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February 2, 2026

## Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: The Kiyo Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8370

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

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Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

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

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

### 1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 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	%
Nine months ended						
December 31, 2025	82,857	21.4	23,793	44.0	15,304	33.9
December 31, 2024	68,260	11.1	16,521	8.5	11,428	13.5

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 17,582 million [ 342.6%]  
For the nine months ended December 31, 2024: ¥ 3,972 million [ (29.1)%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended		
December 31, 2025	238.70	238.54
December 31, 2024	176.26	176.13

#### (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of			
December 31, 2025	6,095,180	246,770	4.0
March 31, 2025	5,926,341	236,178	4.0

Reference: Equity

As of December 31, 2025: ¥ 245,721 million

As of March 31, 2025: ¥ 235,123 million

(Note)"Equity-to-asset 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.

## 2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	45.00	-	65.00	110.00
Fiscal year ending March 31, 2026	-	58.00	-		
Fiscal year ending March 31, 2026 (Forecast)				58.00	116.00

Note: Revisions to the forecast of cash dividends most recently announced: None

## 3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from 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
Full year	106,600	8.0	29,200	25.3	18,500	5.0	288.20

Note: Revisions to the financial result forecasts most recently announced: None

### \* Notes

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

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

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

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

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: Yes

(iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of December 31, 2025	67,300,000 shares
As of March 31, 2025	67,300,000 shares

(ii) Number of treasury shares at the end of the period

As of December 31, 2025	2,879,192 shares
As of March 31, 2025	3,235,696 shares

(iii) Average number of shares outstanding during the period

Nine months ended December 31, 2025	64,116,485 shares
Nine months ended December 31, 2024	64,842,211 shares

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

\* 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.

Quarterly Consolidated Financial Statements  
Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
<b>Assets</b>		
Cash and due from banks	807,017	861,702
Monetary claims bought	0	0
Money held in trust	8,497	8,701
Securities	832,041	773,498
Loans and bills discounted	4,146,094	4,323,626
Foreign exchanges	4,367	5,005
Other assets	61,926	55,901
Tangible fixed assets	36,016	35,893
Intangible fixed assets	4,155	3,789
Retirement benefit asset	29,501	29,770
Deferred tax assets	8,302	9,088
Customers' liabilities for acceptances and guarantees	8,643	8,887
Allowance for loan losses	(20,222)	(20,685)
<b>Total assets</b>	<b>5,926,341</b>	<b>6,095,180</b>
<b>Liabilities</b>		
Deposits	4,666,508	4,835,822
Negotiable certificates of deposit	71,099	167,818
Securities sold under repurchase agreements	4,278	4,778
Cash collateral received for securities lent	119,763	108,870
Borrowed money	762,999	671,997
Foreign exchanges	931	150
Other liabilities	55,135	47,728
Retirement benefit liability	23	24
Provision for reimbursement of deposits	112	50
Provision for contingent loss	407	437
Provision for loss of head office rebuilding	-	1,576
Deferred tax liabilities	260	266
Acceptances and guarantees	8,643	8,887
<b>Total liabilities</b>	<b>5,690,163</b>	<b>5,848,409</b>
<b>Net assets</b>		
Share capital	80,096	80,096
Capital surplus	2,499	2,793
Retained earnings	175,994	183,417
Treasury shares	(5,327)	(4,740)
<b>Total shareholders' equity</b>	<b>253,262</b>	<b>261,567</b>
Valuation difference on available-for-sale securities	(23,038)	(19,959)
Deferred gains or losses on hedges	10	(43)
Remeasurements of defined benefit plans	4,888	4,156
<b>Total accumulated other comprehensive income</b>	<b>(18,139)</b>	<b>(15,845)</b>
Share acquisition rights	69	62
Non-controlling interests	985	987
<b>Total net assets</b>	<b>236,178</b>	<b>246,770</b>
<b>Total liabilities and net assets</b>	<b>5,926,341</b>	<b>6,095,180</b>

Quarterly Consolidated Statements of Income and Comprehensive Income  
 Quarterly Consolidated Statements of Income (For the nine months)

