



Bank of Yokohama

# ***Information Meeting***

*~ Appendix ~*

**November 16, 2012**

**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 142 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 90<sup>th</sup> Anniversary on 2010/12/16.

### Scale of Business

As of September, 2012

Total Asset : JPY12,632.0Bn

Total Deposits : JPY10,837.8Bn

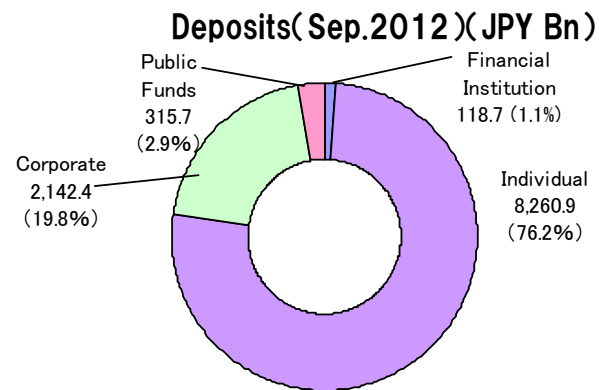
Total Loans : JPY9,315.9Bn

Number of Employees: 4,683

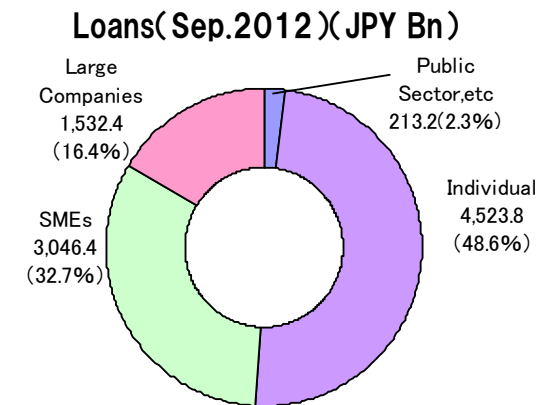
Number of branches : Domestic 606 (manned branch 204)

Overseas 1 (Shanghai Branch)

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

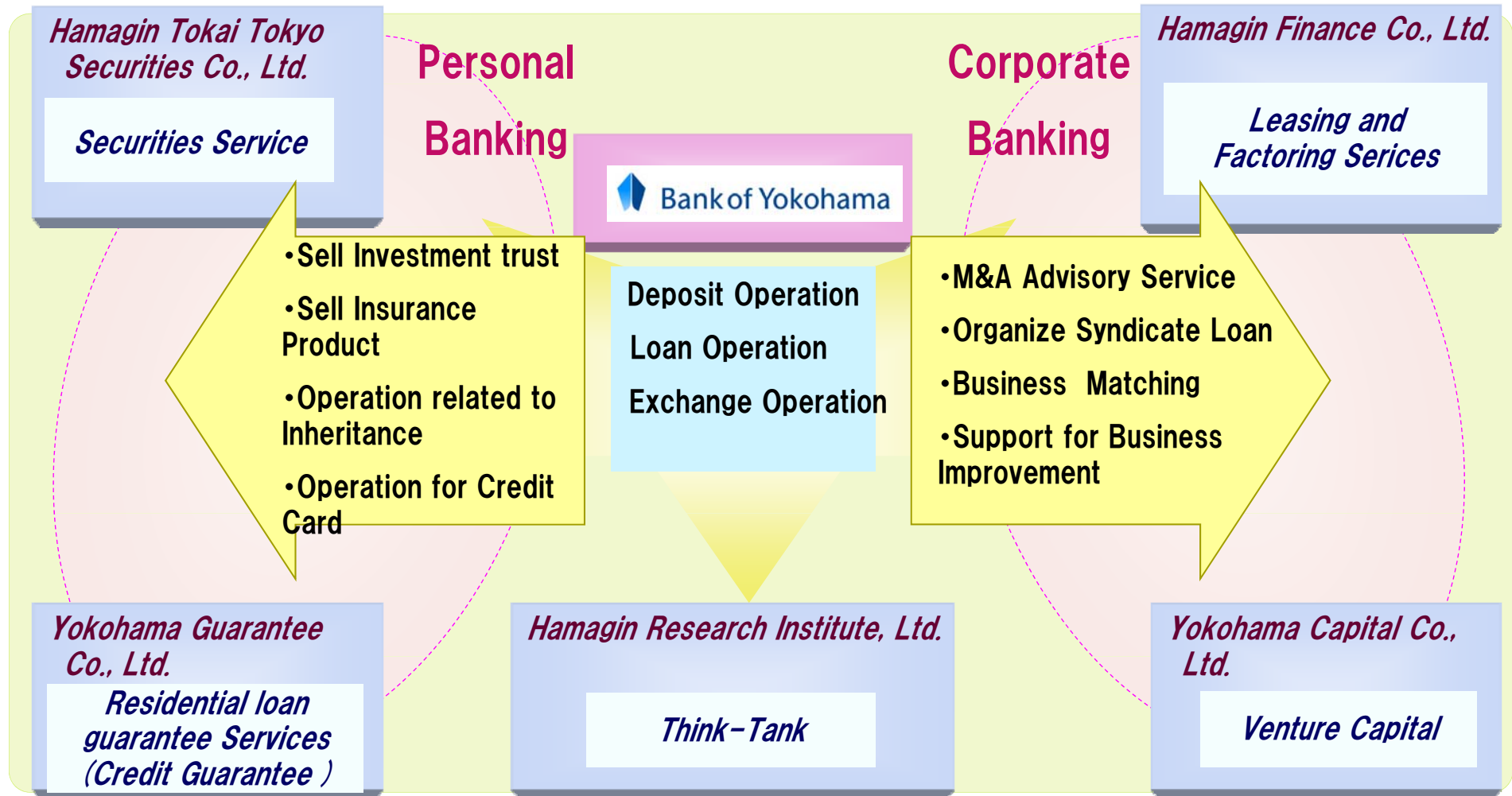


Total Deposits JPY10,837.8 Bn



Total Loan JPY9,315.9 Bn

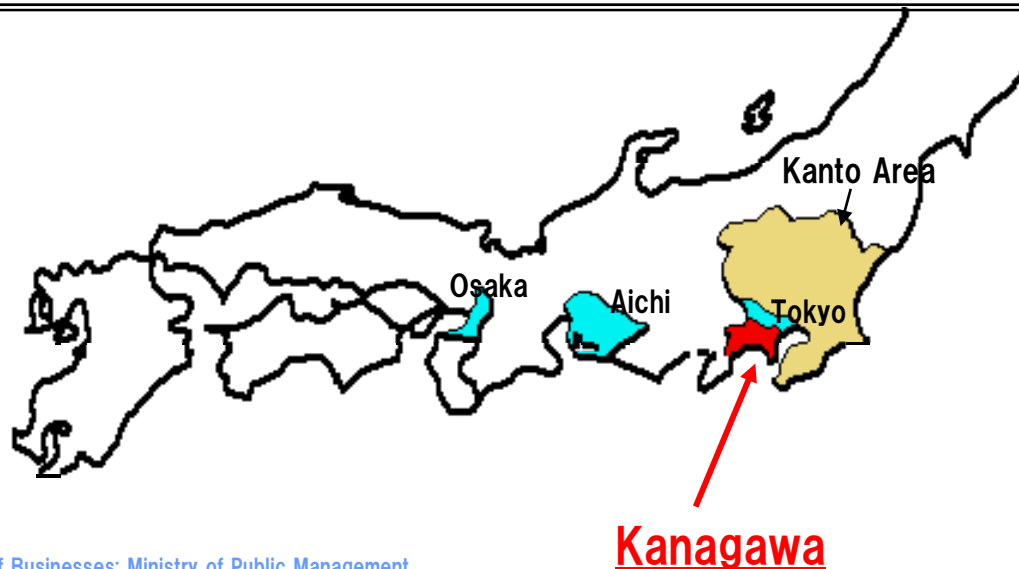
# Our Group Strategy



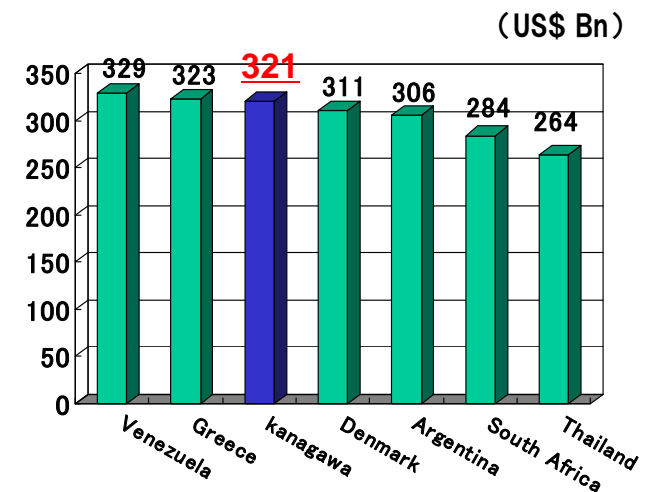
# Our Home Market

## (1) Potential of Kanagawa Prefecture

Population (Oct-11)	9.058 million (2nd/47 Prefectures) (Tokyo, <b>Kanagawa</b> , Osaka)
Number of Businesses (Jul-09)	336 thousand (4th) (Tokyo, Osaka, Aichi, <b>Kanagawa</b> )
Gross Prefectural Product (FY09)	JPY29.7trillion (4th) (Tokyo, Osaka, Aichi, <b>Kanagawa</b> )
Manufacturing Output (2010)	JPY17.2trillion (2nd) (Aichi, <b>Kanagawa</b> , Shizuoka)
Retail Sales (2007)	JPY8.5trillion (3rd) (Tokyo, Osaka, <b>Kanagawa</b> )



