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Consolidated Financial Results for the Year Ended March 31, 2025 [Japanese GAAP]

May 12, 2025

Company name: The Kiyo Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8370

URL: <https://www.kiyobank.co.jp/>

Representative: Hiroyuki Haraguchi

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Scheduled date of annual general meeting of shareholders: June 27, 2025

Scheduled date to commence dividend payments: June 30, 2025

Scheduled date to file annual securities report: June 23, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

President

Director, Managing Executive Officer; General Manager,
Management Planning Division

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (April 1, 2024 to March 31, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2025	98,720	16.4	23,308	15.8	17,618	17.3
March 31, 2024	84,782	0.4	20,136	297.0	15,020	282.8

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥ 5,310 million [(68.4)%]
Fiscal year ended March 31, 2024: ¥ 16,826 million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2025	272.51	272.32	7.5	0.4	23.6
March 31, 2024	229.70	229.52	6.5	0.4	23.8

(Reference) Equity in earnings (losses) of affiliated companies: Fiscal year ended March 31, 2025: ¥ - million
Fiscal year ended March 31, 2024: ¥ - million

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2025	5,926,341	236,178	4.0	3,670.12
March 31, 2024	5,831,379	238,113	4.1	3,617.69

(Reference) Equity: As of March 31, 2025: ¥ 235,123 million
As of March 31, 2024: ¥ 237,070 million

(Note) "Capital adequacy ratio" represents ("Net assets" - "Share acquisition rights" - "Non-controlling interests") / "Total assets" at the end of each period. The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at the end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2025	(186,181)	16,952	(7,423)	807,017
March 31, 2024	115,068	(130,553)	(2,741)	983,679

2. Dividends

	Annual dividends					Total dividends	Payout ratio (consolidated)	Dividends to net assets (consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total			
Fiscal year ended	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
March 31, 2024	-	25.00	-	25.00	50.00	3,285	21.8	1.4
March 31, 2025	-	45.00	-	65.00	110.00	7,063	40.4	3.0
Fiscal year ending March 31, 2026 (Forecast)	-	58.00	-	58.00	116.00		40.2	

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	53,100	15.9	13,300	27.5	7,800	2.7	121.75
Full year	106,600	8.0	29,200	25.3	18,500	5.0	288.77

* Notes:

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

(2) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: Yes

4) Restatement: None

(3) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

March 31, 2025: 67,300,000 shares

March 31, 2024: 67,300,000 shares

2) Number of treasury shares at the end of the period:

March 31, 2025: 3,235,696 shares

March 31, 2024: 1,769,040 shares

3) Average number of shares outstanding during the period:

Fiscal Year ended March 31, 2025: 64,650,466 shares

Fiscal Year ended March 31, 2024: 65,392,033 shares

(Reference) Overview of Non-consolidated Financial Results

1. Non-consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (April 1, 2024 to March 31, 2025)

(1) Non-consolidated Operating Results

(Percentages indicate year-on-year changes.)

Fiscal year ended	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	86,730	17.1	20,898	14.1	15,850	13.5
March 31, 2024	74,071	(0.3)	18,318	537.1	13,961	454.3

Fiscal year ended	Basic earnings per share	Diluted earnings per share
	Yen	Yen
March 31, 2025	245.17	245.00
March 31, 2024	213.51	213.34

(2) Non-consolidated Financial Position

As of	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2025	5,915,952	215,351	3.6	3,360.41
March 31, 2024	5,819,712	216,688	3.7	3,305.47

(Reference) Equity: As of March 31, 2025: ¥ 215,282 million

As of March 31, 2024: ¥ 216,610 million

(Note)"Capital adequacy ratio" represents ("Net assets"- "Share acquisition rights") / "Total assets" at the end of each period. The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

2. Non-consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	47,200	16.3	12,900	33.9	7,600	7.3	118.63
Full year	93,000	7.2	26,300	25.8	16,800	6.0	262.24

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

Forward-looking statements, such as earnings forecasts, made in this document are based on information currently available to the Bank and certain assumptions that the Bank considers reasonable. Actual results may differ materially from these forecasts due to various factors.

Consolidated Financial Statements

Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	983,679	807,017
Monetary claims bought	0	0
Money held in trust	8,872	8,497
Securities	882,430	832,041
Loans and bills discounted	3,832,494	4,146,094
Foreign exchanges	3,317	4,367
Other assets	65,489	61,926
Tangible fixed assets	34,362	36,016
Buildings, net	13,316	13,422
Land	17,757	17,662
Leased assets, net	736	1,423
Construction in progress	29	913
Other tangible fixed assets	2,522	2,595
Intangible fixed assets	4,522	4,155
Software	4,023	3,747
Leased assets	8	3
Other intangible fixed assets	491	404
Retirement benefit asset	31,058	29,501
Deferred tax assets	4,394	8,302
Customers' liabilities for acceptances and guarantees	6,987	8,643
Allowance for loan losses	(26,231)	(20,222)
Total assets	5,831,379	5,926,341
Liabilities		
Deposits	4,625,354	4,666,508
Negotiable certificates of deposit	59,328	71,099
Securities sold under repurchase agreements	4,309	4,278
Cash collateral received for securities lent	52,724	119,763
Borrowed money	803,279	762,999
Foreign exchanges	213	931
Other liabilities	40,213	55,135
Retirement benefit liability	26	23
Provision for reimbursement of deposits	226	112
Provision for contingent loss	384	407
Deferred tax liabilities	217	260
Acceptances and guarantees	6,987	8,643
Total liabilities	5,593,266	5,690,163

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	80,096	80,096
Capital surplus	2,495	2,499
Retained earnings	162,918	175,994
Treasury shares	(2,630)	(5,327)
Total shareholders' equity	242,879	253,262
Valuation difference on available-for-sale securities	(13,406)	(23,038)
Deferred gains or losses on hedges	306	10
Remeasurements of defined benefit plans	7,290	4,888
Total accumulated other comprehensive income	(5,808)	(18,139)
Share acquisition rights	78	69
Non-controlling interests	964	985
Total net assets	238,113	236,178
Total liabilities and net assets	5,831,379	5,926,341

