



November 8, 2013

Consolidated Financial Results for the Six Months ended September 30, 2013

<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, President Tatsumaro Terazawa

Date of Payment of 2ndQuarter-End Dividends: December 2, 2013

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

1. Consolidated Financial Results (for the six months ended September 30, 2013)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2013	143,534	(2.0%)	49,527	11.3%	31,066	21.1%
Six months ended September 30, 2012	146,611	0.9%	44,493	(3.0%)	25,641	(0.9%)

(Note1) Comprehensive Income: Six months ended September 30, 2013: ¥38,910 million[77.8%]; Six months ended September 30, 2012: ¥21,883 million[(16.7%)]

(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)
Six months ended September 30, 2013	¥23.85	¥23.83
Six months ended September 30, 2012	¥19.16	¥19.15

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2013	13,114,857	920,256	6.5%
March 31, 2013	13,468,743	895,664	6.2%

(Reference) Own Capital: September 30, 2013: ¥863,670 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.

2. Dividends on Common Stock

	Annual Cash Dividends par Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Total
Fiscal year ended March 31, 2013	—	¥5.00	—	¥6.00	¥11.00
Fiscal year ending March 31, 2014	—	¥5.50	—	—	—
Fiscal year ending March 31, 2014 (Forecasts)	—	—	—	¥5.50	¥11.00

(Note1) Revision of forecasts for dividends for quarter in review: No

(Note2) Payment of Special Dividend will be announced based on our Shareholder Return Policy and our performance.

3. Earnings Forecasts (for the fiscal year ending March 31, 2014)

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

	Ordinary Profit	Net Income	Net Income per Share
Fiscal year ending March 31, 2014	94,500 (0.6%)	56,500 2.0%	¥43.41

(Note1) Percentages shown in Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(Note2) Revision of earnings forecasts for quarter in review: Yes

※Note

(1) Changes in the scope of consolidated significant subsidiaries during the six months ended September 30, 2013: No

(2) Changes in accounting standards, accounting estimates, and restatements.

(A) Changes in accounting policies due to revision of accounting standards:	No
(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):	September 30, 2013	1,310,071,054 shares	March 31, 2013	1,310,071,054 shares
(B) Number of treasury stocks:	September 30, 2013	10,023,034 shares	March 31, 2013	1,607,888 shares
(C) Average outstanding stocks for the six months ended:	September 30, 2013	1,302,544,755 shares	September 30, 2012	1,337,611,223 shares

(Non-Consolidated Financial Highlight)

1. Non-Consolidated Financial Results (for the six months ended September 30, 2013)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2013	120,264	(3.7%)	45,664	16.1%	30,655	24.6%
Six months ended September 30, 2012	124,904	0.2%	39,308	(4.3%)	24,584	0.1%

(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
Six months ended September 30, 2013	¥23.53
Six months ended September 30, 2012	¥18.37

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2013	12,895,890	856,669	6.6%
March 31, 2013	13,238,790	833,346	6.2%

(Reference) Own Capital: September 30, 2013: ¥856,438 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, 2014)

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

	Ordinary Profit		Net Income		Net Income per Share
Fiscal year ending March 31, 2014	87,500	1.2%	55,500	4.0%	¥42.64

(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 interim audit procedure)

The interim audit procedure for the interim consolidated and non-consolidated financial statements has been completed according to the Financial Instruments and Exchange Act.

(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. Regarding the assumptions for financial forecasts of this report, please refer to P2 of attached documents.
- Average outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2014 does not take into account the impact of repurchase of own shares, which are announced separately today.
- The Bank is a specified business company under "the Cabinet Office Ordinance on disclosure of Corporate Information, etc." Article 17-15 clause 2, and prepares the consolidated and non-consolidated interim financial statements for the 2nd quarter.

3.Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2013	As of September 30, 2013
Assets :		
Cash and due from banks	923,218	814,236
Call loans and bills bought	250,527	212,710
Monetary claims bought	140,652	130,015
Trading assets	34,932	9,772
Securities	2,219,630	2,044,922
Loans and bills discounted	9,343,974	9,354,840
Foreign exchanges	5,742	5,331
Lease receivables and investment assets	61,914	61,994
Other assets	145,253	165,892
Tangible fixed assets	125,435	124,749
Intangible fixed assets	12,922	12,327
Deferred tax assets	16,723	13,718
Customers' liabilities for acceptances and guarantees	256,681	235,039
Allowance for loan losses	(68,866)	(70,692)
Total assets	13,468,743	13,114,857
Liabilities :		
Deposits	11,450,207	11,134,782
Negotiable certificates of deposit	32,490	73,074
Call money and bills sold	207,707	166,597
Payables under securities lending transactions	5,100	31,069
Trading liabilities	1,046	824
Borrowed money	300,618	274,779
Foreign exchanges	77	176
Bonds payable	64,300	64,300
Other liabilities	233,021	192,252
Provision for directors' bonuses	64	—
Provision for retirement benefits	203	216
Provision for reimbursement of deposits	1,537	1,497
Provision for contingent losses	691	660
Reserves under the special laws	5	7
Deferred tax liabilities for land revaluation	19,323	19,323
Acceptances and guarantees	256,681	235,039
Total liabilities	12,573,078	12,194,600
Net assets :		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	358,033	381,235
Treasury stock	(625)	(5,354)
Total shareholders' equity	750,281	768,753
Valuation difference on available-for-sale securities	54,863	60,655
Deferred gains or losses on hedges	(19)	11
Revaluation reserve for land	34,249	34,249
Total accumulated other comprehensive income	89,094	94,916
Subscription rights to shares	309	230
Minority interests	55,979	56,355
Total net assets	895,664	920,256
Total liabilities and net assets	13,468,743	13,114,857

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Ordinary income	146,611	143,534
Interest income	86,473	84,453
Of which, interest on loans and discounts	73,848	70,241
Of which, interest and dividends on securities	10,102	11,718
Fees and commissions	25,222	30,468
Trading income	860	740
Other ordinary income	30,715	23,336
Other income	3,339	4,535
Ordinary expenses	102,117	94,006
Interest expenses	5,098	4,478
Of which, interest on deposits	2,714	2,642
Fees and commissions payments	4,724	4,272
Trading expenses	6	0
Other ordinary expenses	23,080	17,105
General and administrative expenses	54,995	55,736
Other expenses	14,213	12,413
Ordinary profit	44,493	49,527
Extraordinary income	0	3,751
Gain on disposal of noncurrent assets	0	527
Gain on contribution of securities to retirement benefit trust	—	3,223
Extraordinary loss	228	686
Loss on disposal of noncurrent assets	227	684
Other	0	2
Income before income taxes and minority interests	44,265	52,592
Income taxes—current	17,269	19,945
Income taxes—deferred	(603)	(130)
Total income taxes	16,666	19,814
Income before minority interests	27,599	32,778
Minority interests in income	1,957	1,712
Net income	25,641	31,066

(Consolidated Interim Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Income before minority interests	27,599	32,778
Other comprehensive income	(5,715)	6,132
Valuation difference on available-for-sale securities	(5,725)	6,102
Deferred gains or losses on hedges	9	30
Comprehensive income	21,883	38,910
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of the parent	19,953	36,888
Comprehensive income attributable to minority interests	1,929	2,022

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Shareholders' equity :		
Capital stock		
Balance at the beginning of current period	215,628	215,628
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	215,628	215,628
Capital surplus		
Balance at the beginning of current period	177,244	177,244
Changes of items during the period		
Disposal of treasury stock	7	—
Retirement of treasury stock	(7)	—
Total changes of items during the period	—	—
Balance at the end of current period	177,244	177,244
Retained earnings		
Balance at the beginning of current period	336,007	358,033
Changes of items during the period		
Dividends from surplus	(6,734)	(7,850)
Net income	25,641	31,066
Disposal of treasury stock	—	(13)
Retirement of treasury stock	(5,150)	—
Total changes of items during the period	13,756	23,202
Balance at the end of current period	349,763	381,235
Treasury stock		
Balance at the beginning of current period	(5,591)	(625)
Changes of items during the period		
Purchase of treasury stock	(5,006)	(5,017)
Disposal of treasury stock	39	287
Retirement of treasury stock	5,157	—
Total changes of items during the period	190	(4,729)
Balance at the end of current period	(5,401)	(5,354)
Total shareholders' equity		
Balance at the beginning of current period	723,288	750,281
Changes of items during the period		
Dividends from surplus	(6,734)	(7,850)
Net income	25,641	31,066
Purchase of treasury stock	(5,006)	(5,017)
Disposal of treasury stock	46	274
Retirement of treasury stock	—	—
Total changes of items during the period	13,946	18,472
Balance at the end of current period	737,235	768,753

(Unit: Millions of Yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Accumulated other comprehensive income :		
Valuation difference on available-for-sale securities		
Balance at the beginning of current period	21,347	54,863
Changes of items during the period		
Net changes of items other than shareholders' equity	(5,696)	5,791
Total changes of items during the period	(5,696)	5,791
Balance at the end of current period	15,650	60,655
Deferred gains or losses on hedges		
Balance at the beginning of current period	(11)	(19)
Changes of items during the period		
Net changes of items other than shareholders' equity	9	30
Total changes of items during the period	9	30
Balance at the end of current period	(2)	11
Revaluation reserve for land		
Balance at the beginning of current period	34,249	34,249
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	34,249	34,249
Total accumulated other comprehensive income		
Balance at the beginning of current period	55,585	89,094
Changes of items during the period		
Net changes of items other than shareholders' equity	(5,687)	5,822
Total changes of items during the period	(5,687)	5,822
Balance at the end of current period	49,897	94,916
Subscription rights to shares :		
Balance at the beginning of current period	285	309
Changes of items during the period		
Net changes of items other than shareholders' equity	(11)	(78)
Total changes of items during the period	(11)	(78)
Balance at the end of current period	273	230
Minority interests :		
Balance at the beginning of current period	53,606	55,979
Changes of items during the period		
Net changes of items other than shareholders' equity	1,324	375
Total changes of items during the period	1,324	375
Balance at the end of current period	54,931	56,355
Total net assets :		
Balance at the beginning of current period	832,765	895,664
Changes of items during the period		
Dividends from surplus	(6,734)	(7,850)
Net income	25,641	31,066
Purchase of treasury stock	(5,006)	(5,017)
Disposal of treasury stock	46	274
Net changes of items other than shareholders' equity	(4,374)	6,119
Total changes of items during the period	9,572	24,592
Balance at the end of current period	842,338	920,256

4. Non-Consolidated Interim Financial Statements

(1) Non-Consolidated Interim Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2013	As of September 30, 2013
Assets :		
Cash and due from banks	919,886	808,373
Call loans	250,527	212,710
Monetary claims bought	131,220	122,190
Trading assets	34,932	9,772
Securities	2,226,982	2,051,634
Loans and bills discounted	9,389,852	9,403,597
Foreign exchanges	5,742	5,331
Other assets	124,186	140,730
Tangible fixed assets	126,129	125,656
Intangible fixed assets	11,102	10,710
Deferred tax assets	7,671	4,861
Customers' liabilities for acceptances and guarantees	67,045	59,101
Allowance for loan losses	(56,490)	(58,779)
Total assets	13,238,790	12,895,890
Liabilities :		
Deposits	11,484,992	11,176,568
Negotiable certificates of deposit	52,490	93,074
Call money	207,707	166,597
Payables under securities lending transactions	5,100	31,069
Trading liabilities	1,046	824
Borrowed money	319,529	288,215
Foreign exchanges	77	176
Bonds payable	64,300	64,300
Other liabilities	181,536	137,812
Income taxes payable	18,953	17,559
Asset retirement obligations	—	18
Other	162,582	120,233
Provision for directors' bonuses	64	—
Provision for reimbursement of deposits	1,537	1,497
Provision for contingent losses	691	660
Deferred tax liabilities for land revaluation	19,323	19,323
Acceptances and guarantees	67,045	59,101
Total liabilities	12,405,444	12,039,221
Net assets :		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	351,977	374,769
Legal retained earnings	38,384	38,384
Other retained earnings	313,593	336,384
Reserve for advanced depreciation of noncurrent assets	1,209	1,209
General reserve	118,234	118,234
Retained earnings brought forward	194,150	216,941
Treasury stock	(625)	(5,354)
Total shareholders' equity	744,225	762,287
Valuation difference on available-for-sale securities	54,580	59,890
Deferred gains or losses on hedges	(19)	11
Revaluation reserve for land	34,249	34,249
Total valuation and translation adjustments	88,811	94,151
Subscription rights to shares	309	230
Total net assets	833,346	856,669
Total liabilities and net assets	13,238,790	12,895,890