Comparison of GDP  
(FY2009)

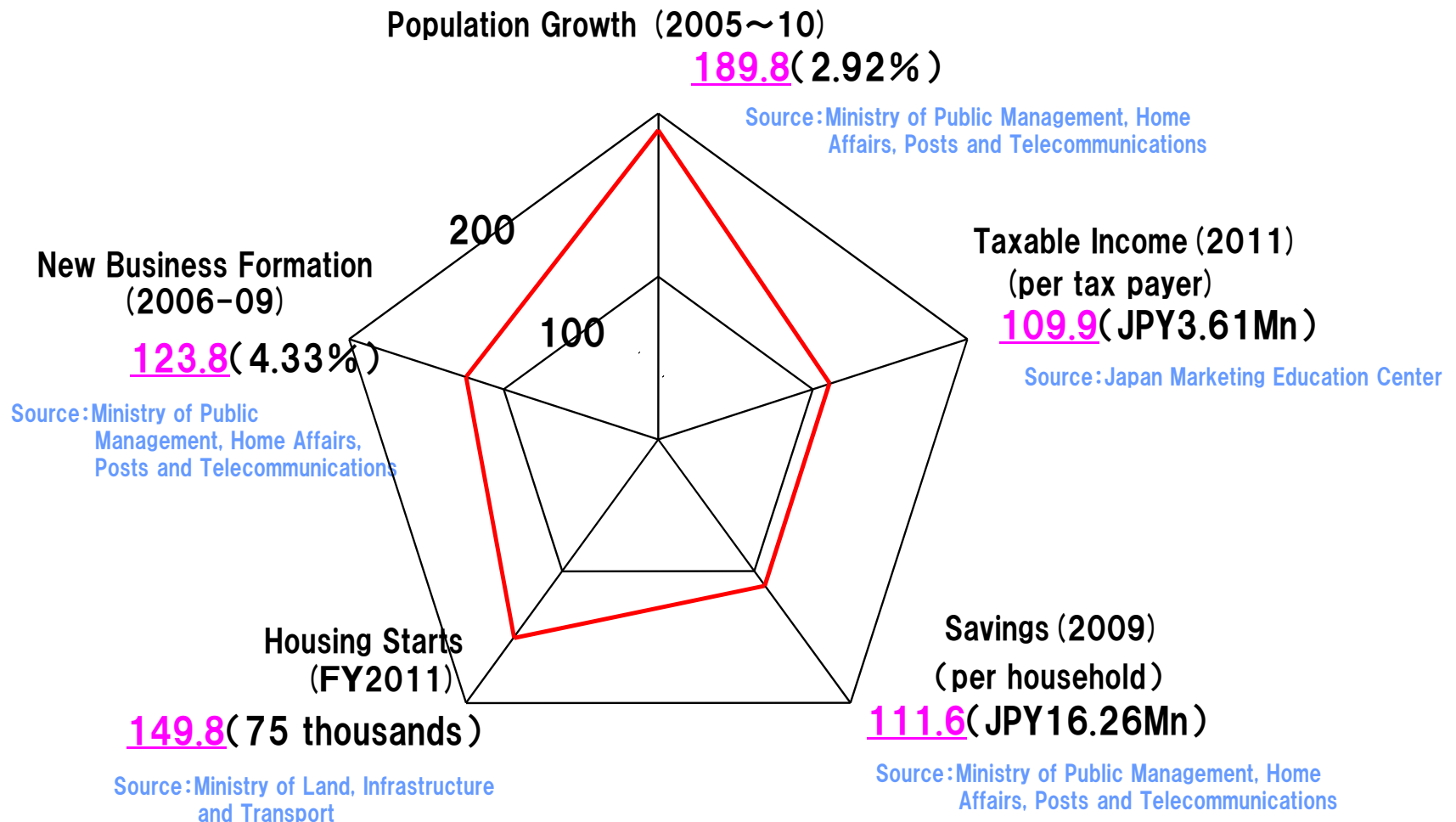


(Note) Source  
 · Population & # of Businesses: Ministry of Public Management, Home Affairs, Posts and Telecommunications  
 · Gross Prefectural Product: Each Prefecture  
 · Manufacturing Output, Retail Sales: Ministry of Economy, Trade and Industry

# Our Home Market

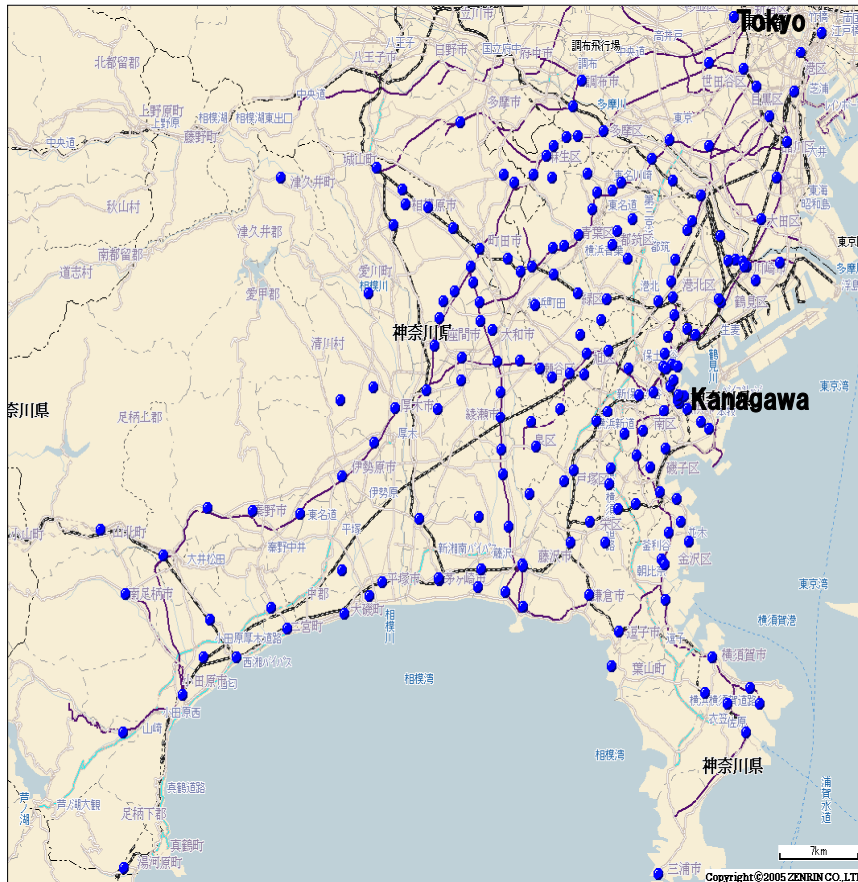
## (2) Kanagawa's superiority to the rest of the Kanto Area

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

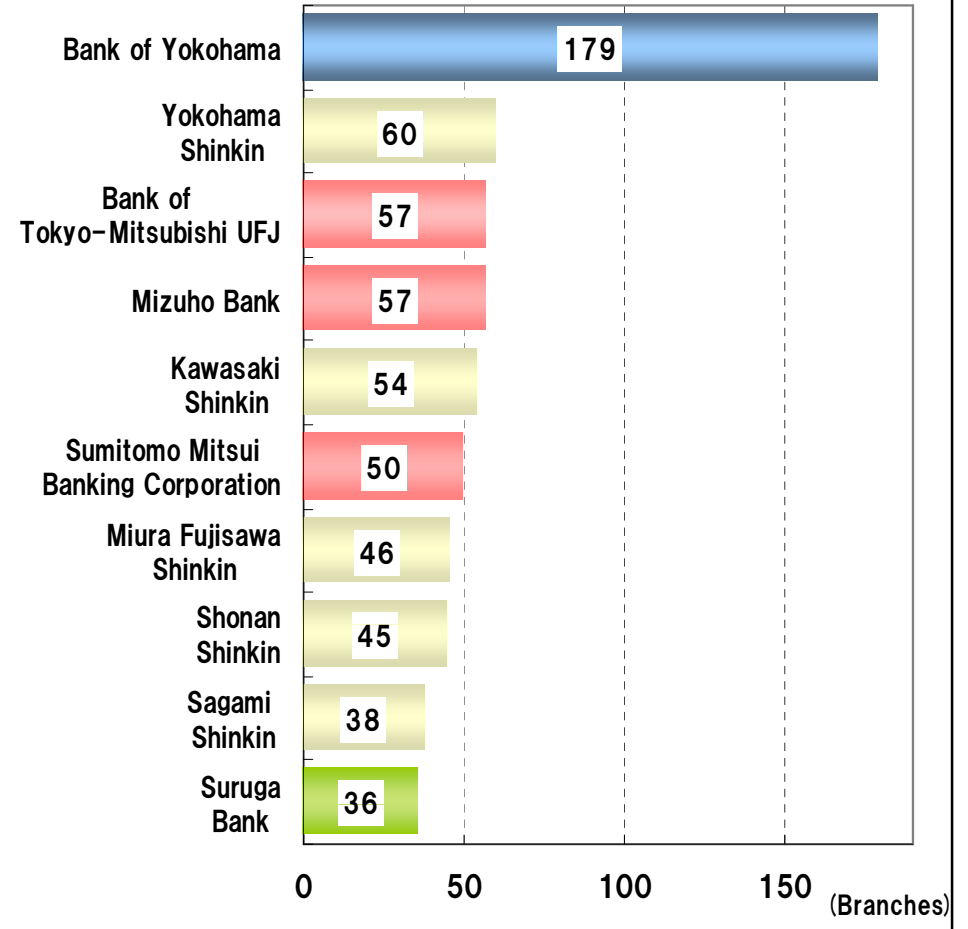


# Our Branch Network

Map of branches located in Kanagawa & Tokyo



Top-10 (# of Branches in Kanagawa)



