



November 9, 2012

Consolidated Financial Results for the Six Months ended September 30, 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

Date of Payment of 2ndQuarter-End Dividends: December 4, 2012

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

1. Consolidated Financial Results (for the six months ended September 30, 2012)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2012	146,611	0.9%	44,493	(3.0%)	25,641	(0.9%)
Six months ended September 30, 2011	145,231	2.6%	45,882	25.6%	25,892	22.3%

(Note1) Comprehensive Income: Six months ended September 30, 2012: ¥21,883 million[(16.7%)]; Six months ended September 30, 2011: ¥26,282 million[41.7%]

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

	Net Income per Share	Net Income per Share(Diluted)
Six months ended September 30, 2012	¥19.16	¥19.15
Six months ended September 30, 2011	¥19.06	¥19.05

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Capital Adequacy Ratio (BIS Standard)
September 30, 2012	12,879,784	842,338	6.1%	14.37% *
March 31, 2012	12,802,131	832,765	6.0%	13.67%

(Reference) Own Capital: September 30, 2012: ¥787,132 million; March 31, 2012: ¥778,873 million

* Preliminary

(Note1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Minority Interests) / Total Assets * 100

(Note2) 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)."

2. Dividend on Common Stock

	Annual Cash Dividends par Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Total
Fiscal year ended March 31, 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%	¥41.93

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

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

※Note

(1) Changes in the scope of consolidated significant subsidiaries during the six months ended September 30, 2012: No

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

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

(3) Number of common shares issued at the end of period

(A) Number of stocks issued (including treasury stocks):

September 30, 2012	1,348,071,054 shares	March 31, 2012	1,361,071,054 shares
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(B) Number of treasury stocks:

September 30, 2012	14,930,252 shares	March 31, 2012	14,095,879 shares
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(C) Average outstanding stocks for the six months ended:

September 30, 2012	1,337,611,223 shares	September 30, 2011	1,358,107,239 shares
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(Non-Consolidated Financial Highlight)

1. Non-Consolidated Financial Results (for the six months ended September 30, 2012)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2012	124,904	0.2%	39,308	(4.3%)	24,584	0.1%
Six months ended September 30, 2011	124,614	3.4%	41,106	23.4%	24,539	20.4%

	Net Income per Share
Six months ended September 30, 2012	¥18.37
Six months ended September 30, 2011	¥18.06

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

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Capital Adequacy Ratio (BIS Standard)
September 30, 2012	12,632,053	782,317	6.1%	14.12% *
March 31, 2012	12,552,327	775,054	6.1%	13.43%

(Reference) Own Capital: September 30, 2012: ¥782,043 million; March 31, 2012: ¥774,768 million

* Preliminary

(Note1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets * 100

(Note2) 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)."

2. 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	87,500	0.4%	54,000	9.9%	¥40.43

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

(Display of implementation status of the interim audit procedure)

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

(Notes for using forecasts information etc.)

- The description of future performance of this report is based on information, which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts. Regarding the assumptions for financial forecasts of this report, please refer to P2 of attached documents.
- Average outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2013 does not take into account the impact of repurchase of own shares, which are announced separately today
- The Bank is a specified business company under "the Cabinet Office Ordinance on disclosure of Corporate Information, etc." Article 17-15 clause 2, and prepares the consolidated and non-consolidated interim financial statements for the 2nd quarter.

3.Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2012	As of September 30, 2012
Assets:		
Cash and due from banks	811,600	493,943
Call loans and bills bought	108,820	183,443
Monetary claims bought	164,256	150,602
Trading assets	24,256	26,822
Securities	2,113,975	2,150,509
Loans and bills discounted	8,970,301	9,272,117
Foreign exchanges	5,214	4,351
Lease receivables and investment assets	58,215	58,962
Other assets	154,533	162,333
Tangible fixed assets	125,606	125,300
Intangible fixed assets	14,529	13,629
Deferred tax assets	34,562	37,425
Customers' liabilities for acceptances and guarantees	293,484	274,488
Allowance for loan losses	(77,226)	(74,145)
Total assets	12,802,131	12,879,784
Liabilities:		
Deposits	11,061,581	10,813,156
Negotiable certificates of deposit	27,460	50,342
Call money and bills sold	40,689	197,702
Trading liabilities	1,286	1,211
Borrowed money	304,226	406,773
Foreign exchanges	51	134
Bonds payable	64,300	64,300
Other liabilities	154,594	207,960
Provision for directors' bonuses	66	—
Provision for retirement benefits	171	187
Provision for reimbursement of deposits	1,029	1,073
Provision for contingent losses	1,096	788
Reserves under the special laws	3	4
Deferred tax liabilities for land revaluation	19,323	19,323
Acceptances and guarantees	293,484	274,488
Total liabilities	11,969,365	12,037,446
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	336,007	349,763
Treasury stock	(5,591)	(5,401)
Total shareholders' equity	723,288	737,235
Valuation difference on available-for-sale securities	21,347	15,650
Deferred gains or losses on hedges	(11)	(2)
Revaluation reserve for land	34,249	34,249
Total accumulated other comprehensive income	55,585	49,897
Subscription rights to shares	285	273
Minority interests	53,606	54,931
Total net assets	832,765	842,338
Total liabilities and net assets	12,802,131	12,879,784

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Ordinary income	145,231	146,611
Interest income	89,101	86,473
Of which, interest on loans and discounts	76,227	73,848
Of which, interest and dividends on securities	9,300	10,102
Fees and commissions	26,009	25,222
Trading income	947	860
Other ordinary income	24,426	30,715
Other income	4,747	3,339
Ordinary expenses	99,349	102,117
Interest expenses	6,411	5,098
Of which, interest on deposits	3,428	2,714
Fees and commissions payments	5,000	4,724
Trading expenses	25	6
Other ordinary expenses	18,264	23,080
General and administrative expenses	55,131	54,995
Other expenses	14,516	14,213
Ordinary profit	45,882	44,493
Extraordinary income	1	0
Gain on disposal of noncurrent assets	1	0
Extraordinary loss	104	228
Loss on disposal of noncurrent assets	104	227
Other	0	0
Income before income taxes and minority interests	45,778	44,265
Income taxes – current	14,018	17,269
Income taxes – deferred	3,832	(603)
Total income taxes	17,851	16,666
Income before minority interests	27,927	27,599
Minority interests in income	2,034	1,957
Net income	25,892	25,641

Consolidated Interim Statements of Comprehensive Income

(Unit: Millions of Yen)

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Income before minority interests	27,927	27,599
Other comprehensive income	(1,645)	(5,715)
Valuation difference on available-for-sale securities	(1,573)	(5,725)
Deferred gains or losses on hedges	(71)	9
Comprehensive income	26,282	21,883
Comprehensive income attributable to owners of the parent	24,214	19,953
Comprehensive income attributable to minority interests	2,067	1,929

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Shareholders' equity :		
Capital stock		
Balance at the beginning of current period	215,628	215,628
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	215,628	215,628
Capital surplus		
Balance at the beginning of current period	177,244	177,244
Changes of items during the period		
Disposal of treasury stock	—	7
Retirement of treasury stock	—	(7)
Total changes of items during the period	—	—
Balance at the end of current period	177,244	177,244
Retained earnings		
Balance at the beginning of current period	298,369	336,007
Changes of items during the period		
Dividends from surplus	(6,799)	(6,734)
Net income	25,892	25,641
Disposal of treasury stock	(17)	—
Retirement of treasury stock	—	(5,150)
Total changes of items during the period	19,074	13,756
Balance at the end of current period	317,444	349,763
Treasury stock		
Balance at the beginning of current period	(669)	(5,591)
Changes of items during the period		
Purchase of treasury stock	(5,005)	(5,006)
Disposal of treasury stock	89	39
Retirement of treasury stock	—	5,157
Total changes of items during the period	(4,915)	190
Balance at the end of current period	(5,584)	(5,401)
Total shareholders' equity		
Balance at the beginning of current period	690,573	723,288
Changes of items during the period		
Dividends from surplus	(6,799)	(6,734)
Net income	25,892	25,641
Purchase of treasury stock	(5,005)	(5,006)
Disposal of treasury stock	71	46
Retirement of treasury stock	—	—
Total changes of items during the period	14,159	13,946
Balance at the end of current period	704,733	737,235

(Unit: Millions of Yen)

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Accumulated other comprehensive income:		
Valuation difference on available-for-sale securities		
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	(1,606)	(5,696)
Total changes of items during the period	(1,606)	(5,696)
Balance at the end of current period	11,840	15,650
Deferred gains or losses on hedges		
Balance at the beginning of current period	(9)	(11)
Changes of items during the period		
Net changes of items other than shareholders' equity	(71)	9
Total changes of items during the period	(71)	9
Balance at the end of current period	(81)	(2)
Revaluation reserve for land		
Balance at the beginning of current period	31,524	34,249
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	31,524	34,249
Total accumulated other comprehensive income		
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	(1,677)	(5,687)
Total changes of items during the period	(1,677)	(5,687)
Balance at the end of current period	43,283	49,897
Subscription rights to shares :		
Balance at the beginning of current period	274	285
Changes of items during the period		
Net changes of items other than shareholders' equity	(23)	(11)
Total changes of items during the period	(23)	(11)
Balance at the end of current period	250	273
Minority interests :		
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	1,462	1,324
Total changes of items during the period	1,462	1,324
Balance at the end of current period	52,602	54,931
Total net assets :		
Balance at the beginning of current period	786,948	832,765
Changes of items during the period		
Dividends from surplus	(6,799)	(6,734)
Net income	25,892	25,641
Purchase of treasury stock	(5,005)	(5,006)
Disposal of treasury stock	71	46
Net changes of items other than shareholders' equity	(239)	(4,374)
Total changes of items during the period	13,920	9,572
Balance at the end of current period	800,869	842,338

4. Non-Consolidated Interim Financial Statements

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

(Unit: Millions of Yen)

	As of March 31, 2012	As of September 30, 2012
Assets:		
Cash and due from banks	810,478	488,697
Call loans	108,820	183,443
Monetary claims bought	155,144	142,956
Trading assets	24,256	26,822
Securities	2,122,239	2,158,472
Loans and bills discounted	9,017,178	9,315,933
Foreign exchanges	5,214	4,351
Other assets	133,998	137,751
Tangible fixed assets	126,299	126,022
Intangible fixed assets	12,695	11,357
Deferred tax assets	25,556	28,687
Customers' liabilities for acceptances and guarantees	75,287	70,804
Allowance for loan losses	(64,843)	(63,246)
Total assets	12,552,327	12,632,053
Liabilities:		
Deposits	11,091,562	10,837,894
Negotiable certificates of deposit	48,460	70,342
Call money	40,689	197,702
Trading liabilities	1,286	1,211
Borrowed money	325,044	426,961
Foreign exchanges	51	134
Bonds payable	64,300	64,300
Other liabilities	109,074	159,200
Income taxes payable	19,585	15,625
Other	89,489	143,574
Provision for directors' bonuses	66	—
Provision for reimbursement of deposits	1,029	1,073
Provision for contingent losses	1,096	788
Deferred tax liabilities for land revaluation	19,323	19,323
Acceptances and guarantees	75,287	70,804
Total liabilities	11,777,272	11,849,736
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	331,953	344,653
Legal retained earnings	38,384	38,384
Other retained earnings	293,569	306,269
Reserve for advanced depreciation of noncurrent assets	1,262	1,262
General reserve	118,234	118,234
Retained earnings brought forward	174,072	186,772
Treasury stock	(5,591)	(5,401)
Total shareholders' equity	719,234	732,124
Valuation difference on available-for-sale securities	21,296	15,671
Deferred gains or losses on hedges	(11)	(2)
Revaluation reserve for land	34,249	34,249
Total valuation and translation adjustments	55,534	49,918
Subscription rights to shares	285	273
Total net assets	775,054	782,317
Total liabilities and net assets	12,552,327	12,632,053

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

	(Unit: Millions of Yen)	
	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Ordinary income	124,614	124,904
Interest income	89,026	86,432
Of which, interest on loans and discounts	76,221	73,890
Of which, interest and dividends on securities	9,269	10,065
Fees and commissions	22,737	21,645
Trading income	268	155
Other ordinary income	8,421	13,844
Other income	4,161	2,825
Ordinary expenses	83,508	85,595
Interest expenses	6,937	5,646
Of which, interest on deposits	3,431	2,716
Fees and commissions payments	7,380	6,896
Trading expenses	25	6
Other ordinary expenses	4,734	8,541
General and administrative expenses	51,278	51,045
Other expenses	13,151	13,459
Ordinary profit	41,106	39,308
Extraordinary loss	104	226
Loss on disposal of noncurrent assets	104	226
Income before income taxes	41,001	39,081
Income taxes – current	12,659	15,417
Income taxes – deferred	3,801	(920)
Total income taxes	16,461	14,497
Net income	24,539	24,584

