

Consolidated Financial Results for the Nine Months ended December 31, 2012



<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

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

1. Consolidated Financial Results (for the nine months ended December 31, 2012)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Nine months ended December 31, 2012	218,859	0.4%	73,402	9.7%	42,640	22.3%
Nine months ended December 31, 2011	217,984	2.9%	66,902	15.8%	34,850	5.1%

(Note1) Comprehensive Income: Nine months ended December 31, 2012: ¥47,573 million [32.7%];

Nine months ended December 31, 2011: ¥35,849 million [20.2%]

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

	Net Income per Share	Net Income per Share(Diluted)
Nine months ended December 31, 2012	¥31.95	¥31.94
Nine months ended December 31, 2011	¥25.73	¥25.71

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
December 31, 2012	13,092,944	854,648	6.0%
March 31, 2012	12,802,131	832,765	6.0%

(Reference) Own Capital: December 31, 2012: ¥798,602 million; March 31, 2012: ¥778,873 million

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

2. Dividends on Common Stock

	Annual Cash Dividends per Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Total
Fiscal year ended March 31, 2012	—	¥5.00	—	¥5.00	¥10.00
Fiscal year ending March 31, 2013	—	¥5.00	—	—	—
Fiscal year ending March 31, 2013 (Forecasts)				¥5.00	¥10.00

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

3. Earnings Forecasts (for the fiscal year ending March 31, 2013)

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

	Ordinary Profit		Net Income		Net Income per Share
Fiscal year ending March 31, 2013	96,500	(0.1%)	56,000	9.3%	¥42.16

(Note 1) Percentages shown in Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(Note 2) Revision of earnings forecasts for quarter in review: No

※ NOTE

(1) Changes in the scope of consolidated significant subsidiaries during the nine months ended December 31, 2012: No

(2) Adoption of simplified accounting methods for the preparation of quarterly consolidated financial statements: No

(3) 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 |

(4) Number of common stocks issued at the end of the period

(A) Number of stock issued (including treasury stocks):	December 31, 2012	1,348,071,054 shares	March 31, 2012	1,361,071,054 shares
(B) Number of treasury stocks:	December 31, 2012	32,026,223 shares	March 31, 2012	14,095,879 shares
(C) Average outstanding stocks for the current quarter:	December 31, 2012	1,334,300,764 shares	December 30, 2011	1,354,388,120 shares

(Disclosure regarding the execution of the quarterly review procedure)

This report is out of the scope of the quarterly review procedure which is required by “Financial Instruments and Exchange Law”. The review procedure of quarterly consolidated financial statements based on the “Financial Instruments and Exchange Law” has been completed.

(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.
- The average number of outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2013 is based on the average of ‘The average number of outstanding stocks for 3Q (accumulated period)’, which is indicated ‘(4)Number of common stocks issued at the end of the period’ above, and ‘The average number of outstanding stocks from January 1, 2013 to March 31, 2013 (forecast)’.
 ‘The average number of outstanding stocks from January 1, 2013 to March 31, 2013 (forecast)’ is calculated based on the number of stocks issued at the end of 3Q (not including treasury stocks) as considering the impact of repurchase of own shares after January, 2013, based on the notice which released November 9, 2012.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2012	As of December 31, 2012
Assets:		
Cash and due from banks	811,600	505,766
Call loans and bills bought	108,820	239,401
Monetary claims bought	164,256	146,663
Trading assets	24,256	42,402
Securities	2,113,975	2,213,403
Loans and bills discounted	8,970,301	9,369,326
Foreign exchanges	5,214	5,086
Lease receivables and investment assets	58,215	60,204
Other assets	154,533	145,958
Tangible fixed assets	125,606	124,713
Intangible fixed assets	14,529	12,765
Deferred tax assets	34,562	32,290
Customers' liabilities for acceptances and guarantees	293,484	265,970
Allowance for loan losses	(77,226)	(71,010)
Total assets	12,802,131	13,092,944
Liabilities:		
Deposits	11,061,581	10,961,867
Negotiable certificates of deposit	27,460	53,122
Call money and bills sold	40,689	61,044
Payables under securities lending transactions	—	13,210
Trading liabilities	1,286	1,099
Borrowed money	304,226	613,151
Foreign exchanges	51	19
Bonds payable	64,300	64,300
Other liabilities	154,594	183,336
Provision for directors' bonuses	66	—
Provision for retirement benefits	171	195
Provision for reimbursement of deposits	1,029	908
Provision for contingent losses	1,096	739
Reserves under the special laws	3	4
Deferred tax liabilities for land revaluation	19,323	19,323
Acceptances and guarantees	293,484	265,970
Total liabilities	11,969,365	12,238,295
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	336,007	360,097
Treasury stock	(5,591)	(12,133)
Total shareholders' equity	723,288	740,837
Valuation difference on available-for-sale securities	21,347	23,550
Deferred gains or losses on hedges	(11)	(35)
Revaluation reserve for land	34,249	34,249
Total accumulated other comprehensive income	55,585	57,764
Subscription rights to shares	285	291
Minority interests	53,606	55,754
Total net assets	832,765	854,648
Total liabilities and net assets	12,802,131	13,092,944

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
 (Consolidated Statements of Income)
 (For the nine months ended)

(Unit: Millions of Yen)