(Note) # of manned branches (Sep-12) . 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.
- Plan to establish "Joint MCIF Center" in 13
- Participating banks: 21



## 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

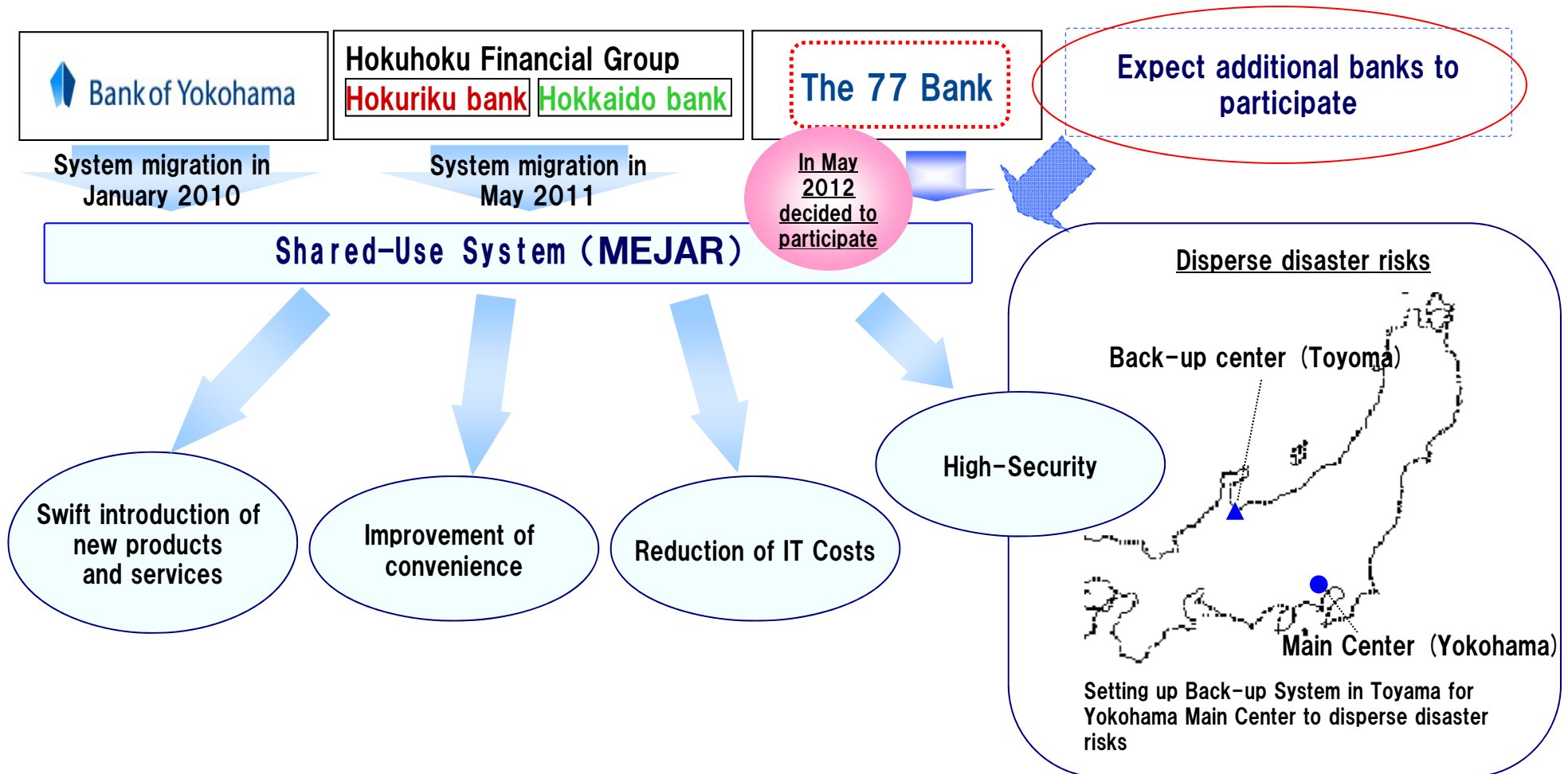
## Association of Regional Financing Research and Consultation

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

(Note) # of "Allied banks/Participating banks" includes us.(as of Nov 16, 2012)

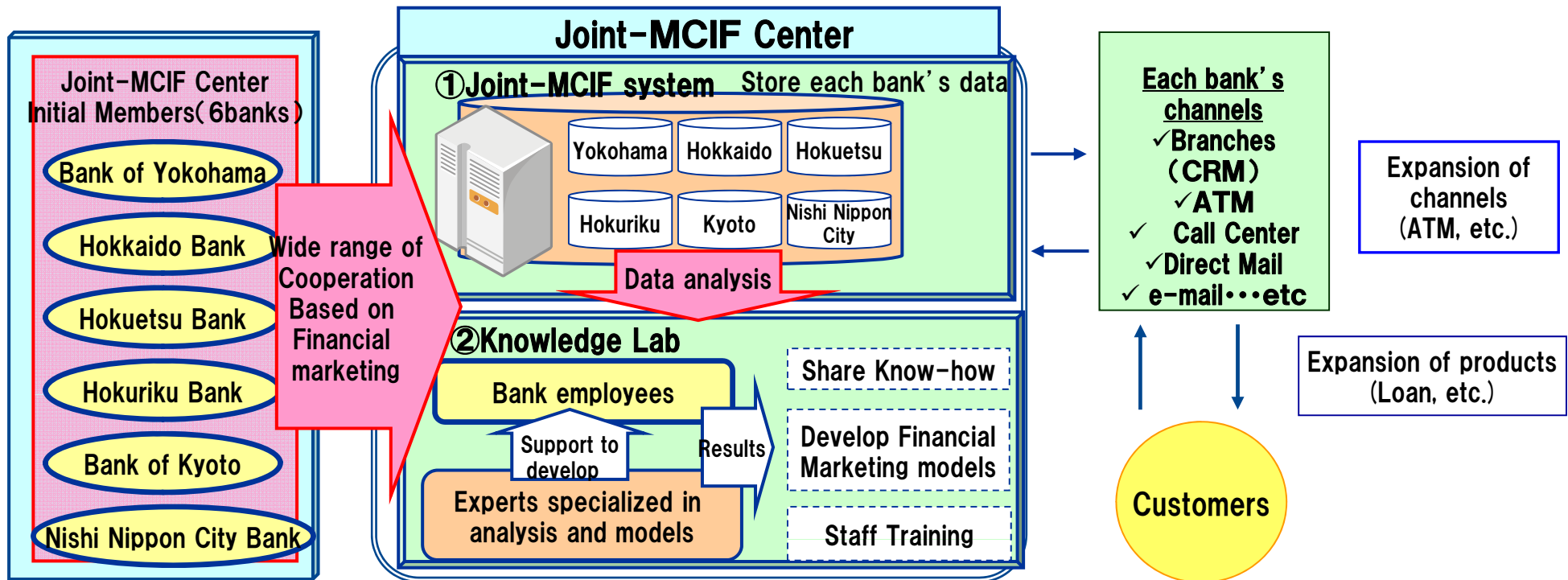
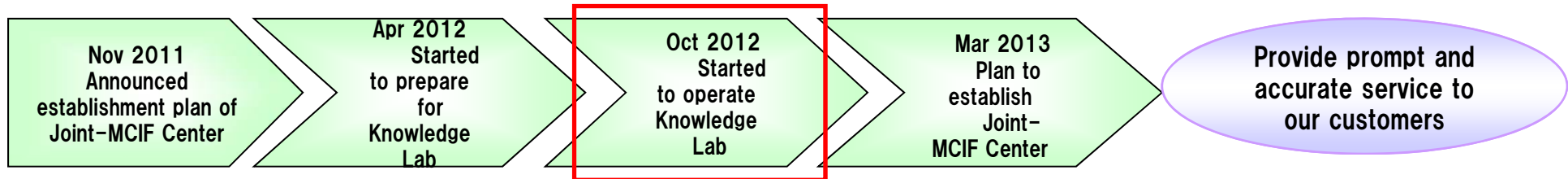


