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

August 3, 2026

Consolidated Financial Report for the Three Months Ended June 30, 2026 <Under Japanese GAAP>

Representative: Hisanobu Watanabe, President
Responsible person for inquiries: Akihiro Kawasumi, Director, Executive Officer, General Manager of Corporate Planning Division
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Date to start dividend payment: ー
Establishment of special transaction account: Not established
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

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

(1) Results in consolidated operations (cumulative)

(Percentages represent year-on-year changes)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
June 30, 2026	51,098	31.5	12,061	44.7	8,121	40.8
June 30, 2025	38,854	0.0	8,332	(13.7)	5,765	(11.4)

(Note) Comprehensive income: Three months ended June 30, 2026: ¥14,803 million (37.0%)
Three months ended June 30, 2025: ¥10,804 million —%

Three months ended	Profit attributable to owners of parent per share (¥)	Profit attributable to owners of parent per share (Diluted) (¥)
June 30, 2026	30.99	26.77
June 30, 2025	23.85	16.99

(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 (%)
June 30, 2026	7,544,298	395,324	5.2
March 31, 2026	7,317,357	423,440	5.7

(Reference)
Equity:
As of June 30, 2026: ¥395,247 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	–				
Fiscal year ending March 31, 2027 (Forecast)		15.00	–	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 year-on-year increases or decreases)

	Ordinary profit		Profit attributable to owners of parent		Profit attributable to owners of parent per share
	(¥ million)	(%)	(¥ million)	(%)	(¥)
Second-quarter period (cumulative)	26,100	(5.5)	17,700	(7.9)	64.88
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 ¥519.08 for the second-quarter period (cumulative) and ¥1,144.88 for the full year.

* 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 Quarterly Accounting Treatment Specific to the Preparation of 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

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 “(3) Notes on Quarterly Consolidated Financial Statements (Notes on Changes in Accounting Policies) in 2. Quarterly Consolidated Financial Statements and Notes” on page 7 of the Attached Materials.

(4) Number of shares issued (common stock)

a. Total number of shares issued at the end of the period (including treasury shares)	
As of June 30, 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 June 30, 2026	2,951,088 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)	
Three months ended June 30, 2026	262,065,287 shares
Three months ended June 30, 2025	241,801,768 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. 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.

* 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, 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 ending 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 ending 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 First Series Class II preferred shares.

1. Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheet

(¥ million)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	826,022	792,517
Call loans and bills bought	8,709	10,082
Monetary claims bought	67,755	61,845
Trading securities	1,396	1,383
Money held in trust	6,434	6,559
Securities	878,090	1,041,398
Loans and bills discounted	5,277,513	5,364,791
Foreign exchanges	5,683	7,294
Lease receivables and investments in leases	35,126	35,018
Other assets	100,433	113,960
Property, plant and equipment	58,976	58,544
Intangible assets	14,999	14,895
Retirement benefit asset	50,529	51,222
Deferred tax assets	1,833	1,914
Customers' liabilities for acceptances and guarantees	7,581	8,223
Allowance for loan losses	(23,728)	(25,353)
Total assets	7,317,357	7,544,298
Liabilities		
Deposits	6,185,446	6,323,795
Negotiable certificates of deposit	403,200	345,200
Call money and bills sold	26,879	11,299
Cash collateral received for securities lent	108,051	289,675
Borrowed money	61,646	60,494
Foreign exchanges	816	1,724
Bonds payable	2,940	2,630
Other liabilities	92,175	99,325
Provision for bonuses	1,957	554
Provision for bonuses for directors (and other officers)	234	—
Provision for share-based payments	485	485
Retirement benefit liability	89	92
Provision for retirement benefits for directors (and other officers)	111	99
Provision for point card certificates	95	113
Provision for reimbursement of deposits	57	48
Provision for contingent loss	855	855
Reserves under special laws	0	0
Deferred tax liabilities	1,294	4,356
Acceptances and guarantees	7,581	8,223
Total liabilities	6,893,917	7,148,974

(¥ million)

