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May 14, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)



Company name: The Kiyo Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8370

URL: <https://www.kiyobank.co.jp/>

Representative: Hiroyuki Haraguchi

President

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Director, Senior Managing Executive Officer; General Manager,
Management Planning Division

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Scheduled date of annual general meeting of shareholders: June 26, 2026

Scheduled date to commence dividend payments: June 29, 2026

Scheduled date to file annual securities report: June 22, 2026

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	114,870	16.4	32,369	38.9	21,819	23.8
March 31, 2025	98,720	16.4	23,308	15.8	17,618	17.3

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 19,379 million [265.0%]
For the fiscal year ended March 31, 2025: ¥ 5,310 million [(68.4)%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2026	339.91	339.69	9.0	0.5	28.2
March 31, 2025	272.51	272.32	7.5	0.4	23.6

Reference: Share of profit (loss) of entities accounted for using equity method

For the fiscal year ended March 31, 2026: ¥ - million

For the fiscal year ended March 31, 2025: ¥ - million

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	6,118,931	248,566	4.0	3,841.98
March 31, 2025	5,926,341	236,178	4.0	3,670.12

Reference: Equity

As of March 31, 2026: ¥ 247,480 million

As of March 31, 2025: ¥ 235,123 million

(Note)"Equity-to-asset ratio" represents ("Net assets"- "Share acquisition rights"- "Non-controlling interests") / "Total assets" at the end of each period. The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(8,259)	46,186	(7,245)	837,737
March 31, 2025	(186,181)	16,952	(7,423)	807,017

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	45.00	-	65.00	110.00	7,063	40.4	3.0
Fiscal year ended March 31, 2026	-	58.00	-	79.00	137.00	8,805	40.3	3.6
Fiscal year ending March 31, 2027 (Forecast)	-	78.00	-	26.00	-		40.2	

(Note)At the meeting of the Board of Directors held on May 14, 2026, we passed a resolution to conduct a 3-for-1 stock split of our common stock, with an effective date of October 1, 2026.The year-end dividend per share for the fiscal year ending March 31, 2027(forecast) is stated after considering the effect of the stock split, and the total annual dividend is indicated as "-".If the stock split is not considered, the year-end dividend for the fiscal year ending March 31, 2027 (forecast) will be 78.00 yen, and the total annual dividend will be 156.00 yen.

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	18,000	22.7	12,200	36.6	63.13
Full year	36,600	13.1	25,000	14.6	129.37

(Note)Basic earnings per share is calculated on the assumption that the stock split as noted in "2. Cash dividends " was carried out at the beginning of the fiscal year ending March 31, 2027.Without considering the stock split, basic earnings per share in the consolidated earnings forecast for the Six months ending September 30, 2026 is 189.40 yen, for fiscal year ending March 31, 2027(Full year) is 388.11 yen.

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Changes in accounting policies, changes in accounting estimates, and restatement
- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
 - (ii) Changes in accounting policies due to other reasons: None
 - (iii) Changes in accounting estimates: Yes
 - (iv) Restatement: None

(3) Number of issued shares (common shares)

- (i) Total number of issued shares at the end of the period (including treasury shares)

As of March 31, 2026	67,300,000 shares
As of March 31, 2025	67,300,000 shares

- (ii) Number of treasury shares at the end of the period

As of March 31, 2026	2,885,206 shares
As of March 31, 2025	3,235,696 shares

- (iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	64,190,783 shares
Fiscal Year ended March 31, 2025	64,650,466 shares

[Reference] Overview of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended						
March 31, 2026	102,344	18.0	30,650	46.7	20,635	30.2
March 31, 2025	86,730	17.1	20,898	14.1	15,850	13.5

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended		
March 31, 2026	321.47	321.26
March 31, 2025	245.17	245.00

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of				
March 31, 2026	6,106,582	224,480	3.7	3,483.95
March 31, 2025	5,915,952	215,351	3.6	3,360.41

Reference: Equity

As of March 31, 2026: ¥ 224,417 million

As of March 31, 2025: ¥ 215,282 million

(Note)"Equity-to-asset ratio" represents ("Net assets"- "Share acquisition rights") / "Total assets" at the end of each period. The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending					
September 30, 2026	17,100	22.1	11,500	36.3	59.51
Full year	34,400	12.2	23,400	13.4	121.09

(Note)Basic earnings per share is calculated on the assumption that the stock split as noted in "2. Cash dividends " was carried out at the beginning of the fiscal year ending March 31, 2027.Without considering the stock split, basic earnings per share in the consolidated earnings forecast for the Six months ending September 30, 2026 is 178.53 yen, for fiscal year ending March 31, 2027(Full year) is 363.27 yen.

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

Forward-looking statements, such as earnings forecasts, made in this document are based on information currently available to the Bank and certain assumptions that the Bank considers reasonable. Actual results may differ materially from these forecasts due to various factors.

Consolidated Financial Statements

Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	807,017	837,737
Monetary claims bought	0	0
Trading securities	-	0
Money held in trust	8,497	8,497
Securities	832,041	795,229
Loans and bills discounted	4,146,094	4,344,661
Foreign exchanges	4,367	3,446
Other assets	61,926	54,725
Tangible fixed assets	36,016	35,906
Buildings, net	13,422	13,447
Land	17,662	17,358
Leased assets, net	1,423	1,206
Construction in progress	913	1,409
Other tangible fixed assets	2,595	2,484
Intangible fixed assets	4,155	3,736
Software	3,747	3,220
Leased assets	3	-
Other intangible fixed assets	404	515
Retirement benefit asset	29,501	34,357
Deferred tax assets	8,302	11,203
Customers' liabilities for acceptances and guarantees	8,643	8,899
Allowance for loan losses	(20,222)	(19,471)
Total assets	5,926,341	6,118,931
Liabilities		
Deposits	4,666,508	4,825,077
Negotiable certificates of deposit	71,099	120,436
Securities sold under repurchase agreements	4,278	4,892
Cash collateral received for securities lent	119,763	116,443
Borrowed money	762,999	726,997
Foreign exchanges	931	677
Other liabilities	55,135	64,972
Retirement benefit liability	23	24
Provision for reimbursement of deposits	112	36
Provision for contingent loss	407	443
Provision for loss of head office rebuilding	-	1,227
Deferred tax liabilities	260	237
Acceptances and guarantees	8,643	8,899
Total liabilities	5,690,163	5,870,365

