

# Contents

<b>The Business Environment in Okinawa Prefecture</b>	<b>3</b>
•Okinawa's Location .....	4
•Future Developments in the Promotion of Naha Airport as a Hub for Air Freight .....	5
•Population Trends in Japan .....	6
•Population Trends in Okinawa Prefecture .....	7
•Population Projection by Prefecture (Top 10 prefectures in terms of population growth) .....	8
•Number of visitors to Okinawa.....	9
<b>Outline of Business Results for FY2012</b>	<b>10</b>
•Highlights for FY2012 .....	11
•Earnings .....	12
•Deposits (Average Balance) .....	13
•Loans (Average Balance) .....	14
•Loans to Individuals (Term-End Balance) .....	15
•Fees and Commissions (Excluding Trust Fees) .....	16
•Loan / Deposit Interest Margin (Domestic) .....	17
•Securities (Term-End Balance) .....	18
•Domestic Bonds (Term to Maturity by Year) .....	19
•Our Share of the Market Served by the Three Okinawan Regional Banks (FY2012) .....	20
•Expenses .....	21
•Capital Ratio and Tier I Ratio .....	22
•Risk Management - Capital Allocation - .....	23
•Credit Cost .....	24
•Mandatory Disclosure of Bad Debt under the Financial Reconstruction Law .....	25

<b>Business Strategies</b>	<b>26</b>
•Business Performance Forecasts .....	27
•FY2013-2014 Medium-Term Business Plan .....	28
•Numerical Targets .....	29
•Marketing Strategy Policy .....	30
•Overview of the OCEAN System .....	31
•Strategy for Loans that are Deeply Rooted in People's Lives .....	32
•Strategy for Assets in Custody .....	33
•The Bank of Okinawa Marketing Activities (SR Activities) .....	34
•SR Activities I: Focus on Medical and Welfare Industries .....	35
•SR Activities II: ABL Initiatives .....	36
•Branch Network Strategy and Shareholder Returns ...	37

<b>Supplemental Materials</b>	<b>38</b>
•Business Performance .....	39
•Term-End Balance, Average Balance, Yield, and Loan Balance by Industrial Segment .....	40
•Changes in Loan Balance by Borrower Category (FY2011 and FY2012) .....	41
•Interest Sensitivity .....	42
•Major Economic Indicators in Okinawa Prefecture ....	43

## Participant

President : Yoshiaki Tamaki