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August 14, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (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/english/
Representative: Masayasu Yamashiro President
Inquiries: Ryuta Uechi 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, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	19,855	16.5	5,312	39.8	3,610	40.9
June 30, 2025	17,034	23.3	3,799	44.5	2,562	50.9

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 4,947 million [4.5%]
For the three months ended June 30, 2025: ¥ 4,729 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	169.15	169.07
June 30, 2025	120.10	120.05

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	3,105,389	165,179	5.3
March 31, 2026	2,937,228	162,391	5.5

Reference: Equity
As of June 30, 2026: ¥ 165,051 million
As of March 31, 2026: ¥ 162,266 million

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

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	70.00	-	100.00	170.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		100.00	-	100.00	200.00

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

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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, 2026	39,000	14.3	8,100	5.3	5,600	6.9	262.17
Full year	80,000	13.6	17,500	10.7	12,000	6.2	561.57

Note: Revisions to the financial result forecast most recently announced: 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

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
(ii) Changes in accounting policies due to other reasons: None
(iii) Changes in accounting estimates: None
(iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of June 30, 2026	23,016,564 shares
As of March 31, 2026	23,016,564 shares

(ii) Number of treasury shares at the end of the period

As of June 30, 2026	1,659,151 shares
As of March 31, 2026	1,669,923 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	21,347,218 shares
Three months ended June 30, 2025	21,334,482 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.

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1. Qualitative Information for the Three Months Ended June 30, 2026

(1) Qualitative Information on Consolidated Operating Results

In the three months ended June 30, 2026, income from the main business increased, including an increase in interest on loans and discounts resulting from proactive responses to a rise in yield on loans and increasing financing needs with a backdrop of the strong prefectural economy; an increase in interest and dividends on securities; and an increase in consolidated group companies' top lines. Therefore, ordinary income increased by ¥2,820 million year on year to ¥19,855 million. Ordinary expenses increased by ¥1,308 million year on year to ¥14,543 million due to an increase in interest on deposits and an increase in general and administrative expenses caused by an impact of price surge, etc.

As a result, ordinary profit increased by ¥1,512 million year on year to ¥5,312 million, and profit attributable to owners of parent increased by ¥1,048 million year on year to ¥3,610 million.

(2) Qualitative Information on Consolidated Financial Position

As for the consolidated financial position, total assets increased by ¥168.1 billion from the end of the previous fiscal year to ¥3,105.3 billion. Net assets increased by ¥2.7 billion from the end of the previous fiscal year to ¥165.1 billion.

Regarding major account balances, deposits made by individuals and corporations both increased due to the effects of the favorable local economy, the expansion of non-face-to-face channels, and the implementation of various campaigns. In addition, due to an increase in deposits of public funds, total deposits in banking and trust accounts amounted to ¥2,814.9 billion, an increase of ¥168.0 billion from the end of the previous fiscal year.

In terms of loans and bills discounted, loans to consumers including housing loans and consumer loans increased due to the expansion of systems (maximum loan amount and loan period), and due to enhanced sales promotion. Business loans remained solid through proactive responses to financing needs against the backdrop of a tendency of business expansion in the prefecture. However, due to a decrease arising from seasonal factors such as repayment of construction funds and a decrease in loans to local government bodies, the balance of loans and bills discounted in banking and trust accounts totaled ¥1,992.3 billion, a decrease of ¥20.0 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 ¥18.3 billion from the end of the previous fiscal year to ¥648.4 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, 2027 announced on May 15, 2026.

2.Quarterly Consolidated Financial Statements and Primary Notes

(1)Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	196,673	366,413
Monetary claims bought	1,316	1,168
Trading securities	-	5
Money held in trust	5,029	4,327
Securities	630,100	648,422
Loans and bills discounted	2,011,117	1,991,132
Foreign exchanges	4,841	4,408
Lease receivables and investments in leases	23,364	23,850
Other assets	39,768	42,551
Tangible fixed assets	17,611	17,427
Intangible fixed assets	2,982	2,767
Retirement benefit asset	2,723	2,802
Deferred tax assets	10,346	9,497
Customers' liabilities for acceptances and guarantees	5,415	4,950
Allowance for loan losses	(14,063)	(14,335)
Total assets	2,937,228	3,105,389
Liabilities		
Deposits	2,638,962	2,807,966
Borrowed money	89,502	82,143
Foreign exchanges	35	20
Borrowed money from trust account	6,758	5,830
Other liabilities	31,062	36,835
Provision for bonuses	875	242
Provision for bonuses for directors (and other officers)	33	8
Retirement benefit liability	385	400
Provision for retirement benefits for directors (and other officers)	22	24
Provision for share-based compensation	226	226
Provision for share awards	360	384
Provision for loss on interest repayment	1	1
Provision for reimbursement of deposits	51	30
Reserves under special laws	5	5
Deferred tax liabilities for land revaluation	1,138	1,138
Acceptances and guarantees	5,415	4,950
Total liabilities	2,774,836	2,940,209

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	22,217	22,217
Retained earnings	136,671	138,092
Treasury shares	(3,906)	(3,875)
Total shareholders' equity	174,982	176,433
Valuation difference on available-for-sale securities	(20,822)	(20,750)
Deferred gains or losses on hedges	4,883	6,195
Revaluation reserve for land	1,088	1,088
Remeasurements of defined benefit plans	2,134	2,084
Total accumulated other comprehensive income	(12,716)	(11,382)
Share acquisition rights	36	36
Non-controlling interests	89	92
Total net assets	162,391	165,179
Total liabilities and net assets	2,937,228	3,105,389

(2)Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	17,034	19,855
Interest income	10,166	12,291
Interest on loans and discounts	7,776	9,175
Interest and dividends on securities	1,927	2,721
Trust fees	13	10
Fees and commissions	1,752	2,074
Other ordinary income	3,574	3,976
Other income	1,528	1,501
Ordinary expenses	13,234	14,543
Interest expenses	1,237	2,095
Interest on deposits	1,106	1,985
Fees and commissions payments	50	329
Other ordinary expenses	4,919	4,991
General and administrative expenses	6,337	6,550
Other expenses	690	576
Ordinary profit	3,799	5,312
Extraordinary losses	3	7
Loss on disposal of non-current assets	3	7
Profit before income taxes	3,796	5,304
Income taxes - current	893	1,435
Income taxes - deferred	340	255
Total income taxes	1,233	1,690
Profit	2,562	3,613
Profit attributable to non-controlling interests	-	3
Profit attributable to owners of parent	2,562	3,610

Quarterly Consolidated Statement of Comprehensive Income
For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	2,562	3,613
Other comprehensive income	2,167	1,333
Valuation difference on available-for-sale securities	1,732	71
Deferred gains or losses on hedges	420	1,311
Remeasurements of defined benefit plans, net of tax	14	(50)
Comprehensive income	4,729	4,947
(Breakdown)		
Comprehensive income attributable to owners of parent	4,729	4,944
Comprehensive income attributable to non-controlling interests	-	3

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on Segment Information, etc.)