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	80,096	80,096
Capital surplus	2,499	2,793
Retained earnings	175,994	189,932
Treasury shares	(5,327)	(4,742)
Total shareholders' equity	253,262	268,080
Valuation difference on available-for-sale securities	(23,038)	(27,523)
Deferred gains or losses on hedges	10	(31)
Remeasurements of defined benefit plans	4,888	6,954
Total accumulated other comprehensive income	(18,139)	(20,600)
Share acquisition rights	69	62
Non-controlling interests	985	1,023
Total net assets	236,178	248,566
Total liabilities and net assets	5,926,341	6,118,931

Consolidated Statements of Income and Comprehensive Income
 Consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	98,720	114,870
Interest income	59,132	74,305
Interest on loans and discounts	42,690	55,146
Interest and dividends on securities	14,034	14,611
Interest on call loans and bills bought	25	22
Interest on deposits with banks	2,270	4,418
Other interest income	111	106
Fees and commissions	18,465	19,072
Other ordinary income	12,585	12,730
Other income	8,536	8,760
Reversal of allowance for loan losses	3,088	-
Recoveries of written off receivables	1,243	1,104
Other	4,204	7,656
Ordinary expenses	75,411	82,500
Interest expenses	8,386	15,215
Interest on deposits	2,802	9,585
Interest on negotiable certificates of deposit	48	625
Interest on call money and bills sold	6	4
Interest expenses on securities sold under repurchase agreements	225	182
Interest expenses on cash collateral received for securities lent	4,733	4,163
Interest on borrowings and rediscounts	0	69
Other interest expenses	569	585
Fees and commissions payments	5,739	5,880
Other ordinary expenses	21,470	17,597
General and administrative expenses	34,961	36,538
Other expenses	4,853	7,268
Provision of allowance for loan losses	-	436
Other	4,853	6,831
Ordinary profit	23,308	32,369
Extraordinary income	182	18
Gain on disposal of non-current assets	182	18
Extraordinary losses	209	2,427
Loss on disposal of non-current assets	51	295
Impairment losses	157	551
Provision for loss of head office rebuilding	-	1,576
Other	-	4
Profit before income taxes	23,281	29,960
Income taxes - current	4,203	9,435
Income taxes - deferred	1,436	(1,333)
Total income taxes	5,639	8,102
Profit	17,641	21,858
Profit attributable to non-controlling interests	23	39
Profit attributable to owners of parent	17,618	21,819

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	17,641	21,858
Other comprehensive income	(12,331)	(2,478)
Valuation difference on available-for-sale securities	(9,633)	(4,502)
Deferred gains or losses on hedges	(296)	(42)
Remeasurements of defined benefit plans, net of tax	(2,402)	2,066
Comprehensive income	5,310	19,379
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	5,287	19,358
Comprehensive income attributable to non-controlling interests	22	20

Consolidated Statements of Changes in Equity
For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	80,096	2,495	162,918	(2,630)	242,879
Changes during period					
Dividends of surplus			(4,542)		(4,542)
Profit attributable to owners of parent			17,618		17,618
Purchase of treasury shares				(3,003)	(3,003)
Disposal of treasury shares		4		306	311
Net changes in items other than shareholders' equity					
Total changes during period	-	4	13,076	(2,697)	10,383
Balance at end of period	80,096	2,499	175,994	(5,327)	253,262

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(13,406)	306	7,290	(5,808)	78	964	238,113
Changes during period							
Dividends of surplus							(4,542)
Profit attributable to owners of parent							17,618
Purchase of treasury shares							(3,003)
Disposal of treasury shares							311
Net changes in items other than shareholders' equity	(9,632)	(296)	(2,402)	(12,330)	(8)	21	(12,317)
Total changes during period	(9,632)	(296)	(2,402)	(12,330)	(8)	21	(1,934)
Balance at end of period	(23,038)	10	4,888	(18,139)	69	985	236,178

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	80,096	2,499	175,994	(5,327)	253,262
Changes during period					
Dividends of surplus			(7,880)		(7,880)
Profit attributable to owners of parent			21,819		21,819
Purchase of treasury shares				(5)	(5)
Disposal of treasury shares		294		590	884
Net changes in items other than shareholders' equity					
Total changes during period	-	294	13,938	585	14,817
Balance at end of period	80,096	2,793	189,932	(4,742)	268,080

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(23,038)	10	4,888	(18,139)	69	985	236,178
Changes during period							
Dividends of surplus							(7,880)
Profit attributable to owners of parent							21,819
Purchase of treasury shares							(5)
Disposal of treasury shares							884
Net changes in items other than shareholders' equity	(4,484)	(42)	2,066	(2,460)	(7)	37	(2,430)
Total changes during period	(4,484)	(42)	2,066	(2,460)	(7)	37	12,387
Balance at end of period	(27,523)	(31)	6,954	(20,600)	62	1,023	248,566

Consolidated Statements of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	23,281	29,960
Depreciation	3,222	3,384
Impairment losses	157	551
Increase (decrease) in allowance for loan losses	(6,008)	(750)
Decrease (increase) in retirement benefit asset	(1,819)	(1,830)
Increase (decrease) in retirement benefit liability	(3)	1
Increase (decrease) in provision for reimbursement of deposits	(114)	(76)
Increase (decrease) in provision for contingent loss	22	36
Increase (decrease) in provision for loss of head office rebuilding	-	1,227
Interest income	(59,132)	(74,305)
Interest expenses	8,386	15,215
Loss (gain) related to securities	9,028	3,661
Loss (gain) on money held in trust	331	(355)
Foreign exchange losses (gains)	2,413	(14,298)
Loss (gain) on disposal of non-current assets	(130)	276
Net decrease (increase) in trading securities	-	(0)
Net decrease (increase) in loans and bills discounted	(313,599)	(198,567)
Net increase (decrease) in deposits	41,153	158,569
Net increase (decrease) in negotiable certificates of deposit	11,771	49,336
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(40,280)	(36,002)
Net increase (decrease) in call money	(31)	614
Net increase (decrease) in cash collateral received for securities lent	67,038	(3,319)
Net decrease (increase) in foreign exchanges - assets	(1,049)	921
Net increase (decrease) in foreign exchanges - liabilities	718	(254)
Interest received	56,415	71,202
Interest paid	(7,163)	(12,705)
Other, net	26,561	3,017
Subtotal	(178,830)	(4,489)
Income taxes paid	(7,351)	(3,769)
Net cash provided by (used in) operating activities	(186,181)	(8,259)
Cash flows from investing activities		
Purchase of securities	(225,383)	(299,256)
Proceeds from sale of securities	161,946	249,371
Proceeds from redemption of securities	84,143	99,859
Purchase of tangible fixed assets	(2,823)	(2,817)
Proceeds from sale of tangible fixed assets	256	278
Purchase of intangible fixed assets	(1,186)	(983)
Other, net	-	(267)
Net cash provided by (used in) investing activities	16,952	46,186

