

Translation

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Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)

February 6, 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: 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 less than one million yen are rounded down)

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 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	%
Nine months ended December 31, 2025	183,910	15.8	37,439	(2.7)	28,831	14.5
Nine months ended December 31, 2024	158,832	17.4	38,465	20.2	25,172	16.5

Note: Comprehensive income
 Nine months ended December 31, 2025: ¥ 75,686 million [– %]
 Nine months ended December 31, 2024: ¥ (725) million [– %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	136.74	136.72
Nine months ended December 31, 2024	117.15	117.14

(2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	13,042,083	680,602	5.2
As of March 31, 2025	12,993,479	622,176	4.8

Reference: Equity As of December 31, 2025: ¥ 678,594 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	–	32.00	–		
Fiscal year ending March 31, 2026 (Forecast)				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
Full year	45,000	(14.2)	31,500	(10.9)	149.61

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

4. Notes

(1) Significant changes in the scope of consolidation during the nine months ended December 31, 2025: Yes
 Newly included: No Excluded: 1 company (Company name) HOKEN HIROBA, LTD.

(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

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|--|----|
| 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 December 31, 2025	234,767,616 shares	As of March 31, 2025	234,767,616 shares
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Number of treasury shares at the end of the period

As of December 31, 2025	25,103,603 shares	As of March 31, 2025	23,782,645 shares
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Average number of shares during the period

Nine months ended December 31, 2025	210,848,627 shares	Nine months ended December 31, 2024	214,869,661 shares
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* 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, 2025	As of December 31, 2025
Assets		
Cash and due from banks	1,860,262	1,530,376
Call loans and bills bought	2,990	1,565
Monetary claims bought	2,015	2,171
Trading account assets	3,293	3,522
Money held in trust	35,308	44,970
Securities	2,128,562	2,114,442
Loans and bills discounted	8,572,118	8,918,153
Foreign exchanges	26,501	27,792
Lease receivables and investments in leases	27,818	28,689
Other assets	218,118	257,544
Tangible fixed assets	80,186	80,067
Intangible fixed assets	7,241	9,118
Retirement benefit asset	42,781	44,468
Deferred tax assets	12,376	1,120
Customers' liabilities for acceptances and guarantees	39,218	40,338
Allowance for loan losses	(65,315)	(62,256)
Total assets	12,993,479	13,042,083
Liabilities		
Deposits	10,370,225	10,279,678
Negotiable certificates of deposit	613,170	649,493
Call money and bills sold	206,382	159,295
Cash collateral received for securities lent	208,445	294,419
Trading account liabilities	1,235	1,412
Borrowed money	697,798	675,455
Foreign exchanges	73	196
Bonds payable	67,400	47,400
Other liabilities	151,139	187,806
Provision for bonuses	3,784	1,953
Retirement benefit liability	2,401	2,445
Provision for retirement benefits for directors (and other officers)	271	5
Provision for loss on interest repayment	12	6
Provision for reimbursement of deposits	138	46
Provision for point card certificates	131	135
Provision for management board benefit trust	582	950
Provision for employee stock ownership plan trust	93	124
Reserves under special laws	19	19
Deferred tax liabilities	297	11,841
Deferred tax liabilities for land revaluation	8,481	8,455
Acceptances and guarantees	39,218	40,338
Total liabilities	12,371,302	12,361,481

	(Millions of yen)	
	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	50,000	50,000
Capital surplus	33,127	33,137
Retained earnings	564,748	580,480
Treasury shares	(29,187)	(32,016)
Total shareholders' equity	618,688	631,601
Valuation difference on available-for-sale securities	(37,352)	905
Deferred gains or losses on hedges	16,405	24,924
Revaluation reserve for land	18,301	18,245
Foreign currency translation adjustments	(4)	(3)
Remeasurements of defined benefit plans	2,974	2,920
Total accumulated other comprehensive income	323	46,992
Share acquisition rights	23	23
Non-controlling interests	3,140	1,984
Total net assets	622,176	680,602
Total liabilities and net assets	12,993,479	13,042,083

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

	(Millions of yen)	
	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	158,832	183,910
Interest income	112,114	127,152
Interest on loans and discounts	85,557	91,067
Interest and dividends on securities	23,506	28,886
Fees and commissions	21,590	20,644
Gain on trading account transactions	454	436
Other ordinary income	13,647	16,151
Other income	11,025	19,524
Ordinary expenses	120,366	146,471
Interest expenses	23,048	40,728
Interest on deposits	7,393	19,358
Fees and commissions payments	7,538	7,853
Other ordinary expenses	35,050	45,614
General and administrative expenses	47,974	50,332
Other expenses	6,755	1,943
Ordinary profit	38,465	37,439
Extraordinary income	647	2,837
Gain on disposal of non-current assets	408	147
Gain on sale of shares of subsidiaries	—	2,690
Compensation for forced relocation	239	—
Extraordinary losses	633	332
Loss on disposal of non-current assets	209	138
Impairment losses	423	193
Loss on sale of shares of affiliates	—	0
Profit before income taxes	38,479	39,944
Income taxes - current	11,132	9,530
Income taxes - deferred	2,046	1,452
Total income taxes	13,179	10,983
Profit	25,300	28,961
Profit attributable to non-controlling interests	127	129
Profit attributable to owners of parent	25,172	28,831

