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Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 13, 2025

Company name: Bank of The Ryukyus, Limited
Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange
Securities code: 8399
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Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

President
General Planning Department Manager

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results (Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	19,469	9.6	3,495	19.9	2,571	26.7
June 30, 2024	17,769	13.3	2,916	76.9	2,029	78.6

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 4,999 million [- %]
Three months ended June 30, 2024: ¥ (1,184) million [(192.1) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	62.62	62.58
June 30, 2024	49.01	48.95

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	3,113,845	143,544	4.6
March 31, 2025	2,977,518	139,831	4.7

(Reference) Equity: As of June 30, 2025: ¥ 143,510 million
As of March 31, 2025: ¥ 139,795 million

(Note) “Equity-to-asset ratio” represents(“Net assets” - “Share acquisition rights”)/ “Total assets” at term end.
“Equity-to-asset ratio” stated above was not calculated based on the public notice of “Equity-to-asset ratio” .

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	19.00	-	19.00	38.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		20.00	-	20.00	40.00

(Note) Revision to the forecast for dividends announced most recently: None

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	4,300	(15.3)	2,900	(17.4)	70.13
Full year	9,500	14.1	6,500	13.0	157.18

(Note) Revision to the financial results forecast announced most recently: None

* Notes:

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

June 30, 2025: 43,108,470 shares

March 31, 2025: 43,108,470 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 2,197,643 shares

March 31, 2025: 1,755,013 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 41,058,047 shares

Three months ended June 30, 2024: 41,415,699 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts depending on various future factors.

Table of Contents - Attachments

1. Overview of Operating Results and Financial Position	2
(1) Overview of Operating Results	2
(2) Overview of Financial Position	2
(3) Explanation of Consolidated Financial Results Forecast and Other Forward-looking Information ...	2
2. Quarterly Consolidated Financial Statements and Principal Notes	3
(1) Quarterly Consolidated Balance Sheets	3
(2) Quarterly Consolidated Statements of Income and Comprehensive Income	4
Quarterly Consolidated Statements of Income	4
Quarterly Consolidated Statements of Comprehensive Income	5
(3) Notes on Going Concern Assumption	6
(4) Notes in Case of Significant Changes in Shareholders' Equity	6
(5) Segment Information and Other Notes	6
(6) Notes on Statements of Cash Flows	7
Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025	8
1. Overview of Profit (Loss) [Consolidated]	8
(1) Overview	8
(2) Reference: Status of Profit (Loss) of Consolidated Subsidiaries	9
2. Overview of Profit (Loss) [Non-consolidated]	10
(1) Overview	10
(2) Information on Breakdown of Profit (Loss)	11
3. Status of Deposits, Loans and Bills Discounted, etc.	12
(1) Trends in Deposits (Non-consolidated, Year-end Balance, Yield)	12
(2) Trends in Assets in Custody (Non-consolidated, Year-end Balance)	13
(3) Trends in Loans and Bills Discounted (Non-consolidated, Year-end Balance, Yield)	14
(4) Trends in Valuation Difference on Securities with Market Value (Consolidated)	15
(5) Trends in Receivables Disclosed Based on the Financial Revitalization Act	16
(6) Trends in Capital Adequacy Ratio (Consolidated, Non-consolidated)	17
(7) Trends in Profit from Credit Card Operations (Non-consolidated)	18
(8) Trends in Numbers of Ryugin Visa Debit Card Holders and Member Stores	18
(9) Trends in Profit from Consulting Operations (Non-consolidated)	19
(10) Trends in Profit from Leasing Operations (Consolidated)	19

1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Period Under Review

Ordinary income increased by 1,700 million yen year on year to 19,469 million yen. This was due to an increase in interest on loans resulting from a rise in loan balances and yields, an increase in interest and dividends on securities driven by the accumulation of government bonds.

Meanwhile, ordinary expenses increased by 1,121 million yen year on year to 15,974 million yen. This was chiefly attributable to an increase in operating expenses due to higher personnel costs and a rise in deposit interest stemming from an increase in deposit rates.

As a result, ordinary profit increased by 579 million yen year on year to 3,495 million yen. Profit attributable to owners of parent increased by 542 million yen year on year to 2,571 million yen.

(2) Overview of Financial Position for the Period Under Review

As for the financial position as of June 30, 2025, total assets increased by 136,327 million yen from the end of the previous fiscal year to 3,113,845 million yen. Net assets increased by 3,713 million yen from the end of the previous fiscal year to 143,544 million yen.

When it comes to major accounts, deposits, etc. (including negotiable certificates of deposit) increased by 118,219 million yen from the end of the previous fiscal year to 2,900,937 million yen, largely due to an increase in local governments deposits. Loan receivables 5,252 million yen from the end of the previous fiscal year to 1,985,369 million yen. Securities increased by 122,756 million yen from the end of the previous fiscal year to 810,322 million yen, mainly due to the purchase of government bonds and other securities.

(3) Explanation of Consolidated Financial Results Forecast and Other Forward-looking Information

Profit attributable to owners of parent for the three months ended June 30, 2025 has reached approximately 88% of the figure in the consolidated financial results forecast for the six months ending September 30, 2025 announced on May 13, 2025. The consolidated financial results forecast for the six months ending September 30, 2025 and the full-year consolidated financial results forecast for the fiscal year ending March 31, 2026, however, have not been revised because it is necessary to further examine the impact of financial market trends on business results and other related factors.

Quarterly Consolidated Financial Statements and Primary Notes
Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	171,575	177,945
Call loans and bills bought	216	217
Money held in trust	518	514
Securities	687,566	810,322
Loans and bills discounted	1,980,117	1,985,369
Foreign exchanges	3,036	2,420
Lease receivables and investment assets	28,918	29,436
Other assets	48,944	50,275
Tangible fixed assets	44,424	46,282
Intangible fixed assets	4,454	4,453
Retirement benefit asset	1,855	1,822
Deferred tax assets	7,533	6,259
Customers' liabilities for acceptances and guarantees	7,231	7,038
Allowance for loan losses	(8,873)	(8,512)
Total assets	2,977,518	3,113,845
Liabilities		
Deposits	2,770,119	2,869,664
Negotiable certificates of deposit	12,598	31,273
Borrowed money	19,535	18,824
Foreign exchanges	47	112
Other liabilities	24,184	40,066
Provision for bonuses	872	241
Provision for bonuses for directors (and other officers)	9	-
Retirement benefit liability	603	604
Provision for retirement benefits for directors (and other officers)	33	30
Provision for contingent loss	108	103
Provision for point card certificates	179	177
Provision for loss on interest repayment	163	162
Deferred tax liabilities for land revaluation	1,999	1,999
Acceptances and guarantees	7,231	7,038
Total liabilities	2,837,687	2,970,300
Net assets		
Share capital	56,967	56,967
Capital surplus	14,260	14,260
Retained earnings	76,991	78,777
Treasury shares	(1,840)	(2,339)
Total shareholders' equity	146,379	147,666
Valuation difference on available-for-sale securities	(7,605)	(5,168)
Revaluation reserve for land	737	737
Remeasurements of defined benefit plans	283	274
Total accumulated other comprehensive income	(6,583)	(4,155)
Share acquisition rights	35	34
Total net assets	139,831	143,544
Total liabilities and net assets	2,977,518	3,113,845

