



Bank of Yokohama

Information Meeting

~ Appendix ~

May 17, 2013

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 which was the largest bank in Yokohama.

1928 Acquired operations of Dai-Ni Bank

~ Dai-Ni Bank was the former Yokohama Exchange Company established in 1869 which was the oldest financial company in Japan. From this perspective, our bank is the oldest bank in Japan which has a history of 143 years.

1945 Became the only 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, 2013

Total Asset : JPY13,238.7Bn

Total Deposits : JPY11,484.9Bn

Total Loans : JPY9,389.8Bn

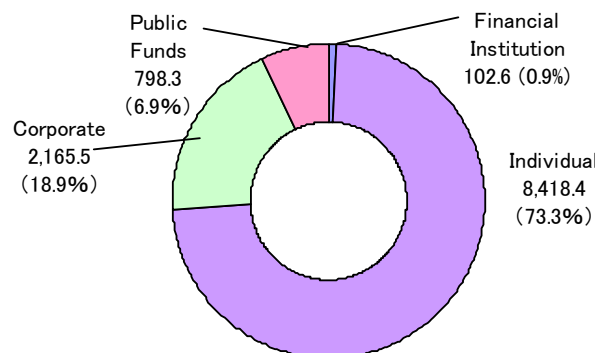
Number of Employees: 4,593

Number of branches : Domestic 605 (manned branch 204)

Overseas 1 (Shanghai Branch)

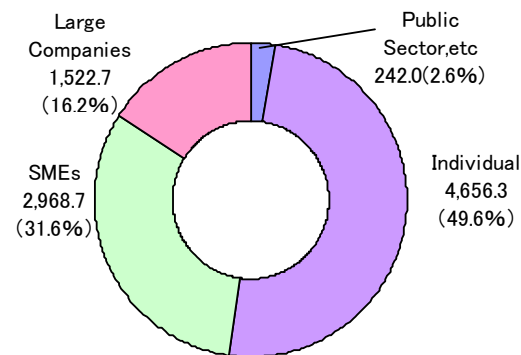
Representative Offices 4 (Hong Kong, Bangkok, London, New York)

Deposits(Mar.2013)(JPY Bn)



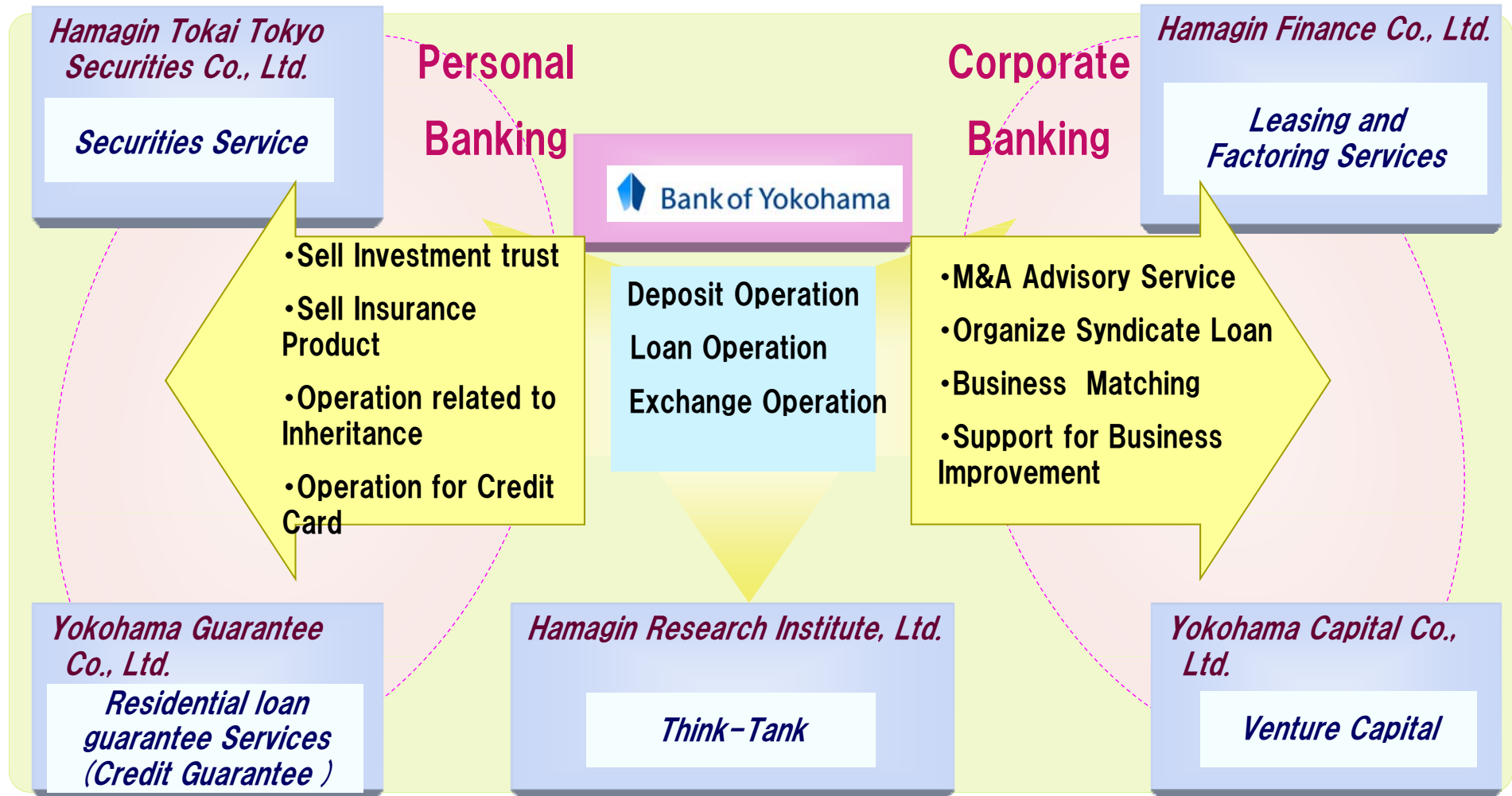
Total Deposits JPY11,484.9 Bn

Loans(Mar.2013)(JPY Bn)



Total Loan JPY9,389.8 Bn

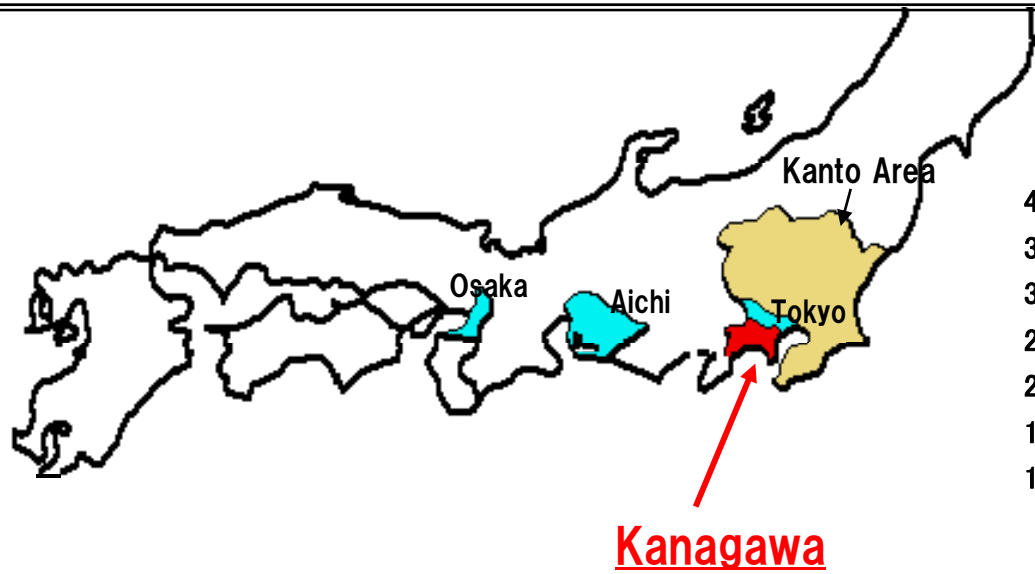
Our Group Strategy



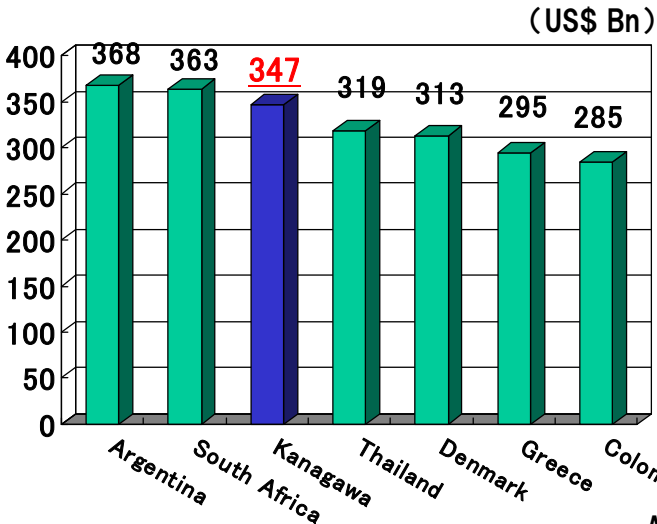
Our Home Market

(1) Potential of Kanagawa Prefecture

| | |
|---|--|
| Population (Oct-12) | 9.067 million (2nd/47 Prefectures) (Tokyo, Kanagawa , Osaka) |
| Number of Businesses (Feb-12) | 316 thousand (4th) (Tokyo, Osaka, Aichi, Kanagawa) |
| Gross Prefectural Product (FY09) | JPY29.7 trillion (4th) (Tokyo, Osaka, Aichi, Kanagawa) |
| Manufacturing Output (2011) | JPY18.0 trillion (2nd) (Aichi, Kanagawa , Osaka) |
| Consumption Expenditure of Households (FY09) | JPY19.5 trillion (2nd) (Tokyo, Kanagawa , Osaka) |



Comparison of GDP (FY2010)

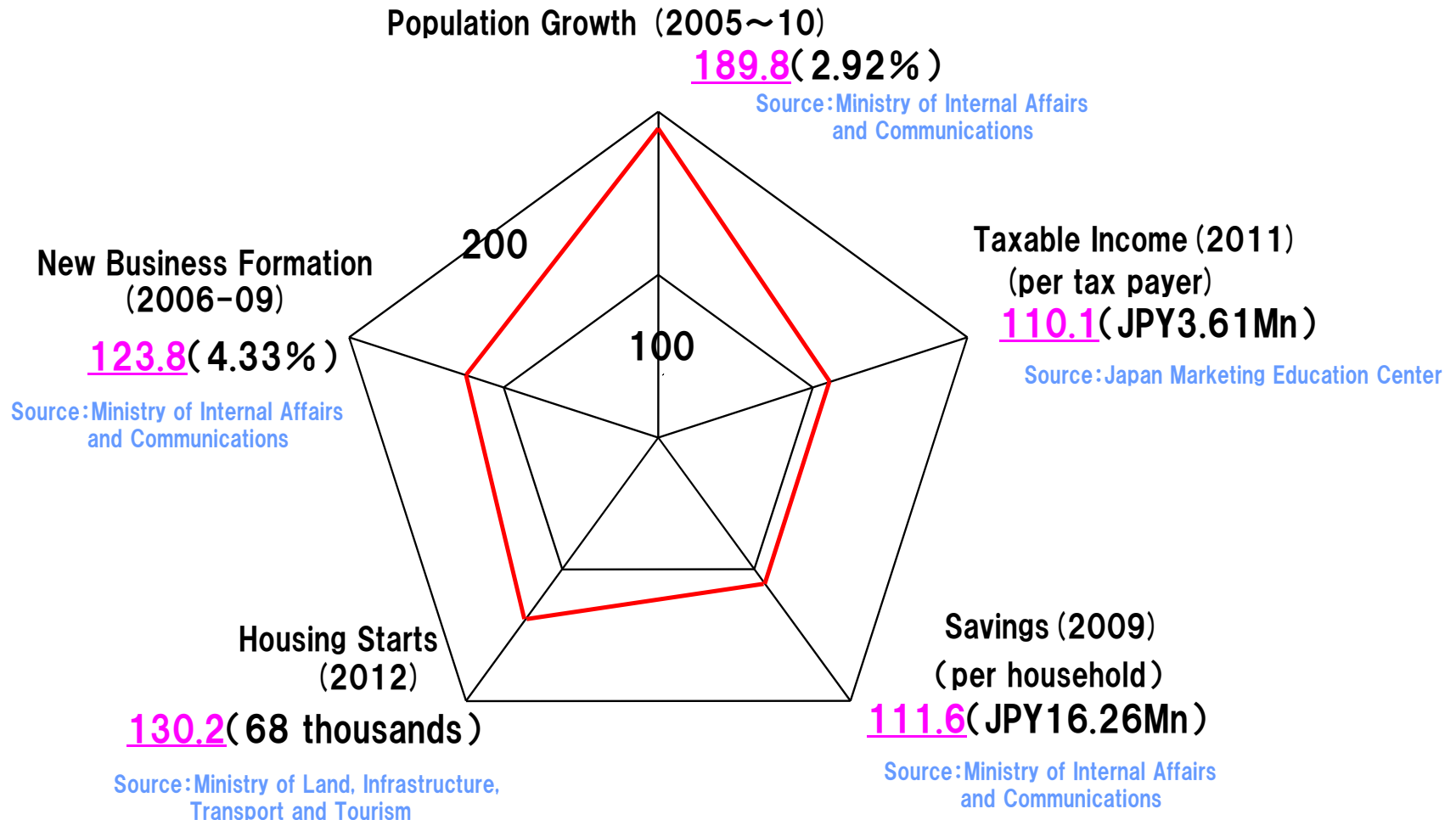


(Note) Source
 • Population & # of Businesses : Ministry of Internal Affairs and Communications
 • Gross Prefectural Product & Consumption Expenditure of Households : Each Prefecture
 • Manufacturing Output: Ministry of Economy, Trade and Industry

Our Home Market

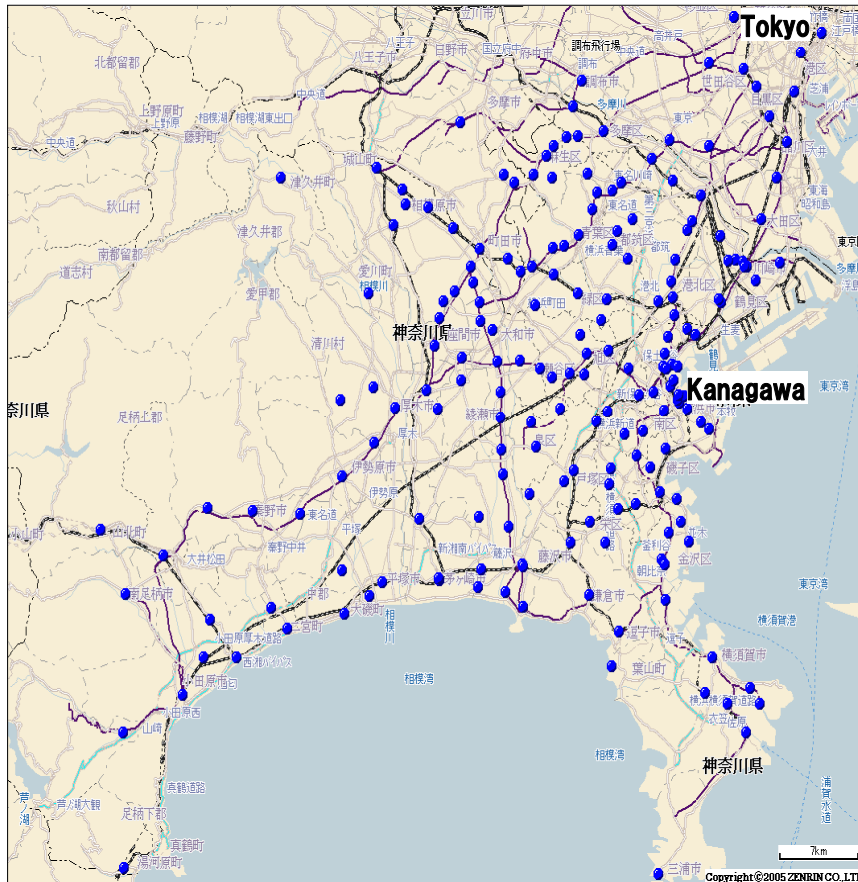
(2) Kanagawa's superiority to the rest of the Kanto Area

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

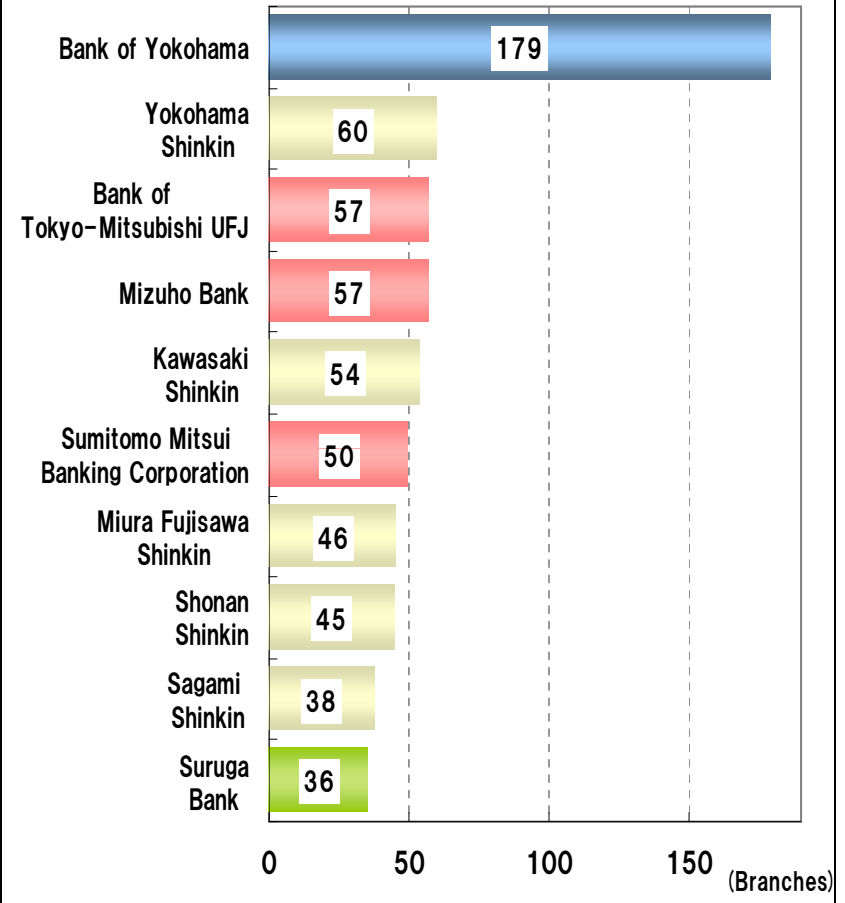


Our Branch Network

Map of branches located in Kanagawa & Tokyo



Top-10 (# of Branches in Kanagawa)



