



Bank of Yokohama

Information Meeting

~ Appendix ~

November 17, 2014

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.
From this perspective, our bank is the oldest bank in Japan with 145 years of history.
- 1945 Became the only regional bank based in Kanagawa Prefecture ~ Merged or Acquired 31 banks to date.
- 1957 Changed corporate name to The Bank of Yokohama, Ltd. ~ Celebrated its 90-year Anniversary on December 16, 2010.

■ Outline

As of September 30, 2014

Total assets: JPY 13,488.7 Bn

Total deposits: JPY 11,571.3 Bn

Total loans: JPY 9,676.3 Bn

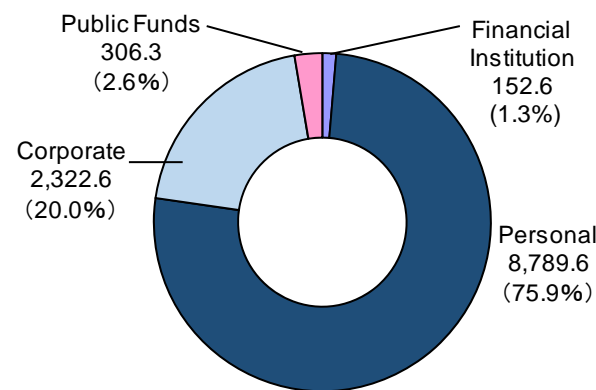
Number of Employees: 4,713

Number of branches: Domestic 609 (manned branch 204)

Overseas 1 (Shanghai Branch)

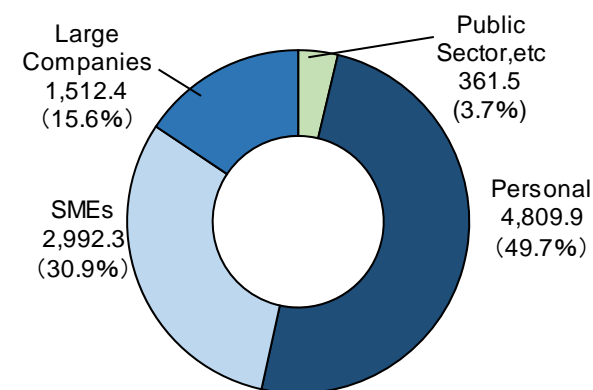
Representative Offices 4 (Hong Kong, Bangkok, London, New York)

Deposits (as of September 30, 2014)
(in billions of yen)



Total Deposits = JPY11,571.3 Bn

Loans (as of September 30, 2014)
(in billions of yen)



Total Loans = JPY9,676.3 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 September 30, 2014

Total assets: JPY2,015.2 Bn

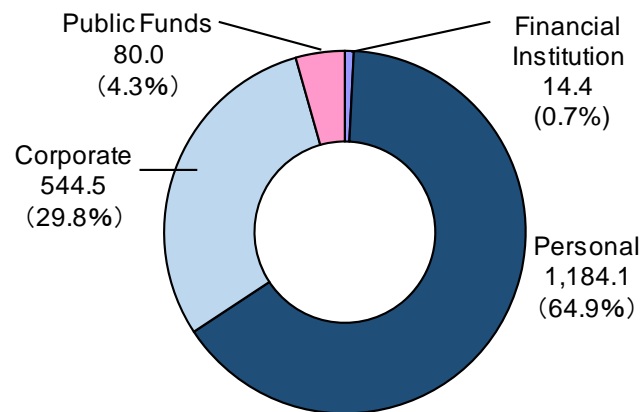
Total deposits: JPY1,823.1 Bn

Total loans: JPY1,510.6 Bn

Number of employees: 1,468

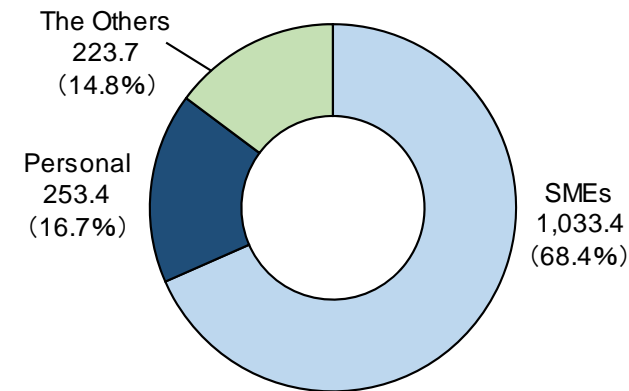
Number of branches: 80 (domestic)

Deposits (as of September 30, 2014)
(in billions of yen)



Total Deposits = JPY1,823.1 Bn

Loans (as of September 30, 2014)
(in billions of yen)



Total Loans = JPY1,510.6 Bn

Our Group Strategy

Offer products that can meet customers' life stages and needs



Individual Customers

Enhance consultation by offering various product lineup

Sell Investment trust
Sell Insurance Products
Operation related to Inheritance
Operation for Credit Cards



Bank of Yokohama

Deposit Operation
Loan Operation
Exchange Operation

Provide consultation regarding various financing needs, M&A or business succession



Corporate Customers

Offer problem-solving consultation through various financing measures

M&A Advice
Syndicated Loans
Business matching
Support for Business Improvement

Hamagin Tokai Tokyo Securities Co., Ltd.

Securities Service

New Company scheduled to be established in FY14

Asset Management

Hamagin Finance Co., Ltd.

Leasing and Factoring Services

Yokohama Guarantee Co., Ltd.

Residential-loan-guarantee Services (Credit Guarantee)

Hamagin Research Institute, Ltd.

Consulting, Research and information services

Yokohama Capital Co., Ltd.

Venture Capital

Our Home Market

Potential of Kanagawa and Tokyo

【Population】 (Oct-13)

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

【Number of Businesses】 (Feb-12)

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

【Gross Prefectural Product】 (FY2011)

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

【Manufacturing Output】 (2013)

1st Aichi, **2nd Kanagawa (JPY17.1Tn)**, 3rd Osaka... **13th Tokyo (JPY7.7Tn)**/47prefectures

【Retail Sales】 (2011)

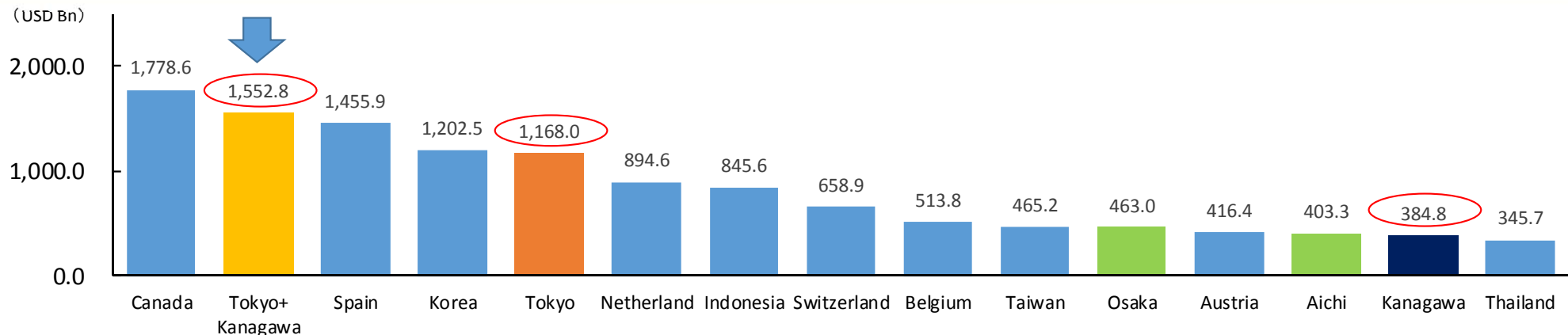
1st Tokyo (JPY15.2Tn), 2nd Osaka, **3rd Kanagawa (JPY7.3Tn)**/47prefectures

(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)

