

Consolidated Financial Results for the Nine Months ended December 31, 2015



<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: Representative Director, President Tatsumaro Terazawa

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

1. Consolidated Financial Results (for the Nine months ended December 31, 2015)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Profit Attributable to Owners of Parent	
Nine months ended December 31, 2015	239,884	6.6%	85,409	0.3%	55,879	3.5%
Nine months ended December 31, 2014	224,978	4.0%	85,086	14.0%	53,967	16.9%

(Note1) Comprehensive Income: Nine months ended December 31, 2015: ¥48,171 million[(45.7%)];

Nine months ended December 31, 2014: ¥88,824 million[50.6%]

(Note2) Percentages shown in Ordinary Income, Ordinary Profit, Profit Attributable to Owners of Parent and Comprehensive Income are the increase (decrease) from the same period previous year.

	Net Income per Share	Net Income per Share (Diluted)
Nine months ended December 31, 2015	¥45.36	¥45.34
Nine months ended December 31, 2014	¥42.64	¥42.62

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
December 31, 2015	15,746,728	1,017,451	6.1%
March 31, 2015	15,377,845	1,010,495	6.2%

(Reference) Own Capital: December 31, 2015: ¥971,862 million; March 31, 2015: ¥965,213 million

(Note) Own Capital Ratio = (Total Net Assets – Subscription Rights to Shares – Non-controlling Interests) / Total Assets

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

2. Dividends on Common Stock

	Annual Cash Dividends per Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Total
Fiscal year ended March 31, 2015	—	¥5.50	—	¥7.50	¥13.00
Fiscal year ending March 31, 2016	—	¥5.50	—	—	—
Fiscal year ending March 31, 2016 (Forecasts)	—	—	—	¥8.50	¥14.00

(Note1) Revision of forecasts for dividends from the latest announcement: No

(Note2) Year-End Dividend for Fiscal year ending March 31, 2016 (Forecasts) includes a Special Dividend of ¥ 3.00.

3. Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2016)

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

	Ordinary Profit		Profit Attributable to Owners of Parent		Net Income per Share
Fiscal year ending March 31, 2016	116,500	7.7%	76,500	0.2%	¥62.33

(Note1) Percentages shown in Ordinary Profit and Profit Attributable to Owners of Parent are the increase (decrease) from the same period previous year.

(Note2) Revision of earnings forecasts from the latest announcement: No

※ Note

(1) Changes in the scope of consolidated significant subsidiaries during the nine months ended December 31, 2015: No

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

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

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

(4) Number of common stocks issued:

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

December 31, 2015	1,254,071,054 shares	March 31, 2015	1,254,071,054 shares
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(B) Number of treasury stocks:

December 31, 2015	39,999,321 shares	March 31, 2015	7,855,711 shares
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(C) Average outstanding stocks for the nine months ended:

December 31, 2015	1,231,662,654 shares	December 31, 2014	1,265,409,533 shares
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(Display of implementation status of the quarterly review procedure)

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

(Notes for using forecasts information, etc.)

1. The description of future performance of this report is based on information, which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts.
2. Average outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2016 is based on the average of ‘Average outstanding stocks for the nine months ended December 31, 2015’, which is indicated ‘(4)Number of common stocks issued’ above, and ‘Average outstanding stocks from January 1, 2016 to March 31, 2016 (forecast)’.

4. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2015	As of December 31, 2015
Assets:		
Cash and due from banks	2,303,301	2,301,056
Call loans and bills bought	273,006	267,044
Monetary claims bought	124,369	105,981
Trading assets	15,233	9,318
Securities	2,460,453	2,502,662
Loans and bills discounted	9,724,053	9,990,345
Foreign exchanges	7,315	6,626
Lease receivables and investment assets	65,028	64,123
Other assets	115,104	213,131
Tangible fixed assets	125,136	129,260
Intangible fixed assets	12,205	11,824
Net defined benefit asset	32,392	38,232
Deferred tax assets	5,150	4,447
Customers' liabilities for acceptances and guarantees	182,209	165,802
Allowance for loan losses	(67,115)	(63,131)
Total assets	15,377,845	15,746,728
Liabilities:		
Deposits	12,121,479	12,093,842
Negotiable certificates of deposit	106,960	271,282
Call money and bills sold	777,299	1,000,255
Payables under securities lending transactions	247,651	201,941
Trading liabilities	609	136
Borrowed money	695,315	828,173
Foreign exchanges	56	367
Other liabilities	193,190	124,426
Provision for directors' bonuses	69	-
Net defined benefit liability	253	283
Provision for reimbursement of deposits	1,653	1,496
Provision for contingent losses	774	736
Reserves under special laws	11	13
Deferred tax liabilities	22,353	23,056
Deferred tax liabilities for land revaluation	17,461	17,461
Acceptances and guarantees	182,209	165,802
Total liabilities	14,367,349	14,729,276
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	430,668	470,293
Treasury shares	(5,090)	(29,005)
Total shareholders' equity	818,450	834,161
Valuation difference on available-for-sale securities	109,501	99,283
Deferred gains or losses on hedges	41	13
Revaluation reserve for land	36,060	36,060
Remeasurements of defined benefit plans	1,159	2,343
Total accumulated other comprehensive income	146,762	137,701
Subscription rights to shares	314	249
Non-controlling interests	44,967	45,338
Total net assets	1,010,495	1,017,451
Total liabilities and net assets	15,377,845	15,746,728

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

(Unit: Millions of Yen)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2015
Ordinary income	224,978	239,884
Interest income	124,312	123,262
Of which, interest on loans and bills discounted	99,820	95,794
Of which, interest and dividends on securities	20,253	22,743
Fees and commissions	48,049	47,612
Trading income	1,764	2,408
Other ordinary income	45,873	58,072
Other income	4,978	8,528
Ordinary expenses	139,891	154,474
Interest expenses	5,999	7,336
Of which, interest on deposits	3,347	3,595
Fees and commissions payments	8,245	8,459
Other ordinary expenses	37,252	51,865
General and administrative expenses	85,303	82,997
Other expenses	3,091	3,815
Ordinary profit	85,086	85,409
Extraordinary income	3,649	8
Gain on disposal of non-current assets	3,128	8
Gain on bargain purchase	520	-
Extraordinary losses	1,429	393
Loss on disposal of non-current assets	1,426	391
Other	2	2
Income before income taxes	87,307	85,024
Income taxes-current	26,195	22,245
Income taxes-deferred	3,788	5,545
Total income taxes	29,984	27,791
Profit	57,322	57,232
Profit attributable to non-controlling interests	3,354	1,353
Profit attributable to owners of parent	53,967	55,879