(Note) # of manned branches (Mar-13) . 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

ATM Alliance

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

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

Housing Loan Workshop

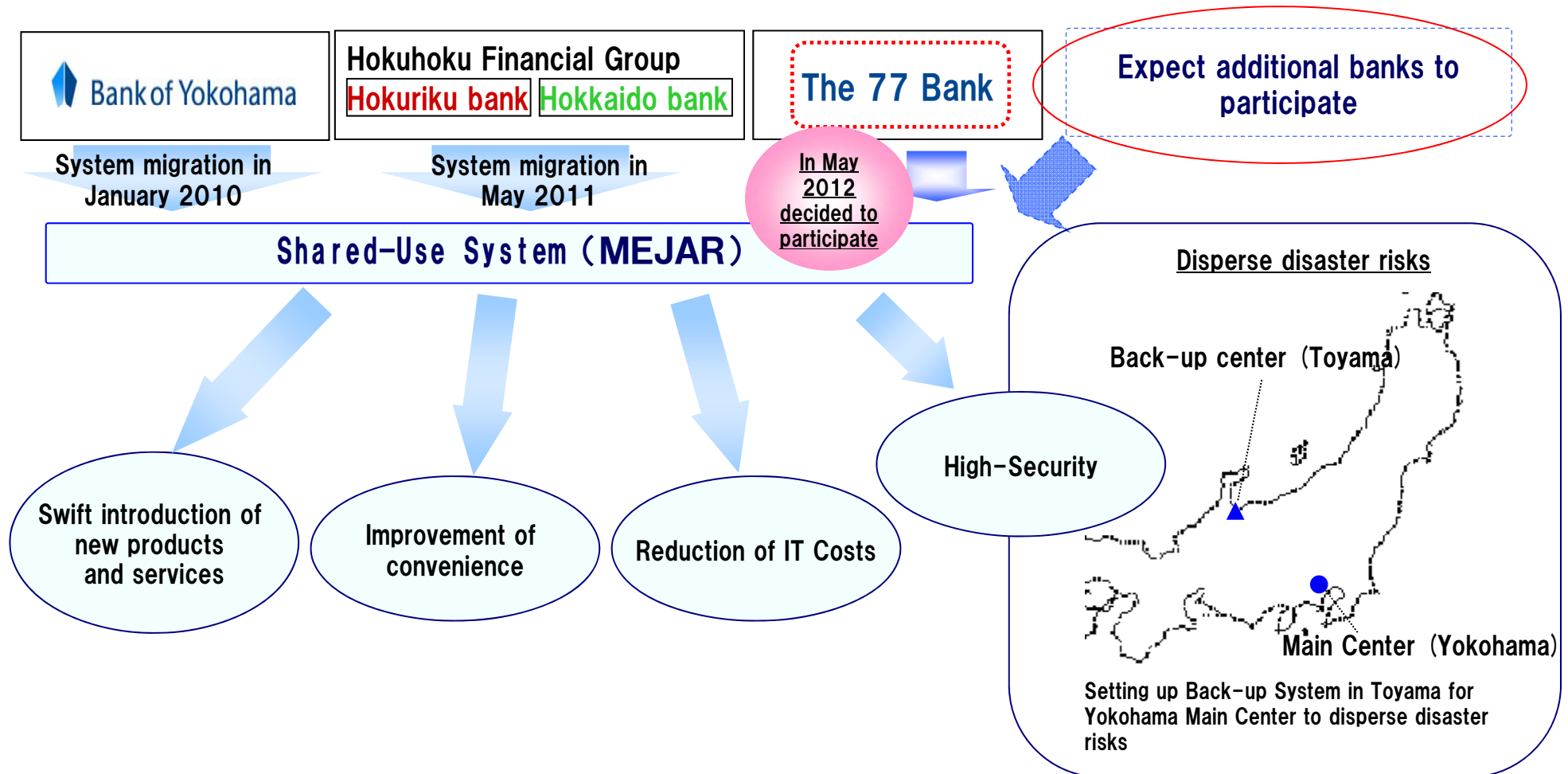
- Since May-08
- Co-develop housing loan products and co-promotion.
- Participating banks: 55

Association of Regional Financing Research and Consultation

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

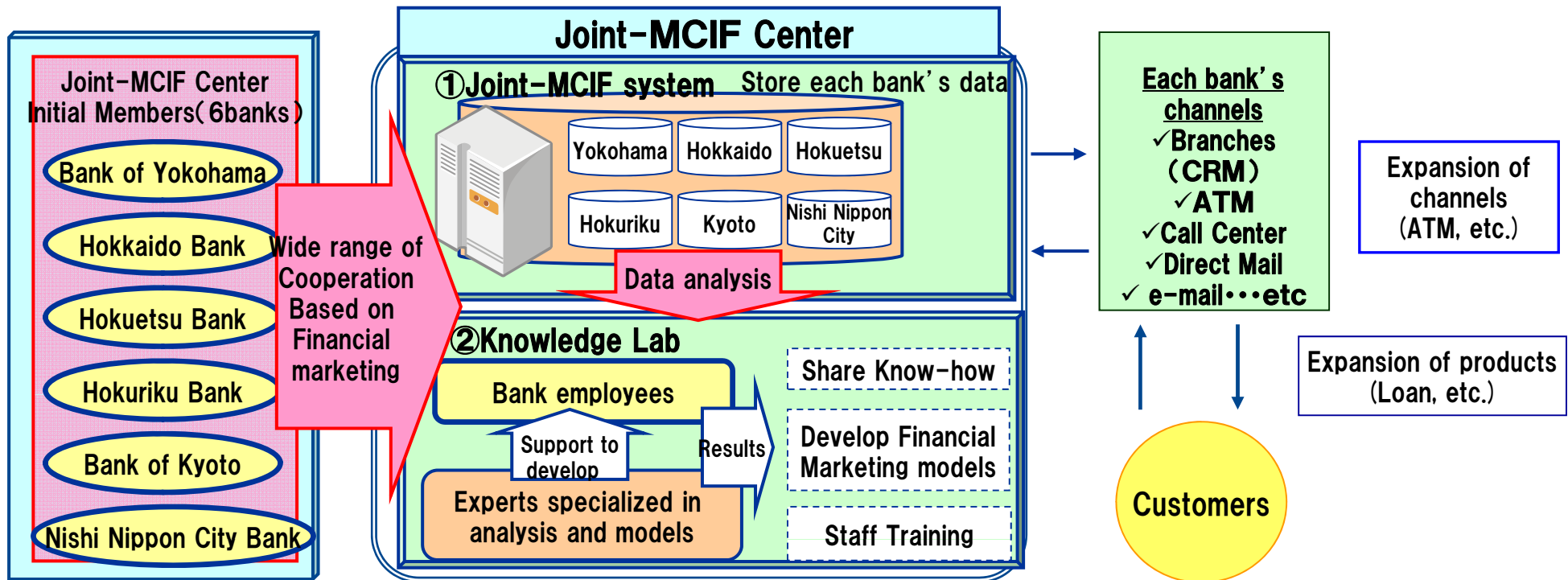
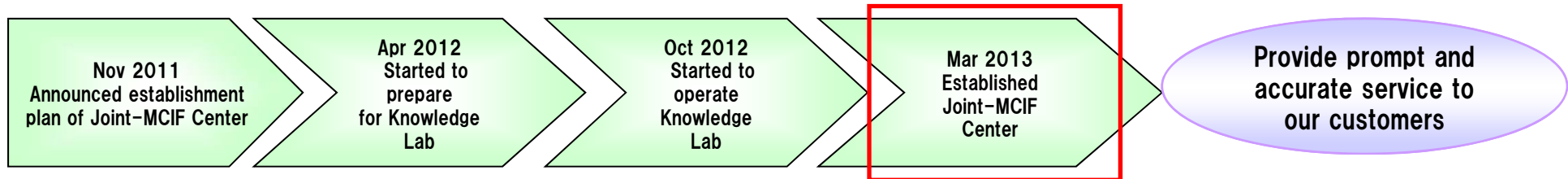
(Note) # of "Allied banks/Participating banks" includes us. (as of Mar 31, 2013)

Alliance Strategy ~Shared-Use System (MEJAR)



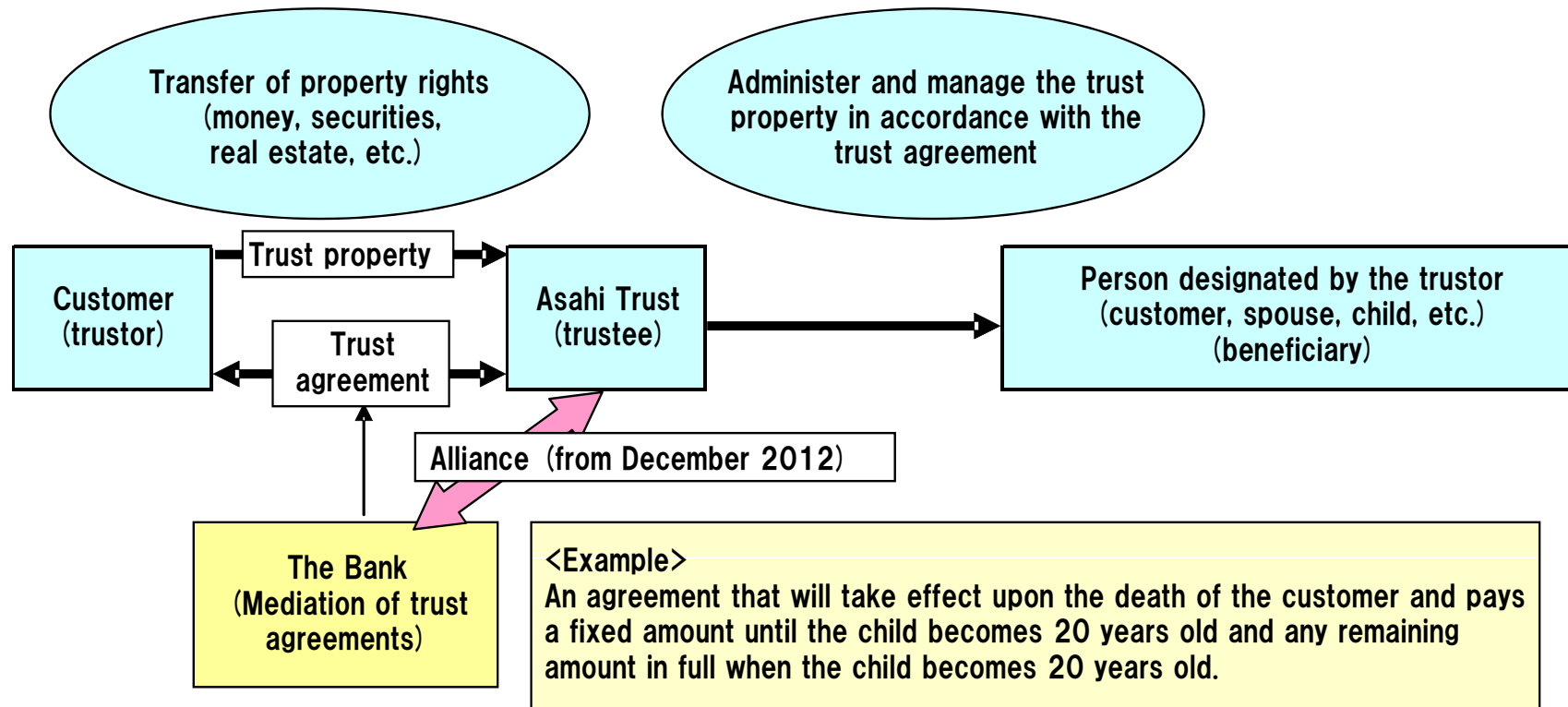
Alliance Strategy ~Joint MCIF Center

Complete the construction of infrastructure to co-develop advanced financial marketing models

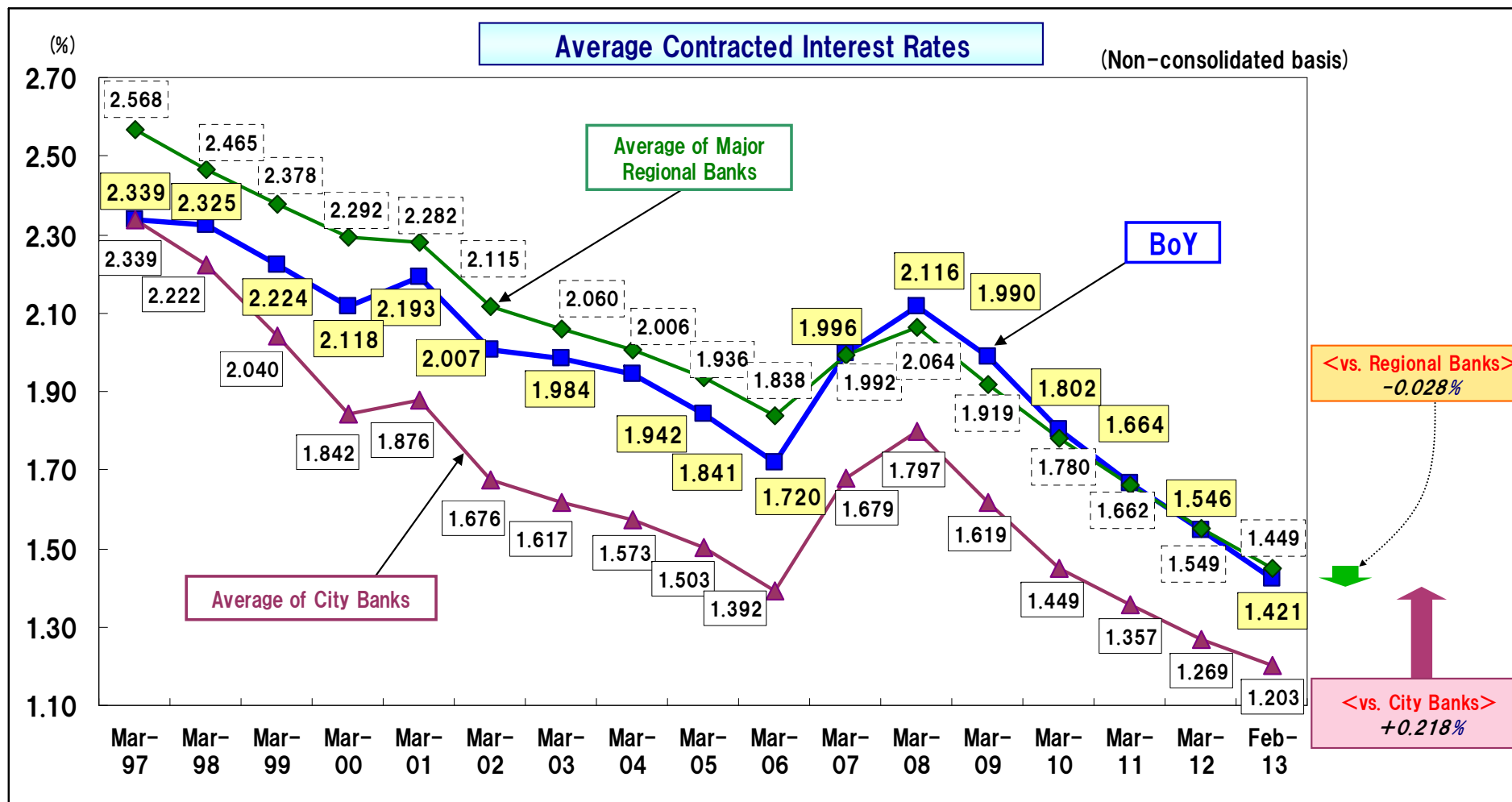


Alliance Strategy ~Personal Trust

- Personal trust is a service in which a trust company administers and manages property on behalf of the customer.
- Can meet the needs of customers who have concerns about their property management capability or customers who want to ensure that adequate support will be provided over a future period to a family member with disability.



