

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



Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 8, 2025

Company name: Okinawa Financial Group, Inc.
 Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange
 Securities code: 7350
 URL: <https://www.okinawafg.co.jp/>
 Representative: Masayasu Yamashiro President
 Inquiries: Yuichiro Sunakawa General Manager, General Planning Division
 Telephone: +81-98-860-2141
 Scheduled date to commence dividend payments: -
 Trading accounts: None
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: None

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

1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	17,034	23.3	3,799	44.5	2,562	50.9
June 30, 2024	13,806	1.0	2,629	15.8	1,698	11.9

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 4,729 million [-%]
 Three months ended June 30, 2024: ¥ (2,265) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	120.10	120.05
June 30, 2024	79.56	79.50

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	3,022,427	156,957	5.1
March 31, 2025	2,979,042	153,508	5.1

(Reference) Equity: As of June 30, 2025: ¥ 156,921 million
 As of March 31, 2025: ¥ 153,472 million

Note: Equity ratio is computed by dividing term-end balance of net assets after deduction of outstanding share subscription rights by the term-end balance of total assets. This equity ratio is not a capital adequacy ratio stipulated in the Basel Capital Accord.

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 45.00	Yen -	Yen 60.00	Yen 105.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		60.00	-	60.00	120.00

(Note) Revision to the forecast for dividends announced most recently: None

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	33,000	16.4	6,400	17.5	4,300	12.4	201.50
Full year	68,000	15.7	13,000	23.9	9,000	13.3	421.70

(Note) Revision to the financial results forecast announced most recently: None

* Notes:

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

June 30, 2025: 23,016,564 shares

March 31, 2025: 23,016,564 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 1,673,024 shares

March 31, 2025: 1,684,526 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 21,334,482 shares

Three months ended June 30, 2024: 21,340,586 shares

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

* Proper use of earnings forecasts, and other special matters

Forward-looking statements, including performance forecasts, contained in this material are based on information available to the management of the Company at the time of writing, as well as assumptions deemed to be reasonable. The Company has no intention of guaranteeing their achievement. Actual results may differ substantially due to various factors.

Table of Contents

1. Qualitative Information for the Three Months Ended June 30, 2025	2
(1) Qualitative Information on Consolidated Operating Results	2
(2) Qualitative Information on Consolidated Financial Position	2
(3) Qualitative Information on Consolidated Financial Results Forecasts	2
2. Quarterly Consolidated Financial Statements and Principal Notes	3
(1) Quarterly Consolidated Balance Sheet	3
(2) Quarterly Consolidated Statements of Income and Comprehensive Income	5
(3) Notes to Quarterly Consolidated Financial Statements	7
(Notes on Segment Information, etc.)	7
(Notes on Significant Changes to Shareholders' Equity)	8
(Notes on Premise of Going Concern)	8
(Notes on Quarterly Consolidated Statement of Cash Flows)	8
(4) (Reference) Quarterly Trust Assets and Liabilities	8
3. Supplementary Materials	9
(1) Business performance	9
(2) Deposits and loans	11
(3) Disclosure under the category based on the Financial Reconstruction Law	13
(4) Valuation difference on securities	14
(5) Cashless services	15

1. Qualitative Information for the Three Months Ended June 30, 2025

(1) Qualitative Information on Consolidated Operating Results

For the first three months ended June 30, 2025, ordinary income increased by ¥3,228 million year on year to ¥17,034 million, mainly due to an increase in income such as interest and dividends on securities and gain on sale of equity securities in addition to increases in interest on loans and discounts and interest on deposits with banks against the backdrop of the policy rate hikes. Ordinary expenses increased by ¥2,057 million year on year to ¥13,234 million, mainly due to an increase in loss on sale of bonds as well as an increase in interest on deposits along with the policy rate hikes.

As a result, ordinary profit increased by ¥1,170 million year on year to ¥3,799 million, and profit attributable to owners of parent increased by ¥864 million year on year to ¥2,562 million.

(2) Qualitative Information on Consolidated Financial Position

As for the consolidated financial position, total assets increased by ¥43.3 billion from the end of the previous fiscal year to ¥3,022.4 billion, and net assets increased by ¥3.4 billion from the end of the previous fiscal year to ¥156.9 billion.

Regarding the balance of major accounts, deposits in banking and trust accounts totaled ¥2,735.5 billion, an increase of ¥39.8 billion from the end of the previous fiscal year, as a result of increases in deposits made by local governments and other public bodies due to financing activities with the start of the new fiscal year and seasonal factors, as well as increases in deposits made by individuals and corporations due to an increase in economic activities.

In terms of loans and bills discounted, the balance increased due to an increase mainly in syndicated loans for corporations as well as an increase in housing and condominium loans for individuals. However, there were repayments of temporary borrowings for corporations and local government bodies. As a result, the balance of loans and bills discounted in banking and trust accounts totaled ¥1,923.0 billion, a decrease of ¥22.5 billion from the end of the previous fiscal year.

In the area of securities, we endeavored to efficiently manage funds and secure stable income while considering the interest rate risk and remaining periods of securities. As a result, securities increased by ¥16.6 billion from the end of the previous fiscal year to ¥605.1 billion.

(3) Qualitative Information on Consolidated Financial Results Forecasts

There is no revision to figures in the consolidated financial results forecasts for the first half and full year of the fiscal year ending March 31, 2026 announced on May 9, 2025.

