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November 13, 2026

Consolidated Financial Results for the Six Months (First Half) Ended September 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/
Representative: Masayasu Yamashiro President
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Scheduled date to file semi-annual securities report: November 27, 2026
Scheduled date to commence dividend payments: December 10, 2026
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 Six Months Ended September 30, 2026 (April 1, 2026 to September 30, 2026)

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

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six Months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	41,378	21.2	10,431	35.6	7,219	37.9
September 30, 2025	34,114	20.3	7,688	41.1	5,234	36.8

(Note) Comprehensive income: For the six months ended September 30, 2026: ¥ 4,047 million [(52.4)%]
For the six months ended September 30, 2025: ¥ 8,514 million [676.0%]

	Basic earnings per share	Diluted earnings per share
Six Months ended	Yen	Yen
September 30, 2026	337.96	337.80
September 30, 2025	245.27	245.16

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,025,456	164,338	5.4
March 31, 2026	2,937,228	162,391	5.5

(Reference) Equity: As of September 30, 2026: ¥ 164,212 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. 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, 2026	-	70.00	-	100.00	170.00
Fiscal year ending March 31, 2027	-	115.00			
Fiscal year ending March 31, 2027 (Forecast)			-	115.00	230.00

(Note) Revisions to the forecast dividends announced most recently: Yes

3. Consolidated Financial Result Forecasts for the Fiscal Year Ending March 31, 2027 (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
Full year	80,000	13.6	17,500	10.7	12,000	6.2	561.53

(Note) Revisions to the financial result forecast announced most recently : No

* Notes

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

(2) 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

(3) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):
September 30, 2026: 23,016,564 shares
March 31, 2026: 23,016,564 shares

2) Number of treasury shares at the end of the period:
September 30, 2026 1,637,610 shares
March 31, 2026 1,669,923 shares

3) Average number of shares outstanding during the period:
Six months ended September 30, 2026 21,361,429 shares
Six months ended September 30, 2025 21,339,511 shares

* These consolidated financial results are outside the scope of interim audit by certified public accountants or audit corporations.

* 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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Financial Statements for the First Half Ended September 30, 2026

1. Qualitative Information for the Six Months Ended September 30, 2026

(1) Explanation of Consolidated Operating Results

In the six months ended September 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; an increase in fees and commissions; and an increase in consolidated group companies' top lines. Therefore, ordinary income increased by ¥7,264 million year on year to ¥41,378 million. Ordinary expenses increased by ¥4,521 million year on year to ¥30,947 million due to an increase in interest on deposits against the backdrop of the policy rate hikes and an increase in losses on sale of bonds such as JGBs associated with the qualitative improvement of the portfolio, despite a decrease in credit costs.

As a result, ordinary profit increased by ¥2,742 million year on year to ¥10,431 million, and profit attributable to owners of parent increased by ¥1,985 million year on year to ¥7,219 million.

(2) Explanation of Consolidated Financial Position

As for the consolidated financial position, total assets increased by ¥88.2 billion from the end of the previous fiscal year to ¥3,025.4 billion. Net assets increased by ¥1.9 billion from the end of the previous fiscal year to ¥164.3 billion.

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 ¥2,741.3 billion, an increase of ¥94.4 billion from the end of the previous fiscal year.

In terms of loans and bills discounted, despite a decrease resulting from repayments of temporary borrowings for local government bodies, 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. Loans to consumers also increased due to the expansion of systems (maximum loan amount and loan period), and due to enhanced sales promotion. As a result, the balance of loans and bills discounted in banking and trust accounts totaled ¥2,022.9 billion, an increase of ¥10.5 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 interest rate risk and remaining periods of securities. As a result, securities increased by ¥69.9 billion from the end of the previous fiscal year to ¥700.0 billion.

(3) Explanation of Consolidated Financial Results Forecasts

With regard to the consolidated financial results forecasts for the fiscal year ending March 31, 2027, there is no change from the forecasts announced on May 15, 2026.

2.Semi-annual Consolidated Financial Statements and Primary Notes

(1)Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	196,673	200,568
Monetary claims bought	1,316	1,036
Money held in trust	5,029	4,446
Securities	630,100	700,068
Loans and bills discounted	2,011,117	2,021,750
Foreign exchanges	4,841	3,993
Lease receivables and investments in leases	23,364	23,869
Other assets	39,768	43,976
Tangible fixed assets	17,611	17,406
Intangible fixed assets	2,982	2,674
Retirement benefit asset	2,723	2,822
Deferred tax assets	10,346	11,724
Customers' liabilities for acceptances and guarantees	5,415	5,348
Allowance for loan losses	(14,063)	(14,231)
Total assets	2,937,228	3,025,456
Liabilities		
Deposits	2,638,962	2,734,567
Borrowed money	89,502	80,747
Foreign exchanges	35	12
Borrowed money from trust account	6,758	5,629
Other liabilities	31,062	31,650
Provision for bonuses	875	929
Provision for bonuses for directors (and other officers)	33	16
Retirement benefit liability	385	409
Provision for retirement benefits for directors (and other officers)	22	27
Provision for share-based compensation	226	140
Provision for share awards	360	462
Provision for loss on interest repayment	1	1
Provision for reimbursement of deposits	51	29
Reserves under special laws	5	5
Deferred tax liabilities for land revaluation	1,138	1,138
Acceptances and guarantees	5,415	5,348
Total liabilities	2,774,836	2,861,118

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	22,217	22,217
Retained earnings	136,671	141,700
Treasury shares	(3,906)	(3,817)
Total shareholders' equity	174,982	180,100
Valuation difference on available-for-sale securities	(20,822)	(25,601)
Deferred gains or losses on hedges	4,883	6,590
Revaluation reserve for land	1,088	1,088
Remeasurements of defined benefit plans	2,134	2,034
Total accumulated other comprehensive income	(12,716)	(15,888)
Share acquisition rights	36	36
Non-controlling interests	89	90
Total net assets	162,391	164,338
Total liabilities and net assets	2,937,228	3,025,456