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from financing activities		
Purchase of treasury shares	(3,003)	(5)
Proceeds from sale of treasury shares	311	884
Dividends paid	(4,542)	(7,880)
Dividends paid to non-controlling interests	(0)	(0)
Other, net	(187)	(243)
Net cash provided by (used in) financing activities	(7,423)	(7,245)
Effect of exchange rate change on cash and cash equivalents	(8)	38
Net increase (decrease) in cash and cash equivalents	(176,661)	30,720
Cash and cash equivalents at beginning of period	983,679	807,017
Cash and cash equivalents at end of period	807,017	837,737

Non-consolidated Financial Statements

Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	806,417	837,392
Cash	53,624	55,374
Due from banks	752,792	782,018
Monetary claims bought	0	0
Trading securities	-	0
Trading government bonds	-	0
Money held in trust	8,497	8,497
Securities	837,225	800,483
Government bonds	194,816	293,082
Local government bonds	173,263	86,283
Corporate bonds	155,830	128,109
Stocks	30,660	29,949
Other securities	282,655	263,058
Loans and bills discounted	4,169,064	4,371,001
Bills discounted	6,447	4,760
Loans on bills	75,513	28,388
Loans on deeds	3,599,692	3,788,373
Overdrafts	487,411	549,478
Foreign exchanges	4,367	3,446
Due from foreign banks (our accounts)	3,685	3,044
Foreign bills bought	4	6
Foreign bills receivable	678	394
Other assets	27,882	17,319
Prepaid expenses	59	689
Accrued revenue	4,629	5,475
Financial derivatives	5,460	3,979
Cash collateral paid for financial instruments	5,793	2,686
Other	11,939	4,487
Tangible fixed assets	35,706	35,515
Buildings, net	13,396	13,419
Land	17,662	17,358
Leased assets, net	1,461	1,243
Construction in progress	908	1,409
Other tangible fixed assets	2,277	2,083
Intangible fixed assets	3,861	3,455
Software	3,528	2,951
Other intangible fixed assets	333	503
Prepaid pension costs	22,403	24,234
Deferred tax assets	10,094	13,817
Customers' liabilities for acceptances and guarantees	8,643	8,899
Allowance for loan losses	(18,212)	(17,481)
Total assets	5,915,952	6,106,582

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	4,678,207	4,837,621
Current deposits	260,761	268,911
Ordinary deposits	2,906,779	2,927,400
Savings deposits	30,524	28,457
Deposits at notice	10,327	6,993
Time deposits	1,311,385	1,477,315
Other deposits	158,430	128,541
Negotiable certificates of deposit	81,099	130,436
Securities sold under repurchase agreements	4,278	4,892
Cash collateral received for securities lent	119,763	116,443
Borrowed money	762,999	726,997
Borrowings from other banks	762,999	726,997
Foreign exchanges	931	677
Foreign bills sold	6	66
Foreign bills payable	925	611
Other liabilities	44,154	54,423
Income taxes payable	1,336	7,105
Accrued expenses	3,071	5,590
Unearned revenue	1,884	2,378
Financial derivatives	7,966	6,647
Cash collateral received for financial instruments	30	310
Lease liabilities	1,461	1,243
Asset retirement obligations	853	860
Other	27,550	30,286
Provision for reimbursement of deposits	112	36
Provision for contingent loss	407	443
Provision for loss of head office rebuilding	-	1,227
Deferred tax liabilities for land revaluation	3	3
Acceptances and guarantees	8,643	8,899
Total liabilities	5,700,600	5,882,102
Net assets		
Share capital	80,096	80,096
Capital surplus	264	559
Legal capital surplus	259	259
Other capital surplus	4	299
Retained earnings	163,601	176,356
Legal retained earnings	9,805	11,381
Other retained earnings	153,796	164,974
Retained earnings brought forward	153,796	164,974
Treasury shares	(5,320)	(4,735)
Total shareholders' equity	238,642	252,277
Valuation difference on available-for-sale securities	(23,378)	(27,835)
Deferred gains or losses on hedges	10	(31)
Revaluation reserve for land	7	7
Total valuation and translation adjustments	(23,360)	(27,859)
Share acquisition rights	69	62
Total net assets	215,351	224,480
Total liabilities and net assets	5,915,952	6,106,582

Non-consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	86,730	102,344
Interest income	59,170	74,445
Interest on loans and discounts	42,727	55,288
Interest and dividends on securities	14,037	14,612
Interest on call loans	25	22
Interest on deposits with banks	2,269	4,415
Other interest income	111	106
Fees and commissions	16,218	16,851
Fees and commissions on domestic and foreign exchanges	2,446	2,628
Other fees and commissions	13,772	14,223
Other ordinary income	3,642	2,592
Net gain on trading securities transactions	0	0
Gain on sale of bonds	484	509
Gain on financial derivatives	3,151	2,080
Other	5	1
Other income	7,698	8,455
Reversal of allowance for loan losses	2,620	-
Recoveries of written off receivables	787	750
Gain on sale of equity securities	3,091	6,480
Gain on money held in trust	-	355
Other	1,198	868
Ordinary expenses	65,831	71,694
Interest expenses	8,396	15,253
Interest on deposits	2,807	9,604
Interest on negotiable certificates of deposit	54	645
Interest on call money	6	4
Interest expenses on securities sold under repurchase agreements	225	182
Interest expenses on cash collateral received for securities lent	4,733	4,163
Interest on borrowings and rediscounts	0	69
Interest expenses on interest rate swaps	568	584
Other interest expenses	0	0
Fees and commissions payments	6,662	6,876
Fees and commissions on domestic and foreign exchanges	344	376
Other fees and commissions	6,318	6,499
Other ordinary expenses	13,820	9,100
Loss on foreign exchange transactions	1,937	1,517
Loss on sale of bonds	11,883	7,582
General and administrative expenses	32,654	34,116
Other expenses	4,297	6,346
Provision of allowance for loan losses	-	347
Write-off of loans	2,903	2,354
Loss on sale of equity securities	687	1,602
Loss on devaluation of equity securities	34	1,513
Loss on money held in trust	331	-
Other	341	528
Ordinary profit	20,898	30,650