Consolidated Statements of Income and Comprehensive Income
Consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	84,782	98,720
Interest income	46,240	59,132
Interest on loans and discounts	36,470	42,690
Interest and dividends on securities	8,594	14,034
Interest on call loans and bills bought	24	25
Interest on deposits with banks	1,087	2,270
Other interest income	63	111
Fees and commissions	17,528	18,465
Other ordinary income	10,520	12,585
Other income	10,493	8,536
Reversal of allowance for loan losses	1,078	3,088
Recoveries of written-off claims	4,400	1,243
Other	5,014	4,204
Ordinary expenses	64,646	75,411
Interest expenses	5,607	8,386
Interest on deposits	120	2,802
Interest on negotiable certificates of deposit	1	48
Interest on call money and bills sold	(135)	6
Interest expenses on securities sold under repurchase agreements	119	225
Interest expenses on cash collateral received for securities lent	4,873	4,733
Interest on borrowings and rediscounts	0	0
Other interest expenses	628	569
Fees and commissions payments	5,444	5,739
Other ordinary expenses	16,425	21,470
General and administrative expenses	33,018	34,961
Other expenses	4,150	4,853
Other	4,150	4,853
Ordinary profit	20,136	23,308
Extraordinary income	35	182
Gain on disposal of non-current assets	35	182
Extraordinary losses	137	209
Loss on disposal of non-current assets	71	51
Impairment losses	66	157
Profit before income taxes	20,034	23,281
Income taxes - current	5,057	4,203
Income taxes - deferred	(80)	1,436
Total income taxes	4,976	5,639
Profit	15,058	17,641
Profit attributable to non-controlling interests	37	23
Profit attributable to owners of parent	15,020	17,618

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Profit	15,058	17,641
Other comprehensive income	1,768	(12,331)
Valuation difference on available-for-sale securities	(1,925)	(9,633)
Deferred gains or losses on hedges	(141)	(296)
Remeasurements of defined benefit plans, net of tax	3,835	(2,402)
Comprehensive income	16,826	5,310
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	16,862	5,287
Comprehensive income attributable to non-controlling interests	(36)	22

Consolidated Statements of Changes in Equity
For the fiscal year ended March 31, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	80,096	1,722	150,853	(3,081)	229,591
Changes during period					
Dividends of surplus			(2,956)		(2,956)
Profit attributable to owners of parent			15,020		15,020
Purchase of treasury shares				(4)	(4)
Disposal of treasury shares		0		455	456
Purchase of shares of consolidated subsidiaries		772			772
Net changes in items other than shareholders' equity					
Total changes during period	-	772	12,064	451	13,288
Balance at end of period	80,096	2,495	162,918	(2,630)	242,879

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(11,554)	448	3,455	(7,650)	78	1,774	223,792
Changes during period							
Dividends of surplus							(2,956)
Profit attributable to owners of parent							15,020
Purchase of treasury shares							(4)
Disposal of treasury shares							456
Purchase of shares of consolidated subsidiaries							772
Net changes in items other than shareholders' equity	(1,852)	(141)	3,835	1,842	-	(810)	1,031
Total changes during period	(1,852)	(141)	3,835	1,842	-	(810)	14,320
Balance at end of period	(13,406)	306	7,290	(5,808)	78	964	238,113

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	80,096	2,495	162,918	(2,630)	242,879
Changes during period					
Dividends of surplus			(4,542)		(4,542)
Profit attributable to owners of parent			17,618		17,618
Purchase of treasury shares				(3,003)	(3,003)
Disposal of treasury shares		4		306	311
Net changes in items other than shareholders' equity					
Total changes during period	-	4	13,076	(2,697)	10,383
Balance at end of period	80,096	2,499	175,994	(5,327)	253,262

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(13,406)	306	7,290	(5,808)	78	964	238,113
Changes during period							
Dividends of surplus							(4,542)
Profit attributable to owners of parent							17,618
Purchase of treasury shares							(3,003)
Disposal of treasury shares							311
Net changes in items other than shareholders' equity	(9,632)	(296)	(2,402)	(12,330)	(8)	21	(12,317)
Total changes during period	(9,632)	(296)	(2,402)	(12,330)	(8)	21	(1,934)
Balance at end of period	(23,038)	10	4,888	(18,139)	69	985	236,178

Consolidated Statements of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from operating activities		
Profit before income taxes	20,034	23,281
Depreciation	2,882	3,222
Impairment losses	66	157
Increase (decrease) in allowance for loan losses	(2,025)	(6,008)
Decrease (increase) in retirement benefit asset	(1,962)	(1,819)
Increase (decrease) in retirement benefit liability	(1)	(3)
Increase (decrease) in provision for reimbursement of deposits	(178)	(114)
Increase (decrease) in provision for contingent loss	47	22
Interest income	(46,240)	(59,132)
Interest expenses	5,607	8,386
Loss (gain) related to securities	3,802	9,028
Loss (gain) on money held in trust	278	331
Foreign exchange losses (gains)	(17,598)	2,413
Loss (gain) on disposal of non-current assets	35	(130)
Net decrease (increase) in trading securities	28	-
Net decrease (increase) in loans and bills discounted	(239,317)	(313,599)
Net increase (decrease) in deposits	96,035	41,153
Net increase (decrease) in negotiable certificates of deposit	(3,594)	11,771
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	272,967	(40,280)
Net increase (decrease) in call money	4,309	(31)
Net increase (decrease) in cash collateral received for securities lent	(11,378)	67,038
Net decrease (increase) in foreign exchanges - assets	(665)	(1,049)
Net increase (decrease) in foreign exchanges - liabilities	(70)	718
Interest received	45,632	56,415
Interest paid	(5,594)	(7,163)
Other, net	(6,657)	26,561
Subtotal	116,441	(178,830)
Income taxes paid	(1,373)	(7,351)
Net cash provided by (used in) operating activities	115,068	(186,181)
Cash flows from investing activities		
Purchase of securities	(367,569)	(225,383)
Proceeds from sale of securities	167,993	161,946
Proceeds from redemption of securities	72,524	84,143
Purchase of tangible fixed assets	(1,838)	(2,823)
Proceeds from sale of tangible fixed assets	116	256
Purchase of intangible fixed assets	(1,776)	(1,186)
Other, net	(2)	-
Net cash provided by (used in) investing activities	(130,553)	16,952