	December 31, 2011	December 31,2012
Ordinary income	217,984	218,859
Interest income	133,408	130,184
Of which, interest on loans and discounts	114,134	110,740
Of which, interest and dividends on securities	14,250	15,790
Fees and commissions	38,195	38,124
Trading income	1,453	1,401
Other ordinary income	38,860	45,113
Other income	6,066	4,035
Ordinary expenses	151,081	145,456
Interest expenses	9,342	7,797
Of which, interest on deposits	4,816	4,126
Fees and commissions payments	8,257	8,131
Trading expenses	19	7
Other ordinary expenses	30,280	34,234
General and administrative expenses	82,912	82,894
Other expenses	20,269	12,390
Ordinary profit	66,902	73,402
Extraordinary income	1	0
Gain on disposal of noncurrent assets	1	0
Extraordinary loss	260	296
Loss on disposal of noncurrent assets	259	295
Other	0	0
Income before income taxes and minority interests	66,643	73,106
Income taxes – current	20,530	26,274
Income taxes – deferred	8,731	1,443
Total income taxes	29,261	27,718
Income before minority interests	37,381	45,388
Minority interests in income	2,531	2,747
Net income	34,850	42,640

(Consolidated Statements of Comprehensive Income)

(For the nine months ended)

(Unit: Millions of Yen)

	December 31, 2011	December 31, 2012
Income before minority interests	37,381	45,388
Other comprehensive income	(1,531)	2,185
Valuation difference on available-for-sale securities	(4,172)	2,209
Deferred gains or losses on hedges	(83)	(23)
Revaluation reserve for land	2,724	—
Comprehensive income	35,849	47,573
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of the parent	33,292	44,820
Comprehensive income attributable to minority interests	2,557	2,753

SELECTED FINANCIAL INFORMATION FOR THE NINE MONTHS ENDED DECEMBER 31, 2012

I. Summary

I. 決算サマリー

1. Income status (Non-Consolidated)

1. 損益の状況(単体)

•Gross operating income.....	Although interest income and fees & commissions from domestic operations decreased, other ordinary income from domestic operations increased, resulting in gross operating income increased by 0.4 billion yen from the same period previous year, to 150.3 billion yen.
•Expenses.....	Mainly due to a decline of expenses centering on facilities, expenses decreased by 0.2 billion yen from the same period previous year, to 73.3 billion yen. OHR (overhead ratio) decreased by 0.3 points from the same period previous year, to 48.7%.
•Core net business profit.....	Due to an increase of gross operating income and a decline of expenses, core net business profit increased by 0.5 billion yen from the same period previous year, to 76.9 billion yen.
•Ordinary profit.....	Losses on stock and other securities were improved, and also credit costs decreased. This resulted in ordinary profit increased by 6.1 billion yen from the same period previous year, to 66.4 billion yen.
•Net income.....	Besides the positive factors mentioned above, corporate tax decreased owing to cut in corporate tax rate. As a result, net income increased by 7.8 billion yen from the same period previous year, to 41.2 billion yen.

		December 31, 2012(A)	(A)-(B)	December 31, 2011(B)	March 31, 2012 (Reference)
Gross operating income	業務粗利益	150.3	0.4	149.9	203.6
Of which, interest income from domestic operations	うち国内資金利益	121.2	(1.8)	123.0	164.6
Of which, fees and commissions from domestic operations	うち国内役務取引等利益	20.9	(0.4)	21.3	31.1
Of which, other ordinary income from domestic operations	うち国内その他業務利益	6.2	2.7	3.5	5.1
Expenses	経費(除く臨時処理分) (△)	73.3	(0.2)	73.5	98.3
(Reference) OHR	(参考) OHR	48.7%	(0.3%)	49.0%	48.2%
Core net business profit	実質業務純益	76.9	0.5	76.4	105.3
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	(3.1)	1.2	(4.3)	(14.1)
Net business profit	業務純益	80.1	(0.6)	80.7	119.5
Non-recurring gains (losses)	臨時損益	(13.7)	6.7	(20.4)	(32.4)
Of which, disposal of bad debts	うち不良債権処理額 (△)	11.4	(3.6)	15.0	27.9
Of which, gains or losses on stocks and other securities	うち株式等関係損益	(0.2)	2.7	(2.9)	(1.3)
Ordinary profit	経常利益	66.4	6.1	60.3	87.0
Net income	四半期(当期)純利益	41.2	7.8	33.4	49.1
Credit costs	与信関係費用 (△)	8.3	(2.4)	10.7	13.7

2. Loans and Deposits, etc. Information

2. 貸出金・預金等の状況

•Loans.....	Besides the increase of loans to individuals mainly due to housing loan, loans to small and medium-sized business increased. Thus, total domestic loans increased by 416.6 billion yen from the same period previous year, to 9,404.5 billion yen.
•Deposits.....	Mainly due to an increase of deposits from individuals, total domestic deposits increased by 302.2 billion yen from the same period previous year, to 10,968.6 billion yen.

