



Consolidated Financial Results for the Nine Months ended December 31, 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

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

1. Consolidated Financial Results (for the nine months ended December 31, 2011)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Nine months ended December 31, 2011	217,984	2.9%	66,902	15.8%	34,850	5.1%
Nine months ended December 31, 2010	211,663	(6.1%)	57,770	64.8%	33,131	59.7%

(Note1) Comprehensive Income: Nine months ended December 31, 2011: ¥35,849 million [20.2%];

Nine months ended December 31, 2010: ¥29,812 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)
Nine months ended December 31, 2011	¥25.73	¥25.71
Nine months ended December 31, 2010	¥24.36	¥24.35

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
December 31, 2011	12,794,060	803,716	5.8%
March 31, 2011	12,520,526	786,948	5.8%

(Reference) Own Capital: December 31, 2011: ¥750,356 million; March 31, 2011: ¥735,534 million

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

2. Dividends on Common Stock

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

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

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

4. Others

(1) Changes in the scope of consolidated significant subsidiaries during the nine months ended December 31, 2011: No

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

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

(A) Changes in accounting policies due to revision of accounting standards: No

(B) Changes in accounting policies due to reasons other than (A): No

(C) Changes in accounting estimates: No

(D) Restatements: No

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

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

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

December 31, 2011	14,084,625shares	March 31, 2011	1,166,350shares
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(C) Average outstanding stocks for the nine months ended :

December 31, 2011	1,354,388,120shares	December 31, 2010	1,359,936,660shares
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(Disclosure regarding the execution of the quarterly review process)

The review procedure of quarterly financial results based on the "Financial Instruments and Exchange Law" has been completed.

(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.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2011	As of December 31, 2011
Assets:		
Cash and due from banks	857,677	601,227
Call loans and bills bought	143,395	84,865
Monetary claims bought	188,390	171,872
Trading assets	100,368	67,259
Securities	1,994,647	2,142,554
Loans and bills discounted	8,601,882	8,961,876
Foreign exchanges	3,948	4,374
Lease receivables and investment assets	52,819	51,645
Other assets	139,006	302,995
Tangible fixed assets	126,960	126,138
Intangible fixed assets	18,034	15,369
Deferred tax assets	49,940	44,777
Customers' liabilities for acceptances and guarantees	331,805	303,796
Allowance for loan losses	(88,352)	(84,692)
Total assets	12,520,526	12,794,060
Liabilities:		
Deposits	10,725,087	10,651,777
Negotiable certificates of deposit	96,900	87,005
Call money and bills sold	36,908	208,962
Trading liabilities	1,460	1,404
Borrowed money	282,939	503,060
Foreign exchanges	28	229
Bonds payable	64,300	64,300
Other liabilities	170,312	148,699
Provision for directors' bonuses	40	-
Provision for retirement benefits	143	156
Provision for reimbursement of deposits	898	831
Provision for contingent loss	700	793
Reserves under the special laws	2	3
Deferred tax liabilities for land revaluation	22,048	19,323
Acceptances and guarantees	331,805	303,796
Total liabilities	11,733,577	11,990,344
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	298,369	319,668
Treasury stock	(669)	(5,587)
Total shareholders' equity	690,573	706,953
Valuation difference on available-for-sale securities	13,446	9,246
Deferred gains or losses on hedges	(9)	(93)
Revaluation reserve for land	31,524	34,249
Total accumulated other comprehensive income	44,961	43,402
Subscription rights to shares	274	267
Minority interests	51,139	53,092
Total net assets	786,948	803,716
Total liabilities and net assets	12,520,526	12,794,060

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

(Unit: Millions of Yen)