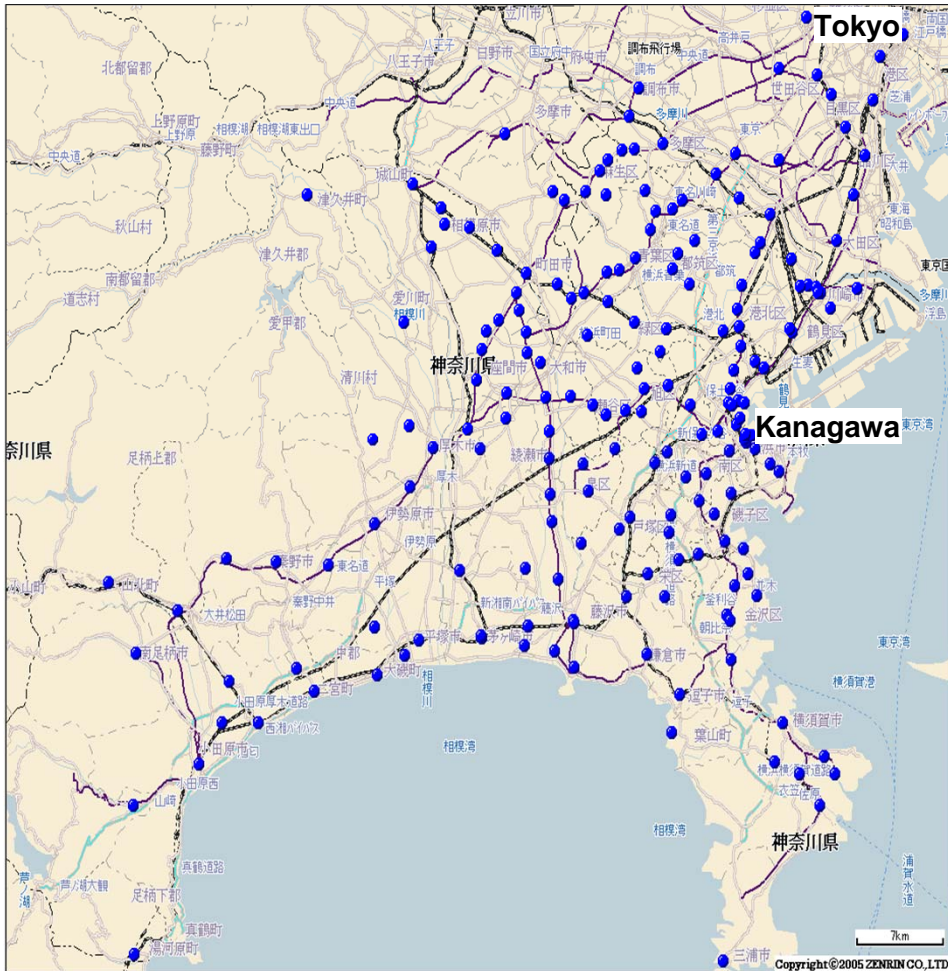


(Note) Sources

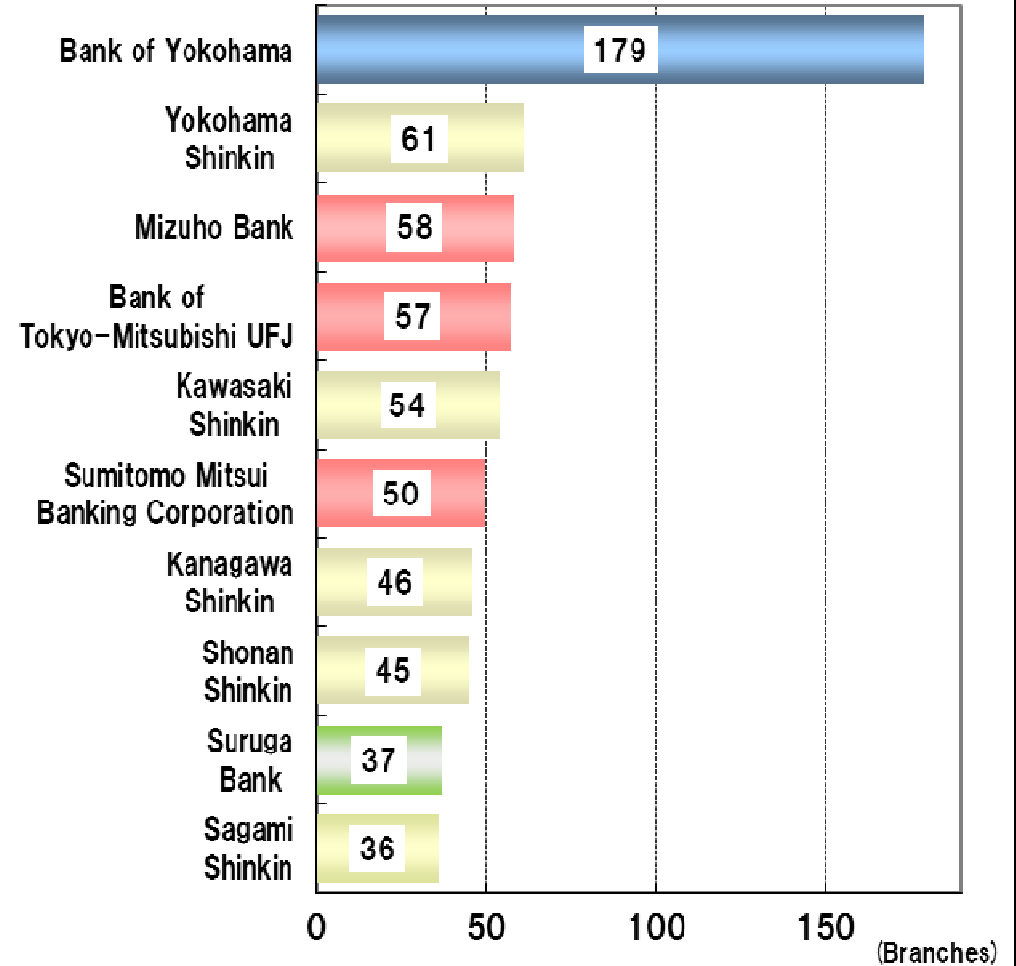
• IMF "World Economic Outlook," October 2014, Kanagawa Prefectural Government "Kanagawa Prefectural Indexes of Business Conditions"

Our Branch Network

Map of branches located in Kanagawa & Tokyo



Top-10 (# of Branches In Kanagawa)



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

Alliance Strategy ~Regional Bank

Shared Utilization of Banking System (MEJAR)

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

ATM Alliance

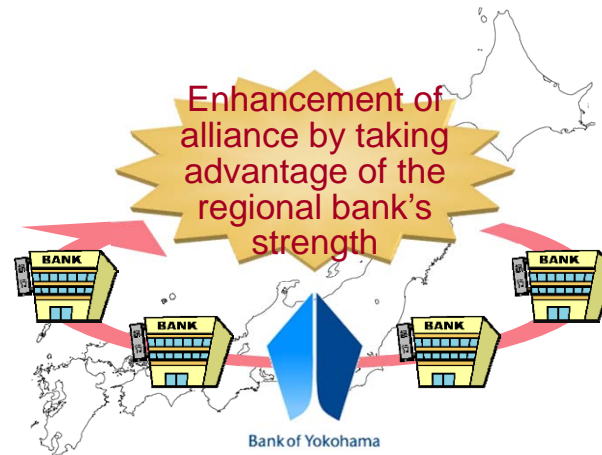
- Since Jul-06
- Reduction of cross-use ATM fees to zero
- Allied banks: 8

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

- Since Oct-13
- Exchange of information on trust business
- Participating banks: 25

Regional Financial Marketing Workshop

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



Strategic Council on Regional Bank Cards

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

Regional Leasing Business Workshop

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

Personal Loan Workshop

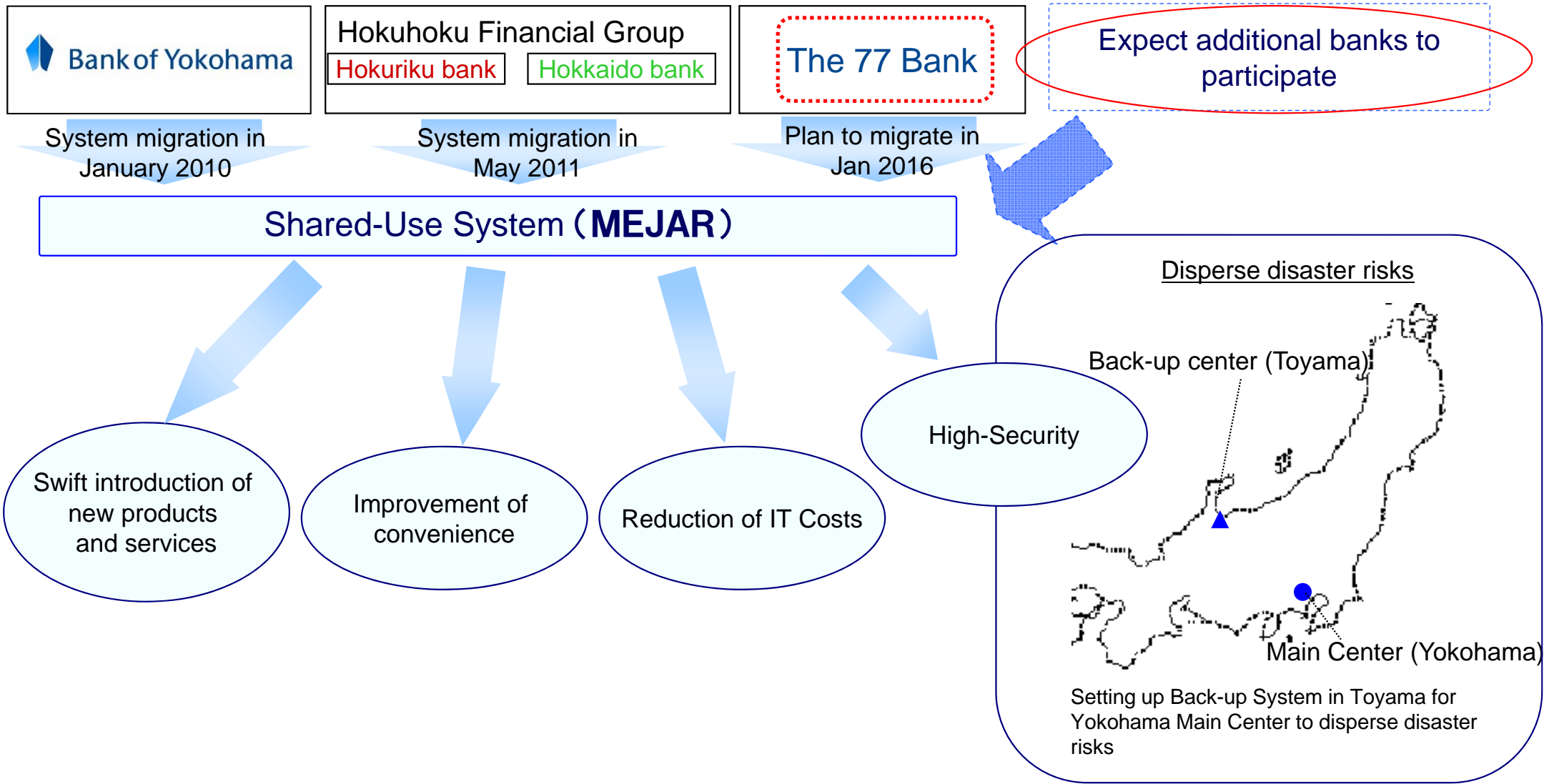
- Since May-08
- Co-develop personal loan products and co-promotion.
- Participating banks: 55

Association of Regional Financing Research and Consultation

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

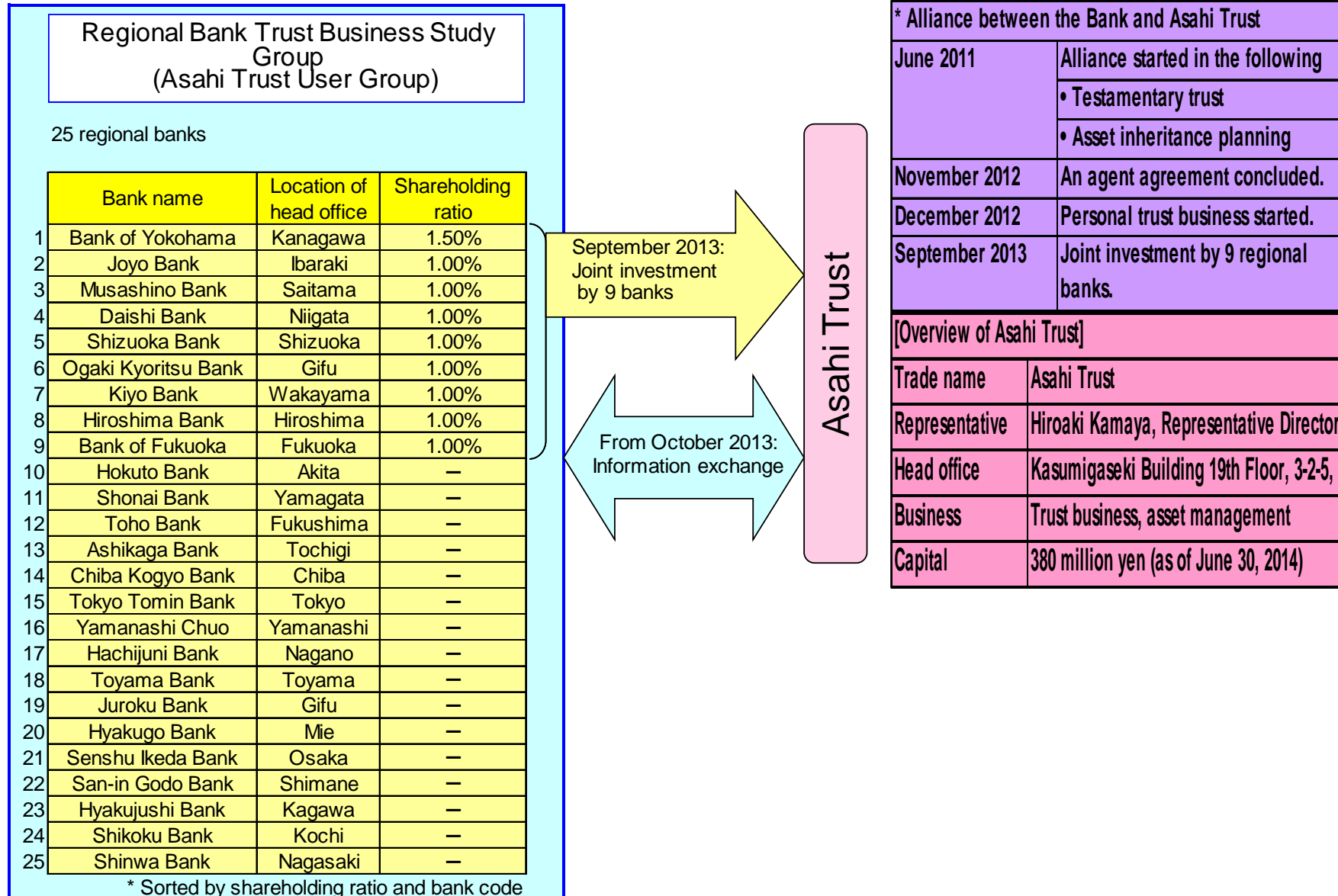
(Note) # of "Allied banks/Participating banks" includes BOY. (as of Oct 30, 2014)

