Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

August 14, 2026

Consolidated Financial Results for the Three Months Ended June 30, 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 Shimabukuro — President
Inquiries: Shinichirou Higa — Executive Officer General Manager,General Planning Department
Telephone: +81-98-866-1212
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	22,697	16.6	4,365	24.9	2,981	15.9
June 30, 2025	19,469	9.6	3,495	19.9	2,571	26.7

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 3,585 million [(28.3) %]
For the three months ended June 30, 2025: ¥ 4,999 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	72.71	72.66
June 30, 2025	62.62	62.58

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	3,151,302	146,607	4.7
March 31, 2026	3,108,258	145,524	4.7

Reference: Equity
As of June 30, 2026: ¥ 146,574 million
As of March 31, 2026: ¥ 145,490 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, 2026	-	27.00	-	61.00	88.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		49.00	-	49.00	98.00

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

3. Consolidated financial result forecasts for the fiscal year ending March 31, 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

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 June 30, 2026	43,108,470 shares
As of March 31, 2026	43,108,470 shares

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

As of June 30, 2026	2,102,046 shares
As of March 31, 2026	2,102,176 shares

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

Three months ended June 30, 2026	41,006,154 shares
Three months ended June 30, 2025	41,058,047 shares

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

* Proper use of earnings forecasts, and other special matters

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

Table of Contents - Attachments

1. Overview of Operating Results, etc.

(1) Overview of Operating Results

Ordinary income increased by 3,228 million yen year on year to 22,697 million yen, due to a rise in interest on loans and discounts, and an increase in interest and dividends on securities. Meanwhile, Ordinary expenses increased by 2,358 million yen year on year to 18,332 million yen, due to an increase in personnel expenses and other operating expenses. As a result, ordinary profit increased by 870 million yen year on year to 4,365 million yen. Profit attributable to owners of parent increased by 410 million yen year on year to 2,981 million yen.

(2) Overview of Financial Position

As for the financial position as of June 30, 2026, total assets increased by 43,044 million yen from the end of the previous fiscal year to 3,151,302 million yen. Net assets increased by 1,083 million yen from the end of the previous fiscal year to 146,607 million yen. When it comes to major accounts, deposits, etc. (including negotiable certificates of deposit) increased by 43,953 million yen from the end of the previous fiscal year to 2,945,841 million yen, largely due to an increase in individual deposits. Loans and bills discounted decreased by 1,179 million yen from the end of the previous fiscal year to 2,078,554 million yen. Securities decreased by 53,948 million yen from the end of the previous fiscal year to 655,187 million yen, mainly due to the redemption and sale of Japanese government bonds.

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

There has been no change to the consolidated earnings forecasts for the first half (cumulative) and the full fiscal year ending March 31, 2027, from those announced on May 12, 2026.

Quarterly Consolidated Financial Statements and Primary Notes

(1)Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	161,544	264,102
Call loans and bills bought	219	223
Money held in trust	9	9
Securities	709,135	655,187
Loans and bills discounted	2,079,733	2,078,554
Foreign exchanges	3,982	1,910
Lease receivables and investment assets	39,499	40,117
Other assets	54,401	53,240
Tangible fixed assets	45,011	44,730
Intangible fixed assets	4,370	4,174
Retirement benefit asset	2,924	2,904
Deferred tax assets	8,308	7,637
Customers' liabilities for acceptances and guarantees	7,921	7,370
Allowance for loan losses	(8,803)	(8,860)
Total assets	3,108,258	3,151,302
Liabilities		
Deposits	2,879,203	2,913,458
Negotiable certificates of deposit	22,684	32,383
Borrowed money	15,748	14,418
Foreign exchanges	283	507
Other liabilities	32,829	33,175
Provision for bonuses	909	254
Provision for bonuses for directors (and other officers)	18	-
Retirement benefit liability	610	621
Provision for retirement benefits for directors (and other officers)	38	40
Provision for contingent loss	165	158
Provision for point card certificates	171	160
Provision for loss on interest repayment	148	145
Deferred tax liabilities for land revaluation	1,999	1,999
Acceptances and guarantees	7,921	7,370
Total liabilities	2,962,733	3,004,694
Net assets		
Share capital	56,967	56,967
Capital surplus	14,269	14,269
Retained earnings	84,181	84,661
Treasury shares	(2,238)	(2,238)
Total shareholders' equity	153,179	153,659
Valuation difference on available-for-sale securities	(9,299)	(8,682)
Revaluation reserve for land	740	740
Remeasurements of defined benefit plans	870	856
Total accumulated other comprehensive income	(7,688)	(7,085)
Share acquisition rights	34	33
Total net assets	145,524	146,607
Total liabilities and net assets	3,108,258	3,151,302

(2)Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	19,469	22,697
Interest income	9,155	11,513
Interest on loans and discounts	7,997	9,386
Interest and dividends on securities	1,002	1,631
Fees and commissions	3,325	3,871
Other ordinary income	5,800	6,215
Other income	1,187	1,096
Ordinary expenses	15,974	18,332
Interest expenses	1,216	2,191
Interest on deposits	1,166	2,115
Fees and commissions payments	1,571	1,776
Other ordinary expenses	5,524	5,928
General and administrative expenses	7,459	8,148
Other expenses	201	287
Ordinary profit	3,495	4,365
Extraordinary income	0	-
Gain on disposal of non-current assets	0	-
Extraordinary losses	2	15
Loss on disposal of non-current assets	2	15
Profit before income taxes	3,493	4,349
Income taxes - current	731	961
Income taxes - deferred	190	406
Total income taxes	921	1,368
Profit	2,571	2,981
Profit attributable to owners of parent	2,571	2,981

