



May 13, 2016

Consolidated Financial Results for the fiscal year ended March 31, 2016

<under Japanese GAAP>

Company Name: Concordia Financial Group, Ltd.
(with regards to The Bank of Yokohama, Ltd.)
(Code No. 7186: Listed on the 1st Section of the Tokyo Stock Exchange)

URL: <http://www.concordia-fg.jp/>

Representative: Representative Director, President Tatsumaro Terazawa

Date of Payment of Year-End Dividends: May 26, 2016

(Amounts less than one million yen are rounded down.)

1. Consolidated Financial Results (for fiscal year ended March 31, 2016)

(1) Operating Results

(Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income		Ordinary Profit		Profit Attributable to Owners of Parent	
Fiscal year ended March 31, 2016	324,950	6.3%	114,648	6.0%	74,574	(2.2%)
Fiscal year ended March 31, 2015	305,462	3.7%	108,074	5.7%	76,324	25.7%

(Note1) Comprehensive Income: Fiscal year ended March 31, 2016: ¥45,112 million [(68.8%)]; Fiscal year ended March 31, 2015: ¥144,813 million [118.2%]

(Note2) Percentages shown in Ordinary Income, Ordinary Profit, Profit Attributable to Owners of Parent and Comprehensive Income are the increase (decrease) from the same period previous year.

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2016	¥60.80	¥60.77	7.7%	0.7%	35.2%
Fiscal year ended March 31, 2015	¥60.52	¥60.48	8.3%	0.7%	35.3%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2016: None; Fiscal year ended March 31, 2015: None

(2) Financial Position

(Unit: Millions of Yen, except per share data and percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
March 31, 2016	15,268,948	1,008,803	6.3%	¥799.85
March 31, 2015	15,377,845	1,010,495	6.2%	¥774.51

(Reference) Own Capital: March 31, 2016: ¥963,485 million; March 31, 2015: ¥965,213 million

(Note) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Non-controlling Interests) / Total Assets

The ratio above is not based on the regulation of Capital Adequacy Ratio.

(3) Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating Activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents at end of period
Fiscal year ended March 31, 2016	(76,179)	(28,051)	(46,873)	2,038,749
Fiscal year ended March 31, 2015	1,330,904	(334,472)	(74,632)	2,189,882

2. Dividend on Common Stock

	Annual Cash Dividends per Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	1 st Quarter -End	2 nd Quarter -End	3 rd Quarter -End	Fiscal Year -End	Total			
Fiscal year ended March 31, 2015	—	¥5.50	—	¥7.50	¥13.00	¥16,295 million	21.4%	1.7%
Fiscal year ended March 31, 2016	—	¥5.50	—	¥8.50	¥14.00	¥17,028 million	23.0%	1.7%

(Note) Year-End Dividend for Fiscal year ended March 31, 2016 includes a Special Dividend of ¥3.00.

For forecast for operating result and dividends for the year ending March 31, 2017, refer to "Selected financial information for the year ended March 31, 2016".

※Note

(1) Changes in the scope of consolidated significant subsidiaries in the fiscal year ended March 31, 2016: No

(2) Changes in accounting policies, accounting estimates, and restatements:

(A) Changes in accounting policies due to revision of accounting standards:	Yes
(B) Changes in accounting policies due to reasons other than (A):	No
(C) Changes in accounting estimates:	No
(D) Restatements:	No

(3) Number of common stocks issued:

(A) Number of stocks issued (including treasury stocks):	March 31, 2016	1,254,071,054 shares	March 31, 2015	1,254,071,054 shares
(B) Number of treasury stocks:	March 31, 2016	49,489,306 shares	March 31, 2015	7,855,711 shares
(C) Average outstanding stocks for the fiscal year ended:	March 31, 2016	1,226,501,268 shares	March 31, 2015	1,261,052,177 shares

(Reference) Non-Consolidated Financial Highlight

1. Non-Consolidated Financial Results (for the fiscal year ended March 31, 2016)

(1) Operating Results

(Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2016	280,550	7.8%	108,433	6.2%	72,834	7.8%
Fiscal year ended March 31, 2015	260,193	5.9%	102,037	10.4%	67,521	14.9%

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

	Net Income per Share	Net Income per Share (Diluted)
Fiscal year ended March 31, 2016	¥59.38	¥59.35
Fiscal year ended March 31, 2015	¥53.54	¥53.51

(2) Financial Position

(Unit: Millions of Yen, except per share data and percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
March 31, 2016	15,135,207	948,773	6.2%	¥787.41
March 31, 2015	15,204,334	945,469	6.2%	¥758.42

(Reference) Own Capital: March 31, 2016: ¥948,506 million; March 31, 2015: ¥945,154 million

(Note) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets

The ratio above is not based on the regulation of Capital Adequacy Ratio.

For forecast for operating result for the year ending March 31, 2017, refer to "Selected financial information for the year ended March 31, 2016".

(Display of implementation status of the audit procedure)

This report is out of the scope of the audit procedure which is required by "Financial Instruments and Exchange Law". Therefore, the audit process of consolidated financial statement and financial statement has not been completed as of the disclosure of this report.

(Notes for using forecasts information, etc.)

The description of future performance of this report is based on information, which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2015	As of March 31, 2016
Assets :		
Cash and due from banks	2,303,301	2,079,132
Call loans and bills bought	273,006	263,285
Monetary claims bought	124,369	102,977
Trading assets	15,233	12,058
Securities	2,460,453	2,368,351
Loans and bills discounted	9,724,053	9,948,486
Foreign exchanges	7,315	12,214
Lease receivables and investment assets	65,028	64,697
Other assets	115,104	147,662
Tangible fixed assets	125,136	130,383
Buildings, net	37,700	43,007
Land	80,328	79,499
Construction in progress	1,965	1,262
Other tangible fixed assets	5,143	6,613
Intangible fixed assets	12,205	11,705
Software	11,161	10,886
Goodwill	621	402
Other intangible fixed assets	422	416
Net defined benefit asset	32,392	27,843
Deferred tax assets	5,150	4,698
Customers' liabilities for acceptances and guarantees	182,209	155,087
Allowance for loan losses	(67,115)	(59,635)
Total assets	15,377,845	15,268,948
Liabilities :		
Deposits	12,121,479	12,635,256
Negotiable certificates of deposit	106,960	177,110
Call money and bills sold	777,299	126,364
Payables under securities lending transactions	247,651	111,855
Trading liabilities	609	194
Borrowed money	695,315	825,662
Foreign exchanges	56	181
Other liabilities	193,190	196,873
Provision for directors' bonuses	69	59
Net defined benefit liability	253	296
Provision for reimbursement of deposits	1,653	1,745
Provision for contingent losses	774	710
Reserves under special laws	11	15
Deferred tax liabilities	22,353	12,137
Deferred tax liabilities for land revaluation	17,461	16,594
Acceptances and guarantees	182,209	155,087
Total liabilities	14,367,349	14,260,145

(Unit: Millions of Yen)

	As of March 31, 2015	As of March 31, 2016
Net assets :		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	430,668	488,988
Treasury shares	(5,090)	(34,009)
Total shareholders' equity	818,450	847,851
Valuation difference on available-for-sale securities	109,501	84,335
Deferred gains or losses on hedges	41	37
Revaluation reserve for land	36,060	36,928
Remeasurements of defined benefit plans	1,159	(5,668)
Total accumulated other comprehensive income	146,762	115,633
Subscription rights to shares	314	267
Non-controlling interests	44,967	45,050
Total net assets	1,010,495	1,008,803
Total liabilities and net assets	15,377,845	15,268,948

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
(Consolidated Statements of Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2015	For the year ended March 31, 2016
Ordinary income	305,462	324,950
Interest income	164,181	161,314
Interest on loans and discounts	132,268	127,049
Interest and dividends on securities	26,255	27,744
Interest on call loans and bills bought	1,235	1,954
Interest on receivables under securities borrowing transactions	–	0
Interest on deposits with banks	2,142	2,321
Other interest income	2,279	2,244
Fees and commissions	67,206	65,186
Trading income	2,366	2,829
Other ordinary income	65,386	81,766
Other income	6,320	13,853
Reversal of allowance for loan losses	–	3,489
Recoveries of written off claims	2,759	1,943
Other	3,561	8,420
Ordinary expenses	197,387	210,302
Interest expenses	7,959	9,912
Interest on deposits	4,406	4,724
Interest on negotiable certificates of deposit	69	173
Interest on call money and bills sold	578	1,508
Interest on payables under securities lending transactions	412	842
Interest on borrowings and rediscounts	498	972
Interest on bonds	143	–
Other interest expenses	1,850	1,691
Fees and commissions payments	11,895	12,258
Trading expenses	4	–
Other ordinary expenses	55,721	70,260
General and administrative expenses	113,075	111,523
Other expenses	8,731	6,347
Provision of allowance for loan losses	2,123	–
Other	6,608	6,347
Ordinary profit	108,074	114,648
Extraordinary income	12,230	8
Gain on disposal of non-current assets	3,128	8
Gain on bargain purchase	9,101	–
Extraordinary losses	1,618	713
Loss on disposal of non-current assets	1,615	709
Other	3	4
Profit before income taxes	118,686	113,943
Income taxes – current	31,774	29,977
Income taxes – deferred	7,588	7,724
Total income taxes	39,362	37,702
Profit	79,324	76,241
Profit attributable to non-controlling interests	2,999	1,666
Profit attributable to owners of parent	76,324	74,574

(Consolidated Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2015	For the year ended March 31, 2016
Profit	79,324	76,241
Other comprehensive income	65,489	(31,129)
Valuation difference on available-for-sale securities	53,982	(25,165)
Deferred gains or losses on hedges	33	(3)
Revaluation reserve for land	1,843	867
Remeasurements of defined benefit plans	9,629	(6,827)
Comprehensive income	144,813	45,112
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	141,142	43,445
Comprehensive income attributable to non-controlling interests	3,671	1,666

(3) Consolidated Statements of Changes in Net Assets
For the year ended March 31, 2015

(Unit: Millions of Yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	215,628	177,244	393,957	(5,585)	781,244
Cumulative effects of changes in accounting policies			(2,097)		(2,097)
Restated balance	215,628	177,244	391,859	(5,585)	779,146
Changes of items during period					
Dividends of surplus			(15,276)		(15,276)
Profit attributable to owners of parent			76,324		76,324
Purchase of treasury shares				(22,536)	(22,536)
Disposal of treasury shares		72		719	792
Retirement of treasury shares		(72)	(22,239)	22,312	—
Net changes of items other than shareholders' equity					
Total changes of items during period	—	—	38,808	494	39,303
Balance at end of current period	215,628	177,244	430,668	(5,090)	818,450

	Accumulated other comprehensive income					Subscription rights to shares	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of current period	56,190	7	34,216	(8,469)	81,945	265	58,050	921,506
Cumulative effects of changes in accounting policies								(2,097)
Restated balance	56,190	7	34,216	(8,469)	81,945	265	58,050	919,409
Changes of items during period								
Dividends of surplus								(15,276)
Profit attributable to owners of parent								76,324
Purchase of treasury shares								(22,536)
Disposal of treasury shares								792
Retirement of treasury shares								—
Net changes of items other than shareholders' equity	53,310	33	1,843	9,629	64,817	48	(13,082)	51,783
Total changes of items during period	53,310	33	1,843	9,629	64,817	48	(13,082)	91,086
Balance at end of current period	109,501	41	36,060	1,159	146,762	314	44,967	1,010,495

For the year ended March 31, 2016

(Unit: Millions of Yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	215,628	177,244	430,668	(5,090)	818,450
Changes of items during period					
Dividends of surplus			(16,135)		(16,135)
Profit attributable to owners of parent			74,574		74,574
Purchase of treasury shares				(30,040)	(30,040)
Disposal of treasury shares			(118)	1,121	1,003
Net changes of items other than shareholders' equity					
Total changes of items during period	—	—	58,319	(28,918)	29,401
Balance at end of current period	215,628	177,244	488,988	(34,009)	847,851

	Accumulated other comprehensive income					Subscription rights to shares	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of current period	109,501	41	36,060	1,159	146,762	314	44,967	1,010,495
Changes of items during period								
Dividends of surplus								(16,135)
Profit attributable to owners of parent								74,574
Purchase of treasury shares								(30,040)
Disposal of treasury shares								1,003
Net changes of items other than shareholders' equity	(25,165)	(3)	867	(6,827)	(31,129)	(47)	82	(31,094)
Total changes of items during period	(25,165)	(3)	867	(6,827)	(31,129)	(47)	82	(1,692)
Balance at end of current period	84,335	37	36,928	(5,668)	115,633	267	45,050	1,008,803

(4) Consolidated Statements of Cash Flows

(Unit: Millions of Yen)

	For the year ended March 31, 2015	For the year ended March 31, 2016
Cash flows from operating activities :		
Profit before income taxes	118,686	113,943
Depreciation	8,722	8,749
Amortization of goodwill	204	219
Gain on bargain purchase	(9,101)	-
Increase (decrease) in allowance for loan losses	(4,960)	(7,480)
Increase (decrease) in provision for directors' bonuses	4	(9)
Decrease (increase) in net defined benefit asset	(4,666)	(5,329)
Increase (decrease) in net defined benefit liability	37	42
Increase (decrease) in provision for reimbursement of deposits	80	92
Increase (decrease) in provision for contingent losses	25	(63)
Interest income	(164,181)	(161,314)
Interest expenses	7,959	9,912
Loss (gain) related to securities	23,087	30,469
Foreign exchange losses (gains)	(25,607)	17,300
Loss (gain) on disposal of non-current assets	(1,512)	700
Net decrease (increase) in trading assets	(5,188)	3,175
Net increase (decrease) in trading liabilities	(92)	(415)
Net decrease (increase) in loans and bills discounted	(270,456)	(224,377)
Net increase (decrease) in deposits	292,257	513,777
Net increase (decrease) in negotiable certificates of deposit	57,350	70,150
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	394,131	130,346
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	41,711	73,035
Net decrease (increase) in call loans and others	9,420	29,785
Net increase (decrease) in call money and others	595,121	(650,935)
Net increase (decrease) in payables under securities lending transactions	156,060	(135,796)
Net decrease (increase) in foreign exchanges - assets	(2,213)	(4,899)
Net increase (decrease) in foreign exchanges - liabilities	(2)	125
Net decrease (increase) in lease receivables and investment assets	1,057	(742)
Interest and dividends received	169,383	167,662
Interest paid	(8,230)	(9,617)
Other, net	(10,672)	(17,376)
Subtotal	1,368,412	(48,867)
Income taxes paid	(37,507)	(27,312)
Net cash provided by (used in) operating activities	1,330,904	(76,179)

(Unit: Millions of Yen)

	For the year ended March 31, 2015	For the year ended March 31, 2016
Cash flows from investing activities :		
Purchase of securities	(5,973,138)	(4,986,273)
Proceeds from sales of securities	5,028,022	4,346,278
Proceeds from redemption of securities	619,775	626,434
Purchase of tangible fixed assets	(7,130)	(10,754)
Proceeds from sales of tangible fixed assets	3,395	206
Purchase of intangible fixed assets	(5,125)	(3,666)
Other, net	(271)	(277)
Net cash provided by (used in) investing activities	(334,472)	(28,051)
Cash flows from financing activities :		
Payments for redemption of subordinated bonds and bonds with subscription rights to shares	(30,000)	-
Proceeds from share issuance to non-controlling shareholders	204	-
Cash dividends paid	(15,276)	(16,135)
Cash dividends paid to non-controlling interests	(1,592)	(1,584)
Purchase of treasury shares	(22,536)	(30,040)
Proceeds from sales of treasury shares	763	886
Purchase of treasury shares of subsidiaries	(6,194)	-
Net cash provided by (used in) financing activities	(74,632)	(46,873)
Effect of exchange rate change on cash and cash equivalents	53	(27)
Net increase (decrease) in cash and cash equivalents	921,853	(151,133)
Cash and cash equivalents at beginning of period	1,268,029	2,189,882
Cash and cash equivalents at end of period	2,189,882	2,038,749

4. Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2015	As of March 31, 2016
Assets :		
Cash and due from banks	2,299,181	2,077,722
Cash	125,751	147,818
Due from banks	2,173,430	1,929,903
Call loans	273,006	263,285
Monetary claims bought	117,416	95,255
Trading assets	15,233	12,058
Trading account securities	7,599	11,540
Derivatives of trading securities	64	-
Trading-related financial derivatives	570	517
Other trading assets	6,999	-
Securities	2,461,869	2,371,236
Government bonds	700,195	628,588
Local government bonds	258,822	234,687
Corporate bonds	689,545	613,971
Stocks	232,184	217,110
Other securities	581,120	676,878
Loans and bills discounted	9,778,038	10,005,477
Bills discounted	31,993	27,445
Loans on bills	263,106	264,519
Loans on deeds	8,647,854	8,902,649
Overdrafts	835,083	810,862
Foreign exchanges	7,315	12,214
Due from foreign banks (our accounts)	2,640	8,827
Foreign bills bought	525	506
Foreign bills receivable	4,148	2,880
Other assets	87,452	120,247
Prepaid expenses	1,975	3,116
Accrued income	12,568	12,230
Initial margins of futures markets	32	1,653
Variation margins of futures markets	15	27
Derivatives other than for trading – assets	48,437	63,228
Cash collateral paid for financial instruments	7,391	20,137
Other	17,030	19,854
Tangible fixed assets	126,047	131,690
Buildings, net	34,410	39,726
Land	86,108	85,280
Construction in progress	1,965	1,262
Other tangible fixed assets	3,562	5,420
Intangible fixed assets	10,696	10,542
Software	10,285	10,137
Other intangible fixed assets	411	405
Prepaid pension cost	30,682	36,011
Customers' liabilities for acceptances and guarantees	54,678	49,463
Allowance for loan losses	(57,284)	(49,997)
Total assets	15,204,334	15,135,207