(2)Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	34,114	41,378
Interest income	20,914	25,944
Interest on loans and discounts	16,033	19,058
Interest and dividends on securities	4,003	5,889
Trust fees	26	9
Fees and commissions	3,670	4,187
Other ordinary income	7,291	7,840
Other income	2,210	3,395
Ordinary expenses	26,426	30,947
Interest expenses	2,538	5,031
Interest on deposits	2,276	4,817
Fees and commissions payments	941	1,257
Other ordinary expenses	8,928	11,114
General and administrative expenses	12,840	12,758
Other expenses	1,177	785
Ordinary profit	7,688	10,431
Extraordinary income	0	8
Gain on disposal of non-current assets	0	8
Extraordinary losses	7	15
Loss on disposal of non-current assets	7	15
Profit before income taxes	7,681	10,424
Income taxes - current	2,437	3,179
Income taxes - deferred	12	24
Total income taxes	2,450	3,204
Profit	5,231	7,220
Profit (loss) attributable to non-controlling interests	(2)	0
Profit attributable to owners of parent	5,234	7,219

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	5,231	7,220
Other comprehensive income	3,283	(3,172)
Valuation difference on available-for-sale securities	1,874	(4,779)
Deferred gains or losses on hedges	1,380	1,707
Remeasurements of defined benefit plans, net of tax	27	(100)
Comprehensive income	8,514	4,047
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	8,517	4,047
Comprehensive income attributable to non-controlling interests	(2)	0

(3)Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,000	22,216	128,225	(3,946)	166,495
Changes during period					
Dividends of surplus			(1,314)		(1,314)
Profit attributable to owners of parent			5,234		5,234
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares				37	37
Net changes in items other than shareholders' equity					
Total changes during period	-	-	3,920	36	3,956
Balance at end of period	20,000	22,216	132,145	(3,910)	170,452

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(17,341)	2,098	1,088	1,131	(13,023)	36	-	153,508
Changes during period								
Dividends of surplus								(1,314)
Profit attributable to owners of parent								5,234
Purchase of treasury shares								(0)
Disposal of treasury shares								37
Net changes in items other than shareholders' equity	1,874	1,380	-	27	3,283	-	77	3,360
Total changes during period	1,874	1,380	-	27	3,283	-	77	7,316
Balance at end of period	(15,466)	3,479	1,088	1,158	(9,740)	36	77	160,825

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,000	22,217	136,671	(3,906)	174,982
Changes during period					
Dividends of surplus			(2,189)		(2,189)
Profit attributable to owners of parent			7,219		7,219
Purchase of treasury shares				(5)	(5)
Disposal of treasury shares				94	94
Net changes in items other than shareholders' equity					
Total changes during period	-	-	5,029	89	5,118
Balance at end of period	20,000	22,217	141,700	(3,817)	180,100

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(20,822)	4,883	1,088	2,134	(12,716)	36	89	162,391
Changes during period								
Dividends of surplus								(2,189)
Profit attributable to owners of parent								7,219
Purchase of treasury shares								(5)
Disposal of treasury shares								94
Net changes in items other than shareholders' equity	(4,779)	1,707	-	(100)	(3,172)	-	0	(3,171)
Total changes during period	(4,779)	1,707	-	(100)	(3,172)	-	0	1,946
Balance at end of period	(25,601)	6,590	1,088	2,034	(15,888)	36	90	164,338

(4)Semi-annual Consolidated Statement of Cash Flows

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Cash flows from operating activities		
Profit before income taxes	7,681	10,424
Depreciation	1,130	1,102
Share of loss (profit) of entities accounted for using equity method	-	(21)
Increase (decrease) in allowance for loan losses	480	167
Increase (decrease) in provision for bonuses	58	53
Increase (decrease) in provision for bonuses for directors (and other officers)	(3)	(16)
Decrease (increase) in retirement benefit asset	(137)	(244)
Increase (decrease) in retirement benefit liability	14	24
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(2)	5
Provision for share-based compensation	(28)	(85)
Increase (decrease) in provision for share awards	221	102
Increase (decrease) in provision for loss on interest repayment	(4)	(0)
Increase (decrease) in provision for reimbursement of deposits	(22)	(21)
Interest income	(20,914)	(25,944)
Interest expenses	2,538	5,031
Loss (gain) related to securities	429	911
Loss (gain) on money held in trust	-	(31)
Loss (gain) on disposal of non-current assets	6	6
Net decrease (increase) in loans and bills discounted	(5,610)	(10,633)
Net increase (decrease) in deposits	(25,458)	95,605
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(2,613)	(8,754)
Net decrease (increase) in call loans	19	280
Net decrease (increase) in foreign exchanges - assets	6,652	847
Net increase (decrease) in foreign exchanges - liabilities	94	(22)
Net increase (decrease) in borrowed money from trust account	(102)	(1,129)
Interest received	20,319	24,724
Interest paid	(2,362)	(4,087)
Other, net	(1,891)	(684)
Subtotal	(19,505)	87,609
Income taxes paid	(2,606)	(2,889)
Income taxes refund	14	0
Net cash provided by (used in) operating activities	(22,096)	84,720
Cash flows from investing activities		
Purchase of securities	(107,732)	(152,873)
Proceeds from sale of securities	33,252	41,928
Proceeds from redemption of securities	20,795	32,856
Increase in money held in trust	(3,000)	-
Purchase of tangible fixed assets	(845)	(372)
Proceeds from sale of tangible fixed assets	48	59
Purchase of intangible fixed assets	(310)	(247)
Net cash provided by (used in) investing activities	(57,791)	(78,648)

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Cash flows from financing activities		
Dividends paid	(1,314)	(2,189)
Purchase of treasury shares	(0)	(5)
Proceeds from sale of treasury shares	11	31
Proceeds from share issuance to non-controlling shareholders	80	-
Net cash provided by (used in) financing activities	(1,223)	(2,164)
Effect of exchange rate change on cash and cash equivalents	13	(12)
Net increase (decrease) in cash and cash equivalents	(81,097)	3,895
Cash and cash equivalents at beginning of period	349,388	196,673
Cash and cash equivalents at end of period	268,290	200,568

(5) Notes to Interim Consolidated Financial Statements

(Notes on Premise of Going Concern)

Not applicable

(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. Accordingly, we have made Daiichi Sogyo Co., Ltd. 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 semi-annual consolidated statement of income for the six months ended September 30, 2026

Since the date to commence the application of equity method is supposed to be June 30, 2026, the semi-annual consolidated statement of income for the six months ended September 30, 2026 includes the investee company's business results from July 1, 2026 to September 30, 2026 in share of profit of entities accounted for using equity method.

