



Review of the Great East Japan Earthquake

TOHO BANK LTD.

TOHO BANK

Review of

the Great East Japan Earthquake



【Soma City】



【Head Office at the time of the earthquake (1)】



【Emergency Control Headquarters within the Business Center】



【Emergency Control General Headquarters】



【Head Office at the time of the earthquake (2)】



【ATM corner, Ena District】



【Removing essential items from a branch office near the nuclear power plant】



【Business Center immediately following the earthquake】

— For the Sake of Our Communities —



Seishi Kitamura

President

On behalf of all of us at The Toho Bank Ltd., let me begin by saying a prayer for the repose of the souls who were victims of the Great East Japan Earthquake, while expressing our deepest sympathies to everyone who has been forced to live as a refugee. Next, I would like to express our sincere gratitude to everyone – organizations and individuals alike – across the nation for their support, both physical and emotional, which has been a source of great comfort to us during our endeavors to sustain our business.

Fukushima Prefecture is our home. Many people have been forced to take refuge both within and without the prefecture due to the earthquake, the tsunami and the incident at the nuclear power plant. Regretfully, many continue to experience life as a refugee. Furthermore, not only has actual radioactive contamination directly damaged certain areas of Fukushima Prefecture, but harmful rumors and misinformation also have severely affected communities and economies throughout the prefecture.

In the aftermath of the twin disasters, TOHO BANK temporarily suspended operations at 29 branch offices, of which six – all in the exclusion zone around the power plant – remain closed.

Under such circumstances and in response to a constantly changing situation, we have made every effort to keep our regional financial services running smoothly, implementing a range of initiatives and with the full support of the various parties concerned.

Almost a year has passed since the Great East Japan Earthquake. Taking this opportunity to inventory our experiences over the last 12 months, we have produced this “Review of the Great East Japan Earthquake” as a record of our activities in response to the unprecedented natural disaster and the nuclear power plant accident. In retrospect, we can see that our responses at times may have fallen short of perfection, a result we attribute to having had to find our way in the dark in a situation of total confusion that was unlike anything we had ever experienced. In this sense, this review is a record of failures – failures on which we need to reflect. We sincerely hope, however, that this volume – and our experiences – will help you as you set about reviewing your own plan for business continuity in times of emergency.

March 2012



【Emergency Control General Headquarters】

[Memo of March 11]

至急

平成 23 年 3 月 11 日

各 部 店 長 殿

総合企画部長

総務 部長

地震に関する被害状況の報告および今後の対応について

記

1. 被害状況の報告について

<被害がある場合>

速やかに総務部総務課まで「災害・緊急事態」発生・状況連絡表をFAX願いたい。

(用紙が提出出来ない場合、任意の書式で可)

総務部総務課電話番号 024-523-3139

FAX番号 短縮 7780

「(災害・緊急事態)発生・状況連絡表は、イントラから出し力で使用すること。

(収納場所) 文書管理→規程一覧→管理機能→危機管理対応計画一

2. 災害・事件編→(別紙4)災害・緊急事態発生・状況連絡表

2. 今後の対応

(1) 11日(金)の対応

A. 必要最小限にして帰宅させる。

なお、行員の安否については出来るだけ今日中に総務部までFAX願います。

FAX受信の有無を返信願います。

B. 下記項目については明日の午前中を目途に報告願います。

・勘定の実合の有無・建物状況

C. 月曜日以降の対策は支店長判断で対応願います。

(2) 報告について

各店の報告は各部の母店長に行い、母店長が取りまとめ、下記担当部長に報告願います。

福島方部:久家副部長 那山方部:守谷部長 白河方部:長谷川部長

会津方部:竹内部長 相双方部:櫻井部長 いわき方部:江畑部長

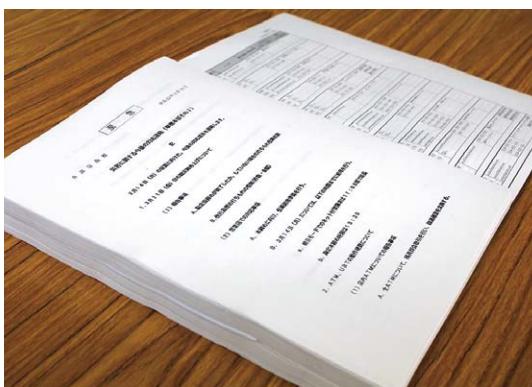
仙台、仙台卸町支店:栗山部長

以上

(Directive transmitted on March 11 (1))



【Our record of action: the equivalent of 70 A3-size sheets of paper】



【Disaster response directives sent to branch offices: Over 180 directives were issued (30 from the Emergency Control General Headquarters, 50 from the Loan Department, and 100 from the Business Headquarters)】

現地把握

八一卡通 安否

1月13日現地60客 ATM現金不足

1月14日 ATM 83.05 終了の手帳

1月14日 テレ会議 の連絡状況 別途

(1) 担当地区 215-220 手帳
~~1月12日~~ → 関係報告書提出
取扱区分 用意 - 関係書類提出

大丸 加賀田 田中 明博 田中少輔
新潟県警本部 警務課 222-223 (3月) 実 - 関係手帳提出

7月14日立山

大丸 加賀田 田中 明博 田中少輔
新潟県警本部 警務課 222-223 (3月) 実 - 関係手帳提出

用意地持込手帳提出 → 関係書類提出 田中少輔 7月14日立山

1月17日青砥課 (12月) 須知由
他所犯事連絡 (6月) 田中 明博 田中少輔 田中少輔
快本場 依頼 1月12日 1月13日 1月14日立山

[1月22日 早崎一・小川・中野正二郎] 1月25日青砥課
1月25日 運転手帳交付手帳提出 ⇒ 運転手帳提出

1月25日 3月25日青砥課

○ 住営の店 3月7日青砥課 (青森地検第115号)

→ 関係手帳提出 田中 明博 田中少輔

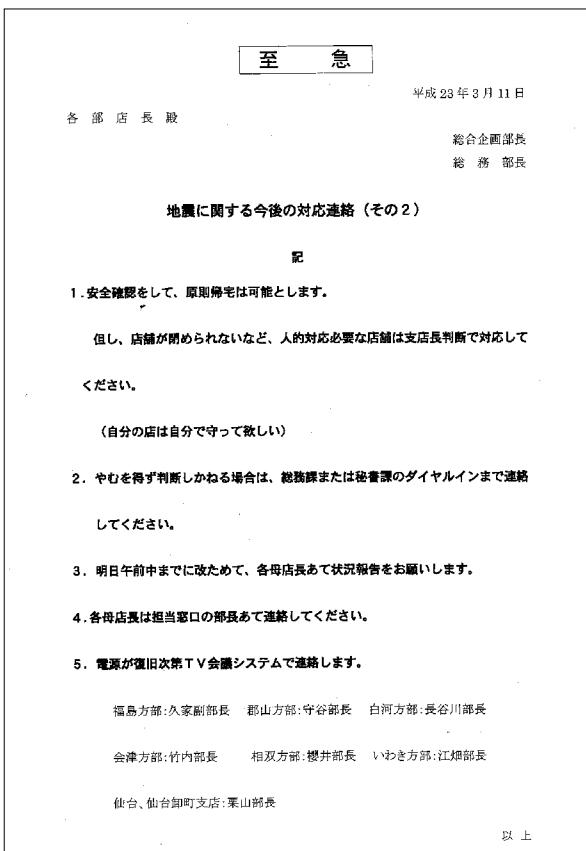
- 有客被仕向 本手帳提出 関係書類提出

- 事務機器 故障 1月10日青砥課

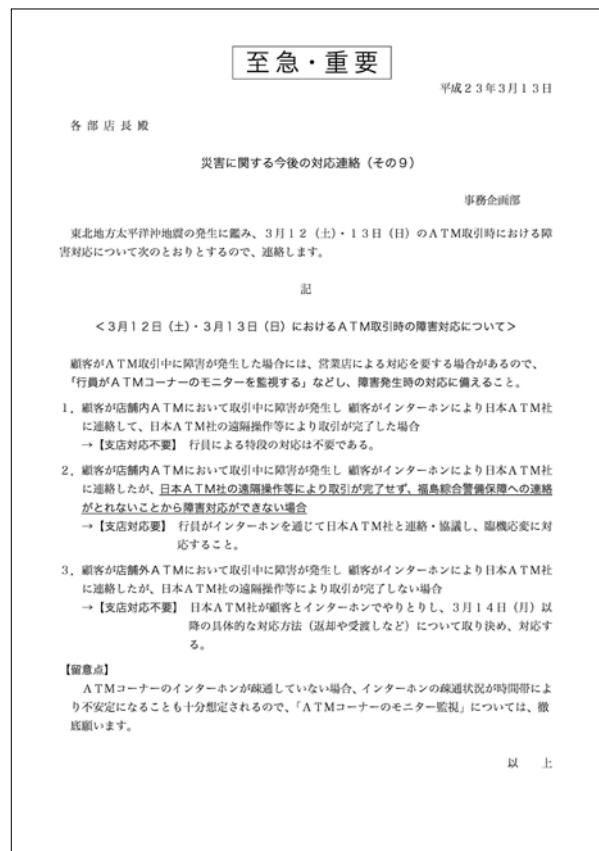
- 日銀特許手帳 日銀特許手帳

○ 重子X-丸井 2月2日青砥課

【Memo of March 12】



(Directive transmitted on March 11 (2))



(Directive transmitted on March 13)

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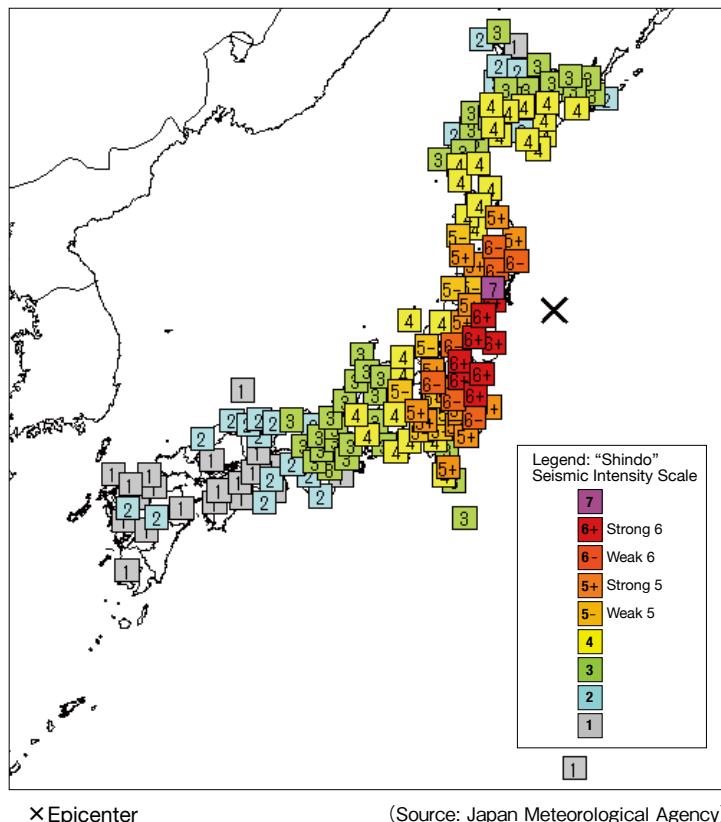
Overview of the Great East Japan Earthquake

1. Overview of the Great East Japan Earthquake

- ◆ The Great East Japan Earthquake was an unprecedentedly large earthquake registering a magnitude of 9.0.
- ◆ The disaster area extended along nearly the full length of Japan's northeastern coastline, with the subsequent tsunami's tremendous damage reaching far inland.

Earthquake off the Sanriku Coast at 14:46 on March 11, 2011:

Seismic Intensity Distribution



× Epicenter

(Source: Japan Meteorological Agency)

Date/time of disaster	Around 14:46, March 11, 2011 (Friday)		
Epicenter and magnitude (estimate)	Main earthquake: 24 km off Sanriku Coast, magnitude 9.0 Aftershocks: Countless aftershocks occurred over a wide area; among these, two were strong 6, two weak 6, ten strong 5, and 30 weak 5.		
Max. seismic intensity in major affected areas (Weak 6 or higher)	7: Miyagi Prefecture Strong 6: Fukushima Ibaraki and Tochigi prefectures Weak 6: Iwate, Gunma, Saitama and Chiba prefectures		
Tsunami	Observation point	Max. wave height	Time of observation
	Soma	Over 9.3m	15:51, March 11
	Ayukawa(Ishinomaki City)	Over 8.6m	15:26, March 11
	Miyako	Over 8.5m	15:26, March 11
	Ohfunato	Over 8.0m	15:18, March 11
	Kamaishi	Over 4.2m	15:21, March 11
Casualties and damage	Oh-arai		
	(1) Human casualties: 15,846 killed 3,317 missing (2) Damaged structures: 128,558 completely destroyed 243,486 half-destroyed		

(Source: Headquarters for Emergency Disaster Control, Government of Japan) (Announced February 7, 2012)

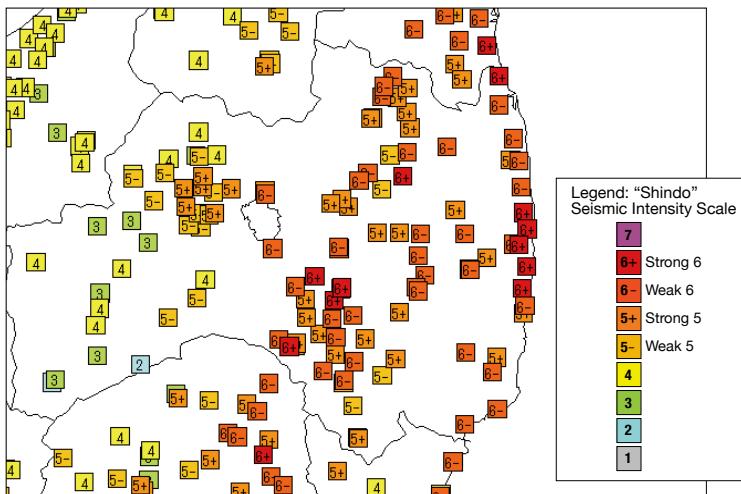
2. Damage to Fukushima Prefecture (Earthquake and Tsunami)

- ◆ The earthquake struck the entire area of Fukushima. The south-central area of the prefecture suffered the greatest seismic intensity, and as a result many structures were destroyed.
- ◆ The tsunami struck Fukushima's Pacific coastal area, and caused particularly severe damage to the prefecture's northern coastal region.

Earthquake off the Sanriku Coast at 14:46 on March 11, 2011:

Seismic Intensity Distribution

Fukushima Prefecture and surrounding areas



(Source: Japan Meteorological Agency)

Mar. 11 main quake (Intensity: Strong 5 or higher)	Strong 6	2 cities, 8 towns and 1 village, including Shirakawa City and Sukagawa City
	Weak 6	9 cities, 8 towns and 5 villages, including Fukushima City, Nihonmatsu City, Koriyama City, Iwaki City, Soma City and Minami-Soma City
	Strong 5	2 cities, 7 towns and 5 villages, including Aizu-Wakamatsu City and Kitakata City
Apr. 11 aftershock (Intensity: Strong 5 or higher)	Weak 6	Iwaki City, Furudono Town, Nakajima Village
	Strong 5	Shirakawa City, Asakawa Town, Kagamiishi Town, Tanagura Town, Tenei Village and Hirata Village In addition, many places across the prefecture experienced seismic intensity of Weak 5.
Apr. 12 aftershock (Intensity: Strong 5 or higher)	Weak 6	Iwaki City
	Strong 5	Asakawa Town and Furudono Town In addition, many places across the prefecture experienced seismic intensity of Weak 5.
Casualties and damage	(1) Human casualties	1,936 killed 55 missing 20 severely injured 162 slightly injured
	(2) Damage to houses	20,084 completely destroyed 64,445 half-destroyed 146,291 partially destroyed
	(3) Damage to other structures	1,116 public facilities 24,575 other non-residential structures

(Source: Fukushima Prefectural Government) (Announced February 18, 2012)

Impact of the Earthquake

- Power loss and water supply failure occurred in various places across the prefecture.
- Shortages of food, gasoline and other daily necessities became serious.
- The transportation infrastructure network was severely impacted; Shinkansen and other railway services were suspended and expressways were closed.

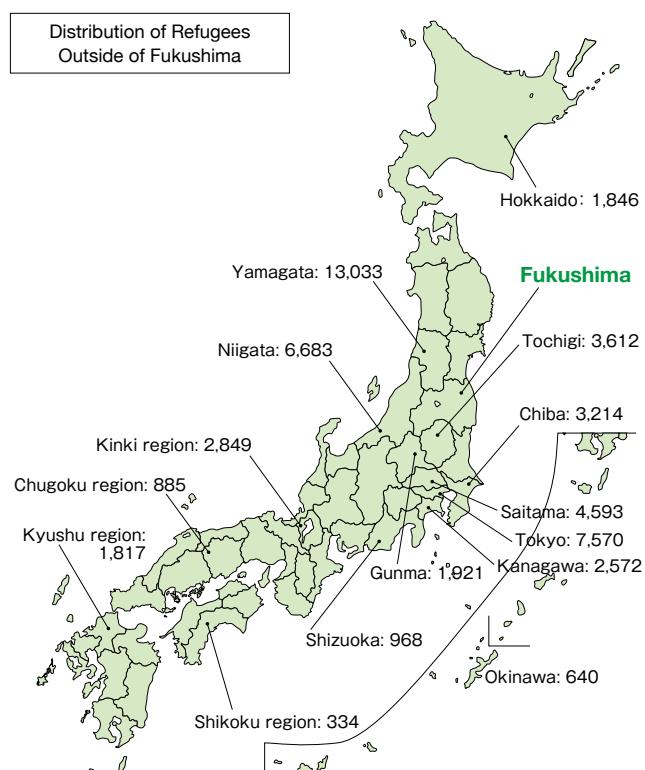
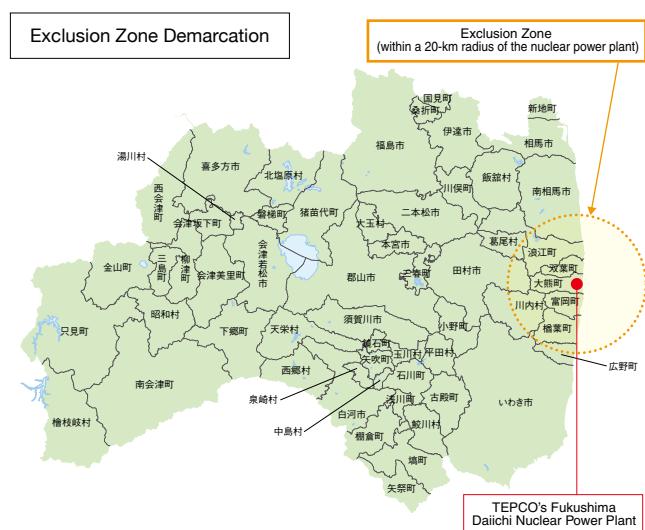
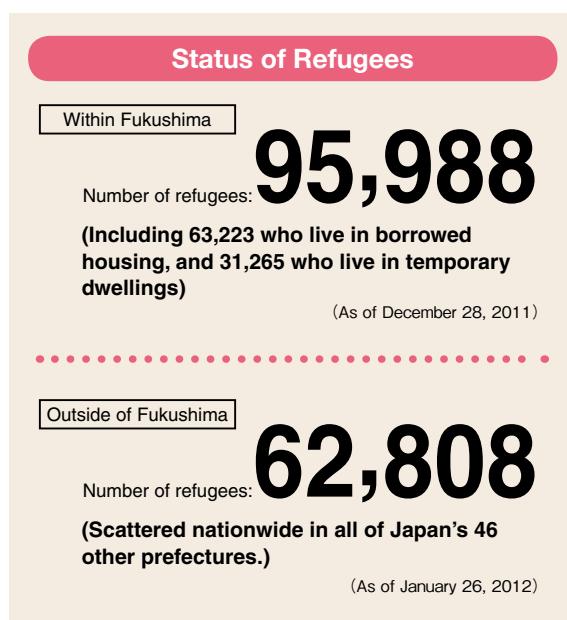
Tsunami damage in Fukushima Prefecture



(Source: The Geographical Survey Institute)

3.Damage to Fukushima Prefecture (Nuclear Power Plant Accident)

- ◆ The nuclear power plant accident forced many residents of Fukushima to seek refuge away from their homes.
- ◆ In addition to the direct impact of radioactivity (e.g. soil contamination) in areas near the power plant, Fukushima Prefecture as a whole suffered from adverse rumors and misinformation about radioactive contamination, affecting sectors of the economy not subject to contamination (e.g. agriculture, tourism and manufacturing).
- ◆ Despite the Japanese Government's declaration that cold shutdown of the nuclear power plant has been achieved, our regional economy continues to suffer from adverse rumors and misinformation.



