

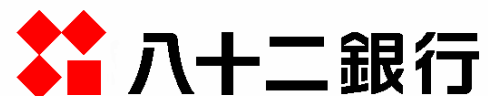
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# The 31st Information Meeting

Development of Customers, Our Own Revolution  
Evolution of Infrastructure  
~ 3 Challenges ~  
The 29th Long-Term Management Plan (Apr 2012 ~ Mar 2015)

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May 30, 2013



**This report includes the descriptions relating to the future business performance  
but these descriptions would not assure the future business results.  
Please note that the actual business results will be substantially changed  
due to variable economic conditions.**

<For inquiry>

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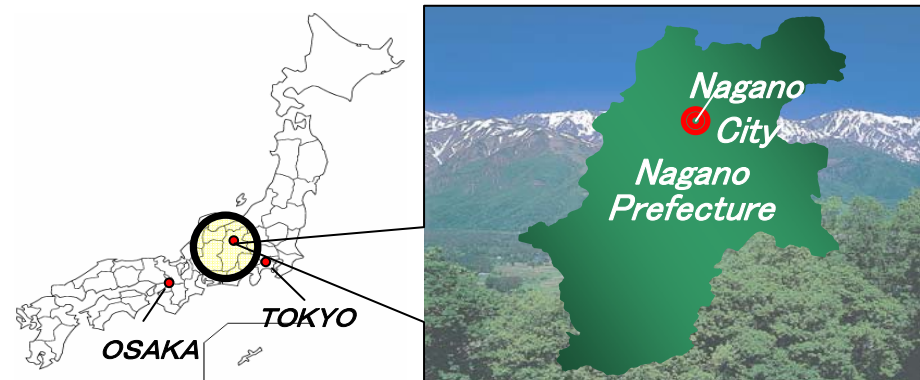
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# Hachijuni Bank's profile

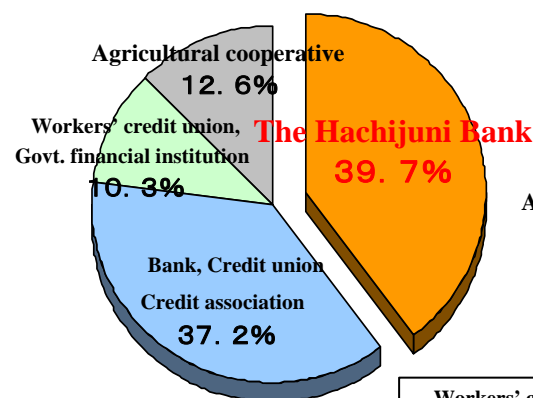
## Company overview

Company name	THE HACHIJUNI BANK, LTD.
Head Office	Nagano city, Nagano Prefecture
Date of establishment	August 1st, 1931
Network	<b>Domestic</b> 155 branches (In Nagano: 135, outside Nagano: 20) ATM out of the store: 203 <b>Overseas</b> 1 branch (Hong Kong) 4 representative offices (Dalian, Shanghai, Bangkok, Singapore)
No. of employees	3,242
Capital stock	¥52.2bn
Issued shares	521,103 thousand shares
Total assets	¥7,204.8bn
Net assets	¥528.2bn
Deposits	¥5,823.3bn
Loans	¥4,369.9bn
Capital ratio (Basel III)	Consolidated : 17.88% Non-consolidated : 17.16%
Rating	S&P : A R&I : A+



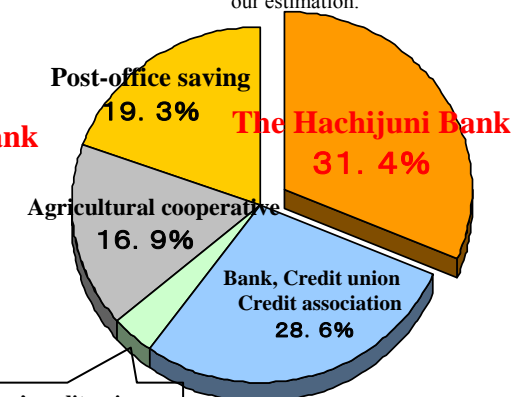
## Share in Nagano (outstanding balance of Mar 31, 2013)

### Loans



### Deposits

※Post-office saving ratio was our estimation.



Workers' credit union,  
Govt. financial institution  
3.6%

(as of Mar 31, 2013)

## Outline of FY2012 Financial Results (non-consolidated)

Measures Based on the 29th Long-Term  
Management Plan

Main Financial Figures

# Outline of Financial Results

## 【Characteristic of FY2012 financial results】

- ◆ Core net business profit decreased by ¥0.8bn from FY2011 to ¥31.7bn due to the decrease in profit on interest despite the decrease in G&A expenses and the increase in fees and commissions.
- ◆ Credit costs decreased markedly by ¥7.0bn from FY2011 to ¥0.5bn as large companies' credit rank did not decline.
- ◆ Profit/losses related to securities increased by ¥1.6bn from FY2011 to ¥4.9bn due to the increase in profit on sales of bonds mainly in Japanese government bonds.
- ◆ Net income increased by ¥3.8bn from FY2011 to ¥20.5bn.
- ◆ Dividends per share for full year increased by ¥3.0 from FY2011 to ¥10.0 (including ¥2.0 of the commemorative dividend).

## 【Key points of FY2013 full year forecast】

- ◆ Core net business profit will decrease by ¥3.7bn from FY2012 to ¥28.0bn due to the decrease in profit on interest.
- ◆ Credit costs will increase by ¥3.1bn to ¥3.6bn.
- ◆ Net income decreased by ¥1.5bn to ¥19.0bn.
- ◆ Dividends for full year will be ¥8.0 per share.

