



Bank of Yokohama

Information Meeting

~ Appendix ~

November 16, 2015

The Bank of Yokohama, Ltd.

December 1, 2015
"Compound Annual Growth Rate" (Page App-20, "The Business Integration with Higashi-Nippon Bank") was added.

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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.
- 2010 Celebrated its 90th Anniversary ~ Celebrated its **90th Anniversary** on December 16, 2010.

■ Scale of Business

As of Sep 30, 2015

Total Asset: JPY 15,133.3 Bn

Total Deposits: JPY 12,017.5 Bn

Total Loans: JPY 9,919.0 Bn

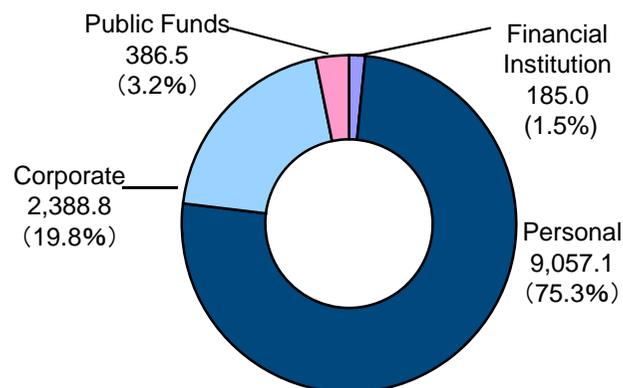
Number of Employees: 4,776

Number of branches: Domestic 610 (manned branch 205)

Overseas 1 (Shanghai Branch)

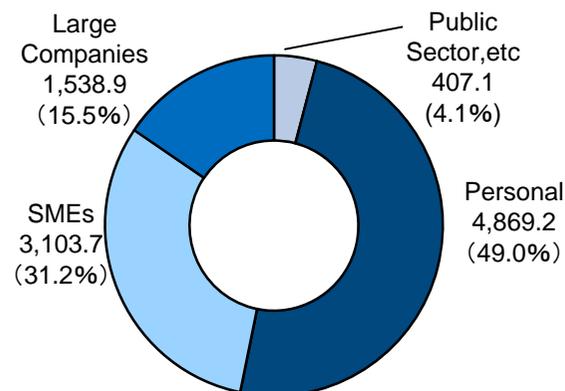
Representative Offices 4 (Hong Kong, Bangkok, London, New York)

Deposits (as of Sep 30, 2015) (in billions of yen)



Total Deposits JPY12,017.5 Bn

Loans (as of Sep 30, 2015) (in billions of yen)



Total Loan JPY9,919.0 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 Sep 30, 2015

Total assets: JPY2,146.8 Bn

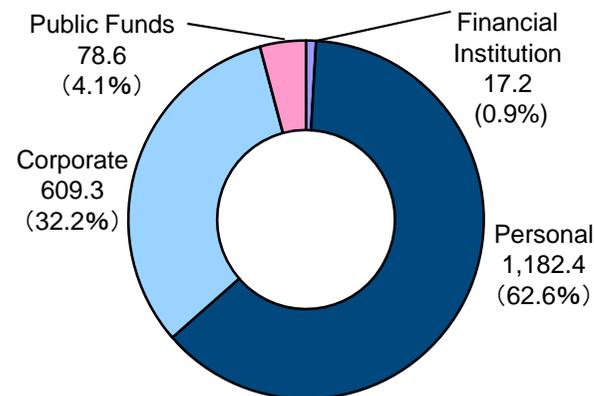
Total deposits: JPY1,887.7 Bn

Total loans: JPY1,602.9 Bn

Number of employees: 1,468

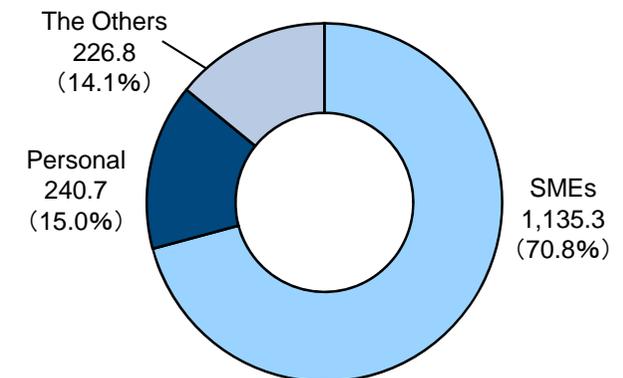
Number of branches: 82(domestic)

Deposits (as of Sep 30, 2015)
(in billions of yen)



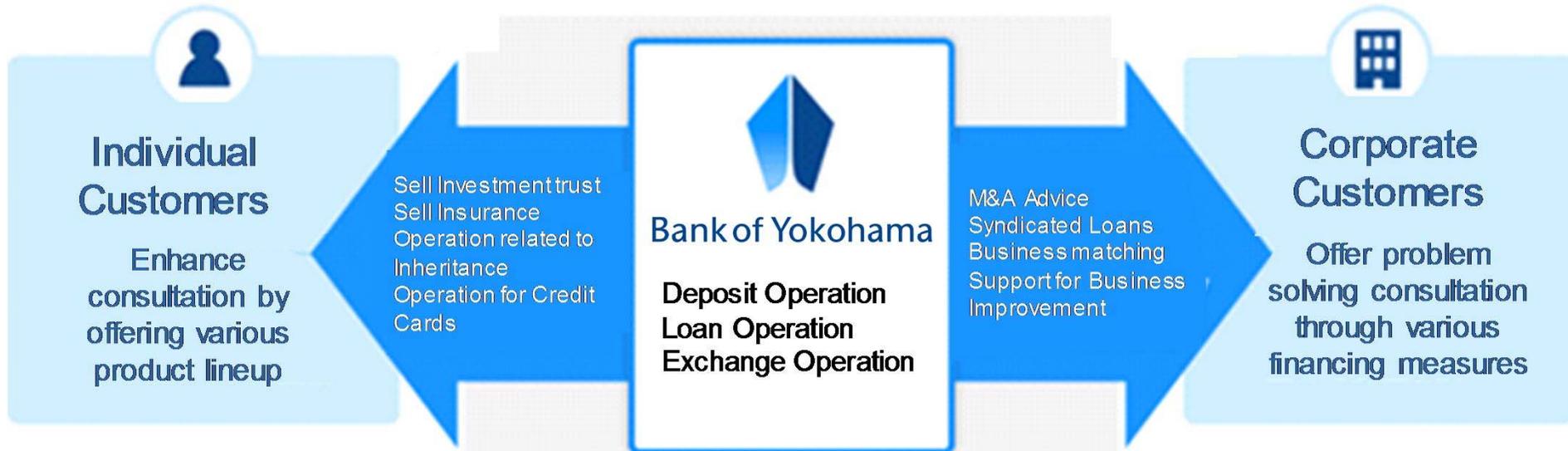
Total Deposits = JPY1,887.7 Bn

Loans (as of Sep 30, 2015)
(in billions of yen)



Total Loans = JPY1,602.9 Bn

Our Group Strategy



Hamagin Tokai Tokyo Securities Co., Ltd. 60%

Securities Service

Sky Ocean Asset Management Co.,Ltd. 66%

Asset Management

Hamagin Finance Co., Ltd. 100%

Leasing and Factoring Services

Yokohama Guarantee Co., Ltd. 100%

Residential-loan-guarantee Services (Credit Guarantee)

Hamagin Research Institute, Ltd. 100%

Consulting, Research and information services

Yokohama Capital Co., Ltd. 100%

Venture Capital

(NOTE) The number adjacent each company name represents the amount of our group share.

Our Home Market

Potential of Kanagawa and Tokyo

【Population】 (2014)

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

【Number of Businesses】 (2014)

1st Tokyo (717 thousand), 2nd Osaka, 3rd Aichi, **4th Kanagawa (321 thousand)**/47prefectures

【Gross Prefectural Product】 (2012)

1st Tokyo (JPY91.9Tn), 2nd Osaka, 3rd Aichi, **4th Kanagawa (JPY30.2Tn)**/47prefectures

【Manufacturing Output】 (2014)

1st Aichi, **2nd Kanagawa (JPY17.6Tn)**, 3rd Osaka... **15th Tokyo (JPY8.1Tn)**/47prefectures

【Retail Sales】 (2014)

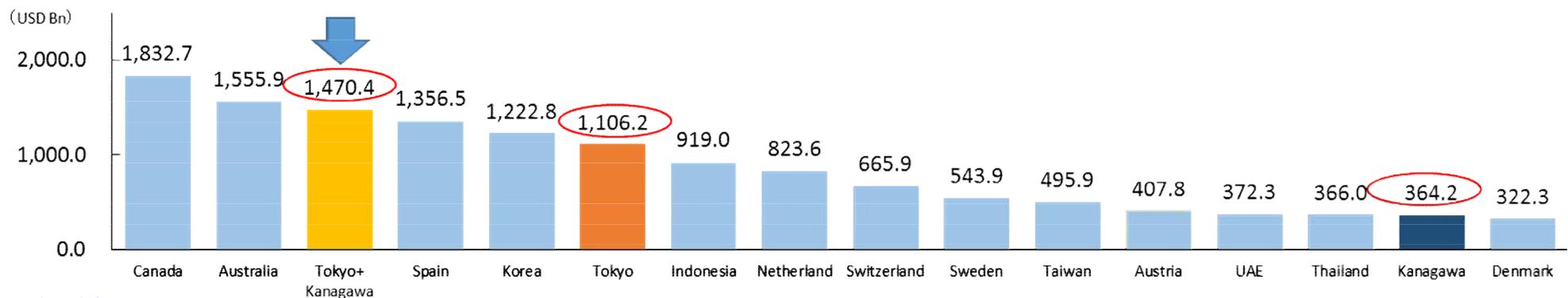
1st Tokyo (JPY18.2Tn), **2nd Kanagawa (JPY8.6Tn)**, 3rd Osaka/47prefectures

(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)