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	2,571	2,981
Other comprehensive income	2,428	603
Valuation difference on available-for-sale securities	2,437	617
Remeasurements of defined benefit plans, net of tax	(8)	(13)
Comprehensive income	4,999	3,585
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	4,999	3,585

(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, 2025 (from April 1, 2025 to June 30, 2025)

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

(Millions of yen)

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

(Notes) 1. Ordinary income for each segment is presented, instead of net sales commonly adopted by corporations.
2. "Others" refer to business segments not included in the reportable segments, such as 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, 2026 (from April 1, 2026 to June 30, 2026)

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

(Millions of yen)

	Reportable segment						Others	Total	Adjustments	Consolidated
	Banking Business	Leasing Business	Credit Card Business	Credit Guarantee Business	IT Business	Total				
Ordinary income										
Ordinary income from outside customers	15,790	5,140	772	95	897	22,696	0	22,697	—	22,697
Inter-segment ordinary income	386	55	184	53	29	709	37	747	(747)	—
Total	16,176	5,195	956	149	927	23,406	37	23,444	(747)	22,697
Segment profit(loss)	4,037	263	172	75	(11)	4,537	0	4,538	(173)	4,365

(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 research on industry, economy, and finance.
3. Adjustments mainly include the elimination of inter-segment transactions.

4. Segment profit(loss) 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.

(6) Notes on Statements of Cash Flows

The Bank has not prepared quarterly consolidated statements of cash flows for the three months ended June 30, 2026. Depreciation (including amortization of intangible fixed assets other than goodwill) and amortization of goodwill for the three months ended June 30, 2025 and 2026 are as follows.

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Depreciation	801 million yen	1,036 million yen
Amortization of goodwill	7 million yen	7 million yen

Presentation on Overview of Financial Results for the Three Months Ended June 30, 2026

1. Overview of profit (loss) [consolidated]

(1) Overview

Ordinary profit increased by 870 million yen year on year to 4,365 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 410 million yen year on year to 2,981 million yen.

(Millions of yen)

	Consolidated	Three months ended June 30, 2025	Three months ended June 30, 2026	Y/Y change
0	Ordinary income	19,469	22,697	3,228
1	Consolidated gross profit *	9,969	11,704	1,735
2	Net interest income	7,939	9,322	1,383
3	Fees and commissions	1,753	2,095	342
4	Other business profit	276	286	10
5	Expenses (ex. non-recurring profit/loss)	7,471	8,168	697
6	Loan written off and reserve expenses	10	54	44
7	Write-off of loans	2	5	3
8	Provision for specific allowance for loan losses	-	135	135
9	Provision for general allowance for loan losses	-	(79)	(79)
10	Provision for allowance for contingent losses	(4)	(6)	(2)
11	Loss on sale of receivables	-	-	-
12	Other credit expenses	13	-	(13)
13	Reversal of allowance for loan losses	358	-	(358)
14	Recoveries of written off receivables	30	54	24
15	Profit/loss related to stocks, etc.	532	667	135
16	Other non-recurring profit/loss	87	161	74
17	Ordinary profit	3,495	4,365	870
18	Extraordinary profit/loss	(2)	(15)	(13)
19	Profit before income taxes	3,493	4,349	856
20	Income taxes-current	731	961	230
21	Income taxes-deferred	190	406	216
22	Total income taxes	921	1,368	447
23	Profit	2,571	2,981	410
24	Profit attributable to non-controlling interests	-	-	-
25	Profit attributable to owners of parent	2,571	2,981	410

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

Presentation on Overview of Financial Results for the Three Months Ended June 30, 2026

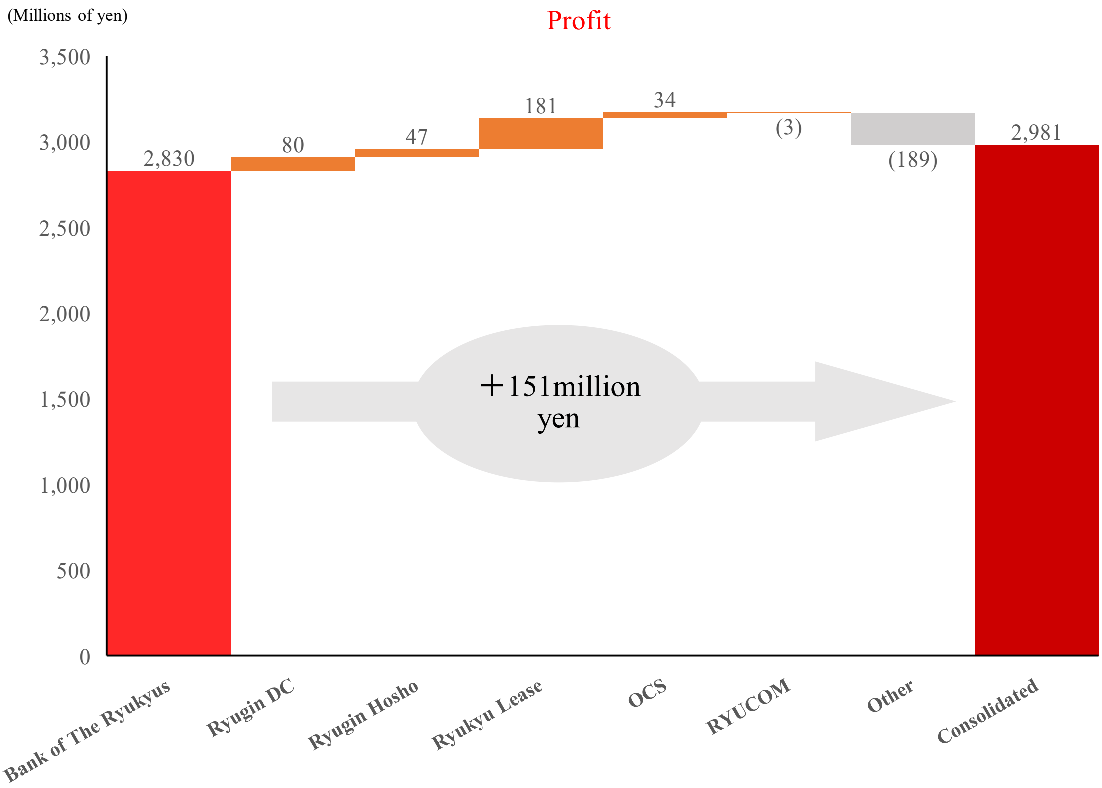
(2) Reference: Status of Profit (Loss) of Consolidated Subsidiaries

