

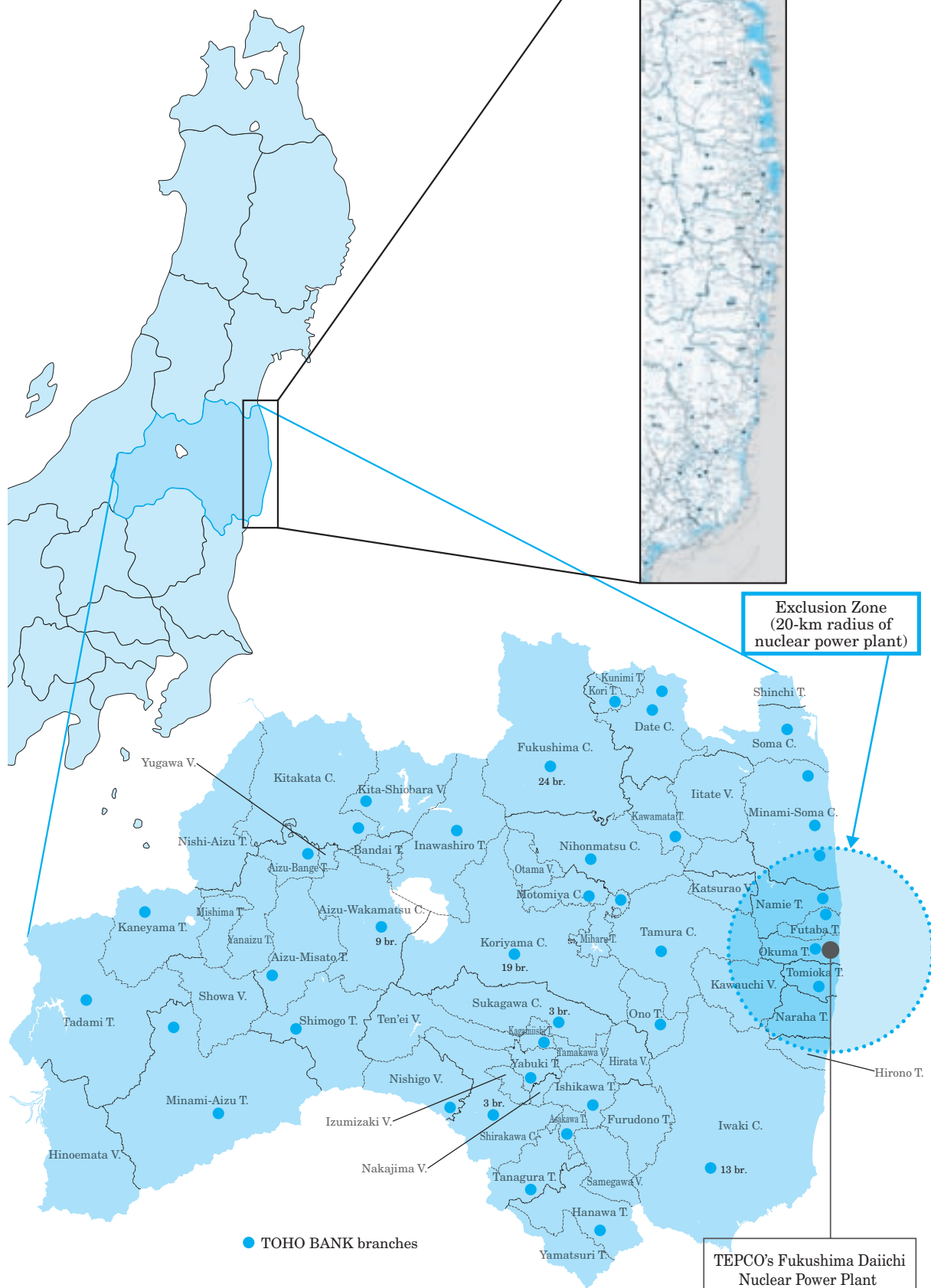
Memories of the Great East Japan Earthquake

— Voices from Our Frontline Colleagues —

TOHO BANK LTD.

**Memories of
the Great East Japan Earthquake**
— Voices from Our Frontline Colleagues —

Exclusion Zone
(20-km radius of
nuclear power plant)



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II. Voices from Individuals

I

Voices from Our Business Offices

Head Office Business Department (101)

March 11: The Great East Japan Earthquake strikes.

- We guided customers out of the office to safety and advised our employees to evacuate. We confirmed the safety of our employees and their families.
- We confirmed the safety of our employees and the condition of our branch offices in the Fukushima area.
- Due to telecommunication disruptions, establishing contact with branch took longer than expected.

March 12: Operations begin to restore order to our operations.

- Employees return to the office to restore order and to clear up unsettled business from the previous day.
- We offered holiday counter services to meet the needs of disaster victims.

March 13:

- We offered holiday counter services to meet the needs of disaster victims.
- An employee who lived in the Kawamata district could not commute to the Head Office Business Department due to public transportation disruptions and gasoline shortages, so we instructed him to work at the Kawamata Branch from March 13 to 16.

March 14:

- We received an increasing number of phone calls from customers who lost their passbooks, signature seals and cash cards in the disaster.
- Given the growing number of customer service inquiries we were receiving by phone, we reduced the number of staff handling loan sales and committed more employees (mainly from middle management) to responding to calls from customers. This setup continued through the end of March.

March 15:

- We distributed relief supplies (drinking water and disposable diapers) from the Emergency Control Headquarters to local obstetrics and gynecology clinics.

March 19, 20, 21, 26, 27:

- We offered holiday counter services to meet the needs of disaster victims.

[Room for Improvement]

- Maintaining direct lines and other effective means of communication is essential if we are to maintain contact with fellow branch offices during emergencies.

Kencho (Prefectural Government) Branch (103)

- March 11 (Fri.): The Great East Japan Earthquake strikes. We guided three customers out of the office to safety and directed our employees to evacuate the office and take refuge at the predetermined location (Momijiyama Park). Due to very poor telecommunications service, our representative walked over to the Emergency Control Headquarters to provide a status report on our branch. Entry to our branch was strictly controlled because entry to the prefectural government building, where the branch is located, was strictly regulated. Negotiations with prefectural government authorities around 8:00 PM resulted in our obtaining a permission to enter the building for about 10 minutes to place employee valuables and the branch's cashbox in a secure location. The branch manager later reported to the Emergency Control Headquarters on the status of the prefectural government building and responses taken by our branch.
- March 12 (Sat.): Despite negotiating with the prefectural government, the building remained closed and we could not enter our branch.
- March 13 (Sun.): We negotiated with the prefectural government again and were granted authorization for re-entering our office; we also confirmed both the availability of a power supply and the status of the banking systems installed there. Our employees entered the office to confirm cash accounts and money order transactions left over from March 11. We restored order to our branch office and negotiated with the prefectural government regarding structural repairs.
- March 14 (Mon.): Disaster victims visited our branch to receive cash disbursements.

- We began to receive many telephone inquiries (about 30 inquiries per day) from prefectural government employees (including retirees) and their families. We reorganized our service setup to allow our branch manager and middle management to play an active role in responding to customers; activities included accepting loss notices for “Keyaki” passbooks (special passbooks for prefectural government employees), reissuing these passbooks, and handling of proxy cash disbursements for evacuee customers in remote locations.
- Local units of the Fukushima prefectural government and auxiliary organizations from the Soso Area, which was heavily affected by the earthquake and/or the nuclear power plant accident, moved into the prefectural government building. Our branch discussed with the pertinent prefectural authorities about how to deal with their banking needs.
- For the above-mentioned prefectural and related customers, our branch, in collaboration with Headquarters, responded to their needs by reissuing passbooks and certificates, and by making payroll transfers and bulk transfers. Even now, we continue to offer these deposit-related services.
- Our branch is centrally located within the city of Fukushima, so we allowed bank employees and their families to use our facility as a convenient meeting place, or as a rest stop as they made their way to refugee centers. They took breaks and meals in our reception rooms.
- Our branch donated our supply of plastic wrap (a giveaway item) to the Fukushima Prefectural Disaster Control Headquarters for wrapping rice balls distributed to evacuees.

[Room for Improvement]

- The lives of our employees and customers should be our top priority, while reporting to Headquarters, etc. should be a secondary concern. Since the unexpected can – and does – happen during major disasters, managers of frontline departments and branch offices should be given discretion to make decisions on the spot.
- At the Kencho Branch, supplies of drinking water and water for toilets were severely limited due to disruption of the water supply. All Toho Bank business offices should maintain a sufficient stock of water and food to prepare for large-scale disasters.

Nakamachi Branch (105)

- Power outage occurred immediately after the Great East Japan Earthquake, and our office’s windows were damaged. Our branch’s shutter could not be lowered because the power supply had been lost; this was a major security problem that required three of our male employees to remain overnight to guard the branch. (No power also meant no heat; snow blew into the office, making it extremely cold.)
- The following day, all of our employees arrived at work to put the office back together. Power supply resumed at around 7:30 AM, so we could lower the shutter and secure the office.
- The earthquake caused a lot of damage to our branch – four window panes were shattered, more than ten other window panes were cracked, heating equipment was knocked out, gas was leaking, and the bank vault door could not be closed due to distortion.
- As makeshift measures, we used plywood panels in place of the broken windows; borrowed kerosene heaters from one of our corporate customers; and addressed the gas leakage (presumably caused by break in an underground pipe) by using a hose to make a ground-surface connection to the pipeline.

[Room for Improvement]

- Telephone service was extremely poor and it took much longer to get in contact with Headquarters. Satellite phones definitely should be distributed.
- While maintaining emergency stocks of water and food is important, it is also important to secure supplies of gasoline and kerosene by making arrangements with local gasoline stations, area by area.
- The heating equipment at our branch remains unrepaired. We presume that the piping designed to bring fuel oil from the underground tank up into the building was broken during the earthquake. From a cost perspective, we think it’s preferable for us to set up a new surface-level tank from which to draw fuel oil. But we would like Headquarters to get actively involved in branch office repairs, providing advice on similar cases of damage (if any) and responses taken.

Senoue Branch (106)

- In the immediate aftermath of the disaster, management level staff took the lead in responding to disaster victims, and virtually no complaints were heard from these customers. Many victims reported receiving attentive, kind and warm receptions at whichever Toho Bank branch they visited.
- Our branch did not suffer a power outage, so we made our lobby available until early evening to customers who wanted to stay there after 3:00 PM to take shelter from aftershocks and gather earthquake-related information via TV.
- Since the amount of water rationed by Headquarters fell short of our daily needs, we asked a nearby Buddhist temple to give us water from its well.
- Some of our employees found it difficult to secure food. Catching the wind of this difficulty, one of our corporate customers (a confectioner) kindly donated their products (manju buns with bean-jam filling).
- We made phone calls to our corporate customers to confirm their safety and any damage they might have suffered. Many responded with words of gratitude for our calls.
- On the day of the earthquake, a falling clock damaged some of the security wiring on our night-time safe. Although it temporarily failed to return to “security set mode,” we eventually succeeded in using a stopgap measure to seal the safe securely. Most of the documents stored in the safe fell off their shelves. We put these documents in corrugated cardboard boxes for temporary storage and left them as they were because of continued strong aftershocks.

Iizaka Branch (107)

- Right after the earthquake, an aged female customer was found inside our office. Since no family members were available to escort her home, we lent her a safety helmet and asked her to return home on foot.
- Our branch became very cold because of a power outage. So we brought several kerosene stoves from the female employees’ locker room to provide additional heating for the office.
- One of our loan officers was out of the office on a sales call. Anxious about his safety, our attempts to contact him via mobile phone were in vain. He soon returned safely to the office.
- We purchased bread and other foodstuffs at convenience stores and other outlets in the neighborhood. Vegetables and fruit were delivered to our office by a customer (a greengrocer).
- Our branch was able to collect cash from ATMs and store it in a safe, so after confirming that branch doors were securely locked, we could go home at around 7:00 PM. As a branch office facing north, it has been a daily custom to endure the cold season by using kerosene stoves in addition to the heating system. Even so, staying overnight at the office to cope with the emergency was very tough. We are convinced of the need to introduce proper measures against the cold and to maintain a suitable supply of bedding and blankets.
- Following the earthquake, we attempted again and again to contact the Head Office General Affairs Department over the phone. Though we finally succeeded in reaching the department, the lack of clear instructions was discouraging.
- Since cell phone communication was extremely difficult, we took turns using a public phone installed in our branch office to confirm the safety of our families. But it was only after three days that one of our employees could contact his parents living in the Hama-dori (Pacific coastal) region.
- We were panicked by the power outage that occurred immediately after the earthquake. But our branch manager’s timely instruction to start the emergency backup power generation system enabled all vouchers to be processed and cash in ATMs to be collected safely.
- Because fuel oil for our emergency backup power generation system was running out, we asked a gasoline station (our customer) to deliver additional supplies.
- Our branch is located in a hot-spring town, so when the water supply was suspended we managed get water for lavatories from one of our customers (hot-spring inn).

- We told female employees (with the exception of middle management) to return home earlier than usual. But having returned home, they no longer had a way to communicate with other employees. So it became impossible for us to inform them about weekend schedules and other work-related information.

[Room for Improvement]

- As an emergency measure designed to deal with disruption of telephone communication, employees should be told in advance, area by area, where they should gather when disaster strikes.
- Many employees at our branch commute by train. After the earthquake struck, colleagues with their own vehicles helped the train commuters get back home. In the future, train users would like to use the bank's vehicles, at least to make their way back home, after a major disaster has occurred.
- Due to difficulties using mobile communications services, some employees had to make calls repeatedly with their cell phones, while others used "one-seg" terrestrial digital broadcasting services to gather news and information. Mobile phone batteries run down quickly after sustained use, we'd like branch offices to provide battery chargers.
- Shards of glass from broken windows scatter, so proper measures should be taken to prevent this in the future.
- Manual locks should be installed on our bank's ATM booth doors.
- A supply of emergency gasoline should be secured.

Kori Branch (108)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- First we confirmed the safety of customers inside our branch office and at the ATM corner. After the major shock subsided, we guided our customers out of the office. We also instructed our employees to evacuate the office after confirming that all heat sources, such as gas burners, had been turned off.
- We confirmed the safety of our employees' families.
- Via direct telephone line, we reported the status of our branch to the Head Office General Affairs Department (later, however, telephone communication was lost).
- A flashlight, stored in what had been a safe place, was found broken.
- We stored cash and other valuables in a safe. Because power supply was lost, we locked the safe in every possible way before leaving our branch office.
- Complete destruction of transportation and other lifelines meant that some employees had to seek shelter in places of refuge.

March 12 (Sat.):

- All employees came to work and got down to the task of restoring order to the office. Then we tried to gather information regarding the situation within our business territory.

March 13 (Sun.):

- All employees came to work and continued to put the office back together. Power supply resumed in the early evening, allowing us to confirm the operability of our banking systems. We were ready to open for business the following day.

March 14 (Mon.) and after:

- We began contacting borrowers to determine if they had suffered any damage. We approached customers mainly by phone in consideration of the nuclear power plant accident, but paid direct visits when circumstances demanded.
- We had difficulty securing water because the municipal water supply was knocked out for a week.
- We tried to secure gasoline for our business-use and employee-use vehicle by reaching out to our corporate customers and seeking their cooperation.
- Many of our branch employees commute from outside of Kori Town, so the combined impact of the public transportation breakdown and gasoline shortage was great. Employees responded to the situation by car-pooling.

- Some employee families sought refuge at our branch due to the nuclear power plant accident. Other families, however, could not evacuate, mainly because of gasoline shortages. Commodity shortages impacted our daily lives severely and many employee families had difficulties securing food and other daily essentials for their small children.

[Room for Improvement]

- Our bank should develop a means for ensuring effective communication between Headquarters and branch offices during a blackout.
- We should prepare for large-scale disasters by maintaining sufficient reserves of water and food, and plastic containers to store water.

Hobara Branch (109)

- We were lucky enough to avoid the power outages that followed the earthquake, but telephone communication proved to be extremely difficult, and it took us a long time to confirm the safety of our employee families and to report to Headquarters.
- Disruption of the water supply forced us to visit the local civic center's water station during daytime to secure water to drink and for use in the lavatories.
- Securing gasoline for bank vehicles was so difficult. Rationing meant that we had to line up at a local gas station (our customer) to obtain a numbered ticket that we could then use to get fuel.
- Securing food was very difficult, especially for unmarried employees and those who live separately from their families.
- Due to gasoline shortages, employees who commute to the office by car shared their vehicles with fellow employees.

[Room for Improvement]

- Our bank's video conferencing system was very effective and played a bigger role than expected. Mobile phones, on the other hand, were practically useless. Is there anything our bank, as a business concern, can do to address this problem?

Yanagawa Branch (110)

- The Yanagawa district lost its power supply immediately following the earthquake and telecommunication services remained disrupted for quite some time.
- On the day of the earthquake, our branch manager kept his vehicle in our parking lot and slept in the car overnight in the event a contingency arose.
- It was not until around 3:00 AM on March 14 that power was restored.
- Many of our customers were also affected by the disaster, so only a handful visited our branch right after the earthquake. (Having expected our branch to be thronged with customers, we had taken steps to handle them in an orderly manner – making signs, setting up queues.)

[Room for Improvement]

- In the days following the earthquake, a major delay in the resumption of telephone service prevented us from contacting Headquarters. We would like our Head Office to secure an efficient and effective means of communication between it and branch offices. (In our case, we had to visit the Head Office Business Center to collect information.)

Kawamata Branch (111)

<Events in the aftermath of the earthquake>

- The power supply failed and telephone communication was lost. It was not until around 9:00 AM on March

13 (Sun.) when power was restored, allowing our branch to resume direct contact with Headquarters (via the video conferencing system, etc.). Later we confirmed the status of line connections (ATMs and UBT terminals) with Headquarters.

- On the afternoon of March 13 (Sun.), our branch resumed counter services and distributed towels and other giveaways to customers. We also allowed customers to recharge their mobile phones using our battery chargers and power supply. When we were closed temporarily after the disaster, several local residents were spotted recharging their mobile phones from an outlet of our ATM corner. We advised all of our branch employees to bring their mobile phone rechargers to the office.

- Since the power outage followed immediately after the earthquake, we quickly bought two flashlights. Under the relatively restricted illumination of these two flashlights, we did what we could – processing accounts for our sub-branch at the town office and slips for our own customers. At that time we assumed that power would be restored in a matter of hours. In the end it took more than two days before the power came back on – a length of time we had not anticipated.

- To facilitate the handling of counter services on March 14 (Mon.), we set up a dedicated window for disaster victims at the loan section counter and assigned a staff of six (in addition to routine tasks, their responsibilities also included management of the parking lot for customers).

- Responding to a request from the president of a corporate customer of the Namie Branch, we made a reception room at our branch available to his company for two days. The company used the room to calculate temporary payroll payments for more than 100 of their employees and for preparing transfer request forms.

- On March 15 (Tue.), as concerns about radioactive contamination began to arise, we instructed our part-timers to secure a safe supply of drinking water. We could secure a sufficient volume of water stored in large plastic bags and plastic containers. Later, during the period of our temporary closure, we shared this drinking water with Iino Branch employees and other Toho Bank employees who commute to their respective offices from Fukushima City.

- During the period of our temporary closure, we focused our efforts on making procedural arrangements with the town office.

<Employee impressions>

- Our branch could resume operations temporarily on the afternoon of March 13 (Sun.) thanks to the wholehearted cooperation of suppliers who, placing priority on our branch, rushed over to handle hardware-related tasks, such as conducting structural inspections of our office, restoring the heating/cooling system, and repairing shutters. We are truly grateful for their efforts.

- With respect to the human side, the group of locally recruited female employees (B Course) willingly dedicated themselves to manning the frontlines by handling counter services, which was very helpful.

- After the earthquake, our branch's upper management remained in Kawamata Town and B Course female employees were prepared to come back to work any time; in the interim, these B Course employees sent food and other necessities to the branch. All of these efforts made possible the full resumption of operations on March 22 (Tue.). If we had to rely on only A Course female employees, who commute to the branch from outside of Kawamata Town, full resumption of our operations would have been delayed.

- Four months have passed since the earthquake, but we still regret the inconvenience that temporary suspension of services caused to our customers in Kawamata.

- Immediately after the earthquake, Kawamata Town Office employees gave up their holidays to take care of evacuees from the Hama-dori (Pacific coastal) region. In Kawamata, local post offices, gasoline stations, convenience stores and supermarkets remained open as long as they had products to sell or services to offer, supporting the townspeople's daily lives.

<Opinions from customers>

- We temporarily closed our branch from March 16 to March 18 before resuming operations on March 22 (Tue.), a move that was criticized by the town office and customers in general. We visited the Kawamata Town Office on the evening of March 15 to explain the following day's temporary closure, but we could not announce it to general customers.

- Since our initial plan was to resume operations from March 14 (Mon.), we asked our suppliers (construction firm, etc.) to fix our office and make temporary repairs on March 12 (Sat.) and 13 (Sun.). But it turned out that we had to temporarily close our branch from March 16 to 18. The suppliers were amazed at this sudden change.
- A customer who visited our branch during the temporary closure to remove valuables from his safe-deposit box complained, “If you’re going to close your branch, you should notify customers ahead of time.” Although we responded to his request on that day, he later canceled his safe-deposit box rental contract.
- An older customer who cannot drive and doesn’t have a cash card complained that he couldn’t withdraw money from his account.
- Other customers said that we should have contacted them in advance after we made the decision to close our branch.

[Room for Improvement]

<Defining criteria for temporarily closing offices, and employee preparedness>

- Especially when it comes to branch offices that include the local government among its customers, we think we must stay open and share the fate of the locals as long as our lives are not endangered by a major disaster like tsunami or flooding. (This is because banks like ours are considered vital social infrastructure.) We think our B Course female employees demonstrated a commitment not to run away from their home town. In contrast, as we saw, employees who commute from other districts appeared upset and ready to flee because they had someplace to run to.

<Tasks related to local governments>

- We think it is necessary to establish a setup in which our Headquarters can get in direct contact with local governments. We would like our Headquarters to develop a system for direct settlement of funds, including taxes and transfers to payroll accounts.

<Clear definitions of wording and terms are necessary to close the perception gap between Headquarters and business frontlines>

e.g.) “Going to the Business Center”

- When temporary closure of branches was initially decided upon, no one on the branch office side thought that “going to the Business Center” meant that more than branch employee would be stationed there during the period of temporary closure. Instead, everyone thought it meant someone would be asked to conduct errands delivering money transfer request forms to the Business Center.

<Securing commodities when social infrastructure has been destroyed>

- Water, gasoline, kerosene, emergency food, portable toilets and so on must be secured. At the same time, we need to conclude contracts with suppliers (our customers) for the supply – of minimum necessary quantities – of such commodities on a priority basis.

<Our branch office>

- Our office definitely needs an emergency backup power generation system and storage batteries.

<Means of transportation for commuting employees>

- We need to examine how to secure means of transportation for commuting employees, including the use of bank vehicles, during an emergency.

<Need to establish a system that allows Headquarters to quickly grasp the status of employees and their families>

<Transfer of power so that frontline branch managers can flexibly respond to emergencies>

<Dispatching employees of temporarily closed branches to the Business Center>

- The Center needs to improve its ability to accommodate employees dispatched from temporarily closed branches.
- Hardware side: Workplace spaces for dispatched employees, the number of telephones available, among others.

Iino Branch (112)

- Our branch suffered no significant damage from the earthquake. No customers or employees were injured, and the only physical damage was suffered by a section of the base of the rooftop barrier.
- As previously reported, however, the earthquake cracked the substructure and outer walls of the employee apartment house and shifted a section of the site behind the apartment house. Although the damage is unlikely to have an immediate impact on the building's integrity, the cracks are wide and long enough to allow rainwater to seep into and weaken the outer walls over time. (Due to potential radioactive contamination, only employees continue to live in the apartment house, their families already having evacuated to alternative housing.)
- Despite slightly elevated levels of radiation, the town itself remains calm. But disaster victims visited our branch from time to time and we were not always able to help them resolve their problems. The following is a list of cases that proved difficult to deal with:

<Examples of evacuee customers with challenging issues>

- A family in which both the husband and wife are teachers saw the husband took refuge at a school in Kazo City, Saitama Prefecture, while the wife fled to an elementary school in the Kohata district of Nihonmatsu City and their daughter sought refuge in Tokyo. The wife came to our branch to complete the process for reissuing passbooks and changing signature seals for all three family members, but it was difficult to contact the father and daughter. (We responded to this case by waiving certain formalities.)
- Regarding disaster victims who were living in temporary evacuee housing, initially it was unclear which address should be entered in their automatic transfer request forms – e.g. should it be their registered address (in the disaster area) or their current address (temporary evacuee housing)? We decided to accept request forms using either address.
- Dealing with inquiries from remote places (in the Tokyo and Kansai regions) sometimes led to confusion; the inability to communicate our explanation correctly resulted in some documents having to be revised more than once.
- One customer drove to our branch all the way from Hiroshima to cancel his wife's passbook. We spent quite some time trying to confirm his identity.
- Our inability to contact the subjects of accident notices meant that some cases remained unsettled for a long period of time.

[Room for Improvement]

- We think it was good that our bank made arrangements to concentrate most of the inquiry response activity at Headquarters. This made it possible for us to grasp the overall situation and reduce the risk of responding to customers with contradictory information.
- Our bank was also quick to allow branch managers to exercise their discretion and waive certain formalities when necessary, allowing those of us on the frontlines to respond flexibly to a constantly changing situation.

Nihonmatsu Branch (113)

- Following the earthquake, the air was rife with talk and rumor about radioactive contamination, but all of our employees determinedly expressed their will to continue to fulfill their duties.
- Many employees lost means of transportation due to serious gasoline shortages and disruption of public transportation services. Despite the worst possible condition, everyone made an effort to communicate with and help their fellow employees.
- Observing this effort, we decided to update the intra-branch emergency telephone directory to include each employee's mobile e-mail addresses and then redistribute it to everyone. By letting our employees register these e-mail addresses on their cell phones, we established an effective system of mutual collaboration and communication.

- We negotiated with a gas station (our customer) and succeeded in securing gasoline for our vehicles on a priority basis – a development that took a load off our minds.
- Meanwhile, Nihonmatsu City's Gender Equality Center was designated the site for radiation exposure screening, promoting evacuees from Namie Town and other municipalities affected by the nuclear power plant accident to flow into Nihonmatsu. Employees from our bank's branches in that area began to arrive with their families, our branch became extremely busy trying to help them.
- Uncertainty over post-earthquake developments and the nuclear power plant accident filled our employees with fear about their monthly salaries and bonuses; furthermore, we had to face the fact that we, too, were victims of the disaster/power plant.
- Despite the growing uncertainty, employees accepted that this was a time of emergency and everyone strove to respond to the needs of accident victims.
- Furthermore, each employee was aware of the importance of our bank's motto: "For the Sake of Our Communities." In fact, some employees supported other members of the local community by participating in volunteer activities on their days off.

[Room for Improvement]

- Emergency commuting and communicating systems (means of transportation for commuters and shift work system) should be established.
- A system for shifting emergency reinforcements from Headquarters to branch offices in need should be established.
- A system for following up and supporting branches transferred from disaster areas should be established.
- We need to secure sufficient supplies of fuel and water.
- Treatment of bank employees should be improved so that during an emergency they can focus on the work and not have to worry about their livelihoods.
- Daily video conferences were inspiring, the high-spirited faces of top management encouraging us to hang in there. We believe that timely issuance of encouraging messages from top management is vitally important during an emergency because rank and file employees, shaken by uncertainty, can devote themselves to their work free of worry.

Minami-Fukushima Branch ⁽¹¹⁴⁾

March 11 (Fri.), 2011:

- On the day of the earthquake, some employees guided customers out of our branch to the parking lot, which was considered safer, while other employees remained inside seeking safety under their desks.
- After the earthquake we noticed that some withdrawals had been forgotten by customers. Two employees visited the customers to deliver the money and recovered number plates they had taken with them by mistake. (The trip took longer than expected due to traffic congestion, but employees made it back to the office within business hours.)
- We confirmed the internal and external condition of our branch office.
- Employees who commute by train, including some from nearby branches, carpooled with employees who commute by car. (All employees managed to return home that day.)

March 12 (Sat.), 2011:

- We contacted each employee to confirm their safety, that of their families and the condition of their housing.
- After reconfirming the state of our branch office, we restored order to the cafeteria and archives.
- A utility pole on the site of our branch was found to be leaning over, so we immediately contacted a supplier to fix it. Having been told that the pole might fall over, we asked the supplier for immediate repairs – a request that was granted.

March 13 (Sun.), 2011:

- To prepare for operations on the following day, we instructed our employees to purchase beverages and snacks for the time being.

- Disruption of the water supply meant that we couldn't use the lavatories. We secured water for the toilets from a nearby river and stored it in plastic containers. (We continued to do this until the water supply was restored.)

March 14 (Mon.), 2011:

- We reduced the number of sales visits and committed sales staff to counter services instead.
- We instructed employees to grasp, as quickly as possible, the state of our customers and any damage they may have suffered.
- Given the gasoline shortages, we instructed employees who commute from Koriyama City to carpool.

July 21 (Thur.), 2011:

- Aftershocks played havoc with hanging signboards inside the office, causing them to swing dangerously each time a tremor occurred; to avoid injury we removed them.

[Room for Improvement]

- If we are to be prepared for future earthquakes, we definitely need to maintain sufficient stocked of water, food and other necessities.
- We think that the bank's risk management manual should be revised based on feedback from temporarily closed branches and branches in the exclusion zone.

Higashi-Fukushima Branch (115)

March 11, 2011:

- Following the earthquake, our first priority was to confirm the safety of customers inside the branch office and employees. Telephone service was temporarily unavailable, but power, gas and water supplies were relatively unscathed. We were able to reconcile accounts as usual.
- Damage to our branch office: Some ceiling panels fell down; the meeting room floor on the second floor was cracked in several places; we also found cracks in the office's fluorescent lamps, outer walls and structural columns; a large-sized hanging campaign signboard fell down during the earthquake. (Luckily we suffered no human casualties; employees were quick to hide under their desks).
- In the evening of March 11, water leaked from the pipes running along the ground floor ceiling of the warehouse attached to the office (the leak resulted from a break in a water pipe connected to an unused water tank (filled with water) on the rooftop). We immediately contacted a supplier (our customer) to fix the leak but they could not make repairs at that time. All the water had to be drained from the tank before emergency repairs were made. (Repairs were completed the following day, March 12.)

March 12, 2011-:

- We had to secure supplies of water (for drinking and domestic use), food, gasoline and other necessities by ourselves.

March 14, 2011:

- We discovered that a rooftop TV antenna had been broken (the antenna was found hanging from the rooftop by a single cable). To prevent it from falling onto the neighboring building, one of our employees fixed it temporarily. (The antenna was properly reinstalled by a supplier later.)

March 20, 2011-:

- The local high school (Fukushima Higashi High School) was designated a reception center for disaster victims and evacuees. As a result, the number of people visiting our branch increased, many of them asking non-bank-related questions (e.g. the location of cell phone shops, etc.)

March – June 2011:

- The security camera inside the office kept slipping out of place; cracks were discovered in the outer walls of the rooftop superstructure; the bank vault's steel components were also slipping out of place and the guard pipe against overturning dropped – adjustments and repairs were made to address these problems.

[Room for Improvement]

- To prepare for future earthquakes and protect both customers and our employees, we must inspect all overhead signage and installations (including the rooftop) to ensure that they are secure.

Izumi Branch (116)

- We could not reconcile accounts because the power supply failed. We regret the inability to do so because we were able to start up our UBTs and ATMs by immediately initiating the backup power generation system (realizing the effort of having been through crisis management training).
- Partitions in the customer reception area fell down. We were lucky that the falling partitions did not hit any customers.
- A cinder block wall on the branch office site collapsed on and damaged the neighboring police box. (The wall has since then been repaired.)
- We could not contact Headquarters due to disruption of telephone services.
- Our security system did not work because the power supply failed. Fortunately, we were able to manually lower the shutter for the ATM corner.
- We had difficulty confirming the safety of our employees, mainly because the mobile phone network was overwhelmed – a situation that was beyond our expectations. We strongly felt the need for other means of communication.
- We were able to get water by patiently waiting in line at a nearby shop, which had a plentiful supply of well water. This was very helpful. Of course, we politely thanked that shop for their generosity.
- Within Fukushima City, the pace of lifeline infrastructure restoration varied from district to district. For example, it took three to four days longer to restore power and water supplies in some districts.
- We had a difficult time finding gasoline. Despite the many gas stations in our neighborhood, for the first few weeks following the earthquake, it was impossible to buy even a single liter. We had to make do with a voucher and bide our time until our supply could be delivered.
- Flashlights with built-in radios were somewhat unreliable, so we may need to replace them with radios of higher quality. We also confirmed that the small number (3-4) of helmets supplied to our branch is insufficient in the event of an earthquake comparable in magnitude to the Great East Japan Earthquake.
- Concerning the nuclear power plant accident: We would like to have a source of information unique to our bank. The lack of information caused uncertainty among the general public, especially households with small children.

[Room for Improvement]

- Our response during the power outage: Although we could restore one UBT and one ATM using the backup power generation system, this was the best we could do need, leaving us unable to complete the day's account settlement duties. The inability to turn on the MFS means we may face uncertainty in the event of a prolonged power outage. We need to address this problem.
- Securing gasoline: Although we heard stories of goodwill exhibited by some gas stations (customers of other branch offices), we think it is still a good idea to conclude special priority contracts with gas stations in each district of the city to ensure we have a reliable fuel supply during the next emergency.
- Securing water: We succeeded in securing the minimum amount of water necessary to maintain branch office operations, but this amount was far less than was required if we take into account the needs of employees and their families.
- Confirming damage and sharing this information with other branches: Of all Toho Bank offices, we assumed that our branch must have suffered the most damage. But after hearing about the experiences of other branches later on, we were surprised to discover that many offices suffered even more severe damage we did. It would have been better if information on the condition of other offices was shared among our branch network as soon as it became available.

Kita-Fukushima Branch (117)

- Following the earthquake, ten or so customers were still in the lobby and the ATM corner. We invited them to stay in the lobby until aftershocks subsided even though this meant they would be there beyond business hours (3:00 PM). We explained that staying in our building, a state-of-the-art facility with modern safety measures, was safer than leaving as long as the aftershocks continued.
- The bullet train service interruption and gasoline shortages made it difficult for Toho Bank employees to make it to the office. We advised the employee relying on bullet train services to use an electric vehicle (EV) instead and to share it with employees of other branches and the Head Office. Although the EV's maximum range on a single charge was a one-way trip between the office and the employee's home in Koriyama, we arranged to install an outlet at his home (an all-electric unit compatible with 200V) to allow for recharging.
- After consulting with a supplier, we decided to suspend temporarily customer access to our lavatory in the lobby, explaining that disruption of the water supply made it unusable. Although we were able to secure a certain amount of water thanks to the support of Headquarters, we were warned that it was best to make the lavatory off limits because if people found out that it was functioning, we might be inundated by non-customers coming to use the toilet.

Fukushima-ekimae (station front) Branch (118)

- The day of the earthquake, the shutter between the banking hall and the building's lobby broke and couldn't be closed.
- Following the earthquake, people who were unable to return home began to gather in our lobby and around 30 people stayed overnight in our lobby.
- Since the shutter between the banking hall and the building's lobby was stuck open, the branch manager and all of our male employees kept an all-night vigil, staying overnight with the visitors who sought shelter in our branch.
- Nights were very cold because the power outage had knocked out the heating system. So we distributed giveaway lap blankets to overnight visitors and employees alike. (Later, we received letters of gratitude from some of the people who spent the night in our lobby.)

[Room for Improvement]

- We learned that customers and visitors might have to stay overnight in our branch and we might be required to provide them with supplies. We would like to propose that our bank should be stocked with overnight supplies (for employees) and blankets for distribution to customers.

Horai Branch (119)

- The automatic shutter for our branch's ATM corner was not operable, and the contracted service provider could not repair it for several days. Our staff manually opened and closed it from closing time on March 11 to closing time on March 13.
- Our branch office shares a building with the Fukushima City Office Horai Branch. As a rule, if the water supply is interrupted, the City Office switches to using river water to keep its public restroom functioning. This was the case following the earthquake, but the city office did not notify us of the switch to untreated water. Not knowing about the changeover – water came out of the faucet when we turned it on, so we just assumed it was treated water – we spent the next couple of days drinking river water (fortunately, none of us suffered any ill effects). Later, we asked two employees to fill up plastic containers from their family wells; this water was used by our branch and distributed to other employees in need of water.
- Many of our employees use their private cars to commute to work. We coped with the gasoline shortage by switching to carpooling or using buses.

- By borrowing a radiation dosimeter from one of our corporate customers, we were able to determine, early on, the radiation levels at our branch office and employees' homes.

[Room for Improvement]

- To prepare for future emergencies, we would like the Head Office to consider maintaining a stock of a gasoline in addition to a reasonable amount of water (including that for employees' personal use) and food.

Fukushima-shiyakusho (City Office) Branch ⁽¹²⁰⁾

- Since the two days immediately following the earthquake were a Saturday and a Sunday, evacuees and local residents of Fukushima City rushed out to shop at convenience stores and other retail outlets. Shops soon ran out of coins for making change, so even though they had money many consumers could not buy daily necessities. The Fukushima City Office Accounting Section advised us of this situation and we responded immediately by contacting the Head Office Business Planning Department and Business Department asking that branches in Fukushima City be allowed to let customers make disbursements from their deposit accounts on March 12 (Sat.) and 13 (Sun.) and that coins for change be made available to merchants.

[Room for Improvement]

- Nothing in particular. We would just like to say, "Thank you, colleagues, for your hard work!"

