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August 13, 2025

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Name of representative: Ken Shimabukuro

President

Securities code: 8399 (TSE Prime Market, FSE)

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(Corrections) Partial Corrections to "Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (Japanese GAAP) "

Bank of The Ryukyus, Ltd. hereby announce a correction to "Consolidated Financial Results for the Fiscal Year ended March 31,2025 (Japanese GAAP)", which were released on May 13, 2025, as some errors were identified.

1. Reasons for the corrections

After the submission of the 'Consolidated Financial Results for the Fiscal Year ended March 31,2025 (Japanese GAAP) 'it was found that there were errors in the content, and partial corrections are necessary.

2. Details of the corrections

The corrected part was underlined below.

The correction pertains to page 7 of Presentation on finaicial results.

(Page 7 of Presentation on Financial Results for the Fiscal Year ended March 31,2025)

Presentation on Financial Results for the Fiscal Year ended March 31,2025

7. Capital Adequacy Ratio (Domestic Standard)

(Before Correction)

[Non-consolidated]

(Millions of yen)

	March 31,2024	September 30, 2024	March 31,2025
(1) Capital adequacy ratio (4) \div (5)	9.17%	9.23%	9.48%
(2) Basic elements of core capital	125,739	127,457	129,230
Amount included under transitional arrangements	-	-	-
(3) Adjustments to core capital	4,458	4,901	5,637
(4) Capital (core capital) (2) - (3)	121,280	122,556	123,592
(4) Risk-weighted assets, etc.	1,322,293	1,326,545	1,302,577
On balance sheet	1,241,046	1,247,844	1,219,674
Off balance sheet	13,379	10,054	<u>23,515</u>
Amount of operational risk divided by 8%	67,814	68,591	59,060

	(Willions of yell)
Change from September 30, 2024	Change from March 31,2024
0.25%	0.31%
1,773	3,491
-	0
736	1,179
1,036	2,312
△23,968	<u>∆19,716</u>
△28,170	Δ21,372
<u>13,461</u>	<u>10,136</u>
△9,531	△8,754

[Consolidated]

(Millions of yen)

	March 31,2024	September 30, 2024	March 31,2025
(1) Capital adequacy ratio $(4) \div (5)$	9.57%	9.65%	9.94%
(2) Basic elements of core capital	145,078	147,175	149,223
Amount included under transitional arrangements	-	-	-
(3) Adjustments to core capital	5,002	5,432	6,299
(4) Capital (core capital) (2) - (3)	140,075	141,742	142,923
(4) Risk-weighted assets, etc.	1,462,784	1,468,324	1,436,544
On balance sheet	1,374,079	1,381,990	1,324,205
Off balance sheet	13,307	9,981	<u>35,715</u>
Amount of operational risk divided by 8%	75,343	76,298	76,295

Change from September 30, 2024	Change from March 31,2024
0.29%	0.37%
2,048	4,145
-	0
867	1,297
1,181	2,848
<u>∆31,780</u>	△26,240
△57,785	△49,874
25,734	22,408
Δ3	952

(Page 7 of Presentation on Financial Results for the Fiscal Year ended March 31,2025)

Presentation on Financial Results for the Fiscal Year ended March 31,2025

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(After Correction)

[Non-consolidated]

(Millions of ven)

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[Consolidated]

(Millions of yen)

	March 31,2024	September 30, 2024	March 31,2025
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On balance sheet	1,374,079	1,381,990	1,324,205
Off balance sheet	13,307	9,981	<u>36,053</u>
Amount of operational risk divided by 8%	75,343	76,298	76,295

$\begin{array}{c cccc} 0.29\% & 0.37\% \\ \hline 2,048 & 4,145 \\ \hline & - & 0 \\ \hline 867 & 1,297 \\ \hline 1,181 & 2,848 \\ \hline \underline{ \Delta31,442} & \underline{ \Delta25,902} \\ \hline \Delta57,785 & \underline{ \Delta49,874} \\ \hline \underline{ 26,072} & \underline{ 22,746} \\ \hline \underline{ \Delta3} & 952 \\ \hline \end{array}$	Change from September 30, 2024	Change from March 31,2024
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	0.29%	0.37%
867 $1,297$ $1,181$ $2,848$ $\Delta 31,442$ $\Delta 25,902$ $\Delta 57,785$ $\Delta 49,874$ $26,072$ $22,746$	2,048	4,145
$1,181$ $2,848$ $\Delta 31,442$ $\Delta 25,902$ $\Delta 57,785$ $\Delta 49,874$ $26,072$ $22,746$	-	0
$\begin{array}{c cccc} \underline{\triangle 31,442} & \underline{\triangle 25,902} \\ \underline{\triangle 57,785} & \underline{\triangle 49,874} \\ \underline{26,072} & \underline{22,746} \\ \end{array}$	867	1,297
$\triangle 57,785$ $\triangle 49,874$ $26,072$ $22,746$	1,181	2,848
<u>26,072</u> <u>22,746</u>	<u>∆31,442</u>	△25,902
	△57,785	△49,874
Δ3 952	<u>26,072</u>	22,746
	Δ3	952