# Details of Income

	FY11 results	FY12 results	From FY11	FY13 full year forecast		From FY12
					(1H13 forecast)	
Gross business profit	969	959	▲10	910	468	▲49
Profit on interest	815	796	▲18	746	377	▲50
Profit on fees and commissions	99	100	1	112	56	12
Other business profit	50	59	9	44	31	▲15
Gains/losses related to bonds	42	54	12	30	25	▲24
G&A expenses	600	586	▲13	599	305	13
Personnel expenses	303	299	▲4	298	150	▲1
Non personnel expenses	271	261	▲9	274	138	13
Core net business profit	326	317	▲8	280	140	▲37
Actual net business profit	369	372	3	310	165	▲62
Transfer to general reserve for possible loan losses	▲32	—	32	5	4	5
Net business profit	401	372	▲28	305	160	▲67
Temporary profit/losses						
Reversal of allowance for loan losses	—	2	2	—	—	▲2
Gains/losses related to stocks	▲9	▲5	4	2	1	7
Disposal of NPL	111	8	▲103	30	17	22
Operating profit	284	334	50	300	160	▲34
Extraordinary gains/losses	▲3	▲5	▲2	▲3	▲1	2
Net income	167	205	38	190	100	▲15
Credit costs	75	5	▲70	36	21	31
Profit/losses related to securities	33	49	16	32	26	▲17

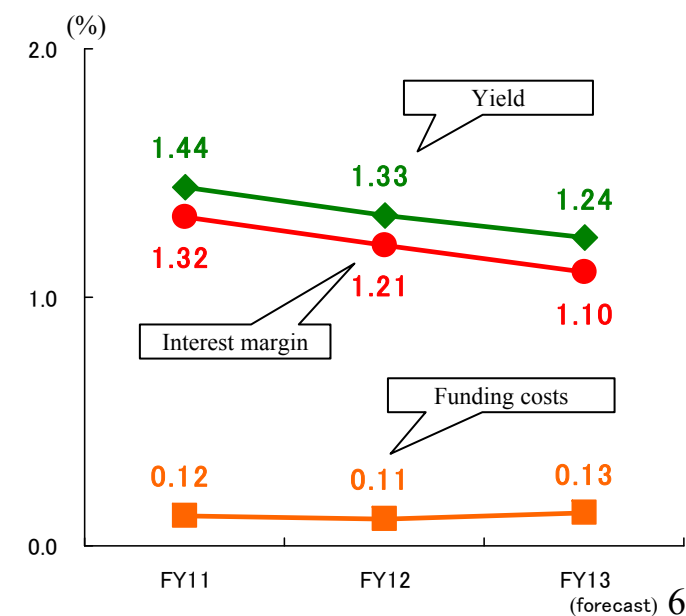
(¥100mn)

● In FY13, refund of deposit insurance premiums will not be scheduled.

● FY13 other factors effecting profit

- ✓ P/L on money held in trust: +¥2.3bn
- ✓ Temporary retirement benefit costs : +¥1.7bn
- ✓ P/L on stock-related derivatives: +¥0.9bn

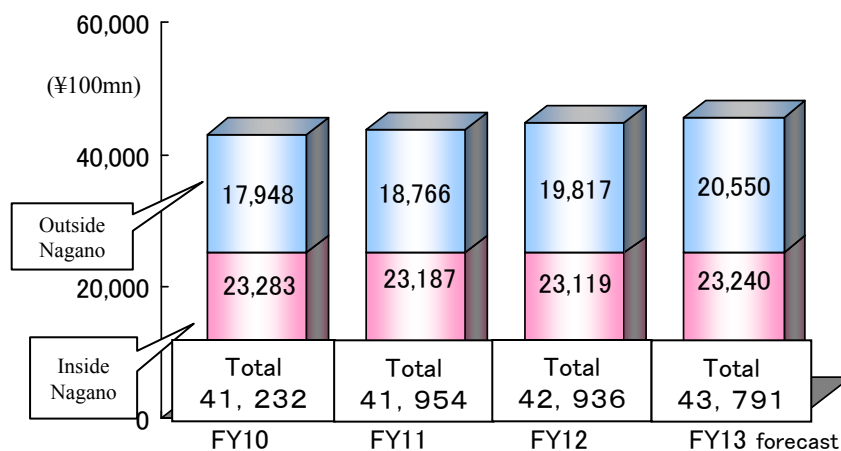
## Yield and margin (domestic, FY basis)



# Major Accounts (loans/Deposits/Securities)

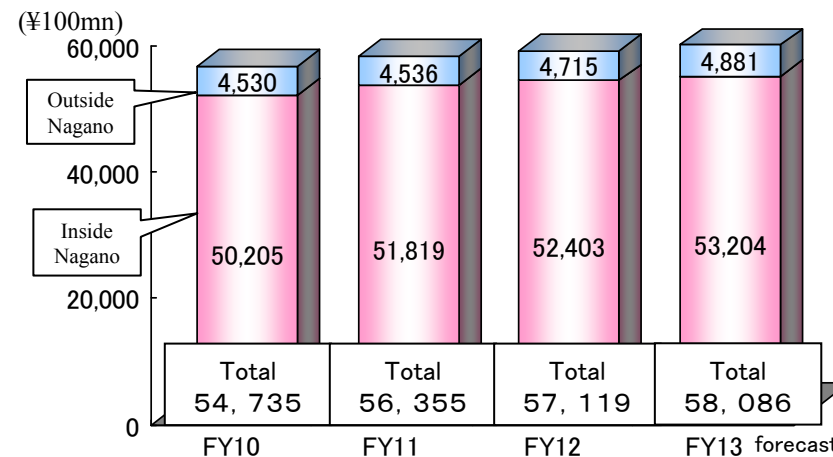
## Loans (average balance)

- FY12 average balance: +¥98.2bn (+2.3%) from FY11  
Loans to consumers was ¥978.8bn, +¥43.0bn from FY11



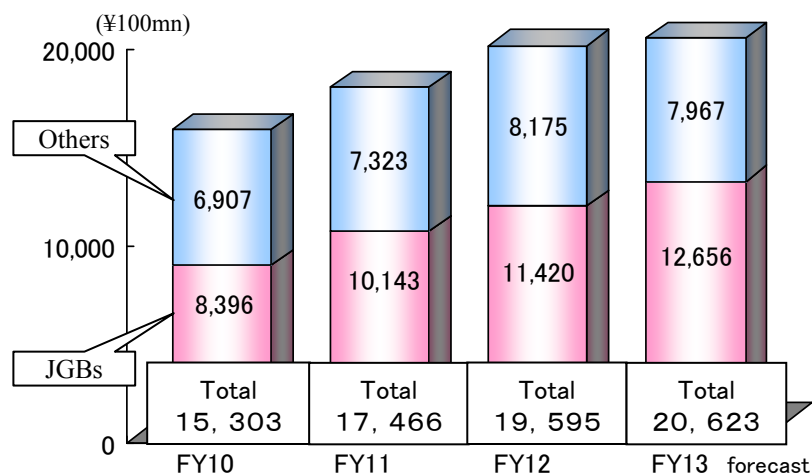
## Deposit (average balance)

- FY12 average balance: +¥76.3bn (+1.3%) from FY11  
Deposits from individual customers was ¥4,010.7bn, +¥83.2bn from FY11