Sasaya Branch ⁽¹²²⁾

March 11 (Fri.):

- Customer evacuation – We guided customers out of the branch immediately after the earthquake. A customer with a physical disability remained in the ATM corner with one of our employees until the shocks subsided. The power supply had been knocked out by the time the initial temblor had subsided, making it impossible for us to process transactions. Luckily, there were no customers for whom we couldn't confirm the completion of banking transactions. We returned passbooks to customers whose transactions we had completed and for customers whose transactions had not yet been processed, we explained our inability to process their transactions and returned their passbooks. They understood the situation and returned home.
- Damage to our branch – Our branch suffered no major damage; steel furniture and desks were knocked out of place and documents fell off of shelves. The only trouble we encountered was having to move safe-deposit boxes in the bank vault back to their original positions – a laborious task that required all of our male employees.
- Employee safety – During the earthquake, the branch manager and an assistant section manager were out of office visiting customers; all other employees (including part-timers) were accounted for. The two managers returned unharmed to the office at around 3:10 PM. Each employee was able to confirm the safety of their families by the time they left the office that evening.
- Business operations – The power failure meant that we could not temporarily close accounts, but we were able to process transfer requests (for tax, social insurance premium and utility bill payments) to the extent they were ready for e-mail transmission. As the afternoon passed into evening, we used the backup power generation system to provide lighting.
- Communication with Headquarters – Around 16:00, we made a phone call to the Head Office General Affairs Department to report the condition of our branch and to confirm how we should address the damage we suffered. Telephone communication was very difficult and it took a long time for our call to be put through. Measures should be taken to ensure smooth communication during emergencies.
- Employees returning home – Female employees left the office for their homes around 17:00 and male employees left after 18:00. Due to the power outage, the best we could do to secure our branch was to lock the door. Since trains were not running, staff using rail transport went home either on foot or by carpooling with employees who commute by car. Employees who commute via bullet train could not return home and had to

stay overnight in the lobby of a nearby hotel. Mobile phone service was so bad that the notice regarding the video conference schedule for the following day did not reach our branch manager and deputy manager. The assistant manager, who had stayed in the hotel lobby, finally received the call and was able to confirm the video conference schedule.

March 12 (Sat.):

· Employees who could make it into the office – Only five male employees were able to make it into the office. The power supply failure limited the amount of work they could do, so they spent their time restoring order to the banking hall and vault. Our deputy manager and assistant manager went to the Izumi Branch to participate in the video conference with Headquarters. Most employees left for home a little after 12:00 after reporting to Headquarters the items that needed to be confirmed. Only our branch manager and deputy manager attended the video conference that would be held from 17:00. In the Sasaya district, power was restored in the early evening but the water supply remained unavailable.

March 13 (Sun.):

· Employees who could attend the office – Only four male employees (not including those who normally commute by bullet train) could make it into the office. A water truck sent from Headquarters arrived. We secured a supply of water for the lavatory. Employees were responsible for securing their own supplies of drinking water and food.

March 14 (Mon.):

· We resumed normal operations. With support from Headquarters, we were able to reconcile the transactions from March 11. We did not experience any operational confusion that day, and operations continued normally from that day on.

The water supply was not restored until about a week after the earthquake. During this period, some employees and part-timers sought refuge in a nearby evacuation center. We were glad that Headquarters sent us emergency relief supplies.

Nishi-Fukushima Branch (123)

March 11 (Fri.):

· Six customers were in our branch at the time of the earthquake, so we instructed them to hide under desks until the temblor subsided and then evacuated them together with our employees before the second major shock.

· Surveillance camera monitors, PCs were shaken by the first major quake, so employees tried to put them back in place.

· Power outage followed the earthquake. Some customers, who were not able to contact their companies and/or families, decided to return home immediately despite being in the middle of their transactions. We confirmed their identities and arranged to hold on to their passbooks and other items until they could return; each of them was given a numbered tag.

· Persistent aftershocks made it difficult to re-enter the branch office or communicate by mobile phone, so a staff member was sent to the Head Office to collect information. Since both Headquarters and the Head Office were also in a panic, our employee could not confirm anything and returned to our branch.

· We had to rely on flashlights until the power supply was restored around 6:30 PM. We used the radio to collect information.

· We could not reconcile accounts due to the power outage, so we stored cash and other valuables and sorted the remaining items – documents, computer files, letters and packages – according to level of urgency. We then let ordinary employees, female employees and part-timers return home so that they could confirm the safety of their families as soon as possible.

· The earthquake had knocked the automatic door out of place at the entrance to our branch and disabled the shutter. We called in our contracted service provider to fix it and were able to forcibly close it a little after 10:00 PM.

- Our deputy branch manager could not return home because bullet train services had been suspended, so he stayed overnight in the reception room together with the branch manager in order to take part in the following day's video conference. (They wound up staying in the office until March 18 to handle a series of contingencies.)

- Immediately after the earthquake, we evacuated the office and encouraged neighbors to seek safety in our parking lot.

March 12 (Sat.):

- All employees including part-timers came to the office to help restore order.

<Parts of the branch office that were damaged>

(Banking hall): A section of the ceiling was knocked out and it was cracked in other places; a clock fell off the wall; MFS units and other machines were jostled out of place.

(Bank vault): Walls and cabinets were knocked out of alignment.

(Voucher room): Voucher shelves collapsed (what a mess).

(Meeting room): Part of the ceiling was knocked out.

(Supply closet): Slip forms and supplies were scattered about after shelving collapsed (another messy situation).

(Cafeteria): Tables, chairs and tableware were scattered about.

(Outside the building): The ground on the approach to our office had subsided (by approx. 5 cm); brick borders of shrubberies were cracked; the ground also subsided near the employee entrance and in the parking lot.

- As part of the effort to clean up the voucher room, all employees came to the office on April 23 (Sat.) and moved the vouchers into the meeting room to allow a supplier to dismantle the shelves.

March 13 (Sun.):

- Branch office restoration

We alerted customers to be careful of the broken shutter at the front entrance ATM corner.

We noted the video conference.

March 14 (Mon.):

- To reconcile accounts, some of our employees came to the office earlier than usual (7:30 AM); reconciliation was finished by 1:00 PM.

- Due to the broken front entrance shutter, we decided to ask customers to enter the bank from an emergency door. We posted notices and assigned employees to the entrance and the parking lot to help customers find their way. Fear of aftershocks meant that the number of customers visiting our branch was very small.

March 15 (Tue.) –:

- As the number of evacuee customers increased, we flexibly responded to the situation by temporarily using loan sales staff as tellers.

- From this day forward, many customers asked to use our lavatories because the lack of a water supply had rendered their own unusable. But we had to politely decline their requests (except in extreme cases) because the supply of water provided by Headquarters was limited.

- Finding gasoline became increasingly difficult. For the time being, we secured a supply of 20 liters from a gas station that is also our customer.

[Room for Improvement]

- On the day of the earthquake, the power supply failed and communication by telephone was extremely difficult due to overcapacity. To prepare for future emergencies, we need to secure suitable means of communication.

- We need flashlights in the office so that we can keep working during a power outage.

- In addition to drinking water, we also need a supply of water for the lavatories (a considerable amount of water will be required even if we economize; from the standpoint of hygiene, water for lavatories is an absolute necessity). (Following the earthquake, our neighbor Shonai Bank supplied us with water.)

- Every employee needs to be provided with a helmet to protect their head from falling objects.

Watari Branch (124)

· When the earthquake hit:

No customers or employees were injured by the earthquake even though 7-8 customers were in the branch at the time of the disaster. Another customer was waiting in the parking lot with her child, who burst into tears but soon calmed down after we gave him candy. Customers in the lobby were guided by staff to a safe place, where they waited until the aftershocks subsided. They were relatively calm, in part because we had left an emergency exit open. In the banking hall, hanging signboards and a wall-mounted clock fell and were broken. (The hanging signboards have not been hung back up due to the risk of additional aftershocks.) In addition, documents were scattered about here and there.

· Action taken immediately after the earthquake:

We still had a power supply, so settling accounts for the day was not a problem. All three of our ATM units stopped working, and only one could be restarted; the other two returned to service on March 14 after their broken parts (sensors) were replaced. We checked the office for damage and determined the following: the front entrance and airlock entrance shutters were not working; the pipe shutter for the lobby was not working; the automatic door worked properly; some of the security system wiring had been damaged; and the air-conditioner (a gas-fired system) was out of order. All of these problems were fixed on March 14. Many cracks were found in pillars and walls inside the office; tile on the front entrance continued to fall off; despite partial land subsidence, the parking lot had suffered no notable damage. Scattered documents in the bank vault and the archives were fixed on March 12 and 13.

· Our responses on and after the day of earthquake:

Communication with Headquarters continued to be difficult. Under such circumstances, we instructed our male employees to come to the office by 9:00 AM the following day to restore order, help ATM users, and continue to try to contact Headquarters and service providers. We used the video conference for intra-company communication.

Regarding the supply of water, which had been disrupted, initially we were able to receive water from the Fukushima City Office Watari Branch but later we were able to secure a constant supply of water from a well owned by a nearby resident – this was a great help not only for our branch but for individual employees as well. Just before water from the well became available, a member of the Headquarters staff procured water in Yonezawa City in neighboring Yamagata Prefecture and brought it to our branch, for which we were very grateful. In addition to water, we also had to run about every day trying to secure food and gasoline.

· Employee and part-timer safety:

On the day of the earthquake, one employee and one part-timer were on vacation and could not be contacted by phone; it was several days before we could confirm their safety. Eventually we could confirm the safety of all employees, part-timers and their families. Three employees reported that their houses had suffered slight damage.

· Evacuees visiting our branch:

To meet the needs of evacuees and local customers affected by the disaster, we took extraordinary measures – relaxing normal procedures to process loss reports and reissue passbooks and offer over-the-counter issuance of cash cards, among others. We have had several unusual requests, too. One concerned a female evacuee whose husband had died; he had been reported as missing in Namie Town but his death was confirmed in Iwaki City and she had to go through formalities to inherit control of his estate. All told, the number of customers visiting our branch, which had been declining the past few years, suddenly showed a year-on-year increase.

· Radiation levels:

Radiation levels in our business territory are relatively high, causing anxiety among many families with children. Using their summer holidays, a significant number of these families sought refuge outside Fukushima City and even outside Fukushima Prefecture, and some are unlikely to return to Fukushima in the near future. Although radioactive decontamination is under way in some districts, no one knows how effective it will be. At our branch, we removed the earth and sand in our parking lot gutters immediately after the earthquake, but since the radiation level announcement we are no longer conducting decontamination work. We will decide what to do with this matter after consulting with Headquarters.

[Room for Improvement]

- E-mails and the video conferences were very effective means of communication during the emergency. We would like them to be included in our bank's risk management manual as alternative means of communication when telephone service is not available.
- The earthquake's temblors caused slips and vouchers kept in boxes to be strewn all over the place. After discussion with the Head Office General Affairs Department, our branch brought these slips to the Business Center for storage there. We have limited capacity to safely store these slips: despite our reinforced shelves, slips and other documents were scattered by the earthquake; we had difficulty assigning an employee to take care of the slips; and we had a limited timeframe during which the slips had to be brought to the Business Center. So we would like our Head Office to consider a new system in which even branch offices within Fukushima City like ours will be allowed to use the Mail-bin intra-company delivery service on a regular basis to send and store slips and documents.

Matsuyama Branch (125)

- Our first priority following the earthquake was to ensure the safety of customers; office staff guided them out of the office to safety.
- Since our branch was fortunate not to suffer a power outage, we could close the day's accounts as usual.
- Because a refugee center had been set up near our branch, at first we were swamped with disaster victims who wanted to make withdrawals or have their passbooks and/or cash cards reissued. To better serve these customers, we prepared and distributed a map showing neighborhood shops selling signature seals, which are needed to reissue passbooks and cash cards, as well as the location of a radiation monitoring facility. Customers were very pleased with this service.

[Room for Improvement]

- We took to heart a vitally important learning: that each of us must maintain their own supply of drinking water, food and daily necessities. We would like our Head Office to manage disaster-related supplies for employees.
- When a major earthquake strikes, cars become the only means of transportation. Therefore, we think it necessary for our bank to consider gasoline stockpiles for each business area.

Hokida Branch (127)

- Immediately after the earthquake, it was nearly impossible to get our phone calls connected. After exceptionally long delay, we were finally able to communicate with employees and confirm that they and their families were safe.
- We typically visit corporate customers at their offices, but since we had no gasoline for our business vehicles, we had to ask them to come to our branch.
- Securing means of transportation was very difficult; employees commuting by car had an especially hard time finding gasoline. Our branch managed to secure fuel for these commuters by asking a gas station (a customer) for help.

- The number of customers visiting our branch increased; most of the increase was accounted for by evacuees staying at the Azuma Sports Park Gymnasium. Our workload increased accordingly, and we found ourselves processing various notices and responding to reimbursement requests, among other activities.

[Room for Improvement]

- When a major disaster occurs, customers and employees may have to wait for hours or even stay overnight in our office. So we think it necessary to maintain a regular stock of food, fuel, blankets and other necessities.

Omori Branch (128)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- Employees guided customers out of the office to safety as we all evacuated the office. We checked to confirm the safety of our employees and their families.
- Our phone calls could not be connected, so it took a long time to confirm their safety.

March 12 (Sat.): We confirmed the degree of damage to our branch office (external and internal).

- We continued our efforts to confirm the safety of our employees and their families while restoring order to the office.
- We should keep radios for up-to-date information.

March 14 (Mon.): Our branch opened for business as usual.

- We arranged for suppliers to make repairs to our branch (external and internal).

March 16 (Wed.) – March 22 (Tue.): Many customers came to the branch to make withdrawals or seek our advice.

- We responded to an increasing number of visits from disaster victims by helping them make withdrawals or accepting/processing their loss notices.

March 14 (Mon.) – March 22 (Tue.): Water supply disrupted.

- We went to a nearby river every other day to draw water for the lavatories.

[Room for Improvement]

- To prepare against future earthquakes, each and every Toho Bank office must maintain a sufficient stock of food and water.

Hirano Branch (129)

- **March 11 (Fri.):** The Great East Japan Earthquake strikes. → Power and water supply disruption

The tremors were so violent that moving around was virtually impossible; customers and employees simply had to wait inside the office until the shocks subsided. We watched helpless as steel furniture move back and forth, their drawers hanging out. Power supply was lost, the electric cable on the parking lot utility pole cut and dangling to the ground. Telephone exchanges were jammed, and it took a long time before we could report our situation to Headquarters. We had the same trouble calling employees' families. Due to the power failure, after dark we used vehicle lights as sources of illumination for the office, where we continued to work as long as possible. Since our security system was disabled, employees manually lowered the shutter before returning home.

- **March 12 (Sat.) and March 13 (Sun.):** Restoring order to the office.

- **March 13 (Sun.):** Restoration of power around 3:00 PM → Confirmation of system operability

- **March 17 (Thur.):** Restoration of water supply

Due to gasoline shortages, several employees who usually drive to come to the office used bicycles.

[Room for Improvement]

Securing means of communication:

- We had great difficulty in getting through to Headquarters by phone. The only telephone we could use was a red public telephone.

- The power outage rendered fax and e-mail unusable, so we could not respond to any messages sent by these means.
- The only source of information was a radio, so we were almost completely in the dark about what was going on around us.

Responding to power outage:

- After dark, illumination by flashlight alone was insufficient to our needs.
- We need to acquire skills to manually raise and lower the shutter; it took us about five minutes to pull it down but more than 30 minutes to pull it up.
- We need to confirm how to use the key management machine and the safe installed in the managers' section during a power outage.
- We could not use the emergency backup power generating system because the electric cable to which it is connected had been cut.

Responses to water service suspension, etc.:

- We need to store water and food for emergencies.
- Because we lacked water for the lavatory, we asked a neighbor if we could use water from his well.

Opinion of our branch :

- Headquarters complained that our branch did not follow instructions they had sent us via fax and e-mail. It wasn't until the evening of the third day after the quake that power supply was restored, leaving us no way to confirm instructions from Headquarters before then. We would like Headquarters to contact us after establishing suitable means of communication by which branch offices could confirm their instructions.

Fukushima Idai (Medical University) Branch ⁽¹³⁰⁾

- We confirmed the status of the intra-company Mail-bin delivery service regarding its arrival at our branch on the day of the earthquake and reported it to Headquarters; no visit was made during business hours, but we eventually received the mail at around 9:30 PM.
- To ensure that employees could return home safely, we confirmed road traffic conditions (safety and degree of congestion) with the security company employed by the university and decided that employees should return home in groups arranged according to district.
- Due to the disruption of lifeline services and for the sake of convenient access to the office, some employees arranged to stay overnight in the Head Office and the Fukushima-ekimae (station front) branch.
- We decided, in principle, that employees other than part-timers would come to the office by bus or train. As a result, it took some employees more than two hours to commute to work.
- We spent a long time trying to confirm the safety of employees and their families.
- I was living apart from my family, and couldn't secure sufficient supplies of food and water. All I could buy at the convenience store on campus were one rice ball, a 500 ml. bottle of water, and one serving of instant noodles per day. Extremely poor traffic conditions meant that I couldn't return home (to Iwaki City) for around a month.
- University authorities imposed restrictions on the use of water (top priority was given to medical use).
- Since the university restricted outsider (including bank customer) access to the campus, allowing entry only to the seriously ill or injured, operations at our branch concerned only customers who work for the university. One day, the ATM corner handled 5 million yen in transactions in the morning alone – mainly doctors and nurses making withdrawals.
- We handled formalities related to loss of passbooks and/or signature seals for many inpatients (disaster victims who had been hospitalized). Processing loss notices is a time-consuming activity, so to make it easier on customers we alerted them when their formalities would be completed and let them return to their rooms; customers appreciated this gesture.

[Room for Improvement]

- When I worked at the Sendai Branch, employees there created a joint e-mail database for use during an earthquake or other major disaster. We did the same at the Fukushima Idai Branch, a decision that turned out to be very helpful. (Employee e-mail addresses were registered as instructed by the August 30 notice from Headquarters.)
- We should plan and then confirm the methods and routes employees can use to return home (in anticipation of road traffic disruptions caused by landslides, etc.).
- The number of helmets at our branch is less than the number of employees. We also need to maintain a supply of emergency food, LED flashlights, radios and other supplies in the event that employees have to take refuge in our branch overnight.

Fukushima-nishi Chuo Branch (131)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- We guided customers out of the office to safety and then confirmed the safety of employees and their families.
- Our branch was not affected by power outages, and all of us were able to leave the office for home.

March 12 (Sat.):

- We cleaned up the bookshelves, which had been knocked over during the earthquake.

March 15 (Tue.) and after:

- The number of customers visiting our branch surged due to the arrival of disaster victims at Azuma Sports Park; our workload increased as well as we processed loss notices for passbooks, cash cards and signature seals, among other activities.

[Room for Improvement]

- Sometimes we had to decline requests to issue new “Always Cards” to customers who had evacuated the Exclusion Zone near the nuclear power plant; this was because sending surface mail to registered addresses in the Exclusion Zone was impossible. We would like our Head Office to make it possible for us to issue these cards over the counter.
- To prepare against future disasters, all Toho Bank offices should be stocked with warm food (rice, etc.) that does not require water or heat.

Loan Plaza Fukushima Branch (133)

- On the day of the earthquake, several cars had been left in our parking lot. The gate at the entrance of the parking did not work due to the power outage, so we manually drew out the bar and evacuated the car out of the lot.
- For safety’s sake, we allowed employees to evacuate the office. We told ordinary employees to return home earlier than usual but instructed them to report back on the safety of their families and damage to their houses.
- Some employees were on vacation, so we checked with them to confirm their safety. After confirming the safety of all employees and their families, the branch manager and other managers headed home.
- Male employees came to the office the following day (Sat.) and the day after (Sun.), conducting business, cleaning up and restoring the office, and securing drinking water and food from the Business Center.
- Following the earthquake, we opened our parking to Headquarters employees who were commuting from remote locations.
- To cope with the disruption of municipal water service, we managed to secure water for lavatories from a well at the Hoyu Society (Toho Bank OB society) secretary-general’s home and from fellow Toho Bank employees who live in districts where water service was still available.

- Regarding branch employees who commute from Koriyama City, we decided they should stand by at home until they could secure a reliable means of transportation. For employees who commute from remote locations by car, we made it through the gasoline shortage by flexibly adjusting vacation schedules.
- To provide employees with lunch, we brought in a rice cooker and asked female employees to cook rice.
- One of our external ATM corners (located within a local store) was closed for several days due to a broken wall. We guided bank customers to a functioning ATM at the nearby Nishi-Fukushima Branch.

[Room for Improvement]

- In light of the difficulty we experienced in getting both landline and mobile phones connected on the day of the earthquake, our bank can make it easier to confirm the status of employees by making it mandatory for every employee to register their personal e-mail address (privacy issues notwithstanding).
- To prepare for future large-scale disasters, every Toho Bank office should be stocked with food, water and other necessities.
- Our branch currently has not been equipped with a compact backup power generator. Headquarters should arrange to provide backup power generators to branches that do not have one.
- For the sake of employees commuting from remote locations, Headquarters should consider (and include in our manual) how to secure both means of transportation and lodging during emergencies.
- Assuming that employees will have to stay overnight at our branch during an emergency, we need to be stocked with *tatami* mats, blankets and the like.

Koriyama Branch (200)

- Confirming the status of branch offices in other districts:
We collected information mainly by phone on the damage suffered by branch office buildings and related facilities.
- Since the bullet train service was disrupted and JR Koriyama Station was closed, our branch lent business-use vehicles to employees who had difficulty in returning home; made arrangements for employees to return home in groups arranged according to area of residence; and secured lodging for those who had to stay overnight in Koriyama.
- We made efforts to secure gasoline as well as supplies of drinking and general-purpose water.
- We cooked and distributed meals to employees and provided food to families and relatives of Toho Bank employees evacuated from other areas.
- We provided emergency relief supplies to public evacuation centers.
- We sent reinforcements to the Koriyama-kita Branch to support its weekend operations (dispatching two employees every Saturday and Sunday during the month of April).
- A female manager remained in Koriyama to continue working at our branch, determined to serve the bank despite having to live apart from her family, which had taken refuge outside of Fukushima Prefecture.
- We secured lodging for evacuee families and relatives of Toho Bank employees, most of whom came from the Soso area near the nuclear power plant; we cooked and distributed meals to them on a daily basis.
- We made the lavatory in our lobby available to customers and non-customers alike, except when the water supply was disrupted.
- We rationed safe drinking water to employees and part-timers of the branches in our business area who have babies and infants (a precaution against radioactive contamination of the water supply). We also procured milk and rationed it to our employees.
- We collaborated with Funehiki, Miharu and other temporarily closed branches to take over their operations; made arrangements for operations of our sub-branch (Koriyama-shiyakusho Branch at the Koriyama City Office); and extended support to temporarily closed branches by identifying properties suitable for temporary offices.

- Our branch and our Support Center tried to conserve gasoline by suspending cash collection and delivery activities.
- We prepared for contingencies by gathering information from TV and radio.
- The local police station designated three of our business-use vehicles as emergency vehicles.
- Our branch manager made the rounds of branch offices within Koriyama City to determine whether or not they required our support.
- After taking into account the availability of gasoline and public transportation, we decided to ask employees who found it difficult to commute to the office to stand by at home.

[Room for Improvement]

- Several inquiries from other branches revealed expectations that our Koriyama Branch would have food, blankets and other supplies to stay overnight. In reality, however, we had no provisions for employees staying overnight in the office. This lesson highlights the need for a setup that can accommodate overnight shelter at our branch. We would like Headquarters to take this issue under consideration.
- Following the earthquake, it was nearly impossible to reach Headquarters and other branch offices in our business area by phone. Some branches lacked power supply, so for them communication by fax or video conferencing was out of question, rendering mutual communication extremely difficult. Improvement of the emergency communication system is a must.
- To contact branch managers and deputy managers of branch offices during emergencies, we have to refer to a branch-by-branch directory of managers' personal contact information, copies of which are stored at each branch. We had an extremely difficult time making contact with these managers after they had returned home. In the future, we would like Headquarters to consider inclusion of contact details (mobile phone numbers) of branch managers in the Risk Management Handbook. The handbook should be carried by branch managers at all times.

Koriyama-nakamachi Branch (201)

On the day of the earthquake:

- Two customers were inside our branch when the earthquake hit. Our branch manager guided them out of the office to safety. Employees evacuated soon after.
- From the first through third floors, walls, pillars and ceilings were heavily damaged where the original structure built in 1938 intersected with the extension built in 1959.
- Damage to the building's structure ruined some of the electrical wiring, resulting in a significant decrease in power supply.
- Power supply failure for systems other than ATMs (unable to operate systems; unable to close accounts)
→ Power supply partially restored in June (to 80% of capacity).
- Confirming the safety of employee families took time (communication via landline and mobile phones was extremely difficult).
- The earthquake dislodged the sidewalk in front of our branch, a hazard to pedestrians. We borrowed pylons from a construction firm (our customer) and blocked off the dangerous sections of sidewalk.
- Since the first floor windows were shattered, our branch manager and deputy manager stayed overnight in the office on security duty.
- During the earthquake, we secured an unobstructed exit by holding open the front door.
- When the earthquake struck, one customer was inside our branch; she was able to leave the building through the doorway we were holding open.
- That customer was in our office to make a withdrawal, which was being processed with an RBC machine; the machine stopped functioning after we lost our power supply, so we explained the situation to her, gathered her contact details and advised her to return home.
- We immediately instructed all part-timers to leave the branch and wait at home on standby.

- Due to disruption of the power supply, we used a compact backup power generator to remove cash from ATM, MFS and RBC machines. We used a UBT unit to confirm the status of transactions being processed for customers at the branch (to determine if the transactions had been completed or not).
- Anticipating disruption of the water supply, we stored as much municipal water as possible.
- When the earthquake struck, a customer who has trouble walking was in the reception room. Because we could not guide him out of the office, we asked him to take shelter under a table until the major temblors subsided.

The following day:

- Branch employees came to the office to check the integrity of banking machines and systems (confirming that they could be restarted).
- When disposing of debris, we temporarily closed to vehicular traffic the roadway next to our office → to mitigate the risk of accident during an aftershock.
- We confirmed the amount of cash on hand counting it manually.
- On March 12 and 13, we brought our lunches from home (rice and side dishes).
- Since we had difficulty the previous day using the telephone (landline and mobile) to reach employees who had returned home, we asked each employee to give us their e-mail address. (We were able to contact them via e-mail this evening without a hitch.)
- We received a supply of drinking water from a water tank at one of our corporate customers (every day for about a week).
- We received a supply of gasoline for business-use vehicles from a customer who operates a gas station.

The following week:

- We contacted (mainly by phone) each of our 143 corporate borrowers to determine their status. (Immediately following the earthquake, many restaurant proprietors called us for advice.)
- Due to suspension of commuter and bullet train services, commuters from Fukushima City had to share our branch's business vehicles to come into the office.
- For lunch, we received a complimentary supply of rice balls and *miso* soup from a customer (a restaurant proprietor) across the street from our branch.
- We received a supply of gasoline for business-use and personal vehicles from a customer who operates a gas station.

[Room for Improvement]

- We should maintain a stock of blankets and other supplies to accommodate people staying overnight in the office since major disasters can strike at any time – including winter.
- We need to be equipped with emergency lights (like those used at inns) because illumination by flashlight alone is insufficient.
- We need to establish an alternative means of communication when telephone services are disrupted or congested. (We heard, for example, of a branch where the branch manager and several employees drove to their homes to confirm the safety of their families.)
- Every Toho Bank branch needs to be stocked with food and water.
- Although we reported the damage we sustained to the General Planning Department, we failed to take timely and appropriate responses because we could not liaise well with the GAD. → Efficient cross-departmental liaison within Headquarters must be established.
- Rules specifying the means of confirming the state of individual branch offices following a disaster taking place after business hours or on holidays are not clearly defined. → Company-wide rules and/or branch-specific rules must be established.
- Strengthening of measures to be taken during power outages → Strengthening of backup measures:
 - Easy-to-use compact backup power generators (the current generator does not work well with MFS and RBC machines).
 - More flashlights are required (it is out of question to have only a single flashlight like we do now).
 - On the day of the earthquake and the following day, we could not participate in the video conference

due to a power outage.

- We could not access the instructions Headquarters posted on the PC bulletin board due to the power outage.
- All Toho Bank offices need to be provided with portable fuel containers.
 - We used the compact power generator to full capacity, so we were constantly running short of fuel – but fuel resupply was difficult because we did not have portable containers.
- Given the emergency, we understand that miscommunication was inevitable, but the day of the earthquake was the day that our bank was scheduled to close, relocate and integrate several branch offices. Headquarters should have given us appropriate instructions regarding this plan (not having received notice from Headquarters, two relocation contractors arrived at our branch.)
- In view of difficulties experienced with mobile phone network, we would like Headquarters to provide all branch offices with satellite phones.

Koriyama-omachi Branch (202)

14:46, March 11 (Fri.), 2011: The Great East Japan Earthquake strikes.

- When the earthquake hit, no customers were inside our branch. Most of our employees evacuated the office while others sought shelter under desks in the banking hall.
- We confirmed the safety of employees and their families. One employee was on a trip to Chiba (on vacation) and could not be reached until March 13, when we were able to confirm his safety.
- Our water supply was disrupted but we did not have a power outage.

March 12 (Sat.) and 13 (Sun.), 2011:

- Managers came to the office to clean it up and make arrangements with suppliers to repair the building.
- Water service was restored on March 12.

March 14 (Mon.), 2011:

- Our branch resumed normal operations. (From March 14 through 17, the number of customers decreased substantially – down approximately 30 per day on average.)
- An employee living in Fukushima City was unable to come to the office because the bullet train services have been disrupted. From March 15 on, he commuted to work on the Fukushima Kotsu expressway bus.

March 18 (Fri.), 2011:

- Gasoline shortages became serious. Fortunately, however, we were able to secure fuel for business-use vehicles and maintain normal business activities thanks to the cooperation of a customer (gas station owner).

[Room for Improvement]

- We were able to use the video conferencing system to share information about all of Toho Bank's business offices.
- Although it took time for us to confirm the safety of our employees, the red public telephone installed at our branch worked even during the emergency. To prepare for future disasters, we should increase the number of telephone lines.

Koriyama-ekimae (station front) Branch (203)

- On the day of the earthquake, the cabinet for a wall safe slipped off and leaned against the wall. It did not topple over but seemed to become more unstable with each successive aftershock. We asked Headquarters to arrange for a repairman to come by and fix it.

→ When it comes to wall-type safes, cabinets should be fastened to the wall to prevent them from toppling over.

- During the earthquake, employees had to hold the office machines and safe cabinet to prevent them from moving back and forth or falling down. The safe cabinet should be fastened to the wall and PC displays and other machines be secured by adhesive tape or other means.

- About a month after the earthquake, when JR was about to resume its rail services, the company indicated that it would be withdrawing a significant amount of cash (in all denominations) so that it could reimburse passengers who had purchased but were unable to use their tickets and commuter passes.

→ We entrusted the massive withdrawal request from JR Koriyama Station (the largest in the area) to our Koriyama Branch while we responded to similar requests from other nearby JR stations.

[Room for Improvement]

- If we are to offer the local community high-quality, attentive banking services even in times of emergency, gasoline needs to be secured on a priority basis for business-use vehicles and for private vehicles used by employees when commuting to work and visiting customers.

Koriyama-minami Branch (204)

- On the day of the earthquake, all of our employees worked hard to restore order, picking up order slips (in the vault) and vouchers and documents (in the archives) that had been scattered about.

- The following day, our branch manager and deputy manager were on duty in the office until after midnight to accommodate evacuee families of Toho Bank employees from the Iwaki area.

- To brighten the atmosphere, we set up a score of 20 flower pots inside our lobby.

- We held “lobby exhibitions” to revitalize our branch:

- April – May: Hiroki Hashimoto (a silkscreening artist and native of Fukushima)

- July – August: Works of the “Kizuna” (“Solidarity”) club members

- The “Hang in there, Fukushima” campaign, led by the president of one of our corporate customers, was visiting evacuation centers in various parts of Fukushima Prefecture to encourage evacuees. With the cooperation from our General Affairs Department, our branch was able to donate water to the campaign, which received our contribution with gratitude.

[Room for Improvement]

- We should increase the number of telephones given priority status during an emergency. (Consideration should be given to the introduction of satellite phones and radiotelephones.)

- We should review the means for contacting employees during an emergency and provide alternatives to mobile phones.

- We should definitely maintain a suitable supply of food and water.

Motomiya Branch (205)

Mar. 11 (Fri.):

- The Great East Japan earthquake strikes.

We guided customers out of the office to safety and advised our employees to evacuate. We confirmed the safety of our employees and their families.

- Power supply fails.

Since processing of slips for the day remained unfinished, we used the backup power generator to restart one UBT unit and conduct slip processing and temporary closing of accounts.

Loss of power meant we could not use the automatic security system or lower the security shutter over the entrance; seven employees (including the branch manager) spent the night in the office. (They procured food and flashlights beforehand.)

Aftershocks continued well into the night, and the families of three of our customers asked us to allow them to stay overnight in their vehicles in our parking lot. We accepted their request and offered them blankets and candy.

Mar. 12 (Sat.):

- Cleaning up the branch office

All male employees came to the office to clean it up.

- Power supply resumes.

During the daytime, no one could get information from outside because the telephones could not be used. Desperate to find out what was going on and what their next steps should be, the branch manager and a staff drove to the Koriyama Branch to collect information.

The power supply resumed a little past 19:00. After confirming that the power was back on, we reconciled important cash transactions and other cash accounts left over from March 11, a process that lasted until 23:00. Since the automatic security system was once again functioning, we could leave for home at 23:25.

Mar. 13 (Sun.):

- Cleaning up the branch office

Some employees came to the office and continued the effort to get it ready for business the following day.

Mar. 14 (Mon.) and after:

- Responding to customers

Customers who were also disaster victims came to our office. In many cases, evacuee customers brought their families with them; our managers received them in the reception room.

- Communication failure

The number of inquiries from FB (firm banking) customers increased noticeably; most were concerned about fund and payroll transfers. We used over-the-counter slips for these transactions.

- Commuting

We advised employees and part-timers who commute by train from nearby districts to carpool. For those commuting from Fukushima City, Koriyama City and Nihonmatsu City, we arranged overnight lodging in the branch office or at hotels, or use of taxis.

[Room for Improvement]

- To prepare for future earthquakes, we should consider introducing a more powerful backup power generating system. The current system takes time to start up and can support only a limited number of machines. To effectively cope with a large-scale, extended power failure, we should consider introducing a system with larger capacity and longer duration, or a large-size storage battery system. (Our ideal system would be easy to operate and able to switch to backup power generation or storage battery modes with the push of a button.)

- Our experience with the gasoline shortages convinced us that we should find a way to store a supply of fuels. If storage of gasoline is difficult, all Toho Bank business offices should be provided with electric vehicles and other means of transportation that do not rely on gasoline.

- Since a future disaster might once again force us to stay overnight in our office, we should take a look at our break room and consider storing some beds (folding beds, etc.) and perhaps installing a shower. Maintaining a sufficient supply for food and water is a must.

- Trains are the only means of public transportation in the Motomiya district, so when train service stops, the only remaining option is cars. But when cars cannot be used, the Motomiya district becomes virtually inaccessible, making it almost impossible to gather information. As such, we need to establish an emergency response program to cope with circumstances under which even communicating with nearby branches is very difficult.
- Despite the severity of the earthquake, the Motomiya district was relatively lucky because we had access to water. We attempted to distribute this water to branches in Fukushima City and elsewhere but were thwarted by a lack of containers and reliable transportation. We learned from this experience that efficient communication and cooperation between the Head Office and branches is essential.
- Our bank's "Risk Management Handbook" contains a section describing how we should maintain contact with Headquarters following an earthquake. In reality, we could not communicate with Headquarters because telephone and fax services were knocked out. We think our bank should establish effective means of communication between Headquarters and branch offices as soon as possible.

Sukagawa Branch (206)

- We guided customers in the lobby and ATM corner out of the office to safety. (We carried older customers on our backs.)
- The Sukagawa City Office building was half-destroyed and our employee there was trapped in the building (due to a broken door); he was soon rescued by city office staff.
- We confirmed the safety of our employees and their families.
- We checked for damage to our branch office, inside and out.
- We checked for damage to bank-owned employee housing (vacant at the time).
- Most of our employees came to the office on March 12 (Sat.) and 13 (Sun.) to clean up.
- To supplement the usual lobby staff, we assigned an employee to the ATM corner to respond to customer inquiries about Toho bank operations (which branches were open for business, which could accept fund transfers, etc.).
- Loan department staff took charge of a newly created counter dedicated to disaster victim customers (handling withdrawals).
- Automated safe-deposit boxes were unusable, so we asked customers to submit access requests, which we fulfilled in a timely manner.
- Because the city office building was seriously damaged, our operation there was relocated from the Social Welfare Center to the Culture Center.
- Due to serious gasoline shortages, we arranged for long-distance commuters to lodge with employees living in Sukagawa City.
- To cope with disruption of the water supply, we collected and stored water from wells of local employees; we did our best to purchase food and other emergency supplies.
- Since our security vendor could not resupply the ATM corner at the Sukagawa Airport Terminal Building due to a lack of fuel (one way trip takes 30 minutes), we did it ourselves. (Cash ran short because many people evacuating Fukushima Prefecture used the ATM).

[Room for Improvement]

- Telephones were practically useless for confirming the safety of our employees, so our bank should it make mandatory that employees (at the very least managers) register their personal e-mail addresses for mobile.
- We would like Headquarters to set up a system for smooth and efficient supply of food and other emergency supplies.

Miharu Branch (207)

- Following the Great East Japan Earthquake

We guided customers out of the office to safety and advised our employees to evacuate.

We confirmed the safety of our employees' families.

We confirmed damage to our branch office:

→· Cracks in outer walls; broken outer walls in the parking lot; damage to the air-conditioning duct; broken boiler (circulating system)

- Fax machine and key control machine fell to the floor (but still functioned); damage to office fixtures
- On the day following the earthquake, five managers (including the branch manager) came to the office to conduct a damage assessment of all facilities.
- The shutter and the switchboard were partially damaged, so we arranged to have them repaired.
- None of the damage hindered our operations the following day.

- Loan activity

Loan staff contacted corporate customers to find out if they had suffered any damage. Expecting a significant increase in branch traffic, loan staff decided to hold off on external sales activity and focused their efforts on supporting counter services inside the office.

- Our branch was temporarily closed from March 16 to March 18, during which time some employees were on standby while others went to the Business Center as reinforcements.

We reopened our branch on March 22 but about half of our corporate customers remained closed. Some corporate customers complained about our temporary closure. (Local *shinkin* banks (credit unions) had remained open.)

- Other

During our temporary closure, we maintained close contact with the Miharu Town Office and intermediated banking transactions, such as payroll transfers and other fund disbursements (bringing these transactions to either the Koriyama Branch or the Business Center).

