

Consolidated Balance Sheets
The Kiyo Bank, Ltd. and its consolidated subsidiaries
As of March 31, 2026 and 2025

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2026	2025	2026
Assets:			
Cash and due from banks (Note 3)	¥ 837,737	¥ 807,017	\$ 5,239,786
Monetary claims bought	0	0	0
Trading account securities (Note 4)	0	-	0
Money held in trust (Note 4)	8,497	8,497	53,146
Securities (Notes 4, 5, 7, 11, 22 and 23)	795,229	832,041	4,973,911
Loans and bills discounted (Notes 5, 7, 21, 22, 23 and 26)	4,344,661	4,146,094	27,174,512
Foreign exchanges (Note 5)	3,446	4,367	21,553
Other assets (Notes 5 and 7)	54,725	61,926	342,287
Tangible fixed assets (Note 6)	35,906	36,016	224,580
Intangible fixed assets	3,736	4,155	23,367
Net defined benefit asset (Note 10)	34,357	29,501	214,892
Deferred tax assets (Note 18)	11,203	8,302	70,071
Customers' liabilities for acceptances and guarantees (Notes 5 and 11)	8,899	8,643	55,660
Reserve for possible loan losses	(19,471)	(20,222)	(121,785)
Total assets	¥ 6,118,931	¥ 5,926,341	\$ 38,272,022
Liabilities:			
Deposits (Notes 7, 8 and 22)	¥ 4,945,513	¥ 4,737,607	\$ 30,932,655
Securities sold under repurchase agreements (Note 7)	4,892	4,278	30,597
Payables under securities lending transactions (Note 7)	116,443	119,763	728,314
Borrowed money (Notes 7, 9 and 22)	726,997	762,999	4,547,141
Foreign exchanges	677	931	4,234
Other liabilities (Note 9)	64,972	55,135	406,379
Net defined benefit liability (Note 10)	24	23	150
Reserve for reimbursement of deposits	36	112	225
Provision for contingent losses	443	407	2,770
Provision for head office reconstruction losses	1,227	-	7,674
Deferred tax liabilities (Note 18)	237	260	1,482
Acceptances and guarantees (Note 11)	8,899	8,643	55,660
Total liabilities	5,870,365	5,690,163	36,717,319
Net assets (Notes 12 and 13):			
Common stock	80,096	80,096	500,975
Capital surplus	2,793	2,499	17,469
Retained earnings	189,932	175,994	1,187,965
Treasury stock	(4,742)	(5,327)	(29,659)
Total shareholders' equity	268,080	253,262	1,676,757
Net unrealized gains (losses) on available-for-sale securities (Note 4)	(27,523)	(23,038)	(172,147)
Net deferred gains (losses) on hedging instruments	(31)	10	(193)
Remeasurements of defined benefit plans	6,954	4,888	43,495
Total accumulated other comprehensive income (loss)	(20,600)	(18,139)	(128,846)
Subscription rights to shares (Notes 13 and 14)	62	69	387
Non-controlling interests	1,023	985	6,398
Total net assets	248,566	236,178	1,554,703
Total liabilities and net assets	¥ 6,118,931	¥ 5,926,341	\$ 38,272,022

See accompanying notes.