(Consolidated Statements of Comprehensive Income)

(For the nine months ended)

(Unit: Millions of Yen)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2015
Profit	57,322	57,232
Other comprehensive income	31,501	(9,061)
Valuation difference on available-for-sale securities	29,796	(10,217)
Deferred gains or losses on hedges	(77)	(27)
Remeasurements of defined benefit plans	1,782	1,183
Comprehensive income	88,824	48,171
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	85,188	46,817
Comprehensive income attributable to non-controlling interests	3,636	1,353

	As of March 31, 2015	As of December 31, 2015
Assets:		
Cash and due from banks	2,299,181	2,296,353
Call loans	273,006	267,044
Monetary claims bought	117,416	97,914
Trading assets	15,233	9,318
Securities	2,461,869	2,504,388
Loans and bills discounted	9,778,038	10,036,282
Foreign exchanges	7,315	6,626
Other assets	87,452	185,726
Tangible fixed assets	126,047	130,655
Intangible fixed assets	10,696	10,598
Prepaid pension costs	30,682	34,776
Customers' liabilities for acceptances and guarantees	54,678	50,181
Allowance for loan losses	(57,284)	(53,403)
Total assets	15,204,334	15,576,464
Liabilities:		
Deposits	12,158,517	12,125,271
Negotiable certificates of deposit	126,960	291,282
Call money	777,299	1,000,255
Payables under securities lending transactions	247,651	201,941
Trading liabilities	609	136
Borrowed money	710,193	841,289
Foreign exchanges	56	367
Other liabilities	140,327	73,783
Income taxes payable	10,807	7,916
Asset retirement obligations	22	37
Other	129,497	65,829
Provision for directors' bonuses	69	-
Provision for reimbursement of deposits	1,653	1,496
Provision for contingent losses	774	736
Deferred tax liabilities	22,613	22,465
Deferred tax liabilities for land revaluation	17,461	17,461
Acceptances and guarantees	54,678	50,181
Total liabilities	14,258,865	14,626,670
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	413,864	453,149
Legal retained earnings	38,384	38,384
Other retained earnings	375,479	414,765
Reserve for advanced depreciation of non-current assets	2,585	2,585
General reserve	118,234	118,234
Retained earnings brought forward	254,660	293,945
Treasury shares	(5,090)	(29,005)
Total shareholders' equity	801,646	817,017
Valuation difference on available-for-sale securities	107,406	96,452
Deferred gains or losses on hedges	41	13
Revaluation reserve for land	36,060	36,060
Total valuation and translation adjustments	143,508	132,526
Subscription rights to shares	314	249
Total net assets	945,469	949,793
Total liabilities and net assets	15,204,334	15,576,464

Non-Consolidated Statements of Income
(For the nine months ended)

(Unit: Millions of Yen)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2015
Ordinary income	189,160	207,786
Interest income	125,830	125,499
Of which, interest on loans and bills discounted	99,953	95,914
Of which, interest and dividends on securities	21,744	24,950
Fees and commissions	40,214	41,019
Trading income	372	468
Other ordinary income	19,653	31,812
Other income	3,089	8,986
Ordinary expenses	111,742	126,375
Interest expenses	6,830	8,161
Of which, interest on deposits	3,350	3,598
Fees and commissions payments	10,142	10,264
Other ordinary expenses	14,510	29,067
General and administrative expenses	78,637	76,335
Other expenses	1,621	2,546
Ordinary profit	77,417	81,411
Extraordinary income	2,630	8
Gain on disposal of non-current assets	2,630	8
Extraordinary losses	1,426	388
Loss on disposal of non-current assets	1,426	388
Income before income taxes	78,621	81,031
Income taxes-current	23,825	20,551
Income taxes-deferred	2,601	4,941
Total income taxes	26,426	25,492
Net income	52,195	55,539

SELECTED FINANCIAL INFORMATION FOR THE NINE MONTHS ENDED DECEMBER 31, 2015

I. Summary

I. 決算サマリー

1. Income status	1. 損益の状況
<p><Non-Consolidated></p> <ul style="list-style-type: none"> Gross operating income **Gross operating income decreased by 3.2 billion yen to 151.3 billion yen from the same period of the previous year due to the decrease in interest income and other ordinary income both from domestic operations despite of the increase in the fees and commissions from domestic operations. Core net business profit **Core net business profit decreased by 1.4 billion yen to 77.4 billion yen from the same period of the previous year due to the decrease in gross operating income despite of the decrease in expenses mainly due to the decrease in deposit insurance premiums. Ordinary profitOrdinary profit increased by 4.0 billion yen to 81.4 billion yen from the same period of the previous year, hitting a historic high, due to the decrease in credit costs and the increase in gains or losses on stocks and other securities. Net incomeNet income increased by 3.4 billion yen to 55.5 billion yen from the same period of the previous year, hitting a historic high, due to the increase in Ordinary profit and the decrease in income taxes caused by the decrease in the corporate income tax rate. <p><Consolidated></p> <ul style="list-style-type: none"> Profit attributable to owners of parent ***Profit attributable to owners of parent increased by 1.9 billion yen to 55.8 billion yen from the same period of the previous year, hitting a historic high, due to the increase of Net income (Non-Consolidated). 	

