

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.

February 13, 2026

## Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



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 Nine Months Ended December 31, 2025 (April 1, 2025 to December 31, 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	%
Nine months ended December 31, 2025	51,573	20.3	12,083	50.9	8,232	51.2
December 31, 2024	42,861	5.4	8,006	17.5	5,441	17.3

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 10,878 million [ -%]  
 For the nine months ended December 31, 2024: ¥ 483 million [ (86.8)%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2025	385.73	385.55
December 31, 2024	254.76	254.61

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
December 31, 2025	2,981,911	161,658	5.4
March 31, 2025	2,979,042	153,508	5.1

Reference: Equity

As of December 31, 2025: ¥ 161,539 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 per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	45.00	-	60.00	105.00
Fiscal year ending March 31, 2026	-	70.00	-		
Fiscal year ending March 31, 2026 (Forecast)				70.00	140.00

Note: Revisions to the forecast dividends announced most recently: None

## 3. Consolidated Financial Result Forecasts for the Fiscal Year Ending March 31, 2026 (from 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
Full year	68,000	15.7	14,000	33.5	10,000	25.9	468.54

Note: Revisions to the financial result 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):
 

December 31, 2025	23,016,564 shares
March 31, 2025	23,016,564 shares
- 2) Number of treasury shares at the end of the period:
 

December 31, 2025	1,670,777 shares
March 31, 2025	1,684,526 shares
- 3) Average number of shares outstanding during the period:
 

Nine months ended December 31, 2025	21,341,523 shares
Nine months ended December 31, 2024	21,358,893 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 Nine Months Ended December 31, 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 .....	12
(3) Disclosure under the category based on the Financial Reconstruction Law .....	14
(4) Valuation difference on securities .....	15
(5) Fee business .....	16
(6) Enhanced non-face-to-face channels .....	18

## 1. Qualitative Information for the Nine Months Ended December 31, 2025

### (1) Qualitative Information on Consolidated Operating Results

In the nine months ended December 31, 2025, income from the main business increased, including an increase in interest on loans and discounts due to a rise in yield on loans and to an increase in the balance of loans and bills discounted resulting from a tendency of business expansion in the prefecture; an increase in interest and dividends on securities; and an increase in consolidated group companies' top lines. In addition, for example, gain on sale of equity securities also increased. Therefore, ordinary income increased by ¥8,711 million year on year to ¥51,573 million. Ordinary expenses increased by ¥4,634 million year on year to ¥39,490 million, despite a decrease in credit costs. The increase is mainly attributable to an increase in interest on deposits along with the policy rate hikes, an increase in general and administrative expenses resulting from steady implementation of the human capital management including a rise in base pay and introduction of the share-based compensation plan for employees (ESOP Trust), and also an increase in loss on sale of bonds.

As a result, ordinary profit increased by ¥4,076 million year on year to ¥12,083 million, and profit attributable to owners of parent increased by ¥2,790 million year on year to ¥8,232 million.

### (2) Qualitative Information on Consolidated Financial Position

As for the consolidated financial position, total assets increased by ¥2.8 billion from the end of the previous fiscal year to ¥2,981.9 billion. Net assets increased by ¥8.1 billion from the end of the previous fiscal year to ¥161.6 billion.

Regarding the major account balances, deposits in banking and trust accounts totaled ¥2,687.6 billion, a decrease of ¥8.0 billion from the end of the previous fiscal year. This was mainly because although individual deposits increased, deposits of public money decreased due to a decrease in the number of contracts with designated financial institutions.

In terms of loans and bills discounted, despite a decrease resulting from repayments of temporary borrowings for local government bodies, business loans increased through proactive responses to rising financing needs against the backdrop of an expanding economic environment in the prefecture, as well as through planned initiatives such as syndicated lending. Furthermore, housing and condominium loans for individuals increased. As a result, the balance of loans and bills discounted in banking and trust accounts totaled ¥1,978.6 billion, an increase of ¥33.0 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 interest rate risk and remaining periods of securities. As a result, securities increased by ¥55.0 billion from the end of the previous fiscal year to ¥643.5 billion.

### (3) Qualitative Information on Consolidated Financial Results Forecasts

There is no revision to figures in the consolidated financial results forecasts for the fiscal year ending March 31, 2026 announced on November 11, 2025.

## 2. Quarterly Consolidated Financial Statements and Primary Notes

## (1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
<b>Assets</b>		
Cash and due from banks	349,388	258,894
Monetary claims bought	1,682	1,453
Money held in trust	1,208	4,395
Securities	588,497	643,552
Loans and bills discounted	1,944,196	1,977,350
Foreign exchanges	12,362	5,553
Lease receivables and investments in leases	20,287	22,497
Other assets	34,726	44,331
Tangible fixed assets	17,869	18,058
Intangible fixed assets	3,696	3,126
Retirement benefit asset	969	1,192
Deferred tax assets	10,541	9,091
Customers' liabilities for acceptances and guarantees	6,648	6,082
Allowance for loan losses	(13,032)	(13,669)
<b>Total assets</b>	<b>2,979,042</b>	<b>2,981,911</b>
<b>Liabilities</b>		
Deposits	2,686,573	2,679,995
Borrowed money	92,042	90,739
Foreign exchanges	5	6
Borrowed money from trust account	7,798	6,429
Other liabilities	29,478	34,409
Provision for bonuses	854	235
Provision for bonuses for directors (and other officers)	20	24
Retirement benefit liability	398	398
Provision for retirement benefits for directors (and other officers)	21	21
Provision for share-based compensation	191	162
Provision for share awards	235	454
Provision for loss on interest repayment	8	4
Provision for reimbursement of deposits	71	51
Reserves under special laws	5	5
Deferred tax liabilities	42	94
Deferred tax liabilities for land revaluation	1,138	1,138
Acceptances and guarantees	6,648	6,082
<b>Total liabilities</b>	<b>2,825,534</b>	<b>2,820,253</b>

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
<b>Net assets</b>		
Share capital	20,000	20,000
Capital surplus	22,216	22,216
Retained earnings	128,225	133,610
Treasury shares	(3,946)	(3,908)
Total shareholders' equity	166,495	171,919
Valuation difference on available-for-sale securities	(17,341)	(17,796)
Deferred gains or losses on hedges	2,098	5,156
Revaluation reserve for land	1,088	1,088
Remeasurements of defined benefit plans	1,131	1,172
Total accumulated other comprehensive income	(13,023)	(10,379)
Share acquisition rights	36	36
Non-controlling interests	-	82
Total net assets	153,508	161,658
Total liabilities and net assets	2,979,042	2,981,911

## (2) Quarterly Consolidated Statements of Income and Comprehensive Income

## Quarterly Consolidated Statement of Income

For the nine-month ended December 31, 2025

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	42,861	51,573
Interest income	24,805	31,862
Interest on loans and discounts	19,724	24,496
Interest and dividends on securities	4,389	6,195
Trust fees	34	39
Fees and commissions	5,300	5,787
Other ordinary income	10,554	11,141
Other income	2,166	2,742
Ordinary expenses	34,855	39,490
Interest expenses	1,503	3,887
Interest on deposits	995	3,492
Fees and commissions payments	1,981	1,864
Other ordinary expenses	11,145	13,082
General and administrative expenses	18,253	19,045
Other expenses	1,971	1,611
Ordinary profit	8,006	12,083
Extraordinary income	114	0
Gain on disposal of non-current assets	114	0
Extraordinary losses	5	25
Loss on disposal of non-current assets	5	25
Profit before income taxes	8,115	12,058
Income taxes - current	2,309	3,523
Income taxes - deferred	363	300
Total income taxes	2,673	3,823
Profit	5,441	8,234
Profit attributable to non-controlling interests	-	2
Profit attributable to owners of parent	5,441	8,232