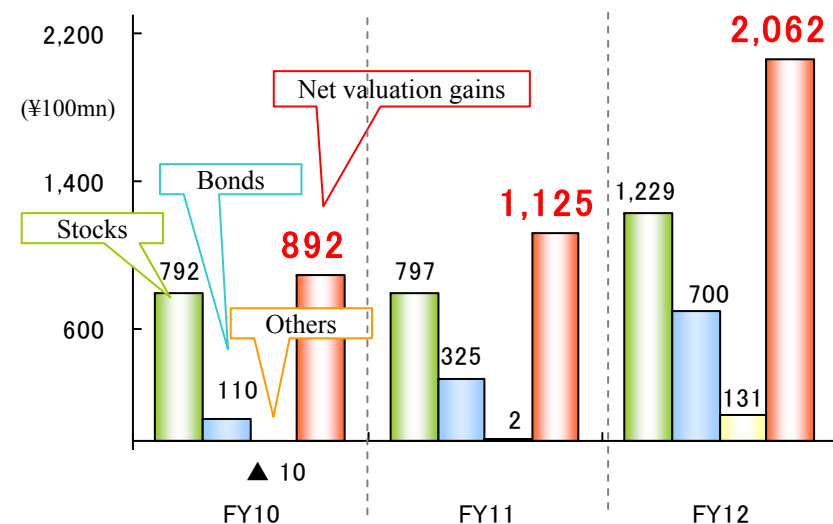


## Securities (average balance)

- FY12 average balance: +¥212.8bn (+12.1%) from FY11



## Valuation gains/losses on securities



# Returns to Shareholders

## ◆ Achieving shareholder returns by flexible capital policy while maintaining steady management

Jun 12 ~ Sep 12  
4,815 thousand shares = ¥1,998mn purchase

(¥100mn)

	FY10	FY11	FY12	FY13 forecast
Annual dividends①	41	35	50	40
Dividend per share (full year)	8.0円	7.0円	10.0円	8.0円
Purchase of own stocks②	66	0	20	
Shareholder returns ③=①+②	107	36	70	
Net income④	192	167	205	190
Payout ratio①÷④	21.3%	21.3%	24.6%	
Ratio of shareholder returns ③÷④	55.7%	21.6%	34.4%	

※Payout ratio and the ratio of shareholder returns were calculated using the above calculation formula.

### 【Dividend policy】

Distribution ratio will be approximately 20% against net income of ¥20bn or lower.  
And if net income exceeds ¥20bn, add 30% of a portion of net income in excess of ¥20bn.  
(lower limit of dividend per share: ¥5.0 a year)



# 82nd Anniversary

- On August 1st, we will celebrate an important milestone, the 82nd anniversary of the Bank's founding. We would like to express our sincere gratitude for the past support of our shareholders, customers and our community. We hold the memorial events as follows to express our sincere gratitude for the long-life support of all our stakeholders.
- We will continue to make the utmost efforts to meet the expectations of all of you.

## ◆ Commemorative dividend (¥2.0 per share)

	Interim	Year-end	Full year
FY12 dividend forecast (commemorative dividend)	¥ 3. 50	¥ 6. 50 (¥ 2. 00)	¥ 10. 00 (¥ 2. 00)

## ◆ Anniversary Message and logo

*“Hachijuni Makes Pluses  
for Tomorrow”*



Customers' plus : **value-added (plus)**

The Bank's plus: **progress (plus)**

Our history: merger of the Dai-Juku Bank and  
the Rokujusan Bank

*19 + (plus) 63 = 82 (Hachijuni)*

## ◆ Commemorative events

- Holding “Hiroshima Museum of Art Collection ~ Great painters of the impressionists and Picasso ~”
- Holding “The Storytellers’ Theater (Rakugo)”
- Establishment of the Hachijuni Scholarships
- Acquisition of naming-rights of Togakushi forest learning house
- Rebuilding the Bank's training institute ~ The completion will be around the end of FY13 ~

Other events will be sequentially held.

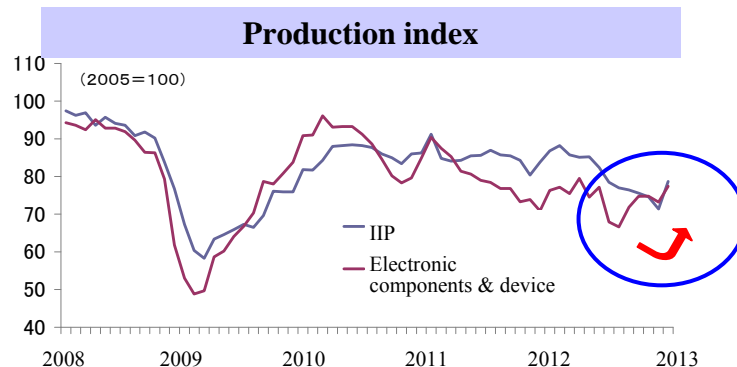
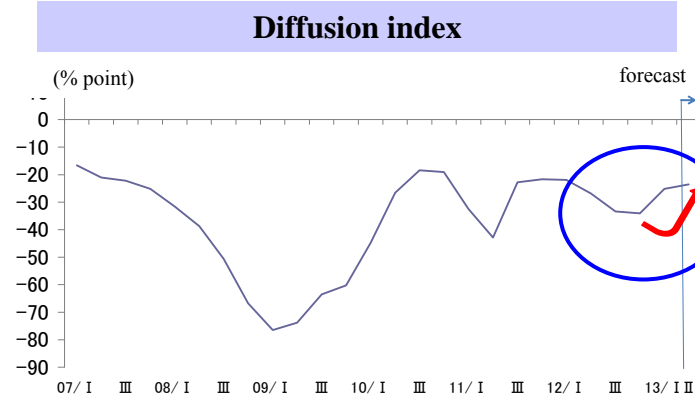
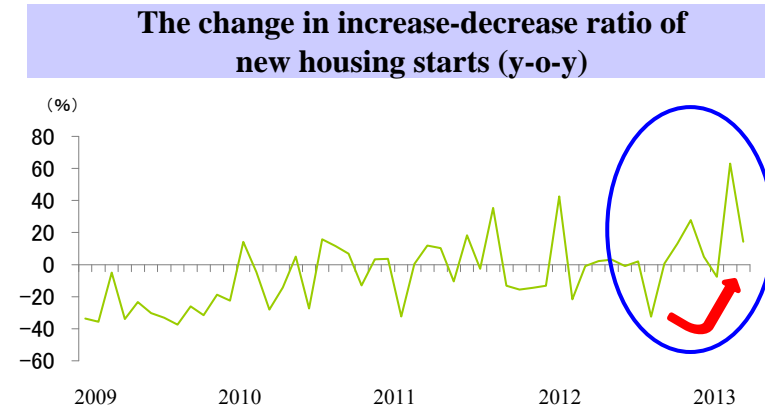
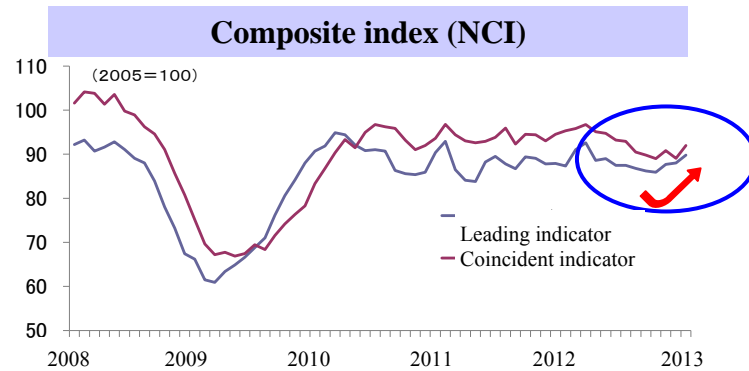
Outline of FY2012 Financial Results  
(non-consolidated)

