	395,754	5,283,165	5,102,231
Loans to small and medium-sized enterprises	(E)	4,411,767	171,187	362,946	4,240,580	4,048,821
Small and medium-sized enterprise loans		3,391,856	55,632	156,886	3,336,224	3,234,969
Personal loans		1,019,911	115,555	206,059	904,355	813,851
Percentage of total loans	(E)/(D)	80.24	(0.02)	0.88	80.26	79.35
Loans (average balance)		5,345,172	239,156	293,450	5,106,015	5,051,722

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

(ii) Consumer loan balance

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Consumer loan balance	611,219	(24,496)	(43,611)	635,715	654,831
Housing-related loans	534,317	(23,708)	(47,754)	558,026	582,072
Other loans	76,901	(787)	4,143	77,689	72,758

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Consumer loan balance	408,691	140,051	249,671	268,640	159,020
Housing-related loans	271,400	101,589	173,258	169,811	98,141
Other loans	137,291	38,462	76,413	98,829	60,878

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Consumer loan balance	1,019,911	115,555	206,059	904,355	813,851
Housing-related loans	805,718	77,880	125,503	727,837	680,214
Other loans	214,192	37,674	80,556	176,518	133,636

(iii) Status of deposits

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Deposits (closing balance)	5,862,970	53,744	(62,500)	5,809,226	5,925,471
Deposits	5,477,770	71,744	(285,700)	5,406,026	5,763,471
Personal deposits	2,834,312	(44,656)	(61,279)	2,878,968	2,895,592
Corporate deposits	2,297,915	(33,224)	(167,301)	2,331,140	2,465,216
Other deposits	345,542	149,625	(57,120)	195,917	402,662
Negotiable certificates of deposit	385,200	(18,000)	223,200	403,200	162,000
Deposit (average balance)	5,804,517	18,547	(10,050)	5,785,970	5,814,568
Deposits	5,445,123	(141,748)	(200,383)	5,586,871	5,645,507
Negotiable certificates of deposit	359,394	160,296	190,333	199,098	169,061

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Deposits (closing balance)	909,550	103,561	123,508	805,988	786,042
Deposits	909,550	103,561	123,508	805,988	786,042
Personal deposits	814,537	49,886	36,455	764,651	778,082
Corporate deposits	95,013	53,675	87,053	41,337	7,959
Deposit (average balance)	808,993	32,315	68,435	776,678	740,558
Deposits	808,993	32,315	68,435	776,678	740,558

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Deposits (closing balance)	6,772,521	157,306	61,007	6,615,214	6,711,514
Deposits	6,387,321	175,306	(162,192)	6,212,014	6,549,514
Personal deposits	3,648,850	5,230	(24,824)	3,643,619	3,673,674
Corporate deposits	2,392,928	20,451	(80,248)	2,372,477	2,473,176
Other deposits	345,542	149,625	(57,120)	195,917	402,662
Negotiable certificates of deposit	385,200	(18,000)	223,200	403,200	162,000
Deposit (average balance)	6,613,511	50,862	58,384	6,562,648	6,555,126
Deposits	6,254,116	(109,433)	(131,948)	6,363,550	6,386,065
Negotiable certificates of deposit	359,394	160,296	190,333	199,098	169,061

(iv) Deposits and loan balances by region

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Deposits	5,477,770	71,744	(285,700)	5,406,026	5,763,471
Tokyo Metropolis	4,207,817	46,686	(310,950)	4,161,131	4,518,768
Kanagawa Prefecture	1,174,502	16,041	26,758	1,158,461	1,147,743
Others	95,450	9,016	(1,509)	86,434	96,959
Loans and bills discounted	5,089,294	74,769	146,083	5,014,524	4,943,211
Tokyo Metropolis	4,486,803	77,313	151,161	4,409,490	4,335,642
Kanagawa Prefecture	536,407	(3,450)	(5,430)	539,857	541,837
Others	66,083	906	352	65,177	65,731

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Deposits	909,550	103,561	123,508	805,988	786,042
Tokyo Metropolis	464,767	67,086	100,816	397,681	363,951
Kanagawa Prefecture	186,577	22,839	28,109	163,738	158,468
Others*	258,204	13,635	(5,418)	244,569	263,622
Loans and bills discounted	408,691	140,051	249,671	268,640	159,020
Tokyo Metropolis	247,040	84,862	151,179	162,177	95,861
Kanagawa Prefecture	46,746	18,675	29,910	28,071	16,836
Others*	114,904	36,513	68,581	78,391	46,322