Quarterly Consolidated Statement of Comprehensive Income  
For the nine-month ended December 31, 2025

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	5,441	8,234
Other comprehensive income	(4,957)	2,643
Valuation difference on available-for-sale securities	(6,598)	(455)
Deferred gains or losses on hedges	1,586	3,058
Remeasurements of defined benefit plans, net of tax	54	40
Comprehensive income	483	10,878
(Breakdown)		
Comprehensive income attributable to owners of parent	483	10,875
Comprehensive income attributable to non-controlling interests	-	2

## (3) Notes to Quarterly Consolidated Financial Statements

(Notes on Segment Information, etc.)

[Segment Information]

Nine months ended December 31, 2024 (April 1, 2024 to December 31, 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	30,769	8,400	39,170	3,693	42,863	(1)	42,861
Inter-segment ordinary income	792	56	849	1,701	2,550	(2,550)	–
Total	31,562	8,457	40,019	5,394	45,414	(2,552)	42,861
Segment profit	7,416	217	7,634	902	8,536	(530)	8,006

- (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

Nine months ended December 31, 2025 (April 1, 2025 to December 31, 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	38,378	9,037	47,416	4,157	51,573	(0)	51,573
Inter-segment ordinary income	1,043	65	1,109	1,815	2,924	(2,924)	–
Total	39,421	9,103	48,525	5,972	54,498	(2,924)	51,573
Segment profit	11,291	257	11,548	1,250	12,798	(715)	12,083

- (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 nine months ended December 31, 2025, are not prepared. Depreciation (including amortization of intangible fixed assets) for the third nine months of the fiscal year is as follows.

	Nine months ended December 31, 2024 (April 1, 2024 to December 31, 2024)	Nine months ended December 31, 2025 (April 1, 2025 to December 31, 2025)
Depreciation	1,778 million yen	1,722 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 December 31, 2025)
Loans and bills discounted	1,365	1,262
Other receivables	0	0
Loaned money from banking account	7,798	6,429
Total	9,163	7,692

(Millions of yen)

Liabilities		
Items	Consolidated result from previous fiscal year (As of March 31, 2025)	Consolidated result from reporting fiscal year (As of December 31, 2025)
Money held in trust	9,163	7,692
Total	9,163	7,692

### 3. Supplementary Materials

#### (1) Business performance

##### ① Okinawa Financial Group, Consolidated

Ordinary income from the main business increased, including an increase in interest on loans and discounts due to a rise in yield on loans and to an increase in the balance of loans and bills discounted resulting from a tendency of business expansion in the prefecture; an increase in interest and dividends on securities; and an increase in consolidated group companies' top lines. In addition, for example, gain on sale of equity securities also increased. Therefore, ordinary income increased by ¥8,711 million year on year to ¥51,573 million.

Gross business profit increased by ¥3,933 million year on year to ¥29,998 million due to increases in interest income and fees and commissions, despite increases in loss on foreign exchange transactions and loss on sale of bonds.

Ordinary profit increased by ¥4,076 million year on year to ¥12,083 million due to increases in gross business profit and gain on sale of equity securities and a decrease in credit costs. This increase was seen despite an increase in general and administrative expenses resulting from steady implementation of the human capital management including a rise in base pay and introduction of the share-based compensation plan for employees (ESOP Trust). Profit attributable to owners of parent increased by ¥2,790 million year on year to ¥8,232 million.

(¥ million)

Items	FY25 3Q (9 months)		FY24 3Q (9 months)	FY25 forecasts (12 months)
		YoY increase (decrease)		
Ordinary income	51,573	8,711	42,861	68,000
Gross business profit	29,998	3,933	26,065	
Interest income	27,976	4,674	23,301	
Trust fees	39	4	34	
Fees and commissions	3,922	603	3,319	
Other business profit	(1,940)	(1,349)	(590)	
Operating expenses	19,045	791	18,253	
Loan-loss provisions	965	(581)	1,546	
Provision of general allowance for possible loan losses	(286)	75	(362)	
Provision of specific allowance for loan losses	996	(586)	1,582	
Written-off of loans	255	(71)	326	
Net gains (losses) on equity securities	2,073	466	1,607	
Other	21	(112)	133	
Ordinary profit	12,083	4,076	8,006	14,000
Extraordinary gains (losses)	(24)	(133)	108	
Gains (losses) on disposal of noncurrent assets	(24)	(133)	108	
Income before income taxes	12,058	3,943	8,115	
Income taxes-current	3,523	1,213	2,309	
Income taxes-deferred	300	(63)	363	
Total income taxes	3,823	1,150	2,673	
Profit	8,234	2,792	5,441	
Profit attributable to non-controlling interests	2	2	-	
Net income attributable to owners of parent	8,232	2,790	5,441	10,000
Credit cost	965	(581)	1,546	

(Note) Interest income is calculated by deducting the fund procurement cost for the acquisition of money held in trust.

## ② The Bank of Okinawa, Non-consolidated

Ordinary income from the main business increased, including an increase in interest on loans and discounts due to a rise in yield on loans and to an increase in the balance of loans and bills discounted resulting from a tendency of business expansion in the prefecture; and an increase in interest and dividends on securities. In addition, for example, gain on sale of equity securities also increased. Therefore, ordinary income increased by ¥7,861 million year on year to ¥39,422 million.

Business profit on core banking operations increased by ¥4,243 million year on year to ¥12,739 million, mainly due to an increase in net business profit against the backdrop of the policy rate hikes. This increase was seen despite an increase in loss on foreign exchange transactions.

Ordinary income increased by ¥3,875 million year on year to ¥11,291 million due to an increase in gain on sale of equity securities and a decrease in credit costs. Profit increased by ¥2,638 million year on year to ¥7,955 million.

