

Translation

Notice: This document is a translation of a part of the original Japanese version and provided for reference purposes only. In the event of any discrepancy between the Japanese original and this English translation, the Japanese original shall prevail.



Consolidated Financial Results for the Three Months Ended June 30, 2025 (Under Japanese GAAP)

August 8, 2025

Company name: Yamaguchi Financial Group, Inc.
 Stock exchange listing: Tokyo
 Code number: 8418 URL <https://www.ymfg.co.jp>
 Representative: Keisuke Mukunashi President and CEO
 For inquiry: Kentaro Hama General Manager of Accounting Office, Corporate Planning Department
 Scheduled date to commence dividend payments: –
 Trading accounts: Established
 Preparation of supplementary material on quarterly financial results: Attached
 Schedule of quarterly financial results briefing session: No

(Amounts of less than one million yen are rounded down)

1. Consolidated financial results for the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

(1) Consolidated operating results (% indicates year-on-year changes)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	56,986	2.7	13,461	(16.2)	9,666	(16.0)
Three months ended June 30, 2024	55,485	21.5	16,069	26.8	11,501	31.1

Note: Comprehensive income Three months ended June 30, 2025: ¥ 19,899 million [– %]
 Three months ended June 30, 2024: ¥(3,075) million [– %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	45.81	45.81
Three months ended June 30, 2024	53.12	53.11

(2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	12,988,122	634,504	4.9
As of March 31, 2025	12,993,479	622,176	4.8

Reference: Equity As of June 30, 2025: ¥ 632,512 million
 As of March 31, 2025: ¥ 619,012 million

Note: Capital adequacy ratio = (Net assets – Share acquisition rights – Non-controlling interests) / Total assets × 100
 This ratio is not the capital adequacy ratio specified by the Notice on Capital Adequacy Ratio Regulations.

2. Dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	–	30.00	–	30.00	60.00
Fiscal year ending March 31, 2026	–				
Fiscal year ending March 31, 2026 (Forecast)		32.00	–	32.00	64.00

Note: Revision to the forecast for dividends announced most recently: No

3. Consolidated financial results forecast for the fiscal year ending March 31, 2026(April 1, 2025 to March 31, 2026)

(% indicates year-on-year changes)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	20,000	(18.9)	14,000	(13.4)	66.36
Full year	45,000	(14.2)	31,500	(10.9)	149.30

Note: Revision to the financial results forecast announced most recently: No

4. Notes

(1) Significant changes in the scope of consolidation during the three months ended June 30, 2025: No

(2) Accounting policies adopted specially for the preparation of quarterly consolidated financial statements: No

(3) Changes in accounting policies, changes in accounting estimates and retrospective restatement

1) Changes in accounting policies due to the revision of accounting standards: No

2) Changes in accounting policies other than 1) above: No

3) Changes in accounting estimates: No

4) Retrospective restatement: No

(4) Number of issued shares (common shares)

Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2025	234,767,616 shares	As of March 31, 2025	234,767,616 shares
---------------------	--------------------	----------------------	--------------------

Number of treasury shares at the end of the period

As of June 30, 2025	23,782,107 shares	As of March 31, 2025	23,782,645 shares
---------------------	-------------------	----------------------	-------------------

Average number of shares during the period

Three months ended June 30, 2025	210,985,472 shares	Three months ended June 30, 2024	216,529,077 shares
----------------------------------	--------------------	----------------------------------	--------------------

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: No

* Proper use of earnings forecasts, and other special matters.

The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance.

Please take note that future performance may differ from forecasts depending on various future factors.

Table of contents

1. Quarterly Consolidated Financial Statements and Notes	2
(1) Quarterly Consolidated Balance Sheets	2
(2) Quarterly Consolidated Statements of Income and Comprehensive Income	4
(3) Notes to the Quarterly Consolidated Financial Statements	6
(Segment Information)	6
(Notes for Material Changes in Shareholders' Equity)	6
(Notes on Going Concern Assumption)	6
(Notes on Quarterly Consolidated Statements of Cash Flows)	6
(Subsequent Events)	6

1. Quarterly Consolidated Financial Statements and Notes**(1) Quarterly Consolidated Balance Sheets**

	(Millions of yen)	
	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	1,860,262	1,818,923
Call loans and bills bought	2,990	4,344
Monetary claims bought	2,015	1,929
Trading account assets	3,293	3,013
Money held in trust	35,308	44,860
Securities	2,128,562	2,132,603
Loans and bills discounted	8,572,118	8,598,683
Foreign exchanges	26,501	24,591
Lease receivables and investments in leases	27,818	27,788
Other assets	218,118	213,675
Tangible fixed assets	80,186	80,174
Intangible fixed assets	7,241	8,653
Retirement benefit asset	42,781	43,280
Deferred tax assets	12,376	6,917
Customers' liabilities for acceptances and guarantees	39,218	41,836
Allowance for loan losses	(65,315)	(63,154)
Total assets	12,993,479	12,988,122
Liabilities		
Deposits	10,370,225	10,327,506
Negotiable certificates of deposit	613,170	662,193
Call money and bills sold	206,382	207,388
Cash collateral received for securities lent	208,445	240,179
Trading account liabilities	1,235	1,094
Borrowed money	697,798	646,292
Foreign exchanges	73	35
Bonds payable	67,400	67,400
Other liabilities	151,139	145,196
Provision for bonuses	3,784	1,890
Retirement benefit liability	2,401	2,429
Provision for retirement benefits for directors (and other officers)	271	268
Provision for loss on interest repayment	12	12
Provision for reimbursement of deposits	138	91
Provision for point card certificates	131	133
Provision for management board benefit trust	582	622
Provision for employee stock ownership plan trust	93	103
Reserves under special laws	19	19
Deferred tax liabilities	297	442
Deferred tax liabilities for land revaluation	8,481	8,481
Acceptances and guarantees	39,218	41,836
Total liabilities	12,371,302	12,353,618

	(Millions of yen)	
	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	50,000	50,000
Capital surplus	33,127	33,127
Retained earnings	564,748	568,042
Treasury shares	(29,187)	(29,186)
Total shareholders' equity	618,688	621,983
Valuation difference on available-for-sale securities	(37,352)	(28,053)
Deferred gains or losses on hedges	16,405	17,333
Revaluation reserve for land	18,301	18,301
Foreign currency translation adjustments	(4)	(9)
Remeasurements of defined benefit plans	2,974	2,956
Total accumulated other comprehensive income	323	10,529
Share acquisition rights	23	23
Non-controlling interests	3,140	1,968
Total net assets	622,176	634,504
Total liabilities and net assets	12,993,479	12,988,122

