

Financial Statements  
for the Year Ended March 31, 2023

Okinawa Financial Group, Inc.

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Note: “Consolidated” indicates consolidated figures for the Okinawa Financial Group.  
“Non-consolidated” indicates Non-consolidated figures for The Bank of Okinawa.

# I. Summary of Business Results for the Year Ended March 31, 2023

## 1. Business performance

### Okinawa Financial Group, Consolidated

(¥ million)

	(Japanese)	FY22	YoY increase (decrease)	FY21
Gross business profit	連結業務粗利益	31,418	(1,617)	33,036
Interest income	資金利益	29,185	1,303	27,881
Trust fees	信託報酬	79	(5)	85
Fees and commissions	役務取引等利益	2,771	391	2,380
Other business profit	その他業務利益	(617)	(3,306)	2,688
Operating expenses	営業経費	23,514	(964)	24,478
Loan-loss provisions	貸倒償却引当費用	1,658	(493)	2,152
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	(140)	(380)	239
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	1,396	(68)	1,465
Written-off of loans	貸出金償却	402	(44)	446
Reversal of reserve for compensation for trust principal losses	信託元本補填引当金額戻入	39	39	0
Net gains (losses) on equity securities	株式等関係損益	1,391	912	479
Other	その他	904	(214)	1,119
Ordinary profit	経常利益	8,581	576	8,004
Extraordinary gains (losses)	特別損益	(55)	(28)	(27)
Losses on disposal of noncurrent assets	固定資産処分損益	(55)	(28)	(27)
Income before income taxes	税金等調整前当期純利益	8,525	548	7,976
Income taxes-current	法人税、住民税及び事業税	2,662	(229)	2,892
Income taxes-deferred	法人税等調整額	27	18	8
Total income taxes	法人税等合計	2,690	(210)	2,901
Net income	当期純利益	5,835	759	5,075
Net income attributable to non-controlling interests	非支配株主に帰属する当期純利益	-	(62)	62
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	5,835	822	5,012

(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	8,344	(554)	8,898
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(Note) Gross business profit - operating expenses (excluding non-recurrent items) - provision of general allowance for possible loan losses

The Bank of Okinawa, Non-consolidated

(¥ million)

	(Japanese)	FY22	YoY increase (decrease)	FY21
Gross business profit	業 務 粗 利 益	28,099	(1,620)	29,719
Net interest income	資 金 利 益	29,116	1,318	27,798
Gains (losses) on cancellation of investment trusts	うち投資信託解約損益	719	611	107
Net fees and commissions	役 務 取 引 等 利 益	2,130	291	1,839
Trust fees	う ち 信 託 報 酬	79	(5)	85
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	(3,147)	(3,229)	82
Expenses (excluding non-recurrent items)	経費(除く臨時処理分)	21,249	(975)	22,224
Personnel expenses	人 件 費	9,070	(572)	9,643
Non-personnel expenses	物 件 費	10,647	(248)	10,895
Taxes	税 金	1,531	(154)	1,686
Real net business profit	実 質 業 務 純 益	6,850	(644)	7,495
Business profit on core banking operations	コ ア 業 務 純 益	9,945	2,275	7,670
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	9,226	1,663	7,562
Provision of general allowance for possible loan losses (2)	一 般 貸 倒 引 当 金 繰 入 額	(89)	(470)	380
Net business profit	業 務 純 益	6,940	(174)	7,114
Gains (losses) on bond trading	うち国債等債券関係損益(5勘定戻)	(3,094)	(2,919)	(174)
Non-recurrent items	臨 時 損 益	279	593	(314)
Recoveries of written-off claims	うち償却債権取立益	123	(478)	602
Net gains (losses) on equity trading	うち株式等関係損益(3勘定戻)	1,391	1,029	361
Losses on bad debt disposal (3)	うち不良債権処理損失	1,629	189	1,439
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	1,564	291	1,272
Written-off of loans	貸 出 金 償 却	64	(102)	167
Reversal of reserve for compensation for trust principal losses (4)	うち信託元本補填引当金戻入益	39	39	0
Ordinary profit	経 常 利 益	7,219	419	6,799
Extraordinary gains (losses)	特 別 損 益	(57)	(183)	126
Losses on disposal of noncurrent assets	固 定 資 産 処 分 損 益	(57)	(31)	(26)
Income before income taxes	税 引 前 当 期 純 利 益	7,161	235	6,925
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	2,080	(179)	2,260
Income taxes-deferred	法 人 税 等 調 整 額	13	(36)	50
Total income taxes	法 人 税 等 合 計	2,094	(216)	2,311
Net income	当 期 純 利 益	5,066	451	4,614
Credit cost ((1) + (2) + (3) - (4))	与 信 費 用	1,500	(319)	1,820