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
				December 31, 2015 (A)	(A)-(B)	December 31, 2014 (B)	March 31, 2015 (Reference)
Gross operating income	業務粗利益	151.3	(3.2)	154.5		204.4	
Of which, interest income from domestic operations	うち国内資金利益	115.7	(1.9)	117.6		155.0	
Of which, fees and commissions from domestic operations	うち国内役務取引等利益	30.4	0.7	29.7		42.2	
Of which, other ordinary income from domestic operations	うち国内その他業務利益	1.6	(2.1)	3.7		3.2	
Expenses	経費(除く臨時処理分) (△)	73.8	(1.9)	75.7		100.4	
(Reference) OHR (%)	(参考) OHR (%)	48.8	(0.2)	49.0		49.1	
Core net business profit	実質業務純益	77.4	(1.4)	78.8		104.0	
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	—	3.5	(3.5)		(2.7)	
Net business profit	業務純益	77.4	(4.9)	82.3		106.7	
Non-recurring gains (losses)	臨時損益	3.9	8.7	(4.8)		(4.7)	
Of which, disposal of bad debts	うち不良債権処理額 (△)	(1.1)	(4.5)	3.4		3.4	
Of which, gains or losses on stocks and other securities	うち株式等関係損益	4.6	4.6	0.0		1.5	
Ordinary profit	経常利益	81.4	4.0	77.4		102.0	
Net income	四半期(当期)純利益	55.5	3.4	52.1		67.5	
Credit costs	与信関係費用 (△)	(1.1)	(1.1)	(0.0)		0.7	
【Consolidated】		【連結】					
Ordinary profit	連結経常利益	85.4	0.4	85.0		108.0	
Profit attributable to owners of parent	親会社株主に帰属する四半期(当期)純利益	55.8	1.9	53.9		76.3	

2. Loans and Deposits, etc.	2. 貸出金・預金等の状況
<ul style="list-style-type: none"> LoansLoans increased by 270.0 billion yen to 9,848.1 billion yen (annual rate of 2.8%) from the same period of the previous year due to the increase in loans to individuals, especially in apartment loans, as well as the increase in loans to small and medium-sized businesses. DepositsDeposits increased by 398.1 billion yen to 11,973.7 billion yen (annual rate of 3.4%) from the same period of the previous year due to the 246.9 billion yen increase of individual deposits as well as the increase in corporate deposits. 	

【Non-Consolidated】 Loans		【単体】貸出金平均残高(特別国際金融取引勘定を除く国内店分)		For the nine months ended		For the six months ended	
		December 31, 2015 (A)	(A)-(B)	December 31, 2014 (B)	September 30, 2015 (Reference)		
Loans <average balance>	貸出金合計 <平残>	9,848.1	270.0	9,578.1	9,817.6		
Of which, loans to small and medium-sized businesses, etc.	うち中小企業等貸出	7,930.2	186.5	7,743.7	7,907.9		
Loans to small and medium-sized businesses	中小企業向け貸出	3,066.0	114.9	2,951.1	3,043.1		
Loans to individuals	個人向け貸出	4,864.1	71.5	4,792.6	4,864.8		

【Non-Consolidated】 Deposits		【単体】預金平均残高(特別国際金融取引勘定を除く国内店分)		For the nine months ended		For the six months ended	
		December 31, 2015 (A)	(A)-(B)	December 31, 2014 (B)	September 30, 2015 (Reference)		
Deposits <average balance>	預金合計 <平残>	11,973.7	398.1	11,575.6	11,987.0		
Of which, deposits from individuals	うち個人預金	9,066.5	246.9	8,819.6	9,042.3		

<ul style="list-style-type: none"> Investment products for individuals ***Investment products for individuals decreased by 71.5 billion yen to 2,083.6 billion yen from the same period of the previous year, due to the decrease in net asset value of investment trusts (Non-Consolidated) and the decrease in public bonds (Non-Consolidated). 	
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【Consolidated】 Investment products for individuals		【連結】個人向け投資型商品残高		As of December 31, 2015 (A)		(A)-(B)	As of December 31, 2014 (B)	As of September 30, 2015
Total balance of investment products for individuals (Group total)	個人向け投資型商品グループ合計	2,083.6	(71.5)	2,155.1	2,031.8			
Investment products for individuals (The Bank of Yokohama, Ltd.)	個人向け投資型商品合計(単体)	1,737.4	(64.2)	1,801.6	1,712.0			
Of which, investment trusts (The Bank of Yokohama, Ltd.)	うち投資信託(単体)	578.5	(29.3)	607.8	571.3			
Of which, insurance (The Bank of Yokohama, Ltd.)	うち保険(単体)	987.3	20.0	967.3	960.9			
Of which, public bonds (The Bank of Yokohama, Ltd.)	うち公共債(単体)	143.1	(49.4)	192.5	151.1			
Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券㈱の個人向け投資型商品	346.2	(7.3)	353.5	319.7			

II. Digest of Financial Results for the nine months ended December 31, 2015

II. 平成28年3月期 第3四半期決算の概況

1. Profit and Loss

1. 損益状況

(Unit: Millions of Yen)

[Non-Consolidated]

[単体]