[Segment Information]

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

Three months ended June 30, 2026 (April 1, 2026 to June 30, 2026)

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	15,162	3,275	18,438	1,422	19,861	(5)	19,855
Inter-segment ordinary income	475	28	503	599	1,103	(1,103)	–
Total	15,638	3,304	18,942	2,022	20,964	(1,109)	19,855
Segment profit	5,176	141	5,318	260	5,578	(266)	5,312

(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, 2026, 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, 2025 (April 1, 2025 to June 30, 2025)	Three months ended June 30, 2026 (April 1, 2026 to June 30, 2026)
Depreciation	555 million yen	553 million yen

(Additional Information)

(Making Daiichi Sogyo Co., Ltd., an equity method affiliate by acquiring its shares)

The Bank of Okinawa, Ltd., our subsidiary, acquired shares of Daiichi Sogyo Co., Ltd., on June 22, 2026, according to the resolution at the Board of Directors' meeting held on June 19, 2026 regarding the acquisition of shares of the company, and has made the company an equity method affiliate.

1. Major objective of making Daiichi Sogyo Co., Ltd., an equity method affiliate

To expand our business domain with a strategic cooperation with Daiichi Sogyo Co., Ltd.

2. Overview of the investee company

(1) Company name	Daiichi Sogyo Co., Ltd.
(2) Details of business	Leasing business, Cleaning services, Cargo transportation, Security services
(3) Date to commence application of equity method	June 30, 2026
(4) Voting right ratio	50%

3. Period of the investee company's business results included in the quarterly consolidated statement of income for the three months ended June 30, 2026

Since the date to commence the application of equity method is supposed to be June 30, 2026, the investee company's business results are not included in the consolidated business results for the three months ended June 30, 2026.

4. Acquisition cost of the investee company and breakdown thereof

Consideration for acquisition	(Cash)	1 million yen
Cost directly required for acquisition	(Advisory cost, etc.)	35 million yen
Acquisition cost		36 million yen

5. Amount of goodwill that occurred, the cause for the occurrence, the amortization method, and the amortization period

As of June 30, 2026, since allocation of the acquisition cost has not been completed, provisional accounting treatment has been conducted. Accordingly, goodwill and negative goodwill have not occurred.

(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, 2026)	Consolidated result from reporting fiscal year (As of June 30, 2026)
Loans and bills discounted	1,241	1,222
Other receivables	0	0
Loaned money from banking account	6,758	5,830
Total	7,999	7,053

(Millions of yen)

Liabilities		
Items	Consolidated result from previous fiscal year (As of March 31, 2026)	Consolidated result from reporting fiscal year (As of June 30, 2026)
Money held in trust	7, 999	7,053
Total	7, 999	7,053

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 resulting from proactive responses to a rise in yield on loans and increasing financing needs with a backdrop of the strong prefectural economy; an increase in interest and dividends on securities; and an increase in consolidated group companies' top lines. Therefore, ordinary income increased by ¥2,820 million year on year to ¥19,855 million.

Gross business profit increased by ¥1,640 million year on year to ¥10,939 million mainly due to an increase in interest income.

Ordinary profit increased by ¥1,512 million year on year to ¥5,312 million due to an increase in gross business profit and an improvement in net gains (losses) on equity securities, despite an increase in general and administrative expenses due to the impact of price surge. Profit attributable to owners of parent increased by ¥1,048 million year on year to ¥3,610 million.

(¥ million)

Items	FY26 1Q (3 months)	YoY increase (decrease)	FY25 1Q (3 months)	FY26 forecasts (12 months)
Ordinary income	19,855	2,820	17,034	80,000
Gross business profit	10,939	1,640	9,299	
Interest income	10,198	1,269	8,929	
Trust fees	10	(2)	13	
Fees and commissions	1,745	43	1,701	
Other business profit	(1,014)	331	(1,345)	
Operating expenses	6,550	213	6,337	
Loan-loss provisions	389	26	362	
Provision of general allowance for possible loan losses	(147)	(341)	193	
Provision of specific allowance for loan losses	378	291	86	
Written-off of loans	158	76	82	
Net gains (losses) on equity securities	1,283	112	1,171	
Other	28	(0)	28	
Ordinary profit	5,312	1,512	3,799	17,500
Extraordinary gains (losses)	(7)	(4)	(3)	
Gains (losses) on disposal of noncurrent assets	(7)	(4)	(3)	
Income before income taxes	5,304	1,508	3,796	
Income taxes-current	1,435	541	893	
Income taxes-deferred	255	(84)	340	
Total income taxes	1,690	456	1,233	
Profit	3,613	1,051	2,562	
Profit attributable to non-controlling interests	3	3	-	
Profit attributable to owners of parent	3,610	1,048	2,562	12,000

Credit cost	389	26	362

(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 resulting from proactive responses to a rise in yield on loans and increasing financing needs with a backdrop of the strong prefectural economy, as well as an increase in interest and dividends on securities. Therefore, ordinary income increased by ¥2,616 million year on year to ¥15,637 million.

Business profit on core banking operations increased by ¥1,304 million year on year to ¥5,357 million, mainly due to an increase in net business profit.

Ordinary profit increased by ¥1,799 million year on year to ¥5,176 million due to an increase in net business profit and an improvement in net gains (losses) on equity securities, despite an increase in expenses due to the impact of price surge. Profit increased by ¥1,339 million year on year to ¥3,649 million.

(¥ million)

Items	FY26 1Q (3 months)	YoY increase (decrease)	FY25 1Q (3 months)
Ordinary income	15,637	2,616	13,021
Gross business profit	10,054	1,758	8,295
Net interest income	10,416	1,627	8,788
Gains (losses) on cancellation of investment trusts	12	12	-
Net fees and commissions	1,309	(100)	1,410
Expenses for the disposal of bad debt included in trust account ①	-	-	-
Other business profit	(1,671)	231	(1,903)
Gains (losses) on bond trading	(1,329)	238	(1,567)
Expenses (excluding non-recurrent items)	6,025	216	5,809
Personnel expenses	2,303	24	2,279
Non-personnel expenses	2,995	165	2,830
Real net business profit	4,028	1,542	2,485
Business profit on core banking operations	5,357	1,304	4,053
Excluding gains (losses) on cancellation of investment trusts	5,345	1,291	4,053
Provision of general allowance for possible loan losses ②	(146)	(319)	173
Net business profit	4,174	1,862	2,312
Non-recurrent items	1,002	(62)	1,064
Net gains (losses) on equity securities	1,283	112	1,171
Bad debt disposal ③	327	269	57
Recoveries of written-off claims	0	0	0
Ordinary profit	5,176	1,799	3,377
Extraordinary gains (losses)	(7)	(4)	(3)
Income before income taxes	5,168	1,794	3,373
Income taxes-current	1,230	488	742
Income taxes-deferred	288	(32)	320
Total income taxes	1,518	455	1,063
Profit	3,649	1,339	2,310
Credit cost (①+②+③)	181	(50)	231

(Note)