	December 31, 2010	December 31,2011
Ordinary income	211,663	217,984
Interest income	136,938	133,408
Of which, interest on loans and discounts	119,500	114,134
Of which, interest and dividends on securities	12,658	14,250
Fees and commissions	37,635	38,195
Trading income	899	1,453
Other ordinary income	33,196	38,860
Other income	2,993	6,066
Ordinary expenses	153,893	151,081
Interest expenses	10,403	9,342
Of which, interest on deposits	6,507	4,816
Fees and commissions payments	7,297	8,257
Trading expenses	9	19
Other ordinary expenses	23,652	30,280
General and administrative expenses	83,245	82,912
Other expenses	29,285	20,269
Ordinary profit	57,770	66,902
Extraordinary income	1,679	1
Gain on disposal of noncurrent assets	-	1
Recoveries of written-off claims	1,679	-
Extraordinary loss	201	260
Loss on disposal of noncurrent assets	188	259
Other	12	0
Income before income taxes and minority interests	59,249	66,643
Income taxes current	21,053	20,530
Income taxes deferred	2,533	8,731
Total income taxes	23,587	29,261
Income before minority interests	35,662	37,381
Minority interests in income	2,530	2,531
Net income	33,131	34,850

(Consolidated Statements of Comprehensive Income)

(For the nine months ended)

(Unit: Millions of Yen)

	December 31, 2010	December 31,2011
Income before minority interests	35,662	37,381
Other comprehensive income	(5,849)	(1,531)
Valuation difference on available-for-sale securities	(5,844)	(4,172)
Deferred gains or losses on hedges	(5)	(83)
Revaluation reserve for land	-	2,724
Comprehensive income	29,812	35,849
Comprehensive income attributable to owners of the parent	27,270	33,292
Comprehensive income attributable to minority interests	2,541	2,557

SELECTED FINANCIAL INFORMATION FOR THE NINE MONTHS ENDED DECEMBER 31, 2011

. Summary

. 決算サマリー

1. Income status (Non-Consolidated)

1. 損益の状況(単体)

·Gross operating income	·Mainly due to a decline in domestic interest income, gross operating income decreased by 3.5 billion yen from the same period previous year, to 149.9 billion yen.
·Expenses	·By thoroughly implementing low cost operations, expenses decreased by 0.6 billion yen from the same period previous year, to 73.5 billion yen.
·Core net business profit	·Along with the decrease in gross operating income, core net business profit decreased by 2.8 billion yen from the same period previous year, to 76.4 billion yen.
·Ordinary profit	·Core net business profit decreased, but credit costs also greatly decreased, resulting in ordinary profit increasing by 7.3 billion yen from the same period previous year, to 60.3 billion yen.
·Net income	·The decrease of deferred tax assets by change in effective corporate tax rate had a negative impact on net income by 2.8 billion yen. However, due to the ordinary profit increased, net income increased by 1.4 billion yen from the same period previous year, to 33.4 billion yen.

		For the nine months ended			(Unit:Billions of Yen)
		December 31, 2011(A)	(A)-(B)	December 31, 2010(B)	For the year ended March 31, 2011 (Reference)
Gross operating income	業務粗利益	149.9	(3.5)	153.4	205.1
Of which, interest income from domestic operations	うち国内資金利益	123.0	(2.7)	125.7	167.6
Of which, fees and commissions from domestic operations	うち国内役務取引等利益	21.3	(0.3)	21.6	30.0
Expenses	経費(除く臨時処理分)	() 73.5	(0.6)	74.1	98.7
(Reference) OHR	(参考) O H R	49.0%	0.7%	48.3%	48.1%
Core net business profit	実質業務純益	76.4	(2.8)	79.2	106.4
Provision of allowance for general loan losses	一般貸倒引当金繰入額	() (4.3)	(6.1)	1.8	0.3
Net business profit	業務純益	80.7	3.3	77.4	106.1
Non-recurring gains (losses)	臨時損益	(20.4)	4.0	(24.4)	(31.1)
Of which, disposal of bad debts	うち不良債権処理額	() 15.0	(6.3)	21.3	28.6
Of which, gains or losses on stocks and other securities	うち株式等関係損益	(2.9)	(1.8)	(1.1)	(0.0)
Ordinary profit	経常利益	60.3	7.3	53.0	74.9
Net income	四半期(当期)純利益	33.4	1.4	32.0	45.4
Credit costs	与信関係費用	() 10.7	(11.7)	22.4	27.6

24年3月期第3四半期累計期間から「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 third Quarter of fiscal year 2011.