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

	(Unit: Millions of Yen)	
	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Ordinary income	124,904	120,264
Interest income	86,432	84,751
Of which, interest on loans and discounts	73,890	70,275
Of which, interest and dividends on securities	10,065	12,026
Fees and commissions	21,645	24,700
Trading income	155	19
Other ordinary income	13,844	6,685
Other income	2,825	4,106
Ordinary expenses	85,595	74,600
Interest expenses	5,646	5,032
Of which, interest on deposits	2,716	2,645
Fees and commissions payments	6,896	5,767
Trading expenses	6	0
Other ordinary expenses	8,541	2,750
General and administrative expenses	51,045	50,998
Other expenses	13,459	10,051
Ordinary profit	39,308	45,664
Extraordinary income	—	3,751
Gain on disposal of noncurrent assets	—	527
Gain on contribution of securities to retirement benefit trust	—	3,223
Extraordinary loss	226	684
Loss on disposal of noncurrent assets	226	684
Income before income taxes	39,081	48,730
Income taxes—current	15,417	17,970
Income taxes—deferred	(920)	104
Total income taxes	14,497	18,075
Net income	24,584	30,655

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Shareholders' equity :		
Capital stock		
Balance at the beginning of current period	215,628	215,628
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	215,628	215,628
Capital surplus		
Legal capital surplus		
Balance at the beginning of current period	177,244	177,244
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	177,244	177,244
Other capital surplus		
Balance at the beginning of current period	—	—
Changes of items during the period		
Disposal of treasury stock	7	—
Retirement of treasury stock	(7)	—
Total changes of items during the period	—	—
Balance at the end of current period	—	—
Total capital surplus		
Balance at the beginning of current period	177,244	177,244
Changes of items during the period		
Disposal of treasury stock	7	—
Retirement of treasury stock	(7)	—
Total changes of items during the period	—	—
Balance at the end of current period	177,244	177,244
Retained earnings		
Legal retained earnings		
Balance at the beginning of current period	38,384	38,384
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	38,384	38,384
Other retained earnings		
Reserve for advanced depreciation of noncurrent assets		
Balance at the beginning of current period	1,262	1,209
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	1,262	1,209
General reserve		
Balance at the beginning of current period	118,234	118,234
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	118,234	118,234

(Unit: Millions of Yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Retained earnings brought forward		
Balance at the beginning of current period	174,072	194,150
Changes of items during the period		
Dividends from surplus	(6,734)	(7,850)
Net income	24,584	30,655
Disposal of treasury stock	—	(13)
Retirement of treasury stock	(5,150)	—
Total changes of items during the period	12,699	22,791
Balance at the end of current period	186,772	216,941
Total retained earnings		
Balance at the beginning of current period	331,953	351,977
Changes of items during the period		
Dividends from surplus	(6,734)	(7,850)
Net income	24,584	30,655
Disposal of treasury stock	—	(13)
Retirement of treasury stock	(5,150)	—
Total changes of items during the period	12,699	22,791
Balance at the end of current period	344,653	374,769
Treasury stock		
Balance at the beginning of current period	(5,591)	(625)
Changes of items during the period		
Purchase of treasury stock	(5,006)	(5,017)
Disposal of treasury stock	39	287
Retirement of treasury stock	5,157	—
Total changes of items during the period	190	(4,729)
Balance at the end of current period	(5,401)	(5,354)
Total shareholders' equity		
Balance at the beginning of current period	719,234	744,225
Changes of items during the period		
Dividends from surplus	(6,734)	(7,850)
Net income	24,584	30,655
Purchase of treasury stock	(5,006)	(5,017)
Disposal of treasury stock	46	274
Retirement of treasury stock	—	—
Total changes of items during the period	12,890	18,061
Balance at the end of current period	732,124	762,287
Valuation and translation adjustments :		
Valuation difference on available-for-sale securities		
Balance at the beginning of current period	21,296	54,580
Changes of items during the period		
Net changes of items other than shareholders' equity	(5,624)	5,309
Total changes of items during the period	(5,624)	5,309
Balance at the end of current period	15,671	59,890

(Unit: Millions of Yen)

	For the six months ended September 30, 2012	For the six months ended September 30, 2013
Deferred gains or losses on hedges		
Balance at the beginning of current period	(11)	(19)
Changes of items during the period		
Net changes of items other than shareholders' equity	9	30
Total changes of items during the period	9	30
Balance at the end of current period	(2)	11
Revaluation reserve for land		
Balance at the beginning of current period	34,249	34,249
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	34,249	34,249
Total valuation and translation adjustments		
Balance at the beginning of current period	55,534	88,811
Changes of items during the period		
Net changes of items other than shareholders' equity	(5,615)	5,339
Total changes of items during the period	(5,615)	5,339
Balance at the end of current period	49,918	94,151
Subscription rights to shares :		
Balance at the beginning of current period	285	309
Changes of items during the period		
Net changes of items other than shareholders' equity	(11)	(78)
Total changes of items during the period	(11)	(78)
Balance at the end of current period	273	230
Total net assets :		
Balance at the beginning of current period	775,054	833,346
Changes of items during the period		
Dividends from surplus	(6,734)	(7,850)
Net income	24,584	30,655
Purchase of treasury stock	(5,006)	(5,017)
Disposal of treasury stock	46	274
Net changes of items other than shareholders' equity	(5,626)	5,261
Total changes of items during the period	7,263	23,323
Balance at the end of current period	782,317	856,669

SELECTED INTERIM FINANCIAL INFORMATION FOR SIX MONTHS ENDED SEPTEMBER 30, 2013

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I . DIGEST OF INTERIM FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2013

1. Income status

<Non-consolidated>

For six months ended

(Unit: Billions of Yen)

	September 30, 2012	September 30, 2013	Increase / (Decrease)
1 Gross operating income	100.9	102.6	1.7
2 Gross operating income from domestic operations	99.9	101.2	1.3
3 Interest income	80.6	79.1	(1.5)
4 Fees and commissions	14.5	18.7	4.2
5 Trading income	0.1	0.0	(0.1)
6 Other ordinary income	4.5	3.2	(1.3)
7 Gross operating income from international operations	1.0	1.3	0.3
8 Expenses	48.8	48.8	0.0
9 (Reference) OHR (※1)	48.3%	47.6%	(0.7%)
10 Of which, personnel	19.9	20.2	0.3
11 Of which, facilities	25.9	25.8	(0.1)
12 Core net business profit (1-8)	52.1	53.7	1.6
13 Provision of allowance for general loan losses	(3.3)	0.4	3.7
14 Net business profit (1-8-13)	55.5	53.3	(2.2)
15 Non-recurring gains (losses)	(16.2)	(7.6)	8.6
16 Of which, disposal of bad debts	10.7	6.1	(4.6)
17 Of which, recoveries of written-off claims	1.0	0.6	(0.4)
18 Of which, gains or losses on stocks and other securities	(4.4)	0.8	5.2
19 Of which, losses on devaluation of stocks and other securities	4.4	0.0	(4.4)
20 Ordinary profit (14+15)	39.3	45.6	6.3
21 Extraordinary income (loss)	(0.2)	3.0	3.2
22 Total income taxes	14.4	18.0	3.6
23 Interim net income (20+21-22)	24.5	30.6	6.1
24 Credit costs (13+16)	7.3	6.5	(0.8)

■ Gross operating income (1)

Domestic interest income decreased mainly due to a drop in interest rates. However, due to the rise in investment products sales, domestic fees and commissions increased by 4.2 billion yen from the same period previous year. As a result, gross operating income increased by 1.7 billion yen from the same period previous year, to 102.6 billion yen.

■ Expenses (8)

Through thoroughgoing low-cost operations, expenses maintained the equivalent level of 48.8 billion yen. OHR (Over Head Ratio) dropped by 0.7% points from the same period previous year to 47.6%, due to the increase in gross operating income.

■ Core net business profit (12)

The increase in gross operating income and the equivalent level of expenses resulted in the increase of core net business profit by 1.6 billion yen from the same period previous year to 53.7 billion yen, leading us to the first time profit growth in 6 years.

■ Ordinary profit (20)

Very little loss on devaluation of stocks and other securities and the decrease in credit costs ended in the increase of ordinary profit by 6.3 billion yen from the same period previous year, to 45.6 billion yen.

■ Interim net income (23)

Gain on contribution of securities to retirement benefit trust accounted extraordinary income, and therefore interim net income resulted to increase 6.1 billion yen from the same period previous year, to 30.6 billion yen. Net income increased continuously for 4 times.

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

$$\text{※2 ROE} = \frac{\text{Interim net income}}{\text{Own capital (except for minority interests, etc.)}} * 100$$

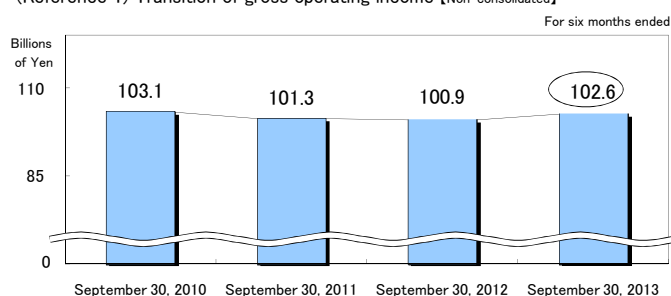
$$\text{※3 RORA} = \frac{\text{Interim net income}}{\text{Risk-weighted assets}} * 100$$

<Consolidated>

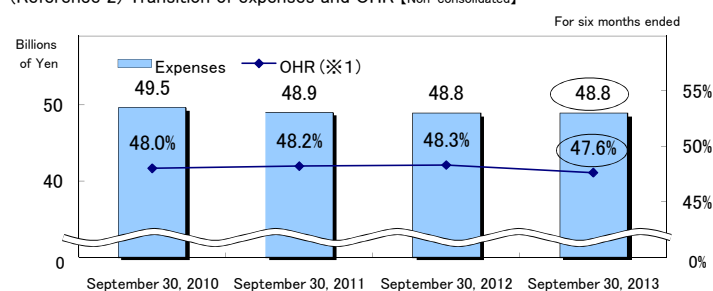
For six months ended

	September 30, 2012	September 30, 2013	Increase / (Decrease)
25 Ordinary profit	44.4	49.5	5.1
26 Interim net income	25.6	31.0	5.4
27 ROE (Interim net income per own capital) (※2)	6.53%	7.27%	0.74%
28 RORA (Interim net income per risk-weighted assets) (※3)	0.80%	0.95%	0.15%

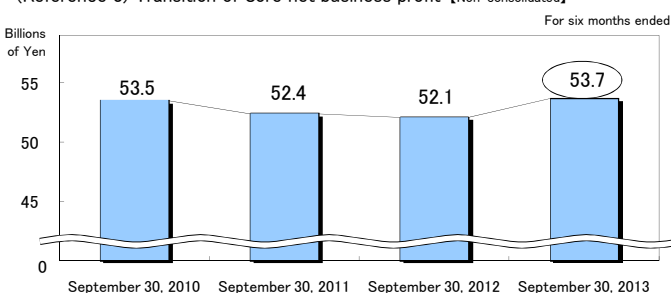
(Reference 1) Transition of gross operating income [Non-consolidated]



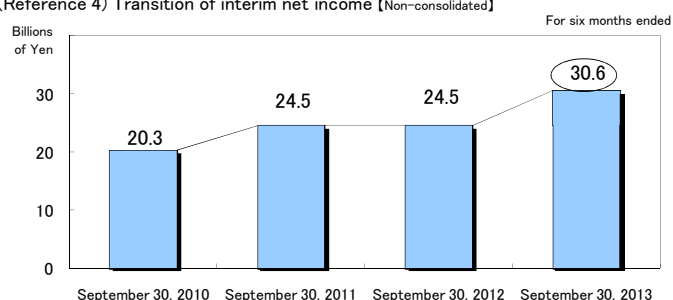
(Reference 2) Transition of expenses and OHR [Non-consolidated]



(Reference 3) Transition of core net business profit [Non-consolidated]



(Reference 4) Transition of interim net income [Non-consolidated]



2. Loans

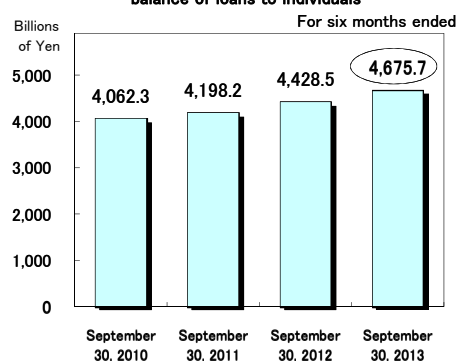
<domestic branches (excluding loans in offshore market account)>

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

		For six months ended			(Unit: Billions of Yen)
		September 30, 2011	September 30, 2012 (A)	September 30, 2013 (B)	(B)-(A)
Loans	<average balance>	8,639.9	9,083.6	9,356.5	272.9 [3.0%]
	Loans to small and medium-sized businesses, etc. (A+B)	7,039.4	7,377.5	7,614.6	237.1 [3.2%]
	Loans to small and medium-sized businesses (A)	2,841.1	2,949.0	2,938.8	(10.2) [(0.3)%]
	Loans to Individuals (B)	4,198.2	4,428.5	4,675.7	247.2 [5.5%]
	Of which, residential loans	3,859.9	4,092.5	4,331.0	238.5 [5.8%]
	Housing loans	2,623.7	2,805.2	2,992.7	187.5 [6.6%]
	Apartment loans	1,236.1	1,287.2	1,338.2	51.0 [3.9%]

Regarding average loan balance, mainly due to the increase of housing loans, loans to individuals increased by 247.2 billion yen from the same period previous year, to 4,675.7 billion yen. In addition, total domestic loans increased by 272.9 billion yen (+3.0%) from the same period previous year, to 9,356.5 billion yen. Regarding outstanding loan balance, housing loans increased drastically by 150.9 billion yen to 3,013.9 billion yen rising above 3.0 trillion yen level. As a result, loans to individuals accounted for more than 50% of our total domestic loans.