Loan Yields



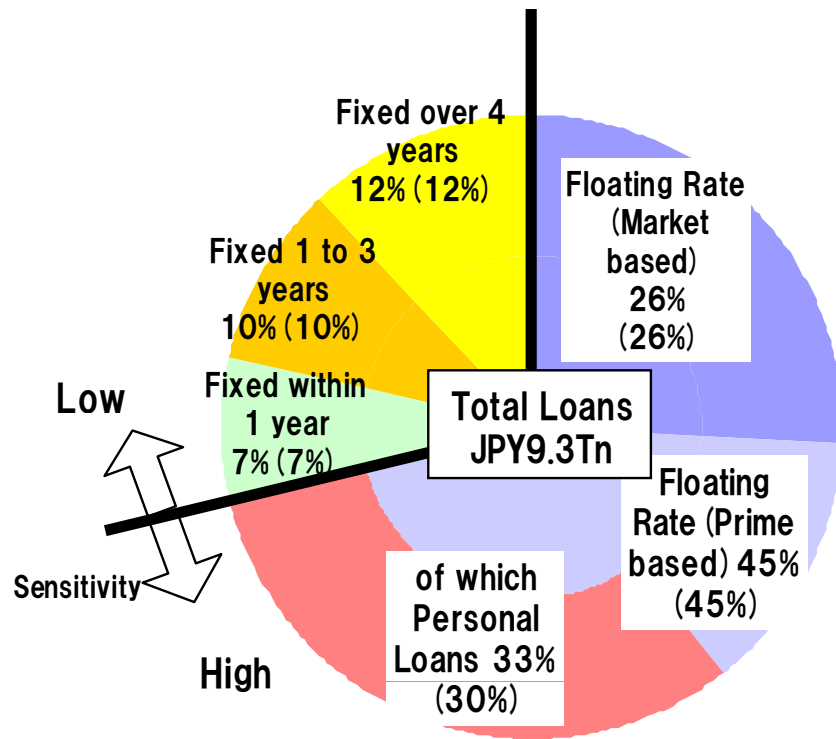
(Note1) Source: Bank of Japan

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

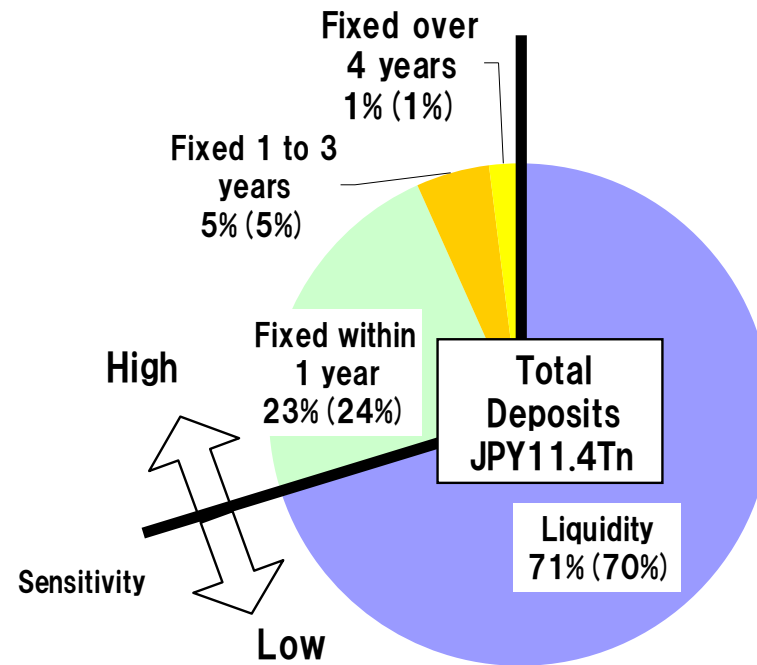
(Note3) The rates of Mar-13 have not been publicly announced yet.

Sensitivity Analysis

Breakdown of Loans

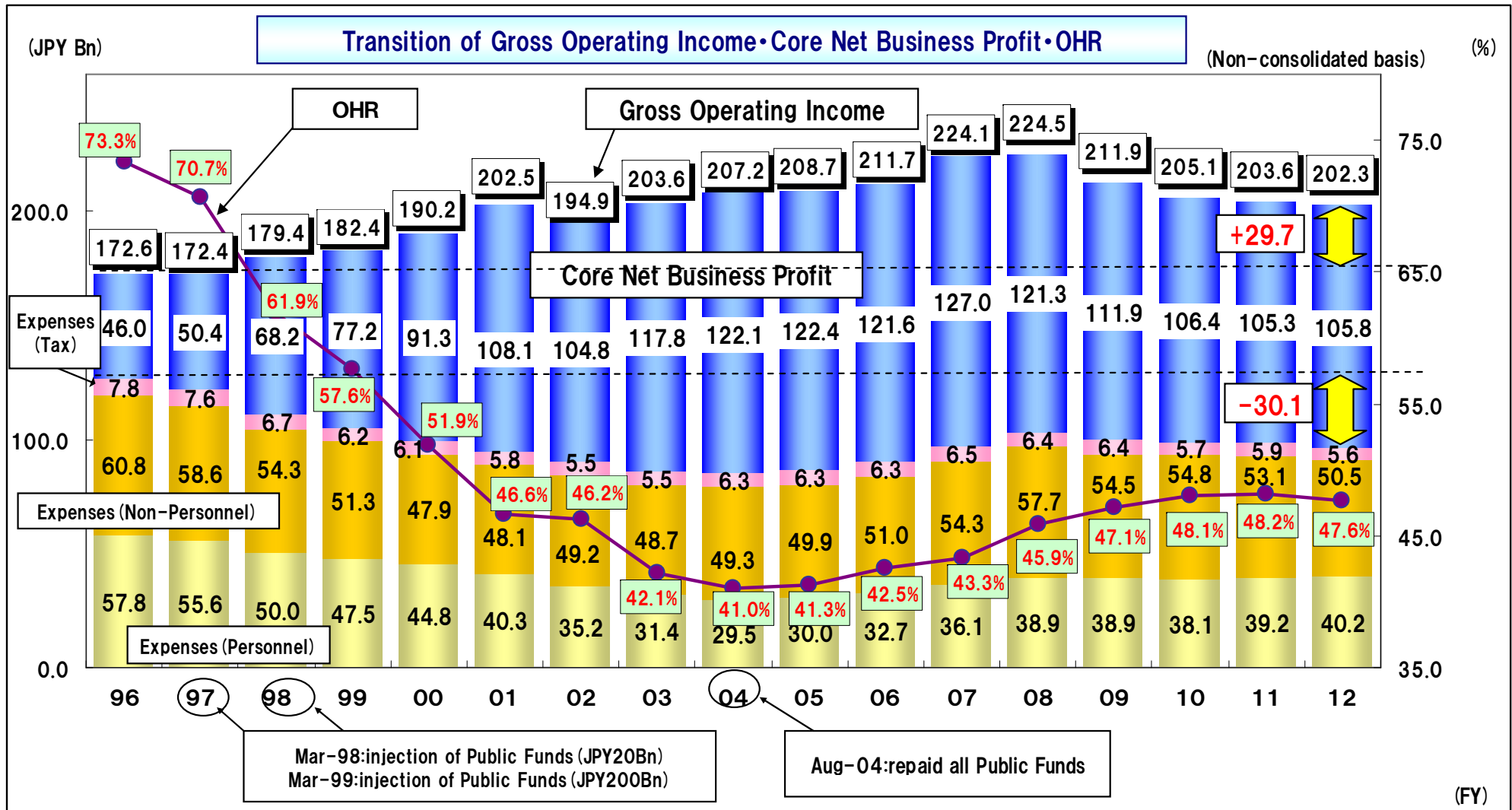


Breakdown of Deposits

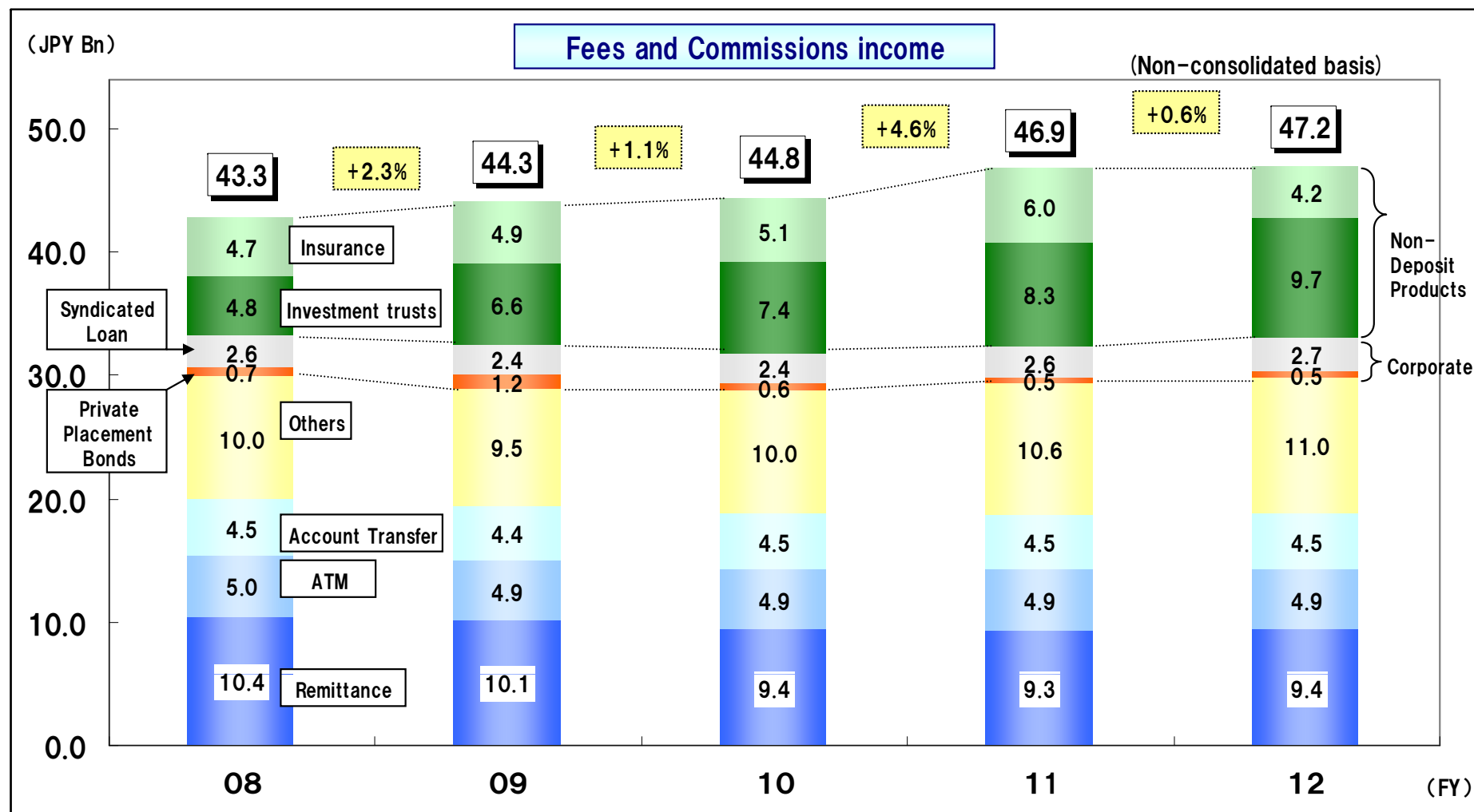


As of Mar-13
() represents Mar-12

Gross Operating Income·Core Net Business Profit·OHR

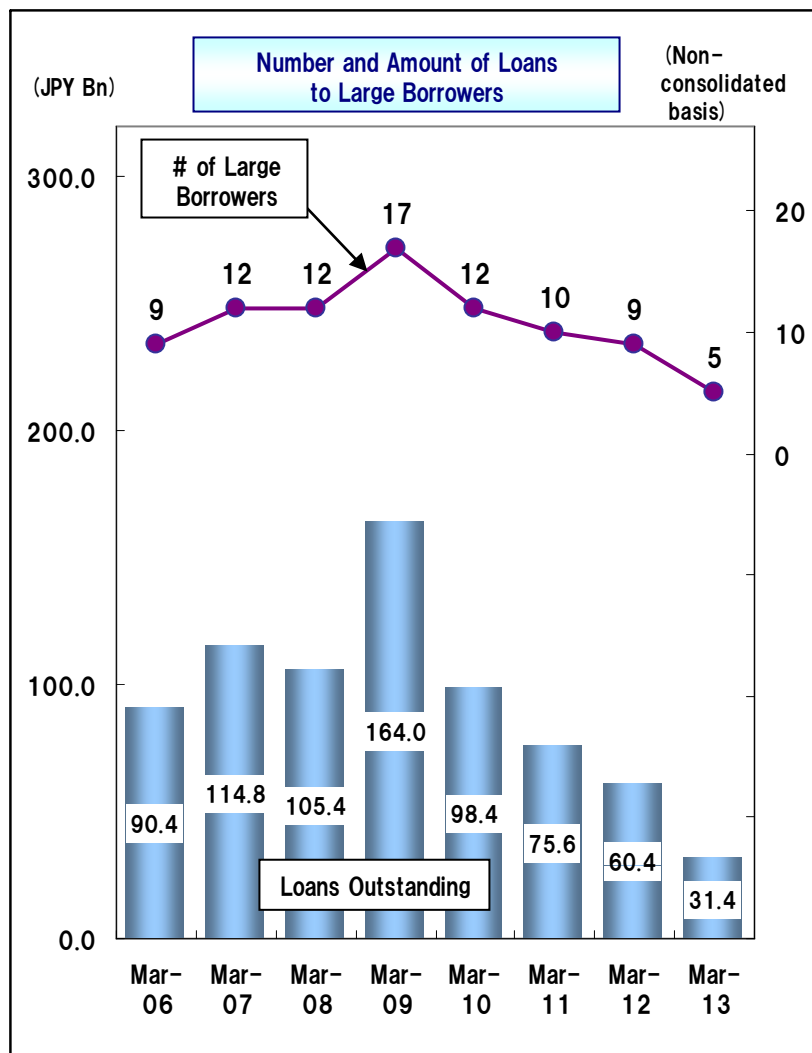


Fees and Commissions Income (Domestic Operations)



(Note) Fees and Commissions income represents gross income before subtracting Fees and Commissions expenses.

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.

Transition of Borrowers by category (Mar-12 → Mar-13)

(Loan Amount)

| | | Mar-13 | | | |
|--------|---|--------|-------|-------|--------|
| | | A | B | C | Total |
| Mar-12 | A | 98.1% | 1.8% | 0.1% | 100.0% |
| | B | 10.4% | 84.4% | 5.3% | 100.0% |
| | C | 0.3% | 1.9% | 97.8% | 100.0% |

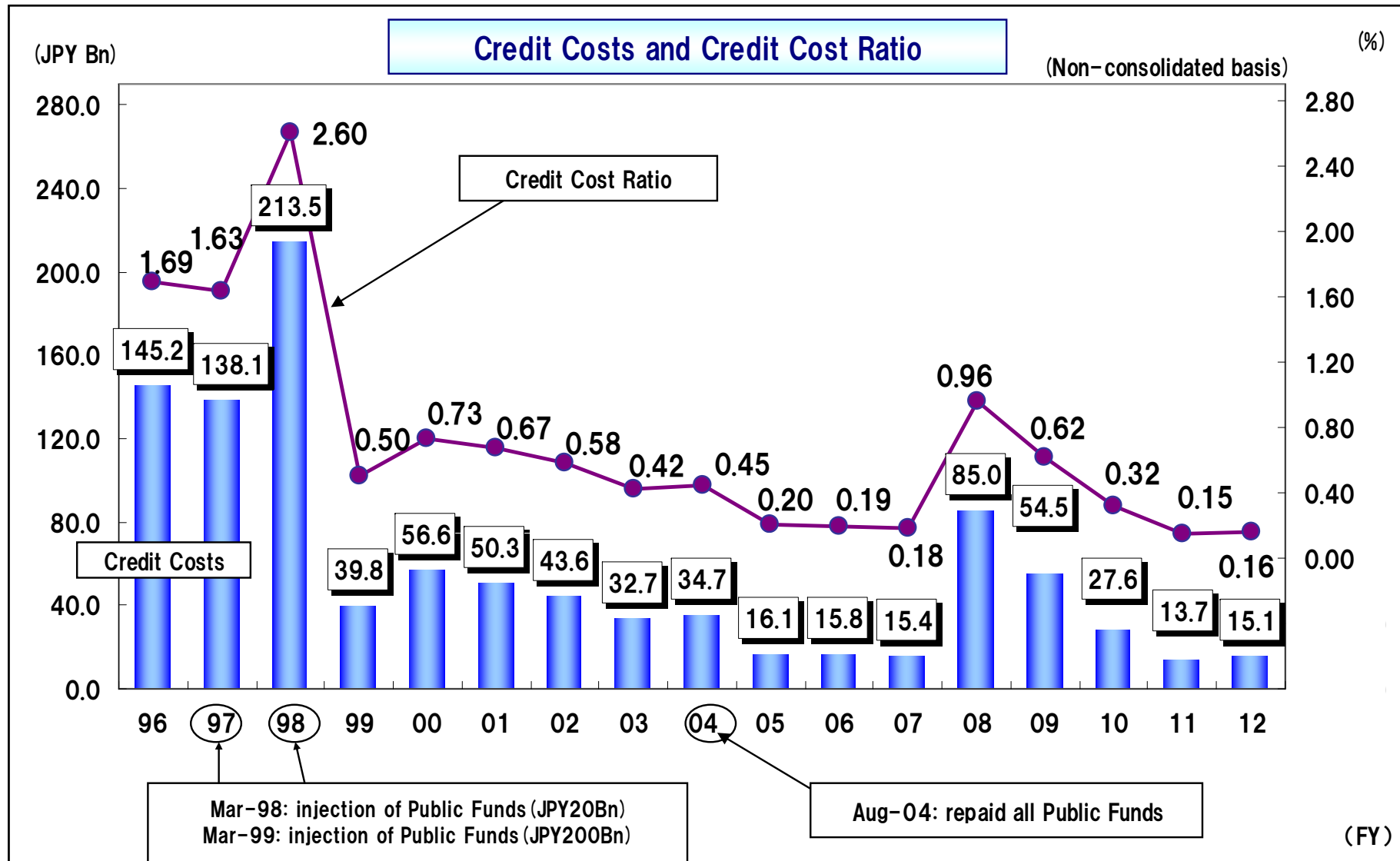
(# of Borrowers)

| | | Mar-13 | | | |
|--------|---|--------|-------|-------|--------|
| | | A | B | C | Total |
| Mar-12 | A | 98.2% | 1.5% | 0.4% | 100.0% |
| | B | 9.1% | 85.2% | 5.7% | 100.0% |
| | C | 1.2% | 4.2% | 94.6% | 100.0% |