Alliance Strategy ~Shared-Use System (MEJAR)

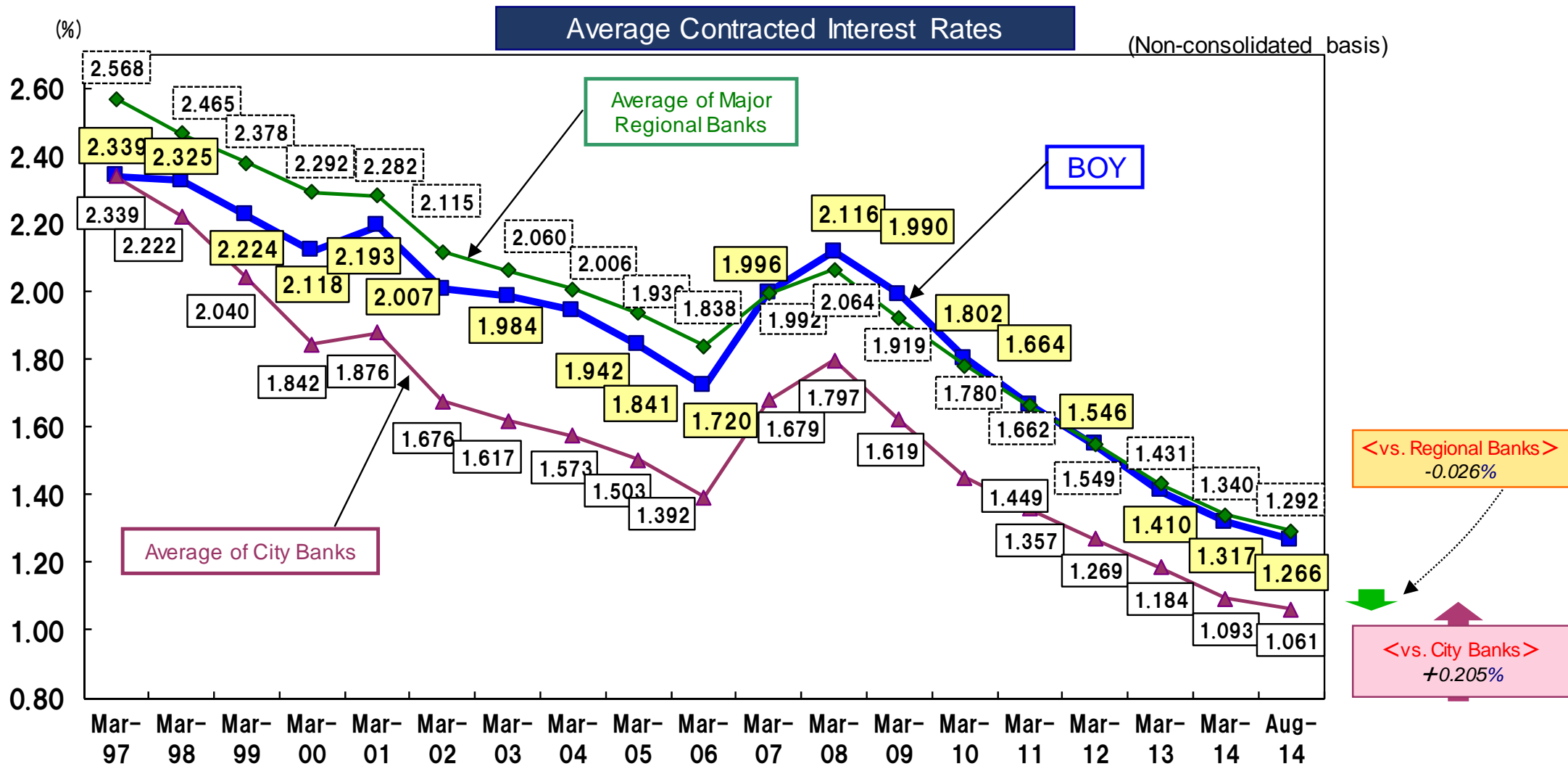


Alliance Strategy ~Trust Business

- Joint investment in Asahi Trust in September 2013 by 9 regional banks including the Bank of Yokohama.
- 25 regional banks including the 9 regional banks above run the “Regional Bank Trust Business Study Group (Asahi Trust User Group)” in order to respond to diversified and sophisticated needs by sharing their know-how.



Loan Yields

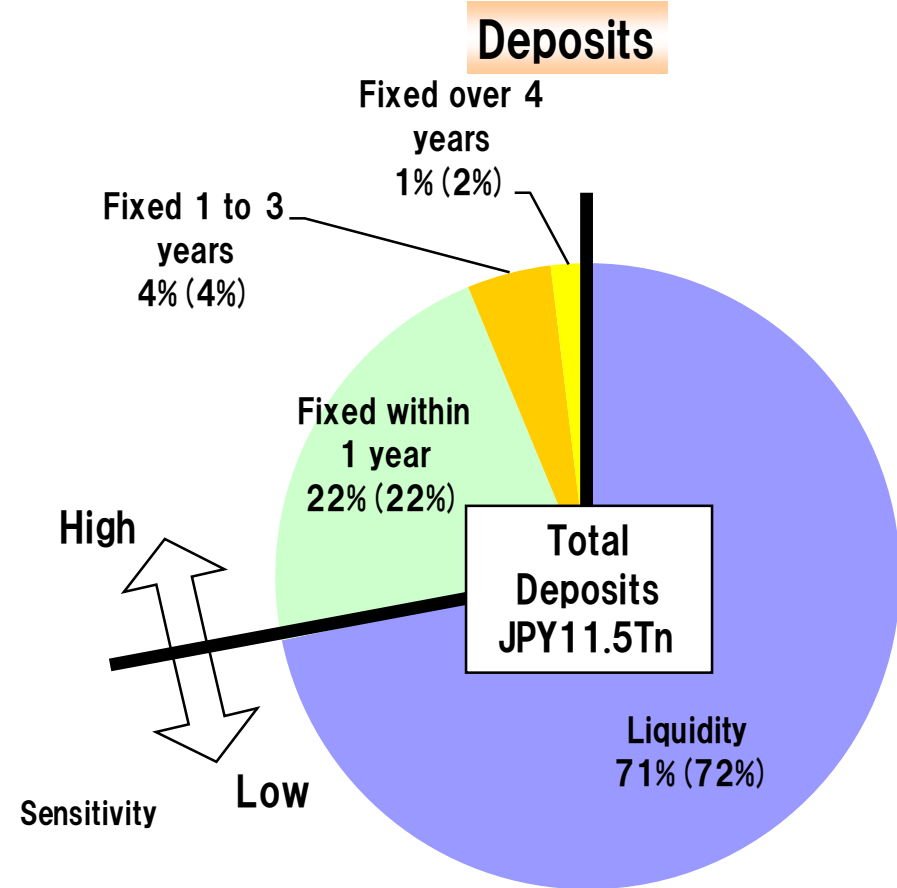
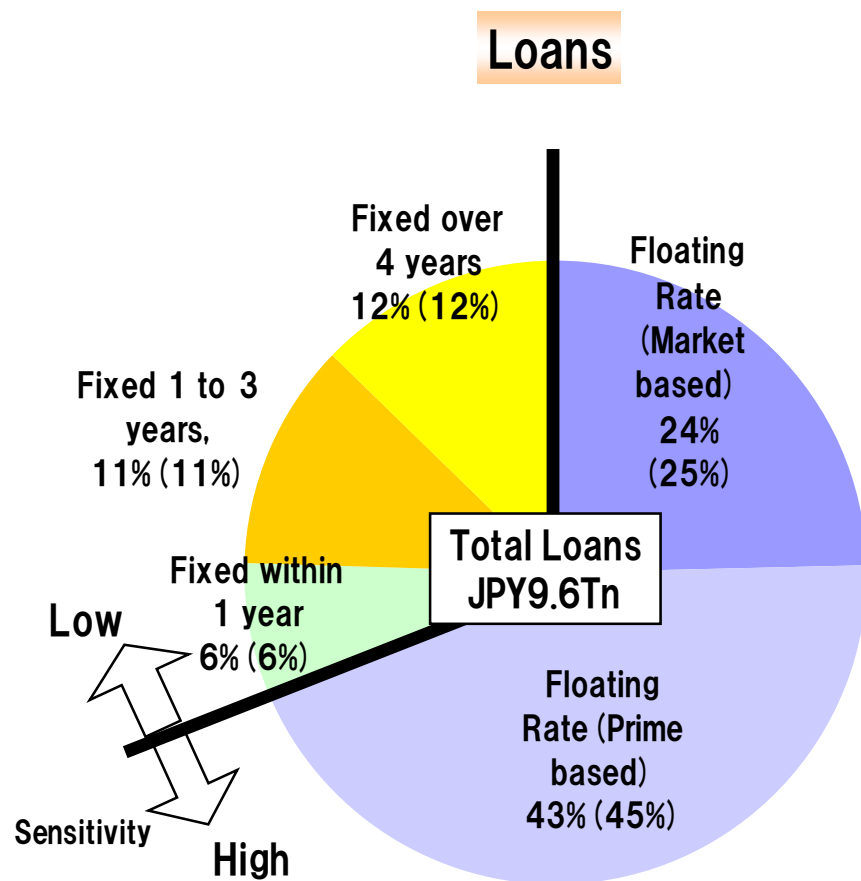