For the nine months ended

For the year ended

			December 31, 2015(A)	(A)-(B)	December 31, 2014(B)	March 31, 2015 (Reference)
1	Gross operating income	業務粗利益	151,306	[(2.1%)]	154,587	204,486
2	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	177,838	10,552	167,286	227,880
3	Gross operating income from domestic operations	国内業務粗利益	148,061	(3,514)	151,575	200,996
4	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	174,783	10,146	164,637	224,582
5	Interest income	資金利益	115,792	(1,903)	117,695	155,066
6	Fees and commissions	役務取引等利益	30,470	675	29,795	42,269
7	Trading income	特定取引利益	190	(116)	306	379
8	Other ordinary income	その他業務利益	1,608	(2,170)	3,778	3,280
9	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(26,721)	(13,660)	(13,061)	(23,585)
10	Gross operating income from international operations	国際業務粗利益	3,244	233	3,011	3,490
11	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	3,054	406	2,648	3,298
12	Interest income	資金利益	1,545	241	1,304	1,531
13	Fees and commissions	役務取引等利益	284	8	276	365
14	Trading income	特定取引利益	277	212	65	40
15	Other ordinary income	その他業務利益	1,136	(229)	1,365	1,552
16	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	189	(173)	362	192
17	Expenses	経費(除く臨時処理分)	(△) 73,867	[(2.5%)]	75,784	100,430
18	Personnel	人件費	(△) 33,663	419	33,244	44,584
19	Facilities	物件費	(△) 34,904	(2,978)	37,882	49,630
20	Taxes	税金	(△) 5,299	642	4,657	6,215
21	(Reference) OHR (%) (17÷1)	(参考)OHR (%) (17÷1)	48.8	(0.2)	49.0	49.1
22	Core net business profit	実質業務純益	77,438	[(1.7%)]	78,802	104,055
23	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	103,970	12,469	91,501	127,449
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額	(△) —	3,512	(3,512)	(2,725)
25	Net business profit	業務純益	77,438	(4,877)	82,315	106,781
26	(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(26,531)	(13,832)	(12,699)	(23,393)
27	Non-recurring gains (losses)	臨時損益	3,972	8,869	(4,897)	(4,743)
28	Disposal of bad debts	不良債権処理額	(△) (1,194)	(4,627)	3,433	3,480
29	Written-off of loans	貸出金償却	(△) 695	227	468	1,372
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額	(△) —	(3,827)	3,827	3,455
31	Loss on sales of non-performing loans	延滞債権等売却損	(△) 3	(19)	22	22
32	Reversal of allowance for loan losses	貸倒引当金戻入益	1,306	1,306	—	—
33	Recoveries of written-off claims	償却債権取立益	792	(343)	1,135	1,751
34	Other	その他	(△) 205	(45)	250	381
35	Gain or loss on stocks and other securities	株式等関係損益	4,621	4,527	94	1,576
36	Gain on sales of stocks and other securities	株式等売却益	4,641	4,525	116	1,598
37	Loss on sales of stocks and other securities	株式等売却損	(△) —	(13)	13	13
38	Loss on devaluation of stocks and other securities	株式等償却	(△) 19	11	8	8
39	Other non-recurring gains (losses)	その他の臨時損益	(1,843)	(285)	(1,558)	(2,839)
40	Ordinary profit	経常利益	81,411	[5.1%]	77,417	102,037
41	Extraordinary income (losses)	特別損益	(379)	(1,582)	1,203	1,020
42	Gain (loss) on disposal of non-current assets	固定資産処分損益	(379)	(1,582)	1,203	1,020
43	Gain on disposal of non-current assets	固定資産処分益	8	(2,622)	2,630	2,630
44	Loss on disposal of non-current assets	固定資産処分損	(△) 388	(1,038)	1,426	1,610
45	Income before income taxes	税引前四半期(当期)純利益	81,031	2,410	78,621	103,057
46	Income taxes-current	法人税、住民税及び事業税	(△) 20,551	(3,274)	23,825	28,570
47	Income taxes-deferred	法人税等調整額	(△) 4,941	2,340	2,601	6,965
48	Total income taxes	法人税等合計	(△) 25,492	(934)	26,426	35,536
49	Net income	四半期(当期)純利益	55,539	[6.4%]	52,195	67,521
50	Credit costs (24+28)	与信関係費用(24+28)	(△) (1,194)	[-]	(79)	755

(Unit: Millions of Yen)

【Consolidated】		【連結】		For the nine months ended		For the year ended	
				December 31, 2015(A)	(A)-(B)	December 31, 2014(B)	March 31, 2015 (Reference)
Consolidated gross operating income		連結粗利益	163,694	[(2.8%)] (4,809)	168,503	223,561	
Interest income	資金利益	115,925	(2,388)	118,313	156,221		
Fees and commissions	役務取引等利益	39,153	(650)	39,803	55,311		
Trading income	特定取引利益	2,408	644	1,764	2,362		
Other ordinary income	その他業務利益	6,206	(2,414)	8,620	9,665		
General and administrative expenses	営業経費 (△)	82,997	(2,306)	85,303	113,075		
Credit costs	与信関係費用 (△)	225	975	(750)	3,429		
Written-off of loans	貸出金償却 (△)	1,937	(256)	2,193	3,646		
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	—	—	—	4,273		
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	—	—	—	(2,150)		
Reversal of allowance for loan losses	貸倒引当金戻入益	282	(1,005)	1,287	—		
Recoveries of written-off claims	償却債権取立益	1,638	(307)	1,945	2,759		
Other	その他 (△)	209	(79)	288	419		
Gain or loss on stocks and other securities	株式等関係損益	4,627	4,499	128	308		
Other	その他	310	(697)	1,007	710		
Ordinary profit	経常利益	85,409	[0.3%] 323	85,086	108,074		
Extraordinary income (losses)	特別損益	(384)	(2,604)	2,220	10,611		
Of which, gain on bargain purchase	うち負ののれん発生益	—	(520)	520	9,101		
Income before income taxes	税金等調整前四半期(当期)純利益	85,024	(2,283)	87,307	118,686		
Income taxes-current	法人税、住民税及び事業税 (△)	22,245	(3,950)	26,195	31,774		
Income taxes-deferred	法人税等調整額 (△)	5,545	1,757	3,788	7,588		
Total income taxes	法人税等合計 (△)	27,791	(2,193)	29,984	39,362		
Profit	四半期(当期)純利益	57,232	(90)	57,322	79,324		
Profit attributable to non-controlling interests	非支配株主に帰属する四半期(当期)純利益 (△)	1,353	(2,001)	3,354	2,999		
Profit attributable to owners of parent	親会社株主に帰属する四半期(当期)純利益	55,879	[3.5%] 1,912	53,967	76,324		

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

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

(Unit: Millions of Yen)

【Reference】		【参考】		For the nine months ended		For the year ended	
		December 31, 2015(A)	(A)-(B)	December 31, 2014(B)	March 31, 2015 (Reference)		
Consolidated net business profit		連結業務純益	82,904	[[3.4%]] (2,929)	85,833	114,451	

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

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

【Number of Consolidated Companies】		【連結対象会社数】		For the nine months ended		For the year ended	
		As of December 31, 2015(A)	(A)-(B)	As of December 31, 2014(B)	As of March 31, 2015		
Number of consolidated subsidiaries	連結子会社数	12	0	12	12		
Number of companies accounted for by the equity method	持分法適用会社数	0	0	0	0		

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

2. 資金平残(国内業務部門)

(Unit: Billions of Yen)

