



May 10, 2013

## Consolidated Financial Results for the fiscal year ended March 31, 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: President Tatsumaro Terazawa

Ordinary General Meeting of Stockholders (scheduled): June 19, 2013

Date of Payment of Year-End Dividends: May 27, 2013

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

### 1. Consolidated Financial Results (for fiscal year ended March 31, 2013)

#### (1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2013	294,010	(1.6%)	95,079	(1.2%)	55,342	8.1%
Fiscal year ended March 31, 2012	298,933	4.9%	96,323	17.9%	51,190	8.7%

(Note1) Comprehensive Income: Fiscal year ended March 31, 2013: ¥92,431 million [41.1%]; Fiscal year ended March 31, 2012: ¥65,487 million [63.4%]

(Note2) Percentages shown in Ordinary Income, Ordinary Profit and Net Income and Comprehensive Income are the increase (decrease) from the same period previous year.

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2013	¥41.66	¥41.64	6.8%	0.7%	32.3%
Fiscal year ended March 31, 2012	¥37.84	¥37.82	6.7%	0.7%	32.2%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2013: None; Fiscal year ended March 31, 2012: None

#### (2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
March 31, 2013	13,468,743	895,664	6.2%	¥641.49
March 31, 2012	12,802,131	832,765	6.0%	¥578.23

(Reference) Own Capital: March 31, 2013: ¥839,375 million; March 31, 2012: ¥778,873 million

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

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

#### (3) Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating Activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents, end of period
Fiscal year ended March 31, 2013	356,451	(19,060)	(37,612)	720,772
Fiscal year ended March 31, 2012	74,647	(152,617)	(19,750)	420,937

### 2. Dividend on Common Stock

	Annual Cash Dividends par Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	1st Quarter -End	2nd Quarter -End	3rd Quarter -End	Fiscal Year -End	Total			
Fiscal year ended March 31, 2012	—	¥5.00	—	¥5.00	¥10.00	¥13,469 million	26.4%	1.7%
Fiscal year ended March 31, 2013	—	¥5.00	—	¥6.00	¥11.00	¥14,516 million	26.4%	1.8%
Fiscal year ending March 31, 2014 (Forecasts)	—	¥5.50	—	¥5.50	¥11.00		26.4%	

(Note) The Fiscal Year-End cash dividend for Fiscal year ended March 31, 2013 is including ¥1.00 Special Dividend.

### 3. 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
Six month ending September 30, 2013	46,000	3.3%	27,000	5.2%	¥20.63
Fiscal year ending March 31, 2014	93,500	(1.6%)	54,500	(1.5%)	¥41.65

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

## ※Note

(1) Changes in the scope of consolidated significant subsidiaries in the fiscal year ended March 31, 2013: No

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

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

(3) Number of common stocks issued:

(A) Number of stocks issued (including treasury stocks):	March 31, 2013	1,310,071,054 shares	March 31, 2012	1,361,071,054 shares
(B) Number of treasury stocks:	March 31, 2013	1,607,888 shares	March 31, 2012	14,095,879 shares
(C) Average outstanding stocks for the fiscal year ended:	March 31, 2013	1,328,207,797 shares	March 31, 2012	1,352,546,664 shares

## (Reference) Non-Consolidated Financial Highlight

### 1. Non-Consolidated Financial Results (for the fiscal year ended March 31, 2013)

#### (1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2013	248,202	(2.8%)	86,402	(0.7%)	53,341	8.5%
Fiscal year ended March 31, 2012	255,481	5.3%	87,095	16.1%	49,135	8.1%

(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	Net Income per Share (Diluted)
Fiscal year ended March 31, 2013	¥40.16	¥40.13
Fiscal year ended March 31, 2012	¥36.32	¥36.31

#### (2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
March 31, 2013	13,238,790	833,346	6.2%	¥636.65
March 31, 2012	12,552,327	775,054	6.1%	¥575.19

(Reference) Own Capital: March 31, 2013: ¥833,036 million; March 31, 2012: ¥774,768 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
Six month ending September 30, 2013	43,000	9.3%	26,500	7.7%	¥20.25
Fiscal year ending March 31, 2014	87,000	0.6%	53,500	0.2%	¥40.88

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

(Display of implementation status of the audit procedure)

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

(Notes for using forecasts information, etc.)

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

**3. Consolidated Financial Statements**

(1) Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2012	As of March 31, 2013
<b>Assets:</b>		
Cash and due from banks	811,600	923,218
Call loans and bills bought	108,820	250,527
Monetary claims bought	164,256	140,652
Trading assets	24,256	34,932
Securities	2,113,975	2,219,630
Loans and bills discounted	8,970,301	9,343,974
Foreign exchanges	5,214	5,742
Lease receivables and investment assets	58,215	61,914
Other assets	154,533	145,253
Tangible fixed assets	125,606	125,435
Buildings, net	39,065	38,485
Land	80,387	80,387
Construction in progress	240	736
Other tangible fixed assets	5,912	5,825
Intangible fixed assets	14,529	12,922
Software	13,168	11,522
Goodwill	755	917
Other intangible fixed assets	605	482
Deferred tax assets	34,562	16,723
Customers' liabilities for acceptances and guarantees	293,484	256,681
Allowance for loan losses	(77,226)	(68,866)
<b>Total assets</b>	<b>12,802,131</b>	<b>13,468,743</b>
<b>Liabilities:</b>		
Deposits	11,061,581	11,450,207
Negotiable certificates of deposit	27,460	32,490
Call money and bills sold	40,689	207,707
Payables under securities lending transactions	—	5,100
Trading liabilities	1,286	1,046
Borrowed money	304,226	300,618
Foreign exchanges	51	77
Bonds payable	64,300	64,300
Other liabilities	154,594	233,021
Provision for directors' bonuses	66	64
Provision for retirement benefits	171	203
Provision for reimbursement of deposits	1,029	1,537
Provision for contingent losses	1,096	691
Reserves under the special laws	3	5
Deferred tax liabilities for land revaluation	19,323	19,323
Acceptances and guarantees	293,484	256,681
<b>Total liabilities</b>	<b>11,969,365</b>	<b>12,573,078</b>

(Unit: Millions of Yen)

	As of March 31, 2012	As of March 31, 2013
<b>Net assets:</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	336,007	358,033
Treasury stock	(5,591)	(625)
<b>Total shareholders' equity</b>	<b>723,288</b>	<b>750,281</b>
Valuation difference on available-for-sale securities	21,347	54,863
Deferred gains or losses on hedges	(11)	(19)
Revaluation reserve for land	34,249	34,249
<b>Total accumulated other comprehensive income</b>	<b>55,585</b>	<b>89,094</b>
Subscription rights to shares	285	309
Minority interests	53,606	55,979
<b>Total net assets</b>	<b>832,765</b>	<b>895,664</b>
<b>Total liabilities and net assets</b>	<b>12,802,131</b>	<b>13,468,743</b>

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

(Unit: Millions of Yen)

	For the year ended March 31, 2012	For the year ended March 31, 2013
Ordinary income	298,933	294,010
Interest income	177,916	173,107
Interest on loans and discounts	151,930	146,526
Interest and dividends on securities	19,422	21,771
Interest on call loans and bills bought	564	926
Interest on deposits with banks	2,736	1,116
Other interest income	3,263	2,766
Fees and commissions	54,326	56,095
Trading income	1,803	2,044
Other ordinary income	56,683	56,962
Other income	8,203	5,800
Recoveries of written off claims	4,111	2,506
Other	4,092	3,293
Ordinary expenses	202,609	198,930
Interest expenses	11,947	10,367
Interest on deposits	6,125	5,556
Interest on negotiable certificates of deposit	118	53
Interest on call money and bills sold	412	390
Interest on payables under securities lending transactions	0	28
Interest on borrowings and rediscounts	2,232	2,212
Interest on bonds	1,246	1,248
Other interest expenses	1,811	876
Fees and commissions payments	11,485	11,518
Trading expenses	20	8
Other ordinary expenses	44,644	43,630
General and administrative expenses	110,867	109,510
Other expenses	23,644	23,895
Provision of allowance for loan losses	7,222	12,904
Other	16,422	10,991
Ordinary profit	96,323	95,079
Extraordinary income	1	0
Gain on disposal of noncurrent assets	1	0
Extraordinary loss	393	588
Loss on disposal of noncurrent assets	393	469
Impairment loss	—	117
Other	0	1
Income before income taxes and minority interests	95,931	94,490
Income taxes—current	28,305	35,603
Income taxes—deferred	12,834	109
Total income taxes	41,139	35,712
Income before minority interests	54,791	58,778
Minority interests in income	3,601	3,436
Net income	51,190	55,342

## (Consolidated Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2012	For the year ended March 31, 2013
<b>Income before minority interests</b>	54,791	58,778
<b>Other comprehensive income</b>	10,696	33,652
Valuation difference on available-for-sale securities	7,972	33,660
Deferred gains or losses on hedges	(1)	(7)
Revaluation reserve for land	2,724	—
<b>Comprehensive income</b>	<b>65,487</b>	<b>92,431</b>
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of the parent	61,814	88,851
Comprehensive income attributable to minority interests	3,673	3,579

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

(Unit: Millions of Yen)

	For the year ended March 31, 2012	For the year ended March 31, 2013
<b>Shareholders' equity :</b>		
<b>Capital stock</b>		
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
<b>Capital surplus</b>		
Balance at the beginning of current period	177,244	177,244
Changes of items during the period		
Disposal of treasury stock	—	9
Retirement of treasury stock	—	(9)
Total changes of items during the period	—	—
Balance at the end of current period	177,244	177,244
<b>Retained earnings</b>		
Balance at the beginning of current period	298,369	336,007
Changes of items during the period		
Dividends from surplus	(13,534)	(13,400)
Net income	51,190	55,342
Disposal of treasury stock	(17)	—
Retirement of treasury stock	—	(19,916)
Total changes of items during the period	37,637	22,025
Balance at the end of current period	336,007	358,033
<b>Treasury stock</b>		
Balance at the beginning of current period	(669)	(5,591)
Changes of items during the period		
Purchase of treasury stock	(5,012)	(15,015)
Disposal of treasury stock	89	56
Retirement of treasury stock	—	19,925
Total changes of items during the period	(4,922)	4,966
Balance at the end of current period	(5,591)	(625)
<b>Total shareholders' equity</b>		
Balance at the beginning of current period	690,573	723,288
Changes of items during the period		
Dividends from surplus	(13,534)	(13,400)
Net income	51,190	55,342
Purchase of treasury stock	(5,012)	(15,015)
Disposal of treasury stock	72	65
Retirement of treasury stock	—	—
Total changes of items during the period	32,715	26,992
Balance at the end of current period	723,288	750,281

(Unit: Millions of Yen)

	For the year ended March 31, 2012	For the year ended March 31, 2013
<b>Accumulated other comprehensive income :</b>		
<b>Valuation difference on available-for-sale securities</b>		
Balance at the beginning of current period	13,446	21,347
Changes of items during the period		
Net changes of items other than shareholders' equity	7,900	33,516
Total changes of items during the period	7,900	33,516
Balance at the end of current period	21,347	54,863
<b>Deferred gains or losses on hedges</b>		
Balance at the beginning of current period	(9)	(11)
Changes of items during the period		
Net changes of items other than shareholders' equity	(1)	(7)
Total changes of items during the period	(1)	(7)
Balance at the end of current period	(11)	(19)
<b>Revaluation reserve for land</b>		
Balance at the beginning of current period	31,524	34,249
Changes of items during the period		
Net changes of items other than shareholders' equity	2,724	—
Total changes of items during the period	2,724	—
Balance at the end of current period	34,249	34,249
<b>Total accumulated other comprehensive income</b>		
Balance at the beginning of current period	44,961	55,585
Changes of items during the period		
Net changes of items other than shareholders' equity	10,624	33,509
Total changes of items during the period	10,624	33,509
Balance at the end of current period	55,585	89,094
<b>Subscription rights to shares :</b>		
Balance at the beginning of current period	274	285
Changes of items during the period		
Net changes of items other than shareholders' equity	10	24
Total changes of items during the period	10	24
Balance at the end of current period	285	309
<b>Minority interests :</b>		
Balance at the beginning of current period	51,139	53,606
Changes of items during the period		
Net changes of items other than shareholders' equity	2,466	2,372
Total changes of items during the period	2,466	2,372
Balance at the end of current period	53,606	55,979



(Unit: Millions of Yen)

	For the year ended March 31, 2012	For the year ended March 31, 2013
<b>Total net assets :</b>		
Balance at the beginning of current period	786,948	832,765
Changes of items during the period		
Dividends from surplus	(13,534)	(13,400)
Net income	51,190	55,342
Purchase of treasury stock	(5,012)	(15,015)
Disposal of treasury stock	72	65
Net changes of items other than shareholders' equity	13,101	35,906
Total changes of items during the period	45,816	62,898
Balance at the end of current period	832,765	895,664

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

(Unit: Millions of Yen)

	For the year ended March 31, 2012	For the year ended March 31, 2013
<b>Net cash provided by (used in) operating activities :</b>		
Income before income taxes and minority interests	95,931	94,490
Depreciation and amortization	10,383	9,533
Impairment loss	—	117
Amortization of goodwill	526	612
Increase (decrease) in allowance for loan losses	(11,125)	(8,360)
Increase (decrease) in provision for directors' bonuses	26	(2)
Increase (decrease) in provision for retirement benefits	28	31
Increase (decrease) in provision for reimbursement of deposits	130	507
Increase (decrease) in provision for contingent losses	395	(404)
Gain on fund management	(177,916)	(173,107)
Financing expenses	11,947	10,367
Loss (gain) related to securities	13,243	10,966
Foreign exchange losses (gains)	392	(4,855)
Loss (gain) on disposal of noncurrent assets	391	469
Net decrease (increase) in trading assets	76,112	(10,676)
Net increase (decrease) in trading liabilities	(173)	(239)
Net decrease (increase) in loans and bills discounted	(368,418)	(373,632)
Net increase (decrease) in deposit	336,493	388,626
Net increase (decrease) in negotiable certificates of deposit	(69,440)	5,030
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	21,286	4,352
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(51,651)	188,392
Net decrease (increase) in call loans, etc.	57,705	(119,181)
Net increase (decrease) in call money, etc.	3,781	167,017
Net increase (decrease) in payables under securities lending transactions	—	5,100
Net decrease (increase) in foreign exchanges—assets	(1,266)	(528)
Net increase (decrease) in foreign exchanges—liabilities	22	26
Net decrease (increase) in lease receivables and investment assets	(6,063)	(4,262)
Proceeds from fund management	180,215	181,151
Payments for finance	(13,746)	(11,510)
Other, net	(21,385)	31,010
Subtotal	87,828	391,044
Income taxes paid	(13,181)	(34,592)
<b>Net cash provided by (used in) operating activities</b>	<b>74,647</b>	<b>356,451</b>

