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, 2026 (Under Japanese GAAP)

August 7, 2026

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: Takashi Sasaki 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 less than one million yen are rounded down)

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(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, 2026	73,229	28.5	20,014	48.7	14,149	46.4
Three months ended June 30, 2025	56,986	2.7	13,461	(16.2)	9,666	(16.0)

Note: Comprehensive income Three months ended June 30, 2026: ¥ 33,980 million [70.8 %]
Three months ended June 30, 2025: ¥ 19,899 million [– %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2026	69.48	69.47
Three months ended June 30, 2025	45.81	45.81

(2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2026	13,064,373	687,239	5.2
As of March 31, 2026	13,180,464	670,231	5.1

Reference: Equity As of June 30, 2026: ¥ 685,152 million
As of March 31, 2026: ¥ 668,168 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, 2026	–	32.00	–	32.00	64.00
Fiscal year ending March 31, 2027	–				
Fiscal year ending March 31, 2027 (Forecast)		48.00	–	48.00	96.00

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

3. Consolidated financial results forecast for the fiscal year ending March 31, 2027(April 1, 2026 to March 31, 2027)

(% 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, 2026	30,500	14.1	20,000	(7.1)	98.53
Full year	67,500	49.9	45,000	36.3	222.05

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, 2026: 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, 2026	234,767,616 shares	As of March 31, 2026	234,767,616 shares

Number of treasury shares at the end of the period

As of June 30, 2026	32,436,285 shares	As of March 31, 2026	28,731,030 shares

Average number of shares during the period

Three months ended June 30, 2026	203,640,441 shares	Three months ended June 30, 2025	210,985,472 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.

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1.Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	1,663,969	1,482,162
Call loans and bills bought	15,188	11,204
Monetary claims bought	1,971	1,928
Trading account assets	3,870	4,239
Money held in trust	43,845	43,005
Securities	2,046,320	2,131,939
Loans and bills discounted	8,940,977	8,986,871
Foreign exchanges	55,349	27,084
Lease receivables and investments in leases	29,134	28,994
Other assets	260,643	225,569
Tangible fixed assets	81,335	82,286
Intangible fixed assets	10,573	11,340
Retirement benefit asset	50,966	51,464
Deferred tax assets	1,092	702
Customers' liabilities for acceptances and guarantees	38,657	37,817
Allowance for loan losses	(63,432)	(62,238)
Total assets	13,180,464	13,064,373
Liabilities		
Deposits	10,242,385	10,099,652
Negotiable certificates of deposit	975,778	781,359
Call money and bills sold	228,055	437,264
Cash collateral received for securities lent	85,097	55,731
Trading account liabilities	1,566	1,824
Borrowed money	690,595	690,129
Foreign exchanges	163	2,678
Bonds payable	47,400	47,400
Other liabilities	176,156	191,191
Provision for bonuses	3,995	2,011
Retirement benefit liability	2,528	2,557
Provision for retirement benefits for directors (and other officers)	6	4
Provision for loss on interest repayment	10	10
Provision for reimbursement of deposits	33	5
Provision for point card certificates	127	129
Provision for management board benefit trust	1,181	1,425
Provision for employee stock ownership plan trust	130	148
Reserves under special laws	19	15
Deferred tax liabilities	8,014	17,447
Deferred tax liabilities for land revaluation	8,328	8,328
Acceptances and guarantees	38,657	37,817
Total liabilities	12,510,232	12,377,133

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	50,000	50,000
Capital surplus	33,137	33,137
Retained earnings	584,826	592,340
Treasury shares	(41,185)	(51,522)
Total shareholders' equity	626,779	623,955
Valuation difference on available-for-sale securities	(1,549)	21,649
Deferred gains or losses on hedges	17,956	14,778
Revaluation reserve for land	18,076	18,076
Foreign currency translation adjustments	(2)	(1)
Remeasurements of defined benefit plans	6,908	6,693
Total accumulated other comprehensive income	41,388	61,196
Share acquisition rights	23	23
Non-controlling interests	2,039	2,063
Total net assets	670,231	687,239
Total liabilities and net assets	13,180,464	13,064,373

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

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	56,986	73,229
Interest income	39,959	51,826
Interest on loans and discounts	29,027	34,359
Interest and dividends on securities	8,407	9,085
Fees and commissions	6,699	6,755
Gain on trading account transactions	61	189
Other ordinary income	6,500	4,542
Other income	3,764	9,916
Ordinary expenses	43,525	53,215
Interest expenses	13,888	12,548
Interest on deposits	5,978	8,216
Fees and commissions payments	2,595	2,713
Loss on trading account transactions	47	–
Other ordinary expenses	8,931	19,614
General and administrative expenses	16,633	17,159
Other expenses	1,428	1,178
Ordinary profit	13,461	20,014
Extraordinary income	0	15
Gain on disposal of non-current assets	0	10
Reversal of reserve for financial instruments transaction liabilities	–	4
Extraordinary losses	5	102
Loss on disposal of non-current assets	5	102
Impairment losses	0	–
Profit before income taxes	13,455	19,927
Income taxes - current	2,832	5,058
Income taxes - deferred	928	696
Total income taxes	3,761	5,754
Profit	9,694	14,172
Profit attributable to non-controlling interests	28	23
Profit attributable to owners of parent	9,666	14,149