Items	FY25 3Q (9 months)		FY24 3Q (9 months)
	YoY increase (decrease)		
Ordinary income	39,422	7,861	31,560
Gross business profit	27,165	3,693	23,472
Net interest income	28,332	4,899	23,432
Gains (losses) on cancellation of investment trusts	8	(22)	31
Net fees and commissions	2,643	237	2,405
Expenses for the disposal of bad debt included in trust account ①	-	-	-
Other business profit	(3,810)	(1,443)	(2,366)
Gains (losses) on bond trading	(2,692)	(1,238)	(1,453)
Expenses (excluding non-recurrent items)	17,118	688	16,430
Personnel expenses	6,857	149	6,708
Non-personnel expenses	8,805	378	8,427
Real net business profit	10,047	3,005	7,042
Business profit on core banking operations	12,739	4,243	8,495
Excluding gains (losses) on cancellation of investment trusts	12,730	4,265	8,464
Provision of general allowance for possible loan losses ②	(278)	101	(379)
Net business profit	10,325	2,903	7,421
Non-recurrent items	966	971	(5)
Net gains (losses) on equity securities	2,073	466	1,607
Bad debt disposal ③	891	(611)	1,502
Recoveries of written-off claims	0	(20)	21
Ordinary profit	11,291	3,875	7,416
Extraordinary gains (losses)	(22)	(132)	109
Income before income taxes	11,268	3,743	7,525
Income taxes-current	3,016	1,127	1,889
Income taxes-deferred	296	(23)	319
Total income taxes	3,313	1,104	2,208
Net income	7,955	2,638	5,316
Credit cost (①+②+③)	613	(510)	1,123

(Note)

- Gross business profit = (interest income - interest expenses + expenses corresponding to money in trust) + (fees and commissions - fees and commissions payments) + (other ordinary income - other ordinary expenses)
- Real net business profit = gross business profit - expenses (excluding non-recurrent items)
- Net business profit = gross business profit - expenses (excluding non-recurrent items) - provision of general allowance for possible loan losses
- 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
- 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

## Business performance of the major Group companies

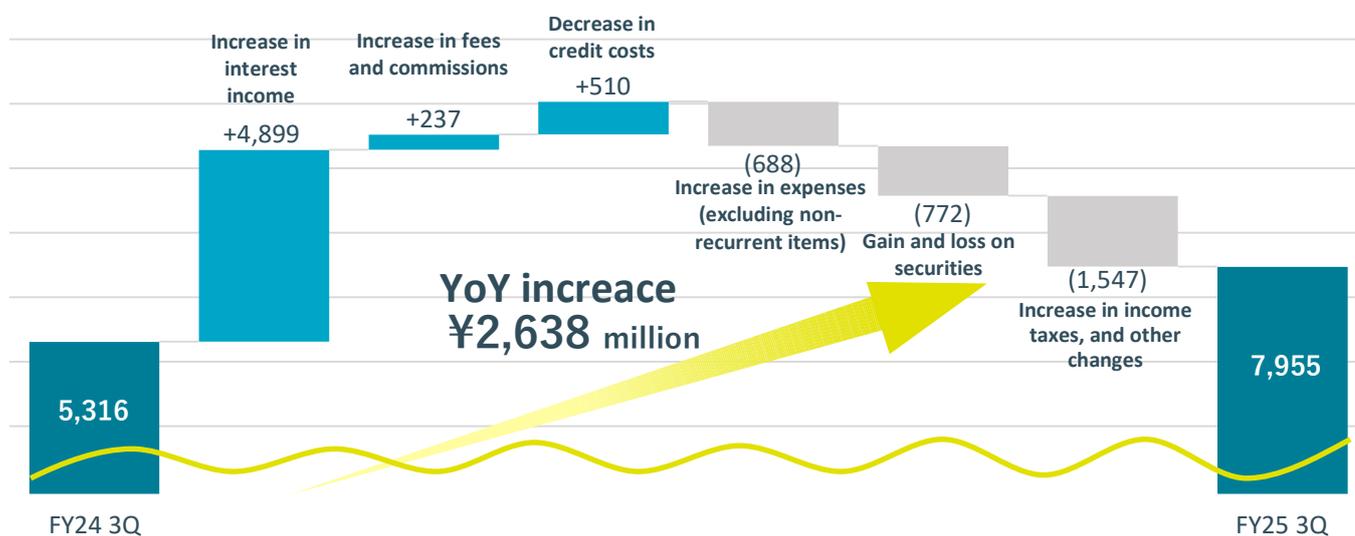
(¥ million)

FY25 3Q (9 months)							
	Consolidated	The Bank of Okinawa	The Okigin General Lease	Okigin JCB	Okigin Securities	Okigin System Solutions (Note1)	Other (Note2)
Ordinary income	51,573	39,422	9,117	1,440	1,133	1,665	(1,206)
Ordinary profit	12,083	11,291	257	321	293	142	(222)
Profit	8,234	7,955	169	216	220	94	(423)
Net income attributable to owners of parent	8,232	-	-	-	-	-	-

(Note 1) Effective from October 1, 2025, Okigin SPO Co., Ltd. has changed its name to Okigin System Solutions Co., Ltd.

(Note 2) "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., Future Okinawa Co., Ltd., and Okigin Success Partners Co., Ltd.

