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February 10, 2026

## Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: Bank of The Ryukyus, Limited  
Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange  
Securities code: 8399  
URL: <https://www.ryugin.co.jp/>  
Representative: Ken Simabukuro  
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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 nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

#### (1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	60,004	16.3	11,544	58.0	8,134	60.4
December 31, 2024	51,593	4.0	7,307	10.9	5,072	10.5

Note: Comprehensive income      For the nine months ended December 31, 2025:      ¥      8,553 million      [      674.7 %]  
For the nine months ended December 31, 2024:      ¥      1,104 million      [      (78.2) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	198.33	198.21
December 31, 2024	122.59	122.50

#### (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	3,107,181	146,101	4.7
March 31, 2025	2,977,518	139,831	4.7

Reference: Equity

As of December 31, 2025:      ¥      146,067 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. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal 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	-	27.00	-		
Fiscal year ending March 31, 2026 (Forecast)				27.00	54.00

Note: Revisions to the forecast of cash dividends most recently announced: None

## 3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from 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
Full year	11,500	38.1	8,000	39.1	195.02

Note: Revisions to the financial result forecast most recently announced: 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

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of December 31, 2025	43,108,470 shares
As of March 31, 2025	43,108,470 shares

(ii) Number of treasury shares at the end of the period

As of December 31, 2025	2,101,554 shares
As of March 31, 2025	1,755,013 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	41,016,331 shares
Nine months ended December 31, 2024	41,374,588 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.

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1. Overview of Operating Results, etc.

## (1) Overview of Operating Results

Ordinary income increased by 8,411 million yen year on year to 60,004 million yen, due to a rise in interest on loans and an increase in interest and dividends on securities. Meanwhile, Ordinary expenses increased by 4,175 million yen year on year to 48,460 million yen, due to a rise in deposit interest expenses resulting from higher deposit rates, as well as an increase in personnel expenses and other operating expenses. As a result, ordinary profit increased by 4,237 million yen year on year to 11,544 million yen. Profit attributable to owners of parent increased by 3,062 million yen year on year to 8,134 million yen.

## (2) Overview of Financial Position

As for the financial position as of December 31, 2025, total assets increased by 129,663 million yen from the end of the previous fiscal year to 3,107,181 million yen. Net assets increased by 6,270 million yen from the end of the previous fiscal year to 146,101 million yen. When it comes to major accounts, deposits, etc. (including negotiable certificates of deposit) increased by 116,942 million yen from the end of the previous fiscal year to 2,899,660 million yen, largely due to an increase in individual deposits. Loans and bills discounted increased by 75,327 million yen from the end of the previous fiscal year to 2,055,444 million yen. Securities increased by 39,773 million yen from the end of the previous fiscal year to 727,339 million yen.

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

Profit attributable to owners of parent for the cumulative third quarter reached 101% of the consolidated financial results forecast for the fiscal year ending March 2026. However, we expect to record certain one - off expenses in the fourth quarter following the completion of the new head office building.

In addition, as the outlook for the financial environment remains uncertain, we are not revising our full - year consolidated financial results forecast at this time. Should changes in circumstances necessitate a revision to the forecast, we will promptly make an announcement.

## Quarterly Consolidated Financial Statements and Primary Notes

## (1)Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
<b>Assets</b>		
Cash and due from banks	171,575	153,726
Call loans and bills bought	216	12,217
Money held in trust	518	525
Securities	687,566	727,339
Loans and bills discounted	1,980,117	2,055,444
Foreign exchanges	3,036	6,667
Lease receivables and investment assets	28,918	37,458
Other assets	48,944	56,920
Tangible fixed assets	44,424	44,018
Intangible fixed assets	4,454	4,424
Retirement benefit asset	1,855	1,762
Deferred tax assets	7,533	7,190
Customers' liabilities for acceptances and guarantees	7,231	7,990
Allowance for loan losses	(8,873)	(8,506)
<b>Total assets</b>	<b>2,977,518</b>	<b>3,107,181</b>
<b>Liabilities</b>		
Deposits	2,770,119	2,872,868
Negotiable certificates of deposit	12,598	26,792
Borrowed money	19,535	16,974
Foreign exchanges	47	67
Other liabilities	24,184	33,028
Provision for bonuses	872	241
Provision for bonuses for directors (and other officers)	9	—
Retirement benefit liability	603	623
Provision for retirement benefits for directors (and other officers)	33	36
Provision for contingent loss	108	133
Provision for point card certificates	179	170
Provision for loss on interest repayment	163	152
Deferred tax liabilities for land revaluation	1,999	1,999
Acceptances and guarantees	7,231	7,990
<b>Total liabilities</b>	<b>2,837,687</b>	<b>2,961,079</b>
<b>Net assets</b>		
Share capital	56,967	56,967
Capital surplus	14,260	14,269
Retained earnings	76,991	83,231
Treasury shares	(1,840)	(2,237)
<b>Total shareholders' equity</b>	<b>146,379</b>	<b>152,230</b>
Valuation difference on available-for-sale securities	(7,605)	(7,159)
Revaluation reserve for land	737	740
Remeasurements of defined benefit plans	283	256
<b>Total accumulated other comprehensive income</b>	<b>(6,583)</b>	<b>(6,163)</b>
Share acquisition rights	35	34
<b>Total net assets</b>	<b>139,831</b>	<b>146,101</b>
<b>Total liabilities and net assets</b>	<b>2,977,518</b>	<b>3,107,181</b>

