

Consolidated Balance Sheets  
The Kiyo Bank, Ltd. and its consolidated subsidiaries  
As of March 31, 2025 and 2024

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2025	2024	2025
<b>Assets:</b>			
Cash and due from banks (Note 3)	¥ 807,017	¥ 983,679	\$ 5,397,384
Monetary claims bought	0	0	0
Money held in trust (Note 4)	8,497	8,872	56,828
Securities (Notes 4, 5, 7, 11, 22 and 23)	832,041	882,430	5,564,747
Loans and bills discounted (Notes 5, 7, 21, 22, 23 and 27)	4,146,094	3,832,494	27,729,360
Foreign exchanges (Note 5)	4,367	3,317	29,206
Other assets (Notes 5 and 7)	61,926	65,489	414,165
Tangible fixed assets (Note 6)	36,016	34,362	240,877
Intangible fixed assets	4,155	4,522	27,788
Net defined benefit asset (Note 10)	29,501	31,058	197,304
Deferred tax assets (Note 18)	8,302	4,394	55,524
Customers' liabilities for acceptances and guarantees (Notes 5 and 11)	8,643	6,987	57,804
Reserve for possible loan losses	(20,222)	(26,231)	(135,246)
<b>Total assets</b>	<b>¥ 5,926,341</b>	<b>¥ 5,831,379</b>	<b>\$ 39,635,774</b>
<b>Liabilities:</b>			
Deposits (Notes 7, 8 and 22)	¥ 4,737,607	¥ 4,684,682	\$ 31,685,440
Securities sold under repurchase agreements (Note 7)	4,278	4,309	28,611
Payables under securities lending transactions (Note 7)	119,763	52,724	800,983
Borrowed money (Notes 7, 9 and 22)	762,999	803,279	5,102,989
Foreign exchanges	931	213	6,226
Other liabilities (Note 9)	55,135	40,213	368,746
Net defined benefit liability (Note 10)	23	26	153
Reserve for reimbursement of deposits	112	226	749
Provision for contingent losses	407	384	2,722
Deferred tax liabilities (Note 18)	260	217	1,738
Acceptances and guarantees (Note 11)	8,643	6,987	57,804
<b>Total liabilities</b>	<b>5,690,163</b>	<b>5,593,266</b>	<b>38,056,199</b>
<b>Net assets (Notes 12 and 13):</b>			
Common stock	80,096	80,096	535,687
Capital surplus	2,499	2,495	16,713
Retained earnings	175,994	162,918	1,177,059
Treasury stock	(5,327)	(2,630)	(35,627)
<b>Total shareholders' equity</b>	<b>253,262</b>	<b>242,879</b>	<b>1,693,833</b>
Net unrealized gains (losses) on available-for-sale securities (Note 4)	(23,038)	(13,406)	(154,079)
Net deferred gains (losses) on hedging instruments	10	306	66
Remeasurements of defined benefit plans	4,888	7,290	32,691
<b>Total accumulated other comprehensive income (loss)</b>	<b>(18,139)</b>	<b>(5,808)</b>	<b>(121,314)</b>
Subscription rights to shares (Notes 13 and 14)	69	78	461
Non-controlling interests	985	964	6,587
<b>Total net assets</b>	<b>236,178</b>	<b>238,113</b>	<b>1,579,574</b>
<b>Total liabilities and net assets</b>	<b>¥ 5,926,341</b>	<b>¥ 5,831,379</b>	<b>\$ 39,635,774</b>

See accompanying notes.