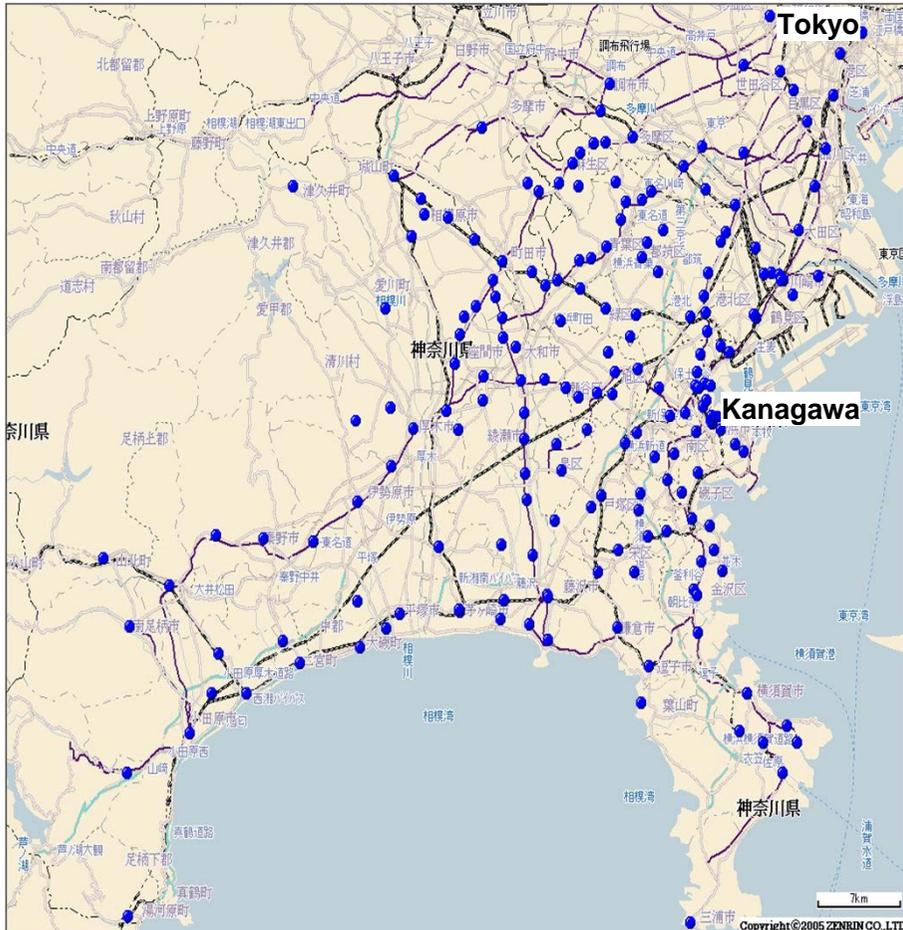


(Note) Sources

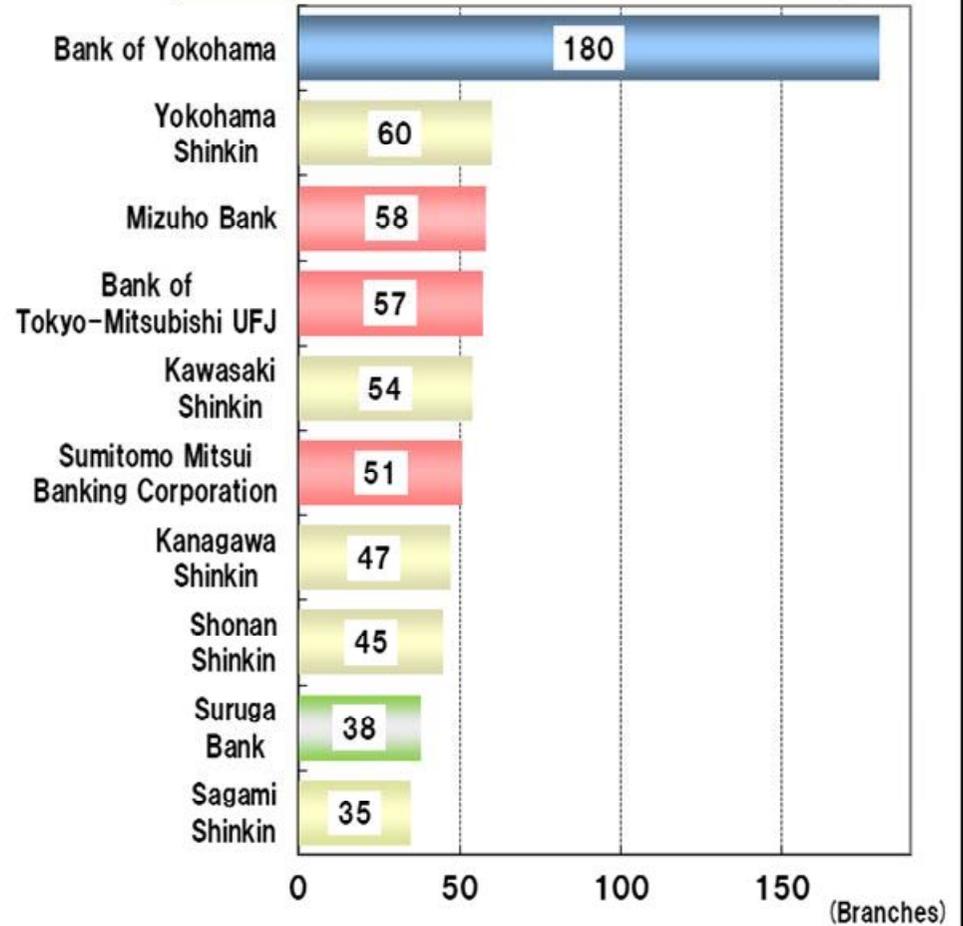
- IMF "World Economic Outlook," April 2015, Kanagawa Prefectural Government "Kanagawa Prefectural Indexes of Business Conditions"(FY2012), Tokyo Metropolitan government "Tokyo Indexes of Business Conditions(2013 preliminary,2014 forecast)

Our Branch Network

Map of branches located in Kanagawa & Tokyo



Top-10 (# of Branches in Kanagawa)



(Note) # of manned branches(As of end of Sep 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: 24



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

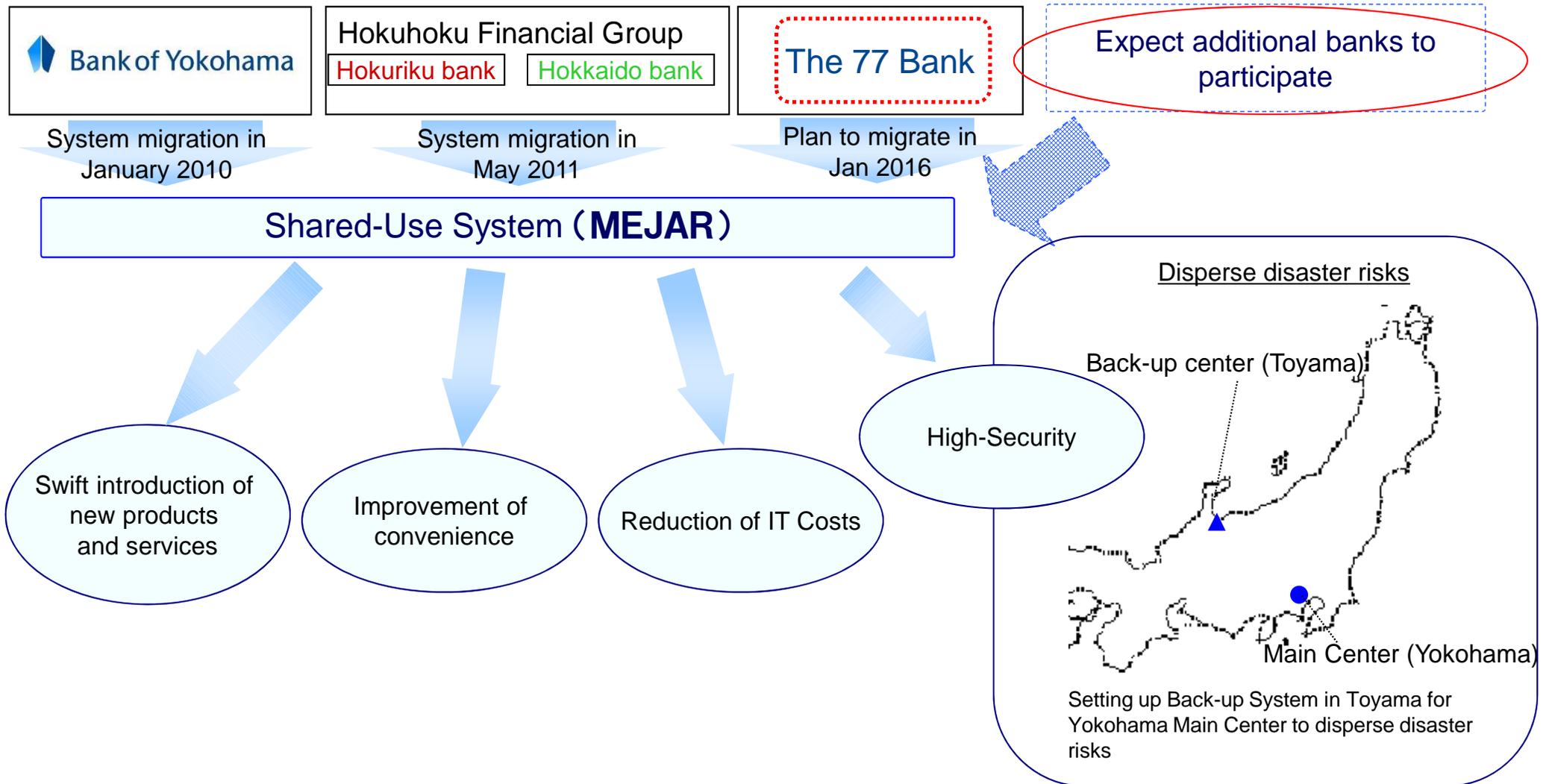
- Since May-08
- Co-develop personal loan products and co-promotion.
- Participating banks : 55