# Alliance Strategy ~Shared-Use System (MEJAR)



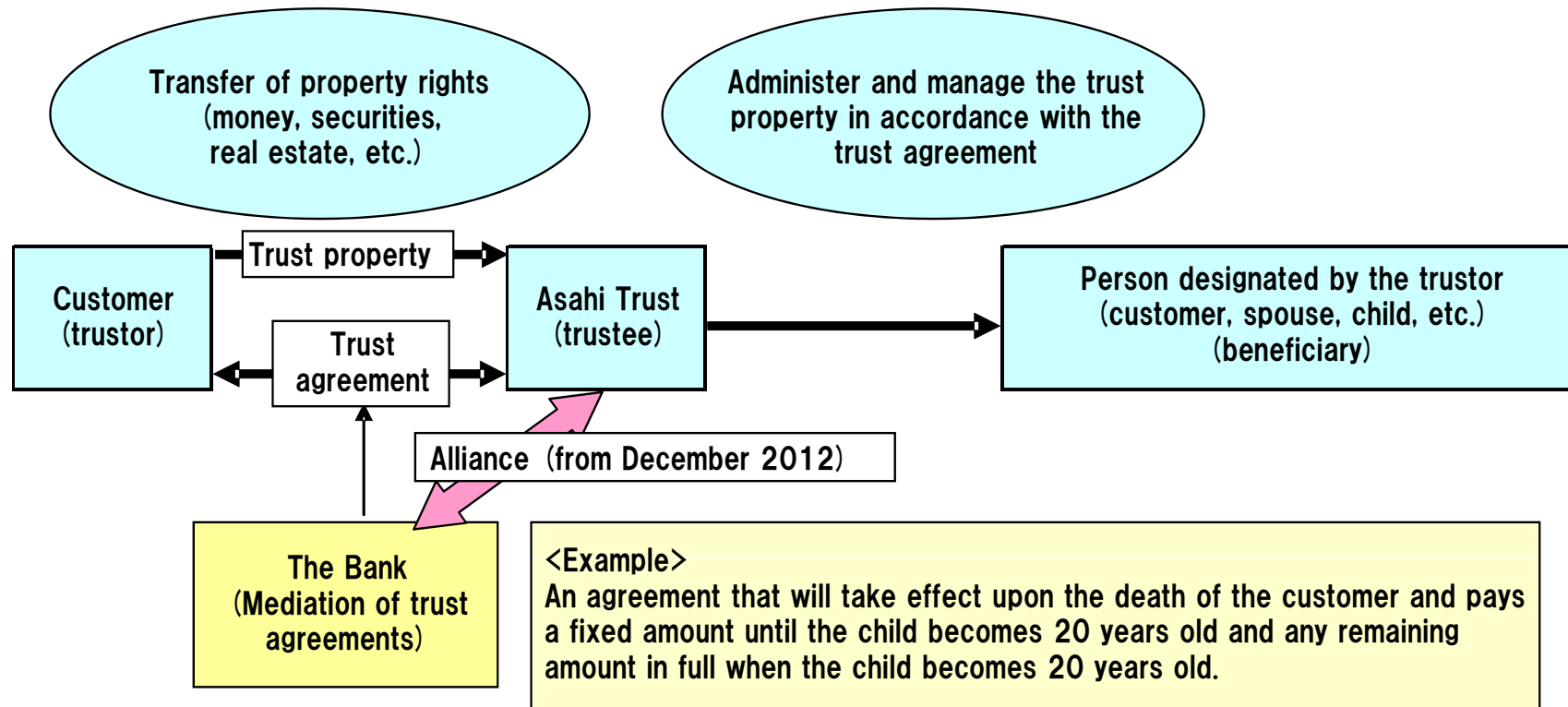
# Alliance Strategy ~Joint MCIF Center

Start to co-develop advanced financial marketing models

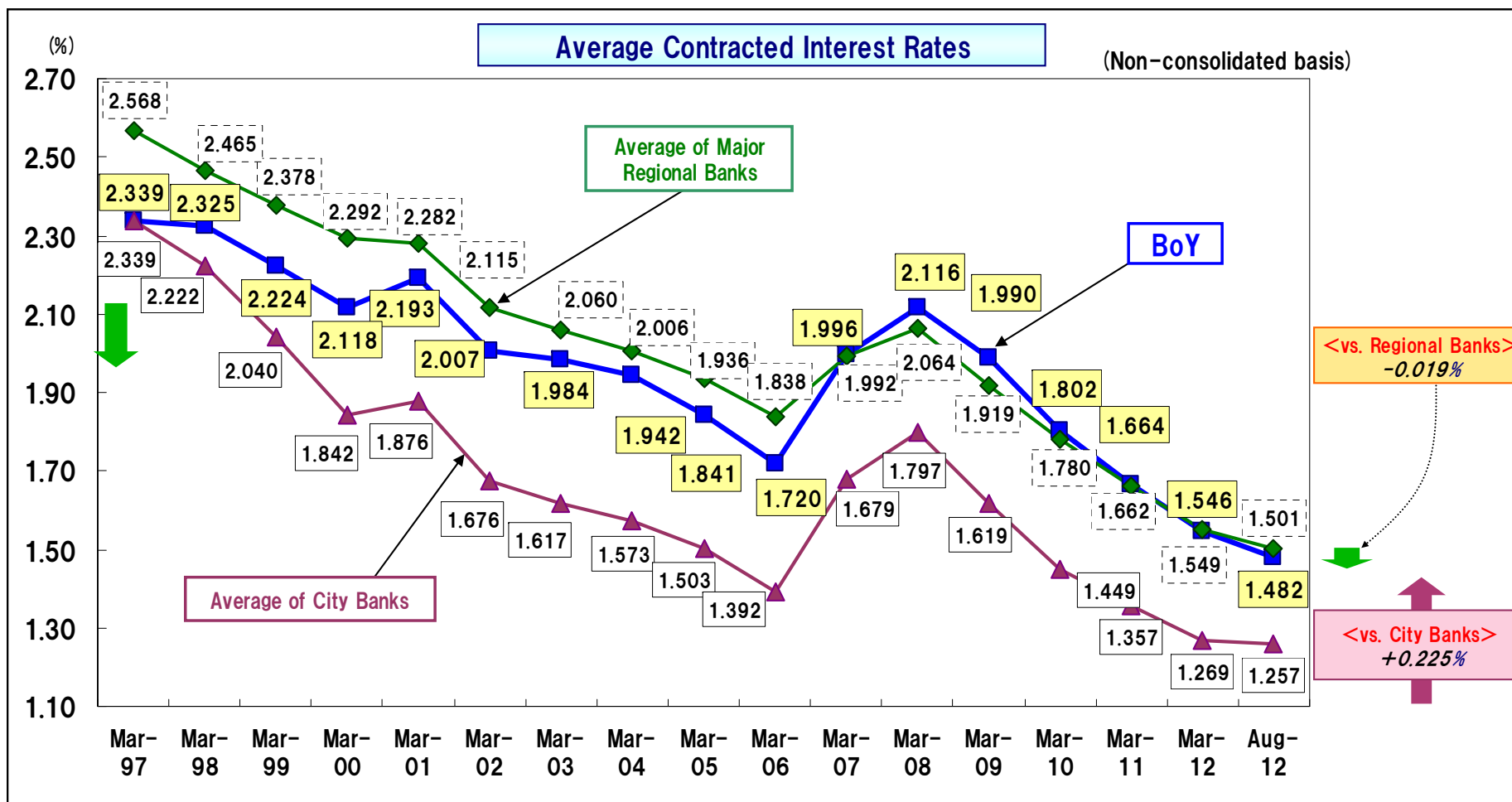


# Alliance Strategy ~ Personal Trust

- 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



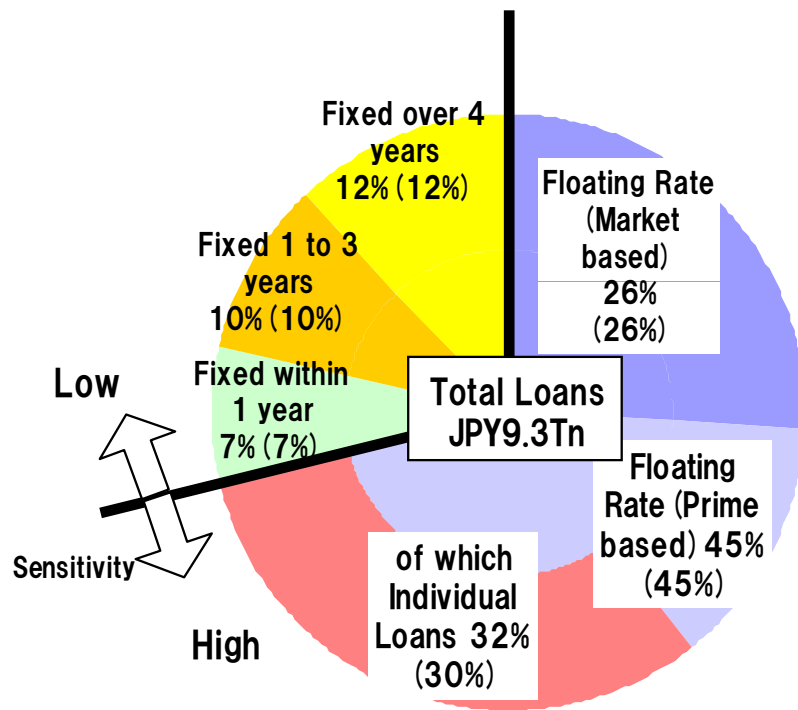
(Note1) Source: Bank of Japan

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

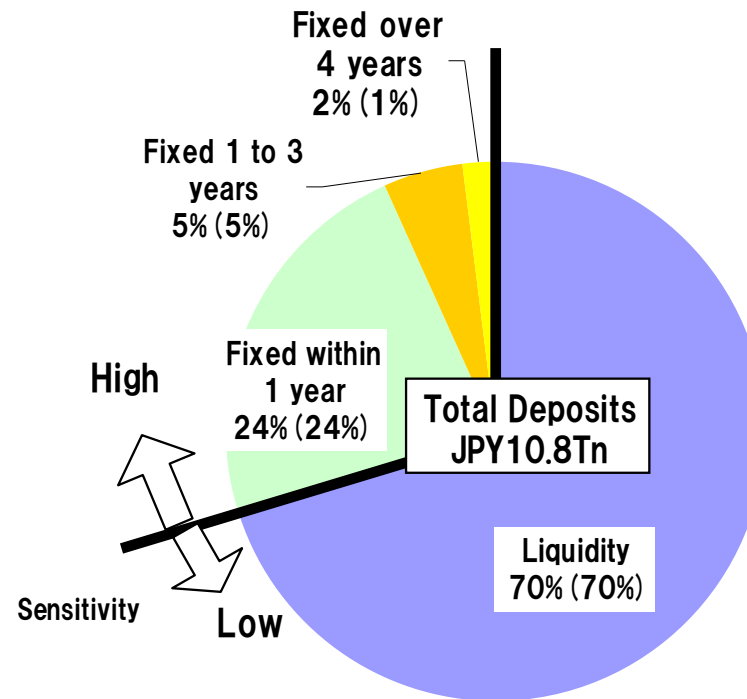
(Note3) The rates of Sep-12 have not been publicly announced yet.