【Non-Consolidated】

【単体】

For the nine months ended

For the year ended

		December 31, 2015(A)	(A)-(B)	December 31, 2014(B)	March 31, 2015 (Reference)
Interest-earning assets	資金運用勘定	12,261.4	185.8	12,075.6	12,117.7
Loans and bills discounted	貸出金	9,715.1	232.1	9,483.0	9,520.6
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,872.6	174.2	7,698.4	7,722.3
Loans to small and medium-sized businesses	中小企業向け貸出	3,008.4	102.6	2,905.8	2,920.2
Loans to individuals	個人向け貸出	4,864.1	71.5	4,792.6	4,802.1
Securities	有価証券	2,247.6	95.0	2,152.6	2,169.7
Bonds	債券	2,129.2	98.3	2,030.9	2,048.2
Stocks	株式	118.4	(3.2)	121.6	121.5
Interest-bearing liabilities	資金調達勘定	13,506.7	1,341.4	12,165.3	12,317.4
Deposits	預金	11,819.4	387.8	11,431.6	11,473.8
Individual deposits	個人預金	9,036.3	253.0	8,783.3	8,818.5
External liabilities	外部負債	1,380.2	898.0	482.2	594.5

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

(Unit: %)

【Non-Consolidated】

【単体】

For the nine months ended

For the year ended

		December 31, 2015(A)	(A)-(B)	December 31, 2014(B)	March 31, 2015 (Reference)
Yield on interest-earning assets (A)	資金運用利回 A	1.29	(0.04)	1.33	1.31
Loans and bills discounted	貸出金利回	1.29	(0.09)	1.38	1.37
Securities	有価証券利回	1.32	0.08	1.24	1.18
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.04	0.01	0.03	0.03
Deposits	預金利回	0.03	0.00	0.03	0.03
External liabilities	外部負債利回	0.08	0.00	0.08	0.08
Expenses ratio	経費率	0.78	(0.06)	0.84	0.83
Total funding cost (C)	資金調達原価 C	0.74	(0.09)	0.83	0.82
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.25	(0.05)	1.30	1.28
Interest margin between loans and deposits	預貸金利鞘	0.47	(0.04)	0.51	0.51
Net interest margin (A)-(C)	総資金利鞘 A-C	0.55	0.05	0.50	0.49

4. Gains or Losses on Investment Securities

4. 有価証券関係損益

① Gains or Losses on Bonds

① 国債等債券損益

(Unit: Millions of Yen)

【Non-Consolidated】

【単体】

For the nine months ended

For the year ended

		December 31, 2015(A)	(A)-(B)	December 31, 2014(B)	March 31, 2015 (Reference)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(26,531)	(13,832)	(12,699)	(23,393)
Gain on sales	売却益	2,535	724	1,811	1,978
Gain on redemption	償還益	-	-	-	-
Loss on sales	売却損 (△)	27,640	14,475	13,165	23,114
Loss on redemption	償還損 (△)	1,321	10	1,311	2,211
Loss on devaluation	償却 (△)	105	72	33	46

(Reference) Gains (losses) on bonds derivatives

(参考) 債券デリバティブ損益

(Unit: Millions of Yen)

		December 31, 2015(A)	(A)-(B)	December 31, 2014(B)	March 31, 2015 (Reference)
Gains (losses) on bonds derivatives	債券デリバティブ損益	26,137	13,354	12,783	21,431
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	(393)	(476)	83	(1,962)

② Gains or Losses on stocks and other securities

② 株式等関係損益

(Unit: Millions of Yen)

【Non-Consolidated】

【単体】

For the nine months ended

For the year ended

		December 31, 2015(A)	(A)-(B)	December 31, 2014(B)	March 31, 2015 (Reference)
Gains (losses) on stocks and other securities	株式等関係損益 (3勘定戻)	4,621	4,527	94	1,576
Gain on sales	売却益	4,641	4,525	116	1,598
Loss on sales	売却損 (△)	—	(13)	13	13
Loss on devaluation	償却 (△)	19	11	8	8

5. Net Unrealized Gains (Losses) on Securities

5. 時価のある有価証券の評価損益

(Unit: Millions of Yen)

【Non-Consolidated】

【単体】

		As of December 31, 2015					As of September 30, 2015				
		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	203,717	10,841	(150)	10,841	—	208,719	10,991	10,991	—	
Available-for-sale	その他有価証券	2,359,808	139,928	18,123	147,224	7,296	2,173,510	121,805	131,377	9,571	
	Equity securities	株式	216,405	119,040	16,483	119,592	551	200,046	102,557	103,123	566
	Debt securities	債券	1,405,573	6,579	(299)	7,062	483	1,297,208	6,878	7,394	516
	Other securities	その他	737,830	14,308	1,938	20,570	6,261	676,254	12,370	20,859	8,488
Total	合計	2,563,526	150,770	17,974	158,066	7,296	2,382,229	132,796	142,368	9,571	
	Equity securities	株式	216,405	119,040	16,483	119,592	551	200,046	102,557	103,123	566
	Debt securities	債券	1,609,290	17,420	(449)	17,903	483	1,505,927	17,869	18,385	516
	Other securities	その他	737,830	14,308	1,938	20,570	6,261	676,254	12,370	20,859	8,488

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は四半期/中間貸借対照表計上額と取得原価との差額を計上しております。

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

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

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

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of December 31, 2015					As of September 30, 2015				
		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	205,919	10,854	(150)	10,854	—	212,424	11,004	11,004	—	
Available-for-sale	その他有価証券	2,368,762	144,148	18,307	151,488	7,339	2,182,280	125,841	135,466	9,624	
	Equity securities	株式	225,356	123,260	16,667	123,855	595	208,814	106,593	107,212	619
	Debt securities	債券	1,405,575	6,579	(299)	7,062	483	1,297,210	6,878	7,394	516
	Other securities	その他	737,830	14,308	1,938	20,570	6,261	676,254	12,370	20,859	8,488
Total	合計	2,574,682	155,002	18,156	162,342	7,339	2,394,704	136,846	146,470	9,624	
	Equity securities	株式	225,356	123,260	16,667	123,855	595	208,814	106,593	107,212	619
	Debt securities	債券	1,611,495	17,433	(449)	17,916	483	1,509,635	17,882	18,399	516
	Other securities	その他	737,830	14,308	1,938	20,570	6,261	676,254	12,370	20,859	8,488