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	17,769	19,469
Interest income	7,718	9,155
Interest on loans and discounts	6,732	7,997
Interest and dividends on securities	924	1,002
Fees and commissions	3,238	3,325
Other ordinary income	5,559	5,800
Other income	1,252	1,187
Ordinary expenses	14,853	15,974
Interest expenses	311	1,216
Interest on deposits	115	1,166
Fees and commissions payments	1,446	1,571
Other ordinary expenses	5,486	5,524
General and administrative expenses	7,318	7,459
Other expenses	289	201
Ordinary profit	2,916	3,495
Extraordinary income	-	0
Gain on disposal of non-current assets	-	0
Extraordinary losses	15	2
Loss on disposal of non-current assets	15	2
Profit before income taxes	2,900	3,493
Income taxes - current	642	731
Income taxes - deferred	228	190
Total income taxes	871	921
Profit	2,029	2,571
Profit attributable to owners of parent	2,029	2,571

Quarterly Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2025

	(Millions of yen)	
	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	2,029	2,571
Other comprehensive income	(3,213)	2,428
Valuation difference on available-for-sale securities	(3,213)	2,437
Remeasurements of defined benefit plans, net of tax	(0)	(8)
Comprehensive income	(1,184)	4,999
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(1,184)	4,999

(3) Notes on Going Concern Assumption

Not applicable.

(4) Notes in Case of Significant Changes in Shareholders' Equity

Not applicable.

(5) Segment Information and Other Notes

[Segment information]

For the three months ended June 30, 2024 (from April 1, 2024 to June 30, 2024)

1. Information on ordinary income and profit (loss) by reportable segment

(Millions of yen)

	Reportable segment						Others	Total	Adjustments	Consolidated
	Banking Business	Leasing Business	Credit Card Business	Credit Guarantee Business	IT Business	Total				
Ordinary income										
Ordinary income from outside customers	11,538	4,590	752	118	768	17,768	0	17,769	—	17,769
Inter-segment ordinary income	316	34	185	43	61	641	78	720	(720)	—
Total	11,854	4,625	938	162	830	18,410	79	18,489	(720)	17,769
Segment profit	2,651	157	115	134	42	3,100	12	3,112	(196)	2,916

(Notes) 1. Ordinary income for each segment is presented, instead of net sales commonly adopted by corporations.

2. "Others" refer to business segments not included in the reportable segments, such as cash inspection and sorting and research on industry, economy, and finance.

3. Adjustments mainly include the elimination of inter-segment transactions.

4. Segment profit has been reconciled with ordinary profit in the Quarterly Consolidated Statements of Income.

2. Information on impairment loss on non-current assets or goodwill, etc. by reportable segment

Not applicable.

For the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

1. Information on ordinary income and profit (loss) by reportable segment

(Millions of yen)

	Reportable segment						Others	Total	Adjustments	Consolidated
	Banking Business	Leasing Business	Credit Card Business	Credit Guarantee Business	IT Business	Total				
Ordinary income										
Ordinary income from outside customers	13,138	4,640	759	92	839	19,469	0	19,469	—	19,469
Inter-segment ordinary income	320	37	237	66	60	722	34	757	(757)	—
Total	13,458	4,677	996	158	900	20,191	34	20,226	(757)	19,469
Segment profit	3,122	200	220	108	35	3,687	0	3,687	(192)	3,495

(Notes) 1. Ordinary income for each segment is presented, instead of net sales commonly adopted by corporations.

2. "Others" refer to business segments not included in the reportable segments, such as and research on industry, economy, and finance.

3. Adjustments mainly include the elimination of inter-segment transactions.
4. Segment profit has been reconciled with ordinary profit in the Quarterly Consolidated Statements of Income.
5. Ryugin Business Service Co., Ltd., which was included in "Others" as a consolidated subsidiary, its liquidation was completed as of October 24, 2024.

2. Information on impairment loss on non-current assets or goodwill, etc. by reportable segment
Not applicable.

(6) Notes on Statements of Cash Flows

The Bank has not prepared quarterly consolidated statements of cash flows for the three months ended June 30, 2025. Depreciation (including amortization of intangible fixed assets other than goodwill) and amortization of goodwill for the three months ended June 30, 2024 and 2025 are as follows.

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Depreciation	813 million yen	801 million yen
Amortization of goodwill	7 million yen	7 million yen

Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025

1. Overview of profit (loss) [consolidated]

(1) Overview

Although expenses such as personnel costs increased and gains on stocks and other securities decreased, ordinary profit increased by 579 million yen year on year to 3,495 million yen. This was due to an increase in net interest income, driven by a rise in interest margin on deposits and loans and an increase in interest and dividends on securities and gains from the reversal of allowance for loan losses.

Profit attributable to owners of parent increased by 542 million yen year on year to 2,571 million yen.