(Unit: Millions of Yen)

	As of March 31, 2015	As of March 31, 2016
Liabilities :		
Deposits	12,158,517	12,680,813
Current deposits	419,672	413,733
Ordinary deposits	7,947,161	8,365,740
Saving deposits	216,309	209,830
Deposits at notice	96,583	101,489
Time deposits	3,234,467	3,234,824
Other deposits	244,322	355,194
Negotiable certificates of deposit	126,960	197,110
Call money	777,299	126,364
Payables under securities lending transactions	247,651	111,855
Trading liabilities	609	194
Derivatives of trading securities	71	11
Trading-related financial derivatives	538	182
Borrowed money	710,193	840,538
Borrowings from other banks	710,193	840,538
Foreign exchanges	56	181
Due to foreign banks (their accounts)	–	15
Foreign bills sold	20	1
Foreign bills payable	35	164
Other liabilities	140,327	145,457
Income taxes payable	10,807	15,057
Accrued expenses	10,974	11,543
Unearned revenue	2,693	2,478
Derivatives other than for trading – liabilities	42,771	45,711
Cash collateral received for financial instruments	–	3,753
Asset retirement obligations	22	14
Other	73,058	66,898
Provision for directors' bonuses	69	59
Provision for reimbursement of deposits	1,653	1,745
Provision for contingent losses	774	710
Deferred tax liabilities	22,613	15,345
Deferred tax liabilities for land revaluation	17,461	16,594
Acceptances and guarantees	54,678	49,463
Total liabilities	14,258,865	14,186,433

(Unit: Millions of Yen)

	As of March 31, 2015	As of March 31, 2016
Net assets :		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	413,864	470,444
Legal retained earnings	38,384	38,384
Other retained earnings	375,479	432,060
Reserve for advanced depreciation of non-current assets	2,585	2,563
General reserve	118,234	118,234
Retained earnings brought forward	254,660	311,262
Treasury shares	(5,090)	(34,009)
Total shareholders' equity	801,646	829,308
Valuation difference on available-for-sale securities	107,406	82,232
Deferred gains or losses on hedges	41	37
Revaluation reserve for land	36,060	36,928
Total valuation and translation adjustments	143,508	119,198
Subscription rights to shares	314	267
Total net assets	945,469	948,773
Total liabilities and net assets	15,204,334	15,135,207

(2) Non-Consolidated Statements of Income

	(Unit: Millions of Yen)	
	For the year ended March 31, 2015	For the year ended March 31, 2016
Ordinary income	260,193	280,550
Interest income	165,670	163,537
Interest on loans and discounts	132,425	127,207
Interest and dividends on securities	27,723	29,928
Interest on call loans	1,235	1,954
Interest on receivables under securities borrowing transactions	-	0
Interest on deposits with banks	2,142	2,321
Other interest income	2,143	2,125
Fees and commissions	57,021	56,673
Fees and commissions on domestic and foreign exchanges	10,374	10,360
Other fees and commissions	46,646	46,312
Trading income	424	535
Gains on trading account securities transactions	421	219
Income from trading-related financial derivatives transactions	-	313
Other trading income	3	2
Other ordinary income	30,205	45,823
Gains on foreign exchange transactions	1,503	1,447
Gains on sales of bonds	1,978	3,976
Income from derivatives other than for trading or hedging	26,700	40,397
Other	22	2
Other income	6,872	13,980
Reversal of allowance for loan losses	-	4,264
Recoveries of written off claims	1,751	940
Gain on sales of stocks and other securities	1,598	4,805
Other	3,522	3,970
Ordinary expenses	158,156	172,116
Interest expenses	9,072	11,016
Interest on deposits	4,412	4,730
Interest on negotiable certificates of deposit	75	179
Interest on call money	578	1,508
Interest on payables under securities lending transactions	412	842
Interest on borrowings and rediscounts	1,599	2,064
Interest on bonds	143	-
Interest on interest swaps	9	128
Other interest expenses	1,840	1,562
Fees and commissions payments	14,385	14,652
Fees and commissions on domestic and foreign exchanges	1,917	1,947
Other fees and commissions	12,468	12,705
Trading expenses	4	-
Expenses on trading-related financial derivatives transactions	4	-
Other ordinary expenses	25,372	39,212
Loss on sales of bonds	23,114	37,961
Loss on redemption of bonds	2,211	1,139
Loss on devaluation of bonds	46	111
General and administrative expenses	104,362	102,777
Other expenses	4,959	4,456
Provision of allowance for loan losses	730	-
Written-off of loans	1,372	1,008
Losses on sales of stocks and other securities	13	-
Losses on devaluation of stocks and other securities	8	20
Other	2,834	3,427

(Unit: Millions of Yen)

	For the year ended March 31, 2015	For the year ended March 31, 2016
Ordinary profit	102,037	108,433
Extraordinary income	2,630	8
Gain on disposal of non-current assets	2,630	8
Extraordinary losses	1,610	706
Loss on disposal of non-current assets	1,610	706
Income before income taxes	103,057	107,736
Income taxes – current	28,570	27,746
Income taxes – deferred	6,965	7,155
Total income taxes	35,536	34,901
Net income	67,521	72,834

(3) Non-Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2015

(Unit: Millions of Yen)

	Shareholders' equity										
	Capital stock	Capital surplus			Retained earnings				Treasury shares	Total shareholders' equity	
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings					
						Reserve for advanced depreciation of non-current assets	General reserve	Retained earnings brought forward			Total retained earnings
Balance at beginning of current period	215,628	177,244	—	177,244	38,384	1,157	118,234	228,180	385,956	(5,585)	773,243
Cumulative effects of changes in accounting policies								(2,097)	(2,097)		(2,097)
Restated balance	215,628	177,244	—	177,244	38,384	1,157	118,234	226,082	383,858	(5,585)	771,146
Changes of items during period											
Dividends of surplus								(15,276)	(15,276)		(15,276)
Provision of reserve for advanced depreciation of non-current assets						1,471		(1,471)	—		—
Reversal of reserve for advanced depreciation of non-current assets						(43)		43	—		—
Net income								67,521	67,521		67,521
Purchase of treasury shares										(22,536)	(22,536)
Disposal of treasury shares			72	72						719	792
Retirement of treasury shares			(72)	(72)				(22,239)	(22,239)	22,312	—
Net changes of items other than shareholders' equity											
Total changes of items during period	—	—	—	—	—	1,427	—	28,577	30,005	494	30,500
Balance at end of current period	215,628	177,244	—	177,244	38,384	2,585	118,234	254,660	413,864	(5,090)	801,646

	Valuation and translation adjustments				Subscription rights to shares	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of current period	55,158	7	34,216	89,382	265	862,892
Cumulative effects of changes in accounting policies						(2,097)
Restated balance	55,158	7	34,216	89,382	265	860,794
Changes of items during period						
Dividends of surplus						(15,276)
Provision of reserve for advanced depreciation of non-current assets						—
Reversal of reserve for advanced depreciation of non-current assets						—
Net income						67,521
Purchase of treasury shares						(22,536)
Disposal of treasury shares						792
Retirement of treasury shares						—
Net changes of items other than shareholders' equity	52,248	33	1,843	54,125	48	54,174
Total changes of items during period	52,248	33	1,843	54,125	48	84,674
Balance at end of current period	107,406	41	36,060	143,508	314	945,469

For the year ended March 31, 2016

(Unit: Millions of Yen)

	Shareholders' equity									
	Capital stock	Capital surplus		Legal retained earnings	Retained earnings				Treasury shares	Total shareholders' equity
		Legal capital surplus	Total capital surplus		Other retained earnings			Total retained earnings		
					Reserve for advanced depreciation of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of current period	215,628	177,244	177,244	38,384	2,585	118,234	254,660	413,864	(5,090)	801,646
Changes of items during period										
Dividends of surplus							(16,135)	(16,135)		(16,135)
Provision of reserve for advanced depreciation of non-current assets					65		(65)	—		—
Reversal of reserve for advanced depreciation of non-current assets					(87)		87	—		—
Net income							72,834	72,834		72,834
Purchase of treasury shares									(30,040)	(30,040)
Disposal of treasury shares							(118)	(118)	1,121	1,003
Net changes of items other than shareholders' equity										
Total changes of items during period	—	—	—	—	(21)	—	56,602	56,580	(28,918)	27,662
Balance at end of current period	215,628	177,244	177,244	38,384	2,563	118,234	311,262	470,444	(34,009)	829,308

	Valuation and translation adjustments				Subscription rights to shares	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of current period	107,406	41	36,060	143,508	314	945,469
Changes of items during period						
Dividends of surplus						(16,135)
Provision of reserve for advanced depreciation of non-current assets						—
Reversal of reserve for advanced depreciation of non-current assets						—
Net income						72,834
Purchase of treasury shares						(30,040)
Disposal of treasury shares						1,003
Net changes of items other than shareholders' equity	(25,174)	(3)	867	(24,310)	(47)	(24,357)
Total changes of items during period	(25,174)	(3)	867	(24,310)	(47)	3,304
Balance at end of current period	82,232	37	36,928	119,198	267	948,773

SELECTED FINANCIAL INFORMATION FOR THE YEAR ENDED MARCH 31, 2016

【 CONTENTS 】

I . DIGEST OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2016	Non-Consolidated Consolidated	.....	1
II . SUMMARY OF FINANCIAL RESULTS			
1. Profit and Loss	Non-Consolidated Consolidated	.....	8
2. Average Balance of Use and Source of Funds (Domestics)	Non-Consolidated	.....	10
3. Interest Margins (Domestics)	Non-Consolidated		
4. Fees and Commissions (Domestics)	Non-Consolidated		
5. Gains or Losses on Investment Securities	Non-Consolidated	.....	11
6. Net Unrealized Gains (Losses) on Securities	Non-Consolidated Consolidated		
7. Derivative contracts	Consolidated	.....	13
8. Expenses, Employees and Branches	Non-Consolidated	.....	14
9. Net Business Profit	Non-Consolidated	.....	15
10. Return on Equity	Non-Consolidated Consolidated		
11. Return on Assets	Non-Consolidated		
12. Retirement Benefit	Non-Consolidated Consolidated		
13. Deferred Tax Assets	Non-Consolidated Consolidated	.....	16
14. Capital Adequacy Ratio (BIS Standard)	Consolidated Non-Consolidated	.....	17
III . LOANS, etc. INFORMATION			
1. Risk Managed Loan Information	Non-Consolidated Consolidated	.....	18
2. Allowance for Loan Losses	Non-Consolidated Consolidated	.....	19
3. Percentage of Allowance to Total Risk Managed Loans	Non-Consolidated Consolidated		
4. Status of Claims disclosed under the Financial Revitalization Law	Non-Consolidated Consolidated	.....	20
5. Status of Coverage of Claims disclosed under the Financial Revitalization Law	Non-Consolidated		
※ Allowance Coverage Ratio・Total Coverage Ratio	Non-Consolidated	.....	21
※ Each Standards Concerning Disclosure of Assets	Non-Consolidated	.....	22
6. Off-Balanced Credits	Non-Consolidated	.....	23
7. Status of Bankruptcy due to Classification of Loan Categories	Non-Consolidated	.....	24
8. Loan Portfolio, etc. Information	Non-Consolidated	.....	25
9. Loans Information	Non-Consolidated	.....	26
10. Deposits Information	Non-Consolidated	.....	27
11. Individual Deposit Assets, etc.	Non-Consolidated Consolidated		
12. Average Balance of Use and Source of Funds, etc.	Non-Consolidated	.....	28
13. Loan-Deposit Ratio and Securities-Deposit Ratio	Non-Consolidated		

I. DIGEST OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2016

1. Income status

<Non-consolidated>

For the year ended (Unit: Billions of Yen)

	March 31, 2015	March 31, 2016	Increase / (Decrease)
1 Gross operating income	204.4	201.6	[(1.3%)] (2.8)
2 Gross operating income from domestic operations	200.9	197.5	(3.4)
3 Interest income	155.0	150.7	(4.3)
4 Fees and commissions	42.2	41.6	(0.6)
5 Trading income	0.3	0.2	(0.1)
6 Other ordinary income	3.2	4.8	1.6
7 Gross operating income from international operations	3.4	4.1	0.7
8 Expenses	100.4	99.4	[(1.0%)] (1.0)
9 (Reference) OHR (※1)	49.1%	49.2%	0.1%
10 Of which, personnel	44.5	45.2	0.7
11 Of which, facilities	49.6	47.0	(2.6)
12 Core net business profit (1-8)	104.0	102.2	[(1.7%)] (1.8)
13 Provision of allowance for general loan losses	(2.7)	-	2.7
14 Net business profit (1-8-13)	106.7	102.2	[(4.2%)] (4.5)
15 Non-recurring gains (losses)	(4.7)	6.1	10.8
16 Of which, disposal of bad debts	3.4	(3.9)	(7.3)
17 Of which, provision of allowance for specific loan losses	3.4	-	(3.4)
18 Of which, reversal of allowance for loan losses	-	4.2	4.2
19 Of which, gains or losses on stocks and other securities	1.5	4.7	3.2
20 Ordinary profit (14+15)	102.0	108.4	[6.2%] 6.4
21 Extraordinary income (losses)	1.0	(0.6)	(1.6)
22 Total income taxes	35.5	34.9	(0.6)
23 Net income (20+21-22)	67.5	72.8	[7.8%] 5.3
24 Credit costs (13+16)	0.7	(3.9)	(4.6)
25 Credit cost ratio (※2)	0.00%	(0.03%)	(0.03%)

<Non-Consolidated>

■ Gross operating income (1)

Gross operating income decreased by ¥2.8 billion from the previous year to ¥201.6 billion, mainly due to the decrease in interest income from domestic operations in accordance with the decline in market interest rates and the decrease in domestic fees and commissions in accordance with the weakness in stock markets.

■ Expenses (8)

Expenses decreased by ¥1.0 billion from the previous year to ¥99.4 billion, mainly due to the decrease in non-personnel expense resulting from the decrease in deposit insurance premium rate. OHR (overhead ratio) was 49.2% and maintained at a level of less than 50%, staying with the lowest level among Japanese banks.

■ Core net business profit (12)

Core net business profit decreased by ¥1.8 billion from the previous year to ¥102.2 billion, due to the decrease in gross operating income despite of the decrease in expenses.

■ Credit costs (24)

Credit costs decreased by ¥4.6 billion from the previous year to ¥-3.9 billion for the first time, and credit cost ratio was -0.03%, mainly due to the decrease in occurrence of default and deterioration of borrowers classification.

■ Ordinary profit (20)

Ordinary profit increased by ¥6.4 billion from the previous year to ¥108.4 billion, due to the decrease in credit costs and the increase in gains or losses on stocks and other securities, mainly resulting from gain on sales of stock acquired by Debt Equity Swap, by ¥3.2 billion from the previous year.

■ Net income (23)

Net income increased by ¥5.3 billion from the previous year to ¥72.8 billion, which is a historic high, mainly due to the increase in ordinary profit. Net income increased for seven consecutive years.

<Consolidated>

■ Ordinary profit (26)

Ordinary profit increased by ¥6.6 billion from the previous year to ¥114.6 billion and posted historic-high, mainly due to the increase in non-consolidated ordinary profit.

■ Profit attributable to owners of parent (27)

Profit attributable to owners of parent decreased by ¥1.8 billion from the previous year to ¥74.5 billion. Profit attributable to owners of parent excluding gain on bargain purchases increased by ¥7.3 billion from the previous year and posted historic-high.

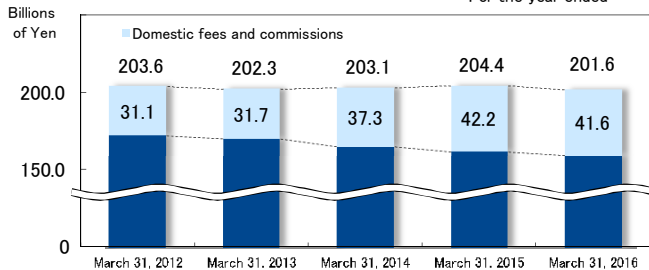
In addition, ROE (Consolidated) decreased by 0.62 points from the previous year to 7.73%. ROE (Consolidated) excluding gain on bargain purchases increased 0.34 points from the previous year.

