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November 11, 2026

Consolidated Financial Results for the Six Months Ended September 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 file semi-annual securities report: November 26, 2026
Scheduled date to commence dividend payments: December 7, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None (The Bank plans to post a financial results presentation video on its website.)

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

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

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	46,070	17.3	8,384	13.1	5,672	7.3
September 30, 2025	39,262	13.6	7,411	46.1	5,285	50.6

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 2,499 million [(67.2) %]
For the six months ended September 30, 2025: ¥ 7,629 million [289.2%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	138.29	138.21
September 30, 2025	128.85	128.77

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,107,239	145,593	4.7
March 31, 2026	3,108,258	145,524	4.7

Reference: Equity
As of September 30, 2026: ¥ 145,560 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	-	49.00			
Fiscal year ending March 31, 2027 (Forecast)			-	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
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) 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 September 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 September 30, 2026	2,073,900 shares
As of March 31, 2026	2,102,176 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	41,020,409 shares
Six months ended September 30, 2025	41,020,949 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	32,693	20.5	7,417	13.0	5,088	6.7
September 30, 2025	27,138	20.0	6,566	49.7	4,769	53.0

	Basic earnings per share
Six months ended	Yen
September 30, 2026	124.05
September 30, 2025	116.27

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,072,426	124,638	4.1
March 31, 2026	3,069,198	125,144	4.1

Reference: Equity

As of September 30, 2026: ¥ 124,605 million

As of March 31, 2026: ¥ 125,110 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
Full year	13,900	17.9	9,500	12.9	231.67

* Semi-annual financial results reports are exempt from interim 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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※Presentation on Financial Results for the Six Months Ended September 30, 2026

1.Overview of Operating Results and Financial Position

(1) Overview of Operating Results

Ordinary income increased by 6,808 million yen year on year to 46,070 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 5,835 million yen year on year to 37,686 million yen, due to an increase in interest on deposits, personnel expenses and non-personnel expenses and other factors. As a result, ordinary profit increased by 973 million yen year on year to 8,384 million yen. Profit attributable to owners of parent increased by 387 million yen year on year to 5,672 million yen.

(2) Overview of Financial Position

As for the financial position as of September 30, 2026, total assets decreased by 1,019 million yen from the end of the previous fiscal year to 3,107,239 million yen. Net assets increased by 69 million yen from the end of the previous fiscal year to 145,593 million yen.

When it comes to major accounts, deposits, etc. (including negotiable certificates of deposit) increased by 2,908 million yen from the end of the previous fiscal year to 2,904,796 million yen, largely due to an increase in both corporate and individual deposits. Loans and bills discounted increased by 5,413 million yen from the end of the previous fiscal year to 2,085,146 million yen. Securities decreased by 48,819 million yen from the end of the previous fiscal year to 660,316 million yen, mainly due to the redemption of Japanese government bonds and other factors.

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

The Bank has left its full-year consolidated earnings forecast for the fiscal year ending March 31, 2027, announced on May 12, 2026, unchanged, as it is necessary to assess the impact of developments in financial markets and other factors on its business performance.

2.Semi-annual Consolidated Financial Statements and Principal Notes

(1) Semi-annual Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	161,544	198,703
Call loans and bills bought	219	8,557
Marketable securities	-	5
Money held in trust	9	9
Securities	709,135	660,316
Loans and bills discounted	2,079,733	2,085,146
Foreign exchanges	3,982	1,313
Lease receivables and investment assets	39,499	41,002
Other assets	54,401	52,266
Tangible fixed assets	45,011	44,610
Intangible fixed assets	4,370	4,015
Retirement benefit asset	2,924	2,876
Deferred tax assets	8,308	9,845
Customers' liabilities for acceptances and guarantees	7,921	7,638
Allowance for loan losses	(8,803)	(9,068)
Total assets	3,108,258	3,107,239
Liabilities		
Deposits	2,879,203	2,861,976
Negotiable certificates of deposit	22,684	42,820
Borrowed money	15,748	12,858
Foreign exchanges	283	634
Other liabilities	32,829	31,603
Provision for bonuses	909	935
Provision for bonuses for directors (and other officers)	18	-
Retirement benefit liability	610	633
Provision for retirement benefits for directors (and other officers)	38	42
Provision for contingent loss	165	192
Provision for point card certificates	171	167
Provision for loss on interest repayment	148	143
Deferred tax liabilities for land revaluation	1,999	1,999
Acceptances and guarantees	7,921	7,638
Total liabilities	2,962,733	2,961,646
Net assets		
Share capital	56,967	56,967
Capital surplus	14,269	14,311
Retained earnings	84,181	87,352
Treasury shares	(2,238)	(2,209)
Total shareholders' equity	153,179	156,421
Valuation difference on available-for-sale securities	(9,299)	(12,444)
Revaluation reserve for land	740	740
Remeasurements of defined benefit plans	870	843
Total accumulated other comprehensive income	(7,688)	(10,861)
Share acquisition rights	34	33
Total net assets	145,524	145,593
Total liabilities and net assets	3,108,258	3,107,239