Quarterly Consolidated Statements of Comprehensive Income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	9,694	14,172
Other comprehensive income	10,205	19,807
Valuation difference on available-for-sale securities	9,314	23,154
Deferred gains or losses on hedges	928	(3,177)
Remeasurements of defined benefit plans, net of tax	(18)	(214)
Share of other comprehensive income of entities accounted for using equity method	(19)	45
Comprehensive income	19,899	33,980
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	19,871	33,957
Comprehensive income attributable to non-controlling interests	28	23

(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)

In accordance with the resolutions at the meetings of the Board of Directors held on November 26, 2025, and May 8, 2026, the Company acquired 3,706 thousands of treasury shares during the three months ended June 30, 2026. As a result, treasury shares increased by ¥10,338 million to ¥51,522 million at the end of the first quarter of the fiscal year under review.

(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, 2026. Depreciation (including amortization of intangible fixed assets except for goodwill) and amortization of goodwill for the three months ended June 30, 2026 are as follows:

	Three months ended June 30, 2025	Three months ended June 30, 2026
	Millions of yen	Millions of yen
Depreciation	1,095	1,250
Amortization of goodwill	12	－

Financial Results for the Three Months Ended June 30, 2026
- Supplementary Information -

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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, 2026

1. Statement of Income

(1) Yamaguchi Financial Group(consolidated)

(Unit: Millions of yen)

		Three months ended June 30, 2026	Increase (Decrease)	Three months ended June 30, 2025	Financial results forecast for the six months ending September 30,2026
Consolidated ordinary income		73,229	16,243	56,986	
Consolidated gross business profit	A	28,477	695	27,782	
Net interest income		39,319	13,226	26,093	
Of which, interest on loans and discounts		34,359	5,332	29,027	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		10,225	3,136	7,089	
Of which, interest and dividends on securities		9,085	678	8,407	
Of which, gains (losses) on cancellation of investment trusts	B	72	72	-	
Of which, interest on deposits with banks		2,816	494	2,322	
Of which, gains (losses) on cancellation of interest rate swaps	C	9,371	9,132	239	
Net fees and commissions		4,041	(63)	4,104	
Net trading income		189	175	14	
Net other business profit		(15,072)	(12,642)	(2,430)	
Of which, gains (losses) on foreign exchange transactions		1,213	1,177	36	
Of which, gains (losses) on bonds	D	(16,027)	(13,846)	(2,181)	
Of which, gains (losses) on financial derivatives		(543)	(39)	(504)	
Expenses (excluding non-recurring losses) (-)	E	17,193	597	16,596	
Consolidated net business profit(before provision for general reserve for possible loan losses)		11,284	98	11,186	
Consolidated core net business profit		27,311	13,944	13,367	
Consolidated core net business profit(excluding gains (losses) on cancellation of investment trusts)		27,239	13,872	13,367	
Consolidated core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)		17,868	4,741	13,127	
Provision for general reserve for possible loan losses (-)	①	-	-	-	
Consolidated net business profit		11,284	98	11,186	
Of which, costs corresponding to the management of money held in trust (-)		41	18	23	
Non-recurring gains (losses)		8,771	6,473	2,298	
Of which, gains (losses) on stocks		7,928	6,702	1,226	
Of which, disposal of non-performing loans (-)	②	68	(21)	89	
Of which, gains on sale of non-performing loans	③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses	④	1,193	288	905	
Of which, recoveries of written off receivables	⑤	0	(2)	2	
Ordinary profit		20,014	6,553	13,461	30,500
Extraordinary gains (losses)		(87)	(82)	(5)	
Profit before income taxes		19,927	6,472	13,455	
Total income taxes (-)		5,754	1,993	3,761	
Profit		14,172	4,478	9,694	
Profit attributable to non-controlling interests		23	(5)	28	
Profit attributable to owners of parent		14,149	4,483	9,666	20,000

Credit-related expenses (①+②−③−④−⑤) (-)	(1,126)	(308)	(818)

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)	8.38%	2.19%	6.19%
ROE (based on shareholders' equity)	9.07%	2.82%	6.25%

OHR (E/(A-B-C-D))	49.03%	(6.80%)	55.83%

Note: 1. Consolidated gross business profits = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments + Trust fees) + (Gain on trading account transactions - Loss on trading account transactions) + (Other ordinary income - Other ordinary 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, 2026	Increase (Decrease)	Three months ended June 30, 2025	Financial results forecast for the six months ending September 30,2026
Ordinary income	70,807	22,725	48,082	
Gross business profit	26,467	1,010	25,457	
Net interest income	39,751	13,297	26,454	
Of which, interest on loans and discounts	34,606	5,422	29,184	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	10,231	3,134	7,097	
Of which, interest and dividends on securities	9,065	675	8,390	
Of which, gains (losses) on cancellation of investment trusts	72	72	-	
Of which, interest on deposits with banks	2,817	496	2,321	
Of which, gains (losses) on cancellation of interest rate swaps	9,371	9,132	239	
Net fees and commissions	1,995	215	1,780	
Net trading income	12	12	0	
Net other business profit	(15,292)	(12,514)	(2,778)	
Of which, gains (losses) on foreign exchange transactions	1,213	1,177	36	
Of which, gains (losses) on bonds	(16,027)	(13,846)	(2,181)	
Of which, gains (losses) on financial derivatives	(389)	161	(550)	
Expenses (excluding non-recurring losses) (-)	13,097	631	12,466	
Net business profit(before provision for general reserve for possible loan losses)	13,370	380	12,990	
Core net business profit	29,397	14,225	15,172	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)	29,325	14,153	15,172	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	19,954	5,022	14,932	
Provision for general reserve for possible loan losses (-) ①	(284)	(274)	(10)	
Net business profit	13,654	654	13,000	
Of which, costs corresponding to the management of money held in trust (-)	41	18	23	
Non-recurring gains (losses)	8,466	5,983	2,483	
Of which, gains (losses) on stocks	7,930	6,701	1,229	
Of which, disposal of non-performing loans (-) ②	(645)	280	(925)	
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	0	(2)	2	
Ordinary profit	22,079	6,618	15,461	35,200
Extraordinary gains (losses)	(91)	1,005	(1,096)	
Profit before income taxes	21,987	7,622	14,365	
Total income taxes (-)	5,245	1,745	3,500	
Profit	16,742	5,878	10,864	24,700