<Consolidated>

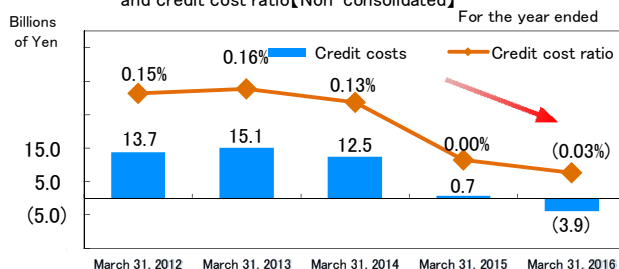
For the year ended (Unit: Billions of Yen)

	March 31, 2015	March 31, 2016	Increase / (Decrease)
26 Ordinary profit	108.0	114.6	[6.0%] 6.6
27 Profit attributable to owners of parent	76.3	74.5	[(2.2%)] (1.8)
28 Of which, excluding gain on bargain purchase	67.2	74.5	7.3
29 ROE (※3)	8.35%	7.73%	(0.62%)
30 Of which, excluding gain on bargain purchase	7.39%	7.73%	0.34%
31 RORA (※4)	1.10%	1.04%	(0.06%)
32 Fees and commissions income ratio (※5)	24.7%	24.2%	(0.5%)

(Reference 1) Transition of gross operating income [Non-consolidated] For the year ended



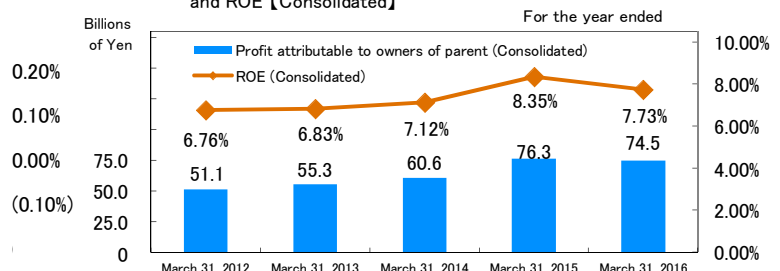
(Reference 2) Transition of credit costs [Non-consolidated] and credit cost ratio [Non-consolidated] For the year ended



[the rate of change]

Targets in the Medium Term Management Plan		
※1 OHR (Non-consolidated)	$\frac{\text{Expenses}}{\text{Gross operating income}} \times 100$	Late 40's%
※2 Credit cost ratio (Non-consolidated)	$\frac{\text{Credit costs}}{\text{Average balance of loans}} \times 100$	Around 0.15%
※3 ROE (Consolidated)	$\frac{\text{Profit attributable to owners of parent}}{\text{Net assets (Average, excluding non-controlling interests)}} \times 100$	Around 7%
※4 RORA (Consolidated)	$\frac{\text{Profit attributable to owners of parent}}{\text{Total risk weighted assets}} \times 100$	Around 0.8%
※5 Fees and commissions income ratio (Consolidated)	$\frac{\text{Fees and commissions}}{\text{Gross operating income}} \times 100$	Around 22%

(Reference 3) Transition of profit attributable to owners of parent [Consolidated] and ROE [Consolidated] For the year ended



2. Loans

<domestic branches (excluding loans in offshore market account)>

i. Transition of outstanding loan balance <Non-consolidated>

(Unit: Billions of Yen)

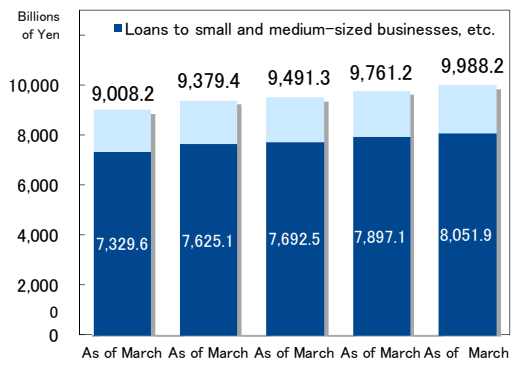
	As of March 31, 2014	As of March 31, 2015 (A)	As of March 31, 2016 (B)	(B)-(A)
Loans <outstanding balance> [C]	9,491.3	9,761.2	9,988.2	227.0 [2.3%]
Loans to small and medium-sized businesses, etc. [A + B]	7,692.5	7,897.1	8,051.9	154.8 [1.9%]
Loans to small and medium-sized businesses [A]	2,919.1	3,023.3	3,162.4	139.1 [4.6%]
Loans to individuals [B]	4,773.3	4,873.8	4,889.4	15.6 [0.3%]
Of which, residential loans	4,422.7	4,513.7	4,513.1	(0.6) [(0.0%)]
Housing loans	3,037.0	3,091.6	3,053.9	(37.7) [(1.2%)]
Apartment loans	1,385.6	1,422.0	1,459.1	37.1 [2.6%]
Loans (All branches including loans in offshore market account)	9,505.1	9,778.0	10,005.4	227.4

Outstanding loans balance increased by 2.3% from the end of the previous year to ¥9,988.2 billion, due to the increase in loans to small and medium-sized businesses by 4.6%.

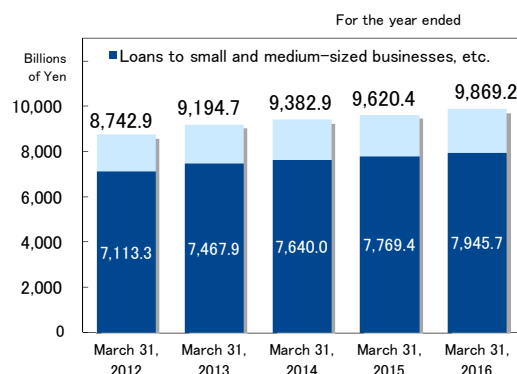
In all branches basis, the balance of loans was ¥10,005.4 billion and reached over ¥10,000 billion for the first time at the year end.

Average loans balance increased by 2.5% from the previous year to ¥9,869.2 billion, due to the increases in loans to small and medium-sized businesses and loans to individuals.

(Reference 1) Transition of outstanding loan balance



(Reference 2) Transition of average loan balance



ii. Transition of average loan balance <Non-consolidated>

For the year ended

(Unit: Billions of Yen)

	March 31, 2014	March 31, 2015 (A)	March 31, 2016 (B)	(B)-(A)
Loans <average balance>	9,382.9	9,620.4	9,869.2	248.8 [2.5%]
Loans to small and medium-sized businesses, etc. [A + B]	7,640.0	7,769.4	7,945.7	176.3 [2.2%]
Loans to small and medium-sized businesses [A]	2,935.1	2,967.3	3,083.4	116.1 [3.9%]
Loans to individuals [B]	4,704.9	4,802.1	4,862.2	60.1 [1.2%]
Of which, residential loans	4,358.6	4,448.4	4,499.4	51.0 [1.1%]
Housing loans	3,007.3	3,052.7	3,065.9	13.2 [0.4%]
Apartment loans	1,351.2	1,395.7	1,433.5	37.8 [2.7%]

3. Deposits

<domestic branches (excluding deposits in offshore market account)>

i. Transition of outstanding deposit balance <Non-consolidated>

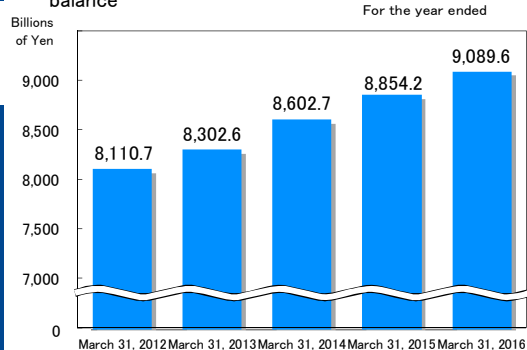
(Unit: Billions of Yen)

	As of March 31, 2014	As of March 31, 2015 (A)	As of March 31, 2016 (B)	(B)-(A)
Deposits <outstanding balance>	11,854.5	12,112.1	12,549.4	437.3 [3.6%]
Of which, individual	8,712.5	8,941.1	9,134.3	193.2 [2.1%]
Of which, corporate	2,227.4	2,316.7	2,429.4	112.7 [4.8%]

Outstanding deposits balance increased by 3.6% from the end of the previous year to ¥12,549.4 billion due to the increase in individual and corporate deposits.

Average deposits balance also increased by 3.2% from the previous year to ¥11,996.6 billion due to the increase in individual and corporate deposits.

(Reference) Transition of average individual deposit balance



ii. Transition of average deposit balance <Non-consolidated>

For the year ended

(Unit: Billions of Yen)

	March 31, 2014	March 31, 2015 (A)	March 31, 2016 (B)	(B)-(A)
Deposits <average balance>	11,295.4	11,616.0	11,996.6	380.6 [3.2%]
Of which, individual	8,602.7	8,854.2	9,089.6	235.4 [2.6%]
Of which, corporate	2,208.6	2,305.5	2,394.5	89.0 [3.8%]

4. Deposit Assets for individuals

Balance of deposit assets for individuals

<Non-consolidated>

(Unit: Billions of Yen)

	As of March 31, 2014	As of March 31, 2015 (A)	As of March 31, 2016 (B)	(B)-(A)
Investment trusts	528.6	618.5	550.5	(68.0)
Insurance	959.6	963.7	1,016.8	53.1
Foreign currency deposits	37.7	33.5	27.5	(6.0)
Public bonds	242.8	174.4	133.2	(41.2)
Total balance of investment products for individuals [A]	1,769.0	1,790.2	1,728.2	(62.0)
Individual deposits (deposits in yen) [B]	8,674.7	8,907.5	9,106.7	199.2
Total deposit assets for individuals [C]	10,443.7	10,697.7	10,835.0	137.3

Although the sales of investment products decreased from the previous year due to weakness in stock markets, the number of investment products' holders increased by 11 thousand from the end of the previous year to 264 thousand mainly by providing customers with advice on portfolio building centered around "Core & Satellite Investment Strategies" and utilizing NISA.

Balance of insurance increased by ¥53.1 billion from the end of the previous year to ¥1,016.8 billion and reached over ¥1,000 billion for the first time.

On the other hand, balance of investment trusts decreased by ¥68 billion from the end of previous year due to the decrease in the net asset value of investment trusts and decrease in sales volume.

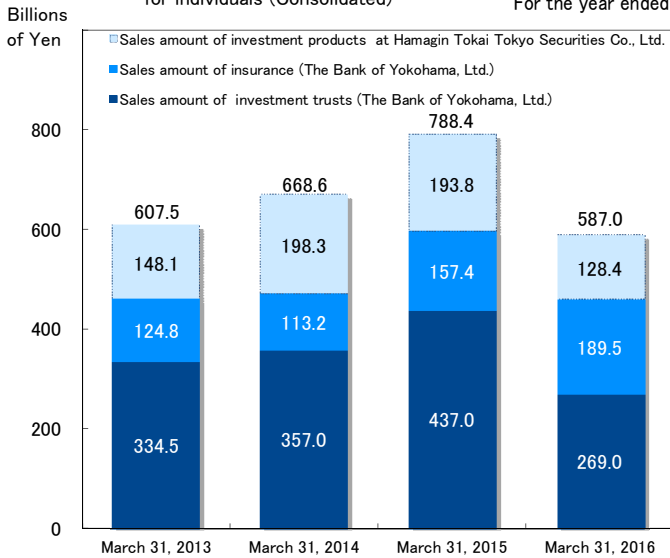
Total balances of investment products for individuals decreased by ¥62 billion from the end of previous year to ¥1,728.2 billion due to the decrease in balance of public bonds by ¥41.2 billion as well.

<Consolidated>

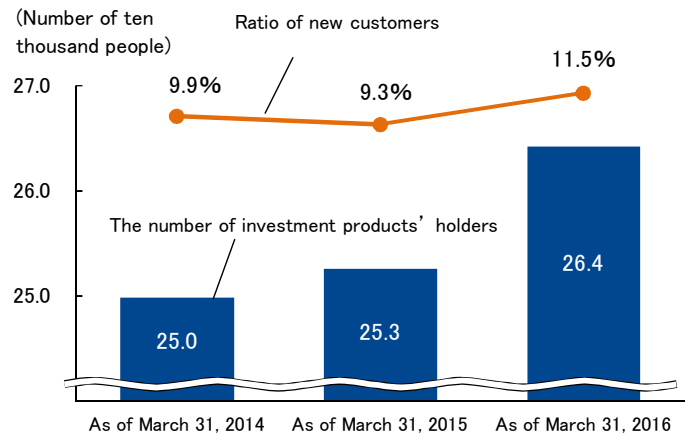
(Unit: Billions of Yen)

Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd. [D]	299.0	350.0	323.3	(26.7)
Total balance of investment products for individuals (Group total) [E = A+D]	2,068.0	2,140.3	2,051.6	(88.7)
Total deposit assets for individuals (Group total) [F = B+E]	10,742.8	11,047.8	11,158.3	110.5

(Reference 1) Transition of sales amount of investment products for individuals (Consolidated) For the year ended



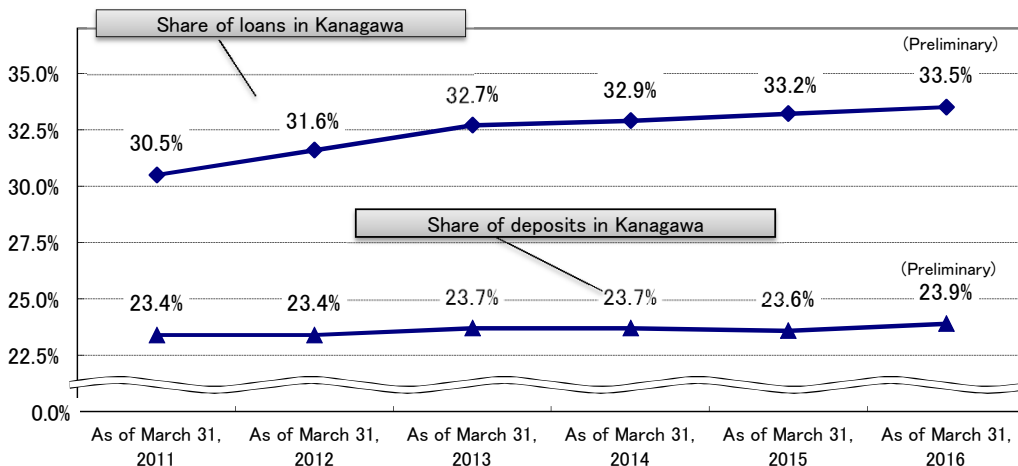
(Reference 2) Transition of the number of investment products' holders and new customers (Non-consolidated)



(Note) "Ratio of new customers" is the ratio of the number of customers newly started transactions towards the number of investment products' holders

5. Shares of loans and deposits in Kanagawa Prefecture

Market shares in Kanagawa Prefecture <Non-consolidated>



As a result of active provision of funds to our customers in Kanagawa prefecture, shares of loans in Kanagawa prefecture increased by 0.3% point from the end of previous year to 33.5%.

Individual deposits and corporate deposits increased, and shares of deposits in Kanagawa increased by 0.3% point from the end of previous year to 23.9%.

6. Status of Non-performing Loans

Transition of claims disclosed under the Financial Revitalization Law

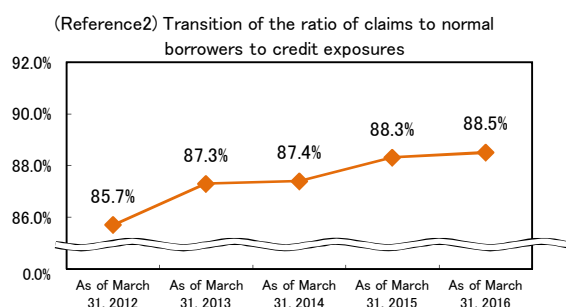
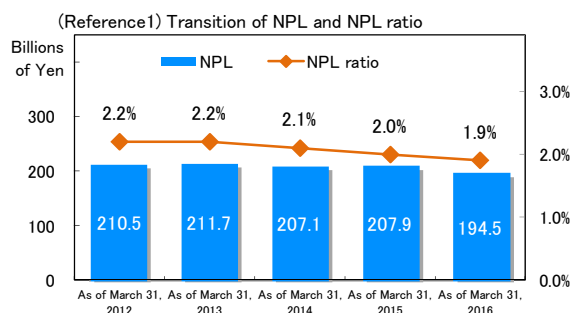
<Non-consolidated>

(Unit: Billions of Yen)

	As of March 31, 2014	As of March 31, 2015 (A)	As of March 31, 2016 (B)	(B)-(A)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	43.7	53.0	55.0	2.0
Doubtful claims (in possible bankruptcy)	137.2	135.1	124.1	(11.0)
Claims in need of special caution	26.1	19.6	15.3	(4.3)
Sub-total (NPL) [A]	207.1	207.9	194.5	(13.4)
Claims in need of caution (excluding claims in need of special caution)	1,003.4	943.7	971.0	27.3
Claims to normal borrowers (excluding claims in need of caution) [B]	8,453.6	8,773.7	8,975.6	201.9
Normal claims [C]	9,457.0	9,717.4	9,946.6	229.2
Total (Credit exposures) [D=A+C]	9,664.1	9,925.4	10,141.2	215.8
NPL ratio (Percentage of NPL) [A/D]	2.1%	2.0%	1.9%	(0.1%)
The ratio of claims to normal borrowers to credit exposures [B/D]	87.4%	88.3%	88.5%	0.2%

The balance of non-performing loans ("NPL") under Financial Revitalization Law was ¥194.5 billion, less than ¥200 billion for the first time in 8 periods, mainly due to performance improvement of borrowers.

NPL ratio dropped by 0.1% from the end of the previous year to 1.9%, the lowest level after the enforcement of Financial Revitalization Law in 1998, due to the increase in normal claims.



7. Capital Adequacy Ratio

<Consolidated>

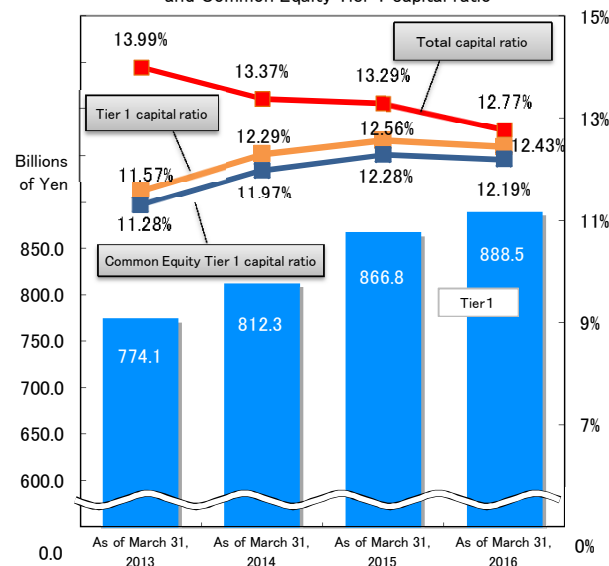
(Unit: Billions of Yen)

<Basel III>	As of March 31, 2014	As of March 31, 2015 (A)	As of March 31, 2016 (B) (Preliminary)	(B)-(A)
Total capital ratio (BIS Standard) ※1	13.37%	13.29%	12.77%	(0.52%)
Tier 1 capital ratio	12.29%	12.56%	12.43%	(0.13%)
Common Equity Tier 1 capital ratio ※3	11.97%	12.28%	12.19%	(0.09%)
Total capital	883.3	916.9	913.1	(3.8)
Tier 1	812.3	866.8	888.5	21.7
Common Equity Tier 1	790.9	847.8	871.8	24.0
Tier 2	71.0	50.1	24.5	(25.6)
Total risk weighted assets ※2	6,605.6	6,898.4	7,147.5	249.1

Total capital ratio based on Basel III dropped by 0.52% points from the end of the previous year to 12.77% due to the increase in total risk weighted assets resulting from the increase in loans, despite of the increase in Common Equity Tier 1.