Consolidated		(Millions of yen)		
		Three months ended June 30, 2024	Three months ended June 30, 2025	Y/Y change
0	Ordinary income	17,769	19,469	1,700
1	Consolidated gross profit *	9,272	9,969	697
2	Net interest income	7,407	7,939	532
3	Fees and commissions	1,792	1,753	(39)
4	Other business profit	72	276	204
5	Expenses (ex. non-recurring profit/loss)	7,319	7,471	152
6	Loan written off and reserve expenses	226	10	(216)
7	Write-off of loans	42	2	(40)
8	Provision for specific allowance for loan losses	235	-	(235)
9	Provision for general allowance for loan losses	(47)	-	47
10	Provision for allowance for contingent losses	(3)	(4)	(1)
11	Loss on sale of receivables	-	-	-
12	Other credit expenses	-	13	13
13	Reversal of allowance for loan losses	-	358	358
14	Recoveries of written off receivables	31	30	(1)
15	Profit/loss related to stocks, etc.	1,110	532	(578)
16	Other non-recurring profit/loss	48	87	39
17	Ordinary profit	2,916	3,495	579
18	Extraordinary profit/loss	(15)	(2)	13
19	Profit before income taxes	2,900	3,493	593
20	Income taxes-current	642	731	89
21	Income taxes-deferred	228	190	(38)
22	Total income taxes	871	921	50
23	Profit	2,029	2,571	542
24	Profit attributable to non-controlling interests	-	-	-
25	Profit attributable to owners of parent	2,029	2,571	542

* Consolidated gross profit = (interest income – interest expenses) + (fees and commissions – fees and commissions payments) + (other ordinary income – other ordinary expenses)

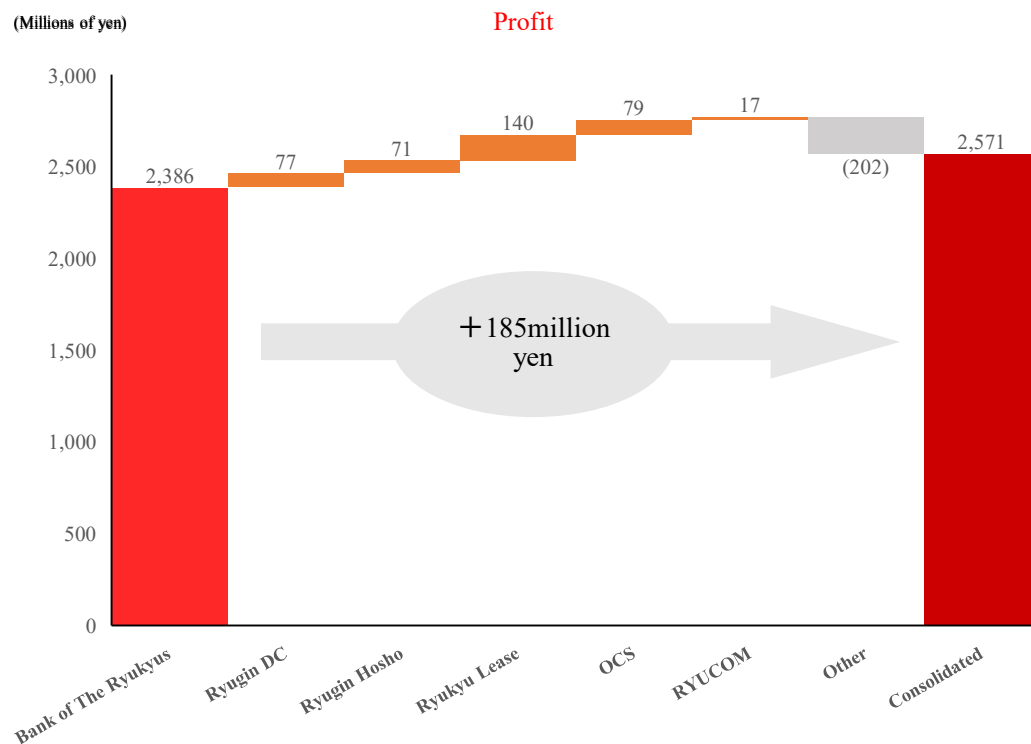
Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025**(2) Reference: Status of Profit (Loss) of Consolidated Subsidiaries****Consolidated**

(Millions of yen)

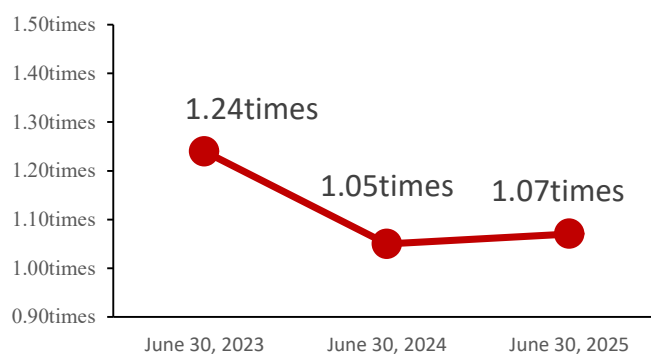
Three months ended June 30, 2026	Consolidated	Bank of The Ryukyus	Ryugin DC	Ryugin Hosho	Ryukyu Lease	OCS	RYUCOM	Other*
Ordinary income	19,469	13,458	478	158	4,677	518	900	(722)
Ordinary profit	3,495	3,122	108	108	200	112	43	(200)
Profit	2,571	2,386	77	71	140	79	17	(202)

* “Other” includes internal elimination, Ryugin Business Service Co., Ltd. and Ryugin Research Institute., Ltd.

As “Other” includes amortization of goodwill and consolidation adjustments, the figures for each company are not consistent with those in the segment table.



**Consolidated profit rates compared to
parent company's profit**



Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025

2. Overview of Profit (Loss) [Non-consolidated]

(1) Overview

Net business profit (in real terms) increased by 517 million yen year on year to 2,128 million yen, due to an increase in net interest income resulting from a rise in interest margin on deposits and loans and an increase in interest and dividends on securities, despite an increase in expenses such as personnel costs.

Ordinary profit increased by 471 million yen year on year to 3,122 million yen, reflecting both the increase in net business profit (in real terms) and a decrease in net credit costs, although gains on stocks and other securities declined. As a result, profit increased by 468 million yen year on year to 2,386 million yen.

