



November 14, 2011

Consolidated Financial Results for the Six Months ended September 30, 2011

<under Japanese GAAP>

Company Name: The Bank of Yokohama, Ltd.

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

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

Representative: President Tatsumaro Terazawa

Date of Payment of 2ndQuarter-End Dividends: December 6, 2011

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

1. Consolidated Financial Results (for the six months ended September 30, 2011)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2011	145,231	2.6%	45,882	25.6%	25,892	22.3%
Six months ended September 30, 2010	141,470	(8.2%)	36,508	70.2%	21,154	64.9%

(Note1) Comprehensive Income: Six months ended September 30, 2011: ¥26,282 million[41.7%]; Six months ended September 30, 2010: ¥18,547 million[- %]

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

	Net Income per Share	Net Income per Share(Diluted)
Six months ended September 30, 2011	¥19.06	¥19.05
Six months ended September 30, 2010	¥15.55	¥15.54

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Capital Adequacy Ratio (BIS Standard)
September 30, 2011	12,455,742	800,869	6.0%	13.57% *
March 31, 2011	12,520,526	786,948	5.8%	12.28%

(Reference) Own Capital: September 30, 2011: ¥748,016 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)."

2. Dividend on Common Stock

	Annual Cash Dividends par Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Total
Fiscal year ended March 31, 2011	—	¥5.00	—	¥5.00	¥10.00
Fiscal year ending March 31, 2012	—	¥5.00	—	—	—
Fiscal year ending March 31, 2012 (Forecasts)	—	—	—	¥5.00	¥10.00

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

3. Earnings Forecasts (for the fiscal year ending March 31, 2012)

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

	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
Fiscal year ending March 31, 2012	290,000	1.8%	90,000	10.2%	50,500	7.2%	¥37.33

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

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

4. Others

(1) Changes in the scope of consolidated significant subsidiaries during the six months ended September 30, 2011: No

(2) Changes in accounting policies, procedures, 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 at the end of period

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

September 30, 2011	1,361,071,054 shares	March 31, 2011	1,361,071,054 shares
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(B) Number of treasury stocks:

September 30, 2011	14,077,371 shares	March 31, 2011	1,166,350 shares
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(C) Average outstanding stocks for the six months ended:

September 30, 2011	1,358,107,239 shares	September 30, 2010	1,359,936,078 shares
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(Non-Consolidated Financial Highlight)

1. Non-Consolidated Financial Results (for the six months ended September 30, 2011)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2011	124,614	3.4%	41,106	23.4%	24,539	20.4%
Six months ended September 30, 2010	120,466	(7.8%)	33,306	50.1%	20,377	54.5%

	Net Income per Share
Six months ended September 30, 2011	¥18.06
Six months ended September 30, 2010	¥14.98

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

(2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Capital Adequacy Ratio (BIS Standard)
September 30, 2011	12,187,354	744,938	6.1%	13.34% *
March 31, 2011	12,245,341	733,879	5.9%	12.03%

(Reference) Own Capital: September 30, 2011: ¥744,687 million; March 31, 2011: ¥733,605 million

* Preliminary

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

(Note2) Capital Adequacy Ratio (BIS Standard) is calculated in accordance with "the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc., held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No. 19, 2006)."

2. Earnings Forecasts (for the fiscal year ending March 31, 2012)

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

	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
Fiscal year ending March 31, 2012	250,000	3.1%	82,500	10.0%	48,500	6.7%	¥35.85

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

(Display of implementation status of the interim audit procedure)

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

(Notes for using forecasts information etc.)

- This information contains a description of future performance. Such description, however, does not guarantee future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in the economic environment.
- The Bank is a specified business company under "the Cabinet Office Ordinance on disclosure of Corporate Information, etc." Article 17-15 clause 2, and prepares the consolidated and non-consolidated interim financial statements for the 2nd quarter.

3.Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2011	As of September 30, 2011
Assets:		
Cash and due from banks	857,677	657,493
Call loans and bills bought	143,395	58,104
Monetary claims bought	188,390	176,776
Trading assets	100,368	150,174
Securities	1,994,647	2,003,338
Loans and bills discounted	8,601,882	8,733,900
Foreign exchanges	3,948	3,675
Lease receivables and investment assets	52,819	52,232
Other assets	139,006	202,607
Tangible fixed assets	126,960	126,509
Intangible fixed assets	18,034	15,844
Deferred tax assets	49,940	47,511
Customers' liabilities for acceptances and guarantees	331,805	311,217
Allowance for loan losses	(88,352)	(83,644)
Total assets	12,520,526	12,455,742
Liabilities:		
Deposits	10,725,087	10,416,103
Negotiable certificates of deposit	96,900	112,316
Call money and bills sold	36,908	201,983
Trading liabilities	1,460	1,483
Borrowed money	282,939	286,196
Foreign exchanges	28	60
Bonds payable	64,300	64,300
Other liabilities	170,312	237,111
Provision for directors' bonuses	40	-
Provision for retirement benefits	143	154
Provision for reimbursement of deposits	898	930
Provision for contingent loss	700	964
Reserves under the special laws	2	3
Deferred tax liabilities for land revaluation	22,048	22,048
Acceptances and guarantees	331,805	311,217
Total liabilities	11,733,577	11,654,873
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	298,369	317,444
Treasury stock	(669)	(5,584)
Total shareholders' equity	690,573	704,733
Valuation difference on available-for-sale securities	13,446	11,840
Deferred gains or losses on hedges	(9)	(81)
Revaluation reserve for land	31,524	31,524
Total accumulated other comprehensive income	44,961	43,283
Subscription rights to shares	274	250
Minority interests	51,139	52,602
Total net assets	786,948	800,869
Total liabilities and net assets	12,520,526	12,455,742

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2010	For the six months ended September 30, 2011
Ordinary income	141,470	145,231
Interest income	91,586	89,101
Of which, interest on loans and discounts	80,003	76,227
Of which, interest and dividends on securities	8,314	9,300
Fees and commissions	25,552	26,009
Trading income	590	947
Other ordinary income	21,099	24,426
Other income	2,642	4,747
Ordinary expenses	104,962	99,349
Interest expenses	7,193	6,411
Of which, interest on deposits	4,685	3,428
Fees and commissions payments	4,055	5,000
Trading expenses	17	25
Other ordinary expenses	15,484	18,264
General and administrative expenses	55,501	55,131
Other expenses	22,710	14,516
Ordinary profit	36,508	45,882
Extraordinary income	1,271	1
Gain on disposal of noncurrent assets	-	1
Recoveries of written-off claims	1,271	-
Extraordinary loss	154	104
Loss on disposal of noncurrent assets	142	104
Other	12	0
Income before income taxes and minority interests	37,624	45,778
Income taxes - current	11,437	14,018
Income taxes - deferred	3,324	3,832
Total income taxes	14,761	17,851
Income before minority interests	22,863	27,927
Minority interests in income	1,709	2,034
Net income	21,154	25,892

(Consolidated Interim Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the six months ended September 30, 2010	For the six months ended September 30, 2011
Income before minority interests	22,863	27,927
Other comprehensive income	(4,315)	(1,645)
Valuation difference on available-for-sale securities	(4,322)	(1,573)
Deferred gains or losses on hedges	6	(71)
Comprehensive income	18,547	26,282
Comprehensive income attributable to owners of the parent	16,800	24,214
Comprehensive income attributable to minority interests	1,746	2,067

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2010	For the six months ended September 30, 2011
Shareholders' equity :		
Capital stock		
Balance at the start 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 start 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 start of current period	264,885	298,369
Changes of items during the period		
Dividends from surplus	(6,799)	(6,799)
Net income	21,154	25,892
Disposal of treasury stock	(5)	(17)
Total changes of items during the period	14,349	19,074
Balance at the end of current period	279,234	317,444
Treasury stock		
Balance at the start of current period	(689)	(669)
Changes of items during the period		
Purchase of treasury stock	(9)	(5,005)
Disposal of treasury stock	46	89
Total changes of items during the period	36	(4,915)
Balance at the end of current period	(652)	(5,584)
Total shareholders' equity		
Balance at the start of current period	657,068	690,573
Changes of items during the period		
Dividends from surplus	(6,799)	(6,799)
Net income	21,154	25,892
Purchase of treasury stock	(9)	(5,005)
Disposal of treasury stock	41	71
Total changes of items during the period	14,386	14,159
Balance at the end of current period	671,454	704,733

(Unit: Millions of Yen)

	For the six months ended September 30, 2010	For the six months ended September 30, 2011
Accumulated other comprehensive income:		
Valuation difference on available-for-sale securities		
Balance at the start of current period	23,855	13,446
Changes of items during the period		
Net changes of items other than shareholders' equity	(4,360)	(1,606)
Total changes of items during the period	(4,360)	(1,606)
Balance at the end of current period	19,495	11,840
Deferred gains or losses on hedges		
Balance at the start of current period	(32)	(9)
Changes of items during the period		
Net changes of items other than shareholders' equity	6	(71)
Total changes of items during the period	6	(71)
Balance at the end of current period	(25)	(81)
Revaluation reserve for land		
Balance at the start of current period	31,524	31,524
Changes of items during the period		
Total changes of items during the period	-	-
Balance at the end of current period	31,524	31,524
Total accumulated other comprehensive income		
Balance at the start of current period	55,347	44,961
Changes of items during the period		
Net changes of items other than shareholders' equity	(4,353)	(1,677)
Total changes of items during the period	(4,353)	(1,677)
Balance at the end of current period	50,994	43,283
Subscription rights to shares :		
Balance at the start of current period	192	274
Changes of items during the period		
Net changes of items other than shareholders' equity	22	(23)
Total changes of items during the period	22	(23)
Balance at the end of current period	215	250
Minority interests :		
Balance at the start of current period	48,972	51,139
Changes of items during the period		
Net changes of items other than shareholders' equity	1,141	1,462
Total changes of items during the period	1,141	1,462
Balance at the end of current period	50,113	52,602
Total net assets :		
Balance at the start of current period	761,580	786,948
Changes of items during the period		
Dividends from surplus	(6,799)	(6,799)
Net income	21,154	25,892
Purchase of treasury stock	(9)	(5,005)
Disposal of treasury stock	41	71
Net changes of items other than shareholders' equity	(3,188)	(239)
Total changes of items during the period	11,197	13,920
Balance at the end of current period	772,778	800,869

4 . Non-Consolidated Interim Financial Statements

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

(Unit: Millions of Yen)

	As of March 31, 2011	As of September 30, 2011
Assets:		
Cash and due from banks	854,674	656,112
Call loans	143,395	58,104
Monetary claims bought	180,135	167,576
Trading assets	100,368	150,174
Securities	2,004,082	2,011,518
Loans and bills discounted	8,644,177	8,768,419
Foreign exchanges	3,948	3,675
Other assets	123,456	185,610
Tangible fixed assets	127,628	127,197
Intangible fixed assets	15,477	13,754
Deferred tax assets	39,330	36,978
Customers' liabilities for acceptances and guarantees	82,528	78,266
Allowance for loan losses	(73,862)	(70,034)
Total assets	12,245,341	12,187,354
Liabilities:		
Deposits	10,753,145	10,438,212
Negotiable certificates of deposit	117,900	133,316
Call money	36,908	201,983
Trading liabilities	1,460	1,483
Borrowed money	304,800	308,466
Foreign exchanges	28	60
Bonds payable	64,300	64,300
Other liabilities	126,700	192,383
Income taxes payable	3,403	12,839
Asset retirement obligations	28	28
Other	123,268	179,515
Provision for directors' bonuses	40	-
Provision for reimbursement of deposits	898	930
Provision for contingent loss	700	964
Deferred tax liabilities for land revaluation	22,048	22,048
Acceptances and guarantees	82,528	78,266
Total liabilities	11,511,461	11,442,416
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	314,092
Legal retained earnings	38,384	38,384
Other retained earnings	257,986	275,708
Reserve for advanced depreciation of noncurrent assets	1,234	1,234
General reserve	118,234	118,234
Retained earnings brought forward	138,517	156,240
Treasury stock	(669)	(5,584)
Total shareholders' equity	688,573	701,380
Valuation difference on available-for-sale securities	13,516	11,863
Deferred gains or losses on hedges	(9)	(81)
Revaluation reserve for land	31,524	31,524
Total valuation and translation adjustments	45,031	43,306
Subscription rights to shares	274	250
Total net assets	733,879	744,938
Total liabilities and net assets	12,245,341	12,187,354

