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May 12, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (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 President
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 Telephone: +81-98-866-1212
 Scheduled date of annual general meeting of shareholders: June 24, 2026
 Scheduled date to commence dividend payments: June 25, 2026
 Scheduled date to file annual securities report: June 17, 2026
 Trading accounts: None
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: Yes

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

1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results

(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	%
Fiscal year ended March 31, 2026	80,322	16.1	13,060	56.8	9,084	58.0
March 31, 2025	69,193	4.9	8,328	(1.5)	5,751	1.8

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 7,977 million [- %]
 For the fiscal year ended March 31, 2025: ¥ (742) million [- %]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	221.50	221.37	6.4	0.4	16.3
March 31, 2025	139.03	138.92	4.1	0.3	12.0

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	3,108,258	145,524	4.7	3,548.01
March 31, 2025	2,977,518	139,831	4.7	3,380.50

Reference: Equity

As of March 31, 2026: ¥ 145,490 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” .

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	21,722	(29,330)	(2,581)	160,634
March 31, 2025	(151,555)	(16,685)	(2,249)	170,781

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	19.00	-	19.00	38.00	1,571	27.3	1.1
Fiscal year ended March 31, 2026	-	27.00	-	61.00	88.00	3,608	39.7	2.5
Fiscal year ending March 31, 2027 (Forecast)	-	49.00	-	49.00	98.00		40.2	

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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, 2026	6,300	(15.0)	4,300	(18.6)	104.86
Full year	14,900	14.1	10,000	10.1	243.87

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) 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
- (3) Number of issued shares (common shares)
- (i) Total number of issued shares at the end of the period (including treasury shares)

As of March 31, 2026	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 March 31, 2026	2,102,176 shares
As of March 31, 2025	1,755,013 shares
 - (iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	41,013,878 shares
Fiscal Year ended March 31, 2025	41,369,335 shares

[Reference] Overview of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended						
March 31, 2026	55,345	22.8	11,792	69.3	8,412	69.1
March 31, 2025	45,074	4.5	6,965	1.0	4,975	7.8

	Basic earnings per share		Diluted earnings per share	
	Yen		Yen	
Fiscal year ended				
March 31, 2026	205.12		204.99	
March 31, 2025	120.27		120.18	

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of				
March 31, 2026	3,069,198	125,144	4.1	3,051.01
March 31, 2025	2,937,065	120,716	4.1	2,918.28

Reference: Equity

As of March 31, 2026: ¥ 125,110 million

As of March 31, 2025: ¥ 120,680 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. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending					
September 30, 2026	5,900	(10.1)	4,100	(14.0)	99.98
Full year	13,900	17.9	9,500	12.9	231.67

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* 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 and Financial Position

(1) Overview of Operating Results

① Overview of financial results for the fiscal year ended March 31, 2026

Ordinary income increased by 11,129 million yen year on year to 80,322 million yen. This was chiefly attributable to an increase in interest on loans, interest and dividends on securities, and increased sales in the leasing business.

Meanwhile, ordinary expenses increased by 6,397 million yen year on year to 67,261 million yen. This was chiefly attributable to an increase in deposit interest, as well as increases in personnel expenses and other operating expenses. As a result, ordinary profit increased by 4,732 million yen year on year to 13,060 million yen. Profit attributable to owners of parent increased by 3,333 million yen year on year to 9,084 million yen.

Regarding the performance of each reporting segment, segment profit in Banking Business increased by 4,827 million yen year on year to 11,792 million yen, in Leasing Business increased by 228 million yen year on year to 784 million yen, in Credit Card Business decreased by 56 million yen year on year to 710 million yen, in Credit Guarantee Business decreased by 116 million yen year on year to 389 million yen, in IT Business decreased by 19 million yen year on year to 81 million yen, in Others decreased by 10 million yen year on year to 4 million yen.

② Forecasts for the year ending March 31, 2027

Regarding the forecasts for the year ending March 31, 2027, we anticipate an increase in profits as the income from deposits and loans, as well as interest and dividends from securities. As a result, on a not consolidated basis is forecasted to achieve an ordinary profit of 13.9 billion yen (an increase of 2.1 billion yen year-on-year) and a net profit of 9.5 billion yen (an increase of 1 billion yen year-on-year). On a consolidated basis, we expect an ordinary profit of 14.9 billion yen (an increase of 1.8 billion yen year-on-year) and a net profit attributable to owners of the parent of 10 billion yen (an increase of 0.9 billion yen year-on-year).

(2) Overview of Financial Position

As for the financial position as of March 31, 2026, total assets increased by 130,740 million yen from the end of the previous fiscal year to 3,108,258 million yen. Net assets increased by 5,693 million yen from the end of the previous fiscal year to 145,524 million yen. When it comes to major accounts, deposits, etc. (including negotiable certificates of deposit) increased by 119,170 million yen from the end of the previous fiscal year to 2,901,888 million yen, largely due to an increase in deposits from individuals and corporations. Loans and bills discounted increased by 99,616 million yen from the end of the previous fiscal year to 2,079,733 million yen. This was attributable to an increase in corporate loans and home loans. Securities increased by 21,569 million yen from the end of the previous fiscal year to 709,135 million yen.

Cash flow from operating activities resulted in a revenue of 21,722 million yen due to an increase in deposits. Cash flow from investing activities resulted in an expenditure of 29,330 million yen due to the acquisition of securities, mainly Japanese government bonds. Cash flow from financing activities resulted in an expenditure of 2,581 million yen due to dividends.

As a result, the balance of cash and cash equivalents at the end of the fiscal year decreased by 10,146 million yen compared to the end of the previous consolidated fiscal year, resulting in a balance of 160,634 million yen

2. Basic approach to the selection of accounting standards

Bank of The Ryukyus, Limited group has adopted Japanese accounting standards. For adopting IFRS, we will take appropriate actions in consideration of the surround situations in Japan and abroad.

3. Consolidated Financial Statements and Primary Notes

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	171,575	161,544
Call loans and bills bought	216	219
Money held in trust	518	9
Securities	687,566	709,135
Loans and bills discounted	1,980,117	2,079,733
Foreign exchanges	3,036	3,982
Lease receivables and investment assets	28,918	39,499
Other assets	48,944	54,401
Tangible fixed assets	44,424	45,011
Buildings, net	10,101	22,281
Land	14,790	15,332
Leased assets, net	20	2,112
Construction in progress	15,309	120
Other tangible fixed assets	4,202	5,163
Intangible fixed assets	4,454	4,370
Software	2,977	3,835
Goodwill	84	52
Leased assets	3	1
Other intangible fixed assets	1,388	480
Retirement benefit asset	1,855	2,924
Deferred tax assets	7,533	8,308
Customers' liabilities for acceptances and guarantees	7,231	7,921
Allowance for loan losses	(8,873)	(8,803)
Total assets	2,977,518	3,108,258
Liabilities		
Deposits	2,770,119	2,879,203
Negotiable certificates of deposit	12,598	22,684
Borrowed money	19,535	15,748
Foreign exchanges	47	283
Other liabilities	24,184	32,829
Provision for bonuses	872	909
Provision for bonuses for directors (and other officers)	9	18
Retirement benefit liability	603	610
Provision for retirement benefits for directors (and other officers)	33	38
Provision for contingent loss	108	165
Provision for point card certificates	179	171
Provision for loss on interest repayment	163	148
Deferred tax liabilities for land revaluation	1,999	1,999
Acceptances and guarantees	7,231	7,921
Total liabilities	2,837,687	2,962,733