1. 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)
2. Real net business profit = gross business profit - expenses (excluding non-recurrent items)
3. Net business profit = gross business profit - expenses (excluding non-recurrent items) - provision of general allowance for possible loan losses
4. 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
5. 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

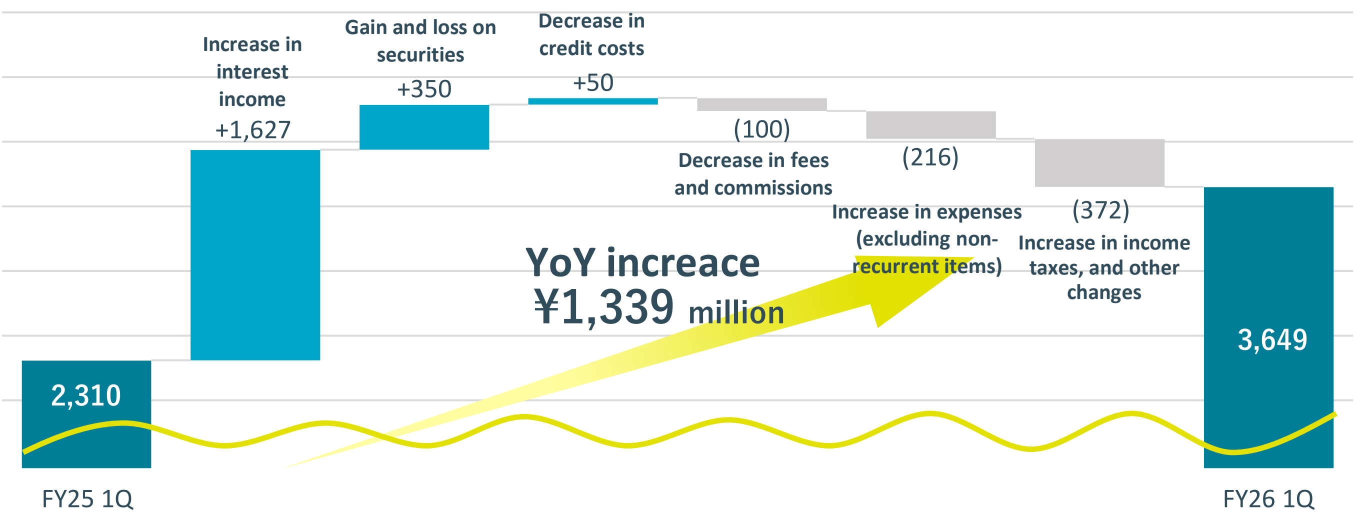
Business performance of the major Group companies

(¥ million)

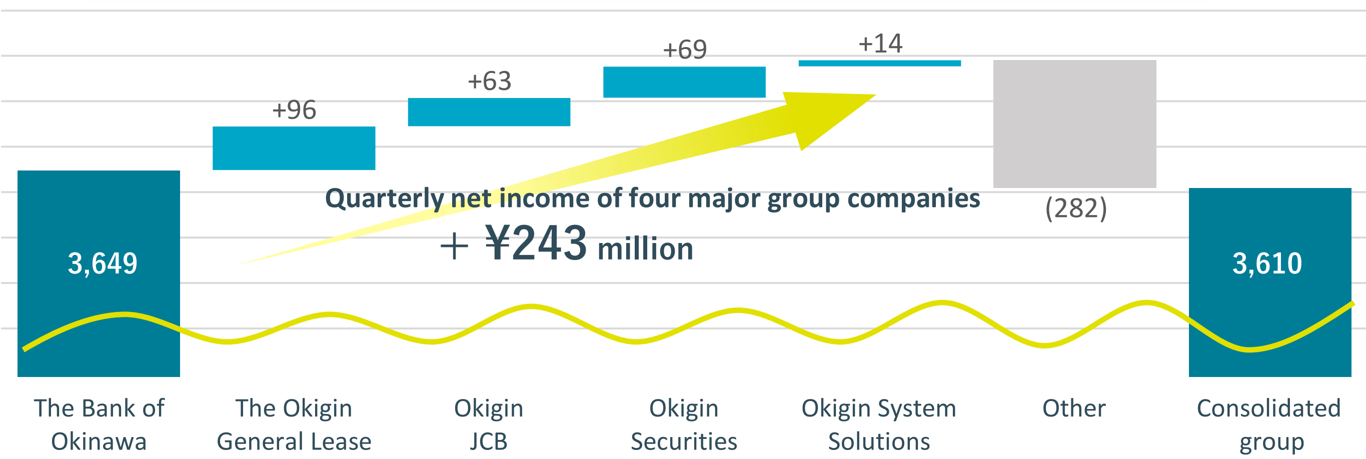
FY26 1Q (3 months)	Consolidated	The Bank of Okinawa	The Okigin General Lease	Okigin JCB	Okigin Securities	Okigin System Solutions	Other (Note)
Ordinary income	19,855	15,637	3,309	487	361	481	(421)
Ordinary profit	5,312	5,176	141	96	96	23	(221)
Profit	3,613	3,649	96	63	69	14	(279)
Profit attributable to owners of parent	3,610	-	-	-	-	-	-

(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., 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 made by individuals and corporations both increased thanks to the effects of the strong prefectural economy, the enhanced non-face-to-face channels, and implementation of various campaigns. In addition, deposits of public money increased by taking in demand for public money deposit, despite a decrease due to periodic changes regarding designated financial institutions. On an overall increasing trend, deposits in banking and trust accounts totaled ¥2,830.1 billion, an increase of ¥80.9 billion year on year.

Deposits (The Bank of Okinawa, non-consolidated)