## (2)Quarterly Consolidated Statements of Income and Comprehensive Income

## Quarterly Consolidated Statement of Income

For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	51,593	60,004
Interest income	23,239	29,680
Interest on loans and discounts	20,473	25,149
Interest and dividends on securities	2,480	3,939
Fees and commissions	9,632	10,526
Other ordinary income	16,524	17,705
Other income	2,196	2,092
Ordinary expenses	44,285	48,460
Interest expenses	1,272	3,963
Interest on deposits	996	3,776
Fees and commissions payments	4,706	5,026
Other ordinary expenses	16,065	16,676
General and administrative expenses	21,419	22,338
Other expenses	821	454
Ordinary profit	7,307	11,544
Extraordinary income	—	1
Gain on disposal of non-current assets	—	1
Extraordinary losses	27	24
Loss on disposal of non-current assets	27	8
Impairment loss	—	15
Profit before income taxes	7,279	11,521
Income taxes - current	1,975	3,202
Income taxes - deferred	231	184
Total income taxes	2,207	3,386
Profit	5,072	8,134
Profit attributable to owners of parent	5,072	8,134

Quarterly Consolidated Statement of Comprehensive Income  
For the Nine-Month Period

	(Millions of yen)	
	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	5,072	8,134
Other comprehensive income	(3,968)	418
Valuation difference on available-for-sale securities	(3,965)	445
Remeasurements of defined benefit plans, net of tax	(2)	(26)
Comprehensive income	1,104	8,553
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,104	8,553

## (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

	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	33,025	13,627	2,322	354	2,261	51,591	1	51,593	—	51,593
Inter-segment ordinary income	832	109	560	131	334	1,967	127	2,095	(2,095)	—
Total	33,858	13,736	2,882	485	2,595	53,558	129	53,688	(2,095)	51,593
Segment profit	6,462	389	449	367	116	7,785	12	7,797	(489)	7,307

(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

	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	40,803	14,323	2,272	255	2,345	60,001	3	60,004	—	60,004
Inter-segment ordinary income	1,019	115	675	207	260	2,277	93	2,371	(2,371)	—
Total	41,823	14,439	2,948	462	2,605	62,279	97	62,376	(2,371)	60,004
Segment profit	10,647	648	625	310	(29)	12,202	2	12,205	(660)	11,544



(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.

(6) Notes on Statements of Cash Flows

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

	For the nine months ended December 30, 2024	For the nine months ended December 30, 2025
Depreciation	2,412 million yen	2,527 million yen
Amortization of goodwill	23 million yen	23 million yen

## Presentation on Overview of Financial Results for the Nine Months Ended December 31, 2025

### 1. Overview of profit (loss) [consolidated]

#### (1) Overview

Ordinary profit increased by 4,237 million yen year on year to 11,544 million yen, due to an increase in net interest income resulting from a rise in loan yields that improved the interest margin on deposits and loans, as well as an increase in interest and dividends on securities, despite an increase in expenses such as personnel expenses and other operating expenses.

Profit attributable to owners of parent increased by 3,062 million yen year on year to 8,134 million yen.

Consolidated		(Millions of yen)		
		Nine months ended December 31, 2024	Nine months ended December 31, 2025	Y/Y change
0	Ordinary income	51,593	60,004	8,411
1	Consolidated gross profit *	27,351	32,244	4,893
2	Net interest income	21,967	25,716	3,749
3	Fees and commissions	4,925	5,499	574
4	Other business profit	459	1,028	569
5	Expenses (ex. non-recurring profit/loss)	21,423	22,377	954
6	Loan written off and reserve expenses	661	208	(453)
7	Write-off of loans	125	5	(120)
8	Provision for specific allowance for loan losses	727	-	(727)
9	Provision for general allowance for loan losses	(272)	-	272
10	Provision for allowance for contingent losses	80	133	53
11	Loss on sale of receivables	0	-	(0)
12	Other credit expenses	-	68	68
13	Reversal of allowance for loan losses	-	365	365
14	Recoveries of written off receivables	176	154	(22)
15	Profit/loss related to stocks, etc.	1,648	935	(713)
16	Other non-recurring profit/loss	215	430	215
17	Ordinary profit	7,307	11,544	4,237
18	Extraordinary profit/loss	(27)	(23)	4
19	Profit before income taxes	7,279	11,521	4,242
20	Income taxes-current	1,975	3,202	1,227
21	Income taxes-deferred	231	184	(47)
22	Total income taxes	2,207	3,386	1,179
23	Profit	5,072	8,134	3,062
24	Profit attributable to non-controlling interests	-	-	-
25	Profit attributable to owners of parent	5,072	8,134	3,062

\* 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 Nine Months Ended December 31, 2025