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2010	For the six months ended September 30, 2011
Ordinary income	120,466	124,614
Interest income	91,514	89,026
Of which, interest on loans and discounts	80,001	76,221
Of which, interest and dividends on securities	8,289	9,269
Fees and commissions	22,299	22,737
Trading income	240	268
Other ordinary income	3,636	8,421
Other income	2,774	4,161
Ordinary expenses	87,160	83,508
Interest expenses	7,694	6,937
Of which, interest on deposits	4,688	3,431
Fees and commissions payments	6,279	7,380
Trading expenses	17	25
Other ordinary expenses	569	4,734
General and administrative expenses	51,678	51,278
Other expenses	20,920	13,151
Ordinary profit	33,306	41,106
Extraordinary income	528	-
Recoveries of written-off claims	528	-
Extraordinary loss	154	104
Loss on disposal of noncurrent assets	142	104
Other	11	-
Income before income taxes	33,680	41,001
Income taxes - current	10,065	12,659
Income taxes - deferred	3,236	3,801
Total income taxes	13,302	16,461
Net income	20,377	24,539

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2010	For the six months ended September 30, 2011
Shareholders' equity :		
Capital stock		
Balance at the start 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 start 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 start 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 start 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 start of current period	1,305	1,234
Changes of items during the period		
Total changes of items during the period	-	-
Balance at the end of current period	1,305	1,234
General reserve		
Balance at the start 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 start of current period	106,602	138,517
Changes of items during the period		
Dividends from surplus	(6,799)	(6,799)
Net income	20,377	24,539
Disposal of treasury stock	(5)	(17)
Total changes of items during the period	13,573	17,722
Balance at the end of current period	120,175	156,240

(Unit: Millions of Yen)

	For the six months ended September 30, 2010	For the six months ended September 30, 2011
Total retained earnings		
Balance at the start of current period	264,525	296,370
Changes of items during the period		
Dividends from surplus	(6,799)	(6,799)
Net income	20,377	24,539
Disposal of treasury stock	(5)	(17)
Total changes of items during the period	13,573	17,722
Balance at the end of current period	278,099	314,092
Treasury stock		
Balance at the start of current period	(689)	(669)
Changes of items during the period		
Purchase of treasury stock	(9)	(5,005)
Disposal of treasury stock	46	89
Total changes of items during the period	36	(4,915)
Balance at the end of current period	(652)	(5,584)
Total shareholders' equity		
Balance at the start of current period	656,709	688,573
Changes of items during the period		
Dividends from surplus	(6,799)	(6,799)
Net income	20,377	24,539
Purchase of treasury stock	(9)	(5,005)
Disposal of treasury stock	41	71
Total changes of items during the period	13,610	12,807
Balance at the end of current period	670,319	701,380
Valuation and translation adjustments :		
Valuation difference on available-for-sale securities		
Balance at the start of current period	23,901	13,516
Changes of items during the period		
Net changes of items other than shareholders' equity	(4,366)	(1,652)
Total changes of items during the period	(4,366)	(1,652)
Balance at the end of current period	19,534	11,863
Deferred gains or losses on hedges		
Balance at the start of current period	(32)	(9)
Changes of items during the period		
Net changes of items other than shareholders' equity	6	(71)
Total changes of items during the period	6	(71)
Balance at the end of current period	(25)	(81)
Revaluation reserve for land		
Balance at the start of current period	31,524	31,524
Changes of items during the period		
Total changes of items during the period	-	-
Balance at the end of current period	31,524	31,524

(Unit: Millions of Yen)

	For the six months ended September 30, 2010	For the six months ended September 30, 2011
Total valuation and translation adjustments		
Balance at the start of current period	55,393	45,031
Changes of items during the period		
Net changes of items other than shareholders' equity	(4,359)	(1,724)
Total changes of items during the period	(4,359)	(1,724)
Balance at the end of current period	51,033	43,306
Subscription rights to shares		
Balance at the start of current period	192	274
Changes of items during the period		
Net changes of items other than shareholders' equity	22	(23)
Total changes of items during the period	22	(23)
Balance at the end of current period	215	250
Total net assets		
Balance at the start of current period	712,294	733,879
Changes of items during the period		
Dividends from surplus	(6,799)	(6,799)
Net income	20,377	24,539
Purchase of treasury stock	(9)	(5,005)
Disposal of treasury stock	41	71
Net changes of items other than shareholders' equity	(4,336)	(1,748)
Total changes of items during the period	9,273	11,058
Balance at the end of current period	721,568	744,938

SELECTED INTERIM FINANCIAL INFORMATION FOR SIX MONTHS ENDED SEPTEMBER 30, 2011

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DIGEST OF INTERIM FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2011

1. Income status (Non-consolidated)

		For six months ended (Unit: Billions of Yen)		
		September 30, 2010	September 30, 2011	Increase / (Decrease)
1	Gross operating income	103.1	101.3	(1.8)
2	Gross operating income from domestic operations	101.7	100.3	(1.4)
3	(Reference) Core base gross operating income (4+5)	99.6	97.2	(2.4)
4	Interest income	83.8	82.0	(1.8)
5	Fees and commissions	15.8	15.1	(0.7)
6	Trading income	0.2	0.2	0.0
7	Other ordinary income	1.7	2.8	1.1
8	Gross operating income from international operations	1.4	1.0	(0.4)
9	Expenses	49.5	48.9	(0.6)
10	(Reference) OHR	48.0%	48.2%	0.2%
11	Of which, personnel	19.0	19.4	0.4
12	Of which, facilities	27.6	26.5	(1.1)
13	Core net business profit (1-9)	53.5	52.4	(1.1)
14	Provision of allowance for general loan losses	0.8	(4.9)	(5.7)
15	Net business profit (1-9-14)	52.6	57.3	4.7
16	Non-recurring gains (losses)	(19.3)	(16.2)	3.1
17	Of which, disposal of bad debts	16.3	13.6	(2.7)
18	Of which, recoveries of written-off claims		1.8	
19	Of which, gains or losses on stocks and other securities	(1.8)	(0.9)	0.9
20	Of which, losses on devaluation of stocks and other securities	2.8	1.7	(1.1)
21	Ordinary profit (15+16)	33.3	41.1	7.8
22	Extraordinary income (loss)	0.3	(0.1)	(0.4)
23	Of which, recoveries of written-off claims	0.5		
24	Total income taxes	13.3	16.4	3.1
25	Interim net income (21+22-24)	20.3	24.5	4.2
26	Credit costs (14+17-23)	16.7	8.7	(8.0)

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

Gross operating income

Although domestic other ordinary income increased, gross operating income diminished to 101.3 billion yen, a decrease by 1.8 billion yen from the previous interim term. Because domestic interest income decreased due mainly to a drop in interest rates, and domestic fees and commissions declined.

Expenses

Reflecting the bank's further efforts to lower operating costs, expenses centering on facilities decreased 0.6 billion yen as compared to the previous interim term to 48.9 billion yen. OHR (overhead ratio) maintained a low level at 48.2%.

Core net business profit

Although expenses declined, gross operating income decreased, and as a result, core net business profit decreased by 1.1 billion yen as compared to the previous interim term to 52.4 billion yen.

Ordinary profit

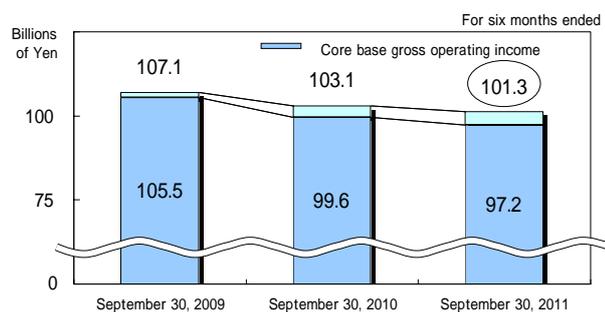
Although core net business profit declined, due to reinforced management improvement support and a decrease in customer bankruptcies, etc, credit costs dropped substantially.

Thus, ordinary profit increased by 7.8 billion yen as compared to the previous interim term to 41.1 billion yen.

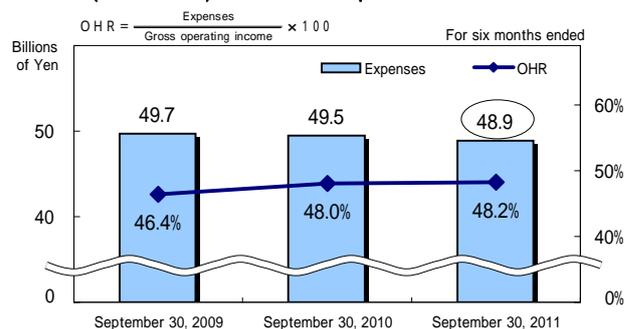
Net income

Due to an increase in ordinary profit, net income increased by 4.2 billion yen as compared to the previous interim term to 24.5 billion yen.

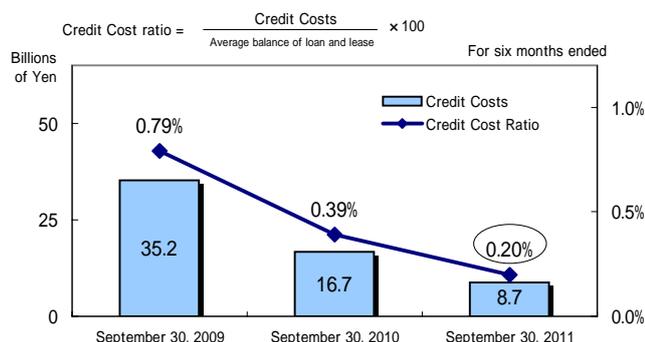
(Reference 1) Transition of Gross operating income



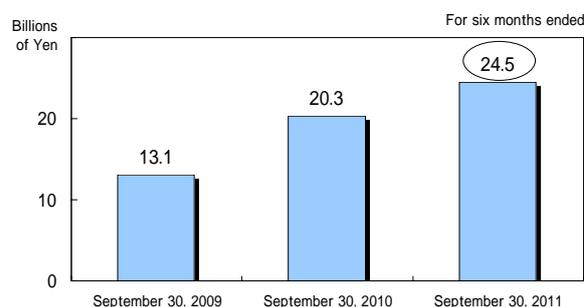
(Reference 2) Transition of Expenses and OHR



(Reference 3) Transition of Credit Costs and Credit Cost Ratio



(Reference 4) Transition of Interim Net Income



2. Loans

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

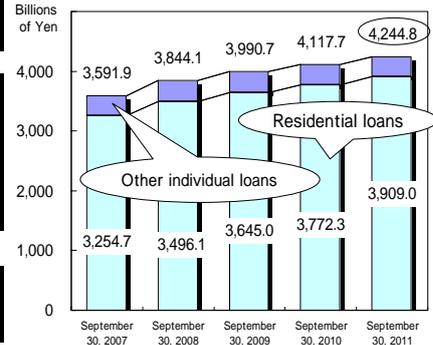
.Transition of outstanding loan balance

(Unit: Billions of Yen)

	As of September 30, 2009	As of September 30, 2010 (A)	As of September 30, 2011 (B)	(B)-(A)
Loans < outstanding balance >	8,737.5	8,629.0	8,760.3	[1.5%] 131.3
Loans to small and medium-sized businesses, etc	6,999.7	7,034.0	7,157.2	[1.7%] 123.2
Loans to small and medium-sized businesses	3,009.0	2,916.3	2,912.3	[(0.1%)] (4.0)
Loans to Individuals	3,990.7	4,117.7	4,244.8	[3.0%] 127.1
Of which, residential loans	3,645.0	3,772.3	3,909.0	[3.6%] 136.7
Housing loans	2,463.8	2,558.2	2,656.4	[3.8%] 98.2
Apartment loans	1,181.1	1,214.0	1,252.5	[3.1%] 38.5
Retail Loans within Kanagawa Prefecture	5,937.2	5,971.1	6,083.0	111.9
Loans to small and medium-sized businesses, etc	2,325.5	2,256.2	2,265.5	9.3
Loans to Individuals	3,611.6	3,714.9	3,817.4	102.5
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	80.1%	81.5%	81.6%	0.1%
Ratio of loans to individuals	45.6%	47.7%	48.4%	0.7%

Due to an increase in residential loans favorably, the outstanding balance of loans to individuals increased by 127.1 billion yen as compared to the end of the previous interim term to 4,244.8 billion yen. The outstanding balance of loans to small and medium-sized businesses, etc increased by 123.2 billion yen as compared to the end of the previous interim term to 7,157.2 billion yen. Retail Loans within Kanagawa Prefecture on steady increased, remained at the level of 6 trillion yen.