	As of March 31, 2026	As of June 30, 2026
Net Assets		
Share capital	27,500	27,500
Capital surplus	151,099	111,099
Retained earnings	235,927	241,148
Treasury shares	(1,181)	(1,203)
Total shareholders' equity	413,344	378,544
Valuation difference on available-for-sale securities	(17,624)	(13,480)
Deferred gains or losses on hedges	9,974	12,968
Revaluation reserve for land	(242)	(242)
Foreign currency translation adjustment	57	63
Remeasurements of defined benefit plans	17,860	17,394
Total accumulated other comprehensive income	10,025	16,703
Share acquisition rights	9	9
Non-controlling interests	60	67
Total net assets	423,440	395,324
Total liabilities and net assets	7,317,357	7,544,298

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

(Quarterly Consolidated Statement of Income)

(¥ million)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	38,854	51,098
Interest income	25,665	31,423
Interest on loans and discounts	20,790	24,559
Interest and dividends on securities	3,577	5,179
Trust fees	62	69
Fees and commissions	6,418	7,485
Other operating income	603	1,351
Other ordinary income	6,104	10,768
Ordinary expenses	30,522	39,036
Interest expenses	5,812	8,616
Interest on deposits	4,680	6,494
Fees and commissions payments	973	1,044
Other operating expenses	1,637	3,964
General and administrative expenses	17,211	17,650
Other ordinary expenses	4,888	7,760
Ordinary profit	8,332	12,061
Extraordinary income	117	－
Gain on disposal of non-current assets	117	－
Extraordinary losses	8	0
Loss on disposal of non-current assets	8	0
Profit before income taxes	8,441	12,061
Income taxes	2,676	3,935
Profit	5,765	8,125
Profit (Loss) attributable to non-controlling interests	(0)	3
Profit attributable to owners of parent	5,765	8,121

(Quarterly Consolidated Statement of Comprehensive Income)

(¥ million)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	5,765	8,125
Other comprehensive income	5,039	6,677
Valuation difference on available-for-sale securities	6,041	4,118
Deferred gains or losses on hedges	342	2,994
Foreign currency translation adjustment	(6)	6
Remeasurements of defined benefit plans	(1,342)	(465)
Share of other comprehensive income of entities accounted for using equity method	4	24
Comprehensive income	10,804	14,803
(Breakdown)		
Comprehensive income attributable to owners of parent	10,804	14,799
Comprehensive income attributable to non-controlling interests	(0)	3

(3) Notes on Quarterly Consolidated 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 first quarter under review . 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.

The Revised Practical Guidelines on Accounting for Financial Instruments have been applied in accordance with the transitional treatment prescribed in Paragraph 205-2 thereof. The effect of this application on the quarterly consolidated financial statements is immaterial.

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

(Treatment of tax expense)

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

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

(Notes on Segment Information, etc.)

[Segment Information]

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

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

(Millions of yen)

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

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

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

2. Difference between total amount of profit or loss of reportable segments and recorded amounts in the quarterly consolidated statement of income, and the principal components of the difference (matters relating to adjustment of difference)

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

(Millions of yen)

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

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

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

(Millions of yen)

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

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

(Significant impairment loss on non-current assets)

Not applicable

(Significant change in the amount of goodwill)

Not applicable

(Significant gain on bargain purchase)

Not applicable

Three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

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	42,418	3,899	46,317	4,798	51,116
Intersegment ordinary income	175	243	419	53,312	53,732
Total	42,593	4,143	46,737	58,111	104,848
Segment profit	11,148	149	11,297	51,813	63,111

(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	46,737
Ordinary income categorized in "Other"	58,111
Purchase accounting adjustment	(18)
Elimination of inter-segment transactions	(53,732)
Ordinary income in the quarterly consolidated statement of income	51,098

(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	11,297
Income in “Other”	51,813
Purchase accounting adjustment	(50)
Elimination of inter-segment transactions	(50,999)
Ordinary profit in the quarterly consolidated statement of income	12,061

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)

(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 three months ended June 30, 2026, capital surplus amounted to ¥111,099 million and treasury shares amounted to ¥1,203 million.