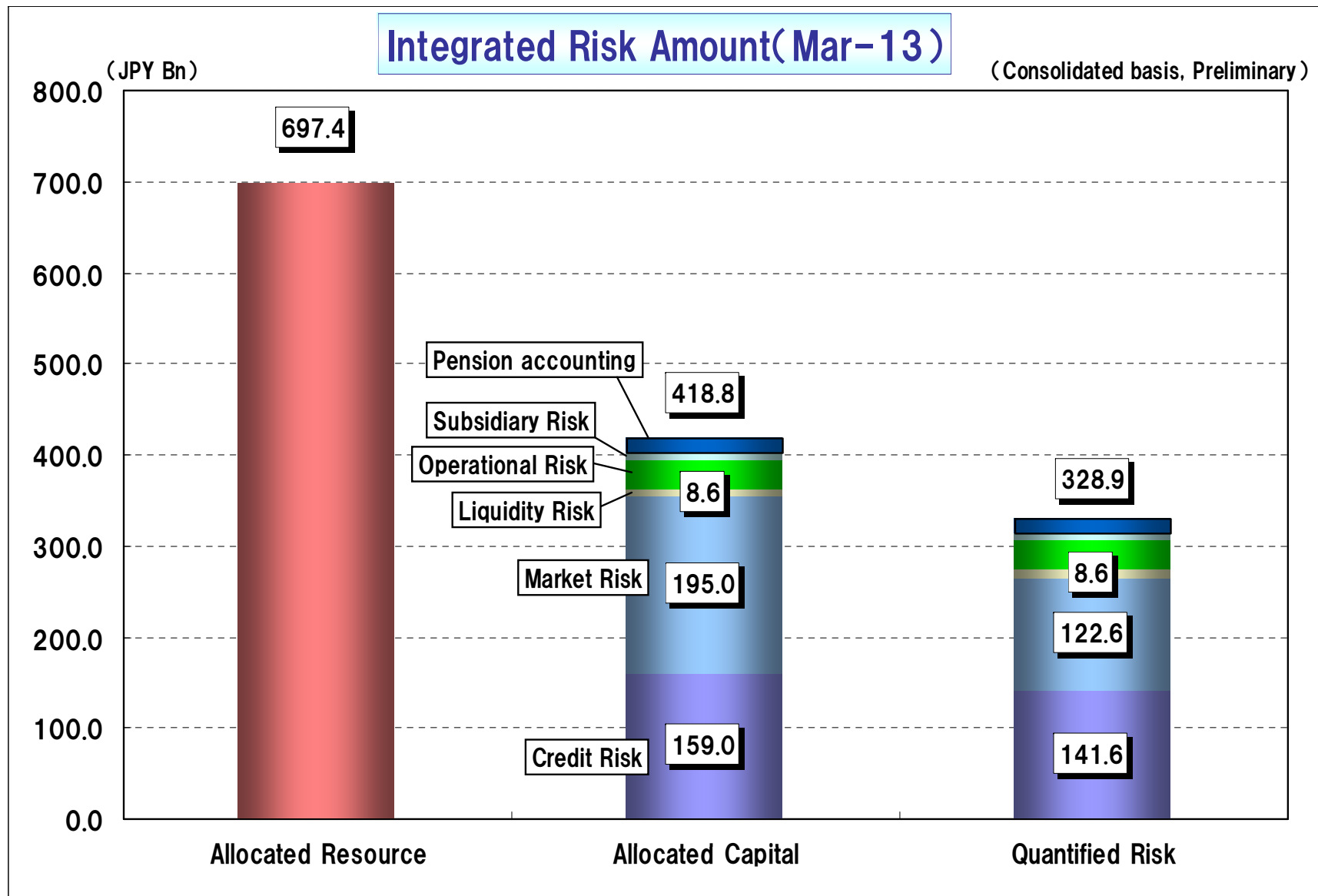
A: Normal
 B: In need of special caution
 C: Possible/Virtual/Legal bankruptcy

(Note) Transition is based on change from Mar-12.

Credit Costs and Credit Cost Ratio



Integrated Risk Amount

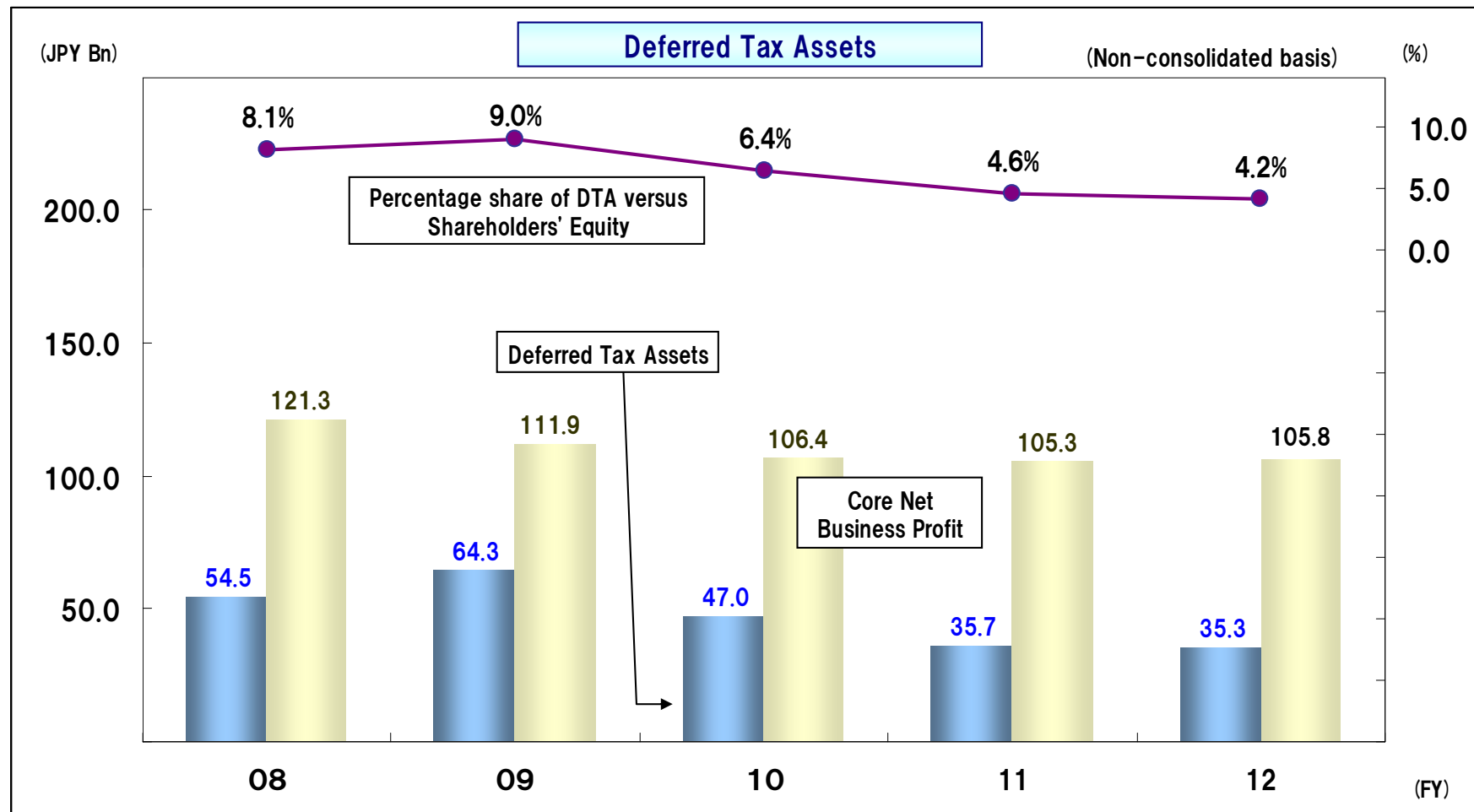


(Note1) Allocated Resource: Tier1 - Deferred Tax Assets - Unrecognized Actuarial Loss

(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

Medium Term Management Plan “Tackle for the Dream”

Released on April 1st, 2013

App 21 to 31 are the documents as released on April 1st, 2013.

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1. Background and Positioning of the Medium Term Management Plan App-21

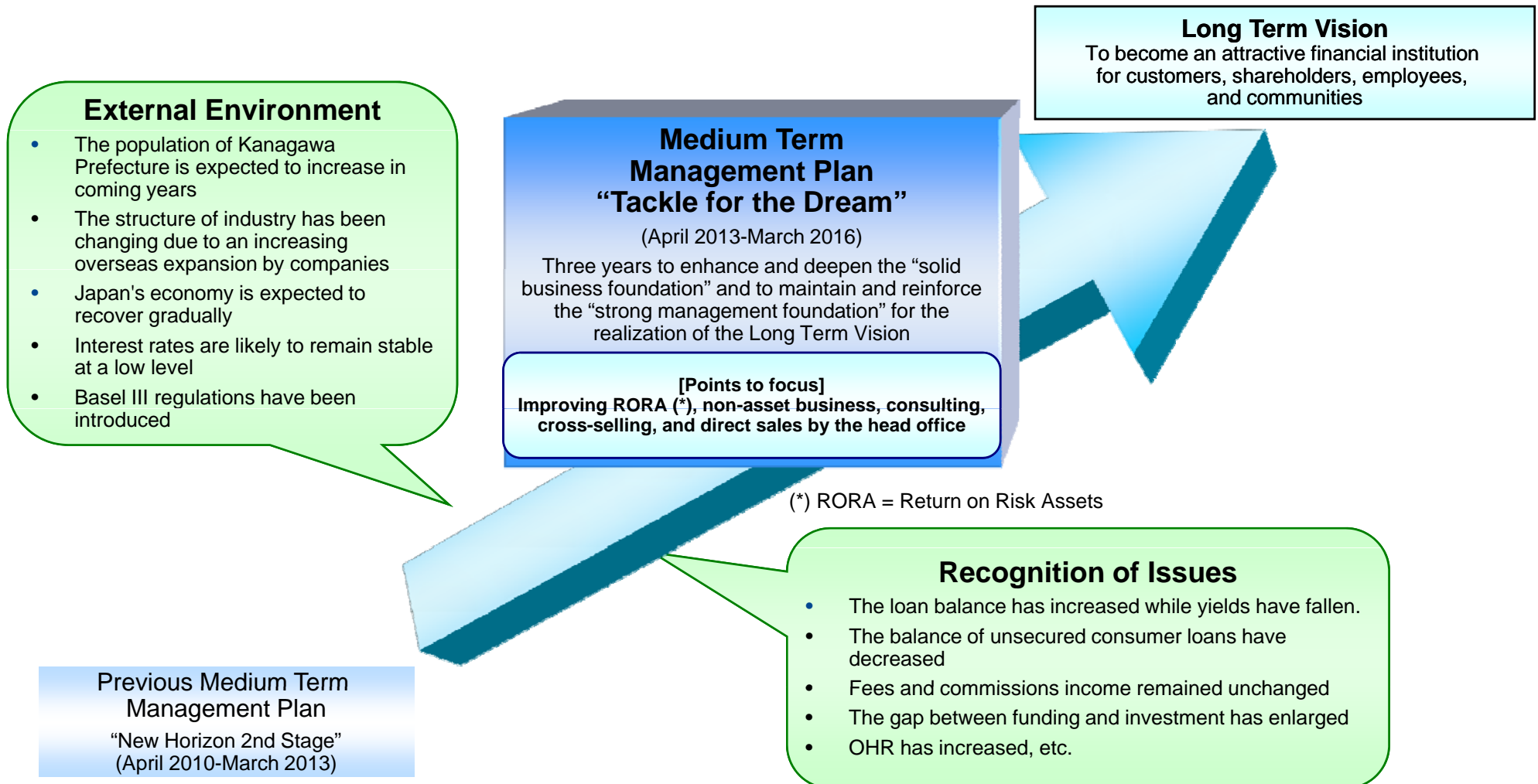
2. Outline of the Medium Term Management Plan App-22

3. Financial Forecast App-23

4. Fundamental Strategies App-24~31

1. Background and Positioning of the Medium Term Management Plan

- The business environment surrounding the Bank is expected to continue to be tough for some time due to ongoing lower interest rates and the implementation of Basel III regulations. Meanwhile, the population in Kanagawa Prefecture is on an increasing trend, suggesting potential market growth.
- In order to accommodate these circumstances and achieve sustainable growth, we position the period covered by our medium term management plan as “the three years to enhance and deepen the “solid business foundation” and to maintain and reinforce the “strong management foundation” for the realization of the Long Term Vision”. To achieve this, we will focus on improving RORA, non-asset business, consulting, cross-selling, and direct sales activities by the head office.



2. Outline of the Medium Term Management Plan

1. Name

Medium Term Management Plan “Tackle for the Dream”

2. Term

April 2013-March 2016 (3 Years)

3. Positioning

Three years to enhance and deepen the “solid business foundation” and to maintain and reinforce the “strong management foundation” for the realization of the Long Term Vision

(*) Long Term Vision: To become an attractive financial institution for customers, shareholders, employees, and communities

4. Fundamental Strategies

- I. Increasing business opportunities with individual customers and activating transactions with them
- II. Enhancing problem solving support for customers in the corporate and public sectors and expanding main transactions
- III. Enhancing the risk return ratio in market operations
- IV. Improving productivity by effective operations
- V. Maintaining and reinforcing the strong management foundation

5. Management Targets

- Aiming to become a bank that customers would be willing to select, by helping them with solutions that can assist customers' problem solving.
- Aiming for further growth by, in particular, increasing business opportunities with local customers and activating transactions with them.
- Aiming to become a well-balanced bank in terms of soundness, profitability and growth potential.

| | Targets in FY2015 | FY2012 Estimates |
|--|--------------------|--------------------|
| Number of Main Individual Customers (*) | Around 2.5 million | Around 2.3 million |
| Fees and Commissions Income Ratio (consolidated) | Around 22% | Around 20% |
| Net Income ROE (consolidated) | Around 7% | Around 7% |
| Net Income RORA (consolidated) | Around 0.8% | Around 0.8% |
| Common Equity Tier 1 Ratio (consolidated) | Around 11% | Around 11% |
| OHR (non-consolidated) | Late 40's% | 48.6% |
| Credit Cost Ratio (non-consolidated) | Around 0.15% | 0.12% |

(*) “The number of main individual customers” means the number of customers who mainly use the Bank’s services (defined by the Bank).

3. Financial Forecast

■ Target figures in the final year of the medium term management plan are as follows:

| | | FY11 Actual | FY12 Forecast (announced in Nov-12) | FY15 Plan | Changes in 3 years | (JPY Bn) |
|--|--|--------------|--|--------------------|-----------------------|----------|
| Non-Consolidated basis | Gross Operating Income | 203.6 | 201.5 | 213.0 | +11.5 | |
| | Of which, Fees and Commissions | 31.1 | 31.2 | 37.0 | +5.8 | |
| | - Expenses | 98.3 | 98.0 | 104.0 | +6.0 | |
| | Net Business Profit | 105.3 | 103.5 | 109.0 | +5.5 | |
| | - Credit Costs | 13.7 | 12.0 | 14.0 | +2.0 | |
| | Ordinary Profit | 87.0 | 87.5 | 92.0 | +4.5 | |
| | Net Income | 49.1 | 54.0 | 59.0 | +5.0 | |
| | OHR (*1) | 48.2% | 48.6% | Late 40's% | - | |
| Credit Costs Ratio (*1) | 0.15% | 0.12% | Around 0.15% | +0.03% | | |
| Consolidated basis | Gross Operating Income | 222.6 | 220.0 | 230.0 | +10.0 | |
| | Of which, Fees and Commissions | 42.8 | 43.0 | 51.0 | +8.0 | |
| | Ordinary Profit | 96.3 | 96.5 | 100.0 | +3.5 | |
| | Net Income | 51.1 | 56.0 | 61.0 | +5.0 | |
| | Fees and Commissions Income Ratio (*1) | 19.2% | Around 20% | Around 22% | Around +2% | |
| | Net Income ROE (*1) | 6.7% | Around 7% | Around 7% | Maintained | |
| | Net Income RORA (*1) | - | Around 0.8% | Around 0.8% | Maintained | |
| | Common Equity Tier 1 Ratio (*1) | - | Around 11% | Around 11% | Maintained | |
| Number of Main Individual Customers (medium term management plan target item) (*2) | | 2.33 million | Around 2.3 million | Around 2.5 million | Around + 0.2 million | |