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Shareholders' equity :		
Capital stock		
Balance at the beginning of current period	215,628	215,628
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	215,628	215,628
Capital surplus		
Legal capital surplus		
Balance at the beginning of current period	177,244	177,244
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	177,244	177,244
Other capital surplus		
Balance at the beginning of current period	—	—
Changes of items during the period		
Disposal of treasury stock	—	7
Retirement of treasury stock	—	(7)
Total changes of items during the period	—	—
Balance at the end of current period	—	—
Total capital surplus		
Balance at the beginning of current period	177,244	177,244
Changes of items during the period		
Disposal of treasury stock	—	7
Retirement of treasury stock	—	(7)
Total changes of items during the period	—	—
Balance at the end of current period	177,244	177,244
Retained earnings		
Legal retained earnings		
Balance at the beginning of current period	38,384	38,384
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	38,384	38,384
Other retained earnings		
Reserve for advanced depreciation of noncurrent assets		
Balance at the beginning of current period	1,234	1,262
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	1,234	1,262
General reserve		
Balance at the beginning of current period	118,234	118,234
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	118,234	118,234

(Unit: Millions of Yen)

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Retained earnings brought forward		
Balance at the beginning of current period	138,517	174,072
Changes of items during the period		
Dividends from surplus	(6,799)	(6,734)
Net income	24,539	24,584
Disposal of treasury stock	(17)	—
Retirement of treasury stock	—	(5,150)
Total changes of items during the period	17,722	12,699
Balance at the end of current period	156,240	186,772
Total retained earnings		
Balance at the beginning of current period	296,370	331,953
Changes of items during the period		
Dividends from surplus	(6,799)	(6,734)
Net income	24,539	24,584
Disposal of treasury stock	(17)	—
Retirement of treasury stock	—	(5,150)
Total changes of items during the period	17,722	12,699
Balance at the end of current period	314,092	344,653
Treasury stock		
Balance at the beginning of current period	(669)	(5,591)
Changes of items during the period		
Purchase of treasury stock	(5,005)	(5,006)
Disposal of treasury stock	89	39
Retirement of treasury stock	—	5,157
Total changes of items during the period	(4,915)	190
Balance at the end of current period	(5,584)	(5,401)
Total shareholders' equity		
Balance at the beginning of current period	688,573	719,234
Changes of items during the period		
Dividends from surplus	(6,799)	(6,734)
Net income	24,539	24,584
Purchase of treasury stock	(5,005)	(5,006)
Disposal of treasury stock	71	46
Retirement of treasury stock	—	—
Total changes of items during the period	12,807	12,890
Balance at the end of current period	701,380	732,124
Valuation and translation adjustments :		
Valuation difference on available-for-sale securities		
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	(1,652)	(5,624)
Total changes of items during the period	(1,652)	(5,624)
Balance at the end of current period	11,863	15,671

(Unit: Millions of Yen)

	For the six months ended September 30, 2011	For the six months ended September 30, 2012
Deferred gains or losses on hedges		
Balance at the beginning of current period	(9)	(11)
Changes of items during the period		
Net changes of items other than shareholders' equity	(71)	9
Total changes of items during the period	(71)	9
Balance at the end of current period	(81)	(2)
Revaluation reserve for land		
Balance at the beginning of current period	31,524	34,249
Changes of items during the period		
Total changes of items during the period	—	—
Balance at the end of current period	31,524	34,249
Total valuation and translation adjustments		
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	(1,724)	(5,615)
Total changes of items during the period	(1,724)	(5,615)
Balance at the end of current period	43,306	49,918
Subscription rights to shares		
Balance at the beginning of current period	274	285
Changes of items during the period		
Net changes of items other than shareholders' equity	(23)	(11)
Total changes of items during the period	(23)	(11)
Balance at the end of current period	250	273
Total net assets		
Balance at the beginning of current period	733,879	775,054
Changes of items during the period		
Dividends from surplus	(6,799)	(6,734)
Net income	24,539	24,584
Purchase of treasury stock	(5,005)	(5,006)
Disposal of treasury stock	71	46
Net changes of items other than shareholders' equity	(1,748)	(5,626)
Total changes of items during the period	11,058	7,263
Balance at the end of current period	744,938	782,317

SELECTED INTERIM FINANCIAL INFORMATION FOR SIX MONTHS ENDED SEPTEMBER 30, 2012

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7. Status of Bankruptcy due to Classification of Loan Categories	Non-Consolidated	22
8. Loan Portfolio, etc Information	Non-Consolidated	23
9. Loans, etc Information	Non-Consolidated	24
10. Deposits,etc Information	Non-Consolidated		
11. Average Balance of Use and Source of Funds, Average Interest Margins	Non-Consolidated	25

I . DIGEST OF INTERIM FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2012

1. Income status

<Non-consolidated>

For six months ended

(Unit: Billions of Yen)

	September 30, 2011	September 30, 2012	Increase / (Decrease)
1 Gross operating income	101.3	100.9	(0.4)
2 Gross operating income from domestic operations	100.3	99.9	(0.4)
3 Interest income	82.0	80.6	(1.4)
4 Fees and commissions	15.1	14.5	(0.6)
5 Trading income	0.2	0.1	(0.1)
6 Other ordinary income	2.8	4.5	1.7
7 Gross operating income from international operations	1.0	1.0	0.0
8 Expenses	48.9	48.8	(0.1)
9 (Reference) OHR (※1)	48.2%	48.3%	0.1%
10 Of which, personnel	19.4	19.9	0.5
11 Of which, facilities	26.5	25.9	(0.6)
12 Core net business profit (1-8)	52.4	52.1	(0.3)
13 Provision of allowance for general loan losses	(4.9)	(3.3)	1.6
14 Net business profit (1-8-13)	57.3	55.5	(1.8)
15 Non-recurring gains (losses)	(16.2)	(16.2)	0.0
16 Of which, disposal of bad debts	13.6	10.7	(2.9)
17 Of which, recoveries of written-off claims	1.8	1.0	(0.8)
18 Of which, gains or losses on stocks and other securities	(0.9)	(4.4)	(3.5)
19 Of which, losses on devaluation of stocks and other securities	1.7	4.4	2.7
20 Ordinary profit (14+15)	41.1	39.3	(1.8)
21 Extraordinary income (loss)	(0.1)	(0.2)	(0.1)
22 Total income taxes	16.4	14.4	(2.0)
23 Interim net income (20+21-22)	24.5	24.5	0.0
24 Credit costs (13+16)	8.7	7.3	(1.4)

■ Gross operating income

Domestic interest income decreased mainly due to a drop in interest rates, and domestic fees and commissions decreased. As a result, gross operating income decreased by 0.4 billion yen from the same period previous year, to 100.9 billion yen.

■ Expenses

Mainly due to the reduction of expenses of facilities by thoroughly implementing low cost operations, total expenses decreased by 0.1 billion yen from the same period previous year, to 48.8 billion yen. OHR(overhead ratio) maintained a low level at 48.3%.

■ Core net business profit

Since the decline in gross operating income was more than the decline of expenses, core net business profit decreased by 0.3 billion yen from the same period previous year, to 52.1 billion yen.

■ Ordinary profit

Credit cost decreased to 7.3 billion yen by reinforcing support for customers to improve management. Nevertheless, non-recurring losses on stocks and other securities deteriorated by 3.5 billion yen from the same period previous year. Therefore, ordinary profit decreased by 1.8 billion yen from the same period previous year, to 39.3 billion yen.

■ Interim net income

Although ordinary profit decreased, interim net income resulted in 24.5 billion yen as maintaining the same level of previous year by the factors such as a decline of tax payment due to the cut in the corporate tax.

<Consolidated>

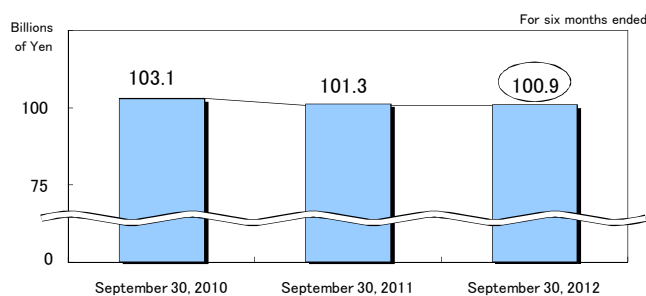
	September 30, 2011	September 30, 2012	Increase / (Decrease)
25 Ordinary profit	45.8	44.4	(1.4)
26 Interim net income	25.8	25.6	(0.2)
27 ROE(Interim net income per own capital) (※2)	6.96%	6.53%	(0.43%)

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

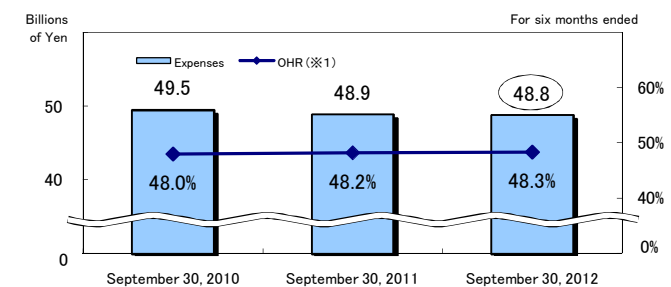
$$\text{※2 ROE} = \frac{\text{Interim net income}}{\text{Own capital(except for minority interests,etc.)}} \times 100$$

$$\text{※3 Credit Costs ratio} = \frac{\text{Credit Costs}}{\text{Average balance of loan}} \times 100$$

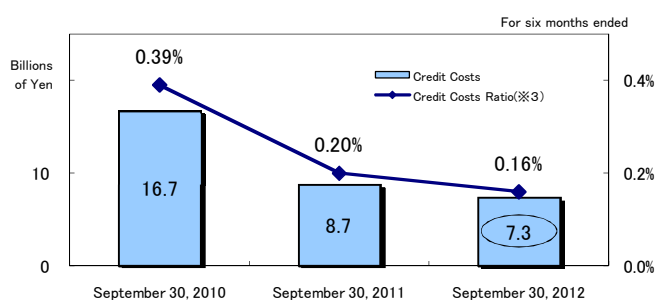
(Reference 1) Transition of gross operating income [Non-consolidated]



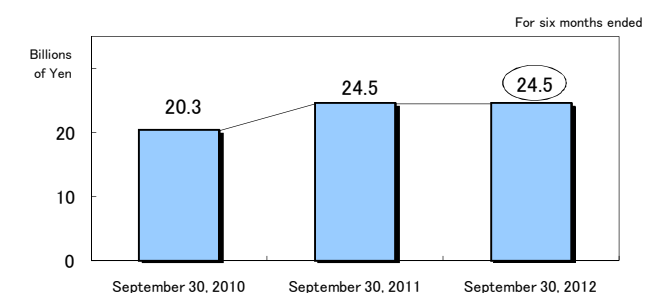
(Reference 2) Transition of Expenses and OHR [Non-consolidated]



(Reference 3) Transition of Credit Costs and Credit Costs Ratio [Non-consolidated]



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



2. Loans

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

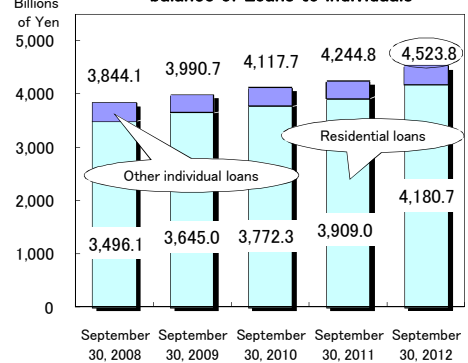
i. Transition of outstanding loan balance

(Unit: Billions of Yen)				
	As of September 30, 2010	As of September 30, 2011 (A)	As of September 30, 2012 (B)	(B)-(A)
Loans <outstanding balance>	8,629.0	8,760.3	9,308.4	548.1
Loans to small and medium-sized businesses, etc.	7,034.0	7,157.2	7,570.2	413.0
Loans to small and medium-sized businesses	2,916.3	2,912.3	3,046.4	134.1
Loans to Individuals	4,117.7	4,244.8	4,523.8	279.0
Of which, residential loans	3,772.3	3,909.0	4,180.7	271.7
Housing loans	2,558.2	2,656.4	2,863.0	206.6
Apartment loans	1,214.0	1,252.5	1,317.6	65.1
Retail Loans within Kanagawa Prefecture	5,971.1	6,083.0	6,430.8	347.8
Loans to small and medium-sized businesses, etc.	2,256.2	2,265.5	2,370.2	104.7
Loans to individuals	3,714.9	3,817.4	4,060.5	243.1
※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%	81.6%	81.3%	(0.3%)
Ratio of loans to individuals	47.7%	48.4%	48.5%	0.1%

Mainly due to the increase of housing loans, loans to individuals increased by 279.0 billion yen from the same period previous year, to 4,523.8 billion yen.