(2) Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	39,262	46,070
Interest income	19,148	24,210
Interest on loans and discounts	16,544	19,656
Interest and dividends on securities	2,256	3,535
Fees and commissions	6,951	7,817
Other ordinary income	11,489	12,531
Other income	1,673	1,511
Ordinary expenses	31,851	37,686
Interest expenses	2,548	4,797
Interest on deposits	2,440	4,615
Fees and commissions payments	3,450	3,798
Other ordinary expenses	10,671	12,043
General and administrative expenses	14,819	16,191
Other expenses	360	854
Ordinary profit	7,411	8,384
Extraordinary income	0	-
Gain on disposal of non-current assets	0	-
Extraordinary losses	19	105
Loss on disposal of non-current assets	3	48
Impairment losses	15	57
Profit before income taxes	7,393	8,278
Income taxes - current	2,198	2,724
Income taxes - deferred	(90)	(117)
Total income taxes	2,107	2,606
Profit	5,285	5,672
Profit attributable to owners of parent	5,285	5,672

Semi-annual Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	5,285	5,672
Other comprehensive income	2,343	(3,172)
Valuation difference on available-for-sale securities	2,361	(3,145)
Remeasurements of defined benefit plans, net of tax	(17)	(27)
Comprehensive income	7,629	2,499
(Breakdown)		
Comprehensive income attributable to owners of parent	7,629	2,499

(3) Semi-annual Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	56,967	14,260	76,991	(1,840)	146,379
Changes during period					
Dividends of surplus			(785)		(785)
Profit attributable to owners of parent			5,285		5,285
Purchase of treasury shares				(500)	(500)
Disposal of treasury shares		8		104	113
Net changes in items other than shareholders' equity					-
Total changes during period	-	8	4,500	(396)	4,112
Balance at end of period	56,967	14,269	81,491	(2,236)	150,492

	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						(785)
Profit attributable to owners of parent						5,285
Purchase of treasury shares						(500)
Disposal of treasury shares						113
Net changes in items other than shareholders' equity	2,361	-	(17)	2,343	(1)	2,342
Total changes during period	2,361	-	(17)	2,343	(1)	6,454
Balance at end of period	(5,243)	737	265	(4,240)	34	146,285

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	56,967	14,269	84,181	(2,238)	153,179
Changes during period					
Dividends of surplus			(2,501)		(2,501)
Profit attributable to owners of parent			5,672		5,672
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		41		30	72
Net changes in items other than shareholders' equity					-
Total changes during period	-	41	3,171	29	3,242
Balance at end of period	56,967	14,311	87,352	(2,209)	156,421

	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	(9,299)	740	870	(7,688)	34	145,524
Changes during period						
Dividends of surplus						(2,501)
Profit attributable to owners of parent						5,672
Purchase of treasury shares						(1)
Disposal of treasury shares						72
Net changes in items other than shareholders' equity	(3,145)	-	(27)	(3,172)	(0)	(3,173)
Total changes during period	(3,145)	-	(27)	(3,172)	(0)	68
Balance at end of period	(12,444)	740	843	(10,861)	33	145,593

(4) Notes on Going Concern Assumption

Not applicable

3. Semi-annual Non-consolidated Financial Statements

(1) Semi-annual Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	160,596	197,525
Call loans	219	8,557
Marketable securities	-	5
Money held in trust	9	9
Securities	714,070	665,225
Loans and bills discounted	2,110,467	2,120,872
Foreign exchanges	3,982	1,313
Other assets	23,112	21,629
Lease investment assets	6,035	6,238
Other	17,076	15,391
Tangible fixed assets	41,634	41,359
Intangible fixed assets	4,142	3,874
Prepaid pension costs	1,666	1,658
Deferred tax assets	7,545	9,049
Customers' liabilities for acceptances and guarantees	7,880	7,680
Allowance for loan losses	(6,129)	(6,334)
Total assets	3,069,198	3,072,426
Liabilities		
Deposits	2,886,898	2,869,465
Negotiable certificates of deposit	28,684	49,120
Borrowed money	47	45
Foreign exchanges	283	634
Other liabilities	17,325	17,880
Income taxes payable	2,609	2,356
Lease obligations	2,355	2,282
Asset retirement obligations	259	260
Other	12,100	12,980
Provision for bonuses	746	764
Provision for bonuses for directors (and other officers)	18	-
Provision for retirement benefits	3	3
Provision for contingent loss	165	192
Deferred tax liabilities for land revaluation	1,999	1,999
Acceptances and guarantees	7,880	7,680
Total liabilities	2,944,054	2,947,788

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	56,967	56,967
Capital surplus	12,931	12,973
Legal capital surplus	12,840	12,840
Other capital surplus	91	133
Retained earnings	66,047	68,634
Legal retained earnings	4,749	5,249
Other retained earnings	61,298	63,385
Retained earnings brought forward	61,298	63,385
Treasury shares	(2,238)	(2,209)
Total shareholders' equity	133,708	136,366
Valuation difference on available-for-sale securities	(9,338)	(12,501)
Revaluation reserve for land	740	740
Total valuation and translation adjustments	(8,597)	(11,761)
Share acquisition rights	34	33
Total net assets	125,144	124,638
Total liabilities and net assets	3,069,198	3,072,426

