

Supplemental Materials

PEOPLE'S BANK

Ⓞ 沖縄銀行

The Bank of Okinawa, Ltd

Business Performance

(¥ billion)

Non-consolidated	FY14	FY15	FY16	FY17	YoY change
Ordinary income	36.4	37.8	38.3	38.4	0.1
Gross business profit	30.5	30.8	29.1	27.8	(1.3)
Interest income	27.8	27.8	27.1	27.4	0.3
Fees and commissions	2.3	2.6	2.2	2.0	(0.2)
Fees and commissions (excluding trust fees)	2.0	2.3	1.9	1.9	(0.1)
Trust fees	0.3	0.3	0.3	0.2	(0.1)
Other business profit	0.3	0.3	(0.3)	(1.6)	(1.3)
Gains (losses) on bond trading	0.2	0.3	(0.3)	(1.5)	(1.4)
Expenses (excluding non-recurrent items)	19.7	20.3	21.3	21.2	(0.1)
Business profit on core banking operations	10.6	10.1	7.9	8.1	0.2
Provision of general allowance for possible loan losses	(0.3)	1.0	0.1	(0.0)	0.1
Net business profit	11.2	9.5	7.7	6.5	(1.2)
Non-recurrent items	(1.2)	1.2	0.1	2.2	2.1
Net gains (losses) on equity securities	0.1	0.7	1.1	1.7	0.6
Bad debt disposal (non-recurrent items)	1.9	(0.0)	1.0	0.2	(0.8)
Ordinary profit	9.9	10.7	7.8	8.8	1.0
Extraordinary gains (losses)	(0.1)	0.1	(0.1)	(0.0)	0.1
Net income	6.7	7.1	5.3	6.2	0.9
Credit costs	1.6	0.9	1.1	0.1	(1.0)
Non-performing loan ratio	1.61%	1.66%	1.53%	1.37%	(0.16)pt
Capital ratio	11.13%	11.13%	10.44%	10.14%	(0.30)pt



