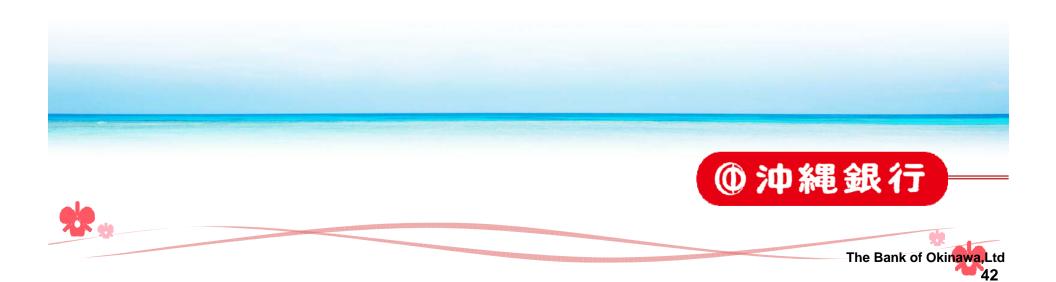


Supplemental Materials



Business Performance

No	on-consolidated	FY12	FY13	FY14	FY15		
		1112	1110	1 1 1 7	1110	YoY chang	
0	rdinary income	36.8	37.1	36.4	37.8	+1.	
G	ross business profit	30.2	30.0	30.5	30.9	+0	
	Interest income	26.9	27.3	27.8	27.8	+0	
	Fees and commissions	2.4	2.5	2.3	2.6	+0	
	Fees and commissions (excluding trust fees)	1.8	2.0	2.0	2.2	+0	
	Trust account services	0.5	0.4	0.3	0.4	+0	
	Other business profit	0.8	0.1	0.3	0.3	(0.	
	Gains (losses) on bond trading	0.7	(0.0)	0.2	0.3	+0	
Expenses (excluding non-recurrent items)		19.2	19.9	19.7	20.6	+0	
isine	ess profit on core banking operations	10.3	10.1	10.6	9.9	(0.	
	rovision of general allowance for possible loan sses	(0.0)	0.6	(0.3)	0.9	+1	
et bu	usiness profit	11.0	9.4	11.2	9.3	(0.9	
N	on-recurrent items	(1.7)	(0.9)	(1.2)	1.4	+2	
	Net gains (losses) on equity securities	(0.5)	1.0	0.1	0.6	+0	
	Bad debt disposal (non-recurrent items)	1.6	2.2	1.9	(0.0)	(1.	
dina	ary profit	9.3	8.5	9.9	10.7	+0	
Extraordinary gains (losses)		(0.0)	(0.0)	(0.1)	0.0	+0	
	Bad debt disposal (amounts posted under extraordinary gains (losses))	-	-	-	-		
let income		5.4	4.5	6.7	7.1	+0	

Credit costs	1.6	2.8	1.6	0.9	(0.6)
Non-performing loan ratio	1.64%	1.72%	1.61%	1.66%	0.05%pt
Capital ratio (calculated under Basel III Standard for FY13)	11.88%	11.66%	11.13%	10.88%	(0.25)pt





Term-End Balance, Average Balance,

Yield, and Loan Balance by Industrial Segment

(¥ billion,					
		FY12	FY13	FY14	FY15
	Term-end balance	1,236.2	1,251.4	1,313.8	1,392.3
Loans	Average balance	1,154.7	1,202.0	1,254.9	1,319.6
	Yield	2.32	2.17	2.03	1.89
	Term-end balance	600.2	577.3	605.5	599.4
Securities	Average balance	581.8	583.6	567.7	583.5
	Yield	0.56	0.62	0.76	0.85
	Term-end balance	1,789.8	1,755.1	1,865.4	1,880.1
Deposits	Average balance	1,706.5	1,745.6	1,813.1	1,889.2
	Yield	0.14	0.11	0.09	0.08

Term-end balance / Average balance / Yield

* 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)

	FY12	FY13	FY14	FY15
Manufacturing	37.9	36.6	37.0	36.9
Agriculture and forestry	0.4	0.5	0.8	1.0
Fishery	0.5	0.5	0.5	0.5
Mining and quarrying of stone and gravel	1.5	1.9	1.7	3.7
Construction	47.3	44.7	42.0	43.2
Electricity, gas, heat and water supply	2.5	3.5	6.8	7.2
Telecommunications	7.9	7.2	8.9	9.9
Transport and postal activities	15.0	14.8	16.6	18.9
Wholesaling and retailing	115.7	114.8	107.1	104.9
Finance and insurance	22.1	25.0	26.3	29.9
Real estate, and goods rental and leasing	261.9	294.8	326.3	363.5
Miscellaneous services	137.2	129.5	142.9	155.0
Local government bodies	127.3	98.3	99.9	102.0
Others	458.4	478.6	496.4	515.2
Total	1,236.2	1,251.4	1,313.8	1,392.3

* Including trust accounts

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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 2015 term, ended March 2016, 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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