Common Equity Tier 1 capital ratio maintained at high level even though it dropped by 0.09% points from the end of previous year to 12.19%.

(Reference) Transition of Total capital ratio and Common Equity Tier 1 capital ratio



※1. Total capital ratio (BIS Standard) is calculated in accordance with "the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc., held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No. 19, 2006)."

※2. Calculation method of risk weighted assets :
 <Credit risk> FIRB approach
 <Operational risk> TSA (the standardized approach)

Target in the Medium Term Management Plan	
※3 Common Equity Tier 1 capital ratio (Consolidated)	Around 11's %

8. Forecasts for Fiscal Year 2016

<Concordia Financial Group (Consolidated)>

Ordinary profit is expected to be ¥93.5 billion. Profit attributable to owners of parent is expected to be ¥123.5 billion.

Gain on bargain purchase, included in profit attributable to owners of parent, is expected to be around ¥60 billion.

Concordia Financial Group will pay ordinary dividends of ¥13 per share as a stable dividend, and an additional dividend of ¥1 per share as an anniversary dividend accompanying the establishment of Concordia Financial Group, totaled to ¥14 per share based on the shareholders' return policy in medium-term management plan.

In addition, Concordia Financial Group will pay a special dividend in the case where profit attributable to owners of parent exceeds ¥60 billion.

<Bank of Yokohama (Non-consolidated)>

Gross operating income is expected to decrease by ¥11.6 billion to ¥190 billion, mainly due to the decrease in interest income resulting from the decline of market interest rate.

Ordinary profit and net income are expected to decline due to the decrease in gross operating income and the increase in expenses resulting from proactive investments in order to realize synergies as early as possible.

<Higashi-Nippon Bank (Non-consolidated)>

Gross operating income is expected to be ¥32 billion, and remained at the same level compared to the previous year.

Ordinary profit and net income are expected to decrease mainly due to the increase in expenses resulting from proactive investments in order to improve customer service.

Concordia Financial Group

<Consolidated>

(Unit: Billions of Yen)

	<Reference> Six months ending September 30, 2016 Combined Result (A)	<Reference> Fiscal year 2015 Combined Result (B)	Six months ending September 30, 2016 Forecasts (C)	(C)-(A)	Fiscal year 2016 Forecasts (D)	(D)-(B)
1 Ordinary income			167.0		334.5	
2 Ordinary profit	71.2	128.1	47.0	(24.2)	93.5	(34.6)
3 Profit attributable to owners of parent	46.7	81.5	92.0	45.3	123.5	42.0
4 (excluding gain on bargain purchase)	46.7	81.5	32.0	(14.7)	63.5	(18.0)

<Dividends>

	Six months ending September 30, 2016 Forecasts (C)	Fiscal year 2016 Forecasts (D)
5 Ordinary dividends per share	¥6.50	¥13.00
6 Anniversary dividends per share	¥1.00	¥1.00
7 Total dividends per share	¥7.50	¥14.00

※The amount of a special dividend will be announced based on our performance.

<Reference> The Bank of Yokohama, Ltd.

<Non-consolidated>

(Unit: Billions of Yen)

	Six months ending September 30, 2016 Result (A)	Fiscal year 2015 Result (B)	Six months ending September 30, 2016 Forecasts (C)	(C)-(A)	Fiscal year 2016 Forecasts (D)	(D)-(B)
8 Gross operating income	102.7	201.6	96.0	(6.7)	190.0	(11.6)
9 Expenses (-)	49.5	99.4	52.0	2.5	104.5	5.1
10 Core net business profit	53.1	102.2	44.0	(9.1)	85.5	(16.7)
11 Ordinary profit	59.4	108.4	42.0	(17.4)	83.5	(24.9)
12 Net income	40.5	72.8	29.5	(11.0)	57.5	(15.3)
13 Credit costs (-)	(2.7)	(3.9)	0.0	2.7	0.0	3.9

<Consolidated>

(Unit: Billions of Yen)

	Six months ending September 30, 2016 Result (A)	Fiscal year 2015 Result (B)	Six months ending September 30, 2016 Forecasts (C)	(C)-(A)	Fiscal year 2016 Forecasts (D)	(D)-(B)
14 Ordinary profit	62.3	114.6	44.5	(17.8)	88.5	(26.1)
15 Profit attributable to owners of parent	40.9	74.5	30.0	(10.9)	59.5	(15.0)

<Reference> The Higashi-Nippon Bank, Limited

<Non-consolidated>

(Unit: Billions of Yen)

	Six months ending September 30, 2016 Result (A)	Fiscal year 2015 Result (B)	Six months ending September 30, 2016 Forecasts (C)	(C)-(A)	Fiscal year 2016 Forecasts (D)	(D)-(B)
16 Gross operating income	16.1	32.2	16.0	(0.1)	32.0	(0.2)
17 Expenses (-)	11.4	22.9	12.0	0.6	24.0	1.1
18 Core net business profit	4.6	9.3	4.0	(0.6)	8.0	(1.3)
19 Ordinary profit	8.9	13.3	3.0	(5.9)	6.0	(7.3)
20 Net income	5.7	6.9	2.0	(3.7)	4.0	(2.9)
21 Credit costs (-)	(0.3)	0.0	0.9	1.2	1.8	1.8

<Consolidated>

(Unit: Billions of Yen)

	Six months ending September 30, 2016 Result (A)	Fiscal year 2015 Result (B)	Six months ending September 30, 2016 Forecasts (C)	(C)-(A)	Fiscal year 2016 Forecasts (D)	(D)-(B)
22 Ordinary profit	8.9	13.4	3.0	(5.9)	6.0	(7.4)
23 Profit attributable to owners of parent	5.7	6.9	2.0	(3.7)	4.0	(2.9)

<Reference> The Bank of Yokohama, Ltd. [Non-Consolidated • Consolidated] • The Higashi-Nippon Bank, Limited [Non-Consolidated • Consolidated] Combined

<Non-consolidated>

(Unit: Billions of Yen)

	Six months ending September 30, 2016 Result (A)	Fiscal year 2015 Result (B)	Six months ending September 30, 2016 Forecasts (C)	(C)-(A)	Fiscal year 2016 Forecasts (D)	(D)-(B)
24 Gross operating income	118.8	233.9	112.0	(6.8)	222.0	(11.9)
25 Expenses (-)	60.9	122.3	64.0	3.1	128.5	6.2
26 Core net business profit	57.7	111.5	48.0	(9.7)	93.5	(18.0)
27 Ordinary profit	68.3	121.7	45.0	(23.3)	89.5	(32.2)
28 Net income	46.2	79.7	31.5	(14.7)	61.5	(18.2)
29 Credit costs (-)	(3.1)	(3.8)	0.9	4.0	1.8	5.6

<Consolidated>

(Unit: Billions of Yen)

	Six months ending September 30, 2016 Result (A)	Fiscal year 2015 Result (B)	Six months ending September 30, 2016 Forecasts (C)	(C)-(A)	Fiscal year 2016 Forecasts (D)	(D)-(B)
30 Ordinary profit	71.2	128.1	47.5	(23.7)	94.5	(33.6)
31 Profit attributable to owners of parent	46.7	81.5	32.0	(14.7)	63.5	(18.0)

9. Reference Income status (The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited Combined)

<Reference>The Bank of Yokohama, Ltd.【Non-Consolidated】・The Higashi-Nippon Bank, Limited【Non-Consolidated】
Combined

① Income status

(Unit: Billions of Yen)

	March 31, 2016 (Combined)	Yokohama	(A)-(C)	Higashi-	(B)-(D)	March 31, 2015 (Combined)	Yokohama	Higashi-
		(A)		Nippon (B)			(C)	Nippon (D)
1 Gross operating income	233.9	201.6	(2.8)	32.2	0.4	236.3	204.4	31.8
2 Gross operating income from domestic operations	229.1	197.5	(3.4)	31.6	0.4	232.2	200.9	31.2
3 Interest income	179.9	150.7	(4.3)	29.1	(0.2)	184.4	155.0	29.3
4 Fees and commissions	43.6	41.6	(0.6)	2.0	0.3	43.9	42.2	1.7
5 Trading income	0.2	0.2	(0.1)	-	-	0.3	0.3	-
6 Other ordinary income	5.2	4.8	1.6	0.4	0.3	3.4	3.2	0.1
7 Gross operating income from international operations	4.8	4.1	0.7	0.6	(0.0)	4.1	3.4	0.6
8 Expenses	122.3	99.4	(1.0)	22.9	(0.3)	123.6	100.4	23.2
9 (Reference) OHR	52.2%	49.2%	0.1%	71.1%	(1.7%)	52.3%	49.1%	72.8%
10 Personnel	58.0	45.2	0.7	12.7	0.3	57.0	44.5	12.4
11 Facilities	55.9	47.0	(2.6)	8.8	(0.7)	59.1	49.6	9.5
12 Taxes	8.3	7.0	0.8	1.3	0.1	7.4	6.2	1.2
13 Core net business profit (1-8)	111.5	102.2	(1.8)	9.3	0.7	112.7	104.0	8.6
14 Provision of allowance for general loan losses	-	-	2.7	-	0.1	(2.9)	(2.7)	(0.1)
(Note)	[(3.3)]	[(3.0)]	[(0.3)]	[(0.2)]	[(0.1)]			
15 Net business profit (1-8-14)	111.5	102.2	(4.5)	9.3	0.5	115.6	106.7	8.8
16 Non-recurring gains (losses)	10.1	6.1	10.8	4.0	(0.1)	(0.6)	(4.7)	4.1
17 Disposal of bad debts	(3.8)	(3.9)	(7.3)	0.0	(2.8)	6.3	3.4	2.8
18 Of which, provision of allowance for specific loan losses	-	-	(3.4)	-	(2.6)	6.0	3.4	2.6
(Note)	[(1.2)]	[(1.1)]	[(4.5)]	[(0.0)]	[(2.6)]			
19 Of which, reversal of allowance for loan losses	4.5	4.2	4.2	0.2	0.2	-	-	-
20 Gains or losses on stocks and other securities	9.4	4.7	3.2	4.6	(2.6)	8.7	1.5	7.2
21 Other non-recurring gains (losses)	(3.1)	(2.5)	0.3	(0.6)	(0.5)	(3.0)	(2.8)	(0.1)
22 Ordinary profit (15+16)	121.7	108.4	6.4	13.3	0.4	115.0	102.0	12.9
23 Extraordinary income (losses)	(3.0)	(0.6)	(1.6)	(2.3)	(2.3)	0.9	1.0	(0.0)
24 Income before income taxes	118.6	107.7	4.7	10.9	(1.9)	115.9	103.0	12.8
25 Total income taxes	38.9	34.9	(0.6)	4.0	(0.3)	39.8	35.5	4.3
26 Net income (22+23-25)	79.7	72.8	5.3	6.9	(1.6)	76.0	67.5	8.5
27 Credit costs (14+17)	(3.8)	(3.9)	(4.6)	0.0	(2.6)	3.4	0.7	2.6
28 Credit cost ratio	(0.03%)	(0.03%)	(0.03%)	0.00%	(0.18%)	0.03%	0.00%	0.18%

(Note) As total amount of provision of allowance for general loan losses and provision of allowance for specific loan losses was excessively reversed, the reversed amount was recognized as reversal of allowance for loan losses for the year ended March 31, 2016 and presented in brackets.

9. Reference Loans and Deposits, etc. (The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited Combined)

<Reference> The Bank of Yokohama, Ltd. [Non-Consolidated] · The Higashi-Nippon Bank, Limited [Non-Consolidated] Combined

[the rate of change]

(Unit: Billions of Yen)

② Loans <domestic branches (excluding loans in offshore market account)>

	March 31, 2016 (Combined) (A)	(A)-(D)	Yokohama (B)	(B)-(E)	Higashi- Nippon (C)	(C)-(F)	March 31, 2015 (Combined) (D)	Yokohama (E)	Higashi-Nippon (F)
1 Loans	11,634.3	317.1	9,988.2	[2.3%] 227.0	1,646.0	[5.7%] 90.1	11,317.2	9,761.2	1,555.9
2 Of which, Loans to small and medium-sized businesses, etc.	9,464.6	244.5	8,051.9	[1.9%] 154.8	1,412.6	[6.7%] 89.6	9,220.1	7,897.1	1,323.0

③ Deposits <domestic branches (excluding deposits in offshore market account)>

(Unit: Billions of Yen)

	March 31, 2016 (Combined) (A)	(A)-(D)	Yokohama (B)	(B)-(E)	Higashi- Nippon (C)	(C)-(F)	March 31, 2015 (Combined) (D)	Yokohama (E)	Higashi-Nippon (F)
3 Deposits	14,402.1	439.8	12,549.4	[3.6%] 437.3	1,852.6	[0.1%] 2.5	13,962.3	12,112.1	1,850.1
4 Of which, individual	10,318.5	188.0	9,134.3	[2.1%] 193.2	1,184.1	[(0.4%)] (5.3)	10,130.5	8,941.1	1,189.4
5 Of which, corporate	3,022.3	125.4	2,429.4	[4.8%] 112.7	592.8	[2.1%] 12.6	2,896.9	2,316.7	580.2

④ Deposit Assets for individuals

(Unit: Billions of Yen)

	March 31, 2016 (Combined) (A)	(A)-(D)	Yokohama (B)	(B)-(E)	Higashi- Nippon (C)	(C)-(F)	March 31, 2015 (Combined) (D)	Yokohama (E)	Higashi-Nippon (F)
6 Investment products for individuals	1,853.5	(57.8)	1,728.2	[(3.4%)] (62.0)	125.3	[3.4%] 4.2	1,911.3	1,790.2	121.1
7 Of which, investment trusts	591.1	(70.3)	550.5	[(10.9%)] (68.0)	40.5	[(5.5%)] (2.4)	661.4	618.5	42.9
8 Of which, insurance	1,089.9	58.5	1,016.8	[5.5%] 53.1	73.1	[7.9%] 5.4	1,031.4	963.7	67.7

⑤ Securities

(Unit: Billions of Yen)

	March 31, 2016 (Combined) (A)	(A)-(D)	Yokohama (B)	(B)-(E)	Higashi- Nippon (C)	(C)-(F)	March 31, 2015 (Combined) (D)	Yokohama (E)	Higashi-Nippon (F)
9 Securities	2,817.2	(62.1)	2,371.2	[(3.6%)] (90.6)	446.0	[6.8%] 28.6	2,879.3	2,461.8	417.4
10 Bonds	1,782.1	(162.5)	1,477.2	[(10.3%)] (171.3)	304.9	[2.9%] 8.8	1,944.6	1,648.5	296.1
11 Stocks	230.0	(17.3)	217.1	[(6.4%)] (15.0)	12.9	[(14.5%)] (2.2)	247.3	232.1	15.1
12 Other securities	805.0	117.8	676.8	[16.4%] 95.7	128.1	[20.7%] 22.0	687.2	581.1	106.1

⑥ Non-performing Loans

(Unit: Billions of Yen, %)

	March 31, 2016 (Combined) (A)	(A)-(D)	Yokohama (B)	(B)-(E)	Higashi- Nippon (C)	(C)-(F)	March 31, 2015 (Combined) (D)	Yokohama (E)	Higashi-Nippon (F)
13 Non-performing Loans ("NPL")	218.0	(15.7)	194.5	[(6.4%)] (13.4)	23.5	[(8.9%)] (2.3)	233.7	207.9	25.8
14 NPL ratio (Percentage of NPL)	1.8	(0.2)	1.9	(0.1)	1.4	(0.2)	2.0	2.0	1.6

Note: The table of Higashi-Nippon are indicated in case of partial direct written-off.