2. Loans and Deposits, etc. Information

2. 貸出金・預金等の状況(単体)

·Loans	·Loans to individuals increased, mainly due to housing loans. This resulted in loans to small and medium-sized businesses, etc. increasing by 221.8 billion yen from the same period previous year, rising to 7,276.0. Also The total loans increased by 352.3 billion yen from the same period previous year, to 8,987.9 billion yen.
·Deposits	·Deposits from individuals steadily increased by 214.7 billion yen from the same period previous year, to 8,255.8 billion yen. Moreover, total deposits increased by 170.4 billion yen from the same period previous year, rising to 10,666.4 billion.

[Non-Consolidated] Loans

[単体] 貸出金未残(特別国際金融取引勘定を除く国内店分)

		Domestic branches (excluding loans in offshore market account)			(Unit:Billions of Yen)	
		As of December 31, 2011 (A)	(A)-(B)	(A)-(C)	As of December 31, 2010 (B)	As of September 30, 2011 (C)
Loans	貸出金合計	8,987.9	352.3	227.6	8,635.6	8,760.3
Of which, Loans to small and medium-sized businesses, etc.	うち中小企業等貸出	7,276.0	221.8	118.8	7,054.2	7,157.2
Of which, Loans to individuals	うち個人向け貸出	4,307.1	172.0	62.3	4,135.1	4,244.8
Retail Loans within Kanagawa Prefecture	県内リテール貸出	6,192.6	192.9	109.6	5,999.7	6,083.0

(注) 県内リテール貸出 = 中小企業等貸出のうち神奈川県内の残高

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

[Non-Consolidated] Deposits

[単体] 預金未残(特別国際金融取引勘定を除く国内店分)

		Domestic branches (excluding deposits in offshore market account)			(Unit:Billions of Yen)	
		As of December 31, 2011 (A)	(A)-(B)	(A)-(C)	As of December 31, 2010 (B)	As of September 30, 2011 (C)
Deposits	預金合計	10,666.4	170.4	228.6	10,496.0	10,437.8
Of which, deposits from individuals	うち個人預金	8,255.8	214.7	206.8	8,041.1	8,049.0
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,871.3	142.4	210.9	9,728.9	9,660.4

·Non-deposit products for individuals	·Annuity insurance, etc. increased by 128.6 billion yen from the same period previous year, due to the high level of sales. This resulted in total non-deposit products for individuals increasing by 46.4 billion yen from the same period previous year, to rising to 1,674.0 billion yen.
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[Non-Consolidated] Non-deposit products for individuals Information

[単体] 個人向け投資型商品残高の状況

		Domestic branches (excluding deposits in offshore market account)			(Unit:Billions of Yen)	
		As of December 31, 2011 (A)	(A)-(B)	(A)-(C)	As of December 31, 2010 (B)	As of September 30, 2011 (C)
Non-deposit products for individuals	個人向け投資型商品合計	1,674.0	46.4	34.3	1,627.6	1,639.7
Of which, investment trusts	うち投資信託残高	410.5	(39.4)	(4.1)	449.9	414.6
Of which, annuity insurance, etc.	うち年金等保険残高	816.1	128.6	50.9	687.5	765.2

. Digest of Financial Results for the nine months ended December 31, 2011
 . 平成24年3月期 第3四半期決算の概況

1. Profit and Loss
 [Non-Consolidated]

1. 損益状況
 [単体]

(Unit:Millions of Yen)