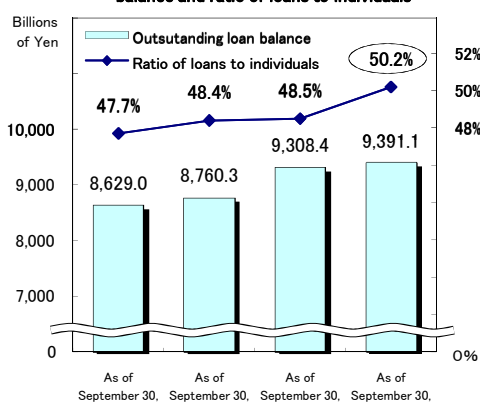
(Reference 1) Transition of average balance of loans to individuals



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

		As of September			(Unit: Billions of Yen)
		30, 2011	30, 2012 (A)	30, 2013 (B)	(B)-(A)
Loans	<outstanding balance> (C)	8,760.3	9,308.4	9,391.1	82.7 [0.8%]
	Loans to small and medium-sized businesses, etc. (A+B)	7,157.2	7,570.2	7,657.9	87.7 [1.1%]
	Loans to small and medium-sized businesses (A)	2,912.3	3,046.4	2,939.6	(106.8) [(3.5)%]
	Loans to Individuals (B)	4,244.8	4,523.8	4,718.3	194.5 [4.2%]
	Of which, residential loans	3,909.0	4,180.7	4,371.5	190.8 [4.5%]
	Housing loans	2,656.4	2,863.0	3,013.9	150.9 [5.2%]
	Apartment loans	1,252.5	1,317.6	1,357.6	40.0 [3.0%]
Ratio of loans to individuals (B/C)		48.4%	48.5%	50.2%	1.7%

(Reference 2) Transition of outstanding loan balance and ratio of loans to individuals

**3. Deposits**

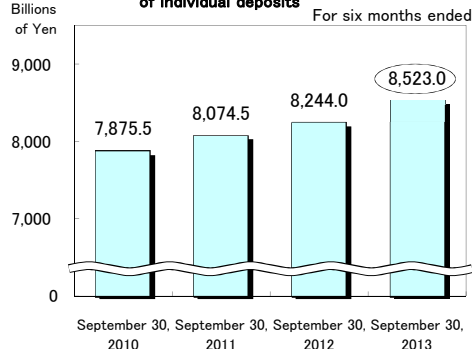
<domestic branches (excluding deposits in offshore market account)>

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

		For six months ended			(Unit: Billions of Yen)
		September 30, 2011	September 30, 2012 (A)	September 30, 2013 (B)	(B)-(A)
Deposits	<average balance>	10,554.0	10,812.9	11,214.7	401.8 [3.7%]
	Of which, individual	8,074.5	8,244.0	8,523.0	279.0 [3.3%]
	Of which, corporate	1,995.4	2,101.0	2,192.9	91.9 [4.3%]

Average deposit balance of both individual and corporate increased steadily. As a result, total deposit balance increased 401.8 billion yen (+3.7%) from the same period previous year, to 11,214.7 billion yen.

(Reference) Transition of average balance of individual deposits



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

		As of September			(Unit: Billions of Yen)
		30, 2011	30, 2012 (A)	30, 2013 (B)	(B)-(A)
Deposits	<outstanding balance>	10,437.8	10,821.2	11,175.5	354.3 [3.2%]
	Of which, individual	8,049.0	8,260.9	8,537.1	276.2 [3.3%]
	Of which, corporate	2,004.5	2,142.4	2,213.4	71.0 [3.3%]

4. Deposit Assets for individuals

Balance of deposit assets for individuals

<Non-consolidated>

(Unit: Billions of Yen)

		As of September 30, 2011	As of September 30, 2012 (A)	As of September 30, 2013 (B)	(B)-(A)
Investment trusts		414.6	439.4	513.7	74.3
Annuity insurance, etc.		765.2	906.4	966.5	60.1
Foreign currency deposits		52.7	45.6	40.6	(5.0)
Public bonds		407.1	347.3	286.8	(60.5)
Total balance of investment products for individuals	A	1,639.7	1,738.8	1,807.9	69.1
Individual deposits (deposits in yen)		7,996.3	8,215.2	8,496.5	281.3
Total deposit assets for individuals	B	9,636.0	9,954.1	10,304.4	350.3
Ratio of investment products for individuals	A/B	17.0%	17.4%	17.5%	0.1%

Good sales of both investment trusts and annuity insurance, etc. resulted in the increase of total balance of investment products for individuals by 69.1 billion yen from the end of the same period previous year, to 1,807.9 billion yen. Also, individual deposits increased firmly, and therefore the total deposit assets for individuals increased 350.3 billion yen to 10,304.4 billion yen.

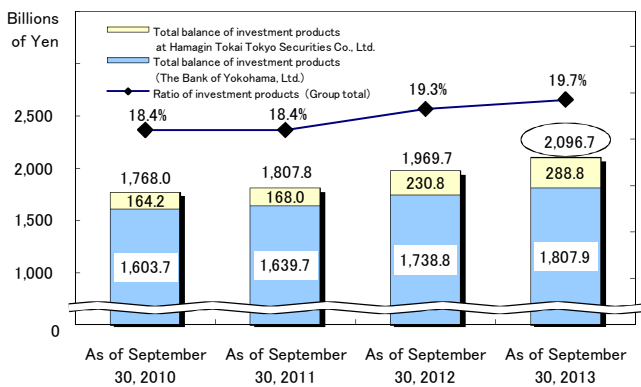
In addition, sales at Hamagin Tokai Tokyo Securities (HTTS) were well. As a result, total balance of investment products for individuals in our group including HTTS increased by 127.0 billion yen from the end of the same period previous year, to 2,096.7 billion yen.

<Consolidated>

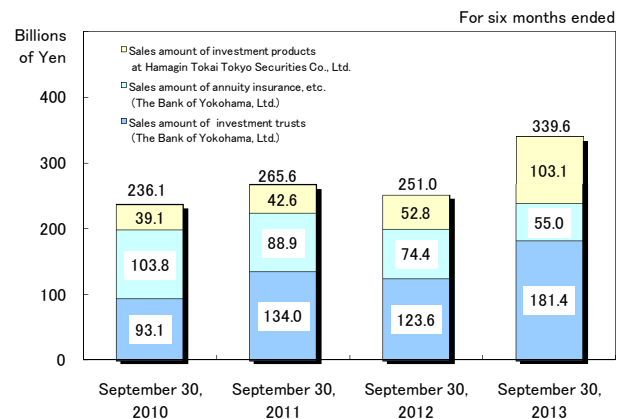
(Unit: Billions of Yen)

Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	C	168.0	230.8	288.8	58.0
Total balance of investment products for individuals (Group total)	D = A+C	1,807.8	1,969.7	2,096.7	127.0
Total deposit assets for individuals (Group total)	E = B+C	9,804.1	10,184.9	10,593.2	408.3
Ratio of investment products for individuals (Group total)	D/E	18.4%	19.3%	19.7%	0.4%

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

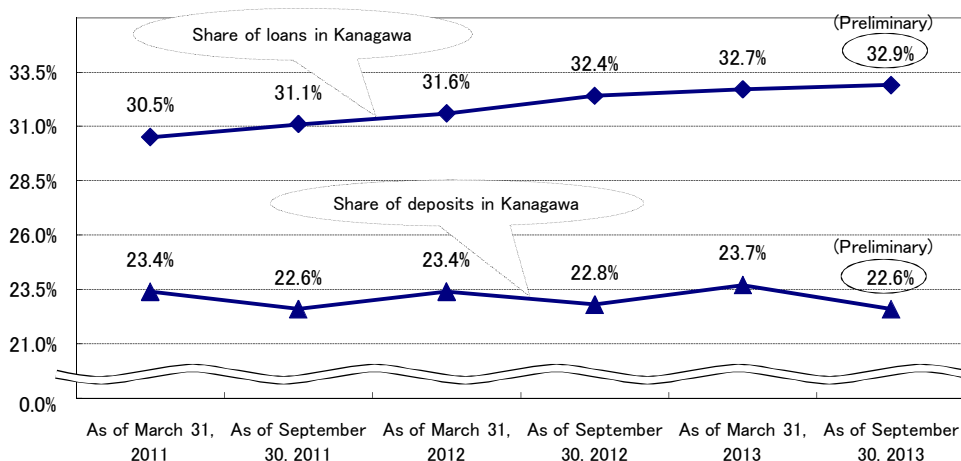


(Reference 2) Transition of sales amount of investment products for individuals (Group total)



5. Shares of loans and deposits in Kanagawa Prefecture

Market shares in Kanagawa Prefecture <Non-consolidated>



Our efforts in facilitating smooth and active fund-raising resulted in the rise in shares of loans in Kanagawa Prefecture by 0.2% points from the end of previous year, to 32.9%.

On the other hand, although balance of deposits increased in individual deposits, shares of deposits in Kanagawa prefecture decreased to 22.6%, due to the decrease of local public deposits, affected by seasonal factors.

6. Status of Non-performing Loans

Transition of claims disclosed under the Financial Revitalization Law

<Non-consolidated>

(Unit: Billions of Yen)

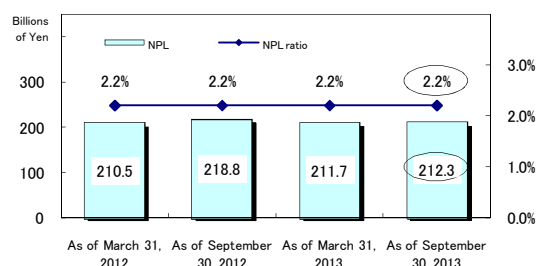
	As of September 30, 2012	As of March 31, 2013 (A)	As of September 30, 2013 (B)	(B)-(A)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	57.6	47.5	41.1	(6.4)
Doubtful claims (in possible bankruptcy)	127.1	135.4	143.6	8.2
Claims in need of special caution	34.1	28.6	27.4	(1.2)
Sub-total (NPL) A	218.8	211.7	212.3	0.6
Claims in need of caution (excluding claims in need of special caution)	1,036.9	1,000.1	996.5	(3.6)
Claims to normal borrowers (excluding claims in need of caution) B	8,262.0	8,363.9	8,362.9	(1.0)
Normal claims C	9,299.0	9,364.0	9,359.5	(4.5)
Total (Credit exposures) D=A+C	9,517.9	9,575.7	9,571.8	(3.9)

NPL ratio (Percentage of NPL) A/D	2.2%	2.2%	2.2%	0.0%
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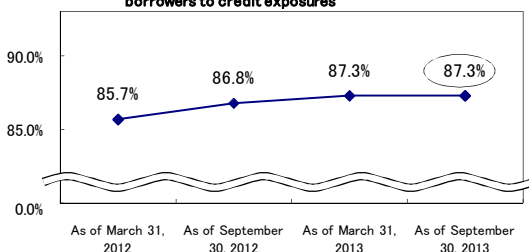
The ratio of claims to normal borrowers to credit exposures B/D	86.8%	87.3%	87.3%	0.0%
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Amount of Non-performing Loans (NPL, under the Financial Revitalization Law) marked 212.3 billion yen remaining unchanged from the end of previous year. Both NPL ratio and the ratio of claims to normal borrowers to credit exposures remained at same level as the end of previous year. These percentages were at 2.2 and 87.3 percent, respectively.