	(Unit: Millions of Yen)	
	For the year ended March 31, 2012	For the year ended March 31, 2013
<b>Net cash provided by (used in) investing activities :</b>		
Purchase of securities	(3,129,034)	(4,538,054)
Proceeds from sales of securities	2,738,713	4,092,682
Proceeds from redemption of securities	243,260	434,709
Purchase of tangible fixed assets	(3,549)	(4,396)
Proceeds from sales of tangible fixed assets	236	187
Purchase of intangible fixed assets	(2,477)	(3,239)
Other, net	235	(950)
<b>Net cash provided by (used in) investing activities</b>	<b>(152,617)</b>	<b>(19,060)</b>
<b>Net cash provided by (used in) financing activities :</b>		
Decrease in subordinated borrowings	—	(8,000)
Cash dividends paid	(13,534)	(13,400)
Cash dividends paid to minority shareholders	(1,207)	(1,207)
Purchase of treasury stock	(5,012)	(15,015)
Proceeds from sales of treasury stock	2	10
<b>Net cash provided by (used in) financing activities</b>	<b>(19,750)</b>	<b>(37,612)</b>
<b>Effect of exchange rate change on cash and cash equivalents</b>	<b>(7)</b>	<b>56</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(97,728)</b>	<b>299,834</b>
<b>Cash and cash equivalents at beginning of period</b>	<b>518,666</b>	<b>420,937</b>
<b>Cash and cash equivalents at end of period</b>	<b>420,937</b>	<b>720,772</b>

**4. Non-Consolidated Financial Statements**

(1) Non-Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2012	As of March 31, 2013
<b>Assets:</b>		
Cash and due from banks	810,478	919,886
Cash	124,027	116,221
Due from banks	686,451	803,664
Call loans	108,820	250,527
Monetary claims bought	155,144	131,220
Trading assets	24,256	34,932
Trading account securities	18,033	8,912
Derivatives of trading securities	1	—
Trading-related financial derivatives	1,222	1,021
Other trading assets	4,999	24,998
Securities	2,122,239	2,226,982
Government bonds	768,229	870,786
Local government bonds	257,140	231,127
Corporate bonds	879,862	746,396
Stocks	150,864	187,430
Other securities	66,142	191,241
Loans and bills discounted	9,017,178	9,389,852
Bills discounted	43,863	39,664
Loans on bills	313,829	302,570
Loans on deeds	7,739,855	8,177,709
Overdrafts	919,629	869,908
Foreign exchanges	5,214	5,742
Due from foreign banks (our accounts)	1,147	1,652
Foreign bills bought	881	508
Foreign bills receivable	3,185	3,581
Other assets	133,998	124,186
Prepaid expenses	26,105	24,015
Accrued income	15,565	15,214
Variation margins of futures markets	—	123
Derivatives other than for trading-assets	44,532	48,989
Cash collateral paid for financial instruments	5,557	3,120
Other	42,237	32,723
Tangible fixed assets	126,299	126,129
Buildings, net	35,784	35,212
Land	86,663	86,663
Construction in progress	240	713
Other tangible fixed assets	3,610	3,540
Intangible fixed assets	12,695	11,102
Software	12,104	10,637
Other intangible fixed assets	590	465
Deferred tax assets	25,556	7,671
Customers' liabilities for acceptances and guarantees	75,287	67,045
Allowance for loan losses	(64,843)	(56,490)
<b>Total assets</b>	<b>12,552,327</b>	<b>13,238,790</b>

(Unit: Millions of Yen)

	As of March 31, 2012	As of March 31, 2013
<b>Liabilities:</b>		
Deposits	11,091,562	11,484,992
Current deposits	453,281	419,127
Ordinary deposits	6,860,214	7,270,662
Saving deposits	228,445	222,998
Deposits at notice	84,155	83,088
Time deposits	3,291,901	3,294,181
Other deposits	173,563	194,932
Negotiable certificates of deposit	48,460	52,490
Call money	40,689	207,707
Payables under securities lending transactions	—	5,100
Trading liabilities	1,286	1,046
Derivatives of trading securities—assets	—	1
Trading—related financial derivatives	1,286	1,045
Borrowed money	325,044	319,529
Borrowings from other banks	325,044	319,529
Foreign exchanges	51	77
Foreign bills sold	0	2
Foreign bills payable	50	75
Bonds payable	64,300	64,300
Other liabilities	109,074	181,536
Income taxes payable	19,585	18,953
Accrued expenses	12,621	11,143
Unearned revenue	1,915	1,641
Variation margins of futures markets	1	—
Derivatives other than for trading—liabilities	46,686	59,855
Cash collateral received for financial instruments	670	780
Other	27,595	89,161
Provision for directors' bonuses	66	64
Provision for reimbursement of deposits	1,029	1,537
Provision for contingent losses	1,096	691
Deferred tax liabilities for land revaluation	19,323	19,323
Acceptances and guarantees	75,287	67,045
<b>Total liabilities</b>	<b>11,777,272</b>	<b>12,405,444</b>

(Unit: Millions of Yen)

	As of March 31, 2012	As of March 31, 2013
<b>Net assets:</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	331,953	351,977
Legal retained earnings	38,384	38,384
Other retained earnings	293,569	313,593
Reserve for advanced depreciation of noncurrent assets	1,262	1,209
General reserve	118,234	118,234
Retained earnings brought forward	174,072	194,150
Treasury stock	(5,591)	(625)
<b>Total shareholders' equity</b>	<b>719,234</b>	<b>744,225</b>
Valuation difference on available-for-sale securities	21,296	54,580
Deferred gains or losses on hedges	(11)	(19)
Revaluation reserve for land	34,249	34,249
<b>Total valuation and translation adjustments</b>	<b>55,534</b>	<b>88,811</b>
Subscription rights to shares	285	309
<b>Total net assets</b>	<b>775,054</b>	<b>833,346</b>
<b>Total liabilities and net assets</b>	<b>12,552,327</b>	<b>13,238,790</b>

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

(Unit: Millions of Yen)

	For the year ended March 31, 2012	For the year ended March 31, 2013
Ordinary income	255,481	248,202
Interest income	177,870	173,000
Interest on loans and discounts	152,037	146,598
Interest and dividends on securities	19,347	21,681
Interest on call loans	564	926
Interest on deposits with banks	2,734	1,116
Other interest income	3,186	2,677
Fees and commissions	47,586	47,805
Fees and commissions on domestic and foreign exchanges	9,896	10,050
Other fees and commissions	37,689	37,755
Trading income	494	369
Gains on trading account securities transactions	474	354
Other trading income	20	15
Other ordinary income	22,192	22,008
Gains on foreign exchange transactions	1,574	1,550
Gains on sales of bonds	3,572	4,218
Income from derivatives other than for trading or hedging	17,040	16,232
Other	4	6
Other income	7,336	5,018
Recoveries of written off claims	3,017	1,475
Gain on sales of stocks and other securities	894	162
Other	3,424	3,381
Ordinary expenses	168,385	161,800
Interest expenses	13,017	11,471
Interest on deposits	6,129	5,561
Interest on negotiable certificates of deposit	129	61
Interest on call money	412	390
Interest on payables under securities lending transactions	0	28
Interest on borrowings and rediscounts	3,287	3,303
Interest on bonds	1,246	1,248
Interest on interest swaps	7	4
Other interest expenses	1,804	871
Fees and commissions payments	16,029	15,667
Fees and commissions on domestic and foreign exchanges	1,840	1,856
Other fees and commissions	14,188	13,811
Trading expenses	20	8
Expenses on trading-related financial derivatives transactions	20	8
Other ordinary expenses	15,413	13,691
Loss on sales of bonds	14,014	12,863
Loss on redemption of bonds	1,230	792
Loss on devaluation of bonds	169	35
General and administrative expenses	103,135	101,116
Other expenses	20,768	19,844
Provision of allowance for loan losses	7,817	11,786
Written-off of loans	8,378	4,390
Losses on sales of stocks and other securities	57	71
Losses on devaluation of stocks and other securities	2,144	1,572
Other	2,369	2,023

(Unit: Millions of Yen)

	For the year ended March 31, 2012	For the year ended March 31, 2013
Ordinary profit	87,095	86,402
Extraordinary income	0	—
Gain on disposal of noncurrent assets	0	—
Extraordinary loss	392	585
Loss on disposal of noncurrent assets	392	468
Impairment loss	—	117
Income before income taxes	86,703	85,817
Income taxes—current	26,258	32,128
Income taxes—deferred	11,308	347
Total income taxes	37,567	32,476
Net income	49,135	53,341



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

(Unit: Millions of Yen)

	For the year ended March 31, 2012	For the year ended March 31, 2013
<b>Shareholders' equity :</b>		
<b>Capital stock</b>		
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
<b>Capital surplus</b>		
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	—	9
Retirement of treasury stock	—	(9)
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	—	9
Retirement of treasury stock	—	(9)
Total changes of items during the period	—	—
Balance at the end of current period	177,244	177,244
<b>Retained earnings</b>		
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	1,234	1,262
Changes of items during the period		
Provision of reserve for advanced depreciation of noncurrent assets	93	—
Reversal of reserve for advanced depreciation of noncurrent assets	(64)	(53)
Total changes of items during the period	28	(53)
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 year ended March 31, 2012	For the year ended March 31, 2013
<b>Retained earnings brought forward</b>		
Balance at the beginning of current period	138,517	174,072
<b>Changes of items during the period</b>		
Dividends from surplus	(13,534)	(13,400)
Provision of reserve for advanced depreciation of noncurrent assets	(93)	—
Reversal of reserve for advanced depreciation of noncurrent assets	64	53
Net income	49,135	53,341
Disposal of treasury stock	(17)	—
Retirement of treasury stock	—	(19,916)
Total changes of items during the period	35,554	20,077
Balance at the end of current period	174,072	194,150
<b>Total retained earnings</b>		
Balance at the beginning of current period	296,370	331,953
<b>Changes of items during the period</b>		
Dividends from surplus	(13,534)	(13,400)
Provision of reserve for advanced depreciation of noncurrent assets	—	—
Reversal of reserve for advanced depreciation of noncurrent assets	—	—
Net income	49,135	53,341
Disposal of treasury stock	(17)	—
Retirement of treasury stock	—	(19,916)
Total changes of items during the period	35,583	20,023
Balance at the end of current period	331,953	351,977
<b>Treasury stock</b>		
Balance at the beginning of current period	(669)	(5,591)
<b>Changes of items during the period</b>		
Purchase of treasury stock	(5,012)	(15,015)
Disposal of treasury stock	89	56
Retirement of treasury stock	—	19,925
Total changes of items during the period	(4,922)	4,966
Balance at the end of current period	(5,591)	(625)
<b>Total shareholders' equity</b>		
Balance at the beginning of current period	688,573	719,234
<b>Changes of items during the period</b>		
Dividends from surplus	(13,534)	(13,400)
Net income	49,135	53,341
Purchase of treasury stock	(5,012)	(15,015)
Disposal of treasury stock	72	65
Retirement of treasury stock	—	—
Total changes of items during the period	30,660	24,990
Balance at the end of current period	719,234	744,225

(Unit: Millions of Yen)

	For the year ended March 31, 2012	For the year ended March 31, 2013
<b>Valuation and translation adjustments :</b>		
<b>Valuation difference on available-for-sale securities</b>		
Balance at the beginning of current period	13,516	21,296
Changes of items during the period		
Net changes of items other than shareholders' equity	7,779	33,284
Total changes of items during the period	7,779	33,284
Balance at the end of current period	21,296	54,580
<b>Deferred gains or losses on hedges</b>		
Balance at the beginning of current period	(9)	(11)
Changes of items during the period		
Net changes of items other than shareholders' equity	(1)	(7)
Total changes of items during the period	(1)	(7)
Balance at the end of current period	(11)	(19)
<b>Revaluation reserve for land</b>		
Balance at the beginning of current period	31,524	34,249
Changes of items during the period		
Net changes of items other than shareholders' equity	2,724	—
Total changes of items during the period	2,724	—
Balance at the end of current period	34,249	34,249
<b>Total valuation and translation adjustments</b>		
Balance at the beginning of current period	45,031	55,534
Changes of items during the period		
Net changes of items other than shareholders' equity	10,502	33,277
Total changes of items during the period	10,502	33,277
Balance at the end of current period	55,534	88,811
<b>Subscription rights to shares :</b>		
Balance at the beginning of current period	274	285
Changes of items during the period		
Net changes of items other than shareholders' equity	10	24
Total changes of items during the period	10	24
Balance at the end of current period	285	309
<b>Total net assets :</b>		
Balance at the beginning of current period	733,879	775,054
Changes of items during the period		
Dividends from surplus	(13,534)	(13,400)
Net income	49,135	53,341
Purchase of treasury stock	(5,012)	(15,015)
Disposal of treasury stock	72	65
Net changes of items other than shareholders' equity	10,513	33,301
Total changes of items during the period	41,174	58,291
Balance at the end of current period	775,054	833,346

## SELECTED FINANCIAL INFORMATION FOR THE YEAR ENDED MARCH 31, 2013

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## I . DIGEST OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2013

## 1. Income status

&lt;Non-consolidated&gt;

For the year ended

(Unit: Billions of Yen)

	March 31, 2012	March 31, 2013	Increase / (Decrease)
1 Gross operating income	203.6	202.3	(1.3)
2 Gross operating income from domestic operations	201.5	200.0	(1.5)
3 Interest income	164.6	161.1	(3.5)
4 Fees and commissions	31.1	31.7	0.6
5 Trading income	0.4	0.3	(0.1)
6 Other ordinary income	5.1	6.7	1.6
7 Gross operating income from international operations	2.1	2.2	0.1
8 Expenses	98.3	96.4	(1.9)
9 (Reference) OHR (※1)	48.2%	47.6%	(0.6%)
10 Of which, personnel	39.2	40.2	1.0
11 Of which, facilities	53.1	50.5	(2.6)
12 Core net business profit (1-8)	105.3	105.8	0.5
13 Provision of allowance for general loan losses	(14.1)	(6.4)	7.7
14 Net business profit (1-8-13)	119.5	112.2	(7.3)
15 Non-recurring gains (losses)	(32.4)	(25.8)	6.6
16 Of which, disposal of bad debts	27.9	21.5	(6.4)
17 Of which, recoveries of written-off claims	3.0	1.4	(1.6)
18 Of which, gains or losses on stocks and other securities	(1.3)	(1.4)	(0.1)
19 Of which, losses on devaluation of stocks and other securities	2.1	1.5	(0.6)
20 Ordinary profit (14+15)	87.0	86.4	(0.6)
21 Extraordinary income (loss)	(0.3)	(0.5)	(0.2)
22 Total income taxes	37.5	32.4	(5.1)
23 Net income (20+21-22)	49.1	53.3	4.2
24 Credit costs (13+16)	13.7	15.1	1.4

## ■ Gross operating income (1)

Mainly due to an increase in payment & settlement service income, domestic income of fees and commissions increased. Although domestic other ordinary income increased, a decline of domestic interest income mainly because of a drop in interest rates diminished gross operating income by 1.3 billion yen from previous year, to 202.3 billion yen.