(2) Semi-annual Non-consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	27,138	32,693
Interest income	19,297	24,419
Interest on loans and discounts	16,507	19,682
Interest and dividends on securities	2,443	3,721
Fees and commissions	5,824	6,710
Other ordinary income	358	134
Other income	1,658	1,429
Ordinary expenses	20,572	25,276
Interest expenses	2,477	4,739
Interest on deposits	2,441	4,617
Fees and commissions payments	3,423	3,816
Other ordinary expenses	868	1,136
General and administrative expenses	13,455	14,816
Other expenses	348	767
Ordinary profit	6,566	7,417
Extraordinary income	-	-
Extraordinary losses	19	105
Profit before income taxes	6,547	7,311
Income taxes - current	1,785	2,312
Income taxes - deferred	(8)	(89)
Total income taxes	1,777	2,223
Profit	4,769	5,088

(3) Semi-annual Non-consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity								
		Capital surplus			Retained earnings				
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
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					157	(942)	(785)		(785)
Profit						4,769	4,769		4,769
Purchase of treasury shares								(500)	(500)
Disposal of treasury shares			8	8				104	113
Net changes in items other than shareholders' equity									-
Total changes during period	-	-	8	8	157	3,826	3,983	(396)	3,596
Balance at end of period	56,967	12,840	91	12,931	4,528	58,986	63,514	(2,236)	131,176

	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					(785)
Profit					4,769
Purchase of treasury shares					(500)
Disposal of treasury shares					113
Net changes in items other than shareholders' equity	2,361	-	2,361	(1)	2,359
Total changes during period	2,361	-	2,361	(1)	5,956
Balance at end of period	(5,275)	737	(4,538)	34	126,672

For the six months ended September 30, 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	91	12,931	4,749	61,298	66,047	(2,238)	133,708
Changes during period									
Dividends of surplus					500	(3,001)	(2,501)		(2,501)
Profit						5,088	5,088		5,088
Purchase of treasury shares								(1)	(1)
Disposal of treasury shares			41	41				30	72
Net changes in items other than shareholders' equity									-
Total changes during period	-	-	41	41	500	2,086	2,587	29	2,658
Balance at end of period	56,967	12,840	133	12,973	5,249	63,385	68,634	(2,209)	136,366

	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	(9,338)	740	(8,597)	34	125,144
Changes during period					
Dividends of surplus					(2,501)
Profit					5,088
Purchase of treasury shares					(1)
Disposal of treasury shares					72
Net changes in items other than shareholders' equity	(3,163)	-	(3,163)	(0)	(3,164)
Total changes during period	(3,163)	-	(3,163)	(0)	(505)
Balance at end of period	(12,501)	740	(11,761)	33	124,638

Presentation on Financial Results for the Six Months Ended September 30,2026

Bank of The Ryukyus, Ltd.

Consolidated (C) and Non-consolidated (NC)

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Presentation on Financial Results for the Six Months Ended September 30,2026

I Overview of Financial Results for the Six Months Ended September 30,2026

1. Status of Profit (Loss)

(1) Consolidated Basis

(Millions of yen)

		Six months ended September 30, 2025	Six months ended September 30, 2026	Y/Y change
0	Ordinary income	39,262	46,070	6,808
1	Consolidated gross profit *	20,918	23,919	3,001
2	Net interest income	16,599	19,412	2,813
3	Profit from fees and commissions	3,500	4,018	518
4	Other business profit	817	488	(329)
5	Expenses (ex. non-recurring processing)	14,845	16,231	1,386
6	Loan written off and reserve expenses	152	436	284
7	Write-off of loans	4	10	6
8	Provision for specific allowance for loan losses	-	344	344
9	Provision for general allowance for loan losses	-	(47)	(47)
10	Provision for allowance for contingent losses	129	129	-
11	Loss on sale of receivables	-	-	-
12	Other credit expenses	18	-	(18)
13	Reversal of allowance for loan losses	358	-	(358)
14	Recoveries of written off receivables	120	88	(32)
15	Profit/loss related to stocks, etc.	668	674	6
16	Other non-recurring profit/loss	343	370	27
17	Ordinary profit	7,411	8,384	973
18	Extraordinary profit/loss	(18)	(105)	(87)
19	Profit before income taxes	7,393	8,278	885
20	Income taxes-current	2,198	2,724	526
21	Income taxes-deferred	(90)	(117)	(27)
22	Total income taxes	2,107	2,606	499
23	Profit	5,285	5,672	387
24	Profit attributable to non-controlling interests	-	-	-
25	Profit attributable to owners of parent	5,285	5,672	387

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

Presentation on Financial Results for the Six Months Ended September 30,2026

1. Status of Profit (Loss)

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

(Millions of yen)

Six months ended September 30, 2026	Consolidated	Bank of The Ryukyus	Ryugin DC	Ryugin Hosho	Ryukyu Lease	OCS	RYUCOM	Other*
Ordinary income	46,070	32,693	1,007	294	10,641	976	1,858	(1,400)
Ordinary profit	8,384	7,417	300	190	504	135	38	(202)
Profit	5,672	5,088	203	122	347	93	24	(206)