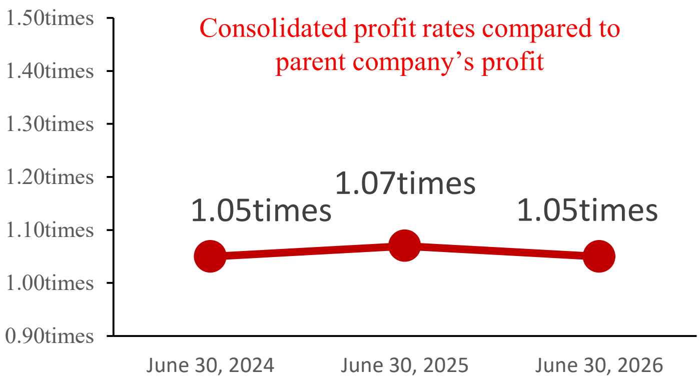
Consolidated

(Millions of yen)

Three months ended June 30, 2026	Consolidated	Bank of The Ryukyus	Ryugin DC	Ryugin Hosho	Ryukyu Lease	OCS	RYUCOM	Other*
Ordinary income	22,697	16,176	483	149	5,196	476	927	(712)
Ordinary profit	4,365	4,037	122	75	263	50	(3)	(180)
Profit	2,981	2,830	80	47	181	34	(3)	(189)

* "Other" includes internal eliminations 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 Overview of Financial Results for the Three Months Ended June 30, 2026

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

(1) Overview

Net business profit (in real terms) increased by 1,022 million yen year on year to 3,150 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 915 million yen year on year to 4,037 million yen, although net credit costs increased,reflecting both the increase in net business profit (in real terms) and gains on stocks and other securities.As a result, profit increased by 444 million yen year on year to 2,830 million yen.

(Millions of yen)

	Non-consolidated	Three months ended June 30, 2025	Three months ended June 30, 2026	Y/Y change	Full-year forecast for the fiscal year ending March 31, 2027
0	Ordinary income	13,458	16,176	2,718	
1	Gross business profits	8,890	10,624	1,734	
2	Net interest income	8,142	9,548	1,406	
3	Fees and commissions	1,195	1,533	338	
4	Other business profit	(448)	(457)	(9)	
5	Gains/losses from forex trading	(380)	(99)	281	
6	Profit/loss in government and other bonds (balance of 5 bond accounts)	(67)	(358)	(291)	
7	Gain on sale	184	50	(134)	
8	Loss on sale	252	409	157	
9	Loss on redemption	-	-	-	
10	Expenses (ex. non-recurring expenses)	6,761	7,473	712	
11	Personnel expenses	3,069	3,200	131	
12	Non-personnel expenses	3,217	3,656	439	
13	Taxes	474	616	142	
14	Net business profit (in real terms) *1	2,128	3,150	1,022	13,900
15	Net core business profit *2	2,196	3,509	1,313	
16	Ex. gains/losses on cancellation of investment trusts	2,201	3,238	1,037	
17	Provision for general allowance for loan losses	-	-	-	
18	Net business profit	2,128	3,150	1,022	13,900
19	Non-recurring profit/loss	994	886	(108)	
20	Profit/loss in stocks, etc. (balance of 3 share accounts)	495	667	172	
21	Gain on sale	645	861	216	
22	Loss on sale	150	194	44	
23	Loss on devaluation	-	-	-	
24	Disposal of non-performing loans	8	(6)	(14)	
25	Reversal of allowance for loan losses	422	16	(406)	
26	General allowance for loan losses	74	46	(28)	
27	Specific allowance for loan losses	347	(29)	(376)	
28	Recoveries of written off receivables	22	44	22	
29	Other non-recurring profit/loss	62	151	89	
30	Ordinary profit	3,122	4,037	915	13,900
31	Extraordinary profit/loss	(2)	(15)	(13)	
32	Profit before income taxes	3,119	4,022	903	
33	Income taxes-current	537	803	266	
34	Income taxes-deferred	196	388	192	
35	Total income taxes	733	1,191	458	
36	Profit	2,386	2,830	444	9,500
37	Net credit costs (17+24–25–28)	(435)	(68)	367	
38	Profit from customer services *3	1,254	1,358	104	

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

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

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

Presentation on Overview of Financial Results for the Three Months Ended June 30, 2026

(2) Information on Breakdown of Profit (Loss)

Profit from customer services increased by 104 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 1,068 million yen year on year. as the increase in interest and dividends on securities and foreign exchange trading gains offset the decline in bond-related gains and losses (five-account balance).