(Notes on Premise of Going Concern)

Not applicable

(Notes on Quarterly Consolidated Statement of Cash Flows)

No quarterly consolidated statement of cash flows is prepared for the three months ended June 30, 2026. Presented below are depreciation (including amortization related to intangible fixed assets excluding goodwill) and amortization of goodwill for the three-month periods.

	Three months ended June 30, 2025	Three months ended June 30, 2026
Depreciation	1,850 million yen	1,860 million yen
Amortization of goodwill	125 million yen	125 million yen

(Significant Changes in the Scope of Consolidation during the Three Months Ended June 30, 2026)

Not applicable

(Notes on Significant Subsequent Event)

Not applicable

2. Supplementary Information on the Financial Results for the Three Months Ended June 30, 2026

(1) Status of Profit/Loss

(i) Tokyo Kiraboshi Financial Group, Inc.

[Consolidated]

(Millions of yen)

		Three months ended June 30, 2026 (A)	Difference (A) – (B)	Three months ended June 30, 2025 (B)
Ordinary income	1	51,098	12,243	38,854
Gross business profit	2	26,704	2,376	24,328
(Excluding gains/losses on bonds (five accounts total))	3	29,889	5,963	23,926
Net interest income	4	22,806	2,953	19,853
Trust fees	5	69	7	62
Net fees and commissions	6	6,441	995	5,445
Net other business income (loss)	7	(2,613)	(1,579)	(1,033)
Expenses (excluding non-recurring losses)	8	18,337	720	17,616
Credit-related costs	9	1,754	1,281	473
Gains (losses) on stocks and other securities	10	4,282	3,497	784
Profit (loss) on investments based on the equity method	11	3	1	1
Others	12	1,163	(145)	1,308
Ordinary profit	13	12,061	3,728	8,332
Extraordinary profit (loss)	14	(0)	(109)	109
Profit before income taxes	15	12,061	3,619	8,441
Income taxes	16	3,935	1,259	2,676
Profit	17	8,125	2,359	5,765
Profit (loss) attributable to non-controlling interests	18	3	3	(0)
Profit attributable to owners of parent	19	8,121	2,356	5,765

(ii) Kiraboshi Bank, Ltd.

[Non-consolidated]

(Millions of yen)

		Three months ended June 30, 2026 (A)	Difference (A) – (B)	Three months ended June 30, 2025 (B)
Ordinary income	1	39,668	9,469	30,199
Gross business profit	2	22,445	1,391	21,054
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	25,339	4,354	20,985
Net interest income	4	21,795	1,665	20,129
Trust fees	5	69	7	62
Net fees and commissions	6	2,972	588	2,384
Net other business income (loss)	7	(2,392)	(870)	(1,521)
Expenses (excluding non-recurring losses)	8	14,709	335	14,373
Personnel expenses	9	5,586	(77)	5,663
Non-personnel expenses	10	7,811	403	7,408
Taxes	11	1,311	9	1,301
Net business income (before transfer to general allowance for loan losses) (Net business income)	12	7,736	1,055	6,680
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	13	10,629	4,018	6,611
Net core business income (excluding gains (losses) on cancellation of investment trusts)	14	11,044	4,456	6,587
Transfer to general allowance for general loan losses (1)	15	4	7	(3)
Net business income	16	7,731	1,047	6,684
(Gains/losses on bonds (five accounts total))	17	(2,893)	(2,963)	69
Non-recurring profit (loss)	18	3,307	2,175	1,131
Loss from write-off of non-performing loans (2)	19	1,619	1,302	317
Write-off of loans	20	—	—	—
Transfer to specific allowance for loan losses	21	1,533	1,344	188
Loss on disposal of receivables	22	—	—	—
Provision for contingent loss	23	0	(25)	26
Credit guarantee association responsibility-sharing system charge	24	73	(21)	95
Other losses from write-off of non-performing loans	25	11	4	7
Reversal of allowance for loan losses (3)	26	—	—	—
Recoveries of written-off claim	27	0	(0)	0
Gains (losses) on stocks and other securities	28	4,473	3,688	784
Other non-recurring profit (loss)	29	453	(210)	663
Ordinary profit	30	11,039	3,223	7,816
Extraordinary profit (loss)	31	(0)	(111)	111
Profit before income taxes	32	11,039	3,111	7,928
Income taxes	33	3,479	1,063	2,416
Net income	34	7,559	2,048	5,511