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	182	18
Gain on disposal of non-current assets	182	18
Extraordinary losses	202	2,422
Loss on disposal of non-current assets	44	294
Impairment losses	157	551
Provision for loss of head office rebuilding	-	1,576
Profit before income taxes	20,877	28,246
Income taxes - current	3,679	8,810
Income taxes - deferred	1,347	(1,198)
Total income taxes	5,027	7,611
Profit	15,850	20,635

Non-consolidated Statements of Changes in Equity
For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus			Retained earnings		
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings
Balance at beginning of period	80,096	259	0	259	8,897	143,396	152,293
Changes during period							
Dividends of surplus					908	(5,450)	(4,542)
Profit						15,850	15,850
Purchase of treasury shares							
Disposal of treasury shares			4	4			
Net changes in items other than shareholders' equity							
Total changes during period	-	-	4	4	908	10,400	11,308
Balance at end of period	80,096	259	4	264	9,805	153,796	163,601

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(2,622)	230,027	(13,730)	306	7	(13,416)	78	216,688
Changes during period								
Dividends of surplus		(4,542)						(4,542)
Profit		15,850						15,850
Purchase of treasury shares	(3,003)	(3,003)						(3,003)
Disposal of treasury shares	306	311						311
Net changes in items other than shareholders' equity			(9,647)	(296)	-	(9,943)	(8)	(9,952)
Total changes during period	(2,697)	8,615	(9,647)	(296)	-	(9,943)	(8)	(1,337)
Balance at end of period	(5,320)	238,642	(23,378)	10	7	(23,360)	69	215,351

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus			Retained earnings		
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings
Balance at beginning of period	80,096	259	4	264	9,805	153,796	163,601
Changes during period							
Dividends of surplus					1,576	(9,457)	(7,880)
Profit						20,635	20,635
Purchase of treasury shares							
Disposal of treasury shares			295	295			
Net changes in items other than shareholders' equity							
Total changes during period	-	-	295	295	1,576	11,178	12,754
Balance at end of period	80,096	259	299	559	11,381	164,974	176,356

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(5,320)	238,642	(23,378)	10	7	(23,360)	69	215,351
Changes during period								
Dividends of surplus		(7,880)						(7,880)
Profit		20,635						20,635
Purchase of treasury shares	(5)	(5)						(5)
Disposal of treasury shares	589	884						884
Net changes in items other than shareholders' equity			(4,456)	(42)	-	(4,498)	(7)	(4,506)
Total changes during period	584	13,634	(4,456)	(42)	-	(4,498)	(7)	9,128
Balance at end of period	(4,735)	252,277	(27,835)	(31)	7	(27,859)	62	224,480

Supplementary Material on Financial Results
For the Year Ended March 31, 2026

The Kiyo Bank, Ltd.

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(Notes) Forward-looking statements such as earnings forecasts are based on information currently available to the Bank and certain assumptions that the Bank considers reasonable. Actual results may differ materially from these forecasts due to various factors.

1. Overview of Financial Results for the Fiscal Year Ended March 31, 2026

(1) Profit and Loss

【Consolidated】

(Millions of yen)

	For the fiscal year ended March 31, 2026		For the fiscal year ended March 31, 2025
	(a)	(a-b)	(b)
1 Ordinary income	114,870	16,150	98,720
2 Consolidated gross profit	67,415	12,824	54,591
3 Net interest income	59,090	8,340	50,750
4 Net fees and commissions	13,192	467	12,725
5 Net other ordinary income	(4,867)	4,017	(8,884)
6 Gains (losses) related to bonds (Government bonds, etc.)	(7,073)	4,325	(11,398)
7 General and administrative expenses(-)	36,538	1,577	34,961
8 Provision of general allowance for loan losses① (-)	(249)	(249)	—
9 Disposal of non-performing loans② (-)	4,292	519	3,773
10 [Credit costs ①+② (-)]	[4,042]	[269]	[3,773]
11 Write-off of loans and bills discounted (-)	3,044	(303)	3,347
12 Provision of specific allowance for loan losses (-)	686	686	—
13 Other Disposals of non-performing loans (-)	560	135	425
14 Reversal of allowance for loan losses	—	(3,088)	3,088
15 Recoveries of written off receivables	1,104	(139)	1,243
16 Gains (losses) related to equity securities, etc.	3,412	1,043	2,369
17 Other	1,018	269	749
18 Ordinary profit	32,369	9,061	23,308
19 Extraordinary income (losses)	(2,409)	(2,382)	(27)
20 Impairment losses (-)	551	394	157
21 Provision for loss of head office rebuilding (-)	1,576	1,576	—
22 Profit before income taxes	29,960	6,679	23,281
23 Total income taxes (-)	8,102	2,463	5,639
24 Income taxes-current (-)	9,435	5,232	4,203
25 Income taxes-deferred (-)	(1,333)	(2,769)	1,436
26 Profit	21,858	4,217	17,641
27 Profit (loss) attributable to non-controlling interests (-)	39	16	23
28 Profit attributable to owners of parent	21,819	4,201	17,618
29 Total credit costs (-)	2,938	3,497	(559)

(Notes) 1. Consolidated gross profits

= (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)
+ (Other ordinary income - Other ordinary expenses)

2. The total credit costs are calculated by adding credit-related gains and losses such as reversal of allowance for loan losses and recoveries of written off receivables to credit costs.