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	68,260	82,857
Interest income	41,632	53,858
Interest on loans and discounts	30,952	40,366
Interest and dividends on securities	9,013	10,317
Fees and commissions	13,905	14,297
Other ordinary income	8,795	8,063
Other income	3,927	6,637
Ordinary expenses	51,739	59,063
Interest expenses	5,670	10,826
Interest on deposits	1,539	6,571
Fees and commissions payments	4,266	4,403
Other ordinary expenses	10,507	10,104
General and administrative expenses	26,136	27,275
Other expenses	5,157	6,454
Ordinary profit	16,521	23,793
Extraordinary income	13	7
Gain on disposal of non-current assets	13	7
Extraordinary losses	178	2,035
Loss on disposal of non-current assets	45	91
Impairment losses	133	368
Provision for loss of head office rebuilding	-	1,576
Profit before income taxes	16,355	21,764
Income taxes - current	4,138	7,741
Income taxes - deferred	792	(1,285)
Total income taxes	4,930	6,456
Profit	11,425	15,308
Profit (loss) attributable to non-controlling interests	(3)	4
Profit attributable to owners of parent	11,428	15,304

## Quarterly Consolidated Statements of Comprehensive Income (For the nine months)

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	11,425	15,308
Other comprehensive income	(7,453)	2,274
Valuation difference on available-for-sale securities	(6,622)	3,060
Deferred gains or losses on hedges	(227)	(53)
Remeasurements of defined benefit plans, net of tax	(603)	(732)
Comprehensive income	3,972	17,582
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	3,978	17,597
Comprehensive income attributable to non-controlling interests	(6)	(15)

## Supplementary Material on Financial Results For the Nine Months Ended December 31, 2025

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(Notes) 1. The amounts and percentages are rounded down to the nearest unit.  
2. 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.

# The Kiyo Bank, Ltd.

## 1. Profit and Loss

(Millions of yen)

	(Non-consolidated)	For the nine months ended December 31, 2025		For the nine months ended December 31, 2024
		(a)	(a-b)	(b)
1	<b>Ordinary income</b>	74,440	14,032	60,408
2	<b>Gross business profit</b>	47,543	6,807	40,736
3	Net interest income	43,120	7,144	35,976
4	Interest on loans and discounts	40,469	9,505	30,964
5	Interest and dividends on securities	10,317	1,301	9,016
6	Gains (losses) from cancellation of investment trusts	1,089	129	960
7	Interest on deposits, etc. (-)	7,005	5,439	1,566
8	Net fees and commissions	7,483	231	7,252
9	Net other ordinary income	(3,060)	(567)	(2,493)
10	Gains (losses) related to bonds (Government bonds, etc.)	(3,065)	216	(3,281)
11	Expenses (excluding non-recurring expenses) (-)	26,362	1,239	25,123
12	Net business profit (before provision of general allowance for loan losses)	21,180	5,567	15,613
13	Core net business profit	24,245	5,350	18,895
14	Core net business profit (excluding gains (losses) from cancellation of investment trusts)	23,156	5,222	17,934
15	Provision of general allowance for loan losses① (-)	472	224	248
16	Net business profit	20,707	5,343	15,364
17	Non-recurring gains (losses)	2,278	2,370	(92)
18	Disposal of non-performing loans② (-)	3,274	(211)	3,485
19	[Credit costs①+② (-)]	[3,747]	[13]	[3,734]
20	Write-off of loans and bills discounted (-)	2,325	100	2,225
21	Provision of specific allowance for loan losses (-)	623	(417)	1,040
22	Recoveries of written-off claims	499	78	421
23	Gains (losses) related to stocks, etc.	3,280	1,678	1,602
24	Other non-recurring gains (losses)	1,774	405	1,369
25	<b>Ordinary profit</b>	22,986	7,714	15,272
26	Extraordinary income (losses)	(2,028)	(1,868)	(160)
27	Provision for loss of head office rebuilding (-)	1,576	1,576	—
28	Profit before income taxes	20,958	5,847	15,111
29	Total income taxes (-)	6,230	1,720	4,510
30	Income taxes-current (-)	7,353	3,578	3,775
31	Income taxes-deferred (-)	(1,123)	(1,857)	734
32	<b>Profit</b>	14,727	4,126	10,601
33	Total credit costs (-)	3,248	(36)	3,284
34	Profit from customer services	16,905	4,520	12,385

(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 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 Difference between average yield on loans and deposits + Net fees and commissions - General and administrative expenses

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

## 2. Major Accounts and Balance of Client Assets (Non-consolidated)

(Millions of yen)