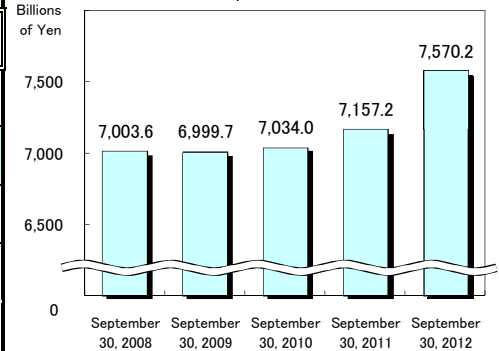
In addition, loans to small and medium-sized businesses increased. As a result, total domestic loans increased drastically by 548.1 billion yen from the same period previous year, to 9,308.4 billion yen.

Average balance of total domestic loans increased by 443.7 billion yen from the same period previous year, to 9,083.6 billion yen, with the first time for us to reach 9,000 billion yen.

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

ii. Transition of average loan balance

(Unit: Billions of Yen)				
	For six months ended			(B)-(A)
	September 30, 2010	September 30, 2011 (A)	September 30, 2012 (B)	
Loans <average balance>	8,518.0	8,639.9	9,083.6	443.7
Loans to small and medium-sized businesses, etc.	6,943.6	7,039.4	7,377.5	338.1
Loans to small and medium-sized businesses	2,881.3	2,841.1	2,949.0	107.9
Loans to Individuals	4,062.3	4,198.2	4,428.5	230.3
Of which, residential loans	3,720.2	3,859.9	4,092.5	232.6
Housing loans	2,526.3	2,623.7	2,805.2	181.5
Apartment loans	1,193.8	1,236.1	1,287.2	51.1

(Reference 2) Transition of outstanding balance of Loans to small and medium-sized businesses, etc.**3. Deposits**

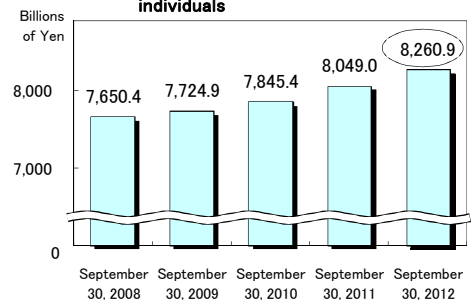
<domestic branches (excluding deposits in offshore market account)>

i. Transition of outstanding deposit balance

(Unit: Billions of Yen)				
	As of September 30, 2010	As of September 30, 2011 (A)	As of September 30, 2012 (B)	(B)-(A)
Deposits <outstanding balance>	10,297.6	10,437.8	10,821.2	383.4
Of which, individual	7,845.4	8,049.0	8,260.9	211.9
Of which, in Kanagawa Prefecture	7,444.0	7,631.4	7,828.8	197.4
Of which, corporate	1,914.8	2,004.5	2,142.4	137.9

Outstanding deposit balance of individuals increased mainly in the Kanagawa prefecture, by 211.9 billion yen from the same period previous year, to 8,260.9 billion yen.

And also, total domestic deposits increased 383.4 billion yen from the same period previous year, to 10,821.2 billion yen.

(Reference) Transition of outstanding balance of Deposits to individuals

ii. Transition of average deposit balance

(Unit: Billions of Yen)				
	For six months ended			(B)-(A)
	September 30, 2010	September 30, 2011 (A)	September 30, 2012 (B)	
Deposits <average balance>	10,300.2	10,554.0	10,812.9	258.9
Of which, individual	7,875.5	8,074.5	8,244.0	169.5
Of which, corporate	1,922.5	1,995.4	2,101.0	105.6

4. Individual Deposit Assets

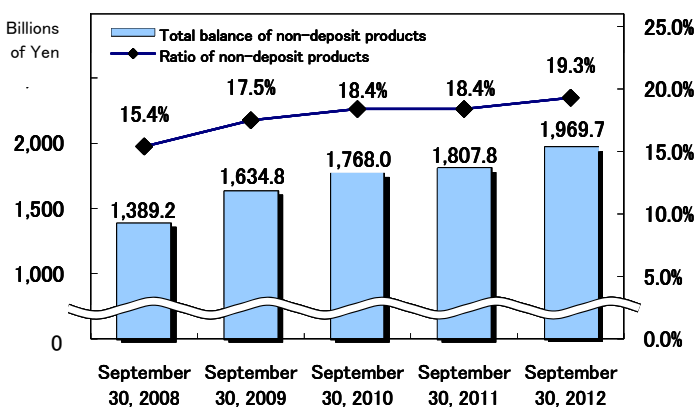
Balance of individual deposit assets

(Unit: Billions of Yen)

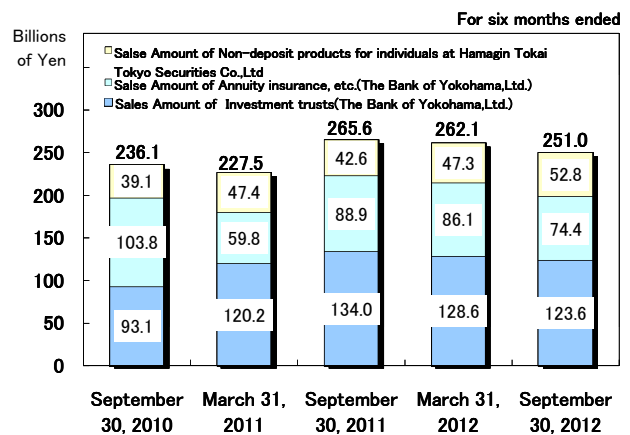
	As of September 30, 2010	As of September 30, 2011 (A)	As of September 30, 2012 (B)	(B)-(A)
Investment trusts	445.4	414.6	439.4	24.8
Annuity insurance, etc.	663.0	765.2	906.4	141.2
Foreign currency deposits	47.6	52.7	45.6	(7.1)
Public bonds	447.6	407.1	347.3	(59.8)
Total balance of non-deposit products for individuals A	1,603.7	1,639.7	1,738.8	99.1
Individual deposits (deposits in yen)	7,797.7	7,996.3	8,215.2	218.9
Total individual deposit assets B	9,401.5	9,636.0	9,954.1	318.1
Ratio of non-deposit products for individuals A/B	17.0%	17.0%	17.4%	0.4%
Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co.,Ltd C	164.2	168.0	230.8	62.8
Total balance of non-deposit products for individuals (Group total) D = A + C	1,768.0	1,807.8	1,969.7	161.9
Total individual deposit assets (Group total) E = B + C	9,565.7	9,804.1	10,184.9	380.8
Ratio of non-deposit products for individuals (Group total) D/E	18.4%	18.4%	19.3%	0.9%

Sales of annuity insurance, etc. increased by 141.2 billion yen from the same period previous year. Reflecting that, total sales of non-deposit products for individuals increased by 99.1 billion yen from the same period previous year, to 1,738.8 billion yen. Total individual deposit assets increased by 318.1 billion yen from the same period previous year, to 9,954.1 billion yen mainly due to the increase of individual deposits. Total balance of non-deposit products for individuals in our group including Hamagin Tokai Tokyo securities increased by 161.9 billion yen from the same period previous year, to 1,969.7 billion yen, with the ratio of non-deposit products for individuals increased by 0.9points to 19.3%.

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

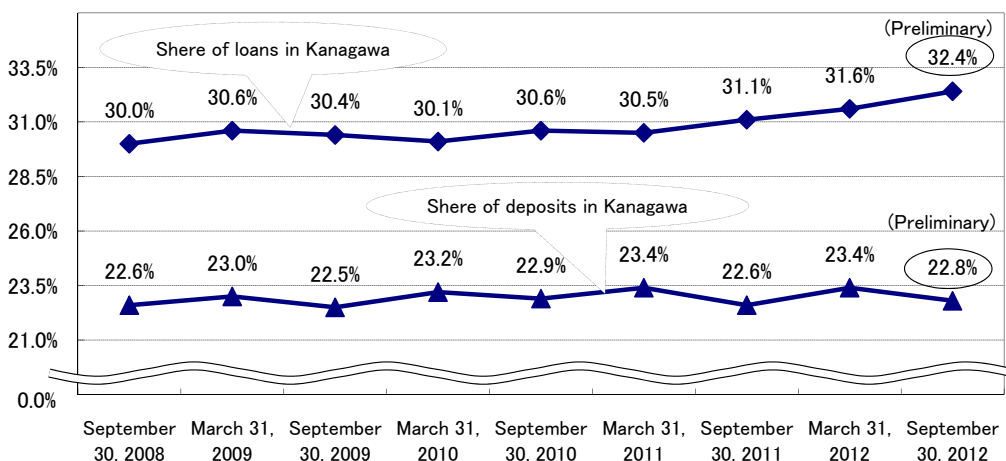


(Reference 2) Transition of Sales Amount of non-deposit products for individuals (Group total)



5. Shares of loans and deposits in Kanagawa Prefecture

Market shares in Kanagawa Prefecture



By specializing in regional retail banking, shares of loans in Kanagawa prefecture increased by 0.8points from the previous term to 32.4%. Although balance of deposits increased mainly in individual deposits, shares of deposits in Kanagawa prefecture decreased to 22.8%, affected by seasonal factors.

6. Status of Problem Claims

Transition of claims disclosed under the Financial Revitalization Law

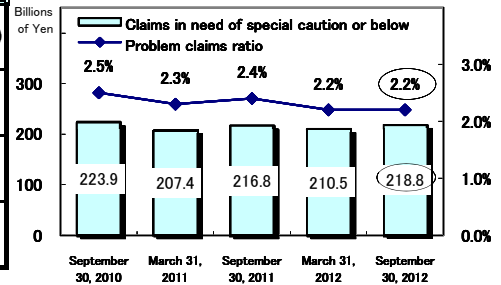
【Non-consolidated】

(Unit:Billions of Yen)

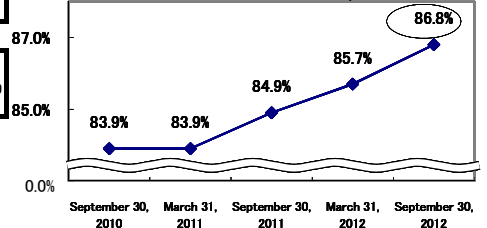
	As of September 30, 2011(A)	As of March 31, 2012 (B)	As of September 30, 2012 (C)	(C)-(B)	(C)-(A)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	54.8	58.9	57.6	(1.3)	2.8
Doubtful claims (in possible bankruptcy)	124.1	113.9	127.1	13.2	3.0
Claims in need of special caution	37.8	37.6	34.1	(3.5)	(3.7)
Sub-total (Claims in need of special caution or below) A	216.8	210.5	218.8	8.3	2.0
Claims in need of caution (excluding claims in need of special caution)	1,140.1	1,108.1	1,036.9	(71.2)	(103.2)
Claims to normal borrowers (excluding claims in need of caution) B	7,641.5	7,914.6	8,262.0	347.4	620.5
Normal claims C	8,781.7	9,022.7	9,299.0	276.3	517.3
Total (Credit exposures) D=A+C	8,998.5	9,233.2	9,517.9	284.7	519.4

Amount of problem claims (under Financial Revitalization Law) increased by 8.3 billion yen from previous term, to 218.8 billion yen. However, problem claim ratio maintained the same level of previous term at 2.2%, owing to the increase in claims to normal borrowers. The ratio of claims to normal borrowers to credit exposures increased by 1.1points from the previous term, to 86.8%.

