Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

August 3, 2026

Consolidated Financial Results for the Three Months Ended June 30, 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
Inquiries: Norio Maruoka, Director, Senior Managing Executive Officer; General Manager, Management Planning Division
Telephone: +81-73-426-7133
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	35,718	31.4	10,806	22.4	7,469	18.5
June 30, 2025	27,189	14.7	8,830	71.8	6,304	69.9

(Note) Comprehensive income
For the three months ended June 30, 2026: ¥ 5,515 million [(46.9) %]
For the three months ended June 30, 2025: ¥ 10,396 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	115.95	115.88
June 30, 2025	98.42	98.35

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	6,172,761	248,990	4.0
March 31, 2026	6,118,931	248,566	4.0

(Reference) Equity
As of June 30, 2026: ¥ 247,924 million
As of March 31, 2026: ¥ 247,480 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.

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, 2026	-	58.00	-	79.00	137.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		78.00	-	26.00	-

(Notes) 1. Revisions to the forecast of cash dividends most recently announced: None

2. We plan 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

(Notes) 1. Revisions to the financial result forecast most recently announced: None

2. 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) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

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

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

As of June 30, 2026	2,887,845 shares
As of March 31, 2026	2,885,206 shares

(iii) Average number of shares outstanding during the period

Three months ended June 30, 2026	64,413,409 shares
Three months ended June 30, 2025	64,064,093 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

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.

Quarterly Consolidated Financial Statements

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	837,737	842,299
Monetary claims bought	0	0
Trading securities	0	0
Money held in trust	8,497	8,465
Securities	795,229	784,872
Loans and bills discounted	4,344,661	4,393,085
Foreign exchanges	3,446	3,484
Other assets	54,725	65,561
Tangible fixed assets	35,906	35,861
Intangible fixed assets	3,736	3,782
Retirement benefit asset	34,357	34,489
Deferred tax assets	11,203	11,571
Customers' liabilities for acceptances and guarantees	8,899	8,423
Allowance for loan losses	(19,471)	(19,137)
Total assets	6,118,931	6,172,761
Liabilities		
Deposits	4,825,077	4,993,801
Negotiable certificates of deposit	120,436	108,533
Call money and bills sold	-	10,000
Securities sold under repurchase agreements	4,892	4,829
Cash collateral received for securities lent	116,443	58,007
Borrowed money	726,997	674,084
Foreign exchanges	677	524
Other liabilities	64,972	63,514
Retirement benefit liability	24	24
Provision for reimbursement of deposits	36	26
Provision for contingent loss	443	507
Provision for loss of head office rebuilding	1,227	1,227
Deferred tax liabilities	237	265
Acceptances and guarantees	8,899	8,423
Total liabilities	5,870,365	5,923,770
Net assets		
Share capital	80,096	80,096
Capital surplus	2,793	2,793
Retained earnings	189,932	192,312
Treasury shares	(4,742)	(4,743)
Total shareholders' equity	268,080	270,459
Valuation difference on available-for-sale securities	(27,523)	(29,135)
Deferred gains or losses on hedges	(31)	(23)
Remeasurements of defined benefit plans	6,954	6,624
Total accumulated other comprehensive income	(20,600)	(22,535)
Share acquisition rights	62	62
Non-controlling interests	1,023	1,004
Total net assets	248,566	248,990
Total liabilities and net assets	6,118,931	6,172,761

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income (For the three months)

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	27,189	35,718
Interest income	16,980	20,669
Interest on loans and discounts	12,627	15,818
Interest and dividends on securities	3,288	3,221
Fees and commissions	4,705	5,094
Other ordinary income	2,647	3,766
Other income	2,856	6,186
Ordinary expenses	18,358	24,911
Interest expenses	3,271	4,773
Interest on deposits	1,972	3,582
Fees and commissions payments	1,474	1,480
Other ordinary expenses	3,151	7,381
General and administrative expenses	9,122	9,754
Other expenses	1,340	1,522
Ordinary profit	8,830	10,806
Extraordinary income	4	-
Gain on disposal of non-current assets	4	-
Extraordinary losses	59	4
Loss on disposal of non-current assets	2	4
Impairment losses	57	-
Profit before income taxes	8,775	10,802
Income taxes - current	2,212	2,866
Income taxes - deferred	255	483
Total income taxes	2,467	3,349
Profit	6,307	7,452
Profit (loss) attributable to non-controlling interests	2	(16)
Profit attributable to owners of parent	6,304	7,469