(2) Quarterly Consolidated Statements of Income and Comprehensive Income
Quarterly Consolidated Statements of Income

	(Millions of yen)	
	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	55,485	56,986
Interest income	41,552	39,959
Interest on loans and discounts	28,757	29,027
Interest and dividends on securities	7,959	8,407
Fees and commissions	7,128	6,699
Gain on trading account transactions	294	61
Other ordinary income	3,864	6,500
Other income	2,646	3,764
Ordinary expenses	39,416	43,525
Interest expenses	6,499	13,888
Interest on deposits	1,769	5,978
Fees and commissions payments	2,499	2,595
Loss on trading account transactions	—	47
Other ordinary expenses	14,231	8,931
General and administrative expenses	15,896	16,633
Other expenses	290	1,428
Ordinary profit	16,069	13,461
Extraordinary income	256	0
Gain on disposal of non-current assets	17	0
Compensation for forced relocation	239	—
Extraordinary losses	56	5
Loss on disposal of non-current assets	52	5
Impairment losses	4	0
Profit before income taxes	16,269	13,455
Income taxes - current	4,104	2,832
Income taxes - deferred	615	928
Total income taxes	4,720	3,761
Profit	11,548	9,694
Profit attributable to non-controlling interests	47	28
Profit attributable to owners of parent	11,501	9,666

Quarterly Consolidated Statements of Comprehensive Income

	(Millions of yen)	
	Three months ended June 30, 2024	Three months ended June 30, 2025
Profit	11,548	9,694
Other comprehensive income	(14,624)	10,205
Valuation difference on available-for-sale securities	(13,667)	9,314
Deferred gains or losses on hedges	(821)	928
Remeasurements of defined benefit plans, net of tax	(175)	(18)
Share of other comprehensive income of entities accounted for using equity method	40	(19)
Comprehensive income	(3,075)	19,899
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(3,122)	19,871
Comprehensive income attributable to non- controlling interests	47	28

(3) Notes to the Quarterly Consolidated Financial Statements

(Segment Information)

Segment information is omitted since the Group comprises of only one segment, which is defined as banking service.

(Notes for Material Changes in Shareholders' Equity)

None

(Notes on Going Concern Assumption)

None

(Notes on Quarterly Consolidated Statements of Cash Flows)

Quarterly consolidated statements of cash flows are not prepared for the three months ended June 30, 2025.

Depreciation (including amortization of intangible fixed assets except for goodwill) and amortization of goodwill for the three months ended June 30, 2025 are as follows:

	Three months ended June 30, 2024	Three months ended June 30, 2025
	Millions of yen	Millions of yen
Depreciation	1,228	1,095
Amortization of goodwill	12	12

(Subsequent Events)

(Early redemption of bonds)

The Company, at the meeting of the Board of Directors held on July 28, 2025, resolved to redeem the entire amount of the bonds stated below before maturity.

1. The 6th unsecured bonds subject to early redemption (subordinated bonds with waivers in the event of substantial bankruptcy)

- | | |
|--|--|
| (1) Issues to be early redeemed | The 6th Yamaguchi Financial Group, Inc.'s unsecured bonds subject to early redemption (subordinated bonds with waivers in the event of substantial bankruptcy) |
| (2) Total amount to be early redeemed | ¥5,000 million |
| (3) Amount to be early redeemed | ¥100 per amount of ¥100 of each bond |
| (4) Scheduled date of the early redemption | September 17, 2025 |
| (5) Method to raise funds for the redemption | The entire amount will be redeemed with the Company's own funds. |

2. The 7th unsecured bonds subject to early redemption (subordinated bonds with waivers in the event of substantial bankruptcy)

- | | |
|--|--|
| (1) Issues to be early redeemed | The 7th Yamaguchi Financial Group, Inc.'s unsecured bonds subject to early redemption (subordinated bonds with waivers in the event of substantial bankruptcy) |
| (2) Total amount to be early redeemed | ¥15,000 million |
| (3) Amount to be early redeemed | ¥100 per amount of ¥100 of each bond |
| (4) Scheduled date of the early redemption | September 30, 2025 |
| (5) Method to raise funds for the redemption | The entire amount will be redeemed with the Company's own funds. |

Financial Results for the Three Months Ended June 30, 2025

- Supplementary Information -

Table of Contents

1. Statement of Income	
(1) Yamaguchi Financial Group(consolidated)	Appx. 2
(2) Three banks total	Appx. 3
(3) The Yamaguchi Bank	Appx. 4
(4) Momiji Bank	Appx. 5
(5) The Kitakyushu Bank	Appx. 6
2. Balance of loans	Appx. 7
3. Status of risk-monitored loans and non-performing loans disclosed based on the Financial Revitalization Act	Appx. 8
4. Balance of deposits	
(1) Balance of deposits, including negotiable certificates of deposit	Appx. 9
(2) Balance of deposits by business entity	Appx. 9
5. Balance of personal assets under custody	Appx. 10
6. Valuation gains and losses on securities	Appx. 11
7. Capital adequacy ratio	
(1) Uniform international standard (Yamaguchi Financial Group(consolidated) and The Yamaguchi Bank)	Appx. 12
(2) Domestic standard (Momiji Bank and The Kitakyushu Bank)	Appx. 12
8. Quarterly Financial statements of the banks in the Group	
(1) Quarterly Balance Sheets	Appx. 13
(2) Quarterly Statements of Income	Appx. 14

In this document, amounts less than the unit stated are rounded down.