3. Items marked with (-) are loss items.

(Number of consolidated companies)

	As of March 31, 2026		As of March 31, 2025
	(a)	(a-b)	(b)
1 Number of consolidated subsidiaries	8	—	8
2 Number of affiliated companies applicable to the equity method	—	—	—

【Non-consolidated】		(Millions of yen)		
		For the fiscal year ended March 31, 2026		For the fiscal year ended March 31, 2025
		(a)	(a-b)	(b)
1	Ordinary income	102,344	15,614	86,730
2	Gross business profit	62,674	12,518	50,156
3	(excluding gains (losses) related to bonds (Government bonds, etc.))	69,747	8,192	61,555
4	Net interest income	59,207	8,428	50,779
5	Interest on loans and discounts	55,288	12,561	42,727
6	Interest and dividends on securities	14,612	575	14,037
7	Gains (losses) from cancellation of investment trusts	2,329	(289)	2,618
8	Interest on deposits, etc. (-)	10,249	7,388	2,861
9	Net fees and commissions	9,974	419	9,555
10	Net other ordinary income	(6,508)	3,670	(10,178)
11	Domestic gross business profit	59,398	12,094	47,304
12	(excluding gains (losses) related to bonds (Government bonds, etc.))	66,625	7,546	59,079
13	Net interest income	56,650	7,128	49,522
14	Net fees and commissions	9,969	418	9,551
15	Net other ordinary income	(7,221)	4,547	(11,768)
16	(Gains (losses) related to bonds (Government bonds, etc.))	(7,227)	4,547	(11,774)
17	International gross business profit	3,276	425	2,851
18	(excluding gains (losses) related to bonds (Government bonds, etc.))	3,121	646	2,475
19	Net interest income	2,557	1,301	1,256
20	Net fees and commissions	5	1	4
21	Net other ordinary income	713	(877)	1,590
22	(Gains (losses) related to bonds (Government bonds, etc.))	154	(222)	376
23	Expenses (excluding non-recurring expenses) (-)	35,316	1,725	33,591
24	Personnel expenses (-)	19,026	889	18,137
25	Non-personnel expenses (-)	13,710	480	13,230
26	Taxes (-)	2,579	356	2,223
27	Net business profit (before provision of general allowance for loan losses)	27,358	10,793	16,565
28	Core net business profit	34,431	6,468	27,963
29	Core net business profit (excluding gains (losses) from cancellation of investment trusts)	32,101	6,757	25,344
30	Provision of general allowance for loan losses ① (-)	(190)	(190)	-
31	Net business profit	27,548	10,983	16,565
32	Gains (losses) related to bonds (Government bonds, etc.)	(7,073)	4,325	(11,398)
33	Non-recurring gains (losses)	3,101	(1,232)	4,333
34	Disposal of non-performing loans② (-)	3,323	102	3,221
35	[Credit costs ① + ② (-)]	[3,132]	[(89)]	[3,221]
36	Write-off of loans and bills discounted (-)	2,354	(549)	2,903
37	Provision of specific allowance for loan losses (-)	538	538	-
38	Loss on sale of loans (-)	55	55	0
39	Other losses on non-performing loans (-)	375	58	317
40	Reversal of allowance for loan losses	-	(2,620)	2,620
41	Recoveries of written off receivables	750	(37)	787
42	Gains (losses) related to equity securities, etc.	3,364	995	2,369
43	Gain on sale	6,480	3,389	3,091
44	Loss on sale (-)	1,602	915	687
45	Loss on devaluation (-)	1,513	1,479	34
46	Other non-recurring gains (losses)	2,310	534	1,776
47	Ordinary profit	30,650	9,752	20,898
48	Extraordinary income (losses)	(2,403)	(2,383)	(20)
49	Gains (losses) on disposal of non-current assets	(275)	(412)	137
50	Impairment losses(-)	551	394	157
51	Provision for loss of head office rebuilding (-)	1,576	1,576	-
52	Profit before income taxes	28,246	7,369	20,877
53	Total income taxes (-)	7,611	2,584	5,027
54	Income taxes-current (-)	8,810	5,131	3,679
55	Income taxes-deferred (-)	(1,198)	(2,545)	1,347
56	Profit	20,635	4,785	15,850
57	Total credit costs (-)	2,382	2,568	(186)
58	Profit from customer services	22,899	5,966	16,933

(Notes) 1. Core net business profit is net business profit before provision of general allowance for loan losses and after deduction of gains (losses) related to bonds (Government bonds, etc.).

2. The total credit costs are calculated by adding credit-related gains and losses such as reversal of allowance for loan losses and recoveries of written off receivables to credit costs.

3. Profit from customer services is as follows.

Profit from customer services = Average balance of loans and bills discounted x Difference between average yield on loans and deposits
+ Net fees and commissions - General and administrative expenses

4. Items marked with (-) are loss items.

(2) Net business profit (Non-consolidated)

(Millions of yen)

	For the fiscal year ended March 31, 2026		For the fiscal year ended March 31, 2025
	(a)	(a-b)	(b)
1 Core net business profit	34,431	6,468	27,963
2 Per employee (thousands of yen)	15,758	2,710	13,048
3 Core net business profit [excluding gains(losses) from cancellation of investment trusts]	32,101	6,757	25,344
4 Per employee (thousands of yen)	14,691	2,865	11,826
5 Net business profit (before provision of general allowance for loan losses)	27,358	10,793	16,565
6 Per employee (thousands of yen)	12,520	4,791	7,729
7 Net Business Profit	27,548	10,983	16,565
8 Per employee (thousands of yen)	12,608	4,879	7,729

(3) Interest Rate Spread (Non-consolidated)

(All business)		For the fiscal year ended March 31, 2026		For the fiscal year ended March 31, 2025
		(a)	(a-b)	(b)
		(%)	(pt)	(%)
1 Average yield on interest earning assets (A)		1.37	0.23	1.14
2 Average yield on loans and bills discounted (B)		1.30	0.25	1.05
3 Average yield on securities		1.77	0.22	1.55
4 Average yield on interest bearing liabilities (C)		0.87	0.13	0.74
5 Average yield on deposits and negotiable certificates of deposit (D)		0.20	0.14	0.06
6 Expense ratio		0.71	0.00	0.71
7 Average interest rate spread (A) - (C)		0.50	0.10	0.40
8 Difference between average yield on loans and deposits (B) - (D)		1.10	0.11	0.99

(Domestic business)		For the fiscal year ended March 31, 2026		For the fiscal year ended March 31, 2025
		(a)	(a-b)	(b)
		(%)	(pt)	(%)
1 Average yield on interest earning assets (A)		1.25	0.22	1.03
2 Average yield on loans and bills discounted (B)		1.29	0.25	1.04
3 Average yield on securities		1.20	0.09	1.11
4 Average yield on interest bearing liabilities (C)		0.80	0.15	0.65
5 Average yield on deposits and negotiable certificates of deposit (D)		0.20	0.14	0.06
6 Expense ratio		0.70	0.00	0.70
7 Average interest rate spread (A) - (C)		0.45	0.07	0.38
8 Difference between average yield on loans and deposits (B) - (D)		1.09	0.11	0.98

(4) Gains (Losses) related to Securities (Non-consolidated)

(Millions of yen)