(Reference1) Transition of NPL and NPL ratio



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



7. Capital Adequacy Ratio

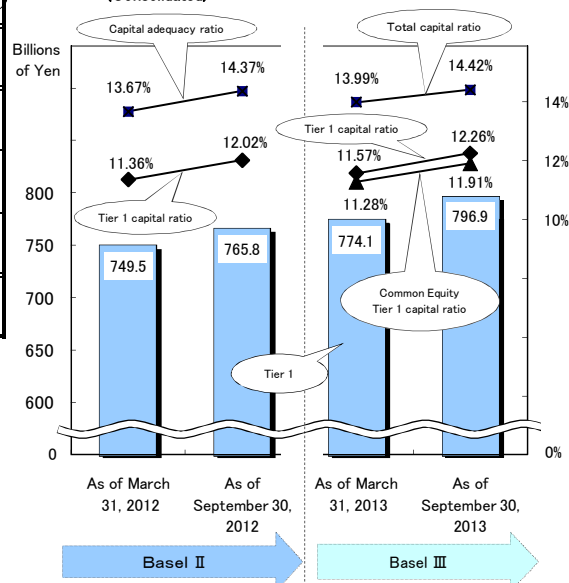
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(Unit: Billions of Yen)

	As of March 31, 2012 (Basel II)	As of September 30, 2012 (Basel II)	As of March 31, 2013 (Basel III)	As of September 30, 2013 (Basel III) (Preliminary)
Total capital ratio (BIS Standard) ※1	13.67%	14.37%	13.99%	14.42%
Tier 1 capital ratio	11.36%	12.02%	11.57%	12.26%
Common Equity Tier 1 capital ratio			11.28%	11.91%
Total capital	902.0	915.3	936.0	936.8
Tier 1	749.5	765.8	774.1	796.9
Common Equity Tier 1			754.5	773.9
Tier 2	175.1	171.3	161.8	139.9
Risk weighted assets ※2	6,597.2	6,368.8	6,686.4	6,495.3

Although we repaid subordinated borrowings, as a result of the steady increase of earnings, and a decrease in risk assets, total capital ratio based on Basel III stands at 14.42%. Moreover, Common Equity Tier 1 capital ratio touched a high mark of 11.91% strengthening our operating foundations.

(Reference) Transition of Capital Adequacy Ratio and Tier 1 (Consolidated)



※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 2013

< Non-consolidated >

(Unit: Billions of yen)

	Fiscal year 2012 Result	Fiscal year 2013 Forecasts	Previous Fiscal year 2012 Increase/(Decrease)
1 Gross operating income	202.3	204.0	1.7
2 Gross operating income from domestic operations	200.0	201.0	1.0
3 Interest income	161.1	157.4	(3.7)
4 Fees and commissions	31.7	37.5	5.8
5 Trading income	0.3	0.4	0.1
6 Other ordinary income	6.7	5.7	(1.0)
7 Gross operating income from international operations	2.2	3.0	0.8
8 Expenses	96.4	99.0	2.6
9 Core net business profit	105.8	105.0	(0.8)
10 Ordinary profit	86.4	87.5	1.1
11 Net income	53.3	55.5	2.2
12 Credit costs	15.1	13.0	(2.1)
13 Forecasts for the cash dividend per share (annual)	¥ 11.00	¥ 11.00	¥ 0.00

Gross operating income is expected to mark 204.0 billion yen due to the increase of fees and commissions.

Whereas, core net business profit is expected to decrease slightly from the previous year to 105.0 billion yen due to the increase in expenses.

Ordinary profit and net income are expected to increase compared with the previous year due to the drop of credit costs.

Also, according to our dividend policy, forecast for the cash dividend per share (annual) is expected to be 11 yen.

In addition, payment of special dividend will be announced based on our shareholder return policy and our performance.

< Consolidated >

(Unit: Billions of yen)

	Fiscal year 2012 Result	Fiscal year 2013 Forecasts	Previous Fiscal year 2012 Increase/(Decrease)
14 Ordinary profit	95.0	94.5	(0.5)
15 Net income	55.3	56.5	1.2

(Reference 1) Forecast of average balance of funds for fiscal year 2013 (Domestic operations) (Unit: Billions of yen)

<Average balance>	Fiscal year 2012 Result	Fiscal year 2013 Forecasts	Previous Fiscal year 2012 Increase/(Decrease)
Interest-earning assets	11,771.9	11,910.0	138.1
Loans and bills discounted	9,145.5	9,420.0	274.5
Securities	2,195.0	2,040.0	(155.0)
Interest-bearing liabilities	11,396.8	11,720.0	323.2
Deposits	10,694.0	11,070.0	376.0

(Reference 2) Forecast of yield and interest margin for fiscal year 2013 (Domestic operations)

(Unit:%)

	Fiscal year 2012 Result	Fiscal year 2013 Forecasts	Previous Fiscal year 2012 Increase/(Decrease)
Yield on interest-earning assets A	1.44	1.38	(0.06)
Loans and bills discounted	1.59	1.48	(0.11)
Securities	0.95	1.06	0.11
Yield on interest-bearing liabilities B	0.07	0.06	(0.01)
Deposits	0.04	0.04	0.00
Expenses ratio	0.86	0.85	(0.01)
Total funding cost C	0.89	0.87	(0.02)
Yield spread A-B	1.37	1.32	(0.05)
Interest margin between loans and deposits	0.68	0.59	(0.09)
Net interest margin A-C	0.55	0.51	(0.04)

II. SUMMARY OF INTERIM FINANCIAL RESULTS

II. 平成25年度中間期 決算の概況

1. Profit and Loss
【Non-Consolidated】1.損益状況
【単体】For six months ended
(Unit: Millions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)
Gross operating income (Excluding gains (losses) on bonds)	業務粗利益 (除く国債等債券損益(5勘定戻))	102,607	[1.6%] 1,620	100,987
Gross operating income from domestic operations (Excluding gains (losses) on bonds)	国内業務粗利益 (除く国債等債券損益(5勘定戻))	101,271	1,293	99,978
Interest income	資金利益	79,194	(1,479)	80,673
Fees and commissions	役務取引等利益	18,765	4,205	14,560
Trading income	特定取引利益	19	(136)	155
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)	3,292 (121)	(1,296) 5,216	4,588 (5,337)
Gross operating income from international operations (Excluding gains (losses) on bonds)	国際業務粗利益 (除く国債等債券損益(5勘定戻))	1,335	326	1,009
Interest income	資金利益	525	413	112
Fees and commissions	役務取引等利益	167	(22)	189
Trading income	特定取引利益	(0)	6	(6)
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)	643 (39)	(71) (43)	714 4
Expenses	経費(除く臨時処理分) (△)	48,846	[0.0%] 34	48,812
Personnel	人件費 (△)	20,276	364	19,912
Facilities	物件費 (△)	25,812	(129)	25,941
Taxes	税金 (△)	2,757	(200)	2,957
Core net business Profit (Excluding gains (losses) on bonds)	実質業務純益 (除く国債等債券損益(5勘定戻))	53,760	[3.0%] 1,585	52,175
① Provision of allowance for general loan losses	①一般貸倒引当金繰入額 (△)	416	3,789	(3,373)
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))	53,343	(2,205)	55,548
Non-recurring gains (losses)	臨時損益	(7,679)	8,561	(16,240)
② Disposal of bad debts	②不良債権処理額 (△)	6,107	(4,654)	10,761
Written-off of loans	貸出金償却 (△)	1,107	(1,482)	2,589
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	5,469	(3,509)	8,978
Loss on sales of non-performing loans	延滞債権等売却損 (△)	0	(15)	15
Recoveries of written-off claims	償却債権取立益	645	(391)	1,036
Other	その他 (△)	175	(39)	214
Gains or losses on stocks and other securities	株式等関係損益	878	5,334	(4,456)
Gains on sales of stocks and other securities	株式等売却益	1,489	1,423	66
Losses on sales of stocks and other securities	株式等売却損 (△)	606	550	56
Losses on devaluation of stocks and other securities	株式等償却 (△)	4	(4,461)	4,465
Other non-recurring gains (losses)	その他の臨時損益	(2,451)	(1,429)	(1,022)
Ordinary profit	経常利益	45,664	[16.1%] 6,356	39,308
Extraordinary income (loss)	特別損益	3,066	3,292	(226)
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 noncurrent assets	固定資産処分損益	(157)	69	(226)
Gain on disposal of noncurrent assets	固定資産処分益	527	527	—
Loss on disposal of noncurrent assets	固定資産処分損 (△)	684	458	226
Interim income before income taxes	税引前中間純利益	48,730	9,649	39,081
Income taxes - current	法人税、住民税及び事業税 (△)	17,970	2,553	15,417
Income taxes - deferred	法人税等調整額 (△)	104	1,024	(920)
Total income taxes	法人税等合計 (△)	18,075	3,578	14,497
Interim net income	中間純利益	30,655	[24.6%] 6,071	24,584
Credit costs (①+②)	与信関係費用(①+②) (△)	6,523	[11.6%] (865)	7,388

【Consolidated】		【連結】		For six months ended		(Unit: Millions of Yen)	
		September 30, 2013 (A)	(A)-(B)			September 30, 2012 (B)	
Consolidated gross operating income	連結粗利益	113,142	[2.5%] 2,780			110,362	
Interest income	資金利益	79,975	(1,400)			81,375	
Fees and commissions	役務取引等利益	26,196	5,698			20,498	
Trading income	特定取引利益	739	(115)			854	
Other ordinary income	その他業務利益	6,230	(1,404)			7,634	
General and administrative expenses	営業経費 (△)	55,736	741			54,995	
Credit costs	与信関係費用 (△)	8,279	775			7,504	
Written-off of loans	貸出金償却 (△)	2,583	(1,419)			4,002	
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	6,148	(2,885)			9,033	
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	586	4,689			(4,103)	
Recoveries of written-off claims	償却債権取立益	1,246	(412)			1,658	
Other	その他 (△)	207	(23)			230	
Gains or losses on stocks and other securities	株式等関係損益	878	5,311			(4,433)	
Other	その他	(476)	(1,540)			1,064	
Ordinary profit	経常利益	49,527	[11.3%] 5,034			44,493	
Extraordinary income (loss)	特別損益	3,064	3,292			(228)	
Income before income taxes and minority interests	税金等調整前中間純利益	52,592	8,327			44,265	
Income taxes - current	法人税、住民税及び事業税 (△)	19,945	2,676			17,269	
Income taxes - deferred	法人税等調整額 (△)	(130)	473			(603)	
Total income taxes	法人税等合計 (△)	19,814	3,148			16,666	
Income before minority interests	少数株主損益調整前中間純利益	32,778	5,179			27,599	
Minority interests in income	少数株主利益 (△)	1,712	(245)			1,957	
Interim net income	中間純利益	31,066	[21.1%] 5,425			25,641	

(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 six months ended		(Unit: Millions of Yen)	
		September 30, 2013 (A)	(A)-(B)			September 30, 2012 (B)	
Consolidated net business profit	連結業務純益	59,633	[3.2%] 1,898			57,735	

(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 six months ended		(Unit: Number of Companies)	
		As of September 30, 2013 (A)	(A)-(B)			As of September 30, 2012 (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 six months ended (Unit: Billions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)	(B)-(C)	September 30, 2011 (C)
Interest-earning assets	資金運用勘定	11,701.4	33.1	11,668.3	558.1	11,110.2
Loans and bills discounted	貸出金	9,297.0	261.7	9,035.3	417.5	8,617.8
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,586.3	233.4	7,352.9	322.9	7,030.0
Loans to small and medium-sized businesses	中小企業向け貸出	2,910.5	(13.8)	2,924.3	92.6	2,831.7
Loans to individuals	個人向け貸出	4,675.7	247.2	4,428.5	230.3	4,198.2
Securities	有価証券	1,951.1	(257.9)	2,209.0	163.5	2,045.5
Bonds	債券	1,822.3	(252.8)	2,075.1	166.4	1,908.7
Stocks	株式	128.7	(5.1)	133.8	(3.0)	136.8
Interest-bearing liabilities	資金調達勘定	11,676.1	401.9	11,274.2	387.3	10,886.9
Deposits	預金	11,056.3	400.3	10,656.0	313.5	10,342.5
Individual deposits	個人預金	8,480.2	285.2	8,195.0	175.3	8,019.7
External liabilities	外部負債	432.5	7.4	425.1	136.7	288.4

