



Bank of Yokohama

# Information Meeting

~ Appendix ~

May 18, 2015

The Bank of Yokohama, Ltd.

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# History and Outline of The Bank of Yokohama, Ltd.

## History

1920 Establishment of Yokohama Koshin Bank

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

1928 Acquired operations of Dai-Ni Bank

~ Dai-Ni Bank was the former Yokohama Exchange Company established in 1869, the oldest financial company in Japan.

1945 Became the only regional bank based in Kanagawa Prefecture

~ From this perspective, our bank is the oldest bank in Japan with 145 years of history.

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

~ Merged or Acquired 31 banks to date.

2010 Celebrated its 90th Anniversary

~ Celebrated its 90<sup>th</sup> Anniversary on December 16, 2010.

## Scale of Business

As of Mar, 2015

Total Asset: JPY 15,204.3 Bn

Total Deposits: JPY 12,158.5 Bn

Total Loans: JPY 9,778.0 Bn

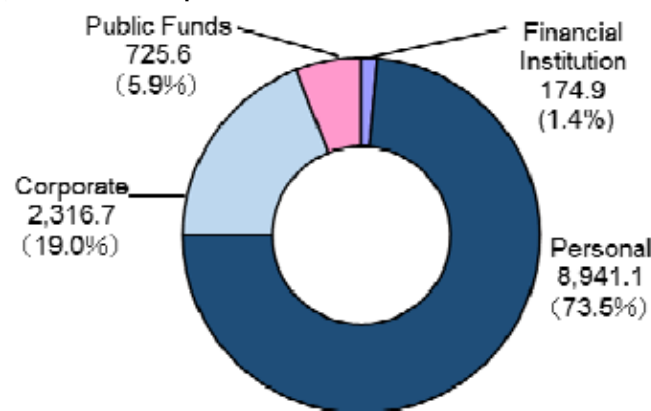
Number of Employees: 4,651

Number of branches: Domestic 610 (manned branch 204)

Overseas 1 (Shanghai Branch)

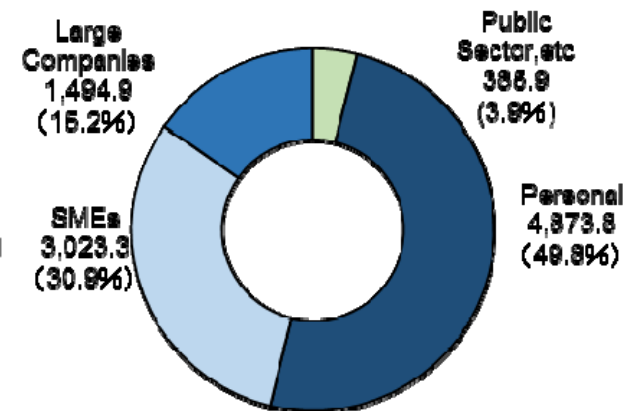
Representative Offices 4 (Hong Kong, Bangkok, London, New York)

Deposits (Mar 31, 2015) (JPY Bn)



Total Deposits JPY12,158.5 Bn

Loans (Mar 31, 2015) (JPY Bn)



Total Loan JPY9,778.0 Bn

# History and Outline of The Higashi-Nippon Bank, Limited

## ■ History

- 1924 Established as Tokiwa Mujin Corporation in Mito City, Ibaraki Prefecture
- 1951 Changed corporate name to Tokiwa Sogo Bank
- 1972 Listed on the Second Section of the Tokyo Stock Exchange
- 1973 Listed on the First Section of the Tokyo Stock Exchange
- 1989 Changed corporate name to The Higashi-Nippon Bank, Limited and converted to an ordinary bank
- 2014 Celebrated its 90-year Anniversary on April 5, 2014

## ■ Outline

As of March 31, 2015

Total assets: JPY2,104.5 Bn

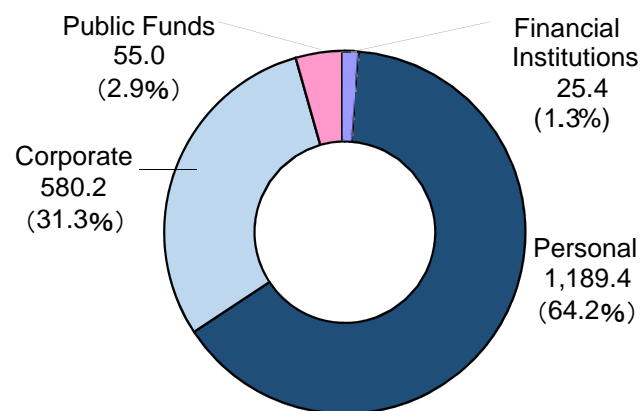
Total deposits: JPY1,850.1 Bn

Total loans: JPY1,555.9 Bn

Number of employees: 1,430

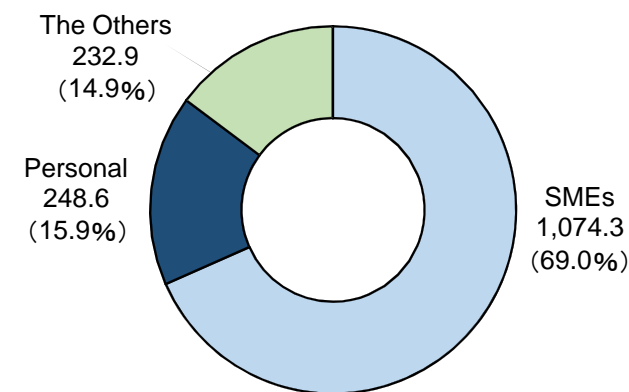
Number of branches: 80 (domestic)

Deposits (as of March 31, 2015)  
(in billions of yen)



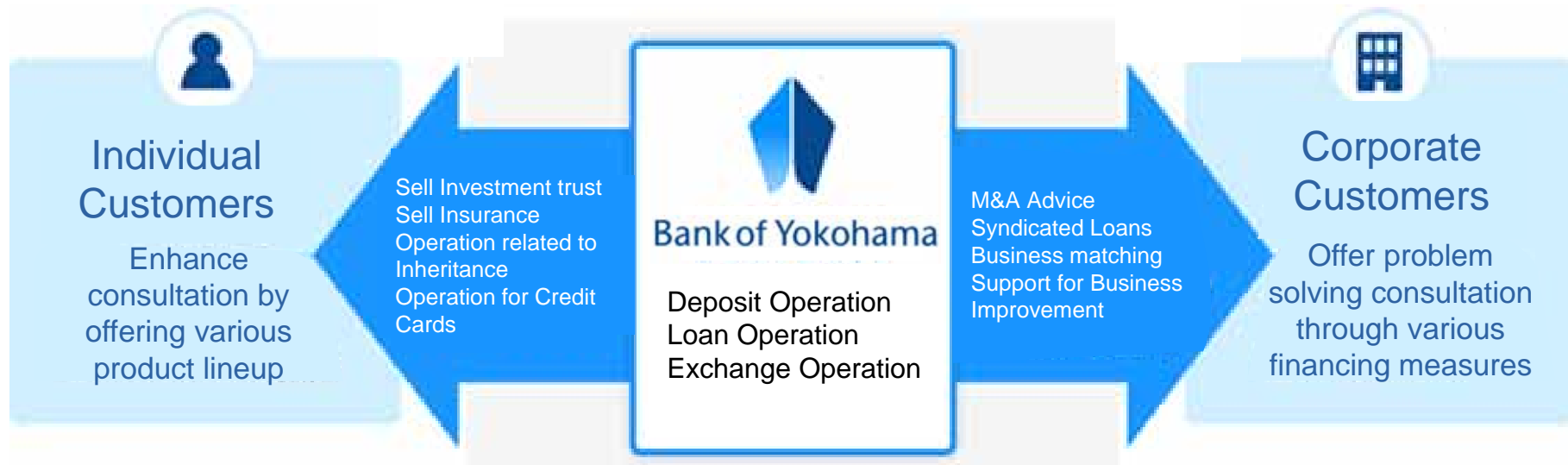
Total Deposits = JPY1,850.1 Bn

Loans (as of March 31, 2015)  
(in billions of yen)



Total Loans = JPY1,555.9 Bn

# Our Group Strategy



# Our Home Market

## Potential of Kanagawa and Tokyo

### 【Population】 (2014)

1<sup>st</sup> Tokyo (13.3Mn), 2<sup>nd</sup> Kanagawa (9.0Mn), 3<sup>rd</sup> Osaka/47prefectures

### 【Number of Businesses】 (Feb-12)

1<sup>st</sup> Tokyo (701 thousand), 2<sup>nd</sup> Osaka, 3<sup>rd</sup> Aichi, 4<sup>th</sup> Kanagawa (313 thousand)/47prefectures

### 【Gross Prefectural Product】 (FY2011)

1<sup>st</sup> Tokyo (JPY92.3Tn), 2<sup>nd</sup> Osaka, 3<sup>rd</sup> Aichi, 4<sup>th</sup> Kanagawa (JPY30.4Tn)/47prefectures

### 【Manufacturing Output】 (2013)

1<sup>st</sup> Aichi, 2<sup>nd</sup> Kanagawa (JPY17.2Tn), 3<sup>rd</sup> Osaka... 13<sup>th</sup> Tokyo (JPY7.8Tn)/47prefectures

### 【Retail Sales】 (2011)

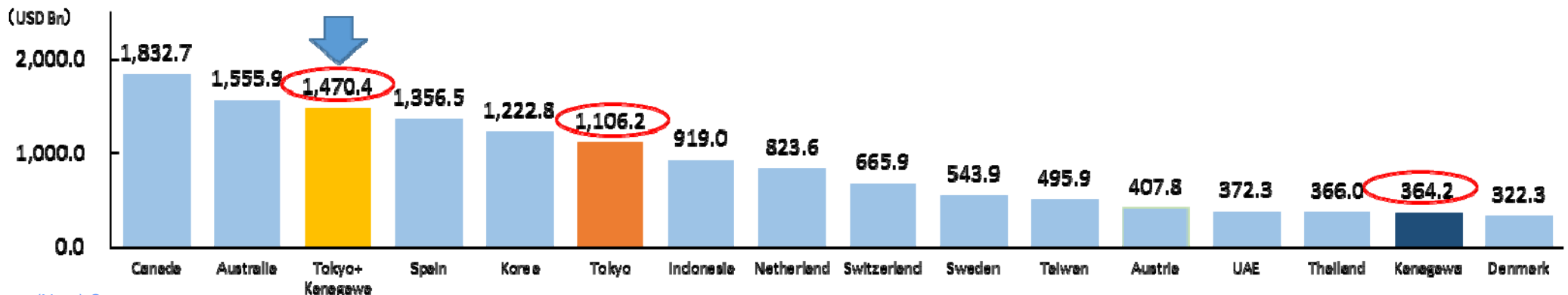
1<sup>st</sup> Tokyo (JPY15.2Tn), 2<sup>nd</sup> Osaka, 3<sup>rd</sup> Kanagawa (JPY7.3Tn)/47prefectures