**Measures Based on the 29th Long-Term  
Management Plan**

Main Financial Figures

# The State of Economy in Nagano Prefecture

◆ Nagano economy returned to a recovery path mainly by manufacturing sector



## Potential growth in asset management needs

➤ Per-household savings (more than 2 persons)

**15th rank in Japan**

(¥16,353 thousand as of 2009)

※Source: Statistics Bureau

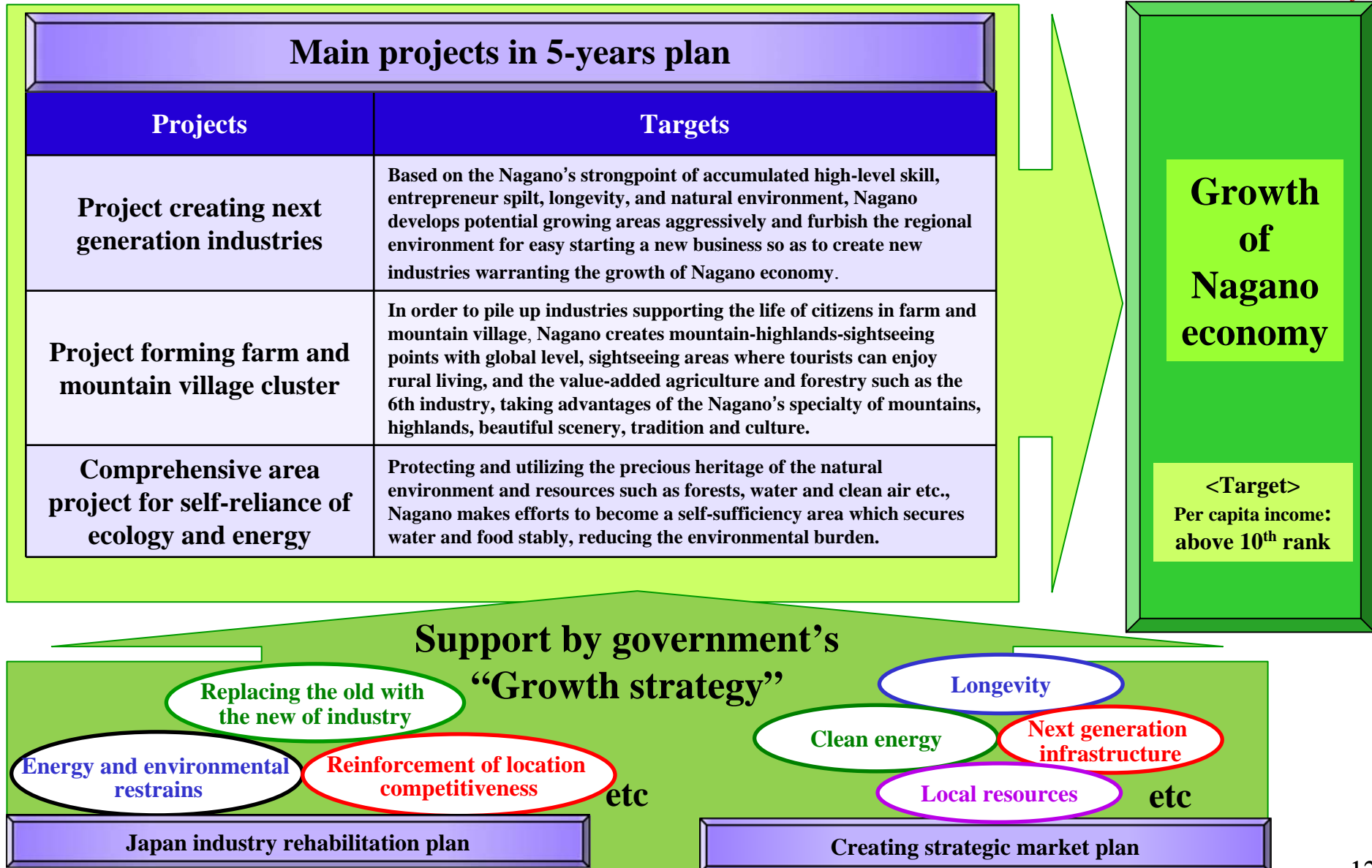
➤ Over 65 population

**15th rank in Japan**

(569 thousand as of 2010)

※Source: National Institute of Population and Social Security Research

# Nagano's Projects



(Source: material of industrial competitiveness committee of Japan Economy Rehabilitation Headquarters)

# Corporate Banking

## ◆ Reinforcement of business bases in neighboring Nagano

### ● Bottoming out in banking businesses in Nagano

➢ Increase in business loans to broad corporate customers with lower credit rank

**3 strategic products (new increase)**

“Strategic funds for finance” “Financing facilitation funds” “Quick 10”  
 ¥17.1bn (FY11) ⇒ ¥47.4bn (FY12)

➢ Support for customers’ management improvement and business growth

Apr 12: “Shinshu Rehabilitation Network Meeting”, organized by the Bank was awarded the prize from the Kanto Finance Bureau

➢ Expansion of solution-providing businesses

#### ● 401K plan

Number of companies introduced 401K plan (as of Mar 13):