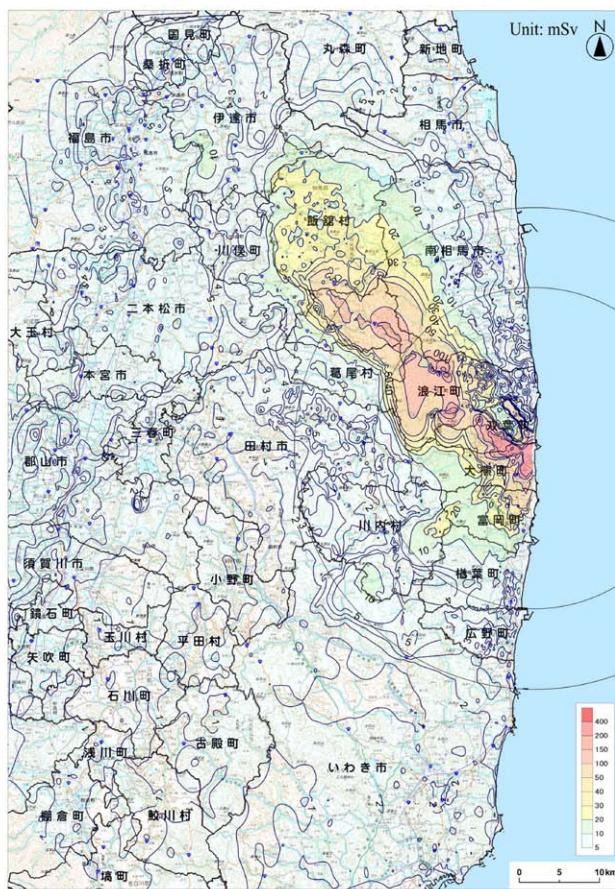
Tokyo Electric Power Company's Fukushima Daiichi Nuclear Power Plant immediately following the accident.



(Courtesy of Tokyo Electric Power Company)

Map of Estimated Cumulative Doses

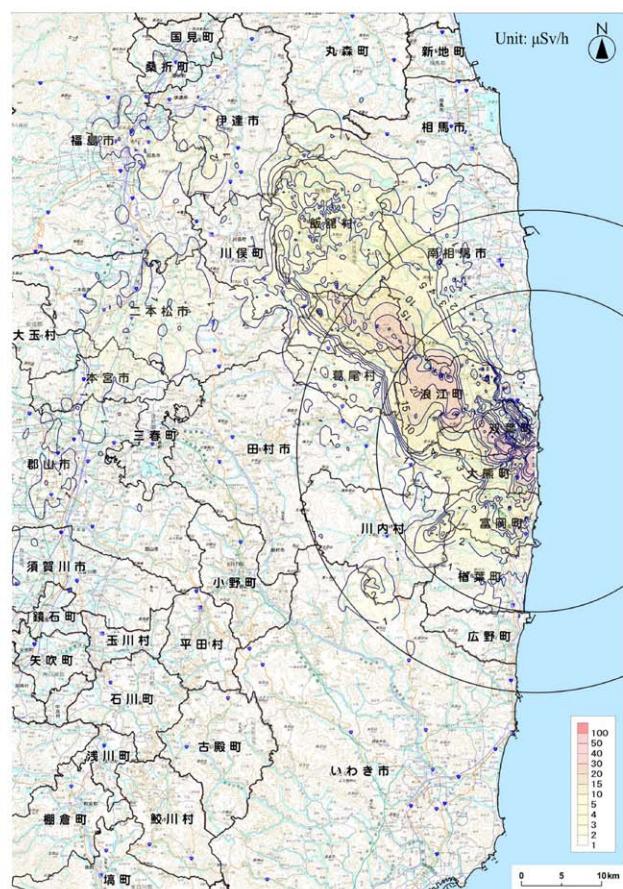
(Cumulative doses up to January 11, 2012)



平成24年1月11日24:00までの実測値を使用
背景地図：電子国土

Map of Air Dose Rate

(As of January 11, 2012)



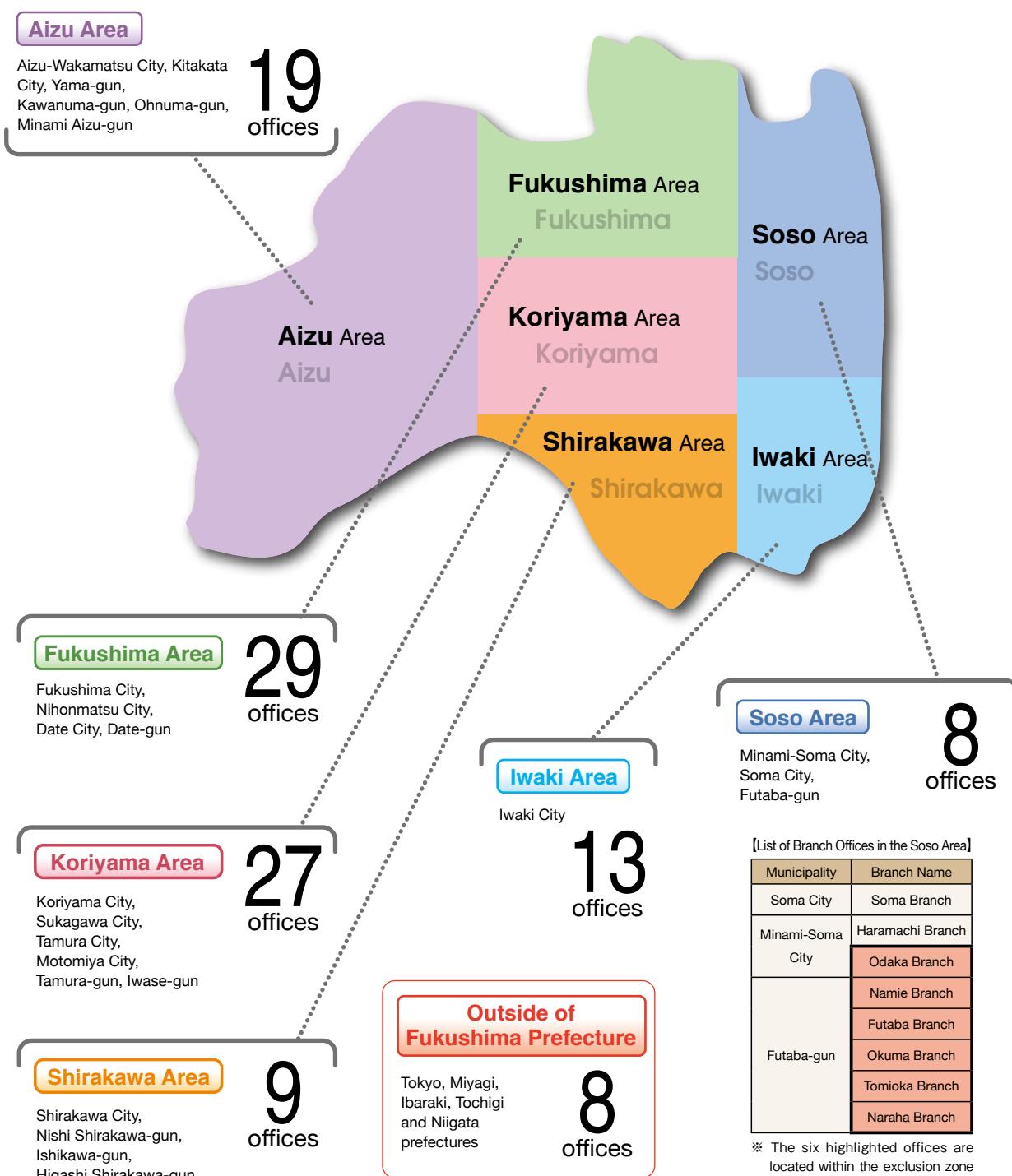
背景地図：電子国土

(Reproduced from the website of the Ministry of Education, Culture, Sports, Science and Technology)

3.Damage to TOHO BANK

- ◆ Of Toho Bank's 113 offices, 29 branches were forced to temporarily suspend operations.
- ◆ Six branch offices near the power plant remain closed.

TOHO BANK's Office Network



◆Status of offices following the Great East Japan Earthquake/nuclear power plant accident

Date	No. of Operating Branches	Temporarily Closed	Remarks
Mar. 14 (Mon.)	94	9 : 00 AM 19	8 offices in the Soso area, 3 offices directly affected by the earthquake, and 8 offices that lost either their communications lines or their power supplies, were closed temporarily. At 10:00 AM, the Sendai and Sendai Orosi-machi branches resumed operations thanks to restoration of their power supply. Shortly after 11:00 AM, it was broadcast that a tsunami was approaching, which forced the suspension of business at the Kabeya branch (Iwaki City). As of 3:00 PM, branches that temporarily suspended operations numbered 18.
	95	3 : 00 PM 18	
Mar. 15 (Tue.)	101	9 : 00 AM 12	8 offices in the Soso area, 3 offices directly affected by the earthquake, and the Kamiya branch were closed temporarily. In the early morning, a blast was heard at the Fukushima Daiichi Nuclear Power Plant. The Japanese Government announced that the nuclear reactor's pressure suppression pool might have been damaged. Accordingly, in the morning we closed branch offices in the Iwaki area and those within a 50-km radius of the power plant. As of 3:00 PM, temporarily closed branches numbered 27.
	86	3 : 00 PM 27	
Mar. 16 (Wed.)	84	29	
Mar. 17 (Thur.)	84	29	Since the situation after the nuclear power plant accident was unpredictable and fluid, we closed 29 branches – 8 offices in the Soso area, 12 offices in the Iwaki area, 6 offices that would potentially be affected by the nuclear power plant accident, and 3 offices directly affected by the earthquake.
Mar. 18 (Fri.)	84	29	
Mar. 22 (Tue.)	92	21	As the situation at the nuclear power plant began to stabilize, we reviewed our branch office network and made the decision to re-open several branches. As a result, we resumed operations at the Kawamata (Date-gun), Funehiki (Tamura City), Miharu and Ono(Tamura-gun), Taira and Ueda (Iwaki City), Hitachi and Mito branches.
Mar. 23 (Wed.)	98	15	In addition to the Soma branch in the Soso area, we resumed operations of the Uchigo, Yumoto, Onahama, Iwaki-izumi and Iwaki-kashima branches.
Mar. 24 (Thur.)	100	13	We resumed operations at the Nakoso and Tanikawase branches in Iwaki City.
Mar. 25 (Fri.)	102	11	We resumed operations at Taira-nishi and Kabeya branches in Iwaki City.
Mar. 28 (Mon.)	102	11	
Mar. 29 (Tue.)	103	10	We resumed operations at the Iwaki-shiyakusho branch (after confirming that the Iwaki City Office was safe).
Mar. 30 (Wed.)	104	9	We resumed operations of the Yabuki branch at a temporary location (the branch's roof had collapsed during the earthquake).
Apr. 6 (Wed.)	105	8	After completion of repair work, we resumed operations at the Yotsukura branch, the building for which had been affected by the tsunami.
May 6 (Fri.)	107	6	We resumed operations at the Haramachi branch (Minami-Soma City) in the Soso area, which is within a 30-km radius of the nuclear power plant (some of its business activities had been resumed on April 19). We also resumed operations at the Koriyama-shiyakusho branch, using a nearby facility as a temporary office. This meant that only six branches, all within the exclusion zone, remained temporarily closed.

[Branch Office Business Resumption Status]

 Branches temporarily closed due to nuclear power plant accident

Area	Branch office	Distance from nuclear power plant	Mar. 14 (Mon.)		Mar. 14 (Mon.)		Mar. 14 (Mon.)		Mar. 15 (Tue.)	Mar. 15 (Tue.)	Mar. 15 (Tue.)	Mar. 16 (Wed.)	Mar. 17 (Thur.)	Mar. 18 (Fri.)
			9:00 AM	Disbursement only	11:00 AM	Disbursement only	12:00 AM	Disbursement only	Morning	9:00 AM	12:00 AM			
Fukushima	Kawamata	45km	○		○		○		○	○	○	×	×	×
Koriyama	Miharu	50km	○		○		○		○	○	○	×	×	×
	Koriyama-shiyakusho	65km	×		×		×		×	×	×	×	×	×
	Funehiki	40km	○		○		○		○	×	×	×	×	×
	Ono	40km	○		○		○		○	×	×	×	×	×
	Shirakawa	Yabuki	70km	×		×		×		×	×	×	×	×
Soso	Haramachi	25km	×		×		×		×	×	×	×	×	×
	Soma	45km	×	○	×	○	×		×	×	×	×	×	×
	Odaka	15km	×		×		×		×	×	×	×	×	×
	Namie	8km	×		×		×		×	×	×	×	×	×
	Tomioka	10km	×		×		×		×	×	×	×	×	×
	Futaba	5km	×		×		×		×	×	×	×	×	×
	Naraha	15km	×		×		×		×	×	×	×	×	×
	Okuma	5km	×		×		×		×	×	×	×	×	×
Iwaki	Taira	45km	○		○		○		○	×	×	×	×	×
	Taira-nishi	45km	○		○		○		○	×	×	×	×	×
	Uchigo	50km	○		○		○		○	×	×	×	×	×
	Yumoto	55km	○		○		○		○	×	×	×	×	×
	Onahama	60km	○		○		○		○	×	×	×	×	×
	Ueda	65km	○		○		○		○	×	×	×	×	×
	Nakoso	70km	○		○		○		○	×	×	×	×	×
	Iwaki-shiyakusho	45km	○		○		○		○	×	×	×	×	×
	Tanikawase	45km	○		○		○		○	×	×	×	×	×
	Yotsukura	40km	×		×		×		×	×	×	×	×	×
	Iwaki-izumi	60km	○		○		○		○	×	×	×	×	×
	Kabeya	45km	○		○		×		×	×	×	×	×	×
	Iwaki-kashima	55km	○		○		○		○	×	×	×	×	×
Branches outside Fukushima	Tokyo	225km	×	○	×	○	×	○	○	○	○	○	○	○
	Shinjuku	225km	×	○	×	○	×	○	○	○	○	○	○	○
	Niigata	180km	×	○	×	○	×	○	○	○	○	○	○	○
	Hitachi	100km	×	○	×	○	×	○	○	○	○	×	×	×
	Mito	125km	×	○	×	○	×	○	○	○	○	×	×	×
	Utsunomiya	140km	×	○	×	○	×	○	○	○	○	○	○	○
	Sendai	95km	×		○		○		○	○	○	○	○	○
	Sendai Oroshi-machi	95km	×		○		○		○	○	○	○	○	○
No. of temporarily closed offices				19		17		18		12	25	27	29	29
														29

Branches temporarily closed due to earthquake/tsunami

Mar. 22 (Tue.)	Mar. 23 (Wed.)	Mar. 24 (Thur.)	Mar. 25 (Fri.)	Mar. 28 (Mon.)	Mar. 29 (Tue.)	Mar. 30 (Wed.)	Apr. 6 (Wed.)	May 6 (Fri.)	Reason for business suspension
○	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
○	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	×	×	×	×	×	×	×	○ <small>Temporary office</small>	Building half-destroyed, in danger of collapse
○	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
○	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	×	×	×	×	×	○ <small>Temporary office</small>	○	○	Building half-destroyed, in danger of collapse
×	×	×	×	×	×	×	×	○	Due to the earthquake and nuclear power plant accident; operations partially resumed on Apr. 19.
×	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	×	×	×	×	×	×	×	×	Located within the nuclear power plant exclusion zone (mandatory evacuation)
×	×	×	×	×	×	×	×	×	Located within the nuclear power plant exclusion zone (mandatory evacuation)
×	×	×	×	×	×	×	×	×	Located within the nuclear power plant exclusion zone (mandatory evacuation)
×	×	×	×	×	×	×	×	×	Located within the nuclear power plant exclusion zone (mandatory evacuation)
×	×	×	×	×	×	×	×	×	Located within the nuclear power plant exclusion zone (mandatory evacuation)
×	×	×	×	×	×	×	×	×	Located within the nuclear power plant exclusion zone (mandatory evacuation)
○	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	×	×	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
○	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	×	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	×	×	×	×	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	×	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	×	×	×	×	×	×	○	○	Due to tsunami-induced inundation
×	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	×	×	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
×	○	○	○	○	○	○	○	○	Due to the earthquake and nuclear power plant accident
○	○	○	○	○	○	○	○	○	Mar.14: Online inter-branch network breakdown
○	○	○	○	○	○	○	○	○	Mar.14: Online inter-branch network breakdown
○	○	○	○	○	○	○	○	○	Mar.14: Online inter-branch network breakdown
○	○	○	○	○	○	○	○	○	Mar. 14: Online inter-branch network breakdown / Mar. 15: Due to the earthquake and nuclear power plant accident
○	○	○	○	○	○	○	○	○	Mar. 14: Online inter-branch network breakdown / Mar. 15: Due to the earthquake and nuclear power plant accident
○	○	○	○	○	○	○	○	○	Mar.14: Online inter-branch network breakdown
○	○	○	○	○	○	○	○	○	Mar.14: Online inter-branch network breakdown
○	○	○	○	○	○	○	○	○	Mar.14: Online inter-branch network breakdown

◆Human casualties

No bank employees (including part-timers) were injured as a result of the earthquake/tsunami. However, some lost family members due to the tsunami.