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	56,967	56,967
Capital surplus	14,260	14,269
Retained earnings	76,991	84,181
Treasury shares	(1,840)	(2,238)
Total shareholders' equity	146,379	153,179
Valuation difference on available-for-sale securities	(7,605)	(9,299)
Revaluation reserve for land	737	740
Remeasurements of defined benefit plans	283	870
Total accumulated other comprehensive income	(6,583)	(7,688)
Share acquisition rights	35	34
Total net assets	139,831	145,524
Total liabilities and net assets	2,977,518	3,108,258

(2) Consolidated Statements of Income and Comprehensive Income

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	69,193	80,322
Interest income	31,349	40,090
Interest on loans and discounts	27,810	34,026
Interest and dividends on securities	3,094	5,194
Interest on call loans and bills bought	80	128
Interest on deposits with banks	274	613
Other interest income	90	128
Fees and commissions	13,029	14,138
Other ordinary income	22,371	23,786
Other income	2,442	2,307
Recoveries of written off receivables	235	184
Other	2,207	2,123
Ordinary expenses	60,864	67,261
Interest expenses	2,034	5,862
Interest on deposits	1,717	5,541
Interest on negotiable certificates of deposit	19	85
Interest on call money and bills sold	3	75
Interest expenses on cash collateral received for securities lent	182	2
Interest on borrowings and rediscounts	109	145
Other interest expenses	2	12
Fees and commissions payments	6,217	6,918
Other ordinary expenses	21,702	22,544
General and administrative expenses	28,744	30,711
Other expenses	2,165	1,224
Provision of allowance for loan losses	1,228	89
Other	937	1,135
Ordinary profit	8,328	13,060
Extraordinary income	-	1
Gain on disposal of non-current assets	-	1
Extraordinary losses	85	111
Loss on disposal of non-current assets	85	95
Impairment losses	-	15
Profit before income taxes	8,243	12,950
Income taxes - current	2,630	4,125
Income taxes - deferred	(139)	(259)
Total income taxes	2,491	3,866
Profit	5,751	9,084
Profit attributable to owners of parent	5,751	9,084

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	5,751	9,084
Other comprehensive income	(6,493)	(1,107)
Valuation difference on available-for-sale securities	(6,381)	(1,694)
Revaluation reserve for land	(58)	-
Remeasurements of defined benefit plans, net of tax	(53)	586
Comprehensive income	(742)	7,977
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(742)	7,977

(3) Consolidated Statement of Changes in Net Assets

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	56,967	14,244	72,797	(1,417)	142,590
Changes during period					
Dividends of surplus			(1,556)		(1,556)
Profit attributable to owners of parent			5,751		5,751
Reversal of revaluation reserve for land					-
Purchase of treasury shares				(501)	(501)
Disposal of treasury shares		16		79	95
Net changes in items other than shareholders' equity					
Total changes during period	-	16	4,194	(422)	3,788
Balance at end of period	56,967	14,260	76,991	(1,840)	146,379

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(1,223)	796	337	(90)	64	142,564
Changes during period						
Dividends of surplus						(1,556)
Profit attributable to owners of parent						5,751
Reversal of revaluation reserve for land						-
Purchase of treasury shares						(501)
Disposal of treasury shares						95
Net changes in items other than shareholders' equity	(6,381)	(58)	(53)	(6,493)	(28)	(6,522)
Total changes during period	(6,381)	(58)	(53)	(6,493)	(28)	(2,733)
Balance at end of period	(7,605)	737	283	(6,583)	35	139,831

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	56,967	14,260	76,991	(1,840)	146,379
Changes during period					
Dividends of surplus			(1,892)		(1,892)
Profit attributable to owners of parent			9,084		9,084
Reversal of revaluation reserve for land			(2)		(2)
Purchase of treasury shares				(499)	(499)
Disposal of treasury shares		8		101	110
Net changes in items other than shareholders' equity					
Total changes during period	-	8	7,189	(398)	6,800
Balance at end of period	56,967	14,269	84,181	(2,238)	153,179

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(7,605)	737	283	(6,583)	35	139,831
Changes during period						
Dividends of surplus						(1,892)
Profit attributable to owners of parent						9,084
Reversal of revaluation reserve for land						(2)
Purchase of treasury shares						(499)
Disposal of treasury shares						110
Net changes in items other than shareholders' equity	(1,694)	2	586	(1,104)	(1)	(1,106)
Total changes during period	(1,694)	2	586	(1,104)	(1)	5,693
Balance at end of period	(9,299)	740	870	(7,688)	34	145,524

(4) Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	8,243	12,950
Depreciation	3,206	3,535
Impairment losses	-	15
Amortization of goodwill	31	31
Increase (decrease) in allowance for loan losses	1,067	(70)
Increase (decrease) in provision for bonuses	52	37
Increase (decrease) in provision for bonuses for directors (and other officers)	(1)	8
Decrease (increase) in retirement benefit asset	48	(220)
Increase (decrease) in retirement benefit liability	(233)	7
Increase (decrease) in provision for retirement benefits for directors (and other officers)	9	4
Increase (decrease) in provision for contingent loss	32	57
Increase (decrease) in provision for point card certificates	6	(7)
Increase (decrease) in provision for loss on interest repayment	(13)	(14)
Interest income	(31,349)	(40,090)
Interest expenses	2,034	5,862
Loss (gain) related to securities	(1,087)	(494)
Loss (gain) on money held in trust	(17)	(22)
Foreign exchange losses (gains)	1	(2,658)
Loss (gain) on disposal of non-current assets	51	79
Net decrease (increase) in loans and bills discounted	(98,171)	(99,615)
Net increase (decrease) in deposits	(23,763)	109,083
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	264	(3,787)
Net increase (decrease) in negotiable certificates of deposit	(29,766)	10,086
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(316)	(115)
Net decrease (increase) in call loans	30	(3)
Net increase (decrease) in cash collateral received for securities lent	(27,676)	-
Net decrease (increase) in foreign exchanges - assets	1,457	(945)
Net increase (decrease) in foreign exchanges - liabilities	(17)	236
Net decrease (increase) in lease receivables and investments in leases	(2,761)	(4,494)
Net decrease (increase) in margin for central counterparty	20,000	-
Interest received	31,630	39,279
Interest paid	(1,531)	(4,700)
Other, net	(692)	637
Subtotal	(149,231)	24,670
Income taxes paid	(2,323)	(2,947)
Net cash provided by (used in) operating activities	(151,555)	21,722

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(207,380)	(283,250)
Proceeds from sale of securities	111,391	102,717
Proceeds from redemption of securities	92,101	158,921
Increase in money held in trust	(5,000)	-
Decrease in money held in trust	5,000	500
Purchase of tangible fixed assets	(10,396)	(9,172)
Purchase of intangible fixed assets	(2,420)	(1,304)
Proceeds from sale of tangible fixed assets	94	2,333
Payments for retirement of tangible fixed assets	(75)	(76)
Net cash provided by (used in) investing activities	(16,685)	(29,330)
Cash flows from financing activities		
Dividends paid	(1,553)	(1,888)
Repayments of lease liabilities	(194)	(190)
Purchase of treasury shares	(501)	(502)
Proceeds from disposal of treasury shares	0	0
Net cash provided by (used in) financing activities	(2,249)	(2,581)
Effect of exchange rate change on cash and cash equivalents	(7)	42
Net increase (decrease) in cash and cash equivalents	(170,496)	(10,146)
Cash and cash equivalents at beginning of period	341,278	170,781
Cash and cash equivalents at end of period	170,781	160,634

(5) Notes on Going Concern Assumption

Not applicable.

(6) Notes to Consolidated Financial Statements

Not applicable.

