

Translation

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## Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)

November 14, 2025

Company name: Yamaguchi Financial Group, Inc.  
 Stock exchange listing: Tokyo  
 Code number: 8418 URL <https://www.ymfg.co.jp>  
 Representative: Keisuke Mukunashi President and CEO  
 For inquiry: Kentaro Hama General Manager of Accounting Office, Corporate Planning Department  
 Scheduled date to file semi-annual securities report: November 21, 2025  
 Scheduled date to commence dividend payments: December 10, 2025  
 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 six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

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

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	113,577	6.3	26,732	8.4	21,527	33.1
Six months ended September 30, 2024	106,807	19.4	24,667	23.7	16,172	19.2

Note: Comprehensive income  
 Six months ended September 30, 2025: ¥50,560 million [ - %]  
 Six months ended September 30, 2024: ¥(2,244) million [ - %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	102.01	102.00
Six months ended September 30, 2024	74.95	74.95

#### (2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	12,983,498	665,183	5.1
As of March 31, 2025	12,993,479	622,176	4.8

Reference: Equity As of September 30, 2025: ¥ 663,228 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)	149.25

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

4. Notes

(1) Significant changes in the scope of consolidation during the six months ended September 30, 2025: 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 September 30, 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 September 30, 2025	23,689,837 shares	As of March 31, 2025	23,782,645 shares
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Average number of shares during the period

Six months ended September 30, 2025	211,031,609 shares	Six months ended September 30, 2024	215,757,741 shares
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\* 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 Company falls under the category of "Specified Business Corporation" under Article 18-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements for the six months ended September 30, 2025.

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. Interim Consolidated Financial Statements and Notes

## (1) Interim Consolidated Balance Sheets

	(Millions of yen)	
	As of March 31, 2025	As of September 30, 2025
<b>Assets</b>		
Cash and due from banks	1,860,262	1,613,390
Call loans and bills bought	2,990	8,635
Monetary claims bought	2,015	1,911
Trading account assets	3,293	3,156
Money held in trust	35,308	44,957
Securities	2,128,562	2,187,113
Loans and bills discounted	8,572,118	8,736,942
Foreign exchanges	26,501	25,333
Lease receivables and investments in leases	27,818	28,580
Other assets	218,118	223,295
Tangible fixed assets	80,186	80,113
Intangible fixed assets	7,241	8,661
Retirement benefit asset	42,781	44,034
Deferred tax assets	12,376	1,605
Customers' liabilities for acceptances and guarantees	39,218	37,805
Allowance for loan losses	(65,315)	(62,039)
<b>Total assets</b>	<b>12,993,479</b>	<b>12,983,498</b>
<b>Liabilities</b>		
Deposits	10,370,225	10,257,639
Negotiable certificates of deposit	613,170	651,993
Call money and bills sold	206,382	223,554
Cash collateral received for securities lent	208,445	254,768
Trading account liabilities	1,235	1,201
Borrowed money	697,798	674,916
Foreign exchanges	73	185
Bonds payable	67,400	47,400
Other liabilities	151,139	149,892
Provision for bonuses	3,784	3,742
Retirement benefit liability	2,401	2,394
Provision for retirement benefits for directors (and other officers)	271	5
Provision for loss on interest repayment	12	5
Provision for reimbursement of deposits	138	51
Provision for point card certificates	131	132
Provision for management board benefit trust	582	568
Provision for employee stock ownership plan trust	93	116
Reserves under special laws	19	19
Deferred tax liabilities	297	3,441
Deferred tax liabilities for land revaluation	8,481	8,479
Acceptances and guarantees	39,218	37,805
<b>Total liabilities</b>	<b>12,371,302</b>	<b>12,318,314</b>

	(Millions of yen)	
	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	50,000	50,000
Capital surplus	33,127	33,137
Retained earnings	564,748	579,921
Treasury shares	(29,187)	(29,106)
Total shareholders' equity	<u>618,688</u>	<u>633,952</u>
Valuation difference on available-for-sale securities	(37,352)	(12,328)
Deferred gains or losses on hedges	16,405	20,375
Revaluation reserve for land	18,301	18,298
Foreign currency translation adjustments	(4)	(8)
Remeasurements of defined benefit plans	2,974	2,938
Total accumulated other comprehensive income	<u>323</u>	<u>29,276</u>
Share acquisition rights	23	23
Non-controlling interests	3,140	1,931
Total net assets	<u>622,176</u>	<u>665,183</u>
Total liabilities and net assets	<u>12,993,479</u>	<u>12,983,498</u>

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

	(Millions of yen)	
	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	106,807	113,577
Interest income	75,828	81,045
Interest on loans and discounts	56,912	59,617
Interest and dividends on securities	15,228	16,379
Fees and commissions	14,354	13,607
Gain on trading account transactions	145	210
Other ordinary income	9,069	10,572
Other income	7,411	8,141
Ordinary expenses	82,140	86,844
Interest expenses	13,178	27,781
Interest on deposits	3,955	12,649
Fees and commissions payments	5,023	5,203
Loss on trading account transactions	142	—
Other ordinary expenses	26,268	18,967
General and administrative expenses	32,008	33,410
Other expenses	5,518	1,481
Ordinary profit	<u>24,667</u>	<u>26,732</u>
Extraordinary income	557	2,702
Gain on disposal of non-current assets	317	11
Gain on sale of shares of subsidiaries	—	2,690
Compensation for forced relocation	239	—
Extraordinary losses	240	137
Loss on disposal of non-current assets	70	95
Impairment losses	170	41
Loss on sale of shares of affiliates	—	0
Profit before income taxes	<u>24,984</u>	<u>29,297</u>
Income taxes - current	7,704	6,978
Income taxes - deferred	1,012	714
Total income taxes	<u>8,717</u>	<u>7,692</u>
Profit	<u>16,266</u>	<u>21,604</u>
Profit attributable to non-controlling interests	<u>94</u>	<u>76</u>
Profit attributable to owners of parent	<u>16,172</u>	<u>21,527</u>

**Interim Consolidated Statements of Comprehensive Income**

	(Millions of yen)	
	Six months ended September 30, 2024	Six months ended September 30, 2025
Profit	16,266	21,604
Other comprehensive income	(18,511)	28,955
Valuation difference on available-for-sale securities	(6,933)	25,029
Deferred gains or losses on hedges	(11,190)	3,970
Remeasurements of defined benefit plans, net of tax	(350)	(36)
Share of other comprehensive income of entities accounted for using equity method	(36)	(8)
Comprehensive income	<u>(2,244)</u>	<u>50,560</u>
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(2,339)	50,483
Comprehensive income attributable to non- controlling interests	94	76

**(3) Interim Consolidated statements of changes in equity**

Six months ended September 30, 2024

(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			(4,805)		(4,805)
Profit attributable to owners of parent			16,172		16,172
Purchase of treasury shares				(4,521)	(4,521)
Disposal of treasury shares		10		85	96
Reversal of revaluation reserve for land			53		53
Net changes in items other than shareholders' equity					
Total changes during period	–	10	11,419	(4,436)	6,994
Balance at end of period	50,000	33,127	551,849	(23,712)	611,264

	Accumulated other comprehensive income						Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	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									(4,805)
Profit attributable to owners of parent									16,172
Purchase of treasury shares									(4,521)
Disposal of treasury shares									96
Reversal of revaluation reserve for land									53
Net changes in items other than shareholders' equity	(6,964)	(11,190)	(53)	(5)	(350)	(18,565)	–	94	(18,470)
Total changes during period	(6,964)	(11,190)	(53)	(5)	(350)	(18,565)	–	94	(11,476)
Balance at end of period	(1,712)	6,344	18,772	(5)	6,536	29,935	23	3,036	644,260



Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	33,127	564,748	(29,187)	618,688
Changes during period					
Dividends of surplus			(6,372)		(6,372)
Profit attributable to owners of parent			21,527		21,527
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		9		81	91
Increase in retained earnings due to exclusion of subsidiaries from consolidation			14		14
Reversal of revaluation reserve for land			3		3
Net changes in items other than shareholders' equity					
Total changes during period	—	9	15,172	80	15,263
Balance at end of period	50,000	33,137	579,921	(29,106)	633,952

	Accumulated other comprehensive income						Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	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									(6,372)
Profit attributable to owners of parent									21,527
Purchase of treasury shares									(0)
Disposal of treasury shares									91
Increase in retained earnings due to exclusion of subsidiaries from consolidation									14
Reversal of revaluation reserve for land									3
Net changes in items other than shareholders' equity	25,024	3,970	(3)	(3)	(36)	28,952	—	(1,209)	27,743
Total changes during period	25,024	3,970	(3)	(3)	(36)	28,952	—	(1,209)	43,007
Balance at end of period	(12,328)	20,375	18,298	(8)	2,938	29,276	23	1,931	665,183

