

Bank of The Ryukyus, Limited and consolidated subsidiaries

Consolidated Statements of Income

For the six months ended September 30, 2023 and 2022

	Millions of yen (Note 1)		Thousands of U.S. Dollars (Note 1)
	2023	2022	2023
Income			
Interest income:			
Interest on loans and discounts.....	¥ 13,028	¥ 12,967	\$ 87,101
Interest and dividends on securities.....	1,478	850	9,882
Other interest income	91	182	611
Fees and commissions	5,886	5,663	39,356
Other operating income	9,935	8,073	66,422
Other income	2,930	1,470	19,594
Total income.....	33,351	29,208	222,966
Expenses			
Interest expenses:			
Interest on deposits	49	38	334
Other interest expenses	915	214	6,122
Fees and commissions	2,971	2,583	19,868
Other operating expenses	9,771	7,297	65,327
General and administrative expenses	13,816	13,386	92,372
Other expenses (Note 12)	450	388	3,014
Total expenses.....	27,976	23,908	187,037
Income before income taxes	5,374	5,299	35,929
Income taxes:			
Current	1,008	1,197	6,743
Deferred.....	498	385	3,335
Total income taxes.....	1,507	1,583	10,078
Profit	3,866	3,716	25,851
Profit attributable to owners of parent.....	¥ 3,866	¥ 3,716	\$ 25,851

	Yen		U.S. Dollars (Note 1)
Per share of common stock:			
Net income — basic	¥92.90	¥87.56	\$0.64
Net income — diluted	92.72	87.29	0.64
Cash dividends applicable to the year	18.50	17.50	0.13

See accompanying notes to consolidated financial statements.