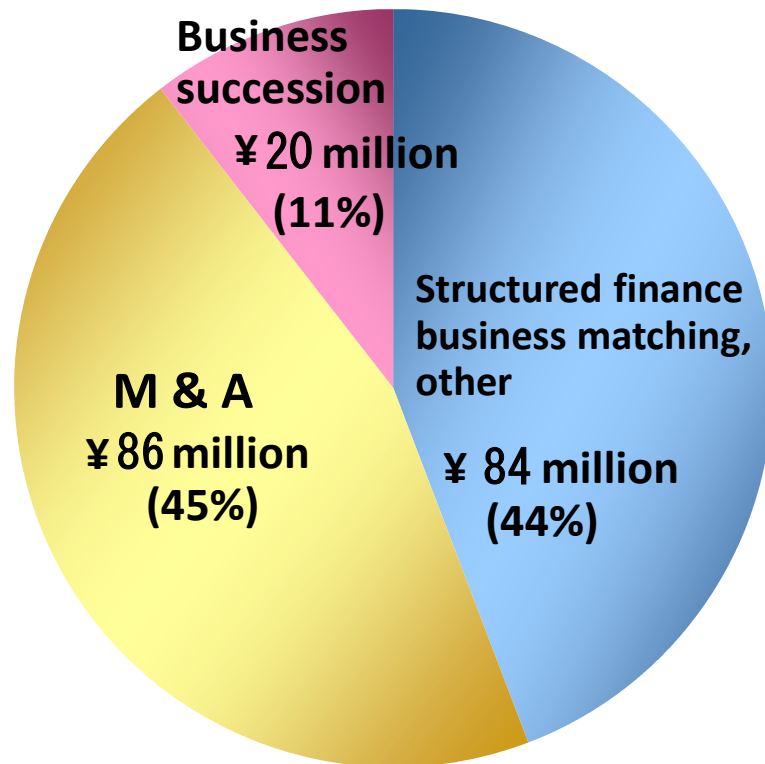


Seeking to cultivate new business fields in addition to the lending business

Corporate Services Commission Income Ratio



Okinawa STARTUP PROGRAM

- This program will create and develop innovative and competitive venture companies (start-ups) from Okinawa using the networks and resources possessed by the Bank of the Ryukyus and the Okinawa Times



BOR Venture Fund

- In February 2018 we formed a fund managed by Ryugin Research Institute of the Bank of the Ryukyus Group. The fund, totaling ¥200 million, will contribute to the development of the local economy by share-based investment in promising Okinawan companies expected to grow and expand in the future.

Syndicate Loans (Arranger)

➤ Trial Run by a Local Bank

Formed 2 cases with Mizuho Bank as the arranger (co-manager)

- September 2017

Participation: 6 financial institutions. Amount: ¥2 billion. Period: 20 years

- March 2018

Participation: 4 financial institutions. Amount: ¥1.3 billion.

Period: 10 years