	For the fiscal year ended March 31, 2026		For the fiscal year ended March 31, 2025
	(a)	(a-b)	(b)
1 Gains (losses) related to bonds (Government bonds, etc.)	(7,073)	4,325	(11,398)
2 Gain on sale	509	25	484
3 Gain on redemption	—	—	—
4 Loss on sale (-)	7,582	(4,301)	11,883
5 Loss on redemption (-)	—	—	—
6 Loss on devaluation (-)	—	—	—

(Millions of yen)

	For the fiscal year ended March 31, 2026		For the fiscal year ended March 31, 2025
	(a)	(a-b)	(b)
1 Gains(losses) related to equity securities, etc.	3,364	995	2,369
2 Gain on sale	6,480	3,389	3,091
3 Loss on sale (-)	1,602	915	687
4 Loss on devaluation (-)	1,513	1,479	34

(5) Gains (Losses) on Valuation of Securities

①Basis of Securities Valuations

Securities for trading	Market value method (valuation differences are recorded as profits or losses)
Held-to-maturity securities	Amortized cost method
Available-for-sale securities	Market value method (valuation differences are included in net assets, net of income taxes)
Stocks of subsidiaries and affiliates	Cost method

②Gains (Losses) on Valuation

(Millions of yen)

(Consolidated)	As of March 31, 2026				As of March 31, 2025		
	Valuation gains (losses)		Valuation gains	Valuation losses	Valuation gains (losses)		
	(a)	(a-b)			(b)	Valuation gains	Valuation losses
1 Held-to-maturity	(2,250)	(1,408)	—	2,250	(842)	—	842
2 Available-for-sale securities	(40,763)	(7,032)	17,917	58,680	(33,731)	14,613	48,345
3 Stocks	14,091	3,232	14,113	21	10,859	12,586	1,726
4 Bonds	(49,709)	(15,465)	0	49,710	(34,244)	51	34,295
5 Others	(5,145)	5,201	3,803	8,949	(10,346)	1,976	12,323
6 Total	(43,014)	(8,440)	17,917	60,931	(34,574)	14,613	49,188

(Notes) 1. "Available-for-sale securities" are valued at Market value, thus the above table shows the difference between the figures in the consolidated balance sheets and the acquisition costs.

2. "Valuation difference on available-for-sale securities" in "Net assets" is ¥ (27,523) million as of March 31, 2026, and ¥ (23,038) million as of March 31, 2025.

(Millions of yen)

(Non-consolidated)	As of March 31, 2026				As of March 31, 2025		
	Valuation gains (losses)		Valuation gains	Valuation losses	Valuation gains (losses)		
	(a)	(a-b)			(b)	Valuation gains	Valuation losses
1 Held-to-maturity	(2,250)	(1,408)	—	2,250	(842)	—	842
2 Available-for-sale securities	(41,381)	(6,962)	17,294	58,675	(34,419)	13,922	48,342
3 Stocks	13,473	3,302	13,489	16	10,171	11,895	1,723
4 Bonds	(49,709)	(15,465)	0	49,710	(34,244)	51	34,295
5 Others	(5,145)	5,201	3,803	8,949	(10,346)	1,976	12,323
6 Total	(43,632)	(8,370)	17,294	60,926	(35,262)	13,922	49,185

(Notes) 1. "Available-for-sale securities" are valued at Market value, thus the above table shows the difference between the figures in the non-consolidated balance sheets and the acquisition costs.

2. "Valuation difference on available-for-sale securities" in "Net assets" is ¥ (27,835) million as of March 31, 2026, and ¥ (23,378) million as of March 31, 2025.

(6) Capital Adequacy Ratio (Domestic Standard)

【Measurement approaches】

Credit risk	Foundation internal rating-based approach
Operational risk	Standardized approach

(Millions of yen)

	(Consolidated)	As of March 31, 2026		As of March 31, 2025
		(a) (Preliminary)	(a-b)	
1	Capital adequacy ratio (2/8)	12.26%	0.21pt	12.05%
2	Capital (3-7)	242,242	12,192	230,050
3	Core capital	270,092	15,951	254,141
4	Allowance	84	(1)	85
5	General allowance for loan losses	84	(1)	85
6	Eligible provisions	—	—	—
7	Deduction	27,850	3,759	24,091
8	Risk weighted assets	1,975,391	67,411	1,907,980
9	Credit risk	1,880,127	42,689	1,837,438
10	Operational risk	71,538	996	70,542
11	Capital floor adjustments	23,725	23,725	—
12	Required capital (8x4%)	79,015	2,696	76,319

(Millions of yen)

	(Non-consolidated)	As of March 31, 2026		As of March 31, 2025
		(a) (Preliminary)	(a-b)	
1	Capital adequacy ratio (2/8)	11.50%	0.26pt	11.24%
2	Capital (3-7)	223,921	10,857	213,064
3	Core capital	247,270	12,705	234,565
4	Allowance	20	3	17
5	General allowance	20	3	17
6	Eligible provisions	—	—	—
7	Deduction	23,348	1,847	21,501
8	Risk weighted assets	1,946,205	51,932	1,894,273
9	Credit risk	1,876,946	44,703	1,832,243
10	Operational risk	61,735	(294)	62,029
11	Capital floor adjustments	7,523	7,523	—
12	Required capital (8x4%)	77,848	2,078	75,770

(7) ROE

(%)

(Consolidated)	For the fiscal year ended March 31, 2026	(a-b)	For the fiscal year ended March 31, 2025
	(a)		(b)
1 Profit attributable to owners of parent basis (Notes) 1.	9.04	1.58pt	7.46

$$\text{(Notes) 1.} \quad \frac{\text{Profit attributable to owners of parent}}{\frac{[(\text{Net assets at the beginning of the term} - \text{Share acquisition rights} - \text{Non-controlling interests}) + (\text{Net assets at the end of the term} - \text{Share acquisition rights} - \text{Non-controlling interests})] / 2}} \times 100$$

(%)

(Non-consolidated)	For the fiscal year ended March 31, 2026	(a-b)	For the fiscal year ended March 31, 2025
	(a)		(b)
1 Net business profit basis (Notes) 2.	12.53	4.86pt	7.67
2 Profit basis (Notes) 3.	9.38	2.04pt	7.34

$$\text{(Notes) 2.} \quad \frac{\text{Net business profit}}{\frac{[(\text{Net assets at the beginning of the term} - \text{Share acquisition rights}) + (\text{Net assets at the end of the term} - \text{Share acquisition rights})] / 2}} \times 100$$

$$\text{(Notes) 3.} \quad \frac{\text{Profit}}{\frac{[(\text{Net assets at the beginning of the term} - \text{Share acquisition rights}) + (\text{Net assets at the end of the term} - \text{Share acquisition rights})] / 2}} \times 100$$