### (2) Reference: Status of Profit (Loss) of Consolidated Subsidiaries

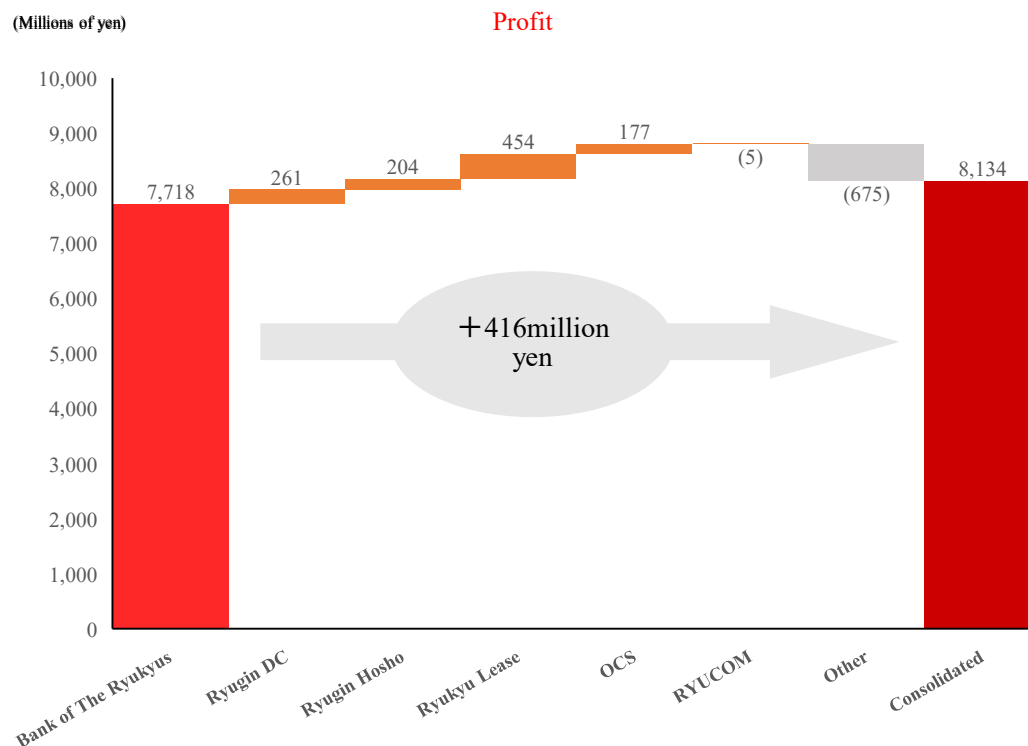
#### Consolidated

(Millions of yen)

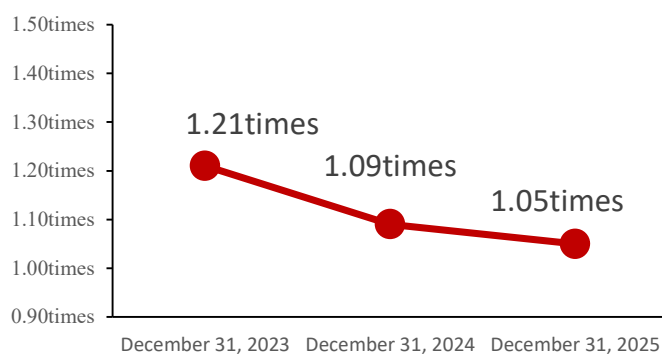
Nine months ended December 31, 2025	Consolidated	Bank of The Ryukyus	Ryugin DC	Ryugin Hosho	Ryukyu Lease	OCS	RYUCOM	Other*
Ordinary income	60,004	41,823	1,456	462	14,439	1,491	2,605	(2,274)
Ordinary profit	11,544	10,647	372	310	648	253	△5	(681)
Profit	8,134	7,718	261	204	454	177	△5	(675)

\* “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 Nine Months Ended December 31, 2025

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

#### (1) Overview

Net business profit (in real terms) increased by 4,121 million yen year on year to 8,953 million yen, due to an increase in net interest income resulting from a rise in interest margin on deposits and loans resulting from higher loan yields, and an increase in interest and dividends on securities, despite an increase in expenses such as personnel expenses and non-personnel expenses.

Ordinary profit increased by 4,185 million yen year on year to 10,647 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 3,068 million yen year on year to 7,718 million yen.

Non-consolidated		Nine months ended December 31, 2024	Nine months ended December 31, 2025	Y/Y change	(Millions of yen)
					Full-year forecast for the fiscal year ending March 31, 2026
0	Ordinary income	33,858	41,823	7,965	
1	Gross business profits	24,236	29,219	4,983	
2	Net interest income	22,414	26,408	3,994	
3	Fees and commissions	3,214	3,845	631	
4	Other business profit	(1,392)	(1,034)	358	
5	Gains/losses from forex trading	(1,009)	(735)	274	
6	Profit/loss in government and other bonds (balance of 5 bond accounts)	(383)	(298)	85	
7	Gain on sale	232	633	401	
8	Loss on sale	615	932	317	
9	Loss on redemption	-	-	-	
10	Expenses (ex. non-recurring expenses)	19,403	20,266	863	
11	Personnel expenses	8,690	9,050	360	
12	Non-personnel expenses	9,337	9,698	361	
13	Taxes	1,376	1,517	141	
14	Net business profit (in real terms) *1	4,832	8,953	4,121	10,200
15	Net core business profit *2	5,215	9,252	4,037	
16	Ex. gains/losses on cancellation of investment trusts	5,215	9,124	3,909	
17	Provision for general allowance for loan losses	(236)	-	236	
18	Net business profit	5,068	8,953	3,885	10,200
19	Non-recurring profit/loss	1,393	1,694	301	
20	Profit/loss in stocks, etc. (balance of 3 share accounts)	1,648	898	(750)	
21	Gain on sale	1,691	1,050	(641)	
22	Loss on sale	43	151	108	
23	Loss on devaluation	-	-	-	
24	Disposal of non-performing loans	551	202	(349)	
25	Reversal of allowance for loan losses	-	521	521	
26	General allowance for loan losses	-	286	286	
27	Specific allowance for loan losses	-	235	235	
28	Recoveries of written off receivables	148	124	(24)	
29	Other non-recurring profit/loss	148	352	204	
30	Ordinary profit	6,462	10,647	4,185	10,500
31	Extraordinary profit/loss	(26)	(24)	2	
32	Profit before income taxes	6,435	10,622	4,187	
33	Income taxes-current	1,468	2,628	1,160	
34	Income taxes-deferred	316	275	(41)	
35	Total income taxes	1,784	2,904	1,120	
36	Profit	4,650	7,718	3,068	7,500
37	Net credit costs (17+24-25-28)	166	(443)	(609)	
38	Profit from customer services *3	3,192	4,953	1,761	

\*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 Nine Months Ended December 31, 2025****(2) Information on Breakdown of Profit (Loss)**

Profit from customer services increased by 1,761 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 expenses such as personnel costs and non-personnel expenses.

Profit/loss in the markets division increased by 1,607 million yen year on year. This was due to an increase in interest and dividends, and due to a decrease in foreign-currency funding costs, despite a decrease in profit/loss in stocks, etc.

