

## Kitakyushu Bank Financial Statements

### NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2019 and 2018

ASSETS		Millions of yen	Millions of yen	Thousands of
		2019	2018	U.S. dollars
Assets	Cash and due from banks	¥ 76,160	¥ 101,525	\$ 686,188
	Call loans and bills purchased	151	770	1,360
	Securities	41,191	48,837	371,124
	Loans and bills discounted	1,159,186	1,132,205	10,444,058
	Foreign exchanges	5,442	5,097	49,031
	Other assets	3,725	5,349	33,561
	Tangible fixed assets	19,530	19,916	175,962
	Intangible fixed assets	977	1,003	8,803
	Prepaid pension cost	831	840	7,487
	Customers' liabilities for acceptances and guarantees	14,307	11,394	128,904
	Allowance for loan losses	(9,393)	(8,691)	(84,629)
	<b>Total assets</b>	<b>¥ 1,312,107</b>	<b>¥ 1,318,245</b>	<b>\$ 11,821,849</b>

### LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥ 1,136,787	¥ 1,166,349	\$ 10,242,247
	Call money and bills sold	45,206	14,767	407,298
	Borrowed money	790	881	7,118
	Foreign exchanges	55	30	496
	Other liabilities	4,763	6,503	42,913
	Provision for bonuses	1	1	9
	Provision for retirement benefits	1,161	1,154	10,460
	Provision for directors' stock benefits	70	60	631
	Provision for reimbursement of deposits	71	106	640
	Deferred tax liabilities	3,102	5,765	27,948
	Deferred tax liabilities for land revaluation	3,458	3,458	31,156
	Acceptances and guarantees	14,307	11,394	128,904
	<b>Total liabilities</b>	<b>1,209,771</b>	<b>1,210,468</b>	<b>10,899,820</b>
	Net assets:	Capital stock	10,000	10,000
Retained earnings		71,578	71,052	644,905
<b>Total shareholders' equity</b>		<b>81,578</b>	<b>81,052</b>	<b>735,003</b>
Net unrealized gains on securities		12,991	18,958	117,047
Revaluation reserve for land		7,767	7,767	69,979
<b>Total valuation and translation adjustments</b>		<b>20,758</b>	<b>26,725</b>	<b>187,026</b>
<b>Total net assets</b>		<b>102,336</b>	<b>107,777</b>	<b>922,029</b>
<b>Total liabilities, and net assets</b>	<b>¥ 1,312,107</b>	<b>¥ 1,318,245</b>	<b>\$ 11,821,849</b>	

## NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2019 and 2018

	Millions of yen 2019	Millions of yen 2018	Thousands of U.S. dollars 2019
<b>Income</b>			
Interest income:			
Interest on loans and discounts	¥ 11,329	¥ 11,023	\$ 102,072
Interest and dividends on securities	609	541	5,487
Other interest income	52	54	469
Fees and commissions	1,444	1,732	13,010
Other ordinary income	119	206	1,072
Other income	418	1,335	3,766
<b>Total income</b>	<b>13,971</b>	<b>14,891</b>	<b>125,876</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	471	543	4,244
Interest on borrowings and rediscounts	413	240	3,721
Other interest expense	8	10	72
Fees and commissions payments	1,116	973	10,055
General and administrative expenses	7,794	8,303	70,223
Other expenses	890	107	8,018
<b>Total expenses</b>	<b>10,692</b>	<b>10,176</b>	<b>96,333</b>
<b>Income before income taxes and minority interests</b>	<b>3,279</b>	<b>4,715</b>	<b>29,543</b>
Income taxes:			
Current	836	790	7,532
Deferred	(92)	475	(829)
<b>Net income</b>	<b>¥ 2,535</b>	<b>¥ 3,450</b>	<b>\$ 22,840</b>

	Yen 2019	Yen 2018	U.S. dollars 2019
<b>Amounts per share of common stock:</b>			
Net income	¥ 2,534,656.75	¥ 3,449,640.36	\$ 22,836.80
Cash dividends applicable to the year	¥ 1,869,750.48	¥ 1,090,318.39	\$ 16,846.12