**(4) Notes to the Interim Consolidated Financial Statements**

(Notes on Going Concern Assumption)

None

# Financial Results for the Six Months Ended September 30, 2025

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

## I. Overview of the Financial Results for the Six Months Ended September 30, 2025

### 1. Statement of Income

(1) Yamaguchi Financial Group (consolidated)

(Unit: Millions of yen)

	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024
Consolidated ordinary income	113,577	6,770	106,807
Consolidated gross business profit A	53,535	(1,255)	54,790
Net interest income	53,317	(9,339)	62,656
Of which, interest on loans and discounts	59,617	2,705	56,912
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	14,771	10,590	4,181
Of which, interest and dividends on securities	16,379	1,151	15,228
Of which, gains (losses) on cancellation of investment trusts B	99	(805)	904
Of which, gains (losses) on cancellation of interest rate swaps C	1,316	(8,726)	10,042
Net fees and commissions	8,403	(927)	9,330
Net trading income	210	208	2
Net other business profit	(8,395)	8,804	(17,199)
Of which, gains (losses) on foreign exchange transactions	209	3,074	(2,865)
Of which, gains (losses) on bonds D	(7,896)	5,470	(13,366)
Of which, gains (losses) on financial derivatives	(1,201)	141	(1,342)
Expenses (excluding non-recurring losses) (-) E	33,322	947	32,375
Consolidated net business profit(before provision for general reserve for possible loan losses)	20,212	(2,202)	22,414
Consolidated core net business profit	28,108	(7,673)	35,781
Consolidated core net business profit(excluding gains (losses) on cancellation of investment trusts)	28,008	(6,868)	34,876
Consolidated core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	26,692	1,858	24,834
Provision for general reserve for possible loan losses (-) ①	-	2,022	(2,022)
Consolidated net business profit	20,212	(4,225)	24,437
Of which, costs corresponding to the management of money held in trust (-)	52	46	6
Non-recurring gains (losses)	6,572	6,336	236
Of which, gains (losses) on stocks	4,936	(356)	5,292
Of which, disposal of non-performing loans (-) ②	185	(5,877)	6,062
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	508	508	-
Of which, recoveries of written off receivables ⑤	3	2	1
Ordinary profit	26,732	2,065	24,667
Extraordinary gains (losses)	2,564	2,248	316
Profit before income taxes	29,297	4,313	24,984
Total income taxes (-)	7,692	(1,025)	8,717
Profit	21,604	5,338	16,266
Profit attributable to non-controlling interests	76	(18)	94
Profit attributable to owners of parent	21,527	5,355	16,172
Credit-related expenses (①+②-③-④-⑤) (-)	(326)	(4,364)	4,038
ROE (based on net assets)	6.69%	1.71%	4.98%
OHR (E/(A-B-C-D))	55.52%	(1.07%)	56.59%

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.

- 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)

	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024
Ordinary income	99,073	4,576	94,497
Gross business profit	49,112	(524)	49,636
Net interest income	54,013	(9,160)	63,173
Of which, interest on loans and discounts	59,955	2,764	57,191
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	14,815	10,630	4,185
Of which, interest and dividends on securities	16,326	1,123	15,203
Of which, gains (losses) on cancellation of investment trusts	99	(805)	904
Of which, gains (losses) on cancellation of interest rate swaps	1,316	(8,726)	10,042
Net fees and commissions	4,037	(328)	4,365
Net trading income	7	2	5
Net other business profit	(8,946)	8,962	(17,908)
Of which, gains (losses) on foreign exchange transactions	209	3,074	(2,865)
Of which, gains (losses) on bonds	(7,896)	5,470	(13,366)
Of which, gains (losses) on financial derivatives	(1,111)	378	(1,489)
Domestic gross business profit	42,750	(190)	42,940
Net interest income	46,343	(4,702)	51,045
Net fees and commissions	3,918	(298)	4,216
Net trading income	6	(2)	8
Net other business profit	(7,518)	4,811	(12,329)
International gross business profit	6,362	(333)	6,695
Net interest income	7,670	(4,458)	12,128
Net fees and commissions	118	(30)	148
Net trading income	0	3	(3)
Net other business profit	(1,427)	4,151	(5,578)
Expenses (excluding non-recurring losses) (-)	25,222	687	24,535
Net business profit(before provision for general reserve for possible loan losses)	23,889	(1,211)	25,100
Core net business profit	31,786	(6,681)	38,467
Core net business profit(excluding gains (losses) on cancellation of investment trusts)	31,686	(5,876)	37,562
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	30,369	2,849	27,520
Provision for general reserve for possible loan losses (-) ①	387	2,428	(2,041)
Net business profit	23,502	(3,640)	27,142
Of which, costs corresponding to the management of money held in trust (-)	52	46	6
Non-recurring gains (losses)	7,020	6,720	300
Of which, gains (losses) on stocks	4,938	(262)	5,200
Of which, disposal of non-performing loans (-) ②	(958)	(6,859)	5,901
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	3	0
Ordinary profit	30,469	3,033	27,436
Extraordinary gains (losses)	(1,215)	(1,313)	98
Profit before income taxes	29,253	1,719	27,534
Total income taxes (-)	7,197	(987)	8,184
Profit	22,055	2,705	19,350
Credit-related expenses (①+②-③-④-⑤) (-)	(573)	(4,432)	3,859

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)

	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024
Ordinary income	62,898	3,946	58,952
Gross business profit A	27,332	(222)	27,554
Net interest income	32,791	(7,039)	39,830
Of which, interest on loans and discounts	36,552	(399)	36,951
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	8,530	6,031	2,499
Of which, interest and dividends on securities	10,647	922	9,725
Of which, gains (losses) on cancellation of investment trusts B	-	(506)	506
Of which, gains (losses) on cancellation of interest rate swaps C	1,316	(6,768)	8,084
Net fees and commissions	2,977	(154)	3,131
Net trading income	7	2	5
Net other business profit	(8,444)	6,968	(15,412)
Of which, gains (losses) on foreign exchange transactions	5	3,306	(3,301)
Of which, gains (losses) on bonds D	(7,396)	3,208	(10,604)
Of which, gains (losses) on financial derivatives	(1,053)	453	(1,506)
Domestic gross business profit	22,935	(351)	23,286
Net interest income	26,827	(2,796)	29,623
Net fees and commissions	2,908	(143)	3,051
Net trading income	6	(2)	8
Net other business profit	(6,807)	2,590	(9,397)
International gross business profit	4,396	129	4,267
Net interest income	5,963	(4,243)	10,206
Net fees and commissions	68	(11)	79
Net trading income	0	3	(3)
Net other business profit	(1,637)	4,378	(6,015)
Expenses (excluding non-recurring losses) (-) E	12,414	380	12,034
Net business profit(before provision for general reserve for possible loan losses)	14,918	(601)	15,519
Core net business profit	22,314	(3,809)	26,123
Core net business profit(excluding gains (losses) on cancellation of investment trusts)	22,314	(3,303)	25,617
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	20,997	3,465	17,532
Provision for general reserve for possible loan losses (-) ①	-	702	(702)
Net business profit	14,918	(1,304)	16,222
Of which, costs corresponding to the management of money held in trust (-)	50	44	6
Non-recurring gains (losses)	5,768	3,575	2,193
Of which, gains (losses) on stocks	4,685	1,174	3,511
Of which, disposal of non-performing loans (-) ②	54	(1,668)	1,722
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	486	486	-
Of which, recoveries of written off receivables ⑤	1	1	0
Ordinary profit	20,635	2,225	18,410
Extraordinary gains (losses)	(593)	(489)	(104)
Profit before income taxes	20,042	1,736	18,306
Total income taxes (-)	5,133	127	5,006
Profit	14,908	1,609	13,299
Credit-related expenses (①+②-③-④-⑤) (-)	(433)	(1,451)	1,018
ROE (based on net assets)	6.69%	0.71%	5.98%
OHR (E/(A-B-C-D))	37.15%	(3.55%)	40.70%

## (4) Momiji Bank

(Unit: Millions of yen)