Association of Regional Financing Research and Consultation

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

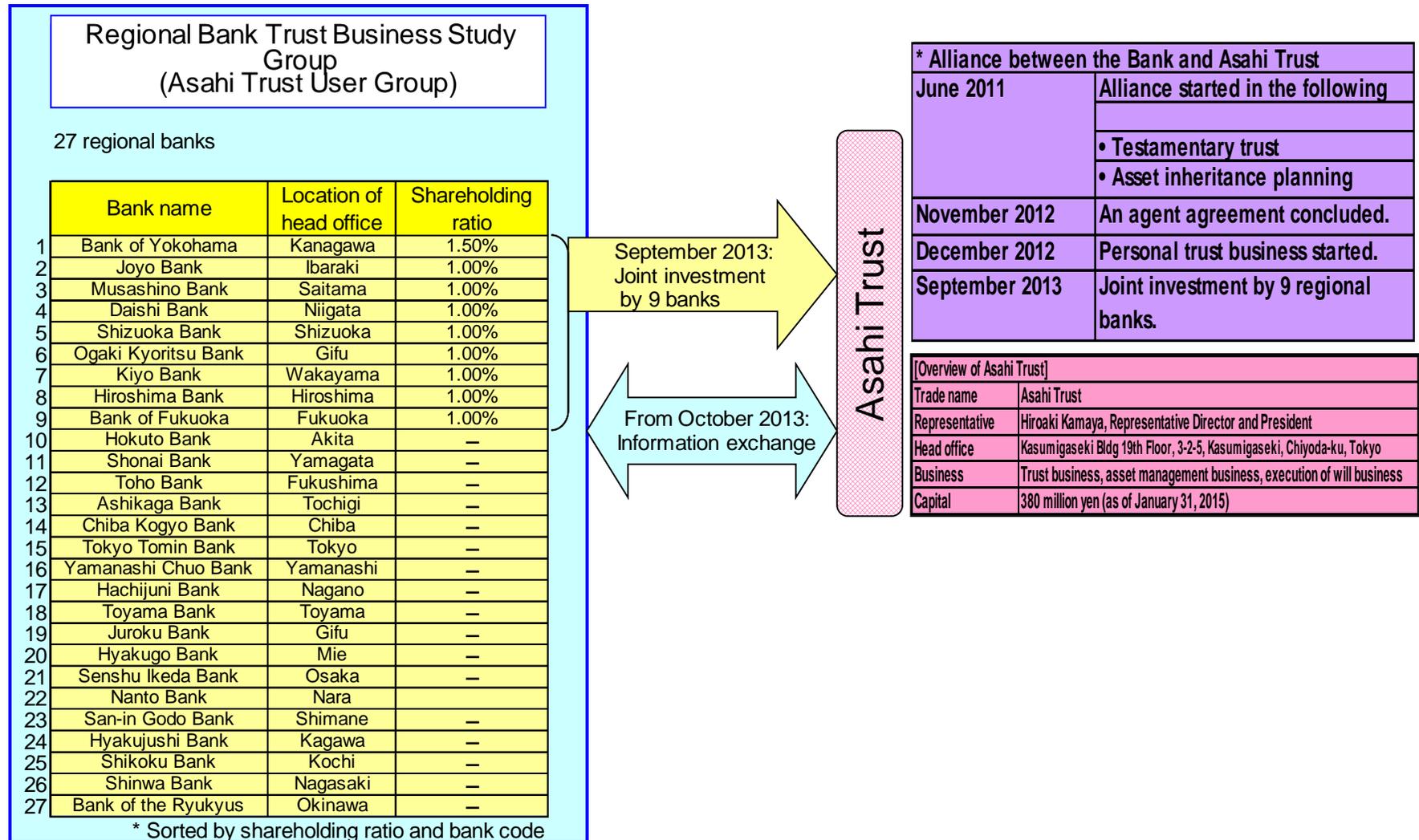
(Note) # of "Allied banks/Participating banks" includes BOY. (as of Sep 30, 2015)

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 to share their know-how.

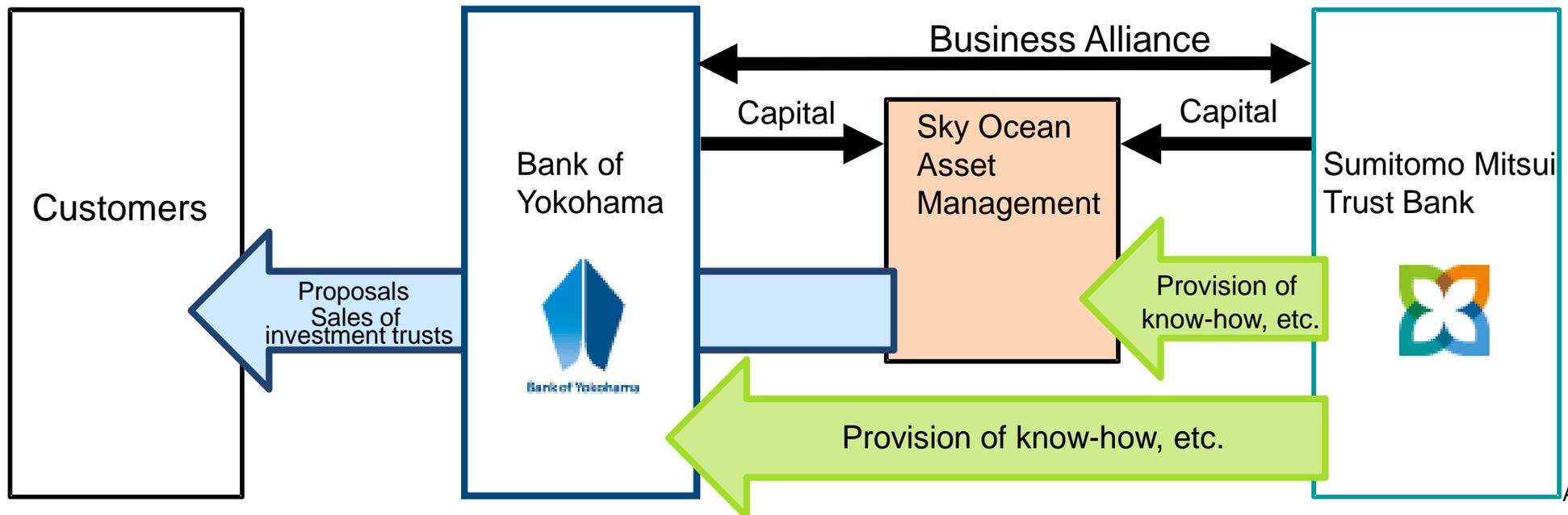


Alliance Strategy ~Asset Management Business

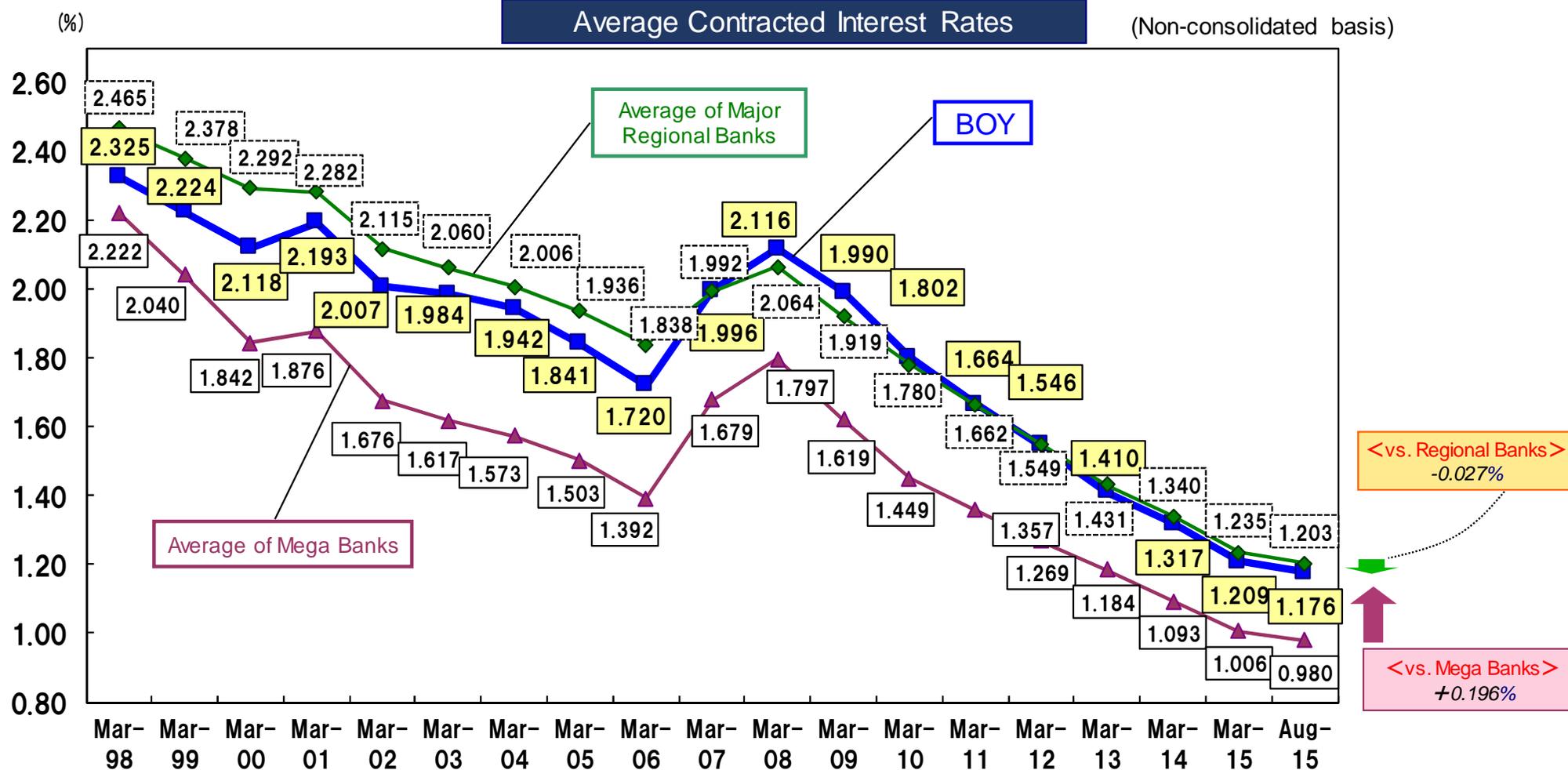
- In order to support customers' asset formation and respond to the needs of financial asset protection we entered into an alliance with Sumitomo Mitsui Trust Bank, thereby we decided to establish an Asset Management company.