Credit costs decreased by 609 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 3,068 million yen year on year to 7,718 million yen.

<b>Non-consolidated</b>				(Millions of yen)
		Nine months ended December 31, 2024	Nine months ended December 31, 2025	Y/Y change
1	Profit from customer services *1	3,192	4,953	1,761
2	Net interest income from deposits and loans *2	16,883	19,273	2,390
3	Profit from service charges *3	5,709	5,907	198
4	Expenses	(19,400)	(20,227)	(827)
5	Profit/loss in markets division	3,385	4,992	1,607
6	Interest and dividends	2,945	4,559	1,614
7	Interest on deposits with banks	174	455	281
8	Gains/losses from forex trading	(1,009)	(735)	274
9	Profit/loss in government and other bonds (balance of 5 bond accounts)	(383)	(298)	85
10	Profit/loss in stocks, etc. (balance of 3 share accounts)	1,648	898	(750)
11	Interest expenses on cash collateral received for securities lent	(181)	(1)	180
12	Net credit costs *4	(166)	443	609
13	Provision for general allowance for loan losses *4	236	286	50
14	Other/income taxes	(1,761)	(2,670)	(909)
15	Profit	4,650	7,718	3,068

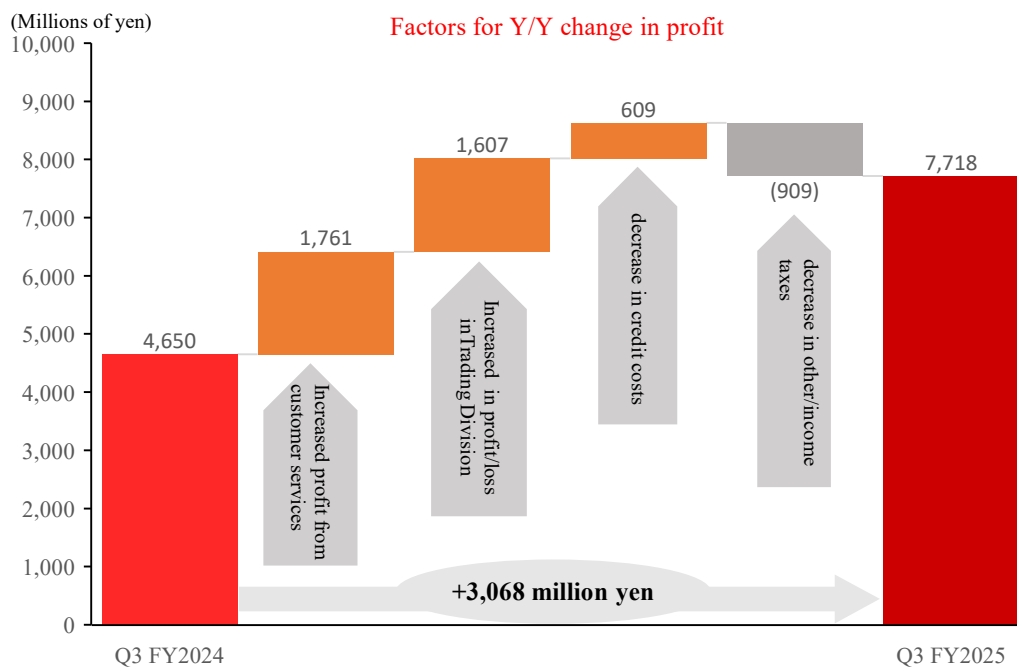
\*1 Profit from customer services = net interest income from deposits and loans + profit from service charges – expenses (personnel expenses are before deduction of non-recurring processing)

\*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 Nine Months Ended December 31, 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 49,209 million yen year on year and 114,992 million yen compared to the previous fiscal year-end to 2,910,807 million yen as the balance of individual and Local governments, etc deposits remained high.

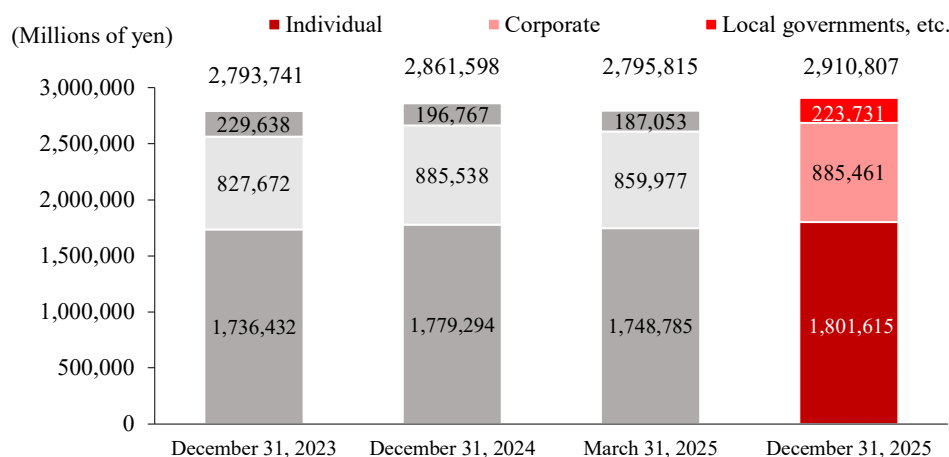
Yields on deposits rose 0.015 percentage points from the first half of FY2025 to 0.185%, driven by interest rate increases on time deposits.