	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024
Ordinary income	26,244	1,895	24,349
Gross business profit A	15,343	387	14,956
Net interest income	15,060	(1,975)	17,035
Of which, interest on loans and discounts	14,957	1,916	13,041
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	3,991	2,751	1,240
Of which, interest and dividends on securities	5,335	216	5,119
Of which, gains (losses) on cancellation of investment trusts B	99	(298)	397
Of which, gains (losses) on cancellation of interest rate swaps C	-	(1,957)	1,957
Net fees and commissions	902	(182)	1,084
Net other business profit	(619)	2,544	(3,163)
Of which, gains (losses) on foreign exchange transactions	30	246	(216)
Of which, gains (losses) on bonds D	(499)	2,263	(2,762)
Of which, gains (losses) on financial derivatives	(1)	(2)	1
Domestic gross business profit	14,167	457	13,710
Net interest income	13,948	(1,668)	15,616
Net fees and commissions	870	(165)	1,035
Net other business profit	(651)	2,290	(2,941)
International gross business profit	1,175	(70)	1,245
Net interest income	1,112	(307)	1,419
Net fees and commissions	31	(17)	48
Net other business profit	31	253	(222)
Expenses (excluding non-recurring losses) (-) E	8,794	147	8,647
Net business profit(before provision for general reserve for possible loan losses)	6,548	240	6,308
Core net business profit	7,048	(2,023)	9,071
Core net business profit(excluding gains (losses) on cancellation of investment trusts)	6,948	(1,725)	8,673
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	6,948	233	6,715
Provision for general reserve for possible loan losses (-) ①	-	961	(961)
Net business profit	6,548	(721)	7,269
Of which, costs corresponding to the management of money held in trust (-)	1	1	0
Non-recurring gains (losses)	933	4,173	(3,240)
Of which, gains (losses) on stocks	(429)	(583)	154
Of which, disposal of non-performing loans (-) ②	57	(3,620)	3,677
Of which, gains on sale of non-performing loans ③	-	-	-
Of which, gains on reversal of reserve for possible loan losses ④	1,216	1,216	-
Of which, recoveries of written off receivables ⑤	0	0	0
Ordinary profit	7,480	3,452	4,028
Extraordinary gains (losses)	(600)	(593)	(7)
Profit before income taxes	6,880	2,860	4,020
Total income taxes (-)	1,562	(373)	1,935
Profit	5,318	3,233	2,085
Credit-related expenses (①+②-③-④-⑤) (-)	(1,158)	(3,874)	2,716
ROE (based on net assets)	7.07%	4.35%	2.72%
OHR (E/(A-B-C-D))	55.86%	(0.42%)	56.28%

## (5) The Kitakyushu Bank

(Unit: Millions of yen)

	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024
Ordinary income	11,632	438	11,194
Gross business profit A	6,436	(689)	7,125
Net interest income	6,161	(146)	6,307
Of which, interest on loans and discounts	8,446	1,248	7,198
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	2,293	1,848	445
Of which, interest and dividends on securities	343	(15)	358
Net fees and commissions	157	8	149
Net other business profit	117	(551)	668
Of which, gains (losses) on foreign exchange transactions	174	(477)	651
Of which, gains (losses) on financial derivatives	(56)	(72)	16
Domestic gross business profit	5,646	(297)	5,943
Net interest income	5,567	(238)	5,805
Net fees and commissions	139	10	129
Net other business profit	(60)	(69)	9
International gross business profit	789	(392)	1,181
Net interest income	594	92	502
Net fees and commissions	17	(3)	20
Net other business profit	177	(482)	659
Expenses (excluding non-recurring losses) (-) B	4,013	161	3,852
Net business profit(before provision for general reserve for possible loan losses)	2,423	(849)	3,272
Core net business profit	2,423	(849)	3,272
Provision for general reserve for possible loan losses (-) ①	777	1,154	(377)
Net business profit	1,645	(2,004)	3,649
Non-recurring gains (losses)	707	(640)	1,347
Of which, gains (losses) on stocks	682	(853)	1,535
Of which, disposal of non-performing loans (-) ②	242	(259)	501
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	2,353	(2,644)	4,997
Extraordinary gains (losses)	(22)	(232)	210
Profit before income taxes	2,330	(2,877)	5,207
Total income taxes (-)	501	(741)	1,242
Profit	1,828	(2,137)	3,965
Credit-related expenses (①+②-③-④-⑤) (-)	1,018	894	124
ROE (based on net assets)	3.55%	(3.73%)	7.28%
OHR (B/A)	62.35%	8.28%	54.07%

## 2. Net business profit

(Unit: Millions of yen)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024
Core net business profit	31,786	(6,681)	38,467	22,314	(3,809)	26,123	7,048	(2,023)	9,071	2,423	(849)	3,272
Per employee (thousand yen)	11,750	(2,167)	13,917	16,228	(2,593)	18,821	7,964	(1,747)	9,711	5,445	(1,958)	7,403
Net business profit (before provision for general reserve for possible loan losses)	23,889	(1,211)	25,100	14,918	(601)	15,519	6,548	240	6,308	2,423	(849)	3,272
Per employee (thousand yen)	8,831	(250)	9,081	10,849	(332)	11,181	7,399	645	6,754	5,445	(1,958)	7,403
Net business profit	23,502	(3,640)	27,142	14,918	(1,304)	16,222	6,548	(721)	7,269	1,645	(2,004)	3,649
Per employee (thousand yen)	8,688	(1,131)	9,819	10,849	(838)	11,687	7,399	(384)	7,783	3,697	(4,560)	8,257

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		
	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024
Yield on interest earning assets (A)	1.27	0.03	1.24	1.39	0.00	1.39	1.11	0.04	1.07	1.08	0.12	0.96
(a) Interest earned on loans and discounts	1.37	0.06	1.31	1.56	0.01	1.55	1.16	0.14	1.02	1.17	0.15	1.02
(b) Interest earned on securities	1.49	0.06	1.43	1.53	0.07	1.46	1.40	0.05	1.35	1.85	0.00	1.85
Total cost of funding (B)	0.85	0.22	0.63	0.86	0.24	0.62	0.81	0.17	0.64	0.87	0.18	0.69
(a) Interest paid on deposits, etc.	0.26	0.18	0.08	0.27	0.19	0.08	0.23	0.16	0.07	0.33	0.27	0.06
(b) Interest paid on external liabilities*	0.90	(0.21)	1.11	0.92	(0.29)	1.21	1.01	0.01	1.00	0.68	(0.23)	0.91
Overall interest spread (A) - (B)	0.42	(0.19)	0.61	0.53	(0.24)	0.77	0.30	(0.13)	0.43	0.21	(0.06)	0.27

\*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		
	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024
Yield on interest earning assets (A)	0.98	0.08	0.90	0.99	0.06	0.93	0.96	0.10	0.86	0.99	0.17	0.82
(a) Interest earned on loans and discounts	1.06	0.22	0.84	1.07	0.26	0.81	1.04	0.18	0.86	1.07	0.20	0.87
(b) Interest earned on securities	1.33	0.12	1.21	1.40	0.13	1.27	1.15	0.10	1.05	1.85	0.00	1.85
Total cost of funding (B)	0.66	0.21	0.45	0.59	0.19	0.40	0.69	0.20	0.49	0.83	0.25	0.58
(a) Interest paid on deposits, etc.	0.23	0.19	0.04	0.24	0.20	0.04	0.19	0.17	0.02	0.32	0.26	0.06
(b) Interest paid on external liabilities*	0.31	0.22	0.09	0.24	0.15	0.09	0.30	0.25	0.05	0.49	0.34	0.15
Overall interest spread (A) - (B)	0.32	(0.13)	0.45	0.40	(0.13)	0.53	0.27	(0.10)	0.37	0.16	(0.08)	0.24

\*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		
	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024
Gains (losses) on bonds	(7,896)	5,470	(13,366)	(7,396)	3,208	(10,604)	(499)	2,263	(2,762)	-	-	-
Gains on sale	329	(74)	403	329	64	265	-	(138)	138	-	-	-
Gains on redemption	-	-	-	-	-	-	-	-	-	-	-	-
Losses on sale	5,423	(6,587)	12,010	5,423	(3,817)	9,240	-	(2,769)	2,769	-	-	-
Losses on redemption	2,802	1,043	1,759	2,302	674	1,628	499	369	130	-	-	-
Write-offs	-	-	-	-	-	-	-	-	-	-	-	-
Gains (losses) on stocks	4,938	(262)	5,200	4,685	1,174	3,511	(429)	(583)	154	682	(853)	1,535
Gains on sale	5,682	188	5,494	4,955	1,168	3,787	42	(130)	172	684	(851)	1,535
Losses on sale	742	453	289	268	(7)	275	472	459	13	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)				
	Six months ended September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	Six months ended September 30, 2024	Fiscal year ended March 31, 2025
(1) Total capital ratio	13.57	0.02	0.72	13.55	12.85
Of which, Tier 1 ratio	12.52	0.65	1.11	11.87	11.41
Of which, common equity Tier 1 (CET1) ratio	12.52	0.65	1.11	11.87	11.41
(2) Total capital (①+②)	6,701	(93)	196	6,794	6,505
① Tier 1 capital	6,185	233	411	5,952	5,774
Of which, common equity Tier 1 (CET1) capital	6,184	232	410	5,952	5,774
Of which, other Tier 1 capital	0	0	(0)	0	0
② Tier 2 capital	515	(327)	(215)	842	730
(3) Risk-weighted assets	49,380	(760)	(1,204)	50,140	50,584
(4) Total required capital (3) x 8%	3,950	(61)	(96)	4,011	4,046

