

Financial Statements
for the First Half
Ended September 30, 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 First Half Ended September 30, 2023

1. Business performance Okinawa Financial Group, Consolidated

(¥ million)

	(Japanese)	1H FY23	YoY increase (decrease)	1H FY22
Ordinary income	経 常 収 益	27,664	640	27,023
Gross business profit	連 結 業 務 粗 利 益	15,439	(828)	16,267
Interest income	資 金 利 益	14,124	(231)	14,356
Trust fees	信 託 報 酬	35	(3)	39
Fees and commissions	役 務 取 引 等 利 益	1,716	511	1,205
Other business profit	そ の 他 業 務 利 益	(437)	(1,104)	667
Operating expenses	営 業 経 費	12,431	549	11,881
Loan-loss provisions	貸 倒 償 却 引 当 費 用	527	359	168
Provision of general allowance for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	(493)	(493)	-
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	860	860	-
Written-off of loans	貸 出 金 償 却	160	(8)	168
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	(320)	320
Net gains (losses) on equity securities	株 式 等 関 係 損 益	1,266	466	800
Other	そ の 他	733	(43)	776
Ordinary profit	経 常 利 益	4,480	(1,634)	6,114
Extraordinary gains (losses)	特 別 損 益	17	72	(54)
Losses on disposal of noncurrent assets	う ち 固 定 資 産 処 分 損 益	17	72	(54)
Income before income taxes	税 金 等 調 整 前 中 間 純 利 益	4,498	(1,562)	6,060
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	1,404	(84)	1,488
Income taxes-deferred	法 人 税 等 調 整 額	(69)	(224)	154
Total income taxes	法 人 税 等 合 計	1,334	(308)	1,642
Net income	中 間 純 利 益	3,163	(1,253)	4,417
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 する 中 間 純 利 益	3,163	(1,253)	4,417

(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 利 益	3,688	(847)	4,535
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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 FY23	The Bank of Okinawa	The Okigin General Lease	Okigin JCB	Okigin Securities	Okigin SPO	Other (Note)
Ordinary income	経 常 収 益	27,664	20,546	5,748	878	692	957	(1,159)
Ordinary profit	経 常 利 益	4,480	4,340	254	151	151	38	(456)
Net income	中 間 純 利 益	3,163	3,413	122	101	125	25	(624)

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 FY23	YoY increase (decrease)	1H FY22
Gross business profit	業 務 粗 利 益	14,181	(665)	14,847
Net interest income	資 金 利 益	14,696	80	14,615
Gains (losses) on cancellation of investment trusts	う ち 投 資 信 託 解 約 損 益	-	(170)	170
Net fees and commissions	役 務 取 引 等 利 益	1,064	91	972
Trust fees	う ち 信 託 報 酬	35	(3)	39
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	(1,579)	(838)	(740)
Expenses (excluding non-recurrent items)	経 費 (除 く 臨 時 処 理 分)	11,190	436	10,754
Personnel expenses	人 件 費	4,433	(134)	4,567
Non-personnel expenses	物 件 費	5,472	242	5,230
Taxes	税 金	1,284	328	956
Real net business profit	実 質 業 務 純 益	2,991	(1,101)	4,092
Business profit on core banking operations	コ ア 業 務 純 益	4,418	(466)	4,885
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	4,418	(295)	4,714
Provision of general allowance for possible loan losses (2)	一 般 貸 倒 引 当 金 繰 入 額	(446)	(446)	-
Net business profit	業 務 純 益	3,437	(655)	4,092
Gains (losses) on bond trading	う ち 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	(1,427)	(635)	(792)
Non-recurrent items	臨 時 損 益	903	(836)	1,740
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	38	(28)	66
Net gains (losses) on equity securities	う ち 株 式 等 関 係 損 益 (3 勘 定 戻)	1,266	466	800
Losses on bad debt disposal (3)	う ち 不 良 債 権 処 理 損 失	761	714	46
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	739	739	-
Written-off of loans	貸 出 金 償 却	21	(25)	46
Reversal of allowance for loan losses (4)	う ち 貸 倒 引 当 金 戻 入 益	-	(417)	417
Reversal of reserve for compensation for trust principal losses (5)	う ち 信 託 元 本 補 填 引 当 金 戻 入 益	-	(1)	1
Ordinary profit	経 常 利 益	4,340	(1,492)	5,832
Extraordinary gains (losses)	特 別 損 益	17	70	(52)
Losses on disposal of noncurrent assets	う ち 固 定 資 産 処 分 損 益	17	70	(52)
Income before income taxes	税 引 前 中 間 純 利 益	4,358	(1,421)	5,780
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	1,088	(101)	1,189
Income taxes-deferred	法 人 税 等 調 整 額	(143)	(266)	123
Total income taxes	法 人 税 等 合 計	945	(367)	1,313
Net income	中 間 純 利 益	3,413	(1,054)	4,467
Credit cost ((1) + (2) + (3) - (4) - (5))	与 信 費 用	314	686	(371)