(Note) Sources

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



## Main countries' GDP / Tokyo, Kanagawa's GDP (Gross Prefectural Domestic Product)



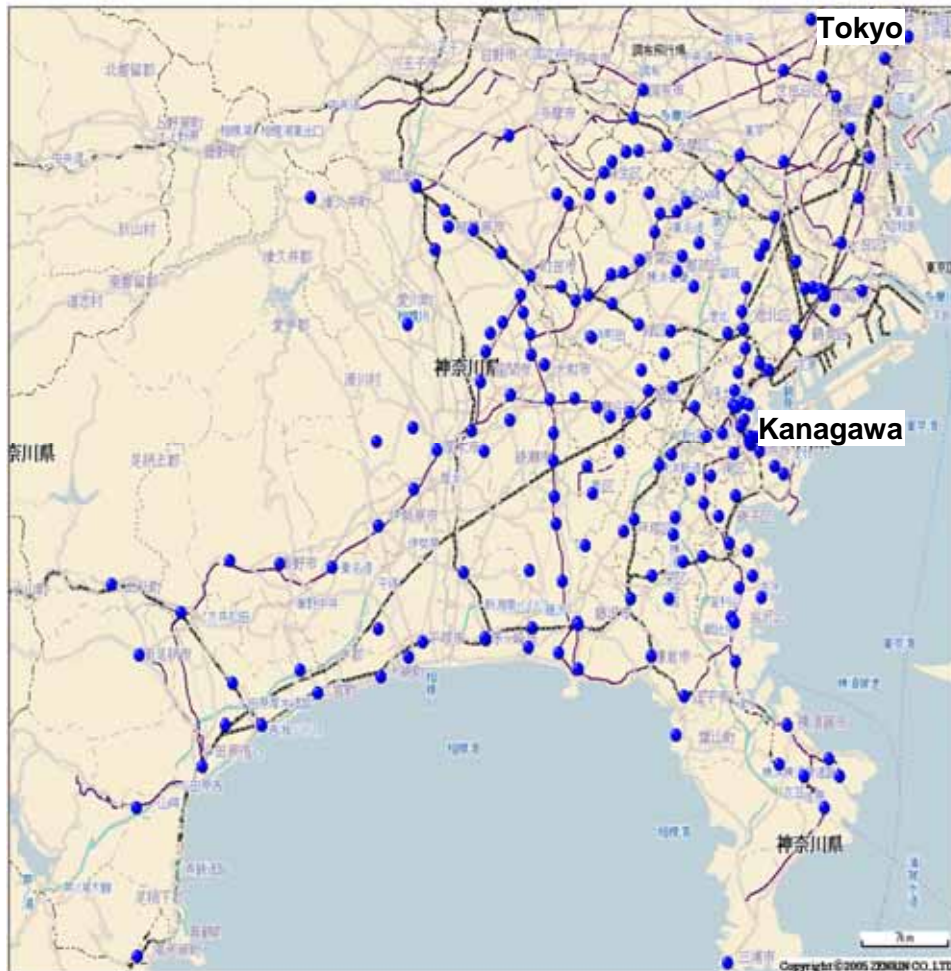
(Note) Sources

- IMF "World Economic Outlook," April 2015, Kanagawa Prefectural Government "Kanagawa Prefectural Indexes of Business Conditions" (FY2012), Tokyo Metropolitan government "Tokyo Indexes of Business Conditions(2013 preliminary,2014 forecast)

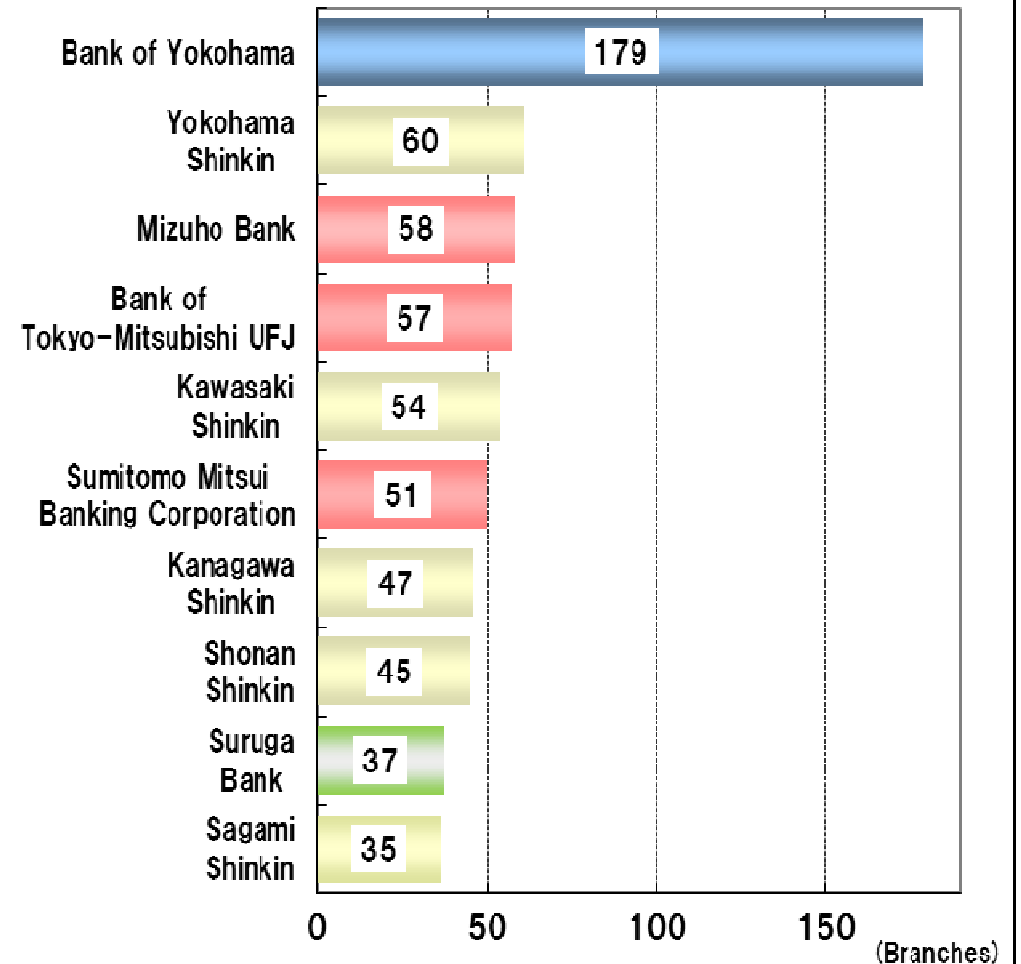


# Our Branch Network

Map of branches located in Kanagawa & Tokyo



Top-10 (# of Branches in Kanagawa)



(Note) # of manned branches(March 2015). Bank estimates.

# Alliance Strategy ~ Regional Bank

## Shared Utilization of Banking System (MEJAR)

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

## ATM Alliance

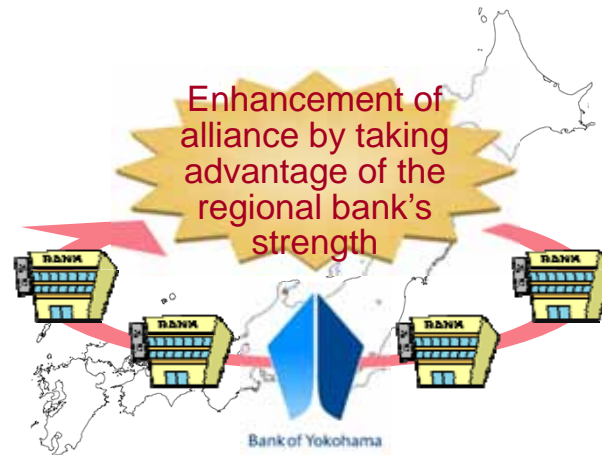
- Since Jul-06
- Reduction of cross-use ATM fees to zero
- Allied banks : 8

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

- Since Oct-13
- Exchange of information on trust business
- Participating banks: 27

## 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: 23



## Strategic Council on Regional Bank Cards

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

## Regional Leasing Business Workshop

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

## Personal Loan Workshop

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

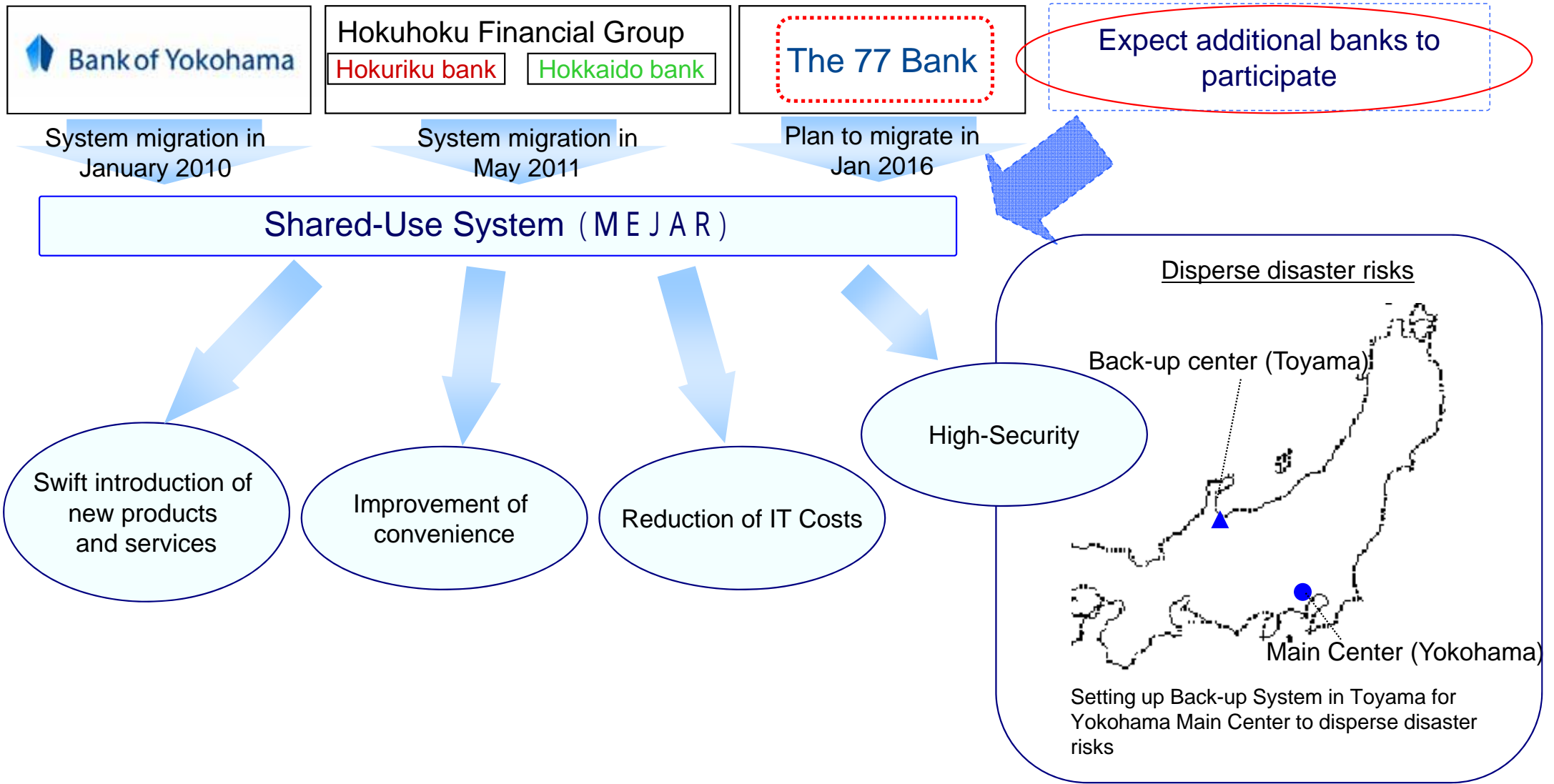
## Association of Regional Financing Research and Consultation

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

(Note) # of "Allied banks/Participating banks" includes BOY. (as of April 30, 2015)



# Alliance Strategy ~ Shared-Use System (MEJAR)



# Alliance Strategy ~ Trust Business

- Joint investment in Asahi Trust in September 2013 by 9 regional banks including the Bank of Yokohama.
- 27 regional banks including the 9 regional banks above run the “Regional Bank Trust Business Study Group (Asahi Trust User Group)” in order share their know-how.