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 September 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.

(6) (Reference) 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 September30, 2026)
Loans and bills discounted	1,241	1,203
Other receivables	0	0
Loaned money from banking account	6,758	5,629
Total	7,999	6,833

(Millions of yen)

Liabilities		
Items	Consolidated result from previous fiscal year (As of March 31, 2026)	Consolidated result from reporting fiscal year (As of September30, 2026)
Money held in trust	7,999	6,833
Total	7,999	6,833

Financial Statements
for the First Half
Ended September 30, 2026

Okinawa Financial Group, Inc.

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

I. Summary of Business Results for the First Half Ended September 30, 2026

1. Business performance
(Okinawa Financial Group, consolidated)

(¥ million)

	1H FY26	YoY increase (decrease)	1H FY25
Ordinary income	41,378	7,264	34,114
Gross business profit	20,585	1,090	19,494
Interest income	20,918	2,542	18,376
Trust fees	9	(16)	26
Fees and commissions	2,930	201	2,729
Other business profit	(3,273)	(1,637)	(1,636)
Operating expenses	12,758	(81)	12,840
Loan-loss provisions	425	(255)	681
Provision of general allowance for possible loan losses	63	(31)	95
Provision of specific allowance for loan losses	150	(296)	447
Written-off of loans	210	71	138
Net gains (losses) on equity securities	2,905	1,246	1,658
Other	123	67	55
Ordinary profit	10,431	2,742	7,688
Extraordinary gains (losses)	(6)	(0)	(6)
Losses on disposal of noncurrent assets	(6)	(0)	(6)
Income before income taxes	10,424	2,742	7,681
Income taxes-current	3,179	742	2,437
Income taxes-deferred	24	11	12
Total income taxes	3,204	753	2,450
Profit	7,220	1,988	5,231
Profit attributable to non-controlling interests	0	3	(2)
Profit attributable to owners of parent	7,219	1,985	5,234

(Note) Interest income is presented excluding the fund procurement cost for the acquisition of money held in trust.

(Reference) (¥ million)

Net business profit (on a consolidated basis)*	7,645	1,010	6,634

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

Business performance of the major Group companies (¥ million)

Account items	1H FY26	The Bank of Okinawa	The Okigin General Lease	Okigin JCB	Okigin Securities	Okigin System Solutions	Other (Note 1)
Ordinary income	41,378	32,664	6,671	995	696	1,110	(760)
Ordinary profit	10,431	9,700	208	208	185	52	76
Profit	7,220	6,858	127	138	127	34	(67)
Profit attributable to owners of parent	7,219	-	-	-	-	-	-

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 share of profit or loss of entities accounted for using the equity method and elimination of intracompany transactions, etc., as well as the information of Okinawa Financial Group, Inc. and six other group companies.

(The Bank of Okinawa, non-consolidated)

(¥ million)

	1H FY26	YoY increase (decrease)	1H FY25
Gross business profit	18,565	1,314	17,251
Net interest income	21,034	2,923	18,110
Gains (losses) on cancellation of investment trusts	17	17	-
Net fees and commissions	2,005	30	1,975
Trust fees	9	(16)	26
Expenses for the disposal of bad debt included in trust account (1)	-	-	-
Other business profit	(4,474)	(1,639)	(2,834)
Expenses (excluding non-recurrent items)	11,773	168	11,604
Personnel expenses	4,619	55	4,563
Non-personnel expenses	6,037	118	5,918
Taxes	1,117	(5)	1,122
Real net business profit	6,792	1,145	5,646
Business profit on core banking operations	10,609	2,875	7,734
Excluding gains (losses) on cancellation of investment trusts	10,591	2,857	7,734
Provision of general allowance for possible loan losses (2)	43	(38)	81
Net business profit	6,748	1,183	5,565
Gains (losses) on bond trading	(3,817)	(1,729)	(2,087)
Non-recurrent items	2,952	1,740	1,211
Recoveries of written-off claims	0	(0)	0
Net gains (losses) on equity securities	2,899	1,240	1,658
Bad debt disposal (3)	72	(256)	328
Provision of specific allowance for loan losses	72	(256)	328
Ordinary profit	9,700	2,924	6,776
Extraordinary gains (losses)	(15)	(8)	(6)
Losses on disposal of noncurrent assets	(15)	(8)	(6)
Income before income taxes	9,685	2,915	6,770
Income taxes-current	2,753	678	2,074
Income taxes-deferred	73	29	44
Total income taxes	2,826	707	2,119
Profit	6,858	2,208	4,650

Credit cost ((1) + (2) + (3))	116	(294)	410

(Note) Real net business profit = net business profit + provision of general allowance for possible loan losses + expenses for the disposal of bad debt included in trust account

Business profit on core banking operations = real net business profit - gains (losses) on bond trading

2. Net business profit (The Bank of Okinawa, non-consolidated)

(¥ million)

	1H FY26	YoY increase (decrease)	1H FY25
Net business profit (prior to provision of general allowance for possible loan losses)	6,792	1,145	5,646
Per staff (¥ thousand)	6,118	976	5,142
Net business profit	6,748	1,183	5,565
Per staff (¥ thousand)	6,079	1,011	5,068

(Note) The average number of employees during the term (excluding those seconded to other organizations) is employed.