Quarterly Consolidated Statements of Comprehensive Income

	(Millions of yen)	
	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Profit	25,300	28,961
Other comprehensive income	(26,025)	46,724
Valuation difference on available-for-sale securities	(25,101)	38,241
Deferred gains or losses on hedges	(418)	8,519
Remeasurements of defined benefit plans, net of tax	(526)	(54)
Share of other comprehensive income of entities accounted for using equity method	21	19
Comprehensive income	(725)	75,686
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(852)	75,556
Comprehensive income attributable to non- controlling interests	127	129

(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 resolution at the meeting of the Board of Directors held on November 26, 2025, the Company acquired 1,416 thousands of treasury shares during the nine months ended December 31, 2025. As a result, treasury shares increased by ¥2,913 million to ¥32,016 million at the end of the third 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 nine months ended December 31, 2025. Depreciation (including amortization of intangible fixed assets except for goodwill) and amortization of goodwill for the nine months ended December 31, 2025 are as follows:

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
	Millions of yen	Millions of yen
Depreciation	3,611	3,421
Amortization of goodwill	37	12

Financial Results for the Nine Months Ended December 31, 2025

- Supplementary Information -

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

1. Statement of Income

(1) Yamaguchi Financial Group(consolidated)

(Unit: Millions of yen)

	Nine months ended December 31, 2025	Increase (Decrease)	Nine months ended December 31, 2024	Financial results forecast for the year ending March 31, 2026
Consolidated ordinary income	183,910	25,078	158,832	
Consolidated gross business profit A	70,273	(11,912)	82,185	
Net interest income	86,508	(2,573)	89,081	
Of which, interest on loans and discounts	91,067	5,510	85,557	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	22,555	14,540	8,015	
Of which, interest and dividends on securities	28,886	5,380	23,506	
Of which, gains (losses) on cancellation of investment trusts B	3,827	2,883	944	
Of which, gains (losses) on cancellation of interest rate swaps C	3,159	(7,004)	10,163	
Net fees and commissions	12,791	(1,261)	14,052	
Net trading income	436	(18)	454	
Net other business profit	(29,462)	(8,060)	(21,402)	
Of which, gains (losses) on foreign exchange transactions	918	4,477	(3,559)	
Of which, gains (losses) on bonds D	(29,240)	(13,070)	(16,170)	
Of which, gains (losses) on financial derivatives	(1,885)	368	(2,253)	
Expenses (excluding non-recurring losses) (-) E	49,869	1,333	48,536	
Consolidated net business profit(before provision for general reserve for possible loan losses)	20,404	(13,245)	33,649	
Consolidated core net business profit	49,644	(176)	49,820	
Consolidated core net business profit(excluding gains (losses) on cancellation of investment trusts)	45,817	(3,058)	48,875	
Consolidated core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	42,657	3,946	38,711	
Provision for general reserve for possible loan losses (-) ①	-	2,397	(2,397)	
Consolidated net business profit	20,404	(15,643)	36,047	
Of which, costs corresponding to the management of money held in trust (-)	83	68	15	
Non-recurring gains (losses)	17,118	14,684	2,434	
Of which, gains (losses) on stocks	15,125	6,605	8,520	
Of which, disposal of non-performing loans (-) ②	263	(7,521)	7,784	
Of which, gains on sale of non-performing loans ③	0	(0)	0	
Of which, gains on reversal of reserve for possible loan losses ④	291	291	-	
Of which, recoveries of written off receivables ⑤	3	(4)	7	
Ordinary profit	37,439	(1,026)	38,465	45,000
Extraordinary gains (losses)	2,505	2,491	14	
Profit before income taxes	39,944	1,465	38,479	
Total income taxes (-)	10,983	(2,196)	13,179	
Profit	28,961	3,661	25,300	
Profit attributable to non-controlling interests	129	2	127	
Profit attributable to owners of parent	28,831	3,659	25,172	31,500
Credit-related expenses (①+②-③-④-⑤) (-)	(31)	(5,410)	5,379	
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)	5.89%	0.70%	5.19%	
OHR (E/(A-B-C-D))	53.89%	(1.74%)	55.63%	

- 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)