## 【Non-Consolidated】 Factors behind the year-on-year changes in profit (millions of yen)



## 【Consolidated】 Net income attributable to owners of parent (millions of yen)



## (2) Deposits and loans

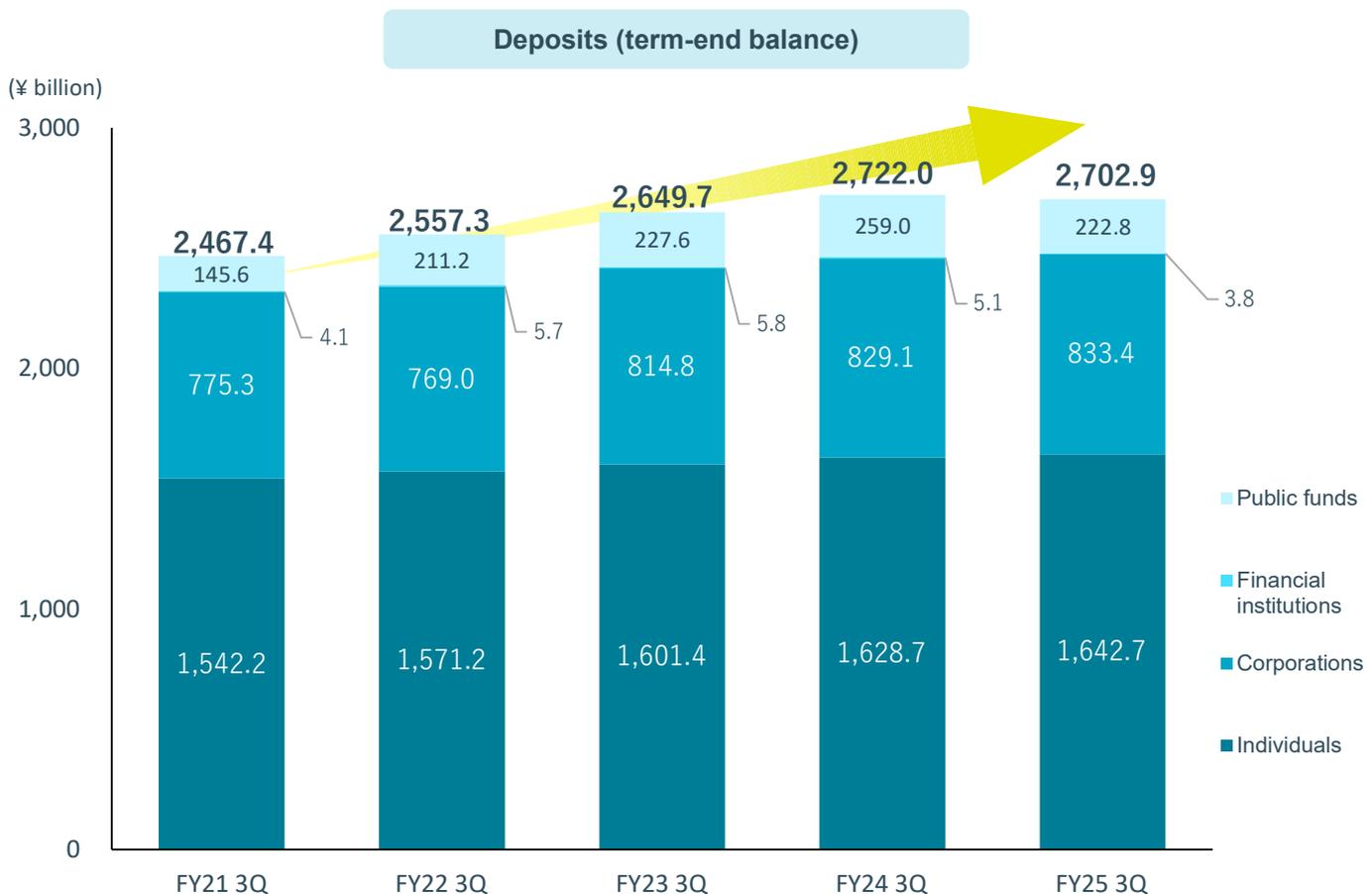
### ① Deposit balance

Deposits in banking and trust accounts totaled ¥2,702.9 billion, a decrease of ¥19.1 billion year on year, as a result of a decrease in deposits of public money due to periodic changes regarding designated financial institutions. Due to the strong prefectural economy, deposits made by individuals and corporations are both on an increasing trend.

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

	(¥ billion, %)			(Reference)	(¥ billion, %)
	(1) As of December 31, 2025	(2) As of December 31, 2024	Change [(1) - (2)] [Percent change]	(3) As of March 31, 2025	Change [(1) - (3)] [Percent change]
Deposits (term-end balance)	2,702.9	2,722.0	(19.1) [(0.70)]	2,716.2	(13.3) [(0.49)]
Individuals	1,642.7	1,628.7	14.0 [ 0.86 ]	1,605.2	37.5 [ 2.34 ]
Corporations	833.4	829.1	4.2 [ 0.51 ]	834.0	(0.6) [(0.08)]
Financial institutions	3.8	5.1	(1.2) [(23.74)]	18.2	(14.4) [(78.74)]
Public funds	222.8	259.0	(36.2) [(13.98)]	258.6	(35.7) [(13.84)]
Deposits (average balance)	2,698.9	2,707.8	(8.9) [(0.32)]	2,699.4	(0.5) [(0.01)]

(Note) Including trust accounts.



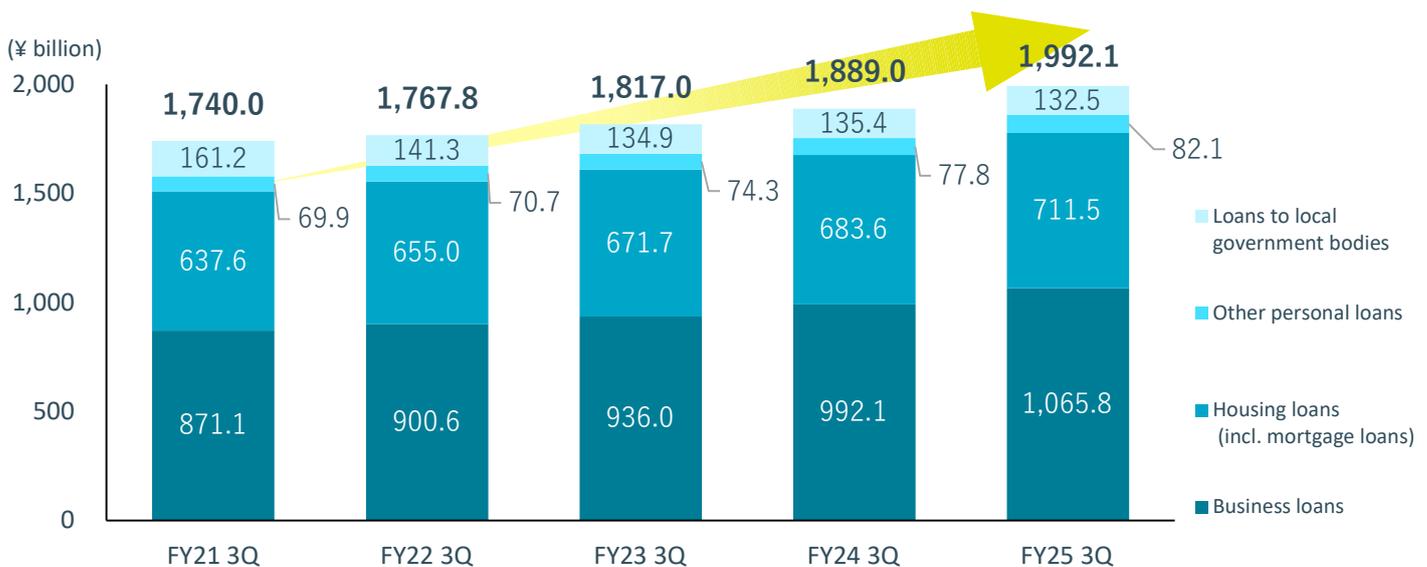
## ② Loan balance (The Bank of Okinawa, non-consolidated)

In terms of loans and bills discounted, business loans increased due to increasing financing needs among businesses in the prefecture against the backdrop of a tendency of business expansion there, and due to systematic initiatives such as syndicated loans. In addition, consumer loans also increased due to the expansion of systems (maximum loan amount and loan period), and due to enhanced sales promotion. With both business and consumer loans on an increasing trend, the balance of loans and bills discounted in banking and trust accounts totaled ¥1,992.1 billion, an increase of ¥103.0 billion year on year.

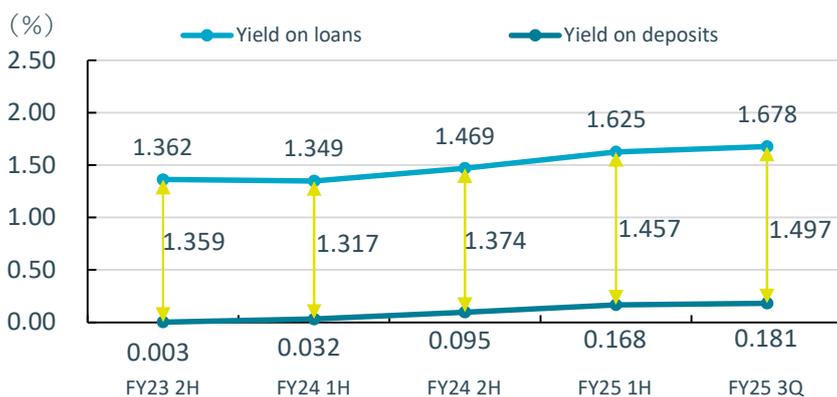
	(¥ billion, %)			(Reference)	(¥ billion, %)
	(1) As of December 31, 2025	(2) As of December 31, 2024	Change [(1) - (2)] [Percent change]	(3) As of March 31, 2025	Change [(1) - (3)] [Percent change]
Loans (term-end balance)	1,992.1	1,889.0	103.0 [ 5.45 ]	1,956.6	35.4 [ 1.81 ]
Business loans	1,065.8	992.1	73.7 [ 7.43 ]	1,029.5	36.3 [ 3.53 ]
Loans to consumers	793.6	761.4	32.2 [ 4.23 ]	769.7	23.9 [ 3.10 ]
Housing loans (incl. mortgage loans)	711.5	683.6	27.8 [ 4.07 ]	689.0	22.4 [ 3.26 ]
Loans to the national and local governments	132.5	135.4	(2.8) [(2.12)]	157.3	(24.8) [(15.76)]
Loans (average balance)	1,943.7	1,858.4	85.2 [ 4.58 ]	1,868.6	75.1 [ 4.02 ]

(Note) Including trust accounts.