⑦ Consolidated ROE

(The Bank of Yokohama, Ltd. [Consolidated] · The Higashi-Nippon Bank, Limited [Consolidated] Combined)

(Unit: %)

	March 31, 2016 (Combined) (A)	(A)-(D)	Yokohama (B)	(B)-(E)	Higashi- Nippon (C)	(C)-(F)	March 31, 2015 (Combined) (D)	Yokohama (E)	Higashi-Nippon (F)
15 Consolidated ROE	7.56	(0.74)	7.73	(0.62)	6.11	(1.78)	8.30	8.35	7.89

⑧ Employees, Directors and Auditors

(Unit: Number of People)

	March 31, 2016 (Combined) (A)	(A)-(D)	Yokohama (B)	(B)-(E)	Higashi- Nippon (C)	(C)-(F)	March 31, 2015 (Combined) (D)	Yokohama (E)	Higashi-Nippon (F)
16 Total employees	6,116	35	4,687	[0.7%] 36	1,429	[0.0%] (1)	6,081	4,651	1,430
17 Actual employees	5,375	67	3,980	[1.9%] 78	1,395	[(0.7%)] (11)	5,308	3,902	1,406
18 Directors and auditors	29	1	15	[7.1%] 1	14	[0.0%] 0	28	14	14

⑨ Branches

(Unit: Number of Branches)

	March 31, 2016 (Combined) (A)	(A)-(D)	Yokohama (B)	(B)-(E)	Higashi- Nippon (C)	(C)-(F)	March 31, 2015 (Combined) (D)	Yokohama (E)	Higashi-Nippon (F)
19 Domestic Branches	287	3	205	[0.4%] 1	82	[2.5%] 2	284	204	80
20 Of which, Branches in Kanagawa Prefecture	189	1	180	[0.5%] 1	9	[0.0%] 0	188	179	9
21 Of which, Branches in Tokyo Metropolis	69	2	20	[0.0%] 0	49	[4.2%] 2	67	20	47
22 Overseas branches and offices	5	0	5	[0.0%] 0	0	[0.0%] 0	5	5	0

II. SUMMARY OF FINANCIAL RESULTS

II. 平成28年3月期 決算の概況

1. Profit and Loss 【Non-Consolidated】

1.損益状況 【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2016 (A)	(A)-(B)	March 31, 2015 (B)
Gross operating income	業務粗利益	201,687	[(1.3%)] (2,799)	204,486
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	236,924	9,044	227,880
Gross operating income from domestic operations	国内業務粗利益	197,503	(3,493)	200,996
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	233,220	8,638	224,582
Interest income	資金利益	150,788	(4,278)	155,066
Fees and commissions	役務取引等利益	41,653	(616)	42,269
Trading income	特定取引利益	249	(130)	379
Other ordinary income	その他業務利益	4,812	1,532	3,280
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(35,717)	(12,132)	(23,585)
Gross operating income from international operations	国際業務粗利益	4,184	694	3,490
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	3,703	405	3,298
Interest income	資金利益	1,731	200	1,531
Fees and commissions	役務取引等利益	367	2	365
Trading income	特定取引利益	285	245	40
Other ordinary income	その他業務利益	1,798	246	1,552
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	480	288	192
Expenses	経費(除く臨時処理分) (△)	99,406	[(1.0%)] (1,024)	100,430
Personnel	人件費 (△)	45,257	673	44,584
Facilities	物件費 (△)	47,094	(2,536)	49,630
Taxes	税金 (△)	7,054	839	6,215
Core net business profit	実質業務純益	102,281	[(1.7%)] (1,774)	104,055
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	137,517	10,068	127,449
① Provision of allowance for general loan losses	①一般貸倒引当金繰入額 (△)	—	2,725	(2,725)
Net business profit	業務純益	102,281	[(4.2%)] (4,500)	106,781
(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(35,236)	(11,843)	(23,393)
Non-recurring gains (losses)	臨時損益	6,152	10,895	(4,743)
② Disposal of bad debts	②不良債権処理額 (△)	(3,917)	(7,397)	3,480
Written-off of loans	貸出金償却 (△)	1,008	(364)	1,372
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	—	(3,455)	3,455
Loss on sales of non-performing loans	延滞債権等売却損 (△)	28	6	22
Reversal of allowance for loan losses	貸倒引当金戻入益	4,264	4,264	—
Recoveries of written-off claims	償却債権取立益	940	(811)	1,751
Other	その他 (△)	251	(130)	381
Gain or loss on stocks and other securities	株式等関係損益	4,784	3,208	1,576
Gain on sales of stocks and other securities	株式等売却益	4,805	3,207	1,598
Loss on sales of stocks and other securities	株式等売却損 (△)	—	(13)	13
Loss on devaluation of stocks and other securities	株式等償却 (△)	20	12	8
Other non-recurring gains (losses)	その他の臨時損益	(2,549)	290	(2,839)
Ordinary profit	経常利益	108,433	[6.2%]	102,037
Extraordinary income (losses)	特別損益	(697)	(1,717)	1,020
Gain (loss) on disposal of non-current assets	固定資産処分損益	(697)	(1,717)	1,020
Gain on disposal of non-current assets	固定資産処分益	8	(2,622)	2,630
Loss on disposal of non-current assets	固定資産処分損 (△)	706	(904)	1,610
Income before income taxes	税引前当期純利益	107,736	4,679	103,057
Income taxes-current	法人税、住民税及び事業税 (△)	27,746	(824)	28,570
Income taxes-deferred	法人税等調整額 (△)	7,155	190	6,965
Total income taxes	法人税等合計 (△)	34,901	(635)	35,536
Net income	当期純利益	72,834	[7.8%]	67,521
Credit costs (①+②)	与信関係費用(①+②) (△)	(3,917)	[-]	755

(注) 28年3月期において、一般貸倒引当金繰入額と個別貸倒引当金繰入額の合計額が取崩超過となりましたので、取崩超過額を「臨時損益」のうち「貸倒引当金戻入益」に計上しております。

Note: As total amount of provision of allowance for general loan losses and provision of allowance for specific loan losses was reversed, the amount reversed was recognized as “Reversal of allowance for loan losses” under “Non-recurring gains (losses)” for the year ended March 31, 2016.

【Consolidated】		【連結】		For the year ended		(Unit: Millions of Yen)	
				March 31, 2016 (A)	(A)-(B)	March 31, 2015 (B)	
Consolidated gross operating income		連結粗利益		218,665	[(2.1%)]	223,561	
Interest income	資金利益	151,401	(4,820)	156,221			
Fees and commissions	役務取引等利益	52,928	(2,383)	55,311			
Trading income	特定取引利益	2,829	467	2,362			
Other ordinary income	その他業務利益	11,506	1,841	9,665			
General and administrative expenses	営業経費 (△)	111,523	(1,552)	113,075			
Credit costs	与信関係費用 (△)	(2,317)	(5,746)	3,429			
Written-off of loans	貸出金償却 (△)	2,835	(811)	3,646			
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	—	(4,273)	4,273			
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	—	2,150	(2,150)			
Reversal of allowance for loan losses	貸倒引当金戻入益	3,489	3,489	—			
Recoveries of written off claims	償却債権取立益	1,943	(816)	2,759			
Other	その他 (△)	280	(139)	419			
Gain or loss on stocks and other securities	株式等関係損益	4,777	4,469	308			
Other	その他	411	(299)	710			
Ordinary profit	経常利益	114,648	6,574	108,074	[6.0%]		
Extraordinary income (losses)	特別損益	(704)	(11,315)	10,611			
Of which, gain on bargain purchase	うち負ののれん発生益	—	(9,101)	9,101			
Profit before income taxes	税金等調整前当期純利益	113,943	(4,743)	118,686			
Income taxes-current	法人税、住民税及び事業税 (△)	29,977	(1,797)	31,774			
Income taxes-deferred	法人税等調整額 (△)	7,724	136	7,588			
Total income taxes	法人税等合計 (△)	37,702	(1,660)	39,362			
Profit	当期純利益	76,241	(3,083)	79,324			
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益 (△)	1,666	(1,333)	2,999			
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	74,574	(1,750)	76,324	[(2.2%)]		

- (注) 1. 「連結粗利益」は、(資金運用収益－資金調達費用)＋(役務取引等収益－役務取引等費用)＋(特定取引収益－特定取引費用)＋(その他業務収益－その他業務費用)で算出しております。
2. 28年3月期において、一般貸倒引当金繰入額と個別貸倒引当金繰入額の合計額が取崩超過となりましたので、取崩超過額を「貸倒引当金戻入益」に計上しております。

Notes: 1. Consolidated gross operating income = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

2. As total amount of provision of allowance for general loan losses and provision of allowance for specific loan losses was reversed, the amount reversed was recognized as "Reversal of allowance for loan losses" for the year ended March 31, 2016.

【Reference】		【参考】		For the year ended		(Unit: Millions of Yen)	
				March 31, 2016 (A)	(A)-(B)	March 31, 2015 (B)	
Consolidated net business profit		連結業務純益		110,159	[(3.7%)]	114,451	

(注)「連結業務純益」は、単体実質業務純益＋子会社経常利益(与信関係費用控除前)＋関連会社経常利益×持分割合－内部取引(配当等)で算出しております。

Note: Consolidated net business profit = Non-consolidated core net business profit + Ordinary profit of consolidated subsidiaries (excluding Credit costs) + "Ordinary profit of equity-method affiliates" * share of stockholders equity - internal trade (dividend, etc.)

【Number of Consolidated Companies】		【連結対象会社数】		For the year ended		(Unit: Number of Companies)	
				As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	
Number of consolidated subsidiaries	連結子会社数	12	0	12			
Number of companies accounted for by the equity method	持分法適用会社数	0	0	0			

2. Average Balance of Use and Source of Funds (Domestics)

2. 資金平残(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit: Billions of Yen)

		March 31, 2016 (A)	(A)-(B)	March 31, 2015 (B)	(B)-(C)	March 31, 2014 (C)
Interest-earning assets	資金運用勘定	12,265.2	147.5	12,117.7	357.9	11,759.8
Loans and bills discounted	貸出金	9,734.1	213.5	9,520.6	203.7	9,316.9
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,886.9	164.6	7,722.3	113.6	7,608.7
Loans to small and medium-sized businesses	中小企業向け貸出	3,024.6	104.4	2,920.2	16.4	2,903.8
Loans to individuals	個人向け貸出	4,862.2	60.1	4,802.1	97.2	4,704.9
Securities	有価証券	2,238.3	68.6	2,169.7	203.5	1,966.2
Bonds	債券	2,120.1	71.9	2,048.2	208.4	1,839.8
Stocks	株式	118.1	(3.4)	121.5	(4.8)	126.3
Interest-bearing liabilities	資金調達勘定	13,546.5	1,229.1	12,317.4	490.8	11,826.6
Deposits	預金	11,854.3	380.5	11,473.8	328.6	11,145.2
Individual deposits	個人預金	9,059.9	241.4	8,818.5	256.9	8,561.6
External liabilities	外部負債	1,376.2	781.7	594.5	122.6	471.9

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit: %)

		March 31, 2016 (A)	(A)-(B)	March 31, 2015 (B)	(B)-(C)	March 31, 2014 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.27	(0.04)	1.31	(0.08)	1.39
Loans and bills discounted (B)	貸出金利回 B	1.28	(0.09)	1.37	(0.11)	1.48
Securities	有価証券利回	1.18	0.00	1.18	0.02	1.16
Yield on interest-bearing liabilities	資金調達利回	0.03	0.00	0.03	(0.02)	0.05
Deposits (C)	預金利回 C	0.03	0.00	0.03	(0.01)	0.04
External liabilities	外部負債利回	0.08	0.00	0.08	(0.13)	0.21
Expenses ratio	経費率	0.79	(0.04)	0.83	0.00	0.83
Total funding cost (D)	資金調達原価 D	0.74	(0.08)	0.82	(0.02)	0.84
Yield spread (B)-(C)	預貸金利回差 B-C	1.25	(0.09)	1.34	(0.10)	1.44
Interest margin between loans and deposits	預貸金利鞘	0.46	(0.05)	0.51	(0.10)	0.61
Net interest margin (A)-(D)	総資金利鞘 A-D	0.53	0.04	0.49	(0.06)	0.55

4. Fees and Commissions (Domestics)

4. 役務取引等利益(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2016 (A)	(A)-(B)	March 31, 2015 (B)	(B)-(C)	March 31, 2014 (C)
Fees and commissions	役務取引等収益	55,988	(397)	56,385	5,221	51,164
Deposits and Loans	預金・貸出業務	21,163	751	20,412	723	19,689
ATM	ATM関連手数料	4,997	(10)	5,007	26	4,981
Account transfer	口座振替	4,542	18	4,524	(45)	4,569
Syndicated Loan	シ・ローン関連	4,091	627	3,464	492	2,972
Remittance	為替業務	9,755	(24)	9,779	30	9,749
Securities	証券関連業務	11,519	(3,253)	14,772	1,436	13,336
Investment trusts	投資信託収益	9,713	(3,186)	12,899	1,173	11,726
Agency business	代理業務	736	12	724	(33)	757
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,611	(46)	1,657	(35)	1,692
Guarantee business	保証業務	560	(55)	615	(39)	654
Others	その他	10,641	2,217	8,424	3,139	5,285
Insurance	保険関連	9,250	1,740	7,510	2,953	4,557
Fees and commissions payments	役務取引等費用	14,335	220	14,115	351	13,764
Fees and commissions - net	役務取引等利益	41,653	(616)	42,269	4,870	37,399

5. Gains or Losses on Investment Securities 5. 有価証券関係損益

① Gains or Losses on Bonds

① 国債等債券損益

【Non-Consolidated】

【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2016 (A)	(A)-(B)	March 31, 2015 (B)	(B)-(C)	March 31, 2014 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(35,236)	(11,843)	(23,393)	(16,243)	(7,150)
Gain on sales	売却益	3,976	1,998	1,978	(1,445)	3,423
Gain on redemption	償還益	—	—	—	(29)	29
Loss on sales	売却損 (△)	37,961	14,847	23,114	13,888	9,226
Loss on redemption	償還損 (△)	1,139	(1,072)	2,211	857	1,354
Loss on devaluation	償却 (△)	111	65	46	24	22

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

For the year ended

(Unit: Millions of Yen)

		March 31, 2016 (A)	(A)-(B)	March 31, 2015 (B)	(B)-(C)	March 31, 2014 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	36,088	14,657	21,431	12,662	8,769
Gains (losses) on bonds + Gains (losses) on bonds derivatives	国債等債券損益(5勘定戻) +債券デリバティブ損益	852	2,814	(1,962)	(3,580)	1,618

② Gains or Losses on stocks and other securities

② 株式等関係損益

【Non-Consolidated】

【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2016 (A)	(A)-(B)	March 31, 2015 (B)	(B)-(C)	March 31, 2014 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	4,784	3,208	1,576	(354)	1,930
Gain on sales	売却益	4,805	3,207	1,598	(1,209)	2,807
Loss on sales	売却損 (△)	—	(13)	13	(811)	824
Loss on devaluation	償却 (△)	20	12	8	(44)	52

(Reference) Outright Sales of Stocks

(Cost of Purchase)

(参考)株式の売切状況(取得原価ベース)

For the year ended

(Unit: Millions of Yen)

		March 31, 2016 (A)	(A)-(B)	March 31, 2015 (B)	(B)-(C)	March 31, 2014 (C)
Outright sales	株式売切額	681	(3,189)	3,870	(7,895)	11,765
Balance as of end of period	期末株式残高	117,490	(652)	118,142	(3,258)	121,400
Of which, valued at market prices	うち時価のあるもの	97,204	(632)	97,836	(617)	98,453

(注) 株式売切額には、退職給付信託設定分を含んでおります。

Note: Outright sales include contribution to retirement benefit trust.

6. Net Unrealized Gains (Losses) on Securities

6.時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2016					As of March 31, 2015			
		Book Value	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Book Value	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	199,715	11,269	21	11,269	—	224,502	11,248	11,248	—
Available-for-sale	その他有価証券	2,227,939	116,365	(39,593)	132,072	15,707	2,318,096	155,958	157,344	1,386
	Equity securities	196,823	99,619	(14,423)	101,373	1,753	211,878	114,042	114,424	381
	Debt securities	1,277,531	9,898	3,301	10,420	521	1,424,061	6,597	7,270	673
	Other securities	753,584	6,846	(28,472)	20,279	13,432	682,156	35,318	35,650	331
Total	合計	2,427,655	127,634	(39,573)	143,341	15,707	2,542,598	167,207	168,593	1,386
	Equity securities	196,823	99,619	(14,423)	101,373	1,753	211,878	114,042	114,424	381
	Debt securities	1,477,247	21,167	3,322	21,689	521	1,648,563	17,845	18,518	673
	Other securities	753,584	6,846	(28,472)	20,279	13,432	682,156	35,318	35,650	331

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。

2. 貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

Notes: 1. "Available-for-sale securities" are marked to market; the difference between book values on the non-consolidated balance sheets and the acquisition cost is posted as "Net".

2. In addition to "Securities" on the non-consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

【Consolidated】 **【連結】** (Unit: Millions of Yen)

		As of March 31, 2016					As of March 31, 2015				
		Book Value	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Book Value	Net(B)	Unrealized gains	Unrealized losses	
Held-to-maturity	満期保有目的	201,916	11,281	18	11,281	—	228,212	11,263	11,263	—	
Available-for-sale	その他有価証券	2,235,761	119,454	(39,601)	135,261	15,807	2,325,935	159,055	160,483	1,428	
	Equity securities	株式	204,644	102,708	(14,431)	104,562	1,854	219,714	117,139	117,563	423
	Debt securities	債券	1,277,533	9,898	3,301	10,420	521	1,424,064	6,597	7,270	673
	Other securities	その他	753,584	6,846	(28,472)	20,279	13,432	682,156	35,318	35,650	331
Total	合計	2,437,678	130,735	(39,583)	146,543	15,807	2,554,147	170,318	171,747	1,428	
	Equity securities	株式	204,644	102,708	(14,431)	104,562	1,854	219,714	117,139	117,563	423
	Debt securities	債券	1,479,450	21,180	3,320	21,701	521	1,652,276	17,860	18,533	673
	Other securities	その他	753,584	6,846	(28,472)	20,279	13,432	682,156	35,318	35,650	331

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は連結貸借対照表計上額と取得原価との差額を計上しております。

2. 連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

Notes: 1. "Available-for-sale securities" are marked to market; the difference between book values on the consolidated balance sheets and the acquisition cost is posted as "Net".

2. In addition to "Securities" on the consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

(Reference) Projected Redemption Amounts for Securities with maturities.

(参考) 満期のある有価証券の(連結)決算日後の償還予定額

【Non-Consolidated】 **【単体】** (Unit: Millions of Yen)

		As of March 31, 2016				As of March 31, 2015				
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years	
Bonds	債券	225,706	1,019,590	199,679	12,873	293,045	1,078,477	245,338	15,658	
	Government bonds	国債	93,600	456,300	63,600	—	110,445	524,800	46,700	6,000
	Local government bonds	地方債	14,622	202,246	16,482	—	56,516	185,470	15,929	—
	Corporate bonds	社債	117,483	361,044	119,597	12,873	126,083	368,206	182,709	9,658
Others	その他	40,316	121,615	63,978	446,415	37,386	196,792	38,547	303,856	
Total	合計	266,022	1,141,206	263,658	459,288	330,432	1,275,269	283,885	319,514	

(注) 貸借対照表の「有価証券」について記載しております。

Note: The tables are indicated in "Securities" on the non-consolidated balance sheets.