(Reference1) Transition of claims in need of special caution or below and problem claims ratio



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



Problem claims ratio (Percentage of claims in need of special caution or below) A/D	2.4%	2.2%	2.2%	0.0%	(0.2%)
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The ratio of claims to normal borrowers to credit exposures B/D	84.9%	85.7%	86.8%	1.1%	1.9%
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7. Capital Adequacy Ratio

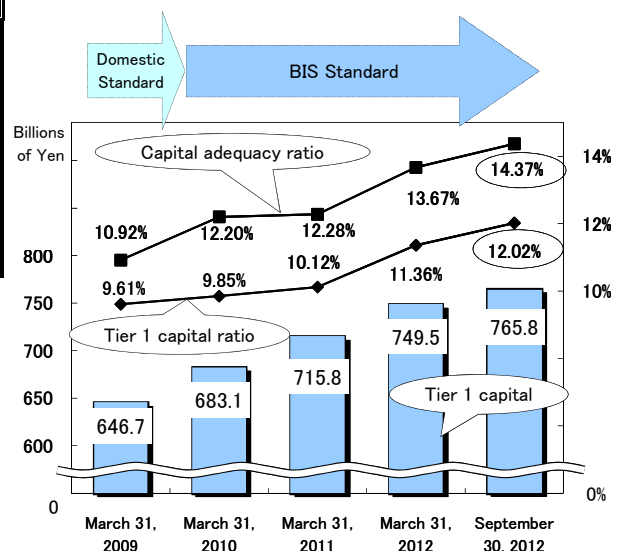
【Consolidated】

(Unit:Billions of Yen)

	As of March 31, 2011	As of March 31, 2012 (A)	As of September 30, 2012 (B)	(B)-(A)
Capital adequacy ratio (BIS Standard)	12.28%	13.67%	14.37%	0.70%
Tier 1 capital ratio	10.12%	11.36%	12.02%	0.66%
(Reference) Core Tier 1 capital ratio ※1	8.60%	9.71%	10.32%	0.61%
Capital	868.3	902.0	915.3	13.3
Tier 1 capital	715.8	749.5	765.8	16.3
Tier 2 capital	172.0	175.1	171.3	(3.8)
Deductions	19.5	22.7	21.8	(0.9)
Risk-weighted Assets, etc. ※2	7,067.9	6,597.2	6,368.8	(228.4)

The result of a steady increase of profits and a decrease in risk assets enabled us to maintain a strong capital adequacy ratio of 14.37%, an increase by 0.70points as compared to the end of previous term. Also, the Tier 1 capital ratio increased by 0.66points to 12.02% as compared to the end of previous term.

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



※1. Core Tier 1 capital ratio = {Tier 1 - (preferred stock + preferred securities + net deferred tax assets, etc.)} / Risk-weighted Assets, etc.

The ratio calculated based on the Basel III. The calculation of net deferred tax assets is based on the proposal of the Basel Committee on Banking Supervision (October, 2010).

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

8. Forecasts for Fiscal Year 2012

< Non-consolidated >

(Unit:Billions of yen)

	Fiscal year 2011	Forecasts for fiscal year 2012	Previous Fiscal year 2011 Increase/(Decrease)
1 Gross operating income	203.6	201.5	(2.1)
2 Gross operating income from domestic operations	201.5	199.3	(2.2)
3 Interest income	164.6	162.0	(2.6)
4 Fees and commissions	31.1	31.2	0.1
5 Trading income	0.4	0.4	0.0
6 Other ordinary income	5.1	5.6	0.5
7 Gross operating income from international operations	2.1	2.1	0.0
8 Expenses	98.3	98.0	(0.3)
9 Core net business profit	105.3	103.5	(1.8)
10 Ordinary profit	87.0	87.5	0.5
11 Net income	49.1	54.0	4.9
12 Credit costs	13.7	12.0	(1.7)

Both gross operating income and core net business profit are expected to decrease because of factors such as a drop in domestic interest income due to the impact of deterioration of yield spread. However, ordinary profit and net income are expected to increase, with the expectation of credit costs decrease. With regard to consolidated basis, ordinary profit and net profit are expected to increase.

< Consolidated >

(Unit:Billions of yen)

	Fiscal year 2011	Forecasts for fiscal year 2012	Previous Fiscal year 2011 Increase/(Decrease)
13 Ordinary profit	96.3	96.5	0.2
14 Net income	51.1	56.0	4.9

(Reference 1) Forecast of average balance of funds for fiscal year 2012 (Domestic operations)

(Unit:Billions of yen)

<Average balance>	Fiscal year 2011	Forecasts for fiscal year 2012	Previous Fiscal year 2011 Increase/(Decrease)
Interest-earning assets	11,300.7	11,860.0	559.3
Loans and bills discounted	8,713.3	9,180.0	466.7
Securities	2,132.5	2,260.0	127.5
Interest-bearing liabilities	11,028.6	11,490.0	461.4
Deposits	10,359.6	10,650.0	290.4

(Reference 2) Forecast of yield and interest margin for fiscal year 2012 (Domestic operations)

(Unit:%)

	Fiscal year 2011	Forecasts for fiscal year 2012	Previous Fiscal year 2011 Increase/(Decrease)
Yield on interest-earning assets A	1.53	1.44	(0.09)
Loans and bills discounted	1.73	1.60	(0.13)
Securities	0.89	0.93	0.04
Yield on interest-bearing liabilities B	0.08	0.07	(0.01)
Deposits	0.05	0.05	0.00
Expenses ratio	0.90	0.88	(0.02)
Total funding cost C	0.94	0.90	(0.04)
Yield spread A-B	1.45	1.37	(0.08)
Interest margin between loans and deposits	0.78	0.67	(0.11)
Net interest margin A-C	0.59	0.54	(0.05)

II. SUMMARY OF INTERIM FINANCIAL RESULTS

II. 平成24年度中間期 決算の概況

1. Profit and Loss
【Non-Consolidated】1.損益状況
【単体】

For six months ended

(Unit:Millions of Yen)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)
Gross operating income	業務粗利益	100,987	(387)	101,374
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	106,320	1,807	104,513
Gross operating income from domestic operations	国内業務粗利益	99,978	(324)	100,302
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	105,315	1,845	103,470
Interest income	資金利益	80,673	(1,375)	82,048
Fees and commissions	役務取引等利益	14,560	(606)	15,166
Trading income	特定取引利益	155	(113)	268
Other ordinary income	その他業務利益	4,588	1,770	2,818
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(5,337)	(2,170)	(3,167)
Gross operating income from international operations	国際業務粗利益	1,009	(62)	1,071
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	1,004	(38)	1,042
Interest income	資金利益	112	73	39
Fees and commissions	役務取引等利益	189	0	189
Trading income	特定取引利益	(6)	19	(25)
Other ordinary income	その他業務利益	714	(154)	868
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	4	(25)	29
Expenses	経費(除く臨時処理分) (△)	48,812	(123)	48,935
Personnel	人件費 (△)	19,912	478	19,434
Facilities	物件費 (△)	25,941	(642)	26,583
Taxes	税金 (△)	2,957	40	2,917
Core net business Profit	実質業務純益	52,175	(263)	52,438
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	57,508	1,931	55,577
① Provision of allowance for general loan losses	①一般貸倒引当金繰入額 (△)	(3,373)	1,538	(4,911)
Net business profit	業務純益	55,548	(1,801)	57,349
(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(5,333)	(2,195)	(3,138)
Non-recurring gains (losses)	臨時損益	(16,240)	3	(16,243)
② Disposal of bad debts	②不良債権処理額 (△)	10,761	(2,904)	13,665
Written-off of loans	貸出金償却 (△)	2,589	(2,846)	5,435
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	8,978	(676)	9,654
Loss on sales of non-performing loans	延滞債権等売却損 (△)	15	(127)	142
Recoveries of written-off claims	償却債権取立益	1,036	(818)	1,854
Other	その他 (△)	214	(73)	287
Gains or losses on stocks and other securities	株式等関係損益	(4,456)	(3,490)	(966)
Gains on sales of stocks and other securities	株式等売却益	66	(761)	827
Losses on sales of stocks and other securities	株式等売却損 (△)	56	12	44
Losses on devaluation of stocks and other securities	株式等償却 (△)	4,465	2,715	1,750
Other non-recurring gains (losses)	その他の臨時損益	(1,022)	589	(1,611)
Ordinary profit	経常利益	39,308	(1,798)	41,106
Extraordinary income (loss)	特別損益	(226)	(122)	(104)
Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(226)	(122)	(104)
Loss on disposal of noncurrent assets	固定資産処分損 (△)	226	122	104
Interim income before income taxes	税引前中間純利益	39,081	(1,920)	41,001
Income taxes - current	法人税、住民税及び事業税 (△)	15,417	2,758	12,659
Income taxes - deferred	法人税等調整額 (△)	(920)	(4,721)	3,801
Total income taxes	法人税等合計 (△)	14,497	(1,964)	16,461
Interim net income	中間純利益	24,584	45	24,539
Credit costs (①+②)	与信関係費用(①+②) (△)	7,388	(1,366)	8,754

【Consolidated】		【連結】		For six months ended		(Unit:Millions of Yen)	
				September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	
Consolidated gross operating income	連結粗利益			110,362	(421)	110,783	
Interest income	資金利益			81,375	(1,315)	82,690	
Fees and commissions	役務取引等利益			20,498	(510)	21,008	
Trading income	特定取引利益			854	(67)	921	
Other ordinary income	その他業務利益			7,634	1,472	6,162	
General and administrative expenses	営業経費	(△)		54,995	(136)	55,131	
Credit costs	与信関係費用	(△)		7,504	(1,822)	9,326	
Written-off of loans	貸出金償却	(△)		4,002	(2,990)	6,992	
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	(△)		9,033	(589)	9,622	
Provision of allowance for general loan losses	一般貸倒引当金繰入額	(△)		(4,103)	1,038	(5,141)	
Recoveries of written-off claims	償却債権取立益			1,658	(919)	2,577	
Other	その他	(△)		230	(200)	430	
Gains or losses on stocks and other securities	株式等関係損益			(4,433)	(3,415)	(1,018)	
Other	その他			1,064	488	576	
Ordinary profit	経常利益			44,493	(1,389)	45,882	
Extraordinary income (loss)	特別損益			(228)	(125)	(103)	
Income before income taxes and minority interests	税金等調整前中間純利益			44,265	(1,513)	45,778	
Income taxes - current	法人税、住民税及び事業税	(△)		17,269	3,251	14,018	
Income taxes - deferred	法人税等調整額	(△)		(603)	(4,435)	3,832	
Total income taxes	法人税等合計	(△)		16,666	(1,185)	17,851	
Income before minority interests	少数株主損益調整前中間純利益			27,599	(328)	27,927	
Minority interests in income	少数株主利益	(△)		1,957	(77)	2,034	
Interim net income	中間純利益			25,641	(251)	25,892	

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

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

【Reference】		【参考】		For six months ended		(Unit:Millions of Yen)	
				September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	
Consolidated net business profit	連結業務純益			57,735	(707)	58,442	

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

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

【Number of Consolidated Subsidiaries】		【連結対象会社数】		For six months ended		(Unit:Number of Companies)	
				As of September 30, 2012 (A)	(A)-(B)	As of September 30, 2011 (B)	
Number of consolidated subsidiaries	連結子会社数			11	0	11	
Number of companies accounted for by the equity method	持分法適用会社数			0	0	0	

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

2. 資金平残(国内業務部門)

【Non-Consolidated】

【単体】

For six months ended (Unit:Billions of Yen)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	(B)-(C)	September 30, 2010 (C)
Interest-earning assets	資金運用勘定	11,668.3	558.1	11,110.2	461.2	10,649.0
Loans and bills discounted	貸出金	9,035.3	417.5	8,617.8	114.2	8,503.6
Loans and bills discounted to small and medium-sized businesses, etc.	中小企業等貸出	7,352.9	322.9	7,030.0	95.2	6,934.8
Loans and bills discounted to small and medium-sized businesses	中小企業向け貸出	2,924.3	92.6	2,831.7	(40.8)	2,872.5
Loans to individuals	個人向け貸出	4,428.5	230.3	4,198.2	135.9	4,062.3
Securities	有価証券	2,209.0	163.5	2,045.5	332.0	1,713.5
Bonds	債券	2,075.1	166.4	1,908.7	336.0	1,572.7
Stocks	株式	133.8	(3.0)	136.8	(4.0)	140.8
Interest-bearing liabilities	資金調達勘定	11,274.2	387.3	10,886.9	449.5	10,437.4
Deposits	預金	10,656.0	313.5	10,342.5	206.8	10,135.7
Deposits from individuals	個人預金	8,195.0	175.3	8,019.7	190.7	7,829.0
External liabilities	外部負債	425.1	136.7	288.4	161.9	126.5