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は四半期/中間連結貸借対照表計上額と取得原価との差額を計上しております。

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

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

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

(Reference) Transition of outstanding balance of securities

(参考) 有価証券の種類別残高推移

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of December 31, 2015 (A)			As of December 31, 2014 (B)	As of September 30, 2015 (C)
			(A)-(B)	(A)-(C)		
Securities	有価証券	2,504,388	103,155	184,147	2,401,233	2,320,241
Government bonds	国債	782,125	43,968	131,820	738,157	650,305
Local government bonds	地方債	230,609	(32,862)	(9,280)	263,471	239,889
Corporate bonds	社債	596,555	(109,863)	(19,177)	706,418	615,732
Stocks	株式	236,746	21,970	16,358	214,776	220,388
Other securities	その他の証券	658,351	179,943	64,426	478,408	593,925
of which, foreign bonds	うち外国債券	249,817	4,129	(5,519)	245,688	255,336
of which, domestic investment trusts	うち投資信託(国内)	405,897	175,184	69,968	230,713	335,929

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of December 31, 2015 (A)			As of December 31, 2014 (B)	As of September 30, 2015 (C)
			(A)-(B)	(A)-(C)		
Securities	有価証券	2,502,662	106,781	182,845	2,395,881	2,319,817
Government bonds	国債	783,628	42,459	130,318	741,169	653,310
Local government bonds	地方債	231,309	(32,862)	(9,280)	264,171	240,589
Corporate bonds	社債	596,557	(109,864)	(19,178)	706,421	615,735
Stocks	株式	233,673	27,023	16,542	206,650	217,131
Other securities	その他の証券	657,493	180,026	64,443	477,467	593,050
of which, foreign bonds	うち外国債券	249,817	4,129	(5,519)	245,688	255,336
of which, domestic investment trusts	うち投資信託(国内)	405,897	175,184	69,968	230,713	335,929

6. Derivative contracts

6. デリバティブ取引

【Consolidated】

【連結】

① Interest rate contracts

① 金利関連取引

(Unit: Millions of Yen)

				As of December 31, 2015			As of September 30, 2015		
				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	4,872,001	9,525	9,525	4,995,248	9,229	9,229
	Others		その他	27,804	(2)	327	27,719	(2)	341
Total			合計		9,522	9,852		9,226	9,570

(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 contracts subject to hedge accounting are not included in the above table.

② Foreign exchange

② 通貨関連取引

(Unit: Millions of Yen)

				As of December 31, 2015			As of September 30, 2015		
				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	43,093	103	103	44,861	123	123
	Forward exchange contracts		為替予約	178,574	463	463	315,864	(221)	(221)
	Options		通貨オプション	42,555	10	200	49,776	19	230
Total			合計		577	766		(78)	132

(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 contracts subject to hedge accounting are not included in the above table.

③ Stocks contracts

Not applicable

③ 株式関連取引

該当事項はありません。

④ Bonds contracts

④ 債券関連取引

(Unit: Millions of Yen)

				As of December 31, 2015			As of September 30, 2015		
				Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)
Market	Bond futures	金融商品取引所	債券先物	2,231	(4)	(4)	1,922	(3)	(3)
OTC	Options	店頭	債券店頭オプション	120,000	(820)	(184)	—	—	—
Total			合計		(824)	(188)		(3)	(3)

⑤ Commodity related contracts

Not applicable

⑤ 商品関連取引

該当事項はありません。

⑥ Credit derivative contracts

Not applicable

⑥ クレジット・デリバティブ取引

該当事項はありません。

III. LOANS, etc. INFORMATION

III. 貸出金等の状況

1. Risk Managed Loan Information

1. リスク管理債権の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of December 31, 2015 (A)	(A)-(B)	As of September 30, 2015 (B)
Loans to borrowers in bankruptcy	破綻先債権額	2,875	(770)	3,645
Past due loans	延滞債権額	182,357	2,712	179,645
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	5,514	645	4,869
Restructured loans	貸出条件緩和債権額	11,922	(513)	12,435
Total	合計	202,670	2,074	200,596
(Amount of partial direct written-off)	(部分直接償却額)	35,683	(646)	36,329
Loans and bills discounted	貸出金残高(末残)	10,036,282	117,249	9,919,033

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

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

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

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

【Consolidated】

【連結】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of December 31, 2015 (A)	(A)-(B)	As of September 30, 2015 (B)
Loans to borrowers in bankruptcy	破綻先債権額	2,875	(770)	3,645
Past due loans	延滞債権額	181,105	2,444	178,661
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	5,514	645	4,869
Restructured loans	貸出条件緩和債権額	11,922	(513)	12,435
Total	合計	201,417	1,805	199,612
(Amount of partial direct written-off)	(部分直接償却額)	48,270	(833)	49,103
Loans and bills discounted	貸出金残高(末残)	9,990,345	115,376	9,874,969

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

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

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

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

2. Status of Claims disclosed under the Financial Revitalization Law

2. 金融再生法開示債権の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of December 31, 2015 (A)	(A)-(B)	As of September 30, 2015 (B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	57,936	2,266	55,670
Doubtful claims	危険債権	128,268	(388)	128,656
Claims in need of special caution	要管理債権	17,437	132	17,305
Sub-total (Claims in need of special caution or below) A	要管理債権以下計 A	203,642	2,010	201,632
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	923,988	(6,610)	930,598
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	9,047,501	124,900	8,922,601
Sub-total (Normal claims)	正常債権計	9,971,490	118,290	9,853,200
Total (Credit exposures) B	合計 B	10,175,132	120,300	10,054,832
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	18,551	65	18,486
Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A / B	不良債権比率 (%) A ÷ B	2.0	0.0	2.0