Improvement of sales methods	Launch a Core Investment Product	Establishment of an Asset Management company
<ul style="list-style-type: none"> ✓ 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. 	<ul style="list-style-type: none"> ✓ In order to respond to the needs to “protect financial assets,” we will launch a core investment product aimed at achieving stable growth. 	<ul style="list-style-type: none"> ✓ 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



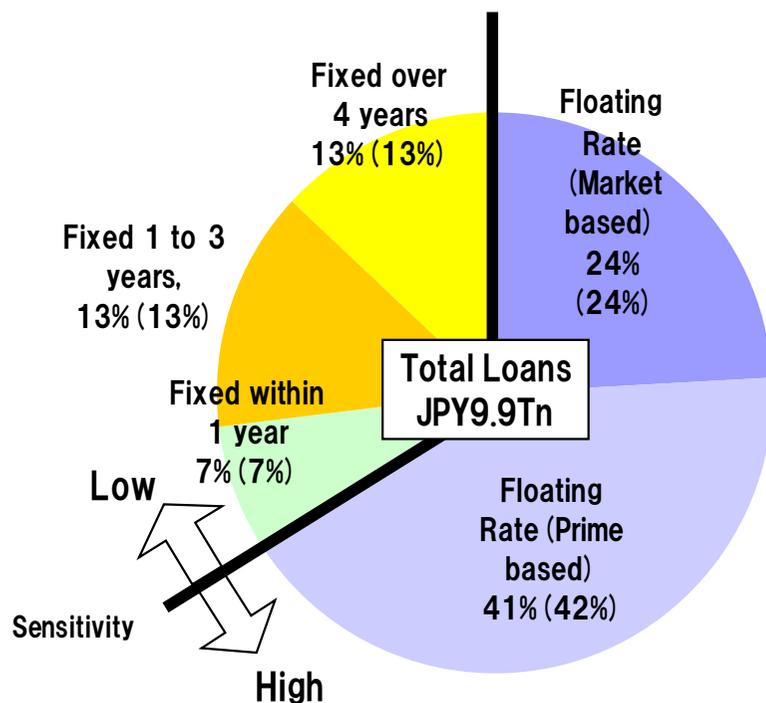
(Note1) Source: Bank of Japan

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

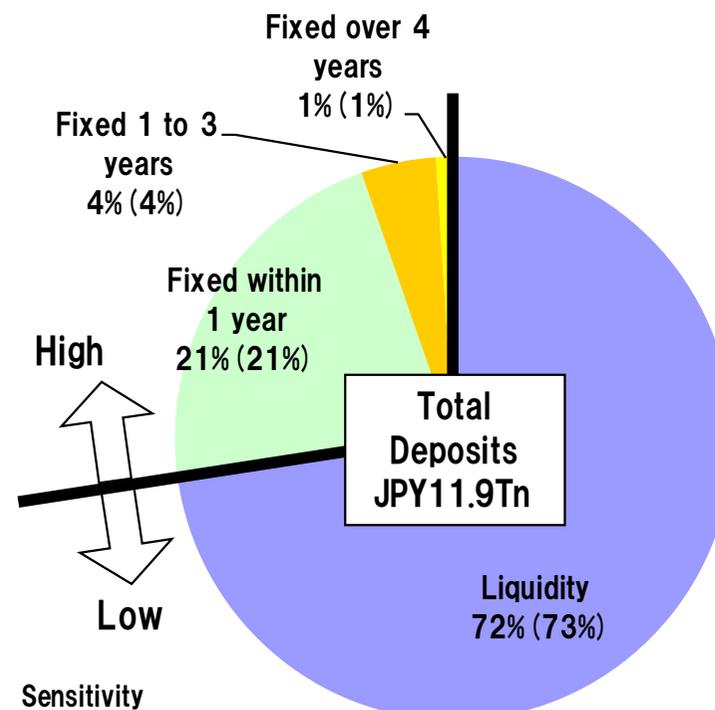
(Note3) The rates of Sep-15 have not been publicly announced yet.

