



May 11, 2012

Consolidated Financial Results for the fiscal year ended March 31, 2012

<under Japanese GAAP>

Company Name: The Bank of Yokohama, Ltd.

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

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

Representative: President Tatsumaro Terazawa

Ordinary General Meeting of Stockholders (scheduled): June 20, 2012

Date of Payment of Year-End Dividends: May 28, 2012

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

1. Consolidated Financial Results (for fiscal year ended March 31, 2012)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2012	298,933	4.9%	96,323	17.9%	51,190	8.7%
Fiscal year ended March 31, 2011	284,744	(5.4%)	81,667	51.8%	47,089	52.1%

(Note1) Comprehensive Income: Fiscal year ended March 31, 2012: ¥65,487 million[63.4%]; Fiscal year ended March 31, 2011: ¥40,077 million[(35.5%)]

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

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2012	¥37.84	¥37.82	6.7%	0.7%	32.2%
Fiscal year ended March 31, 2011	¥34.62	¥34.61	6.5%	0.6%	28.6%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2012: None; Fiscal year ended March 31, 2011: None

(2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share	Capital Adequacy Ratio (BIS Standard)
March 31, 2012	12,802,131	832,765	6.0%	¥578.23	13.67% *
March 31, 2011	12,520,526	786,948	5.8%	¥540.87	12.28%

(Reference) Own Capital: March 31, 2012: ¥778,873 million; March 31, 2011: ¥735,534 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)."

(3) Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating Activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents, end of period
Fiscal year ended March 31, 2012	74,647	(152,617)	(19,750)	420,937
Fiscal year ended March 31, 2011	412,864	(273,939)	(14,791)	518,666

2. Dividend on Common Stock

	Annual Cash Dividends per Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	1 st Quarter -End	2 nd Quarter -End	3 rd Quarter -End	Fiscal Year -End	Total			
Fiscal year ended March 31, 2011	—	¥5.00	—	¥5.00	¥10.00	¥13,599 million	28.8%	1.8%
Fiscal year ended March 31, 2012	—	¥5.00	—	¥5.00	¥10.00	¥13,469 million	26.4%	1.7%
Fiscal year ending March 31, 2013 (Forecasts)	—	¥5.00	—	¥5.00	¥10.00		24.4%	

(Note) Payment of Special Dividend can be considered based on our performance.

3. Consolidated 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
Six month ending September 30, 2012	45,500	(0.8%)	26,500	2.3%	¥19.67
Fiscal year ending March 31, 2013	94,500	(1.8%)	55,000	7.4%	¥40.83

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

※Note

(1) Changes in the scope of consolidated significant subsidiaries in the fiscal year ended March 31, 2012: No

(2) Changes in accounting policies, procedures and presentation rules, etc.

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

(3) Number of common shares issued

(A) Number of stocks issued (including treasury stocks):	March 31, 2012	1,361,071,054 shares	March 31, 2011	1,361,071,054 shares
(B) Number of treasury stocks:	March 31, 2012	14,095,879 shares	March 31, 2011	1,166,350 shares
(C) Average outstanding stocks for the fiscal year ended:	March 31, 2012	1,352,546,664 shares	March 31, 2011	1,359,930,462 shares

(Reference) Non-Consolidated Financial Highlight

1. Non-Consolidated Financial Results (for the fiscal year ended March 31, 2012)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2012	255,481	5.3%	87,095	16.1%	49,135	8.1%
Fiscal year ended March 31, 2011	242,425	(5.3%)	74,980	41.8%	45,449	46.6%

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

	Net Income per Share	Net Income per Share (Diluted)
Fiscal year ended March 31, 2012	¥36.32	¥36.31
Fiscal year ended March 31, 2011	¥33.42	¥33.40

(2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share	Capital Adequacy Ratio (BIS Standard)
March 31, 2012	12,552,327	775,054	6.1%	¥575.19	13.43% *
March 31, 2011	12,245,341	733,879	5.9%	¥539.45	12.03%

(Reference) Own Capital: March 31, 2012: ¥774,768 million; March 31, 2011: ¥733,605 million

* Preliminary

(Note 1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets * 100

(Note 2) 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. Non-Consolidated 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
Six month ending September 30, 2012	42,000	2.1%	26,000	5.9%	¥19.30
Fiscal year ending March 31, 2013	87,500	0.4%	54,000	9.9%	¥40.08

(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)

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

(Notes for using forecasts information etc.)

The 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.

3.Consolidated Financial Statements

(1) Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2011	As of March 31, 2012
Assets:		
Cash and due from banks	857,677	811,600
Call loans and bills bought	143,395	108,820
Monetary claims bought	188,390	164,256
Trading assets	100,368	24,256
Securities	1,994,647	2,113,975
Loans and bills discounted	8,601,882	8,970,301
Foreign exchanges	3,948	5,214
Lease receivables and investment assets	52,819	58,215
Other assets	139,006	154,533
Tangible fixed assets	126,960	125,606
Buildings, net	39,358	39,065
Land	80,387	80,387
Construction in progress	572	240
Other tangible fixed assets	6,641	5,912
Intangible fixed assets	18,034	14,529
Software	16,136	13,168
Goodwill	1,281	755
Other intangible fixed assets	616	605
Deferred tax assets	49,940	34,562
Customers' liabilities for acceptances and guarantees	331,805	293,484
Allowance for loan losses	(88,352)	(77,226)
Total assets	12,520,526	12,802,131
Liabilities:		
Deposits	10,725,087	11,061,581
Negotiable certificates of deposit	96,900	27,460
Call money and bills sold	36,908	40,689
Trading liabilities	1,460	1,286
Borrowed money	282,939	304,226
Foreign exchanges	28	51
Bonds payable	64,300	64,300
Other liabilities	170,312	154,594
Provision for directors' bonuses	40	66
Provision for retirement benefits	143	171
Provision for reimbursement of deposits	898	1,029
Provision for contingent loss	700	1,096
Reserves under the special laws	2	3
Deferred tax liabilities for land revaluation	22,048	19,323
Acceptances and guarantees	331,805	293,484
Total liabilities	11,733,577	11,969,365

(Unit: Millions of Yen)

	As of March 31, 2011	As of March 31, 2012
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	298,369	336,007
Treasury stock	(669)	(5,591)
Total shareholders' equity	690,573	723,288
Valuation difference on available-for-sale securities	13,446	21,347
Deferred gains or losses on hedges	(9)	(11)
Revaluation reserve for land	31,524	34,249
Total accumulated other comprehensive income	44,961	55,585
Subscription rights to shares	274	285
Minority interests	51,139	53,606
Total net assets	786,948	832,765
Total liabilities and net assets	12,520,526	12,802,131

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

(Unit: Millions of Yen)

	For the year ended March 31, 2011	For the year ended March 31, 2012
Ordinary income	284,744	298,933
Interest income	182,383	177,916
Interest on loans and discounts	157,937	151,930
Interest and dividends on securities	17,681	19,422
Interest on call loans and bills bought	484	564
Interest on deposits with banks	2,699	2,736
Other interest income	3,580	3,263
Fees and commissions	52,171	54,326
Trading income	1,250	1,803
Other ordinary income	44,724	56,683
Other income	4,214	8,203
Recoveries of written-off claims	-	4,111
Other	4,214	4,092
Ordinary expenses	203,077	202,609
Interest expenses	13,545	11,947
Interest on deposits	8,155	6,125
Interest on negotiable certificates of deposit	103	118
Interest on call money and bills sold	499	412
Interest on payables under securities lending transactions	-	0
Interest on borrowings and rediscounts	2,112	2,232
Interest on bonds	1,285	1,246
Other interest expenses	1,388	1,811
Fees and commissions payments	10,423	11,485
Trading expenses	16	20
Other ordinary expenses	32,499	44,644
General and administrative expenses	110,968	110,867
Other expenses	35,623	23,644
Provision of allowance for loan losses	14,266	7,222
Other	21,357	16,422
Ordinary profit	81,667	96,323
Extraordinary income	2,493	1
Gain on disposal of noncurrent assets	-	1
Recoveries of written-off claims	2,493	-
Extraordinary loss	373	393
Loss on disposal of noncurrent assets	360	393
Other	13	0
Income before income taxes and minority interests	83,787	95,931
Income taxes-current	15,719	28,305
Income taxes-deferred	17,603	12,834
Total income taxes	33,323	41,139
Income before minority interests	50,464	54,791
Minority interests in income	3,375	3,601
Net income	47,089	51,190

(Consolidated Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2011	For the year ended March 31, 2012
Income before minority interests	50,464	54,791
Other comprehensive income	(10,387)	10,696
Valuation difference on available-for-sale securities	(10,409)	7,972
Deferred gains or losses on hedges	22	(1)
Revaluation reserve for land	-	2,724
Comprehensive income	40,077	65,487
Comprehensive income attributable to owners of the parent	36,702	61,814
Comprehensive income attributable to minority interests	3,374	3,673

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

(Unit: Millions of Yen)

	For the year ended March 31, 2011	For the year ended March 31, 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		
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	264,885	298,369
Changes of items during the period		
Dividends from surplus	(13,599)	(13,534)
Net income	47,089	51,190
Disposal of treasury stock	(5)	(17)
Total changes of items during the period	33,484	37,637
Balance at the end of current period	298,369	336,007
Treasury stock		
Balance at the beginning of current period	(689)	(669)
Changes of items during the period		
Purchase of treasury stock	(27)	(5,012)
Disposal of treasury stock	48	89
Total changes of items during the period	20	(4,922)
Balance at the end of current period	(669)	(5,591)
Total shareholders' equity		
Balance at the beginning of current period	657,068	690,573
Changes of items during the period		
Dividends from surplus	(13,599)	(13,534)
Net income	47,089	51,190
Purchase of treasury stock	(27)	(5,012)
Disposal of treasury stock	42	72
Total changes of items during the period	33,504	32,715
Balance at the end of current period	690,573	723,288

(Unit: Millions of Yen)

	For the year ended March 31, 2011	For the year ended March 31, 2012
Accumulated other comprehensive income:		
Valuation difference on available-for-sale securities		
Balance at the beginning of current period	23,855	13,446
Changes of items during the period		
Net changes of items other than shareholders' equity	(10,409)	7,900
Total changes of items during the period	(10,409)	7,900
Balance at the end of current period	13,446	21,347
Deferred gains or losses on hedges		
Balance at the beginning of current period	(32)	(9)
Changes of items during the period		
Net changes of items other than shareholders' equity	22	(1)
Total changes of items during the period	22	(1)
Balance at the end of current period	(9)	(11)
Revaluation reserve for land		
Balance at the beginning of current period	31,524	31,524
Changes of items during the period		
Net changes of items other than shareholders' equity	-	2,724
Total changes of items during the period	-	2,724
Balance at the end of current period	31,524	34,249
Total accumulated other comprehensive income		
Balance at the beginning of current period	55,347	44,961
Changes of items during the period		
Net changes of items other than shareholders' equity	(10,386)	10,624
Total changes of items during the period	(10,386)	10,624
Balance at the end of current period	44,961	55,585
Subscription rights to shares :		
Balance at the beginning of current period	192	274
Changes of items during the period		
Net changes of items other than shareholders' equity	82	10
Total changes of items during the period	82	10
Balance at the end of current period	274	285
Minority interests :		
Balance at the beginning of current period	48,972	51,139
Changes of items during the period		
Net changes of items other than shareholders' equity	2,167	2,466
Total changes of items during the period	2,167	2,466
Balance at the end of current period	51,139	53,606

(Unit: Millions of Yen)

	For the year ended March 31, 2011	For the year ended March 31, 2012
Total net assets :		
Balance at the beginning of current period	761,580	786,948
Changes of items during the period		
Dividends from surplus	(13,599)	(13,534)
Net income	47,089	51,190
Purchase of treasury stock	(27)	(5,012)
Disposal of treasury stock	42	72
Net changes of items other than shareholders' equity	(8,136)	13,101
Total changes of items during the period	25,368	45,816
Balance at the end of current period	786,948	832,765

(4) Consolidated Statements of Cash Flows (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2011	For the year ended March 31, 2012
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	83,787	95,931
Depreciation and amortization	11,006	10,383
Amortization of goodwill	526	526
Increase (decrease) in allowance for loan losses	(6,054)	(11,125)
Increase (decrease) in provision for directors' bonuses	31	26
Increase (decrease) in provision for retirement benefits	25	28
Increase (decrease) in provision for reimbursement of deposits	(35)	130
Increase (decrease) in provision for contingent loss	106	395
Gain on fund management	(182,383)	(177,916)
Financing expenses	13,545	11,947
Loss (gain) related to securities	2,213	13,243
Foreign exchange losses (gains)	2,423	392
Loss (gain) on disposal of noncurrent assets	360	391
Net decrease (increase) in trading assets	(57,976)	76,112
Net increase (decrease) in trading liabilities	(113)	(173)
Net decrease (increase) in loans and bills discounted	(116,219)	(368,418)
Net increase (decrease) in deposit	296,152	336,493
Net increase (decrease) in negotiable certificates of deposit	48,150	(69,440)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	183,180	21,286
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(2,400)	(51,651)
Net decrease (increase) in call loans	(26,446)	57,705
Net increase (decrease) in call money	13,498	3,781
Net decrease (increase) in foreign exchanges-assets	890	(1,266)
Net increase (decrease) in foreign exchanges-liabilities	(56)	22
Net decrease (increase) in lease receivables and investment assets	3,741	(6,063)
Proceeds from fund management	188,535	180,215
Payments for finance	(15,429)	(13,746)
Other, net	2,764	(21,385)
Subtotal	443,822	87,828
Income taxes paid	(30,958)	(13,181)
Net cash provided by (used in) operating activities	412,864	74,647

(Unit: Millions of Yen)

