

Financial Statements  
for the First Half  
Ended September 30, 2024

Okinawa Financial Group, Inc.

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<p>Note: “Consolidated” indicates consolidated figures for the Okinawa Financial Group.  “Non-consolidated” indicates non-consolidated figures for The Bank of Okinawa.</p>
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# I. Summary of Business Results for the First Half Ended September 30, 2024

## 1. Business performance

### Okinawa Financial Group, Consolidated

(¥ million)

	(Japanese)	1H FY24	YoY increase (decrease)	1H FY23
Ordinary income	経 常 収 益	28,348	684	27,664
Gross business profit	連 結 業 務 粗 利 益	17,145	1,705	15,439
Interest income	資 金 利 益	15,160	1,035	14,124
Trust fees	信 託 報 酬	18	(17)	35
Fees and commissions	役 務 取 引 等 利 益	2,409	693	1,716
Other business profit	そ の 他 業 務 利 益	(443)	(5)	(437)
Operating expenses	営 業 経 費	12,226	(204)	12,431
Loan-loss provisions	貸 倒 償 却 引 当 費 用	942	414	527
Provision of general allowance for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	(320)	173	(493)
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,020	159	860
Written-off of loans	貸 出 金 償 却	242	81	160
Net gains (losses) on equity securities	株 式 等 関 係 損 益	1,365	98	1,266
Other	そ の 他	103	(629)	733
Ordinary profit	経 常 利 益	5,445	964	4,480
Extraordinary gains (losses)	特 別 損 益	109	91	17
Losses on disposal of noncurrent assets	固 定 資 産 処 分 損 益	109	91	17
Income before income taxes	税 金 等 調 整 前 中 間 純 利 益	5,554	1,056	4,498
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	1,582	178	1,404
Income taxes-deferred	法 人 税 等 調 整 額	146	216	(69)
Total income taxes	法 人 税 等 合 計	1,728	394	1,334
Net income	中 間 純 利 益	3,825	661	3,163
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	3,825	661	3,163

(Note) Gross business profit = interest income + fund procurement cost for the acquisition of money held in trust + trust fees + fees and commissions + other business profit

(Reference)

(¥ million)

Net business profit (on a consolidated basis)*	連 結 業 務 純 益	5,306	1,618	3,688
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(Note) Gross business profit - operating expenses (excluding non-recurrent items) - provision of general allowance for possible loan losses

### Business performance of the major Group companies

(¥ million)

Account items	(Japanese)	1H FY24	The Bank of Okinawa	The Okigin General Lease	Okigin JCB	Okigin Securities	Okigin SPO	Other (Note)
Ordinary income	経 常 収 益	28,348	20,979	5,690	917	497	1,114	(851)
Ordinary profit	経 常 利 益	5,445	5,221	144	214	29	71	(237)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	3,825	3,905	86	140	13	47	(367)

As the Company aims to grow together with the local community as a general service group with finance as its core, we also provide information on the business performance of the major Group companies.

(Note) "Other" includes elimination of intracompany transactions, etc., as well as the information of Okinawa Financial Group, Inc., Okigin Credit Guarantee Co., Ltd, Okigin Business Service Co., Ltd, Okigin Economic Research Institute, Ltd, Churashima Credit Collection Co., Ltd, and Future Okinawa Co., Ltd.

**The Bank of Okinawa, Non-consolidated**

(¥ million)

		(Japanese)	1H FY24	YoY increase (decrease)	1H FY23
Gross business profit		業 務 粗 利 益	15,602	1,421	14,181
	Net interest income	資 金 利 益	15,435	739	14,696
	Gains (losses) on cancellation of investment trusts	うち投資信託解約損益	31	31	-
	Net fees and commissions	役 務 取 引 等 利 益	1,779	715	1,064
	Trust fees	う ち 信 託 報 酬	18	(17)	35
	Expenses for the disposal of bad debt included in trust account (1)	信 託 勘 定 不 良 債 権 処 理 額	-	-	-
	Other business profit	そ の 他 業 務 利 益	(1,611)	(32)	(1,579)
Expenses (excluding non-recurrent items)		経費(除く臨時処理分)	11,006	(184)	11,190
	Personnel expenses	人 件 費	4,461	27	4,433
	Non-personnel expenses	物 件 費	5,564	92	5,472
	Taxes	税 金	979	(304)	1,284
Real net business profit		実 質 業 務 純 益	4,596	1,605	2,991
	Business profit on core banking operations	コ ア 業 務 純 益	5,720	1,301	4,418
	Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	5,689	1,270	4,418
Provision of general allowance for possible loan losses (2)		一 般 貸 倒 引 当 金 繰 入 額	(331)	114	(446)
Net business profit		業 務 純 益	4,928	1,490	3,437
	Gains (losses) on bond trading	うち国債等債券関係損益(5勘定戻)	(1,123)	303	(1,427)
Non-recurrent items		臨 時 損 益	293	(609)	903
	Recoveries of written-off claims	うち償却債権取立益	21	(17)	38
	Net gains (losses) on equity securities	うち株式等関係損益(3勘定戻)	1,365	98	1,266
	Bad debt disposal (3)	うち不良債権処理額	1,002	240	761
	Provision of specific allowance for loan losses	個別貸倒引当金繰入額	1,002	262	739
	Written-off of loans	貸 出 金 償 却	-	(21)	21
Ordinary profit		経 常 利 益	5,221	881	4,340
Extraordinary gains (losses)		特 別 損 益	109	91	17
	Losses on disposal of noncurrent assets	固 定 資 産 処 分 損 益	109	91	17
Income before income taxes		税 引 前 中 間 純 利 益	5,331	972	4,358
Income taxes-current		法 人 税、住 民 税 及 び 事 業 税	1,305	216	1,088
Income taxes-deferred		法 人 税 等 調 整 額	121	264	(143)
Total income taxes		法 人 税 等 合 計	1,426	481	945
Net income		中 間 純 利 益	3,905	491	3,413
Credit cost ((1) + (2) + (3))		与 信 費 用	670	355	314