2. Quarterly Consolidated Financial Statements and Principal Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	349,388	399,670
Monetary claims bought	1,682	1,798
Money held in trust	1,208	1,946
Securities	588,497	605,129
Loans and bills discounted	1,944,196	1,921,698
Foreign exchanges	12,362	8,440
Lease receivables and investments in leases	20,287	21,073
Other assets	34,726	38,075
Tangible fixed assets	17,869	18,279
Intangible fixed assets	3,696	3,471
Retirement benefit asset	969	1,055
Deferred tax assets	10,541	9,242
Customers' liabilities for acceptances and guarantees	6,648	5,856
Allowance for loan losses	(13,032)	(13,312)
Total assets	2,979,042	3,022,427
Liabilities		
Deposits	2,686,573	2,726,276
Borrowed money	92,042	90,627
Foreign exchanges	5	18
Borrowed money from trust account	7,798	7,955
Other liabilities	29,478	32,426
Provision for bonuses	854	237
Provision for bonuses for directors (and other officers)	20	8
Retirement benefit liability	398	400
Provision for retirement benefits for directors (and other officers)	21	16
Provision for share-based compensation	191	162
Provision for share awards	235	235
Provision for loss on interest repayment	8	8
Provision for reimbursement of deposits	71	49
Reserves under special laws	5	5
Deferred tax liabilities	42	47
Deferred tax liabilities for land revaluation	1,138	1,138
Acceptances and guarantees	6,648	5,856
Total liabilities	2,825,534	2,865,469

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	20,000	20,000
Capital surplus	22,216	22,216
Retained earnings	128,225	129,474
Treasury shares	(3,946)	(3,913)
Total shareholders' equity	166,495	167,777
Valuation difference on available-for-sale securities	(17,341)	(15,608)
Deferred gains or losses on hedges	2,098	2,518
Revaluation reserve for land	1,088	1,088
Remeasurements of defined benefit plans	1,131	1,145
Total accumulated other comprehensive income	(13,023)	(10,855)
Share acquisition rights	36	36
Total net assets	153,508	156,957
Total liabilities and net assets	2,979,042	3,022,427

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	13,806	17,034
Interest income	7,830	10,166
Interest on loans and discounts	6,352	7,776
Interest and dividends on securities	1,337	1,927
Trust fees	14	13
Fees and commissions	1,704	1,752
Other ordinary income	3,589	3,574
Other income	666	1,528
Ordinary expenses	11,177	13,234
Interest expenses	331	1,237
Interest on deposits	121	1,106
Fees and commissions payments	321	50
Other ordinary expenses	3,570	4,919
General and administrative expenses	6,256	6,337
Other expenses	697	690
Ordinary profit	2,629	3,799
Extraordinary income	0	-
Gain on disposal of non-current assets	0	-
Extraordinary losses	3	3
Loss on disposal of non-current assets	3	3
Profit before income taxes	2,625	3,796
Income taxes - current	693	893
Income taxes - deferred	234	340
Total income taxes	927	1,233
Profit	1,698	2,562
Profit attributable to owners of parent	1,698	2,562

Quarterly Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	1,698	2,562
Other comprehensive income	(3,963)	2,167
Valuation difference on available-for-sale securities	(4,869)	1,732
Deferred gains or losses on hedges	888	420
Remeasurements of defined benefit plans, net of tax	18	14
Comprehensive income	(2,265)	4,729
(Breakdown)		
Comprehensive income attributable to owners of parent	(2,265)	4,729

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on Segment Information, etc.)

[Segment Information]

Three months ended June 30, 2024 (April 1, 2024 to June 30, 2024)

1. Disclosure of ordinary income and profit (loss) for each reportable segment

(Million yen)

	Reportable segment			Others	Total	Adjustments	Amount recorded in Quarterly Consolidated Financial Statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income from outside customers	9,728	2,842	12,571	1,240	13,811	(5)	13,806
Inter-segment ordinary income	458	20	479	585	1,064	(1,064)	—
Total	10,187	2,863	13,050	1,825	14,876	(1,069)	13,806
Segment profit	2,754	53	2,807	199	3,007	(378)	2,629

- (Notes)
1. Ordinary income is stated for each segment in lieu of net sales of general companies.
 2. “Others” is a business segment that is not included in the reportable segments, which is comprised of the financial instruments business, the credit card business, the credit guarantee business, etc.
 3. Adjustments represent eliminations for inter-segment transactions.
 4. Segment profit is adjusted with ordinary profit in the Quarterly Consolidated Statements of Income.

2. Disclosure of impairment loss on fixed assets or goodwill, etc. for each reportable segment

Not applicable

Three months ended June 30, 2025 (April 1, 2025 to June 30, 2025)

1. Disclosure of ordinary income and profit (loss) for each reportable segment

(Million yen)

	Reportable segment			Others	Total	Adjustments	Amount recorded in Quarterly Consolidated Financial Statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income from outside customers	12,950	2,949	15,900	1,134	17,034	(0)	17,034
Inter-segment ordinary income	70	18	89	603	692	(692)	—
Total	13,021	2,968	15,989	1,737	17,726	(692)	17,034
Segment profit	3,377	67	3,444	308	3,753	45	3,799

- (Notes)
1. Ordinary income is stated for each segment in lieu of net sales of general companies.
 2. “Others” is a business segment that is not included in the reportable segments, which is comprised of the financial instruments business, the credit card business, the credit guarantee business, etc.
 3. Adjustments represent eliminations for inter-segment transactions.
 4. Segment profit is adjusted with ordinary profit in the Quarterly Consolidated Statements of Income.

2. Disclosure of impairment loss on fixed assets or goodwill, etc. for each reportable segment

Not applicable

(Notes on Significant Changes to Shareholders' Equity)

Not applicable

(Notes on Premise of Going Concern)

Not applicable

(Notes on Quarterly Consolidated Statements of Cash Flows)

Quarterly consolidated statements of cash flows for the three months ended June 30, 2025, are not prepared.
Depreciation (including amortization of intangible fixed assets) for the first three months of the fiscal year is as follows.