(Note1) Source: Bank of Japan

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

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

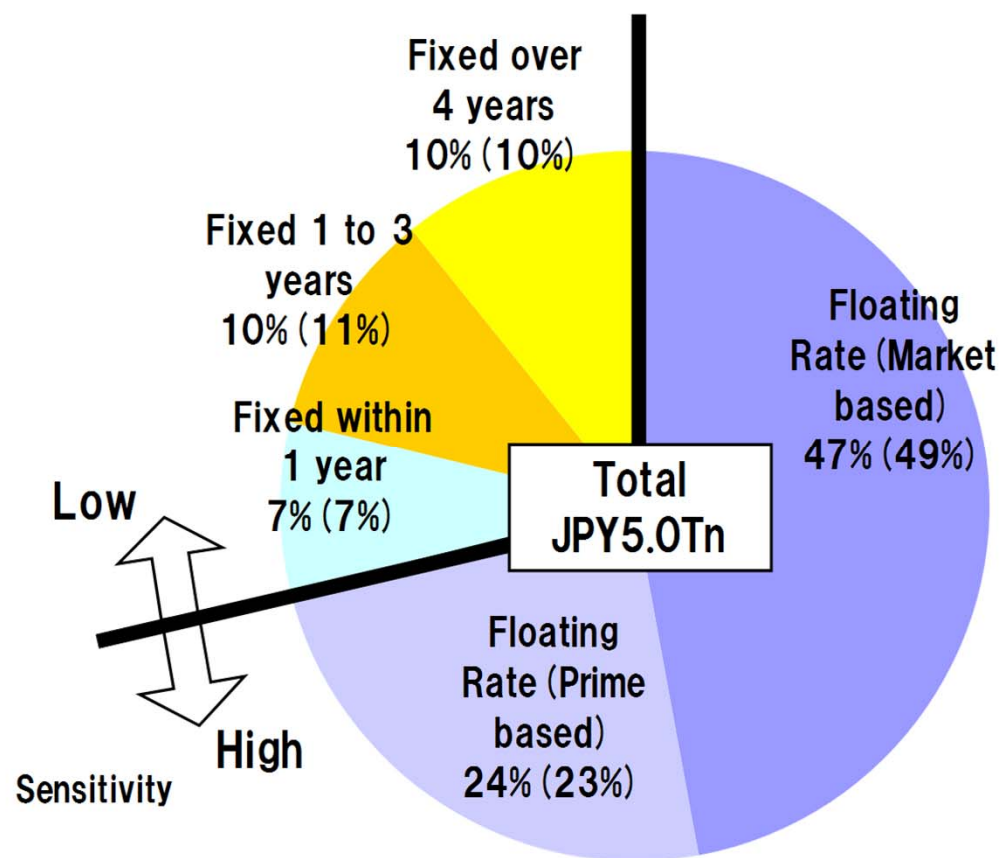
Sensitivity Analysis of Loans and Deposits



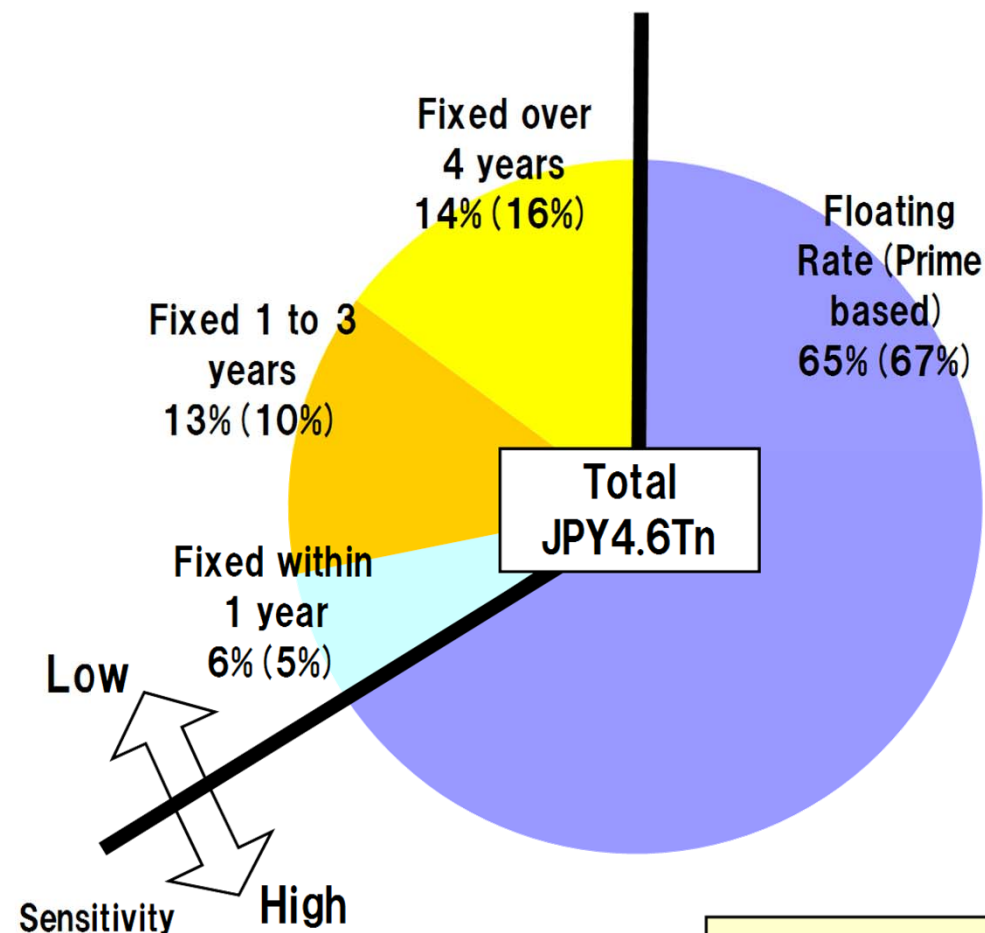
As of Sep-14
() represents Mar-14

Sensitivity Analysis of Corporate and Personal Loans

Corporate Loans

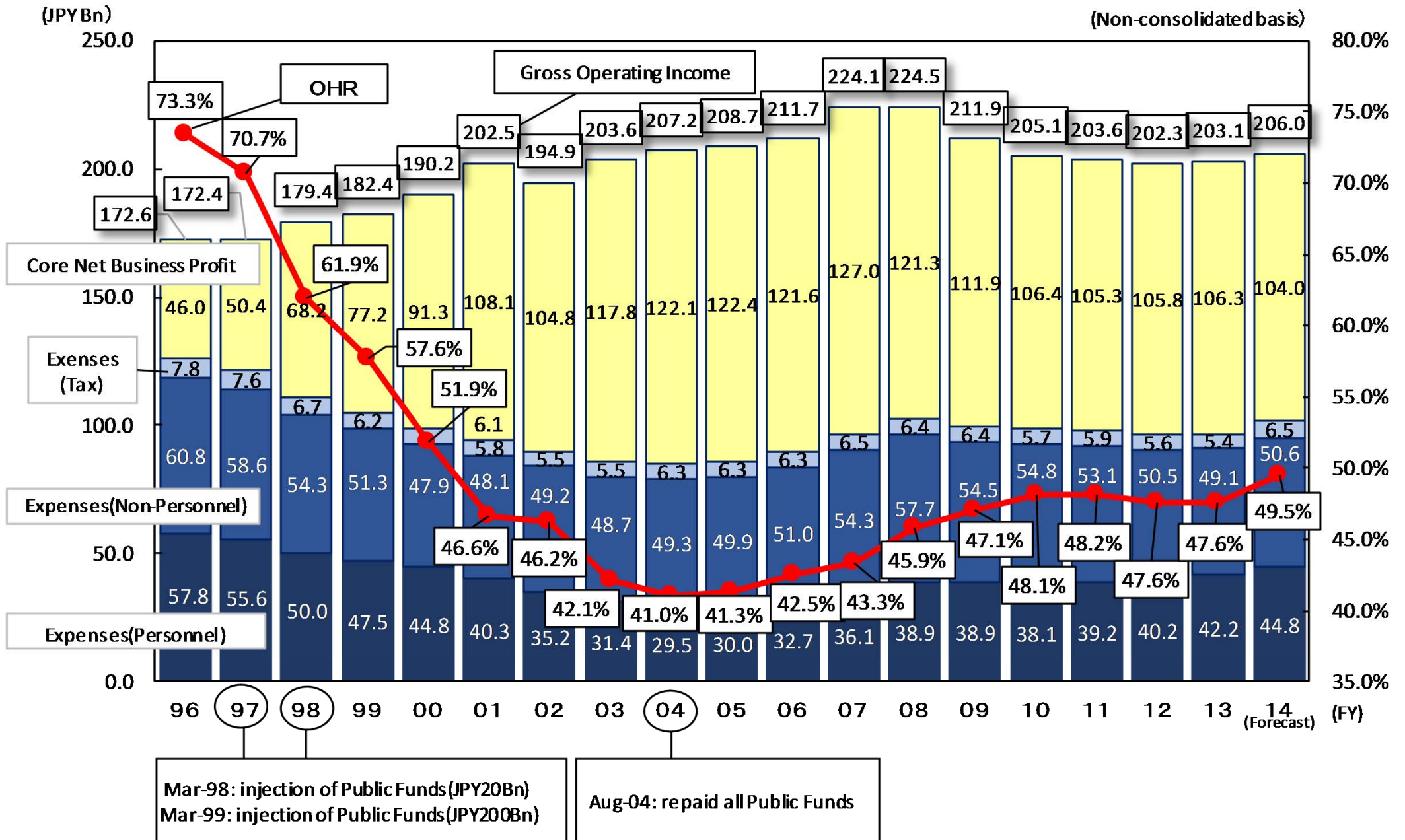


Personal Loans

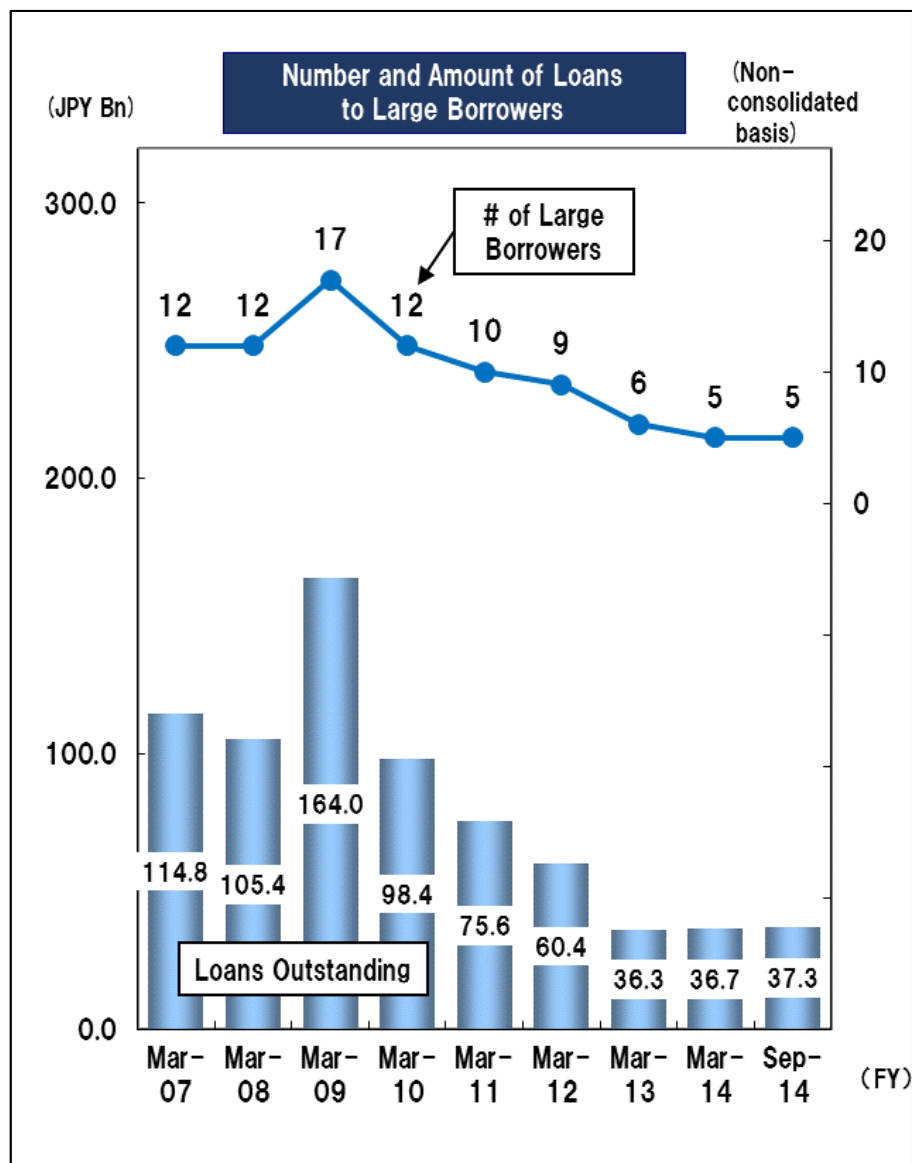


As of Sep-14
() represents Mar-14

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 → Sep-14)

