

# Supplemental Materials

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# Business Performance

(¥ billion)

Non-consolidated	FY11	FY12	FY13	FY14	YoY change
Ordinary income	36.8	36.8	37.1	36.4	(0.7)
Gross business profit	28.5	30.2	30.0	30.5	+0.4
Interest income	25.6	26.9	27.3	27.8	+0.4
Fees and commissions	2.0	2.4	2.5	2.3	(0.2)
Fees and commissions (excluding trust fees)	1.5	1.8	2.0	2.0	(0.0)
Trust account services	0.4	0.5	0.4	0.3	(0.1)
Other business profit	0.8	0.8	0.1	0.3	+0.2
Gains (losses) on bond trading	0.6	0.7	(0.0)	0.2	+0.3
Expenses (excluding non-recurrent items)	18.8	19.2	19.9	19.7	(0.2)
Business profit on core banking operations	9.1	10.3	10.1	10.6	+0.4
Provision of general allowance for possible loan losses	(1.5)	(0.0)	0.6	(0.3)	(1.0)
Net business profit	11.2	11.0	9.4	11.2	+1.7
Non-recurrent items	(2.9)	(1.7)	(0.9)	(1.2)	(0.3)
Net gains (losses) on equity securities	(0.6)	(0.5)	1.0	0.1	(0.8)
Bad debt disposal (non-recurrent items)	2.5	1.6	2.2	1.9	(0.2)
Ordinary profit	8.3	9.3	8.5	9.9	+1.3
Extraordinary gains (losses)	(0.0)	(0.0)	(0.0)	(0.1)	(0.0)
Bad debt disposal (amounts posted under extraordinary gains (losses))	-	-	-	-	-
Net income	5.1	5.4	4.5	6.7	+2.1

Credit costs	1.0	1.6	2.8	1.6	(1.2)
Non-performing loan ratio	1.63%	1.64%	1.72%	1.61%	(0.11)%
Capital ratio (calculated under Basel III Standard for FY13)	12.25%	11.88%	11.66%	11.13%	(0.53)%

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



## Term-end balance / Average balance / Yield

(¥ billion, %)

		FY11	FY12	FY13	FY14
Loans	Term-end balance	1,197.1	1,236.2	1,251.4	1,313.8
	Average balance	1,121.7	1,154.7	1,202.0	1,254.9
	Yield	2.44	2.32	2.17	2.03
Securities	Term-end balance	539.9	600.2	577.3	605.5
	Average balance	509.6	581.8	583.6	551.7
	Yield	0.61	0.56	0.62	0.76
Deposits	Term-end balance	1,714.8	1,789.8	1,755.1	1,865.4
	Average balance	1,670.4	1,706.5	1,745.6	1,813.1
	Yield	0.26	0.14	0.11	0.09

## Loan balance by industrial segment

(¥ billion)

	FY11	FY12	FY13	FY14
Manufacturing	40.5	37.9	36.6	37.0
Agriculture and forestry	0.5	0.4	0.5	0.8
Fishery	0.5	0.5	0.5	0.5
Mining and quarrying of stone and gravel	3.9	1.5	1.9	1.7
Construction	49.7	47.3	44.7	42.0
Electricity, gas, heat and water supply	4.0	2.5	3.5	6.8
Telecommunications	10.0	7.9	7.2	8.9
Transport and postal activities	16.4	15.0	14.8	16.6
Wholesaling and retailing	116.4	115.7	114.8	107.1
Finance and insurance	18.9	22.1	25.0	26.3
Real estate, and goods rental and leasing	227.4	261.9	294.8	326.3
Miscellaneous services	137.1	137.2	129.5	142.9
Local government bodies	123.8	127.3	98.3	99.9
Others	447.3	458.4	478.6	496.4
<b>Total</b>	<b>1,197.1</b>	<b>1,236.2</b>	<b>1,251.4</b>	<b>1,313.8</b>

\* 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.

\* Including trust accounts

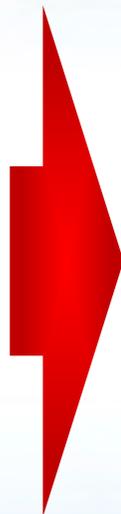


## Changes in Loan Balance by Assets Category (FY2013 and FY2014)



(¥ billion)

Loan balance by assets category at the end of March 2014		
Normal assets		1,082.9
Assets requiring caution	Other assets requiring caution	156.5
	Assets requiring supervision	4.7
Potentially bankrupt assets		8.2
Bankrupt and effectively bankrupt assets		9.9
New borrowers		-
Total		1,262.4