[Room for Improvement]

- We should maintain a supply of food and water sufficient to support our staff after a large-scale disaster.
- We must secure a supply of fuel for business-use and commuter vehicles (via agreements with designated gasoline stations, etc.).
- We should consider maintaining a supply of blankets and other items used by people who must spend the night in the office.
- Although the video conferencing system worked, we experienced great difficulty in getting telephone calls connected. Our bank should definitely set up an emergency telephone system.

Funehiki Branch (208)

March 11 (Fri.):

- The Great East Japan Earthquake strikes.

We guided customers out of the office to safety and advised our employees to evacuate. We confirmed the safety of our employees and their families.

- Water leak in the parking lot

Water was leaking from a rupture in a municipal water pipe. We immediately called a repairman and closed the stopcock on the main pipe.

- Air-conditioning pipe break

2nd floor: Water was leaking in the air-conditioning room; we turned off the water stopcock. 1st floor: Water was leaking from the ceiling in front of the ladies' restroom and from the ceiling of the reception room. We used buckets and rags to collect the water until the pipe from which it was leaking was empty.

March 13 (Sun.):

- Temporary counter opened.

Our bank set up temporary counters to meet evacuee customer cash withdrawal requirements (up to ¥100,000 per person); business hours – 12:00 - 15:00 (4 cases for Okuma Branch, 1 case for Futaba Branch, 1 case for our branch – six cases in total; ¥500,000 in total)

March 14 (Mon.):

- Water pipe repair work in the parking lot

The repairman began working at 9:00 to fix the pipe, and the work was successfully completed.

March 15 (Tue.):

- Our branch suspended morning operations

As instructed by Headquarters, we temporarily closed our branch, following the lead of other financial institutions in the area.

March 16 (Wed.) – March 18 (Fri.):

- Temporary closing

Due to the impact of the nuclear power plant accident, we advised our employees to evacuate the office and stand by at home.

March 22 (Tue.):

- Branch operations resumed.

On this day, we resumed standard operations.

[Room for Improvement]

- Our bank should create a manual explaining how evacuees should be handled at the branch level.
- We need to secure supplies of food and water.
- Our bank needs to conclude agreements with gas stations to secure a ready supply of gasoline.

Ono Branch (209)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- We guided customers out of the office to safety and advised our employees to evacuate.
- We confirmed the safety of our employees and their families, but this activity took some time.
- One of the customers at our branch used a cane to walk. He had planned to take a bus home, but the bus was not in service and we could not call a taxi because telephones were not working; one of our employees used a company vehicle to take him to a nearby taxi stand.

March 12 (Sat.): Employees standing by in the office from 9:00 to 24:00.

- We prepared for the arrival of evacuee employees and their families from the Iwaki district.

March 13 (Sun.): Employees standing by in the office from 9:00 to 18:00.

- We decided to provide special counter services from around 10:00 to 15:00 to handle withdrawals by customers.

March 15 (Tue.): Branch entrance closed at 9:30.

- Evacuee customers visited our branch to make withdrawals even after we pulled down the shutter, but we explained the situation and declined their request.

March 16 (Wed.) – March 18 (Fri.): Branch temporarily closed.

- Reports relating to the earthquake were delivered in a confusing and inconsistent manner. (Given the problems with telephone communication, no one was sure whether reports should be delivered by fax or video conference or some other means.)
- Gasoline shortages forced us to reduce external sales activity.
- Immediately following the earthquake we faced a food shortage, but we managed to tide over the difficulty thanks to emergency support supplies.

[Room for Improvement]

- Despite repeated attempts to report on the condition of our branch, we had difficulty getting a hold of Headquarters via telephone – a very time-consuming process.
- Our Head Office should outline the specific rules that branches – as local government-designated financial institutions should follow during emergencies.
- To the extent possible, our bank should specify the addressee(s) of reports and reporting methods.

Asaka Branch (211)

The Great East Japan Earthquake strikes.

- We guided customers out of the office to safety and advised our employees to evacuate.
- Confirmation of the safety of our employees: Confirmation took time because three of our salespeople were out visiting customers. (Later they all returned to the office safely.)

Cleaning up the office (damage that required immediate repairs):

- A window pane in the meeting room on the second floor was broken and pieces of glass could fall to the ground (the ATM corner is located on the ground level just below the window). In spite of the aftershocks, one of our employees used tape to secure the glass. We were finally able to arrange for a repairman to cover the window with plaster board.
- A glass pane on the ATM corner's airlock was cracked, so we used tape to secure it temporarily.

Surge in the number of customers visiting our branch:

- Some 2,000 evacuees from Tomioka Town and Kawauchi Village were accommodated in the “Big Palette” convention facility nearby, so the number of customers visiting our branch increased.
- Three consecutive holidays (Mar. 19, 20, 21): We opened temporarily to accommodate evacuee customers seeking to make withdrawals.
- From Mar. 22 to around May 6: We mobilized all of our employees, including loan staff, to handle the growing volume of counter operations.
- Despite working at full length, every day we were so busy even lunch breaks were out of the question. Most of our effort was spent processing loss notices (passbooks, cash cards, signature seals, etc.), which are time-consuming.
- The Tomioka Town Office's administrative functions were transferred to Big Palette, so our branch's second reception room was used as a temporary office for Toho Bank's Tomioka Branch; three people from the Tomioka Branch, including the branch manager, worked out of this room.
- Given our status as a designated financial institution for Tomioka Town, we saw a significant influx of visitors, many of whom came to perform formalities. At times our branch overflowed with people.

[Room for Improvement]

- On the day of the earthquake, power supplies were down throughout the prefecture, and telephone communication was extremely difficult. We definitely need to secure a more reliable means of emergency communication.
- We need one helmet for each employee to ensure that everyone can protect themselves from falling debris.

Koriyama-oroshimachi Branch (212)

- Following the earthquake, we relied on mobile phone e-mail to communicate with employees.
- Due to gasoline shortages, employees carpooled to come to the office.
- The air-conditioning unit in our cafeteria fell and could not be used for some time.
- We spent a long time trying to get in touch with employees' families.
- The shortage of fuel meant that we could not use company vehicles to visit business customers; many were unhappy about this situation.
- The cabinet inside the vault was distorted by the earthquake, making it difficult to open and close. (We called in a supplier to fix it.) Documents that had been stored on a rack were scattered about and it took time to put them back in order.
- Hanging signboards fell down.
- Since key computers, such as the MSBC, were placed on a simple rack, we had to hold onto them every time we felt an earthquake or aftershock.
- Following the passing away of some depositors to our bank, their family applied for control of their assets (deposits). But confirming the death was very difficult because inheritors could not obtain copies of their family registers from city (or town) offices.
- Our branch was asked to reissue a bank card but we could not contact the customer because he took refuge in an inn and had no means of transportation. One of our employees had to visit the inn to meet the customer.
- Some customers could not change their addresses to their current location (that they evacuated to) because they still had outstanding housing loans, making it very difficult to reissue bank cards.

[Room for Improvement]

- We need to secure alternative means of communication since telephones and mobile phones are not reliable.
- Our building needs to be inspected for earthquake resistance.
- We should take steps to deal with potential future gasoline shortages (securing a stable supply of gasoline).

Saikon Branch (213)

- **March 11 (Fri.):** The Great East Japan Earthquake strikes.

When the earthquake struck, three customers were inside our bank; one immediately ran outside while the other two remained inside. After the aftershocks subsided, we guided them out of the office to safety and advised our employees to evacuate. Then we confirmed the safety of our employees (three of whom were on sales calls).

- **Suspension of water service** (3 to 4 days)

Getting drinking water and water for the lavatory was difficult. We found some at a temporary water supply station. We requested and received additional supplies from our area's key branch and from Headquarters.

- **Damage to our branch** (photos of damage were sent separately to Headquarters)

(1) Entrance stairway, outer walls, many cracks in the ground

(2) In the bank vault, stationary safes were knocked to the floor or shifted around, and came off the wall; steel desk drawers were unusable; bookshelves and shelves for slips were bent out of shape.

We could not remove important papers from the stationary safes and steel desk drawers for nearly two days. We had to call a supplier to repair them. It took another several days to put them back in their proper places. (Order was completely restored on March 22.)

(3) Part of the ceiling duct (exhaust pipe) in the banking hall collapsed.

(4) Cupboards in the cafeteria and office kitchenette fell down.

(5) In the supply room, shelves slid out of place and supplies were strewn about.

(6) One OTM (Online Teller Machine) unit at the counter malfunctioned, as did an OA computer used for Headquarters-related operations.

The OTM could not be fixed, affecting our ability to reconcile accounts at the end of the day. Fujitsu, the

manufacturer, replaced the unit the following day. Since Headquarters did not have a spare PC, getting a replacement took longer than expected. (PC was replaced on April 11.)

· **Sharp increase in the number of ATM customers**

For the four to five days following the earthquake, the number of customers coming to use our ATMs increased sharply. Cash withdrawals during this period were twice the daily average. (By contrast, the number of counter visitors nearly halved.)

· **Gasoline shortages for business-use vehicles and employee cars**

The fuel shortage was apparent about a week after the earthquake. We could not avoid having to curtail external business activities. We somehow survived this difficulty thanks to a corporate customer (gas station) introduced by another Toho Bank branch.

· **Food supply**

Almost all local supermarkets and convenience stores were closed due to a lack of merchandise, making it difficult for us to procure food.

Unmarried employees and those living apart from their families were hit especially hard by this development, so fellow employees and part-timers helped them out. We also distributed emergency supplies from Headquarters to our employees.

[Room for Improvement]

· Following the earthquake, we attempted to call Headquarters to report on our status and to discuss how we should respond to the emergency. But communication by phone and other means was impossible; all we could do was to stand by in the office.

· To prepare for large-scale disasters, all Toho Bank business offices need to be well stocked with food and water.

· Although our branch narrowly escaped the power supply failure, in the future we should strengthen our ability to deal with a power outage.

· We think it's vitally important that all Toho Bank business offices be granted priority access to customers who are gasoline suppliers.

· Some of the stationary safes in the vault, cabinets and shelves for documents and slips were not fastened securely. Our employees had a difficult time putting them back in place after they were thrown about by the earthquake.

→ Facilities in the vault and cabinets storing important documents should be secured to withstand an earthquake. (At our branch, we secured facilities inside the vault properly in July 2011.)

· Immediately after the earthquake, we were visited by employees from other branches with parents in Koriyama City or those assigned to branches in the Soso and Iwaki areas.

→ We believe that our bank should determine how best to deal with Toho Bank employees who cannot commute to their offices or return home during an emergency.

Koriyama-shiyakusho (City Office) Branch ⁽²¹⁴⁾

Circumstances and our responses

March 11 (Fri.)

14:46 The Great East Japan Earthquake strikes.

15:00 Fear that it would collapse led city authorities to order the complete evacuation of the Koriyama City Office building; our employees waited in a vacant lot in front of our branch instead of seeking safety in Kaiseizan Park (as directed by the authorities) because some cash had not been stored securely. The power supply for the whole building was disrupted. We could not get in touch with Headquarters or the Koriyama Branch.

17:00 At the instruction of city office authorities, each city department and section was given five minutes to enter the building to remove valuables only. Our office was no exception; in the five minutes we were granted, we entered the building and stored cash and important documents in the vault.

17:45 We went to the Koriyama Branch and reported on the situation at our branch.

21:00 The automatic security system could not be turned on because the power supply had been disrupted and the city office building itself remained inaccessible because of the no admittance order. So our branch manager waited in the city office parking lot, from which he could observe our office. (The city office building itself had security guards on duty.)

March 12 (Sat.)

9:00 All of our employees came in to work to clean up the office, a task that was made difficult by the lack of power supply.

21:00 We left the office. Once again, our branch manager spent the night in his car in the city office parking to keep an eye on our bank.

March 13 (Sun.)

9:00 All of our employees came in to work to clean up the office. Power supply was restored. Afraid that safe boxes might fall down, we removed cash and other assets as well as important documents and carried them to the Koriyama Branch (with the help of reinforcements from the Koriyama Branch).

20:50 We went home for the evening.

March 14 (Mon.) –

Our temporarily closed branches and the Koriyama City Office building were off limits (however, on the first floor of the Koriyama City Office annex our staff worked with the city's accounting section to handle city-related collections and disbursements).

March 28 (Mon.) –

We set up a sub-branch within the Koriyama Branch (while maintaining our operations on the first floor of the Koriyama City Office annex).

May 2 (Mon.) Operation of the sub-branch within the Koriyama Branch came to an end.

May 3 (Tue.) – May 5 (Thur.)

Construction work on our temporary office was completed and we moved into the facility.

May 6 (Fri.) –

Our temporary office was set up 210 meters away from the Koriyama City Office, where we continued to handle city-related disbursement operations within the city office accounting section on the first floor of the annex. The Koriyama City Office main building remained inaccessible.

Voices from Customers:

- During our temporary closure, many customers (city office sections in charge of municipal receipts and disbursements, city office employees, city office-affiliated organizations, general corporate and individual customers near the city office) urged us to resume regular operations as soon as possible.
- Many customers remarked that they would not bring their retirement payments, new time deposits, proceeds from time deposits and redemption of government bonds to other Toho Bank branches or other financial institutions but instead wait for our branch office to resume operations.
- When we resumed operations in the temporary office, many customers expressed their gratitude to us. With the post office having closed its branch inside the Koriyama City Office, customers were all the more grateful that we had been able to resume operations in the temporary office.

[Room for Improvement]

- To effectively address events like the collapse of our office building, we need a secure location where we can bring in and store valuables such as cash, other assets and documents (we stored around 80 cardboard boxes full of valuables in the first and second floor vaults at the Koriyama Branch). At the same time, we should promote paperless operations to reduce the amount of documents and valuables that require such special handling during an emergency.
- We have mixed feelings about the performance of Headquarters. For example, not all Head Office departments knew that our branch was among those closed temporarily although they knew that the branches in the Soso Area were closed. Likewise, some other branches within Koriyama City did not know our situation.

Kuwano Branch (215)

- March 11: When the earthquake struck, three customers were in our office. One, an employee of a corporate customer, was unable to leave, so we lent her a helmet and asked her to remain in the lobby until the aftershocks subsided. The deputy manager and assistant manager stood at the main entrance and east side exit, respectively, to secure evacuation routes for customers while the branch manager stood at the back entrance to secure an evacuation route for employees.
- Steel fixtures in the banking hall toppled over and hanging signboards fell down, causing several employees to panic. We talked to them to help them calm down. To cope with the series of strong aftershocks that followed the earthquake, we established a unified chain of command that enabled us to take collective action and execute orderly evacuation to the parking lot each time an aftershock struck. In this way we managed to make it through the disaster.
- Our branch faces one of the trunk roads in Koriyama City; we could see people were running about in panic and fire engines and ambulances coming and going, their sirens blaring. Stepping out onto the sidewalk, we were hit by ground-rattling shocks and a sudden snow storm. Some employees later admitted that they thought their lives were about to end. Amid the confusion, we heard that a car had tumbled off the rooftop parking lot of the adjacent supermarket. We heard that local TV stations were rushing to dispatch film crews to cover terrible events within Fukushima Prefecture. All we knew at the time was that the Hamadori (Pacific coastal) region, including Iwaki City, had been devastated. We were horrified.
- In the intervals between aftershocks, we helped each other to process the remaining work and reconcile accounts; we were finally able to leave for home at around 8:00 PM. Earlier we had advised everyone to confirm the safety of their families, but connecting to loved ones by phone took quite a time. By using our branch's direct lines as well as each employee's mobile phone text messaging function, we were able to confirm the status of all families around 6:30 PM.
- The following business day (March 14, Mon.) found us swamped with customers from the moment we opened our door. We dealt with customers who were hastily making withdrawals (apparently they were on their way to be evacuated); customers from the Soso Area needed to withdraw funds without their signature seals, passbooks or cash cards. Such unusual operations continued for about ten days.
- Our local supermarkets and convenience stores were closed, so finding food was a daily concern. Fuel was also hard to come by, so we asked customers and suppliers for their cooperation as we sought to secure gasoline and other fuel:
 - Heating fuel was extremely difficult to find, but one of our customers provided us with heavy oil a few days after the earthquake.
 - Securing gasoline for company vehicles was also very difficult. We somehow managed to overcome this challenge by securing several portable tanks of gasoline for company vehicles and personal vehicles from several of our customers. We shared the fuel among ourselves.
 - We allowed employees to borrow and share company vehicles the first few days after the earthquake so that they could commute between home and office.

[Room for Improvement]

- We need a way to store electricity for use in an emergency: For the purpose of securing a supply of power during an emergency, each Toho Bank branch should install solar panels on their rooftop. Immediately following the March 11 earthquake, we had to use our emergency backup power generator to connect to the banking system terminals, but it took more than 15 minutes to complete the wiring. Installing solar panels will also provide employees a way to recharge their mobile phones – a key communication tool. (In fact, during this disaster, mobile phone e-mail was useful in confirming the safety of employees and their families.) Since failure of transportation infrastructure during a major disaster involves the risk that fuel supply lines will be disrupted, we believe that installation of solar panels deserves sincere consideration (despite the not insignificant purchase and installation costs).

- Need to prepare for large-scale disasters:
 - Our branch needs to be equipped with at least ten helmets for employees and customers (only a few are on hand currently).
 - To prepare for overnight stays in the office, our branch needs a supply of blankets and other bedding (a number sufficient to accommodate both employees and customers).
 - Supply of drinking water, crackers and the like

The foregoing preparations should be made on the assumption that we may not be able to evacuate our branch. It may be advisable to set up a small storeroom for these supplies, which can then be taken out as necessary when an emergency occurs. (Headquarters can purchase such supplies in bulk, which is probably more economical than each purchasing them separately.)

Otsuki Branch (218)

March 11: The Great East Japan Earthquake strikes.

- We guided customers to the center of the office to keep them away from glass and ensure their safety. Employees tried to hold onto their PCs and other office equipment to prevent them from toppling over. After the major temblor subsided, we guided customers out of the office to safety and commenced to check the office for damage.

- State of damage

A cabinet in the banking hall had crashed to the floor, but no one was injured. A slip binder fell off a desk and broke a window. We discovered that the water supply had been disrupted. We confirmed that all of the machines such as ATM, UBT and OTM were working properly. Telephone communication was disrupted, preventing us from contacting Headquarters to report on the status of our office and confirming the safety of employees' families.

- 15:30 –: Restoration work

We commenced to settle accounts for the day, removed the fallen cabinet and repaired the broken window.

Around 17:00: Account settlement was completed and the day's slips stored in a safe box.

Around 19:00: Banking hall cleanup work was completed. We were able to contact with Headquarters and followed their instructions to go home for the night.

- The water supply was knocked out for almost two weeks, so another branch supplied us with water in plastic tanks. The restricted supply of water meant that we had use it sparingly – for example, toilets were flushed after every other use; given this situation we decided to make the lavatory off limits to customers.
- Gasoline shortages led to concerns that a number of employees might not be able to come in to the office, but through the use of carpooling everyone was able to commute between their homes and the office.

[Room for Improvement]

- Because communication with Headquarters was thoroughly impossible immediately after the earthquake, our branch basically fended for itself on March 11. As such, the risk management manual should include an order noting that in the event of a major disaster, the video conferencing system should be switched on immediately and used for the exchange of status reports and instructions between Headquarters and branches.
- Water is indispensable to branch office operations, so all branches should be stocked with a reasonable amount of water.
- A stable supply of gasoline is also indispensable to branch office operations. Our bank should consider making arrangements (such as corporate agreements) to ensure that gasoline for company vehicles as well as employee cars can be secured on a priority basis.

Shin-sakuradori Branch (219)

- Following the earthquake, and despite repeated attempts, we could not contact anyone to repair our damaged machines. We then asked Headquarters for supplier contacts, but Headquarters did not have this information. Through desperate efforts we managed to identify their contacts ourselves and had the machines repaired.
 - Our bank should prepare and systematically manage a contact list for machinery manufacturers and lists of supplier contacts for each type of equipment.
- Text messaging was the communication channel of choice due to its speed and reliability, so employees exchanged mobile e-mail addresses with each other; voice communication was not reliable.
 - Employees' personal e-mail addresses must be added to the emergency contact list.
- To address the water shortage, every employee brought with them several large PET bottles filled with water (for use in the lavatory).
 - Our bank should consider setting up a water tank at each branch office.

[Room for Improvement]

- We need to consider maintaining at least a minimum stock of gasoline and other fuels in addition to food and water.
- Other branch offices are rumored to keep the emergency backup power generator key in a safe box or in a wall cabinet. But we have to remember that during a power supply failure the electronic key for the safe box for managers (a battery contained, but its running time limited) and that for the wall cabinet may not be accessible. We therefore should consider other methods for storing the key.
- We found that our cabinets were not fixed securely to the wall. Although we had a supplier remedy this situation, a major accident might have occurred had they come off the wall (some employees were working near the cabinets at the time of the earthquake). It is necessary for us to survey the branch office, inside and out, for any potential danger (machines and TV sets must be fixed securely).

Koriyama-kita Branch (220)

<March 11 (Fri.) – the following morning>

- We sought safety inside the office immediately following the earthquake. But because the ceiling was broken, causing one-third of our ceiling lights to burst, we advised customers and employees to evacuate the office and find safety outside. (Our branch suffered major damage.)
- Since reconciliation of accounts was impossible, we instructed part-timers and female employees to leave the office by 18:00.
- Damage to our branch: failure of power and water service supplies; air-conditioner compressor unit turned sideways; broken ceiling; broken air-conditioner; burst fluorescent lamps; breakage of entrance aluminum sashes; and deformation of the reception room, among others.
- Same-day responses by suppliers: We contacted three suppliers for immediate repairs on the electrical system, air-conditioning system, and branch office facilities in general.
- To cope with the power outage, we turned on the emergency backup power generator, only to discover that we had an insufficient amount of lighting equipment. We borrowed a floodlight from one of our customers, and this managed to satisfy our illumination requirements. From this experience, we keenly felt the need to secure powerful lighting equipment such as floodlights.
- Due to the power supply failure, we could not lower the entrance shutter automatically; we had difficulty closing it manually – we did not know the proper way to do it and we could not find the key for manual operation. Furthermore, in our particular case, the shutter's position relative to the walls does not allow the operator access to the office. As a result, we gave up pulling the shutter down and stayed overnight in the office on security duty. This event revealed a serious structural defect in terms of security.
- Thanks to the dedication of our supplier, power supply was restored at midnight (00:20).

<March 12 (Sat.)>

* In view of the extensive damage to our office, we decided to forego weekend operations until the following weekend (March 19, Sat. and 20, Sun.).

- All branch employees worked diligently to restore order inside and outside the branch.
- We settled accounts for the previous day.
- Branch office repairs (by suppliers: stopgap repairs on the ceiling, air-conditioning system, and lighting equipment).

<March 13 (Sun.) – March 19 (Sat.)>

- Seven male employees came to work to clean the office.
- The online system was down until 5:00 PM of March 13, and at one point it looked as if we would have to close temporarily on March 14. But thanks to the last-minute restoration of the system, we could resume normal weekday operations on March 14 (Mon.).
- Our branch had to temporarily suspend operations each time an aftershock hit, but we managed to remain open for business without suffering any casualties. We arranged to have the ceiling and light fixtures repaired; work on the ceiling began on March 17, Thur. (17:00 to 24:00) and was completed on March 19, Sat. (around 22:00). Since the repairs were conducted after business hours, staff took turns staying overnight in the office.

<Current status of our branch>

- Because our building is located on relatively unstable ground, earthquake shocks were violent and caused heavy damage to the office. As of this writing, repairs continue on the archives, slip storage room, the bank vault, and the external gutters.

[Room for Improvement]

- Establish effective means of communication. We cannot hold video conferences during a power outage. (As such, branch offices should be equipped with satellite phones, for example.)
- Actual conditions (damage suffered by each branch) were not properly communicated to Headquarters. Video cameras capable of live streaming would allow us to effectively grasp and respond to real situations.
- During the emergency, Headquarters issued various operational instructions requiring immediate action. When issuing a series of instructions relating to a particular business matter, Headquarters should display the complete “thread” (original plus chronological revisions/additions) instead of focusing on a specific revision or addition; being able to see the whole thread will allow us to confirm the latest version and eliminate the need to refer back to previous instructions.

Koriyama-higashi Branch ⁽²²²⁾

· Operational status:

Immediately following the earthquake, customers inside our branch were calm and not notably inconvenienced by the online system’s failure. As for customers who arrived after business hours (from 15:00) to use the ATM, which could not be used because of the online system failure, we posted an employee at the ATM corner to advise them. Given the risk of aftershock, we secured an evacuation route by keeping the shutter between the banking hall and the ATM corner open; an employee was posted by the shutter.

· Confirming the safety of employees and their families:

Despite difficulty using both fixed and mobile phone networks, we confirmed the safety of employee families using a disaster priority phone and other means.

· Lifelines:

Water service was suspended for two days, but power supply was maintained. Difficulties with the telephone networks continued for several more days; for this reason the video conference proved to be a truly valuable “lifeline” for helping us maintain our operations.

• **Banking hall lighting fixtures fell down:**

Since we could not use the telephone, we drove to a supplier to arrange for the repair of several lighting fixtures; repairs were made the same day.

• **Debris on desks and floors:**

All of us cleaned up the dust and debris that had fallen on desks and floors during the earthquake and came to the office the following day (Sat.) again to prepare for the resumption of normal operations on Monday.

• **Storage was a mess:**

When we opened cabinets, files and other objects that had been knocked out of place fell out. (We had the same experience after the major aftershock in April.) We spent the following week putting the archives back in order.

• **Security system:**

Our security service provider could not verify the setup of our security system; because our office has no shutters, two of our employees had to stay overnight on guard duty.

• **Water leakage:**

We did not notice a drop in water pressure when using the municipal water supply, so we were not aware that our pipes were leaking until we got the monthly water bill in May. Although we were able to negotiate a slight reduction in that month's fee, not checking the water gauge was definitely our fault.

[Room for Improvement]

• **Video conferencing system:**

In view of the telecommunication problems we experienced, the video conferencing system played a vital role as a communication lifeline, allowing us to obtain information from Headquarters and helping Headquarters respond to inquiries from individual branches.

• **Need to install a shutter:**

From the standpoint of security, the first floor of our branch should have a shutter (so that the banking hall cannot be seen from the street).

• **Damage status reports:**

More than once both the Headquarters and our key branch asked us to submit the same report. In an emergency like the Great East Japan Earthquake, we think that key branches can probably respond more quickly and more effectively to developing situations than Headquarters can. Therefore, key branches should be given more discretion, allowing them to collate reports from individual branches into a summary that can then be sent to Headquarters, reducing the workload of individual branches.

• **Responding to breakdown of multiple lifelines:**

In our branch's case, our only lifeline problem was the disruption of telephone service. We should, however, be prepared for potential breakdown of multiple lifelines (for example, we should have a way to communicate even when both the power supply and the telephone networks have been disrupted).

• **Confirming employee safety:**

We should establish a setup whereby we can immediately confirm the safety of employees by means of mobile phone e-mail. This is necessary not only during holidays and at night but also during regular business hours when some of our employees may be out visiting customers. We hear that many other financial institutions had already introduced such a system.

Sukagawa-higashi Branch (223)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- When the earthquake struck, three customers were inside our office. An art exhibition was being held in the lobby, and it included several large framed pictures that were at risk of falling off the wall. We advised the customers to stay away from the pictures and guided them into the banking hall to seek safety under desks.
- Our ATMs were knocked out of service by the the earthquake. One of the ATMs was soon back in service, but the other required repairs. We tried to reach the supplier by phone but found it difficult to get through. We finally reached the supplier but were told that it would take several days to repair the unit. We made do with one ATM for the time being.
- The alarm in the ATM corner sounded and nobody knew how to shut it off, which annoyed customers. We finally cut the alarm's wire to shut it off.
- We confirmed that our employees and their families were safe.

March 12 (Sat.) – 13 (Sun.):

- We spent the weekend putting the office back together (cleaning up, etc.).
- A document cabinet on the second floor had fallen down, breaking all of its glass doors, so we cleaned it up.
- The only damage inside the banking hall was a clock that had fallen off the wall. So it did not take long to clear it up the mess.

March 14 (Mon.) – 17 (Thur.):

- Due to disruption of municipal water service, our employees had to bring water from home in plastic tanks. We managed to get enough drinking water, but had a lot of trouble getting water for the lavatories.

March 15 (Tue.)– :

- A growing number of customers visiting our branch had lost their passbooks and the like when their houses collapsed, so our back-office staff took up the task of handling loss notices.

[Room for Improvement]

- It might have been better if we guided customers out into the parking lot immediately after the earthquake.
- Some employees on back-office duty were more concerned with their own safety rather than that of customers.
- Document cabinets and cupboards should not have glass doors.
- We had difficulty securing plastic tanks for water. We would like our branch to be provided with plastic tanks.
- In some cases, we were uncertain whether a customer was a disaster victim or not, making it difficult to determine if we should exempt them from handling charges or not.
- While we were very grateful for the emergency supplies sent to our branch, it would have been better to donate these supplies to disaster victims in the name of Toho Bank.

Kagamiishi Branch (224)

March 11 (Fri.):

- When the earthquake struck (seismic intensity of 6 upper in our district), five customers were inside our office. We guided them out of the office to safety, taking special care with the aged customers.
- We confirmed the safety of our employees and their families.
- The shutter for the ATM corner was damaged and three ATM units became unusable. → We called the supplier to fix them.

March 12 (Sat.), 13 (Sun.):

- Restoring the office
- Male employees came to the office to clean it up.
- Water service was suspended for five days, so we secured drinking water and water for the lavatory (for the latter we used water from the swimming pool of a nearby elementary school).

March 14 (Mon.):

- Because of gasoline shortages, we focused on securing gasoline for employees commuting by car.
- The number of customers visiting our branch increased. → As reinforcements, we assigned loan staff to counter services.

March 18 (Fri.):

- We donated emergency supplies sent from Headquarters to three corporate customers who were disaster victims.

About Yabuki Branch:

- Having heard that the Yabuki Branch's building might collapse, we called other nearby branches and visited the Yabuki Branch together to help remove important items.
- Employees of the Yabuki Branch, which had to be evacuated, worked in our branch up to March 29.

Early May:

- The nearby Kagamiishi Daiichi Elementary School was troubled by the delayed resumption of municipal water service. Our office received a substantial supply of drinking water from Headquarters and offered it to the school in return for the swimming pool water we had received for our lavatories.

[Room for Improvement]

- Immediately after the earthquake, we could not reach the Head Office General Affairs Department by phone. Our attempts to contact the department manager's mobile phone were in vain.
- Communication by phone is essential for making emergency reports; to cope with future emergencies, we need to look into an effective means of telecommunication.

Koriyama-arai Branch (225)

- When the earthquake struck, several customers were waiting to submit their transactions. After confirming the procedures involved, we quickly handled those transactions that were possible to execute, while explaining the situation and politely refusing transactions that we could not process. Customers understood the situation and accepted our explanation without complaint.
- Immediately after the earthquake, several customers visited our branch and asked "Is your ATM available?" As we answered "Yes, our ATMs are operable as usual," they appeared relieved.
- Having heard that an evacuation center in which the family of an employee had taken refuge was running short of water, we donated drinking water and he delivered it to the center; the water was received with gratitude. Our branch also distributed drinking water to employees and part-timers living areas running short of water; their families were grateful.
- Owners and clerks of shops and restaurants in our neighborhood often spoke to us saying "Toho Bank, hang in there!" We were encouraged and delighted.
- Following the earthquake, we quickly visited or called all of our customers. All of them thanked us for our "warm consideration."

[Room for Improvement]

- Communication is likely to break down during a major earthquake. During the Great East Japan Earthquake, our intranet was functioning. To prepare for future emergencies, however, we feel our bank should establish more reliable means of communication based on new networks.
- Immediately after the earthquake, all of our banking system terminals were operable. But if terminals can't be used and if telephone and fax networks have been disrupted, how should we process the processing of the day's business (i.e. settle accounts and confirm money orders)? We definitely need to establish procedures for handling such a contingency.

Nishinouchi Branch (226)

March 11 (Fri.):

- The Great East Japan Earthquake strikes.

We guided customers out of the office to safety and confirmed the safety of our employees and their families. We would like Headquarters to advise us, in an easy-to-understand document, how to operate disaster message board services on mobile phones to confirm the safety of employee families.

- Our PC for the scanning of money orders fell to the floor, causing the UBT to shut down. As a result, cash for disbursements remained stuck inside the RBC machine. Although we tried to reach the Systems Department to ask them how to restore the UBT, it took more than two hours for our call to be connected. Once our call went through, they told us what to do and soon the UBT was back in operation. Having confirmed that the disbursement transactions had been recorded, we handed the disbursements to customers the following business day. From this experience, we would like Headquarters to promote the introduction of satellite phones (or similar equipment) so that we can get in touch with Headquarters even when a major disaster strikes.

- A money transfer to another bank, the application for which was accepted before the earthquake struck, was found unprocessed. With the customer's consent, we received the money for transfer that day and took the necessary steps to transfer the funds later on.

- A cover for air-conditioning equipment installed above the ATM corner (in the ceiling approx. 15 meters above ground) was knocked loose and was a potential danger to ATM users. After requesting a supplier to fix it, we decided to deny access to the ATM corner until the afternoon of March 14, when the repair was completed.

[Room for Improvement]

- As mentioned above.

Kibogaoka Branch (227)

- Following the earthquake, one of our employees, whose apartment building was heavily damaged, was forced to move to a local evacuation center, where she became ill and could not come to work for a week.

- Employees who could not commute to the office due to gasoline shortages came to work by bicycle.

- Disruption of the telecommunication system left our employees concerned about the safety of their families; many asked to be allowed to return home, so we instructed them to take turns doing so.

- We collectively discussed the possibility of an evacuation order from the local government and how we would respond to it; we agreed to comply with such an order given the worsening situation at the nuclear power plant. We also agreed that each of us would register our whereabouts with the "Disaster Message Board" maintained by our respective mobile phone service provider.

- The vault door could not be opened because shelves inside the vault had fallen over, blocking the door. We successfully entered the vault from a manhole and opened the door.

- The earthquake caused our security system to malfunction, so we contacted the service provider and arranged for it to be repaired before we left the office that night.

- The contents (plates, bowls, etc.) of the cafeteria cupboard were smashed on the floor. We felt a need to reorganize the contents of the cupboard.

- The cafeteria ceiling fell down.

- The moment the earthquake struck, we hid under our desks. But given the unusual intensity of the earthquake, we soon decided it was better to guide customers and employees out of the office to safety. Managers waited by the entrance until the major temblor subsided.

- Given the quake's intensity 6, we did not have time to safely store cash and important documents.

- We managed to settle accounts for the day, however, and this made the following days much easier.

[Room for Improvement]

- We should review emergency response protocols:
 - Measures for dealing with tsunami should be added to our earthquake response guidelines.
 - Regarding major earthquakes (intensity of lower 5 or stronger) that strike on holidays, we should add the following clauses to our emergency response manual: “The safety of employees should be confirmed via mobile e-mail and other appropriate means”; and “Senior management alone is responsible for visiting the office to confirm its condition”.
 - Following the guidelines in our emergency response handbook, we attempted to call Headquarters and the appropriate Head Office departments to report our status, but we could not get through. Improvements should be made to the method for contacting the General Affairs Department (use of the video conferencing system, etc.).
- Effective means of communication should be secured.

Tomita Branch (228)

- **March 11:** The Great East Japan Earthquake strikes.

We confirmed the safety of our employees (including those on vacation) and their families.

- **March 12:** Office cleanup:

Male employees came to the office to clean it up.

We put the stack and the supply rooms back in order.

There was no structural damage to the office.

- **March 15:** Addressing gasoline shortages

We asked a gasoline supplier (our customer) to provide employees (mainly from the Koriyama district) with gasoline for company vehicles and for vehicles they use to commute to work.

- **March 22:** Emergency supplies:

A teacher from a nearby high school asked our branch to donate some emergency supplies (especially female underwear and socks), so we contacted the General Affairs Department and asked them to send some supplies to the high school.

[Room for Improvement]

- Telecommunication services were badly disrupted immediately following the earthquake, making it difficult to get through to Headquarters; but when we did get through and asked for instructions, some of Headquarters’ guidance was vague.
- We had difficulty acquiring lunchtime meals on workdays because all of the convenience stores and restaurants in our neighborhood were closed. A supply of emergency food is definitely necessary.

Koriyama Sogo Oroshi-ichiba (Wholesale Market) Branch (229)

- We dealt with a number of extraordinary developments related to the earthquake, but until the folder was set up on the intranet, we had to spend a lot of time searching through paper files for instructions on how to handle them.
- Our fax machine was damaged in the earthquake, so we requested a replacement from Headquarters. We assume that the fax machine manufacturer was overwhelmed because it took ten days before the new fax machine was delivered to us.
- Despite the cold March weather, some employees had to use bicycles to come to work due to the gasoline shortages.
- The immediate impact of the radiation from the nuclear power plant was not clearly explained, so employees with children in junior and/or senior high school were so concerned with whether or not they should evacuate their families that some of them were overcome with anxiety.
- The entire wholesale market lost its water supply; even the toilets were no longer working. The toilet we normally use is communal and shared with other businesses; water for flushing was placed by the lavatory entrance, but some nervous people still hesitated to use the facility.

[Room for Improvement]

- When an emergency occurs we are supposed to report our status to the General Affairs Department. Despite repeated phone calls, however, we could not get a hold of the department on the day of the earthquake. Meanwhile, at the branch we were also dealing with a number of issues that required our attention, such as settling the day's accounts and restoring order to the office. So phoning in the status update is totally inefficient. Here is our suggestion: since the intranet is available, we can report our status using a designated template and e-mail it to the General Affairs Department; phones will only be used for urgent matters and matters requiring instructions from Headquarters.

Loan Plaza Sukagawa Branch (230)

[Our response]

- We made phone calls to customers who had applied for loans prior to the earthquake to confirm whether or not they wanted us to proceed with the application process, making sure to keep a record of those who consented to proceed. Some customers (those with vehicle loans, for example) asked us to change their loan implementation dates.
- When local water service was disrupted, our branch obtained information on water/gasoline availability jointly with the Sukagawa Branch, distributing this information to all employees – even those who were on standby. This initiative allowed us to secure more than enough water for our employees and their families; in fact, our branch transported water to the Sukagawa Branch when its water supply was disrupted.
- Having received information that the Yabuki Branch's office building might collapse at any moment, branches in the Sukagawa district teamed up to help out; our branch sent two employees to the Yabuki Branch and provided storage space for important documents and other items.
- The tuner for our TV malfunctioned but one of our employees remembered that we were storing a similar unit that belonged to the Yabuki Branch. Making use of this tuner, we were able to maintain contact with Headquarters.
- On the day following the earthquake, our branch manager personally visited homes of employees who were living apart from their families to check their status and the condition of their buildings. We arranged lodging for those employees who could not return home. This arrangement not only ensured the safety of our employees but also allowed us to share information with each other, enabling us to take quick and appropriate responses to the disaster.

