



Bank of Yokohama

Information Meeting

~ Appendix ~

May 16, 2014

The Bank of Yokohama, Ltd.

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Corporate Outline of The Bank of Yokohama

History and Scale of Business

■ History

1920 Establishment of Yokohama Koshin Bank

~ **Established** as a new bank by consensus of local business community for **liquidation process** of Shichijyu-Shi (74) Bank, **the largest bank in Yokohama.**

1928 Acquired operations of Dai-Ni Bank

~ Dai-Ni Bank was the former Yokohama Exchange Company established in 1869, the oldest financial company in Japan. From this perspective, **our bank is the oldest bank in Japan with 144 years of history.**

1945 Became the only regional bank based in Kanagawa prefecture

~ Merged or Acquired 31 banks to date.

1957 Changed corporate name to The Bank of Yokohama, Ltd.

~ Celebrated its **90th Anniversary** on 2010/12/16.

■ Scale of Business

As of March, 2014

Total Asset : JPY13,630.6Bn

Total Deposits : JPY11,868.3Bn

Total Loans : JPY9,505.1Bn

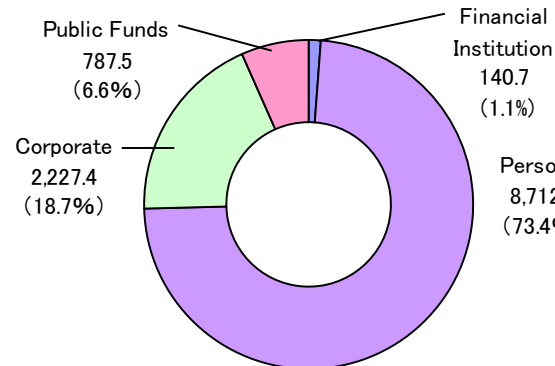
Number of Employees: 4,612

Number of branches : Domestic 609 (manned branch 204)

Overseas 1 (Shanghai Branch)

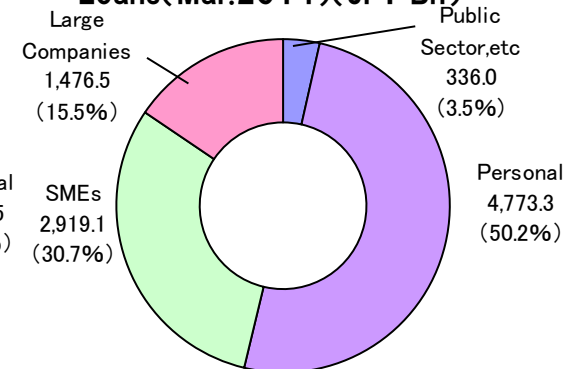
Representative Offices 4 (Hong Kong, Bangkok, London, New York)

Deposits(Mar.2014)(JPY Bn)



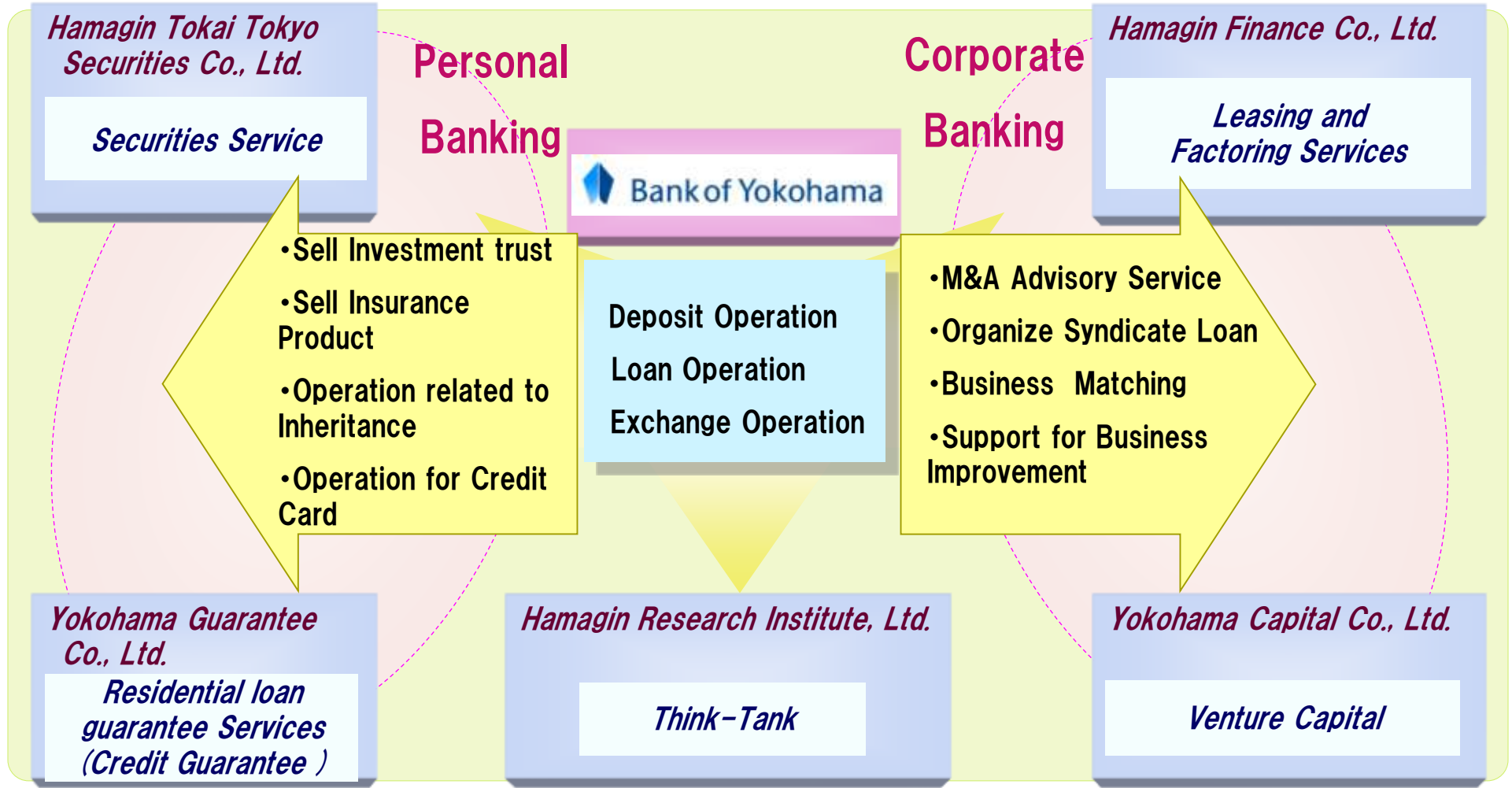
Total Deposits JPY11,868.3 Bn

Loans(Mar.2014)(JPY Bn)



Total Loan JPY9,505.1 Bn

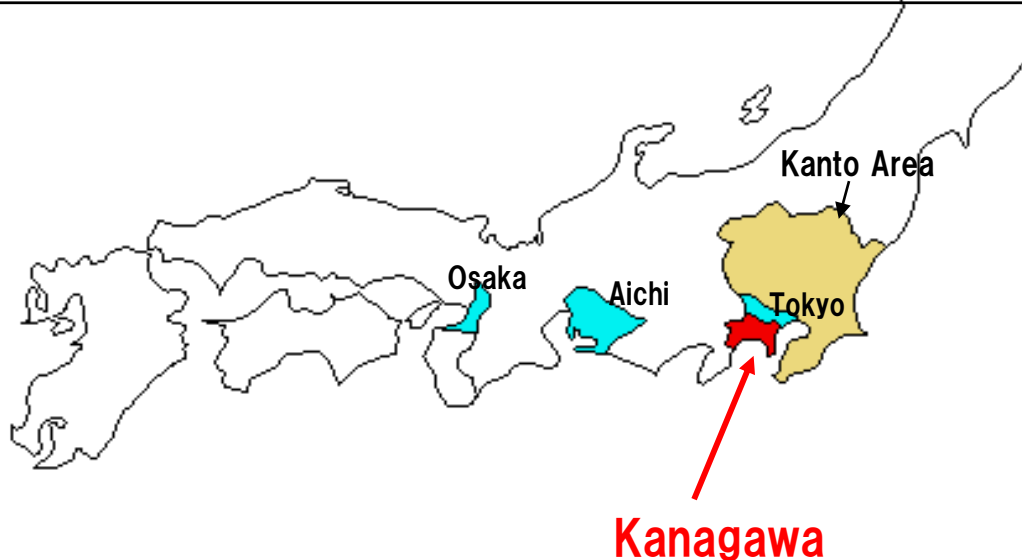
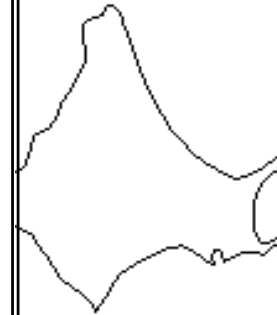
Our Group Strategy



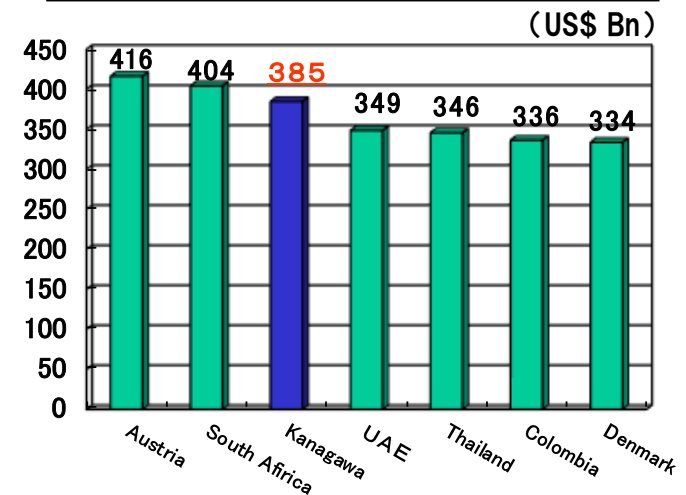
Our Home Market

(1) Potential of Kanagawa Prefecture

Population (Oct-13)	9.079 million (<i>2nd</i> / 47 Prefectures) (Tokyo, <i>Kanagawa</i> , Osaka)
Number of Businesses (Feb-12)	314 thousand (<i>4th</i>) (Tokyo, Osaka, Aichi, <i>Kanagawa</i>)
Gross Prefectural Product (FY2010)	JPY29.8 trillion (<i>4th</i>) (Tokyo, Osaka, Aichi, <i>Kanagawa</i>)
Manufacturing Output (2012)	JPY17.5 trillion (<i>2nd</i>) (Aichi, <i>Kanagawa</i> , Osaka)
Retail Sales (2011)	JPY7.3 trillion (<i>3rd</i>) (Tokyo, Osaka, <i>Kanagawa</i>)



**Comparison of GDP
(FY2011)**



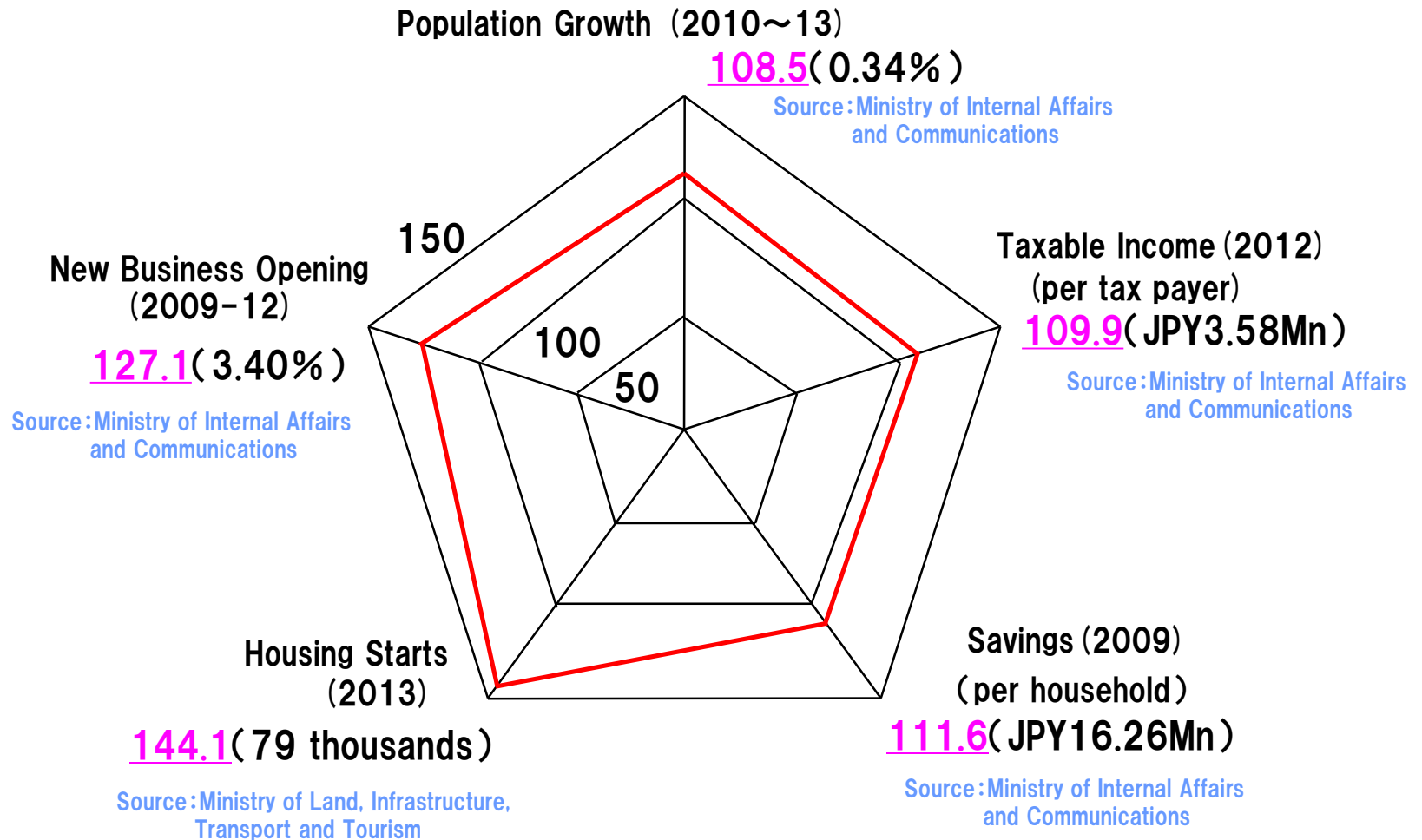
(Note) Sources

- Population , # of Businesses & Retail Sales : Ministry of Internal Affairs and Communications
- Gross Prefectural Product : Cabinet Office
- Manufacturing Output: Ministry of Economy, Trade and Industry