【Non-Consolidated】Loans

【単体】貸出金末残(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding loans in offshore market account)		As of December 31, 2012 (A)	(A)-(B)	(A)-(C)	As of December 31, 2011 (B)	As of September 30, 2012 (C)
Loans	貸出金合計	9,404.5	416.6	96.1	8,987.9	9,308.4
Of which, Loans to small and medium-sized businesses, etc.	うち中小企業等貸出	7,621.0	345.0	50.8	7,276.0	7,570.2
Loans to small and medium-sized business	中小企業向け貸出	3,030.1	61.2	(16.3)	2,968.9	3,046.4
Loans to individuals	個人向け貸出	4,590.8	283.7	67.0	4,307.1	4,523.8
Retail Loans within Kanagawa Prefecture	県内リテール貸出	6,492.2	299.6	61.4	6,192.6	6,430.8

(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

【Non-Consolidated】Deposits

【単体】預金末残(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding deposits in offshore market account)		As of December 31, 2012 (A)	(A)-(B)	(A)-(C)	As of December 31, 2011 (B)	As of September 30, 2012 (C)
Deposits	預金合計	10,968.6	302.2	147.4	10,666.4	10,821.2
Of which, deposits from individuals	うち個人預金	8,481.6	225.8	220.7	8,255.8	8,260.9
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,134.3	263.0	130.9	9,871.3	10,003.4

•Non-deposit products for individuals.....	Since investment trusts and annuity insurance, etc. have sold well, group total balance of non-deposit products for individuals increased by 212.9 billion yen from the same period previous year, to 2,059.6 billion yen.
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【Consolidated】Non-deposit products for individuals Information

【連結】個人向け投資型商品残高の状況

		As of December 31, 2012 (A)	(A)-(B)	(A)-(C)	As of December 31, 2011 (B)	As of September 30, 2012 (C)
Total balance of non-deposit products for individuals (Group total)	個人向け投資型商品グループ合計	2,059.6	212.9	89.9	1,846.7	1,969.7
Non-deposit products for individuals (The Bank of Yokohama, Ltd.)	個人向け投資型商品合計(単体)	1,801.4	127.4	62.6	1,674.0	1,738.8
Of which, investment trusts (The Bank of Yokohama, Ltd.)	うち投資信託残高(単体)	468.7	58.2	29.3	410.5	439.4
Of which, annuity insurance, etc. (The Bank of Yokohama, Ltd.)	うち年金等保険残高(単体)	950.2	134.1	43.8	816.1	906.4
Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd	浜銀TT証券株の個人向け投資型商品	258.1	85.4	27.3	172.7	230.8

II. Digest of Financial Results for the nine months ended December 31, 2012
 II. 平成25年3月期 第3四半期決算の概況

1. Profit and Loss
 【Non-Consolidated】

1. 損益状況
 【単体】

(Unit: Millions of Yen)

		For the nine months ended		For the year ended		
		December 31, 2012(A)	(A)-(B)	December 31, 2011(B)	March 31, 2012 (Reference)	
1	Gross operating income	業務粗利益	150,338	[0.2%] 381	149,957	203,663
2	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	158,723	822	157,901	215,504
3	Gross operating income from domestic operations	国内業務粗利益	148,737	426	148,311	201,546
4	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	157,135	841	156,294	213,428
5	Interest income	資金利益	121,262	(1,780)	123,042	164,690
6	Fees and commissions	役務取引等利益	20,971	(367)	21,338	31,183
7	Trading income	特定取引利益	261	(145)	406	494
8	Other ordinary income	その他業務利益	6,242	2,718	3,524	5,177
9	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(8,398)	(416)	(7,982)	(11,881)
10	Gross operating income from international operations	国際業務粗利益	1,600	(45)	1,645	2,116
11	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	1,587	(20)	1,607	2,076
12	Interest income	資金利益	228	132	96	162
13	Fees and commissions	役務取引等利益	287	2	285	373
14	Trading income	特定取引利益	(7)	12	(19)	(20)
15	Other ordinary income	その他業務利益	1,092	(191)	1,283	1,601
16	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	12	(25)	37	40
17	Expenses	経費(除く臨時処理分)	73,363	[(0.2%)] (147)	73,510	98,351
18	Personnel	人件費	30,004	681	29,323	39,290
19	Facilities	物件費	38,941	(846)	39,787	53,144
20	Taxes	税金	4,417	17	4,400	5,916
21	(Reference) OHR (17÷1)	(参考)OHR (17÷1)	48.7%	(0.3%)	49.0%	48.2%
22	Core net business Profit	実質業務純益	76,975	[0.6%] 529	76,446	105,311
23	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	85,360	969	84,391	117,153
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額	(3,143)	1,199	(4,342)	(14,196)
25	Net business profit	業務純益	80,118	(671)	80,789	119,507
26	(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(8,385)	(441)	(7,944)	(11,841)
27	Non-recurring gains (losses)	臨時損益	(13,703)	6,720	(20,423)	(32,412)
28	Disposal of bad debts	不良債権処理額	11,467	(3,618)	15,085	27,940
29	Written-off of loans	貸出金償却	2,996	(2,874)	5,870	8,378
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額	9,493	(1,598)	11,091	22,013
31	Loss on sales of non-performing loans	延滞債権等売却損	18	(124)	142	152
32	Recoveries of written-off claims	償却債権取立益	1,314	(1,107)	2,421	3,017
33	Other	その他	273	(128)	401	412
34	Gains or losses on stocks and other securities	株式等関係損益	(272)	2,673	(2,945)	(1,308)
35	Gains on sales of stocks and other securities	株式等売却益	81	(810)	891	894
36	Losses on sales of stocks and other securities	株式等売却損	56	12	44	57
37	Losses on devaluation of stocks and other securities	株式等償却	297	(3,495)	3,792	2,144
38	Other non-recurring gains (losses)	その他の臨時損益	(1,963)	429	(2,392)	(3,163)
39	Ordinary profit	経常利益	66,414	[10.0%] 6,049	60,365	87,095
40	Extraordinary income (loss)	特別損益	(294)	(35)	(259)	(392)
41	Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(294)	(35)	(259)	(392)
42	Gain on disposal of noncurrent assets	固定資産処分益	—	(0)	0	0
43	Loss on disposal of noncurrent assets	固定資産処分損	294	35	259	392
44	Income before income taxes	税引前四半期(当期)純利益	66,120	6,015	60,105	86,703
45	Income taxes - current	法人税、住民税及び事業税	23,957	5,126	18,831	26,258
46	Income taxes - deferred	法人税等調整額	915	(6,943)	7,858	11,308
47	Total income taxes	法人税等合計	24,873	(1,817)	26,690	37,567
48	Net income	四半期(当期)純利益	41,246	[23.4%] 7,831	33,415	49,135
49	Credit costs (24+28)	与信関係費用 (24+28)	8,324	[(22.5%)] (2,419)	10,743	13,744