### Loans (term-end balance)



## ③ Yield



(Note 1)  
Yields in FY25 3Q show those in the accounting period of the third quarter ended December 31, 2025.

(Note 2)  
Trust accounts are not included.

(Note 3)  
Yields on deposits in FY23 2H is 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

With regard to the balance of assets subject to mandatory disclosure under the Financial Reconstruction Law held by the Okinawa Financial Group (consolidated), although bankrupt assets increased due to business partners' deteriorating business circumstances, the total of assets subject to mandatory disclosure amounted to ¥28.9 billion, a decrease of ¥0.4 billion from the end of the previous fiscal year. The non-performing loan ratio decreased by 0.05 percentage points from the end of the previous fiscal year to 1.45%. We provide allowances and implement amortization appropriately to maintain the soundness of loans, in preparation for future risks.

#### Okinawa Financial Group, Consolidated

	(¥ billion, %)		
	(1) As of December 31, 2025	(2) As of March 31, 2025	Change [(1) - (2)]
Bankrupt and quasi-bankrupt assets	17.7	13.2	4.4
Doubtful assets	4.7	8.8	(4.0)
Substandard loans	6.4	7.3	(0.8)
Total of assets subject to mandatory disclosure	28.9 [ 1.45 ]	29.4 [ 1.50 ]	(0.4) [(0.05)]

(Note) Including trust accounts.

	(Reference) (¥ billion, %)	
	(3) As of December 31, 2024	Change [(1) - (3)]
Bankrupt and quasi-bankrupt assets	13.8	3.9
Doubtful assets	5.5	(0.7)
Substandard loans	8.0	(1.5)
Total of assets subject to mandatory disclosure	27.3 [ 1.45 ]	1.5 [ 0.00 ]

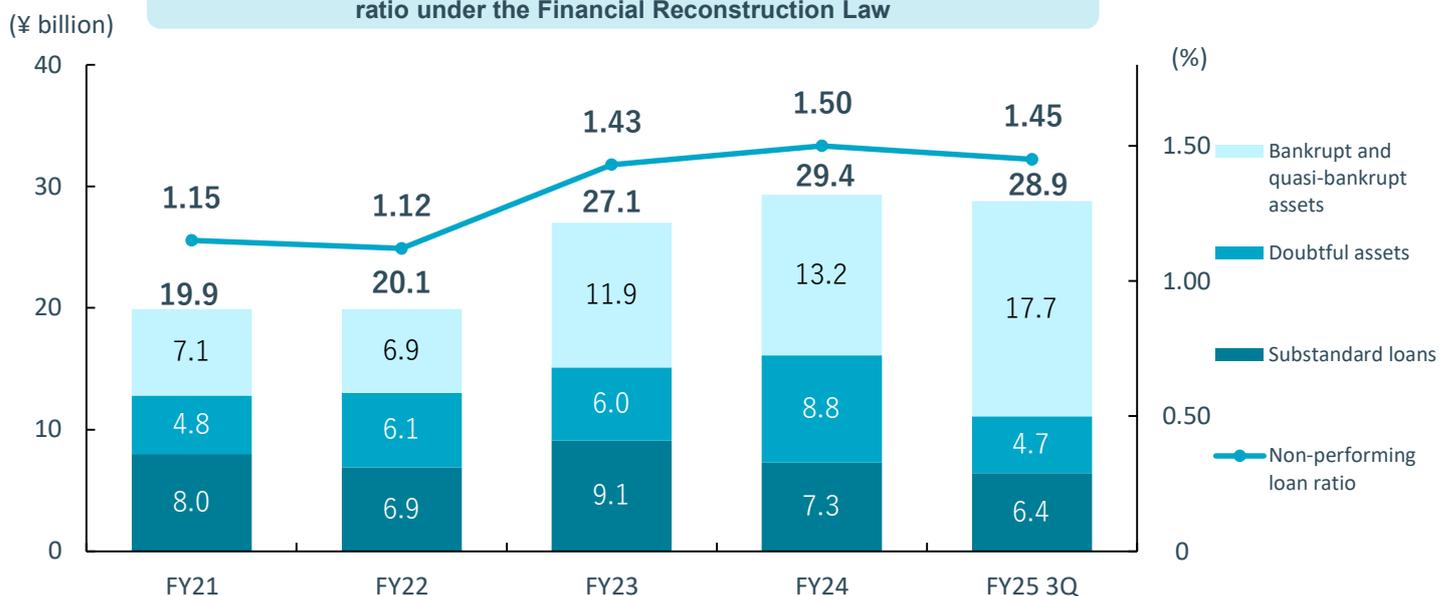
#### The Bank of Okinawa, Non-consolidated

	(¥ billion, %)		
	(1) As of December 31, 2025	(2) As of March 31, 2025	Change [(1) - (2)]
Bankrupt and quasi-bankrupt assets	17.3	12.8	4.5
Doubtful assets	4.7	8.8	(4.0)
Substandard loans	6.4	7.3	(0.8)
Total of assets subject to mandatory disclosure	28.5 [ 1.42 ]	28.9 [ 1.47 ]	(0.3) [(0.05)]

(Note) Including trust accounts.

	(Reference) (¥ billion, %)	
	(3) As of December 31, 2024	Change [(1) - (3)]
Bankrupt and quasi-bankrupt assets	13.4	3.9
Doubtful assets	5.5	(0.7)
Substandard loans	8.0	(1.5)
Total of assets subject to mandatory disclosure	26.9 [ 1.42 ]	1.6 [ 0.00 ]

