

Consolidated Statements of Income
The Kiyo Bank, Ltd. and its consolidated subsidiaries
Years ended March 31, 2026 and 2025

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2026	2025	2026
Income			
Interest income:			
Interest on loans and bills discounted	¥ 55,146	¥ 42,690	\$ 344,921
Interest and dividends on securities	14,611	14,034	91,387
Other interest income	4,547	2,407	28,440
Fees and commissions (Note 24)	19,072	18,465	119,289
Other operating income	12,730	12,585	79,622
Other income (Note 15)	8,779	8,718	54,909
Total income	114,888	98,902	718,588
Expenses			
Interest expenses:			
Interest on deposits	10,210	2,851	63,860
Interest on payables under securities lending transactions	4,163	4,733	26,038
Interest on borrowings	69	0	431
Other interest expenses	772	801	4,828
Fees and commissions payments	5,880	5,739	36,777
Other operating expenses	17,597	21,470	110,063
General and administrative expenses (Note 16)	36,538	34,961	228,533
Other expenses (Note 17)	9,696	5,062	60,645
Total expenses	84,928	75,621	531,198
Profit before income taxes	29,960	23,281	187,390
Income taxes (Note 18):			
Current	9,435	4,203	59,013
Deferred	(1,333)	1,436	(8,337)
Total income taxes	8,102	5,639	50,675
Profit	21,858	17,641	136,715
Profit attributable to non-controlling interests	39	23	243
Profit attributable to owners of parent	¥ 21,819	¥ 17,618	\$ 136,471
	Yen		U.S. dollars
Per share of common stock:			
Basic earnings per share (Note 20)	¥ 339.91	¥ 272.51	\$ 2.12
Diluted earnings per share (Note 20)	339.69	272.32	2.12
Dividends (Note 13)	137.00	110.00	0.85

See accompanying notes.