3. Interest margins (The Bank of Okinawa, non-consolidated)

(1) Aggregate

(%)

		1H FY26	YoY increase (decrease)	1H FY25
Yield on fund operation	(A)	1.76	0.34	1.42
Yield on loans		1.86	0.24	1.62
Yield on securities		1.79	0.54	1.25
Fund procurement cost	(B)	1.18	0.18	1.00
Yield on deposits		0.35	0.19	0.16
Yield on external debt*		0.03	0.03	-
Gross interest margin	(A)-(B)	0.58	0.16	0.42

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

(2) Domestic

(%)

		1H FY26	YoY increase (decrease)	1H FY25
Yield on fund operation	(A)	1.66	0.33	1.33
Yield on loans		1.86	0.24	1.62
Yield on securities		1.56	0.58	0.98
Fund procurement cost	(B)	1.15	0.17	0.98
Yield on deposits		0.35	0.19	0.16
Yield on external debt*		0.03	0.03	-
Gross interest margin	(A)-(B)	0.51	0.16	0.35

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

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

(¥ million)

	1H FY26	YoY increase (decrease)	1H FY25
Gains (losses) on securities	(917)	(488)	(429)
Gains (losses) on bond trading	(3,817)	(1,729)	(2,087)
Gains on sale of bonds	53	40	13
Gains on redemption of bonds	-	-	-
Losses on sale of bonds	3,870	1,769	2,100
Losses on redemption of bonds	-	-	-
Write-off	-	-	-
Net gains (losses) on equity securities	2,899	1,240	1,658
Gains on sale of equity shares	3,132	1,132	2,000
Losses on sale of equity shares	180	(161)	341
Write-off	52	52	-

5. Valuation difference on securities with market value (Okinawa Financial Group, consolidated)

(¥ million)

	As of September 30, 2026			As of March 31, 2026	
	Book value on Interim Consolidated Balance Sheets	Valuation difference	Comparison with the previous balance-sheet date (March 31, 2026)	Book value on Consolidated Balance Sheets	Valuation difference
Held-to-maturity bonds	42,806	(11,321)	(1,911)	42,780	(9,410)
JGBs	42,806	(11,321)	(1,911)	42,780	(9,410)
Available-for-sale securities	650,243	(37,030)	(6,916)	582,210	(30,114)
Stocks	28,303	12,419	1,501	28,072	10,917
Bonds	336,337	(43,560)	(4,057)	296,575	(39,503)
Other	285,602	(5,889)	(4,360)	257,562	(1,528)
Foreign bonds included	170,009	(5,832)	(2,918)	158,068	(2,914)

(Note) Since "available-for-sale securities" are measured at fair value, valuation difference is calculated as the difference between the book value on (Interim) Consolidated Balance Sheets and the acquisition cost.

(The Bank of Okinawa, non-consolidated)

(¥ million)

	As of September 30, 2026			As of March 31, 2026	
	Book value on Balance Sheets	Valuation difference	Comparison with the previous balance-sheet date (March 31, 2026)	Book value on Balance Sheets	Valuation difference
Held-to-maturity bonds	42,806	(11,321)	(1,911)	42,780	(9,410)
JGBs	42,806	(11,321)	(1,911)	42,780	(9,410)
Available-for-sale securities	647,304	(36,915)	(6,905)	579,258	(30,009)
Stocks	28,081	12,222	1,481	27,869	10,741
Bonds	336,337	(43,560)	(4,057)	296,575	(39,503)
Other	282,885	(5,577)	(4,329)	254,813	(1,247)
Foreign bonds included	170,009	(5,832)	(2,918)	158,068	(2,914)

(Note) Since "available-for-sale securities" are measured at fair value, valuation difference is calculated as the difference between the book value on Balance Sheets and the acquisition cost.

6. Capital ratio (domestic standards)

(Okinawa Financial Group, consolidated) (¥ million, %)

	As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
(1) Capital ratio	11.42	0.06	0.13	11.36	11.29
(2) Basic elements of core capital	183,692	4,753	9,208	178,939	174,484
General allowance for possible loan losses	4,040	63	(330)	3,976	4,370
(3) Adjustments to core capital	4,764	(120)	1,132	4,884	3,631
(4) Capital (2)-(3)	178,928	4,873	8,075	174,054	170,853
(5) Risk-weighted assets	1,566,135	34,200	53,854	1,531,934	1,512,281

(The Bank of Okinawa, non-consolidated) (¥ million, %)

	As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
(1) Capital ratio	10.59	0.07	0.13	10.52	10.46
(2) Basic elements of core capital	163,857	4,732	8,174	159,124	155,683
General allowance for possible loan losses	3,474	43	(305)	3,431	3,780
(3) Adjustments to core capital	2,071	(91)	(140)	2,162	2,212
(4) Capital (2)-(3)	161,785	4,823	8,314	156,961	153,470
(5) Risk-weighted assets	1,526,775	35,256	60,957	1,491,519	1,465,818

7．ROE

(1)Net assets basis

(Okinawa Financial Group, consolidated) (%)

	1H FY26	YoY increase (decrease)	1H FY25
Net income attributable to owners of the parent basis	8.82	2.18	6.64

(The Bank of Okinawa, Non-consolidated) (%)

	1H FY26	YoY increase (decrease)	1H FY25
Net income basis	9.52	2.82	6.70
Net business profit basis	9.37	1.35	8.02
Business profit on core banking operations basis	14.73	3.58	11.15

(Calculation formula)

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

*Subscription rights to shares and non-controlling interests are excluded from net assets.