(Note) Real net business profit = net business profit + provision of general allowance for possible loan losses + expenses for the disposal of bad debt included in trust account

Business profit on core banking operations = real net business profit - gains (losses) on bond trading

## 2. Net business profit (The Bank of Okinawa, non-consolidated)

(¥ million)

	(Japanese)	1H FY24	YoY increase (decrease)	1H FY23
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 (一般貸引繰入前)	4,596	1,605	2,991
Per staff (¥ thousand)	職員一人当たり (千円)	4,160	1,482	2,677
Net business profit	業 務 純 益	4,928	1,490	3,437
Per staff (¥ thousand)	職員一人当たり (千円)	4,460	1,382	3,077

(Note) The average number of employees during the term (excluding those seconded to other organizations) is employed.

## 3. Interest margins (The Bank of Okinawa, non-consolidated)

### (1) Aggregate

(%)

	(Japanese)	1H FY24	YoY increase (decrease)	1H FY23
Yield on fund operation (A)	資 金 運 用 利 回	1.13	(0.06)	1.19
Yield on loans	貸 出 金 利 回	1.34	(0.01)	1.35
Yield on securities	有 価 証 券 利 回	1.19	0.04	1.15
Fund procurement cost (B)	資 金 調 達 原 価	0.84	(0.03)	0.87
Yield on deposits	預 金 等 利 回	0.03	(0.01)	0.04
Yield on external debt*	外 部 負 債 利 回	-	-	-
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.29	(0.03)	0.32

(Note) External debt\* = call money + bills sold + borrowed money

### (2) Domestic

(%)

	(Japanese)	1H FY24	YoY increase (decrease)	1H FY23
Yield on fund operation (A)	資 金 運 用 利 回	1.08	(0.06)	1.14
Yield on loans	貸 出 金 利 回	1.34	(0.01)	1.35
Yield on securities	有 価 証 券 利 回	1.02	(0.04)	1.06
Fund procurement cost (B)	資 金 調 達 原 価	0.79	(0.01)	0.80
Yield on deposits	預 金 等 利 回	0.03	0.03	0.00
Yield on external debt*	外 部 負 債 利 回	-	-	-
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.29	(0.05)	0.34

(Note) External debt\* = call money + bills sold + borrowed money

#### 4. Gains and losses on securities (The Bank of Okinawa, non-consolidated)

(¥ million)

	(Japanese)	1H FY24	YoY increase (decrease)	1H FY23
Gains (losses) on securities	有 価 証 券 関 係 損 益	241	402	(160)
Gains (losses) on bond trading	国債等債券関係損益 ( 5 勘 定 尻 )	(1,123)	303	(1,427)
Gains on sale of bonds	売 却 益	40	(303)	343
Gains on redemption of bonds	償 還 益	-	-	-
Losses on sale of bonds	売 却 損	1,163	(607)	1,770
Losses on redemption of bonds	償 還 損	-	-	-
Write-off	償 却	-	-	-
Net gains (losses) on equity securities	株 式 等 関 係 損 益 ( 3 勘 定 尻 )	1,365	98	1,266
Gains on sale of equity shares	売 却 益	1,517	186	1,331
Losses on sale of equity shares	売 却 損	152	87	64
Write-off	償 却	-	(0)	0

#### 5. Capital ratio (domestic standards)

(Okinawa Financial Group, consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
(1) Capital ratio	自 己 資 本 比 率	10.49	0.00	0.01	10.49	10.48
(2) Basic elements of core capital	コ ア 資 本 に 係 る 基 礎 項 目	167,262	2,812	6,249	164,449	161,012
45% of the difference between the revalued land and the book value	うち土地の再評価差額 の 4 5 %	-	-	(109)	-	109
General allowance for possible loan losses	う ち 一 般 貸 倒 引 当 金	4,118	(320)	(834)	4,439	4,953
(3) Adjustments to core capital	コ ア 資 本 に 係 る 調 整 項 目	2,848	(203)	(234)	3,052	3,083
(4) Capital (2)-(3)	自 己 資 本	164,413	3,016	6,484	161,397	157,929
(5) Risk-weighted assets	リ ス ク ア セ ッ ト	1,566,544	28,573	60,524	1,537,970	1,506,019

(The Bank of Okinawa, non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
(1) Capital ratio	自己資本比率	9.53	0.06	(0.06)	9.47	9.59
(2) Basic elements of core capital	コア資本に係る 基礎項目	148,592	3,664	4,955	144,927	143,636
45% of the difference between the revalued land and the book value	うち土地の再評価 差額の45%	-	-	(109)	-	109
General allowance for possible loan losses	うち一般貸倒 引当金	3,591	(331)	(847)	3,923	4,438
(3) Adjustments to core capital	コア資本に係る 調整項目	2,495	(232)	(206)	2,728	2,702
(4) Capital (2)-(3)	自己資本	146,096	3,897	5,162	142,199	140,934
(5) Risk-weighted assets	リスクアセット	1,532,545	32,008	63,261	1,500,537	1,469,284

## 6. ROE

(Okinawa Financial Group, consolidated)

(%)

	(Japanese)	1H FY24	YoY increase (decrease)	1H FY23
Net income basis	中間純利益ベース	4.85	0.69	4.16

(Calculation formula)

$$\frac{\text{Net income}}{(\text{Net assets at the beginning of period} + \text{net assets at the end of period}) \div 2} \times 365 \div 183 \times 100$$

\* Subscription rights to shares are excluded from net assets.