I. Overview of the Financial Results for the Three Months Ended June 30, 2025

1. Statement of Income

(1) Yamaguchi Financial Group(consolidated)

(Unit: Millions of yen)

	Three months ended June 30, 2025	Increase (Decrease)	Three months ended June 30, 2024	Financial results forecast for the six months ending September 30, 2025
Consolidated ordinary income	56,986	1,501	55,485	
Consolidated gross business profit A	27,782	(1,829)	29,611	
Net interest income	26,093	(8,962)	35,055	
Of which, interest on loans and discounts	29,027	270	28,757	
Of which, interest and dividends on securities	8,407	448	7,959	
Of which, gains (losses) on cancellation of investment trusts B	-	(356)	356	
Of which, gains (losses) on cancellation of interest rate swaps C	239	(8,466)	8,705	
Net fees and commissions	4,104	(524)	4,628	
Net trading income	14	(280)	294	
Net other business profit	(2,430)	7,937	(10,367)	
Of which, gains (losses) on foreign exchange transactions	36	583	(547)	
Of which, gains (losses) on bonds D	(2,181)	6,899	(9,080)	
Of which, gains (losses) on financial derivatives	(504)	411	(915)	
Expenses (excluding non-recurring losses) (-) E	16,596	505	16,091	
Consolidated net business profit(before provision for general reserve for possible loan losses)	11,186	(2,333)	13,519	
Consolidated core net business profit	13,367	(9,232)	22,599	
Consolidated core net business profit(excluding gains (losses) on cancellation of investment trusts)	13,367	(8,876)	22,243	
Consolidated core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	13,127	(410)	13,537	
Provision for general reserve for possible loan losses (-) ①	-	-	-	
Consolidated net business profit	11,186	(2,333)	13,519	
Of which, costs corresponding to the management of money held in trust (-)	23	21	2	
Non-recurring gains (losses)	2,298	(254)	2,552	
Of which, gains (losses) on stocks	1,226	135	1,091	
Of which, disposal of non-performing loans (-) ②	89	4	85	
Of which, gains on sale of non-performing loans ③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses ④	905	259	646	
Of which, recoveries of written off receivables ⑤	2	2	0	
Ordinary profit	13,461	(2,608)	16,069	20,000
Extraordinary gains (losses)	(5)	(205)	200	
Profit before income taxes	13,455	(2,814)	16,269	
Total income taxes (-)	3,761	(959)	4,720	
Profit	9,694	(1,854)	11,548	
Profit attributable to non-controlling interests	28	(19)	47	
Profit attributable to owners of parent	9,666	(1,835)	11,501	14,000
Credit-related expenses (①+②-③-④-⑤) (-)	(818)	(257)	(561)	
Note: If the total of the general reserve for possible loan losses and the specific reserve for possible loan losses results in an excess reversal of provisions, the amounts are first reallocated to their respective accounts before calculating the total.				
ROE (based on net assets)	6.19%	(0.92%)	7.11%	
OHR (E/(A-B-C-D))	55.83%	1.52%	54.31%	

Note: 1. Consolidated gross business profits = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments + Trust fees)

+ (Trading income - Trading losses) + (Other operating income - Other operating expenses)

2. Consolidated net business profit(before provision for general reserve for possible loan losses)

=Consolidated gross business profit - Expenses (excluding non-recurring losses)

3. Consolidated core net business profit = Consolidated net business profit + Provision for general reserve for possible loan losses - Gains (losses) on bonds

4. Consolidated net business profit = Consolidated gross business profits - Expenses (excluding non-recurring losses)

- Provision for general reserve for possible loan losses

5. Total income taxes = Income taxes-current + Income taxes-deferred

6. OHR= Expenses (excluding non-recurring losses)÷ (Consolidated gross business profit - Gains (losses) on cancellation of investment trusts

- Gains (losses) on cancellation of interest rate swaps - Gains (losses) on bonds)x 100

(2) Three banks total

(Unit: Millions of yen)

	Three months ended June 30, 2025	Increase (Decrease)	Three months ended June 30, 2024	Financial results forecast for the six months ending September 30, 2025
Ordinary income	48,082	(1,097)	49,179	
Gross business profit	25,457	(1,632)	27,089	
Net interest income	26,454	(8,835)	35,289	
Of which, interest on loans and discounts	29,184	298	28,886	
Of which, interest and dividends on securities	8,390	450	7,940	
Of which, gains (losses) on cancellation of investment trusts	-	(356)	356	
Of which, gains (losses) on cancellation of interest rate swaps	239	(8,466)	8,705	
Net fees and commissions	1,780	(438)	2,218	
Net trading income	0	(5)	5	
Net other business profit	(2,778)	7,646	(10,424)	
Of which, gains (losses) on foreign exchange transactions	36	583	(547)	
Of which, gains (losses) on bonds	(2,181)	6,899	(9,080)	
Of which, gains (losses) on financial derivatives	(550)	150	(700)	
Expenses (excluding non-recurring losses) (-)	12,466	191	12,275	
Net business profit(before provision for general reserve for possible loan losses)	12,990	(1,824)	14,814	
Core net business profit	15,172	(8,722)	23,894	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)	15,172	(8,366)	23,538	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	14,932	100	14,832	
Provision for general reserve for possible loan losses (-) ①	(10)	601	(611)	
Net business profit	13,000	(2,425)	15,425	
Of which, costs corresponding to the management of money held in trust (-)	23	21	2	
Non-recurring gains (losses)	2,483	388	2,095	
Of which, gains (losses) on stocks	1,229	193	1,036	
Of which, disposal of non-performing loans (-) ②	(925)	(840)	(85)	
Of which, gains on sale of non-performing loans ③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses ④	-	-	-	
Of which, recoveries of written off receivables ⑤	2	2	0	
Ordinary profit	15,461	(2,057)	17,518	24,000
Extraordinary gains (losses)	(1,096)	(1,299)	203	
Profit before income taxes	14,365	(3,357)	17,722	
Total income taxes (-)	3,500	(1,087)	4,587	
Profit	10,864	(2,270)	13,134	16,700
Credit-related expenses (①+②-③-④-⑤) (-)	(938)	(241)	(697)	

Note: If the total of the general reserve for possible loan losses and the specific reserve for possible loan losses results in an excess reversal of provisions, the amounts are reallocated to their respective accounts before totaling the amounts for the three banks.