**401 companies** 《Top in regional banks》

● M&A (FY10 ~ FY12): **14 cases**

● Business succession (FY10 ~ FY12): **56 cases**

● Feed-in Tariffs of renewable energy related loans

**FY12: ¥2,973mn / 115 cases**

### ● Measures for the creation of the 6th industry

~ 60 entities receives the 6th industry authorization in Nagano Pref. (2nd rank in Japan) ~

➢ Creation of support funds for the 6th industry

¥1.0bn (scheduled in Jul 13)

➢ Consulting for agriculture area

18 cases (FY11) ⇒ **33 cases (FY12)**

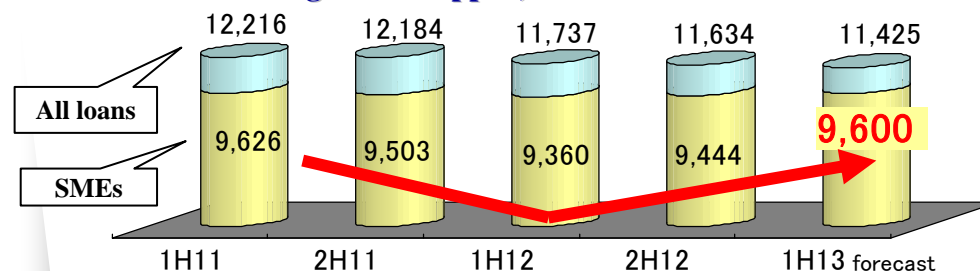
### ● Steeping in growth area (medical)

Average the Bank’s share of loans to medical practitioners (excl. dentists) in Nagano: about 80% (FY08 ~ FY12)

### Business loans in neighboring Nagano

(Average balance: ¥100mn)

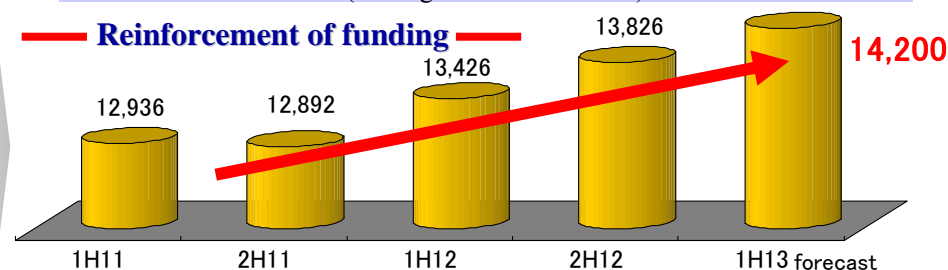
— The declining trend stopped, loans to SMEs increased. —



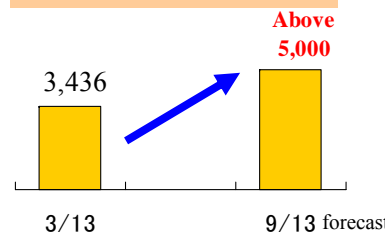
### Total deposits from corporate customers (incl. NCD)

(Average balance: ¥100mn)

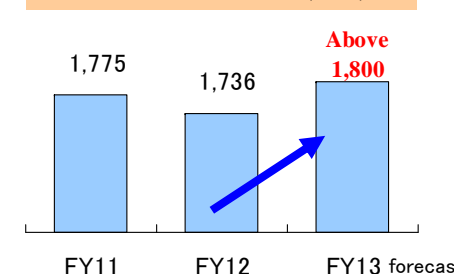
— Reinforcement of funding —



### “Densai” contracts (cases)



### Fees & commissions (¥mn)



As of Apr 30, 13  
 No. of payment: **177 cases**  
 (2,150 cases in Japan)

# Personal Banking

## ◆ Progress in lifetime transactions applying the life stage strategy

### ● Increase in consumer loans

- **Housing loans: acquiring the last minutes rise in demand ahead of the tax increase**
  - 【In Nagano】 12 plazas covers whole area in Nagano
  - 【Outside Nagano】 Adding new Mitaka Branch and covering whole area of JR Chuo-line
- **Unsecured loans: increase by non face-to-face transactions**
  - **Reinforcement of “Kanta-kun card” sales promotion**  
 Outstanding balance of Mar 31, 13: ¥14.1bn  
 High profitability, low subrogation ratio (FY12: 1.74%)
  - Considering the introduction of ATM card loans (scheduled in FY14)

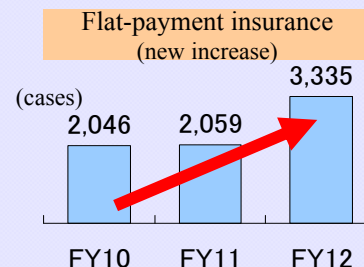
#### Major unsecured loans total

Mar 31, 13  
 ¥48.3bn → Increase by  
 4% y-o-y

### ● Sustainable growth in fee & commissions

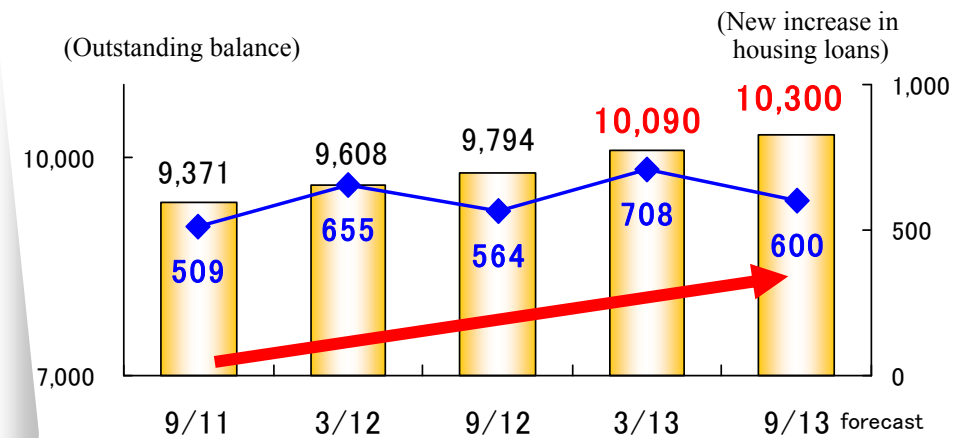
- **Cultivating new customers by NISA**  
 Target: 30 thousand in 1H13 (final target: 120 thousand)
  - **Stepping in corporate customers, corporate owners**  
 Expansion of structured bonds sales through Hachijuni Securities Co., Ltd.
- Cultivating broad corporate customers**
- **Reinforcement of cultivation of workers including debtors of housing loans**

