

| Financial Statements of Subsidiary Banks (Unaudited)

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Yamaguchi Bank Financial Statements

NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2023 and 2022

		Millions of yen	Millions of yen	Thousands of U.S. dollars
ASSETS		2023	2022	2023
Assets	Cash and due from banks	¥1,197,724	¥1,201,587	\$8,969,700
	Call loans and bills purchased	32,538	50,806	243,676
	Monetary claims bought	2,458	5,443	18,408
	Trading assets	3,304	2,454	24,744
	Money held in trust	8,953	25,386	67,049
	Securities	979,945	861,952	7,338,763
	Loans and bills discounted	4,605,595	4,541,577	34,491,088
	Foreign exchanges	17,918	12,993	134,187
	Other assets	134,752	163,571	1,009,150
	Tangible fixed assets	35,475	36,265	265,671
	Intangible fixed assets	2,880	2,818	21,568
	Prepaid pension cost	20,755	19,261	155,433
	Deferred tax assets	245	—	1,835
	Customers' liabilities for acceptances and guarantees	39,839	29,901	298,352
	Allowance for loan losses	(25,880)	(28,923)	(193,814)
	Total assets	¥7,056,501	¥6,925,091	\$52,845,810

LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥5,795,153	¥5,813,976	\$43,399,633
	Call money and bills sold	209,713	10,592	1,570,531
	Payables under securities lending transactions	249,622	266,663	1,869,408
	Trading liabilities	3,038	2,109	22,751
	Borrowed money	253,756	292,387	1,900,367
	Foreign exchanges	5,826	7,856	43,631
	Other liabilities	76,665	67,340	574,141
	Provision for bonuses	30	14	225
	Provision for retirement benefits	143	120	1,071
	Provision for directors' stock benefits	138	139	1,033
	Provision for reimbursement of deposits	227	327	1,700
	Provision for customers point services	48	52	359
	Deferred tax liabilities	—	4,083	—
	Deferred tax liabilities for land revaluation	5,215	5,436	39,055
	Acceptances and guarantees	39,839	29,901	298,352
	Total liabilities	6,639,413	6,500,995	49,722,257
Net assets:	Capital stock	10,006	10,006	74,934
	Capital surplus	380	380	2,846
	Retained earnings	397,272	390,334	2,975,152
	Total shareholders' equity	407,658	400,720	3,052,932
	Net unrealized gains on securities	(10,265)	7,653	(76,874)
	Deferred gains or losses on hedges	7,941	3,464	59,470
	Revaluation reserve for land	11,754	12,259	88,025
	Total valuation and translation adjustments	9,430	23,376	70,621
Total net assets		417,088	424,096	3,123,553
Total liabilities, and net assets		¥7,056,501	¥6,925,091	\$52,845,810

NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2023 and 2022

	Millions of yen 2023	Millions of yen 2022	Thousands of U.S. dollars 2023
Income			
Interest income:			
Interest on loans and discounts	¥50,661	¥35,360	\$379,398
Interest and dividends on securities	11,497	15,396	86,101
Other interest income	2,366	1,325	17,719
Fees and commissions	10,580	10,871	79,233
Trading income	2	112	15
Other ordinary income	1,197	5,411	8,964
Other income	8,991	7,376	67,333
Total income	85,294	75,851	638,763

Expenses			
Interest expense:			
Interest on deposits	3,008	1,069	22,527
Interest on borrowings and rediscounts	4,428	537	33,161
Other interest expense	6,109	2,783	45,750
Fees and commissions payments	4,448	4,487	33,311
Other operating expenses	17,539	22,840	131,349
General and administrative expenses	22,959	22,254	171,939
Impairment losses	194	3,040	1,453
Other expenses	5,045	13,097	37,781
Total expenses	63,730	70,107	477,271
Income before income taxes and minority interests	21,564	5,744	161,492
Income taxes:			
Current	4,343	(323)	32,525
Deferred	1,420	3,298	10,634
Net income	¥15,801	¥2,769	\$118,333

	Yen 2023	Yen 2022	U.S. dollars 2023
Amounts per share of common stock:			
Net income	¥79.00	¥13.84	\$0.59
Cash dividends applicable to the year	48.02	47.62	0.36

Momiji Bank Financial Statements

NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2023 and 2022

		Millions of yen	Millions of yen	Thousands of U.S. dollars
ASSETS		2023	2022	2023
Assets	Cash and due from banks	¥538,572	¥829,668	\$4,033,341
	Call loans and bills purchased	—	734	—
	Trading assets	672	647	5,033
	Money held in trust	4,822	4,894	36,112
	Securities	486,968	431,831	3,646,881
	Loans and bills discounted	2,463,769	2,393,538	18,451,052
	Foreign exchanges	11,810	12,116	88,445
	Other assets	82,598	83,540	618,571
	Tangible fixed assets	32,191	32,696	241,077
	Intangible fixed assets	1,733	1,912	12,978
	Prepaid pension cost	9,286	8,346	69,542
	Deferred tax assets	12,195	9,231	91,328
	Customers' liabilities for acceptances and guarantees	8,817	8,883	66,030
	Allowance for loan losses	(29,288)	(35,883)	(219,336)
	Total assets	¥3,624,145	¥3,782,153	\$27,141,054

LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥3,303,210	¥3,254,539	\$24,737,587
	Call money and bills sold	4,540	6,487	34,000
	Payables under securities lending transactions	35,701	48,296	267,363
	Borrowed money	94,889	289,806	710,619
	Foreign exchanges	43	26	322
	Other liabilities	25,194	16,010	188,674
	Provision for bonuses	24	—	180
	Provision for directors' stock benefits	128	112	959
	Provision for reimbursement of deposits	122	182	914
	Deferred tax liabilities for land revaluation	4,210	4,221	31,528
	Acceptances and guarantees	8,817	8,883	66,030
	Total liabilities	3,476,878	3,628,562	26,038,176
Net assets:	Capital stock	10,000	10,000	74,890
	Capital surplus	50,293	54,889	376,642
	Retained earnings	95,272	89,699	713,488
	Total shareholders' equity	155,565	154,588	1,165,020
	Net unrealized gains on securities	(19,745)	(10,442)	(147,869)
	Deferred gains or losses on hedges	3,304	1,277	24,744
	Revaluation reserve for land	8,143	8,168	60,983
	Total valuation and translation adjustments	(8,298)	(997)	(62,142)
	Total net assets	147,267	153,591	1,102,878
Total liabilities, and net assets		¥3,624,145	¥3,782,153	\$27,141,054

NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2023 and 2022

	Millions of yen 2023	Millions of yen 2022	Thousands of U.S. dollars 2023
Income			
Interest income:			
Interest on loans and discounts	¥23,122	¥21,459	\$173,160
Interest and dividends on securities	4,517	6,603	33,828
Other interest income	761	805	5,699
Fees and commissions	5,903	5,933	44,207
Other ordinary income	968	2,067	7,249
Other income	2,673	8,014	20,018
Total income	37,944	44,881	284,161

Expenses			
Interest expense:			
Interest on deposits	323	304	2,419
Interest on borrowings and rediscounts	2,119	160	15,869
Other interest expense	649	181	4,860
Fees and commissions payments	3,751	3,782	28,091
Other operating expenses	4,880	13,614	36,546
General and administrative expenses	16,322	16,008	122,235
Impairment losses	105	1,910	786
Other expenses	3,753	13,697	28,106
Total expenses	31,902	49,656	238,912
(Loss)Income before income taxes and minority interests	6,042	(4,775)	45,249
Income taxes:			
Current	291	(1,008)	2,179
Deferred	202	2,804	1,513
Net (loss) income	¥5,549	(¥6,571)	\$41,557

	Yen 2023	Yen 2022	U.S. dollars 2023
Amounts per share of common stock:			
Net (loss) income	¥12.74	(¥15.08)	\$0.10
Cash dividends applicable to the year	10.70	10.85	0.08

Kitakyushu Bank Financial Statements

NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2023 and 2022

		Millions of yen	Millions of yen	Thousands of U.S. dollars
ASSETS		2023	2022	2023
Assets	Cash and due from banks	¥142,831	¥143,882	\$1,069,655
	Call loans and bills purchased	—	—	—
	Securities	55,984	51,715	419,262
	Loans and bills discounted	1,352,657	1,288,793	10,129,986
	Foreign exchanges	12,826	12,692	96,053
	Other assets	13,514	24,322	101,204
	Tangible fixed assets	18,500	18,859	138,546
	Intangible fixed assets	837	869	6,268
	Prepaid pension cost	1,490	1,424	11,159
	Customers' liabilities for acceptances and guarantees	12,311	13,599	92,197
	Allowance for loan losses	(14,300)	(13,929)	(107,092)
	Total assets	¥1,596,650	¥1,542,226	\$11,957,238

LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥1,256,588	¥1,293,736	\$9,410,529
	Call money and bills sold	157,403	80,827	1,178,784
	Borrowed money	47,157	36,633	353,157
	Foreign exchanges	11	49	82
	Other liabilities	8,797	6,452	65,881
	Provision for bonuses	14	—	105
	Provision for retirement benefits	1,246	1,239	9,331
	Provision for directors' stock benefits	55	109	412
	Provision for reimbursement of deposits	11	22	82
	Deferred tax liabilities	3,136	2,370	23,485
	Deferred tax liabilities for land revaluation	3,414	3,447	25,567
	Acceptances and guarantees	12,311	13,599	92,197
	Total liabilities	1,490,143	1,438,483	11,159,612
Net assets:	Capital stock	10,000	10,000	74,890
	Retained earnings	76,300	75,285	571,407
	Total shareholders' equity	86,300	85,285	646,297
	Net unrealized gains on securities	12,529	10,717	93,829
	Revaluation reserve for land	7,678	7,741	57,500
	Total valuation and translation adjustments	20,207	18,458	151,329
	Total net assets	106,507	103,743	797,626
Total liabilities, and net assets		¥1,596,650	¥1,542,226	\$11,957,238

NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2023 and 2022

	Millions of yen 2023	Millions of yen 2022	Thousands of U.S. dollars 2023
Income			
Interest income:			
Interest on loans and discounts	¥12,584	¥11,195	\$94,241
Interest and dividends on securities	667	524	4,995
Other interest income	128	134	959
Fees and commissions	2,011	1,893	15,060
Other ordinary income	790	662	5,916
Other income	874	585	6,546
Total income	17,054	14,993	127,717

Expenses			
Interest expense:			
Interest on deposits	262	221	1,962
Interest on borrowings and rediscounts	891	71	6,673
Other interest expense	13	14	97
Fees and commissions payments	1,311	1,293	9,818
General and administrative expenses	6,975	6,647	52,235
Impairment losses	194	—	1,453
Other expenses	2,659	5,046	19,914
Total expenses	12,305	13,292	92,152
Income before income taxes and minority interests	4,749	1,701	35,565
Income taxes:			
Current	1,577	1,140	11,810
Deferred	(104)	320	(779)
Net income	¥3,276	¥241	\$24,534

	Yen 2023	Yen 2022	U.S. dollars 2023
Amounts per share of common stock:			
Net income	¥3,276,473.51	¥240,517.08	\$24,537.36
Cash dividends applicable to the year	2,421,692.66	2,325,482.97	18,135.94