Credit-related costs (1)＋(2)－(3)	35	1,623	1,309	313

[Consolidated]

(Millions of yen)

		Three months ended June 30, 2026 (A)	Difference (A) – (B)	Three months ended June 30, 2025 (B)
Ordinary income	36	41,584	10,378	31,206
Ordinary profit	37	11,311	3,570	7,741
Profit attributable to owners of parent	38	7,715	2,311	5,404

(2) ROE

Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

(%)

	Three months ended June 30, 2026 (A)	Difference (A) – (B)	Three months ended June 30, 2025 (B)
On the basis of profit attributable to owners of parent	7.95	1.79	6.16

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

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	Three months ended June 30, 2026 (A)	Difference (A) – (B)	Three months ended June 30, 2025 (B)
On the basis of net business income (before transfer to general allowance for loan losses)	8.20	0.71	7.49
On the basis of net business income	8.20	0.70	7.50
On the basis of net core business income	11.27	3.86	7.41
On the basis of net income	8.02	1.83	6.18

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

Kiraboshi Bank, Ltd. [Consolidated]

(%)

	Three months ended June 30, 2026 (A)	Difference (A) – (B)	Three months ended June 30, 2025 (B)
On the basis of net business income (before transfer to general allowance for loan losses)	7.84	1.14	6.70
On the basis of net business income	7.84	1.13	6.70
On the basis of net core business income	10.72	4.09	6.62
On the basis of profit attributable to owners of parent	7.68	1.88	5.79

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

(3) OHR

Kiraboshi Bank, Ltd. [Non-consolidated]

(%)

	Three months ended June 30, 2026 (A)	Difference (A) – (B)	Three months ended June 30, 2025 (B)
On the basis of gross core business profit	58.05	(10.44)	68.49
On the basis of gross business profit	65.53	(2.73)	68.26

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

(4) Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		June 30, 2026 (A)	Difference (A) – (B)	March 31, 2026 (B)
(1) Capital ratio (%)	(2) / (3)	8.56	(0.97)	9.54
(2) Capital		353,461	(32,205)	385,666
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		378,544	(31,899)	410,443
Total provisions included in basic items in core capital		4,011	7	4,004
(3) Risk-weighted assets		4,124,503	85,965	4,038,537
(4) Total necessary capital	(3) × 4%	164,980	3,438	161,541

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

(Millions of yen, %)

		June 30, 2026 (A)	Difference (A) – (B)	March 31, 2026 (B)
(1) Capital ratio (%)	(2) / (3)	9.00	(0.10)	9.10
(2) Capital		343,457	(885)	344,342
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		361,633	(440)	362,073
Total provisions included in basic items in core capital		3,780	(0)	3,781
(3) Risk-weighted assets		3,815,128	33,833	3,781,294
(4) Total necessary capital	(3) × 4%	152,605	1,353	151,251

(iii) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

		June 30, 2026 (A)	Difference (A) – (B)	March 31, 2026 (B)
(1) Capital ratio (%)	(2) / (3)	9.08	(0.10)	9.18
(2) Capital		348,848	(473)	349,322
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		368,640	(284)	368,925
Total provisions included in basic items in core capital		3,864	(1)	3,866
(3) Risk-weighted assets		3,839,609	37,996	3,801,612
(4) Total necessary capital	(3) × 4%	153,584	1,519	152,064

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

(Millions of yen, %)

		June 30, 2026 (A)	Difference (A) – (B)	March 31, 2026 (B)
(1) Capital ratio (%)	(2) / (3)	7.76	1.17	6.59
(2) Capital		25,599	7,908	17,691
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		28,427	8,053	20,373
Total provisions included in basic items in core capital		79	24	54
(3) Risk-weighted assets		329,609	61,227	268,381
(4) Total necessary capital	(3) × 4%	13,184	2,449	10,735

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

(5) Risk-monitored Loans and Loans Based on the Financial Reconstruction Act

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

(Millions of yen, %)