(Segment Information)

1. Summary of reportable segments

Bank of The Ryukyus, Limited group consists of the Bank and six consolidated subsidiaries, and is engaged in financial services centered on banking operations, including leasing, credit card services, and credit guarantee services. Financial information for each group company is regularly reported to the Bank 's Board of Directors.

In Banking Business, the Bank offer deposit services, loan services, domestic and foreign exchange transactions, securities investment, and other ancillary financial services.

In Leasing Business, offers leasing services. In Credit Card Business, offers credit card services. In Credit Guarantee Business, offers credit guarantee services. In IT Business, offers IT services.

2. Basis of measurement of reportable segment ordinary income, profit (loss), assets, liabilities, and other items

Reportable segment profit is based on ordinary profit.

Internal ordinary income between segments is calculated based on transaction prices with third parties.

3.Information on the amounts of sales, profit or loss, assets, liabilities, and other items by reportable segment
FY2025 ended March 31, 2026

(Millions of yen)

	Reportable segments						Others	Total	Adjustments	Amount recorded in Quarterly Consolidated Statements of Income
	Banking Business	Leasing Business	Credit Card Business	Credit Guarantee Business	IT Business	Total				
Ordinary income										
Ordinary income from outside customers	54,192	19,527	3,177	421	2,997	80,316	6	80,322	—	80,322
Inter-segment ordinary income	1,153	179	853	186	719	3,092	119	3,212	△3,212	—
Total	55,345	19,706	4,031	608	3,716	83,408	126	83,534	△3,212	80,322
Segment profit	11,792	784	710	389	81	13,759	4	13,763	△702	13,060
Segment assets	3,070,069	56,354	21,900	7,307	5,805	3,161,437	85	3,161,522	△53,263	3,108,258
Segment liabilities	2,944,054	48,119	13,438	3,020	3,542	3,012,175	5	3,012,180	△49,447	2,962,733
Others										
Depreciation	2,670	792	68	0	32	3,564	0	3,564	△29	3,535
Amortization of Goodwill	—	—	—	—	31	31	—	31	—	31
Interest income	40,668	9	316	6	0	41,000	0	41,000	△910	40,090
Interest expenses	5,721	294	121	—	—	6,137	—	6,137	△275	5,862
Impairment losses	15	—	—	—	—	15	—	15	—	15
Increase of tangible fixed assets and intangible fixed assets	7,223	3,246	60	3	17	10,550	0	10,550	△74	10,476

(Note 1) Ordinary income is presented in lieu of sales of companies in other industries.

(Note 2) “Others” include business segments not included in the reportable segments, such as research and analysis services related to industry, economy, and finance.

(Note 3) Adjustments primarily consist of eliminations of inter-segment transactions.

(Note 4) Segment profit was adjusted with reference to ordinary profit as stated in the consolidated statements of income.

(Per Share Information)

	FY2025 ended March 31, 2026
Total net assets	¥3,548.01
Profit per share	221.50
Diluted profit per share	221.37

(Note 1) Basis for computing net assets per share is as follows:

		As of March 31, 2026
Total net assets	Millions of yen	145,524
Deduction from total net assets	Millions of yen	34
Subscription rights to shares	Millions of yen	34
Net assets applicable to common stock	Millions of yen	145,490
Number of shares of common stock used in calculation of net assets per share	Thousands of shares	41,006

(Note 2) Basis for calculation of net income per share and diluted net income per share is as follows:

		For the year ended March 31, 2026
Net income per share		
Profit attributable to owners of parent	Millions of yen	9,084
Amount not available to common shareholders	Millions of yen	—
Profit attributable to owners of parent for common stock	Millions of yen	9,084
Average number of shares of common stock outstanding during the period	Thousands of shares	41,013
Diluted net income per share		
Adjusted to profit attributable to owners of parent	Millions of yen	—
Increase in the number of shares of common stock	Thousands of shares	25
Subscription rights to shares	Thousands of shares	25

(Material Subsequent Events)

Not applicable.

4. Non-consolidated Financial Statements and Primary Notes

(1) Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	170,908	160,596
Cash	33,150	33,338
Due from banks	137,758	127,258
Call loans	216	219
Money held in trust	518	9
Securities	692,511	714,070
Government bonds	438,726	496,824
Local government bonds	144,883	122,961
Corporate bonds	9,333	2,545
Stocks	8,957	10,308
Other securities	90,610	81,429
Loans and bills discounted	2,001,975	2,110,467
Bills discounted	1,332	896
Loans on bills	72,168	76,828
Loans on deeds	1,770,196	1,874,340
Overdrafts	158,278	158,402
Foreign exchanges	3,036	3,982
Due from foreign banks (our accounts)	3,036	3,982
Other assets	13,353	23,112
Prepaid expenses	120	163
Accrued revenue	1,965	2,822
Financial derivatives	363	7
Cash collateral paid for financial instruments	2,238	2,917
Lease investment assets	-	6,035
Other	8,665	11,167
Tangible fixed assets	41,249	41,634
Buildings, net	9,973	22,160
Land	14,120	14,663
Lease assets	-	2,102
Construction in progress	15,309	120
Other tangible fixed assets	1,845	2,587
Intangible fixed assets	4,200	4,142
Software	2,817	3,717
Other intangible fixed assets	1,382	424
Prepaid pension costs	1,445	1,666
Deferred tax assets	6,579	7,545
Customers' liabilities for acceptances and guarantees	7,080	7,880
Allowance for loan losses	(6,009)	(6,129)
Total assets	2,937,065	3,069,198

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	2,777,217	2,886,898
Current deposits	31,716	30,602
Ordinary deposits	2,029,751	2,092,272
Savings deposits	7,568	7,168
Deposits at notice	202	302
Time deposits	678,028	717,893
Other deposits	29,950	38,659
Negotiable certificates of deposit	18,598	28,684
Borrowed money	51	47
Borrowings from other banks	51	47
Foreign exchanges	47	283
Foreign bills sold	23	268
Foreign bills payable	24	14
Other liabilities	10,520	17,325
Income taxes payable	1,461	2,609
Accrued expenses	1,211	2,948
Unearned revenue	829	1,095
Financial derivatives	26	378
Lease obligations	-	2,355
Asset retirement obligations	257	259
Other	6,734	7,677
Provision for bonuses	711	746
Provision for bonuses for directors (and other officers)	9	18
Provision for retirement benefits	3	3
Provision for contingent loss	108	165
Deferred tax liabilities for land revaluation	1,999	1,999
Acceptances and guarantees	7,080	7,880
Total liabilities	2,816,348	2,944,054
Net assets		
Share capital	56,967	56,967
Capital surplus	12,922	12,931
Legal capital surplus	12,840	12,840
Other capital surplus	82	91
Retained earnings	59,530	66,047
Legal retained earnings	4,370	4,749
Other retained earnings	55,159	61,298
Retained earnings brought forward	55,159	61,298
Treasury shares	(1,840)	(2,238)
Total shareholders' equity	127,580	133,708
Valuation difference on available-for-sale securities	(7,637)	(9,338)
Revaluation reserve for land	737	740
Total valuation and translation adjustments	(6,899)	(8,597)
Share acquisition rights	35	34
Total net assets	120,716	125,144
Total liabilities and net assets	2,937,065	3,069,198