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

【Non-Consolidated】

【単体】

For six months ended (Unit: %)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)	(B)-(C)	September 30, 2011 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.41	(0.04)	1.45	(0.10)	1.55
Loans and bills discounted	貸出金利回	1.50	(0.12)	1.62	(0.13)	1.75
Securities	有価証券利回	1.15	0.27	0.88	0.00	0.88
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.06	(0.01)	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	0.24	(0.25)	0.49	(0.21)	0.70
Expenses ratio	経費率	0.84	(0.03)	0.87	(0.02)	0.89
Total funding cost (C)	資金調達原価 C	0.87	(0.03)	0.90	(0.05)	0.95
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.35	(0.03)	1.38	(0.09)	1.47
Interest margin between loans and deposits	預貸金利鞘	0.61	(0.09)	0.70	(0.10)	0.80
Net interest margin (A)-(C)	総資金利鞘 A-C	0.54	(0.01)	0.55	(0.05)	0.60

4. Fees and Commissions (Domestics)

4. 役務取引等利益(国内業務部門)

【Non-Consolidated】

【単体】

For six months ended (Unit: Millions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)	(B)-(C)	September 30, 2011 (C)
Fees and commissions	役務取引等収益	24,417	3,068	21,349	(1,084)	22,433
Deposits and Loans	預金・貸出業務	9,600	662	8,938	8	8,930
ATM	ATM関連手数料	2,536	46	2,490	17	2,473
Account transfer	口座振替	2,309	44	2,265	(39)	2,304
Syndicated Loan	シ・ローン関連	1,181	7	1,174	(140)	1,314
Remittance	為替業務	4,852	199	4,653	28	4,625
Securities	証券関連業務	6,820	2,593	4,227	(593)	4,820
Investment trusts	投資信託収益	5,985	2,294	3,691	(675)	4,366
Agency business	代理業務	382	(1)	383	10	373
Guarantee business	保証業務	336	(41)	377	(48)	425
Others	その他	2,427	(342)	2,769	(488)	3,257
Annuity insurance	年金保険関連	2,154	(431)	2,585	(532)	3,117
Fees and commissions - payments	役務取引等費用	5,652	(1,137)	6,789	(477)	7,266
Fees and commissions - net	役務取引等利益	18,765	4,205	14,560	(606)	15,166

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 six months ended (Unit: Millions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)	(B)-(C)	September 30, 2011 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(160)	5,173	(5,333)	(2,195)	(3,138)
Gain on sales	売却益	2,589	(619)	3,208	1,613	1,595
Gain on redemption	償還益	—	—	—	—	—
Loss on sales	売却損 (△)	1,931	(6,153)	8,084	3,729	4,355
Loss on redemption	償還損 (△)	814	410	404	229	175
Loss on devaluation	償却 (△)	3	(49)	52	(152)	204

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

For six months ended (Unit: Millions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)	(B)-(C)	September 30, 2011 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	1,823	(6,248)	8,071	3,758	4,313
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	1,663	(1,075)	2,738	1,563	1,175

② Gains or Losses on stocks and other securities

② 株式等関係損益

【Non-Consolidated】

【単体】

For six months ended (Unit: Millions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)	(B)-(C)	September 30, 2011 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	878	5,334	(4,456)	(3,490)	(966)
Gain on sales	売却益	1,489	1,423	66	(761)	827
Loss on sales	売却損 (△)	606	550	56	12	44
Loss on devaluation	償却 (△)	4	(4,461)	4,465	2,715	1,750

(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)

		For six months ended September 30, 2013	For the year ended March 31, 2013	For six months ended September 30, 2012	For the year ended March 31, 2012	For six months ended September 30, 2011
Outright sales	株式売切額	7,960	505	418	1,338	1,113
Balance as of end of term	期末株式残高	125,057	132,039	129,234	134,012	134,632
Of which, valued at market prices	うち時価のあるもの	102,229	109,686	103,447	108,185	108,683

(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 September 30, 2013					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	266,081	10,293	(2,669)	10,309	15	291,255	12,962	12,964	1	
Available-for-sale	その他有価証券	1,869,577	90,281	7,998	95,307	5,026	2,029,951	82,283	87,831	5,548	
	Equity securities	株式	171,280	69,051	13,661	70,986	1,934	165,076	55,390	60,491	5,101
	Debt securities	債券	1,358,998	10,416	(5,474)	10,702	285	1,557,055	15,890	16,076	185
	Other securities	その他	339,298	10,813	(189)	13,619	2,805	307,819	11,002	11,263	261
Total	合計	2,135,659	100,575	5,330	105,617	5,041	2,321,206	95,245	100,796	5,550	
	Equity securities	株式	171,280	69,051	13,661	70,986	1,934	165,076	55,390	60,491	5,101
	Debt securities	債券	1,625,079	20,710	(8,143)	21,011	301	1,848,310	28,853	29,041	187
	Other securities	その他	339,298	10,813	(189)	13,619	2,805	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(中間)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. (中間)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 September 30, 2013					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	269,782	10,306	(2,676)	10,322	15	294,457	12,982	12,984	1
Available-for-sale	その他有価証券	1,874,256	92,384	9,221	97,551	5,167	2,033,416	83,163	88,836	5,672
	Equity securities 株式	175,954	71,153	14,883	73,229	2,075	168,535	56,270	61,496	5,225
	Debt securities 債券	1,359,003	10,416	(5,474)	10,702	285	1,557,061	15,890	16,076	185
	Other securities その他	339,298	10,813	(189)	13,619	2,805	307,819	11,002	11,263	261
Total	合計	2,144,039	102,690	6,544	107,873	5,182	2,327,874	96,146	101,821	5,674
	Equity securities 株式	175,954	71,153	14,883	73,229	2,075	168,535	56,270	61,496	5,225
	Debt securities 債券	1,628,786	20,723	(8,150)	21,024	301	1,851,518	28,873	29,061	187
	Other securities その他	339,298	10,813	(189)	13,619	2,805	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(中間)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. (中間)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 September 30, 2013				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	375,332	869,909	339,841	21,822	340,590	922,086	529,647	22,801
	Government bonds 国債	173,800	324,035	150,000	8,000	165,500	349,335	324,500	8,000
	Local government bonds 地方債	40,066	155,315	23,386	2,000	43,540	158,544	24,363	2,000
	Corporate bonds 社債	161,465	390,558	166,455	11,822	131,549	414,206	180,784	12,801
Others	その他	5,827	102,226	7,135	114,905	13,178	72,322	4,232	98,045
Total	合計	381,159	972,135	346,977	136,727	353,768	994,409	533,879	120,846

(注) (中間)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 September 30, 2013				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	377,837	870,909	340,041	21,822	342,595	923,086	529,847	22,801
	Government bonds 国債	176,300	324,535	150,000	8,000	167,500	349,835	324,500	8,000
	Local government bonds 地方債	40,066	155,815	23,586	2,000	43,540	159,044	24,563	2,000
	Corporate bonds 社債	161,470	390,558	166,455	11,822	131,555	414,206	180,784	12,801
Others	その他	5,827	102,226	7,135	114,905	13,178	72,322	4,232	98,045
Total	合計	383,664	973,135	347,177	136,727	355,773	995,409	534,079	120,846

(注) (中間)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 September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013 (B)	As of September 30, 2012 (B)
Securities	有価証券	2,051,634	(175,348)	(106,838)	2,226,982	2,158,472
Government bonds	国債	666,966	(203,820)	(207,955)	870,786	874,921
Local government bonds	地方債	222,738	(8,389)	(13,565)	231,127	236,303
Corporate bonds	社債	735,375	(11,021)	(75,718)	746,396	811,093
Stocks	株式	194,108	6,678	55,023	187,430	139,085
Other securities	その他の証券	232,445	41,204	135,377	191,241	97,068

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013 (B)	As of September 30, 2012 (B)
Securities	有価証券	2,044,922	(174,708)	(105,587)	2,219,630	2,150,509
Government bonds	国債	669,967	(203,322)	(207,458)	873,289	877,425
Local government bonds	地方債	223,438	(8,388)	(13,565)	231,826	237,003
Corporate bonds	社債	735,380	(11,022)	(75,719)	746,402	811,099
Stocks	株式	184,634	6,820	55,788	177,814	128,846
Other securities	その他の証券	231,501	41,204	135,367	190,297	96,134

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 September 30, 2013			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	4,589,301	7,013	7,013	4,560,363	7,514	7,514
	Others		その他	62,426	(15)	588	70,816	(14)	603
Total		合計			6,998	7,601		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 transactions 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 September 30, 2013			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	86,856	373	373	106,687	507	507
	Forward exchange contracts		為替予約	48,892	(72)	(72)	38,343	137	137
	Options		通貨オプション	53,228	1	351	51,925	6	423
Total		合計			302	652		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 transactions 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 September 30, 2013			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	5,185	(2)	(2)	22,399	(1)	(1)
Total		合計			(2)	(2)		(1)	(1)

⑤ Commodity related transactions

Not applicable

⑤ 商品関連取引

該当事項はありません。

⑥ Credit derivative transactions

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 six months ended (Unit: Millions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)	(B)-(C)	September 30, 2011 (C)
Personnel	人件費	20,276	364	19,912	478	19,434
Facilities	物件費	25,812	(129)	25,941	(642)	26,583
Taxes	税金	2,757	(200)	2,957	40	2,917
Expenses	経費	48,846	34	48,812	(123)	48,935

(Reference)

(参考)

(Unit: %)

OHR	OHR	47.6	(0.7)	48.3	0.1	48.2
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② General and administrative expenses
【Non-Consolidated】② 営業経費の内訳
【単体】

For six months ended (Unit: Millions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)	(B)-(C)	September 30, 2011 (C)
Salaries and allowance	給料・手当	16,629	153	16,476	218	16,258
Retirement allowance cost	退職給付費用	2,755	(15)	2,770	(92)	2,862
Welfare	福利厚生費	167	(2)	169	5	164
Depreciation	減価償却費	3,829	(353)	4,182	(440)	4,622
Rent of premises and equipment	土地建物機械賃借料	3,231	(29)	3,260	(40)	3,300
Repairing expenses	営繕費	121	(9)	130	(21)	151
Stationery and supplies	消耗品費	513	(23)	536	16	520
Utilities	給水光熱費	602	22	580	46	534
Allowance for business trips	旅費	102	3	99	15	84
Communication expenses	通信費	498	(17)	515	(41)	556
Advertisement	広告宣伝費	323	34	289	(27)	316
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	212	(11)	223	(17)	240
Taxes	租税公課	2,757	(200)	2,957	40	2,917
Others	その他	19,252	398	18,854	106	18,748
General and administrative expenses	営業経費	50,998	(47)	51,045	(233)	51,278

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

(Unit: Number of People)

		As of September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013 (B)	As of September 30, 2012 (C)
Total employees	総人員	4,685	92	2	4,593	4,683
Actual employees	実働人員	3,937	83	14	3,854	3,923
Directors and auditors	役員	15	0	0	15	15
Executive officers	執行役員	12	2	0	10	12

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 September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013 (B)	As of September 30, 2012 (C)
Domestic Branches	国内店舗数	204	0	0	204	204
Of which, Sub-branches	うち出張所	8	0	0	8	8
Of which, Branches in Kanagawa Prefecture	うち神奈川県内店舗数	179	0	0	179	179
ATM locations	無人店舗数	405	4	3	401	402
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	357	1	(1)	356	358
Housing Loan Centers	住宅ローンセンター	26	0	0	26	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	0	0	23	23

《Overseas》
【Non-Consolidated】

《海外拠点数の推移》
【単体】

(Unit: Number of Branches)

		As of September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013 (B)	As of September 30, 2012 (C)
Branches	支店	1	0	0	1	1
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	0	4	4
Total	拠点数	5	0	0	5	5
Subsidiaries	現地法人	0	0	0	0	0

9. Net Business Profit

9. 業務純益

【Non-Consolidated】

【単体】

For six months ended

(Unit: Millions of Yen)

		September 30, 2013(A)	(A)-(B)	September 30, 2012(B)	(B)-(C)	September 30, 2011(C)
Core net business profit	実質業務純益	53,760	1,585	52,175	(263)	52,438
As per employee (in thousands of yen)	職員一人当たり(千円)	13,800	443	13,357	16	13,341
Net business profit	業務純益	53,343	(2,205)	55,548	(1,801)	57,349
As per employee (in thousands of yen)	職員一人当たり(千円)	13,693	(528)	14,221	(369)	14,590