[Customer-oriented measures]

- Our branch received many inquiries about the locations of banks, supermarkets, laundromats and other establishments in the Sukagawa district, so we posted a map in the ATM corner, highlighting routes to other Toho Bank branches in the area. Visitors were grateful for the help.
- We took steps to help evacuees whenever possible:
 - Many evacuees came by the bank to use the ATMs, so we turned our reception room into a break room, serving them hot tea and some sweets.
 - A special corner we set up for recharging mobile phones was used by many visitors. Our employees brought in their own battery chargers.

[Room for Improvement]

- Branch offices should be stocked with food and water to prepare for future emergencies.
- We would like to be provided with multi-functional apparatuses (incorporating a mobile phone charger, flashlight, radio, etc.) that can be powered manually.
- Based on lessons we learned from this disaster, we would like Headquarters to assume collective and direct control of contract documents, non-monetary-claim documents (reserve land claim documents) and other important vouchers that to date have been the responsibility of branch offices.

Shirakawa Branch (301)

- Immediately after the earthquake, we guided customers out of the office to safety, then confirmed the safety of our employees and their families.
- We tried to secure fuel for our emergency backup power generation system to prepare for disruption of power supply.
- The vent hole cover (weighing some 20kg) on the lobby ceiling threatened to fall down, so we removed it for the sake of customer and employee safety.
- We offered beverages and snacks to evacuee customers and were rewarded with their gratitude.
- On our own initiative, we held an in-house training course to teach staff how to conduct evacuee-related banking services.
- To fully perform our duties, we secured a temporary accommodation facility for employees who commute to the office by bullet train.
- A large sash at the front entrance was damaged, so we arranged its repair.
- The rooftop chimney was heavily cracked, so we had it removed.

[Room for Improvement]

- In the minutes and hours following the earthquake, Headquarter-branch communication was conducted mainly by telephone. If a similar disaster occurs in the future, however, we would like Headquarters to place priority on means other than telephone (video conferencing system, etc.).
- We must establish, as soon as possible, methods for confirming employee safety and for securing food, fuel as well as accommodations for employees commuting from remote locations.

Yabuki Branch (302)

March 11 (Fri.), 2011:

[The Great East Japan Earthquake Strikes.]

- The front entrance's glass door and glass windows on the outer wall were broken by the earthquake. The banking hall ceiling also collapsed. The power supply outage that followed shut off our banking equipment and telephones, resulting in total loss of communication with the outside world.
- We guided customers out of the office to safety and advised employees to evacuate; fortunately, no one was injured.
- A concrete block wall in the lot adjacent to our employee parking lot collapsed, causing damage to five cars owned by our employees and part-timers (total amount of damage: approx. 4 million yen).
- In consideration of their safety, we instructed female employees to return home early. Two employees and seven family members living in company-owned housing in our district sought refuge in a local evacuation center.
- Damage to security system equipment, coupled with disruption of the power supply, made it impossible for our security provider to maintain their service, so our branch manager and a few male employees stayed in a company vehicle and guarded the office until morning.

March 12 (Sat.), 2011:

[Cleaning up debris inside]

- Male employees came to the office to dispose of debris. We called a construction firm about office repairs and other stopgap measures, but a manpower shortage meant these repairs could not be completed that day.
- We asked our security company (in a state of confusion itself) to station guards at our branch, but this was not possible so our branch manager spent the night in a company vehicle and guarded the office until the following morning.

March 13 (Sun.), 2011:

[Cleaning up debris, conducting stopgap measures]

- With the help of three reinforcements from the Shirakawa and Tanagura branches, we continued to clean up debris.
- A construction firm made repairs to the exterior glass windows and we confirmed that the automatic door was securely locked in the presence of the security company, thus completing stopgap security measures.

March 14 (Mon.) – March 29 (Tue.), 2011:

[Resuming operations as a branch-within-a-branch]

- On March 14 (Mon.), following instructions from Headquarters, we resumed some of our operations within the Kagamiishi Branch. We assigned three employees to the “branch-within-a-branch” while the remaining employees still remained at the Yabuki Branch and continued to engage in cleaning up debris.
- For several days beginning March 14 (Mon.), we posted a few employees at the now heavily damaged Yabuki Branch; they explained to visiting customers about the branch's closure and guided them to the Kagamiishi and Shirakawa branches. At the same time, our loan sales section assistant manager made the rounds of major corporate customers to explain the current situation. Our branch manager also visited other banks in the district to explain that our branch would not be able to participate in clearance operations until we could resume full operations, and obtained their consent.
- On March 15 (Tue.), all Yabuki Branch employees went to the Kagamiishi Branch and officially resumed our operations there. We gave our seven part-timers special holidays.
- On March 16 (Wed.), the Yabuki Town Office asked us to resume the handling of public funds, and this activity was handed over to the loan sales section. On the same day, we dispatched three employees to the Business Support Department at the Business Center to handle our back-office operations (until March 24).
- On March 17 (Thur.), we moved safe-deposit boxes to the Shirakawa Branch.

- On March 23 (Wed.), the prefectural hospital and nursing care facilities asked us to process around 200 receipts/payments. Gauging that the UBT terminals at the Kagamiishi Branch alone would be insufficient, we posted two employees to the Shirakawa Branch to help process them.
- In an effort to resume our operations at the earliest possible time, our branch manager actively searched for a property suitable as a temporary office. On March 25 (Fri.) we concluded a lease for a property and building owned by one of our customers. To prepare for the temporary office opening on March 30 (Wed.), we set up banking system equipment and brought in documents, obtaining the cooperation of the Head Office General Affairs Department (Office Management Section), suppliers, and employees from the Sukagawa, Sukagawa-higashi and Loan Plaza Sukagawa branches.
- On March 28 (Mon.) and 29 (Tue.), our branch manager and loan sales section deputy manager together visited 67 major corporate customers and explained that we were resuming operations in the temporary office.

March 30 (Wed.), 2011 – present day:

[Opening of our temporary branch]

- We resumed operations in our temporary office on March 30 (Wed.), 2011 as scheduled. For three days (March 30 - April 1 (Fri.)), an employee of the Head Office Business Supervision Department was seconded to our office. Many customers were amazed that we were able to resume operations by the end of March – much earlier than anyone expected.
- On May 6 (Fri.), 2011, an ATM booth (2 ATM units) was set up in our temporary office and began full operation. On June 14, we set up six fire-proof safes in the vault and began renting out safe-deposit boxes. We could not provide night-deposit services, however, since the building could not accommodate the required infrastructure.
- At present, our former office building is being demolished.

[Room for Improvement]

- We would like to express our heartfelt thanks to the General Affairs Department (Office Management Section) and many other units of our bank for their cooperation, which enabled us to resume operations in the temporary office.

Ishikawa Branch (303)

<The Ishikawa district stands on a firm base of bedrock, so structures there suffered virtually no damage; our office building, buildings housing business and industrial companies and houses of local residents were generally unscathed.>

· Gasoline shortages:

Due to gasoline shortages, our operations were limited to some extent for about a week. Many female employees and part-timers use their own cars to commute to work. Concerned that manpower levels might be affected by the gasoline shortage, one day we had to use company vehicles for carpooling.

· Disruption of telecommunication:

Following the earthquake, fixed telephones stopped working for a few days and mobile phones for a week to ten days, making it difficult for us to contact customers.

· Securing food:

Many of our female employees and part-timers have to cook for their families, and the number of employees living apart from their families was not small either – so everyone had difficulty securing food. In the days following the earthquake, local supermarkets would close as soon as their supply ran out – in fact, it was not uncommon for them to be closed by noon. To survive under such circumstances, one of our employees would take orders from the others and go shopping in the morning – this went on for about a week.

· Disruption of public transportation system and closing of prefectural roads:

Service on the JR Suigun Line stopped, and the prefectural roads (Iwaki and Ishikawa routes) were rendered impassable by landslides.

· **Disaster victim inquiries about “Emergency Loan Program for Disaster Rehabilitation”:**

Many disaster victims (taking virtually nothing with them) evacuated Hirono Town and its vicinity and came to Ishikawa Town. About ten evacuees, without cash for their immediate needs, came to our branch and asked about the possibility of using our “TOHO’s Disaster Rehabilitation Loan.” As we listened to them, we realized that many of them had accounts with their local *shinkin* bank (credit association) but not with us, and that they could not access the money in their *shinkin* accounts. We knew that within a few days it would become possible to arrange third-party payment between financial institutions, so we introduced them to a nearby *shinkin* bank. None of these evacuees applied for our loan.

Tanagura Branch (305)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- We confirmed the safety of the five or so customers inside our bank at the time. Roads and buildings/facilities in our neighborhood were relatively unscathed, so we guided them out of our building and bade them a safe trip home.
- We confirmed the safety of employees and their families. One employee was on vacation, and it took several hours to reach him by phone and confirm that he was safe.
- Power supply stopped the moment the earthquake struck. Neither the office nor the machines we use to conduct business were damaged by the earthquake, so we started up the emergency backup power generating system and confirmed that our banking systems were operable. We then proceeded with processing slips.
- We secured food and dry batteries to meet our immediate needs, and fuel for the power generator.
- Power supply resumed about two hours after the earthquake struck, so we were able to complete the day’s account settlement work. Two transactions (money transfers to other banks) remained unfinished, but our customers agreed to let us postpone the transfers until the following business day.

March 12 (Sat.): The day following the earthquake

- Having confirmed that our office, machines and other infrastructure had not suffered any major damage, and that the ATMs inside were working normally, we were confident that we could resume normal operations the following Monday.

March 14 (Mon.):

- One of our employees had difficulty securing gasoline for his car, so we told him to stand by at home. We also decided that our salespeople would refrain from customer visits for the time being.

[Room for Improvement]

- Immediately after the earthquake, establishing contact between branches and Headquarters and confirming the safety of employee families took a long time; our bank should consider more reliable and effective means of communication.
- At our branch, the entrance shutter could not be lowered. From the viewpoint of security, our bank should develop a unified method that allows shutters to be manually raised/lowered easily.
- This earthquake occurred during business hours. However, similar disasters could happen outside of business hours – for example, on holidays, on our way to/from work, or any other occasion. We strongly felt the need to clearly outline the actions that each employee should take and what roles they should play during a disaster. This outline should be position-specific (e.g. from branch manager on down to part-time) and based on a typical disaster scenario.

Hanawa Branch (306)

2:46 PM, March 11 (Fri.): The Great East Japan Earthquake strikes.

- Protecting human life being our top priority, we guided six customers out of the office to safety. All employees were wearing helmets.
- The earthquake knocked out our power supply for 2 hours and 38 minutes. After the power supply was restored, we reconciled accounts and completed provisional accounts settlement.
- Our online system failed, so employees explained the situation to waiting customers, who granted us their understanding.
- At the request of Headquarters, we had been trained in operating the online system operation using a compact power generator. But training program did not include instructions on how to send data to the frontline OTM (Online Teller Machine), which makes “counter-transmission” impossible. This means, therefore, that it would have been impossible for us to temporarily settle accounts if the regular power supply had not been restored (by Tohoku Electric Power Co.). During the training session held on June 21, 2011 at the behest of Headquarters, we proposed to the person in charge of the Systems Department that training should include how to send data to the frontline OTM and how to counter-transmit data.

[Room for Improvement]

- In general, we think Headquarters’ response to the disaster was adequate. Every Toho Bank employee should maintain risk management consciousness at all times.

Shirakawa-shiyakusho (City Office) Branch (307)

- Employees who commute by train could not come to work because the JR line stopped running, and those commuting by car could not find gasoline – so we had to lend company vehicles to employees.
- This time of year (March) many companies make personnel changes, so a continuous stream of customers was visiting the city office and our branch. Because of our branch’s location (on a corner of the city office), we did not want to abandon the office with cash left unsecured. (We were worried that burglars might steal portable safes.)
- We have limited space, so we placed money order printers and PC printers on small shelves; they crashed to the floor during the earthquake.
- We were completely in the dark about what was happening outside because our branch had no TV and could not receive radio (presumably because our office is surrounded by concrete).
- From time to time, the city office asked us to report (verbally) on any injuries or damage to our facility. This made us extremely busy because we also had to send reports to our area’s key branch and the Head Office General Affairs Department.

[Room for Improvement]

- In view of our branch’s particular location where radio reception is impossible, we would at least like Headquarters to make arrangements for TV reception.
- We should increase the number of helmets at the office.
- The key branch in each area should maintain a sufficient supply of gasoline.
- We experienced a temporary information blackout due to the power outage and telephone service disruption, so we should set up dedicated communication lines to ensure that we have access to up-to-date information at all times.
- At branches with limited banking hall space, the branch’s server and other important machines are usually placed on steel shelves. Measures should be taken to prevent the shelves and the equipment from falling over during an earthquake.

Shirakawa-nishi Branch (308)

- When the earthquake struck, we helped customers take shelter under a high counter to protect them from window panes, which were threatening to break any time.
- Some objects placed on shelves fell down, but damage was minimal and order was soon restored to the office.
- We suffered little structural damage and lifelines were still functioning at the office, but many employees had to deal with disruptions at home. So our office provided them with water (from the municipal water supply). To help employees who had difficulty finding food, other employees brought rice from their homes and cooked it in the office.
- Carpooling was used to overcome the gasoline shortage.

[Room for Improvement]

- We went to area key branch to pick up our ration of drinking water and emergency food. In the future, each branch office should maintain its own supply of drinking water and emergency food.
- The disruption of fixed-line and mobile communication networks meant that some employees could not confirm the safety of their families and had to continue to keep working under a cloud of uncertainty. We need to establish means of communication that allow us to contact our families during an emergency.
- We had to decline several requests for over-the-counter issuance or re-issuance of “Always” and “ETC” cards because we were unable to do so; customers complained about our response, so we need to address this problem.

Asakawa Branch (309)

- Extremely poor telephone services following the earthquake meant that we had to wait for quite some time for instructions from Headquarters and our area’s key branch, and this was very trying. We would like our bank to develop methods of communication other than by telephone to ensure smooth and effective two-way communication during an emergency.
- The next major problem was securing fuel (gasoline, etc.) and food. Employees who commute from remote locations and those who were living apart from their families were affected the most.
- Soon after the earthquake, the automatic door at the entrance malfunctioned and repairs could not be made immediately, raising concerns about security.
- A broad spectrum of local customers –from industry product manufacturers to companies engaged in food-related businesses – were severely impacted by harmful rumors about the nuclear power plant accident.
- The number of evacuee customers was small, and most of them did not have their signature seals. We can confidently say that we did a good job handling their requests to withdraw funds. In the future, however, what should we do with the signature seals, without which their withdrawals were made?

[Room for Improvement]

- Establish means of two-way communication other than by telephone.
- Gasoline and other fuel (for employee and company vehicles) must to be secured as quickly as possible during an emergency.
- Supplies of food (especially for employees living separately from their families) need to be secured during an emergency.
- We would like Headquarters to systematically secure suppliers and service providers so that repairs of branch offices can be made quickly.

Shin-Shirakawa Branch (310)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- Following the earthquake, we guided customers out of the office to the parking lot and also advised employees to evacuate.
- Despite our repeated attempts to call employee families to confirm their safety, mobile phone networks were jammed and it was quite some time before we could reach them.
- It also took much longer than expected for us to contact Headquarters.

March 22 (Tue.): Business activities restricted due to gasoline shortages

- Securing fuel for our company vehicles was difficult, so we had to cut back on regular visits to customers.
- We need to maintain sufficient reserves of gasoline to prepare for emergencies.
- Disruption of JR line services combined with gasoline shortages forced many rail commuters to live out of hotels near the branch, a situation that went on for some time.
- We began to cook our lunches inside the branch because our lunch delivery service was damaged severely by the earthquake and commodity shortages became increasingly more serious.
- We should maintain sufficient stocks of food and drinking water.

[Room for Improvement]

- To prepare for future large-scale disasters, all Toho Bank offices should be stocked with gasoline for company vehicles, emergency food and drinking water.

Aizu Branch (401)

- Because the day of the earthquake fell on a business day, we were able to confirm the safety of all employees. We are afraid, however, that safety confirmation may be difficult if a similar disaster occurs on a holiday.
- The moment the earthquake struck, our branch's elevator stopped. Our elevator service provider had to deal with so many elevator repairs that it took three days before they could come to fix our unit.
- Gasoline shortages prevented us from using company vehicles. As a result, our ability to transport goods and visit customers was reduced severely.
- Many customers who evacuated from the Soso Area expressed difficulty finding their way around Aizu-Wakamatsu City, so we obtained copies of the tourist map prepared by the Aizu-Wakamatsu Tourism and Local Products Association and distributed them to evacuee customers in our branch.
- To cater to evacuee customers who needed to make new signature seals, we produced copies of a neighborhood map that shows locations of signature seal shops and distributed them.
- Giveaway items that can be used in everyday life – such as towels, toothpaste and dishcloths – were distributed to evacuee customers who visited our branch after the earthquake.

[Room for Improvement]

- To prepare for future emergencies, we must be secure supplies of fuel, such as gasoline and heavy oil.
- To prepare against disrupted or congested telecommunication networks (fixed and/or mobile phone), we should establish reliable means of internal communication among employees.

Aizu-ichinomachi Branch (402)

March 11 (Fri.), 2011: The Great East Japan Earthquake strikes.

- We guided customers out of the office to safety and advised employees to evacuate.
- We confirmed the safety of our employees and their families.
 - Due to poor telecommunication services, it would be two days before everyone's safety was confirmed.

March 12 (Sat.) and 13 (Sun.):

- Two employees came to the office and confirmed that facilities and equipment had not been damaged.
- Instructed by Headquarters, we took steps to secure a supply of food.
 - We continued to have difficulty reaching Headquarters by phone.

March 14 (Mon.), 2011 and after

- We experienced no notable confusion or disorder at our branch.
- We experienced no particular problems relating to disbursements to evacuee customers.

[Room for Improvement]

- The effectiveness of the video conferencing system has been proven by our experience following the earthquake.
- In addition to the video conferencing system, we would also like Headquarters to consider other means of interactive communication.

Aizu-honmachi Branch (403)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- Two customers were in our branch and we guided them out of the office to safety while other employees sought safety under their desks.
- We instructed employees to confirm the safety of their families.

In the evening:

Communication networks became increasingly more difficult to use (in the vicinity of our branch), rendering banking terminals and ATMs unreliable. We restricted the use of ATMs until operational stability was restored.

March 12 (Sat.) and 13 (Sun.):

- Only managers and male employees came to the office.
- Employees living apart from their families took turns returning home temporarily to confirm the safety of their families and the condition of their homes.
- Because our branch does not face a trunk road, evacuees who had moved to our neighborhood visited our branch.

[Room for Improvement]

- We should secure a means of communication that can be used when other telecommunication services are disrupted.
- Gasoline should be secured and stored. (We have several portable containers of fuel for the emergency backup power generator, but more fuel should be stockpiled by our area's key branch and our contracted service provider.)
- We should be prepared to deal with disasters that last for more than a few days. (Batteries run out, so a supply of manually-charged flashlights/radios/mobile phone chargers is needed along with sleeping bags, drinking water, food, and water (rainwater, etc.) for daily necessities (lavatories, etc.)
- To enhance the efficiency of our disaster response capability, we should designate special earthquake preparedness branches, concentrate resources (manpower and supplies) at these branches, and ensure that all other branches know about them.

Inawashiro Branch (404)

March 11 (Fri.): When the Great East Japan Earthquake struck, one female customer was in our branch. After processing her transaction, we closed our office at the normal time. We confirmed the safety of our employees and their families.

A piece of the banking hall ceiling fell off.

Some structural columns in the building were damaged.

The snow melting unit in the parking lot collapsed, so we had to remove snow everyday until early April.

March 14 (Mon.): Due to gasoline shortages, we instructed three employees commuting from Aizu-Wakamatsu City and Bandai Town to carpool.

We began seeing customers who had evacuated their homes. Most arrived with little more than the clothing on their backs, so our operations centered around reissuing passbooks and processing withdrawals – activities that took 30 minutes to one hour for each person. Counter staff were swamped by this workload, so we supported them with reinforcements from the sales and loan sections. (From March 14 to May 16, we refrained from making customer visits, except public relations.)

We joined forces with the town office to help guide people to evacuate to evacuation centers and other lodging facilities.

One employee, who had sought refuge at his parents' home in Nihonmatsu City during his vacation, was stuck there due to the gasoline shortage. We gave every evacuee customer some daily necessities from our stock of giveaways (towels, wet tissues, toothpaste, etc.) and emergency supplies sent from Headquarters.

March 17 (Thur.): An assistant section manager from the Kabeya Branch (Iwaki City) happened to be in Inawashiro Town, staying at his parents' home to seek refuge. He worked at our branch as a reinforcement until March 22.

March 20 (Sun.): Three reinforcements from Aizu-ichinomachi Branch came to our office to support our evacuee-related operations during three consecutive holidays that began from March 19.

March 21 (Mon.): The three reinforcements from Aizu-ichinomachi Branch worked at our branch.

March 31 (Thur.): One male employee voluntarily resigned for personal reasons.

April 1 (Fri.): Phase two of the evacuation brought an increasing number of evacuees to Inawashiro Town every day; the number of customers visiting our branch was 1.5 to 2 times the normal level.

The increase mostly represented evacuees, and with each person requiring 30 minutes to 60 minutes of our time; we were swamped – every day we were more crowded than we usually are during at month-end rush. We contacted customers who operate hotels, inns and *minshuku* (family-run tourist lodging), asking them to help phase two evacuees.

April 11 (Mon.): 200 customers visited our branch.

April 15 (Fri.): 272 customers visited.

April 18 (Mon.): A female employee resigned; 219 customers visited.

April 20 (Wed.): 169 customers visited.

April 21 (Thur.): 185 customers visited.

April 22 (Fri.): 219 customers visited; we asked the Head Office Personnel Department to give us more manpower. (No response was received, so we consulted our area's key branch.)

April 25 (Mon.): 262 customers visited; received two reinforcements, one each from the Aizu-ichinomachi and Aizu branches.

April 26 (Tue.): 204 customers visited; received one reinforcement from the Aizu-ichinomachi Branch.

April 27 (Wed.): 211 customers visited; received one reinforcement from the Aizu-ichinomachi Branch.

April 28 (Thur.): 288 customers visited; received one reinforcement from the Aizu-ichinomachi Branch.

May 2 (Mon.): 337 customers visited; received one reinforcement each from the the Head Office Business Support Department and the Kitakata Branch.

May 6 (Fri.): 288 customers visited; received one reinforcement each from the Head Office Business Support and Business Supervision departments.

May 9 (Mon.): 221 customers visited; received three reinforcements, two from the Aizu Branch and one from the Head Office Business Planning Department.

May 10 (Tue.): 245 customers visited; received one reinforcement from the Head Office Business Planning Department.

May 11 (Wed.): 158 customers visited; operations began to return to normal.

May 12 (Thur.): 165 customers visited.

May 13 (Fri.): 174 customers visited.

May 16 (Mon.): 204 customers visited; declared our reversion to “Normal Operating Mode.”

May 17 (Tue.): 151 customers visited.

May 18 (Wed.): 156 customers visited; one male employee was transferred from the Koriyama-omachi Branch to join our staff.

May 19 (Thur.): 159 customers visited.

May 20 (Fri.): 201 customers visited.

May 23 (Mon.): 200 customers visited.

May 24 (Tue.): 174 customers visited.

May 25 (Wed.): 193 customers visited.

May 26 (Thur.): 177 customers visited.

May 27 (Fri.): 192 customers visited.

May 30 (Mon.): 244 customers visited.

May 31 (Tue.): 234 customers visited.

June 1 (Wed.): 172 customers visited.

June 2 (Thur.): 122 customers visited.

June 3 (Fri.): 174 customers visited.

June 6 (Mon.): 187 customers visited.

June 7 (Tue.): 125 customers visited.

June 8 (Wed.): 126 customers visited.

June 9 (Thur.): 135 customers visited.

June 10 (Fri.): 208 customers visited.

· Our branch was thronged with evacuees just before and after the “Golden Week” holiday (late April to early May); they wanted to open accounts so they could receive temporary compensation payments and other forms of relief. After Golden Week, the number of customers was still 1.5 times our usual volume, and included many evacuee customers. The number of ATM users was also increasing.

[Room for Improvement]

· We asked the Head Office Personnel Department for more staff, but were told that reinforcements would not arrive immediately because no branch had surplus manpower. We then consulted with the manager of the Aizu Branch, our area’s key branch, who made arrangements with managers of the Aizu-ichinomachi and Kitakata branches to send reinforcements. This extra manpower helped us make it through an extremely busy period.

· Each branch is operating with minimum staff. We would like Headquarters to review branch manning and grant branches extra manpower so that they can cope with emergencies.

· Inawashiro Town accepted 5,000 evacuees, raising its population from 15,000 to 20,000 in a matter of days. Unlike Fukushima, Koriyama and Aizu-Wakamatsu cities – where our bank has several branches – we are the only branch in town and had to accommodate an additional 5,000 customers ourselves. TV, newspapers and other mass media reported what was going on here but did not cover the hardships we experienced, of course, so no one at the Head Office really appreciated the true nature of the challenge we faced.

· When we were pushed to our limits and pleaded with Headquarters to send reinforcements, their response lacked sympathy and a willingness to cooperate. It was just like a bureaucracy.

- From our standpoint, it seems that most people at Headquarters have forgotten what it's like to work in a branch office; they've been away from the frontlines too long. Headquarters should post its staff to branch offices so that they can experience – and understand – the duties of frontline employees by promoting empathy across the organization.
- Our bank needs to create a special new position that is responsible for grasping and assessing the “big picture” as an event is unfolding. Lack of someone capable of understanding the impact evacuees were having caused major problems for us.
- We believe our bank should demonstrate more interest in the future of cities and towns in the Soma-Futaba Area and allocate a reasonable amount of resources to them.

Shiokawa Branch (405)

- Several customers were in our branch when the earthquake struck. We advised them to stay in the office until the tremors subsided, and suggested that they wait for us to confirm the situation via the TV news before leaving for their homes. (No customers were injured.)
- We then confirmed the safety of employees and their families.
- We did not lose the power supply and our branch was not damaged. Operations were not disrupted.
- Our branch is located to the west of the national highway and we do not have an evacuation center in the neighborhood; as such, very few evacuees visited our branch. Evacuee-related activities during the month of March amounted to the following: three cash disbursements, five loss notices (passbooks, signature seals, etc.) and one inheritance. We have not handled any evacuee-related cases since then.
- Some of our corporate borrowers were impacted by harmful rumors. We used the “Fukushima Restoration Fund” to extend loans (including several to be disbursed in August 2011) amounting to ¥181 million to 12 borrowers.

[Room for Improvement]

- Gasoline shortages were severe and impacted our use of company vehicles and private cars.
- Heating oil was also in short supply, and making arrangements to purchase it took quite some time. → The bank should consider securing emergency fuel reserves for branch offices.
- Several of our employees were temporarily assigned to branches near their homes for 3 to 4 days.
- Many employees were planning to take personal days for school graduation ceremonies and other family matters, but we had to ask them to change their holiday schedules. → We should have exercised flexibility in allowing employees to take days off under the paid vacation system by the end of the business year.
- We should consider more effective means of communication (mobile phone e-mail, etc.) during power outages.

Kitakata Branch (406)

· **March 11 (Fri.):**

When the earthquake struck, five or so customers were in the lobby; we advised them to wait there until the quake subsided.

We tried to confirm the safety of employees and their families, but disruption of telephone services made this difficult and time-consuming.

· **In the aftermath of the earthquake:**

Securing fuel for vehicles, both company and private cars, was very difficult, so we reduced the number of sales calls and negotiated with gas stations (our customers) for priority supply of fuel. We advised some employees commuting by car to carpool while others were asked to work at branches near their homes.

· **In the aftermath of the earthquake:**

We were asked to secure heavy oil for Headquarters and the Business Center, so we reached out to some of our customers and managed to secure priority delivery of heavy oil. Soon after that, however, Headquarters called us back to say that it secured all the heavy oil it needed from other sources. Our suppliers had turned down orders from other customers to cater to our request, so of course they were very upset about our sudden change of mind and we had to apologize. In future, if Headquarters and the Business Center intend to rely on us to secure heavy oil for them, they had better be organized.

[Room for Improvement]

· This time we were lucky that the video conferencing system worked so well. But we have to remember that power supply and telecommunication services may be knocked out over a wide area in a future emergency. Therefore, we should consider setting up highly reliable Headquarters-branch office communication systems (e.g. satellite phones, disaster response radios, etc.).

Bange Branch (407)

· The administrative functions of the Katsurao Village Office were transferred to the Aizu-bange Town Office. Although another bank had been responsible for handling the village's public funds, our branch extended its cooperation following the transfer of administrative functions to Aizu-bange.

[Room for Improvement]

· To prepare against future large-scale disasters, we should always have a full stock of helmets, blankets, food, water and clothing.

Takada Branch (408)

· The towns of Naraha and Aizu-misato for many years have maintained an agreement to come to each other's assistance in the event of a natural disaster; as a result of this agreement, many residents of Naraha sought refuge in Aizu-misato following the earthquake, and scores of evacuees visited our branch to make withdrawals and submit loss notices.

· Naraha's administrative functions have been relocated to the Aizu-misato Town Office, so Naraha accounting staff visit our branch every day to process transactions.

· We delivered emergency relief supplies from Headquarters and supplies that employees brought from home to Naraha Town's temporary office.

Aizu-shimogo Branch (410)

When the earthquake struck:

- Several customers were in the branch, but no one was injured by the earthquake. We were able to maintain near-normal operations.
- As instructed in our Risk Management Manual, we tried to reach the Head Office General Affairs Department by phone to report on the status of our branch, but the call could not be connected to the GAD.

In the aftermath of the earthquake on March 11:

- An announcement was made regarding personnel changes (an unofficial announcement concerning the change of branch manager), but we received no instructions from Headquarters about transferring duties and related matters.
- Because the TV in our lobby remained in its usual mode (showing interest rate information, etc.), we had no access to information about the tremendous damage caused by the earthquake.
- Our banking machines, including the account processing system, were working normally, so we were able to reconcile and close accounts for the day. Regarding the change in branch manager, we prepared for the transfer of duties by referring to the process used for the previous branch manager change.
- Soon after we completed preparing for the transfer of duties, we received the essential documentation from Headquarters. Before leaving the office the night, we checked the Headquarters documentation to make sure everything was in order.
- After most of us had returned home, Headquarters contacted the branch manager to note that employees should come to work the following day to help respond to the earthquake.

March 12 and after:

- We confirmed the safety of employees and their families.
- Neither our office nor employee houses suffered much damage from the earthquake.

Responding to disaster victims:

- With the exception of a few emergency withdrawals, our operations were relatively unchanged.
- We received virtually no disaster-related inquiries.

[Room for Improvement]

- Although telephone services within our business area were functioning as usual, communication with Headquarters and other key units (in Fukushima City, etc.) was extremely difficult immediately after the earthquake. (So it was impossible to report on our branch status to Headquarters as required by the Risk Management Manual.)
- Taking the foregoing into account, our bank should consider improving our emergency communication system.

Tajima Branch (411)

March 11 (Fri.):

- After most employees had returned home, our branch received a call from Headquarters requesting that branch employees come to office the following day (Saturday, a holiday). The mobile phone network was not working, so we had to visit one manager after another at home to convey this information.
 - In future, we should prepare for disruption of communication networks (mobile phone, e-mail) by preparing a detailed map of the locations of employees' homes (those living within city limits).

March 12 (Sat.):

- Arriving in the office at 7:30 AM, we filled three company vehicles and two portable containers (20 liters each) with gasoline. We also purchased plastic containers for drinking water to prepare against a disruption of the municipal water supply.
 - When it comes to business-use vehicles, we should make it a rule to top off their tanks if the fuel indicator is showing a half-tank or less after the day's work.
 - Assuming that we may have to use backup power generators, branches should be equipped with a sufficient number of portable fuel containers (the number of containers being determined by the size of the branch).

[Room for Improvement]

- This earthquake taught us that we need to maintain sufficient stocks of water (for drinking and lavatories) as well as gasoline.
 - We should be stocked with plenty of PET bottles filled with drinking water; this water can be used for lavatories long after the expiration date has passed. These PET bottles should be replaced with new ones on a regular basis.
 - Storing gasoline in portable containers will not suffice; it should be stored in drums. The fuel, if managed properly, can be used for company vehicles before it evaporates or deteriorates in quality.

Yamaguchi Branch (412)

- Due to the nearly continuous series of temblors, all employees evacuated to the parking lot (no customers in the office at the time).
- Though landline and mobile phone communication was extremely difficult, we found the public phone very useful; we could contact our families using a public telephone.
- We were able to secure fresh water from a local municipality (Hinoemata Village Office) and send it to Headquarters.
- We distributed emergency relief supplies sent from Headquarters to our corporate customers and disaster victims who visited our branch.
- When elementary and junior high school students of Okuma Town took refuge in Hinoemata Village, we delivered emergency relief supplies sent from the Head Office General Affairs Department to the Hinoemata Village Office.
- Due to gasoline and kerosene shortages, we reduced our sales activities and restricted use of a snow-melting machine and the heating system; we removed snow manually and tried to keep ourselves warm by using electric heaters and blankets.

[Room for Improvement]

- Our bank must establish more reliable means of emergency communication.

Tadami Branch (413)

- **Our banking operations:**

On the day of the earthquake, we were able to close accounts and complete other routine operations.

We suffered virtually no notable or direct damage to our operations since the power supply continued functioning and landline telephone services were only down for a couple of days.

After completing the day's work, most employees returned home.

- **Commuting to the office:**

Gasoline shortages forced employees commuting by car to carpool for two weeks.

- **Private lives:**

Because the mobile phone network stopped working, many employees had difficulty contacting their families, relatives and friends.

[Room for Improvement]

- Some employees were on their way home or already home when they were notified of Headquarters' order to come to work the day following the earthquake; all of them had to return to the office. We should establish an emergency guideline (indicating the number of employees who will stay in the office or stand by at home, etc.) beforehand.

- Fuel (gasoline) shortages were a major problem. Our bank should carefully consider its response to such shortages in the event of a future disaster.

- We are very grateful for the emergency relief supplies delivered to us. Frankly speaking, we had more than enough daily necessities. These relief supplies could have been used more effectively if Headquarters had had a clear picture of each area's needs and delivered supplies to branches that were really in need.

Kawaguchi Branch (414)

- The intensity of the earthquake in our neighborhood was only a 2, so our building did not shake violently and both customers and employees remained in the office.

- Both fixed and mobile phone services stopped; it took quite some time for us to contact Headquarters.

Aizu-Wakamatsu Shiyakusho (City Office) Branch (416)

14:46 on March 11: The Great East Japan Earthquake strikes.

• **The day of the earthquake:**

Under orders from the City Office, branch employees were evacuated from the building.

We also evacuated each time a major aftershock hit.

No customers were in the lobby.

We confirmed that no cash or other valuables were left on desks.

Counter services ended at 3:00 PM, after which we began closing accounts. Account reconciliation proceeded normally because the power supply was not disrupted and banking systems were working.

No one was injured and no objects were knocked out of place; this was mainly because our office is small and on the first floor of the building.

We checked our machines and systems on the day of the earthquake and the following day, but everything was in order.

• **March 14 (next business day) and thereafter:**

We identified banks where ATMs were functioning, and then checked with the Aizu-Wakamatsu City Office about the status of evacuees being housed by the city.

We confirmed if and how employees could come to work. Gasoline shortages meant employees might have to stay overnight in our break room (an apartment), but we managed to make do without it.

To respond effectively to evacuee needs, we discussed how we should deal with emergency disbursements and loss and other notices.

We also confirmed our ability to respond to inquiries by phone, including via the toll-free number.

[Room for Improvement]

• Reporting the status of employee safety to Headquarters: Luckily, we located two unused public telephones inside the city office. Using these telephones, we had no problem reporting to Headquarters and our area's key branch.

• For some time on and after March 12, we had difficulty communicating with employees.

- Mobile phone use was limited to specific times of day in each district.
- Landline phones could be used, but IP phones could not.

Takeda Sogo-byoin (Hospital) Branch (417)

March 11: When the earthquake struck:

• The route between our branch and the evacuation center includes some hospital buildings and a major traffic artery, making it dangerous. For safety's sake, we advised customers and employees to stay in the lobby until the temblors subsided.

• We secured an evacuation route by leaving the branch entrance open even after counter service hours were over.

• We gathered and shared information by using the lobby TV monitor to watch news programming.

• Employees headed home at the normal time after confirming the safety of their families.

March 12 and 13:

• Male employees came to the office to collect information. On March 13, we searched for drinking water and copier paper.

March 14 and after:

• We responded to each disaster victim as they came into the branch to make emergency withdrawals. Since processing of loss and other notices takes a lot of time, branch managers would invite each customer into the reception room and attentively respond to their requests.

• We distributed emergency relief supplies sent from Headquarters and any giveaway items that were useful to evacuees in a timely manner.

<Remarks>

- Okuma Town Office moved its administrative functions to Aizu-Wakamatsu City, settling down in a building nearby, so we saw an increase in the number of town office employees and evacuees from Okuma.
- Some disaster victims and their families, who had taken refuge in nearby towns and villages, were hospitalized in or outpatients at Takeda Sogo Hospital. These people also used our branch.

[Room for Improvement]

- Our bank needs to establish action guidelines to prepare for disruption of telecommunication services.
- We need to know in advance how many employees can come to work during an emergency. (We should know which employees may have to take care of older relatives or small children.)
- Our bank should promote the stocking of food, water, fuel and office supplies for emergencies, with the key branch in each area playing a central role.

Monden Branch (420)

· March 11: When the earthquake struck

We guided customers in the lobby to safety, taking them to the parking lot.

Some customers wanted to stay in the lobby, so we asked them to stay away from the glass wall in the lobby because it was threatening to shatter.

We inspected our office for internal and external damage and found none.

