

# Translation

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## Consolidated Financial Results for the Year Ended March 31, 2026 (Under Japanese GAAP)

May 8, 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: Yuki Goto General Manager of Corporate Planning Department  
 Scheduled date of annual general meeting of shareholders: June 25, 2026  
 Scheduled date to commence dividend payments: June 12, 2026  
 Scheduled date to file securities report: June 18, 2026  
 Trading accounts: Established  
 Preparation of supplementary material on financial results: Attached  
 Schedule of financial results briefing session: Scheduled (For Institutional Investors and Analysts)

(Amounts less than one million yen are rounded down)

### 1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 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	%
Fiscal year ended March 31, 2026	261,941	22.7	45,026	(14.1)	33,008	(6.6)
Fiscal year ended March 31, 2025	213,435	15.5	52,436	40.6	35,345	40.2

Note: Comprehensive income Fiscal year ended March 31, 2026: ¥ 74,484 million [ - %]  
 Fiscal year ended March 31, 2025: ¥ (12,351) million [ - %]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2026	157.22	157.20	5.1	0.3	17.2
Fiscal year ended March 31, 2025	165.17	165.15	5.6	0.4	24.6

Reference: Equity in gains (losses) of affiliates Fiscal year ended March 31, 2026: ¥ 86 million  
 Fiscal year ended March 31, 2025: ¥ (237) million

#### (2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2026	13,180,464	670,231	5.1	3,242.96
As of March 31, 2025	12,993,479	622,176	4.8	2,933.92

Reference: Equity As of March 31, 2026: ¥ 668,168 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.

#### (3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at the end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Fiscal year ended March 31, 2026	(245,099)	92,860	(46,430)	1,647,908
Fiscal year ended March 31, 2025	615,092	(146,618)	3,597	1,846,576

## 2. Dividends

	Annual dividends per share					Total dividends	Dividend payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	—	30.00	—	30.00	60.00	12,846	36.3	2.0
Fiscal year ended March 31, 2026	—	32.00	—	32.00	64.00	13,432	40.7	2.1
Fiscal year ending March 31, 2027 (Forecast)	—	48.00	—	48.00	96.00		44.0	

## 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)	97.07
Full year	67,500	49.9	45,000	36.3	218.41

## 4. Notes

(1) Significant changes in the scope of consolidation during the fiscal year ended March 31, 2026: Yes

Newly included: No Excluded: 1 company (Company name) HOKEN HIROBA, LTD.

(2) 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

(3) Number of issued shares (common shares)

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

As of March 31, 2026	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 March 31, 2026	28,731,030 shares	As of March 31, 2025	23,782,645 shares
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Average number of shares during the period

Fiscal year ended March 31, 2026	209,957,748 shares	Fiscal year ended March 31, 2025	213,995,909 shares
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Reference: Summary of financial information on a non-consolidated basis

Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Operating results (% indicates year-on-year changes)

	Operating income		Operating profit		Ordinary profit		Net income	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	32,953	22.5	21,665	24.7	21,075	27.5	24,344	46.4
Fiscal year ended March 31, 2025	26,895	97.2	17,368	322.6	16,525	340.1	16,628	346.8

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2026	115.95	115.94
Fiscal year ended March 31, 2025	77.70	77.69

(2) Financial position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2026	433,426	336,675	77.7	1,633.94
As of March 31, 2025	452,208	337,592	74.6	1,599.97

Reference: Equity As of March 31, 2026: ¥ 336,652 million

As of March 31, 2025: ¥ 337,569 million

Note: Capital adequacy ratio = (Net assets – Share acquisition rights) / Total assets × 100

\* This report is out of the scope of the audit by certified public accountants or an audit firm.

\* 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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Financial Results for the Year Ended March 31, 2026 - Supplementary Information -

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

	(Millions of yen)	
	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,860,262	1,663,969
Call loans and bills bought	2,990	15,188
Monetary claims bought	2,015	1,971
Trading account assets	3,293	3,870
Money held in trust	35,308	43,845
Securities	2,128,562	2,046,320
Loans and bills discounted	8,572,118	8,940,977
Foreign exchanges	26,501	55,349
Lease receivables and investments in leases	27,818	29,134
Other assets	218,118	260,643
Tangible fixed assets	80,186	81,335
Buildings, net	20,592	22,124
Land	50,909	50,037
Leased assets, net	129	142
Construction in progress	9	380
Other tangible fixed assets	8,545	8,650
Intangible fixed assets	7,241	10,573
Software	5,801	6,573
Goodwill	258	—
Other intangible fixed assets	1,181	3,999
Retirement benefit asset	42,781	50,966
Deferred tax assets	12,376	1,092
Customers' liabilities for acceptances and guarantees	39,218	38,657
Allowance for loan losses	(65,315)	(63,432)
Total assets	12,993,479	13,180,464

	(Millions of yen)	
	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	10,370,225	10,242,385
Negotiable certificates of deposit	613,170	975,778
Call money and bills sold	206,382	228,055
Cash collateral received for securities lent	208,445	85,097
Trading account liabilities	1,235	1,566
Borrowed money	697,798	690,595
Foreign exchanges	73	163
Bonds payable	67,400	47,400
Other liabilities	151,139	176,156
Provision for bonuses	3,784	3,995
Retirement benefit liability	2,401	2,528
Provision for retirement benefits for directors (and other officers)	271	6
Provision for loss on interest repayment	12	10
Provision for reimbursement of deposits	138	33
Provision for point card certificates	131	127
Provision for management board benefit trust	582	1,181
Provision for employee stock ownership plan trust	93	130
Reserves under special laws	19	19
Deferred tax liabilities	297	8,014
Deferred tax liabilities for land revaluation	8,481	8,328
Acceptances and guarantees	39,218	38,657
Total liabilities	12,371,302	12,510,232
Net assets		
Share capital	50,000	50,000
Capital surplus	33,127	33,137
Retained earnings	564,748	584,826
Treasury shares	(29,187)	(41,185)
Total shareholders' equity	618,688	626,779
Valuation difference on available-for-sale securities	(37,352)	(1,549)
Deferred gains or losses on hedges	16,405	17,956
Revaluation reserve for land	18,301	18,076
Foreign currency translation adjustments	(4)	(2)
Remeasurements of defined benefit plans	2,974	6,908
Total accumulated other comprehensive income	323	41,388
Share acquisition rights	23	23
Non-controlling interests	3,140	2,039
Total net assets	622,176	670,231
Total liabilities and net assets	12,993,479	13,180,464

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

	(Millions of yen)	
	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary income	213,435	261,941
Interest income	149,158	174,395
Interest on loans and discounts	113,400	123,058
Interest and dividends on securities	31,114	38,567
Interest on call loans and bills bought	340	616
Interest on deposits with banks	4,193	9,500
Other interest income	108	2,652
Trust fees	0	0
Fees and commissions	28,738	27,607
Gain on trading account transactions	482	798
Other ordinary income	18,014	21,505
Other income	17,040	37,635
Recoveries of written off receivables	14	4
Other	17,026	37,631
Ordinary expenses	160,999	216,915
Interest expenses	35,131	44,366
Interest on deposits	11,565	26,971
Interest on negotiable certificates of deposit	1,128	4,976
Interest on call money and bills sold	4,246	2,363
Interest expenses on cash collateral received for securities lent	9,538	7,573
Interest on borrowings and rediscounts	371	1,499
Interest expenses on bonds	628	725
Other interest expenses	7,651	257
Fees and commissions payments	10,080	10,547
Other ordinary expenses	46,054	86,319
General and administrative expenses	64,285	68,588
Other expenses	5,446	7,093
Provision of allowance for loan losses	1,298	2,836
Other	4,147	4,256
Ordinary profit	52,436	45,026
Extraordinary income	750	2,851
Gain on disposal of non-current assets	448	160
Gain on sale of shares of subsidiaries	—	2,690
Compensation for forced relocation	302	—
Extraordinary losses	986	1,256
Loss on disposal of non-current assets	374	203
Impairment losses	560	1,052
Loss on sale of shares of affiliates	—	0
Loss on tax purpose reduction entry of non-current assets	52	—
Profit before income taxes	52,200	46,621
Income taxes - current	13,517	13,498
Income taxes - deferred	3,138	(70)
Total income taxes	16,656	13,427
Profit	35,544	33,193
Profit attributable to non-controlling interests	198	185
Profit attributable to owners of parent	35,345	33,008

**Consolidated Statements of Comprehensive Income**

	(Millions of yen)	
	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit	35,544	33,193
Other comprehensive income	(47,895)	41,290
Valuation difference on available-for-sale securities	(42,594)	35,777
Deferred gains or losses on hedges	(1,129)	1,550
Revaluation reserve for land	(243)	—
Remeasurements of defined benefit plans, net of tax	(3,912)	3,933
Share of other comprehensive income of entities accounted for using equity method	(14)	28
Comprehensive income	(12,351)	74,484
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(12,549)	74,298
Comprehensive income attributable to non- controlling interests	198	185