Non-consolidated		Three months ended June 30, 2024	Three months ended June 30, 2025	Y/Y change	(Millions of yen) Full-year forecast for the fiscal year ending March 31, 2026
0	Ordinary income	11,854	13,458	1,604	
1	Gross business profits	8,243	8,890	647	
2	Net interest income	7,590	8,142	552	
3	Fees and commissions	1,227	1,195	(32)	
4	Other business profit	(575)	(448)	127	
5	Gains/losses from forex trading	(407)	(380)	27	
6	Profit/loss in government and other bonds (balance of 5 bond accounts)	(168)	(67)	101	
7	Gain on sale	72	184	112	
8	Loss on sale	241	252	11	
9	Loss on redemption	-	-	-	
10	Expenses (ex. non-recurring expenses)	6,631	6,761	130	
11	Personnel expenses	2,939	3,069	130	
12	Non-personnel expenses	3,200	3,217	17	
13	Taxes	491	474	(17)	
14	Net business profit (in real terms) *1	1,611	2,128	517	9,100
15	Net core business profit *2	1,779	2,196	417	
16	Ex. gains/losses on cancellation of investment trusts	1,779	2,201	422	
17	Provision for general allowance for loan losses	(22)	-	22	
18	Net business profit	1,634	2,128	494	9,000
19	Non-recurring profit/loss	1,016	994	(22)	
20	Profit/loss in stocks, etc. (balance of 3 share accounts)	1,110	495	(615)	
21	Gain on sale	1,110	645	(465)	
22	Loss on sale	-	150	150	
23	Loss on devaluation	-	-	-	
24	Disposal of non-performing loans	147	8	(139)	
25	Reversal of allowance for loan losses	-	422	422	
26	General allowance for loan losses	-	74	74	
27	Specific allowance for loan losses	-	347	347	
28	Recoveries of written off receivables	21	22	1	
29	Other non-recurring profit/loss	32	62	30	
30	Ordinary profit	2,651	3,122	471	8,000
31	Extraordinary profit/loss	(15)	(2)	13	
32	Profit before income taxes	2,636	3,119	483	
33	Income taxes-current	467	537	70	
34	Income taxes-deferred	250	196	(54)	
35	Total income taxes	717	733	16	
36	Profit	1,918	2,386	468	5,400
37	Net credit costs (17+24-25-28)	103	(435)	(538)	
38	Profit from customer services *3	1,181	1,254	73	

*1 Net business profit (in real terms) refers to net business profit excluding provision for general allowance for loan losses.

*2 Net core business profit refers to net business profit excluding provision for general allowance for loan losses and profit/loss in government and other bonds (balance of 5 bond accounts).

*3 Profit from customer services = deposit and loan balance + profit from service charges - expenses (personnel expenses are before deduction of non-recurring processing)

Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025

(2) Information on Breakdown of Profit (Loss)

Profit from customer services increased by 73 million yen year on year, due to an increase in net interest income from deposits and loans resulting from higher loan balances and rising yields, despite an increase in general and administrative expenses such as personnel costs.

Profit/loss in the markets division decreased by 149 million yen year on year. This was due to a decrease in profit/loss in stocks, etc., despite an increase in profit/loss in government and other bonds and higher interest and dividends on securities.

Credit costs decreased by 538 million yen year on year, mainly due to a decrease in provision for general allowance for loan losses and provision for specific allowance for loan losses.

As a result, profit increased by 468 million yen year on year to 2,386 million yen.

Non-consolidated		Three months ended June 30, 2024	Three months ended June 30, 2025	Y/Y change
1	Profit from customer services *1	1,181	1,254	73
2	Net interest income from deposits and loans *2	5,816	6,093	277
3	Profit from service charges *3	1,995	1,909	(86)
4	General and administrative expenses	(6,630)	(6,748)	(118)
5	Profit/loss in markets division	1,544	1,395	(149)
6	Interest and dividends	1,116	1,194	78
7	Interest on deposits with banks	34	132	98
8	Gains/losses from forex trading	(407)	(380)	27
9	Profit/loss in government and other bonds (balance of 5 bond accounts)	(168)	(67)	101
10	Profit/loss in stocks, etc. (balance of 3 share accounts)	1,110	495	(615)
11	Interest expenses on cash collateral received for securities lent	(168)	(1)	167
12	Net credit costs *4	(103)	435	538
13	Provision for general allowance for loan losses *4	22	74	52
14	Other/income taxes	(704)	(698)	6
15	Profit	1,918	2,386	468

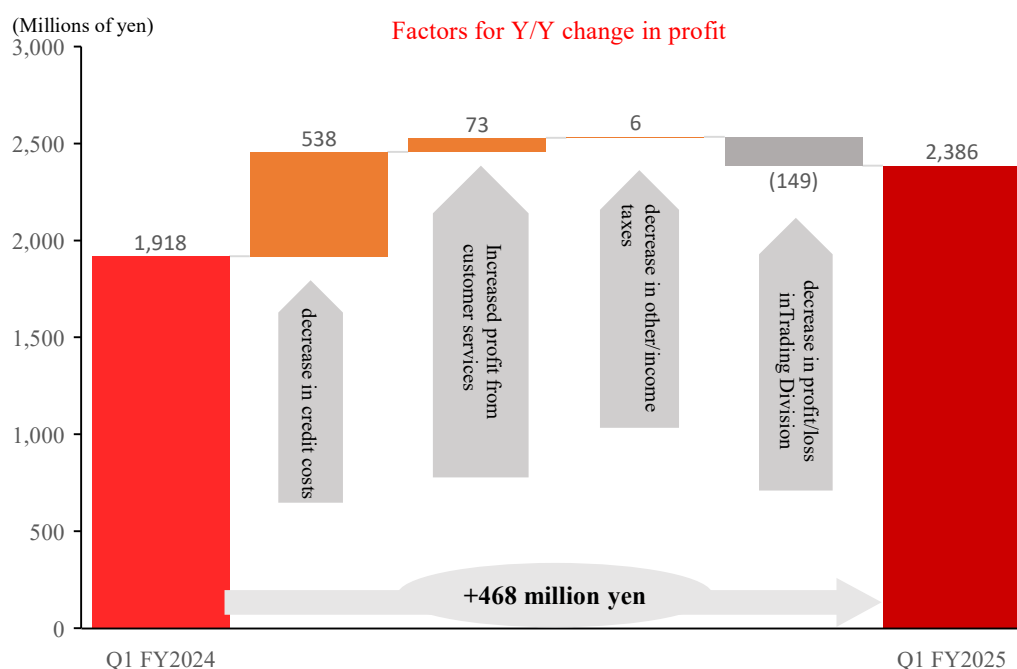
*1 Profit from customer services = net interest income from deposits and loans + profit from service charges – expenses (personnel expenses are before deduction of non-recurring processing)

*2 Deposit and loan balance (Interest on loans and discounts after reduction of payment loan-related fees equivalent.

Interest on deposits is calculated based on currency swap income in real terms)

*3 Profit from service charges (excluding payment loan-related fees)

*4 Regarding credit costs, positive amounts indicate a reversal and negative amounts indicate a provision.



Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025

3. Status of Deposits, Loans and Bills Discounted, etc.

(1) Trends in Deposits (Non-consolidated, Year-end Balance, Yield)

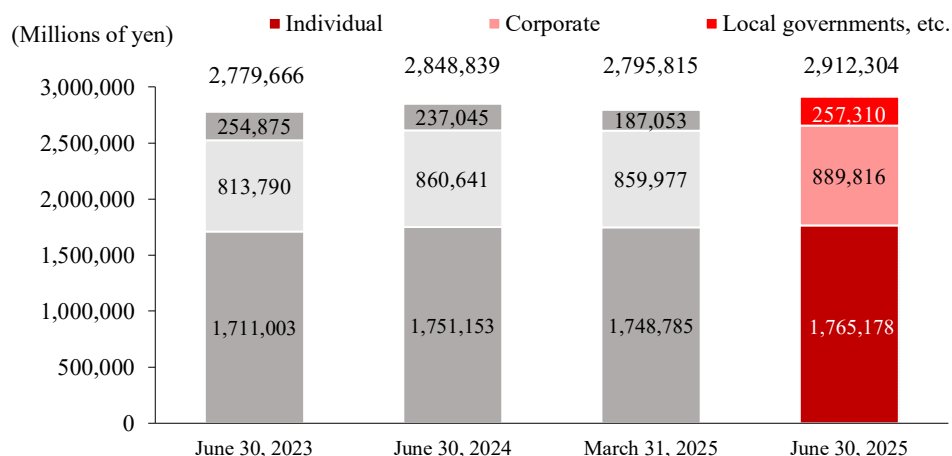
Deposits (balance at period end) increased 63,465 million yen year on year and 116,489 million yen compared to the previous fiscal year-end to 2,912,304 million yen as the balance of individual, corporate and Local governments, etc deposits remained high. Yields on deposits increased 0.072 percentage points from the second half of FY2024 to 0.165% due to higher deposit rates.

Non-consolidated

	June 30, 2023	June 30, 2024	March 31, 2025	June 30, 2025	(Millions of yen)	
					Change from June 30, 2024	Change from March 31, 2025
Deposits (balance at period end)*	2,779,666	2,848,839	2,795,815	2,912,304	63,465	116,489
Individual	1,711,003	1,751,153	1,748,785	1,765,178	14,025	16,393
Corporate	813,790	860,641	859,977	889,816	29,175	29,839
Local governments, etc.	254,875	237,045	187,053	257,310	20,265	70,257
Deposits (average balance)*	2,776,550	2,832,301	2,827,364	2,867,592	35,291	40,228

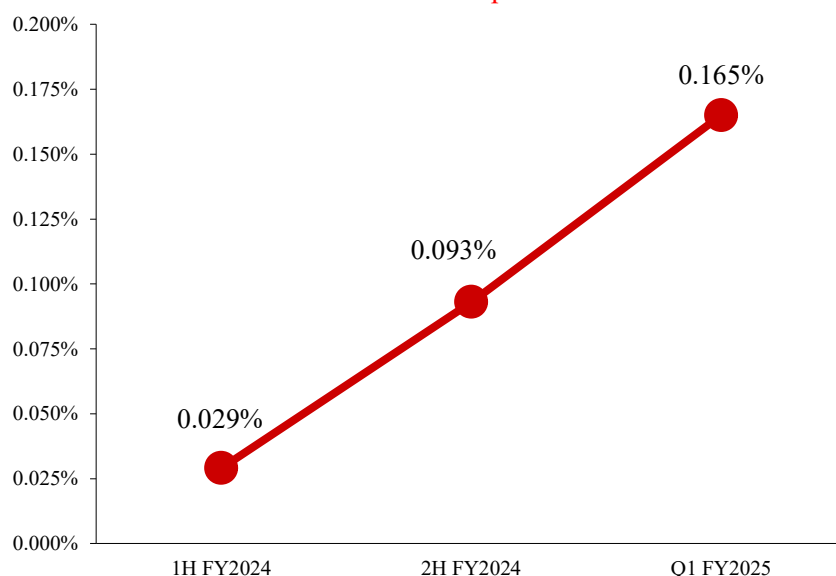
* Including negotiable certificates of deposit

Deposit balance (at period end)



* Including negotiable certificates of deposit

Yields on deposits



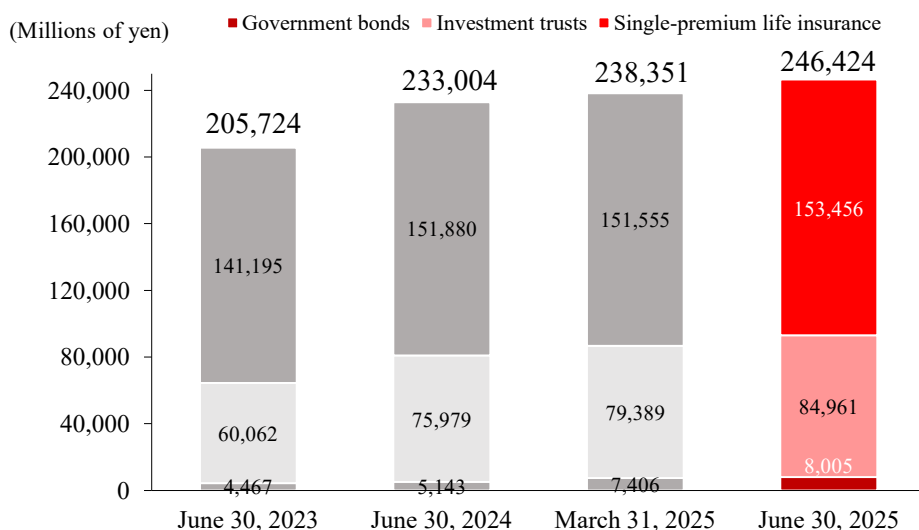
Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025

(2) Trends in Assets in Custody (Non-consolidated, Year-end Balance)

Assets in custody increased 13,420 million yen year on year and 8,073 million yen compared to the previous fiscal year-end to 246,424 million yen, due to an increase in government bond holdings driven by rising interest rates, an increase in the balance of investment trusts, and continued high-level sales of yen-denominated insurance.

