

# | Financial Statements of Subsidiary Banks (Unaudited)

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# Yamaguchi Bank Financial Statements

## NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2025 and 2024

		Millions of yen	Millions of yen	Thousands of U.S. dollars
<b>ASSETS</b>		2025	2024	2025
<b>Assets</b>	Cash and due from banks	¥1,275,636	¥833,683	\$8,531,541
	Call loans and bills purchased	54,574	43,088	364,995
	Monetary claims bought	2,015	1,941	13,476
	Trading assets	2,616	3,375	17,496
	Money held in trust	30,391	21,960	203,257
	Securities	1,357,801	1,294,581	9,081,066
	Loans and bills discounted	4,661,319	4,755,009	31,175,221
	Foreign exchanges	17,141	8,409	114,640
	Other assets	105,318	164,658	704,375
	Tangible fixed assets	34,814	35,549	232,838
	Intangible fixed assets	2,938	3,087	19,650
	Prepaid pension cost	24,416	22,330	163,296
	Deferred tax assets	2,538	—	16,974
	Customers' liabilities for acceptances and guarantees	17,442	44,327	116,653
	Allowance for loan losses	(23,787)	(26,107)	(159,089)
	<b>Total assets</b>	<b>¥7,565,172</b>	<b>¥7,205,890</b>	<b>\$50,596,389</b>

## LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

<b>Liabilities:</b>	Deposits	¥6,379,171	¥5,740,144	\$42,664,333
	Call money and bills sold	44,887	347,815	300,207
	Payables under securities lending transactions	156,413	122,495	1,046,101
	Trading liabilities	2,416	3,097	16,158
	Borrowed money	426,081	366,913	2,849,659
	Foreign exchanges	5,093	5,649	34,062
	Other liabilities	98,983	114,955	662,006
	Provision for bonuses	38	43	254
	Provision for retirement benefits	—	0	—
	Provision for directors' stock benefits	225	195	1,505
	Provision for reimbursement of deposits	89	146	595
	Provision for customers point services	48	55	321
	Deferred tax liabilities	—	7,645	—
	Deferred tax liabilities for land revaluation	4,999	4,950	33,434
	Acceptances and guarantees	17,442	44,327	116,653
	<b>Total liabilities</b>	<b>7,135,885</b>	<b>6,758,429</b>	<b>47,725,288</b>
<b>Net assets:</b>	Capital stock	10,006	10,006	66,921
	Capital surplus	380	380	2,541
	Retained earnings	416,346	408,166	2,784,551
	<b>Total shareholders' equity</b>	<b>426,732</b>	<b>418,552</b>	<b>2,854,013</b>
	Net unrealized gains on securities	(17,533)	5,425	(117,262)
	Deferred gains or losses on hedges	9,291	12,335	62,139
	Revaluation reserve for land	10,797	11,149	72,211
	<b>Total valuation and translation adjustments</b>	<b>2,555</b>	<b>28,909</b>	<b>17,088</b>
	<b>Total net assets</b>	<b>429,287</b>	<b>447,461</b>	<b>2,871,101</b>
<b>Total liabilities, and net assets</b>		<b>¥7,565,172</b>	<b>¥7,205,890</b>	<b>\$50,596,389</b>

## NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2025 and 2024

	Millions of yen 2025	Millions of yen 2024	Thousands of U.S. dollars 2025
<b>Income</b>			
Interest income:			
Interest on loans and discounts	¥72,554	¥67,563	\$485,246
Interest and dividends on securities	19,753	16,030	132,109
Other interest income	4,194	2,635	28,050
Fees and commissions	11,237	11,153	75,154
Trading income	20	68	134
Other ordinary income	439	1,200	2,936
Other income	10,883	6,105	72,786
<b>Total income</b>	<b>119,080</b>	<b>104,754</b>	<b>796,415</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	7,657	3,844	51,211
Interest on borrowings and rediscounts	9,009	8,489	60,253
Other interest expense	8,988	16,951	60,112
Fees and commissions payments	4,802	4,635	32,116
Other operating expenses	22,799	16,320	152,481
General and administrative expenses	23,519	23,417	157,297
Impairment losses	348	205	2,327
Other expenses	2,889	3,657	19,322
<b>Total expenses</b>	<b>80,011</b>	<b>77,518</b>	<b>535,119</b>
<b>Income before income taxes and minority interests</b>	<b>39,069</b>	<b>27,236</b>	<b>261,296</b>
Income taxes:			
Current	8,990	7,714	60,126
Deferred	1,376	(1,144)	9,203
<b>Net income</b>	<b>¥28,703</b>	<b>¥20,666</b>	<b>\$191,967</b>