(2) Non-consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	45,074	55,345
Interest income	31,764	40,668
Interest on loans and discounts	27,689	33,987
Interest and dividends on securities	3,631	5,814
Interest on call loans	80	128
Interest on deposits with banks	272	609
Other interest income	90	127
Fees and commissions	10,790	11,910
Fees and commissions on domestic and foreign exchanges	1,600	1,709
Other fees and commissions	9,189	10,201
Other ordinary income	250	688
Gain on sale of trading securities	-	0
Gain on sale of bonds	250	688
Other income	2,269	2,078
Recoveries of written off receivables	196	142
Gain on sale of equity securities	1,701	1,284
Gain on money held in trust	17	22
Other	353	628
Ordinary expenses	38,109	43,553
Interest expenses	1,922	5,721
Interest on deposits	1,717	5,543
Interest on negotiable certificates of deposit	19	88
Interest on call money	3	75
Interest expenses on cash collateral received for securities lent	182	2
Interest on borrowings and rediscounts	0	0
Other interest expenses	-	10
Fees and commissions payments	6,233	6,881
Fees and commissions on domestic and foreign exchanges	240	298
Other fees and commissions	5,992	6,582
Other ordinary expenses	2,089	2,247
Loss on foreign exchange transactions	1,262	883
Loss on sale of bonds	826	1,363
General and administrative expenses	25,950	27,926
Other expenses	1,913	776
Provision of allowance for doubtful accounts	1,405	147
Write-off of loans	116	-
Provision of allowance for contingent loss	108	165
Loss on sale of equity securities	44	151
Loss on money held in trust	0	-
Other	237	311
Ordinary profit	6,965	11,792

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	-	-
Gain on disposal of non-current assets	-	-
Extraordinary losses	81	75
Loss on disposal of non-current assets	81	59
Impairment losses	-	15
Profit before income taxes	6,883	11,717
Income taxes - current	2,052	3,491
Income taxes - deferred	(144)	(186)
Total income taxes	1,908	3,304
Profit	4,975	8,412

(3) Non-consolidated Statement of Changes in Net Assets

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	56,967	12,840	66	12,906	4,059	52,051	56,111	(1,417)	124,567
Changes during period									
Dividends of surplus					311	(1,867)	(1,556)		(1,556)
Profit						4,975	4,975		4,975
Purchase of treasury shares								(501)	(501)
Disposal of treasury shares			16	16				79	95
Reversal of revaluation reserve for land									-
Net changes in items other than shareholders' equity									-
Total changes during period	-	-	16	16	311	3,107	3,418	(422)	3,013
Balance at end of period	56,967	12,840	82	12,922	4,370	55,159	59,530	(1,840)	127,580

	Valuation and translation adjustments			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(1,239)	796	(443)	64	124,187
Changes during period					
Dividends of surplus					(1,556)
Profit					4,975
Purchase of treasury shares					(501)
Disposal of treasury shares					95
Reversal of revaluation reserve for land					-
Net changes in items other than shareholders' equity	(6,397)	(58)	(6,455)	(28)	(6,484)
Total changes during period	(6,397)	(58)	(6,455)	(28)	(3,471)
Balance at end of period	(7,637)	737	(6,899)	35	120,716

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	56,967	12,840	82	12,922	4,370	55,159	59,530	(1,840)	127,580
Changes during period									
Dividends of surplus					378	(2,271)	(1,892)		(1,892)
Profit						8,412	8,412		8,412
Purchase of treasury shares								(502)	(502)
Disposal of treasury shares			8	8				104	113
Reversal of revaluation reserve for land						(2)	(2)		(2)
Net changes in items other than shareholders' equity									-
Total changes during period	-	-	8	8	378	6,138	6,517	(398)	6,127
Balance at end of period	56,967	12,840	91	12,931	4,749	61,298	66,047	(2,238)	133,708

	Valuation and translation adjustments			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(7,637)	737	(6,899)	35	120,716
Changes during period					
Dividends of surplus					(1,892)
Profit					8,412
Purchase of treasury shares					(502)
Disposal of treasury shares					113
Reversal of revaluation reserve for land					(2)
Net changes in items other than shareholders' equity	(1,700)	2	(1,698)	(1)	(1,699)
Total changes during period	(1,700)	2	(1,698)	(1)	4,428
Balance at end of period	(9,338)	740	(8,597)	34	125,144

Presentation on Financial Results
for
the Fiscal Year ended March 31,2026

Bank of The Ryukyus, Ltd.

Consolidated (C) and Non-consolidated (NC)

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Presentation on Financial Results for the Fiscal Year ended March 31,2026

I Overview of Financial Results for the Fiscal Year ended March 31,2026

1. Status of Profit (Loss)

(1) Consolidated Basis

		(Millions of yen)		
		The Fiscal Year ended March 31,2025	The Fiscal Year ended March 31,2026	Y/Y change
0	Ordinary income	69,193	80,322	11,129
1	Consolidated gross profit *	36,796	42,690	5,894
2	Net interest income	29,315	34,228	4,913
3	Fees and commissions	6,812	7,219	407
4	Other business profit	668	1,241	573
5	Expenses (ex. non-recurring profit/loss)	28,739	30,744	2,005
6	Loan written off and reserve expenses	1,869	774	(1,095)
7	Write-off of loans	273	177	(96)
8	Provision for specific allowance for loan losses	774	453	(321)
9	Provision for general allowance for loan losses	453	(364)	(817)
10	Provision for allowance for contingent losses	108	165	57
11	Loss on sale of receivables	230	220	(10)
12	Other credit expenses	29	121	92
13	Reversal of allowance for loan losses	-	-	-
14	Recoveries of written off receivables	235	184	(51)
15	Profit/loss related to stocks, etc.	1,663	1,169	(494)
16	Other non-recurring profit/loss	242	536	294
17	Ordinary profit	8,328	13,060	4,732
18	Extraordinary profit/loss	(85)	(109)	(24)
19	Profit before income taxes	8,243	12,950	4,707
20	Income taxes-current	2,630	4,125	1,495
21	Income taxes-deferred	(139)	(259)	(120)
22	Total income taxes	2,491	3,866	1,375
23	Profit	5,751	9,084	3,333
24	Profit attributable to non-controlling interests	-	-	-
25	Profit attributable to owners of parent	5,751	9,084	3,333