Credit-related expenses (①+②−③−④−⑤) (-)	(930)	8	(938)

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, 2026	Increase (Decrease)	Three months ended June 30, 2025	Financial results forecast for the six months ending September 30,2026
Ordinary income		39,221	8,858	30,363	
Gross business profit	A	15,102	336	14,766	
Net interest income		18,405	2,469	15,936	
Of which, interest on loans and discounts		20,776	2,899	17,877	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		5,883	1,672	4,211	
Of which, interest and dividends on securities		6,426	923	5,503	
Of which, gains (losses) on cancellation of investment trusts	B	72	72	-	
Of which, interest on deposits with banks		1,605	224	1,381	
Of which, gains (losses) on cancellation of interest rate swaps	C	(78)	(317)	239	
Net fees and commissions		1,350	(30)	1,380	
Net trading income		12	12	0	
Net other business profit		(4,665)	(2,114)	(2,551)	
Of which, gains (losses) on foreign exchange transactions		704	830	(126)	
Of which, gains (losses) on bonds	D	(4,973)	(3,041)	(1,932)	
Of which, gains (losses) on financial derivatives		(397)	95	(492)	
Expenses (excluding non-recurring losses) (-)	E	6,280	167	6,113	
Net business profit(before provision for general reserve for possible loan losses)		8,822	170	8,652	
Core net business profit		13,795	3,210	10,585	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)		13,723	3,138	10,585	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)		13,801	3,456	10,345	
Provision for general reserve for possible loan losses (-)	①	(152)	(152)	-	
Net business profit		8,974	322	8,652	
Of which, costs corresponding to the management of money held in trust (-)		40	18	22	
Non-recurring gains (losses)		5,766	4,205	1,561	
Of which, gains (losses) on stocks		6,251	5,193	1,058	
Of which, disposal of non-performing loans (-)	②	238	211	27	
Of which, gains on sale of non-performing loans	③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses	④	-	(567)	567	
Of which, recoveries of written off receivables	⑤	0	(0)	0	
Ordinary profit		14,700	4,509	10,191	24,000
Extraordinary gains (losses)		(36)	521	(557)	
Profit before income taxes		14,663	5,029	9,634	
Total income taxes (-)		4,072	1,672	2,400	
Profit		10,591	3,357	7,234	17,200
Credit-related expenses(①+②−③−④−⑤) (-)		85	626	(541)	
ROE (based on net assets)		8.94%	2.26%	6.68%	
ROE (based on shareholders' equity)		9.58%	2.78%	6.80%	
OHR (E/(A-B-C-D))		31.27%	(5.87%)	37.14%	

(4) Momiji Bank

(Unit: Millions of yen)

		Three months ended June 30, 2026	Increase (Decrease)	Three months ended June 30, 2025	Financial results forecast for the six months ending September 30,2026
Ordinary income		24,999	12,286	12,713	
Gross business profit	A	7,182	(294)	7,476	
Net interest income		17,761	10,390	7,371	
Of which, interest on loans and discounts		8,674	1,460	7,214	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		2,851	1,031	1,820	
Of which, interest and dividends on securities		2,367	(227)	2,594	
Of which, gains (losses) on cancellation of investment trusts	B	-	-	-	
Of which, interest on deposits with banks		810	169	641	
Of which, gains (losses) on cancellation of interest rate swaps	C	9,450	9,450	-	
Net fees and commissions		426	51	375	
Net other business profit		(11,005)	(10,735)	(270)	
Of which, gains (losses) on foreign exchange transactions		129	67	62	
Of which, gains (losses) on bonds	D	(11,054)	(10,806)	(248)	
Of which, gains (losses) on financial derivatives		6	8	(2)	
Expenses (excluding non-recurring losses) (-)	E	4,481	189	4,292	
Net business profit(before provision for general reserve for possible loan losses)		2,701	(482)	3,183	
Core net business profit		13,755	10,323	3,432	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)		13,755	10,323	3,432	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)		4,305	873	3,432	
Provision for general reserve for possible loan losses (-)	①	-	-	-	
Net business profit		2,701	(482)	3,183	
Of which, costs corresponding to the management of money held in trust (-)		1	1	0	
Non-recurring gains (losses)		2,137	1,910	227	
Of which, gains (losses) on stocks		1,457	1,896	(439)	
Of which, disposal of non-performing loans (-)	②	35	6	29	
Of which, gains on sale of non-performing loans	③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses	④	619	50	569	
Of which, recoveries of written off receivables	⑤	-	-	-	
Ordinary profit		4,837	1,427	3,410	7,800
Extraordinary gains (losses)		(37)	498	(535)	
Profit before income taxes		4,799	1,925	2,874	
Total income taxes (-)		725	49	676	
Profit		4,074	1,877	2,197	5,300
Credit-related expenses(①+②−③−④−⑤) (-)		(583)	(43)	(540)	
ROE (based on net assets)		10.36%	4.31%	6.05%	
ROE (based on shareholders' equity)		10.46%	4.86%	5.60%	
OHR (E/(A-B-C-D))		50.99%	(4.57%)	55.56%	