Credit costs increased by 367 million yen year on year, mainly due to a increase in provision for general allowance for loan losses and provision for specific allowance for loan losses.

As a result, profit increased by 444 million yen year on year to 2,830 million yen.

(Millions of yen)

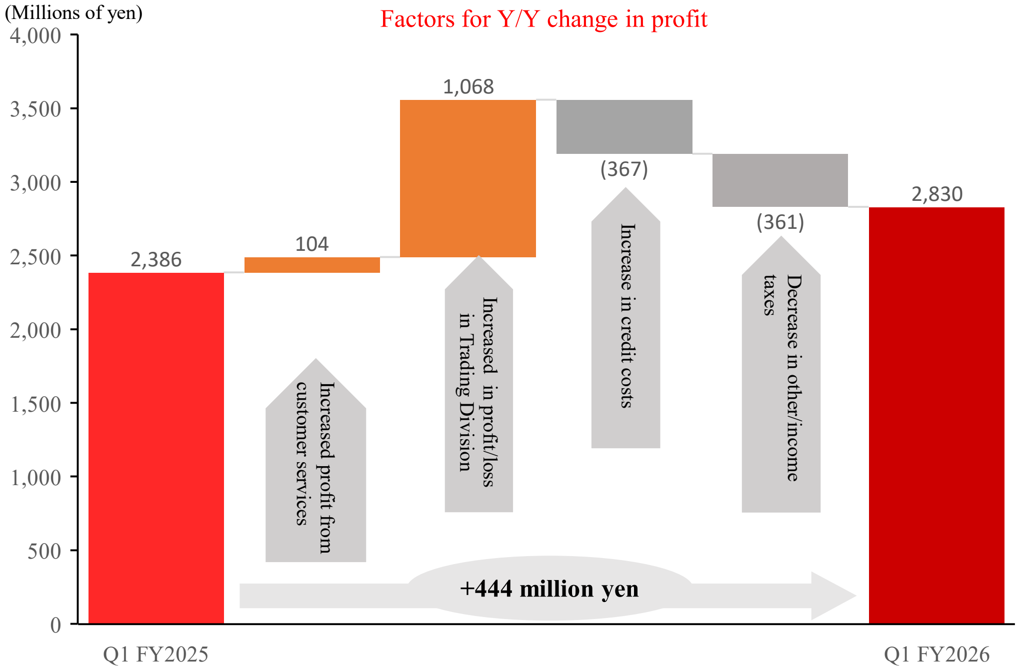
	Non-consolidated	Three months ended June 30, 2025	Three months ended June 30, 2026	Y/Y change
1	Profit from customer services *1	1,254	1,358	104
2	Net interest income from deposits and loans *2	6,093	6,569	476
3	Profit from service charges *3	1,909	2,243	334
4	Expenses	(6,748)	(7,454)	(706)
5	Profit/loss in markets division	1,395	2,463	1,068
6	Interest and dividends	1,194	1,821	627
7	Interest on deposits with banks	132	199	67
8	Gains/losses from forex trading	(380)	(99)	281
9	Profit/loss in government and other bonds (balance of 5 bond accounts)	(67)	(358)	(291)
10	Profit/loss in stocks, etc. (balance of 3 share accounts)	495	667	172
11	Interest expenses on cash collateral received for securities lent	(1)	-	1
12	Net credit costs *4	435	68	(367)
13	Provision for general allowance for loan losses *4	74	46	(28)
14	Other/income taxes	(698)	(1,059)	(361)
15	Profit	2,386	2,830	444

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

*2 Deposit and loan balance (Interest on loans and discounts after reduction of payment loan-related fees equivalent.
Interest on deposits is calculated based on currency swap income in real terms)

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

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



Presentation on Overview of Financial Results for the Three Months Ended June 30, 2026

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 45,425 million yen year on year and 42,146 million yen compared to the previous fiscal year-end to 2,957,729 million yen as the balance of individual and corporate deposits remained high.
Yields on deposits rose 0.07 percentage points from the second half of FY2025 to 0.289% due to higher deposit rates.

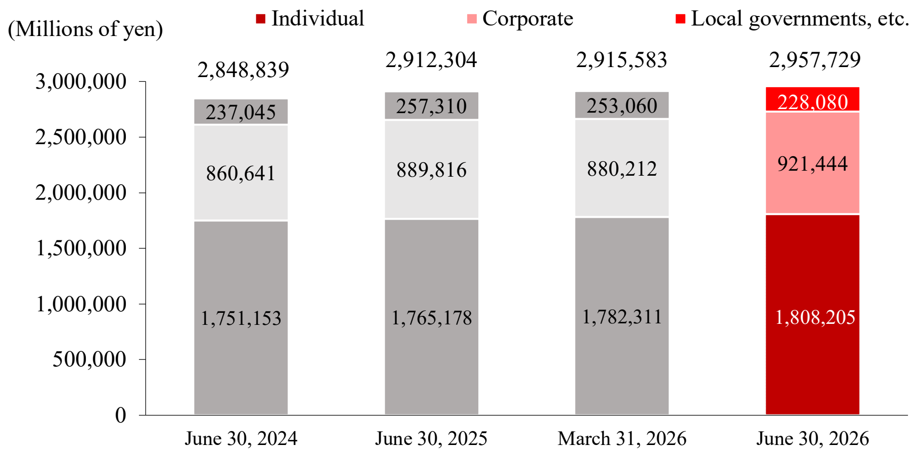
Non-consolidated

(Millions of yen)