◆Damage to facilities and equipment

[Head Office]

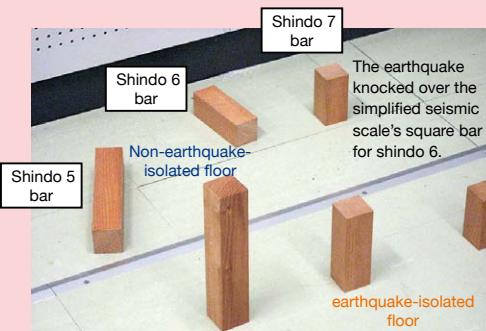
- Loss of power and water supplies; broken glass; leaking water pipes.
- Cabinets and office equipment (PCs, etc.) knocked over and damaged.

[Business Center]

- Loss of power and water supplies.
- Cabinets and office equipment (PCs, etc.) knocked over and damaged.

[Branches]

- 29 branches were forced to temporarily suspend operations.
- Buildings were damaged and/or inundated.
- Power and water supplies failed.
- 15 branches were affected by failure of the online inter-branch network.



[Business Center's earthquake-isolation floor]

A simplified seismic scale located on a non-isolated floor indicated a seismic intensity of shindo 6. Our host computer, which is located on an earthquake-isolation floor, was not affected by the tremor and continued to function properly.

TOHO BANK inspected all of its branches following the disasters, and as of December 31, 2011 had logged

681

cases of damage.

[Breakdown of damage to facilities and equipment]

Area	No. of cases (cumulative)
Fukushima	80
Koriyama	154
Shirakawa	27
Aizu	9
Soso	7
Iwaki	99
Outside of Fukushima	37
Cases handled by headquarters	268
Total	681



[Business Center]



[Koriyama-nakamachi Branch]



[Yabuki Branch]

II

How We Responded

1. List of Responses by Our Bank

	Day Zero	Initial Stage (Mar. 12-21)										
Events	The Great East Japan Earthquake strikes. The nuclear power plant accident takes place and its impact expands. The exclusion zone around the power plant is expanded. Power and water supplies fail, the communications system is disrupted, and daily necessities run out. Stock prices plunge.											
	Mar. 11	Mar.12	Mar.13	Mar.14	Mar.15	Mar.16	Mar.17	Mar.18	Mar.19	Mar.20	Mar.21	Mar.22
Emergency Control Headquarters												
1. Emergency Control Headquarters is set up. 2. Damage is assessed and countermeasures are determined. 3. Information is disseminated.	Setting up Emergency Control Headquarters	<p>Using video conferencing system.</p> <p>Assessing damage and determining countermeasures</p> <p>Developing PR activities.</p>										
I. Business Continuity Initiatives												
1. Employee relations	Ordering dangerous buildings to be evacuated.	Lodging at branch offices.										
		Conducting emergency evacuation of staff from the exclusion zone.										
2. Infrastructure	Securing means of communication	Confirming employee safety.	Caring for employees who were victims of the earthquake/tsunami or evacuated from the exclusion zone; establishing duty roster to address									
		Confirming facility integrity.	Activities to restore damaged facilities.									
	Operating emergency backup power generation facility.	Procuring fuel oil for emergency backup power generation facility.										
		Procuring gasoline, water, food and other necessities.										
3. Internal systems		Securing means of delivery to branches (using mail-bin service), and restoring branch security systems (using										
	Confirming system operability, and restoring online system with branch offices.											
4. Third-party banking system failures		Responding to system failures at non-TOHO financial institutions and to restrictions on telecommunications.										
5. Responding to competent authorities		Liaising and coordinating with competent authorities.										
6. Securing cash flow		Procuring cash from the Bank of Japan, and relying on employees to transport cash.	Increasing current account deposits with the Bank of Japan and procuring call money.									
II. Responding to Customers												
1. Securing customers' safety	Securing customers' safety											
2. Responding to customer inquiries			Setting up a toll-free consultation service for customer inquiries (regarding temporarily closed									
3. Our business setup			Emergency business setup (decision-making about temporary closing of branches, selection of operating branches,									
			Disseminating information about the state of our business via our website, newspaper ads, etc.									
			Processing accounts on behalf of temporarily closed branches.									
4. Responding to disaster victims			Emergency cash disbursement to depositors; dealing with loss of passbooks/signature seals/cash cards;									
												Providing relief supplies
5. Facilitating regional financial services			Offering of loan products to support disaster rehabilitation and recovery.									
			Suspending debt repayment by borrowers; simplifying operating procedures; dealing with legal liquidation and auctions;									
6. Rehabilitation of branch offices		Emergency repair of branch offices affected by the earthquake.										

Rehabilitation Stage (Mar. 22-31)									Recovery Process								
The nuclear power plant accident continues to unfold. Power and water supplies as well as the communications system are restored, and the supply of daily necessities returns to normal. Customers (disaster victims) and competent authorities approach us with requests.									The nuclear power plant accident continues to unfold; rumors about Fukushima circulate. Public transportation services return to normal. Customers (disaster victims) and competent authorities approach us with requests.								
Mar.23	Mar.24	Mar.25	Mar.26	Mar.27	Mar.28	Mar.29	Mar.30	Mar.31	Apr. 1 and thereafter								
									Developing and announcing new corporate messages.								
									Mental health support for employees.								
									Monetary gifts to employees (compensation for victims, rewards for outstanding efforts)								
disaster-related contingencies; coordinating duty setup to cope with gasoline shortages and public transportation disruptions.									Repairing damaged facilities.								
security service contractor).																	
branches, personal loans, and business-related loans).																	
									arrangements for ATMs, and handling of customer assets entrusted to our bank).								
									Insertion of ads expressing sympathy for victims.								
									Restructuring business setups of temporarily closed branches in the Soso area.								
									Assignment of staff to support the Soso area.								
special arrangements for disaster-related contingencies (e.g. dishonored checks); making arrangements with clearinghouses.																	
Conducting proxy cash reimbursement; reimbursement of missing depositors' assets.																	
to local municipalities and customers.									Creating a referral system for disaster victims' deposit accounts.								
Offering of loan products to support disaster rehabilitation and recovery.																	
coming to terms with issues facing customers impacted by the nuclear power plant failure.									Modifying borrowing conditions; setting up a special section to facilitate processing and disbursement of loans.								
									Promoting business matching and management-themed sales activities.								
									Planning and supporting mail-order business for disaster recovery.								
Yabuki and Koriyama-shiyakusho branches resume operations in temporary offices.																	

2. Basic Policy for the Emergency Control General Headquarters

Basic Policy for the Emergency Control General Headquarters

To cope with the unprecedented earthquake and the nuclear power plant accident, our bank was quick to organize an “Emergency Control General Headquarters,” which was commanded by the company president (as was the Business Center Emergency Control Headquarters located within the Business Center, headed by the Business Division director). Based on our business policy, outlined below, our focus was on facilitating regional financial services and maintaining our business operations.

1 Ensuring the safety of customers and employees

First and foremost, we will make every effort to ensure the safety of our customers and our employees.

2 Concentration of information on and integration of chains of command under the Emergency Control General Headquarters

We will concentrate information under the Emergency Control General Headquarters, through which directives for action will be issued to the Business Center Emergency Control Headquarters and/or business branches as necessary.

3 Delegation of authority to the front-lines

We will also ensure flexible and prompt responses by properly delegating authority, as necessary, to the Business Center Emergency Control Headquarters and key branch office managers as well as other branch managers in our operating areas.

3.The Day of the Earthquake and Nuclear Power Plant Accident [March 11 (Fri.)]

Events	Our Response	Problems
<p>14:46 A major earthquake strikes, spawning a deadly tsunami.</p> <p>Loss of power and water supplies, and other lifelines</p>	<p>[Situation immediately following the earthquake]</p> <ul style="list-style-type: none"> ● Evacuation and search for safe refuge <ul style="list-style-type: none"> ▶ Given the tremendous number of after-shocks that followed the earthquake, bank employees and directors temporarily evacuated the Head Office and Business Center. Branch office staff evacuated their buildings while guiding customers to safety. (No casualties were reported among customers and employees.) ● Loss of power and water supplies, and other lifelines <ul style="list-style-type: none"> ▶ The earthquake knocked out lifelines at the Head Office and Business Center. Loss of power prompted our emergency backup power generation system to begin operating. (Power supply at Head Office resumed: 19:30, Mar. 11) (Power supply at Business Center resumed: 15:40, Mar. 12) 	<ul style="list-style-type: none"> ● Lack of clearly specified criteria for evacuation of customers and employees during an emergency and for permission for entry into buildings after the earthquake subsided. ▶ Safety assessment criteria need to be clearly spelled out.
<p>Accident occurs at Tokyo Electric Power Co.'s Fukushima Daiichi Nuclear Power Plant.</p>  <p>Emergency Control General Headquarters</p> <p>Breakdown of the public transportation system</p>	<ul style="list-style-type: none"> ● Emergency Control Headquarters organized and company-wide liaison system set up <ul style="list-style-type: none"> ▶ Head Office staff immediately set up an "Emergency Control General Headquarters" led by TOHO BANK's president, Seishi Kitamura. ▶ A "Business Center Emergency Control Headquarters," led by the Business Center director, was also set up. ▶ A company-wide communication channel was established using a video conferencing system. (President Kitamura remained connected to the system throughout the crisis.) <p>[Customer support initiatives]</p> <ul style="list-style-type: none"> ● Helping customers find their way home <ul style="list-style-type: none"> ▶ The lack of public transportation services meant that some customers were stuck at branch offices. We used bank vehicles to take some customers home, and provided overnight lodging at our branch offices for the remaining customers. ▶ Employees who rely on public transportation could not return to their homes and were able to remain overnight in their respective branches. ● A helping hand for a neighborhood hospital <ul style="list-style-type: none"> ▶ As the aftershocks subsided, Head Office staff were approached by representatives of a nearby hospital with a request to help them escort back to their rooms some 230 inpatients who had been evacuated from the hospital. Employees were happy to extend a helping hand. 	<ul style="list-style-type: none"> ● Some employees at branches near the Pacific coast continued to engage in liaison activities despite risks to life and limb. ▶ Employees need to understand and follow emergency evacuation and safety procedures. ● We lacked specific procedures for setting up the Emergency Control General Headquarters (location, necessary equipment and supplies). <ul style="list-style-type: none"> ▶ A conference room should be set aside for emergencies, and necessary equipment and supplies should be stored there permanently. ● Branch offices lacked adequate supplies for customers and employees staying overnight. <ul style="list-style-type: none"> ▶ We need to consider maintaining a sufficient stock of blankets and daily necessities.

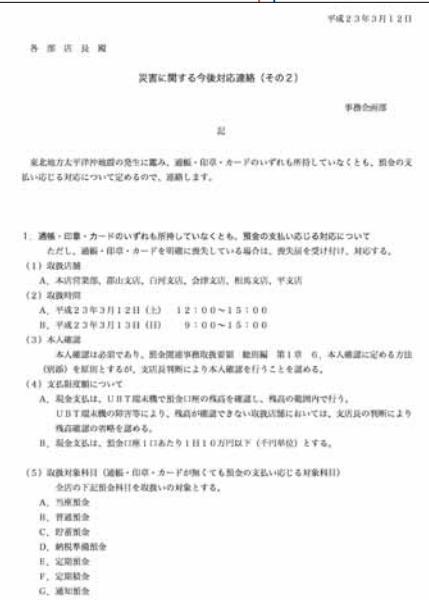
Events	Our Response	Problems
<p>Earthquake damage to our offices</p> <p>21:23 Japanese Government issues a directive ordering the evacuation of areas near Fukushima Daiichi Nuclear Power Plant (within a 3-km radius).</p>	<p>[Branch office status]</p> <ul style="list-style-type: none"> ● Account reconciliation left unfinished at some branches ► Earthquake damage and power supply failure meant that some branch offices could not finish reconciling accounts. ● Employees required to function as night watchmen ► Power failures at some branches left security systems inoperable while damage to exterior shutters and window panes at others meant the offices could not be secured. At these branches, employees stayed overnight at their workplaces to maintain security. ► The security contractor we use reinforced its staff, allowing them to patrol outside those branches that its control center could not confirm as being secure. <p>[Emergency Control Headquarters' response on March 11]</p> <ul style="list-style-type: none"> ● Grasping the status of employees and bank branches <ul style="list-style-type: none"> ► Used all means available such as telephones, mobile phones, fax machines and the Internet to confirm the status of employees and branch offices. ► Power supply and communications system failures made it difficult to maintain uninterrupted communication, so it wasn't until 9:00 PM that we were finally able to confirm the status of most employees and branch offices. ► It wasn't until several days later that we were finally able to confirm the safety of all employees and their families, including those on business trips. ► To prepare for the unexpected and put our offices back together, a directive was issued that called for all employees: to go to their respective workplaces the following day (March 12); and to attend a company-wide video conference that would begin as soon as everyone had arrived at their offices. ● Confirming system integrity <ul style="list-style-type: none"> ► Operational status of the host computer and ATM units installed at all offices were checked from the Business Center and via the video conferencing system (our security contractor checked ATM units that could not be confirmed remotely due to power supply failure). ● Preparing for cash disbursement <ul style="list-style-type: none"> ► To prepare for emergency disbursements, we confirmed the amount of cash we had on hand and then contacted the Bank of Japan, Fukushima Branch, for additional cash (which was received the following day, Saturday.) ● Gathering information about the developing nuclear power plant crisis <ul style="list-style-type: none"> ► Since our bank has no branches within a 3-km radius of the nuclear power plant – the provisional evacuation zone – our Emergency Control Headquarters did not issue a directive ordering employees to evacuate the area. (We continued to monitor and collect accident-related information; however, at this point, publicly available information did not suggest that the accident would be prolonged or become more serious.) 	<ul style="list-style-type: none"> ● We lacked specific procedures for dealing with the inability to reconcile accounts. ► Specific rules should be promulgated to cope with account reconciliation failure. ● We lacked specific procedures for dealing with the inability to lock down machines and facilities. ► Rules should be drawn up to deal with maintenance of machine security during an emergency. ● We learned that no single means of communication was completely reliable in the aftermath of a large-scale disaster. ► We will promote diversification of the means of communication. ● We lacked guidelines explaining the circumstances under which employees were expected to go to their offices following a large-scale disaster. ► We need emergency response rules that clearly explain when employees should come to their offices (including holiday work). <div data-bbox="1052 1635 1432 1814"> </div> <div data-bbox="1090 1819 1343 1846" data-label="Caption"> <p>A devastated Onahama Port</p> </div> <div data-bbox="1052 1859 1432 2061"> </div> <div data-bbox="1090 2052 1349 2104" data-label="Caption"> <p>Business Center immediately following the earthquake</p> </div>

4. Initial Responses [March 12 (Sat.)]

Events	Our Response	Problems
<p>Worsening of the nuclear power plant crisis (Initial 3km-radius exclusion zone expands to 10km-radius then to 20km-radius)</p>	<p>[Establishing company-wide liaison setup]</p> <ul style="list-style-type: none"> ▶ Since telephone, fax and other communication infrastructure remained unreliable, we resorted to using a company-wide video conferencing system beginning the day following the earthquake and tsunami. ▶ Initially, power supply failure and downed telecommunication lines meant that only about 80 of our 113 branch offices could be connected to the conferencing system. Employees at the isolated branches traveled to connected branches to participate in the video conference. ▶ The video conference covered the status of all employees and their families, basic policies of the Emergency Control General Headquarters, notices and messages. 	<ul style="list-style-type: none"> ● Connecting all of our offices to the video conferencing system took longer than expected. ▶ Rules need to be drawn up to allow branch offices to initiate connection to the video conferencing system during an emergency (i.e. without need for an order from the headquarters).
<p>Worsening of the nuclear power plant crisis (hydrogen explosion at reactor building #1)</p>	<p>[Supporting our employees as the accident worsens]</p> <ul style="list-style-type: none"> ● Evacuation instruction to employees in areas subject to the national government's order for people to leave the exclusion zone around the nuclear power plant ▶ The Japanese Government expanded the exclusion zone around the nuclear power plant as the crisis worsened on the morning of Mar. 12 (Sat.), making it necessary for about 90 employees at six branches (Odaka, Namie, Futaba, Okuma, Tomioka and Naraha) in the exclusion zone to evacuate. ● Supporting employees evacuated from the exclusion zone ▶ The bank's training center in Fukushima City and the meeting room in our branch in Koriyama City were turned into temporary evacuation centers for employees and their families. ▶ Employees at branch offices along the evacuation route leading from the nuclear power plant area remained on 24-hour standby in their offices to provide assistance to evacuee employees. 	<ul style="list-style-type: none"> ● Rules governing evacuation from affected branches were not clear. ▶ Evacuation procedures (the need to store important articles in safes, the need to physically remove important documents out, etc.) should be reviewed and training should be conducted.
<p>Worsening of the nuclear power plant crisis (trouble with venting at reactor #3)</p>	<p>[Confirmation of damage to facilities and equipment]</p> <ul style="list-style-type: none"> ▶ The main branch in each region managed the process of confirming the degree of damage to all branch offices in their area; this included checking lifelines (power and water supplies, etc.) and operational systems to determine if our bank could open for business on Monday, March 14. ▶ The managers of affected branches used their initiative to order repairs from local contractors. 	<ul style="list-style-type: none"> ● Insufficient planning was committed to identifying places of refuge and evacuation routes during tsunami and other large-scale disasters. ▶ Rules governing evacuation and subsequent communication with headquarters need to be clarified.
<p>Suspension of physical distribution and resultant fuel shortages</p>	<p>[Securing fuel oil for our emergency power generation facility]</p> <ul style="list-style-type: none"> ▶ Although the Business Center was without an external power supply until 3:40 PM on Mar. 12 (Sat.), its emergency backup power generation facility allowed it to maintain stable operations. ▶ However, it became clear that the supply of fuel oil for this backup system would run out in about three days. ▶ Despite our efforts to obtain fuel oil through every possible channel, this commodity was impossible to find within Fukushima Prefecture. ▶ Although resumption of the external power supply resolved this problem for the time being, we continued to make every effort to increase our inventory of fuel oil in preparation for further emergencies (e.g. due to aftershocks, etc.). Eventually, on March 16 (Wed.) we could arrange for a tanker truck to procure fuel oil from outside of Fukushima Prefecture. 	<ul style="list-style-type: none"> ● We lacked guidelines explaining the circumstances under which employees were expected to go to their offices following a large-scale disaster. ▶ Rules should be drawn up indicating that holiday time is in effect for all employees coming to their offices during an emergency. ● Most branch offices could arrange for repairs but some did not have a list of contactors/suppliers. ▶ Each branch should have a process for securing emergency facility/equipment repairs. ● Procurement of goods is difficult during a large-scale disaster. ▶ We should review our inventory of emergency supplies, and look into setting up a system that allows for goods to be procured on a priority basis.