【Consolidated】 **【連結】** (Unit: Millions of Yen)

		As of March 31, 2016				As of March 31, 2015				
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years	
Bonds	債券	227,708	1,019,590	199,879	12,873	294,557	1,080,477	245,538	15,658	
	Government bonds	国債	95,100	456,300	63,600	—	111,945	526,300	46,700	6,000
	Local government bonds	地方債	15,122	202,246	16,682	—	56,516	185,970	16,129	—
	Corporate bonds	社債	117,485	361,044	119,597	12,873	126,095	368,206	182,709	9,658
Others	その他	40,316	121,615	64,100	446,415	37,386	196,792	38,577	303,856	
Total	合計	268,024	1,141,206	263,979	459,288	331,943	1,277,269	284,115	319,514	

(注) 連結貸借対照表の「有価証券」について記載しております。

Note: The tables are indicated in "Securities" on the consolidated balance sheets.

(Reference) Transition of Outstanding Balance of Securities

(参考) 有価証券の種類別残高推移

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Securities	有価証券	2,371,236	(90,633)	2,461,869	411,629	2,050,240
Government bonds	国債	628,588	(71,607)	700,195	156,934	543,261
Local government bonds	地方債	234,687	(24,135)	258,822	1,900	256,922
Corporate bonds	社債	613,971	(75,574)	689,545	(91,681)	781,226
Stocks	株式	217,110	(15,074)	232,184	46,156	186,028
Other securities	その他の証券	676,878	95,758	581,120	298,320	282,800
Of which, foreign bonds	うち外国債券	227,384	(48,214)	275,598	123,436	152,162
Of which, domestic investment trusts	うち投資信託(国内)	446,306	142,722	303,584	180,029	123,555

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Securities	有価証券	2,368,351	(92,102)	2,460,453	415,712	2,044,741
Government bonds	国債	630,089	(73,117)	703,206	156,444	546,762
Local government bonds	地方債	235,387	(24,135)	259,522	1,900	257,622
Corporate bonds	社債	613,973	(75,575)	689,548	(91,683)	781,231
Stocks	株式	212,862	(15,134)	227,996	50,715	177,281
Other securities	その他の証券	676,038	95,858	580,180	298,336	281,844
Of which, foreign bonds	うち外国債券	227,384	(48,214)	275,598	123,436	152,162
Of which, domestic investment trusts	うち投資信託(国内)	446,306	142,722	303,584	180,029	123,555

7. Derivative Contracts

7. デリバティブ取引

【Consolidated】

【連結】

① Interest rate contracts

① 金利関連取引

(Unit: Millions of Yen)

				As of March 31, 2016			As of March 31, 2015		
				Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)
Market	Interest rate futures	金融商品取引所	金利先物	—	—	—	5,966	(7)	(7)
OTC	Interest rate swaps	店頭	金利スワップ	4,893,504	10,125	10,125	4,897,061	8,867	8,867
	Others		その他	25,380	0	299	32,648	(3)	415
Total		合計			10,124	10,424		8,856	9,276

(注) ヘッジ会計を適用しているデリバティブ取引は、上記記載から除いております。

Note: Derivative contracts subject to hedge accounting are not included in the above table.

② Foreign exchange

② 通貨関連取引

(Unit: Millions of Yen)

				As of March 31, 2016			As of March 31, 2015		
				Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)
OTC	Currency swaps	店頭	通貨スワップ	34,162	81	81	49,475	165	165
	Forward exchange contracts		為替予約	114,298	(180)	(180)	271,078	(1,232)	(1,232)
	Options		通貨オプション	39,198	31	211	54,609	10	268
Total		合計			(67)	112		(1,056)	(798)

(注) ヘッジ会計を適用しているデリバティブ取引は、上記記載から除いております。

Note: Derivative contracts subject to hedge accounting are not included in the above table.

③ Stocks contracts

Not applicable ③ 株式関連取引

該当事項はありません。

④ Bonds contracts

④ 債券関連取引

(Unit: Millions of Yen)

				As of March 31, 2016			As of March 31, 2015		
				Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)
Market	Bond futures	金融商品取引所	債券先物	4,527	(11)	(11)	10,855	(7)	(7)
Total		合計			(11)	(11)		(7)	(7)

⑤ Commodity related contracts

Not applicable ⑤ 商品関連取引

該当事項はありません。

⑥ Credit derivative contracts

Not applicable ⑥ クレジット・デリバティブ取引

該当事項はありません。

8. Expenses, Employees and Branches

8. 経営合理化の状況

① Expenses

① 経費の推移

For the year ended (Unit: Millions of Yen)

【Non-Consolidated】		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
Personnel	人件費	45,257	673	44,584	2,300	42,284
Facilities	物件費	47,094	(2,536)	49,630	504	49,126
Taxes	税金	7,054	839	6,215	784	5,431
Expenses	経費	99,406	(1,024)	100,430	3,587	96,843

(Reference)

(参考)

(Unit: %)

OHR	OHR	49.2	0.1	49.1	1.5	47.6
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② General and administrative expenses

② 営業経費の内訳

For the year ended (Unit: Millions of Yen)

【Non-Consolidated】		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
Salaries and allowance	給料・手当	35,853	828	35,025	1,137	33,888
Retirement benefit cost	退職給付費用	3,678	(1,020)	4,698	(795)	5,493
Welfare	福利厚生費	324	4	320	1	319
Depreciation	減価償却費	7,829	70	7,759	70	7,689
Rent of premises and equipment	土地建物機械賃借料	6,606	67	6,539	61	6,478
Repairing expenses	営繕費	516	(68)	584	290	294
Stationery and supplies	消耗品費	1,108	(1)	1,109	71	1,038
Utilities	給水光熱費	1,188	(142)	1,330	112	1,218
Allowance for business trips	旅費	211	4	207	17	190
Communication expenses	通信費	978	(32)	1,010	(3)	1,013
Advertisement	広告宣伝費	1,249	295	954	229	725
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	431	26	405	5	400
Taxes	租税公課	7,054	839	6,215	784	5,431
Others	その他	35,745	(2,454)	38,199	1,195	37,004
General and administrative expenses	営業経費	102,777	(1,585)	104,362	3,174	101,188

③ Employees and Officers

③ 人員の推移

(Unit: Number of People)

【Non-Consolidated】		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Total employees	総人員	4,687	36	4,651	39	4,612
Actual employees	実働人員	3,980	78	3,902	31	3,871
Directors and auditors	役員	15	1	14	(1)	15
Executive officers	執行役員	11	(2)	13	3	10

④ Branches

④ 店舗等の推移

【Non-Consolidated】

【単体】

《Domestic Branch》

《国内店舗数の推移》

(Unit: Number of Branches)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Domestic Branches	国内店舗数	205	1	204	0	204
Of which, Sub-branches	うち出張所	8	0	8	0	8
Of which, Branches in Kanagawa Prefecture	うち神奈川県内店舗数	180	1	179	0	179
ATM locations	無人店舗数	405	(1)	406	1	405
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	357	(1)	358	1	357
Housing Loan Centers	住宅ローンセンター	21	(2)	23	(3)	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	18	(2)	20	(3)	23

《Overseas》

《海外拠点数の推移》

(Unit: Number of Branches)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Branches	支店	1	0	1	0	1
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	4	0	4
Total	拠点数	5	0	5	0	5
Subsidiaries	現地法人	0	0	0	0	0

9. Net Business Profit

9. 業務純益

【Non-Consolidated】

【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
Core net business profit	実質業務純益	102,281	(1,774)	104,055	(2,288)	106,343
As per employee (in thousands of yen)	職員一人当たり(千円)	25,953	(820)	26,773	(759)	27,532
Net business profit	業務純益	102,281	(4,500)	106,781	1,183	105,598
As per employee (in thousands of yen)	職員一人当たり(千円)	25,953	(1,521)	27,474	135	27,339

(注) 職員数は、実働人員(出向者を除くベース)の平均残高を使用しております。

Note: The amount of "as per employee" is calculated on the basis of the average of actual number of employees (excluding transferees).

10. Return on Equity

10. ROE

【Non-Consolidated】

【単体】

For the year ended

(Unit: %)

		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
Core net business profit per own capital	実質業務純益ベース	10.80	(0.72)	11.52	(1.02)	12.54
Net income per own capital	当期純利益ベース	7.69	0.22	7.47	0.55	6.92

【Consolidated】

【連結】

For the year ended

(Unit: %)

		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
Profit attributable to owners of parent per own capital	親会社株主に帰属する当期純利益ベース	7.73	(0.62)	8.35	1.23	7.12

11. Return on Assets

11. ROA

【Non-Consolidated】

【単体】

For the year ended

(Unit: %)

		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
Core net business profit per average total assets	実質業務純益ベース	0.67	(0.09)	0.76	(0.05)	0.81
Net income per average total assets	当期純利益ベース	0.48	(0.01)	0.49	0.04	0.45

12. Retirement Benefit

12. 退職給付関連

① Retirement benefit obligation

① 退職給付債務残高

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014(C)
Retirement benefit obligation	退職給付債務	87,474	5,664	81,810	4,904	76,906
[Discount rate]	[割引率]	[0.5%]	(0.4%)	[0.9%]	(0.5%)	[1.4%]
Fair value of plan assets	年金資産	115,318	1,116	114,202	21,175	93,027
Prepaid pension cost	前払年金費用	(36,011)	(5,329)	(30,682)	(1,410)	(29,272)
Unrecognized prior service cost	未認識過去勤務費用	386	386	—	—	—
Unrecognized actuarial loss	未認識数理計算上の差異	7,781	9,490	(1,709)	(14,861)	13,152

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014(C)
Retirement benefit obligation	退職給付債務	87,770	5,706	82,064	4,942	77,122
Fair value of plan assets	年金資産	115,318	1,116	114,202	21,175	93,027
Net defined benefit asset	退職給付に係る資産	(27,843)	4,549	(32,392)	(16,272)	(16,120)
Net defined benefit liability	退職給付に係る負債	296	43	253	37	216

Unrecognized prior service cost(before adjusting for tax effects)	未認識過去勤務費用(税効果控除前)	386	386	—	—	—
Unrecognized actuarial loss(before adjusting for tax effects)	未認識数理計算上の差異(税効果控除前)	7,781	9,490	(1,709)	(14,861)	13,152

(注) 退職給付債務には、非積立型制度の退職給付債務を含めて表示しております。

Note: Retirement benefit obligation of the unfunded pension is included in retirement benefit obligation.

② Retirement Benefit Costs
【Non-Consolidated】② 退職給付費用
【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
Retirement benefit costs	退職給付費用	3,678	(1,020)	4,698	(795)	5,493
Service cost	勤務費用	1,671	84	1,587	19	1,568
Interest cost	利息費用	855	(202)	1,057	(40)	1,097
Expected return on plan assets	期待運用収益	(2,455)	(387)	(2,068)	(353)	(1,715)
Amortization of prior service cost	過去勤務費用の当期費用処理額	231	231	—	—	—
Recognized actuarial loss	数理計算上の差異の当期費用処理額	2,945	(745)	3,690	(428)	4,118
Other retirement cost	その他	429	(3)	432	9	423

【Consolidated】

【連結】

For the year ended

(Unit: Millions of Yen)

		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
Retirement benefit costs	退職給付費用	3,744	(1,015)	4,759	(796)	5,555
Service cost	勤務費用	1,720	89	1,631	16	1,615
Interest cost	利息費用	855	(202)	1,057	(40)	1,097
Expected return on plan assets	期待運用収益	(2,455)	(387)	(2,068)	(353)	(1,715)
Amortization of prior service cost	過去勤務費用の当期費用処理額	231	231	—	—	—
Recognized actuarial loss	数理計算上の差異の当期費用処理額	2,945	(745)	3,690	(428)	4,118
Other retirement cost	その他	446	(2)	448	10	438

(注) 確定拠出制度に係る退職給付費用を含めて記載しております。

Note: Retirement benefit costs of defined contribution pension plan are included in the amount.

13. Deferred Tax Assets

13. 繰延税金資産

Tax effects of the items comprising net
deferred tax assets and liabilities

繰延税金資産・負債の主な発生原因別内訳

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Allowance for loan losses	貸倒引当金	20,834	(4,247)	25,081	(2,827)	27,908
Provision for retirement benefits	退職給付引当金	5,124	(215)	5,339	(337)	5,676
Losses on devaluation of securities	有価証券有税償却	2,314	(175)	2,489	(276)	2,765
Others	その他	6,048	(1,619)	7,667	(2,405)	10,072
Subtotal deferred tax assets (A)	繰延税金資産小計 A	34,321	(6,256)	40,577	(5,846)	46,423
Valuation allowance (B)	評価性引当額 B	(2,745)	200	(2,945)	317	(3,262)
Total deferred tax assets (A+B) (C)	繰延税金資産合計(A+B) C	31,576	(6,055)	37,631	(5,529)	43,160
Valuation difference on available-for-sale securities	その他有価証券評価差額金	34,133	(14,420)	48,553	20,796	27,757
Gains on contribution of securities to retirement benefit trust	退職給付信託設定益	6,243	(326)	6,569	(694)	7,263
Others	その他	6,545	1,423	5,122	987	4,135
Total deferred tax liabilities (D)	繰延税金負債合計 D	46,922	(13,323)	60,245	21,089	39,156
Net deferred tax assets (liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額(C-D)	(15,345)	7,268	(22,613)	(26,616)	4,003

Net deferred tax assets excluding deferred tax liabilities (assets) relating to valuation difference on available-for-sale securities, etc.	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	18,804	(7,155)	25,959	(5,806)	31,765
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【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Net deferred tax assets (liabilities)	繰延税金資産(負債)(純額)の計上額	(7,438)	9,765	(17,203)	(33,177)	15,974
Net deferred tax assets excluding deferred tax liabilities (assets) relating to valuation difference on available-for-sale securities and remeasurements of defined benefit plans, etc.	その他有価証券評価差額、退職給付に係る調整累計額等にかかる繰延税金負債(資産)を除く繰延税金資産	25,188	(7,738)	32,926	(7,151)	40,077

【参考】

当行は、「繰延税金資産の回収可能性の判断に関する監査上の取扱い(日本公認会計士協会監査委員会報告第66号)」第5項第1号における「例示区分②」(業績は安定しているが、期末における将来減算一時差異を十分に上回るほどの課税所得がない会社等)に該当しております。

(Reference)

The Bank falls under “Illustrated Segment②” (performance is stable but without taxable income that exceeds the temporary difference in future subtraction at the end of term) under paragraph 5, item 1 of “Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (Japanese Institute of Certified Public Accountants, Audit Committee Report, No.66).”

14. Capital Adequacy Ratio (BIS Standard)

14. 自己資本比率 (国際統一基準)

In applying the BIS Standard, the Bank adopted FIRB (Foundation Internal Ratings Based) for calculation of assets exposed to credit risk, TSA (The Standardized Approach) for operational risk, and also introduced Market Risk Regulations.

Composition of capital disclosure and consolidated leverage ratio disclosure based on the third pillar of Basel III (market discipline) is to be posted on our website (<http://www.concordia-fg.jp/shareholder/finance/index.html>).

当行は、国際統一基準を適用のうえ、信用リスク・アセットの算出においては基礎的内部格付手法を、オペレーショナル・リスク相当額の算出においては粗利益配分手法を採用するとともに、マーケット・リスク規制を導入しております。

また、「第3の柱(市場規律)」に基づく「自己資本の構成に関する開示事項」および「連結レバレッジ比率に関する開示事項」は、インターネット上のウェブサイト (<http://www.concordia-fg.jp/shareholder/finance/index.html>) に掲載いたします。

【Consolidated】		【連結】		(Unit: Billions of Yen)			
		As of March 31, 2016 (A) [Preliminary]	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)	
(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5) ÷ (6)	12.77 %	(0.52 %)	13.29 %	(0.08 %)	13.37 %	
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	12.43 %	(0.13 %)	12.56 %	0.27 %	12.29 %	
Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3) ÷ (6)	12.19 %	(0.09 %)	12.28 %	0.31 %	11.97 %	
(2) Tier 1 capital	(2) Tier 1 資本	888.5	21.7	866.8	54.5	812.3	
(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本	871.8	24.0	847.8	56.9	790.9	
Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	69.3	10.6	58.7	42.4	16.3	
Additional Tier 1 capital	その他Tier 1 資本	16.6	(2.4)	19.0	(2.3)	21.3	
Of which, directly issued capital instruments subject to phase out from Additional Tier 1	うち、適格旧Tier 1 資本調達手段の額	24.0	(4.0)	28.0	(4.0)	32.0	
(4) Tier 2 capital	(4) Tier 2 資本	24.5	(25.6)	50.1	(20.9)	71.0	
Of which, directly issued capital instruments subject to phase out from Tier 2	うち、適格旧Tier 2 資本調達手段の額	—	—	—	(30.0)	30.0	
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Base I treatment: Of which, accumulated other comprehensive income	うち、その他の包括利益累計額に係る経過措置による算入額	31.0	(26.2)	57.2	7.2	50.0	
(5) Total capital (2)+(4)	(5) 総自己資本 (2) + (4)	913.1	(3.8)	916.9	33.6	883.3	
(6) Total risk weighted assets	(6) リスク・アセットの額の合計額	7,147.5	249.1	6,898.4	292.8	6,605.6	
Of which, on balanced	うち、オン・バランス	6,326.4	198.9	6,127.5	229.1	5,898.4	
Of which, off balanced	うち、オフ・バランス	190.3	1.4	188.9	12.7	176.2	
【Non-Consolidated】		【単体】		(Unit: Billions of Yen)			
		As of March 31, 2016 (A) [Preliminary]	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)	
(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5) ÷ (6)	12.41 %	(0.58 %)	12.99 %	(0.06 %)	13.05 %	
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	12.12 %	(0.21 %)	12.33 %	0.26 %	12.07 %	
Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3) ÷ (6)	11.92 %	(0.20 %)	12.12 %	0.26 %	11.86 %	
(2) Tier 1 capital	(2) Tier 1 資本	855.6	18.7	836.9	53.7	783.2	
(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本	841.9	19.7	822.2	52.6	769.6	
Of which, valuation and translation adjustments	うち、評価・換算差額等の額	71.5	14.1	57.4	39.6	17.8	
Additional Tier 1 capital	その他Tier 1 資本	13.7	(1.0)	14.7	1.2	13.5	
Of which, directly issued capital instruments subject to phase out from Additional Tier 1	うち、適格旧Tier 1 資本調達手段の額	24.0	(4.0)	28.0	(4.0)	32.0	
(4) Tier 2 capital	(4) Tier 2 資本	20.9	(23.7)	44.6	(19.1)	63.7	
Of which, directly issued capital instruments subject to phase out from Tier 2	うち、適格旧Tier 2 資本調達手段の額	—	—	—	(30.0)	30.0	
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Base I treatment: Of which, valuation and translation adjustments	うち、評価・換算差額等に係る経過措置による算入額	30.4	(26.0)	56.4	7.4	49.0	
(5) Total capital (2)+(4)	(5) 総自己資本 (2) + (4)	876.6	(5.0)	881.6	34.6	847.0	
(6) Total risk weighted assets	(6) リスク・アセットの額の合計額	7,059.6	275.6	6,784.0	296.6	6,487.4	
Of which, on balanced	うち、オン・バランス	6,278.8	221.9	6,056.9	233.1	5,823.8	
Of which, off balanced	うち、オフ・バランス	183.2	3.0	180.2	13.4	166.8	

III. LOANS, etc. INFORMATION

III. 貸出金等の状況

1. Risk Managed Loan Information

1. リスク管理債権の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014 (C)
Loans to borrowers in bankruptcy	破綻先債権額	2,946	(865)	3,811	(827)	4,638
Past due loans	延滞債権額	175,294	(7,046)	182,340	6,762	175,578
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	3,002	(1,180)	4,182	488	3,694
Restructured loans	貸出条件緩和債権額	12,339	(3,171)	15,510	(6,948)	22,458
Total	合計	193,582	(12,263)	205,845	(523)	206,368
[Amount of partial direct written-off] (部分直接償却額)		30,306	(10,539)	40,845	(9,883)	50,728
Loans and bills discounted	貸出金残高(未残)	10,005,477	227,439	9,778,038	272,860	9,505,178

(注) 1. リスク管理債権額は、部分直接償却実施後の金額で表示しております。

2. 未収利息不計上の基準は、自己査定に基づく債務者区分によりおこなっております。

Notes: 1. The amounts are presented after partial direct written-off.