Our Home Market

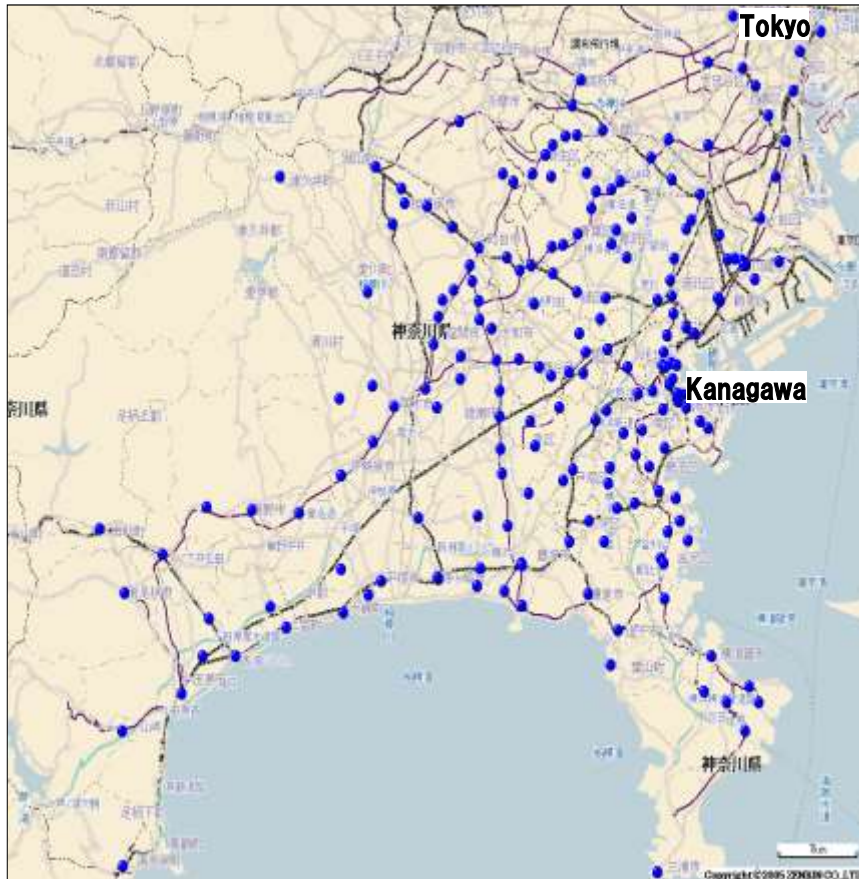
(2) Kanagawa's superiority to the rest of the Kanto Area

~ Relative Position (Indexed Average of Tokyo, Tochigi, Gunma, Ibaraki, Chiba, Saitama and **Kanagawa**) = 100

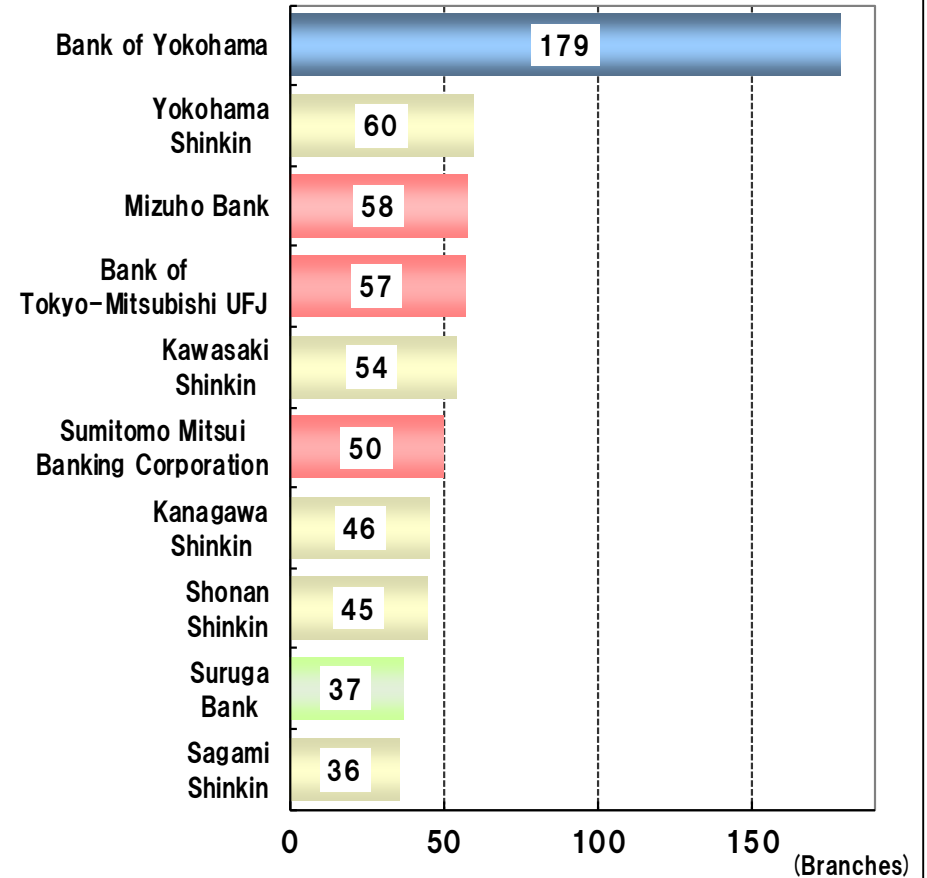


Our Branch Network

Map of branches located in Kanagawa & Tokyo



Top-10 (# of Branches in Kanagawa)



(Note) # of manned branches (Mar-14) . Bank estimates.

Alliance Strategy ~Regional Bank

Shared Utilization of Banking System (MEJAR)

- Agreed in Mar-06
- Started in Jan-10
- Hokuriku bank and Hokkaido bank started to utilize in May-11
- In May-12, 77bank decided to participate (System migration in Jan-16)

ATM Alliance

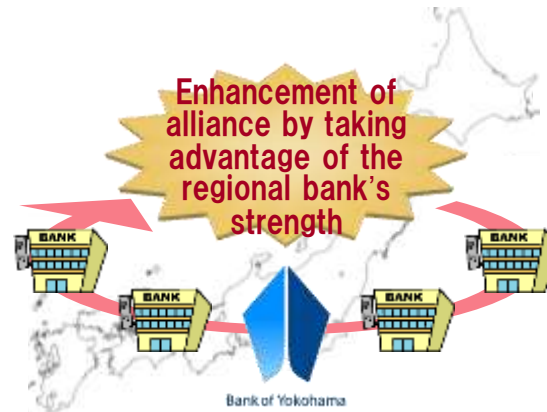
- Since Jul-06
- Reduction of cross-use ATM fees to zero
- Allied banks: 8

Regional Bank Trust Business Study Group (Asahi Trust User Group)

- Since Oct-13
- Exchange of information on trust business
- Participating banks: 22

Regional Financial Marketing Workshop

- Since Oct-07
- Co-research on marketing strategy specialized in regional financing.
- Established "Joint MCIF Center" in Mar-13
- Participating banks: 22



Strategic Council on Regional Bank Cards

- Since Jan-09
- Co-operative actions for strategic planning toward enhancement of credit card business
- Participating banks: 13

Regional Leasing Business Workshop

- Since Feb-08
- Development and sharing of leasing expertise
- Participating banks: 30

Personal Loan Workshop

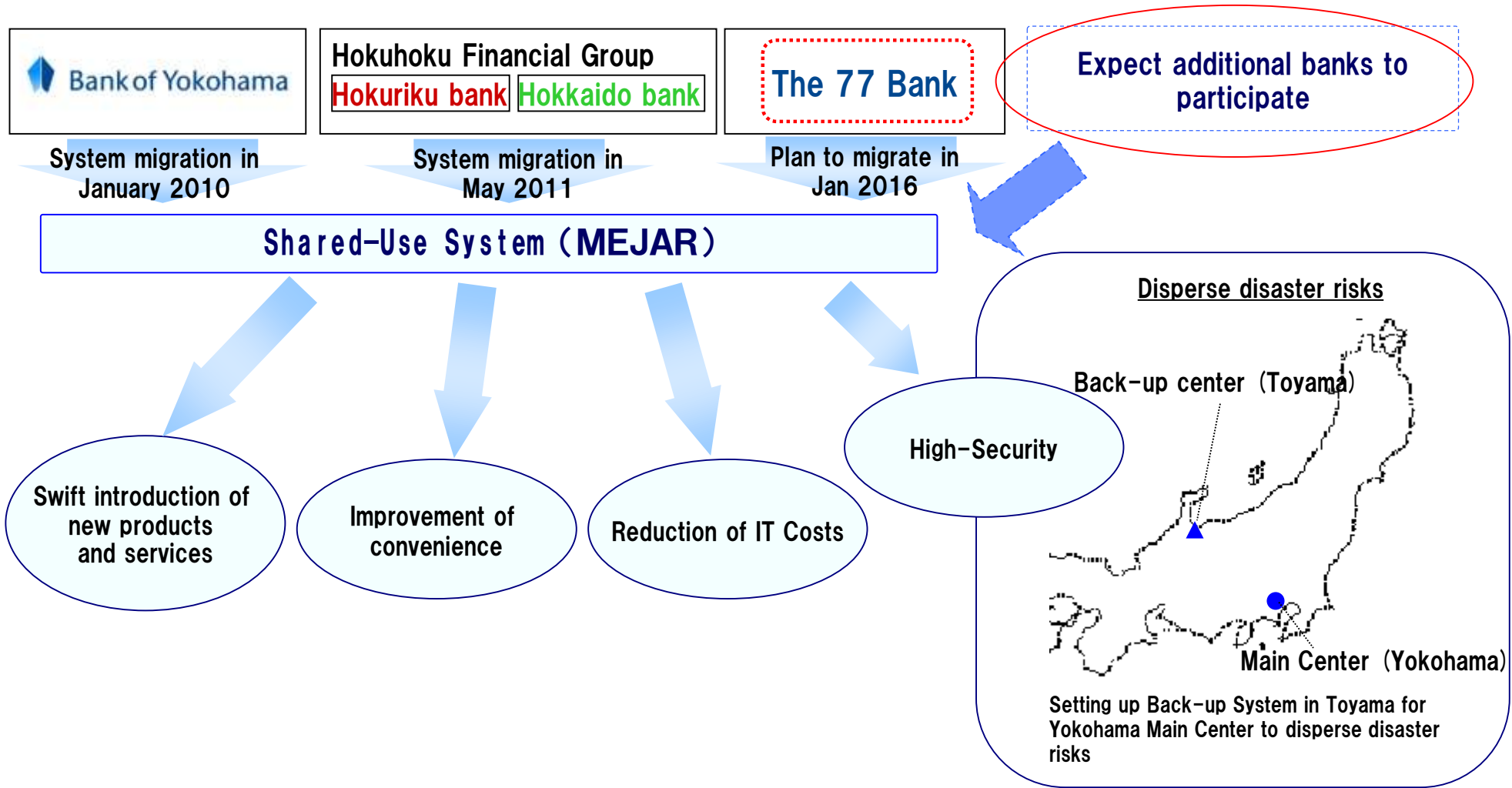
- Since May-08
- Co-develop personal loan products and co-promotion.
- Participating banks: 55

Association of Regional Financing Research and Consultation

- Since Nov-08
- Development and sharing of think tank expertise
- Participating banks: 22

