



Thoughts of a Mother Turtle

By Chie Tengan

Winner of the 22nd (fiscal 2013) Bingata Design Contest presented by the Bank of the Ryukyus

Bank of the Ryukyus Management Briefing for FY2013



The Financial and Economic Environment of Okinawa Prefecture

Overview of Okinawa Prefecture

Natural Environment

Area

Approximately 2,276 km² (around 0.6% of Japan's total land area, the smallest proportion after Kagawa, Osaka, and Tokyo; 18.4% of Okinawa's main island is used as a U.S. military base)

Geographical features

Comprised of 160 small and large islands (49 of which are inhabited)

Climate

Average annual temperature 22.7°C; average annual rainfall surpasses the national average by around 26%

Industry

Number of tourists each year

6,410,000 (2013)

Gross production by industry

Primary: 2.0%; secondary: 12.4%; tertiary: 85.5% (fiscal 2010)

Forecast rate of economic growth

1.07% (highest in Japan: 2007-2020 forecast rate of real economic growth (Japan Center for Economic Research))

(Source: Okinawa Prefecture)

Population

Population

Approximately 1,420,000 (estimate as of March 2014)

Households

Approximately 550,000 (estimate as of March 2014)

Total fertility rate

1.79 persons (highest in Japan as of 2009)

Ratio of juvenile population

17.89% (highest in Japan as of 2010)

Population growth rate

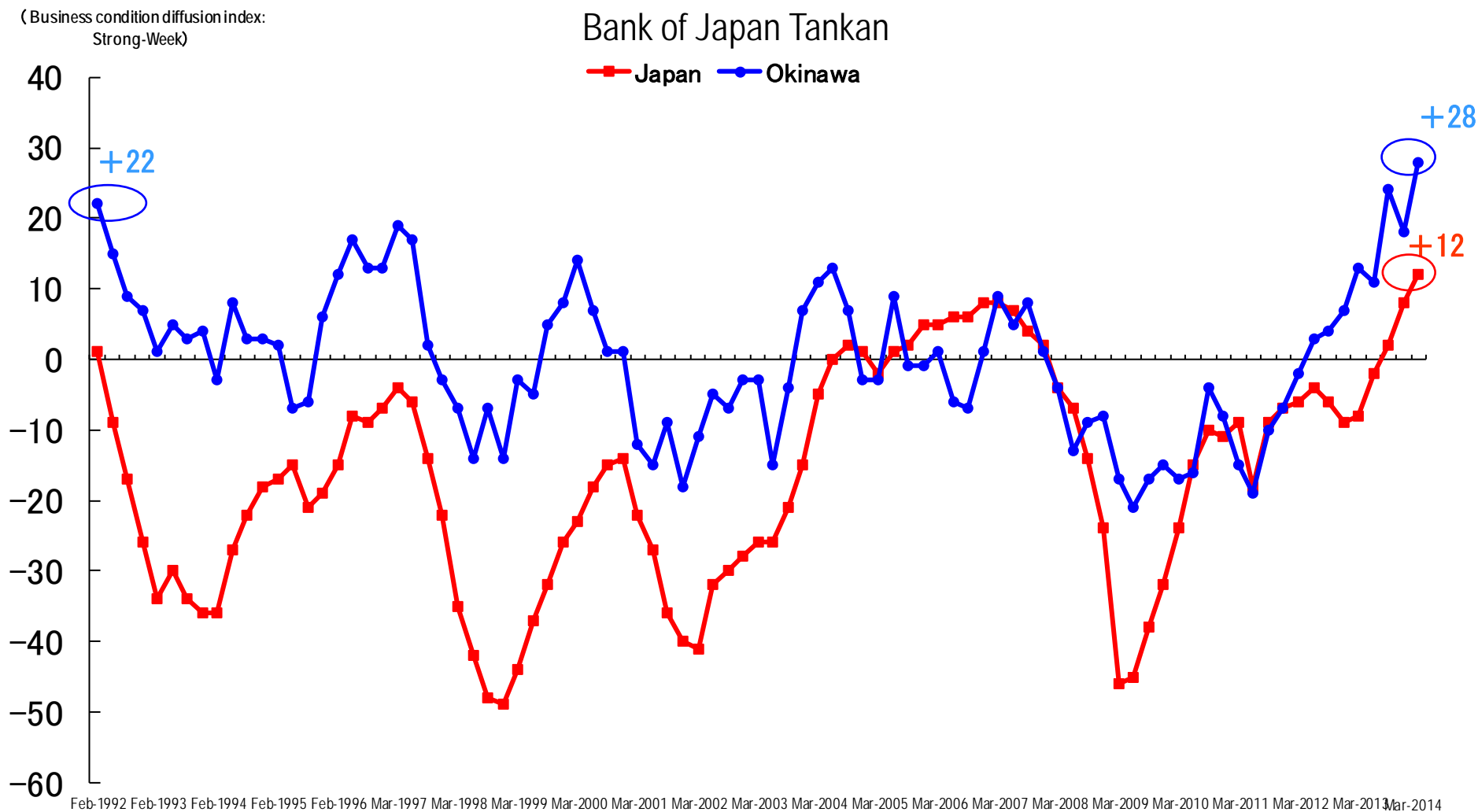
0.60% (highest in Japan as of 2010)



(Source: ALL NIPPON AIRWAYS CO., LTD)

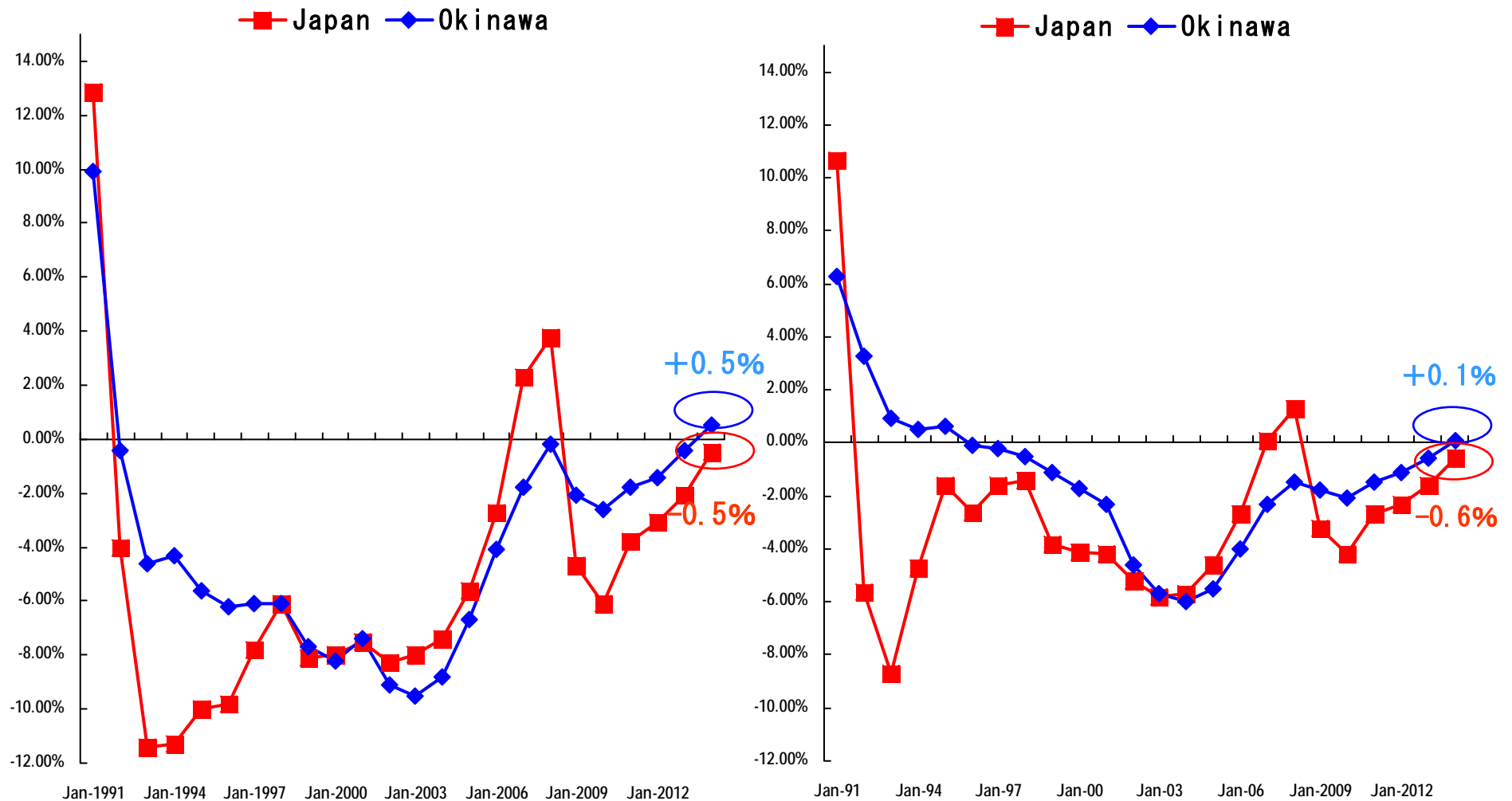
Economic Trends (Bank of Japan Tankan)

Business confidence at a high level for the first time in 22 years



Trends in Land Prices

Upward trend in prices within the Prefecture for both commercial- and residential-use land
Commercial-use land (YoY) Residential-use land (YoY)

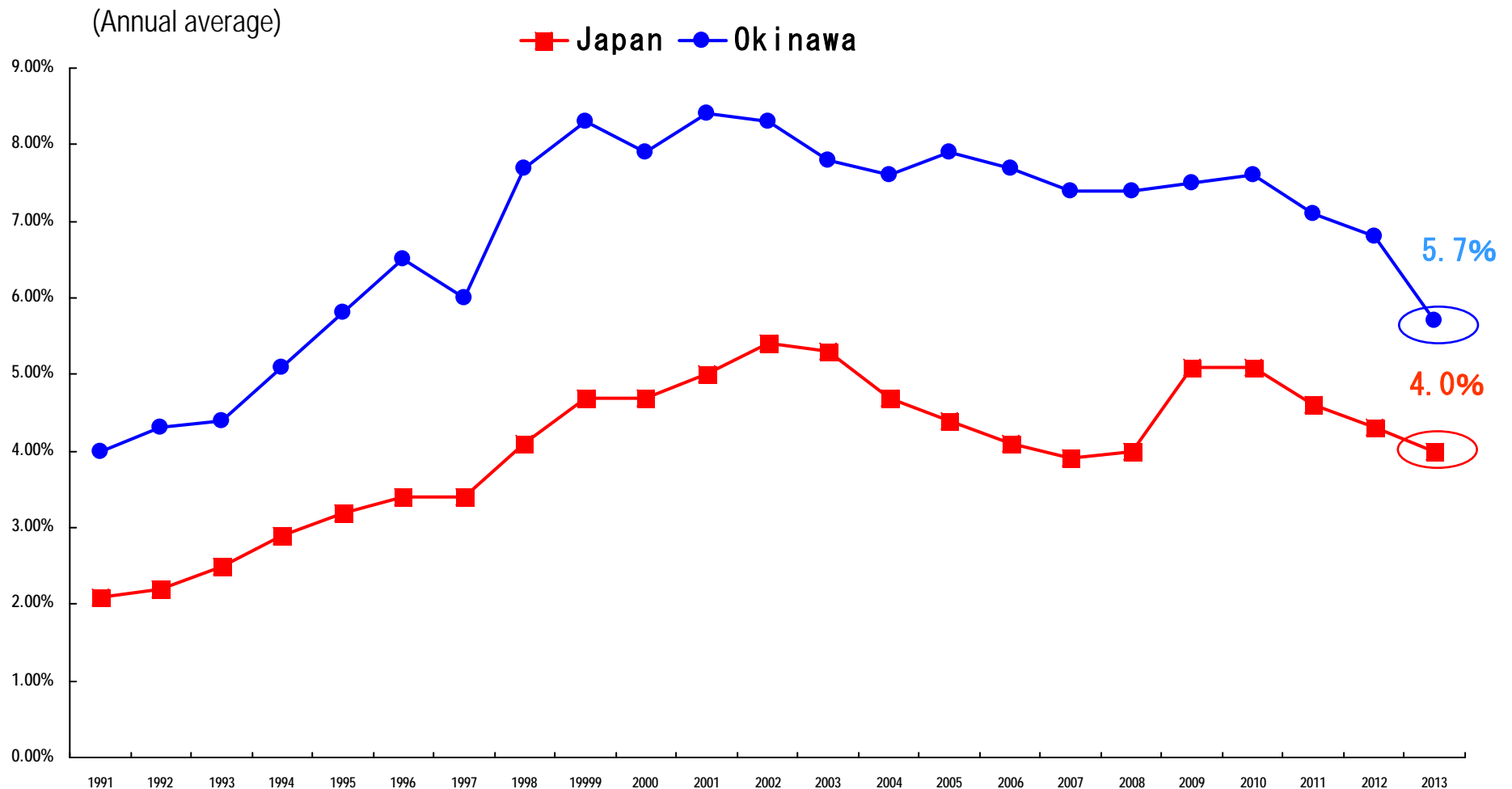


(Source: Land prices published by Japan's Ministry of Land, Infrastructure, Transport and Tourism)

■ Employment Conditions

Improvement in employment conditions with a year-on-year decline in the unemployment rate of 1.1 percentage points