(*1) Medium term management plan target item

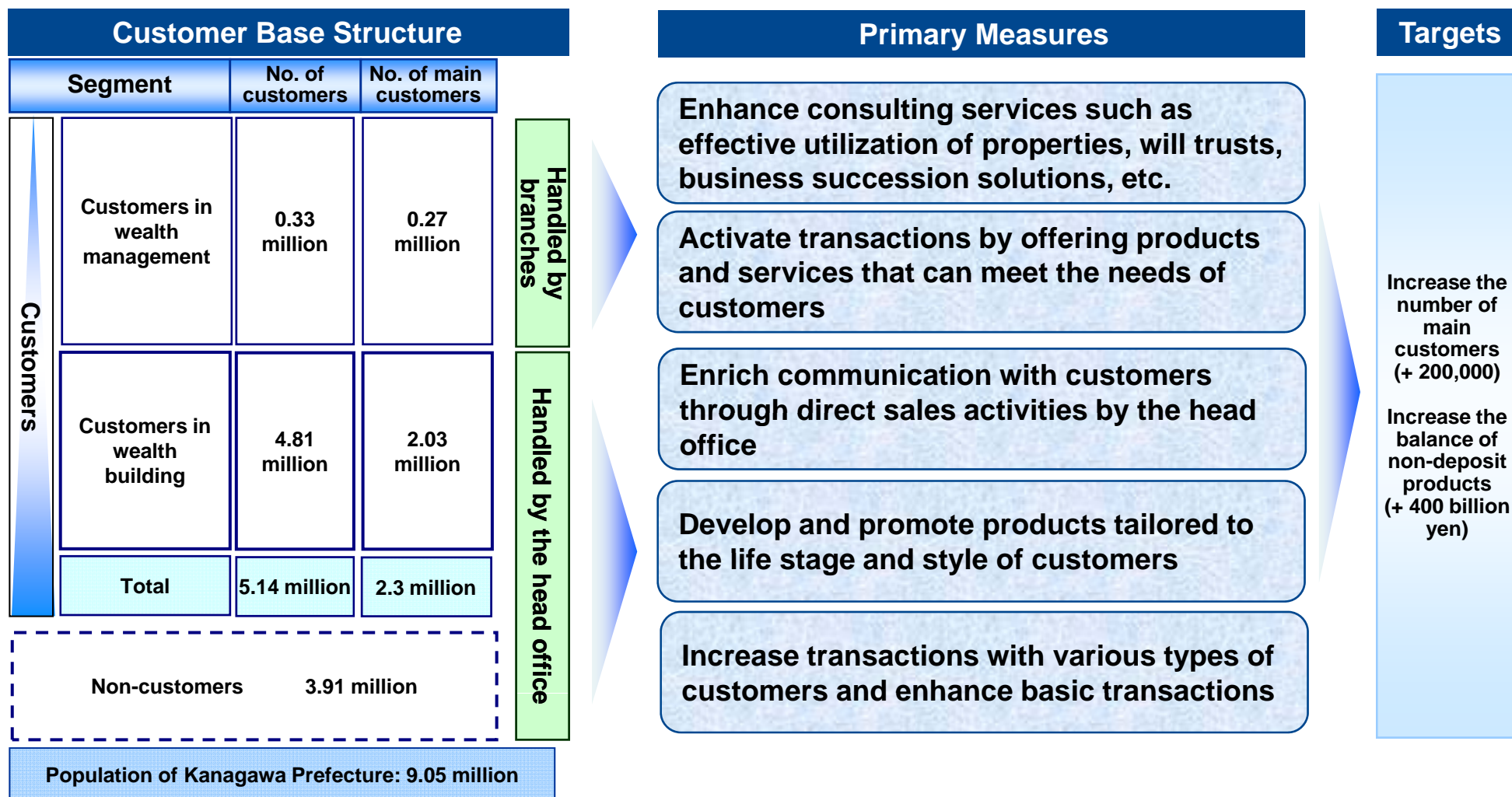
(*2) "The number of main individual customers" means the number of customers who mainly use the Bank's services (defined by the Bank).

Figures projected in this material does not guarantee future financial results, and are exposed to risks and uncertainties. Future results may differ from those projected according to changes in economic environments.

4. Fundamental Strategies

(1) Increasing business opportunities with individual customers and activating transactions with them

- The population of Kanagawa Prefecture is 9.05 million; of them, the number of our customers is around 5.14 million, and main customers 2.3 million. Thus there is still room for potential customers.
- Enhance the contact points with customers while reviewing the conditions of existing customers handled by the head office and branches. Aim to activate transactions by increasing the number of main customers and the balance of the Group's non-deposit products.

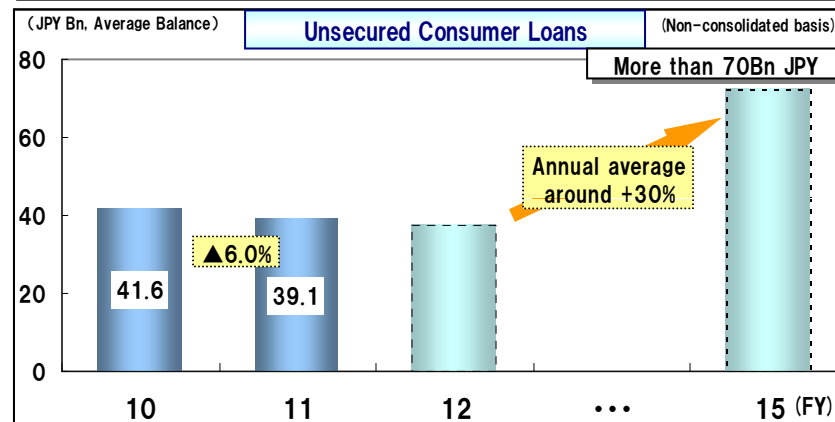
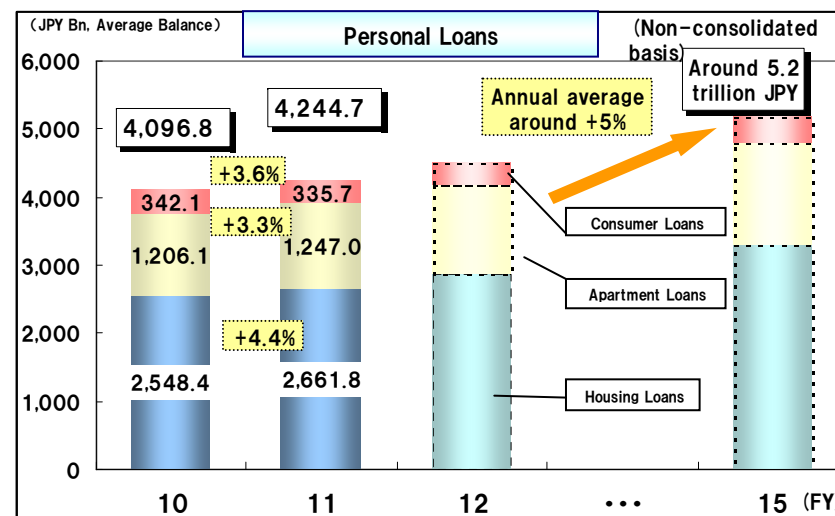
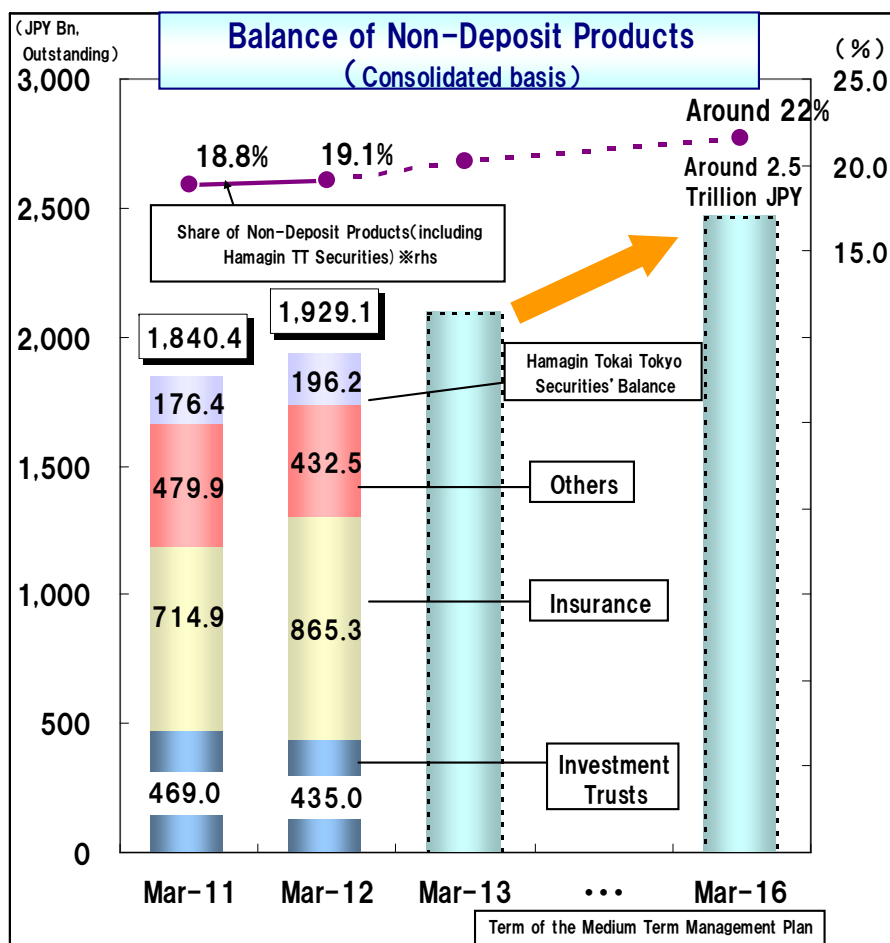


(*) "The main customers" means the customers who mainly use the Bank's services (defined by the Bank).

4. Fundamental Strategies

(1) Increasing business opportunities with individual customers and activating transactions with them

- Achieve around 2.5 trillion yen of the balance of non-deposit products by strengthening the group collaboration including Hamagin Tokai Tokyo Securities.
- The head office increases the transactions of unsecured consumer loans with high RORA and yield by enhancing promotion and direct sales.
- Focus on profitability improvements by increasing various transactions based on customer needs, in addition to continuously focusing on housing loans.



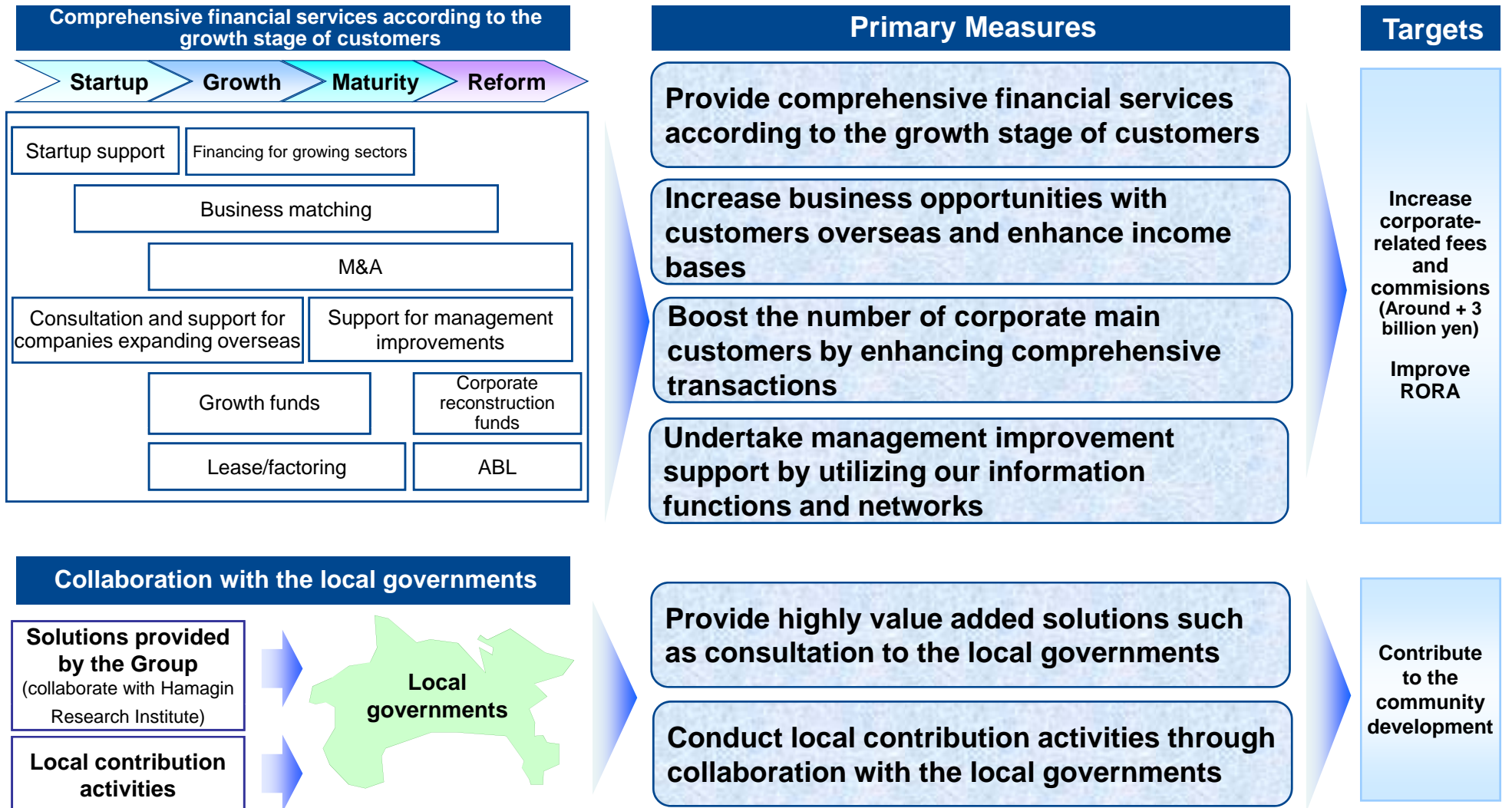
(Note1) "Insurance" includes "Whole Life Insurance" and "Annuity Insurance".

(Note2) "Others" include "Public Bonds" and "Foreign Currency Deposits".

4. Fundamental Strategies

(2) Enhancing problem solving support for customers in the corporate and public sectors and expanding main transactions

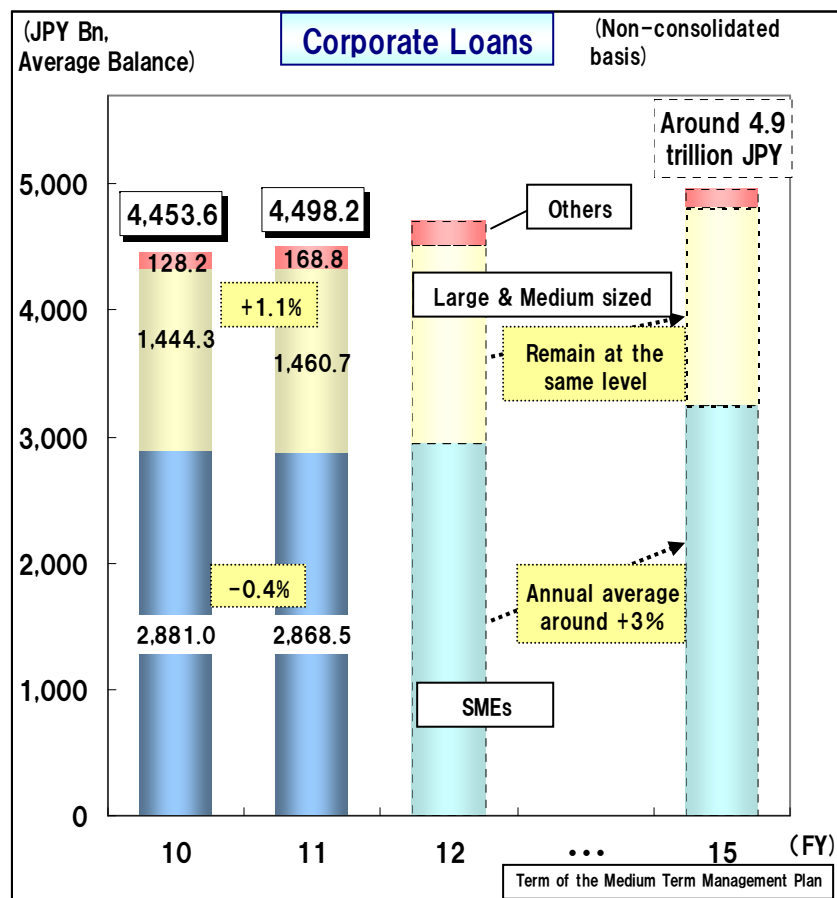
- Provide corporate customers with comprehensive financial services according to their growth stage in order to support them in solving their management issues, thereby expanding the main customer base.
- Provide solutions by the Group (collaborate with Hamagin Research Institute) to the local governments and conduct local contribution activities, thereby promoting the development of communities.



4. Fundamental Strategies

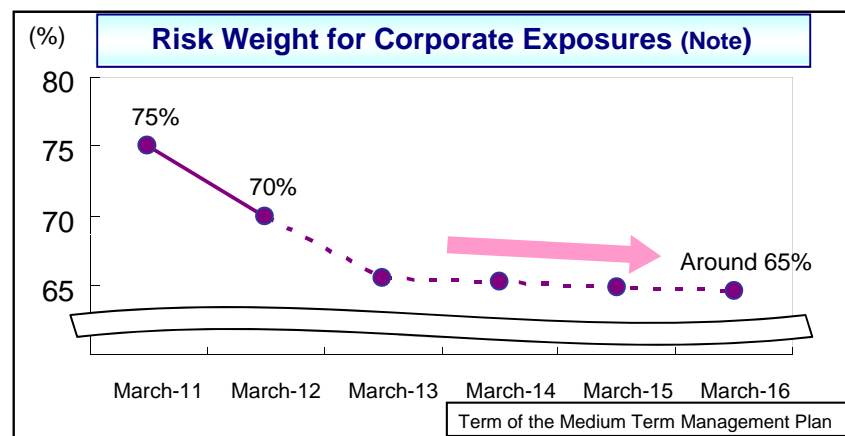
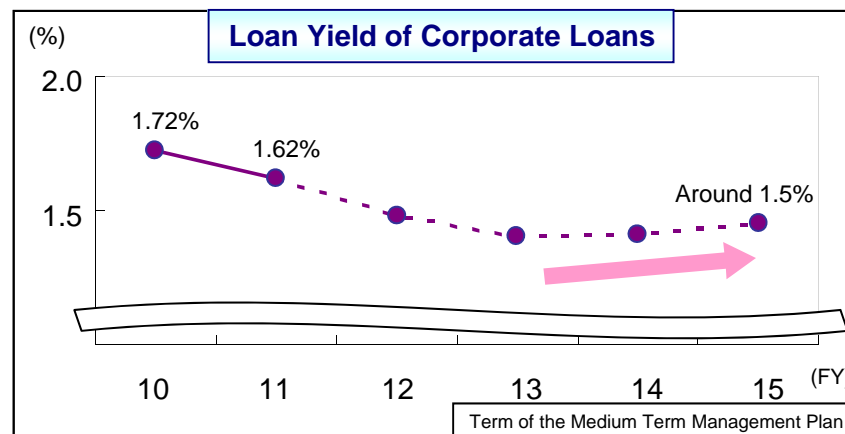
(2) Enhancing problem solving support for customers in the corporate and public sectors and expanding main transactions

- Achieve around 3% annual growth of loans for small- and medium-sized enterprises (SMEs), focusing on the SMEs within Kanagawa Prefecture.
- Achieve a modest growth of corporate loan yields bottoming out in FY2013 by enhancing transactions with SMEs and improving RORA.
- Achieve a modest decline in risk weight for corporate exposures by focusing on management improvement support and along with the expected recovery of companies' performance.