(2)Shareholders' equity basis

(Okinawa Financial Group, consolidated) (%)

	1H FY26	YoY increase (decrease)	1H FY25
Net income attributable to owners of the parent basis	8.11	1.92	6.19

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

	1H FY26	YoY increase (decrease)	1H FY25
Net income basis	8.55	2.41	6.14
Net business profit basis	8.41	1.06	7.35
Business profit on core banking operations basis	13.23	3.01	10.22

(Calculation formula)

$$\frac{\text{Net income basis（Net business profit basis, Business profit on core banking operations basis）}}{\text{(Shareholders' equity at the beginning of period + Shareholders' equity at the end of period) ÷ 2}} \times 365 \div 183 \times 100$$

II. Loans and Bills Discounted

1. Risk-monitored loans (under the Banking Law)

* Partial charge-offs are recorded.
** Accrued interests are not recorded (on the self-assessment basis).

(Okinawa Financial Group, consolidated) (¥ million)

		As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Risk-monitored assets	Bankrupt and quasi-bankrupt assets	16,382	746	(660)	15,636	17,042
	Doubtful assets	7,765	358	3,821	7,407	3,943
	Past due loans (3 months or more)	170	(50)	(118)	220	288
	Restructured loans	4,897	565	(1,225)	4,332	6,123
	Total	29,215	1,619	1,817	27,596	27,398
	Normal assets	2,000,721	8,932	69,587	1,991,789	1,931,134

(Note) Including trust accounts.

(¥ million)

Total credit balance		2,029,937	10,552	71,404	2,019,385	1,958,532

(Note) Including trust accounts.

(%)

		As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
As a percentage of total credit balance	Bankrupt and quasi-bankrupt assets	0.80	0.03	(0.07)	0.77	0.87
	Doubtful assets	0.38	0.02	0.18	0.36	0.20
	Past due loans (3 months or more)	0.00	(0.01)	(0.01)	0.01	0.01
	Restructured loans	0.24	0.03	(0.07)	0.21	0.31
	Total	1.43	0.07	0.04	1.36	1.39

(Note) Including trust accounts.

(The Bank of Okinawa, non-consolidated)

(¥ million)

		As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Risk-monitored assets	Bankrupt and quasi-bankrupt assets	15,845	560	(886)	15,285	16,731
	Doubtful assets	7,762	359	3,821	7,402	3,940
	Past due loans (3 months or more)	170	(50)	(118)	220	288
	Restructured loans	4,897	565	(1,225)	4,332	6,123
	Total	28,675	1,435	1,591	27,240	27,084
	Normal assets	2,019,476	11,333	73,798	2,008,143	1,945,678

(Note) Including trust accounts.

(¥ million)

Total credit balance		2,048,152	12,768	75,389	2,035,384	1,972,762

(Note) Including trust accounts.

(%)

		As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
As a percentage of total credit balance	Bankrupt and quasi-bankrupt assets	0.77	0.02	(0.07)	0.75	0.84
	Doubtful assets	0.37	0.01	0.18	0.36	0.19
	Past due loans (3 months or more)	0.00	(0.01)	(0.01)	0.01	0.01
	Restructured loans	0.23	0.02	(0.08)	0.21	0.31
	Total	1.40	0.07	0.03	1.33	1.37

(Note) Including trust accounts.

2. Allowance for loan losses

(Okinawa Financial Group, consolidated)

(¥ million)

	As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Allowance for possible loan losses	14,231	167	718	14,063	13,512
General allowance	4,040	63	(330)	3,976	4,370
Specific allowance	10,190	103	1,048	10,087	9,142

(The Bank of Okinawa, non-consolidated)

(¥ million)

	As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Allowance for possible loan losses	12,868	116	784	12,752	12,084
General allowance	3,474	43	(305)	3,431	3,780
Specific allowance	9,393	72	1,089	9,320	8,303

3. Coverage of risk monitored loans
(Okinawa Financial Group, consolidated)

(¥ million, %)

		As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Risk-monitored loans	(A)	29,215	1,619	1,817	27,596	27,398
Coverage		26,054	840	836	25,214	25,218
Allowance for possible loan losses	(B)	10,035	2	392	10,032	9,643
Collateral and guarantees	(C)	16,018	837	444	15,181	15,574
Coverage ratio	(B+C)/(A)	89.17	(2.19)	(2.87)	91.36	92.04
Allowance for possible loan losses	(B/A)	34.35	(2.00)	(0.84)	36.35	35.19
Collateral and guarantees	(C/A)	54.82	(0.19)	(2.02)	55.01	56.84

(Note) Including trust accounts.

(The Bank of Okinawa, non-consolidated)

(¥ million, %)

		As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Risk-monitored loans	(A)	28,675	1,435	1,591	27,240	27,084
Coverage		25,516	654	610	24,861	24,906
Allowance for possible loan losses	(B)	9,997	(1)	388	9,998	9,608
Collateral and guarantees	(C)	15,519	656	221	14,862	15,297
Coverage ratio	(B+C)/(A)	88.98	(2.28)	(2.97)	91.26	91.95
Allowance for possible loan losses	(B/A)	34.86	(1.84)	(0.61)	36.70	35.47
Collateral and guarantees	(C/A)	54.11	(0.45)	(2.37)	54.56	56.48

(Note) Including trust accounts.

4. Mandatory disclosure of bad debt under the Financial Reconstruction Law

* Partial charge-offs are recorded.

(Okinawa Financial Group, consolidated)

(¥ million, %)

		As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Bankrupt and quasi-bankrupt assets		16,382	746	(660)	15,636	17,042
Doubtful assets		7,765	358	3,821	7,407	3,943
Substandard loans		5,068	514	(1,344)	4,553	6,412
Total	(A)	29,215	1,619	1,817	27,596	27,398
Normal assets		2,000,721	8,932	69,587	1,991,789	1,931,134
Total credit balance	(B)	2,029,937	10,552	71,404	2,019,385	1,958,532
As a percentage of total credit balance	(A)/(B)	1.43	0.07	0.04	1.36	1.39
Partial charge-offs		3,967	(91)	(509)	4,059	4,476

(Note) Including trust accounts.