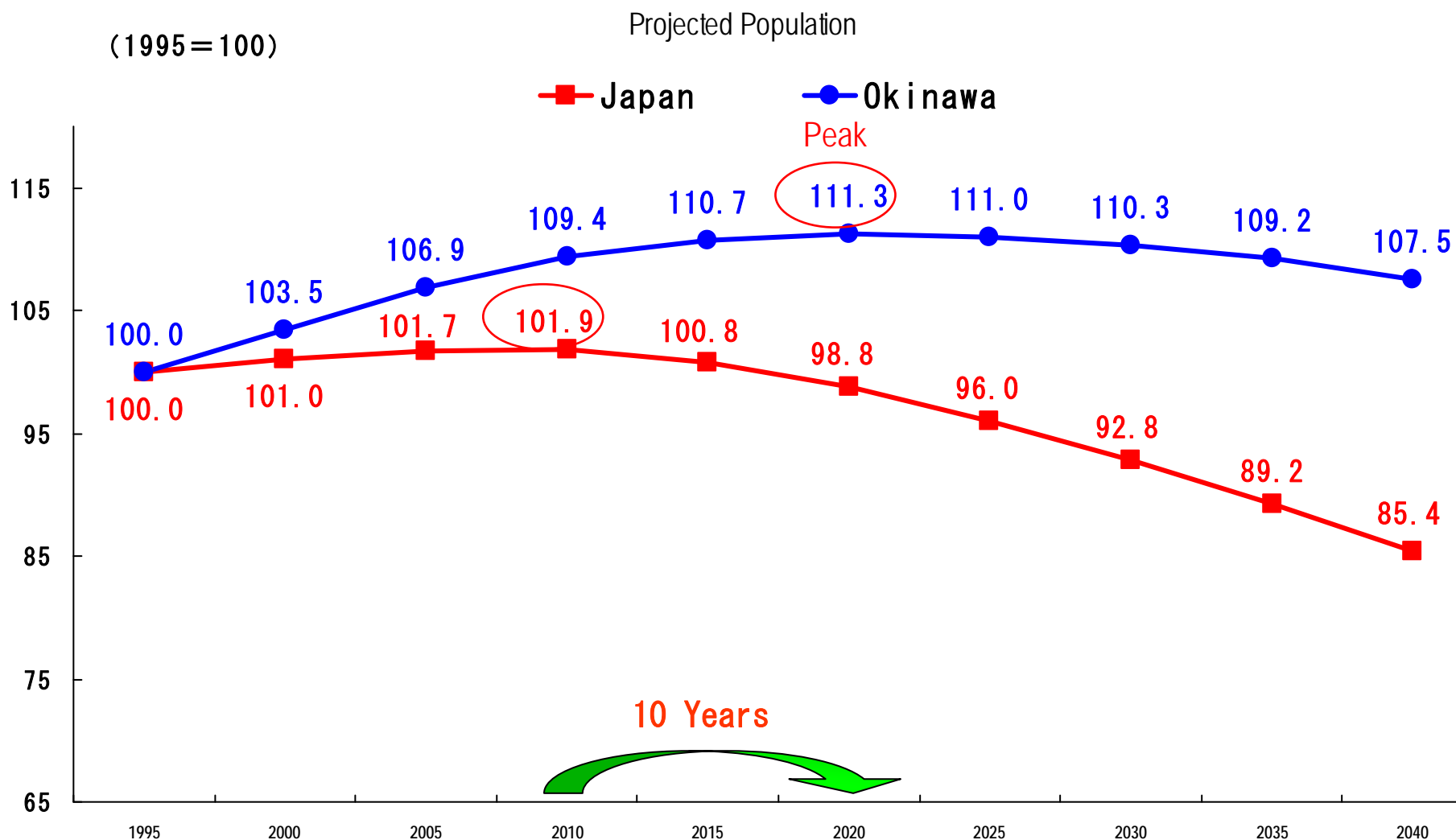
Trends in the overall unemployment rate



(Source: Labor force survey by Japan's Ministry of Internal Affairs and Communications)

Projected Population

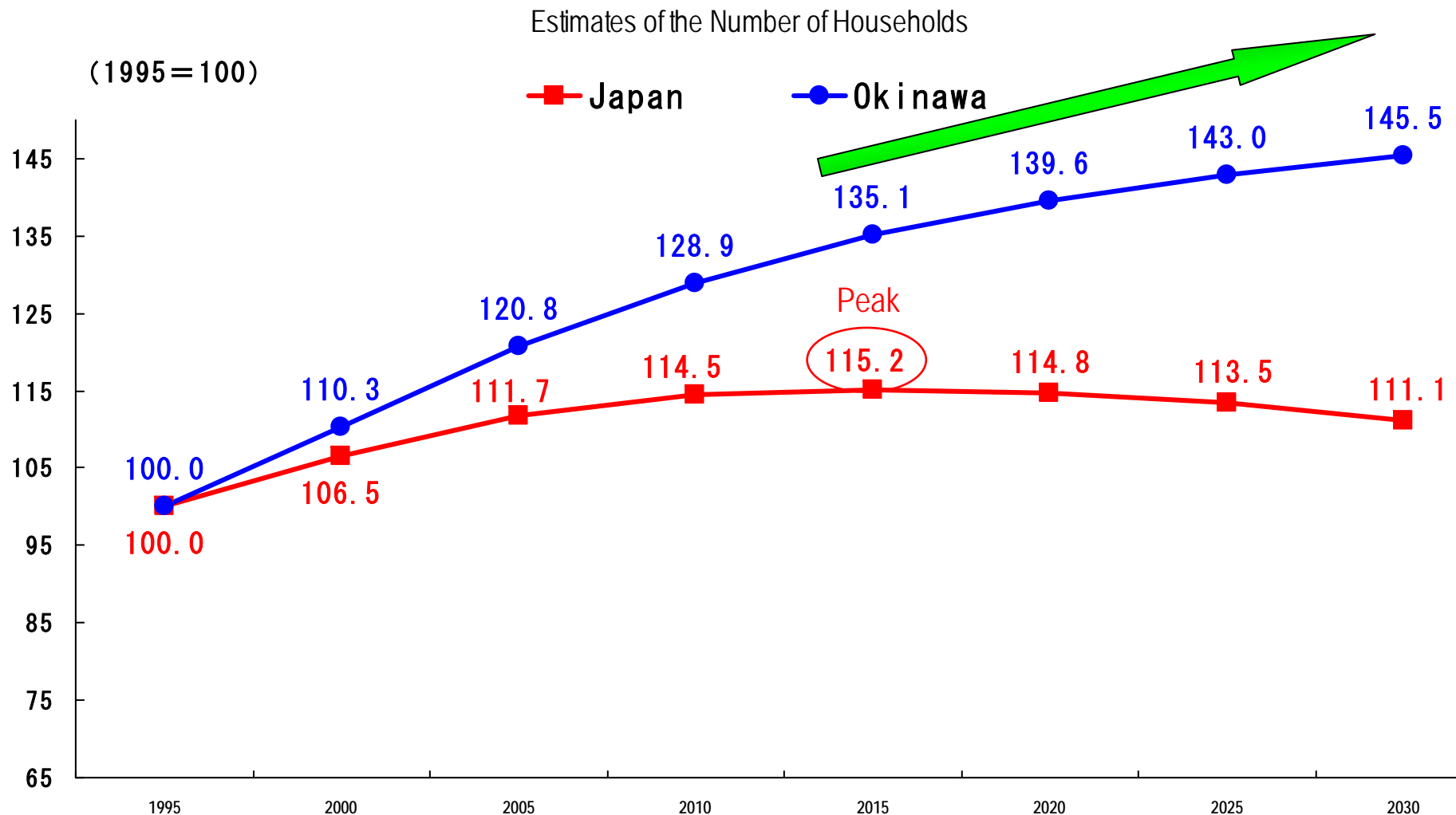
Okinawa Prefecture's population is projected to increase for the foreseeable future



(Source: Prepared from census figures provided by Japan's Ministry of Internal Affairs and Communications through to 2010 as well as estimates for 2015 and beyond provided by the National Institute of Population and Social Security Research)

Estimates of the Number of Households

Continued increase in the number of households

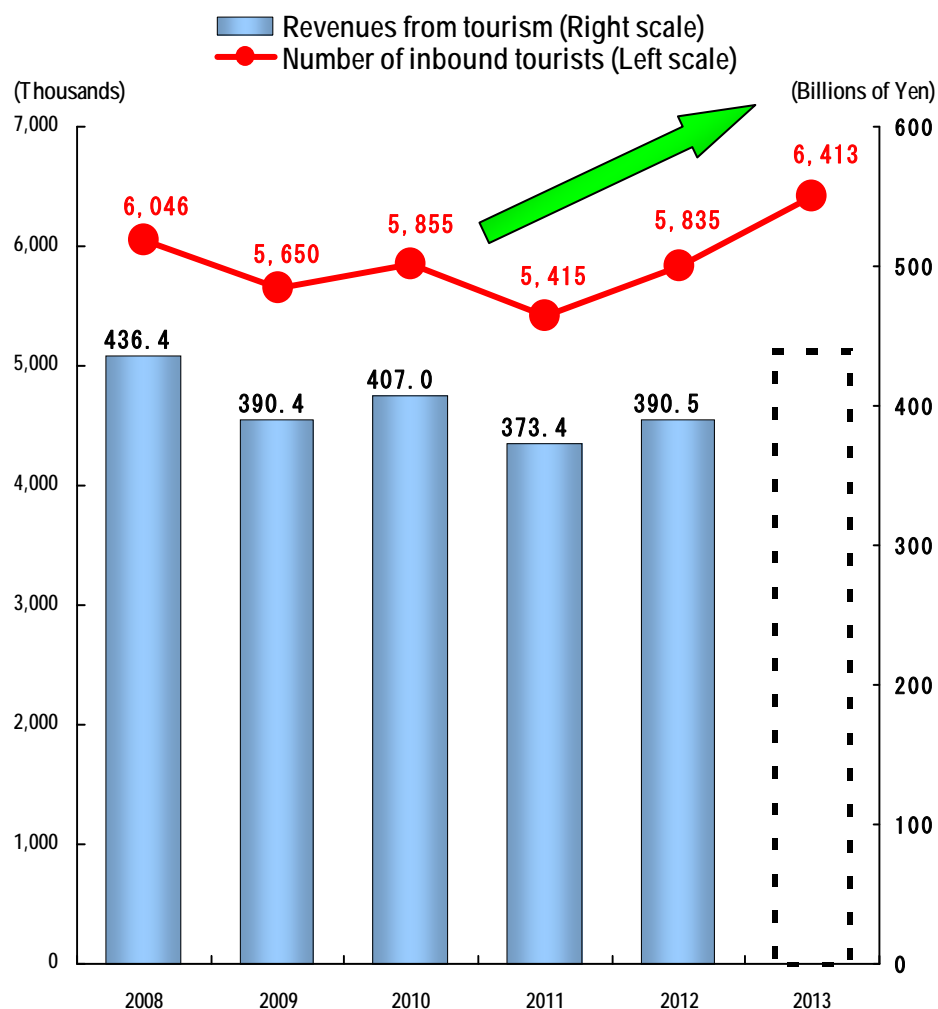


(Source: Prepared from estimates as of March 2014 provided by the National Institute of Population and Social Security Research)

Tourism

Record number of inbound tourists resulting from a variety of factors including the impact of LCCs and new Ishigaki Airport

Trends in the Number of Inbound Tourists and Revenues from Tourism



(Source: Statistical overview of the number of tourists entering Okinawa Prefecture)

◆LCCs commence services across 15 routes

* Number in parentheses represent the number of return flights in one day

●Peach Aviation (7)

Naha⇄Taipei (2), Naha⇄Kansai (3), Naha⇄Ishigaki (1), Ishigaki⇄Kansai (1)

●Jetstar (5)

Naha⇄Narita (4), Naha⇄Kansai (1)

●Vanilla Air (3)

Naha⇄Narita (3)

◆Painushima Ishigaki Airport opened in March 2013



◆Naha Airport International terminal operations commenced in February 2014



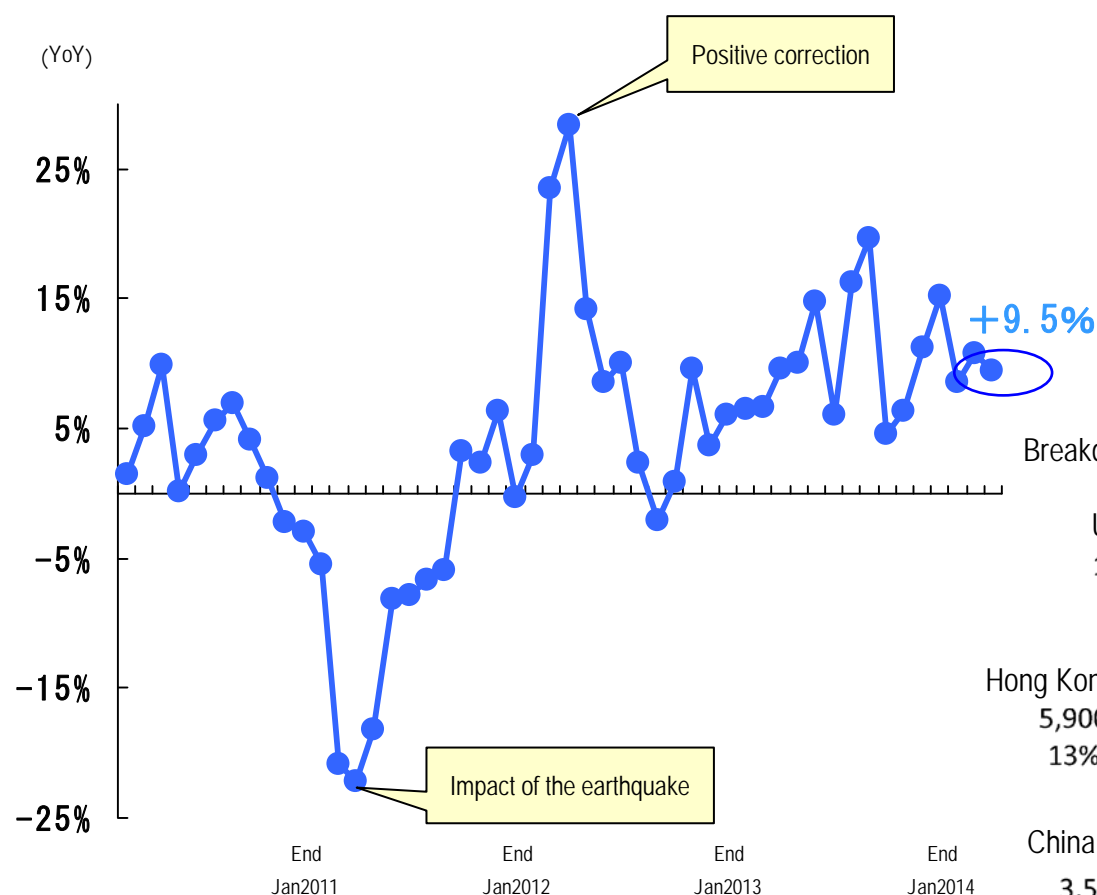
Monthly Trends in Inbound Tourism

Continuous year-on-year increase for 19 consecutive months

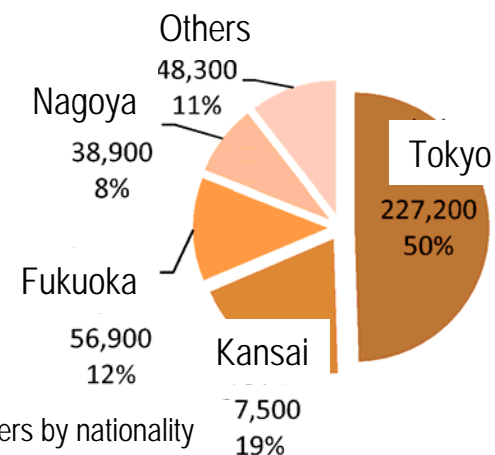
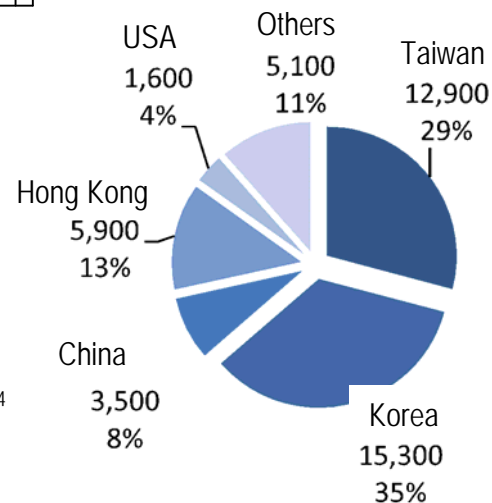
Breakdown of inbound tourists by region and nationality (fiscal 2013)