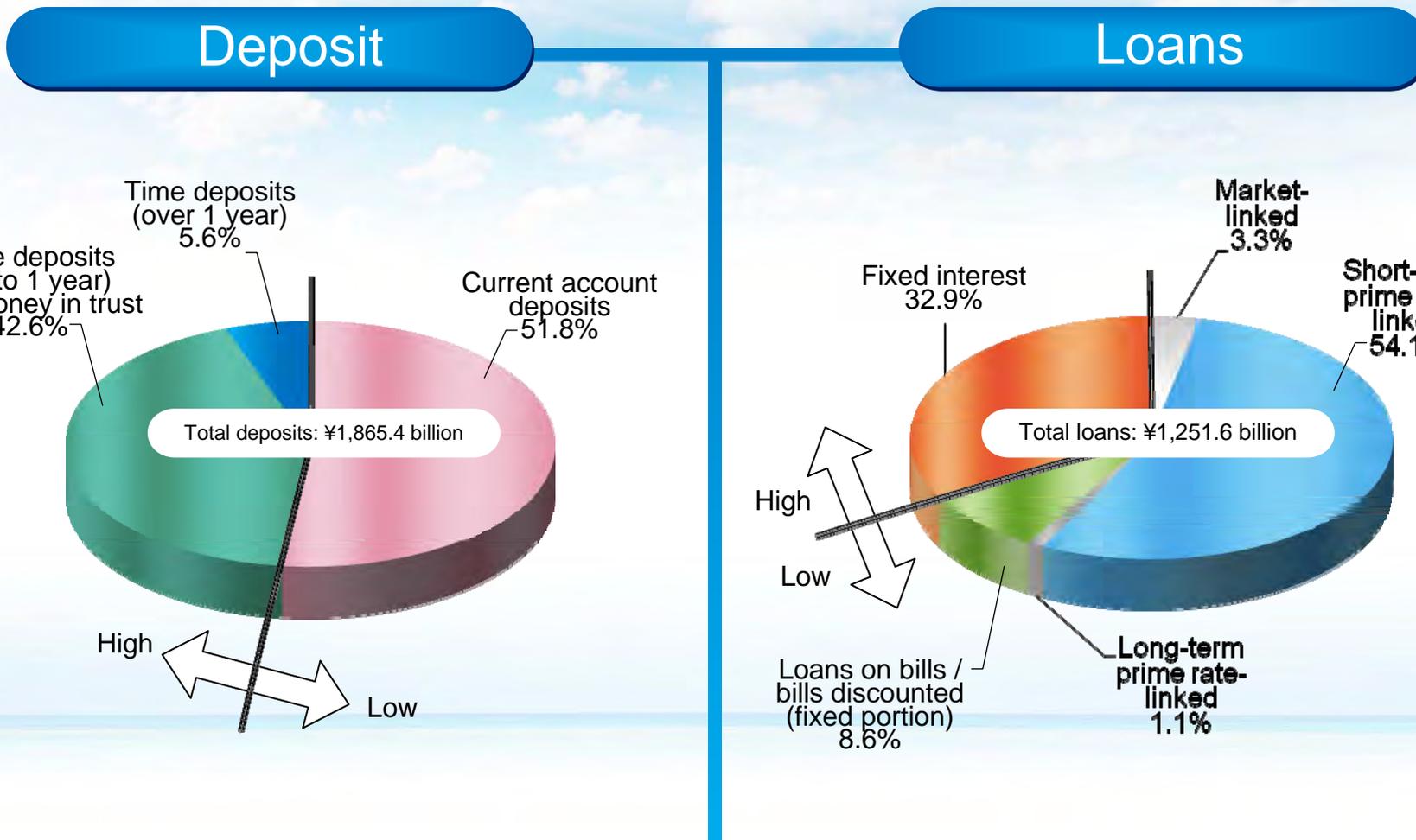


(¥ billion)

Loan balance by assets category at the end of March 2015 (¥1,325.1 billion)				
Normal assets	Assets requiring caution		Potentially bankrupt assets	Bankrupt and effectively bankrupt assets
	Other assets requiring caution	Assets requiring supervision		
1,057.6	26.8	0.3	0.2	0.2
18.9	118.2	2.9	4.4	0.9
0.0	0.2	2.5	1.2	0.0
0.0	0.5	0.2	4.1	0.3
0.1	0.2	0.2	0.1	4.2
75.8	3.9	0.0	0.0	0.0
1,152.6	149.9	6.3	10.3	5.8



# Interest Sensitivity



## Major Economic Indicators in Okinawa Prefecture



	Unit	FY11	FY12	FY13	FY14	FY14 (nationwide)	Source
Population	(Persons)	1,406,260	1,408,133	1,420,005	1,426,097	126.91 million	Okinawa Prefecture, Ministry of Internal Affairs and Communications (estimated population)
Number of households	(Households)	533,982	541,280	551,381	561,242	55.57 million	Okinawa Prefecture, Ministry of Internal Affairs and Communications (The nationwide figure is as of March 2013)
GDP (nominal)	(¥ billion)	3,795.5	3,806.6	3,922.6	3,986.8	¥491 trillion	Okinawa Prefecture, (estimates for FY2013 and FY2014)
New car registration	(Units)	38,170	44,696	50,686	51,069	5,296,993	Japan Automobile Dealers Association Value
Value of contracts for public works	(¥ million)	210,803	279,505	263,352	324,694	14,522,243	Hosho Jigyo Kaisha Kyokai (Association of guaranty companies)
Housing starts	(Houses)	11,737	12,713	17,173	15,022	880,470	Ministry of Land, Infrastructure, Transport and Tourism
Number of tourists to the prefecture	(Persons)	5,528,000	5,924,700	6,580,300	7,169,900	13,413,467	Okinawa Prefecture, Japan National Tourism Organization
Industrial production index (prior to seasonal adjustment)	(2010=100)	92.9	98.0	99.0	101.5	98.5	Okinawa Prefecture (Average for 11 months between Apr. 2014 to Feb. 2015), Ministry of Economy, Trade and Industry
Job offers-to-seekers ratio	(Times)	0.31	0.46	0.57	0.73	1.11	Okinawa Labor Bureau, Ministry of Health, Labour and Welfare
Land price change (residential land)	(%, YoY)	(1.1)	(0.6)	0.1	0.6	(0.4)	Ministry of Land, Infrastructure, Transport and Tourism
Land price change (commercial land)	(%, YoY)	(1.4)	(0.4)	0.5	0.8	0.0	Ministry of Land, Infrastructure, Transport and Tourism

\* The number of tourists for FY2014 (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 2014 term, ended March 2015, 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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