(Unit: Millions of Yen)

【Consolidated】		【連結】		For the nine months ended			For the year ended
		December 31, 2012(A)	(A)-(B)	December 31, 2011(B)	March 31, 2012 (Reference)		
Consolidated gross operating income		164,652	[0.3%] 634	164,018	222,632		
Interest income	資金利益	122,386	(1,679)	124,065	165,968		
Fees and commissions	役務取引等利益	29,992	54	29,938	42,841		
Trading income	特定取引利益	1,393	(41)	1,434	1,783		
Other ordinary income	その他業務利益	10,878	2,298	8,580	12,039		
General and administrative expenses	営業経費 (△)	82,894	(18)	82,912	110,867		
Credit costs	与信関係費用 (△)	9,158	(2,898)	12,056	15,283		
Written-off of loans	貸出金償却 (△)	5,092	(3,139)	8,231	11,604		
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	9,802	(1,534)	11,336	21,776		
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	(3,863)	845	(4,708)	(14,554)		
Recoveries of written-off claims	償却債権取立益	2,165	(1,182)	3,347	4,111		
Other	その他 (△)	292	(252)	544	566		
Gains or losses on stocks and other securities	株式等関係損益	(367)	2,669	(3,036)	(1,395)		
Other	その他	1,170	281	889	1,236		
Ordinary profit	経常利益	73,402	[9.7%] 6,500	66,902	96,323		
Extraordinary income (loss)	特別損益	(296)	(38)	(258)	(392)		
Income before income taxes and minority interests	税金等調整前四半期(当期)純利益	73,106	6,463	66,643	95,931		
Income taxes - current	法人税、住民税及び事業税 (△)	26,274	5,744	20,530	28,305		
Income taxes - deferred	法人税等調整額 (△)	1,443	(7,288)	8,731	12,834		
Total income taxes	法人税等合計 (△)	27,718	(1,543)	29,261	41,139		
Income before minority interests	少数株主損益調整前四半期(当期)純利益	45,388	8,007	37,381	54,791		
Minority interests in income	少数株主利益 (△)	2,747	216	2,531	3,601		
Net income	四半期(当期)純利益	42,640	[22.3%] 7,790	34,850	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)

(Unit: Millions of Yen)

(Reference)		(参考)		For the nine months ended			For the year ended
		December 31, 2012(A)	(A)-(B)	December 31, 2011(B)	March 31, 2012 (Reference)		
Consolidated net business profit		85,295	[(0.8%)] (706)	86,001	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)		(Unit: Number of Companies)		
		As of December 31, 2012(A)	(A)-(B)	As of December 31, 2011(B)	As of March 31, 2012	
Number of consolidated subsidiaries	連結子会社数	11	0	11	11	
Number of companies accounted for by the equity method	持分法適用会社数	0	0	0	0	

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

2. 資金平残(国内業務部門)

(Unit: Billions of Yen)

【Non-Consolidated】	【単体】	For the nine months ended		For the year ended	
		December 31, 2012(A)	(A)-(B)	December 31, 2011(B)	March 31, 2012 (Reference)
Interest-earning assets	資金運用勘定	11,763.8	541.0	11,222.8	11,300.7
Loans and bills discounted	貸出金	9,099.0	440.4	8,658.6	8,713.3
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,405.5	341.8	7,063.7	7,100.9
Loans to small and medium-sized	中小企業向け貸出	2,938.3	95.3	2,843.0	2,856.2
Loans to individuals	個人向け貸出	4,467.1	246.4	4,220.7	4,244.7
Securities	有価証券	2,237.5	119.5	2,118.0	2,132.5
Bonds	債券	2,103.7	122.3	1,981.4	1,995.9
Stocks	株式	133.8	(2.8)	136.6	136.5
Interest-bearing liabilities	資金調達勘定	11,367.8	391.5	10,976.3	11,028.6
Deposits	預金	10,647.2	320.5	10,326.7	10,359.6
Deposits from individuals	個人預金	8,219.5	185.1	8,034.4	8,057.1
External liabilities	外部負債	532.1	126.6	405.5	440.9