	Yen 2025	Yen 2024	U.S. dollars 2025
<b>Amounts per share of common stock:</b>			
Net income	¥143.52	¥103.33	\$0.96
Cash dividends applicable to the year	102.17	81.25	0.68

# Momiji Bank Financial Statements

## NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2025 and 2024

		Millions of yen	Millions of yen	Thousands of U.S. dollars
<b>ASSETS</b>		2025	2024	2025
<b>Assets</b>	Cash and due from banks	¥334,750	¥383,988	\$2,238,831
	Trading assets	677	684	4,528
	Money held in trust	1,725	4,726	11,537
	Securities	706,088	699,012	4,722,365
	Loans and bills discounted	2,551,637	2,518,197	17,065,523
	Foreign exchanges	3,438	13,091	22,994
	Other assets	73,699	89,823	492,902
	Tangible fixed assets	31,001	31,324	207,337
	Intangible fixed assets	1,953	1,990	13,062
	Prepaid pension cost	12,266	10,668	82,036
	Deferred tax assets	11,457	8,572	76,625
	Customers' liabilities for acceptances and guarantees	7,717	8,898	51,612
	Allowance for loan losses	(26,280)	(27,886)	(175,762)
	<b>Total assets</b>	<b>¥3,710,128</b>	<b>¥3,743,087</b>	<b>\$24,813,590</b>

## LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

<b>Liabilities:</b>	Deposits	¥3,248,745	¥3,296,063	\$21,727,829
	Call money and bills sold	1,495	—	9,999
	Payables under securities lending transactions	73,943	71,814	494,536
	Borrowed money	198,715	175,505	1,329,020
	Foreign exchanges	8	41	54
	Other liabilities	30,086	30,794	201,215
	Provision for bonuses	7	17	47
	Provision for directors' stock benefits	101	115	675
	Provision for reimbursement of deposits	45	82	301
	Deferred tax liabilities for land revaluation	4,137	4,032	27,669
	Acceptances and guarantees	7,717	8,898	51,612
	<b>Total liabilities</b>	<b>3,564,999</b>	<b>3,587,361</b>	<b>23,842,957</b>
<b>Net assets:</b>	Capital stock	10,000	10,000	66,881
	Capital surplus	37,376	45,366	249,973
	Retained earnings	110,393	103,026	738,316
	<b>Total shareholders' equity</b>	<b>157,769</b>	<b>158,392</b>	<b>1,055,170</b>
	Net unrealized gains on securities	(27,334)	(15,595)	(182,812)
	Deferred gains or losses on hedges	7,105	5,192	47,519
	Revaluation reserve for land	7,589	7,737	50,756
	<b>Total valuation and translation adjustments</b>	<b>(12,640)</b>	<b>(2,666)</b>	<b>(84,537)</b>
	<b>Total net assets</b>	<b>145,129</b>	<b>155,726</b>	<b>970,633</b>
<b>Total liabilities, and net assets</b>		<b>¥3,710,128</b>	<b>¥3,743,087</b>	<b>\$24,813,590</b>

## NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2025 and 2024

	Millions of yen 2025	Millions of yen 2024	Thousands of U.S. dollars 2025
<b>Income</b>			
Interest income:			
Interest on loans and discounts	¥26,724	¥25,070	\$178,732
Interest and dividends on securities	10,579	8,014	70,753
Other interest income	2,845	2,856	19,028
Fees and commissions	6,177	6,343	41,312
Other ordinary income	234	159	1,565
Other income	3,009	1,937	20,124
<b>Total income</b>	<b>49,568</b>	<b>44,379</b>	<b>331,514</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	3,507	762	23,455
Interest on borrowings and rediscounts	4,578	3,835	30,618
Other interest expense	20	(2)	134
Fees and commissions payments	4,114	3,929	27,515
Other operating expenses	7,880	6,618	52,702
General and administrative expenses	16,625	16,607	111,189
Impairment losses	—	569	—
Other expenses	1,790	2,378	11,972
<b>Total expenses</b>	<b>38,514</b>	<b>34,696</b>	<b>257,585</b>
<b>Income before income taxes and minority interests</b>	<b>11,054</b>	<b>9,683</b>	<b>73,929</b>
Income taxes:			
Current	1,943	1,508	12,995
Deferred	1,775	827	11,871
<b>Net income</b>	<b>¥7,336</b>	<b>¥7,348</b>	<b>\$49,063</b>

	Yen 2025	Yen 2024	U.S. dollars 2025
<b>Amounts per share of common stock:</b>			
Net income	¥16.84	¥16.87	\$0.11
Cash dividends applicable to the year	16.84	16.03	0.11