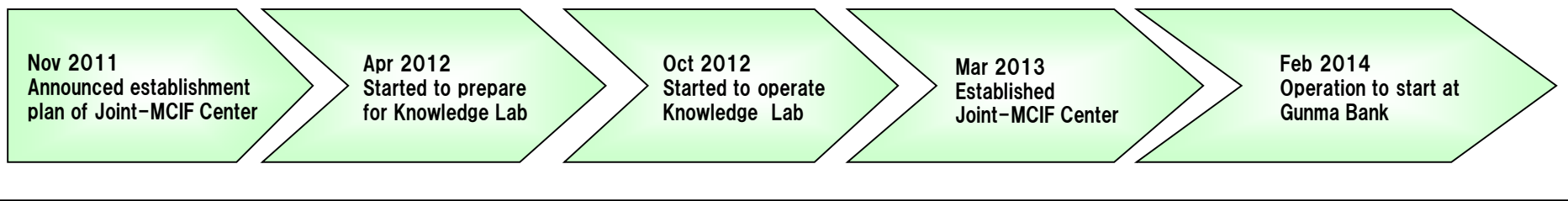
(Note) # of "Allied banks/Participating banks" includes BOY. (as of Mar 31, 2014)

Alliance Strategy ~Shared-Use System (MEJAR)



Alliance Strategy ~Joint MCIF Center

Provide prompt and accurate service to our customers



Regional Financial Marketing Workshop (22banks)

Joint-MCIF Center Members (7banks)

- Bank of Yokohama
- Hokkaido Bank
- Gunma Bank
- Hokuetsu Bank
- Hokuriku Bank
- Bank of Kyoto
- Nishi Nippon City Bank

Wide range of Cooperation Based on Financial marketing

Secretariat: Hamagin Research Institute

Joint-MCIF Center

① Joint-MCIF system Store each bank's data

Yokohama, Hokkaido, Gunma, Hokuetsu, Hokuriku, Kyoto, Nishi Nippon City

Data analysis

② Knowledge Lab

Bank employees, Experts specialized in analysis and models, Share Know-how, Develop Financial Marketing models, Staff Training

Support to develop, Results

Customers

Bank channels

Branches (CRM)

Mail (DM)

Telephone (call centers)

Internet

Smartphones

ATMs

Future direction

- Expansion of business domains (Use for strategy development)
- Market expansion (Search for untapped markets)
- Omni-channel responses (ATM, Internet, etc.)
- Product line-up expansion (Loan products, etc.)
- More timely Information (More frequent information detection)

Example of specific activities

Patent obtained for Corporate EBМ on Jan-14
 ⇒ Enables us to anticipate new business developments from changes in commercial distribution of customers and respond to their financial needs promptly and flexibly
 [Registration number: Patent No. 5416852]

Alliance Strategy ~Trust Business

- Joint investment in Asahi Trust in September 2013 by 9 regional banks including the Bank of Yokohama.
- In addition, 22 regional banks including the 9 regional banks above formed the “Regional Bank Trust Business Study Group (Asahi Trust User Group)” to more accurately respond to increasingly more diverse and sophisticated needs by sharing their know-how.

Regional Bank Trust Business Study Group (Asahi Trust User Group)

22 regional banks

	Bank name	Location of head office	Shareholding ratio
1	Bank of Yokohama	Kanagawa	1.50%
2	Joyo Bank	Ibaraki	1.00%
3	Musashino Bank	Saitama	1.00%
4	Daishi Bank	Niigata	1.00%
5	Shizuoka Bank	Shizuoka	1.00%
6	Ogaki Kyoritsu Bank	Gifu	1.00%
7	Kiyo Bank	Wakayama	1.00%
8	Hiroshima Bank	Hiroshima	1.00%
9	Bank of Fukuoka	Fukuoka	1.00%
10	Hokuto Bank	Akita	—
11	Shonai Bank	Yamagata	—
12	Toho Bank	Fukushima	—
13	Ashikaga Bank	Tochigi	—
14	Yamanashi Chuo Bank	Yamanashi	—
15	Toyama Bank	Toyama	—
16	Juroku Bank	Gifu	—
17	Hyakugo Bank	Mie	—
18	Senshu Ikeda Bank	Osaka	—
19	San-in Godo Bank	Shimane	—
20	Hyakujushi Bank	Kagawa	—
21	Shikoku Bank	Kochi	—
22	Shinwa Bank	Nagasaki	—

* Sorted by shareholding ratio and bank code

September 2013:
Joint investment
by 9 banks

From October 2013:
Information exchange

Asahi Trust

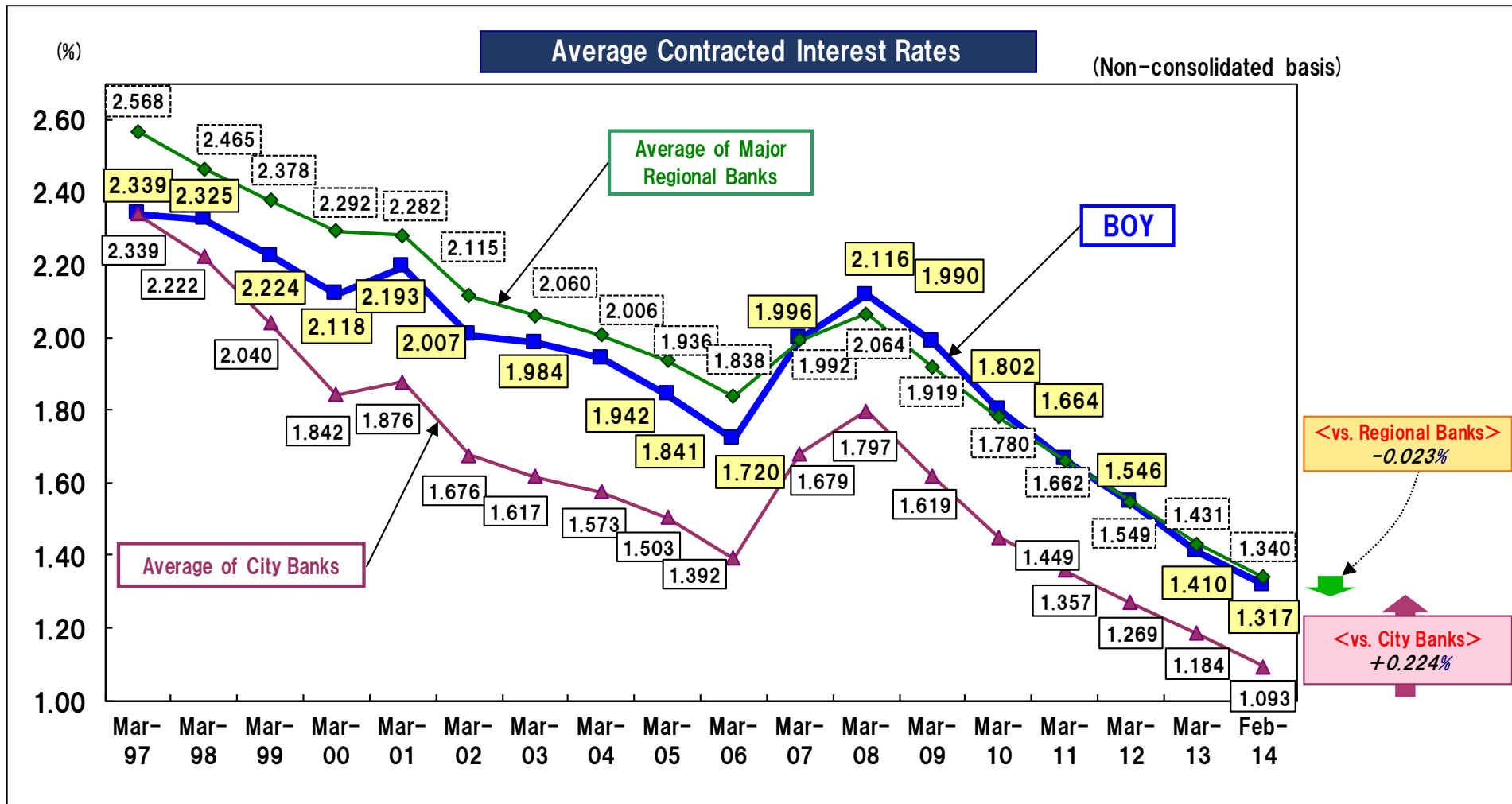
* Alliance between the Bank and Asahi Trust strengthened as follows:

June 2011	Alliance started in the following businesses: <ul style="list-style-type: none"> • Testamentary trust • Inheritance disposition business • Asset inheritance planning
November 2012	An agent agreement concluded.
December 2012	Personal trust business started.
September 2013	Joint investment with 9 regional banks.

[Overview of Asahi Trust]

Trade name	Asahi Trust
Representative	Kazuo Minami, Representative Director and President
Head office	Kasumigaseki Building 19th Floor, 3-2-5, Kasumigaseki, Chiyoda-ku, Tokyo, Japan
Business	<ul style="list-style-type: none"> • Trust business • Asset management business • Execution of will business • Inheritance disposition business • Asset inheritance planning business • Adult guardianship business (Voluntary guardianship and statutory guardianship)
Capital	380 million yen (as of March 31, 2014)

Loan Yields



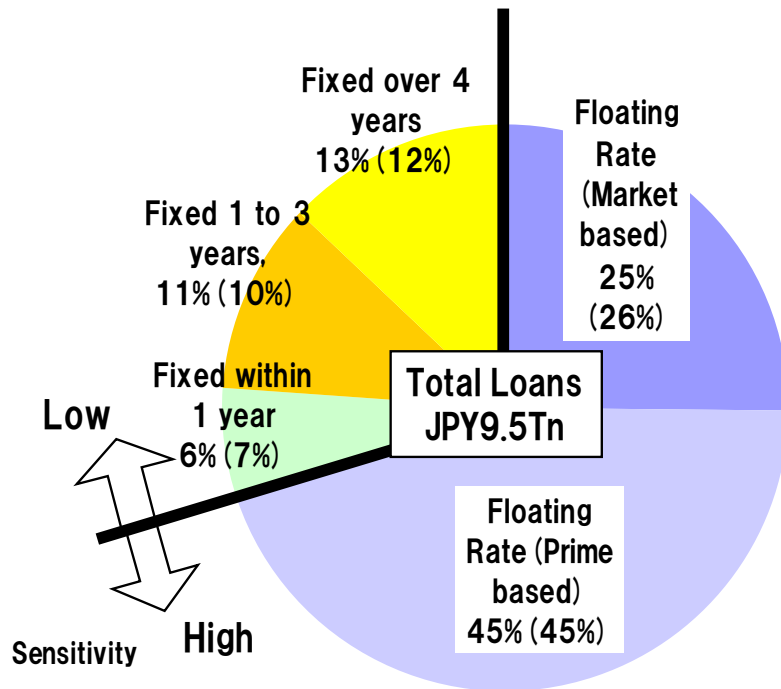
(Note1) Source: Bank of Japan

(Note2) Contracted interest rates for all loans are the average interest rates of each month.

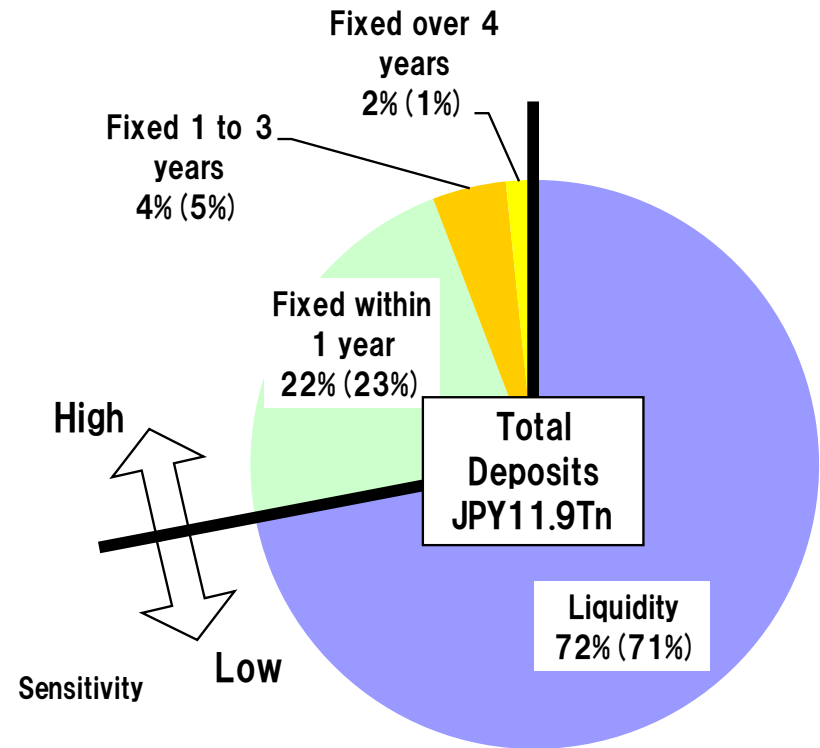
(Note3) The rates of Mar-14 have not been publicly announced yet.