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of December 31, 2015 (A)	(A)-(B)	As of September 30, 2015 (B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	57,036	2,020	55,016
Doubtful claims	危険債権	129,104	(517)	129,621
Claims in need of special caution	要管理債権	17,437	132	17,305
Sub-total (Claims in need of special caution or below) C	要管理債権以下計 C	203,578	1,635	201,943
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	927,564	(6,977)	934,541
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	9,113,731	120,447	8,993,284
Sub-total (Normal claims)	正常債権計	10,041,296	113,470	9,927,826
Total (Credit exposures) D	合計 D	10,244,874	115,105	10,129,769
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	19,084	99	18,985
Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) C / D	不良債権比率 (%) C ÷ D	1.9	0.0	1.9

3. Loan Portfolio Information

Domestic branches (excluding loans in offshore market account)

3. 業種別貸出金の状況(特別国際金融取引勘定を除く国内店分)

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of December 31, 2015 (A)	(A)-(B)	(A)-(C)	As of December 31, 2014 (B)	As of September 30, 2015 (C)
Total	合計	10,020,489	189,473	116,932	9,831,016	9,903,557
Manufacturing	製造業	969,530	12,162	37,508	957,368	932,022
Agriculture and forestry	農業、林業	2,520	(430)	(96)	2,950	2,616
Fishery	漁業	6,390	(223)	(107)	6,613	6,497
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,273	(325)	78	4,598	4,195
Construction	建設業	226,457	(5,126)	7,229	231,583	219,228
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	27,717	7,359	(52)	20,358	27,769
IT and telecommunication	情報通信業	62,590	(2,241)	1,225	64,831	61,365
Transport and postal activities	運輸業、郵便業	319,608	(1,734)	2,241	321,342	317,367
Wholesale and retail	卸売業、小売業	808,367	(15,373)	16,412	823,740	791,955
Finance and insurance	金融業、保険業	204,383	5,681	10,310	198,702	194,073
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,754,020	118,167	37,255	2,635,853	2,716,765
Other services	その他の各種サービス業	764,668	15,620	6,802	749,048	757,866
Local governments	地方公共団体	274,913	39,819	(3,011)	235,094	277,924
Others	その他	3,595,048	16,124	1,141	3,578,924	3,593,907

4. Loans Information

【Non-Consolidated】

4. 貸出金の残高

【単体】

① Balances of Loans (All branches)

① 貸出金の末残・平残(全店)

For the nine months ended

(Unit: Billions of Yen)

For the six months ended

		December 31, 2015(A)	(A)-(B)	December 31, 2014(B)	September 30, 2015 (Reference)
(Outstanding balance)	(末残)	10,036.2	188.7	9,847.5	9,919.0
(Average balance)	(平残)	9,863.2	268.8	9,594.4	9,832.9

② Breakdown of Loans (outstanding balance) and

Ratio of loans to small and medium-sized businesses, etc.

② 貸出金内訳(末残)(特別国際金融取引勘定を除く国内店分)及び中小企業等貸出比率

Domestic branches (excluding loans in offshore market account)

(Unit: Billions of Yen)

		As of December 31, 2015 (A)	(A)-(B)	(A)-(C)	As of December 31, 2014 (B)	As of September 30, 2015 (C)
Total	A 合計 A	10,020.4	189.4	116.9	9,831.0	9,903.5
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,582.5	6.8	43.6	1,575.7	1,538.9
Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	8,039.7	137.7	66.8	7,902.0	7,972.9
Loans to small and medium-sized businesses	中小企業向け貸出	3,173.6	102.8	69.9	3,070.8	3,103.7
Loans to individuals	個人向け貸出	4,866.1	35.0	(3.1)	4,831.1	4,869.2
Residential loans	住宅系ローン	4,503.5	26.4	(1.8)	4,477.1	4,505.3
Housing loans	住宅ローン	3,057.5	(12.9)	(7.6)	3,070.4	3,065.1
Apartment loans	アパートローン	1,445.9	39.2	5.8	1,406.7	1,440.1
Other individual loans	その他のローン	362.6	8.6	(1.2)	354.0	363.8
Public sectors	公共向け貸出	398.1	44.9	6.5	353.2	391.6
Retail Loans in Kanagawa Prefecture	県内リテール貸出	6,785.3	78.9	39.7	6,706.4	6,745.6

(注) 県内リテール貸出＝中小企業等貸出のうち神奈川県内の残高

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

(Unit: %)

Ratio of loans to small and medium-sized businesses, etc. B/A	中小企業等貸出比率 B÷A	80.2	(0.1)	(0.3)	80.3	80.5
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(Reference)

(参考)

For the nine months ended

(Unit: Billions of Yen)

For the six months ended

		December 31, 2015 (A)	(A)-(B)	December 31, 2014 (B)	September 30, 2015 (Reference)
New housing Loans (Notes 1 and 2)	住宅ローン実行額(注)1、2	132.7	(61.7)	194.4	91.8
New apartment Loans (Note 1)	アパートローン実行額(注)1	124.2	12.7	111.5	91.9

(注) 1. 管理ベース

2. フラット35は除く

Notes: 1. Our managerial accounting basis

2. Excluding Flat 35

③ Breakdown of Loans (average balance)

③ 貸出金内訳(平残)(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding loans in offshore market account)

(Unit: Billions of Yen)
For the six months ended

For the nine months ended

		December 31, 2015 (A)	(A)-(B)	December 31, 2014 (B)	September 30, 2015 (Reference)
Total	合計	9,848.1	270.0	9,578.1	9,817.6
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,526.0	28.2	1,497.8	1,518.9
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,930.2	186.5	7,743.7	7,907.9
Loans to small and medium-sized businesses	中小企業向け貸出	3,066.0	114.9	2,951.1	3,043.1
Loans to individuals	個人向け貸出	4,864.1	71.5	4,792.6	4,864.8
Residential loans	住宅系ローン	4,502.3	62.7	4,439.6	4,504.2
Housing loans	住宅ローン	3,071.6	24.4	3,047.2	3,077.7
Apartment loans	アパートローン	1,430.7	38.4	1,392.3	1,426.5
Other individual loans	その他のローン	361.8	8.9	352.9	360.5
Public sectors	公共向け貸出	391.8	55.3	336.5	390.6

5. Deposits Information

5. 預金の残高

【Non-Consolidated】

【単体】

① Balances of Deposits (All branches)