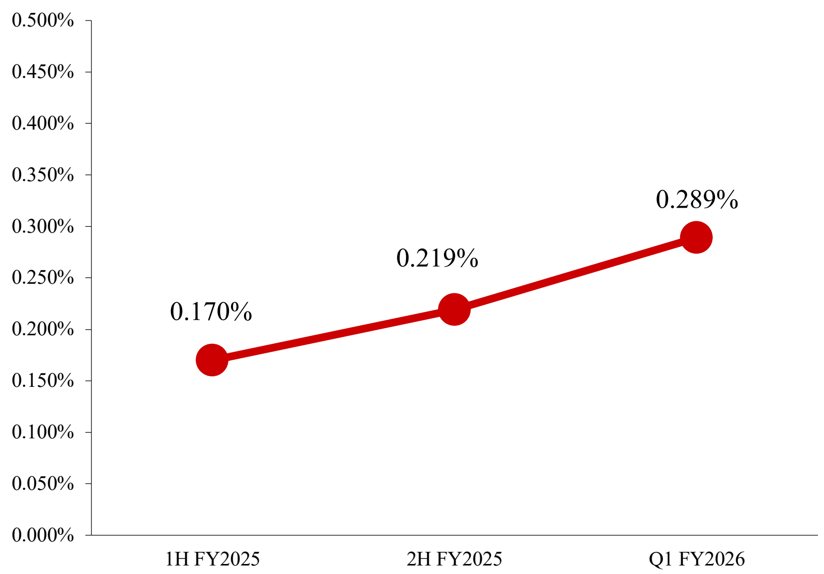
	June 30, 2024	June 30, 2025	March 31, 2026	June 30, 2026	Change from June 30, 2025	Change from March 31, 2026
Deposits (balance at period end)*	2,848,839	2,912,304	2,915,583	2,957,729	45,425	42,146
Individual	1,751,153	1,765,178	1,782,311	1,808,205	43,027	25,894
Corporate	860,641	889,816	880,212	921,444	31,628	41,232
Local governments, etc.	237,045	257,310	253,060	228,080	(29,230)	(24,980)
Deposits (average balance)*	2,832,301	2,867,592	2,881,812	2,957,966	90,374	76,154

* Including negotiable certificates of deposit

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



Yields on deposits



Presentation on Overview of Financial Results for the Three Months Ended June 30, 2026

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

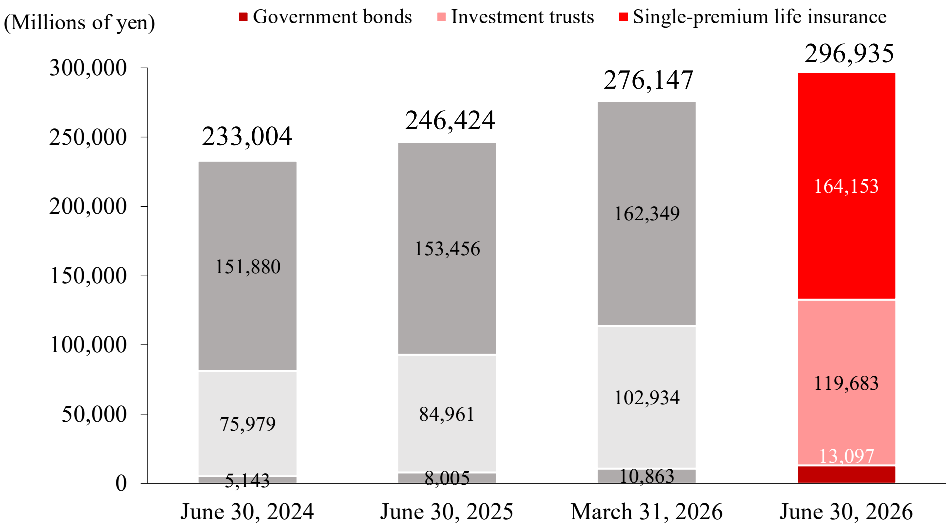
Assets in custody increased 50,511 million yen year on year and 20,788 million yen compared to the previous fiscal year-end to 296,935 million yen, due to an increase in government bond holdings driven by rising interest rates, an increase in the balance of investment trusts, and continued high-level sales of yen-denominated insurance.

Non-consolidated

(Millions of yen)

	June 30, 2024	June 30, 2025	March 31, 2026	June 30, 2026	Change from June 30, 2025	Change from March 31, 2026
Assets in custody	233,004	246,424	276,147	296,935	50,511	20,788
Government bonds	5,143	8,005	10,863	13,097	5,092	2,234
Investment trusts	75,979	84,961	102,934	119,683	34,722	16,749
Single-premium life insurance	151,880	153,456	162,349	164,153	10,697	1,804

Assets in custody balance (at period end)



Presentation on Overview of Financial Results for the Three Months Ended June 30, 2026

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

Loans and bills discounted (balance at period end) increased 102,069 million yen year on year and 1,252 million yen compared to the previous fiscal year-end to 2,111,719 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 0.10 percentage points to 1.79% in the second half of FY2025.This was due to an increase in the short-term prime rate.