(Reference) Leverage ratio on a consolidated basis 5.34% (September 30, 2025)

(Unit: One hundred millions of yen, %)

	The Yamaguchi Bank				
	Six months ended September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	Six months ended September 30, 2024	Fiscal year ended March 31, 2025
(1) Total capital ratio	15.40	0.89	1.63	14.51	13.77
Of which, Tier 1 ratio	15.40	0.98	1.63	14.42	13.77
Of which, common equity Tier 1 (CET1) ratio	15.40	0.98	1.63	14.42	13.77
(2) Total capital (①+②)	4,291	162	311	4,129	3,980
① Tier 1 capital	4,291	188	311	4,103	3,980
Of which, common equity Tier 1 (CET1) capital	4,291	188	311	4,103	3,980
Of which, other Tier 1 capital	-	-	-	-	-
② Tier 2 capital	0	(25)	0	25	0
(3) Risk-weighted assets	27,865	(591)	(1,037)	28,456	28,902
(4) Total required capital (3) x 8%	2,229	(47)	(83)	2,276	2,312

(Reference) Leverage ratio on a non-consolidated basis 6.56% (September 30, 2025)

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

(Unit: One hundred millions of yen, %)

	Momiji Bank				
	Six months ended September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	Six months ended September 30, 2024	Fiscal year ended March 31, 2025
(1) Capital adequacy ratio	10.70	0.30	0.21	10.40	10.49
(2) Total capital	1,496	(4)	11	1,500	1,485
(3) Risk-weighted assets	13,979	(444)	(175)	14,423	14,154
(4) Total required capital (3) x 4%	559	(17)	(7)	576	566

(Unit: One hundred millions of yen, %)

	The Kitakyushu Bank				
	Six months ended September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	Six months ended September 30, 2024	Fiscal year ended March 31, 2025
(1) Capital adequacy ratio	13.21	(0.99)	(0.24)	14.20	13.45
(2) Total capital	852	(26)	(2)	878	854
(3) Risk-weighted assets	6,451	268	99	6,183	6,352
(4) Total required capital (3) x 4%	258	11	4	247	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		
	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024
ROE (based on net assets)	6.69	1.71	4.98	6.69	0.71	5.98	7.07	4.35	2.72	3.55	(3.73)	7.28

Profit attributable to owners of parent / 183 x 365

$$\text{ROE (based on net assets)} = \frac{\text{Profit attributable to owners of parent} / 183 \times 365}{(\text{Beginning equity} + \text{Ending equity}) / 2} \times 100$$

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

Note: ROE (based on net assets) 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		
	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase (Decrease)	Six months ended September 30, 2024
OHR	55.52	(1.07)	56.59	37.15	(3.55)	40.70	55.86	(0.42)	56.28	62.35	8.28	54.07

Expenses

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

## 9. Number of locations

(Unit: Number of locations)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of September 30, 2025	Increase (Decrease)	As of March 31, 2025	As of September 30, 2025	Increase (Decrease)	As of March 31, 2025	As of September 30, 2025	Increase (Decrease)	As of March 31, 2025	As of September 30, 2025	Increase (Decrease)	As of March 31, 2025
Head offices, branch offices, and satellite offices in Japan	264	-	264	124	-	124	103	-	103	37	-	37
Head offices and branch offices	244	-	244	109	-	109	98	-	98	37	-	37
Satellite offices	20	-	20	15	-	15	5	-	5	-	-	-
Of which, those in Yamaguchi Prefecture	110	-	110	107	-	107	3	-	3	-	-	-
Head offices and branch offices	95	-	95	92	-	92	3	-	3	-	-	-
Satellite offices	15	-	15	15	-	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	266	-	266	126	-	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. Balance of loans

(Unit: One hundred millions of yen, %)

		As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
<b>Three banks total</b>	Total loan balance (all branches)	88,136	2,176	1,745	85,960	86,391
	Total loan balance (domestic branches)	88,024	2,228	1,772	85,796	86,252
	Personal loans	14,654	204	100	14,450	14,554
	Of which, housing loans	13,686	184	104	13,502	13,582
	Of which, other loans	967	20	(4)	947	971
	Balance of loans to SMEs, etc.	54,128	1,431	563	52,697	53,565
	Ratio of loans to SMEs, etc.	61.49	0.07	(0.61)	61.42	62.10
	Average balance of total loans (all branches)	86,718	189	30	86,529	86,688
<b>The Yamaguchi Bank</b>	Total loan balance (all branches)	47,441	750	828	46,691	46,613
	Total loan balance (domestic branches)	47,329	803	855	46,526	46,474
	Personal loans	6,033	(47)	(36)	6,080	6,069
	Of which, housing loans	5,532	(51)	(28)	5,583	5,560
	Of which, other loans	501	5	(8)	496	509
	Balance of loans to SMEs, etc.	25,761	704	183	25,057	25,578
	Ratio of loans to SMEs, etc.	54.42	0.57	(0.61)	53.85	55.03
	Average balance of total loans (all branches)	46,716	(540)	(507)	47,256	47,223
<b>Momiji Bank</b>	Total loan balance (all branches)	26,037	773	521	25,264	25,516
	Total loan balance (domestic branches)	26,037	773	521	25,264	25,516
	Personal loans	5,401	31	14	5,370	5,387
	Of which, housing loans	5,145	17	10	5,128	5,135
	Of which, other loans	255	14	4	241	251
	Balance of loans to SMEs, etc.	16,662	132	65	16,530	16,597
	Ratio of loans to SMEs, etc.	63.99	(1.44)	(1.05)	65.43	65.04
	Average balance of total loans (all branches)	25,617	298	207	25,319	25,410
<b>The Kitakyushu Bank</b>	Total loan balance (all branches)	14,658	654	397	14,004	14,261
	Total loan balance (domestic branches)	14,658	654	397	14,004	14,261
	Personal loans	3,218	218	121	3,000	3,097
	Of which, housing loans	3,008	218	122	2,790	2,886
	Of which, other loans	210	1	(0)	209	210
	Balance of loans to SMEs, etc.	11,705	597	315	11,108	11,390
	Ratio of loans to SMEs, etc.	79.85	0.53	(0.01)	79.32	79.86
	Average balance of total loans (all branches)	14,383	430	329	13,953	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.

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

(Unit: One hundred millions of yen, %)

	As of September 30, 2025	Increase (Decrease) from September 30, 2024		As of September 30, 2024	As of March 31, 2025	
		Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025			
Yamaguchi Financial Group (consolidated)	Bankrupt and quasi-bankrupt loans	219	2	19	217	200
	Doubtful loans	1,054	(85)	(90)	1,139	1,144
	Substandard loans	163	15	34	148	129
	Loans past due three months or more	4	(1)	3	5	1
	Restructured loans	159	17	31	142	128
	Subtotal (A)	1,437	(68)	(37)	1,505	1,474
	Non-performing loan ratio (A) / (B)	1.63	(0.12)	(0.07)	1.75	1.70
	Normal assets	86,774	2,395	1,627	84,379	85,147
	Total (B)	88,212	2,328	1,590	85,884	86,622
	Three banks total	Bankrupt and quasi-bankrupt loans	214	1	17	213
	Doubtful loans	1,054	(85)	(90)	1,139	1,144
	Substandard loans	163	15	34	148	129
	Loans past due three months or more	4	(1)	3	5	1
	Restructured loans	159	17	31	142	128
	Subtotal (A)	1,432	(68)	(39)	1,500	1,471
	Non-performing loan ratio (A) / (B)	1.61	(0.11)	(0.07)	1.72	1.68
	Normal assets	87,548	2,181	1,728	85,367	85,820
	Total (B)	88,981	2,113	1,689	86,868	87,292
	(Reference) Non-performing loan ratio after partial direct write-offs	1.46	(0.09)	(0.08)	1.55	1.54
	(Reference) Total after partial direct write-offs (B')	88,845	2,127	1,682	86,718	87,163
The Yamaguchi Bank	Bankrupt and quasi-bankrupt loans	63	(4)	(1)	67	64
	Doubtful loans	475	(24)	(34)	499	509
	Substandard loans	40	3	6	37	34
	Loans past due three months or more	1	0	1	1	0
	Restructured loans	38	3	4	35	34
	Subtotal (A)	578	(26)	(30)	604	608
	Non-performing loan ratio (A) / (B)	1.20	(0.08)	(0.09)	1.28	1.29
	Normal assets	47,267	688	802	46,579	46,465
	Total (B)	47,846	662	773	47,184	47,073
		(Reference) Non-performing loan ratio after partial direct write-offs	1.13	(0.06)	(0.08)	1.19
	(Reference) Total after partial direct write-offs (B')	47,808	666	772	47,142	47,036
Momiji Bank	Bankrupt and quasi-bankrupt loans	105	22	24	83	81
	Doubtful loans	424	(69)	(55)	493	479
	Substandard loans	81	29	25	52	56
	Loans past due three months or more	1	1	1	0	0
	Restructured loans	79	28	23	51	56
	Subtotal (A)	611	(17)	(6)	628	617
	Non-performing loan ratio (A) / (B)	2.32	(0.14)	(0.07)	2.46	2.39
	Normal assets	25,642	800	532	24,842	25,110
	Total (B)	26,254	783	527	25,471	25,727
		(Reference) Non-performing loan ratio after partial direct write-offs	2.07	(0.17)	(0.13)	2.24
	(Reference) Total after partial direct write-offs (B')	26,186	773	510	25,413	25,676
The Kitakyushu Bank	Bankrupt and quasi-bankrupt loans	45	(17)	(6)	62	51
	Doubtful loans	154	8	(2)	146	156
	Substandard loans	42	(16)	4	58	38
	Loans past due three months or more	1	(2)	1	3	0
	Restructured loans	40	(15)	2	55	38
	Subtotal (A)	242	(25)	(3)	267	245
	Non-performing loan ratio (A) / (B)	1.63	(0.25)	(0.06)	1.88	1.69
	Normal assets	14,638	693	393	13,945	14,245
	Total (B)	14,880	667	389	14,213	14,491
		(Reference) Non-performing loan ratio after partial direct write-offs	1.42	(0.11)	0.00	1.53
	(Reference) Total after partial direct write-offs (B')	14,850	687	399	14,163	14,451