Regional Bank Trust Business Study Group (Asahi Trust User Group)			
27 regional banks			
	Bank name	Location of head office	Shareholding ratio
1	Bank of Yokohama	Kanagawa	1.50%
2	Joyo Bank	Ibaraki	1.00%
3	Musashino Bank	Saitama	1.00%
4	Daishi Bank	Niigata	1.00%
5	Shizuoka Bank	Shizuoka	1.00%
6	Ogaki Kyoritsu Bank	Gifu	1.00%
7	Kiyo Bank	Wakayama	1.00%
8	Hiroshima Bank	Hiroshima	1.00%
9	Bank of Fukuoka	Fukuoka	1.00%
10	Hokuto Bank	Akita	-
11	Shonai Bank	Yamagata	-
12	Toho Bank	Fukushima	-
13	Ashikaga Bank	Tochigi	-
14	Chiba Kogyo Bank	Chiba	-
15	Tokyo Tomin Bank	Tokyo	-
16	Yamanashi Chuo Bank	Yamanashi	-
17	Hachijuni Bank	Nagano	-
18	Toyama Bank	Toyama	-
19	Juroku Bank	Gifu	-
20	Hyakugo Bank	Mie	-
21	Senshu Ikeda Bank	Osaka	-
22	Nanto Bank	Nara	-
23	San-in Godo Bank	Shimane	-
24	Hyakujushi Bank	Kagawa	-
25	Shikoku Bank	Kochi	-
26	Shinwa Bank	Nagasaki	-
27	Bank of the Ryukyus	Okinawa	-

\* Sorted by shareholding ratio and bank code

September 2013:  
Joint investment  
by 9 banks

From October 2013:  
Information exchange

Asahi Trust

* Alliance between the Bank and Asahi Trust	
June 2011	Alliance started in the following
	• Testamentary trust
	• Asset inheritance planning
November 2012	An agent agreement concluded.
December 2012	Personal trust business started.
September 2013	Joint investment by 9 regional banks.

[Overview of Asahi Trust]	
Trade name	Asahi Trust
Representative	Hiroaki Kamaya, Representative Director and President
Head office	Kasumigaseki Bldg 19th Floor, 3-2-5, Kasumigaseki, Chiyoda-ku, Tokyo
Business	Trust business, asset management business, execution of will business
Capital	380 million yen (as of January 31, 2015)

# Alliance Strategy ~ Asset Management Business

- In order to support customers' asset formation and respond to the needs of financial asset protection we entered into an alliance with Sumitomo Mitsui Trust Bank, thereby we decided to establish an Asset Management company.

## Improvement of sales methods

- ✓ Leveraging the know-how of Sumitomo Mitsui Trust Bank, we will introduce new sales methods centered around "core & satellite investment strategies" **and share the proposal stories within the whole bank.**
- ✓ **We focus on balance expansion using** sales methods that are not affected by the direction of the market.

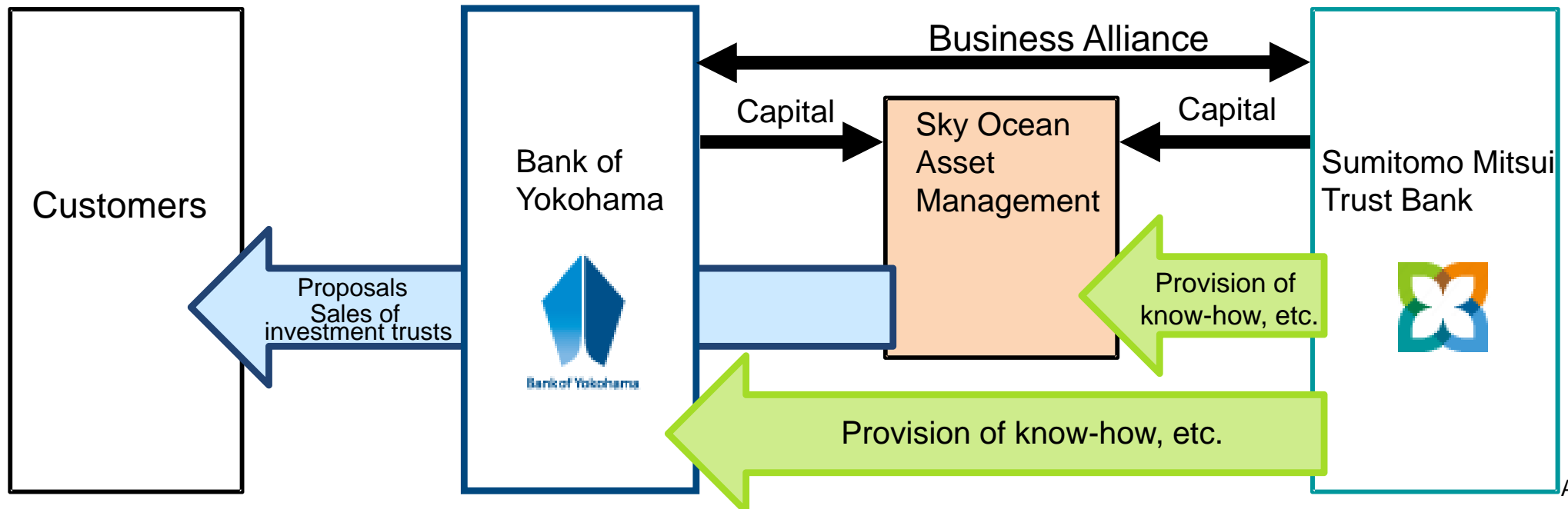
## Launch a Core Investment Product

- ✓ In order to respond to the needs to "protect financial assets," we will launch a core investment product aimed at achieving stable growth.

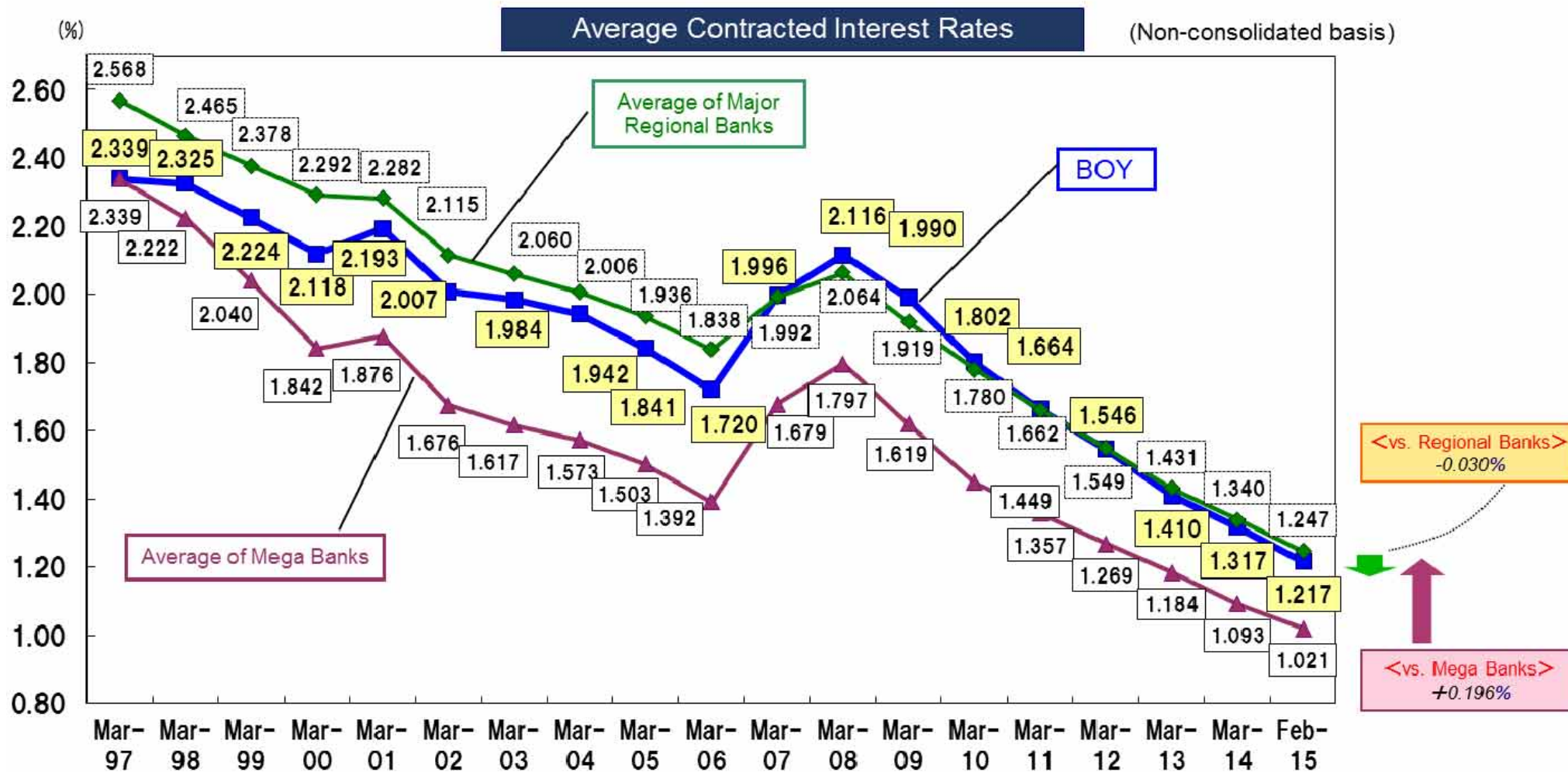
## Establishment of an Asset Management company

- ✓ Secure trust fee (management fee) as a new revenue source
- ✓ Accumulation of investment management know-how for investment trusts
- ✓ Provision for providing our original investment products

(Note) Core & satellite investment strategies: Strategies that combine "core" investment, which is aimed at achieving stable returns, and "satellite" investment, which pursues higher returns in rising markets.



# Loan Yields



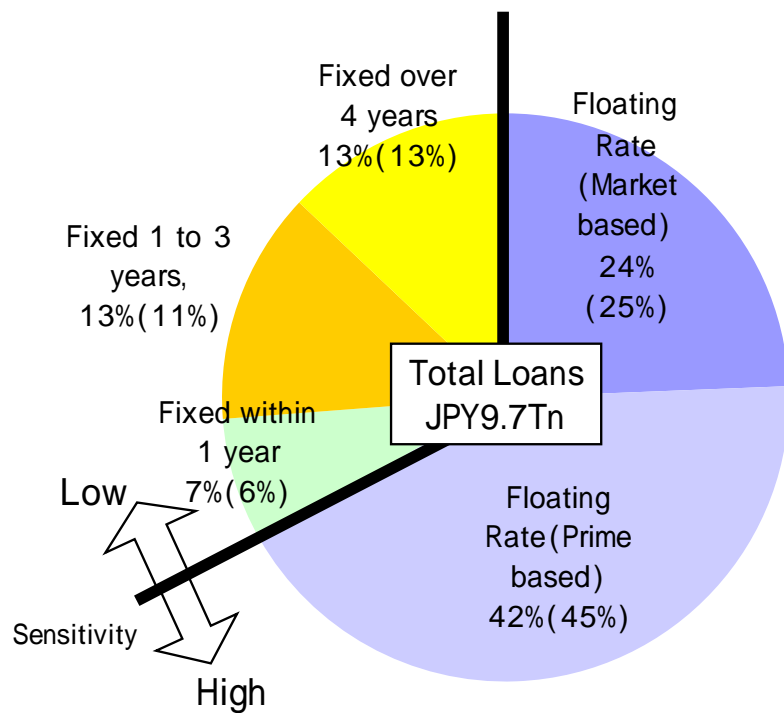
(Note1) Source: Bank of Japan

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

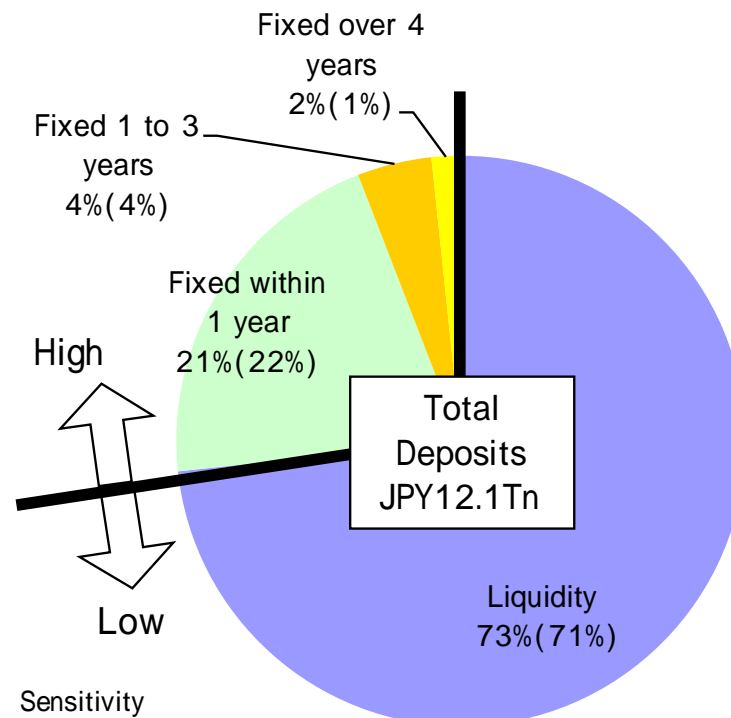
(Note3) The rates of Mar-15 have not been publicly announced yet.