Sensitivity Analysis of Loans and Deposits

Loans



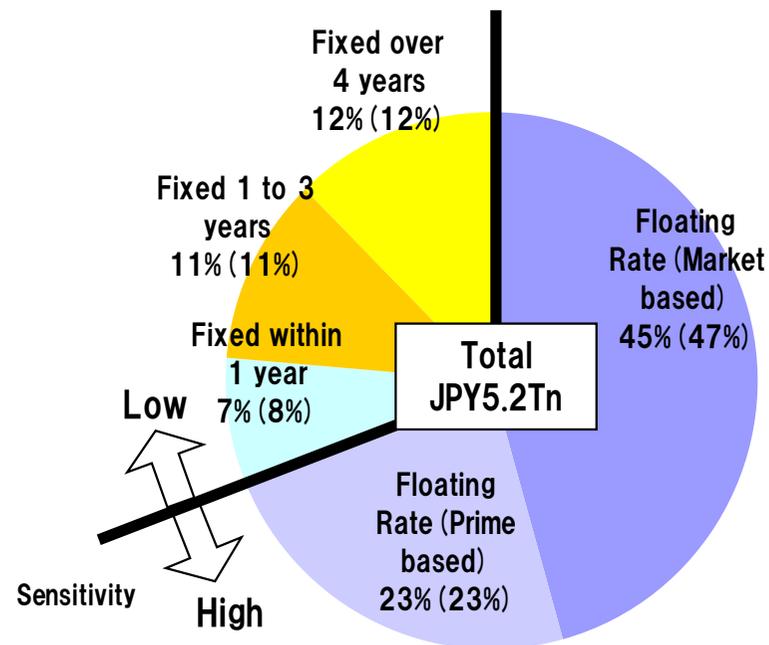
Deposits



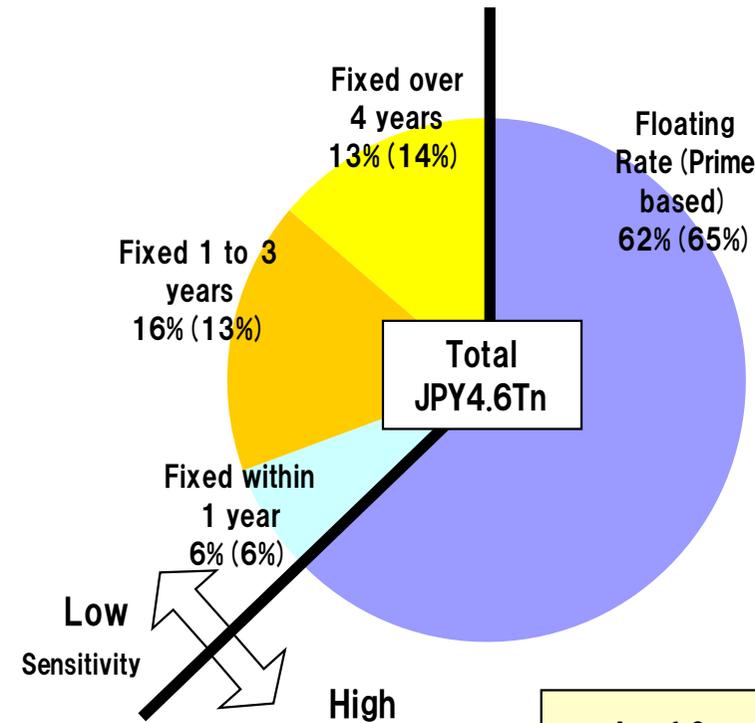
As of Sep-15
() represents Mar-15

Sensitivity Analysis of Corporate and Personal Loans

Corporate Loans

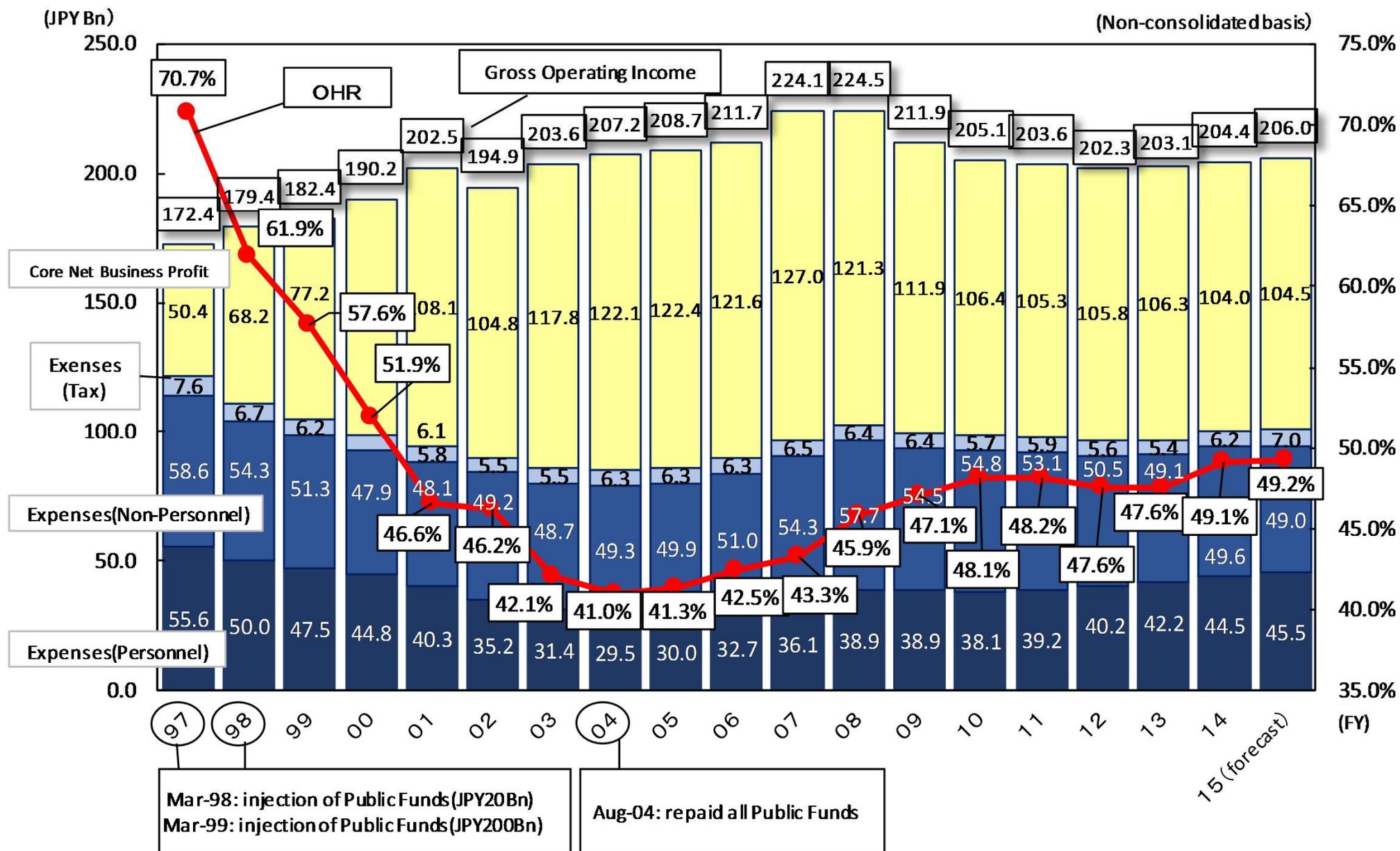


Personal Loans

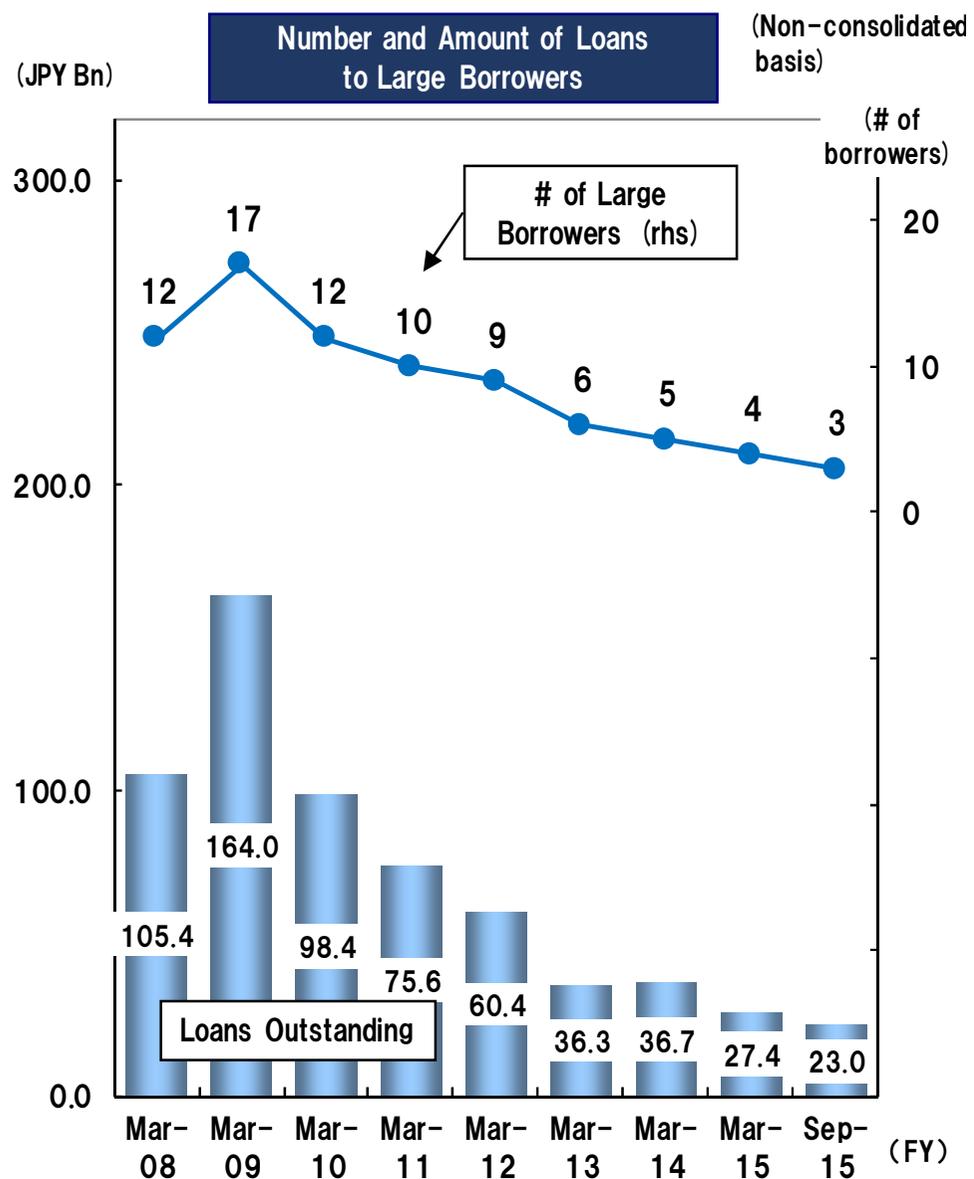


As of Sep-15
() represents Mar-15

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-15 → Sep-15)

(Loan Amount)

		Sep-15			
		A	B	C	Total
Mar-15	A	98.6%	1.3%	0.1%	100.0%
	B	9.2%	89.3%	1.5%	100.0%
	C	0.1%	2.6%	97.3%	100.0%

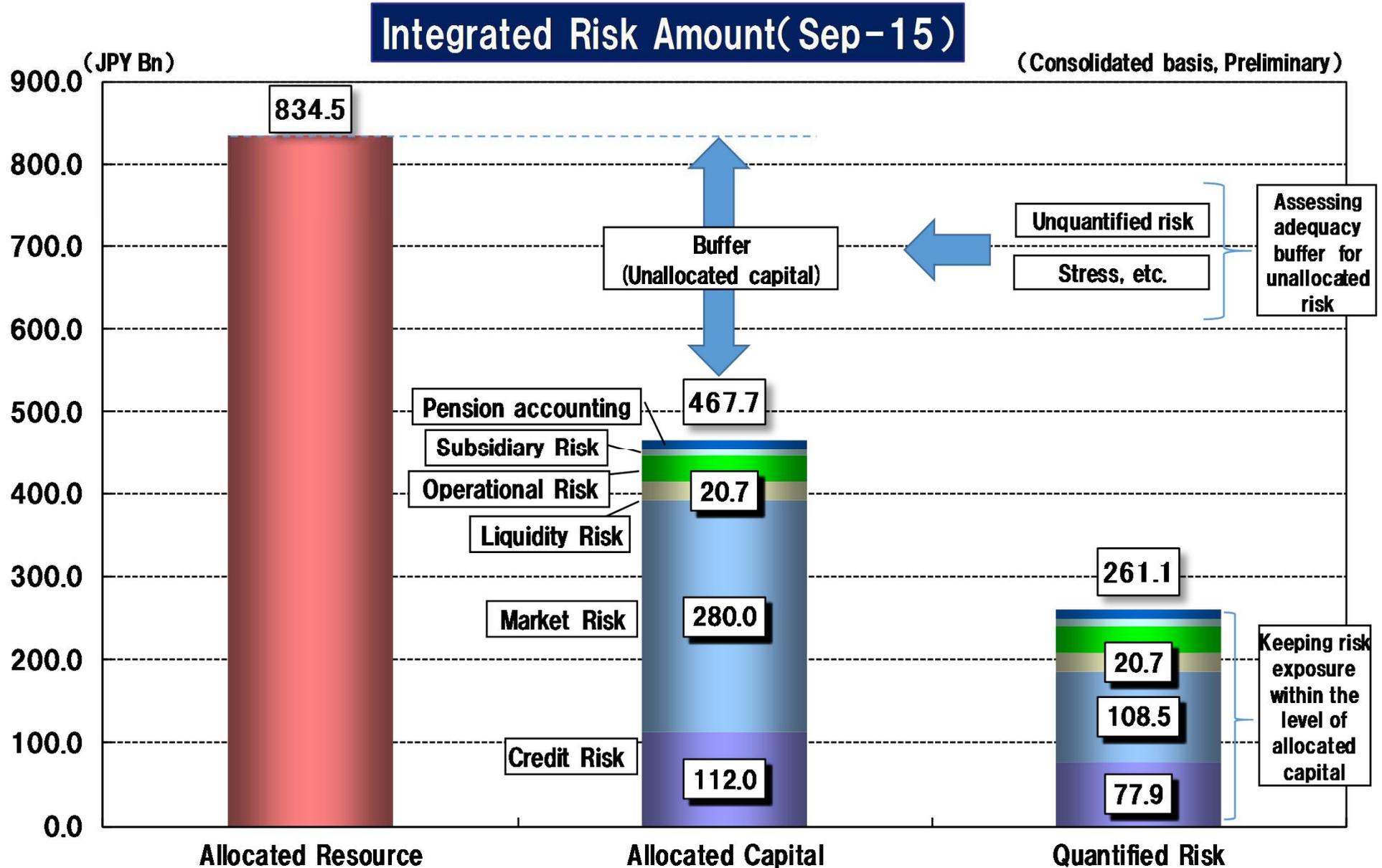
(# of Borrowers)

		Sep-15			
		A	B	C	Total
Mar-15	A	99.5%	0.5%	0.1%	100.0%
	B	7.6%	89.5%	2.9%	100.0%
	C	0.6%	2.7%	96.6%	100.0%

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

(Note) Transition is based on change from Mar-15.

Integrated Risk Amount



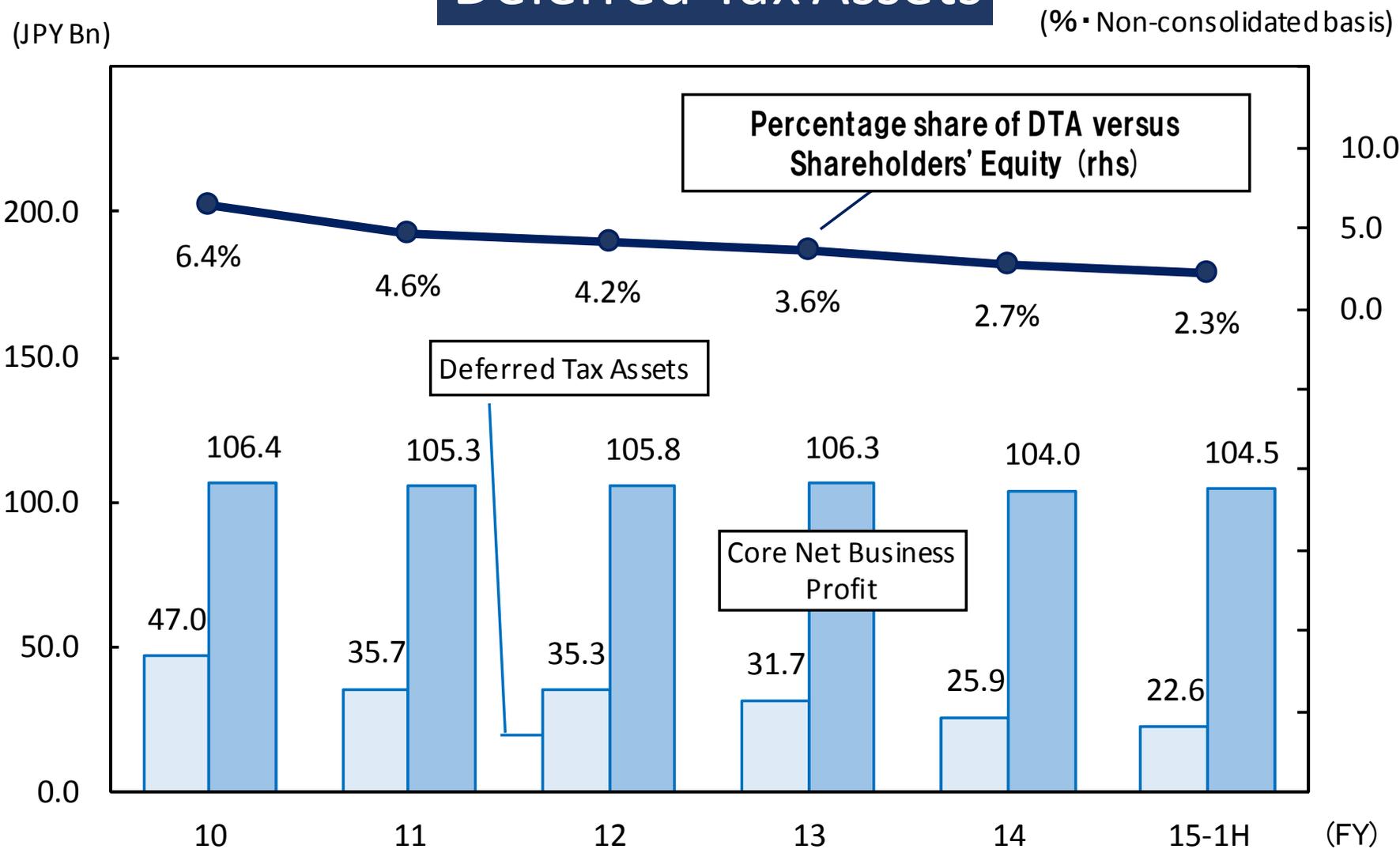
(Note1) Allocated Resource: Common Equity Tier I capital – Deferred Tax Assets (Gross) – Gap of assets and liabilities of pension – Revaluation reserve for land

