



Supplemental Materials

Business Performance

(¥ billion)

(Non-consolidated)	FY08	FY09	FY10	FY11	YoY change
Gross business profit	26.6	31.4	30.3	28.5	(1.8)
Interest income	26.9	27.6	26.6	25.6	(1.0)
Fees and commissions	1.8	1.5	1.7	2.0	0.2
Fees and commissions (excluding trust fees)	1.3	1.2	1.4	1.5	0.1
Trust fees	0.4	0.3	0.3	0.4	0.1
Other business profit	(2.2)	2.2	1.9	0.8	(1.1)
Gains and losses on bond trading	(2.4)	1.9	1.7	0.6	(1.1)
Expenses (excluding non-recurrent items)	18.0	18.0	18.5	18.8	0.2
Business profit on core banking operations	11.0	11.3	10.1	9.1	(1.0)
Provision to general reserve for possible loan losses	(0.0)	—	(0.2)	(1.5)	(1.3)
Net business profit	8.6	13.3	12.0	11.2	(0.7)
Non-recurrent items	(4.1)	(0.0)	(2.4)	(2.9)	(0.4)
Gains and losses on equity securities	(2.0)	0.2	(0.3)	(0.6)	(0.2)
Bad debt disposal (non-recurrent items)	2.3	0.5	1.8	2.5	0.7
Ordinary profit	4.4	13.3	9.5	8.3	(1.1)
Extraordinary gains	0.1	0.5	(0.0)	(0.0)	0.0
Bad debt disposal (amounts posted under extraordinary losses)	—	0.5	0.0	—	(0.0)
Net income	2.8	8.5	5.0	5.1	0.0
Credit cost	2.2	0.1	1.5	1.0	(0.5)
Non-performing loan ratio	2.50%	1.91%	1.68%	1.63%	(0.05)%
Capital ratio	11.35%	12.39%	12.73%	12.25%	(0.48)%

Term-End Balance, Average Balance, Yield, and Loan Balance by Industrial Segment

Term-end balance / Average balance / Yield

(¥ billion; %)

		FY08	FY09	FY10	FY11
Loans	Term-end balance	1,126.4	1,148.4	1,149.3	1,197.1
	Average balance	1,075.9	1,113.1	1,109.2	1,121.7
	Yield	2.59	2.53	2.51	2.44
Securities	Term-end balance	229.5	353.5	446.6	539.9
	Average balance	267.5	313.6	416.7	509.6
	Yield	1.30	1.12	0.88	0.61
Deposits	Term-end balance	1,325.6	1,463.8	1,592.8	1,714.8
	Average balance	1,283.8	1,400.1	1,512.3	1,670.4
	Yield	0.30	0.27	0.29	0.26

* Term-end and average balances are calculated on the basis of loan/deposit balances of the banking and trust accounts.

* Yields on loans and deposits are those used for domestic operations only.

Loan balance by industrial segment

(¥ billion)

	FY11
Manufacturing	43.1
Agriculture	0.8
Forestry	—
Fishery	0.5
Mining	2.2
Construction	56.6
Electricity, gas, heat and water supply	2.8
Telecommunications	9.5
Transportation	20.9
Wholesale	71.5
Retailing	57.1
Finance and insurance	23.4
Real estate	171.7
Miscellaneous services	156.8
Local government bodies	102.1
Others	406.5
Total	1,126.4

* Including trust accounts.

(¥ billion)

	FY09	FY10	FY11
Manufacturing	39.4	41.2	40.5
Agriculture, forestry	0.7	0.5	0.5
Fishery	0.5	0.5	0.5
Mining, stone-quarrying, gravel digging	2.3	1.8	3.9
Construction	55.9	54.4	49.7
Electricity, gas, heat and water supply	4.2	4.0	4.0
Telecommunications	9.9	9.4	10.0
Transportation, mail service	18.0	15.7	16.4
Wholesale, retailing	126.9	121.5	116.4
Finance and insurance	14.6	19.2	18.9
Real estate, leasing	202.9	206.2	227.4
Miscellaneous services	145.2	133.9	137.1
Local government bodies	116.4	111.0	123.8
Others	410.9	429.4	447.3
Total	1,148.4	1,149.3	1,197.1

* Including trust accounts.

* Certain industrial segments have been changed as of the end of March 2010 in accordance with the revision of Japan Standard Industrial Classification (Nov. 2007).

Changes in Loan Balance by Borrower Category (FY2010 and FY2011)

(¥ billion)

Loan balance by borrower category at the end of March 2011	
Normal borrowers	971.7
Borrowers requiring caution	Other borrowers requiring caution
	Borrowers requiring supervision
Subordinated loans	6.7
Bankrupt borrowers / effectively bankrupt borrowers	10.7
New borrowers	—
Total	1,162.6