(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 FY23	YoY	1H FY22
			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)	2,991	(1,101)	4,092
Per staff (¥ thousand)	職員一人当たり (千円)	2,677	(865)	3,543
Net business profit	業 務 純 益	3,437	(655)	4,092
Per staff (¥ thousand)	職員一人当たり (千円)	3,077	(466)	3,543

(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 FY23	YoY	1H FY22
			increase (decrease)	
Yield on fund operation (A)	資 金 運 用 利 回	1.19	0.05	1.14
Yield on loans	貸 出 金 利 回	1.35	(0.03)	1.38
Yield on securities	有 価 証 券 利 回	1.15	0.06	1.09
Fund procurement cost (B)	資 金 調 達 原 価	0.87	0.07	0.80
Yield on deposits	預 金 等 利 回	0.04	0.04	0.00
Yield on external debt*	外 部 負 債 利 回	-	-	-
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.32	(0.02)	0.34

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

(2) Domestic

(%)

	(Japanese)	1H FY23	YoY	1H FY22
			increase (decrease)	
Yield on fund operation (A)	資 金 運 用 利 回	1.14	0.02	1.12
Yield on loans	貸 出 金 利 回	1.35	(0.03)	1.38
Yield on securities	有 価 証 券 利 回	1.06	0.03	1.03
Fund procurement cost (B)	資 金 調 達 原 価	0.80	0.04	0.76
Yield on deposits	預 金 等 利 回	0.00	0.00	0.00
Yield on external debt*	外 部 負 債 利 回	-	-	-
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.34	(0.02)	0.36

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

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

(¥ million)

	(Japanese)	1H FY23	YoY	1H FY22
			increase (decrease)	
Gains (losses) on securities	有価証券関係損益	(160)	(168)	7
Gains (losses) on bond trading	国債等債券関係損益 (5勘定尻)	(1,427)	(635)	(792)
Gains on sale of bonds	売却益	343	177	165
Gains on redemption of bonds	償還益	-	-	-
Losses on sale of bonds	売却損	1,770	812	957
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)	1,266	466	800
Gains on sale of equity shares	売却益	1,331	441	890
Losses on sale of equity shares	売却損	64	(25)	89
Write-off	償却	0	(0)	0

5. Capital ratio (domestic standards)

(Okinawa Financial Group, consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2023	Comparison	Comparison	As of March 31, 2023	As of September 30, 2022
			with the previous balance-sheet date (March 31, 2023)	with the previous interim balance-sheet date (September 30, 2022)		
(1) Capital ratio	自己資本比率	10.48	(0.29)	(0.53)	10.77	11.01
(2) Basic elements of core capital	コア資本に係る 基礎項目	161,012	(1,495)	(1,837)	162,508	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	-	(110)	109	219
General allowance for possible loan losses	うち一般貸倒 引当金	4,953	(493)	48	5,446	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	3,083	(65)	259	3,149	2,824
(4) Capital (2)-(3)	自己資本	157,929	(1,429)	(2,097)	159,358	160,026
(5) Risk-weighted assets	リスクアセット	1,506,019	27,042	53,786	1,478,977	1,452,233