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

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

Deferred Tax Assets

Deferred Tax Assets



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

Efforts to vitalize regional economy

Cooperative effort on planning and promotion of the comprehensive strategy for regional area

- Established a "Project Team for the Promotion of Regional Revitalization" to support the local governments to plan and promote "Comprehensive Strategy for Revitalizing Towns, People, and Jobs".
- Cooperate with local governments and business communities/public sector/universities/labor organizations/media to make a contribution to the growth of the regional economy by actively providing solutions utilizing regional financial institution's insights.

1. Status of our cooperative effort on planning and promotion of the comprehensive strategy for regional area

Item	Details	Number of parties
① Support of analysis on regional economy	Provide individual analysis data for each local governments utilizing regional economy analysis system called RESAS.	31
② Participation in the promotion council	Participate in the promotion council host by the local governments and provide suggestions as a regional financial institution for strategy formulation.	26 (incl. informal decisions)
③ Host of studying session	Provide opportunities for opinions exchange with local governments/commerce and industry association/local companies. Support deep-dive discussion of issues/needs as well as screening of individual projects to initiate cooperation.	6
④ Support of screening and implementation of individual projects	Propose the cooperation between Kanagawa prefecture and Municipality on the duplicated projects both are working on. Support screening as well as the implementation of the cooperation with local governments.	12 (incl. the ones currently under consideration)

2. Specific effort

Item	Details
① Business cooperation regarding business succession	Joint consideration and proposal of the scheme to host seminars, 1 on 1 discussion as well as expert introduction session through cooperation with chamber of commerce and regional financial institutions to local public entities
② Support of industrial robot introduction	Consideration to support financing, leasing and research with regards to the introduction of industrial robot to promote productivity of local companies

The Business Integration with Higashi-Nippon Bank

- The new financial group aims to expand the sales and customer base by strategically placing management resources, such as personnel generated by promotion of streamlining and improvements in efficiency of existing branches and headquarters, into the Tokyo metropolitan area and surrounding regions where growth is expected. For this purpose, the group will advance the efficient building of the network through the opening of new joint branches and sharing of existing branches.

Promote efficiency of existing branches

- Consolidate overlapping branches and use shared branches
- Convert branches to satellite branches through reevaluation of their functions

Promote streamlining and efficiency of headquarters

- Integrate market divisions and administration centers
- Promote integration of administration and IT systems

Strategically place management resources into the Tokyo metropolitan area and surrounding regions where growth is expected while maintaining existing sales and customer base

- Newly open separate or shared branches
- Share existing branches as sales base

Expansion of network

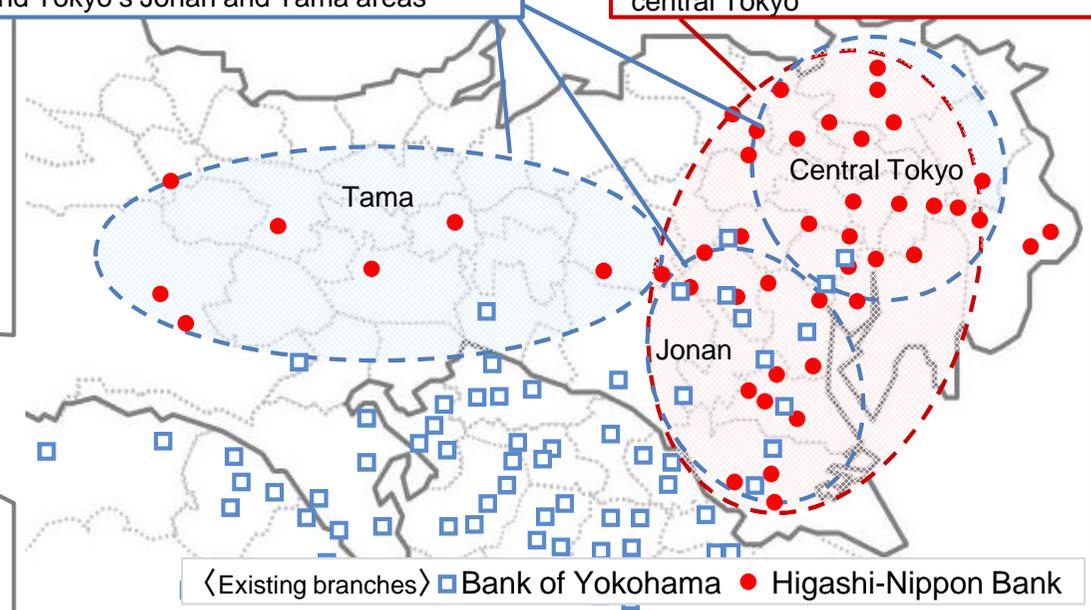
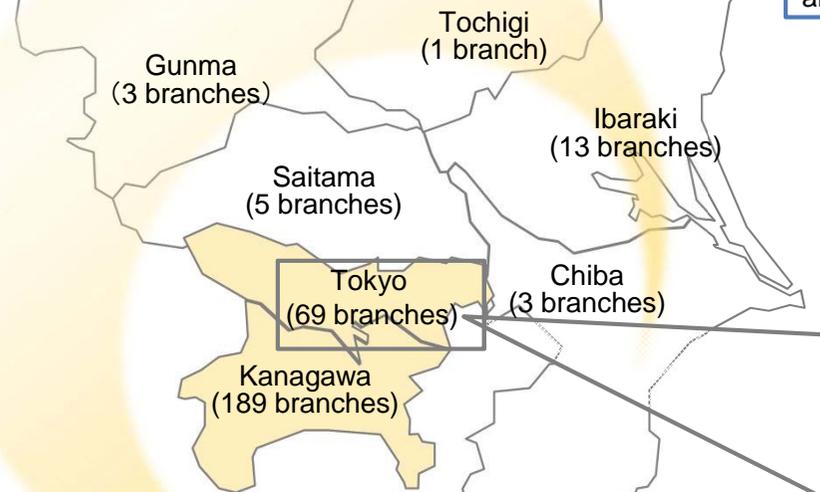
Open to further expansion of network in the future

Bank of Yokohama

Strengthen consulting services to high net worth individuals mainly in central Tokyo and Tokyo's Jonan and Tama areas

Higashi-Nippon Bank

Strengthen sales efforts to small- and medium-sized enterprises mainly in central Tokyo



* The number of branches is the sum of the two banks' branches as of September 30, 2015.

The Business Integration with Higashi-Nippon Bank

- The new financial group will aim to achieve 290 billion yen in gross operating income and 100 billion yen in profit attributable to owners of parent for fiscal 2020 by maximizing synergy achieved through the steady implementation of management strategy.

(Unit: billions of yen)

	Actual results for fiscal 2014			Target for fiscal 2020		
	Bank of Yokohama	Higashi-Nippon Bank	New financial group (simple aggregation)	New financial group	Increase or decrease (in 6 years)	Compound Annual Growth Rate
Average balance of deposits (non-consolidated)	11,652.4	1,756.5	13,409.0	16,000.0	+19%	+2.9%
Average balance of loans (non-consolidated)	9,636.7	1,483.3	11,120.1	14,000.0	+25%	+3.9%
< > indicates synergy impact				<+1,000.0>		
Gross operating income (non- consolidated)	204.4	31.8	236.3	290.0	+22%	+3.4%
() indicates amount in Tokyo	(23.7)	(20.8)	(44.5)	(65.0)	(+46%)	(+6.5%)
< > indicates synergy impact				<+15.0>		
Core net business profit (non-consolidated)	104.0	8.6	112.7	155.0	+37%	+5.4%
Profit attributable to owners of parent (consolidated)	76.3	8.5	84.8	100.0 (100.0)	+17% (+41%)	+2.7% (+5.9%)
OHR (non-consolidated)	49.1%	72.8%	52.3%	Upper 40%	-	-
ROE (consolidated)*	8.3% (7.3%)	7.8% (3.6%)	8.3% (6.9%)	Upper 7%	-	-
Total capital ratio (non-consolidated)	12.9%	9.0%	12.3%	Approx. 12%	-	-

* The amount in () excludes the impact of gains on bargain purchase and gains or losses related to stock

< Shareholder return policy following the integration >

The new financial group plans to follow Bank of Yokohama's current shareholder return policy.

Data Book

Financial Summary (Consolidated & Non-consolidated)

(JPY Bn)

	FY11-1H		FY12-1H		FY13-1H		FY14-1H		FY15-1H	
	Non-consolidated	Consolidated								
Gross Operating Income	101.3	110.7	100.9	110.3	102.6	113.1	102.7	112.2	102.7	111.3
Core Net Business Profit	52.4	58.4	52.1	57.7	53.7	59.6	52.1	57.2	53.1	57.2
Credit Costs	8.7	9.3	7.3	7.5	6.5	8.2	0.2	-0.6	-2.7	-1.6
Ordinary Profit	41.1	45.8	39.3	44.4	45.6	49.5	51.0	57.0	59.4	62.3
Net Income	24.5	25.8	24.5	25.6	30.6	31.0	33.3	35.0	40.5	40.9
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	12,017.5	11,983.8
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	9,919.0	9,874.9
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	2,320.2	2,319.8
Total Net Assets	744.9	800.8	782.3	842.3	856.6	920.2	891.1	953.2	944.2	1,010.8
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	15,133.3	15,307.8

(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.)

