

# Supplemental Materials

# Business Performance

(¥ billion)

[Non-consolidated]	FY17 1H	FY18 1H	FY19 1H	FY20 1H	YoY change
Ordinary income	19.5	18.9	18.0	17.7	(0.3)
Gross business profit	14.8	13.9	14.7	14.4	(0.3)
Interest income	13.8	13.7	13.6	13.7	0.1
Of which, gains (losses) on cancellation of investment trusts		0.0	0.0	(0.0)	(0.0)
Fees and commissions	1.0	1.0	0.8	0.7	(0.1)
Of which, trust fees	0.1	0.0	0.0	0.0	0.0
Excluding trust fees	0.9	0.9	0.7	0.6	(0.1)
Other business profit	(0.0)	(0.7)	0.2	(0.0)	(0.3)
Gains (losses) on bond trading	0.0	(0.8)	0.1	(0.1)	(0.3)
Expenses (excluding non-recurrent items)	10.8	10.8	11.0	11.0	0.0
Real business profit	4.0	3.1	3.7	3.4	(0.3)
Business profit on core banking operations	3.9	3.9	3.6	3.6	(0.0)
Excluding gains (losses) on cancellation of investment trusts		3.9	3.6	3.6	(0.0)
Provision of general allowance for possible loan losses	0.1	0.1	0.6	0.1	(0.4)
Net business profit	3.8	2.9	3.1	3.2	0.1
Non-recurrent items	0.3	0.6	(0.2)	(0.1)	0.0
Net gains (losses) on equity securities	0.9	1.1	(0.2)	(0.0)	0.1
Bad debt disposal (non-recurrent items)	1.0	0.5	0.4	0.3	(0.1)
Ordinary profit	4.2	3.6	2.9	3.1	0.2
Extraordinary gains (losses)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
Net income	2.5	2.4	2.0	2.1	0.0
Credit cost	1.1	0.7	1.0	0.4	(0.5)
Non-performing loan ratio	1.41%	1.35%	1.18%	1.22%	0.04pt
Capital ratio	10.38%	10.00%	10.03%	9.89%	(0.14)pt

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

## Term-end balance / Average balance / Yield

(¥ billion)

		FY17 1H	FY18 1H	FY19 1H	FY20 1H
Loans and bills discounted	Term-end balance	1,492.6	1,583.1	1,623.7	1,686.9
	Average balance	1,452.7	1,547.7	1,608.7	1,663.2
	Yield on securities	1.61%	1.55%	1.52%	1.47%
Securities	Term-end balance	521.8	414.1	399.7	404.5
	Average balance	511.7	419.6	386.1	375.6
	Yield on securities	1.02%	0.96%	0.85%	0.94%
Deposits	Term-end balance	1,984.6	2,049.0	2,097.6	2,301.8
	Average balance	1,946.3	2,020.1	2,075.0	2,237.0
	Yield on securities	0.04%	0.03%	0.02%	0.01%

\* 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

	FY17 1H	FY18 1H	FY19 1H	FY20 1H
Manufacturing	34.7	34.6	34.9	36.8
Agriculture and forestry	1.4	2.0	2.4	2.6
Fishery	0.4	0.4	0.5	0.9
Mining and quarrying of stone and gravel	3.2	3.2	2.2	2.5
Construction	44.3	47.6	48.4	54.0
Electricity, gas, heat and water supply	5.6	6.6	12.7	13.1
Telecommunications	10.1	10.1	10.9	11.3
Transport and postal activities	14.7	13.4	10.3	10.8
Wholesaling and retailing	99.9	98.8	97.2	94.8
Finance and insurance	27.9	21.9	19.2	21.9
Real estate, and goods rental and leasing	422.3	482.5	513.8	527.3
Miscellaneous services	172.6	180.0	178.3	200.3
Local government bodies	110.9	116.4	118.3	127.0
Others	543.4	564.9	574.0	582.9
Total	1,492.6	1,583.1	1,623.7	1,686.9



- 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**