**(3) Consolidated Statements of Changes in Equity**

Fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	33,116	540,429	(19,276)	604,270
Changes during period					
Dividends of surplus			(11,279)		(11,279)
Profit attributable to owners of parent			35,345		35,345
Purchase of treasury shares				(10,002)	(10,002)
Disposal of treasury shares		10		91	102
Changes due to merger of non-consolidated subsidiaries by consolidated subsidiaries			(28)		(28)
Reversal of revaluation reserve for land			281		281
Net changes in items other than shareholders' equity					
Total changes during period	—	10	24,318	(9,910)	14,418
Balance at end of period	50,000	33,127	564,748	(29,187)	618,688

	Valuation difference on available-for-sale securities	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
		Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	5,251	17,535	18,826	—	6,887	48,500	23	2,941	655,736
Changes during period									
Dividends of surplus									(11,279)
Profit attributable to owners of parent									35,345
Purchase of treasury shares									(10,002)
Disposal of treasury shares									102
Changes due to merger of non-consolidated subsidiaries by consolidated subsidiaries									(28)
Reversal of revaluation reserve for land									281
Net changes in items other than shareholders' equity	(42,604)	(1,129)	(524)	(4)	(3,912)	(48,176)	—	198	(47,978)
Total changes during period	(42,604)	(1,129)	(524)	(4)	(3,912)	(48,176)	—	198	(33,559)
Balance at end of period	(37,352)	16,405	18,301	(4)	2,974	323	23	3,140	622,176



Fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	33,127	564,748	(29,187)	618,688
Changes during period					
Dividends of surplus			(13,169)		(13,169)
Profit attributable to owners of parent			33,008		33,008
Purchase of treasury shares				(12,083)	(12,083)
Disposal of treasury shares		9		84	94
Increase in retained earnings due to exclusion of subsidiaries from consolidation			14		14
Reversal of revaluation reserve for land			225		225
Net changes in items other than shareholders' equity					
Total changes during period	—	9	20,078	(11,998)	8,090
Balance at end of period	50,000	33,137	584,826	(41,185)	626,779

	Valuation difference on available-for-sale securities	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
		Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(37,352)	16,405	18,301	(4)	2,974	323	23	3,140	622,176
Changes during period									
Dividends of surplus									(13,169)
Profit attributable to owners of parent									33,008
Purchase of treasury shares									(12,083)
Disposal of treasury shares									94
Increase in retained earnings due to exclusion of subsidiaries from consolidation									14
Reversal of revaluation reserve for land									225
Net changes in items other than shareholders' equity	35,803	1,550	(225)	2	3,933	41,065	—	(1,100)	39,964
Total changes during period	35,803	1,550	(225)	2	3,933	41,065	—	(1,100)	48,055
Balance at end of period	(1,549)	17,956	18,076	(2)	6,908	41,388	23	2,039	670,231

**(4) Consolidated Statements of Cash Flows**

	(Millions of yen)	
	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	52,200	46,621
Depreciation	4,880	4,736
Impairment losses	560	1,052
Amortization of goodwill	49	12
Share of loss (profit) of entities accounted for using equity method	237	(86)
Increase (decrease) in allowance for loan losses	(6,899)	(1,883)
Increase (decrease) in provision for bonuses	449	210
Decrease (increase) in retirement benefit asset	1,987	(8,185)
Increase (decrease) in retirement benefit liability	(99)	126
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(7)	(265)
Increase (decrease) in provision for share awards for directors (and other officers)	39	598
Increase (decrease) in provision for employee stock ownership plan trust	47	37
Increase (decrease) in provision for loss on interest repayment	(1)	(1)
Increase (decrease) in provision for reimbursement of deposits	(97)	(104)
Increase (decrease) in provision for point card certificates	(6)	(4)
Interest income	(149,158)	(174,395)
Interest expenses	35,131	44,366
Loss (gain) related to securities	9,877	33,049
Loss (gain) on sale of shares of subsidiaries	—	(2,690)
Loss (gain) on sale of shares of affiliates	—	0
Loss (gain) on money held in trust	(166)	(434)
Foreign exchange losses (gains)	796	(13,817)
Loss (gain) on disposal of non-current assets	(74)	42
Compensation for forced relocation	(302)	—
Loss on tax purpose reduction entry of non-current assets	52	—
Net decrease (increase) in trading account assets	765	(577)
Net increase (decrease) in trading account liabilities	(495)	331
Net decrease (increase) in loans and bills discounted	17,815	(368,858)
Net increase (decrease) in deposits	312,302	(127,840)
Net increase (decrease) in negotiable certificates of deposit	327,070	362,608
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	81,837	(7,202)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(1,286)	(2,375)
Net decrease (increase) in call loans	(3,065)	(12,153)
Net increase (decrease) in call money	(231,646)	21,672
Net increase (decrease) in cash collateral received for securities lent	14,136	(123,347)
Net decrease (increase) in foreign exchanges - assets	813	(28,847)
Net increase (decrease) in foreign exchanges - liabilities	(43)	90
Net decrease (increase) in lease receivables and investments in leases	(3,770)	(1,316)
Interest received	148,665	167,756
Interest paid	(32,259)	(38,929)
Other, net	47,178	793
Subtotal	627,513	(229,212)
Income taxes paid	(13,745)	(15,933)
Income taxes refund	1,323	47
Net cash provided by (used in) operating activities	615,092	(245,099)

	(Millions of yen)	
	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(618,459)	(620,229)
Proceeds from sale of securities	440,855	664,801
Proceeds from redemption of securities	46,441	65,197
Increase in money held in trust	(17,641)	(16,956)
Decrease in money held in trust	11,800	7,437
Purchase of tangible fixed assets	(2,037)	(5,094)
Proceeds from sale of tangible fixed assets	1,368	416
Purchase of intangible assets	(2,599)	(6,137)
Proceeds from sale of shares of subsidiaries resulting in change in scope of consolidation	—	3,419
Proceeds from sale of shares of associates accounted for using equity method	—	4
Purchase of shares of associates accounted for using equity method	(6,344)	—
Net cash provided by (used in) investing activities	(146,618)	92,860
Cash flows from financing activities		
Redemption of subordinated bonds	—	(20,000)
Issuance of subordinated bonds	24,858	—
Dividends paid	(11,279)	(13,169)
Dividends paid to non-controlling interests	—	(1,200)
Purchase of treasury shares	(10,002)	(12,083)
Proceeds from disposal of treasury shares	20	22
Net cash provided by (used in) financing activities	3,597	(46,430)
Effect of exchange rate change on cash and cash equivalents	(0)	0
Net increase (decrease) in cash and cash equivalents	472,071	(198,668)
Cash and cash equivalents at beginning of period	1,374,505	1,846,576
Increase in cash and cash equivalents resulting from merger	0	—
Cash and cash equivalents at end of period	1,846,576	1,647,908

**(5) Notes to the Consolidated Financial Statements**

(Notes on Going Concern Assumption)

None

(Segment Information)

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

(Per Share Information)

		Fiscal year ended March 31, 2026
Net assets per share	Yen	3,242.96
Basic earnings per share	Yen	157.22
Diluted earnings per share	Yen	157.20

(Notes)

1. Net assets per share is calculated based on the followings:

		As of March 31, 2026
Total net assets	Millions of yen	670,231
Deductions from total net assets:	Millions of yen	2,063
Share acquisition rights	Millions of yen	23
Non-controlling interests	Millions of yen	2,039
Total net assets attributable to common shares	Millions of yen	668,168
Number of common shares at the fiscal year-end used for the calculation of net assets per share	Thousand shares	206,036

2. Earnings per share and diluted earnings per share are calculated based on the followings:

		Fiscal year ended March 31, 2026
Basic earnings per share		
Profit attributable to owners of parent	Millions of yen	33,008
Profit not attributable to common shareholders	Millions of yen	—
Profit attributable to common shareholders of parent	Millions of yen	33,008
Average number of common shares during the period	Thousand shares	209,957
Diluted earnings per share		
Adjustment to profit attributable to owners of parent	Millions of yen	—
Increase in common shares	Thousand shares	25
Share acquisition rights	Thousand shares	25
Description of antidilutive securities which were not included in the calculation of diluted earnings per share		—

3. The Company's shares held by the Board Benefit Trust (BBT) and the Employee Stock Ownership Plan (J-ESOP) are accounted for as treasury shares on the consolidated balance sheets. Accordingly, such shares are not included in the " Number of common shares at the fiscal year-end used for the calculation of net assets per share " (Note 1) and the " Average number of common shares during the period " (Note 2).

The total number of such shares at the end of the fiscal year ended March 31, 2026 is 1,327 thousand shares, and the average number of such shares during the fiscal year ended March 31, 2026 is 1,352 thousand shares.