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from financing activities		
Purchase of treasury shares	(4)	(3,003)
Proceeds from sale of treasury shares	456	311
Dividends paid	(2,956)	(4,542)
Dividends paid to non-controlling interests	(0)	(0)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	(75)	-
Other, net	(160)	(187)
Net cash provided by (used in) financing activities	(2,741)	(7,423)
Effect of exchange rate change on cash and cash equivalents	49	(8)
Net increase (decrease) in cash and cash equivalents	(18,176)	(176,661)
Cash and cash equivalents at beginning of period	1,001,855	983,679
Cash and cash equivalents at end of period	983,679	807,017

Non-consolidated Financial Statements

Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	983,193	806,417
Cash	54,077	53,624
Due from banks	929,115	752,792
Monetary claims bought	0	0
Money held in trust	8,872	8,497
Securities	887,651	837,225
Government bonds	243,792	194,816
Local government bonds	160,814	173,263
Corporate bonds	155,891	155,830
Stocks	37,048	30,660
Other securities	290,104	282,655
Loans and bills discounted	3,851,339	4,169,064
Bills discounted	10,158	6,447
Loans on bills	94,604	75,513
Loans on deeds	3,300,655	3,599,692
Overdrafts	445,921	487,411
Foreign exchanges	3,317	4,367
Due from foreign banks (our accounts)	2,827	3,685
Foreign bills bought	22	4
Foreign bills receivable	467	678
Other assets	35,912	27,882
Prepaid expenses	177	59
Accrued revenue	3,621	4,629
Financial derivatives	3,430	5,460
Cash collateral paid for financial instruments	3,722	5,793
Other	24,961	11,939
Tangible fixed assets	34,086	35,706
Buildings, net	13,308	13,396
Land	17,757	17,662
Leased assets, net	768	1,461
Construction in progress	29	908
Other tangible fixed assets	2,222	2,277
Intangible fixed assets	4,304	3,861
Software	3,832	3,528
Other intangible fixed assets	471	333
Prepaid pension costs	20,583	22,403
Deferred tax assets	7,094	10,094
Customers' liabilities for acceptances and guarantees	6,987	8,643
Allowance for loan losses	(23,632)	(18,212)
Total assets	5,819,712	5,915,952

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Deposits	4,636,386	4,678,207
Current deposits	267,830	260,761
Ordinary deposits	2,891,978	2,906,779
Savings deposits	31,336	30,524
Deposits at notice	9,881	10,327
Time deposits	1,314,044	1,311,385
Other deposits	121,315	158,430
Negotiable certificates of deposit	69,328	81,099
Securities sold under repurchase agreements	4,309	4,278
Cash collateral received for securities lent	52,724	119,763
Borrowed money	803,279	762,999
Borrowings from other banks	803,279	762,999
Foreign exchanges	213	931
Foreign bills sold	20	6
Foreign bills payable	192	925
Other liabilities	29,179	44,154
Income taxes payable	4,606	1,336
Accrued expenses	1,727	3,071
Unearned revenue	822	1,884
Financial derivatives	7,464	7,966
Cash collateral received for financial instruments	386	30
Lease liabilities	768	1,461
Asset retirement obligations	768	853
Other	12,635	27,550
Provision for reimbursement of deposits	226	112
Provision for contingent loss	384	407
Deferred tax liabilities for land revaluation	3	3
Acceptances and guarantees	6,987	8,643
Total liabilities	5,603,023	5,700,600
Net assets		
Share capital	80,096	80,096
Capital surplus	259	264
Legal capital surplus	259	259
Other capital surplus	0	4
Retained earnings	152,293	163,601
Legal retained earnings	8,897	9,805
Other retained earnings	143,396	153,796
Retained earnings brought forward	143,396	153,796
Treasury shares	(2,622)	(5,320)
Total shareholders' equity	230,027	238,642
Valuation difference on available-for-sale securities	(13,730)	(23,378)
Deferred gains or losses on hedges	306	10
Revaluation reserve for land	7	7
Total valuation and translation adjustments	(13,416)	(23,360)
Share acquisition rights	78	69
Total net assets	216,688	215,351
Total liabilities and net assets	5,819,712	5,915,952

Non-consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	74,071	86,730
Interest income	46,717	59,170
Interest on loans and discounts	36,495	42,727
Interest and dividends on securities	9,047	14,037
Interest on call loans	24	25
Interest on deposits with banks	1,087	2,269
Other interest income	63	111
Fees and commissions	15,218	16,218
Fees and commissions on domestic and foreign exchanges	2,360	2,446
Other fees and commissions	12,857	13,772
Other ordinary income	2,416	3,642
Net gain on trading securities transactions	-	0
Gain on sale of bonds	504	484
Gain on financial derivatives	1,912	3,151
Other	-	5
Other income	9,718	7,698
Reversal of allowance for loan losses	1,060	2,620
Recoveries of written-off claims	3,848	787
Gain on sale of stocks	3,744	3,091
Other	1,065	1,198
Ordinary expenses	55,752	65,831
Interest expenses	5,606	8,396
Interest on deposits	120	2,807
Interest on negotiable certificates of deposit	1	54
Interest on call money	(135)	6
Interest expenses on securities sold under repurchase agreements	119	225
Interest expenses on cash collateral received for securities lent	4,873	4,733
Interest on borrowings and rediscounts	0	0
Interest expenses on interest rate swaps	627	568
Other interest expenses	(0)	0
Fees and commissions payments	6,343	6,662
Fees and commissions on domestic and foreign exchanges	296	344
Other fees and commissions	6,046	6,318
Other ordinary expenses	9,587	13,820
Loss on foreign exchange transactions	1,836	1,937
Net loss on trading securities transactions	0	-
Loss on sale of bonds	5,797	11,883
Loss on redemption of bonds	1,953	-
General and administrative expenses	30,764	32,654
Other expenses	3,450	4,297
Write-off of loans	2,287	2,903
Loss on sale of stocks	447	687
Loss on devaluation of stocks	155	34
Loss on money held in trust	278	331
Other	281	341
Ordinary profit	18,318	20,898

