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Notice Regarding Revision of Management Indicators in the Seventh Medium-Term Management Plan

Kiyo Bank, Ltd. (President Hiroyuki Haraguchi) has revised the "Target Management Indicators in the Seventh Medium-Term Management Plan" announced on March 25, 2024, as follows.

1. Details of the Revision

Target Management Indicators		FY2026 Targets	
		Before Revision	After Revision
Efficiency	ROE 【Consolidated】	7% or more	8% or more
Profitability	Profit attributable to owners of parent 【Consolidated】 (of which Group Companies' Contribution)	18 billion yen or more (1.5 billion yen or more)	21 billion yen or more (1.5 billion yen or more)
	profit from Customer Services 【Non-consolidated】	15 billion yen or more	22 billion yen or more
Capital Level	Capital Adequacy Ratio 【Consolidated】	10-11% range	10-11% range (No revision)

※Profit from customer services = Average balance of loans and bills discounted x Interest rate margin + Net fees and commissions - General and administrative expenses

2. Reason for Revision

This decision is based on the steady progress of our core business revenue, primarily from lending operations, as well as the increase in policy interest rates, which was not initially incorporated into the plan.

Revision of Management Indicators in the Seventh Medium-Term Management Plan

2025/5/12



東証プライム市場:8370

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The Seventh
Medium-Term
Management
Plan
2024/4 – 2027/3

Reason of
Revision

Due to the revision of the profit plan, the consolidated profit is set at **21 billion yen**, updating the record high.

The ROE target is set at **8% or more** for the final year of the **Seventh Medium-Term Management Plan** and **10% or more** as a medium- to long-term target.

Regarding the reduction of policy-holding stocks, the reduction target during the **Seventh Medium-Term Management Plan** period is set at **10 billion yen**, which is **2.5 times** the initial target.

– **Steady Progress of Core Business Revenue**

In the first year of the Seventh Medium-Term Management Plan (ended March 2025), core business revenue, primarily from lending operations, has been progressing steadily. In addition, considering the increase in policy interest rates, we have decided to revise upward the target management indicators.

– **Acceleration of Dialogue with Policy-Holding Entities**

Regarding policy-holding stocks, we have set new targets and are actively reallocating capital to growth areas, as the reduction of policy-holding stocks is progressing at a pace exceeding the initial targets through active dialogue with the holding entities.

Overview of Revision

	FY2024	the final year of the Seventh Medium-Term Management Plan(FY2026)			Medium- to Long-Term Target		
		Before Revision	After Revision	Difference	Before Revision	After Revision	Difference
ROE<Consolidated>	7.5%	7.0% or more	8.0% or more	+1.0%	8.0% or more	10.0% or more	+2.0%
Profit<Consolidated>	17.6 billion yen	18 billion yen or more	21 billion yen or more	+3 billion yen			
Profit from Customer Services <Non-consolidated>	16.9 billion yen	15 billion yen or more	22 billion yen or more	+7 billion yen			
Capital Adequacy Ratio <Consolidated>	12.0%	10–11%range	10–11%range	No revision			
Reduction of policy-holding stocks(market value)	7.7 billion yen	Total 4 billion yen	Total 10 billion yen	+6 billion yen			

*The policy interest rate is projected to remain flat at 0.50% (In the 7th Medium-Term Management Plan).

