Translation

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Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

November 13, 2026

Company name: Yamaguchi Financial Group, Inc.
Stock exchange listing: Tokyo
Code number: 8418 URL https://www.ymfg.co.jp
Representative: Keisuke Mukunashi President and CEO
For inquiry: Takashi Sasaki General Manager of Accounting Office, Corporate Planning Department
Scheduled date to file semi-annual securities report: November 20, 2026
Scheduled date to commence dividend payments: December 10, 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 six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

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

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2026	146,224	28.7	35,283	32.0	24,837	15.4
Six months ended September 30, 2025	113,577	6.3	26,732	8.4	21,527	33.1

Note: Comprehensive income Six months ended September 30, 2026: ¥29,016 million [(42.6) %]
Six months ended September 30, 2025: ¥50,560 million [– %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2026	122.60	122.58
Six months ended September 30, 2025	102.01	102.00

(2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of September 30, 2026	12,740,898	679,766	5.3
As of March 31, 2026	13,180,464	670,231	5.1

Reference: Equity As of September 30, 2026: ¥ 677,639 million
As of March 31, 2026: ¥ 668,168 million

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

2. Dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	–	32.00	–	32.00	64.00
Fiscal year ending March 31, 2027	–	48.00			
Fiscal year ending March 31, 2027 (Forecast)			–	52.00	100.00

Note: Revision to the forecast for dividends announced most recently: Yes

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
Full year	67,500	49.9	45,000	36.3	222.70

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, 2026: No

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

Number of treasury shares at the end of the period

As of September 30, 2026	33,223,827 shares	As of March 31, 2026	28,731,030 shares

Average number of shares during the period

Six months ended September 30, 2026	202,590,118 shares	Six months ended September 30, 2025	211,031,609 shares

* 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, 2026.

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, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,663,969	1,227,179
Call loans and bills bought	15,188	76,536
Monetary claims bought	1,971	1,912
Trading account assets	3,870	4,672
Money held in trust	43,845	43,950
Securities	2,046,320	2,067,992
Loans and bills discounted	8,940,977	8,944,119
Foreign exchanges	55,349	17,240
Lease receivables and investments in leases	29,134	27,690
Other assets	260,643	206,703
Tangible fixed assets	81,335	82,660
Intangible fixed assets	10,573	12,976
Retirement benefit asset	50,966	52,143
Deferred tax assets	1,092	927
Customers' liabilities for acceptances and guarantees	38,657	34,935
Allowance for loan losses	(63,432)	(60,743)
Total assets	13,180,464	12,740,898
Liabilities		
Deposits	10,242,385	9,878,324
Negotiable certificates of deposit	975,778	870,908
Call money and bills sold	228,055	222,238
Cash collateral received for securities lent	85,097	52,246
Trading account liabilities	1,566	2,125
Borrowed money	690,595	748,799
Foreign exchanges	163	207
Bonds payable	47,400	47,400
Other liabilities	176,156	177,096
Provision for bonuses	3,995	4,035
Retirement benefit liability	2,528	2,518
Provision for retirement benefits for directors (and other officers)	6	4
Provision for loss on interest repayment	10	29
Provision for reimbursement of deposits	33	—
Provision for point card certificates	127	131
Provision for management board benefit trust	1,181	1,838
Provision for employee stock ownership plan trust	130	162
Reserves under special laws	19	15
Deferred tax liabilities	8,014	9,787
Deferred tax liabilities for land revaluation	8,328	8,324
Acceptances and guarantees	38,657	34,935
Total liabilities	12,510,232	12,061,131

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	50,000	50,000
Capital surplus	33,137	34,355
Retained earnings	584,826	603,037
Treasury shares	(41,185)	(55,249)
Total shareholders' equity	626,779	632,143
Valuation difference on available-for-sale securities	(1,549)	5,150
Deferred gains or losses on hedges	17,956	15,801
Revaluation reserve for land	18,076	18,067
Foreign currency translation adjustments	(2)	(3)
Remeasurements of defined benefit plans	6,908	6,479
Total accumulated other comprehensive income	41,388	45,496
Share acquisition rights	23	23
Non-controlling interests	2,039	2,102
Total net assets	670,231	679,766
Total liabilities and net assets	13,180,464	12,740,898

(2) Interim Consolidated Statements of Income and Comprehensive Income

Interim Consolidated Statements of Income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	113,577	146,224
Interest income	81,045	104,445
Interest on loans and discounts	59,617	71,524
Interest and dividends on securities	16,379	18,621
Fees and commissions	13,607	13,261
Gain on trading account transactions	210	422
Other ordinary income	10,572	11,146
Other income	8,141	16,949
Ordinary expenses	86,844	110,941
Interest expenses	27,781	27,692
Interest on deposits	12,649	18,058
Fees and commissions payments	5,203	5,480
Other ordinary expenses	18,967	40,817
General and administrative expenses	33,410	35,111
Other expenses	1,481	1,838
Ordinary profit	26,732	35,283
Extraordinary income	2,702	15
Gain on disposal of non-current assets	11	10
Reversal of reserve for financial instruments transaction liabilities	—	4
Gain on sale of shares of subsidiaries	2,690	—
Extraordinary losses	137	202
Loss on disposal of non-current assets	95	163
Impairment losses	41	38
Loss on sale of shares of affiliates	0	—
Profit before income taxes	29,297	35,096
Income taxes - current	6,978	10,242
Income taxes - deferred	714	(46)
Total income taxes	7,692	10,196
Profit	21,604	24,900
Profit attributable to non-controlling interests	76	62
Profit attributable to owners of parent	21,527	24,837

Interim Consolidated Statements of Comprehensive Income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit	21,604	24,900
Other comprehensive income	28,955	4,116
Valuation difference on available-for-sale securities	25,029	6,736
Deferred gains or losses on hedges	3,970	(2,154)
Remeasurements of defined benefit plans, net of tax	(36)	(428)
Share of other comprehensive income of entities accounted for using equity method	(8)	(37)
Comprehensive income	50,560	29,016
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	50,483	28,953
Comprehensive income attributable to non-controlling interests	76	62

(3) Interim Consolidated Statements of Changes in Equity

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

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	33,137	584,826	(41,185)	626,779
Changes during period					
Dividends of surplus			(6,635)		(6,635)
Profit attributable to owners of parent			24,837		24,837
Purchase of treasury shares				(15,501)	(15,501)
Disposal of treasury shares		1,218		1,437	2,656
Reversal of revaluation reserve for land			8		8
Net changes in items other than shareholders' equity					
Total changes during period	–	1,218	18,210	(14,064)	5,364
Balance at end of period	50,000	34,355	603,037	(55,249)	632,143

	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	(1,549)	17,956	18,076	(2)	6,908	41,388	23	2,039	670,231
Changes during period									
Dividends of surplus									(6,635)
Profit attributable to owners of parent									24,837
Purchase of treasury shares									(15,501)
Disposal of treasury shares									2,656
Reversal of revaluation reserve for land									8
Net changes in items other than shareholders' equity	6,699	(2,154)	(8)	(0)	(428)	4,107	–	62	4,170
Total changes during period	6,699	(2,154)	(8)	(0)	(428)	4,107	–	62	9,534
Balance at end of period	5,150	15,801	18,067	(3)	6,479	45,496	23	2,102	679,766

(4) Notes to the Interim Consolidated Financial Statements

(Notes on Going Concern Assumption)

None

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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, 2026

1. Statement of Income

(1) Yamaguchi Financial Group (consolidated)

(Unit: Millions of yen)

		Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Financial results forecast for the six months ending September 30,2026
Consolidated ordinary income		146,224	32,647	113,577	
Consolidated gross business profit	A	55,377	1,842	53,535	
Net interest income		76,845	23,528	53,317	
Of which, interest on loans and discounts		71,524	11,907	59,617	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		22,323	7,552	14,771	
Of which, interest and dividends on securities		18,621	2,242	16,379	
Of which, gains (losses) on cancellation of investment trusts	B	901	802	99	
Of which, interest on deposits with banks		6,738	2,108	4,630	
Of which, gains (losses) on cancellation of interest rate swaps	C	14,844	13,528	1,316	
Net fees and commissions		7,780	(623)	8,403	
Net trading income		422	212	210	
Net other business profit		(29,671)	(21,276)	(8,395)	
Of which, gains (losses) on foreign exchange transactions		2,696	2,487	209	
Of which, gains (losses) on bonds	D	(31,989)	(24,093)	(7,896)	
Of which, gains (losses) on financial derivatives		(1,079)	122	(1,201)	
Expenses (excluding non-recurring losses) (-)	E	34,901	1,579	33,322	
Consolidated net business profit(before provision for general reserve for possible loan losses)		20,475	263	20,212	
Consolidated core net business profit		52,465	24,357	28,108	
Consolidated core net business profit(excluding gains (losses) on cancellation of investment trusts)		51,564	23,556	28,008	
Consolidated core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)		36,719	10,027	26,692	
Provision for general reserve for possible loan losses (-)	①	-	-	-	
Consolidated net business profit		20,475	263	20,212	
Of which, costs corresponding to the management of money held in trust (-)		92	40	52	
Non-recurring gains (losses)		14,900	8,328	6,572	
Of which, gains (losses) on stocks		13,149	8,213	4,936	
Of which, disposal of non-performing loans (-)	②	143	(42)	185	
Of which, gains on sale of non-performing loans	③	2	2	0	
Of which, gains on reversal of reserve for possible loan losses	④	1,101	593	508	
Of which, recoveries of written off receivables	⑤	15	12	3	
Ordinary profit		35,283	8,551	26,732	30,500
Extraordinary gains (losses)		(187)	(2,751)	2,564	
Profit before income taxes		35,096	5,799	29,297	
Total income taxes (-)		10,196	2,504	7,692	
Profit		24,900	3,296	21,604	
Profit attributable to non-controlling interests		62	(14)	76	
Profit attributable to owners of parent		24,837	3,310	21,527	20,000