(Term-end balance)	As of December 31, 2025			As of March 31, 2025 (b)	As of December 31, 2024 (c)
	(a)	(a-b)	(a-c)		
1 Loans and bills discounted	4,350,303	181,239	202,595	4,169,064	4,147,708
2 Loans to small and medium-sized enterprises, etc.	3,294,038	140,885	173,335	3,153,153	3,120,703
3 Deposits and negotiable certificates of deposit	5,025,184	265,878	277,799	4,759,306	4,747,385
4 Deposits	4,847,365	169,158	163,485	4,678,207	4,683,880
5 Individual deposits	3,267,568	82,500	38,850	3,185,068	3,228,718
6 Client assets	558,118	62,057	59,564	496,061	498,554
7 Investment trusts	222,377	41,856	30,535	180,521	191,842
8 Insurance	328,843	18,589	26,917	310,254	301,926
9 Japanese government bonds, etc.	6,897	1,612	2,112	5,285	4,785

(Millions of yen)

(Average balance)	For the nine months ended December 31, 2025			For the fiscal year ended March 31, 2025 (b)	For the nine months ended December 31, 2024 (c)
	(a)	(a-b)	(a-c)		
1 Loans and bills discounted	4,247,228	203,506	245,030	4,043,722	4,002,198
2 Deposits and negotiable certificates of deposit	4,908,801	183,931	176,710	4,724,870	4,732,091

## 3. Capital Adequacy Ratio (Domestic Standard)

(Millions of yen)

(Consolidated)	As of December 31, 2025		As of March 31, 2025 (b)
	(a)	(a-b)	
1 Capital adequacy ratio (2/5)	12.25%	0.20pt	12.05%
2 Capital (3-4)	241,726	11,676	230,050
3 Core capital	265,886	11,745	254,141
4 Deduction	24,159	68	24,091
5 Risk weighted assets	1,973,187	65,207	1,907,980
6 Required capital (5x4%)	78,927	2,608	76,319

(Millions of yen)

(Non-consolidated)	As of December 31, 2025		As of March 31, 2025 (b)
	(a)	(a-b)	
1 Capital adequacy ratio (2/5)	11.42%	0.18pt	11.24%
2 Capital (3-4)	223,800	10,736	213,064
3 Core capital	246,457	11,892	234,565
4 Deduction	22,657	1,156	21,501
5 Risk weighted assets	1,959,438	65,165	1,894,273
6 Required capital (5x4%)	78,377	2,607	75,770

## 4. Gains (Losses) on Valuation of Securities with Market Value

(Millions of yen)

(Non-consolidated)	As of December 31, 2025				As of March 31, 2025		
	Valuation gains (losses)		Valuation gains	Valuation losses	Valuation gains (losses)		Valuation losses
	(a)	(a-b)			(b)	Valuation gains	
1 Held-to-maturity	(1,714)	(872)	—	1,714	(842)	—	842
2 Available-for-sale securities	(30,516)	3,903	21,470	51,987	(34,419)	13,922	48,342
3 Stocks	13,569	3,398	14,045	475	10,171	11,895	1,723
4 Bonds	(44,444)	(10,200)	1	44,445	(34,244)	51	34,295
5 Others	357	10,703	7,423	7,065	(10,346)	1,976	12,323
6 Total	(32,231)	3,031	21,470	53,701	(35,262)	13,922	49,185

(Notes) There are no stocks of subsidiaries and affiliates with market values.

## 5. Disclosed Claims under the Financial Reconstruction Law

(Millions of yen)

(Non-consolidated)	As of December 31, 2025			As of March 31, 2025	As of December 31, 2024
	(a)	(a-b)	(a-c)		
1 Bankrupt and substantially bankrupt claims	3,383	120	949	3,263	2,434
2 Doubtful claims	47,565	337	(3,704)	47,228	51,269
3 Substandard claims	11,945	1,743	3,288	10,202	8,657
4 Subtotal	62,894	2,199	533	60,695	62,361
5 [Ratio to total balance of claims]	[1.43%]	[(0.01pt)]	[(0.05pt)]	[1.44%]	[1.48%]
6 Normal claims	4,331,709	180,276	201,850	4,151,433	4,129,859
7 Total	4,394,603	182,475	202,382	4,212,128	4,192,221

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

(Millions of yen)

	As of December 31, 2025			As of March 31, 2025	As of December 31, 2024
	(a)	(a-b)	(a-c)		
1 Consumer loans	1,341,503	32,368	48,560	1,309,135	1,292,943
2 Housing loans	1,076,386	21,785	31,302	1,054,601	1,045,084
3 Other consumer loans	265,117	10,583	17,258	254,534	247,859