~ **Promotion of flat-payment insurance utilizing Life Plan Simulation** ~



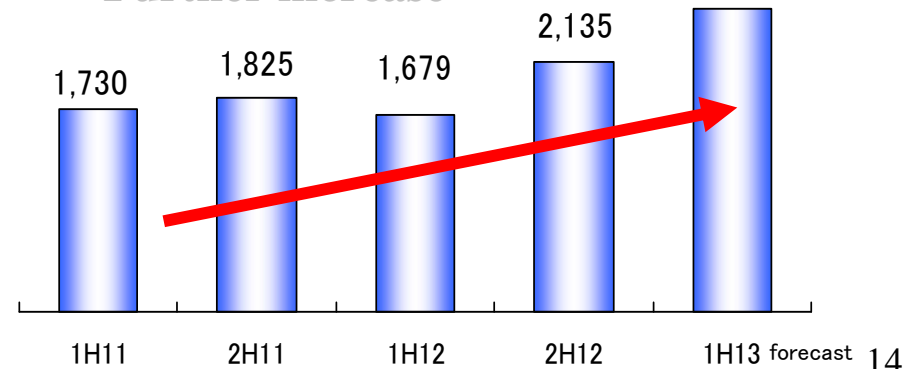
### Consumer loans (Outstanding balance: ¥100mn)

#### Exceeded ¥1tn in Mar 13



### Fees & commissions (¥mn)

#### Further increase



# Diversification of Market Investment

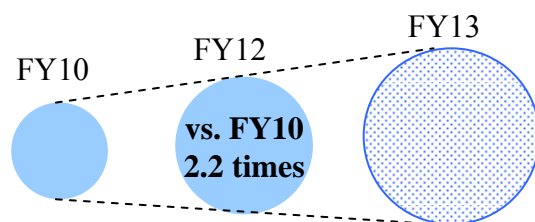
## ◆ Diversification of yen-bond investment

- Risk-hedge by using derivatives for interest rate rise  
 (Investment into asset swap)
- Investment into floating-rate JGBs and inflation-protected JGBs  
 Taking interest rate rise into consideration while anticipating stable low interest rate

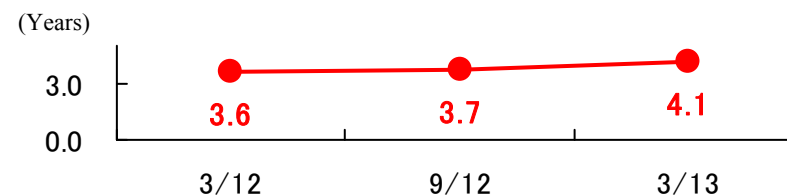
(¥100mn)

(Cost basis)	FY10	FY11	FY12	FY13 direction
Floating-rate JGBs	1,798	1,889	1,927	⇒
Inflation-protected JGBs	687	834	706	⇒

### Balance of asset swap bonds



### Bond duration (incl. JGBs hedged by swap)



## ◆ Diversification of asset allocation

(¥100mn)

- Foreign-currency denominated bonds: focus on US and German governments bonds
  - Flexible allocation by monitoring the movement of interest rate in Europe and US
- Increase in stock investment mainly in Japanese stocks
  - Increase in profit by swift buying and selling
- REIT, real-estate funds
  - Increase in dividends by investing at favorable price
- Commodities, currency exchanges
  - Continuing investment in carefully monitoring market condition

(Cost basis)	FY10	FY11	FY12	FY13 direction
Foreign-denominated bonds	867	1,410	2,424	⇒
Stocks (domestic/overseas) (incl. ETF)	80	129	101	↗
REIT (listed/non-listed), real-estate funds	191	235	235	↗
Commodities, currency exchanges	24	36	55	⇒

# Evolution of Infrastructure

## ◆ Branch revolution to make a strong sales-promotion power

~ Comprehensive revolution in the whole area of branch operation ~

- **Slimming deposit/remittance/transfer operation**
  - Realizing "paper-less" "process-less" "manual-less" operation by renewal and sophistication of branch operational machine
  - Progressing in centralization of irregular/small volume operations
- **Zero-operation in clerical work of loan operation**  
 Aiming for zero operation in branches by promoting the systemization such as "Loan Agreement Support System"
- **Reduction of archived documents, steady management of documents**  
 Apr 13: Branches' management system of archived documents started.
- **Reinforcement of sales promotion and rationalization by utilizing IT**  
 Trial of utilization of mobile tablet by personal banking staff (2H12)  
 Internet banking contracts by individual customers exceeded 300 thousand in Mar 31, 13.

### ➤ Progress in rationalization by increase in internet banking use

Fund remittance/transfer (excl. payroll-credit service) by internet banking			
	FY10	FY11	FY12
No. of cases	2.9 mn	3.2 mn	3.6 mn

**The Bank's cost per one case in internet banking: ¥50.0**  
 (cf. ¥60 ~ ¥470 at ATM/counter staff)

## Target: OHR = 50% level

(Mar 13: 61.15%)

- **Further reduction of back office operation**  
Clerical work staff ▲222 (FY08 ~ FY12)  
Carrying out new procedure of operation
- **Reduction of clerical work of loan operation**  
140 staff burden ⇒ zero operation
- **Further rationalization in case of branches scrap-and-build**  
Maximization of the reduction effect by reviewing/reducing current procedure
- **Support for rationalization by non face-to-face contact**  
Reduction of branch operation by progressing in non face-to-face contact



Outline of FY2012 Financial Results  
(non-consolidated)