# Sensitivity Analysis of Loans and Deposits

## Loans



## Deposits

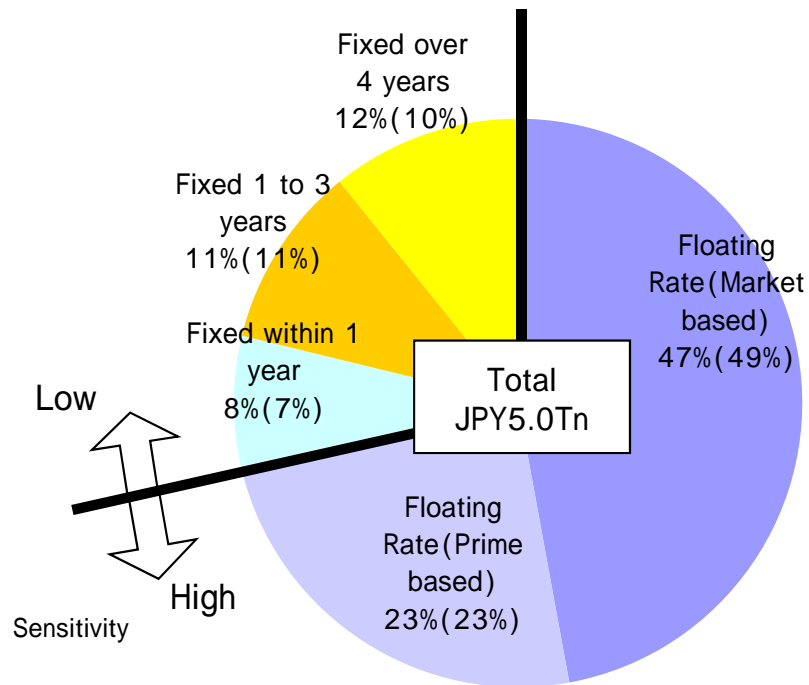


As of Mar-15

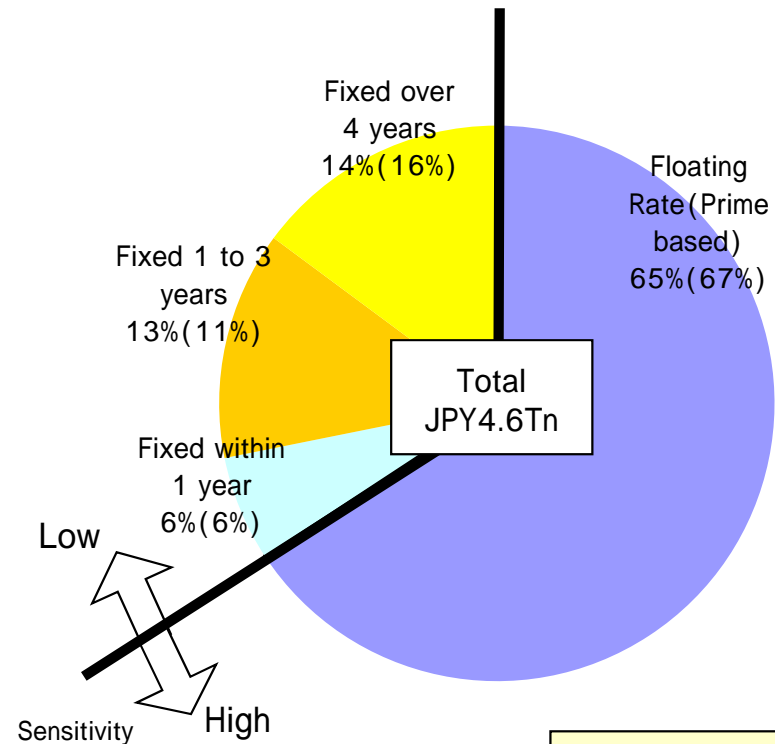
( ) represents Mar-14

# Sensitivity Analysis of Corporate and Personal Loans

## Corporate Loans



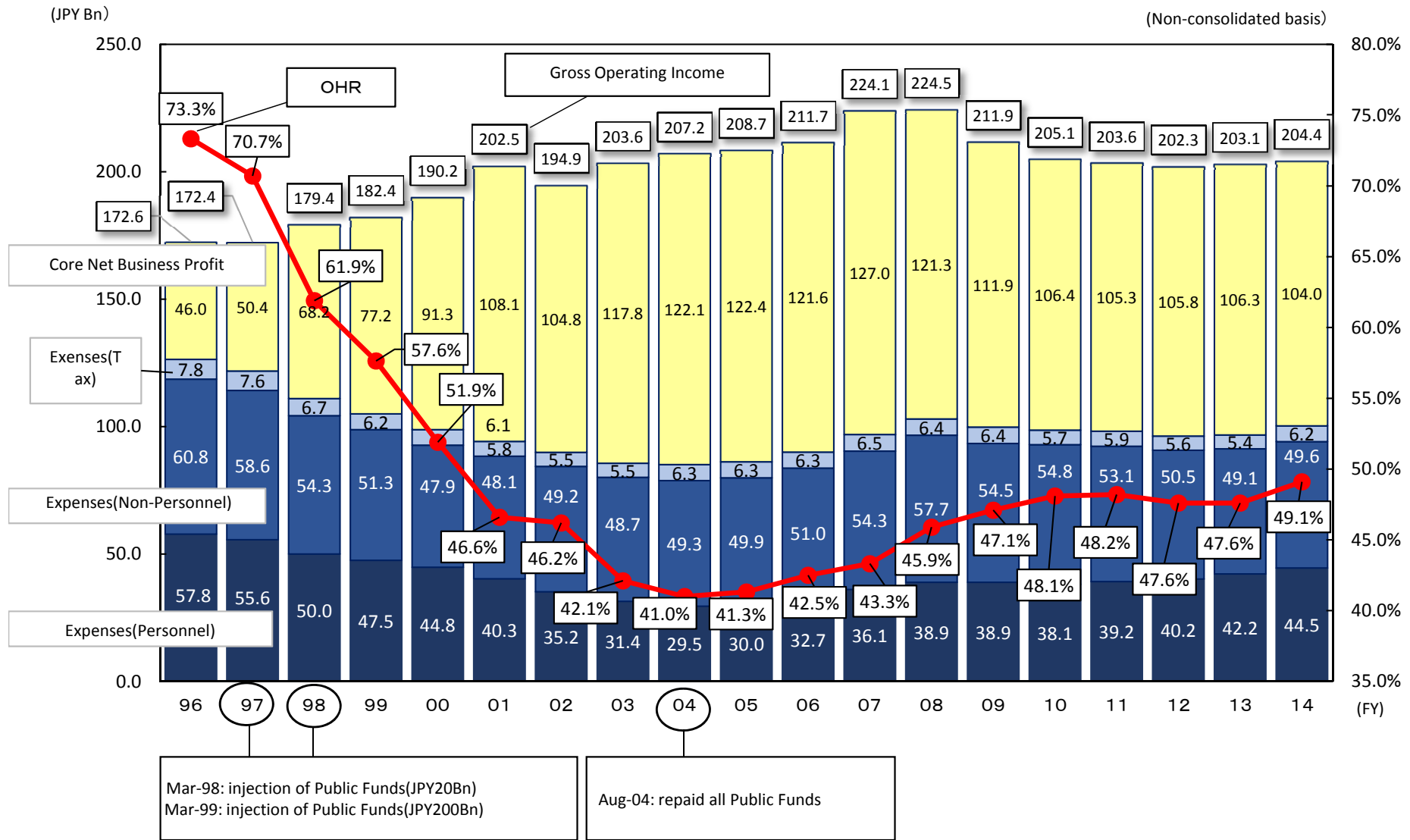
## Personal Loans



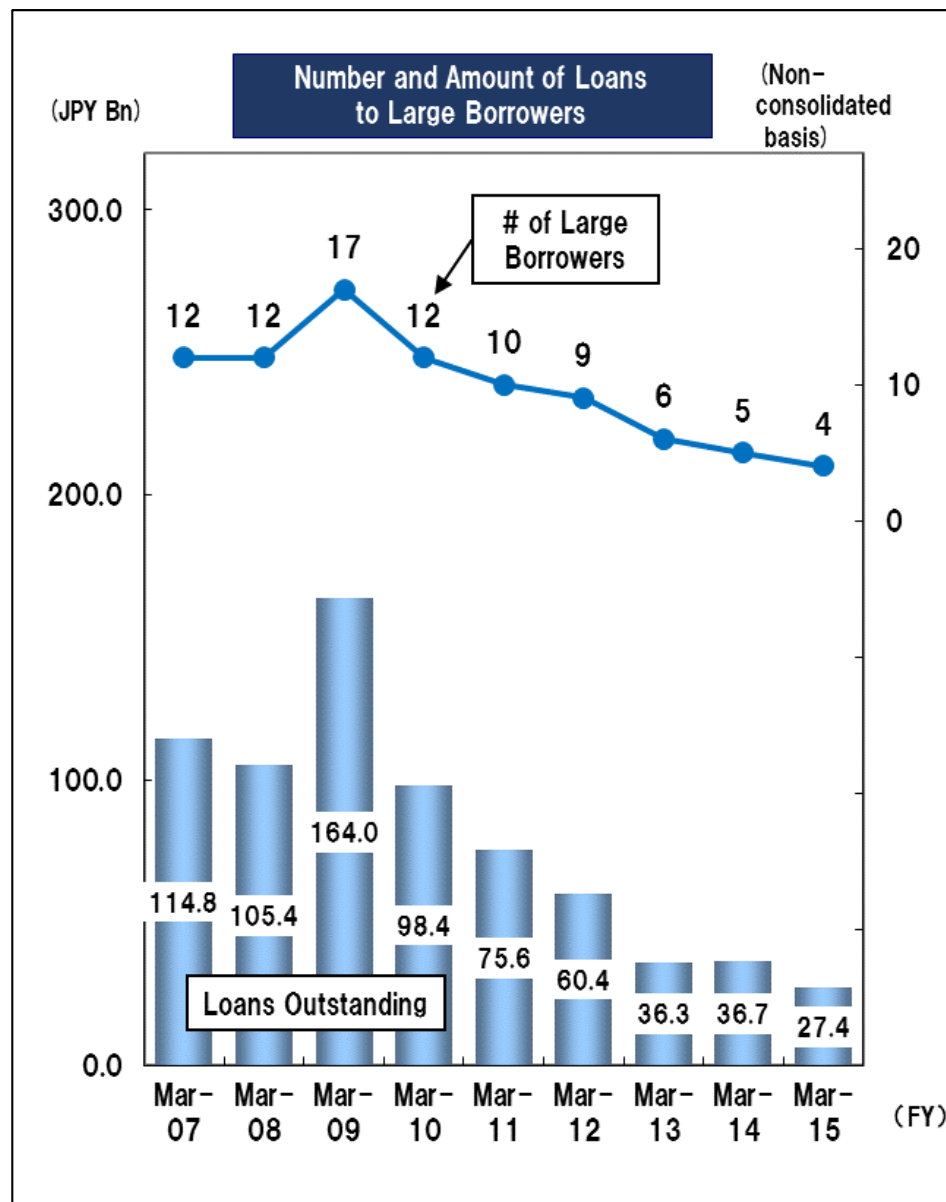
As of Mar - 15  
( ) represents Mar - 14