Non-consolidated					(Millions of yen)	
	June 30, 2023	June 30, 2024	March 31, 2025	June 30, 2025	Change from June 30, 2024	Change from March 31, 2025
Assets in custody	205,724	233,004	238,351	246,424	13,420	8,073
Government bonds	4,467	5,143	7,406	8,005	2,862	599
Investment trusts	60,062	75,979	79,389	84,961	8,982	5,572
Single-premium life insurance	141,195	151,880	151,555	153,456	1,576	1,901

Assets in custody balance (at period end)



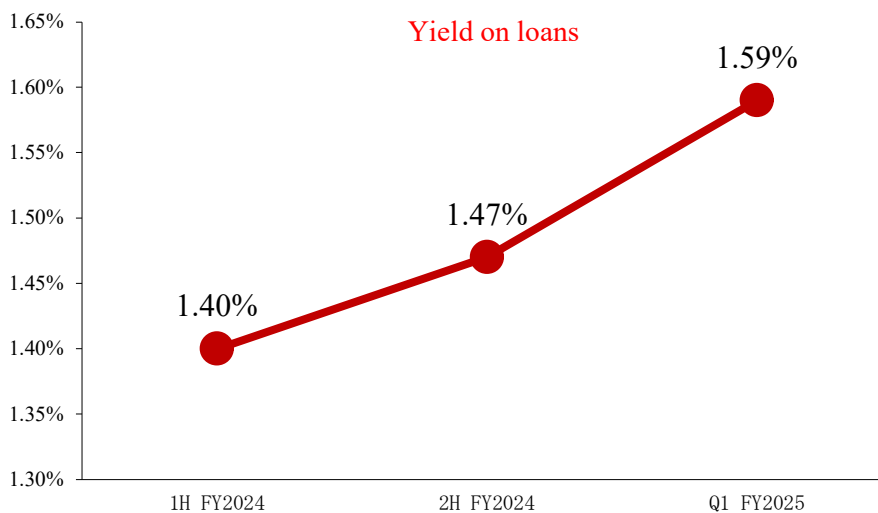
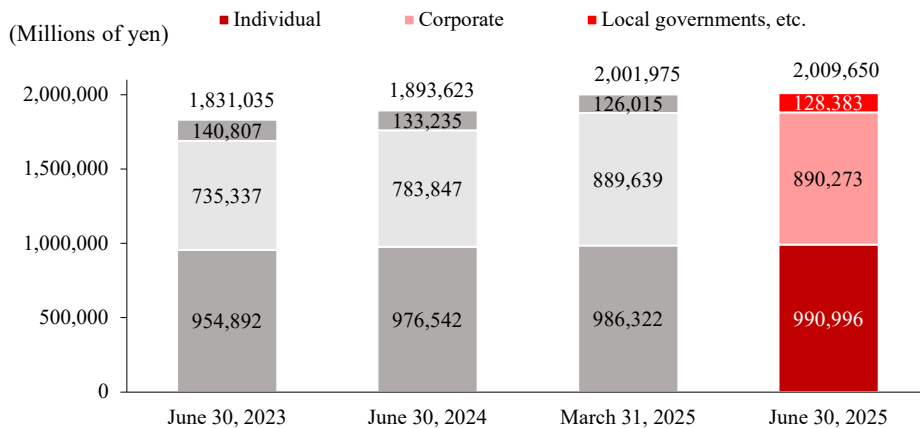
Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025**(3) Trends in Loans and Bills Discounted (Non-consolidated, Year-end Balance, Yield)**

Loans and bills discounted (balance at period end) increased 116,027 million yen year on year and 7,675 million yen compared to the previous fiscal year-end to 2,009,650 million yen due to an increase in individual loans, mainly mortgage loans, as well as corporate loans as well as an increase in corporate loans, driven by strengthened efforts in syndicated loans outside the prefecture and a recovery in demand for business financing within the prefecture.

The loan yield rose by 0.12 percentage points to 1.59% in the second half of fiscal 2024. This was due to an increase in the short-term prime rate.

Non-consolidated

	June 30, 2023	June 30, 2024	March 31, 2025	June 30, 2025	(Millions of yen)	
					Change from June 30, 2024	Change from March 31, 2025
Loans and bills discounted (balance at period end)	1,831,035	1,893,623	2,001,975	2,009,650	116,027	7,675
Individual	954,892	976,542	986,322	990,996	14,454	4,674
Corporate	735,337	783,847	889,639	890,273	106,426	634
Local governments, etc.	140,807	133,235	126,015	128,383	(4,852)	2,368
Loans and bills discounted (average balance)	1,832,022	1,876,557	1,919,083	2,001,222	124,665	82,139
Mortgage loans in individual balances at period end	557,782	576,995	588,987	593,402	16,407	4,415

Loan balance (at period end)

Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025**(4) Trends in Valuation Difference on Securities with Market Value (Consolidated)**

①The unrealized loss on held-to-maturity bonds decreased by 0.1 billion yen compared to the previous fiscal year-end.

②Valuation losses on other securities decreased by 3.5 billion yen from the previous fiscal year-end. This was mainly due to a decline in valuation losses on government bonds among yen-denominated bonds, reflecting lower interest rates in the medium- to long-term zone, and a decrease in valuation losses on investment trusts in other categories.

we aim to enhance portfolio profitability through strategic allocation of assets such as domestic and international bonds and equities.

Consolidated**1. Held-to-maturity bonds**

(Millions of yen)

	June 30, 2024	March 31, 2025	June 30, 2025	Change from June 30, 2024	Change from March 31, 2025
Book value	79,268	27,129	32,030	(47,238)	4,901
Unrealized profit/loss	(610)	(1,375)	(1,197)	(587)	178

2. Other securities

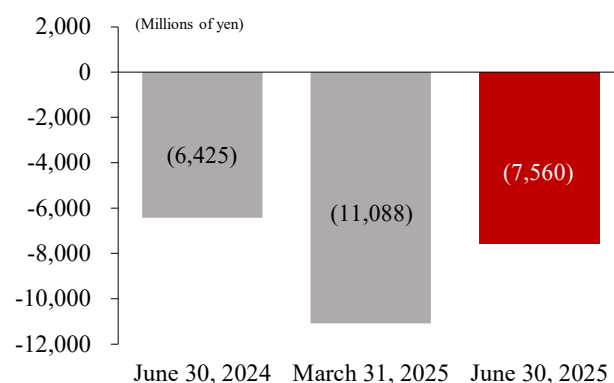
(Millions of yen)

	June 30, 2024	March 31, 2025	June 30, 2025	Change from June 30, 2024	Change from March 31, 2025
Total book value	716,911	656,499	774,264	57,353	117,765
Stocks	1,381	1,437	1,255	(126)	(182)
Yen-denominated bonds*	621,879	565,813	687,436	65,557	121,623
Other	93,650	89,248	85,573	(8,077)	(3,675)

	June 30, 2024	March 31, 2025	June 30, 2025	Change from June 30, 2024	Change from March 31, 2025
Total profit/loss on valuation	(6,425)	(11,088)	(7,560)	(1,135)	3,528
Stocks	608	664	682	74	18
Yen-denominated bonds*	(5,561)	(10,595)	(7,960)	(2,399)	2,635
Other	(1,472)	(1,157)	(282)	1,190	875

Valuation difference and unrealized profit/loss are the difference between book value (after applying amortized cost method and recording impairment) and market value as of the record date.