- 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.

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

(Unit: One hundred millions of yen, %)

		As of	Increase	Increase	As of	As of
		September	(Decrease)	(Decrease)	September	March
		30, 2025	from September	from March	30, 2024	31, 2025
			30, 2024	31, 2025		
Three banks total	Total coverage (C) (a) + (b)	1,192	(74)	(36)	1,266	1,228
	Covered by collateral or guarantee, etc. (a)	722	(8)	(1)	730	723
	Bankrupt and quasi-bankrupt loans	79	16	11	63	68
	Doubtful loans	580	(47)	(37)	627	617
	Substandard loans	62	23	25	39	37
	Loans past due three months or more	4	1	4	3	0
	Restructured loans	58	23	22	35	36
	Reserve for possible loan losses (b)	470	(65)	(34)	535	504
	Bankrupt and quasi-bankrupt loans	135	(14)	7	149	128
	Doubtful loans	318	(53)	(45)	371	363
	Substandard loans	15	1	3	14	12
	Loans past due three months or more	0	(0)	0	0	0
	Restructured loans	15	2	3	13	12
	Coverage ratio (C) / (A)	83.24	(1.10)	(0.20)	84.34	83.44
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00
	Doubtful loans	85.32	(2.35)	(0.36)	87.67	85.68
	Substandard loans	47.91	11.67	9.40	36.24	38.51
	Loans past due three months or more	86.82	8.33	7.14	78.49	79.68
	Restructured loans	46.72	12.07	8.59	34.65	38.13
	Reserve ratio (b) / ((A) - (a))	66.19	(3.30)	(1.26)	69.49	67.45
Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00	
Doubtful loans	67.33	(5.22)	(1.61)	72.55	68.94	
Substandard loans	15.69	2.50	2.14	13.19	13.55	
Loans past due three months or more	15.33	(9.88)	(15.62)	25.21	30.95	
Restructured loans	15.69	2.67	2.21	13.02	13.48	
The Yamaguchi Bank	Total coverage (C) (a) + (b)	483	(35)	(27)	518	510
	Covered by collateral or guarantee, etc. (a)	305	(10)	(8)	315	313
	Bankrupt and quasi-bankrupt loans	26	1	(0)	25	26
	Doubtful loans	262	(18)	(12)	280	274
	Substandard loans	17	8	5	9	12
	Loans past due three months or more	1	1	1	0	0
	Restructured loans	15	7	4	8	11
	Reserve for possible loan losses (b)	177	(25)	(19)	202	196
	Bankrupt and quasi-bankrupt loans	37	(5)	(0)	42	37
	Doubtful loans	136	(21)	(19)	157	155
	Substandard loans	3	0	0	3	3
	Loans past due three months or more	-	(0)	(0)	0	0
	Restructured loans	3	0	0	3	3
	Coverage ratio (C) / (A)	83.58	(2.24)	(0.24)	85.82	83.82
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00
	Doubtful loans	84.01	(3.59)	(0.39)	87.60	84.40
	Substandard loans	52.52	16.12	7.29	36.40	45.23
	Loans past due three months or more	100.00	36.41	21.52	63.59	78.48
	Restructured loans	50.29	15.24	5.56	35.05	44.73
	Reserve ratio (b) / ((A) - (a))	65.19	(5.12)	(1.46)	70.31	66.65
Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00	
Doubtful loans	64.31	(7.43)	(1.91)	71.74	66.22	
Substandard loans	16.47	3.05	1.16	13.42	15.31	
Loans past due three months or more	0.00	(19.19)	(27.60)	19.19	27.60	
Restructured loans	16.47	3.23	1.24	13.24	15.23	

(Unit: One hundred millions of yen, %)

		As of	Increase	Increase	As of	As of	
		September	(Decrease)	(Decrease)	September	March	
		30, 2025	from September	from March	30, 2024	31, 2025	
			30, 2024	31, 2025			
Momiji Bank	Total coverage (C) (a) + (b)	517	(19)	(12)	536	529	
	Covered by collateral or guarantee, etc. (a)	307	(4)	(4)	311	311	
	Bankrupt and quasi-bankrupt loans	38	13	8	25	30	
	Doubtful loans	235	(35)	(27)	270	262	
	Substandard loans	33	18	15	15	18	
	Loans past due three months or more	0	(0)	0	0	0	
	Restructured loans	33	18	15	15	18	
	Reserve for possible loan losses (b)	210	(15)	(8)	225	218	
	Bankrupt and quasi-bankrupt loans	67	10	16	57	51	
	Doubtful loans	134	(27)	(27)	161	161	
	Substandard loans	8	2	2	6	6	
	Loans past due three months or more	0	0	0	-	0	
	Restructured loans	8	2	2	6	6	
	Coverage ratio (C) / (A)	84.65	(0.74)	(1.19)	85.39	85.84	
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00	
	Doubtful loans	87.12	(0.42)	(1.26)	87.54	88.38	
	Substandard loans	51.77	9.88	7.65	41.89	44.12	
	Loans past due three months or more	50.74	(49.26)	(29.76)	100.00	80.50	
	Restructured loans	51.79	10.54	8.10	41.25	43.69	
	Reserve ratio (b) / ((A) - (a))	69.14	(1.90)	(2.30)	71.04	71.44	
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00	
	Doubtful loans	71.07	(1.37)	(3.24)	72.44	74.31	
	Substandard loans	17.60	0.88	0.86	16.72	16.74	
	Loans past due three months or more	15.33	15.33	(18.26)	0.00	33.59	
	Restructured loans	17.64	0.92	0.99	16.72	16.65	
	The Kitakyushu Bank	Total coverage (C) (a) + (b)	191	(19)	3	210	188
		Covered by collateral or guarantee, etc. (a)	109	6	11	103	98
Bankrupt and quasi-bankrupt loans		15	3	4	12	11	
Doubtful loans		82	6	2	76	80	
Substandard loans		11	(2)	5	13	6	
Loans past due three months or more		1	(1)	1	2	0	
Restructured loans		9	(2)	3	11	6	
Reserve for possible loan losses (b)		81	(26)	(8)	107	89	
Bankrupt and quasi-bankrupt loans		30	(20)	(9)	50	39	
Doubtful loans		47	(5)	1	52	46	
Substandard loans		3	(1)	1	4	2	
Loans past due three months or more		-	(0)	-	0	-	
Restructured loans		3	(1)	1	4	2	
Coverage ratio (C) / (A)		78.88	0.34	2.39	78.54	76.49	
Bankrupt and quasi-bankrupt loans		100.00	-	-	100.00	100.00	
Doubtful loans		84.42	(3.92)	2.86	88.34	81.56	
Substandard loans		36.21	5.13	12.13	31.08	24.08	
Loans past due three months or more		100.00	16.89	-	83.11	100.00	
Restructured loans		33.45	5.19	9.38	28.26	24.07	
Reserve ratio (b) / ((A) - (a))		61.51	(3.55)	0.72	65.06	60.79	
Bankrupt and quasi-bankrupt loans		100.00	-	-	100.00	100.00	
Doubtful loans		66.43	(9.01)	4.44	75.44	61.99	
Substandard loans		12.18	2.00	3.71	10.18	8.47	
Loans past due three months or more		0.00	(31.64)	-	31.64	0.00	
Restructured loans		12.18	2.36	3.71	9.82	8.47	