# Gross Operating Income · Core Net Business Profit · OHR



# Asset Quality



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

## Transition of Borrowers by category (Mar-14 → Mar-15)

(Loan Amount)

		Mar-15			
		A	B	C	Total
Sep-14	A	98.0%	1.9%	0.1%	100.0%
	B	11.8%	84.4%	3.8%	100.0%
	C	0.6%	3.4%	96.0%	100.0%

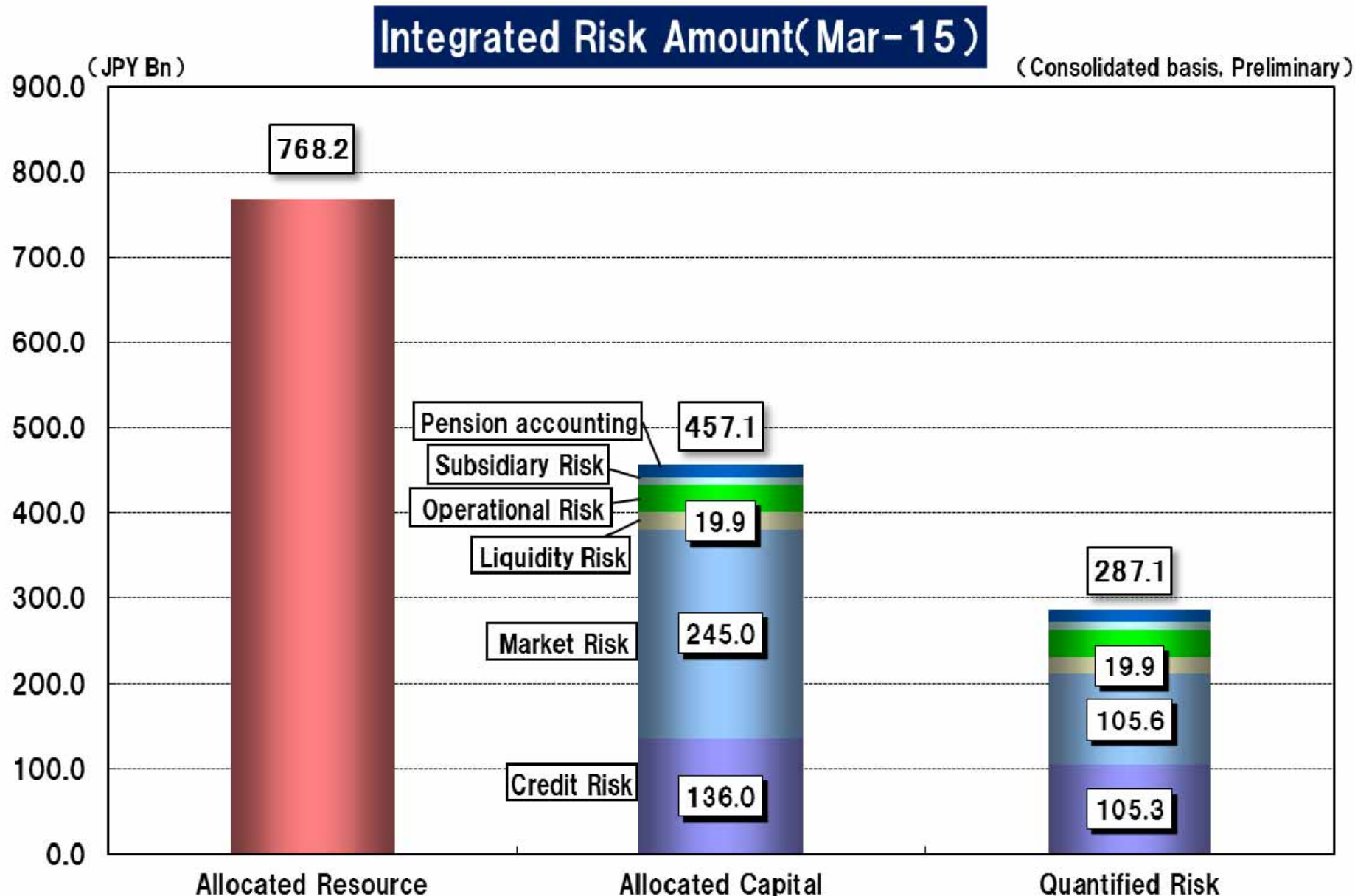
(# of Borrowers)

		Mar-15			
		A	B	C	Total
Sep-14	A	98.6%	1.2%	0.2%	100.0%
	B	14.8%	78.7%	6.6%	100.0%
	C	2.2%	3.7%	94.1%	100.0%

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

(Note) Transition is based on change from Mar-14.

# Integrated Risk Amount

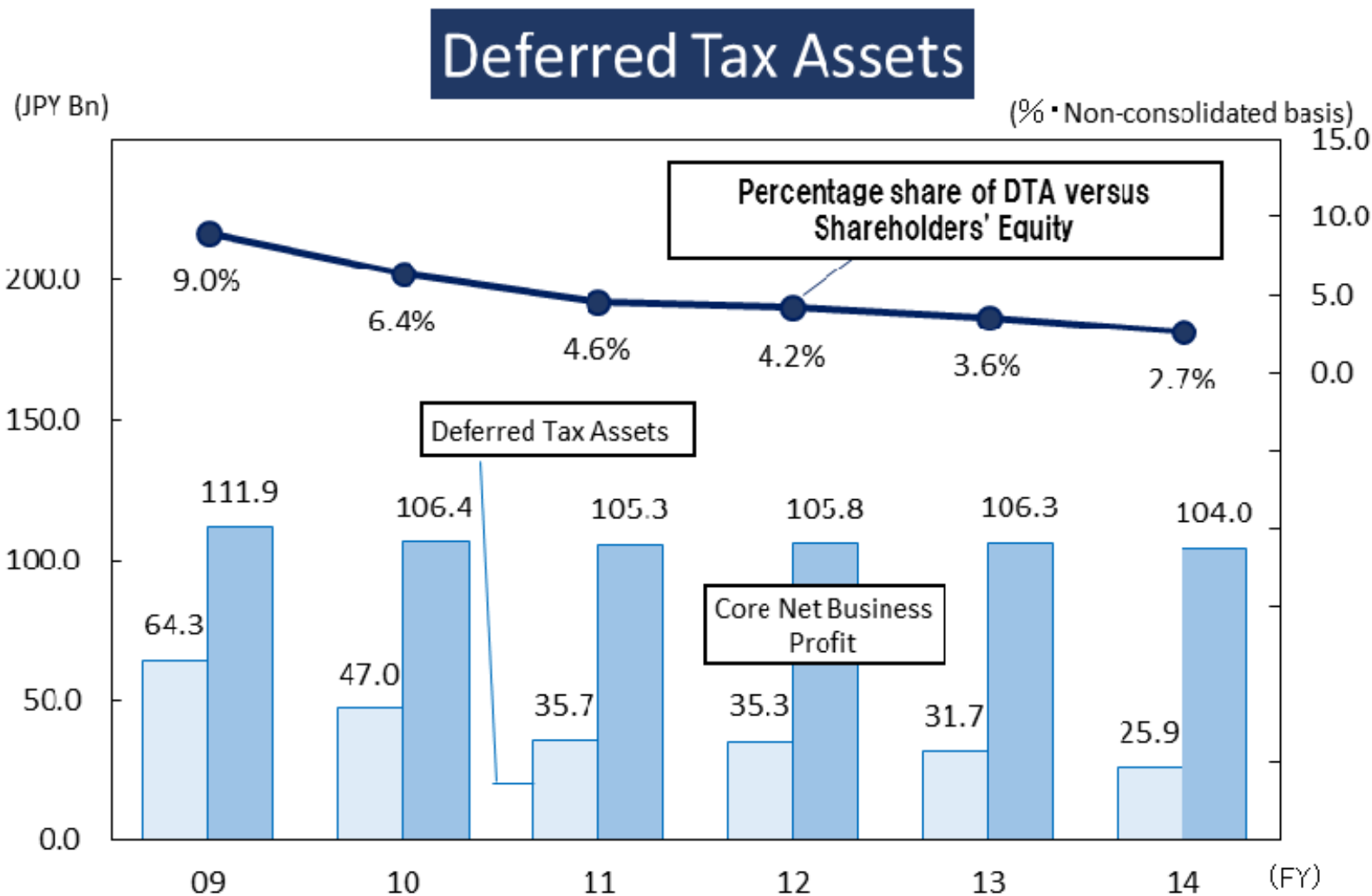


(Note1) Allocated Resource: Common Equity Tier capital – Deferred Tax Assets (Gross) – Gap of assets and liabilities of pension – Revaluation reserve for land

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

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

# Deferred Tax Assets



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

# Data Book

# Financial Summary (Consolidated & Non-consolidated)

(JPY Bn)

	Mar - 11		Mar - 12		Mar - 13		Mar - 14		Mar - 15	
	Non - consolidated	Consolidated	Non - consolidated	Consolidated	Non - consolidated	Consolidated	Non - consolidated	Consolidated	Non - consolidated	Consolidated
Gross Operating Income	205.1	224.0	203.6	222.6	202.3	222.6	203.1	224.0	204.4	223.5
Core Net Business Profit	106.4	119.1	105.3	116.9	105.8	117.9	106.3	117.9	104.0	114.4
Credit Costs	27.6	31.7	13.7	15.2	15.1	18.0	12.5	14.0	0.7	3.4
Ordinary Profit	74.9	81.6	87.0	96.3	86.4	95.0	92.3	102.2	102.0	108.0
Net Income	45.4	47.0	49.1	51.1	53.3	55.3	58.7	60.6	67.5	76.3
Deposits	10,753.1	10,725.0	11,091.5	11,061.5	11,484.9	11,450.2	11,868.3	11,829.2	12,158.5	12,121.4
Loans	8,644.1	8,601.8	9,017.1	8,970.3	9,389.8	9,343.9	9,505.1	9,453.5	9,778.0	9,724.0
Securities	2,004.0	1,994.6	2,122.2	2,113.9	2,226.9	2,219.6	2,050.2	2,044.7	2,461.8	2,460.4
Total Net Assets	733.8	786.9	775.0	832.7	833.3	895.6	862.8	921.5	945.4	1,010.4
Total Assets	12,245.3	12,520.5	12,552.3	12,802.1	13,238.7	13,468.7	13,630.6	13,832.0	15,204.3	15,377.8

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

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



# Results of Our Group Companies

FY2014

(JPY Bn)