(Loan Amount)

		Sep-14			
		A	B	C	Total
Mar-14	A	98.7%	1.3%	0.0%	100.0%
	B	7.7%	90.3%	2.0%	100.0%
	C	0.4%	2.1%	97.6%	100.0%

(# of Borrowers)

		Sep-14			
		A	B	C	Total
Mar-14	A	99.1%	0.7%	0.1%	100.0%
	B	12.3%	85.1%	2.6%	100.0%
	C	1.2%	3.0%	95.8%	100.0%

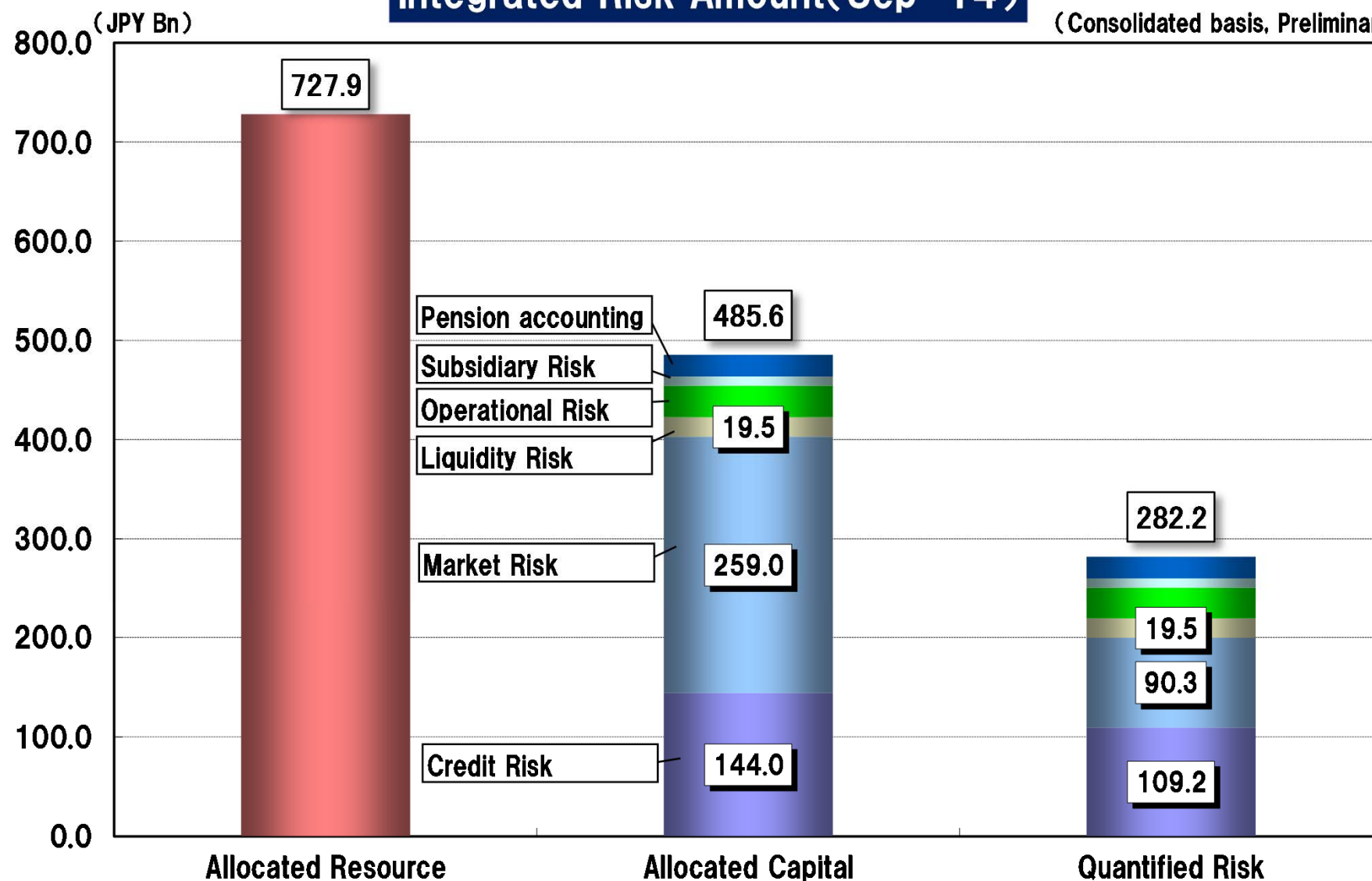
A: Normal
B: In need of special caution
C: Possible/Virtual/Legal bankruptcy

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

Integrated Risk Amount

Integrated Risk Amount (Sep-14)

(Consolidated basis, Preliminary)



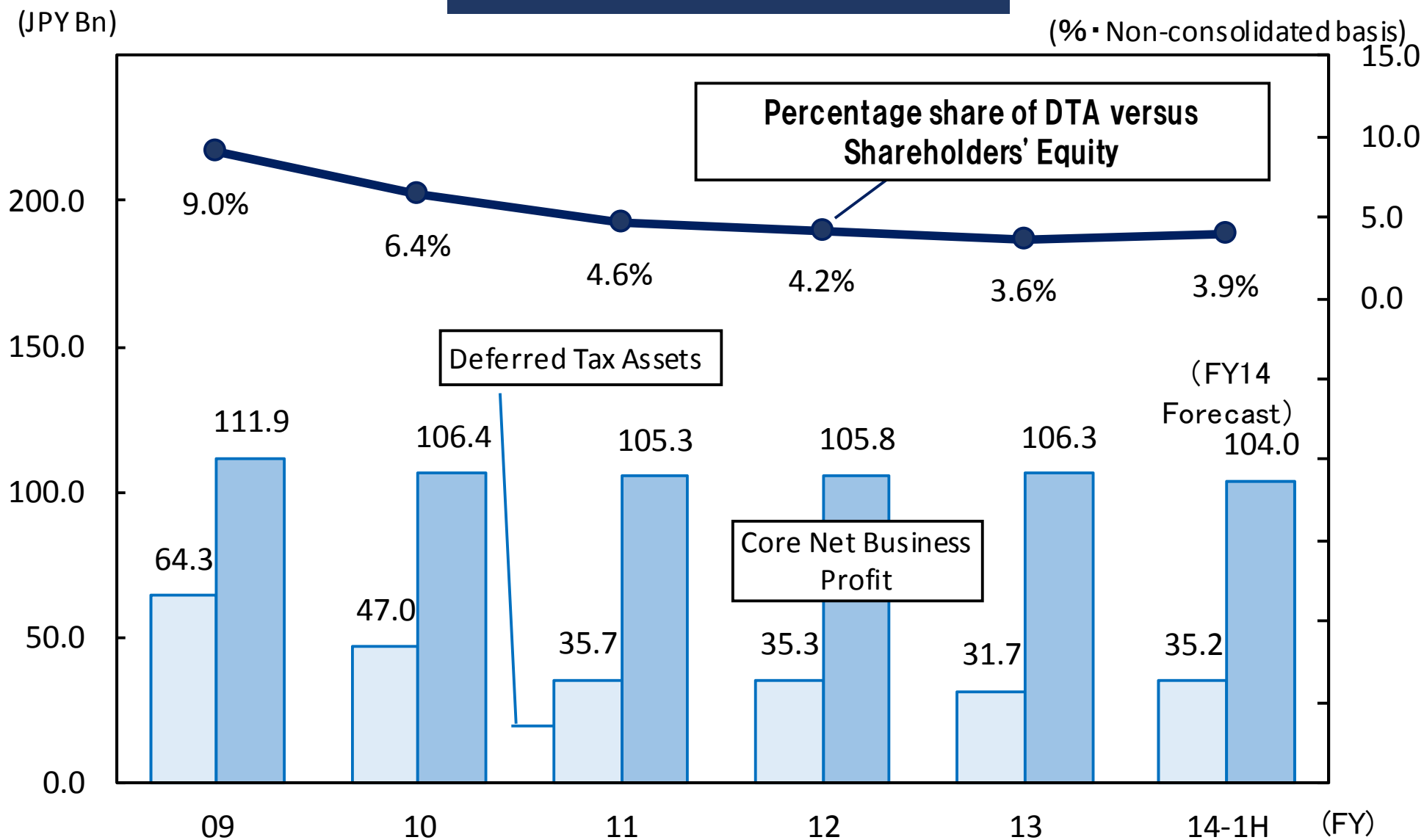
(Note1) Allocated Resource: Common Equity Tier I capital – Deferred Tax Assets (Gross) – Gap of assets and liabilities of pension – Revaluation reserve for land

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

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

Deferred Tax Assets

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-11		Sep-12		Sep-13		Sep-14	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Gross Operating Income	101.3	110.7	100.9	110.3	102.6	113.1	102.7	112.2
Core Net Business Profit	52.4	58.4	52.1	57.7	53.7	59.6	52.1	57.2
Credit Costs	8.7	9.3	7.3	7.5	6.5	8.2	0.2	-0.6
Ordinary Profit	41.1	45.8	39.3	44.4	45.6	49.5	51.0	57.0
Net Income	24.5	25.8	24.5	25.6	30.6	31.0	33.3	35.0
Deposits	10,438.2	10,416.1	10,837.8	10,813.1	11,176.5	11,134.7	11,571.3	11,535.1
Loans	8,768.4	8,733.9	9,315.9	9,272.1	9,403.5	9,354.8	9,676.3	9,624.8
Securities	2,011.5	2,003.3	2,158.4	2,150.5	2,051.6	2,044.9	2,239.5	2,235.3
Total Net Assets	744.9	800.8	782.3	842.3	856.6	920.2	891.1	953.2
Total Assets	12,187.3	12,455.7	12,632.0	12,879.7	12,895.8	13,114.8	13,488.7	13,685.0

(Note 1) 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)

(Note 2) 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

FY14-1H

(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	0.7	-0.1	0.0	-0.4	0.7	+0.4	0.4	+0.2
Yokohama Guarantee Co.,Ltd.	Residential-loan-guarantee services	2.8	-0.2	-0.8	-1.8	3.7	+1.8	2.1	+1.2
Hamagin Tokai Tokyo Securities Co.,Ltd.	Securities services	1.4	-0.3	0.0	0.0	1.4	-0.3	0.9	-0.1
Others		0.6	+0.1	0.0	0.0	0.5	0.0	0.6	0.0
Total of Subsidiaries (11 companies)		5.7	-0.5	-0.8	-2.3	6.5	+1.8	4.1	+1.3
Consolidated basis		57.2	-2.4	-0.6	-8.8	57.0	+7.5	35.0	+4.0
Difference of Non-consolidated and consolidated		5.1	-0.8	-0.8	-2.5	6.0	+2.1	1.7	+1.3
Consolidated/Non-consolidated Ratio		1.09	-0.01	-	-	1.11	+0.03	1.05	+0.04

Loans (Outstanding Balance)

Loans <Outstanding Balance>

【Non-consolidated basis】
(JPY Bn)

