



Supplemental Materials

Ⓞ 沖縄銀行

Business Performance

(¥ billion)

Non-consolidated	FY12	FY13	FY14	FY15	YoY change
Ordinary income	36.8	37.1	36.4	37.8	+1.3
Gross business profit	30.2	30.0	30.5	30.9	+0.3
Interest income	26.9	27.3	27.8	27.8	+0.0
Fees and commissions	2.4	2.5	2.3	2.6	+0.3
Fees and commissions (excluding trust fees)	1.8	2.0	2.0	2.2	+0.2
Trust account services	0.5	0.4	0.3	0.4	+0.0
Other business profit	0.8	0.1	0.3	0.3	(0.0)
Gains (losses) on bond trading	0.7	(0.0)	0.2	0.3	+0.0
Expenses (excluding non-recurrent items)	19.2	19.9	19.7	20.6	+0.9
Business profit on core banking operations	10.3	10.1	10.6	9.9	(0.6)
Provision of general allowance for possible loan losses	(0.0)	0.6	(0.3)	0.9	+1.3
Net business profit	11.0	9.4	11.2	9.3	(0.9)
Non-recurrent items	(1.7)	(0.9)	(1.2)	1.4	+2.6
Net gains (losses) on equity securities	(0.5)	1.0	0.1	0.6	+0.5
Bad debt disposal (non-recurrent items)	1.6	2.2	1.9	(0.0)	(1.9)
Ordinary profit	9.3	8.5	9.9	10.7	+0.7
Extraordinary gains (losses)	(0.0)	(0.0)	(0.1)	0.0	+0.1
Bad debt disposal (amounts posted under extraordinary gains (losses))	-	-	-	-	-
Net income	5.4	4.5	6.7	7.1	+0.3

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



Term-end balance / Average balance / Yield

(¥ billion, %)

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

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

* 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.

* Including trust accounts





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.

For further details, please contact:
The Bank of Okinawa, Ltd.
General Planning Division,
Management Planning Administrative Group

Tel: 81-98-869-1253 / Fax: 81-98-869-1464



Ⓞ 沖縄銀行