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

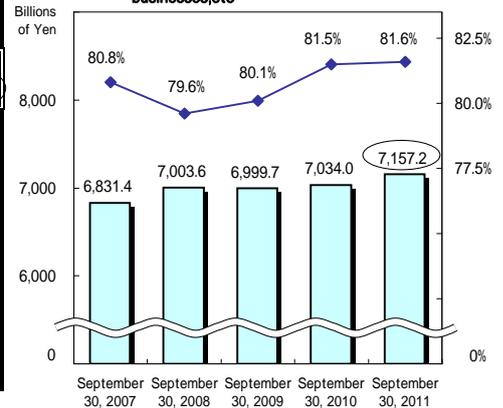


.Transition of average loan balance

For six months ended (Unit: Billions of Yen)

	September 30, 2009	September 30, 2010 (A)	September 30, 2011 (B)	(B)-(A)
Loans < average balance >	8,882.2	8,518.0	8,639.9	[1.4%] 121.9
Loans to small and medium-sized businesses, etc	7,078.5	6,943.6	7,039.4	[1.3%] 95.8
Loans to small and medium-sized businesses	3,112.4	2,881.3	2,841.1	[(1.3%)] (40.2)
Loans to Individuals	3,966.1	4,062.3	4,198.2	[3.3%] 135.9
Of which, residential loans	3,619.7	3,720.2	3,859.9	[3.7%] 139.7
Housing loans	2,444.0	2,526.3	2,623.7	[3.8%] 97.4
Apartment loans	1,175.6	1,193.8	1,236.1	[3.5%] 42.3

(Reference 2) Transition of outstanding balance of Loans to small and medium-sized businesses, etc and ratio of Loans to small and medium-sized businesses, etc

**3. Deposits**

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

.Transition of outstanding deposit balance

(Unit: Billions of Yen)

	As of September 30, 2009	As of September 30, 2010 (A)	As of September 30, 2011 (B)	(B)-(A)
Deposits < outstanding balance >	10,025.9	10,297.6	10,437.8	[1.3%] 140.2
Of which, individual	7,724.9	7,845.4	8,049.0	[2.5%] 203.6
Of which, in Kanagawa Prefecture	7,329.6	7,444.0	7,631.4	[2.5%] 187.4
Of which, corporate	1,889.7	1,914.8	2,004.5	[4.6%] 89.7

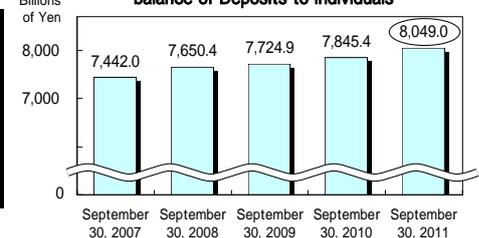
The outstanding balance of individual deposits at the end of the term increased mainly in Kanagawa prefecture by 203.6 billion yen as compared to the end of the previous interim term to 8,049.0 billion yen. The outstanding balance of all deposits increased by 140.2 billion yen as compared to the end of the previous interim term to 10,437.8 billion yen.

.Transition of average deposit balance

For six months ended (Unit: Billions of Yen)

	September 30, 2009	September 30, 2010 (A)	September 30, 2011 (B)	(B)-(A)
Deposits < average balance >	10,157.2	10,300.2	10,554.0	[2.4%] 253.8
Of which, individual	7,768.9	7,875.5	8,074.5	[2.5%] 199.0
Of which, corporate	1,916.4	1,922.5	1,995.4	[3.7%] 72.9

(Reference) Transition of outstanding balance of Deposits to individuals



4. Individual Deposit Assets

Transition of balance of individual deposit assets

(Unit: Billions of Yen)

	As of September 30, 2009	As of September 30, 2010 (A)	As of September 30, 2011 (B)	(B)-(A)
Investment trusts	425.9	445.4	414.6	* (30.8)
Annuity insurance, etc	518.3	663.0	765.2	102.2
Foreign currency deposits	45.8	47.6	52.7	5.1
Public bonds	495.3	447.6	407.1	(40.5)
Total balance of non-deposit products for individuals A	1,485.4	1,603.7	1,639.7	36.0
Individual deposits (deposits in yen)	7,679.0	7,797.7	7,996.3	198.6
Total individual deposit assets B	9,164.4	9,401.5	9,636.0	234.5
Ratio of non-deposit products for individuals (A/B)	16.2%	17.0%	17.0%	0.0%
Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co.,Ltd C	149.4	164.2	168.0	3.8
Total balance of non-deposit products for individuals (Group total) A + C	1,634.8	1,768.0	1,807.8	39.8

Although the sales of investment trusts was strong, the balance of investment trusts declined in 30.8 billion yen compared with the previous interim period, due to factors such as drop in investment trust prices as market activity slumped.

On the other hand, the sales of Annuity insurance, etc steadily progressed, an increase by 102.2 billion yen from the end of previous interim term. Thus, total balance of non-deposit products for individuals increased 36.0 billion yen as compared to the end of previous interim term to 1,639.7 billion yen.

Total individual deposit assets increased 234.5 billion yen as compared to the end of previous interim term to 9,636.0 billion yen.

Ratio of non-deposit products for individuals continued to remain at 17.0%.

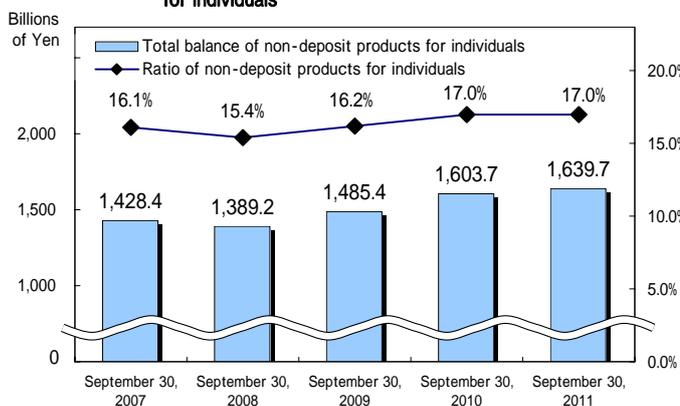
(Reference1) Factor of variation in the balance of investment trusts compared with the previous interim period

(Unit: Billions of Yen)

	September 30, 2009	September 30, 2010	September 30, 2011
Sales-(cancellation, purchase, redemption)	40.5	33.2	23.4
Variation of investment trust prices	(53.3)	(13.6)	(54.2)
Variation in the balance of investment trusts compared with the previous interim period	(12.7)	19.5	* (30.8)

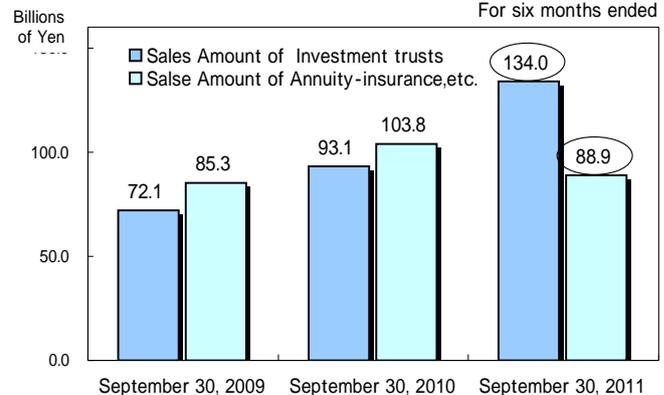
Variation of investment trust prices = Variation in the balance of investment trusts compared with the previous interim

(Reference 2) Transition of Total balance of non-deposit products for individuals and Ratio of non-deposit products for individuals



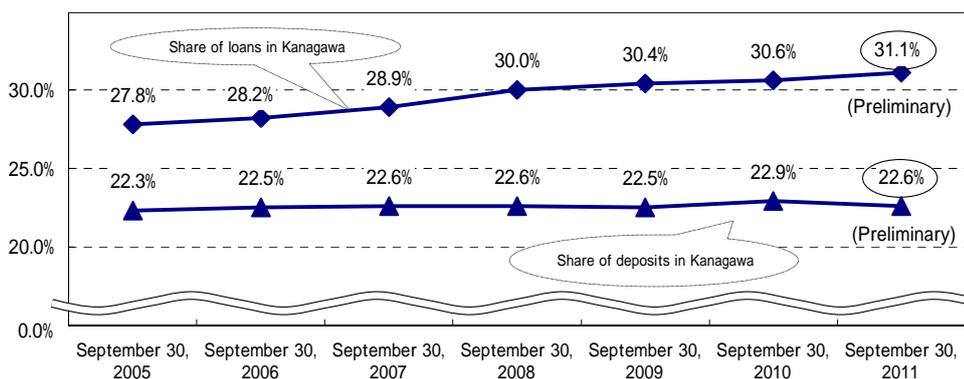
(Reference 3) Transition of Sales Amount of Investment Trusts and Annuity-Insurance, etc.

For six months ended



5. Shares of loans and deposits in Kanagawa Prefecture

Market shares in Kanagawa Prefecture



As a result of our efforts to reinforce regional retail banking, the shares of loans in Kanagawa Prefecture increased by 0.5% as compared to the end of the previous interim term to 31.1%.

On the other hand, the balance of deposits increased steadily mainly in individual deposits, the shares of deposits in Kanagawa Prefecture decreased by 0.3% as compared to the end of the previous interim term to 22.6%.

6. State of Problem Claims

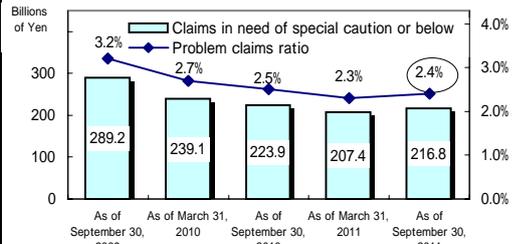
Transition of claims disclosed under the Financial Revitalization Law

(Unit: Billions of Yen)

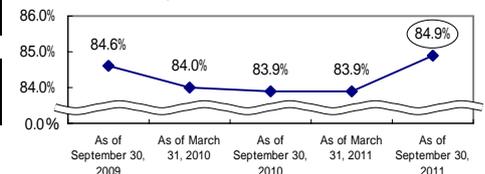
	As of September 30, 2010 (A)	As of March 31, 2011 (B)	As of September 30, 2011 (C)	(C)-(B)	(C)-(A)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	71.2	58.2	54.8	(3.4)	(16.4)
Doubtful claims (in possible bankruptcy)	117.9	112.4	124.1	11.7	6.2
Claims in need of special caution	34.7	36.7	37.8	1.1	3.1
Sub-total (Claims in need of special caution or below) A	223.9	207.4	216.8	9.4	(7.1)
Claims in need of caution (excluding claims in need of special caution)	1,207.9	1,215.8	1,140.1	(75.7)	(67.8)
Claims to normal borrowers (excluding claims in need of caution)	7,474.7	7,469.3	7,641.5	172.2	166.8
Normal claims B	8,682.6	8,685.2	8,781.7	96.5	99.1
Total (Credit exposures) C = A + B	8,906.5	8,892.6	8,998.5	105.9	92.0

Problem claims (under Financial Revitalization Law) increased by 9.4 billion yen as compared to the end of the previous term to 216.8 billion yen. Problem claims ratio increased by 0.1 points to 2.4%.
The ratio of claims to normal borrowers to credit exposures increased 1.0% as compared to the end of the previous term to 84.9%.