(Reference)

ROE (shareholders' equity basis; Okinawa Financial Group, consolidated)

(%)

	(Japanese)	1H FY24	YoY increase (decrease)	1H FY23
Net income basis	中間純利益ベース	4.71	0.73	3.98

(Calculation formula)

$$\frac{\text{Net income}}{(\text{Shareholders' equity at the beginning of period} + \text{shareholders' equity at the end of period}) \div 2} \times 365 \div 183 \times 100$$

(The Bank of Okinawa, non-consolidated)

(%)

	(Japanese)	1H FY24	YoY increase (decrease)	1H FY23
Net business profit basis	業 務 純 益 ベ ー ス	7.14	2.02	5.12
Business profit on core banking operations basis	コ ア 業 務 純 益 ベ ー ス	8.28	1.70	6.58
Net income basis	中 間 純 利 益 ベ ー ス	5.65	0.57	5.08

(Calculation formula) 
$$\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{Net assets at the beginning of period} + \text{net assets at the end of period}) \div 2} \times 365 \div 183 \times 100$$

\* Subscription rights to shares are excluded from net assets.

(Reference)

ROE (shareholders' equity basis; The Bank of Okinawa, non-consolidated)

(%)

	(Japanese)	1H FY24	YoY increase (decrease)	1H FY23
Net business profit basis	業 務 純 益 ベ ー ス	6.86	1.96	4.90
Business profit on core banking operations basis	コ ア 業 務 純 益 ベ ー ス	7.97	1.67	6.30
Net income basis	中 間 純 利 益 ベ ー ス	5.44	0.57	4.87

(Calculation formula) 
$$\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{Shareholders' equity at the beginning of period} + \text{shareholders' equity at the end of period}) \div 2} \times 365 \div 183 \times 100$$



## II. Loans and Bills Discounted

### 1. Risk-monitored loans (under the Banking Law)

\* Partial charge-offs are recorded.

\*\* Accrued interests are not recorded (on the self-assessment basis).

#### Okinawa Financial Group, Consolidated

(¥ million)

			(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
Risk-monitored assets	リスク 管理債権	Bankrupt and quasi-bankrupt assets	破産更生債権 及びこれらに準 ずる債権	13,432	1,450	2,571	11,981	10,861
		Doubtful assets	危険債権	4,159	(1,864)	(911)	6,023	5,070
		Past due loans (3 months or more)	三月以上延滞 債権額	148	(61)	38	209	110
		Restructured loans	貸出条件緩和 債権額	8,240	(662)	(2,122)	8,902	10,362
		Total	合計	25,980	(1,137)	(423)	27,117	26,404
		Normal assets	正常債権	1,841,469	(27,650)	66,906	1,869,119	1,774,562

(Note) Including trust accounts.

(¥ million)

Total credit balance	総与信残高	1,867,449	(28,787)	66,482	1,896,237	1,800,966
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(Note) Including trust accounts.

(%)

As a percentage of total credit balance	総与信残高比	Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	0.71	0.08	0.11	0.63	0.60
		Doubtful assets	危険債権	0.22	(0.09)	(0.06)	0.31	0.28
		Past due loans (3 months or more)	三月以上延滞債権額	0.00	(0.01)	0.00	0.01	0.00
		Restructured loans	貸出条件緩和債権額	0.44	(0.02)	(0.13)	0.46	0.57
		Total	合計	1.39	(0.04)	(0.07)	1.43	1.46

(Note) Including trust accounts.

**The Bank of Okinawa, Non-consolidated**

(¥ million)

				As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
Risk-monitored assets	リスク 管理債権	Bankrupt and quasi-bankrupt assets	破産更生債権 及びこれらに準 ずる債権	12,971	1,225	2,301	11,745	10,669
		Doubtful assets	危険債権	4,152	(1,865)	(912)	6,017	5,065
		Past due loans (3 months or more)	三月以上延滞 債権額	148	(61)	38	209	110
		Restructured loans	貸出条件緩和 債権額	8,240	(662)	(2,122)	8,902	10,362
		Total	合計	25,512	(1,362)	(695)	26,875	26,208
		Normal assets	正常債権	1,855,843	(28,912)	65,290	1,884,756	1,790,553

(Note) Including trust accounts.

(¥ million)

Total credit balance	総与信残高	1,881,356	(30,275)	64,594	1,911,632	1,816,761
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(Note) Including trust accounts.

(%)

As a percentage of total credit balance	総与信残高比	Bankrupt and quasi-bankrupt assets	破産更生債権 及びこれらに準 ずる債権	0.68	0.07	0.10	0.61	0.58
		Doubtful assets	危険債権	0.22	(0.09)	(0.05)	0.31	0.27
		Past due loans (3 months or more)	三月以上延滞 債権額	0.00	(0.01)	0.00	0.01	0.00
		Restructured loans	貸出条件緩和 債権額	0.43	(0.03)	(0.14)	0.46	0.57
		Total	合計	1.35	(0.05)	(0.09)	1.40	1.44

(Note) Including trust accounts.