(Significant subsequent events)

(Acquisition of Treasury shares)

The Company, at the meeting of the Board of Directors held on May 8, 2026, resolved to acquire its own shares pursuant to Article 156 of the Companies Act, as applied pursuant to Article 165, Paragraph 3, for the purpose of enhancing shareholder returns by improving capital efficiency.

- |  |   |
|--|---|
| 1. Type of shares to be acquired         | Common shares   |
| 2. Total number of shares to be acquired | Up to 5,000,000 shares<br>(2.42% of the total number of issued shares (excluding own shares)) |
| 3. Total amount of acquisition cost      | Up to 10,000,000,000 yen  |
| 4. Period of acquisition                 | From May 11, 2026 to October 30, 2026   |
| 5. Method of acquisition                 | Market purchases on the Tokyo Stock Exchange  |

# Financial Results for the Year Ended March 31, 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 Year Ended March 31, 2026

## 1. Statement of Income

(1) Yamaguchi Financial Group (consolidated)

(Unit: Millions of yen)

	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Financial results forecast for the year ending March 31, 2026
Consolidated ordinary income	261,941	48,506	213,435	
Consolidated gross business profit A	83,194	(21,961)	105,155	
Net interest income	130,150	16,095	114,055	
Of which, interest on loans and discounts	123,058	9,658	113,400	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	31,947	19,253	12,694	
Of which, interest and dividends on securities	38,567	7,453	31,114	
Of which, gains (losses) on cancellation of investment trusts B	5,682	4,565	1,117	
Of which, interest on deposits with banks	9,500	5,307	4,193	
Of which, gains (losses) on cancellation of interest rate swaps C	17,896	7,671	10,225	
Net fees and commissions	17,059	(1,598)	18,657	
Net trading income	798	316	482	
Net other business profit	(64,814)	(36,774)	(28,040)	
Of which, gains (losses) on foreign exchange transactions	1,388	5,977	(4,589)	
Of which, gains (losses) on bonds D	(64,767)	(42,947)	(21,820)	
Of which, gains (losses) on financial derivatives	(2,517)	(64)	(2,453)	
Expenses (excluding non-recurring losses) (-) E	67,603	2,634	64,969	
Consolidated net business profit(before provision for general reserve for possible loan losses)	15,591	(24,595)	40,186	
Consolidated core net business profit	80,358	18,352	62,006	
Consolidated core net business profit(excluding gains (losses) on cancellation of investment trusts)	74,676	13,787	60,889	
Consolidated core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	56,779	6,116	50,663	
Provision for general reserve for possible loan losses (-) ①	544	8,345	(7,801)	
Consolidated net business profit	15,046	(32,941)	47,987	
Of which, costs corresponding to the management of money held in trust (-)	121	93	28	
Non-recurring gains (losses)	30,101	25,625	4,476	
Of which, gains (losses) on stocks	31,718	19,776	11,942	
Of which, disposal of non-performing loans (-) ②	2,653	(6,832)	9,485	
Of which, gains on sale of non-performing loans ③	326	323	3	
Of which, gains on reversal of reserve for possible loan losses ④	-	-	-	
Of which, recoveries of written off receivables ⑤	4	(10)	14	
Ordinary profit	45,026	(7,410)	52,436	45,000
Extraordinary gains (losses)	1,594	1,829	(235)	
Profit before income taxes	46,621	(5,579)	52,200	
Total income taxes (-)	13,427	(3,229)	16,656	
Profit	33,193	(2,351)	35,544	
Profit attributable to non-controlling interests	185	(13)	198	
Profit attributable to owners of parent	33,008	(2,337)	35,345	31,500
Credit-related expenses (①+②-③-④-⑤) (-)	2,867	1,202	1,665	
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)	5.12%	(0.43%)	5.55%	
ROE (based on shareholders' equity)	5.30%	(0.48%)	5.78%	
OHR (E/(A-B-C-D))	54.35%	(1.83%)	56.18%	

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)

	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Financial results forecast for the year ending March 31, 2026
Ordinary income	240,402	50,550	189,852	
Gross business profit	74,793	(20,373)	95,166	
Net interest income	131,597	16,266	115,331	
Of which, interest on loans and discounts	123,808	9,760	114,048	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	32,026	19,290	12,736	
Of which, interest and dividends on securities	38,497	7,431	31,066	
Of which, gains (losses) on cancellation of investment trusts	5,682	4,565	1,117	
Of which, interest on deposits with banks	9,493	5,301	4,192	
Of which, gains (losses) on cancellation of interest rate swaps	17,896	7,671	10,225	
Net fees and commissions	8,766	(87)	8,853	
Net trading income	111	91	20	
Net other business profit	(65,681)	(36,643)	(29,038)	
Of which, gains (losses) on foreign exchange transactions	1,388	5,977	(4,589)	
Of which, gains (losses) on bonds	(64,767)	(42,947)	(21,820)	
Of which, gains (losses) on financial derivatives	(2,016)	237	(2,253)	
Domestic gross business profit	67,172	(14,830)	82,002	
Net interest income	108,827	14,745	94,082	
Net fees and commissions	8,480	(64)	8,544	
Net trading income	110	93	17	
Net other business profit	(50,246)	(29,604)	(20,642)	
International gross business profit	7,621	(5,543)	13,164	
Net interest income	22,769	1,520	21,249	
Net fees and commissions	285	(23)	308	
Net trading income	1	(1)	2	
Net other business profit	(15,435)	(7,039)	(8,396)	
Expenses (excluding non-recurring losses) (-)	51,400	2,634	48,766	
Net business profit(before provision for general reserve for possible loan losses)	23,393	(23,007)	46,400	
Core net business profit	88,161	19,941	68,220	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)	82,478	15,375	67,103	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	64,581	7,704	56,877	
Provision for general reserve for possible loan losses (-) ①	505	8,017	(7,512)	
Net business profit	22,887	(31,025)	53,912	
Of which, costs corresponding to the management of money held in trust (-)	121	93	28	
Non-recurring gains (losses)	30,218	25,621	4,597	
Of which, gains (losses) on stocks	31,804	19,959	11,845	
Of which, disposal of non-performing loans (-) ②	2,193	(6,951)	9,144	
Of which, gains on sale of non-performing loans ③	326	323	3	
Of which, gains on reversal of reserve for possible loan losses ④	-	-	-	
Of which, recoveries of written off receivables ⑤	4	(10)	14	
Ordinary profit	52,984	(5,497)	58,481	53,900
Extraordinary gains (losses)	(2,291)	(1,917)	(374)	
Profit before income taxes	50,693	(7,413)	58,106	
Total income taxes (-)	12,538	(3,068)	15,606	
Profit	38,154	(4,345)	42,499	38,100
Credit-related expenses (①+②-③-④-⑤) (-)	2,367	754	1,613	

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)

	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Financial results forecast for the year ending March 31, 2026
Ordinary income	146,194	27,226	118,968	
Gross business profit A	44,856	(10,114)	54,970	
Net interest income	79,251	8,377	70,874	
Of which, interest on loans and discounts	74,839	2,285	72,554	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	18,384	10,727	7,657	
Of which, interest and dividends on securities	26,945	7,192	19,753	
Of which, gains (losses) on cancellation of investment trusts B	5,253	4,712	541	
Of which, interest on deposits with banks	5,598	3,137	2,461	
Of which, gains (losses) on cancellation of interest rate swaps C	9,207	991	8,216	
Net fees and commissions	6,309	(126)	6,435	
Net trading income	111	91	20	
Net other business profit	(40,815)	(18,456)	(22,359)	
Of which, gains (losses) on foreign exchange transactions	784	5,936	(5,152)	
Of which, gains (losses) on bonds D	(39,627)	(24,733)	(14,894)	
Of which, gains (losses) on financial derivatives	(1,972)	340	(2,312)	
Domestic gross business profit	38,390	(7,705)	46,095	
Net interest income	66,708	13,413	53,295	
Net fees and commissions	6,130	(106)	6,236	
Net trading income	110	93	17	
Net other business profit	(34,558)	(21,105)	(13,453)	
International gross business profit	6,466	(2,408)	8,874	
Net interest income	12,543	(5,036)	17,579	
Net fees and commissions	178	(20)	198	
Net trading income	1	(1)	2	
Net other business profit	(6,256)	2,650	(8,906)	
Expenses (excluding non-recurring losses) (-) E	25,143	1,045	24,098	
Net business profit(before provision for general reserve for possible loan losses)	19,713	(11,159)	30,872	
Core net business profit	59,340	13,573	45,767	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)	54,086	8,860	45,226	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	44,879	7,870	37,009	
Provision for general reserve for possible loan losses (-) ①	(1)	(1)	-	
Net business profit	19,714	(11,158)	30,872	
Of which, costs corresponding to the management of money held in trust (-)	117	91	26	
Non-recurring gains (losses)	20,877	12,237	8,640	
Of which, gains (losses) on stocks	21,754	13,560	8,194	
Of which, disposal of non-performing loans (-) ②	884	773	111	
Of which, gains on sale of non-performing loans ③	326	325	1	
Of which, gains on reversal of reserve for possible loan losses ④	-	(19)	19	
Of which, recoveries of written off receivables ⑤	2	0	2	
Ordinary profit	40,474	988	39,486	36,000
Extraordinary gains (losses)	(1,058)	(642)	(416)	
Profit before income taxes	39,416	347	39,069	
Total income taxes (-)	10,194	(171)	10,365	
Profit	29,221	517	28,704	26,000
Credit-related expenses (①+②-③-④-⑤) (-)	553	465	88	
ROE (based on net assets)	6.50%	(0.04%)	6.54%	
ROE (based on shareholders' equity)	6.73%	(0.06%)	6.79%	
OHR (E/(A-B-C-D))	35.90%	(3.53%)	39.43%	