	For the year ended March 31, 2011	For the year ended March 31, 2012
Net cash provided by (used in) investing activities		
Purchase of securities	(817,823)	(3,129,034)
Proceeds from sales of securities	275,222	2,738,713
Proceeds from redemption of securities	273,085	243,260
Purchase of tangible fixed assets	(2,437)	(3,549)
Proceeds from sales of tangible fixed assets	242	236
Purchase of intangible assets	(2,287)	(2,477)
Other, net	58	235
Net cash provided by (used in) investing activities	(273,939)	(152,617)
Net cash provided by (used in) financing activities		
Cash dividends paid	(13,599)	(13,534)
Cash dividends paid to minority shareholders	(1,207)	(1,207)
Purchase of treasury stock	(27)	(5,012)
Proceeds from sales of treasury stock	42	2
Net cash provided by (used in) financing activities	(14,791)	(19,750)
Effect of exchange rate change on cash and cash equivalents	(31)	(7)
Net increase (decrease) in cash and cash equivalents	124,101	(97,728)
Cash and cash equivalents at beginning of period	394,564	518,666
Cash and cash equivalents at end of period	518,666	420,937

4 . Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2011	As of March 31, 2012
Assets:		
Cash and due from banks	854,674	810,478
Cash	154,741	124,027
Due from banks	699,932	686,451
Call loans	143,395	108,820
Monetary claims bought	180,135	155,144
Trading assets	100,368	24,256
Trading account securities	72,018	18,033
Derivatives of trading securities	-	1
Trading-related financial derivatives	1,353	1,222
Other trading assets	26,996	4,999
Securities	2,004,082	2,122,239
Government bonds	764,461	768,229
Local government bonds	291,625	257,140
Corporate bonds	740,664	879,862
Stocks	144,589	150,864
Other securities	62,742	66,142
Loans and bills discounted	8,644,177	9,017,178
Bills discounted	37,503	43,863
Loans on bills	305,124	313,829
Loans on deeds	7,346,802	7,739,855
Overdrafts	954,746	919,629
Foreign exchanges	3,948	5,214
Due from foreign banks (our accounts)	753	1,147
Foreign bills bought	806	881
Foreign bills receivable	2,388	3,185
Other assets	123,456	133,998
Prepaid expenses	27,647	26,105
Accrued income	13,240	15,565
Variation margins of futures markets	4	-
Derivatives other than for trading-assets	47,753	44,532
Other	34,810	47,794
Tangible fixed assets	127,628	126,299
Buildings, net	36,066	35,784
Land	86,663	86,663
Construction in progress	572	240
Other tangible fixed assets	4,325	3,610
Intangible fixed assets	15,477	12,695
Software	14,875	12,104
Other intangible fixed assets	601	590
Deferred tax assets	39,330	25,556
Customers' liabilities for acceptances and guarantees	82,528	75,287
Allowance for loan losses	(73,862)	(64,843)
Total assets	12,245,341	12,552,327

(Unit: Millions of Yen)

	As of March 31, 2011	As of March 31, 2012
Liabilities:		
Deposits	10,753,145	11,091,562
Current deposits	396,751	453,281
Ordinary deposits	6,487,824	6,860,214
Saving deposits	232,500	228,445
Deposits at notice	85,700	84,155
Time deposits	3,335,354	3,291,901
Other deposits	215,013	173,563
Negotiable certificates of deposit	117,900	48,460
Call money	36,908	40,689
Trading liabilities	1,460	1,286
Derivatives of trading securities-assets	4	-
Trading-related financial derivatives	1,456	1,286
Borrowed money	304,800	325,044
Borrowings from other banks	304,800	325,044
Foreign exchanges	28	51
Foreign bills sold	2	0
Foreign bills payable	26	50
Bonds payable	64,300	64,300
Other liabilities	126,700	109,074
Income taxes payable	3,403	19,585
Accrued expenses	16,110	12,621
Unearned revenue	4,176	1,915
Variation margins of futures markets	-	1
Derivatives other than for trading-liabilities	45,081	46,686
Asset retirement obligations	28	-
Other	57,899	28,265
Provision for directors' bonuses	40	66
Provision for reimbursement of deposits	898	1,029
Provision for contingent loss	700	1,096
Deferred tax liabilities for land revaluation	22,048	19,323
Acceptances and guarantees	82,528	75,287
Total liabilities	11,511,461	11,777,272

(Unit: Millions of Yen)

	As of March 31, 2011	As of March 31, 2012
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	296,370	331,953
Legal retained earnings	38,384	38,384
Other retained earnings	257,986	293,569
Reserve for advanced depreciation of noncurrent assets	1,234	1,262
General reserve	118,234	118,234
Retained earnings brought forward	138,517	174,072
Treasury stock	(669)	(5,591)
Total shareholders' equity	688,573	719,234
Valuation difference on available-for-sale securities	13,516	21,296
Deferred gains or losses on hedges	(9)	(11)
Revaluation reserve for land	31,524	34,249
Total valuation and translation adjustments	45,031	55,534
Subscription rights to shares	274	285
Total net assets	733,879	775,054
Total liabilities and net assets	12,245,341	12,552,327

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

(Unit: Millions of Yen)

	For the year ended March 31, 2011	For the year ended March 31, 2012
Ordinary income	242,425	255,481
Interest income	182,230	177,870
Interest on loans and discounts	157,936	152,037
Interest and dividends on securities	17,610	19,347
Interest on call loans	484	564
Interest on deposits with banks	2,696	2,734
Other interest income	3,501	3,186
Fees and commissions	45,440	47,586
Fees and commissions on domestic and foreign exchanges	10,070	9,896
Other fees and commissions	35,370	37,689
Trading income	423	494
Gains on trading account securities transactions	393	474
Other trading income	30	20
Other ordinary income	9,953	22,192
Gains on foreign exchange transactions	2,082	1,574
Gains on sales of bonds	1,194	3,572
Income from derivatives other than for trading or hedging	5,768	17,040
Other	907	4
Other income	4,377	7,336
Recoveries of written-off claims	-	3,017
Gain on sales of stocks and other securities	1,525	894
Other	2,852	3,424
Ordinary expenses	167,445	168,385
Interest expenses	14,561	13,017
Interest on deposits	8,160	6,129
Interest on negotiable certificates of deposit	128	129
Interest on call money	499	412
Interest on payables under securities lending transactions	-	0
Interest on borrowings and rediscounts	3,099	3,287
Interest on bonds	1,285	1,246
Interest on interest swaps	8	7
Other interest expenses	1,379	1,804
Fees and commissions payments	15,008	16,029
Fees and commissions on domestic and foreign exchanges	1,861	1,840
Other fees and commissions	13,147	14,188
Trading expenses	16	20
Expenses on trading-related financial derivatives transactions	16	20
Other ordinary expenses	3,273	15,413
Loss on sales of bonds	2,211	14,014
Loss on redemption of bonds	979	1,230
Loss on devaluation of bonds	82	169
Other	0	-
General and administrative expenses	103,122	103,135
Other expenses	31,462	20,768
Provision of allowance for loan losses	14,176	7,817
Written-off of loans	14,249	8,378
Losses on sales of stocks and other securities	498	57
Losses on devaluation of stocks and other securities	1,045	2,144
Other	1,491	2,369

(Unit: Millions of Yen)

	For the year ended March 31, 2011	For the year ended March 31, 2012
Ordinary profit	74,980	87,095
Extraordinary income	1,347	0
Gain on disposal of noncurrent assets	-	0
Recoveries of written-off claims	1,347	-
Extraordinary loss	371	392
Loss on disposal of noncurrent assets	359	392
Other	11	-
Income before income taxes	75,956	86,703
Income taxes-current	13,195	26,258
Income taxes-deferred	17,312	11,308
Total income taxes	30,507	37,567
Net income	45,449	49,135

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

(Unit: Millions of Yen)

	For the year ended March 31, 2011	For the year ended March 31, 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
Total 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
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	1,305	1,234
Changes of items during the period		
Provision of reserve for advanced depreciation of noncurrent assets	-	93
Reversal of reserve for advanced depreciation of noncurrent assets	(70)	(64)
Total changes of items during the period	(70)	28
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
Retained earnings brought forward		
Balance at the beginning of current period	106,602	138,517
Changes of items during the period		
Dividends from surplus	(13,599)	(13,534)
Provision of reserve for advanced depreciation of noncurrent assets	-	(93)
Reversal of reserve for advanced depreciation of noncurrent assets	70	64
Net income	45,449	49,135
Disposal of treasury stock	(5)	(17)
Total changes of items during the period	31,915	35,554
Balance at the end of current period	138,517	174,072

	(Unit: Millions of Yen)	
	For the year ended March 31, 2011	For the year ended March 31, 2012
Total retained earnings		
Balance at the beginning of current period	264,525	296,370
Changes of items during the period		
Dividends from surplus	(13,599)	(13,534)
Provision of reserve for advanced depreciation of noncurrent assets	-	-
Reversal of reserve for advanced depreciation of noncurrent assets	-	-
Net income	45,449	49,135
Disposal of treasury stock	(5)	(17)
Total changes of items during the period	31,844	35,583
Balance at the end of current period	296,370	331,953
Treasury stock		
Balance at the beginning of current period	(689)	(669)
Changes of items during the period		
Purchase of treasury stock	(27)	(5,012)
Disposal of treasury stock	48	89
Total changes of items during the period	20	(4,922)
Balance at the end of current period	(669)	(5,591)
Total shareholders' equity		
Balance at the beginning of current period	656,709	688,573
Changes of items during the period		
Dividends from surplus	(13,599)	(13,534)
Net income	45,449	49,135
Purchase of treasury stock	(27)	(5,012)
Disposal of treasury stock	42	72
Total changes of items during the period	31,864	30,660
Balance at the end of current period	688,573	719,234
Valuation and translation adjustments :		
Valuation difference on available-for-sale securities		
Balance at the beginning of current period	23,901	13,516
Changes of items during the period		
Net changes of items other than shareholders' equity	(10,384)	7,779
Total changes of items during the period	(10,384)	7,779
Balance at the end of current period	13,516	21,296
Deferred gains or losses on hedges		
Balance at the beginning of current period	(32)	(9)
Changes of items during the period		
Net changes of items other than shareholders' equity	22	(1)
Total changes of items during the period	22	(1)
Balance at the end of current period	(9)	(11)
Revaluation reserve for land		
Balance at the beginning of current period	31,524	31,524
Changes of items during the period		
Net changes of items other than shareholders' equity	-	2,724
Total changes of items during the period	-	2,724
Balance at the end of current period	31,524	34,249

(Unit: Millions of Yen)

	For the year ended March 31, 2011	For the year ended March 31, 2012
Total valuation and translation adjustments		
Balance at the beginning of current period	55,393	45,031
Changes of items during the period		
Net changes of items other than shareholders' equity	(10,361)	10,502
Total changes of items during the period	(10,361)	10,502
Balance at the end of current period	45,031	55,534
Subscription rights to shares		
Balance at the beginning of current period	192	274
Changes of items during the period		
Net changes of items other than shareholders' equity	82	10
Total changes of items during the period	82	10
Balance at the end of current period	274	285
Total net assets		
Balance at the beginning of current period	712,294	733,879
Changes of items during the period		
Dividends from surplus	(13,599)	(13,534)
Net income	45,449	49,135
Purchase of treasury stock	(27)	(5,012)
Disposal of treasury stock	42	72
Net changes of items other than shareholders' equity	(10,279)	10,513
Total changes of items during the period	21,585	41,174
Balance at the end of current period	733,879	775,054

SELECTED FINANCIAL INFORMATION FOR THE YEAR ENDED MARCH 31, 2012

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DIGEST OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2012

1. Income status

<Non-consolidated>

For the year ended

(Unit: Billions of Yen)

	March 31, 2011	March 31, 2012	Increase / (Decrease)
1 Gross operating income	205.1	203.6	(1.5)
2 Gross operating income from domestic operations	202.7	201.5	(1.2)
3 (Reference) Core base gross operating income (4+5)	197.7	195.8	(1.9)
4 Interest income	167.6	164.6	(3.0)
5 Fees and commissions	30.0	31.1	1.1
6 Trading income	0.4	0.4	0.0
7 Other ordinary income	4.5	5.1	0.6
8 Gross operating income from international operations	2.4	2.1	(0.3)
9 Expenses	98.7	98.3	(0.4)
10 (Reference) OHR	48.1%	48.2%	0.1%
11 Of which, personnel	38.1	39.2	1.1
12 Of which, facilities	54.8	53.1	(1.7)
13 Core net business profit (1-9)	106.4	105.3	(1.1)
14 Provision of allowance for general loan losses	0.3	(14.1)	(14.4)
15 Net business profit (1-9-14)	106.1	119.5	13.4
16 Non-recurring gains (losses)	(31.1)	(32.4)	(1.3)
17 Of which, disposal of bad debts	28.6	27.9	(0.7)
18 Of which, recoveries of written-off claims		3.0	
19 Of which, gains or losses on stocks and other securities	(0.0)	(1.3)	(1.3)
20 Of which, losses on devaluation of stocks and other securities	1.0	2.1	1.1
21 Ordinary profit (15+16)	74.9	87.0	12.1
22 Extraordinary income (loss)	0.9	(0.3)	(1.2)
23 Of which, recoveries of written-off claims	1.3		
24 Total income taxes	30.5	37.5	7.0
25 Net income (21+22-24)	45.4	49.1	3.7
26 Credit costs (14+17-23)	27.6	13.7	(13.9)

Note: "Recoveries of written-off claims" is included in "Non-recurring gains(losses) of which, disposal of bad debts", from the fiscal year 2011.

Gross operating income

Although domestic fees & commissions and domestic other ordinary income increased, a decline in the domestic interest income mainly because of a drop in interest rates diminished gross operating income by JPY1.5Bn, to be JPY203.6Bn from the previous term.