	Nine months ended December 31, 2025	Increase (Decrease)	Nine months ended December 31, 2024	Financial results forecast for the year ending March 31, 2026
Ordinary income	163,149	21,712	141,437	
Gross business profit	63,809	(10,754)	74,563	
Net interest income	87,568	(2,397)	89,965	
Of which, interest on loans and discounts	91,594	5,603	85,991	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	22,611	14,581	8,030	
Of which, interest and dividends on securities	28,821	5,356	23,465	
Of which, gains (losses) on cancellation of investment trusts	3,827	2,883	944	
Of which, gains (losses) on cancellation of interest rate swaps	3,159	(7,004)	10,163	
Net fees and commissions	6,407	(226)	6,633	
Net trading income	22	7	15	
Net other business profit	(30,188)	(8,138)	(22,050)	
Of which, gains (losses) on foreign exchange transactions	918	4,477	(3,559)	
Of which, gains (losses) on bonds	(29,240)	(13,070)	(16,170)	
Of which, gains (losses) on financial derivatives	(1,634)	401	(2,035)	
Expenses (excluding non-recurring losses) (-)	37,599	997	36,602	
Net business profit(before provision for general reserve for possible loan losses)	26,209	(11,751)	37,960	
Core net business profit	55,449	1,318	54,131	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)	51,621	(1,565)	53,186	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	48,462	5,439	43,023	
Provision for general reserve for possible loan losses (-) ①	361	2,784	(2,423)	
Net business profit	25,847	(14,537)	40,384	
Of which, costs corresponding to the management of money held in trust (-)	83	68	15	
Non-recurring gains (losses)	17,921	15,346	2,575	
Of which, gains (losses) on stocks	15,153	6,789	8,364	
Of which, disposal of non-performing loans (-) ②	(781)	(8,296)	7,515	
Of which, gains on sale of non-performing loans ③	0	(0)	0	
Of which, gains on reversal of reserve for possible loan losses ④	-	-	-	
Of which, recoveries of written off receivables ⑤	3	(4)	7	
Ordinary profit	43,685	741	42,944	53,900
Extraordinary gains (losses)	(1,317)	(1,127)	(190)	
Profit before income taxes	42,367	(386)	42,753	
Total income taxes (-)	10,330	(2,067)	12,397	
Profit	32,037	1,681	30,356	38,100
Credit-related expenses (①+②-③-④-⑤) (-)	(423)	(5,506)	5,083	

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)

		Nine months ended December 31, 2025	Increase (Decrease)	Nine months ended December 31, 2024	Financial results forecast for the year ending March 31, 2026
Ordinary income		104,788	15,690	89,098	
Gross business profit	A	35,932	(6,343)	42,275	
Net interest income		54,718	(1,390)	56,108	
Of which, interest on loans and discounts		55,631	383	55,248	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		12,957	8,168	4,789	
Of which, interest and dividends on securities		19,741	4,720	15,021	
Of which, gains (losses) on cancellation of investment trusts	B	3,405	2,899	506	
Of which, gains (losses) on cancellation of interest rate swaps	C	3,159	(5,057)	8,216	
Net fees and commissions		4,667	(122)	4,789	
Net trading income		22	7	15	
Net other business profit		(23,475)	(4,838)	(18,637)	
Of which, gains (losses) on foreign exchange transactions		576	4,660	(4,084)	
Of which, gains (losses) on bonds	D	(22,471)	(9,985)	(12,486)	
Of which, gains (losses) on financial derivatives		(1,581)	485	(2,066)	
Expenses (excluding non-recurring losses) (-)	E	18,388	298	18,090	
Net business profit(before provision for general reserve for possible loan losses)		17,543	(6,641)	24,184	
Core net business profit		40,014	3,343	36,671	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)		36,609	445	36,164	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)		33,450	5,502	27,948	
Provision for general reserve for possible loan losses (-)	①	-	899	(899)	
Net business profit		17,543	(7,541)	25,084	
Of which, costs corresponding to the management of money held in trust (-)		80	66	14	
Non-recurring gains (losses)		13,909	9,768	4,141	
Of which, gains (losses) on stocks		12,220	6,314	5,906	
Of which, disposal of non-performing loans (-)	②	83	(2,551)	2,634	
Of which, gains on sale of non-performing loans	③	0	(0)	0	
Of which, gains on reversal of reserve for possible loan losses	④	460	460	-	
Of which, recoveries of written off receivables	⑤	1	0	1	
Ordinary profit		31,372	2,161	29,211	36,000
Extraordinary gains (losses)		(506)	(147)	(359)	
Profit before income taxes		30,866	2,015	28,851	
Total income taxes (-)		7,859	(164)	8,023	
Profit		23,006	2,179	20,827	26,000
Credit-related expenses(①+②-③-④-⑤) (-)		(378)	(2,110)	1,732	
ROE (based on net assets)		6.79%	0.53%	6.26%	
OHR (E/(A-B-C-D))		35.47%	(3.82%)	39.29%	

(4) Momiji Bank

(Unit: Millions of yen)

		Nine months ended December 31, 2025	Increase (Decrease)	Nine months ended December 31, 2024	Financial results forecast for the year ending March 31, 2026
Ordinary income		42,316	6,307	36,009	
Gross business profit	A	17,594	(4,279)	21,873	
Net interest income		23,262	(1,162)	24,424	
Of which, interest on loans and discounts		22,958	3,130	19,828	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		6,173	3,858	2,315	
Of which, interest and dividends on securities		8,498	664	7,834	
Of which, gains (losses) on cancellation of investment trusts	B	422	(15)	437	
Of which, gains (losses) on cancellation of interest rate swaps	C	-	(1,947)	1,947	
Net fees and commissions		1,328	(257)	1,585	
Net other business profit		(6,996)	(2,860)	(4,136)	
Of which, gains (losses) on foreign exchange transactions		7	173	(166)	
Of which, gains (losses) on bonds	D	(6,769)	(3,086)	(3,683)	
Of which, gains (losses) on financial derivatives		(1)	1	(2)	
Expenses (excluding non-recurring losses) (-)	E	13,131	332	12,799	
Net business profit(before provision for general reserve for possible loan losses)		4,462	(4,611)	9,073	
Core net business profit		11,232	(1,525)	12,757	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)		10,809	(1,510)	12,319	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)		10,809	437	10,372	
Provision for general reserve for possible loan losses (-)	①	-	1,026	(1,026)	
Net business profit		4,462	(5,637)	10,099	
Of which, costs corresponding to the management of money held in trust (-)		3	2	1	
Non-recurring gains (losses)		3,632	6,216	(2,584)	
Of which, gains (losses) on stocks		1,879	1,358	521	
Of which, disposal of non-performing loans (-)	②	101	(3,490)	3,591	
Of which, gains on sale of non-performing loans	③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses	④	1,445	1,445	-	
Of which, recoveries of written off receivables	⑤	0	(5)	5	
Ordinary profit		8,091	577	7,514	12,100
Extraordinary gains (losses)		(686)	(649)	(37)	
Profit before income taxes		7,405	(71)	7,476	
Total income taxes (-)		1,442	(1,245)	2,687	
Profit		5,962	1,174	4,788	8,600
Credit-related expenses(①+②-③-④-⑤) (-)		(1,344)	(3,903)	2,559	
ROE (based on net assets)		5.23%	1.04%	4.19%	
OHR (E/(A-B-C-D))		54.84%	(0.39%)	55.23%	