(5) The Kitakyushu Bank

(Unit: Millions of yen)

		Three months ended June 30, 2026	Increase (Decrease)	Three months ended June 30, 2025	Financial results forecast for the six months ending September 30,2026
Ordinary income		7,642	1,499	6,143	
Gross business profit	A	4,182	968	3,214	
Net interest income		3,584	438	3,146	
Of which, interest on loans and discounts		5,155	1,063	4,092	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		1,496	432	1,064	
Of which, interest and dividends on securities		270	(22)	292	
Of which, interest on deposits with banks		400	102	298	
Net fees and commissions		218	195	23	
Net other business profit		379	335	44	
Of which, gains (losses) on foreign exchange transactions		379	279	100	
Of which, gains (losses) on financial derivatives		0	55	(55)	
Expenses (excluding non-recurring losses) (-)	B	2,335	275	2,060	
Net business profit(before provision for general reserve for possible loan losses)		1,846	692	1,154	
Core net business profit		1,846	692	1,154	
Provision for general reserve for possible loan losses (-)	①	-	(143)	143	
Net business profit		1,846	835	1,011	
Non-recurring gains (losses)		695	(152)	847	
Of which, gains (losses) on stocks		221	(389)	610	
Of which, disposal of non-performing loans (-)	②	4	3	1	
Of which, gains on sale of non-performing loans	③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses	④	437	437	-	
Of which, recoveries of written off receivables	⑤	-	(1)	1	
Ordinary profit		2,542	684	1,858	3,400
Extraordinary gains (losses)		(17)	(14)	(3)	
Profit before income taxes		2,524	669	1,855	
Total income taxes (-)		447	25	422	
Profit		2,077	645	1,432	2,200
Credit-related expenses (①+②−③−④−⑤) (-)		(433)	(576)	143	
ROE (based on net assets)		7.75%	2.13%	5.62%	
ROE (based on shareholders' equity)		9.34%	2.83%	6.51%	
OHR (B/A)		55.84%	(8.25%)	64.09%	

2. Balance of loans

(Unit: One hundred millions of yen, %)

		As of June 30, 2026	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	As of June 30, 2025	As of March 31, 2026
Three banks total	Total loan balance (all branches)	90,689	3,930	619	86,759	90,070
	Total loan balance (domestic branches)	90,639	4,014	652	86,625	89,987
	Personal loans	15,161	606	140	14,555	15,021
	Of which, housing loans	14,191	619	136	13,572	14,055
	Of which, other loans	969	(13)	3	982	966
	Average balance of total loans (all branches)	90,034	3,976	1,986	86,058	88,048
The Yamaguchi Bank	Total loan balance (all branches)	48,864	2,141	317	46,723	48,547
	Total loan balance (domestic branches)	48,814	2,225	350	46,589	48,464
	Personal loans	6,168	117	32	6,051	6,136
	Of which, housing loans	5,657	120	26	5,537	5,631
	Of which, other loans	510	(4)	6	514	504
	Average balance of total loans (all branches)	48,500	2,185	1,047	46,315	47,453
Momiji Bank	Total loan balance (all branches)	26,568	980	199	25,588	26,369
	Total loan balance (domestic branches)	26,568	980	199	25,588	26,369
	Personal loans	5,461	100	18	5,361	5,443
	Of which, housing loans	5,203	97	18	5,106	5,185
	Of which, other loans	257	3	(1)	254	258
	Average balance of total loans (all branches)	26,361	903	419	25,458	25,942
The Kitakyushu Bank	Total loan balance (all branches)	15,256	808	103	14,448	15,153
	Total loan balance (domestic branches)	15,256	808	103	14,448	15,153
	Personal loans	3,531	389	90	3,142	3,441
	Of which, housing loans	3,330	402	92	2,928	3,238
	Of which, other loans	201	(12)	(2)	213	203
	Average balance of total loans (all branches)	15,172	888	520	14,284	14,652

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

(Reference) Balance of loans to SMEs, etc. and Ratio of loans to SMEs, etc.