Sensitivity Analysis of Loans and Deposits

Loans



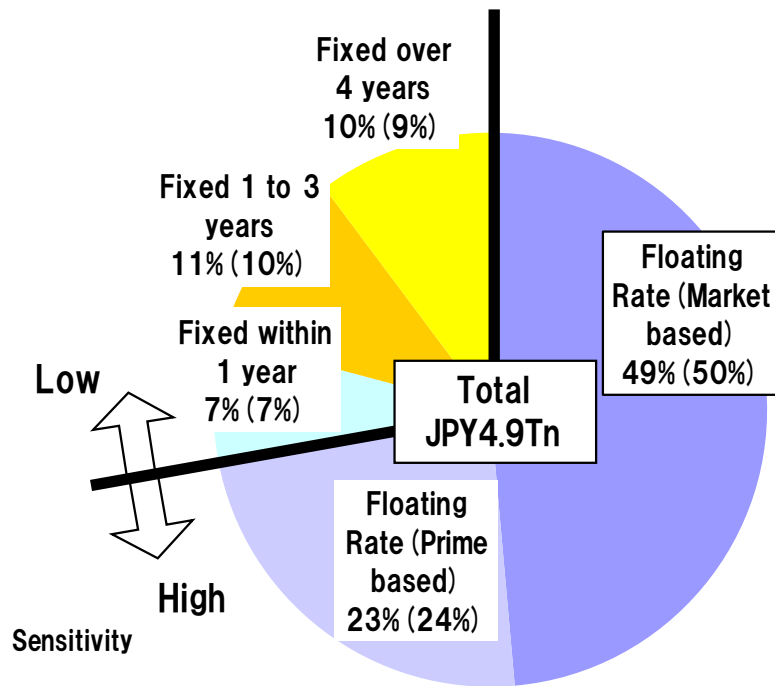
Deposits



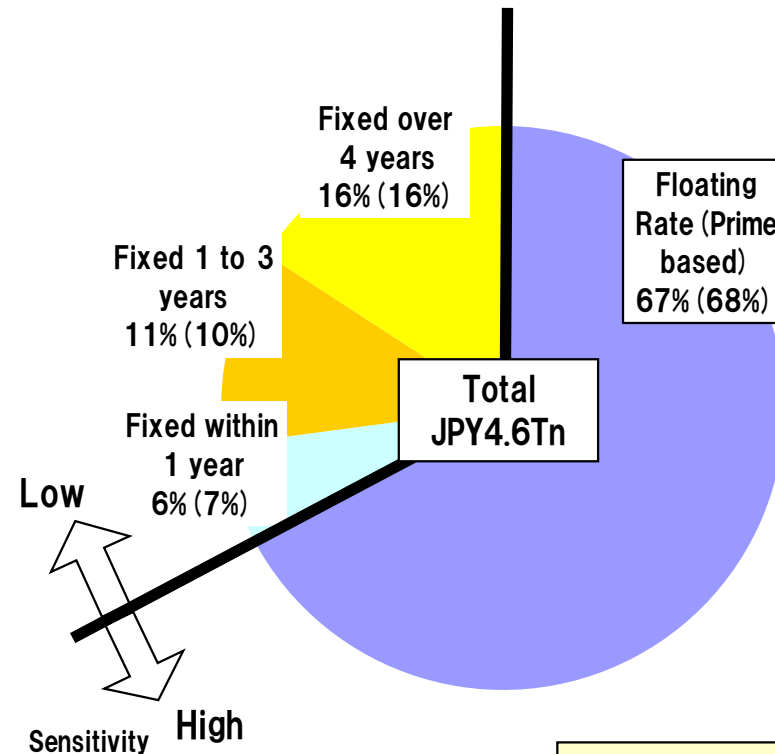
As of Mar-14
() represents Mar-13

Sensitivity Analysis of Corporate and Personal Loans

Corporate Loans



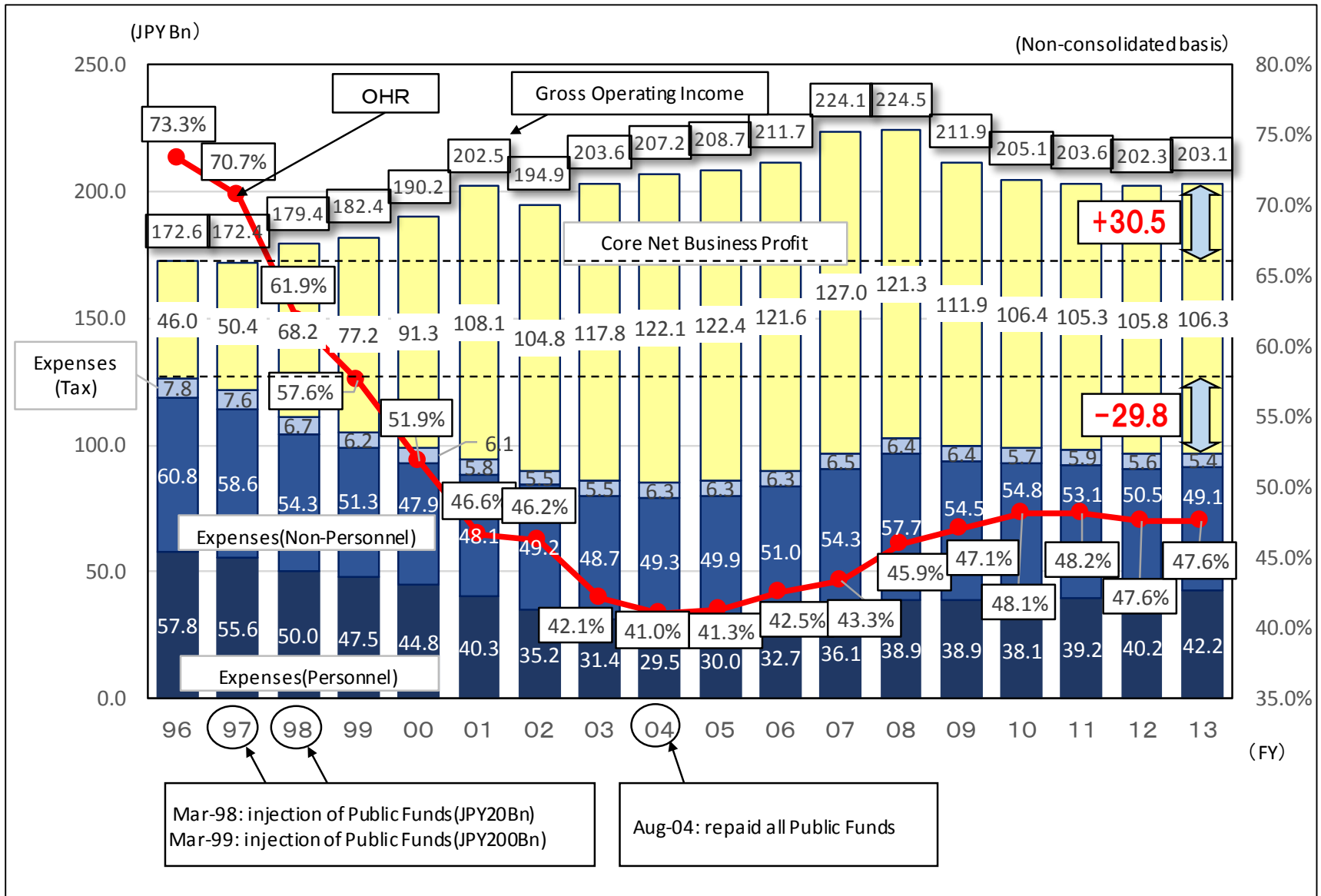
Personal Loans



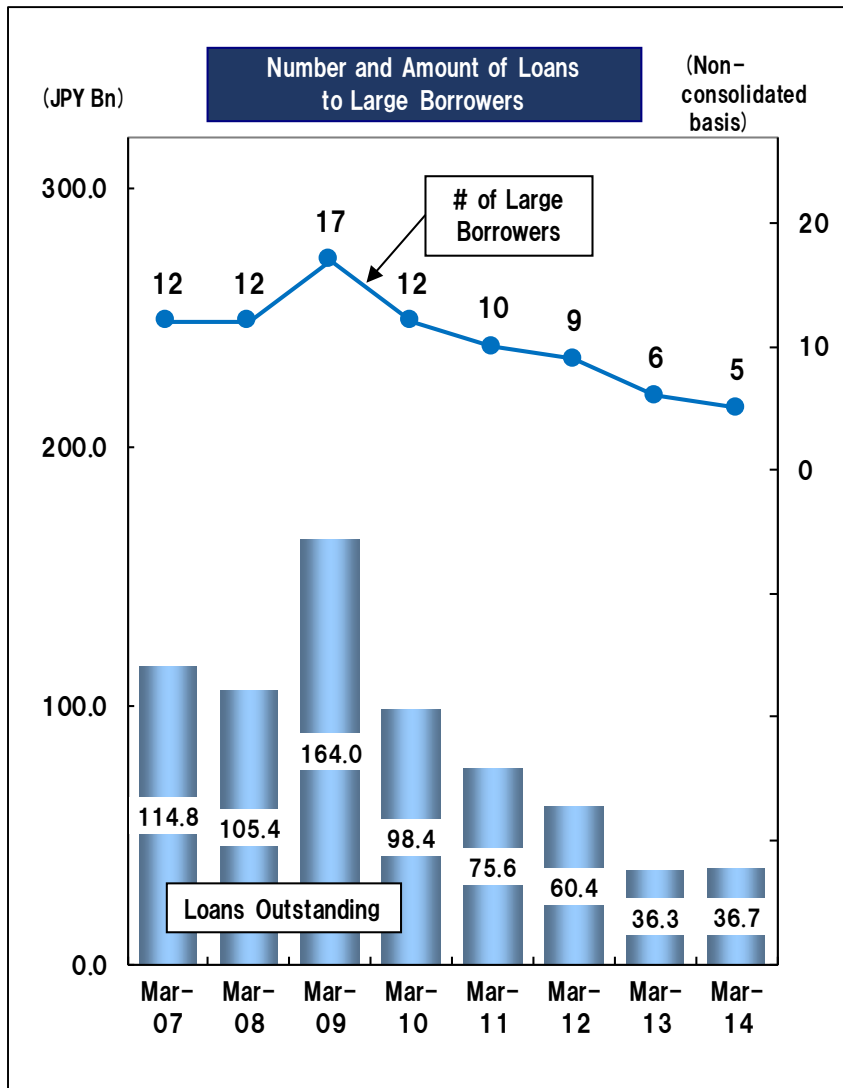
As of Mar-14
() represents Mar-13

Gross Operating Income·Core Net Business Profit·OHR

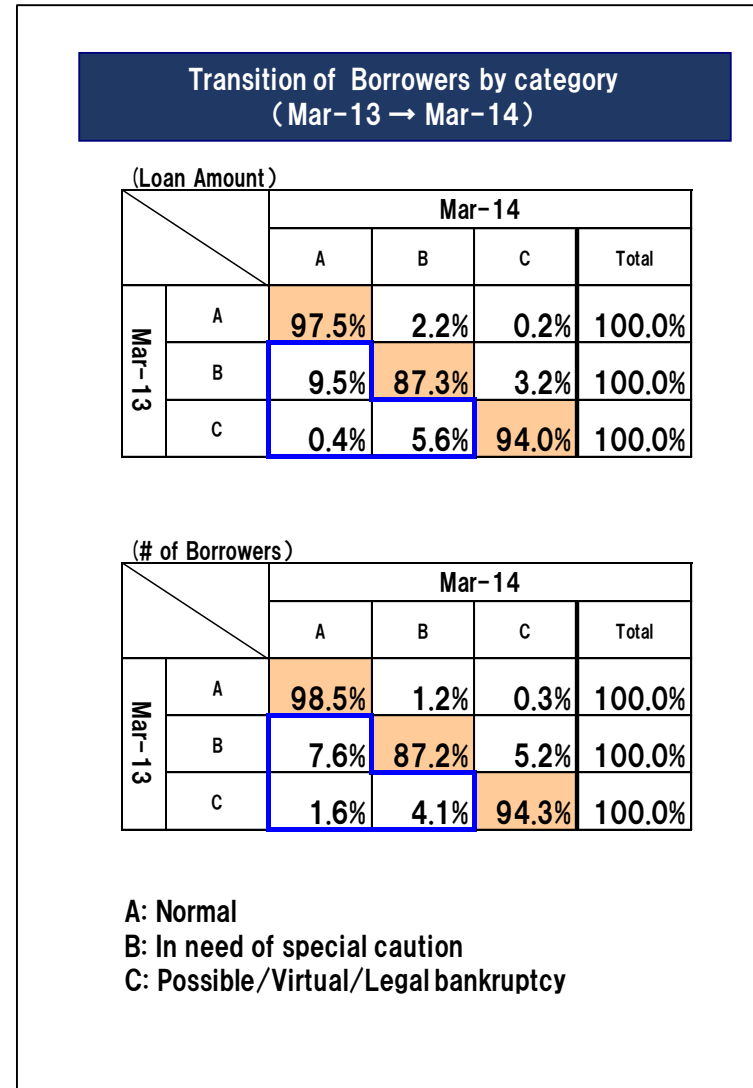
Transition of Gross Operating Income·Core Net Business Profit·OHR