(Note 1) "Others" include loans to public and public related sectors.

(Note 2) Domestic branches

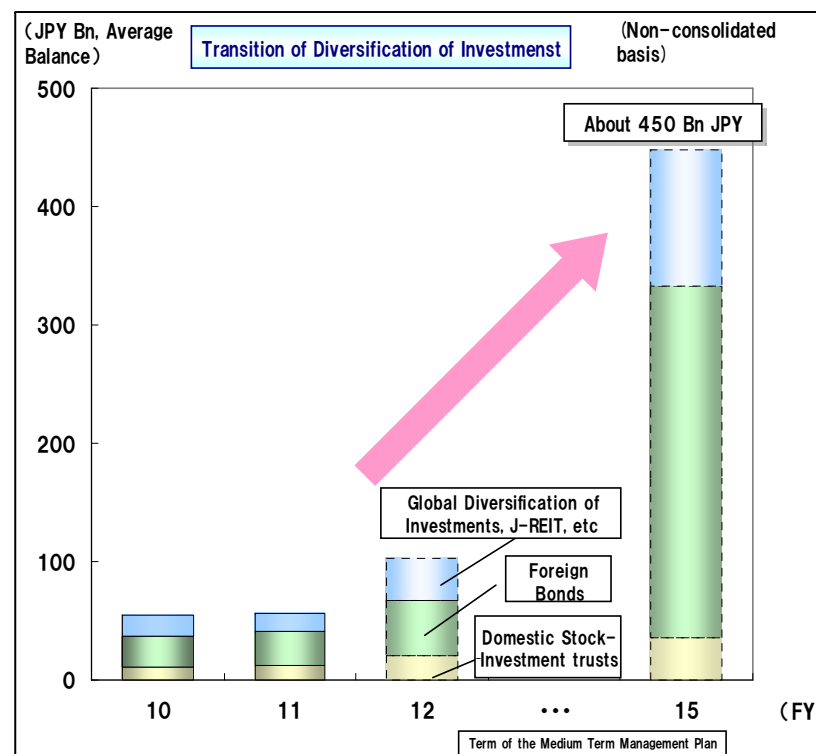
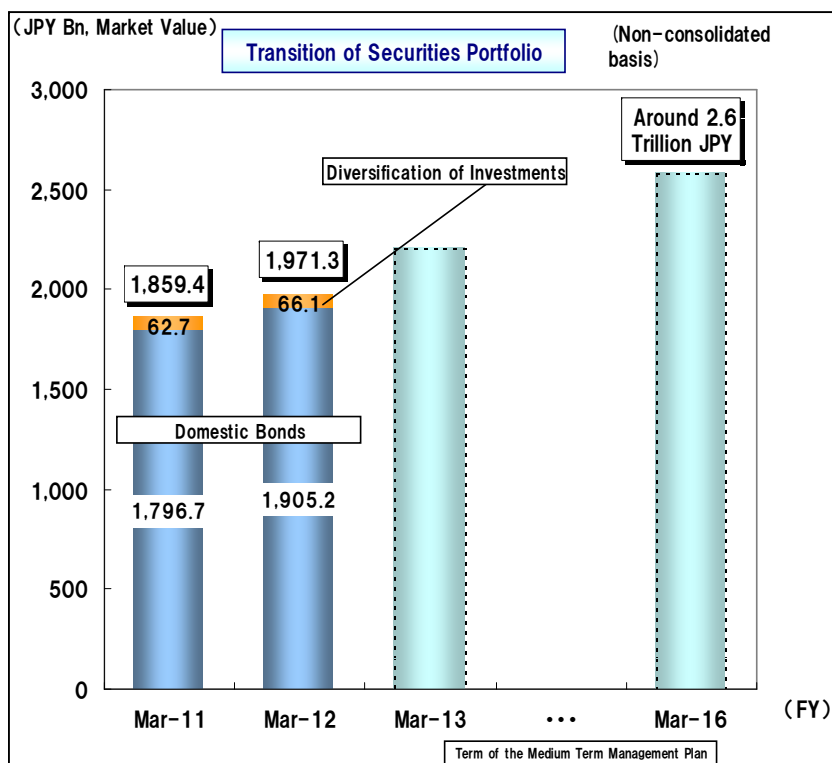
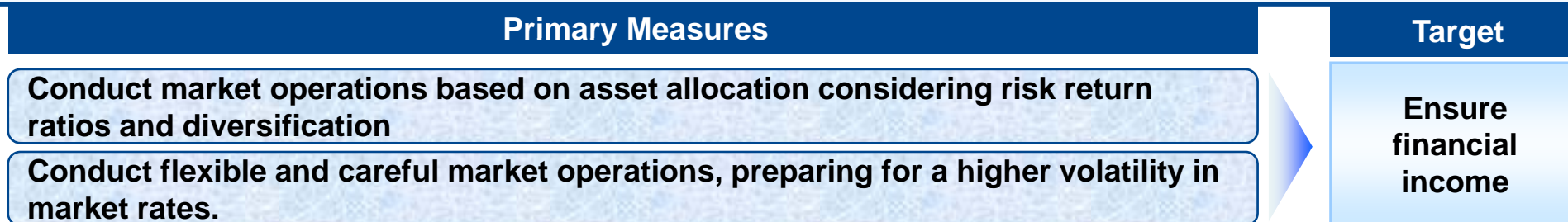


(Note) This includes the exposure of SMEs, but excludes Specialized Lending.

4. Fundamental Strategies

(3) Enhancing the risk return ratio in market operations

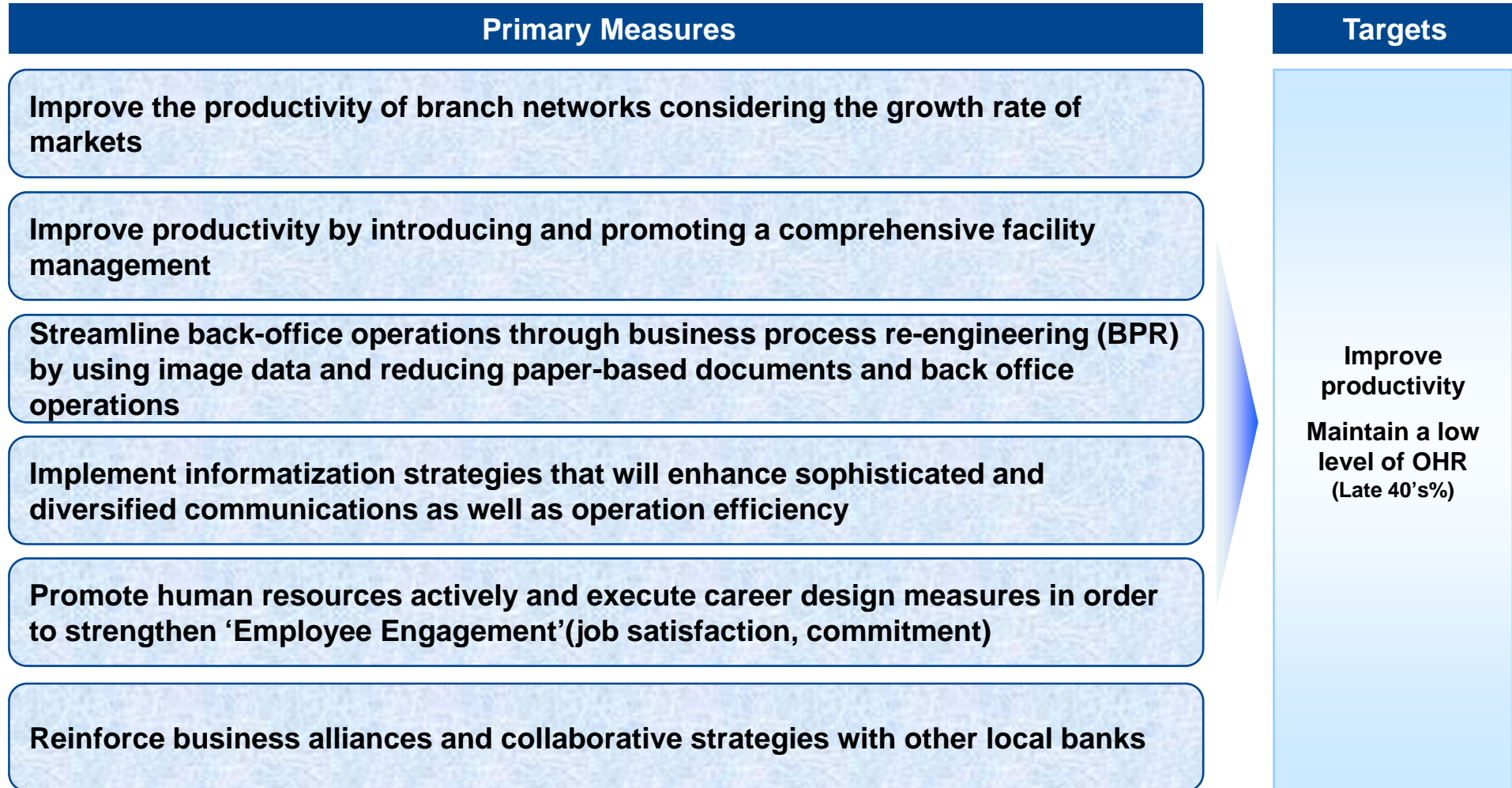
- Manage diversified portfolios with high risk return ratios by gradually increasing the percentage of domestic stock-investment trusts, foreign bonds, global diversification of investments.
- Conduct flexible and careful market operations, given the current high volatility in market rates.



(Note) This excludes equity securities held for customer relationships

4. Fundamental Strategies

(4) Improving productivity by effective operations



4. Fundamental Strategies

(5) Maintaining and reinforcing the strong management foundation

- Implement a strict risk management across the Group focusing on the concentrated risk management by business, the concentrated credit risk management of large-lot borrowers, and adopting a cautious stance on risks such as a sharp rise in interest rates and fluctuation of stock prices.
- Implement the thorough operation management focusing on RORA (Return on Risk Assets), thus improving capital efficiency.

Primary Measures

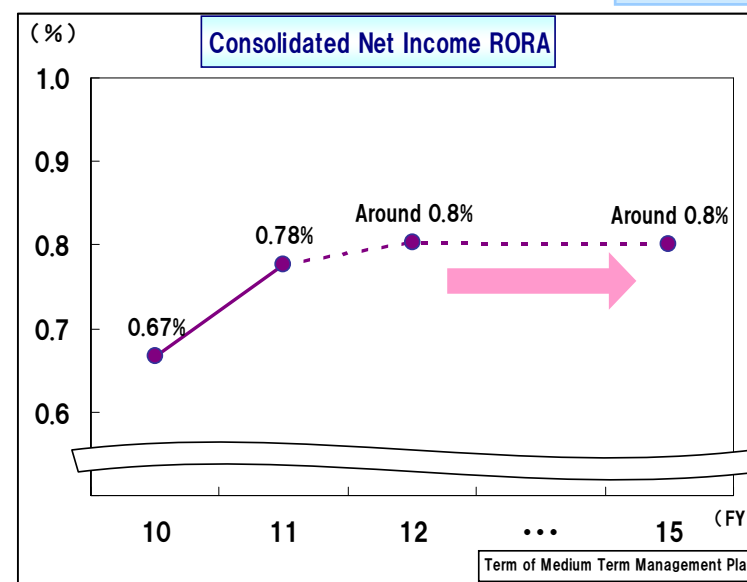
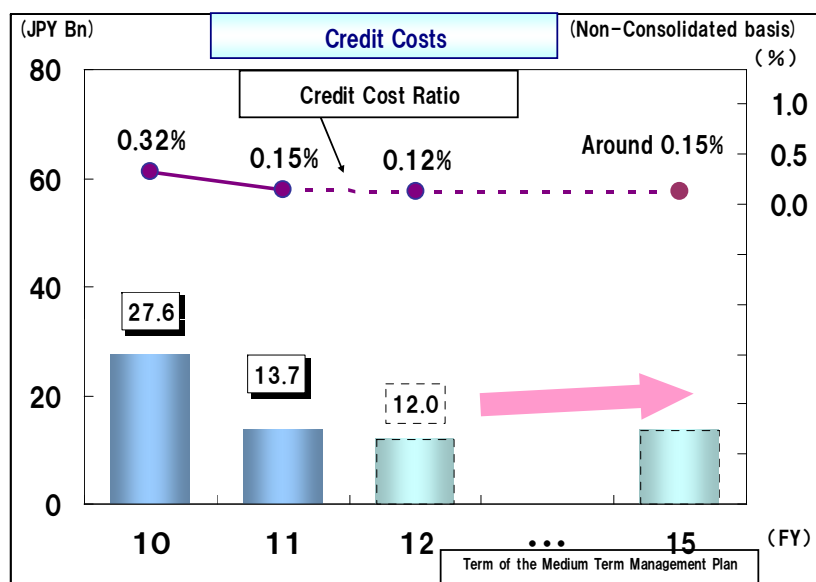
Implement a strict risk management across the Group

| | | | | |
|----------------------------|------------------------|------------------------|---------------------------|-----------------------------|
| Integrated risk management | Credit risk management | Market risk management | Liquidity risk management | Operational risk management |
| Crisis management | Compliance | Customer protection | Stricter screening | Internal audit |

Improve capital efficiency by implementing the thorough operation management focusing on RORA

Targets

Maintain a low level of credit cost ratio (Around 0.15%)
 Adopt a cautious stance on the risk of a sharp rise in interest rates
 Maintain RORA (Around 0.8%)



(Note) Consolidated net income RORA = Consolidated net income / consolidated risk assets (term-end)

4. Fundamental Strategies

(5) Maintaining and reinforcing the strong management foundation

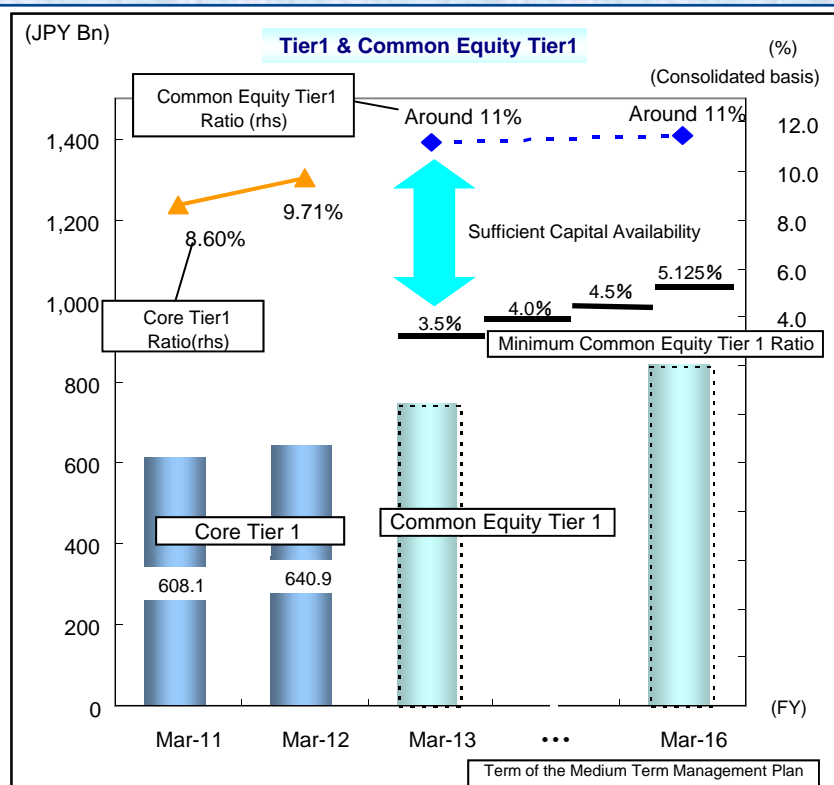
- Maintain sufficient capital in compliance with Basel III regulations
- Formulate shareholder return policy for the term of the medium term management plan as follows.

Primary Measures

Maintain sufficient capital in compliance with Basel III regulations

Targets

Maintain an adequate capital level
(Around 11% of common equity Tier 1 ratio)



Shareholder Return Policy for the term of the medium term management plan

Ordinary Dividend

11 yen per share per annum is to be paid out stably regardless of business results.

Flexible Share Buyback

We will flexibly repurchase own shares on market condition and our performance.