	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14
Loans	9,008.3	8,737.5	8,525.7	8,636.2	8,644.1	8,768.4	9,017.1	9,315.9	9,389.8	9,403.5	9,505.1	9,676.3
JOM account	-	-	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	9,008.3	8,737.5	8,518.9	8,629.0	8,636.3	8,760.3	9,008.2	9,308.4	9,379.4	9,391.1	9,491.3	9,660.6
Loans to public sectors	168.5	131.5	124.4	146.9	152.0	178.2	230.1	268.7	300.7	291.0	372.2	389.3
Loans to large & medium sized businesses	1,722.0	1,606.2	1,452.3	1,448.0	1,441.2	1,424.9	1,448.4	1,469.4	1,453.6	1,442.1	1,426.6	1,468.9
Loans to small and medium-sized businesses, etc	7,117.6	6,999.7	6,942.1	7,034.0	7,043.0	7,157.2	7,329.6	7,570.2	7,625.1	7,657.9	7,692.5	7,802.3
Loans to small and medium-sized businesses	3,167.6	3,009.0	2,896.8	2,916.3	2,864.9	2,912.3	2,944.4	3,046.4	2,968.7	2,939.6	2,919.1	2,992.3
Individuals	3,950.0	3,990.7	4,045.2	4,117.7	4,178.0	4,244.8	4,385.2	4,523.8	4,656.3	4,718.3	4,773.3	4,809.9
Residential loans	3,600.1	3,645.0	3,702.1	3,772.3	3,835.0	3,909.0	4,047.7	4,180.7	4,309.3	4,371.5	4,422.7	4,454.5
Housing loans	2,422.3	2,463.8	2,508.6	2,558.2	2,604.4	2,656.4	2,764.4	2,863.0	2,971.5	3,013.9	3,037.0	3,052.7
Apartment loans	1,177.7	1,181.1	1,193.4	1,214.0	1,230.6	1,252.5	1,283.2	1,317.6	1,337.8	1,357.6	1,385.6	1,401.7
Other individual loans	349.9	345.7	343.0	345.4	343.0	335.7	337.4	343.1	347.0	346.7	350.5	355.4
Loans(overseas branches)	-	-	6.7	7.2	7.8	8.0	8.9	7.5	10.3	12.4	13.8	15.6

Housing loans (includes portion securitized)	2,679.8	2,708.5	2,741.3	2,777.4	2,824.9	2,863.2	2,958.7	3,045.0	3,141.1	3,171.4	3,185.5	3,192.6
Portion securitized	257.4	244.6	232.6	219.1	220.5	206.7	194.2	181.9	169.6	157.5	148.4	139.9

Loans in Kanagawa Prefecture	6,931.2	6,792.6	6,672.2	6,760.4	6,726.9	6,834.5	7,031.6	7,250.4	7,324.0	7,362.4	7,379.8	7,502.5
Loans to small and medium-sized businesses, etc	5,989.0	5,937.2	5,869.6	5,971.1	5,973.5	6,083.0	6,233.0	6,430.8	6,490.6	6,536.5	6,552.8	6,633.4

(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)

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

[Non-consolidated basis]
(JPY Bn)

	Sep-09		Mar-10		Sep-10		Mar-11		Sep-11		Mar-12		Sep-12		Mar-13		Sep-13		Mar-14		Sep-14	
	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%	963.1	10.3%	917.0	9.7%	913.3	9.5%
Agriculture, Forestry, Fishery, Mining and quarrying of stone and gravel	15.3	0.2%	14.2	0.2%	14.9	0.2%	16.0	0.2%	16.4	0.2%	16.3	0.2%	15.4	0.2%	15.4	0.2%	14.9	0.2%	12.8	0.1%	13.7	0.1%
Construction	275.3	3.2%	262.2	3.1%	258.7	3.0%	266.8	3.1%	260.8	3.0%	268.3	3.0%	260.7	2.8%	252.1	2.7%	236.2	2.5%	238.5	2.5%	225.1	2.3%
Electric power, gas, heat supply and water supply	13.7	0.2%	14.4	0.2%	14.1	0.2%	14.4	0.2%	14.4	0.2%	14.2	0.2%	14.0	0.2%	14.3	0.2%	14.3	0.2%	16.2	0.2%	18.4	0.2%
IT and telecommunication	67.0	0.8%	62.3	0.7%	61.5	0.7%	60.6	0.7%	58.1	0.7%	61.4	0.7%	63.4	0.7%	61.8	0.7%	52.6	0.6%	55.4	0.6%	58.7	0.6%
Transport and postal activities	373.6	4.3%	359.6	4.2%	355.5	4.1%	350.2	4.1%	347.6	4.0%	356.2	4.0%	357.7	3.8%	339.2	3.6%	335.6	3.6%	310.2	3.3%	317.7	3.3%
Wholesale and retail	702.1	8.0%	680.6	8.0%	705.5	8.2%	716.7	8.3%	717.9	8.2%	741.4	8.2%	756.7	8.1%	736.3	7.9%	735.1	7.8%	750.6	7.9%	782.3	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%	188.6	2.0%	192.4	2.0%	190.5	2.0%	206.1	2.1%
Real estate and goods rental and leasing	2,360.4	27.0%	2,272.6	26.7%	2,295.9	26.6%	2,270.6	26.3%	2,307.2	26.3%	2,371.3	26.3%	2,485.2	26.7%	2,527.6	26.9%	2,532.6	27.0%	2,548.1	26.8%	2,603.1	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%	718.0	7.6%	708.0	7.5%	732.1	7.6%
Local governments	111.0	1.3%	116.6	1.4%	101.0	1.2%	126.3	1.5%	119.2	1.4%	156.2	1.7%	151.9	1.6%	162.7	1.7%	166.7	1.8%	196.6	2.1%	224.5	2.3%
Others	2,819.8	32.3%	2,861.3	33.6%	2,922.0	33.9%	2,974.5	34.4%	3,018.0	34.5%	3,145.3	34.9%	3,260.8	35.0%	3,388.2	36.1%	3,429.0	36.5%	3,546.9	37.4%	3,564.9	36.9%
Total	8,737.5	100.0%	8,518.9	100.0%	8,629.0	100.0%	8,636.3	100.0%	8,760.3	100.0%	9,008.2	100.0%	9,308.4	100.0%	9,379.4	100.0%	9,391.1	100.0%	9,491.3	100.0%	9,660.6	200.0%

Breakdown of Real Estate Sector <Outstanding Balance>

	Mar-09		Sep-09		Mar-10		Sep-10		Mar-11		Sep-11		Mar-12		Sep-12		Mar-13		Sep-13		Mar-14		Sep-14	
	share		share		share		share		share		share		share		share		share		share		share		share	
business of real property	385.2	36.1%	376.9	39.5%	362.9	41.8%	366.9	42.0%	385.7	46.9%	406.6	47.7%	434.9	50.5%	482.9	52.9%	506.3	54.2%	523.9	56.6%	563.2	63.1%	593.5	64.3%
Lease of real property	310.2	29.1%	301.5	31.6%	288.2	33.2%	291.1	33.3%	307.9	37.4%	317.3	37.2%	329.7	38.3%	435.7	47.7%	454.9	48.7%	481.7	52.0%	518.8	58.2%	543.2	58.9%
Maintenance of real property	74.9	7.0%	75.4	7.9%	74.6	8.6%	75.8	8.7%	77.8	9.5%	89.3	10.5%	105.2	12.2%	47.2	5.2%	51.4	5.5%	42.2	4.6%	44.4	5.0%	50.3	5.5%
Real estate dealing business	411.9	38.6%	322.8	33.8%	257.5	29.6%	241.3	27.6%	232.4	28.2%	241.9	28.4%	225.6	26.2%	212.1	23.2%	217.7	23.3%	208.1	22.5%	210.9	23.6%	214.2	23.2%
Real estate agency business	20.2	1.9%	18.5	1.9%	14.8	1.7%	15.6	1.8%	16.6	2.0%	20.2	2.4%	19.1	2.2%	14.8	1.6%	16.5	1.8%	15.8	1.7%	16.0	1.8%	15.7	1.7%
Built-for-sale housing and land agency business	391.6	36.7%	304.3	31.9%	242.7	27.9%	225.7	25.8%	215.8	26.2%	221.7	26.0%	206.5	24.0%	197.3	21.6%	201.2	21.5%	192.3	20.8%	194.9	21.8%	198.5	21.5%
Others	61.1	5.7%	62.4	6.5%	76.2	8.8%	85.7	9.8%	85.8	10.4%	77.2	9.1%	79.0	9.2%	66.0	7.2%	53.4	5.7%	41.8	4.5%	31.4	3.5%	34.6	3.7%
Prefectural Housing Corporations	208.5	19.5%	193.0	20.2%	172.0	19.8%	179.5	20.5%	119.2	14.5%	125.9	14.8%	121.9	14.1%	152.0	16.6%	157.3	16.8%	151.6	16.4%	86.2	9.7%	80.3	8.7%
Total	1,066.8	100.0%	955.3	100.0%	868.8	100.0%	873.6	100.0%	823.1	100.0%	851.9	100.0%	861.6	100.0%	913.3	100.0%	934.9	100.0%	925.7	100.0%	892.0	100.0%	922.7	100.0%

(Note) Apartment loans are excluded from total.

Loans (Average Balance & Yield)

Loans <Average Balance>

【Non-consolidated basis】
(JPY Bn)

	FY09		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	1st Half				
Loans	8,778.7	8,882.2	8,674.6	8,557.4	8,524.4	8,590.5	8,751.3	8,647.7	8,855.0	9,203.9	9,091.9	9,316.5	9,395.5	9,367.8	9,423.4	9,553.8
JOM account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	8,776.6	8,882.2	8,670.4	8,550.4	8,518.0	8,583.0	8,742.9	8,639.9	8,845.8	9,194.7	9,083.6	9,306.3	9,382.9	9,356.5	9,409.5	9,538.8
Loans to public sectors	135.3	142.3	128.2	128.2	123.7	132.6	168.8	155.7	181.9	225.0	218.4	231.6	242.7	234.8	250.6	332.6
Loans to large & medium sized businesses	1,605.5	1,661.3	1,549.3	1,444.3	1,450.5	1,438.1	1,460.7	1,444.8	1,476.7	1,501.7	1,487.6	1,515.8	1,500.1	1,507.0	1,493.1	1,492.0
Loans to small and medium-sized businesses, etc	7,035.7	7,078.5	6,992.8	6,977.8	6,943.6	7,012.2	7,113.3	7,039.4	7,187.1	7,467.9	7,377.5	7,558.7	7,640.0	7,614.6	7,665.6	7,714.0
Loans to small and medium-sized businesses	3,048.7	3,112.4	2,984.8	2,881.0	2,881.3	2,880.7	2,868.5	2,841.1	2,896.0	2,969.0	2,949.0	2,989.1	2,935.1	2,938.8	2,931.3	2,932.6
Individuals	3,986.9	3,966.1	4,007.9	4,096.8	4,062.3	4,131.4	4,244.7	4,198.2	4,291.1	4,498.9	4,428.5	4,569.6	4,704.9	4,675.7	4,734.2	4,781.4
Residential loans	3,641.9	3,619.7	3,664.2	3,754.6	3,720.2	3,789.2	3,908.9	3,859.9	3,957.9	4,160.1	4,092.5	4,228.1	4,358.6	4,331.0	4,386.4	4,429.4
Housing loans	2,462.0	2,444.0	2,480.0	2,548.4	2,526.3	2,570.6	2,661.8	2,623.7	2,699.9	2,857.8	2,805.2	2,910.6	3,007.3	2,992.7	3,022.0	3,041.1
Apartment loans	1,179.8	1,175.6	1,184.1	1,206.1	1,193.8	1,218.6	1,247.0	1,236.1	1,257.9	1,302.3	1,287.2	1,317.5	1,351.2	1,338.2	1,364.3	1,388.2
Other individual loans	345.0	346.3	343.7	342.1	342.1	342.1	335.7	338.3	333.2	338.7	336.0	341.5	346.2	344.7	347.8	351.9
Loans(overseas branches)	2.0	-	4.1	6.9	6.4	7.5	8.4	7.8	9.1	9.1	8.2	10.1	12.5	11.3	13.8	14.9