	Three months ended June 30, 2024 (April 1, 2024 to June 30, 2024)	Three months ended June 30, 2025 (April 1, 2025 to June 30, 2025)
Depreciation	577 million yen	555 million yen

(4) (Reference) Quarterly Trust Assets and Liabilities

Among consolidated companies, only one company, The Bank of Okinawa, Ltd., operates a trust business in accordance with the Act on Engagement in Trust Business by Financial Institutions.

(Millions of yen)

Assets		
Items	Consolidated result from previous fiscal year (As of March 31, 2025)	Consolidated result from reporting fiscal year (As of June 30, 2025)
Loans and bills discounted	1,365	1,303
Other receivables	0	0
Loaned money from banking account	7,798	7,955
Total	9,163	9,259

(Millions of yen)

Liabilities		
Items	Consolidated result from previous fiscal year (As of March 31, 2025)	Consolidated result from reporting fiscal year (As of June 30, 2025)
Money held in trust	9,163	9,259
Total	9,163	9,259

3. Supplementary Materials

(1) Business performance

① Okinawa Financial Group, Consolidated

Ordinary income increased by ¥3,228 million year on year to ¥17,034 million, mainly due to an increase in income such as interest and dividends on securities and gain on sale of equity securities in addition to increases in interest on loans and discounts and interest on deposits with banks against the backdrop of the policy rate hikes.

Gross business profit increased by ¥383 million year on year to ¥9,299 million, due to increases mainly in interest income and fees and commissions despite a decrease in other business profit partly due to an increase in loss on sale of bonds.

Ordinary profit increased by ¥1,170 million year on year to ¥3,799 million, mainly due to increases in gross business profit and net gains on equity securities, as well as a decrease in credit cost. Profit attributable to owners of parent increased by ¥864 million year on year to ¥2,562 million.

				(¥ million)
Items	FY25 1Q (3 months)	YoY increase (decrease)	FY24 1Q (3 months)	FY25 forecasts (12 months)
Ordinary income	17,034	3,228	13,806	68,000
Gross business profit	9,299	383	8,916	
Interest income	8,929	1,429	7,499	
Trust fees	13	(0)	14	
Fees and commissions	1,701	318	1,383	
Other business profit	(1,345)	(1,364)	18	
Operating expenses	6,337	81	6,256	
Loan-loss provisions	362	(258)	620	
Provision of general allowance for possible loan losses	193	200	(6)	
Provision of specific allowance for loan losses	86	(417)	503	
Written-off of loans	82	(41)	123	
Net gains (losses) on equity securities	1,171	636	534	
Other	28	(26)	55	
Ordinary profit	3,799	1,170	2,629	13,000
Extraordinary gains (losses)	(3)	0	(3)	
Gains (losses) on disposal of noncurrent assets	(3)	0	(3)	
Income before income taxes	3,796	1,170	2,625	
Income taxes-current	893	200	693	
Income taxes-deferred	340	105	234	
Total income taxes	1,233	306	927	
Net income attributable to owners of the parent	2,562	864	1,698	9,000
Credit cost	362	(258)	620	

(Reference)

Business performance of the major Group companies

Items	FY25 1Q (3 months)	The Bank of Okinawa	The Okigin General Lease	Okigin JCB	Okigin Securities	Okigin SPO	Other (Note 1)
Ordinary income	17,034	13,021	2,973	460	229	475	(125)
Ordinary profit	3,799	3,377	67	103	(11)	55	206
Net income	2,562	2,310	40	68	(11)	36	118

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 1) "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.

② The Bank of Okinawa, Non-consolidated

Ordinary income increased by ¥2,834 million year on year to ¥13,021 million, mainly due to an increase in income such as interest and dividends on securities and gain on sale of equity securities in addition to increases in interest on loans and discounts and interest on deposits with banks against the backdrop of the policy rate hikes.

Business profit on core banking operations increased by ¥1,007 million year on year to ¥4,053 million due to an increase in fees and commissions in addition to an increase in interest income along with the policy rate hikes.

Ordinary profit increased by ¥622 million year on year to ¥3,377 million, mainly due to increases in business profit on core banking operations and net gains on equity securities and a decrease in credit cost, despite a decrease in gains on bond trading.

Profit increased by ¥371 million year on year to ¥2,310 million.

(¥ million)			
Items	FY25 1Q (3 months)	YoY increase (decrease)	FY24 1Q (3 months)
Ordinary income	13,021	2,834	10,187
Gross business profit	8,295	19	8,275
Net interest income	8,788	1,064	7,723
Gains (losses) on cancellation of investment trusts	-	(56)	56
Net fees and commissions	1,410	309	1,100
Expenses for the disposal of bad debt included in trust account ①	-	-	-
Other business profit	(1,903)	(1,354)	(548)
Gains (losses) on bond trading	(1,567)	(1,144)	(423)
Expenses (excluding non-recurrent items)	5,809	156	5,653
Personnel expenses	2,279	71	2,207
Non-personnel expenses	2,830	64	2,765
Real net business profit	2,485	(136)	2,622
Business profit on core banking operations	4,053	1,007	3,045
Excluding gains (losses) on cancellation of investment trusts	4,053	1,064	2,988
Provision of general allowance for possible loan losses ②	173	171	2
Net business profit	2,312	(307)	2,619
Non-recurrent items	1,064	930	134
Net gains (losses) on equity securities	1,171	636	534
Bad debt disposal ③	57	(340)	397
Recoveries of written-off claims	0	(12)	13
Ordinary profit	3,377	622	2,754
Extraordinary gains (losses)	(3)	0	(3)
Income before income taxes	3,373	622	2,750
Income taxes-current	742	182	559
Income taxes-deferred	320	68	252
Total income taxes	1,063	251	812
Net income	2,310	371	1,938
Credit cost (①+②+③)	231	(168)	400