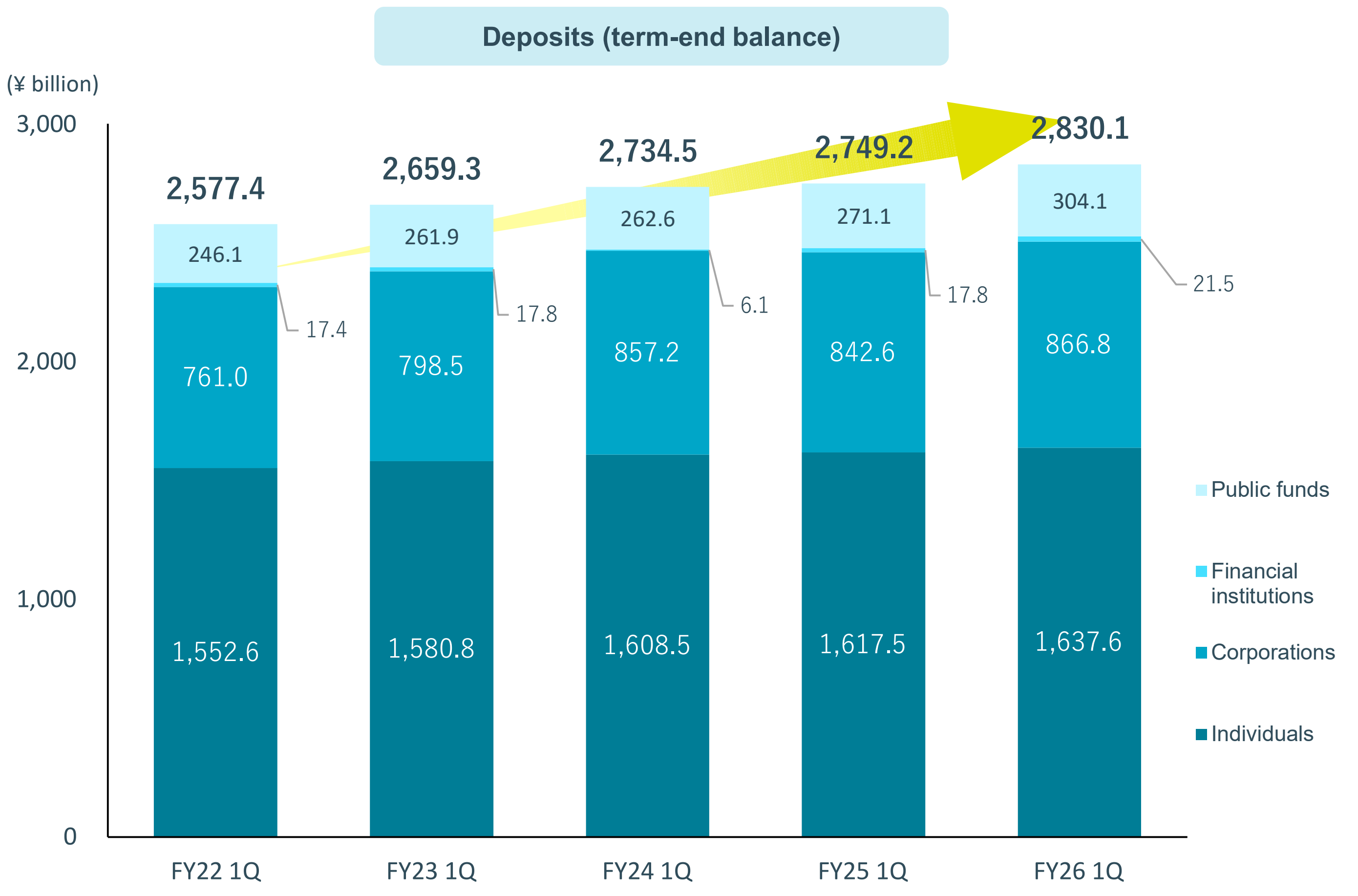
(¥ billion, %)

		(1) As of June 30, 2026	(2) As of June 30, 2025	Change [(1) - (2)] [Percent change]
Deposits (term-end balance)		2,830.1	2,749.2	80.9 [2.94]
	Individuals	1,637.6	1,617.5	20.1 [1.24]
	Corporations	866.8	842.6	24.1 [2.86]
	Financial institutions	21.5	17.8	3.7 [20.78]
	Public funds	304.1	271.1	32.9 [12.16]
Deposits (average balance)		2,739.1	2,741.8	(2.6) [(0.09)]

(Reference) (¥ billion, %)

		(3) As of March 31, 2026	Change [(1) - (3)] [Percent change]
Deposits (term-end balance)		2,662.7	167.4 [6.28]
	Individuals	1,620.8	16.7 [1.03]
	Corporations	845.4	21.3 [2.52]
	Financial institutions	16.8	4.6 [27.68]
	Public funds	179.4	124.6 [69.46]
Deposits (average balance)		2,686.7	52.4 [1.95]

(Note) Including trust accounts.



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

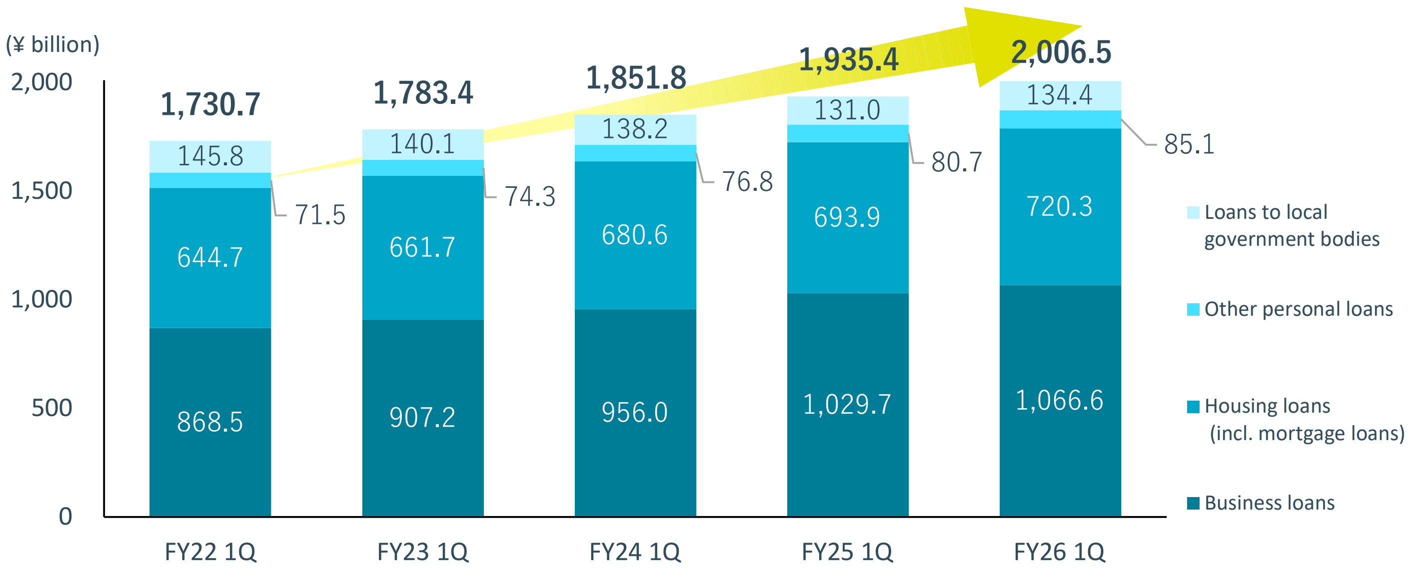
In terms of loans and bills discounted, business loans increased due to responses to financing needs among businesses in the prefecture against the backdrop of a tendency of business expansion there and a rise in costs caused by a price surge, as well as systematic initiatives such as syndicated loans. Loans to consumers 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 ¥2,006.5 billion, an increase of ¥71.1 billion year on year.