(Unit: One hundred millions of yen, %)

		As of June 30, 2026	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	As of June 30, 2025	As of March 31, 2026
Three banks total	Balance of loans to SMEs, etc.	55,199	1,833	(235)	53,366	55,434
	Ratio of loans to SMEs, etc.	60.89	(0.71)	(0.71)	61.60	61.60
The Yamaguchi Bank	Balance of loans to SMEs, etc.	26,146	819	(316)	25,327	26,462
	Ratio of loans to SMEs, etc.	53.56	(0.80)	(1.04)	54.36	54.60
Momiji Bank	Balance of loans to SMEs, etc.	16,883	348	(23)	16,535	16,906
	Ratio of loans to SMEs, etc.	63.54	(1.08)	(0.57)	64.62	64.11
The Kitakyushu Bank	Balance of loans to SMEs, etc.	12,169	666	104	11,503	12,065
	Ratio of loans to SMEs, etc.	79.76	0.14	0.14	79.62	79.62

Note: "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, 2026	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	As of June 30, 2025	As of March 31, 2026
Yamaguchi Financial Group (consolidated)	Bankrupt and quasi-bankrupt loans	292	71	84	221	208
	Doubtful loans	993	(86)	(46)	1,079	1,039
	Substandard loans	245	93	63	152	182
	Loans past due three months or more	0	(2)	(5)	2	5
	Restructured loans	244	94	68	150	176
	Subtotal (A)	1,531	78	101	1,453	1,430
	Non-performing loan ratio (A) / (B)	1.68	0.01	0.10	1.67	1.58
	Normal assets	89,163	3,713	368	85,450	88,795
	Total (B)	90,695	3,791	470	86,904	90,225
Three banks total	Bankrupt and quasi-bankrupt loans	286	68	84	218	202
	Doubtful loans	993	(86)	(46)	1,079	1,039
	Substandard loans	245	93	63	152	182
	Loans past due three months or more	0	(2)	(5)	2	5
	Restructured loans	244	94	68	150	176
	Subtotal (A)	1,524	74	100	1,450	1,424
	Non-performing loan ratio (A) / (B)	1.66	0.01	0.10	1.65	1.56
	Normal assets	89,992	3,764	531	86,228	89,461
	Total (B)	91,517	3,839	631	87,678	90,886
The Yamaguchi Bank	Bankrupt and quasi-bankrupt loans	143	78	79	65	64
	Doubtful loans	455	(17)	(15)	472	470
	Substandard loans	97	57	42	40	55
	Loans past due three months or more	0	(0)	(1)	0	1
	Restructured loans	96	57	42	39	54
	Subtotal (A)	696	118	107	578	589
	Non-performing loan ratio (A) / (B)	1.41	0.19	0.21	1.22	1.20
	Normal assets	48,571	1,967	213	46,604	48,358
	Total (B)	49,267	2,085	319	47,182	48,948
Momiji Bank	Bankrupt and quasi-bankrupt loans	108	11	0	97	108
	Doubtful loans	385	(64)	(16)	449	401
	Substandard loans	103	29	15	74	88
	Loans past due three months or more	0	(1)	0	1	0
	Restructured loans	102	29	14	73	88
	Subtotal (A)	596	(26)	(1)	622	597
	Non-performing loan ratio (A) / (B)	2.23	(0.17)	(0.02)	2.40	2.25
	Normal assets	26,166	965	200	25,201	25,966
	Total (B)	26,763	940	200	25,823	26,563
The Kitakyushu Bank	Bankrupt and quasi-bankrupt loans	34	(21)	4	55	30
	Doubtful loans	152	(4)	(16)	156	168
	Substandard loans	44	7	6	37	38
	Loans past due three months or more	0	(0)	(4)	0	4
	Restructured loans	44	7	10	37	34
	Subtotal (A)	231	(18)	(6)	249	237
	Non-performing loan ratio (A) / (B)	1.49	(0.21)	(0.05)	1.70	1.54
	Normal assets	15,255	833	118	14,422	15,137
	Total (B)	15,487	815	113	14,672	15,374

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, 2026	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	As of June 30, 2025	As of March 31, 2026
Three banks total	Deposits, including negotiable certificates of deposit (ending balance)	109,123	(1,319)	(3,283)	110,442	112,406
	Deposits	101,279	(2,536)	(1,334)	103,815	102,613
	Negotiable certificates of deposit	7,843	1,216	(1,949)	6,627	9,792
	Deposits, including negotiable certificates of deposit (average balance)	109,623	(1,015)	(578)	110,638	110,201
The Yamaguchi Bank	Deposits, including negotiable certificates of deposit (ending balance)	61,859	(820)	(2,852)	62,679	64,711
	Deposits	55,981	(1,137)	(840)	57,118	56,821
	Negotiable certificates of deposit	5,878	317	(2,011)	5,561	7,889
	Deposits, including negotiable certificates of deposit (average balance)	62,549	(954)	(64)	63,503	62,613
Momiji Bank	Deposits, including negotiable certificates of deposit (ending balance)	33,666	(683)	386	34,349	33,280
	Deposits	33,606	(660)	385	34,266	33,221
	Negotiable certificates of deposit	59	(24)	1	83	58
	Deposits, including negotiable certificates of deposit (average balance)	33,494	169	(273)	33,325	33,767
The Kitakyushu Bank	Deposits, including negotiable certificates of deposit (ending balance)	13,597	184	(817)	13,413	14,414
	Deposits	11,691	(739)	(879)	12,430	12,570
	Negotiable certificates of deposit	1,905	922	61	983	1,844
	Deposits, including negotiable certificates of deposit (average balance)	13,579	(231)	(240)	13,810	13,819

(2) Balance of deposits by business entity

(Unit: One hundred millions of yen)