The boiler for our heating system stopped working, but was turned back on the following Monday (March 14).

· Confirming employee safety:

We contacted a part-timer on vacation via e-mail and confirmed her safety.

· Reporting to the area key branch:

We contacted our area's key branch (Aizu Branch) by phone and reported our status (damage and employee safety).

[Room for Improvement]

- Telecommunication services (both landline and mobile) were disrupted. We also heard that other areas suffered power outages. To cope with such situations, we need reliable means of communication. Taking all possible risk factors into account, we would like Headquarters to look into setting up a more reliable means of communication.

Takizawa Branch (421)

- Following the earthquake, we posted contact details for utilities in the Soso Area on the bulletin board in front of our branch, hoping that disaster victims might find the information useful.
- We also put up the poster and leaflets of the “*Sasukeneh* (Don’t Worry), Fukushima!” mail-order sales campaign, providing a memo pad and pen so that customers could place orders.
- We assigned branch managers to handle evacuee customers.

Aizu APIO Branch (422)

- Neither customers nor employees suffered any major damage from the earthquake. No damage or other contingencies have been reported since then.

[Room for Improvement]

- Many evacuees took refuge in the Aizu Area, so our branch handled a significant number of loss and related notices; from time to time this surge impacted on our normal business operations. If we had had reinforcements from Headquarters, we would have been able to respond to evacuee customers more smoothly and efficiently.

Loan Plaza Aizu Branch (423)

- There were no customers in the office when the earthquake struck.
- An employee was on winter holiday, so we confirmed that he and his family were safe.
- We checked the status of our branch and confirmed that our lifelines (power and water supplies) were working.
- Under orders from Headquarters, we temporarily closed our branch on March 12 (Sat.).
- After business hours on March 11, we tried to contact customers who had appointments for the following day to tell them that our branch would be closed. We were not able to reach every customer.
- The following day (March 12, Sat.), we stationed an employee at the branch entrance to greet customers we failed to reach by phone the previous day and explain the sudden temporary closure.
- We explained the situation to these customers, but nevertheless had to separately process transactions for customers who could come to our branch only on Saturday or Sunday.
- To cope with gasoline shortages, we carpooled and rotated our holiday schedules.

[Room for Improvement]

- We temporarily closed the office on March 12 (Sat.) and 13 (Sun.) but were unable to contact every customer who had an appointment for one of those days; we inconvenienced several customers who came to the office without knowing we were closed.
- Although we were able to explain our temporary closure to customers and get their understanding, the truth is that we were capable of handling our daily routine (consultation services, processing applications, etc.) .
- Headquarters should find an effective way to determine the status and needs of each individual office and grant them the latitude to respond flexibly to their respective situations (e.g. branch manager uses their discretion to determine if the branch will maintain normal operations or need to adjust its business hours).

Haramachi Branch (501)

- Scores of customers were in the office when the earthquake struck but due to the strength of the tremors we could not guide them out of the office until the dust had settled. The power supply was restored after a temporary outage, but passbooks that were being processed by ATMs and RBC machines at the time of the quake could not be returned.
- Since the room for safe-deposit boxes is semi-automated, we do not normally keep track of customers as they come and go; for this reason we did not immediately realize that customers were in the room at the time of the quake.
- Although we had access to information about the tsunami via radio and TV, employees had very limited means of communicating with their families and some were unable to contact them at all. Many employees returned home rather late because closing of the day's accounts took longer than usual. (We should have let them return home earlier.)
- ATMs were knocked out of position by the strong quake and the security system for the ATM room stopped functioning. (Fortunately, however, the security system for the entire office remained intact.)
- Several employee houses were completely destroyed by the tsunami, but we could not offer them lodging or a sufficient supply of food.
- To protect our branch, the branch manager and deputy manager stayed overnight in the office, but it was nearly impossible for them to get food and other necessities.
- At midnight of the day of the earthquake, we received more than ten evacuees (employees of the Okuma Branch and their families), but we could not offer them enough warm food.
- Telecommunication services (phone and fax) were so poor that we had great difficulty reaching Headquarters and our employees.
- Two days after the earthquake, our ATM system went off line. Many customers were bitterly upset by this because they needed cash from the ATM to buy gasoline so that they could evacuate.
- After the nuclear power plant accident, some employees and their families evacuated to their parents' homes or other locations.
- Following the earthquake, some branch managers were directed to stand by at the Soma Branch. They experienced uncertainty and hardship securing gasoline, but driving was the only way for them to commute to the branch.
- Under the cloud of the nuclear power plant accident, employees were assigned to branches in the areas to which they were evacuating, to the Business Center or to the Soma Branch, making it extremely difficult for us to share information about our branch.
- Our area was designated an "indoor evacuation" area in the initial stage following the nuclear power plant accident, and some local residents who continued to live in the area complained about our not reopening our branch.
- In particular, many customers wanted to get their signature seals and passbooks back from their safe-deposit boxes.
- Employees who had been assigned to the Soma Branch had difficulty finding a place to stay, so from early April they began to commute to the branch from company housing in Haramachi.
- When our Haramachi Branch was about to be reopened, we had a hard time securing manpower (employees and part-timers who would be able to come to work). Life in this district was extremely hard because retail outlets lacked daily necessities and we had to rely mainly on emergency relief supplies.
- Our employees, including part-timers, are now driving to work to prepare for future emergencies.

[Room for Improvement]

- Immediately after the earthquake, we had to focus on taking care of our branch, so it took a long time to confirm the safety of employees and their families. This was especially true with employees on vacation because mobile phones were the only way to reach them; it was virtually impossible to contact them on the day of the earthquake. We must consider more reliable ways of confirming the safety of employees.

- After the nuclear power plant explosion was reported, we were very concerned, wondering if we should continue to stay in this area. Admitting that this was an unprecedented event, Headquarters should have responded to the situation with prompt and appropriate instructions.
- When a major disaster takes place, events can occur that are not covered in our risk management manual. Therefore, we would like Headquarters to consider a response plan under which power can be delegated to frontline managers, making it possible for them to use their discretion to handle contingencies.
- We felt the need to train ourselves to deal with prolonged disruption of our online banking system.
- Fortunately no one panicked this time, but we realize that as frontline managers there is little that we can do when lives are at risk. When a disaster of unprecedented scale occurs, the best one can do is to protect one's own life, and it cannot be helped if people flee. We should take such cases into consideration.
- Our branch was lucky in that it did not suffer a prolonged power outage, and we were able to reconcile the day's accounts. Nevertheless, we strongly felt the need to prepare ourselves for a prolonged large-scale blackout.
- We also felt the need to prepare ourselves to respond to the needs of our fellow humans, such as by making our lavatories available to evacuees when a major disaster takes place.
- For some time after the earthquake, our contracted security company was not functioning – a situation that was unsettling. Our branch is located in the “indoor evacuation” area, and we constantly asked ourselves: “Do we have any effective countermeasure if an emergency occurs?”
- Our branch was to be reopened for business only after we were able to confirm the intentions of our employees. But the reopening took place so suddenly – the following day – leaving us no time to prepare. Given that some employees had lost their houses in the tsunami, we should have been granted more time to get organized.

Soma Branch (502)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- We guided customers and employees out of the office to safety in the parking lot.
- We confirmed the safety of employees who were out on sales calls.
- Neither the power supply nor communication network were disrupted, so we focused on account reconciliation and the safe storage of important articles.
- After the day's business was completed, the branch manager and deputy manager allowed everyone to return home before 18:00, but asked that they report on the status of their families as soon as possible.

March 12 (Sat.): Office restoration and making emergency disbursements:

- In the morning, we discovered that all means of communication – telephone, fax, PC and video conferencing – were down. Only a red public telephone was still working. The online circuit for our banking system shut down around 11:00 AM, rendering UBTs and ATMs unusable. Later, even the red public telephone stopped working – all means of communication had been lost.
- Under the direction of Headquarters, we began counter services from 12:00 to make emergency disbursements. Our online system remained down, but we were able to help the 21 customers (fewer than expected) with their transactions.
- Some employees knew via TV news that emergency disbursements had begun. They were later told that the branch manager had received an order from Headquarters the previous day via the red public telephone and instructed available employees (a mere nine) to carry out the disbursements.

March 13 (Sun.): Emergency disbursements

- We opened our counter operations to provide emergency disbursements from 9:00 to 15:00. Although our staff of 11 employees was overwhelmed by the large number of customers (much more than expected), we received reinforcements from Headquarters and somehow survived this difficult situation. We handled 286 customers and disbursed ¥23 million.

March 14 (Mon.): Emergency disbursements

- We opened the counter at 9:00 for emergency disbursements and assigned 21 employees to this duty, including reinforcements from Headquarters.
- The nuclear power plant exploded around 11:00, and Headquarters ordered us to evacuate. Wrapping up counter operations at around noon, we evacuated the branch and received a radiation check in Nihonmatsu City.
- Our branch's proximity to the nuclear power plant (some 40km from the plant) meant higher risk of radiation; naturally, employees felt a great deal of stress about the radiation.
- The Soma City Office requested that our branch handle cash disbursements in the form of sympathy gifts to disaster victims, and we did. There was also a request for cash disbursements from the Soma/Futaba Fisheries Cooperative Association, to which we responded as well.

March 15 (Tue.) – March 22 (Tue.): Branch temporarily closed

- In the beginning we were unsure how to deal with all of these emergency requests, but we pulled together and managed to reconcile accounts.
- Soon after the earthquake, the environment in the Business Center was not so good because all of the vending machines were sold out of water and food was not available either.

March 23 (Wed.) and after: Operations resumed; emergency disbursements

- For the first time in six days, we reopened our branch – the only Toho Bank branch in the Soso Area. Evacuees from Tomioka and Okuma towns visited our office.
- Catering to evacuee customers meant that we had to handle many disaster-related requests, such as emergency disbursements, proxy disbursements, loss/reissue of passbooks, and change of residence notices, all of which were time-consuming.
- Our lobby was thronged with customers, and the EQ machine (which dispenses numbered tickets) showed 50 people waiting at the peak time. On April 15, the busiest day, we had 526 visitors.
- During the period between March 23 and May 31, the number of customers was up 1,293 from the same period a year earlier – 1.1 times the previous year.
- Busy days continued into late May. Though exhausted, our employees managed to hang in there.
- Too busy to take regular lunch breaks, we found the emergency relief supplies from Headquarters very useful.

March 25 (Fri.):

- The video conferencing system was finally restored, allowing us to take part in the conferences. This day also marked the complete restoration of all communication networks.

[Room for Improvement]

- While we were able to confirm the safety of employee families who were living in company housing, it took a long time for us to reach employees who live outside of Soma City. We should establish rules for promoting more effective means of communication.
- On the morning of March 13, means of communication (telephone, fax, PC, etc.) remained down. The banking system's online network, which supports UBTs and ATMs, also remained disrupted, resulting in operational confusion. We definitely need a backup line capable of functioning during an emergency.
- The only means of communication was mobile e-mail, so we made use of it to request support from Headquarters. We issued a strong request that Headquarters set up an emergency telephone network.
- On the morning of March 14, all means of communication (telephone, fax, PC, etc.) remained down, as was the banking system's online network. We had to use a satellite phone borrowed from Headquarters. Reception for the satellite phone was very poor, making communication extremely difficult.

Odaka Branch (503)

March 11 (Fri.):

· Customer evacuation: The strength of the earthquake made standing difficult, so we remained in the office during the main temblor. We asked some customers to join employees in holding on to the large poster board in the lobby. After the main shock subsided, we guided customers to out of the office to safety.

<Request> Large boards, in-store displays and steel furnishings in the banking hall should be fixed in place securely since they can be knocked over during an earthquake.

· Employee safety: All of our employees (including part-timers) were in the office, with the exception of two (who were on vacation), so we could quickly confirm that everyone was safe. The safety of two employees on vacation, as well as employee families, was confirmed by 16:00.

<Evaluation> After the main shock subsided, we hooked up our emergency telephone, which was sufficiently effective.

· Communication with Headquarters: At 15:00, we called the General Affairs Department, but no one answered the phone. At 15:10, we called again; this time the call went through and we reported our status. After that, however, telephone communication was no longer possible.

· Infrastructure: The power supply shut down at around 15:20. Disruption of telephone communication with Headquarters as mentioned above meant that we lost all means of communication, including the intranet and fax. As a result, we were unable to receive fax messages and did not even know that video conferences were taking place. To make matters worse, both the municipal water service and the gas supply shut down soon after the main shock.

<Request> We do not know why telephone services were disrupted. Nevertheless, we would like Headquarters to improve our bank's communications environment, such as by installing more telephone networks, and inclusion in our Risk Management Manual instructions on how to use existing lines as analog networks (something we found out about later).

<Request> It is necessary to improve our operations manuals so that we will not have problems handling the safe box for managers, automated banking machines, key management and other office machines during the next emergent power outage.

· Tsunami: At around 15:45, we noticed a tsunami approaching the vicinity of our branch. We could not watch TV because the power was out and listening to the radio was a struggle. We did not watch "one-seg" broadcasts on our mobile phones because we were too busy using our phones to confirm the safety of our families. We were also busy trying to put the office back together despite having to run outside every time another aftershock struck. The local disaster response radio broadcast was not available either. The road in front of our building and our parking lot were inundated by the tsunami. Although our office was barely escaped inundation, we had to move company vehicles and employee cars to prevent them from submersion. While the tsunami did not cause us serious damage, we should have been aware of and prepared for it.

<Request> We had a flashlight equipped with a radio, but the radio could hardly be heard. We would like Headquarters to provide us with better radios.

· Securing food: At around 15:30, we bought food at a nearby convenience store. We managed to get limited supplies of drinks, bread and sweets, which were shared by employees.

<Request> We should be provided with sufficient reserves of emergency food and drink.

· Office cleanup: We put the office back together. Because of the power outage, we were not able to close the day's accounts, so we focused mainly on putting scattered documents back in order. But we had to wrap up for the day once it became too dark to work at around 17:00, leaving the rest for the following morning.

<Request> We would like to be provided with emergency lighting (such as lanterns) to prepare for black-outs.

· Employees heading home: Female employees returned home around 17:00 and male employees at 18:00. Anticipating that some would not be able to return to their homes, we let everyone know that they should come to the branch manager's house or Odaka Industrial High School (a designated evacuation center) during an emergency. The power outage disabled our security system, so we locked the office manually. Many employees and their families spent the night at the evacuation center.

March 12 (Sat.):

· Office cleanup: Four male employees engaged in cleaning up the office. Though we could clean and restore the office, we still could not close accounts because of the outage.

· Evacuation: At around 10:00 AM we received a phone call from Headquarters, the second communication between Headquarters and us by phone since the earthquake struck. We briefly explained the status of our branch. Our Emergency Control Headquarters told us that the Japanese government issued a directive ordering the evacuation of areas within a 10-km radius of the nuclear power plant, which was likely to expand to a 30-km radius. So we decided all of our employees should evacuate the area. We left the office for home around 10:30 AM after confirming where everyone would evacuate to and confirming the time that we would assemble on the following evening (March 13, Sun.), taking into account that we were scheduled to reopen the office on March 14 (Mon.).

<Request> Although the bank's Training Center and Koriyama Branch were the designated evacuation centers for our employees and their families, very few employees knew about this at first because communication services had been disrupted. Our bank should draw up a list of employee evacuation centers beforehand and include it in the Risk Management Handbook, etc. (Incidentally, we very much appreciate our bank's thoughtful consideration when receiving us as evacuees.)

· Understanding the full extent of the disaster response: We visited the Koriyama Branch to get a better understanding of the overall circumstances of the emergency. It was on that occasion that we first knew about specific emergency response activities, including the video conferences. We then confirmed the video conference schedule.

<Request> In the event of practical loss of communication, it is impossible for those of us on the frontlines to grasp the situation on Headquarters' side. Furthermore, we were pressed for time dealing with frontline emergencies that we could not confirm what was going on at Headquarters. Our bank should establish means for effectively delivering information from Headquarters to branch managers (or employees).

<Request> The existing Risk Management Handbook mentions initial responses and methods of communicating with Headquarters immediately following an emergency, but it lacks mention of "subsequent responses" to be taken. "Subsequent responses" presumably mean that we should follow Headquarters' instructions for each situation. To our regret, however, this does not work at all in the event of a total loss of communication like we experienced this time. Improvements should be made in this respect.

<Reflection> To address the risk of communication failure, we should have added employees' "residential addresses" and their "e-mail addresses" to our intra-branch contact list (though it turned out that we were able to find these addresses faster than expected).

March 13 (Sun.):

· Confirming the circumstances: Our branch representatives (branch manager and deputy manager) took part in a video conference at the Koriyama-omachi Branch.

<Evaluation> The video conference was very effective.

March 14 (Mon.):

· Our branch manager and deputy manager were on stand-by at the Koriyama Branch.

March 15 (Tue.) and after:

· The Business Center taking care of our branch: Only one employee (a deputy manager) was accepted at the beginning, but now five employees from our branch are working there.

<Gratitude> Our employees are still being taken care of by the Business Center. All in all, we are extremely thankful to the Business Center for their wholehearted support of our branch. Immediately after the earthquake, colleagues from various departments at the Business Center even volunteered to run errands. We thank them with all our heart for what they did for us, which allowed our branch to tide over a difficulty that defies description.

<Evaluation> The Business Center's response to the earthquake emergency was truly appropriate, no doubt helped our branch a lot and surely must have pleased our customers. Following the earthquake, many customers were excitedly complaining, "What a messy situation!" But most of them understood the situation after we explained the details, and many even rewarded us with a word of gratitude for the way our bank responded to the disaster.

· Customer requests: As mentioned above, many customers praised our bank's disaster response. However, the following are typical cases in which we could not fully meet customer requests (mainly for those who had evacuated from Fukushima Prefecture) and cases where we had difficulty dealing with customers:

A. Issuance of cash cards and applications for direct banking/card reissuance:

In the case of new or reissued cards, complaints included "It's troublesome to visit the branch twice – once at the time of application and once again when receiving it over the counter" and "Not having a Toho Bank branch in the neighborhood is inconvenient," among others.

B. Complaints regarding cases where principals are required to visit the branch or their intentions need to be confirmed:

"The principal is unable to come to the branch due to advanced age"; "The principal is hospitalized now and unable to talk on the phone"; "The principal is senile and unable to understand the situation, or is hard of hearing"; and "As their daughter, I have been in charge of his/her deposits since before the earthquake."

<Request> When it comes to "notification of statutory agent" for deposits, we should consider introducing a better method.

C. When Toho Bank has no presence in the neighborhood:

"It is very inconvenient when I want to make passbook entries."

<Request> Very few customers seem to know about the "automatic answering service" for cash card holders, so we should think of ways to make this service better known among customers.

D. Cases of customers who evacuated from Fukushima Prefecture:

"Toho's ATMs have limited hours of the day and are available only on weekdays, which make it difficult to use them."

<Request> Is it possible, even temporarily, to extend ATM hours and make our ATMs available on Saturdays and Sundays?

Namie Branch (504)

- Immediately after the earthquake, a female customer, who had left her baby at home, became visibly upset, so one of our employees escorted her home.
- Fear of a tsunami prompted all of us to follow the guidance of the town office temporarily and seek refuge in Namie Elementary School.
- On the day of the earthquake, most employees stayed overnight on the second floor of our office due to disruption of the power supply and municipal water service and road traffic congestion.
- At around 7:00 AM on March 12, an evacuation order was issued. We immediately evacuated the branch, sharing vehicles and taking Route 114 to Tsushima Elementary School – the town office's designated evacuation center. Upon arrival there, however, we discovered that the facility was underprepared, so the branch manager decided that employees should take refuge in their parents' or own homes.

At Kawamata Town, employees split up into two groups: those going in the direction of Fukushima City and those headed to Koriyama City. As for female employees and part-timers who live in the Soso Area, we asked employees' parents to allow them to stay in their homes until our bank-designated lodgings were prepared.

- Under the initiative of our branch manager, we confirmed the safety of employees and part-timers who had not evacuated with us; all of them were safe.
- For some time following the earthquake, some of our employees were stationed in the Aizu, Koriyama and Nihonmatsu branches to take care of evacuees from Namie Town.
- We tried to grasp the status of our customers by contacting their presidents by mobile phone. As a result, we were able to find out the status of our major borrowers.

[Room for Improvement]

- During emergencies like this, employees will probably have to stay overnight in their offices. We would like Headquarters to consider maintaining several days' reserves of emergency food and water for employees, as well as providing basic bedding items such as blankets.
- Disruption of telecommunication (including mobile communication) made it totally impossible for us to communicate with Headquarters and even with branch offices in nearby districts, so we would like Headquarters to consider introducing reliable means of communication that will work during large-scale disasters.
- We should prepare ourselves for emergencies by determining beforehand where we should assemble for initial evacuation and where our place of refuge will be.

Tomioka Branch (505)

March 11 (Fri.):

- We advised customers to move to the middle of the lobby, where the risk of falling objects was minor.
- The power supply was lost, so we checked the status of ATMs and unprocessed slips. Then we initiated the emergency backup power generator to prepare to operate UBTs (although in the end we did not operate them).
- A tsunami warning was issued. After closing the office, we temporarily took refuge on high ground and on the rooftop of our building.
- We put the office in order and then stored valuables in a safe place.
- Though employees tried to contact their families, phone calls were hard to get through. We let employees, except unmarried employees and those living apart from their families, leave the office for home. Soon after that, mobile phone services were disrupted.
- Unmarried employees and those living apart from their families prepared to stay overnight in the office, trying to protect themselves against the cold and securing food. After manually lowering the entrance shutter and locking it, they eventually moved to a local evacuation center.
- It became more difficult to obtain information on the extent of the damage because of the power supply failure coupled and poor radio reception.

March 12 (Sat.):

- At around 6:00 AM, an evacuation order was issued. Each employee was responsible for their own evacuation, and because the communication system was down, we had trouble keeping track of everyone.
- Some employees went to branch offices near their parents' homes, where they were taking refuge.

[Room for Improvement]

- During power outage, it was possible to connect the backup power generator to banking terminal units but not to illumination devices such as lights. This is a major problem because a power outage on a winter afternoon soon renders the office too dark to work in. So we should find some way to connect the power generator to lights.
- Even when talking on mobile phones was difficult, e-mails could get through and could be broadcast. As such, we should use e-mail to communicate and include employees' personal e-mail addresses in our contact list.

- The reception quality of radio flashlights was very poor, making it difficult to gather information. We need to be equipped with highly sensitive radios.
- Though flashlights are handy, they are not good sources of illumination during a blackout. We should be provided with lanterns.
- If we have to spend the night in the office, then we should have a supply of normal blanket clothes, space blankets and other items to protect us against the cold.
- We are required to carry the Risk Management Handbook at all times, but its size is unsuited for use during holidays. We would like to suggest that it be reduced to the size of a cash card so that it fits easily into a purse.

Futaba Branch (506)

<In the aftermath of the earthquake>

(The day of the earthquake)

- Electric power and municipal water services were disrupted, hindering our banking and security systems. Naturally, we were unable to reconcile the day's accounts.
- Slips in the safe and everything on desks and shelves fell down and were scattered about. We gathered up valuables (cash, passbooks, etc.) and stored them in a safe during the daytime.

(The following day)

- In the morning, an evacuation order was issued; after a thorough inspection of the office, we evacuated. Despite trouble with the mobile phone network, we did our best to confirm the safety of employees and their families before evacuating in a group.

<Evacuation-related matters>

- We are very grateful to our bank for allowing employee families to use its Training Center as an evacuation center.

<Customer-related matters>

- Administrative functions of Futaba Town Office were transferred to Kazo City, Saitama Prefecture. We visit Kazo City once a week to provide customers with consultations, respond to accident notices and reissue cash cards.
- We donated emergency relief supplies received from Headquarters (rice and food products and drinking water) to the Futaba Town Office.

[Room for Improvement]

- The fax machine fell and broke (unusable). The MFS and the safe for managers were pushed out of place. All of these items should be securely fastened.
- Many evacuees expressed their gratitude for being able to use the Training Center. In future, we would like Headquarters to further enhance the center's functions as an emergency facility. (This should be included in the manual.)
- Many of our customers evacuated from Fukushima Prefecture, and many of them told us that post offices are more convenient when it comes to the handling of passbooks and other services. As a regional bank based in Fukushima Prefecture, expansion of our in-prefecture network may be sufficient for the time being, but we could better serve our customers if we were able to more flexibly collaborate with regional banks in other prefectures.

Naraha Branch (507)

February 10: An intensity 3 earthquake hit the Soso Area around 22:00.

- The branch manager, deputy manager and assistant section manager came to the office and thoroughly inspected it. They also visited TEPCO's Fukushima Daiichi and Daini (#1 and #2) nuclear power plants and confirmed that everything was normal.
- They then contacted other branches in the area and reported the situation to the Head Office General Affairs Department. (This experience provided us with the opportunity to practice our initial response to an emergency before the Great East Japan Earthquake struck.)
- The earthquake was a 3 in terms of intensity, so many branches thought they did not have to issue a status report to the GAD. Given our branch's location in the Soso Area (near the nuclear power plants and exposed to tsunami risk), and to prepare for future emergencies, we should thoroughly reexamine the quake intensity criteria applied to the area as well as the means of communication.

March 11: The Great East Japan Earthquake strikes.

- We helped customers evacuate from the office. After closing the office, all employees (excluding the branch manager and deputy manager) sought safety on a nearby hill out of fear that a tsunami was imminent.
- After confirming the condition of our office, we reported our status to the General Affairs Department. We also contacted other branches in the area to confirm their safety while exchanging information on how we should respond to this emergency.
- We allowed female employees to leave for home at 17:00, while male employees left the office at around 21:00. To promote smooth communication, each employee received a list of emergency contacts and a list of the red public phones found in Toho Bank offices.
- Because his company residence was no longer inhabitable, the branch manager stayed at a cottage owned by one of our corporate customers. The deputy manager had to sleep in his car because the closure of roads to traffic meant that he could not return home. Other employees were able to return home.
- In the event that employees cannot return to company housing, each of them should have a backup plan that includes where they can stay, how to communicate with their families and how to secure food. (Attempting to return home when the transportation network has been disrupted is likely to result in an accident.)

March 12: Authorities order the evacuation of areas around the nuclear power plant.

- The branch manager and deputy manager came to the office in the early morning to clean it up, but they had to move to Kusano Junior High School (their evacuation center) in Iwaki City following issuance of the order to evacuate at around 9:00. They contacted other employees by mobile phone, instructing them to evacuate.
- After collecting information at the Kabeya Branch, our branch manager and deputy manager stayed overnight in Kusano Junior High School.

March 13: Collecting information at Kabeya Branch.

- At the Kabeya Branch, our branch manager and deputy manager collected information and participated in a video conference. Other employees were on standby at their homes.
- The branch manager and deputy manager stayed overnight at the Taira Branch.
- In the evening, we told all employees to be screened for radiation exposure. (Everyone was found to be safe.)

March 14: Assisting Kabeya Branch operations; tsunami evacuation alert issued (misinformation).

- The branch manager, deputy manager and assistant manager assisted in extraordinary disbursement operations at the Kabeya Branch. Around 11:00, the Kabeya district received an evacuation alert regarding the Fukushima Daiichi Nuclear Power Plant unit #3 and an approaching tsunami, so everyone in the Kabeya Branch took shelter at the Taira Branch. (The alert turned out to be a mistake.)
- After standing by at the Taira Branch until the evening, both the branch manager and deputy manager were again screened for radiation exposure in Iwaki City. The branch manager then headed for his relative's house in Nihonmatsu City to spend the night while the deputy manager went to his parents' home in Motomiya City.

- Since they were traveling by car, both were concerned about gasoline shortages. We would like Headquarters to consider stockpiling gasoline.

March 15: Collecting information at Nihonmatsu and other branches

- The branch manager and deputy manager visited the Nihonmatsu Branch to work and attended a video conference. Other employees went to work at other branches near their respective evacuation centers wherever possible.

- In the evening, the branch manager returned home to Sendai City while the deputy manager returned home to Fukushima City via the Business Center.

March 16: Restarting operations at Business Center

- The branch manager went to work at the Sendai Branch and the deputy manager at the Business Center, while other employees went to other branches.

- Restarting our operations at the Business Center was difficult because we lacked account books and other paper-based materials we had left behind in the Naraha Branch. This experience suggests that we should digitalize important materials so that they can be viewed by other branches as well as Headquarters.

[Room for Improvement]

- Because of our branch's location near two nuclear power plants, over the years we had maintained a setup that calls for managers to come to the office, inspect it for damage and then contact the appropriate authority in the event of an earthquake (even those of lower intensity). This practice proved to be useful during the major earthquake.

- Securing means of communication is essential, so our bank should consider introducing alternatives to landlines and mobile phones.

- Mobile phones played a major role in confirming the safety of employees and customers. Despite its potential impact on our existing information management protocol, we think the branch manager and deputy manager should keep the contact details of major corporate customers in their mobile phones.

- Use of mobile e-mail is also worthy of note because these messages could be broadcast. We believe our network of emergency contacts should include mobile phone e-mail addresses.

- Our bank should consider maintaining a suitable stock of gasoline in each business area.

- While our bank's risk management plan is elaborately detailed, we feel that individual employees need to maintain their own response plan (including how to evacuate the office; where to evacuate to; and how to reach their families; among others).

- During this emergency, we realized the importance of collaborating and exchanging information with other branches. To date, anti-disaster training has focused on our own branch or on cooperation between individual branches and Headquarters; in future, we should also include training that promotes branch-to-branch interaction.

Okuma Branch (509)

(March 11, 2011: The Great East Japan Earthquake strikes.)

Counter service-related matters:

- The power supply stopped soon after the earthquake struck.

- We opened the automatic door manually and guided customers and employees out of the office to safety.

- Documents and slips were scattered about the office and aftershocks of considerable intensity continued intermittently. Recognizing that operations would not be feasible under such conditions, we advised our customers to go home, explaining that we would return their passbooks later.

- At around 15:30, after customers had left and aftershocks began to subside, employees returned to the office to sort the scattered documents and stored them in the safe without processing them. (This work took about 90 minutes, during which time we experienced more than ten aftershocks that forced us to evacuate the office.)

Employee evacuation:

· After having completed the sorting and storing of documents (around 17:00), we asked each employee if they could return home or not. The results were as follows:

- A part-timer (commuting by car) chose to return home on foot because the road on her 5-km route was damaged in various places and traffic was congested. (For a week thereafter, we were unable to confirm her safety.)
- Four female employees (commuting by car) were not sure if they could return home, so they decided to stay in our district's designated evacuation center as instructed by the Okuma Town Office.
- Of the five male employees, three (senior managers) decided to stay overnight in the office and guard it because the power supply disruption left it vulnerable. Their families and the two other male employees found refuge in each of the three evacuation facilities that had been set up.
- While we were standing by in the office, we received several calls (via emergency telephone) from Headquarters inquiring about the status of our office; it was then that we confirmed that our branch manager and deputy manager would spend the night at the Haramachi Branch.
- Okuma Town Office later issued two evacuation orders. When we received the second notice, we learned that the exclusion zone around the nuclear power plant had been expanded from a 2-km radius to a 3-km radius. Although our branch is located within a 5-km radius of the plant, we decided that safety was our first priority and asked employees to evacuate Okuma Town; we reported this decision to Headquarters and received its approval. Six employees and their families, excluding employees who were unable to evacuate due to family illness, shared three vehicles and headed for the Haramachi Branch around 13:00 on March 12, arriving there at 15:00.
 - We confirmed that the road en route had subsided in several places but that the power supply was OK north of Namie Town. We spent two long hours on a drive that normally took about 40 minutes or so.
 - Three female employees had evacuated together without having been able to contact their families; on March 13 (Sun.), one of them was reunited with her family in a tearful reunion.

(March 12 and after)

· One by one, employees whom we could contact and who had finished evacuating began to return to work, mainly handling customer service duties. At first, they worked at the Head Office Business Department, but later they were assigned to the Business Center, which had been equipped with banking terminals so that it could function as the business base for temporarily closed branches. Many customers complained, "I had a hard time figuring out which telephone number I should call."

[Room for Improvement]

· The extended disruption of telephone service meant that it took a long time for us to confirm the safety of our employees. Many customers complained that they were at a loss as to which office they should call. Bearing these hardships in mind, we would like Headquarters to set up a reliable means of communication (using the bank homepage, etc.) and make it known to all employees.

Taira Branch (601)

- Here is an example of major land subsidence. On the day of the earthquake, the ground to the south of our parking lot subsided about 30 cm. This was followed by collapse of the underground drain pipe, disconnection of the electric wiring for the parking lot, failure of a lifting pump, and disruption of the water and power supply systems. As a result, the first floor lavatory was rendered unusable for 45 days; we were forced to use toilets on the second and upper floors, manually operating a pump every day to lift water up to these floors. The parking lot gate was left open every day.
- The higher the ground, the stronger the tremors. The fifth floor of our building was a prime example: most of the fluorescent lamps (more than 20) hanging on chains from the ceiling in the electric equipment room were knocked off their chains and hanging by their electric cables. These were repaired in early April.
- Here are the effects of a long-duration temblor: a vehicle-mounted power generator stored in a warehouse in the Taira district, which is under our branch's management, was found to have shifted 2 meters and broken through the garage shutter. The shutter was repaired in early April.
- In mid-May, two months after the earthquake, a joint of the water heater pipe burst during the night; coming to the office the following morning, we found both the water heater room on the second floor and the security room just below it inundated with water. The electronic key, an answering machine, the centralized control system for air-conditioners, and the parking gate surveillance system – all located in the security room – were all damaged.
- Day after day our office was thronged with victims of the disaster who wanted to make withdrawals or have their loss notices processed. From May onward, we saw a sharp increase in the number of requests for processing inheritance-related formalities as a result of deaths caused by the tsunami.
- Following the earthquake, many financial institutions were unable to operate, making it impossible to process tax receipts and other municipal transactions. We had a hard time restoring normal operations, such as settling fund transactions and reconciling daily accounts.

[Room for Improvement]

- To prepare for future earthquakes, we should review and improve our stock of emergency supplies, such as food, water, radios, dry batteries and drugs.

Taira-nishi Branch (602)

- When the earthquake struck, our branch manager ordered our deputy manager to guide customers out of office to a nearby children's park. We also advised employees to evacuate to our parking lot.
- Although there was no major damage to our branch building, our banking machines had been pushed out of place, knocked down or damaged. Employees returned to the office after the major temblor had subsided. Despite having to evacuate each time an aftershock hit, employees worked hard to complete pending transactions, prepare e-mail transmissions and clean up the office in preparation for resuming normal operations.
- On March 12 and 13, the branch manager and deputy manager came to the office to participate in a video conference, confirm the safety of employees and their families as well as inspect the office for damage. They also confirmed the e-mail addresses of employees and part-timers to ensure we could communicate with each other in the event of another emergency.
- On March 15, we left the office for home at 14:57 as requested by Headquarters. To facilitate evacuation, we lent company vehicles to employees. We came back to the office later to take part in the day's video conference and confirm the course of action to be taken on and after March 15.
- On March 15, the branch manager and deputy manager carpooled in the branch manager's personal vehicle to conserve fuel; gasoline shortages made finding fuel difficult. After they carried valuables of the Taira-nishi, Uchigo and Yotsukura branches to the Business Center, the branch manager came to the Head Office to work and the deputy manager worked at the Business Center. Work at the Business Center lasted until March 24, during which time as many as four managers from our branch were on duty there.

- During our temporary closure, we did our best to stay in touch with major customers and confirm their situations.
- On March 24, all employees came to the branch, cleaning up the office and confirming the operating status of banking machines and systems.
- On March 25, our branch reopened for business and began to serve customers; we also spent a lot of time to secure a supply of gasoline and water. [Gasoline: We obtained the approval of a customer (gas station owner) to supply us with a limited amount of gasoline; we were able to refuel our vehicles several times. We later obtained the cooperation of a nearby customer that allowed us to refuel company vehicles. / Water: We borrowed a large tank from a customer and used it to store water for the lavatory. / Heavy oil for heating: At first, heavy oil was difficult to find because our supplier temporarily stopped operating, so we restricted use of the heater to one hour every morning. Later, however, we were able to secure fuel on a stable basis after concluding a procurement contract with another supplier.]
- We had made an effort to contact major customers (by phone and by personal visits by our branch manager) prior to the reopening, so resumption of services proceeded smoothly.
- With respect to the emergency relief supplies we received, we distributed water to kindergartens and clinics in our district.

[Room for Improvement]

- Every possible countermeasure should be taken to address radioactivity.
- Emergency lamps for all Toho Bank offices: When a major aftershock hit on April 11, the power supply stopped, shutting off the lighting in the banking hall. Instead of only one emergency flashlight for each branch, we would like Headquarters to provide each and every business office with equipment designed to automatically emit light whenever the power supply is disrupted.
- Even when landline/mobile phone services were unreliable, our bank's video conferencing system continued to function properly. We would like Headquarters to develop a safety/security confirmation system for all offices based on the video conferencing system [uses would include regular surveillance of important sections of the banking hall as well as protection against disasters and burglaries].

Uchigo Branch (603)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- We were quick to determine the status of customers and employees and confirm the safety of employee families.
- We inspected the office for physical damage; gas and municipal water services were disrupted.

March 12 (Sat.) and March 13 (Sun.):

- Employees, mainly male, came to the office to clean it up.
- We continued to check the status of our branch and confirm the safety of employees and the destinations to which their families evacuated.

March 14 (Mon.): Regular operations

- Gas and municipal water supplies remained disrupted. (The municipal water supply was eventually restored, so we distributed water to employees.)

March 15 (Tue.):

- We opened the office for business at 9:00, but received an office closure order from the Head Office General Planning Department at 9:10 and closed it again.
- After the office was closed, employees waited in the office for further instructions from Headquarters; we later advised them to stand by at home.

March 16 (Wed.) – March 22 (Tue.): Office closed.

- While we were closed, managers worked out of branches near their evacuation centers and maintained contact with employees to confirm that they were safe.

March 22 (Tue.):

- We inspected our office and began preparations to reopen.

March 23 (Wed.): Operations resumed.

- All male employees came in to work. Though some female employees had evacuated to remote locations, we were able to reopen for business with the help of reinforcements from Headquarters and other branches.
- Gas and municipal water supplies remained disrupted throughout most of the Iwaki area, although our district was an exception; as such, we distributed emergency relief supplies and water to employees. Lifelines would be restored gradually over the coming days.

