



# **Supplemental Materials**

# Business Performance

(¥ billion)

	FY15	FY16	FY17	FY18	YoY change
Non-consolidated					
Ordinary income	37.8	38.3	38.4	39.0	0.5
Gross business profit	30.8	29.1	27.8	28.7	0.8
Interest income	27.8	27.1	27.4	27.3	0.0
Fees and commissions	2.6	2.2	2.0	1.9	(0.1)
Fees and commissions (excluding trust fees)	2.3	1.9	1.9	1.9	(0.1)
Trust fees	0.3	0.3	0.2	0.1	(0.1)
Other business profit	0.3	(0.3)	(1.6)	(0.6)	1.0
Gains (losses) on bond trading	0.3	(0.3)	(1.5)	(0.8)	0.7
Expenses (excluding non-recurrent items)	20.3	21.3	21.2	21.2	(0.0)
Business profit on core banking operations	10.1	7.9	8.1	8.2	0.1
Provision of general allowance for possible loan losses	1.0	0.1	(0.0)	-	0.7
Net business profit	9.5	7.7	6.5	7.4	0.8
Non-recurrent items	1.2	0.1	2.2	2.1	(0.1)
Net gains (losses) on equity securities	0.7	1.1	1.7	1.9	0.1
Bad debt disposal (non-recurrent items)	(0.0)	1.0	0.2	0.3	0.1
Ordinary profit	10.7	7.8	8.8	9.5	0.7
Extraordinary gains (losses)	0.1	(0.1)	(0.0)	(0.0)	(0.0)
Net income	7.1	5.3	6.2	6.8	0.6
Credit cost	0.9	1.1	0.1	0.5	0.1
Non-performing loan ratio	1.66%	1.53%	1.37%	1.18%	(0.19)pt
Capital ratio	11.13%	10.44%	10.14%	9.97%	(0.17)pt

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

## Term-end balance / Average balance / Yield

(¥ billion)

		FY15	FY16	FY17	FY18
Loans	Term-end balance	1,392.3	1,467.2	1,562.5	1,631.7
	Average balance	1,319.6	1,398.5	1,476.4	1,565.7
	Yield	1.89%	1.66%	1.60%	1.56%
Securities	Term-end balance	599.4	521.4	458.4	392.3
	Average balance	583.5	574.6	503.6	403.5
	Yield	0.85%	0.92%	0.95%	0.91%
Deposits	Term-end balance	1,880.1	1,897.8	2,005.2	2,037.0
	Average balance	1,889.2	1,889.5	1,959.7	2,019.0
	Yield	0.08%	0.06%	0.04%	0.02%

\* 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

	FY15	FY16	FY17	FY18
Manufacturing	37.0	35.3	35.3	34.9
Agriculture and forestry	1.1	1.3	2.0	2.3
Fishery	0.5	0.5	0.5	0.5
Mining and quarrying of stone and gravel	3.7	3.5	3.7	3.5
Construction	43.2	45.8	49.6	51.4
Electricity, gas, heat and water supply	7.3	4.9	6.6	10.3
Telecommunications	9.9	9.9	11.2	11.2
Transport and postal activities	18.9	17.9	16.2	12.6
Wholesaling and retailing	104.9	102.4	100.9	99.8
Finance and insurance	30.0	27.9	22.7	20.8
Real estate, and goods rental and leasing	363.5	402.9	454.9	502.7
Miscellaneous services	155.0	169.7	177.0	182.5
Local government bodies	102.0	110.9	126.4	128.6
Others	515.2	534.5	555.5	570.6
Total	1,392.3	1,467.2	1,562.5	1,631.7

**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 2018 term, ended March 2019, 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, Shinzato / Nishimura  
Tel: 81-98-869-1253 / Fax: 81-98-869-1464