[Fuel oil supply as of March 12]

	Head Office	Business Center
Capacity (in liters)	19,500	90,000
Stock as of Mar. 14	11,000	70,000
Daily consumption	6,000	24,000
Equivalent to _days of use	1.8	2.9

Events	Our Response	Problems
<p>Growing number of evacuees</p> <p>Branches seeking to secure cash reserves</p>  <p>Notice regarding the start of emergency cash disbursements</p>	<p>[Responding to disaster victims]</p> <ul style="list-style-type: none"> ● Securing cash on hand <ul style="list-style-type: none"> ► Employees received cash reserves from the Bank of Japan, Fukushima Branch, and brought them to the key branch in each area. ► A process for flexible cash flow operations was set up, allowing branches to request that cash be sent from the key branch in their area. ● Handling emergency cash disbursement <ul style="list-style-type: none"> ► On Mar. 12 (Sat.), our bank began over-the-counter disbursement of cash in quantities of up to ¥100,000 to depositors who could be identified by means other than their passbook or signature seal (many of which had been lost). ► From around noon on Mar. 12, six business offices (Head Office business department; Koriyama, Shirakawa, Aizu, Soma and Taira branches) in Fukushima Prefecture began operating on holidays. ► For depositors without a form of their identification, we conducted interviews and hearings to determine their identity. We confirmed their contact information for example, cell phone numbers) with multiple sources to ensure it was correct. <p>Resupplying ATMs</p> <p>► To meet customer demand for cash, we resupplied ATM units at all of our business offices. Bank employees were stationed at each ATM corner to assist customers who had lost their passbooks and cash cards, making it possible for them to make withdrawals.</p> <p>Distributing information about our operational status</p> <p>► We used our website to distribute information about our operational status, including emergency cash disbursement and ATM availability). We also proactively shared this information with TV and radio stations.</p>	<ul style="list-style-type: none"> ● Given the need to transport cash reserves, we asked that our vehicles be considered emergency vehicles and granted priority use of expressways, but securing authorization initially took longer than expected. ► Competent authorities should recognize financial institution vehicles as emergency vehicles to facilitate access and movement during an emergency. <p>● There were many cases of depositors without a form of identification as disaster victims.</p> <p>► Rules should be clearly specified for dealing with depositors without a form of identification.</p> <p>● We were not fully prepared to conduct PR activity during a large-scale disaster.</p> <p>► We need to clearly specify PR procedures and prepare templates in advance.</p>

Initial Responses [March 13 (Sun.)]

Events	Our Response	Problems																														
<p>Worsening of the nuclear power plant crisis</p> <p>Growing number of evacuees</p>	<p>[Initiatives keep pace with worsening nuclear power plant situation]</p> <ul style="list-style-type: none"> As the situation at the nuclear power plant accident continued to degrade, residents of Soma City – located within the 30km exclusion zone – began to evacuate. We instructed our employees in that area to follow suit. Our training center in Fukushima City was turned into an evacuation center for local employees and their families. We also secured a private building to provide refuge for employees and their families. The training center had capacity to handle 130 evacuees/day, and served as a shelter until the end of April (about 50 days in total). The private facility provided refuge for 20 evacuees over a period of two months. <p>[Responding to disaster victims]</p> <ul style="list-style-type: none"> Six business offices (Head Office business department; Koriyama, Shirakawa, Aizu, Soma and Taira branches) in Fukushima Prefecture operated on holidays to provide emergency cash disbursements to customers. Customers evacuating from the exclusion zone around the nuclear power plant area inundated our Soma branch after failure of an NTT's communication system knocked all ATM units in the area offline. Failure of the online system made it impossible for us to confirm customer account balances; as such, some customers receiving emergency cash disbursements overdraw their accounts. These overdrafts were eventually rectified. <p>[Distributing information about our operational status]</p> <ul style="list-style-type: none"> Beginning on Mar. 13 (Sun.), we placed newspaper ads in local media for 15 consecutive days to keep customers up to date on the status of our operations. <p>[Setting up toll-free customer consultation service]</p> <ul style="list-style-type: none"> We set up a “Toll-Free Customer Consultation” service to respond to inquiries. (The service was launched with three lines; we had several unused toll-free lines in reserve, hastening roll-out.) 	<ul style="list-style-type: none"> We experienced a shortage of emergency supplies at the training center, which was not designed to serve as an evacuation center. We should review the training center's inventory of emergency supplies. 																														
<p>平成23年3月13日 株式会社 東邦銀行</p> <p>フリーダイヤル 0120-104-157 ※状況によっては電話がかかるににくいことがあります。 とがこざりますので、あらかじめご了承願います。</p>	<p>お知らせ</p> <p>今回の東北地方太平洋沖地震により被災された皆さま方に、心よりお見舞い申し上げます。当行におきましては、本店営業部、郡山支店、白河支店、会津支店、平支店の5支店において、3月13日(日)午前9時から午後3時まで左記の取扱いをさせていただきます。なお、福島県内の店舗内ATMについては、相双地区を除いてほぼ移動しておりますので、どうぞご利用ください。</p> <p>【お取扱い内容】</p> <ol style="list-style-type: none"> 対象となるお口座は、普通預金、貯蓄預金等です。また定期預金と定期積金の期間前払戻しに対応します。 お引出の限度額は預金お口座1口あたり10万円までとさせていただきまます。 お通帳、お届けの印鑑、キャッシュカードをお持ちのお客さまは、窓口にて「提示ください」。 お取扱以外のお出しにつきましては、窓口お問い合わせください。 <p>*「本人様の確認ができる資料」を可能限りお持ください。</p> <p>詳しくは、左記のフリーダイヤルまでお問い合わせいただきますようお願い申しあげます。</p>	<p>[For reference]</p> <p>No. of emergency cash disbursements on holidays</p> <table border="1"> <thead> <tr> <th></th> <th>Mar. 12</th> <th>Mar. 13</th> </tr> </thead> <tbody> <tr> <td>Head Office Business Dept.</td> <td>2</td> <td>55</td> </tr> <tr> <td>Koriyama Br.</td> <td>4</td> <td>65</td> </tr> <tr> <td>Shirakawa Br.</td> <td>2</td> <td>12</td> </tr> <tr> <td>Aizu Br.</td> <td>2</td> <td>16</td> </tr> <tr> <td>Soma Br.</td> <td>21</td> <td>286</td> </tr> <tr> <td>Taira Br.</td> <td>4</td> <td>66</td> </tr> <tr> <td>Ono Br.</td> <td></td> <td>2</td> </tr> <tr> <td>Funehiki Br.</td> <td></td> <td>6</td> </tr> <tr> <td>Total</td> <td>35</td> <td>508</td> </tr> </tbody> </table>		Mar. 12	Mar. 13	Head Office Business Dept.	2	55	Koriyama Br.	4	65	Shirakawa Br.	2	12	Aizu Br.	2	16	Soma Br.	21	286	Taira Br.	4	66	Ono Br.		2	Funehiki Br.		6	Total	35	508
	Mar. 12	Mar. 13																														
Head Office Business Dept.	2	55																														
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<p>Newspaper advertisement</p>	<p>Toll-free customer consultation service</p>	<ul style="list-style-type: none"> Most inquiries made via toll-free and other services concerned up-to-date information about our operations, such as the status of ATMs. We see great value in integrating the collection and distribution of information on the current status of ATM units, including those at non-branch locations. 																														

Events	Our Response	Problems
<p>Transportation bottlenecks and shortages of water and food</p>	<p>[Shortages of water and food worsen]</p> <ul style="list-style-type: none"> ▶ Immediately following the accident at the nuclear power plant, physical distribution services stopped serving Fukushima Prefecture. ▶ Authorities also predicted that recovery of the water supply system would take time, exacerbating the water shortage. ▶ With food supplies also running short, we rationed out the emergency supply of food and water stored at the key branches of each area. ▶ We asked each business office to report on their stock of food and water while we began to secure supplies through corporate customers and bank branches outside of Fukushima Prefecture. ▶ Concentrating supplies at the key branch of each area, we set up a rationing system for distribution of food and water to other branches. ▶ Headquarters focused on procuring water from Fukushima and other prefectures, while food (such as rice and other products) was procured via our Niigata branch. ▶ Until these relief supplies reached us, we did our best to procure food and water on our own. (The water supply system at the Head Office was restored on Mar. 18.) <p>[Re-establishing branch operations]</p> <ul style="list-style-type: none"> ● Working conditions ▶ In view of the gasoline shortage, we decided that effective Mar. 14 (Mon.), the manager at each branch would have greater flexibility to determine staffing arrangements for his office. (For example, staff who cannot reach their office could be seconded to another branch or asked to stand by at home.) ▶ Employees were directed to arrive extra early at their offices to confirm the integrity of essential systems. With water supplies uncertain, washing business clothes was out of the question, so employees were allowed to wear casual attire. ▶ Headquarters would dispatch reinforcements to offices that were expected to be extremely busy. ▶ The key branch manager in an area with temporarily closed branches was given discretionary power to dispatch reinforcements from these offices to nearby branches. 	<ul style="list-style-type: none"> ● Some branch offices faced supply shortages. ▶ We should review our supply inventory (by item and quantity) and set up a system for overall management of food, water, daily necessities and other supplies.
<p>Gasoline shortage hit commuters</p>	<ul style="list-style-type: none"> ● Working conditions ▶ In view of the gasoline shortage, we decided that effective Mar. 14 (Mon.), the manager at each branch would have greater flexibility to determine staffing arrangements for his office. (For example, staff who cannot reach their office could be seconded to another branch or asked to stand by at home.) ▶ Employees were directed to arrive extra early at their offices to confirm the integrity of essential systems. With water supplies uncertain, washing business clothes was out of the question, so employees were allowed to wear casual attire. ▶ Headquarters would dispatch reinforcements to offices that were expected to be extremely busy. ▶ The key branch manager in an area with temporarily closed branches was given discretionary power to dispatch reinforcements from these offices to nearby branches. 	<ul style="list-style-type: none"> ● We should review the system for delegating power to managers at front-line branches during a large-scale disaster. ▶ Rules governing transfer of power to front-line branches during large-scale disasters should be expanded and codified.
<p>Branches run short of staff</p>	<ul style="list-style-type: none"> ● Sales activities ▶ We decided to scale back our sales activities to accommodate the gasoline shortage and demand for staff to handle the surge in over-the-counter customers. ● Intra-company mail-bin delivery service ▶ In view of the road situation and operating conditions at our branches, we decided to suspend the intra-company delivery service to branches outside Fukushima Prefecture. ▶ We continued to provide the service to branches within Fukushima Prefecture, and got it up and running ahead of schedule in view of the disaster-affected road traffic conditions. 	<div style="border: 1px solid black; padding: 10px; font-size: small;"> <p style="text-align: right;">平成23年3月13日 総合企画部</p> <p>テレビ会議による基本的対応にかかる連絡事項</p> <p>本日開催したテレビ会議の基本的対応にかかる内容は下記のとおりですので、ご確認願います。</p> <p style="text-align: right;">記</p> <p>1. 従業員の安否確認、明日の出勤体制確認の徹底</p> <p>(1) 会社内第一であり、従業員の安否確認をうるしくお願いします。</p> <p>(2) そのうえで、明日の店舗運営にかかる出勤体制をしっかりと確保願います。</p> <p>2. 本日のATM対応について</p> <p>(1) 標準的なATMについては現金残高を含めて状況確認を十分行うこと。</p> <p>(2) 賃金が引当する場合は、すでに各店舗において十分な資金を確保しているので、必要に応じて請求下さい。</p> <p>(3) お客様から要請があれば、必要があれば、窓口で支払いを行ってください。</p> <p>3. 明日の対応について</p> <p>別紙の店舗は営業停止となるので、お客様や本部からの照会等に備え、運営店舗に出勤または、原宿待機願います。また、出勤等については本人、家庭の状況等を勘案したりまで対応願います。店舗はノータクタイ。場合によっては私服も可とします。</p> <p>4. 海外体制について</p> <p>海外については、ガソリンが不足している現状を踏まえ、極力縮小とします。</p> <p>5. その他</p> <p>3月14日(月)の内部、融資事務対応等についてはそれぞれ担当部から連絡しますので、インターネット、電子メール等を十分確認願います。</p> <p style="text-align: right;">以上</p> <p>Notice showing the action item list for the following day</p> </div>

Initial Response [March 14 (Mon.)]

Events	Our Response	Problems
<p>Growing number of evacuees</p> <p>Branches seeking to secure cash reserves</p>	<p>[Setting up company-wide liaison system]</p> <p>► To facilitate business continuity, from Mar. 14 (Mon.), the Emergency Control Headquarters (both Head Office and Business Center) was connected to all branches around the clock via the video conferencing system.</p> <p>► We quickly responded to branch office requests and took the appropriate countermeasures.</p> <p>► We held company-wide video conferences thrice daily (prior to opening, at noon, and after closing) to share information and ensure that all instructions were followed.</p>  <p>Emergency Control General Headquarters in session</p>	
	<p>[Restoring ATM system]</p> <p>► ATM units installed in convenience stores were brought back on line on Mar. 14 (Mon.).</p> <p>► Customers could now use convenience store ATMs when these stores were open for business.</p> <p>[Overcoming account reconciliation hurdle]</p> <p>► Account reconciliation had not been conducted at the six branches in the exclusion zone around the nuclear power plant since Mar. 11 (Fri.). We decided that the Business Center should shut down the accounts at these branches, knowing that reconciliation would be possible after all the slips for April had been collected.</p>	

Events	Our Response	Problems
<p>More branches closed temporarily</p>  <p>TOHO's Disaster Rehabilitation Loan program</p>	<p>[Status of business offices] (The first business day after the earthquake)</p> <ul style="list-style-type: none"> ► At 9:00 AM No. of offices in operation: 94 No. of temporarily closed offices: 19 (8 offices in the power plant exclusion zone; 3 offices affected by the earthquake; and 8 offices offline due to power, network infrastructure and other failures). ► Two branches in the Sendai District resumed operations after the power outage there had been resolved. ► Reports of an impending tsunami a little after 11:00 AM forced us to close our branch in the coastal area of Iwaki City and order our employees to evacuate. <p>[Initiatives to restore regional financial services]</p> <ul style="list-style-type: none"> ► As an emergency measure, we approved loans on the basis of thumbprints alone for customers who could not bring in their signature seal or its certificate of authenticity. ► Loan applications from customers of the temporarily closed branches were accepted and processed at other branches. ► We temporarily suspended pursuit of unpaid debts. ► We accepted all customer requests for temporary suspension of debt repayment (principal and/or interest). (We handled 1,000 requests during March alone.) ► We tried to contact every single customer (borrower) to determine their situation; since many had only a land line (no mobile), the process was difficult and time consuming. <p>[New loan products for disaster victims]</p> <ul style="list-style-type: none"> ► To help customers recover from the earthquake, we decided to create a series of dedicated loan products. On Mar. 16 (Wed.), we began offering an “Emergency Loan Program for Disaster Rehabilitation” to corporate customers and “TOHO’s Disaster Rehabilitation Loan” program to individual customers. 	<ul style="list-style-type: none"> ● Making contact with land-line-only customers was a challenge. ► We should promote mobile phone registration among customers.

Events	Our Response	Problems
Clearinghouse closings	<p>[Response to clearinghouse closings and re-openings]</p> <ul style="list-style-type: none"> ▶ We held discussions with other banks and decided to close the clearinghouses in the areas where our temporarily shuttered branches were located. ▶ We had to take emergency measures for the clearinghouses located in the exclusion zone around the nuclear power plant because those facilities were expected to be closed for longer periods of time; measures included handling bill clearing operations at clearinghouses in other areas (Fukushima City, Koriyama City, etc.). ▶ A large number of bills that could not be presented to other banks resulted from the closing of said clearinghouses. Eventually, however, our bank worked together with other banks to settle the majority of these bills. ▶ As for dishonored and rejected bills, we worked together with the payees and eventually collected all outstanding funds. <p>[Timely disclosure]</p> <ul style="list-style-type: none"> ▶ In line with Tokyo Stock Exchange listing requirements, on Mar. 14 (Mon.), we conducted timely disclosure of information regarding the effects on our bank of the Great East Japan Earthquake. 	<ul style="list-style-type: none"> ● Rules regarding the closing of clearinghouses were not clearly specified. ▶ We must clearly specify rules for clearinghouse operations in the event that bill clearing operations not possible due to a disaster.



平成 23 年 3 月 14 日

各 位

会 社 名 株 式 会 社 東 邦 銀 行	行 代 表 者 名 取締役頭取 北 村 清 士
(コード番号 8346 東証第一部)	問 合 せ 先 総合企画部長 斎 路 雅 之
(TEL 024-523-3131)	

「東北地方太平洋沖地震」の影響に関するお知らせ

平成 23 年 3 月 11 日に発生いたしました東北地方太平洋沖地震により被災された皆さまに、心よりお見舞い申し上げます。一日も早い復旧と皆さまのご健康を心よりお祈り申し上げます。
このたびの地震に伴う、現時点の当行への影響と状況につきましてお知らせいたします。

記

1. 店舗の営業状況について
店舗につきましては、一部の店舗を除き、通常どおり営業しております。ATMにつきましては、相双地区を除き福島県内全域で稼動しております。なお、営業休止店舗ならびに ATM の営業再開の時期につきましては、ホームページ等でお知らせいたします。

2. 業績への影響について
今回の地震による被害状況につきましては現在調査中であり、当期の業績に重大な影響が見込まれる場合は、速やかにお知らせいたします。

以 上

Timely disclosure document submitted to TSE

Initial Response [March 15 (Tue.)]

Events	Our Response	Problems
<p>Worsening of the nuclear power plant crisis</p> <p>More branches closed temporarily</p>	<p>[Status of branch office operations]</p> <ul style="list-style-type: none">▶ On Mar. 15 (Tue.), eight branches in the exclusion zone around the nuclear power plant, three branches heavily affected by the earthquake, and the Kabeya branch were temporarily closed.▶ A little past 9:00 AM, as the crisis at the nuclear power plant worsened, we closed 11 branches in the Iwaki area and closed the Funehiki and Ono branches, which were within the 40-km radius of the power plant (ATMs remained in operation). Our employees took shelter indoors.▶ At noon, a change in the direction of prevailing winds near the power plant forced us to close the Mito and Hitachi branches and ask employees to take shelter indoors.▶ The period between Mar. 16 (Wed.) and Mar. 18 (Fri.) saw the number of temporarily closed branches increase to 29 – the largest number since the earthquake.▶ Some staff remained working at branches handling municipal business, processing public fund transactions. <p>[Business Center takes over business for closed branches]</p> <ul style="list-style-type: none">▶ The Business Center assumed responsibility for business matters handled by the temporarily closed branches.▶ The Business Center ran short of staff as the number of temporarily closed branches increased, so reinforcements were dispatched from the Head Office.	
<p>Off-site ATMs run out of cash</p>	<p>[Resupplying off-site ATMs with cash]</p> <ul style="list-style-type: none">▶ Many ATMs in the Iwaki area, where all the local branches were temporarily closed, ran out of cash. We asked our security contractor, which is responsible for off-site ATMs, to refill them.▶ The security company had already evacuated its staff from the Iwaki area but nevertheless managed to resupply the ATMs with cash.▶ In other areas, staff from local branches quickly refilled ATMs in their respective territories.	<ul style="list-style-type: none">● Resupply of cash by the security company during an emergency was not stipulated in the service contract, so we needed to negotiate with the company before it would agree to our request.▶ Emergency measures should be discussed in advance and stipulated in every service contract.