Ratio to small and medium-sized businesses, etc.	80.1%	79.6%	80.6%	81.6%	81.5%	81.7%	81.3%	81.4%	81.2%	81.2%	81.2%	81.2%	81.4%	81.3%	81.4%	80.8%
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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)	1.96%	1.99%	1.93%	1.84%	1.87%	1.81%	1.73%	1.75%	1.71%	1.59%	1.62%	1.56%	1.47%	1.49%	1.45%	1.39%
Yield on loans and bills discounted (domestics) (Note)	1.96%	1.99%	1.93%	1.84%	1.87%	1.82%	1.73%	1.75%	1.71%	1.59%	1.62%	1.56%	1.48%	1.50%	1.46%	1.39%
Loans to corporate	1.81%	1.82%	1.80%	1.72%	1.74%	1.69%	1.62%	1.64%	1.60%	1.48%	1.51%	1.45%	1.37%	1.39%	1.35%	1.31%
Loans to individuals	2.17%	2.23%	2.10%	2.01%	2.04%	1.99%	1.89%	1.93%	1.86%	1.74%	1.77%	1.71%	1.62%	1.64%	1.60%	1.58%

(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-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14
Deposits	10,175.0	10,028.1	10,448.3	10,298.4	10,753.1	10,438.2	11,091.5	10,837.8	11,484.9	11,176.5	11,868.3	11,571.3
JOM account	6.8	2.2	4.6	0.0	7.4	-	2.7	16.6	4.7	0.9	13.3	39.1
Deposits(domestic branches)	10,168.1	10,025.9	10,442.8	10,297.6	10,745.5	10,437.8	11,088.7	10,821.2	11,480.1	11,175.5	11,854.5	11,529.8
Liquid deposits in yen	6,643.9	6,419.5	6,907.5	6,675.9	7,266.1	6,960.3	7,668.6	7,417.0	8,047.8	7,734.6	8,435.3	8,154.9
Fixed deposits in yen	3,433.7	3,485.9	3,411.5	3,435.8	3,335.2	3,334.6	3,291.8	3,285.9	3,294.1	3,300.6	3,284.9	3,271.7
Foreign currency deposits	90.5	120.3	123.8	185.8	144.1	142.7	128.2	118.3	138.1	140.3	134.2	103.1
Deposit from corporate	1,854.0	1,889.7	1,897.8	1,914.8	1,999.2	2,004.5	2,115.6	2,142.4	2,165.5	2,213.4	2,227.4	2,322.6
Liquid deposits in yen	1,451.5	1,491.5	1,495.5	1,525.6	1,607.5	1,595.5	1,694.9	1,719.9	1,712.3	1,757.6	1,745.1	1,848.0
Fixed deposits in yen	389.2	382.5	385.9	369.9	373.3	386.0	399.7	397.7	422.7	423.5	433.7	433.5
Foreign currency deposits	13.1	15.6	16.3	19.2	18.2	22.9	20.8	24.7	30.4	32.2	48.5	41.0
Deposit from individuals	7,709.4	7,724.9	7,800.2	7,845.4	7,971.5	8,049.0	8,187.8	8,260.9	8,418.4	8,537.1	8,712.5	8,789.6
Liquid deposits in yen	4,645.7	4,634.4	4,750.0	4,768.6	4,974.7	5,075.2	5,268.2	5,356.1	5,524.1	5,649.1	5,852.4	5,944.0
Fixed deposits in yen	3,017.0	3,044.5	3,002.4	3,029.1	2,940.8	2,921.0	2,867.3	2,859.1	2,849.2	2,847.3	2,822.3	2,809.0
Foreign currency deposits	46.6	45.8	47.7	47.6	55.9	52.7	52.2	45.6	45.1	40.6	37.7	36.5
Deposit from local public	492.6	278.5	625.4	454.1	682.6	284.6	673.4	315.7	798.3	315.6	787.5	306.3
Liquid deposits in yen	451.0	177.8	560.4	317.0	610.8	209.6	614.3	259.9	735.3	241.0	734.0	275.8
Fixed deposits in yen	10.8	41.9	5.2	18.1	1.8	7.8	3.9	7.8	0.4	7.1	5.5	5.0
Foreign currency deposits	30.7	58.7	59.7	118.9	69.9	67.1	55.1	47.8	62.5	67.3	47.9	25.5
Deposit from Financial Institutions	112.0	132.6	119.4	83.2	92.0	99.7	111.8	102.1	97.8	109.2	126.9	111.1
Liquid deposits in yen	95.5	115.6	101.5	64.5	72.8	80.0	91.1	80.9	76.0	86.6	103.7	87.0
Fixed deposits in yen	16.4	17.0	17.8	18.6	19.1	19.6	20.7	21.1	21.7	22.6	23.1	24.1
Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits(overseas branches)	-	-	0.7	0.6	0.1	0.3	0.0	0.0	0.1	0.0	0.4	2.3
Deposits in Kanagawa Prefecture	9,432.0	9,232.7	9,671.4	9,553.8	9,963.5	9,660.4	10,244.8	10,003.4	10,617.9	10,277.5	10,894.5	10,602.5

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

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

Deposits (Average Balance & Yield)

Deposits <Average Balance>

【Non-consolidated basis】
(JPY Bn)

	FY09		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	1st Half				
Deposits	10,141.8	10,160.1	10,123.4	10,338.6	10,309.4	10,367.9	10,547.4	10,554.9	10,540.0	10,853.5	10,818.2	10,889.0	11,304.8	11,220.6	11,389.5	11,608.7
JOM account	3.6	2.9	4.3	5.0	8.6	1.2	1.5	0.6	2.3	10.3	5.3	15.3	9.2	5.8	12.7	23.1
Deposits(domestic branches)	10,137.9	10,157.2	10,118.5	10,333.1	10,300.2	10,366.1	10,545.6	10,554.0	10,537.3	10,843.2	10,812.9	10,873.7	11,295.4	11,214.7	11,376.5	11,584.1
Liquid deposits in yen	6,488.0	6,495.7	6,480.2	6,746.2	6,707.7	6,784.9	7,022.7	6,981.9	7,063.5	7,389.7	7,351.4	7,428.2	7,835.7	7,739.7	7,932.2	8,156.2
Fixed deposits in yen	3,494.3	3,495.2	3,493.4	3,407.9	3,428.5	3,387.2	3,337.7	3,361.5	3,313.8	3,305.0	3,305.4	3,304.6	3,310.2	3,317.3	3,303.1	3,283.8
Foreign currency deposits	155.5	166.1	144.8	178.8	163.9	193.9	185.1	210.5	159.8	148.4	156.0	140.7	149.4	157.7	141.2	144.0
Deposit from corporate	1,911.7	1,916.4	1,907.1	1,923.7	1,922.5	1,925.0	2,000.0	1,995.4	2,004.7	2,099.4	2,101.0	2,097.8	2,208.6	2,192.9	2,224.3	2,298.0
Liquid deposits in yen	1,506.1	1,509.0	1,503.2	1,526.6	1,524.4	1,528.8	1,589.9	1,590.6	1,589.3	1,663.2	1,672.0	1,654.4	1,739.2	1,728.5	1,750.1	1,821.7
Fixed deposits in yen	389.9	393.2	386.5	378.4	380.5	376.3	389.5	384.3	394.6	412.6	406.5	418.7	432.5	430.9	434.2	433.6
Foreign currency deposits	15.7	14.1	17.3	18.7	17.6	19.8	20.5	20.4	20.7	23.5	22.3	24.7	36.7	33.3	40.0	42.6
Deposit from individuals	7,782.2	7,768.9	7,795.6	7,903.7	7,875.5	7,932.0	8,110.7	8,074.5	8,146.9	8,302.6	8,244.0	8,361.5	8,602.7	8,523.0	8,682.7	8,792.4
Liquid deposits in yen	4,697.3	4,674.1	4,720.6	4,853.4	4,808.6	4,898.4	5,136.0	5,070.0	5,202.0	5,388.4	5,323.3	5,454.0	5,712.7	5,621.8	5,804.1	5,934.3
Fixed deposits in yen	3,038.4	3,048.2	3,028.6	3,002.0	3,020.7	2,983.3	2,921.2	2,949.8	2,892.6	2,866.7	2,871.8	2,861.5	2,848.9	2,858.5	2,839.4	2,821.1
Foreign currency deposits	46.4	46.5	46.2	48.1	46.0	50.2	53.4	54.6	52.1	47.4	48.8	45.9	40.9	42.7	39.1	36.9
Deposit from local public	370.2	396.3	343.9	434.2	429.5	439.0	364.3	413.5	315.2	369.0	394.3	343.6	406.4	424.3	388.4	415.9
Liquid deposits in yen	228.1	253.8	202.2	313.4	320.2	306.5	245.9	270.0	221.8	287.0	303.4	270.6	328.4	337.0	319.7	346.0
Fixed deposits in yen	48.7	36.9	60.5	8.8	9.0	8.6	7.2	8.0	6.4	4.5	6.1	3.0	6.1	5.6	6.7	5.5
Foreign currency deposits	93.3	105.4	81.1	111.9	100.1	123.7	111.1	135.4	86.9	77.4	84.7	70.0	71.8	81.6	61.9	64.4
Deposit from Financial Institutions	73.6	75.5	71.8	71.3	72.6	70.0	70.5	70.5	70.4	72.0	73.5	70.6	77.7	74.4	81.0	77.7
Liquid deposits in yen	56.4	58.7	54.1	52.7	54.3	51.1	50.7	51.2	50.3	50.9	52.5	49.2	55.1	52.2	58.1	54.1
Fixed deposits in yen	17.2	16.7	17.6	18.5	18.2	18.9	19.7	19.3	20.0	21.1	20.9	21.4	22.5	22.2	22.8	23.5
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	0.0	0.0	0.1	0.0	0.1	1.3
Yield on deposits (includes international operation)	0.12%	0.13%	0.11%	0.07%	0.09%	0.06%	0.05%	0.06%	0.05%	0.05%	0.05%	0.05%	0.04%	0.04%	0.03%	0.03%
Yield on deposits (domestics)	0.12%	0.13%	0.11%	0.07%	0.08%	0.06%	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.03%	0.03%
Liquid deposits	0.03%	0.03%	0.03%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Fixed deposits	0.28%	0.32%	0.25%	0.17%	0.19%	0.15%	0.12%	0.14%	0.11%	0.11%	0.11%	0.12%	0.09%	0.10%	0.08%	0.08%

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

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

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

Securities (Outstanding & Average Balance, Yield)

