

Consolidated Statements of Income
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2023 and 2022

| | Millions of yen | | Thousands of U.S. dollars (Note 1) |
|------------------------------------------------------------|-----------------|-----------------|------------------------------------------|
| | 2023 | 2022 | 2023 |
| Income | | | |
| Interest income: | | | |
| Interest on loans and bills discounted | ¥ 34,875 | ¥ 34,147 | \$ 261,177 |
| Interest and dividends on securities | 11,329 | 9,771 | 84,842 |
| Other interest income | 1,381 | 1,771 | 10,342 |
| Fees and commissions (Note 24) | 16,762 | 16,551 | 125,529 |
| Other operating income | 11,064 | 10,758 | 82,857 |
| Other income (Note 15) | 9,051 | 8,596 | 67,782 |
| Total income | 84,464 | 81,596 | 632,546 |
| Expenses | | | |
| Interest expenses: | | | |
| Interest on deposits | 108 | 133 | 808 |
| Interest on payables under securities lending transactions | 3,873 | 399 | 29,004 |
| Interest on borrowings | 0 | 0 | 0 |
| Other interest expenses | 394 | 81 | 2,950 |
| Fees and commissions payments | 5,260 | 5,124 | 39,391 |
| Other operating expenses | 35,405 | 11,937 | 265,146 |
| General and administrative expenses (Note 16) | 31,295 | 31,999 | 234,366 |
| Provision for possible loan losses | 823 | 3,675 | 6,163 |
| Other expenses (Note 17) | 2,435 | 4,153 | 18,235 |
| Total expenses | 79,596 | 57,506 | 596,090 |
| Profit before income taxes | 4,868 | 24,090 | 36,456 |
| Income taxes (Note 18): | | | |
| Current | 720 | 7,608 | 5,392 |
| Deferred | 146 | 919 | 1,093 |
| Total income taxes | 866 | 8,527 | 6,485 |
| Profit | 4,001 | 15,562 | 29,963 |
| Profit attributable to non-controlling interests | 77 | 102 | 576 |
| Profit attributable to owners of parent | ¥ 3,924 | ¥ 15,460 | \$ 29,386 |
| | | Yen | U.S. dollars |
| Per share of common stock: | | | |
| Basic earnings per share (Note 20) | ¥ 59.83 | ¥ 230.40 | \$ 0.44 |
| Diluted earnings per share (Note 20) | 59.78 | 230.17 | 0.44 |
| Dividends (Note 13) | 40.00 | 40.00 | 0.29 |

See accompanying notes.