Quarterly Consolidated Statements of Comprehensive Income (For the three months)

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	6,307	7,452
Other comprehensive income	4,088	(1,936)
Valuation difference on available-for-sale securities	4,381	(1,613)
Deferred gains or losses on hedges	(48)	7
Remeasurements of defined benefit plans, net of tax	(244)	(330)
Comprehensive income	10,396	5,515
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	10,393	5,533
Comprehensive income attributable to non-controlling interests	2	(18)

Supplementary Material on Financial Results For the Three Months Ended June 30, 2026

[Table of Contents]

(Notes) 1. The amounts and percentages are rounded down to the nearest unit.
2. 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.

The Kiyo Bank, Ltd.

1. Profit and Loss

(Millions of yen)

	(Non-consolidated)	For the three months ended June 30, 2026 (a)	(a-b)	For the three months ended June 30, 2025 (b)
1	**Ordinary income**	33,047	8,517	24,530
2	**Gross business profit**	14,900	(425)	15,325
3	Net interest income	15,950	2,214	13,736
4	Interest on loans and discounts	15,873	3,218	12,655
5	Interest and dividends on securities	3,223	(66)	3,289
6	Gains (losses) from cancellation of investment trusts	13	(214)	227
7	Interest on deposits, etc. (-)	3,829	1,797	2,032
8	Net fees and commissions	2,807	377	2,430
9	Net other ordinary income	(3,857)	(3,016)	(841)
10	Gains (losses) related to bonds (Government bonds, etc.)	(4,864)	(3,962)	(902)
11	Expenses (excluding non-recurring expenses) (-)	9,541	715	8,826
12	Net business profit (before provision of general allowance for loan losses)	5,359	(1,140)	6,499
13	Core net business profit	10,223	2,822	7,401
14	Core net business profit (excluding gains (losses) from cancellation of investment trusts)	10,210	3,037	7,173
15	Provision of general allowance for loan losses ① (-)	189	20	169
16	Net business profit	5,169	(1,160)	6,329
17	Non-recurring gains (losses)	5,411	3,271	2,140
18	Disposal of non-performing loans ② (-)	457	(370)	827
19	[Credit costs ①+② (-)]	[647]	[(349)]	[996]
20	Write-off of loans and bills discounted (-)	423	282	141
21	Provision of specific allowance for loan losses (-)	(149)	(746)	597
22	Recoveries of written off receivables	44	(185)	229
23	Gains (losses) related to equity securities, etc.	4,612	2,863	1,749
24	Other non-recurring gains (losses)	1,212	225	987
25	**Ordinary profit**	10,581	2,111	8,470
26	Extraordinary income (losses)	(4)	51	(55)
27	Profit before income taxes	10,576	2,161	8,415
28	Total income taxes (-)	3,276	840	2,436
29	Income taxes-current (-)	2,748	660	2,088
30	Income taxes-deferred (-)	527	180	347
31	**Profit**	7,300	1,322	5,978
32	Total credit costs (-)	603	(133)	736
33	Profit from customer services	6,409	1,539	4,870

(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. Major Accounts and Balance of Client Assets (Non-consolidated)

(Millions of yen)

	(Term-end balance)	As of June 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of June 30, 2025 (c)
1	Loans and bills discounted	4,420,164	49,163	202,106	4,371,001	4,218,058
2	Loans to small and medium-sized enterprises, etc.	3,350,187	31,625	170,259	3,318,562	3,179,928
3	Deposits and negotiable certificates of deposit	5,124,459	156,402	234,263	4,968,057	4,890,196
4	Deposits	5,005,926	168,305	229,674	4,837,621	4,776,252
5	Individual deposits	3,316,283	63,818	85,320	3,252,465	3,230,963
6	Client assets	608,896	49,282	91,153	559,614	517,743
7	Investment trusts	265,560	43,819	71,510	221,741	194,050
8	Insurance	333,017	3,507	15,038	329,510	317,979
9	Japanese government bonds, etc.	10,318	1,955	4,605	8,363	5,713