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

Presentation on Financial Results for the Fiscal Year ended March 31,2026

1. Status of Profit (Loss)

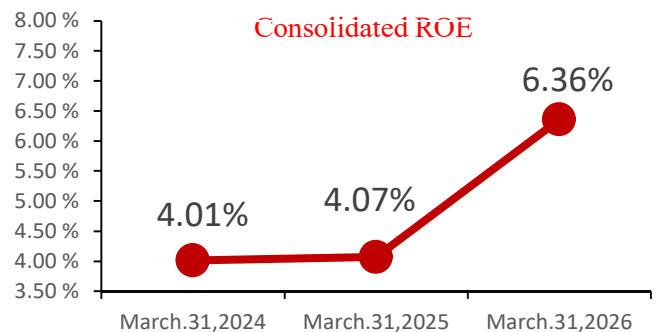
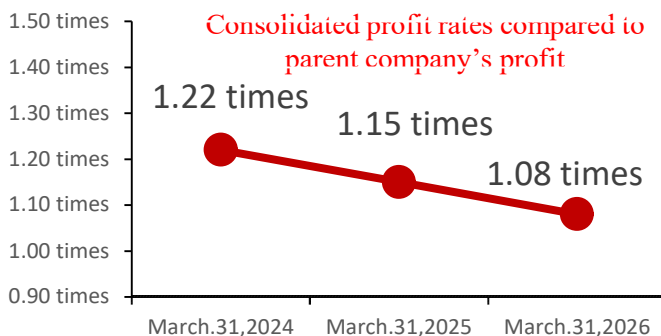
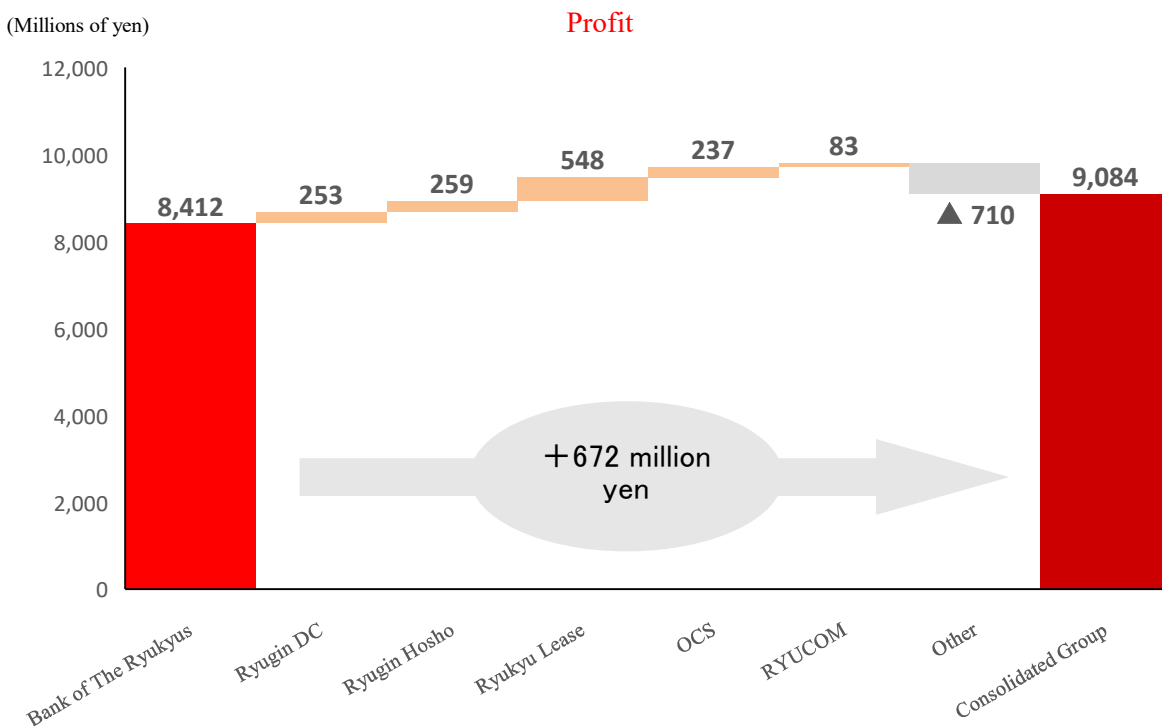
(2) Reference: Status of Profit (Loss) of Consolidated Subsidiaries

(Millions of yen)

The Fiscal Year ended March 31,2026	Consolidated	Bank of The Ryukyus	Ryugin DC	Ryugin Hosho	Ryukyu Lease	OCS	RYUCOM	Other*
Ordinary income	80,322	55,345	2,008	608	19,706	2,046	3,716	(3,109)
Ordinary profit	13,060	11,792	384	389	784	326	112	(729)
Profit	9,084	8,412	253	259	548	237	83	(710)

* “Other” includes internal elimination, 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.



Presentation on Financial Results for the Fiscal Year ended March 31,2026

1. Status of Profit (Loss)

(3) Non-consolidated Basis

(Millions of yen)

	The Fiscal Year ended March 31,2025	The Fiscal Year ended March 31,2026	Y/Y change
0 Ordinary income	45,074	55,345	10,271
1 Gross business profits	32,560	38,418	5,858
2 Net interest income	29,841	34,947	5,106
3 Profit from fees and commissions	4,557	5,029	472
4 Other business profit	(1,838)	(1,558)	280
5 Gains/losses from forex trading	(1,262)	(883)	379
6 Profit/loss in government and other bonds (balance of 5 bond accounts)	(575)	(674)	(99)
7 Gain on sale	250	688	438
8 Loss on sale	826	1,363	537
9 Loss on redemption	-	-	-
10 Expenses (ex. non-recurring processing)	25,946	27,960	2,014
11 Personnel expenses	11,500	12,006	506
12 Non-personnel expenses	12,545	13,483	938
13 Taxes	1,900	2,470	570
[Y/Y change]	[45.30%]	[58.10%]	
14 Net business profit (in real terms) *1	6,613	10,458	3,845
[Y/Y change]	[40.80%]	[54.80%]	
15 Net core business profit *2	7,189	11,133	3,944
16 Ex. gains/losses on cancellation of investment trusts	7,388	11,058	3,670
17 Provision for general allowance for loan losses	521	(325)	(846)
[Y/Y change]	[33.80%]	[77.00%]	
18 Net business profit	6,092	10,783	4,691
19 Non-recurring profit/loss	872	1,008	136
20 Profit/loss in stocks, etc. (balance of 3 share accounts)	1,657	1,132	(525)
21 Gain on sale	1,701	1,284	(417)
22 Loss on sale	44	151	107
23 Loss on devaluation	-	-	-
24 Disposal of non-performing loans	1,138	762	(376)
25 Write-off of loans	116	-	(116)
26 Provision for specific allowance for loan losses	884	472	(412)
27 Provision for allowance for contingent losses	108	165	57
28 Other	29	123	94
29 Reversal of allowance for loan losses	-	-	-
30 General allowance for loan losses	-	-	-
31 Specific allowance for loan losses	-	-	-
32 Recoveries of written off receivables	196	142	(54)
33 Other non-recurring profit/loss	157	496	339
34 Ordinary profit	6,965	11,792	4,827
35 Extraordinary profit/loss	(81)	(75)	6
36 Profit before income taxes	6,883	11,717	4,834
37 Income taxes-current	2,052	3,491	1,439
38 Income taxes-deferred	△144	(186)	(42)
39 Total income taxes	1,908	3,304	1,396
40 Profit	4,975	8,412	3,437
41 Net credit costs (17+24-29-32)	1,463	294	(1,169)
42 Profit from customer services *3	4,578	5,546	968

*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 fees and commissions – expenses (personnel expenses are before deduction of non-recurring processing)

Presentation on Financial Results for the Fiscal Year ended March 31,2026

2. Status of Each Operations Income

(1) Trends in Profits from Cashless Business(Non-consolidated)

	March 31,2025	March 31,2026	(Millions of yen) Changes from March 31,2025
Profits from cashless business	866	962	96
Cashless business income	2,812	3,815	1,003
Cashless business costs (-)	1,946	2,852	906

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

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

(*1: thousands contracts, *2: companies, Payment amount: millions of yen)

	March 31,2025	March 31,2026	Changes from March 31,2025
Number of Ryugin Visa Debit Card contracts	190	198	8
Payment amount (issuing) *1	2,943	3,266	323
Number of affiliate contracts	11,682	13,867	2,185
Payment amount (acquiring) *2	6,964	9,680	2,716

* Payment amount: Average of total payment amount per month (payment amount for Q2: Average of the six-month period from April to September)

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

	March 31,2025	March 31,2026	(Millions of yen) Changes from March 31,2025
Profit from consulting operations	924	748	(176)
Corporate customer services	768	562	(206)
Individual asset inheritance support	155	186	31

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

	March 31,2025	March 31,2026	(Millions of yen) Changes from March 31,2025
Profit from leasing operations	1,647	1,927	280

Presentation on Financial Results for the Fiscal Year ended March 31,2026

3. Net Business Profit (Non-consolidated)

(Millions of yen)

	March 31,2025	March 31,2026	Y/Y change
(1) Net business profit (in real terms)	6,613	10,458	3,845
Per employee (thousands of yen)	4,796	7,513	2,717
(2) Net business profit	6,092	10,783	4,691
Per employee (thousands of yen)	4,417	7,746	3,329

(Note) The average number of employees during the period (excluding those seconded to other organizations) is used in the above calculation.

