

## Kitakyushu Bank Financial Statements

### NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2020 and 2019

ASSETS		Millions of yen	Millions of yen	Thousands of
		2020	2019	U.S. dollars
Assets	Cash and due from banks	¥ 81,689	¥ 76,160	\$ 750,611
	Call loans and bills purchased	238	151	2,187
	Securities	36,484	41,191	335,238
	Loans and bills discounted	1,180,763	1,159,186	10,849,609
	Foreign exchanges	6,310	5,442	57,980
	Other assets	8,576	3,725	78,803
	Tangible fixed assets	19,355	19,530	177,846
	Intangible fixed assets	960	977	8,821
	Prepaid pension cost	847	831	7,783
	Customers' liabilities for acceptances and guarantees	13,145	14,307	120,785
	Allowance for loan losses	(9,437)	(9,393)	(86,713)
	<b>Total assets</b>	<b>¥ 1,338,930</b>	<b>¥ 1,312,107</b>	<b>\$ 12,302,950</b>

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

Liabilities:	Deposits	¥ 1,181,146	¥ 1,136,787	\$ 10,853,129
	Call money and bills sold	33,168	45,206	304,769
	Borrowed money	700	790	6,432
	Foreign exchanges	50	55	459
	Other liabilities	4,897	4,763	44,997
	Provision for bonuses	15	1	138
	Provision for retirement benefits	1,199	1,161	11,017
	Provision for directors' stock benefits	95	70	873
	Provision for reimbursement of deposits	56	71	515
	Deferred tax liabilities	1,071	3,102	9,841
	Deferred tax liabilities for land revaluation	3,458	3,458	31,774
	Acceptances and guarantees	13,145	14,307	120,785
	<b>Total liabilities</b>	<b>1,239,000</b>	<b>1,209,771</b>	<b>11,384,729</b>
	Net assets:	Capital stock	10,000	10,000
Retained earnings		73,675	71,578	676,973
<b>Total shareholders' equity</b>		<b>83,675</b>	<b>81,578</b>	<b>768,859</b>
Net unrealized gains on securities		8,488	12,991	77,994
Revaluation reserve for land		7,767	7,767	71,368
<b>Total valuation and translation adjustments</b>		<b>16,255</b>	<b>20,758</b>	<b>149,362</b>
<b>Total net assets</b>		<b>99,930</b>	<b>102,336</b>	<b>918,221</b>
<b>Total liabilities, and net assets</b>	<b>¥ 1,338,930</b>	<b>¥ 1,312,107</b>	<b>\$ 12,302,950</b>	

## NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2020 and 2019

	Millions of yen 2020	Millions of yen 2019	Thousands of U.S. dollars 2020
<b>Income</b>			
Interest income:			
Interest on loans and discounts	¥ 11,228	¥ 11,329	\$ 103,170
Interest and dividends on securities	627	609	5,761
Other interest income	46	52	423
Fees and commissions	1,535	1,444	14,105
Other ordinary income	171	119	1,571
Other income	2,123	418	19,507
<b>Total income</b>	<b>15,730</b>	<b>13,971</b>	<b>144,537</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	456	471	4,190
Interest on borrowings and rediscounts	365	413	3,354
Other interest expense	6	8	55
Fees and commissions payments	1,247	1,116	11,458
General and administrative expenses	7,591	7,794	69,751
Other expenses	608	890	5,587
<b>Total expenses</b>	<b>10,273</b>	<b>10,692</b>	<b>94,395</b>
<b>Income before income taxes and minority interests</b>	<b>5,457</b>	<b>3,279</b>	<b>50,142</b>
Income taxes:			
Current	1,423	836	13,075
Deferred	(77)	(92)	(708)
<b>Net income</b>	<b>¥ 4,111</b>	<b>¥ 2,535</b>	<b>\$ 37,775</b>

	Yen 2020	Yen 2019	U.S. dollars 2020
<b>Amounts per share of common stock:</b>			
Net income	¥ 4,110,771.21	¥ 2,534,656.75	\$ 37,772.41
Cash dividends applicable to the year	¥ 2,148,141.73	¥ 1,869,750.48	\$ 19,738.51