## Create the Future

## Contents

Outline of Business Results for the First Half of FY2020	3
	4
	5
-	
	6
	7
	8
Consumer Loans (Term-End Balance)	9
Assets in Custody	
<ul><li>Securities Allocation and Changes in Valuation</li></ul>	13
Gain/Loss	14
Expenses	15
Capital Ratio	16
Credit Cost	
Mandatory Disclosure of Bad Debt under the	17
Financial Reconstruction Law	
Our Share of the Market Served by the Three	18
The Business Environment in Okinawa	19
● Effects of Novel Coronavirus (COVID-19) Outbreak	20
	<ul> <li>For the First Half of FY2020</li> <li>Performance Highlights for FY2020 1H</li> <li>Outline of Results</li> <li>Changes in Business Profit on Core Banking Operations</li> <li>Deposits (Term-End Balance/Average Balance)</li> <li>Loans (Term-End Balance/Average Balance)</li> <li>Consumer Loans (Term-End Balance)</li> <li>Assets in Custody</li> <li>Loan / Deposit Spreads (Domestic)</li> <li>Securities (Term-End Balance)</li> <li>Securities Allocation and Changes in Valuation Gain/Loss</li> <li>Expenses</li> <li>Capital Ratio</li> <li>Credit Cost</li> <li>Mandatory Disclosure of Bad Debt under the Financial Reconstruction Law</li> <li>Our Share of the Market Served by the Three</li> <li>The Business Environment in Okinawa</li> <li>Effects of Novel Coronavirus (COVID-19) Outbreak</li> <li>Environment Surrounding the Group</li> <li>Profile of Okinawa Prefecture</li> <li>Population of Okinawa (Future Prospects)</li> <li>Housing Market Trends in Okinawa</li> </ul>

Business Strategies	2
Okigin Group Way	2
Progress Status of 18th Medium-Term Business Plan	2
18th Medium-Term Business Plan	(
● Business Performance Forecasts for FY2020	3
Business Profit on Customer Services	3
Strategy I. Exert Comprehensive Capabilities	(
Strategy II. Create Shared Value	(
Strategy III. Allocate Management Resources	3
Strategy IV. Reform Workstyles	4
● Efforts to Improve Management Structure	4
Response to Corporate Governance Code	2
● Efforts to Deepen SDGs	4
Dividend Policy	4
Shareholder Returns	4
Supplemental Materials	4
Business Performance	4
Term-End Balance, Average Balance, Yield, and Loan	
Balance by Industrial Segment	