Credit-related expenses (①+②-③-④-⑤) (-)	(976)	(650)	(326)	

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)	7.36%	0.67%	6.69%	
ROE (based on shareholders' equity)	7.86%	1.01%	6.85%	

OHR (E/(A-B-C-D))	48.73%	(6.79%)	55.52%	

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, 2026	Increase (Decrease)	Six months ended September 30, 2025	Financial results forecast for the six months ending September 30,2026
Ordinary income	135,147	36,074	99,073	
Gross business profit	51,539	2,427	49,112	
Net interest income	77,781	23,768	54,013	
Of which, interest on loans and discounts	72,104	12,149	59,955	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)	22,369	7,554	14,815	
Of which, interest and dividends on securities	18,601	2,275	16,326	
Of which, gains (losses) on cancellation of investment trusts	901	802	99	
Of which, interest on deposits with banks	6,737	2,110	4,627	
Of which, gains (losses) on cancellation of interest rate swaps	14,844	13,528	1,316	
Net fees and commissions	3,895	(142)	4,037	
Net trading income	11	4	7	
Net other business profit	(30,148)	(21,202)	(8,946)	
Of which, gains (losses) on foreign exchange transactions	2,696	2,487	209	
Of which, gains (losses) on bonds	(31,989)	(24,093)	(7,896)	
Of which, gains (losses) on financial derivatives	(706)	405	(1,111)	
Domestic gross business profit	42,028	(722)	42,750	
Net interest income	65,162	18,819	46,343	
Net fees and commissions	3,808	(110)	3,918	
Net trading income	10	4	6	
Net other business profit	(26,953)	(19,435)	(7,518)	
International gross business profit	9,510	3,148	6,362	
Net interest income	12,618	4,948	7,670	
Net fees and commissions	87	(31)	118	
Net trading income	0	(0)	0	
Net other business profit	(3,195)	(1,768)	(1,427)	
Expenses (excluding non-recurring losses) (-)	26,579	1,357	25,222	
Net business profit(before provision for general reserve for possible loan losses)	24,959	1,070	23,889	
Core net business profit	56,949	25,163	31,786	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)	56,047	24,361	31,686	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)	41,203	10,834	30,369	
Provision for general reserve for possible loan losses (-) ①	(1,117)	(1,504)	387	
Net business profit	26,076	2,574	23,502	
Of which, costs corresponding to the management of money held in trust (-)	92	40	52	
Non-recurring gains (losses)	13,918	6,898	7,020	
Of which, gains (losses) on stocks	13,216	8,278	4,938	
Of which, disposal of non-performing loans (-) ②	322	1,280	(958)	
Of which, gains on sale of non-performing loans ③	2	2	0	
Of which, gains on reversal of reserve for possible loan losses ④	-	-	-	
Of which, recoveries of written off receivables ⑤	15	12	3	
Ordinary profit	39,902	9,433	30,469	35,200
Extraordinary gains (losses)	(191)	1,024	(1,215)	
Profit before income taxes	39,711	10,458	29,253	
Total income taxes (-)	9,833	2,636	7,197	
Profit	29,877	7,822	22,055	24,700
Credit-related expenses (①+②-③-④-⑤) (-)	(812)	(239)	(573)	

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, 2026	Increase (Decrease)	Six months ended September 30, 2025	Financial results forecast for the six months ending September 30,2026
Ordinary income		78,799	15,901	62,898	
Gross business profit	A	28,386	1,054	27,332	
Net interest income		43,183	10,392	32,791	
Of which, interest on loans and discounts		43,065	6,513	36,552	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		12,760	4,230	8,530	
Of which, interest and dividends on securities		12,562	1,915	10,647	
Of which, gains (losses) on cancellation of investment trusts	B	187	187	-	
Of which, interest on deposits with banks		3,967	1,258	2,709	
Of which, gains (losses) on cancellation of interest rate swaps	C	5,393	4,077	1,316	
Net fees and commissions		2,702	(275)	2,977	
Net trading income		11	4	7	
Net other business profit		(17,510)	(9,066)	(8,444)	
Of which, gains (losses) on foreign exchange transactions		1,384	1,379	5	
Of which, gains (losses) on bonds	D	(18,170)	(10,774)	(7,396)	
Of which, gains (losses) on financial derivatives		(723)	330	(1,053)	
Domestic gross business profit		21,805	(1,130)	22,935	
Net interest income		32,135	5,308	26,827	
Net fees and commissions		2,663	(245)	2,908	
Net trading income		10	4	6	
Net other business profit		(13,003)	(6,196)	(6,807)	
International gross business profit		6,580	2,184	4,396	
Net interest income		11,048	5,085	5,963	
Net fees and commissions		39	(29)	68	
Net trading income		0	(0)	0	
Net other business profit		(4,506)	(2,869)	(1,637)	
Expenses (excluding non-recurring losses) (-)	E	12,676	262	12,414	
Net business profit(before provision for general reserve for possible loan losses)		15,709	791	14,918	
Core net business profit		33,880	11,566	22,314	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)		33,693	11,379	22,314	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)		28,299	7,302	20,997	
Provision for general reserve for possible loan losses (-)	①	-	-	-	
Net business profit		15,709	791	14,918	
Of which, costs corresponding to the management of money held in trust (-)		90	40	50	
Non-recurring gains (losses)		10,709	4,941	5,768	
Of which, gains (losses) on stocks		9,521	4,836	4,685	
Of which, disposal of non-performing loans (-)	②	58	4	54	
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	369	(117)	486	
Of which, recoveries of written off receivables	⑤	15	14	1	
Ordinary profit		26,328	5,693	20,635	24,000
Extraordinary gains (losses)		(112)	481	(593)	
Profit before income taxes		26,216	6,174	20,042	
Total income taxes (-)		6,907	1,774	5,133	
Profit		19,309	4,401	14,908	17,200
Credit-related expenses (①+②-③-④-⑤) (-)		(326)	107	(433)	
ROE (based on net assets)		8.10%	1.41%	6.69%	
ROE (based on shareholders' equity)		8.60%	1.70%	6.90%	
OHR (E/(A-B-C-D))		30.93%	(6.22%)	37.15%	

(4) Momiji Bank

(Unit: Millions of yen)

		Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Financial results forecast for the six months ending September 30,2026
Ordinary income		41,037	14,793	26,244	
Gross business profit	A	14,677	(666)	15,343	
Net interest income		27,305	12,245	15,060	
Of which, interest on loans and discounts		18,115	3,158	14,957	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		6,348	2,357	3,991	
Of which, interest and dividends on securities		5,710	375	5,335	
Of which, gains (losses) on cancellation of investment trusts	B	714	615	99	
Of which, interest on deposits with banks		1,858	503	1,355	
Of which, gains (losses) on cancellation of interest rate swaps	C	9,450	9,450	-	
Net fees and commissions		826	(76)	902	
Net other business profit		(13,454)	(12,835)	(619)	
Of which, gains (losses) on foreign exchange transactions		506	476	30	
Of which, gains (losses) on bonds	D	(13,818)	(13,319)	(499)	
Of which, gains (losses) on financial derivatives		6	7	(1)	
Domestic gross business profit		13,210	(957)	14,167	
Net interest income		26,370	12,422	13,948	
Net fees and commissions		801	(69)	870	
Net other business profit		(13,960)	(13,309)	(651)	
International gross business profit		1,466	291	1,175	
Net interest income		935	(177)	1,112	
Net fees and commissions		25	(6)	31	
Net other business profit		506	475	31	
Expenses (excluding non-recurring losses) (-)	E	9,205	411	8,794	
Net business profit(before provision for general reserve for possible loan losses)		5,472	(1,076)	6,548	
Core net business profit		19,291	12,243	7,048	
Core net business profit(excluding gains (losses) on cancellation of investment trusts)		18,577	11,629	6,948	
Core net business profit (excluding gains (losses) on cancellation of investment trusts and cancellation of interest rate swaps)		9,126	2,178	6,948	
Provision for general reserve for possible loan losses (-)	①	-	-	-	
Net business profit		5,472	(1,076)	6,548	
Of which, costs corresponding to the management of money held in trust (-)		2	1	1	
Non-recurring gains (losses)		2,554	1,621	933	
Of which, gains (losses) on stocks		2,462	2,891	(429)	
Of which, disposal of non-performing loans (-)	②	70	13	57	
Of which, gains on sale of non-performing loans	③	2	2	-	
Of which, gains on reversal of reserve for possible loan losses	④	47	(1,169)	1,216	
Of which, recoveries of written off receivables	⑤	-	(0)	0	
Ordinary profit		8,024	544	7,480	7,800
Extraordinary gains (losses)		(51)	549	(600)	
Profit before income taxes		7,972	1,092	6,880	
Total income taxes (-)		1,667	105	1,562	
Profit		6,305	987	5,318	5,300
Credit-related expenses (①+②-③-④-⑤) (-)		21	1,179	(1,158)	
ROE (based on net assets)		7.99%	0.92%	7.07%	
ROE (based on shareholders' equity)		7.99%	1.32%	6.67%	
OHR (E/(A-B-C-D))		50.21%	(5.65%)	55.86%	

(5) The Kitakyushu Bank

(Unit: Millions of yen)

		Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Financial results forecast for the six months ending September 30,2026
Ordinary income		16,243	4,611	11,632	
Gross business profit	A	8,474	2,038	6,436	
Net interest income		7,292	1,131	6,161	
Of which, interest on loans and discounts		10,923	2,477	8,446	
Of which, interest on deposits (including interest on negotiable certificates of deposit) (-)		3,259	966	2,293	
Of which, interest and dividends on securities		328	(15)	343	
Of which, interest on deposits with banks		911	349	562	
Net fees and commissions		366	209	157	
Net other business profit		815	698	117	
Of which, gains (losses) on foreign exchange transactions		806	632	174	
Of which, gains (losses) on financial derivatives		9	65	(56)	
Domestic gross business profit		7,011	1,365	5,646	
Net interest income		6,657	1,090	5,567	
Net fees and commissions		343	204	139	
Net other business profit		10	70	(60)	
International gross business profit		1,463	674	789	
Net interest income		635	41	594	
Net fees and commissions		22	5	17	
Net other business profit		805	628	177	
Expenses (excluding non-recurring losses) (-)	B	4,697	684	4,013	
Net business profit(before provision for general reserve for possible loan losses)		3,777	1,354	2,423	
Core net business profit		3,777	1,354	2,423	
Provision for general reserve for possible loan losses (-)	①	-	(777)	777	
Net business profit		3,777	2,132	1,645	
Non-recurring gains (losses)		1,772	1,065	707	
Of which, gains (losses) on stocks		1,232	550	682	
Of which, disposal of non-performing loans (-)	②	8	(234)	242	
Of which, gains on sale of non-performing loans	③	-	-	-	
Of which, gains on reversal of reserve for possible loan losses	④	516	516	-	
Of which, recoveries of written off receivables	⑤	0	(1)	1	
Ordinary profit		5,549	3,196	2,353	3,400
Extraordinary gains (losses)		(27)	(5)	(22)	
Profit before income taxes		5,521	3,191	2,330	
Total income taxes (-)		1,258	757	501	
Profit		4,262	2,434	1,828	2,200
Credit-related expenses (①+②−③−④−⑤) (-)		(507)	(1,525)	1,018	
ROE (based on net assets)		8.02%	4.47%	3.55%	
ROE (based on shareholders' equity)		9.42%	5.30%	4.12%	
OHR (B/A)		55.43%	(6.92%)	62.35%	

2. Net business profit

(Unit: Millions of yen)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025
Core net business profit	56,949	25,163	31,786	33,880	11,566	22,314	19,291	12,243	7,048	3,777	1,354	2,423
Per employee (thousand yen)	21,329	9,579	11,750	25,190	8,962	16,228	22,405	14,441	7,964	8,140	2,695	5,445
Net business profit (before provision for general reserve for possible loan losses)	24,959	1,070	23,889	15,709	791	14,918	5,472	(1,076)	6,548	3,777	1,354	2,423
Per employee (thousand yen)	9,348	517	8,831	11,680	831	10,849	6,355	(1,044)	7,399	8,140	2,695	5,445
Net business profit	26,076	2,574	23,502	15,709	791	14,918	5,472	(1,076)	6,548	3,777	2,132	1,645
Per employee (thousand yen)	9,766	1,078	8,688	11,680	831	10,849	6,355	(1,044)	7,399	8,140	4,443	3,697

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

3. Interest spread (all branches)

(Unit: %)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025
Yield on interest earning assets (A)	1.69	0.42	1.27	1.68	0.29	1.39	1.84	0.73	1.11	1.37	0.29	1.08
(a) Interest earned on loans and discounts	1.59	0.22	1.37	1.76	0.20	1.56	1.36	0.20	1.16	1.42	0.25	1.17
(b) Interest earned on securities	1.78	0.29	1.49	1.85	0.32	1.53	1.65	0.25	1.40	1.94	0.09	1.85
Total cost of funding (B)	0.91	0.06	0.85	0.87	0.01	0.86	0.89	0.08	0.81	1.13	0.26	0.87
(a) Interest paid on deposits, etc.	0.40	0.14	0.26	0.41	0.14	0.27	0.37	0.14	0.23	0.48	0.15	0.33
(b) Interest paid on external liabilities*	0.78	(0.12)	0.90	0.82	(0.10)	0.92	0.53	(0.48)	1.01	0.95	0.27	0.68
Overall interest spread (A) - (B)	0.78	0.36	0.42	0.81	0.28	0.53	0.95	0.65	0.30	0.24	0.03	0.21

*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, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025
Yield on interest earning assets (A)	1.45	0.47	0.98	1.31	0.32	0.99	1.77	0.81	0.96	1.31	0.32	0.99
(a) Interest earned on loans and discounts	1.33	0.27	1.06	1.37	0.30	1.07	1.24	0.20	1.04	1.35	0.28	1.07
(b) Interest earned on securities	1.67	0.34	1.33	1.68	0.28	1.40	1.64	0.49	1.15	1.94	0.09	1.85
Total cost of funding (B)	0.84	0.18	0.66	0.77	0.18	0.59	0.85	0.16	0.69	1.11	0.28	0.83
(a) Interest paid on deposits, etc.	0.38	0.15	0.23	0.39	0.15	0.24	0.32	0.13	0.19	0.47	0.15	0.32
(b) Interest paid on external liabilities*	0.63	0.32	0.31	0.55	0.31	0.24	0.53	0.23	0.30	0.92	0.43	0.49
Overall interest spread (A) - (B)	0.61	0.29	0.32	0.54	0.14	0.40	0.92	0.65	0.27	0.20	0.04	0.16

*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, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025
Gains (losses) on bonds	(31,989)	(24,093)	(7,896)	(18,170)	(10,774)	(7,396)	(13,818)	(13,319)	(499)	-	-	-
Gains on sale	12	(317)	329	8	(321)	329	4	4	-	-	-	-
Gains on redemption	-	-	-	-	-	-	-	-	-	-	-	-
Losses on sale	31,893	26,470	5,423	18,091	12,668	5,423	13,802	13,802	-	-	-	-
Losses on redemption	108	(2,694)	2,802	87	(2,215)	2,302	20	(479)	499	-	-	-
Write-offs	-	-	-	-	-	-	-	-	-	-	-	-
Gains (losses) on stocks	13,216	8,278	4,938	9,521	4,836	4,685	2,462	2,891	(429)	1,232	550	682
Gains on sale	13,999	8,317	5,682	10,168	5,213	4,955	2,597	2,555	42	1,232	548	684
Losses on sale	765	23	742	629	361	268	135	(337)	472	-	(1)	1
Write-offs	18	16	2	17	15	2	0	0	-	-	-	-

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, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	Six months ended September 30, 2025	Fiscal year ended March 31, 2026
(1) Total capital ratio	13.26	(0.31)	(0.13)	13.57	13.39
Of which, Tier 1 ratio	12.27	(0.25)	(0.07)	12.52	12.34
Of which, common equity Tier 1 (CET1) ratio	12.27	(0.25)	(0.07)	12.52	12.34
(2) Total capital (①+②)	6,722	21	20	6,701	6,702
① Tier 1 capital	6,223	38	48	6,185	6,175
Of which, common equity Tier 1 (CET1) capital	6,223	39	48	6,184	6,175
Of which, other Tier 1 capital	0	(0)	(0)	0	0
② Tier 2 capital	498	(17)	(28)	515	526
(3) Risk-weighted assets	50,684	1,304	652	49,380	50,032
(4) Total required capital (3) x 8%	4,054	104	52	3,950	4,002

