Contents

| The business Environment in Okinawa | 3 |
|--|-------|
| Competitive Advantage of Okinawa's Ideal Location Okinawa Growth Industry Strategy Population of Okinawa (Future Prospects) Number of Visitors to Okinawa Housing Market Trends in Okinawa | 5 |
| Economic Trends in Okinawa 1-3 | 9 |
| | |
| | |
| Outline of Business Results for FY2017 | 12 |
| Highlights for FY2017 Profits | 13 |
| | |
| Deposits (Average Balance) | 15 |
| Loans (Average Balance) | 16 |
| Consumer Loans (Term-End Balance) | 17 |
| Assets in Custody | 18 |
| Loan / Deposit Spreads (Domestic) | 19 |
| Securities (Term-End Balance) | 20 |
| Securities Allocation | 21 |
| • Expenses | |
| Capital Ratio | |
| Credit Cost | |
| Mandatory Disclosure of Bad Debt under the Financi | |
| Reconstruction Law | |
| Our Share of the Market Served by the Three Okinav Regional Banks (FY2017) | |

| Business Strategies | 27 |
|--|--------------------------------|
| • Results of the 17th Medium- | Term Business Plan 28 |
| • 18th Medium-Term Business | s Plan 30 |
| Business Performance Fore | casts for FY2018 34 |
| Business Profit on Customer | r Services 35 |
| Group Strategy | 36 |
| Strategy for Consumer Loan | ns 37 |
| Strategy for Assets in Custo | dy, etc. (Non-consolidated) 38 |
| Measures for Revitalization | of Regional Communities |
| | and Improvement) 39 |
| Branch Network Strategy | 40 |
| Shareholder Returns | 41 |
| | |

| Supplemental Materials | 42 |
|--|----|
| Business Performance | 43 |
| Term-End Balance, Average Balance, Yield, and Loan | |
| Balance by Industrial Segment | 44 |



Managing Director: Masayasu Yamashiro

