



May 12, 2014

## Consolidated Financial Results for the fiscal year ended March 31, 2014

<under Japanese GAAP>

Company Name: The Bank of Yokohama, Ltd.

(Code No. 8332: Listed on the 1st Section of the Tokyo Stock Exchange)

URL: <http://www.boy.co.jp/>

Representative: Representative Director and President Tatsumaro Terazawa

Ordinary General Meeting of Stockholders (scheduled): June 19, 2014

Date of Payment of Year-End Dividends: May 26, 2014

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

### 1. Consolidated Financial Results (for fiscal year ended March 31, 2014)

#### (1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2014	294,451	0.1%	102,200	7.4%	60,690	9.6%
Fiscal year ended March 31, 2013	294,010	(1.6%)	95,079	(1.2%)	55,342	8.1%

(Note1) Comprehensive Income: Fiscal year ended March 31, 2014: ¥66,364 million [(28.2%)]; Fiscal year ended March 31, 2013: ¥92,431 million [41.1%]

(Note2) Percentages shown in Ordinary Income, Ordinary Profit and Net Income 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, 2014	¥46.78	¥46.76	7.1%	0.7%	34.7%
Fiscal year ended March 31, 2013	¥41.66	¥41.64	6.8%	0.7%	32.3%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2014: None; Fiscal year ended March 31, 2013: 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, 2014	13,832,063	921,506	6.2%	¥673.74
March 31, 2013	13,468,743	895,664	6.2%	¥641.49

(Reference) Own Capital: March 31, 2014: ¥863,190 million; March 31, 2013: ¥839,375 million

(Note) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Minority Interests) / Total Assets \* 100

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, end of period
Fiscal year ended March 31, 2014	555,406	122,421	(130,618)	1,268,029
Fiscal year ended March 31, 2013	356,451	(19,060)	(37,612)	720,772

### 2. Dividend on Common Stock

	Annual Cash Dividends par Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	1st Quarter -End	2nd Quarter -End	3rd Quarter -End	Fiscal Year -End	Total			
Fiscal year ended March 31, 2013	—	¥5.00	—	¥6.00	¥11.00	¥14,516 Million	26.4%	1.8%
Fiscal year ended March 31, 2014	—	¥5.50	—	¥6.50	¥12.00	¥15,478 million	25.6%	1.8%
Fiscal year ending March 31, 2015 (Forecasts)	—	¥5.50	—	¥5.50	¥11.00		22.3%	

(Note1) The Fiscal Year-End cash dividend for Fiscal year ended March 31, 2014 is including ¥1.00 Special Dividend.

(Note2) Payment of Special Dividend for Fiscal year ending March 31, 2015 will be announced based on our Shareholder Return Policy and our performance.

### 3. Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2015)

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

	Ordinary Profit		Net Income		Net Income per Share
Six month ending September 30, 2014	49,500	(0.0%)	30,500	(1.8%)	¥23.80
Fiscal year ending March 31, 2015	102,000	(0.1%)	63,000	3.8%	¥49.17

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

## ※Note

(1) Changes in the scope of consolidated significant subsidiaries in the fiscal year ended March 31, 2014: 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, 2014	1,292,071,054 shares	March 31, 2013	1,310,071,054 shares
(B) Number of treasury stocks:	March 31, 2014	10,880,347 shares	March 31, 2013	1,607,888 shares
(C) Average outstanding stocks for the fiscal year ended:	March 31, 2014	1,297,187,977 shares	March 31, 2013	1,328,207,797 shares

## (Reference) Non-Consolidated Financial Highlight

### 1. Non-Consolidated Financial Results (for the fiscal year ended March 31, 2014)

#### (1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2014	245,647	(1.0%)	92,359	6.8%	58,745	10.1%
Fiscal year ended March 31, 2013	248,202	(2.8%)	86,402	(0.7%)	53,341	8.5%

(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, 2014	¥45.28	¥45.26
Fiscal year ended March 31, 2013	¥40.16	¥40.13

#### (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, 2014	13,630,650	862,892	6.3%	¥673.30
March 31, 2013	13,238,790	833,346	6.2%	¥636.65

(Reference) Own Capital: March 31, 2014: ¥862,626 million; March 31, 2013: ¥833,036 million

(Note) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets \* 100

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

### 2. Non-Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2015)

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

	Ordinary Profit		Net Income		Net Income per Share
Six month ending September 30, 2014	46,000	0.7%	30,000	(2.1%)	¥23.41
Fiscal year ending March 31, 2015	94,000	1.7%	61,000	3.8%	¥47.61

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

(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.
- Average outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2015 does not take into account the impact of repurchase of own shares, which are announced separately today.

**3. Consolidated Financial Statements**

(1) Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2013	As of March 31, 2014
<b>Assets :</b>		
Cash and due from banks	923,218	1,423,159
Call loans and bills bought	250,527	283,210
Monetary claims bought	140,652	125,896
Trading assets	34,932	10,045
Securities	2,219,630	2,044,741
Loans and bills discounted	9,343,974	9,453,564
Foreign exchanges	5,742	5,101
Lease receivables and investment assets	61,914	66,628
Other assets	145,253	101,872
Property, plant and equipment	125,435	123,877
Buildings, net	38,485	37,026
Land	80,387	80,306
Construction in progress	736	1,516
Other tangible fixed assets	5,825	5,027
Intangible assets	12,922	11,523
Software	11,522	10,340
Goodwill	917	751
Other intangible fixed assets	482	430
Net defined benefit asset	-	16,120
Deferred tax assets	16,723	16,021
Customers' liabilities for acceptances and guarantees	256,681	222,377
Allowance for loan losses	(68,866)	(72,076)
<b>Total assets</b>	<b>13,468,743</b>	<b>13,832,063</b>
<b>Liabilities :</b>		
Deposits	11,450,207	11,829,221
Negotiable certificates of deposit	32,490	49,610
Call money and bills sold	207,707	182,178
Payables under securities lending transactions	5,100	91,591
Trading liabilities	1,046	702
Borrowed money	300,618	301,184
Foreign exchanges	77	59
Bonds payable	64,300	30,000
Other liabilities	233,021	181,668
Provision for directors' bonuses	64	64
Provision for retirement benefits	203	-
Net defined benefit liability	-	216
Provision for reimbursement of deposits	1,537	1,572
Provision for contingent loss	691	748
Reserves under special laws	5	8
Deferred tax liabilities	-	46
Deferred tax liabilities for land revaluation	19,323	19,305
Acceptances and guarantees	256,681	222,377
<b>Total liabilities</b>	<b>12,573,078</b>	<b>12,910,556</b>

(Unit: Millions of Yen)

	As of March 31, 2013	As of March 31, 2014
<b>Net assets :</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	358,033	393,957
Treasury shares	(625)	(5,585)
<b>Total shareholders' equity</b>	<b>750,281</b>	<b>781,244</b>
Valuation difference on available-for-sale securities	54,863	56,190
Deferred gains or losses on hedges	(19)	7
Revaluation reserve for land	34,249	34,216
Remeasurements of defined benefit plans	-	(8,469)
<b>Total accumulated other comprehensive income</b>	<b>89,094</b>	<b>81,945</b>
Subscription rights to shares	309	265
Minority interests	55,979	58,050
<b>Total net assets</b>	<b>895,664</b>	<b>921,506</b>
<b>Total liabilities and net assets</b>	<b>13,468,743</b>	<b>13,832,063</b>

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

(Unit: Millions of Yen)

	For the year ended March 31, 2013	For the year ended March 31, 2014
Ordinary income	294,010	294,451
Interest income	173,107	167,959
Interest on loans and discounts	146,526	138,583
Interest and dividends on securities	21,771	24,330
Interest on call loans and bills bought	926	986
Interest on deposits with banks	1,116	1,424
Other interest income	2,766	2,636
Fees and commissions	56,095	62,740
Trading income	2,044	1,513
Other ordinary income	56,962	53,349
Other income	5,800	8,888
Recoveries of written off claims	2,506	2,651
Other	3,293	6,237
Ordinary expenses	198,930	192,250
Interest expenses	10,367	8,613
Interest on deposits	5,556	4,862
Interest on negotiable certificates of deposit	53	62
Interest on call money and bills sold	390	489
Interest on payables under securities lending transactions	28	135
Interest on borrowings and rediscounts	2,212	985
Interest on bonds	1,248	1,085
Other interest expenses	876	992
Fees and commissions payments	11,518	11,225
Trading expenses	8	5
Other ordinary expenses	43,630	41,693
General and administrative expenses	109,510	110,250
Other expenses	23,895	20,462
Provision of allowance for loan losses	12,904	11,641
Other	10,991	8,821
Ordinary profit	95,079	102,200
Extraordinary income	0	3,776
Gain on disposal of non-current assets	0	552
Gain on contribution of securities to retirement benefit trust	-	3,223
Extraordinary losses	588	1,014
Loss on disposal of non-current assets	469	1,010
Impairment loss	117	-
Other	1	3
Income before income taxes and minority interests	94,490	104,963
Income taxes – current	35,603	35,820
Income taxes – deferred	109	4,651
Total income taxes	35,712	40,471
Income before minority interests	58,778	64,492
Minority interests in income	3,436	3,801
Net income	55,342	60,690

(Consolidated Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2013	For the year ended March 31, 2014
<b>Income before minority interests</b>	58,778	64,492
<b>Other comprehensive income</b>	33,652	1,872
Valuation difference on available-for-sale securities	33,660	1,845
Deferred gains or losses on hedges	(7)	26
<b>Comprehensive income</b>	<u>92,431</u>	<u>66,364</u>
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	88,851	62,044
Comprehensive income attributable to minority interests	3,579	4,319

## (3) Consolidated Statements of Changes in Net Assets (Unaudited)

For the year ended March 31, 2013

(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	336,007	(5,591)	723,288
Changes of items during period					
Dividends of surplus			(13,400)		(13,400)
Net income			55,342		55,342
Purchase of treasury shares				(15,015)	(15,015)
Disposal of treasury shares		9		56	65
Retirement of treasury shares		(9)	(19,916)	19,925	—
Net changes of items other than shareholders' equity					
Total changes of items during period	—	—	22,025	4,966	26,992
Balance at end of current period	215,628	177,244	358,033	(625)	750,281

	Accumulated other comprehensive income				Subscription rights to shares	Minority interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total accumulated other comprehensive income			
Balance at beginning of current period	21,347	(11)	34,249	55,585	285	53,606	832,765
Changes of items during period							
Dividends of surplus							(13,400)
Net income							55,342
Purchase of treasury shares							(15,015)
Disposal of treasury shares							65
Retirement of treasury shares							
Net changes of items other than shareholders' equity	33,516	(7)	—	33,509	24	2,372	35,906
Total changes of items during period	33,516	(7)	—	33,509	24	2,372	62,898
Balance at end of current period	54,863	(19)	34,249	89,094	309	55,979	895,664

For the year ended March 31, 2014

(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	358,033	(625)	750,281
Changes of items during period					
Dividends of surplus			(15,001)		(15,001)
Net income			60,690		60,690
Purchase of treasury shares				(15,034)	(15,034)
Disposal of treasury shares			(13)	288	275
Retirement of treasury shares			(9,785)	9,785	—
Reversal of revaluation reserve for land			32		32
Net changes of items other than shareholders' equity					
Total changes of items during period	—	—	35,923	(4,960)	30,963
Balance at end of current period	215,628	177,244	393,957	(5,585)	781,244

	Accumulated other comprehensive income					Subscription rights to shares	Minority 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	54,863	(19)	34,249	—	89,094	309	55,979	895,664
Changes of items during period								
Dividends of surplus								(15,001)
Net income								60,690
Purchase of treasury shares								(15,034)
Disposal of treasury shares								275
Retirement of treasury shares								
Reversal of revaluation reserve for land								32
Net changes of items other than shareholders' equity	1,326	26	(32)	(8,469)	(7,148)	(43)	2,071	(5,120)
Total changes of items during period	1,326	26	(32)	(8,469)	(7,148)	(43)	2,071	25,842
Balance at end of current period	56,190	7	34,216	(8,469)	81,945	265	58,050	921,506



## (4) Consolidated Statements of Cash Flows (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2013	For the year ended March 31, 2014
<b>Cash flows from operating activities :</b>		
Income before income taxes and minority interests	94,490	104,963
Depreciation	9,533	8,901
Impairment loss	117	-
Amortization of goodwill	612	413
Increase (decrease) in allowance for loan losses	(8,360)	3,210
Increase (decrease) in provision for directors' bonuses	(2)	0
Increase (decrease) in provision for retirement benefits	31	-
Increase (decrease) in net defined benefit asset	-	(2,127)
Increase (decrease) in net defined benefit liability	-	39
Increase (decrease) in provision for reimbursement of deposits	507	35
Increase (decrease) in provision for contingent loss	(404)	57
Gain on fund management	(173,107)	(167,959)
Financing expenses	10,367	8,613
Loss (gain) related to securities	10,966	5,229
Foreign exchange losses (gains)	(4,855)	(8,569)
Loss (gain) on disposal of non-current assets	469	457
Net decrease (increase) in trading assets	(10,676)	24,886
Net increase (decrease) in trading liabilities	(239)	(344)
Net decrease (increase) in loans and bills discounted	(373,632)	(109,562)
Net increase (decrease) in deposit	388,626	379,013
Net increase (decrease) in negotiable certificates of deposit	5,030	17,120
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	4,352	65,565
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	188,392	47,316
Net decrease (increase) in call loans	(119,181)	(19,245)
Net increase (decrease) in call money	167,017	(25,528)
Net increase (decrease) in payables under securities lending transactions	5,100	86,490
Net decrease (increase) in foreign exchanges - assets	(528)	641
Net increase (decrease) in foreign exchanges - liabilities	26	(18)
Net decrease (increase) in lease receivables and investment assets	(4,262)	(4,906)
Proceeds from fund management	181,151	179,691
Payments for finance	(11,510)	(9,807)
Other, net	31,010	9,872
Subtotal	391,044	594,448
Income taxes paid	(34,592)	(39,041)
<b>Net cash provided by (used in) operating activities</b>	<b>356,451</b>	<b>555,406</b>

(Unit: Millions of Yen)