# Sensitivity Analysis

Breakdown of Loans

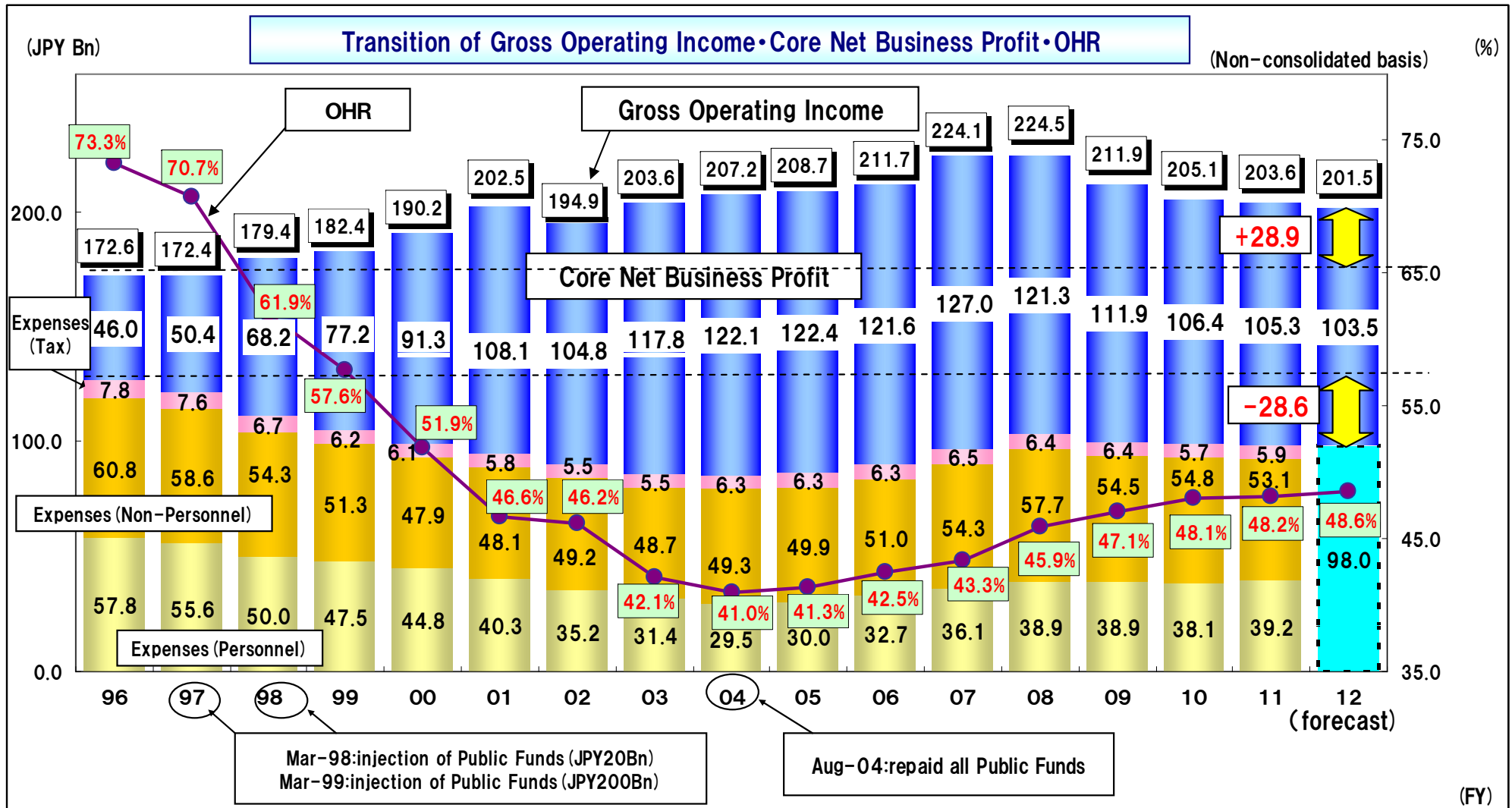


Breakdown of Deposits

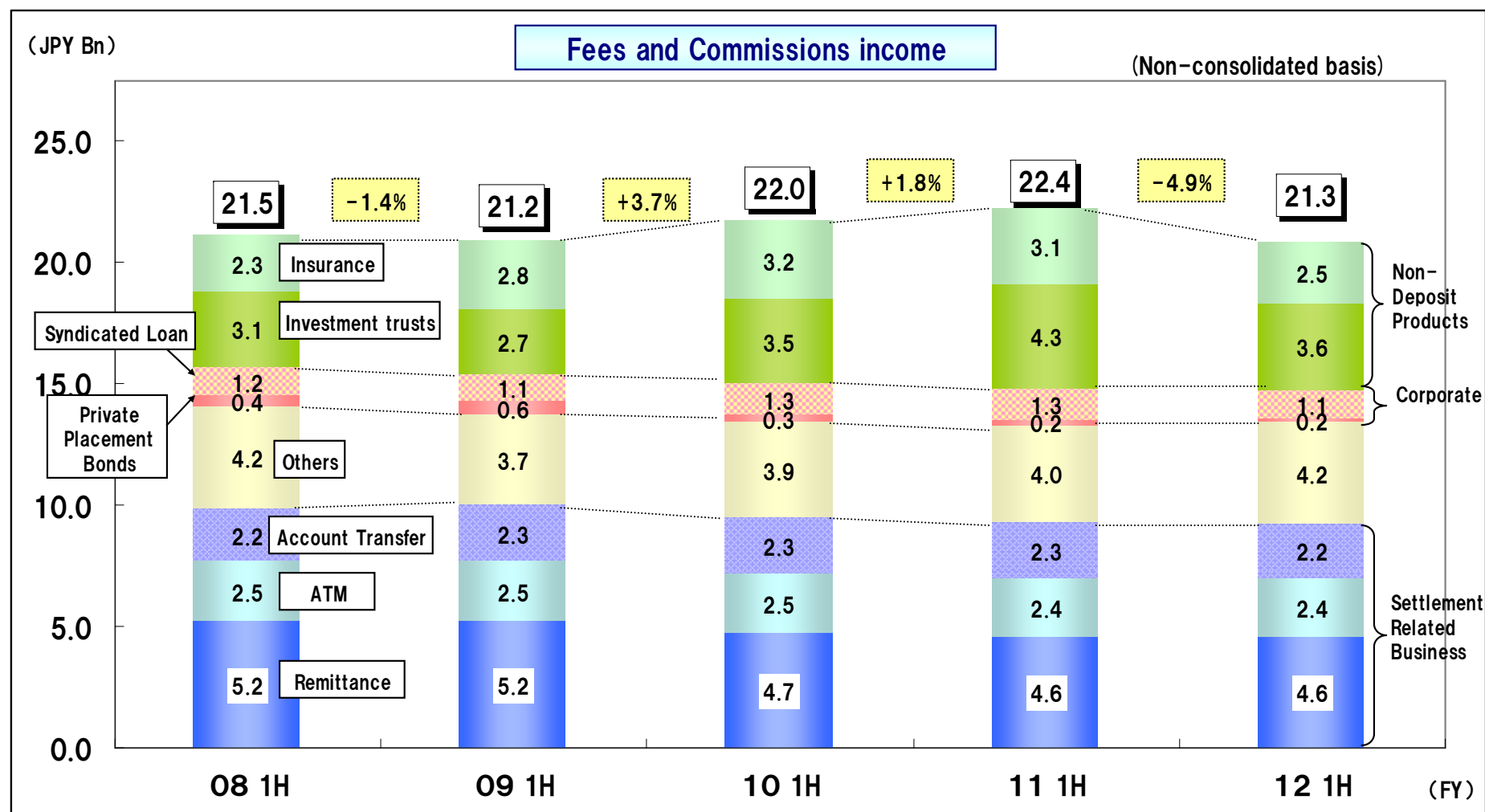


As of Sep-12  
( ) represents Mar-12

# Gross Operating Income·Core Net Business Profit·OHR

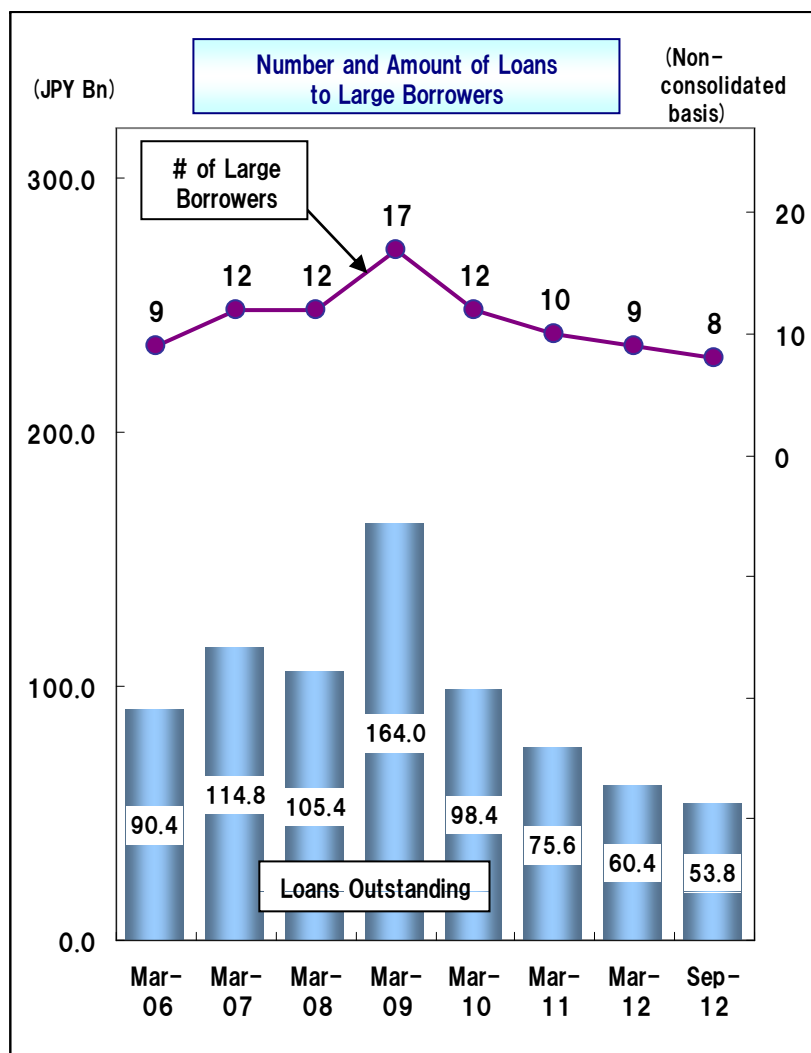


# Fees and Commissions Income (Domestic Operations)