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Extraordinary income	35	182
Gain on disposal of non-current assets	35	182
Extraordinary losses	137	202
Loss on disposal of non-current assets	71	44
Impairment losses	66	157
Profit before income taxes	18,216	20,877
Income taxes - current	4,416	3,679
Income taxes - deferred	(161)	1,347
Total income taxes	4,255	5,027
Profit	13,961	15,850

Non-consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus			Retained earnings		
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings
Balance at beginning of period	80,096	259	-	259	8,305	132,982	141,288
Changes during period							
Dividends of surplus					591	(3,547)	(2,956)
Profit						13,961	13,961
Purchase of treasury shares							
Disposal of treasury shares			0	0			
Net changes in items other than shareholders' equity							
Total changes during period	-	-	0	0	591	10,414	11,005
Balance at end of period	80,096	259	0	259	8,897	143,396	152,293

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(3,074)	218,569	(11,899)	448	7	(11,444)	78	207,203
Changes during period								
Dividends of surplus		(2,956)						(2,956)
Profit		13,961						13,961
Purchase of treasury shares	(4)	(4)						(4)
Disposal of treasury shares	455	456						456
Net changes in items other than shareholders' equity			(1,830)	(141)	-	(1,972)	-	(1,972)
Total changes during period	451	11,457	(1,830)	(141)	-	(1,972)	-	9,484
Balance at end of period	(2,622)	230,027	(13,730)	306	7	(13,416)	78	216,688

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus			Retained earnings		
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings
Balance at beginning of period	80,096	259	0	259	8,897	143,396	152,293
Changes during period							
Dividends of surplus					908	(5,450)	(4,542)
Profit						15,850	15,850
Purchase of treasury shares							
Disposal of treasury shares			4	4			
Net changes in items other than shareholders' equity							
Total changes during period	-	-	4	4	908	10,400	11,308
Balance at end of period	80,096	259	4	264	9,805	153,796	163,601

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(2,622)	230,027	(13,730)	306	7	(13,416)	78	216,688
Changes during period								
Dividends of surplus		(4,542)						(4,542)
Profit		15,850						15,850
Purchase of treasury shares	(3,003)	(3,003)						(3,003)
Disposal of treasury shares	306	311						311
Net changes in items other than shareholders' equity			(9,647)	(296)	-	(9,943)	(8)	(9,952)
Total changes during period	(2,697)	8,615	(9,647)	(296)	-	(9,943)	(8)	(1,337)
Balance at end of period	(5,320)	238,642	(23,378)	10	7	(23,360)	69	215,351

Supplementary Material on Financial Results
For the Year Ended March 31, 2025

The Kiyo Bank, Ltd.

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(Notes) Forward-looking statements such as earnings forecasts are based on information currently available to the Bank and certain assumptions that the Bank considers reasonable. Actual results may differ materially from these forecasts due to various factors.

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

(1) Profit and Loss

【Consolidated】

(Millions of yen)

		For the fiscal year ended March 31, 2025		For the fiscal year ended March 31, 2024
		(a)	(a-b)	(b)
1	Ordinary income	98,720	13,938	84,782
2	Consolidated gross profit	54,591	7,780	46,811
3	Net interest income	50,750	10,118	40,632
4	Net fees and commissions	12,725	642	12,083
5	Net other ordinary income	(8,884)	(2,980)	(5,904)
6	Gains (losses) related to bonds (Government bonds, etc.)	(11,398)	(4,152)	(7,246)
7	General and administrative expenses(-)	34,961	1,943	33,018
8	Provision of general allowance for loan losses (-)	-	-	-
9	Disposal of non-performing loans (-)	3,773	548	3,225
10	[Credit costs + (-)]	[3,773]	[548]	[3,225]
11	Write-off of loans and bills discounted (-)	3,347	515	2,832
12	Provision of specific allowance for loan losses (-)	-	-	-
13	Other Disposals of non-performing loans	425	33	392
14	Reversal of allowance for loan losses	3,088	2,010	1,078
15	Recoveries of written-off claims	1,243	(3,157)	4,400
16	Gains (losses) related to stocks, etc.	2,369	(1,075)	3,444
17	Other	749	104	645
18	Ordinary profit	23,308	3,172	20,136
19	Extraordinary income (losses)	(27)	74	(101)
20	Impairment losses (-)	157	91	66
21	Profit before income taxes	23,281	3,247	20,034
22	Total income taxes (-)	5,639	663	4,976
23	Income taxes-current (-)	4,203	(854)	5,057
24	Income taxes-deferred (-)	1,436	1,516	(80)
25	Profit	17,641	2,583	15,058
26	Profit (loss) attributable to non-controlling interests	23	(14)	37
27	Profit attributable to owners of parent	17,618	2,598	15,020
28	Total credit costs (-)	(559)	1,694	(2,253)

(Notes) 1. Consolidated gross profits

= (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)

+ (Other ordinary income - Other ordinary expenses)

2. The total credit costs are calculated by adding credit-related gains and losses such as reversal of allowance for loan losses and recoveries of written-off claims to credit costs.

3. Items marked with (-) are loss items.

(Number of consolidated companies)

		As of March 31, 2025		As of March 31, 2024
		(a)	(a-b)	(b)
1	Number of consolidated subsidiaries	8	-	8
2	Number of affiliated companies applicable to the equity method	-	-	-

【Non-consolidated】

(Millions of yen)