## (4) Momiji Bank

(Unit: Millions of yen)

		Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Financial results forecast for the year ending March 31, 2026
Ordinary income		68,467	19,002	49,465	
Gross business profit	A	16,019	(10,442)	26,461	
Net interest income		39,516	7,472	32,044	
Of which, interest on loans and discounts		31,190	4,466	26,724	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		8,712	5,206	3,506	
Of which, interest and dividends on securities		10,812	234	10,578	
Of which, gains (losses) on cancellation of investment trusts	B	429	(147)	576	
Of which, interest on deposits with banks		2,840	1,565	1,275	
Of which, gains (losses) on cancellation of interest rate swaps	C	8,689	6,680	2,009	
Net fees and commissions		1,844	(218)	2,062	
Net other business profit		(25,341)	(17,696)	(7,645)	
Of which, gains (losses) on foreign exchange transactions		81	424	(343)	
Of which, gains (losses) on bonds	D	(25,140)	(18,215)	(6,925)	
Of which, gains (losses) on financial derivatives		2	2	(0)	
Domestic gross business profit		16,720	(7,386)	24,106	
Net interest income		30,578	1,224	29,354	
Net fees and commissions		1,778	(214)	1,992	
Net other business profit		(15,636)	(8,397)	(7,239)	
International gross business profit		(701)	(3,055)	2,354	
Net interest income		8,937	6,247	2,690	
Net fees and commissions		66	(3)	69	
Net other business profit		(9,705)	(9,299)	(406)	
Expenses (excluding non-recurring losses) (-)	E	17,794	842	16,952	
Net business profit(before provision for general reserve for possible loan losses)		(1,775)	(11,284)	9,509	
Core net business profit		23,365	6,931	16,434	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)		22,936	7,078	15,858	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)		14,246	397	13,849	
Provision for general reserve for possible loan losses (-)	①	-	3,401	(3,401)	
Net business profit		(1,775)	(14,686)	12,911	
Of which, costs corresponding to the management of money held in trust (-)		3	2	1	
Non-recurring gains (losses)		7,768	9,601	(1,833)	
Of which, gains (losses) on stocks		7,368	5,678	1,690	
Of which, disposal of non-performing loans (-)	②	143	(4,293)	4,436	
Of which, gains on sale of non-performing loans	③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses	④	50	50	-	
Of which, recoveries of written off receivables	⑤	0	(11)	11	
Ordinary profit		5,989	(5,087)	11,076	12,100
Extraordinary gains (losses)		(961)	(939)	(22)	
Profit before income taxes		5,027	(6,027)	11,054	
Total income taxes (-)		821	(2,896)	3,717	
Profit		4,206	(3,130)	7,336	8,600
Credit-related expenses (①+②-③-④-⑤) (-)		93	(930)	1,023	
ROE (based on net assets)		2.80%	(2.07%)	4.87%	
ROE (based on shareholders' equity)		2.68%	(1.96%)	4.64%	
OHR (E/(A-B-C-D))		55.53%	0.50%	55.03%	

## (5) The Kitakyushu Bank

(Unit: Millions of yen)

		Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Financial results forecast for the year ending March 31, 2026
Ordinary income		25,790	4,353	21,437	
Gross business profit	A	13,917	183	13,734	
Net interest income		12,830	418	12,412	
Of which, interest on loans and discounts		17,777	3,008	14,769	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		4,929	3,357	1,572	
Of which, interest and dividends on securities		739	5	734	
Of which, interest on deposits with banks		1,053	598	455	
Net fees and commissions		612	257	355	
Net other business profit		475	(492)	967	
Of which, gains (losses) on foreign exchange transactions		522	(385)	907	
Of which, gains (losses) on financial derivatives		(46)	(105)	59	
Domestic gross business profit		12,061	262	11,799	
Net interest income		11,541	109	11,432	
Net fees and commissions		571	256	315	
Net other business profit		(51)	(102)	51	
International gross business profit		1,856	(79)	1,935	
Net interest income		1,289	310	979	
Net fees and commissions		40	1	39	
Net other business profit		527	(389)	916	
Expenses (excluding non-recurring losses) (-)	B	8,462	746	7,716	
Net business profit(before provision for general reserve for possible loan losses)		5,455	(563)	6,018	
Core net business profit		5,455	(563)	6,018	
Provision for general reserve for possible loan losses (-)	①	923	2,004	(1,081)	
Net business profit		4,531	(2,568)	7,099	
Non-recurring gains (losses)		1,989	1,170	819	
Of which, gains (losses) on stocks		2,680	719	1,961	
Of which, disposal of non-performing loans (-)	②	798	(788)	1,586	
Of which, gains on sale of non-performing loans	③	0	(2)	2	
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		6,520	(1,398)	7,918	5,800
Extraordinary gains (losses)		(271)	(334)	63	
Profit before income taxes		6,249	(1,733)	7,982	
Total income taxes (-)		1,523	(0)	1,523	
Profit		4,726	(1,733)	6,459	3,500
Credit-related expenses (①+②-③-④-⑤) (-)		1,720	1,219	501	
ROE (based on net assets)		4.54%	(1.51%)	6.05%	
ROE (based on shareholders' equity)		5.31%	(2.02%)	7.33%	
OHR (B/A)		60.80%	4.62%	56.18%	

## 2. Net business profit

(Unit: Millions of yen)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025
Core net business profit	88,161	19,941	68,220	59,340	13,573	45,767	23,365	6,931	16,434	5,455	(563)	6,018
Per employee (thousand yen)	33,043	7,962	25,081	43,826	10,346	33,480	26,825	8,864	17,961	12,314	(1,426)	13,740
Net business profit (before provision for general reserve for possible loan losses)	23,393	(23,007)	46,400	19,713	(11,159)	30,872	(1,775)	(11,284)	9,509	5,455	(563)	6,018
Per employee (thousand yen)	8,768	(8,290)	17,058	14,559	(8,025)	22,584	(2,038)	(12,430)	10,392	12,314	(1,426)	13,740
Net business profit	22,887	(31,025)	53,912	19,714	(11,158)	30,872	(1,775)	(14,686)	12,911	4,531	(2,568)	7,099
Per employee (thousand yen)	8,578	(11,242)	19,820	14,560	(8,024)	22,584	(2,038)	(16,148)	14,110	10,229	(5,980)	16,209

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. Interest spread (all branches)

(Unit: %)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025
Yield on interest earning assets (A)	1.41	0.19	1.22	1.50	0.13	1.37	1.36	0.32	1.04	1.13	0.15	0.98
(a) Interest earned on loans and discounts	1.40	0.09	1.31	1.57	0.04	1.53	1.20	0.15	1.05	1.21	0.16	1.05
(b) Interest earned on securities	1.79	0.35	1.44	1.97	0.49	1.48	1.44	0.08	1.36	2.03	0.11	1.92
Total cost of funding (B)	0.81	0.10	0.71	0.79	0.06	0.73	0.81	0.15	0.66	0.92	0.20	0.72
(a) Interest paid on deposits, etc.	0.29	0.17	0.12	0.29	0.17	0.12	0.25	0.15	0.10	0.35	0.24	0.11
(b) Interest paid on external liabilities*	0.88	(0.16)	1.04	0.85	(0.28)	1.13	1.05	0.09	0.96	0.69	(0.17)	0.86
Overall interest spread (A) - (B)	0.60	0.09	0.51	0.71	0.07	0.64	0.55	0.17	0.38	0.21	(0.05)	0.26

\*External liabilities = Call money + Borrowed money + Cash collateral received for securities lent