Monthly Trends in Inbound Tourism

Breakdown of domestic travelers by region



Breakdown of foreign travelers by nationality



◆ Naha Cruise Ship Terminal
Building operations
commenced in March 2014



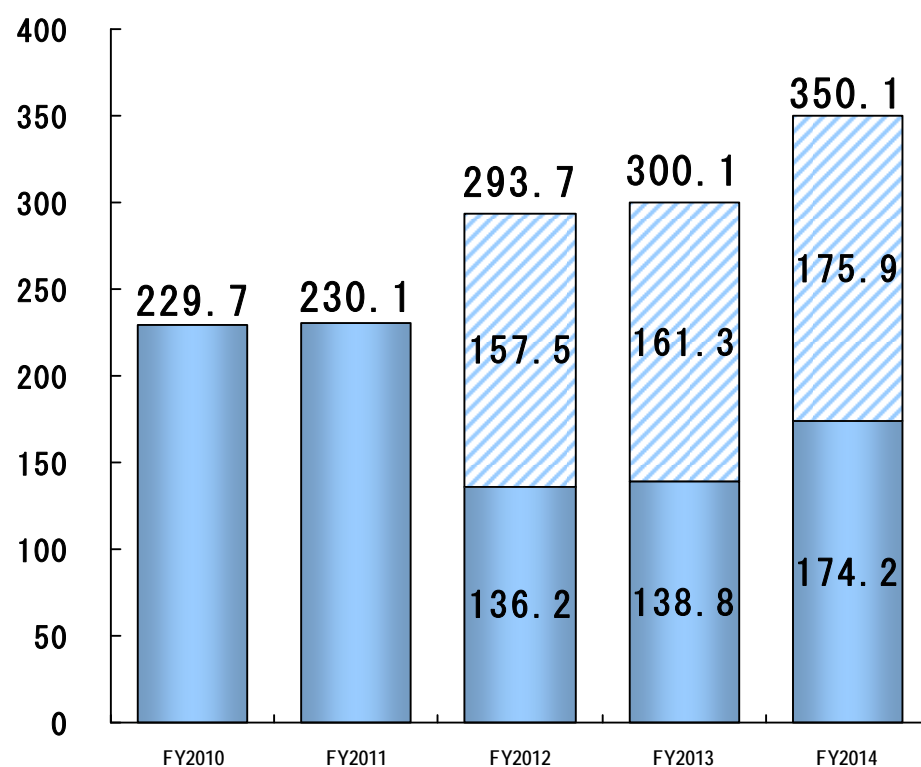
(Photo Source: Naha City)

Measures for Promoting Okinawa

Budget trends for the department responsible for Okinawa within Japan's Cabinet Office

■ Lump sum subsidy

(Billions of Yen)



(Source: Japan's Cabinet Office)

Excerpt from a comment by Prime Minister Shinzo Abe on December 24, 2013

Secured an annual budget of more than ¥300 billion to help develop and promote Okinawa throughout the current Okinawa development and promotion plan period (fiscal 2012 to fiscal 2021)

Okinawa Development and Promotion Lump Sum Subsidy (¥175.9 Billion)

	Okinawa Development and Promotion Special Promotion Subsidy (soft)	Okinawa Development and Promotion Public Investment Subsidy (hard)
Budget amount	▪ ¥82.6 Billion	▪ ¥93.2 Billion
Details	<ul style="list-style-type: none"> ▪ Establish as an independent Okinawa program targeting "soft" businesses ▪ Simplify and streamline wherever possible all implementation procedures 	<ul style="list-style-type: none"> ▪ Establish while increasing existing Okinawa development and promotion voluntary strategy subsidies and expanding the scope of application specific to Okinawa
Subject businesses	▪ "Soft" businesses and other	▪ Social capital improvement, etc.

Amount other than the lump sum subsidy (¥174.2 Billion)

Business name	Budget amount
Public works-related expenses, etc.	¥138.2 Billion
(portion applicable to public works to expand runway services at Naha Airport)	¥33.88 Billion
Construction of a 2,700m second runway; operations to commence in 2020	
Okinawa Institute of Science and Technology Graduate University-related expenses	¥19.8 Billion
Business to develop and promote the northern territories	¥5.1 Billion
Basic expenses in connection with steps to consider the introduction of railway and other services	¥0.2 Billion

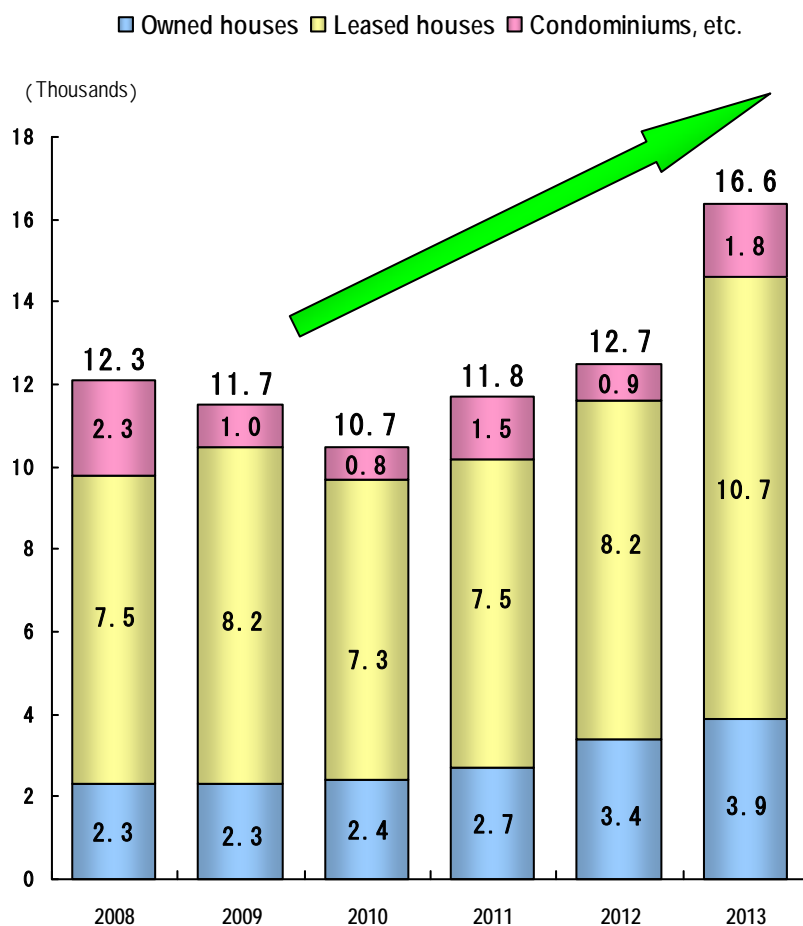
Excerpt from a comment by Ichita Yamamoto, state minister for Okinawa affairs on December 24, 2013

[Northern territories development and promotion business] Continue business activities of at least ¥5 billion each year throughout the current Okinawa development and promotion plan period

[Public works to expand runway services at Naha Airport] Completion of construction by the end of 2019 in accordance with the agreement between Japan's Minister of Finance and Minister of Land, Infrastructure, Transport and Tourism

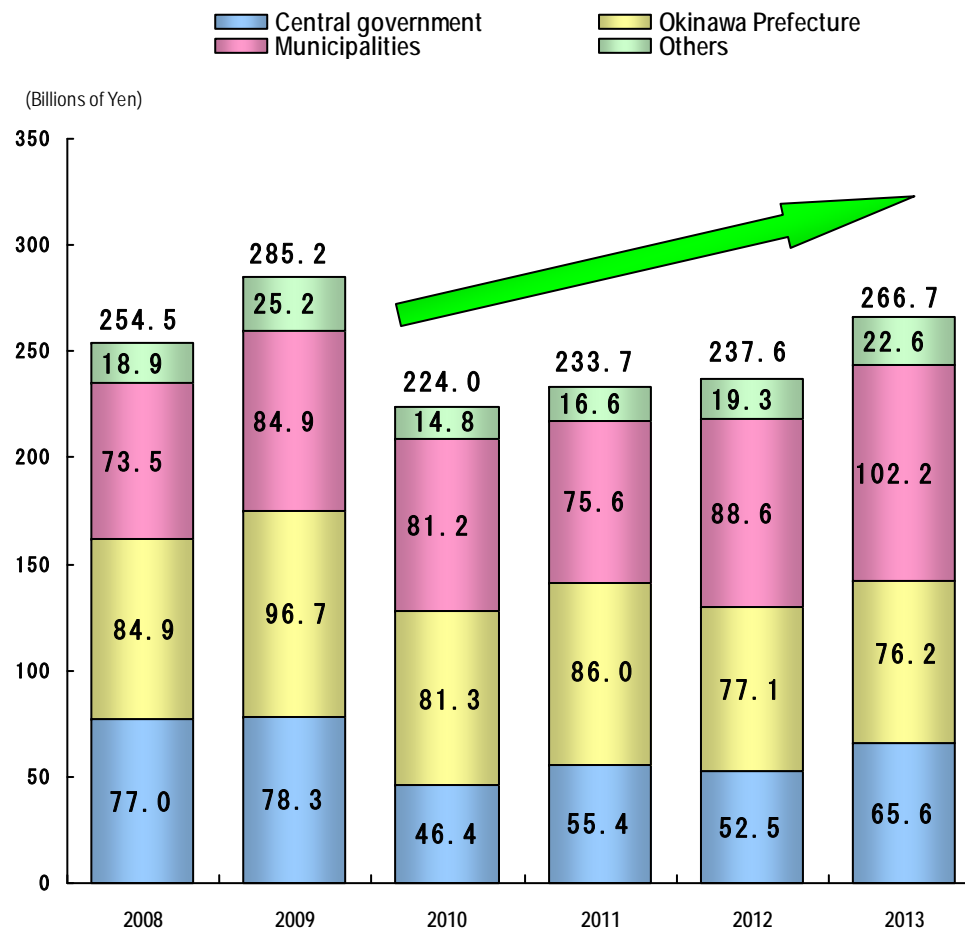
Substantial increase in both housing starts and public works

Trends in new housing starts in the Prefecture



(Source: Japan's Ministry of Land, Infrastructure, Transport and Tourism)

Trends in orders received for public works projects



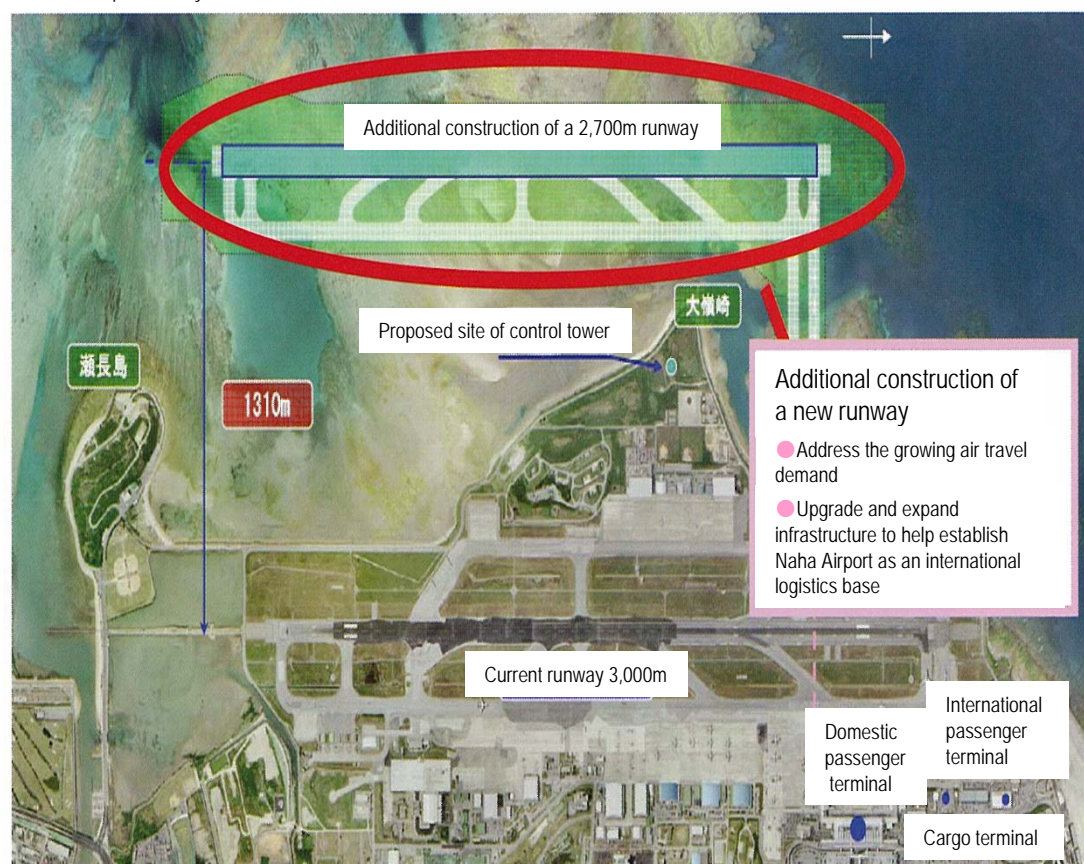
(Source: West Japan Construction Surety Co., Ltd.)