Expenses

Due to our further efforts to practice "Low Cost Operation", expenses decreased by JPY0.4Bn as compared to the previous term to JPY98.3Bn, mainly due to the decrease in facilities expenses. OHR(overhead ratio) maintained a low level at 48.2%.

Core net business profit

Expenses decreased, however gross operating income also decreased more than decrease in expenses. As a result, core net business profit decreased by JPY1.1Bn to JPY105.3Bn.

Ordinary profit

Although core net business profit declined, credit costs dropped substantially as compared to the previous term, by reinforcing support to improve management and a decrease in customer bankruptcies, etc. Thus, ordinary profit increased by JPY12.1Bn, to JPY87.0Bn.

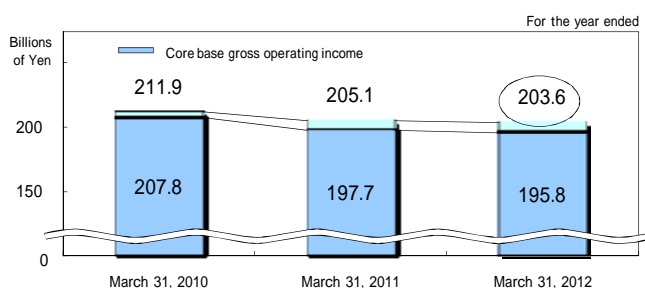
Net income

Although deferred tax asset decreased by JPY2.8Bn impacted by income tax revision, net income increased by JPY3.7Bn as compared to the previous term to JPY49.1Bn, due to an increase in ordinary profit.

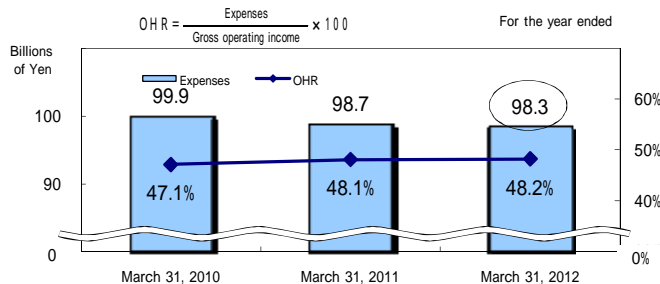
	March 31, 2011	March 31, 2012	Increase / (Decrease)
27 Ordinary profit	81.6	96.3	14.7
28 Net income	47.0	51.1	4.1
29 ROE(Net income per own capital)	6.50%	6.76%	0.26%

$$ROE = \frac{\text{Net income}}{\text{Own capital(except for minority stockholders portion)}} \times 100$$

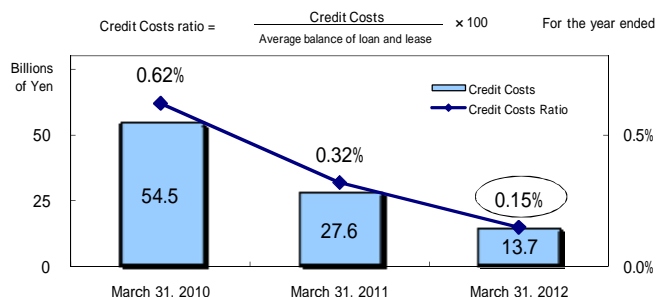
(Reference 1) Transition of gross operating income [Non-consolidated]



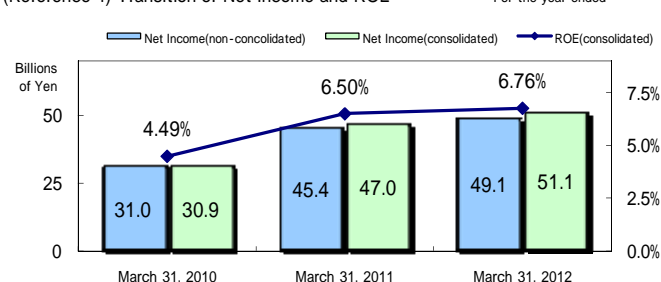
(Reference 2) Transition of Expenses and OHR [Non-consolidated]



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



(Reference 4) Transition of Net Income and ROE



2. Loans

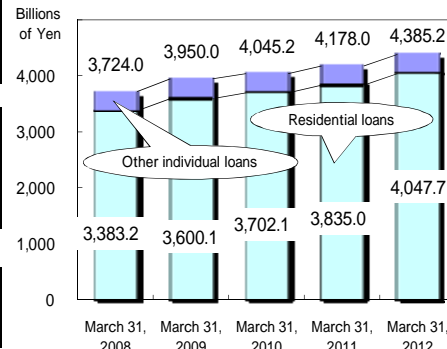
<domestic branches (excluding loans in offshore market account)>

.Transition of outstanding loan balance

(Unit: Billions of Yen)

	As of March 31, 2010	As of March 31, 2011 (A)	As of March 31, 2012 (B)	(B)-(A)
Loans < outstanding balance >	8,518.9	8,636.3	9,008.2	371.9
Loans to small and medium-sized businesses, etc.	6,942.1	7,043.0	7,329.6	286.6
Loans to small and medium-sized businesses	2,896.8	2,864.9	2,944.4	79.5
Loans to Individuals	4,045.2	4,178.0	4,385.2	207.2
Of which, residential loans	3,702.1	3,835.0	4,047.7	212.7
Housing loans	2,508.6	2,604.4	2,764.4	160.0
Apartment loans	1,193.4	1,230.6	1,283.2	52.6
Retail Loans within Kanagawa Prefecture	5,869.6	5,973.5	6,233.0	259.5
Loans to small and medium-sized businesses, etc.	2,217.1	2,211.6	2,292.0	80.4
Loans to individuals	3,652.4	3,761.9	3,940.9	179.0
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.	81.4%	81.5%	81.3%	(0.2%)
Ratio of loans to individuals	47.4%	48.3%	48.6%	0.3%

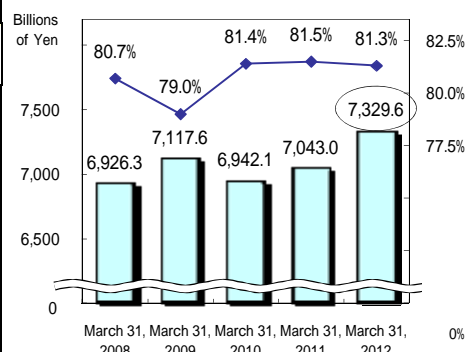
The outstanding balance of loans to small and medium-sized businesses, etc. at the end of term was JPY7,329.6Bn, an increase by JPY286.6Bn from the previous year, due to a significant increase in loans to individuals, as well as an increase in loans to small and medium-sized businesses. In addition, total domestic loans were JPY9,008.2Bn, an increase by JPY371.9Bn from the previous term. Furthermore, retail loans within Kanagawa Prefecture increased to over JPY6Tn.

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

.Transition of average loan balance

For the year ended (Unit: Billions of Yen)

	March 31, 2010	March 31, 2011 (A)	March 31, 2012 (B)	(B)-(A)
Loans < average balance >	8,776.6	8,550.4	8,742.9	192.5
Loans to small and medium-sized businesses, etc.	7,035.7	6,977.8	7,113.3	135.5
Loans to small and medium-sized businesses	3,048.7	2,881.0	2,868.5	(12.5)
Loans to Individuals	3,986.9	4,096.8	4,244.7	147.9
Of which, residential loans	3,641.9	3,754.6	3,908.9	154.3
Housing loans	2,462.0	2,548.4	2,661.8	113.4
Apartment loans	1,179.8	1,206.1	1,247.0	40.9

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

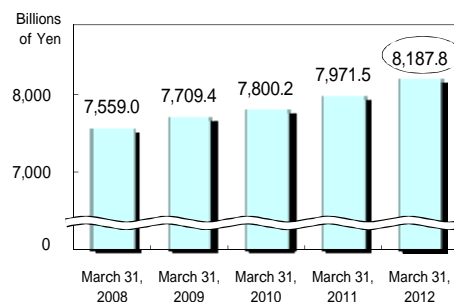
<domestic branches (excluding deposits in offshore market account)>

.Transition of outstanding deposit balance

(Unit: Billions of Yen)

	As of March 31, 2010	As of March 31, 2011 (A)	As of March 31, 2012 (B)	(B)-(A)
Deposits < outstanding balance >	10,442.8	10,745.5	11,088.7	343.2
Of which, individual	7,800.2	7,971.5	8,187.8	216.3
Of which, in Kanagawa Prefecture	7,401.1	7,560.3	7,761.0	200.7
Of which, corporate	1,897.8	1,999.2	2,115.6	116.4

The outstanding balance of individual deposits at the end of term increased significantly, mainly within Kanagawa prefecture. The increased amount was JPY216.3Bn as compared to the end of previous term to be JPY8,187.8Bn. In addition, total domestic deposits increased by JPY343.2Bn to JPY11,088.7Bn as compared to the end of previous term, which went over JPY11Tn.

(Reference) Transition of outstanding balance of Deposits to individuals

.Transition of average deposit balance

For the year ended (Unit: Billions of Yen)

	March 31, 2010	March 31, 2011 (A)	March 31, 2012 (B)	(B)-(A)
Deposits < average balance >	10,137.9	10,333.1	10,545.6	212.5
Of which, individual	7,782.2	7,903.7	8,110.7	207.0
Of which, corporate	1,911.7	1,923.7	2,000.0	76.3

4 . Individual Deposit Assets

Balance of individual deposit assets

(Unit: Billions of Yen)

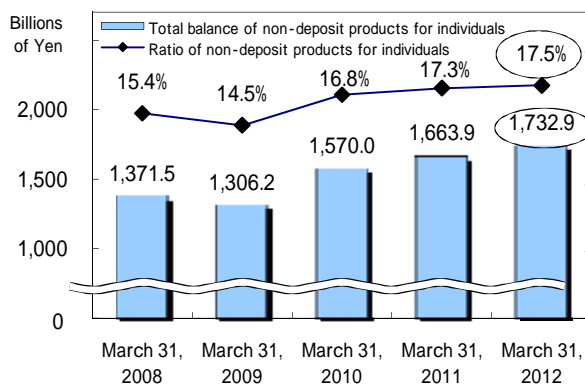
	As of March 31, 2010	As of March 31, 2011 (A)	As of March 31, 2012 (B)	(B)-(A)
Investment trusts	465.7	469.0	435.0	(34.0)
Annuity insurance, etc.	587.6	714.9	865.3	150.4
Foreign currency deposits	47.7	55.9	52.2	(3.7)
Public bonds	468.9	424.0	380.3	(43.7)
Total balance of non-deposit products for individuals A	1,570.0	1,663.9	1,732.9	69.0
Individual deposits (deposits in yen)	7,752.4	7,915.6	8,135.6	220.0
Total individual deposit assets B	9,322.5	9,579.6	9,868.5	288.9
Ratio of non-deposit products for individuals A / B	16.8%	17.3%	17.5%	0.2%
Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co.,Ltd C	162.2	176.4	196.2	19.8
Total balance of non-deposit products for individuals (Group total) A + C	1,732.2	1,840.4	1,929.1	88.7
Total individual deposit assets (Group total) B + C	9,484.7	9,756.0	10,064.7	308.7

The outstanding balance of individual deposit assets on investment trusts decreased by JPY34.0Bn, as a result of the decline in standard price on bad market condition.
Due to the balance of annuity insurance, etc. increased by JPY150.4Bn from the end of previous term, total balance of non-deposit products for individuals increased by JPY69.0Bn from the end of previous term to JPY1,732.9Bn.

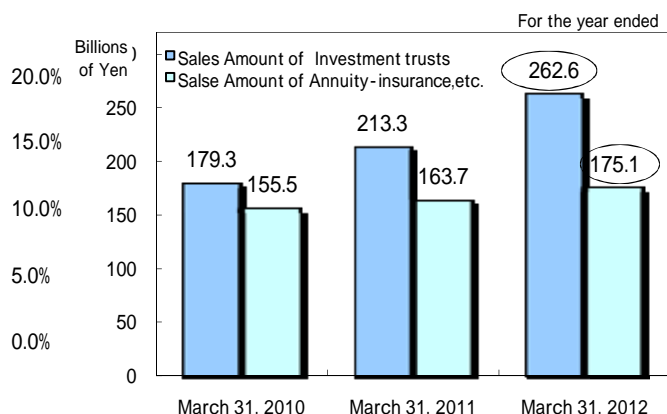
As a result of a significant increase in individual deposits, total individual deposit assets increased by JPY288.9Bn as compared to previous term to JPY9,868.5Bn.
Ratio of non-deposit products for individuals increased by 0.2points to 17.5%.

Also, the total balance of individual deposits assets (group total) including Hamagin Tokai Tokyo Securities Co., Ltd. increased by JPY308.7Bn and went over JPY 10Tn to JPY10,064.7Bn.

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

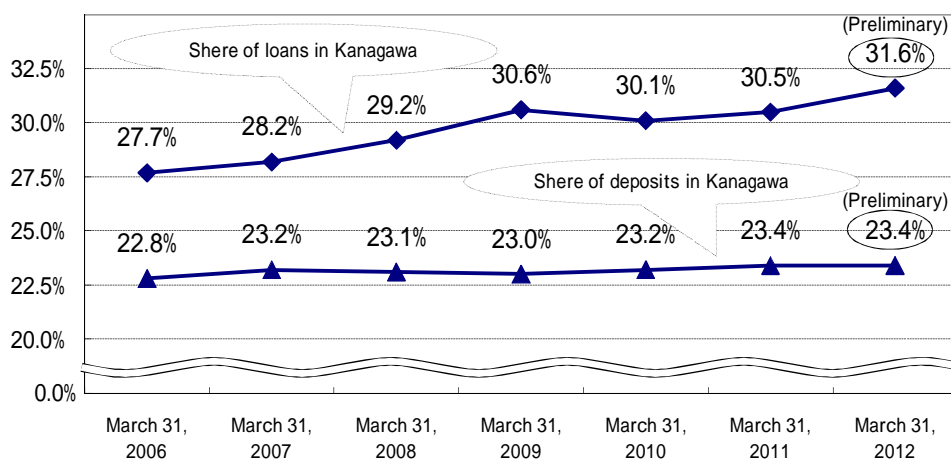


(Reference 2) Transition of Sales Amount of Investment Trusts and Annuity-Insurance, etc.