(Note) 1. Real net business profit = gross business profit - expenses (excluding non-recurrent items)

2. Net business profit = gross business profit - expenses (excluding non-recurrent items) - provision of general allowance for possible loan losses

3. Business profit on core banking operations = net business profit - gains (losses) on bond trading + provision of general allowance for possible loan losses + expenses for the disposal of bad debt included in trust account

4. Bad debt disposal = provision of specific allowance for loan losses + written-off of loans + provision of reserve for compensation for trust principal losses + losses on sale of credit

(2) Deposits and loans

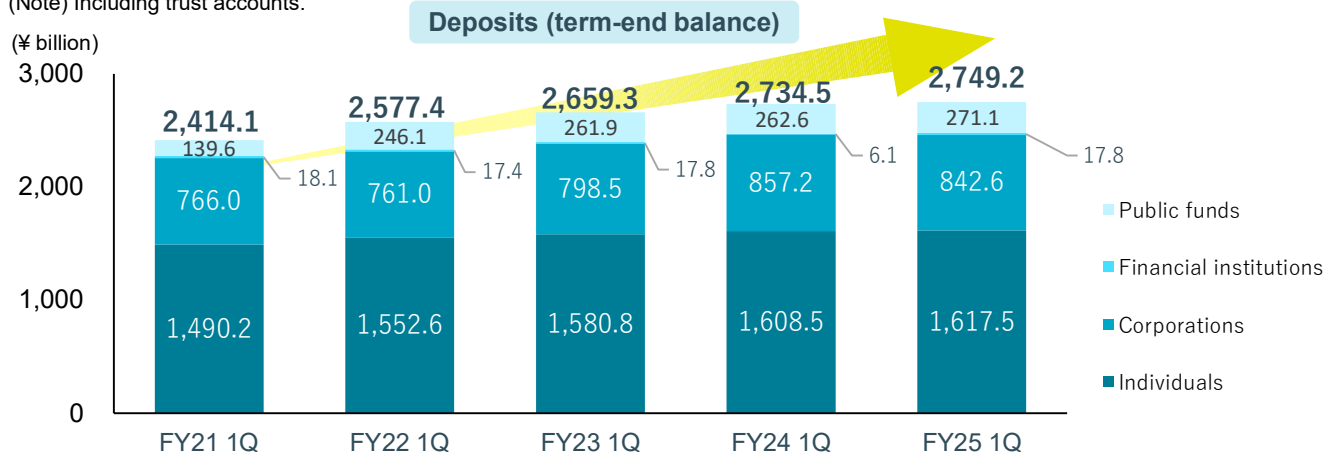
① Deposit balance

Deposits in banking and trust accounts totaled ¥2,749.2 billion, an increase of ¥14.7 billion year on year, mainly due to an increase in deposits made by local governments and other public bodies resulting from an increase in the number of contracts with designated financial institutions, as well as increases in deposits made by individuals and deposits by financial institutions. Assets in custody increased by ¥28.2 billion year on year to ¥332.4 billion as a result of our efforts to offer products and services tailored to each stage in life to meet customers' asset formation needs.

Deposits (The Bank of Okinawa, non-consolidated)

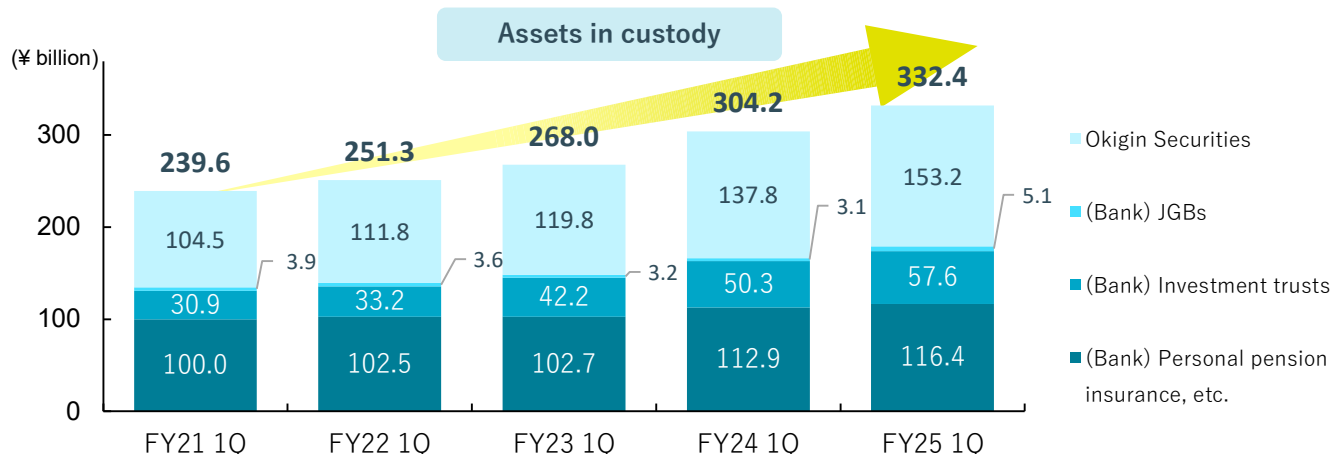
	(1) As of June 30, 2025	(2) As of June 30, 2024	Change [(1) - (2)] [Percent change]	(Reference) (3) As of March 31, 2025	Change [(1) - (3)] [Percent change]
Deposits (term-end balance)	2,749.2	2,734.5	14.7 [0.53]	2,716.2	33.0 [1.21]
Individuals	1,617.5	1,608.5	9.0 [0.56]	1,605.2	12.3 [0.76]
Corporations	842.6	857.2	(14.5) [(1.69)]	834.0	8.6 [1.03]
Financial institutions	17.8	6.1	11.6 [188.70]	18.2	(0.4) [(2.40)]
Public funds	271.1	262.6	8.5 [3.25]	258.6	12.5 [4.84]
Deposits (average balance)	2,741.8	2,695.8	45.9 [1.70]	2,699.4	42.3 [1.56]

(Note) Including trust accounts.