#### Non-consolidated

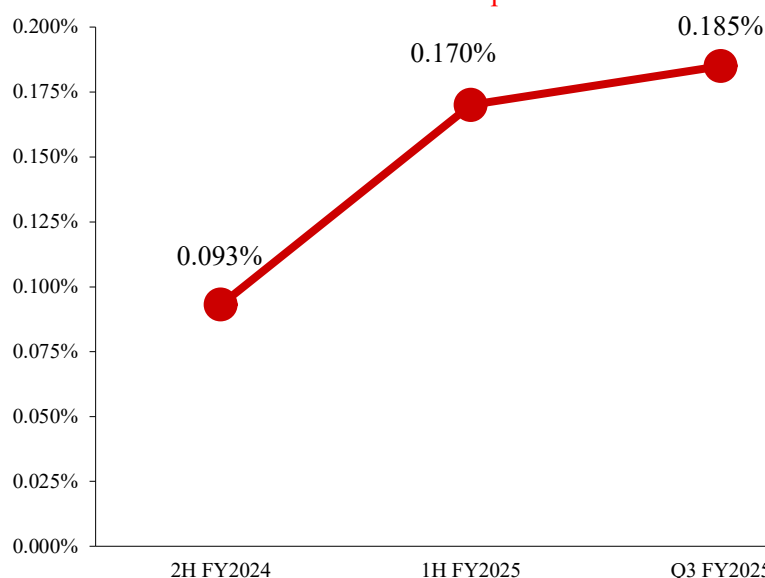
	December 31, 2023	December 31, 2024	March 31, 2025	December 31, 2025	(Millions of yen)	
					Change from December 31, 2024	Change from March 31, 2025
Deposits (balance at period end)*	2,793,741	2,861,598	2,795,815	2,910,807	49,209	114,992
Individual	1,736,432	1,779,294	1,748,785	1,801,615	22,321	52,830
Corporate	827,672	885,538	859,977	885,461	△77	25,484
Local governments, etc.	229,638	196,767	187,053	223,731	26,964	36,678
Deposits (average balance)*	2,783,381	2,834,870	2,827,364	2,885,607	50,737	58,243

\* Including negotiable certificates of deposit

#### Deposit balance (at period end) \* Including negotiable certificates of deposit



#### Yields on deposits



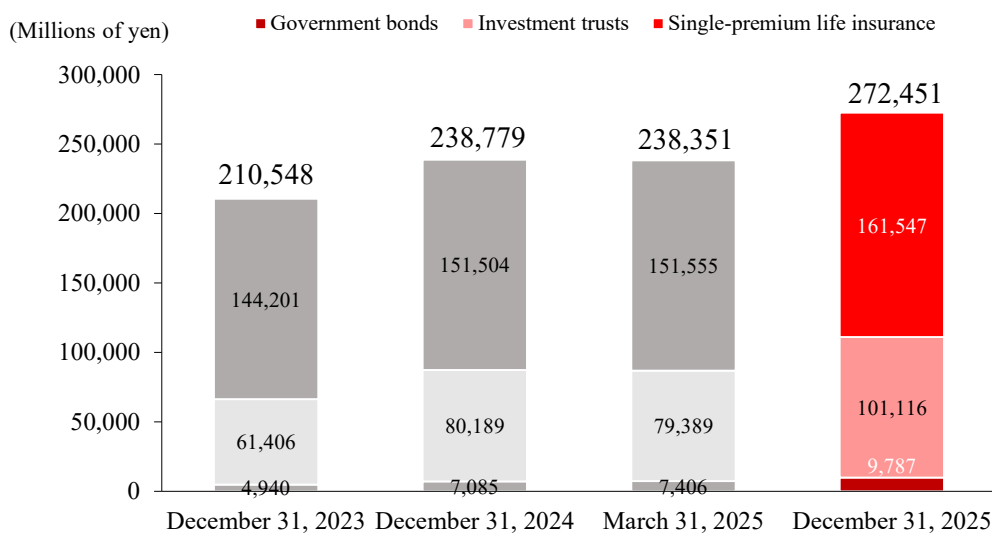
## Presentation on Overview of Financial Results for the Nine Months Ended December 31, 2025

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

Assets in custody increased 33,672 million yen year on year and 34,100 million yen compared to the previous fiscal year-end to 272,451 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)	
		December 31, 2023	December 31, 2024	March 31, 2025	December 31, 2025	Change from December 31, 2024	Change from March 31, 2025
Assets in custody		210,548	238,779	238,351	272,451	33,672	34,100
Government bonds		4,940	7,085	7,406	9,787	2,702	2,381
Investment trusts		61,406	80,189	79,389	101,116	20,927	21,727
Single-premium life insurance		144,201	151,504	151,555	161,547	10,043	9,992