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



(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	2.5%	2.3%	2.4%	0.1%	(0.1%)
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The ratio of claims to normal borrowers to credit exposures B / D	83.9%	83.9%	84.9%	1.0%	1.0%
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7. Capital Adequacy Ratio

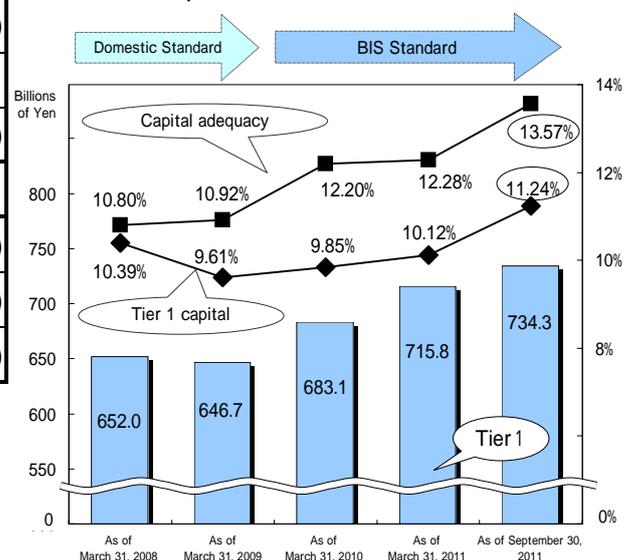
[Consolidated]

(Unit: Billions of Yen)

	As of March 31, 2010	As of March 31, 2011 (A)	As of September 30, 2011 (B)	(B)-(A)
Capital adequacy ratio (BIS Standard)	12.20%	12.28%	13.57%	1.29%
Tier 1 capital ratio	9.85%	10.12%	11.24%	1.12%
(Reference) Core Tier 1 capital ratio 1	8.26%	8.60%	9.63%	1.03%
Tier 1 capital	683.1	715.8	734.3	18.5
Of which, Preferred securities issued by overseas SPCs	40.0	40.0	40.0	0.0
Tier 2 capital	179.6	172.0	170.1	(1.9)
Of which, Subordinated loans, etc	137.3	137.3	137.3	0.0
Deductions	16.2	19.5	17.7	(1.8)
Capital	846.5	868.3	886.8	18.5
Risk-weighted Assets, etc 2	6,934.7	7,067.9	6,532.3	(535.6)
Of which, On balanced	6,264.1	6,389.0	5,865.5	(523.5)
Of which, Off balanced	218.2	234.3	228.2	(6.1)

Due to steady accumulation of profits, and the decrease of risk assets, capital adequacy ratio increased 1.29 point as compared to the end of the previous term to 13.57%, and maintained the high level. Tier 1 capital ratio increased 1.12 point as compared to the end of the previous term to 11.24%.

(Reference) Transition of Capital Adequacy Ratio
(Consolidated, based on BIS standard) 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, <Operational risk> TSA (the standardized approach)

8. Forecasts for Fiscal Year 2011

< Non-consolidated >

(Unit:Billions of yen)

	Fiscal year 2010	Forecasts for fiscal year 2011	Previous Fiscal year 2010 Increase/(Decrease)
1 Gross operating income	205.1	206.0	0.9
2 Gross operating income from domestic operations	202.7	203.4	0.7
3 Of which, Interest income	167.6	165.7	(1.9)
4 Of which, Fees and commissions	30.0	31.4	1.4
5 Of which, Other ordinary income	4.5	5.6	1.1
6 Gross operating income from international operations	2.4	2.5	0.1
7 Expenses	98.7	99.0	0.3
8 Core net business profit	106.4	107.0	0.6
9 Ordinary profit	74.9	82.5	7.6
10 Net income	45.4	48.5	3.1
11 Credit costs	27.6	17.0	(10.6)
12 Forecasts for the cash dividend per share(annual)	¥ 10.00	¥ 10.00	¥ 0.00

Although domestic interest income decreased as compared as the previous term due to the impact of falling interest rates, domestic fees and commissions and domestic other ordinary income are expected to increase from the previous term. Gross operating income and core net business profit are expected to grow slightly as compared as the previous term, maintaining their high levels.

In addition, as credit costs are expected to decrease from the previous term, both ordinary profit and net income are expected to increase.

In accordance with our dividend policy, we are forecasting an ordinary dividend per share of 10.0 yen per annum.

Also, both ordinary profit and net income (consolidated) are expected to increase.

< Consolidated >

(Unit:Billions of yen)

	Fiscal year 2010	Forecasts for fiscal year 2011	Previous Fiscal year 2010 Increase/(Decrease)
13 Ordinary profit	81.6	90.0	8.4
14 Net income	47.0	50.5	3.5

(Reference 1) Forecast of average balance of funds for fiscal year 2011 (Domestic operations)

(Unit:Billions of yen)

<Average balance>	Fiscal year 2010	Forecasts for fiscal year 2011	Previous Fiscal year 2010 Increase/(Decrease)
Interest-earning assets	10,776.9	11,380.0	603.1
Loans and bills discounted	8,534.9	8,750.0	215.1
Securities	1,814.4	2,140.0	325.6
Interest-bearing liabilities	10,537.4	11,130.0	592.6
Deposits	10,153.6	10,300.0	146.4

(Reference 2) Forecast of yield and interest margin for fiscal year 2011 (Domestic operations)

(Unit:%)

	Fiscal year 2010	Forecasts for fiscal year 2011	Previous Fiscal year 2010 Increase/(Decrease)
Yield on interest-earning assets A	1.65	1.54	(0.11)
Loans and bills discounted	1.84	1.75	(0.09)
Securities	0.95	0.87	(0.08)
Yield on interest-bearing liabilities B	0.10	0.08	(0.02)
Deposits	0.07	0.05	(0.02)
Expenses ratio	0.93	0.91	(0.02)
Total funding cost C	1.01	0.94	(0.07)
Yield spread A-B	1.55	1.46	(0.09)
Interest margin between loans and deposits	0.84	0.78	(0.06)
Net interest margin A-C	0.64	0.60	(0.04)

. SUMMARY OF INTERIM FINANCIAL RESULTS
 . 平成23年度中間期 決算の概況

1. Profit and Loss
 [Non-Consolidated]

1. 損益状況
 [単体]

For six months ended

(Unit: Millions of Yen)

		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)
Gross operating income	業務粗利益	101,374	(1,756)	103,130
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	104,513	1,179	103,334
Gross operating income from domestic operations	国内業務粗利益	100,302	(1,417)	101,719
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	103,470	1,545	101,925
Interest income	資金利益	82,048	(1,808)	83,856
Fees and commissions	役務取引等利益	15,166	(677)	15,843
Trading income	特定取引利益	268	28	240
Other ordinary income	その他業務利益	2,818	1,039	1,779
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(3,167)	(2,962)	(205)
Gross operating income from international operations	国際業務粗利益	1,071	(339)	1,410
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	1,042	(367)	1,409
Interest income	資金利益	39	75	(36)
Fees and commissions	役務取引等利益	189	12	177
Trading income	特定取引利益	(25)	(8)	(17)
Other ordinary income	その他業務利益	868	(419)	1,287
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	29	28	1
Expenses	経費(除く臨時処理分)	48,935	(634)	49,569
Personnel	人件費	19,434	424	19,010
Facilities	物件費	26,583	(1,024)	27,607
Taxes	税金	2,917	(34)	2,951
Core net business Profit	実質業務純益	52,438	(1,122)	53,560
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	55,577	1,813	53,764
Provision of allowance for general loan losses	一般貸倒引当金繰入額	(4,911)	(5,784)	873
Net business profit	業務純益	57,349	4,663	52,686
(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(3,138)	(2,934)	(204)
Non-recurring gains (losses)	臨時損益	(16,243)	3,137	(19,380)
Disposal of bad debts	不良債権処理額	13,665	(2,711)	16,376
Written-off of loans	貸出金償却	5,435	(2,208)	7,643
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	9,654	1,289	8,365
Loss on sales of non-performing loans	延滞債権等売却損	142	99	43
Other	その他	287	(36)	323
Recoveries of written-off claims	償却債権取立益	1,854		
Gains or losses on stocks and other securities	株式等関係損益	(966)	896	(1,862)
Gains on sales of stocks and other securities	株式等売却益	827	(389)	1,216
Losses on sales of stocks and other securities	株式等売却損	44	(146)	190
Losses on devaluation of stocks and other securities	株式等償却	1,750	(1,138)	2,888
Other non-recurring gains (losses)	その他の臨時損益	(1,611)	(470)	(1,141)
Ordinary profit	経常利益	41,106	7,800	33,306
Extraordinary income (loss)	特別損益	(104)	(478)	374
Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(104)	38	(142)
Loss on disposal of noncurrent assets	固定資産処分損	104	(38)	142
Recoveries of written-off claims	償却債権取立益			528
Other	その他	-	11	(11)
Interim income before income taxes	税引前中間純利益	41,001	7,321	33,680
Income taxes - current	法人税、住民税及び事業税	12,659	2,594	10,065
Income taxes - deferred	法人税等調整額	3,801	565	3,236
Total income taxes	法人税等合計	16,461	3,159	13,302
Interim net income	中間純利益	24,539	4,162	20,377
Credit costs (+ -)	与信関係費用(+ -)	8,754	(7,967)	16,721

23年度中間期から「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 second Quarter of fiscal year 2011.

【Consolidated】		【連結】	For six months ended		(Unit:Millions of Yen)
			September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)
Consolidated gross operating income	連結粗利益		110,783	(1,295)	112,078
Interest income	資金利益		82,690	(1,702)	84,392
Fees and commissions	役務取引等利益		21,008	(489)	21,497
Trading income	特定取引利益		921	348	573
Other ordinary income	その他業務利益		6,162	547	5,615
General and administrative expenses	営業経費 ()		55,131	(370)	55,501
Credit costs	与信関係費用 ()		9,326	(9,584)	18,910
Written-off of loans	貸出金償却 ()		6,992	(2,726)	9,718
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()		9,622	2,577	7,045
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()		(5,141)	(6,919)	1,778
Other	その他 ()		430	63	367
Recoveries of written-off claims	償却債権取立益		2,577		
Gains or losses on stocks and other securities	株式等関係損益		(1,018)	911	(1,929)
Other	その他		576	(195)	771
Ordinary profit	経常利益		45,882	9,374	36,508
Extraordinary income (loss)	特別損益		(103)	(1,219)	1,116
Of which, Recoveries of written-off claims	うち償却債権取立益				1,271
Income before income taxes and minority interests	税金等調整前中間純利益		45,778	8,154	37,624
Income taxes - current	法人税、住民税及び事業税 ()		14,018	2,581	11,437
Income taxes - deferred	法人税等調整額 ()		3,832	508	3,324
Total income taxes	法人税等合計 ()		17,851	3,090	14,761
Income before minority interests	少数株主損益調整前中間純利益		27,927	5,064	22,863
Minority interests in income	少数株主利益 ()		2,034	325	1,709
Interim net income	中間純利益		25,892	4,738	21,154

(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. 23年度中間期から「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 second Quarter of fiscal year 2011.