## ■ Expenses (8)

Due to some factors such as an implementation of low cost operation and a return of deposit insurance premiums, expenses decreased by 1.9 billion yen from previous year, to 96.4 billion yen by thoroughly implementing low cost operations. As a result, even though gross operating income decreased, OHR (Over Head Ratio) fell by 0.6 points from previous year, to 47.6%.

## ■ Core net business profit (12)

Gross operating income decreased, but expenses decreased greatly, resulting in core net business profit increased for the first time in 5 years, to 105.8 billion yen.

## ■ Ordinary profit (20)

Credit cost increased due to an increase in allowance for loan losses, ordinary profit decreased by 0.6 billion yen from previous year, to 86.4 billion yen.

## ■ Net income (23)

Mainly due to a decrease in income taxes expense with a reduction in corporate tax rate, net income increased for 4 successive years by 4.2 billion yen from previous year, to 53.3 billion yen.

For the year ended

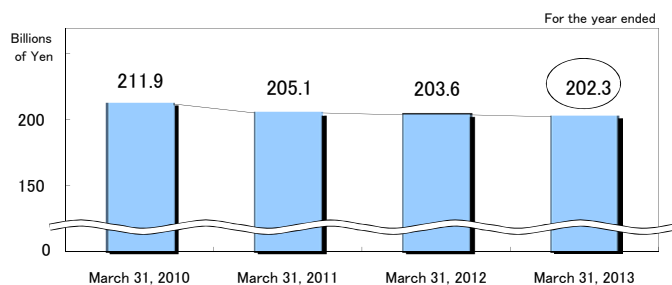
	March 31, 2012	March 31, 2013	Increase / (Decrease)
25 Ordinary profit	96.3	95.0	(1.3)
26 Net income	51.1	55.3	4.2
27 ROE ( Net income per own capital ) (※2)	6.76%	6.83%	0.07%
28 RORA ( Net income per risk-weighted assets, etc. ) (※3)	0.78%	0.82%	0.04%

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

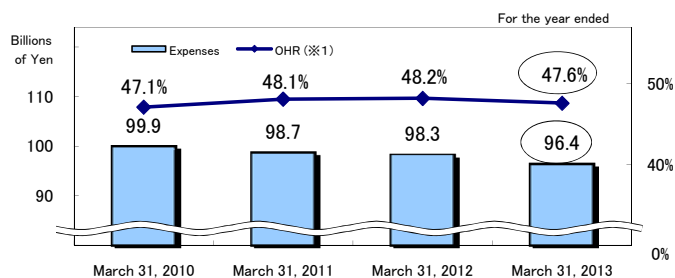
$$\text{※2 ROE} = \frac{\text{Net Income}}{\text{Own capital ( except for minority interests, etc. )}} * 100$$

$$\text{※3 RORA} = \frac{\text{Net Income}}{\text{Risk-weighted assets, etc.}} * 100$$

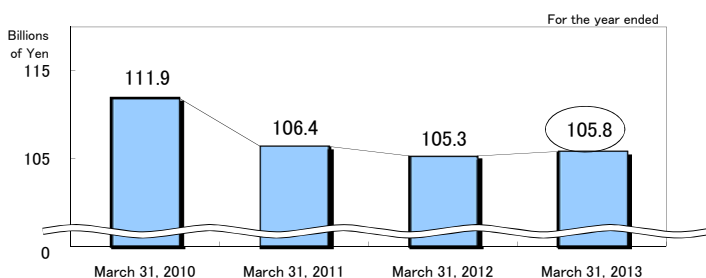
(Reference 1) Transition of gross operating income [Non-consolidated]



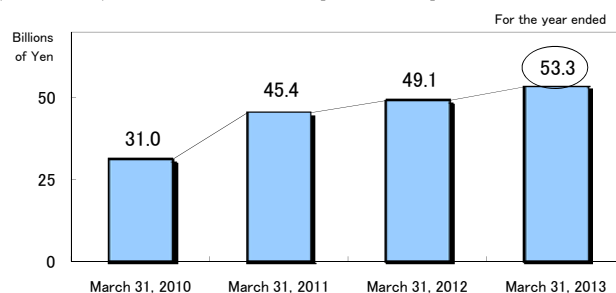
(Reference 2) Transition of Expenses and OHR [Non-consolidated]



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



(Reference 4) Transition of Net Income [Non-consolidated]



**2. Loans**

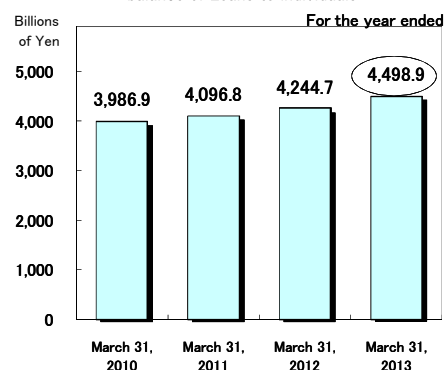
&lt;domestic branches (excluding loans in offshore market account)&gt;

## i. Transition of average loan balance

		For the year ended			(Unit: Billions of Yen)
		March 31, 2011	March 31, 2012 (A)	March 31, 2013 (B)	(B)-(A)
Loans	<average balance>	8,550.4	8,742.9	9,194.7	[5.1%] 451.8
	Loans to small and medium-sized businesses, etc. (A+B)	6,977.8	7,113.3	7,467.9	[4.9%] 354.6
	Loans to small and medium-sized businesses (A)	2,881.0	2,868.5	2,969.0	[3.5%] 100.5
	Loans to Individuals (B)	4,096.8	4,244.7	4,498.9	[5.9%] 254.2
	Of which, residential loans	3,754.6	3,908.9	4,160.1	[6.4%] 251.2
	Housing loans	2,548.4	2,661.8	2,857.8	[7.3%] 196.0
	Apartment loans	1,206.1	1,247.0	1,302.3	[4.4%] 55.3

Mainly due to an increase in income associated with housing loan, average balance of loan to individuals increased by 254.2 billion yen from previous year, to 4,498.9 billion yen. Besides that, loans to small and medium-sized businesses increased, resulting in total domestic loans increased by 451.8 billion yen (+5.1%) from previous year, to 9,194.7 billion yen. It is the first time that the amount exceeded 9.0 trillion yen.

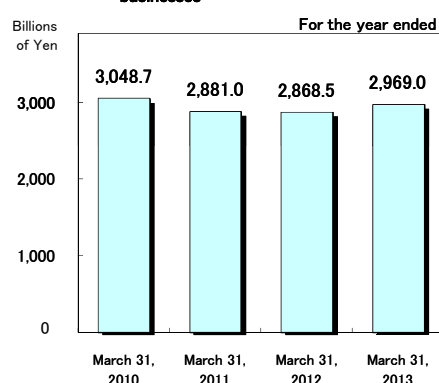
(Reference 1) Transition of average balance of Loans to individuals



## ii. Transition of outstanding loan balance

		As of March 31,			(Unit: Billions of Yen)
		2011	2012 (A)	2013 (B)	(B)-(A)
Loans	<outstanding balance>	8,636.3	9,008.2	9,379.4	[4.1%] 371.2
	Loans to small and medium-sized businesses, etc. (A+B)	7,043.0	7,329.6	7,625.1	[4.0%] 295.5
	Loans to small and medium-sized businesses (A)	2,864.9	2,944.4	2,968.7	[0.8%] 24.3
	Loans to Individuals (B)	4,178.0	4,385.2	4,656.3	[6.1%] 271.1
	Of which, residential loans	3,835.0	4,047.7	4,309.3	[6.4%] 261.6
	Housing loans	2,604.4	2,764.4	2,971.5	[7.4%] 207.1
	Apartment loans	1,230.6	1,283.2	1,337.8	[4.2%] 54.6
Retail Loans within Kanagawa Prefecture		5,973.5	6,233.0	6,490.6	257.6
	Loans to small and medium-sized businesses, etc.	2,211.6	2,292.0	2,313.8	21.8
	Loans to individuals	3,761.9	3,940.9	4,176.8	235.9
※Retail Loans within Kanagawa Prefecture = outstanding balance of loans to small and medium-sized businesses, etc. of which in Kanagawa Prefecture					
Ratio of loans to small and medium-sized businesses, etc.		81.5%	81.3%	81.2%	( 0.1%)
Ratio of loans to individuals		48.3%	48.6%	49.6%	1.0%

(Reference 2) Transition of average balance of Loans to small and medium-sized businesses

**3. Deposits**

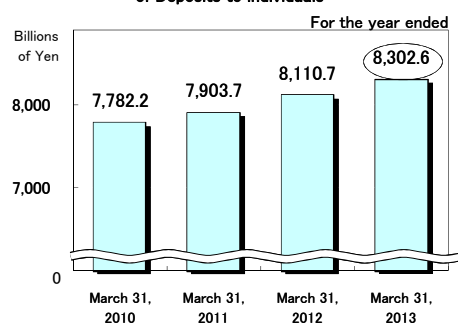
&lt;domestic branches (excluding deposits in offshore market account)&gt;

## i. Transition of average deposit balance

		For the year ended			(Unit: Billions of Yen)
		March 31, 2011	March 31, 2012 (A)	March 31, 2013 (B)	(B)-(A)
Deposits	<average balance>	10,333.1	10,545.6	10,843.2	[2.8%] 297.6
	Of which, individual	7,903.7	8,110.7	8,302.6	[2.3%] 191.9
	Of which, corporate	1,923.7	2,000.0	2,099.4	[4.9%] 99.4

Average balance of deposits from individuals increased steadily by 191.9 billion yen from previous year, to 8,302.6 billion yen. Therefore, average balance of total deposits increased by 297.6 billion yen (+2.8%) from previous year, to 10,843.2 billion yen.

(Reference) Transition of average balance of Deposits to individuals



## ii. Transition of outstanding deposit balance

		As of March 31,			(Unit: Billions of Yen)
		2011	2012 (A)	2013 (B)	(B)-(A)
Deposits	<outstanding balance>	10,745.5	11,088.7	11,480.1	[3.5%] 391.4
	Of which, individual	7,971.5	8,187.8	8,418.4	[2.8%] 230.6
	Of which, corporate	1,999.2	2,115.6	2,165.5	[2.3%] 49.9

#### 4. Deposit Assets for individuals

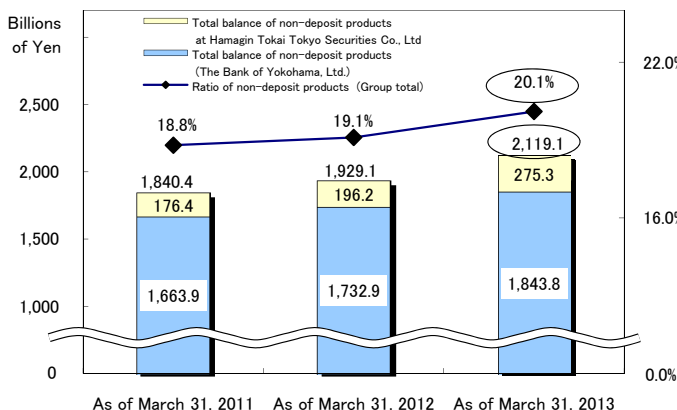
Balance of deposit assets for individuals

(Unit: Billions of Yen)

	As of March 31, 2011	As of March 31, 2012 (A)	As of March 31, 2013 (B)	(B)-(A)
Investment trusts	469.0	435.0	517.9	82.9
Annuity insurance, etc.	714.9	865.3	964.2	98.9
Foreign currency deposits	55.9	52.2	45.1	(7.1)
Public bonds	424.0	380.3	316.5	(63.8)
Total balance of non-deposit products for individuals A	1,663.9	1,732.9	1,843.8	110.9
Deposits for individuals (deposits in yen)	7,915.6	8,135.6	8,373.3	237.7
Total deposit assets for individuals B	9,579.6	9,868.5	10,217.2	348.7
Ratio of non-deposit products for individuals A/B	17.3%	17.5%	18.0%	0.5%
Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd. C	176.4	196.2	275.3	79.1
Total balance of non-deposit products for individuals (Group total) D = A + C	1,840.4	1,929.1	2,119.1	190.0
Total deposit assets for individuals (Group total) E = B + C	9,756.0	10,064.7	10,492.5	427.8
Ratio of non-deposit products for individuals (Group total) D/E	18.8%	19.1%	20.1%	1.0%

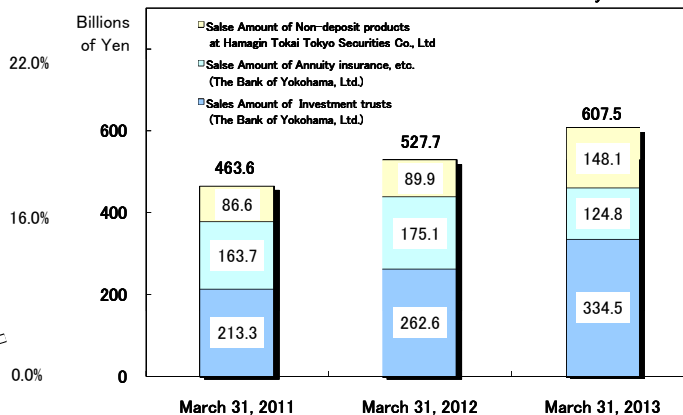
Besides good sales of non-deposit products for individuals mainly due to investment trusts, the sales of Hamagin Tokai Tokyo Securities increased, resulting in total balance of non-deposit products for individuals (group total) increased by 190.0 billion yen from the end of previous year, exceeding 2 trillion yen, to 2,119.1 billion yen. Ratio of non-deposit products for individuals (group total) rose by 1.0 point from the end of previous year, exceeding 20%, to 20.1%.