4. Interest Spread (Non-consolidated)

(%)

	March 31,2025	March 31,2026	Y/Y change
(1) Yield on interest earning assets (A)	1.10	1.38	0.28
(i) Yield on loans	1.44	1.66	0.22
(ii) Yield on securities	0.47	0.78	0.31
(2) Yield on interest bearing liabilities (B)	0.98	1.16	0.18
(i) Yield on deposits, etc.	0.06	0.19	0.13
(ii) Yield on external debt	4.68	0.72	(3.96)
(3) Overall interest spread (A) - (B)	0.12	0.22	0.10

5. ROE (Non-consolidated)

(%)

	March 31,2025	March 31,2026	Y/Y change
Net business profit (in real terms) basis	5.40	8.51	3.11
Net business profit basis	4.97	8.77	3.80
Profit basis	4.06	6.84	2.78

(Note) ROE = $\frac{\text{Net business profit (profit for the period under review)}}{(\text{Net assets at the beginning of the period} + \text{Net assets at the end of the period}) \div 2} \times 100$

Presentation on Financial Results for the Fiscal Year ended March 31, 2026

6. Valuation Difference on Securities with Market Value (Consolidated)

a) Held-to-maturity bonds

(Millions of yen)

	March 31, 2025	September 30, 2025	March 31, 2026	Changes from September 30, 2025	Changes from March 31, 2025
Book value	27,129	35,003	38,313	3,310	11,184
Unrealized profit/loss	(1,375)	(1,697)	(3,282)	(1,585)	(1,907)

b) Other securities

(Millions of yen)

	March 31, 2025	September 30, 2025	March 31, 2026	Changes from September 30, 2025	Changes from March 31, 2025
Total book value	656,499	674,492	666,546	(7,946)	10,047
Stocks	1,437	2,531	2,772	241	1,335
Yen-denominated bonds*	565,813	586,861	584,018	(2,843)	18,205
Other	89,248	85,098	79,754	(5,344)	(9,494)

	March 31, 2025	September 30, 2025	March 31, 2026	Changes from September 30, 2025	Changes from March 31, 2025
Total profit/loss on valuation	(11,088)	(7,717)	(13,550)	(5,833)	(2,462)
Stocks	664	1,459	1,700	241	1,036
Yen-denominated bonds*	(10,595)	(10,560)	(16,223)	(5,663)	(5,628)
Other	(1,157)	1,383	972	(411)	2,129

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.

Presentation on Financial Results for the Fiscal Year ended March 31,2026

7. Capital Adequacy Ratio (Domestic Standard)

[Non-consolidated]

(Millions of yen)

	March 31,2025	September 30, 2025	March 31,2026	Change from September 30, 2025	Change from March 31,2025
(1) Capital adequacy ratio (4) ÷ (5)	9.48%	9.71%	9.58%	(0.13%)	0.10%
(2) Basic elements of core capital	129,230	132,358	133,315	957	4,085
Amount included under transitional arrangements	-	-	-	-	-
(3) Adjustments to core capital	5,637	5,755	5,800	45	163
(4) Capital (core capital) (2) - (3)	123,592	126,603	127,514	911	3,922
(4) Risk-weighted assets, etc.	1,302,915	1,302,631	1,330,598	27,967	27,683
On balance sheet	1,219,674	1,219,725	1,266,889	47,164	47,215
Off balance sheet	23,853	21,631	24,018	2,387	165
Amount of operational risk divided by 8%	59,060	61,048	39,547	(21,501)	(19,513)

[Consolidated]

(Millions of yen)

	March 31,2025	September 30, 2025	March 31,2026	Change from September 30, 2025	Change from March 31,2025
(1) Capital adequacy ratio (4) ÷ (5)	9.94%	10.17%	9.99%	(0.18%)	0.05%
(2) Basic elements of core capital	149,223	152,823	154,528	1,705	5,305
Amount included under transitional arrangements	-	-	-	-	-
(3) Adjustments to core capital	6,299	6,354	7,285	931	986
(4) Capital (core capital) (2) - (3)	142,923	146,468	147,243	775	4,320
(4) Risk-weighted assets, etc.	1,436,882	1,439,735	1,473,025	33,290	36,143
On balance sheet	1,324,205	1,327,624	1,376,259	48,635	52,054
Off balance sheet	36,053	33,671	36,441	2,770	388
Amount of operational risk divided by 8%	76,295	78,213	60,182	(18,031)	(16,113)

Presentation on Financial Results for the Fiscal Year ended March 31, 2026

II Status of Loans and Bills Discounted, etc.

1. Status of Risk Management Loans

Criteria for not recording accrued interest (self-assessment standard)

[Non-consolidated]

(Millions of yen)

Risk management loans	March 31, 2025	September 30, 2025	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025
Distressed receivables	9,490	8,507	8,611	104	(879)
Doubtful claims	39,657	39,243	37,101	(2,142)	(2,556)
Loans past due three months or more other than the above receivables and claims	1,023	675	448	(227)	(575)
Restructured loans	7,970	6,223	5,387	(836)	(2,583)
Total risk management loans	58,142	54,650	51,549	(3,101)	(6,593)
Normal claims	1,953,201	1,992,157	2,068,984	76,827	115,783
Total claims outstanding	2,011,344	2,046,807	2,120,533	73,726	109,189

(%)

Ratio of risk management loans in total claims outstanding	March 31, 2025	September 30, 2025	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025
Distressed receivables	0.47	0.41	0.40	(0.01)	(0.07)
Doubtful claims	1.97	1.91	1.74	(0.17)	(0.23)
Loans past due three months or more other than the above receivables and claims	0.05	0.03	0.02	(0.01)	(0.03)
Restructured loans	0.39	0.30	0.25	(0.05)	(0.14)
Total	2.89	2.67	2.43	(0.24)	(0.46)

[Consolidated]

(Millions of yen)

Risk management loans	March 31, 2025	September 30, 2025	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025
Distressed receivables	11,870	11,173	11,063	(110)	(807)
Doubtful claims	39,678	39,275	37,128	(2,147)	(2,550)
Loans past due three months or more other than the above receivables and claims	1,077	748	504	(244)	(573)
Restructured loans	8,350	6,580	5,745	(835)	(2,605)
Total risk management loans	60,977	57,777	54,441	(3,336)	(6,536)
Normal claims	1,946,095	1,980,220	2,051,220	71,000	105,125
Total claims outstanding	2,007,072	2,037,998	2,105,662	67,664	98,590

(%)

Ratio of risk management loans in total claims outstanding	March 31, 2025	September 30, 2025	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025
Distressed receivables	0.59	0.54	0.52	(0.02)	(0.07)
Doubtful claims	1.97	1.92	1.76	(0.16)	(0.21)
Loans past due three months or more other than the above receivables and claims	0.05	0.03	0.02	(0.01)	(0.03)
Restructured loans	0.41	0.32	0.27	(0.05)	(0.14)
Total	3.03	2.83	2.58	(0.25)	(0.45)

(Note) With Cabinet Office Order Partially Amending Ordinance for Enforcement of the Banking Act (Cabinet Office Order No. 3 of January 24, 2020) enforced from March 31, 2022, the category, etc. of risk management loans under the Banking Act is stated in consistent with the category, etc. of receivables disclosed based on the Act on Emergency Measures for the Revitalization of the Financial Functions.