## 4. Interest spread (domestic operations)

(Unit: %)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025
Yield on interest earning assets (A)	1.14	0.28	0.86	1.21	0.34	0.87	1.04	0.19	0.85	1.05	0.20	0.85
(a) Interest earned on loans and discounts	1.10	0.22	0.88	1.11	0.26	0.85	1.07	0.17	0.90	1.12	0.22	0.90
(b) Interest earned on securities	1.68	0.45	1.23	1.89	0.60	1.29	1.27	0.19	1.08	2.03	0.11	1.92
Total cost of funding (B)	0.69	0.20	0.49	0.63	0.19	0.44	0.70	0.18	0.52	0.89	0.27	0.62
(a) Interest paid on deposits, etc.	0.26	0.18	0.08	0.27	0.19	0.08	0.21	0.15	0.06	0.35	0.24	0.11
(b) Interest paid on external liabilities*	0.37	0.24	0.13	0.32	0.22	0.10	0.34	0.23	0.11	0.54	0.28	0.26
Overall interest spread (A) - (B)	0.45	0.08	0.37	0.58	0.15	0.43	0.34	0.01	0.33	0.16	(0.07)	0.23

\*External liabilities = Call money + Borrowed money + Cash collateral received for securities lent

## 5. Gain (loss) on securities

(Unit: Millions of yen)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025
Gains (losses) on bonds	(64,767)	(42,947)	(21,820)	(39,627)	(24,733)	(14,894)	(25,140)	(18,215)	(6,925)	-	-	-
Gains on sale	1,186	513	673	391	(48)	439	794	560	234	-	-	-
Gains on redemption	-	-	-	-	-	-	-	-	-	-	-	-
Losses on sale	52,084	33,622	18,462	32,428	20,136	12,292	19,656	13,487	6,169	-	-	-
Losses on redemption	13,869	9,838	4,031	7,590	4,549	3,041	6,278	5,288	990	-	-	-
Write-offs	-	-	-	-	-	-	-	-	-	-	-	-
Gains (losses) on stocks	31,804	19,959	11,845	21,754	13,560	8,194	7,368	5,678	1,690	2,680	719	1,961
Gains on sale	33,107	20,149	12,958	22,576	13,656	8,920	7,848	5,772	2,076	2,682	721	1,961
Losses on sale	1,300	192	1,108	818	92	726	480	98	382	1	1	-
Write-offs	2	(2)	4	2	2	-	-	(4)	4	-	-	-

## 6. 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)		
	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025
(1) Total capital ratio	13.39	0.54	12.85
Of which, Tier 1 ratio	12.34	0.93	11.41
Of which, common equity Tier 1 (CET1) ratio	12.34	0.93	11.41
(2) Total capital (①+②)	6,702	197	6,505
① Tier 1 capital	6,175	401	5,774
Of which, common equity Tier 1 (CET1) capital	6,175	401	5,774
Of which, other Tier 1 capital	0	0	0
② Tier 2 capital	526	(204)	730
(3) Risk-weighted assets	50,032	(552)	50,584
(4) Total required capital (3) x 8%	4,002	(44)	4,046

(Reference) Leverage ratio on a consolidated basis 5.27% (March 31, 2026)

(Unit: One hundred millions of yen, %)

	The Yamaguchi Bank		
	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025
(1) Total capital ratio	15.23	1.46	13.77
Of which, Tier 1 ratio	15.23	1.46	13.77
Of which, common equity Tier 1 (CET1) ratio	15.23	1.46	13.77
(2) Total capital (①+②)	4,372	392	3,980
① Tier 1 capital	4,372	392	3,980
Of which, common equity Tier 1 (CET1) capital	4,372	392	3,980
Of which, other Tier 1 capital	-	-	-
② Tier 2 capital	0	0	0
(3) Risk-weighted assets	28,704	(198)	28,902
(4) Total required capital (3) x 8%	2,296	(16)	2,312

(Reference) Leverage ratio on a non-consolidated basis 6.61% (March 31, 2026)

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

(Unit: One hundred millions of yen, %)

	Momiji Bank		
	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025
(1) Capital adequacy ratio	10.60	0.11	10.49
(2) Total capital	1,458	(27)	1,485
(3) Risk-weighted assets	13,761	(393)	14,154
(4) Total required capital (3) x 4%	550	(16)	566

(Unit: One hundred millions of yen, %)

	The Kitakyushu Bank		
	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025
(1) Capital adequacy ratio	11.92	(1.53)	13.45
(2) Total capital	860	6	854
(3) Risk-weighted assets	7,211	859	6,352
(4) Total required capital (3) x 4%	288	34	254

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

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

## 7. ROE

(Unit: %)

	Yamaguchi Financial Group(consolidated)			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025
ROE (based on net assets)	5.12	(0.43)	5.55	6.50	(0.04)	6.54	2.80	(2.07)	4.87	4.54	(1.51)	6.05
ROE (based on shareholders' equity)	5.30	(0.48)	5.78	6.73	(0.06)	6.79	2.68	(1.96)	4.64	5.31	(2.02)	7.33

$$\text{ROE (based on net assets)} = \frac{\text{Profit attributable to owners of parent}}{(\text{Beginning equity} + \text{Ending equity}) / 2} \times 100$$

$$\text{ROE (based on shareholders' equity)} = \frac{\text{Profit attributable to owners of parent}}{(\text{Beginning shareholders' equity} + \text{Ending shareholders' equity}) / 2} \times 100$$

\*Equity = Net assets - Share acquisition rights (consolidated) - Non-controlling interests (consolidated)

Note: ROE for The Yamaguchi Bank, Ltd., Momiji Bank, Ltd., and The Kitakyushu Bank, Ltd. is calculated based on profit.

## 8. OHR

(Unit: %)

	Yamaguchi Financial Group(consolidated)			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Increase (Decrease)	Fiscal year ended March 31, 2025
OHR	54.35	(1.83)	56.18	35.90	(3.53)	39.43	55.53	0.50	55.03	60.80	4.62	56.18

$$\text{OHR} = \frac{\text{Expenses}}{\text{Gross business profit} - \text{Gains (losses) on bonds} - \text{Gains (losses) on cancellation of investment trusts} - \text{Gains (losses) on cancellation of interest rate swaps}} \times 100$$

## 9. Number of locations

(Unit: Number of locations)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Head offices, branch offices, and satellite offices in Japan	263	(1)	264	123	(1)	124	103	-	103	37	-	37
Head offices and branch offices	244	-	244	109	-	109	98	-	98	37	-	37
Satellite offices	19	(1)	20	14	(1)	15	5	-	5	-	-	-
Of which, those in Yamaguchi Prefecture	109	(1)	110	106	(1)	107	3	-	3	-	-	-
Head offices and branch offices	95	-	95	92	-	92	3	-	3	-	-	-
Satellite offices	14	(1)	15	14	(1)	15	-	-	-	-	-	-
Of which, those in Hiroshima Prefecture	105	-	105	9	-	9	96	-	96	-	-	-
Head offices and branch offices	100	-	100	9	-	9	91	-	91	-	-	-
Satellite offices	5	-	5	-	-	-	5	-	5	-	-	-
Of which, those in Kitakyushu City	19	-	19	-	-	-	1	-	1	18	-	18
Head offices and branch offices	19	-	19	-	-	-	1	-	1	18	-	18
Satellite offices	-	-	-	-	-	-	-	-	-	-	-	-
Overseas branches	2	-	2	2	-	2	-	-	-	-	-	-
Total	265	(1)	266	125	(1)	126	103	-	103	37	-	37

Note: The representative office in Hong Kong, one of the overseas locations of The Yamaguchi Bank, Ltd., is not included.

## II. Status of loans

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

(Unit: One hundred millions of yen, %)

Yamaguchi Financial Group (consolidated)			
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Bankrupt and quasi-bankrupt loans	208	8	200
Doubtful loans	1,039	(105)	1,144
Substandard loans	182	53	129
Loans past due three months or more	5	4	1
Restructured loans	176	48	128
Subtotal (A)	1,430	(44)	1,474
Non-performing loan ratio (A) / (B)	1.58	(0.12)	1.70
Normal assets	88,795	3,648	85,147
Total (B)	90,225	3,603	86,622

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Bankrupt and quasi-bankrupt loans	202	5	197	64	(0)	64	108	27	81	30	(21)	51
Doubtful loans	1,039	(105)	1,144	470	(39)	509	401	(78)	479	168	12	156
Substandard loans	182	53	129	55	21	34	88	32	56	38	(0)	38
Loans past due three months or more	5	4	1	1	1	0	0	(0)	0	4	4	0
Restructured loans	176	48	128	54	20	34	88	32	56	34	(4)	38
Subtotal (A)	1,424	(47)	1,471	589	(19)	608	597	(20)	617	237	(8)	245
Non-performing loan ratio (A) / (B)	1.56	(0.12)	1.68	1.20	(0.09)	1.29	2.25	(0.14)	2.39	1.54	(0.15)	1.69
Normal assets	89,461	3,641	85,820	48,358	1,893	46,465	25,966	856	25,110	15,137	892	14,245
Total (B)	90,886	3,594	87,292	48,948	1,875	47,073	26,563	836	25,727	15,374	883	14,491