		As of June 30, 2026	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	As of June 30, 2025	As of March 31, 2026
Three banks total	Balance of deposits	101,275	(2,434)	(1,318)	103,709	102,593
	Individual deposits	65,927	(638)	280	66,565	65,647
	Corporate deposits	28,781	(301)	519	29,082	28,262
	Others (public and financial institutions')	6,566	(1,494)	(2,118)	8,060	8,684
The Yamaguchi Bank	Balance of deposits	55,977	(1,036)	(824)	57,013	56,801
	Individual deposits	36,865	(300)	318	37,165	36,547
	Corporate deposits	14,376	(587)	406	14,963	13,970
	Others (public and financial institutions')	4,735	(148)	(1,549)	4,883	6,284
Momiji Bank	Balance of deposits	33,606	(660)	385	34,266	33,221
	Individual deposits	23,271	(311)	(13)	23,582	23,284
	Corporate deposits	8,873	101	303	8,772	8,570
	Others (public and financial institutions')	1,461	(450)	94	1,911	1,367
The Kitakyushu Bank	Balance of deposits	11,691	(739)	(879)	12,430	12,570
	Individual deposits	5,790	(28)	(25)	5,818	5,815
	Corporate deposits	5,531	184	(190)	5,347	5,721
	Others (public and financial institutions')	369	(895)	(663)	1,264	1,032

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, 2026	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	As of June 30, 2025	As of March 31, 2026
Three banks total	Balance of assets under custody	6,224	886	317	5,338	5,907
	Investment trusts	1,665	528	233	1,137	1,432
	Public bonds	235	132	57	103	178
	Insurance	4,324	227	27	4,097	4,297
The Yamaguchi Bank	Balance of assets under custody	3,361	474	166	2,887	3,195
	Investment trusts	896	269	121	627	775
	Public bonds	113	67	31	46	82
	Insurance	2,351	138	14	2,213	2,337
Momiji Bank	Balance of assets under custody	2,372	302	109	2,070	2,263
	Investment trusts	601	199	83	402	518
	Public bonds	88	47	19	41	69
	Insurance	1,682	57	7	1,625	1,675
The Kitakyushu Bank	Balance of assets under custody	490	109	43	381	447
	Investment trusts	166	59	29	107	137
	Public bonds	33	19	8	14	25
	Insurance	290	32	6	258	284

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, 2026	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	As of June 30, 2025	As of March 31, 2026
YM Securities Co., Ltd.	Balance of assets under custody	4,381	1,056	575	3,325	3,806
	Investment trusts	2,145	459	303	1,686	1,842
	Bonds	299	51	24	248	275
	Stocks	1,684	507	219	1,177	1,465
	Others	251	39	28	212	223

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, 2026					As of June 30, 2025			As of March 31, 2026		
	Valuation gains and losses	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	Valuation gains	Valuation losses	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Valuation gains	Valuation losses
Held-to-maturity securities	(39,962)	(20,730)	(4,011)	38	40,001	(19,232)	39	19,271	(35,951)	24	35,975
Available-for-sale securities	35,184	75,165	35,276	141,235	106,051	(39,981)	78,413	118,394	(92)	111,324	111,417
Stocks	78,841	30,505	14,285	79,010	169	48,336	48,827	491	64,556	64,713	157
Bonds	(93,359)	(15,418)	4,515	71	93,430	(77,941)	341	78,283	(97,874)	7	97,882
Others	49,702	60,077	16,477	62,153	12,450	(10,375)	29,244	39,620	33,225	46,603	13,377
Of which, foreign bonds	(10,249)	11,502	133	120	10,369	(21,751)	1,014	22,766	(10,382)	193	10,575
Total	(4,778)	54,435	31,265	141,274	146,052	(59,213)	78,452	137,666	(36,043)	111,349	147,393

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

June 30, 2026	21,107	June 30, 2025	24,277	March 31, 2026	25,200

(Unit: Millions of yen)

	The Yamaguchi Bank										
	As of June 30, 2026					As of June 30, 2025			As of March 31, 2026		
	Valuation gains and losses	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	Valuation gains	Valuation losses	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Valuation gains	Valuation losses
Held-to-maturity securities	(26,655)	(13,619)	(2,398)	2	26,658	(13,036)	8	13,044	(24,257)	2	24,260
Available-for-sale securities	27,352	38,241	14,091	93,638	66,286	(10,889)	56,458	67,347	13,261	78,247	64,986
Stocks	49,147	13,830	4,187	49,187	40	35,317	35,573	256	44,960	45,000	39
Bonds	(55,260)	(9,724)	(2,314)	12	55,273	(45,536)	310	45,846	(52,946)	-	52,946
Others	33,466	34,135	12,219	44,438	10,972	(669)	20,574	21,244	21,247	33,247	11,999
Of which, foreign bonds	(10,238)	2,505	139	120	10,359	(12,743)	323	13,067	(10,377)	193	10,570
Total	696	24,621	11,691	93,641	92,944	(23,925)	56,467	80,392	(10,995)	78,250	89,246

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

June 30, 2026	14,554	June 30, 2025	13,517	March 31, 2026	12,281

(Unit: Millions of yen)