(Reference) Leverage ratio on a consolidated basis 5.31% (September 30, 2026)

(Unit: One hundred millions of yen, %)

	The Yamaguchi Bank				
	Six months ended September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	Six months ended September 30, 2025	Fiscal year ended March 31, 2026
(1) Total capital ratio	15.24	(0.16)	0.01	15.40	15.23
Of which, Tier 1 ratio	15.24	(0.16)	0.01	15.40	15.23
Of which, common equity Tier 1 (CET1) ratio	15.24	(0.16)	0.01	15.40	15.23
(2) Total capital (①+②)	4,425	134	53	4,291	4,372
① Tier 1 capital	4,425	134	53	4,291	4,372
Of which, common equity Tier 1 (CET1) capital	4,425	134	53	4,291	4,372
Of which, other Tier 1 capital	-	-	-	-	-
② Tier 2 capital	0	0	(0)	0	0
(3) Risk-weighted assets	29,030	1,165	326	27,865	28,704
(4) Total required capital (3) x 8%	2,322	93	26	2,229	2,296

(Reference) Leverage ratio on a non-consolidated basis 6.66% (September 30, 2026)

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

(Unit: One hundred millions of yen, %)

	Momiji Bank				
	Six months ended September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	Six months ended September 30, 2025	Fiscal year ended March 31, 2026
(1) Capital adequacy ratio	10.43	(0.27)	(0.17)	10.70	10.60
(2) Total capital	1,446	(50)	(12)	1,496	1,458
(3) Risk-weighted assets	13,857	(122)	96	13,979	13,761
(4) Total required capital (3) x 4%	554	(5)	4	559	550

(Unit: One hundred millions of yen, %)

	The Kitakyushu Bank				
	Six months ended September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	Six months ended September 30, 2025	Fiscal year ended March 31, 2026
(1) Capital adequacy ratio	11.60	(1.61)	(0.32)	13.21	11.92
(2) Total capital	847	(5)	(13)	852	860
(3) Risk-weighted assets	7,301	850	90	6,451	7,211
(4) Total required capital (3) x 4%	292	34	4	258	288

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

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

7. ROE

(Unit: %)

	Yamaguchi Financial Group (consolidated)			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025
ROE (based on net assets)	7.36	0.67	6.69	8.10	1.41	6.69	7.99	0.92	7.07	8.02	4.47	3.55
ROE (based on shareholders' equity)	7.86	1.01	6.85	8.60	1.70	6.90	7.99	1.32	6.67	9.42	5.30	4.12

ROE (based on net assets) = Profit attributable to owners of parent/ 183 x 365 / (Beginning equity + Ending equity) / 2 x 100

ROE (based on shareholders' equity) = Profit attributable to owners of parent/ 183 x 365 / (Beginning shareholders' equity + Ending shareholders' equity) / 2 x 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		
	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025	Six months ended September 30, 2026	Increase (Decrease)	Six months ended September 30, 2025
OHR	48.73	(6.79)	55.52	30.93	(6.22)	37.15	50.21	(5.65)	55.86	55.43	(6.92)	62.35

OHR = Expenses / (Gross business profit - Gains (losses) on bonds - Gains (losses) on cancellation of investment trusts - Gains (losses) on cancellation of interest rate swaps) x 100

9. Number of locations

(Unit: Number of locations)

	Three banks total			The Yamaguchi Bank			Momiji Bank			The Kitakyushu Bank		
	As of September 30, 2026	Increase (Decrease)	As of March 31, 2026	As of September 30, 2026	Increase (Decrease)	As of March 31, 2026	As of September 30, 2026	Increase (Decrease)	As of March 31, 2026	As of September 30, 2026	Increase (Decrease)	As of March 31, 2026
Head offices, branch offices, and satellite offices in Japan	264	1	263	123	-	123	103	-	103	38	1	37
Head offices and branch offices	245	1	244	109	-	109	98	-	98	38	1	37
Satellite offices	19	-	19	14	-	14	5	-	5	-	-	-
Of which, those in Yamaguchi Prefecture	109	-	109	106	-	106	3	-	3	-	-	-
Head offices and branch offices	95	-	95	92	-	92	3	-	3	-	-	-
Satellite offices	14	-	14	14	-	14	-	-	-	-	-	-
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	20	1	19	-	-	-	1	-	1	19	1	18
Head offices and branch offices	20	1	19	-	-	-	1	-	1	19	1	18
Satellite offices	-	-	-	-	-	-	-	-	-	-	-	-
Overseas branches	2	-	2	2	-	2	-	-	-	-	-	-
Total	266	1	265	125	-	125	103	-	103	38	1	37

Note: 1. The representative office in Hong Kong, one of the overseas locations of The Yamaguchi Bank, Ltd., is not included.

2. Branches in Kitakyushu City include an internet branch.

Ⅱ. Status of loans

1. Balance of loans

(Unit: One hundred millions of yen, %)

		As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Three banks total	Total loan balance (all branches)	90,307	2,171	237	88,136	90,070
	Total loan balance (domestic branches)	90,290	2,266	303	88,024	89,987
	Personal loans	15,294	640	273	14,654	15,021
	Of which, housing loans	14,335	649	280	13,686	14,055
	Of which, other loans	958	(9)	(8)	967	966
	Average balance of total loans (all branches)	90,412	3,694	2,364	86,718	88,048
The Yamaguchi Bank	Total loan balance (all branches)	48,095	654	(452)	47,441	48,547
	Total loan balance (domestic branches)	48,078	749	(386)	47,329	48,464
	Personal loans	6,189	156	53	6,033	6,136
	Of which, housing loans	5,684	152	53	5,532	5,631
	Of which, other loans	504	3	0	501	504
	Average balance of total loans (all branches)	48,628	1,912	1,175	46,716	47,453
Momiji Bank	Total loan balance (all branches)	26,708	671	339	26,037	26,369
	Total loan balance (domestic branches)	26,708	671	339	26,037	26,369
	Personal loans	5,474	73	31	5,401	5,443
	Of which, housing loans	5,217	72	32	5,145	5,185
	Of which, other loans	257	2	(1)	255	258
	Average balance of total loans (all branches)	26,484	867	542	25,617	25,942
The Kitakyushu Bank	Total loan balance (all branches)	15,502	844	349	14,658	15,153
	Total loan balance (domestic branches)	15,502	844	349	14,658	15,153
	Personal loans	3,630	412	189	3,218	3,441
	Of which, housing loans	3,433	425	195	3,008	3,238
	Of which, other loans	196	(14)	(7)	210	203
	Average balance of total loans (all branches)	15,299	916	647	14,383	14,652

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

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

(Unit: One hundred millions of yen, %)

		As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Three banks total	Balance of loans to SMEs, etc.	55,142	1,014	(292)	54,128	55,434
	Ratio of loans to SMEs, etc.	61.07	(0.42)	(0.53)	61.49	61.60
The Yamaguchi Bank	Balance of loans to SMEs, etc.	25,935	174	(527)	25,761	26,462
	Ratio of loans to SMEs, etc.	53.94	(0.48)	(0.66)	54.42	54.60
Momiji Bank	Balance of loans to SMEs, etc.	16,866	204	(40)	16,662	16,906
	Ratio of loans to SMEs, etc.	63.14	(0.85)	(0.97)	63.99	64.11
The Kitakyushu Bank	Balance of loans to SMEs, etc.	12,341	636	276	11,705	12,065
	Ratio of loans to SMEs, etc.	79.60	(0.25)	(0.02)	79.85	79.62