Measures Based on the 29th Long-Term  
Management Plan

**Main Financial Figures**

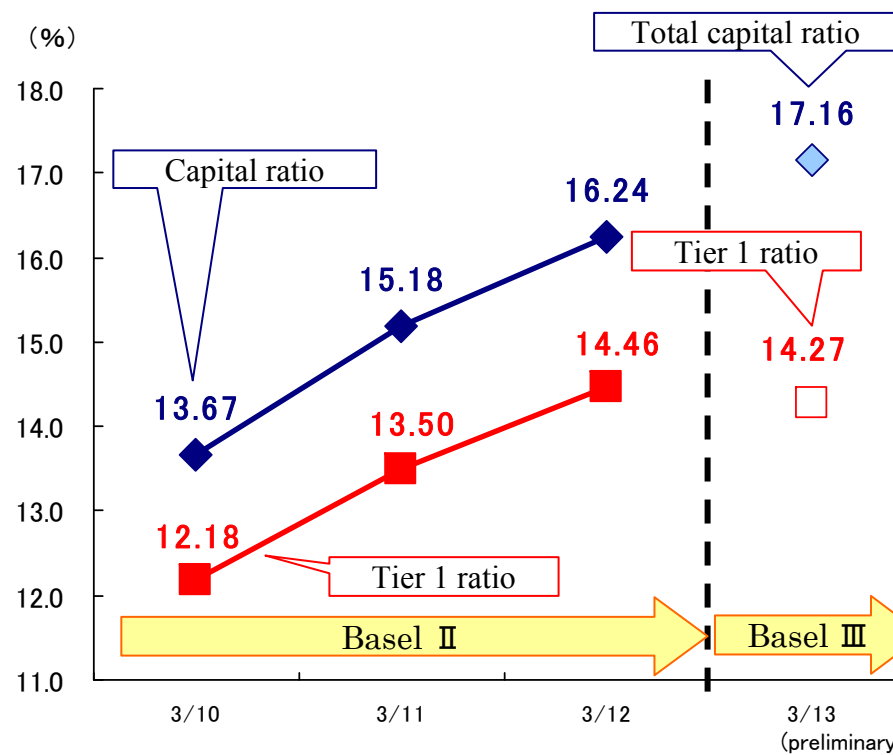
## Capital (non-consolidated)

- From the end of this fiscal year (Mar 31, 2013), the Bank's capital ratio was based on new Basel III standards as a bank subject to international standards.
- Non-consolidated capital ratio by Basel III standards was 17.16%, Tier 1 ratio was 14.27%. CET1 ratio (Common Equity Tier 1 Capital Ratio) was 14.27%. (preliminary basis)

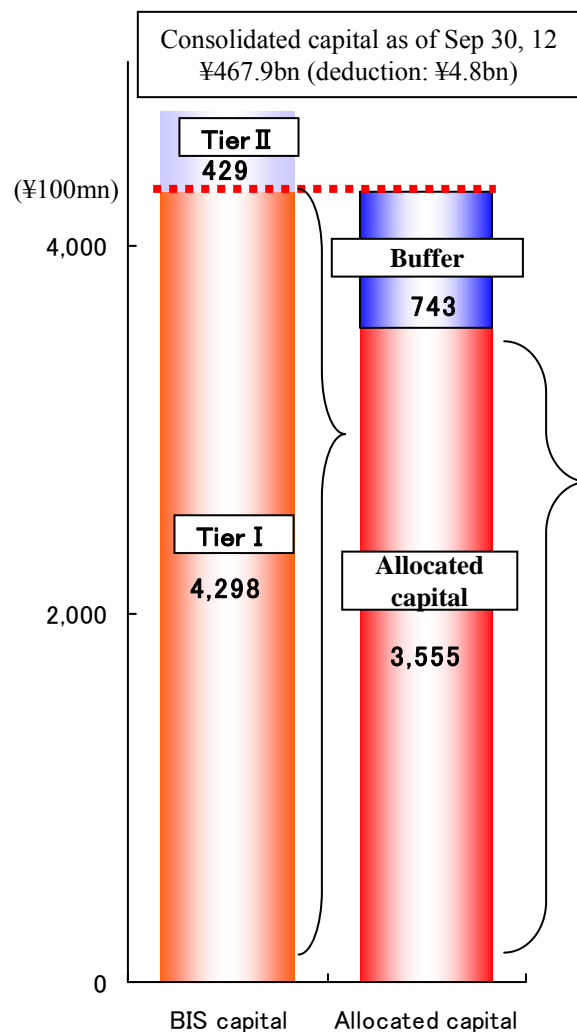
(¥100mn・%)

Basel II 3/12		Basel III 3/13 (preliminary basis)	
Capital ratio	16.24%	Total capital ratio	17.16%
Tier 1 ratio	14.46%	Tier 1 ratio	14.27%
—	—	Common equity tier 1 capital ratio	14.27%
Total capital	4,409	Total capital	4,860
Tier 1	3,926	Tier 1	4,041
Tier 2	511	(Common equity Tier 1)	(4,041)
Deduction	28	Tier 2	818
Risk adjusted assets	27,137	Risk weighted assets	28,319
Credit risk	25,300	Credit risk	26,508
Operational risk	1,836	Operational risk	1,811

### Changes in capital ratio (non-consolidated)



## 1H13 Implementation of Capital Allocation (consolidated)



## 【Grounds of capital allocation】

## ➤ Domestic loans

The same level as 2H12, expecting the aggressive increase in business loans in Nagano

## ➤ ALM

+¥22.0bn from 2H12, expecting increases in the balance of loans and deposits

## ➤ Market-related, cross-shareholdings

● Market related: The same level as 2H12, focusing on yen-denominated bonds

● Cross-shareholdings: ▲¥19.0bn from 2H12, reflecting the substantial decrease in risk amounts

(Risk amount in cross-shareholdings: “VaR – valuation gains/losses”, the smallest amount is zero.)

The expected lower price of stock market is around ¥8,000 by considering the lowest price in the past year.)

## ➤ Buffer

Preparation for providing loans to local companies in case of unexpected change of conditions

	1H13 allocated capital	2H12 allocated capital	Inc/Dec	Risk amount results (3/13)
Total (¥100mn)	3,555	3,499	+56	2,144
Domestic loans (credit risk)	860	860	0	592
ALM (interest rate risk)	500	280	+220	313
Market-related	1,510	1,510	0	783
Cross-shareholdings	210	400	▲190	5
Operational risk	145	147	▲2	147
Consolidated subsidiaries	330	302	+28	302

Credit risk	Interest rate risk	Price risk
□ Holding period: 1 year	□ Holding period: 6 months (note)	□ Holding period: 6 months (note)
□ Confidence interval: 99.9%	□ Confidence interval: 99.9%	□ Confidence interval: 99.9%

Note: Transaction for trading etc.: 10 business days, cross-shareholdings: 1 year

# Credit Costs, Nonperforming Loans, Body Risk

Credit costs (¥100mn, %)				
	FY11	FY12	FY13 forecast	
			1H13	
Transfer to general reserve for possible loan losses	▲32	▲27	4	5
Disposal of NPL	111	33	17	30
Recoveries of written-off claims	4	0	0	0
Credit costs	75	5	21	36
Credit costs ratio※	0.17	0.01	—	0.08

※Credit costs ratio: credit costs/average balance of total loans

※The above figures of FY12 were the revised figures if the item of reversal of allowance for loan losses was not used.