## 4. Status of reserve for possible loan losses

(Unit: One hundred millions of yen)

Yamaguchi Financial Group(consolidated)					
	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Reserve for possible loan losses	620	(119)	(33)	739	653
General reserve for possible loan losses	144	(54)	4	198	140
Specific reserve for possible loan losses	476	(65)	(36)	541	512
Three banks total					
	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Reserve for possible loan losses	592	(117)	(34)	709	626
General reserve for possible loan losses	137	(51)	4	188	133
Specific reserve for possible loan losses	454	(67)	(38)	521	492
The Yamaguchi Bank					
	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Reserve for possible loan losses	218	(48)	(19)	266	237
General reserve for possible loan losses	43	(24)	(1)	67	44
Specific reserve for possible loan losses	174	(25)	(19)	199	193
Momiji Bank					
	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Reserve for possible loan losses	249	(45)	(13)	294	262
General reserve for possible loan losses	47	(27)	(3)	74	50
Specific reserve for possible loan losses	202	(17)	(10)	219	212
The Kitakyushu Bank					
	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Reserve for possible loan losses	124	(24)	(1)	148	125
General reserve for possible loan losses	46	1	8	45	38
Specific reserve for possible loan losses	78	(24)	(8)	102	86

## 5. Loans receivable by industry

## (1) Loans by industry

(Unit: One hundred millions of yen)

	Three banks total					The Yamaguchi Bank				
	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Domestic offices (excluding offshore banking account)	88,868	2,166	1,716	86,702	87,152	47,733	715	799	47,018	46,934
Manufacturing	11,326	470	443	10,856	10,883	6,551	38	220	6,513	6,331
Agriculture and forestry	77	3	1	74	76	56	2	1	54	55
Fisheries	47	(2)	(1)	49	48	12	(1)	1	13	11
Mining and quarrying of stones and gravel	114	33	34	81	80	37	4	8	33	29
Construction	3,130	137	53	2,993	3,077	1,529	27	30	1,502	1,499
Electricity, gas, heat supply, and water	5,918	58	26	5,860	5,892	4,384	3	(33)	4,381	4,417
Information and communication	330	43	55	287	275	138	51	55	87	83
Transport and postal services	11,587	981	613	10,606	10,974	7,474	441	223	7,033	7,251
Wholesale and retail	7,720	24	(97)	7,696	7,817	4,241	111	28	4,130	4,213
Finance and insurance	6,999	(33)	232	7,032	6,767	3,791	(128)	198	3,919	3,593
Real estate, goods rental and leasing	15,120	188	64	14,932	15,056	7,979	176	29	7,803	7,950
Other services	5,752	47	(3)	5,705	5,755	2,057	56	(39)	2,001	2,096
Municipalities	7,718	(69)	151	7,787	7,567	4,236	(65)	86	4,301	4,150
Others	13,022	283	143	12,739	12,879	5,241	1	(9)	5,240	5,250

	Momiji Bank					The Kitakyushu Bank				
	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Domestic offices (excluding offshore banking account)	26,254	783	527	25,471	25,727	14,880	667	389	14,213	14,491
Manufacturing	3,635	401	239	3,234	3,396	1,138	30	(17)	1,108	1,155
Agriculture and forestry	13	0	(1)	13	14	7	0	(0)	7	7
Fisheries	3	0	2	3	1	30	(2)	(5)	32	35
Mining and quarrying of stones and gravel	8	(1)	(0)	9	8	68	30	26	38	42
Construction	1,057	110	50	947	1,007	543	0	(27)	543	570
Electricity, gas, heat supply, and water	969	63	53	906	916	565	(7)	6	572	559
Information and communication	135	(6)	(1)	141	136	56	(2)	1	58	55
Transport and postal services	2,729	370	285	2,359	2,444	1,383	170	104	1,213	1,279
Wholesale and retail	1,823	(92)	(98)	1,915	1,921	1,655	6	(26)	1,649	1,681
Finance and insurance	2,498	78	32	2,420	2,466	710	18	3	692	707
Real estate, goods rental and leasing	3,955	(150)	(76)	4,105	4,031	3,185	163	111	3,022	3,074
Other services	1,980	(10)	(13)	1,990	1,993	1,714	2	49	1,712	1,665
Municipalities	2,368	(24)	38	2,392	2,330	1,113	20	27	1,093	1,086
Others	5,074	43	17	5,031	5,057	2,706	239	135	2,467	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					The Yamaguchi Bank				
	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Domestic offices (excluding offshore banking account)	1,432	(68)	(39)	1,500	1,471	578	(26)	(30)	604	608
Manufacturing	310	(24)	(10)	334	320	159	(18)	(19)	177	178
Agriculture and forestry	18	0	(0)	18	18	17	0	(0)	17	17
Fisheries	0	(0)	(0)	0	0	-	-	-	-	-
Mining and quarrying of stones and gravel	0	0	0	0	0	-	(0)	(0)	0	0
Construction	96	(17)	(4)	113	100	37	(8)	(4)	45	41
Electricity, gas, heat supply, and water	11	(8)	(1)	19	12	1	(7)	-	8	1
Information and communication	9	1	0	8	9	2	(0)	(0)	2	2
Transport and postal services	61	(4)	(2)	65	63	19	(5)	(4)	24	23
Wholesale and retail	282	(6)	(13)	288	295	106	10	2	96	104
Finance and insurance	5	(0)	(0)	5	5	0	(0)	(0)	0	0
Real estate, goods rental and leasing	160	(2)	(2)	162	162	25	(2)	(0)	27	25
Other services	392	(16)	(12)	408	404	181	3	(6)	178	187
Municipalities	-	-	-	-	-	-	-	-	-	-
Others	82	8	4	74	78	27	2	1	25	26

	Momiji Bank					The Kitakyushu Bank				
	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Domestic offices (excluding offshore banking account)	611	(17)	(6)	628	617	242	(25)	(3)	267	245
Manufacturing	107	(2)	9	109	98	43	(4)	(1)	47	44
Agriculture and forestry	0	(0)	(0)	0	0	0	0	0	0	0
Fisheries	-	-	-	-	-	0	(0)	(0)	0	0
Mining and quarrying of stones and gravel	0	0	0	0	0	0	0	0	-	-
Construction	42	(2)	0	44	42	16	(7)	(1)	23	17
Electricity, gas, heat supply, and water	10	(1)	(0)	11	10	0	0	(0)	-	0
Information and communication	6	0	(0)	6	6	0	0	0	0	0
Transport and postal services	31	(4)	(0)	35	31	11	6	3	5	8
Wholesale and retail	115	(4)	(6)	119	121	60	(12)	(9)	72	69
Finance and insurance	5	(0)	(0)	5	5	-	-	-	-	-
Real estate, goods rental and leasing	123	24	(1)	99	124	11	(23)	0	34	11
Other services	132	(29)	(6)	161	138	78	10	(0)	68	78
Municipalities	-	-	-	-	-	-	-	-	-	-
Others	35	1	(1)	34	36	19	5	4	14	15

**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 September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
South Korea	3	(13)	(1)	16	4
Of which, risk-monitored loans	-	-	-	-	-
China	112	(53)	(27)	165	139
Of which, risk-monitored loans	-	-	-	-	-
Thailand	106	(5)	(1)	111	107
Of which, risk-monitored loans	-	-	-	-	-
Vietnam	33	(11)	(6)	44	39
Of which, risk-monitored loans	32	(9)	(6)	41	38
Singapore	660	15	(53)	645	713
Of which, risk-monitored loans	-	-	-	-	-
Total	916	(67)	(88)	983	1,004
Of which, risk-monitored loans	32	(9)	(6)	41	38

	The Yamaguchi Bank					Momiji Bank				
	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025	As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
South Korea	2	(12)	(0)	14	2	1	(0)	(0)	1	1
Of which, risk-monitored loans	-	-	-	-	-	-	-	-	-	-
China	112	(53)	(27)	165	139	-	-	-	-	-
Of which, risk-monitored loans	-	-	-	-	-	-	-	-	-	-
Thailand	44	(2)	(1)	46	45	61	(3)	(1)	64	62
Of which, risk-monitored loans	-	-	-	-	-	-	-	-	-	-
Vietnam	33	(11)	(6)	44	39	-	-	-	-	-
Of which, risk-monitored loans	32	(9)	(6)	41	38	-	-	-	-	-
Singapore	625	59	(30)	566	655	34	(45)	(23)	79	57
Of which, risk-monitored loans	-	-	-	-	-	-	-	-	-	-
Total	818	(19)	(64)	837	882	98	(47)	(23)	145	121
Of which, risk-monitored loans	32	(9)	(6)	41	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)

