

Consolidated Statements of Income
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2025 and 2024

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2025	2024	2025
Income			
Interest income:			
Interest on loans and bills discounted	¥ 42,690	¥ 36,470	\$ 285,513
Interest and dividends on securities	14,034	8,594	93,860
Other interest income	2,407	1,174	16,098
Fees and commissions (Note 25)	18,465	17,528	123,495
Other operating income	12,585	10,520	84,169
Other income (Note 15)	8,718	10,529	58,306
Total income	98,902	84,818	661,463
Expenses			
Interest expenses:			
Interest on deposits	2,851	121	19,067
Interest on payables under securities lending transactions	4,733	4,873	31,654
Interest on borrowings	0	0	0
Other interest expenses	801	612	5,357
Fees and commissions payments	5,739	5,444	38,382
Other operating expenses	21,470	16,425	143,592
General and administrative expenses (Note 16)	34,961	33,018	233,821
Other expenses (Note 17)	5,062	4,287	33,855
Total expenses	75,621	64,784	505,758
Profit before income taxes	23,281	20,034	155,704
Income taxes (Note 18):			
Current	4,203	5,057	28,109
Deferred	1,436	(80)	9,604
Total income taxes	5,639	4,976	37,714
Profit	17,641	15,058	117,984
Profit attributable to non-controlling interests	23	37	153
Profit attributable to owners of parent	¥ 17,618	¥ 15,020	\$ 117,830
	Yen		U.S. dollars
Per share of common stock:			
Basic earnings per share (Note 20)	¥ 272.51	¥ 229.70	\$ 1.82
Diluted earnings per share (Note 20)	272.32	229.52	1.82
Dividends (Note 13)	110.00	50.00	0.73

See accompanying notes.