(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)	FY22	YoY	FY21
			increase (decrease)	
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 (一般貸引繰入前)	6,850	(644)	7,495
Per staff (¥ thousand)	職員一人当たり (千円)	5,993	(445)	6,439
Net business profit	業 務 純 益	6,940	(174)	7,114
Per staff (¥ thousand)	職員一人当たり (千円)	6,071	(40)	6,112

(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)	FY22	YoY	FY21
			increase (decrease)	
Yield on fund operation (A)	資 金 運 用 利 回	1.14	0.01	1.13
Yield on loans	貸 出 金 利 回	1.37	(0.03)	1.40
Yield on securities	有 価 証 券 利 回	1.05	0.21	0.84
Fund procurement cost (B)	資 金 調 達 原 価	0.80	(0.05)	0.85
Yield on deposits	預 金 等 利 回	0.00	0.00	0.00
Yield on external debt*	外 部 負 債 利 回	0.00	0.00	0.00
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.34	0.06	0.28

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

### (2) Domestic

(%)

	(Japanese)	FY22	YoY	FY21
			increase (decrease)	
Yield on fund operation (A)	資 金 運 用 利 回	1.12	0.00	1.12
Yield on loans	貸 出 金 利 回	1.37	(0.03)	1.40
Yield on securities	有 価 証 券 利 回	0.99	0.18	0.81
Fund procurement cost (B)	資 金 調 達 原 価	0.76	(0.05)	0.81
Yield on deposits	預 金 等 利 回	0.00	0.00	0.00
Yield on external debt*	外 部 負 債 利 回	0.00	0.00	0.00
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.36	0.05	0.31

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

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

(¥ million)

	(Japanese)	FY22	YoY	FY21
			increase (decrease)	
Gains (losses) on securities	有価証券関係損益	(1,703)	(1,890)	187
Gains (losses) on bond trading	国債等債券関係損益 (5勘定尻)	(3,094)	(2,919)	(174)
Gains on sale of bonds	売却益	404	150	254
Gains on redemption of bonds	償還益	-	-	-
Losses on sale of bonds	売却損	3,499	3,070	428
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)	1,391	1,029	361
Gains on sale of equity shares	売却益	1,483	724	759
Losses on sale of equity shares	売却損	91	(251)	343
Write-off	償却	0	(53)	54

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

(Okinawa Financial Group, consolidated)

(¥ million, %)

	(Japanese)	As of March 31, 2023	Comparison	Comparison	As of March 31, 2022	As of September 30, 2022
			with the previous balance-sheet date (March 31, 2022)	with the previous interim balance-sheet date (September 30, 2022)		
(1) Capital ratio	自己資本比率	10.77	(0.32)	(0.24)	11.09	11.01
(2) Basic elements of core capital	コア資本に係る 基礎項目	162,508	2,542	(342)	159,965	162,850
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)	(109)	219	219
General allowance for possible loan losses	うち一般貸倒 引当金	5,446	(140)	542	5,587	4,904
Qualifying subordinated debt	うち負債性資本 調達手段等	-	-	-	-	-
(3) Adjustments to core capital	コア資本に係る 調整項目	3,149	667	325	2,481	2,824
(4) Capital (2)-(3)	自己資本	159,358	1,874	(667)	157,484	160,026
(5) Risk-weighted assets	リスクアセット	1,478,977	59,797	26,743	1,419,179	1,452,233

(The Bank of Okinawa, non-consolidated)

(¥ million, %)

