



July 31, 2025

Summary of Consolidated Financial Results for the Three Months Ended June 30, 2025 (Under Japanese GAAP)

Company name: The Keiyo Bank, Ltd.
 Listing: Tokyo Stock Exchange
 Securities code: 8544
 URL: <https://www.keiyobank.co.jp/>
 Representative: Go Fujita, President
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 Scheduled date to commence dividend payments:-
 Setting of trading account:None
 Preparation of supplementary material on financial results:Yes
 Holding of financial results briefing:None

(Less than 1 million yen and less than 1 decimal place are rounded down)

1. Consolidated financial results for the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

(1) Consolidated operating results (cumulative)

(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	%
Three months ended						
June 30, 2025	22,903	6.0	5,809	(25.5)	4,111	(24.0)
June 30, 2024	21,589	9.1	7,798	74.6	5,416	76.1

Note: Comprehensive income For the three months ended June 30, 2025: ¥9,957 million [-%]
 For the three months ended June 30, 2024: ¥(6,577) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended		
June 30, 2025	33.93	-
June 30, 2024	43.88	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of			
June 30, 2025	6,599,827	318,722	4.7
March 31, 2025	6,561,710	310,724	4.6

Reference: Equity As of June 30, 2025: ¥311,985 million
 As of March 31, 2025: ¥303,981 million

Note: "Equity-to-asset ratio" is calculated by dividing (Total net assets - Non-controlling interests) by Total assets at the end of the period.

This "Equity-to-asset ratio" is different from "Capital adequacy ratio" as prescribed in the notice from the Financial Services Agency.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	14.00	-	16.00	30.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		18.00	-	18.00	36.00

(Note) Revisions to the forecast of cash dividends most recently announced: None

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(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, 2025	9,500	(20.1)	6,400	(22.6)	52.81
Fiscal year ending March 31, 2026	19,200	5.4	13,500	5.8	111.40

(Note) Revisions to the forecast of consolidated financial results most recently announced: None

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Application of special accounting methods for preparing quarterly consolidated financial statements: Yes
- (3) 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: None
 - (iv) Restatement: None
- (4) Number of issued shares (common shares)

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

As of June 30, 2025	131,427,858 shares
As of March 31, 2025	131,427,858 shares

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

As of June 30, 2025	10,260,590 shares
As of March 31, 2025	10,266,471 shares

- (iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2025	121,161,668 shares
Three months ended June 30, 2024	123,413,965 shares

Note: The number of treasury shares at the end of the period includes of the Company held in the Board Incentive Plan Trust.

As of June 30, 2025: 1,218,544 shares

As of March 31, 2025: 1,224,852 shares

The shares of the Company held in the Board Incentive Plan Trust are included in the number of treasury shares to be deducted from the total number of issued shares for the calculation of the average number of shares outstanding during the period.

Three months ended June 30, 2025: 1,224,366 shares

Three months ended June 30, 2024: 1,041,334 shares

- * Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

- * Proper use of earnings forecasts, and other special matters

The forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved. Actual financial results, etc. may differ substantially due to various factors.

Quarterly consolidated financial statements
Consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	917,713	1,030,296
Call loans and bills bought	889	1,091
Trading securities	2,643	2,656
Money held in trust	3,020	3,022
Securities	1,173,533	1,073,892
Loans and bills discounted	4,363,203	4,390,003
Foreign exchanges	2,296	2,545
Other assets	14,736	16,576
Tangible fixed assets	55,896	55,352
Intangible fixed assets	20,653	19,934
Retirement benefit asset	11,988	12,049
Deferred tax assets	5,113	2,440
Customers' liabilities for acceptances and guarantees	3,605	3,406
Allowance for loan losses	(13,584)	(13,441)
Total assets	6,561,710	6,599,827
Liabilities		
Deposits	5,536,458	5,589,606
Cash collateral received for securities lent	412,782	390,937
Borrowed money	273,200	273,200
Foreign exchanges	360	226
Other liabilities	15,579	15,678
Provision for bonuses	1,500	505
Provision for bonuses for directors (and other officers)	68	20
Retirement benefit liability	9	78
Provision for retirement benefits for directors (and other officers)	5	3
Provision for share awards	354	374
Provision for reimbursement of deposits	41	5
Provision for contingent loss	1,116	1,181
Deferred tax liabilities	1,198	1,175
Deferred tax liabilities for land revaluation	4,705	4,705
Acceptances and guarantees	3,605	3,406
Total liabilities	6,250,986	6,281,105
Net assets		
Share capital	49,759	49,759
Capital surplus	39,704	39,704
Retained earnings	204,450	206,604
Treasury shares	(7,889)	(7,885)
Total shareholders' equity	286,026	288,182
Valuation difference on available-for-sale securities	5,801	11,831
Revaluation reserve for land	6,907	6,907
Remeasurements of defined benefit plans	5,246	5,063
Total accumulated other comprehensive income	17,955	23,802
Non-controlling interests	6,742	6,736
Total net assets	310,724	318,722
Total liabilities and net assets	6,561,710	6,599,827

Consolidated statements of income (cumulative) and consolidated statements of comprehensive income (cumulative)

Consolidated statements of income (cumulative)

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	21,589	22,903
Interest income	13,729	16,588
Interest on loans and discounts	9,194	11,468
Interest and dividends on securities	4,259	4,001
Fees and commissions	3,279	3,146
Other ordinary income	468	1,360
Other income	4,111	1,808
Ordinary expenses	13,791	17,094
Interest expenses	379	2,913
Interest on deposits	257	2,401
Fees and commissions payments	1,625	1,694
Other ordinary expenses	1,257	1,375
General and administrative expenses	9,007	10,177
Other expenses	1,522	934
Ordinary profit	7,798	5,809
Extraordinary losses	13	9
Loss on disposal of non-current assets	9	9
Impairment losses	3	-
Profit before income taxes	7,785	5,799
Income taxes	2,337	1,647
Profit	5,447	4,152
Profit attributable to non-controlling interests	31	40
Profit attributable to owners of parent	5,416	4,111

Consolidated statements of comprehensive income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Profit	5,447	4,152
Other comprehensive income	(12,025)	5,805
Valuation difference on available-for-sale securities	(11,837)	5,989
Remeasurements of defined benefit plans, net of tax	(187)	(184)
Comprehensive income	(6,577)	9,957
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(6,608)	9,958
Comprehensive income attributable to non-controlling interests	30	(1)