



Supplemental Materials



Business Performance

(¥ billion)

Non-consolidated	FY10	FY11	FY12	FY13	YoY change
Ordinary income	40.3	36.8	36.8	37.1	+0.3
Gross business profit	30.3	28.5	30.2	30.0	(0.2)
Interest income	26.6	25.6	26.9	27.3	+0.3
Fees and commissions	1.7	2.0	2.4	2.5	+0.1
Fees and commissions (excluding trust fees)	1.4	1.5	1.8	2.0	+0.2
Trust account services	0.3	0.4	0.5	0.4	(0.1)
Other business profit	1.9	0.8	0.8	0.1	(0.7)
Gains (losses) on bond trading	1.7	0.6	0.7	(0.0)	(0.7)
Expenses (excluding non-recurrent items)	18.5	18.8	19.2	19.9	+0.6
Business profit on core banking operations	10.1	9.1	10.3	10.1	(0.1)
Provision of general allowance for possible loan losses	(0.2)	(1.5)	(0.0)	0.6	+0.7
Net business profit	12.0	11.2	11.0	9.4	(1.5)
Non-recurrent items	(2.4)	(2.9)	(1.7)	(0.9)	+0.8
Net gains (losses) on equity securities	(0.3)	(0.6)	(0.5)	1.0	+1.5
Bad debt disposal (non-recurrent items)	1.8	2.5	1.6	2.2	+0.5
Ordinary profit	9.5	8.3	9.3	8.5	(0.7)
Extraordinary gains	(0.0)	(0.0)	(0.0)	(0.0)	+0.0
Bad debt disposal (amounts posted under extraordinary gains)	0.0	-	-	-	-
Net income	5.0	5.1	5.4	4.5	(0.8)
Credit costs	1.5	1.0	1.6	2.8	+1.2
Non-performing loan ratio	1.68%	1.63%	1.64%	1.72%	0.08%
Capital ratio (calculated under Basel III Standard for FY13)	12.73%	12.25%	11.88%	11.66%	-



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

Term-end balance / Average balance / Yield

(¥ billion, %)

		FY10	FY11	FY12	FY13
Loans	Term-end balance	1,149.3	1,197.1	1,236.2	1,251.4
	Average balance	1,109.2	1,121.7	1,154.7	1,202.0
	Yield	2.51	2.44	2.32	2.17
Securities	Term-end balance	446.6	539.9	600.2	577.3
	Average balance	416.7	509.6	581.8	583.6
	Yield	0.88	0.61	0.56	0.62
Deposits	Term-end balance	1,592.8	1,714.8	1,789.8	1,755.1
	Average balance	1,512.3	1,670.4	1,706.5	1,745.6
	Yield	0.29	0.26	0.14	0.11

* 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)

	FY10	FY11	FY12	FY13
Manufacturing	41.2	40.5	37.9	36.6
Agriculture and Forestry	0.5	0.5	0.4	0.5
Fishery	0.5	0.5	0.5	0.5
Mining and quarrying of stone and gravel	1.8	3.9	1.5	1.9
Construction	54.4	49.7	47.3	44.7
Electricity, gas, heat and water supply	4.0	4.0	2.5	3.5
Telecommunications	9.4	10.0	7.9	7.2
Transport and postal activities	15.7	16.4	15.0	14.8
Wholesaling and Retailing	121.5	116.4	115.7	114.8
Finance and insurance	19.2	18.9	22.1	25.0
Real estate, and goods rental and leasing	206.2	227.4	261.9	294.8
Miscellaneous services	133.9	137.1	137.2	129.5
Local government bodies	111.0	123.8	127.3	98.3
Others	429.4	447.3	458.4	478.6
Total	1,149.3	1,197.1	1,236.2	1,251.4

* Including trust accounts





Changes in Loan Balance by Assets Category (FY2012 and FY2013)

Loan balance by assets category at the end of March 2013		
Normal assets		1,061.2
Assets requiring caution	Other assets requiring caution	165.2
	Assets requiring supervision	4.0
Potentially bankrupt assets		6.4
Bankrupt and effectively bankrupt assets		10.9
New borrowers		-
Total		1,248.0

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(¥ billion)

Loan balance by assets category at the end of March 2014 (¥1,262.4 billion)

Normal assets	Assets requiring caution		Potentially bankrupt assets	Bankrupt and effectively bankrupt assets
	Other assets requiring caution	Assets requiring supervision		
976.8	24.4	0.2	0.3	0.5
15.9	128.5	1.7	3.2	1.1
0.0	0.1	2.4	1.2	0.0
0.0	0.5	0.2	3.2	0.8
0.0	0.2	0.1	0.1	7.7
90.0	2.5	0.0	0.0	0.0
1,082.9	156.5	4.7	8.2	9.9