	For the year ended March 31, 2013	For the year ended March 31, 2014
<b>Cash flows from investing activities :</b>		
Purchase of securities	(4,538,054)	(2,221,579)
Proceeds from sales of securities	4,092,682	1,889,316
Proceeds from redemption of securities	434,709	461,192
Purchase of property, plant and equipment	(4,396)	(3,586)
Proceeds from sales of property, plant and equipment	187	495
Purchase of intangible assets	(3,239)	(3,246)
Other, net	(950)	(170)
<b>Net cash provided by (used in) investing activities</b>	<b>(19,060)</b>	<b>122,421</b>
<b>Cash flows from financing activities :</b>		
Decrease in subordinated borrowings	(8,000)	(65,000)
Payments for redemption subordinated bonds and bonds with subscription rights to shares	-	(34,300)
Cash dividends paid	(13,400)	(15,001)
Cash dividends paid to minority shareholders	(1,207)	(1,446)
Purchase of treasury shares	(15,015)	(15,034)
Proceeds from sales of treasury shares	10	162
<b>Net cash provided by (used in) financing activities</b>	<b>(37,612)</b>	<b>(130,618)</b>
<b>Effect of exchange rate change on cash and cash equivalents</b>	<b>56</b>	<b>47</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>299,834</b>	<b>547,256</b>
<b>Cash and cash equivalents at beginning of period</b>	<b>420,937</b>	<b>720,772</b>
<b>Cash and cash equivalents at end of period</b>	<b>720,772</b>	<b>1,268,029</b>

**4. Non-Consolidated Financial Statements**

(1) Non-Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2013	As of March 31, 2014
<b>Assets :</b>		
Cash and due from banks	919,886	1,419,339
Cash	116,221	134,992
Due from banks	803,664	1,284,347
Call loans	250,527	283,210
Monetary claims bought	131,220	117,537
Trading assets	34,932	10,045
Trading account securities	8,912	8,320
Derivatives of trading securities	-	0
Trading-related financial derivatives	1,021	724
Other trading assets	24,998	999
Securities	2,226,982	2,050,240
Government bonds	870,786	543,261
Local government bonds	231,127	256,922
Corporate bonds	746,396	781,226
Stocks	187,430	186,028
Other securities	191,241	282,800
Loans and bills discounted	9,389,852	9,505,178
Bills discounted	39,664	35,133
Loans on bills	302,570	281,600
Loans on deeds	8,177,709	8,348,626
Overdrafts	869,908	839,818
Foreign exchanges	5,742	5,101
Due from foreign banks (our accounts)	1,652	1,741
Foreign bills bought	508	553
Foreign bills receivable	3,581	2,806
Other assets	101,885	75,791
Prepaid expenses	1,715	1,572
Accrued income	15,214	11,616
Variation margins of futures markets	123	-
Derivatives other than for trading - assets	48,989	42,394
Cash collateral paid for financial instruments	3,120	2,514
Other	32,723	17,692
Property, plant and equipment	126,129	125,072
Buildings, net	35,212	33,749
Land	86,663	86,582
Construction in progress	713	1,516
Other tangible fixed assets	3,540	3,223
Intangible assets	11,102	9,860
Software	10,637	9,442
Other intangible fixed assets	465	417
Prepaid pension cost	22,300	29,272
Deferred tax assets	7,671	4,003
Customers' liabilities for acceptances and guarantees	67,045	57,147
Allowance for loan losses	(56,490)	(61,151)
<b>Total assets</b>	<b>13,238,790</b>	<b>13,630,650</b>

(Unit: Millions of Yen)

	As of March 31, 2013	As of March 31, 2014
<b>Liabilities :</b>		
Deposits	11,484,992	11,868,337
Current deposits	419,127	432,848
Ordinary deposits	7,270,662	7,637,742
Saving deposits	222,998	219,877
Deposits at notice	83,088	86,735
Time deposits	3,294,181	3,285,210
Other deposits	194,932	205,922
Negotiable certificates of deposit	52,490	69,610
Call money	207,707	182,178
Payables under securities lending transactions	5,100	91,591
Trading liabilities	1,046	702
Derivatives of trading securities – assets	1	–
Trading-related financial derivatives	1,045	702
Borrowed money	319,529	318,840
Borrowings from other banks	319,529	318,840
Foreign exchanges	77	59
Foreign bills sold	2	23
Foreign bills payable	75	35
Bonds payable	64,300	30,000
Other liabilities	181,536	127,597
Income taxes payable	18,953	16,750
Accrued expenses	11,143	10,519
Unearned revenue	1,641	3,056
Variation margins of futures markets	–	0
Derivatives other than for trading – liabilities	59,855	39,253
Cash collateral received for financial instruments	780	–
Asset retirement obligations	–	18
Other	89,161	57,998
Provision for directors' bonuses	64	64
Provision for reimbursement of deposits	1,537	1,572
Provision for contingent loss	691	748
Deferred tax liabilities for land revaluation	19,323	19,305
Acceptances and guarantees	67,045	57,147
<b>Total liabilities</b>	<b>12,405,444</b>	<b>12,767,757</b>

(Unit: Millions of Yen)

	As of March 31, 2013	As of March 31, 2014
<b>Net assets :</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	351,977	385,956
Legal retained earnings	38,384	38,384
Other retained earnings	313,593	347,572
Reserve for advanced depreciation of non-current assets	1,209	1,157
General reserve	118,234	118,234
Retained earnings brought forward	194,150	228,180
Treasury shares	(625)	(5,585)
<b>Total shareholders' equity</b>	<b>744,225</b>	<b>773,243</b>
Valuation difference on available-for-sale securities	54,580	55,158
Deferred gains or losses on hedges	(19)	7
Revaluation reserve for land	34,249	34,216
<b>Total valuation and translation adjustments</b>	<b>88,811</b>	<b>89,382</b>
Subscription rights to shares	309	265
<b>Total net assets</b>	<b>833,346</b>	<b>862,892</b>
<b>Total liabilities and net assets</b>	<b>13,238,790</b>	<b>13,630,650</b>

## (2) Non-Consolidated Statements of Income (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2013	For the year ended March 31, 2014
Ordinary income	248,202	245,647
Interest income	173,000	168,216
Interest on loans and discounts	146,598	138,684
Interest and dividends on securities	21,681	24,596
Interest on call loans	926	986
Interest on deposits with banks	1,116	1,424
Other interest income	2,677	2,525
Fees and commissions	47,805	51,735
Fees and commissions on domestic and foreign exchanges	10,050	10,289
Other fees and commissions	37,755	41,446
Trading income	369	181
Gains on trading account securities transactions	354	176
Other trading income	15	4
Other ordinary income	22,008	17,382
Gains on foreign exchange transactions	1,550	1,417
Gains on sales of bonds	4,218	3,423
Gains on redemption of bonds	-	29
Income from derivatives other than for trading or hedging	16,232	12,492
Other	6	20
Other income	5,018	8,131
Recoveries of written off claims	1,475	1,576
Gain on sales of stocks and other securities	162	2,807
Other	3,381	3,747
Ordinary expenses	161,800	153,287
Interest expenses	11,471	9,717
Interest on deposits	5,561	4,868
Interest on negotiable certificates of deposit	61	69
Interest on call money	390	489
Interest on payables under securities lending transactions	28	135
Interest on borrowings and rediscounts	3,303	2,076
Interest on bonds	1,248	1,085
Interest on interest swaps	4	4
Other interest expenses	871	988
Fees and commissions payments	15,667	14,003
Fees and commissions on domestic and foreign exchanges	1,856	1,896
Other fees and commissions	13,811	12,106
Trading expenses	8	5
Expenses on trading-related financial derivatives transactions	8	5
Other ordinary expenses	13,691	10,602
Loss on sales of bonds	12,863	9,226
Loss on redemption of bonds	792	1,354
Loss on devaluation of bonds	35	22
General and administrative expenses	101,116	101,188
Other expenses	19,844	17,769
Provision of allowance for loan losses	11,786	11,469
Written-off of loans	4,390	2,029
Losses on sales of stocks and other securities	71	824
Losses on devaluation of stocks and other securities	1,572	52
Other	2,023	3,393

(Unit: Millions of Yen)

	For the year ended March 31, 2013	For the year ended March 31, 2014
Ordinary profit	86,402	92,359
Extraordinary income	–	3,776
Gain on disposal of non-current assets	–	552
Gain on contribution of securities to retirement benefit trust	–	3,223
Extraordinary losses	585	1,002
Loss on disposal of non-current assets	468	1,002
Impairment loss	117	–
Income before income taxes	85,817	95,134
Income taxes – current	32,128	32,809
Income taxes – deferred	347	3,579
Total income taxes	32,476	36,388
Net income	53,341	58,745

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

For the year ended March 31, 2013

(Unit: Millions of Yen)

	Shareholders' equity										
	Capital stock	Capital surplus			Legal retained earnings	Retained earnings				Treasury shares	Total shareholders' equity
		Legal capital surplus	Other 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	1,262	118,234	174,072	331,953	(5,591)	719,234
Changes of items during period											
Dividends of surplus								(13,400)	(13,400)		(13,400)
Reversal of reserve for advanced depreciation of non-current assets						(53)		53	—		
Net income								53,341	53,341		53,341
Purchase of treasury shares										(15,015)	(15,015)
Disposal of treasury shares			9	9						56	65
Retirement of treasury shares			(9)	(9)				(19,916)	(19,916)	19,925	—
Net changes of items other than shareholders' equity											
Total changes of items during period	—	—	—	—	—	(53)	—	20,077	20,023	4,966	24,990
Balance at end of current period	215,628	177,244	—	177,244	38,384	1,209	118,234	194,150	351,977	(625)	744,225

	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	21,296	(11)	34,249	55,534	285	775,054
Changes of items during period						
Dividends of surplus						(13,400)
Reversal of reserve for advanced depreciation of non-current assets						
Net income						53,341
Purchase of treasury shares						(15,015)
Disposal of treasury shares						65
Retirement of treasury shares						
Net changes of items other than shareholders' equity	33,284	(7)	—	33,277	24	33,301
Total changes of items during period	33,284	(7)	—	33,277	24	58,291
Balance at end of current period	54,580	(19)	34,249	88,811	309	833,346



For the year ended March 31, 2014

(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		Reserve for advanced depreciation of non-current assets	Other retained earnings		Total retained earnings		
						General reserve	Retained earnings brought forward			
Balance at beginning of current period	215,628	177,244	177,244	38,384	1,209	118,234	194,150	351,977	(625)	744,225
Changes of items during period										
Dividends of surplus							(15,001)	(15,001)		(15,001)
Provision of reserve for advanced depreciation of non-current assets					25		(25)	—		
Reversal of reserve for advanced depreciation of non-current assets					(77)		77	—		
Net income							58,745	58,745		58,745
Purchase of treasury shares									(15,034)	(15,034)
Disposal of treasury shares							(13)	(13)	288	275
Retirement of treasury shares							(9,785)	(9,785)	9,785	—
Reversal of revaluation reserve for land							32	32		32
Net changes of items other than shareholders' equity										
Total changes of items during period	—	—	—	—	(51)	—	34,030	33,978	(4,960)	29,018
Balance at end of current period	215,628	177,244	177,244	38,384	1,157	118,234	228,180	385,956	(5,585)	773,243

	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	54,580	(19)	34,249	88,811	309	833,346
Changes of items during period						
Dividends of surplus						(15,001)
Provision of reserve for advanced depreciation of non-current assets						
Reversal of reserve for advanced depreciation of non-current assets						
Net income						58,745
Purchase of treasury shares						(15,034)
Disposal of treasury shares						275
Retirement of treasury shares						
Reversal of revaluation reserve for land						32
Net changes of items other than shareholders' equity	577	26	(32)	571	(43)	528
Total changes of items during period	577	26	(32)	571	(43)	29,546
Balance at end of current period	55,158	7	34,216	89,382	265	862,892

## SELECTED FINANCIAL INFORMATION FOR THE YEAR ENDED MARCH 31, 2014

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# I . DIGEST OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2014

## 1. Income status

### <Non-consolidated>

		For the year ended		(Unit: Billions of Yen)
		March 31, 2013	March 31, 2014	Increase / (Decrease)
1	Gross operating income	202.3	203.1	0.8
2	Gross operating income from domestic operations	200.0	200.5	0.5
3	Interest income	161.1	157.3	(3.8)
4	Fees and commissions	31.7	37.3	5.6
5	Trading income	0.3	0.1	(0.2)
6	Other ordinary income	6.7	5.6	(1.1)
7	Gross operating income from international operations	2.2	2.6	0.4
8	Expenses	96.4	96.8	0.4
9	(Reference) OHR (※1)	47.6%	47.6%	0.0%
10	Of which, personnel	40.2	42.2	2.0
11	Of which, facilities	50.5	49.1	(1.4)
12	Core net business profit (1-8)	105.8	106.3	0.5
13	Provision of allowance for general loan losses	(6.4)	0.7	7.1
14	Net business profit (1-8-13)	112.2	105.5	(6.7)
15	Non-recurring gains (losses)	(25.8)	(13.2)	12.6
16	Of which, disposal of bad debts	21.5	11.7	(9.8)
17	Of which, gains or losses on stocks and other securities	(1.4)	1.9	3.3
18	Ordinary profit (14+15)	86.4	92.3	5.9
19	Extraordinary income (loss)	(0.5)	2.7	3.2
20	Total income taxes	32.4	36.3	3.9
21	Net income (18+19-20)	53.3	58.7	5.4
22	Credit costs (13+16)	15.1	12.5	(2.6)
23	Credit cost ratio (※2)	0.16%	0.13%	(0.03%)

#### ■ Gross operating income (1)

Although interest income from domestic operations decreased by 3.8 billion yen from previous year because of lower interest rate, gross operating income increased by 0.8 billion yen to 203.1 billion yen from the previous year for the first time in the last five years as a result of a considerable rise of 5.6 billion yen from the previous year in fees and commissions with strong sales of investment trusts.

#### ■ Expenses (8)

Expenses increased by 0.4 billion yen from the previous year, mainly due to a rise in personnel expenses. However OHR(overhead ratio) maintained at a low level of 47.6%.

#### ■ Core net business profit (12)

In spite of an increase in expenses, core net business profit increased by 0.5 billion yen to 106.3 billion yen because gross operating income exceeded.

#### ■ Ordinary profit (18)

Stocks and other securities were improved by 3.3 billion yen from the previous year. In addition, credit costs dropped by 2.6 billion yen from the previous year. As a consequence, net business profit increased by 5.9 billion yen to 92.3 billion yen from the previous year.