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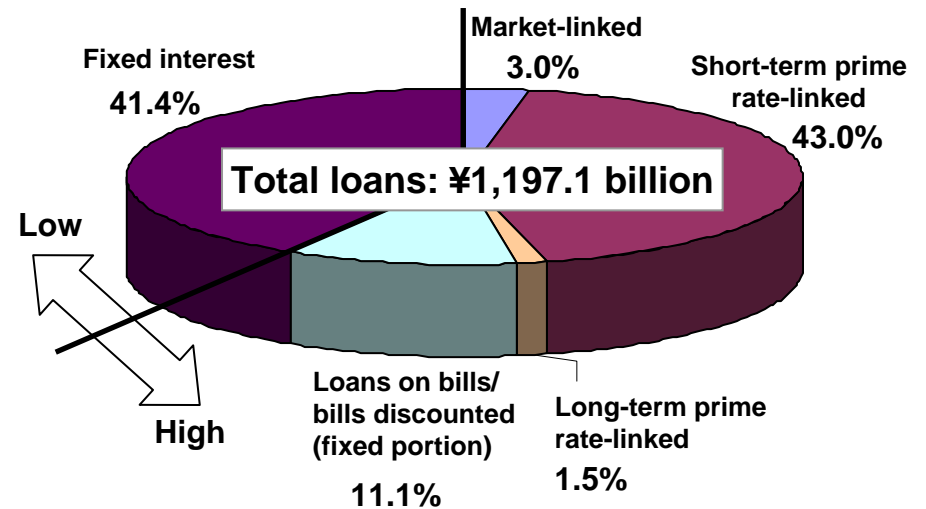
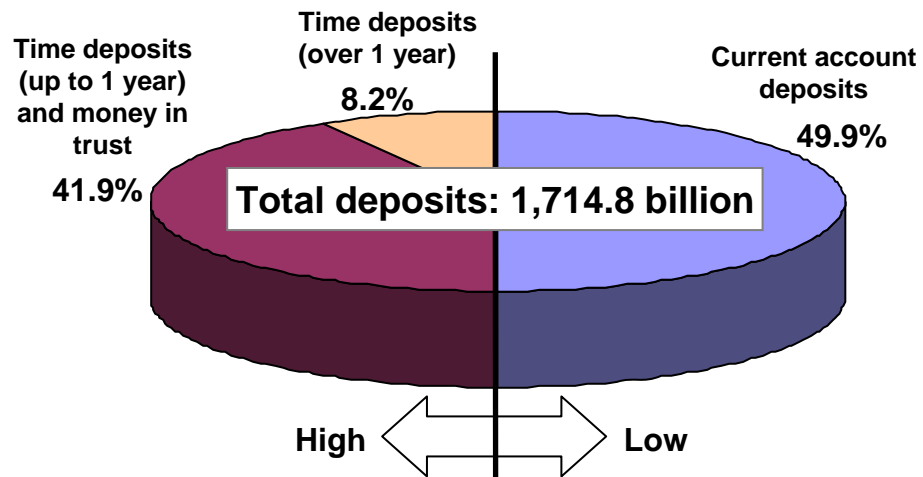
Loan balance by borrower category at the end of March 2012				
Normal borrowers	Borrowers requiring caution		Subordinated loans	Bankrupt borrowers / effectively bankrupt borrowers
	Other borrowers requiring caution	Borrowers requiring supervision		
925.4	30.1	0.1	0.2	0.5
14.6	135.3	0.4	3.1	2.8
0.0	0.8	0.7	0.0	0.2
0.0	0.1	0.1	3.0	2.0
0.0	0.2	0.2	0.1	5.7
81.6	1.8	0.0	0.0	0.0
1,021.7	168.5	1.7	6.7	11.5

* Including trust accounts

Interest Sensitivity

Deposits

Loans







Major Economic Indicators in Okinawa Prefecture

	Unit	FY08	FY09	FY10	FY11	FY11 (nationwide)	Source
Population	(Persons)	1, 381, 729	1, 389, 630	1, 396, 898	1, 406, 260	127.65 million	Okinawa Prefecture, Ministry of Internal Affairs and Communications
Number of households	(Households)	519, 702	528, 689	537, 981	533, 982	53.54 million	Okinawa Prefecture, Ministry of Internal Affairs and Communications (The nationwide figure is as of March 2011)
GDP (nominal)	(¥ billion)	3, 697. 4	3, 721. 1	3, 727. 8	3, 742. 9	¥470 trillion	Okinawa Prefecture, Cabinet Office (forecasts for FY2010 and FY2011)
New car registration	(Units)	38, 322	39, 067	39, 266	38, 170	3, 064, 336	Japan Automobile Dealers Association
Value of contracts for public works	(¥ million)	268, 173	260, 741	244, 120	210, 803	11, 224, 855	Hosho Jigyo Kaisha Kyokai (Association of guaranty companies)
Housing starts	(Houses)	13, 148	11, 232	10, 914	11, 737	841, 246	Ministry of Land, Infrastructure and Transport
Number of tourists to the prefecture	(Persons)	5, 934, 300	5, 690, 000	5, 705, 300	5, 528, 000	6, 384, 084	Okinawa Prefecture, Japan National Tourism Organization (JNTO)
Industrial production index (prior to seasonal adjustment)	(2005 = 100)	100. 8	98. 6	94. 8	92. 9	93. 2	Okinawa Prefecture, Ministry of Economy, Trade and Industry
Job offers-to-seekers ratio	(Times)	0. 35	0. 28	0. 31	0. 31	0. 68	Okinawa Labor Bureau, Ministry of Health, Labour and Welfare
Land price change (residential land)	(%, YoY)	(0. 5)	(1. 4)	(1. 2)	(1. 2)	(3. 2)	Ministry of Land, Infrastructure and Transport
Land price change (commercial land)	(%, YoY)	(0. 5)	(2. 9)	(2. 3)	(2. 0)	(4. 0)	Ministry of Land, Infrastructure and Transport

* The number of tourists for FY2011 (nationwide) is the visitors from abroad (total number).



Statements contained in these materials regarding forecasts of future events are based on information known to the management at the time of writing, and do not constitute any form of guarantee of the business performance of the Bank of Okinawa. These materials have been prepared to serve as a report on the settlement of accounts of the Bank for the fiscal 2011 term, ended March 2012, as well as to provide an explanation of the Bank's future management vision: they are not intended as a solicitation of business.



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