		For the nine months ended			For the year ended	
		December 31, 2011(A)	(A)-(B)	December 31, 2010(B)	March 31, 2011 (Reference)	
1	Gross operating income	業務粗利益	149,957	(3,471)	153,428	205,187
2	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	157,901	3,828	154,073	207,265
3	Gross operating income from domestic operations	国内業務粗利益	148,311	(3,166)	151,477	202,747
4	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	156,294	4,175	152,119	204,822
5	Interest income	資金利益	123,042	(2,659)	125,701	167,692
6	Fees and commissions	役務取引等利益	21,338	(302)	21,640	30,067
7	Trading income	特定取引利益	406	91	315	423
8	Other ordinary income	その他業務利益	3,524	(296)	3,820	4,564
9	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(7,982)	(7,341)	(641)	(2,075)
10	Gross operating income from international operations	国際業務粗利益	1,645	(305)	1,950	2,439
11	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	1,607	(347)	1,954	2,442
12	Interest income	資金利益	96	133	(37)	(23)
13	Fees and commissions	役務取引等利益	285	13	272	364
14	Trading income	特定取引利益	(19)	(10)	(9)	(16)
15	Other ordinary income	その他業務利益	1,283	(441)	1,724	2,115
16	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	37	40	(3)	(3)
17	Expenses	経費(除く臨時処理分)	73,510	(620)	74,130	98,768
18	Personnel	人件費	29,323	823	28,500	38,145
19	Facilities	物件費	39,787	(1,403)	41,190	54,844
20	Taxes	税金	4,400	(39)	4,439	5,777
21	(Reference) OHR (17÷1)	(参考)OHR (17÷1)	49.0%	0.7%	48.3%	48.1%
22	Core net business Profit	実質業務純益	76,446	(2,851)	79,297	106,418
23	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	84,391	4,448	79,943	108,497
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額	(4,342)	(6,175)	1,833	300
25	Net business profit	業務純益	80,789	3,326	77,463	106,118
26	(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(7,944)	(7,299)	(645)	(2,078)
27	Non-recurring gains (losses)	臨時損益	(20,423)	4,021	(24,444)	(31,138)
28	Disposal of bad debts	不良債権処理額	15,085	(6,259)	21,344	28,674
29	Written-off of loans	貸出金償却	5,870	(4,640)	10,510	14,249
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額	11,091	817	10,274	13,876
31	Loss on sales of non-performing loans	延滞債権等売却損	142	99	43	104
32	Other	その他	401	(113)	514	443
33	Recoveries of written-off claims	償却債権取立益	2,421			
34	Gains or losses on stocks and other securities	株式等関係損益	(2,945)	(1,836)	(1,109)	(18)
35	Gains on sales of stocks and other securities	株式等売却益	891	(494)	1,385	1,525
36	Losses on sales of stocks and other securities	株式等売却損	44	(206)	250	498
37	Losses on devaluation of stocks and other securities	株式等償却	3,792	1,549	2,243	1,045
38	Other non-recurring gains (losses)	その他の臨時損益	(2,392)	(402)	(1,990)	(2,444)
39	Ordinary profit	経常利益	60,365	7,346	53,019	74,980
40	Extraordinary income (loss)	特別損益	(259)	(804)	545	976
41	Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(259)	(71)	(188)	(359)
42	Gain on disposal of noncurrent assets	固定資産処分益	0	0	-	-
43	Loss on disposal of noncurrent assets	固定資産処分損	259	71	188	359
44	Recoveries of written-off claims	償却債権取立益			745	1,347
45	Other	その他	-	11	11	11
46	Income before income taxes	税引前四半期(当期)純利益	60,105	6,541	53,564	75,956
47	Income taxes - current	法人税、住民税及び事業税	18,831	(236)	19,067	13,195
48	Income taxes - deferred	法人税等調整額	7,858	5,461	2,397	17,312
49	Total income taxes	法人税等合計	26,690	5,225	21,465	30,507
50	Net income	四半期(当期)純利益	33,415	1,316	32,099	45,449
51	Credit costs (24+28-44)	与信関係費用(24+28-44)	10,743	(11,689)	22,432	27,626

24年3月期第3四半期累計期間から「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 third Quarter of fiscal year 2011.

. Digest of Financial Results for the nine months ended December 31, 2011
 . 平成24年3月期 第3四半期決算の概況

1. Profit and Loss
 [Non-Consolidated]

1. 損益状況
 [単体]

(Unit:Millions of Yen)