		June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Bankrupt and quasi-bankrupt assets		15,031	2,990	(339)	12,041	15,370
Doubtful assets		66,924	(2,263)	(2,780)	69,188	69,704
Substandard assets		6,235	797	84	5,438	6,150
Past-due loans (3 months or more)		63	9	(171)	53	234
Restructured loans		6,172	787	256	5,384	5,915
Subtotal	(D)	88,191	1,523	(3,034)	86,667	91,226
Normal assets		4,979,555	24,761	55,493	4,954,794	4,924,061
Total credit balance	(E)	5,067,747	26,284	52,459	5,041,462	5,015,287
Ratio to total credit balance	(D) / (E)	1.74	0.02	(0.07)	1.71	1.81

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

(Millions of yen, %)

		June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Bankrupt and quasi-bankrupt assets		37	5	30	32	7
Doubtful assets		93	4	93	89	—
Substandard assets		—	—	—	—	—
Past-due loans (3 months or more)		—	—	—	—	—
Restructured loans		—	—	—	—	—
Subtotal	(D)	131	9	124	121	7
Normal assets		330,639	61,947	211,376	268,691	119,262
Total credit balance	(E)	330,770	61,956	211,501	268,813	119,269
Ratio to total credit balance	(D) / (E)	0.03	(0.00)	0.03	0.04	0.00

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

After partial direct write-offs

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

(Millions of yen, %)

		June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Bankrupt and quasi-bankrupt assets		5,009	165	(1,542)	4,844	6,551
Doubtful assets		66,924	(2,263)	(2,780)	69,188	69,704
Substandard assets		6,235	797	84	5,438	6,150
Past-due loans (3 months or more)		63	9	(171)	53	234
Restructured loans		6,172	787	256	5,384	5,915
Subtotal	(D)	78,169	(1,301)	(4,237)	79,471	82,407
Normal assets		4,979,555	24,761	55,493	4,954,794	4,924,061
Total credit balance	(E)	5,057,725	23,459	51,256	5,034,265	5,006,468
Ratio to total credit balance	(D) / (E)	1.54	(0.03)	(0.10)	1.57	1.64

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

(Millions of yen, %)

		June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Bankrupt and quasi-bankrupt assets		37	5	30	32	7
Doubtful assets		93	4	93	89	—
Substandard assets		—	—	—	—	—
Past-due loans (3 months or more)		—	—	—	—	—
Restructured loans		—	—	—	—	—
Subtotal	(D)	131	9	124	121	7
Normal assets		330,639	61,947	211,376	268,691	119,262
Total credit balance	(E)	330,770	61,956	211,501	268,813	119,269
Ratio to total credit balance	(D) / (E)	0.03	(0.00)	0.03	0.04	0.00

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

(6) Deposits and Loans

(i) Status of loans

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

(Millions of yen, %)

		June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Loans (balance)		5,038,625	24,100	54,771	5,014,524	4,983,854
(Excluding offshore accounts)	(D)	5,038,625	24,100	54,771	5,014,524	4,983,854
Loans to small and medium-sized enterprises	(E)	3,972,274	334	188	3,971,939	3,972,086
Consumer loans		621,979	(13,736)	(44,182)	635,715	666,162
Percentage of total loans	(E)/(D)	78.83	(0.37)	(0.86)	79.20	79.69

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

(Millions of yen, %)

		June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Loans (balance)		330,511	61,870	211,321	268,640	119,189
(Excluding offshore accounts)	(D)	330,511	61,870	211,321	268,640	119,189
Loans to small and medium-sized enterprises	(E)	330,511	61,870	211,321	268,640	119,189
Consumer loans		330,511	61,870	211,321	268,640	119,189
Percentage of total loans	(E)/(D)	100.00	―	―	100.00	100.00

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

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

(Millions of yen, %)

		June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Loans (balance)		5,369,136	85,971	266,092	5,283,165	5,103,044
(Excluding offshore accounts)	(D)	5,369,136	85,971	266,092	5,283,165	5,103,044
Loans to small and medium-sized enterprises	(E)	4,302,785	62,205	211,509	4,240,580	4,091,276
Consumer loans		952,490	48,134	167,138	904,355	785,352
Percentage of total loans	(E)/(D)	80.13	(0.12)	(0.03)	80.26	80.17