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

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

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

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

(Reference) Risk-monitored loans and non-performing loans disclosed based on the Financial Revitalization Act after partial direct write-offs

(Unit: One hundred millions of yen, %)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Non-performing loan ratio	1.43	(0.11)	1.54	1.13	(0.08)	1.21	1.99	(0.21)	2.20	1.43	0.01	1.42
Total (B')	90,764	3,601	87,163	48,912	1,876	47,036	26,493	817	25,676	15,357	906	14,451

### 2. Status of reserve for possible loan losses

(Unit: One hundred millions of yen, %)

Yamaguchi Financial Group (consolidated)			
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Reserve for possible loan losses	634	(19)	653
General reserve for possible loan losses	145	5	140
Specific reserve for possible loan losses	488	(24)	512

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Reserve for possible loan losses	604	(22)	626	229	(8)	237	256	(6)	262	119	(6)	125
General reserve for possible loan losses	138	5	133	44	(0)	44	46	(4)	50	48	10	38
Specific reserve for possible loan losses	466	(26)	492	184	(9)	193	210	(2)	212	71	(15)	86

### 3. Coverage for risk-monitored loans and non-performing loans disclosed based on the Financial Revitalization Act

(Unit: One hundred millions of yen, %)

	Three banks total		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Total coverage (C) (a) + (b)	1,185	(43)	1,228
Covered by collateral or guarantee, etc. (a)	703	(20)	723
Bankrupt and quasi-bankrupt loans	80	12	68
Doubtful loans	559	(58)	617
Substandard loans	63	26	37
Loans past due three months or more	4	4	0
Restructured loans	58	22	36
Reserve for possible loan losses (b)	481	(23)	504
Bankrupt and quasi-bankrupt loans	121	(7)	128
Doubtful loans	344	(19)	363
Substandard loans	16	4	12
Loans past due three months or more	0	0	0
Restructured loans	15	3	12
Coverage ratio (C) / (A)	83.24	(0.20)	83.44
Bankrupt and quasi-bankrupt loans	100.00	-	100.00
Doubtful loans	86.93	1.25	85.68
Substandard loans	43.50	4.99	38.51
Loans past due three months or more	83.54	3.86	79.68
Restructured loans	42.27	4.14	38.13
Reserve ratio (b) / ((A) - (a))	66.87	(0.58)	67.45
Bankrupt and quasi-bankrupt loans	100.00	-	100.00
Doubtful loans	71.68	2.74	68.94
Substandard loans	13.57	0.02	13.55
Loans past due three months or more	23.29	(7.66)	30.95
Restructured loans	13.48	(0.00)	13.48

	The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Total coverage (C) (a) + (b)	488	(22)	510	508	(21)	529	188	0	188
Covered by collateral or guarantee, etc. (a)	300	(13)	313	289	(22)	311	114	16	98
Bankrupt and quasi-bankrupt loans	28	2	26	38	8	30	14	3	11
Doubtful loans	255	(19)	274	215	(47)	262	88	8	80
Substandard loans	16	4	12	35	17	18	11	5	6
Loans past due three months or more	0	0	0	0	(0)	0	3	3	0
Restructured loans	15	4	11	35	17	18	7	1	6
Reserve for possible loan losses (b)	188	(8)	196	219	1	218	74	(15)	89
Bankrupt and quasi-bankrupt loans	35	(2)	37	69	18	51	16	(23)	39
Doubtful loans	149	(6)	155	140	(21)	161	54	8	46
Substandard loans	4	1	3	8	2	6	3	1	2
Loans past due three months or more	0	0	0	-	(0)	0	0	0	-
Restructured loans	4	1	3	8	2	6	3	1	2
Coverage ratio (C) / (A)	82.93	(0.89)	83.82	85.03	(0.81)	85.84	79.47	2.98	76.49
Bankrupt and quasi-bankrupt loans	100.00	-	100.00	100.00	-	100.00	100.00	-	100.00
Doubtful loans	86.06	1.66	84.40	88.66	0.28	88.38	85.22	3.66	81.56
Substandard loans	36.64	(8.59)	45.23	50.32	6.20	44.12	37.62	13.54	24.08
Loans past due three months or more	61.48	(17.00)	78.48	100.00	19.50	80.50	87.62	(12.38)	100.00
Restructured loans	36.18	(8.55)	44.73	50.13	6.44	43.69	31.64	7.57	24.07
Reserve ratio (b) / ((A) - (a))	65.22	(1.43)	66.65	70.99	(0.45)	71.44	60.43	(0.36)	60.79
Bankrupt and quasi-bankrupt loans	100.00	-	100.00	100.00	-	100.00	100.00	-	100.00
Doubtful loans	69.46	3.24	66.22	75.50	1.19	74.31	68.77	6.78	61.99
Substandard loans	10.44	(4.87)	15.31	16.76	0.02	16.74	11.88	3.41	8.47
Loans past due three months or more	16.10	(11.50)	27.60	0.00	(33.59)	33.59	28.06	28.06	0.00
Restructured loans	10.38	(4.85)	15.23	16.76	0.11	16.65	11.45	2.98	8.47

## 4. Loans receivable by industry

## (1) Loans by industry

(Unit: One hundred millions of yen)

	Three banks total		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Domestic offices (excluding offshore banking account)	90,803	3,651	87,152
Manufacturing	11,710	827	10,883
Agriculture and forestry	81	5	76
Fisheries	44	(4)	48
Mining and quarrying of stones and gravel	128	48	80
Construction	3,170	93	3,077
Electricity, gas, heat supply, and water	5,709	(183)	5,892
Information and communication	402	127	275
Transport and postal services	12,412	1,438	10,974
Wholesale and retail	7,868	51	7,817
Finance and insurance	7,074	307	6,767
Real estate, goods rental and leasing	15,197	141	15,056
Other services	5,772	17	5,755
Municipalities	7,775	208	7,567
Others	13,453	574	12,879

	The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Domestic offices (excluding offshore banking account)	48,864	1,930	46,934	26,563	836	25,727	15,374	883	14,491
Manufacturing	6,755	424	6,331	3,791	395	3,396	1,163	8	1,155
Agriculture and forestry	60	5	55	13	(1)	14	7	0	7
Fisheries	10	(1)	11	3	2	1	29	(6)	35
Mining and quarrying of stones and gravel	47	18	29	8	(0)	8	71	29	42
Construction	1,544	45	1,499	1,043	36	1,007	582	12	570
Electricity, gas, heat supply, and water	4,263	(154)	4,417	900	(16)	916	546	(13)	559
Information and communication	217	134	83	128	(8)	136	56	1	55
Transport and postal services	8,033	782	7,251	2,904	460	2,444	1,474	195	1,279
Wholesale and retail	4,376	163	4,213	1,844	(77)	1,921	1,647	(34)	1,681
Finance and insurance	3,948	355	3,593	2,438	(28)	2,466	687	(20)	707
Real estate, goods rental and leasing	8,020	70	7,950	3,892	(139)	4,031	3,284	210	3,074
Other services	2,066	(30)	2,096	1,982	(11)	1,993	1,724	59	1,665
Municipalities	4,146	(4)	4,150	2,484	154	2,330	1,144	58	1,086
Others	5,372	122	5,250	5,127	70	5,057	2,953	382	2,571

## (2) Risk-monitored loans and non-performing loans disclosed based on the Financial Revitalization Act by industry

(Unit: One hundred millions of yen)

	Three banks total		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Domestic offices (excluding offshore banking account)	1,424	(47)	1,471
Manufacturing	297	(23)	320
Agriculture and forestry	19	1	18
Fisheries	2	2	0
Mining and quarrying of stones and gravel	1	1	0
Construction	94	(6)	100
Electricity, gas, heat supply, and water	9	(3)	12
Information and communication	8	(1)	9
Transport and postal services	58	(5)	63
Wholesale and retail	277	(18)	295
Finance and insurance	5	(0)	5
Real estate, goods rental and leasing	187	25	162
Other services	376	(28)	404
Municipalities	-	-	-
Others	83	5	78

	The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Domestic offices (excluding offshore banking account)	589	(19)	608	597	(20)	617	237	(8)	245
Manufacturing	153	(25)	178	113	15	98	31	(13)	44
Agriculture and forestry	19	2	17	0	(0)	0	0	0	0
Fisheries	-	-	-	-	-	-	2	2	0
Mining and quarrying of stones and gravel	-	(0)	0	1	1	0	0	0	-
Construction	40	(1)	41	37	(5)	42	16	(1)	17
Electricity, gas, heat supply, and water	0	(1)	1	9	(1)	10	0	(0)	0
Information and communication	1	(1)	2	6	(0)	6	0	0	0
Transport and postal services	19	(4)	23	29	(2)	31	10	2	8
Wholesale and retail	112	8	104	109	(12)	121	55	(14)	69
Finance and insurance	0	(0)	0	5	(0)	5	-	-	-
Real estate, goods rental and leasing	41	16	25	119	(5)	124	27	16	11
Other services	173	(14)	187	129	(9)	138	73	(5)	78
Municipalities	-	-	-	-	-	-	-	-	-
Others	26	0	26	36	0	36	19	4	15



