

News Release

CONCORDIA
Financial Group

May 13, 2016

Company Name: Concordia Financial Group, Ltd.

Representative: Representative Director, President Tatsumaro Terazawa

Code No. 7186, First Section, Tokyo Stock Exchange

Re: Notice Regarding Dividend Payments of Subsidiaries for the Term ended March 31, 2016

Concordia Financial Group, Ltd. (Representative Director, President: Tatsumaro Terazawa) is pleased to announce that its subsidiaries, The Bank of Yokohama, Ltd. (Representative Director, President: Tatsumaro Terazawa) and The Higashi-Nippon Bank, Limited (Representative Director, President: Michito Ishii), resolved at the Board of Directors' meeting and at the extraordinary general meeting of shareholders (in the form of written consent under Article 319, Paragraph 1 of the Companies Act) respectively to pay dividends from retained earnings with the record date of March 31, 2016, and we hereby inform you as follows:

1. The Bank of Yokohama, Ltd.

(1) Details of Dividend for the Term ended March 31, 2016

(Amounts less than one million yen are rounded down)

	Resolved	Latest Forecast (February 3, 2016)	Previous Term (Term ended March 2015)
Record Date	March 31, 2016	March 31, 2016	March 31, 2015
Dividend Per Share	8.50 yen	8.50 yen	7.50 yen
Total Amount of Dividends	10,238 million yen	—	9,346 million yen
Effective Date (Date of Payment)	May 26, 2016	—	May 26, 2015
Source of Dividends	Retained Earnings	—	Retained Earnings

(2) Annual Dividend Breakdown for FY2015

	Interim	End of the Term	Annual
Ordinary Dividends	5.50 yen (5.50 yen)	5.50 yen (5.50 yen)	11.00 yen (11.00 yen)
Special Dividends	— (—)	3.00 yen (2.00 yen)	3.00 yen (2.00 yen)
Total Dividends	5.50 yen (5.50 yen)	8.50 yen (7.50 yen)	14.00 yen (13.00 yen)

(Note) The figures in brackets represent the dividend per share paid on FY 2014

2. The Higashi-Nippon Bank, Limited

(1) Details of Dividend for the Term ended March 31, 2016

(Amounts less than one million yen are rounded down)

	Resolved	Latest Forecast (February 3, 2016)	Previous Term (Term ended March 2015)
Record Date	March 31, 2016	March 31, 2016	March 31, 2015
Dividend Per Share	4.00 yen	4.00 yen	4.00 yen
Total Amount of Dividends	707 million yen	—	707 million yen
Effective Date (Date of Payment)	May 26, 2016	—	June 26, 2015
Source of Dividends	Retained Earnings	—	Retained Earnings

(2) Annual Dividend Breakdown for FY2015

	Interim	End of the Term	Annual
	Ordinary Dividends	4.00 yen (4.00 yen)	4.00 yen (4.00 yen)
Total Dividends	4.00 yen (4.00 yen)	4.00 yen (4.00 yen)	8.00 yen (8.00 yen)

(Note) The figures in brackets represent the dividend per share paid on FY 2014