(The Bank of Okinawa, non-consolidated)

(¥ million, %)

		As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Bankrupt and quasi-bankrupt assets		15,845	560	(886)	15,285	16,731
Doubtful assets		7,762	359	3,821	7,402	3,940
Substandard loans		5,068	514	(1,344)	4,553	6,412
Total	(A)	28,675	1,435	1,591	27,240	27,084
Normal assets		2,019,476	11,333	73,798	2,008,143	1,945,678
Total credit balance	(B)	2,048,152	12,768	75,389	2,035,384	1,972,762
As a percentage of total credit balance	(A)/(B)	1.40	0.07	0.03	1.33	1.37
Partial charge-offs		559	(0)	(386)	559	945

(Note) Including trust accounts.

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

(Okinawa Financial Group, consolidated)

(¥ million)

		As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Coverage	(C)	26,054	840	836	25,214	25,218
Allowance for loan losses		10,035	2	392	10,032	9,643
Collateral and guarantees		16,018	837	444	15,181	15,574

(Note) Including trust accounts.

(%)

Coverage ratio	(C)/(A)	89.17	(2.19)	(2.87)	91.36	92.04

(The Bank of Okinawa, non-consolidated)

(¥ million)

		As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Coverage	(C)	25,516	654	610	24,861	24,906
Allowance for loan losses		9,997	(1)	388	9,998	9,608
Collateral and guarantees		15,519	656	221	14,862	15,297

(Note) Including trust accounts.

(%)

Coverage ratio	(C)/(A)	88.98	(2.28)	(2.97)	91.26	91.95

6.Allowance ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law by asset category and borrower category

Allowance ratios and coverage ratios of assets subject to mandatory disclosure under the Financial Reconstruction Law
(Okinawa Financial Group, consolidated) (¥ million, %)

		As of September 30, 2026			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance	(A)	16,382	7,765	5,068	29,215
Covered portion	(B)	8,465	4,688	2,865	16,018
Uncovered portion	(C)=(A)-(B)	7,916	3,077	2,202	13,196
Allowance for loan losses	(D)	7,916	1,492	626	10,035
Allowance ratio	(D)/(C)	100.00	48.49	28.44	76.04
Coverage ratio	[(B)+(D)]/(A)	100.00	79.59	68.89	89.17

(Note) Including trust accounts.

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

		As of September 30, 2026			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance	(A)	2,148	14,233	7,765	24,147
Covered portion	(B)	859	7,606	4,688	13,153
Uncovered portion	(C)=(A)-(B)	1,289	6,627	3,077	10,994
Allowance for loan losses	(D)	1,289	6,627	1,492	9,409
Allowance ratio	(D)/(C)	100.00	100.00	48.49	85.58
Coverage ratio	[(B)+(D)]/(A)	100.00	100.00	79.59	93.43

(Note) Including trust accounts.

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

		As of September 30, 2026			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance	(A)	15,845	7,762	5,068	28,675
Covered portion	(B)	7,965	4,688	2,865	15,519
Uncovered portion	(C)=(A)-(B)	7,879	3,074	2,202	13,156
Allowance for loan losses	(D)	7,879	1,491	626	9,997
Allowance ratio	(D)/(C)	100.00	48.50	28.44	75.98
Coverage ratio	[(B)+(D)]/(A)	100.00	79.60	68.89	88.98

(Note) Including trust accounts.

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

		As of September 30, 2026			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance	(A)	2,113	13,731	7,762	23,607
Covered portion	(B)	825	7,140	4,688	12,653
Uncovered portion	(C)=(A)-(B)	1,288	6,591	3,074	10,954
Allowance for loan losses	(D)	1,288	6,591	1,491	9,370
Allowance ratio	(D)/(C)	100.00	100.00	48.50	85.54
Coverage ratio	[(B)+(D)]/(A)	100.00	100.00	79.60	93.29

(Note) Including trust accounts.

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

(¥ million, %)

	As of September 30, 2026		As of March 31, 2026		As of September 30, 2025	
	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	2,048,152	100.00	2,035,384	100.00	1,972,762	100.00
Classification I	1,792,840	87.53	1,799,665	88.41	1,730,943	87.74
Total classified amount	255,311	12.46	235,718	11.58	241,818	12.25
Classification II	253,810	12.39	234,391	11.51	240,933	12.21
Classification III	1,500	0.07	1,326	0.06	885	0.04
Classification IV	-	-	-	-	-	-

(Notes)

1.Total credit balance: Total balance of securities loaned, loans and bills discounted, foreign exchanges, accrued interest, suspense payments and customers' liabilities for acceptances and guarantees. The provision of specific allowance for loan losses is deducted from figures of each classification.

2.Classification I: Assets not classified under Classifications II, III, or IV assets, with no risks of noncollectability or impairment of asset value

Classification II: Assets perceived to have an above-average risk of noncollectability

Classification III: Assets for which final collection or asset value is very doubtful and which pose a high risk of incurring loss for which reasonable estimation is difficult

Classification IV: Assets assessed as uncollectible or worthless

Self-assessment borrower categories	Standards for write-offs and reserves
Bankrupt assets	Provision of specific allowance for possible loan losses in an amount equal to the entire portion not covered by collateral and guarantees, or direct charge-offs
Effectively bankrupt assets	
Potentially bankrupt assets	Provision of specific allowance for possible loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate based on the historical default rate
Assets requiring monitoring	Provision of general allowance for possible loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for three years based on the historical default rate to the asset balance
Other assets requiring caution	Provision of general allowance for possible loan losses in an amount of estimated losses calculated by multiplying the asset balance by the estimated loss rate for one year based on the historical default rate
Normal assets	

However, the following standards for write-offs and reserves have been adopted for the DCFs and DDSs.