* Yen-denominated bonds are recorded for government bonds, local government bonds, and corporate bonds.

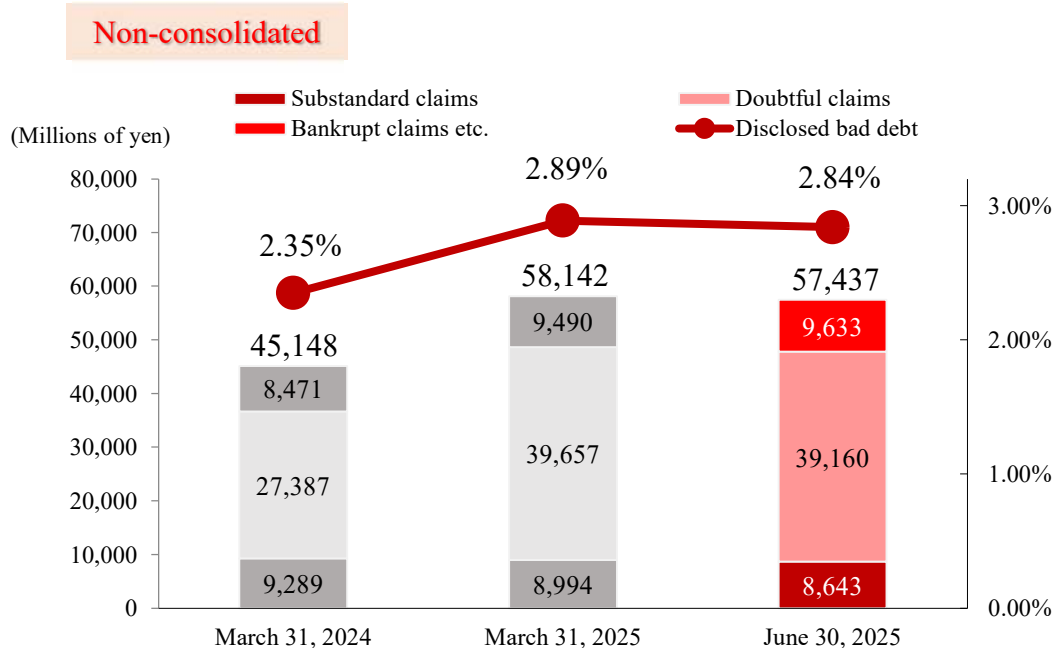
Consolidated**Valuation difference of securities with market values**

Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025

(5) Trends in Receivables Disclosed Based on the Financial Revitalization Act

Regarding receivables disclosed based on the Financial Revitalization Act (non-consolidated), disclosed bad debt decreased 0.05 percentage points from the end of the previous fiscal year to 2.84% as a result of decreases in doubtful claims and substandard claims. We will continue to support our customers to fulfill our responsibilities required as a regional financial institution while closely monitoring the viability of their business.

Non-consolidated		(Millions of yen)			(Millions of yen)
	March 31, 2024	March 31, 2025	June 30, 2025		Change from March 31, 2025
Bankrupt and substantially bankrupt claims	8,471	9,490	9,633		143
Doubtful claims	27,387	39,657	39,160		(497)
Substandard claims	9,289	8,994	8,643		(351)
Total	45,148	58,142	57,437		(705)
(Unit: %)					
Disclosed bad debt	2.35	2.89	2.84		(0.05)
Consolidated		(Millions of yen)			(Millions of yen)
	March 31, 2024	March 31, 2025	June 30, 2025		Change from March 31, 2025
Bankrupt and substantially bankrupt claims	10,831	11,870	12,112		242
Doubtful claims	27,414	39,678	39,186		(492)
Substandard claims	9,742	9,428	9,060		(368)
Total	47,988	60,977	60,360		(617)
(Unit: %)					
Disclosed bad debt	2.50	3.03	2.99		(0.04)



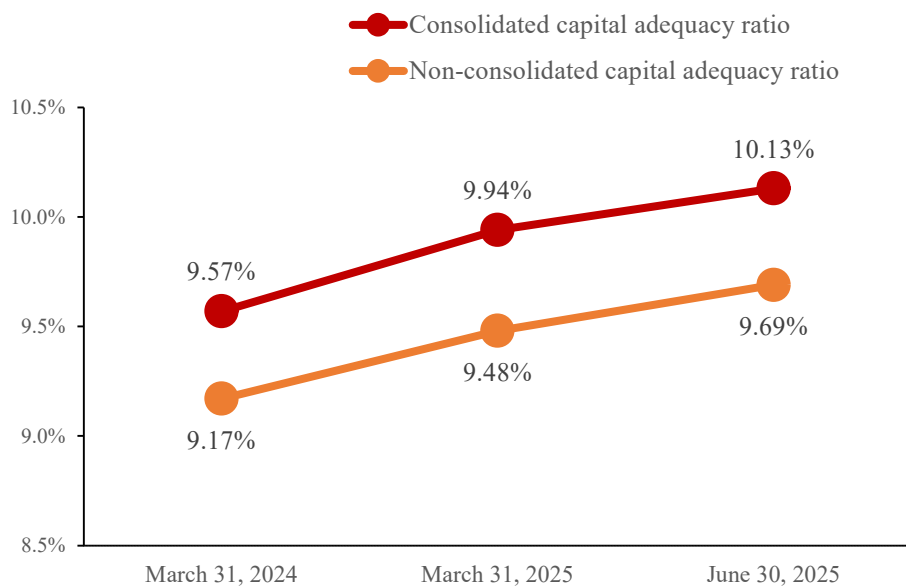
Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025**(6) Trends in Capital Adequacy Ratio (Consolidated, Non-consolidated)**

Due to the accumulation of profits, the consolidated capital adequacy ratio increased 0.19 percentage points from March 31, 2025 to 10.13%, and non-consolidated capital adequacy ratio increased 0.21 percentage points from March 31, 2025 to 9.69%.

consolidated and non-consolidated capital adequacy ratios as of September 30, 2025 are expected to be at the 10.0% and 9.5% level, respectively.