**[Consolidated] Mandatory disclosure of bad debt and non-performing loan ratio under the Financial Reconstruction Law**



#### (4) Valuation difference on securities

##### Okinawa Financial Group, Consolidated

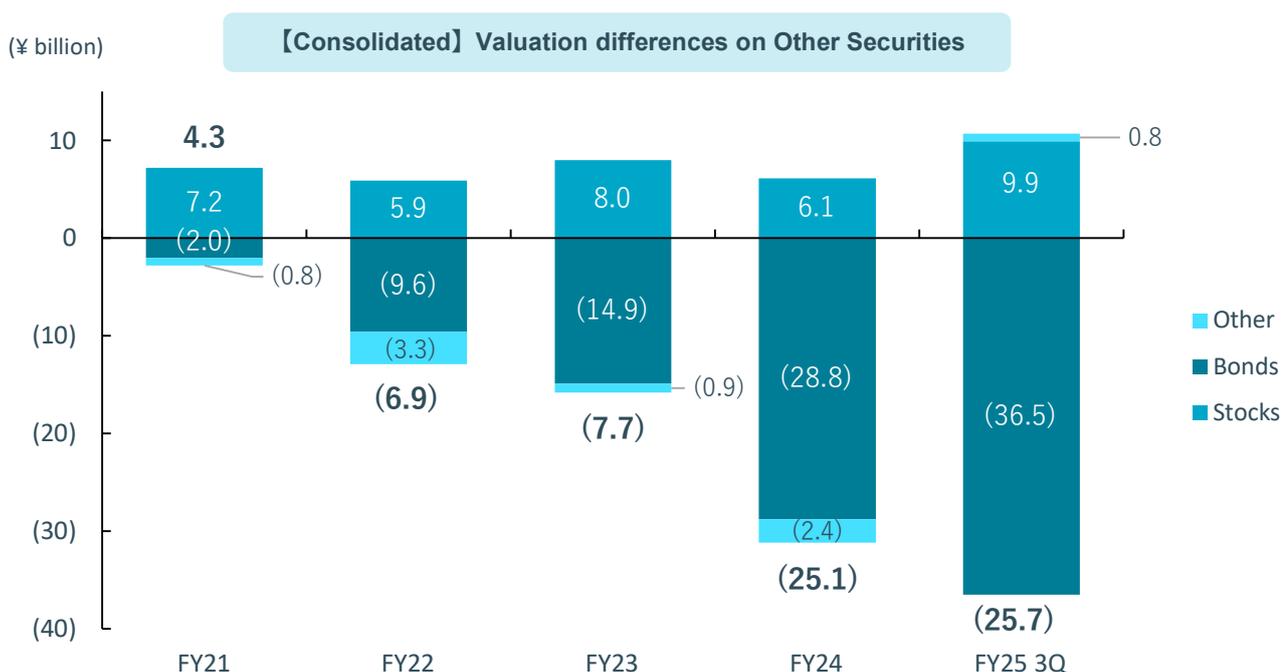
While the strong stock market led to an improvement in gains or losses on valuation of stocks, rising domestic interest rates led to a deterioration in gains or losses on valuation of domestic bonds. We will continue to work on improving our portfolio while closely watching monetary policy trends.

	(¥ billion)						(Reference) (¥ billion)			
	(1) As of December 31, 2025		(2) As of March 31, 2025		Change [(1) - (2)]		(3) As of December 31, 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	(8.3)	42.7	(5.6)	0	(2.6)	42.7	(4.0)	0	(4.2)
JGBs	42.7	(8.3)	42.7	(5.6)	0	(2.6)	42.7	(4.0)	0	(4.2)

	(¥ billion)						(Reference) (¥ billion)			
	(1) As of December 31, 2025		(2) As of March 31, 2025		Change [(1) - (2)]		(3) As of December 31, 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	596.4	(25.7)	542.3	(25.1)	54.1	(0.6)	552.4	(17.1)	43.9	(8.5)
Stocks	27.4	9.9	19.2	6.1	8.1	3.7	20.7	7.4	6.7	2.5
Bonds	319.8	(36.5)	373.0	(28.8)	(53.1)	(7.6)	383.8	(21.4)	(64.0)	(15.1)
Other	249.1	0.8	150.0	(2.4)	99.1	3.2	147.8	(3.1)	101.2	4.0
Foreign bonds	147.5	(1.9)	82.7	(1.1)	64.8	(0.8)	80.3	(1.8)	67.2	(0.1)

(Note1) "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.

(Note2) Securities without a market value are not included.



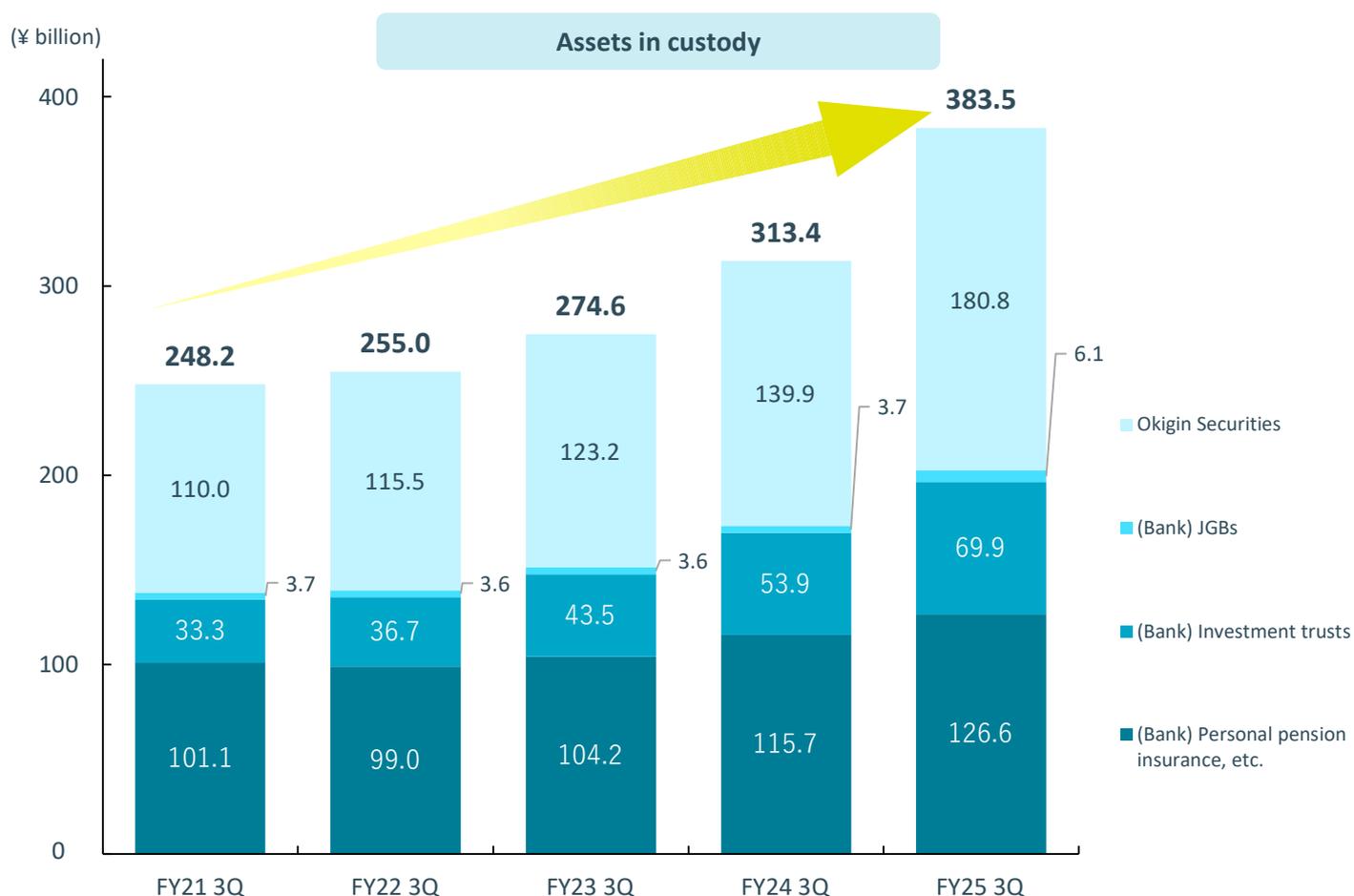
## (5) Fee business

## ① Assets in custody

Assets in custody increased by ¥70.1 billion year on year to ¥383.5 billion as a result of our efforts to offer products and services tailored to each stage in life to meet the increasing asset formation needs due to the increasing asset management needs brought by rising interest rates and a strong stock market, and also due to factors such as responses to inflation.