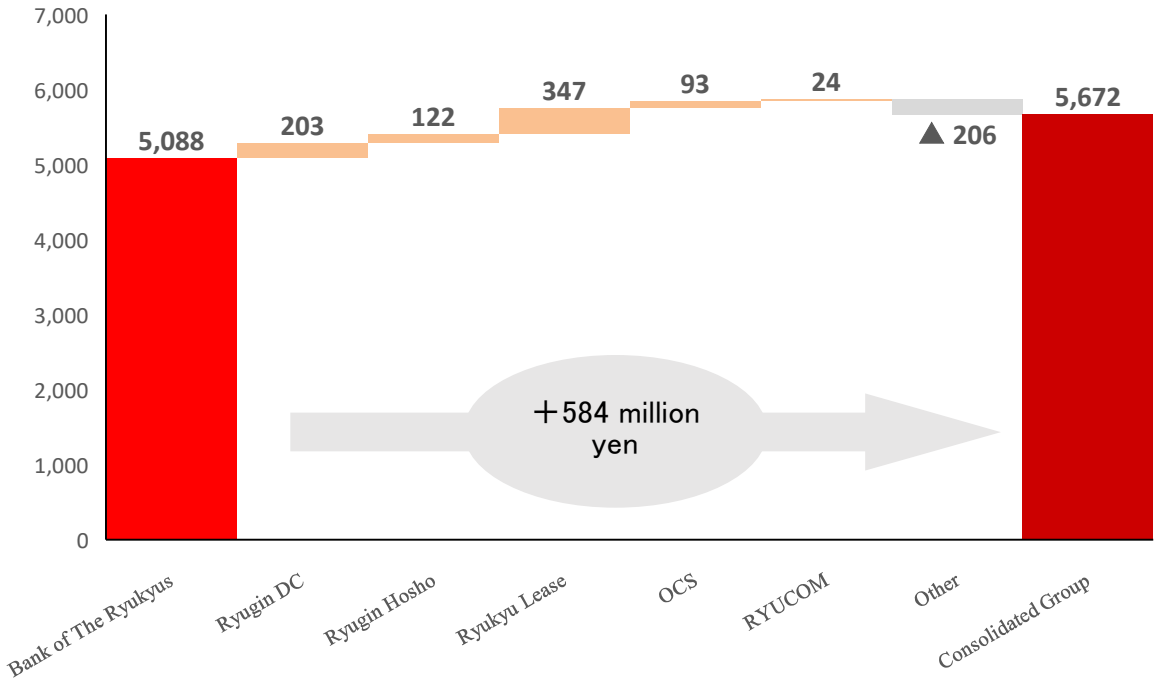
* "Other" includes internal eliminations and Ryugin Research Institute., Ltd.

As Other includes amortization of goodwill and consolidation adjustments.

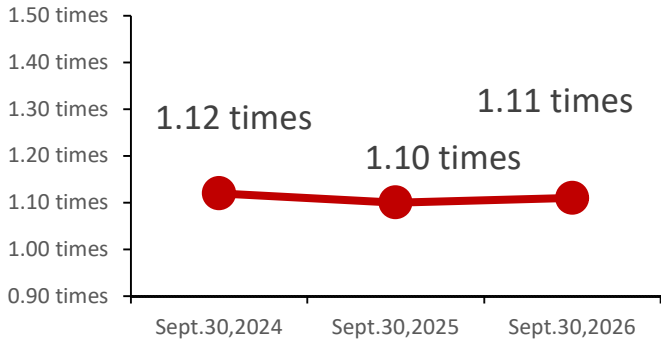
Therefore, the figures for each company are not consistent with those in the segment table disclosed in the semiannual report.

(Millions of yen)

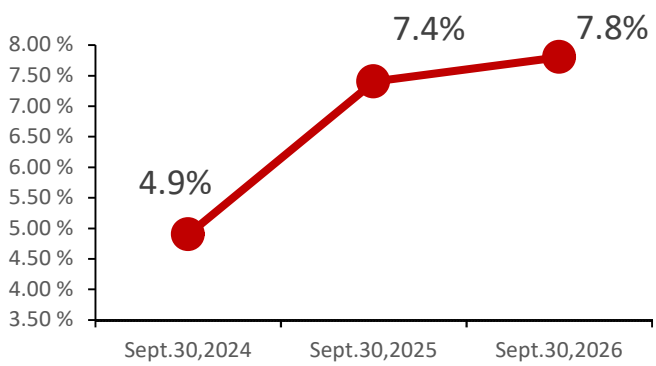
Profit



Consolidated profit rates compared to parent company's profit



Consolidated ROE



※Annualized rate

Presentation on Financial Results for the Six Months Ended September 30,2026

1. Status of Profit (Loss)

(3) Non-consolidated Basis

(Millions of yen)