DCF	Provision of general allowances for possible loan losses in an amount equal to the asset balance after deducting the discounted present value of future cash flows
DDS	Estimated loan losses on total monetary claims in an amount calculated by using the estimated loss rate without regard to preference or subordination, or in an amount equivalent to acquisition cost or write-off cost estimating that the collectible amount of subordinated loans is zero

8. Asset self-assessment and mandatory disclosure of assets under the Financial Reconstruction Law

(The Bank of Okinawa, non-consolidated) (¥ million)

Asset self-assessment (by borrower category) Scope: Total credits					Assets subject to mandatory disclosure under the Financial Reconstruction Law Scope: Total credits	Risk-monitored loans Scope: Total credits	Allowance	Coverage ratio (Allowance ratio)
Borrower category (aftercharge-offs)	Classification I	Classification II	Classification III	Classification IV				
Bankrupt assets 2,113	Portion of claims secured by reserves, collateral or guarantees 1,304	809	Fully reserved	Direct charge-offs	Bankrupt and quasi-bankrupt assets 15,845 Coverage ratio: 100.00%	Bankrupt and quasi-bankrupt assets 15,845 Coverage ratio: 100.00%	1,288	100.00%
Effectively bankrupt assets 13,731	Portion of claims secured by reserves, collateral or guarantees 7,761	5,970					6,591	100.00%
Potentially bankrupt assets 7,762	Portion of claims secured by reserves, collateral or guarantees 2,697	3,563	Necessary amount reserved 1,500		Doubtful assets 7,762 Coverage ratio: 79.60%	Doubtful assets 7,762 Coverage ratio: 79.60%	1,491	79.60% (48.50%)
Assets requiring caution — Assets requiring monitoring 6,304	Collateral: 3,711 Non-Covered: 2,593 794	5,510	Provision of reserves in an estimated loss amount for three years based on historical default rates. Fully reserved for loans converted to subordinated debt (DDS).		Substandard loans 5,068 Coverage ratio: 68.89%	Past due loans (3 months or more) 170 Restructured loans 4,897	734	70.51% (28.31%)
Assets requiring caution — Other assets requiring caution 283,756	45,799	237,956			Total of assets subject to mandatory disclosure 28,675 Coverage ratio of assets subject to mandatory disclosure 88.98%	Total of assets subject to mandatory disclosure 28,675 Coverage ratio of assets subject to mandatory disclosure 88.98%	2,612	
Normal assets 1,734,483	1,734,483		Provision of reserves in an estimated loss amount for one year based on historical default rates.		Normal assets 2,019,476	Normal assets 2,019,476	128	
Total 2,048,152	1,792,840	253,810	1,500	-	2,048,152	2,048,152	12,846	88.49% (74.59%)

(Note) Including trust accounts.

9. Loans and bills discounted by industrial segment(The Bank of Okinawa, non-consolidated)

(1) Total credits by industrial segment (The Bank of Okinawa, non-consolidated)

(¥ million)

	As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Domestic branches (excl. the special account for international financial transactions)	2,048,152	12,768	75,389	2,035,384	1,972,762
Manufacturing	54,226	(1,126)	(1,929)	55,353	56,155
Agriculture and forestry	2,903	(106)	(73)	3,010	2,977
Fishery	828	22	(59)	805	887
Mining and quarrying of stone and gravel	2,219	(101)	266	2,321	1,953
Construction	78,892	(1,423)	7,402	80,315	71,489
Electricity, gas, heat and water supply	22,443	2,347	4,179	20,095	18,263
Telecommunications	11,226	111	(1,054)	11,114	12,281
Transport and postal activities	23,961	2,322	4,375	21,639	19,586
Wholesaling and retailing	116,875	(1,007)	3,865	117,883	113,010
Finance and insurance	77,604	900	412	76,703	77,191
Real estate, and goods rental and leasing	627,320	18,329	34,470	608,991	592,849
Miscellaneous services	225,688	(2,294)	(1,323)	227,982	227,011
Local government bodies	129,179	(14,719)	1,724	143,899	127,455
Others	674,781	9,514	23,132	665,266	651,648

(Note) Including trust accounts.

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

(¥ million)

	As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Domestic branches (excl. the special account for international financial transactions)	28,675	1,435	1,591	27,240	27,084
Manufacturing	1,483	63	195	1,420	1,288
Agriculture and forestry	1,059	120	355	938	703
Fishery	307	(16)	(80)	323	387
Mining and quarrying of stone and gravel	-	-	-	-	-
Construction	519	(129)	(95)	648	614
Electricity, gas, heat and water supply	931	80	74	851	857
Telecommunications	139	(34)	39	173	100
Transport and postal activities	1,097	665	663	432	434
Wholesaling and retailing	2,917	(60)	438	2,977	2,478
Finance and insurance	-	-	-	-	-
Real estate, and goods rental and leasing	10,082	293	1,798	9,789	8,284
Miscellaneous services	5,567	443	(2,401)	5,123	7,968
Local government bodies	-	-	-	-	-
Others	4,570	7	603	4,562	3,966

(Note) Including trust accounts.

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

(¥ million)

	As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Loans to consumers	812,112 [812,138]	11,947 [11,946]	27,148 [27,144]	800,164 [800,191]	784,964 [784,993]
Housing loans (incl. mortgage loans)	725,595 [725,620]	10,298 [10,297]	22,454 [22,450]	715,297 [715,322]	703,140 [703,169]
Other than housing loans	86,517 [86,517]	1,649 [1,649]	4,693 [4,693]	84,867 [84,868]	81,823 [81,824]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

(4) Loans to SMEs and ratio of loans to SMEs to total loans (The Bank of Okinawa, non-consolidated)

(¥ million)

	As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Loans to SMEs	1,714,505 [1,715,709]	22,786 [22,749]	59,529 [59,450]	1,691,719 [1,692,960]	1,654,975 [1,656,259]
As a percentage of total loans	84.04 [84.05]	0.59 [0.59]	(0.22) [(0.22)]	83.45 [83.46]	84.26 [84.27]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

10. Loans guaranteed by credit guarantee associations (The Bank of Okinawa, non-consolidated)

(¥ million)

	As of September 30, 2026	As of March 31, 2026	As of September 30, 2025
Loans guaranteed by credit guarantee associations	90,727	90,096	92,805

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

(¥ million)