Securities<Balance and Yield>

【Non-consolidated basis】

(JPY Bn)

		Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14
		Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half
Securities	Outstanding	1,357.9	1,466.4	1,750.4	1,822.0	2,004.0	2,011.5	2,122.2	2,158.4	2,226.9	2,051.6	2,050.2	2,239.5
	Average	1,383.8	1,422.6	1,510.5	1,741.9	1,845.6	2,080.3	2,165.9	2,247.2	2,250.3	2,067.5	2,096.6	2,246.5
National government bonds	Outstanding	519.6	643.5	735.1	751.4	764.4	729.8	768.2	874.9	870.7	666.9	543.2	683.4
	Average	555.9	593.7	649.6	704.1	741.3	808.8	869.9	935.8	966.9	759.8	755.1	805.8
Local government bonds	Outstanding	183.0	196.0	293.5	315.8	291.6	270.7	257.1	236.3	231.1	222.7	256.9	261.4
	Average	120.0	187.7	212.8	310.2	307.0	283.2	272.9	246.1	236.5	227.6	234.2	267.8
Corporate bonds	Outstanding	444.7	415.9	500.7	551.2	740.6	816.2	879.8	811.0	746.3	735.3	781.2	693.1
	Average	459.6	429.7	442.3	529.5	596.1	790.8	826.2	856.6	806.5	741.6	751.6	736.0
Stocks	Outstanding	151.8	159.2	164.1	146.0	144.5	140.8	150.8	139.0	187.4	194.1	186.0	203.9
	Average	173.9	151.0	147.1	140.8	140.1	136.8	136.5	133.8	133.8	128.7	126.3	121.7
Other securities	Outstanding	58.6	51.6	56.8	57.3	62.7	53.8	66.1	97.0	191.2	232.4	282.8	397.5
	Average	74.1	60.3	58.5	57.2	60.9	60.6	60.3	74.7	106.3	209.6	229.1	314.9
Foreign bonds	Outstanding	22.8	21.4	27.5	28.1	35.9	30.0	35.7	45.6	92.4	116.5	152.1	197.5
	Average	22.9	22.4	22.9	27.3	30.1	33.8	32.3	37.2	53.3	109.4	123.5	168.2
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	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
Yield on securities (includes international operation)		1.16%	1.18%	1.18%	0.94%	0.95%	0.88%	0.89%	0.89%	0.96%	1.16%	1.17%	1.16%
Yield on securities(domestics)		1.14%	1.18%	1.18%	0.94%	0.95%	0.88%	0.89%	0.88%	0.95%	1.15%	1.16%	1.16%
Bonds		1.07%	1.16%	1.13%	0.89%	0.88%	0.83%	0.82%	0.82%	0.88%	1.03%	1.06%	1.02%
Stocks		1.67%	1.30%	1.55%	1.55%	1.78%	1.63%	1.87%	1.94%	2.14%	2.80%	2.68%	3.46%

<Gains and Losses on Valuation of Securities>

(JPY Bn)

	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14
Held-to-maturity securities(market value)	2.4	3.9	3.9	6.9	3.6	6.5	7.1	10.5	12.9	10.2	10.7	11.4
Available-for-sale securities (market value)	-9.0	27.6	37.9	31.7	21.2	18.1	31.4	23.6	82.2	90.2	82.9	106.7
Bonds	2.2	14.3	16.7	24.8	16.2	14.4	14.4	14.3	15.8	10.4	9.1	7.7
Stocks	-1.4	17.3	22.9	9.0	7.0	6.2	16.8	9.8	55.3	69.0	64.6	82.7
Other Securities	-9.8	-4.0	-1.7	-2.1	-2.0	-2.5	0.1	-0.5	11.0	10.8	9.1	16.2

(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-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14
Investment trusts	336.6	425.9	465.7	445.4	469.0	414.6	435.0	439.4	517.9	513.7	528.6	583.2
Insurance(Annuity, Whole life)	414.2	518.3	587.6	663.0	714.9	765.2	865.3	906.4	964.2	966.5	959.6	961.0
Foreign Currency Deposits	46.6	45.8	47.7	47.6	55.9	52.7	52.2	45.6	45.1	40.6	37.7	36.5
Public Bonds	508.6	495.3	468.9	447.6	424.0	407.1	380.3	347.3	316.5	286.8	242.8	206.7
Total balance of investment products for individuals(A)	1,306.2	1,485.4	1,570.0	1,603.7	1,663.9	1,639.7	1,732.9	1,738.8	1,843.8	1,807.9	1,769.0	1,787.6
Individual deposits(deposits in yen)	7,662.7	7,679.0	7,752.4	7,797.7	7,915.6	7,996.3	8,135.6	8,215.2	8,373.3	8,496.5	8,674.7	8,753.1
Total individual deposit assets (B)	8,969.0	9,164.4	9,322.5	9,401.5	9,579.6	9,636.0	9,868.5	9,954.1	10,217.2	10,304.4	10,443.7	10,540.7
Ratio of investment products (A) ÷ (B)	14.5%	16.2%	16.8%	17.0%	17.3%	17.0%	17.5%	17.4%	18.0%	17.5%	16.9%	16.9%
Balance of investment products for individuals (HTTS) (C)	127.5	149.4	162.2	164.2	176.4	168.0	196.2	230.8	275.3	288.8	299.0	331.1
Total balance of investment products for individuals(Group total) [(A) + (C)] (D)	1,433.7	1,634.8	1,732.2	1,768.0	1,840.4	1,807.8	1,929.1	1,969.7	2,119.1	2,096.7	2,068.0	2,118.7
Total individual deposit assets (Group total) [(B) + (C)] (E)	9,096.5	9,313.9	9,484.7	9,565.7	9,756.0	9,804.1	10,064.7	10,184.9	10,492.5	10,593.2	10,742.8	10,871.9
Ratio of investment products (Group total) (D) ÷ (E)	15.7%	17.5%	18.2%	18.4%	18.8%	18.4%	19.1%	19.3%	20.1%	19.7%	19.2%	19.4%

Yield & Management Indexes

Interest Margins (Domestics)

【Non-consolidated】

	FY09		FY10		FY11		FY12		FY13		FY14
	1st Half		1st Half		1st Half		1st Half		1st Half		1st Half
Yield on interest-earning assets	1.84%	1.81%	1.68%	1.65%	1.55%	1.53%	1.45%	1.44%	1.41%	1.39%	1.32%
Loans and bills discounted	1.99%	1.96%	1.87%	1.84%	1.75%	1.73%	1.62%	1.59%	1.50%	1.48%	1.39%
Securities	1.18%	1.18%	0.94%	0.95%	0.88%	0.89%	0.88%	0.95%	1.15%	1.16%	1.16%
Yield on interest-bearing liabilities	0.16%	0.15%	0.11%	0.10%	0.08%	0.08%	0.07%	0.07%	0.06%	0.05%	0.04%
Deposits	0.13%	0.12%	0.08%	0.07%	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%	0.03%
External liabilities	1.29%	1.11%	1.48%	0.95%	0.70%	0.48%	0.49%	0.42%	0.24%	0.21%	0.08%
Expenses ratio	0.94%	0.95%	0.93%	0.93%	0.89%	0.90%	0.87%	0.86%	0.84%	0.83%	0.84%
Total funding cost	1.08%	1.08%	1.03%	1.01%	0.95%	0.94%	0.90%	0.89%	0.87%	0.84%	0.84%
Yield spread	1.68%	1.66%	1.57%	1.55%	1.47%	1.45%	1.38%	1.37%	1.35%	1.34%	1.28%
Interest margin between loans and deposits	0.92%	0.89%	0.85%	0.84%	0.80%	0.78%	0.70%	0.68%	0.61%	0.61%	0.51%
Net interest margin	0.76%	0.73%	0.65%	0.64%	0.60%	0.59%	0.55%	0.55%	0.54%	0.55%	0.48%

Management Indexes

	FY09		FY10		FY11		FY12		FY13		FY14
	1st Half		1st Half		1st Half		1st Half		1st Half		1st Half
OHR	46.43%	47.16%	48.07%	48.13%	48.27%	48.29%	48.33%	47.68%	47.60%	47.66%	49.26%
EPS	¥9.69	¥22.79	¥14.98	¥33.42	¥18.06	¥36.32	¥18.37	¥40.16	¥23.53	¥45.28	¥26.29
ROA	0.23%	0.27%	0.35%	0.39%	0.40%	0.40%	0.39%	0.42%	0.47%	0.45%	0.49%
ROE	3.87%	4.50%	5.68%	6.28%	6.62%	6.51%	6.29%	6.63%	7.23%	6.92%	7.60%

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

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

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

Credit Costs

【Non-consolidated】

Credit Costs (JPY Bn)

	FY09		FY10		FY11		FY12		FY13		FY14
	1st Half		1st Half		1st Half		1st Half		1st Half		1st Half
Written-off of loans	13.7	23.4	7.6	14.2	5.4	8.3	2.5	4.3	1.1	2.0	0.5
Provision of allowance for specific loan losses	16.6	30.0	8.3	13.8	9.6	22.0	8.9	18.2	5.4	10.7	3.4
Loss on sales of non-performing loans	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.1	0.0	0.1	0.0
Other	0.3	1.4	0.3	0.4	0.2	0.4	0.2	0.3	0.1	0.4	0.1
Provision of allowance for general loan losses	4.9	0.8	0.8	0.3	-4.9	-14.1	-3.3	-6.4	0.4	0.7	-3.3
Former credit costs	35.7	55.8	17.2	28.9	10.6	16.7	8.4	16.5	7.1	14.0	0.8
Former credit cost ratio	0.80%	0.63%	0.40%	0.33%	0.24%	0.19%	0.18%	0.18%	0.15%	0.15%	0.01%
Recoveries of written-off claims (△)	0.5	1.2	0.5	1.3	1.8	3.0	1.0	1.4	0.6	1.5	0.5
Credit costs	35.2	54.5	16.7	27.6	8.7	13.7	7.3	15.1	6.5	12.5	0.2
Credit cost ratio	0.79%	0.62%	0.39%	0.32%	0.20%	0.15%	0.16%	0.16%	0.13%	0.13%	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	

	(JPY Bn)			
	13/3	13/9	14/3	14/9
Total capital ratio	13.69%	14.10%	13.05%	12.85%
Tier 1 capital ratio	11.36%	12.05%	12.07%	12.18%
Common Equity Tier 1 capital ratio	11.21%	11.84%	11.86%	11.94%
Total capital	900.1	899.4	847.0	848.2
Tier 1 capital	746.9	768.8	783.2	804.1
Common Equity Tier 1 capital	736.7	755.4	769.6	788.3
Tier 2 capital	153.2	130.6	63.7	144.0
Total risk weighted assets	6,571.3	6,378.5	6,487.4	6,600.6

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

	(JPY Bn)			
	13/3	13/9	14/3	14/9
Total capital ratio	13.99%	14.42%	13.37%	13.19%
Tier 1 capital ratio	11.57%	12.26%	12.29%	12.43%
Common Equity Tier 1 capital ratio	11.28%	11.91%	11.97%	12.09%
Total capital	936.0	936.8	883.3	885.7
Tier 1 capital	774.1	796.9	812.3	834.6
Common Equity Tier 1 capital	754.5	773.9	790.9	811.7
Tier 2 capital	161.8	139.9	71.0	51.1
Total risk weighted assets	6,686.4	6,495.3	6,605.6	6,713.2

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. 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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