(Reference 1) Transition of Total balance of non-deposit products for individuals and Ratio of non-deposit products for individuals (Group total)



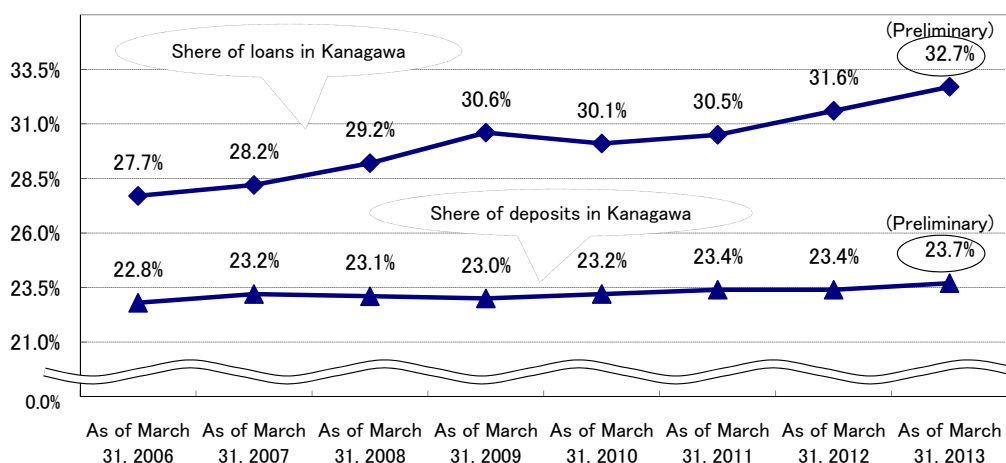
(Reference 2) Transition of Sales Amount of non-deposit products for individuals (Group total)

For the year ended



#### 5. Shares of loans and deposits in Kanagawa Prefecture

Market shares in Kanagawa Prefecture



As a result of active provision of funds to our customers in Kanagawa prefecture, shares of loans in Kanagawa prefecture increased by 1.1 points from the end of previous year, to 32.7%.  
Mainly due to an increase in deposits from individuals, Shares of deposits in Kanagawa prefecture also increased by 0.3 points from the end of previous year, to 23.7%.

## 6. Status of Problem Claims

Transition of claims disclosed under the Financial Revitalization Law

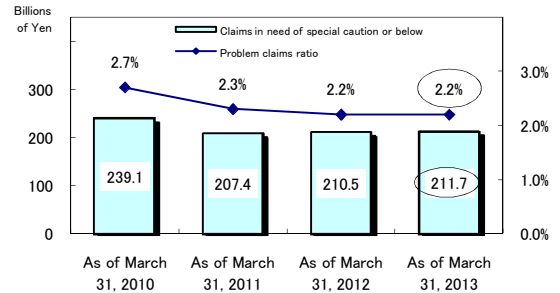
**【Non-consolidated】**

(Unit: Billions of Yen)

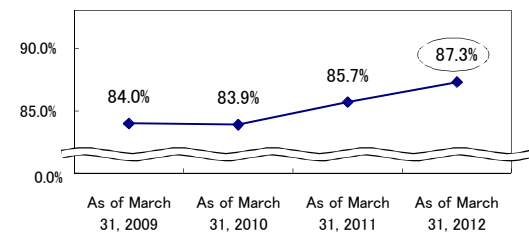
	As of March 31, 2011	As of March 31, 2012 (A)	As of March 31, 2013 (B)	(B)-(A)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	58.2	58.9	47.5	(11.4)
Doubtful claims (in possible bankruptcy)	112.4	113.9	135.4	21.5
Claims in need of special caution	36.7	37.6	28.6	(9.0)
Sub-total (Claims in need of special caution or below) A	207.4	210.5	211.7	1.2
Claims in need of caution (excluding claims in need of special caution)	1,215.8	1,108.1	1,000.1	(108.0)
Claims to normal borrowers (excluding claims in need of special caution) B	7,469.3	7,914.6	8,363.9	449.3
Normal claims C	8,685.2	9,022.7	9,364.0	341.3
Total (Credit exposures) D=A+C	8,892.6	9,233.2	9,575.7	342.5
Problem claims ratio (Percentage of claims in need A/D of special caution or below)	2.3%	2.2%	2.2%	0.0%
The ratio of claims to normal borrowers to credit exposures B/D	83.9%	85.7%	87.3%	1.6%

Claims in need of special caution or below increased slightly to 211.7 billion yen, but claims to normal borrowers increased, problem claim ratio maintained the same level of the end of previous year, to 2.2%. Claims in need caution (excluding claims in need of special caution) fell by 9.7% from the end of previous year due to improved borrower classifications. As a result, the ratio of claims to normal borrowers to credit exposures rose by 1.6 points to 87.3%.

(Reference1) Transition of claims in need of special caution



(Reference2) Transition of the ratio of claims to normal



## 7. Capital Adequacy Ratio

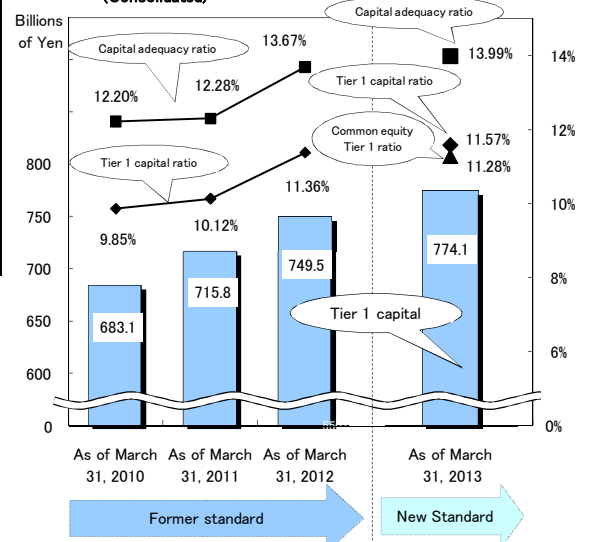
**【Consolidated】**

(Unit: Billions of Yen)

	As of March 31, 2011	As of March 31, 2012	As of March 31, 2013
Capital adequacy ratio (BIS Standard) ※1	12.28%	13.67%	13.99%
Tier 1 capital ratio	10.12%	11.36%	11.57%
Common equity Tier 1 capital ratio			11.28%
Capital	868.3	902.0	936.0
Tier 1 capital	715.8	749.5	774.1
Common equity Tier 1 capital			754.5
Tier 2 capital	172.0	175.1	161.8
Risk-weighted Assets, etc. ※2	7,067.9	6,597.2	6,686.4

Regarding the regulatory reform of capital adequacy ratio, capital ratio has been calculated based on New Standard (Basel III) from the end of March, 2013. Based on New Standard, Tier1 capital ratio is 11.57%, Common equity Tier1 capital ratio is 11.28%. These high figures represent our stable management foundation.

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



※1. Capital Adequacy 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, hereinafter referred to as "New Standard") since the end of March, 2013.

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



## 8. Forecasts for Fiscal Year 2013

## &lt; Non-consolidated &gt;

(Unit: Billions of yen)

	Six months ended September 30, 2012 Result (A)	Fiscal year 2012 Result (B)	Six months ending September 30, 2013 Forecasts (C)		Fiscal year 2013 Forecasts (D)	
			(C)-(A)	(D)-(B)		
1 Gross operating income	100.9	202.3	101.5	0.6	203.0	0.7
2 Gross operating income from domestic operations	99.9	200.0	100.2	0.3	200.0	0.0
3 Interest income	80.6	161.1	78.3	(2.3)	156.1	(5.0)
4 Fees and commissions	14.5	31.7	18.0	3.5	35.6	3.9
5 Trading income	0.1	0.3	0.3	0.2	0.7	0.4
6 Other ordinary income	4.5	6.7	3.6	(0.9)	7.6	0.9
7 Gross operating income from international operations	1.0	2.2	1.3	0.3	3.0	0.8
8 Expenses	48.8	96.4	49.0	0.2	99.0	2.6
9 Core net business profit	52.1	105.8	52.5	0.4	104.0	(1.8)
10 Ordinary profit	39.3	86.4	43.0	3.7	87.0	0.6
11 Net income	24.5	53.3	26.5	2.0	53.5	0.2
12 Credit costs	7.3	15.1	7.0	(0.3)	13.0	(2.1)

Gross operating income is expected to increase to 203.0 billion yen as of the end of fiscal year 2014, mainly due to an increase in domestic income from fees & commissions.  
On the other hand, core net business profit is expected to decrease slightly to 104.0 billion yen due to an increase in expenses.  
Ordinary profit and net income is expected to increase due to a decrease in credit costs.

## &lt; Consolidated &gt;

	Six months ended September 30, 2012 Result (A)	Fiscal year 2012 Result (B)	Six months ending September 30, 2013 Forecasts (C)		Fiscal year 2013 Forecasts (D)	
			(C)-(A)	(D)-(B)		
13 Ordinary profit	44.4	95.0	46.0	1.6	93.5	(1.5)
14 Net income	25.6	55.3	27.0	1.4	54.5	(0.8)

(Reference 1) Forecast of average balance of funds for fiscal year 2013 (Domestic operations)

(Unit: Billions of yen)

<Average balance>	Six months ended September 30, 2012 Result (A)	Fiscal year 2012 Result (B)	Six months ending September 30, 2013 Forecasts (C)		Fiscal year 2013 Forecasts (D)	
			(C)-(A)	(D)-(B)		
Interest-earning assets	11,668.3	11,771.9	12,242.8	574.5	12,320.6	548.7
Loans and bills discounted	9,035.3	9,145.5	9,464.2	428.9	9,538.9	393.4
Securities	2,209.0	2,195.0	2,359.5	150.5	2,362.7	167.7
Interest-bearing liabilities	11,274.2	11,396.8	11,854.0	579.8	11,942.1	545.3
Deposits	10,656.0	10,694.0	10,888.7	232.7	10,913.2	219.2

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

(Unit: %)

	Six months ended September 30, 2012 Result (A)	Fiscal year 2012 Result (B)	Six months ending September 30, 2013 Forecasts (C)		Fiscal year 2013 Forecasts (D)	
			(C)-(A)	(D)-(B)		
Yield on interest-earning assets A	1.45	1.44	1.34	(0.11)	1.33	(0.11)
Loans and bills discounted	1.62	1.59	1.49	(0.13)	1.48	(0.11)
Securities	0.88	0.95	0.83	(0.05)	0.82	(0.13)
Yield on interest-bearing liabilities B	0.07	0.07	0.06	(0.01)	0.06	(0.01)
Deposits	0.04	0.04	0.04	0.00	0.04	0.00
Expenses ratio	0.87	0.86	0.86	(0.01)	0.87	0.01
Total funding cost C	0.90	0.89	0.86	(0.04)	0.87	(0.02)
Yield spread A-B	1.38	1.37	1.28	(0.10)	1.27	(0.10)
Interest margin between loans and deposits	0.70	0.68	0.58	(0.12)	0.57	(0.11)
Net interest margin A-C	0.55	0.55	0.48	(0.07)	0.46	(0.09)

## II. SUMMARY OF FINANCIAL RESULTS

### II. 平成25年3月期 決算の概況

#### 1. Profit and Loss 【Non-Consolidated】

#### 1.損益状況 【単体】

For the year ended  
(Unit: Millions of Yen)

		March 31, 2013 (A)	(A)-(B)	March 31, 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))	202,344	[[ 0.6%] (1,319)	203,663
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))	200,074	(1,472)	201,546
Interest income	資金利益	161,168	(3,522)	164,690
Fees and commissions	役務取引等利益	31,770	587	31,183
Trading income	特定取引利益	369	(125)	494
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)	6,765 (9,487)	1,588 2,394	5,177 (11,881)
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))	2,270	154	2,116
Interest income	資金利益	360	198	162
Fees and commissions	役務取引等利益	367	(6)	373
Trading income	特定取引利益	(8)	12	(20)
Other ordinary income (Of which, gains (losses) on bonds)	その他業務利益 (うち国債等債券損益)	1,551 14	(50) (26)	1,601 40
Expenses	経費(除く臨時処理分) (△)	96,495	[[ 1.8%] (1,856)	98,351
Personnel	人件費 (△)	40,281	991	39,290
Facilities	物件費 (△)	50,544	(2,600)	53,144
Taxes	税金 (△)	5,669	(247)	5,916
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))	105,849	[0.5%] 538	105,311
① Provision of allowance for general loan losses	①一般貸倒引当金繰入額 (△)	(6,434)	7,762	(14,196)
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))	112,283	(7,224)	119,507
Non-recurring gains (losses)	臨時損益	(25,881)	6,531	(32,412)
② Disposal of bad debts	②不良債権処理額 (△)	21,557	(6,383)	27,940
Written-off of loans	貸出金償却 (△)	4,390	(3,988)	8,378
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	18,221	(3,792)	22,013
Loss on sales of non-performing loans	延滞債権等売却損 (△)	111	(41)	152
Recoveries of written-off claims	償却債権取立益	1,475	(1,542)	3,017
Other	その他 (△)	309	(103)	412
Gains or losses on stocks and other securities	株式等関係損益	(1,481)	(173)	(1,308)
Gains on sales of stocks and other securities	株式等売却益	162	(732)	894
Losses on sales of stocks and other securities	株式等売却損 (△)	71	14	57
Losses on devaluation of stocks and other securities	株式等償却 (△)	1,572	(572)	2,144
Other non-recurring gains (losses)	その他の臨時損益	(2,842)	321	(3,163)
Ordinary profit	経常利益	86,402	[[ 0.7%] (693)	87,095
Extraordinary income (loss)	特別損益	(585)	(193)	(392)
Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(468)	(76)	(392)
Gain on disposal of noncurrent assets	固定資産処分益	—	(0)	0
Loss on disposal of noncurrent assets	固定資産処分損 (△)	468	76	392
Impairment loss	減損損失 (△)	117	117	—
Income before income taxes	税引前当期純利益	85,817	(886)	86,703
Income taxes - current	法人税、住民税及び事業税 (△)	32,128	5,870	26,258
Income taxes - deferred	法人税等調整額 (△)	347	(10,961)	11,308
Total income taxes	法人税等合計 (△)	32,476	(5,091)	37,567
Net income	当期純利益	53,341	[8.5%]	49,135
Credit costs (①+②)	与信関係費用(①+②) (△)	15,122	[10.0%]	13,744