Note: "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, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Yamaguchi Financial Group (consolidated)	Bankrupt and quasi-bankrupt loans	217	(2)	9	219	208
	Doubtful loans	1,001	(53)	(38)	1,054	1,039
	Substandard loans	243	80	61	163	182
	Loans past due three months or more	1	(3)	(4)	4	5
	Restructured loans	242	83	66	159	176
	Subtotal (A)	1,462	25	32	1,437	1,430
	Non-performing loan ratio (A) / (B)	1.62	(0.01)	0.04	1.63	1.58
	Normal assets	88,737	1,963	(58)	86,774	88,795
	Total (B)	90,200	1,988	(25)	88,212	90,225
Three banks total	Bankrupt and quasi-bankrupt loans	211	(3)	9	214	202
	Doubtful loans	1,001	(53)	(38)	1,054	1,039
	Substandard loans	243	80	61	163	182
	Loans past due three months or more	1	(3)	(4)	4	5
	Restructured loans	242	83	66	159	176
	Subtotal (A)	1,456	24	32	1,432	1,424
	Non-performing loan ratio (A) / (B)	1.59	(0.02)	0.03	1.61	1.56
	Normal assets	89,611	2,063	150	87,548	89,461
	Total (B)	91,068	2,087	182	88,981	90,886
	(Reference) Non-performing loan ratio after partial direct write-offs	1.45	(0.01)	0.02	1.46	1.43
	(Reference) Total after partial direct write-offs (B')	90,936	2,091	172	88,845	90,764
The Yamaguchi Bank	Bankrupt and quasi-bankrupt loans	68	5	4	63	64
	Doubtful loans	442	(33)	(28)	475	470
	Substandard loans	94	54	39	40	55
	Loans past due three months or more	0	(1)	(1)	1	1
	Restructured loans	94	56	40	38	54
	Subtotal (A)	605	27	16	578	589
	Non-performing loan ratio (A) / (B)	1.24	0.04	0.04	1.20	1.20
	Normal assets	47,861	594	(497)	47,267	48,358
	Total (B)	48,466	620	(482)	47,846	48,948
	(Reference) Non-performing loan ratio after partial direct write-offs	1.17	0.04	0.04	1.13	1.13
	(Reference) Total after partial direct write-offs (B')	48,428	620	(484)	47,808	48,912
Momiji Bank	Bankrupt and quasi-bankrupt loans	109	4	1	105	108
	Doubtful loans	395	(29)	(6)	424	401
	Substandard loans	100	19	12	81	88
	Loans past due three months or more	0	(1)	0	1	0
	Restructured loans	100	21	12	79	88
	Subtotal (A)	606	(5)	9	611	597
	Non-performing loan ratio (A) / (B)	2.25	(0.07)	0.00	2.32	2.25
	Normal assets	26,271	629	305	25,642	25,966
	Total (B)	26,877	623	314	26,254	26,563
	(Reference) Non-performing loan ratio after partial direct write-offs	1.98	(0.09)	(0.01)	2.07	1.99
	(Reference) Total after partial direct write-offs (B')	26,803	617	310	26,186	26,493
The Kitakyushu Bank	Bankrupt and quasi-bankrupt loans	33	(12)	3	45	30
	Doubtful loans	163	9	(5)	154	168
	Substandard loans	48	6	10	42	38
	Loans past due three months or more	0	(1)	(4)	1	4
	Restructured loans	48	8	14	40	34
	Subtotal (A)	245	3	8	242	237
	Non-performing loan ratio (A) / (B)	1.55	(0.08)	0.01	1.63	1.54
	Normal assets	15,479	841	342	14,638	15,137
	Total (B)	15,724	844	350	14,880	15,374
	(Reference) Non-performing loan ratio after partial direct write-offs	1.43	0.01	(0.00)	1.42	1.43
	(Reference) Total after partial direct write-offs (B')	15,704	854	347	14,850	15,357

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 September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Three banks total	Total coverage (C) (a) + (b)	1,166	(26)	(19)	1,192	1,185
	Covered by collateral or guarantee, etc. (a)	695	(27)	(8)	722	703
	Bankrupt and quasi-bankrupt loans	80	1	(0)	79	80
	Doubtful loans	537	(43)	(22)	580	559
	Substandard loans	78	16	15	62	63
	Loans past due three months or more	0	(4)	(4)	4	4
	Restructured loans	77	19	19	58	58
	Reserve for possible loan losses (b)	470	0	(11)	470	481
	Bankrupt and quasi-bankrupt loans	131	(4)	10	135	121
	Doubtful loans	320	2	(24)	318	344
	Substandard loans	17	2	1	15	16
	Loans past due three months or more	0	(0)	(0)	0	0
	Restructured loans	17	2	2	15	15
	Coverage ratio (C) / (A)	80.06	(3.18)	(3.18)	83.24	83.24
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00
	Doubtful loans	85.70	0.38	(1.23)	85.32	86.93
	Substandard loans	39.55	(8.36)	(3.95)	47.91	43.50
	Loans past due three months or more	79.62	(7.20)	(3.92)	86.82	83.54
	Restructured loans	39.34	(7.38)	(2.93)	46.72	42.27
	Reserve ratio (b) / ((A) - (a))	61.82	(4.37)	(5.05)	66.19	66.87
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00
	Doubtful loans	69.15	1.82	(2.53)	67.33	71.68
	Substandard loans	10.85	(4.84)	(2.72)	15.69	13.57
	Loans past due three months or more	26.76	11.43	3.47	15.33	23.29
	Restructured loans	10.82	(4.87)	(2.66)	15.69	13.48
The Yamaguchi Bank	Total coverage (C) (a) + (b)	473	(10)	(15)	483	488
	Covered by collateral or guarantee, etc. (a)	293	(12)	(7)	305	300
	Bankrupt and quasi-bankrupt loans	30	4	2	26	28
	Doubtful loans	242	(20)	(13)	262	255
	Substandard loans	20	3	4	17	16
	Loans past due three months or more	0	(1)	(0)	1	0
	Restructured loans	20	5	5	15	15
	Reserve for possible loan losses (b)	179	2	(9)	177	188
	Bankrupt and quasi-bankrupt loans	38	1	3	37	35
	Doubtful loans	135	(1)	(14)	136	149
	Substandard loans	5	2	1	3	4
	Loans past due three months or more	-	-	(0)	-	0
	Restructured loans	5	2	1	3	4
	Coverage ratio (C) / (A)	78.16	(5.42)	(4.77)	83.58	82.93
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00
	Doubtful loans	85.41	1.40	(0.65)	84.01	86.06
	Substandard loans	28.17	(24.35)	(8.47)	52.52	36.64
	Loans past due three months or more	100.00	-	38.52	100.00	61.48
	Restructured loans	28.17	(22.12)	(8.01)	50.29	36.18
	Reserve ratio (b) / ((A) - (a))	57.64	(7.55)	(7.58)	65.19	65.22
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00
	Doubtful loans	67.71	3.40	(1.75)	64.31	69.46
	Substandard loans	8.05	(8.42)	(2.39)	16.47	10.44
	Loans past due three months or more	0.00	-	(16.10)	0.00	16.10
	Restructured loans	8.05	(8.42)	(2.33)	16.47	10.38

(Unit: One hundred millions of yen, %)

		As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Momiji Bank	Total coverage (C) (a) + (b)	508	(9)	0	517	508
	Covered by collateral or guarantee, etc. (a)	287	(20)	(2)	307	289
	Bankrupt and quasi-bankrupt loans	36	(2)	(2)	38	38
	Doubtful loans	209	(26)	(6)	235	215
	Substandard loans	41	8	6	33	35
	Loans past due three months or more	0	0	0	0	0
	Restructured loans	41	8	6	33	35
	Reserve for possible loan losses (b)	220	10	1	210	219
	Bankrupt and quasi-bankrupt loans	73	6	4	67	69
	Doubtful loans	137	3	(3)	134	140
	Substandard loans	9	1	1	8	8
	Loans past due three months or more	0	(0)	0	0	-
	Restructured loans	9	1	1	8	8
	Coverage ratio (C) / (A)	83.92	(0.73)	(1.11)	84.65	85.03
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00
	Doubtful loans	87.91	0.79	(0.75)	87.12	88.66
	Substandard loans	50.82	(0.95)	0.50	51.77	50.32
	Loans past due three months or more	75.20	24.46	(24.80)	50.74	100.00
	Restructured loans	50.59	(1.20)	0.46	51.79	50.13
	Reserve ratio (b) / ((A) - (a))	69.38	0.24	(1.61)	69.14	70.99
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00
	Doubtful loans	74.23	3.16	(1.27)	71.07	75.50
	Substandard loans	15.81	(1.79)	(0.95)	17.60	16.76
	Loans past due three months or more	24.71	9.38	24.71	15.33	0.00
	Restructured loans	15.76	(1.88)	(1.00)	17.64	16.76
The Kitakyushu Bank	Total coverage (C) (a) + (b)	184	(7)	(4)	191	188
	Covered by collateral or guarantee, etc. (a)	114	5	0	109	114
	Bankrupt and quasi-bankrupt loans	13	(2)	(1)	15	14
	Doubtful loans	84	2	(4)	82	88
	Substandard loans	15	4	4	11	11
	Loans past due three months or more	0	(1)	(3)	1	3
	Restructured loans	15	6	8	9	7
	Reserve for possible loan losses (b)	69	(12)	(5)	81	74
	Bankrupt and quasi-bankrupt loans	19	(11)	3	30	16
	Doubtful loans	47	0	(7)	47	54
	Substandard loans	2	(1)	(1)	3	3
	Loans past due three months or more	0	0	(0)	-	0
	Restructured loans	2	(1)	(1)	3	3
	Coverage ratio (C) / (A)	75.20	(3.68)	(4.27)	78.88	79.47
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00
	Doubtful loans	81.14	(3.28)	(4.08)	84.42	85.22
	Substandard loans	38.19	1.98	0.57	36.21	37.62
	Loans past due three months or more	92.54	(7.46)	4.92	100.00	87.62
	Restructured loans	37.85	4.40	6.21	33.45	31.64
	Reserve ratio (b) / ((A) - (a))	53.42	(8.09)	(7.01)	61.51	60.43
	Bankrupt and quasi-bankrupt loans	100.00	-	-	100.00	100.00
	Doubtful loans	60.80	(5.63)	(7.97)	66.43	68.77
	Substandard loans	8.22	(3.96)	(3.66)	12.18	11.88
	Loans past due three months or more	42.62	42.62	14.56	0.00	28.06
	Restructured loans	8.18	(4.00)	(3.27)	12.18	11.45