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 1.1points from the previous term to 31.6%.
Although balance of deposits greatly increased, mainly due to the increase in individual deposits, shares of deposits in Kanagawa prefecture stayed in 23.4% from the previous year.

6. State of Problem Claims

Transition of claims disclosed under the Financial Revitalization Law

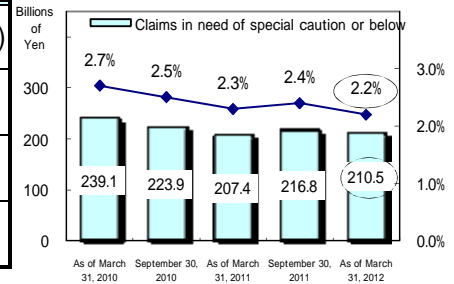
[Non-consolidated]

(Unit:Billions of Yen)

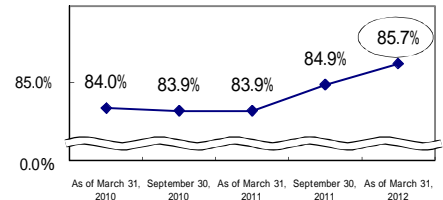
	As of March 31, 2011(A)	As of September 30, 2011 (B)	As of March 31, 2012 (C)	(C)-(A)	(C)-(B)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	58.2	54.8	58.9	0.7	4.1
Doubtful claims (in possible bankruptcy)	112.4	124.1	113.9	1.5	(10.2)
Claims in need of special caution	36.7	37.8	37.6	0.9	(0.2)
Sub-total (Claims in need of special caution or below) A	207.4	216.8	210.5	3.1	(6.3)
Claims in need of caution (excluding claims in need of special caution)	1,215.8	1,140.1	1,108.1	(107.7)	(32.0)
Claims to normal borrowers (excluding claims in need of caution)	7,469.3	7,641.5	7,914.6	445.3	273.1
Normal claims B	8,685.2	8,781.7	9,022.7	337.5	241.0
Total (Credit exposures) C = A + B	8,892.6	8,998.5	9,233.2	340.6	234.7

Amount of problem claims (under Financial Revitalization Law) increased by JPY3.1Bn to JPY210.5Bn from previous term. However, problem claims ratio decreased by 0.1points to 2.2% from the previous term due to an increase in claims to normal borrowers. Also, the ratio of claims to normal borrowers to credit exposures increased by 1.8points to 85.7%.

(Reference1) Transition of claims in need of special



(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 / C	2.3%	2.4%	2.2%	(0.1%)	(0.2%)
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The ratio of claims to normal borrowers to credit exposures B / D	83.9%	84.9%	85.7%	1.8%	0.8%
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7. Capital Adequacy Ratio

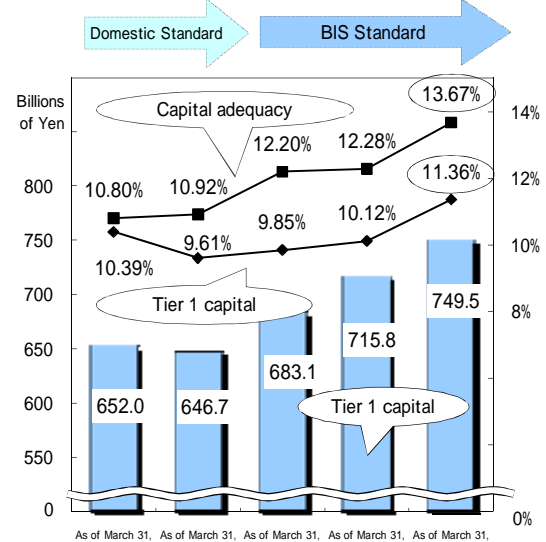
[Consolidated]

(Unit:Billions of Yen)

	As of March 31, 2010	As of March 31, 2011 (A)	As of March 31, 2012 (B)	(B)-(A)
Capital adequacy ratio (BIS Standard)	12.20%	12.28%	13.67%	1.39%
Tier 1 capital ratio	9.85%	10.12%	11.36%	1.24%
(Reference) Core Tier 1 capital ratio 1	8.26%	8.60%	9.71%	1.11%
Tier 1 capital	683.1	715.8	749.5	33.7
Of which, Preferred securities issued by overseas SPCs	40.0	40.0	40.0	0.0
Tier 2 capital	179.6	172.0	175.1	3.1
Of which, Subordinated loans, etc.	137.3	137.3	137.3	0.0
Deductions	16.2	19.5	22.7	3.2
Capital	846.5	868.3	902.0	33.7
Risk-weighted Assets, etc.	6,934.7	7,067.9	6,597.2	(470.7)
Of which, On balanced	6,264.1	6,389.0	5,956.9	(432.1)
Of which, Off balanced	218.2	234.3	204.8	(29.5)

The result of a steady increase on profits and a decrease in risk assets enabled us to maintain a strong capital adequacy ratio of 13.67%, an increase by 1.39points as compared to the end of previous term. Also, the Tire 1 capital ratio increased by 1.24points to 11.36% as compared to the end of previous term.

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



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 . 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,

8. Forecasts for Fiscal Year 2012

< Non-consolidated >

(Unit:Billions of yen)

	Six months ended September 30, 2011 Result (A)	Fiscal year 2011 Result (B)	Six months ending September 30, 2012 Forecasts (C)	(C)-(A)	Fiscal year 2012 Forecasts (D)	(D)-(B)	
1	Gross operating income	101.3	203.6	100.0	(1.3)	201.5	(2.1)
2	Gross operating income from domestic operations	100.3	201.5	98.9	(1.4)	199.3	(2.2)
3	Interest income	82.0	164.6	82.4	0.4	166.4	1.8
4	Fees and commissions	15.1	31.1	14.8	(0.3)	30.3	(0.8)
5	Trading income	0.2	0.4	0.5	0.3	0.9	0.5
6	Other ordinary income	2.8	5.1	1.2	(1.6)	1.7	(3.4)
7	Gross operating income from international operations	1.0	2.1	1.1	0.1	2.2	0.1
8	Expenses	48.9	98.3	49.0	0.1	98.0	(0.3)
9	Core net business profit	52.4	105.3	51.0	(1.4)	103.5	(1.8)
10	Ordinary profit	41.1	87.0	42.0	0.9	87.5	0.5
11	Net income	24.5	49.1	26.0	1.5	54.0	4.9
12	Credit costs	8.7	13.7	7.0	(1.7)	12.0	(1.7)

Although domestic interest income is estimated to increase in fiscal year 2012, mainly gross operating income is expected to decrease due to the decline in domestic other ordinary income, compared to previous term. However it is expected to be over JPY200Bn.

Core net business profit is expected to be over JPY100Bn.

As credit costs are expected to decrease from the previous term, ordinary profit is expected to increase. Also, net income is expected to increase because of a decrease in ratio of income tax.

< Consolidated >

	Six months ended September 30, 2011 Result (A)	Fiscal year 2011 Result (B)	Six months ending September 30, 2012 Forecasts (C)	(C)-(A)	Fiscal year 2012 Forecasts (D)	(D)-(B)	
13	Ordinary profit	45.8	96.3	45.5	(0.3)	94.5	(1.8)
14	Net income	25.8	51.1	26.5	0.7	55.0	3.9

With regard to consolidated basis, ordinary profit is expected to decrease, however net income is expected to increase.

(Reference 1) Forecast of average balance of funds for fiscal year 2012 (Domestic operations) (Unit:Billions of yen)

<Average balance>	Six months ending September 30, 2012 Forecasts	Previous six months ended September 30, 2011 Increase/(Decrease)	Fiscal year 2012 Forecasts	Previous fiscal year 2011 Increase/(Decrease)
Interest-earning assets	11,780.0	669.8	11,980.0	679.3
Loans and bills discounted	9,080.0	462.2	9,250.0	536.7
Securities	2,230.0	184.5	2,260.0	127.5
Interest-bearing liabilities	11,370.0	483.1	11,580.0	551.4
Deposits	10,600.0	257.5	10,640.0	280.4

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

	Six months ending September 30, 2012 Forecasts	Previous six months ended September 30, 2011 Increase/(Decrease)	Fiscal year 2012 Forecasts	Previous fiscal year 2011 Increase/(Decrease)
Yield on interest-earning assets A	1.47	(0.08)	1.46	(0.07)
Loans and bills discounted	1.64	(0.11)	1.62	(0.11)
Securities	0.95	0.07	0.97	0.08
Yield on interest-bearing liabilities B	0.08	0.00	0.07	(0.01)
Deposits	0.05	0.00	0.04	(0.01)
Expenses ratio	0.88	(0.01)	0.88	(0.02)
Total funding cost C	0.91	(0.04)	0.89	(0.05)
Yield spread A - B	1.39	(0.08)	1.39	(0.06)
Interest margin between loans and deposits	0.71	(0.09)	0.69	(0.09)
Net interest margin A - C	0.56	(0.04)	0.57	(0.02)

II. SUMMARY OF FINANCIAL RESULTS

II. 平成24年3月期 決算の概況

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

For the year ended

(Unit:Millions of Yen)

		March 31, 2012 (A)	(A)-(B)	March 31, 2011 (B)
Gross operating income	業務粗利益	203,663	(1,524)	205,187
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	215,504	8,239	207,265
Gross operating income from domestic operations	国内業務粗利益	201,546	(1,201)	202,747
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	213,428	8,606	204,822
Interest income	資金利益	164,690	(3,002)	167,692
Fees and commissions	役務取引等利益	31,183	1,116	30,067
Trading income	特定取引利益	494	71	423
Other ordinary income	その他業務利益	5,177	613	4,564
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(11,881)	(9,806)	(2,075)
Gross operating income from international operations	国際業務粗利益	2,116	(323)	2,439
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	2,076	(366)	2,442
Interest income	資金利益	162	185	(23)
Fees and commissions	役務取引等利益	373	9	364
Trading income	特定取引利益	(20)	(4)	(16)
Other ordinary income	その他業務利益	1,601	(514)	2,115
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	40	43	(3)
Expenses	経費(除く臨時処理分) (△)	98,351	(417)	98,768
Personnel	人件費 (△)	39,290	1,145	38,145
Facilities	物件費 (△)	53,144	(1,700)	54,844
Taxes	税金 (△)	5,916	139	5,777
Core net business Profit	実質業務純益	105,311	(1,107)	106,418
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	117,153	8,656	108,497
① Provision of allowance for general loan losses	①一般貸倒引当金繰入額 (△)	(14,196)	(14,496)	300
Net business profit	業務純益	119,507	13,389	106,118
(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(11,841)	(9,763)	(2,078)
Non-recurring gains (losses)	臨時損益	(32,412)	(1,274)	(31,138)
② Disposal of bad debts	②不良債権処理額 (△)	27,940	(734)	28,674
Written-off of loans	貸出金償却 (△)	8,378	(5,871)	14,249
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	22,013	8,137	13,876
Loss on sales of non-performing loans	延滞債権等売却損 (△)	152	48	104
Other	その他 (△)	412	(31)	443
Recoveries of written-off claims	償却債権取立益 ※	3,017		
Gains or losses on stocks and other securities	株式等関係損益	(1,308)	(1,290)	(18)
Gains on sales of stocks and other securities	株式等売却益	894	(631)	1,525
Losses on sales of stocks and other securities	株式等売却損 (△)	57	(441)	498
Losses on devaluation of stocks and other securities	株式等償却 (△)	2,144	1,099	1,045
Other non-recurring gains (losses)	その他の臨時損益	(3,163)	(719)	(2,444)
Ordinary profit	経常利益	87,095	12,115	74,980
Extraordinary income (loss)	特別損益	(392)	(1,368)	976
Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(392)	(33)	(359)
Gain on disposal of noncurrent assets	固定資産処分益	0	0	—
Loss on disposal of noncurrent assets	固定資産処分損 (△)	392	33	359
③ Recoveries of written-off claims	③償却債権取立益			1,347
Other	その他	—	11	(11)
Income before income taxes	税引前当期純利益	86,703	10,747	75,956
Income taxes - current	法人税、住民税及び事業税 (△)	26,258	13,063	13,195
Income taxes - deferred	法人税等調整額 (△)	11,308	(6,004)	17,312
Total income taxes	法人税等合計 (△)	37,567	7,060	30,507
Net income	当期純利益	49,135	3,686	45,449
Credit costs (①+②-③)	与信関係費用(①+②-③) (△)	13,744	(13,882)	27,626

※24年3月期から「償却債権取立益」を「臨時損益」のうち「不良債権処理額」に含めて記載しております。

※“Recoveries of written-off claims” is included in “Non-recurring gains(losses) of which, disposal of bad debts”, from the fiscal year 2011.