【Consolidated】		【連結】		For the year ended		(Unit: Millions of Yen)	
		March 31, 2013 (A)	(A)-(B)			March 31, 2012 (B)	
Consolidated gross operating income		222,684	[0.0%] 52			222,632	
Interest income	資金利益	162,739	(3,229)			165,968	
Fees and commissions	役務取引等利益	44,577	1,736			42,841	
Trading income	特定取引利益	2,035	252			1,783	
Other ordinary income	その他業務利益	13,332	1,293			12,039	
General and administrative expenses	営業経費 (△)	109,510	(1,357)			110,867	
Credit costs	与信関係費用 (△)	18,052	2,769			15,283	
Written-off of loans	貸出金償却 (△)	7,228	(4,376)			11,604	
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	18,657	(3,119)			21,776	
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	(5,753)	8,801			(14,554)	
Recoveries of written-off claims	償却債権取立益	2,506	(1,605)			4,111	
Other	その他 (△)	427	(139)			566	
Gains or losses on stocks and other securities	株式等関係損益	(1,486)	(91)			(1,395)	
Other	その他	1,444	208			1,236	
Ordinary profit	経常利益	95,079	[(1.2%)] (1,244)			96,323	
Extraordinary income (loss)	特別損益	(588)	(196)			(392)	
Income before income taxes and minority interests	税金等調整前当期純利益	94,490	(1,441)			95,931	
Income taxes - current	法人税、住民税及び事業税 (△)	35,603	7,298			28,305	
Income taxes - deferred	法人税等調整額 (△)	109	(12,725)			12,834	
Total income taxes	法人税等合計 (△)	35,712	(5,427)			41,139	
Income before minority interests	少数株主損益調整前当期純利益	58,778	3,987			54,791	
Minority interests in income	少数株主利益 (△)	3,436	(165)			3,601	
Net income	当期純利益	55,342	[8.1%] 4,152			51,190	

(注)「連結粗利益」は、(資金運用収益－資金調達費用)＋(役務取引等収益－役務取引等費用)  
＋(特定取引収益－特定取引費用)＋(その他業務収益－その他業務費用)で算出しております。

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

【Reference】		【参考】		For the year ended		(Unit: Millions of Yen)	
		March 31, 2013 (A)	(A)-(B)			March 31, 2012 (B)	
Consolidated net business profit		117,968	[0.8%] 984			116,984	

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

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

【Number of Consolidated Subsidiaries】		【連結対象会社数】		For the year ended		(Unit: Number of Companies)	
		As of March 31, 2013 (A)	(A)-(B)			As of March 31, 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 the year ended

(Unit: Billions of Yen)

		March 31, 2013 (A)	(A)-(B)	March 31, 2012 (B)	(B)-(C)	March 31, 2011 (C)
Interest-earning assets	資金運用勘定	11,771.9	471.2	11,300.7	523.8	10,776.9
Loans and bills discounted	貸出金	9,145.5	432.2	8,713.3	178.4	8,534.9
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,443.2	342.3	7,100.9	131.7	6,969.2
Loans to small and medium-sized businesses	中小企業向け貸出	2,944.3	88.1	2,856.2	(16.2)	2,872.4
Loans to individuals	個人向け貸出	4,498.9	254.2	4,244.7	147.9	4,096.8
Securities	有価証券	2,195.0	62.5	2,132.5	318.1	1,814.4
Bonds	債券	2,061.2	65.3	1,995.9	321.6	1,674.3
Stocks	株式	133.8	(2.7)	136.5	(3.6)	140.1
Interest-bearing liabilities	資金調達勘定	11,396.8	368.2	11,028.6	491.2	10,537.4
Deposits	預金	10,694.0	334.4	10,359.6	206.0	10,153.6
Deposits from individuals	個人預金	8,255.0	197.9	8,057.1	202.1	7,855.0
External liabilities	外部負債	519.3	78.4	440.9	238.2	202.7

## 3. Interest Margins (Domestics)

## 3. 利回・利鞘(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit: %)

		March 31, 2013 (A)	(A)-(B)	March 31, 2012 (B)	(B)-(C)	March 31, 2011 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.44	(0.09)	1.53	(0.12)	1.65
Loans and bills discounted	貸出金利回	1.59	(0.14)	1.73	(0.11)	1.84
Securities	有価証券利回	0.95	0.06	0.89	(0.06)	0.95
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.07	(0.01)	0.08	(0.02)	0.10
Deposits	預金利回	0.04	(0.01)	0.05	(0.02)	0.07
External liabilities	外部負債利回	0.42	(0.06)	0.48	(0.47)	0.95
Expenses ratio	経費率	0.86	(0.04)	0.90	(0.03)	0.93
Total funding cost (C)	資金調達原価 C	0.89	(0.05)	0.94	(0.07)	1.01
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.37	(0.08)	1.45	(0.10)	1.55
Interest margin between loans and deposits	預貸金利鞘	0.68	(0.10)	0.78	(0.06)	0.84
Net interest margin (A)-(C)	総資金利鞘 A-C	0.55	(0.04)	0.59	(0.05)	0.64

## 4. Fees and Commissions (Domestics)

## 4. 役務取引等利益(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2013 (A)	(A)-(B)	March 31, 2012 (B)	(B)-(C)	March 31, 2011 (C)
Fees and commissions	役務取引等収益	47,222	232	46,990	2,151	44,839
Deposits and Loans	預金・貸出業務	18,845	336	18,509	760	17,749
ATM	ATM関連手数料	4,938	17	4,921	(62)	4,983
Account transfer	口座振替	4,533	(57)	4,590	3	4,587
Syndicated Loan	シ・ローン関連	2,711	30	2,681	189	2,492
Remittance	為替業務	9,485	167	9,318	(169)	9,487
Securities	証券関連業務	11,027	1,663	9,364	760	8,604
Investment trusts	投資信託収益	9,763	1,424	8,339	902	7,437
Agency business	代理業務	773	(14)	787	29	758
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,702	(15)	1,717	(35)	1,752
Guarantee business	保証業務	726	(97)	823	(113)	936
Others	その他	4,661	(1,808)	6,469	919	5,550
Annuity insurance	年金保険関連	4,223	(1,784)	6,007	867	5,140
Fees and commissions - payments	役務取引等費用	15,451	(355)	15,806	1,034	14,772
Fees and commissions - net	役務取引等利益	31,770	587	31,183	1,116	30,067

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

## ① Gains or Losses on Bonds

## ① 国債等債券損益

【Non-Consolidated】

【単体】

For the year ended (Unit: Millions of Yen)

		March 31, 2013 (A)	(A)-(B)	March 31, 2012 (B)	(B)-(C)	March 31, 2011 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(9,472)	2,369	(11,841)	(9,763)	(2,078)
Gain on sales	売却益	4,218	646	3,572	2,378	1,194
Gain on redemption	償還益	—	—	—	—	—
Loss on sales	売却損 (△)	12,863	(1,151)	14,014	11,803	2,211
Loss on redemption	償還損 (△)	792	(438)	1,230	251	979
Loss on devaluation	償却 (△)	35	(134)	169	87	82

## (Reference) Gains (losses) on bonds derivatives

## (参考) 債券デリバティブ損益

For the year ended (Unit: Millions of Yen)

		March 31, 2013 (A)	(A)-(B)	March 31, 2012 (B)	(B)-(C)	March 31, 2011 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	12,124	(1,557)	13,681	11,416	2,265
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	2,651	811	1,840	1,654	186

## ② Gains or Losses on stocks and other securities

## ② 株式等関係損益

【Non-Consolidated】

【単体】

For the year ended (Unit: Millions of Yen)

		March 31, 2013 (A)	(A)-(B)	March 31, 2012 (B)	(B)-(C)	March 31, 2011 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	(1,481)	(173)	(1,308)	(1,290)	(18)
Gain on sales	売却益	162	(732)	894	(631)	1,525
Loss on sales	売却損 (△)	71	14	57	(441)	498
Loss on devaluation	償却 (△)	1,572	(572)	2,144	1,099	1,045

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

## (参考) 株式の売切状況(取得原価ベース)

(Unit: Millions of Yen)

		March 31, 2013 (A)	(A)-(B)	March 31, 2012 (B)	(B)-(C)	March 31, 2011 (C)
Outright sales	株式売切額	505	(833)	1,338	(3,404)	4,742
Balance as of end of term	期末株式残高	132,039	(1,973)	134,012	(3,523)	137,535

## 6. Net Unrealized Gains (Losses) on Securities

## 6. 時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2013				As of March 31, 2012				
		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	291,255	12,962	5,858	12,964	1	293,125	7,104	7,154	49
Available-for-sale	その他有価証券	2,029,951	82,283	50,834	87,831	5,548	1,944,453	31,449	46,274	14,824
	Equity securities 株式	165,076	55,390	38,538	60,491	5,101	125,037	16,852	29,986	13,134
	Debt securities 債券	1,557,055	15,890	1,459	16,076	185	1,612,106	14,431	14,957	525
	Other securities その他	307,819	11,002	10,837	11,263	261	207,309	165	1,330	1,165
Total	合計	2,321,206	95,245	56,691	100,796	5,550	2,237,578	38,554	53,428	14,874
	Equity securities 株式	165,076	55,390	38,538	60,491	5,101	125,037	16,852	29,986	13,134
	Debt securities 債券	1,848,310	28,853	7,317	29,041	187	1,905,231	21,536	22,111	575
	Other securities その他	307,819	11,002	10,837	11,263	261	207,309	165	1,330	1,165

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

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

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

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

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

		As of March 31, 2013					As of March 31, 2012			
		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	294,457	12,982	5,872	12,984	1	295,831	7,110	7,161	50
Available-for-sale	その他有価証券	2,033,416	83,163	51,402	88,836	5,672	1,947,352	31,761	46,925	15,163
	Equity securities 株式	168,535	56,270	39,106	61,496	5,225	127,928	17,164	30,637	13,473
	Debt securities 債券	1,557,061	15,890	1,459	16,076	185	1,612,113	14,431	14,957	525
	Other securities その他	307,819	11,002	10,837	11,263	261	207,309	165	1,330	1,165
Total	合計	2,327,874	96,146	57,274	101,821	5,674	2,243,183	38,872	54,086	15,214
	Equity securities 株式	168,535	56,270	39,106	61,496	5,225	127,928	17,164	30,637	13,473
	Debt securities 債券	1,851,518	28,873	7,331	29,061	187	1,907,945	21,542	22,118	575
	Other securities その他	307,819	11,002	10,837	11,263	261	207,309	165	1,330	1,165

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

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

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

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

**(Reference) Projected Redemption Amounts for Securities with maturities.**

**(参考) 満期のある有価証券の(連結)決算日後の償還予定額**

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

		As of March 31, 2013				As of March 31, 2012			
		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	340,590	922,086	529,647	22,801	255,815	1,151,986	432,647	37,777
	Government bonds 国債	165,500	349,335	324,500	8,000	34,500	496,835	199,600	20,400
	Local government bonds 地方債	43,540	158,544	24,363	2,000	45,781	168,284	38,341	2,000
	Corporate bonds 社債	131,549	414,206	180,784	12,801	175,534	486,867	194,706	15,377
Others	その他	13,178	72,322	4,232	98,045	13,679	20,104	—	30,117
Total	合計	353,768	994,409	533,879	120,846	269,495	1,172,091	432,647	67,894

(注) 貸借対照表の「有価証券」について記載しております。

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

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

		As of March 31, 2013				As of March 31, 2012			
		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	342,595	923,086	529,847	22,801	256,822	1,153,486	432,847	37,777
	Government bonds 国債	167,500	349,835	324,500	8,000	35,500	497,835	199,600	20,400
	Local government bonds 地方債	43,540	159,044	24,563	2,000	45,781	168,784	38,541	2,000
	Corporate bonds 社債	131,555	414,206	180,784	12,801	175,541	486,867	194,706	15,377
Others	その他	13,178	72,322	4,232	98,045	13,679	20,104	—	30,117
Total	合計	355,773	995,409	534,079	120,846	270,502	1,173,591	432,847	67,894

(注) 連結貸借対照表の「有価証券」について記載しております。

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

(Reference) Transition of outstanding  
balance of securities

(参考) 有価証券の種類別残高推移

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Securities	有価証券	2,226,982	104,743	2,122,239	118,157	2,004,082
Government bonds	国債	870,786	102,557	768,229	3,768	764,461
Local government bonds	地方債	231,127	(26,013)	257,140	(34,485)	291,625
Corporate bonds	社債	746,396	(133,466)	879,862	139,198	740,664
Stocks	株式	187,430	36,566	150,864	6,275	144,589
Other securities	その他	191,241	125,099	66,142	3,400	62,742

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Securities	有価証券	2,219,630	105,655	2,113,975	119,328	1,994,647
Government bonds	国債	873,289	103,053	770,236	4,269	765,967
Local government bonds	地方債	231,826	(26,013)	257,839	(33,786)	291,625
Corporate bonds	社債	746,402	(133,467)	879,869	139,197	740,672
Stocks	株式	177,814	36,992	140,822	6,251	134,571
Other securities	その他	190,297	125,090	65,207	3,398	61,809

## 7. Derivative contracts

## 7. デリバティブ取引

【Consolidated】

【連結】

## ① Interest rate contracts

## ① 金利関連取引

(Unit:Millions of Yen)

				As of March 31, 2013			As of March 31, 2012		
				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	4,560,363	7,514	7,514	4,561,134	6,415	6,415
	Others		その他	70,816	(14)	603	86,009	(13)	805
Total		合計			7,500	8,117		6,402	7,221

(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 March 31, 2013			As of March 31, 2012		
				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	106,687	507	507	148,453	849	849
	Forward exchange contracts		為替予約	38,343	137	137	46,418	29	29
	Options		通貨オプション	51,925	6	423	71,675	30	647
Total		合計			652	1,069		910	1,527

(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 applicate

## ③ 株式関連取引

該当事項はありません。

## ④ Bonds contracts

## ④ 債券関連取引

(Unit:Millions of Yen)

				As of March 31, 2013			As of March 31, 2012		
				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	22,399	(1)	(1)	569	1	1
Total		合計			(1)	(1)		1	1

## ⑤ Commodity related transactions

Not applicate

## ⑤ 商品関連取引

該当事項はありません。

## ⑥ Credit derivative transactions

Not applicate

## ⑥ クレジット・デリバティブ取引

該当事項はありません。

## 8. Expenses, Employees and Branches

## 8. 経営合理化の状況

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

For the year ended (Unit:Millions of Yen)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
Personnel	人件費	40,281	991	39,290	1,145	38,145
Facilities	物件費	50,544	(2,600)	53,144	(1,700)	54,844
Taxes	税金	5,669	(247)	5,916	139	5,777
Expenses	経費	96,495	(1,856)	98,351	(417)	98,768

## (Reference)

## (参考)

(Unit:%)

OHR	OHR	47.6	(0.6)	48.2	0.1	48.1
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② General and administrative expenses  
【Non-Consolidated】② 営業経費の内訳  
【単体】