		As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Three banks total	Deposits, including negotiable certificates of deposit (ending balance)	109,431	2,454	(735)	106,977	110,166
	Deposits	102,875	635	(1,103)	102,240	103,978
	Negotiable certificates of deposit	6,555	1,818	368	4,737	6,187
	Deposits, including negotiable certificates of deposit (average balance)	110,510	6,461	4,789	104,049	105,721
	Deposits	103,502	2,864	2,091	100,638	101,411
	Negotiable certificates of deposit	7,007	3,597	2,697	3,410	4,310
The Yamaguchi Bank	Deposits, including negotiable certificates of deposit (ending balance)	61,712	989	(2,079)	60,723	63,791
	Deposits	56,373	(784)	(2,395)	57,157	58,768
	Negotiable certificates of deposit	5,339	1,773	316	3,566	5,023
	Deposits, including negotiable certificates of deposit (average balance)	62,996	5,119	3,462	57,877	59,534
	Deposits	57,168	1,515	769	55,653	56,399
	Negotiable certificates of deposit	5,827	3,604	2,693	2,223	3,134
Momiji Bank	Deposits, including negotiable certificates of deposit (ending balance)	33,651	757	1,164	32,894	32,487
	Deposits	33,547	769	1,164	32,778	32,383
	Negotiable certificates of deposit	103	(13)	-	116	103
	Deposits, including negotiable certificates of deposit (average balance)	33,673	518	724	33,155	32,949
	Deposits	33,522	544	714	32,978	32,808
	Negotiable certificates of deposit	150	(27)	10	177	140
The Kitakyushu Bank	Deposits, including negotiable certificates of deposit (ending balance)	14,068	708	181	13,360	13,887
	Deposits	12,954	650	128	12,304	12,826
	Negotiable certificates of deposit	1,113	58	52	1,055	1,061
	Deposits, including negotiable certificates of deposit (average balance)	13,840	824	603	13,016	13,237
	Deposits	12,811	804	608	12,007	12,203
	Negotiable certificates of deposit	1,028	19	(6)	1,009	1,034

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

(Unit: One hundred millions of yen)

		As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Three banks total	Balance of deposits	102,764	575	(1,128)	102,189	103,892
	Individual deposits	66,446	350	633	66,096	65,813
	Corporate deposits	28,503	18	(839)	28,485	29,342
	Others (public and financial institutions')	7,814	207	(922)	7,607	8,736
The Yamaguchi Bank	Balance of deposits	56,262	(844)	(2,420)	57,106	58,682
	Individual deposits	37,056	115	475	36,941	36,581
	Corporate deposits	14,320	(260)	(1,124)	14,580	15,444
	Others (public and financial institutions')	4,885	(699)	(1,771)	5,584	6,656
Momiji Bank	Balance of deposits	33,547	769	1,164	32,778	32,383
	Individual deposits	23,492	16	21	23,476	23,471
	Corporate deposits	8,633	53	93	8,580	8,540
	Others (public and financial institutions')	1,420	699	1,049	721	371
The Kitakyushu Bank	Balance of deposits	12,954	650	128	12,304	12,826
	Individual deposits	5,896	218	135	5,678	5,761
	Corporate deposits	5,549	225	192	5,324	5,357
	Others (public and financial institutions')	1,508	207	(200)	1,301	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)

		As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
Three banks total	Balance of assets under custody	5,555	518	326	5,037	5,229
	Investment trusts	1,239	275	170	964	1,069
	Public bonds	118	51	35	67	83
	Insurance	4,198	193	121	4,005	4,077
The Yamaguchi Bank	Balance of assets under custody	2,995	294	175	2,701	2,820
	Investment trusts	679	157	89	522	590
	Public bonds	53	24	17	29	36
	Insurance	2,262	113	70	2,149	2,192
Momiji Bank	Balance of assets under custody	2,154	156	105	1,998	2,049
	Investment trusts	442	94	62	348	380
	Public bonds	48	20	14	28	34
	Insurance	1,663	43	29	1,620	1,634
The Kitakyushu Bank	Balance of assets under custody	405	68	46	337	359
	Investment trusts	117	23	20	94	97
	Public bonds	16	8	5	8	11
	Insurance	271	37	21	234	250

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

(Unit: One hundred millions of yen)

		As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	As of September 30, 2024	As of March 31, 2025
YM Securities Co., Ltd.	Balance of assets under custody	3,551	604	449	2,947	3,102
	Investment trusts	1,796	209	205	1,587	1,591
	Bonds	243	48	10	195	233
	Stocks	1,285	342	215	943	1,070
	Others	226	6	19	220	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)

					As of September 30, 2024	As of March 31, 2025
		As of September 30, 2025	Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025		
Yamaguchi Financial Group(consolidated)	Balance of securities	21,871	361	586	21,510	21,285
	Domestic bonds	13,544	569	458	12,975	13,086
	Government bonds	6,163	309	259	5,854	5,904
	Local government bonds	4,645	226	155	4,419	4,490
	Corporate bonds	2,735	34	44	2,701	2,691
	Domestic stocks	1,076	1	76	1,075	1,000
	Foreign bonds	1,900	(95)	(56)	1,995	1,956
	Investment trusts	5,012	(136)	104	5,148	4,908
	Others	337	22	4	315	333
The Yamaguchi Bank	Balance of securities	13,842	667	264	13,175	13,578
	Domestic bonds	8,612	599	232	8,013	8,380
	Government bonds	3,862	502	139	3,360	3,723
	Local government bonds	3,608	124	86	3,484	3,522
	Corporate bonds	1,141	(27)	7	1,168	1,134
	Domestic stocks	665	85	89	580	576
	Foreign bonds	1,123	(49)	(58)	1,172	1,181
	Investment trusts	3,262	5	(8)	3,257	3,270
	Others	178	27	10	151	168
Momiji Bank	Balance of securities	7,416	(210)	356	7,626	7,060
	Domestic bonds	4,706	(25)	230	4,731	4,476
	Government bonds	2,282	(193)	120	2,475	2,162
	Local government bonds	930	95	69	835	861
	Corporate bonds	1,492	72	40	1,420	1,452
	Domestic stocks	156	(1)	10	157	146
	Foreign bonds	776	(46)	2	822	774
	Investment trusts	1,750	(141)	112	1,891	1,638
	Others	26	2	2	24	24
The Kitakyushu Bank	Balance of securities	445	(85)	(26)	530	471
	Domestic bonds	225	(5)	(3)	230	228
	Government bonds	17	(2)	(1)	19	18
	Local government bonds	106	7	0	99	106
	Corporate bonds	100	(12)	(4)	112	104
	Domestic stocks	205	(81)	(24)	286	229
	Foreign bonds	-	-	-	-	-
	Investment trusts	-	-	-	-	-
	Others	14	2	1	12	13

## 10. Valuation gains and losses on securities

(Unit: Millions of yen)

Yamaguchi Financial Group (consolidated)											
	As of September 30, 2025					As of September 30, 2024			As of March 31, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(23,393)	(17,882)	(4,055)	23	23,417	(5,511)	189	5,701	(19,338)	10	19,348
Available-for-sale securities	(16,518)	(13,475)	37,404	106,104	122,622	(3,043)	81,233	84,276	(53,922)	70,985	124,907
Stocks	57,350	4,954	9,730	57,574	223	52,396	53,805	1,409	47,620	48,541	921
Bonds	(88,744)	(45,365)	(9,800)	1	88,746	(43,379)	878	44,258	(78,944)	20	78,964
Others	14,875	26,935	37,472	48,527	33,652	(12,060)	26,548	38,609	(22,597)	22,423	45,021
Of which, foreign bonds	(20,949)	(5,695)	1,008	1,264	22,214	(15,254)	3,171	18,425	(21,957)	1,164	23,122
Total	(39,912)	(31,357)	33,348	106,128	146,040	(8,555)	81,422	89,977	(73,260)	70,995	144,255

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

September 30, 2025	29,005	September 30, 2024	8,462	March 31, 2025	22,635
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(Unit: Millions of yen)

The Yamaguchi Bank											
	As of September 30, 2025					As of September 30, 2024			As of March 31, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(15,922)	(12,304)	(2,629)	5	15,928	(3,618)	111	3,730	(13,293)	2	13,296
Available-for-sale securities	7,427	3,583	31,872	76,378	68,950	3,844	50,986	47,142	(24,445)	47,733	72,179
Stocks	41,652	8,552	8,794	41,690	37	33,100	33,368	267	32,858	33,051	193
Bonds	(50,914)	(25,657)	(4,155)	-	50,914	(25,257)	527	25,785	(46,759)	10	46,770
Others	16,689	20,688	27,233	34,688	17,998	(3,999)	17,090	21,089	(10,544)	14,670	25,215
Of which, foreign bonds	(12,402)	(2,820)	725	391	12,794	(9,582)	1,014	10,597	(13,127)	319	13,447
Total	(8,495)	(8,720)	29,244	76,384	84,879	225	51,098	50,872	(37,739)	47,736	85,475