【Reference】		【参考】	For six months ended		(Unit:Millions of Yen)
			September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)
Consolidated net business profit	連結業務純益		58,442	(245)	58,687

(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】	(Unit: Number of Companies)		
			As of September 30, 2011 (A)	(A)-(B)	As of September 30, 2010 (B)
Number of consolidated subsidiaries	連結子会社数		11	0	11
Number of companies accounted for by the equity method	持分法適用会社数		0	0	0

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

2. 資金平残(国内業務部門)

[Non-Consolidated]

【単体】

For six months ended

(Unit:Billions of Yen)

		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)	(B)-(C)	September 30, 2009 (C)
Interest-earning assets	資金運用勘定	11,110.2	461.2	10,649.0	(49.4)	10,698.4
Loans and bills discounted	貸出金	8,617.8	114.2	8,503.6	(366.8)	8,870.4
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	7,030.0	95.2	6,934.8	(137.0)	7,071.8
Loans and bills discounted to small and medium-sized businesses	中小企業貸出	2,831.7	(40.8)	2,872.5	(233.2)	3,105.7
Loans to individuals	個人貸出	4,198.2	135.9	4,062.3	96.2	3,966.1
Securities	有価証券	2,045.5	332.0	1,713.5	314.3	1,399.2
Bonds	債券	1,908.7	336.0	1,572.7	324.6	1,248.1
Stocks	株式	136.8	(4.0)	140.8	(10.2)	151.0
Interest-bearing liabilities	資金調達勘定	10,886.9	449.5	10,437.4	18.2	10,419.2
Deposits	預金	10,342.5	206.8	10,135.7	145.0	9,990.7
Deposits from individuals	個人預金	8,019.7	190.7	7,829.0	106.9	7,722.1
External liabilities	外部負債	288.4	161.9	126.5	(16.3)	142.8

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

[Non-Consolidated]

【単体】

For six months ended

(Unit:%)

		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)	(B)-(C)	September 30, 2009 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.55	(0.13)	1.68	(0.16)	1.84
Loans and bills discounted	貸出金利回	1.75	(0.12)	1.87	(0.12)	1.99
Securities	有価証券利回	0.88	(0.06)	0.94	(0.24)	1.18
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.08	(0.03)	0.11	(0.05)	0.16
Deposits	預金利回	0.05	(0.03)	0.08	(0.05)	0.13
External liabilities	外部負債利回	0.70	(0.78)	1.48	0.19	1.29
Expenses ratio	経費率	0.89	(0.04)	0.93	(0.01)	0.94
Total funding cost (C)	資金調達原価 C	0.95	(0.08)	1.03	(0.05)	1.08
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.47	(0.10)	1.57	(0.11)	1.68
Interest margin between loans and deposits	預貸金利鞘	0.80	(0.05)	0.85	(0.07)	0.92
Net interest margin (A)-(C)	総資金利鞘 A - C	0.60	(0.05)	0.65	(0.11)	0.76

4. Fees and Commissions (Domestics)

4. 役務取引等利益(国内業務部門)

[Non-Consolidated]

【単体】

For six months ended

(Unit:Millions of Yen)

		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)	(B)-(C)	September 30, 2009 (C)
Fees and commissions	役務取引等収益	22,433	431	22,002	791	21,211
Deposits and Loans	預金・貸出業務	8,930	132	8,798	412	8,386
ATM	ATM関連手数料	2,473	(69)	2,542	40	2,502
Account transfer	口座振替	2,304	0	2,304	(1)	2,305
Syndicated Loan	シ・ローン関連	1,314	(1)	1,315	119	1,196
Remittance	為替業務	4,625	(92)	4,717	(521)	5,238
Securities	証券関連業務	4,820	687	4,133	603	3,530
Investment trusts	投資信託収益	4,366	820	3,546	756	2,790
Agency business	代理業務	373	(8)	381	(77)	458
Guarantee business	保証業務	425	(63)	488	12	476
Others	その他	3,257	(225)	3,482	361	3,121
Annuity insurance	年金保険関連	3,117	(140)	3,257	419	2,838
Fees and commissions - payments	役務取引等費用	7,266	1,107	6,159	(162)	6,321
Fees and commissions - net	役務取引等利益	15,166	(677)	15,843	953	14,890

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

① Gains or Losses on Bonds

① 国債等債券損益

【Non-Consolidated】

【単体】

For six months ended (Unit:Millions of Yen)

		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)	(B)-(C)	September 30, 2009 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(3,138)	(2,934)	(204)	1,245	(1,449)
Gain on sales	売却益	1,595	1,230	365	(189)	554
Gain on redemption	償還益	—	—	—	—	—
Loss on sales	売却損 (△)	4,355	4,289	66	(31)	97
Loss on redemption	償還損 (△)	175	(304)	479	(1,379)	1,858
Loss on devaluation	償却 (△)	204	181	23	(25)	48

(Reference) Gains (losses) on bonds derivatives

(参考) 債券デリバティブ損益

For six months ended (Unit:Millions of Yen)

		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)	(B)-(C)	September 30, 2009 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	4,313	4,263	50	(72)	122
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	1,175	1,328	(153)	1,174	(1,327)

② Gains or Losses on stocks and other securities

② 株式等関係損益

【Non-Consolidated】

【単体】

For six months ended (Unit:Millions of Yen)

		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)	(B)-(C)	September 30, 2009 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	(966)	896	(1,862)	(5,139)	3,277
Gain on sales	売却益	827	(389)	1,216	(2,447)	3,663
Loss on sales	売却損 (△)	44	(146)	190	53	137
Loss on devaluation	償却 (△)	1,750	(1,138)	2,888	2,640	248

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

(参考) 株式の売切状況(取得原価ベース)

(Unit:Millions of Yen)

		For six months ended September 30, 2011	For the year ended March 31, 2011	For six months ended September 30, 2010	For the year ended March 31, 2010	For six months ended September 30, 2009
Outright sales	株式売切額	1,113	4,742	3,395	13,353	11,198
Balance as of end of term	期末株式残高	134,632	137,535	137,039	141,166	141,911

6. Net Unrealized Gains (Losses) on Securities

6. 時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2011					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	256,582	6,573	2,889	6,574	0	212,640	3,684	4,199	514
Available-for-sale	その他有価証券	1,882,685	18,159	(3,053)	39,622	21,462	1,933,218	21,212	44,172	22,959
	Equity securities	114,908	6,224	(830)	23,099	16,874	118,564	7,054	24,429	17,374
	Debt securities	1,560,299	14,484	(1,762)	15,590	1,106	1,584,187	16,246	18,995	2,748
	Other securities	207,477	(2,549)	(462)	932	3,481	230,466	(2,087)	747	2,835
Total	合計	2,139,267	24,733	(164)	46,196	21,463	2,145,858	24,897	48,371	23,474
	Equity securities	114,908	6,224	(830)	23,099	16,874	118,564	7,054	24,429	17,374
	Debt securities	1,816,810	21,058	1,127	22,164	1,106	1,796,751	19,931	23,194	3,263
	Other securities	207,549	(2,549)	(462)	932	3,481	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(中間)貸借対照表計上額と取得原価との差額を計上しております。

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

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 September 30, 2011					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	259,290	6,579	2,888	6,581	1	214,146	3,691	4,206	514
Available-for-sale	その他有価証券	1,885,410	18,325	(2,927)	40,173	21,847	1,935,818	21,252	44,683	23,431
	Equity securities	117,625	6,390	(703)	23,650	17,259	121,155	7,093	24,940	17,846
	Debt securities	1,560,306	14,484	(1,762)	15,590	1,106	1,584,195	16,246	18,995	2,748
	Other securities	207,477	(2,549)	(462)	932	3,481	230,466	(2,087)	747	2,835
Total	合計	2,144,701	24,905	(39)	46,754	21,849	2,149,964	24,944	48,889	23,945
	Equity securities	117,625	6,390	(703)	23,650	17,259	121,155	7,093	24,940	17,846
	Debt securities	1,819,525	21,064	1,126	22,171	1,107	1,798,266	19,938	23,201	3,263
	Other securities	207,549	(2,549)	(462)	932	3,481	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(中間)連結貸借対照表計上額と取得原価との差額を計上しております。
 2. (中間)連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。
 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 September 30, 2011				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	131,460	1,249,020	382,025	30,662	151,459	1,196,744	381,256	43,298
	Government bonds	12,000	490,335	194,800	20,400	31,500	471,190	224,000	22,000
	Local government bonds	34,242	196,980	34,400	2,000	35,009	202,039	49,818	2,000
	Corporate bonds	85,218	561,704	152,824	8,262	84,949	523,515	107,438	19,298
Others	その他	8,702	19,203	—	16,110	11,589	21,735	113	23,685
Total	合計	140,163	1,268,224	382,025	46,773	163,049	1,218,480	381,370	66,984

(注) (中間)貸借対照表の「有価証券」について記載しております。

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

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2011				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	132,468	1,250,520	382,225	30,662	152,467	1,197,244	381,256	43,298
	Government bonds	13,000	491,835	195,000	20,400	32,500	471,690	224,000	22,000
	Local government bonds	34,242	196,980	34,400	2,000	35,009	202,039	49,818	2,000
	Corporate bonds	85,226	561,704	152,824	8,262	84,958	523,515	107,438	19,298
Others	その他	8,702	19,203	—	16,110	11,589	21,735	113	23,685
Total	合計	141,171	1,269,724	382,225	46,773	164,057	1,218,980	381,370	66,984

(注) (中間)連結貸借対照表の「有価証券」について記載しております。

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

(Reference) Transition of outstanding balance of securities

(参考) 有価証券の種類別残高推移

[Non-Consolidated]

[単体]

(Unit:Millions of Yen)

		As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011 (B)	As of September 30, 2010 (C)
Securities	有価証券	2,011,518	7,436	189,464	2,004,082	1,822,054
Government bonds	国債	729,856	(34,605)	(21,635)	764,461	751,491
Local government bonds	地方債	270,701	(20,924)	(45,192)	291,625	315,893
Corporate bonds	社債	816,252	75,588	265,050	740,664	551,202
Stocks	株式	140,857	(3,732)	(5,240)	144,589	146,097
Other securities	その他の証券	53,850	(8,892)	(3,519)	62,742	57,369

[Consolidated]

[連結]

(Unit:Millions of Yen)

		As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011 (B)	As of September 30, 2010 (C)
Securities	有価証券	2,003,338	8,691	190,128	1,994,647	1,813,210
Government bonds	国債	731,864	(34,103)	(21,136)	765,967	753,000
Local government bonds	地方債	271,401	(20,224)	(44,492)	291,625	315,893
Corporate bonds	社債	816,260	75,588	265,049	740,672	551,211
Stocks	株式	130,888	(3,683)	(5,512)	134,571	136,400
Other securities	その他の証券	52,923	(8,886)	(3,781)	61,809	56,704

7. Derivative contracts (Consolidated)

7. デリバティブ取引 (連結)

Interest rate contracts

金利関連取引

(Unit:Millions of Yen)

				As of September 30, 2011			As of March 31, 2011		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
OTC	Interest rate swaps	店頭	金利スワップ	4,380,714	5,823	5,823	4,285,532	5,431	5,431
	Others		その他	88,243	(16)	930	83,531	(32)	974
Total		合計			5,807	6,753		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 September 30, 2011			As of March 31, 2011		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
OTC	Currency swaps	店頭	通貨スワップ	175,194	1,123	1,123	202,879	1,330	1,330
	Forward exchange contracts		為替予約	32,049	26	26	39,100	(18)	(18)
	Options		通貨オプション	88,944	31	856	141,851	484	1,516
Total		合計			1,181	2,005		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 September 30, 2011			As of March 31, 2011		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
Market	Futures	金融商品取引所	債券先物	712	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 and Employees

8. 経営合理化の状況

Expenses 【Non-Consolidated】		経費の推移 【単体】		For six months ended (Unit:Millions of Yen)		
		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)	(B)-(C)	September 30, 2009 (C)
Personnel	人件費	19,434	424	19,010	(242)	19,252
Facilities	物件費	26,583	(1,024)	27,607	333	27,274
Taxes	税金	2,917	(34)	2,951	(269)	3,220
Expenses	経費	48,935	(634)	49,569	(178)	49,747
(Reference)		(参考)		(Unit:%)		
OHR	OHR	48.2	0.2	48.0	1.6	46.4

General and administrative expenses 【Non-Consolidated】		営業経費の内訳 【単体】		For six months ended (Unit:Millions of Yen)		
		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)	(B)-(C)	September 30, 2009 (C)
Salaries and allowance	給料・手当	16,258	182	16,076	(379)	16,455
Retirement allowance cost	退職給付費用	2,862	280	2,582	(243)	2,825
Welfare	福利厚生費	164	(28)	192	5	187
Depreciation	減価償却費	4,622	(352)	4,974	(343)	5,317
Rent of premises and equipment	土地建物機械賃借料	3,300	(66)	3,366	97	3,269
Repairing expenses	営繕費	151	60	91	(65)	156
Stationery and supplies	消耗品費	520	(36)	556	(96)	652
Utilities	給水光熱費	534	(105)	639	(33)	672
Allowance for business trips	旅費	84	15	69	(4)	73
Communication expenses	通信費	556	(44)	600	(40)	640
Advertisement	広告宣伝費	316	10	306	(420)	726
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	240	22	218	(8)	226
Taxes	租税公課	2,917	(34)	2,951	(269)	3,220
Others	その他	18,748	(303)	19,051	1,451	17,600
General and administrative expenses	営業経費	51,278	(400)	51,678	(346)	52,024