■ Second Runway at Naha Airport

Additional construction of a 2,700m runway to address the increase in air travel demand

Total project expenses	Commencement of construction	Completion of construction
About ¥198 Billion	January-2014	December-2019

■ Naha Airport runway construction



◆ Second highest number of domestic service routes after Haneda Airport			
Airport name	Operating hours	Number of service routes	Flight/Day
Tokyo International	24Hours	49	1,082
Naha	24Hours	27	137
Fukuoka	7:00~22:00	26	175
New Chitose	24Hours	26	164
Osaka International	7:00~22:00	24	158
Chubu Centrair International	24Hours	16	67
Kansai International	24Hours	12	59
Narita International	6:00~23:00	11	287

Positioned as a future silicon valley and research hub of Asia

O I S T

◆ In addition to 50 senior research officials, approximately 300 research associates conduct research across a variety of specialist fields related to Okinawa Prefecture.

Activities also include the presentation of papers and observation of coral and marine conditions on a real-time basis.

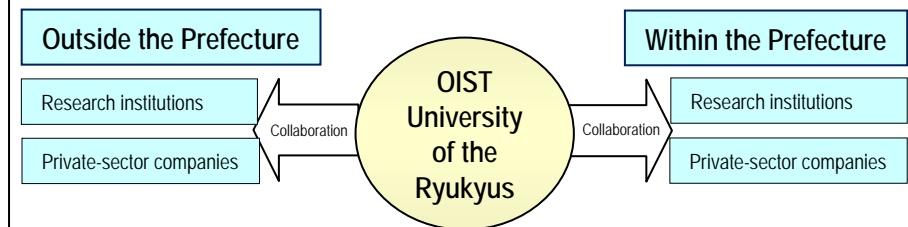


(Source: OIST homepage)

Excerpt from a comment by Ichita Yamamoto, state minister for Okinawa affairs on December 24, 2013

Consideration will be given to a variety of issues including the need to secure essential financial resources and to maintain the appropriate level of quality from a broad perspective. These efforts are geared toward expanding the scale of OIST research and operations.

Technology Innovation Economic Zone



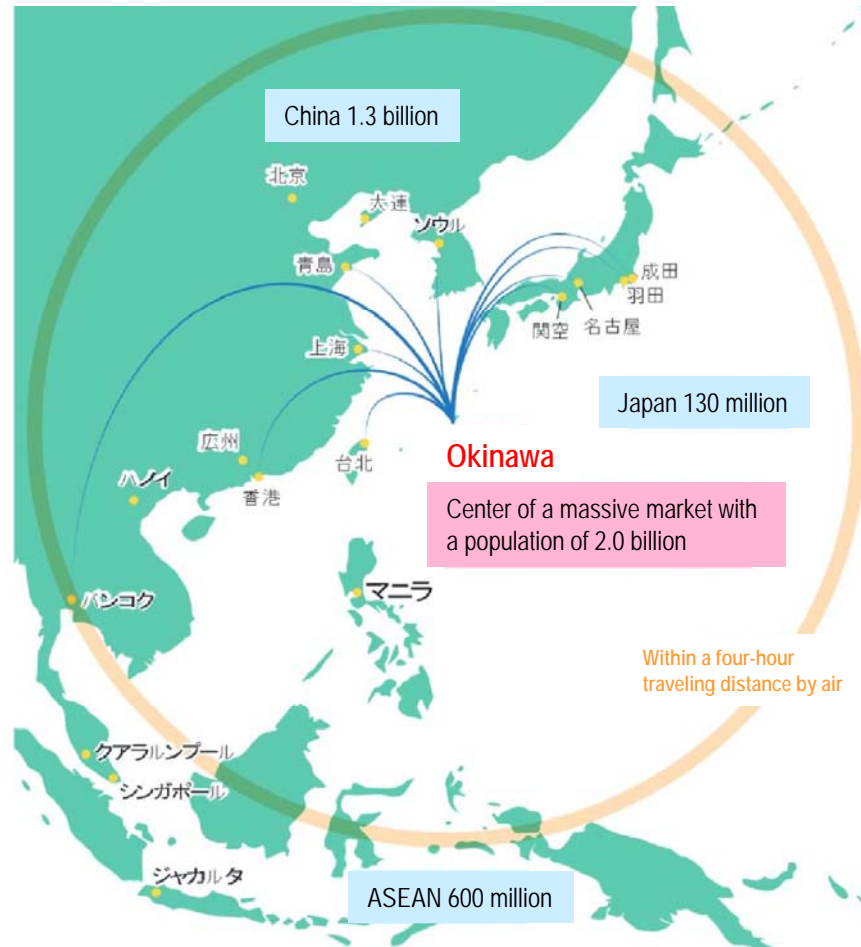
Promote the formation of a global intellectual and industrial cluster with such institutions as OIST at the center to pursue world-class advanced interdisciplinary research.
(Council on Economic and Fiscal Policy "Large-Boned Policy")

Okinawa Discovery Tour (organized by the Cabinet Office)

Senior officials from 13 of Japan's leading pharmaceutical companies toured OIST and exchanged opinions with pharmaceutical-related companies within the Prefecture in December 2013

Okinawa Bridging Asia (Okinawa International Logistics Hub)

Geographic competitive advantage due to its position at the heart of Asia
Center of a massive market with a population of two billion



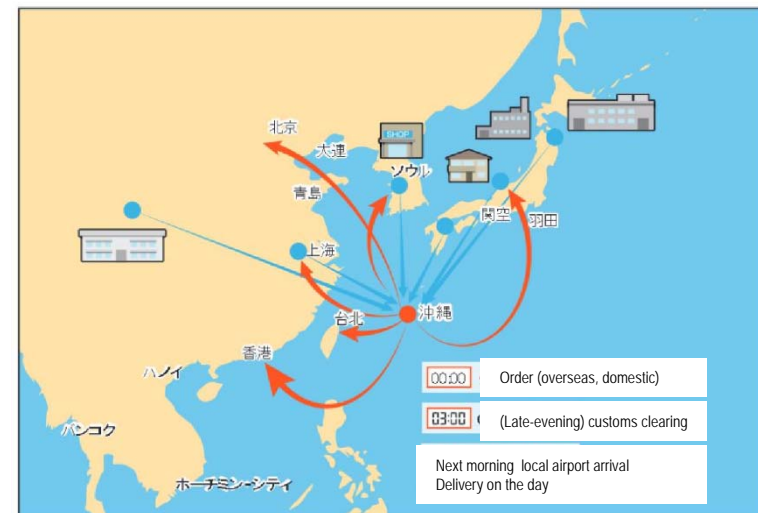
Okinawa→Narita	2 hours and 25 minutes	Okinawa→Seoul	2 hours and 10 minutes	Okinawa→Hong Kong	2 hours and 35 minutes
Okinawa→Haneda	2 hours and 20 minutes	Okinawa→Tsingtao	2 hours and 50 minutes	Okinawa→Bangkok	4 hours and 25 minutes
Okinawa→Nagoya	2 hours and 15 minutes	Okinawa→Shanghai	2 hours and 5 minutes		
Okinawa→Kansai Int.	1 hours and 50 minutes	Okinawa→Taipei	2 hours and 25 minutes		

Okinawa relay model



Next day delivery through the use of 24-hour customs clearing and relay functions

Okinawa inventory model



Establish a logistics base in Okinawa and promote a variety of business models

■ Substantial Expansion of Okinawa's Regional and Economic Zone Systems

Okinawa boasts a variety of incentive programs including an extremely favorable tax deduction and allowance system that is not available in other prefectures. In fiscal 2014, the Prefecture also took steps to substantially improve the availability and use of various systems following the full-fledged reform of the following economic zone and regional systems.

Economic zone		Regional zone	
Economic and financial revitalization zone Designate one region within the prefecture (Nago City currently designated as a financial zone) (Businesses covered) Existing finance sector ⇒ Expand to industries identified by the governor In addition to the below-mentioned, application of the substantially liberalized angel tax system	International logistics zone Four existing locations of Naha District, Nakagusuku Harbor (new port zone), Naha Airport District, and Naha Port District ⇒ Districts designated by the governor (Businesses covered) Manufacturing, packaging, warehousing, and other sectors ⇒ Addition of the aircraft maintenance sector	Information and communication industrial development district Information and communication zone Naha and Urasoe District, Nago and Ginoza District, Uruma District ⇒ Districts designated by the governor (Businesses covered) Data center, provider, backup center, etc. ⇒ Addition of the information and communication equipment interconnection verification sector	Tourist site formation and promotion district, industry innovation district All areas in Okinawa Prefecture (Tourism-related facilities) Sports and recreation, education and culture, relaxation, convention, and sales facilities ⇒ Removal of floor area and other requirements with respect to facilities covered (Types of sectors covered by industry innovation) Manufacturing, packaging, warehousing, wholesale, product inspection and other sectors

Overview of measures

Tax deductions and allowances (only economic zones) <u>40%, 10 years</u> (Selection system with investment tax and other credits on the right) ※Several requirements including the location of a head office or principal business base within the economic zone or a company of less than 10-years standing established within the economic zone ※Substantial liberalization of the required number of full-time employees	Investment tax and other credits (common throughout economic zones and regions) <u>Machinery, etc. 15%, buildings and other 8%</u> Substantially lower than the minimum acquisition cost of subject assets (above ¥10 million ⇒ above ¥1 million) <u>Extraordinary depreciation (machinery, etc. 50%, buildings and other 25%)</u> ※Economic and financial revitalization zone, international logistics zone, industry innovation district (machinery, etc. 34%, buildings and other 20%); Selection system with income and investment tax credits	Other support measures <ul style="list-style-type: none"> Provide a variety of incubation facilities in such cities as Nago and Uruma as well as lots for sale and leased factories Business, real estate acquisition, fixed property, and other tax relief measures Okinawa – information and communication expense support between the main island Okinawa youth employment promotion subsidy and other support Low-interest finance provided by the Okinawa Development Finance Corporation
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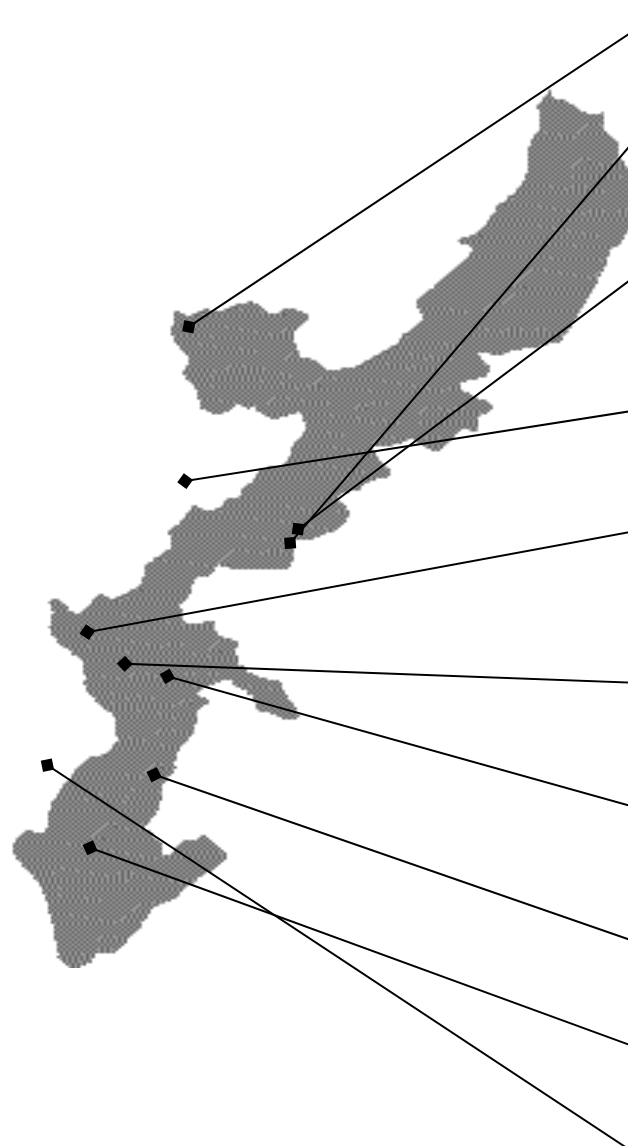
(Source: Cabinet Office department responsible for Okinawa affairs)

Major Projects within the Prefecture

□ : Private-sector businesses

□ : Public works

() : Total project costs



◆ Hotel Orion Motobu Resort & Spa (approx. ¥9 billion)

Construction of a resort hotel adjacent to the Okinawa Churaumi Aquarium; operations scheduled to commence in July 2014

◆ Plan to utilize a vacant lot within the Gimbaru Training Area (approx. ¥80 billion)

Hotel development project undertaken by a Malaysia-based company; operating contract with Hilton for a 190-room hotel; targeting a startup date of 2016

◆ Plan to utilize a vacant lot within the Gimbaru Training Area (approx. ¥15 billion)

Construction completed on a regional medical facility, health care center, fitting center, thalassotherapy children's rehabilitation center in March 2014

◆ Onna Communication Squadron site resort plan (approx. ¥50 billion)

Construction of a 209-room hotel, 20 villas, a spa, and chapel by a Malaysia-based company; targeting a completion date of 2016

◆ Fishing harbor development project (approx. ¥4 billion)

Development of a 346-room hotel and commercial facility adjacent to the American Village; Hilton Okinawa Chatan Resort scheduled to commence operations in September 2014

◆ Development of a heavy particle beam cancer treatment and additional facilities at a site in west Futenma (approx. ¥16 billion)

Open selection of an operating company from fiscal 2015; targeting the commencement of use in fiscal 2019

◆ Awase land readjustment project (approx. ¥5.9 billion) *

Residential development comprising over 1,000 dwellings led by AEON Mall Okinawa Rycome, Okinawa's largest shopping center, and Chubu Tokushukai Hospital

◆ Okinawa Electric LNG Power Station (approx. ¥100 billion)

Units 1 and 2 online; units 3 and 4 scheduled to come online from fiscal 2022 after taking into consideration the status of electricity supply

◆ Project to extend the Okinawa Municipal monorail (approx. ¥35 billion)

Project to extend the Urasoe Line by 4.1 km; targeting an opening date of spring 2019

◆ Project to develop the Naha City Agricultural Market disaster prevention district (approx. ¥20 billion)

Development of a range of facilities including a market, hotel, and residential area; scheduled for completion in fiscal 2017

* Investments by such private-sector businesses as AEON Mall and Chubu Tokushukai Hospital not included in total project expenses

Financial Results for FY2013

Financial Summary (Non-Consolidated)



Increase in revenue and earnings for the first time in nine years

(Billions of Yen)

	FY2013	FY2012	Change
Ordinary revenue	37.9	37.5	+0.4
Business gross profit	30.2	29.3	+0.9
Expenses	21.7	21.4	+0.3
Real net business profit	8.5	7.8	+0.7
Net credit costs	2.5	2.8	-0.3
Other extraordinary gain/loss	0.3	-0.4	+0.7
Ordinary profit	6.3	4.5	+1.8
Total income taxes	2.8	2.0	+0.8
Net income	3.4	2.4	+1.0

* Real net business profit = Business gross profit – Expenses

* Increase and decrease is presented on a financial statement basis.