(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 → Sep-12)**

(Loan Amount)

		Sep-12			
		A	B	C	Total
Mar-12	A	99.0%	1.0%	0.1%	100.0%
	B	7.7%	89.5%	2.9%	100.0%
	C	0.1%	1.4%	98.5%	100.0%

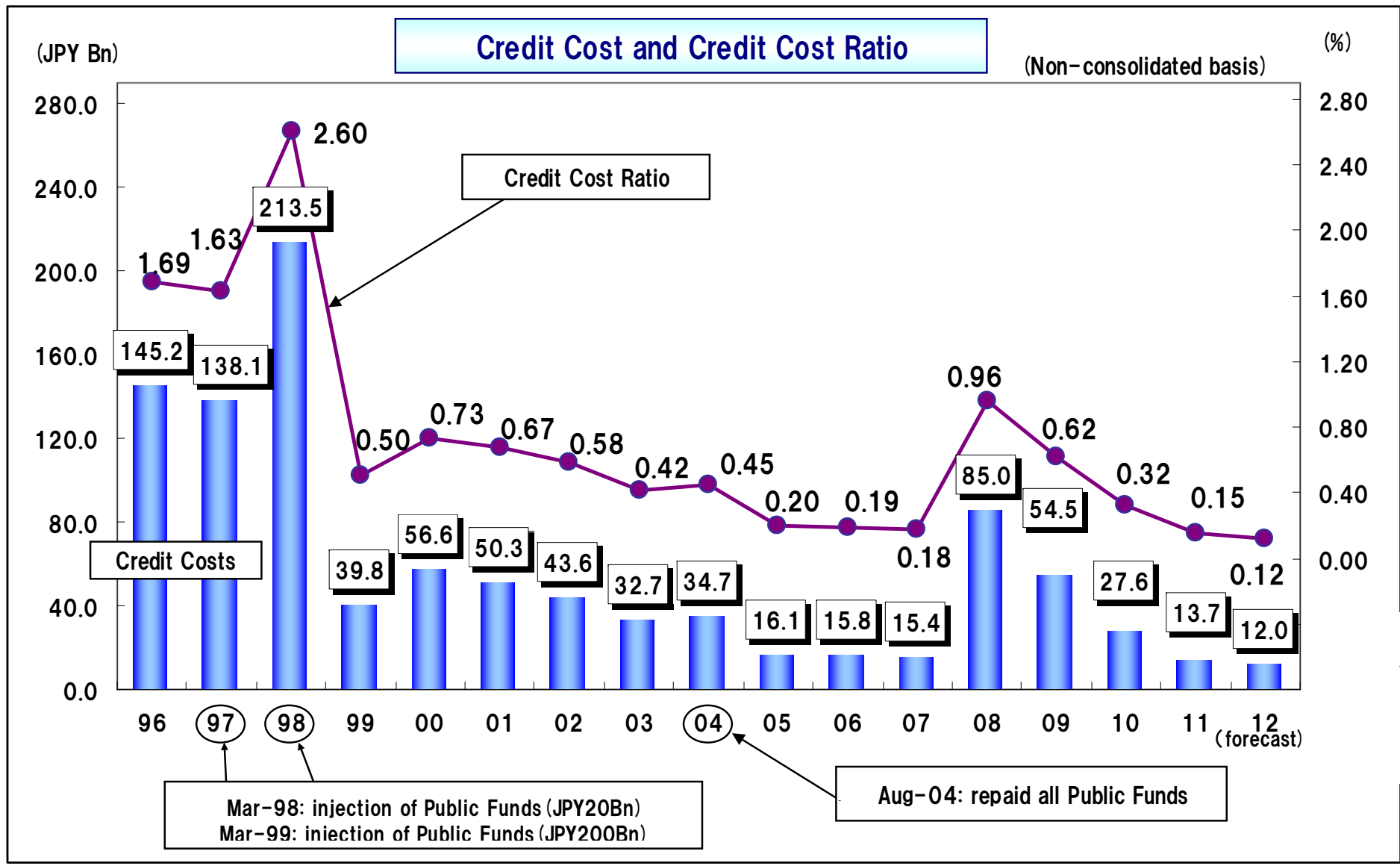
(# of Borrowers)

		Sep-12			
		A	B	C	Total
Mar-12	A	98.9%	0.9%	0.2%	100.0%
	B	7.1%	89.7%	3.2%	100.0%
	C	0.4%	3.8%	95.8%	100.0%