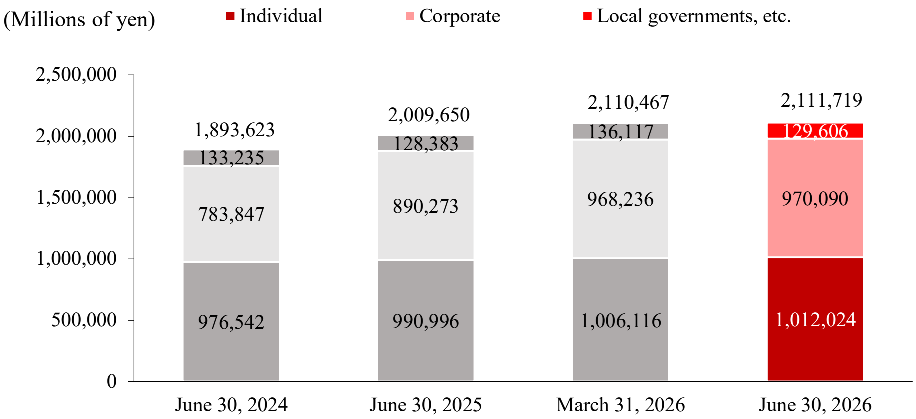
Non-consolidated

(Millions of yen)

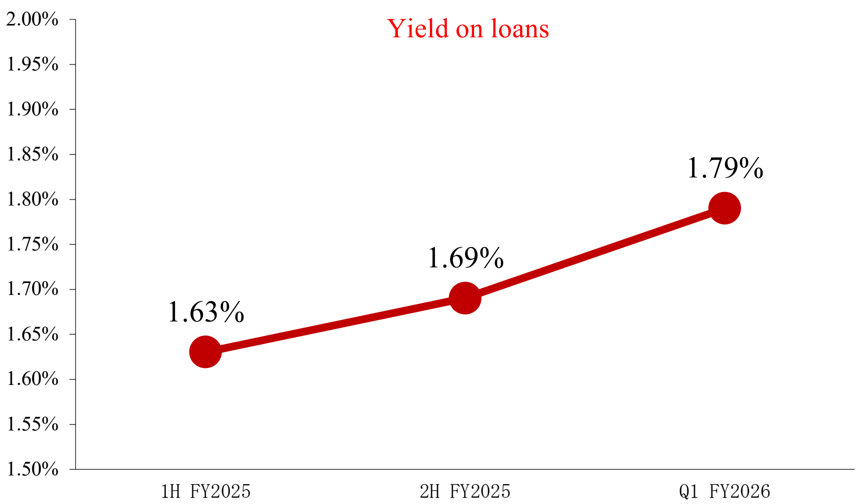
	June 30, 2024	June 30, 2025	March 31, 2026	June 30, 2026	Change from June 30, 2025	Change from March 31, 2026
Loans and bills discounted (balance at period end)	1,893,623	2,009,650	2,110,467	2,111,719	102,069	1,252
Individual	976,542	990,996	1,006,116	1,012,024	21,028	5,908
Corporate	783,847	890,273	968,236	970,090	79,817	1,854
Local governments, etc.	133,235	128,383	136,117	129,606	1,223	(6,511)
Loans and bills discounted (average balance)	1,876,557	2,001,222	2,039,420	2,102,101	100,879	62,681

	June 30, 2024	June 30, 2025	March 31, 2026	June 30, 2026	Change from June 30, 2025	Change from March 31, 2026
Mortgage loans in individual balances at period end	576,995	593,402	607,696	613,585	20,183	5,889

Loan balance (at period end)



Yield on loans



Presentation on Overview of Financial Results for the Three Months Ended June 30, 2026

(4) Trends in Valuation Difference on Securities with Market Value (Consolidated)

①Unrealized loss on held-to-maturity bonds increased by 576 million yen compared with the end of the previous fiscal year.
②Valuation loss on other securities decreased by 888 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)

	June 30, 2025	March 31, 2026	June 30, 2026	Change from June 30, 2025	Change from March 31, 2026
Book value	32,030	38,313	38,116	6,086	(197)
Unrealized profit/loss	(1,197)	(3,282)	(3,858)	(2,661)	(576)

2. Other securities (Millions of yen)

	June 30, 2025	March 31, 2026	June 30, 2026	Change from June 30, 2025	Change from March 31, 2026
Total book value	774,264	666,546	612,518	(161,746)	(54,028)
Stocks	1,255	2,772	3,151	1,896	379
Yen-denominated bonds*	687,436	584,018	530,075	(157,361)	(53,943)
Other	85,573	79,754	79,292	(6,281)	(462)

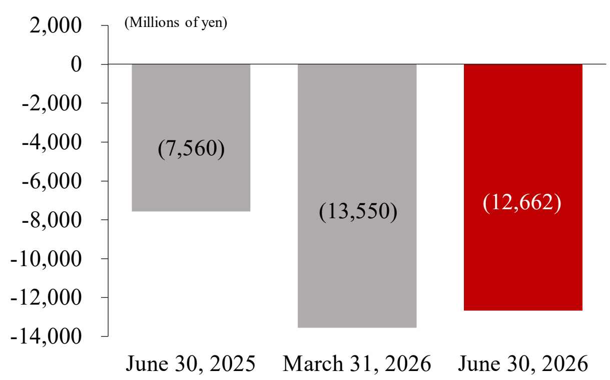
	June 30, 2025	March 31, 2026	June 30, 2026	Change from June 30, 2025	Change from March 31, 2026
Total profit/loss on valuation	(7,560)	(13,550)	(12,662)	(5,102)	888
Stocks	682	1,700	2,078	1,396	378
Yen-denominated bonds*	(7,960)	(16,223)	(16,307)	(8,347)	(84)
Other	(282)	972	1,565	1,847	593

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 on other securities



Presentation on Overview of Financial Results for the Three Months Ended June 30, 2026

(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 increased 0.05 percentage points from the end of the previous fiscal year to 2.48% as a result of decreases in bankrupt and substantially bankrupt claims, doubtful claims and substandard claims increased. 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)