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

(ii) Status of deposits

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

(Millions of yen)

	June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Deposits (closing balance)	5,550,640	144,614	(159,006)	5,406,026	5,709,646
Personal deposits	2,873,786	(5,181)	(47,442)	2,878,968	2,921,229
Corporate deposits	2,403,983	72,843	23,800	2,331,140	2,380,182
Other deposits	272,870	76,952	(135,364)	195,917	408,234

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

(Millions of yen)

	June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Deposits (closing balance)	794,890	(11,098)	53,629	805,988	741,261
Personal deposits	761,959	(2,691)	20,698	764,651	741,261
Corporate deposits	32,930	(8,406)	32,930	41,337	—

(Note) UI Bank Co., Ltd. began offering corporate deposit services in July 2025.

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

(Millions of yen)

	June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Deposits (closing balance)	6,345,530	133,515	(105,376)	6,212,014	6,450,907
Personal deposits	3,635,746	(7,873)	(26,743)	3,643,619	3,662,490
Corporate deposits	2,436,913	64,436	56,730	2,372,477	2,380,182
Other deposits	272,870	76,952	(135,364)	195,917	408,234

(Note) UI Bank Co., Ltd. began offering corporate deposit services in July 2025.

(iii) Assets under management

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

(Millions of yen)

	June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Assets under management	475,565	21,667	46,257	453,898	429,308
Investment trust	174,332	17,575	27,402	156,756	146,930
Life insurance	282,976	1,904	14,495	281,072	268,480
Public bonds	18,257	2,187	4,359	16,069	13,897

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

(Millions of yen)

	June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Assets under management	533,070	57,576	226,881	475,494	306,189
Investment trust	436,343	47,319	158,888	389,023	277,454
Life insurance	164	164	164	—	—
Public bonds	634	(4)	413	638	220
Others	95,928	10,095	67,414	85,832	28,514

(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)

	June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2026 (B)	June 30, 2025 (C)
Assets under management	1,008,636	79,243	273,138	929,392	735,497
Investment trust	610,675	64,895	186,290	545,780	424,384
Life insurance	283,140	2,068	14,659	281,072	268,480
Public bonds	18,891	2,183	4,773	16,707	14,118
Other	95,928	10,095	67,414	85,832	28,514

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

(iv) Trust business

Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

		Three months ended June 30, 2026 (A)	Difference (A) – (B)	Difference (A) – (C)	Twelve months ended March 31, 2026 (B)	Three months ended June 30, 2025 (C)
Construction cost credit trust	Value of transactions handled	6,181		(3,551)	57,011	9,732
	Closing balance	42,589	(8,175)	13,578	50,764	29,010
Real estate management trust	Value of transactions handled	6,584		4,830	19,669	1,753
	Closing balance	131,653	7,943	23,122	123,709	108,530
Other	Value of transactions handled	2		(3)	815	6
	Closing balance	4,674	(52)	3,858	4,726	815
Total	Value of transactions handled	12,768		1,275	77,495	11,492
	Closing balance	178,917	(284)	40,560	179,201	138,356

(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.

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

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

(Millions of yen)

	June 30, 2026				June 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	(1,212)	(179)	―	1,212	(1,033)	―	1,033
Other securities	(27,833)	(2,283)	31,955	59,788	(25,549)	19,253	44,803
Stocks	27,866	12,702	28,172	306	15,163	15,933	769
Bonds	(42,272)	(15,502)	281	42,554	(26,770)	233	27,004
Others	(13,426)	516	3,501	16,928	(13,942)	3,086	17,029

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

(Millions of yen)

	June 30, 2026				June 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	(578)	174	―	578	(753)	―	753
Other securities	(27,955)	(2,494)	29,799	57,754	(25,461)	18,748	44,209
Stocks	25,920	11,230	26,226	306	14,690	15,455	765
Bonds	(41,346)	(14,860)	277	41,624	(26,486)	256	26,743
Others	(12,529)	1,135	3,295	15,824	(13,665)	3,035	16,700