#### ■ Net income (21)

In addition to an increase in net business profit, gain of 3.2 billion yen on securities contributed to employees' retirement benefit trust reflected an increase in net income. Net income increased by 5.4 billion yen from the previous year to 58.7 billion yen. As a result, we achieved net income growth in five consecutive fiscal years.

### <Consolidated>

		For the year ended		(Unit: Billions of Yen)
		March 31, 2013	March 31, 2014	Increase / (Decrease)
24	Ordinary profit	95.0	102.2	7.2
25	Net income	55.3	60.6	5.3
26	ROE (Net income per own capital) (※3)	6.83%	7.12%	0.29%
27	RORA (Net income per total risk weighted assets)(※4)	0.82%	0.91%	0.09%

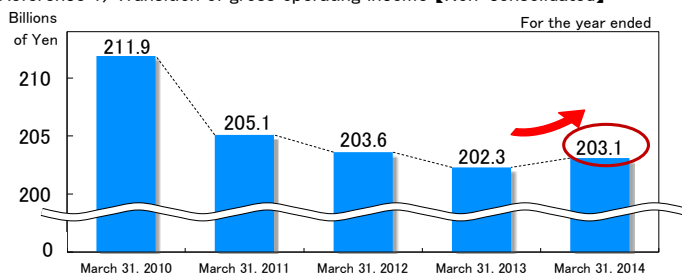
$$\text{※1 OHR} = \frac{\text{Expenses}}{\text{Gross operating income}} * 100$$

$$\text{※2 Credit cost ratio} = \frac{\text{Credit costs}}{\text{Average balance of loans}} * 100$$

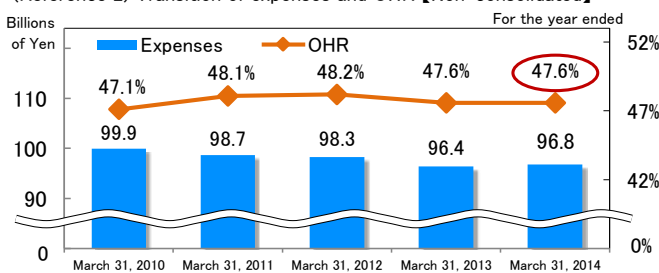
$$\text{※3 ROE} = \frac{\text{Net income}}{\text{Net assets( Average, excluding minority interests, etc.)}} * 100$$

$$\text{※4 RORA} = \frac{\text{Net income}}{\text{Total risk weighted assets}} * 100$$

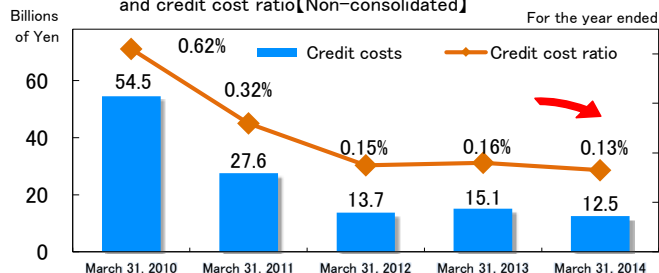
(Reference 1) Transition of gross operating income [Non-consolidated]



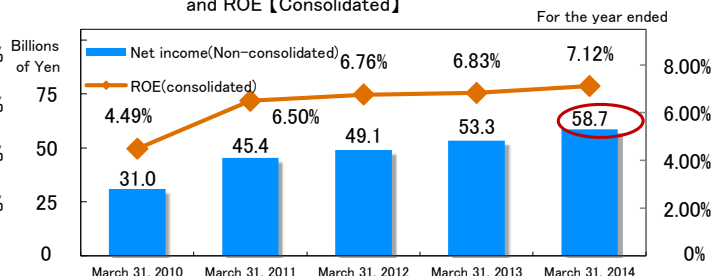
(Reference 2) Transition of expenses and OHR [Non-consolidated]



(Reference 3) Transition of credit costs [Non-consolidated] and credit cost ratio [Non-consolidated]



(Reference 4) Transition of net income [Non-consolidated] and ROE [Consolidated]



## 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, 2012	As of March 31, 2013 (A)	As of March 31, 2014 (B)	(B)-(A)
Loans <outstanding balance> [C]	9,008.2	9,379.4	9,491.3	111.9
Loans to small and medium-sized businesses, etc. [A + B]	7,329.6	7,625.1	7,692.5	67.4
Loans to small and medium-sized businesses [A]	2,944.4	2,968.7	2,919.1	(49.6)
Loans to Individuals [B]	4,385.2	4,656.3	4,773.3	117.0
Of which, residential loans	4,047.7	4,309.3	4,422.7	113.4
Housing loans	2,764.4	2,971.5	3,037.0	65.5
Apartment loans	1,283.2	1,337.8	1,385.6	47.8
Ratio of loans to individuals [B/C]	48.6%	49.6%	50.2%	0.6%

Loans to small and medium-sized businesses was 2,919.1 billion yen decreasing slightly from the end of the previous year because of a drop in loans to quasi-public sector companies.

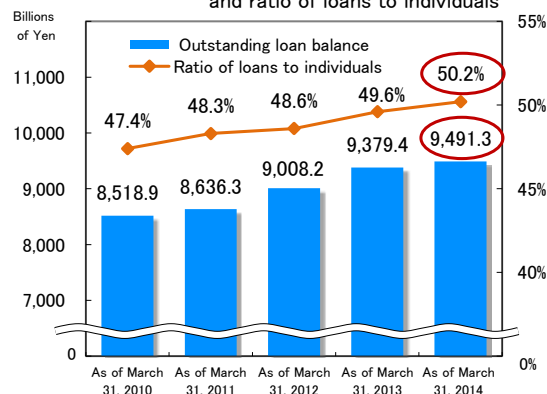
Outstanding loan balance to individuals for the year ended increased by 117.0 billion yen to 4,773.3 billion yen due to a stable growth of housing loans and apartment loans.

Outstanding loan balance for the year ended increased by 111.9 billion yen to 9,491.3 billion yen.

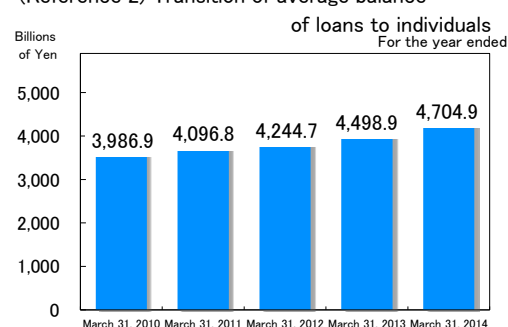
The ratio of the loans to individuals holds more than the half of total loans.

Average balance of total loans increased by 188.2 billion yen from the previous year to 9,382.9 billion yen mainly due to an increase of loans to individuals.

(Reference 1) Transition of outstanding loan balance and ratio of loans to individuals



(Reference 2) Transition of average balance of loans to individuals



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

For the year ended (Unit: Billions of Yen)

	March 31, 2012	March 31, 2013 (A)	March 31, 2014 (B)	(B)-(A)
Loans <average balance>	8,742.9	9,194.7	9,382.9	188.2
Loans to small and medium-sized businesses, etc. [A + B]	7,113.3	7,467.9	7,640.0	172.1
Loans to small and medium-sized businesses [A]	2,868.5	2,969.0	2,935.1	(33.9)
Loans to Individuals [B]	4,244.7	4,498.9	4,704.9	206.0
Of which, residential loans	3,908.9	4,160.1	4,358.6	198.5
Housing loans	2,661.8	2,857.8	3,007.3	149.5
Apartment loans	1,247.0	1,302.3	1,351.2	48.9

## 3. Deposits

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

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

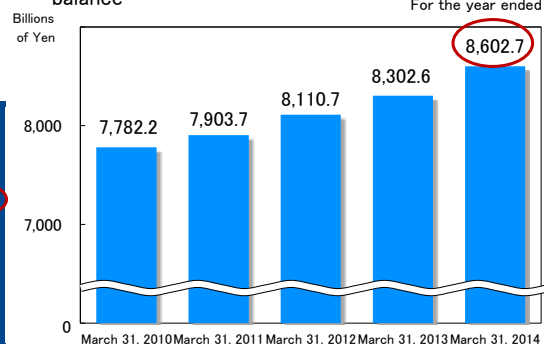
(Unit: Billions of Yen)

	As of March 31, 2012	As of March 31, 2013 (A)	As of March 31, 2014 (B)	(B)-(A)
Deposits <outstanding balance>	11,088.7	11,480.1	11,854.5	374.4
Of which, individual	8,187.8	8,418.4	8,712.5	294.1
Of which, corporate	2,115.6	2,165.5	2,227.4	61.9

Outstanding deposit balance increased by 374.4 billion yen (+3.2%) from the end of the previous year to 11,854.5 billion yen mainly due to an increase in individual deposits.

Moreover, average balance of deposits increased by 452.2 billion yen (+4.1%) from the end of the previous year to 11,295.4 billion yen because both individual and corporate deposits increased smoothly.

(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, 2012	March 31, 2013 (A)	March 31, 2014 (B)	(B)-(A)
Deposits <average balance>	10,545.6	10,843.2	11,295.4	452.2
Of which, individual	8,110.7	8,302.6	8,602.7	300.1
Of which, corporate	2,000.0	2,099.4	2,208.6	109.2

## 4. Deposit Assets for individuals

Balance of deposit assets for individuals

<Non-consolidated>

(Unit: Billions of Yen)

	As of March 31, 2012	As of March 31, 2013 (A)	As of March 31, 2014 (B)	(B)-(A)
Investment trusts	435.0	517.9	528.6	10.7
Annuity insurance, etc.	865.3	964.2	959.6	(4.6)
Foreign currency deposits	52.2	45.1	37.7	(7.4)
Public bonds	380.3	316.5	242.8	(73.7)
Total balance of investment products for individuals [A]	1,732.9	1,843.8	1,769.0	(74.8)
Individual deposits (deposits in yen)	8,135.6	8,373.3	8,674.7	301.4
Total deposit assets for individuals [B]	9,868.5	10,217.2	10,443.7	226.5
Ratio of investment products for individuals [A/B]	17.5%	18.0%	16.9%	( 1.1%)

Total balance of investment products for individuals decreased by 74.8 billion yen from the end of the previous year to 1,769.0 billion yen because the balance of public bonds decreased drastically by 73.7 billion yen from the end of the previous year, while investment trusts sales were strong.

On the other hand, individual deposits increased steadily. Therefore, total deposit assets for individuals increased by 226.5 billion yen from the end of the previous year to 10,443.7 billion yen.

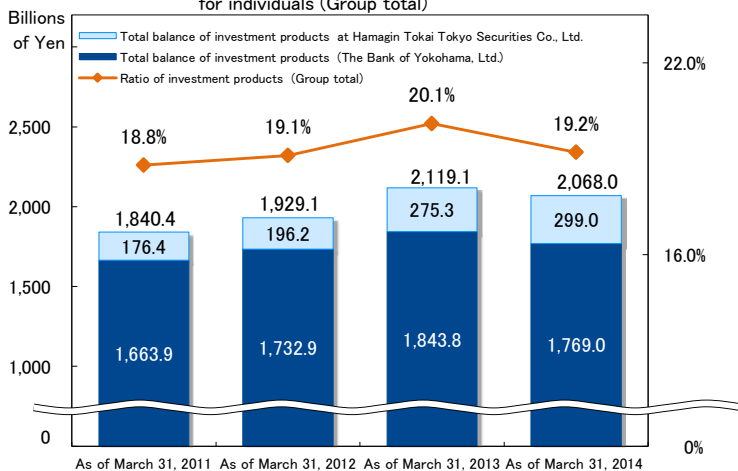
Moreover sale at Hamagin Tokai Tokyo Securities Co., Ltd. were strong and therefore, the total deposit assets for individuals of the group total increased by 250.3 billion yen from the end of the previous year to 10,742.8 billion yen.

<Consolidated>

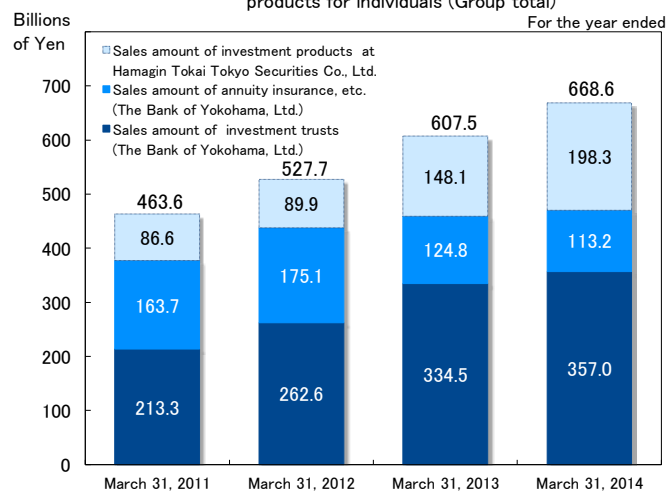
(Unit: Billions of Yen)

		As of March 31, 2012	As of March 31, 2013	As of March 31, 2014	
Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd. [C]		196.2	275.3	299.0	23.7
Total balance of investment products for individuals (Group total) [D = A + C]		1,929.1	2,119.1	2,068.0	(51.1)
Total deposit assets for individuals (Group total) [E = B + C]		10,064.7	10,492.5	10,742.8	250.3
Ratio of investment products for individuals (Group total) [D/E]		19.1%	20.1%	19.2%	( 0.9%)

(Reference 1) Transition of total balance of investment products for individuals and ratio of investment products for individuals (Group total)

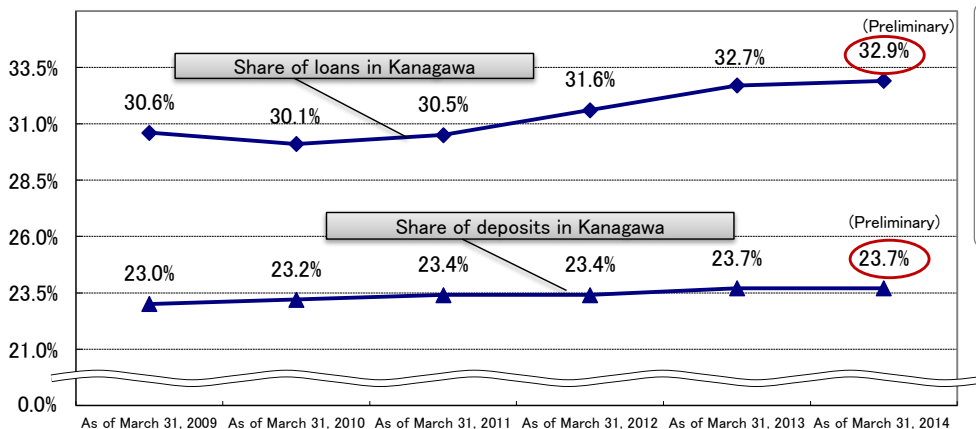


(Reference 2) Transition of sales amount of investment products for individuals (Group total)



## 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 0.2% to 32.9% from the end of the previous year.

On the other hand, although outstanding balance of deposit increased, shares of deposits in Kanagawa prefecture kept at 23.7% which as the same as the end of the previous year.