Special Dividend

Special dividends will be paid out, in cases where **Net Income (consolidated) exceeds 55 billion yen.**

(Note 1) Core Tier 1 ratio is calculated based on all deductions of the Basel III framework.
(Note 2) Core Tier 1 ratio = $\frac{\text{Tier 1} - (\text{preferred stock} - \text{preferred securities} - \text{net deferred tax assets etc.})}{\text{Risk assets (Basel II base)}}$

Data Book

Financial Summary (Consolidated & Non-consolidated)

(JPY Bn)

| | Mar-10 | | Mar-11 | | Mar-12 | | Mar-13 | |
|--------------------------|------------------|--------------|------------------|--------------|------------------|--------------|------------------|--------------|
| | Non-consolidated | Consolidated | Non-consolidated | Consolidated | Non-consolidated | Consolidated | Non-consolidated | Consolidated |
| Gross Operating Income | 211.9 | 229.7 | 205.1 | 224.0 | 203.6 | 222.6 | 202.3 | 222.6 |
| Core Net Business Profit | 111.9 | 123.5 | 106.4 | 119.1 | 105.3 | 116.9 | 105.8 | 117.9 |
| Credit Costs | 54.5 | 62.9 | 27.6 | 31.7 | 13.7 | 15.2 | 15.1 | 18.0 |
| Ordinary Profit | 52.8 | 53.7 | 74.9 | 81.6 | 87.0 | 96.3 | 86.4 | 95.0 |
| Net Income | 31.0 | 30.9 | 45.4 | 47.0 | 49.1 | 51.1 | 53.3 | 55.3 |
| Deposits | 10,448.3 | 10,428.9 | 10,753.1 | 10,725.0 | 11,091.5 | 11,061.5 | 11,484.9 | 11,450.2 |
| Loans | 8,525.7 | 8,485.5 | 8,644.1 | 8,601.8 | 9,017.1 | 8,970.3 | 9,389.8 | 9,343.9 |
| Securities | 1,750.4 | 1,741.6 | 2,004.0 | 1,994.6 | 2,122.2 | 2,113.9 | 2,226.9 | 2,219.6 |
| Total Net Assets | 712.2 | 761.5 | 733.8 | 786.9 | 775.0 | 832.7 | 833.3 | 895.6 |
| Total Assets | 11,681.8 | 11,984.3 | 12,245.3 | 12,520.5 | 12,552.3 | 12,802.1 | 13,238.7 | 13,468.7 |

Results of Our Group Companies

FY12

(JPY Bn)

| Name | Main Business | Business Profit | | Credit Costs | | Ordinary Profit | | Net Income | |
|--|-------------------------------------|-----------------|----------------------|--------------|----------------------|-----------------|----------------------|-------------|----------------------|
| | | | Difference from FY11 | | Difference from FY11 | | Difference from FY11 | | Difference from FY11 |
| Hamagin Finance Co.,Ltd. | Leasing and factoring services | 1.9 | -0.2 | -0.4 | +0.2 | 2.3 | -0.4 | 1.4 | -0.5 |
| Yokohama Guarantee Co.,Ltd. | Residential-loan-guarantee services | 7.1 | -0.1 | 3.3 | +1.3 | 3.8 | -1.3 | 2.1 | -0.5 |
| Hamagin Tokai Tokyo Securities Co.,Ltd. | Securities services | 1.6 | +0.9 | 0.0 | 0.0 | 1.6 | +0.9 | 0.9 | +0.5 |
| Others | | 1.2 | -0.2 | 0.0 | 0.0 | 1.2 | -0.2 | 1.2 | -0.2 |
| Total of Subsidiaries (11 companies) | | 12.1 | +0.5 | 2.8 | +1.4 | 9.2 | -1.0 | 5.9 | -0.7 |
| Consolidated basis | | 117.9 | +1.0 | 18.0 | +2.8 | 95.0 | -1.3 | 55.3 | +4.2 |
| Difference of Non-consolidated and consolidated | | 12.1 | +0.5 | 2.9 | +1.4 | 8.6 | -0.7 | 2.0 | 0.0 |
| Consolidated/Non-consolidated Ratio | | 1.11 | 0.00 | 1.19 | +0.09 | 1.09 | -0.01 | 1.03 | -0.01 |

Loans(Outstanding Balance)

Loans <Outstanding Balance>

【Non-consolidated basis】
(JPY Bn)

| | Mar-07 | Sep-07 | Mar-08 | Sep-08 | Mar-09 | Sep-09 | Mar-10 | Sep-10 | Mar-11 | Sep-11 | Mar-12 | Sep-12 | Mar-13 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Loans | 8,114.4 | 8,447.7 | 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 |
| JOM account | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Loans(domestic branches) | 8,114.4 | 8,447.7 | 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 |
| Loans to public sectors | 96.0 | 79.4 | 109.7 | 132.0 | 168.5 | 131.5 | 124.4 | 146.9 | 152.0 | 178.2 | 230.1 | 268.7 | 300.7 |
| Loans to large & medium sized businesses | 1,391.0 | 1,536.9 | 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 |
| Loans to small and medium-sized businesses, etc | 6,627.1 | 6,831.4 | 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 |
| Loans to small and medium-sized businesses | 3,184.8 | 3,239.5 | 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 |
| Individuals | 3,442.3 | 3,591.9 | 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 |
| Residential loans | 3,108.0 | 3,254.7 | 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 |
| Housing loans | 2,030.3 | 2,147.8 | 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 |
| Apartment loans | 1,077.6 | 1,106.9 | 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 |
| Other individual loans | 334.2 | 337.1 | 340.7 | 348.0 | 349.9 | 345.7 | 343.0 | 345.4 | 343.0 | 335.7 | 337.4 | 343.1 | 347.0 |
| Loans(overseas branches) | - | - | - | - | - | - | 6.7 | 7.2 | 7.8 | 8.0 | 8.9 | 7.5 | 10.3 |
| Housing loans (includes portion securitized) | 2,301.4 | 2,417.0 | 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 |
| Portion securitized | 271.0 | 269.1 | 270.6 | 269.9 | 257.4 | 244.6 | 232.6 | 219.1 | 220.5 | 206.7 | 194.2 | 181.9 | 169.6 |
| Loans in Kanagawa Prefecture | 6,428.7 | 6,608.4 | 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 |
| Loans to small and medium-sized businesses, etc | 5,685.6 | 5,809.3 | 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 |

(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>

| | Sep-07 | | Mar-08 | | Sep-08 | | Mar-09 | |
|---|---------|--------|---------|--------|---------|--------|---------|--------|
| | share | share | share | share | share | share | share | share |
| Manufacturing | 946.1 | 11.2% | 912.6 | 10.6% | 972.5 | 11.1% | 1,021.6 | 11.3% |
| Agriculture,Forestry,Fishery and Mining | 15.5 | 0.2% | 15.6 | 0.2% | 15.5 | 0.2% | 15.6 | 0.2% |
| Construction | 312.8 | 3.7% | 324.5 | 3.8% | 314.3 | 3.6% | 309.6 | 3.4% |
| Electric power,gas,heat supply and water supply | 12.1 | 0.1% | 13.2 | 0.2% | 13.4 | 0.2% | 13.7 | 0.2% |
| IT and telecommunication | 68.9 | 0.8% | 73.3 | 0.9% | 77.1 | 0.9% | 70.9 | 0.8% |
| Transportation | 341.8 | 4.0% | 350.7 | 4.1% | 358.4 | 4.1% | 377.9 | 4.2% |
| Wholesale and retail | 706.5 | 8.4% | 698.3 | 8.1% | 727.3 | 8.3% | 737.5 | 8.2% |
| Finance and insurance | 279.8 | 3.3% | 298.3 | 3.5% | 265.9 | 3.0% | 306.2 | 3.4% |
| Real estate | 1,139.4 | 13.5% | 1,129.9 | 13.2% | 1,109.0 | 12.6% | 1,066.8 | 11.8% |
| Services | 952.1 | 11.3% | 926.8 | 10.8% | 958.5 | 10.9% | 967.5 | 10.7% |
| Local governments | 79.1 | 0.9% | 109.7 | 1.3% | 131.5 | 1.5% | 160.0 | 1.8% |
| Others | 3,593.0 | 42.5% | 3,725.4 | 43.4% | 3,846.8 | 43.8% | 3,960.4 | 44.0% |
| Total | 8,447.7 | 100.0% | 8,578.9 | 100.0% | 8,790.8 | 100.0% | 9,008.3 | 100.0% |

(JPY Bn)

| | Sep-09 | | Mar-10 | | Sep-10 | | Mar-11 | | Sep-11 | | Mar-12 | | Sep-12 | | Mar-13 | |
|---|---------|--------|---------|--------|---------|--------|---------|--------|---------|--------|---------|--------|---------|--------|---------|--------|
| | share | share | share | share | share | share | 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% |
| 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% |
| 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% |
| 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% |
| 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% |
| 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% |
| 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% |
| 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% |
| 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% |
| 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% |
| 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% |
| 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% |
| 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% |

(JPY Bn)

Breakdown of Real Estate Sector <Outstanding Balance>

| | Sep-07 | | Mar-08 | | Sep-08 | | Mar-09 | | Sep-09 | | Mar-10 | | Sep-10 | | Mar-11 | | Sep-11 | | Mar-12 | | Sep-12 | | Mar-13 | |
|---|---------|--------|---------|--------|---------|--------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | share | share | share | share | share | share | share | share | share | share | share | share | share | share | share | share | share | share | share | share | share | share | share | share |
| business of real property | 365.9 | 32.1% | 374.4 | 33.1% | 381.5 | 34.4% | 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% |
| Lease of real property | 291.5 | 25.6% | 298.9 | 26.5% | 308.0 | 27.8% | 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% |
| Maintenance of real property | 74.4 | 6.5% | 75.5 | 6.7% | 73.4 | 6.6% | 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% |
| Real estate dealing business | 530.0 | 46.5% | 532.2 | 47.1% | 491.9 | 44.4% | 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% |
| Real estate agency business | 23.7 | 2.1% | 24.9 | 2.2% | 22.1 | 2.0% | 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% |
| Built-for-sale housing and land agency business | 506.2 | 44.4% | 507.2 | 44.9% | 469.7 | 42.4% | 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% |
| Others | 48.7 | 4.3% | 51.3 | 4.5% | 58.7 | 5.3% | 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% |
| Prefectural Housing Corporations | 194.6 | 17.1% | 171.9 | 15.2% | 176.9 | 16.0% | 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% |
| Total | 1,139.4 | 100.0% | 1,129.9 | 100.0% | 1,109.0 | 100.0% | 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% |

(Note)Apartment loans are excluded from total.

Loans(Average Balance & yield)

Loans <Average Balance>

【Non-consolidated basis】
(JPY Bn)

| | FY07 | | | FY08 | | | FY09 | | | FY10 | | | FY11 | | | FY12 | | |
|--|---------|----------|----------|---------|----------|----------|---------|----------|----------|---------|----------|----------|---------|----------|----------|---------|----------|----------|
| | | 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 | 8,415.8 | 8,250.1 | 8,581.4 | 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 |
| JOM account | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Loans(domestic branches) | 8,415.8 | 8,250.1 | 8,581.4 | 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 |
| Loans to public sectors | 92.5 | 97.9 | 87.1 | 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 |
| Loans to large & medium sized businesses | 1,537.2 | 1,491.2 | 1,583.1 | 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 |
| Loans to small and medium-sized businesses, etc | 6,786.0 | 6,660.9 | 6,911.0 | 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 |
| Loans to small and medium-sized businesses | 3,218.4 | 3,166.1 | 3,270.7 | 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 |
| Individuals | 3,567.5 | 3,494.8 | 3,640.3 | 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 |
| Residential loans | 3,233.2 | 3,162.4 | 3,304.0 | 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 |
| Housing loans | 2,135.7 | 2,078.9 | 2,192.5 | 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 |
| Apartment loans | 1,097.5 | 1,083.4 | 1,111.5 | 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 |
| Other individual loans | 334.3 | 332.4 | 336.2 | 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 |
| 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 |
| Ratio to small and medium-sized businesses, etc. | 80.6% | 80.7% | 80.5% | 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% |

(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) | 2.19% | 2.17% | 2.22% | 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% |
| Yield on loans and bills discounted (domestics) (Note) | 2.19% | 2.16% | 2.22% | 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% |
| Loans to corporate | 2.10% | 2.08% | 2.13% | 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% |
| Loans to individuals | 2.37% | 2.34% | 2.41% | 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% |

(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-07 | Sep-07 | Mar-08 | Sep-08 | Mar-09 | Sep-09 | Mar-10 | Sep-10 | Mar-11 | Sep-11 | Mar-12 | Sep-12 | Mar-13 |
|-------------------------------------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Deposits | 9,827.0 | 9,654.9 | 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 |
| JOM account | - | - | 7.2 | 1.8 | 6.8 | 2.2 | 4.6 | 0.0 | 7.4 | - | 2.7 | 16.6 | 4.7 |
| Deposits(domestic branches) | 9,827.0 | 9,654.9 | 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 |
| Liquid deposits in yen | 6,663.3 | 6,282.2 | 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 |
| Fixed deposits in yen | 3,098.4 | 3,236.8 | 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 |
| Foreign currency deposits | 65.2 | 135.8 | 93.2 | 62.1 | 90.5 | 120.3 | 123.8 | 185.8 | 144.1 | 142.7 | 128.2 | 118.3 | 138.1 |
| Deposit from corporate | 1,908.6 | 1,883.2 | 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 |
| Liquid deposits in yen | 1,562.9 | 1,512.6 | 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 |
| Fixed deposits in yen | 337.0 | 360.7 | 368.7 | 373.5 | 389.2 | 382.5 | 385.9 | 369.9 | 373.3 | 386.0 | 399.7 | 397.7 | 422.7 |
| Foreign currency deposits | 8.6 | 9.7 | 11.3 | 10.7 | 13.1 | 15.6 | 16.3 | 19.2 | 18.2 | 22.9 | 20.8 | 24.7 | 30.4 |
| Deposit from individuals | 7,325.8 | 7,442.0 | 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 |
| Liquid deposits in yen | 4,544.3 | 4,569.4 | 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 |
| Fixed deposits in yen | 2,748.0 | 2,840.7 | 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 |
| Foreign currency deposits | 33.4 | 31.9 | 40.4 | 39.5 | 46.6 | 45.8 | 47.7 | 47.6 | 55.9 | 52.7 | 52.2 | 45.6 | 45.1 |
| Deposit from local public | 496.0 | 243.3 | 474.4 | 265.5 | 492.6 | 278.5 | 625.4 | 454.1 | 682.6 | 284.6 | 673.4 | 315.7 | 798.3 |
| Liquid deposits in yen | 470.1 | 125.5 | 403.7 | 180.4 | 451.0 | 177.8 | 560.4 | 317.0 | 610.8 | 209.6 | 614.3 | 259.9 | 735.3 |
| Fixed deposits in yen | 2.7 | 23.6 | 29.2 | 73.3 | 10.8 | 41.9 | 5.2 | 18.1 | 1.8 | 7.8 | 3.9 | 7.8 | 0.4 |
| Foreign currency deposits | 23.1 | 94.1 | 41.4 | 11.7 | 30.7 | 58.7 | 59.7 | 118.9 | 69.9 | 67.1 | 55.1 | 47.8 | 62.5 |
| Deposit from Financial Institutions | 96.4 | 86.3 | 125.7 | 119.6 | 112.0 | 132.6 | 119.4 | 83.2 | 92.0 | 99.7 | 111.8 | 102.1 | 97.8 |
| Liquid deposits in yen | 85.9 | 74.5 | 112.7 | 104.5 | 95.5 | 115.6 | 101.5 | 64.5 | 72.8 | 80.0 | 91.1 | 80.9 | 76.0 |
| Fixed deposits in yen | 10.5 | 11.7 | 12.9 | 15.1 | 16.4 | 17.0 | 17.8 | 18.6 | 19.1 | 19.6 | 20.7 | 21.1 | 21.7 |
| 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 |
| Deposits in Kanagawa Prefecture | 9,098.5 | 8,902.7 | 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 |

※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)

| | FY07 | | | FY08 | | | FY09 | | | FY10 | | | FY11 | | | FY12 | | |
|--|---------|----------|----------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | | 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 | 9,712.9 | 9,653.7 | 9,772.1 | 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 |
| JOM account | 5.8 | 6.9 | 4.6 | 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 |
| Deposits(domestic branches) | 9,707.1 | 9,646.7 | 9,767.5 | 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 |
| Liquid deposits in yen | 6,344.2 | 6,353.1 | 6,335.3 | 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 |
| Fixed deposits in yen | 3,229.7 | 3,181.3 | 3,278.0 | 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 |
| Foreign currency deposits | 133.1 | 112.1 | 154.0 | 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 |
| Deposit from corporate | 1,854.4 | 1,867.0 | 1,841.8 | 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 |
| Liquid deposits in yen | 1,484.2 | 1,503.0 | 1,465.4 | 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 |
| Fixed deposits in yen | 358.9 | 354.2 | 363.5 | 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 |
| Foreign currency deposits | 11.3 | 9.8 | 13.1 | 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 |
| Deposit from individuals | 7,474.7 | 7,408.3 | 7,541.1 | 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 |
| Liquid deposits in yen | 4,603.4 | 4,574.7 | 4,632.1 | 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 |
| Fixed deposits in yen | 2,837.7 | 2,801.4 | 2,874.0 | 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 |
| Foreign currency deposits | 33.5 | 32.1 | 34.9 | 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 |
| Deposit from local public | 295.4 | 287.6 | 303.3 | 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 |
| Liquid deposits in yen | 185.9 | 203.0 | 168.8 | 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 |
| Fixed deposits in yen | 21.2 | 14.3 | 28.0 | 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 |
| Foreign currency deposits | 88.2 | 70.2 | 106.3 | 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 |
| Deposit from Financial Institutions | 82.4 | 83.6 | 81.2 | 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 |
| Liquid deposits in yen | 70.6 | 72.3 | 68.8 | 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 |
| Fixed deposits in yen | 11.8 | 11.2 | 12.3 | 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 |
| 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 |
| Yield on deposits (includes international operation) | 0.27% | 0.26% | 0.29% | 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% |
| Yield on deposits (domestics) | 0.22% | 0.21% | 0.23% | 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% |
| Liquid deposits | 0.17% | 0.17% | 0.17% | 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% |
| Fixed deposits | 0.31% | 0.29% | 0.34% | 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% |