		For the fiscal year ended March 31, 2025		For the fiscal year ended March 31, 2024
		(a)	(a-b)	(b)
1	Ordinary income	86,730	12,659	74,071
2	Gross business profit	50,156	7,341	42,815
3	(excluding gains (losses) related to bonds (Government bonds, etc.))	61,555	11,494	50,061
4	Net interest income	50,779	9,669	41,110
5	Interest on loans and discounts	42,727	6,232	36,495
6	Interest and dividends on securities	14,037	4,990	9,047
7	Gains (losses) from cancellation of investment trusts	2,618	3,451	(833)
8	Interest on deposits, etc. (-)	2,861	2,740	121
9	Net fees and commissions	9,555	680	8,875
10	Net other ordinary income	(10,178)	(3,008)	(7,170)
11	Domestic gross business profit	47,304	4,118	43,186
12	(excluding gains (losses) related to bonds (Government bonds, etc.))	59,079	9,211	49,868
13	Net interest income	49,522	8,511	41,011
14	Net fees and commissions	9,551	694	8,857
15	Net other ordinary income	(11,768)	(5,087)	(6,681)
16	(Gains (losses) related to bonds (Government bonds, etc.))	(11,774)	(5,093)	(6,681)
17	International gross business profit	2,851	3,222	(371)
18	(excluding gains (losses) related to bonds (Government bonds, etc.))	2,475	2,282	193
19	Net interest income	1,256	1,157	99
20	Net fees and commissions	4	(14)	18
21	Net other ordinary income	1,590	2,079	(489)
22	(Gains (losses) related to bonds (Government bonds, etc.))	376	941	(565)
23	Expenses (excluding non-recurring expenses) (-)	33,591	1,678	31,913
24	Personnel expenses (-)	18,137	866	17,271
25	Non-personnel expenses (-)	13,230	800	12,430
26	Taxes (-)	2,223	11	2,212
27	Net business profit (before provision of general allowance for loan losses)	16,565	5,664	10,901
28	Core net business profit	27,963	9,815	18,148
29	Core net business profit (excluding gains (losses) from cancellation of investment trusts)	25,344	6,362	18,982
30	Provision of general allowance for loan losses (-)	-	-	-
31	Net business profit	16,565	5,664	10,901
32	Gains (losses) related to bonds (Government bonds, etc.)	(11,398)	(4,152)	(7,246)
33	Non-recurring gains (losses)	4,333	(3,083)	7,416
34	Disposal of non-performing loans (-)	3,221	681	2,540
35	[Credit costs + (-)]	[3,221]	[681]	[2,540]
36	Write-off of loans and bills discounted (-)	2,903	616	2,287
37	Provision of specific allowance for loan losses (-)	-	-	-
38	Loss on sale of loans	0	0	-
39	Other losses on non-performing loans (-)	317	65	252
40	Reversal of allowance for loan losses	2,620	1,560	1,060
41	Recoveries of written-off claims	787	(3,061)	3,848
42	Gains (losses) related to stocks, etc.	2,369	(772)	3,141
43	Gain on sale	3,091	(653)	3,744
44	Loss on sale (-)	687	240	447
45	Loss on devaluation (-)	34	(121)	155
46	Other non-recurring gains (losses)	1,776	(130)	1,906
47	Ordinary profit	20,898	2,580	18,318
48	Extraordinary income (losses)	(20)	81	(101)
49	Gains (losses) on disposal of non-current assets	137	172	(35)
50	Impairment losses(-)	157	91	66
51	Profit before income taxes	20,877	2,661	18,216
52	Total income taxes (-)	5,027	772	4,255
53	Income taxes-current (-)	3,679	(737)	4,416
54	Income taxes-deferred (-)	1,347	1,508	(161)
55	Profit	15,850	1,889	13,961
56	Total credit costs (-)	(186)	2,182	(2,368)
57	Profit from customer services	16,933	2,320	14,613

(Notes) 1. Core net business profit is net business profit before provision of general allowance for loan losses and after deduction of gains (losses) related to bonds (Government bonds, etc.) .

2. The total credit costs are calculated by adding credit-related gains and losses such as reversal of allowance for loan losses and recoveries of written-off claims to credit costs.

3. Profit from customer services is as follows.

Profit from customer services = Average balance of loans and bills discounted x Interest rate margin + Net fees and commissions
- General and administrative expenses

4. Items marked with (-) are loss items.

(2) Net business profit (Non-consolidated)

(Millions of yen)

		For the fiscal year ended March 31, 2025		For the fiscal year ended March 31, 2024
		(a)	(a-b)	(b)
1	Core net business profit	27,963	9,815	18,148
2	Per employee (thousands of yen)	13,048	4,411	8,637
3	Core net business profit [excluding gains(losses) from cancellation of investment trusts]	25,344	6,362	18,982
4	Per employee (thousands of yen)	11,826	2,792	9,034
5	Net business profit (before provision of general allowance for loan losses)	16,565	5,664	10,901
6	Per employee (thousands of yen)	7,729	2,541	5,188
7	Net Business Profit	16,565	5,664	10,901
8	Per employee (thousands of yen)	7,729	2,541	5,188

(3) Interest Rate Spread (Non-consolidated)

(All business)		For the fiscal year ended March 31, 2025		For the fiscal year ended March 31, 2024
		(a)	(a-b)	(b)
		(%)	(pt)	(%)
1	Average yield on interest earning assets (A)	1.14	0.15	0.99
2	Average yield on loans and bills discounted (B)	1.05	0.07	0.98
3	Average yield on securities	1.55	0.52	1.03
4	Average yield on interest bearing liabilities (C)	0.74	0.13	0.61
5	Average yield on deposits and negotiable certificates of deposit (including expenses) (D)	0.77	0.09	0.68
6	Average yield on deposits and negotiable certificates of deposit	0.06	0.06	0.00
7	Expense ratio	0.71	0.03	0.68
8	Average yield on external liabilities	0.00	0.01	(0.01)
9	Average interest rate spread (A) - (C)	0.40	0.02	0.38
10	Difference between average yield on loans and deposits (B) - (D)	0.28	(0.02)	0.30

(Domestic business)		For the fiscal year ended March 31, 2025		For the fiscal year ended March 31, 2024
		(a)	(a-b)	(b)
		(%)	(pt)	(%)
1	Average yield on interest earning assets (A)	1.03	0.15	0.88
2	Average yield on loans and bills discounted (B)	1.04	0.08	0.96
3	Average yield on securities	1.11	0.54	0.57
4	Average yield on interest bearing liabilities (C)	0.65	0.13	0.52
5	Average yield on deposits and negotiable certificates of deposit (including expenses) (D)	0.76	0.09	0.67
6	Average yield on deposits and negotiable certificates of deposit	0.06	0.06	0.00
7	Expense ratio	0.70	0.03	0.67
8	Average interest rate spread (A) - (C)	0.38	0.02	0.36
9	Difference between average yield on loans and deposits (B) - (D)	0.28	(0.01)	0.29

(4) Gains (Losses) related to Securities (Non-consolidated)

(Millions of yen)