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

【Non-Consolidated】

【単体】

For six months ended (Unit:%)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	(B)-(C)	September 30, 2010 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.45	(0.10)	1.55	(0.13)	1.68
Loans and bills discounted	貸出金利回	1.62	(0.13)	1.75	(0.12)	1.87
Securities	有価証券利回	0.88	0.00	0.88	(0.06)	0.94
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.07	(0.01)	0.08	(0.03)	0.11
Deposits	預金利回	0.04	(0.01)	0.05	(0.03)	0.08
External liabilities	外部負債利回	0.49	(0.21)	0.70	(0.78)	1.48
Expenses ratio	経費率	0.87	(0.02)	0.89	(0.04)	0.93
Total funding cost (C)	資金調達原価 C	0.90	(0.05)	0.95	(0.08)	1.03
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.38	(0.09)	1.47	(0.10)	1.57
Interest margin between loans and deposits	預貸金利鞘	0.70	(0.10)	0.80	(0.05)	0.85
Net interest margin (A)-(C)	総資金利鞘 A-C	0.55	(0.05)	0.60	(0.05)	0.65

4. Fees and Commissions (Domestics)

4. 役務取引等利益(国内業務部門)

【Non-Consolidated】

【単体】

For six months ended (Unit:Millions of Yen)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	(B)-(C)	September 30, 2010 (C)
Fees and commissions	役務取引等収益	21,349	(1,084)	22,433	431	22,002
Deposits and Loans	預金・貸出業務	8,938	8	8,930	132	8,798
ATM	ATM関連手数料	2,490	17	2,473	(69)	2,542
Account transfer	口座振替	2,265	(39)	2,304	0	2,304
Syndicated Loan	シ・ローン関連	1,174	(140)	1,314	(1)	1,315
Remittance	為替業務	4,653	28	4,625	(92)	4,717
Securities	証券関連業務	4,227	(593)	4,820	687	4,133
Investment trusts	投資信託収益	3,691	(675)	4,366	820	3,546
Agency business	代理業務	383	10	373	(8)	381
Guarantee business	保証業務	377	(48)	425	(63)	488
Others	その他	2,769	(488)	3,257	(225)	3,482
Annuity insurance	年金保険関連	2,585	(532)	3,117	(140)	3,257
Fees and commissions - payments	役務取引等費用	6,789	(477)	7,266	1,107	6,159
Fees and commissions - net	役務取引等利益	14,560	(606)	15,166	(677)	15,843

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

① Gains or Losses on Bonds

① 国債等債券損益

【Non-Consolidated】

【単体】

For six months ended (Unit:Millions of Yen)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	(B)-(C)	September 30, 2010 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(5,333)	(2,195)	(3,138)	(2,934)	(204)
Gain on sales	売却益	3,208	1,613	1,595	1,230	365
Gain on redemption	償還益	—	—	—	—	—
Loss on sales	売却損 (△)	8,084	3,729	4,355	4,289	66
Loss on redemption	償還損 (△)	404	229	175	(304)	479
Loss on devaluation	償却 (△)	52	(152)	204	181	23

(Reference) Gains (losses) on bonds derivatives

(参考) 債券デリバティブ損益

For six months ended (Unit:Millions of Yen)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	(B)-(C)	September 30, 2010 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	8,071	3,758	4,313	4,263	50
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	2,738	1,563	1,175	1,328	(153)

② Gains or Losses on stocks and other securities

② 株式等関係損益

【Non-Consolidated】

【単体】

For six months ended (Unit:Millions of Yen)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	(B)-(C)	September 30, 2010 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	(4,456)	(3,490)	(966)	896	(1,862)
Gain on sales	売却益	66	(761)	827	(389)	1,216
Loss on sales	売却損 (△)	56	12	44	(146)	190
Loss on devaluation	償却 (△)	4,465	2,715	1,750	(1,138)	2,888

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

(参考) 株式の売切状況(取得原価ベース)

(Unit:Millions of Yen)

		For six months ended September 30, 2012	For the year ended March 31, 2012	For six months ended September 30, 2011	For the year ended March 31, 2011	For six months ended September 30, 2010
Outright sales	株式売切額	418	1,338	1,113	4,742	3,395
Balance as of end of term	期末株式残高	129,234	134,012	134,632	137,535	137,039

6. Net Unrealized Gains (Losses) on Securities

6. 時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2012					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	295,371	10,542	3,438	10,544	1	293,125	7,104	7,154	49
Available-for-sale	その他有価証券	1,965,725	23,602	(7,847)	39,249	15,646	1,944,453	31,449	46,274	14,824
	Equity securities 株式	113,298	9,851	(7,001)	23,309	13,458	125,037	16,852	29,986	13,134
	Debt securities 債券	1,626,947	14,347	(84)	14,739	391	1,612,106	14,431	14,957	525
	Other securities その他	225,479	(596)	(761)	1,200	1,797	207,309	165	1,330	1,165
Total	合計	2,261,096	34,145	(4,409)	49,793	15,648	2,237,578	38,554	53,428	14,874
	Equity securities 株式	113,298	9,851	(7,001)	23,309	13,458	125,037	16,852	29,986	13,134
	Debt securities 債券	1,922,318	24,890	3,354	25,283	393	1,905,231	21,536	22,111	575
	Other securities その他	225,479	(596)	(761)	1,200	1,797	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(中間)貸借対照表計上額と取得原価との差額を計上しております。

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

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

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

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2012					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	298,575	10,557	3,447	10,559	1	295,831	7,110	7,161	50
Available-for-sale	その他有価証券	1,968,464	23,760	(8,001)	39,765	16,005	1,947,352	31,761	46,925	15,163
	Equity securities 株式	116,031	10,008	(7,156)	23,825	13,816	127,928	17,164	30,637	13,473
	Debt securities 債券	1,626,953	14,347	(84)	14,739	391	1,612,113	14,431	14,957	525
	Other securities その他	225,479	(596)	(761)	1,200	1,797	207,309	165	1,330	1,165
Total	合計	2,267,039	34,317	(4,555)	50,325	16,007	2,243,183	38,872	54,086	15,214
	Equity securities 株式	116,031	10,008	(7,156)	23,825	13,816	127,928	17,164	30,637	13,473
	Debt securities 債券	1,925,528	24,905	3,363	25,298	393	1,907,945	21,542	22,118	575
	Other securities その他	225,479	(596)	(761)	1,200	1,797	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(中間)連結貸借対照表計上額と取得原価との差額を計上しております。

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

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

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

(Reference) Projected Redemption Amounts for Securities with maturities.

(参考) 満期のある有価証券の(連結)決算日後の償還予定額

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2012				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	320,614	1,006,997	531,802	30,795	255,815	1,151,986	432,647	37,777
	Government bonds 国債	64,100	459,835	313,100	14,900	34,500	496,835	199,600	20,400
	Local government bonds 地方債	58,855	145,085	27,900	2,000	45,781	168,284	38,341	2,000
	Corporate bonds 社債	197,658	402,076	190,801	13,895	175,534	486,867	194,706	15,377
Others	その他	15,938	25,655	1,940	50,869	13,679	20,104	—	30,117
Total	合計	336,552	1,032,652	533,742	81,664	269,495	1,172,091	432,647	67,894

(注) (中間)貸借対照表の「有価証券」について記載しております。

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

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2012				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	322,120	1,008,497	532,002	30,795	256,822	1,153,486	432,847	37,777
	Government bonds 国債	65,600	460,835	313,100	14,900	35,500	497,835	199,600	20,400
	Local government bonds 地方債	58,855	145,585	28,100	2,000	45,781	168,784	38,541	2,000
	Corporate bonds 社債	197,665	402,076	190,801	13,895	175,541	486,867	194,706	15,377
Others	その他	15,938	25,655	1,940	50,869	13,679	20,104	—	30,117
Total	合計	338,058	1,034,152	533,942	81,664	270,502	1,173,591	432,847	67,894

(注) (中間)連結貸借対照表の「有価証券」について記載しております。

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

(Reference) Transition of outstanding balance of securities

(参考) 有価証券の種類別残高推移

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012 (B)	As of September 30, 2011 (B)
Securities	有価証券	2,158,472	36,233	146,954	2,122,239	2,011,518
Government bonds	国債	874,921	106,692	145,065	768,229	729,856
Local government bonds	地方債	236,303	(20,837)	(34,398)	257,140	270,701
Corporate bonds	社債	811,093	(68,769)	(5,159)	879,862	816,252
Stocks	株式	139,085	(11,779)	(1,772)	150,864	140,857
Other securities	その他	97,068	30,926	43,218	66,142	53,850

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012 (B)	As of September 30, 2011 (B)
Securities	有価証券	2,150,509	36,534	147,171	2,113,975	2,003,338
Government bonds	国債	877,425	107,189	145,561	770,236	731,864
Local government bonds	地方債	237,003	(20,836)	(34,398)	257,839	271,401
Corporate bonds	社債	811,099	(68,770)	(5,161)	879,869	816,260
Stocks	株式	128,846	(11,976)	(2,042)	140,822	130,888
Other securities	その他	96,134	30,927	43,211	65,207	52,923

7. Derivative contracts (Consolidated)

7. 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 September 30, 2012			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	4,592,122	6,840	6,840	4,561,134	6,415	6,415
	Others		その他	84,581	(9)	665	86,009	(13)	805
Total			合計		6,831	7,506		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 September 30, 2012			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	112,605	639	639	148,453	849	849
	Forward exchange contracts		為替予約	32,089	4	4	46,418	29	29
	Options		通貨オプション	56,727	9	562	71,675	30	647
Total			合計		653	1,207		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 applicable

③ 株式関連取引

該当事項はありません。

④ Bonds contracts

④ 債券関連取引

(Unit:Millions of Yen)

				As of September 30, 2012			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	862	(2)	(2)	569	1	1
Total			合計		(2)	(2)		1	1

⑤ Commodity related transactions

Not applicable

⑤ 商品関連取引

該当事項はありません。

⑥ Credit derivative transactions

Not applicable

⑥ クレジット・デリバティブ取引

該当事項はありません。

8. Expenses, Employees and Branches

8. 経営合理化の状況

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

For six months ended (Unit:Millions of Yen)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	(B)-(C)	September 30, 2010 (C)
Personnel	人件費	19,912	478	19,434	424	19,010
Facilities	物件費	25,941	(642)	26,583	(1,024)	27,607
Taxes	税金	2,957	40	2,917	(34)	2,951
Expenses	経費	48,812	(123)	48,935	(634)	49,569

(Reference)

(参考)

(Unit:%)

OHR	OHR	48.3	0.1	48.2	0.2	48.0
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② General and administrative expenses
【Non-Consolidated】② 営業経費の内訳
【単体】

For six months ended (Unit:Millions of Yen)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	(B)-(C)	September 30, 2010 (C)
Salaries and allowance	給料・手当	16,476	218	16,258	182	16,076
Retirement allowance cost	退職給付費用	2,770	(92)	2,862	280	2,582
Welfare	福利厚生費	169	5	164	(28)	192
Depreciation	減価償却費	4,182	(440)	4,622	(352)	4,974
Rent of premises and equipment	土地建物機械賃借料	3,260	(40)	3,300	(66)	3,366
Repairing expenses	営繕費	130	(21)	151	60	91
Stationery and supplies	消耗品費	536	16	520	(36)	556
Utilities	給水光熱費	580	46	534	(105)	639
Allowance for business trips	旅費	99	15	84	15	69
Communication expenses	通信費	515	(41)	556	(44)	600
Advertisement	広告宣伝費	289	(27)	316	10	306
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	223	(17)	240	22	218
Taxes	租税公課	2,957	40	2,917	(34)	2,951
Others	その他	18,854	106	18,748	(303)	19,051
General and administrative expenses	営業経費	51,045	(233)	51,278	(400)	51,678

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

(Unit:Number of People)

		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012 (B)	As of September 30, 2011 (C)
Total employees	総人員	4,683	69	(33)	4,614	4,716
Actual employees	実働人員	3,923	34	(52)	3,889	3,975
Directors and auditors	役員	15	0	0	15	15
Executive officers	執行役員	12	1	1	11	11

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

(Unit:Number of Branches)