2. The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

【Non-Consolidated】

【単体】

(Unit: %)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.0	0.0	0.0	0.0	0.0
Past due loans	延滞債権額	1.7	(0.1)	1.8	0.0	1.8
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.1	0.0	0.1	(0.1)	0.2
Total	合計	1.9	(0.2)	2.1	0.0	2.1

【Consolidated】

【連結】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014 (C)
Loans to borrowers in bankruptcy	破綻先債権額	2,946	(859)	3,805	(833)	4,638
Past due loans	延滞債権額	174,826	(7,252)	182,078	3,756	178,322
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	3,002	(1,180)	4,182	488	3,694
Restructured loans	貸出条件緩和債権額	12,339	(3,171)	15,510	(6,948)	22,458
Total	合計	193,115	(12,461)	205,576	(3,536)	209,112
(Amount of partial direct written-off) (部分直接償却額)		42,649	(10,630)	53,279	(8,065)	61,344
Loans and bills discounted	貸出金残高(未残)	9,948,486	224,433	9,724,053	270,489	9,453,564

(注) 1. リスク管理債権額は、部分直接償却実施後の金額で表示しております。

2. 未収利息不計上の基準は、自己査定に基づく債務者区分によりおこなっております。

Notes: 1. The amounts are presented after partial direct written-off.

2. The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

【Consolidated】

【連結】

(Unit: %)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.0	0.0	0.0	0.0	0.0
Past due loans	延滞債権額	1.7	(0.1)	1.8	0.0	1.8
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.1	0.0	0.1	(0.1)	0.2
Total	合計	1.9	(0.2)	2.1	(0.1)	2.2

2. Allowance for Loan Losses

2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Allowance for loan losses	貸倒引当金	49,997	(7,287)	57,284	(3,867)	61,151
Allowance for general loan losses	一般貸倒引当金	12,105	(3,098)	15,203	(2,726)	17,929
Allowance for specific loan losses	個別貸倒引当金	37,891	(4,189)	42,080	(1,142)	43,222
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Allowance for loan losses	貸倒引当金	59,635	(7,480)	67,115	(4,961)	72,076
Allowance for general loan losses	一般貸倒引当金	16,692	(3,560)	20,252	(4,319)	24,571
Allowance for specific loan losses	個別貸倒引当金	42,943	(3,920)	46,863	(642)	47,505
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3. Percentage of Allowance to Total Risk Managed Loans

3. リスク管理債権に対する引当率

【Non-Consolidated】

【単体】

(Unit: %)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Allowance for specific loan losses	個別貸倒引当金					
Before partial direct written-off	部分直接償却前	30.7	(3.3)	34.0	(3.0)	37.0
After partial direct written-off	部分直接償却後	19.5	(0.9)	20.4	(0.5)	20.9
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	36.1	(4.1)	40.2	(3.8)	44.0
After partial direct written-off	部分直接償却後	25.8	(2.0)	27.8	(1.8)	29.6

【Consolidated】

【連結】

(Unit: %)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Allowance for specific loan losses	個別貸倒引当金					
Before partial direct written-off	部分直接償却前	36.7	(2.7)	39.4	(1.8)	41.2
After partial direct written-off	部分直接償却後	22.2	(0.5)	22.7	0.0	22.7
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	43.8	(3.4)	47.2	(3.1)	50.3
After partial direct written-off	部分直接償却後	30.8	(1.8)	32.6	(1.8)	34.4

4. Status of Claims disclosed under the Financial Revitalization Law

4. 金融再生法開示債権の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	55,021	1,928	53,093	9,332	43,761
Doubtful claims	危険債権	124,198	(10,952)	135,150	(2,094)	137,244
Claims in need of special caution	要管理債権	15,342	(4,350)	19,692	(6,460)	26,152
Sub-total (Claims in need of special caution or below)	要管理債権以下計	194,562	(13,375)	207,937	779	207,158
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	971,032	27,272	943,760	(59,647)	1,003,407
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,975,630	201,923	8,773,707	320,092	8,453,615
Sub-total (Normal claims)	正常債権計	9,946,662	229,195	9,717,467	260,445	9,457,022
Total (Credit exposures)	合計	10,141,224	215,820	9,925,404	261,223	9,664,181
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	16,491	(5,031)	21,522	(7,483)	29,005
Non-performing loans ratio (Percentage of claims in need of special caution or below)(%)	A / B		1.9		(0.1)	2.1

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	54,883	1,748	53,135	6,286	46,849
Doubtful claims	危険債権	125,070	(11,096)	136,166	(2,310)	138,476
Claims in need of special caution	要管理債権	15,342	(4,350)	19,692	(6,460)	26,152
Sub-total (Claims in need of special caution or below)	要管理債権以下計	195,295	(13,699)	208,994	(2,484)	211,478
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	974,568	26,486	948,082	(58,748)	1,006,830
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	9,020,059	178,104	8,841,955	282,327	8,559,628
Sub-total (Normal claims)	正常債権計	9,994,628	204,590	9,790,038	223,580	9,566,458
Total (Credit exposures)	合計	10,189,924	190,892	9,999,032	221,096	9,777,936
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	16,943	(5,142)	22,085	(7,504)	29,589
Non-performing loans ratio (Percentage of claims in need of special caution or below)(%)	C / D		1.9		(0.1)	2.1

5. Status of Coverage of Claims disclosed under the Financial Revitalization Law

5. 金融再生法開示債権の保全状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Coverage amount	保全額	171,465	(14,117)	185,582	(876)	186,458
Allowance for loan losses	貸倒引当金	39,843	(6,233)	46,076	(2,565)	48,641
Collateral and guarantees	担保保証等	131,622	(7,884)	139,506	1,689	137,817
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権計	195,711	(14,055)	209,766	(245)	210,011
Coverage ratio (%)	A / B		87.6		(0.8)	88.7

(Reference) Status of Coverage of Claims of Borrowers Classification

(参考)開示債権別の保全状況推移

(Unit: Millions of Yen)

		As of March 31, 2016 (A)	(A)-(B)	As of March 31, 2015 (B)	(B)-(C)	As of March 31, 2014 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	55,021	1,928	53,093	9,332	43,761
Allowance for loan losses	貸倒引当金	20,437	2,216	18,221	137	18,084
Collateral and guarantees	担保保証等	34,584	(287)	34,871	9,195	25,676
Coverage ratio (%)	保全率 (%)	100.0	0.0	100.0	0.0	100.0
Doubtful claims	危険債権	124,198	(10,952)	135,150	(2,094)	137,244
Allowance for loan losses	貸倒引当金	17,154	(6,468)	23,622	(1,247)	24,869
Collateral and guarantees	担保保証等	89,207	(5,312)	94,519	(3,388)	97,907
Coverage ratio (%)	保全率 (%)	85.6	(1.8)	87.4	(2.0)	89.4
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	16,491	(5,031)	21,522	(7,483)	29,005
Allowance for loan losses	貸倒引当金	2,251	(1,980)	4,231	(1,456)	5,687
Collateral and guarantees	担保保証等	7,830	(2,285)	10,115	(4,117)	14,232
Coverage ratio (%)	保全率 (%)	61.1	(5.5)	66.6	(2.0)	68.6

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2016) 引当率・保全率(28年3月末)

【Non-consolidated】		【単体】	Categories 分類				(Unit: Billions of Yen)		
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	No categorization 非分類	Category II Ⅱ分類	Category III Ⅲ分類	Category IV Ⅳ分類	Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
Legal bankruptcy 破綻先 2.9 (△2.5)	Virtual bankruptcy 実質破綻先 52.0 (4.4)	Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 55.0 (2.0)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 26.7 (0.8)	28.2 (1.1)	Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却引当 0.0 (0.0)	20.4	100%	100%
Possible bankruptcy 破綻懸念先 124.1 (△11.0)										Doubtful 危険債権 124.1 (△11.0)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分 39.2 (△7.8) [22.1]	67.0 (△4.0) [67.0]	Partially reserved 必要額を引当 17.8 (0.8) [34.9]	17.1	49.0%	85.6%
In need of special caution 要管理先 16.4 (△5.1)	In need of special caution based on borrowers 要管理先以外 の要注意先 969.8 (27.9)	In need of special caution 要管理債権 15.3 (△4.3)	Coverage 保全 7.8 Non-covered 信用 8.6 1.1 (△0.6)	15.3 (△4.4)	※[]: Credit exposures under each category before reserve ※[]内の計数は引当前の分類額		2.2	26.0%	61.1%
					986.3 (22.9)	198.2 (1.3)				771.6 (26.7)	5.4	0.6%
Normal 正常先 8,975.6 (201.9)		Normal 正常債権 9,946.6 (229.2)	8,975.6 (201.9)				4.4	0.0%	
Total 合計 10,141.2 (215.8) 100.0%		Total 合計 10,141.2 (215.8)	No categorization 非分類 9,241.1 (195.7) 91.1%	Category II Ⅱ分類 882.2 (19.3) 8.7%	Category III Ⅲ分類 17.8 (0.8) 0.2%	Category IV Ⅳ分類 0.0 (0.0) 0.0%	Total 合計 49.6	Total coverage ratio 要管理先 以下合計 87.6%	

Notes: 1. (): Amount of increase compared with that of March 31, 2015
(△): Amount of decrease compared with that of March 31, 2015
2. Loans include the privately-placed bonds guaranteed by the Bank.
(注)1. ()内は27年3月末との増減額を表示しております。
2. 債権額には、銀行保証付私募債を含んでおります。

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of March 31, 2016)

資産内容の開示における各種基準の比較(28年3月末)

【Non-consolidated】【単体】

(Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権		Risk-managed loans under the Banking Law リスク管理債権	
			Of which, Loans and bills discounted うち貸出金	(Loans and bills discounted) (対象:貸出金)	
Legal bankruptcy 破綻先 2.9		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 55.0	2.9	Loans to borrowers in bankruptcy 破綻先債権 2.9	
Virtual bankruptcy 実質破綻先 52.0			54.2	Past due loans 延滞債権 175.2	
Possible bankruptcy 破綻懸念先 124.1		Doubtful 危険債権 124.1	124.0		
In need of caution 要管理先 16.4	In need of special caution based on borrowers 要管理先	In need of special caution 要管理債権 15.3 (※)	15.3	3.0	Accruing loans contractually past due for 3 months or more 3か月以上延滞債権 3.0
	Other than in need of special caution based on borrowers 要管理先以外の要管理先 969.8			12.3	Restructured loans 条件緩和債権 12.3
Normal 正常先 8,975.6		Sub total 小計 194.5	Sub total 小計 193.5	Total 合計 193.5	
Total 合計 10,141.2		Normal 正常債権 9,946.6	9,811.8		
		Total 合計 10,141.2	Total 合計 10,005.4		

(※) Loans and bills discounted only
(※)要管理債権は貸出金のみ

6. Off-Balanced Credits

6. オフバランス化の状況

【Non-Consolidated】

【単体】

① The amounts of doubtful claims or below, under the Financial Revitalization Law

① 危険債権以下(金融再生法基準)の債権残高

(Unit: Billions of Yen)

		As of March 31, 2016 (A)	April 1, 2015 – March 31, 2016 (A)-(B)		As of March 31, 2015(B)		
			Increase	Amount off-balanced			
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	55.0	2.0	7.8	53.0		
Doubtful claims	危険債権	124.1	(11.0)	15.9	135.1		
For the year ended March 31, 2016		28年3月期	179.2	(9.0)	23.8	32.8	188.2

		As of March 31, 2015(A)	April 1, 2014 – March 31, 2015 (A)-(B)		As of March 31, 2014 (B)		
			Increase	Amount off-balanced			
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	53.0	9.3	17.9	8.6	43.7	
Doubtful claims	危険債権	135.1	(2.1)	24.2	26.3	137.2	
For the year ended March 31, 2015		27年3月期	188.2	7.2	42.2	34.9	181.0

		As of March 31, 2014(A)	April 1, 2013 – March 31, 2014 (A)-(B)		As of March 31, 2013 (B)		
			Increase	Amount off-balanced			
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	43.7	(3.8)	11.8	15.7	47.5	
Doubtful claims	危険債権	137.2	1.8	29.2	27.4	135.4	
For the year ended March 31, 2014		26年3月期	181.0	(2.0)	41.1	43.1	183.0

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For the year ended March 31, 2016	For the year ended March 31, 2015	For the year ended March 31, 2014
Final disposal of non-performing loan by liquidation	清算型処理	6.0	0.1	0.9
Final disposal of non-performing loan by restructuring	再建型処理	0	1.4	4.1
Improvement in debtors' business performance due to restructuring	再建型処理に伴う業況改善	-	-	-
Securitization	債権流動化	4.4	13.7	16.0
Direct written-off	直接償却	(13.5)	(11.1)	(14.3)
Other	その他	35.7	30.7	36.3
Collection / repayment, etc.	回収・返済等	26.8	21.3	21.4
Improvement in debtors' business performance	業況改善	8.9	9.4	14.9
Total	合計	32.8	34.9	43.1

7. Status of Bankruptcy due to Classification of Loan Categories

7. 格付別倒産状況

【Non-Consolidated】

【単体】

① Internal rating 1 year before bankruptcy

① 倒産1年前の行内格付

For the year ended

(Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2016		March 31, 2015		March 31, 2014	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~IV	I~IV	0	-	0	-	0	-
Category V	V	0	-	0	-	0	-
Category VI	VI	0	-	1	1.7	0	-
Category VII	VII	3	0.6	0	-	1	0.1
Category VIII	VIII	2	0.3	1	4.0	3	0.5
Category IX	IX	3	0.8	9	2.0	6	1.4
Category X	X	0	-	0	-	0	-
Category X I	X I	2	0.1	2	0.2	0	-
Category X II	X II	3	0.2	5	0.7	11	4.9
No rating	格付なし	1	0.1	0	-	0	-

② Internal rating half a year before bankruptcy

② 倒産半期前の行内格付

For the year ended

(Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2016		March 31, 2015		March 31, 2014	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~IV	I~IV	0	-	0	-	0	-
Category V	V	0	-	0	-	0	-
Category VI	VI	0	-	0	-	0	-
Category VII	VII	2	0.4	1	1.7	1	0.1
Category VIII	VIII	3	0.4	0	-	1	0.1
Category IX	IX	0	-	8	1.9	8	1.8
Category X	X	0	-	0	-	0	-
Category X I	X I	3	0.2	2	0.2	0	-
Category X II	X II	6	1.1	7	4.8	11	4.9
No rating	格付なし	0	-	0	-	0	-

(注) 1. 小口の与信(与信額50百万円未満)は除いております。

2. 金額は部分直接償却前の与信額であります。

Notes: 1. Bankruptcies with credit amount less than 50 million yen are excluded.