4. Status of reserve for possible loan losses

(Unit: One hundred millions of yen)

	Yamaguchi Financial Group (consolidated)				
	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Reserve for possible loan losses	607	(13)	(27)	620	634
General reserve for possible loan losses	134	(10)	(11)	144	145
Specific reserve for possible loan losses	473	(3)	(15)	476	488

	Three banks total				
	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Reserve for possible loan losses	580	(12)	(24)	592	604
General reserve for possible loan losses	127	(10)	(11)	137	138
Specific reserve for possible loan losses	452	(2)	(14)	454	466

	The Yamaguchi Bank				
	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Reserve for possible loan losses	217	(1)	(12)	218	229
General reserve for possible loan losses	43	(0)	(1)	43	44
Specific reserve for possible loan losses	174	(0)	(10)	174	184

	Momiji Bank				
	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Reserve for possible loan losses	255	6	(1)	249	256
General reserve for possible loan losses	43	(4)	(3)	47	46
Specific reserve for possible loan losses	211	9	1	202	210

	The Kitakyushu Bank				
	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Reserve for possible loan losses	107	(17)	(12)	124	119
General reserve for possible loan losses	40	(6)	(8)	46	48
Specific reserve for possible loan losses	67	(11)	(4)	78	71

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, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Domestic offices (excluding offshore banking account)	91,050	2,182	247	88,868	90,803	48,449	716	(415)	47,733	48,864
Manufacturing	11,533	207	(177)	11,326	11,710	6,524	(27)	(231)	6,551	6,755
Agriculture and forestry	82	5	1	77	81	60	4	(0)	56	60
Fisheries	43	(4)	(1)	47	44	12	0	2	12	10
Mining and quarrying of stones and gravel	118	4	(10)	114	128	46	9	(1)	37	47
Construction	3,330	200	160	3,130	3,170	1,614	85	70	1,529	1,544
Electricity, gas, heat supply, and water	5,656	(262)	(53)	5,918	5,709	4,225	(159)	(38)	4,384	4,263
Information and communication	399	69	(3)	330	402	208	70	(9)	138	217
Transport and postal services	12,195	608	(217)	11,587	12,412	7,829	355	(204)	7,474	8,033
Wholesale and retail	8,046	326	178	7,720	7,868	4,628	387	252	4,241	4,376
Finance and insurance	7,137	138	63	6,999	7,074	3,907	116	(41)	3,791	3,948
Real estate, goods rental and leasing	14,913	(207)	(284)	15,120	15,197	7,600	(379)	(420)	7,979	8,020
Other services	5,835	83	63	5,752	5,772	2,071	14	5	2,057	2,066
Municipalities	7,956	238	181	7,718	7,775	4,261	25	115	4,236	4,146
Others	13,802	780	349	13,022	13,453	5,458	217	86	5,241	5,372

	Momiji Bank					The Kitakyushu Bank				
	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Domestic offices (excluding offshore banking account)	26,877	623	314	26,254	26,563	15,724	844	350	14,880	15,374
Manufacturing	3,809	174	18	3,635	3,791	1,199	61	36	1,138	1,163
Agriculture and forestry	13	0	0	13	13	8	1	1	7	7
Fisheries	3	(0)	(0)	3	3	27	(3)	(2)	30	29
Mining and quarrying of stones and gravel	8	(0)	(0)	8	8	63	(5)	(8)	68	71
Construction	1,157	100	114	1,057	1,043	557	14	(25)	543	582
Electricity, gas, heat supply, and water	843	(126)	(57)	969	900	587	22	41	565	546
Information and communication	123	(12)	(5)	135	128	66	10	10	56	56
Transport and postal services	2,919	190	15	2,729	2,904	1,446	63	(28)	1,383	1,474
Wholesale and retail	1,797	(26)	(47)	1,823	1,844	1,620	(35)	(27)	1,655	1,647
Finance and insurance	2,548	50	110	2,498	2,438	681	(29)	(6)	710	687
Real estate, goods rental and leasing	3,976	21	84	3,955	3,892	3,336	151	52	3,185	3,284
Other services	1,966	(14)	(16)	1,980	1,982	1,798	84	74	1,714	1,724
Municipalities	2,544	176	60	2,368	2,484	1,150	37	6	1,113	1,144
Others	5,164	90	37	5,074	5,127	3,178	472	225	2,706	2,953

(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, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Domestic offices (excluding offshore banking account)	1,456	24	32	1,432	1,424	605	27	16	578	589
Manufacturing	356	46	59	310	297	178	19	25	159	153
Agriculture and forestry	20	2	1	18	19	19	2	0	17	19
Fisheries	0	(0)	(2)	0	2	0	0	0	-	-
Mining and quarrying of stones and gravel	1	1	(0)	0	1	-	-	-	-	-
Construction	93	(3)	(1)	96	94	41	4	1	37	40
Electricity, gas, heat supply, and water	10	(1)	1	11	9	-	(1)	(0)	1	0
Information and communication	8	(1)	0	9	8	1	(1)	(0)	2	1
Transport and postal services	57	(4)	(1)	61	58	22	3	3	19	19
Wholesale and retail	269	(13)	(8)	282	277	104	(2)	(8)	106	112
Finance and insurance	5	(0)	(0)	5	5	0	(0)	(0)	0	0
Real estate, goods rental and leasing	187	27	0	160	187	40	15	(1)	25	41
Other services	362	(30)	(14)	392	376	173	(8)	(0)	181	173
Municipalities	-	-	-	-	-	-	-	-	-	-
Others	81	(1)	(2)	82	83	23	(4)	(3)	27	26

	Momiji Bank					The Kitakyushu Bank				
	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Domestic offices (excluding offshore banking account)	606	(5)	9	611	597	245	3	8	242	237
Manufacturing	125	18	12	107	113	52	9	21	43	31
Agriculture and forestry	0	(0)	(0)	0	0	0	0	0	0	0
Fisheries	-	-	-	-	-	0	(0)	(2)	0	2
Mining and quarrying of stones and gravel	1	1	-	0	1	0	(0)	(0)	0	0
Construction	33	(9)	(4)	42	37	18	2	2	16	16
Electricity, gas, heat supply, and water	10	0	1	10	9	0	(0)	(0)	0	0
Information and communication	5	(1)	(1)	6	6	1	1	1	0	0
Transport and postal services	26	(5)	(3)	31	29	8	(3)	(2)	11	10
Wholesale and retail	109	(6)	(0)	115	109	56	(4)	1	60	55
Finance and insurance	5	(0)	(0)	5	5	-	-	-	-	-
Real estate, goods rental and leasing	124	1	5	123	119	23	12	(4)	11	27
Other services	124	(8)	(5)	132	129	64	(14)	(9)	78	73
Municipalities	-	-	-	-	-	-	-	-	-	-
Others	39	4	3	35	36	17	(2)	(2)	19	19

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, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
South Korea	2	(1)	(1)	3	3
Of which, risk-monitored loans	-	-	-	-	-
China	17	(95)	(66)	112	83
Of which, risk-monitored loans	0	0	0	-	-
Thailand	96	(10)	(6)	106	102
Of which, risk-monitored loans	-	-	-	-	-
Vietnam	23	(10)	(6)	33	29
Of which, risk-monitored loans	23	(9)	(6)	32	29
Singapore	764	104	98	660	666
Of which, risk-monitored loans	-	-	-	-	-
Total	903	(13)	19	916	884
Of which, risk-monitored loans	23	(9)	(6)	32	29

	The Yamaguchi Bank					Momiji Bank				
	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026	As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
South Korea	1	(1)	(0)	2	1	1	(0)	(0)	1	1
Of which, risk-monitored loans	-	-	-	-	-	-	-	-	-	-
China	17	(95)	(66)	112	83	-	-	-	-	-
Of which, risk-monitored loans	0	0	0	-	-	-	-	-	-	-
Thailand	41	(3)	(1)	44	42	54	(7)	(5)	61	59
Of which, risk-monitored loans	-	-	-	-	-	-	-	-	-	-
Vietnam	23	(10)	(6)	33	29	-	-	-	-	-
Of which, risk-monitored loans	23	(9)	(6)	32	29	-	-	-	-	-
Singapore	694	69	62	625	632	69	35	35	34	34
Of which, risk-monitored loans	-	-	-	-	-	-	-	-	-	-
Total	778	(40)	(12)	818	790	125	27	31	98	94
Of which, risk-monitored loans	23	(9)	(6)	32	29	-	-	-	-	-