Employees and Officers 【Non-Consolidated】		人員の推移 【単体】		(Unit:Number of People)		
		As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011 (B)	As of September 30, 2010 (C)
Total employees	総人員	4,716	79	(17)	4,637	4,733
Actual employees	実働人員	3,975	89	(2)	3,886	3,977
Directors and auditors	役員	15	1	1	14	14
Executive officers	執行役員	11	1	1	10	10

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 September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011 (B)	As of September 30, 2010 (C)
Full-banking branches	フルバンキング店舗	66	2	2	64	64
Functionally specialized outlets	機能特化店舗	138	(2)	(3)	140	141
Of which, Sub-branches	うち出張所	8	0	(1)	8	9
Total	店舗数	204	0	(1)	204	205
Of which, Branches in Kanagawa Prefecture	うち神奈川県内	179	0	(1)	179	180
ATM locations	無人店舗数	396	(3)	(4)	399	400
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	354	(4)	(4)	358	358
Housing Loan Centers	住宅ローンセンター	26	0	0	26	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	0	0	23	23

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

(Unit: Number of Branches)

		As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011 (B)	As of September 30, 2010 (C)
Branches	支店	1	0	0	1	1
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	3	0	0	3	3
Total	拠点数	4	0	0	4	4
Subsidiaries	現地法人	0	0	0	0	0

9. Net Business Profit

9. 業務純益

【Non-Consolidated】

【単体】

For six months ended

(Unit: Millions of Yen)

		September 30, 2011(A)	(A)-(B)	September 30, 2010(B)	(B)-(C)	September 30, 2009(C)
Core net business profit	実質業務純益	52,438	(1,122)	53,560	(3,838)	57,398
As per employee (in thousands of yen)	職員一人当たり(千円)	13,341	(221)	13,562	(852)	14,414
Net business profit	業務純益	57,349	4,663	52,686	225	52,461
As per employee (in thousands of yen)	職員一人当たり(千円)	14,590	1,249	13,341	167	13,174

(注) 職員数は、実働人員(出向者を除くベース)の平残を使用しております。

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

10. Return on Equity

10. ROE

【Non-Consolidated】

【単体】

For six months ended

(Unit: %)

		September 30, 2011(A)	(A)-(B)	September 30, 2010(B)	(B)-(C)	September 30, 2009(C)
Core net business profit per own capital	実質業務純益ベース	14.15	(0.79)	14.94	(1.93)	16.87
Interim net income per own capital	中間純利益ベース	6.62	0.94	5.68	1.81	3.87

11. Return on Assets

11. ROA

【Non-Consolidated】

【単体】

For six months ended

(Unit: %)

		September 30, 2011(A)	(A)-(B)	September 30, 2010(B)	(B)-(C)	September 30, 2009(C)
Core net business profit per average total assets	実質業務純益ベース	0.87	(0.06)	0.93	(0.07)	1.00
Interim net income per average total assets	中間純利益ベース	0.40	0.05	0.35	0.12	0.23

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 September 30, 2011 (A)	(A)-(B)	As of September 30, 2010 (B)	(B)-(C)	As of September 30, 2009 (C)
Projected benefit obligation (beginning of term)	退職給付債務 (期首)	73,321	200	73,121	(333)	73,454
(Discount rate)	(割引率)	2.0%	0.0%	2.0%	0.0%	2.0%
Fair value of plan assets (beginning of term)	年金資産 (期首)	62,988	(1,799)	64,787	7,197	57,590
Prepaid pension cost (beginning of term)	前払年金費用 (期首)	(25,638)	1,341	(26,979)	1,712	(28,691)
Unrecognized actuarial loss (beginning of term)	未認識数理計算上の差異 (期首)	35,970	656	35,314	(9,241)	44,555

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2011 (A)	(A)-(B)	As of September 30, 2010 (B)	(B)-(C)	As of September 30, 2009 (C)
Projected benefit obligation (beginning of term)	退職給付債務 (期首)	73,599	240	73,359	(291)	73,650

Retirement Benefit Costs
[Non-Consolidated]退職給付費用
[単体]

For six months ended

(Unit:Millions of Yen)

		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)	(B)-(C)	September 30, 2009 (C)
Retirement benefit costs	退職給付費用	2,862	280	2,582	(243)	2,825
Service cost	勤務費用	642	16	626	30	596
Interest cost	利息費用	733	2	731	(3)	734
Expected return on plan assets	期待運用収益	(975)	14	(989)	(102)	(887)
Recognized actuarial loss	数理計算上の差異の費用処理額	2,178	157	2,021	(163)	2,184
Other retirement cost	その他	284	91	193	(4)	197

[Consolidated]

[連結]

For six months ended

(Unit:Millions of Yen)

		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)	(B)-(C)	September 30, 2009 (C)
Retirement benefit costs	退職給付費用	2,894	284	2,610	(241)	2,851

13. Deferred Tax Assets

13. 繰延税金資産

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

繰延税金資産・負債の主な発生原因別内訳

[Non-Consolidated]

[単体]

(Unit:Millions of Yen)

		As of September 30, 2011(A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010 (C)
Allowance for loan losses	貸倒引当金	38,900	(5,422)	(18,902)	44,322	57,802
Losses on devaluation of securities	有価証券有税償却	3,454	(4)	217	3,458	3,237
Others	その他	15,626	1,547	2,133	14,079	13,493
Subtotal deferred tax assets (A)	繰延税金資産小計 A	57,981	(3,879)	(16,552)	61,860	74,533
Valuation allowance (B)	評価性引当額 B	(3,953)	9	(226)	(3,962)	(3,727)
Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	54,028	(3,869)	(16,777)	57,897	70,805
Valuation difference on available-for-sale securities	その他有価証券評価差額金	6,295	(1,401)	(5,922)	7,696	12,217
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	6,978	0	0	6,978	6,978
Others	その他	3,775	(117)	1,061	3,892	2,714
Total deferred tax liabilities (D)	繰延税金負債合計 D	17,049	(1,518)	(4,861)	18,567	21,910
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額(C-D)	36,978	(2,352)	(11,917)	39,330	48,895

Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	43,218	(3,802)	(17,877)	47,020	61,095
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[Consolidated]

[連結]

(Unit:Millions of Yen)

		As of September 30, 2011(A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010 (C)
Net deferred tax assets	繰延税金資産(純額)の計上額	47,511	(2,429)	(12,148)	49,940	59,659

Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	53,859	(3,832)	(18,112)	57,691	71,971
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【参考】

当行は、「繰延税金資産の回収可能性の判断に関する監査上の取扱い(日本公認会計士協会監査委員会報告第66号)」第5項第1号における「例示区分」(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 September 30, 2011(A) *	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	13.57 %	1.29 %	1.42 %	12.28 %	12.15 %		
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	11.24 %	1.12 %	1.38 %	10.12 %	9.86 %		
(2) Tier 1 capital	(2) Tier 1	734.3	18.5	33.6	715.8	700.7		
[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	[53.8]	[(3.8)]	[(18.1)]	[57.6]	[71.9]		
Capital stock	資本金	215.6	0.0	0.0	215.6	215.6		
Capital surplus	資本剰余金	177.2	0.0	0.0	177.2	177.2		
Retained earnings	利益剰余金	317.4	19.1	38.2	298.3	279.2		
Treasury stock	自己株式	(5.5)	(4.9)	(4.9)	(0.6)	(0.6)		
Distributed income (estimated)	社外流出予定額	(6.9)	0.1	0.1	(7.0)	(7.0)		
Subscription rights to shares	新株予約権	0.2	0.0	0.0	0.2	0.2		
Minority interests of affiliate companies	連結子法人等の少数株主持分	52.5	1.5	2.5	51.0	50.0		
(Of which, Preferred securities issued by overseas SPCs)	うち海外特別目的会社の発行する優先出資証券	40.0	0.0	0.0	40.0	40.0		
Goodwill equivalent	のれん相当額	(1.0)	0.2	0.5	(1.2)	(1.5)		
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	(6.3)	0.4	0.3	(6.7)	(6.6)		
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	(8.7)	2.2	(3.0)	(10.9)	(5.7)		
(3) Tier 2 capital	(3) Tier 2	170.1	(1.9)	(7.2)	172.0	177.3		
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	7.8	(1.2)	(6.5)	9.0	14.3		
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.1	0.0	0.0	24.1	24.1		
Allowance for general loan losses	一般貸倒引当金	0.9	(0.6)	(0.7)	1.5	1.6		
Subordinated loans, etc	負債性資本調達手段等	137.3	0.0	0.0	137.3	137.3		
(4) Deductions	(4) 控除項目	17.7	(1.8)	3.6	19.5	14.1		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	886.8	18.5	22.9	868.3	863.9		
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,532.3	(535.6)	(573.7)	7,067.9	7,106.0		
On balanced	オン・バランス	5,865.5	(523.5)	(533.3)	6,389.0	6,398.8		
Off balanced	オフ・バランス	228.2	(6.1)	(30.3)	234.3	258.5		
Market risk equivalent assets	マーケット・リスク相当額に係る額	11.2	1.0	1.0	10.2	10.2		
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	427.3	(7.0)	(11.0)	434.3	438.3		

【Non-Consolidated】		【単体】		*Preliminary			(Unit:Billions of Yen)	
		As of September 30, 2011(A) *	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)		
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	13.34 %	1.31 %	1.40 %	12.03 %	11.94 %		
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	11.08 %	1.11 %	1.34 %	9.97 %	9.74 %		
(2) Tier 1 capital	(2) Tier 1	712.8	15.7	28.7	697.1	684.1		
[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	[43.2]	[(3.8)]	[(17.8)]	[47.0]	[61.0]		
Capital stock	資本金	215.6	0.0	0.0	215.6	215.6		
Legal capital surplus	資本準備金	177.2	0.0	0.0	177.2	177.2		
Legal retained earnings	利益準備金	38.3	0.0	0.0	38.3	38.3		
Other retained earnings	その他利益剰余金	275.7	17.7	36.0	258.0	239.7		
Others	その他	40.2	0.0	0.0	40.2	40.2		
Treasury stock	自己株式	(5.5)	(4.9)	(4.9)	(0.6)	(0.6)		
Distributed income (estimated)	社外流出予定額	(6.9)	0.1	0.1	(7.0)	(7.0)		
Subscription rights to shares	新株予約権	0.2	0.0	0.0	0.2	0.2		
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(6.3)	0.4	0.3	(6.7)	(6.6)		
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	(15.7)	2.3	(2.8)	(18.0)	(12.9)		
(3) Tier 2 capital	(3) Tier 2	169.1	(1.3)	(6.5)	170.4	175.6		
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	7.7	(1.3)	(6.5)	9.0	14.2		
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.1	0.0	0.0	24.1	24.1		
Allowance for general loan losses	一般貸倒引当金	0.0	0.0	0.0	0.0	0.0		
Subordinated loans, etc	負債性資本調達手段等	137.3	0.0	0.0	137.3	137.3		
(4) Deductions	(4) 控除項目	23.9	(2.5)	3.0	26.4	20.9		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	858.0	16.8	19.2	841.2	838.8		
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,430.2	(557.6)	(591.3)	6,987.8	7,021.5		
On balanced	オン・バランス	5,806.7	(547.4)	(551.1)	6,354.1	6,357.8		
Off balanced	オフ・バランス	214.1	(2.2)	(25.9)	216.3	240.0		
Market risk equivalent assets	マーケット・リスク相当額に係る額	11.2	1.0	1.0	10.2	10.2		
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	398.1	(9.0)	(15.2)	407.1	413.3		