### Assets in custody balance (at period end)



## Presentation on Overview of Financial Results for the Nine Months Ended December 31, 2025

### (3) Trends in Loans and Bills Discounted (Non-consolidated, Year-end Balance, Yield)

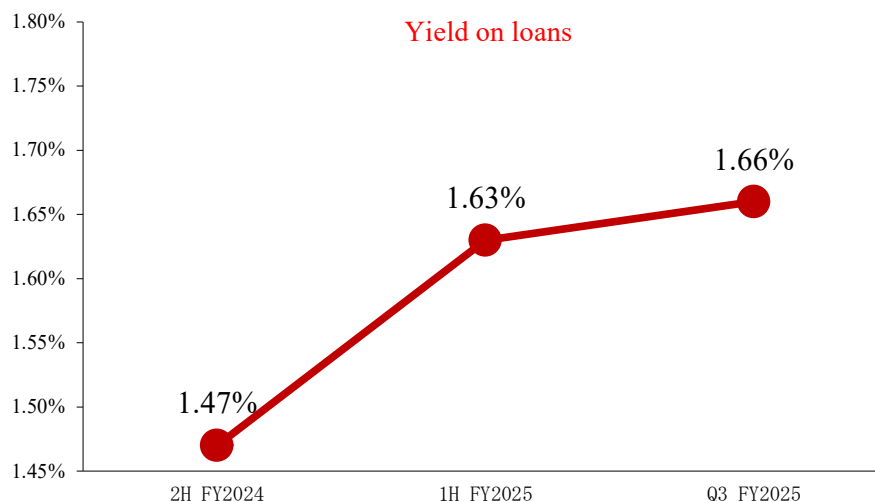
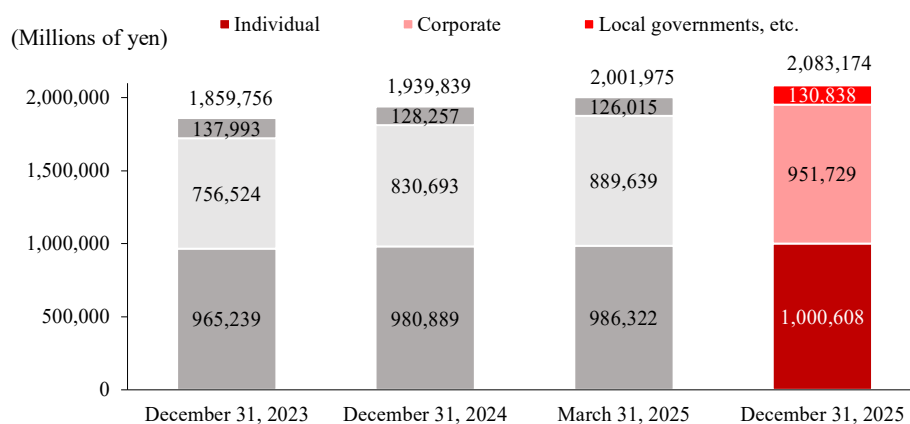
Loans and bills discounted (balance at period end) increased 143,335 million yen year on year and 81,199 million yen compared to the previous fiscal year-end to 2,083,174 million yen due to an increase in individual loans, mainly mortgage loans, as well as an increase in corporate loans, driven by strengthened efforts in syndicated loans outside the prefecture and a recovery in demand for business financing within the prefecture.

The loan yield rose by 0.03 percentage points to 1.66% in the first half of FY2025. This was due to an increase in the short-term prime rate.

#### Non-consolidated

	December 31, 2023	December 31, 2024	March 31, 2025	December 31, 2025	(Millions of yen)	
					Change from December 31, 2024	Change from March 31, 2025
Loans and bills discounted (balance at period end)	1,859,756	1,939,839	2,001,975	2,083,174	143,335	81,199
Individual	965,239	980,889	986,322	1,000,608	19,719	14,286
Corporate	756,524	830,693	889,639	951,729	121,036	62,090
Local governments, etc.	137,993	128,257	126,015	130,838	2,581	4,823
Loans and bills discounted (average balance)	1,830,026	1,904,176	1,919,083	2,022,278	118,102	103,195
Mortgage loans in individual balances at period end	568,070	585,222	588,987	604,251	19,029	15,264

#### Loan balance (at period end)





**Presentation on Overview of Financial Results for the Nine Months Ended December 31, 2025****(4) Trends in Valuation Difference on Securities with Market Value (Consolidated)**

Unrealized loss on held-to-maturity bonds increased by 1,259 million yen compared with the end of the previous fiscal year.  
Valuation loss on other securities decreased by 609 million yen compared with the end of the previous fiscal year, despite an increase in valuation losses on yen-denominated bonds caused by rising yields on Japanese government bonds, as valuation gains on stocks and other investment trusts increased.

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

(Millions of yen)

	December 31, 2024	March 31, 2025	December 31, 2025	Change from December 31, 2024	Change from March 31, 2025
Book value	84,248	27,129	35,981	(48,267)	8,852
Unrealized profit/loss	(606)	(1,375)	(2,634)	(2,028)	(1,259)

**2. Other securities**

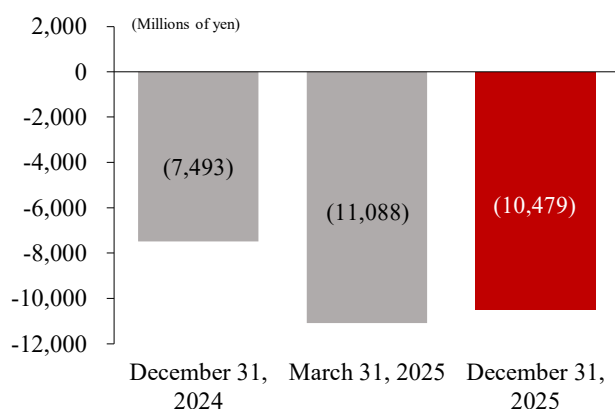
(Millions of yen)

	December 31, 2024	March 31, 2025	December 31, 2025	Change from December 31, 2024	Change from March 31, 2025
Total book value	670,100	656,499	687,064	16,964	30,565
Stocks	1,324	1,437	2,510	1,186	1,073
Yen-denominated bonds*	573,510	565,813	600,678	27,168	34,865
Other	95,265	89,248	83,875	(11,390)	(5,373)

	December 31, 2024	March 31, 2025	December 31, 2025	Change from December 31, 2024	Change from March 31, 2025
Total profit/loss on valuation	(7,493)	(11,088)	(10,479)	(2,986)	609
Stocks	551	664	1,437	886	773
Yen-denominated bonds*	(6,903)	(10,595)	(14,144)	(7,241)	(3,549)
Other	(1,141)	(1,157)	2,226	3,367	3,383

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.