① 預金の末残・平残(全店)

(Unit: Billions of Yen)
For the six months ended

For the nine months ended

		December 31, 2015 (A)	(A)-(B)	December 31, 2014 (B)	September 30, 2015 (Reference)
(Outstanding balance)	(末残)	12,125.2	340.3	11,784.9	12,017.5
(Average balance)	(平残)	12,038.9	432.8	11,606.1	12,054.0

② Breakdown of depositors' categories

② 預金者別預金残高(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding deposits in offshore market account)

(Unit: Billions of Yen)

		As of December 31, 2015(A)	(A)-(B)	(A)-(C)	As of December 31, 2014(B)	As of September 30, 2015(C)
<Outstanding balance>	(末残)					
Individual	個人	9,270.7	235.7	213.6	9,035.0	9,057.1
Of which, liquid deposits	うち流動性	6,441.4	235.8	233.8	6,205.6	6,207.6
Of which, fixed deposits	うち定期性	2,798.9	5.4	(20.1)	2,793.5	2,819.0
Corporate	法人	2,418.1	36.8	29.3	2,381.3	2,388.8
Local Public	公金	301.7	32.2	(84.8)	269.5	386.5
Financial institutions	金融	61.8	(4.8)	(51.4)	66.6	113.2
Total	合計	12,052.5	300.0	106.7	11,752.5	11,945.8
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	11,054.3	272.3	59.4	10,782.0	10,994.9

For the nine months ended

(Unit: Billions of Yen)
For the six months ended

		December 31, 2015 (A)	(A)-(B)	December 31, 2014 (B)	September 30, 2015 (Reference)
<Average balance>	(平残)				
Individual	個人	9,066.5	246.9	8,819.6	9,042.3
Corporate	法人	2,391.6	91.7	2,299.9	2,392.9
Local Public	公金	441.9	62.5	379.4	475.9
Financial institutions	金融	73.6	(2.9)	76.5	75.8
Total	合計	11,973.7	398.1	11,575.6	11,987.0
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,998.6	368.7	10,629.9	11,013.7

6. Individual Deposit Assets, etc.

6. 個人向け預り資産の残高等

① Balances of deposit assets for individuals

① 個人向け預り資産の残高

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

		As of December 31, 2015 (A)	(A)-(B)	(A)-(C)	As of December 31, 2014 (B)	As of September 30, 2015 (C)
Investment trusts	投資信託	578.5	(29.3)	7.2	607.8	571.3
Insurance	保険	987.3	20.0	26.4	967.3	960.9
Foreign currency deposits	外貨預金	28.3	(5.5)	(0.2)	33.8	28.5
Public bonds	公共債	143.1	(49.4)	(8.0)	192.5	151.1
Total balance of investment products for individuals	A 個人向け投資型商品合計 A	1,737.4	(64.2)	25.4	1,801.6	1,712.0
Individual deposits (deposits in yen)	個人預金(円貨預金)	9,242.4	241.3	213.9	9,001.1	9,028.5
Total individual deposit assets	B 個人向け預り資産合計 B	10,979.8	177.0	239.2	10,802.8	10,740.6
Ratio of investment products for individuals	A / B 個人向け投資型商品比率 A ÷ B	15.8%	(0.8%)	(0.1%)	16.6%	15.9%

【Consolidated】

【連結】

Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	C 浜銀TT証券株の個人向け投資型商品 C	346.2	(7.3)	26.5	353.5	319.7
Total balance of investment products for individuals (Group total)	D=A+C 個人向け投資型商品グループ合計 D=A+C	2,083.6	(71.5)	51.8	2,155.1	2,031.8
Total individual deposit assets (Group total)	E=B+C 個人向け預り資産グループ合計 E=B+C	11,326.1	169.8	265.7	11,156.3	11,060.4
Ratio of investment products for individuals (Group total)	D / E 個人向け投資型商品比率グループ合計 D ÷ E	18.3%	(1.0%)	0.0%	19.3%	18.3%

② Sales amount of investment products for individuals

② 個人向け投資型商品販売額

【Consolidated】

【連結】

(Unit: Billions of Yen)

		For the nine months ended		For the six months ended	
		December 31, 2015 (A)	(A)-(B)	December 31, 2014 (B)	September 30, 2015 (Reference)
Sales amount of Investment trusts (The Bank of Yokohama, Ltd.)	投資信託販売額(単体)	226.3	(108.9)	335.2	170.1
Sales amount of Insurance (The Bank of Yokohama, Ltd.)	保険販売額(単体)	131.8	19.6	112.2	92.4
Sales amount of Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券株の投資型商品販売額	106.9	(43.4)	150.3	79.6
Sales amount of investment products for individuals (Group total)	個人向け投資型商品販売額グループ合計	465.2	(132.6)	597.8	342.2

7. Loan-Deposit Ratio and Securities-Deposit Ratio

7. 預貸率・預証率

【Non-Consolidated】

【単体】

① Loan-deposit ratio (All branches)

① 預貸率(全店)

(Unit: %)

		For the nine months ended		For the six months ended	
		December 31, 2015 (A)	(A)-(B)	December 31, 2014 (B)	September 30, 2015 (Reference)
Ratio by outstanding balance	末残ベース	80.82	(2.08)	82.90	80.88
Ratio by average balance	平残ベース	80.41	(1.41)	81.82	80.43

(注) 預金には、譲渡性預金を含んでおります。

Note: Deposits include negotiable certificates of deposit.

② Securities-deposit ratio (All branches)

② 預証率(全店)

(Unit: %)

		For the nine months ended		For the six months ended	
		December 31, 2015 (A)	(A)-(B)	December 31, 2014 (B)	September 30, 2015 (Reference)
Ratio by outstanding balance	末残ベース	20.16	(0.05)	20.21	18.92
Ratio by average balance	平残ベース	20.46	0.50	19.96	20.55

(注) 預金には、譲渡性預金を含んでおります。

Note: Deposits include negotiable certificates of deposit.

自己資本比率(国際統一基準)の平成27年12月末実績につきましては、算出次第公表いたします。

Capital ratio as of December 31, 2015 will be announced when it is fixed.