(5) The Kitakyushu Bank

(Unit: Millions of yen)

	Nine months ended December 31, 2025	Increase (Decrease)	Nine months ended December 31, 2024	Financial results forecast for the year ending March 31, 2026
Ordinary income	17,950	1,622	16,328	
Gross business profit A	10,282	(132)	10,414	
Net interest income	9,587	155	9,432	
Of which, interest on loans and discounts	13,004	2,090	10,914	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	3,479	2,554	925	
Of which, interest and dividends on securities	580	(29)	609	
Net fees and commissions	411	153	258	
Net other business profit	283	(440)	723	
Of which, gains (losses) on foreign exchange transactions	334	(357)	691	
Of which, gains (losses) on financial derivatives	(51)	(83)	32	
Expenses (excluding non-recurring losses) (-) B	6,079	368	5,711	
Net business profit(before provision for general reserve for possible loan losses)	4,202	(500)	4,702	
Core net business profit	4,202	(500)	4,702	
Provision for general reserve for possible loan losses (-) ①	749	1,246	(497)	
Net business profit	3,453	(1,747)	5,200	
Non-recurring gains (losses)	767	(251)	1,018	
Of which, gains (losses) on stocks	1,053	(883)	1,936	
Of which, disposal of non-performing loans (-) ②	551	(738)	1,289	
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	1	1	0	
Ordinary profit	4,220	(1,998)	6,218	5,800
Extraordinary gains (losses)	(124)	(331)	207	
Profit before income taxes	4,096	(2,329)	6,425	
Total income taxes (-)	1,028	(657)	1,685	
Profit	3,068	(1,672)	4,740	3,500
Credit-related expenses (①+②-③-④-⑤) (-)	1,298	507	791	
ROE (based on net assets)	3.91%	(2.01%)	5.92%	
OHR (B/A)	59.12%	4.28%	54.84%	

2. Balance of loans

(Unit: One hundred millions of yen, %)

		As of December 31, 2025	Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	As of December 31, 2024	As of September 30, 2025
Three banks total	Total loan balance (all branches)	89,956	2,482	1,820	87,474	88,136
	Total loan balance (domestic branches)	89,851	2,553	1,827	87,298	88,024
	Personal loans	14,830	314	176	14,516	14,654
	Of which, housing loans	13,863	303	177	13,560	13,686
	Of which, other loans	967	11	(0)	956	967
	Balance of loans to SMEs, etc.	55,228	1,792	1,100	53,436	54,128
	Ratio of loans to SMEs, etc.	61.46	0.25	(0.03)	61.21	61.49
	Average balance of total loans (all branches)	87,457	814	739	86,643	86,718
The Yamaguchi Bank	Total loan balance (all branches)	48,539	874	1,098	47,665	47,441
	Total loan balance (domestic branches)	48,434	945	1,105	47,489	47,329
	Personal loans	6,095	4	62	6,091	6,033
	Of which, housing loans	5,593	5	61	5,588	5,532
	Of which, other loans	502	(0)	1	502	501
	Balance of loans to SMEs, etc.	26,463	892	702	25,571	25,761
	Ratio of loans to SMEs, etc.	54.63	0.79	0.21	53.84	54.42
	Average balance of total loans (all branches)	47,127	(159)	411	47,286	46,716
Momiji Bank	Total loan balance (all branches)	26,372	795	335	25,577	26,037
	Total loan balance (domestic branches)	26,372	795	335	25,577	26,037
	Personal loans	5,403	23	2	5,380	5,401
	Of which, housing loans	5,147	12	2	5,135	5,145
	Of which, other loans	255	11	0	244	255
	Balance of loans to SMEs, etc.	16,878	251	216	16,627	16,662
	Ratio of loans to SMEs, etc.	64.00	(1.00)	0.01	65.00	63.99
	Average balance of total loans (all branches)	25,801	432	184	25,369	25,617
The Kitakyushu Bank	Total loan balance (all branches)	15,044	813	386	14,231	14,658
	Total loan balance (domestic branches)	15,044	813	386	14,231	14,658
	Personal loans	3,332	288	114	3,044	3,218
	Of which, housing loans	3,123	288	115	2,835	3,008
	Of which, other loans	208	(0)	(2)	208	210
	Balance of loans to SMEs, etc.	11,887	651	182	11,236	11,705
	Ratio of loans to SMEs, etc.	79.01	0.06	(0.84)	78.95	79.85
	Average balance of total loans (all branches)	14,528	541	145	13,987	14,383