Asset Quality

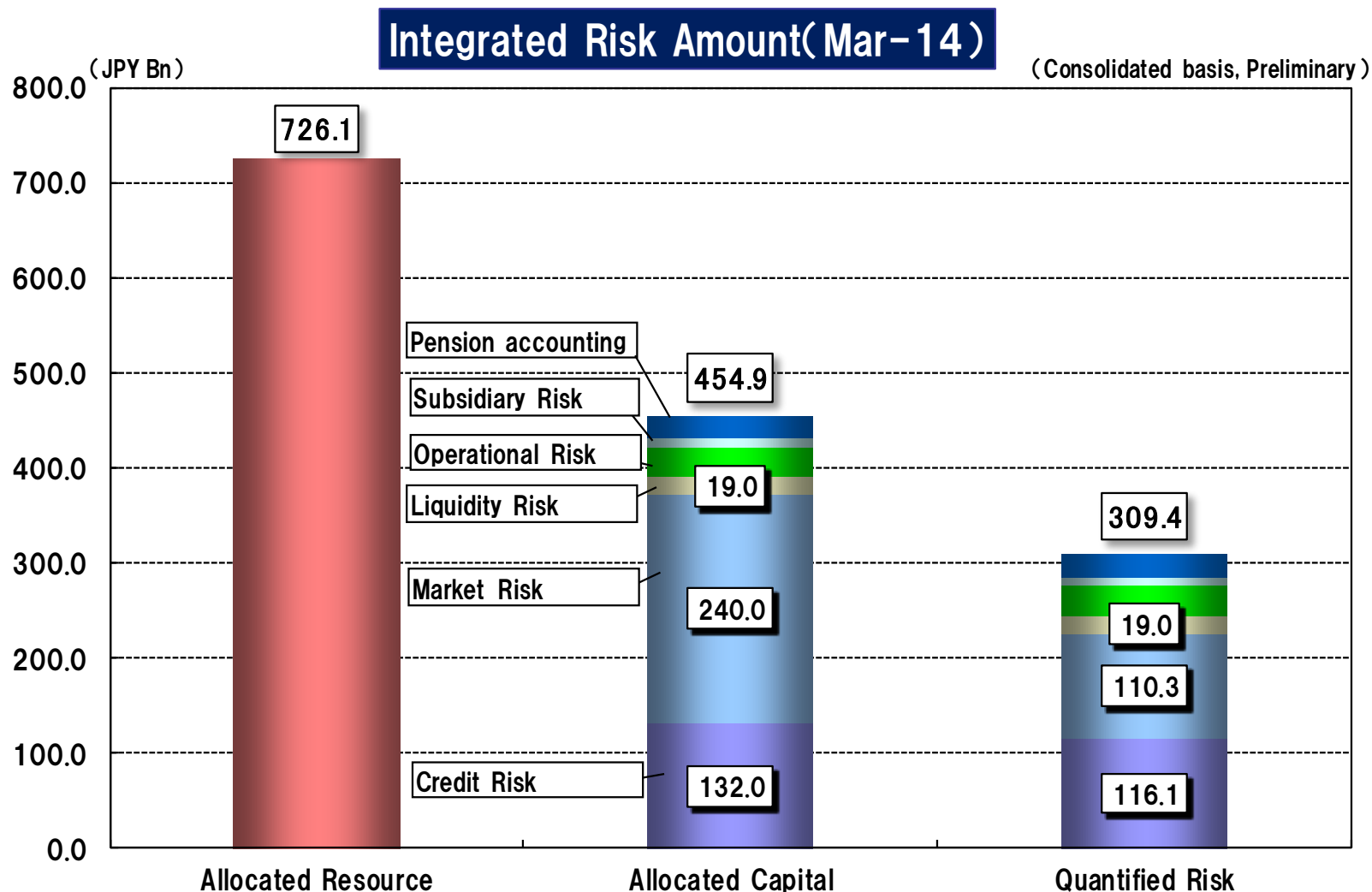


(Note) Large Borrowers: those categorized as NPLs and claims in need of caution other than in need of special caution with more than JPY5Bn in loans.



(Note) Transition is based on change from Mar-13.

Integrated Risk Amount

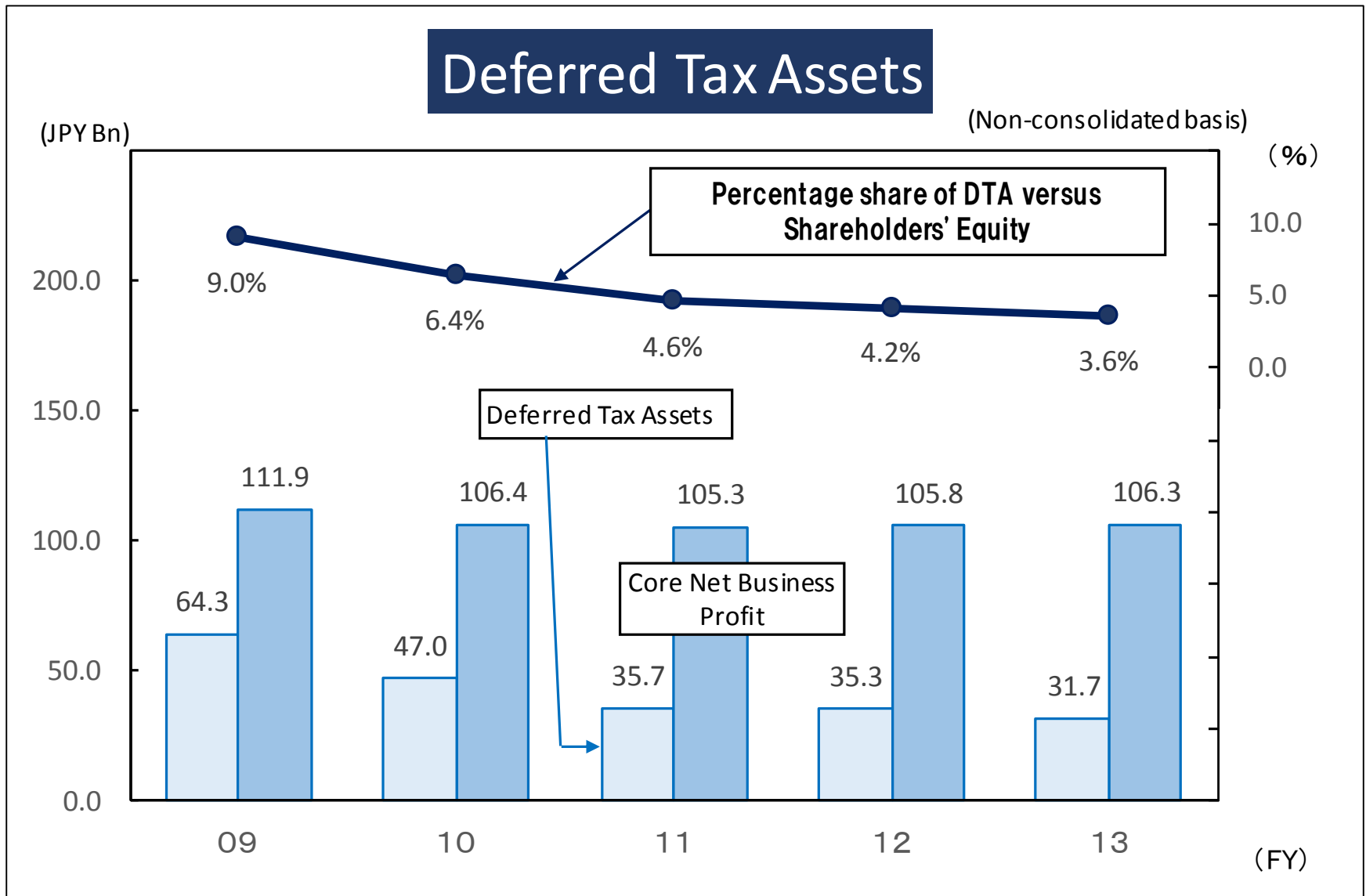


(Note1) Allocated Resource: Common Equity Tier I capital – Deferred Tax Assets (Gross) – Gap of assets and liabilities of pension – Revaluation reserve for land

(Note2) Allocated Capital: Capital required to cover risk amount of probable maximum loss quantified based on current business plan.

(Note3) Quantified Risk: Capital required to cover risk amount at the time of risk quantification.

Deferred Tax Assets



(Note) Deferred Tax Assets, excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc

Data Book

Financial Summary (Consolidated & Non-consolidated)

(JPY Bn)

	Mar-11		Mar-12		Mar-13		Mar-14	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Gross Operating Income	205.1	224.0	203.6	222.6	202.3	222.6	203.1	224.0
Core Net Business Profit	106.4	119.1	105.3	116.9	105.8	117.9	106.3	117.9
Credit Costs	27.6	31.7	13.7	15.2	15.1	18.0	12.5	14.0
Ordinary Profit	74.9	81.6	87.0	96.3	86.4	95.0	92.3	102.2
Net Income	45.4	47.0	49.1	51.1	53.3	55.3	58.7	60.6

Deposits	10,753.1	10,725.0	11,091.5	11,061.5	11,484.9	11,450.2	11,868.3	11,829.2
Loans	8,644.1	8,601.8	9,017.1	8,970.3	9,389.8	9,343.9	9,505.1	9,453.5
Securities	2,004.0	1,994.6	2,122.2	2,113.9	2,226.9	2,219.6	2,050.2	2,044.7
Total Net Assets	733.8	786.9	775.0	832.7	833.3	895.6	862.8	921.5
Total Assets	12,245.3	12,520.5	12,552.3	12,802.1	13,238.7	13,468.7	13,630.6	13,832.0

(NOTE1) Consolidated gross operating income = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

(NOTE2) Consolidated net business profit = Non-consolidated core net business profit + Ordinary profit of consolidated subsidiaries (excluding Credit costs) + "Ordinary profit of equity-method affiliates" * share of stockholders equity - internal trade (dividend, etc.)

Results of Our Group Companies

FY13

(JPY Bn)

Name	Main Business	Business Profit		Credit Costs		Ordinary Profit		Net Income	
			Difference from FY12		Difference from FY12		Difference from FY12		Difference from FY12
Hamagin Finance Co.,Ltd.	Leasing and factoring services	1.6	-0.3	0.4	+0.8	1.1	-1.2	0.6	-0.8
Yokohama Guarantee Co.,Ltd.	Residential-loan-guarantee services	5.9	-1.2	0.8	-2.5	5.0	+1.2	2.5	+0.4
Hamagin Tokai Tokyo Securities Co.,Ltd.	Securities services	3.0	+1.4	0.0	0.0	3.0	+1.4	1.9	+1.0
Others		1.4	0.0	0.0	0.0	1.4	0.0	1.3	0.0
Total of Subsidiaries (11 companies)		11.9	-0.2	1.3	-1.5	10.6	+1.4	6.5	+0.6
Consolidated basis		117.9	0.0	14.0	-4.0	102.2	+7.2	60.6	+5.3
Difference of Non-consolidated and consolidated		11.6	-0.5	1.5	-1.4	9.9	+1.3	1.9	-0.1
Consolidated/Non-consolidated Ratio		1.10	-0.01	1.12	-0.07	1.10	0.01	1.03	0.00

Loans(Outstanding Balance)

Loans <Outstanding Balance>

【Non-consolidated basis】
(JPY Bn)

	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14
Loans	8,578.9	8,790.8	9,008.3	8,737.5	8,525.7	8,636.2	8,644.1	8,768.4	9,017.1	9,315.9	9,389.8	9,403.5	9,505.1
JOM account	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	8,578.9	8,790.8	9,008.3	8,737.5	8,518.9	8,629.0	8,636.3	8,760.3	9,008.2	9,308.4	9,379.4	9,391.1	9,491.3
Loans to public sectors	109.7	132.0	168.5	131.5	124.4	146.9	152.0	178.2	230.1	268.7	300.7	291.0	372.2
Loans to large & medium sized businesses	1,542.9	1,655.0	1,722.0	1,606.2	1,452.3	1,448.0	1,441.2	1,424.9	1,448.4	1,469.4	1,453.6	1,442.1	1,426.6
Loans to small and medium-sized businesses, etc	6,926.3	7,003.6	7,117.6	6,999.7	6,942.1	7,034.0	7,043.0	7,157.2	7,329.6	7,570.2	7,625.1	7,657.9	7,692.5
Loans to small and medium-sized businesses	3,202.2	3,159.5	3,167.6	3,009.0	2,896.8	2,916.3	2,864.9	2,912.3	2,944.4	3,046.4	2,968.7	2,939.6	2,919.1
Individuals	3,724.0	3,844.1	3,950.0	3,990.7	4,045.2	4,117.7	4,178.0	4,244.8	4,385.2	4,523.8	4,656.3	4,718.3	4,773.3
Residential loans	3,383.2	3,496.1	3,600.1	3,645.0	3,702.1	3,772.3	3,835.0	3,909.0	4,047.7	4,180.7	4,309.3	4,371.5	4,422.7
Housing loans	2,254.1	2,339.0	2,422.3	2,463.8	2,508.6	2,558.2	2,604.4	2,656.4	2,764.4	2,863.0	2,971.5	3,013.9	3,037.0
Apartment loans	1,129.1	1,157.0	1,177.7	1,181.1	1,193.4	1,214.0	1,230.6	1,252.5	1,283.2	1,317.6	1,337.8	1,357.6	1,385.6
Other individual loans	340.7	348.0	349.9	345.7	343.0	345.4	343.0	335.7	337.4	343.1	347.0	346.7	350.5
Loans(overseas branches)	-	-	-	-	6.7	7.2	7.8	8.0	8.9	7.5	10.3	12.4	13.8

Housing loans (includes portion securitized)	2,524.7	2,609.0	2,679.8	2,708.5	2,741.3	2,777.4	2,824.9	2,863.2	2,958.7	3,045.0	3,141.1	3,171.4	3,185.5
Portion securitized	270.6	269.9	257.4	244.6	232.6	219.1	220.5	206.7	194.2	181.9	169.6	157.5	148.4

Loans in Kanagawa Prefecture	6,669.0	6,810.1	6,931.2	6,792.6	6,672.2	6,760.4	6,726.9	6,834.5	7,031.6	7,250.4	7,324.0	7,362.4	7,379.8
Loans to small and medium-sized businesses, etc	5,851.7	5,921.8	5,989.0	5,937.2	5,869.6	5,971.1	5,973.5	6,083.0	6,233.0	6,430.8	6,490.6	6,536.5	6,552.8

(Note)Loans to public sectors include the loans to Deposit Insurance Corporation, etc.