(¥ billion, %) (Reference) (¥ billion, %)

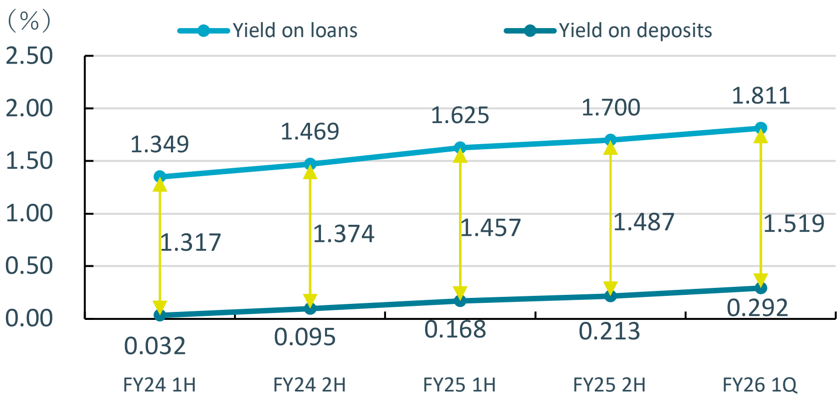
	(1) As of June 30, 2026	(2) As of June 30, 2025	Change [(1) - (2)] [Percent change]	(3) As of March 31, 2026	Change [(1) - (3)] [Percent change]
Loans (term-end balance)	2,006.5	1,935.4	71.1 [3.67]	2,028.3	(21.7) [(1.07)]
Business loans	1,066.6	1,029.7	36.9 [3.58]	1,084.2	(17.6) [(1.62)]
Loans to consumers	805.5	774.7	30.8 [3.97]	800.1	5.3 [0.66]
Housing loans (incl. mortgage loans)	720.3	693.9	26.4 [3.81]	715.3	5.0 [0.70]
Loans to the national and local governments	134.4	131.0	3.4 [2.61]	143.8	(9.4) [(6.55)]
Loans (average balance)	2,003.0	1,922.7	80.3 [4.17]	1,956.5	46.4 [2.37]

(Note) Including trust accounts.

Loans (term-end balance)



③ Yield



(Note 1)
Yields in FY26 1Q show those in the accounting period of the first quarter ended June 30, 2026.

(Note 2)
Trust accounts are not included.

(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, an increase of ¥1.3 billion from the end of the previous fiscal year, mainly due to an increase in bankrupt assets arising from business partners' deteriorating business circumstances. The non-performing loan ratio increased by 0.08 percentage points from the end of the previous fiscal year to 1.44%. 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 June 30, 2026	(2) As of March 31, 2026	Change [(1) - (2)]
Bankrupt and quasi-bankrupt assets	16.9	15.6	1.3
Doubtful assets	7.3	7.4	(0.0)
Substandard loans	4.5	4.5	(0.0)
Total of assets subject to mandatory disclosure	28.9 [1.44]	27.5 [1.36]	1.3 [0.08]

(Reference) (¥ billion, %)

(3) As of June 30, 2025	Change [(1) - (3)]
16.4	0.5
4.9	2.3
7.4	(2.9)
28.9 [1.49]	0.0 [(0.05)]

(Note) Including trust accounts.

The Bank of Okinawa, Non-consolidated

(¥ billion, %)

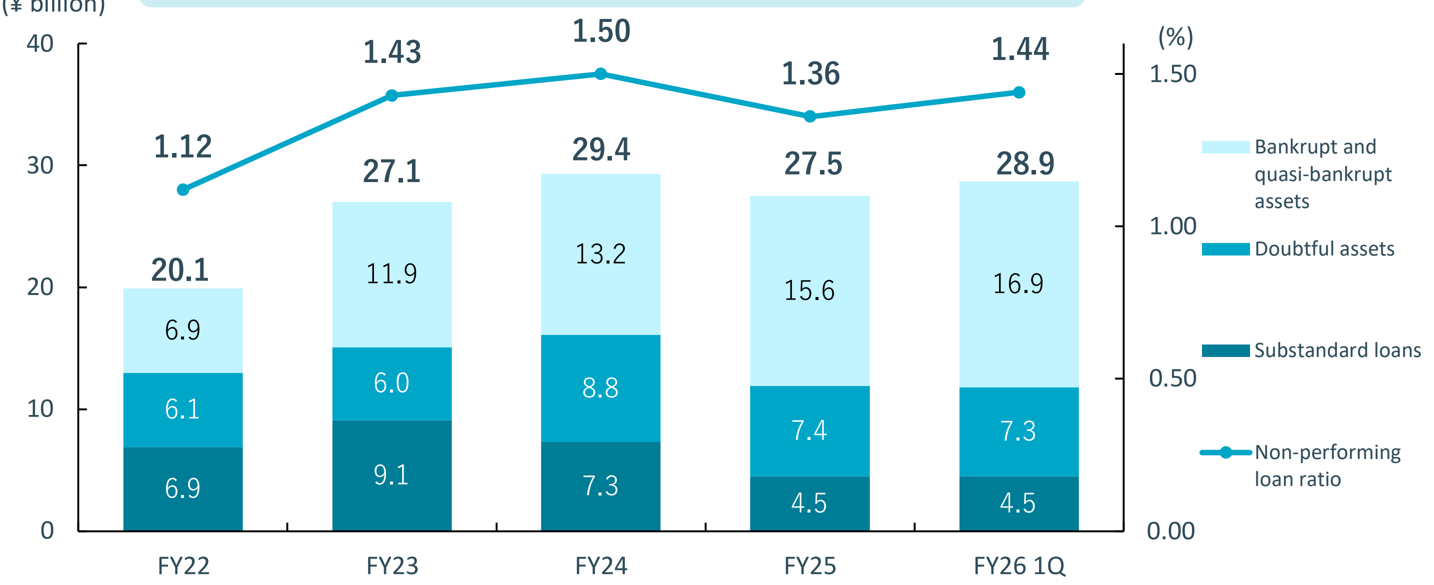
	(1) As of June 30, 2026	(2) As of March 31, 2026	Change [(1) - (2)]
Bankrupt and quasi-bankrupt assets	16.5	15.2	1.2
Doubtful assets	7.3	7.4	(0.0)
Substandard loans	4.5	4.5	(0.0)
Total of assets subject to mandatory disclosure	28.4 [1.41]	27.2 [1.33]	1.2 [0.08]

(Reference) (¥ billion, %)

(3) As of June 30, 2025	Change [(1) - (3)]
16.0	0.4
4.9	2.3
7.4	(2.9)
28.5 [1.46]	(0.0) [(0.05)]

(Note) Including trust accounts.

【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 carry out portfolio diversification and replacement, and work on diversifying revenue sources and improving quality of our portfolio while closely watching monetary policy trends.