		Six months ended September 30, 2025	Six months ended September 30, 2026	Y/Y change
0	Ordinary income	27,138	32,693	5,555
1	Gross business profits	18,711	21,571	2,860
2	Net interest income	16,820	19,680	2,860
3	Profit from fees and commissions	2,401	2,893	492
4	Other business profit	(509)	(1,002)	(493)
5	Gains/losses from forex trading	(451)	(260)	191
6	Profit/loss in government and other bonds (balance of 5 bond accounts)	(58)	(742)	(684)
7	Gain on sale	358	134	(224)
8	Loss on sale	416	876	460
9	Loss on redemption	-	-	-
10	Expenses (ex. non-recurring processing)	13,481	14,855	1,374
11	Personnel expenses	5,981	6,265	284
12	Non-personnel expenses	6,458	7,316	858
13	Taxes	1,040	1,273	233
	[Y/Y change]	[69.9%]	[28.3%]	
14	Net business profit (in real terms) *1	5,230	6,715	1,485
	[Y/Y change]	[58.4%]	[41.0%]	
15	Net core business profit *2	5,288	7,458	2,170
16	Ex. gains/losses on cancellation of investment trusts	5,277	6,848	1,571
17	Provision for general allowance for loan losses	-	0	0
	[Y/Y change]	[60.6%]	[28.3%]	
18	Net business profit	5,230	6,714	1,484
19	Non-recurring profit/loss	1,336	702	(634)
20	Profit/loss in stocks, etc. (balance of 3 share accounts)	632	674	42
21	Gain on sale	783	1,033	250
22	Loss on sale	151	251	100
23	Loss on devaluation	-	108	108
24	Disposal of non-performing loans	147	364	217
25	Write-off of loans	-	-	-
26	Provision for specific allowance for loan losses	-	235	235
27	Provision for allowance for contingent losses	129	129	-
28	Other	18	-	(18)
29	Reversal of allowance for loan losses	458	-	(458)
30	General allowance for loan losses	145	-	(145)
31	Specific allowance for loan losses	313	-	(313)
32	Recoveries of written off receivables	104	68	(36)
33	Other non-recurring profit/loss	289	325	36
34	Ordinary profit	6,566	7,417	851
35	Extraordinary profit/loss	(19)	(105)	(86)
36	Profit before income taxes	6,547	7,311	764
37	Income taxes-current	1,785	2,312	527
38	Income taxes-deferred	(8)	(89)	(81)
39	Total income taxes	1,777	2,223	446
40	Profit	4,769	5,088	319
41	Net credit costs (17+24-29-32)	(414)	297	711
42	Profit from customer services *3	3,011	3,141	130

*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 Six Months Ended September 30,2026

2. Status of Each Operations Income

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

(Millions of yen)

	September 30, 2025	September 30, 2026	Changes from September 30, 2025
Profits from cashless business	502	493	(9)
Cashless business income	1,847	2,145	298
Cashless business costs (–)	1,344	1,651	307

* 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)

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

	September 30, 2025	September 30, 2026	Changes from September 30, 2025
Number of Ryugin Visa Debit Card contracts *1	194	202	8
Payment amount (issuing) *2	3,156	3,504	348
Payment amount (acquiring) *2	9,267	10,778	1,511

・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)

(Millions of yen)

	September 30, 2025	September 30, 2026	Changes from September 30, 2025
Profit from consulting operations	332	699	367
Corporate customer services	242	586	344
Individual asset inheritance support	89	113	24

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

(Millions of yen)

	September 30, 2025	September 30, 2026	Changes from September 30, 2025
Profit from leasing operations	911	1,070	159

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

Presentation on Financial Results for the Six Months Ended September 30,2026

3. Net Business Profit (Non-consolidated)

(Millions of yen)

	September 30, 2025	September 30, 2026	Y/Y change
(1) Net business profit (in real terms)	5,230	6,715	1,485
Per employee (thousands of yen)	3,730	4,821	1,091
(2) Net business profit	5,230	6,714	1,484
Per employee (thousands of yen)	3,730	4,820	1,090

(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)

(%)

	September 30, 2025	September 30, 2026	Y/Y change
(1) Yield on interest earning assets (A)	1.31	1.61	0.30
(i) Yield on loans	1.63	1.86	0.23
(ii) Yield on securities	0.65	1.08	0.43
(2) Yield on interest bearing liabilities (B)	1.10	1.32	0.22
(i) Yield on deposits, etc.	0.17	0.31	0.14
(ii) Yield on external debt	0.56	1.29	0.73
(3) Overall interest spread (A) - (B)	0.21	0.29	0.08

5. ROE (Non-consolidated)

(%)

	September 30, 2025	September 30, 2026	Y/Y change
Net business profit (in real terms) basis	8.43	10.72	2.29
Net business profit basis	8.43	10.72	2.29
Profit basis	7.69	8.12	0.43

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

Presentation on Financial Results for the Six Months Ended September 30,2026

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

a) Held-to-maturity bonds

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Changes from March 31,2026	Changes from September 30, 2025
Book value	35,003	38,313	42,249	3,936	7,246
Unrealized profit/loss	(1,697)	(3,282)	(4,707)	(1,425)	(3,010)

b) Other securities

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Changes from March 31,2026	Changes from September 30, 2025
Total book value	674,492	666,546	613,083	(53,463)	(61,409)
Stocks	2,531	2,772	3,780	1,008	1,249
Yen-denominated bonds*	586,861	584,018	541,449	(42,569)	(45,412)
Other	85,098	79,754	67,852	(11,902)	(17,246)