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

* Distribution in other regions

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Deposits	258,204	13,635	(5,418)	244,569	263,622
Kanto	108,621	6,177	275	102,444	108,346
Kansai	55,192	6,339	1,643	48,853	53,548
Tokai	28,680	468	(2,778)	28,212	31,458
Others	65,710	650	(4,559)	65,059	70,269
Loans and bills discounted	114,904	36,513	68,581	78,391	46,322
Kanto	41,891	12,816	24,216	29,074	17,674
Kansai	21,931	8,368	15,443	13,563	6,488
Tokai	18,321	5,727	10,145	12,593	8,176
Others	32,759	9,600	18,776	23,159	13,982

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Deposits	6,387,321	175,306	(162,192)	6,212,014	6,549,514
Tokyo Metropolis	4,672,585	113,773	(210,134)	4,558,812	4,882,719
Kanagawa Prefecture	1,361,080	38,881	54,868	1,322,199	1,306,211
Others	353,654	22,651	(6,927)	331,003	360,582
Loans and bills discounted	5,497,986	214,821	395,754	5,283,165	5,102,231
Tokyo Metropolis	4,733,844	162,176	302,340	4,571,667	4,431,503
Kanagawa Prefecture	583,154	15,224	24,479	567,929	558,674
Others	180,988	37,419	68,934	143,568	112,053

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

(v) Assets under management

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Assets under management	467,231	13,332	24,686	453,898	442,544
Investment trust	162,128	5,372	8,398	156,756	153,730
Life insurance	283,881	2,809	8,633	281,072	275,247
Public bonds	21,221	5,151	7,653	16,069	13,567

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Assets under management	536,491	60,997	174,914	475,494	361,577
Investment trust	428,170	39,146	121,297	389,023	306,872
Life insurance	891	891	891	—	—
Public bonds	1,205	567	660	638	545
Others	106,224	20,391	52,065	85,832	54,159

(Note) Kiraboshi Life Design Securities Co., Ltd. began offering life insurance products in April 2026.

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

(Millions of yen)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Assets under management	1,003,723	74,330	199,600	929,392	804,122
Investment trust	590,298	44,518	129,695	545,780	460,603
Life insurance	284,772	3,700	9,525	281,072	275,247
Public bonds	22,426	5,718	8,313	16,707	14,112
Other	106,224	20,391	52,065	85,832	54,159

(Note) Kiraboshi Life Design Securities Co., Ltd. began offering life insurance products in April 2026.

(vi) Status of branches and employees

Kiraboshi Bank, Ltd. [Non-consolidated]

(Branches, persons)

	September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	September 30, 2025 (C)
Domestic head office and branch offices (including representative offices)	164	―	1	164	163
Tokyo Metropolis	119	―	1	119	118
Kanagawa Prefecture	41	―	―	41	41
Others	4	―	―	4	4
Number of executives and employees	2,083	20	(71)	2,063	2,154
Number of executives	10	1	―	9	10
Number of employees	2,073	19	(71)	2,054	2,144

(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)

		Six months ended September 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	Fiscal year ended March 31, 2026 (B)	Six months ended September 30, 2025 (C)
Construction cost credit trust	Value of transactions handled	11,610		(11,892)	57,011	23,503
	Closing balance	38,089	(12,674)	(1,934)	50,764	40,024
Real estate management trust	Value of transactions handled	11,714		4,363	19,669	7,350
	Closing balance	137,234	13,524	24,415	123,709	112,818
Other	Value of transactions handled	5		(3)	815	9
	Closing balance	7,485	2,759	6,742	4,726	743
Total	Value of transactions handled	23,330		(7,532)	77,495	30,863
	Closing balance	182,809	3,608	29,223	179,201	153,586

(Note) Comparison with the fiscal year ended March 31, 2026, is not presented because the calculation period is different for the value of transactions handled.

III. Valuation Gain/Loss on Securities

1. Valuation Standards

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

2. Gain/Loss on Valuation

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

(Millions of yen)

	September 30, 2026				September 30, 2025		
	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	(1,297)	(276)	–	1,297	(1,020)	–	1,020
Other securities	(44,285)	(22,805)	28,284	72,570	(21,480)	25,716	47,197
Stocks	25,282	6,577	25,741	458	18,705	19,195	489
Bonds	(48,750)	(16,108)	106	48,857	(32,642)	191	32,833
Others	(20,817)	(13,274)	2,436	23,254	(7,543)	6,330	13,873
Total	(45,583)	(23,082)	28,284	73,867	(22,500)	25,716	48,217

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

(Millions of yen)

	September 30, 2026				September 30, 2025		
	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	(554)	112	–	554	(666)	–	666
Other securities	(43,229)	(21,927)	26,356	69,585	(21,302)	25,000	46,302
Stocks	23,546	5,504	24,004	458	18,041	18,531	489
Bonds	(47,044)	(14,942)	108	47,152	(32,101)	209	32,311
Others	(19,731)	(12,488)	2,243	21,974	(7,242)	6,258	13,501
Total	(43,783)	(21,814)	26,356	70,139	(21,968)	25,000	46,968