Initial Response Key Points

1

To ensure the safety of customers and employees, action criteria should be clearly defined and understood.

- ◆ Prepare action criteria to ensure the safety of our customers and employees, and familiarize ourselves with the criteria through regular training exercises.

2

Make safety confirmation our top priority and secure multiple means of communication.

- ◆ Use a safety confirmation system, etc. to confirm customer and employee safety in the initial stages of a disaster; secure multiple means of communication ahead of time.

3

Integrate information at Headquarters, share it across all business offices, and transfer power to front-lines as appropriate.

- ◆ Establish a communication function at all business bases, integrate information at Headquarters, and share it among all business offices.
- ◆ Transfer power to front-lines as appropriate to handle emergency procedures, such as staffing.

4

Consolidate our setup to ensure uninterrupted services to customers.

- ◆ Measures for early recovery of facilities and equipment, and appropriate allocation of staff to hot spots.

5

Timely and appropriate distribution of information to customers.

- ◆ Timely and sufficient distribution of information regarding the status of our operations, including ATMs.
- ◆ Ability to respond to customer inquiries and requests for consultation.

6

Review of emergency inventories, procurement of supplies during emergencies, and proper management of relief supplies.

- ◆ Review our setup for emergency supplies (food, water, other necessities).
- ◆ Determine how to secure emergency supplies; properly manage the distribution of supplies to areas in need.
- ◆ Procure fuel oil and other materials essential to sustainable business operations.

5. Rehabilitation Measures [Mar. 16 (Wed.) – Mar. 31 (Thur.)]

Events	Our Response	Problems																										
<p>Surge in over-the-counter customers</p> <p>Transfer of municipalities' administrative functions from evacuation</p>	<p>[Intra-company operational setup]</p> <ul style="list-style-type: none"> ● Setup for supporting busy offices <ul style="list-style-type: none"> ► Branches outside of Fukushima Prefecture became busy after customers were evacuated from the prefecture. Within Fukushima, branches in areas to which the municipalities in the Soso area transferred their functions found themselves handling an ever increasing number of customers. We dispatched reinforcements as necessary. ● Staff in charge of toll-free lines increased <ul style="list-style-type: none"> ► As the number of temporarily closed branches increased, mainly in the Iwaki area, we experienced a surge in customer inquiries and requests for consultation. To cope with this situation, we added more toll-free lines (max. 10 lines) and staff to man them. ● Submission of reports on overtime and holiday work by employees <ul style="list-style-type: none"> ► As required by Article 33 of the Labor Standards Act, we reported to local labor standards inspection offices the amount of overtime work and holiday hours worked by our employees as a result of the disaster. 	<ul style="list-style-type: none"> ● Branches outside of Fukushima ran short of online terminals. ► In addition to sending reinforcements, we increased the number of online terminals at these branches. 																										
<p>Gasoline shortage worsens</p>	<ul style="list-style-type: none"> ● Continuing intra-company delivery service <ul style="list-style-type: none"> ► Our intra-company delivery service, commissioned to an outside company, was severely affected by the gasoline shortage to the extent that delivery to all of our business offices might become difficult. ► We coped with this situation by adopting a variety of measures, such as changing delivery routes. 	<p>[For reference] No. of toll-free calls received</p> <table border="1"> <tbody> <tr> <td>Mar. 13</td> <td>0</td> </tr> <tr> <td>Mar. 14</td> <td>4</td> </tr> <tr> <td>Mar. 15</td> <td>68</td> </tr> <tr> <td>Mar. 16</td> <td>192</td> </tr> <tr> <td>Mar. 17</td> <td>325</td> </tr> <tr> <td>Mar. 18</td> <td>454</td> </tr> <tr> <td>Mar. 19</td> <td>348</td> </tr> <tr> <td>Mar. 20</td> <td>242</td> </tr> <tr> <td>Mar. 21</td> <td>291</td> </tr> <tr> <td>Mar. 22</td> <td>742</td> </tr> <tr> <td>Mar. 23</td> <td>397</td> </tr> <tr> <td>Mar. 24</td> <td>420</td> </tr> <tr> <td>Mar. 25</td> <td>368</td> </tr> </tbody> </table>	Mar. 13	0	Mar. 14	4	Mar. 15	68	Mar. 16	192	Mar. 17	325	Mar. 18	454	Mar. 19	348	Mar. 20	242	Mar. 21	291	Mar. 22	742	Mar. 23	397	Mar. 24	420	Mar. 25	368
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<p>Securing funds for evacuee living expenses</p>	<p>[Responding to deposit withdrawals]</p> <ul style="list-style-type: none"> ● Emergency cash disbursement on holidays <ul style="list-style-type: none"> ► During the three-day weekend of Mar. 19 (Sat.) to Mar. 21 (Mon.), we conducted emergency cash disbursement at 16 branches in areas with many evacuees. ► On Mar. 26 (Sat.) and Mar. 27 (Sun.), we conducted emergency cash disbursement at four key branches. 																											

Events	Our Response	Problems
<p>Increasing number of customers leaving Fukushima as evacuees</p>	<p>[Start of proxy cash disbursement with cooperation of other banks]</p> <ul style="list-style-type: none"> ▶ The nuclear power plant crisis resulted in more customers taking refuge in remote areas not covered by our bank. ▶ With full cooperation from 39 banks in various parts of Japan, on Mar. 23 (Wed.) we initiated a “proxy cash disbursement scheme” to meet evacuee customers’ funding needs; the scheme allowed them to withdraw funds from banks in their places of refuge, even if they did not have a passbook and/or signature seal. ▶ Effective from Apr. 11 (Mon.), the Japanese Banker’s Association also adopted this scheme. ▶ By the end of January 2012, our scheme and that of the Japanese Banker’s Association had handled over 1,700 transactions. <p style="text-align: center;">Proxy Cash Disbursement Scheme at a Glance</p> <pre> graph TD subgraph "Proxy Cash Disbursement Scheme at a Glance" direction TB A[Toho Bank customer (taking refuge outside Fukushima Prefecture)] -- "1. Request for cash disbursement (require ID)" --> B[Proxy cash disbursement Cooperating bank in another prefecture] B -- "2. Notice of withdrawal details" --> C[Toho Bank Business Center] C -- "3. Fund transfer" --> B B -- "4. Deposit withdrawal (proxy disbursement)" --> A end </pre>	<ul style="list-style-type: none"> ● Getting the proxy cash scheme up and running took time because we had to approach each bank individually to request its cooperation. ▶ The banking industry as a whole would benefit from a review of existing emergency procedures.
<p>Customers lost fund transfer data</p>	<p>[Providing fund transfer data to customers]</p> <ul style="list-style-type: none"> ▶ We were able to provide copies of fund transfer records (up to the preceding month) to municipal administrations and private businesses that had evacuated from the exclusion zone around the power plant, making it possible for them to conduct payroll disbursements. ▶ We helped evacuated municipal administrations maintain and/or recover their functions by promoting office automation by means of an FB (firm banking) system. ▶ We also delivered cash (for emergency payments) to municipal administrations that had been evacuated. 	<ul style="list-style-type: none"> ● Exceptional measure for withdrawals from accounts of missing persons <ul style="list-style-type: none"> ▶ To help families cover their living expenses, we implemented a special measure that allowed for disbursements of up to ¥300,000 per person from accounts of persons who were missing and presumed dead (following confirmation of the applicant’s identity as a successor-to-be of the missing person’s estate). ▶ This exceptional measure was to have expired on June 30, 2011, but the effective period was extended to September 30, 2011 and the maximum amount of withdrawal was increased to ¥600,000 per person. ● Following previous earthquakes, the maximum withdrawal limit from accounts of missing persons had been set at ¥100,000; a proper maximum withdrawal limit that takes into account business tasks and risks should be set. <ul style="list-style-type: none"> ▶ We initially set the maximum disbursement amount at ¥300,000 because so many of our customers had been evacuated to remote areas. ● Customers losing fund transfer data during emergencies. <ul style="list-style-type: none"> ▶ To prepare for large-scale disasters, our bank must plan and execute a system for ensuring long-term, secure storage of banking data.

Events	Our Response	Problems
<p>Recovery of nuclear power plant's external power supply</p>	<p>[Efforts to re-open temporarily closed branches]</p> <ul style="list-style-type: none"> ● Efforts to re-open temporarily closed branches <ul style="list-style-type: none"> ▶ The nuclear power plant emergency experienced a lull in the days following Mar. 17 (Thur.), reducing the risk of further damage. As such, we began to make efforts to re-open branches that had been closed temporarily. ▶ On Mar. 22 (Tue.), we re-opened eight branches. ▶ On Mar. 23 (Wed.), we re-opened the Soma branch (its communications lines were restored on Mar. 22) and five branches in the Iwaki area. ▶ Employees of the Haramachi branch, which remained closed, were seconded to the Soma branch, where a customer consultation desk had been set up. ▶ We were able to re-open other branches one after another as staffing issues were addressed and resolved. ● Efforts to re-open Yabuki and Koriyama-shiyakusho branches <ul style="list-style-type: none"> ▶ Due to the difficulty involved in making structural repairs, the Yabuki branch was re-opened on Mar. 30 (Wed.) in a temporary site. ▶ Earthquake damage rendered the Koriyama City Office's building unusable. We moved the Koriyama-shiyakusho branch into a temporary office set up in the vicinity of the City Office. ● Efforts to re-open Yotsukura branch <ul style="list-style-type: none"> ▶ Despite damage by the tsunami, the building housing our Yotsukura branch was deemed structurally sound. So we decided to re-open the branch in the same location. ▶ After cleaning the facility and replacing office equipment, we re-opened the Yotsukura branch on Apr. 6 (Wed.). 	<ul style="list-style-type: none"> ● Re-opening temporarily closed offices took time because of the need to secure sufficient staff; many employees (including part-timers) were also evacuees.
<p>Recovery of lifelines</p>	<p>[Arrival of relief supplies]</p> <ul style="list-style-type: none"> ▶ As infrastructure recovered and the nuclear power plant emergency subsided, physical distribution began to recover as well; heartwarming shipments of relief from sympathizers nationwide began to arrive at our bank. 	 <p>Temporary site of the Yabuki branch</p>
<p>Recovery of physical distribution</p>	<p>[Distributing relief to municipal authorities and customers]</p> <ul style="list-style-type: none"> ▶ In Fukushima Prefecture, many local residents had become evacuees and shortages of vital supplies persisted. ▶ Our branch offices distributed relief supplies (daily necessities, rice and water) to local municipal authorities and refugee centers. 	 <p>Temporary site of the Koriyama-shiyakusho branch</p>

Events	Our Response	Problems
Stabilization of our internal organization	<p>[Mental health support for employees]</p> <p>► We met with employees who were victims of the disasters to discuss the road ahead, focusing on household and staffing issues.</p> <p>► To facilitate their mental and emotional recovery, we set up a private hot line for evacuee employees through which they could receive individual consultations and support.</p> <p>[Ex-gratia gifts and special loan system]</p> <p>► We presented ex-gratia monetary gifts to employees whose homes were damaged or lost during the earthquake and/or tsunami and to those who lived within the nuclear power plant's exclusion zone.</p> <p>► We initiated a special loan system for members of our mutual-aid society, providing disaster victims with funds to help cover living expenses and housing repair costs.</p>	 <p>Presenting ex-gratia monetary gift to Fukushima City Office</p>

Relief supplies donated by friends from across Japan

Drinking water, food, etc.

- ◆ Drinking water, sports drinks, nutritional supplements, tea, milk, canned coffee
- ◆ Packaged rice, bread, rice balls, instant noodles, dried noodles,hardtack, canned goods, cough drops, rice crackers, cookies, powdered milk, stew packets, fruit, nutritional supplements

Daily necessities

- ◆ Blankets, bedding, underwear, work gloves, towels, jumpers, sweat shirts
- ◆ Portable gas cooking stoves, gas cylinders, batteries, paper cups, plastic wrap, heating pads, disposable chopsticks, umbrellas, etc.

Sanitary goods

- ◆ Toothbrushes, wet wipes, toilet paper
- ◆ Masks, antiseptic solutions, disposable diapers, sanitary materials, etc.

Fuels, etc.

- ◆ Fuel oil, portable gas cooking stoves, gas cylinders, charcoal, etc.

[Relief supplies donated by friends from across Japan]



Rehabilitation Measures Key Points

1

Flexibility key to sustainable business operations

- ◆ Maintaining business operations – in our case, financial services – at levels capable of meeting customer demand requires quick and flexible allocation of labor to hot spots.
- ◆ Establishing an efficient liaison network is essential to ensure that available resources – evacuee employees scattered among refugee centers – can be directed to temporary workplaces and offices in need of staff.

2

Financial services should expand in proportion to needs of, and damage suffered by, customers.

- ◆ Create a new services framework that allows for “proxy cash disbursement” and “withdrawal of deposits of missing persons” to accommodate the needs of, and the degree of damage suffered by, customers.

3

Develop rapid-response system to speed re-opening of business offices.

- ◆ For the benefit of local customers, quickly re-open offices (including temporary facilities).

4

Provide relief supplies to customers and communities, financial services to customers.

- ◆ Grasp local circumstances and provide customers and communities hit by disaster with relief supplies.

5

Stabilize our internal organization.

- ◆ Implement mental health support for employees.
- ◆ Offer ex-gratia monetary gifts to employees in need.

6. Toward Recovery

(1) Re-establishing Our Internal Setup to Facilitate Recovery

● President reveals special message (Mar. 31)

- ▶ To bring our various initiatives into full swing and recover from the earthquake and nuclear power plant crisis, our president introduced a special policy to all employees: "With the end of March as the launch date for a new phase, we will move forward by bringing our operations back to normalcy and energetically promoting initiatives to facilitate recovery of our local communities."

● Formulating a new corporate message (Apr. 1)

- ▶ To promote recovery from the earthquake and nuclear power plant crisis and declare our determination to support local communities, our bank formulated a new corporate message: "For the Sake of Our Communities." This message represents our fervent desire for and confidence in Fukushima Prefecture's recovery from the devastation of March 11, and is an expression of our bank's commitment to both recovery and the roles we are expected to play as a responsible regional financial institution.



President revealing the special message.



Poster displaying our new corporate message.

● Business setup to support operations of temporarily closed branches in the exclusion zone

- ▶ Acknowledging the reality that we would not be able to quickly re-open branches in the exclusion zone around the nuclear power plant, we shifted their operations to the Business Center on Apr. 11 (Mon.) – an initiative designed to support our customers and promote efficient management.
- ▶ On May 9, we set up a special section in charge of recovery support within the Business Headquarters – another initiative designed to support customers from the exclusion zone.



Collecting cash from one of the branches in the exclusion zone.

● Collecting cash and valuables stored at temporarily closed branches in the exclusion zone.

- ▶ Apr. 28 (Thur.) and Apr. 29 (Fri.) were used to collect cash, deposit slips and valuables stored in safe deposit boxes at the six branches in the exclusion zone.
- ▶ This activity made it possible to reconcile forcibly closed accounts and to meet customer requests for access to the contents of their safe deposit boxes.
- ▶ From the end of September through October, we reentered these temporarily closed branches again to remove computer servers and important documents.

● Monitoring radiation levels after equipping our offices with dosimeters.

- ▶ In an effort to create safe working environments for our employees, we distributed radiation dosimeters (as they became available) to all of our offices in Fukushima Prefecture – a process that began in April and was completed in August. We monitored and recorded radiation levels and decontaminated those offices with high radiation levels.

● Distributing high-pressure water sprayers.

- ▶ We distributed high-pressure water sprayers – used for decontamination – to the key branch office in each area.
- ▶ These sprayers were made available to other offices and individual employees (including part-timers), making it possible for individual employees to perform decontamination on their own houses.

● Hosting a lecture meeting on radiation.

- ▶ To ease employee concerns over radiation, we invited a specialist and hosted a lecture meeting about radiation's impacts on human health.
- ▶ Designed for employees (including part-timers) and their families, this lecture meeting was also televised over the video conferencing system to all of our business offices, reaching a total audience of more than 3,000 people.

(2) Initiatives Promoting Regional Community Recovery

● Strengthening our customer support setup to promote Fukushima Prefecture's recovery

► From the viewpoint of strengthening management support for the recovery of our corporate borrowers, on Mar. 25 (Fri.) we assigned dedicated employees to the Loan Department and Loan Management Department. On Apr. 1 (Fri.), we set up a “General Loan Support” desk to further strengthen our support for individual customers with personal loans. In this way we enhanced our efforts to support the recovery of Fukushima Prefecture.

【Example of main activity】

- ◆ The Loan and Loan Management departments joined forces at local branches to provide customers with face-to-face consultations on cash flow and other financial matters related to business management.

● Strengthening relationships with customers in local communities

- To further strengthen our support for customers affected by the disaster, we set up a “Great East Japan Earthquake-Related Customer Consultation Desk” within each office. We have been proactively reaching out to customers through phone calls and visits, catering to demand for consultations about assets on deposit and other financial matters.
- With earthquake-related inquiries having subsided, the purpose of these desks will shift toward providing management support and consultation services.

【Examples of main activity】

- ◆ Employees from the six branches in the exclusion zone made weekly visits to customers who had been evacuated from Fukushima Prefecture; they supported these customers by processing deposit withdrawals, reissuing passbooks and cash cards, and temporarily suspending debt repayments.
- ◆ Our staff periodically visited corporate customers who had evacuated from the exclusion zone, and provided consultations on cash flow and other finance-related matters.
- ◆ Managers of the six branches in the exclusion zone were regularly stationed in other branches in areas with many evacuees, providing a variety of financial consultations.

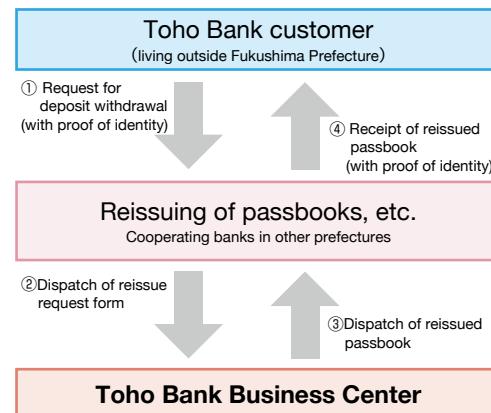


Great East Japan Earthquake-Related Customer Consultation Desk

● Reissuance of passbooks and cash cards at other banks

► For the sake of customers who had been evacuated to areas not served by our bank, we launched a system for reissuing passbooks and cash cards at other financial institutions on July 5 (Tue.).
(48 cooperating banks; 107 cases handled as of the end of January 2012)

Procedures for reissuing passbooks, etc.