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

Term-end balance / Average balance / Yield

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

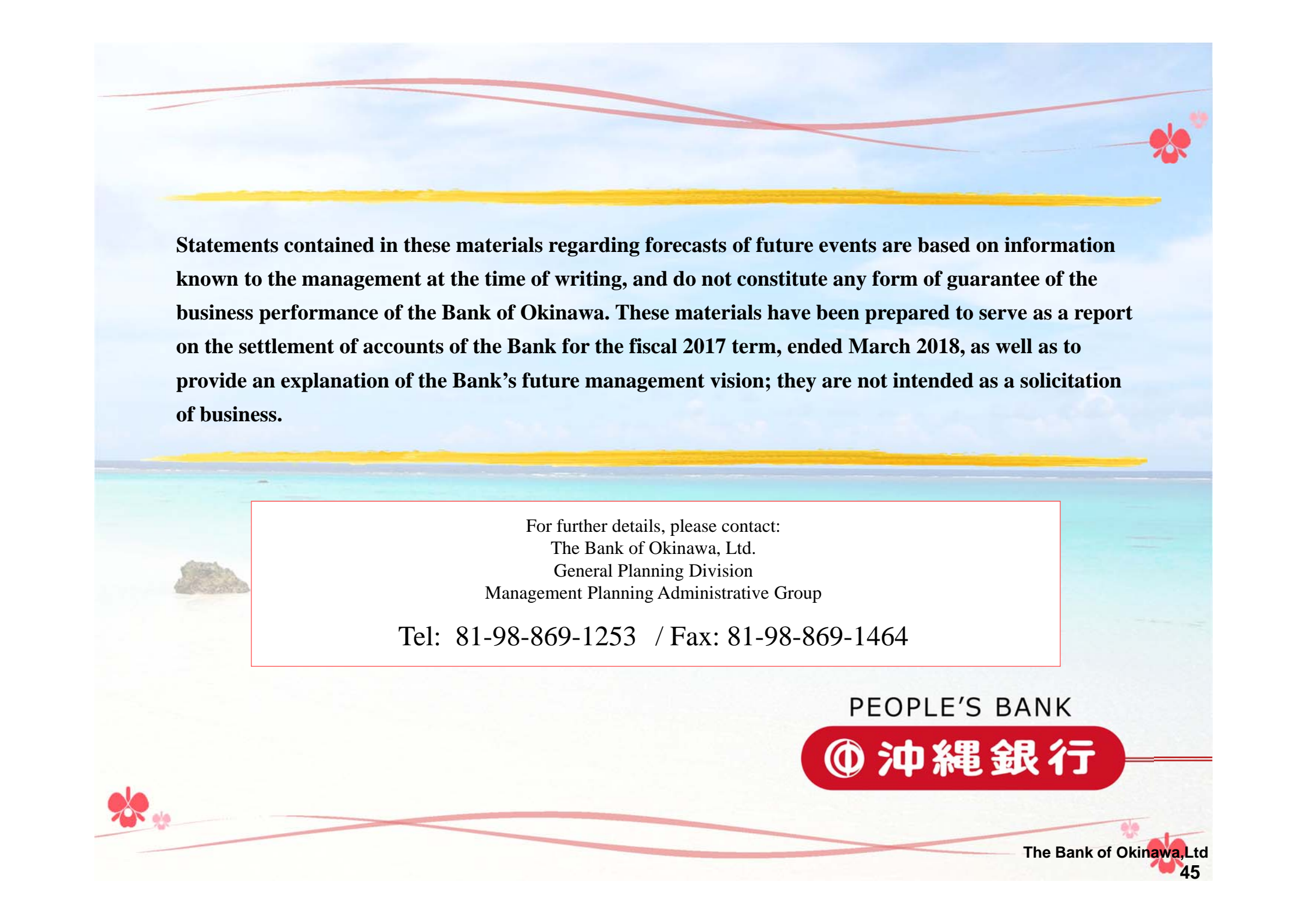
* Yields on loans and deposits are those used for domestic operations only.

		(¥ billion)			
		FY14	FY15	FY16	FY17
Loans	Term-end balance	1,313.8	1,392.3	1,467.2	1,562.5
	Average balance	1,254.9	1,319.6	1,398.5	1,476.4
	Yield	2.03%	1.89%	1.66%	1.60%
Securities	Term-end balance	605.5	599.4	521.4	458.4
	Average balance	567.7	583.5	574.6	503.6
	Yield	0.76%	0.85%	0.92%	0.95%
Deposits	Term-end balance	1,865.4	1,880.1	1,897.8	2,005.2
	Average balance	1,813.1	1,889.2	1,889.5	1,959.7
	Yield	9.00%	0.08%	0.06%	0.04%

Loan balance by industrial segment

	FY14	FY15	FY16	FY17
Manufacturing	37.0	37.0	35.3	35.3
Agriculture and forestry	0.8	1.1	1.3	2.0
Fishery	0.5	0.5	0.5	0.5
Mining and quarrying of stone and gravel	1.8	3.7	3.5	3.7
Construction	42.1	43.2	45.8	49.6
Electricity, gas, heat and water supply	6.9	7.3	4.9	6.6
Telecommunications	8.9	9.9	9.9	11.2
Transport and postal activities	16.6	18.9	17.9	16.2
Wholesaling and retailing	107.1	104.9	102.4	100.9
Finance and insurance	26.3	30.0	27.9	22.7
Real estate, and goods rental and leasing	326.4	363.5	402.9	454.9
Miscellaneous services	143.0	155.0	169.7	177.0
Local government bodies	100.0	102.0	110.9	126.4
Others	496.5	515.2	534.5	555.5
Total	1,313.9	1,392.3	1,467.2	1,562.5





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 2017 term, ended March 2018, 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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