[Room for Improvement]

- To prepare for disasters, we would like Headquarters to provide all branches with helmets and other anti-disaster equipment as well as food and water reserves. Branches should also have several fire extinguishers and flashlights.
- We had a hard time contacting Headquarters and other branches because telephone services were disrupted. This highlights the need to equip branches with satellite phones and other effective means of emergency communication.
- Fuel of all types was difficult to find, so our bank should establish a process for securing fuel supplies during an emergency.

Yumoto Branch (604)

- Refueling:

While our branch was temporarily closed, employees who were assigned to Headquarters found it extremely difficult to get gasoline for their cars, which they had to use to commute between Iwaki and Fukushima cities. Even after our branch was reopened, gasoline tended to be in short supply; at times it was nearly impossible for some workers to commute to the office.

- Employees return to work after the branch reopening:

Following our branch closure, a considerable number of employees left Fukushima Prefecture (1 to Aomori, 2 to Niigata, 1 to Ibaraki, 2 to Tokyo, and 1 to Kanagawa). When our office was reopened for business, some of them had a hard time returning to Iwaki City.

- Water supply:

In Iwaki City, water supply disruptions followed the March 11 and April 11 earthquakes, but our building's water tower never ran dry because we had implemented restrictions on the use of city water.

[Room for Improvement]

- Mobile e-mail network for employees:

Following the earthquake, talking on landline and mobile phones was nearly impossible, so we relied on mobile e-mail. (All employees had registered their e-mail addresses.)

- Need for answering service:

Customers were inconvenienced during the temporary closure of our branch because their calls could not be connected or forwarded, and we did not have an automated message to give them our contact number at Headquarters. Our bank should give serious consideration to establishing proper answering services.

Onahama Branch (605)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- The earthquake was so violent we could not guide customers out of the office to safety and some of them panicked – a really terrible situation!
- The municipal water supply stopped, we had great difficulty securing water both for drinking and for the lavatories.
- The approaching tsunami prompted us to close the office and bring important items upstairs, after which employees sought shelter on the third floor and rooftop. Later we found out that the tsunami had come very close to our building.

March 12 (Sat.):

- We secured water for our office and the company dormitory.

March 14 (Mon.):

- We decided to rely on mobile e-mail to communicate with employees.

March 15 (Tue.):

- An explosion took place at the nuclear power plant, so we rushed to process the day's slips, gathered together items that would need to be processed the following day and thereafter, and then began evacuating.

March 16 (Wed.):

- We began operating at the Business Center, but a state of confusion made this difficult. Dealing with incoming and outgoing calls was also a tough task.
- Some customers called and criticized us, accusing us of running away.

April 11 (Mon.):

- The power supply was disrupted, but we were able to complete the day's operations thanks to a backup power source. With no light to work by, connecting equipment to the compact backup generator was a tough job.

Other:

- We received several calls from customers asking us to make vacant company housing and sections of the employee dormitory available to disaster victims.

[Room for Improvement]

- We need to secure reliable means of communication that can be used when the power supply and telecommunication services are disrupted.
- We need a reserve power supply in addition to stocks of food and water.
- Our bank should establish a more efficient Emergency Control Headquarters setup and improve the emergency manual to better prepare everyone for major earthquakes.

Ueda Branch (607)

March 11 (Fri.): The Great East Japan Earthquake strikes.

- First and foremost, we ensured the safety of customers and then confirmed the safety of employees. After counter services were finished for the day, the tsunami arrived, forcing employees to evacuate to the rooftop of our building.

March 15 (Tue.):

- We temporarily closed our branch after a hydrogen explosion at the nuclear power plant.
- Information about road traffic conditions was hard to obtain, making it difficult for us to accurately weigh the commuting and evacuation of employees.

March 16 (Wed.):

- With our office and local convenience stores closed, local residents had few places they could go to withdraw cash; many pressed us to open our ATMs.
- An employee from our branch temporarily refilled the ATMs. Later, after consulting with Headquarters, we arranged for our security firm to refill the ATMs.

March 20 (Sun.):

- In some districts, disruption of the municipal water supply lasted longer than expected, causing an extreme shortage of water for daily use.
- Our branch manager rented an apartment house on a short term basis, a wonderful decision that gave employees and their families from our and other branches access to desperately needed water as well as the opportunity to bathe. This facility also proved useful during the major aftershock in April.
- Employees had great difficulty finding a way to commute to the office due to gasoline shortages and disruption of JR rail and bus services.
- Our branch promoted carpooling among employees while simultaneously curtailing the use of company vehicles for business activities.

[Room for Improvement]

- Admitting that experiences differ from area to area based on the severity of the disaster, we think it is safe to say that, in general, power supplies were restored more quickly than city gas, water supplies and sewerage systems. Convenience stores and supermarkets were also slow to resume operations. We believe our bank should promote the stocking of food and water supplies (emergency rations such as hard crackers are not sufficient) on a branch-by-branch basis and in quantities that can support our activities for a reasonable period of time.
- To date we have spent a lot of time on crime prevention checks; from now on, we should hold a “disaster reduction check” every three months or so to confirm and review emergency equipment and supplies.
- Promoting gasoline reserves and securing emergency fuel supplies may not be easy from the viewpoint of storage facilities and in terms of contracts with suppliers. Local residents may view our requests for priority access to supplies as “selfish.” We nevertheless believe that it is essential to secure enough fuel to keep our company vehicles at least half-filled.

Nakoso Branch (608)**March 11 (Fri.):** The Great East Japan Earthquake strikes.

- Online system malfunctions: We executed deposit disbursements for customers in accordance with our bank’s Risk Management Plan.
- For transactions involving large amounts of cash, we negotiated with customers and obtained their approval to accept the deposits the following business day.
- After leaving all of our entrances/exits open, we stood in the lobby and at the entrance and guided customers to safety.
- Inspecting the office for damage: Documents in the 2nd floor archives were scattered about; many plates and bowls were broken; the water supply was disrupted temporarily.
- Due to road traffic congestion, many employees found it difficult to return home.
- We confirmed the safety of employees and their families.

March 12 (Sat.) and March 13 (Sun.):

- We tested banking systems for operability.
- Disruption of communication networks (telephone, fax and intranet) prevented us from contacting Headquarters and our area’s key branch.

March 14 (Mon.): Regular operations

March 15 (Tue.): Our branch was closed. We worked out of the Business Center, dealing with customers and handling back office duties.

April 11 (Mon.): A major aftershock hits.

- The power and municipal water supplies were disrupted. Since the power supply was not restored, we lowered the shutter manually.

April 12 (Tue.): Power remained out, so we used our emergency backup generator. (The power supply was restored by the end of the day.)

<Specific examples>

- To cope with gasoline shortages, we arranged carpools for employees coming to work.
- With respect to emergency relief supplies from Headquarters, we distributed water to three kindergartens/nursery schools and an evacuation center.

<Other>

- We executed six disaster-related loans amounting to ¥170 million in total (as of July 11).
- We handled 32 loss notices.
- We made proxy payments for 12 checks.

[Room for Improvement]

Our response during communication network disruptions:

- Soon after the earthquake, we had difficulty communicating with Headquarters and other branches, so we failed to receive some instructions. Communication by fax was not possible either. This, coupled with the telephone service disruption, made it difficult for us to keep track of developments.
- The video conferencing system, which began functioning later, worked effectively.
- We experienced great difficulty and spent much time and energy confirming the safety of employees and part-timers. We definitely should consider improving means of emergency communication.

Timing of office closure:

- On the day that we temporarily closed our office, we had to lock up during business hours. Many customers were confused by the decision and criticized the closure.
- We received many requests to reopen as soon as possible. Dealing with these requests was tough.

Iwaki-shiyakusho (City Office) Branch (609)

(Customer-related matters)

- The period from the day of the earthquake through the end of June saw a constant decrease in the number of customers visiting our branch, so we received virtually no disaster-related or extraordinary customer requests.

(Office-related matters)

- Due to the small size of our office – employees are surrounded by cabinets and machines, staff felt uneasy. Some of them suffered from stress as a result.
- Given the peculiar layout of our office, we have difficulty securing space for temporary evacuation, an evacuation route, and storage space for emergency supplies. Improvement is required.

[Room for Improvement]

- Headquarters should be quicker to grasp the situation in disaster areas. (Firsthand experience of disaster sites will help improve their judgment.)
- We should consider introducing alternative means of communication in the event telephone service is disrupted.

Yagawase Branch (612)

- We made carpooling arrangements to conserve gasoline when employees and part-timers commute to and from the office.
- To help us handle a significant increase in the number of customers, we received reinforcements from temporarily closed branches from April 6 to April 20.
- The influx of evacuee customers from the Soso Area has raised the number of customers to a daily average of 300, a year-on-year increase of approx. 20%. Our staff are overextended, driven into a corner, and few even have time for lunch.
- Water leaks occurred twice, on March 11 and following the major aftershock on April 11. (Leaks have now been fixed.)
- To save electricity, we purchased electric fans and placed them in the lobby and the banking hall.
- The wife of a customer applying for a housing loan got her foot caught in a gap in the floor and tripped, fracturing her foot. She is now receiving medical treatment. We have asked the General Affairs Department to apply for “Facility Liability Insurance.”

[Room for Improvement]

- Our bank should establish a setup that allows Headquarters to flexibly send reinforcements to busy branches during emergencies.
- Reflecting on the very poor telephone system, our bank should establish a more reliable network and means of emergency communication between Headquarters and branches as well as among branches.

Yotsukura Branch (613)

- The tsunami inundated our office, rendering ATMs and other banking machines unusable. We were forced to close the office.
- The branch manager alone negotiated with suppliers for cleanup and repair of the office, which was reopened for business about a month later.
- A large number of customers evacuated from the Soso Area near the nuclear power plant. To cope with the increased volume of business, we added more staff to counter services. In July, an EQ machine was also introduced to further enhance counter service efficiency.

<Loan sales activity>

- We made more visits to corporate customers who had been impacted by the disaster, to confirm damage and strengthen customer relations; we accomplished the latter by providing information on repairs and business restoration, and by proposing to lend them the funds they would require. We also supplied them with information about Fukushima Prefecture’s recovery assistance projects and encouraged them to resume or continue their operations by rebuilding or relocating their shops, offices or factories. Consequently, some customers were able to quickly resume operations and successfully increased sales by responding effectively to the nuclear power plant crisis. They expressed gratitude for our advice and assistance.

[Room for Improvement]

- We reported the status of our office to Headquarters only to discover that Headquarters itself was in a panic; soon afterward, communication between us was disrupted. We would like Headquarters to consider establishing more reliable, effective means of communication.

Iwaki-izumi Branch (614)

Our response to the earthquake:

- Following the earthquake, we guided customers out of the office to safety and advised all employees to evacuate. At the same time, we prepared for any aftershocks by leaving open the entrance door and the automatic door of the ATM corner.
- We accommodated some employee families, who were willing to seek shelter in our branch, in the meeting room on the second floor. (Our building is a solidly-built steel structure; three members of the family of young employees stayed there until March 15 when our branch was closed.)
- We posted a couple of staff at the ATM corner to help customers.
- We confirmed the safety of all employee families by the end of the day.
- Male employees came to the office on Saturday and Sunday to clean up the banking hall. They put teller machines, office machines, shelves, desks, etc. back into place, and secured important documents stored in cardboard boxes by taking them out of the archives – which had been heavily damaged by water – and carrying them to the cafeteria and meeting room.
- We later also found water leaking in the banking hall, which damaged a copier and a fax machine and hindered our operations. Though the main leak was repaired, several other places continue to leak on rainy days.

Infrastructure-related matters:

- The water supply was disrupted for about a month, forcing three male employees to spend a long time every day visiting a local water supply station.
- The gasoline shortage became serious and JR train services were stopped, making it difficult for employees to come to work. Our sales staff collected information on gas stations where fuel was available, and spent many hours refueling company vehicles that employee carpools relied on to commute to the office.
- Food supplies in our district ran out. Employees, especially those living alone or apart from their families, had a difficult time. We relied on the cooperation of female employees, who brought cooked meals from home, to secure enough food for everyone. The food supply situation improved with the arrival of emergency relief supplies from Headquarters.

[Room for Improvement]

- In the event of a major emergency, many issues need to be addressed simultaneously – guiding customers to safety; protecting employees; closing the day's accounts; and storing cash and valuables securely, among others. We must develop a manual that addresses these issues.
- Following the earthquake, telephone communication with Headquarters was lost, so reliable and effective means of communication during an emergency should be secured. We should remember that during a power outage, even the video conferencing system cannot be used.
- To survive a power outage, each branch should be equipped with at least several flashlights as well as emergency stocks of food and drinking water.
- When it comes to office machines, MFS units (teller machines) were thrown about by the earthquake. Due to their heavy weight, they damaged other pieces of equipment and fixtures. We should address this problem.
- To prepare for a major disaster on a holiday, each branch should have at least one manager who is a resident of the local community; this will allow him/her to take essential action before the branch manager arrives at the office.

Kabeya Branch (616)

- Following the earthquake on March 11, our office did not suffer structural damage, but the archives in the vault were no longer usable. The archives were replaced with a new one in June.

- On March 14, following instructions from Headquarters, we told employees to evacuate our branch and gather at the Taira Branch. Despite our request to the security provider to lower the shutter, this order was not executed because the security company itself had already evacuated Iwaki City. (The shutter cannot be lowered manually.) We continued to attempt to contact the security company, but the shutter was not lowered until March 18.
- Our branch was temporarily closed from March 14 to March 24. Though our branch reopened on March 25, no one complained about our closure since retail outlets in our district were also closed and many local residents had evacuated the area.
- Since we reopened for business on March 25, we had reinforcements from the Yotsukura Branch until they reopened their own branch office. The size of our office, which is small, must have caused them considerable inconvenience. (Their presence was a great help because many of the people visiting our branch were victims of the tsunami who had accounts with the Yotsukura Branch.)
- On March 14, many of our employees indicated that they wanted to evacuate Iwaki City because their families were doing so. As we prepared to reopen, we had difficulty calling back those employees who had evacuated.

[Room for Improvement]

- Supplies to be stored at key and sub-key branches:

We were forced to stay overnight in the key branch, but bedding was in short supply.

- Broadcasting system covering all branches:

Telephone and fax communication networks were disabled, and we knew practically nothing about what was going on at other branches. We feel strongly about the need for a separate, emergency communication system.

- Emergency power supply:

The video conferencing system was effective, so our bank should take steps to prepare an emergency power supply capable of supporting online banking equipment and the video conferencing system at each branch.

- Plastic tanks to store water for everyday use:

In addition to dealing with structural damage at our branch, we had difficulty securing water for everyday use.

- LED flashlights – a must:

The flashlight radio we received from Headquarters for use during an emergency was broken.

- Need for radiation dosimeter and display

After the earthquake, customers frequently asked us about the radiation levels for our office and parking lot, so we should be equipped with a radiation dosimeter and a display panel. (Headquarters later informed us that it would arrange for us to receive a radiation dosimeter, a decision for which we are grateful.)

- Securing gasoline (tie-ups with gas stations):

Since all modes of public transportation were disrupted, we had a hard time securing gasoline for our vehicles.

Iwaki-kashima Branch (617)

- Due to gasoline shortages, we had to consider living out of our branch.
- The March 11 earthquake broke municipal water and sewerage pipes at our branch; we set up a temporary lavatory in our parking lot and used it for one month.
- A power outage followed the earthquake. We used our backup power generator to operate the UBTs and ATMs, but we had to carry out back-office tasks (processing of deposits and e-mails) using flashlights because our office was not equipped with emergency lights.
- Both talking and e-mailing services on mobile phone were temporarily disrupted by the earthquake, so some employees had to return home to confirm the safety of their families.

- In the Iwaki Area, the mobile phone talking network was down for about four days, during which time employees used e-mails to communicate with each other.
- As a remedy for radiation exposure, we were administered Isodine as recommended by a doctor.
- Employees took turns shuttling between the office and the water supply station every day to pick up water for drinking and for the lavatories.
- We survived on hardtack until relief supplies from Headquarters reached us. (Food at supermarkets and convenience stores was always in short supply, and each new shipment sold out immediately.)
- Employees took turns lining up at a gas station to get vitally needed fuel.

[Room for Improvement]

- Emergency lighting should be installed in the office for use during blackouts.
- We should establish a communication network based on mobile phone e-mail.
- Employees should be given more information about radiation and taught how to protect themselves from exposure.
- Each branch should be provided with a supply of hardtack and drinking water (in the Iwaki Area, these items are stored at the Taira Branch).
- We should develop a way to share information about gas stations (e.g. where to find gasoline) among all Toho Bank employees.

Tokyo Branch (701)

- Since all train services in Tokyo stopped following the earthquake, employees who could not return home spent the night in the office. Some employees, unable to reach their families by phone, returned home on foot or by bicycle.
- Shut down of the bullet train service left some insider stranded in Tokyo, so they spent the night in our branch; another unexpected guest was the intra-company delivery service provider.
- From the middle of the following week, customers (disaster victims) rushed to our counters; we handled extraordinary disbursements of ¥100,000 yen per person for customers without signature seals or passbooks; and processed loss notices – both as a theft prevention measure and to accommodate victims of the tsunami. The volume of work was so enormous that most days we had to extend counter hours (until around 19:00) – a situation that went on for some time.
- Sales department staff were used to man the lobby to deal with the crush of customers; we also appealed for support from the Head Office employees who were in Tokyo as long-term trainees (three from the Corporate Business Department and one from the Market Financing Department).
- Absence of an EQ system initially threatened to throw our customers into chaos, so we prepared our own “numbered cards” and distributed them to customers, allowing us to restore order and more accurately forecast the number of customers each day. (We are still using this arrangement.)
- We cooperated with the Tokyo offices of Fukushima Prefecture and Iwaki City to provide evacuee and administrative information; we posted earthquake-related updates from Fukushima for the benefit of customers (disaster victims).
- To accommodate the significant increase in visitors to our Tokyo and Shinjuku branches, we strengthened our business processing capability by using reinforcements from Toho Bank branches and the Head Office (employees who had evacuated to Tokyo) and by adding another UBT.
- We rearranged the office layout, turning reception room #3 into a temporary space where customers could make their passbook entries, and placed ten chairs in the communal space in front of the branch for the convenience of visitors.

[Room for Improvement]

- Measures should be taken to assist people who cannot return home (provision of blankets and sleeping bags, etc.)
- A backup data center should be established.
- Sources of emergency power should be increased (at the Business Center and Head Office).
- On the day of the earthquake, our branch served as a base where Toho Bank employees could exchange information and/or sleep. This kind of function should be clearly defined in our bank's risk management plan.
- Our bank's intra-company delivery service was suspended for a certain period of time. Since our operations include a significant amount of bill clearing and MT data, it is a good idea to outline the proper procedures for handling these items during an emergency by conferring with a security contractor.
- We had difficulty undertaking operations that need to be handled by the branch of origin, which caused a lot of confusion. Taking the opportunity presented by this disaster, our bank should increase the number of tasks that can be processed by non-origin branches.
- It is possible to collectively set management codes (for passbooks, signature seals, and cards) at the time a loss notice is accepted, but not possible to collectively cancel management codes, which is very inconvenient. We can understand that the purpose of this system is to prevent theft, but we would like Headquarters to make collective cancellation possible.

Sendai Branch (702)

- Following the earthquake, we lost our power supply and could not engage the security system; employees took turns sleeping in the office to guard it.
- The gas supply was disrupted for about a month; we were frustrated by our inability to take baths.
- Groups of employees scoured the city for food with little success. Arrival of relief supplies from Headquarters, other banks and life insurance companies was truly life-saver.

[Room for Improvement]

- Our branch is equipped with a satellite mobile phone, but it was practically useless after the earthquake; the inability to communicate with Headquarters went on for some time.
- We were happy to hear that a safety confirmation service soon will be introduced by our bank, but we would like Headquarters to consider improving the emergency communication system.

Hitachi Branch (703)

- We could not close the entrance shutter because the power was out, so employees took turns in spending the night in the office (for three days beginning March 11) to prevent theft.
- We realized that the emergency would last a long time, so we did our best to procure food, water, dry batteries and candles; we successfully secured daily necessities and brought in camping goods and prepared meals.
- Gasoline shortages forced us to line up at gas stations every day so that we could refuel our company and personal vehicles.
- Our branch was unable to use the video conferencing system for three days due to a power outage. For several days following the earthquake, we had trouble using the telephone to get through to Headquarters, so we looked to the Taira and Mito branches for the latest information.

[Room for Improvement]

- To prepare for extended blackouts, our bank should set up a new emergency backup power generating system at each branch.
- A dedicated radio communication system should be introduced to secure means of communication between branches and Headquarters.
- Emergency supplies of water and hardtack should be supplemented with other non-perishable foods.

Utsunomiya Branch (704)

- The week following the earthquake (since March 14) saw an influx of many customers (evacuees) from the Soso Area. While not a small number of these customers were receiving extraordinary disbursements (up to ¥100,000 each) despite not having signature seals, most of them came to our branch to submit loss notices (signature seals, cards, and passbooks). We executed over-the-counter disbursements for the latter after completing formalities for changing signature seals and reissuing passbooks. Since our branch has only two counters for these formalities (low counters with chairs), we changed the office layout temporarily (by creating a long desk in the lobby) to accommodate customers.
- Flexible response and judgment were called for because many evacuee customers submitting loss notices had no IDs (driver's licenses, health insurance certificates, etc.); as such, managers from the loan and sales department took charge of counter services.
- We presented a PET bottle of water to each evacuee customer, which pleased everyone. In addition, we brought a water service machine for employees from the meeting room into the lobby and made it available to customers, a gesture that was received with gratitude.
- We were visited by several major corporate customers of the Soma and Tomioka branches; they asked us to handle their payroll and general fund transfers, and we agreed to do so.
- TEPCO implemented scheduled blackouts in March. Located in a blackout district, our office had to deal with several power outages during business hours. After the power supply was restored, customers who had come to our branch returned again around 16:00, so we had to continue handling loss notices and reissuances after business hours.
- In the days following the earthquake, physical distribution of goods to the Tohoku region was virtually impossible, so a large volume of emergency relief supplies for Toho Bank donated by regional banks across Japan were delivered to our branch (Utsunomiya), which we stored in our meeting room-cum-cafeteria. With the cooperation of the Tokyo Office General Affairs Department, we shipped these relief supplies to the Head Office.

[Room for Improvement]

- Immediately after the earthquake, the communication infrastructure (intranet, telephone, and video conferencing system) between our branch and Headquarters stopped working. We would like Headquarters to establish more reliable means of communication that will continue to work during an emergency.
- When we began handling disaster victims, we still did not know which department at the Head Office had operational responsibility – was it the Business Planning Department or the Business Reform Office at the Business Support Department? Making the most of the experience gleaned from this disaster, we believe our bank needs to create a unit that is specifically tasked with integrated management and supervision of special operations relating to earthquakes.

Mito Branch (705)

March 11 (Fri.):

- Luckily enough, no customers were at our branch. Air-conditioning systems in the banking hall, second and third floors were knocked down.
- Five glass windows were shattered, but no one was injured. All employees cleaned up the mess. We then confirmed the safety of employee families.
- All lifelines were disrupted, forcing male employees to spend the night in the office.

March 12 (Sat.):

- We continued to clean up debris from the shattered glass.
- Pieces of broken glass in the window frame threatened to fall down at any moment, so we called a repairer to remove the broken glass. Repair work – removal of the broken glass and covering the window frames with plywood panels – continued into the following day.
- We lowered the shutter manually, then left the office for home.
- A large condenser in a piece of electrical equipment was malfunctioning, so we went out to look for a replacement.
- Because a single red public phone was the only means of communication with Headquarters, we asked a nearby financial institution to allow us to temporarily use their fax machine, which was granted (eventually we could make do without it).

March 13 (Sun.):

- Although we found a replacement condenser and wanted to install it during the night, we had to put this idea on hold because neighbors complained about the noise the work would produce.
- Other lifelines were restored.

March 14 (Mon.):

- The electric work was restarted, the power supply was restored at 18:00 and our online systems were going again at 19:00.
- It was decided that our branch would be temporarily closed from March 15 to March 18.

March 18 (Fri.):

- We received a shipment of emergency food from Headquarters.

March 22 (Tue.):

- We were able to reopen for business; evacuee customers began to visit our branch.

[Room for Improvement]

- Emergency supplies should be improved and stockpiled (several different types of food in addition to drinking water).
- We need portable stoves for cooking simple meals.
- Dry batteries and portable radios should be distributed so that we can monitor and gather information.
- Blankets and other bedding items should be provided.

Niigata Branch (706)

Our response during March 2011:

• March 13 (Sun.):

At the request of Headquarters, several employees went out in search of drinking water and food, bringing back bottled water and instant noodles.

• March 14 (Mon.):

Employees rented a vehicle, loaded it with the emergency supplies that had been procured the previous day, and drove to the Aizu Branch.

• March 15 (Tue.):

At the request of Headquarters, we asked our customers to provide drinking water, food, heavy oil and gasoline. Many customers agreed to extend their support, and we sent a succession of these shipments to Headquarters.

• March 17 (Thur.) and March 18 (Fri.):

Many (30-40) Chinese nationals who had been working for companies in Fukushima Prefecture visited our branch. They formed in a line in front of the branch before business hours to make withdrawals.

• March 22 (Tue.):

Many residents of Fukushima Prefecture who had sought refuge in Niigata Prefecture visited our branch; we were swamped by the sudden increase in workload – mostly withdrawals and loss notices/reissuance requests (we handled 400 such extraordinary transactions/requests over the next three months). Anticipating that this surge in workload might continue for some time, we asked the Aizu Branch to send reinforcements.

• March 23 (Wed.):

Reinforcements were assigned to counter services. We continued to rely on reinforcements from the Aizu Branch until April 5.

General situation at our branch:

- In addition to customers who made withdrawals of liquid (cash) deposits using their thumbprints in lieu of lost signature seals, some customers wanted to cancel their “workers’ property accumulation savings” accounts. Regarding the former, we made temporary disbursements for withdrawals by thumbprint while asking Headquarters for instructions on the proper procedures. Based on our observations, many of these visitors were apparently let go by their companies; we later heard that the whereabouts of some of them were unknown.

- We handled many payroll and general fund transfers for companies that had left Fukushima for Niigata. We managed these irregular transactions by asking Headquarters to send fund transfer data for these companies, or by processing transactions via their original branches.

- Most of the customers who submitted loss notices had had accounts with more than one Toho Bank branch and had lost all of their passbooks, certificates, cards and signature seals; it took about one hour to process each case. Many times we were unable to complete reissuance procedures in one visit because certificates for bonds could not be issued on the spot, or because we had to defer reissuance in view of scarce supply of passbooks and certificates by disruption of the transportation network. Processing these orders took quite a lot of time – in fact, some remain pending even today.

[Room for Improvement]

- Headquarters should maintain reasonable supplies of heavy oil and gasoline for emergency use. A supply of water in plastic tanks is also essential. Headquarters should review the list of supplies to be stockpiled, including blankets, towels and masks.

- When making inquiries with Headquarters, we sometimes got two different answers to the same question. To prevent confusion in the future, our bank should develop more detailed manuals and establish a more reliable administrative setup for giving instructions.

· Disruption of landline and mobile phone communication networks are likely to occur immediately following a large-scale earthquake. To ensure that communication with Headquarters and between branches can be maintained during an emergency, our bank's disaster response manual should include a communication network based on mobile phone e-mail.

Shinjuku Branch (707)

What we did when the earthquake struck:

· Guiding customers:

We decided that it was safer for everyone to stay inside the building so long as the tremors continued (we did not want anyone to be injured by falling glass). We guided customers out of the office to safety after the tremors subsided.

· Confirming employee safety:

When the earthquake struck, the assistant manager was on vacation at his home in Koriyama City, while another employee was using the subway to visit customers. Other employees and part-timers were in and around the office, so we could quickly confirm their safety. It took a long time to reach the employee making sales calls because phone and e-mail networks were congested; we were finally able to reach the employee and confirm his safety around 5:00 PM. Having had to walk back to the office, he arrived after 9:00 PM.

As for the assistant manager, we contacted some branch offices, such as Saikon Branch, near his home in Koriyama and asked them to tell him to work at a nearby branch for the time being.

Continuing difficulty in communicating by phone and e-mail prevented us from reaching our employee families for quite some time.

· Checking the office and equipment for damage:

After the temblors subsided, we checked the office (internally and externally) and machines (such as ATMs and UBTs) for damage. Luckily, our machines and systems were safe and the power supply was not disrupted, enabling us to operate ATMs normally until 5:00 PM.

· Employees returning home:

The moment the earthquake struck, all JR trains, private railway lines and subways stopped running, while roads became heavily jammed with vehicles and pedestrians walking home. JR and subway lines began to operate again around midnight but aftershocks continued intermittently, so for safety's sake, all of our employees and part-timers spent the night in the office. We also allowed a few passersby who were having difficulty returning home to take a break or stay in our branch. Although we were not equipped with an emergency supply of blankets, we used giveaway blankets.

March 12 and after:

· March 12: Female employees and part-timers left the office for home in the morning. Male employees remained in the office to check and test machines and systems in accordance with Headquarters' instructions.

· March 12 (Sat.) and March 13 (Sun.): Several employees came to the office and responded to instructions from Headquarters. We had no customer visits or inquiries.

· March 14 (Mon.) and March 15 (Tue.): On March 14, we closed the office in the morning because our online circuits did not function (although they worked when we tested them the previous day). We consulted with Headquarters about how to handle deposits received in the night depository over the weekend (March 12 and 13). It was decided that the Business Center would handle them on our behalf, but later these transactions could not be reconciled properly, and resolving this issue took a significant amount of time.

Although the number of customer visits was small on March 14 and 15, we received many inquiries from regular customers about our operational status.

· Increasing number of customers:

Beginning March 16 (Wed.), we received visits from many customers who had evacuated Fukushima Prefecture. From March 17 (Thur.) onward, every morning would find evacuee customers lined up in front of the branch waiting for us to open for business. To handle the surge in customers, we did the following:

A. Posted several employees in the lobby.

B. Clearly defined each employee's responsibility.

(a) The staff at the high counter will serve regular customers while other staff will receive evacuee customers from Fukushima at the low counter with chairs and in the reception area.

(b) Regarding the handling of loss notices, we defined each person's responsibility by establishing an operational process flow (receipt → pre-check → processing → approval → return submitted things or reissuance).

(c) Our branch committed all staff, including loan and sales staff, to handling extraordinary tasks, such as loss notice processing. (We dedicated as many as seven locations within the branch – one low counter normally used for financial products; three loan counters; and three customer reception spaces – to these operations.

C. Our branch did not have the EQ system, so we prepared and distributed number cards to evacuee customers from Fukushima to avoid confusion.

D. We transferred as many chairs as possible from the second floor meeting room to the first floor lobby (but still not have enough to allow every evacuee customer to sit while waiting their turn.) In addition, we placed candies in the lobby for customers.

· Difficulty commuting to work:

Although the power supply was not disrupted, train schedules were so scrambled that one part-timer was unable to come to work on March 14 and 15 (even if she had come, there was no guarantee that she could return home again). Other employees had to use early morning trains (arriving at Shinjuku Station around 7:00) to avoid the morning rush.

· Securing reinforcements for back-office work:

To cope with the surge in customers, we asked Head Office employees who were in Tokyo for training and those employees who had evacuated Fukushima to come to our branch to handle back-office duties. All told, 87 reinforcements worked at our branch between March 17 and April 12 – as many as seven reinforcements a day during the peak period.

· Shortage of office supplies and important forms:

The sudden increase in the number of customers meant that we ran short of almost every kind of important form and related office supplies, such as loss notice forms, management code cancellation forms, forms for recording card transactions (manager's responsibility), notice forms for new bank card PIN codes, and various kinds of passbooks. We managed to obtain these supplies from Headquarters by asking the emergency vehicle carrying relief supplies up to Fukushima to bring them with it when it headed back to Tokyo; sometimes, however, we had to make do with photocopies until our bank's intra-company delivery service was resumed.

· Banking terminal added:

To cope with the increased workload, we installed an additional UBT on March 26 (Sat.). At the same time, we revised our operational process flow. Taken together, we were able to reduce customer waiting times while making it possible for employees to leave for home at a more reasonable hour.

· Handling phone inquiries:

Most of the reinforcements committed to back-office work were unfamiliar with Tokyo, so it was hard and often time-consuming for them to respond to phone inquiries seeking directions to our branch (it was not uncommon for several of them to be dealing with such inquiries simultaneously). Frequently, the inquiring customer had no idea what neighborhood they themselves were making the call from.

- Posting of contact details for municipalities in Fukushima:

Many evacuee customers visiting the Shinjuku Branch were from the Soso and Iwaki areas and often asked us about their respective municipalities and public utility charges, so we asked the Emergency Control Headquarter (General Planning Department) to provide us with a list of the appropriate contacts. The department quickly responded to our request and provided the list via the intranet; we posted the information where customers could see it.

[Room for Improvement]

- In the aftermath of the earthquake, it became extremely difficult for us to maintain communication – between the branch and Headquarters, branch and employees, and employees and their families. We definitely need highly reliable means of communication that will allow us to reach each other (including families) and confirm each other's safety. (Mobile phones with priority connectivity are desirable.)
- Emergency supplies to be stocked at branches are standardized; all offices should conduct periodic inspections (at least once or twice a year) to ensure that the supplies are stocked in the right quantities and that batteries are not depleted.
- Ensuring employees can come to work when public transportation networks are disrupted:

The Tokyo Area was not impacted by power outages, but train schedules were scrambled due to reduced operations, etc., making it difficult for employees to come to work. It seems advisable to secure housing for branch managers of the Tokyo and Shinjuku branches within walking distance of these branches that could be used as emergency shelter for employees. (Currently, both branch managers are living in the company dormitory in the Senkawa district – some 8 km from the Shinjuku Branch, which can be reached on foot or bicycle, but too far from the Tokyo Branch; maintaining stocks of food, drinking water and simple bedding in the houses should also be considered.)

Sendai-higashi Branch (708)

- Lifelines – such as power, gas and municipal water supplies – were disrupted, so a room in the Sendai employee dormitory was used as a communal space where we prepared meals and stored food. Thanks to this dormitory-wide collaboration, we managed to overcome our difficulty.
- Two employees who usually commute by bullet train stayed in the Sendai dormitory for three weeks.

[Room for Improvement]

- Emergency relief supplies (food and drinking water) were delivered from Headquarters, which was very helpful.

II

Voices from Individuals

Male employee

Head Office Business
Department



- When the earthquake struck, I was attending an external training course (Small and Medium Enterprises Management Consultant course) in Tokyo.
- I was at the Tokyo Campus of the Small and Medium Enterprises University discussing a project with fellow consultants.
- Even in Tokyo, the quake was strong and lasted for quite some time.
- Public transportation networks in Tokyo were disrupted by the quake and were out of service for several days, forcing cancellation of all the training courses at the university. Public transportation services remained disrupted for some time by the scheduled blackouts even after the university reopened, so a planned visit to an SME was cancelled; I relied on telephone calls and e-mail to prepare my management assessment report.
- I wanted to communicate with my workplace and my home, but extremely poor telecommunication services made it impossible for me to contact my workplace. I discovered that our bank's risk management manual might not work during large-scale disasters.
- My colleagues from Miyagi and Fukushima prefectures had left their families back home. Despite their anxious desire to return home, the disruption of public transportation networks and gasoline shortages meant they had to stay.
- As someone who was away from the Tohoku region during the earthquake and the nuclear power plant accident, I felt a distinct difference in awareness about the disaster between people outside of Tohoku and residents of Tohoku who directly experienced the disasters.
- For the people of Fukushima Prefecture, the nuclear power plant accident is an ongoing event and yet to people outside Fukushima the accident is "something from the past" – but I suppose to some extent this can't be helped. In this sense, and because we are a Fukushima-based regional bank, I'm determined to work hand-in-hand with my colleagues for the area's recovery.

Female employee

Head Office Business
Department



When the earthquake struck on March 11, I was in the office.

Public transportation services shut down, so I had to walk home. When I arrived home, I found that the power and water supplies had been knocked out and many tiles had been knocked off the roof ... but my family was safe.

The following day and many days thereafter, my daily routine was to stand in line at the water supply station and go to a supermarket in the neighborhood searching for food – activities for survival.

At the water supply station, I happened to be with a woman, an evacuee from the Futaba Area, and together we waited for about three hours.

She regretted that before leaving her house she had not been able to grab the "randoseru" school backpack she had gotten for her child, who would begin elementary school from April. I think about her and her child and what they are doing.

After the earthquake, employees, including part-timers like myself, were allowed to wear our own casual clothing (even coats) in the office.

The water supply was knocked out, so I worked without makeup and wore a mask on my face (sorry, everyone!) – the sort of thing that would be frowned upon under normal circumstances.

Speaking of my family, two of my children were supposed to celebrate important milestones in spring, but their plans had to be changed. The university graduation ceremony was canceled for the elder one; the younger one lost the chance to take entrance exams for her desired universities, and the school in Tokyo to which eventually admitted decided not to hold an entrance ceremony. When we went to Tokyo to find an apartment for my children, we had to use a bus instead of the bullet train. My husband was supposed to go to Tokyo with us, but the earthquake forced a change in his work schedule and he had to stay behind. My two children and I would make the decision on housing. The children planned and arranged their relocation to Tokyo (there was no room for us, their parents, to take care of them).

While our house itself was not badly damaged, each member of the family was affected by the disasters in their own way. It is September (2011), but even now radiation levels weigh on my mind every day. People who walk along the streets of Fukushima City – adults and small children alike – also appear to be concerned about radiation. This is the reality of Fukushima now.



- Immediately after the earthquake, few customers physically visited our counter but many called us seeking to submit passbook and other loss notices. In April and May, we saw an increase in the number of customers visiting our office; many had evacuated Fukushima Prefecture immediately after the earthquake but now had come back.

- Many customers wanted us to switch on the air-conditioning system because they felt our office was stuffy and hot.

- Speaking of my home, the earthquake disrupted the power and water supplies, but these lifelines were later restored and everything is back to normal in that respect; to the best of my knowledge, the same can be said for my neighbors.

- These days I often hear that more families are evacuating Fukushima for the sake of their children's futures. Apparently, these families left during the summer holiday season. And yet it is said that many of them are worried about how and when they can bring their children back to Fukushima.

Male employees

Head Office Business
Department



Employee A

· I was concerned about damage to our Head Office building. Is it all right? (Other employees also voiced concerns about the building's structural integrity.)