	September 30, 2025	March 31,2026	September 30, 2026	Changes from March 31,2026	Changes from September 30, 2025
Total profit/loss on valuation	(7,717)	(13,550)	(18,102)	(4,552)	(10,385)
Stocks	1,459	1,700	2,708	1,008	1,249
Yen-denominated bonds*	(10,560)	(16,223)	(20,962)	(4,739)	(10,402)
Other	1,383	972	152	(820)	(1,231)

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 Six Months Ended September 30,2026

7. Capital Adequacy Ratio (Domestic Standard)

[Non-consolidated]

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
(1) Capital adequacy ratio (4) ÷ (5)	9.71%	9.58%	9.72%	0.14%	0.01%
(2) Basic elements of core capital	132,358	133,315	136,464	3,149	4,106
Amount included under transitional arrangements	-	-	-	-	-
(3) Adjustments to core capital	5,755	5,800	5,523	(277)	(232)
(4) Capital (core capital) (2) - (3)	126,603	127,514	130,941	3,427	4,338
(5) Risk-weighted assets, etc.	1,302,631	1,330,598	1,346,314	15,716	43,683
On balance sheet	1,219,725	1,266,889	1,280,958	14,069	61,233
Off balance sheet	21,631	24,018	23,611	(407)	1,980
Amount of operational risk divided by 8%	61,048	39,547	41,643	2,096	(19,405)

[Consolidated]

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
(1) Capital adequacy ratio (4) ÷ (5)	10.17%	10.01%	10.17%	0.16%	0.00%
(2) Basic elements of core capital	152,823	154,528	158,185	3,657	5,362
Amount included under transitional arrangements	-	-	-	-	-
(3) Adjustments to core capital	6,354	7,285	6,881	(404)	527
(4) Capital (core capital) (2) - (3)	146,468	147,243	151,303	4,060	4,835
(5) Risk-weighted assets, etc.	1,439,735	1,470,766	1,486,440	15,674	46,705
On balance sheet	1,327,624	1,374,000	1,388,388	14,388	60,764
Off balance sheet	33,671	36,441	35,632	(809)	1,961
Amount of operational risk divided by 8%	78,213	60,182	62,317	2,135	(15,896)

Presentation on Financial Results for the Six Months Ended September 30,2026

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	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Distressed receivables	8,507	8,611	8,083	(528)	(424)
Doubtful claims	39,243	37,101	37,958	857	(1,285)
Loans past due three months or more other than the above receivables and claims	675	448	430	(18)	(245)
Restructured loans	6,223	5,387	6,327	940	104
Total risk management loans	54,650	51,549	52,799	1,250	(1,851)
Normal claims	1,992,157	2,068,984	2,077,817	8,833	85,660
Total claims outstanding	2,046,807	2,120,533	2,130,617	10,084	83,810

(%)

Ratio of risk management loans in total claims outstanding	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Distressed receivables	0.41	0.40	0.37	(0.03)	(0.04)
Doubtful claims	1.91	1.74	1.78	0.04	(0.13)
Loans past due three months or more other than the above receivables and claims	0.03	0.02	0.02	(0.00)	(0.01)
Restructured loans	0.30	0.25	0.29	0.04	(0.01)
Total	2.67	2.43	2.47	0.04	(0.20)

[Consolidated]

(Millions of yen)

Risk management loans	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Distressed receivables	11,173	11,063	10,749	(314)	(424)
Doubtful claims	39,275	37,128	37,983	855	(1,292)
Loans past due three months or more other than the above receivables and claims	748	504	488	(16)	(260)
Restructured loans	6,580	5,745	6,653	908	73
Total risk management loans	57,777	54,441	55,874	1,433	(1,903)
Normal claims	1,980,220	2,051,220	2,054,865	3,645	74,645
Total claims outstanding	2,037,998	2,105,662	2,110,739	5,077	72,741

(%)

Ratio of risk management loans in total claims outstanding	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Distressed receivables	0.54	0.52	0.50	(0.02)	(0.04)
Doubtful claims	1.92	1.76	1.79	0.03	(0.13)
Loans past due three months or more other than the above receivables and claims	0.03	0.02	0.02	(0.00)	(0.01)
Restructured loans	0.32	0.27	0.31	0.04	(0.01)
Total	2.83	2.58	2.64	0.06	(0.19)

(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 Six Months Ended September 30,2026

2. Status of Allowance for Loan Losses, etc.

[Non-consolidated]

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Allowance for loan losses	5,551	6,129	6,334	205	783
General allowance for loan losses	2,255	2,074	2,075	1	(180)
Specific allowance for loan losses	3,296	4,054	4,258	204	962

[Consolidated]

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Allowance for loan losses	8,512	8,803	9,068	265	556
General allowance for loan losses	3,139	2,946	2,898	(48)	(241)
Specific allowance for loan losses	5,372	5,857	6,169	312	797

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

[Non-consolidated]

(%)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Before partial direct write-offs	9.58	11.40	10.96	(0.44)	1.38
After partial direct write-offs	6.53	8.30	8.59	0.29	2.06

(Note) Coverage ratio including amounts recoverable by guarantees, etc. as of September 30, 2026	Before partial direct write-offs	85.93
	After partial direct write-offs	85.55