	(Japanese)	As of March 31, 2023	Comparison		As of March 31, 2022	As of September 30, 2022
			with the previous balance-sheet date (March 31, 2022)	with the previous interim balance-sheet date (September 30, 2022)		
(1) Capital ratio	自己資本比率	9.55	(0.52)	(0.43)	10.07	9.98
(2) Basic elements of core capital	コア資本に係る基礎項目	140,660	(1,282)	(3,587)	141,942	144,247
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)	(109)	219	219
General allowance for possible loan losses	うち一般貸倒引当金	4,885	(89)	573	4,974	4,311
Qualifying subordinated debt	うち負債性資本調達手段等	-	-	-	-	-
(3) Adjustments to core capital	コア資本に係る調整項目	2,810	633	318	2,176	2,492
(4) Capital (2)-(3)	自己資本	137,849	(1,916)	(3,905)	139,766	141,755
(5) Risk-weighted assets	リスクアセット	1,442,725	55,014	22,677	1,387,710	1,420,047

## 6. ROE (The Bank of Okinawa, non-consolidated)

(%)

	(Japanese)	FY22	YoY		FY21
			increase (decrease)		
Net business profit basis	業務純益ベース	4.98	0.11		4.87
Business profit on core banking operations basis	コア業務純益ベース	7.14	1.89		5.25
Net income basis	当期純利益ベース	3.63	0.47		3.16

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

\* Business profit on core banking operations = Net business profit – gains (losses) on bond trading + provision of general allowance for possible loan losses + written-off claims under trust accounts

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

(Reference)

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

(%)

	(Japanese)	FY22	YoY		FY21
			increase (decrease)		
Net business profit basis	業務純益ベース	4.98	(0.12)		5.10
Business profit on core banking operations basis	コア業務純益ベース	7.14	1.64		5.50
Net income basis	当期純利益ベース	3.63	0.32		3.31

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

## 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 March 31, 2023			As of March 31, 2022	As of September 30, 2022	
				Comparison with the previous balance-sheet date (March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)			
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	6,961	(150)	253	7,111	6,707
		Doubtful assets	危険債権	6,199	1,388	1,028	4,811	5,171
		Past due loans (3 months or more)	三月以上延滞債権額	147	67	74	79	72
		Restructured loans	貸出条件緩和債権額	6,795	(1,167)	(38)	7,963	6,834
		Total	合計	20,104	138	1,316	19,965	18,787
		Normal assets	正常債権	1,772,265	70,167	42,222	1,702,098	1,730,042

(Note) Including trust accounts.

(¥ million)

Total credit balance	総与信残高	1,792,369	70,305	43,539	1,722,064	1,748,829
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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	0.38	(0.03)	0.00	0.41	0.38
		Doubtful assets	危険債権	0.34	0.07	0.05	0.27	0.29
		Past due loans (3 months or more)	三月以上延滞債権額	0.00	0.00	0.00	0.00	0.00
		Restructured loans	貸出条件緩和債権額	0.37	(0.09)	(0.02)	0.46	0.39
		Total	合計	1.12	(0.03)	0.05	1.15	1.07

(Note) Including trust accounts.



The Bank of Okinawa, Non-consolidated

(¥ million)

		(Japanese)	As of March 31, 2023			As of March 31, 2022	As of September 30, 2022	
				Comparison with the previous balance-sheet date (March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)			
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	6,721	(105)	301	6,827	6,420
		Doubtful assets	危険債権	6,192	1,387	1,027	4,805	5,165
		Past due loans (3 months or more)	三月以上延滞債権額	147	67	74	79	72
		Restructured loans	貸出条件緩和債権額	6,795	(1,167)	(38)	7,963	6,834
		Total	合計	19,857	181	1,364	19,676	18,493
		Normal assets	正常債権	1,787,423	71,458	40,756	1,715,964	1,746,666

(Note) Including trust accounts.

		(¥ million)				
Total credit balance	総与信残高	1,807,281	71,640	42,121	1,735,640	1,765,160

(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	0.37	(0.02)	0.01	0.39	0.36
		Doubtful assets	危険債権	0.34	0.07	0.05	0.27	0.29
		Past due loans (3 months or more)	三月以上延滞債権額	0.00	0.00	0.00	0.00	0.00
		Restructured loans	貸出条件緩和債権	0.37	(0.08)	(0.01)	0.45	0.38
		Total	合計	1.09	(0.04)	0.05	1.13	1.04

(Note) Including trust accounts.