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 December 31, 2025	Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	As of December 31, 2024	As of September 30, 2025
Yamaguchi Financial Group (consolidated)	Bankrupt and quasi-bankrupt loans	224	(12)	5	236	219
	Doubtful loans	1,031	(99)	(23)	1,130	1,054
	Substandard loans	155	26	(8)	129	163
	Loans past due three months or more	1	(2)	(3)	3	4
	Restructured loans	154	28	(5)	126	159
	Subtotal (A)	1,411	(85)	(26)	1,496	1,437
	Non-performing loan ratio (A) / (B)	1.56	(0.15)	(0.07)	1.71	1.63
	Normal assets	88,654	2,690	1,880	85,964	86,774
	Total (B)	90,066	2,606	1,854	87,460	88,212
Three banks total	Bankrupt and quasi-bankrupt loans	218	(14)	4	232	214
	Doubtful loans	1,031	(99)	(23)	1,130	1,054
	Substandard loans	155	26	(8)	129	163
	Loans past due three months or more	1	(2)	(3)	3	4
	Restructured loans	154	28	(5)	126	159
	Subtotal (A)	1,405	(87)	(27)	1,492	1,432
	Non-performing loan ratio (A) / (B)	1.54	(0.14)	(0.07)	1.68	1.61
	Normal assets	89,436	2,465	1,888	86,971	87,548
	Total (B)	90,842	2,379	1,861	88,463	88,981
The Yamaguchi Bank	Bankrupt and quasi-bankrupt loans	61	(8)	(2)	69	63
	Doubtful loans	463	(34)	(12)	497	475
	Substandard loans	41	11	1	30	40
	Loans past due three months or more	1	(0)	(0)	1	1
	Restructured loans	40	12	2	28	38
	Subtotal (A)	566	(31)	(12)	597	578
	Non-performing loan ratio (A) / (B)	1.15	(0.08)	(0.05)	1.23	1.20
	Normal assets	48,419	809	1,152	47,610	47,267
	Total (B)	48,986	779	1,140	48,207	47,846
Momiji Bank	Bankrupt and quasi-bankrupt loans	112	26	7	86	105
	Doubtful loans	405	(81)	(19)	486	424
	Substandard loans	79	22	(2)	57	81
	Loans past due three months or more	0	0	(1)	0	1
	Restructured loans	78	21	(1)	57	79
	Subtotal (A)	596	(35)	(15)	631	611
	Non-performing loan ratio (A) / (B)	2.24	(0.20)	(0.08)	2.44	2.32
	Normal assets	25,986	819	344	25,167	25,642
	Total (B)	26,583	784	329	25,799	26,254
The Kitakyushu Bank	Bankrupt and quasi-bankrupt loans	44	(32)	(1)	76	45
	Doubtful loans	162	17	8	145	154
	Substandard loans	35	(6)	(7)	41	42
	Loans past due three months or more	0	(2)	(1)	2	1
	Restructured loans	35	(4)	(5)	39	40
	Subtotal (A)	242	(21)	(0)	263	242
	Non-performing loan ratio (A) / (B)	1.58	(0.24)	(0.05)	1.82	1.63
	Normal assets	15,030	837	392	14,193	14,638
	Total (B)	15,272	815	392	14,457	14,880

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 December 31, 2025	Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	As of December 31, 2024	As of September 30, 2025
Three banks total	Deposits, including negotiable certificates of deposit (ending balance)	109,690	1,499	259	108,191	109,431
	Deposits	103,160	(297)	285	103,457	102,875
	Negotiable certificates of deposit	6,529	1,795	(26)	4,734	6,555
	Deposits, including negotiable certificates of deposit (average balance)	110,132	4,870	(378)	105,262	110,510
The Yamaguchi Bank	Deposits, including negotiable certificates of deposit (ending balance)	61,666	444	(46)	61,222	61,712
	Deposits	56,303	(1,351)	(70)	57,654	56,373
	Negotiable certificates of deposit	5,363	1,795	24	3,568	5,339
	Deposits, including negotiable certificates of deposit (average balance)	62,627	3,545	(369)	59,082	62,996
Momiji Bank	Deposits, including negotiable certificates of deposit (ending balance)	34,621	1,481	970	33,140	33,651
	Deposits	34,567	1,531	1,020	33,036	33,547
	Negotiable certificates of deposit	53	(50)	(50)	103	103
	Deposits, including negotiable certificates of deposit (average balance)	33,743	687	70	33,056	33,673
The Kitakyushu Bank	Deposits, including negotiable certificates of deposit (ending balance)	13,402	(426)	(666)	13,828	14,068
	Deposits	12,289	(476)	(665)	12,765	12,954
	Negotiable certificates of deposit	1,113	51	-	1,062	1,113
	Deposits, including negotiable certificates of deposit (average balance)	13,761	638	(79)	13,123	13,840