Name	Main Business	Business Profit		Credit Costs		Ordinary Profit		Net Income	
			Change from FY13-1H		Change from FY13-1H		Change from FY13-1H		Change from FY13-1H
Hamagin Finance Co.,Ltd.	Leasing and factoring services	1.5	-0.1	0.1	-0.3	1.4	+0.3	0.8	+0.2
Yokohama Guarantee Co.,Ltd.	Residential-loan-guarantee services	6.8	+0.9	2.5	+1.7	4.3	-0.7	2.3	-0.2
Hamagin Tokai Tokyo Securities Co.,Ltd.	Securities services	3.0	0.0	0.0	0.0	3.0	0.0	1.9	0.0
Others		1.5	+0.1	0.0	0.0	1.5	+0.1	1.4	+0.1
Total of Subsidiaries (12 companies)		12.9	+1.0	2.6	+1.3	10.3	-0.3	6.6	+0.1
Consolidated basis		114.4	-3.5	3.4	-10.6	108.0	+5.8	76.3	+15.7
Difference of Non-consolidated and consolidated		10.4	-1.2	2.7	+1.2	6.0	-3.9	8.8	+6.9
Consolidated / Non-consolidated Ratio		1.10	0.00	4.85	+3.73	1.05	-0.05	1.13	+0.10

# Loans (Outstanding Balance)

Loans <Outstanding Balance>

【Non-consolidated basis】  
(JPY Bn)

	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14	Mar-15
Loans	8,525.7	8,636.2	8,644.1	8,768.4	9,017.1	9,315.9	9,389.8	9,403.5	9,505.1	9,676.3	9,778.0
JOM account	-	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	8,518.9	8,629.0	8,636.3	8,760.3	9,008.2	9,308.4	9,379.4	9,391.1	9,491.3	9,660.6	9,761.2
Loans to public sectors	124.4	146.9	152.0	178.2	230.1	268.7	300.7	291.0	372.2	389.3	293.6
Loans to large & medium sized businesses	1,452.3	1,448.0	1,441.2	1,424.9	1,448.4	1,469.4	1,453.6	1,442.1	1,426.6	1,468.9	1,456.2
Loans to small and medium-sized businesses, etc	6,942.1	7,034.0	7,043.0	7,157.2	7,329.6	7,570.2	7,625.1	7,657.9	7,692.5	7,802.3	8,011.3
Loans to small and medium-sized businesses	2,896.8	2,916.3	2,864.9	2,912.3	2,944.4	3,046.4	2,968.7	2,939.6	2,919.1	2,992.3	3,137.4
Individuals	4,045.2	4,117.7	4,178.0	4,244.8	4,385.2	4,523.8	4,656.3	4,718.3	4,773.3	4,809.9	4,873.8
Residential loans	3,702.1	3,772.3	3,835.0	3,909.0	4,047.7	4,180.7	4,309.3	4,371.5	4,422.7	4,454.5	4,513.7
Housing loans	2,508.6	2,558.2	2,604.4	2,656.4	2,764.4	2,863.0	2,971.5	3,013.9	3,037.0	3,052.7	3,091.6
Apartment loans	1,193.4	1,214.0	1,230.6	1,252.5	1,283.2	1,317.6	1,337.8	1,357.6	1,385.6	1,401.7	1,422.0
Other individual loans	343.0	345.4	343.0	335.7	337.4	343.1	347.0	346.7	350.5	355.4	360.0
Loans(overseas branches)	6.7	7.2	7.8	8.0	8.9	7.5	10.3	12.4	13.8	15.6	16.8

Housing loans (includes portion securitized)	2,741.3	2,777.4	2,824.9	2,863.2	2,958.7	3,045.0	3,141.1	3,171.4	3,185.5	3,192.6	3,204.8
Portion securitized	232.6	219.1	220.5	206.7	194.2	181.9	169.6	157.5	148.4	139.9	113.1

Loans in Kanagawa Prefecture	6,672.2	6,760.4	6,726.9	6,834.5	7,031.6	7,250.4	7,324.0	7,362.4	7,379.8	7,502.5	7,569.6
Loans to small and medium-sized businesses, etc	5,869.6	5,971.1	5,973.5	6,083.0	6,233.0	6,430.8	6,490.6	6,536.5	6,552.8	6,633.4	6,687.2

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

# Loans by Business Sector (Outstanding Balance)

Loans by Business Sector <Outstanding Balance>

【Non-consolidated basis】

(JPY Bn)

	Mar-10		Sep-10		Mar-11		Sep-11		Mar-12		Sep-12		Mar-13		Sep-13		Mar-14		Sep-14		Mar-15	
	share	share	share	share	share	share	share	share	share	share	share	share	share	share	share	share	share	share	share	share	share	share
Manufacturing	948.6	11.1%	940.4	10.9%	928.0	10.7%	966.7	11.0%	971.7	10.8%	988.2	10.6%	965.5	10.3%	963.1	10.3%	917.0	9.7%	913.3	9.5%	870.0	8.9%
Agriculture,Forestry,Fishery and Mining	14.2	0.2%	14.9	0.2%	16.0	0.2%	16.4	0.2%	16.3	0.2%	15.4	0.2%	15.4	0.2%	14.9	0.2%	12.8	0.1%	13.7	0.1%	12.4	0.1%
Construction	262.2	3.1%	258.7	3.0%	266.8	3.1%	260.8	3.0%	268.3	3.0%	260.7	2.8%	252.1	2.7%	236.2	2.5%	238.5	2.5%	225.1	2.3%	227.5	2.3%
Electric power, gas, heat supply and water supply	14.4	0.2%	14.1	0.2%	14.4	0.2%	14.4	0.2%	14.2	0.2%	14.0	0.2%	14.3	0.2%	14.3	0.2%	16.2	0.2%	18.4	0.2%	25.3	0.3%
IT and telecommunication	62.3	0.7%	61.5	0.7%	60.6	0.7%	58.1	0.7%	61.4	0.7%	63.4	0.7%	61.8	0.7%	52.6	0.6%	55.4	0.6%	58.7	0.6%	63.7	0.7%
Transportation	359.6	4.2%	355.5	4.1%	350.2	4.1%	347.6	4.0%	356.2	4.0%	357.7	3.8%	339.2	3.6%	335.6	3.6%	310.2	3.3%	317.7	3.3%	303.4	3.1%
Wholesale and retail	680.6	8.0%	705.5	8.2%	716.7	8.3%	717.9	8.2%	741.4	8.2%	756.7	8.1%	736.3	7.9%	735.1	7.8%	750.6	7.9%	782.3	8.1%	793.2	8.1%
Finance and insurance	228.7	2.7%	224.2	2.6%	217.9	2.5%	219.1	2.5%	196.7	2.2%	200.9	2.2%	188.6	2.0%	192.4	2.0%	190.5	2.0%	206.1	2.1%	197.6	2.0%
Real estate	2,272.6	26.7%	2,295.9	26.6%	2,270.6	26.3%	2,307.2	26.3%	2,371.3	26.3%	2,485.2	26.7%	2,527.6	26.9%	2,532.6	27.0%	2,548.1	26.8%	2,603.1	26.9%	2,680.4	27.5%
Services	697.2	8.2%	734.7	8.5%	693.7	8.0%	714.4	8.2%	708.7	7.9%	753.0	8.1%	727.3	7.8%	718.0	7.6%	708.0	7.5%	732.1	7.6%	724.5	7.4%
Local governments	116.6	1.4%	101.0	1.2%	126.3	1.5%	119.2	1.4%	156.2	1.7%	151.9	1.6%	162.7	1.7%	166.7	1.8%	196.6	2.1%	224.5	2.3%	242.3	2.5%
Others	2,861.3	33.6%	2,922.0	33.9%	2,974.5	34.4%	3,018.0	34.5%	3,145.3	34.9%	3,260.8	35.0%	3,388.2	36.1%	3,429.0	36.5%	3,546.9	37.4%	3,564.9	36.9%	3,620.4	37.1%
Total	8,518.9	100.0%	8,629.0	100.0%	8,636.3	100.0%	8,760.3	100.0%	9,008.2	100.0%	9,308.4	100.0%	9,379.4	100.0%	9,391.1	100.0%	9,491.3	100.0%	9,660.6	200.0%	9,761.2	300.0%

## Breakdown of Real Estate Sector <Outstanding Balance>

(JPY Bn)

	Mar-10		Sep-10		Mar-11		Sep-11		Mar-12		Sep-12		Mar-13		Sep-13		Mar-14		Sep-14		Mar-15	
	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	362.9	41.8%	366.9	42.0%	385.7	46.9%	406.6	47.7%	434.9	50.5%	482.9	52.9%	506.3	54.2%	523.9	56.6%	563.2	63.1%	593.5	64.3%	637.9	66.1%
Lease of real property	288.2	33.2%	291.1	33.3%	307.9	37.4%	317.3	37.2%	329.7	38.3%	435.7	47.7%	454.9	48.7%	481.7	52.0%	518.8	58.2%	543.2	58.9%	617.4	64.0%
Maintenance of real property	74.6	8.6%	75.8	8.7%	77.8	9.5%	89.3	10.5%	105.2	12.2%	47.2	5.2%	51.4	5.5%	42.2	4.6%	44.4	5.0%	50.3	5.5%	20.5	2.1%
Real estate dealing business	257.5	29.6%	241.3	27.6%	232.4	28.2%	241.9	28.4%	225.6	26.2%	212.1	23.2%	217.7	23.3%	208.1	22.5%	210.9	23.6%	214.2	23.2%	207.5	21.5%
Real estate agency business	14.8	1.7%	15.6	1.8%	16.6	2.0%	20.2	2.4%	19.1	2.2%	14.8	1.6%	16.5	1.8%	15.8	1.7%	16.0	1.8%	15.7	1.7%	13.8	1.4%
Built-for-sale housing and land agency business	242.7	27.9%	225.7	25.8%	215.8	26.2%	221.7	26.0%	206.5	24.0%	197.3	21.6%	201.2	21.5%	192.3	20.8%	194.9	21.8%	198.5	21.5%	193.7	20.1%
Others	76.2	8.8%	85.7	9.8%	85.8	10.4%	77.2	9.1%	79.0	9.2%	66.0	7.2%	53.4	5.7%	41.8	4.5%	31.4	3.5%	34.6	3.7%	43.9	4.5%
Prefectural Housing Corporations	172.0	19.8%	179.5	20.5%	119.2	14.5%	125.9	14.8%	121.9	14.1%	152.0	16.6%	157.3	16.8%	151.6	16.4%	86.2	9.7%	80.3	8.7%	75.3	7.8%
Total	868.8	100.0%	873.6	100.0%	823.1	100.0%	851.9	100.0%	861.6	100.0%	913.3	100.0%	934.9	100.0%	925.7	100.0%	892.0	100.0%	922.7	100.0%	964.9	100.0%

(Note)Apartment loans are excluded from total.