		As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Deposits	(term-end balance)	2,752,458 [2,759,248]	97,689 [96,514]	76,160 [73,997]	2,654,768 [2,662,734]	2,676,297 [2,685,250]
	(average balance)	2,745,274 [2,752,492]	67,095 [65,792]	44,157 [42,331]	2,678,179 [2,686,700]	2,701,117 [2,710,160]
Loans	(term-end balance)	2,039,979 [2,041,182]	12,853 [12,815]	75,937 [75,857]	2,027,126 [2,028,367]	1,964,042 [1,965,325]
	(average balance)	2,009,136 [2,010,360]	53,826 [53,762]	78,300 [78,212]	1,955,309 [1,956,597]	1,930,836 [1,932,148]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

12. Deposit made by individuals and corporations by deposit category (Average balance; The Bank of Okinawa, non-consolidated)

(¥ million)

	As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Individuals	1,635,560	12,405	18,987	1,623,154	1,616,573
Liquid deposits	1,287,770	15,480	26,217	1,272,289	1,261,552
Time deposits	347,789	(3,075)	(7,230)	350,865	355,020
Corporations	855,115	27,032	18,662	828,082	836,452
Liquid deposits	692,517	23,679	19,467	668,838	673,050
Time deposits	162,597	3,353	(804)	159,244	163,402

(Notes)1. Including trust accounts.

2. Deposits from corporations exclude deposits made by local governments and other public bodies and financial institutions.

13. Employees and branches (The Bank of Okinawa, non-consolidated)

(1) Employees

	As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Regular employees	1,171	46	16	1,125	1,155

(2) Branches

	As of September 30, 2026	Comparison with the previous balance-sheet date (March 31, 2026)	Comparison with the previous interim balance-sheet date (September 30, 2025)	As of March 31, 2026	As of September 30, 2025
Number of branches	65 [4]	0 [0]	0 [0]	65 [4]	65 [4]

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

III. Performance Forecasts

1.Performance forecasts for the year ending March 31, 2027

(Okinawa Financial Group, consolidated)

(¥ million)

	Year ending March 31, 2027 forecasts	1H ended September 30, 2026 results	Year ended March 31, 2026 results
Ordinary income	80,000	41,378	70,417
Ordinary profit	17,500	10,431	15,799
Net income attributable to owners of the parent	12,000	7,219	11,292

(The Bank of Okinawa, non-consolidated)

(¥ million)

	Year ending March 31, 2027 forecasts	1H ended September 30, 2026 results	Year ended March 31, 2026 results
Ordinary income	59,000	32,664	52,904
Ordinary profit	15,500	9,700	13,866
Net income	10,900	6,858	10,041
Net business profit	13,500	6,748	13,320
Real net business profit	13,700	6,792	13,052
Business profit on core banking operations	18,400	10,609	17,224
Bad debt disposal	1,300	72	1,356

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

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

(1) Non-Consolidated Balance Sheets

(¥ million)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	195,532	199,296
Money held in trust	3,000	3,051
Securities	627,846	697,806
Loans and bills discounted	2,027,126	2,039,979
Foreign exchanges	4,841	3,993
Other assets	15,559	19,089
Other assets	15,559	19,089
Tangible fixed assets	17,191	16,891
Intangible fixed assets	2,741	2,474
Prepaid pension cost	266	359
Deferred tax assets	10,516	11,797
Customers' liabilities for acceptances and guarantees	5,415	5,348
Allowance for loan losses	(12,752)	(12,868)
Total assets	2,897,284	2,987,219
Liabilities		
Deposits	2,654,768	2,752,458
Borrowed money	73,400	64,600
Foreign exchanges	35	12
Borrowed money from trust account	6,758	5,629
Other liabilities	11,462	11,674
Income taxes payable	2,393	2,723
Lease obligations	128	171
Asset retirement obligations	408	410
Other	8,531	8,369
Provision for bonuses	601	638
Provision for bonuses for directors (and other officers)	19	9
Provision for retirement benefits	627	475
Provision for share-based compensation	183	112
Provision for share awards	282	357
Provision for reimbursement of deposits	51	29
Deferred tax liabilities for land revaluation	1,138	1,138
Acceptances and guarantees	5,415	5,348
Total liabilities	2,754,744	2,842,485

(¥ million)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	22,725	22,725
Capital surplus	17,623	17,623
Legal capital surplus	17,623	17,623
Retained earnings	116,944	122,203
Legal retained earnings	9,535	9,535
Other retained earnings	107,409	112,668
General reserve	90,120	90,120
Retained earnings brought forward	17,289	22,548
Total shareholders' equity	157,293	162,552
Valuation difference on available-for-sale securities	(20,725)	(25,496)
Deferred gains or losses on hedges	4,883	6,590
Revaluation reserve for land	1,088	1,088
Valuation and translation adjustments	(14,753)	(17,817)
Total net assets	142,539	144,734
Total liabilities and net assets	2,897,284	2,987,219

(2) Non-Consolidated Statements of Income

(¥ million)

	1H FY 2025	1H FY 2026
Ordinary income	25,747	32,664
Interest income	20,580	25,981
Interest on loans and discounts	15,733	18,792
Interest and dividends on securities	3,982	6,207
Trust fees	26	9
Fees and commissions	3,036	3,365
Other ordinary income	13	53
Other income	2,091	3,255
Ordinary expenses	18,971	22,963
Interest expenses	2,469	4,951
Interest on deposits	2,282	4,832
Fees and commissions payments	1,087	1,369
Other ordinary expenses	2,847	4,527
General and administrative expenses	11,665	11,641
Other expenses	901	473
Ordinary profit	6,776	9,700
Extraordinary income	0	0
Gain on disposal of non-current assets	0	0
Extraordinary losses	6	15
Loss on disposal of non-current assets	6	15
Profit before income taxes	6,770	9,685
Income taxes - current	2,074	2,753
Income taxes - deferred	44	73
Total income taxes	2,119	2,826
Profit	4,650	6,858