For the year ended (Unit:Millions of Yen)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
Salaries and allowance	給料・手当	33,271	557	32,714	452	32,262
Retirement allowance cost	退職給付費用	5,631	(140)	5,771	511	5,260
Welfare	福利厚生費	324	(2)	326	(36)	362
Depreciation	減価償却費	8,416	(825)	9,241	(708)	9,949
Rent of premises and equipment	土地建物機械賃借料	6,533	(26)	6,559	(113)	6,672
Repairing expenses	営繕費	369	75	294	80	214
Stationery and supplies	消耗品費	1,102	15	1,087	36	1,051
Utilities	給水光熱費	1,183	94	1,089	(148)	1,237
Allowance for business trips	旅費	192	15	177	21	156
Communication expenses	通信費	1,045	(37)	1,082	(87)	1,169
Advertisement	広告宣伝費	619	(48)	667	(5)	672
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	396	(46)	442	10	432
Taxes	租税公課	5,669	(247)	5,916	139	5,777
Others	その他	36,359	(1,404)	37,763	(139)	37,902
General and administrative expenses	営業経費	101,116	(2,019)	103,135	13	103,122

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

(Unit:Number of People)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(A)-(C)	As of March 31, 2011 (C)
Total employees	総人員	4,593	(21)	4,614	(23)	4,637
Actual employees	実働人員	3,854	(35)	3,889	3	3,886
Directors and auditors	役員	15	0	15	1	14
Executive officers	執行役員	10	(1)	11	1	10

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

(Unit:Number of Branches)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(A)-(C)	As of March 31, 2011 (C)
Domestic Branches	国内店舗数	204	0	204	0	204
Of which, Sub-branches	うち出張所	8	0	8	0	8
Of which, Branches in Kanagawa Prefecture	うち神奈川県内店舗数	179	0	179	0	179
ATM locations	無人店舗数	401	3	398	(1)	399
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	356	0	356	(2)	358
Housing Loan Centers	住宅ローンセンター	26	0	26	0	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	0	23	0	23



《Overseas》  
【Non-Consolidated】

《海外拠点数の推移》  
【単体】

(Unit: Number of Branches)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Branches	支店	1	0	1	0	1
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	1	3	0	3
Total	拠点数	5	1	4	0	4
Subsidiaries	現地法人	0	0	0	0	0

## 9. Net Business Profit

## 9. 業務純益

【Non-Consolidated】

【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
Core net business profit	実質業務純益	105,849	538	105,311	(1,107)	106,418
As per employee (in thousands of yen)	職員一人当たり(千円)	27,340	251	27,089	(173)	27,262
Net business profit	業務純益	112,283	(7,224)	119,507	13,389	106,118
As per employee (in thousands of yen)	職員一人当たり(千円)	29,002	(1,739)	30,741	3,556	27,185

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

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

## 10. Return on Equity

## 10. ROE

【Non-Consolidated】

【単体】

For the year ended

(Unit: %)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
Core net business profit per own capital	実質業務純益ベース	13.16	(0.80)	13.96	(0.76)	14.72
Net income per own capital	当期純利益ベース	6.63	0.12	6.51	0.23	6.28

【Consolidated】

【連結】

For the year ended

(Unit: %)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
Net income per own capital	当期純利益ベース	6.83	0.07	6.76	0.26	6.50

## 11. Return on Assets

## 11. ROA

【Non-Consolidated】

【単体】

For the year ended

(Unit: %)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
Core net business profit per average total assets	実質業務純益ベース	0.84	(0.02)	0.86	(0.05)	0.91
Net income per average total assets	当期純利益ベース	0.42	0.02	0.40	0.01	0.39

## 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 March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Projected benefit obligation	退職給付債務	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	年金資産	77,057	11,463	65,594	2,606	62,988
Prepaid pension cost	前払年金費用	(22,300)	1,995	(24,295)	1,343	(25,638)
Unrecognized actuarial loss	未認識数理計算上の差異	23,687	(7,820)	31,507	(4,463)	35,970

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Projected benefit obligation	退職給付債務	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 the year ended

(Unit:Millions of Yen)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
Retirement benefit costs	退職給付費用	5,631	(140)	5,771	511	5,260
Service cost	勤務費用	1,365	77	1,288	36	1,252
Interest cost	利息費用	1,455	(11)	1,466	4	1,462
Expected return on plan assets	期待運用収益	(2,007)	(56)	(1,951)	28	(1,979)
Recognized actuarial loss	数理計算上の差異の費用処理額	4,349	(7)	4,356	313	4,043
Other retirement cost	その他	468	(142)	610	129	481

## 【Consolidated】

## 【連結】

For the year ended

(Unit:Millions of Yen)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
Retirement benefit costs	退職給付費用	5,683	(146)	5,829	516	5,313

## 13. Deferred Tax Assets

## 13. 繰延税金資産

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

繰延税金資産・負債の主な発生原因別内訳

## 【Non-Consolidated】

## 【単体】

(Unit:Millions of Yen)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Allowance for loan losses	貸倒引当金	28,813	(2,064)	30,877	(13,445)	44,322
Provision for retirement benefits	退職給付引当金	5,464	294	5,170	(42)	5,212
Losses on devaluation of securities	有価証券有税償却	3,278	481	2,797	(661)	3,458
Others	その他	10,203	541	9,662	795	8,867
Subtotal deferred tax assets (A)	繰延税金資産小計 A	47,760	(748)	48,508	(13,352)	61,860
Valuation allowance (B)	評価性引当額 B	(3,296)	(28)	(3,268)	694	(3,962)
Total deferred tax assets (A+B) (C)	繰延税金資産合計(A+B) C	44,463	(776)	45,239	(12,658)	57,897
Valuation difference on available-for-sale securities	その他有価証券評価差額金	27,702	17,542	10,160	2,464	7,696
Gains on contribution of the employees' retirement benefit trust	退職給付信託設定益	6,115	0	6,115	(863)	6,978
Others	その他	2,973	(432)	3,405	(487)	3,892
Total deferred tax liabilities (D)	繰延税金負債合計 D	36,792	17,110	19,682	1,115	18,567
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額(C-D)	7,671	(17,885)	25,556	(13,774)	39,330

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	35,363	(348)	35,711	(11,309)	47,020
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## 【Consolidated】

## 【連結】

(Unit:Millions of Yen)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Net deferred tax assets	繰延税金資産(純額)の計上額	16,723	(17,839)	34,562	(15,378)	49,940

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を除く繰延税金資産	44,743	(114)	44,857	(12,834)	57,691
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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 "New Standard") 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/boy/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「新基準」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/boy/shareholder/zaimu/index.html>) に掲載いたします。

【Consolidated】		【連結】		(Unit:Billions of Yen)	
【New Standard (Basel III)】		【新基準(バーゼルⅢ)】		As of March 31, 2013 (A) [Preliminary]	(A)-(B)
(1) Total capital ratio (5)/(6)	(5)/(6)	(1) 総自己資本比率 (5)÷(6)	(5)÷(6)	13.99 %	
Tier 1 capital ratio (2)/(6)	(2)/(6)	Tier 1 比率 (2)÷(6)	(2)÷(6)	11.57 %	
Common Equity Tier 1 capital ratio (3)/(6)	(3)/(6)	普通株式等Tier 1 比率 (3)÷(6)	(3)÷(6)	11.28 %	
(2) Tier 1 capital		(2) Tier 1 資本		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)		[ 44.7 ]	
(3) Common Equity Tier 1 capital		(3) 普通株式等Tier 1 資本		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		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	
(4) Tier 2 capital		(4) Tier 2 資本		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		116.3	
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Basel III treatment: Of which, accumulated other comprehensive income		うち、その他の包括利益累計額に係る経過措置による算入額		60.5	
(5) Total capital (2)+(4)	(2)+(4)	(5) 総自己資本 (2)+(4)	(2)+(4)	936.0	
(6) Total risk weighted assets		(6) リスク・アセットの額の合計額		6,686.4	
Of which, on balanced		うち、オン・バランス		5,931.4	
Of which, off balanced		うち、オフ・バランス		194.5	

【Former standard】		【旧基準】		(Unit:Billions of Yen)				
				As of March 31, 2013 (A) [Preliminary]	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
(1) Capital adequacy ratio (5)/(6)	(5)/(6)	(1) 自己資本比率 (5)÷(6)	(5)÷(6)			13.67 %	1.39 %	12.28 %
Tier 1 capital ratio (2)/(6)	(2)/(6)	Tier 1 比率 (2)÷(6)	(2)÷(6)			11.36 %	1.24 %	10.12 %
(2) Tier 1 capital		(2) Tier 1				749.5	33.7	715.8
[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)				[ 44.8 ]	[ ( 12.8) ]	[ 57.6 ]
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	0.0	40.0
(3) Tier 2 capital		(3) Tier 2				175.1	3.1	172.0
Of which, the amount of net unrealized gains on available-for-sale securities qualified as capital		うち、自己資本に計上された有価証券評価益				13.7	4.7	9.0
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	0.0	24.1
Of which, subordinated loans, etc.		うち、負債性資本調達手段等				137.3	0.0	137.3
(4) Deductions		(4) 控除項目				22.7	3.2	19.5
(5) Capital (2)+(3)-(4)	(2)+(3)-(4)	(5) 自己資本額 (2)+(3)-(4)	(2)+(3)-(4)			902.0	33.7	868.3
(6) Risk-weighted Assets, etc.		(6) リスク・アセット等				6,597.2	(470.7)	7,067.9
Of which, on balanced		うち、オン・バランス				5,956.9	(432.1)	6,389.0
Of which, off balanced		うち、オフ・バランス				204.8	(29.5)	234.3

【Non-Consolidated】		【単体】		(Unit:Billions of Yen)	
【New Standard (Basel III)】		【新基準(バーゼルⅢ)】		As of March 31, 2013 (A) [Preliminary]	(A)-(B)
(1) Total capital ratio (5)/(6)	(5)/(6)	(1) 総自己資本比率 (5)÷(6)	(5)÷(6)	13.69 %	
Tier 1 capital ratio (2)/(6)	(2)/(6)	Tier 1 比率 (2)÷(6)	(2)÷(6)	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)	11.21 %	
(2) Tier 1 capital		(2) Tier 1 資本		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)		[ 35.3 ]	
(3) Common Equity Tier 1 capital		(3) 普通株式等Tier 1 資本		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		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	
(4) Tier 2 capital		(4) Tier 2 資本		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		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		60.1	
(5) Total capital (2)+(4)	(2)+(4)	(5) 総自己資本 (2) + (4)	(2) + (4)	900.1	
(6) Total risk weighted assets		(6) リスク・アセットの額の合計額		6,571.3	
Of which, on balanced		うち、オン・バランス		5,859.8	
Of which, off balanced		うち、オフ・バランス		183.5	

【Former standard】		【旧基準】		As of March 31, 2013 (A) [Preliminary]	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
(1) Capital adequacy ratio (5)/(6)	(5)/(6)	(1) 自己資本比率 (5)÷(6)	(5)÷(6)			13.43 %	1.40 %	12.03 %
Tier 1 capital ratio (2)/(6)	(2)/(6)	Tier 1 比率 (2)÷(6)	(2)÷(6)			11.18 %	1.21 %	9.97 %
(2) Tier 1 capital		(2) Tier 1				725.9	28.8	697.1
[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)				[ 35.7 ]	[ ( 11.3) ]	[ 47.0 ]
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	0.0	40.0
(3) Tier 2 capital		(3) Tier 2				175.0	4.6	170.4
Of which, the amount of net unrealized gains on available-for-sale securities qualified as capital		うち、自己資本に計上された有価証券評価益				13.6	4.6	9.0
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	0.0	24.1
Of which, subordinated loans, etc.		うち、負債性資本調達手段等				137.3	0.0	137.3
(4) Deductions		(4) 控除項目				29.1	2.7	26.4
(5) Capital (2)+(3)-(4)	(2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	(2) + (3) - (4)			871.8	30.6	841.2
(6) Risk-weighted Assets, etc.		(6) リスク・アセット等				6,491.1	(496.7)	6,987.8
Of which, on balanced		うち、オン・バランス				5,894.4	(459.7)	6,354.1
Of which, off balanced		うち、オフ・バランス				191.7	(24.6)	216.3

## III. LOANS, etc. INFORMATION

## III. 貸出金等の状況

## 1. Risk Managed Loan Information

## 1. リスク管理債権の状況

## 【Non-Consolidated】

## 【単体】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012(B)	(B)-(C)	As of March 31, 2011 (C)
Loans to borrowers in bankruptcy	破綻先債権額	5,279	(5,487)	10,766	(5,627)	16,393
Past due loans	延滞債権額	176,276	15,751	160,525	7,986	152,539
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	4,532	(664)	5,196	(944)	6,140
Restructured loans	貸出条件緩和債権額	24,130	(8,325)	32,455	1,837	30,618
Total	合計	210,219	1,276	208,943	3,251	205,692
(Amount of partial direct written-off) (部分直接償却額)		62,981	(4,599)	67,580	(19,380)	86,960
Loans and bills discounted	貸出金残高(未残)	9,389,852	372,674	9,017,178	373,001	8,644,177

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

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

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

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

## 【Non-Consolidated】

## 【単体】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012(B)	(B)-(C)	As of March 31, 2011 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.0	(0.1)	0.1	0.0	0.1
Past due loans	延滞債権額	1.8	0.1	1.7	0.0	1.7
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.2	(0.1)	0.3	0.0	0.3
Total	合計	2.2	(0.1)	2.3	0.0	2.3

## 【Consolidated】

## 【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012(B)	(B)-(C)	As of March 31, 2011 (C)
Loans to borrowers in bankruptcy	破綻先債権額	5,279	(5,487)	10,766	(5,635)	16,401
Past due loans	延滞債権額	179,280	15,067	164,213	7,672	156,541
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	4,532	(664)	5,196	(965)	6,161
Restructured loans	貸出条件緩和債権額	24,130	(8,326)	32,456	1,836	30,620
Total	合計	213,223	591	212,632	2,907	209,725
(Amount of partial direct written-off) (部分直接償却額)		74,359	(4,717)	79,076	(19,768)	98,844
Loans and bills discounted	貸出金残高(未残)	9,343,974	373,673	8,970,301	368,419	8,601,882

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

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

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

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

## 【Consolidated】

## 【連結】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012(B)	(B)-(C)	As of March 31, 2011 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.0	(0.1)	0.1	0.0	0.1
Past due loans	延滞債権額	1.9	0.1	1.8	0.0	1.8
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.2	(0.1)	0.3	0.0	0.3
Total	合計	2.2	(0.1)	2.3	(0.1)	2.4