(3) The Yamaguchi Bank

(Unit: Millions of yen)

		Three months ended June 30, 2025	Increase (Decrease)	Three months ended June 30, 2024	Financial results forecast for the six months ending September 30, 2025
Ordinary income		30,363	(755)	31,118	
Gross business profit	A	14,766	(555)	15,321	
Net interest income		15,936	(6,397)	22,333	
Of which, interest on loans and discounts		17,877	(995)	18,872	
Of which, interest and dividends on securities		5,503	570	4,933	
Of which, gains (losses) on cancellation of investment trusts	B	-	(15)	15	
Of which, gains (losses) on cancellation of interest rate swaps	C	239	(6,459)	6,698	
Net fees and commissions		1,380	(178)	1,558	
Net trading income		0	(5)	5	
Net other business profit		(2,551)	6,024	(8,575)	
Of which, gains (losses) on foreign exchange transactions		(126)	712	(838)	
Of which, gains (losses) on bonds	D	(1,932)	5,101	(7,033)	
Of which, gains (losses) on financial derivatives		(492)	211	(703)	
Expenses (excluding non-recurring losses) (-)	E	6,113	(6)	6,119	
Net business profit(before provision for general reserve for possible loan losses)		8,652	(550)	9,202	
Core net business profit		10,585	(5,650)	16,235	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)		10,585	(5,634)	16,219	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)		10,345	825	9,520	
Provision for general reserve for possible loan losses (-)	①	-	-	-	
Net business profit		8,652	(550)	9,202	
Of which, costs corresponding to the management of money held in trust (-)		22	21	1	
Non-recurring gains (losses)		1,561	(85)	1,646	
Of which, gains (losses) on stocks		1,058	289	769	
Of which, disposal of non-performing loans (-)	②	27	12	15	
Of which, gains on sale of non-performing loans	③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses	④	567	316	251	
Of which, recoveries of written off receivables	⑤	0	0	0	
Ordinary profit		10,191	(655)	10,846	16,200
Extraordinary gains (losses)		(557)	(553)	(4)	
Profit before income taxes		9,634	(1,207)	10,841	
Total income taxes (-)		2,400	(440)	2,840	
Profit		7,234	(767)	8,001	11,500
Credit-related expenses(①+②-③-④-⑤) (-)		(541)	(305)	(236)	
ROE (based on net assets)		6.68%	(0.57%)	7.25%	
OHR (E/(A-B-C-D))		37.14%	(1.98%)	39.12%	

(4) Momiji Bank

(Unit: Millions of yen)

		Three months ended June 30, 2025	Increase (Decrease)	Three months ended June 30, 2024	Financial results forecast for the six months ending September 30, 2025
Ordinary income		12,713	(752)	13,465	
Gross business profit	A	7,476	(533)	8,009	
Net interest income		7,371	(2,293)	9,664	
Of which, interest on loans and discounts		7,214	766	6,448	
Of which, interest and dividends on securities		2,594	(93)	2,687	
Of which, gains (losses) on cancellation of investment trusts	B	-	(340)	340	
Of which, gains (losses) on cancellation of interest rate swaps	C	-	(2,006)	2,006	
Net fees and commissions		375	(199)	574	
Net other business profit		(270)	1,958	(2,228)	
Of which, gains (losses) on foreign exchange transactions		62	147	(85)	
Of which, gains (losses) on bonds	D	(248)	1,799	(2,047)	
Of which, gains (losses) on financial derivatives		(2)	(2)	(0)	
Expenses (excluding non-recurring losses) (-)	E	4,292	44	4,248	
Net business profit(before provision for general reserve for possible loan losses)		3,183	(577)	3,760	
Core net business profit		3,432	(2,375)	5,807	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)		3,432	(2,035)	5,467	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)		3,432	(28)	3,460	
Provision for general reserve for possible loan losses (-)	①	-	-	-	
Net business profit		3,183	(577)	3,760	
Of which, costs corresponding to the management of money held in trust (-)		0	0	0	
Non-recurring gains (losses)		227	(283)	510	
Of which, gains (losses) on stocks		(439)	(511)	72	
Of which, disposal of non-performing loans (-)	②	29	(19)	48	
Of which, gains on sale of non-performing loans	③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses	④	569	206	363	
Of which, recoveries of written off receivables	⑤	-	-	-	
Ordinary profit		3,410	(860)	4,270	5,800
Extraordinary gains (losses)		(535)	(532)	(3)	
Profit before income taxes		2,874	(1,393)	4,267	
Total income taxes (-)		676	(619)	1,295	
Profit		2,197	(774)	2,971	3,800
Credit-related expenses(①+②-③-④-⑤) (-)		(540)	(226)	(314)	
ROE (based on net assets)		6.05%	(1.77%)	7.82%	
OHR (E/(A-B-C-D))		55.56%	0.45%	55.11%	

(5) The Kitakyushu Bank

(Unit: Millions of yen)

	Three months ended June 30, 2025	Increase (Decrease)	Three months ended June 30, 2024	Financial results forecast for the six months ending September 30, 2025
Ordinary income	6,143	765	5,378	
Gross business profit A	3,214	(544)	3,758	
Net interest income	3,146	(146)	3,292	
Of which, interest on loans and discounts	4,092	527	3,565	
Of which, interest and dividends on securities	292	(27)	319	
Net fees and commissions	23	(63)	86	
Net other business profit	44	(335)	379	
Of which, gains (losses) on foreign exchange transactions	100	(276)	376	
Of which, gains (losses) on financial derivatives	(55)	(58)	3	
Expenses (excluding non-recurring losses) (-) B	2,060	153	1,907	
Net business profit(before provision for general reserve for possible loan losses)	1,154	(697)	1,851	
Core net business profit	1,154	(697)	1,851	
Provision for general reserve for possible loan losses (-) ①	143	143	-	
Net business profit	1,011	(840)	1,851	
Non-recurring gains (losses)	847	297	550	
Of which, gains (losses) on stocks	610	417	193	
Of which, disposal of non-performing loans (-) ②	1	(19)	20	
Of which, gains on sale of non-performing loans ③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses ④	-	(167)	167	
Of which, recoveries of written off receivables ⑤	1	1	-	
Ordinary profit	1,858	(543)	2,401	2,000
Extraordinary gains (losses)	(3)	(214)	211	
Profit before income taxes	1,855	(757)	2,612	
Total income taxes (-)	422	(29)	451	
Profit	1,432	(729)	2,161	1,400
Credit-related expenses (①+②-③-④-⑤) (-)	143	289	(146)	
ROE (based on net assets)	5.62%	(2.32%)	7.94%	
OHR (B/A)	64.09%	13.35%	50.74%	

2. Balance of loans

(Unit: One hundred millions of yen, %)