(NOTE3) Net Income (Consolidated) represents Profit Attributable to owners of parent

Results of Our Group Companies

FY15-1H

(JPY Bn)

Name	Main Business	Business Profit		Credit Costs		Ordinary Profit		Net Income	
			Change from FY14-1H		Change from FY14-1H		Change from FY14-1H		Change from FY14-1H
Hamagin Finance Co.,Ltd.	Leasing and factoring services	0.7	0.0	0.0	0.0	0.6	-0.1	0.4	0.0
Yokohama Guarantee Co.,Ltd.	Residential-loan-guarantee services	3.5	+0.7	1.0	+1.8	2.4	-1.3	1.4	-0.7
Hamagin Tokai Tokyo Securities Co.,Ltd.	Securities services	1.2	-0.2	0.0	0.0	1.2	-0.2	0.8	-0.1
Others		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total of Subsidiaries (12 companies)		6.0	+0.3	1.1	+1.9	4.9	-1.6	3.3	-0.8
Consolidated basis		57.2	0.0	-1.6	-1.0	62.3	+5.3	40.9	+5.9
Difference of Non-consolidated and consolidated		4.1	-1.0	1.1	+1.9	2.9	-3.1	0.4	-1.3
Consolidated/Non-consolidated Ratio		1.07	-0.02	—	—	1.04	-0.07	1.00	-0.05

※Net Income of Consolidated basis is profit attributable to owners of parent.

Loans (Outstanding Balance)

Loans <Outstanding Balance>

【Non-consolidated basis】

(JPY Bn)

	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14	Mar-15	Sep-15
Loans	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	9,919.0
JOM account	-	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	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	9,903.5
Loans to public sectors	146.9	152.0	178.2	230.1	268.7	300.7	291.0	372.2	389.3	293.6	427.6
Loans to large & medium sized businesses	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	1,502.8
Loans to small and medium-sized businesses, etc	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	7,972.9
Loans to small and medium-sized businesses	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	3,103.7
Individuals	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	4,869.2
Residential loans	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	4,505.3
Housing loans	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	3,065.1
Apartment loans	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	1,440.1
Other individual loans	345.4	343.0	335.7	337.4	343.1	347.0	346.7	350.5	355.4	360.0	363.8
Loans(overseas branches)	7.2	7.8	8.0	8.9	7.5	10.3	12.4	13.8	15.6	16.8	15.4

Housing loans (includes portion securitized)	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	3,170.9
Portion securitized	219.1	220.5	206.7	194.2	181.9	169.6	157.5	148.4	139.9	113.1	105.8

Loans in Kanagawa Prefecture	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	7,679.6
Loans to small and medium-sized businesses, etc	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	6,745.6

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

Loans by Business Sector (Outstanding Balance)

Loans by Business Sector <Outstanding Balance>

[Non-consolidated basis]

(JPY Bn)

	Sep-10		Mar-11		Sep-11		Mar-12		Sep-12		Mar-13		Sep-13		Mar-14		Sep-14		Mar-15		Sep-15	
		share																				
Manufacturing	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%	932.0	9.4%
Agriculture, Forestry, Fishery, Mining and quarrying of stone and gravel	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%	13.3	0.1%
Construction	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%	219.2	2.2%
Electric power, gas, heat supply and water supply	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%	27.7	0.3%
IT and telecommunication	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%	61.3	0.6%
Transport and postal activities	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%	317.3	3.2%
Wholesale and retail	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%	791.9	8.0%
Finance and insurance	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%	194.0	2.0%
Real estate and goods rental and leasing	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%	2,716.7	27.4%
Other Services	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%	757.8	7.7%
Local governments	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%	277.9	2.8%
Others	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%	3,593.9	36.3%
Total	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	100.0%	9,761.2	100.0%	9,903.5	100.0%

Breakdown of Real Estate Sector <Outstanding Balance>

(JPY Bn)

	Sep-10		Mar-11		Sep-11		Mar-12		Sep-12		Mar-13		Sep-13		Mar-14		Sep-14		Mar-15		Sep-15	
		share																				
Lease and maintenance	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%	666.5	67.8%
Lease of real property	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%	640.3	65.1%
Maintenance of real property	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%	26.2	2.7%
Real estate dealing business	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%	209.0	21.2%
Real estate agency business	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%	13.9	1.4%
Built-for-sale housing and land agency business	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%	195.1	19.8%
Others	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%	38.4	3.9%
Prefectural Housing Corporations	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%	69.6	7.1%
Total	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%	983.7	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		FY15					
	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	9,832.9
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	9,817.6
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	391.0
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	1,518.6
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	7,907.9
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	3,043.1
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	4,864.8
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	4,504.2
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	3,077.7
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	1,426.5
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	360.5
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	15.2

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%	80.5%
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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%	1.29%
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%	1.30%

(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-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14	Mar-15	Sep-15
Deposits	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	12,017.5
JOM account	0.0	7.4	-	2.7	16.6	4.7	0.9	13.3	39.1	43.4	68.1
Deposits(domestic branches)	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	11,945.8
Liquid deposits in yen	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	8,515.4
Fixed deposits in yen	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	3,288.9
Foreign currency deposits	185.8	144.1	142.7	128.2	118.3	138.1	140.3	134.2	103.1	117.4	141.3
Deposit from corporate	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	2,388.8
Liquid deposits in yen	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	1,925.7
Fixed deposits in yen	369.9	373.3	386.0	399.7	397.7	422.7	423.5	433.7	433.5	430.9	425.1
Foreign currency deposits	19.2	18.2	22.9	20.8	24.7	30.4	32.2	48.5	41.0	34.7	37.9
Deposit from individuals	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	9,057.1
Liquid deposits in yen	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	6,209.5
Fixed deposits in yen	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	2,819.0
Foreign currency deposits	47.6	55.9	52.7	52.2	45.6	45.1	40.6	37.7	36.5	33.5	28.5
Deposit from local public	454.1	682.6	284.6	673.4	315.7	798.3	315.6	787.5	306.3	725.6	386.5
Liquid deposits in yen	317.0	610.8	209.6	614.3	259.9	735.3	241.0	734.0	275.8	673.3	292.5
Fixed deposits in yen	18.1	1.8	7.8	3.9	7.8	0.4	7.1	5.5	5.0	3.1	19.1
Foreign currency deposits	118.9	69.9	67.1	55.1	47.8	62.5	67.3	47.9	25.5	49.1	74.8
Deposit from Financial Institutions	83.2	92.0	99.7	111.8	102.1	97.8	109.2	126.9	111.1	128.6	113.2
Liquid deposits in yen	64.5	72.8	80.0	91.1	80.9	76.0	86.6	103.7	87.0	103.6	87.5
Fixed deposits in yen	18.6	19.1	19.6	20.7	21.1	21.7	22.6	23.1	24.1	24.9	25.6
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)	0.6	0.1	0.3	0.0	0.0	0.1	0.0	0.4	2.3	2.9	3.6
Deposits in Kanagawa Prefecture	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	10,994.9

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

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

Deposits (Average Balance & Yield)

Deposits <Average Balance>

【Non-consolidated basis】

(JPY Bn)

	FY11			FY12			FY13			FY14			FY15
		1st Half	2nd Half	1st Half									
Deposits	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	12,054.0
JOM account	1.5	0.6	2.3	10.3	5.3	15.3	9.2	5.8	12.7	34.2	23.1	45.4	63.8
Deposits (domestic branches)	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	11,987.0
Liquid deposits in yen	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	8,559.0
Fixed deposits in yen	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	3,269.6
Foreign currency deposits	185.1	210.5	159.8	148.4	156.0	140.7	149.4	157.7	141.2	141.2	144.0	138.4	158.2
Deposit from corporate	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	2,392.9
Liquid deposits in yen	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	1,923.0
Fixed deposits in yen	389.5	384.3	394.6	412.6	406.5	418.7	432.5	430.9	434.2	428.3	433.6	423.0	430.8
Foreign currency deposits	20.5	20.4	20.7	23.5	22.3	24.7	36.7	33.3	40.0	40.6	42.6	38.5	39.0
Deposit from individuals	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	9,042.3
Liquid deposits in yen	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	6,211.9
Fixed deposits in yen	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	2,799.5
Foreign currency deposits	53.4	54.6	52.1	47.4	48.8	45.9	40.9	42.7	39.1	35.5	36.9	34.0	30.8
Deposit from local public	364.3	413.5	315.2	369.0	394.3	343.6	406.4	424.3	388.4	378.2	415.9	340.3	475.9
Liquid deposits in yen	245.9	270.0	221.8	287.0	303.4	270.6	328.4	337.0	319.7	308.1	346.0	270.1	373.7
Fixed deposits in yen	7.2	8.0	6.4	4.5	6.1	3.0	6.1	5.6	6.7	4.9	5.5	4.3	13.8
Foreign currency deposits	111.1	135.4	86.9	77.4	84.7	70.0	71.8	81.6	61.9	65.1	64.4	65.8	88.3
Deposit from Financial Institutions	70.5	70.5	70.4	72.0	73.5	70.6	77.7	74.4	81.0	78.0	77.7	78.4	75.8
Liquid deposits in yen	50.7	51.2	50.3	50.9	52.5	49.2	55.1	52.2	58.1	54.0	54.1	53.9	50.4
Fixed deposits in yen	19.7	19.3	20.0	21.1	20.9	21.4	22.5	22.2	22.8	24.0	23.5	24.4	25.3
Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (overseas branches)	0.2	0.2	0.3	0.0	0.0	0.0	0.1	0.0	0.1	2.0	1.3	2.7	3.1
Yield on deposits (includes international operation)	0.05%	0.06%	0.05%	0.05%	0.05%	0.05%	0.04%	0.04%	0.03%	0.03%	0.03%	0.03%	0.04%
Yield on deposits (domestics)	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.03%	0.03%	0.03%	0.03%	0.03%
Liquid deposits	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	0.12%	0.14%	0.11%	0.11%	0.11%	0.12%	0.09%	0.10%	0.08%	0.07%	0.08%	0.06%	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)

		Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14	Mar-15	Sep-15
		1st Half	Annual Average	1st Half								
Securities	Outstanding	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	2,320.2
	Average	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	2,513.1
National government bonds	Outstanding	751.4	764.4	729.8	768.2	874.9	870.7	666.9	543.2	683.4	700.1	650.3
	Average	704.1	741.3	808.8	869.9	935.8	966.9	759.8	755.1	805.8	878.9	919.1
Local government bonds	Outstanding	315.8	291.6	270.7	257.1	236.3	231.1	222.7	256.9	261.4	258.8	239.8
	Average	310.2	307.0	283.2	272.9	246.1	236.5	227.6	234.2	267.8	268.0	252.0
Corporate bonds	Outstanding	551.2	740.6	816.2	879.8	811.0	746.3	735.3	781.2	693.1	689.5	615.7
	Average	529.5	596.1	790.8	826.2	856.6	806.5	741.6	751.6	736.0	720.2	660.5
Stocks	Outstanding	146.0	144.5	140.8	150.8	139.0	187.4	194.1	186.0	203.9	232.1	220.3
	Average	140.8	140.1	136.8	136.5	133.8	133.8	128.7	126.3	121.7	121.5	118.6
Other securities	Outstanding	57.3	62.7	53.8	66.1	97.0	191.2	232.4	282.8	397.5	581.1	593.9
	Average	57.2	60.9	60.6	60.3	74.7	106.3	209.6	229.1	314.9	387.9	562.7
Foreign bonds	Outstanding	28.1	35.9	30.0	35.7	45.6	92.4	116.5	152.1	197.5	275.5	255.3
	Average	27.3	30.1	33.8	32.3	37.2	53.3	109.4	123.5	168.2	205.1	263.6
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)		0.94%	0.95%	0.88%	0.89%	0.89%	0.96%	1.16%	1.17%	1.16%	1.16%	1.27%
Yield on securities (domestics)		0.94%	0.95%	0.88%	0.89%	0.88%	0.95%	1.15%	1.16%	1.16%	1.18%	1.27%
Bonds		0.89%	0.88%	0.83%	0.82%	0.82%	0.88%	1.03%	1.06%	1.02%	1.01%	1.06%
Stocks		1.55%	1.78%	1.63%	1.87%	1.94%	2.14%	2.80%	2.68%	3.46%	4.01%	5.14%

<Gains and Losses on Valuation of Securities>

(JPY Bn)

	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14	Mar-15	Sep-15
Held-to-maturity securities (market value)	6.9	3.6	6.5	7.1	10.5	12.9	10.2	10.7	11.4	11.2	10.9
Available-for-sale securities (market value)	31.7	21.2	18.1	31.4	23.6	82.2	90.2	82.9	106.7	155.9	121.8
Bonds	24.8	16.2	14.4	14.4	14.3	15.8	10.4	9.1	7.7	6.5	6.8
Stocks	9.0	7.0	6.2	16.8	9.8	55.3	69.0	64.6	82.7	114.0	102.5
Other Securities	-2.1	-2.0	-2.5	0.1	-0.5	11.0	10.8	9.1	16.2	35.3	12.3

(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)

	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Mar-13	Sep-13	Mar-14	Sep-14	Mar-15	Sep-15
Investment trusts	445.4	469.0	414.6	435.0	439.4	517.9	513.7	528.6	583.2	618.5	571.3
Insurance(Annuity, Whole life)	663.0	714.9	765.2	865.3	906.4	964.2	966.5	959.6	961.0	963.7	960.9
Foreign Currency Deposits	47.6	55.9	52.7	52.2	45.6	45.1	40.6	37.7	36.5	33.5	28.5
Public Bonds	447.6	424.0	407.1	380.3	347.3	316.5	286.8	242.8	206.7	174.4	151.1
Total balance of investment products for individuals(A)	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	1,712.0
Individual deposits(deposits in yen)	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	9,028.5
Total individual deposit assets (B)	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	10,740.6
Ratio of investment products (A)÷(B)	17.0%	17.3%	17.0%	17.5%	17.4%	18.0%	17.5%	16.9%	16.9%	16.7%	15.9%
Balance of investment products for individuals (HTTS) (C)	164.2	176.4	168.0	196.2	230.8	275.3	288.8	299.0	331.1	350.0	319.7
Total balance of investment products for individuals(Group total) [(A) + (C)] (D)	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	2,031.8
Total individual deposit assets (Group total) [(B) + (C)] (E)	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	11,060.4
Ratio of investment products (Group total) (D)÷(E)	18.4%	18.8%	18.4%	19.1%	19.3%	20.1%	19.7%	19.2%	19.4%	19.3%	18.3%

Yield & Management Indexes

Interest Margins (Domestics)

【Non-consolidated】

	FY11		FY1 2		FY1 3		FY 1 4		FY 1 5
	1st Half		1st Half		1st Half		1st Half		1st Half
Yield on interest-earning assets	1.55%	1.53%	1.45%	1.44%	1.41%	1.39%	1.32%	1.31%	1.29%
Loans and bills discounted	1.75%	1.73%	1.62%	1.59%	1.50%	1.48%	1.39%	1.37%	1.30%
Securities	0.88%	0.89%	0.88%	0.95%	1.15%	1.16%	1.16%	1.18%	1.27%
Yield on interest-bearing liabilities	0.08%	0.08%	0.07%	0.07%	0.06%	0.05%	0.04%	0.03%	0.04%
Deposits	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%	0.03%	0.03%	0.03%
External liabilities	0.70%	0.48%	0.49%	0.42%	0.24%	0.21%	0.08%	0.08%	0.08%
Expenses ratio	0.89%	0.90%	0.87%	0.86%	0.84%	0.83%	0.84%	0.83%	0.79%
Total funding cost	0.95%	0.94%	0.90%	0.89%	0.87%	0.84%	0.84%	0.82%	0.75%
Yield spread	1.47%	1.45%	1.38%	1.37%	1.35%	1.34%	1.28%	1.28%	1.25%
Interest margin between loans and deposits	0.80%	0.78%	0.70%	0.68%	0.61%	0.61%	0.51%	0.51%	0.47%
Net interest margin	0.60%	0.59%	0.55%	0.55%	0.54%	0.55%	0.48%	0.49%	0.54%

Management Indexes

	FY11		FY1 2		FY1 3		FY 1 4		FY 1 5
	1st Half		1st Half		1st Half		1st Half		1st Half
OHR	48.27%	48.29%	48.33%	47.68%	47.60%	47.66%	49.26%	49.11%	48.23%
EPS	¥18.06	¥36.32	¥18.37	¥40.16	¥23.53	¥45.28	¥26.29	¥53.54	¥32.76
ROA	0.40%	0.40%	0.39%	0.42%	0.47%	0.45%	0.49%	0.49%	0.54%
ROE	6.62%	6.51%	6.29%	6.63%	7.23%	6.92%	7.60%	7.47%	8.56%

$$ROA = \frac{\text{Net Income}}{\text{Average Total Assets (Note 1)}}$$

$$ROE = \frac{\text{Net Income}}{\text{Net Assets (Average, excluding subscription rights to share)}}$$

(Note 1) Average Total Assets: excluding “Customers’ liabilities for acceptances and guarantees”

Credit Costs

【Non-consolidated】

Credit Costs

(JPY Bn)

	FY11		FY1 2		FY1 3		FY 1 4		FY 15
	1st Half		1st Half		1st Half		1st Half		1st Half
Written-off of loans	5.4	8.3	2.5	4.3	1.1	2.0	0.5	1.3	0.6
Provison of allow ance for specific loan losses	9.6	22.0	8.9	18.2	5.4	10.7	3.4	3.4	-
Loss on sales of non-performing loans	0.1	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0.0
Other	0.2	0.4	0.2	0.3	0.1	0.4	0.1	0.3	0.1
Reversal of allowance for loan losses	-	-	-	-	-	-	-	-	2.9
Provison of allow ance for general loan losses	-4.9	-14.1	-3.3	-6.4	0.4	0.7	-3.3	-2.7	-
Former credit costs	10.6	16.7	8.4	16.5	7.1	14.0	0.8	2.5	-2.2
Former credit cost ratio	0.24%	0.19%	0.18%	0.18%	0.15%	0.15%	0.01%	0.02%	-0.04%
Recoveries of written-off claims (△)	1.8	3.0	1.0	1.4	0.6	1.5	0.5	1.7	0.5
Credit costs	8.7	13.7	7.3	15.1	6.5	12.5	0.2	0.7	-2.7
Credit cost ratio	0.20%	0.15%	0.16%	0.16%	0.13%	0.13%	0.00%	0.00%	-0.05%

Credit cost ratio = Credit costs / Average balance of loans

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

Capital Adequacy Ratio

	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	15/9
Total capital ratio	13.69%	14.10%	13.05%	12.85%	12.99%	12.97%
Tier 1 capital ratio	11.36%	12.05%	12.07%	12.18%	12.33%	12.46%
Common Equity Tier 1 capital ratio	11.21%	11.84%	11.86%	11.94%	12.12%	12.25%
Total capital	900.1	899.4	847.0	848.2	881.6	884.9
Tier 1 capital	746.9	768.8	783.2	804.1	836.9	850.2
Common Equity Tier 1 capital	736.7	755.4	769.6	788.3	822.2	836.1
Tier 2 capital	153.2	130.6	63.7	44.0	44.6	34.6
Total risk weighted assets	6,571.3	6,378.5	6,487.4	6,600.6	6,784.0	6,823.0

	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	15/9
Total capital ratio	13.99%	14.42%	13.37%	13.19%	13.29%	13.29%
Tier 1 capital ratio	11.57%	12.26%	12.29%	12.43%	12.56%	12.71%
Common Equity Tier 1 capital ratio	11.28%	11.91%	11.97%	12.09%	12.28%	12.44%
Total capital	936.0	936.8	883.3	885.7	916.9	922.2
Tier 1 capital	774.1	796.9	812.3	834.6	866.8	881.6
Common Equity Tier 1 capital	754.5	773.9	790.9	811.7	847.8	862.9
Tier 2 capital	161.8	139.9	71.0	51.1	50.1	40.6
Total risk weighted assets	6,686.4	6,495.3	6,605.6	6,713.2	6,898.4	6,936.0

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 have filed a registration statement on Form F-4 with the U.S. Securities and Exchange Commission (the “SEC”) in connection with the proposed joint share transfer. The Form F-4 contains a prospectus and other documents. The registration statement on Form F-4 has been declared effective, and The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited have arranged to mail the prospectus contained in the Form F-4 to their respective U.S. shareholders prior to the shareholders’ meeting at which the proposed joint share transfer will be voted upon. The Form F-4 and prospectus, as they may be amended from time to time, contain important information about The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited, the joint share transfer and related matters including the terms and conditions of the transaction. U.S. shareholders of The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited are urged to read the Form F-4, the prospectus and other documents filed with the SEC in connection with the joint share transfer carefully before they make any decision at the respective shareholders’ meeting with respect to the joint share transfer. Any documents filed with the SEC in connection with the joint share transfer are available, 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.

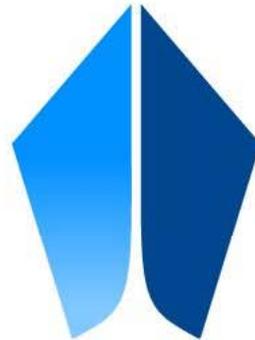
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Afresh あなたに、あたらしく。



Bank of Yokohama

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