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

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

10. Return on Equity

10. ROE

【Non-Consolidated】

【単体】

For six months ended

(Unit: %)

		September 30, 2013(A)	(A)-(B)	September 30, 2012(B)	(B)-(C)	September 30, 2011(C)
Core net business profit per own capital	実質業務純益ベース	12.69	(0.67)	13.36	(0.79)	14.15
Interim net income per own capital	中間純利益ベース	7.23	0.94	6.29	(0.33)	6.62

【Consolidated】

【連結】

For six months ended

(Unit: %)

		September 30, 2013(A)	(A)-(B)	September 30, 2012(B)	(B)-(C)	September 30, 2011(C)
Interim net income per own capital	中間純利益ベース	7.27	0.74	6.53	(0.43)	6.96

11. Return on Assets

11. ROA

【Non-Consolidated】

【単体】

For six months ended

(Unit: %)

		September 30, 2013(A)	(A)-(B)	September 30, 2012(B)	(B)-(C)	September 30, 2011(C)
Core net business profit per average total assets	実質業務純益ベース	0.83	0.00	0.83	(0.04)	0.87
Interim net income per average total assets	中間純利益ベース	0.47	0.08	0.39	(0.01)	0.40

12. Retirement Allowance

12. 退職給付関連

① Projected benefit obligation

① 退職給付債務残高

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2013 (A)	(A)-(B)	As of September 30, 2012 (B)	(B)-(C)	As of September 30, 2011 (C)
Projected benefit obligation (beginning of term)	退職給付債務 (期首)	78,444	5,638	72,806	(515)	73,321
(Discount rate)	(割引率)	1.4%	(0.6%)	2.0%	0.0%	2.0%
Fair value of plan assets (beginning of term)	年金資産 (期首)	77,057	11,463	65,594	2,606	62,988
Prepaid pension cost (beginning of term)	前払年金費用 (期首)	(22,300)	1,995	(24,295)	1,343	(25,638)
Unrecognized actuarial loss (beginning of term)	未認識数理計算上の差異 (期首)	23,687	(7,820)	31,507	(4,463)	35,970

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2013 (A)	(A)-(B)	As of September 30, 2012 (B)	(B)-(C)	As of September 30, 2011 (C)
Projected benefit obligation (beginning of term)	退職給付債務 (期首)	78,648	5,670	72,978	(621)	73,599

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

For six months ended

(Unit: Millions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)	(B)-(C)	September 30, 2011 (C)
Retirement benefit costs	退職給付費用	2,755	(15)	2,770	(92)	2,862
Service cost	勤務費用	782	100	682	40	642
Interest cost	利息費用	548	(179)	727	(6)	733
Expected return on plan assets	期待運用収益	(857)	146	(1,003)	(28)	(975)
Recognized actuarial loss	数理計算上の差異の費用処理額	2,059	(115)	2,174	(4)	2,178
Other retirement cost	その他	222	34	188	(96)	284

【Consolidated】

【連結】

For six months ended

(Unit: Millions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)	(B)-(C)	September 30, 2011 (C)
Retirement benefit costs	退職給付費用	2,781	(15)	2,796	(98)	2,894

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 September 30, 2013(A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Allowance for loan losses	貸倒引当金	31,009	2,196	(629)	28,813	31,638
Provision for retirement benefits	退職給付引当金	5,601	137	274	5,464	5,327
Losses on devaluation of securities	有価証券有税償却	2,770	(508)	245	3,278	2,525
Others	その他	9,902	(301)	616	10,203	9,286
Subtotal deferred tax assets (A)	繰延税金資産小計 A	49,284	1,524	506	47,760	48,778
Valuation allowance (B)	評価性引当額 B	(3,254)	42	(286)	(3,296)	(2,968)
Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	46,029	1,566	220	44,463	45,809
Valuation difference on available-for-sale securities	その他有価証券評価差額金	30,391	2,689	22,445	27,702	7,946
Gains on contribution of securities to retirement benefit trust	退職給付信託設定益	7,263	1,148	1,148	6,115	6,115
Others	その他	3,513	540	453	2,973	3,060
Total deferred tax liabilities (D)	繰延税金負債合計 D	41,168	4,376	24,046	36,792	17,122
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額(C-D)	4,861	(2,810)	(23,826)	7,671	28,687

Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	35,258	(105)	(1,374)	35,363	36,632
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【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2013(A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Net deferred tax assets	繰延税金資産(純額)の計上額	13,718	(3,005)	(23,707)	16,723	37,425

Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	44,875	132	(585)	44,743	45,460
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【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			As of
		September	(A)-(B)	(A)-(C)	March
		30, 2013 (A)			31, 2013 (B)
		[Preliminary]			
(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5) ÷ (6)	14.42 %	0.43 %		13.99 %
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	12.26 %	0.69 %		11.57 %
Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3) ÷ (6)	11.91 %	0.63 %		11.28 %
(2) Tier 1 capital	(2) Tier 1 資本	796.9	22.8		774.1
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	(参考 Tier 1に含まれる繰延税金資産相当額)	[44.8]	[0.1]		[44.7]
(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本	773.9	19.4		754.5
Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	-	-		-
Additional Tier 1 capital	その他Tier 1 資本	23.0	3.4		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	36.0	0.0		36.0
(4) Tier 2 capital	(4) Tier 2 資本	139.9	(21.9)		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	84.3	(32.0)		116.3
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Basel III treatment:	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	65.5	5.0		60.5
Of which, accumulated other comprehensive income					
(5) Total capital (2)+(4)	(5) 総自己資本 (2) + (4)	936.8	0.8		936.0
(6) Total risk weighted assets	(6) リスク・アセットの額の合計額	6,495.3	(191.1)		6,686.4
Of which, on balanced	うち、オン・バランス	5,771.6	(159.8)		5,931.4
Of which, off balanced	うち、オフ・バランス	170.7	(23.8)		194.5

(Unit: Billions of Yen)

【Basel II】	【バーゼルⅡ】	As of			As of	As of
		September	(A)-(B)	(A)-(C)	March	September
		30, 2013 (A)			31, 2013 (B)	30, 2012 (C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)					14.37 %
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)					12.02 %
(2) Tier 1 capital	(2) Tier 1					765.8
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	(参考 Tier 1に含まれる繰延税金資産相当額)					[45.4]
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					171.3
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					9.9
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					21.8
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)					915.3
(6) Risk-weighted Assets, etc.	(6) リスク・アセット等					6,368.8
Of which, on balanced	うち、オン・バランス					5,736.8
Of which, off balanced	うち、オフ・バランス					195.0

【Non-Consolidated】		【単体】		(Unit: Billions of Yen)			
【Basel III】		【バーゼルIII】		As of September 30, 2013 (A) [Preliminary]	(A)-(B)	(A)-(C)	As of March 31, 2013 (B)
(1) Total capital ratio (5)/(6)	(5)/(6)	(1) 総自己資本比率 (5)÷(6)	(5)÷(6)	14.10 %	0.41 %		13.69 %
Tier 1 capital ratio (2)/(6)	(2)/(6)	Tier 1 比率 (2)÷(6)	(2)÷(6)	12.05 %	0.69 %		11.36 %
Common Equity Tier 1 capital ratio (3)/(6)	(3)/(6)	普通株式等Tier 1 比率 (3)÷(6)	(3)÷(6)	11.84 %	0.63 %		11.21 %
(2) Tier 1 capital		(2) Tier 1 資本		768.8	21.9		746.9
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital		(参考 Tier 1に含まれる繰延税金資産相当額)		[35.2]	[(0.1)]		[35.3]
(3) Common Equity Tier 1 capital		(3) 普通株式等Tier 1 資本		755.4	18.7		736.7
Of which, valuation and translation adjustments		うち、評価・換算差額等の額		-	-		-
Additional Tier 1 capital		その他Tier 1 資本		13.4	3.2		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		36.0	0.0		36.0
(4) Tier 2 capital		(4) Tier 2 資本		130.6	(22.6)		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		84.3	(32.0)		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		64.5	4.4		60.1
(5) Total capital (2)+(4)	(2)+(4)	(5) 総自己資本 (2) + (4)	(2) + (4)	899.4	(0.7)		900.1
(6) Total risk weighted assets		(6) リスク・アセットの額の合計額		6,378.5	(192.8)		6,571.3
Of which, on balanced		うち、オン・バランス		5,699.6	(160.2)		5,859.8
Of which, off balanced		うち、オフ・バランス		160.4	(23.1)		183.5

【Basel II】		【バーゼルII】		As of September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013 (B)	As of September 30, 2012 (C)
(1) Capital adequacy ratio (5)/(6)	(5)/(6)	(1) 自己資本比率 (5)÷(6)	(5)÷(6)					14.12 %
Tier 1 capital ratio (2)/(6)	(2)/(6)	Tier 1 比率 (2)÷(6)	(2)÷(6)					11.83 %
(2) Tier 1 capital		(2) Tier 1						740.5
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital		(参考 Tier 1に含まれる繰延税金資産相当額)						[36.6]
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						171.2
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						9.8
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						27.9
(5) Capital (2)+(3)-(4)	(2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	(2) + (3) - (4)					883.9
(6) Risk-weighted Assets, etc.		(6) リスク・アセット等						6,259.7
Of which, on balanced		うち、オン・バランス						5,670.4
Of which, off balanced		うち、オフ・バランス						183.2

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 September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013 (B)	As of September 30, 2012(C)
Loans to borrowers in bankruptcy	破綻先債権額	4,225	(1,054)	(7,180)	5,279	11,405
Past due loans	延滞債権額	179,630	3,354	8,434	176,276	171,196
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	4,376	(156)	(710)	4,532	5,086
Restructured loans	貸出条件緩和債権額	23,098	(1,032)	(5,952)	24,130	29,050
Total	合計	211,330	1,111	(5,410)	210,219	216,740
(Amount of partial direct written-off) (部分直接償却額)		59,661	(3,320)	(7,152)	62,981	66,813
Loans and bills discounted	貸出金残高(未残)	9,403,597	13,745	87,664	9,389,852	9,315,933

(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 September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013 (B)	As of September 30, 2012(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.0	0.0	(0.1)	0.0	0.1
Past due loans	延滞債権額	1.9	0.1	0.1	1.8	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	(0.1)	0.2	0.3
Total	合計	2.2	0.0	(0.1)	2.2	2.3

【Consolidated】

【連結】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013 (B)	As of September 30, 2012(C)
Loans to borrowers in bankruptcy	破綻先債権額	4,225	(1,054)	(7,180)	5,279	11,405
Past due loans	延滞債権額	182,983	3,703	9,025	179,280	173,958
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	4,376	(156)	(710)	4,532	5,086
Restructured loans	貸出条件緩和債権額	23,098	(1,032)	(5,953)	24,130	29,051
Total	合計	214,683	1,460	(4,819)	213,223	219,502
(Amount of partial direct written-off) (部分直接償却額)		71,588	(2,771)	(6,970)	74,359	78,558
Loans and bills discounted	貸出金残高(未残)	9,354,840	10,866	82,723	9,343,974	9,272,117

(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 September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013 (B)	As of September 30, 2012(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.0	0.0	(0.1)	0.0	0.1
Past due loans	延滞債権額	1.9	0.0	0.1	1.9	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	(0.1)	0.2	0.3
Total	合計	2.2	0.0	(0.1)	2.2	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 September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Allowance for loan losses	貸倒引当金	58,779	2,289	(4,467)	56,490	63,246
Allowance for general loan losses	一般貸倒引当金	17,601	417	(2,644)	17,184	20,245
Allowance for specific loan losses	個別貸倒引当金	41,178	1,872	(1,822)	39,306	43,000
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 September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Allowance for loan losses	貸倒引当金	70,692	1,826	(3,453)	68,866	74,145
Allowance for general loan losses	一般貸倒引当金	24,841	(87)	(1,891)	24,928	26,732
Allowance for specific loan losses	個別貸倒引当金	45,851	1,914	(1,562)	43,937	47,413
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 September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 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	37.7	(0.3)	(1.8)	38.0	39.5
After partial direct written-off	部分直接償却後	19.4	0.8	(0.4)	18.6	19.8
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	44.2	(0.1)	(2.4)	44.3	46.6
After partial direct written-off	部分直接償却後	27.8	1.0	(1.3)	26.8	29.1

【Consolidated】

【連結】

(Unit: %)

		As of September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 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	41.9	(0.1)	(1.5)	42.0	43.4
After partial direct written-off	部分直接償却後	21.3	0.7	(0.3)	20.6	21.6
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	50.6	0.0	(1.8)	50.6	52.4
After partial direct written-off	部分直接償却後	32.9	0.7	(0.8)	32.2	33.7