	March 31, 2025	March 31, 2026	June 30, 2026	Change from March 31, 2026
Bankrupt and substantially bankrupt claims	9,490	8,611	7,888	(723)
Doubtful claims	39,657	37,101	38,681	1,580
Substandard claims	8,994	5,836	6,061	225
Total	58,142	51,549	52,631	1,082

(%) / (Percentage points)

	March 31, 2025	March 31, 2026	June 30, 2026	Change from March 31, 2026
Disclosed bad debt	2.89	2.43	2.48	0.05

Consolidated

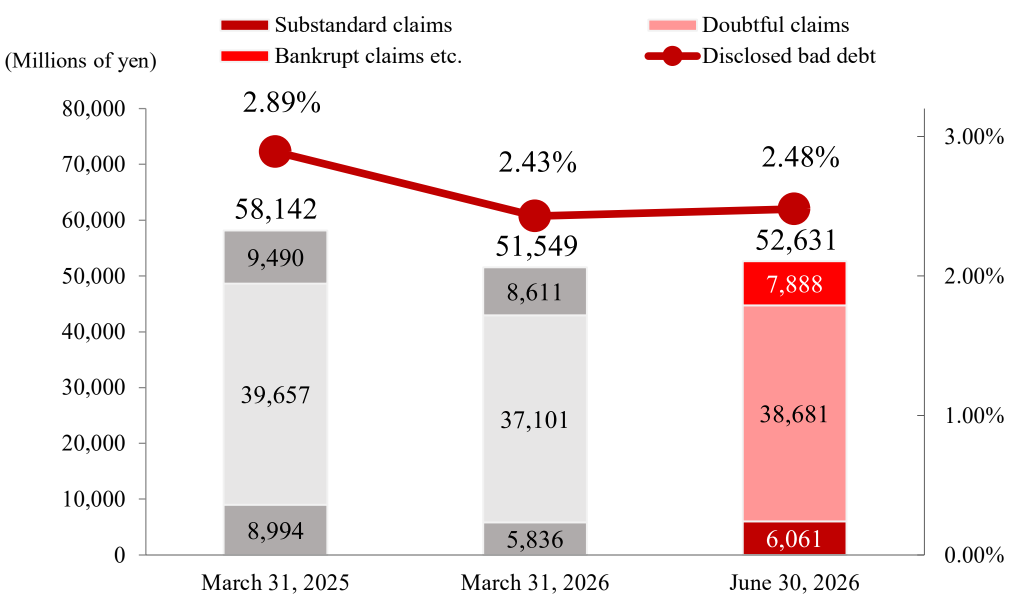
(Millions of yen)

	March 31, 2025	March 31, 2026	June 30, 2026	Change from March 31, 2026
Bankrupt and substantially bankrupt claims	11,870	11,063	10,485	(578)
Doubtful claims	39,678	37,128	38,713	1,585
Substandard claims	9,428	6,249	6,460	211
Total	60,977	54,441	55,659	1,218

(%) / (Percentage points)

	March 31, 2025	March 31, 2026	June 30, 2026	Change from March 31, 2026
Disclosed bad debt	3.03	2.58	2.64	0.06

Non-consolidated



Presentation on Overview of Financial Results for the Three Months Ended June 30, 2026

(6) Trends in Capital Adequacy Ratio (Consolidated, Non-consolidated)

Due to the accumulation of profits,the consolidated capital adequacy ratio increased 0.23 percentage points from March 31, 2026 to 10.24%, and non-consolidated capital adequacy ratio increased 0.24 percentage points from March 31, 2026 to 9.82%.

Consolidated and non-consolidated capital adequacy ratios as of September 30, 2026 are expected to be at the 10.1% and 9.7% level, respectively.

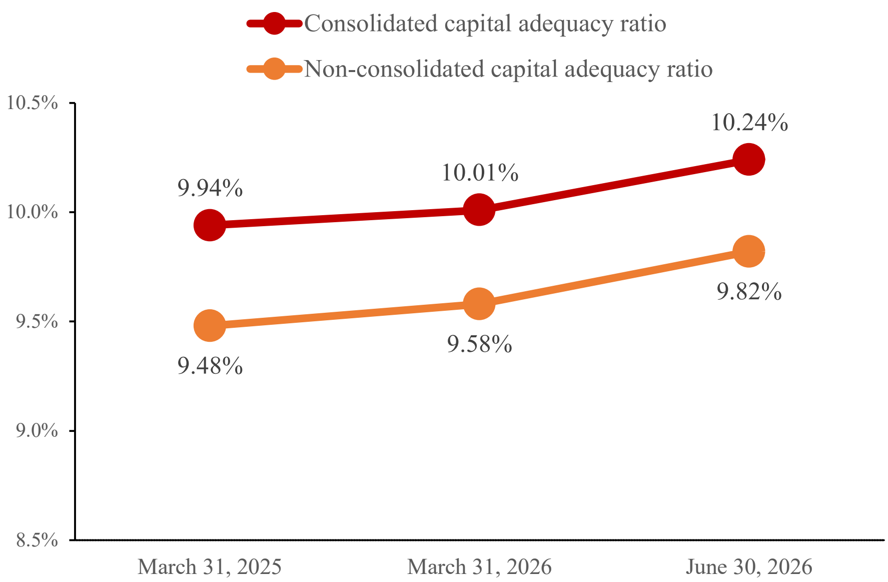
Non-consolidated/consolidated

(%)

Capital adequacy ratio	March 31, 2025	March 31, 2026	June 30, 2026
Non-consolidated	9.48	9.58	9.82
Consolidated	9.94	10.01	10.24

(Percentage points)