## 6. Status of Non-performing Loans

### Transition of claims disclosed under the Financial Revitalization Law

<Non-consolidated>

(Unit: Billions of Yen)

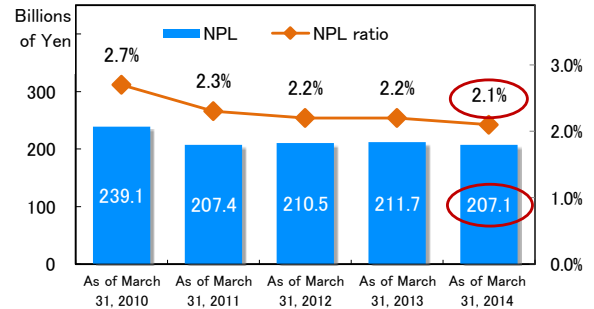
	As of March 31, 2012	As of March 31, 2013 (A)	As of March 31, 2014 (B)	(B)-(A)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	58.9	47.5	43.7	(3.8)
Doubtful claims (in possible bankruptcy)	113.9	135.4	137.2	1.8
Claims in need of special caution	37.6	28.6	26.1	(2.5)
<b>Sub-total (NPL) [A]</b>	<b>210.5</b>	<b>211.7</b>	<b>207.1</b>	<b>(4.6)</b>
Claims in need of caution (excluding claims in need of special caution)	1,108.1	1,000.1	1,003.4	3.3
Claims to normal borrowers (excluding claims in need of caution) [B]	7,914.6	8,363.9	8,453.6	89.7
Normal claims [C]	9,022.7	9,364.0	9,457.0	93.0
<b>Total (Credit exposures) [D=A+C]</b>	<b>9,233.2</b>	<b>9,575.7</b>	<b>9,664.1</b>	<b>88.4</b>
<b>NPL ratio (Percentage of NPL) [A/D]</b>	<b>2.2%</b>	<b>2.2%</b>	<b>2.1%</b>	<b>(0.1%)</b>
<b>The ratio of claims to normal borrowers to credit exposures [B/D]</b>	<b>85.7%</b>	<b>87.3%</b>	<b>87.4%</b>	<b>0.1%</b>

As we have promoted business improvement supports for our customers, non-performing loans (NPL, under the Financial Revitalization Law) decreased by 4.6 billion yen from the end of the previous year to 207.1 billion yen.

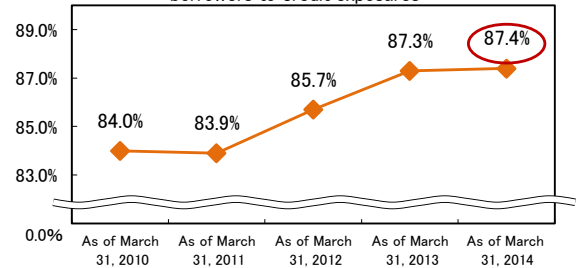
Also, NPL ratio dropped by 0.1% from the end of the previous year to 2.1% which is the lowest level after the enforcement of Financial Revitalization Law.

On the other hand, the ratio of claims to normal borrowers to credit exposures rose by 0.1% from the end of the previous year to 87.4%.

(Reference1) Transition of NPL and NPL ratio



(Reference2) Transition of the ratio of claims to normal borrowers to credit exposures



## 7. Capital Adequacy Ratio

<Consolidated>

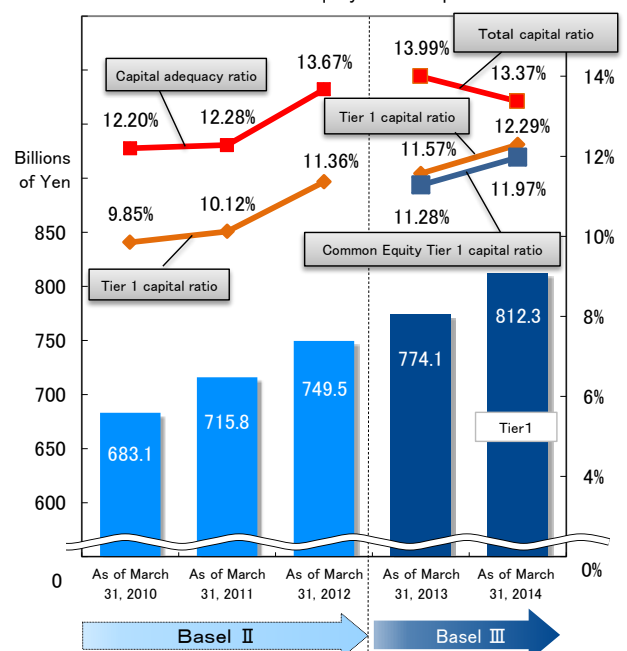
(Unit: Billions of Yen)

	As of March 31, 2011 (Basel II)	As of March 31, 2012 (Basel II)	As of March 31, 2013 (Basel III)	As of March 31, 2014 (Basel III) (Preliminary)
<b>Capital adequacy ratio/Total capital ratio (BIS Standard) ※1</b>	<b>12.28%</b>	<b>13.67%</b>	<b>13.99%</b>	<b>13.37%</b>
Tier 1 capital ratio	10.12%	11.36%	11.57%	12.29%
Common Equity Tier 1 capital ratio			11.28%	11.97%
Capital / Total capital	868.3	902.0	936.0	883.3
Tier 1	715.8	749.5	774.1	812.3
Common Equity Tier 1			754.5	790.9
Tier 2	172.0	175.1	161.8	71.0
Total risk weighted assets ※2	7,067.9	6,597.2	6,686.4	6,605.6

Capital Adequacy Ratio based on Basel III dropped by 0.62% from the end of the previous year to 13.37% due to the redemption and repayment of subordinated loans resulting in a decrease of Tier 2.

On the other hand, common equity Tier 1 capital ratio rose by 0.69% from the end of the previous year to 11.97% contributing to the quality of capital.

(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)." The ratio has been calculated in accordance with the notification of revision to Capital Adequacy Ratio (FSA Notification No.28, 2012, "Basel III") since the end of March, 2013.

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

## 8. Forecasts for Fiscal Year 2014

< Non-consolidated >

(Unit: Billions of yen)

	Six months ended September 30, 2013 Result (A)	Fiscal year 2013 Result (B)	Six months ending September 30, 2014 Forecasts (C)		Fiscal year 2014 Forecasts (D)	
			(C)-(A)	(D)-(B)		
1 Gross operating income	102.6	203.1	102.0	(0.6)	206.0	2.9
2 Gross operating income from domestic operations	101.2	200.5	100.1	(1.1)	202.1	1.6
3 Interest income	79.1	157.3	76.7	(2.4)	155.2	(2.1)
4 Fees and commissions	18.7	37.3	20.3	1.6	40.9	3.6
5 Trading income	0.0	0.1	0.2	0.2	0.4	0.3
6 Other ordinary income	3.2	5.6	2.8	(0.4)	5.4	(0.2)
7 Gross operating income from international operations	1.3	2.6	1.8	0.5	3.8	1.2
8 Expenses	48.8	96.8	51.0	2.2	(*) 102.0	5.2
9 Core net business profit	53.7	106.3	51.0	(2.7)	104.0	(2.3)
10 Ordinary profit	45.6	92.3	46.0	0.4	94.0	1.7
11 Net income	30.6	58.7	30.0	(0.6)	61.0	2.3
12 Credit costs	6.5	12.5	4.0	(2.5)	8.0	(4.5)

Gross operating income is expected to increase to 206.0 billion yen mainly because of the increase in fees and commissions.

Meanwhile, core net business profit is expected to decrease from the end of the previous year to 104.0 billion yen due to the rise in expenses.

Ordinary profit is expected to increase from the end of the previous year to 94.0 billion yen due to the decrease in credit costs.

Net income is expected to increase from the end of the previous year to 61.0 billion yen.

In addition, forecast for annual dividend per share is 11 yen as an ordinary dividend according to our shareholder return policy.

Also, special dividend is calculated on business results.

(\*)Expences of forecasts for FY 2014 include return of deposit insurance premium.

< Consolidated >

(Unit: Billions of yen)

	Six months ended September 30, 2013 Result (A)	Fiscal year 2013 Result (B)	Six months ending September 30, 2014 Forecasts (C)		Fiscal year 2014 Forecasts (D)	
			(C)-(A)	(D)-(B)		
13 Ordinary profit	49.5	102.2	49.5	0.0	102.0	(0.2)
14 Net income	31.0	60.6	30.5	(0.5)	63.0	2.4

(Reference 1) Forecast of average balance of funds for fiscal year 2014 (Domestic operations)

(Unit: Billions of yen)

<Average balance>	Six months ended September 30, 2013 Result (A)	Fiscal year 2013 Result (B)	Six months ending September 30, 2014 Forecasts (C)		Fiscal year 2014 Forecasts (D)	
			(C)-(A)	(D)-(B)		
Interest-earning assets	11,701.4	11,759.8	12,320.0	618.6	12,560.0	800.2
Loans and bills discounted	9,297.0	9,316.9	9,580.0	283.0	9,750.0	433.1
Securities	1,951.1	1,966.2	2,270.0	318.9	2,350.0	383.8
Interest-bearing liabilities	11,676.1	11,826.6	12,190.0	513.9	12,400.0	573.4
Deposits	11,056.3	11,145.2	11,410.0	353.7	11,490.0	344.8

(Reference 2) Forecast of yield and interest margin for fiscal year 2014 (Domestic operations)

(Unit: %)

	Six months ended September 30, 2013 Result (A)	Fiscal year 2013 Result (B)	Six months ending September 30, 2014 Forecasts (C)		Fiscal year 2014 Forecasts (D)	
			(C)-(A)	(D)-(B)		
Yield on interest-earning assets [A]	1.41	1.39	1.29	(0.12)	1.28	(0.11)
Loans and bills discounted	1.50	1.48	1.42	(0.08)	1.42	(0.06)
Securities	1.15	1.16	0.91	(0.24)	0.86	(0.30)
Yield on interest-bearing liabilities [B]	0.06	0.05	0.05	(0.01)	0.04	(0.01)
Deposits	0.04	0.04	0.04	0.00	0.04	0.00
Expenses ratio	0.84	0.83	0.86	0.02	0.85	0.02
Total funding cost [C]	0.87	0.84	0.86	(0.01)	0.84	0.00
Yield spread [A-B]	1.35	1.34	1.24	(0.11)	1.24	(0.10)
Interest margin between loans and deposits	0.61	0.61	0.52	(0.09)	0.53	(0.08)
Net interest margin [A-C]	0.54	0.55	0.43	(0.11)	0.44	(0.11)



II. SUMMARY OF FINANCIAL RESULTS  
II. 平成26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, 2014 (A)	(A)-(B)	March 31, 2013 (B)
Gross operating income (Excluding gains (losses) on bonds)	業務粗利益 (除<国債等債券損益(5勘定戻))	203,186	[0.4%] 842	202,344
Gross operating income from domestic operations (Excluding gains (losses) on bonds)	国内業務粗利益 (除<国債等債券損益(5勘定戻))	200,501	427	200,074
Interest income	資金利益	157,314	(3,854)	161,168
Fees and commissions	役務取引等利益	37,399	5,629	31,770
Trading income	特定取引利益	181	(188)	369
Other ordinary income (Of which, gains (losses) on bonds)	その他業務利益 (うち国債等債券損益)	5,606 (6,916)	(1,159) 2,571	6,765 (9,487)
Gross operating income from international operations (Excluding gains (losses) on bonds)	国際業務粗利益 (除<国債等債券損益(5勘定戻))	2,685	415	2,270
Interest income	資金利益	1,184	824	360
Fees and commissions	役務取引等利益	332	(35)	367
Trading income	特定取引利益	(5)	3	(8)
Other ordinary income (Of which, gains (losses) on bonds)	その他業務利益 (うち国債等債券損益)	1,172 (234)	(379) (248)	1,551 14
Expenses	経費(除<臨時処理分)	(△) 96,843	[0.3%] 348	96,495
Personnel	人件費	(△) 42,284	2,003	40,281
Facilities	物件費	(△) 49,126	(1,418)	50,544
Taxes	税金	(△) 5,431	(238)	5,669
Core net business Profit (Excluding gains (losses) on bonds)	実質業務純益 (除<国債等債券損益(5勘定戻))	106,343	[0.4%] 494	105,849
① Provision of allowance for general loan losses	①一般貸倒引当金繰入額	(△) 745	7,179	(6,434)
Net business profit (Of which, gains (losses) on bonds)	業務純益 (うち国債等債券損益(5勘定戻))	105,598 (7,150)	(6,685) 2,322	112,283 (9,472)
Non-recurring gains (losses)	臨時損益	(13,238)	12,643	(25,881)
② Disposal of bad debts	②不良債権処理額	(△) 11,776	(9,781)	21,557
Written-off of loans	貸出金償却	(△) 2,029	(2,361)	4,390
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	(△) 10,724	(7,497)	18,221
Loss on sales of non-performing loans	延滞債権等売却損	(△) 118	7	111
Recoveries of written off claims	償却債権取立益	1,576	101	1,475
Other	その他	(△) 479	170	309
Gains or losses on stocks and other securities	株式等関係損益	1,930	3,411	(1,481)
Gains on sales of stocks and other securities	株式等売却益	2,807	2,645	162
Losses on sales of stocks and other securities	株式等売却損	(△) 824	753	71
Losses on devaluation of stocks and other securities	株式等償却	(△) 52	(1,520)	1,572
Other non-recurring gains (losses)	その他の臨時損益	(3,392)	(550)	(2,842)
Ordinary profit	経常利益	92,359	[6.8%] 5,957	86,402
Extraordinary income (losses)	特別損益	2,774	3,359	(585)
Gain on contribution of securities to retirement benefit trust	退職給付信託設定益	3,223	3,223	—
Gain (loss) on disposal of non-current assets	固定資産処分損益	(449)	19	(468)
Gain on disposal of non-current assets	固定資産処分益	552	552	—
Loss on disposal of non-current assets	固定資産処分損	(△) 1,002	534	468
Impairment loss	減損損失	(△) —	(117)	117
Income before income taxes	税引前当期純利益	95,134	9,317	85,817
Income taxes – current	法人税、住民税及び事業税	(△) 32,809	681	32,128
Income taxes – deferred	法人税等調整額	(△) 3,579	3,232	347
Total income taxes	法人税等合計	(△) 36,388	3,912	32,476
Net income	当期純利益	58,745	[10.1%] 5,404	53,341
Credit costs (①+②)	与信関係費用(①+②)	(△) 12,521	[[ 17.1%] (2,601)]	15,122