(The Bank of Okinawa, non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2023			As of March 31, 2023	As of September 30, 2022
			Comparison with the previous balance-sheet date (March 31, 2023)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
(1) Capital ratio	自己資本比率	9.59	0.04	(0.39)	9.55	9.98
(2) Basic elements of core capital	コア資本に係る 基礎項目	143,636	2,976	(610)	140,660	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 4 5 %	109	-	(110)	109	219
General allowance for possible loan losses	うち一般貸倒 引当金	4,438	(446)	127	4,885	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	2,702	(108)	210	2,810	2,492
(4) Capital (2)-(3)	自己資本	140,934	3,084	(820)	137,849	141,755
(5) Risk-weighted assets	リスクアセット	1,469,284	26,559	49,237	1,442,725	1,420,047

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

(%)

	(Japanese)	1H FY23			1H FY22
			YoY increase (decrease)		
Net business profit basis	業務純益ベース	5.12	(0.71)		5.83
Business profit on core banking operations basis	コア業務純益ベース	6.58	(0.38)		6.96
Net income basis	中間純利益ベース	5.08	(1.28)		6.36

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

* 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)	1H FY23			1H FY22
			YoY increase (decrease)		
Net business profit basis	業務純益ベース	4.90	(0.94)		5.84
Business profit on core banking operations basis	コア業務純益ベース	6.30	(0.67)		6.97
Net income basis	中間純利益ベース	4.87	(1.50)		6.37

(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	Comparison	Comparison	As of March	As of	
			September	with the	with the			31, 2023
			30, 2023	previous	previous		30, 2022	
				balance-sheet	balance-sheet			
				date	date			
				(March 31,	(September 30,			
				2023)	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	10,861	3,899	4,153	6,961	6,707
		Doubtful assets	危険債権	5,070	(1,129)	(101)	6,199	5,171
		Past due loans (3 months or more)	三月以上延滞債権額	110	(37)	37	147	72
		Restructured loans	貸出条件緩和債権額	10,362	3,566	3,527	6,795	6,834
		Total	合計	26,404	6,300	7,616	20,104	18,787
		Normal assets	正常債権	1,774,562	2,297	44,519	1,772,265	1,730,042

(Note) Including trust accounts.

(¥ million)

Total credit balance	総与信残高	1,800,966	8,597	52,136	1,792,369	1,748,829
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(Note) Including trust accounts.

(%)

		(Japanese)	As of	Comparison	Comparison	As of March	As of	
			September	with the	with the			31, 2023
			30, 2023	previous	previous		30, 2022	
				balance-sheet	balance-sheet			
				date	date			
				(March 31,	(September 30,			
				2023)	2022)			
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	0.60	0.22	0.22	0.38	0.38
		Doubtful assets	危険債権	0.28	(0.06)	(0.01)	0.34	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	0.57	0.20	0.18	0.37	0.39
		Total	合計	1.46	0.34	0.39	1.12	1.07

(Note) Including trust accounts.

The Bank of Okinawa, Non-consolidated

(¥ million)

		(Japanese)	As of September 30, 2023			As of March 31, 2023	As of September 30, 2022
				Comparison with the previous balance-sheet date (March 31, 2023)	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	10,669	3,947	4,248	6,721	6,420
		Doubtful assets	5,065	(1,127)	(99)	6,192	5,165
		Past due loans (3 months or more)	110	(37)	37	147	72
		Restructured loans	10,362	3,566	3,527	6,795	6,834
		Total	26,208	6,350	7,714	19,857	18,493
		Normal assets	1,790,553	3,130	43,886	1,787,423	1,746,666

(Note) Including trust accounts.

							(¥ million)
Total credit balance	総与信残高	1,816,761	9,480	51,601	1,807,281	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	0.58	0.21	0.22	0.37	0.36
		Doubtful assets	0.27	(0.07)	(0.02)	0.34	0.29
		Past due loans (3 months or more)	0.00	0.00	0.00	0.00	0.00
		Restructured loans	0.57	0.20	0.19	0.37	0.38
		Total	1.44	0.35	0.40	1.09	1.04

(Note) Including trust accounts.

