



MUTUAL FUNDS

Important information regarding your distributions

We are providing shareholders of the John Hancock Bank and Thrift Opportunity Fund with information concerning the portion of the distributions made for September 28, 2012 that was from a source other than net investment company book income. **No action is required on your part.**

The amounts and sources of distributions reported in this notice are estimates, are not being provided for tax reporting purposes and may later be determined to be from taxable net investment income, short-term gains, long-term gains (to the extent permitted by law), and return of capital. The actual amounts and sources for tax reporting purposes will depend upon the Fund's investment experience during the remainder of the fiscal year and may be subject to changes based on tax regulations. The Fund will send you a Form 1099-DIV for the calendar year that will tell you how to report these distributions for federal income tax purposes.

Payable Date:	Ticker #	Fund Name	CUSIP
September 28, 2012	BTO	John Hancock Bank and Thrift Opportunity Fund	409735206

	Current Distribution	% of Current Distribution	Cumulative Distributions for the Fiscal Year to Date	% of the Cumulative Distributions for the Fiscal Year to Date
Estimated Net Investment Income ⁽¹⁾	\$0.0415	14%	\$0.1596	17%
Estimated Short-Term Capital Gain ⁽¹⁾	\$0.0474 ⁽²⁾	16% ⁽²⁾	\$0.1127 ⁽²⁾	12% ⁽²⁾
Estimated Long-Term Capital Gain ⁽¹⁾	\$0.0385 ⁽²⁾	13% ⁽²⁾	\$0.2442 ⁽²⁾	26% ⁽²⁾
Estimated Return of Capital ⁽¹⁾	\$0.1687 ⁽²⁾	57% ⁽²⁾	\$0.4226 ⁽²⁾	45% ⁽²⁾
Total (per common share)	\$0.2961	100%	\$0.9391	100%

⁽¹⁾ The amounts and sources of distributions reported above are only estimates on a book basis. These estimates may, and likely will, vary over time based on the investment activities of the Fund and changes in the value of portfolio investments. The sources of distributions may later be determined to be from taxable net investment income, short-term gains, long-term gains (to the extent permitted by law), and return of capital.

⁽²⁾ The Fund has adopted a managed distribution plan. The Fund may make distributions of long-term capital gains more frequently than allowed pursuant to an order of exemption from Section 19(b) and Rule 19b-1 under the Investment Company Act of 1940. On a tax basis, the estimated components of the current distribution and cumulative distribution would include an estimated return of capital of \$0.1332 (45%) and \$0.4226 (45%), respectively. These amounts are estimates and the actual amounts and sources for tax reporting purposes may change upon final determination of tax characteristics and may be subject to changes based on tax regulations. The Fund will send you a Form 1099-DIV for the calendar year that will tell you how to report these distributions for federal income tax purposes.

If you have questions or need additional information, please contact your financial professional or call the John Hancock Funds Closed-End Fund Information Line at 1-800-843-0090, Monday through Friday between 8:00 a.m. and 7:00 p.m., Eastern Time.