(Millions of yen)

	(Average balance)	For the three months ended June 30, 2026 (a)	(a-b)	(a-c)	For the fiscal year ended March 31, 2026 (b)	For the three months ended June 30, 2025 (c)
1	Loans and bills discounted	4,396,010	119,543	207,336	4,276,467	4,188,674
2	Deposits and negotiable certificates of deposit	5,080,444	155,734	232,510	4,924,710	4,847,934

3. Capital Adequacy Ratio (Domestic Standard)

(Millions of yen)

	(Consolidated)	As of June 30, 2026 (a)	(a-b)	As of March 31, 2026 (b)
1	Capital adequacy ratio (2/5)	12.60%	0.34pt	12.26%
2	Capital (3-4)	249,482	7,240	242,242
3	Core capital	277,232	7,140	270,092
4	Deduction	27,750	(100)	27,850
5	Risk weighted assets	1,978,722	3,331	1,975,391
6	Required capital (5x4%)	79,148	133	79,015

(Millions of yen)

	(Non-consolidated)	As of June 30, 2026 (a)	(a-b)	As of March 31, 2026 (b)
1	Capital adequacy ratio (2/5)	11.85%	0.35pt	11.50%
2	Capital (3-4)	231,082	7,161	223,921
3	Core capital	254,571	7,301	247,270
4	Deduction	23,488	140	23,348
5	Risk weighted assets	1,949,835	3,630	1,946,205
6	Required capital (5x4%)	77,993	145	77,848

4. Gains (Losses) on Valuation of Securities with Market Value

(Millions of yen)

	(Non-consolidated)	As of June 30, 2026				As of March 31, 2026		
		Valuation gains (losses) (a)	(a-b)	Valuation gains	Valuation losses	Valuation gains (losses) (b)	Valuation gains	Valuation losses
1	Held-to-maturity	(2,712)	(462)	—	2,712	(2,250)	—	2,250
2	Available-for-sale securities	(43,732)	(2,351)	13,134	56,866	(41,381)	17,294	58,675
3	Stocks	9,977	(3,496)	10,132	155	13,473	13,489	16
4	Bonds	(49,233)	476	0	49,233	(49,709)	0	49,710
5	Others	(4,476)	669	3,001	7,477	(5,145)	3,803	8,949
6	Total	(46,445)	(2,813)	13,134	59,579	(43,632)	17,294	60,926

(Note) There are no stocks of subsidiaries and affiliates with market values.

5. Disclosed Claims under the Financial Reconstruction Law

(Millions of yen)

	(Non-consolidated)	As of June 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of June 30, 2025 (c)
1	Bankrupt and substantially bankrupt claims	3,452	447	703	3,005	2,749
2	Doubtful claims	43,975	(1,953)	(5,002)	45,928	48,977
3	Substandard claims	10,945	425	(103)	10,520	11,048
4	Subtotal	58,374	(1,079)	(4,400)	59,453	62,774
5	[Ratio to total balance of claims]	[1.30%]	[(0.04pt)]	[(0.17pt)]	[1.34%]	[1.47%]
6	Normal claims	4,402,490	49,863	204,700	4,352,627	4,197,790
7	Total	4,460,864	48,784	200,300	4,412,080	4,260,564

6. Balance of Consumer Loans (Non-consolidated)

(Millions of yen)

		As of June 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of June 30, 2025 (c)
1	Consumer loans	1,366,240	10,054	48,282	1,356,186	1,317,958
2	Housing loans	1,091,901	7,512	29,331	1,084,389	1,062,570
3	Other consumer loans	274,339	2,542	18,951	271,797	255,388