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 September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	41,191	(6,389)	(16,415)	47,580	57,606
Doubtful claims	危険債権	143,635	8,139	16,485	135,496	127,150
Claims in need of special caution	要管理債権	27,474	(1,188)	(6,663)	28,662	34,137
Sub-total (Claims in need of special caution or below)	A 要管理債権以下計 A	212,301	562	(6,593)	211,739	218,894
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	996,599	(3,502)	(40,374)	1,000,101	1,036,973
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,362,927	(1,003)	100,882	8,363,930	8,262,045
Sub-total (Normal claims)	正常債権計	9,359,526	(4,506)	60,507	9,364,032	9,299,019
Total (Credit exposures)	B 合計 B	9,571,828	(3,943)	53,914	9,575,771	9,517,914

Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	29,899	(987)	(7,600)	30,886	37,499
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Non-performing loans ratio (Percentage of claims in need of special caution or below)	A/B	不良債権比率	A÷B	2.2%	0.0%	0.0%	2.2%	2.2%
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【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	44,880	(5,996)	(15,833)	50,876	60,713
Doubtful claims	危険債権	144,751	8,189	16,588	136,562	128,163
Claims in need of special caution	要管理債権	27,474	(1,188)	(6,664)	28,662	34,138
Sub-total (Claims in need of special caution or below)	C 要管理債権以下計 C	217,106	1,005	(5,909)	216,101	223,015
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	1,000,216	(4,431)	(41,548)	1,004,647	1,041,764
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,481,839	(17,046)	68,741	8,498,885	8,413,098
Sub-total (Normal claims)	正常債権計	9,482,056	(21,477)	27,194	9,503,533	9,454,862
Total (Credit exposures)	D 合計 D	9,699,162	(20,472)	21,284	9,719,634	9,677,878

Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	30,526	(1,061)	(7,781)	31,587	38,307
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Non-performing loans ratio (Percentage of claims in need of special caution or below)	C/D	不良債権比率	C÷D	2.2%	0.0%	(0.1%)	2.2%	2.3%
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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 September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Coverage amount	A 保全額 A	182,952	494	(802)	182,458	183,754
Allowance for loan losses	貸倒引当金	45,114	1,518	(2,193)	43,596	47,307
Collateral and guarantees	担保保証等	137,837	(1,025)	1,391	138,862	136,446
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	B 破産更正債権及びこれらに準ずる債権、危険債権、要管理先債権計 B	214,726	763	(7,531)	213,963	222,257
Coverage ratio	A/B 保全率 A÷B	85.2%	0.0%	2.6%	85.2%	82.6%

(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 September 30, 2013 (A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	41,191	(6,389)	(16,415)	47,580	57,606
Allowance for loan losses	貸倒引当金	14,916	(1,813)	(11,167)	16,729	26,083
Collateral and guarantees	担保保証等	26,274	(4,576)	(5,249)	30,850	31,523
Coverage ratio	保全率	100.0%	0.0%	0.0%	100.0%	100.0%
Doubtful claims	危険債権	143,635	8,139	16,485	135,496	127,150
Allowance for loan losses	貸倒引当金	25,956	3,779	9,531	22,177	16,425
Collateral and guarantees	担保保証等	97,202	2,687	8,471	94,515	88,731
Coverage ratio	保全率	85.7%	(0.4%)	3.0%	86.1%	82.7%
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	29,899	(987)	(7,600)	30,886	37,499
Allowance for loan losses	貸倒引当金	4,242	(447)	(556)	4,689	4,798
Collateral and guarantees	担保保証等	14,360	865	(1,832)	13,495	16,192
Coverage ratio	保全率	62.2%	3.4%	6.3%	58.8%	55.9%

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO(As of September 30, 2013) 引当率・保全率(25年9月末)

【Non-consolidated】		【単体】	Categories 分類				(Unit: Billions of Yen)		
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	No categorization 非分類	Category II Ⅱ分類	Category III Ⅲ分類	Category IV Ⅳ分類	Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
Legal bankruptcy 破綻先 4.3 (△1.1)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 41.1 (△6.4)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 20.6 (△2.9)		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)	14.9	100%	100%
Virtual bankruptcy 実質破綻先 36.8 (△5.3)			Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分 49.3 (5.5) [23.3]		Partially reserved 必要額を引当 20.4 (1.6) [46.4]				
Possible bankruptcy 破綻懸念先 143.6 (8.2)		Doubtful 危険債権 143.6 (8.2)	Covered by collateral (担保) 14.3 Non-covered (信用) 15.5		※[]: Credit exposures under each category before reserve ※[]内の計数は引当前の分類額		25.9	55.9%	85.7%
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 29.8 (△1.0)	In need of special caution 要管理債権 27.4 (△1.2)	2.3 (0.3)	27.5 (△1.3)			4.2	27.3%	62.2%
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 994.1 (△3.7)	Normal 正常債権	233.8 (△5.5)	760.3 (1.8)			9.3	0.9%	
Normal 正常先 8,362.9 (△1.0)		9,359.5 (△4.5)					3.9	0.0%	
Total 合計 9,571.8 (△3.9) 100.0%		Total 合計 9,571.8 (△3.9)	No categorization 非分類 8,669.0 (△3.7) 90.6%	Category II Ⅱ分類 882.2 (△2.0) 9.2%	Category III Ⅲ分類 20.4 (1.6) 0.2%	Category IV Ⅳ分類 0.0 (0.0) 0.0%	Total 合計 58.4	Total coverage ratio 要管理先以下合計 85.2%	

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 September 30, 2013)

資産内容の開示における各種基準の比較(25年9月末)

【Non-consolidated】【単体】

(Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権		Risk-managed loans under the Banking Law リスク管理債権
		Of which, Loans and bills discounted うち貸出金		(Loans and bills discounted) (対象:貸出金)
Legal bankruptcy 破綻先 4.3		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 41.1	4.2	Loans to borrowers in bankruptcy 破綻先債権 4.2
Virtual bankruptcy 実質破綻先 36.8			36.4	Past due loans 延滞債権 179.6
Possible bankruptcy 破綻懸念先 143.6		Doubtful 危険債権 143.6	143.1	
In need of caution 要注意先 1,024.0	In need of special caution based on borrowers 要管理先 29.8	In need of special caution 要管理債権 27.4 (※)	4.3	Accruing loans contractually past due for 3 months or more 3ヵ月以上延滞債権 4.3
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 994.1		23.0	Restructured loans 条件緩和債権 23.0
Normal 正常先 8,362.9				
Sub total 小計 212.3		Sub total 小計 211.3		Total 合計 211.3
		Normal 正常債権 9,359.5	9,192.2	
Total 合計 9,571.8		Total 合計 9,571.8		Total 合計 9,403.5

(※) 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 September 30, 2013 (A)	April 1, 2013 – September 30, 2013 (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	41.1	(6.4)	4.3	47.5
Doubtful claims	危険債権	143.6	8.2	19.9	135.4
For six months ended September 30, 2013	25年度中間期	184.8	1.8	24.2	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	58.9
Doubtful claims	危険債権	135.4	21.5	44.1	113.9
For the year ended March 31, 2013	24年度	183.0	10.2	54.9	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	58.2
Doubtful claims	危険債権	113.9	1.5	46.4	112.4
For the year ended March 31, 2012	23年度	172.8	2.2	65.7	170.6

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For six months ended September 30, 2013	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	0.0	2.4	7.0
Final disposal of non-performing loan by restructuring	再建型処理	0.9	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	7.8	20.5	22.6
Direct written-off	直接償却	(4.4)	(11.5)	(29.1)
Other	その他	18.0	23.7	48.5
Collection / repayment, etc	回収・返済等	12.5	18.3	29.1
Improvement in debtors' business performance	業況改善	5.5	5.3	19.4
Total	合計	22.5	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 six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2013		September 30, 2012		September 30, 2011	
		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	2	0.2	4	4.6	1	0.3
Category IX	IX	3	0.4	5	3.0	9	1.7
Category X	X	0	-	0	-	1	0.8
Category X I	X I	0	-	5	1.9	4	1.5
Category X II	X II	5	0.9	5	1.6	2	0.4
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 six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2013		September 30, 2012		September 30, 2011	
		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	-	0	-
Category IX	IX	4	0.5	6	2.0	3	0.2
Category X	X	0	-	1	3.2	4	1.2
Category X I	X I	0	-	3	1.4	1	0.9
Category X II	X II	5	0.9	9	4.5	9	2.5
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

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)

Domestic branches (excluding loans in offshore market account)

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 September 30, 2013(A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Total	合計	9,391,130	11,631	82,711	9,379,499	9,308,419
Manufacturing	製造業	963,137	(2,395)	(25,085)	965,532	988,222
Agriculture and forestry	農業、林業	2,998	(347)	(136)	3,345	3,134
Fishery	漁業	7,867	107	2	7,760	7,865
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,115	(209)	(297)	4,324	4,412
Construction	建設業	236,299	(15,898)	(24,403)	252,197	260,702
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,310	(62)	251	14,372	14,059
IT and telecommunication	情報通信業	52,639	(9,191)	(10,857)	61,830	63,496
Transport and postal activities	運輸業、郵便業	335,670	(3,585)	(22,091)	339,255	357,761
Wholesale and retail	卸売業、小売業	735,188	(1,113)	(21,573)	736,301	756,761
Finance and insurance	金融業、保険業	192,439	3,837	(8,537)	188,602	200,976
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,532,633	5,000	47,429	2,527,633	2,485,204
Other services	その他の各種サービス業	718,089	(9,271)	(34,913)	727,360	753,002
Local governments	地方公共団体	166,742	4,003	14,757	162,739	151,985
Others	その他	3,429,003	40,755	168,164	3,388,248	3,260,839

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 September 30, 2013(A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Total	合計	211,330	1,111	(5,410)	210,219	216,740
Manufacturing	製造業	30,335	850	(1,819)	29,485	32,154
Agriculture and forestry	農業、林業	24	-	(1)	24	25
Fishery	漁業	2	(25)	(25)	27	27
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	14,481	(1,604)	(1,833)	16,085	16,314
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	0	0	0	0	0
IT and telecommunication	情報通信業	1,674	(190)	(631)	1,864	2,305
Transport and postal activities	運輸業、郵便業	6,429	(327)	(488)	6,756	6,917
Wholesale and retail	卸売業、小売業	26,606	816	(2,141)	25,790	28,747
Finance and insurance	金融業、保険業	1,065	(18)	(7)	1,083	1,072
Real estate and goods rental and leasing	不動産業、物品賃貸業	48,294	(2,648)	(6,651)	50,942	54,945
Other services	その他の各種サービス業	31,913	4,119	7,448	27,794	24,465
Local governments	地方公共団体	-	-	-	-	-
Others	その他	50,501	137	737	50,364	49,764

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 September 30, 2013(A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Total	合計	212,301	562	(6,593)	211,739	218,894
Manufacturing	製造業	30,405	656	(2,620)	29,749	33,025
Agriculture and forestry	農業、林業	24	-	(1)	24	25
Fishery	漁業	2	(25)	(25)	27	27
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	14,490	(1,611)	(2,014)	16,101	16,504
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	0	0	0	0	0
IT and telecommunication	情報通信業	1,769	(190)	(616)	1,959	2,385
Transport and postal activities	運輸業、郵便業	6,444	(357)	(522)	6,801	6,966
Wholesale and retail	卸売業、小売業	27,237	847	(2,026)	26,390	29,263
Finance and insurance	金融業、保険業	1,086	(15)	(30)	1,101	1,116
Real estate and goods rental and leasing	不動産業、物品賃貸業	48,354	(2,723)	(6,710)	51,077	55,064
Other services	その他の各種サービス業	31,970	3,985	7,317	27,985	24,653
Local governments	地方公共団体	-	-	-	-	-
Others	その他	50,515	(5)	654	50,520	49,861

(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 six months ended

(Unit: Billions of Yen)

		September 30, 2013(A)	(A)-(B)	September 30, 2012(B)	(B)-(C)	September 30, 2011(C)
(outstanding balance)	(末残)	9,403.5	87.6	9,315.9	547.5	8,768.4
(average balance)	(平残)	9,367.8	275.9	9,091.9	444.2	8,647.7

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

② 貸出金内訳(末残)及び中小企業等貸出比率

Domestic branches (excluding loans in offshore market account)

(特別国際金融取引勘定を除く国内店分)

(Unit: Billions of Yen)