● Strengthening business matching

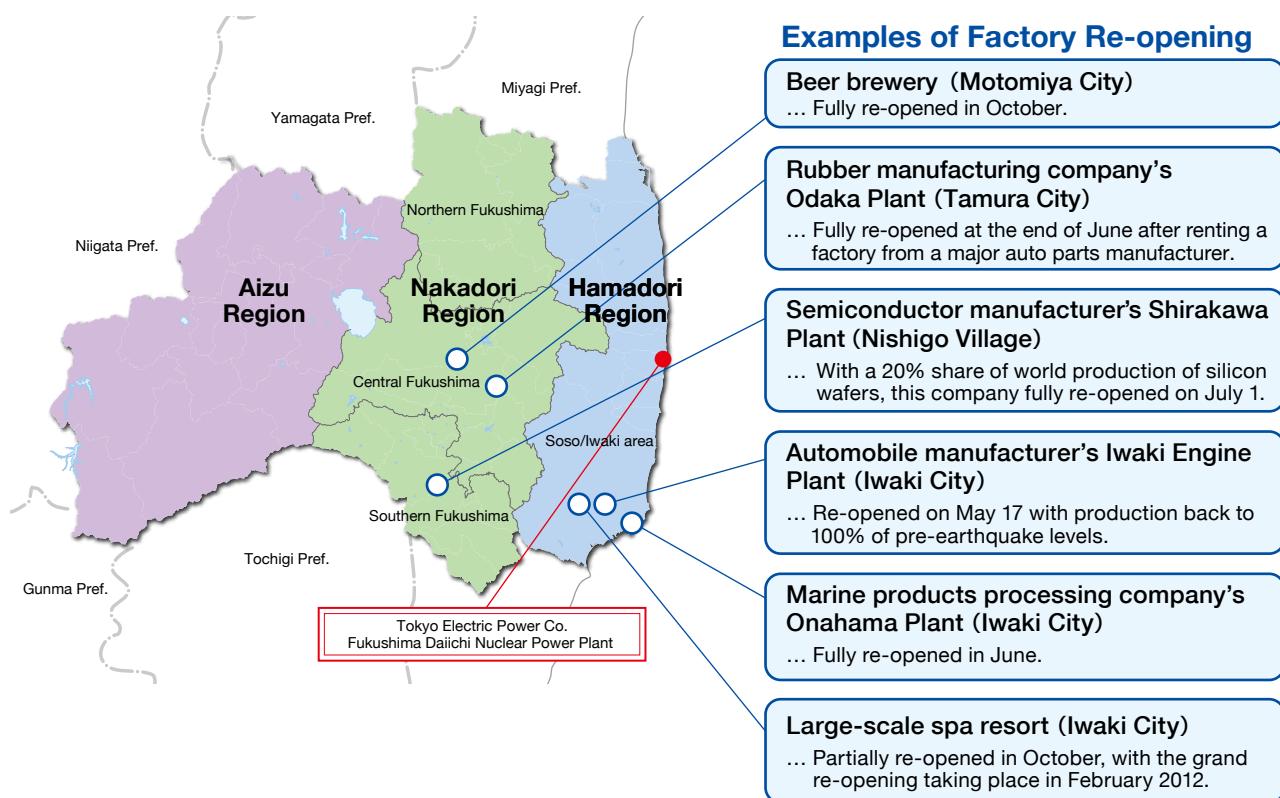
► We strengthened our initiatives for business matching in support of corporate customers impacted by the disaster who had difficulty in placing and/or receiving orders. We helped them maintain their production activities by quickly introducing new suppliers; we also leveraged on our information network to introduce new clients, helping to offset lost sales that resulted from rumors and misinformation relating to the nuclear power plant crisis.

● Introducing alternative production and administration facilities to customers

► We energetically moved to introduce alternative production and administration facilities to customers in the exclusion zone so that they could resume their business activities.
(63 consultations handled and 23 contracts concluded as of Dec. 31, 2011.)

【Example of main activity】

◆ A manufacturer of electronic parts with factories in Hirono Town and Kawamata Town – both in the exclusion zone – asked us to locate alternative facilities equivalent in size to its existing two factories. We introduced a site located in Shirakawa City, for which a contract was concluded. (That manufacturer was looking for a substitute factory because its main client – a foreign-affiliated company – was reluctant to use products manufactured near the nuclear power plant.)



● Hosting and participating in recovery-focused business meetings/trade fairs

- We organized a variety of business meetings to support customers affected by rumors and misinformation. Participation extended beyond prefectural boundaries, with regional banks in various parts of Japan also inviting our customers to participate in similar events.

Event	Venue	Date	Remarks
Business Meeting "Sasukeneh, Fukushima!" for Recovery	Tokyo	Jun. 21 - 24	Business meeting organized by our bank + sales and tourism promotion events. 8,000 visitors.
"Hang in there, Japan! Tohoku Will Hold out!"	Kagoshima	Jul. 5	With cooperation of Kagoshima Bank. Event featuring hotels using ingredients from Fukushima
Japan-China Meeting on Manufacturing	Shanghai, China	Sep. 6 - 7	We participated in the event as a co-sponsor. 5,300 visitors.
2nd Network Business Meeting	Osaka	Oct. 19	Organized by Kinki Osaka Bank; co-sponsored by Hiroshima Bank and others
Regional Banks' FOOD SELECTION	Tokyo	Nov. 1 - 2	Organized by 35 regional banks. Some 800 companies from across Japan exhibited.
7th FIT Network Business Meeting	Ishikawa	Nov. 9	Organized by Hokkoku Bank, Fukui Bank and Toyama Daiichi Bank.
Itochu Food Sampling & Business Meeting	Tokyo	Nov. 29	Organized by Itochu-Shokuhin Co., Ltd.
Kita-Kyushu Business Meeting	Fukuoka	Nov. 30	Organized by Fukuoka Financial Group
Kansai Revitalization Fair 2011	Osaka	Dec. 13 - 14	Organized by Ikeda Senshu Holdings.
9th BusinessLink "Shobai Hanjo" at Nagoya Dome	Aichi	Jan. 19	Organized by Bank of Tokyo-Mitsubishi UFJ



Business Meeting "Sasukeneh, Fukushima!" for Recovery



PR event for Tohoku delicacies, held in Kagoshima Prefecture

● "Sasukeneh (Don't Worry), Fukushima!"

- the first mail-order sales project to support region's recovery

- We planned and co-sponsored this project to support food-related companies in Fukushima, sales of which have been affected by rumors and misinformation. (88 food products from 45 companies)
- (Our bank covered postage for mail-order products.)
- Period: May 2011 to September 2011

● "Koderanni (Irresistible), Fukushima!"

- the second mail-order sales project to support region's recovery

- We also planned and co-sponsored this project. Starting from October 2011, "Koderanni, Fukushima!" featured traditional Fukushima crafts in addition to food products, sharply increasing the number of participating companies and products. (208 products from 112 companies)
- Period: October 2011 to March 2012
- As of Jan. 31, 2012, cumulative combined sales of "Sasukeneh, Fukushima!" and "Koderanni, Fukushima!" reached 55,000 items worth ¥190 million.



"Koderanni, Fukushima!" mail-order sales project

● “Sasukeneh, Fukushima! / Koderanni, Fukushima! Come and Stay Campaign”

- ▶ We planned and co-sponsored the “Sasukeneh, Fukushima! / Koderanni, Fukushima! Come and Stay Campaign” aiming to support tourism in Fukushima by encouraging visitors to stay at 102 selected traditional inns and hotels.
- ▶ Visitors staying at one of the participating facilities were entitled to various privileges, including a drawing for 200 pairs of complementary lodging vouchers (face value: ¥30,000).
- ▶ Period: November 2011 to end of February 2012



“Sasukeneh, Fukushima! / Koderanni, Fukushima! Come and Stay Campaign”

(3) Social Contribution to Community Recovery

● Toho Bank Athletic Club established.

- ▶ Employees who were once student athletes at Fukushima University established the Toho Bank Athletic Club on Apr. 1, 2011.
- ▶ Club members planned a variety of activities to encourage people disheartened by the earthquake; for example, they visited refugee centers to communicate with children.

● TOHO Quartet visits refugee centers; volunteer holidays encouraged.

- ▶ TOHO Quartet, a string quartet formed by bank employees, held performances at our training center and other evacuation centers.
- ▶ We encouraged employees to take volunteer holidays so that they could contribute to disaster area rehabilitation.



Athletic club members communicating with children at an evacuation center.



TOHO Quartet performance for evacuees at an evacuation center.

Our company-wide response to the earthquake and our initiatives in support of recovery were honored with the "Nikkin Prize for FY 2011." We were also nominated for the "People's Choice CSR Grand Prix." We are truly grateful that our activities have been recognized by citizens and organizations.

Awarded "Nikkin Prize for FY 2011"

11年度「ニッキン賞」決まる

被災顧客の利便と復興に貢献

東邦銀行頭取 北村 清士氏

賞牌と副賞

△授賞理由

東邦銀行は、東日本大震災後の11月23日から他県金融機関と提携し、「代理現金払い戻し」をいち早く実施。全国ベースでの取り組みの契機になりました。11年7月には県外銀行での通帳などの再発行取り次ぎ手続きを開始し、全国に展開した。被災への利便提供に応えできました。あわせてオリジナルの通帳事業企画し、福島第一原発事故の風評被害に苦しむ県内事業者支援に乗り出しました。また、全国の金融機関に招待された商談会では、北村頭取が自ら福島県産品や観光PRするなど福島のイメージ回復を支援。震災と原発事故の二重苦にありながら、これらの施策を迅速に実行し被災された顧客や事業者地元経済に寄与してきたことをほめられました。

ニッキン賞
規定期間
目的
金融機関が国民大衆とともに、社会貢献活動、職場の称賛
もに発展していくため、金融機能に値する選出などを顕彰し、奨励
の開発、経営の合理化などへの貢献することを目的とする。

日本金融通信社



"Nikkin" (financial industry journal) Jan. 20, 2012 issue

Nominated for Nippon Foundation's "People's Choice CSR Grand Prix" (grand prix for companies supporting recovery)

取り組みレポート

新しいコーポレートメッセージ「すべてを地域のために」には同行の理念と姿勢が込められている。地域の復旧・復興に向けた各種融資制度やローンの創設、震災復興通帳事業「さすけねえふくしま！」の取扱いや復興商談会「さすけねえふくしま！」の開催など、迅速に打ち出される復興支援策は、全力で「ふるさと“ふくしま”的復興に取り組む」という強い覚悟と、そして「福島県あっての同行」という自覚に支えられているものだった。行員一人ひとりが福島県のために果たしている役割と責任の重さを感じながら気球を持って復興に取り組み、そしてこれからも自分達が担って行くのだという誠実な覚悟をこのメッセージは表している。

震災直後の迅速な行動

同行は直ちに職員の安否確認を行ったのちに、地震の翌日から被災した顧客に速やかにお金が行き渡るように通帳や印鑑などを紛失した場合でも預金者であることを確認して、現金の支払いを開始した。一部残高確認ができない中で、払い戻しを行った店舗があったが、最終的に被害はなかった。これは、日頃から同行が顧客としっかりと人間関係を築いていること表している。現金支払いの体制整備に加えて、閉鎖した手形交換所への対応など、とにかく現場ではスピードが求められた。

全店から情報を集め、地方自治体が各自機能を移転した場所には行員を定期的に派遣し、また避難所となっている体育馆なども切りなりがら、顧客の安否確認を行なう対応も迅速だった。

地方自治体の公金の扱いをどうするかという課題に責任をもって対処し、被災した企業や個人の顧客向けの融資制度やローンを迅速に創設した。状況の変化から借入金の返済猶予の申し出に対しても、申し出通り返済を一時停止し、その後に具体的な相談を受けるという相手の立場にたった対応を行った。



"People's Choice CSR Grand Prix" is an award that recognizes companies that conduct activities of benefit to society. It is operated by the Nippon Foundation's public-benefit community website, "CANPAN." The general public determines the award winner through an online vote. A high-profile award, public participation usually exceeds 20,000 citizens each year.

III

Review

1. Summary

- Our bank was severely affected by the Great East Japan Earthquake and the nuclear power plant crisis. Although we managed to tide over the difficult period following these disasters thanks to the dedicated efforts of our employees and support from other concerned parties, we see plenty of room for improvement.
- Reflecting on what we have learned, we need to develop initiatives that will help us achieve a more effective risk management system.

Item	Response and Effects	Room for Improvement
1. Integration of command systems under Emergency Control General Headquarters	<ul style="list-style-type: none"> ◆ Quickly set up Emergency Control General Headquarters. ◆ Quickly responded to nuclear power plant crisis based on three basic policies: ①Safety first; ②Concentration of information and integration of command into Emergency Control Headquarters; ③Appropriate transfer of power to front-lines. 	<ul style="list-style-type: none"> ◆ Need a pre-determined location for Emergency Control General Headquarters; need advanced arrangement of equipment and supplies. <p>► An office for the Emergency Control General Headquarters has been secured within the Head Office.</p>
2. Securing safety of employees and customers	<ul style="list-style-type: none"> ◆ Our efforts to protect employees and customers resulted in a casualty rate of zero. 	<ul style="list-style-type: none"> ◆ Need to define action criteria to ensure employee and customer safety, and familiarize all employees with said criteria. <p>► Inclusion of criteria in the business sustainability plan is being considered.</p> <ul style="list-style-type: none"> ◆ Need to establish procedures for quickly determining the status of employees (redundant communication systems, etc.). <p>► Safety identification system has been introduced.</p>
3. Active distribution of external information	<ul style="list-style-type: none"> ◆ Actively distributed information on our operations, such as status of business offices and ATMs. ◆ Information distribution reassured customers, minimizing confusion and disorder. 	<ul style="list-style-type: none"> ◆ Need to prepare templates for emergency PR activities. <p>► Templates should be included in our business execution manual.</p>



Bank representative appearing on NHK's program "Biz/Spo"

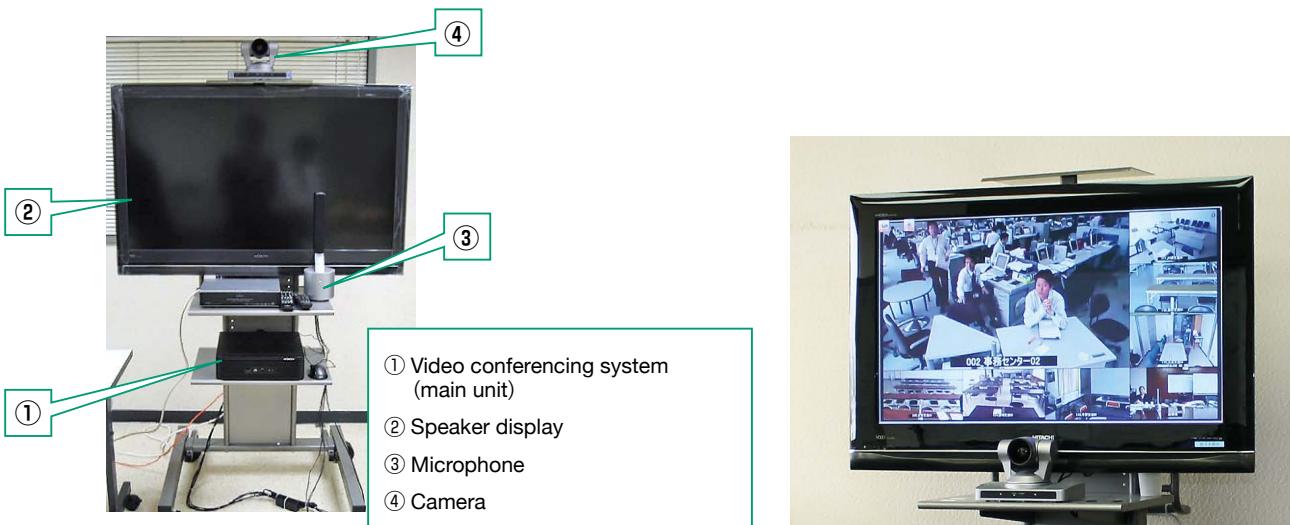


NHK "Biz/Spo" crew covering our bank



House of Representatives' Finance Committee in session on Apr. 12

Item	Response and Effects	Room for Improvement
4. Stable operation of systems	<ul style="list-style-type: none"> The Business Center building is a quake-resistant structure. The host computer room is of quake-absorbing construction. Thanks to the above, the host computer was not damaged. 	<ul style="list-style-type: none"> Need to establish a backup system and double the number of communication lines to prepare for emergencies. Since procurement of fuel oil for our emergency backup power generating unit was temporarily difficult, we need a reliable means for securing fuel oil. <p>► Currently under discussion with suppliers.</p>
5. Securing a liaison setup (video conferencing system using dedicated line)	<ul style="list-style-type: none"> Telephone and other communication failures occurred. Our bank issued instructions quickly, using a video conferencing system via a dedicated line. 	<ul style="list-style-type: none"> No single means of communication is completely reliable during an emergency. We see a need for multiple means of communication that function even at night or on holidays. <p>► Addition of emergency priority phones and introduction of multiple means of communication, such as satellite phones, are being considered.</p>



6. Flexible responses beyond the framework of established organization	<ul style="list-style-type: none"> All employees and directors established a cooperative setup that crossed barriers between departments. Employees affected by the disasters were able to join other nearby branch offices. Reinforcements were flexibly dispatched to busy sections. 	<ul style="list-style-type: none"> Need to familiarize employees with liaison rules and evacuation procedures. <p>► Inclusion in the business sustainability plan is being considered.</p> <ul style="list-style-type: none"> Need to further consolidate our setup for sending reinforcements to busy sections. <p>► To be examined by related departments.</p>
7. Holiday and night time office attendance setup	<ul style="list-style-type: none"> Under orders from Headquarters, employees at all business offices worked on holidays and responded to emergencies. 	<ul style="list-style-type: none"> Procedures for emergency response, including holiday/night time work, need to be clearly outlined in the event a future emergency disrupts communication with Headquarters. <p>► To be included in the business sustainability plan.</p>