		For the nine months ended			For the year ended	
		December 31, 2011(A)	(A)-(B)	December 31, 2010(B)	March 31, 2011 (Reference)	
1	Gross operating income	業務粗利益	149,957	(3,471)	153,428	205,187
2	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	157,901	3,828	154,073	207,265
3	Gross operating income from domestic operations	国内業務粗利益	148,311	(3,166)	151,477	202,747
4	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	156,294	4,175	152,119	204,822
5	Interest income	資金利益	123,042	(2,659)	125,701	167,692
6	Fees and commissions	役務取引等利益	21,338	(302)	21,640	30,067
7	Trading income	特定取引利益	406	91	315	423
8	Other ordinary income	その他業務利益	3,524	(296)	3,820	4,564
9	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(7,982)	(7,341)	(641)	(2,075)
10	Gross operating income from international operations	国際業務粗利益	1,645	(305)	1,950	2,439
11	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	1,607	(347)	1,954	2,442
12	Interest income	資金利益	96	133	(37)	(23)
13	Fees and commissions	役務取引等利益	285	13	272	364
14	Trading income	特定取引利益	(19)	(10)	(9)	(16)
15	Other ordinary income	その他業務利益	1,283	(441)	1,724	2,115
16	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	37	40	(3)	(3)
17	Expenses	経費(除く臨時処理分)	73,510	(620)	74,130	98,768
18	Personnel	人件費	29,323	823	28,500	38,145
19	Facilities	物件費	39,787	(1,403)	41,190	54,844
20	Taxes	税金	4,400	(39)	4,439	5,777
21	(Reference) OHR (17÷1)	(参考)OHR (17÷1)	49.0%	0.7%	48.3%	48.1%
22	Core net business Profit	実質業務純益	76,446	(2,851)	79,297	106,418
23	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	84,391	4,448	79,943	108,497
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額	(4,342)	(6,175)	1,833	300
25	Net business profit	業務純益	80,789	3,326	77,463	106,118
26	(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(7,944)	(7,299)	(645)	(2,078)
27	Non-recurring gains (losses)	臨時損益	(20,423)	4,021	(24,444)	(31,138)
28	Disposal of bad debts	不良債権処理額	15,085	(6,259)	21,344	28,674
29	Written-off of loans	貸出金償却	5,870	(4,640)	10,510	14,249
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額	11,091	817	10,274	13,876
31	Loss on sales of non-performing loans	延滞債権等売却損	142	99	43	104
32	Other	その他	401	(113)	514	443
33	Recoveries of written-off claims	償却債権取立益	2,421			
34	Gains or losses on stocks and other securities	株式等関係損益	(2,945)	(1,836)	(1,109)	(18)
35	Gains on sales of stocks and other securities	株式等売却益	891	(494)	1,385	1,525
36	Losses on sales of stocks and other securities	株式等売却損	44	(206)	250	498
37	Losses on devaluation of stocks and other securities	株式等償却	3,792	1,549	2,243	1,045
38	Other non-recurring gains (losses)	その他の臨時損益	(2,392)	(402)	(1,990)	(2,444)
39	Ordinary profit	経常利益	60,365	7,346	53,019	74,980
40	Extraordinary income (loss)	特別損益	(259)	(804)	545	976
41	Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(259)	(71)	(188)	(359)
42	Gain on disposal of noncurrent assets	固定資産処分益	0	0	-	-
43	Loss on disposal of noncurrent assets	固定資産処分損	259	71	188	359
44	Recoveries of written-off claims	償却債権取立益			745	1,347
45	Other	その他	-	11	11	11
46	Income before income taxes	税引前四半期(当期)純利益	60,105	6,541	53,564	75,956
47	Income taxes - current	法人税、住民税及び事業税	18,831	(236)	19,067	13,195
48	Income taxes - deferred	法人税等調整額	7,858	5,461	2,397	17,312
49	Total income taxes	法人税等合計	26,690	5,225	21,465	30,507
50	Net income	四半期(当期)純利益	33,415	1,316	32,099	45,449
51	Credit costs (24+28-44)	与信関係費用(24+28-44)	10,743	(11,689)	22,432	27,626

24年3月期第3四半期累計期間から「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 third Quarter of fiscal year 2011.

(Unit:Millions of Yen)