Loans by Business Sector(Outstanding Balance)

Loans by Business Sector <Outstanding Balance>

[Non-consolidated basis]

(JPY Bn)

(JPY Bn)

	Mar-09	
		share
Manufacturing	1,021.6	11.3%
Agriculture, Forestry, Fishery and Mining	15.6	0.2%
Construction	309.6	3.4%
Electric power, gas, heat supply and water supply	13.7	0.2%
IT and telecommunication	70.9	0.8%
Transportation	377.9	4.2%
Wholesale and retail	737.5	8.2%
Finance and insurance	306.2	3.4%
Real estate	1,066.8	11.8%
Services	967.5	10.7%
Local governments	160.0	1.8%
Others	3,960.4	44.0%
Total	9,008.3	100.0%

	Sep-09		Mar-10		Sep-10		Mar-11		Sep-11		Mar-12		Sep-12		Mar-13		Sep-13		Mar-14	
		share		share		share		share		share		share		share		share		share		share
Manufacturing	1,020.9	11.7%	948.6	11.1%	940.4	10.9%	928.0	10.7%	966.7	11.0%	971.7	10.8%	988.2	10.6%	965.5	10.3%	963.1	10.3%	917.0	9.7%
Agriculture, Forestry, Fishery, Mining and quarrying of stone and gravel	15.3	0.2%	14.2	0.2%	14.9	0.2%	16.0	0.2%	16.4	0.2%	16.3	0.2%	15.4	0.2%	15.4	0.2%	14.9	0.2%	12.8	0.1%
Construction	275.3	3.2%	262.2	3.1%	258.7	3.0%	266.8	3.1%	260.8	3.0%	268.3	3.0%	260.7	2.8%	252.1	2.7%	236.2	2.5%	238.5	2.5%
Electric power, gas, heat supply and water supply	13.7	0.2%	14.4	0.2%	14.1	0.2%	14.4	0.2%	14.4	0.2%	14.2	0.2%	14.0	0.2%	14.3	0.2%	14.3	0.2%	16.2	0.2%
IT and telecommunication	67.0	0.8%	62.3	0.7%	61.5	0.7%	60.6	0.7%	58.1	0.7%	61.4	0.7%	63.4	0.7%	61.8	0.7%	52.6	0.6%	55.4	0.6%
Transport and postal activities	373.6	4.3%	359.6	4.2%	355.5	4.1%	350.2	4.1%	347.6	4.0%	356.2	4.0%	357.7	3.8%	339.2	3.6%	335.6	3.6%	310.2	3.3%
Wholesale and retail	702.1	8.0%	680.6	8.0%	705.5	8.2%	716.7	8.3%	717.9	8.2%	741.4	8.2%	756.7	8.1%	736.3	7.9%	735.1	7.8%	750.6	7.9%
Finance and insurance	250.6	2.9%	228.7	2.7%	224.2	2.6%	217.9	2.5%	219.1	2.5%	196.7	2.2%	200.9	2.2%	188.6	2.0%	192.4	2.0%	190.5	2.0%
Real estate and goods rental and leasing	2,360.4	27.0%	2,272.6	26.7%	2,295.9	26.6%	2,270.6	26.3%	2,307.2	26.3%	2,371.3	26.3%	2,485.2	26.7%	2,527.6	26.9%	2,532.6	27.0%	2,548.1	26.8%
Other Services	727.3	8.3%	697.2	8.2%	734.7	8.5%	693.7	8.0%	714.4	8.2%	708.7	7.9%	753.0	8.1%	727.3	7.8%	718.0	7.6%	708.0	7.5%
Local governments	111.0	1.3%	116.6	1.4%	101.0	1.2%	126.3	1.5%	119.2	1.4%	156.2	1.7%	151.9	1.6%	162.7	1.7%	166.7	1.8%	196.6	2.1%
Others	2,819.8	32.3%	2,861.3	33.6%	2,922.0	33.9%	2,974.5	34.4%	3,018.0	34.5%	3,145.3	34.9%	3,260.8	35.0%	3,388.2	36.1%	3,429.0	36.5%	3,546.9	37.4%
Total	8,737.5	100.0%	8,518.9	100.0%	8,629.0	100.0%	8,636.3	100.0%	8,760.3	100.0%	9,008.2	100.0%	9,308.4	100.0%	9,379.4	100.0%	9,391.1	100.0%	9,491.3	100.0%

Breakdown of Real Estate Sector <Outstanding Balance>

(JPY Bn)

	Mar-09		Sep-09		Mar-10		Sep-10		Mar-11		Sep-11		Mar-12		Sep-12		Mar-13		Sep-13		Mar-14	
		share		share		share		share		share		share		share		share		share		share		share
business of real property	385.2	36.1%	376.9	39.5%	362.9	41.8%	366.9	42.0%	385.7	46.9%	406.6	47.7%	434.9	50.5%	482.9	52.9%	506.3	54.2%	523.9	56.6%	563.2	63.1%
Lease of real property	310.2	29.1%	301.5	31.6%	288.2	33.2%	291.1	33.3%	307.9	37.4%	317.3	37.2%	329.7	38.3%	435.7	47.7%	454.9	48.7%	481.7	52.0%	518.8	58.2%
Maintenance of real property	74.9	7.0%	75.4	7.9%	74.6	8.6%	75.8	8.7%	77.8	9.5%	89.3	10.5%	105.2	12.2%	47.2	5.2%	51.4	5.5%	42.2	4.6%	44.4	5.0%
Real estate dealing business	411.9	38.6%	322.8	33.8%	257.5	29.6%	241.3	27.6%	232.4	28.2%	241.9	28.4%	225.6	26.2%	212.1	23.2%	217.7	23.3%	208.1	22.5%	210.9	23.6%
Real estate agency business	20.2	1.9%	18.5	1.9%	14.8	1.7%	15.6	1.8%	16.6	2.0%	20.2	2.4%	19.1	2.2%	14.8	1.6%	16.5	1.8%	15.8	1.7%	16.0	1.8%
Built-for-sale housing and land agency business	391.6	36.7%	304.3	31.9%	242.7	27.9%	225.7	25.8%	215.8	26.2%	221.7	26.0%	206.5	24.0%	197.3	21.6%	201.2	21.5%	192.3	20.8%	194.9	21.8%
Others	61.1	5.7%	62.4	6.5%	76.2	8.8%	85.7	9.8%	85.8	10.4%	77.2	9.1%	79.0	9.2%	66.0	7.2%	53.4	5.7%	41.8	4.5%	31.4	3.5%
Prefectural Housing Corporations	208.5	19.5%	193.0	20.2%	172.0	19.8%	179.5	20.5%	119.2	14.5%	125.9	14.8%	121.9	14.1%	152.0	16.6%	157.3	16.8%	151.6	16.4%	86.2	9.7%
Total	1,066.8	100.0%	955.3	100.0%	868.8	100.0%	873.6	100.0%	823.1	100.0%	851.9	100.0%	861.6	100.0%	913.3	100.0%	934.9	100.0%	925.7	100.0%	892.0	100.0%

(Note) Apartment loans are excluded from total.

Loans(Average Balance & Yield)

Loans <Average Balance>

【Non-consolidated basis】
(JPY Bn)

	FY08			FY09			FY10			FY11			FY12			FY13		
		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half
Loans	8,845.5	8,724.2	8,967.6	8,778.7	8,882.2	8,674.6	8,557.4	8,524.4	8,590.5	8,751.3	8,647.7	8,855.0	9,203.9	9,091.9	9,316.5	9,395.5	9,367.8	9,423.4
JOM account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	8,845.5	8,724.2	8,967.6	8,776.6	8,882.2	8,670.4	8,550.4	8,518.0	8,583.0	8,742.9	8,639.9	8,845.8	9,194.7	9,083.6	9,306.3	9,382.9	9,356.5	9,409.5
Loans to public sectors	152.7	137.1	168.4	135.3	142.3	128.2	128.2	123.7	132.6	168.8	155.7	181.9	225.0	218.4	231.6	242.7	234.8	250.6
Loans to large & medium sized businesses	1,659.5	1,608.9	1,710.5	1,605.5	1,661.3	1,549.3	1,444.3	1,450.5	1,438.1	1,460.7	1,444.8	1,476.7	1,501.7	1,487.6	1,515.8	1,500.1	1,507.0	1,493.1
Loans to small and medium-sized businesses, etc	7,033.2	6,978.1	7,088.6	7,035.7	7,078.5	6,992.8	6,977.8	6,943.6	7,012.2	7,113.3	7,039.4	7,187.1	7,467.9	7,377.5	7,558.7	7,640.0	7,614.6	7,665.6
Loans to small and medium-sized businesses	3,201.0	3,206.9	3,195.0	3,048.7	3,112.4	2,984.8	2,881.0	2,881.3	2,880.7	2,868.5	2,841.1	2,896.0	2,969.0	2,949.0	2,989.1	2,935.1	2,938.8	2,931.3
Individuals	3,832.1	3,771.1	3,893.5	3,986.9	3,966.1	4,007.9	4,096.8	4,062.3	4,131.4	4,244.7	4,198.2	4,291.1	4,498.9	4,428.5	4,569.6	4,704.9	4,675.7	4,734.2
Residential loans	3,486.3	3,427.9	3,545.1	3,641.9	3,619.7	3,664.2	3,754.6	3,720.2	3,789.2	3,908.9	3,859.9	3,957.9	4,160.1	4,092.5	4,228.1	4,358.6	4,331.0	4,386.4
Housing loans	2,336.3	2,289.9	2,383.0	2,462.0	2,444.0	2,480.0	2,548.4	2,526.3	2,570.6	2,661.8	2,623.7	2,699.9	2,857.8	2,805.2	2,910.6	3,007.3	2,992.7	3,022.0
Apartment loans	1,149.9	1,137.9	1,162.1	1,179.8	1,175.6	1,184.1	1,206.1	1,193.8	1,218.6	1,247.0	1,236.1	1,257.9	1,302.3	1,287.2	1,317.5	1,351.2	1,338.2	1,364.3
Other individual loans	345.8	343.2	348.3	345.0	346.3	343.7	342.1	342.1	342.1	335.7	338.3	333.2	338.7	336.0	341.5	346.2	344.7	347.8
Loans(overseas branches)	-	-	-	2.0	-	4.1	6.9	6.4	7.5	8.4	7.8	9.1	9.1	8.2	10.1	12.5	11.3	13.8

Ratio to small and medium-sized businesses, etc.	79.5%	79.9%	79.0%	80.1%	79.6%	80.6%	81.6%	81.5%	81.7%	81.3%	81.4%	81.2%	81.2%	81.2%	81.2%	81.4%	81.3%	81.4%
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(Note) Ratio of small and medium-sized businesses, etc to loans in domestic branches(average balance)

Yield on loans and bills discounted (includes international operation)	2.16%	2.18%	2.13%	1.96%	1.99%	1.93%	1.84%	1.87%	1.81%	1.73%	1.75%	1.71%	1.59%	1.62%	1.56%	1.47%	1.49%	1.45%
Yield on loans and bills discounted (domestics)(Note)	2.15%	2.18%	2.13%	1.96%	1.99%	1.93%	1.84%	1.87%	1.82%	1.73%	1.75%	1.71%	1.59%	1.62%	1.56%	1.48%	1.50%	1.46%
Loans to corporate	2.02%	2.07%	1.97%	1.81%	1.82%	1.80%	1.72%	1.74%	1.69%	1.62%	1.64%	1.60%	1.48%	1.51%	1.45%	1.37%	1.39%	1.35%
Loans to individuals	2.38%	2.38%	2.38%	2.17%	2.23%	2.10%	2.01%	2.04%	1.99%	1.89%	1.93%	1.86%	1.74%	1.77%	1.71%	1.62%	1.64%	1.60%

(Note)Loans from domestic operations represents yen denominated loans in domestic branches.