2. Allowance for loan losses

Okinawa Financial Group, Consolidated

(¥ million)

	(Japanese)	As of September 30, 2023			As of March 31, 2023	As of September 30, 2022
			Comparison with the previous balance-sheet date (March 31, 2023)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
Allowance for possible loan losses	貸倒引当金	11,790	130	821	11,659	10,969
General allowance	一般貸倒引当金	4,953	(493)	48	5,446	4,904
Specific allowance	個別貸倒引当金	6,837	624	772	6,213	6,064
Reserve for compensation for trust principal losses	信託元本補填引当金	-	-	(38)	-	38

The Bank of Okinawa, Non-consolidated

(¥ million)

	(Japanese)	As of September 30, 2023			As of March 31, 2023	As of September 30, 2022
			Comparison with the previous balance-sheet date (March 31, 2023)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
Allowance for possible loan losses	貸倒引当金	10,163	83	1,155	10,080	9,008
General allowance	一般貸倒引当金	4,438	(446)	127	4,885	4,311
Specific allowance	個別貸倒引当金	5,725	530	1,028	5,195	4,696
Reserve for compensation for trust principal losses	信託元本補填引当金	-	-	(38)	-	38

3. Coverage of risk-monitored loans

Okinawa Financial Group, Consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2023	Comparison with the previous balance-sheet date (March 31, 2023)		As of March 31, 2023	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	26,404	6,300	7,616	20,104	18,787
Coverage	保 全 額	20,778	3,923	5,683	16,855	15,094
Allowance for possible loan losses (B)	貸 倒 引 当 金	6,770	396	1,089	6,374	5,681
Collateral and guarantees (C)	担 保 ・ 保 証 等	14,007	3,526	4,594	10,480	9,412
Coverage ratio (B+C)/(A)	保 全 率	78.69	(5.14)	(1.65)	83.83	80.34
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	25.64	(6.06)	(4.60)	31.70	30.24
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	53.04	0.91	2.94	52.13	50.10

(Note) Including trust accounts.

The Bank of Okinawa, Non-consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2023	Comparison with the previous balance-sheet date (March 31, 2023)		As of March 31, 2023	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	26,208	6,350	7,714	19,857	18,493
Coverage	保 全 額	20,584	3,971	5,780	16,612	14,804
Allowance for possible loan losses (B)	貸 倒 引 当 金	6,725	397	1,115	6,327	5,610
Collateral and guarantees (C)	担 保 ・ 保 証 等	13,858	3,574	4,665	10,284	9,193
Coverage ratio (B+C)/(A)	保 全 率	78.54	(5.11)	(1.51)	83.65	80.05
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	25.66	(6.20)	(4.67)	31.86	30.33
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	52.88	1.09	3.17	51.79	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 September 30, 2023	Comparison		As of March 31, 2023	As of September 30, 2022
			with the previous balance-sheet date (March 31, 2023)	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	10,861	3,899	4,153	6,961	6,707
Doubtful assets	危険債権	5,070	(1,129)	(101)	6,199	5,171
Substandard loans	要管理債権	10,472	3,529	3,565	6,943	6,907
Total (A)	合計	26,404	6,300	7,616	20,104	18,787
Normal assets	正常債権	1,774,562	2,297	44,519	1,772,265	1,730,042
Total credit balance (B)	総与信残高	1,800,966	8,597	52,136	1,792,369	1,748,829
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.46	0.34	0.39	1.12	1.07
Partial charge-offs	部分直接償却額	7,239	(965)	(296)	8,205	7,536

(Note) Including trust accounts.

The Bank of Okinawa, Non-consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2023	Comparison		As of March 31, 2023	As of September 30, 2022
			with the previous balance-sheet date (March 31, 2023)	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	10,669	3,947	4,248	6,721	6,420
Doubtful assets	危険債権	5,065	(1,127)	(99)	6,192	5,165
Substandard loans	要管理債権	10,472	3,529	3,565	6,943	6,907
Total (A)	合計	26,208	6,350	7,714	19,857	18,493
Normal assets	正常債権	1,790,553	3,130	43,886	1,787,423	1,746,666
Total credit balance (B)	総与信残高	1,816,761	9,480	51,601	1,807,281	1,765,160
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.44	0.35	0.40	1.09	1.04
Partial charge-offs	部分直接償却額	1,417	150	400	1,266	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 September 30, 2023	As of September 30, 2023		As of March 31, 2023	As of September 30, 2022	
			Comparison with the previous balance-sheet date (March 31, 2023)	Comparison with the previous interim balance-sheet date (September 30, 2022)			
Coverage (C)	保 全 額	20,778	3,923	5,683	16,855	15,094	
	Allowance for loan losses	貸倒引当金	6,770	396	1,089	6,374	5,681
	Collateral and guarantees	担保・保証等	14,007	3,526	4,594	10,480	9,412

(Note) Including trust accounts.