Assets in custody (The Bank of Okinawa + Okigin Securities)

	(1) As of June 30, 2025	(2) As of June 30, 2024	Change [(1) - (2)] [Percent change]	(Reference) (3) As of March 31, 2025	Change [(1) - (3)] [Percent change]
Assets in custody	332.4	304.2	28.2 [9.28]	317.9	14.5 [4.58]
The Bank of Okinawa	179.2	166.3	12.8 [7.70]	171.9	7.2 [4.23]
JGBs	5.1	3.1	1.9 [62.62]	4.1	0.9 [21.70]
Investment trusts	57.6	50.3	7.3 [14.60]	53.0	4.6 [8.79]
Personal pension insurance, etc.	116.4	112.9	3.5 [3.10]	114.7	1.7 [1.48]
Okigin Securities	153.2	137.8	15.4 [11.19]	145.9	7.3 [5.00]

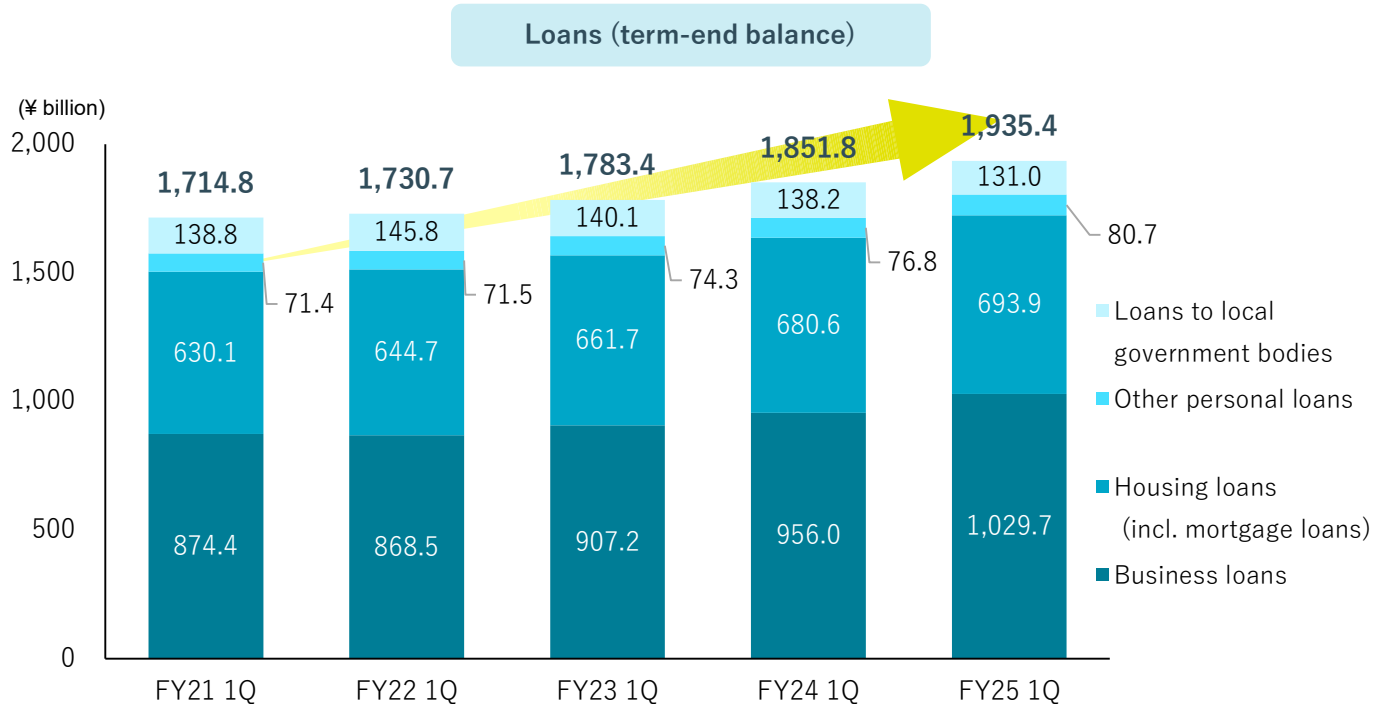


② Loan balance (The Bank of Okinawa, non-consolidated)

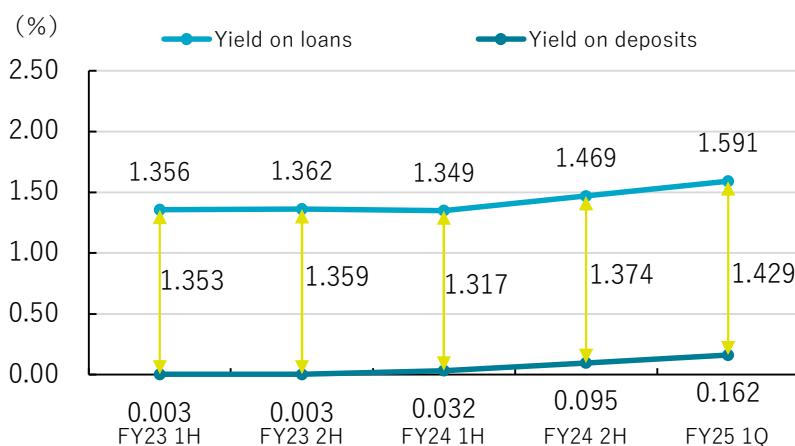
The balance of loans in banking and trust accounts totaled ¥1,935.4 billion, an increase of ¥83.6 billion year on year, mainly due to an increase in business loans as a result of our proactive response to financing needs with increased economic activities in the prefecture and rising costs, as well as an increase in consumer loans through quick responses including speedy examinations, the expansion of systems (maximum loan amount and loan period), and enhanced sales promotion.