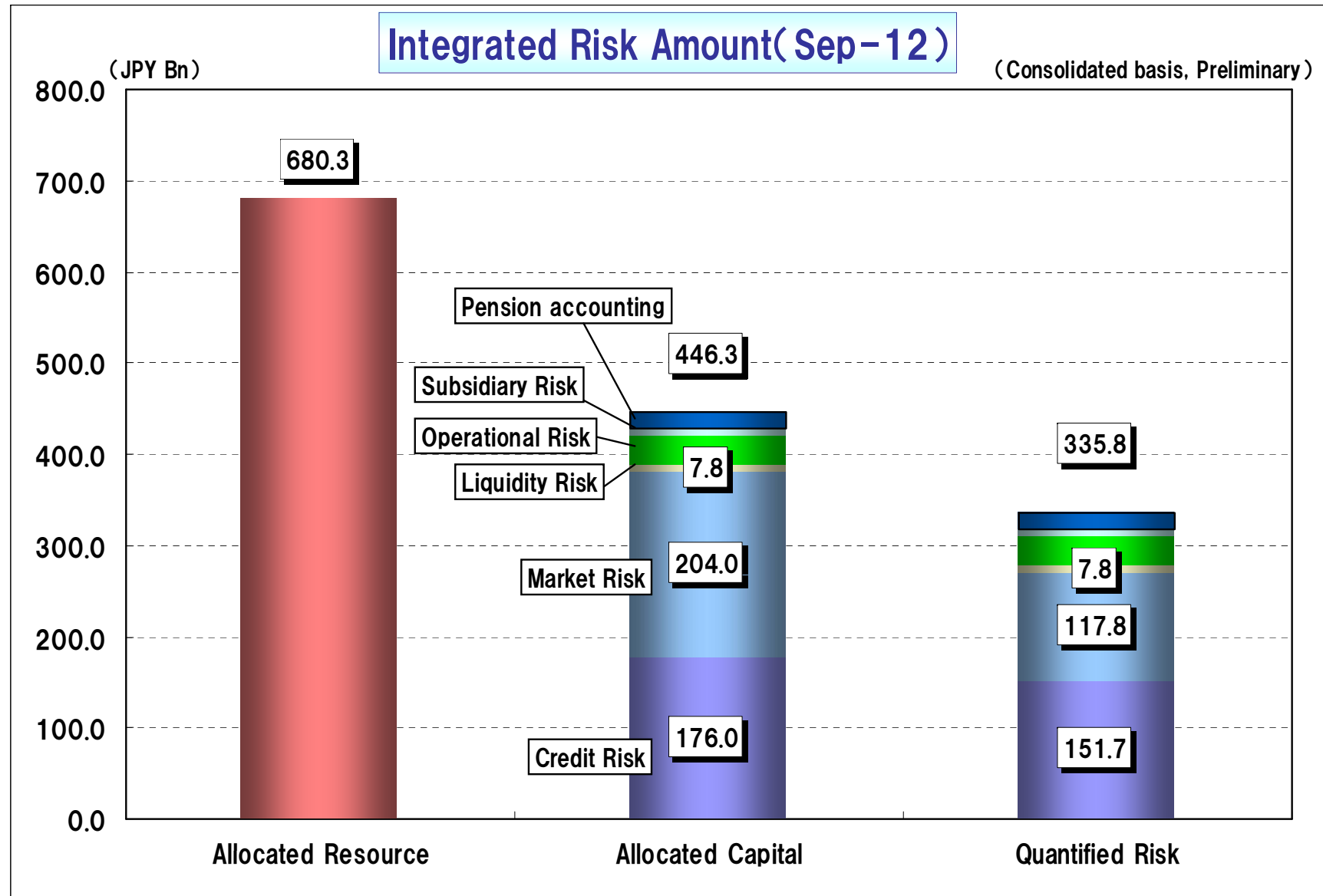
(Note) Transition is based on change from Mar-12.



# Credit Costs and Credit Cost Ratio



# Integrated Risk Amount

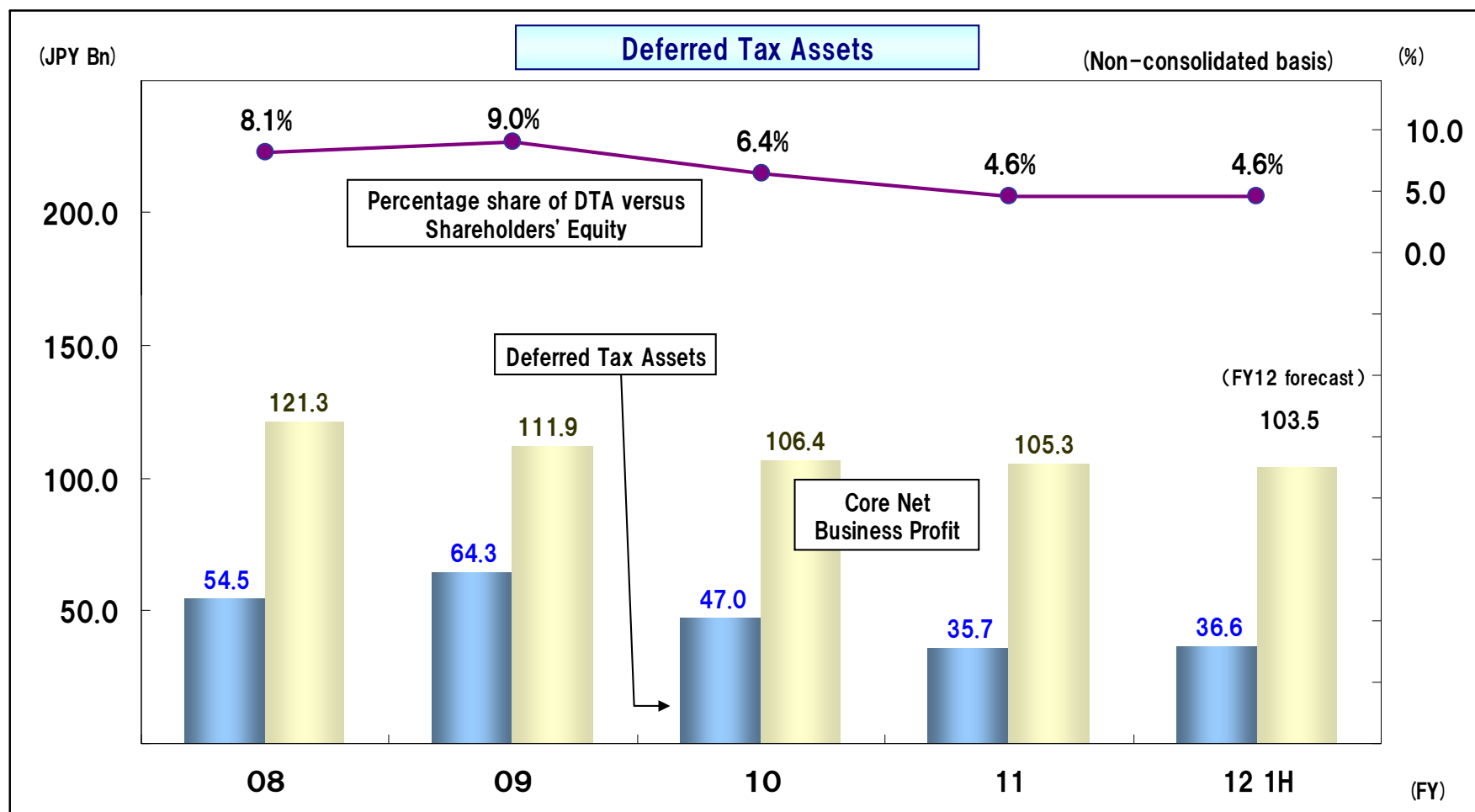


(Note1) Allocated Resource: Tier1 - Deferred Tax Assets - Unrecognized Actuarial Loss

(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

# Data Book

# Financial Summary(consolidated & non-consolidated)

(JPY Bn)

	Sep-09		Sep-10		Sep-11		Sep-12	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Gross Operating Income	107.1	115.8	103.1	112.0	101.3	110.7	100.9	110.3
Core Net Business Profit	57.3	63.2	53.5	58.6	52.4	58.4	52.1	57.7
Credit Costs	35.2	40.4	16.7	17.6	8.7	9.3	7.3	7.5
Ordinary Profit	22.1	21.4	33.3	36.5	41.1	45.8	39.3	44.4
Net Income	13.1	12.8	20.3	21.1	24.5	25.8	24.5	25.6
Deposits	10,028.1	10,014.0	10,298.4	10,279.6	10,438.2	10,416.1	10,837.8	10,813.1
Loans	8,737.5	8,699.1	8,636.2	8,598.8	8,768.4	8,733.9	9,315.9	9,272.1
Securities	1,466.4	1,457.0	1,822.0	1,813.2	2,011.5	2,003.3	2,158.4	2,150.5
Total Net Assets	694.9	743.1	721.5	772.7	744.9	800.8	782.3	842.3
Total Assets	11,563.1	11,886.8	11,792.5	12,076.5	12,187.3	12,455.7	12,632.0	12,879.7

# Results of Our Group Companies

*FY12-1H*

(JPY Bn)

Name	Main Business	Business Profit		Credit Costs		Ordinary Profit		Net Income	
			Difference from FY11-1H		Difference from FY11-1H		Difference from FY11-1H		Difference from FY11-1H
Hamagin Finance Co.,Ltd.	Leasing and factoring services	0.9	-0.1	-0.2	+0.5	1.2	-0.6	0.6	-0.9
Yokohama Guarantee Co.,Ltd.	Residential-loan-guarantee services	3.6	-0.1	0.3	-0.9	3.2	+0.8	1.8	+0.4
Hamagin Tokai Tokyo Securities Co.,Ltd.	Securities services	0.3	0.0	0.0	0.0	0.3	0.0	0.2	0.0
Others		0.5	-0.3	0.0	0.0	0.5	-0.3	0.6	-0.2
<b>Total of Subsidiaries (11 companies)</b>		<b>5.5</b>	<b>-0.5</b>	<b>0.0</b>	<b>-0.5</b>	<b>5.4</b>	<b>-0.1</b>	<b>3.2</b>	<b>-0.8</b>
<b>Consolidated basis</b>		<b>57.7</b>	<b>-0.7</b>	<b>7.5</b>	<b>-1.8</b>	<b>44.4</b>	<b>-1.4</b>	<b>25.6</b>	<b>-0.2</b>
<b>Difference of Non-consolidated and consolidated</b>		<b>5.6</b>	<b>-0.4</b>	<b>0.2</b>	<b>-0.4</b>	<b>5.1</b>	<b>+0.4</b>	<b>1.1</b>	<b>-0.2</b>
<b>Consolidated/Non-consolidated Ratio</b>		<b>1.10</b>	<b>-0.01</b>	<b>1.02</b>	<b>-0.04</b>	<b>1.12</b>	<b>+0.01</b>	<b>1.04</b>	<b>-0.01</b>