		For the fiscal year ended March 31, 2025		For the fiscal year ended March 31, 2024
		(a)	(a-b)	(b)
1	Gains (losses) related to bonds (Government bonds, etc.)	(11,398)	(4,152)	(7,246)
2	Gain on sale	484	(20)	504
3	Gain on redemption	-	-	-
4	Loss on sale (-)	11,883	6,086	5,797
5	Loss on redemption (-)	-	(1,953)	1,953
6	Loss on devaluation (-)	-	-	-

(Millions of yen)

		For the fiscal year ended March 31, 2025		For the fiscal year ended March 31, 2024
		(a)	(a-b)	(b)
1	Gains (losses) related to stocks, etc.	2,369	(772)	3,141
2	Gain on sale	3,091	(653)	3,744
3	Loss on sale (-)	687	240	447
4	Loss on devaluation (-)	34	(121)	155

(5) Gains (Losses) on Valuation of Securities

Basis of Securities Valuations

Securities for trading	Market value method (valuation differences are recorded as profits or losses)
Held-to-maturity securities	Amortized cost method
Available-for-sale securities	Market value method (valuation differences are included in net assets, net of income taxes)
Stocks of subsidiaries and affiliates	Cost method

Gains (Losses) on Valuation

(Millions of yen)

(Consolidated)		As of March 31, 2025				As of March 31, 2024		
		Valuation gains (losses)		Valuation gains	Valuation losses	Valuation gains (losses)		
		(a)	(a-b)			(b)	Valuation gains	Valuation losses
1	Held-to-maturity	(842)	(842)	-	842	(0)	18	19
2	Available-for-sale securities	(33,731)	(13,830)	14,613	48,345	(19,901)	18,374	38,275
3	Stocks	10,859	(4,364)	12,586	1,726	15,223	16,014	790
4	Bonds	(34,244)	(16,116)	51	34,295	(18,128)	456	18,584
5	Others	(10,346)	6,651	1,976	12,323	(16,997)	1,903	18,900
6	Total	(34,574)	(14,672)	14,613	49,188	(19,902)	18,393	38,295

(Notes) 1. "Available-for-sale securities" are valued at Market value, thus the above table shows the difference between the figures in the consolidated balance sheets and the acquisition costs.

2. "Valuation difference on available-for-sale securities" in "Net assets" is ¥ (23,038) million as of March 31, 2025, and ¥ (13,406) million as of March 31, 2024.

(Millions of yen)

(Non-consolidated)		As of March 31, 2025				As of March 31, 2024		
		Valuation gains (losses)		Valuation gains	Valuation losses	Valuation gains (losses)		
		(a)	(a-b)			(b)	Valuation gains	Valuation losses
1	Held-to-maturity	(842)	(842)	-	842	(0)	18	19
2	Available-for-sale securities	(34,419)	(13,865)	13,922	48,342	(20,554)	17,721	38,275
3	Stocks	10,171	(4,399)	11,895	1,723	14,570	15,361	790
4	Bonds	(34,244)	(16,116)	51	34,295	(18,128)	456	18,584
5	Others	(10,346)	6,651	1,976	12,323	(16,997)	1,903	18,900
6	Total	(35,262)	(14,707)	13,922	49,185	(20,555)	17,740	38,295

(Notes) 1. "Available-for-sale securities" are valued at Market value, thus the above table shows the difference between the figures in the non-consolidated balance sheets and the acquisition costs.

2. "Valuation difference on available-for-sale securities" in "Net assets" is ¥ (23,378) million as of March 31, 2025, and ¥ (13,730) million as of March 31, 2024.

(6) Capital Adequacy Ratio (Domestic Standard)

【Measurement approaches】

Credit risk	Foundation internal rating-based approach
Operational risk	Standardized approach

(Millions of yen)

(Consolidated)		As of March 31, 2025 (a) (Preliminary)	(a-b)	As of March 31, 2024 (b)
1	Capital adequacy ratio (2/8)	12.05%	(0.72pt)	12.77%
2	Capital (3-7)	230,050	2,906	227,144
3	Core capital	254,141	2,226	251,915
4	Allowance	85	(3,224)	3,309
5	General allowance for loan losses	85	(47)	132
6	Eligible provisions	-	(3,176)	3,176
7	Deduction	24,091	(680)	24,771
8	Risk weighted assets	1,907,980	130,404	1,777,576
9	Credit risk	1,837,438	126,275	1,711,163
10	Operational risk	70,542	4,129	66,413
11	Required capital (8x4%)	76,319	5,216	71,103

(Millions of yen)

(Non-consolidated)		As of March 31, 2025 (a) (Preliminary)	(a-b)	As of March 31, 2024 (b)
1	Capital adequacy ratio (2/8)	11.24%	(0.73pt)	11.97%
2	Capital (3-7)	213,064	1,790	211,274
3	Core capital	234,565	5,969	228,596
4	Allowance	17	(116)	133
5	General allowance	17	(8)	25
6	Eligible provisions	-	(107)	107
7	Deduction	21,501	4,179	17,322
8	Risk weighted assets	1,894,273	130,521	1,763,752
9	Credit risk	1,832,243	126,918	1,705,325
10	Operational risk	62,029	3,603	58,426
11	Required capital (8x4%)	75,770	5,220	70,550

(7) ROE

(%)

(Consolidated)	For the fiscal year ended March 31, 2025		For the fiscal year ended March 31, 2024
	(a)	(a-b)	(b)
1 Profit attributable to owners of parent basis (Notes) 1.	7.46	0.92pt	6.54

(Notes) 1.
$$\frac{\text{Profit attributable to owners of parent}}{[(\text{Net assets at the beginning of the term} - \text{Share acquisition rights} - \text{Non-controlling interests}) + (\text{Net assets at the end of the term} - \text{Share acquisition rights} - \text{Non-controlling interests})] / 2} \times 100$$

(%)

(Non-consolidated)	For the fiscal year ended March 31, 2025		For the fiscal year ended March 31, 2024
	(a)	(a-b)	(b)
1 Net business profit basis (Notes) 2.	7.67	2.53pt	5.14
2 Profit basis (Notes) 3.	7.34	0.76pt	6.58

(Notes) 2.
$$\frac{\text{Net business profit}}{[(\text{Net assets at the beginning of the term} - \text{Share acquisition rights}) + (\text{Net assets at the end of the term} - \text{Share acquisition rights})] / 2} \times 100$$