[Consolidated]

(%)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Before partial direct write-offs	12.31	13.76	13.44	(0.32)	1.13
After partial direct write-offs	9.51	10.91	11.25	0.34	1.74

(Note) Coverage ratio including amounts recoverable by guarantees, etc. as of September 30, 2026	Before partial direct write-offs	85.36
	After partial direct write-offs	84.99

Presentation on Financial Results for the Six Months Ended September 30,2026

4. Receivables Disclosed Based on the Financial Revitalization Act

[Non-consolidated]

(Millions of yen, %)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Distressed receivables	8,507	8,611	8,083	(528)	(424)
Doubtful claims	39,243	37,101	37,958	857	(1,285)
Substandard claims	6,899	5,836	6,758	922	(141)
Total (A)	54,650	51,549	52,799	1,250	(1,851)
Normal claims	1,992,157	2,068,984	2,077,817	8,833	85,660
Total claims outstanding (B)	2,046,807	2,120,533	2,130,617	10,084	83,810
Ratio of receivables disclosed in total claims outstanding (A)/(B)	2.67	2.43	2.47	0.04	(0.20)
Partial direct write-offs	1,843	1,800	1,409	(391)	(434)

<Reference>

[Consolidated]

(Millions of yen, %)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Distressed receivables	11,173	11,063	10,749	(314)	(424)
Doubtful claims	39,275	37,128	37,983	855	(1,292)
Substandard claims	7,329	6,249	7,141	892	(188)
Total (A)	57,777	54,441	55,874	1,433	(1,903)
Normal claims	1,980,220	2,051,220	2,054,865	3,645	74,645
Total claims outstanding (B)	2,037,998	2,105,662	2,110,739	5,077	72,741
Ratio of receivables disclosed in total claims outstanding (A)/(B)	2.83	2.58	2.64	0.06	(0.19)
Partial direct write-offs	1,843	1,800	1,409	(391)	(434)

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

[Non-consolidated]

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Coverage (C)	46,078	44,059	45,172	1,113	(906)
Allowance for loan losses	3,569	4,281	4,536	255	967
Collateral or guarantees	42,508	39,777	40,635	858	(1,873)
					(%)
Coverage ratio (C)/(A)	84.31	85.47	85.55	0.08	1.24

<Reference>

[Consolidated]

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Coverage (C)	48,428	46,250	47,492	1,242	(936)
Allowance for loan losses	5,496	5,939	6,290	351	794
Collateral or guarantees	42,932	40,310	41,202	892	(1,730)
					(%)
Coverage ratio (C)/(A)	83.82	84.95	84.99	0.04	1.17

Presentation on Financial Results for the Six Months Ended September 30,2026

6. Status of Receivables Disclosed 1

a) Self-assessment results by borrower category

[Non-consolidated]

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
1 Bankrupt borrowers	573	402	222	(180)	(351)
2 Effectively bankrupt borrowers	7,934	8,209	7,860	(349)	(74)
3 Potentially bankrupt borrowers	39,243	37,101	37,958	857	(1,285)
Subtotal (1-3)	47,751	45,713	46,041	328	(1,710)
4 Borrowers requiring caution	208,235	205,435	197,991	(7,444)	(10,244)
5 Substandard claims	6,899	5,836	6,758	922	(141)
Total (1-4)	255,986	251,148	244,033	(7,115)	(11,953)
Receivables disclosed based on the Financial Revitalization Act (1 + 2 + 3 + 5)	54,650	51,549	52,799	1,250	(1,851)
6 Normal Borrowers	1,790,821	1,869,385	1,886,583	17,198	95,762
Total claims (1 + 2 + 3 + 4 + 6)	2,046,807	2,120,533	2,130,617	10,084	83,810

(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		September 30, 2026	
	Amount	Proportion against total claims outstanding	Amount	Proportion against total claims outstanding	Amount	Proportion against total claims outstanding
Total claims outstanding	2,046,807	100.00%	2,120,533	100.00%	2,130,617	100.00%
Classification I	1,830,324	89.42%	1,906,749	89.92%	1,920,077	90.12%
Total classified amount	216,483	10.58%	213,783	10.08%	210,539	9.88%
Classification II	211,858	10.35%	209,742	9.89%	206,848	9.71%
Classification III	4,624	0.23%	4,041	0.19%	3,691	0.17%
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	Substandard claims	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)	Normal claims	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			

*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 Six Months Ended September 30,2026

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

(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 0.2		1.4	6.5	-	-	0.7	100	Distressed receivables	8.0	100.0	91.98
Effectively bankrupt borrowers 7.8				[0.2]	[1.8]						
Potentially bankrupt borrowers 37.9		9.9	24.3	3.6 [7.1]		3.4	48.27	Doubtful claims	37.9	90.27	
Borrowers requiring caution 197.9	Substandard borrowers 10.7	0.5 * [4.7]	10.1			0.5	8.65	Substandard claims	6.7	41.76	
								Total Receivables Disclosed	52.7	85.55	
	Other borrowers requiring caution 187.2	21.4	165.7			1.0	0.56	Normal claims	2,077.8		
Normal borrowers 1,886.5		1,886.5				0.4	0.02				
Total 2,130.6		1,920.0	206.8	3.6	-	6.2		Total	2,130.6		

(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.
* Amount secured by collateral, guarantees, etc.