# Loans(Outstanding Balance)

Loans <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
Loans	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
JOM account	-	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	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
Loans to public sectors	79.4	109.7	132.0	168.5	131.5	124.4	146.9	152.0	178.2	230.1	268.7
Loans to large & medium sized businesses	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
Loans to small and medium-sized businesses, etc	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
Loans to small and medium-sized businesses	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
Individuals	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
Residential loans	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
Housing loans	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
Apartment loans	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
Other individual loans	337.1	340.7	348.0	349.9	345.7	343.0	345.4	343.0	335.7	337.4	343.1
Loans(overseas branches)	-	-	-	-	-	6.7	7.2	7.8	8.0	8.9	7.5
Housing loans (includes portion securitized)	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
Portion securitized	269.1	270.6	269.9	257.4	244.6	232.6	219.1	220.5	206.7	194.2	181.9
Loans in Kanagawa Prefecture	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
Loans to small and medium-sized businesses, etc	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

(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 >

(JPY Bn)

	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	
	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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%

Breakdown of Real Estate Sector < Outstanding Balance >

(JPY Bn)

	Sep-07		Mar-08		Sep-08		Mar-09		Sep-09		Mar-10		Sep-10		Mar-11		Sep-11		Mar-12		Sep-12	
	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%
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%
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%
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%
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%
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%
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%
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%
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%

(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	9,091.9
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	9,083.6
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	218.4
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	1,487.6
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	7,377.5
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	2,949.0
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	4,428.5
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	4,092.5
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	2,805.2
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	1,287.2
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	336.0
Loans(overseas branches)	-	-	-	-	-	-	2.0	-	4.1	6.9	6.4	7.5	8.4	7.8	9.1	8.2
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%

(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%	1.62%
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%	1.62%
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%	1.51%
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%	1.77%

(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)

	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12
Deposits	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
JOM account	-	7.2	1.8	6.8	2.2	4.6	0.0	7.4	-	2.7	16.6
Deposits(domestic branches)	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
Liqud deposits in yen	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
Fixed deposits in yen	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
Foreign currency deposits	135.8	93.2	62.1	90.5	120.3	123.8	185.8	144.1	142.7	128.2	118.3
Deposit from corporate	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
Liqud deposits in yen	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
Fixed deposits in yen	360.7	368.7	373.5	389.2	382.5	385.9	369.9	373.3	386.0	399.7	397.7
Foreign currency deposits	9.7	11.3	10.7	13.1	15.6	16.3	19.2	18.2	22.9	20.8	24.7
Deposit from individuals	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
Liqud deposits in yen	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
Fixed deposits in yen	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
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
Deposit from local public	243.3	474.4	265.5	492.6	278.5	625.4	454.1	682.6	284.6	673.4	315.7
Liqud deposits in yen	125.5	403.7	180.4	451.0	177.8	560.4	317.0	610.8	209.6	614.3	259.9
Fixed deposits in yen	23.6	29.2	73.3	10.8	41.9	5.2	18.1	1.8	7.8	3.9	7.8
Foreign currency deposits	94.1	41.4	11.7	30.7	58.7	59.7	118.9	69.9	67.1	55.1	47.8
Deposit from Financial Institutions	86.3	125.7	119.6	112.0	132.6	119.4	83.2	92.0	99.7	111.8	102.1
Liqud deposits in yen	74.5	112.7	104.5	95.5	115.6	101.5	64.5	72.8	80.0	91.1	80.9
Fixed deposits in yen	11.7	12.9	15.1	16.4	17.0	17.8	18.6	19.1	19.6	20.7	21.1
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
Deposits(overseas branches)	-	-	-	-	-	0.7	0.6	0.1	0.3	0.0	0.0
Deposits in Kanagawa Prefecture	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

※Liqud 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
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	10,818.2
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	5.3
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	10,812.9
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	7,351.4
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	3,305.4
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	156.0
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	2,101.0
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	1,672.0
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	406.5
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	22.3
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	8,244.0
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	5,323.3
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	2,871.8
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	48.8
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	394.3
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	303.4
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	6.1
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	84.7
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	73.5
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	52.5
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	20.9
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
Deposits(overseas branches)	-	-	-	-	-	-	0.2	-	0.5	0.4	0.4	0.4	0.2	0.2	0.3	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%
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%
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%
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%

※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)

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

<Gains and Losses on Valuation of Securities>

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

(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
Investment trusts	495.5	441.1	438.6	336.6	425.9	465.7	445.4	469.0	414.6	435.0	439.4
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
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
Public Bonds	550.8	535.1	518.1	508.6	495.3	468.9	447.6	424.0	407.1	380.3	347.3
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
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
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
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%
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
Total balance of non-deposit products for individuals(Group total) [(A) + (C)] (D)	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
Total individual deposit assets (Group total) [(B) + (C)] (E)	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
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%

# 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%
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%
Securities	1.06%	1.20%	1.22%	1.14%	1.18%	1.18%	0.94%	0.95%	0.88%	0.89%	0.88%
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%
Deposits	0.21%	0.22%	0.24%	0.21%	0.13%	0.12%	0.08%	0.07%	0.05%	0.05%	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%
Expenses ratio	0.94%	0.95%	0.99%	0.99%	0.94%	0.95%	0.93%	0.93%	0.89%	0.90%	0.87%
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%
Yield spread	1.70%	1.75%	1.73%	1.74%	1.68%	1.66%	1.57%	1.55%	1.47%	1.45%	1.38%
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%
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%

## 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%
EPS	¥24.57	¥48.21	¥11.71	¥6.34	¥9.69	¥22.79	¥14.98	¥33.42	¥18.06	¥36.32	¥18.37
ROA	0.62%	0.59%	0.28%	0.07%	0.23%	0.27%	0.35%	0.39%	0.40%	0.40%	0.39%
ROE	9.55%	9.37%	4.61%	1.26%	3.87%	4.50%	5.68%	6.28%	6.62%	6.51%	6.29%

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

(※)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	
Provison 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	
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	
Other	-	0.1	0.2	0.3	0.3	1.4	0.3	0.4	0.2	0.4	0.2	
Provison 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	
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	
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%	
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	
Credit costs	7.2	15.4	37.4	85.0	35.2	54.5	16.7	27.6	8.7	13.7	7.3	
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%	

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)
	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	
Capital adequacy ratio	10.80%	10.78%	10.13%	10.78%	11.33%	11.97%	11.94%	12.03%	13.34%	13.43%	14.12%	
Tier 1 capital ratio	10.42%	10.45%	10.17%	9.56%	9.41%	9.72%	9.74%	9.97%	11.08%	11.18%	11.83%	
Capital	639.0	660.7	638.4	714.7	784.4	823.7	838.8	841.2	858.0	871.8	883.9	
Tier 1 capital	616.3	640.1	640.7	633.8	651.9	668.8	684.1	697.1	712.8	725.9	740.5	
Tier 2 capital	64.4	64.4	44.4	121.4	161.4	177.9	175.6	170.4	169.1	175.0	171.2	
Deductions	41.7	43.7	46.7	40.5	28.8	23.0	20.9	26.4	23.9	29.1	27.9	
Risk-weighted Assets, etc	5,914.0	6,124.3	6,299.4	6,629.4	6,922.8	6,877.8	7,021.5	6,987.8	6,430.2	6,491.1	6,259.7	

Capital Adequacy Ratio		【Consolidated】										(JPY Bn)
	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	11/9	12/3	12/9	
Capital adequacy ratio	10.79%	10.80%	10.19%	10.92%	11.53%	12.20%	12.15%	12.28%	13.57%	13.67%	14.37%	
Tier 1 capital ratio	10.33%	10.39%	10.12%	9.61%	9.51%	9.85%	9.86%	10.12%	11.24%	11.36%	12.02%	
Capital	655.0	677.4	656.5	734.8	805.8	846.5	863.9	868.3	886.8	902.0	915.3	
Tier 1 capital	627.2	652.0	652.3	646.7	665.0	683.1	700.7	715.8	734.3	749.5	765.8	
Tier 2 capital	64.6	64.6	45.5	122.5	163.1	179.6	177.3	172.0	170.1	175.1	171.3	
Deductions	36.7	39.2	41.2	34.3	22.2	16.2	14.1	19.5	17.7	22.7	21.8	
Risk-weighted Assets, etc	6,069.0	6,272.4	6,442.2	6,728.6	6,986.0	6,934.7	7,106.0	7,067.9	6,532.3	6,597.2	6,368.8	

The capital adequacy ratio has been calculated in accordance with the new standards (Basel II).

The bank has calculated the capital adequacy ratio in accordance with Domestic standard before 09/9, and BIS standard after 10/3.



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Bank of Yokohama

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