(Notes) 3.
$$\frac{\text{Profit}}{[(\text{Net assets at the beginning of the term} - \text{Share acquisition rights}) + (\text{Net assets at the end of the term} - \text{Share acquisition rights})] / 2} \times 100$$

2. Status of Loans and Bills Discounted, etc.

(1) Risk-Monitored Loans(Consolidated)

*After partial direct write-offs

*Accrued interest : Self-assessment basis

Status of Risk-Monitored Loans

(Millions of yen)

		As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)	
1	Risk-Monitored Loans	Bankrupt and substantially bankrupt claims	2,826	(11,164)	13,990
2		Doubtful claims	47,228	(6,311)	53,539
3		Loans past due 3 months or more	-	(3)	3
4		Restructured loans	10,556	1,016	9,540
5		Total	60,611	(16,463)	77,074
6		Normal claims	4,128,547	331,902	3,796,645
7		Total claims	4,189,159	315,440	3,873,719

(Note) Decrease due to partial direct write-offs

As of March 31, 2025 : Bankrupt and substantially bankrupt claims ¥11,624 million

As of March 31, 2024 : Bankrupt and substantially bankrupt claims ¥9,528 million

(%)

		As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)	
8	Ratio to total claims	Bankrupt and substantially bankrupt claims	0.06	(0.30pt)	0.36
9		Doubtful claims	1.12	(0.26pt)	1.38
10		Loans past due 3 months or more	-	(0.00pt)	0.00
11		Restructured loans	0.25	0.01pt	0.24
12		Total	1.44	(0.54pt)	1.98
13		Normal claims	98.55	0.54pt	98.01
14		Total claims	100.00	-	100.00

Status of Allowance for Loan Losses

(Millions of yen)

		As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
1	Total allowance	20,222	(6,009)	26,231
2	General allowance for loan losses	7,108	(3,546)	10,654
3	Specific allowance for loan losses	13,114	(2,462)	15,576
4	Allowance for specific foreign borrowers/countries	-	-	-

(2) Risk-Monitored Loans (Non-consolidated)

*After partial direct write-offs

*Accrued interest : Self-assessment basis

Status of Risk-Monitored Loans

(Millions of yen)

		As of March 31, 2025		As of March 31, 2024
		(a)	(a-b)	(b)
1	Risk-Monitored Loans	Bankrupt and substantially bankrupt claims	3,263	(11,182)
2		Doubtful claims	47,228	(6,311)
3		Loans past due 3 months or more	-	(3)
4		Restructured loans	10,202	1,113
5		Total	60,695	(16,382)
6		Normal claims	4,151,433	335,948
7		Total claims	4,212,128	319,565

(Note) Decrease due to partial direct write-offs

As of March 31, 2025 : Bankrupt and substantially bankrupt claims ¥10,476 million

As of March 31, 2024 : Bankrupt and substantially bankrupt claims ¥8,270 million

(%)

		As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)	
8	Ratio to total claims	Bankrupt and substantially bankrupt claims	0.07	(0.30pt)	0.37
9		Doubtful claims	1.12	(0.25pt)	1.37
10		Loans past due 3 months or more	-	(0.00pt)	0.00
11		Restructured loans	0.24	0.01pt	0.23
12		Total	1.44	(0.54pt)	1.98
13		Normal claims	98.55	0.54pt	98.01
14		Total claims	100.00	-	100.00

Status of Allowance for Loan Losses

(Millions of yen)

		As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
1	Total allowance	18,212	(5,420)	23,632
2	General allowance for loan losses	5,743	(3,087)	8,830
3	Specific allowance for loan losses	12,468	(2,334)	14,802
4	Allowance for specific overseas countries	-	-	-

(3) Disclosed Claims under the Financial Reconstruction Law(Non-consolidated)

* After partial direct write-off

Status of Disclosed Claims under the Financial Reconstruction Law

(Millions of yen)

	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
1 Bankrupt and substantially bankrupt claims	3,263	(11,182)	14,445
2 Doubtful claims	47,228	(6,311)	53,539
3 Substandard claims	10,202	1,110	9,092
4 Subtotal	60,695	(16,382)	77,077
5 [Ratio to total balance of claims]	[1.44%pt]	[(0.54pt)]	[1.98%pt]
6 Normal claims	4,151,433	335,948	3,815,485
7 Total	4,212,128	319,565	3,892,563

(Note) Decrease due to partial direct write-off

As of March 31, 2025 : ¥10,476 million

As of March 31, 2024 : ¥8,270 million

Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

(Millions of yen)

	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
1 Coverage	47,932	(14,963)	62,895
2 Allowance for loan losses	13,163	(620)	13,783
3 Collateral/guarantees	34,768	(14,344)	49,112
4 Coverage ratio /	78.9%	(2.7pt)	81.6%

< As of March 31, 2025 >

(Millions of yen)

	Bankrupt and substantially bankrupt claims	Doubtful claims	Substandard claims	Total
1 Claims (A)	3,263	47,228	10,202	60,695
2 Collateral/guarantees(B)	3,000	29,417	2,350	34,768
3 The part of not covered by (B) (C) = (A) - (B)	263	17,811	7,852	25,926
4 Allowance for loan losses on subject claims(D)	263	11,686	1,214	13,163
5 Allowance ratio (D) / (C)	100.0%	65.6%	15.4%	50.7%
6 Coverage ratio(B + D) / (A)	100.0%	87.0%	34.9%	78.9%

< As of March 31, 2024 >

(Millions of yen)

	Bankrupt and substantially bankrupt claims	Doubtful claims	Substandard claims	Total
1 Claims (A)	14,445	53,539	9,092	77,077
2 Collateral/guarantees (B)	14,235	33,075	1,802	49,112
3 The part of not covered by (B) (C) = (A) - (B)	210	20,464	7,290	27,964
4 Allowance for loan losses on subject claims(D)	210	12,487	1,085	13,783
5 Allowance ratio (D) / (C)	100.0%	61.0%	14.8%	49.2%
6 Coverage ratio (B + D) / (A)	100.0%	85.1%	31.7%	81.6%

(4) Comparison of Various Criteria for Disclosed Claims(Non-consolidated)