	(¥ billion, %)			(Reference)	(¥ billion, %)
	(1) As of June 30, 2025	(2) As of June 30, 2024	Change [(1) - (2)] [Percent change]	(3) As of March 31, 2025	Change [(1) - (3)] [Percent change]
Loans (term-end balance)	1,935.4	1,851.8	83.6 [4.51]	1,956.6	(21.2) [(1.08)]
Business loans	1,029.7	956.0	73.6 [7.70]	1,029.5	0.1 [0.01]
Loans to consumers	774.7	757.5	17.1 [2.26]	769.7	4.9 [0.64]
Housing loans (incl. mortgage loans)	693.9	680.6	13.2 [1.94]	689.0	4.8 [0.70]
Loans to the national and local governments	131.0	138.2	(7.2) [(5.21)]	157.3	(26.3) [(16.73)]
Loans (average balance)	1,922.7	1,845.7	76.9 [4.16]	1,868.6	54.1 [2.89]

(Note) Including trust accounts.



③ Yield



(Note 1) Yields in FY25 1Q show those in the accounting period of the first quarter ended June 30, 2025.

(Note 2) Trust accounts are not included.

(Note 3) Yields on deposits in FY23 2H and earlier are shown based on the real yen interest rate.

*Real yen interest rate = the real yield on yen deposits after interest rate adjustment between currencies in foreign currency time deposits with swaps

(3) Disclosure under the category based on the Financial Reconstruction Law

The balance of assets subject to mandatory disclosure under the Financial Reconstruction Law held by the Okinawa Financial Group (consolidated) amounted to ¥28.9 billion, a decrease of ¥0.5 billion from the end of the previous fiscal year. The non-performing loan ratio decreased by 0.01 percentage points from the end of the previous fiscal year to 1.49%. We provide allowances and implement amortization appropriately to maintain the soundness of loans, in preparation for future risks.

Okinawa Financial Group, Consolidated

	(1) As of June 30, 2025	(2) As of March 31, 2025	(¥ billion, %) Change [(1) - (2)]
Bankrupt and quasi-bankrupt assets	16.4	13.2	3.1
Doubtful assets	4.9	8.8	(3.8)
Substandard loans	7.4	7.3	0.1
Total of assets subject to mandatory disclosure	28.9 [1.49]	29.4 [1.50]	(0.5) [(0.01)]

(Note) Including trust accounts.

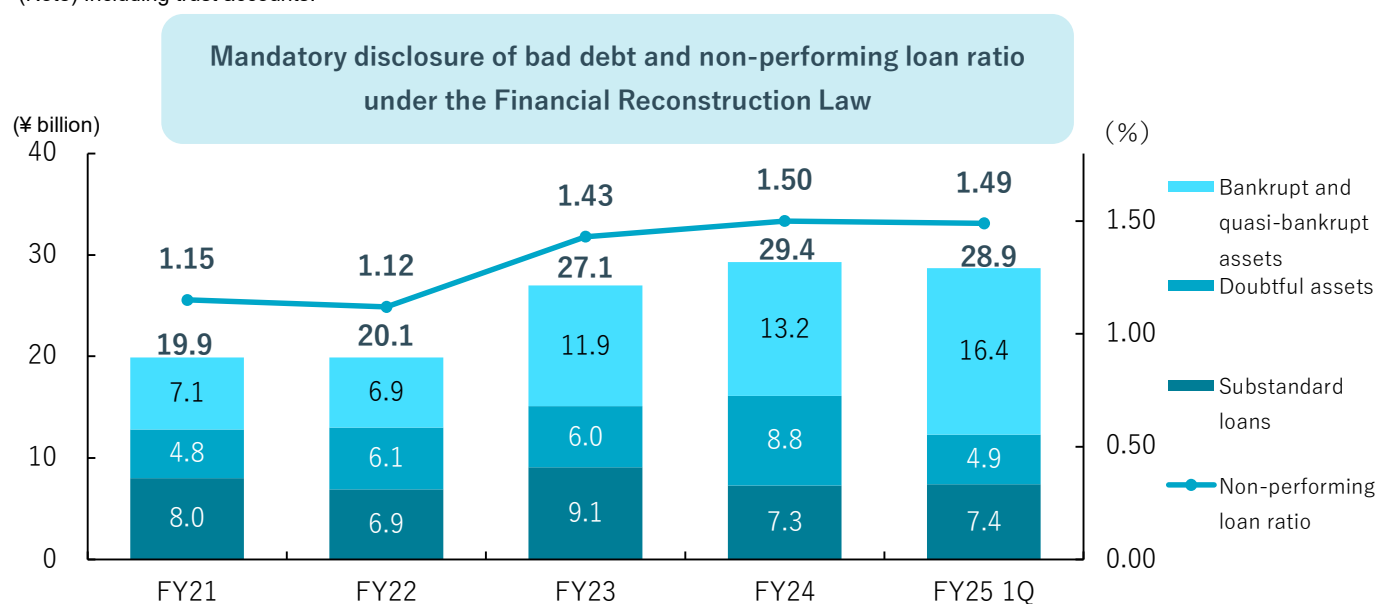
(Reference)	(¥ billion, %)
(3) As of June 30, 2024	Change [(1) - (3)]
12.8	3.5
5.5	(0.5)
9.0	(1.5)
27.4 [1.48]	1.4 [0.01]