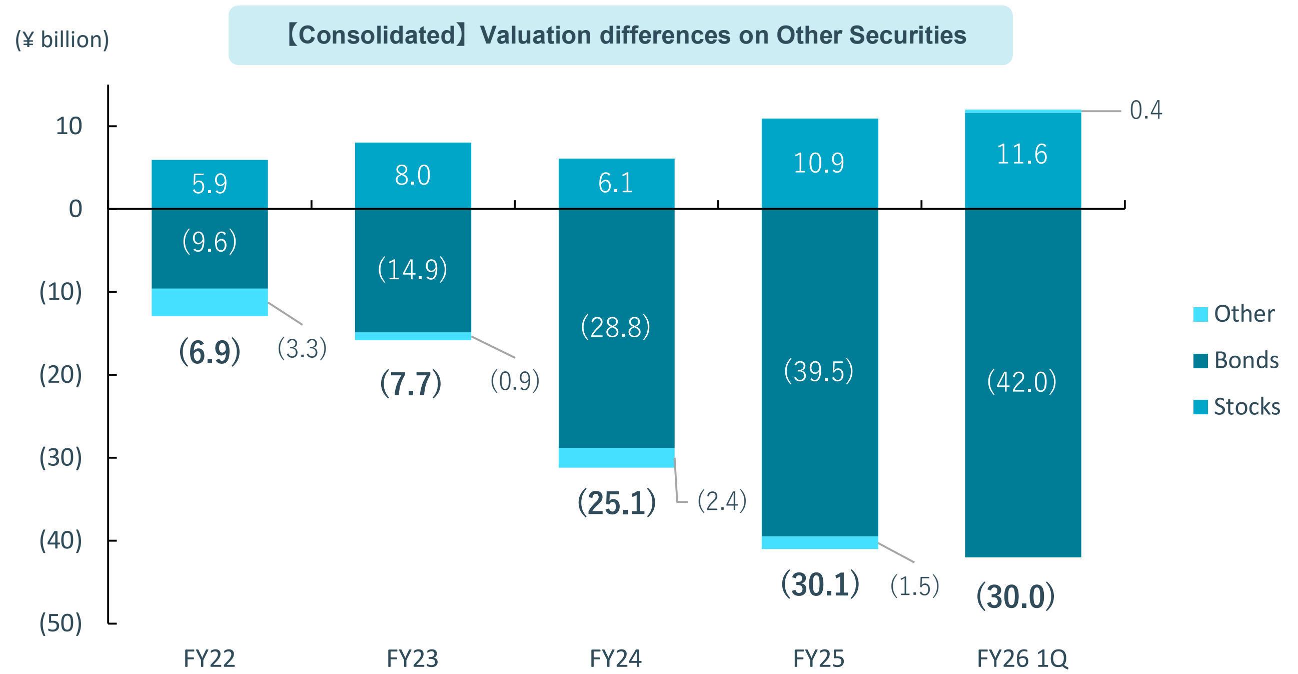
(¥ billion) (Reference) (¥ billion)

	(1) As of June 30,2026		(2) As of March 31, 2026		Change [(1) - (2)]		(3) As of June 30,2025		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	(10.3)	42.7	(9.4)	0	(0.9)	42.7	(6.0)	0	(4.2)
JGBs	42.7	(10.3)	42.7	(9.4)	0	(0.9)	42.7	(6.0)	0	(4.2)

(¥ billion) (Reference) (¥ billion)

	(1) As of June 30,2026		(2) As of March 31, 2026		Change [(1) - (2)]		(3) As of June 30,2025		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	598.9	(30.0)	582.2	(30.1)	16.7	0.1	558.6	(22.6)	40.2	(7.3)
Stocks	27.5	11.6	28.0	10.9	(0.5)	0.7	19.4	6.3	8.0	5.2
Bonds	295.9	(42.0)	296.5	(39.5)	(0.6)	(2.5)	349.0	(27.3)	(53.1)	(14.7)
Other	275.4	0.4	257.5	(1.5)	17.9	1.9	190.1	(1.6)	85.3	2.0
Foreign bonds	165.8	(2.8)	158.0	(2.9)	7.7	0.1	105.4	(1.4)	60.4	(1.3)

(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

①Assets in custody

Assets in custody increased by ¥99.6 billion year on year to ¥432.1 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.

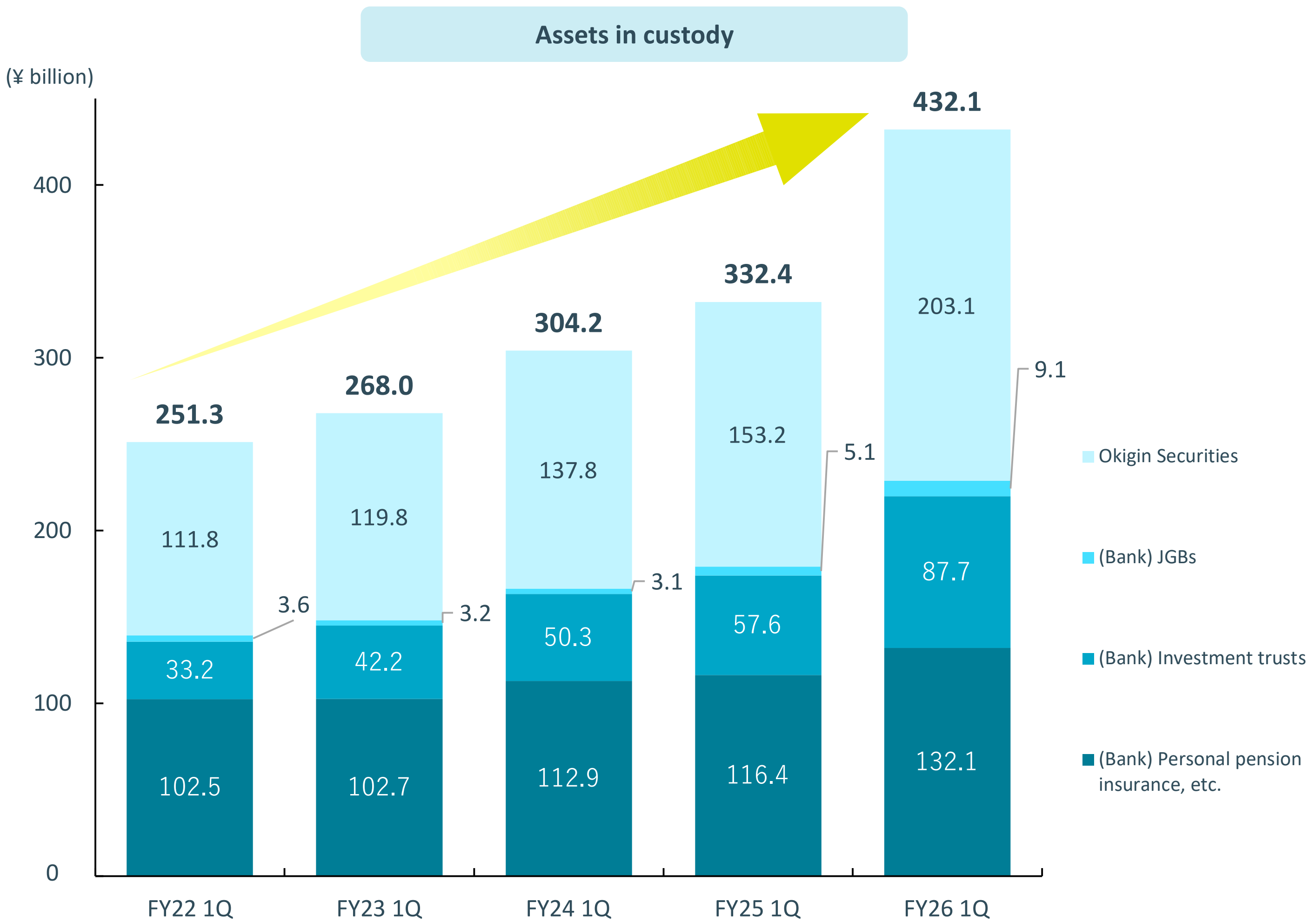
Assets in custody (The Bank of Okinawa + Okigin Securities)