< As of March 31, 2025 >

Results of self-assessment				
Debtors classification Credit balance	Categories			
	No categorization	Category	Category	Category
Bankrupt debtors 1.7	0.5	1.2	- [0.0]	- [-]
Effectively bankrupt debtors 1.4	0.5	0.9	- [0.1]	- [-]
Potentially bankrupt debtors 47.2	35.4	5.6	6.1 [11.6]	
Debtors requiring caution	Substandard debtors 12.5	2.4	10.1	
	Other debtors requiring caution 434.8	102.5	332.2	
Normal debtors 3,686.0	3,686.0			
Total 4,183.9	3,827.5	350.2	6.1 [11.9]	- [-]

(Billions of yen)

Disclosed claims under the financial reconstruction law and risk-monitored loans			
Classification Credit balance	Coverage by collateral/guarantees	Allowance	Coverage ratio
Bankrupt and substantially bankrupt claims 3.2	3.0	0.2	100.0%
Doubtful claims 47.2	29.4	11.6	87.0%
Substandard claims	Loans past due 3 months or more -	2.3	1.2
	Restructured loans 10.2		34.9%
Subtotal (A) 60.6	34.7	13.1	78.9%
Normal claims 4,151.4			
Total claims under the financial reconstruction law (B) 4,212.1			

Ratio of disclosed claims under the the financial reconstruction law
(A) / (B) 1.44%

(Notes) 1. Subject claims

Loans and bills discounted, customers' liabilities for acceptances and guarantees, foreign exchanges, private placement bonds with bank guarantees, accrued interest, and suspense payments that are equivalent to loans and bills discounted are subject.

2. The difference between substandard claims and claims to substandard debtors

Substandard claims are the aggregation of "loans and bill discounted" by unit, while claims to substandard debtors are the aggregation of "total claims".

3. The amount of classification due to the results of self-assessment to bankrupt debtors, effectively bankrupt debtors and potentially bankrupt debtors

No Categorization : Claims covered by allowance for possible loan losses, superior collaterals such as deposit collateral and superior guarantees such as Claim Guarantee Corporation

Category : Claims covered by general collateral or guarantees such as mortgage collateral

Categories and : Full amount or required amount of claims are written off or allowed, and claims already allowed are posted as no categorization
(The full amounts were written off or allowed for claims to bankrupt and effectively bankrupt debtors)

4. The figures in parentheses in the self-assessment results represent allowed amounts for classified loans.

(5) Status of Loan Breakdown by Industry

Loan breakdown by industry

(Millions of yen)

		As of March 31, 2025		As of March 31, 2024
		(a)	(a-b)	
1	Domestic (excluding Japan Offshore Market account)	4,169,064	317,725	3,851,339
2	Manufacturing	501,731	33,204	468,527
3	Agriculture and forestry	1,654	(236)	1,890
4	Fishery	89	(616)	705
5	Mining, quarrying and gravel	2,832	(496)	3,328
6	Construction	161,567	15,605	145,962
7	Electricity, gas, heat supply and water	86,048	1,612	84,436
8	Information and communications	25,532	5,007	20,525
9	Transport and postal service	119,556	9,551	110,005
10	Wholesale and retail trade	401,773	18,412	383,361
11	Finance and insurance	248,791	101,906	146,885
12	Real estate and goods rental and leasing	777,801	90,054	687,747
13	Services	323,247	10,462	312,785
14	Local governments	401,393	(13,760)	415,153
15	Others	1,117,050	47,020	1,070,030

Breakdown of Risk-Monitored Loans by industry

(Millions of yen)

		As of March 31, 2025		As of March 31, 2024
		(a)	(a-b)	
1	Domestic (excluding Japan Offshore Market account)	60,688	(16,298)	76,986
2	Manufacturing	15,819	(234)	16,053
3	Agriculture and forestry	20	(21)	41
4	Fishery	45	(0)	45
5	Mining, quarrying and gravel	-	-	-
6	Construction	5,969	(22)	5,991
7	Electricity, gas, heat supply and water	48	(7)	55
8	Information and communications	269	23	246
9	Transport and postal service	2,306	(192)	2,498
10	Wholesale and retail trade	13,003	(1,333)	14,336
11	Finance and insurance	-	-	-
12	Real estate and goods rental and leasing	3,534	(11,696)	15,230
13	Services	15,482	(2,521)	18,003
14	Local governments	-	-	-
15	Others	4,186	(297)	4,483

(Notes) 1.The subject claims are only loans and bills discounted.

(Notes) 2.Normal claims are not included.

(6) Balance of Consumer Loans (Non-consolidated)

(Millions of yen)

	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
1 Consumer loans	1,309,135	65,704	1,243,431
2 Housing loans	1,054,601	43,470	1,011,131
3 Other consumer loans	254,534	22,235	232,299

(7) Ratio of Loans to Small and Medium-sized Enterprises, etc. (Non-consolidated)

(Millions of yen)

	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
1 Loans to small and medium-sized enterprises, etc.	3,153,153	233,863	2,919,290
2 Ratio of loans to small and medium-sized enterprises, etc.	75.6%	(0.1pt)	75.7%

(8) Balance of Deposits and Loans and Bills Discounted (Non-consolidated)

(Millions of yen)

(Term-end balance)	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
1 Deposits and negotiable certificates of deposit	4,759,306	53,591	4,705,715
2 Deposits	4,678,207	41,821	4,636,386
3 Negotiable certificates of deposit	81,099	11,771	69,328
4 Loans and bills discounted	4,169,064	317,725	3,851,339

(Millions of yen)

(Average balance)	For the fiscal year ended March 31, 2025 (a)	(a-b)	For the fiscal year ended March 31, 2024 (b)
5 Deposits and negotiable certificates of deposit	4,724,870	33,568	4,691,302
6 Deposits	4,654,867	33,756	4,621,111
7 Negotiable certificates of deposit	70,003	(187)	70,190
8 Loans and bills discounted	4,043,722	318,965	3,724,757

(9) Balance of Client Assets (Non-consolidated)

(Millions of yen)

	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
1 Client assets	496,061	31,951	464,110
2 Investment trusts	180,521	7,870	172,651
3 Insurance	310,254	22,914	287,340
4 Japanese government bonds, etc.	5,285	1,167	4,118