* Including trust accounts

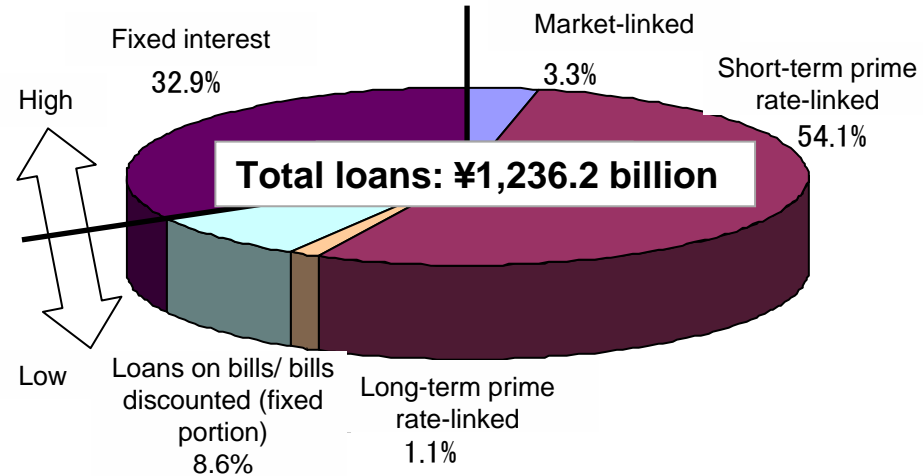
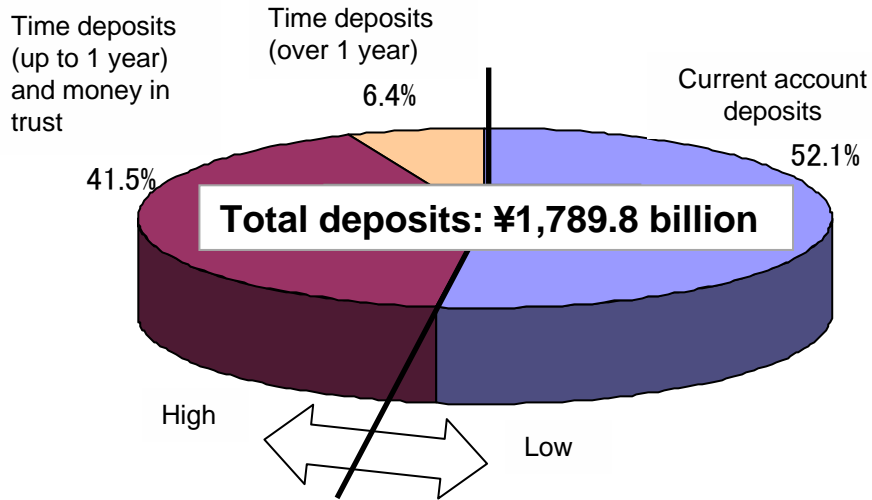




Interest Sensitivity

Deposit

Loans



Major Economic Indicators in Okinawa Prefecture



	Unit	FY10	FY11	FY12	FY13	FY13 (nationwide)	Source
Population	(Persons)	1,396,898	1,406,260	1,408,133	1,418,144	127.10 million	Okinawa Prefecture, Ministry of Internal Affairs and Communications (estimated population)
Number of households	(Households)	537,981	533,982	541,280	553,958	54.17 million	Okinawa Prefecture, Ministry of Internal Affairs and Communications (The nationwide figure is as of March 2012)
GDP (nominal)	(¥ billion)	3,725.6	3,795.5	3,912.8	4,050.6	¥529 trillion	Okinawa Prefecture, (estimates for FY2012 and FY2013)
New car registration	(Units)	39,266	38,170	40,506	50,686	5,692,000	Japan Automobile Dealers Association Value
Value of contracts for public works	(¥ million)	244,120	210,803	279,505	263,352	14,571,116	Hosho Jigyo Kaisha Kyokai (Association of guaranty companies)
Housing starts	(Houses)	10,914	11,737	12,713	17,173	987,254	Ministry of Land, Infrastructure and Transport
Number of tourists to the prefecture	(Persons)	5,705,300	5,528,000	5,924,700	6,580,300	10,363,904	Okinawa Prefecture, Japan National Tourism Organization
Industrial production index (prior to seasonal adjustment)	(2005=100)	94.8	92.9	98.0	99.0	98.9	Okinawa Prefecture (Average for 11 months between Apr. 2013 to Feb. 2014), Ministry of Economy, Trade and Industry
Job offers-to-seekers ratio	(Times)	0.31	0.31	0.46	0.57	0.97	Okinawa Labor Bureau, Ministry of Health, Labour and Welfare
Land price change (residential land)	(%, YoY)	(1.5)	(1.1)	(0.6)	0.1	(0.6)	Ministry of Land, Infrastructure and Transport
Land price change (commercial land)	(%, YoY)	(3.8)	(1.4)	(0.4)	0.5	(0.5)	Ministry of Land, Infrastructure and Transport

* The number of tourists for FY2012 (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 2013 term, ended March 2014, 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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