【Consolidated】		【連結】		For the year ended		(Unit: Millions of Yen)	
		March 31, 2014 (A)	(A)-(B)			March 31, 2013 (B)	
Consolidated gross operating income		224,025	[0.6%] 1,341			222,684	
Interest income	資金利益	159,346	(3,393)			162,739	
Fees and commissions	役務取引等利益	51,514	6,937			44,577	
Trading income	特定取引利益	1,508	(527)			2,035	
Other ordinary income	その他業務利益	11,655	(1,677)			13,332	
General and administrative expenses	営業経費 (△)	110,250	740			109,510	
Credit costs	与信関係費用 (△)	14,067	(3,985)			18,052	
Written-off of loans	貸出金償却 (△)	4,447	(2,781)			7,228	
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	11,337	(7,320)			18,657	
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	304	6,057			(5,753)	
Recoveries of written off claims	償却債権取立益	2,651	145			2,506	
Other	その他 (△)	630	203			427	
Gains or losses on stocks and other securities	株式等関係損益	1,927	3,413			(1,486)	
Other	その他	566	(878)			1,444	
Ordinary profit	経常利益	102,200	[7.4%] 7,121			95,079	
Extraordinary income (losses)	特別損益	2,762	3,350			(588)	
Income before income taxes and minority interests	税金等調整前当期純利益	104,963	10,473			94,490	
Income taxes - current	法人税、住民税及び事業税 (△)	35,820	217			35,603	
Income taxes - deferred	法人税等調整額 (△)	4,651	4,542			109	
Total income taxes	法人税等合計 (△)	40,471	4,759			35,712	
Income before minority interests	少数株主損益調整前当期純利益	64,492	5,714			58,778	
Minority interests in income	少数株主利益 (△)	3,801	365			3,436	
Net income	当期純利益	60,690	[9.6%] 5,348			55,342	

(注)「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。

Note: 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)

【Reference】		【参考】		For the year ended		(Unit: Millions of Yen)	
		March 31, 2014 (A)	(A)-(B)			March 31, 2013 (B)	
Consolidated net business profit		117,978	[0.0%] 10			117,968	

(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 Subsidiaries】		【連結対象会社数】		For the year ended		(Unit: Number of Companies)	
		As of March 31, 2014 (A)	(A)-(B)			As of March 31, 2013 (B)	
Number of consolidated subsidiaries	連結子会社数	11	0			11	
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, 2014 (A)	(A)-(B)	March 31, 2013 (B)	(B)-(C)	March 31, 2012 (C)
Interest-earning assets	資金運用勘定	11,759.8	(12.1)	11,771.9	471.2	11,300.7
Loans and bills discounted	貸出金	9,316.9	171.4	9,145.5	432.2	8,713.3
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,608.7	165.5	7,443.2	342.3	7,100.9
Loans to small and medium-sized businesses	中小企業向け貸出	2,903.8	(40.5)	2,944.3	88.1	2,856.2
Loans to individuals	個人向け貸出	4,704.9	206.0	4,498.9	254.2	4,244.7
Securities	有価証券	1,966.2	(228.8)	2,195.0	62.5	2,132.5
Bonds	債券	1,839.8	(221.4)	2,061.2	65.3	1,995.9
Stocks	株式	126.3	(7.5)	133.8	(2.7)	136.5
Interest-bearing liabilities	資金調達勘定	11,826.6	429.8	11,396.8	368.2	11,028.6
Deposits	預金	11,145.2	451.2	10,694.0	334.4	10,359.6
Individual deposits	個人預金	8,561.6	306.6	8,255.0	197.9	8,057.1
External liabilities	外部負債	471.9	(47.4)	519.3	78.4	440.9

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, 2014 (A)	(A)-(B)	March 31, 2013 (B)	(B)-(C)	March 31, 2012 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.39	(0.05)	1.44	(0.09)	1.53
Loans and bills discounted	貸出金利回	1.48	(0.11)	1.59	(0.14)	1.73
Securities	有価証券利回	1.16	0.21	0.95	0.06	0.89
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.05	(0.02)	0.07	(0.01)	0.08
Deposits	預金利回	0.04	0.00	0.04	(0.01)	0.05
External liabilities	外部負債利回	0.21	(0.21)	0.42	(0.06)	0.48
Expenses ratio	経費率	0.83	(0.03)	0.86	(0.04)	0.90
Total funding cost (C)	資金調達原価 C	0.84	(0.05)	0.89	(0.05)	0.94
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.34	(0.03)	1.37	(0.08)	1.45
Interest margin between loans and deposits	預貸金利鞘	0.61	(0.07)	0.68	(0.10)	0.78
Net interest margin (A)-(C)	総資金利鞘 A-C	0.55	0.00	0.55	(0.04)	0.59

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, 2014 (A)	(A)-(B)	March 31, 2013 (B)	(B)-(C)	March 31, 2012 (C)
Fees and commissions	役務取引等収益	51,164	3,942	47,222	232	46,990
Deposits and Loans	預金・貸出業務	19,689	844	18,845	336	18,509
ATM	ATM関連手数料	4,981	43	4,938	17	4,921
Account transfer	口座振替	4,569	36	4,533	(57)	4,590
Syndicated Loan	シ・ローン関連	2,972	261	2,711	30	2,681
Remittance	為替業務	9,749	264	9,485	167	9,318
Securities	証券関連業務	13,336	2,309	11,027	1,663	9,364
Investment trusts	投資信託収益	11,726	1,963	9,763	1,424	8,339
Agency business	代理業務	757	(16)	773	(14)	787
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,692	(10)	1,702	(15)	1,717
Guarantee business	保証業務	654	(72)	726	(97)	823
Others	その他	5,285	624	4,661	(1,808)	6,469
Annuity insurance	年金等保険関連	4,557	334	4,223	(1,784)	6,007
Fees and commissions payments	役務取引等費用	13,764	(1,687)	15,451	(355)	15,806
Fees and commissions - net	役務取引等利益	37,399	5,629	31,770	587	31,183

5. Gains and 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, 2014 (A)	(A)-(B)	March 31, 2013 (B)	(B)-(C)	March 31, 2012 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(7,150)	2,322	(9,472)	2,369	(11,841)
Gain on sales	売却益	3,423	(795)	4,218	646	3,572
Gain on redemption	償還益	29	29	—	—	—
Loss on sales	売却損 (△)	9,226	(3,637)	12,863	(1,151)	14,014
Loss on redemption	償還損 (△)	1,354	562	792	(438)	1,230
Loss on devaluation	償却 (△)	22	(13)	35	(134)	169

(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, 2014 (A)	(A)-(B)	March 31, 2013 (B)	(B)-(C)	March 31, 2012 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	8,769	(3,355)	12,124	(1,557)	13,681
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	1,618	(1,033)	2,651	811	1,840

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, 2014 (A)	(A)-(B)	March 31, 2013 (B)	(B)-(C)	March 31, 2012 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	1,930	3,411	(1,481)	(173)	(1,308)
Gain on sales	売却益	2,807	2,645	162	(732)	894
Loss on sales	売却損 (△)	824	753	71	14	57
Loss on devaluation	償却 (△)	52	(1,520)	1,572	(572)	2,144

(Reference) Outright Sales of Stocks  
(Cost of Purchase)

(参考)株式の売切状況(取得原価ベース)

(Unit: Millions of Yen)

		March 31, 2014 (A)	(A)-(B)	March 31, 2013 (B)	(B)-(C)	March 31, 2012 (C)
Outright sales	株式売切額	11,765	11,260	505	(833)	1,338
Balance as of end of term	期末株式残高	121,400	(10,639)	132,039	(1,973)	134,012
Of which, valued at market prices	うち時価のあるもの	98,453	(11,233)	109,686	1,501	108,185

(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, 2014				As of March 31, 2013				
		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	257,087	10,734	(2,228)	10,737	2	291,255	12,962	12,964	1
Available-for-sale	その他有価証券	1,871,536	82,915	632	87,359	4,443	2,029,951	82,283	87,831	5,548
	Equity securities	163,081	64,628	9,238	66,597	1,969	165,076	55,390	60,491	5,101
	Debt securities	1,324,322	9,147	(6,743)	9,387	239	1,557,055	15,890	16,076	185
	Other securities	384,132	9,139	(1,863)	11,374	2,235	307,819	11,002	11,263	261
Total	合計	2,128,624	93,650	(1,595)	98,097	4,446	2,321,206	95,245	100,796	5,550
	Equity securities	163,081	64,628	9,238	66,597	1,969	165,076	55,390	60,491	5,101
	Debt securities	1,581,410	19,882	(8,971)	20,124	242	1,848,310	28,853	29,041	187
	Other securities	384,132	9,139	(1,863)	11,374	2,235	307,819	11,002	11,263	261

(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, 2014					As of March 31, 2013				
		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	261,288	10,748	(2,234)	10,751	2	294,457	12,982	12,984	1	
Available-for-sale	その他有価証券	1,876,949	85,755	2,592	90,314	4,558	2,033,416	83,163	88,836	5,672	
	Equity securities	株式	168,489	67,467	11,197	69,551	2,084	168,535	56,270	61,496	5,225
	Debt securities	債券	1,324,327	9,147	(6,743)	9,387	239	1,557,061	15,890	16,076	185
	Other securities	その他	384,132	9,139	(1,863)	11,374	2,235	307,819	11,002	11,263	261
Total	合計	2,138,237	96,503	357	101,065	4,561	2,327,874	96,146	101,821	5,674	
	Equity securities	株式	168,489	67,467	11,197	69,551	2,084	168,535	56,270	61,496	5,225
	Debt securities	債券	1,585,615	19,896	(8,977)	20,138	242	1,851,518	28,873	29,061	187
	Other securities	その他	384,132	9,139	(1,863)	11,374	2,235	307,819	11,002	11,263	261

(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, 2014				As of March 31, 2013				
		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	407,245	859,468	279,454	21,058	340,590	922,086	529,647	22,801	
	Government bonds	国債	168,190	277,745	81,000	8,000	165,500	349,335	324,500	8,000
	Local government bonds	地方債	77,941	147,514	27,872	2,000	43,540	158,544	24,363	2,000
	Corporate bonds	社債	161,113	434,208	170,582	11,058	131,549	414,206	180,784	12,801
Others	その他	9,048	137,374	4,425	129,170	13,178	72,322	4,232	98,045	
Total	合計	416,293	996,843	283,879	150,228	353,768	994,409	533,879	120,846	

(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, 2014				As of March 31, 2013				
		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	410,249	860,468	279,654	21,058	342,595	923,086	529,847	22,801	
	Government bonds	国債	171,190	278,245	81,000	8,000	167,500	349,835	324,500	8,000
	Local government bonds	地方債	77,941	148,014	28,072	2,000	43,540	159,044	24,563	2,000
	Corporate bonds	社債	161,117	434,208	170,582	11,058	131,555	414,206	180,784	12,801
Others	その他	9,048	137,374	4,425	129,170	13,178	72,322	4,232	98,045	
Total	合計	419,298	997,843	284,079	150,228	355,773	995,409	534,079	120,846	

(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, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Securities	有価証券	2,050,240	(176,742)	2,226,982	104,743	2,122,239
Government bonds	国債	543,261	(327,525)	870,786	102,557	768,229
Local government bonds	地方債	256,922	25,795	231,127	(26,013)	257,140
Corporate bonds	社債	781,226	34,830	746,396	(133,466)	879,862
Stocks	株式	186,028	(1,402)	187,430	36,566	150,864
Other securities	その他の証券	282,800	91,559	191,241	125,099	66,142

## 【Consolidated】

## 【連結】

(Unit: Millions of Yen)

		As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Securities	有価証券	2,044,741	(174,889)	2,219,630	105,655	2,113,975
Government bonds	国債	546,762	(326,527)	873,289	103,053	770,236
Local government bonds	地方債	257,622	25,796	231,826	(26,013)	257,839
Corporate bonds	社債	781,231	34,829	746,402	(133,467)	879,869
Stocks	株式	177,281	(533)	177,814	36,992	140,822
Other securities	その他の証券	281,844	91,547	190,297	125,090	65,207

## 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, 2014			As of March 31, 2013		
				Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)
OTC	Interest rate swaps	店頭	金利スワップ	4,540,507	7,526	7,526	4,560,363	7,514	7,514
	Others		その他	57,125	(14)	591	70,816	(14)	603
Total		合計			7,511	8,117		7,500	8,117

(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, 2014			As of March 31, 2013		
				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	71,057	290	290	106,687	507	507
	Forward exchange contracts		為替予約	243,296	378	378	38,343	137	137
	Options		通貨オプション	56,315	6	327	51,925	6	423
Total		合計			675	996		652	1,069

(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, 2014			As of March 31, 2013		
				Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)
Market	Futures	金融商品取引所	債券先物	579	0	0	22,399	(1)	(1)
Total		合計			0	0		(1)	(1)

## 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  
【Non-Consolidated】① 経費の推移  
【単体】

For the year ended (Unit: Millions of Yen)

		March 31, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Personnel	人件費	42,284	2,003	40,281	991	39,290
Facilities	物件費	49,126	(1,418)	50,544	(2,600)	53,144
Taxes	税金	5,431	(238)	5,669	(247)	5,916
Expenses	経費	96,843	348	96,495	(1,856)	98,351