		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012 (B)	As of September 30, 2011 (C)
Domestic Branches	国内店舗数	204	0	0	204	204
Of which, Sub-branches	うち出張所	8	0	0	8	8
Of which, Branches in Kanagawa Prefecture	うち神奈川県内店舗数	179	0	0	179	179
ATM locations	無人店舗数	402	4	6	398	396
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	358	2	4	356	354
Housing Loan Centers	住宅ローンセンター	26	0	0	26	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	0	0	23	23

《Overseas》
【Non-Consolidated】

《海外拠点数の推移》
【単体】

(Unit: Number of Branches)

		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012 (B)	As of September 30, 2011 (C)
Branches	支店	1	0	0	1	1
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	1	1	3	3
Total	拠点数	5	1	1	4	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 six months ended

(Unit: Millions of Yen)

		September 30, 2012(A)	(A)-(B)	September 30, 2011(B)	(B)-(C)	September 30, 2010(C)
Core net business profit	実質業務純益	52,175	(263)	52,438	(1,122)	53,560
As per employee (in thousands of yen)	職員一人当たり(千円)	13,357	16	13,341	(221)	13,562
Net business profit	業務純益	55,548	(1,801)	57,349	4,663	52,686
As per employee (in thousands of yen)	職員一人当たり(千円)	14,221	(369)	14,590	1,249	13,341

(注)職員数は、実働人員(出向者を除くベース)の平残を使用しております。

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

10. Return on Equity

10. ROE

【Non-Consolidated】

【単体】

For six months ended

(Unit:%)

		September 30, 2012(A)	(A)-(B)	September 30, 2011(B)	(B)-(C)	September 30, 2010(C)
Core net business profit per own capital	実質業務純益ベース	13.36	(0.79)	14.15	(0.79)	14.94
Interim net income per own capital	中間純利益ベース	6.29	(0.33)	6.62	0.94	5.68

【Consolidated】

【連結】

For six months ended

(Unit:%)

		September 30, 2012(A)	(A)-(B)	September 30, 2011(B)	(B)-(C)	September 30, 2010(C)
Interim net income per own capital	中間純利益ベース	6.53	(0.43)	6.96	0.99	5.97

11. Return on Assets

11. ROA

【Non-Consolidated】

【単体】

For six months ended

(Unit:%)

		September 30, 2012(A)	(A)-(B)	September 30, 2011(B)	(B)-(C)	September 30, 2010(C)
Core net business profit per average total assets	実質業務純益ベース	0.83	(0.04)	0.87	(0.06)	0.93
Interim net income per average total assets	中間純利益ベース	0.39	(0.01)	0.40	0.05	0.35

12. Retirement Allowance

12. 退職給付関連

① Projected benefit obligation

①退職給付債務残高

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2012 (A)	(A)-(B)	As of September 30, 2011 (B)	(B)-(C)	As of September 30, 2010 (C)
Projected benefit obligation (beginning of term)	退職給付債務 (期首)	72,806	(515)	73,321	200	73,121
(Discount rate)	(割引率)	2.0%	0.0%	2.0%	0.0%	2.0%
Fair value of plan assets (beginning of term)	年金資産 (期首)	65,594	2,606	62,988	(1,799)	64,787
Prepaid pension cost (beginning of term)	前払年金費用 (期首)	(24,295)	1,343	(25,638)	1,341	(26,979)
Unrecognized actuarial loss (beginning of term)	未認識数理計算上の差異 (期首)	31,507	(4,463)	35,970	656	35,314

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2012 (A)	(A)-(B)	As of September 30, 2011 (B)	(B)-(C)	As of September 30, 2010 (C)
Projected benefit obligation (beginning of term)	退職給付債務 (期首)	72,978	(621)	73,599	240	73,359

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

For six months ended

(Unit:Millions of Yen)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	(B)-(C)	September 30, 2010 (C)
Retirement benefit costs	退職給付費用	2,770	(92)	2,862	280	2,582
Service cost	勤務費用	682	40	642	16	626
Interest cost	利息費用	727	(6)	733	2	731
Expected return on plan assets	期待運用収益	(1,003)	(28)	(975)	14	(989)
Recognized actuarial loss	数理計算上の差異の費用処理額	2,174	(4)	2,178	157	2,021
Other retirement cost	その他	188	(96)	284	91	193

【Consolidated】

【連結】

For six months ended

(Unit:Millions of Yen)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	(B)-(C)	September 30, 2010 (C)
Retirement benefit costs	退職給付費用	2,796	(98)	2,894	284	2,610

13. Deferred Tax Assets

13. 繰延税金資産

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

繰延税金資産・負債の主な発生原因別内訳

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2012(A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011 (C)
Allowance for loan losses	貸倒引当金	31,638	761	(7,262)	30,877	38,900
Losses on devaluation of securities	有価証券有税償却	2,525	(272)	(929)	2,797	3,454
Others	その他	14,614	(219)	(1,012)	14,833	15,626
Subtotal deferred tax assets (A)	繰延税金資産小計 A	48,778	270	(9,203)	48,508	57,981
Valuation allowance (B)	評価性引当額 B	(2,968)	300	985	(3,268)	(3,953)
Total deferred tax assets (A+B) (C)	繰延税金資産合計(A+B) C	45,809	570	(8,219)	45,239	54,028
Valuation difference on available-for-sale securities	その他有価証券評価差額金	7,946	(2,214)	1,651	10,160	6,295
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	6,115	0	(863)	6,115	6,978
Others	その他	3,060	(345)	(715)	3,405	3,775
Total deferred tax liabilities (D)	繰延税金負債合計 D	17,122	(2,560)	73	19,682	17,049
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額(C-D)	28,687	3,131	(8,291)	25,556	36,978

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	36,632	921	(6,586)	35,711	43,218
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【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2012(A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011 (C)
Net deferred tax assets	繰延税金資産(純額)の計上額	37,425	2,863	(10,086)	34,562	47,511

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	45,460	603	(8,399)	44,857	53,859
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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.

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。

【Consolidated】		【連結】		*Preliminary			(Unit:Billions of Yen)	
		As of September 30, 2012(A) *	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)		
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	14.37 %	0.70 %	0.80 %	13.67 %	13.57 %		
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2)÷(6)	12.02 %	0.66 %	0.78 %	11.36 %	11.24 %		
(2) Tier 1 capital	(2) Tier 1	765.8	16.3	31.5	749.5	734.3		
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[45.4]	[0.6]	[(8.4)]	[44.8]	[53.8]		
Capital stock	資本金	215.6	0.0	0.0	215.6	215.6		
Capital surplus	資本剰余金	177.2	0.0	0.0	177.2	177.2		
Retained earnings	利益剰余金	349.7	13.7	32.3	336.0	317.4		
Treasury stock	自己株式	(5.4)	0.1	0.1	(5.5)	(5.5)		
Distributed income (estimated)	社外流出予定額	(6.8)	0.1	0.1	(6.9)	(6.9)		
Subscription rights to shares	新株予約権	0.2	0.0	0.0	0.2	0.2		
Minority interests of affiliate companies	連結子法人等の少数株主持分	54.8	1.4	2.3	53.4	52.5		
(Of which, Preferred securities issued by overseas SPCs)	うち海外特別目的会社の発行する優先出資証券	40.0	0.0	0.0	40.0	40.0		
Goodwill equivalent	のれん相当額	(1.2)	(0.5)	(0.2)	(0.7)	(1.0)		
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(5.5)	0.4	0.8	(5.9)	(6.3)		
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(12.7)	1.0	(4.0)	(13.7)	(8.7)		
(3) Tier 2 capital	(3) Tier 2	171.3	(3.8)	1.2	175.1	170.1		
The amount of net unrealized gains on available-for-sale securities qualified as capital	自己資本に計上された有価証券評価益	9.9	(3.8)	2.1	13.7	7.8		
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.1	0.0	0.0	24.1	24.1		
Allowance for general loan losses	一般貸倒引当金	0.0	0.0	(0.9)	0.0	0.9		
Subordinated loans, etc.	負債性資本調達手段等	137.3	0.0	0.0	137.3	137.3		
(4) Deductions	(4) 控除項目	21.8	(0.9)	4.1	22.7	17.7		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2)+(3)-(4)	915.3	13.3	28.5	902.0	886.8		
(6) Risk-weighted Assets, etc.	(6) リスク・アセット等	6,368.8	(228.4)	(163.5)	6,597.2	6,532.3		
On balanced	オン・バランス	5,736.8	(220.1)	(128.7)	5,956.9	5,865.5		
Off balanced	オフ・バランス	195.0	(9.8)	(33.2)	204.8	228.2		
Market risk equivalent assets	マーケット・リスク相当額に係る額	10.1	2.2	(1.1)	7.9	11.2		
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	426.8	(0.6)	(0.5)	427.4	427.3		

【Non-Consolidated】		【単体】		*Preliminary			(Unit:Billions of Yen)	
		As of September 30, 2012(A) *	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)		
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	14.12 %	0.69 %	0.78 %	13.43 %	13.34 %		
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2)÷(6)	11.83 %	0.65 %	0.75 %	11.18 %	11.08 %		
(2) Tier 1 capital	(2) Tier 1	740.5	14.6	27.7	725.9	712.8		
[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]	[36.6]	[0.9]	[(6.6)]	[35.7]	[43.2]		
Capital stock	資本金	215.6	0.0	0.0	215.6	215.6		
Legal capital surplus	資本準備金	177.2	0.0	0.0	177.2	177.2		
Legal retained earnings	利益準備金	38.3	0.0	0.0	38.3	38.3		
Other retained earnings	その他利益剰余金	306.3	12.7	30.6	293.6	275.7		
Others	その他	40.2	0.0	0.0	40.2	40.2		
Treasury stock	自己株式	(5.4)	0.1	0.1	(5.5)	(5.5)		
Distributed income (estimated)	社外流出予定額	(6.8)	0.1	0.1	(6.9)	(6.9)		
Subscription rights to shares	新株予約権	0.2	0.0	0.0	0.2	0.2		
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(5.5)	0.4	0.8	(5.9)	(6.3)		
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(19.6)	1.3	(3.9)	(20.9)	(15.7)		
(3) Tier 2 capital	(3) Tier 2	171.2	(3.8)	2.1	175.0	169.1		
The amount of net unrealized gains on available-for-sale securities qualified as capital	自己資本に計上された有価証券評価益	9.8	(3.8)	2.1	13.6	7.7		
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.1	0.0	0.0	24.1	24.1		
Allowance for general loan losses	一般貸倒引当金	0.0	0.0	0.0	0.0	0.0		
Subordinated loans, etc.	負債性資本調達手段等	137.3	0.0	0.0	137.3	137.3		
(4) Deductions	(4) 控除項目	27.9	(1.2)	4.0	29.1	23.9		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2)+(3)-(4)	883.9	12.1	25.9	871.8	858.0		
(6) Risk-weighted Assets, etc.	(6) リスク・アセット等	6,259.7	(231.4)	(170.5)	6,491.1	6,430.2		
On balanced	オン・バランス	5,670.4	(224.0)	(136.3)	5,894.4	5,806.7		
Off balanced	オフ・バランス	183.2	(8.5)	(30.9)	191.7	214.1		
Market risk equivalent assets	マーケット・リスク相当額に係る額	10.1	2.2	(1.1)	7.9	11.2		
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	395.8	(1.1)	(2.3)	396.9	398.1		

Ⅲ. LOANS, etc. INFORMATION

Ⅲ. 貸出金等の状況

1. Risk Managed Loan Information

1. リスク管理債権の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012 (B)	As of September 30, 2011(C)
Loans to borrowers in bankruptcy	破綻先債権額	11,405	639	(725)	10,766	12,130
Past due loans	延滞債権額	171,196	10,671	6,061	160,525	165,135
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	5,086	(110)	(2,121)	5,196	7,207
Restructured loans	貸出条件緩和債権額	29,050	(3,405)	(1,581)	32,455	30,631
Total	合計	216,740	7,797	1,637	208,943	215,103
(Amount of partial direct written-off) (部分直接償却額)		66,813	(767)	(13,532)	67,580	80,345
Loans and bills discounted	貸出金残高(未残)	9,315,933	298,755	547,514	9,017,178	8,768,419

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

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

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

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

【Non-Consolidated】

【単体】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012 (B)	As of September 30, 2011(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.1	0.0	0.0	0.1	0.1
Past due loans	延滞債権額	1.8	0.1	0.0	1.7	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	0.3	0.0	0.0	0.3	0.3
Total	合計	2.3	0.0	(0.1)	2.3	2.4