【Consolidated】		【連結】		For the year ended		(Unit:Millions of Yen)	
				March 31, 2012 (A)	(A)-(B)	March 31, 2011 (B)	
Consolidated gross operating income	連結粗利益			222,632	(1,413)	224,045	
Interest income	資金利益			165,968	(2,870)	168,838	
Fees and commissions	役務取引等利益			42,841	1,094	41,747	
Trading income	特定取引利益			1,783	549	1,234	
Other ordinary income	その他業務利益			12,039	(186)	12,225	
General and administrative expenses	営業経費	(△)		110,867	(101)	110,968	
Credit costs	与信関係費用	(△)		15,283	(19,004)	34,287	
Written-off of loans	貸出金償却	(△)		11,604	(6,400)	18,004	
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	(△)		21,776	9,213	12,563	
Provision of allowance for general loan losses	一般貸倒引当金繰入額	(△)		(14,554)	(16,256)	1,702	
Other	その他	(△)		566	(1,449)	2,015	
Recoveries of written-off claims	償却債権取立益			4,111			
Gains or losses on stocks and other securities	株式等関係損益			(1,395)	(1,276)	(119)	
Other	その他			1,236	(1,761)	2,997	
Ordinary profit	経常利益			96,323	14,656	81,667	
Extraordinary income (loss)	特別損益			(392)	(2,511)	2,119	
Of which, Recoveries of written-off claims	うち償却債権取立益					2,493	
Income before income taxes and minority interests	税金等調整前当期純利益			95,931	12,144	83,787	
Income taxes - current	法人税、住民税及び事業税	(△)		28,305	12,586	15,719	
Income taxes - deferred	法人税等調整額	(△)		12,834	(4,769)	17,603	
Total income taxes	法人税等合計	(△)		41,139	7,816	33,323	
Income before minority interests	少数株主損益調整前当期純利益			54,791	4,327	50,464	
Minority interests in income	少数株主利益	(△)		3,601	226	3,375	
Net income	当期純利益			51,190	4,101	47,089	

(注) 1. 連結粗利益=(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)

2. 24年3月期から「償却債権取立益」を「与信関係費用」に含めて記載しております。

Notes: 1. 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)

2. "Recoveries of written-off claims" is included in "Credit Costs", from the fiscal year 2011.

【Reference】		【参考】		For the year ended		(Unit:Millions of Yen)	
				March 31, 2012 (A)	(A)-(B)	March 31, 2011 (B)	
Consolidated net business profit	連結業務純益			116,984	(2,201)	119,185	

(注) 連結業務純益=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)

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

【Number of Consolidated Subsidiaries】		【連結対象会社数】		For the year ended		(Unit: Number of Companies)	
				As of March 31, 2012 (A)	(A)-(B)	As of March 31, 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 the year ended

(Unit:Billions of Yen)

		March 31, 2012 (A)	(A)-(B)	March 31, 2011 (B)	(B)-(C)	March 31, 2010 (C)
Interest-earning assets	資金運用勘定	11,300.7	523.8	10,776.9	72.6	10,704.3
Loans and bills discounted	貸出金	8,713.3	178.4	8,534.9	(229.7)	8,764.6
Loans and bills discounted to small and medium-sized businesses, etc.	中小企業等貸出	7,100.9	131.7	6,969.2	(59.6)	7,028.8
Loans and bills discounted to small and medium-sized businesses	中小企業貸出	2,856.2	(16.2)	2,872.4	(169.4)	3,041.8
Loans to individuals	個人貸出	4,244.7	147.9	4,096.8	109.9	3,986.9
Securities	有価証券	2,132.5	318.1	1,814.4	327.9	1,486.5
Bonds	債券	1,995.9	321.6	1,674.3	334.9	1,339.4
Stocks	株式	136.5	(3.6)	140.1	(7.0)	147.1
Interest-bearing liabilities	資金調達勘定	11,028.6	491.2	10,537.4	123.5	10,413.9
Deposits	預金	10,359.6	206.0	10,153.6	171.6	9,982.0
Deposits from individuals	個人預金	8,057.1	202.1	7,855.0	119.4	7,735.6
External liabilities	外部負債	440.9	238.2	202.7	30.5	172.2

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit:%)

		March 31, 2012 (A)	(A)-(B)	March 31, 2011 (B)	(B)-(C)	March 31, 2010 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.53	(0.12)	1.65	(0.16)	1.81
Loans and bills discounted	貸出金利回	1.73	(0.11)	1.84	(0.12)	1.96
Securities	有価証券利回	0.89	(0.06)	0.95	(0.23)	1.18
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.08	(0.02)	0.10	(0.05)	0.15
Deposits	預金利回	0.05	(0.02)	0.07	(0.05)	0.12
External liabilities	外部負債利回	0.48	(0.47)	0.95	(0.16)	1.11
Expenses ratio	経費率	0.90	(0.03)	0.93	(0.02)	0.95
Total funding cost (C)	資金調達原価 C	0.94	(0.07)	1.01	(0.07)	1.08
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.45	(0.10)	1.55	(0.11)	1.66
Interest margin between loans and deposits	預貸金利鞘	0.78	(0.06)	0.84	(0.05)	0.89
Net interest margin (A)-(C)	総資金利鞘 A-C	0.59	(0.05)	0.64	(0.09)	0.73

4. Fees and Commissions (Domestics)

4. 役務取引等利益(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit:Millions of Yen)

		March 31, 2012 (A)	(A)-(B)	March 31, 2011 (B)	(B)-(C)	March 31, 2010 (C)
Fees and commissions	役務取引等収益	46,990	2,151	44,839	493	44,346
Deposits and Loans	預金・貸出業務	18,509	760	17,749	740	17,009
ATM	ATM関連手数料	4,921	(62)	4,983	82	4,901
Account transfer	口座振替	4,590	3	4,587	119	4,468
Syndicated Loan	シ・ローン関連	2,681	189	2,492	70	2,422
Remittance	為替業務	9,318	(169)	9,487	(664)	10,151
Securities	証券関連業務	9,364	760	8,604	375	8,229
Investment trusts	投資信託収益	8,339	902	7,437	767	6,670
Agency business	代理業務	787	29	758	(136)	894
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,717	(35)	1,752	(38)	1,790
Guarantee business	保証業務	823	(113)	936	3	933
Others	その他	6,469	919	5,550	213	5,337
Annuity insurance	年金保険関連	6,007	867	5,140	158	4,982
Fees and commissions - payments	役務取引等費用	15,806	1,034	14,772	302	14,470
Fees and commissions - net	役務取引等利益	31,183	1,116	30,067	191	29,876

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

① Gains or Losses on Bonds

① 国債等債券損益

【Non-Consolidated】

【単体】

For the year ended (Unit:Millions of Yen)

		March 31, 2012 (A)	(A)-(B)	March 31, 2011 (B)	(B)-(C)	March 31, 2010 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(11,841)	(9,763)	(2,078)	610	(2,688)
Gain on sales	売却益	3,572	2,378	1,194	208	986
Gain on redemption	償還益	—	—	—	—	—
Loss on sales	売却損 (△)	14,014	11,803	2,211	1,560	651
Loss on redemption	償還損 (△)	1,230	251	979	(1,938)	2,917
Loss on devaluation	償却 (△)	169	87	82	(23)	105

(Reference) Gains (losses) on bonds derivatives

(参考) 債券デリバティブ損益

For the year ended (Unit:Millions of Yen)

		March 31, 2012 (A)	(A)-(B)	March 31, 2011 (B)	(B)-(C)	March 31, 2010 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	13,681	11,416	2,265	1,966	299
Gains (losses) on bonds + Gains (losses) on bonds derivatives	国債等債券損益(5勘定戻) + 債券デリバティブ損益	1,840	1,654	186	2,574	(2,388)

② Gains or Losses on stocks and other securities

② 株式等関係損益

【Non-Consolidated】

【単体】

For the year ended (Unit:Millions of Yen)

		March 31, 2012 (A)	(A)-(B)	March 31, 2011 (B)	(B)-(C)	March 31, 2010 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	(1,308)	(1,290)	(18)	(2,870)	2,852
Gain on sales	売却益	894	(631)	1,525	(2,429)	3,954
Loss on sales	売却損 (△)	57	(441)	498	104	394
Loss on devaluation	償却 (△)	2,144	1,099	1,045	339	706

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

(参考) 株式の売切状況(取得原価ベース)

For the year ended (Unit:Millions of Yen)

		March 31, 2012 (A)	(A)-(B)	March 31, 2011 (B)	(B)-(C)	March 31, 2010 (C)
Outright sales	株式売切額	1,338	(3,404)	4,742	(8,611)	13,353
Balance as of end of term	期末株式残高	134,012	(3,523)	137,535	(3,631)	141,166

6. Net Unrealized Gains (Losses) on Securities

6. 時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2012					As of March 31, 2011			
		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	293,125	7,104	3,420	7,154	49	212,640	3,684	4,199	514
Available-for-sale	その他有価証券	1,944,453	31,449	10,237	46,274	14,824	1,933,218	21,212	44,172	22,959
	Equity securities	125,037	16,852	9,798	29,986	13,134	118,564	7,054	24,429	17,374
	Debt securities	1,612,106	14,431	(1,815)	14,957	525	1,584,187	16,246	18,995	2,748
	Other securities	207,309	165	2,252	1,330	1,165	230,466	(2,087)	747	2,835
Total	合計	2,237,578	38,554	13,657	53,428	14,874	2,145,858	24,897	48,371	23,474
	Equity securities	125,037	16,852	9,798	29,986	13,134	118,564	7,054	24,429	17,374
	Debt securities	1,905,231	21,536	1,605	22,111	575	1,796,751	19,931	23,194	3,263
	Other securities	207,309	165	2,252	1,330	1,165	230,542	(2,087)	747	2,835

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

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

3. 23年3月末は、変動利付国債のうち市場価格を時価とみなせない状態にあると判断したものについては、合理的に算定された価額を時価としており、合理的に算定された価額と市場価格との差額は 8,035百万円であります。

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".

3. At the end of March 2011, for floating-rate government bonds, bonds which were determined that their market prices cannot be deemed as fair values, have been valued based on the prices reasonably calculated. The difference between reasonably calculated prices and market prices was ¥8,035 million.

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

		As of March 31, 2012					As of March 31, 2011			
		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	295,831	7,110	3,419	7,161	50	214,146	3,691	4,206	514
Available-for-sale	その他有価証券	1,947,352	31,761	10,509	46,925	15,163	1,935,818	21,252	44,683	23,431
	Equity securities 株式	127,928	17,164	10,071	30,637	13,473	121,155	7,093	24,940	17,846
	Debt securities 債券	1,612,113	14,431	(1,815)	14,957	525	1,584,195	16,246	18,995	2,748
	Other securities その他	207,309	165	2,252	1,330	1,165	230,466	(2,087)	747	2,835
Total	合計	2,243,183	38,872	13,928	54,086	15,214	2,149,964	24,944	48,889	23,945
	Equity securities 株式	127,928	17,164	10,071	30,637	13,473	121,155	7,093	24,940	17,846
	Debt securities 債券	1,907,945	21,542	1,604	22,118	575	1,798,266	19,938	23,201	3,263
	Other securities その他	207,309	165	2,252	1,330	1,165	230,542	(2,087)	747	2,835

- (注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は連結貸借対照表計上額と取得原価との差額を計上しております。
 2. 連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。
 3. 23年3月末は、変動利付国債のうち市場価格を時価とみなせない状態にあると判断したものについては、合理的に算定された価額を時価としており、合理的に算定された価額と市場価格との差額は8,035百万円であります。

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".

3. At the end of March 2011, for floating-rate government bonds, bonds which were determined that their market prices cannot be deemed as fair values, have been valued based on the prices reasonably calculated. The difference between reasonably calculated prices and market prices was ¥8,035 million.

(Reference) Projected Redemption Amounts for Securities with maturities.

(参考) 満期のある有価証券の(連結)決算日後の償還予定額

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

		As of March 31, 2012				As of March 31, 2011			
		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	255,815	1,151,986	432,647	37,777	151,459	1,196,744	381,256	43,298
	Government bonds 国債	34,500	496,835	199,600	20,400	31,500	471,190	224,000	22,000
	Local government bonds 地方債	45,781	168,284	38,341	2,000	35,009	202,039	49,818	2,000
	Corporate bonds 社債	175,534	486,867	194,706	15,377	84,949	523,515	107,438	19,298
Others	その他	13,679	20,104	—	30,117	11,589	21,735	113	23,685
Total	合計	269,495	1,172,091	432,647	67,894	163,049	1,218,480	381,370	66,984

(注) 貸借対照表の「有価証券」について記載しております。

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

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

		As of March 31, 2012				As of March 31, 2011			
		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	256,822	1,153,486	432,847	37,777	152,467	1,197,244	381,256	43,298
	Government bonds 国債	35,500	497,835	199,600	20,400	32,500	471,690	224,000	22,000
	Local government bonds 地方債	45,781	168,784	38,541	2,000	35,009	202,039	49,818	2,000
	Corporate bonds 社債	175,541	486,867	194,706	15,377	84,958	523,515	107,438	19,298
Others	その他	13,679	20,104	—	30,117	11,589	21,735	113	23,685
Total	合計	270,502	1,173,591	432,847	67,894	164,057	1,218,980	381,370	66,984

(注) 連結貸借対照表の「有価証券」について記載しております。

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

(Reference) Transition of outstanding balance of securities

(参考) 有価証券の種類別残高推移

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)
Securities	有価証券	2,122,239	118,157	2,004,082	253,624	1,750,458
Government bonds	国債	768,229	3,768	764,461	29,319	735,142
Local government bonds	地方債	257,140	(34,485)	291,625	(1,919)	293,544
Corporate bonds	社債	879,862	139,198	740,664	239,907	500,757
Stocks	株式	150,864	6,275	144,589	(19,527)	164,116
Other securities	その他	66,142	3,400	62,742	5,845	56,897

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)
Securities	有価証券	2,113,975	119,328	1,994,647	252,955	1,741,692
Government bonds	国債	770,236	4,269	765,967	29,313	736,654
Local government bonds	地方債	257,839	(33,786)	291,625	(1,919)	293,544
Corporate bonds	社債	879,869	139,197	740,672	239,905	500,767
Stocks	株式	140,822	6,251	134,571	(19,916)	154,487
Other securities	その他	65,207	3,398	61,809	5,570	56,239

7. Derivative contracts (Consolidated)
Interest rate contracts7. デリバティブ取引(連結)
金利関連取引

(Unit:Millions of Yen)

				As of March 31, 2012			As of March 31, 2011		
				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	4,561,134	6,415	6,415	4,285,532	5,431	5,431
	Others		その他	86,009	(13)	805	83,531	(32)	974
Total			合計		6,402	7,221		5,399	6,405

(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.