## 2. Allowance for Loan Losses

## 2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Allowance for loan losses	貸倒引当金	56,490	(8,353)	64,843	(9,019)	73,862
Allowance for general loan losses	一般貸倒引当金	17,184	(6,434)	23,618	(14,196)	37,814
Allowance for specific loan losses	個別貸倒引当金	39,306	(1,918)	41,224	5,177	36,047
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Allowance for loan losses	貸倒引当金	68,866	(8,360)	77,226	(11,126)	88,352
Allowance for general loan losses	一般貸倒引当金	24,928	(6,475)	31,403	(15,262)	46,665
Allowance for specific loan losses	個別貸倒引当金	43,937	(1,886)	45,823	4,137	41,686
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

## 3. Percentage of Allowance to Total Risk Managed Loans

## 3. リスク管理債権に対する引当率

【Non-Consolidated】

【単体】

(Unit:%)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (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	38.0	(2.6)	40.6	(3.1)	43.7
After partial direct written-off	部分直接償却後	18.6	(1.1)	19.7	2.2	17.5
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	44.3	(4.9)	49.2	(7.5)	56.7
After partial direct written-off	部分直接償却後	26.8	(4.2)	31.0	(4.9)	35.9

【Consolidated】

【連結】

(Unit:%)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (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	42.0	(2.4)	44.4	(3.6)	48.0
After partial direct written-off	部分直接償却後	20.6	(0.9)	21.5	1.7	19.8
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	50.6	(4.6)	55.2	(7.9)	63.1
After partial direct written-off	部分直接償却後	32.2	(4.1)	36.3	(5.8)	42.1

## 4. Status of Claims disclosed under the Financial Revitalization Law

## 4. 金融再生法開示債権の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	47,580	(11,320)	58,900	682	58,218
Doubtful claims	危険債権	135,496	21,512	113,984	1,554	112,430
Claims in need of special caution	要管理債権	28,662	(8,990)	37,652	894	36,758
Sub-total (Claims in need of special caution or below)	要管理債権以下計	211,739	1,203	210,536	3,128	207,408
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	1,000,101	(108,038)	1,108,139	(107,736)	1,215,875
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,363,930	449,320	7,914,610	445,241	7,469,369
Sub-total (Normal claims)	正常債権計	9,364,032	341,283	9,022,749	337,504	8,685,245
Total (Credit exposures)	合計	9,575,771	342,485	9,233,286	340,633	8,892,653
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	30,886	(12,798)	43,684	1,567	42,117
Problem claims ratio (Percentage of claims in need of special caution or below)	A / B	2.2%	0.0%	2.2%	(0.1%)	2.3%

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	50,876	(11,978)	62,854	997	61,857
Doubtful claims	危険債権	136,562	21,594	114,968	765	114,203
Claims in need of special caution	要管理債権	28,662	(8,991)	37,653	871	36,782
Sub-total (Claims in need of special caution or below)	要管理債権以下計	216,101	625	215,476	2,633	212,843
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	1,004,647	(107,953)	1,112,600	(107,844)	1,220,444
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,498,885	422,221	8,076,664	410,205	7,666,459
Sub-total (Normal claims)	正常債権計	9,503,533	314,268	9,189,265	302,361	8,886,904
Total (Credit exposures)	合計	9,719,634	314,893	9,404,741	304,993	9,099,748
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	31,587	(13,033)	44,620	1,326	43,294
Problem claims ratio (Percentage of claims in need of special caution or below)	C / D	2.2%	0.0%	2.2%	(0.1%)	2.3%

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

## 5. 金融再生法開示債権の保全状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Coverage amount	保全額	182,458	4,555	177,903	3,406	174,497
Allowance for loan losses	貸倒引当金	43,596	(1,865)	45,461	5,435	40,026
Collateral and guarantees	担保保証等	138,862	6,421	132,441	(2,029)	134,470
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権計	213,963	(2,605)	216,568	3,801	212,767
Coverage ratio	A / B	85.2%	3.1%	82.1%	0.1%	82.0%

(Reference) Status of Coverage of Claims of Borrowers Classification

(参考)開示債権別の保全状況推移

(Unit:Millions of Yen)

		As of March 31, 2013 (A)	(A)-(B)	As of March 31, 2012 (B)	(B)-(C)	As of March 31, 2011 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	47,580	(11,320)	58,900	682	58,218
Allowance for loan losses	貸倒引当金	16,729	(12,427)	29,156	4,848	24,308
Collateral and guarantees	担保保証等	30,850	1,107	29,743	(4,167)	33,910
Coverage ratio	保全率	100.0%	0.0%	100.0%	0.0%	100.0%
Doubtful claims	危険債権	135,496	21,512	113,984	1,554	112,430
Allowance for loan losses	貸倒引当金	22,177	10,656	11,521	27	11,494
Collateral and guarantees	担保保証等	94,515	10,925	83,590	2,513	81,077
Coverage ratio	保全率	86.1%	2.7%	83.4%	1.1%	82.3%
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	30,886	(12,798)	43,684	1,567	42,117
Allowance for loan losses	貸倒引当金	4,689	(93)	4,782	559	4,223
Collateral and guarantees	担保保証等	13,495	(5,612)	19,107	(376)	19,483
Coverage ratio	保全率	58.8%	4.2%	54.6%	(1.6%)	56.2%

## ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2013) 引当率・保全率(25年3月末)

【Non-consolidated】		【単体】	Categories 分類				(Unit: Billions of Yen)		
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	No categorization 非分類	Category II Ⅱ分類	Category III Ⅲ分類	Category IV Ⅳ分類	Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
Legal bankruptcy 破綻先 5.4 (△5.5)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 47.5 (△11.4)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 23.5 (△11.8)		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)	16.7	100%	100%
Virtual bankruptcy 実質破綻先 42.1 (△5.8)			Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分 43.8 (15.1) [21.6]		Partially reserved 必要額を引当 18.8 (△0.7) [40.9]				
Possible bankruptcy 破綻懸念先 135.4 (21.5)		Doubtful 危険債権 135.4 (21.5)	Covered by collateral (担保) 13.4 Non-covered (信用) 17.3		※[ ]: Credit exposures under each category before reserve ※[ ]内の計数は引当前の分類額		22.1	54.1%	86.1%
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 30.8 (△12.8)	In need of special caution 要管理債権 28.6 (△9.0)	2.0 (△1.0)	28.8 (△11.8)			4.6	27.1%	58.8%
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 997.8 (△104.3)	Normal 正常債権	239.3 (△27.3)	758.5 (△77.2)			9.7	0.9%	
Normal 正常先 8,363.9 (449.3)		9,364.0 (341.3)					2.7	0.0%	
Total 合計 9,575.7 (342.5) 100.0%		Total 合計 9,575.7 (342.5)	No categorization 非分類 8,672.7 (424.7) 90.6%	Category II Ⅱ分類 884.2 (△81.3) 9.2%	Category III Ⅲ分類 18.8 (△0.7) 0.2%	Category IV Ⅳ分類 0.0 (0.0) 0.0%	Total 合計 56.4	Total coverage ratio 要管理先以下合計 85.2%	

Notes: 1. ( ): Amount of increase compared with that of March 31, 2012  
(△): Amount of decrease compared with that of March 31, 2012  
2. Loans include the privately-placed bonds guaranteed by the Bank.  
注1. ( )内の計数は24年3月末との増減額を表示しております。  
注2. 債権額には、銀行保証付私募債を含んでおります。



## EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of March 31, 2013)

## 資産内容の開示における各種基準の比較(25年3月末)

【Non-consolidated】【単体】

(Unit:Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権		Risk-managed loans under the Banking Law リスク管理債権	
		Of which, Loans and bills discounted うち貸出金		(Loans and bills discounted) (対象:貸出金)	
Legal bankruptcy 破綻先 5.4		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 47.5	5.2	Loans to borrowers in bankruptcy 破綻先債権 5.2	
Virtual bankruptcy 実質破綻先 42.1			46.6	41.3	Past due loans 延滞債権 176.2
Possible bankruptcy 破綻懸念先 135.4		Doubtful 危険債権 135.4	134.9		
In need of caution 要注意先 1,028.7	In need of special caution based on borrowers 要管理先 30.8	In need of special caution 要管理債権 28.6 (※)	28.6	4.5	Accruing loans contractually past due for 3 months or more 3か月以上延滞債権 4.5
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 997.8			24.1	Restructured loans 条件緩和債権 24.1
Normal 正常先 8,363.9			Sub total 小計 210.2		Total 合計 210.2
Total 合計 9,575.7		Sub total 小計 211.7	Sub total 小計 210.2		Total 合計 210.2
		Normal 正常債権 9,364.0	9,179.6		
Total 合計 9,575.7		Total 合計 9,575.7	Total 合計 9,389.8		

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

## 6. Off-Balanced Credits

## 6. オフバランス化の状況

## 【Non-Consolidated】

## 【単体】

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

① 危険債権以下(金融再生法基準)の債権残高

(Unit: Billions of Yen)

		As of March 31, 2013 (A)	April 1, 2012 – March 31, 2013 (A)-(B)		As of March 31, 2012 (B)	
			Increase	Amount off-balanced		
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	47.5	(11.4)	10.8	22.1	58.9
Doubtful claims	危険債権	135.4	21.5	44.1	22.5	113.9
For the year ended March 31, 2013	25年3月期	183.0	10.2	54.9	44.7	172.8

		As of March 31, 2012 (A)	April 1, 2011 – March 31, 2012 (A)-(B)		As of March 31, 2011 (B)	
			Increase	Amount off-balanced		
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	58.9	0.7	19.3	18.6	58.2
Doubtful claims	危険債権	113.9	1.5	46.4	44.8	112.4
For the year ended March 31, 2012	24年3月期	172.8	2.2	65.7	63.5	170.6

		As of March 31, 2011 (A)	April 1, 2010 – March 31, 2011 (A)-(B)		As of March 31, 2010 (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	58.2	(22.9)	21.5	44.4	81.1
Doubtful claims	危険債権	112.4	(8.9)	33.3	42.2	121.3
For the year ended March 31, 2011	23年3月期	170.6	(31.9)	54.8	86.7	202.5

## ② Progress of Off-balancing

## ② オフバランス化の実績

(Unit: Billions of Yen)

		For the year ended March 31, 2013	For the year ended March 31, 2012	For the year ended March 31, 2011
Final disposal of non-performing loan by liquidation	清算型処理	2.4	7.0	0.4
Final disposal of non-performing loan by restructuring	再建型処理	9.5	14.3	25.2
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	20.5	22.6	28.8
Direct written-off	直接償却	(11.5)	(29.1)	(35.8)
Other	その他	23.7	48.5	67.9
Collection / repayment, etc	回収・返済等	18.3	29.1	45.7
Improvement in debtors' business performance	業況改善	5.3	19.4	22.2
Total	合計	44.7	63.5	86.7

## 7. Status of Bankruptcy due to Classification of Loan Categories

## 7. 格付別倒産状況

## 【Non-Consolidated】

## 【単体】

## ① Internal rating 1 year before bankruptcy

## ①倒産1年前の行内格付

For the year ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2013		March 31, 2012		March 31, 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	-	1	0.0	0	-
Category VII	VII	0	-	0	-	1	0.1
Category VIII	VIII	4	4.6	2	0.5	8	3.8
Category IX	IX	14	5.6	11	2.0	16	8.5
Category X	X	1	0.0	2	2.0	2	0.1
Category X I	X I	5	1.9	7	2.5	4	3.9
Category X II	X II	11	3.5	6	4.5	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 the year ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2013		March 31, 2012		March 31, 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	-	1	0.1
Category VII	VII	0	-	0	-	0	-
Category VIII	VIII	0	-	1	0.0	5	3.3
Category IX	IX	12	4.1	5	0.4	14	8.3
Category X	X	3	3.3	4	1.2	2	0.1
Category X I	X I	3	1.4	4	2.0	4	0.6
Category X II	X II	17	6.9	15	7.9	7	4.5
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

Domestic branches (excluding loans in offshore market account)

## 8. 業種別貸出状況等(特別国際金融取引勘定を除く国内店分)

## ① Classification of loans by type of industry

【Non-Consolidated】

## ① 業種別貸出金

【単体】

(Unit:Millions of Yen)

		As of March 31, 2013(A)	(A)-(B)	As of March 31, 2012(B)	(B)-(C)	As of March 31, 2011(C)
<b>Total</b>	<b>合 計</b>	<b>9,379,499</b>	<b>371,245</b>	<b>9,008,254</b>	<b>371,889</b>	<b>8,636,365</b>
Manufacturing	製造業	965,532	(6,255)	971,787	43,774	928,013
Agriculture and forestry	農業、林業	3,345	(392)	3,737	(541)	4,278
Fishery	漁業	7,760	(458)	8,218	144	8,074
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,324	(107)	4,431	742	3,689
Construction	建設業	252,197	(16,125)	268,322	1,435	266,887
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,372	101	14,271	(210)	14,481
IT and telecommunication	情報通信業	61,830	400	61,430	776	60,654
Transport and postal activities	運輸業、郵便業	339,255	(16,975)	356,230	5,983	350,247
Wholesale and retail	卸売業、小売業	736,301	(5,101)	741,402	24,660	716,742
Finance and insurance	金融業、保険業	188,602	(8,196)	196,798	(21,188)	217,986
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,527,633	156,292	2,371,341	100,736	2,270,605
Other services	その他の各種サービス業	727,360	18,625	708,735	14,983	693,752
Local governments	地方公共団体	162,739	6,499	156,240	29,856	126,384
Others	その他	3,388,248	242,936	3,145,312	170,739	2,974,573

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

【Non-Consolidated】

## ② 業種別リスク管理債権

【単体】

(Unit:Millions of Yen)

		As of March 31, 2013(A)	(A)-(B)	As of March 31, 2012(B)	(B)-(C)	As of March 31, 2011(C)
<b>Total</b>	<b>合 計</b>	<b>210,219</b>	<b>1,276</b>	<b>208,943</b>	<b>3,251</b>	<b>205,692</b>
Manufacturing	製造業	29,485	2,434	27,051	8,989	18,062
Agriculture and forestry	農業、林業	24	(2)	26	(17)	43
Fishery	漁業	27	(1)	28	25	3
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	(4)	4
Construction	建設業	16,085	4,630	11,455	(4,056)	15,511
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	0	0	0	(1)	1
IT and telecommunication	情報通信業	1,864	(585)	2,449	1,799	650
Transport and postal activities	運輸業、郵便業	6,756	712	6,044	5,028	1,016
Wholesale and retail	卸売業、小売業	25,790	(2,333)	28,123	3,678	24,445
Finance and insurance	金融業、保険業	1,083	308	775	(9)	784
Real estate and goods rental and leasing	不動産業、物品賃貸業	50,942	(10,960)	61,902	(10,283)	72,185
Other services	その他の各種サービス業	27,794	3,019	24,775	(1,984)	26,759
Local governments	地方公共団体	-	-	-	-	-
Others	その他	50,364	4,054	46,310	88	46,222