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

(Unit: %)

【Non-Consolidated】	【単体】	For the nine months ended		For the year ended	
		December 31, 2012(A)	(A)-(B)	December 31, 2011(B)	March 31, 2012 (Reference)
Yield on interest-earning assets A	資金運用利回 A	1.44	(0.09)	1.53	1.53
Loans and bills discounted	貸出金利回	1.60	(0.14)	1.74	1.73
Securities	有価証券利回	0.90	0.03	0.87	0.89
Yield on interest-bearing liabilities B	資金調達利回 B	0.07	(0.01)	0.08	0.08
Deposits	預金利回	0.04	(0.01)	0.05	0.05
External liabilities	外部負債利回	0.41	(0.11)	0.52	0.48
Expenses ratio	経費率	0.87	(0.02)	0.89	0.90
Total funding cost C	資金調達原価 C	0.90	(0.04)	0.94	0.94
Yield spread A-B	資金運用調達利回差 A-B	1.37	(0.08)	1.45	1.45
Interest margin between loans and deposits	預貸金利鞘	0.68	(0.11)	0.79	0.78
Net interest margin A-C	総資金利鞘 A-C	0.54	(0.05)	0.59	0.59

4. Gains and Losses on Investment Securities

4. 有価証券関係損益

① Gains and Losses on Bonds

① 国債等債券損益

(Unit: Millions of Yen)

【Non-Consolidated】	【単体】	For the nine months ended		For the year ended	
		December 31, 2012(A)	(A)-(B)	December 31, 2011(B)	March 31, 2012 (Reference)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(8,385)	(441)	(7,944)	(11,841)
Gain on sales	売却益	4,164	1,819	2,345	3,572
Gain on redemption	償還益	-	-	-	-
Loss on sales	売却損 (△)	11,858	2,235	9,623	14,014
Loss on redemption	償還損 (△)	621	162	459	1,230
Loss on devaluation	償却 (△)	70	(137)	207	169

(Reference) Gains (losses) on bonds derivatives (参考)債券デリバティブ損益

(Unit: Millions of Yen)

		For the nine months ended		For the year ended	
		December 31, 2012(A)	(A)-(B)	December 31, 2011(B)	March 31, 2012 (Reference)
Gains (losses) on bonds derivatives	債券デリバティブ損益	12,048	2,766	9,282	13,681
Gains (losses) on bonds + Gains (losses) on bonds derivatives	国債等債券損益(5勘定戻) + 債券デリバティブ損益	3,663	2,326	1,337	1,840

② Gains or Losses on stocks and other securities

② 株式等関係損益

(Unit: Millions of Yen)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
				December 31, 2012(A)	(A)-(B)	December 31, 2011(B)	March 31, 2012 (Reference)
Gains (losses) on stocks and other securities		株式等関係損益 (3勘定戻)		(272)	2,673	(2,945)	(1,308)
Gain on sales	売却益	81	(810)	891	894		
Loss on sales	売却損 (△)	56	12	44	57		
Loss on devaluation	償却 (△)	297	(3,495)	3,792	2,144		

5. Net Unrealized Gains (Losses) on Securities 5. 時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of December 31, 2012					As of September 30, 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	294,482	9,988	(554)	9,991	2	295,371	10,542	10,544	1
Available-for-sale	その他有価証券	2,023,504	34,505	10,903	47,821	13,315	1,965,725	23,602	39,249	15,646
	Equity securities 株式	127,043	19,348	9,497	30,785	11,437	113,298	9,851	23,309	13,458
	Debt securities 債券	1,634,410	11,845	(2,502)	13,406	1,561	1,626,947	14,347	14,739	391
	Other securities その他	262,050	3,311	3,907	3,628	317	225,479	(596)	1,200	1,797
Total	合計	2,317,986	44,493	10,348	57,812	13,318	2,261,096	34,145	49,793	15,648
	Equity securities 株式	127,043	19,348	9,497	30,785	11,437	113,298	9,851	23,309	13,458
	Debt securities 債券	1,928,892	21,833	(3,057)	23,397	1,564	1,922,318	24,890	25,283	393
	Other securities その他	262,050	3,311	3,907	3,628	317	225,479	(596)	1,200	1,797

(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、評価損益は四半期/中間貸借対照表計上額と取得原価との差額を計上しております。

2. 四半期/中間貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

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

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

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of December 31, 2012					As of September 30, 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	297,685	10,002	(555)	10,005	2	298,575	10,557	10,559	1
Available-for-sale	その他有価証券	2,026,286	34,819	11,059	48,398	13,578	1,968,464	23,760	39,765	16,005
	Equity securities 株式	129,819	19,662	9,654	31,363	11,700	116,031	10,008	23,825	13,816
	Debt securities 債券	1,634,416	11,845	(2,502)	13,406	1,561	1,626,953	14,347	14,739	391
	Other securities その他	262,050	3,311	3,907	3,628	317	225,479	(596)	1,200	1,797
Total	合計	2,323,971	44,822	10,505	58,404	13,581	2,267,039	34,317	50,325	16,007
	Equity securities 株式	129,819	19,662	9,654	31,363	11,700	116,031	10,008	23,825	13,816
	Debt securities 債券	1,932,101	21,848	(3,057)	23,412	1,564	1,925,528	24,905	25,298	393
	Other securities その他	262,050	3,311	3,907	3,628	317	225,479	(596)	1,200	1,797