	Momiji Bank										
	As of June 30, 2026					As of June 30, 2025			As of March 31, 2026		
	Valuation gains and losses	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	Valuation gains	Valuation losses	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Valuation gains	Valuation losses
Held-to-maturity securities	(12,591)	(6,761)	(1,606)	-	12,591	(5,830)	-	5,830	(10,985)	-	10,985
Available-for-sale securities	(12,431)	24,959	12,267	27,145	39,576	(37,390)	13,559	50,950	(24,698)	21,571	46,270
Stocks	9,311	4,571	1,154	9,372	61	4,740	4,878	138	8,157	8,207	49
Bonds	(37,978)	(5,553)	6,856	58	38,037	(32,425)	11	32,436	(44,834)	7	44,842
Others	16,236	25,941	4,258	17,714	1,478	(9,705)	8,669	18,375	11,978	13,356	1,377
Of which, foreign bonds	(10)	8,998	(5)	-	10	(9,008)	690	9,698	(5)	-	5
Total	(25,022)	18,198	10,662	27,145	52,168	(43,220)	13,559	56,780	(35,684)	21,571	57,255

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

June 30, 2026	6,552	June 30, 2025	10,760	March 31, 2026	12,918

(Unit: Millions of yen)

	The Kitakyushu Bank										
	As of June 30, 2026					As of June 30, 2025			As of March 31, 2026		
	Valuation gains and losses	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	Valuation gains	Valuation losses	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Valuation gains	Valuation losses
Held-to-maturity securities	(715)	(349)	(7)	36	752	(366)	30	397	(708)	21	729
Available-for-sale securities	19,713	11,586	8,640	19,833	119	8,127	8,164	36	11,073	11,167	93
Stocks	19,833	11,726	8,666	19,833	-	8,107	8,144	36	11,167	11,167	-
Bonds	(119)	(139)	(26)	-	119	20	20	-	(93)	-	93
Others	-	-	-	-	-	-	-	-	-	-	-
Total	18,997	11,236	8,632	19,869	872	7,761	8,195	433	10,365	11,189	823

(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, 2026	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	Three months ended June 30, 2025	Fiscal year ended March 31, 2026
(1) Total capital ratio	13.42	(0.20)	0.03	13.62	13.39
Of which, Tier 1 ratio	12.48	0.33	0.14	12.15	12.34
Of which, common equity Tier 1 (CET1) ratio	12.48	0.33	0.14	12.15	12.34
(2) Total capital (①＋②)	6,892	223	190	6,669	6,702
① Tier 1 capital	6,408	461	233	5,947	6,175
Of which, common equity Tier 1 (CET1) capital	6,408	461	233	5,947	6,175
Of which, other Tier 1 capital	0	0	0	0	0
② Tier 2 capital	483	(239)	(43)	722	526
(3) Risk-weighted assets	51,350	2,403	1,318	48,947	50,032
(4) Total required capital (3) x 8%	4,108	193	106	3,915	4,002

(Reference) Leverage ratio on a consolidated basis 5.45% (June 30, 2026)

(Unit: One hundred millions of yen, %)

	The Yamaguchi Bank				
	Three months ended June 30, 2026	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	Three months ended June 30, 2025	Fiscal year ended March 31, 2026
(1) Total capital ratio	15.27	0.29	0.04	14.98	15.23
Of which, Tier 1 ratio	15.27	0.29	0.04	14.98	15.23
Of which, common equity Tier 1 (CET1) ratio	15.27	0.29	0.04	14.98	15.23
(2) Total capital (①＋②)	4,541	385	169	4,156	4,372
① Tier 1 capital	4,541	385	169	4,156	4,372
Of which, common equity Tier 1 (CET1) capital	4,541	385	169	4,156	4,372
Of which, other Tier 1 capital	-	-	-	-	-
② Tier 2 capital	0	(0)	(0)	0	0
(3) Risk-weighted assets	29,741	1,998	1,037	27,743	28,704
(4) Total required capital (3) x 8%	2,379	160	83	2,219	2,296

(Reference) Leverage ratio on a non-consolidated basis 6.80% (June 30, 2026)

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

(Unit: One hundred millions of yen, %)

	Momiji Bank				
	Three months ended June 30, 2026	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	Three months ended June 30, 2025	Fiscal year ended March 31, 2026
(1) Capital adequacy ratio	10.77	(0.10)	0.17	10.87	10.60
(2) Total capital	1,492	(14)	34	1,506	1,458
(3) Risk-weighted assets	13,853	(6)	92	13,859	13,761
(4) Total required capital (3) x 4%	554	(0)	4	554	550

(Unit: One hundred millions of yen, %)

	The Kitakyushu Bank				
	Three months ended June 30, 2026	Increase (Decrease) from June 30, 2025	Increase (Decrease) from March 31, 2026	Three months ended June 30, 2025	Fiscal year ended March 31, 2026
(1) Capital adequacy ratio	12.12	(1.38)	0.20	13.50	11.92
(2) Total capital	877	10	17	867	860
(3) Risk-weighted assets	7,235	811	24	6,424	7,211
(4) Total required capital (3) x 4%	289	33	1	256	288