. 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 September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011 (B)	As of September 30, 2010(C)
Loans to borrowers in bankruptcy	破綻先債権額	12,130	(4,263)	(19,321)	16,393	31,451
Past due loans	延滞債権額	165,135	12,596	9,291	152,539	155,844
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	7,207	1,067	561	6,140	6,646
Restructured loans	貸出条件緩和債権額	30,631	13	2,483	30,618	28,148
Total	合計	215,103	9,411	(6,987)	205,692	222,090
(Amount of partial direct written-off) (部分直接償却額)		80,345	(6,615)	(35,758)	86,960	116,103
Loans and bills discounted	貸出金残高(未残)	8,768,419	124,242	132,195	8,644,177	8,636,224

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

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

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

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

【Non-Consolidated】

【単体】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011 (B)	As of September 30, 2010(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.1	0.0	(0.2)	0.1	0.3
Past due loans	延滞債権額	1.8	0.1	0.0	1.7	1.8
Accruing loans contractually past due for 3 months or more	3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	0.0	0.3	0.3
Total	合計	2.4	0.1	(0.1)	2.3	2.5

【Consolidated】

【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011 (B)	As of September 30, 2010(C)
Loans to borrowers in bankruptcy	破綻先債権額	12,130	(4,271)	(19,330)	16,401	31,460
Past due loans	延滞債権額	169,985	13,444	9,777	156,541	160,208
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	7,213	1,052	567	6,161	6,646
Restructured loans	貸出条件緩和債権額	30,633	13	2,482	30,620	28,151
Total	合計	219,962	10,237	(6,504)	209,725	226,466
(Amount of partial direct written-off) (部分直接償却額)		92,174	(6,670)	(36,937)	98,844	129,111
Loans and bills discounted	貸出金残高(未残)	8,733,900	132,018	135,035	8,601,882	8,598,865

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

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

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

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

【Consolidated】

【連結】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011 (B)	As of September 30, 2010(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.1	0.0	(0.2)	0.1	0.3
Past due loans	延滞債権額	1.9	0.1	0.1	1.8	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	0.0	0.3	0.3
Total	合計	2.5	0.1	(0.1)	2.4	2.6

2. Allowance for Loan Losses

2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
Allowance for loan losses	貸倒引当金	70,034	(3,828)	(6,081)	73,862	76,115
Allowance for general loan losses	一般貸倒引当金	32,903	(4,911)	(5,485)	37,814	38,388
Allowance for specific loan losses	個別貸倒引当金	37,130	1,083	(597)	36,047	37,727
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
Allowance for loan losses	貸倒引当金	83,644	(4,708)	(6,747)	88,352	90,391
Allowance for general loan losses	一般貸倒引当金	40,984	(5,681)	(5,687)	46,665	46,671
Allowance for specific loan losses	個別貸倒引当金	42,660	974	(1,059)	41,686	43,719
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3. Percentage of Allowance to Total Risk
Managed Loans

3. リスク管理債権に対する引当率

【Non-Consolidated】

【単体】

(Unit:%)

		As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 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	41.2	(2.5)	(5.2)	43.7	46.4
After partial direct written-off	部分直接償却後	17.2	(0.3)	0.3	17.5	16.9
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	52.3	(4.4)	(5.5)	56.7	57.8
After partial direct written-off	部分直接償却後	32.5	(3.4)	(1.7)	35.9	34.2

【Consolidated】

【連結】

(Unit:%)

		As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 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	45.3	(2.7)	(5.0)	48.0	50.3
After partial direct written-off	部分直接償却後	19.3	(0.5)	0.0	19.8	19.3
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	58.5	(4.6)	(4.9)	63.1	63.4
After partial direct written-off	部分直接償却後	38.0	(4.1)	(1.9)	42.1	39.9

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 September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	54,826	(3,392)	(16,392)	58,218	71,218
Doubtful claims	危険債権	124,199	11,769	6,277	112,430	117,922
Claims in need of special caution	要管理債権	37,838	1,080	3,044	36,758	34,794
Sub-total (Claims in need of special caution or below)	要管理債権以下計 A	216,864	9,456	(7,072)	207,408	223,936
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	1,140,174	(75,701)	(67,747)	1,215,875	1,207,921
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,641,540	172,171	166,837	7,469,369	7,474,703
Sub-total (Normal claims)	正常債権計	8,781,715	96,470	99,090	8,685,245	8,682,625
Total (Credit exposures)	合計 B	8,998,580	105,927	92,019	8,892,653	8,906,561
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	42,096	(21)	1,528	42,117	40,568
Percentage of claims in need of special caution or below (%) A/B	要管理債権以下の割合 A / B (%)	2.4	0.1	(0.1)	2.3	2.5

[Consolidated]		[連結]			(Unit:Millions of Yen)	
		As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	59,284	(2,573)	(15,839)	61,857	75,123
Doubtful claims	危険債権	126,105	11,902	6,340	114,203	119,765
Claims in need of special caution	要管理債権	37,846	1,064	3,049	36,782	34,797
Sub-total (Claims in need of special caution or below)	要管理債権以下計 C	223,236	10,393	(6,451)	212,843	229,687
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	1,145,307	(75,137)	(67,090)	1,220,444	1,212,397
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,828,586	162,127	150,738	7,666,459	7,677,848
Sub-total (Normal claims)	正常債権計	8,973,893	86,989	83,648	8,886,904	8,890,245
Total (Credit exposures)	合計 D	9,197,129	97,381	77,197	9,099,748	9,119,932
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	43,320	26	1,409	43,294	41,911
Percentage of claims in need of special caution or below (%) C/D	要管理債権以下の割合 C / D (%)	2.4	0.1	(0.1)	2.3	2.5

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

5. 金融再生法開示債権の保全状況

[Non-Consolidated]		[単体]			(Unit:Millions of Yen)	
		As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
Coverage amount	保全額 A	179,357	4,860	(10,723)	174,497	190,080
Allowance for loan losses	貸倒引当金	41,096	1,070	(417)	40,026	41,513
Collateral and guarantees	担保保証等	138,260	3,790	(10,307)	134,470	148,567
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	破産更正債権及びこれらに準ずる債権、危険債権、要管理先債権計 B	221,123	8,356	(8,587)	212,767	229,710
Coverage ratio (%)	保全率 (%) A / B	81.1	(0.9)	(1.6)	82.0	82.7

[Reference] Status of Coverage of Claims of Borrowers Classification		(参考)開示債権別の保全状況推移			(Unit:Millions of Yen)	
		As of September 30, 2011 (A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	54,826	(3,392)	(16,392)	58,218	71,218
Allowance for loan losses	貸倒引当金	23,048	(1,260)	(1,326)	24,308	24,374
Collateral and guarantees	担保保証等	31,778	(2,132)	(15,066)	33,910	46,844
Coverage ratio (%)	保全率 (%)	100.0	0.0	0.0	100.0	100.0
Doubtful claims	危険債権	124,199	11,769	6,277	112,430	117,922
Allowance for loan losses	貸倒引当金	13,724	2,230	676	11,494	13,048
Collateral and guarantees	担保保証等	85,898	4,821	2,815	81,077	83,083
Coverage ratio (%)	保全率 (%)	80.2	(2.1)	(1.3)	82.3	81.5
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	42,096	(21)	1,528	42,117	40,568
Allowance for loan losses	貸倒引当金	4,324	101	234	4,223	4,090
Collateral and guarantees	担保保証等	20,583	1,100	1,944	19,483	18,639
Coverage ratio (%)	保全率 (%)	59.1	2.9	3.1	56.2	56.0

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of September 30, 2011) 引当率・保全率 (23年9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 12.4 (4.2)		Unrecoverable or valueless 破産更生債権及びこ れらに準ずる債権 54.8 (3.4)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部 分		Entirely reserved 全額引当	Entirely reserved, or direct written- off 全額償却 引当	23.0	100%	100%
Virtual bankruptcy 実質破綻先 42.4 (0.9)			30.0 (0.3)	24.8 (3.6)	0.0 (0.0)	0.0 (0.0)			
Possible bankruptcy 破綻懸念先 124.1 (11.7)		Doubtful 危険債権 124.1 (11.7)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部 分		Partially reserved 必要額を引当		13.7	35.8%	80.2%
In need of caution 要注意先			31.2 (3.4) [17.5]	68.3 (3.6) [68.3]	24.5 (4.7) [38.3]				
In need of special caution based on borrowers 要管理先 42.0 (0.1)		In need of special caution 要管理債権 37.8 (1.1)	Covered by collateral (担保) 20.5 Non-covered (信用) 21.5		[]: Credit exposures under each category before reserve []内の計数は引当前の分類額		4.3	20.1%	59.1%
Other than in need of special caution based on borrowers 要管理先以外 の要注意先 1,178.0 (74.6)			3.1 (0.1)	38.9 (0.1)					
Normal 正常先 7,641.5 (172.2)		Normal 正常債権 8,781.7 (96.5)					14.9	1.3%	
			279.2 (9.3)	856.6 (65.3)					
Total 合計 8,998.5 (105.9) 100.0%		Total 合計 8,998.5 (105.9)	No categorization 非分類 7,985.2 (166.4) 88.7%	Category 分類 988.7 (65.2) 11.0%	Category 分類 24.5 (4.7) 0.3%	Category 分類 0.0 (0.0) 0.0%	Total 合計 69.6	Total coverage ratio 81.1%	

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 September 30, 2011)

資産内容の開示における各種基準の比較(23年9月末)

【Non-consolidated】【単体】

(Unit:Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権		Risk-managed loans under the Banking Law リスク管理債権	
		(Of which, Loans and bills discounted) (うち貸出金)		(Loans and bills discounted) (対象:貸出金)	
Legal bankruptcy 破綻先 12.4		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 54.8	12.1	Loans to borrowers in bankruptcy 破綻先債権 12.1	
Virtual bankruptcy 実質破綻先 42.4			53.3	41.2	Past due loans 延滞債権 165.1
Possible bankruptcy 破綻懸念先 124.1		Doubtful 危険債権 124.1	123.8		
In need of caution 要注意先 1,178.0	In need of special caution based on borrowers 要管理先 42.0	In need of special caution 要管理債権 37.8 ()	37.8	7.2	Accruing loans contractually past due for 3 months or more 3ヵ月以上延滞債権 7.2
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,135.9			30.6	Restructured loans 条件緩和債権 30.6
Normal 正常先 7,641.5			Sub total 小計 215.1		Total 合計 215.1
		Sub total 小計 216.8	Sub total 小計 215.1		
		Normal 正常債権 8,781.7	8,553.3		() Loans and bills discounted only () 要管理債権は貸出金のみ
Total 合計 8,998.5		Total 合計 8,998.5	Total 合計 8,768.4		

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 September 30, 2011 (A)	April 1, 2011 - September 30, 2011 (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	54.8	(3.4)	10.9	14.3	58.2
Doubtful claims	危険債権	124.1	11.7	32.8	21.1	112.4
For six months ended September 30, 2011	23年度中間期	179.0	8.4	43.8	35.4	170.6

		As of March 31, 2011(A)	April 1, 2010 - March 31, 2011 (A)-(B)		As of March 31, 2010 (B)	
			Increase	Amount off-balanced		
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	58.2	(22.9)	21.5	44.4	81.1
Doubtful claims	危険債権	112.4	(8.9)	33.3	42.2	121.3
For the year ended March 31, 2011	22年度	170.6	(31.9)	54.8	86.7	202.5

		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	21年度	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 six months ended September 30, 2011	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	3.9
Final disposal of non-performing loan by restructuring	再建型処理	6.6	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	9.3	28.8	15.4
Direct written-off	直接償却	(17.8)	(35.8)	21.3
Other	その他	33.3	67.9	72.2
	Collection / repayment, etc	13.9	45.7	51.3
	Improvement in debtors' business performance	19.4	22.2	20.9
Total	合計	35.4	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 six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2011		September 30, 2010		September 30, 2009	
		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	-	0	-	8	6.4
Category		0	-	1	0.1	3	4.6
Category		1	0.3	3	0.1	9	4.7
Category		9	1.7	15	8.0	16	15.7
Category		1	0.8	1	0.1	3	0.2
Category		4	1.5	3	3.8	3	1.4
Category		2	0.4	1	0.3	2	2.3
No rating	格付なし	0	-	0	-	1	0.0