		As of June 30, 2025	Increase (Decrease) from June 30, 2024	Increase (Decrease) from March 31, 2025	As of June 30, 2024	As of March 31, 2025
Three banks total	Total loan balance (all branches)	86,759	(390)	368	87,149	86,391
	Total loan balance (domestic branches)	86,625	(337)	373	86,962	86,252
	Personal loans	14,555	130	1	14,425	14,554
	Of which, housing loans	13,572	106	(10)	13,466	13,582
	Of which, other loans	982	24	11	958	971
	Balance of loans to SMEs, etc.	53,366	(58)	(199)	53,424	53,565
	Ratio of loans to SMEs, etc.	61.60	0.17	(0.50)	61.43	62.10
	Average balance of total loans (all branches)	86,058	(570)	(630)	86,628	86,688
The Yamaguchi Bank	Total loan balance (all branches)	46,723	(1,062)	110	47,785	46,613
	Total loan balance (domestic branches)	46,589	(1,010)	115	47,599	46,474
	Personal loans	6,051	(52)	(18)	6,103	6,069
	Of which, housing loans	5,537	(63)	(23)	5,600	5,560
	Of which, other loans	514	11	5	503	509
	Balance of loans to SMEs, etc.	25,327	(318)	(251)	25,645	25,578
	Ratio of loans to SMEs, etc.	54.36	0.49	(0.67)	53.87	55.03
	Average balance of total loans (all branches)	46,315	(1,210)	(908)	47,525	47,223
Momiji Bank	Total loan balance (all branches)	25,588	193	72	25,395	25,516
	Total loan balance (domestic branches)	25,588	193	72	25,395	25,516
	Personal loans	5,361	12	(26)	5,349	5,387
	Of which, housing loans	5,106	(2)	(29)	5,108	5,135
	Of which, other loans	254	14	3	240	251
	Balance of loans to SMEs, etc.	16,535	(170)	(62)	16,705	16,597
	Ratio of loans to SMEs, etc.	64.62	(1.16)	(0.42)	65.78	65.04
	Average balance of total loans (all branches)	25,458	298	48	25,160	25,410
The Kitakyushu Bank	Total loan balance (all branches)	14,448	480	187	13,968	14,261
	Total loan balance (domestic branches)	14,448	480	187	13,968	14,261
	Personal loans	3,142	170	45	2,972	3,097
	Of which, housing loans	2,928	170	42	2,758	2,886
	Of which, other loans	213	(1)	3	214	210
	Balance of loans to SMEs, etc.	11,503	430	113	11,073	11,390
	Ratio of loans to SMEs, etc.	79.62	0.35	(0.24)	79.27	79.86
	Average balance of total loans (all branches)	14,284	343	230	13,941	14,054

Note: 1. The total loan balance (domestic branches) does not include the figures for overseas offices and offshore banking accounts.

2. "SMEs" stands for Small and Medium-sized Enterprises.

3. Status of risk-monitored loans and non-performing loans disclosed based on the Financial Revitalization Act

(Unit: One hundred millions of yen, %)

		As of June 30, 2025	Increase (Decrease) from June 30, 2024	Increase (Decrease) from March 31, 2025	As of June 30, 2024	As of March 31, 2025
Yamaguchi Financial Group (consolidated)	Bankrupt and quasi-bankrupt loans	221	(20)	21	241	200
	Doubtful loans	1,079	(7)	(65)	1,086	1,144
	Substandard loans	152	6	23	146	129
	Loans past due three months or more	2	(1)	1	3	1
	Restructured loans	150	8	22	142	128
	Subtotal (A)	1,453	(22)	(21)	1,475	1,474
	Non-performing loan ratio (A) / (B)	1.67	(0.02)	(0.03)	1.69	1.70
	Normal assets	85,450	(196)	303	85,646	85,147
	Total (B)	86,904	(217)	282	87,121	86,622
Three banks total	Bankrupt and quasi-bankrupt loans	218	(19)	21	237	197
	Doubtful loans	1,079	(7)	(65)	1,086	1,144
	Substandard loans	152	6	23	146	129
	Loans past due three months or more	2	(1)	1	3	1
	Restructured loans	150	8	22	142	128
	Subtotal (A)	1,450	(20)	(21)	1,470	1,471
	Non-performing loan ratio (A) / (B)	1.65	(0.01)	(0.03)	1.66	1.68
	Normal assets	86,228	(459)	408	86,687	85,820
	Total (B)	87,678	(480)	386	88,158	87,292
The Yamaguchi Bank	Bankrupt and quasi-bankrupt loans	65	(1)	1	66	64
	Doubtful loans	472	(31)	(37)	503	509
	Substandard loans	40	(9)	6	49	34
	Loans past due three months or more	0	(3)	0	3	0
	Restructured loans	39	(6)	5	45	34
	Subtotal (A)	578	(41)	(30)	619	608
	Non-performing loan ratio (A) / (B)	1.22	(0.06)	(0.07)	1.28	1.29
	Normal assets	46,604	(1,109)	139	47,713	46,465
	Total (B)	47,182	(1,151)	109	48,333	47,073
Momiji Bank	Bankrupt and quasi-bankrupt loans	97	0	16	97	81
	Doubtful loans	449	9	(30)	440	479
	Substandard loans	74	31	18	43	56
	Loans past due three months or more	1	1	1	0	0
	Restructured loans	73	31	17	42	56
	Subtotal (A)	622	42	5	580	617
	Non-performing loan ratio (A) / (B)	2.40	0.14	0.01	2.26	2.39
	Normal assets	25,201	139	91	25,062	25,110
	Total (B)	25,823	180	96	25,643	25,727
The Kitakyushu Bank	Bankrupt and quasi-bankrupt loans	55	(18)	4	73	51
	Doubtful loans	156	14	0	142	156
	Substandard loans	37	(17)	(1)	54	38
	Loans past due three months or more	0	(0)	(0)	0	0
	Restructured loans	37	(17)	(1)	54	38
	Subtotal (A)	249	(21)	4	270	245
	Non-performing loan ratio (A) / (B)	1.70	(0.20)	0.01	1.90	1.69
	Normal assets	14,422	511	177	13,911	14,245
	Total (B)	14,672	491	181	14,181	14,491

Note: 1. Bankrupt and quasi-bankrupt loans are loans and quasi-loans against debtors who have fallen into bankruptcy due to certain reasons, including commencement of bankruptcy proceedings, commencement of reorganization proceedings, or submission of an application to start rehabilitation proceedings.

2. Doubtful loans are loans with a strong likelihood that loan principals cannot be recovered and interest cannot be received according to the contract because of difficulties in the financial conditions and business performance of debtors who are not yet legally bankrupt, excluding those loans classified as bankrupt and quasi-bankrupt loans.

3. Loans past due three months or more are loans for which principal or interest payments are more than three months overdue (calculated from the day following the contractual payment date excluding those loans classified as bankrupt and quasi-bankrupt loans or doubtful loans).

4. Restructured loans are loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some arrangements favorable to a debtor in connection with the debtor's business restructuring or to otherwise provide support, excluding those loans classified as bankrupt and quasi-bankrupt loans, doubtful loans or loans past due three months or more.