Financial Summary (Consolidated)

Increase in revenue; substantial increase in earnings due mainly to an increase in the ratio of voting rights in subsidiary company Ryugin Hosho Co., Ltd.

(Billions of Yen)

	FY2013	FY2012	Change
Consolidated ordinary revenue	39.9	39.3	+0.6
Consolidated ordinary profit	7.4	5.6	+1.8
Consolidated net income	4.9	2.7	+2.2

【Details of subsidiaries in which the Bank has increased its ratio of voting rights and other matters】

(Billion of Yen)

Company Name	Net income (FY2013)	Net assets (as of March 31, 2014)	Ratio of voting rights	Impact on consolidated profit as a result of an increase in the ratio of voting rights
Ryugin Hosho Co., Ltd.	0.3	2.2	5.00%⇒96.15% ※From March 19, 2014	1.1 (Gain on negative goodwill)
Ryukyu Leasing Co., Ltd.	5.0	3.7	4.98% (Share held by the Bank) 15.21% (Share held by Ryugin Hosho Co., Ltd.)	0.4 (Equity in net income of affiliates)

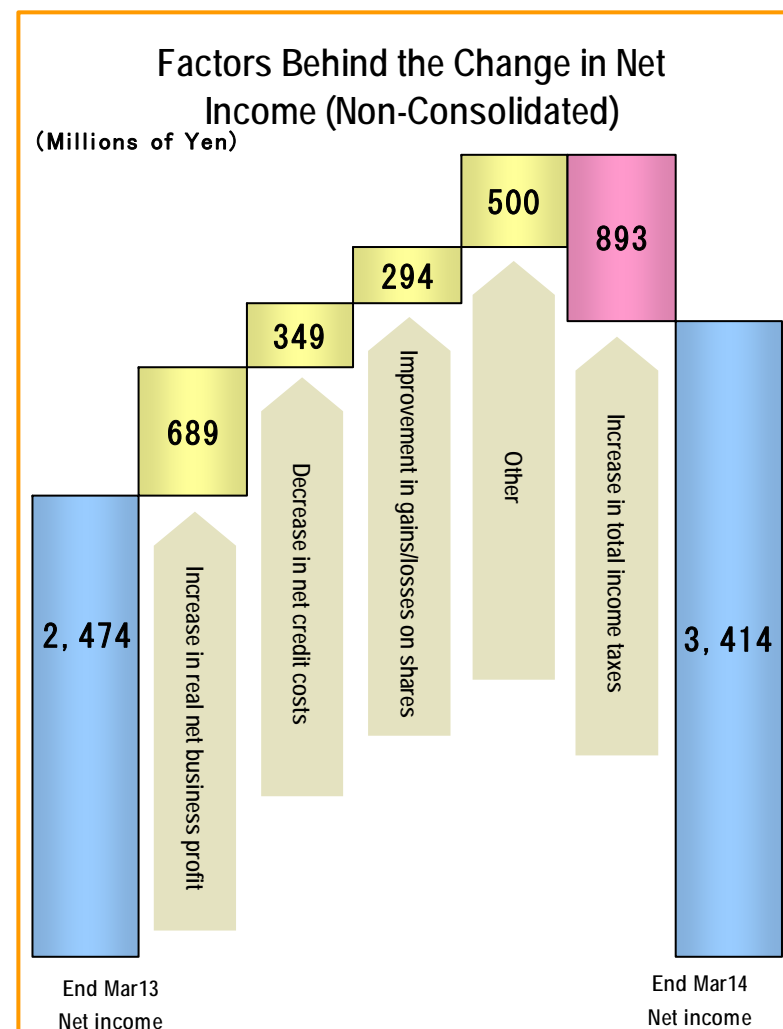
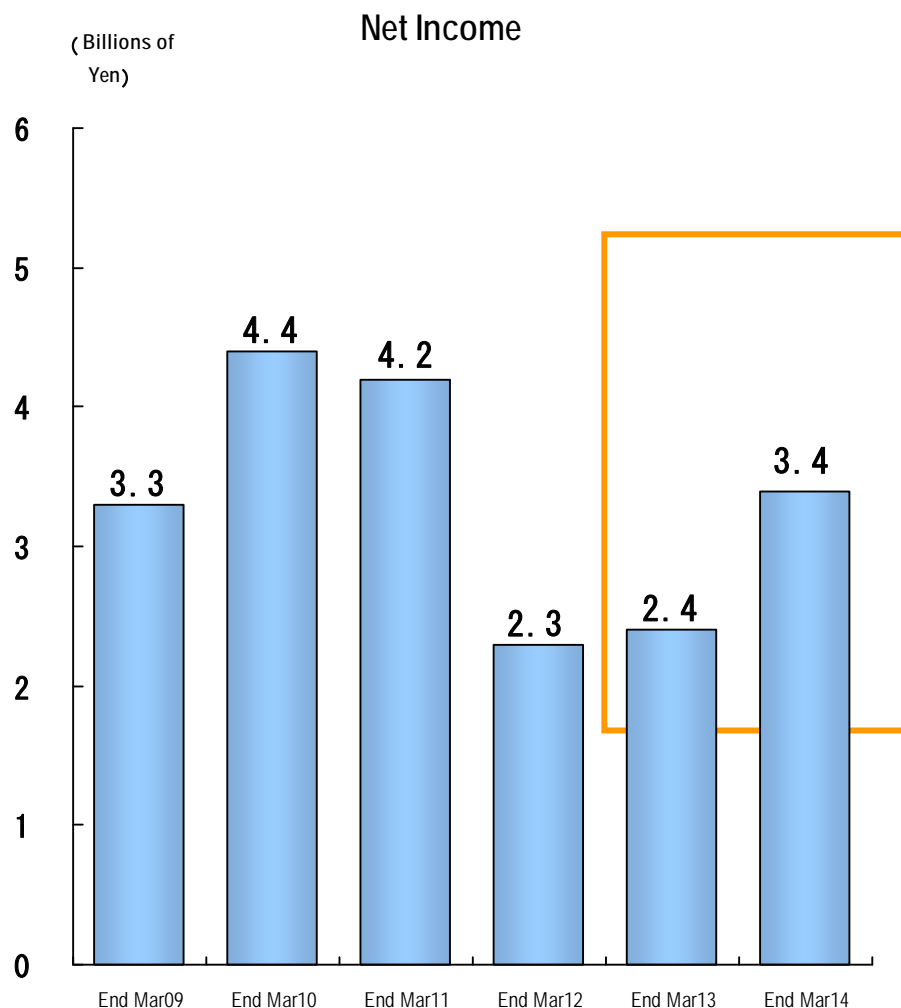
* Bank of the Ryukyus, Ltd. acquired additional shares in Ryugin Hosho Co., Ltd., which holds a portion of the shares of Ryukyu Leasing Co., Ltd., effectively increasing its ratio of voting rights in March 2014

* Bank of the Ryukyus, Ltd. acquired additional shares in Ryukyu Leasing Co., Ltd., an affiliated company accounted for by the equity method, in April 2014. Having increased its ratio of voting rights to 49.96%, the Bank included Ryukyu Leasing Co., Ltd. in its scope of consolidation as a consolidated subsidiary.

* Increase and decrease is presented on a financial statement basis

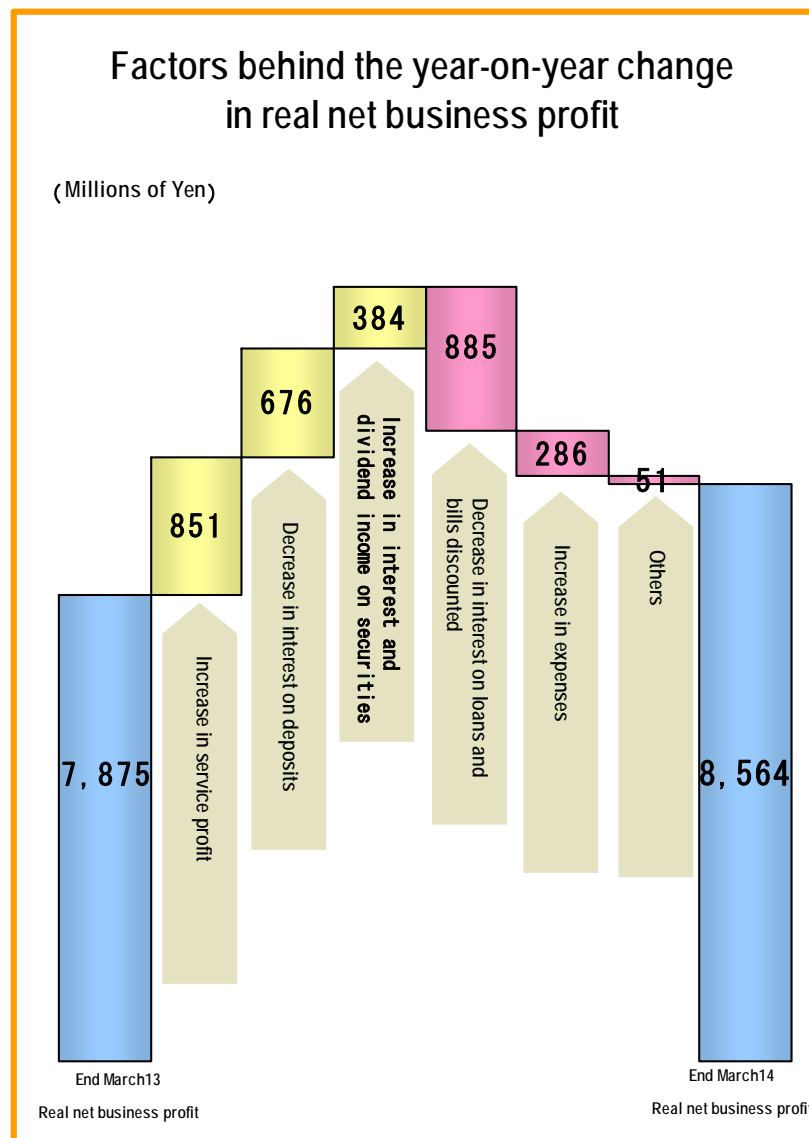
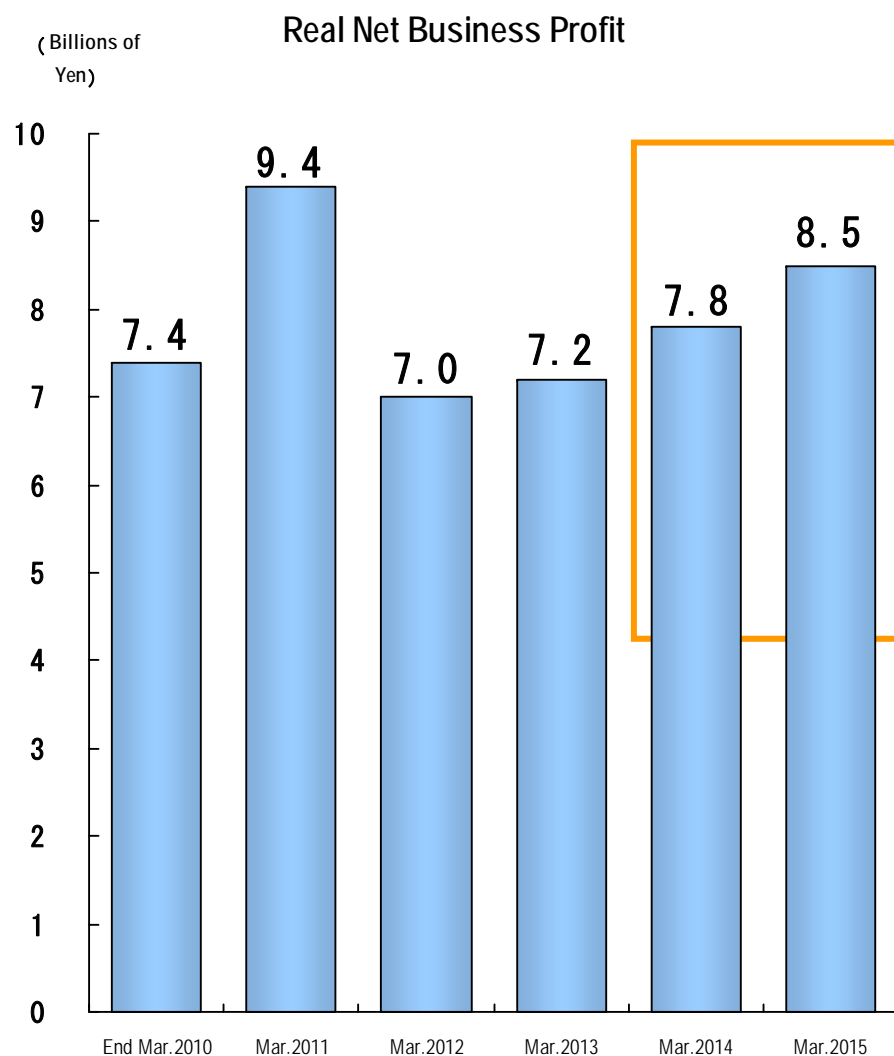
Factors Behind the Change in Net Income (Non-Consolidated)