## 2. Allowance for loan losses

### Okinawa Financial Group, Consolidated

(¥ million)

	(Japanese)	As of March 31, 2023	Comparison with the previous balance-sheet date (March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)	As of March 31, 2022	As of September 30, 2022
Allowance for possible loan losses	貸倒引当金	11,659	298	690	11,361	10,969
General allowance	一般貸倒引当金	5,446	(140)	542	5,587	4,904
Specific allowance	個別貸倒引当金	6,213	439	148	5,773	6,064
Reserve for compensation for trust principal losses	信託元本補填引当金	-	(39)	(38)	39	38

### The Bank of Okinawa, Non-consolidated

(¥ million)

	(Japanese)	As of March 31, 2023	Comparison with the previous balance-sheet date (March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)	As of March 31, 2022	As of September 30, 2022
Allowance for possible loan losses	貸倒引当金	10,080	618	1,072	9,462	9,008
General allowance	一般貸倒引当金	4,885	(89)	573	4,974	4,311
Specific allowance	個別貸倒引当金	5,195	707	498	4,487	4,696
Reserve for compensation for trust principal losses	信託元本補填引当金	-	(39)	(38)	39	38

### 3. Coverage of risk monitored loans

#### Okinawa Financial Group, Consolidated

(¥ million, %)

	(Japanese)	As of March 31, 2023	Comparison with the previous balance-sheet date (March 31, 2022)		As of March 31, 2022	As of September 30, 2022
			Comparison with the previous interim balance-sheet date (September 30, 2022)			
Risk-monitored loans (A)	リスク管理債権額	20,104	138	1,316	19,965	18,787
Coverage	保 全 額	16,855	894	1,760	15,960	15,094
Allowance for possible loan losses (B)	貸 倒 引 当 金	6,374	823	693	5,551	5,681
Collateral and guarantees (C)	担 保 ・ 保 証 等	10,480	71	1,067	10,409	9,412
Coverage ratio (B+C)/(A)	保 全 率	83.83	3.90	3.49	79.93	80.34
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	31.70	3.90	1.46	27.80	30.24
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	52.13	0.00	2.03	52.13	50.10

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2023	Comparison with the previous balance-sheet date (March 31, 2022)		As of March 31, 2022	As of September 30, 2022
			Comparison with the previous interim balance-sheet date (September 30, 2022)			
Risk-monitored loans (A)	リスク管理債権額	19,857	181	1,364	19,676	18,493
Coverage	保 全 額	16,612	939	1,808	15,673	14,804
Allowance for possible loan losses (B)	貸 倒 引 当 金	6,327	842	717	5,485	5,610
Collateral and guarantees (C)	担 保 ・ 保 証 等	10,284	96	1,090	10,188	9,193
Coverage ratio (B+C)/(A)	保 全 率	83.65	4.00	3.60	79.65	80.05
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	31.86	3.99	1.53	27.87	30.33
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	51.79	0.01	2.08	51.78	49.71

(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 March 31, 2023	Comparison		As of March 31, 2022	As of September 30, 2022
			with the previous balance-sheet date (March 31, 2022)	with the previous interim balance-sheet date (September 30, 2022)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	6,961	(150)	253	7,111	6,707
Doubtful assets	危険債権	6,199	1,388	1,028	4,811	5,171
Substandard loans	要管理債権	6,943	(1,099)	35	8,042	6,907
Total (A)	合計	20,104	138	1,316	19,965	18,787
Normal assets	正常債権	1,772,265	70,167	42,222	1,702,098	1,730,042
Total credit balance (B)	総与信残高	1,792,369	70,305	43,539	1,722,064	1,748,829
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.12	(0.03)	0.05	1.15	1.07
Partial charge-offs	部分直接償却額	8,205	393	668	7,811	7,536

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2023	Comparison		As of March 31, 2022	As of September 30, 2022
			with the previous balance-sheet date (March 31, 2022)	with the previous interim balance-sheet date (September 30, 2022)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	6,721	(105)	301	6,827	6,420
Doubtful assets	危険債権	6,192	1,387	1,027	4,805	5,165
Substandard loans	要管理債権	6,943	(1,099)	35	8,042	6,907
Total (A)	合計	19,857	181	1,364	19,676	18,493
Normal assets	正常債権	1,787,423	71,458	40,756	1,715,964	1,746,666
Total credit balance (B)	総与信残高	1,807,281	71,640	42,121	1,735,640	1,765,160
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.09	(0.04)	0.05	1.13	1.04
Partial charge-offs	部分直接償却額	1,266	266	250	999	1,016

(Note) Including trust accounts.