(2) Balance of deposits by business entity

(Unit: One hundred millions of yen)

		As of December 31, 2025	Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	As of December 31, 2024	As of September 30, 2025
Three banks total	Balance of deposits	103,100	(291)	336	103,391	102,764
	Individual deposits	67,121	183	675	66,938	66,446
	Corporate deposits	27,883	(959)	(620)	28,842	28,503
	Others (public and financial institutions')	8,095	485	281	7,610	7,814
The Yamaguchi Bank	Balance of deposits	56,244	(1,345)	(18)	57,589	56,262
	Individual deposits	37,520	98	464	37,422	37,056
	Corporate deposits	13,789	(1,047)	(531)	14,836	14,320
	Others (public and financial institutions')	4,933	(397)	48	5,330	4,885
Momiji Bank	Balance of deposits	34,567	1,531	1,020	33,036	33,547
	Individual deposits	23,652	(97)	160	23,749	23,492
	Corporate deposits	8,877	220	244	8,657	8,633
	Others (public and financial institutions')	2,036	1,407	616	629	1,420
The Kitakyushu Bank	Balance of deposits	12,289	(476)	(665)	12,765	12,954
	Individual deposits	5,947	181	51	5,766	5,896
	Corporate deposits	5,216	(133)	(333)	5,349	5,549
	Others (public and financial institutions')	1,125	(525)	(383)	1,650	1,508

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 December 31, 2025	Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	As of December 31, 2024	As of September 30, 2025
Three banks total	Balance of assets under custody	5,761	517	206	5,244	5,555
	Investment trusts	1,360	345	121	1,015	1,239
	Public bonds	133	59	15	74	118
	Insurance	4,267	113	69	4,154	4,198
The Yamaguchi Bank	Balance of assets under custody	3,117	300	122	2,817	2,995
	Investment trusts	740	188	61	552	679
	Public bonds	60	28	7	32	53
	Insurance	2,316	84	54	2,232	2,262
Momiji Bank	Balance of assets under custody	2,220	154	66	2,066	2,154
	Investment trusts	490	127	48	363	442
	Public bonds	54	23	6	31	48
	Insurance	1,674	4	11	1,670	1,663
The Kitakyushu Bank	Balance of assets under custody	424	64	19	360	405
	Investment trusts	129	30	12	99	117
	Public bonds	18	8	2	10	16
	Insurance	276	26	5	250	271

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 December 31, 2025	Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	As of December 31, 2024	As of September 30, 2025
YM Securities Co., Ltd.	Balance of assets under custody	3,772	425	221	3,347	3,551
	Investment trusts	1,908	198	112	1,710	1,796
	Bonds	261	37	18	224	243
	Stocks	1,370	180	85	1,190	1,285
	Others	231	9	5	222	226

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 December 31, 2025					As of December 31, 2024			As of September 30, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(30,496)	(20,049)	(7,103)	13	30,510	(10,447)	15	10,463	(23,393)	23	23,417
Available-for-sale securities	3,193	32,023	19,711	128,761	125,567	(28,830)	80,177	109,007	(16,518)	106,104	122,622
Stocks	69,709	21,535	12,359	69,876	166	48,174	49,441	1,267	57,350	57,574	223
Bonds	(99,763)	(44,033)	(11,019)	0	99,763	(55,730)	68	55,799	(88,744)	1	88,746
Others	33,247	54,520	18,372	58,884	25,637	(21,273)	30,666	51,940	14,875	48,527	33,652
Of which, foreign bonds	(20,163)	7,516	786	1,220	21,383	(27,679)	393	28,072	(20,949)	1,264	22,214
Total	(27,303)	11,975	12,609	128,774	156,077	(39,278)	80,192	119,470	(39,912)	106,128	146,040

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

December 31, 2025	35,770	December 31, 2024	23,466	September 30, 2025	29,005
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(Unit: Millions of yen)

The Yamaguchi Bank											
	As of December 31, 2025					As of December 31, 2024			As of September 30, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(20,649)	(13,559)	(4,727)	0	20,650	(7,090)	2	7,092	(15,922)	5	15,928
Available-for-sale securities	19,689	26,519	12,262	88,502	68,812	(6,830)	54,178	61,009	7,427	76,378	68,950
Stocks	47,198	13,993	5,546	47,239	41	33,205	33,376	170	41,652	41,690	37
Bonds	(56,735)	(24,394)	(5,821)	-	56,735	(32,341)	1	32,342	(50,914)	-	50,914
Others	29,226	36,921	12,537	41,262	12,035	(7,695)	20,800	28,496	16,689	34,688	17,998
Of which, foreign bonds	(11,005)	4,802	1,397	379	11,384	(15,807)	113	15,920	(12,402)	391	12,794
Total	(959)	12,962	7,536	88,502	89,462	(13,921)	54,181	68,102	(8,495)	76,384	84,879

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

December 31, 2025	16,851	December 31, 2024	12,712	September 30, 2025	15,145
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(Unit: Millions of yen)