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

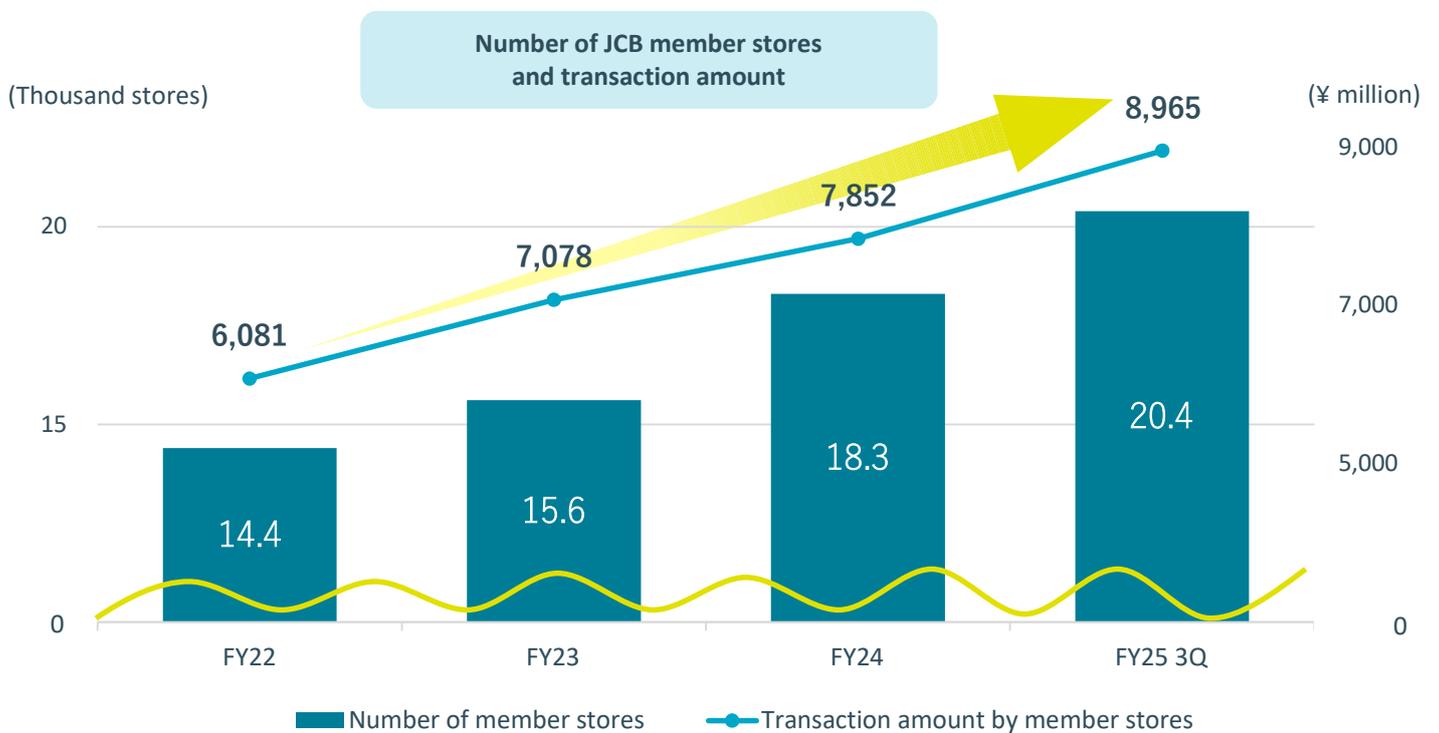
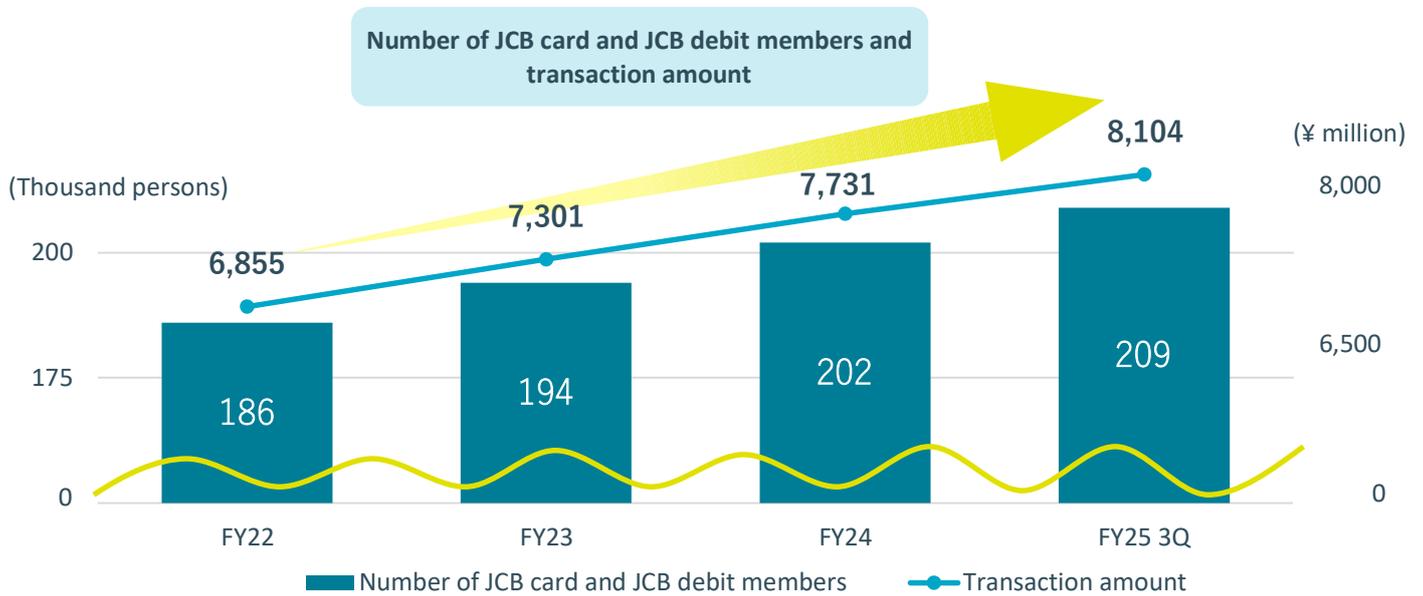
	(¥ billion, %)			(Reference)	(¥ billion, %)
	(1) As of December 31, 2025	(2) As of December 31, 2024	Change [(1) - (2)] [Percent change]	(3) As of March 31, 2025	Change [(1) - (3)] [Percent change]
Assets in custody	383.5	313.4	70.1 [ 22.39 ]	317.9	65.6 [ 20.66 ]
The Bank of Okinawa	202.7	173.5	29.2 [ 16.84 ]	171.9	30.8 [ 17.91 ]
JGBs	6.1	3.7	2.3 [ 62.61 ]	4.1	1.9 [ 46.24 ]
Investment trusts	69.9	53.9	16.0 [ 29.68 ]	53.0	16.9 [ 31.95 ]
Personal pension insurance, etc.	126.6	115.7	10.8 [ 9.37 ]	114.7	11.9 [ 10.39 ]
Okigin Securities	180.8	139.9	40.9 [ 29.26 ]	145.9	34.8 [ 23.89 ]



## ② Cashless services

Cashless services 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.