Presentation on Financial Results for the Fiscal Year ended March 31, 2026

2. Status of Allowance for Loan Losses, etc.

[Non-consolidated]

(Millions of yen)

	March 31, 2025	September 30, 2025	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025
Allowance for loan losses	6,009	5,551	6,129	578	120
General allowance for loan losses	2,400	2,255	2,074	(181)	(326)
Specific allowance for loan losses	3,609	3,296	4,054	758	445

[Consolidated]

(Millions of yen)

	March 31, 2025	September 30, 2025	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025
Allowance for loan losses	8,873	8,512	8,803	291	(70)
General allowance for loan losses	3,310	3,139	2,946	(193)	(364)
Specific allowance for loan losses	5,563	5,372	5,857	485	294

3. Allowance Ratio for Risk Management Loans (Excluding Normal Claims)

[Non-consolidated]

(%)

	March 31, 2025	September 30, 2025	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025
Before partial direct write-offs	9.99	9.58	11.40	1.82	1.41
After partial direct write-offs	6.89	6.53	8.30	1.77	1.41

(Note) Coverage ratio including amounts recoverable by guarantees, etc. as of March 31, 2026	Before partial direct write-offs	85.96
	After partial direct write-offs	85.47

[Consolidated]

(%)

	March 31, 2025	September 30, 2025	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025
Before partial direct write-offs	12.38	12.31	13.76	1.45	1.38
After partial direct write-offs	9.51	9.51	10.91	1.40	1.40

(Note) Coverage ratio including amounts recoverable by guarantees, etc. as of March 31, 2026	Before partial direct write-offs	85.44
	After partial direct write-offs	84.95

Presentation on Financial Results for the Fiscal Year ended March 31,2026

4. Receivables Disclosed Based on the Financial Revitalization Act

[Non-consolidated]

	March 31,2025	September 30, 2025	March 31,2026	(Millions of yen, %)	
				Change from September 30, 2025	Change from March 31,2025
Distressd receivables	9,490	8,507	8,611	104	(879)
Doubtful claims	39,657	39,243	37,101	(2,142)	(2,556)
Substandard claims	8,994	6,899	5,836	(1,063)	(3,158)
Total (A)	58,142	54,650	51,549	(3,101)	(6,593)
Normal claims	1,953,201	1,992,157	2,068,984	76,827	115,783
Total claims outstanding (B)	2,011,344	2,046,807	2,120,533	73,726	109,189
Ratio of receivables disclosed in total claims outstanding (A)/(B)	2.89	2.67	2.43	(0.24)	(0.46)
Partial direct write-offs	1,997	1,843	1,800	(43)	(197)

<Reference>

[Consolidated]

	March 31,2025	September 30, 2025	March 31,2026	(Millions of yen, %)	
				Change from September 30, 2025	Change from March 31,2025
Distressd receivables	11,870	11,173	11,063	(110)	(807)
Doubtful claims	39,678	39,275	37,128	(2,147)	(2,550)
Substandard claims	9,428	7,329	6,249	(1,080)	(3,179)
Total (A)	60,977	57,777	54,441	(3,336)	(6,536)
Normal claims	1,946,095	1,980,220	2,051,220	71,000	105,125
Total claims outstanding (B)	2,007,072	2,037,998	2,105,662	67,664	98,590
Ratio of receivables disclosed in total claims outstanding (A)/(B)	3.03	2.83	2.58	(0.25)	(0.45)
Partial direct write-offs	1,997	1,843	1,800	(43)	(197)

5. Status of Coverage of Receivables Disclosed Based on the Financial Revitalization Act

[Non-consolidated]

	March 31,2025	September 30, 2025	March 31,2026	(Millions of yen)	
				Change from September 30, 2025	Change from March 31,2025
Coverage (C)	48,604	46,078	44,059	(2,019)	(4,545)
Allowance for loan losses	4,011	3,569	4,281	712	270
Collateral or guarantees	44,592	42,508	39,777	(2,731)	(4,815)
					(%)
Coverage ratio (C)/(A)	83.59	84.31	85.47	1.16	1.88

<Reference>

[Consolidated]

	March 31,2025	September 30, 2025	March 31,2026	(Millions of yen)	
				Change from September 30, 2025	Change from March 31,2025
Coverage (C)	50,727	48,428	46,250	(2,178)	(4,477)
Allowance for loan losses	5,802	5,496	5,939	443	137
Collateral or guarantees	44,925	42,932	40,310	(2,622)	(4,615)
					(%)
Coverage ratio (C)/(A)	83.19	83.82	84.95	1.13	1.76

6. Status of Receivables Disclosed 1

a) Self-assessment results by borrower category

[Non-consolidated]

(Millions of yen)

	March.31,2025	September 30, 2025	March.31,2026	Change from September 30, 2025	Change from March.31,2025
1 Bankrupt borrowers	527	573	402	(171)	(125)
2 Effectively bankrupt borrowers	8,963	7,934	8,209	275	(754)
3 Potentially bankrupt borrowers	39,657	39,243	37,101	(2,142)	(2,556)
Subtotal (1-3)	49,148	47,751	45,713	(2,038)	(3,435)
4 Borrowers requiring caution	213,663	208,235	205,435	(2,800)	(8,228)
0 5 Substandard claim	8,994	6,899	5,836	(1,063)	(3,158)
Total (1-4)	262,811	255,986	251,148	(4,838)	(11,663)
Receivables disclosed based on the Financial Revitalization Act (1 + 2 + 3 + 5)	58,142	54,650	51,549	(3,101)	(6,593)
6 Normal Borrowers	1,748,532	1,790,821	1,869,385	78,564	120,853
Total claims (1 + 2 + 3 + 4 + 6)	2,011,344	2,046,807	2,120,533	73,726	109,189

(Note) Total claims: loans and bills discounted, forex trading, accrued interest, customers' liabilities for acceptances and guarantees, and suspense payments

b) Self-assessment results by classification

[Non-consolidated]

(Millions of yen)

	September 30, 2025		March.31,2026	
	Amount	Proportion against total claims outstanding	Amount	Proportion against total claims outstanding
Total claims outstanding	2,011,344	100.00%	2,120,533	100.00%
Classification I	1,791,978	89.09%	1,906,749	89.92%
Total classified amount	219,365	10.91%	213,783	10.08%
Classification II	214,513	10.67%	209,742	9.89%
Classification III	4,851	0.24%	4,041	0.19%
Classification IV	-	-	-	-

· Disclosure criteria under the Financial Revitalization Act (FRA)

Category of borrowers under self-assessment	Claims category under FRA	Policy on write-offs and allowance
Claims to bankrupt borrowers	Distressed receivables	Provision of allowance or write-offs for loan losses in an amount equal to the entire portion not covered by collateral or guarantee
Claims to effectively bankrupt borrowers		
Claims to potentially bankrupt borrowers	Doubtful claims	Provision of allowance for loan losses in an amount of estimated losses calculated by estimating anticipated losses by individual borrowers based on the historical default rate
Claims to borrowers requiring caution	Claims to substandard borrowers	Provision of allowance for loan losses in an amount of estimated losses* for the next three years based on the forecast for future economic conditions and other factors
	(Claims to other borrowers requiring caution)	Provision of allowance for loan losses in an amount of estimated losses* for the next one year based on the forecast for future economic conditions and other factors
Claims to normal borrowers	Normal claims	

*Amounts of estimated losses are calculated by using the estimated loss rate, which is derived based on macroeconomic indicators and outlook for changes in economic conditions, with revisions as necessary.