## (Reference)

## (参考)

(Unit: %)

OHR	OHR	47.6	0.0	47.6	(0.6)	48.2
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② General and administrative expenses  
【Non-Consolidated】② 営業経費の内訳  
【単体】

For the year ended (Unit: Millions of Yen)

		March 31, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Salaries and allowance	給料・手当	33,888	617	33,271	557	32,714
Retirement benefit cost	退職給付費用	5,493	(138)	5,631	(140)	5,771
Welfare	福利厚生費	319	(5)	324	(2)	326
Depreciation	減価償却費	7,689	(727)	8,416	(825)	9,241
Rent of premises and equipment	土地建物機械賃借料	6,478	(55)	6,533	(26)	6,559
Repairing expenses	営繕費	294	(75)	369	75	294
Stationery and supplies	消耗品費	1,038	(64)	1,102	15	1,087
Utilities	給水光熱費	1,218	35	1,183	94	1,089
Allowance for business trips	旅費	190	(2)	192	15	177
Communication expenses	通信費	1,013	(32)	1,045	(37)	1,082
Advertisement	広告宣伝費	725	106	619	(48)	667
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	400	4	396	(46)	442
Taxes	租税公課	5,431	(238)	5,669	(247)	5,916
Others	その他	37,004	645	36,359	(1,404)	37,763
General and administrative expenses	営業経費	101,188	72	101,116	(2,019)	103,135

③ Employees and Officers  
【Non-Consolidated】③ 人員の推移  
【単体】

(Unit: Number of People)

		As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Total employees	総人員	4,612	19	4,593	(21)	4,614
Actual employees	実働人員	3,871	17	3,854	(35)	3,889
Directors and auditors	役員	15	0	15	0	15
Executive officers	執行役員	10	0	10	(1)	11

④ Branches  
《Domestic Branch》  
【Non-Consolidated】④ 店舗等の推移  
《国内店舗数の推移》  
【単体】

(Unit: Number of Branches)

		As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Domestic Branches	国内店舗数	204	0	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	179	0	179	0	179
ATM locations	無人店舗数	405	4	401	3	398
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	357	1	356	0	356
Housing Loan Centers	住宅ローンセンター	26	0	26	0	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	0	23	0	23

**(Overseas)** **【海外拠点数の推移】** (Unit: Number of Branches)  
**【Non-Consolidated】** **【単体】**

		As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (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	1	3
Total	拠点数	5	0	5	1	4
Subsidiaries	現地法人	0	0	0	0	0

**9. Net Business Profit** **9. 業務純益** (Unit: Millions of Yen)  
**【Non-Consolidated】** **【単体】** For the year ended

		March 31, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Core net business profit	実質業務純益	106,343	494	105,849	538	105,311
As per employee (in thousands of yen)	職員一人当たり(千円)	27,532	192	27,340	251	27,089
Net business profit	業務純益	105,598	(6,685)	112,283	(7,224)	119,507
As per employee (in thousands of yen)	職員一人当たり(千円)	27,339	(1,663)	29,002	(1,739)	30,741

(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** (Unit: %)  
**【Non-Consolidated】** **【単体】** For the year ended

		March 31, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Core net business profit per own capital	実質業務純益ベース	12.54	(0.62)	13.16	(0.80)	13.96
Net income per own capital	当期純利益ベース	6.92	0.29	6.63	0.12	6.51

**【Consolidated】** **【連結】** For the year ended (Unit: %)

		March 31, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Net income per own capital	当期純利益ベース	7.12	0.29	6.83	0.07	6.76

**11. Return on Assets** **11. ROA** (Unit: %)  
**【Non-Consolidated】** **【単体】** For the year ended

		March 31, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Core net business profit per average total assets	実質業務純益ベース	0.81	(0.03)	0.84	(0.02)	0.86
Net income per average total assets	当期純利益ベース	0.45	0.03	0.42	0.02	0.40

**12. Retirement Benefit** **12. 退職給付関連** (Unit: Millions of Yen)  
**① Retirement benefit obligation** **① 退職給付債務残高**  
**【Non-Consolidated】** **【単体】**

		As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Retirement benefit obligation	退職給付債務	76,906	(1,538)	78,444	5,638	72,806
[Discount rate]	(割引率)	[ 1.4%]	[ 0.0%]	[ 1.4%]	[ (0.6%)]	[ 2.0%]
Fair value of plan assets	年金資産	93,027	15,970	77,057	11,463	65,594
Prepaid pension cost	前払年金費用	(29,272)	(6,972)	(22,300)	1,995	(24,295)
Unrecognized actuarial loss	未認識数理計算上の差異	13,152	(10,535)	23,687	(7,820)	31,507

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

		As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Retirement benefit obligation	退職給付債務	77,122				
Fair value of plan assets	年金資産	93,027				
Net defined benefit asset	退職給付に係る資産	(16,120)				
Net defined benefit liability	退職給付に係る負債	216				

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) 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。

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

(Unit: Millions of Yen)

		As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Retirement benefit obligation	退職給付債務			78,648	5,670	72,978
Fair value of plan assets	年金資産			77,057	11,463	65,594
Prepaid pension cost	前払年金費用			(22,300)	1,995	(24,295)
Provision for retirement benefits	退職給付引当金			203	32	171
Unrecognized actuarial loss	未認識数理計算上の差異			23,687	(7,820)	31,507

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, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Retirement benefit costs	退職給付費用	5,493	(138)	5,631	(140)	5,771
Service cost	勤務費用	1,568	203	1,365	77	1,288
Interest cost	利息費用	1,097	(358)	1,455	(11)	1,466
Expected return on plan assets	期待運用収益	(1,715)	292	(2,007)	(56)	(1,951)
Recognized actuarial loss	数理計算上の差異の費用処理額	4,118	(231)	4,349	(7)	4,356
Other retirement cost	その他	423	(45)	468	(142)	610

【Consolidated】

【連結】

For the year ended

(Unit: Millions of Yen)

		March 31, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Retirement benefit costs	退職給付費用	5,555	(128)	5,683	(146)	5,829
Service cost	勤務費用	1,615	198	1,417	70	1,347
Interest cost	利息費用	1,097	(358)	1,455	(11)	1,466
Expected return on plan assets	期待運用収益	(1,715)	292	(2,007)	(56)	(1,951)
Recognized actuarial loss	数理計算上の差異の費用処理額	4,118	(231)	4,349	(7)	4,356
Other retirement cost	その他	438	(30)	468	(142)	610

(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。

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, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Allowance for loan losses	貸倒引当金	27,908	(905)	28,813	(2,064)	30,877
Provision for retirement benefits	退職給付引当金	5,676	212	5,464	294	5,170
Losses on devaluation of securities	有価証券有税償却	2,765	(513)	3,278	481	2,797
Others	その他	10,072	(131)	10,203	541	9,662
Subtotal deferred tax assets (A)	繰延税金資産小計 A	46,423	(1,337)	47,760	(748)	48,508
Valuation allowance (B)	評価性引当額 B	(3,262)	34	(3,296)	(28)	(3,268)
Total deferred tax assets (A+B) (C)	繰延税金資産合計(A+B) C	43,160	(1,303)	44,463	(776)	45,239
Valuation difference on available-for-sale securities	その他有価証券評価差額金	27,757	55	27,702	17,542	10,160
Gains on contribution of securities to retirement benefit trust	退職給付信託設定益	7,263	1,148	6,115	0	6,115
Others	その他	4,135	1,162	2,973	(432)	3,405
Total deferred tax liabilities (D)	繰延税金負債合計 D	39,156	2,364	36,792	17,110	19,682
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額(C-D)	4,003	(3,668)	7,671	(17,885)	25,556
Net deferred tax assets excluding deferred tax liabilities (assets) 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	31,765	(3,598)	35,363	(348)	35,711

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Net deferred tax assets	繰延税金資産(純額)の計上額	15,974	(749)	16,723	(17,839)	34,562
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	40,077	(4,666)	44,743	(114)	44,857

【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.

The ratio has been calculated in accordance with the notification of revision to Capital Adequacy Ratio (FSA Notification No.28, 2012, hereinafter referred to as "Basel III") since the end of March, 2013.

Composition of capital disclosure based on the third pillar of Basel III (market discipline) is to be posted on our website (<http://www.boy.co.jp/shareholder/zaimu/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。

なお、25年3月末から、自己資本比率改正告示(平成24年金融庁告示第28号。以下「バーゼルⅢ」という。)に基づき算出しております。

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」は、インターネット上の当行のウェブサイト (<http://www.boy.co.jp/shareholder/zaimu/index.html>) に掲載いたします。

【Consolidated】		【連結】		(Unit: Billions of Yen)				
【Basel III】		【バーゼルⅢ】		As of March 31, 2014 (A) [Preliminary]	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
(1) Total capital ratio (5)/(6)	(5)/(6)	(1) 総自己資本比率 (5) ÷ (6)		13.37 %	(0.62 %)	13.99 %		
Tier 1 capital ratio (2)/(6)	(2)/(6)	Tier 1 比率 (2) ÷ (6)		12.29 %	0.72 %	11.57 %		
Common Equity Tier 1 capital ratio (3)/(6)	(3)/(6)	普通株式等Tier 1 比率 (3) ÷ (6)		11.97 %	0.69 %	11.28 %		
(2) Tier 1 capital		(2) Tier 1 資本		812.3	38.2	774.1		
(3) Common Equity Tier 1 capital		(3) 普通株式等Tier 1 資本		790.9	36.4	754.5		
Of which, accumulated other comprehensive income		うち、その他の包括利益累計額		16.3	16.3	-		
Additional Tier 1 capital		その他Tier 1 資本		21.3	1.7	19.6		
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		32.0	(4.0)	36.0		
(4) Tier 2 capital		(4) Tier 2 資本		71.0	(90.8)	161.8		
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	(86.3)	116.3		
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Basel III 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		50.0	(10.5)	60.5		
(5) Total capital (2)+(4)	(2)+(4)	(5) 総自己資本 (2) + (4)		883.3	(52.7)	936.0		
(6) Total risk weighted assets		(6) リスク・アセットの額の合計額		6,605.6	(80.8)	6,686.4		
Of which, on balanced		うち、オン・バランス		5,898.4	(33.0)	5,931.4		
Of which, off balanced		うち、オフ・バランス		176.2	(18.3)	194.5		

【Basel II】		【バーゼルⅡ】		(Unit: Billions of Yen)				
【Basel II】		【バーゼルⅡ】		As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
(1) Capital adequacy ratio (5)/(6)	(5)/(6)	(1) 自己資本比率 (5) ÷ (6)						13.67 %
Tier 1 capital ratio (2)/(6)	(2)/(6)	Tier 1 比率 (2) ÷ (6)						11.36 %
(2) Tier 1 capital		(2) Tier 1						749.5
Of which, preferred securities issued by overseas SPCs		うち、海外特別目的会社の発行する優先出資証券						40.0
(3) Tier 2 capital		(3) Tier 2						175.1
Of which, the amount of net unrealized gains on available-for-sale securities qualified as capital		うち、自己資本に計上された有価証券評価益						13.7
Of which, the amount of revaluation reserve for land qualified as capital		うち、自己資本に計上された土地再評価差額						24.1
Of which, subordinated loans, etc.		うち、負債性資本調達手段等						137.3
(4) Deductions		(4) 控除項目						22.7
(5) Capital (2)+(3)-(4)	(2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)						902.0
(6) Risk-weighted Assets, etc.		(6) リスク・アセット等						6,597.2
Of which, on balanced		うち、オン・バランス						5,956.9
Of which, off balanced		うち、オフ・バランス						204.8

**【Non-Consolidated】**

**【単体】**

(Unit: Billions of Yen)

【Basel III】	【バーゼルIII】	As of March	(A)-(B)	As of March	(B)-(C)	As of March
		31, 2014 (A) [Preliminary]		31, 2013 (B)		31, 2012 (C)
(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5) ÷ (6)	13.05 %	(0.64 %)	13.69 %		
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2) ÷ (6)	12.07 %	0.71 %	11.36 %		
Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1比率 (3) ÷ (6)	11.86 %	0.65 %	11.21 %		
(2) Tier 1 capital	(2) Tier 1資本	783.2	36.3	746.9		
(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1資本	769.6	32.9	736.7		
Of which, valuation and translation adjustments	うち、評価・換算差額等の額	17.8	17.8	-		
Additional Tier 1 capital	その他Tier 1資本	13.5	3.3	10.2		
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	32.0	(4.0)	36.0		
(4) Tier 2 capital	(4) Tier 2資本	63.7	(89.5)	153.2		
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	(86.3)	116.3		
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Basel III 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	49.0	(11.1)	60.1		
(5) Total capital (2)+(4)	(5) 総自己資本 (2) + (4)	847.0	(53.1)	900.1		
(6) Total risk weighted assets	(6) リスク・アセットの額の合計額	6,487.4	(83.9)	6,571.3		
Of which, on balanced	うち、オン・バランス	5,823.8	(36.0)	5,859.8		
Of which, off balanced	うち、オフ・バランス	166.8	(16.7)	183.5		

(Unit: Billions of Yen)

【Basel II】	【バーゼルII】	As of March	(A)-(B)	As of March	(B)-(C)	As of March
		31, 2014 (A)		31, 2013 (B)		31, 2012 (C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)					13.43 %
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2) ÷ (6)					11.18 %
(2) Tier 1 capital	(2) Tier 1					725.9
Of which, preferred securities issued by overseas SPCs	うち、海外特別目的会社の発行する優先出資証券					40.0
(3) Tier 2 capital	(3) Tier 2					175.0
Of which, the amount of net unrealized gains on available-for-sale securities qualified as capital	うち、自己資本に計上された有価証券評価益					13.6
Of which, the amount of revaluation reserve for land qualified as capital	うち、自己資本に計上された土地再評価差額					24.1
Of which, subordinated loans, etc.	うち、負債性資本調達手段等					137.3
(4) Deductions	(4) 控除項目					29.1
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)					871.8
(6) Risk-weighted Assets, etc.	(6) リスク・アセット等					6,491.1
Of which, on balanced	うち、オン・バランス					5,894.4
Of which, off balanced	うち、オフ・バランス					191.7