Foreign exchange

通貨関連取引

(Unit:Millions of Yen)

				As of March 31, 2012			As of March 31, 2011		
				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	148,453	849	849	202,879	1,330	1,330
	Forward exchange contracts		為替予約	46,418	29	29	39,100	(18)	(18)
	Options		通貨オプション	71,675	30	647	141,851	484	1,516
Total			合計		910	1,527		1,796	2,827

(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.

Stocks contracts

Not applicable

株式関連取引

該当事項はありません。

Bonds contracts

債券関連取引

(Unit:Millions of Yen)

				As of March 31, 2012			As of March 31, 2011		
				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	569	1	1	554	(4)	(4)
Total			合計		1	1		(4)	(4)

Commodity related transactions

Not applicable

商品関連取引

該当事項はありません。

Credit derivative transactions

Not applicable

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

Expenses [Non-Consolidated]		経費の推移 【単体】		For the year ended (Unit:Millions of Yen)		
		March 31, 2012(A)	(A)-(B)	March 31, 2011(B)	(B)-(C)	March 31, 2010(C)
Personnel	人件費	39,290	1,145	38,145	(828)	38,973
Facilities	物件費	53,144	(1,700)	54,844	314	54,530
Taxes	税金	5,916	139	5,777	(690)	6,467
Expenses	経費	98,351	(417)	98,768	(1,203)	99,971
(Reference)		(参考)		(Unit:%)		
OHR	OHR	48.2	0.1	48.1	1.0	47.1

General and administrative expenses [Non-Consolidated]		営業経費の内訳 【単体】		For the year ended (Unit:Millions of Yen)		
		March 31, 2012(A)	(A)-(B)	March 31, 2011(B)	(B)-(C)	March 31, 2010(C)
Salaries and allowance	給料・手当	32,714	452	32,262	(947)	33,209
Retirement allowance cost	退職給付費用	5,771	511	5,260	(429)	5,689
Welfare	福利厚生費	326	(36)	362	7	355
Depreciation	減価償却費	9,241	(708)	9,949	(302)	10,251
Rent of premises and equipment	土地建物機械賃借料	6,559	(113)	6,672	54	6,618
Repairing expenses	営繕費	294	80	214	(65)	279
Stationery and supplies	消耗品費	1,087	36	1,051	(438)	1,489
Utilities	給水光熱費	1,089	(148)	1,237	(35)	1,272
Allowance for business trips	旅費	177	21	156	5	151
Communication expenses	通信費	1,082	(87)	1,169	(69)	1,238
Advertisement	広告宣伝費	667	(5)	672	(454)	1,126
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	442	10	432	13	419
Taxes	租税公課	5,916	139	5,777	(690)	6,467
Others	その他	37,763	(139)	37,902	1,894	36,008
General and administrative expenses	営業経費	103,135	13	103,122	(1,456)	104,578

Employees and Officers [Non-Consolidated]		人員の推移 【単体】		(Unit:Number of People)		
		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(A)-(C)	As of March 31, 2010 (C)
Total employees	総人員	4,614	(23)	4,637	12	4,625
Actual employees	実働人員	3,889	3	3,886	(35)	3,921
Directors and auditors	役員	15	1	14	(1)	15
Executive officers	執行役員	11	1	10	2	8

Branches (Domestic Branch) [Non-Consolidated]		店舗等の推移 (国内店舗数の推移) 【単体】		(Unit:Number of Branches)		
		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(A)-(C)	As of March 31, 2010 (C)
Domestic Branches	国内店舗数	204	0	204	0	204
Of which, Sub-branches	うち出張所	8	0	8	(1)	9
Of which, Branches in Kanagawa Prefecture	うち神奈川県内店舗数	179	0	179	0	179
ATM locations	無人店舗数	398	(1)	399	(6)	405
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	356	(2)	358	(4)	362
Housing Loan Centers	住宅ローンセンター	26	0	26	0	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	0	23	0	23

(Overseas)
【Non-Consolidated】(海外拠点数の推移)
【単体】

(Unit: Number of Branches)

		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)
Branches	支店	1	0	1	0	1
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	3	0	3	0	3
Total	拠点数	4	0	4	0	4
Subsidiaries	現地法人	0	0	0	0	0

9. Net Business Profit

9. 業務純益

【Non-Consolidated】

【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2012(A)	(A)-(B)	March 31, 2011(B)	(B)-(C)	March 31, 2010(C)
Core net business profit	実質業務純益	105,311	(1,107)	106,418	(5,570)	111,988
As per employee (in thousands of yen)	職員一人当たり(千円)	27,089	(173)	27,262	(1,266)	28,528
Net business profit	業務純益	119,507	13,389	106,118	(5,053)	111,171
As per employee (in thousands of yen)	職員一人当たり(千円)	30,741	3,556	27,185	(1,135)	28,320

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

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

10. Return on Equity

10. ROE

【Non-Consolidated】

【単体】

For the year ended

(Unit:%)

		March 31, 2012(A)	(A)-(B)	March 31, 2011(B)	(B)-(C)	March 31, 2010(C)
Core net business profit per own capital	実質業務純益ベース	13.96	(0.76)	14.72	(1.53)	16.25
Net income per own capital	当期純利益ベース	6.51	0.23	6.28	1.78	4.50

【Consolidated】

【連結】

For the year ended

(Unit:%)

		March 31, 2012(A)	(A)-(B)	March 31, 2011(B)	(B)-(C)	March 31, 2010(C)
Net income per own capital	当期純利益ベース	6.76	0.26	6.50	2.01	4.49

11. Return on Assets

11. ROA

【Non-Consolidated】

【単体】

For the year ended

(Unit:%)

		March 31, 2012(A)	(A)-(B)	March 31, 2011(B)	(B)-(C)	March 31, 2010(C)
Core net business profit per average total assets	実質業務純益ベース	0.86	(0.05)	0.91	(0.06)	0.97
Net income per average total assets	当期純利益ベース	0.40	0.01	0.39	0.12	0.27

12. Retirement Allowance

12. 退職給付関連

Projected benefit obligation

退職給付債務残高

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)
Projected benefit obligation	退職給付債務	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	年金資産	65,594	2,606	62,988	(1,799)	64,787
Prepaid pension cost	前払年金費用	(24,295)	1,343	(25,638)	1,341	(26,979)
Unrecognized actuarial loss	未認識数理計算上の差異	31,507	(4,463)	35,970	656	35,314

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)
Projected benefit obligation	退職給付債務	72,978	(621)	73,599	240	73,359

Retirement Benefit Costs 【Non-Consolidated】		退職給付費用 【単体】		For the year ended (Unit:Millions of Yen)		
		March 31, 2012(A)	(A)-(B)	March 31, 2011(B)	(B)-(C)	March 31, 2010(C)
Retirement benefit costs	退職給付費用	5,771	511	5,260	(429)	5,689
Service cost	勤務費用	1,288	36	1,252	60	1,192
Interest cost	利息費用	1,466	4	1,462	(7)	1,469
Expected return on plan assets	期待運用収益	(1,951)	28	(1,979)	(205)	(1,774)
Recognized actuarial loss	数理計算上の差異の費用処理額	4,356	313	4,043	(325)	4,368
Other retirement cost	その他	610	129	481	48	433

【Consolidated】		【連結】		For the year ended (Unit:Millions of Yen)		
		March 31, 2012(A)	(A)-(B)	March 31, 2011(B)	(B)-(C)	March 31, 2010(C)
Retirement benefit costs	退職給付費用	5,829	516	5,313	(423)	5,736

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】		For the year ended (Unit:Millions of Yen)		
		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)
Allowance for loan losses	貸倒引当金	30,877	(13,445)	44,322	(16,170)	60,492
Losses on devaluation of securities	有価証券有税償却	2,797	(661)	3,458	(95)	3,553
Others	その他	14,833	754	14,079	(809)	14,888
Subtotal deferred tax assets (A)	繰延税金資産小計 A	48,508	(13,352)	61,860	(17,075)	78,935
Valuation allowance (B)	評価性引当額 B	(3,268)	694	(3,962)	97	(4,059)
Total deferred tax assets (A+B) (C)	繰延税金資産合計(A+B) C	45,239	(12,658)	57,897	(16,978)	74,875
Valuation difference on available-for-sale securities	その他有価証券評価差額金	10,160	2,464	7,696	(6,373)	14,069
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	6,115	(863)	6,978	0	6,978
Others	その他	3,405	(487)	3,892	350	3,542
Total deferred tax liabilities (D)	繰延税金負債合計 D	19,682	1,115	18,567	(6,023)	24,590
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額(C-D)	25,556	(13,774)	39,330	(10,955)	50,285
Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債を除く繰延税金資産	35,711	(11,309)	47,020	(17,312)	64,332

【Consolidated】		【連結】		For the year ended (Unit:Millions of Yen)		
		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)
Net deferred tax assets	繰延税金資産(純額)の計上額	34,562	(15,378)	49,940	(11,215)	61,155
Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債を除く繰延税金資産	44,857	(12,834)	57,691	(17,604)	75,295

【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」(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 Segment ” (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 March 31, 2012(A) *	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010(C)		
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	13.67 %	1.39 %	12.28 %	0.08 %	12.20 %		
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	11.36 %	1.24 %	10.12 %	0.27 %	9.85 %		
(2) Tier 1 capital	(2) Tier 1	749.5	33.7	715.8	32.7	683.1		
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考] Tier 1に含まれる繰延税金資産相当額	[44.8]	[(12.8)]	[57.6]	[(17.6)]	[75.2]		
Capital stock	資本金	215.6	0.0	215.6	0.0	215.6		
Capital surplus	資本剰余金	177.2	0.0	177.2	0.0	177.2		
Retained earnings	利益剰余金	336.0	37.7	298.3	33.5	264.8		
Treasury stock	自己株式	(5.5)	(4.9)	(0.6)	0.0	(0.6)		
Distributed income (estimated)	社外流出予定額	(6.9)	0.1	(7.0)	0.0	(7.0)		
Subscription rights to shares	新株予約権	0.2	0.0	0.2	0.1	0.1		
Minority interests of affiliate companies	連結子法人等の少数株主持分	53.4	2.4	51.0	2.1	48.9		
(Of which, Preferred securities issued by overseas SPCs)	うち海外特別目的会社の発行する優先出資証券	40.0	0.0	40.0	0.0	40.0		
Goodwill equivalent	のれん相当額	(0.7)	0.5	(1.2)	0.6	(1.8)		
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	(5.9)	0.8	(6.7)	0.4	(7.1)		
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	(13.7)	(2.8)	(10.9)	(3.9)	(7.0)		
(3) Tier 2 capital	(3) Tier 2	175.1	3.1	172.0	(7.6)	179.6		
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	13.7	4.7	9.0	(7.6)	16.6		
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	24.1	0.0	24.1		
Allowance for general loan losses	一般貸倒引当金	0.0	(1.5)	1.5	0.0	1.5		
Subordinated loans, etc.	負債性資本調達手段等	137.3	0.0	137.3	0.0	137.3		
(4) Deductions	(4) 控除項目	22.7	3.2	19.5	3.3	16.2		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	902.0	33.7	868.3	21.8	846.5		
(6) Risk-weighted Assets, etc.	(6) リスク・アセット等	6,597.2	(470.7)	7,067.9	133.2	6,934.7		
On balanced	オン・バランス	5,956.9	(432.1)	6,389.0	124.9	6,264.1		
Off balanced	オフ・バランス	204.8	(29.5)	234.3	16.1	218.2		
Market risk equivalent assets	マーケット・リスク相当額に係る額	7.9	(2.3)	10.2	(1.3)	11.5		
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	427.4	(6.9)	434.3	(6.3)	440.6		

【Non-Consolidated】		【単体】		*Preliminary		(Unit: Billions of Yen)		
		As of March 31, 2012(A) *	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010(C)		
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	13.43 %	1.40 %	12.03 %	0.06 %	11.97 %		
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	11.18 %	1.21 %	9.97 %	0.25 %	9.72 %		
(2) Tier 1 capital	(2) Tier 1	725.9	28.8	697.1	28.3	668.8		
[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	[35.7]	[(11.3)]	[47.0]	[(17.3)]	[64.3]		
Capital stock	資本金	215.6	0.0	215.6	0.0	215.6		
Legal capital surplus	資本準備金	177.2	0.0	177.2	0.0	177.2		
Legal retained earnings	利益準備金	38.3	0.0	38.3	0.0	38.3		
Other retained earnings	その他利益剰余金	293.6	35.6	258.0	31.9	226.1		
Others	その他	40.2	0.0	40.2	0.0	40.2		
Treasury stock	自己株式	(5.5)	(4.9)	(0.6)	0.0	(0.6)		
Distributed income (estimated)	社外流出予定額	(6.9)	0.1	(7.0)	0.0	(7.0)		
Subscription rights to shares	新株予約権	0.2	0.0	0.2	0.1	0.1		
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	(5.9)	0.8	(6.7)	0.4	(7.1)		
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	(20.9)	(2.9)	(18.0)	(3.9)	(14.1)		
(3) Tier 2 capital	(3) Tier 2	175.0	4.6	170.4	(7.5)	177.9		
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	13.6	4.6	9.0	(7.5)	16.5		
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	24.1	0.0	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	137.3	0.0	137.3		
(4) Deductions	(4) 控除項目	29.1	2.7	26.4	3.4	23.0		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	871.8	30.6	841.2	17.5	823.7		
(6) Risk-weighted Assets, etc.	(6) リスク・アセット等	6,491.1	(496.7)	6,987.8	110.0	6,877.8		
On balanced	オン・バランス	5,894.4	(459.7)	6,354.1	106.4	6,247.7		
Off balanced	オフ・バランス	191.7	(24.6)	216.3	16.4	199.9		
Market risk equivalent assets	マーケット・リスク相当額に係る額	7.9	(2.3)	10.2	(1.3)	11.5		
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	396.9	(10.2)	407.1	(11.4)	418.5		