# Loans (Average Balance & Yield)

Loans <Average Balance>

【Non-consolidated basis】  
(JPY Bn)

	FY10			FY11			FY12			FY13			FY14		
		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half
Loans	8,557.4	8,524.4	8,590.5	8,751.3	8,647.7	8,855.0	9,203.9	9,091.9	9,316.5	9,395.5	9,367.8	9,423.4	9,636.7	9,553.8	9,720.1
JOM account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	8,550.4	8,518.0	8,583.0	8,742.9	8,639.9	8,845.8	9,194.7	9,083.6	9,306.3	9,382.9	9,356.5	9,409.5	9,620.4	9,538.8	9,702.4
Loans to public sectors	128.2	123.7	132.6	168.8	155.7	181.9	225.0	218.4	231.6	242.7	234.8	250.6	342.3	332.6	352.0
Loans to large & medium sized businesses	1,444.3	1,450.5	1,438.1	1,460.7	1,444.8	1,476.7	1,501.7	1,487.6	1,515.8	1,500.1	1,507.0	1,493.1	1,508.6	1,492.0	1,525.3
Loans to small and medium-sized businesses, etc	6,977.8	6,943.6	7,012.2	7,113.3	7,039.4	7,187.1	7,467.9	7,377.5	7,558.7	7,640.0	7,614.6	7,665.6	7,769.4	7,714.0	7,825.0
Loans to small and medium-sized businesses	2,881.0	2,881.3	2,880.7	2,868.5	2,841.1	2,896.0	2,969.0	2,949.0	2,989.1	2,935.1	2,938.8	2,931.3	2,967.3	2,932.6	3,002.2
Individuals	4,096.8	4,062.3	4,131.4	4,244.7	4,198.2	4,291.1	4,498.9	4,428.5	4,569.6	4,704.9	4,675.7	4,734.2	4,802.1	4,781.4	4,822.8
Residential loans	3,754.6	3,720.2	3,789.2	3,908.9	3,859.9	3,957.9	4,160.1	4,092.5	4,228.1	4,358.6	4,331.0	4,386.4	4,448.4	4,429.4	4,467.4
Housing loans	2,548.4	2,526.3	2,570.6	2,661.8	2,623.7	2,699.9	2,857.8	2,805.2	2,910.6	3,007.3	2,992.7	3,022.0	3,052.7	3,041.1	3,064.2
Apartment loans	1,206.1	1,193.8	1,218.6	1,247.0	1,236.1	1,257.9	1,302.3	1,287.2	1,317.5	1,351.2	1,338.2	1,364.3	1,395.7	1,388.2	1,403.2
Other individual loans	342.1	342.1	342.1	335.7	338.3	333.2	338.7	336.0	341.5	346.2	344.7	347.8	353.6	351.9	355.3
Loans(overseas branches)	6.9	6.4	7.5	8.4	7.8	9.1	9.1	8.2	10.1	12.5	11.3	13.8	16.3	14.9	17.7

Ratio to small and medium-sized businesses, etc.	81.6%	81.5%	81.7%	81.3%	81.4%	81.2%	81.2%	81.2%	81.2%	81.4%	81.3%	81.4%	80.7%	80.8%	80.6%
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(Note) Ratio of small and medium-sized businesses, etc to loans in domestic branches(average balance)

Yield on loans and bills discounted (includes international operation)	1.84%	1.87%	1.81%	1.73%	1.75%	1.71%	1.59%	1.62%	1.56%	1.47%	1.49%	1.45%	1.37%	1.39%	1.35%
Yield on loans and bills discounted (domestics)(Note)	1.84%	1.87%	1.82%	1.73%	1.75%	1.71%	1.59%	1.62%	1.56%	1.48%	1.50%	1.46%	1.37%	1.39%	1.35%
Loans to corporate	1.72%	1.74%	1.69%	1.62%	1.64%	1.60%	1.48%	1.50%	1.45%	1.37%	1.39%	1.34%	1.25%	1.27%	1.22%
Loans to individuals	2.01%	2.04%	1.99%	1.89%	1.93%	1.86%	1.74%	1.77%	1.71%	1.62%	1.64%	1.60%	1.54%	1.56%	1.53%

(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-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14	Mar-15
Deposits	10,448.3	10,298.4	10,753.1	10,438.2	11,091.5	10,837.8	11,484.9	11,176.5	11,868.3	11,571.3	12,158.5
JOM account	4.6	0.0	7.4	-	2.7	16.6	4.7	0.9	13.3	39.1	43.4
Deposits(domestic branches)	10,442.8	10,297.6	10,745.5	10,437.8	11,088.7	10,821.2	11,480.1	11,175.5	11,854.5	11,529.8	12,112.1
Liquid deposits in yen	6,907.5	6,675.9	7,266.1	6,960.3	7,668.6	7,417.0	8,047.8	7,734.6	8,435.3	8,154.9	8,762.7
Fixed deposits in yen	3,411.5	3,435.8	3,335.2	3,334.6	3,291.8	3,285.9	3,294.1	3,300.6	3,284.9	3,271.7	3,231.8
Foreign currency deposits	123.8	185.8	144.1	142.7	128.2	118.3	138.1	140.3	134.2	103.1	117.4
Deposit from corporate	1,897.8	1,914.8	1,999.2	2,004.5	2,115.6	2,142.4	2,165.5	2,213.4	2,227.4	2,322.6	2,316.7
Liquid deposits in yen	1,495.5	1,525.6	1,607.5	1,595.5	1,694.9	1,719.9	1,712.3	1,757.6	1,745.1	1,848.0	1,851.0
Fixed deposits in yen	385.9	369.9	373.3	386.0	399.7	397.7	422.7	423.5	433.7	433.5	430.9
Foreign currency deposits	16.3	19.2	18.2	22.9	20.8	24.7	30.4	32.2	48.5	41.0	34.7
Deposit from individuals	7,800.2	7,845.4	7,971.5	8,049.0	8,187.8	8,260.9	8,418.4	8,537.1	8,712.5	8,789.6	8,941.1
Liquid deposits in yen	4,750.0	4,768.6	4,974.7	5,075.2	5,268.2	5,356.1	5,524.1	5,649.1	5,852.4	5,944.0	6,134.6
Fixed deposits in yen	3,002.4	3,029.1	2,940.8	2,921.0	2,867.3	2,859.1	2,849.2	2,847.3	2,822.3	2,809.0	2,772.8
Foreign currency deposits	47.7	47.6	55.9	52.7	52.2	45.6	45.1	40.6	37.7	36.5	33.5
Deposit from local public	625.4	454.1	682.6	284.6	673.4	315.7	798.3	315.6	787.5	306.3	725.6
Liquid deposits in yen	560.4	317.0	610.8	209.6	614.3	259.9	735.3	241.0	734.0	275.8	673.3
Fixed deposits in yen	5.2	18.1	1.8	7.8	3.9	7.8	0.4	7.1	5.5	5.0	3.1
Foreign currency deposits	59.7	118.9	69.9	67.1	55.1	47.8	62.5	67.3	47.9	25.5	49.1
Deposit from Financial Institutions	119.4	83.2	92.0	99.7	111.8	102.1	97.8	109.2	126.9	111.1	128.6
Liquid deposits in yen	101.5	64.5	72.8	80.0	91.1	80.9	76.0	86.6	103.7	87.0	103.6
Fixed deposits in yen	17.8	18.6	19.1	19.6	20.7	21.1	21.7	22.6	23.1	24.1	24.9
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
Deposits(overseas branches)	0.7	0.6	0.1	0.3	0.0	0.0	0.1	0.0	0.4	2.3	2.9
Deposits in Kanagawa Prefecture	9,671.4	9,553.8	9,963.5	9,660.4	10,244.8	10,003.4	10,617.9	10,277.5	10,894.5	10,602.5	11,160.8

※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)

	FY10			FY11			FY12			FY13			FY14		
		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half
Deposits	10,338.6	10,309.4	10,367.9	10,547.4	10,554.9	10,540.0	10,853.5	10,818.2	10,889.0	11,304.8	11,220.6	11,389.5	11,652.4	11,608.7	11,696.4
JOM account	5.0	8.6	1.2	1.5	0.6	2.3	10.3	5.3	15.3	9.2	5.8	12.7	34.2	23.1	45.4
Deposits(domestic branches)	10,333.1	10,300.2	10,366.1	10,545.6	10,554.0	10,537.3	10,843.2	10,812.9	10,873.7	11,295.4	11,214.7	11,376.5	11,616.0	11,584.1	11,648.1
Liquid deposits in yen	6,746.2	6,707.7	6,784.9	7,022.7	6,981.9	7,063.5	7,389.7	7,351.4	7,428.2	7,835.7	7,739.7	7,932.2	8,211.4	8,156.2	8,266.9
Fixed deposits in yen	3,407.9	3,428.5	3,387.2	3,337.7	3,361.5	3,313.8	3,305.0	3,305.4	3,304.6	3,310.2	3,317.3	3,303.1	3,263.3	3,283.8	3,242.7
Foreign currency deposits	178.8	163.9	193.9	185.1	210.5	159.8	148.4	156.0	140.7	149.4	157.7	141.2	141.2	144.0	138.4
Deposit from corporate	1,923.7	1,922.5	1,925.0	2,000.0	1,995.4	2,004.7	2,099.4	2,101.0	2,097.8	2,208.6	2,192.9	2,224.3	2,305.5	2,298.0	2,313.0
Liquid deposits in yen	1,526.6	1,524.4	1,528.8	1,589.9	1,590.6	1,589.3	1,663.2	1,672.0	1,654.4	1,739.2	1,728.5	1,750.1	1,836.5	1,821.7	1,851.4
Fixed deposits in yen	378.4	380.5	376.3	389.5	384.3	394.6	412.6	406.5	418.7	432.5	430.9	434.2	428.3	433.6	423.0
Foreign currency deposits	18.7	17.6	19.8	20.5	20.4	20.7	23.5	22.3	24.7	36.7	33.3	40.0	40.6	42.6	38.5
Deposit from individuals	7,903.7	7,875.5	7,932.0	8,110.7	8,074.5	8,146.9	8,302.6	8,244.0	8,361.5	8,602.7	8,523.0	8,682.7	8,854.2	8,792.4	8,916.2
Liquid deposits in yen	4,853.4	4,808.6	4,898.4	5,136.0	5,070.0	5,202.0	5,388.4	5,323.3	5,454.0	5,712.7	5,621.8	5,804.1	6,012.6	5,934.3	6,091.4
Fixed deposits in yen	3,002.0	3,020.7	2,983.3	2,921.2	2,949.8	2,892.6	2,866.7	2,871.8	2,861.5	2,848.9	2,858.5	2,839.4	2,806.0	2,821.1	2,790.8
Foreign currency deposits	48.1	46.0	50.2	53.4	54.6	52.1	47.4	48.8	45.9	40.9	42.7	39.1	35.5	36.9	34.0
Deposit from local public	434.2	429.5	439.0	364.3	413.5	315.2	369.0	394.3	343.6	406.4	424.3	388.4	378.2	415.9	340.3
Liquid deposits in yen	313.4	320.2	306.5	245.9	270.0	221.8	287.0	303.4	270.6	328.4	337.0	319.7	308.1	346.0	270.1
Fixed deposits in yen	8.8	9.0	8.6	7.2	8.0	6.4	4.5	6.1	3.0	6.1	5.6	6.7	4.9	5.5	4.3
Foreign currency deposits	111.9	100.1	123.7	111.1	135.4	86.9	77.4	84.7	70.0	71.8	81.6	61.9	65.1	64.4	65.8
Deposit from Financial Institutions	71.3	72.6	70.0	70.5	70.5	70.4	72.0	73.5	70.6	77.7	74.4	81.0	78.0	77.7	78.4
Liquid deposits in yen	52.7	54.3	51.1	50.7	51.2	50.3	50.9	52.5	49.2	55.1	52.2	58.1	54.0	54.1	53.9
Fixed deposits in yen	18.5	18.2	18.9	19.7	19.3	20.0	21.1	20.9	21.4	22.5	22.2	22.8	24.0	23.5	24.4
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
Deposits(overseas branches)	0.4	0.4	0.4	0.2	0.2	0.3	0.0	0.0	0.0	0.1	0.0	0.1	2.0	1.3	2.7
Yield on deposits (includes international operation)	0.07%	0.09%	0.06%	0.05%	0.06%	0.05%	0.05%	0.05%	0.05%	0.04%	0.04%	0.03%	0.03%	0.03%	0.03%
Yield on deposits (domestics)	0.07%	0.08%	0.06%	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.03%	0.03%	0.03%	0.03%
Liquid deposits	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Fixed deposits	0.17%	0.19%	0.15%	0.12%	0.14%	0.11%	0.11%	0.11%	0.12%	0.09%	0.10%	0.08%	0.07%	0.08%	0.06%