### 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, 2014 (A)	(A)-(B)	As of March 31, 2013(B)	(B)-(C)	As of March 31, 2012 (C)
Loans to borrowers in bankruptcy	破綻先債権額	4,638	(641)	5,279	(5,487)	10,766
Past due loans	延滞債権額	175,578	(698)	176,276	15,751	160,525
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	3,694	(838)	4,532	(664)	5,196
Restructured loans	貸出条件緩和債権額	22,458	(1,672)	24,130	(8,325)	32,455
Total	合計	206,368	(3,851)	210,219	1,276	208,943
(Amount of partial direct written-off)	(部分直接償却額)	50,728	(12,253)	62,981	(4,599)	67,580
Loans and bills discounted	貸出金残高(未残)	9,505,178	115,326	9,389,852	372,674	9,017,178

(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, 2014 (A)	(A)-(B)	As of March 31, 2013(B)	(B)-(C)	As of March 31, 2012 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.0	0.0	0.0	(0.1)	0.1
Past due loans	延滞債権額	1.8	0.0	1.8	0.1	1.7
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	0.2	0.0	0.2	(0.1)	0.3
Total	合計	2.1	(0.1)	2.2	(0.1)	2.3

【Consolidated】

【連結】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013(B)	(B)-(C)	As of March 31, 2012 (C)
Loans to borrowers in bankruptcy	破綻先債権額	4,638	(641)	5,279	(5,487)	10,766
Past due loans	延滞債権額	178,322	(958)	179,280	15,067	164,213
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	3,694	(838)	4,532	(664)	5,196
Restructured loans	貸出条件緩和債権額	22,458	(1,672)	24,130	(8,326)	32,456
Total	合計	209,112	(4,111)	213,223	591	212,632
(Amount of partial direct written-off)	(部分直接償却額)	61,344	(13,015)	74,359	(4,717)	79,076
Loans and bills discounted	貸出金残高(未残)	9,453,564	109,590	9,343,974	373,673	8,970,301

(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, 2014 (A)	(A)-(B)	As of March 31, 2013(B)	(B)-(C)	As of March 31, 2012 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.0	0.0	0.0	(0.1)	0.1
Past due loans	延滞債権額	1.8	(0.1)	1.9	0.1	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	0.2	0.0	0.2	(0.1)	0.3
Total	合計	2.2	0.0	2.2	(0.1)	2.3

## 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, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Allowance for loan losses	貸倒引当金	61,151	4,661	56,490	(8,353)	64,843
Allowance for general loan losses	一般貸倒引当金	17,929	745	17,184	(6,434)	23,618
Allowance for specific loan losses	個別貸倒引当金	43,222	3,916	39,306	(1,918)	41,224
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, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Allowance for loan losses	貸倒引当金	72,076	3,210	68,866	(8,360)	77,226
Allowance for general loan losses	一般貸倒引当金	24,571	(357)	24,928	(6,475)	31,403
Allowance for specific loan losses	個別貸倒引当金	47,505	3,568	43,937	(1,886)	45,823
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, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (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	37.0	(1.0)	38.0	(2.6)	40.6
After partial direct written-off	部分直接償却後	20.9	2.3	18.6	(1.1)	19.7
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	44.0	(0.3)	44.3	(4.9)	49.2
After partial direct written-off	部分直接償却後	29.6	2.8	26.8	(4.2)	31.0

【Consolidated】

【連結】

(Unit: %)

		As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (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	41.2	(0.8)	42.0	(2.4)	44.4
After partial direct written-off	部分直接償却後	22.7	2.1	20.6	(0.9)	21.5
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	50.3	(0.3)	50.6	(4.6)	55.2
After partial direct written-off	部分直接償却後	34.4	2.2	32.2	(4.1)	36.3

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, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	43,761	(3,819)	47,580	(11,320)	58,900
Doubtful claims	危険債権	137,244	1,748	135,496	21,512	113,984
Claims in need of special caution	要管理債権	26,152	(2,510)	28,662	(8,990)	37,652
Sub-total (Claims in need of special caution or below)	要管理債権以下計	207,158	(4,581)	211,739	1,203	210,536
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	1,003,407	3,306	1,000,101	(108,038)	1,108,139
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,453,615	89,685	8,363,930	449,320	7,914,610
Sub-total (Normal claims)	正常債権計	9,457,022	92,990	9,364,032	341,283	9,022,749
Total (Credit exposures)	合計	9,664,181	88,410	9,575,771	342,485	9,233,286
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	29,005	(1,881)	30,886	(12,798)	43,684
Non-performing loans ratio (Percentage of claims in need of special caution or below)(%)	不良債権比率 (%)	A / B	A ÷ B	2.1	(0.1)	2.2
				2.2	0.0	2.2

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	46,849	(4,027)	50,876	(11,978)	62,854
Doubtful claims	危険債権	138,476	1,914	136,562	21,594	114,968
Claims in need of special caution	要管理債権	26,152	(2,510)	28,662	(8,991)	37,653
Sub-total (Claims in need of special caution or below)	要管理債権以下計	211,478	(4,623)	216,101	625	215,476
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	1,006,830	2,183	1,004,647	(107,953)	1,112,600
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,559,628	60,743	8,498,885	422,221	8,076,664
Sub-total (Normal claims)	正常債権計	9,566,458	62,925	9,503,533	314,268	9,189,265
Total (Credit exposures)	合計	9,777,936	58,302	9,719,634	314,893	9,404,741
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	29,589	(1,998)	31,587	(13,033)	44,620
Non-performing loans ratio (Percentage of claims in need of special caution or below)(%)	不良債権比率 (%)	C / D	C ÷ D	2.1	(0.1)	2.2
				2.2	0.0	2.2

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, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Coverage amount	保全額	186,458	4,000	182,458	4,555	177,903
Allowance for loan losses	貸倒引当金	48,641	5,045	43,596	(1,865)	45,461
Collateral and guarantees	担保保証等	137,817	(1,045)	138,862	6,421	132,441
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	210,011	(3,952)	213,963	(2,605)	216,568
Coverage ratio (%)	保全率 (%)	A / B	A ÷ B	88.7	3.5	85.2
				85.2	3.1	82.1

(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, 2014 (A)	(A)-(B)	As of March 31, 2013 (B)	(B)-(C)	As of March 31, 2012 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	43,761	(3,819)	47,580	(11,320)	58,900
Allowance for loan losses	貸倒引当金	18,084	1,355	16,729	(12,427)	29,156
Collateral and guarantees	担保保証等	25,676	(5,174)	30,850	1,107	29,743
Coverage ratio (%)	保全率 (%)	100.0	0.0	100.0	0.0	100.0
Doubtful claims	危険債権	137,244	1,748	135,496	21,512	113,984
Allowance for loan losses	貸倒引当金	24,869	2,692	22,177	10,656	11,521
Collateral and guarantees	担保保証等	97,907	3,392	94,515	10,925	83,590
Coverage ratio (%)	保全率 (%)	89.4	3.3	86.1	2.7	83.4
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	29,005	(1,881)	30,886	(12,798)	43,684
Allowance for loan losses	貸倒引当金	5,687	998	4,689	(93)	4,782
Collateral and guarantees	担保保証等	14,232	737	13,495	(5,612)	19,107
Coverage ratio (%)	保全率 (%)	68.6	9.8	58.8	4.2	54.6

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2014) 引当率・保全率(26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	Categories 分類				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
			No categorization 非分類	Category II Ⅱ分類	Category III Ⅲ分類	Category IV Ⅳ分類			
Legal bankruptcy 破綻先 4.8 (△0.6)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 43.7 (△3.8)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 24.5 (1.0)		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)	18.0	100%	100%
Virtual bankruptcy 実質破綻先 38.9 (△3.2)									
Possible bankruptcy 破綻懸念先 137.2 (1.8)		Doubtful 危険債権 137.2 (1.8)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分 48.1 (4.3) [23.2]		Partially reserved 必要額を引当 14.4 (△4.4) [39.3]		24.8	63.2%	89.4%
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 29.0 (△1.8)		In need of special caution 要管理債権 26.1 (△2.5)	Coverage (保全) 14.2 Non-covered (信用) 14.7					
	1,029.5 (0.8)	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,000.5 (2.7)							
Normal 正常先 8,453.6 (89.7)		9,457.0 (93.0)					9.0	0.9%	
							3.2	0.0%	
Total 合計 9,664.1 (88.4) 100.0%		Total 合計 9,664.1 (88.4)	No categorization 非分類 8,755.2 (82.5) 90.6%	Category II Ⅱ分類 894.4 (10.2) 9.3%	Category III Ⅲ分類 14.4 (△4.4) 0.1%	Category IV Ⅳ分類 0.0 (0.0) 0.0%	Total 合計 60.8	Total coverage ratio 要管理先以下合計 88.7%	

Notes: 1. ( ): Amount of increase compared with that of March 31, 2013  
(△): Amount of decrease compared with that of March 31, 2013  
2. Loans include the privately-placed bonds guaranteed by the Bank.  
注1. ( )内の計数は25年3月末との増減額を表示しております。  
注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, 2014)

資産内容の開示における各種基準の比較(26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  (Loans and bills discounted) (対象:貸出金)
		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権	Of which, Loans and bills discounted うち貸出金	
Legal bankruptcy 破綻先 4.8	43.7		43.2	4.6
Virtual bankruptcy 実質破綻先 38.9		38.5		175.5
Possible bankruptcy 破綻懸念先 137.2	137.2	136.9	3.6	
In need of caution 要管理先 1,029.5				29.0
	Other than in need of special caution based on borrowers 要管理先以外の要管理先 1,000.5	207.1	206.3	
Normal 正常先 8,453.6	9,457.0			9,298.8
Total 合計 9,664.1		Total 合計 9,664.1	Total 合計 9,505.1	

(※) 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, 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

		As of March 31, 2013(A)	April 1, 2012 – March 31, 2013 (A)–(B)			As of March 31, 2012 (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	47.5	(11.4)	10.8	22.1	58.9
Doubtful claims	危険債権	135.4	21.5	44.1	22.5	113.9
For the year ended March 31, 2013	24年度	183.0	10.2	54.9	44.7	172.8

		As of March 31, 2012(A)	April 1, 2011 – March 31, 2012 (A)–(B)			As of March 31, 2011 (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	58.9	0.7	19.3	18.6	58.2
Doubtful claims	危険債権	113.9	1.5	46.4	44.8	112.4
For the year ended March 31, 2012	23年度	172.8	2.2	65.7	63.5	170.6

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, 2014	For the year ended March 31, 2013	For the year ended March 31, 2012
Final disposal of non-performing loan by liquidation	清算型処理	0.9	2.4	7.0
Final disposal of non-performing loan by restructuring	再建型処理	4.1	9.5	14.3
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	16.0	20.5	22.6
Direct written-off	直接償却	(14.3)	(11.5)	(29.1)
Other	その他	36.3	23.7	48.5
	Collection / repayment, etc	21.4	18.3	29.1
	Improvement in debtors' business performance	14.9	5.3	19.4
Total	合計	43.1	44.7	63.5



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, 2014		March 31, 2013		March 31, 2012	
		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	-	1	0.0
Category VII	VII	1	0.1	0	-	0	-
Category VIII	VIII	3	0.5	4	4.6	2	0.5
Category IX	IX	6	1.4	14	5.6	11	2.0
Category X	X	0	-	1	0.0	2	2.0
Category X I	X I	0	-	5	1.9	7	2.5
Category X II	X II	11	4.9	11	3.5	6	4.5
No rating	格付なし	0	-	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, 2014		March 31, 2013		March 31, 2012	
		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	1	0.1	0	-	0	-
Category VIII	VIII	1	0.1	0	-	1	0.0
Category IX	IX	8	1.8	12	4.1	5	0.4
Category X	X	0	-	3	3.3	4	1.2
Category X I	X I	0	-	3	1.4	4	2.0
Category X II	X II	11	4.9	17	6.9	15	7.9
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

① 業種別貸出金

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2014(A)	(A)-(B)	As of March 31, 2013(B)	(B)-(C)	As of March 31, 2012(C)
Total	合計	9,491,373	111,874	9,379,499	371,245	9,008,254
Manufacturing	製造業	917,088	(48,444)	965,532	(6,255)	971,787
Agriculture and forestry	農業、林業	2,970	(375)	3,345	(392)	3,737
Fishery	漁業	5,582	(2,178)	7,760	(458)	8,218
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,327	3	4,324	(107)	4,431
Construction	建設業	238,538	(13,659)	252,197	(16,125)	268,322
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	16,299	1,927	14,372	101	14,271
IT and telecommunication	情報通信業	55,447	(6,383)	61,830	400	61,430
Transport and postal activities	運輸業、郵便業	310,216	(29,039)	339,255	(16,975)	356,230
Wholesale and retail	卸売業、小売業	750,630	14,329	736,301	(5,101)	741,402
Finance and insurance	金融業、保険業	190,572	1,970	188,602	(8,196)	196,798
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,548,100	20,467	2,527,633	156,292	2,371,341
Other services	その他の各種サービス業	708,030	(19,330)	727,360	18,625	708,735
Local governments	地方公共団体	196,656	33,917	162,739	6,499	156,240
Others	その他	3,546,911	158,663	3,388,248	242,936	3,145,312

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

② 業種別リスク管理債権

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2014(A)	(A)-(B)	As of March 31, 2013(B)	(B)-(C)	As of March 31, 2012(C)
Total	合計	206,368	(3,851)	210,219	1,276	208,943
Manufacturing	製造業	29,857	372	29,485	2,434	27,051
Agriculture and forestry	農業、林業	27	3	24	(2)	26
Fishery	漁業	2	(25)	27	(1)	28
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	12,952	(3,133)	16,085	4,630	11,455
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	4	4	0	0	0
IT and telecommunication	情報通信業	1,669	(195)	1,864	(585)	2,449
Transport and postal activities	運輸業、郵便業	6,751	(5)	6,756	712	6,044
Wholesale and retail	卸売業、小売業	26,188	398	25,790	(2,333)	28,123
Finance and insurance	金融業、保険業	1,060	(23)	1,083	308	775
Real estate and goods rental and leasing	不動産業、物品賃貸業	47,049	(3,893)	50,942	(10,960)	61,902
Other services	その他の各種サービス業	29,364	1,570	27,794	3,019	24,775
Local governments	地方公共団体	-	-	-	-	-
Others	その他	51,440	1,076	50,364	4,054	46,310