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

### Okinawa Financial Group, Consolidated

(¥ million)

	(Japanese)	As of March 31, 2023	As of March 31, 2022		As of March 31, 2022	As of September 30, 2022
			Comparison with the previous balance-sheet date (March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
Coverage (C)	保 全 額	16,855	894	1,760	15,960	15,094
Allowance for loan losses	貸 倒 引 当 金	6,374	823	693	5,551	5,681
Collateral and guarantees	担 保 ・ 保 証 等	10,480	71	1,067	10,409	9,412

(Note) Including trust accounts.

Coverage ratio (C)/(A)	保 全 率	83.83	3.90	3.49	79.93	80.34
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(%)

### The Bank of Okinawa, Non-consolidated

(¥ million)

	(Japanese)	As of March 31, 2023	As of March 31, 2022		As of March 31, 2022	As of September 30, 2022
			Comparison with the previous balance-sheet date (March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
Coverage (C)	保 全 額	16,612	939	1,808	15,673	14,804
Allowance for loan losses	貸 倒 引 当 金	6,327	842	717	5,485	5,610
Collateral and guarantees	担 保 ・ 保 証 等	10,284	96	1,090	10,188	9,193

(Note) Including trust accounts.

Coverage ratio (C)/(A)	保 全 率	83.65	4.00	3.60	79.65	80.05
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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, %)

	(Japanese)	As of March 31, 2023			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	6,961	6,199	6,943	20,104
Covered portion (B)	担 保 等 の 保 全 額	3,277	3,146	4,056	10,480
Uncovered portion (C)=(A)-(B)	未 保 全 額	3,683	3,053	2,886	9,623
Allowance for loan losses (D)	引 当 額	3,683	1,525	1,165	6,374
Allowance ratio (D)/(C)	引 当 率	100.00	49.96	40.38	66.24
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	75.35	75.21	83.83

(Note) Including trust accounts.

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

	(Japanese)	As of March 31, 2023			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	963	5,997	6,199	13,160
Covered portion (B)	担 保 等 の 保 全 額	553	2,724	3,146	6,424
Uncovered portion (C)=(A)-(B)	未 保 全 額	410	3,273	3,053	6,736
Allowance for loan losses (D)	引 当 額	410	3,273	1,525	5,208
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	49.96	77.32
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	75.35	88.39

(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 March 31, 2023			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	6,721	6,192	6,943	19,857
Covered portion (B)	担 保 等 の 保 全 額	3,082	3,146	4,056	10,284
Uncovered portion (C)=(A)-(B)	未 保 全 額	3,639	3,046	2,886	9,573
Allowance for loan losses (D)	引 当 額	3,639	1,522	1,165	6,327
Allowance ratio (D)/(C)	引 当 率	100.00	49.97	40.38	66.10
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	75.39	75.21	83.65

(Note) Including trust accounts.

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

	(Japanese)	As of March 31, 2023			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	946	5,775	6,192	12,914
Covered portion (B)	担 保 等 の 保 全 額	537	2,544	3,146	6,228
Uncovered portion (C)=(A)-(B)	未 保 全 額	408	3,231	3,046	6,686
Allowance for loan losses (D)	引 当 額	408	3,231	1,522	5,162
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	49.97	77.20
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	75.39	88.19

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2023		As of March 31, 2022	
		Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	総 与 信 残 高	1,807,281	100.00	1,735,640	100.00
Classification I	非 分 類 額	1,541,949	85.31	1,457,000	83.94
Total classified amount	分 類 額 合 計	265,332	14.68	278,640	16.05
Classification II	II 分 類	263,898	14.60	277,624	15.99
Classification III	III 分 類	1,433	0.07	1,015	0.05
Classification IV	IV 分 類	-	-	-	-

(Notes)

- 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.
- 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、資本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)**

(¥ million)