## 2. Allowance for loan losses

### Okinawa Financial Group, Consolidated

(¥ million)

	(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
Allowance for possible loan losses	貸倒引当金	11,862	123	71	11,738	11,790
General allowance	一般貸倒引当金	4,118	(320)	(834)	4,439	4,953
Specific allowance	個別貸倒引当金	7,743	444	906	7,299	6,837

### The Bank of Okinawa, Non-consolidated

(¥ million)

	(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
Allowance for possible loan losses	貸倒引当金	10,469	151	305	10,317	10,163
General allowance	一般貸倒引当金	3,591	(331)	(847)	3,923	4,438
Specific allowance	個別貸倒引当金	6,877	483	1,152	6,394	5,725

### 3. Coverage of risk monitored loans

#### Okinawa Financial Group, Consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
Risk-monitored loans (A)	リスク管理債権額	25,980	(1,137)	(423)	27,117	26,404
Coverage	保 全 額	22,588	(750)	1,810	23,338	20,778
Allowance for possible loan losses (B)	貸 倒 引 当 金	8,253	369	1,482	7,883	6,770
Collateral and guarantees (C)	担 保 ・ 保 証 等	14,334	(1,119)	327	15,454	14,007
Coverage ratio (B+C)/(A)	保 全 率	86.94	0.88	8.25	86.06	78.69
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	31.76	2.69	6.12	29.07	25.64
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	55.17	(1.81)	2.13	56.98	53.04

(Note) Including trust accounts.

#### The Bank of Okinawa, Non-consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
Risk-monitored loans (A)	リスク管理債権額	25,512	(1,362)	(695)	26,875	26,208
Coverage	保 全 額	22,124	(974)	1,539	23,099	20,584
Allowance for possible loan losses (B)	貸 倒 引 当 金	8,173	340	1,447	7,833	6,725
Collateral and guarantees (C)	担 保 ・ 保 証 等	13,950	(1,315)	91	15,265	13,858
Coverage ratio (B+C)/(A)	保 全 率	86.71	0.77	8.17	85.94	78.54
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	32.03	2.89	6.37	29.14	25.66
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	54.68	(2.12)	1.80	56.80	52.88

(Note) Including trust accounts.

#### 4. Mandatory disclosure of bad debt under the Financial Reconstruction Law

\* Partial charge-offs are recorded.

##### Okinawa Financial Group, Consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
Bankrupt and quasi-bankrupt assets	破産更生債権及び これらに準ずる債権	13,432	1,450	2,571	11,981	10,861
Doubtful assets	危険債権	4,159	(1,864)	(911)	6,023	5,070
Substandard loans	要管理債権	8,388	(723)	(2,083)	9,112	10,472
Total (A)	合計	25,980	(1,137)	(423)	27,117	26,404
Normal assets	正常債権	1,841,469	(27,650)	66,906	1,869,119	1,774,562
Total credit balance (B)	総与信残高	1,867,449	(28,787)	66,482	1,896,237	1,800,966
As a percentage of total credit balance (A)/(B)	総与信残高に 占める割合	1.39	(0.04)	(0.07)	1.43	1.46
Partial charge-offs	部分直接 償却額	5,815	(398)	(1,424)	6,213	7,239

(Note) Including trust accounts.

##### The Bank of Okinawa, Non-consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
Bankrupt and quasi-bankrupt assets	破産更生債権及び これらに準ずる債権	12,971	1,225	2,301	11,745	10,669
Doubtful assets	危険債権	4,152	(1,865)	(912)	6,017	5,065
Substandard loans	要管理債権	8,388	(723)	(2,083)	9,112	10,472
Total (A)	合計	25,512	(1,362)	(695)	26,875	26,208
Normal assets	正常債権	1,855,843	(28,912)	65,290	1,884,756	1,790,553
Total credit balance (B)	総与信残高	1,881,356	(30,275)	64,594	1,911,632	1,816,761
As a percentage of total credit balance (A)/(B)	総与信残高に 占める割合	1.35	(0.05)	(0.09)	1.40	1.44
Partial charge-offs	部分直接 償却額	1,100	(21)	(316)	1,121	1,417

(Note) Including trust accounts.

## 5. Coverage of assets subject to mandatory disclosure under the Financial Reconstruction Law

### Okinawa Financial Group, Consolidated

(¥ million)

			As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
	(Japanese)						
Coverage	(C)	保 全 額	22,588	(750)	1,810	23,338	20,778
		Allowance for loan losses	貸 倒 引 当 金	8,253	369	1,482	7,883
		Collateral and guarantees	担 保 ・ 保 証 等	14,334	(1,119)	327	15,454
							14,007

(Note) Including trust accounts.

(%)

Coverage ratio	(C)/(A)	保 全 率	86.94	0.88	8.25	86.06	78.69
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### The Bank of Okinawa, Non-consolidated

(¥ million)

			As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
	(Japanese)						
Coverage	(C)	保 全 額	22,124	(974)	1,539	23,099	20,584
		Allowance for loan losses	貸 倒 引 当 金	8,173	340	1,447	7,833
		Collateral and guarantees	担 保 ・ 保 証 等	13,950	(1,315)	91	15,265
							13,858

(Note) Including trust accounts.