## 5. Balance of loans

(Unit: One hundred millions of yen, %)

	Three banks total		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Total loan balance (all branches)	90,070	3,679	86,391
Total loan balance (domestic branches)	89,987	3,735	86,252
Personal loans	15,021	467	14,554
Of which, housing loans	14,055	473	13,582
Of which, other loans	966	(5)	971
Balance of loans to SMEs, etc.	55,434	1,869	53,565
Ratio of loans to SMEs, etc.	61.60	(0.50)	62.10
Average balance of total loans (all branches)	88,048	1,360	86,688

	The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Total loan balance (all branches)	48,547	1,934	46,613	26,369	853	25,516	15,153	892	14,261
Total loan balance (domestic branches)	48,464	1,990	46,474	26,369	853	25,516	15,153	892	14,261
Personal loans	6,136	67	6,069	5,443	56	5,387	3,441	344	3,097
Of which, housing loans	5,631	71	5,560	5,185	50	5,135	3,238	352	2,886
Of which, other loans	504	(5)	509	258	7	251	203	(7)	210
Balance of loans to SMEs, etc.	26,462	884	25,578	16,906	309	16,597	12,065	675	11,390
Ratio of loans to SMEs, etc.	54.60	(0.43)	55.03	64.11	(0.93)	65.04	79.62	(0.24)	79.86
Average balance of total loans (all branches)	47,453	230	47,223	25,942	532	25,410	14,652	598	14,054

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

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

## 6. Loans by country

(1) Balance of loans to specific foreign countries

Not applicable

(2) Balance of loans to Asian countries

(Unit: One hundred millions of yen)

	Three banks total		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
South Korea	3	(1)	4
Of which, risk-monitored loans	-	-	-
China	83	(56)	139
Of which, risk-monitored loans	-	-	-
Thailand	102	(5)	107
Of which, risk-monitored loans	-	-	-
Vietnam	29	(10)	39
Of which, risk-monitored loans	29	(9)	38
Singapore	666	(47)	713
Of which, risk-monitored loans	-	-	-
Total	884	(120)	1,004
Of which, risk-monitored loans	29	(9)	38

	The Yamaguchi Bank			Momiji Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
South Korea	1	(1)	2	1	(0)	1
Of which, risk-monitored loans	-	-	-	-	-	-
China	83	(56)	139	-	-	-
Of which, risk-monitored loans	-	-	-	-	-	-
Thailand	42	(3)	45	59	(3)	62
Of which, risk-monitored loans	-	-	-	-	-	-
Vietnam	29	(10)	39	-	-	-
Of which, risk-monitored loans	29	(9)	38	-	-	-
Singapore	632	(23)	655	34	(23)	57
Of which, risk-monitored loans	-	-	-	-	-	-
Total	790	(92)	882	94	(27)	121
Of which, risk-monitored loans	29	(9)	38	-	-	-

Note: 1. Risk-monitored loans: Risk-monitored loans and non-performing loans based on the Financial Revitalization Act

2. The Kitakyushu Bank: Not applicable

(3) Balance of loans to key Latin American countries

Not applicable

(4) Balance of loans to Russia

Not applicable

## 7. Balance of deposits

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

(Unit: One hundred millions of yen)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Deposits, including negotiable certificates of deposit (ending balance)	112,406	2,240	110,166	64,711	920	63,791	33,280	793	32,487	14,414	527	13,887
Deposits	102,613	(1,365)	103,978	56,821	(1,947)	58,768	33,221	838	32,383	12,570	(256)	12,826
Negotiable certificates of deposit	9,792	3,605	6,187	7,889	2,866	5,023	58	(45)	103	1,844	783	1,061
Deposits, including negotiable certificates of deposit (average balance)	110,201	4,480	105,721	62,613	3,079	59,534	33,767	818	32,949	13,819	582	13,237
Deposits	102,891	1,480	101,411	56,598	199	56,399	33,666	858	32,808	12,626	423	12,203
Negotiable certificates of deposit	7,309	2,999	4,310	6,014	2,880	3,134	101	(39)	140	1,193	159	1,034

### (2) Balance of deposits by business entity

(Unit: One hundred millions of yen)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Balance of deposits	102,593	(1,299)	103,892	56,801	(1,881)	58,682	33,221	838	32,383	12,570	(256)	12,826
Individual deposits	65,647	(166)	65,813	36,547	(34)	36,581	23,284	(187)	23,471	5,815	54	5,761
Corporate deposits	28,262	(1,080)	29,342	13,970	(1,474)	15,444	8,570	30	8,540	5,721	364	5,357
Others (public and financial institutions')	8,684	(52)	8,736	6,284	(372)	6,656	1,367	996	371	1,032	(676)	1,708

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

## 8. Balance of personal assets under custody

(Unit: One hundred millions of yen)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Balance of assets under custody	5,907	678	5,229	3,195	375	2,820	2,263	214	2,049	447	88	359
Investment trusts	1,432	363	1,069	775	185	590	518	138	380	137	40	97
Public bonds	178	95	83	82	46	36	69	35	34	25	14	11
Insurance	4,297	220	4,077	2,337	145	2,192	1,675	41	1,634	284	34	250

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

	YM Securities Co., Ltd.		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Balance of assets under custody	3,806	704	3,102
Investment trusts	1,842	251	1,591
Bonds	275	42	233
Stocks	1,465	395	1,070
Others	223	16	207

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

## 9. Balance of securities

(Unit: One hundred millions of yen)

	Yamaguchi Financial Group (consolidated)			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025	As of March 31, 2026	Increase (Decrease)	As of March 31, 2025
Balance of securities	20,463	(822)	21,285	13,395	(183)	13,578	6,536	(524)	7,060	445	(26)	471
Domestic bonds	13,359	273	13,086	8,171	(209)	8,380	4,966	490	4,476	221	(7)	228
Government bonds	6,461	557	5,904	3,746	23	3,723	2,698	536	2,162	17	(1)	18
Local government bonds	4,489	(1)	4,490	3,523	1	3,522	859	(2)	861	106	0	106
Corporate bonds	2,408	(283)	2,691	902	(232)	1,134	1,408	(44)	1,452	97	(7)	104
Domestic stocks	1,104	104	1,000	688	112	576	157	11	146	210	(19)	229
Foreign bonds	1,278	(678)	1,956	1,269	88	1,181	9	(765)	774	-	-	-
Investment trusts	4,375	(533)	4,908	2,996	(274)	3,270	1,378	(260)	1,638	-	-	-
Others	345	12	333	269	101	168	24	(0)	24	13	(0)	13

## 10. Valuation gains and losses on securities

(Unit: Millions of yen)

Yamaguchi Financial Group(consolidated)							
	As of March 31, 2026				As of March 31, 2025		
	Valuation gains and losses			Valuation gains	Valuation gains and losses		
		Increase (Decrease)				Valuation gains	Valuation losses
Held-to-maturity securities	(35,951)	(16,613)	24	35,975	(19,338)	10	19,348
Available-for-sale securities	(92)	53,830	111,324	111,417	(53,922)	70,985	124,907
Stocks	64,556	16,936	64,713	157	47,620	48,541	921
Bonds	(97,874)	(18,930)	7	97,882	(78,944)	20	78,964
Others	33,225	55,822	46,603	13,377	(22,597)	22,423	45,021
Of which, foreign bonds	(10,382)	11,575	193	10,575	(21,957)	1,164	23,122
<b>Total</b>	<b>(36,043)</b>	<b>37,217</b>	<b>111,349</b>	<b>147,393</b>	<b>(73,260)</b>	<b>70,995</b>	<b>144,255</b>

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

March 31, 2026	25,200	March 31, 2025	22,635
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(Unit: Millions of yen)

The Yamaguchi Bank							
	As of March 31, 2026				As of March 31, 2025		
	Valuation gains and losses			Valuation gains	Valuation gains and losses		
		Increase (Decrease)				Valuation gains	Valuation losses
Held-to-maturity securities	(24,257)	(10,964)	2	24,260	(13,293)	2	13,296
Available-for-sale securities	13,261	37,706	78,247	64,986	(24,445)	47,733	72,179
Stocks	44,960	12,102	45,000	39	32,858	33,051	193
Bonds	(52,946)	(6,187)	-	52,946	(46,759)	10	46,770
Others	21,247	31,791	33,247	11,999	(10,544)	14,670	25,215
Of which, foreign bonds	(10,377)	2,750	193	10,570	(13,127)	319	13,447
<b>Total</b>	<b>(10,995)</b>	<b>26,744</b>	<b>78,250</b>	<b>89,246</b>	<b>(37,739)</b>	<b>47,736</b>	<b>85,475</b>