(Note)Loans to public sectors include the loans to Deposit Insurance Corporation, etc.

Deposits(Outstanding Balance)

Deposits <Outstanding Balance>

【Non-consolidated basis】
(JPY Bn)

	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14
Deposits	9,996.8	9,819.2	10,175.0	10,028.1	10,448.3	10,298.4	10,753.1	10,438.2	11,091.5	10,837.8	11,484.9	11,176.5	11,868.3
JOM account	7.2	1.8	6.8	2.2	4.6	0.0	7.4	-	2.7	16.6	4.7	0.9	13.3
Deposits(domestic branches)	9,989.6	9,817.3	10,168.1	10,025.9	10,442.8	10,297.6	10,745.5	10,437.8	11,088.7	10,821.2	11,480.1	11,175.5	11,854.5
Liquid deposits in yen	6,601.1	6,274.0	6,643.9	6,419.5	6,907.5	6,675.9	7,266.1	6,960.3	7,668.6	7,417.0	8,047.8	7,734.6	8,435.3
Fixed deposits in yen	3,295.2	3,481.1	3,433.7	3,485.9	3,411.5	3,435.8	3,335.2	3,334.6	3,291.8	3,285.9	3,294.1	3,300.6	3,284.9
Foreign currency deposits	93.2	62.1	90.5	120.3	123.8	185.8	144.1	142.7	128.2	118.3	138.1	140.3	134.2
Deposit from corporate	1,830.3	1,781.6	1,854.0	1,889.7	1,897.8	1,914.8	1,999.2	2,004.5	2,115.6	2,142.4	2,165.5	2,213.4	2,227.4
Liquid deposits in yen	1,450.2	1,397.2	1,451.5	1,491.5	1,495.5	1,525.6	1,607.5	1,595.5	1,694.9	1,719.9	1,712.3	1,757.6	1,745.1
Fixed deposits in yen	368.7	373.5	389.2	382.5	385.9	369.9	373.3	386.0	399.7	397.7	422.7	423.5	433.7
Foreign currency deposits	11.3	10.7	13.1	15.6	16.3	19.2	18.2	22.9	20.8	24.7	30.4	32.2	48.5
Deposit from individuals	7,559.0	7,650.4	7,709.4	7,724.9	7,800.2	7,845.4	7,971.5	8,049.0	8,187.8	8,260.9	8,418.4	8,537.1	8,712.5
Liquid deposits in yen	4,634.3	4,591.8	4,645.7	4,634.4	4,750.0	4,768.6	4,974.7	5,075.2	5,268.2	5,356.1	5,524.1	5,649.1	5,852.4
Fixed deposits in yen	2,884.2	3,019.1	3,017.0	3,044.5	3,002.4	3,029.1	2,940.8	2,921.0	2,867.3	2,859.1	2,849.2	2,847.3	2,822.3
Foreign currency deposits	40.4	39.5	46.6	45.8	47.7	47.6	55.9	52.7	52.2	45.6	45.1	40.6	37.7
Deposit from local public	474.4	265.5	492.6	278.5	625.4	454.1	682.6	284.6	673.4	315.7	798.3	315.6	787.5
Liquid deposits in yen	403.7	180.4	451.0	177.8	560.4	317.0	610.8	209.6	614.3	259.9	735.3	241.0	734.0
Fixed deposits in yen	29.2	73.3	10.8	41.9	5.2	18.1	1.8	7.8	3.9	7.8	0.4	7.1	5.5
Foreign currency deposits	41.4	11.7	30.7	58.7	59.7	118.9	69.9	67.1	55.1	47.8	62.5	67.3	47.9
Deposit from Financial Institutions	125.7	119.6	112.0	132.6	119.4	83.2	92.0	99.7	111.8	102.1	97.8	109.2	126.9
Liquid deposits in yen	112.7	104.5	95.5	115.6	101.5	64.5	72.8	80.0	91.1	80.9	76.0	86.6	103.7
Fixed deposits in yen	12.9	15.1	16.4	17.0	17.8	18.6	19.1	19.6	20.7	21.1	21.7	22.6	23.1
Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits(overseas branches)	-	-	-	-	0.7	0.6	0.1	0.3	0.0	0.0	0.1	0.0	0.4
Deposits in Kanagawa Prefecture	9,231.5	9,090.8	9,432.0	9,232.7	9,671.4	9,553.8	9,963.5	9,660.4	10,244.8	10,003.4	10,617.9	10,277.5	10,894.5

※Liquid deposits in yen=Current deposits+Ordinary deposits+Savings deposits+Deposits at notice+Miscellaneous deposits
+Tax payment deposits (excluding NCD, including non-resident deposits in yen)

※Fixed deposits in yen=Time deposits(including non-resident deposits in yen)

Deposits(Average Balance & Yield)

Deposits <Average Balance>

[Non-consolidated basis]
(JPY Bn)

	FY08			FY09			FY10			FY11			FY12			FY13		
		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half
Deposits	9,913.4	9,915.7	9,911.0	10,141.8	10,160.1	10,123.4	10,338.6	10,309.4	10,367.9	10,547.4	10,554.9	10,540.0	10,853.5	10,818.2	10,889.0	11,304.8	11,220.6	11,389.5
JOM account	4.6	2.5	6.7	3.6	2.9	4.3	5.0	8.6	1.2	1.5	0.6	2.3	10.3	5.3	15.3	9.2	5.8	12.7
Deposits(domestic branches)	9,908.7	9,913.2	9,904.3	10,137.9	10,157.2	10,118.5	10,333.1	10,300.2	10,366.1	10,545.6	10,554.0	10,537.3	10,843.2	10,812.9	10,873.7	11,295.4	11,214.7	11,376.5
Liquid deposits in yen	6,346.0	6,384.2	6,307.7	6,488.0	6,495.7	6,480.2	6,746.2	6,707.7	6,784.9	7,022.7	6,981.9	7,063.5	7,389.7	7,351.4	7,428.2	7,835.7	7,739.7	7,932.2
Fixed deposits in yen	3,448.7	3,405.9	3,491.8	3,494.3	3,495.2	3,493.4	3,407.9	3,428.5	3,387.2	3,337.7	3,361.5	3,313.8	3,305.0	3,305.4	3,304.6	3,310.2	3,317.3	3,303.1
Foreign currency deposits	113.9	123.0	104.7	155.5	166.1	144.8	178.8	163.9	193.9	185.1	210.5	159.8	148.4	156.0	140.7	149.4	157.7	141.2
Deposit from corporate	1,830.9	1,855.5	1,806.2	1,911.7	1,916.4	1,907.1	1,923.7	1,922.5	1,925.0	2,000.0	1,995.4	2,004.7	2,099.4	2,101.0	2,097.8	2,208.6	2,192.9	2,224.3
Liquid deposits in yen	1,440.9	1,468.3	1,413.3	1,506.1	1,509.0	1,503.2	1,526.6	1,524.4	1,528.8	1,589.9	1,590.6	1,589.3	1,663.2	1,672.0	1,654.4	1,739.2	1,728.5	1,750.1
Fixed deposits in yen	374.1	369.3	378.9	389.9	393.2	386.5	378.4	380.5	376.3	389.5	384.3	394.6	412.6	406.5	418.7	432.5	430.9	434.2
Foreign currency deposits	15.9	17.9	13.8	15.7	14.1	17.3	18.7	17.6	19.8	20.5	20.4	20.7	23.5	22.3	24.7	36.7	33.3	40.0
Deposit from individuals	7,684.0	7,655.5	7,712.7	7,782.2	7,768.9	7,795.6	7,903.7	7,875.5	7,932.0	8,110.7	8,074.5	8,146.9	8,302.6	8,244.0	8,361.5	8,602.7	8,523.0	8,682.7
Liquid deposits in yen	4,638.0	4,645.9	4,630.0	4,697.3	4,674.1	4,720.6	4,853.4	4,808.6	4,898.4	5,136.0	5,070.0	5,202.0	5,388.4	5,323.3	5,454.0	5,712.7	5,621.8	5,804.1
Fixed deposits in yen	3,003.1	2,967.7	3,038.7	3,038.4	3,048.2	3,028.6	3,002.0	3,020.7	2,983.3	2,921.2	2,949.8	2,892.6	2,866.7	2,871.8	2,861.5	2,848.9	2,858.5	2,839.4
Foreign currency deposits	42.8	41.7	43.9	46.4	46.5	46.2	48.1	46.0	50.2	53.4	54.6	52.1	47.4	48.8	45.9	40.9	42.7	39.1
Deposit from local public	318.4	326.1	310.7	370.2	396.3	343.9	434.2	429.5	439.0	364.3	413.5	315.2	369.0	394.3	343.6	406.4	424.3	388.4
Liquid deposits in yen	206.7	207.9	205.4	228.1	253.8	202.2	313.4	320.2	306.5	245.9	270.0	221.8	287.0	303.4	270.6	328.4	337.0	319.7
Fixed deposits in yen	56.5	54.8	58.2	48.7	36.9	60.5	8.8	9.0	8.6	7.2	8.0	6.4	4.5	6.1	3.0	6.1	5.6	6.7
Foreign currency deposits	55.1	63.3	46.9	93.3	105.4	81.1	111.9	100.1	123.7	111.1	135.4	86.9	77.4	84.7	70.0	71.8	81.6	61.9
Deposit from Financial Institutions	75.3	75.9	74.6	73.6	75.5	71.8	71.3	72.6	70.0	70.5	70.5	70.4	72.0	73.5	70.6	77.7	74.4	81.0
Liquid deposits in yen	60.4	62.0	58.8	56.4	58.7	54.1	52.7	54.3	51.1	50.7	51.2	50.3	50.9	52.5	49.2	55.1	52.2	58.1
Fixed deposits in yen	14.8	13.9	15.7	17.2	16.7	17.6	18.5	18.2	18.9	19.7	19.3	20.0	21.1	20.9	21.4	22.5	22.2	22.8
Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits(overseas branches)	-	-	-	0.2	-	0.5	0.4	0.4	0.4	0.2	0.2	0.3	0.0	0.0	0.0	0.1	0.0	0.1

Yield on deposits (includes international operation)	0.22%	0.27%	0.18%	0.12%	0.13%	0.11%	0.07%	0.09%	0.06%	0.05%	0.06%	0.05%	0.05%	0.05%	0.05%	0.04%	0.04%	0.03%
Yield on deposits (domestics)	0.21%	0.24%	0.17%	0.12%	0.13%	0.11%	0.07%	0.08%	0.06%	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.03%
Liquid deposits	0.12%	0.17%	0.07%	0.03%	0.03%	0.03%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Fixed deposits	0.36%	0.38%	0.35%	0.28%	0.32%	0.25%	0.17%	0.19%	0.15%	0.12%	0.14%	0.11%	0.11%	0.11%	0.12%	0.09%	0.10%	0.08%

※Liquid deposits in yen=Current deposits+Ordinary deposits+Savings deposits+Deposits at notice+Miscellaneous deposits
+ Tax payment deposits (excluding NCD, including non-resident deposits in yen)

※Fixed deposits in yen=Time deposits(including non-resident deposits in yen)

※Yield on deposits(domestics) does not include non-resident deposits in yen.