Increase in net income largely attributable to the increase in real net business profit



■ Factors Behind the Change in Real Net Business Profit (Non-Consolidated)

Increase in real net business profit largely attributable to the increase in service profit and decrease in interest on deposits

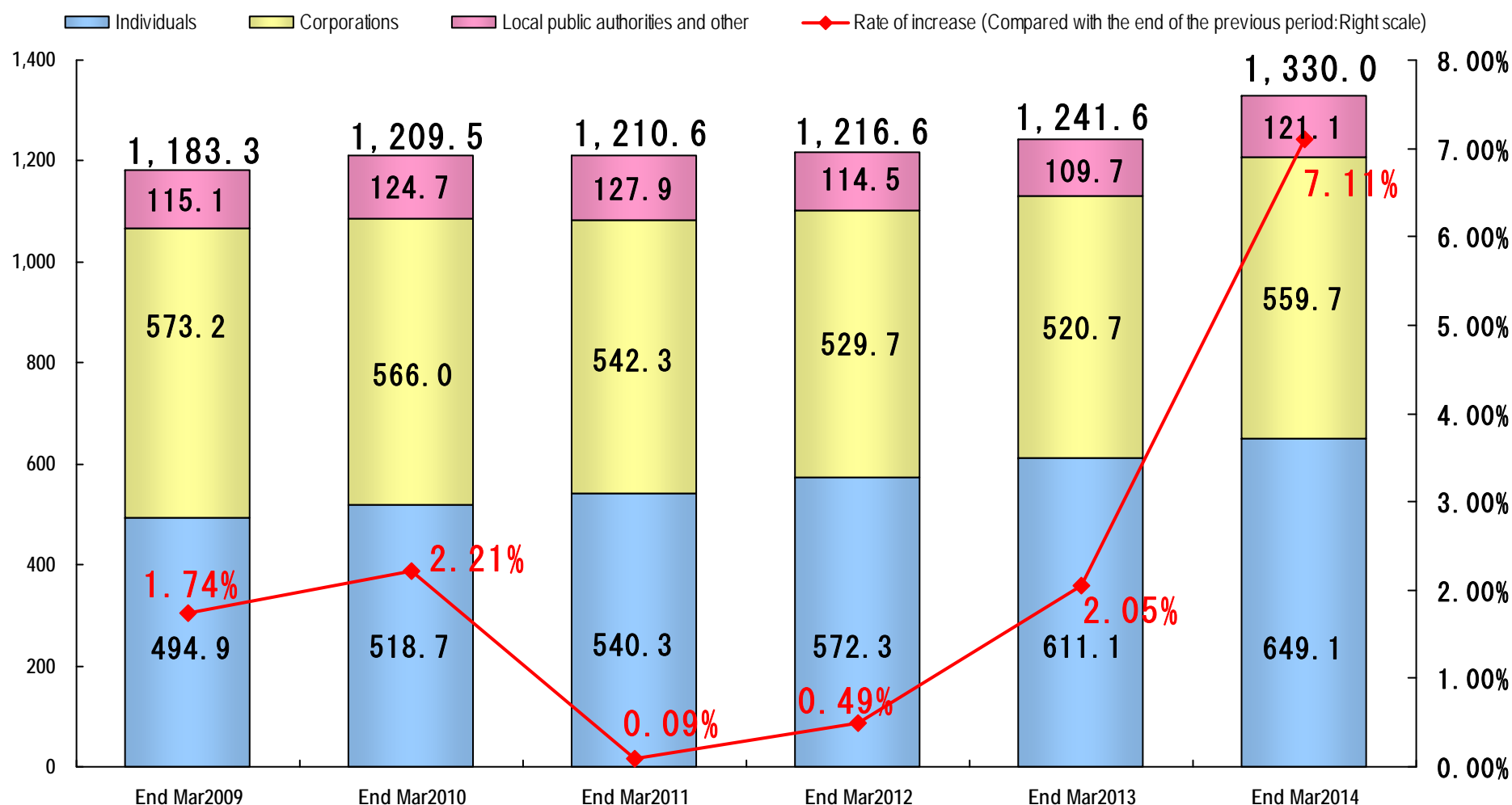


Loans (Non-Consolidated)

Increase in loans to individuals, corporations, and local public authorities; the balance of loans tops ¥1,300 billion

(Billions of Yen)

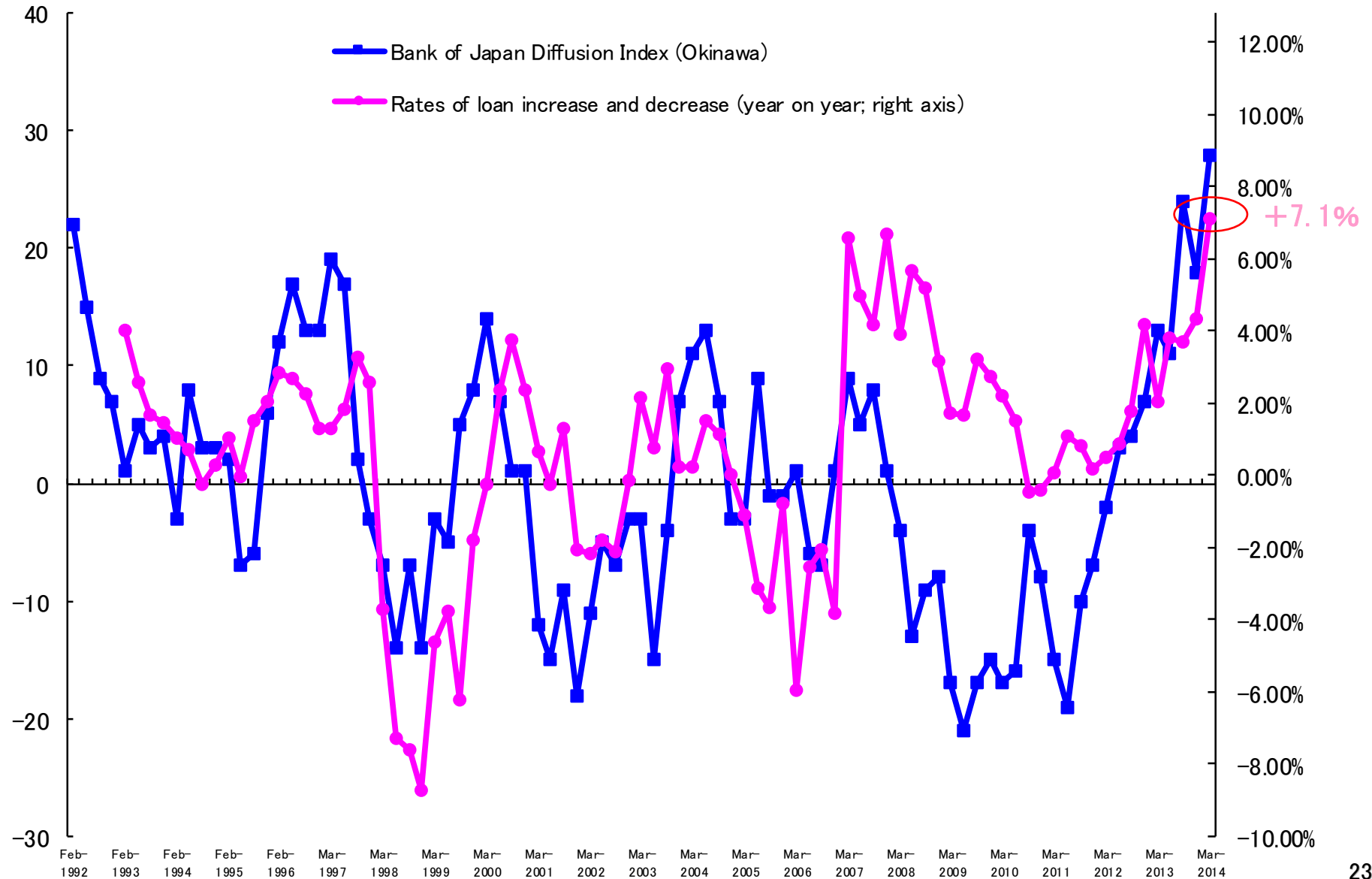
Loans (Non-Consolidated)



* Rates of increase are presented on a financial statement basis

Trends in Economic Conditions and the Bank's Lending Activities

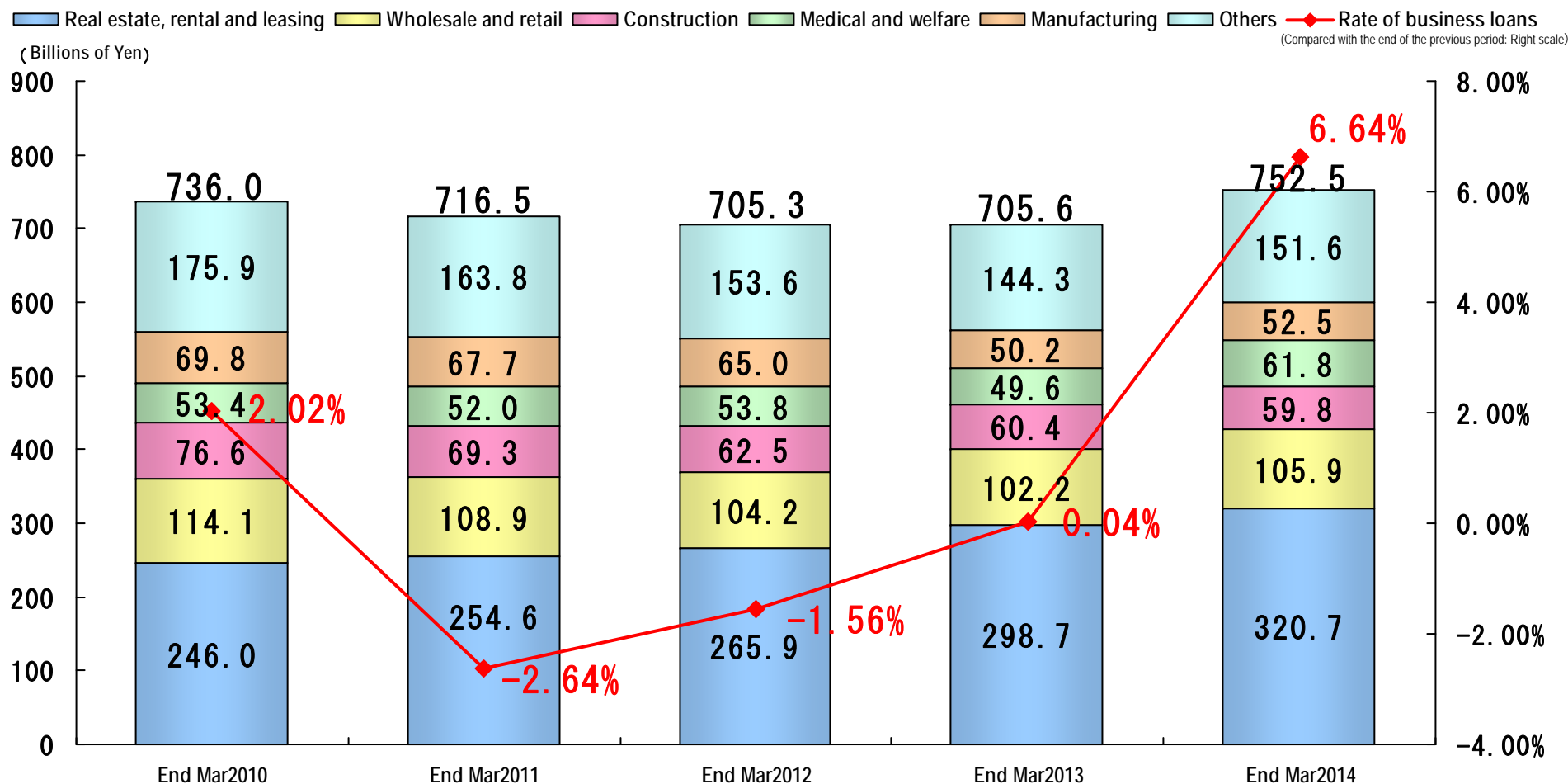
The Bank's lending activities closely linked to economic conditions within the prefecture



Business Loans (Non-Consolidated)

Increase mainly in loans to the real estate sector including apartment loans as well as the medical and welfare sector

Business Loans (Non-Consolidated)