NPL (based on the Financial Revitalization Law) (¥100mn, %)				
	FY11	FY12	FY13 forecast	
			1H13	
Bankrupt assets	292	246	231	241
Doubtful assets	1,013	969	979	989
Substandard assets	344	334	364	349
Total	1,649	1,549	1,574	1,579
NPL ratio	3.82	3.48	3.56	3.57
After partial direct charge-off ※	3.40	3.16		

※ Partial direct charge-off was not executed.

## ➤ Changes in body risk

~ Grasp of impact on term's profit by VaR measurement using shorter confidence interval than comprehensive risk management ~  
 (trial calculation started in Apr 2009)

	Objectives	Target risk	VaR					
			Confidence interval		Holding period			
Body risk measurement	Grasp of impact on term's profit	The risk that potential losses having impact on net business profit will happen.	85%		Half year			
(Units:¥100mn)			10/12	11/12	12/12	1/13	2/13	3/13
Domestic loans (credit risk)			40	40	43	44	44	37
Cross-shareholdings stock (write-down risk)			51	36	27	25	24	8
Total			91	77	71	69	69	45

※ "An upside risk in credit costs" and "a write-down risk in cross shareholdings" were targeted because these two items have large impact on term's profit.

# Yield, Interest Margin

Yield and margin (all offices) (%)											
	FY09		FY10		FY11		FY12		FY13 forecast		From FY12
	1H		1H		1H		1H		1H forecast		
Yield	1.67	1.64	1.55	1.53	1.48	1.47	1.39	1.37	1.28	1.27	▲0.10
Funding costs	0.21	0.19	0.15	0.15	0.14	0.14	0.12	0.13	0.14	0.15	+0.02
Interest margin	1.46	1.44	1.39	1.38	1.33	1.33	1.26	1.24	1.13	1.12	▲0.12
Yield and margin (domestic) (%)											
Yield	1.62	1.60	1.52	1.50	1.45	1.44	1.35	1.33	1.25	1.24	▲0.09
Yield on loans	1.85	1.81	1.68	1.64	1.54	1.53	1.44	1.42	1.34	1.33	▲0.09
Yield on securities	1.29	1.29	1.39	1.35	1.36	1.34	1.30	1.27	1.23	1.21	▲0.06
Funding costs	0.19	0.18	0.15	0.14	0.13	0.12	0.11	0.11	0.13	0.13	+0.01
Yield on deposits	0.17	0.16	0.11	0.09	0.06	0.05	0.04	0.04	0.03	0.03	▲0.00
Interest margin	1.42	1.41	1.37	1.36	1.32	1.32	1.24	1.21	1.12	1.10	▲0.10

# Main Figures in Corporate and Personal Banking

<b>Business loans</b> (Half-year average balance: ¥100mn)				
	2H11	1H12	2H12	1H13forecast
Neighboring Nagano (Nagano, Niigata and Gifu)	12,184	11,737	11,634	11,425
For SMEs	9,503	9,360	9,444	9,600
Outside Nagano (Tokyo, Saitama, Gunma, Aichi and Osaka)	16,231	16,448	16,910	17,025
Loans guaranteed by CGC ※ (outstanding balance)	3,200	3,112	3,111	—
<b>Profit on fees and commissions</b> (¥mn)				
Derivatives	138	100	125	110
Syndicated loans, private placement bonds, factoring	545	681	528	481
M&A, business matching etc.	151	161	139	269
Total	833	943	793	860
<b>401K plan</b> (No. of companies, ¥mn)				
No. of companies introduced 401K plan	391	396	401	406
Financial assets※ (outstanding balance)	34,251	34,043	36,279	36,404
Investment type products	6,443	6,220	7,986	8,011
Deposits	27,807	27,822	28,293	28,393

※CGC = Credit Guaranty Corporation

※Financial assets: a part of fund assets of participant companies deposited with the Bank

※FIIS = Financial instruments intermediary service

<b>Personal loans</b> (Outstanding balance: ¥100mn)				
	2H11	1H12	2H12	1H13forecast
Consumer loans	9,608	9,794	10,090	10,300
Housing related loans	8,827	9,014	9,319	9,520
<b>Investment type products</b> (Outstanding balance: ¥100mn)				
Public bonds	3,525	3,236	2,918	3,100
(New increase)	(168)	(81)	(76)	(300)
Investment trusts	1,663	1,503	1,753	1,900
(New increase)	(90)	(134)	(229)	(324)
Foreign currency deposits	293	267	302	458
Life insurance (market price basis)	2,226	2,386	2,673	2,883
(New increase)	(230)	(233)	(211)	(250)
FIIS ※	76	135	172	400
(New increase)	(64)	(72)	(155)	(306)
<b>Profit on investment type products</b> (¥mn)				
Public bonds	69	29	32	60
Investment trusts	529	562	758	941
Trust fees	392	371	392	423
Foreign currency deposits	329	249	328	366
Life & non-life insurance	830	749	824	748
FIIS ※	68	90	193	459
Total	1,825	1,679	2,135	2,574

# Outstanding Balance of Securities

		Outstanding balance of securities (cost basis)				(¥100mn)	Direction of 1H13
		3/11	9/11	3/12	9/12	3/13	
Bonds	Interest-bearing JGBs	6,232	7,660	8,065	8,711	9,685	→
	Floating-rate JGBs	1,798	2,036	1,889	1,808	1,927	→
	Inflation-protected JGBs	687	800	834	740	706	→
	Other domestic bonds	3,250	3,103	3,452	3,640	3,268	→
	Yen-denominated securitized products	35	34	33	0	0	→
	Structured bonds etc.	173	142	122	147	67	↘
Domestic Securities	Domestic stocks	1,143	1,151	1,176	1,105	1,118	→
	Domestic ETF	21	15	25	28	42	↗
	J-REIT	176	198	183	171	163	→
	Other investment trusts	81	90	91	99	119	→
	Union-type of funds etc.	74	86	113	108	119	↗
	Hedge funds	178	164	173	169	139	→
Foreign Securities	Hedge funds	39	44	47	44	53	→
	Yen-denominated foreign bonds	1,013	1,113	1,030	887	733	↘
	Foreign stock, ETF etc.	26	27	33	24	25	→
	Foreign currency-denominated bonds	867	1,022	1,410	1,688	2,424	→
	Foreign currency-denominated securitized products	0	0	0	0	0	→
Total		15,800	17,693	18,684	19,375	20,593	→