【Consolidated】

【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012 (B)	As of September 30, 2011(C)
Loans to borrowers in bankruptcy	破綻先債権額	11,405	639	(725)	10,766	12,130
Past due loans	延滞債権額	173,958	9,745	3,973	164,213	169,985
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	5,086	(110)	(2,127)	5,196	7,213
Restructured loans	貸出条件緩和債権額	29,051	(3,405)	(1,582)	32,456	30,633
Total	合計	219,502	6,870	(460)	212,632	219,962
(Amount of partial direct written-off) (部分直接償却額)		78,558	(518)	(13,616)	79,076	92,174
Loans and bills discounted	貸出金残高(未残)	9,272,117	301,816	538,217	8,970,301	8,733,900

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

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

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

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

【Consolidated】

【連結】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012 (B)	As of September 30, 2011(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.1	0.0	0.0	0.1	0.1
Past due loans	延滞債権額	1.8	0.0	(0.1)	1.8	1.9
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	0.3	0.0	0.0	0.3	0.3
Total	合計	2.3	0.0	(0.2)	2.3	2.5

2. Allowance for Loan Losses

2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)
Allowance for loan losses	貸倒引当金	63,246	(1,597)	(6,788)	64,843	70,034
Allowance for general loan losses	一般貸倒引当金	20,245	(3,373)	(12,658)	23,618	32,903
Allowance for specific loan losses	個別貸倒引当金	43,000	1,776	5,870	41,224	37,130
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)
Allowance for loan losses	貸倒引当金	74,145	(3,081)	(9,499)	77,226	83,644
Allowance for general loan losses	一般貸倒引当金	26,732	(4,671)	(14,252)	31,403	40,984
Allowance for specific loan losses	個別貸倒引当金	47,413	1,590	4,753	45,823	42,660
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3. Percentage of Allowance to Total Risk Managed Loans

3. リスク管理債権に対する引当率

【Non-Consolidated】

【単体】

(Unit:%)

		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 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	39.5	(1.1)	(1.7)	40.6	41.2
After partial direct written-off	部分直接償却後	19.8	0.1	2.6	19.7	17.2
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	46.6	(2.6)	(5.7)	49.2	52.3
After partial direct written-off	部分直接償却後	29.1	(1.9)	(3.4)	31.0	32.5

【Consolidated】

【連結】

(Unit:%)

		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 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	43.4	(1.0)	(1.9)	44.4	45.3
After partial direct written-off	部分直接償却後	21.6	0.1	2.3	21.5	19.3
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	52.4	(2.8)	(6.1)	55.2	58.5
After partial direct written-off	部分直接償却後	33.7	(2.6)	(4.3)	36.3	38.0

4. Status of Claims disclosed under the Financial Revitalization Law 4. 金融再生法開示債権の状況

【Non-Consolidated】		【単体】			(Unit:Millions of Yen)	
		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	57,606	(1,294)	2,780	58,900	54,826
Doubtful claims	危険債権	127,150	13,166	2,951	113,984	124,199
Claims in need of special caution	要管理債権	34,137	(3,515)	(3,701)	37,652	37,838
Sub-total (Claims in need of special caution or below)	要管理債権以下計 A	218,894	8,358	2,030	210,536	216,864
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	1,036,973	(71,166)	(103,201)	1,108,139	1,140,174
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,262,045	347,435	620,505	7,914,610	7,641,540
Sub-total (Normal claims)	正常債権計	9,299,019	276,270	517,304	9,022,749	8,781,715
Total (Credit exposures)	合計 B	9,517,914	284,628	519,334	9,233,286	8,998,580
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	37,499	(6,185)	(4,597)	43,684	42,096
Percentage of claims in need of special caution or below (%)	A/B	2.2	0.0	(0.2)	2.2	2.4

【Consolidated】		【連結】			(Unit:Millions of Yen)	
		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	60,713	(2,141)	1,429	62,854	59,284
Doubtful claims	危険債権	128,163	13,195	2,058	114,968	126,105
Claims in need of special caution	要管理債権	34,138	(3,515)	(3,708)	37,653	37,846
Sub-total (Claims in need of special caution or below)	要管理債権以下計 C	223,015	7,539	(221)	215,476	223,236
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	1,041,764	(70,836)	(103,543)	1,112,600	1,145,307
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,413,098	336,434	584,512	8,076,664	7,828,586
Sub-total (Normal claims)	正常債権計	9,454,862	265,597	480,969	9,189,265	8,973,893
Total (Credit exposures)	合計 D	9,677,878	273,137	480,749	9,404,741	9,197,129
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	38,307	(6,313)	(5,013)	44,620	43,320
Percentage of claims in need of special caution or below (%)	C/D	2.3	0.1	(0.1)	2.2	2.4

5. Status of Coverage of Claims disclosed under the Financial Revitalization Law 5. 金融再生法開示債権の保全状況

【Non-Consolidated】		【単体】			(Unit:Millions of Yen)	
		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)
Coverage amount	保全額 A	183,754	5,851	4,397	177,903	179,357
Allowance for loan losses	貸倒引当金	47,307	1,846	6,211	45,461	41,096
Collateral and guarantees	担保保証等	136,446	4,005	(1,814)	132,441	138,260
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	破産更正債権及びこれらに準ずる債権、危険債権、要管理先債権計 B	222,257	5,689	1,134	216,568	221,123
Coverage ratio (%)	A/B	82.6	0.5	1.5	82.1	81.1

【Reference】 Status of Coverage of Claims of Borrowers Classification		【参考】開示債権別の保全状況推移			(Unit:Millions of Yen)	
		As of September 30, 2012 (A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	57,606	(1,294)	2,780	58,900	54,826
Allowance for loan losses	貸倒引当金	26,083	(3,073)	3,035	29,156	23,048
Collateral and guarantees	担保保証等	31,523	1,780	(255)	29,743	31,778
Coverage ratio (%)	保全率 (%)	100.0	0.0	0.0	100.0	100.0
Doubtful claims	危険債権	127,150	13,166	2,951	113,984	124,199
Allowance for loan losses	貸倒引当金	16,425	4,904	2,701	11,521	13,724
Collateral and guarantees	担保保証等	88,731	5,141	2,833	83,590	85,898
Coverage ratio (%)	保全率 (%)	82.7	(0.7)	2.5	83.4	80.2
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	37,499	(6,185)	(4,597)	43,684	42,096
Allowance for loan losses	貸倒引当金	4,798	16	474	4,782	4,324
Collateral and guarantees	担保保証等	16,192	(2,915)	(4,391)	19,107	20,583
Coverage ratio (%)	保全率 (%)	55.9	1.3	(3.2)	54.6	59.1

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of September 30, 2012) 引当率・保全率(24年9月末)

【Non-consolidated】		【単体】	Categories 分類				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
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			
Legal bankruptcy 破綻先 11.9 (1.0)		Unrecoverable or valueless 破産更生債権及びこ れらに準ずる債権 57.6 (△1.3)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分		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)	26.0	100%	100%
Virtual bankruptcy 実質破綻先 45.6 (△2.3)			33.7 (△1.6)	23.8 (0.3)					
Possible bankruptcy 破綻懸念先 127.1 (13.2)		Doubtful 危険債権 127.1 (13.2)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分		Partially reserved 必要額を引当 21.9 (2.4) [38.4]		16.4	42.7%	82.7%
			36.4 (7.7) [20.0]	68.6 (3.0) [68.6]					
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 37.4 (△6.2)	In need of special caution 要管理債権 34.1 (△3.5)	Covered by collateral (担保) 16.1 Non-covered (信用) 21.3		※[]: Credit exposures under each category before reserve ※[]内の計数は引当前の分類額		4.7	22.7%	55.9%
			Other than in need of special caution based on borrowers 要管理先以外 の要注意先 1,033.6 (△68.5)	2.9 (△0.1)		34.5 (△6.1)			
1,071.1 (△74.6)		Normal 正常債権 9,299.0 (276.3)	251.2 (△15.4)	782.3 (△53.4)			11.3	1.1%	
Normal 正常先 8,262.0 (347.4)			8,262.0 (347.8)				4.1	0.0%	
Total 合計 9,517.9 (284.7) 100.0%		Total 合計 9,517.9 (284.7)	No categorization 非分類 8,586.4 (338.4) 90.2%	Category II II分類 909.4 (△56.1) 9.6%	Category III III分類 21.9 (2.4) 0.2%	Category IV IV分類 0.0 (0.0) 0.0%	Total 合計 62.7	Total coverage ratio 要管理先 以下合計 82.6%	

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 September 30, 2012)

資産内容の開示における各種基準の比較(24年9月末)

【Non-consolidated】【単体】

(Unit:Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権		Risk-managed loans under the Banking Law リスク管理債権
		Of which, Loans and bills discounted うち貸出金		(Loans and bills discounted) (対象:貸出金)
Legal bankruptcy 破綻先 11.9		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 57.6	11.4	Loans to borrowers in bankruptcy 破綻先債権 11.4
Virtual bankruptcy 実質破綻先 45.6			44.7	Past due loans 延滞債権 171.1
Possible bankruptcy 破綻懸念先 127.1		Doubtful 危険債権 127.1	126.4	
In need of caution 要注意先 1,071.1	In need of special caution based on borrowers 要管理先 37.4	In need of special caution 要管理債権 34.1 (※)	5.0	Accruing loans contractually past due for 3 months or more 3ヵ月以上延滞債権 5.0
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,033.6		29.0	Restructured loans 条件緩和債権 29.0
Normal 正常先 8,262.0				
Sub total 小計 218.8		Sub total 小計 216.7		Total 合計 216.7
		Normal 正常債権 9,299.0	9,099.1	
Total 合計 9,517.9		Total 合計 9,517.9		Total 合計 9,315.9

(※) 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】

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

①危険債権以下(金融再生法基準)の債権残高

(Unit:Billions of Yen)

		As of September 30, 2012 (A)	April 1, 2012 – September 30, 2012 (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	57.6	(1.3)	11.3	12.5	58.9
Doubtful claims	危険債権	127.1	13.2	23.4	10.2	113.9
For six months ended September 30, 2012	24年度中間期	184.7	11.9	34.7	22.8	172.8

		As of March 31, 2012(A)	April 1, 2011 – March 31, 2012 (A)-(B)		As of March 31, 2011 (B)	
			Increase	Amount off-balanced		
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	58.9	0.7	19.3	18.6	58.2
Doubtful claims	危険債権	113.9	1.5	46.4	44.8	112.4
For the year ended March 31, 2012	23年度	172.8	2.2	65.7	63.5	170.6

		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	22年度	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 six months ended September 30, 2012	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	2.0	7.0	0.4
Final disposal of non-performing loan by restructuring	再建型処理	3.2	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	5.9	22.6	28.8
Direct written-off	直接償却	(3.4)	(29.1)	(35.8)
Other	その他	15.0	48.5	67.9
Collection / repayment, etc	回収・返済等	11.4	29.1	45.7
Improvement in debtors' business performance	業況改善	3.5	19.4	22.2
Total	合計	22.8	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 six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2012		September 30, 2011		September 30, 2010	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~IV	I~IV	0	-	0	-	0	-
Category V	V	0	-	0	-	0	-
Category VI	VI	0	-	0	-	0	-
Category VII	VII	0	-	0	-	1	0.1
Category VIII	VIII	4	4.6	1	0.3	3	0.1
Category IX	IX	5	3.0	9	1.7	15	8.0
Category X	X	0	-	1	0.8	1	0.1
Category X I	X I	5	1.9	4	1.5	3	3.8
Category X II	X II	5	1.6	2	0.4	1	0.3
No rating	格付なし	0	-	0	-	0	-

② Internal rating half a year before bankruptcy

②倒産半期前の行内格付

For six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2012		September 30, 2011		September 30, 2010	
		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	-	0	-	2	0.1
Category IX	IX	6	2.0	3	0.2	12	7.6
Category X	X	1	3.2	4	1.2	1	0.1
Category X I	X I	3	1.4	1	0.9	2	0.2
Category X II	X II	9	4.5	9	2.5	6	4.3
No rating	格付なし	0	-	0	-	0	-

(注) 1. 小口の与信(与信額50百万円未満)は除いております。

2. 金額は部分直接償却前の与信額であります。

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

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

8. Loan Portfolio, etc Information

Domestic branches (excluding loans in offshore market account)

8. 業種別貸出状況等(特別国際金融取引勘定を除く国内店分)