Asset self-assessment (by assets 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)
Assets 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 946	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 413      532		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 6,721	Bankrupt and quasi-bankrupt assets 破産更生債権及びこれらに準ずる債権 6,721	408	100.00%
Effectively bankrupt assets 実質破綻先 5,775	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 4,070      1,705				Coverage ratio: 保全率: 100.00%	Coverage ratio: 保全率: 100.00%	3,231	100.00%
Potentially bankrupt assets 破綻懸念先 6,192	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 2,985      1,774		Necessary amount reserved 必要額を引当 1,433		Doubtful assets 危険債権 6,192	Doubtful assets 危険債権 6,192	1,522	75.39% (49.97%)
Assets requiring caution 要管理先 8,567	Collateral: 担保: 5,157 Non-Covered: 信用: 3,409		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。資金的劣後ローン (DDS) は全額引当。		Substandard loans 要管理債権 6,943	Past due loans (3 months or more) 三月以上延滞債権 147	1,263	74.94% (37.04%)
	Other assets requiring caution 要管理先以外の 要注意先 315,349	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。		Coverage ratio: 保全率: 75.21%	Restructured loans 貸出条件緩和債権 6,795	Total of assets subject to mandatory disclosure 開示債権計 19,857		
Normal assets 正常先 1,470,450					Total of assets subject to mandatory disclosure 開示債権計 19,857	Total of assets subject to mandatory disclosure 開示債権計 19,857	2,141	
Normal assets 正常先 1,470,450					Coverage ratio of assets subject to mandatory disclosure 開示債権の 保全率 83.65%	Coverage ratio of assets subject to mandatory disclosure 開示債権の 保全率 83.65%	1,481	
Total 合計 1,807,281	1,541,949	263,898	1,433	-	Normal assets 正常債権 1,787,423	Normal assets 正常債権 1,787,423	10,048	82.91% (63.64%)

(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 March 31, 2023			As of March 31, 2022	As of September 30, 2022
			Comparison with the previous balance-sheet date (March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
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)	1,807,281	71,640	42,121	1,735,640	1,765,160
Manufacturing	製造業	40,854	3,632	3,428	37,221	37,425
Agriculture and forestry	農業, 林業	2,874	10	103	2,864	2,771
Fishery	漁業	1,001	(36)	(16)	1,038	1,018
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	1,709	(388)	(340)	2,098	2,050
Construction	建設業	69,521	9,105	6,917	60,415	62,603
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	16,270	(578)	(5,636)	16,848	21,906
Telecommunications	情報通信業	12,072	1,219	951	10,853	11,121
Transport and postal activities	運輸業, 郵便業	14,681	2,905	1,652	11,775	13,028
Wholesaling and retailing	卸売業, 小売業	103,064	1,903	963	101,160	102,100
Finance and insurance	金融業, 保険業	35,039	9,049	2,649	25,990	32,390
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	537,220	13,483	8,964	523,737	528,256
Miscellaneous services	各種サービス業	211,462	792	2,866	210,669	208,595
Local government bodies	地方公共団体	152,339	16,954	10,827	135,384	141,511
Others	その他	609,170	13,587	8,790	595,582	600,379

(Note) Including trust accounts.

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

(¥ million)

	(Japanese)	As of March 31, 2023			As of March 31, 2022	As of September 30, 2022
			Comparison with the previous balance-sheet date (March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
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)	19,857	181	1,364	19,676	18,493
Manufacturing	製造業	1,398	(97)	(51)	1,495	1,449
Agriculture and forestry	農業, 林業	513	108	13	404	499
Fishery	漁業	523	-	-	523	523
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	-	-	-	-	-
Construction	建設業	435	(106)	(58)	541	493
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	1	(20)	(0)	21	1
Telecommunications	情報通信業	201	35	37	165	163
Transport and postal activities	運輸業, 郵便業	116	(0)	(27)	116	144
Wholesaling and retailing	卸売業, 小売業	2,366	419	735	1,947	1,630
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	3,033	156	146	2,877	2,887
Miscellaneous services	各種サービス業	8,619	213	410	8,406	8,208
Local government bodies	地方公共団体	-	-	-	-	-
Others	その他	2,648	(527)	157	3,175	2,491

(Note) Including trust accounts.

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

(¥ million)

	(Japanese)	As of March 31, 2023	Comparison with the previous balance-sheet date		As of March 31, 2022	As of September 30, 2022	
			(March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)			
Loans to consumers	生活密着型ローン 残 高	731,858 [731,960]	18,501 [18,481]	11,955 [11,945]	713,356 [713,478]	719,903 [720,015]	
	Housing loans (incl. mortgage loans)	うち住宅ローン 残 高	658,744 [658,835]	16,737 [16,724]	10,542 [10,535]	642,006 [642,111]	648,202 [648,300]
	Other than housing loans	うちその他ローン 残 高	73,113 [73,124]	1,763 [1,757]	1,412 [1,409]	71,349 [71,366]	71,701 [71,714]