※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-07 | Sep-07 | Mar-08 | Sep-08 | Mar-09 | Sep-09 | Mar-10 | Sep-10 | Mar-11 | Sep-11 | Mar-12 | Sep-12 | Mar-13 |
|--|-------------|----------------|----------|----------------|----------|----------------|----------|----------------|----------|----------------|----------|----------------|----------|----------------|
| | | 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 | 1,668.0 | 1,413.1 | 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 |
| | Average | 1,286.2 | 1,445.4 | 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 |
| National government bonds | Outstanding | 770.1 | 544.7 | 593.8 | 447.8 | 519.6 | 643.5 | 735.1 | 751.4 | 764.4 | 729.8 | 768.2 | 874.9 | 870.7 |
| | Average | 569.2 | 647.4 | 591.2 | 581.5 | 555.9 | 593.7 | 649.6 | 704.1 | 741.3 | 808.8 | 869.9 | 935.8 | 966.9 |
| Local government bonds | Outstanding | 68.4 | 88.0 | 77.7 | 110.9 | 183.0 | 196.0 | 293.5 | 315.8 | 291.6 | 270.7 | 257.1 | 236.3 | 231.1 |
| | Average | 76.8 | 86.3 | 87.5 | 89.3 | 120.0 | 187.7 | 212.8 | 310.2 | 307.0 | 283.2 | 272.9 | 246.1 | 236.5 |
| Corporate bonds | Outstanding | 458.6 | 447.2 | 465.9 | 443.9 | 444.7 | 415.9 | 500.7 | 551.2 | 740.6 | 816.2 | 879.8 | 811.0 | 746.3 |
| | Average | 383.8 | 453.2 | 459.5 | 456.9 | 459.6 | 429.7 | 442.3 | 529.5 | 596.1 | 790.8 | 826.2 | 856.6 | 806.5 |
| Stocks | Outstanding | 277.8 | 259.9 | 206.5 | 178.3 | 151.8 | 159.2 | 164.1 | 146.0 | 144.5 | 140.8 | 150.8 | 139.0 | 187.4 |
| | Average | 168.7 | 168.7 | 170.9 | 172.4 | 173.9 | 151.0 | 147.1 | 140.8 | 140.1 | 136.8 | 136.5 | 133.8 | 133.8 |
| Other securities | Outstanding | 92.8 | 73.2 | 66.8 | 68.7 | 58.6 | 51.6 | 56.8 | 57.3 | 62.7 | 53.8 | 66.1 | 97.0 | 191.2 |
| | Average | 87.5 | 89.6 | 80.7 | 74.7 | 74.1 | 60.3 | 58.5 | 57.2 | 60.9 | 60.6 | 60.3 | 74.7 | 106.3 |
| Foreign bonds | Outstanding | 49.5 | 21.2 | 21.7 | 23.6 | 22.8 | 21.4 | 27.5 | 28.1 | 35.9 | 30.0 | 35.7 | 45.6 | 92.4 |
| | Average | 57.3 | 42.2 | 30.6 | 23.2 | 22.9 | 22.4 | 22.9 | 27.3 | 30.1 | 33.8 | 32.3 | 37.2 | 53.3 |
| 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) | | 1.12% | 1.12% | 1.24% | 1.25% | 1.16% | 1.18% | 1.18% | 0.94% | 0.95% | 0.88% | 0.89% | 0.89% | 0.96% |
| Yield on securities(domestics) | | 1.02% | 1.06% | 1.20% | 1.22% | 1.14% | 1.18% | 1.18% | 0.94% | 0.95% | 0.88% | 0.89% | 0.88% | 0.95% |
| Bonds | | 0.87% | 0.96% | 1.08% | 1.15% | 1.07% | 1.16% | 1.13% | 0.89% | 0.88% | 0.83% | 0.82% | 0.82% | 0.88% |
| Stocks | | 1.91% | 1.79% | 2.04% | 1.74% | 1.67% | 1.30% | 1.55% | 1.55% | 1.78% | 1.63% | 1.87% | 1.94% | 2.14% |

<Gains and Losses on Valuation of Securities>

| | Mar-07 | Sep-07 | Mar-08 | Sep-08 | Mar-09 | Sep-09 | Mar-10 | Sep-10 | Mar-11 | Sep-11 | Mar-12 | Sep-12 | Mar-13 |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Held-to-maturity securities(market value) | -0.3 | -0.1 | 2.1 | 1.1 | 2.4 | 3.9 | 3.9 | 6.9 | 3.6 | 6.5 | 7.1 | 10.5 | 12.9 |
| Available-for-sale securities (market value) | 104.1 | 84.5 | 26.2 | 4.5 | -9.0 | 27.6 | 37.9 | 31.7 | 21.2 | 18.1 | 31.4 | 23.6 | 82.2 |
| Bonds | -5.4 | -4.5 | -4.7 | 3.0 | 2.2 | 14.3 | 16.7 | 24.8 | 16.2 | 14.4 | 14.4 | 14.3 | 15.8 |
| Stocks | 110.6 | 90.1 | 36.0 | 10.2 | -1.4 | 17.3 | 22.9 | 9.0 | 7.0 | 6.2 | 16.8 | 9.8 | 55.3 |
| Other Securities | -1.0 | -1.1 | -5.0 | -8.6 | -9.8 | -4.0 | -1.7 | -2.1 | -2.0 | -2.5 | 0.1 | -0.5 | 11.0 |

(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)

Non-Deposit Products for individuals

Non-Deposit Products <Outstanding Balance>

【Non-consolidated basis】
(JPY Bn)

| | Sep-07 | Mar-08 | Sep-08 | Mar-09 | Sep-09 | Mar-10 | Sep-10 | Mar-11 | Sep-11 | Mar-12 | Sep-12 | Mar-13 |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|
| Investment trusts | 495.5 | 441.1 | 438.6 | 336.6 | 425.9 | 465.7 | 445.4 | 469.0 | 414.6 | 435.0 | 439.4 | 517.9 |
| Insurance(Annuity, Whole life) | 350.1 | 354.7 | 392.8 | 414.2 | 518.3 | 587.6 | 663.0 | 714.9 | 765.2 | 865.3 | 906.4 | 964.2 |
| Foreign Currency Deposits | 31.9 | 40.4 | 39.5 | 46.6 | 45.8 | 47.7 | 47.6 | 55.9 | 52.7 | 52.2 | 45.6 | 45.1 |
| Public Bonds | 550.8 | 535.1 | 518.1 | 508.6 | 495.3 | 468.9 | 447.6 | 424.0 | 407.1 | 380.3 | 347.3 | 316.5 |
| Total balance of non-deposit products for individuals (A) | 1,428.4 | 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 |
| Individual deposits(deposits in yen) | 7,410.1 | 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 |
| Total individual deposit assets (B) | 8,838.5 | 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 |
| Ratio of non-deposit products (A) ÷ (B) | 16.1% | 15.4% | 15.4% | 14.5% | 16.2% | 16.8% | 17.0% | 17.3% | 17.0% | 17.5% | 17.4% | 18.0% |
| Balance of non-deposit products for individuals(Hamagin TT Securities) (C) | - | - | - | 127.5 | 149.4 | 162.2 | 164.2 | 176.4 | 168.0 | 196.2 | 230.8 | 275.3 |
| Total balance of non-deposit products for individuals(Group total) (D) [(A) + (C)] | 1,428.4 | 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 |
| Total individual deposit assets (Group total) (E) [(B) + (C)] | 8,838.5 | 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 |
| Ratio of non-deposit products (Group total) (D) ÷ (E) | 16.1% | 15.4% | 15.4% | 15.7% | 17.5% | 18.2% | 18.4% | 18.8% | 18.4% | 19.1% | 19.3% | 20.1% |

Yield & Management Indexes

Interest Margins (Domestics) 【Non-consolidated】

| | FY07 | | FY08 | | FY09 | | FY10 | | FY11 | | FY12 | |
|--|----------|-------|----------|-------|----------|-------|----------|-------|----------|-------|----------|-------|
| | 1st Half | | 1st Half | | 1st Half | | 1st Half | | 1st Half | | 1st Half | |
| Yield on interest-earning assets | 1.93% | 1.99% | 1.99% | 1.97% | 1.84% | 1.81% | 1.68% | 1.65% | 1.55% | 1.53% | 1.45% | 1.44% |
| Loans and bills discounted | 2.16% | 2.19% | 2.18% | 2.15% | 1.99% | 1.96% | 1.87% | 1.84% | 1.75% | 1.73% | 1.62% | 1.59% |
| Securities | 1.06% | 1.20% | 1.22% | 1.14% | 1.18% | 1.18% | 0.94% | 0.95% | 0.88% | 0.89% | 0.88% | 0.95% |
| Yield on interest-bearing liabilities | 0.23% | 0.24% | 0.26% | 0.23% | 0.16% | 0.15% | 0.11% | 0.10% | 0.08% | 0.08% | 0.07% | 0.07% |
| Deposits | 0.21% | 0.22% | 0.24% | 0.21% | 0.13% | 0.12% | 0.08% | 0.07% | 0.05% | 0.05% | 0.04% | 0.04% |
| External liabilities | 0.48% | 0.50% | 0.53% | 0.48% | 1.29% | 1.11% | 1.48% | 0.95% | 0.70% | 0.48% | 0.49% | 0.42% |
| Expenses ratio | 0.94% | 0.95% | 0.99% | 0.99% | 0.94% | 0.95% | 0.93% | 0.93% | 0.89% | 0.90% | 0.87% | 0.86% |
| Total funding cost | 1.14% | 1.17% | 1.22% | 1.19% | 1.08% | 1.08% | 1.03% | 1.01% | 0.95% | 0.94% | 0.90% | 0.89% |
| Yield spread | 1.70% | 1.75% | 1.73% | 1.74% | 1.68% | 1.66% | 1.57% | 1.55% | 1.47% | 1.45% | 1.38% | 1.37% |
| Interest margin between loans and deposits | 1.00% | 1.00% | 0.93% | 0.94% | 0.92% | 0.89% | 0.85% | 0.84% | 0.80% | 0.78% | 0.70% | 0.68% |
| Net interest margin | 0.79% | 0.82% | 0.77% | 0.78% | 0.76% | 0.73% | 0.65% | 0.64% | 0.60% | 0.59% | 0.55% | 0.55% |

Management Indexes 【Non-consolidated】

| | FY07 | | FY08 | | FY09 | | FY10 | | FY11 | | FY12 | |
|-----|----------|--------|----------|--------|----------|--------|----------|--------|----------|--------|----------|--------|
| | 1st Half | | 1st Half | | 1st Half | | 1st Half | | 1st Half | | 1st Half | |
| OHR | 43.26% | 43.32% | 45.57% | 45.94% | 46.43% | 47.16% | 48.07% | 48.13% | 48.27% | 48.29% | 48.33% | 47.68% |
| EPS | ¥24.57 | ¥48.21 | ¥11.71 | ¥6.34 | ¥9.69 | ¥22.79 | ¥14.98 | ¥33.42 | ¥18.06 | ¥36.32 | ¥18.37 | ¥40.16 |
| ROA | 0.62% | 0.59% | 0.28% | 0.07% | 0.23% | 0.27% | 0.35% | 0.39% | 0.40% | 0.40% | 0.39% | 0.42% |
| ROE | 9.55% | 9.37% | 4.61% | 1.26% | 3.87% | 4.50% | 5.68% | 6.28% | 6.62% | 6.51% | 6.29% | 6.63% |

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

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

Credit Costs

| Credit Costs | | 【Non-consolidated】 | | | | | | | | | | (JPY Bn) | |
|---|----------|--------------------|----------|-------|----------|-------|----------|-------|----------|-------|----------|----------|--|
| | FY07 | | FY08 | | FY09 | | FY10 | | FY11 | | FY12 | | |
| | 1st Half | | 1st Half | | 1st Half | | 1st Half | | 1st Half | | 1st Half | | |
| Written-off of loans | 8.2 | 14.2 | 10.0 | 22.8 | 13.7 | 23.4 | 7.6 | 14.2 | 5.4 | 8.3 | 2.5 | 4.3 | |
| Provision of allowance for specific loan losses | -0.6 | -0.9 | 18.9 | 48.7 | 16.6 | 30.0 | 8.3 | 13.8 | 9.6 | 22.0 | 8.9 | 18.2 | |
| Loss on sales of non-performing loans | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | |
| Other | - | 0.1 | 0.2 | 0.3 | 0.3 | 1.4 | 0.3 | 0.4 | 0.2 | 0.4 | 0.2 | 0.3 | |
| Provision of allowance for general loan losses | 0.9 | 4.5 | 9.5 | 15.1 | 4.9 | 0.8 | 0.8 | 0.3 | -4.9 | -14.1 | -3.3 | -6.4 | |
| Former credit costs | 8.5 | 18.0 | 38.7 | 87.1 | 35.7 | 55.8 | 17.2 | 28.9 | 10.6 | 16.7 | 8.4 | 16.5 | |
| Former credit cost ratio | 0.20% | 0.21% | 0.88% | 0.98% | 0.80% | 0.63% | 0.40% | 0.33% | 0.24% | 0.19% | 0.18% | 0.18% | |
| Recoveries of written-off claims (△) | 1.2 | 2.6 | 1.2 | 2.0 | 0.5 | 1.2 | 0.5 | 1.3 | 1.8 | 3.0 | 1.0 | 1.4 | |
| Credit costs | 7.2 | 15.4 | 37.4 | 85.0 | 35.2 | 54.5 | 16.7 | 27.6 | 8.7 | 13.7 | 7.3 | 15.1 | |
| Credit cost ratio | 0.17% | 0.18% | 0.85% | 0.96% | 0.79% | 0.62% | 0.39% | 0.32% | 0.20% | 0.15% | 0.16% | 0.16% | |

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) |
|---------------------------|--------------------|---------|---------|---------|---------|---------|---------|---------|----------|
| | 09/3 | 09/9 | 10/3 | 10/9 | 11/3 | 11/9 | 12/3 | 12/9 | |
| Capital adequacy ratio | 10.78% | 11.33% | 11.97% | 11.94% | 12.03% | 13.34% | 13.43% | 14.12% | |
| Tier 1 capital ratio | 9.56% | 9.41% | 9.72% | 9.74% | 9.97% | 11.08% | 11.18% | 11.83% | |
| Capital | 714.7 | 784.4 | 823.7 | 838.8 | 841.2 | 858.0 | 871.8 | 883.9 | |
| Tier 1 capital | 633.8 | 651.9 | 668.8 | 684.1 | 697.1 | 712.8 | 725.9 | 740.5 | |
| Tier 2 capital | 121.4 | 161.4 | 177.9 | 175.6 | 170.4 | 169.1 | 175.0 | 171.2 | |
| Deductions | 40.5 | 28.8 | 23.0 | 20.9 | 26.4 | 23.9 | 29.1 | 27.9 | |
| Risk-weighted Assets, etc | 6,629.4 | 6,922.8 | 6,877.8 | 7,021.5 | 6,987.8 | 6,430.2 | 6,491.1 | 6,259.7 | |

| | (JPY Bn) |
|------------------------------------|----------|
| | 13/3 |
| Total Capital ratio | 13.69% |
| Tier 1 capital ratio | 11.36% |
| Common Equity Tier 1 capital ratio | 11.21% |
| Total Capital | 900.1 |
| Tier 1 capital | 746.9 |
| Common Equity Tier 1 capital | 736.7 |
| Tier 2 capital | 153.2 |
| Total Risk Weighted Assets | 6,571.3 |

| Capital Adequacy Ratio | 【Consolidated】 | | | | | | | | (JPY Bn) |
|---------------------------|----------------|---------|---------|---------|---------|---------|---------|---------|----------|
| | 09/3 | 09/9 | 10/3 | 10/9 | 11/3 | 11/9 | 12/3 | 12/9 | |
| Capital adequacy ratio | 10.92% | 11.53% | 12.20% | 12.15% | 12.28% | 13.57% | 13.67% | 14.37% | |
| Tier 1 capital ratio | 9.61% | 9.51% | 9.85% | 9.86% | 10.12% | 11.24% | 11.36% | 12.02% | |
| Capital | 734.8 | 805.8 | 846.5 | 863.9 | 868.3 | 886.8 | 902.0 | 915.3 | |
| Tier 1 capital | 646.7 | 665.0 | 683.1 | 700.7 | 715.8 | 734.3 | 749.5 | 765.8 | |
| Tier 2 capital | 122.5 | 163.1 | 179.6 | 177.3 | 172.0 | 170.1 | 175.1 | 171.3 | |
| Deductions | 34.3 | 22.2 | 16.2 | 14.1 | 19.5 | 17.7 | 22.7 | 21.8 | |
| Risk-weighted Assets, etc | 6,728.6 | 6,986.0 | 6,934.7 | 7,106.0 | 7,067.9 | 6,532.3 | 6,597.2 | 6,368.8 | |

| | (JPY Bn) |
|------------------------------------|----------|
| | 13/3 |
| Total Capital ratio | 13.99% |
| Tier 1 capital ratio | 11.57% |
| Common Equity Tier 1 capital ratio | 11.28% |
| Total Capital | 936.0 |
| Tier 1 capital | 774.1 |
| Common Equity Tier 1 capital | 754.5 |
| Tier 2 capital | 161.8 |
| Total Risk Weighted Assets | 6,686.4 |

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 bank has calculated the capital adequacy ratio in accordance with Domestic standard before September 2009, and BIS standard after March 2010.

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.

Afresh あなたに、あたらしく。



Bank of Yokohama

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