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

【Non-Consolidated】

## ③ 業種別金融再生法開示債権

【単体】

(Unit:Millions of Yen)

		As of March 31, 2013(A)	(A)-(B)	As of March 31, 2012(B)	(B)-(C)	As of March 31, 2011(C)
<b>Total</b>	<b>合 計</b>	<b>211,739</b>	<b>1,203</b>	<b>210,536</b>	<b>3,128</b>	<b>207,408</b>
Manufacturing	製造業	29,749	2,273	27,476	9,205	18,271
Agriculture and forestry	農業、林業	24	(2)	26	(17)	43
Fishery	漁業	27	(1)	28	25	3
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	(4)	4
Construction	建設業	16,101	4,625	11,476	(4,081)	15,557
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	0	0	0	(1)	1
IT and telecommunication	情報通信業	1,959	(571)	2,530	1,800	730
Transport and postal activities	運輸業、郵便業	6,801	709	6,092	5,076	1,016
Wholesale and retail	卸売業、小売業	26,390	(2,273)	28,663	3,547	25,116
Finance and insurance	金融業、保険業	1,101	276	825	(3)	828
Real estate and goods rental and leasing	不動産業、物品賃貸業	51,077	(10,961)	62,038	(10,409)	72,447
Other services	その他の各種サービス業	27,985	3,007	24,978	(2,100)	27,078
Local governments	地方公共団体	-	-	-	-	-
Others	その他	50,520	4,121	46,399	91	46,308

(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】**
**9. 貸出金の残高**  
**【単体】**
**①Balances of Loans**
**①貸出金の末残・平残(全店)**

For the year ended

(Unit:Billions of Yen)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
(outstanding balance)	(末残)	9,389.8	372.7	9,017.1	373.0	8,644.1
(average balance)	(平残)	9,203.9	452.6	8,751.3	193.9	8,557.4

**②Breakdown of Loans (outstanding balance) and Ratio of loans to small and medium-sized businesses**
**②貸出金内訳(末残)及び中小企業等貸出比率**

Domestic branches (excluding loans in offshore market account)

(特別国際金融取引勘定を除く国内店分)

(Unit:Billions of Yen)

		As of March 31, 2013(A)	(A)-(B)	As of March 31, 2012(B)	(B)-(C)	As of March 31, 2011(C)
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,522.7	42.7	1,480.0	38.8	1,441.2
Loans to small and medium-sized businesses, etc	中小企業等貸出	7,625.1	295.5	7,329.6	286.6	7,043.0
Loans to small and medium-sized businesses	中小企業向け貸出	2,968.7	24.3	2,944.4	79.5	2,864.9
Loans to individuals	個人向け貸出	4,656.3	271.1	4,385.2	207.2	4,178.0
Residential loans	住宅系ローン	4,309.3	261.6	4,047.7	212.7	3,835.0
Housing loans	住宅ローン	2,971.5	207.1	2,764.4	160.0	2,604.4
Apartment loans	アパートローン	1,337.8	54.6	1,283.2	52.6	1,230.6
Other individual loans	その他のローン	347.0	9.6	337.4	(5.6)	343.0
Public sectors	公共向け貸出	231.6	33.1	198.5	46.5	152.0
Total	合計	9,379.4	371.2	9,008.2	371.9	8,636.3
Retail Loans within Kanagawa Prefecture	県内リテール貸出	6,490.6	257.6	6,233.0	259.5	5,973.5
Loans to small and medium-sized businesses within Kanagawa Prefecture	県内中小企業向け貸出	2,313.8	21.8	2,292.0	80.4	2,211.6
Loans to individuals within Kanagawa Prefecture	県内個人向け貸出	4,176.8	235.9	3,940.9	179.0	3,761.9

(注)県内リテール貸出=中小企業等貸出のうち神奈川県内の残高

Note: Retail Loans within 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	中小企業等貸出比率	81.2	(0.1)	81.3	(0.2)	81.5
Ratio of loans to individuals	個人向け貸出比率	49.6	1.0	48.6	0.3	48.3

(Reference)

(参考)

For the year ended

(Unit:Billions of Yen)

		March 31, 2013 (A)	(A)-(B)	March 31, 2012 (B)	(B)-(C)	March 31, 2011 (C)
New housing Loans	住宅ローン実行額	442.9	53.0	389.9	68.7	321.2
housing loans	当行住宅ローン	429.0	59.2	369.8	57.6	312.2
Flat 35	フラット35	13.8	(6.2)	20.0	11.0	9.0

(注)管理ベース

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

**③Breakdown of Loans (average balance)**
**③貸出金内訳(平残)**

Domestic branches (excluding loans in offshore market account)

(特別国際金融取引勘定を除く国内店分)

For the year ended

(Unit:Billions of Yen)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	As of March 31, 2011(C)
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,520.9	48.1	1,472.8	19.8	1,453.0
Loans to small and medium-sized businesses, etc	中小企業等貸出	7,467.9	354.6	7,113.3	135.5	6,977.8
Loans to small and medium-sized businesses	中小企業向け貸出	2,969.0	100.5	2,868.5	(12.5)	2,881.0
Loans to individuals	個人向け貸出	4,498.9	254.2	4,244.7	147.9	4,096.8
Residential loans	住宅系ローン	4,160.1	251.2	3,908.9	154.3	3,754.6
Housing loans	住宅ローン	2,857.8	196.0	2,661.8	113.4	2,548.4
Apartment loans	アパートローン	1,302.3	55.3	1,247.0	40.9	1,206.1
Other individual loans	その他のローン	338.7	3.0	335.7	(6.4)	342.1
Public sectors	公共向け貸出	205.7	49.0	156.7	37.2	119.5
Total	合計	9,194.7	451.8	8,742.9	192.5	8,550.4

**④Loans to certain areas**
**④地域別貸出金残高**

(Unit:Billions of Yen)

		As of March 31, 2013(A)	(A)-(B)	As of March 31, 2012(B)	(B)-(C)	As of March 31, 2011(C)
Loans to Asian countries	アジア向け貸出	14.9	1.0	13.9	1.7	12.2
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Latin America	中南米向け貸出	15.6	0.4	15.2	12.8	2.4
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】

## ①Balances of Deposits

## ①預金の末残・平残(全店)

For the year ended

(Unit:Billions of Yen)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
(outstanding balance)	(末残)	11,484.9	393.4	11,091.5	338.4	10,753.1
(average balance)	(平残)	10,853.5	306.1	10,547.4	208.8	10,338.6

## ②Breakdown 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>	(末残)	As of March 31, 2013(A)	(A)-(B)	As of March 31, 2012(B)	(B)-(C)	As of March 31, 2011(C)
Individual	個人	8,418.4	230.6	8,187.8	216.3	7,971.5
Of which, liquid deposits	うち流動性	5,522.2	256.4	5,265.8	293.1	4,972.7
Of which, fixed deposits	うち定期性	2,849.2	(18.1)	2,867.3	(73.5)	2,940.8
Corporate	法人	2,165.5	49.9	2,115.6	116.4	1,999.2
Local Public	公金	798.3	124.9	673.4	(9.2)	682.6
Financial institutions	金融	97.8	(14.0)	111.8	19.8	92.0
Total	合計	11,480.1	391.4	11,088.7	343.2	10,745.5
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,617.9	373.1	10,244.8	281.3	9,963.5

For the year ended

(Unit:Billions of Yen)

<Average balance>	(平残)	March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
Individual	個人	8,302.6	191.9	8,110.7	207.0	7,903.7
Corporate	法人	2,099.4	99.4	2,000.0	76.3	1,923.7
Local Public	公金	369.0	4.7	364.3	(69.9)	434.2
Financial institutions	金融	72.0	1.5	70.5	(0.8)	71.3
Total	合計	10,843.2	297.6	10,545.6	212.5	10,333.1
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,009.1	260.3	9,748.8	186.4	9,562.4

## 11. Individual Deposit Assets

## 11. 個人向け預り資産の残高

## ①Balances of deposit assets for individuals

## ①個人向け預り資産の残高

【Consolidated】

【連結】

(Unit:Billions of Yen)

		As of March 31, 2013(A)	(A)-(B)	As of March 31, 2012(B)	(B)-(C)	As of March 31, 2011(C)	
Investment trusts	投資信託	517.9	82.9	435.0	(34.0)	469.0	
Annuity insurance, etc.	年金等保険	964.2	98.9	865.3	150.4	714.9	
Foreign currency deposits	外貨預金	45.1	(7.1)	52.2	(3.7)	55.9	
Public bonds	公共債	316.5	(63.8)	380.3	(43.7)	424.0	
Total balance of non-deposit products for individuals	個人向け投資型商品合計	1,843.8	110.9	1,732.9	69.0	1,663.9	
Individual deposits (deposits in yen)	個人預金(円貨預金)	8,373.3	237.7	8,135.6	220.0	7,915.6	
Total individual deposit assets	個人向け預り資産合計	10,217.2	348.7	9,868.5	288.9	9,579.6	
Ratio of non-deposit products for individuals	個人向け投資型商品比率	A / B	18.0%	0.5%	17.5%	0.2%	17.3%

Non-deposit 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	275.3	79.1	196.2	19.8	176.4
Total balance of non-deposit products for individuals (Group total)	D = A + C	個人向け投資型商品グループ合計	2,119.1	190.0	1,929.1	88.7	1,840.4
Total individual deposit assets (Group total)	E = B + C	個人向け預り資産グループ合計	10,492.5	427.8	10,064.7	308.7	9,756.0
Ratio of non-deposit products for individuals (Group total)	D / E	個人向け投資型商品比率グループ合計	20.1%	1.0%	19.1%	0.3%	18.8%

## ②Sales amount of non-deposit products for individuals

## ②個人向け投資型商品販売額

【Consolidated】

【連結】

For the year ended

(Unit:Billions of Yen)

		March 31, 2013(A)	(A)-(B)	March 31, 2012(B)	(B)-(C)	March 31, 2011(C)
Sales amount of Investment trusts (The Bank of Yokohama, Ltd.)	投資信託販売額(単体)	334.5	71.9	262.6	49.3	213.3
Sales amount of Annuity insurance, etc. (The Bank of Yokohama, Ltd.)	年金等保険販売額(単体)	124.8	(50.3)	175.1	11.4	163.7
Sales amount of Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券㈱の投資型商品販売額	148.1	58.2	89.9	3.3	86.6
Sales amount of non-deposit products for individuals (Group total)	個人向け投資型商品販売額グループ合計	607.5	79.8	527.7	64.1	463.6

## 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 the year ended

(Unit:Billions of Yen)

		March 31, 2013		March 31, 2012		March 31, 2011	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[255.7] 11,771.9		[275.1] 11,300.7		[217.6] 10,776.9	
Of which, loans and bills discounted	うち貸出金	9,145.5	1.59	8,713.3	1.73	8,534.9	1.84
Of which, securities	うち有価証券	2,195.0	0.95	2,132.5	0.89	1,814.4	0.95
Of which, call loans	うちコールローン	26.5	0.21	2.7	0.59	8.4	0.26
Of which, due from banks	うち預け金	0.0	0.02	0.0	0.02	0.0	0.03
Of which, monetary claims bought	うち買入金銭債権	142.3	1.56	167.3	1.49	193.5	1.50
Interest-bearing liabilities	資金調達勘定	11,396.8	0.07	11,028.6	0.08	10,537.4	0.10
Of which, deposits	うち預金	10,694.0	0.04	10,359.6	0.05	10,153.6	0.07
Of which, negotiable certificates of deposit	うち譲渡性預金	107.8	0.05	163.2	0.07	116.7	0.10
Of which, call money	うちコールマネー	119.4	0.08	102.3	0.07	55.1	0.08
Of which, borrowed money	うち借入金	399.8	0.52	338.5	0.61	147.5	1.27
Of which, bonds payable	うち社債	64.3	1.94	64.3	1.93	64.3	1.99

(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 the year ended

(Unit:Billions of Yen)

		March 31, 2013		March 31, 2012		March 31, 2011	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	531.4	0.64	534.8	0.83	492.3	0.82
Of which, loans and bills discounted	うち貸出金	58.3	1.05	38.0	1.25	22.5	1.38
Of which, securities	うち有価証券	55.2	1.20	33.3	1.02	31.1	1.06
Of which, call loans	うちコールローン	152.5	0.56	73.2	0.74	77.8	0.59
Of which, due from banks	うち預け金	260.4	0.42	385.9	0.70	352.3	0.76
Interest-bearing liabilities	資金調達勘定	[255.7] 521.1		[275.1] 535.1		[217.6] 476.4	
Of which, deposits	うち預金	159.5	0.24	187.8	0.33	184.9	0.37
Of which, call money	うちコールマネー	59.9	0.48	31.1	1.07	32.8	1.37
Of which, borrowed money	うち借入金	41.0	2.95	41.0	2.96	41.0	2.96

(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 the year ended

(Unit:Billions of Yen)

		March 31, 2013		March 31, 2012		March 31, 2011	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	12,047.7	1.43	11,560.4	1.53	11,051.6	1.64
Of which, loans and bills discounted	うち貸出金	9,203.9	1.59	8,751.3	1.73	8,557.4	1.84
Of which, securities	うち有価証券	2,250.3	0.96	2,165.9	0.89	1,845.6	0.95
Of which, call loans	うちコールローン	179.0	0.51	76.0	0.74	86.2	0.56
Of which, due from banks	うち預け金	260.4	0.42	385.9	0.70	352.3	0.76
Of which, monetary claims bought	うち買入金銭債権	142.3	1.56	167.3	1.49	193.5	1.50
Interest-bearing liabilities	資金調達勘定	11,662.1	0.09	11,288.6	0.11	10,796.2	0.13
Of which, deposits	うち預金	10,853.5	0.05	10,547.4	0.05	10,338.6	0.07
Of which, negotiable certificates of deposit	うち譲渡性預金	107.8	0.05	163.2	0.07	116.7	0.10
Of which, call money	うちコールマネー	179.4	0.21	133.5	0.30	88.0	0.56
Of which, borrowed money	うち借入金	440.8	0.74	379.5	0.86	188.5	1.64
Of which, bonds payable	うち社債	64.3	1.94	64.3	1.93	64.3	1.99

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.