(%)						
Coverage ratio (C)/(A)	保 全 率	78.69	(5.14)	(1.65)	83.83	80.34

The Bank of Okinawa, Non-consolidated

(¥ million)

	(Japanese)	As of September 30, 2023	As of September 30, 2023		As of March 31, 2023	As of September 30, 2022	
			Comparison with the previous balance-sheet date (March 31, 2023)	Comparison with the previous interim balance-sheet date (September 30, 2022)			
Coverage (C)	保 全 額	20,584	3,971	5,780	16,612	14,804	
	Allowance for loan losses	貸倒引当金	6,725	397	1,115	6,327	5,610
	Collateral and guarantees	担保・保証等	13,858	3,574	4,665	10,284	9,193

(Note) Including trust accounts.

(%)						
Coverage ratio (C)/(A)	保 全 率	78.54	(5.11)	(1.51)	83.65	80.05

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 September 30, 2023			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	10,861	5,070	10,472	26,404
Covered portion (B)	担 保 等 の 保 全 額	6,435	2,386	5,184	14,007
Uncovered portion (C)=(A)-(B)	未 保 全 額	4,425	2,683	5,288	12,396
Allowance for loan losses (D)	引 当 額	4,425	1,312	1,033	6,770
Allowance ratio (D)/(C)	引 当 率	100.00	48.90	19.54	54.61
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	72.95	59.37	78.69

(Note) Including trust accounts.

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

	(Japanese)	As of September 30, 2023			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	989	9,871	5,070	15,931
Covered portion (B)	担 保 等 の 保 全 額	615	5,820	2,386	8,822
Uncovered portion (C)=(A)-(B)	未 保 全 額	373	4,051	2,683	7,108
Allowance for loan losses (D)	引 当 額	373	4,051	1,312	5,737
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	48.90	80.71
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	72.95	91.39

(Note) Including trust accounts.

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

	(Japanese)	As of September 30, 2023			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	10,669	5,065	10,472	26,208
Covered portion (B)	担 保 等 の 保 全 額	6,287	2,386	5,184	13,858
Uncovered portion (C)=(A)-(B)	未 保 全 額	4,382	2,679	5,288	12,349
Allowance for loan losses (D)	引 当 額	4,382	1,310	1,033	6,725
Allowance ratio (D)/(C)	引 当 率	100.00	48.91	19.54	54.46
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	72.98	59.37	78.54

(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, 2023			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	973	9,696	5,065	15,735
Covered portion (B)	担 保 等 の 保 全 額	601	5,685	2,386	8,674
Uncovered portion (C)=(A)-(B)	未 保 全 額	371	4,010	2,679	7,061
Allowance for loan losses (D)	引 当 額	371	4,010	1,310	5,692
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	48.91	80.61
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	72.98	91.30

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of September 30, 2023		As of March 31, 2023		As of September 30, 2022	
		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	1,816,761	100.00	1,807,281	100.00	1,765,160	100.00
Classification I	非分類額	1,553,438	85.50	1,541,949	85.31	1,495,147	84.70
Total classified amount	分類額合計	263,323	14.49	265,332	14.68	270,013	15.29
Classification II	II 分類	262,031	14.42	263,898	14.60	268,811	15.22
Classification III	III 分類	1,291	0.07	1,433	0.07	1,201	0.06
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、資本金の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 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 973	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 432 540		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 10,669	Bankrupt and quasi-bankrupt assets 破産更生債権及びこれらに準ずる債権 10,669	371	100.00%
Effectively bankrupt assets 実質破綻先 9,696	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 5,087 4,608				Coverage ratio: 保全率: 100.00%	Coverage ratio: 保全率: 100.00%	4,010	100.00%
Potentially bankrupt assets 破綻懸念先 5,065	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 2,350 1,423				Necessary amount reserved 必要額を引当 1,291	Doubtful assets 危険債権 5,065	Doubtful assets 危険債権 5,065	1,310
Assets requiring monitoring 要管理先 12,346	Collateral: 担保: 6,478 Non-Covered: 信用: 5,867		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 10,472	Past due loans (3 months or more) 三月以上延滞債権 110	1,097	61.36% (18.70%)	
	Other assets requiring caution 要管理先以外の 要注意先 305,726	60,584 245,141		Total of assets subject to mandatory disclosure 開示債権計 26,208	Restructured loans 貸出条件緩和債権 10,362			Coverage ratio: 保全率: 59.37%
Normal assets 正常先 1,482,953	1,482,953		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 of assets subject to mandatory disclosure 開示債権の 保全率 78.54%	Total of assets subject to mandatory disclosure 開示債権計 26,208	2,099		
				Normal assets 正常債権 1,790,553	Normal assets 正常債権 1,790,553	1,242		
Total 合計 1,816,761	1,553,438	262,031	1,291	-	1,816,761	1,816,761	10,132	78.14% (52.51%)