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, 2026	As of March 31, 2026	As of June 30, 2026	As of March 31, 2026	As of June 30, 2026	As of March 31, 2026
Assets						
Cash and due from banks	979,480	1,133,015	309,858	257,571	191,866	273,208
Call loans	55,825	61,101	9,256	8,793	—	—
Monetary claims bought	1,928	1,971	—	—	—	—
Trading account assets	3,612	3,248	—	—	—	—
Trading securities	—	—	627	622	—	—
Money held in trust	38,435	39,263	729	1,728	—	—
Securities	1,394,674	1,339,527	675,151	653,677	53,565	44,542
Loans and bills discounted	4,886,464	4,854,777	2,656,834	2,636,905	1,525,692	1,515,347
Foreign exchanges	13,228	14,836	5,324	32,238	13,908	16,210
Other assets	117,894	122,413	67,015	87,009	12,773	21,284
Tangible fixed assets	41,447	41,116	32,719	32,269	18,324	18,205
Intangible fixed assets	4,514	4,213	2,861	2,690	1,322	1,196
Prepaid pension costs	26,172	25,644	13,791	13,559	1,697	1,667
Deferred tax assets	—	—	3,918	5,636	—	—
Customers' liabilities for acceptances and guarantees	16,382	17,479	7,568	7,889	13,865	13,288
Allowance for loan losses	(22,961)	(22,903)	(25,040)	(25,659)	(11,495)	(11,932)
Total assets	7,557,100	7,635,703	3,760,616	3,714,933	1,821,522	1,893,019
Liabilities						
Deposits	5,598,136	5,682,183	3,360,666	3,322,175	1,169,190	1,257,022
Negotiable certificates of deposit	587,800	788,958	5,970	5,870	190,589	184,450
Call money	232,264	23,055	—	—	258,877	259,706
Cash collateral received for securities lent	55,731	85,097	—	—	—	—
Trading account liabilities	3,346	2,981	—	—	—	—
Borrowed money	426,635	426,993	187,152	187,722	58,591	58,757
Foreign exchanges	5,606	8,053	2,415	14	34	31
Other liabilities	131,022	118,638	32,444	31,674	9,825	8,124
Provision for bonuses	—	48	—	27	—	21
Provision for retirement benefits	221	216	—	—	1,254	1,252
Provision for management board benefit trust	489	407	293	238	278	230
Provision for reimbursement of deposits	5	33	—	—	—	—
Provision for point card certificates	46	44	—	—	—	—
Deferred tax liabilities	12,901	8,028	—	—	5,186	2,279
Deferred tax liabilities for land revaluation	4,867	4,867	4,098	4,098	3,461	3,461
Acceptances and guarantees	16,382	17,479	7,568	7,889	13,865	13,288
Total liabilities	7,075,457	7,167,089	3,600,609	3,559,711	1,711,156	1,788,626
Net assets						
Share capital	10,005	10,005	10,000	10,000	10,000	10,000
Capital surplus	430	430	27,049	30,381	—	—
Retained earnings	434,300	431,149	119,504	115,430	79,203	79,089
Total shareholders' equity	444,736	441,585	156,553	155,811	89,203	89,089
Valuation difference on available-for-sale securities	16,080	7,401	(8,505)	(16,926)	13,594	7,734
Deferred gains or losses on hedges	10,318	9,118	4,451	8,828	—	—
Revaluation reserve for land	10,508	10,508	7,507	7,507	7,568	7,568
Total Valuation and translation adjustments	36,906	27,028	3,453	(590)	21,163	15,302
Total net assets	481,643	468,613	160,006	155,221	110,366	104,392
Total liabilities and net assets	7,557,100	7,635,703	3,760,616	3,714,933	1,821,522	1,893,019

(2) Quarterly Statements of Income

(Unit: Millions of yen)

	The Yamaguchi Bank		Momiji Bank		The Kitakyushu Bank	
	Three months ended June 30, 2026	Three months ended June 30, 2025	Three months ended June 30, 2026	Three months ended June 30, 2025	Three months ended June 30, 2026	Three months ended June 30, 2025
Ordinary income	39,221	30,363	24,999	12,713	7,642	6,143
Interest income	29,038	25,105	21,050	10,531	5,827	4,717
Of which, interest on loans and discounts	20,776	17,877	8,674	7,214	5,155	4,092
Of which, interest and dividends on securities	6,426	5,503	2,367	2,594	270	292
Fees and commissions	2,669	2,649	1,522	1,427	695	451
Gain on trading account transactions	12	1	—	—	—	—
Other ordinary income	713	233	136	66	379	100
Other income	6,786	2,373	2,289	687	740	874
Ordinary expenses	24,520	20,171	20,162	9,302	5,100	4,284
Interest expenses	10,673	9,190	3,289	3,161	2,243	1,571
Of which, interest on deposits	4,343	3,259	2,822	1,798	1,055	927
Fees and commissions payments	1,319	1,268	1,096	1,051	476	427
Loss on trading account transactions	—	1	—	—	—	—
Other ordinary expenses	5,378	2,784	11,142	337	—	55
General and administrative expenses	6,130	6,160	4,485	4,242	2,369	2,074
Other expenses	1,018	765	147	509	11	154
Ordinary profit	14,700	10,191	4,837	3,410	2,542	1,858
Extraordinary income	10	—	—	—	—	—
Extraordinary losses	47	557	37	535	17	3
Profit before income taxes	14,663	9,634	4,799	2,874	2,524	1,855
Income taxes - current	3,709	1,329	854	812	319	586
Income taxes - deferred	363	1,070	(128)	(135)	128	(164)
Total income taxes	4,072	2,400	725	676	447	422
Profit	10,591	7,234	4,074	2,197	2,077	1,432