The Bank of Okinawa, Non-consolidated

	(1) As of June 30, 2025	(2) As of March 31, 2025	(¥ billion, %) Change [(1) - (2)]
Bankrupt and quasi-bankrupt assets	16.0	12.8	3.2
Doubtful assets	4.9	8.8	(3.8)
Substandard loans	7.4	7.3	0.1
Total of assets subject to mandatory disclosure	28.5 [1.46]	28.9 [1.47]	(0.4) [(0.01)]

(Note) Including trust accounts.

(Reference)	(¥ billion, %)
(3) As of June 30, 2024	Change [(1) - (3)]
12.4	3.6
5.5	(0.5)
9.0	(1.5)
27.0 [1.45]	1.4 [0.01]



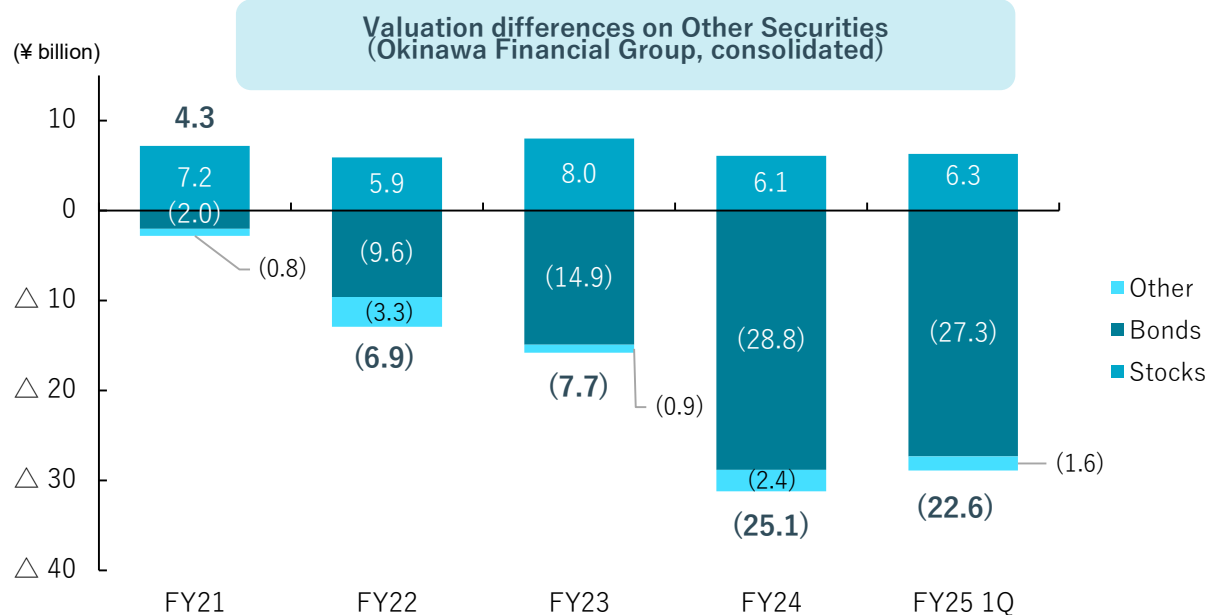
(4) Valuation difference on securities Okinawa Financial Group, Consolidated

Securities without a market value are not included.

(¥ billion)							(Reference) (¥ billion)			
	(1) As of June 30, 2025		(2) As of March 31, 2025		Change [(1) - (2)]		(3) As of June 30, 2024		Change [(1) - (3)]	
	Book value	Unrealized gains/losses	Book value	Unrealized gains/losses	Book value	Unrealized gains/losses	Book value	Unrealized gains/losses	Book value	Unrealized gains/losses
Held-to-maturity bonds	42.7	(6.0)	42.7	(5.6)	0	(0.4)	42.6	(3.9)	0	(2.1)
JGBs	42.7	(6.0)	42.7	(5.6)	0	(0.4)	42.6	(3.9)	0	(2.1)

(¥ billion)							(Reference) (¥ billion)			
	(1) As of June 30, 2025		(2) As of March 31, 2025		Change [(1) - (2)]		(3) As of June 30, 2024		Change [(1) - (3)]	
	Fair market value	Valuation difference	Fair market value	Valuation difference	Fair market value	Valuation difference	Fair market value	Valuation difference	Fair market value	Valuation difference
Available-for-sale securities	558.6	(22.6)	542.3	(25.1)	16.3	2.5	497.7	(14.7)	60.9	(7.8)
Stocks	19.4	6.3	19.2	6.1	0.2	0.1	19.8	8.1	(0.3)	(1.7)
Bonds	349.0	(27.3)	373.0	(28.8)	(23.9)	1.5	376.2	(21.6)	(27.1)	(5.7)
Other	190.1	(1.6)	150.0	(2.4)	40.1	0.7	101.6	(1.2)	88.4	(0.3)
Foreign bonds	105.4	(1.4)	82.7	(1.1)	22.6	(0.2)	48.9	(0.6)	56.4	(0.8)

(Note) "Unrealized gains/losses" and "valuation difference" at the end of each quarter are calculated as the difference between the book value (after applying the amortized cost method and recognizing impairment) and the fair market value at the end of each quarter.