. LOANS, etc. INFORMATION
 . 貸出金等の状況

1. Risk Managed Loan Information

1. リスク管理債権の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010 (C)
Loans to borrowers in bankruptcy	破綻先債権額	10,766	(5,627)	16,393	(25,114)	41,507
Past due loans	延滞債権額	160,525	7,986	152,539	(2,039)	154,578
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	5,196	(944)	6,140	(1,485)	7,625
Restructured loans	貸出条件緩和債権額	32,455	1,837	30,618	1,601	29,017
Total	合計	208,943	3,251	205,692	(27,038)	232,730
(Amount of partial direct written-off)	(部分直接償却額)	67,580	(19,380)	86,960	(27,753)	114,713
Loans and bills discounted	貸出金残高(未残)	9,017,178	373,001	8,644,177	118,462	8,525,715

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

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

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

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

【Non-Consolidated】

【単体】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.1	0.0	0.1	(0.3)	0.4
Past due loans	延滞債権額	1.7	0.0	1.7	(0.1)	1.8
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	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	0.3	0.0	0.3
Total	合計	2.3	0.0	2.3	(0.4)	2.7

【Consolidated】

【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010 (C)
Loans to borrowers in bankruptcy	破綻先債権額	10,766	(5,635)	16,401	(25,120)	41,521
Past due loans	延滞債権額	164,213	7,672	156,541	(4,770)	161,311
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	5,196	(965)	6,161	(1,464)	7,625
Restructured loans	貸出条件緩和債権額	32,456	1,836	30,620	1,599	29,021
Total	合計	212,632	2,907	209,725	(29,755)	239,480
(Amount of partial direct written-off)	(部分直接償却額)	79,076	(19,768)	98,844	(28,146)	126,990
Loans and bills discounted	貸出金残高(未残)	8,970,301	368,419	8,601,882	116,380	8,485,502

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

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

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

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

【Consolidated】

【連結】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.1	0.0	0.1	(0.3)	0.4
Past due loans	延滞債権額	1.8	0.0	1.8	(0.1)	1.9
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	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	0.3	0.0	0.3
Total	合計	2.3	(0.1)	2.4	(0.4)	2.8

2. Allowance for Loan Losses

2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)
Allowance for loan losses	貸倒引当金	64,843	(9,019)	73,862	(4,737)	78,599
Allowance for general loan losses	一般貸倒引当金	23,618	(14,196)	37,814	300	37,514
Allowance for specific loan losses	個別貸倒引当金	41,224	5,177	36,047	(5,037)	41,084
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)
Allowance for loan losses	貸倒引当金	77,226	(11,126)	88,352	(6,054)	94,406
Allowance for general loan losses	一般貸倒引当金	31,403	(15,262)	46,665	945	45,720
Allowance for specific loan losses	個別貸倒引当金	45,823	4,137	41,686	(7,000)	48,686
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3. Percentage of Allowance to Total Risk Managed Loans

3. リスク管理債権に対する引当率

【Non-Consolidated】

【単体】

(Unit:%)

		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (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	40.6	(3.1)	43.7	(2.2)	45.9
After partial direct written-off	部分直接償却後	19.7	2.2	17.5	(0.1)	17.6
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	49.2	(7.5)	56.7	0.0	56.7
After partial direct written-off	部分直接償却後	31.0	(4.9)	35.9	2.2	33.7

【Consolidated】

【連結】

(Unit:%)

		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (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	44.4	(3.6)	48.0	(1.6)	49.6
After partial direct written-off	部分直接償却後	21.5	1.7	19.8	(0.5)	20.3
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	55.2	(7.9)	63.1	1.0	62.1
After partial direct written-off	部分直接償却後	36.3	(5.8)	42.1	2.7	39.4

4. Claims disclosed under the Financial Revitalization Law

4. 金融再生法開示債権

[Non-Consolidated]		[単体]		(Unit:Millions of Yen)					
		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)			
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	58,900	682	58,218	(22,931)	81,149			
Doubtful claims	危険債権	113,984	1,554	112,430	(8,931)	121,361			
Claims in need of special caution	要管理債権	37,652	894	36,758	115	36,643			
Sub-total (Claims in need of special caution or below)	要管理債権以下計	210,536	3,128	207,408	(31,745)	239,153			
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	1,108,139	(107,736)	1,215,875	52,423	1,163,452			
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,914,610	445,241	7,469,369	55,826	7,413,543			
Sub-total (Normal claims)	正常債権計	9,022,749	337,504	8,685,245	108,249	8,576,996			
Total (Credit exposures)	合計	9,233,286	340,633	8,892,653	76,503	8,816,150			
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	43,684	1,567	42,117	1,122	40,995		
Percentage of claims in need of special caution or below (%) A/B		要管理債権以下の割合	A / B (%)	2.2	(0.1)	2.3	(0.4)	2.7	

[Consolidated]		[連結]		(Unit:Millions of Yen)					
		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)			
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	62,854	997	61,857	(24,620)	86,477			
Doubtful claims	危険債権	114,968	765	114,203	(9,947)	124,150			
Claims in need of special caution	要管理債権	37,653	871	36,782	135	36,647			
Sub-total (Claims in need of special caution or below)	要管理債権以下計	215,476	2,633	212,843	(34,432)	247,275			
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	1,112,600	(107,844)	1,220,444	53,495	1,166,949			
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,076,664	410,205	7,666,459	37,505	7,628,954			
Sub-total (Normal claims)	正常債権計	9,189,265	302,361	8,886,904	91,001	8,795,903			
Total (Credit exposures)	合計	9,404,741	304,993	9,099,748	56,569	9,043,179			
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	44,620	1,326	43,294	983	42,311		
Percentage of claims in need of special caution or below (%) C/D		要管理債権以下の割合	C / D (%)	2.2	(0.1)	2.3	(0.4)	2.7	

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

5. 金融再生法開示債権の保全状況

[Non-Consolidated]		[単体]		(Unit:Millions of Yen)				
		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)		
Coverage amount	保全額	177,903	3,406	174,497	(30,625)	205,122		
Allowance for loan losses	貸倒引当金	45,461	5,435	40,026	(4,581)	44,607		
Collateral and guarantees	担保保証等	132,441	(2,029)	134,470	(26,045)	160,515		
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権計	216,568	3,801	212,767	(30,738)	243,505		
Coverage ratio (%)	保全率 (%)	A / B	82.1	0.1	82.0	(2.2)	84.2	

[Reference] Status of Coverage of Claims of Borrowers Classification		(参考)開示債権別の保全状況推移		(Unit:Millions of Yen)				
		As of March 31, 2012 (A)	(A)-(B)	As of March 31, 2011 (B)	(B)-(C)	As of March 31, 2010 (C)		
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	58,900	682	58,218	(22,931)	81,149		
Allowance for loan losses	貸倒引当金	29,156	4,848	24,308	2,503	21,805		
Collateral and guarantees	担保保証等	29,743	(4,167)	33,910	(25,433)	59,343		
Coverage ratio (%)	保全率 (%)	100.0	0.0	100.0	0.0	100.0		
Doubtful claims	危険債権	113,984	1,554	112,430	(8,931)	121,361		
Allowance for loan losses	貸倒引当金	11,521	27	11,494	(7,551)	19,045		
Collateral and guarantees	担保保証等	83,590	2,513	81,077	812	80,265		
Coverage ratio (%)	保全率 (%)	83.4	1.1	82.3	0.5	81.8		
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	43,684	1,567	42,117	1,122	40,995		
Allowance for loan losses	貸倒引当金	4,782	559	4,223	467	3,756		
Collateral and guarantees	担保保証等	19,107	(376)	19,483	(1,423)	20,906		
Coverage ratio (%)	保全率 (%)	54.6	(1.6)	56.2	(3.9)	60.1		

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO(As of March 31, 2012) 引当率・保全率(24年3月末)

【Non-consolidated】		【単体】	(Unit:Billions of Yen)				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	Categories 分類							
			No categorization 非分類	Category 分類	Category 分類	Category 分類				
Legal bankruptcy 破綻先 10.9 (5.7)		Unrecoverable or valueless 破産更生債権及びこ れらに準ずる債権 58.9 (0.7)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部 分 35.3 (5.6)		23.5 (4.9)	Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written- off 全額償却 引当 0.0 (0.0)	29.1	100%	100%
Virtual bankruptcy 実質破綻先 47.9 (6.4)										
Possible bankruptcy 破綻懸念先 113.9 (1.5)		Doubtful 危険債権 113.9 (1.5)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全 部分 28.7 (0.9) [17.9]		65.6 (0.9) [65.6]	Partially reserved 必要額を引当 19.5 (0.3) [30.3]		11.5	37.9%	83.4%
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 43.6 (1.5)	In need of special caution 要管理債権 37.6 (0.9)	Covered by collateral (担保) 19.1 Non-covered (信用) 24.5			[]: Credit exposures under each category before reserve []内の計数は引当前の分類額		4.7	19.8%	54.6%
	Other than in need of special caution based on borrowers 要管理先以外 の要注意先 1,145.7 (106.9)	Normal 正常債権 1,102.1 (108.4)						12.4	1.1%	
Normal 正常先 7,914.6 (445.3)		9,022.7 (337.5)						6.4	0.0%	
Total 合計 9,233.2 (340.6) 100.0%		Total 合計 9,233.2 (340.6)	No categorization 非分類 8,248.0 (429.2) 89.3%	Category 分類 965.5 (88.4) 10.5%	Category 分類 19.5 (0.3) 0.2%	Category 分類 0.0 (0.0) 0.0%	Total 合計 64.2		Total coverage ratio 82.1%	

Notes: 1. (): Amount of increase compared with that of March 31, 2011
(): Amount of decrease compared with that of March 31, 2011
2. Loans include the privately-placed bonds guaranteed by the Bank.
注1.()内の計数は23年3月末との増減額を表示しております。
注2.債権額には、銀行保証付私募債を含んでおります。

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of March 31, 2012)

資産内容の開示における各種基準の比較(24年3月末)

【Non-consolidated】【単体】

(Unit:Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権		Risk-managed loans under the Banking Law リスク管理債権	
		Of which, Loans and bills discounted うち貸出金		(Loans and bills discounted) (対象:貸出金)	
Legal bankruptcy 破綻先 10.9		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 58.9	10.7	Loans to borrowers in bankruptcy 破綻先債権 10.7	
Virtual bankruptcy 実質破綻先 47.9			57.7	Past due loans 延滞債権 160.5	
Possible bankruptcy 破綻懸念先 113.9		Doubtful 危険債権 113.9	113.5		
In need of caution 要注意先 1,145.7	In need of special caution based on borrowers 要管理先 43.6	In need of special caution 要管理債権 37.6 ()	37.6	5.1	Accruing loans contractually past due for 3 months or more 3ヵ月以上延滞債権 5.1
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,102.1			32.4	Restructured loans 条件緩和債権 32.4
Normal 正常先 7,914.6					
Sub total 小計 210.5		Sub total 小計 208.9		Total 合計 208.9	
Normal 正常先 7,914.6		Normal 正常債権 9,022.7	8,808.2		() Loans and bills discounted only () 要管理債権は貸出金のみ
Total 合計 9,233.2		Total 合計 9,233.2	Total 合計 9,017.1		

6. Off-Balanced Credits

6. オフバランス化の状況

【Non-Consolidated】

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

【単体】

危険債権以下(金融再生法基準)の債権残高

(Unit:Billions of Yen)

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

		As of March 31, 2011(A)	April 1, 2010 - March 31, 2011 (A)-(B)			As of March 31, 2010 (B)
			Increase	Amount off-balanced		
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	58.2	(22.9)	21.5	44.4	81.1
Doubtful claims	危険債権	112.4	(8.9)	33.3	42.2	121.3
For the year ended March 31, 2011	23年3月期	170.6	(31.9)	54.8	86.7	202.5

		As of March 31, 2010(A)	April 1, 2009 - March 31, 2010 (A)-(B)			As of March 31, 2009 (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	81.1	(48.5)	29.0	77.5	129.6
Doubtful claims	危険債権	121.3	(8.9)	37.2	46.0	130.2
For the year ended March 31, 2010	22年3月期	202.5	(57.3)	66.3	123.6	259.8

Progress of Off-balancing

オフバランス化の実績

(Unit:Billions of Yen)

		For the year ended March 31, 2012	For the year ended March 31, 2011	For the year ended March 31, 2010
Final disposal of non-performing loan by liquidation	清算型処理	7.0	0.4	3.9
Final disposal of non-performing loan by restructuring	再建型処理	14.3	25.2	10.5
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	22.6	28.8	15.4
Direct written-off	直接償却	(29.1)	(35.8)	21.3
Other	その他	48.5	67.9	72.2
	Collection / repayment, etc	29.1	45.7	51.3
	Improvement in debtors' business performance	19.4	22.2	20.9
Total	合計	63.5	86.7	123.6