Momiji Bank											
	As of December 31, 2025					As of December 31, 2024			As of September 30, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(9,235)	(6,247)	(2,240)	-	9,235	(2,988)	-	2,988	(6,995)	-	6,995
Available-for-sale securities	(30,661)	2,672	2,175	25,951	56,613	(33,333)	14,583	47,917	(32,836)	20,710	53,546
Stocks	8,282	4,581	1,488	8,328	46	3,701	4,717	1,016	6,794	6,868	74
Bonds	(42,964)	(19,508)	(5,147)	0	42,964	(23,456)	0	23,457	(37,817)	1	37,818
Others	4,020	17,598	5,834	17,622	13,601	(13,578)	9,865	23,443	(1,814)	13,839	15,654
Of which, foreign bonds	(9,158)	2,714	(611)	840	9,999	(11,872)	279	12,151	(8,547)	872	9,419
Total	(39,896)	(3,574)	(64)	25,951	65,848	(36,322)	14,583	50,906	(39,832)	20,710	60,542

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

December 31, 2025	18,918	December 31, 2024	10,753	September 30, 2025	13,859
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(Unit: Millions of yen)

The Kitakyushu Bank											
	As of December 31, 2025					As of December 31, 2024			As of September 30, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(612)	(244)	(137)	12	624	(368)	13	381	(475)	18	493
Available-for-sale securities	13,864	2,720	5,206	13,927	63	11,144	11,188	43	8,658	8,704	46
Stocks	13,927	2,850	5,256	13,927	-	11,077	11,120	43	8,671	8,704	33
Bonds	(63)	(130)	(50)	-	63	67	67	-	(13)	-	13
Others	-	-	-	-	-	-	-	-	-	-	-
Total	13,252	2,476	5,070	13,940	688	10,776	11,201	424	8,182	8,723	540

(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)				
	Nine months ended December 31, 2025	Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	Nine months ended December 31, 2024	Six months ended September 30, 2025
(1) Total capital ratio	13.83	0.46	0.26	13.37	13.57
Of which, Tier 1 ratio	12.78	1.07	0.26	11.71	12.52
Of which, common equity Tier 1 (CET1) ratio	12.78	1.07	0.26	11.71	12.52
(2) Total capital (①+②)	6,924	151	223	6,773	6,701
① Tier 1 capital	6,402	469	217	5,933	6,185
Of which, common equity Tier 1 (CET1) capital	6,402	469	218	5,933	6,184
Of which, other Tier 1 capital	0	0	(0)	0	0
② Tier 2 capital	521	(318)	6	839	515
(3) Risk-weighted assets	50,066	(580)	686	50,646	49,380
(4) Total required capital (3) x 8%	4,005	(46)	55	4,051	3,950

(Reference) Leverage ratio on a consolidated basis 5.47% (December 31, 2025)

(Unit: One hundred millions of yen, %)

	The Yamaguchi Bank				
	Nine months ended December 31, 2025	Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	Nine months ended December 31, 2024	Six months ended September 30, 2025
(1) Total capital ratio	15.67	1.20	0.27	14.47	15.40
Of which, Tier 1 ratio	15.66	1.26	0.26	14.40	15.40
Of which, common equity Tier 1 (CET1) ratio	15.66	1.26	0.26	14.40	15.40
(2) Total capital (①+②)	4,466	295	175	4,171	4,291
① Tier 1 capital	4,465	316	174	4,149	4,291
Of which, common equity Tier 1 (CET1) capital	4,465	316	174	4,149	4,291
Of which, other Tier 1 capital	-	-	-	-	-
② Tier 2 capital	0	(22)	0	22	0
(3) Risk-weighted assets	28,499	(312)	634	28,811	27,865
(4) Total required capital (3) x 8%	2,279	(25)	50	2,304	2,229

(Reference) Leverage ratio on a non-consolidated basis 6.75% (December 31, 2025)

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

(Unit: One hundred millions of yen, %)

	Momiji Bank				
	Nine months ended December 31, 2025	Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	Nine months ended December 31, 2024	Six months ended September 30, 2025
(1) Capital adequacy ratio	10.79	0.28	0.09	10.51	10.70
(2) Total capital	1,504	(23)	8	1,527	1,496
(3) Risk-weighted assets	13,935	(585)	(44)	14,520	13,979
(4) Total required capital (3) x 4%	557	(23)	(2)	580	559

(Unit: One hundred millions of yen, %)

	The Kitakyushu Bank				
	Nine months ended December 31, 2025	Increase (Decrease) from December 31, 2024	Increase (Decrease) from September 30, 2025	Nine months ended December 31, 2024	Six months ended September 30, 2025
(1) Capital adequacy ratio	13.19	(1.30)	(0.02)	14.49	13.21
(2) Total capital	867	(20)	15	887	852
(3) Risk-weighted assets	6,575	452	124	6,123	6,451
(4) Total required capital (3) x 4%	263	19	5	244	258