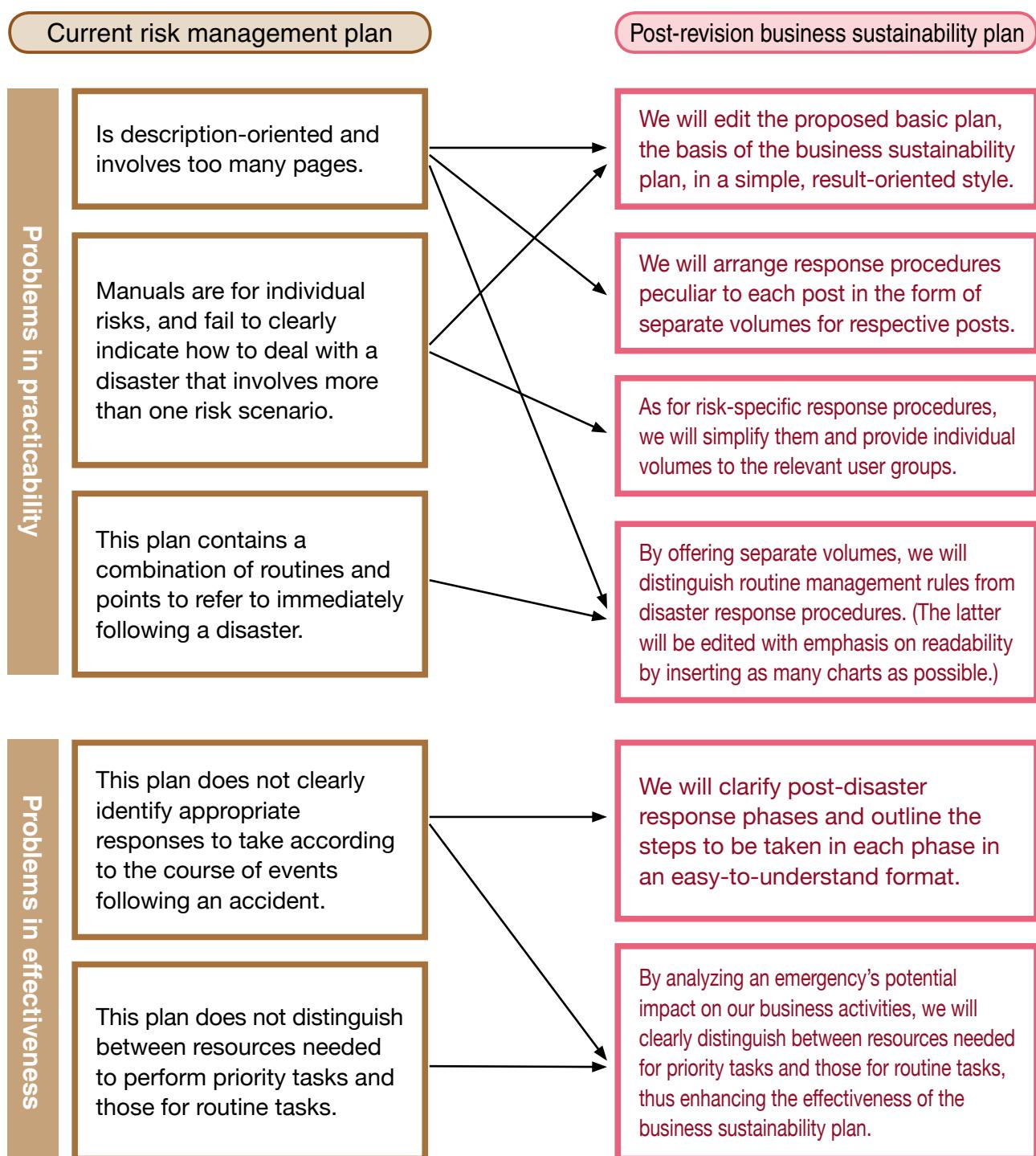
Item	Response and Effects	Room for Improvement
8. Emergency supplies: inventory, procurement and management	<ul style="list-style-type: none"> ◆ Circumstances exceeded our expectations, with customers and employees staying overnight at their offices and disruption of local physical distribution services. ◆ We quickly grasped the needs of each area and provided relief supplies to customers. 	<ul style="list-style-type: none"> ◆ Need to review our supply setup, as well as the handling and distribution of daily necessities and relief supplies during emergencies. ▶ Plan calls for expansion of our inventory of emergency supplies, with each branch to have its own stock of supplies (previously only maintained by key area branches).
9. Strengthening collaborative relationships with service suppliers	<ul style="list-style-type: none"> ◆ Managed branch office security and ATM operation by collaborating with contracted service providers. ◆ Responded quickly to emergency repairs (offices, etc.) by collaborating with suppliers. 	<ul style="list-style-type: none"> ◆ Need to further strengthen collaborative relationships with contracted service providers and other suppliers, and to clearly stipulate emergency procedures in manuals. ▶ Will proceed with discussions with contractors and other suppliers.
10. Establishment of emergency evacuation procedures, including locking of offices	<ul style="list-style-type: none"> ◆ Supported employees affected by the tsunami and nuclear power plant crisis ◆ Opened our training center to evacuees. 	<ul style="list-style-type: none"> ◆ Need to stipulate emergency centers and evacuation routes for each area, and familiarize employees. ▶ Each business office to confirm their emergency center and evacuation route, and train employees.
11. Stipulating rules for removal of critical items during an emergency	<ul style="list-style-type: none"> ◆ We collected safe deposit boxes and other important items from offices in the exclusion zone. 	<ul style="list-style-type: none"> ◆ Need rules identifying priority items to be removed during emergencies because as a bank we handle important documents as well as valuables deposited by customers. ▶ Inclusion of these rules in our business sustainability plan is being considered.
12. Industry-level consideration of proxy cash disbursement and other new schemes	<ul style="list-style-type: none"> ◆ Because many customers evacuated to remote areas, we obtained the full cooperation of other banks and initiated a “Proxy Cash Disbursement Scheme” and “Procedures for Reissuing Passbooks and Other Lost Items.” 	<ul style="list-style-type: none"> ◆ At first, we had to negotiate with individual banks, which was a time-consuming process. The banking industry must collaborate on an emergency scheme.
13. Enhancing recovery support	<ul style="list-style-type: none"> ◆ We encouraged employees to use volunteer holidays to support affected areas. 	<ul style="list-style-type: none"> ◆ Under consideration are a registration system for employees wishing to serve as volunteers, and provision of information on destinations to which volunteers are dispatched.



Taking into account themes for improvement relative to the Great East Japan Earthquake, we conducted a comprehensive review of our business sustainability plan to improve our risk management setup.

2. Improving the Business Sustainability Plan

Our current risk management plan comprises 52 risk scenarios under six risk management manuals; it needs to be improved because the vast size of the plan makes it difficult to use. We are now conducting a complete overhaul of this plan, and the next version will include improvements we identified in our review of our response to the Great East Japan Earthquake. Key points of the revision are as follows:



IV

Reference Materials

1. Course of Events Following the Great East Japan Earthquake

	March	April
Events	(11) Earthquake in Pacific Ocean off Tohoku region (11) Tsunami warning (12) Aftershock (Max. seismic intensity of Weak 5) (23) Aftershock (Strong 5)	(7) Aftershock (Strong 5) (11) Aftershock (Weak 6) (12) Aftershock (Weak 6) (23) Aftershock (Weak 5)
Fukushima Daiichi Nuclear Power Plant (FD NPP) Crisis	(12) Explosion at reactor unit #1. (14) Explosion at reactor unit #3. (15) Fire breaks out at reactor unit #4.	(2) Radioactive water discovered leaking into the sea near reactor unit #2. (4) Low-level radioactive released to the sea. (12) INES level is raised to 7. (15) INES provisional evaluation. (17) Accident recovery Road Map announced; TEPCO agrees preliminary payments to victims. (26) TEPCO begins preliminary payments.
Evacuation	(11) Government orders evacuation of area within 3-km radius of FD NPP; orders residents within 10-km radius of FD NPP to remain indoors. (12) Government orders evacuation from areas within 20-km radius of FD NPP and 10-km radius of Fukushima Daini Nuclear Power Plant. (15) Government orders residents within 20- to 30-km radius of FD NPP to remain indoors.	(1) Secondary evacuation to hotels and inns begins. (21) Order for evacuation from Fukushima Daini is changed to area within 8-km radius of power plant. (22) Government designates area within 20-km radius of FD NPP "alert area"; sets boundaries for preparatory emergency evacuation and planned evacuation areas. (22) Government rescinds order to remain indoors.
Infrastructure, Agriculture, Forestry and Fisheries	(17) Government announces provisional limits for radioactive materials in food. (17) Ground Self-Defense Force begins road repairing, re-opening roads. (21) Government regulates shipments of spinach, raw milk, and other produce. (23) Construction of emergency housing for evacuees begins. (25) Repair work begins on some Fukushima Prefecture-managed facilities.	(16) First block of emergency housing ready. (21) First occupants take up residence in emergency housing. (22) Government regulates rice planting in evacuation hit areas.
Prefectural Government Activity	(11) Environmental monitoring begins. (12) Screening begins. (20) Information Center for Occupants of Refuges opens. (22) Consultation hotline for occupants of emergency housing opens.	(1) "Hang in there, Fukushima!" event takes place. (5) Policy finalized for setting up satellite schools for 8 Soso area high schools. (12) First distribution of monetary contributions begins. (19) Futaba-gun Support Center opens. (29) Consultation desk for nuclear damage liability set up.
National Government Activity	(11) Emergency Response Headquarters set up. (11) Ministry of Defense dispatches units for large-scale disaster response operations. (11) Nuclear Emergency Declaration issued. (13) Power Supply Emergency Response Headquarters set up. (14) Scheduled blackouts begin. (15) Integrated Headquarters for Fukushima Nuclear Power Plant Accident set up. (17) Special Headquarters for Supporting Disaster Victims set up.	(11) Headquarters for Responding to Economic Damage due to Nuclear Power Plant Accident set up. (11) Decision made to hold Conference for Deliberating Recovery from Great East Japan Earthquake. (15) Nuclear Damage Liability Dispute Settlement Council begins deliberations. (19) Provisional criterion limits outdoor school activities in areas where radiation meets or exceeds 3.8 μ Sv per hour. (21) Criteria for temporary entry into alert areas announced.

May	June	July
(6) Aftershock (Weak 5) (25) Aftershock (Weak 5)	(4) Aftershock (Weak 5)	(25) Aftershock (Weak 5) (26) Heavy rainfall in Niigata, Fukushima prefectures (31) Aftershock (Strong 5)
(15) Reactor unit #1 core meltdown announced. (17) Road Map reviewed. (24) Possible core meltdowns in reactor units #2 and #3 announced. (31) TEPCO announces criteria for preliminary payments to agriculture, fishery and small business sectors.	(17) Road Map reviewed again. (28) Installation of cover for reactor building #1 begins. (30) Transfer of contaminated water to Mega Float begins.	(5) TEPCO announces criteria for second preliminary payments of damage compensation. (19) Government announces achievement of Road Map Step 1. (19) Government announces Road Map Step 2.
(10) Temporary return of residents to Kawauchi Village begins. (12) Temporary return of residents to Katsurao Village begins. (15) Evacuation of residents from planned evacuation areas begins. (22) Temporary return of residents to Tamura City begins. (25) Temporary return of residents to Minami-Soma City and Tomioka Town begins.	(4) Temporary return of residents to Okuma Town begins. (6) Temporary return of residents to Naraha Town begins. (30) Government sets special evacuation locations in Date City.	(21) Government sets special evacuation locations in Minami-Soma City.
(2) Emergency repair work for waterways and coastal infrastructure begins in areas outside the 30-km exclusion zone. (8) Sections of National Rte. 6 outside of exclusion zone re-opened.	(7) Onahama Port re-opens to inbound ocean-going vessels. (20) Disaster victims allowed to use toll ways for free. (28) Container ships return to Onahama Port.	(8) Radioactive cesium exceeding provisional regulated levels detected in Fukushima-produced beef. (14) Public learns that beef from cattle fed with radioactive feed mistakenly sent to market. (19) Government restricts shipment of meat from potentially contaminated cattle and ranches.
(2) Liaison Council for Nuclear Damage Liability set up. (11) His and Her Imperial Majesties visit Fukushima Prefecture. (13) Reception center for temporary entry into alert areas opens. (20) First meeting of Headquarters for Rehabilitation/Recovery from Great East Japan Earthquake. (27) First meeting of Research and Examination Committee for Health Management of Fukushima Residents.	(6) "Guidebook for Rebuilding Your Lives" published. (17) Prince and Princess Akishino visit Fukushima Prefecture. (27) Project for school-attending model routes implemented. (27) WBC examination of internal exposure to radiation begins.	(8) Second distribution of monetary contributions begins. (8) Emergency declaration "Protecting Children of Fukushima" announced. (15) "Guidebook for Decontamination" published. (15) Fukushima Prefectural Council for Nuclear Damage Liability set up (by reorganizing Liaison Council for Nuclear Damage Liability). (22) Road Map for disaster victim support presented. (26) Crown Prince and Princess visit Fukushima Prefecture. (28) Inspection of all Fukushima-raised cattle begins.
(12) Decision made on emergency support measures for victims of FD NPP accident. (17) Policy on immediate initiatives to help victims of FD NPP accident set. (27) Goal to reduce radiation exposure level of students at schools to 1mSv or lower announced.	(7) First meeting of Nuclear Power Plant Accident Investigation/Verification Committee held. (20) Basic Act on Recovery from Great East Japan Earthquake takes effect. (25) Conference for Deliberating Recovery from Great East Japan Earthquake outlines recovery proposal. (28) First meeting of Headquarters for Promoting Recovery from Great East Japan Earthquake held.	(21) Technical committee set up within FD NPP to discuss on mid- and long-term measures. (29) Act on Temporary Payment of Nuclear Damage Liability takes effect. (29) Basic Policy for Recovery determined.

(Reference) Course of Events Following the Great East Japan Earthquake

August	September	October
(12) Aftershock (Weak 5) (19) Aftershock (Weak 5)	(29) Aftershock (Strong 5)	
(29) Dispute Settlement Center for Nuclear Damage Liability opens (in Minato-ku, Tokyo). (30) TEPCO announces damage payment schedule and calculation criteria for individuals.	(12) Nuclear Damage Liability Facilitation Fund set up. (13) Fukushima Office of Dispute Settlement Center for Nuclear Damage Liability opens (in Koriyama City). (21) TEPCO announces damage payment schedule and calculation criteria for corporations and individual business operators. (26) Nuclear Damage Liability Facilitation Fund opens (in Minato-ku, Tokyo).	(17) Revised Road Map says for first time that cold shutdown of FD NPP reactors "expected by the end of 2011." (28) Installation of cover for reactor building #1 completed.
(3) Government sets special evacuation locations in Minami-Soma City, Kawauchi Village. (9) Government announces policy for review of evacuation areas. (26) First temporary return of residents to areas within 3-km radius of FD NPP. (31) Big Pallet refugee center closed.	(19) Round 2 of temporary visits to alert areas begins; owner operators now allowed to use their vehicles. (23) Azuma General Gymnasium refugee center closed. (30) Government cancels designation of preparatory areas for emergency evacuation.	(29) Residents returning temporarily to property within 3-km radius of FD NPP now allowed to use their own vehicles.
(8) Soma Port re-opens to inbound ocean-going vessels. (18) Authorities draw up "Rehabilitation/ Recovery Policy" for Onahama and Soma ports. (31) Rehabilitation work on National Rte. 6 completed; entire route re-opens to traffic.	(5) Full-scale rehabilitation work on expressways begins.	(8) New guidelines for seaside embankment heights set.
(3) "Fukushima Sobun" (prefecture-wide high school cultural festival) opens. (11) "Recovery Vision" determined. (17) "What's New on Sale in Fukushima" Project begins. (27) Prime Minister and Prefectural Governor meet; use of interim storage facilities for radioactive waste discussed.	(2) All-Fukushima Rally in Chiyoda-ku, Tokyo demands full compensation for nuclear damage. (8) Liaison/Coordination Council for Helping Evacuees Settle into Temporary Housing set up. (15) Inspections of rice for radioactive materials begin. (22) Fukushima Prefecture and AEON conclude tie-up agreement.	(3) Prefectural Government visits municipalities to support their decontamination plans. (4) Prefecture-sponsored course for decontamination starts. (9) Ultrasound examination of resident thyroid glands commences. (11) Prefectural Governor meets with IAEA International Decontamination Team. (13) Decontamination Section staffed by environmental recovery auditors set up. (13) Meeting for decontamination/waste disposal promotion held. (24) Nuclear Damage Liability Liaison Council set up.
(3) Nuclear Damage Liability Facilitation Fund Act takes effect. (6) Special Act on Facilitation of Clerical Work Related to Victims' Housing, and Revised Local Tax Act take effect. (26) Benchmark set to limit radiation exposure of students at schools to 1mSv or lower. (26) Basic policy for urgent implementation of decontamination finalized. (26) Act on Special Measures for Renewable Energy takes effect. (27) First meeting of Council for Fukushima Recovery and Rebirth held. (30) Act on Special Measures for Dealing with Radioactive Contamination takes effect.	(13) Cabinet order specifies effective date of Act on Emergency Measures Concerning Nuclear Damage due to Nuclear Power Plant Accident of 2011. (30) Act for Establishing National Diet Fukushima Nuclear Accident Investigation Committee takes effect.	(7) Support Center for Securing of Medical Specialists in Soso area set up. (16) Government-sponsored "International Symposium on Decontamination toward Rebirth of the Environment" held. (29) Road Map for establishing interim storage facilities announced.