※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-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14	Mar-15
		Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average
Securities	Outstanding	1,750.4	1,822.0	2,004.0	2,011.5	2,122.2	2,158.4	2,226.9	2,051.6	2,050.2	2,239.5	2,461.8
	Average	1,510.5	1,741.9	1,845.6	2,080.3	2,165.9	2,247.2	2,250.3	2,067.5	2,096.6	2,246.5	2,376.7
National government bonds	Outstanding	735.1	751.4	764.4	729.8	768.2	874.9	870.7	666.9	543.2	683.4	700.1
	Average	649.6	704.1	741.3	808.8	869.9	935.8	966.9	759.8	755.1	805.8	878.9
Local government bonds	Outstanding	293.5	315.8	291.6	270.7	257.1	236.3	231.1	222.7	256.9	261.4	258.8
	Average	212.8	310.2	307.0	283.2	272.9	246.1	236.5	227.6	234.2	267.8	268.0
Corporate bonds	Outstanding	500.7	551.2	740.6	816.2	879.8	811.0	746.3	735.3	781.2	693.1	689.5
	Average	442.3	529.5	596.1	790.8	826.2	856.6	806.5	741.6	751.6	736.0	720.2
Stocks	Outstanding	164.1	146.0	144.5	140.8	150.8	139.0	187.4	194.1	186.0	203.9	232.1
	Average	147.1	140.8	140.1	136.8	136.5	133.8	133.8	128.7	126.3	121.7	121.5
Other securities	Outstanding	56.8	57.3	62.7	53.8	66.1	97.0	191.2	232.4	282.8	397.5	581.1
	Average	58.5	57.2	60.9	60.6	60.3	74.7	106.3	209.6	229.1	314.9	387.9
Foreign bonds	Outstanding	27.5	28.1	35.9	30.0	35.7	45.6	92.4	116.5	152.1	197.5	275.5
	Average	22.9	27.3	30.1	33.8	32.3	37.2	53.3	109.4	123.5	168.2	205.1
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)	1.18%	0.94%	0.95%	0.88%	0.89%	0.89%	0.96%	1.16%	1.17%	1.16%	1.16%
Yield on securities(domestics)	1.18%	0.94%	0.95%	0.88%	0.89%	0.88%	0.95%	1.15%	1.16%	1.16%	1.18%
Bonds	1.13%	0.89%	0.88%	0.83%	0.82%	0.82%	0.88%	1.03%	1.06%	1.02%	1.01%
Stocks	1.55%	1.55%	1.78%	1.63%	1.87%	1.94%	2.14%	2.80%	2.68%	3.46%	4.01%

<Gains and Losses on Valuation of Securities>

(JPY Bn)

	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14	Mar-15
Held-to-maturity securities(market value)	3.9	6.9	3.6	6.5	7.1	10.5	12.9	10.2	10.7	11.4	11.2
Available-for-sale securities (market value)	37.9	31.7	21.2	18.1	31.4	23.6	82.2	90.2	82.9	106.7	155.9
Bonds	16.7	24.8	16.2	14.4	14.4	14.3	15.8	10.4	9.1	7.7	6.5
Stocks	22.9	9.0	7.0	6.2	16.8	9.8	55.3	69.0	64.6	82.7	114.0
Other Securities	-1.7	-2.1	-2.0	-2.5	0.1	-0.5	11.0	10.8	9.1	16.2	35.3

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

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

# Investment Products for individuals

Investment Products <Outstanding Balance>

【Non-consolidated basis】  
(JPY Bn)

	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14	Mar-15
Investment trusts	465.7	445.4	469.0	414.6	435.0	439.4	517.9	513.7	528.6	583.2	618.5
Insurance(Annuity, Whole life )	587.6	663.0	714.9	765.2	865.3	906.4	964.2	966.5	959.6	961.0	963.7
Foreign Currency Deposits	47.7	47.6	55.9	52.7	52.2	45.6	45.1	40.6	37.7	36.5	33.5
Public Bonds	468.9	447.6	424.0	407.1	380.3	347.3	316.5	286.8	242.8	206.7	174.4
Total balance of investment products for individuals(A)	1,570.0	1,603.7	1,663.9	1,639.7	1,732.9	1,738.8	1,843.8	1,807.9	1,769.0	1,787.6	1,790.2
Individual deposits(deposits in yen)	7,752.4	7,797.7	7,915.6	7,996.3	8,135.6	8,215.2	8,373.3	8,496.5	8,674.7	8,753.1	8,907.5
Total individual deposit assets (B)	9,322.5	9,401.5	9,579.6	9,636.0	9,868.5	9,954.1	10,217.2	10,304.4	10,443.7	10,540.7	10,697.7
Ratio of investment products (A) ÷ (B)	16.8%	17.0%	17.3%	17.0%	17.5%	17.4%	18.0%	17.5%	16.9%	16.9%	16.7%
Balance of investment products for individuals (HTTS) (C)	162.2	164.2	176.4	168.0	196.2	230.8	275.3	288.8	299.0	331.1	350.0
Total balance of investment products for individuals(Group total) [(A) + (C)] (D)	1,732.2	1,768.0	1,840.4	1,807.8	1,929.1	1,969.7	2,119.1	2,096.7	2,068.0	2,118.7	2,140.3
Total individual deposit assets (Group total) [(B) + (C)] (E)	9,484.7	9,565.7	9,756.0	9,804.1	10,064.7	10,184.9	10,492.5	10,593.2	10,742.8	10,871.9	11,047.8
Ratio of investment products (Group total) (D) ÷ (E)	18.2%	18.4%	18.8%	18.4%	19.1%	19.3%	20.1%	19.7%	19.2%	19.4%	19.3%

# Yield & Management Indexes

## Interest Margins (Domestics)

【Non-consolidated】

	FY10		FY11		FY12		FY13		FY14	
	1st Half		1st Half		1st Half		1st Half		1st Half	
Yield on interest-earning assets	1.68%	1.65%	1.55%	1.53%	1.45%	1.44%	1.41%	1.39%	1.32%	1.31%
Loans and bills discounted	1.87%	1.84%	1.75%	1.73%	1.62%	1.59%	1.50%	1.48%	1.39%	1.37%
Securities	0.94%	0.95%	0.88%	0.89%	0.88%	0.95%	1.15%	1.16%	1.16%	1.18%
Yield on interest-bearing liabilities	0.11%	0.10%	0.08%	0.08%	0.07%	0.07%	0.06%	0.05%	0.04%	0.03%
Deposits	0.08%	0.07%	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%	0.03%	0.03%
External liabilities	1.48%	0.95%	0.70%	0.48%	0.49%	0.42%	0.24%	0.21%	0.08%	0.08%
Expenses ratio	0.93%	0.93%	0.89%	0.90%	0.87%	0.86%	0.84%	0.83%	0.84%	0.83%
Total funding cost	1.03%	1.01%	0.95%	0.94%	0.90%	0.89%	0.87%	0.84%	0.84%	0.82%
Yield spread	1.57%	1.55%	1.47%	1.45%	1.38%	1.37%	1.35%	1.34%	1.28%	1.28%
Interest margin between loans and deposits	0.85%	0.84%	0.80%	0.78%	0.70%	0.68%	0.61%	0.61%	0.51%	0.51%
Net interest margin	0.65%	0.64%	0.60%	0.59%	0.55%	0.55%	0.54%	0.55%	0.48%	0.49%

## Management Indexes

	FY10		FY11		FY12		FY13		FY14	
	1st Half		1st Half		1st Half		1st Half		1st Half	
OHR	48.07%	48.13%	48.27%	48.29%	48.33%	47.68%	47.60%	47.66%	49.26%	49.11%
EPS	¥14.98	¥33.42	¥18.06	¥36.32	¥18.37	¥40.16	¥23.53	¥45.28	¥26.29	¥0.54
ROA	0.35%	0.39%	0.40%	0.40%	0.39%	0.42%	0.47%	0.45%	0.49%	0.49%
ROE	5.68%	6.28%	6.62%	6.51%	6.29%	6.63%	7.23%	6.92%	7.60%	7.47%

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

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

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

# Credit Costs

【Non-consolidated】

(JPY Mn)

Credit Costs

	FY10		FY11		FY12		FY13		FY14	
	1st Half		1st Half		1st Half		1st Half		1st Half	
Written-off of loans	764.3	1,424.9	543.5	837.8	258.9	439.0	110.7	202.9	56.5	137.2
Provison of allowance for specific loan losses	836.5	1,387.6	965.4	2,201.3	897.8	1,822.1	546.9	1,072.4	344.8	345.5
Loss on sales of non-performing loans	4.3	10.6	14.2	15.2	1.5	11.1	0.0	11.8	2.2	2.2
Other	32.3	44.2	28.7	41.2	21.4	30.9	17.5	47.9	15.5	38.1
Provison of allowance for general loan losses	87.3	30.0	-491.1	-1,419.6	-337.3	-643.4	41.6	74.5	-334.8	-272.5
Former credit costs	1,725.0	2,897.4	1,060.9	1,676.1	842.4	1,659.8	716.9	1,409.8	84.3	250.6
Former credit cost ratio	0.40%	0.33%	0.24%	0.19%	0.18%	0.18%	0.15%	0.15%	0.01%	0.02%
Recoveries of written-off claims (△)			185.4	301.7	103.6	147.5	64.5	157.6	58.7	175.1
Credit costs	1,672.1	2,762.6	875.4	1,374.4	738.8	1,512.2	652.3	1,252.1	25.5	75.5
Credit cost ratio	0.39%	0.32%	0.20%	0.15%	0.16%	0.16%	0.13%	0.13%	0.00%	0.00%

Credit cost ratio = Credit costs / Average balance of loans

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

# Capital Adequacy Ratio

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

	13/3	13/9	14/3	14/9	15/3
Total capital ratio	13.69%	14.10%	13.05%	12.85%	12.99%
Tier 1 capital ratio	11.36%	12.05%	12.07%	12.18%	12.33%
Common Equity Tier 1 capital ratio	11.21%	11.84%	11.86%	11.94%	12.12%
Total capital	900.1	899.4	847.0	848.2	881.6
Tier 1 capital	746.9	768.8	783.2	804.1	836.9
Common Equity Tier 1 capital	736.7	755.4	769.6	788.3	822.2
Tier 2 capital	153.2	130.6	63.7	44.0	44.6
Total risk weighted assets	6,571.3	6,378.5	6,487.4	6,600.6	6,784.0

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

	13/3	13/9	14/3	14/9	15/3
Total capital ratio	13.99%	14.42%	13.37%	13.19%	13.29%
Tier 1 capital ratio	11.57%	12.26%	12.29%	12.43%	12.56%
Common Equity Tier 1 capital ratio	11.28%	11.91%	11.97%	12.09%	12.28%
Total capital	936.0	936.8	883.3	885.7	916.9
Tier 1 capital	774.1	796.9	812.3	834.6	866.8
Common Equity Tier 1 capital	754.5	773.9	790.9	811.7	847.8
Tier 2 capital	161.8	139.9	71.0	51.1	50.1
Total risk weighted assets	6,686.4	6,495.3	6,605.6	6,713.2	6,898.4

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

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

The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited, or one of them, may file a registration statement on Form F-4 (“Form F-4”) with the U.S. Securities and Exchange Commission (the “SEC”) in connection with the possible business combination (or integration) between the two companies, if it is consummated. The Form F-4 (if filed) will contain a prospectus and other documents. If a Form F-4 is filed and declared effective, the prospectus contained in the Form F-4 will be mailed to U.S. shareholders of The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited, or one of them, prior to the shareholders’ meeting(s) at which such business combination (or integration) will be voted upon. The Form F-4 and prospectus (if the Form F-4 is filed) will contain important information about the two companies, such business combination (or integration) and related matters. U.S. shareholders to whom the prospectus is distributed are urged to read the Form F-4, the prospectus and other documents that may be filed with the SEC in connection with such business combination (or integration) carefully before they make any decision at the respective shareholders’ meeting with respect to such business combination (or integration). Any documents filed with the SEC in connection with such business combination (or integration) will be made available when filed, free of charge, on the SEC’s web site at [www.sec.gov](http://www.sec.gov). In addition, upon request, the documents can be distributed for free of charge. To make a request, please refer to the following contact information.

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Bank of Yokohama

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