7. The States of Bankruptcy due to Classification of Loan Categories 7. 格付別倒産状況

【Non-Consolidated】

【単体】

Internal rating 1 year before bankruptcy

倒産1年前の行内格付

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

Internal rating	行内格付	March 31, 2012		March 31, 2011		March 31, 2010	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	0	-	0	-	0	-
Category		0	-	0	-	1	0.5
Category		1	0.0	0	-	8	6.4
Category		0	-	1	0.1	5	6.0
Category		2	0.5	8	3.8	17	7.8
Category		11	2.0	16	8.5	28	20.0
Category		2	2.0	2	0.1	4	0.3
Category		7	2.5	4	3.9	5	1.6
Category		6	4.5	2	0.4	4	2.5
No rating	格付なし	0	-	0	-	2	0.1

Internal rating half a year before bankruptcy

倒産半期前の行内格付

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

Internal rating	行内格付	March 31, 2012		March 31, 2011		March 31, 2010	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	0	-	0	-	0	-
Category		0	-	0	-	1	0.5
Category		0	-	1	0.1	4	3.2
Category		0	-	0	-	0	-
Category		1	0.0	5	3.3	10	4.8
Category		5	0.4	14	8.3	33	25.2
Category		4	1.2	2	0.1	2	0.1
Category		4	2.0	4	0.6	7	6.3
Category		15	7.9	7	4.5	17	5.2
No rating	格付なし	0	-	0	-	0	-

(注) 1. 小口の与信(与信額50百万円未満)は除いております。

2. 金額は部分直接償却前の与信額であります。

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

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

8. Loan Portfolio, etc Information

8. 業種別貸出状況等(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding loans in offshore market account)

Classification of loans by type of industry

業種別貸出金

[Non-Consolidated]

【単体】

(Unit:Millions of Yen)

		As of March 31, 2012(A)	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010(C)
Total	合計	9,008,254	371,889	8,636,365	117,396	8,518,969
Manufacturing	製造業	971,787	43,774	928,013	(20,673)	948,686
Agriculture and forestry	農業、林業	3,737	(541)	4,278	(82)	4,360
Fishery	漁業	8,218	144	8,074	1,849	6,225
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,431	742	3,689	(4)	3,693
Construction	建設業	268,322	1,435	266,887	4,633	262,254
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,271	(210)	14,481	3	14,478
IT and telecommunication	情報通信業	61,430	776	60,654	(1,695)	62,349
Transport and postal activities	運輸業、郵便業	356,230	5,983	350,247	(9,365)	359,612
Wholesale and retail	卸売業、小売業	741,402	24,660	716,742	36,067	680,675
Finance and insurance	金融業、保険業	196,798	(21,188)	217,986	(10,806)	228,792
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,371,341	100,736	2,270,605	(2,042)	2,272,647
Other services	その他の各種サービス業	708,735	14,983	693,752	(3,476)	697,228
Local governments	地方公共団体	156,240	29,856	126,384	9,740	116,644
Others	その他	3,145,312	170,739	2,974,573	113,247	2,861,326

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

業種別リスク管理債権

[Non-Consolidated]

【単体】

(Unit:Millions of Yen)

		As of March 31, 2012(A)	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010(C)
Total	合計	208,943	3,251	205,692	(27,038)	232,730
Manufacturing	製造業	27,051	8,989	18,062	(4,523)	22,585
Agriculture and forestry	農業、林業	26	(17)	43	3	40
Fishery	漁業	28	25	3	3	-
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	(4)	4	0.0	4
Construction	建設業	11,455	(4,056)	15,511	5,300	10,211
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	0.0	(1)	1	(1)	2
IT and telecommunication	情報通信業	2,449	1,799	650	(5,411)	6,061
Transport and postal activities	運輸業、郵便業	6,044	5,028	1,016	217	799
Wholesale and retail	卸売業、小売業	28,123	3,678	24,445	4,363	20,082
Finance and insurance	金融業、保険業	775	(9)	784	394	390
Real estate and goods rental and leasing	不動産業、物品賃貸業	61,902	(10,283)	72,185	(29,752)	101,937
Other services	その他の各種サービス業	24,775	(1,984)	26,759	(2,001)	28,760
Local governments	地方公共団体	-	-	-	-	-
Others	その他	46,310	88	46,222	4,369	41,853

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

業種別金融再生法開示債権

[Non-Consolidated]

【単体】

(Unit:Millions of Yen)

		As of March 31, 2012(A)	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010(C)
Total	合計	210,536	3,128	207,408	(31,745)	239,153
Manufacturing	製造業	27,476	9,205	18,271	(8,736)	27,007
Agriculture and forestry	農業、林業	26	(17)	43	3	40
Fishery	漁業	28	25	3	3	-
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	(4)	4	0.0	4
Construction	建設業	11,476	(4,081)	15,557	5,307	10,250
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	0.0	(1)	1	(1)	2
IT and telecommunication	情報通信業	2,530	1,800	730	(5,446)	6,176
Transport and postal activities	運輸業、郵便業	6,092	5,076	1,016	209	807
Wholesale and retail	卸売業、小売業	28,663	3,547	25,116	4,064	21,052
Finance and insurance	金融業、保険業	825	(3)	828	374	454
Real estate and goods rental and leasing	不動産業、物品賃貸業	62,038	(10,409)	72,447	(29,761)	102,208
Other services	その他の各種サービス業	24,978	(2,100)	27,078	(2,041)	29,119
Local governments	地方公共団体	-	-	-	-	-
Others	その他	46,399	91	46,308	4,279	42,029

(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]
Balances of Loans

9.貸出金の残高
[単体]
貸出金の末残・平残(全店)

For the year ended (Unit:Billions of Yen)

		March 31, 2012(A)	(A)-(B)	March 31, 2011(B)	(B)-(C)	March 31, 2010(C)
(outstanding balance)	(末残)	9,017.1	373.0	8,644.1	118.4	8,525.7
(average balance)	(平残)	8,751.3	193.9	8,557.4	(221.3)	8,778.7

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

貸出金内訳及び中小企業等貸出比率

Domestic branches (excluding loans in offshore market account) (特別国際金融取引勘定を除く国内店分) (Unit:Billions of Yen)

		As of March 31, 2012(A)	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010(C)
Loans to large & medium sized businesses	大中堅企業向け貸出	1,480.0	38.8	1,441.2	(11.1)	1,452.3
Loans to small and medium-sized businesses, etc	中小企業等貸出	7,329.6	286.6	7,043.0	100.9	6,942.1
Loans to small and medium-sized businesses	中小企業向け貸出	2,944.4	79.5	2,864.9	(31.9)	2,896.8
Loans to individuals	個人向け貸出	4,385.2	207.2	4,178.0	132.8	4,045.2
Residential loans	住宅系ローン	4,047.7	212.7	3,835.0	132.9	3,702.1
Housing loans	住宅ローン	2,764.4	160.0	2,604.4	95.8	2,508.6
Apartment loans	アパートローン	1,283.2	52.6	1,230.6	37.2	1,193.4
Other individual loans	その他のローン	337.4	(5.6)	343.0	0.0	343.0
Public sectors	公共向け貸出	198.5	46.5	152.0	27.6	124.4
Total	合計	9,008.2	371.9	8,636.3	117.4	8,518.9

Retail Loans within Kanagawa Prefecture	県内リテール貸出	6,233.0	259.5	5,973.5	103.9	5,869.6
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(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	(0.2)	81.5	0.1	81.4
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(Reference) (参考) For the year ended (Unit:Billions of Yen)

		March 31, 2012 (A)	(A)-(B)	March 31, 2011 (B)	(B)-(C)	March 31, 2010 (C)
New housing Loans	住宅ローン実行額	389.9	68.7	321.2	29.4	291.8

(注)管理ベース

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

Loans to certain areas

地域別貸出金残高

(Unit:Billions of Yen)

		As of March 31, 2012(A)	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010(C)
Loans to Asian countries	アジア向け貸出	13.9	1.7	12.2	1.2	11.0
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Latin America	中南米向け貸出	15.2	12.8	2.4	(0.9)	3.3
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

10. Deposits, etc Information

[Non-Consolidated]
Balances of Deposits

10.預金の残高
[単体]
預金の末残・平残(全店)

For the year ended (Unit:Billions of Yen)

		March 31, 2012(A)	(A)-(B)	March 31, 2011(B)	(B)-(C)	March 31, 2010(C)
(outstanding balance)	(末残)	11,091.5	338.4	10,753.1	304.8	10,448.3
(average balance)	(平残)	10,547.4	208.8	10,338.6	196.8	10,141.8

Breakdown of depositors' categories

預金者別預金残高

Domestic branches (excluding deposits in offshore market account) (特別国際金融取引勘定を除く国内店分) (Unit:Billions of Yen)

<Outstanding balance>	(末残)	As of March 31, 2012(A)	(A)-(B)	As of March 31, 2011(B)	(B)-(C)	As of March 31, 2010(C)
Individual	個人	8,187.8	216.3	7,971.5	171.3	7,800.2
Of which, liquid deposits	うち流動性	5,265.8	293.1	4,972.7	224.6	4,748.1
Of which, fixed deposits	うち定期性	2,867.3	(73.5)	2,940.8	(61.6)	3,002.4
Corporate	法人	2,115.6	116.4	1,999.2	101.4	1,897.8
Local Public	公金	673.4	(9.2)	682.6	57.2	625.4
Financial institutions	金融	111.8	19.8	92.0	(27.4)	119.4
Total	合計	11,088.7	343.2	10,745.5	302.7	10,442.8

Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,244.8	281.3	9,963.5	292.1	9,671.4
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For the year ended (Unit:Billions of Yen)

<Average balance>	(平残)	March 31, 2012(A)	(A)-(B)	March 31, 2011(B)	(B)-(C)	March 31, 2010(C)
Individual	個人	8,110.7	207.0	7,903.7	121.5	7,782.2
Corporate	法人	2,000.0	76.3	1,923.7	12.0	1,911.7
Local Public	公金	364.3	(69.9)	434.2	64.0	370.2
Financial institutions	金融	70.5	(0.8)	71.3	(2.3)	73.6
Total	合計	10,545.6	212.5	10,333.1	195.2	10,137.9

Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,748.8	186.4	9,562.4	235.0	9,327.4
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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]

Domestic operations

国内業務部門

For the year ended

(Unit:Billions of Yen)

		March 31, 2012		March 31, 2011		March 31, 2010	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[275.1] 11,300.7		[217.6] 10,776.9		[209.6] 10,704.3	
Of which, loans and bills discounted	うち貸出金	8,713.3	1.73	8,534.9	1.84	8,764.6	1.96
Of which, securities	うち有価証券	2,132.5	0.89	1,814.4	0.95	1,486.5	1.18
Of which, call loans	うちコールローン	2.7	0.59	8.4	0.26	17.7	0.20
Of which, due from banks	うち預け金	0.0	0.02	0.0	0.03	0.0	0.03
Of which, monetary claims bought	うち買入金銭債権	167.3	1.49	193.5	1.50	221.9	1.51
Interest-bearing liabilities	資金調達勘定	11,028.6	0.08	10,537.4	0.10	10,413.9	0.15
Of which, deposits	うち預金	10,359.6	0.05	10,153.6	0.07	9,982.0	0.12
Of which, negotiable certificates of deposit	うち譲渡性預金	163.2	0.07	116.7	0.10	204.1	0.19
Of which, call money	うちコールマネー	102.3	0.07	55.1	0.08	73.7	0.09
Of which, borrowed money	うち借入金	338.5	0.61	147.5	1.27	98.4	1.87
Of which, bonds payable	うち社債	64.3	1.93	64.3	1.99	55.5	2.15

(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.

International operations

国際業務部門

For the year ended

(Unit:Billions of Yen)

		March 31, 2012		March 31, 2011		March 31, 2010	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	534.8	0.83	492.3	0.82	456.0	0.85
Of which, loans and bills discounted	うち貸出金	38.0	1.25	22.5	1.38	14.0	1.71
Of which, securities	うち有価証券	33.3	1.02	31.1	1.06	23.9	1.34
Of which, call loans	うちコールローン	73.2	0.74	77.8	0.59	56.7	0.66
Of which, due from banks	うち預け金	385.9	0.70	352.3	0.76	324.8	0.84
Interest-bearing liabilities	資金調達勘定	[275.1] 535.1		[217.6] 476.4		[209.6] 428.9	
Of which, deposits	うち預金	187.8	0.33	184.9	0.37	159.7	0.35
Of which, call money	うちコールマネー	31.1	1.07	32.8	1.37	17.9	0.71
Of which, borrowed money	うち借入金	41.0	2.96	41.0	2.96	41.4	2.94

(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.

All branches

全店ベース

For the year ended

(Unit:Billions of Yen)

		March 31, 2012		March 31, 2011		March 31, 2010	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	11,560.4	1.53	11,051.6	1.64	10,950.7	1.80
Of which, loans and bills discounted	うち貸出金	8,751.3	1.73	8,557.4	1.84	8,778.7	1.96
Of which, securities	うち有価証券	2,165.9	0.89	1,845.6	0.95	1,510.5	1.18
Of which, call loans	うちコールローン	76.0	0.74	86.2	0.56	74.4	0.55
Of which, due from banks	うち預け金	385.9	0.70	352.3	0.76	324.8	0.84
Of which, monetary claims bought	うち買入金銭債権	167.3	1.49	193.5	1.50	221.9	1.51
Interest-bearing liabilities	資金調達勘定	11,288.6	0.11	10,796.2	0.13	10,633.1	0.17
Of which, deposits	うち預金	10,547.4	0.05	10,338.6	0.07	10,141.8	0.12
Of which, negotiable certificates of deposit	うち譲渡性預金	163.2	0.07	116.7	0.10	204.1	0.19
Of which, call money	うちコールマネー	133.5	0.30	88.0	0.56	91.6	0.21
Of which, borrowed money	うち借入金	379.5	0.86	188.5	1.64	139.8	2.19
Of which, bonds payable	うち社債	64.3	1.93	64.3	1.99	55.5	2.15

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.