(%)

Coverage ratio	(C)/(A)	保 全 率	86.71	0.77	8.17	85.94	78.54
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## 6. Allowance ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law by asset category and borrower category

Allowance ratios and coverage ratios of assets subject to mandatory disclosure under the Financial Reconstruction Law

### (Okinawa Financial Group, consolidated)

(¥ million, %)

			As of September 30, 2024			
	(Japanese)		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance	(A)	総 与 信 額	13,432	4,159	8,388	25,980
Covered portion	(B)	担 保 等 の 保 全 額	7,599	1,924	4,810	14,334
Uncovered portion	(C)=(A)-(B)	未 保 全 額	5,833	2,234	3,577	11,645
Allowance for loan losses	(D)	引 当 額	5,833	1,092	1,328	8,253
Allowance ratio	(D)/(C)	引 当 率	100.00	48.87	37.12	70.87
Coverage ratio	[(B)+(D)]/(A)	保 全 率	100.00	72.53	73.18	86.94

(Note) Including trust accounts.

Allowance ratio and coverage ratio of assets by borrower category (**Okinawa Financial Group, consolidated**) (¥ million, %)

	(Japanese)	As of September 30, 2024			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,223	12,209	4,159	17,591
Covered portion (B)	担 保 等 の 保 全 額	519	7,079	1,924	9,524
Uncovered portion (C)=(A)-(B)	未 保 全 額	703	5,129	2,234	8,067
Allowance for loan losses (D)	引 当 額	703	5,129	1,092	6,925
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	48.87	85.84
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	72.53	93.50

(Note) Including trust accounts.

Allowance ratios and coverage ratios of assets subject to mandatory disclosure under the Financial Reconstruction Law  
(**The Bank of Okinawa, non-consolidated**) (¥ million, %)

	(Japanese)	As of September 30, 2024			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	12,971	4,152	8,388	25,512
Covered portion (B)	担 保 等 の 保 全 額	7,215	1,924	4,810	13,950
Uncovered portion (C)=(A)-(B)	未 保 全 額	5,755	2,227	3,577	11,561
Allowance for loan losses (D)	引 当 額	5,755	1,089	1,328	8,173
Allowance ratio (D)/(C)	引 当 率	100.00	48.88	37.12	70.69
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	72.57	73.18	86.71

(Note) Including trust accounts.

Allowance ratio and coverage ratio of assets by borrower category  
(**The Bank of Okinawa, non-consolidated**) (¥ million, %)

	(Japanese)	As of September 30, 2024			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,211	11,759	4,152	17,123
Covered portion (B)	担 保 等 の 保 全 額	509	6,706	1,924	9,140
Uncovered portion (C)=(A)-(B)	未 保 全 額	702	5,053	2,227	7,983
Allowance for loan losses (D)	引 当 額	702	5,053	1,089	6,845
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	48.88	85.73
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	72.57	93.34

(Note) Including trust accounts.

## 7. Asset self-assessment and classification of assets (The Bank of Okinawa, non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2024		As of March 31, 2024		As of September 30, 2023	
		Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	総 与 信 残 高	1,881,356	100.00	1,911,632	100.00	1,816,761	100.00
Classification I	非 分 類 額	1,628,765	86.57	1,654,644	86.55	1,553,438	85.50
Total classified amount	分 類 額 合 計	252,590	13.42	256,988	13.44	263,323	14.49
Classification II	II 分 類	251,509	13.36	255,579	13.36	262,031	14.42
Classification III	III 分 類	1,081	0.05	1,408	0.07	1,291	0.07
Classification IV	IV 分 類	-	-	-	-	-	-

(Notes)

1. Total credit balance: Total balance of securities loaned, loans and bills discounted, foreign exchanges, accrued interest, suspense payments and customers' liabilities for acceptances and guarantees. The provision of specific allowance for loan losses is deducted from figures of each classification.

2. Classification I: Assets not classified under Classifications II, III, or IV assets, with no risks of noncollectability or impairment of asset value

Classification II: Assets perceived to have an above-average risk of noncollectability

Classification III: Assets for which final collection or asset value is very doubtful and which pose a high risk of incurring loss for which reasonable estimation is difficult

Classification IV: Assets assessed as uncollectible or worthless

Self-assessment borrower categories 自己査定区分	Standards for write-offs and reserves 償却・引当基準
Bankrupt assets 破綻先債権	Provision of specific allowance for possible loan losses in an amount equal to the entire portion not covered by collateral and guarantees, or direct charge-offs
Effectively bankrupt assets 実質破綻先債権	担保・保証等で保全されていない債権額の100%を個別貸倒引当金として計上するか、又は直接償却する。
Potentially bankrupt assets 破綻懸念先債権	Provision of specific allowance for possible loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate based on the historical default rate 貸倒実績率に基づく予想損失率を乗じて算定した予想損失額に相当する額を個別貸倒引当金として計上する。
Assets requiring monitoring 要管理先債権	Provision of general allowance for possible loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for three years based on the historical default rate to the asset balance 対象債権残高に対し、貸倒実績率に基づく今後3年間の予想損失率を乗じて算定した予想損失額を一般貸倒引当金として計上する。
Other assets requiring caution その他要注意先債権	Provision of general allowance for possible loan losses in an amount of estimated losses calculated by multiplying the asset balance by the estimated loss rate for one year based on the historical default rate
Normal assets 正常先債権	対象債権残高に対し、貸倒実績率に基づく今後1年間の予想損失率を乗じて算定した予想損失額を一般貸倒引当金として計上する。

However, the following standards for write-offs and reserves have been adopted for the DCFs and DDSs.