· Many corporate customers expressed their gratitude – both for our bank's ability to seamlessly maintain operations and for the phone calls we made to find out if they were alright.

Employee B

· When the earthquake struck, my fellow employees reacted differently – some guided customers to safety while others sought safety under their desks; some part-timers later remarked they were at a loss what to do.

· I had difficulty commuting to work; I had to use an expressway bus because the bullet train I normally use stopped running.

· We were swamped with requests from evacuee customers.

Employee C

· Immediately after the earthquake, I could not reach my family.

· The municipal water supply was knocked out.

· Shortages of gasoline, food and other necessities.

Employee D

· We donated school supplies ("randoseru" school backpack, etc.) for children to nearby evacuation centers.

Male employee

Head Office Business
Department



Opinions and requests I gleaned from conversations with customers:

· Following the earthquake, the most frequent request from customers was for information. Fukushima-based regional bank with many branch offices across the prefecture, Toho Bank quickly and effectively collected accurate information about what was taking place, and conveyed it to customers in a timely manner – reinforcing its reputation among customers.

· This information supply service also allowed us to identify and respond to customer needs with greater accuracy (for example, when discussing loans).

What I noticed while living in company housing:

· Living in company housing meant I was able to communicate with fellow occupants and share information, which gave me a sense of assurance. I felt grateful for being in such a favorable living environment.

Female employee

Iino Branch



- I could not get fuel for my car despite waiting in line for hours, day after day, so for several days I carpooled with a manager, who lived in the same vicinity. He was truly helpful.
- I later met several very kind customers; one gave me information about which gas stations would be open, and the other (a gas station owner) gave me a numbered ticket for gasoline. I am still very thankful for their kindness.
- After the nuclear power plant accident, iodine was detected in the municipal water supply and I was very concerned because my family used water from a well; but my branch distributed safe drinking water sent by Headquarters and I gave this safe water to my family. I am really grateful for the water.
- Almost all retail outlets in town were closed – it was not the modern Japan I knew. The extreme shortage of food left me very restless, wondering when on earth the situation would return to normal. Given the frequently occurring aftershocks, I strongly felt the need to maintain a reasonable stock of daily necessities to prepare for future emergencies.

Female employee

Iino Branch



- The gymnasium at our local elementary school became an evacuation center for evacuees from Futaba town. Our neighborhood society contacted all member households for donations of blankets, towels and other necessities. As a board member of the society, I visited member households to collect the donations and deliver them to the evacuation center. Some neighbors told me “We have to help others when they are down” and volunteered to help to cook meals for evacuees – a very heart-warming response.
- Our counter was thronged with customers shortly after the earthquake, and one day one of our regular customers brought us bread and doughnuts and a warm word of encouragement. I was exhausted by the unrelenting pace of work, but this customer’s kindness touched my heart and refreshed me, motivating me to continue working hard with a smile and energy!

Female employee

Iino Branch



- We need something, like desks, to protect ourselves during an earthquake. The desk I was using at the time of the earthquake was too small to accommodate my whole body (not because I was too big but because the desk was an old designed inappropriate to the task), and this frightened me. I also felt our bank should be equipped with tables large enough to protect customers when an earthquake occurs.
- I believe our branch should also be provided with helmets as well as reasonable supplies of food and water.

Male employee

Iino Branch



· The shortage of food and water was a major problem, and the shortage of gasoline was another. I was lucky because the fuel tank of my car was still half full, but I had a hard time finding gasoline for company vehicles. Although we were finally able to secure small amounts of gasoline thanks to the goodwill of a customer, I think we should conclude agreements with suppliers to ensure priority supply during emergencies.

Male employee

Nihonmatsu Branch



· Following the earthquake, TV broadcasts showed the landslide in the Fushigami district of Fukushima City on national route 4 and a burst water pipe in the Moriai district.

· We were really shocked by the extent to which the city in which we live was impacted by the earthquake.

· I could confirm the safety of my family by mobile phone e-mail but I also learned that goods in our storeroom had been shaken about and now blocked the door to the storeroom, which made me uneasy.

· On the day of the earthquake, employees like myself who commute from Fukushima or Koriyama to the Nihonmatsu Branch had no usual way to get back home. We had to carpool with people who commute by car from these cities or other vehicles owned by employees who live in Nihonmatsu City. National route 4 was extremely congested, but we managed to get home using back roads in the Horai district.

· To prepare for a likely disruption of the municipal water supply in Fukushima City, I filled the bathtub at my home with water at midnight while being frightened by the frequent aftershocks.

· As anticipated, the water supply was disrupted the following morning and was off line for several days. I really felt the inconvenience of a daily life without water.

· Meanwhile, local residents of the Watari district pumped water from their wells and distributed it to their neighbors. This made me appreciate the value of a community that helps each other.

· What annoyed us the most, aside from disruption of the water supply, was the shortage of gasoline.

· Some relatives and friends kindly advised me to evacuate as the cloud of radiation expanded, but I could not do so due to gasoline shortages and a lack of money.

· Stricken by fear of radiation and confronted with the inconveniences of everyday life, my family members were on the brink of mental collapse.

· Under such circumstances, I became angry when I heard news reports that housewives in the Tokyo Metropolitan Area were rushing to buy up food, water, fuel and other daily necessities.

· I was (and continue to be) also indignant at the significant delay in relief and restoration activities in Fukushima Prefecture because of the nuclear power plant accident, and at central and local governments that appeared to remain

idle when determined measure were required.

- While indemnities and donations were being paid to residents in the exclusion zone, virtually no financial assistance has been paid to residents of the Watari district, where high levels of radiation were recorded – in my view, the latter are the greatest victims of the disaster.
- As a resident of Fukushima Prefecture and as an employee of a Fukushima-based regional financial institution, I have committed myself to finding any means possible to help people who lost their homes in the tsunami and the nuclear accident.
- One way I have been able to contribute is by leading the “Toho String Quartet” and organizing concerts for evacuees; we have visited five evacuation centers: at the Toho Bank Training Center and Yanagawa Town Gymnasium and at the hot-spring resort inns of “Iseya” (Iizaka Onsen), “Azuma-kan” (Dake Onsen) and “Hananoyu” (Bandai-atami Onsen).

Male employee
Izumi Branch



- Following the earthquake, the lack of information left me worried about the safety of my family even though we were living not far from my branch and the children’s school. Employees living apart from their families must have been even more anxious about their families.
 - The power outage lasted longer than expected. Even within Fukushima City, the pace of restoration varied from district to district. The district where our branch is located had to wait longer than expected for power to be restored. We were able to start up the emergency backup power generator and operate the UBTs and ATMs, but we could not settle the day’s accounts. Will this backup generator actually be useful during another earthquake of this intensity?
 - Disruption of the municipal water supply also lasted longer than expected. While our branch was lucky because the neighboring store gave us well water, we had only two plastic tanks in which to store it – not even close to being sufficient.

If we had more plastic tanks, we could have distributed water to employee families. Even a kerosene supplier (our customer) had run out of them.
 - Gasoline shortages were so severe that it was practically unavailable at nearby gas stations. How disheartening it was to get in a line of cars from 3:00 in the morning only to buy a mere 20 liters of gas so many hours later.
 - The nuclear power plant (radiation) problem: I regret that we didn’t evacuate when all we had to go on was a rumor – “The nuclear power plant may have exploded.” “Rumors” were everywhere, but some urged caution, saying “We should stay calm” and “We should not be misled by groundless rumors and the like.” In retrospect, I now realize that the story of the explosion was “true.” I know that each of us is responsible for the decisions we make and the risks that go along with them, but the reality, as company employees, is that we had very little leeway in terms of information and action.
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Male employee
Kita-Fukushima
Branch



[When the earthquake struck]

- When the earthquake struck, I worked at the Fukushima Chuo-ichiba (Central Wholesale Market) Branch.
- March 11 happened to be my last day at that branch because it was scheduled to be integrated into the Kita-Fukushima Branch the following Monday, March 14.
- Branch integration operations were to have taken place over the weekend (March 12 and 13), but because of the earthquake the moving company seemed to have no alternative but to turn down the offered job. We employees handled the move ourselves; we'll never forget that weekend.
- Lifelines, such as the power, gas and municipal water supplies, were disrupted at most households in the neighborhood of our branch. Gas and water supplies were unavailable at the company housing where I was living (my family lived elsewhere). Because I had to go to the office over the weekend, I had great difficulty finding food and gasoline. I remember that the office integration operations, conducted under a cloud of uncertainty caused by the nuclear power plant accident, were really hard both physically and mentally.

Male employee
Kita-Fukushima
Branch



- The Great East Japan Earthquake was a massive blow to our branch, which had opened for business on February 21.
- Even at our newly built branch, the damage we suffered was not minor: wallpaper and partitions.
- The hardships we underwent after the earthquake – personal and professional – were countless, but the mutual support among employees was impressive.
- Living in the Tenjin-ryo company dormitory, I had a hard time finding food and gasoline during the daytime. My managers and colleagues were kind enough to give me food and allowed me to carpool every day, which was very helpful.
- Now in the post-earthquake recovery process, that spirit of mutual help has greatly strengthened the spirit of solidarity at our workplace.

Male employee
Sasaya Branch



[Working at the Mito Branch when the earthquake struck]

- When the earthquake struck, I was in the office and hid under my desk. The air-conditioner duct in the ceiling, part of the ceiling and part of the wall fell down. The shaking continued for what seemed forever. I thought another Great Kanto Earthquake might have hit.
- Lifelines stopped working, and automatic doors and shutters could not be closed or lowered. Male employees had to stay overnight in the office, bringing food, candles and other necessities from their apartments. There was no radio in the office, so we borrowed one from a restaurant next door. It was very cold that night, so we wrapped blankets (giveaway item) around ourselves, took sofas out of the reception room and used them for beds.
- In front of our office is a city bank. The following day we saw repairers at their office. “Quick and smart – exactly what you’d expect from a megabank ...” I was impressed.
- At the Mito Branch, a section of the rooftop substation unit was broken, so the power outage lasted for nearly a week – even though power had been restored to our neighbors. We were finally able to arrange for a second-hand unit and installed it at night using a crane.
- Immediately following the earthquake, some customers said “It’s all over for both Fukushima and Toho Bank!”
- The biggest challenge every day was finding food. On weekdays I worked in the office, and on the weekend I waited in a long queue in front of a supermarket. My daily meal was rice or hard crackers. One day we reported our food situation via a video conference. The following day employees from Headquarters drove to our branch with a load of food, which we received with gratitude.

Male employee
Sasaya Branch

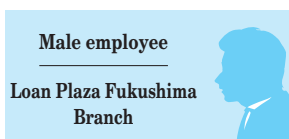


My wife’s parents were living 300 meters away from the sea in Higashi-Matsushima City, Miyagi Prefecture; when the earthquake struck they were not at home. After the earthquake, my mother-in-law returned home to discover her husband was not there, and then immediately drove to a safe location ahead of the arrival of the tsunami. Father-in-law came home soon after, confirmed that his wife had already evacuated, and began to pack some necessities into a knapsack. It was at that time that he heard an unfamiliar roar outside. Looking out of window, he caught sight of the tsunami approaching. He immediately got out of the house, rushed to the nearest hill and climbed it while shouting “Tsunami is coming!” to alert the neighbors. In retrospect, he said the tsunami was a hell incarnate. Many lives of their neighbors were lost in the tsunami, so it was close to a miracle that my in-laws survived.

Via a single e-mail my wife could confirm the safety of her parents, but no further communication was possible for some time thereafter. I communicated with my wife's younger brother and discussed the rescue operation. First of all, we had to secure gasoline for the trip. Despite our family's every effort on the day following the earthquake, it was impossible to secure gasoline for two vehicles. My wife's brother came to my house from Tokyo, drove our car to Niigata for gasoline, then drove to Miyagi where he rescued their parents. He took a route via Yamagata to get gasoline for the trip back, and he escorted them to my home.

My in-laws stayed in my home for some time. During the following months, we would use the weekend to visit their tsunami-devastated home to clean it up and remove valuables. Everyone was really exhausted. There were many good aspects of living together with my wife's parents, but they told us that they would like to move to a nearby apartment because the rhythm of their daily life differed from ours, and so they moved out.

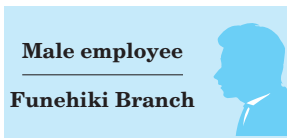
Mother-in-law, however, suffered emotionally because she was living in an unfamiliar environment and was worried about radiation, so she moved with her husband to an apartment in Sendai City and are now settled there.



Male employee

Loan Plaza Fukushima
Branch

- On March 11, our branch suffered some damage, including power outage, disruption of the water supply, a broken safe placed against a wall and several broken printers.
- After the major temblor subsided, our branch manager was quick to give appropriate instructions, allowing us to confirm the safety of employee families and take up our assigned duties.
- The water supply disruption lasted for ten days, but employees managed to tide over this period by helping each other.
- We brought in foods and cooked our own meals for lunch.
- Our branch received many calls via the toll-free disaster line (for loan consultations), so we asked the Head Office Personal Loan Department for reinforcements to handle these inquiries.
- The disaster brought many hurdles, but we approached them as opportunities to strengthen our solidarity as we cleared each one. For example, procurement of gasoline, food and other daily necessities became extremely difficult, but we joined forces to overcome these challenges.
- In the aftermath of the earthquake, our bank's response via the video conferencing system was a great success. President Kitamura's orders were also very quick and appropriate.



· Opening of emergency holiday counters and making disbursements for customers on March 13 (Sun.):

March 13 was a holiday, but all of us came to work and stand by as per Headquarters' directive. Due to the hydrogen explosion at Fukushima Daiichi power plant's No. 1 reactor building on March 12 (Sat.), many people from the Futaba-gun (Futaba County) took refuge in Tamura City. Under the exceptional cold weather that March, a combination of "silence" and "tumult" reigned throughout the city.

Our ATM corner received more customers than a "typical Sunday." Some customers, who appeared to have left Okuma Town for the evacuation center at the Tamura City General Gymnasium, pleaded for help: "I left carrying virtually nothing; I don't have my bank card or cash to support my evacuee life" and "I can do nothing without support from Toho Bank, please help!"

At first we thought of introducing them to the Koriyama Branch, which was open on holidays, but the customers were exhausted after many hours of driving and we knew they would probably run out of gasoline if they had to drive to Koriyama.

Employees discussed the matter and agreed that we would like to help these customers. During the day's video conference, our branch manager (now manager of the Head Office Business Supervision Department) proposed to President Kitamura to open a special counter for emergency disbursements, and the president granted the request, saying "I will leave this matter to discretion of the branch manager."

The special disbursement counter was immediately set up and began operating at 12:00 noon. We also distributed giveaway towels to customers who came to the counter. Although there were not that many transactions (six disbursements amounting to ¥500,000 in total), the customers were extremely pleased and rewarded us with words of gratitude, such as "I'm lucky to have an account with Toho Bank"; "I'll never forget your bank's kindness"; and "A towel is something I really need because I have nothing to clean my face with."

· On March 15 (Tue.), another hydrogen explosion occurred – this time at the nuclear power plant's No. 3 reactor building. Even Tamura City was in danger, forcing our branch to close temporarily. Six months have passed since then, and Tamura City is in an area of low radiation levels. But the scenery this summer is different from what it used to be – blue plastic tarpaulins dot the roofs of houses here and there; temporary evacuee housing stands on school playgrounds; and farmers have given up cultivating the leaf tobacco and perilla plants for which Tamura had long been famous.

· Signs of autumn can be felt in the highland town of Tamura, bidding farewell to the heat of this long summer. Though I greet customers with "Welcome" as usual, I wonder how "those customers" to whom we made special disbursements on "that day" are doing . . . and where they might be.

Male employee

Asaka Branch



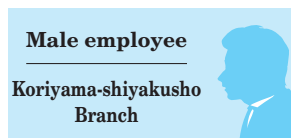
When the earthquake struck, I was in charge of the loan counter at the Tomioka Branch.

I can never forget the sight I saw from some high ground near Tomioka Station – the road was buried by debris from the tsunami-devastated station building, houses were completely destroyed, leaving nothing in the area that stretched from the railroad tracks to the sea. The expanse of the sea itself looked calm, as if nothing had happened.

After the earthquake, residents of Tomioka Town and its town office moved to the Big Palette Fukushima convention hall, so our Tomioka Branch manager and the Loan Section assistant manager used some space at the nearby Asaka Branch to deal with customers. Soon after the disaster, activities there centered around handling payroll transfers for corporate customers and local municipalities, and the suspension of automatic transfer services. Of these transactions, the most impressive was the case of the Association of Regional Municipalities, which operates fire stations in Futaba-gun; the association urged us to process payroll transfers for frontline firefighters, and we did our best by obtaining the cooperation of Headquarters and successfully completed these transfers.

Being an evacuee from Tomioka myself, I tried to put myself in the shoes of evacuee customers and offer attentive service so that they could feel even a bit relieved. As the immediate post-disaster excitement settled down, I was often encouraged by the sight of customers who were in the process of recovery. When talking to customers, I tried to avoid saying “Hang in there” because I knew it would be meaningless and would only make them feel powerless despite their efforts to return to their former lifestyles. Instead I hailed them by saying, “Please take good care of yourself.” This remark was a reflection of my empathy with these customers who were living hard lives in an unfamiliar environment, their single best hope being to remain healthy until the day when they would be able to return to their homes in Tomioka Town.

Six months have passed since the earthquake, but still the many evacuees from Tomioka are unable to return to their normal lifestyles. Tomioka Town is where the nuclear power plant is located. As such, not a small number of its residents engage in nuclear power plant-related activities. In fact, some of my loan customers are working at the nuclear power plant to bring the accident to an end. I am determined to serve those customers who are in distress in the hopes that as a result of meeting me they can feel even a bit of reassurance.



Opinions and requests from customers:

- Our branch was designated a temporary closure branch, but we received requests from many customers to reopen as soon as possible.
- Our temporary closure coincided with payday for employees of the Koriyama City Office, the fiscal year end and preparations for the new fiscal year – this means that we caused a major inconvenience to the Koriyama City Office and other customers handling public funds. While we set up a temporary counter within the city annex to handle public fund receipts and public disbursements to citizens, many city-related transactions were moved to the Koriyama and Kuwano branches. We posted employees and part-timers at the Koriyama Branch and at the city office annex, trying to guide customers to the Koriyama Branch. But there were some customers who visited branches other than Koriyama; these branches often did not know how to handle transactions peculiar to the city office, so we received many embarrassed inquiries by phone. Naturally, customers complained that every Toho Bank branch should understand such procedures and offer services of the same quality.

Hardships I experienced while on duty:

- Our branch was temporarily closed on March 12; we reopened from March 28 to May 2 as a branch-within-a-branch at the Koriyama Branch, then on May 6 we opened a temporary office at a new location. As mentioned above, even during the period of temporary closure, we worked together with the city accounting section at the Koriyama City Office annex (in the first floor lobby) to handle the city's public fund transactions. Then, during the period that we were a branch-within-a-branch at the Koriyama Branch, we regularly posted two to three staff there while simultaneously maintaining a regular staff of three to four at the Koriyama City Office annex. During this period, our staff shuttled (on foot or by bicycle) between the Koriyama Branch and the Koriyama City Office annex several times a day. Even after gasoline was available, one company vehicle did not suffice, so I had to run or bike between the two locations as the branch manager. Before long, I obtained permission to use my own car as a company vehicle. When I had to run or bike, I was grateful for the physical strength and good health that I had built up by 10-km daily runs and as a softball instructor for children. (At the same time I wondered how many people could do a job that required so much stamina.)
- On March 12 (Sat.) and 13 (Sun.), it was extremely difficult for me to contact our supervising department at the Head Office and office machine manufacturers, so I responded to matters related to keys at my discretion as the branch manager. I later reported to the Head Office department on the status of our branch. All of our responses were appropriate.
- Working in a branch-within-a-branch was mentally demanding. The space given us in the Koriyama Branch was naturally so small that it hindered our operations. Our important documents were stored in the Koriyama Branch vault, so when we needed one, we had to ask a Koriyama Branch employee to open (or close) the vault door then look for it from among the 80 cardboard boxes – a troublesome process.

Another problem was when our customers went to branches other than the Koriyama Branch to have their transactions processed. This was especially true for city paydays, city-affiliated organization paydays, fund transfer processing days and “Pension Thanksgiving Day.” Since the volume of fund transfers at our branch is far larger than those of other branches, some branches that were asked to process these transactions were panicked by the huge workload. Eventually, our branch would conduct preparatory paperwork to reduce their workload.

- When we began working in the Koriyama City Office annex, neither our branch nor the city office Accounting Section had a telephone, so we had to borrow a telephone in the Community Services Section. This was really an inconvenience, so we asked the city office General Affairs Department to provide us with one of our own.

- Concerned about this situation, employees and part-timers shared the opinion that we should reopen our own branch as soon as possible regardless of where it’s located.

- Many colleagues at the Head Office and in other branches knew that branches in the Soso Area were temporarily closed, but did not know that ours was a temporarily closed branch that was operating as a branch-within-a-branch. In fact, some employees and managers of other branches complained that documents they had sent to our branch were not being handled, unaware of course that they had not been delivered to us. Once or twice we asked branch managers of these branches to inform their staff at morning meetings about details of temporarily closed branches like ours. I felt the massive gap in perception and mindset between those working at branches that had been spared from the disaster and those severely affected by it.

- When setting up our temporary office, the then Toho Bank Managing Director-cum-Koriyama Branch manager, deputy manager and sales section manager of the Koriyama Branch extended great support to us by joining us in looking for a suitable property, for which we are grateful. Koriyama Branch employees were also kind enough to help us bring important documents and slips to the Koriyama Branch. Our gratitude also goes to the Head Office General Affairs, Business Supervision and Business Planning departments, who supported the opening of our temporary office. Last but not least, we are thankful for the full cooperation of suppliers who helped us remove materials from the former office and bring them to the new office, as well as for having completed the temporary office construction work in just three days (from May 3 to 5).

- Experiencing the earthquake, temporary closure, operation as a branch-within-a-branch, and the reopening in a temporary branch strengthened mutual trust and solidarity among staff. Though our office and the houses of some part-timers were severely damaged, it was best that all employees and their families were safe.

Domestic hardships experienced:

- For about a week following the earthquake, I had to sleep in my car (gasoline had already run out) in the Koriyama City Office parking lot. This was because the company housing was unusable and its water and gas supplies were disrupted by the earthquake, and because I had to keep watch on our office (the building itself was off limits) to respond to the situation the security system was not functioning.
- At the beginning, I had nothing to eat because all supermarkets and convenience stores were closed. The only nutrition I could get were a few rice balls, some side dishes and hot coffee delivered by one of our female employees, but this effort was truly heart-warming.
- Since my home is in Iwaki City, I was living apart from my family. But I could not return home for some time after the earthquake because I had to work even on holidays, there was no gasoline for my car (refilling my private car during the daytime business hours was out of the question) and no bus services were available. My family had evacuated from Fukushima Prefecture and I could obtain information about my neighborhood only by TV, radio and newspapers, which made me very restless. As April set in, I drove through the Toyoma, Usuiso, Ena and Onahama districts of Iwaki City and was shocked by devastation beyond description that was even more horrible than reported by TV and newspapers.
- Old friends, close friends, customers at the branch I had served before, former Toho Bank seniors and colleagues reached me via phone or e-mail, while friends from Hokkaido and other places sent me food. I really appreciated the importance of human bonds and warmth.

Requests and opinions:

- Presumably because of the difference in damage suffered, I could see a massive gap in the situation perception between employees of our branch (temporarily closed) and those of the unaffected branches and Head Office. One customer said he was told by a Toho Bank branch that our branch was operating normally. Given the confusion in the aftermath of such a great disaster, the mistake did not become a complaint. From the customers' viewpoint, however, it is necessary for our bank to make sure that the status of Toho Bank operations (operating offices, temporarily closed offices, and ATM availability) is known to each and every employee and part-timer.
- Paperless operation should be promoted.
- With respect to human resource development, our bank should nurture mentally strong and sound employees who can make judgments and take proper action even during large-scale earthquakes and other emergencies.

Male employee

**Kagamiishi
Branch**



· When the earthquake struck, five customers were in our branch; our first priority was to guide them out of the office to safety. When the temblors subsided, I contacted the Head Office General Affairs Department and the department manager's mobile phone as stipulated in the emergency response manual, but the calls didn't get through. We should look into means of communication with Headquarters during emergencies of unexpected magnitude such as this earthquake.

· Securing water:

As for drinking water, it was totally impossible for us to obtain it at conveniences stores, from vending machines, or by any other means. But luckily we were able to secure water for lavatories because the principal of an elementary school across the street allowed us to use water from its swimming pool. We made many trips between our office and the school every day.

A vehicle from the Self Defense Forces came to the school ground daily to supply drinking water, but with so many people standing in line it took hours before we got any water. In the course of time we secured drinking water by collecting it from wells from the homes of our employees and their relatives, and distributed it in PET bottles to employees. Thanks to this experience, we are confident we can properly address the drinking water issue should another disaster occur in the future.

· Securing gasoline:

Naturally we needed vehicles to fetch water, so securing gasoline was a must. To secure gasoline for cars employees use to commute, I made a great deal of effort, relying on various sources, such as a customer (gas station owner) and a gas station where my "senpai" (senior) during school days was working. It is impossible for a branch office to maintain a stock of gasoline, so information exchange among branch offices during large-scale emergencies is a must.

· As the head of a frontline branch office, I felt instructions from our president during video conferences were very reassuring. Appropriate instructions from top management meant that we were able to take timely, directed actions.

Male employee

**Koriyama-arai
Branch**



- I received many calls of encouragement from relatives, friends, acquaintances and former schoolmates whom I had not seen for many years.
- Though I faced extreme food shortages, I managed to survive the difficulty thanks to the goodwill of fellow employees, their families, and customers.
- When an earthquake strikes, it is important to let customers stay inside the office until the tremor subsides. But female customers screamed in a panic, so eventually we guided them out of the office. I felt that it was important for us to call to each other when a quake struck.
- The prolonged loss of communication with the outside world, including Headquarters, gave rise to uncertainty.
- My branch colleague happened to be at home on holiday when the earthquake struck. His house suffered significant damage – an electric storage heater fell off the wall and a heat-pump-based electric water heater fell over. He also had difficulty reaching the office, so he pointed out the need to establish a reliable setup for emergency communication.
- Video conferences allowed us to communicate with Headquarters and other branches in real time. I felt a sense of unity as part of the Toho Bank family.

Male employee

Yabuki Branch



- As a result of the March 11 earthquake, our branch suffered severe damage – the entrance glass door and outer wall glass windows were shattered and the banking hall ceiling collapsed – and was forced close temporarily.
- As the deputy manager, I was responsible for emergency response. I found two customers (a senior and a child) left in the lobby unattended, so I guided them to safety in the parking lot to join other customers who had already evacuated. The best I could do then was to confirm the safety of all these customers. Although I had had an image of the role I should play as the emergency response supervisor, I am afraid I might have been unable to perform my duty to the fullest (the line of command did not function well). I must also admit that the location of emergency supplies (flashlights, helmets, work gloves, tools, and medical supplies) was not clearly known among employees.
- Following the earthquake, the power outage occurred and machines and systems were damaged, so communication with the outside world was shut down and we did not know what was going on at Headquarters and other branches. The sight of a heap of debris inside the office added to my anxieties and uncertainties. Nevertheless, each employee remained calm and coped with the situation in their respective positions and by helping each other; their attitudes were reassuring and made me feel a sense of unity. In the post-earthquake recovery process, cooperation from the other branches coupled with the speedy and appropriate response by Headquarters helped us reopen our temporary office earlier than expected. I felt the overall strength of Toho Bank anew.

· Several other financial institutions have a presence in our district, but many customers encouraged us and requested us that we reopen as soon as possible. Each time I heard such encouraging voices, I realized that our bank is supported and relied on by many customers as a financial institution indispensable to the community. I felt that local residents expected much from us.

· Of course I personally do not want to experience this kind of disaster again, but this unprecedented event allowed me a firsthand opportunity to remind myself of the solidarity among Toho Bank employees, the strength of our organization, the significance of our presence in this area, and, above all, the great expectations local customers have for our bank. It may sound a bit exaggerated, but I am convinced the earthquake was an opportunity for us to re-recognize the significance of and the roles played by regional financial institutions. I would like to reflect on and make the most of what I learned through this experience when performing my duties in the future.

Male employee
Yabuki Branch



· When the earthquake struck, I was driving a company car to visit a customer. The temblor was so violent that I worried about my office and immediately returned there. I was impressed by the severe damage our branch suffered – it was beyond expectation . . . and miraculous that no one was injured.

· After the earthquake employees did whatever they could, keeping calm and cooperating with each other to clean up debris. This display of unity among colleagues impressed me.

· Every customer I met after the earthquake wanted our branch to reopen, so I thought we should reopen as soon as possible to meet their expectations.

· My family of four is living in company housing, which was also damaged by the earthquake. I was naturally concerned about my family, but my wife took the lead in moving to an evacuation center and arranged almost all household matters so that I could focus on my duties at the bank. I am truly thankful for my family's full cooperation.

· Through experiences that followed the earthquake, I was able to feel the true strength of cooperation among our branch members, the family bond, and high expectations placed on our bank by the local community. I would like to make the most of these valuable experiences in the future.

Female employee
Ishikawa Branch



My experiences during the earthquake:

- I had to carpool to commute to the office due to gasoline shortages.
- Some employees are living apart from their families, so they had difficulty finding food, but fellow employees provided them with rice balls and other food from time to time.
- Koriyama City, where their families lives, suffered from a prolonged disruption of the city water supply, so they obtained water in Ishikawa Town and brought it to my family in Koriyama.
- The local supermarket in the Ishikawa district closed early every day, making it difficult for single employees like myself to buy food. The food shortage was really a big problem.
- Day after day everyone at the branch felt the pressure of anxiety and uncertainty, but we held together.

Male employee
Monden Branch



Together with my parents, I visited Minami-Soma City for volunteer activities. Our destination was what used to be a strawberry farmer's greenhouse. When we visited, the site was nothing but an expanse of mud and debris. Our role was to restore it to farmland by removing the mud and debris.

What surprised me were other young volunteers. One of them told me that he burst into tears at TV news showing scenes of earthquake-stricken areas; the following day he had his hair cropped short, went to his company and applied to the president for a long vacation, saying "Please allow me to work as a volunteer until my hair grows back to its original length"; he could borrow the president's own car (Nissan ELGRAND) to come to Fukushima and slept in the car at night. There was also a group of young people in "trendy" fashion; they said they were working at bars in Tokyo.

The way they worked was marvelous. Mud on the surface of the farmland was dried, hardened like a large roofing tile and very heavy, but they devoted themselves to removing it piece by piece –really tough work. When I asked the one who used the ELGRAND, "Shall we have a break?" he answered, "I'm not tired yet. I must continue working."

A young woman from the Tokyo group was also hard at work – carefully removing plastic sheeting that had been buried under the mud, using her beautifully manicured finger nails.

They kept working hard without complaint or a sigh.

My father said "I had thought kids these days were useless, but I found just the opposite here." He seemed to be very much impressed by them.

My parents specialize in growing peaches, so we invited these young people to our home, saying "Our peaches may have been contaminated by the radiation, but if you don't mind won't you come visit our home in summer to enjoy peaches?" They willingly accepted our offer, saying "We all like peaches." They did visit my home this summer and told us "We would like to visit again next year and enjoy peaches." I am looking forward to next summer.

Female employee**Aizu APIO Branch**

My child suffered serious trauma in the form of stress as a result of the earthquake.

Each time an aftershock hit, his body would stiffen. When he rode his bicycle, he could be frightened by a strong gust of wind and would come running home (he would also burst into tears).

The earthquake must have been terribly stressful for such a small child. He appeared to be slightly suffering from panic, and although I did not take him to the hospital, I explained the situation to his school teacher and asked for her to pay special attention to him. At home, we decided our family would take special care of him.

I feel strongly about the need for mental health support because the terror of the earthquake must have made a deep, permanent impression on people's mind. (Given that my child, who lives in the Aizu region, is in such a state, my heart goes out to the children who lost parents and experienced the tsunami.)

Male employee**Soma Branch**

· To meet the needs of disaster victims, we decided to open our branch the following day (March 12, Sat.). But because all of our systems were disabled – the online network, PCs (for the intranet), ATMs and communication equipment – we were completely at a loss about what to do and how we could do it. The number of customers visiting the branch vastly exceeded our expectations. We could not even determine the remaining balance in savings accounts, so the best we could do was to try to meet customers' immediate needs with cash disbursements.

Despite the confusion, some customers were extremely grateful, telling us "Thank you so much for opening the branch" and "Being able to make a withdrawal really helps me out." Some customers arrived with nothing because they lost everything in the tsunami, while others presented a muddy passbook or cash card; the exceptional severity of the disaster was heart-wrenching.

· On the morning of March 14 (Mon.), a hydrogen explosion took place at Fukushima Daiichi nuclear power plant's No. 3 reactor building, so we closed the branch at noon and evacuated to the Fukushima City area. We carpooled in several vehicles, loading them with a few necessities, and headed for Nihonmatsu City to undergo a radiation check at the Gender Equality Center.

Upon arrival we found many evacuees from the Hama-dori (Pacific coastal) region already standing in line. The atmosphere at the center was serious, with radiation inspectors clad in protective clothing and the mass media wandering around taking notes. Some visitors were found to be in need of decontamination while others were in trouble with inspectors. "Will I be okay?" I asked myself. And then my turn came.

The inspector scanned me from head to toe, but the indicator moved only slightly – I was safe. I sighed in relief and the inspector handed me a small piece of paper with "OK" scrawled on it. I was upset by the discouragingly

simple result of my efforts: “Is this the certificate? I came all the way to Nihonmatsu to receive this!? It wouldn’t take more than a second for anyone to draw up such a simple certificate.”

· On March 15, I went to the Business Center, but I was told to stand by at my parents’ home in Fukushima City for the next three days. “What will become of me?” . . . I saw no prospects for the future. While on stand-by, I was always thinking, “I may not be able to return to Soma” and “Are our customers in Soma doing OK?” Therefore I was delighted to hear that our branch would be reopened on March 23 – and yet surprised that we would be reopening much earlier than expected.

· From the day we reopened until the end of May, every day was incredibly busy; we usually had between 30 and 50 customers waiting, so I was stretched to the limit dealing with customer after customer.

* Requests:

· The video conferencing system at the Soma Branch went off line immediately after the earthquake, but Headquarters did not know this and kept sending information; our branch was an island, isolated in the stream of communication.

· We need to be able to confirm whether or not the video conferencing system is connected to all branches.

Male employee

Namie Branch



On the day of the earthquake, I was out visiting customers. Although my initial plan was to visit a customer in Namie Town’s Ukedo district (severely affected by the tsunami), I changed my plan and returned to the branch after receiving notice about personnel changes. The earthquake struck the moment I entered the banking hall. What would have happened had I followed my original itinerary . . . ? I still feel a chill run down my spine when I think about that day.

When the earthquake alarm on my cell phone suddenly sounded and indicated that an intense earthquake was taking place off the coast of Miyagi Prefecture, I thought we were in for a rough ride. And then it arrived; I could barely stand due to the violent tremors. I remember I was just holding on to the vault door.

After the major temblor had passed, I checked the office: the building was not severely damaged, but all of the shelves had fallen down, things were scattered about, and, incredibly, that heavy MFS machine had been shifted out of place. Looking outside, I saw collapsed buildings, the road like an undulating ribbon and the subsidences in various places – a horrible sight completely different from what I had seen only moments before.

Several customers were in the office, their faces stiff and pale. Luckily, no one was injured because our counter staff advised them to evacuate. One woman in her sixties was immobilized by shock, but an employee who knew her escorted her back home.

After guiding customers to safety, we watched TV (the power supply was still on) to gather information. It was then that we first learned about the tsunami; the screen showed Sendai Airport being swallowed by the tsunami; it was so unrealistic that for a moment I thought it was footage from a movie. Soon after that, police officers visited our branch to check on our status. They told us that the whole Ukedo district had been swallowed by the tsunami and advised us to evacuate as soon as possible because no one could predict how far inland the tsunami would reach.

Although the power supply was on, most machines and systems did not work and everything was scattered about the office, which prevented us from settling accounts. We stored steel cases for documents and important items in a safe, then headed for a near elementary school – our evacuation center.

Initially we were told to gather at the school's playground because no one had anticipated a tsunami. Thanks to the principal's judgment, however, we were allowed into the school building. We gathered more information from the TV but also collected rumors from evacuees; one said that the tsunami might have reached national route 6 – unbelievable.

At around 19:00 it became clear that the tsunami had not reached our district; we heaved a collective sigh of relief. The evacuation center was crowded with evacuees but had no supplies, so I decided to go back to my apartment and see what shape it is in. I drove toward home but had to give up about halfway there and walk the rest of the way because the road was blocked. At my apartment both the water and gas services were shut down but the power supply was OK, so I spent the night with the TV on. Colleagues whose apartments had been severely damaged slept in the office.

A 5:00 AM TV news report said that the nuclear power plant was in danger and an evacuation order was issued urging residents within a 10-km radius of the plant to evacuate, so we moved in a group to an evacuation center in the Tsushima district. The transfer to the evacuation center was tough because everyone in Namie evacuated at the same time, causing tremendous road congestion. Upon arrival at the center, we were turned away – the center was over capacity. We asked about alternative facilities but they were not designated yet at the time, and we were merely told to evacuate to somewhere.

We discussed our next move and decided to head for Kawamata Town for the time being, where one of our manager's parents lived. There we had our first meal in a day. The TV news informed us about the nuclear plant explosion, so we knew that returning to Namie in the foreseeable future was out of question. Then we looked for colleagues' relatives in the Naka-dori (central) region whose houses could accommodate several evacuees. We then split up into several groups and headed for our respective destinations.

I went to my parents' home in the Hobara district of Date City, and brought a colleague with me. We discovered that the power supply was tenuous, the tank of propane gas was not full, the municipal water supply had been disrupted and kerosene and gasoline were not available. My family was running about trying to find food and water.

When I began evacuating, I thought we could return to Namie in a couple of days, so I left with nothing but the clothes on my back. I lost contact with my friends because I forgot to bring a charger for my mobile phone. They told me later that they had feared for my safety.