(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, 2023			As of March 31, 2023	As of September 30, 2022
			Comparison with the previous balance-sheet date (March 31, 2023)	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)	1,816,761	9,480	51,601	1,807,281	1,765,160
Manufacturing	製造業	42,252	1,397	4,826	40,854	37,425
Agriculture and forestry	農業, 林業	2,768	(106)	(2)	2,874	2,771
Fishery	漁業	1,012	11	(5)	1,001	1,018
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	1,493	(216)	(556)	1,709	2,050
Construction	建設業	70,911	1,389	8,307	69,521	62,603
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	19,600	3,330	(2,305)	16,270	21,906
Telecommunications	情報通信業	12,379	307	1,258	12,072	11,121
Transport and postal activities	運輸業, 郵便業	15,205	523	2,176	14,681	13,028
Wholesaling and retailing	卸売業, 小売業	102,671	(393)	570	103,064	102,100
Finance and insurance	金融業, 保険業	38,992	3,952	6,601	35,039	32,390
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	539,599	2,378	11,342	537,220	528,256
Miscellaneous services	各種サービス業	212,723	1,261	4,127	211,462	208,595
Local government bodies	地方公共団体	139,865	(12,473)	(1,646)	152,339	141,511
Others	その他	617,287	8,117	16,907	609,170	600,379

(Note) Including trust accounts.

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

(¥ million)

	(Japanese)	As of September 30, 2023			As of March 31, 2023	As of September 30, 2022
			Comparison with the previous balance-sheet date (March 31, 2023)	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)	26,208	6,350	7,714	19,857	18,493
Manufacturing	製造業	1,428	30	(20)	1,398	1,449
Agriculture and forestry	農業, 林業	558	45	58	513	499
Fishery	漁業	521	(2)	(2)	523	523
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	-	-	-	-	-
Construction	建設業	1,626	1,190	1,132	435	493
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	792	791	790	1	1
Telecommunications	情報通信業	195	(6)	31	201	163
Transport and postal activities	運輸業, 郵便業	128	11	(15)	116	144
Wholesaling and retailing	卸売業, 小売業	2,640	273	1,009	2,366	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	5,514	2,480	2,626	3,033	2,887
Miscellaneous services	各種サービス業	10,088	1,469	1,880	8,619	8,208
Local government bodies	地方公共団体	-	-	-	-	-
Others	その他	2,714	65	222	2,648	2,491

(Note) Including trust accounts.

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

(¥ million)

	(Japanese)	As of September 30, 2023	Comparison with the previous balance-sheet date		As of March 31, 2023	As of September 30, 2022	
			(March 31, 2023)	Comparison with the previous interim balance-sheet date (September 30, 2022)			
Loans to consumers	生活密着型ローン 残 高	742,004 [742,071]	10,145 [10,111]	22,101 [22,056]	731,858 [731,960]	719,903 [720,015]	
	Housing loans (incl. mortgage loans)	うち住宅ローン 残 高	666,788 [666,849]	8,043 [8,013]	18,586 [18,548]	658,744 [658,835]	648,202 [648,300]
	Other than housing loans	うちその他ローン 残 高	75,215 [75,222]	2,101 [2,097]	3,514 [3,507]	73,113 [73,124]	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 September 30, 2023	Comparison with the previous balance-sheet date		As of March 31, 2023	As of September 30, 2022
			(March 31, 2023)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
Loans to SMEs	中小企業等貸出残高	1,570,807 [1,571,809]	8,173 [8,082]	35,903 [35,893]	1,562,633 [1,563,726]	1,534,904 [1,535,915]
As a percentage of total loans	中小企業等貸出比率	86.99 [86.99]	0.10 [0.09]	(0.47) [(0.47)]	86.89 [86.90]	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 September 30, 2023	As of March 31, 2023	As of September 30, 2022
Loans guaranteed by credit guarantee associations	信用保証協会保証付の 融 資 残 高	111,021	114,266	114,295