# Kitakyushu Bank Financial Statements

## NONCONSOLIDATED BALANCE SHEETS (UNAUDITED)

March 31, 2025 and 2024

		Millions of yen	Millions of yen	Thousands of U.S. dollars
<b>ASSETS</b>		2025	2024	2025
<b>Assets</b>	Cash and due from banks	¥249,936	¥168,795	\$1,671,589
	Call loans and bills purchased	—	286	—
	Receivables under securities borrowing transactions	21,910	—	146,536
	Securities	47,148	60,031	315,329
	Loans and bills discounted	1,426,164	1,400,350	9,538,283
	Foreign exchanges	10,969	11,411	73,361
	Other assets	12,307	12,176	82,316
	Tangible fixed assets	18,391	18,680	123,000
	Intangible fixed assets	843	877	5,638
	Prepaid pension cost	1,619	1,554	10,828
	Customers' liabilities for acceptances and guarantees	14,059	10,692	94,028
	Allowance for loan losses	(12,586)	(15,361)	(84,176)
	<b>Total assets</b>	<b>¥1,790,760</b>	<b>¥1,669,491</b>	<b>\$11,976,732</b>

## LIABILITIES AND NET ASSETS (SHAREHOLDERS' EQUITY)

<b>Liabilities:</b>	Deposits	¥1,388,741	¥1,340,268	\$9,287,995
	Call money and bills sold	211,584	133,588	1,415,088
	Borrowed money	58,511	58,580	391,326
	Foreign exchanges	19	23	127
	Other liabilities	8,149	7,036	54,506
	Provision for bonuses	16	11	107
	Provision for retirement benefits	1,244	1,251	8,320
	Provision for directors' stock benefits	104	81	696
	Provision for reimbursement of deposits	4	8	27
	Deferred tax liabilities	1,370	4,679	9,163
	Deferred tax liabilities for land revaluation	3,482	3,414	23,288
	Acceptances and guarantees	14,059	10,692	94,028
	<b>Total liabilities</b>	<b>1,687,283</b>	<b>1,559,631</b>	<b>11,284,671</b>
<b>Net assets:</b>	Capital stock	10,000	10,000	66,881
	Retained earnings	78,737	77,280	526,598
	<b>Total shareholders' equity</b>	<b>88,737</b>	<b>87,280</b>	<b>593,479</b>
	Net unrealized gains on securities	7,235	14,902	48,388
	Revaluation reserve for land	7,505	7,678	50,194
	<b>Total valuation and translation adjustments</b>	<b>14,740</b>	<b>22,580</b>	<b>98,582</b>
	<b>Total net assets</b>	<b>103,477</b>	<b>109,860</b>	<b>692,061</b>
<b>Total liabilities, and net assets</b>		<b>¥1,790,760</b>	<b>¥1,669,491</b>	<b>\$11,976,732</b>

## NONCONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

Years ended March 31, 2025 and 2024

	Millions of yen 2025	Millions of yen 2024	Thousands of U.S. dollars 2025
<b>Income</b>			
Interest income:			
Interest on loans and discounts	¥14,770	¥13,765	\$98,783
Interest and dividends on securities	735	683	4,916
Other interest income	474	116	3,170
Fees and commissions	1,941	2,168	12,982
Other ordinary income	967	695	6,467
Other income	2,803	608	18,746
<b>Total income</b>	<b>21,690</b>	<b>18,035</b>	<b>145,064</b>

<b>Expenses</b>			
Interest expense:			
Interest on deposits	1,573	363	10,520
Interest on borrowings and rediscounts	1,993	1,466	13,329
Other interest expense	1	0	7
Fees and commissions payments	1,586	1,442	10,607
Other operating expenses	—	26	—
General and administrative expenses	7,795	7,365	52,133
Impairment losses	131	—	876
Other expenses	628	2,187	4,201
<b>Total expenses</b>	<b>13,707</b>	<b>12,849</b>	<b>91,673</b>
<b>Income before income taxes and minority interests</b>	<b>7,983</b>	<b>5,186</b>	<b>53,391</b>
Income taxes:			
Current	1,590	1,044	10,634
Deferred	(67)	526	(448)
<b>Net income</b>	<b>¥6,460</b>	<b>¥3,616</b>	<b>\$43,205</b>

	Yen 2025	Yen 2024	U.S. dollars 2025
<b>Amounts per share of common stock:</b>			
Net income	¥6,459,440.66	¥3,615,283.29	\$43,201.18
Cash dividends applicable to the year	5,105,684.15	3,737,995.68	34,147.17