Presentation on Financial Results for the Fiscal Year ended March 31,2026

7. Status of Receivables Disclosed 2 (Charts) [Non-consolidated]

Self-assessment results and classification						(Billions of yen, %)			
Self-assessment results and classification						Receivables disclosed based on the criteria of the Financial Revitalization Act			
Category of borrowers	Classified amount				Allowance	Allowance ratio	Category of disclosed claims	Claims outstanding	Coverage ratio
	Classification I	Classification II	Classification III	Classification IV					
Bankrupt borrowers	0.4	1.4	7.2	-	0.6	100	Distressed receivables	8.6	100.0
Effectively bankrupt borrowers	8.2			[0.1]					
Potentially bankrupt borrowers	37.1	10.2	22.8	4.0	3.3	45.35	Doubtful claims	37.1	89.10
Borrowers requiring caution	Substandard borrowers	0.2	8.4	[5.3]	0.4	7.76	Substandard claims	5.8	43.16
	205.4								
	196.7	25.4	171.3		1.1	0.59	Normal claims	2,068.9	
Normal borrowers	1,869.3	1,869.3			0.4	0.02			
Total	2,120.5	1,906.7	209.7	4.0	6.0		Total	2,120.5	
							Total Receivables Disclosed	51.5	85.47

(Note) The above allowance ratios are stated in accordance with the ratio determined by each category of borrowers as described below.

Normal borrowers and other borrowers requiring caution: the ratio for the allowance for possible losses to each category's claim

Substandard borrowers and borrowers below that category: the ratio for the allowance for possible losses to each category's unsecured claims

Figures in brackets represent the classified amounts before write-offs and allowance.

Presentation on Financial Results for the Fiscal Year ended March 31,2026

8. Status of Loans and Bills Discounted by Industry, etc.

(1) Loans Made by Industry (Non-consolidated)

(Millions of yen)

	March 31,2025	September 30, 2025	March 31,2026	Change from September 30, 2025	Change from March 31,2025
Domestic branches (excluding the special international financial transactions account)	2,001,975	2,037,662	2,110,467	72,805	108,492
1 Manufacturing	31,357	31,128	32,623	1,495	1,266
2 Agriculture and forestry	4,071	4,014	3,840	(174)	(231)
3 Fisheries	469	511	484	(27)	15
4 Mining and quarrying of stone and grave	1,245	1,107	2,249	1,142	1,004
5 Construction	73,092	69,385	71,945	2,560	(1,147)
6 Electricity, gas, heat supply and water	16,358	40,876	43,153	2,277	26,795
7 Information and communications	7,709	8,251	8,202	(49)	493
8 Transport and postal services	40,802	44,283	46,365	2,082	5,563
9 Wholesale and retail trade	76,920	74,253	80,038	5,785	3,118
10 Finance and insurance	106,959	98,172	103,618	5,446	(3,341)
11 Real estate and goods rental and leasing	598,354	613,303	637,276	23,973	38,922
12 Medical, health care and welfare	73,836	75,968	73,743	(2,225)	(93)
13 Miscellaneous services	122,298	121,201	124,822	3,621	2,524
14 Local governments	125,998	123,162	135,374	12,212	9,376
15 Others	722,496	732,036	746,726	14,690	24,230

(2) Risk Management Loans (Excluding Normal Claims) by Industry (Non-consolidated)

(Millions of yen)

	March 31,2025	September 30, 2025	March 31,2026	Change from September 30, 2025	Change from March 31,2025
Domestic branches (excluding the special international financial transactions account)	58,132	54,634	51,429	(3,205)	(6,703)
1 Manufacturing	1,516	1,472	1,394	(78)	(122)
2 Agriculture and forestry	582	554	535	(19)	(47)
3 Fisheries	38	36	36	-	(2)
4 Mining and quarrying of stone and grave	135	53	47	(6)	(88)
5 Construction	4,274	4,278	4,008	(270)	(266)
6 Electricity, gas, heat supply and water	6	4	3	(1)	(3)
7 Information and communications	254	239	212	(27)	(42)
8 Transport and postal services	978	681	516	(165)	(462)
9 Wholesale and retail trade	2,907	2,783	2,557	(226)	(350)
10 Finance and insurance	-	-	-	-	-
11 Real estate and goods rental and leasing	15,957	14,948	14,017	(931)	(1,940)
12 Medical, health care and welfare	5,176	5,170	5,067	(103)	(109)
13 Miscellaneous services	18,658	17,236	16,387	(849)	(2271)
14 Local governments	-	-	-	-	-
15 Others	7,646	7,174	6,643	(531)	(1003)

* Only loans are included to compare with loans made by industry (non-consolidated).

Presentation on Financial Results for the Fiscal Year ended March 31,2026**(3) Balance of Consumer Loans (Non-consolidated)**

(Millions of yen)

	March 31,2025	September 30, 2025	March 31,2026	Change from September 30, 2025	Change from March 31,2025
Balance of consumer loans	685,907	694,309	704,529	10,220	18,622
Mortgage loans	588,987	598,646	607,696	9,050	18,709
Other loans	96,920	95,663	96,833	1,170	(87)

(4) Balance of Loans to SMEs, etc. (Non-consolidated)

(Millions of yen)

	March 31,2025	September 30, 2025	March 31,2026	Change from September 30, 2025	Change from March 31,2025
Balance of loans to SMEs, etc. (A)	1,747,233	1,765,107	1,822,255	57,148	75,022
Balance of total loans (B)	2,001,975	2,037,662	2,110,467	72,805	108,492
Ratio (%) (A)/(B)	87.27	86.62	86.34	(0.28)	(0.93)

9. Balance of Deposits and Loans and Bills Discounted (Non-consolidated)

(Millions of yen)

	March 31,2025	September 30, 2025	March 31,2026	Change from September 30, 2025	Change from March 31,2025
Deposits (balance at period end)	2,795,815	2,895,141	2,915,583	20,442	119,768
Deposits (average balance)	2,827,364	2,884,267	2,881,812	(2,455)	54,448
Loans and bills discounted (balance at period end)	2,001,975	2,037,662	2,110,467	72,805	108,492
Loans and bills discounted (average balance)	1,919,083	2,008,274	2,039,420	31,146	120,337

(Note) Deposits include negotiable certificates of deposit.

10. Average Balances of Individual and Corporate Deposits (Non-consolidated)

(Millions of yen)

	March 31,2025	September 30, 2025	March 31,2026	Change from September 30, 2025	Change from March 31,2025
Individual deposits	1,753,758	1,763,885	1,774,933	11,048	21,175
Liquid deposits	1,293,772	1,308,977	1,318,678	9,701	24,906
Time deposits	459,986	454,908	456,254	1,346	(3,732)
Corporate deposits	862,439	882,391	878,980	(3,411)	16,541
Liquid deposits	711,500	718,376	712,035	(6,341)	535
Time deposits	150,938	164,015	166,945	2,930	16,007

(Note) Time deposits include negotiable certificates of deposit.

Presentation on Financial Results for the Fiscal Year ended March 31,2026

<Reference Material> Financial Results Forecast for FY2026, etc.

(Non-consolidated)

		FY2025	(Millions of yen)
		Full year results	FY2026 Full year forecast
1	Ordinary profit	11,792	13,900
2	Profit	8,412	9,500
3	Net business profit	10,783	13,900
4	Net business profit (in real terms) *1	10,458	13,900
5	Net core business profit *2	11,133	13,900
6	Disposal of non-performing loans	762	1,200
7	Net credit costs	294	1,200

(Consolidated)

		(Millions of yen)
8	Disposal of non-performing loans	653
9	Net credit costs	590

*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).