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

(¥ million)

		(term-end balance)	As of September 30, 2023	Comparison with the previous balance-sheet date		As of March 31, 2023	As of September 30, 2022
				(March 31, 2023)	Comparison with the previous interim balance-sheet date (September 30, 2022)		
Deposits	預 金	(average balance)	2,654,888 [2,666,720]	110,956 [110,927]	114,687 [113,835]	2,543,932 [2,555,792]	2,540,200 [2,552,885]
			2,628,796 [2,640,942]	89,356 [88,822]	87,313 [86,407]	2,539,439 [2,552,120]	2,541,483 [2,554,535]
Loans	貸 出 金	(term-end balance)	1,805,727 [1,806,728]	7,482 [7,391]	50,761 [50,752]	1,798,244 [1,799,337]	1,754,965 [1,755,976]
		(average balance)	1,780,782 [1,781,812]	37,190 [37,199]	55,248 [55,252]	1,743,591 [1,744,613]	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 September 30, 2023	Comparison with the previous balance-sheet date (March 31, 2023)	Comparison with the previous interim balance-sheet date (September 30, 2022)	As of March 31, 2023	As of September 30, 2022
Individuals	個人預金	1,577,589	20,176	27,737	1,557,413	1,549,852
	Liquid deposits	流動性預金	38,965	52,631	1,141,320	1,127,654
	Time deposits	定期性預金	(18,789)	(24,894)	416,092	422,198
Corporations	法人預金	803,956	34,207	31,442	769,748	772,514
	Liquid deposits	流動性預金	33,855	31,027	607,236	610,064
	Time deposits	定期性預金	352	415	162,512	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 September 30, 2023	Comparison with the previous balance-sheet date (March 31, 2023)	Comparison with the previous interim balance-sheet date (September 30, 2022)	As of March 31, 2023	As of September 30, 2022
Regular employees	在籍行員数	1,151	4	(29)	1,147	1,180

(2) Branches

	(Japanese)	As of September 30, 2023	Comparison with the previous balance-sheet date (March 31, 2023)	Comparison with the previous interim balance-sheet date (September 30, 2022)	As of March 31, 2023	As of September 30, 2022
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, 2024 (Okinawa Financial Group, consolidated)

(¥ million)

	(Japanese)	Year ending March 31, 2024 forecasts	1H ended September 30, 2023 results	Year ended March 31, 2023 results
Ordinary income	経 常 収 益	52,700	27,664	52,687
Ordinary profit	経 常 利 益	9,000	4,480	8,581
Net income	当 期 (中 間) 純 利 益	6,100	3,163	5,835

(The Bank of Okinawa, non-consolidated)

(¥ million)

	(Japanese)	Year ending March 31, 2024 forecasts	1H ended September 30, 2023 results	Year ended March 31, 2023 results	
Ordinary income	経 常 収 益	36,200	20,546	37,787	
Ordinary profit	経 常 利 益	7,400	4,340	7,219	
Net income	当 期 (中 間) 純 利 益	5,400	3,413	5,066	
Net business profit	業 務 純 益	8,000	3,437	6,940	
Real net business profit	実 質 業 務 純 益	8,000	2,991	6,850	
	Business profit on core banking operations	コ ア 業 務 純 益	8,000	4,418	9,945
Bad debt disposal	不 良 債 権 処 理 額	1,200	761	1,629	

