July 27, 2026

To our shareholders

Company name: The Kiyo Bank, Ltd.
Name of representative: Hiroyuki Haraguchi, President
(Securities code: 8370; Tokyo Stock Exchange Prime Market)
Contact: Norio Maruoka, Director, Senior Managing Executive Officer and General Manager, Management Planning Division
(Phone: +81-73-426-7133)

Notice regarding the Establishment of a Subsidiary

The Kiyo Bank, Ltd. (the "Bank") has resolved at the board of directors meeting held today to establish an investment advisory services subsidiary wholly owned by the bank.

1. Background and Purpose of the Establishment

In April 2024, the Bank has established the Future Creation Office within its Management Planning Division, and has been working to expand its business domains beyond the traditional scope of banking operations, as well as to develop new medium- to long-term revenue drivers.

A part of these efforts, the Bank has decided to establish an investment advisory company. Through this initiative, the Bank aims to support its customers' medium- to long-term wealth accumulation, enhancing financial literacy, and contributing to the sound development of financial markets.

2. Overview of the New Company

(1)	Name	The Kiyo Mirai Investment Co., Ltd.
(2)	Location	185-3 Kuroda, Wakayama City, Wakayama
(3)	Representative	Takao Harada
(4)	Business	Investment advisory services
(5)	Capital	100 million yen
(6)	Ownership	100% owned by The Kiyo Bank, Ltd.
(7)	Planned Establishment / Start of business	August 2026 / Subject to completion of registration and other regulatory procedures

3. Impact on Financial Performance

The Bank expects that the establishment of this subsidiary will have a limited impact on its consolidated financial results for the fiscal year ending March 31,2027.

END