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, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Three banks total	Deposits, including negotiable certificates of deposit (ending balance)	107,801	(1,630)	(4,605)	109,431	112,406
	Deposits	99,092	(3,783)	(3,521)	102,875	102,613
	Negotiable certificates of deposit	8,709	2,154	(1,083)	6,555	9,792
	Deposits, including negotiable certificates of deposit (average balance)	108,926	(1,584)	(1,275)	110,510	110,201
	Deposits	100,516	(2,986)	(2,375)	103,502	102,891
	Negotiable certificates of deposit	8,410	1,403	1,101	7,007	7,309
The Yamaguchi Bank	Deposits, including negotiable certificates of deposit (ending balance)	62,036	324	(2,675)	61,712	64,711
	Deposits	55,247	(1,126)	(1,574)	56,373	56,821
	Negotiable certificates of deposit	6,789	1,450	(1,100)	5,339	7,889
	Deposits, including negotiable certificates of deposit (average balance)	62,000	(996)	(613)	62,996	62,613
	Deposits	55,633	(1,535)	(965)	57,168	56,598
	Negotiable certificates of deposit	6,367	540	353	5,827	6,014
Momiji Bank	Deposits, including negotiable certificates of deposit (ending balance)	32,373	(1,278)	(907)	33,651	33,280
	Deposits	32,322	(1,225)	(899)	33,547	33,221
	Negotiable certificates of deposit	50	(53)	(8)	103	58
	Deposits, including negotiable certificates of deposit (average balance)	33,419	(254)	(348)	33,673	33,767
	Deposits	33,298	(224)	(368)	33,522	33,666
	Negotiable certificates of deposit	121	(29)	20	150	101
The Kitakyushu Bank	Deposits, including negotiable certificates of deposit (ending balance)	13,392	(676)	(1,022)	14,068	14,414
	Deposits	11,523	(1,431)	(1,047)	12,954	12,570
	Negotiable certificates of deposit	1,868	755	24	1,113	1,844
	Deposits, including negotiable certificates of deposit (average balance)	13,506	(334)	(313)	13,840	13,819
	Deposits	11,584	(1,227)	(1,042)	12,811	12,626
	Negotiable certificates of deposit	1,922	894	729	1,028	1,193

(2) Balance of deposits by business entity

(Unit: One hundred millions of yen)

		As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Three banks total	Balance of deposits	99,086	(3,678)	(3,507)	102,764	102,593
	Individual deposits	65,229	(1,217)	(418)	66,446	65,647
	Corporate deposits	27,813	(690)	(449)	28,503	28,262
	Others (public and financial institutions)	6,043	(1,771)	(2,641)	7,814	8,684
The Yamaguchi Bank	Balance of deposits	55,243	(1,019)	(1,558)	56,262	56,801
	Individual deposits	36,468	(588)	(79)	37,056	36,547
	Corporate deposits	13,580	(740)	(390)	14,320	13,970
	Others (public and financial institutions)	5,194	309	(1,090)	4,885	6,284
Momiji Bank	Balance of deposits	32,320	(1,227)	(901)	33,547	33,221
	Individual deposits	23,046	(446)	(238)	23,492	23,284
	Corporate deposits	8,622	(11)	52	8,633	8,570
	Others (public and financial institutions)	651	(769)	(716)	1,420	1,367
The Kitakyushu Bank	Balance of deposits	11,523	(1,431)	(1,047)	12,954	12,570
	Individual deposits	5,714	(182)	(101)	5,896	5,815
	Corporate deposits	5,611	62	(110)	5,549	5,721
	Others (public and financial institutions)	197	(1,311)	(835)	1,508	1,032

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

8. Balance of personal assets under custody

(Unit: One hundred millions of yen)

		As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Three banks total	Balance of assets under custody	6,248	693	341	5,555	5,907
	Investment trusts	1,667	428	235	1,239	1,432
	Public bonds	315	197	137	118	178
	Insurance	4,265	67	(32)	4,198	4,297
The Yamaguchi Bank	Balance of assets under custody	3,379	384	184	2,995	3,195
	Investment trusts	897	218	122	679	775
	Public bonds	159	106	77	53	82
	Insurance	2,321	59	(16)	2,262	2,337
Momiji Bank	Balance of assets under custody	2,361	207	98	2,154	2,263
	Investment trusts	597	155	79	442	518
	Public bonds	114	66	45	48	69
	Insurance	1,650	(13)	(25)	1,663	1,675
The Kitakyushu Bank	Balance of assets under custody	507	102	60	405	447
	Investment trusts	172	55	35	117	137
	Public bonds	41	25	16	16	25
	Insurance	293	22	9	271	284

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

(Unit: One hundred millions of yen)

		As of September 30, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
YM Securities Co., Ltd.	Balance of assets under custody	4,248	697	442	3,551	3,806
	Investment trusts	2,065	269	223	1,796	1,842
	Bonds	329	86	54	243	275
	Stocks	1,622	337	157	1,285	1,465
	Others	230	4	7	226	223

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, 2026	Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	As of September 30, 2025	As of March 31, 2026
Yamaguchi Financial Group (consolidated)	Balance of securities	20,679	(1,192)	216	21,871	20,463
	Domestic bonds	13,332	(212)	(27)	13,544	13,359
	Government bonds	7,238	1,075	777	6,163	6,461
	Local government bonds	3,710	(935)	(779)	4,645	4,489
	Corporate bonds	2,383	(352)	(25)	2,735	2,408
	Domestic stocks	1,134	58	30	1,076	1,104
	Foreign bonds	1,217	(683)	(61)	1,900	1,278
	Investment trusts	4,638	(374)	263	5,012	4,375
	Others	356	19	11	337	345
The Yamaguchi Bank	Balance of securities	13,586	(256)	191	13,842	13,395
	Domestic bonds	8,257	(355)	86	8,612	8,171
	Government bonds	4,537	675	791	3,862	3,746
	Local government bonds	2,847	(761)	(676)	3,608	3,523
	Corporate bonds	872	(269)	(30)	1,141	902
	Domestic stocks	697	32	9	665	688
	Foreign bonds	1,180	57	(89)	1,123	1,269
	Investment trusts	3,176	(86)	180	3,262	2,996
	Others	275	97	6	178	269
Momiji Bank	Balance of securities	6,548	(868)	12	7,416	6,536
	Domestic bonds	4,852	146	(114)	4,706	4,966
	Government bonds	2,684	402	(14)	2,282	2,698
	Local government bonds	756	(174)	(103)	930	859
	Corporate bonds	1,411	(81)	3	1,492	1,408
	Domestic stocks	169	13	12	156	157
	Foreign bonds	37	(739)	28	776	9
	Investment trusts	1,461	(289)	83	1,750	1,378
	Others	27	1	3	26	24
The Kitakyushu Bank	Balance of securities	451	6	6	445	445
	Domestic bonds	223	(2)	2	225	221
	Government bonds	16	(1)	(1)	17	17
	Local government bonds	106	0	-	106	106
	Corporate bonds	99	(1)	2	100	97
	Domestic stocks	212	7	2	205	210
	Foreign bonds	-	-	-	-	-
	Investment trusts	-	-	-	-	-
	Others	16	2	3	14	13

10. Valuation gains and losses on securities

(Unit: Millions of yen)

	Yamaguchi Financial Group (consolidated)										
	As of September 30, 2026					As of September 30, 2025			As of March 31, 2026		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(45,361)	(21,968)	(9,410)	14	45,375	(23,393)	23	23,417	(35,951)	24	35,975
Available-for-sale securities	11,345	27,863	11,437	128,313	116,968	(16,518)	106,104	122,622	(92)	111,324	111,417
Stocks	69,659	12,309	5,103	69,747	87	57,350	57,574	223	64,556	64,713	157
Bonds	(99,945)	(11,201)	(2,071)	6	99,951	(88,744)	1	88,746	(97,874)	7	97,882
Others	41,631	26,756	8,406	58,560	16,928	14,875	48,527	33,652	33,225	46,603	13,377
Of which, foreign bonds	(11,348)	9,601	(966)	10	11,359	(20,949)	1,264	22,214	(10,382)	193	10,575
Total	(34,015)	5,897	2,028	128,327	162,343	(39,912)	106,128	146,040	(36,043)	111,349	147,393