November	December	Events
(9) Fukushima Office of Nuclear Damage Liability Facilitation Fund opens (in Koriyama City). (11) Media allowed to see J Village for first time. (12) Media allowed to see reactor unit #1 building for first time.	(21) Mid- and Long-Term Road Maps for decommissioning of FD NPP reactor units #1 to #4 is finalized.	Fukushima Daiichi Nuclear Power Plant (FD NPP) Crisis
(18) Furusato Kizuna Station opens. (25) Government sets special evacuation locations in Date City, Minami-Soma City.	(16) Government announces completion of Road Map Step 2. (18) Government unveils draft policy for dividing evacuation areas into 3 sections based on expected annual radiation exposure level. (26) Government sets policy to divide evacuation areas into 3 sections based on expected annual radiation exposure level.	Evacuation
(14) Voluntary inspections reveal some Fukushima rice contains radioactive cesium exceeding provisional government limits. (17) Government halts shipments of rice from areas contaminated with radioactive cesium.		Infrastructure, Agriculture, Forestry and Fisheries
(14) Area-wide decontamination model project begins. (14) Prefecture-wide thyroid gland examinations start. (18) Preparatory office for "Decontamination Information Plaza" set up. (24) Decontamination technique verification project begins. (27) "Safe & Worry-free Life Forum" held.	(5) Fukushima Prefecture draws up basic policy for decontamination of farming and forestry lands. (28) Recovery Plan (first phase) determined.	Prefectural Government Activity
(11) Cabinet decides basic policy based on Act on Special Measures for Dealing with Radioactive Contamination.	(7) Act on Special Districts for Great East Japan Earthquake Recovery takes effect. (9) Act on Establishment of Reconstruction Agency takes effect. (16) Government-TEPCO Council for Mid- and Long-Term Measures set up. (26) Tokyo Electric Power Co., Ltd. declares removal of emergency setup for FD NPP.	National Government Activity

(Source : Fukushima Prefecture)

2. Progression of Nuclear Power Plant Disaster

(Interim report from Accident Investigation/Verification Committee, Dec. 26, 2011)

◆ Fukushima Daiichi Nuclear Power Plant comprises six reactors from units #1 to #6. At the time of the earthquake, units #1 to #3 were in operation while #4 to #6 were undergoing periodic inspections. After the earthquake, the external power supply and almost all the AC power

supplies installed within the power plant were lost, making it impossible to cool the reactors. Explosions then took place in units #1, #3 and #4, presumably due to hydrogen that was generated as a result of reactor core damage and which filled the reactor buildings. Consequently, an

Course of Events at Reactor Unit #1

March 11	
14 : 46	<p>Automatic shutdown of reactor due to earthquake appears on display.</p> <ul style="list-style-type: none"> <input type="radio"/> Reactor stops automatically. <input type="radio"/> Loss of external power supplies.
14 : 52	Emergency diesel power generator starts automatically.
15 : 03	<p>Emergency condenser starts automatically.</p> <p>Emergency condenser is stopped manually.</p> <ul style="list-style-type: none"> <input type="radio"/> Manual adjustment made to ensure that the rate of internal temperature change, relative to pressure, within the reactor vessel does not exceed 55/h.
15 : 27	Tsunami strikes (first wave).
15 : 35	Tsunami strikes (second wave).
15 : 42	<p>Emergency diesel power generator stops.</p> <p>Loss of all AC power supplies is reported.</p> <ul style="list-style-type: none"> <input type="radio"/> Loss of DC power supply. <input type="radio"/> Loss of emergency condenser function (assumed but not confirmed).
16 : 45	Inability to inject water into emergency core cooling apparatus is reported; impossible to confirm reactor water level.
17 : 12	Plant superintendent Masao Yoshida instructs the staff to consider using fire trucks to inject water.
17 : 15	It is estimated that in one hour the reactor core will be uncovered.
March 12	
00 : 06	Superintendent Yoshida orders that preparations be made to vent the reactor.
02 : 45	Reactor pressure declines.
04 : 00~	Fire truck begins injecting fresh water.
08 : 03	Superintendent Yoshida orders venting to begin around 09:00.
09 : 04	<ul style="list-style-type: none"> <input type="radio"/> Preparations begin for containment vessel venting operation.
09 : 24	<ul style="list-style-type: none"> <input type="radio"/> High radiation level prevents staff from conducting manual operations. <input type="radio"/> Valve operation made possible after temporary air compressor set up.
14 : 30	Venting operation is conducted.
14 : 54	Superintendent Yoshida orders seawater to be injected.
15 : 30	Injection of seawater ready to begin.
15 : 36	Hydrogen explosion occurs.
19 : 04	Fire truck begins seawater injection.

Course of Events at Reactor Unit #2

March 11	
14 : 46	<p>Signal given for automatic shutdown of reactor due to earthquake.</p> <ul style="list-style-type: none"> <input type="radio"/> Reactor stops automatically. <input type="radio"/> Loss of external power supplies. <input type="radio"/> Emergency diesel power generator is activated automatically.
14 : 50	<p>Cooling system during core isolation is activated manually.</p> <p>↓</p> <p>Automatic stop.</p>
15 : 02	<p>Cooling system during core isolation is activated manually.</p> <p>↓</p> <p>Automatic stop.</p>
15 : 27	Tsunami strikes (first wave).
15 : 35	Tsunami strikes (second wave).
15 : 39	Cooling system during core isolation is activated manually.
15 : 41	Emergency diesel power generator stops.
15 : 42	Loss of all AC power supplies is reported.
16 : 45	Inability to inject water into emergency core cooling apparatus is reported.
March 13	
11 : 00	Arrangements made for venting operation.
March 14	
12 : 00~	Reactor water level declines.
13 : 25	Loss of reactor cooling function.
16 : 00	Main steam relief valve used to reduce pressure in pressure vessel.
19 : 57	Fire truck begins seawater injection
March 15	
06 : 00~ 06 : 10	Sound of major impact within the reactor building can be heard.

area within a 20-km radius of the power plant was designated an alert area in principle, and entry was prohibited while some other areas were designated planned evacuation areas – to date more than 110,000 people have evacuated these areas and sought shelter elsewhere.

- ◆ Even now many people are still compelled to lead lives as evacuees while radioactive contamination continues to seriously impact extensive areas.

Course of Events at Reactor Unit #3

March 11	
14 : 47	Signal given for automatic shutdown of reactor due to earthquake. ○ Reactor stops automatically. ○ Loss of external power supplies. ○ Emergency diesel power generator is activated automatically.
15 : 05	Cooling system during core isolation is activated manually. ↓ Automatic stop.
15 : 25	Tsunami strikes (first wave).
15 : 27	Tsunami strikes (second wave).
15 : 35	Emergency diesel power generator stops.
15 : 38	Loss of all AC power supplies is reported.
16 : 03	Cooling system during core isolation is activated manually.
March 12	
11 : 36	Cooling system during core isolation stops automatically.
12 : 35	Pressurized water injection system is activated automatically.
March 13	
02 : 42	Pressurized water injection system is stopped manually.
02 : 45	Pressure reduction attempt fails.
03 : 35	Attempt to re-start pressurized water injection system fails.
05 : 58	Loss of reactor cooling function is reported.
07 : 39	Spraying of reactor containment vessel begins.
	Reactor water level declines.
08 : 41	Arrangements made for venting operation.
09 : 08	Main steam relief valve used to reduce pressure in pressure vessel.
09 : 20	Pressure decline in the containment vessel is confirmed.
09 : 25	Fire truck begins fresh water injection.
13 : 12	Seawater injection begins.
March 14	
11 : 01	Hydrogen explosion occurs.

Course of Events at Reactor Unit #4

March 11	
14 : 46	Earthquake breaks out. ○ Reactor is not in operation due to periodic inspection. ○ Loss of external power supplies. ○ Emergency diesel power generator starts automatically. ○ Cooling of spent fuel storage pool stops.
15 : 27	Tsunami strikes (first wave).
15 : 35	Tsunami strikes (second wave).
15 : 38	Emergency diesel power generator stops. Loss of all AC power supplies. Loss of pool cooling function.
March 13	
11 : 50	Pool temperature is confirmed as 78°C .
March 15	
06 : 00~ 06 : 10	Hydrogen explosion occurs.
09 : 38	Fire detected.
11 : 00	Confirmation that fire has died out spontaneously.
March 16	
05 : 45	Flames are sighted.
06 : 15	Flames are no longer visible.
March 20	
	Water trucks begin injecting water into the pool.
March 22	
	Mobile concrete pumping trucks begin injecting water into the building.
June 16	
	Temporary water injection facility begins injecting water into the pool.
July 31	
	Substitute pool cooling system begins cooling operation.

3. Outline of the Fukushima Prefecture Recovery Plan

The Fukushima Prefectural Government formulated a “Fukushima Prefecture Recovery Plan (Stage 1)” to outline specific initiatives and major projects to be undertaken in the coming decade; the goals were based on discussions at the Recovery Plan Deliberation Committee, discussions with municipalities and comments from the general public.

Development of the Fukushima Prefecture Recovery Plan (Stage 1)

I Introduction

1. Purpose of the plan and process for its finalization
2. Characteristics of the plan

II Basic Principles

- Creating a safe, worry-free and sustainable community that does not rely on nuclear power.
- Realizing a recovery based on collaboration among all parties that love and are sympathetic toward Fukushima.
- Realizing the rebirth of a Fukushima we can proudly call “home.”

III - i Priority recovery projects

Safe, worry-free environment

- ① Rehabilitating the environment
- ② Helping disaster victims reconstruct their livelihood
- ③ Protecting the mental and physical health of residents
- ④ Nurturing well-rounded young people

Working in Fukushima, our home

- ⑤ Rebirth of agriculture, forestry and fisheries
- ⑥ Revitalization of small businesses
- ⑦ Promotion of renewable energy
- ⑧ Promotion of medical-related industry centers

Promoting better communities and human interaction

- ⑨ Developing human bonds for Fukushima
- ⑩ Promoting tourism-based interaction in Fukushima
- ⑪ Community reconstruction for tsunami-devastated areas
- ⑫ Strengthening Fukushima's collaborative axis and interactive network

Important projects for recovery have been extracted and shown above.

III - ii Major projects and specific initiatives

Emergency rehabilitation; Helping victims reconstruct their livelihood; Support of municipalities for recovery

Creating trail-blazing disaster-resistant communities

Nurturing well-rounded young people

Creating new communities through rapid development of renewable energy

Renewing and developing human bonds within communities

Overcoming the nuclear disaster

Creating industries that will spearhead a new era

III - iii Area-by-area initiatives



IV Achieving Recovery

1. Collaboration with private-sector groups and Fukushima residents
2. Collaboration with municipalities
3. Requests to the central Government
4. Making the most of recovery-related systems
5. Ensuring our endeavors are effective and credible

Specific Initiatives and Major Projects

<p>Emergency rehabilitation; Helping victims reconstruct their livelihood; Support of municipalities for recovery</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>① Securing housing for disaster victims and providing wide-ranging support for their daily lives; providing mental health support</td></tr> <tr><td>② Reconstructing foundation to support residents and industrial infrastructure</td></tr> <tr><td>③ Securing emergency employment for victims and helping disaster-hit business operators re-open business</td></tr> <tr><td>④ Maintaining and securing education, medical care and social welfare services</td></tr> <tr><td>⑤ Maintaining security of society</td></tr> <tr><td>⑥ Maintaining community bonds among victims who have had to evacuate</td></tr> <tr><td>⑦ Supporting municipalities in their recovery efforts</td></tr> <tr><td>⑧ Emergency response to the nuclear disaster</td></tr> </table>	① Securing housing for disaster victims and providing wide-ranging support for their daily lives; providing mental health support	② Reconstructing foundation to support residents and industrial infrastructure	③ Securing emergency employment for victims and helping disaster-hit business operators re-open business	④ Maintaining and securing education, medical care and social welfare services	⑤ Maintaining security of society	⑥ Maintaining community bonds among victims who have had to evacuate	⑦ Supporting municipalities in their recovery efforts	⑧ Emergency response to the nuclear disaster
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TOHO BANK Disaster-Related Figures

Emergency Cash Disbursements Handled

(Unit: ¥1,000)

	March (12 and after)		April		May		June		July		August	
	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount
Fukushima Area	578	133,907	46	7,088	6	690	2	71	0	0	0	0
Koriyama Area	573	67,097	36	5,016	6	430	4	120	1	100	0	0
Shirakawa Area	124	17,193	31	2,071	202	2,096	0	0	3	300	0	0
Aizu Area	231	39,069	51	11,603	16	6,062	4	370	1	100	1	100
Soso Area	379	90,210	3	280	1	70	0	0	0	0	0	0
Iwaki Area	223	23,266	30	2,097	7	585	6	500	1	100	0	0
Outside of Fukushima	397	200,181	50	18,934	13	1,835	1	100	2	200	1	124
Total: All Offices	2,505	570,922	247	47,089	251	11,767	17	1,161	8	800	2	224

	September		October		November		December		January '12		Cumulative Total	
	No. of cases	Amount	No. of cases	Amount								
Fukushima Area	0	0	0	0	0	0	0	0	0	0	632	141,756
Koriyama Area	0	0	0	0	0	0	0	0	0	0	620	72,763
Shirakawa Area	0	0	0	0	0	0	0	0	0	0	360	21,659
Aizu Area	0	0	0	0	0	0	0	0	0	0	304	57,304
Soso Area	0	0	0	0	0	0	0	0	0	0	383	90,560
Iwaki Area	1	100	1	100	2	170	2	100	1	100	274	27,117
Outside of Fukushima	0	0	0	0	0	0	0	0	0	0	464	221,374
Total: All Offices	1	100	1	100	2	170	2	100	1	100	3,037	632,532

Proxy Cash Disbursements Handled

(Unit: ¥1,000)

	March (23 and after)		April		May		June		July		August	
	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount
Individual scheme	238	63,907	578	125,901	264	71,158	188	54,754	84	27,557	58	18,679
JBA scheme	-	-	45	4,439	27	4,092	25	2,573	10	1,343	10	2,378
Total	238	63,907	623	130,340	291	75,250	213	57,327	94	28,900	68	21,058

	September		October		November		December		January '12		Cumulative Total	
	No. of cases	Amount	No. of cases	Amount								
Individual scheme	55	17,626	35	13,071	28	13,608	45	24,636	30	19,458	1,603	450,356
JBA scheme	6	1,200	3	680	8	2,705	5	1,227	2	600	141	21,237
Total	61	18,826	38	13,751	36	16,313	50	25,863	32	20,058	1,744	471,593

As of Nov. 30, 2011: 39 cooperating banks under the individual scheme; 119 cooperating banks under the JBA (Japanese Banker's Association) scheme

Loss/Recovery Notices Handled by Other Banks

(No. of cases)

	July (7 and after)		August		September		October		November		December		January '12	Cumulative Total
	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount
No. of loss notices received		22		16		21		14		10		9	15	107
Of which, No. of passbooks/certificates reissued		16		10		11		7		4		4	6	58
Of which, No. of cash cards reissued		9		4		7		4		2		5	6	37
Of which, No. of signature seal registrations		12		12		15		7		5		6	2	59
No. of recovery notices received		5		13		7		4		5		1	5	40

As of Nov. 30, 2011: 48 cooperating banks

8 Soso-Area Branch Responses to Customers for whom Automatic Transfer Service was Stopped

(No. of customers)

【Industrial loans】		June '11	July '11	August '11	September '11	October '11	November '11	December'11	January '12
Total		913	883	870	853	838	830	805	791
Customers for whom automatic transfer service was stopped		424	426	429	430	430	430	431	431
Actions taken or now being processed		217	274	330	364	384	384	389	395
Scheduled payments re-started		76	102	120	138	148	148	147	147
Actions taken for changing of conditions		45	102	153	204	225	225	238	243
Requests being received for change of conditions		96	70	57	22	11	11	4	5
Actions to be taken that are under negotiation		207	152	39	6	0	0	0	0
Undetermined actions		-	-	60	60	46	46	42	36

【Personal loans】		June '11	July '11	August '11	September '11	October '11	November '11	December'11	January '12
Total		3,280	3,253	3,198	3,147	3,129	3,086	3,073	3,027
Customers for whom automatic transfer service was stopped		892	892	892	892	892	892	892	892
Actions taken or now being processed		150	246	409	593	635	696	733	751
Scheduled payments re-started		128	178	266	286	294	307	322	326
Actions taken for changing of conditions		22	68	143	307	341	389	411	425
Actions to be taken that are under negotiation		742	646	397	176	147	92	63	45
Undetermined actions		-	-	86	123	110	104	96	96

TOHO BANK Deposits and Loans

		March	April	May	June	July	August	September	October	November	December	January
Balance of deposits (Unit: ¥100 million) ※ Including negotiable certificates of deposit	2010	29,698	29,719	30,025	30,765	30,281	30,118	29,877	29,905	30,151	30,529	30,377
	2011	30,749	32,318	33,189	34,792	35,020	34,788	34,689	34,886	34,517	35,974	35,666

		March	April	May	June	July	August	September	October	November	December	January
Balance of loans (Unit: ¥100 million)	2010	20,518	20,582	20,511	20,507	21,069	21,062	20,942	21,220	20,767	20,895	20,756
	2011	21,378	21,583	21,713	22,135	22,251	22,503	22,632	22,860	23,178	23,038	23,256

Deposit and Loan Balances at Financial Institutions in Fukushima Prefecture (Source: Fukushima Prefecture)

		March	April	May	June	July	August	September	October	November
Balance of deposits (Unit: ¥100 million)	2010	64,864	65,274	65,354	66,138	65,680	65,615	65,365	65,518	65,689
	2011	66,541	69,223	70,263	72,830	72,650	72,907	72,789	73,089	72,641
(Ref.: Balance of deposits for all banks in Japan; Unit: ¥10 billion)	2010	58,072	57,945	58,063	58,214	57,625	57,668	57,963	57,522	57,736
	2011	59,756	59,618	59,573	59,603	58,994	59,057	59,412	59,137	59,652

		March	April	May	June	July	August	September	October	November
Balance of loans (Unit: ¥100 million)	2010	38,562	38,261	38,030	38,043	38,341	38,214	38,258	38,391	38,082
	2011	38,357	38,074	38,161	38,384	38,682	38,688	38,778	38,811	38,840
(Ref.: Balance of loans for all banks in Japan; Unit: ¥10 billion)	2010	42,761	42,227	42,071	42,202	42,072	41,942	42,341	41,926	41,744
	2011	42,515	42,072	41,967	41,906	41,958	41,822	42,406	42,068	42,077

Economic Trends in Fukushima Prefecture (Source: Fukushima Research Institute of Economy)

Item	Year-on-year change (2011)									
	March	April	May	June	July	August	September	October	November	
Consumer trends	Sales at large-scale retail stores (all stores)	▲ 23.1	▲ 12.7	▲ 5.2	2.1	3.5	▲ 1.6	▲ 0.5	3.2	1.0
	No. of newly registered passenger cars	▲ 60.2	▲ 38.4	▲ 34.0	▲ 24.1	▲ 27.4	▲ 32.0	▲ 5.4	31.8	31.6
	Consumer price index (general)	▲ 1.5	▲ 0.6	▲ 0.9	▲ 0.6	0.3	0.5	▲ 0.2	▲ 0.4	▲ 0.3
Investment trends	Contracted guarantee amount of advance payments for public works	▲ 48.9	▲ 45.6	▲ 35.7	▲ 37.0	▲ 38.8	22.2	31.8	55.8	40.6
	No. of construction starts (private sector; non-residential)	1.7	▲ 35.9	▲ 35.3	▲ 15.1	▲ 26.5	7.9	▲ 12.9	28.2	—
	No. of new housing starts	▲ 21.0	▲ 29.4	▲ 39.7	▲ 42.1	▲ 19.2	59.3	▲ 22.4	▲ 10.3	▲ 9.8
Industrial production	Mining and industrial production index (general, non-adjusted)	▲ 37.7	▲ 27.1	▲ 13.4	▲ 7.4	▲ 9.2	▲ 7.0	▲ 7.0	▲ 4.2	—
	Electricity sales to large industrial users	▲ 40.2	▲ 37.1	▲ 21.4	▲ 14.9	▲ 12.6	▲ 13.4	▲ 14.4	▲ 12.2	▲ 9.4
Business failures (debts of ¥10 million or more)	No. of bankruptcies	▲ 30.0	▲ 40.0	240.0	57.1	▲ 53.8	0.0	▲ 54.5	0.0	▲ 40.0
	Total amount of debt	126.8	▲ 71.6	0.9	38.5	86.3	▲ 26.3	▲ 72.4	16.1	▲ 98.7
Financial trends	Deposits	2.6	6.0	7.5	10.1	10.6	11.1	11.4	11.6	10.6
	Loans	▲ 0.5	▲ 0.5	0.3	0.9	0.9	1.2	1.4	1.1	2.0
Employment trends	Effective opening-to-application ratio (incl. part-timers)	0.11	0.10	0.09	0.13	0.17	0.21	0.24	0.24	0.26
	New opening-to-application ratio (incl. part-timers)	0.09	0.03	0.02	0.29	0.45	0.37	0.48	0.39	0.62

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