* Change in sector classifications from September 2009

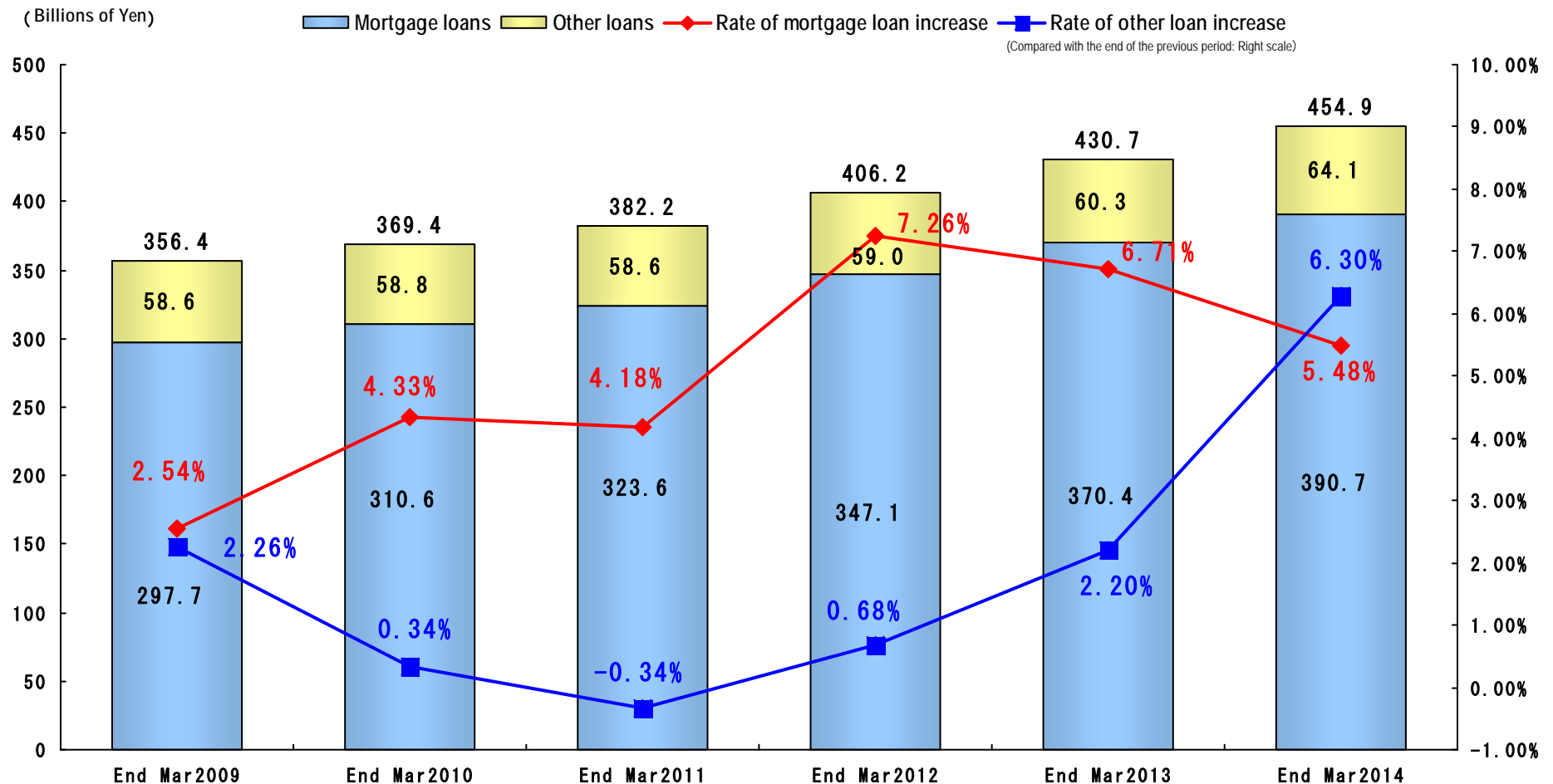
* Individual business loans are handled in a different manner and as such data does not reconcile with data for loans to corporations on page 22

* Rates of increase are presented on a financial statement basis

Consumer Loans (Non-Consolidated)

Robust trends in mortgage, card, automobile, and educational loans

Consumer Loans (Non-Consolidated)

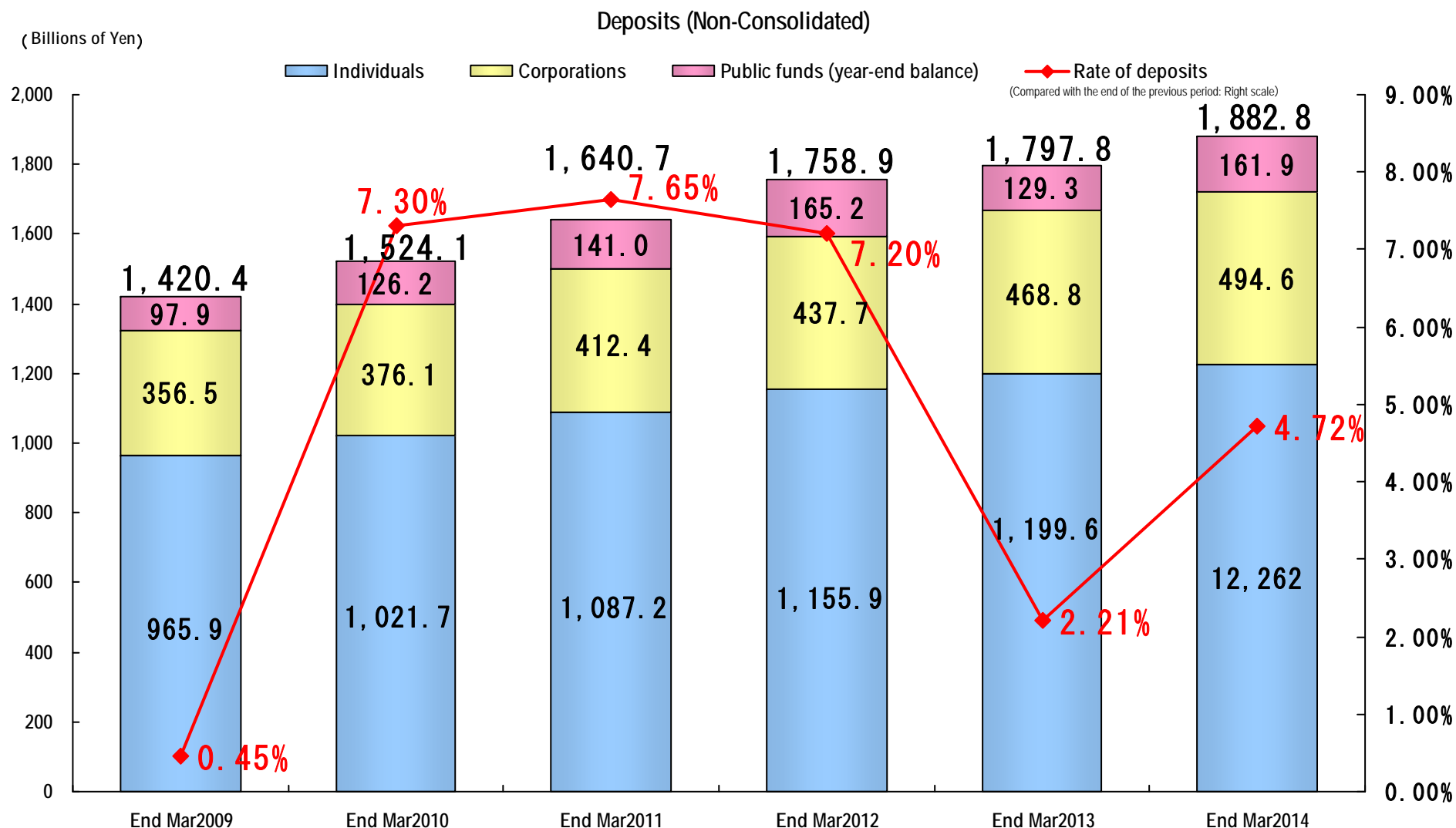


* Data does not include individual business loans and as such does not reconcile with data for loans to individuals on page 22

* Rates of increase are presented on a financial statement basis

Deposits (Non-Consolidated)

Continued robust trends in deposits from individuals and corporations; increase attributable to the shift in designated financial institution regarding public funds

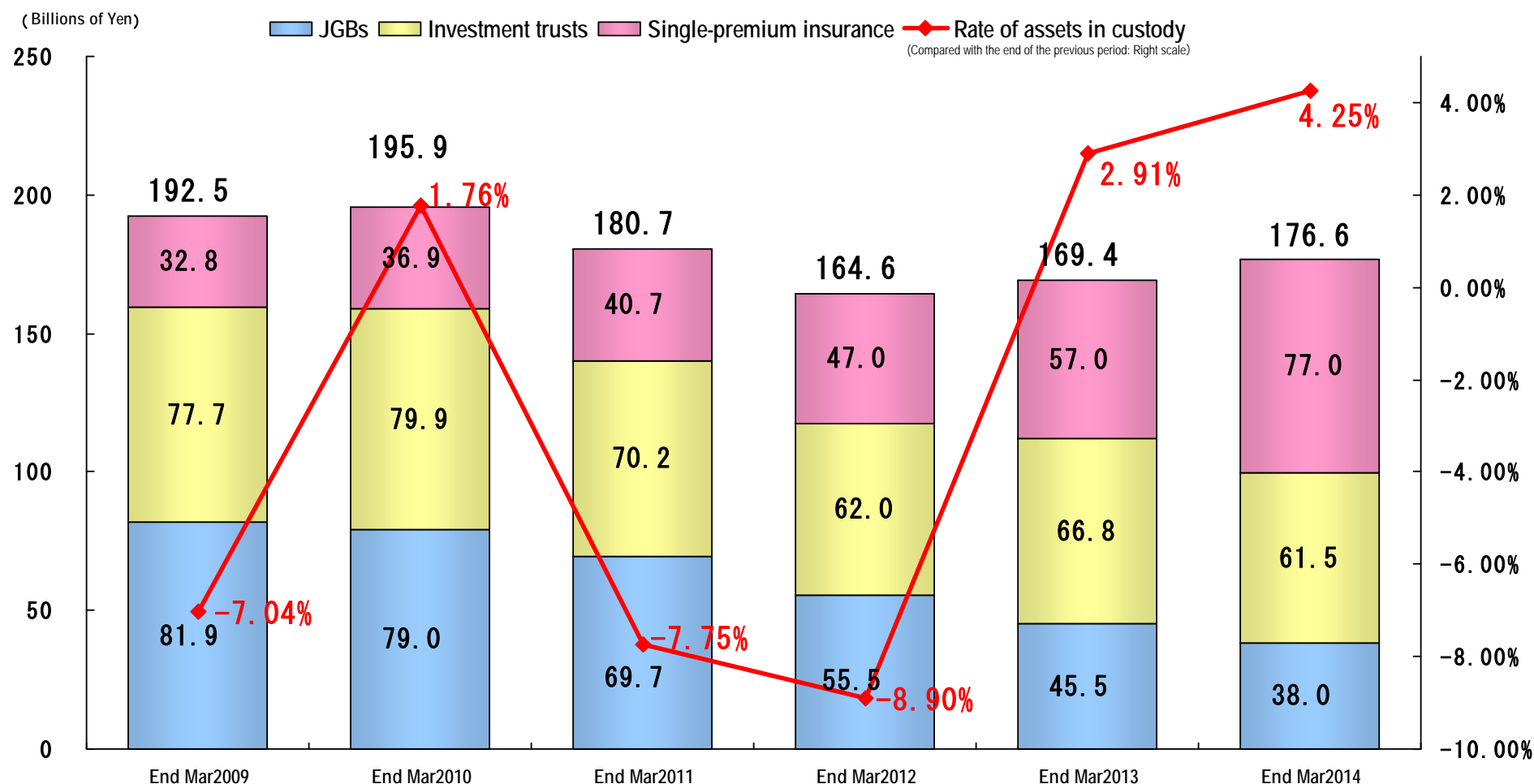


* Rates of increase are presented on a financial statement basis

Assets in Custody_(Non-Consolidated)

Robust trends in insurance sales; increase in the balance of assets in custody

Assets in Custody(Non-Consolidated)



* Single-premium insurance: Contract value of single-premium individual pension insurance, single-premium whole life insurance, and single-premium medical care insurance

* Rates of increase are presented on a financial statement basis

■ Earnings Forecasts for FY2014 (Non-Consolidated)

While yields on loans are projected to decline, net income is expected to remain in line with FY2013 due mainly to an increase in service profit

(Billions of Yen)

	FY2014	FY2013	Year-on-year change
Business gross profit	29.5	30.2	-0.7
Expenses	22.2	21.7	+0.5
Real net business profit	7.3	8.5	-1.2
Net credit costs	2.5	2.5	0
Ordinary profit	5.3	6.3	-1.0
Total income taxes	1.9	2.8	-0.9
Net income	3.3	3.4	-0.1

* Increase and decrease is presented on a financial statement basis

■ Earnings Forecasts for FY2014 (Consolidated)

Substantial increase in revenue due mainly to the inclusion of Ryukyu Leasing Co., Ltd. in the scope of the Bank's consolidation as a consolidated subsidiary; narrowing of the decline in net income due mainly to a decrease in extraordinary gain/loss

(Billions of Yen)