DCF DCF 先	Provision of general allowances for possible loan losses in an amount equal to the asset balance after deducting the discounted present value of future cash flows 対象先の将来キャッシュ・フローの割引現在価値を見積り、当該額を対象債権残高から控除した金額を一般貸倒引当金として計上する。
DDS DDS 先	Estimated loan losses on total monetary claims in an amount calculated by using the estimated loss rate without regard to preference or subordination, or in an amount equivalent to acquisition cost or write-off cost estimating that the collectible amount of subordinated loans is zero 当該債務者に対する金銭債権全体について、優先・劣後の関係を考慮せずに予想損失率を用いて計上する。又は、資金的劣後ローンの回収可能見込額をゼロと算定し、取得原価又は償却原価と同額を貸倒見込額として計上する。



**8. Asset self-assessment and mandatory disclosure of assets under the Financial Reconstruction Law**  
**(The Bank of Okinawa, non-consolidated)**

Asset self-assessment (by borrower category) 自己査定結果（債務者区分） Scope: Total credits 対象：総与信					Assets subject to mandatory disclosure under the Financial Reconstruction Law 金融再生法 開示債権 Scope: Total credits 対象：総与信	Risk-monitored loans リスク 管理債権 Scope: Total credits 対象：総与信	Allowance 引当金	Coverage ratio (Allowance ratio) 保全率 (引当率)
Borrower category (after charge-offs) 債務者区分 (償却後)	Classification 分類							
	I 非分類	II Ⅱ分類	III Ⅲ分類	IV Ⅳ分類				
Bankrupt assets 破綻先 1,211	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 739472		Fully reserved 全額引当	Direct charge-offs 償却引当	Bankrupt and quasi-bankrupt assets 破産更生債権及びこれらに準ずる債権 12,971	Bankrupt and quasi-bankrupt assets 破産更生債権及びこれらに準ずる債権 12,971	702	100.00%
Effectively bankrupt assets 実質破綻先 11,759	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 6,2595,500						Coverage ratio: 保全率：100.00%	Coverage ratio: 保全率：100.00%
Potentially bankrupt assets 破綻懸念先 4,152	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 1,8561,214		Necessary amount reserved 必要額を引当 1,081		Doubtful assets 危険債権 4,152	Doubtful assets 危険債権 4,152	1,089	72.57% (48.88%)
Assets requiring caution 要注意先	10,282	Collateral: 担保：6,280 Non-Covered: 信用：4,001 1,8498,432		Provision of reserves in an estimated loss amount for three years based on historical default rates. Fully reserved for loans converted to subordinated debt (DDS). 貸倒実績率に基づく3年間の予想損失額を引当。資本的劣後ローン（DDS）は全額引当。	Substandard loans 要管理債権 8,388	Past due loans (3 months or more) 三月以上延滞債権 148	1,484	75.52% (37.09%)
		Other assets requiring caution 要管理先以外の要注意先 290,881	54,992235,888		Provision of reserves in an estimated loss amount for one year based on historical default rates. 貸倒実績率に基づく1年間の予想損失額を引当。	Total of assets subject to mandatory disclosure 開示債権計 25,512		
	Normal assets 正常先 1,563,069					1,563,069		
Normal assets 正常先 1,563,069		1,563,069	Normal assets 正常債権 1,855,843	Normal assets 正常債権 1,855,843	Normal assets 正常債権 1,855,843		57	
	Total 合計 1,881,356					1,628,765		251,509

(Note) Including trust accounts.

## 9. Loans and bills discounted by industrial segment (The Bank of Okinawa, non-consolidated)

### (1) Total credits by industrial segment (The Bank of Okinawa, non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
Domestic branches (excl. the special account for international financial transactions)	国内店分(除く特別国際金融取引勘定)	1,881,356	(30,275)	64,594	1,911,632	1,816,761
Manufacturing	製造業	48,594	2,234	6,342	46,360	42,252
Agriculture and forestry	農業, 林業	2,869	(27)	101	2,897	2,768
Fishery	漁業	850	(144)	(161)	995	1,012
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	1,719	102	226	1,617	1,493
Construction	建設業	73,653	580	2,742	73,073	70,911
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	17,062	(1,305)	(2,538)	18,367	19,600
Telecommunications	情報通信業	14,037	147	1,657	13,889	12,379
Transport and postal activities	運輸業, 郵便業	15,108	(264)	(96)	15,373	15,205
Wholesaling and retailing	卸売業, 小売業	106,323	654	3,652	105,668	102,671
Finance and insurance	金融業, 保険業	53,460	7,920	14,467	45,540	38,992
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	561,890	8,568	22,291	553,322	539,599
Miscellaneous services	各種サービス業	222,589	2,530	9,866	220,059	212,723
Local government bodies	地方公共団体	133,957	(54,969)	(5,907)	188,927	139,865
Others	その他	629,237	3,698	11,950	625,539	617,287

(Note) Including trust accounts.