(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, %)

	(Japanese)	As of March 31, 2023	Comparison with the previous balance-sheet date		As of March 31, 2022	As of September 30, 2022
			(March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
Loans to SMEs	中小企業等貸出残高	1,562,633 [1,563,726]	40,671 [40,682]	27,729 [27,811]	1,521,962 [1,523,043]	1,534,904 [1,535,915]
As a percentage of total loans	中小企業等貸出比率	86.89 [86.90]	(1.25) [(1.25)]	(0.57) [(0.56)]	88.14 [88.15]	87.46 [87.46]

(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 March 31, 2023	As of September 30, 2022	As of March 31, 2022
Loans guaranteed by credit guarantee associations	信用保証協会保証付の 融 資 残 高	114,266	114,295	116,404

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

(¥ million)

		(term-end balance)	As of March 31, 2023	Comparison with the previous balance-sheet date		As of March 31, 2022	As of September 30, 2022
				(March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
Deposits	預 金	(average balance)	2,543,932 [2,555,792]	87,060 [85,282]	3,731 [2,907]	2,456,871 [2,470,510]	2,540,200 [2,552,885]
			2,539,439 [2,552,120]	119,424 [117,431]	(2,043) [(2,415)]	2,420,015 [2,434,688]	2,541,483 [2,554,535]
Loans	貸 出 金	(term-end balance)	1,798,244 [1,799,337]	71,560 [71,571]	43,279 [43,360]	1,726,684 [1,727,765]	1,754,965 [1,755,976]
		(average balance)	1,743,591 [1,744,613]	28,613 [28,659]	18,058 [18,053]	1,714,978 [1,715,954]	1,725,533 [1,726,560]

(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, 2023			As of March 31, 2022	As of September 30, 2022	
			Comparison with the previous balance-sheet date (March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)			
Individuals	個人預金	1,557,413	46,982	7,560	1,510,430	1,549,852	
	Liquid deposits	流動性預金	1,141,320	70,264	13,666	1,071,056	1,127,654
	Time deposits	定期性預金	416,092	(23,281)	(6,105)	439,374	422,198
Corporations	法人預金	769,748	2,970	(2,765)	766,778	772,514	
	Liquid deposits	流動性預金	607,236	14,100	(2,828)	593,136	610,064
	Time deposits	定期性預金	162,512	(11,129)	62	173,641	162,449

(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, 2023			As of March 31, 2022	As of September 30, 2022
			Comparison with the previous balance-sheet date (March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
Regular employees	在籍行員数	1,147	(22)	(33)	1,169	1,180

(2) Branches

	(Japanese)	As of March 31, 2023			As of March 31, 2022	As of September 30, 2022
			Comparison with the previous balance-sheet date (March 31, 2022)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
Number of branches	店舗数	65 (4)	0 (0)	0 (0)	65 (4)	65 (4)

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

### III. Performance Forecasts

#### 1. Performance forecasts for the year ending March 31, 2024 (Okinawa Financial Group, consolidated)

(¥ million)

	(Japanese)	Year ending March 31, 2024 forecasts	Year ended March 31, 2023 results
Ordinary income	経 常 収 益	52,700	52,687
Ordinary profit	経 常 利 益	9,000	8,581
Net income	当 期 純 利 益	6,100	5,835

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

(¥ million)

	(Japanese)	Year ending March 31, 2024 forecasts	Year ended March 31, 2023 results	
Ordinary income	経 常 収 益	36,200	37,787	
Ordinary profit	経 常 利 益	7,400	7,219	
Net income	当 期 純 利 益	5,400	5,066	
Net business profit	業 務 純 益	8,000	6,940	
Real net business profit	実 質 業 務 純 益	8,000	6,850	
	Business profit on core banking operations	コ ア 業 務 純 益	8,000	9,945
Bad debt disposal	不 良 債 権 処 理 額	1,200	1,629	

