

Bank of The Ryukyus, Limited

Non-Consolidated Balance Sheets

As of September 30, 2023 and March 31, 2023

	Millions of Yen (Note 1)		Thousands of U.S. Dollars (Note 2)
	September 30, 2023	March 31, 2023	September 30, 2023
Assets			
Cash and due from banks	¥ 393,213	¥ 598,309	\$ 2,628,784
Call loans and bills bought	336	1,649	2,248
Money held in trust	538	514	3,598
Securities	669,483	482,170	4,475,756
Loans and bills discounted	1,828,820	1,847,029	12,226,368
Foreign exchanges	6,724	8,995	44,959
Other assets	30,836	33,527	206,151
Property, plant and equipment	23,946	22,028	160,090
Intangible fixed assets	3,221	3,738	21,537
Prepaid pension cost	1,387	1,415	9,278
Deferred tax assets	4,961	4,183	33,167
Customers' liabilities for acceptances and guarantees	7,754	7,224	51,841
Allowance for loan losses	(4,083)	(6,421)	(27,299)
Total assets	¥2,967,140	¥3,004,366	\$19,836,478
Liabilities			
Deposits	¥2,743,894	¥2,712,401	\$18,343,992
Negotiable certificate of deposits	44,869	28,621	299,972
Payables under repurchase agreements	37,555	36,805	251,075
Borrowed money	57	86,659	386
Foreign exchanges	62	60	419
Other liabilities	9,263	8,461	61,931
Reserve for bonuses	659	607	4,409
Reserve for directors' bonuses	—	12	—
Reserve for retirement benefits	354	361	2,372
Reserve for contingent losses	77	85	517
Deferred tax liabilities for land revaluation	1,944	1,944	13,000
Acceptances and guarantees	7,754	7,224	51,841
Total liabilities	2,846,494	2,883,244	19,029,914
Net assets			
Capital stock	56,967	56,967	380,848
Capital surplus	12,840	12,840	85,842
Other capital surplus	66	47	443
Retained earnings:			
Legal retained earnings	3,905	3,759	26,109
Other retained earnings	51,686	49,226	345,543
Treasury stock	(1,417)	(1,534)	(9,475)
Total shareholders' equity	124,048	121,307	829,311
Valuation difference on available-for-sale securities	(4,271)	(1,151)	(28,556)
Revaluation reserve for land	804	804	5,380
Total valuation and translation adjustments	(3,466)	(346)	(23,176)
Stock acquisition rights	64	160	429
Total net assets	120,645	121,121	806,564
Total liabilities and net assets	¥2,967,140	¥3,004,366	\$19,836,478

Notes: 1. The Japanese yen amounts stated in non-consolidated financial statements have been rounded down to the nearest million yen.

2. The conversion of Japanese yen amounts into U.S. dollars has been made at the exchange rate of ¥149.58 per US\$1.00, the rate prevailing on September 30, 2023.