① Classification of loans by type of industry

① 業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2012(A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)
Total	合計	9,308,419	300,165	548,035	9,008,254	8,760,384
Manufacturing	製造業	988,222	16,435	21,427	971,787	966,795
Agriculture and forestry	農業、林業	3,134	(603)	(1,230)	3,737	4,364
Fishery	漁業	7,865	(353)	(516)	8,218	8,381
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,412	(19)	740	4,431	3,672
Construction	建設業	260,702	(7,620)	(152)	268,322	260,854
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,059	(212)	(364)	14,271	14,423
IT and telecommunication	情報通信業	63,496	2,066	5,367	61,430	58,129
Transport and postal activities	運輸業、郵便業	357,761	1,531	10,065	356,230	347,696
Wholesale and retail	卸売業、小売業	756,761	15,359	38,840	741,402	717,921
Finance and insurance	金融業、保険業	200,976	4,178	(18,195)	196,798	219,171
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,485,204	113,863	177,994	2,371,341	2,307,210
Other services	その他の各種サービス業	753,002	44,267	38,526	708,735	714,476
Local governments	地方公共団体	151,985	(4,255)	32,777	156,240	119,208
Others	その他	3,260,839	115,527	242,755	3,145,312	3,018,084

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

② 業種別リスク管理債権

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2012(A)	(A)-(B)	Agriculture and forestry	As of March 31, 2012(B)	As of September 30, 2011(C)
Total	合計	216,740	7,797	1,637	208,943	215,103
Manufacturing	製造業	32,154	5,103	11,473	27,051	20,681
Agriculture and forestry	農業、林業	25	(1)	(4)	26	29
Fishery	漁業	27	(1)	24	28	3
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	(3)	-	3
Construction	建設業	16,314	4,859	1,755	11,455	14,559
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	0	0	0	0	0
IT and telecommunication	情報通信業	2,305	(144)	(707)	2,449	3,012
Transport and postal activities	運輸業、郵便業	6,917	873	1,481	6,044	5,436
Wholesale and retail	卸売業、小売業	28,747	624	4,145	28,123	24,602
Finance and insurance	金融業、保険業	1,072	297	293	775	779
Real estate and goods rental and leasing	不動産業、物品賃貸業	54,945	(6,957)	(11,991)	61,902	66,936
Other services	その他の各種サービス業	24,465	(310)	(7,574)	24,775	32,039
Local governments	地方公共団体	-	-	-	-	-
Others	その他	49,764	3,454	2,745	46,310	47,019

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

③ 業種別金融再生法開示債権

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2012(A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)
Total	合計	218,894	8,358	2,030	210,536	216,864
Manufacturing	製造業	33,025	5,549	11,931	27,476	21,094
Agriculture and forestry	農業、林業	25	(1)	(4)	26	29
Fishery	漁業	27	(1)	24	28	3
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	(3)	-	3
Construction	建設業	16,504	5,028	1,928	11,476	14,576
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	0	0	0	0	0
IT and telecommunication	情報通信業	2,385	(145)	(707)	2,530	3,092
Transport and postal activities	運輸業、郵便業	6,966	874	1,525	6,092	5,441
Wholesale and retail	卸売業、小売業	29,263	600	3,978	28,663	25,285
Finance and insurance	金融業、保険業	1,116	291	290	825	826
Real estate and goods rental and leasing	不動産業、物品賃貸業	55,064	(6,974)	(12,077)	62,038	67,141
Other services	その他の各種サービス業	24,653	(325)	(7,608)	24,978	32,261
Local governments	地方公共団体	-	-	-	-	-
Others	その他	49,861	3,462	2,754	46,399	47,107

(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, etc Information

【Non-Consolidated】

① Balances of Loans

		For six months ended				
		September 30, 2012(A)	(A)-(B)	September 30, 2011(B)	(B)-(C)	September 30, 2010(C)
(outstanding balance)	(未残)	9,315.9	547.5	8,768.4	132.2	8,636.2
(average balance)	(平残)	9,091.9	444.2	8,647.7	123.3	8,524.4

② Breakdown of Loans and Ratio of loans to small and medium-sized businesses

Domestic branches (excluding loans in offshore market account)

② 貸出金内訳(特別国際金融取引勘定を除く国内店分)及び中小企業等貸出比率

(特別国際金融取引勘定を除く国内店分)

(Unit:Billions of Yen)

		As of September 30, 2012(A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)
Loans to large & medium sized businesses	大中堅企業向け貸出	1,532.4	52.4	73.1	1,480.0	1,459.3
Loans to small and medium-sized businesses, etc	中小企業等貸出	7,570.2	240.6	413.0	7,329.6	7,157.2
Loans to small and medium-sized businesses	中小企業向け貸出	3,046.4	102.0	134.1	2,944.4	2,912.3
Loans to individuals	個人向け貸出	4,523.8	138.6	279.0	4,385.2	4,244.8
Residential loans	住宅系ローン	4,180.7	133.0	271.7	4,047.7	3,909.0
Housing loans	住宅ローン	2,863.0	98.6	206.6	2,764.4	2,656.4
Apartment loans	アパートローン	1,317.6	34.4	65.1	1,283.2	1,252.5
Other individual loans	その他のローン	343.1	5.7	7.4	337.4	335.7
Public sectors	公共向け貸出	205.7	7.2	61.9	198.5	143.8
Total	合計	9,308.4	300.2	548.1	9,008.2	8,760.3
Retail Loans within Kanagawa Prefecture	県内リテール貸出	6,430.8	197.8	347.8	6,233.0	6,083.0

(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	81.3	0.0	(0.3)	81.3	81.6
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(Reference)

(参考)

For six months ended

(Unit:Billions of Yen)

		September 30, 2012 (A)	(A)-(B)	September 30, 2011 (B)	(B)-(C)	September 30, 2010 (C)
New housing Loans	住宅ローン実行額	213.1	44.6	168.5	19.1	149.4
housing loans	当行住宅ローン	206.5	46.6	159.9	11.4	148.5
Flat 35	フラット35	6.6	(2.0)	8.6	7.7	0.9

(注) 管理ベース

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

③ Loans to certain areas

③ 地域別貸出金残高

(Unit:Billions of Yen)

		As of September 30, 2012(A)	(A)-(B)	(A)-(C)	As of March 31, 2012(B)	As of September 30, 2011(C)
Loans to Asian countries	アジア向け貸出	11.7	(2.2)	(0.8)	13.9	12.5
Of which, risk managed loans	うちリスク管理債権	0	0	0	-	-
Loans to Latin America	中南米向け貸出	16.1	0.9	13.9	15.2	2.2
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

10. Deposits, etc Information

【Non-Consolidated】

① Balances of Deposits

		For six months ended				
		September 30, 2012(A)	(A)-(B)	September 30, 2011(B)	(B)-(C)	September 30, 2010(C)
(outstanding balance)	(未残)	10,837.8	399.6	10,438.2	139.8	10,298.4
(average balance)	(平残)	10,818.2	263.3	10,554.9	245.5	10,309.4

② Breakdown of depositors' categories

Domestic branches (excluding deposits in offshore market account)

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)

(Unit:Billions of Yen)

<Outstanding balance>		As of September 30, 2012(A)	(A)-(B)	As of September 30, 2011(B)	(B)-(C)	As of September 30, 2010(C)
Individual	個人	8,260.9	211.9	8,049.0	203.6	7,845.4
Of which, liquid deposits	うち流動性	5,354.2	280.8	5,073.4	307.2	4,766.2
Of which, fixed deposits	うち定期性	2,859.1	(61.9)	2,921.0	(108.1)	3,029.1
Corporate	法人	2,142.4	137.9	2,004.5	89.7	1,914.8
Local Public	公金	315.7	31.1	284.6	(169.5)	454.1
Financial institutions	金融	102.1	2.4	99.7	16.5	83.2
Total	合計	10,821.2	383.4	10,437.8	140.2	10,297.6
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,003.4	343.0	9,660.4	106.6	9,553.8

For six months ended

(Unit:Billions of Yen)

<Average balance>		September 30, 2012(A)	(A)-(B)	September 30, 2011(B)	(B)-(C)	September 30, 2010(C)
Individual	個人	8,244.0	169.5	8,074.5	199.0	7,875.5
Corporate	法人	2,101.0	105.6	1,995.4	72.9	1,922.5
Local Public	公金	394.3	(19.2)	413.5	(16.0)	429.5
Financial institutions	金融	73.5	3.0	70.5	(2.1)	72.6
Total	合計	10,812.9	258.9	10,554.0	253.8	10,300.2
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,987.6	229.4	9,758.2	229.8	9,528.4

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

11. 資金運用・調達勘定の平残、利回

【Non-Consolidated】

【単体】

① Domestic operations

①国内業務部門

For six months ended

(Unit:Billions of Yen)

		September 30, 2012		September 30, 2011		September 30, 2010	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[247.8] 11,668.3		[260.6] 11,110.2		[211.8] 10,649.0	
Of which, loans and bills discounted	うち貸出金	9,035.3	1.62	8,617.8	1.75	8,503.6	1.87
Of which, securities	うち有価証券	2,209.0	0.88	2,045.5	0.88	1,713.5	0.94
Of which, call loans	うちコールローン	20.2	0.26	2.5	0.60	14.0	0.21
Of which, due from banks	うち預け金	0.0	0.02	0.0	0.02	0.0	0.04
Of which, monetary claims bought	うち買入金銭債権	148.3	1.57	173.8	1.53	199.1	1.46
Interest-bearing liabilities	資金調達勘定	11,274.2	0.07	10,886.9	0.08	10,437.4	0.11
Of which, deposits	うち預金	10,656.0	0.04	10,342.5	0.05	10,135.7	0.08
Of which, negotiable certificates of deposit	うち譲渡性預金	118.7	0.05	191.4	0.08	110.8	0.13
Of which, call money	うちコールマネー	156.0	0.08	78.3	0.06	45.9	0.09
Of which, borrowed money	うち借入金	269.0	0.73	210.0	0.93	80.5	2.27
Of which, bonds payable	うち社債	64.3	1.94	64.3	1.92	64.3	1.98

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

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

② International operations

②国際業務部門

For six months ended

(Unit:Billions of Yen)

		September 30, 2012		September 30, 2011		September 30, 2010	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	502.4	0.65	546.5	0.87	481.4	0.78
Of which, loans and bills discounted	うち貸出金	56.5	1.05	29.9	1.28	20.8	1.33
Of which, securities	うち有価証券	38.2	1.09	34.8	0.98	28.3	1.12
Of which, call loans	うちコールローン	119.4	0.59	79.7	0.60	56.0	0.50
Of which, due from banks	うち預け金	283.5	0.47	398.0	0.75	365.8	0.71
Interest-bearing liabilities	資金調達勘定	[247.8] 503.1		[260.6] 546.0		[211.8] 450.9	
Of which, deposits	うち預金	162.1	0.24	212.3	0.37	173.6	0.43
Of which, call money	うちコールマネー	51.0	0.53	31.9	1.48	24.4	1.42
Of which, borrowed money	うち借入金	41.0	2.95	41.0	2.95	41.0	2.95

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

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

③ All branches

③全店ベース

For six months ended

(Unit:Billions of Yen)

		September 30, 2012		September 30, 2011		September 30, 2010	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	11,923.0	1.44	11,396.2	1.55	10,918.6	1.67
Of which, loans and bills discounted	うち貸出金	9,091.9	1.62	8,647.7	1.75	8,524.4	1.87
Of which, securities	うち有価証券	2,247.2	0.89	2,080.3	0.88	1,741.9	0.94
Of which, call loans	うちコールローン	139.7	0.54	82.2	0.60	70.0	0.44
Of which, due from banks	うち預け金	283.5	0.47	398.0	0.75	365.8	0.71
Of which, monetary claims bought	うち買入金銭債権	148.3	1.57	173.8	1.53	199.1	1.46
Interest-bearing liabilities	資金調達勘定	11,529.5	0.09	11,172.3	0.12	10,676.5	0.14
Of which, deposits	うち預金	10,818.2	0.05	10,554.9	0.06	10,309.4	0.09
Of which, negotiable certificates of deposit	うち譲渡性預金	118.7	0.05	191.4	0.08	110.8	0.13
Of which, call money	うちコールマネー	207.0	0.19	110.3	0.48	70.3	0.55
Of which, borrowed money	うち借入金	310.0	1.02	251.0	1.26	121.5	2.50
Of which, bonds payable	うち社債	64.3	1.94	64.3	1.92	64.3	1.98

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.