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

September 30, 2025	15,145	September 30, 2024	5,790	March 31, 2025	12,145
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(Unit: Millions of yen)

Momiji Bank											
	As of September 30, 2025					As of September 30, 2024			As of March 31, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(6,995)	(5,307)	(1,436)	-	6,995	(1,688)	52	1,741	(5,559)	-	5,559
Available-for-sale securities	(32,836)	(10,353)	7,127	20,710	53,546	(22,483)	14,520	37,004	(39,963)	12,652	52,616
Stocks	6,794	2,992	2,511	6,868	74	3,802	4,814	1,011	4,283	4,900	616
Bonds	(37,817)	(19,592)	(5,623)	1	37,818	(18,225)	247	18,473	(32,194)	0	32,194
Others	(1,814)	6,247	10,239	13,839	15,654	(8,061)	9,458	17,519	(12,053)	7,752	19,805
Of which, foreign bonds	(8,547)	(2,876)	282	872	9,419	(5,671)	2,156	7,828	(8,829)	845	9,675
Total	(39,832)	(15,660)	5,690	20,710	60,542	(24,172)	14,572	38,745	(45,522)	12,652	58,175

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

September 30, 2025	13,859	September 30, 2024	2,671	March 31, 2025	10,490
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(Unit: Millions of yen)

The Kitakyushu Bank											
	As of September 30, 2025					As of September 30, 2024			As of March 31, 2025		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from September 30, 2024	Increase (Decrease) from March 31, 2025	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(475)	(271)	9	18	493	(204)	25	229	(484)	7	492
Available-for-sale securities	8,658	(6,676)	(1,673)	8,704	46	15,334	15,432	97	10,331	10,383	52
Stocks	8,671	(6,561)	(1,651)	8,704	33	15,232	15,329	97	10,322	10,374	52
Bonds	(13)	(115)	(21)	-	13	102	102	-	8	8	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	8,182	(6,948)	(1,664)	8,723	540	15,130	15,457	327	9,846	10,390	544

(Reference)Hedge accounting is not applied to bonds.

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

(Unit: Millions of yen)

	The Yamaguchi Bank		Momiji Bank		The Kitakyushu Bank	
	As of September 30, 2025	As of March 31, 2025	As of September 30, 2025	As of March 31, 2025	As of September 30, 2025	As of March 31, 2025
<b>Assets</b>						
Cash and due from banks	1,035,414	1,275,636	361,198	334,750	215,969	249,936
Call loans	63,046	54,574	—	—	—	—
Cash collateral provided for securities borrowed	—	—	—	—	21,674	21,910
Monetary claims bought	1,911	2,015	—	—	—	—
Trading account assets	2,510	2,615	—	—	—	—
Trading securities	—	—	645	677	—	—
Money held in trust	39,756	30,391	1,727	1,725	—	—
Securities	1,384,211	1,357,801	741,619	706,087	44,531	47,147
Loans and bills discounted	4,744,112	4,661,318	2,603,716	2,551,636	1,465,858	1,426,164
Foreign exchanges	12,917	17,141	4,880	3,437	13,182	10,969
Other assets	110,050	105,316	72,160	73,699	11,819	12,306
Tangible fixed assets	40,434	34,814	32,308	31,001	18,282	18,391
Intangible fixed assets	3,742	2,937	2,414	1,953	1,058	842
Prepaid pension costs	25,038	24,416	12,913	12,266	1,643	1,619
Deferred tax assets	—	2,538	8,226	11,456	—	—
Customers' liabilities for acceptances and guarantees	16,105	17,442	8,306	7,716	13,393	14,059
Allowance for loan losses	(21,820)	(23,787)	(24,917)	(26,280)	(12,486)	(12,586)
<b>Total assets</b>	<b>7,457,432</b>	<b>7,565,172</b>	<b>3,825,199</b>	<b>3,710,128</b>	<b>1,794,927</b>	<b>1,790,760</b>
<b>Liabilities</b>						
Deposits	5,637,309	5,876,870	3,354,736	3,238,375	1,295,489	1,282,641
Negotiable certificates of deposit	533,900	502,300	10,370	10,370	111,323	106,100
Call money	73,554	44,887	—	1,495	204,411	211,583
Cash collateral received for securities lent	201,460	156,412	74,983	73,943	—	—
Trading account liabilities	2,327	2,416	—	—	—	—
Borrowed money	419,289	426,081	185,976	198,714	54,410	58,511
Foreign exchanges	5,759	5,092	66	7	4	19
Other liabilities	94,687	98,981	31,902	30,085	8,174	8,149
Provision for bonuses	—	38	—	6	—	16
Provision for retirement benefits	—	—	—	—	1,229	1,243
Provision for retirement benefits for directors (and other officers)	204	225	110	101	112	103
Provision for reimbursement of deposits	51	88	—	45	—	3
Provision for point card certificates	49	47	—	—	—	—
Deferred tax liabilities	8,233	—	—	—	1,133	1,370
Deferred tax liabilities for land revaluation	4,998	4,999	4,133	4,137	3,481	3,481
Acceptances and guarantees	16,105	17,442	8,306	7,716	13,393	14,059
<b>Total liabilities</b>	<b>6,997,932</b>	<b>7,135,884</b>	<b>3,670,586</b>	<b>3,564,999</b>	<b>1,693,164</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	33,592	37,376	—	—
Retained earnings	423,744	416,346	116,468	110,392	78,161	78,736
<b>Total shareholders' equity</b>	<b>434,180</b>	<b>426,732</b>	<b>160,060</b>	<b>157,768</b>	<b>88,161</b>	<b>88,736</b>
Valuation difference on available-for-sale securities	3,580	(17,533)	(22,450)	(27,333)	6,096	7,235
Deferred gains or losses on hedges	10,945	9,291	9,422	7,105	—	—
Revaluation reserve for land	10,794	10,797	7,580	7,588	7,504	7,504
Total Valuation and translation adjustments	25,319	2,555	(5,447)	(12,640)	13,600	14,739
<b>Total net assets</b>	<b>459,499</b>	<b>429,287</b>	<b>154,613</b>	<b>145,128</b>	<b>101,762</b>	<b>103,476</b>
<b>Total liabilities and net assets</b>	<b>7,457,432</b>	<b>7,565,172</b>	<b>3,825,199</b>	<b>3,710,128</b>	<b>1,794,927</b>	<b>1,790,760</b>

## (2) Interim Statements of Income

(Unit: Millions of yen)

	The Yamaguchi Bank		Momiji Bank		The Kitakyushu Bank	
	Six months ended September 30, 2025	Six months ended September 30, 2024	Six months ended September 30, 2025	Six months ended September 30, 2024	Six months ended September 30, 2025	Six months ended September 30, 2024
Ordinary income	62,898	58,952	26,244	24,349	11,632	11,194
Interest income	50,586	48,546	21,780	20,661	9,416	7,695
Of which, interest on loans and discounts	36,552	36,951	14,957	13,041	8,446	7,198
Of which, interest and dividends on securities	10,647	9,725	5,335	5,119	343	358
Fees and commissions	5,491	5,523	3,009	3,116	1,030	927
Gain on trading account transactions	7	5	—	—	—	—
Other ordinary income	334	265	30	139	174	668
Other income	6,478	4,611	1,423	431	1,012	1,902
Ordinary expenses	42,262	40,542	18,763	20,320	9,279	6,197
Interest expenses	17,845	8,722	6,721	3,626	3,254	1,388
Of which, interest on deposits	6,720	2,356	3,962	1,236	2,008	366
Fees and commissions payments	2,514	2,392	2,107	2,032	872	778
Other ordinary expenses	8,778	15,677	650	3,302	56	—
General and administrative expenses	12,510	11,729	8,694	8,491	4,043	3,881
Other expenses	613	2,020	588	2,867	1,052	149
Ordinary profit	20,635	18,410	7,480	4,028	2,353	4,997
Extraordinary income	11	21	—	—	—	252
Extraordinary losses	604	125	600	7	22	41
Profit before income taxes	20,042	18,306	6,880	4,020	2,330	5,207
Income taxes - current	4,768	3,989	1,597	927	191	2,352
Income taxes - deferred	365	1,016	(35)	1,007	310	(1,110)
Total income taxes	5,133	5,006	1,562	1,935	501	1,242
Profit	14,908	13,299	5,318	2,085	1,828	3,965