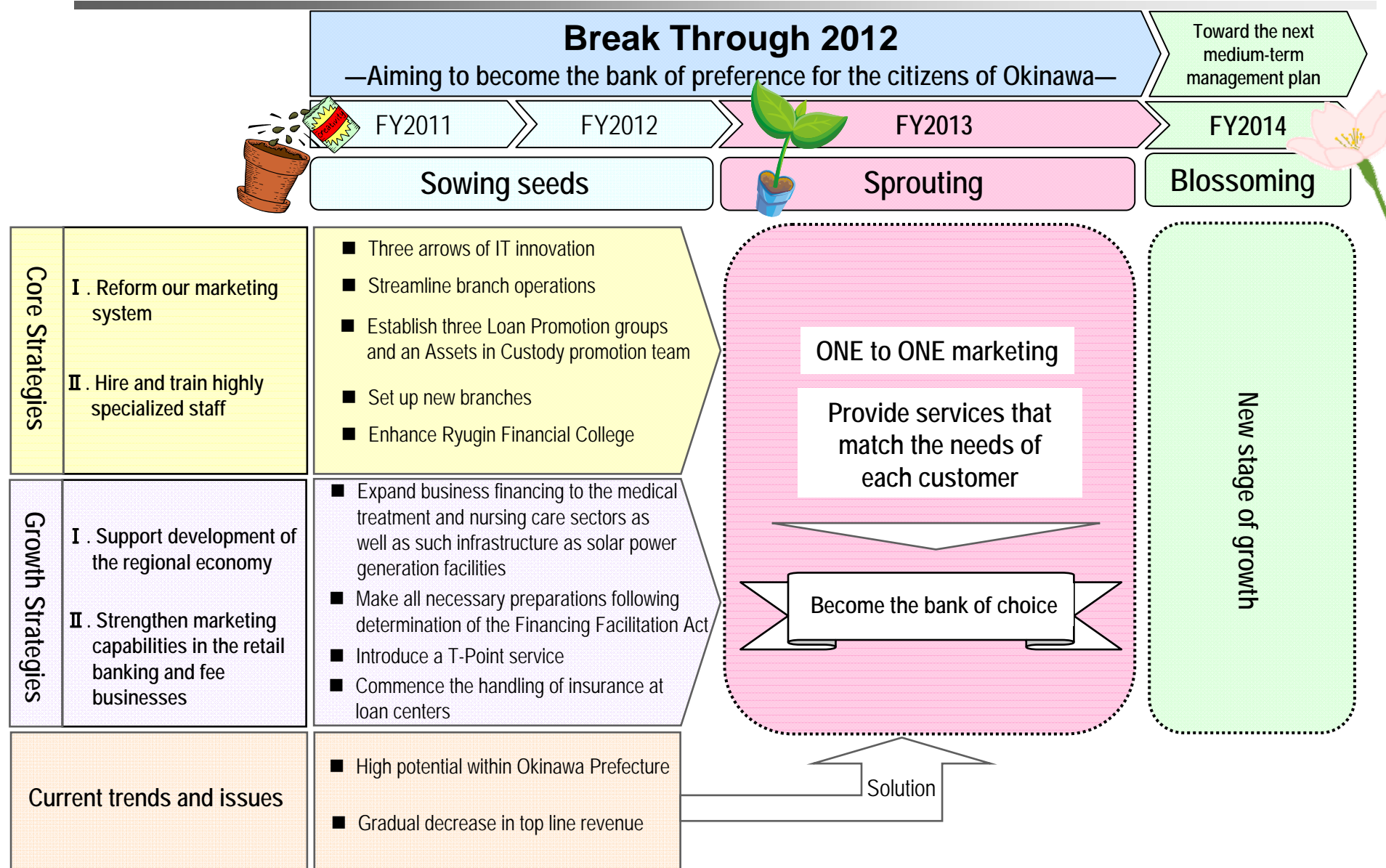
	FY2014	FY2013	Year-on-year change
Ordinary revenue	52. 2	39. 9	+12. 3
Ordinary profit	6. 7	7. 4	-0. 7
Net income	4. 6	4. 9	-0. 3

* Increase and decrease is presented on a financial statement basis



Bank of the Ryukyus Strategy

Positioning of the FY2014 Short-Term Management Plan



Basic Approach Toward the FY2014 Short-Term Management Plan

FY2014 management target: Become the bank of preference

Increase earning capacity



Core Strategies

■ Buildup the balance of loans

▶ Strengthen activities in growth fields

■ Expand service revenue

▶ Strengthen assets in custody activities

■ Undertake more effective securities investment

▶ Diversify securities investment methods

■ Leverage the collective strengths of the Group

▶ Strengthen consolidated earning capacity

■ Identify new earning opportunities

■ Engage in more sophisticated revenue and ALM management

Growth Strategies

ONE to ONE marketing

Provide services that match the needs of each customer/strengthen non-price competitiveness

■ Pursue work-style reform

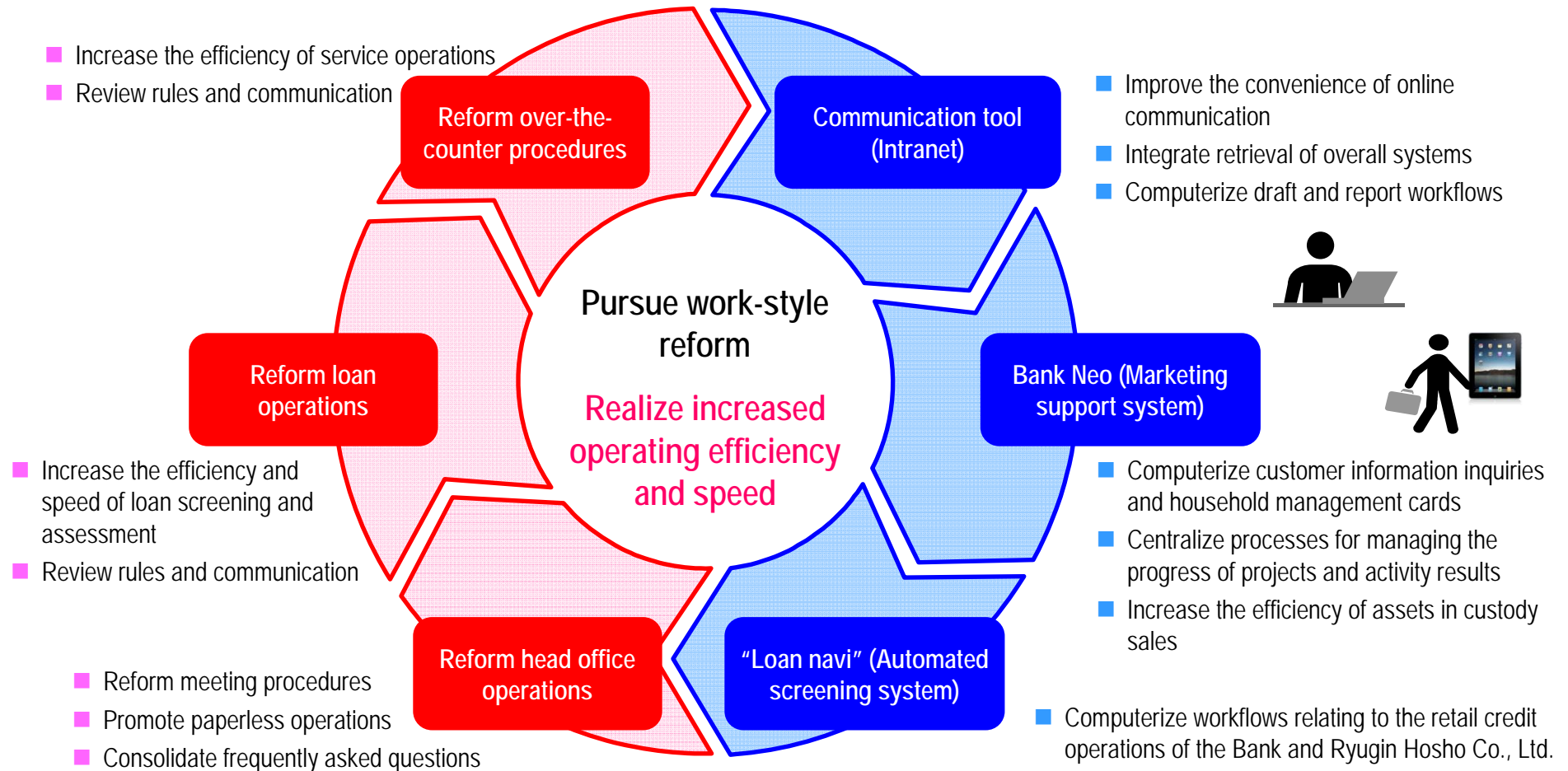
■ Foster human resources

■ Develop highly motivated workplaces

Adhere strictly to a policy of compliance/strengthen risk management

Core Strategy I (Reform our marketing system)

Three arrows of IT innovation; reform branch and head office processes



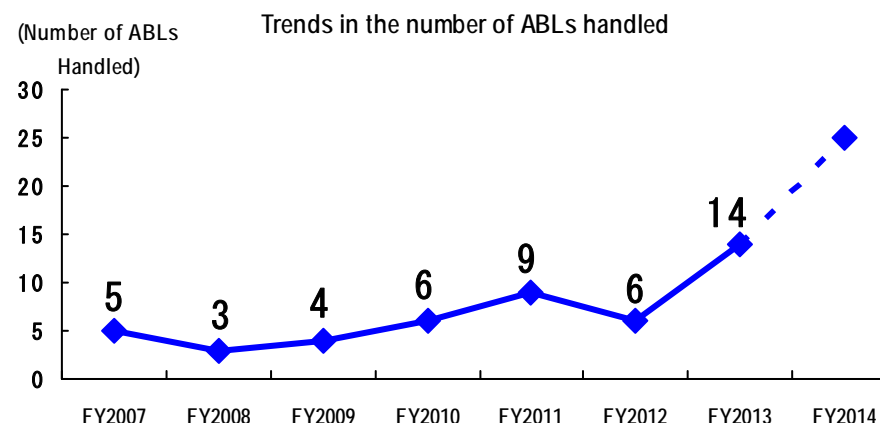
Core Strategy II (Hire and train highly specialized staff)

Develop specialized staff

- ◆ A record high 25 individuals accredited as property assessment advisors across all financial institutions



- ◆ Increased the balance of loans backed by collateral (ABLs) including trade accounts receivable and property (merchandise, raw materials, machinery and equipment)



- ◆ A second Bank of the Ryukyus staff member is accredited as a 2nd grade medical management specialist

Doctors' Support Loan



Colle-ju, a loan offered exclusively to homes for the care of the elderly



- ◆ Medical care and welfare promotion groups with their own designated management consultants worked in unison with branches to bolster the promotion of finance

Trends in the balance of loans to the medical care and welfare sectors



Growth Strategy I (Support development of the regional economy)

Help expand marketing channels

◆ Held a business forum to promote the appeal of Okinawa



47 business partners

The Okinawa
Kaiho Bank, LTD.

Bank of the
Ryukyus, Ltd.

Koza
Shinkin Bank

Agricultural and marine products; foods

Support renowned chefs
prepare recipes as a
business meeting tool

Buyers (top ranked
restaurants and
hotels in Japan and
overseas)

Support agricultural businesses

◆ Launched Ryugin agriculture loans

Became the first financial institution in Okinawa
Prefecture to form an alliance with the Okinawa
Agriculture Credit Fund Association

Working and capital
finance essential to
agricultural operations
and management

Up to a maximum
amount of ¥10
million



◆ Held agricultural business revitalization seminars

(Moku Moku Tezukuri Farm)



Business
alliance

(Nomura Agri Planning & Advisory Co., Ltd.)



Growth Strategy II

(Strengthen marketing capabilities in the retail banking and fee businesses)

Strategies to forge a principal bank position and build a stronger corporate image

◆ Launched the Shiawase Free Loan

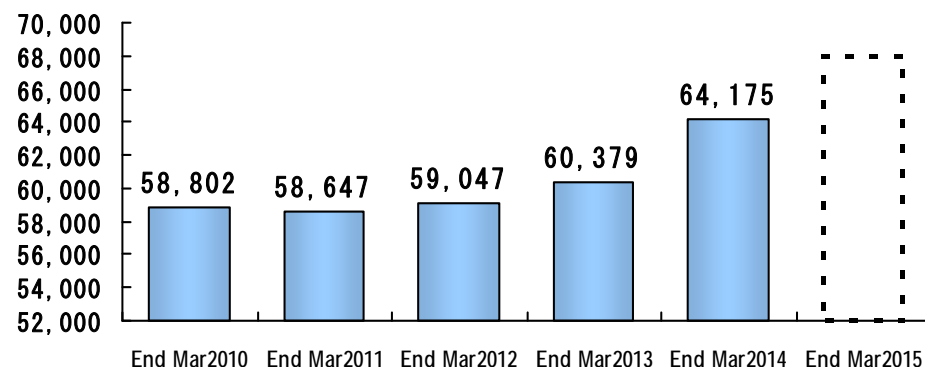
Unrestricted use

Up to a maximum
amount of ¥5 million

Targeting such customers
as part-time workers and
full-time homemakers

Balance of loans to individuals excluding mortgage loans

(Millions of Yen)



◆ Opened the Chatan Loan Center



Loan centers in seven locations throughout
the prefecture (open seven days a week
including Saturdays and Sundays)



◆ Introduced a T-Point service

The rate of T-Point membership in Okinawa is the highest in Japan

Designate the account into which
salaries are to be credited

200 points

Salary transfer + Savings fund

5 points (per savings
of ¥5,000)

Salary transfer + DC Card

60 points (end of
January each year)

Capture the young
generation



Third financial
institution to
introduce the T-Point
service after Suruga
Bank Ltd. and Shinsei
Bank, Limited

◆ Received the Gold Award from the Okinawa Advertising Association



"Children and Philosophy"
educational loan commercial

◆ A finalist at the ACC CM Festival

Ryugin Mortgage Loan Transform
commercial



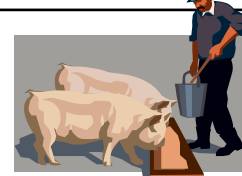
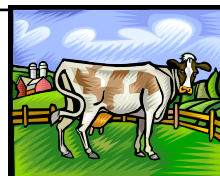
Hold Sixth Industrialization Seminars (Proposal)

Overview (Proposal)

Dates (planned)	Locations (planned)	Participants
July 11, 2014 (Friday): 14:00 – 18:00	Hotel to other location within Kumejima	<ul style="list-style-type: none"> • Farmers • The general public interested in agriculture • Public and administrative officers (regional and municipal offices)
July 14, 2014 (Monday): 14:00 – 18:00	Hotel Yugafu Inn Okinawa	
July 15, 2014 (Tuesday): 14:00 – 18:00	Okinawa Kariyushi Urban Resort Naha	
July 17, 2014 (Thursday): 14:00 – 18:00	Hotel Kyowa	
July 18, 2014 (Friday): 14:00 – 18:00	Hotel within Ishigakijima	

Event Program (Proposal)

		Details
Part 1	Educational seminar	Theme (provisional): Taking up the challenge of the Moku Moku Tezukuri Farm Lecturer: Osamu Kitamura, Representative Director
		Theme (provisional): The expanding Halal market and the potential of Okinawa Lecturer: Akio Tanaka, Director, Brand Research Institute, Inc.
Part 2	Explanatory meetings	About agricultural funds: Overview of funds and case studies regarding their application Lecturer: a-five or Nomura Agri Planning & Advisory Co., Ltd.
		About the Ryugin Agri Loan Lecturer: Bank of the Ryukyus, Ltd.
		About the Sixth Industrialization Support Center Lecturer: Sixth Industrialization Support Center
Part 3	Consultation meetings	Individual consultation meetings conducted by planners and other appropriate personnel



Bank of the Ryukyus is committed to fostering a close affinity with customers and to become the bank of preference.

Thank you for your kind attention.