Change from March 31, 2026
0.24
0.23



Presentation on Overview of Financial Results for the Three Months Ended June 30, 2026

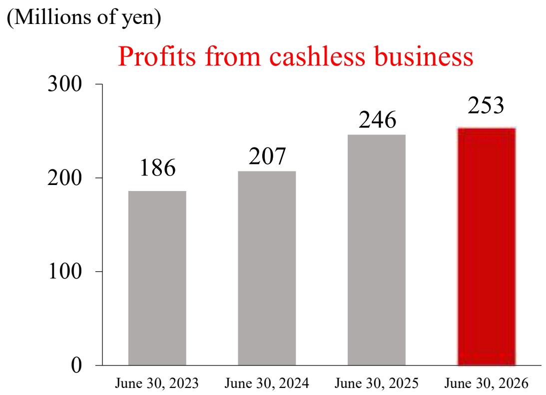
(7) Trends in Profits from Cashless Business(Non-consolidated)

Non-consolidated

(Millions of yen)

	June 30, 2025	June 30, 2026	Change from June 30, 2025
Profits from cashless business	246	253	7
Cashless business income	831	1,032	201
Cashless business costs (–)	584	779	195

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



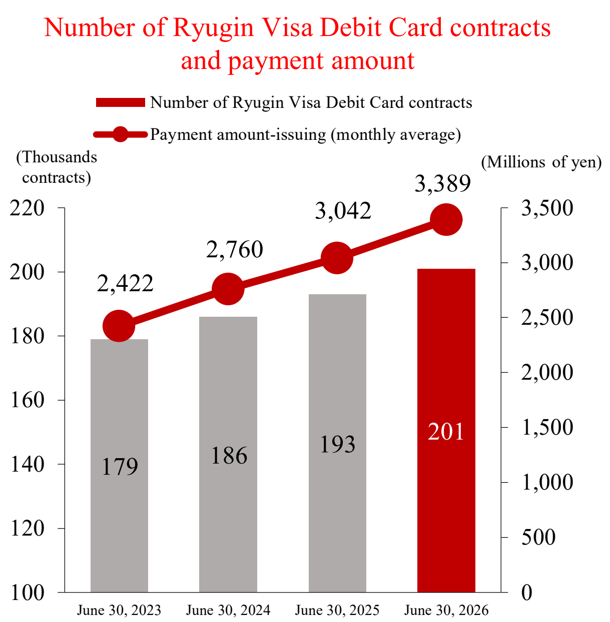
(8) Trends in Cashless Business (Issuing Operations of Ryugin Visa Debit Cards & card affiliates)

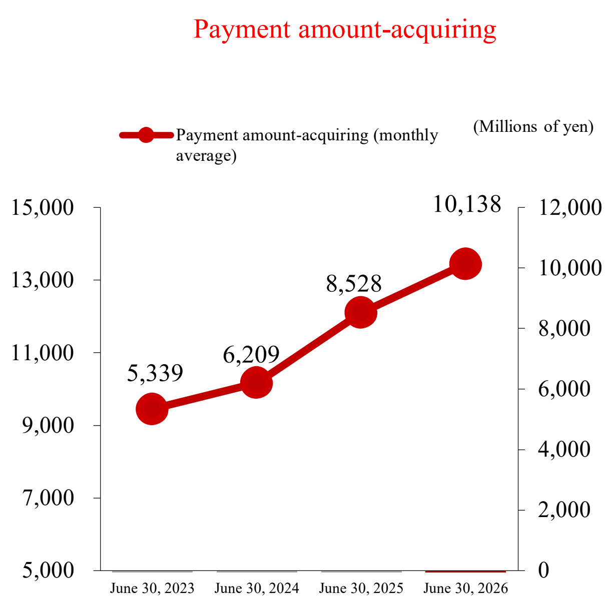
Non-consolidated

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

	June 30, 2025	June 30, 2026	Change from June 30, 2025
Number of Ryugin Visa Debit Card contracts *1	193	201	8
Payment amount (issuing) *2	3,042	3,389	347
Payment amount (acquiring) *2	8,528	10,138	1,610

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





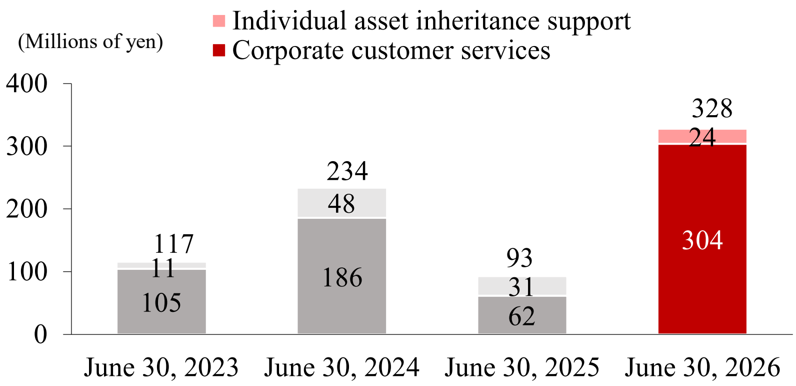
Presentation on Overview of Financial Results for the Three Months Ended June 30, 2026

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

Non-consolidated

(Millions of yen)

	June 30, 2025	June 30, 2026	Change from June 30, 2025
Profit from consulting operations	93	328	235
Corporate customer services	62	304	242
Individual asset inheritance support	31	24	(7)



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

Consolidated

(Millions of yen)

	June 30, 2025	June 30, 2026	Change from June 30, 2025
Profit from leasing operations	466	532	66

* Profit from leasing operations of RYUKYULEASING CO., LTD.