### (2) Risk-monitored loans by industrial segment (The Bank of Okinawa, non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
Domestic branches (excl. the special account for international financial transactions)	国内店分(除く特別国際金融取引勘定)	25,512	(1,362)	(695)	26,875	26,208
Manufacturing	製造業	1,313	(333)	(114)	1,647	1,428
Agriculture and forestry	農業, 林業	701	143	142	558	558
Fishery	漁業	385	(136)	(136)	521	521
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	-	-	-	-	-
Construction	建設業	1,450	(325)	(175)	1,776	1,626
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	848	5	56	843	792
Telecommunications	情報通信業	237	(57)	42	294	195
Transport and postal activities	運輸業, 郵便業	491	(5)	363	496	128
Wholesaling and retailing	卸売業, 小売業	2,155	(520)	(485)	2,675	2,640
Finance and insurance	金融業, 保険業	-	-	-	-	-
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	6,333	251	818	6,081	5,514
Miscellaneous services	各種サービス業	8,596	(280)	(1,491)	8,877	10,088
Local government bodies	地方公共団体	-	-	-	-	-
Others	その他	2,999	(102)	284	3,101	2,714

(Note) Including trust accounts.

(3) Consumer loan balance (The Bank of Okinawa, non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023	
Loans to consumers	生活密着型ローン 残 高	757,441 [757,474]	5,289 [5,266]	15,437 [15,402]	752,151 [752,207]	742,004 [742,071]	
	Housing loans (incl. mortgage loans)	うち住宅ローン 残 高	679,481 [679,512]	3,184 [3,161]	12,692 [12,662]	676,297 [676,350]	666,788 [666,849]
	Other than housing loans	うちその他ローン 残 高	77,960 [77,962]	2,105 [2,105]	2,744 [2,739]	75,854 [75,856]	75,215 [75,222]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

(4) Loans to SMEs and ratio of loans to SMEs to total loans (The Bank of Okinawa, non-consolidated)

(¥ million, %)

		As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
	(Japanese)					
Loans to SMEs	中小企業等貸出残高	1,608,363 [1,609,738]	11,812 [11,853]	37,556 [37,929]	1,596,550 [1,597,884]	1,570,807 [1,571,809]
As a percentage of total loans	中小企業等貸出比率	85.87 [85.88]	1.97 [1.97]	(1.12) [(1.11)]	83.90 [83.91]	86.99 [86.99]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

10. Loans guaranteed by credit guarantee associations (The Bank of Okinawa, non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2024	As of March 31, 2024	As of September 30, 2023
Loans guaranteed by credit guarantee associations	信用保証協会保証付の 融 資 残 高	101,952	107,279	111,021

11. Deposits and loan balances (The Bank of Okinawa, non-consolidated)

(¥ million)

			As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)	As of March 31, 2024	As of September 30, 2023
Deposits	預 金	(term-end balance)	2,706,481 [2,716,442]	46,809 [45,663]	51,592 [49,722]	2,659,671 [2,670,779]	2,654,888 [2,666,720]
		(average balance)	2,701,477 [2,711,941]	73,654 [72,390]	72,681 [70,998]	2,627,823 [2,639,551]	2,628,796 [2,640,942]
Loans	貸 出 金	(term-end balance)	1,872,837 [1,874,212]	(29,983) [(29,942)]	67,110 [67,483]	1,902,821 [1,904,154]	1,805,727 [1,806,728]
		(average balance)	1,851,390 [1,852,729]	57,090 [57,312]	70,608 [70,917]	1,794,299 [1,795,417]	1,780,782 [1,781,812]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

**12. Deposit made by individuals and corporations by deposit category**  
(average balance; The Bank of Okinawa, non-consolidated)

(¥ million)

	(Japanese)				As of March 31, 2024	As of September 30, 2023
		As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)		
Individuals	個人預金	1,603,272	16,683	25,682	1,586,588	1,577,589
	Liquid deposits	流動性預金	1,234,183	37,345	53,897	1,196,838
	Time deposits	定期性預金	369,088	(20,661)	(28,215)	389,750
Corporations	法人預金	834,309	29,753	30,353	804,556	803,956
	Liquid deposits	流動性預金	674,489	30,872	33,397	643,616
	Time deposits	定期性預金	159,820	(1,119)	(3,044)	160,939

(Notes) 1. Including trust accounts.

2. Deposits from corporations exclude deposits made by local governments and other public bodies and financial institutions.

**13. Employees and branches (The Bank of Okinawa, non-consolidated)**

(1) Employees

	(Japanese)				As of March 31, 2024	As of September 30, 2023
		As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)		
Regular employees	在籍行員数	1,154	28	3	1,126	1,151

(2) Branches

	(Japanese)				As of March 31, 2024	As of September 30, 2023
		As of September 30, 2024	Comparison with the previous balance-sheet date (March 31, 2024)	Comparison with the previous interim balance-sheet date (September 30, 2023)		
Number of branches	店舗数	65 (4)	- (-)	- (-)	65 (4)	65 (4)

(Note) Branches include sub-branches. Figures in parenthesis are the number of sub-branches.

### III. Performance Forecasts

#### 1. Full-year performance forecasts for the year ending March 31, 2025 (Okinawa Financial Group, consolidated)

(¥ million)

	(Japanese)	Year ending March 31, 2025 forecasts	1H ended September 30, 2024 results	Year ended March 31, 2024 results
Ordinary income	経 常 収 益	55,000	28,348	53,573
Ordinary profit	経 常 利 益	9,300	5,445	8,833
Net income	当 期 ( 中 間 ) 純 利 益	6,600	3,825	6,262

#### (The Bank of Okinawa, non-consolidated)

(¥ million)

	(Japanese)	Year ending March 31, 2025 forecasts	1H ended September 30, 2024 results	Year ended March 31, 2024 results
Ordinary income	経 常 収 益	38,500	20,979	38,366
Ordinary profit	経 常 利 益	7,800	5,221	7,447
Net income	当 期 ( 中 間 ) 純 利 益	5,700	3,905	5,581
Net business profit	業 務 純 益	8,500	4,928	7,222
Real net business profit	実 質 業 務 純 益	8,600	4,596	6,260
Business profit on core banking operations	コ ア 業 務 純 益	9,800	5,720	9,002
Bad debt disposal	不 良 債 権 処 理 額	1,400	1,002	1,430

(Note) Including bad debt disposal posted under trust accounts.