a partial revision
of the sustainability KPIs



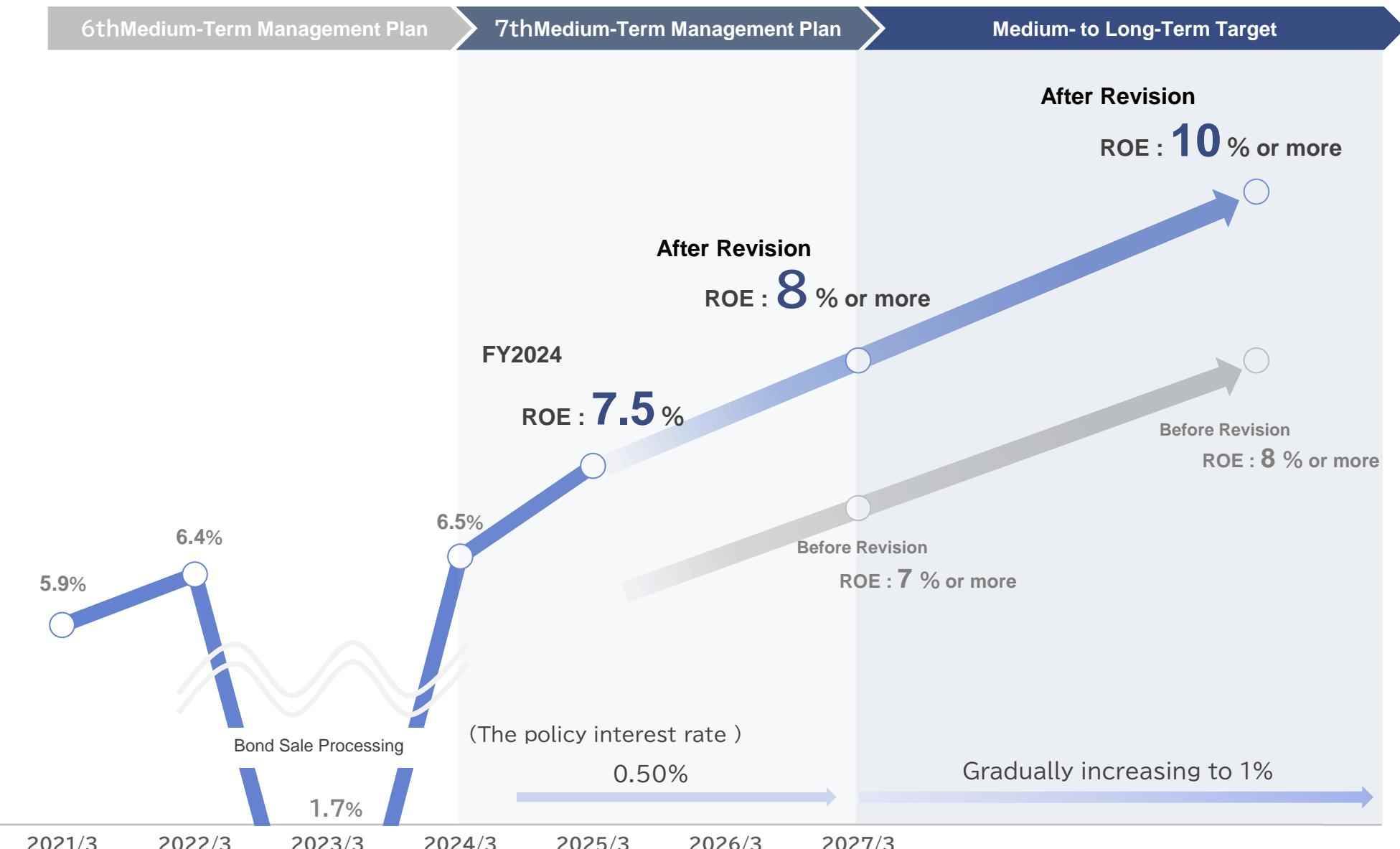
With the increase in core business added value, we aim to further enhance human capital management by accelerating investment in human capital.

sustainability KPIs	FY2024	FY2026			FY2032		
		Before Revision	After Revision	Difference	Before Revision	After Revision	Difference
Core business added value [long-term vision KPI]	49.9 billion yen	48.3 billion yen	55 billion yen	+6.7 billion yen	58 billion yen	80 billion yen	+22 billion yen
Core business support human capital ROI [long-term vision KPI]	0.90 times	0.87 times	1.00 Times or more	+0.13 times	1.00 times	1.00 Times or more	–
Core business added value per solution sales person	93 million yen	90 million yen	100 million yen	+10 million yen	93 million yen	130 million yen	+37 million yen

* Core business added value is the added value of services provided to customers (core business sales) (calculation formula: average loan balance × difference between deposit and loan interest + profit on service transactions, etc.)

* Core business support human capital ROI shows the rate of return on investment of personnel costs in core business (calculation formula: profit on customer service business / personnel costs)

ROE Target



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