2. The amounts are credit exposures before partial direct write-off.

8. Loan Portfolio, etc. Information

Domestic branches (excluding loans in offshore market account)

8. 業種別貸出状況等(特別国際金融取引勘定を除く国内店分)

① Classification of loans by type of industry

【Non-Consolidated】

① 業種別貸出金

【単体】

(Unit: Millions of Yen)

		As of March 31, 2016(A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014(C)
Total	合計	9,988,290	227,058	9,761,232	269,859	9,491,373
Manufacturing	製造業	898,026	28,014	870,012	(47,076)	917,088
Agriculture and forestry	農業、林業	2,162	(533)	2,695	(275)	2,970
Fishery	漁業	5,039	(344)	5,383	(199)	5,582
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,952	(393)	4,345	18	4,327
Construction	建設業	219,798	(7,735)	227,533	(11,005)	238,538
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	30,454	5,073	25,381	9,082	16,299
IT and telecommunication	情報通信業	79,161	15,428	63,733	8,286	55,447
Transport and postal activities	運輸業、郵便業	309,711	6,265	303,446	(6,770)	310,216
Wholesale and retail	卸売業、小売業	784,750	(8,542)	793,292	42,662	750,630
Finance and insurance	金融業、保険業	204,088	6,417	197,671	7,099	190,572
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,800,873	120,389	2,680,484	132,384	2,548,100
Other services	その他の各種サービス業	758,000	33,476	724,524	16,494	708,030
Local governments	地方公共団体	303,253	60,948	242,305	45,649	196,656
Others	その他	3,589,017	(31,405)	3,620,422	73,511	3,546,911

② Classification of Risk Managed Loans under the Banking Law by type of industry

【Non-Consolidated】

② 業種別リスク管理債権

【単体】

(Unit: Millions of Yen)

		As of March 31, 2016(A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014(C)
Total	合計	193,582	(12,263)	205,845	(523)	206,368
Manufacturing	製造業	28,531	(3,663)	32,194	2,337	29,857
Agriculture and forestry	農業、林業	561	263	298	271	27
Fishery	漁業	-	-	-	(2)	2
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	11,117	(636)	11,753	(1,199)	12,952
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	3	(1)	4	0	4
IT and telecommunication	情報通信業	2,060	(501)	2,561	892	1,669
Transport and postal activities	運輸業、郵便業	6,396	(292)	6,688	(63)	6,751
Wholesale and retail	卸売業、小売業	23,343	(2,153)	25,496	(692)	26,188
Finance and insurance	金融業、保険業	972	(38)	1,010	(50)	1,060
Real estate and goods rental and leasing	不動産業、物品賃貸業	37,092	(4,409)	41,501	(5,548)	47,049
Other services	その他の各種サービス業	26,451	(1,044)	27,495	(1,869)	29,364
Local governments	地方公共団体	-	-	-	-	-
Others	その他	57,051	210	56,841	5,401	51,440

③ Classification of claims disclosed under the Financial Revitalization Law by type of industry

【Non-Consolidated】

③ 業種別金融再生法開示債権

【単体】

(Unit: Millions of Yen)

		As of March 31, 2016(A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014(C)
Total	合計	194,562	(13,375)	207,937	779	207,158
Manufacturing	製造業	28,630	(3,620)	32,250	2,271	29,979
Agriculture and forestry	農業、林業	561	263	298	271	27
Fishery	漁業	-	-	-	(2)	2
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	11,129	(638)	11,767	(1,190)	12,957
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	3	(1)	4	0	4
IT and telecommunication	情報通信業	2,062	(2,092)	4,154	2,404	1,750
Transport and postal activities	運輸業、郵便業	6,396	(292)	6,688	(70)	6,758
Wholesale and retail	卸売業、小売業	24,149	(1,646)	25,795	(785)	26,580
Finance and insurance	金融業、保険業	991	(44)	1,035	(44)	1,079
Real estate and goods rental and leasing	不動産業、物品賃貸業	37,103	(4,468)	41,571	(5,508)	47,079
Other services	その他の各種サービス業	26,476	(1,047)	27,523	(1,963)	29,486
Local governments	地方公共団体	-	-	-	-	-
Others	その他	57,057	210	56,847	5,396	51,451

(注) 要管理債権以下の債権を対象としております。

Note: Claims in need of special caution or below are classified in the table.

9. Loans Information

【Non-Consolidated】

① Balances of Loans (All branches)

9. 貸出金の残高

【単体】

① 貸出金の末残・平残(全店)

For the year ended

(Unit: Billions of Yen)

		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
(outstanding balance)	(末残)	10,005.4	227.4	9,778.0	272.9	9,505.1
(average balance)	(平残)	9,883.8	247.1	9,636.7	241.2	9,395.5

② Breakdown of Loans (outstanding balance) and Ratio of loans to small and medium-sized businesses, etc.

② 貸出金内訳(末残)及び中小企業等貸出比率

Domestic branches (excluding loans in offshore market account)

(特別国際金融取引勘定を除く国内店分)

(Unit: Billions of Yen)

			As of March 31, 2016(A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014(C)
Loans to large and medium-sized businesses	大中堅企業向け貸出		1,524.8	29.9	1,494.9	18.4	1,476.5
Loans to small and medium-sized businesses, etc.	中小企業等貸出	A	8,051.9	154.8	7,897.1	204.6	7,692.5
Loans to small and medium-sized businesses	中小企業向け貸出		3,162.4	139.1	3,023.3	104.2	2,919.1
Loans to individuals	個人向け貸出		4,889.4	15.6	4,873.8	100.5	4,773.3
Residential loans	住宅系ローン		4,513.1	(0.6)	4,513.7	91.0	4,422.7
Housing loans	住宅ローン		3,053.9	(37.7)	3,091.6	54.6	3,037.0
Apartment loans	アパートローン		1,459.1	37.1	1,422.0	36.4	1,385.6
Other individual loans	その他のローン		376.3	16.3	360.0	9.5	350.5
Public sectors	公共向け貸出		411.4	42.3	369.1	46.9	322.2
Total	合計	B	9,988.2	227.0	9,761.2	269.9	9,491.3

Retail Loans in Kanagawa Prefecture	県内リテール貸出		6,779.3	92.1	6,687.2	134.4	6,552.8
Loans to small and medium-sized businesses in Kanagawa Prefecture	県内中小企業向け貸出		2,441.6	105.8	2,335.8	56.3	2,279.5
Loans to individuals in Kanagawa Prefecture	県内個人向け貸出		4,337.6	(13.7)	4,351.3	78.1	4,273.2

(注) 県内リテール貸出=中小企業等貸出のうち神奈川県内の残高

Note: Retail Loans in Kanagawa Prefecture = outstanding balance of loans to small and medium-sized businesses, etc. of which in Kanagawa Prefecture

(Unit: %)

Ratio of loans to small and medium-sized businesses, etc.	A/B	中小企業等貸出比率	A÷B	80.6	(0.3)	80.9	(0.1)	81.0
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(Reference)

(参考)

For the year ended

(Unit: Billions of Yen)

			March 31, 2016 (A)	(A)-(B)	March 31, 2015 (B)	(B)-(C)	March 31, 2014 (C)
New housing Loans (Note 1, 2)	住宅ローン実行額	(注)1, 2	191.9	(75.2)	267.1	(43.3)	310.4
New apartment Loans (Note 1)	アパートローン実行額	(注)1	178.9	14.2	164.7	(1.6)	166.3

Notes: 1. Our managerial accounting basis

(注)1. 管理ベース

2. Excluding Flat 35

2. フラット35は除く

③ Breakdown of Loans (average balance)

③ 貸出金内訳(平残)

Domestic branches (excluding loans in offshore market account)

(特別国際金融取引勘定を除く国内店分)

For the year ended

(Unit: Billions of Yen)

			March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
Loans to large and medium-sized businesses	大中堅企業向け貸出		1,530.4	21.3	1,509.1	8.5	1,500.6
Loans to small and medium-sized businesses, etc.	中小企業等貸出		7,945.7	176.3	7,769.4	129.4	7,640.0
Loans to small and medium-sized businesses	中小企業向け貸出		3,083.4	116.1	2,967.3	32.2	2,935.1
Loans to individuals	個人向け貸出		4,862.2	60.1	4,802.1	97.2	4,704.9
Residential loans	住宅系ローン		4,499.4	51.0	4,448.4	89.8	4,358.6
Housing loans	住宅ローン		3,065.9	13.2	3,052.7	45.4	3,007.3
Apartment loans	アパートローン		1,433.5	37.8	1,395.7	44.5	1,351.2
Other individual loans	その他のローン		362.8	9.2	353.6	7.4	346.2
Public sectors	公共向け貸出		393.1	51.3	341.8	99.6	242.2
Total	合計		9,869.2	248.8	9,620.4	237.5	9,382.9

④ Loans to certain areas

④ 地域別貸出金残高

(Unit: Billions of Yen)

			As of March 31, 2016(A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014(C)
Loans to Asian countries	アジア向け貸出		32.9	0.5	32.4	7.8	24.6
Of which, risk managed loans	うちリスク管理債権		-	-	-	-	-
Loans to Latin America	中南米向け貸出		10.0	(5.5)	15.5	0.1	15.4
Of which, risk managed loans	うちリスク管理債権		-	-	-	-	-

10. Deposits Information

【Non-Consolidated】

① Balances of deposits (All branches)

		For the year ended				
		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
(outstanding balance)	(末残)	12,680.8	522.3	12,158.5	290.2	11,868.3
(average balance)	(平残)	12,073.8	421.4	11,652.4	347.6	11,304.8

② Breakdown of depositors' categories

Domestic branches (excluding deposits in offshore market account) (特別国際金融取引勘定を除く国内店分)

		For the year ended				
		As of March 31, 2016(A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014(C)
<Outstanding balance> (末残)						
Individual	個人	9,134.3	193.2	8,941.1	228.6	8,712.5
Of which, liquid deposits	うち流動性	6,347.2	214.7	6,132.5	282.0	5,850.5
Of which, fixed deposits	うち定期性	2,757.7	(15.1)	2,772.8	(49.5)	2,822.3
Corporate	法人	2,429.4	112.7	2,316.7	89.3	2,227.4
Local Public	公金	854.4	128.8	725.6	(61.9)	787.5
Financial institutions	金融	131.1	2.5	128.6	1.7	126.9
Total	合計	12,549.4	437.3	12,112.1	257.6	11,854.5
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	11,554.6	393.8	11,160.8	266.3	10,894.5

<Average balance> (平残)

		For the year ended				
		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
Individual	個人	9,089.6	235.4	8,854.2	251.5	8,602.7
Corporate	法人	2,394.5	89.0	2,305.5	96.9	2,208.6
Local Public	公金	436.9	58.7	378.2	(28.2)	406.4
Financial institutions	金融	75.5	(2.5)	78.0	0.3	77.7
Total	合計	11,996.6	380.6	11,616.0	320.6	11,295.4
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	11,015.2	344.4	10,670.8	288.1	10,382.7

11. Individual Deposit Assets, etc.

① Balances of deposit assets for individuals

【Non-Consolidated】

		For the year ended				
		As of March 31, 2016(A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014(C)
Investment trusts	投資信託	550.5	(68.0)	618.5	89.9	528.6
Insurance	保険	1,016.8	53.1	963.7	4.1	959.6
Foreign currency deposits	外貨預金	27.5	(6.0)	33.5	(4.2)	37.7
Public bonds	公共債	133.2	(41.2)	174.4	(68.4)	242.8
Total balance of investment products for individuals	A 個人向け投資型商品合計 A	1,728.2	(62.0)	1,790.2	21.2	1,769.0
Individual deposits (deposits in yen)	個人預金(円貨預金)	9,106.7	199.2	8,907.5	232.8	8,674.7
Total individual deposit assets	B 個人向け預り資産合計 B	10,835.0	137.3	10,697.7	254.0	10,443.7
Ratio of investment products for individuals	A/B 個人向け投資型商品比率 A÷B	15.9%	(0.8%)	16.7%	△0.2%	16.9%

【Consolidated】

		For the year ended				
		As of March 31, 2016(A)	(A)-(B)	As of March 31, 2015(B)	(B)-(C)	As of March 31, 2014(C)
Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	C 浜銀TT証券㈱の個人向け投資型商品 C	323.3	(26.7)	350.0	51.0	299.0
Total balance of investment products for individuals (Group total)	D=A+C 個人向け投資型商品グループ合計 D=A+C	2,051.6	(88.7)	2,140.3	72.3	2,068.0
Total individual deposit assets (Group total)	E=B+C 個人向け預り資産グループ合計 E=B+C	11,158.3	110.5	11,047.8	305.0	10,742.8
Ratio of investment products for individuals (Group total)	D/E 個人向け投資型商品比率グループ合計 D÷E	18.3%	(1.0%)	19.3%	0.1%	19.2%

② Sales amount of investment products for individuals

【Consolidated】

		For the year ended				
		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
Sales amount of Investment trusts (The Bank of Yokohama, Ltd.)	投資信託販売額(単体)	269.0	(168.0)	437.0	80.0	357.0
Sales amount of Insurance (The Bank of Yokohama, Ltd.)	保険販売額(単体)	189.5	32.1	157.4	44.2	113.2
Sales amount of Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券㈱の投資型商品販売額	128.4	(65.4)	193.8	(4.5)	198.3
Sales amount of investment products for individuals (Group total)	個人向け投資型商品販売額グループ合計	587.0	(201.4)	788.4	119.8	668.6

12. Average Balance of Use and Source of Funds, etc.

12. 資金運用・調達勘定の平均残高等

【Non-Consolidated】

【単体】

① Domestic operations

① 国内業務部門

For the year ended

(Unit: Billions of Yen)

		March 31, 2016			March 31, 2015			March 31, 2014		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	[165.4]	[0.1]		[283.1]	[0.1]		[326.1]	[0.2]	
		12,265.2	155.9	1.27	12,117.7	159.8	1.31	11,759.8	164.0	1.39
Of which, loans and bills discounted	うち貸出金	9,734.1	125.4	1.28	9,520.6	131.2	1.37	9,316.9	137.9	1.48
Of which, securities	うち有価証券	2,238.3	26.6	1.18	2,169.7	25.6	1.18	1,966.2	23.0	1.16
Interest-bearing liabilities	資金調達勘定	13,546.5	5.1	0.03	12,317.4	4.7	0.03	11,826.6	6.7	0.05
Of which, deposits	うち預金	11,854.3	3.7	0.03	11,473.8	3.9	0.03	11,145.2	4.5	0.04
Of which, negotiable certificates of deposit	うち譲渡性預金	245.7	0.1	0.07	128.5	0.0	0.05	111.0	0.0	0.06
Of which, call money	うちコールマネー	674.3	0.4	0.06	287.0	0.1	0.06	232.4	0.1	0.07

(注) []内は国内業務部門と国際業務部門の間の資金貸借の平残・利息(内書き)であります。

Note: The figures in brackets represent the average balance and interest of borrowing or lending between international and domestic operations.

② International operations

② 国際業務部門

For the year ended

(Unit: Billions of Yen)

		March 31, 2016			March 31, 2015			March 31, 2014		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	731.0	7.6	1.05	727.9	6.0	0.83	668.2	4.4	0.66
Of which, loans and bills discounted	うち貸出金	149.7	1.7	1.15	116.1	1.1	0.99	78.6	0.7	0.99
Of which, securities	うち有価証券	257.4	3.3	1.28	206.9	2.0	0.99	130.3	1.5	1.22
Of which, call loans	うちコールローン	258.4	1.9	0.75	240.1	1.2	0.50	219.3	0.9	0.42
Interest-bearing liabilities	資金調達勘定	[165.4]	[0.1]		[283.1]	[0.1]		[326.1]	[0.2]	
		734.6	5.9	0.80	720.0	4.5	0.63	656.3	3.2	0.49
Of which, deposits	うち預金	219.5	0.9	0.43	178.5	0.5	0.28	159.6	0.3	0.20
Of which, call money	うちコールマネー	133.7	1.0	0.78	95.4	0.3	0.40	94.6	0.3	0.33

(注) []内は国内業務部門と国際業務部門の間の資金貸借の平残・利息(内書き)であります。

Note: The figures in brackets represent the average balance and interest of borrowing or lending between international and domestic operations.

③ All branches

③ 全店ベース

For the year ended

(Unit: Billions of Yen)

		March 31, 2016			March 31, 2015			March 31, 2014		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	12,830.8	163.5	1.27	12,562.5	165.6	1.31	12,101.9	168.2	1.38
Of which, loans and bills discounted	うち貸出金	9,883.8	127.2	1.28	9,636.7	132.4	1.37	9,395.5	138.6	1.47
Of which, securities	うち有価証券	2,495.8	29.9	1.19	2,376.7	27.7	1.16	2,096.6	24.5	1.17
Of which, call loans	うちコールローン	258.4	1.9	0.75	251.5	1.2	0.49	243.9	0.9	0.40
Interest-bearing liabilities	資金調達勘定	14,115.7	11.0	0.07	12,754.3	9.0	0.07	12,156.8	9.7	0.07
Of which, deposits	うち預金	12,073.8	4.7	0.03	11,652.4	4.4	0.03	11,304.8	4.8	0.04
Of which, negotiable certificates of deposit	うち譲渡性預金	245.7	0.0	0.07	128.5	0.0	0.05	111.0	0.0	0.06
Of which, call money	うちコールマネー	808.0	1.5	0.18	382.4	0.5	0.15	327.1	0.4	0.14

13. Loan-Deposit Ratio and Securities-Deposit Ratio

13. 預貸率・預証率

【Non-Consolidated】

【単体】

① Loan-deposit ratio (All branches)

① 預貸率(全店)

For the year ended

(Unit: %)

		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
		Ratio by outstanding balance	末残ベース	77.69	(1.90)	79.59	(0.03)	79.62
Ratio by average balance	平残ベース	80.22	(1.57)	81.79	(0.51)	82.30

(注) 預金には、譲渡性預金を含んでおります。

Note: Deposits include negotiable certificates of deposit.

② Securities-deposit ratio (All branches)

② 預証率(全店)

For the year ended

(Unit: %)

		March 31, 2016(A)	(A)-(B)	March 31, 2015(B)	(B)-(C)	March 31, 2014(C)
		Ratio by outstanding balance	末残ベース	18.41	(1.62)	20.03	2.86	17.17
Ratio by average balance	平残ベース	20.25	0.08	20.17	1.81	18.36

(注) 預金には、譲渡性預金を含んでおります。

Note: Deposits include negotiable certificates of deposit.

The forecasts above include contents in respect to future performance. Therefore, these contents are based on reasonable assumption including unexpected risk and element of uncertainty. Please be cautious the actual results might differ significantly from forecast.