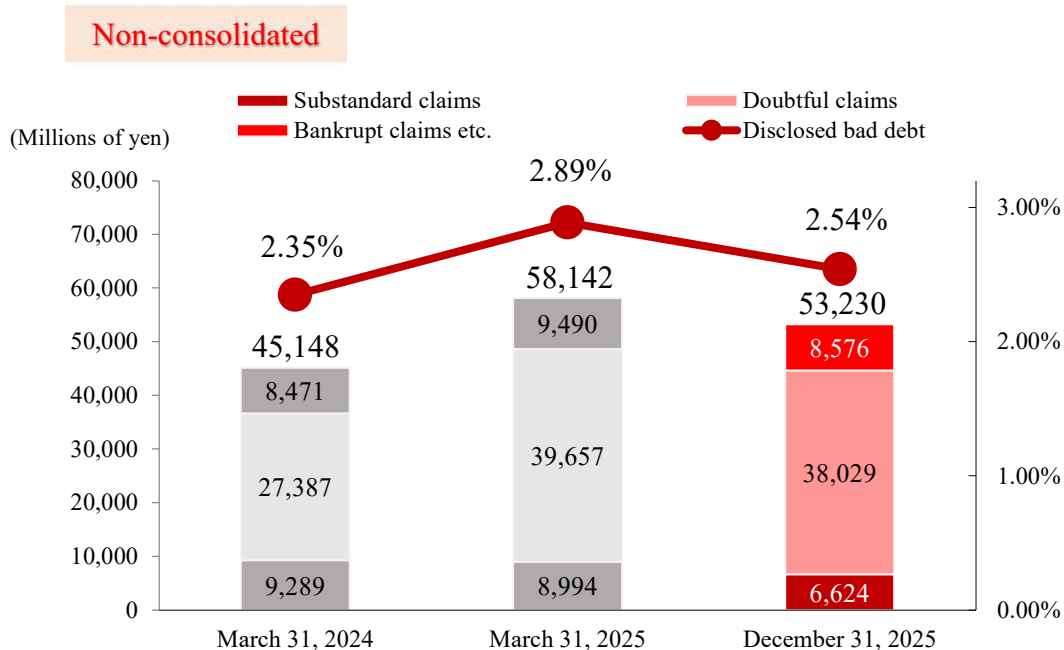
**Consolidated****Valuation difference of securities with market values**

**Presentation on Overview of Financial Results for the Nine Months Ended December 31, 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 0.35 percentage points from the end of the previous fiscal year to 2.54% as a result of decreases in bankrupt and substantially bankrupt claims, doubtful claims and substandard claims. We will continue to support our customers to fulfill our responsibilities required as a regional bank while closely monitoring the viability of their business.

Non-consolidated		(Millions of yen)			(Millions of yen)
	March 31, 2024	March 31, 2025	December 31, 2025	Change from March 31, 2025	
Bankrupt and substantially bankrupt claims	8,471	9,490	8,576	(914)	
Doubtful claims	27,387	39,657	38,029	(1,628)	
Substandard claims	9,289	8,994	6,624	(2,370)	
Total	45,148	58,142	53,230	(4,912)	
(Unit: %)					(Unit: percentage points)
Disclosed bad debt	2.35	2.89	2.54	(0.35)	

Consolidated		(Millions of yen)			(Millions of yen)
	March 31, 2024	March 31, 2025	December 31, 2025	Change from March 31, 2025	
Bankrupt and substantially bankrupt claims	10,831	11,870	11,381	(489)	
Doubtful claims	27,414	39,678	38,050	(1,628)	
Substandard claims	9,742	9,428	7,030	(2,398)	
Total	47,988	60,977	56,462	(4,515)	
(%)					(Percentage points)
Disclosed bad debt	2.50	3.03	2.71	(0.32)	



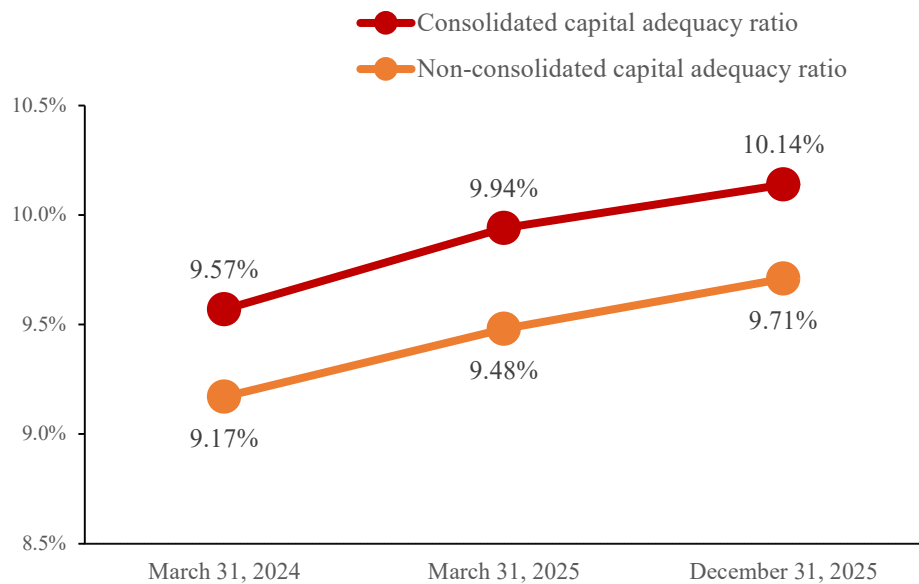
**Presentation on Overview of Financial Results for the Nine Months Ended December 31, 2025****(6) Trends in Capital Adequacy Ratio (Consolidated, Non-consolidated)**

Due to the accumulation of profits, the consolidated capital adequacy ratio increased 0.20 percentage points from March 31, 2025 to 10.14%, and non-consolidated capital adequacy ratio increased 0.23 percentage points from March 31, 2025 to 9.71%.

Consolidated and non-consolidated capital adequacy ratios as of March 31, 2026 are expected to be at the 10.1% and 9.6% level, respectively.