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

March 31, 2026	12,281	March 31, 2025	12,145
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(Unit: Millions of yen)

Momiji Bank							
	As of March 31, 2026				As of March 31, 2025		
	Valuation gains and losses			Valuation gains	Valuation gains and losses		
		Increase (Decrease)				Valuation gains	Valuation losses
Held-to-maturity securities	(10,985)	(5,426)	-	10,985	(5,559)	-	5,559
Available-for-sale securities	(24,698)	15,265	21,571	46,270	(39,963)	12,652	52,616
Stocks	8,157	3,874	8,207	49	4,283	4,900	616
Bonds	(44,834)	(12,640)	7	44,842	(32,194)	0	32,194
Others	11,978	24,031	13,356	1,377	(12,053)	7,752	19,805
Of which, foreign bonds	(5)	8,824	-	5	(8,829)	845	9,675
<b>Total</b>	<b>(35,684)</b>	<b>9,838</b>	<b>21,571</b>	<b>57,255</b>	<b>(45,522)</b>	<b>12,652</b>	<b>58,175</b>

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

March 31, 2026	12,918	March 31, 2025	10,490
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(Unit: Millions of yen)

The Kitakyushu Bank							
	As of March 31, 2026				As of March 31, 2025		
	Valuation gains and losses			Valuation gains	Valuation gains and losses		
		Increase (Decrease)				Valuation gains	Valuation losses
Held-to-maturity securities	(708)	(224)	21	729	(484)	7	492
Available-for-sale securities	11,073	742	11,167	93	10,331	10,383	52
Stocks	11,167	845	11,167	-	10,322	10,374	52
Bonds	(93)	(101)	-	93	8	8	-
Others	-	-	-	-	-	-	-
<b>Total</b>	<b>10,365</b>	<b>519</b>	<b>11,189</b>	<b>823</b>	<b>9,846</b>	<b>10,390</b>	<b>544</b>

(Reference)Hedge accounting is not applied to bonds.

**(Reference) Financial statements of the banks in the Group****(1) Balance Sheets**

(Unit: Millions of yen)

	The Yamaguchi Bank		Momiji Bank		The Kitakyushu Bank	
	As of March 31, 2026	As of March 31, 2025	As of March 31, 2026	As of March 31, 2025	As of March 31, 2026	As of March 31, 2025
<b>Assets</b>						
Cash and due from banks	1,133,015	1,275,636	257,571	334,750	273,208	249,936
Call loans	61,101	54,574	8,793	—	—	—
Cash collateral provided for securities borrowed	—	—	—	—	—	21,910
Monetary claims bought	1,971	2,015	—	—	—	—
Trading account assets	3,248	2,615	—	—	—	—
Trading securities	—	—	622	677	—	—
Money held in trust	39,263	30,391	1,728	1,725	—	—
Securities	1,339,527	1,357,801	653,677	706,087	44,542	47,147
Loans and bills discounted	4,854,777	4,661,318	2,636,905	2,551,636	1,515,347	1,426,164
Foreign exchanges	14,836	17,141	32,238	3,437	16,210	10,969
Other assets	122,413	105,316	87,009	73,699	21,284	12,306
Tangible fixed assets	41,116	34,814	32,269	31,001	18,205	18,391
Intangible fixed assets	4,213	2,937	2,690	1,953	1,196	842
Prepaid pension costs	25,644	24,416	13,559	12,266	1,667	1,619
Deferred tax assets	—	2,538	5,636	11,456	—	—
Customers' liabilities for acceptances and guarantees	17,479	17,442	7,889	7,716	13,288	14,059
Allowance for loan losses	(22,903)	(23,787)	(25,659)	(26,280)	(11,932)	(12,586)
<b>Total assets</b>	<b>7,635,703</b>	<b>7,565,172</b>	<b>3,714,933</b>	<b>3,710,128</b>	<b>1,893,019</b>	<b>1,790,760</b>
<b>Liabilities</b>						
Deposits	5,682,183	5,876,870	3,322,175	3,238,375	1,257,022	1,282,641
Negotiable certificates of deposit	788,958	502,300	5,870	10,370	184,450	106,100
Call money	23,055	44,887	—	1,495	259,706	211,583
Cash collateral received for securities lent	85,097	156,412	—	73,943	—	—
Trading account liabilities	2,981	2,416	—	—	—	—
Borrowed money	426,993	426,081	187,722	198,714	58,757	58,511
Foreign exchanges	8,053	5,092	14	7	31	19
Other liabilities	118,638	98,981	31,674	30,085	8,124	8,149
Provision for bonuses	48	38	27	6	21	16
Provision for retirement benefits	216	—	—	—	1,252	1,243
Provision for management board benefit trust	407	225	238	101	230	103
Provision for reimbursement of deposits	33	88	—	45	—	3
Provision for point card certificates	44	47	—	—	—	—
Deferred tax liabilities	8,028	—	—	—	2,279	1,370
Deferred tax liabilities for land revaluation	4,867	4,999	4,098	4,137	3,461	3,481
Acceptances and guarantees	17,479	17,442	7,889	7,716	13,288	14,059
<b>Total liabilities</b>	<b>7,167,089</b>	<b>7,135,884</b>	<b>3,559,711</b>	<b>3,564,999</b>	<b>1,788,626</b>	<b>1,687,283</b>
<b>Net assets</b>						
Share capital	10,005	10,005	10,000	10,000	10,000	10,000
Capital surplus	430	380	30,381	37,376	—	—
Retained earnings	431,149	416,346	115,430	110,392	79,089	78,736
<b>Total shareholders' equity</b>	<b>441,585</b>	<b>426,732</b>	<b>155,811</b>	<b>157,768</b>	<b>89,089</b>	<b>88,736</b>
Valuation difference on available-for-sale securities	7,401	(17,533)	(16,926)	(27,333)	7,734	7,235
Deferred gains or losses on hedges	9,118	9,291	8,828	7,105	—	—
Revaluation reserve for land	10,508	10,797	7,507	7,588	7,568	7,504
<b>Total Valuation and translation adjustments</b>	<b>27,028</b>	<b>2,555</b>	<b>(590)</b>	<b>(12,640)</b>	<b>15,302</b>	<b>14,739</b>
<b>Total net assets</b>	<b>468,613</b>	<b>429,287</b>	<b>155,221</b>	<b>145,128</b>	<b>104,392</b>	<b>103,476</b>
<b>Total liabilities and net assets</b>	<b>7,635,703</b>	<b>7,565,172</b>	<b>3,714,933</b>	<b>3,710,128</b>	<b>1,893,019</b>	<b>1,790,760</b>

## (2) Statements of Income

(Unit: Millions of yen)

	The Yamaguchi Bank		Momiji Bank		The Kitakyushu Bank	
	Fiscal year ended March 31, 2026	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Fiscal year ended March 31, 2025
Ordinary income	146,194	118,968	68,467	49,465	25,790	21,437
Interest income	108,678	96,501	52,758	40,148	19,664	15,978
Of which, interest on loans and discounts	74,839	72,554	31,190	26,724	17,777	14,769
Of which, interest and dividends on securities	26,945	19,753	10,812	10,578	739	734
Trust fees	0	0	—	—	—	—
Fees and commissions	11,321	11,237	6,107	6,176	2,418	1,940
Gain on trading account transactions	111	20	—	—	—	—
Other ordinary income	1,175	439	878	234	522	967
Other income	24,907	10,770	8,722	2,906	3,186	2,550
Ordinary expenses	105,719	79,482	62,477	38,389	19,270	13,518
Interest expenses	29,545	25,653	13,246	8,104	6,834	3,566
Of which, interest on deposits	14,212	6,802	8,674	3,496	4,157	1,307
Fees and commissions payments	5,012	4,802	4,262	4,114	1,805	1,585
Other ordinary expenses	41,990	22,798	26,220	7,880	46	—
General and administrative expenses	25,744	23,518	17,721	16,624	8,637	7,795
Other expenses	3,426	2,709	1,026	1,665	1,945	570
Ordinary profit	40,474	39,486	5,989	11,076	6,520	7,918
Extraordinary income	147	111	5	102	—	252
Extraordinary losses	1,205	528	966	125	271	188
Profit before income taxes	39,416	39,069	5,027	11,054	6,249	7,982
Income taxes - current	11,073	8,989	644	1,942	864	1,590
Income taxes - deferred	(879)	1,375	176	1,774	658	(66)
Total income taxes	10,194	10,365	821	3,717	1,523	1,523
Profit	29,221	28,704	4,206	7,336	4,726	6,459