		As of September 30, 2013(A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Loans to large and medium sized businesses	大中堅企業向け貸出	1,503.5	(19.2)	(28.9)	1,522.7	1,532.4
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,657.9	32.8	87.7	7,625.1	7,570.2
Loans to small and medium-sized businesses	中小企業向け貸出	2,939.6	(29.1)	(106.8)	2,968.7	3,046.4
Loans to individuals	個人向け貸出	4,718.3	62.0	194.5	4,656.3	4,523.8
Residential loans	住宅系ローン	4,371.5	62.2	190.8	4,309.3	4,180.7
Housing loans	住宅ローン	3,013.9	42.4	150.9	2,971.5	2,863.0
Apartment loans	アパートローン	1,357.6	19.8	40.0	1,337.8	1,317.6
Other individual loans	その他のローン	346.7	(0.3)	3.6	347.0	343.1
Public sectors	公共向け貸出	229.6	(2.0)	23.9	231.6	205.7
Total	合計	9,391.1	11.7	82.7	9,379.4	9,308.4
Retail Loans in Kanagawa Prefecture	県内リテール貸出	6,536.5	45.9	105.7	6,490.6	6,430.8
Loans to small and medium-sized businesses in Kanagawa Prefecture	県内中小企業向け貸出	2,307.6	(6.2)	(62.6)	2,313.8	2,370.2
Loans to individuals in Kanagawa Prefecture	県内個人向け貸出	4,228.8	52.0	168.3	4,176.8	4,060.5

(注) 県内リテール貸出＝中小企業等貸出のうち神奈川県内の残高

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

(Unit: %)

		Ratio of loans to small and medium-sized businesses, etc.	Ratio of loans to individuals
Ratio of loans to small and medium-sized businesses, etc.	中小企業等貸出比率	81.5	0.3
Ratio of loans to individuals	個人向け貸出比率	50.2	0.6

(Reference)

(参考)

For six months ended

(Unit: Billions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012 (B)	(B)-(C)	September 30, 2011 (C)
New housing Loans	住宅ローン実行額	172.0	(34.5)	206.5	46.6	159.9

(注) 管理ベース、フラット35は除く

Note: New housing loans above is calculated by our managerial accounting basis. Excluding Flat 35.

③ Breakdown of Loans (average balance)

③ 貸出金内訳(平残)

Domestic branches (excluding loans in offshore market account)

(特別国際金融取引勘定を除く国内店分)

For six months ended

(Unit: Billions of Yen)

		September 30, 2013 (A)	(A)-(B)	September 30, 2012(B)	(B)-(C)	September 30, 2011(C)
Loans to large and medium sized businesses	大中堅企業向け貸出	1,507.6	1.1	1,506.5	53.1	1,453.4
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,614.6	237.1	7,377.5	338.1	7,039.4
Loans to small and medium-sized businesses	中小企業向け貸出	2,938.8	(10.2)	2,949.0	107.9	2,841.1
Loans to individuals	個人向け貸出	4,675.7	247.2	4,428.5	230.3	4,198.2
Residential loans	住宅系ローン	4,331.0	238.5	4,092.5	232.6	3,859.9
Housing loans	住宅ローン	2,992.7	187.5	2,805.2	181.5	2,623.7
Apartment loans	アパートローン	1,338.2	51.0	1,287.2	51.1	1,236.1
Other individual loans	その他のローン	344.7	8.7	336.0	(2.3)	338.3
Public sectors	公共向け貸出	234.2	34.7	199.5	52.5	147.0
Total	合計	9,356.5	272.9	9,083.6	443.7	8,639.9

④ Loans to certain areas

④ 地域別貸出金残高

(Unit: Billions of Yen)

		As of September 30, 2013(A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Loans to Asian countries	アジア向け貸出	17.5	2.6	5.8	14.9	11.7
Of which, risk managed loans	うちリスク管理債権	-	-	(0.0)	-	0.0
Loans to Latin America	中南米向け貸出	15.0	(0.6)	(1.1)	15.6	16.1
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 six months ended

(Unit: Billions of Yen)

		September 30, 2013(A)	(A)-(B)	September 30, 2012(B)	(B)-(C)	September 30, 2011(C)
(outstanding balance)	(未残)	11,176.5	338.7	10,837.8	399.6	10,438.2
(average balance)	(平残)	11,220.6	402.4	10,818.2	263.3	10,554.9

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 September 30, 2013(A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Individual	個人	8,537.1	118.7	276.2	8,418.4	8,260.9
Of which, liquid deposits	うち流動性	5,647.4	125.2	293.2	5,522.2	5,354.2
Of which, fixed deposits	うち定期性	2,847.3	(1.9)	(11.8)	2,849.2	2,859.1
Corporate	法人	2,213.4	47.9	71.0	2,165.5	2,142.4
Local Public	公金	315.6	(482.7)	(0.1)	798.3	315.7
Financial institutions	金融	109.2	11.4	7.1	97.8	102.1
Total	合計	11,175.5	(304.6)	354.3	11,480.1	10,821.2

Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,277.5	(340.4)	274.1	10,617.9	10,003.4
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For six months ended

(Unit: Billions of Yen)

<Average balance>	(平残)	September 30, 2013(A)	(A)-(B)	September 30, 2012(B)	(B)-(C)	September 30, 2011(C)
Individual	個人	8,523.0	279.0	8,244.0	169.5	8,074.5
Corporate	法人	2,192.9	91.9	2,101.0	105.6	1,995.4
Local Public	公金	424.3	30.0	394.3	(19.2)	413.5
Financial institutions	金融	74.4	0.9	73.5	3.0	70.5
Total	合計	11,214.7	401.8	10,812.9	258.9	10,554.0

Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,315.5	327.9	9,987.6	229.4	9,758.2
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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 September 30, 2013(A)	(A)-(B)	(A)-(C)	As of March 31, 2013(B)	As of September 30, 2012(C)
Investment trusts	投資信託	513.7	(4.2)	74.3	517.9	439.4
Annuity insurance, etc.	年金等保険	966.5	2.3	60.1	964.2	906.4
Foreign currency deposits	外貨預金	40.6	(4.5)	(5.0)	45.1	45.6
Public bonds	公共債	286.8	(29.7)	(60.5)	316.5	347.3
Total balance of investment products for individuals	A 個人向け投資型商品合計	1,807.9	(35.9)	69.1	1,843.8	1,738.8
Individual deposits (deposits in yen)	個人預金(円貨預金)	8,496.5	123.2	281.3	8,373.3	8,215.2
Total individual deposit assets	B 個人向け預り資産合計	10,304.4	87.2	350.3	10,217.2	9,954.1
Ratio of investment products for individuals	A / B 個人向け投資型商品比率	17.5%	(0.5%)	0.1%	18.0%	17.4%

【Consolidated】

【連結】

(Unit: Billions of Yen)

Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	C 浜銀TT証券㈱の個人向け投資型商品	288.8	13.5	58.0	275.3	230.8
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	2,096.7	(22.4)	127.0	2,119.1	1,969.7
Total individual deposit assets (Group total)	E = B + C 個人向け預り資産グループ合計	10,593.2	100.7	408.3	10,492.5	10,184.9
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	19.7%	(0.4%)	0.4%	20.1%	19.3%

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 six months ended

(Unit: Billions of Yen)

		September 30, 2013(A)	(A)-(B)	September 30, 2012(B)	(B)-(C)	September 30, 2011(C)
Sales amount of Investment trusts (The Bank of Yokohama, Ltd.)	投資信託販売額(単体)	181.4	57.8	123.6	(10.4)	134.0
Sales amount of Annuity insurance, etc. (The Bank of Yokohama, Ltd.)	年金等保険販売額(単体)	55.0	(19.4)	74.4	(14.5)	88.9
Sales amount of Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券㈱の投資型商品販売額	103.1	50.3	52.8	10.2	42.6
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	339.6	88.6	251.0	(14.6)	265.6

12. Average Balance of Use and Source of Funds, Average Interest Margins

12. 資金運用・調達勘定の平残、利回

【Non-Consolidated】

【単体】

① Domestic operations

① 国内業務部門

For six months ended

(Unit: Billions of Yen)

		September 30, 2013		September 30, 2012		September 30, 2011	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[303.7] 11,701.4	1.41	[247.8] 11,668.3	1.45	[260.6] 11,110.2	1.55
Of which, loans and bills discounted	うち貸出金	9,297.0	1.50	9,035.3	1.62	8,617.8	1.75
Of which, securities	うち有価証券	1,951.1	1.15	2,209.0	0.88	2,045.5	0.88
Of which, call loans	うちコールローン	19.8	0.27	20.2	0.26	2.5	0.60
Of which, due from banks	うち預け金	0.0	0.02	0.0	0.02	0.0	0.02
Of which, monetary claims bought	うち買入金銭債権	125.6	1.70	148.3	1.57	173.8	1.53
Interest-bearing liabilities	資金調達勘定	11,676.1	0.06	11,274.2	0.07	10,886.9	0.08
Of which, deposits	うち預金	11,056.3	0.04	10,656.0	0.04	10,342.5	0.05
Of which, negotiable certificates of deposit	うち譲渡性預金	95.5	0.06	118.7	0.05	191.4	0.08
Of which, call money	うちコールマネー	199.8	0.07	156.0	0.08	78.3	0.06
Of which, borrowed money	うち借入金	232.6	0.39	269.0	0.73	210.0	0.93
Of which, bonds payable	うち社債	64.3	1.92	64.3	1.94	64.3	1.92

(注) ()内は国内業務部門と国際業務部門の間の資金貸借の平残(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 six months ended

(Unit: Billions of Yen)

		September 30, 2013		September 30, 2012		September 30, 2011	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	638.5	0.63	502.4	0.65	546.5	0.87
Of which, loans and bills discounted	うち貸出金	70.7	0.99	56.5	1.05	29.9	1.28
Of which, securities	うち有価証券	116.4	1.30	38.2	1.09	34.8	0.98
Of which, call loans	うちコールローン	203.6	0.43	119.4	0.59	79.7	0.60
Of which, due from banks	うち預け金	241.5	0.30	283.5	0.47	398.0	0.75
Interest-bearing liabilities	資金調達勘定	[303.7] 625.4	0.47	[247.8] 503.1	0.60	[260.6] 546.0	0.86
Of which, deposits	うち預金	164.2	0.18	162.1	0.24	212.3	0.37
Of which, call money	うちコールマネー	97.0	0.32	51.0	0.53	31.9	1.48
Of which, borrowed money	うち借入金	41.5	2.91	41.0	2.95	41.0	2.95

(注) ()内は国内業務部門と国際業務部門の間の資金貸借の平残(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 six months ended

(Unit: Billions of Yen)

		September 30, 2013		September 30, 2012		September 30, 2011	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	12,036.2	1.40	11,923.0	1.44	11,396.2	1.55
Of which, loans and bills discounted	うち貸出金	9,367.8	1.49	9,091.9	1.62	8,647.7	1.75
Of which, securities	うち有価証券	2,067.5	1.16	2,247.2	0.89	2,080.3	0.88
Of which, call loans	うちコールローン	223.4	0.42	139.7	0.54	82.2	0.60
Of which, due from banks	うち預け金	241.5	0.30	283.5	0.47	398.0	0.75
Of which, monetary claims bought	うち買入金銭債権	125.6	1.70	148.3	1.57	173.8	1.53
Interest-bearing liabilities	資金調達勘定	11,997.8	0.08	11,529.5	0.09	11,172.3	0.12
Of which, deposits	うち預金	11,220.6	0.04	10,818.2	0.05	10,554.9	0.06
Of which, negotiable certificates of deposit	うち譲渡性預金	95.5	0.06	118.7	0.05	191.4	0.08
Of which, call money	うちコールマネー	296.9	0.15	207.0	0.19	110.3	0.48
Of which, borrowed money	うち借入金	274.2	0.77	310.0	1.02	251.0	1.26
Of which, bonds payable	うち社債	64.3	1.92	64.3	1.94	64.3	1.92

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 six months ended

(Unit: %)

		September 30, 2013(A)	(A)-(B)	September 30, 2012(B)	(B)-(C)	September 30, 2011(C)
Ratio by outstanding balance	末残ベース	83.44	(1.96)	85.40	2.46	82.94
Ratio by average balance	平残ベース	82.78	(0.34)	83.12	2.65	80.47

(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 six months ended

(Unit: %)

		September 30, 2013(A)	(A)-(B)	September 30, 2012(B)	(B)-(C)	September 30, 2011(C)
Ratio by outstanding balance	末残ベース	18.20	(1.58)	19.78	0.76	19.02
Ratio by average balance	平残ベース	18.27	(2.27)	20.54	1.19	19.35

(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.