4. Balance of deposits

(1) Balance of deposits, including negotiable certificates of deposit

(Unit: One hundred millions of yen)

		As of June 30, 2025	Increase (Decrease) from June 30, 2024	Increase (Decrease) from March 31, 2025	As of June 30, 2024	As of March 31, 2025
Three banks total	Deposits, including negotiable certificates of deposit (ending balance)	110,442	5,951	276	104,491	110,166
	Deposits	103,815	2,892	(163)	100,923	103,978
	Negotiable certificates of deposit	6,627	3,059	440	3,568	6,187
	Deposits, including negotiable certificates of deposit (average balance)	110,638	7,425	4,917	103,213	105,721
The Yamaguchi Bank	Deposits, including negotiable certificates of deposit (ending balance)	62,679	4,288	(1,112)	58,391	63,791
	Deposits	57,118	1,171	(1,650)	55,947	58,768
	Negotiable certificates of deposit	5,561	3,117	538	2,444	5,023
	Deposits, including negotiable certificates of deposit (average balance)	63,503	6,376	3,969	57,127	59,534
Momiji Bank	Deposits, including negotiable certificates of deposit (ending balance)	34,349	1,088	1,862	33,261	32,487
	Deposits	34,266	1,184	1,883	33,082	32,383
	Negotiable certificates of deposit	83	(95)	(20)	178	103
	Deposits, including negotiable certificates of deposit (average balance)	33,325	312	376	33,013	32,949
The Kitakyushu Bank	Deposits, including negotiable certificates of deposit (ending balance)	13,413	575	(474)	12,838	13,887
	Deposits	12,430	538	(396)	11,892	12,826
	Negotiable certificates of deposit	983	38	(78)	945	1,061
	Deposits, including negotiable certificates of deposit (average balance)	13,810	738	573	13,072	13,237

(2) Balance of deposits by business entity

(Unit: One hundred millions of yen)

		As of June 30, 2025	Increase (Decrease) from June 30, 2024	Increase (Decrease) from March 31, 2025	As of June 30, 2024	As of March 31, 2025
Three banks total	Balance of deposits	103,709	2,840	(183)	100,869	103,892
	Individual deposits	66,565	(281)	752	66,846	65,813
	Corporate deposits	29,082	1,008	(260)	28,074	29,342
	Others (public and financial institutions')	8,060	2,112	(676)	5,948	8,736
The Yamaguchi Bank	Balance of deposits	57,013	1,119	(1,669)	55,894	58,682
	Individual deposits	37,165	(270)	584	37,435	36,581
	Corporate deposits	14,963	825	(481)	14,138	15,444
	Others (public and financial institutions')	4,883	564	(1,773)	4,319	6,656
Momiji Bank	Balance of deposits	34,266	1,184	1,883	33,082	32,383
	Individual deposits	23,582	(83)	111	23,665	23,471
	Corporate deposits	8,772	(111)	232	8,883	8,540
	Others (public and financial institutions')	1,911	1,378	1,540	533	371
The Kitakyushu Bank	Balance of deposits	12,430	538	(396)	11,892	12,826
	Individual deposits	5,818	73	57	5,745	5,761
	Corporate deposits	5,347	295	(10)	5,052	5,357
	Others (public and financial institutions')	1,264	170	(444)	1,094	1,708

Note: The above figures are presented before inter-office account adjustments. The balance of deposits does not include negotiable certificates of deposit or deposits at overseas branches.

5. Balance of personal assets under custody

(Unit: One hundred millions of yen)

		As of June 30, 2025	Increase (Decrease) from June 30, 2024	Increase (Decrease) from March 31, 2025	As of June 30, 2024	As of March 31, 2025
Three banks total	Balance of assets under custody	5,338	142	109	5,196	5,229
	Investment trusts	1,137	187	68	950	1,069
	Public bonds	103	43	20	60	83
	Insurance	4,097	(87)	20	4,184	4,077
The Yamaguchi Bank	Balance of assets under custody	2,887	100	67	2,787	2,820
	Investment trusts	627	115	37	512	590
	Public bonds	46	20	10	26	36
	Insurance	2,213	(36)	21	2,249	2,192
Momiji Bank	Balance of assets under custody	2,070	(3)	21	2,073	2,049
	Investment trusts	402	58	22	344	380
	Public bonds	41	16	7	25	34
	Insurance	1,625	(77)	(9)	1,702	1,634
The Kitakyushu Bank	Balance of assets under custody	381	47	22	334	359
	Investment trusts	107	14	10	93	97
	Public bonds	14	6	3	8	11
	Insurance	258	26	8	232	250

Note: Investment trusts, public bonds, and insurance (pension insurance, whole-life insurance, etc., excluding level premium insurance) are presented at market value, face value, and outstanding balance, respectively.

(Unit: One hundred millions of yen)

		As of June 30, 2025	Increase (Decrease) from June 30, 2024	Increase (Decrease) from March 31, 2025	As of June 30, 2024	As of March 31, 2025
YM Securities Co., Ltd.	Balance of assets under custody	3,325	203	223	3,122	3,102
	Investment trusts	1,686	(5)	95	1,691	1,591
	Bonds	248	47	15	201	233
	Stocks	1,177	169	107	1,008	1,070
	Others	212	(8)	5	220	207

Note: The figures for YM Securities Co., Ltd. are based on market value, and those for Others include MRF, etc.

6. Valuation gains and losses on securities

(Unit: Millions of yen)

Yamaguchi Financial Group(consolidated)											
	As of June 30, 2025					As of June 30, 2024			As of March 31, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from June 30, 2024	Increase (Decrease) from March 31, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(19,232)	(9,232)	106	39	19,271	(10,000)	26	10,026	(19,338)	10	19,348
Available-for-sale securities	(39,981)	(27,555)	13,941	78,413	118,394	(12,426)	96,608	109,035	(53,922)	70,985	124,907
Stocks	48,336	(12,573)	716	48,827	491	60,909	62,409	1,499	47,620	48,541	921
Bonds	(77,941)	(19,187)	1,003	341	78,283	(58,754)	105	58,860	(78,944)	20	78,964
Others	(10,375)	4,206	12,222	29,244	39,620	(14,581)	34,093	48,675	(22,597)	22,423	45,021
Of which, foreign bonds	(21,751)	5,327	206	1,014	22,766	(27,078)	707	27,785	(21,957)	1,164	23,122
Total	(59,213)	(36,787)	14,047	78,452	137,666	(22,426)	96,635	119,062	(73,260)	70,995	144,255