### The Bank of Okinawa and Okigin JCB



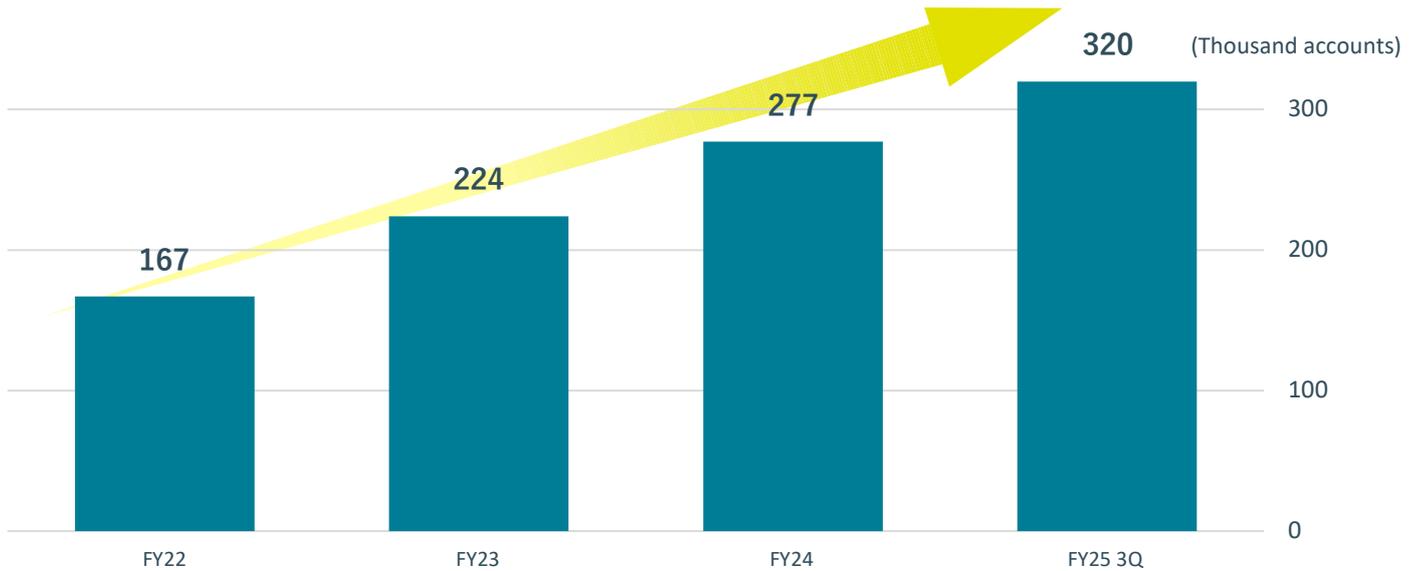
\*Transaction amount and transaction amount by member stores: Monthly average amount used for each fiscal year to which the indicated

## (6) Enhanced non-face-to-face channels

In addition to aiming to increase trade by creating a trading environment that is not restricted by time or place, we are also aiming to utilize digital technology to reduce and streamline back-office operations. As a result of adding and expanding functions in response to customers' needs and conducting multifaceted proposal activities, the "Okigin Smart" smartphone app for individuals and the "Biz-Bank" banking service for businesses have been performing well since their launch.

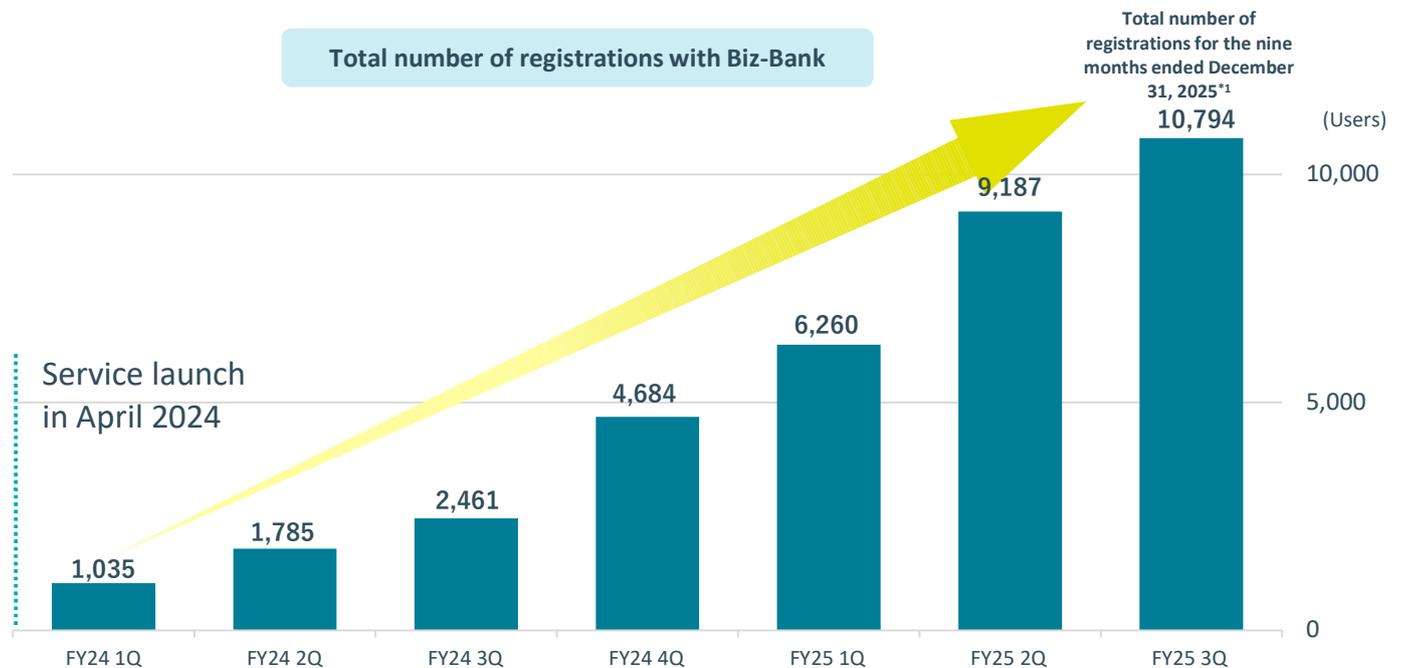
### The Bank of Okinawa

Number of Okigin Smart users registered



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

Total number of registrations with Biz-Bank



\*1 The total number of registrations shows the total number of registrations for the "Biz-Bank" service's "Transfer Plan."

Biz-Bank: A banking service for businesses that supports multiple devices, including PCs, smartphones, and tablets, and meets the diverse needs of business owners.