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

## (Reference) The Bank of Okinawa non-consolidated financial statements

## (1) Non-Consolidated Balance Sheets

		(¥ million)	
	(Japanese)	As of March 31, 2022	As of March 31, 2023
<b>Assets</b>	(資産の部)		
Cash and due from banks	現金預け金	590,084	510,164
Monetary claims bought	買入金銭債権	121	14
Securities	有価証券	455,805	473,243
Loans and bills discounted	貸出金	1,726,684	1,798,244
Foreign exchanges	外国為替	7,206	15,672
Other assets:	その他の資産	25,029	24,181
Other	その他の資産	25,029	24,181
Tangible fixed assets	有形固定資産	19,930	19,170
Intangible assets	無形固定資産	3,105	4,008
Deferred tax assets	繰延税金資産	2,338	5,881
Customers' liabilities for acceptances and guarantees	支払承諾見返	6,424	6,486
Allowance for loan losses	貸倒引当金	(9,462)	(10,080)
Total assets	資産の部合計	2,827,268	2,846,986
<b>Liabilities</b>	(負債の部)		
Deposits	預金	2,456,871	2,543,932
Borrowed money	借入金	200,000	140,400
Foreign exchanges	外国為替	29	27
Due to trust account	信託勘定借	12,559	10,769
Other liabilities:	その他の負債	5,939	6,275
Income taxes payable	未払法人税等	1,581	857
Lease obligations	リース債務	328	232
Asset retirement obligations	資産除去債務	418	434
Other	その他の負債	3,611	4,752
Provision for bonuses	賞与引当金	590	634
Provision for directors' bonuses	役員賞与引当金	12	12
Provision for retirement benefits	退職給付引当金	754	938
Provision for stock-based compensation	株式報酬引当金	169	212
Reserve for compensation for trust principal losses	信託元本補填引当金	39	-
Reserve for reimbursement of dormant deposits	睡眠預金払戻損失引当金	201	134
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,168	1,168
Acceptances and guarantees	支払承諾	6,424	6,486
Total liabilities	負債の部合計	2,684,761	2,710,992

(Continued)

		(¥ million)	
	(Japanese)	As of March 31, 2022	As of March 31, 2023
<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	97,900	99,966
Legal retained earnings	利 益 準 備 金	9,535	9,535
Other retained earnings:	そ の 他 利 益 剰 余 金	88,364	90,431
General reserve	別 途 積 立 金	84,820	84,820
Retained earnings brought forward	繰 越 利 益 剰 余 金	3,544	5,610
Shareholders' equity	株 主 資 本 合 計	138,248	140,315
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	2,987	(4,943)
Deferred losses on hedges	繰 延 ヘ ッ ジ 損 益	-	(647)
Revaluation reserve for land	土 地 再 評 価 差 額 金	1,270	1,270
Valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	4,257	(4,321)
Total net assets	純 資 産 の 部 合 計	142,506	135,994
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	2,827,268	2,846,986

## (2) Non-Consolidated Statements of Income

(¥ million)

	(Japanese)	Year Ended March 31, 2022	Year Ended March 31, 2023
<b>Ordinary income</b>	経 常 収 益	35,725	37,787
Interest income:	資 金 運 用 収 益	28,060	29,506
Interest on loans and discounts	(うち貸出金利息)	24,143	24,054
Interest and dividends on securities	(うち有価証券利息配当金)	3,613	5,102
Trust fees	信 託 報 酬	85	79
Fees and commissions	役 務 取 引 等 収 益	5,056	5,410
Other ordinary income	そ の 他 業 務 収 益	510	404
Other income	そ の 他 経 常 収 益	2,010	2,387
<b>Ordinary expenses</b>	経 常 費 用	28,925	30,568
Interest expenses:	資 金 調 達 費 用	262	389
Interest on deposits	(うち預金利息)	155	204
Fees and commissions payments	役 務 取 引 等 費 用	3,303	3,359
Other ordinary expenses	そ の 他 業 務 費 用	428	3,552
General and administrative expenses	営 業 経 費	22,463	21,513
Other expenses	そ の 他 経 常 費 用	2,467	1,754
Ordinary profit	経 常 利 益	6,799	7,219
<b>Extraordinary income</b>	特 別 利 益	160	0
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	8	0
Gain on reversal of subscription rights to shares	新 株 予 約 権 戻 入 益	152	-
<b>Extraordinary loss</b>	特 別 損 失	34	58
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	34	58
Income before income taxes	税 引 前 当 期 純 利 益	6,925	7,161
Income taxes – current	法 人 税、住 民 税 及 び 事 業 税	2,260	2,080
Income taxes – deferred	法 人 税 等 調 整 額	50	13
Total income taxes	法 人 税 等 合 計	2,311	2,094
Net income	当 期 純 利 益	4,614	5,066