(¥ billion, %)

	(1) As of June 30, 2026	(2) As of June 30, 2025	Change [(1) - (2)] [Percent change]
Assets in custody	432.1	332.4	99.6 [29.96]
The Bank of Okinawa	229.0	179.2	49.7 [27.77]
JGBs	9.1	5.1	4.0 [78.91]
Investment trusts	87.7	57.6	30.0 [52.12]
Personal pension insurance, etc.	132.1	116.4	15.6 [13.47]
Okigin Securities	203.1	153.2	49.8 [32.51]

(Reference) (¥ billion, %)

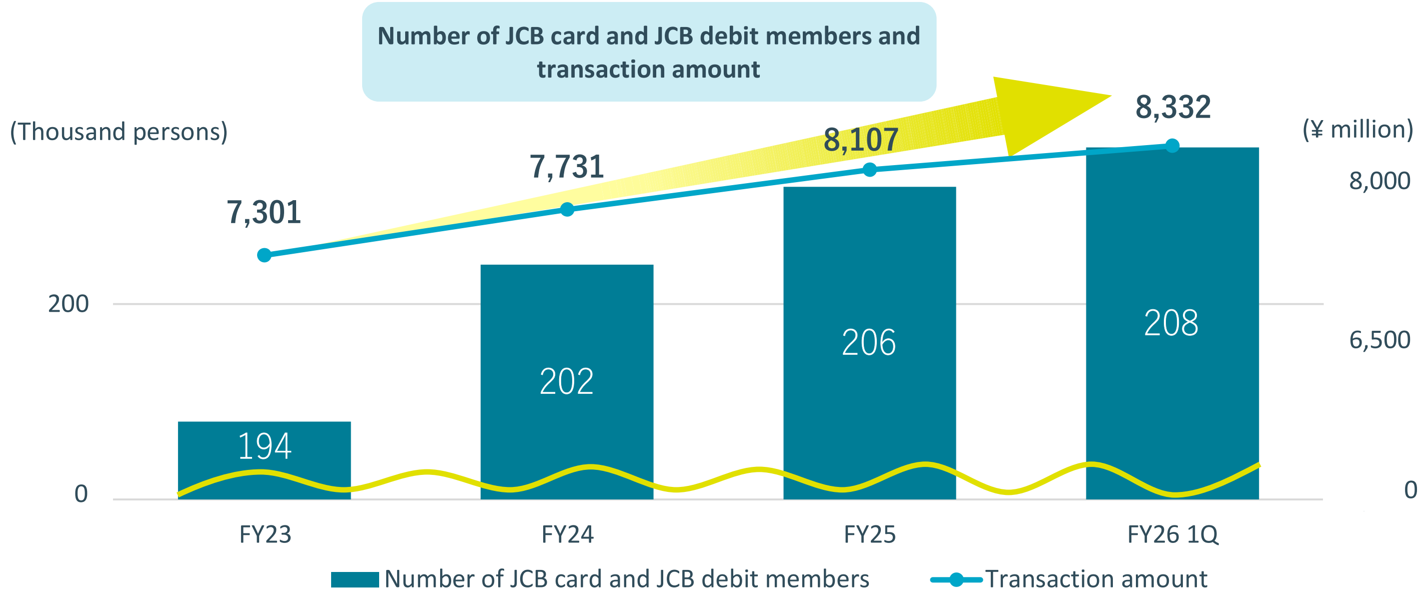
(3) As of March 31, 2026	Change [(1) - (3)] [Percent change]
397.2	34.9 [8.78]
209.0	19.9 [9.52]
7.2	1.9 [26.39]
72.9	14.8 [20.31]
128.9	3.1 [2.47]
188.1	15.0 [7.97]

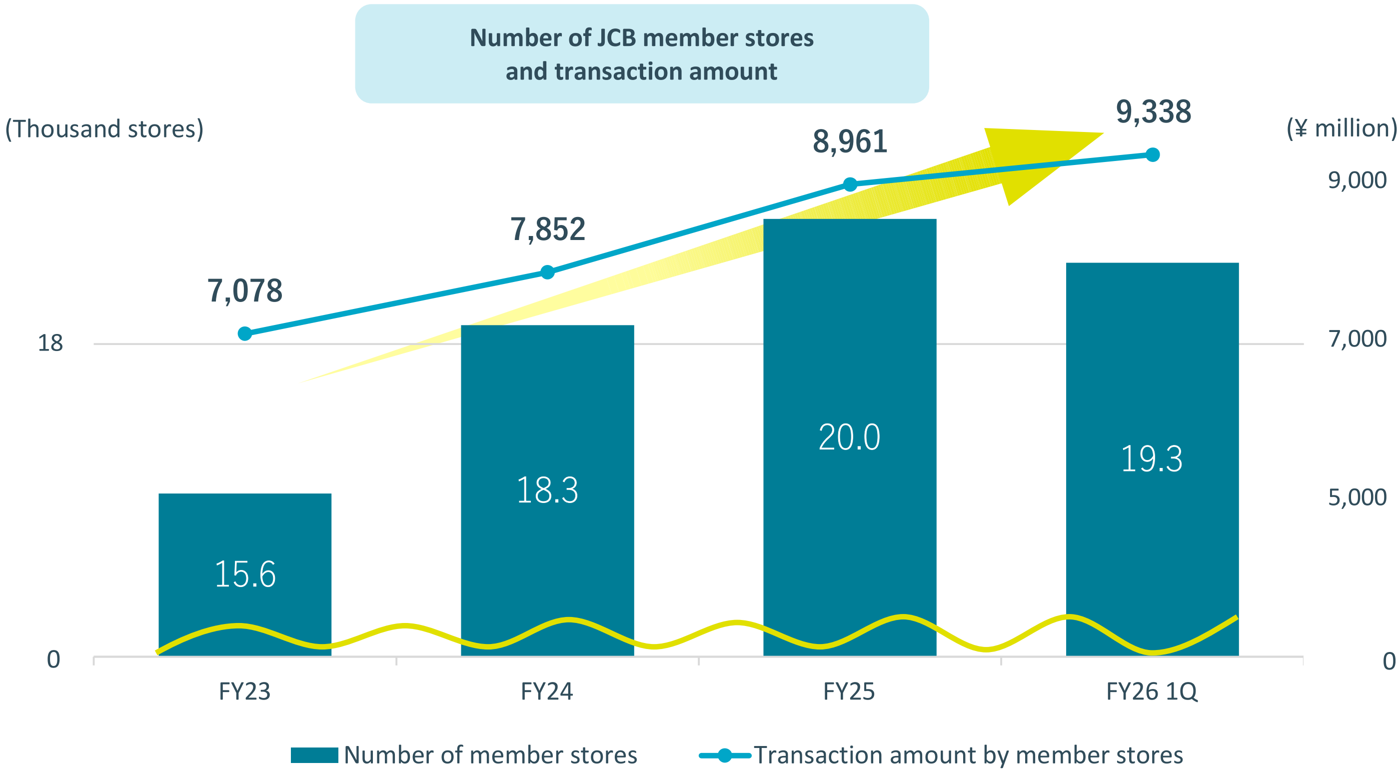


② Cashless services

Cashless services have continued to perform strongly, supported by the favorable local economy, including expanding tourism-related demand. We will continue to make a wide range of proposals to enhance customer convenience and respond to a wide variety of customer needs.