Non-consolidated/consolidated

				(%)	(Percentage points)
Capital adequacy ratio	March 31, 2024	March 31, 2025	June 30, 2025		Change from March 31, 2025
Non-consolidated	9.17	9.48	9.69		0.21
Consolidated	9.57	9.94	10.13		0.19



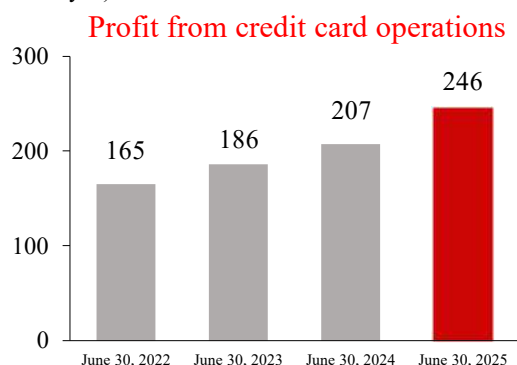
Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025

(7) Trends in Profit from Credit Card Operations (Non-consolidated)

Non-consolidated	June 30, 2024	June 30, 2025	(Millions of yen)
			Change from June 30, 2024
Profit from credit card operations	207	246	39
Credit card operations income	640	831	191
Credit card operations costs (-)	433	584	151

* Profit from service charges in the issuing operations of Ryugin Visa Debit Cards conducted by the Bank and operations conducted by card affiliates.

(Millions of yen)



(8) Trends in Numbers of Ryugin Visa Debit Card Holders and Member Stores

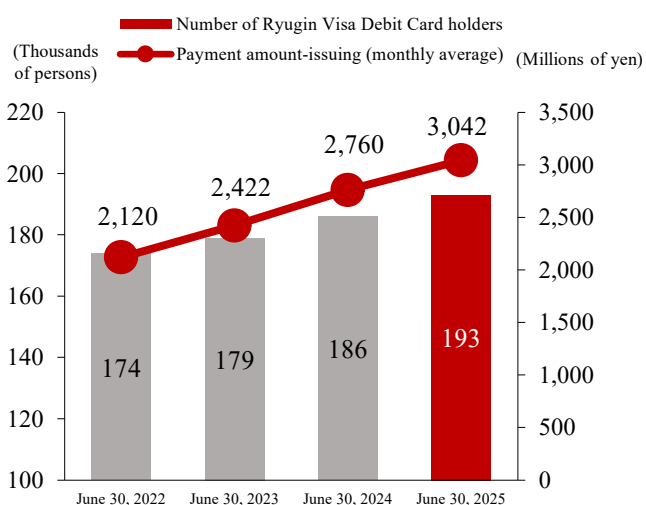
Non-consolidated

(Number of cardholders: thousands persons, Number of affiliate contracts: companies, Payment amount: millions of yen)

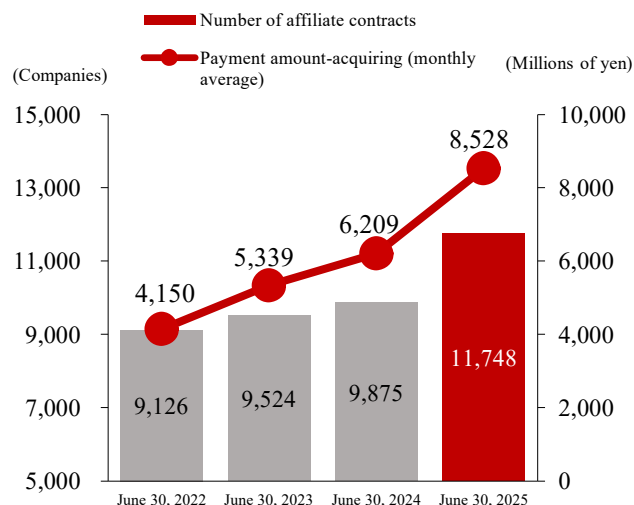
	June 30, 2024	June 30, 2025	Change from June 30, 2023
Number of Ryugin Visa Debit Card holders	186	193	7
Payment amount (issuing) *	2,760	3,042	282
Number of affiliate contracts	9,875	11,748	1,873
Payment amount (acquiring) *	6,209	8,528	2,319

* Payment amount: Average of total payment amount per month (payment amount for Q1: Average of the three-month period from April to June)

Number of Ryugin Visa Debit Card holders



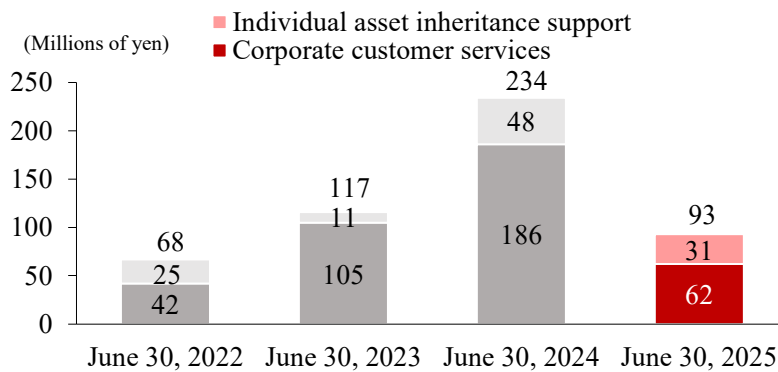
Number of affiliate contracts and payment amount



Presentation on Overview of Financial Results for the Three Months Ended June 30, 2025

(9) Trends in Profit from Consulting Operations (Non-consolidated)

Non-consolidated		(Millions of yen)	
		June 30, 2024	June 30, 2025
Profit from consulting operations		234	93
Corporate customer services		186	62
Individual asset inheritance support		48	31
			Change from June 30, 2024
			(141)
			(124)
			(17)



(10) Trends in Profit from Leasing Operations (Consolidated)

Consolidated		(Millions of yen)	
		June 30, 2024	June 30, 2025
Profit from leasing operations		407	466
			Change from June 30, 2024
			59