(Reference)Valuation gains and losses on interest rate swaps that apply hedge accounting to bonds and foreign bonds (Unit: Millions of yen)

June 30, 2025	24,277	June 30, 2024	22,179	March 31, 2025	22,635
---------------	--------	---------------	--------	----------------	--------

(Unit: Millions of yen)

The Yamaguchi Bank											
	As of June 30, 2025					As of June 30, 2024			As of March 31, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from June 30, 2024	Increase (Decrease) from March 31, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(13,036)	(6,402)	257	8	13,044	(6,634)	7	6,642	(13,293)	2	13,296
Available-for-sale securities	(10,889)	(10,424)	13,556	56,458	67,347	(465)	62,155	62,621	(24,445)	47,733	72,179
Stocks	35,317	(2,453)	2,459	35,573	256	37,770	37,942	172	32,858	33,051	193
Bonds	(45,536)	(10,670)	1,223	310	45,846	(34,866)	31	34,897	(46,759)	10	46,770
Others	(669)	2,700	9,875	20,574	21,244	(3,369)	24,181	27,551	(10,544)	14,670	25,215
Of which, foreign bonds	(12,743)	3,135	384	323	13,067	(15,878)	146	16,025	(13,127)	319	13,447
Total	(23,925)	(16,826)	13,814	56,467	80,392	(7,099)	62,163	69,263	(37,739)	47,736	85,475

(Reference)Valuation gains and losses on interest rate swaps that apply hedge accounting to bonds and foreign bonds (Unit: Millions of yen)

June 30, 2025	13,517	June 30, 2024	12,812	March 31, 2025	12,145
---------------	--------	---------------	--------	----------------	--------

(Unit: Millions of yen)

Momiji Bank											
	As of June 30, 2025					As of June 30, 2024			As of March 31, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from June 30, 2024	Increase (Decrease) from March 31, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(5,830)	(2,735)	(271)	-	5,830	(3,095)	-	3,095	(5,559)	-	5,559
Available-for-sale securities	(37,390)	(5,702)	2,573	13,559	50,950	(31,688)	14,578	46,266	(39,963)	12,652	52,616
Stocks	4,740	1,258	457	4,878	138	3,482	4,662	1,179	4,283	4,900	616
Bonds	(32,425)	(8,467)	(231)	11	32,436	(23,958)	4	23,962	(32,194)	0	32,194
Others	(9,705)	1,507	2,348	8,669	18,375	(11,212)	9,912	21,124	(12,053)	7,752	19,805
Of which, foreign bonds	(9,008)	2,191	(179)	690	9,698	(11,199)	560	11,759	(8,829)	845	9,675
Total	(43,220)	(8,436)	2,302	13,559	56,780	(34,784)	14,578	49,362	(45,522)	12,652	58,175

(Reference)Valuation gains and losses on interest rate swaps that apply hedge accounting to bonds and foreign bonds (Unit: Millions of yen)

June 30, 2025	10,760	June 30, 2024	9,367	March 31, 2025	10,490
---------------	--------	---------------	-------	----------------	--------

(Unit: Millions of yen)

The Kitakyushu Bank											
	As of June 30, 2025					As of June 30, 2024			As of March 31, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from June 30, 2024	Increase (Decrease) from March 31, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(366)	(96)	118	30	397	(270)	18	288	(484)	7	492
Available-for-sale securities	8,127	(11,187)	(2,204)	8,164	36	19,314	19,447	133	10,331	10,383	52
Stocks	8,107	(11,137)	(2,215)	8,144	36	19,244	19,377	133	10,322	10,374	52
Bonds	20	(49)	12	20	-	69	69	-	8	8	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	7,761	(11,283)	(2,085)	8,195	433	19,044	19,466	421	9,846	10,390	544

(Reference)Hedge accounting is not applied to bonds.

7. Capital adequacy ratio

(1) Uniform international standard (Yamaguchi Financial Group(consolidated) and The Yamaguchi Bank)

(Unit: One hundred millions of yen, %)

	Yamaguchi Financial Group(consolidated)		
	Three months ended June 30, 2025	Three months ended June 30, 2024	Fiscal year ended March 31, 2025
(1) Total capital ratio (%)	13.62	12.78	12.85
Of which, Tier 1 ratio (%)	12.15	11.69	11.41
Of which, common equity Tier 1 ratio (%)	12.15	11.69	11.41
(2) Total capital	6,669	6,595	6,505
Tier 1 capital	5,947	6,034	5,774
Of which, common equity Tier 1 capital	5,947	6,034	5,774
Of which, other Tier 1 capital	0	0	0
Tier 2 capital	722	560	730
(3) Risk-weighted assets	48,947	51,603	50,584
(4) Total required capital (3) x 8%	3,915	4,128	4,046

(Reference) Leverage ratio on a consolidated basis 5.22% (June 30, 2025)

(Unit: One hundred millions of yen, %)

	The Yamaguchi Bank		
	Three months ended June 30, 2025	Three months ended June 30, 2024	Fiscal year ended March 31, 2025
(1) Total capital ratio (%)	14.98	14.05	13.77
Of which, Tier 1 ratio (%)	14.98	14.03	13.77
Of which, common equity Tier 1 ratio (%)	14.98	14.03	13.77
(2) Total capital	4,156	4,175	3,980
Tier 1 capital	4,156	4,168	3,980
Of which, common equity Tier 1 capital	4,156	4,168	3,980
Of which, other Tier 1 capital	-	-	-
Tier 2 capital	0	6	0
(3) Risk-weighted assets	27,743	29,702	28,902
(4) Total required capital (3) x 8%	2,219	2,376	2,312

(Reference) Leverage ratio on a non-consolidated basis 6.45% (June 30, 2025)

(2) Domestic standard (Momiji Bank and The Kitakyushu Bank)

(Unit: One hundred millions of yen, %)

	Momiji Bank		
	Three months ended June 30, 2025	Three months ended June 30, 2024	Fiscal year ended March 31, 2025
(1) Capital adequacy ratio (%)	10.87	10.49	10.49
(2) Total capital	1,506	1,540	1,485
(3) Risk-weighted assets	13,859	14,681	14,154
(4) Total required capital (3) x 4%	554	587	566

(Unit: One hundred millions of yen, %)

	The Kitakyushu Bank		
	Three months ended June 30, 2025	Three months ended June 30, 2024	Fiscal year ended March 31, 2025
(1) Capital adequacy ratio (%)	13.50	13.96	13.45
(2) Total capital	867	887	854
(3) Risk-weighted assets	6,424	6,354	6,352
(4) Total required capital (3) x 4%	256	254	254

Note: 1. The Company applied the Foundation Internal Ratings-Based Approach to the calculation of credit risk-weighted assets.

