

| Financial Statements of Subsidiary Banks (Unaudited)

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Yamaguchi Bank Financial Statements

NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2024 and 2023

		Millions of yen	Millions of yen	Thousands of U.S. dollars
ASSETS		2024	2023	2024
Assets	Cash and due from banks	¥833,683	¥1,197,724	\$5,506,129
	Call loans and bills purchased	43,088	32,538	284,578
	Monetary claims bought	1,941	2,458	12,819
	Trading assets	3,375	3,304	22,290
	Money held in trust	21,960	8,953	145,037
	Securities	1,294,581	979,945	8,550,168
	Loans and bills discounted	4,755,009	4,605,595	31,404,854
	Foreign exchanges	8,409	17,918	55,538
	Other assets	164,658	134,752	1,087,501
	Tangible fixed assets	35,549	35,475	234,786
	Intangible fixed assets	3,087	2,880	20,388
	Prepaid pension cost	22,330	20,755	147,480
	Deferred tax assets	—	245	—
	Customers' liabilities for acceptances and guarantees	44,327	39,839	292,761
	Allowance for loan losses	(26,107)	(25,880)	(172,426)
	Total assets	¥7,205,890	¥7,056,501	\$47,591,903

LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥5,740,144	¥5,795,153	\$37,911,261
	Call money and bills sold	347,815	209,713	2,297,173
	Payables under securities lending transactions	122,495	249,622	809,028
	Trading liabilities	3,097	3,038	20,454
	Borrowed money	366,913	253,756	2,423,308
	Foreign exchanges	5,649	5,826	37,309
	Other liabilities	114,955	76,665	759,231
	Provision for bonuses	43	30	284
	Provision for retirement benefits	0	143	0
	Provision for directors' stock benefits	195	138	1,288
	Provision for reimbursement of deposits	146	227	964
	Provision for customers point services	55	48	363
	Deferred tax liabilities	7,645	—	50,492
	Deferred tax liabilities for land revaluation	4,950	5,215	32,693
	Acceptances and guarantees	44,327	39,839	292,761
	Total liabilities	6,758,429	6,639,413	44,636,609
Net assets:	Capital stock	10,006	10,006	66,085
	Capital surplus	380	380	2,510
	Retained earnings	408,166	397,272	2,695,766
	Total shareholders' equity	418,552	407,658	2,764,361
	Net unrealized gains on securities	5,425	(10,265)	35,830
	Deferred gains or losses on hedges	12,335	7,941	81,468
	Revaluation reserve for land	11,149	11,754	73,635
	Total valuation and translation adjustments	28,909	9,430	190,933
	Total net assets	447,461	417,088	2,955,294
Total liabilities, and net assets		¥7,205,890	¥7,056,501	\$47,591,903

NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2024 and 2023

	Millions of yen 2024	Millions of yen 2023	Thousands of U.S. dollars 2024
Income			
Interest income:			
Interest on loans and discounts	¥67,563	¥50,661	\$446,225
Interest and dividends on securities	16,030	11,497	105,871
Other interest income	2,635	2,366	17,403
Fees and commissions	11,153	10,580	73,661
Trading income	68	2	449
Other ordinary income	1,200	1,197	7,926
Other income	6,105	8,991	40,322
Total income	104,754	85,294	691,857

Expenses			
Interest expense:			
Interest on deposits	3,844	3,008	25,388
Interest on borrowings and rediscounts	8,489	4,428	56,066
Other interest expense	16,951	6,109	111,954
Fees and commissions payments	4,635	4,448	30,612
Other operating expenses	16,320	17,539	107,787
General and administrative expenses	23,417	22,959	154,660
Impairment losses	205	194	1,354
Other expenses	3,657	5,045	24,153
Total expenses	77,518	63,730	511,974
Income before income taxes and minority interests	27,236	21,564	179,883
Income taxes:			
Current	7,714	4,343	50,948
Deferred	(1,144)	1,420	(7,556)
Net income	¥20,666	¥15,801	\$136,491

	Yen 2024	Yen 2023	U.S. dollars 2024
Amounts per share of common stock:			
Net income	¥103.33	¥79.00	\$0.68
Cash dividends applicable to the year	81.25	48.02	0.54

Momiji Bank Financial Statements

NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2024 and 2023

		Millions of yen	Millions of yen	Thousands of U.S. dollars
ASSETS		2024	2023	2024
Assets	Cash and due from banks	¥383,988	¥538,572	\$2,536,081
	Call loans and bills purchased	—	—	—
	Trading assets	684	672	4,518
	Money held in trust	4,726	4,822	31,213
	Securities	699,012	486,968	4,616,683
	Loans and bills discounted	2,518,197	2,463,769	16,631,643
	Foreign exchanges	13,091	11,810	86,461
	Other assets	89,823	82,598	593,244
	Tangible fixed assets	31,324	32,191	206,882
	Intangible fixed assets	1,990	1,733	13,143
	Prepaid pension cost	10,668	9,286	70,458
	Deferred tax assets	8,572	12,195	56,614
	Customers' liabilities for acceptances and guarantees	8,898	8,817	58,768
	Allowance for loan losses	(27,886)	(29,288)	(184,175)
	Total assets	¥3,743,087	¥3,624,145	\$24,721,533

LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥3,296,063	¥3,303,210	\$21,769,124
	Call money and bills sold	—	4,540	—
	Payables under securities lending transactions	71,814	35,701	474,302
	Borrowed money	175,505	94,889	1,159,137
	Foreign exchanges	41	43	271
	Other liabilities	30,794	25,194	203,380
	Provision for bonuses	17	24	112
	Provision for directors' stock benefits	115	128	760
	Provision for reimbursement of deposits	82	122	542
	Deferred tax liabilities for land revaluation	4,032	4,210	26,630
	Acceptances and guarantees	8,898	8,817	58,768
	Total liabilities	3,587,361	3,476,878	23,693,026
Net assets:	Capital stock	10,000	10,000	66,046
	Capital surplus	45,366	50,293	299,624
	Retained earnings	103,026	95,272	680,444
	Total shareholders' equity	158,392	155,565	1,046,114
	Net unrealized gains on securities	(15,595)	(19,745)	(102,998)
	Deferred gains or losses on hedges	5,192	3,304	34,291
	Revaluation reserve for land	7,737	8,143	51,100
	Total valuation and translation adjustments	(2,666)	(8,298)	(17,607)
	Total net assets	155,726	147,267	1,028,507
Total liabilities, and net assets		¥3,743,087	¥3,624,145	\$24,721,533

NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2024 and 2023

	Millions of yen 2024	Millions of yen 2023	Thousands of U.S. dollars 2024
Income			
Interest income:			
Interest on loans and discounts	¥25,070	¥23,122	\$165,577
Interest and dividends on securities	8,014	4,517	52,929
Other interest income	2,856	761	18,863
Fees and commissions	6,343	5,903	41,893
Other ordinary income	159	968	1,050
Other income	1,937	2,673	12,793
Total income	44,379	37,944	293,105

Expenses			
Interest expense:			
Interest on deposits	762	323	5,033
Interest on borrowings and rediscounts	3,835	2,119	25,329
Other interest expense	(2)	649	(13)
Fees and commissions payments	3,929	3,751	25,949
Other operating expenses	6,618	4,880	43,709
General and administrative expenses	16,607	16,322	109,682
Impairment losses	569	105	3,758
Other expenses	2,378	3,753	15,706
Total expenses	34,696	31,902	229,153
Income before income taxes and minority interests	9,683	6,042	63,952
Income taxes:			
Current	1,508	291	9,960
Deferred	827	202	5,462
Net income	¥7,348	¥5,549	\$48,530

	Yen 2024	Yen 2023	U.S. dollars 2024
Amounts per share of common stock:			
Net income	¥16.87	¥12.74	\$0.11
Cash dividends applicable to the year	16.03	10.70	0.11

Kitakyushu Bank Financial Statements

NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2024 and 2023

		Millions of yen	Millions of yen	Thousands of U.S. dollars
ASSETS		2024	2023	2024
Assets	Cash and due from banks	¥168,795	¥142,831	\$1,114,821
	Call loans and bills purchased	286	—	1,889
	Securities	60,031	55,984	396,480
	Loans and bills discounted	1,400,350	1,352,657	9,248,729
	Foreign exchanges	11,411	12,826	75,365
	Other assets	12,176	13,514	80,416
	Tangible fixed assets	18,680	18,500	123,374
	Intangible fixed assets	877	837	5,792
	Prepaid pension cost	1,554	1,490	10,264
	Customers' liabilities for acceptances and guarantees	10,692	12,311	70,616
	Allowance for loan losses	(15,361)	(14,300)	(101,453)
	Total assets	¥1,669,491	¥1,596,650	\$11,026,293

LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

Liabilities:	Deposits	¥1,340,268	¥1,256,588	\$8,851,912
	Call money and bills sold	133,588	157,403	882,293
	Borrowed money	58,580	47,157	386,897
	Foreign exchanges	23	11	152
	Other liabilities	7,036	8,797	46,469
	Provision for bonuses	11	14	73
	Provision for retirement benefits	1,251	1,246	8,262
	Provision for directors' stock benefits	81	55	535
	Provision for reimbursement of deposits	8	11	53
	Deferred tax liabilities	4,679	3,136	30,903
	Deferred tax liabilities for land revaluation	3,414	3,414	22,548
	Acceptances and guarantees	10,692	12,311	70,616
	Total liabilities	1,559,631	1,490,143	10,300,713
Net assets:	Capital stock	10,000	10,000	66,046
	Retained earnings	77,280	76,300	510,402
	Total shareholders' equity	87,280	86,300	576,448
	Net unrealized gains on securities	14,902	12,529	98,422
	Revaluation reserve for land	7,678	7,678	50,710
	Total valuation and translation adjustments	22,580	20,207	149,132
	Total net assets	109,860	106,507	725,580
Total liabilities, and net assets		¥1,669,491	¥1,596,650	\$11,026,293

NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2024 and 2023

	Millions of yen 2024	Millions of yen 2023	Thousands of U.S. dollars 2024
Income			
Interest income:			
Interest on loans and discounts	¥13,765	¥12,584	\$90,912
Interest and dividends on securities	683	667	4,511
Other interest income	116	128	766
Fees and commissions	2,168	2,011	14,319
Other ordinary income	695	790	4,590
Other income	608	874	4,016
Total income	18,035	17,054	119,114

Expenses			
Interest expense:			
Interest on deposits	363	262	2,397
Interest on borrowings and rediscounts	1,466	891	9,682
Other interest expense	0	13	0
Fees and commissions payments	1,442	1,311	9,524
Other operating expenses	26	—	172
General and administrative expenses	7,365	6,975	48,643
Impairment losses	—	194	—
Other expenses	2,187	2,659	14,444
Total expenses	12,849	12,305	84,862
Income before income taxes and minority interests	5,186	4,749	34,252
Income taxes:			
Current	1,044	1,577	6,895
Deferred	526	(104)	3,474
Net income	¥3,616	¥3,276	\$23,883

	Yen 2024	Yen 2023	U.S. dollars 2024
Amounts per share of common stock:			
Net income	¥3,615,283.29	¥3,276,473.51	\$23,877.44
Cash dividends applicable to the year	3,737,995.68	2,421,692.66	24,687.90