**Non-consolidated/consolidated**

Capital adequacy ratio	Non-consolidated/consolidated (%)			(Percentage points)
	March 31, 2024	March 31, 2025	December 31, 2025	
Non-consolidated	9.17	9.48	9.71	0.23
Consolidated	9.57	9.94	10.14	0.20



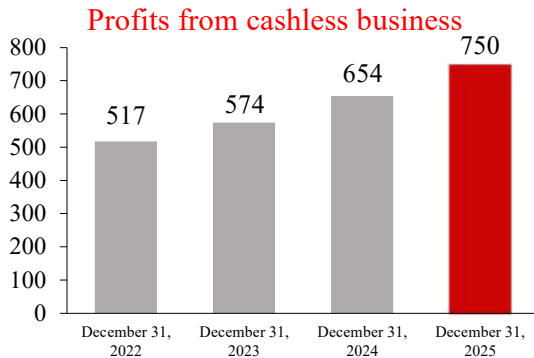
## Presentation on Overview of Financial Results for the Nine Months Ended December 31, 2025

### (7) Trends in Profits from Cashless Business(Non-consolidated)

Non-consolidated		(Millions of yen)	
	December 31, 2024	December 31, 2025	Change from December 31, 2024
Profits from cashless business	654	750	96
Cashless business income	2,074	2,821	747
Cashless business costs (–)	1,420	2,071	651

\* 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)

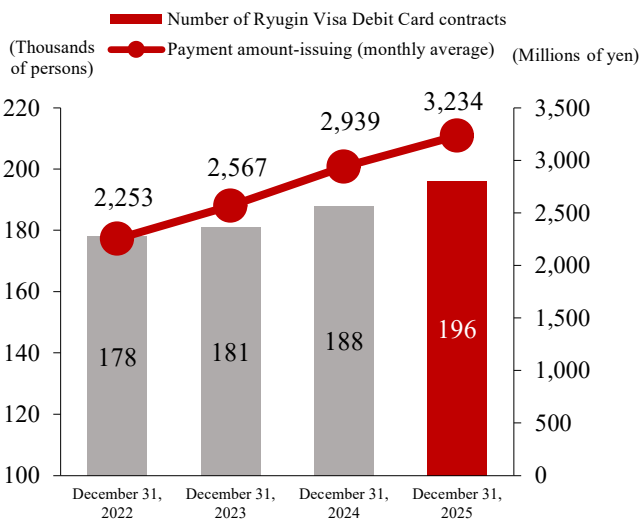


### (8) Trends in Cashless Business (Issuing Operations of Ryugin Visa Debit Cards & card affiliates) Contract Numbers and Member Stores

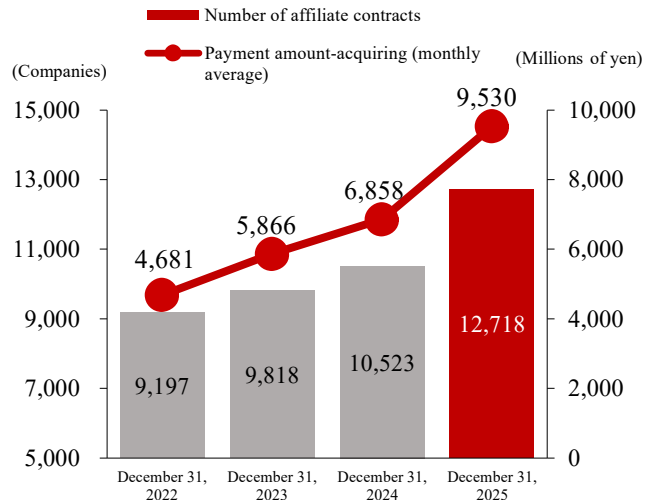
Non-consolidated		(*1: thousands contracts, *2: companies, Payment amount: millions of yen)	
	December 31, 2024	December 31, 2025	Change from December 31, 2024
Number of Ryugin Visa Debit Card contracts	188	196	8
Payment amount (issuing) *1	2,939	3,234	295
Number of affiliate contracts	10,523	12,718	2,195
Payment amount (acquiring) *2	6,858	9,530	2,672

\* Payment amount: Average of total payment amount per month (payment amount for Q3: Average of the nine-month period from April to December)

#### Number of Ryugin Visa Debit Card contracts

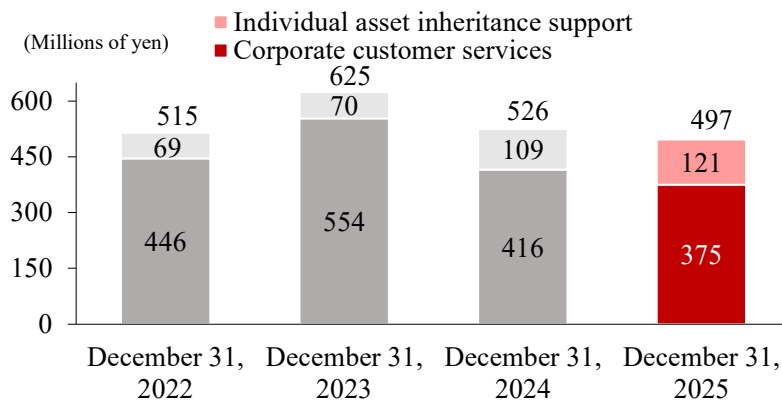


#### Number of affiliate contracts and payment amount



**Presentation on Overview of Financial Results for the Nine Months Ended December 31, 2025****(9) Trends in Profit from Consulting Operations (Non-consolidated)**

<b>Non-consolidated</b>				(Millions of yen)
		December 31, 2024	December 31, 2025	Change from December 31, 2024
Profit from consulting operations		526	497	(29)
Corporate customer services		416	375	(41)
Individual asset inheritance support		109	121	12

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

<b>Consolidated</b>				(Millions of yen)
		December 31, 2024	December 31, 2025	Change from December 31, 2024
Profit from leasing operations		1,201	1,389	188