## (1) Non-Consolidated Balance Sheets

		(¥ million)	
	(Japanese)	As of March 31, 2024	As of September 30, 2024
<b>Assets</b>	(資産の部)		
Cash and due from banks	現金預け金	438,921	440,878
Securities	有価証券	497,171	579,162
Loans and bills discounted	貸出金	1,902,821	1,872,837
Foreign exchanges	外国為替	15,309	20,590
Other assets:	その他の資産	23,986	9,106
Other	その他の資産	23,986	9,106
Tangible fixed assets	有形固定資産	18,130	17,756
Intangible assets	無形固定資産	3,892	3,559
Deferred tax assets	繰延税金資産	5,895	6,900
Customers' liabilities for acceptances and guarantees	支払承諾見返	6,002	6,024
Allowance for loan losses	貸倒引当金	(10,317)	(10,469)
<b>Total assets</b>	<b>資産の部合計</b>	<b>2,901,813</b>	<b>2,946,347</b>
<b>Liabilities</b>	(負債の部)		
Deposits	預金	2,659,671	2,706,481
Payables under securities lending	債券貸借取引受入担保金	6,106	-
Borrowed money	借入金	73,400	73,400
Foreign exchanges	外国為替	1	15
Due to trust account	信託勘定借	9,776	8,601
Other liabilities:	その他の負債	6,484	10,928
Income taxes payable	未払法人税等	1,002	1,357
Lease obligations	リース債務	177	162
Asset retirement obligations	資産除去債務	417	409
Other	その他の負債	4,886	8,998
Provision for bonuses	賞与引当金	590	617
Provision for directors' bonuses	役員賞与引当金	11	5
Provision for retirement benefits	退職給付引当金	1,076	914
Provision for stock-based compensation	株式報酬引当金	215	111
Reserve for reimbursement of dormant deposits	睡眠預金払戻損失引当金	104	71
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,144	1,105
Acceptances and guarantees	支払承諾	6,002	6,024
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>2,764,585</b>	<b>2,808,277</b>

(Continued)

		(¥ million)	
	(Japanese)	As of March 31, 2024	As of September 30, 2024
<b>Net assets</b>	(純資産の部)		
Capital stock	資本金	22,725	22,725
Capital surplus:	資本剰余金	17,623	17,623
Legal capital surplus	資本準備金	17,623	17,623
Retained earnings:	利益剰余金	100,955	104,651
Legal retained earnings	利益準備金	9,535	9,535
Other retained earnings:	その他利益剰余金	91,419	95,116
General reserve	別途積立金	84,820	90,120
Retained earnings brought forward	繰越利益剰余金	6,599	4,996
Shareholders' equity	株主資本合計	141,304	145,000
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(5,516)	(7,551)
Deferred losses on hedges	繰延ヘッジ損益	227	(500)
Revaluation reserve for land	土地再評価差額金	1,213	1,121
Valuation and translation adjustments	評価・換算差額等合計	(4,075)	(6,930)
Total net assets	純資産の部合計	137,228	138,069
Total liabilities and net assets	負債及び純資産の部合計	2,901,813	2,946,347

## (2) Non-Consolidated Statements of Income

		(¥ million)	
	(Japanese)	1H FY2023	1H FY2024
<b>Ordinary income</b>	経 常 収 益	20,546	20,979
Interest income:	資 金 運 用 収 益	15,434	16,204
Interest on loans and discounts	(うち貸出金利息)	12,109	12,529
Interest and dividends on securities	(うち有価証券利息配当金)	2,799	3,293
Trust fees	信 託 報 酬	35	18
Fees and commissions	役 務 取 引 等 収 益	2,740	3,081
Other ordinary income	そ の 他 業 務 収 益	343	40
Other income	そ の 他 経 常 収 益	1,991	1,635
<b>Ordinary expenses</b>	経 常 費 用	16,205	15,757
Interest expenses:	資 金 調 達 費 用	738	768
Interest on deposits	(うち預金利息)	560	446
Fees and commissions payments	役 務 取 引 等 費 用	1,712	1,320
Other ordinary expenses	そ の 他 業 務 費 用	1,922	1,652
General and administrative expenses	営 業 経 費	11,362	11,063
Other expenses	そ の 他 経 常 費 用	469	953
Ordinary profit	経 常 利 益	4,340	5,221
<b>Extraordinary income</b>	特 別 利 益	35	114
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	35	114
<b>Extraordinary loss</b>	特 別 損 失	17	4
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	17	4
Income before income taxes	税 引 前 中 間 純 利 益	4,358	5,331
Income taxes – current	法人税、住民税及び事業税	1,088	1,305
Income taxes – deferred	法 人 税 等 調 整 額	(143)	121
Total income taxes	法 人 税 等 合 計	945	1,426
Net income	中 間 純 利 益	3,413	3,905