

Bank of The Ryukyus, Limited

# Non-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 2)
	2023	2022	2023
<b>Income</b>			
Interest income:			
Interest on loans and discounts .....	¥12,953	¥12,889	\$ 86,596
Interest and dividends on securities .....	1,485	1,059	9,933
Other interest income .....	90	182	608
Fees and commissions .....	4,743	4,515	31,713
Other operating income .....	3,206	1,677	21,439
Total income .....	22,480	20,323	150,289
<b>Expenses</b>			
Interest expenses:			
Interest on deposits .....	49	38	334
Other interest expenses .....	878	181	5,871
Fees and commissions .....	2,986	2,593	19,965
General and administrative expenses .....	12,605	12,117	84,275
Other expenses .....	1,411	684	9,432
Total expenses .....	17,931	15,615	119,877
Income before income taxes .....	4,549	4,707	30,412
Income taxes:			
Current .....	619	926	4,142
Deferred .....	596	402	3,991
Total income taxes .....	1,216	1,328	8,133
Net income .....	¥ 3,332	¥ 3,379	\$ 22,279

	Yen		U.S. Dollars (Note 2)
<b>Per share of common stock:</b>			
Net income .....	¥80.07	¥79.62	\$0.72
Cash dividends applicable to the year .....	18.50	17.50	0.17

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.