2. Other information on capital including the composition of capital is disclosed on the Company's website.

8. Quarterly financial statements of the banks in the Group

(1) Quarterly Balance Sheets

(Unit: Millions of yen)

	The Yamaguchi Bank		Momiji Bank		The Kitakyushu Bank	
	As of June 30, 2025	As of March 31, 2025	As of June 30, 2025	As of March 31, 2025	As of June 30, 2025	As of March 31, 2025
Assets						
Cash and due from banks	1,135,218	1,275,636	487,335	334,750	195,759	249,936
Call loans	59,565	54,574	—	—	—	—
Cash collateral provided for securities borrowed	—	—	—	—	22,069	21,910
Monetary claims bought	1,929	2,015	—	—	—	—
Trading account assets	2,343	2,615	—	—	—	—
Trading securities	—	—	670	677	—	—
Money held in trust	39,894	30,391	1,726	1,725	—	—
Securities	1,351,966	1,357,801	719,542	706,087	44,670	47,147
Loans and bills discounted	4,672,338	4,661,318	2,558,803	2,551,636	1,444,849	1,426,164
Foreign exchanges	12,212	17,141	4,439	3,437	11,734	10,969
Other assets	100,910	105,316	70,544	73,699	12,928	12,306
Tangible fixed assets	40,021	34,814	32,454	31,001	18,330	18,391
Intangible fixed assets	3,682	2,937	2,385	1,953	1,034	842
Prepaid pension costs	24,681	24,416	12,508	12,266	1,631	1,619
Deferred tax assets	—	2,538	10,699	11,456	—	—
Customers' liabilities for acceptances and guarantees	19,050	17,442	9,719	7,716	13,066	14,059
Allowance for loan losses	(21,964)	(23,787)	(25,710)	(26,280)	(12,697)	(12,586)
Total assets	7,441,850	7,565,172	3,885,120	3,710,128	1,753,376	1,790,760
Liabilities						
Deposits	5,711,867	5,876,870	3,426,617	3,238,375	1,243,014	1,282,641
Negotiable certificates of deposit	556,100	502,300	8,370	10,370	98,323	106,100
Call money	33,768	44,887	3,620	1,495	225,221	211,583
Cash collateral received for securities lent	191,495	156,412	70,753	73,943	—	—
Trading account liabilities	2,158	2,416	—	—	—	—
Borrowed money	389,113	426,081	184,006	198,714	58,357	58,511
Foreign exchanges	3,817	5,092	13	7	0	19
Other liabilities	87,349	98,981	31,476	30,085	9,048	8,149
Provision for bonuses	—	38	—	6	—	16
Provision for retirement benefits	—	—	—	—	1,243	1,243
Provision for retirement benefits for directors (and other officers)	239	225	109	101	112	103
Provision for reimbursement of deposits	61	88	30	45	—	3
Provision for point card certificates	46	47	—	—	—	—
Deferred tax liabilities	3,006	—	—	—	507	1,370
Deferred tax liabilities for land revaluation	4,999	4,999	4,137	4,137	3,481	3,481
Acceptances and guarantees	19,050	17,442	9,719	7,716	13,066	14,059
Total liabilities	7,003,076	7,135,884	3,738,854	3,564,999	1,652,375	1,687,283
Net assets						
Share capital	10,005	10,005	10,000	10,000	10,000	10,000
Capital surplus	430	380	33,592	37,376	—	—
Retained earnings	416,066	416,346	113,340	110,392	77,765	78,736
Total shareholders' equity	426,502	426,732	156,932	157,768	87,765	88,736
Valuation difference on available-for-sale securities	(8,535)	(17,533)	(25,569)	(27,333)	5,731	7,235
Deferred gains or losses on hedges	10,010	9,291	7,314	7,105	—	—
Revaluation reserve for land	10,797	10,797	7,588	7,588	7,504	7,504
Total Valuation and translation adjustments	12,272	2,555	(10,666)	(12,640)	13,235	14,739
Total net assets	438,774	429,287	146,265	145,128	101,001	103,476
Total liabilities and net assets	7,441,850	7,565,172	3,885,120	3,710,128	1,753,376	1,790,760

(2) Quarterly Statements of Income

(Unit: Millions of yen)

	The Yamaguchi Bank		Momiji Bank		The Kitakyushu Bank	
	Three months ended June 30, 2025	Three months ended June 30, 2024	Three months ended June 30, 2025	Three months ended June 30, 2024	Three months ended June 30, 2025	Three months ended June 30, 2024
Ordinary income	30,363	31,118	12,713	13,465	6,143	5,378
Interest income	25,105	26,778	10,531	11,378	4,717	3,940
Of which, interest on loans and discounts	17,877	18,872	7,214	6,448	4,092	3,565
Of which, interest and dividends on securities	5,503	4,933	2,594	2,687	292	319
Fees and commissions	2,649	2,767	1,427	1,586	451	469
Gain on trading account transactions	1	5	—	—	—	—
Other ordinary income	233	—	66	—	100	379
Other income	2,373	1,566	687	499	874	588
Ordinary expenses	20,171	20,272	9,302	9,194	4,284	2,976
Interest expenses	9,190	4,447	3,161	1,715	1,571	647
Of which, interest on deposits	3,259	1,125	1,798	499	927	144
Fees and commissions payments	1,268	1,209	1,051	1,012	427	383
Loss on trading account transactions	1	—	—	—	—	—
Other ordinary expenses	2,784	8,575	337	2,228	55	—
General and administrative expenses	6,160	5,965	4,242	4,167	2,074	1,920
Other expenses	765	74	509	70	154	25
Ordinary profit	10,191	10,846	3,410	4,270	1,858	2,401
Extraordinary income	—	4	—	—	—	252
Extraordinary losses	557	9	535	3	3	40
Profit before income taxes	9,634	10,841	2,874	4,267	1,855	2,612
Income taxes - current	1,329	3,078	812	750	586	236
Income taxes - deferred	1,070	(238)	(135)	545	(164)	214
Total income taxes	2,400	2,840	676	1,295	422	451
Profit	7,234	8,001	2,197	2,971	1,432	2,161