



# **Supplemental Materials**

# Business Performance

(¥ billion)

[Non-consolidated]	FY16	FY17	FY18	FY19	YoY change
Ordinary income	38.3	38.4	39.0	37.0	(2.0)
Gross business profit	29.1	27.8	28.7	29.1	0.3
Interest income	27.1	27.4	27.3	27.9	0.5
Fees and commissions	2.2	2.0	1.9	1.6	(0.2)
Fees and commissions (excluding trust fees)	1.9	1.8	1.7	1.5	(0.2)
Trust fees	0.3	0.2	0.1	0.1	(0.0)
Other business profit	(0.3)	(1.6)	(0.6)	(0.4)	0.1
Gains (losses) on bond trading	(0.0)	(1.5)	(0.8)	(0.7)	0.0
Expenses (excluding non-recurrent items)	21.3	21.2	21.2	21.7	0.4
Real business profit	7.7	6.5	7.4	7.3	(0.0)
Business profit on core banking operations	7.9	8.1	8.2	8.1	(0.1)
Gains (losses) on cancellation of investment trusts			0.1	0.7	0.5
Excluding gains (losses) on cancellation of investment trusts			8.0	7.3	(0.7)
Provision of general allowance for possible loan losses	0.1	(0.0)	-	(0.2)	(0.2)
Net business profit	7.7	6.5	7.4	7.5	0.1
Non-recurrent items	0.1	2.2	2.1	(0.8)	(2.9)
Net gains (losses) on equity securities	1.1	1.7	1.9	(0.3)	(2.2)
Bad debt disposal (non-recurrent items)	0.9	0.2	0.3	1.2	0.9
Ordinary profit	7.8	8.8	9.5	6.7	(2.8)
Extraordinary gains (losses)	(0.1)	(0.0)	(0.0)	(0.0)	0.0
Net income	5.3	6.2	6.8	4.9	(1.9)
Credit cost	1.0	0.1	0.3	1.0	0.7
Non-performing loan ratio	1.53%	1.37%	1.18%	1.22%	0.04pt
Capital ratio	10.44%	10.14%	9.97%	9.91%	(0.06)pt

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

## Term-end balance / Average balance / Yield

(¥ billion)

		FY16	FY17	FY18	FY19
Loans and bills discounted	Term-end balance	1,467.2	1,562.5	1,631.7	1,652.1
	Average balance	1,398.5	1,476.4	1,565.7	1,615.2
	Yield on securities	1.66%	1.60%	1.56%	1.52%
Securities	Term-end balance	521.4	458.4	392.3	373.5
	Average balance	574.6	503.6	403.5	387.9
	Yield on securities	0.92%	0.95%	0.91%	0.99%
Deposits	Term-end balance	1,897.8	2,005.2	2,037.0	2,083.4
	Average balance	1,889.5	1,959.7	2,019.0	2,076.9
	Yield on securities	0.05%	0.04%	0.02%	0.02%

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

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

## Loan balance by industrial segment

	FY16	FY17	FY18	FY19
Manufacturing	35.2	35.3	34.8	34.4
Agriculture and forestry	1.3	1.9	2.3	2.5
Fishery	0.4	0.4	0.5	0.6
Mining and quarrying of stone and gravel	3.4	3.7	3.4	3.2
Construction	45.8	49.6	51.4	54.5
Electricity, gas, heat and water supply	4.8	6.6	10.2	12.8
Telecommunications	9.8	11.2	11.2	11.4
Transport and postal activities	17.9	16.2	12.5	10.3
Wholesaling and retailing	102.3	100.9	99.7	94.1
Finance and insurance	27.9	22.6	20.8	22.8
Real estate, and goods rental and leasing	402.8	454.8	502.6	522.6
Miscellaneous services	169.6	177.0	182.5	184.4
Local government bodies	110.8	126.4	128.6	117.9
Others	534.4	555.4	570.6	580.0
Total	1467.2	1562.5	1631.7	1652.1



- These materials have been prepared solely for the purpose of providing information. They do not constitute a solicitation of an offer to sell, or an offer to purchase, securities.
- Matters contained in these materials may be modified or changed, in whole or in part, without notice.
- Note that with respect to the business performance forecasts contained in these materials, actual results may differ from forecasts or targets due to changes in the business environment or other reasons.
- These materials may not be copied or reproduced, or communicated to any third party, in whole or in part, without the Bank's consent.

For further details, please contact:  
The Bank of Okinawa, Ltd. General Planning Division  
Management Planning Administrative Group, Shinzato  
**Tel: 81-98-869-1253 / Fax: 81-98-869-1464**