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

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

(1) Non-Consolidated Balance Sheets

		(¥ million)	
	(Japanese)	As of March 31, 2023	As of September 30, 2023
Assets	(資産の部)		
Cash and due from banks	現金預け金	510,164	511,410
Monetary claims bought	買入金銭債権	14	9
Securities	有価証券	473,243	464,479
Loans and bills discounted	貸出金	1,798,244	1,805,727
Foreign exchanges	外国為替	15,672	24,553
Other assets:	その他の資産	24,181	23,994
Other	その他の資産	24,181	23,994
Tangible fixed assets	有形固定資産	19,170	18,753
Intangible assets	無形固定資産	4,008	3,854
Deferred tax assets	繰延税金資産	5,881	7,401
Customers' liabilities for acceptances and guarantees	支払承諾見返	6,486	8,517
Allowance for loan losses	貸倒引当金	(10,080)	(10,163)
Total assets	資産の部合計	2,846,986	2,858,537
Liabilities	(負債の部)		
Deposits	預金	2,543,932	2,654,888
Borrowed money	借入金	140,400	43,800
Foreign exchanges	外国為替	27	1
Due to trust account	信託勘定借	10,769	10,832
Other liabilities:	その他の負債	6,275	5,918
Income taxes payable	未払法人税等	857	1,011
Lease obligations	リース債務	232	190
Asset retirement obligations	資産除去債務	434	421
Other	その他の負債	4,752	4,294
Provision for bonuses	賞与引当金	634	610
Provision for directors' bonuses	役員賞与引当金	12	5
Provision for retirement benefits	退職給付引当金	938	973
Provision for stock-based compensation	株式報酬引当金	212	172
Reserve for reimbursement of dormant deposits	睡眠預金払戻損失引当金	134	100
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,168	1,164
Acceptances and guarantees	支払承諾	6,486	8,517
Total liabilities	負債の部合計	2,710,992	2,726,984

(Continued)

		(¥ million)	
	(<i>Japanese</i>)	As of March 31, 2023	As of September 30, 2023
Net assets	(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	99,966	98,739
Legal retained earnings	利 益 準 備 金	9,535	9,535
Other retained earnings:	そ の 他 利 益 剰 余 金	90,431	89,204
General reserve	別 途 積 立 金	84,820	84,820
Retained earnings brought forward	繰 越 利 益 剰 余 金	5,610	4,384
Shareholders' equity	株 主 資 本 合 計	140,315	139,088
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(4,943)	(9,223)
Deferred losses on hedges	繰 延 ヘ ッ ジ 損 益	(647)	427
Revaluation reserve for land	土 地 再 評 価 差 額 金	1,270	1,260
Valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	(4,321)	(7,535)
Total net assets	純 資 産 の 部 合 計	135,994	131,553
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	2,846,986	2,858,537

(2) Non-Consolidated Statements of Income

(¥ million)

	(Japanese)	1H FY2022	1H FY2023
Ordinary income	経 常 収 益	19,662	20,546
Interest income:	資 金 運 用 収 益	14,767	15,434
Interest on loans and discounts	(うち貸出金利息)	11,978	12,109
Interest and dividends on securities	(うち有価証券利息配当金)	2,622	2,799
Trust fees	信 託 報 酬	39	35
Fees and commissions	役 務 取 引 等 収 益	2,605	2,740
Other ordinary income	そ の 他 業 務 収 益	217	343
Other income	そ の 他 経 常 収 益	2,033	1,991
Ordinary expenses	経 常 費 用	13,829	16,205
Interest expenses:	資 金 調 達 費 用	152	738
Interest on deposits	(うち預金利息)	95	560
Fees and commissions payments	役 務 取 引 等 費 用	1,671	1,712
Other ordinary expenses	そ の 他 業 務 費 用	957	1,922
General and administrative expenses	営 業 経 費	10,886	11,362
Other expenses	そ の 他 経 常 費 用	160	469
Ordinary profit	経 常 利 益	5,832	4,340
Extraordinary income	特 別 利 益	-	35
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	-	35
Extraordinary loss	特 別 損 失	52	17
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	52	17
Income before income taxes	税 引 前 中 間 純 利 益	5,780	4,358
Income taxes – current	法 人 税、住 民 税 及 び 事 業 税	1,189	1,088
Income taxes – deferred	法 人 税 等 調 整 額	123	(143)
Total income taxes	法 人 税 等 合 計	1,313	945
Net income	中 間 純 利 益	4,467	3,413