(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、評価損益は四半期/中間連結貸借対照表計上額と取得原価との差額を計上しております。

2. 四半期/中間連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

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

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

(Reference) 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 December 31, 2012 (A)	(A)-(B)	(A)-(C)	As of December 31, 2011 (B)	As of September 30, 2012 (C)
Securities	有価証券	2,221,400	70,368	62,928	2,151,032	2,158,472
Government bonds	国債	948,250	102,185	73,329	846,065	874,921
Local government bonds	地方債	224,685	(36,176)	(11,618)	260,861	236,303
Corporate bonds	社債	755,957	(98,745)	(55,136)	854,702	811,093
Stocks	株式	152,740	18,581	13,655	134,159	139,085
Other securities	その他の証券	139,767	84,523	42,699	55,244	97,068

【Consolidated】 【連結】

(Unit: Millions of Yen)

		As of December 31, 2012 (A)	(A)-(B)	(A)-(C)	As of December 31, 2011 (B)	As of September 30, 2012 (C)
Securities	有価証券	2,213,403	70,849	62,894	2,142,554	2,150,509
Government bonds	国債	950,753	102,682	73,328	848,071	877,425
Local government bonds	地方債	225,384	(36,176)	(11,619)	261,560	237,003
Corporate bonds	社債	755,963	(98,746)	(55,136)	854,709	811,099
Stocks	株式	142,471	18,575	13,625	123,896	128,846
Other securities	その他の証券	138,829	84,514	42,695	54,315	96,134

6. Derivative contracts (Consolidated)

6. デリバティブ取引 (連結)

① Interest rate contracts

① 金利関連取引

(Unit: Millions of Yen)

				As of December 31, 2012			As of September 30, 2012		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
OTC	Interest rate swaps	店頭	金利スワップ	4,480,158	6,891	6,891	4,592,122	6,840	6,840
	Others		その他	74,736	(9)	619	84,581	(9)	665
Total		合計			6,882	7,510		6,831	7,506

(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 December 31, 2012			As of September 30, 2012		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
OTC	Currency swaps	店頭	通貨スワップ	110,583	576	576	112,605	639	639
	Forward exchange contracts		為替予約	52,845	(1)	(1)	32,089	4	4
	Options		通貨オプション	54,841	28	521	56,727	9	562
Total		合計			603	1,096		653	1,207

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

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

③ Stocks contracts

Not applicable

③ 株式関連取引

該当事項はありません。

④ Bonds contracts

④ 債券関連取引

(Unit: Millions of Yen)

				As of December 31, 2012			As of September 30, 2012		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
Market	Futures	金融商品取引所	債券先物	36,904	130	130	862	(2)	(2)
	Futures options		債券先物オプション	1,500	1	0	—	—	—
Total		合計			131	129		(2)	(2)

⑤ Commodity related transactions

Not applicable

⑤ 商品関連取引

該当事項はありません。

⑥ Credit derivative transactions

Not applicable

⑥ クレジット・デリバティブ取引

該当事項はありません。

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

Risk managed loans		【単体】		(Unit: Millions of Yen)	
Risk managed loans	リスク管理債権	As of December 31, 2012(A)	(A)-(B)	As of September 30, 2012(B)	
Loans to borrowers in bankruptcy	破綻先債権額	9,053	(2,352)	11,405	
Past due loans	延滞債権額	170,300	(896)	171,196	
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	5,330	244	5,086	
Restructured loans	貸出条件緩和債権額	29,506	456	29,050	
Total	合計	214,191	(2,549)	216,740	
(Amount of partial direct written-off)		(部分直接償却額)		65,795	(1,018)
Loans and bills discounted	貸出金残高(未残)	9,412,933	97,000	9,315,933	

(注) 1. リスク管理債権額は、部分直接償却実施後の金額で表示しております。
2. 未収利息不計上の基準は、自己査定に基づく債務者区分によりおこなっております。

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

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

【Consolidated】		【連結】		(Unit: Millions of Yen)	
Risk managed loans	リスク管理債権	As of December 31, 2012(A)	(A)-(B)	As of September 30, 2012(B)	
Loans to borrowers in bankruptcy	破綻先債権額	9,053	(2,352)	11,405	
Past due loans	延滞債権額	173,103	(855)	173,958	
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	5,330	244	5,086	
Restructured loans	貸出条件緩和債権額	29,506	455	29,051	
Total	合計	216,994	(2,508)	219,502	
(Amount of partial direct written-off)		(部分直接償却額)		77,203	(1,355)
Loans and bills discounted	貸出金残高(未残)	9,369,326	97,209	9,272,117	

(注) 1. リスク管理債権額は、部分直接償却実施後の金額で表示しております。
2. 未収利息不計上の基準は、自己査定に基づく債務者区分によりおこなっております。