Presentation on Financial Results for the Six Months Ended September 30,2026

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

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

(Millions of yen)

		September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Domestic branches (excluding the special international financial transactions account)		2,037,662	2,110,467	2,120,872	10,405	83,210
1	Manufacturing	31,128	32,623	29,615	(3,008)	(1,513)
2	Agriculture and forestry	4,014	3,840	4,042	202	28
3	Fisheries	511	484	459	(25)	(52)
4	Mining and quarrying of stone and grave	1,107	2,249	2,017	(232)	910
5	Construction	69,385	71,945	68,920	(3,025)	(465)
6	Electricity, gas, heat supply and water	40,876	43,153	44,286	1,133	3,410
7	Information and communications	8,251	8,202	7,766	(436)	(485)
8	Transport and postal services	44,283	46,365	43,246	(3,119)	(1,037)
9	Wholesale and retail trade	74,253	80,038	79,297	(741)	5,044
10	Finance and insurance	98,172	103,618	115,108	11,490	16,936
11	Real estate and goods rental and leasing	613,303	637,276	662,632	25,356	49,329
12	Medical, health care and welfare	75,968	73,743	62,508	(11,235)	(13,460)
13	Miscellaneous services	121,201	124,822	126,446	1,624	5,245
14	Local governments	123,162	135,374	122,570	(12,804)	(592)
15	Others	732,036	746,726	751,948	5,222	19,912

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

(Millions of yen)

		September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Domestic branches (excluding the special international financial transactions account)		54,634	51,429	52,763	1,334	(1,871)
1	Manufacturing	1,472	1,394	2,258	864	786
2	Agriculture and forestry	554	535	628	93	74
3	Fisheries	36	36	70	34	34
4	Mining and quarrying of stone and grave	53	47	40	(7)	(13)
5	Construction	4,278	4,008	4,513	505	235
6	Electricity, gas, heat supply and water	4	3	2	(1)	(2)
7	Information and communications	239	212	148	(64)	(91)
8	Transport and postal services	681	516	524	8	(157)
9	Wholesale and retail trade	2,783	2,557	2,196	(361)	(587)
10	Finance and insurance	-	-	-	-	-
11	Real estate and goods rental and leasing	14,948	14,017	13,861	(156)	(1,087)
12	Medical, health care and welfare	5,170	5,067	5,060	(7)	(110)
13	Miscellaneous services	17,236	16,387	16,722	335	(514)
14	Local governments	-	-	-	-	-
15	Others	7,174	6,643	6,734	91	(440)

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

Presentation on Financial Results for the Six Months Ended September 30,2026

(3) Balance of Consumer Loans (Non-consolidated)

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Balance of consumer loans	694,309	704,529	713,324	8,795	19,015
Mortgage loans	598,646	607,696	618,120	10,424	19,474
Other loans	95,663	96,833	95,204	(1,629)	(459)

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

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Balance of loans to SMEs, etc. (A)	1,765,107	1,822,255	1,849,363	27,108	84,256
Balance of total loans (B)	2,037,662	2,110,467	2,120,872	10,405	83,210
Ratio (%) (A)/(B)	86.62	86.34	87.19	0.85	0.57

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

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Deposits (balance at period end)	2,895,141	2,915,583	2,918,586	3,003	23,445
Deposits (average balance)	2,884,267	2,881,812	2,948,517	66,705	64,250
Loans and bills discounted (balance at period end)	2,037,662	2,110,467	2,120,872	10,405	83,210
Loans and bills discounted (average balance)	2,008,274	2,039,420	2,109,355	69,935	101,081

(Note) Deposits include negotiable certificates of deposit.

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

(Millions of yen)

	September 30, 2025	March 31,2026	September 30, 2026	Change from March 31,2026	Change from September 30, 2025
Individual deposits	1,763,885	1,774,933	1,802,624	27,691	38,739
Liquid deposits	1,308,977	1,318,678	1,334,247	15,569	25,270
Time deposits	454,908	456,254	468,376	12,122	13,468
Corporate deposits	882,391	878,980	908,794	29,814	26,403
Liquid deposits	718,376	712,035	744,781	32,746	26,405
Time deposits	164,015	166,945	164,012	(2,933)	(3)

(Note) Time deposits include negotiable certificates of deposit.

Presentation on Financial Results for the Six Months Ended September 30,2026

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

(Non-consolidated)

(Millions of yen)

		FY2025 Full year results	FY2026 First half results	FY2026 Full year forecast
1	Ordinary profit	11,792	7,417	13,900
2	Profit	8,412	5,088	9,500
3	Net business profit	10,783	6,714	13,900
4	Net business profit (in real terms) *1	10,458	6,715	13,900
5	Net core business profit *2	11,133	7,458	13,900
6	Disposal of non-performing loans	762	364	1,200
7	Net credit costs	294	297	1,200

(Consolidated)

(Millions of yen)

8	Disposal of non-performing loans	653	436	1,600
9	Net credit costs	590	348	1,500

*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).