Securities(Outstanding & Average Balance, Yield)

Securities<Balance and Yield>

[Non-consolidated basis]

(JPY Bn)

		Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14
		Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average
Securities	Outstanding	1,410.9	1,249.7	1,357.9	1,466.4	1,750.4	1,822.0	2,004.0	2,011.5	2,122.2	2,158.4	2,226.9	2,051.6	2,050.2
	Average	1,390.0	1,375.0	1,383.8	1,422.6	1,510.5	1,741.9	1,845.6	2,080.3	2,165.9	2,247.2	2,250.3	2,067.5	2,096.6
National government bonds	Outstanding	593.8	447.8	519.6	643.5	735.1	751.4	764.4	729.8	768.2	874.9	870.7	666.9	543.2
	Average	591.2	581.5	555.9	593.7	649.6	704.1	741.3	808.8	869.9	935.8	966.9	759.8	755.1
Local government bonds	Outstanding	77.7	110.9	183.0	196.0	293.5	315.8	291.6	270.7	257.1	236.3	231.1	222.7	256.9
	Average	87.5	89.3	120.0	187.7	212.8	310.2	307.0	283.2	272.9	246.1	236.5	227.6	234.2
Corporate bonds	Outstanding	465.9	443.9	444.7	415.9	500.7	551.2	740.6	816.2	879.8	811.0	746.3	735.3	781.2
	Average	459.5	456.9	459.6	429.7	442.3	529.5	596.1	790.8	826.2	856.6	806.5	741.6	751.6
Stocks	Outstanding	206.5	178.3	151.8	159.2	164.1	146.0	144.5	140.8	150.8	139.0	187.4	194.1	186.0
	Average	170.9	172.4	173.9	151.0	147.1	140.8	140.1	136.8	136.5	133.8	133.8	128.7	126.3
Other securities	Outstanding	66.8	68.7	58.6	51.6	56.8	57.3	62.7	53.8	66.1	97.0	191.2	232.4	282.8
	Average	80.7	74.7	74.1	60.3	58.5	57.2	60.9	60.6	60.3	74.7	106.3	209.6	229.1
Foreign bonds	Outstanding	21.7	23.6	22.8	21.4	27.5	28.1	35.9	30.0	35.7	45.6	92.4	116.5	152.1
	Average	30.6	23.2	22.9	22.4	22.9	27.3	30.1	33.8	32.3	37.2	53.3	109.4	123.5
Foreign stocks	Outstanding	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
	Average	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Yield on securities (includes international operation)	1.24%	1.25%	1.16%	1.18%	1.18%	0.94%	0.95%	0.88%	0.89%	0.89%	0.96%	1.16%	1.17%
Yield on securities(domestics)	1.20%	1.22%	1.14%	1.18%	1.18%	0.94%	0.95%	0.88%	0.89%	0.88%	0.95%	1.15%	1.16%
Bonds	1.08%	1.15%	1.07%	1.16%	1.13%	0.89%	0.88%	0.83%	0.82%	0.82%	0.88%	1.03%	1.06%
Stocks	2.04%	1.74%	1.67%	1.30%	1.55%	1.55%	1.78%	1.63%	1.87%	1.94%	2.14%	2.80%	2.68%

<Gains and Losses on Valuation of Securities>

(JPY Bn)

	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14
Held-to-maturity securities(market value)	2.1	1.1	2.4	3.9	3.9	6.9	3.6	6.5	7.1	10.5	12.9	10.2	10.7
Available-for-sale securities (market value)	26.2	4.5	-9.0	27.6	37.9	31.7	21.2	18.1	31.4	23.6	82.2	90.2	82.9
Bonds	-4.7	3.0	2.2	14.3	16.7	24.8	16.2	14.4	14.4	14.3	15.8	10.4	9.1
Stocks	36.0	10.2	-1.4	17.3	22.9	9.0	7.0	6.2	16.8	9.8	55.3	69.0	64.6
Other Securities	-5.0	-8.6	-9.8	-4.0	-1.7	-2.1	-2.0	-2.5	0.1	-0.5	11.0	10.8	9.1

(Note1) Floating-rate Japanese government bonds which BOY held as Available-for-sale securities had been carried on the balance sheet at their reasonably estimated amounts from Sep-08 to Mar-11.

(Note2) Figures from Mar-10 are based on "Accounting standard for financial instruments"(ASBJ statement No.10, 2008/3/10)

Investment Products for individuals

Investment Products <Outstanding Balance>

【Non-consolidated basis】
(JPY Bn)

	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14
Investment trusts	441.1	438.6	336.6	425.9	465.7	445.4	469.0	414.6	435.0	439.4	517.9	513.7	528.6
Insurance(Annuity, Whole life)	354.7	392.8	414.2	518.3	587.6	663.0	714.9	765.2	865.3	906.4	964.2	966.5	959.6
Foreign Currency Deposits	40.4	39.5	46.6	45.8	47.7	47.6	55.9	52.7	52.2	45.6	45.1	40.6	37.7
Public Bonds	535.1	518.1	508.6	495.3	468.9	447.6	424.0	407.1	380.3	347.3	316.5	286.8	242.8
Total balance of investment products for individuals(A)	1,371.5	1,389.2	1,306.2	1,485.4	1,570.0	1,603.7	1,663.9	1,639.7	1,732.9	1,738.8	1,843.8	1,807.9	1,769.0
Individual deposits(deposits in yen)	7,518.6	7,610.9	7,662.7	7,679.0	7,752.4	7,797.7	7,915.6	7,996.3	8,135.6	8,215.2	8,373.3	8,496.5	8,674.7
Total individual deposit assets (B)	8,890.2	9,000.2	8,969.0	9,164.4	9,322.5	9,401.5	9,579.6	9,636.0	9,868.5	9,954.1	10,217.2	10,304.4	10,443.7
Ratio of investment products (A) ÷ (B)	15.4%	15.4%	14.5%	16.2%	16.8%	17.0%	17.3%	17.0%	17.5%	17.4%	18.0%	17.5%	16.9%
Balance of investment products for individuals (HTTS) (C)	-	-	127.5	149.4	162.2	164.2	176.4	168.0	196.2	230.8	275.3	288.8	299.0
Total balance of investment products for individuals(Group total) [(A) + (C)] (D)	1,371.5	1,389.2	1,433.7	1,634.8	1,732.2	1,768.0	1,840.4	1,807.8	1,929.1	1,969.7	2,119.1	2,096.7	2,068.0
Total individual deposit assets (Group total) [(B) + (C)] (E)	8,890.2	9,000.2	9,096.5	9,313.9	9,484.7	9,565.7	9,756.0	9,804.1	10,064.7	10,184.9	10,492.5	10,593.2	10,742.8
Ratio of investment products (Group total) (D) ÷ (E)	15.4%	15.4%	15.7%	17.5%	18.2%	18.4%	18.8%	18.4%	19.1%	19.3%	20.1%	19.7%	19.2%

Yield & Management Indexes

Interest Margins (Domestics) 【Non-consolidated】												
	FY08		FY09		FY10		FY11		FY12		FY13	
	1st Half		1st Half		1st Half		1st Half		1st Half		1st Half	
Yield on interest-earning assets	1.99%	1.97%	1.84%	1.81%	1.68%	1.65%	1.55%	1.53%	1.45%	1.44%	1.41%	1.39%
Loans and bills discounted	2.18%	2.15%	1.99%	1.96%	1.87%	1.84%	1.75%	1.73%	1.62%	1.59%	1.50%	1.48%
Securities	1.22%	1.14%	1.18%	1.18%	0.94%	0.95%	0.88%	0.89%	0.88%	0.95%	1.15%	1.16%
Yield on interest-bearing liabilities	0.26%	0.23%	0.16%	0.15%	0.11%	0.10%	0.08%	0.08%	0.07%	0.07%	0.06%	0.05%
Deposits	0.24%	0.21%	0.13%	0.12%	0.08%	0.07%	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%
External liabilities	0.53%	0.48%	1.29%	1.11%	1.48%	0.95%	0.70%	0.48%	0.49%	0.42%	0.24%	0.21%
Expenses ratio	0.99%	0.99%	0.94%	0.95%	0.93%	0.93%	0.89%	0.90%	0.87%	0.86%	0.84%	0.83%
Total funding cost	1.22%	1.19%	1.08%	1.08%	1.03%	1.01%	0.95%	0.94%	0.90%	0.89%	0.87%	0.84%
Yield spread	1.73%	1.74%	1.68%	1.66%	1.57%	1.55%	1.47%	1.45%	1.38%	1.37%	1.35%	1.34%
Interest margin between loans and deposits	0.93%	0.94%	0.92%	0.89%	0.85%	0.84%	0.80%	0.78%	0.70%	0.68%	0.61%	0.61%
Net interest margin	0.77%	0.78%	0.76%	0.73%	0.65%	0.64%	0.60%	0.59%	0.55%	0.55%	0.54%	0.55%

Management Indexes 【Non-consolidated】												
	FY08		FY09		FY10		FY11		FY12		FY13	
	1st Half		1st Half		1st Half		1st Half		1st Half		1st Half	
OHR	45.57%	45.94%	46.43%	47.16%	48.07%	48.13%	48.27%	48.29%	48.33%	47.68%	47.60%	47.66%
EPS	¥11.71	¥6.34	¥9.69	¥22.79	¥14.98	¥33.42	¥18.06	¥36.32	¥18.37	¥40.16	¥23.53	¥45.28
ROA	0.28%	0.07%	0.23%	0.27%	0.35%	0.39%	0.40%	0.40%	0.39%	0.42%	0.47%	0.45%
ROE	4.61%	1.26%	3.87%	4.50%	5.68%	6.28%	6.62%	6.51%	6.29%	6.63%	7.23%	6.92%

$$\text{ROA} = \frac{\text{Net Income}}{\text{Average Total Assets}(\text{※})}$$

$$\text{ROE} = \frac{\text{Net Income}}{\text{Own Capital}}$$

(※) excluding customer's liabilities for acceptances and guarantees

Credit Costs

Credit Costs		【Non-consolidated】										(JPY Bn)	
		FY08		FY09		FY10		FY11		FY12			
		1st Half		1st Half		1st Half		1st Half		1st Half		1st Half	
Written-off of loans		10.0	22.8	13.7	23.4	7.6	14.2	5.4	8.3	2.5	4.3	1.1	2.0
Provision of allowance for specific loan losses		18.9	48.7	16.6	30.0	8.3	13.8	9.6	22.0	8.9	18.2	5.4	10.7
Loss on sales of non-performing loans		0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.1	0.0	0.1
Other		0.2	0.3	0.3	1.4	0.3	0.4	0.2	0.4	0.2	0.3	0.1	0.4
Provision of allowance for general loan losses		9.5	15.1	4.9	0.8	0.8	0.3	-4.9	-14.1	-3.3	-6.4	0.4	0.7
Former credit costs		38.7	87.1	35.7	55.8	17.2	28.9	10.6	16.7	8.4	16.5	7.1	14.0
Former credit cost ratio		0.88%	0.98%	0.80%	0.63%	0.40%	0.33%	0.24%	0.19%	0.18%	0.18%	0.15%	0.15%
Recoveries of written-off claims (△)		1.2	2.0	0.5	1.2	0.5	1.3	1.8	3.0	1.0	1.4	0.6	1.5
Credit costs		37.4	85.0	35.2	54.5	16.7	27.6	8.7	13.7	7.3	15.1	6.5	12.5
Credit cost ratio		0.85%	0.96%	0.79%	0.62%	0.39%	0.32%	0.20%	0.15%	0.16%	0.16%	0.13%	0.13%

Credit cost ratio = Credit costs / Average balance of loans

“Recoveries of written-off claims” is not included in “Former credit costs.”

Capital Adequacy Ratio

Capital Adequacy Ratio	【Non-consolidated】						(JPY Bn)
	10/3	10/9	11/3	11/9	12/3	12/9	
Capital adequacy ratio	11.97%	11.94%	12.03%	13.34%	13.43%	14.12%	
Tier 1 capital ratio	9.72%	9.74%	9.97%	11.08%	11.18%	11.83%	
Capital	823.7	838.8	841.2	858.0	871.8	883.9	
Tier 1 capital	668.8	684.1	697.1	712.8	725.9	740.5	
Tier 2 capital	177.9	175.6	170.4	169.1	175.0	171.2	
Deductions	23.0	20.9	26.4	23.9	29.1	27.9	
Risk-weighted assets, etc	6,877.8	7,021.5	6,987.8	6,430.2	6,491.1	6,259.7	

	(JPY Bn)		
	13/3	13/9	14/3
Total capital ratio	13.69%	14.10%	13.05%
Tier 1 capital ratio	11.36%	12.05%	12.07%
Common Equity Tier 1 capital ratio	11.21%	11.84%	11.86%
Total capital	900.1	899.4	847.0
Tier 1 capital	746.9	768.8	783.2
Common Equity Tier 1 capital	736.7	755.4	769.6
Tier 2 capital	153.2	130.6	63.7
Total risk weighted assets	6,571.3	6,378.5	6,487.4

Capital Adequacy Ratio	【Consolidated】						(JPY Bn)
	10/3	10/9	11/3	11/9	12/3	12/9	
Capital adequacy ratio	12.20%	12.15%	12.28%	13.57%	13.67%	14.37%	
Tier 1 capital ratio	9.85%	9.86%	10.12%	11.24%	11.36%	12.02%	
Capital	846.5	863.9	868.3	886.8	902.0	915.3	
Tier 1 capital	683.1	700.7	715.8	734.3	749.5	765.8	
Tier 2 capital	179.6	177.3	172.0	170.1	175.1	171.3	
Deductions	16.2	14.1	19.5	17.7	22.7	21.8	
Risk-weighted assets, etc	6,934.7	7,106.0	7,067.9	6,532.3	6,597.2	6,368.8	

	(JPY Bn)		
	13/3	13/9	14/3
Total capital ratio	13.99%	14.42%	13.37%
Tier 1 capital ratio	11.57%	12.26%	12.29%
Common Equity Tier 1 capital ratio	11.28%	11.91%	11.97%
Total capital	936.0	936.8	883.3
Tier 1 capital	774.1	796.9	812.3
Common Equity Tier 1 capital	754.5	773.9	790.9
Tier 2 capital	161.8	139.9	71.0
Total risk weighted assets	6,686.4	6,495.3	6,605.6

Capital Adequacy Ratio (BIS Standard) is calculated in accordance with "the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc., held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No.19, 2006)".

The ratio has been calculated in accordance with the notification of revision to Capital Adequacy Ratio (FSA Notification No.28, 2012) since the end of March 2013.

The bank calculates the capital adequacy ratio in accordance with BIS standard.

Afresh あなたに、あたらしく。



Bank of Yokohama

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