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

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

2. Status of Claims disclosed under the Financial Revitalization Law

2. 金融再生法開示債権の状況

【Non-Consolidated】		【単体】		(Unit: Millions of Yen)	
		As of December 31, 2012(A)	(A)-(B)	As of September 30, 2012(B)	
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	51,922	(5,684)	57,606	
Doubtful claims	危険債権	129,099	1,949	127,150	
Claims in need of special caution	要管理債権	34,837	700	34,137	
Sub-total (Claims in need of special caution or below)	A 要管理債権以下計 A	215,859	(3,035)	218,894	
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,027,938	(9,035)	1,036,973	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,363,607	101,562	8,262,045	
Sub-total (Normal claims)	正常債権計	9,391,545	92,526	9,299,019	
Total (Credit exposures)	B 合計 B	9,607,405	89,491	9,517,914	
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	38,424	925	37,499	
Percentage of claims in need of special caution or below	A / B 不良債権比率 A ÷ B	2.2%	0.0%	2.2%	

【Consolidated】		【連結】		(Unit: Millions of Yen)	
		As of December 31, 2012(A)	(A)-(B)	As of September 30, 2012(B)	
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	55,090	(5,623)	60,713	
Doubtful claims	危険債権	130,192	2,029	128,163	
Claims in need of special caution	要管理債権	34,837	699	34,138	
Sub-total (Claims in need of special caution or below)	C 要管理債権以下計 C	220,121	(2,894)	223,015	
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,032,223	(9,541)	1,041,764	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,508,544	95,446	8,413,098	
Sub-total (Normal claims)	正常債権計	9,540,768	85,906	9,454,862	
Total (Credit exposures)	D 合計 D	9,760,889	83,011	9,677,878	
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	38,957	650	38,307	
Percentage of claims in need of special caution or below	C / D 不良債権比率 C ÷ D	2.2%	(0.1%)	2.3%	

3. Loan Portfolio Information

Domestic branches (excluding loans in offshore market account)

3. 業種別貸出金の状況(特別国際金融取引勘定を除く国内店分)**【Non-Consolidated】****【単体】**

(Unit: Millions of Yen)

		As of December 31, 2012(A)	(A)-(B)	(A)-(C)	As of December 31, 2011(B)	As of September 30, 2012(C)
Total	合計	9,404,576	416,648	96,157	8,987,928	9,308,419
Manufacturing	製造業	1,009,626	(4,986)	21,404	1,014,612	988,222
Agriculture and forestry	農業、林業	3,191	(930)	57	4,121	3,134
Fishery	漁業	8,286	(468)	421	8,754	7,865
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,310	79	(102)	4,231	4,412
Construction	建設業	256,295	(11,488)	(4,407)	267,783	260,702
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,117	(969)	58	15,086	14,059
IT and telecommunication	情報通信業	63,423	1,527	(73)	61,896	63,496
Transport and postal activities	運輸業、郵便業	354,193	282	(3,568)	353,911	357,761
Wholesale and retail	卸売業、小売業	752,095	9,736	(4,666)	742,359	756,761
Finance and insurance	金融業、保険業	195,951	421	(5,025)	195,530	200,976
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,518,358	145,336	33,154	2,373,022	2,485,204
Other services	その他の各種サービス業	742,261	16,324	(10,741)	725,937	753,002
Local governments	地方公共団体	149,421	7,222	(2,564)	142,199	151,985
Others	その他	3,333,046	254,560	72,207	3,078,486	3,260,839

4. Loan Information**4. 貸出金の状況****① Balances of Loans****① 貸出金の末残・平残(全店)****【Non-Consolidated】****【単体】**

For the nine months ended

(Unit: Billions of Yen)

For the six months ended

		December 31, 2012(A)	(A)-(B)	December 31, 2011(B)	September 30, 2012 (Reference)
(Outstanding balance)	(末残)	9,412.9	416.5	8,996.4	9,315.9
(Average balance)	(平残)	9,156.3	463.4	8,692.9	9,091.9

② Balances by scale of loans and bills discounted

Domestic branches (excluding loans in offshore market account)

② 貸出金規模別残高(特別国際金融取引勘定を除く国内店分)**【Non-Consolidated】****【単体】**

(Unit: Billions of Yen)

		As of December 31, 2012(A)	(A)-(B)	(A)-(C)	As of December 31, 2011(B)	As of September 30, 2012(C)
Total	合計	9,404.5	416.6	96.1	8,987.9	9,308.4
Loans to large and medium sized businesses	大中堅企業向け貸出	1,571.5	35.3	39.1	1,536.2	1,532.4
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,621.0	345.0	50.8	7,276.0	7,570.2
Loans to small and medium-sized businesses	中小企業向け貸出	3,030.1	61.2	(16.3)	2,968.9	3,046.4
Loans to individuals	個人向け貸出	4,590.8	283.7	67.0	4,307.1	4,523.8
Residential loans	住宅系ローン	4,249.6	273.9	68.9	3,975.7	4,180.7
Housing loans	住宅ローン	2,928.4	215.8	65.4	2,712.6	2,863.0
Apartment loans	アパートローン	1,321.2	58.1	3.6	1,263.1	1,317.6
Other individual loans	その他のローン	341.2	9.9	(1.9)	331.3	343.1
Public sectors	公共向け貸出	211.9	36.4	6.2	175.5	205.7
Retail Loans within Kanagawa Prefecture	県内リテール貸出	6,492.2	299.6	61.4	6,192.6	6,430.8

(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	81.0	0.1	(0.3)	80.9	81.3
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(Reference)

(参考)

(Unit: Billions of Yen)