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

③ 業種別金融再生法開示債権

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2014(A)	(A)-(B)	As of March 31, 2013(B)	(B)-(C)	As of March 31, 2012(C)
Total	合計	207,158	(4,581)	211,739	1,203	210,536
Manufacturing	製造業	29,979	230	29,749	2,273	27,476
Agriculture and forestry	農業、林業	27	3	24	(2)	26
Fishery	漁業	2	(25)	27	(1)	28
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	12,957	(3,144)	16,101	4,625	11,476
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	4	4	0	0	0
IT and telecommunication	情報通信業	1,750	(209)	1,959	(571)	2,530
Transport and postal activities	運輸業、郵便業	6,758	(43)	6,801	709	6,092
Wholesale and retail	卸売業、小売業	26,580	190	26,390	(2,273)	28,663
Finance and insurance	金融業、保険業	1,079	(22)	1,101	276	825
Real estate and goods rental and leasing	不動産業、物品賃貸業	47,079	(3,998)	51,077	(10,961)	62,038
Other services	その他の各種サービス業	29,486	1,501	27,985	3,007	24,978
Local governments	地方公共団体	-	-	-	-	-
Others	その他	51,451	931	50,520	4,121	46,399

(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, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
(outstanding balance)	(末残)	9,505.1	115.3	9,389.8	372.7	9,017.1
(average balance)	(平残)	9,395.5	191.6	9,203.9	452.6	8,751.3

## ② Brakedown of Loans (outstanding balance) and Ratio of loans to small and medium-sized businesses,

## 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, 2014(A)	(A)-(B)	As of March 31, 2013(B)	(B)-(C)	As of March 31, 2012(C)
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,476.5	(46.2)	1,522.7	42.7	1,480.0
Loans to small and medium-sized businesses, etc	中小企業等貸出	7,692.5	67.4	7,625.1	295.5	7,329.6
Loans to small and medium-sized businesses	中小企業向け貸出	2,919.1	(49.6)	2,968.7	24.3	2,944.4
Loans to individuals	個人向け貸出	4,773.3	117.0	4,656.3	271.1	4,385.2
Residential loans	住宅系ローン	4,422.7	113.4	4,309.3	261.6	4,047.7
Housing loans	住宅ローン	3,037.0	65.5	2,971.5	207.1	2,764.4
Apartment loans	アパートローン	1,385.6	47.8	1,337.8	54.6	1,283.2
Other individual loans	その他のローン	350.5	3.5	347.0	9.6	337.4
Public sectors	公共向け貸出	322.2	90.6	231.6	33.1	198.5
Total	合計	9,491.3	111.9	9,379.4	371.2	9,008.2
Retail Loans in Kanagawa Prefecture	県内リテール貸出	6,552.8	62.2	6,490.6	257.6	6,233.0
Loans to small and medium-sized businesses in Kanagawa Prefecture	県内中小企業向け貸出	2,279.5	(34.3)	2,313.8	21.8	2,292.0
Loans to individuals in Kanagawa Prefecture	県内個人向け貸出	4,273.2	96.4	4,176.8	235.9	3,940.9

(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: %)

		81.0	(0.2)	81.2	(0.1)	81.3
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	81.0	(0.2)	81.2	(0.1)	81.3
Ratio of loans to individuals	個人向け貸出比率	50.2	0.6	49.6	1.0	48.6

(Reference)

(参考)

For the year ended

(Unit: Billions of Yen)

		March 31, 2014 (A)	(A)-(B)	March 31, 2013 (B)	(B)-(C)	March 31, 2012 (C)
New housing Loans (Note 1) (Note 2)	住宅ローン実行額 (注1)、(注2)	310.4	(118.6)	429.0	59.2	369.8
New apartment Loans (Note 1)	アパートローン実行額 (注1)	166.3	6.8	159.5	14.9	144.6

(注1) 管理ベース (注2) フラット35は除く

Note1: New housing loans and new apartment loans above is calculated by our managerial accounting basis.

Note2: Excluding Flat 35.

## ③ Brakedown 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, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	As of March 31, 2012(C)
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,500.6	(20.3)	1,520.9	48.1	1,472.8
Loans to small and medium-sized businesses, etc	中小企業等貸出	7,640.0	172.1	7,467.9	354.6	7,113.3
Loans to small and medium-sized businesses	中小企業向け貸出	2,935.1	(33.9)	2,969.0	100.5	2,868.5
Loans to individuals	個人向け貸出	4,704.9	206.0	4,498.9	254.2	4,244.7
Residential loans	住宅系ローン	4,358.6	198.5	4,160.1	251.2	3,908.9
Housing loans	住宅ローン	3,007.3	149.5	2,857.8	196.0	2,661.8
Apartment loans	アパートローン	1,351.2	48.9	1,302.3	55.3	1,247.0
Other individual loans	その他のローン	346.2	7.5	338.7	3.0	335.7
Public sectors	公共向け貸出	242.2	36.5	205.7	49.0	156.7
Total	合計	9,382.9	188.2	9,194.7	451.8	8,742.9

## ④ Loans to certain areas

## ④ 地域別貸出金残高

(Unit: Billions of Yen)

		As of March 31, 2014(A)	(A)-(B)	As of March 31, 2013(B)	(B)-(C)	As of March 31, 2012(C)
Loans to Asian countries	アジア向け貸出	24.6	9.7	14.9	1.0	13.9
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	15.4	(0.2)	15.6	0.4	15.2
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

## 10. Deposits Information

## 10. 預金の残高

【Non-Consolidated】

【単体】

## ① Balances of deposits (All branches)

## ① 預金の未残・平残(全店)

For the year ended

(Unit: Billions of Yen)

		March 31, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
(outstanding balance)	(未残)	11,868.3	383.4	11,484.9	393.4	11,091.5
(average balance)	(平残)	11,304.8	451.3	10,853.5	306.1	10,547.4

## ② Breakdown of depositors' categories

## ② 預金者別預金残高

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)

(Unit: Billions of Yen)

<Outstanding balance>	(未残)	As of March 31, 2014(A)	(A)-(B)	As of March 31, 2013(B)	(B)-(C)	As of March 31, 2012(C)
Individual	個人	8,712.5	294.1	8,418.4	230.6	8,187.8
Of which, liquid deposits	うち流動性	5,850.5	328.3	5,522.2	256.4	5,265.8
Of which, fixed deposits	うち定期性	2,822.3	(26.9)	2,849.2	(18.1)	2,867.3
Corporate	法人	2,227.4	61.9	2,165.5	49.9	2,115.6
Local Public	公金	787.5	(10.8)	798.3	124.9	673.4
Financial institutions	金融	126.9	29.1	97.8	(14.0)	111.8
Total	合計	11,854.5	374.4	11,480.1	391.4	11,088.7
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,894.5	276.6	10,617.9	373.1	10,244.8

For the year ended

(Unit: Billions of Yen)

<Average balance>	(平残)	March 31, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Individual	個人	8,602.7	300.1	8,302.6	191.9	8,110.7
Corporate	法人	2,208.6	109.2	2,099.4	99.4	2,000.0
Local Public	公金	406.4	37.4	369.0	4.7	364.3
Financial institutions	金融	77.7	5.7	72.0	1.5	70.5
Total	合計	11,295.4	452.2	10,843.2	297.6	10,545.6
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,382.7	373.6	10,009.1	260.3	9,748.8

## 11. Individual Deposit Assets, etc.

## 11. 個人向け預り資産の残高等

## ① Balances of deposit assets for individuals

## ① 個人向け預り資産の残高

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

		As of March 31, 2014(A)	(A)-(B)	As of March 31, 2013(B)	(B)-(C)	As of March 31, 2012(C)
Investment trusts	投資信託	528.6	10.7	517.9	82.9	435.0
Annuity insurance, etc.	年金等保険	959.6	(4.6)	964.2	98.9	865.3
Foreign currency deposits	外貨預金	37.7	(7.4)	45.1	(7.1)	52.2
Public bonds	公共債	242.8	(73.7)	316.5	(63.8)	380.3
Total balance of investment products for individuals	A 個人向け投資型商品合計	1,769.0	(74.8)	1,843.8	110.9	1,732.9
Individual deposits (deposits in yen)	個人預金(円貨預金)	8,674.7	301.4	8,373.3	237.7	8,135.6
Total individual deposit assets	B 個人向け預り資産合計	10,443.7	226.5	10,217.2	348.7	9,868.5
Ratio of investment products for individuals	A / B 個人向け投資型商品比率	16.9%	(1.1%)	18.0%	0.5%	17.5%

【Consolidated】

【連結】

Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	C 浜銀TT証券株の個人向け投資型商品	299.0	23.7	275.3	79.1	196.2
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	2,068.0	(51.1)	2,119.1	190.0	1,929.1
Total individual deposit assets (Group total)	E = B + C 個人向け預り資産グループ合計	10,742.8	250.3	10,492.5	427.8	10,064.7
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	19.2%	(0.9%)	20.1%	1.0%	19.1%

## ② Sales amount of investment products for individuals

## ② 個人向け投資型商品販売額

【Consolidated】

【連結】

For the year ended

(Unit: Billions of Yen)

		March 31, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Sales amount of Investment trusts (The Bank of Yokohama, Ltd.)	投資信託販売額(単体)	357.0	22.5	334.5	71.9	262.6
Sales amount of Annuity insurance, etc. (The Bank of Yokohama, Ltd.)	年金等保険販売額(単体)	113.2	(11.6)	124.8	(50.3)	175.1
Sales amount of Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券株の投資型商品販売額	198.3	50.2	148.1	58.2	89.9
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	668.6	61.1	607.5	79.8	527.7

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, 2014			March 31, 2013			March 31, 2012		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	[326.1] 11,759.8	[0.2] 164.0	1.39	[255.7] 11,771.9	[0.2] 169.8	1.44	[275.1] 11,300.7	[0.3] 173.7	1.53
Of which, loans and bills discounted	うち貸出金	9,316.9	137.9	1.48	9,145.5	145.9	1.59	8,713.3	151.5	1.73
Of which, securities	うち有価証券	1,966.2	23.0	1.16	2,195.0	21.0	0.95	2,132.5	19.0	0.89
Of which, monetary claims bought	うち買入金銭債権	122.2	1.9	1.62	142.3	2.2	1.56	167.3	2.4	1.49
Interest-bearing liabilities	資金調達勘定	11,826.6	6.7	0.05	11,396.8	8.6	0.07	11,028.6	9.0	0.08
Of which, deposits	うち預金	11,145.2	4.5	0.04	10,694.0	5.1	0.04	10,359.6	5.4	0.05
Of which, negotiable certificates of deposit	うち譲渡性預金	111.0	0.0	0.06	107.8	0.0	0.05	163.2	0.1	0.07
Of which, call money	うちコールマネー	232.4	0.1	0.07	119.4	0.1	0.08	102.3	0.0	0.07
Of which, borrowed money	うち借入金	239.4	0.8	0.35	399.8	2.0	0.52	338.5	2.0	0.61
Of which, bonds payable	うち社債	57.6	1.0	1.88	64.3	1.2	1.94	64.3	1.2	1.93

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

Note: The figures in brackets represent the average balance 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, 2014			March 31, 2013			March 31, 2012		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	668.2	4.4	0.66	531.4	3.4	0.64	534.8	4.4	0.83
Of which, loans and bills discounted	うち貸出金	78.6	0.7	0.99	58.3	0.6	1.05	38.0	0.4	1.25
Of which, securities	うち有価証券	130.3	1.5	1.22	55.2	0.6	1.20	33.3	0.3	1.02
Of which, call loans	うちコールローン	219.3	0.9	0.42	152.5	0.8	0.56	73.2	0.5	0.74
Of which, due from banks	うち預け金	233.8	0.9	0.41	260.4	1.1	0.42	385.9	2.7	0.70
Interest-bearing liabilities	資金調達勘定	[326.1] 656.3	[0.2] 3.2	0.49	[255.7] 521.1	[0.2] 3.0	0.58	[275.1] 535.1	[0.3] 4.3	0.80
Of which, deposits	うち預金	159.6	0.3	0.20	159.5	0.3	0.24	187.8	0.6	0.33
Of which, call money	うちコールマネー	94.6	0.3	0.33	59.9	0.2	0.48	31.1	0.3	1.07
Of which, borrowed money	うち借入金	44.8	1.2	2.73	41.0	1.2	2.95	41.0	1.2	2.96

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

Note: The figures in brackets represent the average balance 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, 2014			March 31, 2013			March 31, 2012		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	12,101.9	168.2	1.38	12,047.7	173.0	1.43	11,560.4	177.8	1.53
Of which, loans and bills discounted	うち貸出金	9,395.5	138.6	1.47	9,203.9	146.5	1.59	8,751.3	152.0	1.73
Of which, securities	うち有価証券	2,096.6	24.5	1.17	2,250.3	21.6	0.96	2,165.9	19.3	0.89
Of which, call loans	うちコールローン	243.9	0.9	0.40	179.0	0.9	0.51	76.0	0.5	0.74
Of which, due from banks	うち預け金	233.8	0.9	0.41	260.4	1.1	0.42	385.9	2.7	0.70
Of which, monetary claims bought	うち買入金銭債権	122.2	1.9	1.62	142.3	2.2	1.56	167.3	2.4	1.49
Interest-bearing liabilities	資金調達勘定	12,156.8	9.7	0.07	11,662.1	11.4	0.09	11,288.6	13.0	0.11
Of which, deposits	うち預金	11,304.8	4.8	0.04	10,853.5	5.5	0.05	10,547.4	6.1	0.05
Of which, negotiable certificates of deposit	うち譲渡性預金	111.0	0.0	0.06	107.8	0.0	0.05	163.2	0.1	0.07
Of which, call money	うちコールマネー	327.1	0.4	0.14	179.4	0.3	0.21	133.5	0.4	0.30
Of which, borrowed money	うち借入金	284.3	2.0	0.73	440.8	3.3	0.74	379.5	3.2	0.86
Of which, bonds payable	うち社債	57.6	1.0	1.88	64.3	1.2	1.94	64.3	1.2	1.93

## 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, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Ratio by outstanding balance	末残ベース	79.62	(1.76)	81.38	0.44	80.94
Ratio by average balance	平残ベース	82.30	(1.66)	83.96	2.26	81.70

(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, 2014(A)	(A)-(B)	March 31, 2013(B)	(B)-(C)	March 31, 2012(C)
Ratio by outstanding balance	末残ベース	17.17	(2.13)	19.30	0.25	19.05
Ratio by average balance	平残ベース	18.36	(2.16)	20.52	0.30	20.22

(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.