2. Status of Loans and Bills Discounted, etc.

(1) Risk-Monitored Loans (Consolidated)

*After partial direct write-off

*Accrued interest : Self-assessment basis

① Status of Risk-Monitored Loans

(Millions of yen)

		As of March 31, 2026		As of March 31, 2025
		(a)	(a-b)	(b)
1	Risk-Monitored Loans	Bankrupt and substantially bankrupt claims	2,622	2,826
2		Doubtful claims	45,928	47,228
3		Loans past due 3 months or more	—	—
4		Restructured loans	10,839	10,556
5		Total	59,389	60,611
6		Normal claims	4,326,353	4,128,547
7		Total claims	4,385,742	4,189,159

(Note) Decrease due to partial direct write-off

As of March 31, 2026 : Bankrupt and substantially bankrupt claims ¥11,438 million

As of March 31, 2025 : Bankrupt and substantially bankrupt claims ¥11,624 million

(%)

		As of March 31, 2026		As of March 31, 2025
		(a)	(a-b)	(b)
8	Ratio to total claims	Bankrupt and substantially bankrupt claims	0.05	0.06
9		Doubtful claims	1.04	1.12
10		Loans past due 3 months or more	—	—
11		Restructured loans	0.24	0.25
12		Total	1.35	1.44
13		Normal claims	98.64	98.55
14		Total claims	100.00	100.00

② Status of Allowance for Loan Losses

(Millions of yen)

		As of March 31, 2026		As of March 31, 2025
		(a)	(a-b)	(b)
1	Total allowance	19,471	(751)	20,222
2	General allowance for loan losses	6,858	(250)	7,108
3	Specific allowance for loan losses	12,613	(501)	13,114
4	Allowance for specific overseas countries	—	—	—

(2) Risk-Monitored Loans (Non-consolidated)

*After partial direct write-off

*Accrued interest : Self-assessment basis

① Status of Risk-Monitored Loans

(Millions of yen)

		As of March 31, 2026 (a)	(a-b)	As of March 31, 2025 (b)	
1	Risk-Monitored Loans	Bankrupt and substantially bankrupt claims	3,005	(258)	3,263
2		Doubtful claims	45,928	(1,300)	47,228
3		Loans past due 3 months or more	—	—	—
4		Restructured loans	10,520	318	10,202
5		Total	59,453	(1,242)	60,695
6		Normal claims	4,352,627	201,194	4,151,433
7		Total claims	4,412,080	199,952	4,212,128

(Note) Decrease due to partial direct write-off

As of March 31, 2026 : Bankrupt and substantially bankrupt claims ¥10,082 million

As of March 31, 2025 : Bankrupt and substantially bankrupt claims ¥10,476 million

(%)

		As of March 31, 2026 (a)	(a-b)	As of March 31, 2025 (b)	
8	Ratio to total claims	Bankrupt and substantially bankrupt claims	0.06	(0.01pt)	0.07
9		Doubtful claims	1.04	(0.08pt)	1.12
10		Loans past due 3 months or more	—	—	—
11		Restructured loans	0.23	(0.01pt)	0.24
12		Total	1.34	(0.10pt)	1.44
13		Normal claims	98.65	0.10pt	98.55
14		Total claims	100.00	—	100.00

② Status of Allowance for Loan Losses

(Millions of yen)

		As of March 31, 2026 (a)	(a-b)	As of March 31, 2025 (b)
1	Total allowance	17,481	(731)	18,212
2	General allowance for loan losses	5,552	(191)	5,743
3	Specific allowance for loan losses	11,928	(540)	12,468
4	Allowance for specific overseas countries	—	—	—

(3) Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

* After partial direct write-off

① Status of Disclosed Claims under the Financial Reconstruction Law

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
	(a)	(a-b)	(b)
1 Bankrupt and substantially bankrupt claims	3,005	(258)	3,263
2 Doubtful claims	45,928	(1,300)	47,228
3 Substandard claims	10,520	318	10,202
4 Subtotal ①	59,453	(1,242)	60,695
5 [Ratio to total balance of claims]	[1.34%]	[(0.10pt)]	[1.44%]
6 Normal claims	4,352,627	201,194	4,151,433
7 Total	4,412,080	199,952	4,212,128

(Note) Decrease due to partial direct write-off

As of March 31, 2026 : ¥10,082 million

As of March 31, 2025 : ¥10,476 million

② Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
	(a)	(a-b)	(b)
1 Coverage ②	47,111	(821)	47,932
2 Allowance for loan losses	12,691	(472)	13,163
3 Collateral/guarantees	34,419	(349)	34,768
4 Coverage ratio ②/①	79.2%	0.3pt	78.9%

< As of March 31, 2026 >

(Millions of yen)

	Bankrupt and substantially bankrupt claims	Doubtful claims	Substandard claims	Total
1 Claims (A)	3,005	45,928	10,520	59,453
2 Collateral/guarantees(B)	2,881	28,110	3,427	34,419
3 The part of not covered by (B) (C)=(A)-(B)	123	17,817	7,092	25,034
4 Allowance for loan losses on subject claims(D)	123	11,285	1,282	12,691
5 Allowance ratio (D)/(C)	100.0%	63.3%	18.0%	50.6%
6 Coverage ratio(B+D)/(A)	100.0%	85.7%	44.7%	79.2%

< As of March 31, 2025 >

(Millions of yen)

	Bankrupt and substantially bankrupt claims	Doubtful claims	Substandard claims	Total
1 Claims (A)	3,263	47,228	10,202	60,695
2 Collateral/guarantees(B)	3,000	29,417	2,350	34,768
3 The part of not covered by (B) (C)=(A)-(B)	263	17,811	7,852	25,926
4 Allowance for loan losses on subject claims(D)	263	11,686	1,214	13,163
5 Allowance ratio (D)/(C)	100.0%	65.6%	15.4%	50.7%
6 Coverage ratio(B+D)/(A)	100.0%	87.0%	34.9%	78.9%

(4) Comparison of Various Criteria for Disclosed Claims (Non-consolidated)