For the nine months ended

For the six months ended

		December 31, 2012		December 31, 2011		September 30, 2012
		(A)	(A)-(B)	(B)	(Reference)	
New housing Loans	住宅ローン実行額	331.2	57.1	274.1		213.1
Housing loans	当行住宅ローン	321.3	62.0	259.3		206.5
Flat 35	フラット35	9.9	(4.8)	14.7		6.6

(注)管理ベース

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

5. Deposits, etc. Information

5. 預金等の状況

① Balances of Deposits

① 預金の未残・平残(全店)

(Unit: Billions of Yen)

【Non-Consolidated】

【単体】

For the nine months ended

For the six months ended

		December 31, 2012		December 31, 2011		September 30, 2012
		(A)	(A)-(B)	(B)	(Reference)	
(Outstanding balance)	(未残)	10,988.2	315.4	10,672.8		10,837.8
(Average balance)	(平残)	10,806.8	288.2	10,518.6		10,818.2

② Breakdown of depositors' categories

② 預金者別預金残高(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding deposits in offshore market account)

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

<Outstanding balance>	(未残)	As of December	(A)-(B)	(A)-(C)	As of December	As of September
		31, 2012(A)			31, 2011(B)	30, 2012(C)
Individual	個人	8,481.6	225.8	220.7	8,255.8	8,260.9
Of which, liquid deposits	うち流動性	5,561.8	253.9	207.6	5,307.9	5,354.2
Of which, fixed deposits	うち定期性	2,869.7	(23.9)	10.6	2,893.6	2,859.1
Corporate	法人	2,110.2	35.4	(32.2)	2,074.8	2,142.4
Local Public	公金	300.0	22.4	(15.7)	277.6	315.7
Financial institutions	金融	76.7	18.7	(25.4)	58.0	102.1
Total	合計	10,968.6	302.2	147.4	10,666.4	10,821.2
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,134.3	263.0	130.9	9,871.3	10,003.4

(注)流動性預金=当座預金+普通預金+貯蓄預金+通知預金、定期性預金=定期預金

Note: Liquid deposits=Current deposits+Ordinary deposits+Savings deposits+Deposits at notice : Fixed deposits=Time deposits

(Unit: Billions of Yen)

For the nine months ended

For the six months ended

<Average balance>	(平残)	December 31, 2012		December 31, 2011		September 30, 2012
		(A)	(A)-(B)	(B)	(Reference)	
Individual	個人	8,267.5	178.9	8,088.6		8,244.0
Corporate	法人	2,099.0	104.5	1,994.5		2,101.0
Local Public	公金	358.8	(5.8)	364.6		394.3
Financial institutions	金融	70.9	1.9	69.0		73.5
Total	合計	10,796.4	279.5	10,516.9		10,812.9
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,967.6	244.4	9,723.2		9,987.6

③ Individual deposit assets
Information

③ 個人向け預り資産の状況

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

		As of December 31, 2012(A)	(A)-(B)	(A)-(C)	As of December 31, 2011(B)	As of September 30, 2012(C)
Investment trusts	投資信託	468.7	58.2	29.3	410.5	439.4
Annuity insurance, etc.	年金等保険	950.2	134.1	43.8	816.1	906.4
Foreign currency deposits	外貨預金	48.2	(4.3)	2.6	52.5	45.6
Public bonds	公共債	334.1	(60.6)	(13.2)	394.7	347.3
Total balance of non-deposit products for individuals	A 個人向け投資型商品合計 A	1,801.4	127.4	62.6	1,674.0	1,738.8
Individual deposits (deposits in yen)	個人預金(円貨預金)	8,433.3	230.1	218.1	8,203.2	8,215.2
Total individual deposit assets	B 個人向け預り資産合計 B	10,234.7	357.4	280.6	9,877.3	9,954.1
Ratio of non-deposit products for individuals	A / B 個人向け投資型商品比率 A ÷ B	17.6%	0.7%	0.2%	16.9%	17.4%

【Consolidated】

【連結】

Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	C 浜銀TT証券株の個人向け投資型商品 C	258.1	85.4	27.3	172.7	230.8
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 D=A+C	2,059.6	212.9	89.9	1,846.7	1,969.7
Total individual deposit assets (Group total)	E=B+C 個人向け預り資産グループ合計 E=B+C	10,492.9	442.9	308.0	10,050.0	10,184.9
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 D ÷ E	19.6%	1.3%	0.3%	18.3%	19.3%

④ Sales amount of non-deposit products

④ 投資型商品販売額

【Consolidated】

【連結】

For the nine months ended

(Unit: Billions of Yen)

For the six months ended

		December 31, 2012 (A)	(A)-(B)	December 31, 2011 (B)	September 30, 2012 (Reference)
Investment trusts (The Bank of Yokohama, Ltd.) (Note)	投資信託(注)(単体)	207.7	33.0	174.7	123.6
Annuity insurance, etc. (The Bank of Yokohama, Ltd.)	年金等保険(単体)	104.6	(39.7)	144.3	74.4
Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券株の投資型商品	84.1	22.5	61.6	52.8

Note: including corporate, etc.

(注)法人向け等を含む

自己資本比率(国際統一基準)の平成24年12月末実績につきましては、算出次第公表いたします。

Capital ratio as of December 31, 2012 will be announced when it is fixed.