



Supplemental Materials

Ⓞ 沖縄銀行

Business Performance

(¥ billion)

Non-consolidated	FY13	FY14	FY15	FY16	YoY change
Ordinary income	37.1	36.4	37.8	38.3	+0.5
Gross business profit	30.0	30.5	30.9	29.1	(1.8)
Interest income	27.3	27.8	27.8	27.1	(0.7)
Fees and commissions	2.5	2.3	2.6	2.2	(0.4)
Fees and commissions (excluding trust fees)	2.0	2.0	2.3	1.9	(0.3)
Trust account services	0.4	0.3	0.3	0.3	(0.1)
Other business profit	0.1	0.3	0.3	(0.3)	(0.6)
Gains (losses) on bond trading	(0.0)	0.2	0.3	(0.1)	(0.4)
Expenses (excluding non-recurrent items)	19.9	19.7	20.3	21.3	+1.0
Business profit on core banking operations	10.1	10.6	10.1	7.9	(2.2)
Provision of general allowance for possible loan losses	0.6	(0.3)	1.0	0.1	(0.9)
Net business profit	9.4	11.2	9.5	7.7	(1.8)
Non-recurrent items	(0.9)	(1.2)	1.2	0.1	(1.1)
Net gains (losses) on equity securities	1.0	0.1	0.7	1.1	+0.4
Bad debt disposal (non-recurrent items)	2.2	1.9	(0.0)	1.0	+1.0
Ordinary profit	8.5	9.9	10.7	7.8	(2.9)
Extraordinary gains (losses)	(0.0)	(0.1)	0.1	(0.1)	(0.2)
Net income	4.5	6.7	7.1	5.3	(1.8)

Credit costs	2.8	1.6	0.9	1.1	+0.2
Non-performing loan ratio	1.72%	1.61%	1.66%	1.53%	(0.13)pt
Capital ratio (calculated under Basel III Standard for FY13)	11.66%	11.13%	10.88%	10.44%	(0.44)pt

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



Term-end balance / Average balance / Yield

(¥ billion, %)

		FY13	FY14	FY15	FY16
Loans	Term-end balance	1,251.4	1,313.8	1,392.3	1,467.2
	Average balance	1,202.0	1,254.9	1,319.6	1,398.5
	Yield	2.17	2.03	1.89	1.66
Securities	Term-end balance	577.3	605.5	599.4	521.4
	Average balance	583.6	567.7	583.5	574.6
	Yield	0.62	0.76	0.85	0.92
Deposits	Term-end balance	1,755.1	1,865.4	1,880.1	1,897.8
	Average balance	1,745.6	1,813.1	1,889.2	1,889.5
	Yield	0.11	0.09	0.08	0.06

Loan balance by industrial segment

(¥ billion)


	FY13	FY14	FY15	FY16
Manufacturing	36.6	37.0	36.9	35.2
Agriculture and forestry	0.5	0.8	1.0	1.3
Fishery	0.5	0.5	0.5	0.4
Mining and quarrying of stone and gravel	1.9	1.7	3.7	3.4
Construction	44.7	42.0	43.2	45.8
Electricity, gas, heat and water supply	3.5	6.8	7.2	4.8
Telecommunications	7.2	8.9	9.9	9.8
Transport and postal activities	14.8	16.6	18.9	17.9
Wholesaling and retailing	114.8	107.1	104.9	102.3
Finance and insurance	25.0	26.3	29.9	27.9
Real estate, and goods rental and leasing	294.8	326.3	363.5	402.8
Miscellaneous services	129.5	142.9	155.0	169.6
Local government bodies	98.3	99.9	102.0	110.8
Others	478.6	496.4	515.2	534.4
Total	1,251.4	1,313.8	1,392.3	1,467.2

* 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 2016 term, ended March 2017, 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



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