< As of March 31, 2026 >

(Billions of yen)

Results of self-assessment				
Debtors classification Credit balance	Categories			
	No categorization	Category II	Category III	Category IV
Bankrupt debtors 1.9	0.6	1.2	— [0.0]	— [—]
Effectively bankrupt debtors 1.0	0.4	0.6	— [0.0]	— [—]
Potentially bankrupt debtors 45.9	33.8	5.5	6.5 [11.2]	
Debtors requiring caution	Substandard debtors 13.0	2.8	10.1	
	Other debtors requiring caution 436.0	93.5	342.4	
Normal debtors 3,887.4	3,887.4			
Total 4,385.4	4,018.9	360.0	6.5 [11.4]	— [—]

Disclosed claims under the financial reconstruction law and risk-monitored loans				
Classification Credit balance	Coverage by collateral/guarantees	Allowance	Coverage ratio	
Bankrupt and substantially bankrupt claims 3.0	2.8	0.1	100.0%	
Doubtful claims 45.9	28.1	11.2	85.7%	
Substandard claims	Loans past due 3 months or more —	3.4	1.2	44.7%
	Restructured loans 10.5			
Subtotal (A) 59.4	34.4	12.6	79.2%	
Normal claims 4,352.6				
Total claims under the financial reconstruction law (B) 4,412.0				

Ratio of disclosed claims under the the financial reconstruction law
(A) / (B) 1.34%

(Notes) 1. Subject claims

Loans and bills discounted, customers' liabilities for acceptances and guarantees, foreign exchanges, private placement bonds with bank guarantees, accrued interest, and suspense payments that are equivalent to loans and bills discounted are subject.

2. The difference between substandard claims and claims to substandard debtors

Substandard claims are the aggregation of "loans and bill discounted" by unit, while claims to substandard debtors are the aggregation of "total claims".

3. The amount of classification due to the results of self-assessment to bankrupt debtors, effectively bankrupt debtors and potentially bankrupt debtors

No Categorization : Claims covered by allowance for possible loan losses, superior collaterals such as deposit collateral and superior guarantees such as Claim Guarantee Corporation

Category II : Claims covered by general collateral or guarantees such as mortgage collateral

Categories III and IV : Full amount or required amount of claims are written off or allowed, and claims already allowed are posted as no categorization (The full amounts were written off or allowed for claims to bankrupt and effectively bankrupt debtors)

4. The figures in parentheses in the self-assessment results represent allowed amounts for classified loans.

(5) Status of Loan Breakdown by Industry (Non-consolidated)

① Loan breakdown by industry

(Millions of yen)

		As of March 31, 2026		As of March 31, 2025
		(a)	(a-b)	(b)
1	Domestic (excluding Japan Offshore Market account)	4,371,001	201,937	4,169,064
2	Manufacturing	516,476	14,745	501,731
3	Agriculture and forestry	1,632	(22)	1,654
4	Fishery	684	595	89
5	Mining, quarrying and gravel	3,640	808	2,832
6	Construction	162,336	769	161,567
7	Electricity, gas, heat supply and water	85,703	(345)	86,048
8	Information and communications	29,875	4,343	25,532
9	Transport and postal service	129,774	10,218	119,556
10	Wholesale and retail trade	415,986	14,213	401,773
11	Finance and insurance	267,178	18,387	248,791
12	Real estate and goods rental and leasing	873,148	95,347	777,801
13	Services	344,804	21,557	323,247
14	Local governments	393,522	(7,871)	401,393
15	Others	1,146,243	29,193	1,117,050

② Breakdown of Risk-Monitored Loans by industry

(Millions of yen)

		As of March 31, 2026		As of March 31, 2025
		(a)	(a-b)	(b)
1	Domestic (excluding Japan Offshore Market account)	59,451	(1,237)	60,688
2	Manufacturing	14,088	(1,731)	15,819
3	Agriculture and forestry	19	(1)	20
4	Fishery	45	(0)	45
5	Mining, quarrying and gravel	—	—	—
6	Construction	5,064	(905)	5,969
7	Electricity, gas, heat supply and water	42	(6)	48
8	Information and communications	304	35	269
9	Transport and postal service	2,028	(278)	2,306
10	Wholesale and retail trade	14,116	1,113	13,003
11	Finance and insurance	—	—	—
12	Real estate and goods rental and leasing	5,030	1,496	3,534
13	Services	14,417	(1,065)	15,482
14	Local governments	—	—	—
15	Others	4,292	106	4,186

(Notes) 1.The subject claims are only loans and bills discounted.

(Notes) 2.Normal claims are not included.

(6) Balance of Consumer Loans (Non-consolidated)

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025 (b)
	(a)	(a-b)	
1 Consumer loans	1,356,186	47,051	1,309,135
2 Housing loans	1,084,389	29,788	1,054,601
3 Other consumer loans	271,797	17,263	254,534

(7) Ratio of Loans to Small and Medium-sized Enterprises, etc. (Non-consolidated)

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025 (b)
	(a)	(a-b)	
1 Loans to small and medium-sized enterprises, etc.	3,318,562	165,409	3,153,153
2 Ratio of loans to small and medium-sized enterprises, etc.	75.9%	0.3pt	75.6%

(8) Balance of Deposits and Loans and Bills Discounted (Non-consolidated)

(Millions of yen)

(Term-end balance)	As of March 31, 2026		As of March 31, 2025 (b)
	(a)	(a-b)	
1 Deposits and negotiable certificates of deposit	4,968,057	208,751	4,759,306
2 Deposits	4,837,621	159,414	4,678,207
3 Negotiable certificates of deposit	130,436	49,337	81,099
4 Loans and bills discounted	4,371,001	201,937	4,169,064

(Millions of yen)

(Average balance)	For the fiscal year ended March 31, 2026		For the fiscal year ended March 31, 2025 (b)
	(a)	(a-b)	
5 Deposits and negotiable certificates of deposit	4,924,710	199,840	4,724,870
6 Deposits	4,778,284	123,417	4,654,867
7 Negotiable certificates of deposit	146,426	76,423	70,003
8 Loans and bills discounted	4,276,467	232,745	4,043,722

(9) Balance of Client Assets (Non-consolidated)

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025 (b)
	(a)	(a-b)	
1 Client assets	559,614	63,553	496,061
2 Investment trusts	221,741	41,220	180,521
3 Insurance	329,510	19,256	310,254
4 Japanese government bonds, etc.	8,363	3,078	5,285