Beginning March 15, three employees who had evacuated to the Fukushima City area came to the Business Center to follow up on Namie Branch operations. Given the confusion of those first post-disaster days, we could not do very much for customers, and they criticized us harshly. Many corporate customers (presidents) wanted to make temporary payments to their employees, but the Business Center had no payroll data for some of the companies, so they had to contact each employee to get their accounts. Inevitable as it may have been, I regret not being able to process these transactions efficiently.

As the month of May passed and deposit-related transactions tapered off somewhat, we began to deal with modifications to financing conditions. Given the uncertainty surrounding the nuclear accident, many customers were reluctant to accept our proposals. One customer told us: “According to this proposal, I’m required to resume repayments a year from now, but I can’t sign this kind of contract when the situation is unpredictable.” Another said: “I’m not the cause of my inability to make payments, so myself, so I can’t accept these new financing conditions. Instead, your bank should propose a solution that’s not a burden to me.”

Generally speaking, customers could understand modification of financing conditions due to natural disasters like the earthquake and tsunami, but they could not accept modification due to the nuclear power plant accident – a human-made disaster. Negotiations to move their business from Namie to other branches were another problem and did not progress smoothly. The typical response was: “By all means we will return to Namie and restart operations there, so why on earth do we have to change our branch?”

In many cases it appeared that customers had been misled by mass media news reports and rumors. Because of these challenges, I wanted to meet them face to face and explain the current situation and the meaning of conditional modifications so that we could renew their trust in us.

Male employee

Naraha Branch



I have a habit of keeping notes of daily events in my notebook, so allow me to show you a chronological record of my experience:

• **10:00 PM, February 10 (Thur.), 2011:**

An earthquake of intensity 4 hit the southern part of the Soso Area. Immediately after the temblor, I (Naraha Branch manager) called every mobile phone of four managers to tell that we five – the managers of the Namie Branch and four other branches in the area south of Namie (Futaba, Okuma, Tomioka and Naraha) – should enter our respective branches to check their status and then report it to the General Affairs Department. In addition, I also told Okuma Branch manager that we two should make a call at the nuclear power plant's main entrance to confirm its status (both branches located close to it).

I received a call from the GAD general affairs section manager (now Shiokawa Branch manager), I reported that the five branches would conduct inspections and report their results.

Our branch mandates that, in the event of an earthquake of intensity 4 or higher (the bank requirement is 5 or higher), managers conduct office inspections and identify conditions at the nuclear power plant. On February 10, it was assumed that managers of branches in cities and towns near the power plant would be in their company housing because a bowling tournament for the eight branches in the Soso Area, organized by the employee union, would be held the following day (National Foundation Day). So I asked them to conduct inspections in part because doing so would be good practice.

Upon arrival we began inspecting the office in accordance with the Risk Management Manual. This marked the first time that four of the branches had experienced this kind of practice (the Naraha Branch the lone exception). We confirmed that the red phone (disaster priority phone) on the desk of each branch manager functioned effectively and that collaboration among the five branches was important. This experience proved valuable during the March 11 earthquake.

The reason that I reacted to this earthquake a bit too excessively was that I was deputy manager at the Sendai Branch for three years, during which time I experienced two major earthquakes of intensity 5 or higher, and the branch manager at the time emphasized the importance of emergency response.

• **March 10 (Thur.), 2011:**

The president of our top customer was visiting Naraha Town to inspect their plant. Three of us – president of the customer company, the Tomioka Branch manager and I (the Naraha Branch manager) – held a small social party from 7:00 PM in a new branch of a restaurant opened in November 2010 with financing supplied by our branch. Incidentally, the new restaurant was affected by the tsunami and forced to close only five months after its opening, and the Naraha Plant was closed and operations moved to a new plant in Yokohama.

• **March 11 (Fri.), 2011:**

An unofficial announcement of personnel changes was to be made today, so everyone was slightly tense and working in the office, refraining from customer visits.

At 13:30, personnel changes for three employees were announced by the Head Office Personnel Department deputy manager; I talked with our deputy manager, saying “Three out of 11 employees are to be changed ... will we be OK?” Soon after that, at 2:46 PM, the earthquake struck. I did not notice the warning sounded by my mobile phone; much later I was told by my wife, who was at home in Sendai City, that she had noticed the warning in time to open the door to our condominium.

I ordered the deputy manager to open the banking hall door and evacuate customers to safety; I stood in the lobby guiding customers. Customers were screaming but were unable to move due to such violent tremors. Above the roar of the temblor and customer screams, I could hear the deputy manager’s voice: “Please evacuate immediately!”

The tremendous and prolonged temblor knocked over steel cabinets in slow motion – like something out of a movie. The sight was unforgettable. I was particularly shocked when I found my prized photograph of me with President Kitamura, who had autographed it, fall to the floor in a reception room. The photo frame could not be retrieved until April 29, when we recovered cash from our branch. The photo is now safely displayed in the living room of my home in Sendai City.

The power supply stopped toward the end of the tremor. Even though power was restored before long, I couldn’t help wondering if money transfers and account settlement activities would be affected.

Telling myself to stay calm, I confirmed the safety of customers and employees. Soon an emergency alert arrived on my mobile informing that the epicenter was off the Sanriku Coast. The situation there must be even more horrible. I thought “Will my home and my wife in Sendai City be OK?”

Out of the lobby window, we saw a house adjacent to the Naraha Town Office collapsing before our eyes – a horrible sight.

I rushed to the town office and spoke with the general affairs section manager, who confirmed that the earthquake was 6 in intensity and that both the Daiichi (No. 1) and Daini (No. 2) nuclear power plants were successfully shut down. I proceeded to the desk of our employee posted at the town accounting section. He was very concerned about his family because his house is located near the Pacific coast and two daughters were at home when the earthquake struck. After securely storing cash, payment and other slips, I took him back to the branch.

Upon returning to the office, I phoned the General Affairs Department and reported out status; the GAD informed me that the Head Office was also in a state of confusion and that employees were beginning to evacuate; I was shocked by the earthquake's severity. I also reported that the nuclear power plants were successfully shut down.

Then I used the red emergency phone to contact the Tomioka Branch manager and learned that power had been knocked out and that they could see the tsunami from their building's rooftop.

Some of our female employees were so concerned about their houses and families that they wanted to return home, but I asked them to follow my instructions at least until 4:30 PM, explaining that the tsunami was approaching. I (branch manager) and the deputy manager decided to remain in the office, but I told other employees to use the company vehicles to evacuate to a nearby hill. While we were standing by in the office, a post office employee came to our office to pick up outgoing mail. I stepped out of the office to tell him that the mail was not ready yet then, pointing in the direction of the coast, he suddenly said, "Look! That must be a tsunami over there." As I turned to look, I could see a surging tsunami near the Hirono thermal power station. (The house of one employee was devastated by the tsunami and his father was killed in the disaster, my instruction prevented our employees themselves from directly suffering damage by the tsunami.)

Soon after that the Tomioka Branch manager reported to me that the first wave of the tsunami had passed, so I called employees who had evacuated to the hill and asked them to return to the office. Then I explained to them the course of action: the managers should come to the office at 9:00 AM the following day (Sat.) while other employees should come to the office by 8:00 AM on Monday. Before dismissing them, I distributed a list of intra-branch emergency contacts (home telephone numbers, mobile numbers and mobile e-mail addresses for employees) together with a list of red phone (emergency priority phone) numbers at all Toho Bank offices. Since the mobile phone network was likely to stop functioning, I also advised them to use e-mail, public telephones, or the Toho Bank red phones.

I called the Tomioka, Okuma, Futaba and Namie branches several times. I heard that at the Tomioka Branch the automatic shutter could not be lowered due to a power failure, so I suggested that they search the ceiling above the exit for the chain used to manually lower the shutter; soon they reported they could lower the shutter.

The Okuma Branch had the same problem. Since the branch manager was on holiday, I gave its deputy manager the same advice as I did the Tomioka Branch. My advice did not work, so he said he would spend the night in the office.

The Futaba Branch explained that the local shopping street served by the branch was in terrible condition given the vast number of old shops that dotted its streets. The Namie Branch, however, said that it managed to reconcile accounts despite intermittent aftershocks.

Later I received a call from the Head Office Personal Loan Department manager, who instructed me to adhere to the “Life First” principle. He said that we should confirm the safety of employees and evacuate after storing important items in a safe, even if accounts had not been reconciled.

The employee responsible for finance had been hospitalized for about two weeks in Futaba Town to undergo a colon polypectomy. I was very much concerned about his safety because there was no way to reach him. I asked our assistant section manager to inspect our company housing (two buildings) in Naraha Town and visit major corporate customers. He soon reported to me that both company housing units were unusable because all of the sashes had collapsed. The Naraha Town Office called and asked our branch to attend an emergency meeting that the town office would hold at 8:00 PM. During the meeting the president of a customer company happened to sit next to me. When I told him about the damage to our company housing, the president kindly allowed us to stay in a small inn owned by his company.

When we were cleaning up the office, the employee who had been hospitalized in Futaba Town arrived. According to his explanation, the earthquake struck when he was with his wife and their newborn baby, who were there because he was checking out of the hospital. The hospital’s fire alarm sounded right after the earthquake, so they once evacuated to the parking lot but soon word came that a tsunami was approaching; they had to evacuate again, now to the hospital’s rooftop. Having successfully escaped the tsunami, they spent five hours trying to get to our office. Incidentally, the hospital is close to the Fukushima Daiichi nuclear power plant; it was later revealed that when the plant exploded a large amount of radioactive ash was expelled; several people at the hospital were exposed to it – while our employee and his family barely escaped the radiation.

Since accommodations had been secured, we left the office at 9:00 PM: the deputy manager would return to the company housing in Tomioka Town; the assistant section manager to the company housing in Naraha Town; and I and the family of the employee just out of the hospital to the inn owned by our customer.

The following day I learned that the deputy manager had not been able to return to his home in Tomioka Town because national route 6 and prefectural road 35 were blocked. To make matters worse, one of his tires blew out, so he managed to drive his car to a park near the branch; he ate sweets (originally a souvenir for his children) and spent a lonely night in his car.

Located several hundred meters away from the seacoast, the deputy manager's company residence was swallowed by the tsunami once, but it was not washed away.

• **March 12 (Sat.), 2011:**

I had a sleepless night because of the continuing aftershocks. I was listening to a portable radio to keep me up to date on developments when I heard several blasts coming from the Fukushima Daiichi nuclear power plant. Before long a news report announced that buses were being used to evacuate residents of Okuma and Futaba towns. It was still early in the morning but I woke up the employee who was sleeping in the next room and advised him to immediately evacuate with his family to his parents' home in Shirakawa City.

Soon the wife of the president (our customer and owner of the inn) called us to breakfast. We had a meal and asked her to prepare a lunch of rice balls for my employee's family; we then went to the Naraha Town Office.

Arriving there at 8:00 AM, I found several large buses already beginning to accommodate people without cars, many of whom were elderly.

I asked the manager of the town office's Commerce, Industry & Tourism section what was going on; he said the government had issued an evacuation order to all Naraha residents due to the risk of a radiation leak at the Fukushima Daiichi plant. Hearing that the evacuation center for Naraha Town residents was Kusano Junior High School in the Kabeya district of Iwaki City, I rushed back to the Naraha Branch.

The deputy manager was already in the office. The moment I began reporting the evacuation to him, community emergency response radios simultaneously broadcast an announcement urging all residents to evacuate immediately.

Responding to the broadcast, we decided to close our branch and evacuate. Both of us (branch manager and deputy manager) had personal cars but we decided to use my car to evacuate because it had more gasoline. (His car was recovered in August 2011 when he returned to his home.)

On our way to Iwaki for evacuation, we dropped by our company residence to load my car with the food, drinking water, floor cushions and blankets that we had reserved. The sight of the company housing with all of its sashes undone prompted the deputy manager to mutter, "Looks like it was attacked by rioters, doesn't it?"

Then we drove along prefectural road 35 to the Kabeya district, Iwaki City, gazing at collapsed customer houses and buildings as we passed.

At a convenience store en route we met several customers and employee families (everyone was surprised that the store had nothing to sell), and then dropped in at the Yotsukura Branch.

We were taken aback at the sight of the branch. I met the Yotsukura Branch manager in the muddy and messy banking hall, which had been struck by the tsunami. Shock from the disaster was etched into his face. As of this writing, several of our customers had been transferred to the care of the Yotsukura Branch. Each time I visit this branch, I am impressed by the marvelous recovery they have achieved.

As I was leaving the Yotsukura Branch, I bumped into the Kabeya Branch manager. He urged us to visit his branch, where we feasted on rice balls, tempura and drinking water – a meal for which both of us were extremely grateful.

After the feast at the Kabeya Branch, we went to Kusano Junior High School, the center for evacuees from Naraha Town. Staff there explained that the center had already reached capacity, but we encountered many people from Naraha Town Office and convinced them to let us in. Our first task was finding some space; the gymnasium was overflowing with evacuees, so we went to one of the classrooms that had been made available and found a place to take a rest.

For supper the ration was one rice ball per person, which was not enough to distribute to every evacuee, so we also consumed Karinto (Japanese deep-fried sweet snack), a bottle of vegetable juice and some honey that we had taken out of the company residence. We were later served some noodles in a teacup. The noodles were wonderful, prompting us to say, “These are delicious. We’ll never forget them as long as we live!”

In the next classroom I just happened to encounter the major account holder to whom I had been trying to sell insurance the previous day. While we were delighted that each had survived, I took the opportunity (an unprecedented disaster) to explain once again the importance of insurance. Later, by coincidence, I met him again when I was stationed in Aizu-misato Town and was about to be shot by a TV crew. In that singular moment I was convinced that it was my destiny to work as a sales staff for Toho Bank.

• **March 13 (Sun.), 2011:**

On this day I went to the Kabeya Branch, where, via a video conference, I learned that our bank’s Emergency Control Headquarters had finally begun to operate. When the video conferencing system was first introduced, we did not know how to use it, so everyone complained about it. But as we got used to it, the system proved to be really useful because it allowed us to grasp the overall picture of what was going on in Toho Bank. Indeed, I don’t know what would have happened if we did not have this system. I learned later that the Fukushima Daiichi nuclear power plant also had been making full use of this system – I admired the foresight of those who had introduced the system.

During one video conference I explained our branch's status to President Kitamura, and I can still remember how doing so lifted a huge load of stress off my shoulders. In that video conference, I explained that an evacuation center had been set up at Kusano Junior High School near the Kabeya Branch and reported that employees from the Naraha, Yotsukura and Kabeya branches would work together to serve customers at the Kabeya Branch from the following day, which was approved by the president.

In the early evening, we received information that radiation had begun leaking from the Fukushima Daiichi plant. I ordered all Naraha Branch employees to undergo radiation exposure screening. Four of us, who had evacuated to this area, went to a radiation exposure screening center (Uchigo Social Welfare Center) in Iwaki City.

We found that several Self Defense Force tents at the screening site were being used for decontamination procedures. Since this screening event was not broadcasted by the media, we were the only people to show up; we were all the more struck with seriousness of the situation.

Fortunately, we all passed the screening, and on our way back the deputy manager and I visited the Taira Branch, where we spent the night.

Both the Taira Branch manager and the senior deputy manager took good care of us, so we were able to prepare, physically and mentally, for starting the three-branch joint operation that would begin from the following day. It's worth noting that during the joint operation, the Yotsukura Branch manager demonstrated his ingenuity and thoughtfulness by using the staff kitchen to cook curry rice for us. It was almost soul-stirring.

That evening, the Yotsukura Branch manager gave us two cans of mackerel in return for a gorgeous assortment of sashimi on a large boat-shaped tray that we gave them for their year-end party the previous year. We all burst into laughter, saying that two cans of mackerel during an emergency were even more valuable than the gorgeous tray of sashimi.

• **March 14 (Mon.), 2011:**

As planned, we began making disbursements at the Kabeya Branch. Many customers arrived with their cash cards, so contrary to expectation counter operations went smoothly; I reported this situation during the next video conference.

The lobby TV broadcast news of the disaster; in shock we watched the images of tsunami-devastated areas such as Sendai Airport and Rikuzen-takata City. Suddenly a young employee rushed in and shouted, "A male customer is lying in the parking lot. Call an ambulance!" I rushed to the fallen customer, but he was in a state of cardiac arrest and not breathing.

According to his wife, who had accompanied him, he had been suffering from heart disease. Though totally lacking in experience, I attempted to give him a heart massage; after three minutes the man came back to life and the color returned to his face. The ambulance arrived soon after that and carried him to the hospital. I later heard that he had recovered and he visited the branch to express his gratitude.

Soon after I returned to the lobby (Kabeya Branch), a police helicopter announced that a tsunami was advancing toward the coastal region of Fukushima; almost at the same time a fire truck began patrolling the neighborhood urging residents to evacuate to a high ground; the TV began to show live images of an explosion at Fukushima Daiichi reactor building No. 3.

Now the public PR vehicle began to tour the area advising residents to close their windows. . . . We felt like we were being tossed about in a whirlpool. The Kabeya Branch manager, with his face on the verge of desperation, reported the situation to our president via the video conferencing system.

An order was given to evacuate immediately, so we stored important items in a safe. Confusion now arose over where we should evacuate to – should we head for a nearby hill or stay inside the office with the windows shut?

A little earlier, I instructed our deputy manager to visit the evacuation center (Kusano Junior High School) to collect information on Naraha Town. Because we then planned to stay in the Taira Branch, I also told him to donate to other evacuees the floor cushions, blankets and other supplies that we had brought from our company residence. He later reported that a “Thank You” letter had been left in the space we had occupied in the classroom. It must have been a letter of thanks for the sweets we gave to an evacuee family with small children.

At the Kabeya Branch, staff were beginning to prepare for evacuation since they had reached the conclusion that they would evacuate to the Taira Branch. But the deputy manager had yet to return from his errand and I waited impatiently. Finally he came rushing in, a serious look on his face.

According to his report, evacuees inside the junior high school began to close all of the window, following advice broadcast throughout the neighborhood, and he was nearly locked in. Then he dashed back to the Kabeya Branch so as not to be left behind after his colleagues evacuated to the Taira Branch. For him, this was the most frightening moment in the entire earthquake-related experience.

All of us finally arrived at the Taira Branch, where we had a lunch of hard crackers for the first time in our lives. Via video conference we learned that Toho Bank branches had begun to close one after another. I then confirmed the safety of Naraha Branch employees and asked each one where they would be evacuating.

We also learned that employees of branches in the Iwaki Area (the Taira Branch itself is in Iwaki City) would begin evacuating. This, combined with a lack of gasoline for my car and anxiety over my wife, who was waiting alone for me in Sendai, caused me a great deal of mental anguish.

The Taira Branch manager did his best to reassure me, saying “I can’t leave because I’m the head of the key branch for this area, but you should return to Sendai! You’ve already done the best you could do.” His reassurance aside, I remained indecisive. Because, I knew that I only had enough gasoline to make it home and it would be some time before I could make it back to Fukushima. It was then that I saw, via video conference, President Kitamura and the Nihonmatsu Branch manager discussing places (including the Dake Onsen and Bandai-atami Onsen hot-spring resorts) that might accept evacuee employees and their families. I discussed the situation with my deputy manager and we decided that we would head to Nihonmatsu City via Motomiya City (where his parents live) to work at the Nihonmatsu Branch. We would ask his relatives if we could stay in their home in Nihonmatsu.

• **March 15 (Tue.), 2011:**

Infrastructure in Nihonmatsu was intact, so we were able to enjoy our first hot bath in several days. Each of us carrying a homemade boxed lunch, we went to work at the Nihonmatsu Branch. There we were finally able to get a complete picture of what was happening across the Toho Bank network, including the whereabouts of branch managers from Soso Area branches, who had been on standby since the disaster.

Watching a video conference in the morning, we learned about a shortage of heavy oil at the Business Center as well as shortages of food, water, gasoline and accommodations throughout the prefecture; we realized that the situation in Fukushima Prefecture was critical.

In the early evening, the deputy manager decided that he would begin working out of the Business Center, commuting from his home in Fukushima City’s Izumi district. As for myself, I still couldn’t decide if I should return to Sendai or not.

During the video conference President Kitamura said that each employee would be allowed to work at the branch that best accommodated their situation. Appreciating the president’s remark, I made up my mind and returned to my home in Sendai City – even though I felt as if I was leaving my heart behind.

It was dark in Sendai, where the power was still out, but my wife received me with hot beef stew for dinner, using ingredients she had saved for an emergency. The living room walls were cracked here and there, but I felt at ease at last.

The deputy manager working out of the Business Center handled the processing of Naraha Branch transactions and responded to inquiries from customers. I was transferred from the Sendai Branch via the Head Office to the Takada Branch (in Aizu-misato Town), where I handled transactions for customers who had evacuated from Naraha to Aizu-misato.

Currently, I am commuting from my home in Sendai to the Business Center, where I am responsible for the Soso Area support counter.

The foregoing is a rambling account of my experiences. Written in haste, I apologize if my account appears clumsy. But I wanted to preserve these memories, which I believe will prove useful as a reference for future discussions relating to risk management.

Lessons I learned from the earthquake are:

- Disaster drills should be conducted on a regular basis.
- Including employee e-mail addresses in our list of emergency contacts proved very useful.
- Gasoline cannot be stocked on a branch level.
- When the municipal water service was disrupted, finding water for lavatories was a more serious problem than securing drinking water. (At my home this was not a big problem because we had portable toilets.)
- Knowledge of customers' mobile phone numbers helped us a lot when communicating with them during emergencies.
- Emergency supplies, such as flashlights, radios, food and water (stocked at company housing and my private home as well as at our branch) helped us a lot.
- The video conferencing system was a very effective means of communication.
- President Kitamura's super top-down command was very reassuring.

I would like to conclude my account by expressing heartfelt gratitude to President Kitamura, colleagues at both the Head Office and branch offices, and my reliable deputy manager, who followed me unflinchingly through this ordeal.

Male employee

Taira Branch



About my family

- On March 12 (Sat.) and 13 (Sun.), I came to the office to handle emergency counter services and help process transactions for the Yotsukura Branch.
- Since the nuclear power plant exploded on March 12 (Sat.) and aftershocks continued, I sent my wife and children to my parents' home in Koriyama.
- As the nuclear power plant accident worsened on March 15 (Tue.), my family moved to her parents' home in Gunma Prefecture.
- I am now living alone because they remain in Gunma.

Male employee

Taira Branch



Opinions from customers

· Some customers said that they were inconvenienced because our counters were closed during the emergency. Others said that they had experienced no major problems, unlike their dealings with other financial institutions, and appreciated the speed with which we reopened counter services.

Hardships I experienced at the office

· On March 12 (Sat.), I was asked to come to the office and then sent to the Yotsukura Branch as a reinforcement to help the branch recover from tsunami damage. On my way to Yotsukura, I encountered a police roadblock, which had been set up to facilitate the movement of evacuees; when I explained to the police my reason for going to Yotsukura, I was allowed to proceed.

Upon arrival, I began recovery operations but before long a tsunami alert sounded, so I returned to the Taira Branch. I recognized that recovery from the disaster was a pressing need, but I believed that branch management should provide staff with sufficient information and give appropriate instructions based on the “Safety First” principle after taking into account the situation on the frontlines.

We kept working despite the aftershocks and under a cloud of uncertainty caused by the nuclear power plant accident. While working we were not able to watch TV or listen to radio, which did nothing to relieve our anxiety.

Hardships I experienced at home

· In light of the nuclear power plant accident, my family told me that we should evacuate as soon as possible, but I had to disagree, saying that my company duties would not allow me to leave. For a while, my family and I did not get along.

Our company housing (Iwaki-so) also suffered earthquake damage. Despite our request for repairs, the damage still has not been repaired. Furthermore, the Iwaki Area suffered terribly from harmful rumors, especially in the first days following the earthquake, which made it difficult to restore lifelines and secure daily necessities.

Throughout this emergency, I had the impression that information was shared only among managers while little information was made available to frontline employees. In fact, I could only get information about the nuclear power plant accident by watching the TV news after I returned home from work. Information should be shared by all, especially during an emergency the likes of the March 2011 earthquake.

Male employee

Taira Branch



Following the earthquake, landline and mobile communication networks were frequently disrupted, making it difficult for us to reach employees (to ask them to work on the weekend or to confirm their safety).

We addressed this problem by including employees' mobile e-mail addresses in our intra-branch emergency contact list so that we could use e-mail when telephone communication was disrupted.

This setup allowed us to reach employees on standby at home, those who had evacuated to remote locations, or those who were working at nearby branches. Furthermore, each time there was an important change in our branch's status, we were able to send a broadcast e-mail. This allowed us to share information, respond effectively to reinforcement requests from the Head Office, and to re-open our branch rapidly and efficiently.

Were it not for mobile e-mail services, the trouble we experience would have been tremendous.

Male employee

Onahama Branch



Nearly a half year has passed since the Great East Japan Earthquake . . . almost in the twinkling of an eye.

Immediately before the earthquake struck, I was driving a company car back to the Onahama Branch after making sales calls to customers. The earthquake struck just after I entered a tunnel. The tremor made it difficult to steer the car and for a moment I thought I wouldn't make it out of the tunnel.

When I finally managed to get back to the branch, I knew that the epicenter was off the Pacific coast and a major tsunami several meters high was coming toward us. I headed for the branch building's rooftop, and when I arrived there I could see the tide rising and falling – my heart shuddered at the sight of the tsunami.

Several days later I drove along the route I took the day of the earthquake – it was a dreadful sight: many houses had been reduced to heaps of debris and damaged roads were barely passable. If I had been a few minute slower, I surely would have been swallowed by the tsunami.

Many customers suffered severe damage from the tsunami because they were located along the coast: some lost their families and other were forced to close their businesses; meanwhile, operators of marine product processing factories saw their plants destroyed or suffered from harmful rumors linked to the nuclear power plant accident.

As a member of a community-based regional bank, I am determined to do my best to support these disaster victims and the local community.

Male employee
Onahama Branch



On the day of the earthquake, I was on a holiday and was taking my family to my parents' home in Iwaki City.

I was driving near the Naraha Branch when the car in front of ours suddenly began to slow down; the tremors lasted for about five minutes. I was OK because I was firmly holding the steering wheel but food and personal effects on the rear seat were scattered about. After the major temblor subsided, I drove with care for a while but the national route at a section near the J Village (sports center) was rendered impassable by subsidence, so I took a round-about way via the Iwaki-Namie route and managed to arrive in Iwaki. Later, I watched the tsunami on TV and knew that I was involved in an incredibly serious disaster.

Iwaki City suffered from disruption of the municipal water service as well as shortages of gasoline and daily necessities; I had to stand in line (for three hours or so) to get water at a nearby water supply station, go to a nearby school to get water from its swimming pool, and wait for more than two hours in front of a gas station. Through these trying experiences, it really hit home that the lifestyle we once knew had been truly comfortable.

In response to the disaster, a friend from college now living in Okayama kindly sent boxes of mineral water, and another friend who was living in Tokyo came back to Iwaki with food – I renewed my appreciation for the importance of human relationships.

The Odaka district where I had been living and working is now designated an exclusion zone due to the nuclear power plant accident. After the earthquake I had to stand by at home, so I had no access to information about the status of my branch, our customers and the town. This was painful.

At the end of March, three weeks after the earthquake, I temporarily went back to my home in Odaka: the house was a mess – the TV set was about to fall down, the refrigerator door had been knocked open, the toaster oven had fell down, and everything was scattered about. I loaded my car with a few necessities such as my suits and clothes for my children and left.

In early August I visited my house again, but all that I could take out was a plastic garbage bag full of clothing and other small articles; I am still unable to take mementos out of the house. In fact, I had to enter my house wearing protective clothing. I was impressed by a horrible ghost town-like vista – collapsed houses, subsided roads and rice fields covered with weeds.

I earnestly hope that the peaceful, normal life that I enjoyed before the disaster can be restored as soon as possible. Taking this opportunity, I would like to express my heartfelt gratitude for the kindness and support our bank and colleagues extended to us following the earthquake. I am determined to execute my duties to the best of my ability so that I can contribute in some small way to the recovery of our communities.

Male employee
Onahama Branch



I had long thought that earthquakes were transitory disasters. In fact, the prolonged disruption of water service and the nuclear power plant accident were beyond my imagination.

On the day of the earthquake, I was in the office. Suddenly my mobile phone sounded an emergency alert. The moment my colleagues wondered what this sound was, a violent temblor hit, and I vividly remember hiding under my desk. Despite being shocked and embarrassed by the unprecedented quake, employees in the banking hall shouted and began guiding customers out of the office to safety in keeping the spirit of “Customer First”.

At that time, I thought we would be able to return to normalcy the following day. But I was wrong . . .

As I was coming to the office the following morning, I witnessed horrible sights, particularly in the area between the Onahama Port and our branch – houses along the roads were collapsed and many vehicles and fishing boats were thrown up on the shore. Many people were standing in long lines in front of gas stations and supermarkets. We ourselves took turns, waiting in line for nearly three hours to secure water and find food.

I evacuated because of the nuclear power plant accident and was assigned to the Business Center to help customers of Onahama Branch. One customer I helped over the phone rewarded me with an encouraging remark: “Although your branch was closed, I really appreciate your responding to our needs by phone.” This remark made me realize anew the significance of our role as a regional financial institution.

Even now, our customers in Fukushima continue to be hurt directly and indirectly and physically or mentally by nuclear accident-induced damage. As a Fukushima-based regional bank, I think we should understand our customers’ feelings and do our best to support their lives by offering attentive service. Living up to our motto, “For the Sake of Our Communities,” I am determined to do whatever I can every day.

Male employee
Namie Branch



Opinions from customers

- I worked at the Koriyama Branch for several days after our branch was temporarily closed. I dealt with evacuee customers visiting the Koriyama Branch. Some of these customers said that they felt more reassured than when they were dealt with by Koriyama Branch employees.
- One emotional evacuee customer from Namie burst into tears. When I told her that I was from Namie, she calmed down and felt at ease. As an evacuee from Namie myself, I had an advantage when serving these disaster victims.

Business operations

- On the day of the earthquake, at the time we were experiencing the tremendous temblors, I couldn't decide whether we should stay in the office or evacuate. We employees temporarily hid under desks. We felt that the lobby had no space for customers to hide, so we advised customers to evacuate to the parking lot.
- Under pressure from tsunami and other risks, I struggled to decide which valuables needed to be stored in the safe.

Volunteer activities

- After being assigned to work at the Onahama Branch, I joined several other employees in volunteering to clean up debris in the tsunami-hit area.
- I was able to grasp the full reality of the disaster area, allowing me to communicate more effectively with customers who were disaster victims.
- I would like to express my gratitude for the kindness and support extended to us by our bank and our colleagues.
- I am grateful for their financial support but even more so for their warm, encouraging words.

Male employee
Yotsukura Branch



About my family

- The unforgettable Great East Japan Earthquake struck at 2:46 on March 11, 2011. I immediately switched on the lobby TV and on the screen was an alert announcing the approach of a major tsunami. I immediately advised the six customers in the lobby to evacuate. Soon after staff began their own evacuation, driving first to the nearby Yotsukura Seinor High School – which was deemed vulnerable – and then evacuated again to the Youth Nature Home on a nearby hill.
- The tsunami, more than 3 meters high, advanced toward the Yotsukura Coast at around 3:40 PM; as it approached, the river swelled with seawater and the rise in water pressure caused manhole covers to jump about.
- Around 5:00 PM, I tried to get back to the office to check its status, but nobody was allowed into the area. I spent time escorting female employees to their homes and finished a little past 8:00 PM, but I still couldn't gain access to our office. It wasn't until a little after 11:00 PM that I could enter the building.
- The tsunami had advanced 250 meters into the center of Yotsukura, turning its shopping area into a swamp of debris dotted here and there with vehicles and boats. The water level inside our office peaked out at 15 cm above the floor. When I entered, the water had already subsided, but the office was covered in sand and mud and the parking lot was filled with debris – I was dumbstruck. (The section of the Hisanohama district that lies between the coastline and national route 6 was totally destroyed by the tsunami.)

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- Since it was already dark, we dispersed after agreeing that we would come back the next day to clean up the office. When we arrived the following morning (Sat.), we discovered that the whole office had been inundated – even the safe had been under water and the floor was completely covered by sand and mud. When we switched the power on, short circuits filled the room with fumes; after hastily shutting off the circuit breaker, we began to clean up.
 - We couldn't use the power supply and the water supply was disrupted. Because the MFS, RBC and ATMs were disabled, we had to withdraw cash from these machines manually. We also had to clean up the office with our hands; some of the cash was soggy with seawater, making our work extremely difficult. (Everyone: Thank you for your hard work, but don't forget that coins soaked in seawater are prone to rust and that salt remains even after the water has evaporated!)
 - Some slips and application forms were wet, too; sorting them was another headache. (We brought these wet slips and forms to the second floor meeting room to be dried.)
 - Electric cables under the floor were also soaked, so we uncovered them and did our best to draw out the seawater – what laborious and time-consuming work it was, inserting a duster into small connections to absorb water, which we would discover dripping out again a week later. (Colleagues: Remember that water drips *down*. I recommend that you check your own offices for hidden puddles of water.)
 - Total confusion was the order of the day, so it took more than ten days for us to get a hold of a supplier. After all, we had to replace all of the floor-level cables as well as two ATM units, all of our PC units, the RBC, MFS, key management machine and a coin packing machine. After completing all the restoration, including machine replacement and office cleanup, we were able to reopen our branch on April 6. This was possible thanks to unwavering support from colleagues at the Taira and Kabeya branches as well as from the Head Office General Affairs and Business Planning departments. Taking this opportunity, I would like to express our gratitude to you all.
 - When our branch was reopened, we were thronged by customers who had been waiting impatiently for us to get back to business. On April 15 (Pension Thanksgiving Day), nearly 400 customers came to our office – and we were moved to tears.
 - Meanwhile, we had proactively visited clients and provided them with a variety of disaster-related information (for example, support programs from the prefecture and city and the contact details). Our proactive approach won the trust of customers and we accepted 15 application for business finance consultation. These, I believe, will contribute to the Yotsukura district's recovery. Some other bank's customers, frustrated by the slow or poor response they received from their own banks, brought their business to us.
 - It is my firm belief that sincerely focusing on customer needs eventually pays dividends for us.
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· Although the nuclear power plant problem persists and we can't see a ray of hope yet, I often find myself talking to customers about looking toward the future instead of merely killing time complaining about the present. Some customers have already begun taking steps to reopen stores that had been lost in the tsunami. By joining forces with colleagues, we – a community-based bank – are determined to do our best for the benefit of our community.

(Everyone: All the machines and coins that had been soaked in seawater either rusted or were covered in salt one week after the earthquake, so *beware of seawater!*)

Male employee
Sendai Branch



· **Situation on the day of the earthquake:**

When the earthquake struck, I was working in the Watari Branch.

Several customers were in the office. I remember employees were quick to do whatever they could – the deputy manager and female employees at the counter were advising customers to hide under the writing counter or holding the hands of panicking customers. Although documents and machines were scattered about the office, we did not have any broken glass or other damage. Following the earthquake, the power supply for the Watari district remained online, allowing us to obtain all the information we needed from the TV, but the telephone network was down, making it impossible to contact a customer whose account could not be reconciled. Despite continuing aftershocks, I drove for more than an hour (typically a ten-minute drive) to the customer's office; after checking this matter with the customer I drove back to the office and settled the account. On the way back, I stopped by a convenience store and checked an ATM there; our bank card could not be used (cards of some other financial institutions appeared to be OK).

The following day, male employees came to work. Some of our ATMs malfunctioned and were unusable. As I dealt with customers who wanted to make withdrawals, some complained, "We need cash in an emergency like this. You should make sure your ATMs work normally at all times." As for other matters, we sorted out and arranged documents in the safe and the archives. We also went out shopping to buy food and other necessities and obtained water at a water supply station.

· **Earthquake-related tasks:**

The office of Prefectural Social Welfare Council is located in the Watari district, so a Disaster Volunteer Center that would control municipal-level volunteer centers was set up there. The Prefectural Social Welfare Council office began handling no-interest loans (up to ¥100,000) and was swamped with more than 1,000 applications daily; council staff worked diligently to process these applications using our super PC service – but scores of errors in names of account or its holder kept us extremely busy. Our bank decided to waive all handling charges, a donation that wound up amounting to several million yen.

• **Volunteer activities:**

Since the municipal water supply was restored within a week of the earthquake and our daily lives began to settle down, I participated in volunteer activity for the first time in my life. I took charge of unloading and sorting emergency relief supplies at the prefectural volunteer center set up in the Watari district. Many volunteers from nationwide social welfare councils were found at the volunteer center; they had joined forces to meet the needs of disaster-stricken municipalities within Fukushima Prefecture.

I also participated in volunteer activity for Fukushima City, helping load and unload relief supplies that were brought into the city gymnasium, where I interacted with other participants and exchanged opinions. These volunteers had various reasons for being there: for example, one had been fired from his job for taking several personal days to take a relative member to a hospital outside of the prefecture at a time when hospitals within Fukushima could not offer proper medical treatment; another became a volunteer because his company suspended operations due to the disaster. I chose to volunteer because I wanted to do something for others.

It was also impressive that many young people (high school and university students) participated as volunteers despite the relatively higher radiation levels in Fukushima City. According to staff at the social welfare council, more volunteers always came on the weekends since many of them had to attend school or work during the weekdays. As such, I felt that our bank's practice of weekday volunteering was exceptionally valuable.

The earthquake was a very trying and sad experience for me, but seeing people – friends and strangers alike – take the initiative has been food for thought about how I live my own life.

Male employee
Niigata Branch



• I am truly thankful for the goodwill of our customers – when our sales staff contacted them and asked to supply heavy oil, food and water, they were extremely helpful; the Suehiro Society, the friendship society for branch customers, even donated money.

• Following the earthquake, our bank responded to the emergency via video conferences. But because it took several days before our branch was connected to the video conferencing system, we had to struggle with relying on the Internet, PC-based e-mails and faxes.

• Regarding our response to evacuees who had come to Niigata, the Aizu Branch was quick to send reinforcements, which was very helpful.

• Some evacuees who had come all the way to Niigata Prefecture, chose to return to Fukushima Prefecture (the Aizu region, etc.) because the amount of information found here was much less than what was available in Fukushima Prefecture.

· The Niigata Nippo, our local newspaper, boosted its coverage of Fukushima Prefecture by tying up with the Fukushima Minpo newspaper, while Niigata's local TV stations tied up with those in Fukushima to provide relay broadcasts. Some evacuee customers told us these efforts were helpful for keeping them informed.

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