Internal rating half a year before bankruptcy

倒産半期前の行内格付

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

Internal rating	行内格付	September 30, 2011		September 30, 2010		September 30, 2009	
		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		0	-	2	0.1	4	2.0
Category		3	0.2	12	7.6	24	21.3
Category		4	1.2	1	0.1	0	-
Category		1	0.9	2	0.2	6	5.7
Category		9	2.5	6	4.3	7	3.4
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 September 30, 2011(A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
Total	合計	8,760,384	124,019	131,363	8,636,365	8,629,021
Manufacturing	製造業	966,795	38,782	26,336	928,013	940,459
Agriculture and forestry	農業、林業	4,364	86	35	4,278	4,329
Fishery	漁業	8,381	307	1,402	8,074	6,979
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,672	(17)	(11)	3,689	3,683
Construction	建設業	260,854	(6,033)	2,134	266,887	258,720
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,423	(58)	315	14,481	14,108
IT and telecommunication	情報通信業	58,129	(2,525)	(3,392)	60,654	61,521
Transport and postal activities	運輸業、郵便業	347,696	(2,551)	(7,888)	350,247	355,584
Wholesale and retail	卸売業、小売業	717,921	1,179	12,409	716,742	705,512
Finance and insurance	金融業、保険業	219,171	1,185	(5,121)	217,986	224,292
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,307,210	36,605	11,224	2,270,605	2,295,986
Other services	その他の各種サービス業	714,476	20,724	(20,280)	693,752	734,756
Local governments	地方公共団体	119,208	(7,176)	18,140	126,384	101,068
Others	その他	3,018,084	43,511	96,060	2,974,573	2,922,024

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 September 30, 2011(A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
Total	合計	215,103	9,411	(6,987)	205,692	222,090
Manufacturing	製造業	20,681	2,619	3,521	18,062	17,160
Agriculture and forestry	農業、林業	29	(14)	(20)	43	49
Fishery	漁業	3	0	3	3	-
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3	(1)	(1)	4	4
Construction	建設業	14,559	(952)	2,414	15,511	12,145
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	0	(1)	(1)	1	1
IT and telecommunication	情報通信業	3,012	2,362	(862)	650	3,874
Transport and postal activities	運輸業、郵便業	5,436	4,420	4,493	1,016	943
Wholesale and retail	卸売業、小売業	24,602	157	3,904	24,445	20,698
Finance and insurance	金融業、保険業	779	(5)	399	784	380
Real estate and goods rental and leasing	不動産業、物品賃貸業	66,936	(5,249)	(24,481)	72,185	91,417
Other services	その他の各種サービス業	32,039	5,280	2,291	26,759	29,748
Local governments	地方公共団体	-	-	-	-	-
Others	その他	47,019	797	1,355	46,222	45,664

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 September 30, 2011(A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
Total	合計	216,864	9,456	(7,072)	207,408	223,936
Manufacturing	製造業	21,094	2,823	3,669	18,271	17,425
Agriculture and forestry	農業、林業	29	(14)	(20)	43	49
Fishery	漁業	3	0	3	3	-
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3	(1)	(1)	4	4
Construction	建設業	14,576	(981)	2,393	15,557	12,183
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	0	(1)	(1)	1	1
IT and telecommunication	情報通信業	3,092	2,362	(863)	730	3,955
Transport and postal activities	運輸業、郵便業	5,441	4,425	4,495	1,016	946
Wholesale and retail	卸売業、小売業	25,285	169	3,850	25,116	21,435
Finance and insurance	金融業、保険業	826	(2)	383	828	443
Real estate and goods rental and leasing	不動産業、物品賃貸業	67,141	(5,306)	(24,488)	72,447	91,629
Other services	その他の各種サービス業	32,261	5,183	2,157	27,078	30,104
Local governments	地方公共団体	-	-	-	-	-
Others	その他	47,107	799	1,351	46,308	45,756

(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 six months ended

(Unit: Billions of Yen)

		September 30, 2011(A)	(A)-(B)	September 30, 2010(B)	(B)-(C)	September 30, 2009(C)
(outstanding balance)	(末残)	8,768.4	132.2	8,636.2	(101.3)	8,737.5
(average balance)	(平残)	8,647.7	123.3	8,524.4	(357.8)	8,882.2

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

貸出金内訳(特別国際金融取引勘定を除く国内店分)及び中小企業等貸出比率

(Unit: Billions of Yen)

		As of September 30, 2011(A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
Loans to large & medium sized businesses	大中堅企業向け貸出	1,459.3	18.1	(17.8)	1,441.2	1,477.1
Loans to small and medium-sized businesses, etc	中小企業等貸出	7,157.2	114.2	123.2	7,043.0	7,034.0
Loans to small and medium-sized businesses	中小企業向け貸出	2,912.3	47.4	(4.0)	2,864.9	2,916.3
Loans to individuals	個人向け貸出	4,244.8	66.8	127.1	4,178.0	4,117.7
Residential loans	住宅系ローン	3,909.0	74.0	136.7	3,835.0	3,772.3
Housing loans	住宅ローン	2,656.4	52.0	98.2	2,604.4	2,558.2
Apartment loans	アパートローン	1,252.5	21.9	38.5	1,230.6	1,214.0
Other individual loans	その他のローン	335.7	(7.3)	(9.7)	343.0	345.4
Public sectors	公共向け貸出	143.8	(8.2)	26.0	152.0	117.8
Total	合計	8,760.3	124.0	131.3	8,636.3	8,629.0
Retail Loans within Kanagawa Prefecture	県内リテール貸出	6,083.0	109.5	111.9	5,973.5	5,971.1

(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	81.6	0.1	0.1	81.5	81.5
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(Reference)

(参考)

For six months ended

(Unit: Billions of Yen)

		September 30, 2011 (A)	(A)-(B)	September 30, 2010 (B)	(B)-(C)	September 30, 2009 (C)
New housing Loans	住宅ローン実行額	168.5	19.1	149.4	1.0	148.4

(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 September 30, 2011(A)	(A)-(B)	(A)-(C)	As of March 31, 2011(B)	As of September 30, 2010(C)
Loans to Asian countries	アジア向け貸出	12.5	0.3	1.3	12.2	11.2
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Latin America	中南米向け貸出	2.2	(0.2)	(0.2)	2.4	2.4
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 six months ended

(Unit: Billions of Yen)

		September 30, 2011(A)	(A)-(B)	September 30, 2010(B)	(B)-(C)	September 30, 2009(C)
(outstanding balance)	(末残)	10,438.2	139.8	10,298.4	270.3	10,028.1
(average balance)	(平残)	10,554.9	245.5	10,309.4	149.3	10,160.1

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)

		As of September 30, 2011(A)	(A)-(B)	As of September 30, 2010(B)	(B)-(C)	As of September 30, 2009(C)
<Outstanding balance>	(末残)					
Individual	個人	8,049.0	203.6	7,845.4	120.5	7,724.9
Of which, liquid deposits	うち流動性	5,073.4	307.2	4,766.2	133.4	4,632.8
Of which, fixed deposits	うち定期性	2,921.0	(108.1)	3,029.1	(15.4)	3,044.5
Corporate	法人	2,004.5	89.7	1,914.8	25.1	1,889.7
Local Public	公金	284.6	(169.5)	454.1	175.6	278.5
Financial institutions	金融	99.7	16.5	83.2	(49.4)	132.6
Total	合計	10,437.8	140.2	10,297.6	271.7	10,025.9
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,660.4	106.6	9,553.8	321.1	9,232.7

For six months ended

(Unit: Billions of Yen)

		September 30, 2011(A)	(A)-(B)	September 30, 2010(B)	(B)-(C)	September 30, 2009(C)
<Average balance>	(平残)					
Individual	個人	8,074.5	199.0	7,875.5	106.6	7,768.9
Corporate	法人	1,995.4	72.9	1,922.5	6.1	1,916.4
Local Public	公金	413.5	(16.0)	429.5	33.2	396.3
Financial institutions	金融	70.5	(2.1)	72.6	(2.9)	75.5
Total	合計	10,554.0	253.8	10,300.2	143.0	10,157.2
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,758.2	229.8	9,528.4	199.1	9,329.3

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 six months ended

(Unit:Billions of Yen)

		September 30, 2011		September 30, 2010		September 30, 2009	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[260.6] 11,110.2	1.55	[211.8] 10,649.0	1.68	[175.7] 10,698.4	1.84
Of which, loans and bills discounted	うち貸出金	8,617.8	1.75	8,503.6	1.87	8,870.4	1.99
Of which, securities	うち有価証券	2,045.5	0.88	1,713.5	0.94	1,399.2	1.18
Of which, call loans	うちコールローン	2.5	0.60	14.0	0.21	21.0	0.18
Of which, due from banks	うち預け金	0.0	0.02	0.0	0.04	0.0	0.04
Of which, monetary claims bought	うち買入金銭債権	173.8	1.53	199.1	1.46	229.6	1.57
Interest-bearing liabilities	資金調達勘定	10,886.9	0.08	10,437.4	0.11	10,419.2	0.16
Of which, deposits	うち預金	10,342.5	0.05	10,135.7	0.08	9,990.7	0.13
Of which, negotiable certificates of deposit	うち譲渡性預金	191.4	0.08	110.8	0.13	238.9	0.20
Of which, call money	うちコールマネー	78.3	0.06	45.9	0.09	39.5	0.09
Of which, borrowed money	うち借入金	210.0	0.93	80.5	2.27	103.3	1.74
Of which, bonds payable	うち社債	64.3	1.92	64.3	1.98	46.7	2.26

(注) ()内は国内業務部門と国際業務部門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 six months ended

(Unit:Billions of Yen)

		September 30, 2011		September 30, 2010		September 30, 2009	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	546.5	0.87	481.4	0.78	434.8	1.03
Of which, loans and bills discounted	うち貸出金	29.9	1.28	20.8	1.33	11.8	1.93
Of which, securities	うち有価証券	34.8	0.98	28.3	1.12	23.4	1.44
Of which, call loans	うちコールローン	79.7	0.60	56.0	0.50	45.8	0.92
Of which, due from banks	うち預け金	398.0	0.75	365.8	0.71	319.5	1.02
Interest-bearing liabilities	資金調達勘定	[260.6] 546.0	0.86	[211.8] 450.9	0.85	[175.7] 405.1	0.94
Of which, deposits	うち預金	212.3	0.37	173.6	0.43	169.4	0.33
Of which, call money	うちコールマネー	31.9	1.48	24.4	1.42	18.0	0.50
Of which, borrowed money	うち借入金	41.0	2.95	41.0	2.95	41.8	2.91

(注) ()内は国内業務部門と国際業務部門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 six months ended

(Unit:Billions of Yen)

		September 30, 2011		September 30, 2010		September 30, 2009	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	11,396.2	1.55	10,918.6	1.67	10,957.4	1.84
Of which, loans and bills discounted	うち貸出金	8,647.7	1.75	8,524.4	1.87	8,882.2	1.99
Of which, securities	うち有価証券	2,080.3	0.88	1,741.9	0.94	1,422.6	1.18
Of which, call loans	うちコールローン	82.2	0.60	70.0	0.44	66.9	0.69
Of which, due from banks	うち預け金	398.0	0.75	365.8	0.71	319.5	1.02
Of which, monetary claims bought	うち買入金銭債権	173.8	1.53	199.1	1.46	229.6	1.57
Interest-bearing liabilities	資金調達勘定	11,172.3	0.12	10,676.5	0.14	10,648.5	0.18
Of which, deposits	うち預金	10,554.9	0.06	10,309.4	0.09	10,160.1	0.13
Of which, negotiable certificates of deposit	うち譲渡性預金	191.4	0.08	110.8	0.13	238.9	0.20
Of which, call money	うちコールマネー	110.3	0.48	70.3	0.55	57.5	0.22
Of which, borrowed money	うち借入金	251.0	1.26	121.5	2.50	145.1	2.08
Of which, bonds payable	うち社債	64.3	1.92	64.3	1.98	46.7	2.26

This information contains a description of future performance. Such description, however, does not guarantee future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in the economic environment.