The Bank of Okinawa and Okigin JCB



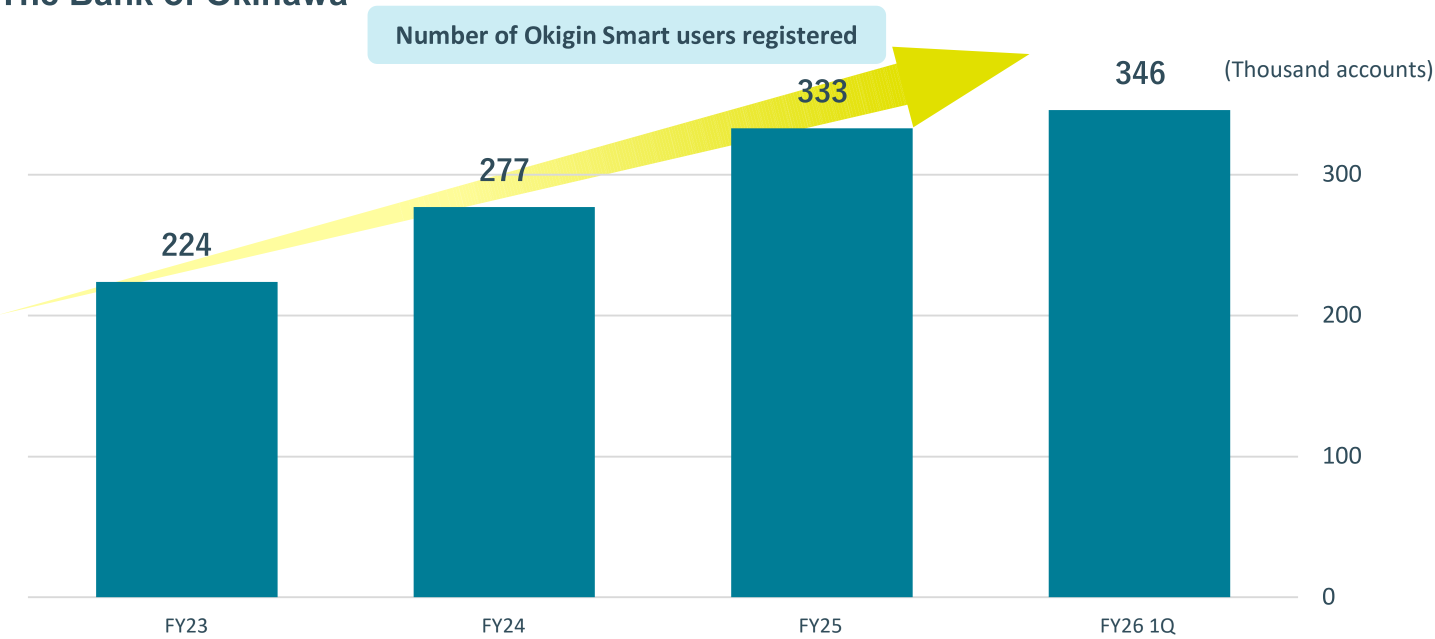


*Transaction amount and transaction amount by member stores: Monthly average amount used for each fiscal year to which the indicated

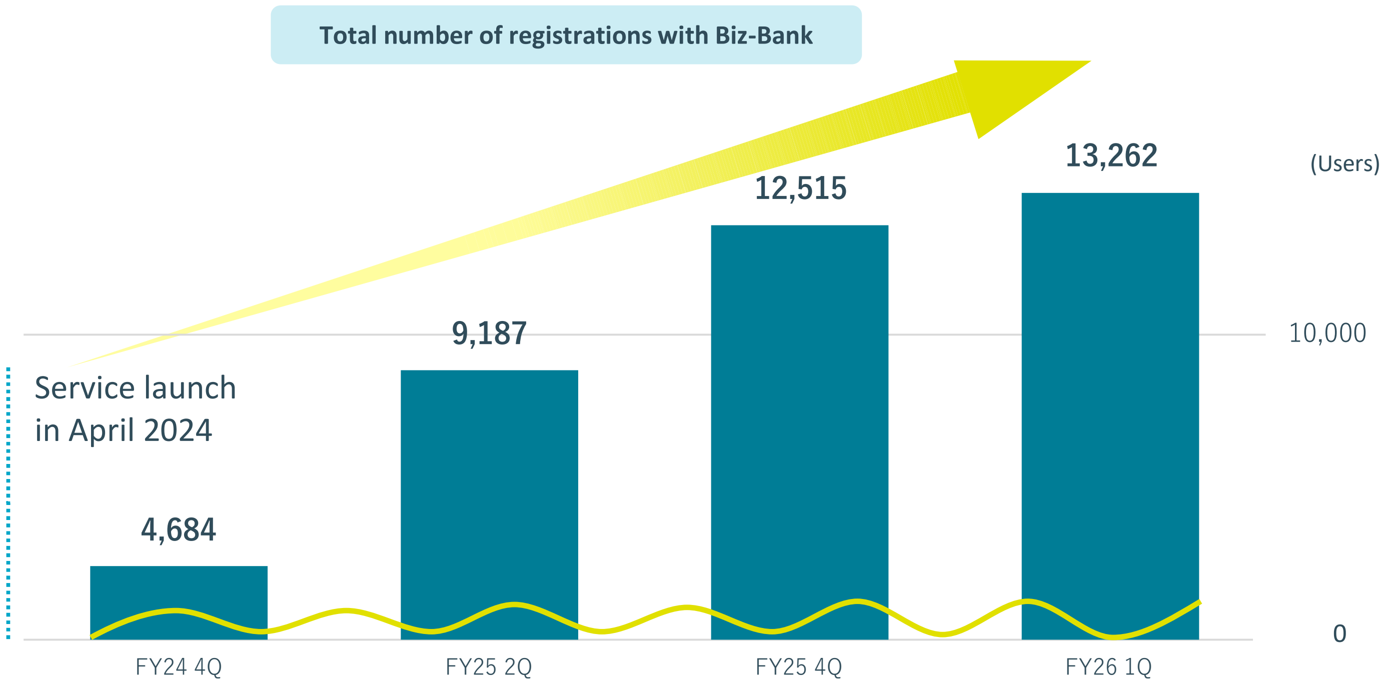
（6）Enhanced non-face-to-face channels

As a result of striving to quickly add and expand functions in response to customers' needs by taking advantage of characteristics of in-house development, 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



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



*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.