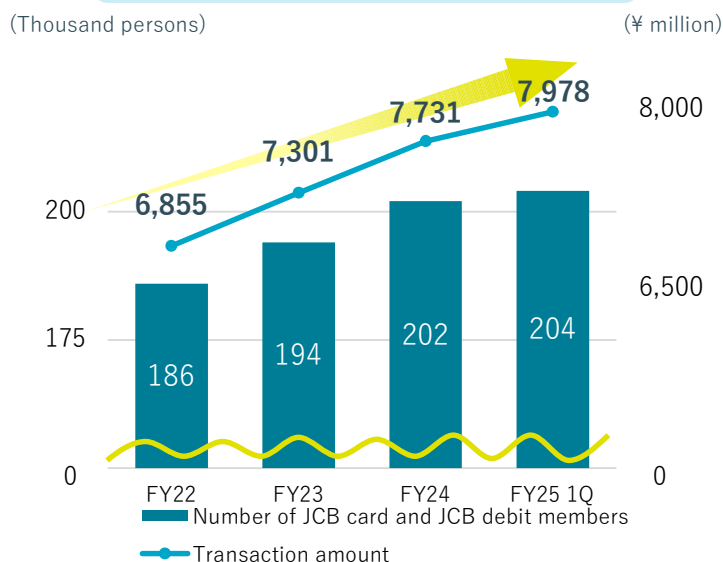


(5) Cashless services

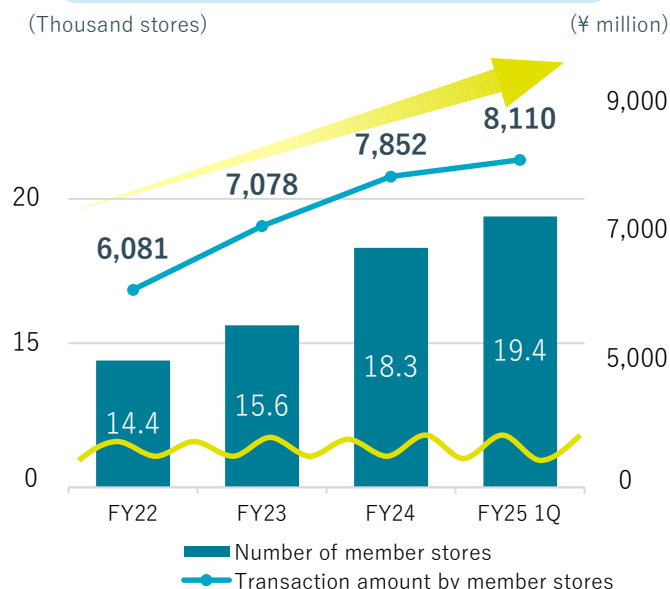
The Bank of Okinawa and Okigin JCB

Cashless services and products (JCB card/JCB debit, JCB member stores, Okigin Smart, and OKI Pay) have performed strongly as shown below, as a result of making a wide range of proposals to meet a wide variety of customer needs while continuing initiatives to improve the convenience of our products.

Number of JCB card and JCB debit members and transaction amount

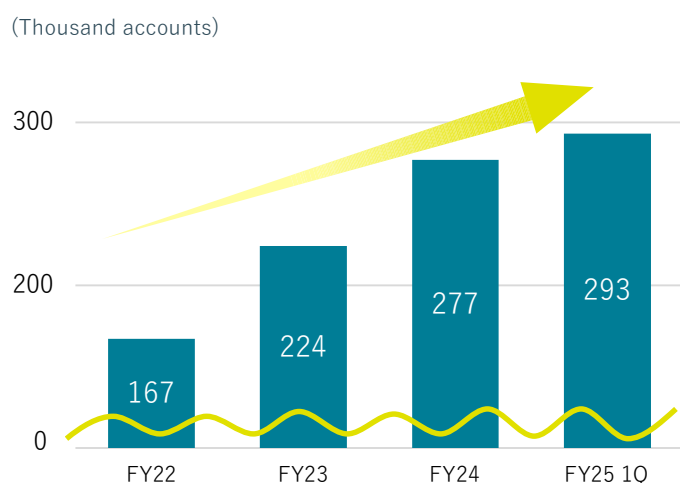


Number of JCB member stores and transaction amount



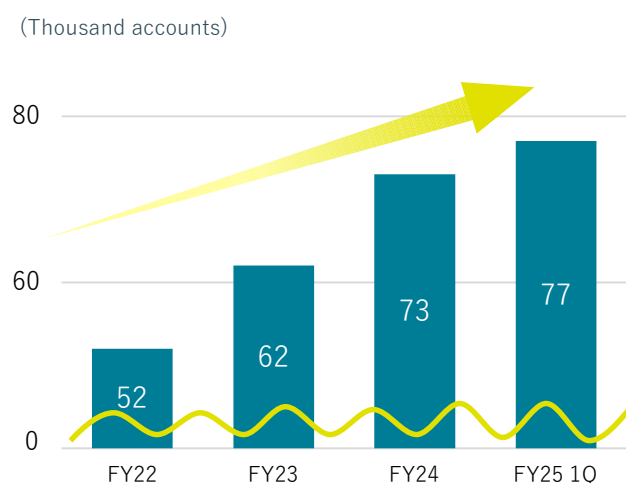
*Transaction amount and transaction amount by member stores: Monthly average amount used for each fiscal year to which the indicated months belong

Number of Okigin Smart users registered



Okigin Smart is an app that enables users to make balance inquiries, funds transfers, etc. on a smartphone.

Number of OKI Pay user accounts registered



OKI Pay is a cashless & cardless settlement service app that enables users to pay with just a smartphone.