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 December 31, 2025	As of March 31, 2025	As of December 31, 2025	As of March 31, 2025	As of December 31, 2025	As of March 31, 2025
Assets						
Cash and due from banks	962,138	1,275,636	470,168	334,750	97,524	249,936
Call loans	57,011	54,574	—	—	—	—
Cash collateral provided for securities borrowed	—	—	—	—	—	21,910
Monetary claims bought	2,171	2,015	—	—	—	—
Trading account assets	2,893	2,615	—	—	—	—
Trading securities	—	—	628	677	—	—
Money held in trust	40,022	30,391	1,728	1,725	—	—
Securities	1,342,195	1,357,801	706,296	706,087	49,768	47,147
Loans and bills discounted	4,853,959	4,661,318	2,637,259	2,551,636	1,504,433	1,426,164
Foreign exchanges	13,770	17,141	6,028	3,437	15,177	10,969
Other assets	128,134	105,316	76,877	73,699	21,445	12,306
Tangible fixed assets	40,295	34,814	32,304	31,001	18,193	18,391
Intangible fixed assets	3,664	2,937	2,390	1,953	1,052	842
Prepaid pension costs	25,259	24,416	13,134	12,266	1,655	1,619
Deferred tax assets	—	2,538	5,648	11,456	—	—
Customers' liabilities for acceptances and guarantees	18,682	17,442	8,083	7,716	13,572	14,059
Allowance for loan losses	(21,846)	(23,787)	(24,687)	(26,280)	(12,762)	(12,586)
Total assets	7,468,352	7,565,172	3,935,859	3,710,128	1,710,060	1,790,760
Liabilities						
Deposits	5,630,312	5,876,870	3,456,767	3,238,375	1,228,955	1,282,641
Negotiable certificates of deposit	536,300	502,300	5,370	10,370	111,323	106,100
Call money	34,295	44,887	—	1,495	180,445	211,583
Cash collateral received for securities lent	216,223	156,412	78,196	73,943	—	—
Trading account liabilities	2,707	2,416	—	—	—	—
Borrowed money	419,393	426,081	186,022	198,714	54,257	58,511
Foreign exchanges	7,262	5,092	72	7	45	19
Other liabilities	115,592	98,981	39,980	30,085	8,925	8,149
Provision for bonuses	—	38	—	6	—	16
Provision for retirement benefits	—	—	—	—	1,244	1,243
Provision for retirement benefits for directors (and other officers)	329	225	188	101	186	103
Provision for reimbursement of deposits	46	88	—	45	—	3
Provision for point card certificates	49	47	—	—	—	—
Deferred tax liabilities	12,607	—	—	—	2,988	1,370
Deferred tax liabilities for land revaluation	4,994	4,999	4,133	4,137	3,461	3,481
Acceptances and guarantees	18,682	17,442	8,083	7,716	13,572	14,059
Total liabilities	6,998,796	7,135,884	3,778,814	3,564,999	1,605,406	1,687,283
Net assets						
Share capital	10,005	10,005	10,000	10,000	10,000	10,000
Capital surplus	430	380	30,381	37,376	—	—
Retained earnings	424,657	416,346	117,108	110,392	77,539	78,736
Total shareholders' equity	435,093	426,732	157,490	157,768	87,539	88,736
Valuation difference on available-for-sale securities	11,691	(17,533)	(20,959)	(27,333)	9,654	7,235
Deferred gains or losses on hedges	11,986	9,291	12,929	7,105	—	—
Revaluation reserve for land	10,785	10,797	7,584	7,588	7,460	7,504
Total Valuation and translation adjustments	34,462	2,555	(445)	(12,640)	17,115	14,739
Total net assets	469,555	429,287	157,045	145,128	104,654	103,476
Total liabilities and net assets	7,468,352	7,565,172	3,935,859	3,710,128	1,710,060	1,790,760

(2) Quarterly Statements of Income

(Unit: Millions of yen)

	The Yamaguchi Bank		Momiji Bank		The Kitakyushu Bank	
	Nine months ended December 31, 2025	Nine months ended December 31, 2024	Nine months ended December 31, 2025	Nine months ended December 31, 2024	Nine months ended December 31, 2025	Nine months ended December 31, 2024
Ordinary income	104,788	89,098	42,316	36,009	17,950	16,328
Interest income	80,248	73,211	33,598	30,258	14,413	11,790
Of which, interest on loans and discounts	55,631	55,248	22,958	19,828	13,004	10,914
Of which, interest and dividends on securities	19,741	15,021	8,498	7,834	580	609
Fees and commissions	8,430	8,385	4,510	4,655	1,737	1,434
Gain on trading account transactions	22	15	—	—	—	—
Other ordinary income	968	327	7	156	334	723
Other income	15,118	7,159	4,201	939	1,465	2,379
Ordinary expenses	73,415	59,887	34,224	28,495	13,729	10,110
Interest expenses	25,611	17,117	10,338	5,834	4,825	2,358
Of which, interest on deposits	10,234	4,330	6,140	2,308	3,034	769
Fees and commissions payments	3,762	3,596	3,181	3,070	1,326	1,176
Other ordinary expenses	24,443	18,964	7,003	4,292	51	—
General and administrative expenses	18,640	17,630	13,047	12,564	6,191	5,756
Other expenses	958	2,578	653	2,733	1,334	818
Ordinary profit	31,372	29,211	8,091	7,514	4,220	6,218
Extraordinary income	147	111	—	—	—	252
Extraordinary losses	653	471	686	37	124	44
Profit before income taxes	30,866	28,851	7,405	7,476	4,096	6,425
Income taxes - current	7,310	7,609	1,186	1,469	531	1,500
Income taxes - deferred	549	414	256	1,218	496	185
Total income taxes	7,859	8,023	1,442	2,687	1,028	1,685
Profit	23,006	20,827	5,962	4,788	3,068	4,740