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

September 30, 2026	23,315	September 30, 2025	29,005	March 31, 2026	25,200

(Unit: Millions of yen)

	The Yamaguchi Bank										
	As of September 30, 2026					As of September 30, 2025			As of March 31, 2026		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(30,365)	(14,443)	(6,108)	0	30,366	(15,922)	5	15,928	(24,257)	2	24,260
Available-for-sale securities	16,333	8,906	3,072	87,076	70,743	7,427	76,378	68,950	13,261	78,247	64,986
Stocks	46,310	4,658	1,350	46,357	46	41,652	41,690	37	44,960	45,000	39
Bonds	(57,193)	(6,279)	(4,247)	-	57,193	(50,914)	-	50,914	(52,946)	-	52,946
Others	27,215	10,526	5,968	40,719	13,503	16,689	34,688	17,998	21,247	33,247	11,999
Of which, foreign bonds	(11,212)	1,190	(835)	10	11,222	(12,402)	391	12,794	(10,377)	193	10,570
Total	(14,032)	(5,537)	(3,037)	87,077	101,109	(8,495)	76,384	84,879	(10,995)	78,250	89,246

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

September 30, 2026	14,439	September 30, 2025	15,145	March 31, 2026	12,281

(Unit: Millions of yen)

	Momiji Bank										
	As of September 30, 2026					As of September 30, 2025			As of March 31, 2026		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(14,070)	(7,075)	(3,085)	-	14,070	(6,995)	-	6,995	(10,985)	-	10,985
Available-for-sale securities	(18,505)	14,331	6,193	27,567	46,072	(32,836)	20,710	53,546	(24,698)	21,571	46,270
Stocks	9,676	2,882	1,519	9,726	49	6,794	6,868	74	8,157	8,207	49
Bonds	(42,597)	(4,780)	2,237	0	42,598	(37,817)	1	37,818	(44,834)	7	44,842
Others	14,415	16,229	2,437	17,840	3,425	(1,814)	13,839	15,654	11,978	13,356	1,377
Of which, foreign bonds	(136)	8,411	(131)	-	136	(8,547)	872	9,419	(5)	-	5
Total	(32,576)	7,256	3,108	27,567	60,143	(39,832)	20,710	60,542	(35,684)	21,571	57,255

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

September 30, 2026	8,876	September 30, 2025	13,859	March 31, 2026	12,918

(Unit: Millions of yen)

	The Kitakyushu Bank										
	As of September 30, 2026					As of September 30, 2025			As of March 31, 2026		
	Valuation gains and losses					Valuation gains and losses			Valuation gains and losses		
		Increase (Decrease) from September 30, 2025	Increase (Decrease) from March 31, 2026	Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(924)	(449)	(216)	13	938	(475)	18	493	(708)	21	729
Available-for-sale securities	12,220	3,562	1,147	12,381	160	8,658	8,704	46	11,073	11,167	93
Stocks	12,375	3,704	1,208	12,375	-	8,671	8,704	33	11,167	11,167	-
Bonds	(154)	(141)	(61)	6	160	(13)	-	13	(93)	-	93
Others	-	-	-	-	-	-	-	-	-	-	-
Total	11,295	3,113	930	12,394	1,098	8,182	8,723	540	10,365	11,189	823

(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, 2026	As of March 31, 2026	As of September 30, 2026	As of March 31, 2026	As of September 30, 2026	As of March 31, 2026
Assets						
Cash and due from banks	867,284	1,133,015	206,304	257,571	152,422	273,208
Call loans	123,182	61,101	1,258	8,793	—	—
Monetary claims bought	1,912	1,971	—	—	—	—
Trading account assets	4,074	3,248	—	—	—	—
Trading securities	—	—	598	622	—	—
Money held in trust	39,303	39,263	729	1,728	—	—
Securities	1,358,656	1,339,527	654,827	653,677	45,164	44,542
Loans and bills discounted	4,809,580	4,854,777	2,670,886	2,636,905	1,550,269	1,515,347
Foreign exchanges	7,623	14,836	2,757	32,238	9,010	16,210
Other assets	102,738	122,413	61,923	87,009	14,840	21,284
Tangible fixed assets	41,424	41,116	32,786	32,269	18,704	18,205
Intangible fixed assets	5,381	4,213	3,341	2,690	1,528	1,196
Prepaid pension costs	26,765	25,644	14,138	13,559	1,729	1,667
Deferred tax assets	—	—	4,906	5,636	—	—
Customers' liabilities for acceptances and guarantees	15,071	17,479	6,897	7,889	12,967	13,288
Allowance for loan losses	(21,741)	(22,903)	(25,528)	(25,659)	(10,772)	(11,932)
Total assets	7,381,256	7,635,703	3,635,827	3,714,933	1,795,865	1,893,019
Liabilities						
Deposits	5,524,714	5,682,183	3,232,247	3,322,175	1,152,324	1,257,022
Negotiable certificates of deposit	678,929	788,958	5,090	5,870	186,889	184,450
Call money	32,238	23,055	—	—	237,905	259,706
Cash collateral received for securities lent	52,246	85,097	—	—	—	—
Trading account liabilities	3,820	2,981	—	—	—	—
Borrowed money	459,729	426,993	193,351	187,722	78,791	58,757
Foreign exchanges	2,272	8,053	71	14	14	31
Other liabilities	115,683	118,638	34,131	31,674	11,722	8,124
Provision for bonuses	—	48	—	27	—	21
Provision for retirement benefits	165	216	—	—	1,249	1,252
Provision for management board benefit trust	595	407	395	238	362	230
Provision for reimbursement of deposits	—	33	—	—	—	—
Provision for point card certificates	48	44	—	—	—	—
Deferred tax liabilities	8,690	8,028	—	—	2,775	2,279
Deferred tax liabilities for land revaluation	4,863	4,867	4,098	4,098	3,461	3,461
Acceptances and guarantees	15,071	17,479	6,897	7,889	12,967	13,288
Total liabilities	6,899,068	7,167,089	3,476,283	3,559,711	1,688,464	1,788,626
Net assets						
Share capital	10,005	10,005	10,000	10,000	10,000	10,000
Capital surplus	430	430	27,049	30,381	—	—
Retained earnings	443,027	431,149	121,735	115,430	81,388	79,089
Total shareholders' equity	453,463	441,585	158,784	155,811	91,388	89,089
Valuation difference on available-for-sale securities	8,352	7,401	(12,667)	(16,926)	8,444	7,734
Deferred gains or losses on hedges	9,872	9,118	5,920	8,828	—	—
Revaluation reserve for land	10,499	10,508	7,507	7,507	7,568	7,568
Total valuation and translation adjustments	28,724	27,028	760	(590)	16,012	15,302
Total net assets	482,188	468,613	159,544	155,221	107,401	104,392
Total liabilities and net assets	7,381,256	7,635,703	3,635,827	3,714,933	1,795,865	1,893,019

(2) Interim Statements of Income

(Unit: Millions of yen)

	The Yamaguchi Bank		Momiji Bank		The Kitakyushu Bank	
	Six months ended September 30, 2026	Six months ended September 30, 2025	Six months ended September 30, 2026	Six months ended September 30, 2025	Six months ended September 30, 2026	Six months ended September 30, 2025
Ordinary income	78,799	62,898	41,037	26,244	16,243	11,632
Interest income	60,100	50,586	34,581	21,780	12,165	9,416
Of which, interest on loans and discounts	43,065	36,552	18,115	14,957	10,923	8,446
Of which, interest and dividends on securities	12,562	10,647	5,710	5,335	328	343
Fees and commissions	5,335	5,491	3,013	3,009	1,333	1,030
Gain on trading account transactions	11	7	—	—	—	—
Other ordinary income	1,392	334	517	30	815	174
Other income	11,959	6,478	2,924	1,423	1,929	1,012
Ordinary expenses	52,470	42,262	33,012	18,763	10,694	9,279
Interest expenses	17,007	17,845	7,277	6,721	4,872	3,254
Of which, interest on deposits	9,511	6,720	6,302	3,962	2,286	2,008
Fees and commissions payments	2,633	2,514	2,187	2,107	966	872
Other ordinary expenses	18,902	8,778	13,971	650	—	56
General and administrative expenses	12,439	12,510	9,294	8,694	4,817	4,043
Other expenses	1,487	613	281	588	37	1,052
Ordinary profit	26,328	20,635	8,024	7,480	5,549	2,353
Extraordinary income	10	11	—	—	—	—
Extraordinary losses	122	604	51	600	27	22
Profit before income taxes	26,216	20,042	7,972	6,880	5,521	2,330
Income taxes - current	7,029	4,768	1,553	1,597	1,204	191
Income taxes - deferred	(122)	365	113	(35)	54	310
Total income taxes	6,907	5,133	1,667	1,562	1,258	501
Profit	19,309	14,908	6,305	5,318	4,262	1,828