【Consolidated】		【連結】		For the nine months ended			For the year ended
				December 31, 2011(A)	(A)-(B)	December 31, 2010(B)	March 31, 2011 (Reference)
Consolidated gross operating income		連結粗利益	164,018	(3,290)	167,308	224,045	
Interest income	資金利益	124,065	(2,470)	126,535	168,838		
Fees and commissions	役務取引等利益	29,938	(400)	30,338	41,747		
Trading income	特定取引利益	1,434	544	890	1,234		
Other ordinary income	その他業務利益	8,580	(964)	9,544	12,225		
General and administrative expenses		営業経費 ()	82,912	(333)	83,245	110,968	
Credit costs		与信関係費用 ()	12,056	(13,920)	25,976	34,287	
Written-off of loans	貸出金償却 ()	8,231	(4,680)	12,911	18,004		
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()	11,336	2,019	9,317	12,563		
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	(4,708)	(7,801)	3,093	1,702		
Other	その他 ()	544	(109)	653	2,015		
Recoveries of written-off claims	償却債権取立益	3,347					
Gains or losses on stocks and other securities		株式等関係損益	(3,036)	(1,744)	(1,292)	(119)	
Other		その他	889	(88)	977	2,997	
Ordinary profit		経常利益	66,902	9,132	57,770	81,667	
Extraordinary income (loss)		特別損益	(258)	(1,736)	1,478	2,119	
Of which, recoveries of written-off claims	うち償却債権取立益			1,679	2,493		
Income before income taxes and minority interests		税金等調整前四半期(当期)純利益	66,643	7,394	59,249	83,787	
Income taxes - current		法人税、住民税及び事業税 ()	20,530	(523)	21,053	15,719	
Income taxes - deferred		法人税等調整額 ()	8,731	6,198	2,533	17,603	
Total income taxes		法人税等合計 ()	29,261	5,674	23,587	33,323	
Income before minority interests		少数株主損益調整前四半期(当期)純利益	37,381	1,719	35,662	50,464	
Minority interests in income		少数株主利益 ()	2,531	1	2,530	3,375	
Net income		四半期(当期)純利益	34,850	1,719	33,131	47,089	

(注) 1. 「連結粗利益」は、(資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用) で算出しております。

2. 24年3月期第3四半期累計期間から、「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。

Note1: 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 third Quarter of fiscal year 2011.

(Unit:Millions of Yen)

【Reference】		【参考】		For the nine months ended			For the year ended
				December 31, 2011(A)	(A)-(B)	December 31, 2010(B)	March 31, 2011 (Reference)
Consolidated net business profit		連結業務純益	86,001	(1,218)	87,219	119,185	

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

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

【Number of Consolidated Subsidiaries】		【連結対象会社数】		(Unit: Number of Companies)			
				For the nine months ended		For the year ended	
				As of December 31, 2011(A)	(A)-(B)	As of December 31, 2010(B)	As of March 31, 2011
Number of consolidated subsidiaries		連結子会社数	11	0	11	11	
Number of companies accounted for by the equity method		持分法適用会社数	0	0	0	0	

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

2 . 資金平残 (国内業務部門)

(Unit:Billions of Yen)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2011(A)	(A)-(B)	December 31, 2010(B)	March 31, 2011 (Reference)		
Interest-earning assets	資金運用勘定	11,222.8	528.7	10,694.1	10,776.9		
Loans and bills discounted	貸出金	8,658.6	131.5	8,527.1	8,534.9		
Loans to individuals	個人貸出	4,220.7	138.1	4,082.6	4,096.8		
Securities	有価証券	2,118.0	357.0	1,761.0	1,814.4		
Bonds	債券	1,981.4	360.8	1,620.6	1,674.3		
Stocks	株式	136.6	(3.8)	140.4	140.1		
Interest-bearing liabilities	資金調達勘定	10,976.3	516.9	10,459.4	10,537.4		
Deposits	預金	10,326.7	192.7	10,134.0	10,153.6		
Deposits from individuals	個人預金	8,034.4	197.2	7,837.2	7,855.0		
External liabilities	外部負債	405.5	265.2	140.3	202.7		

3 . Interest Margins (Domestics)

3 . 利回・利鞘 (国内業務部門)

(Unit:%)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2011(A)	(A)-(B)	December 31, 2010(B)	March 31, 2011 (Reference)		
Yield on interest-earning assets	A 資金運用利回	1.53	(0.13)	1.66	1.65		
Loans and bills discounted	貸出金利回	1.74	(0.11)	1.85	1.84		
Securities	有価証券利回	0.87	(0.06)	0.93	0.95		
Yield on interest-bearing liabilities	B 資金調達利回	0.08	(0.02)	0.10	0.10		
Deposits	預金利回	0.05	(0.02)	0.07	0.07		
External liabilities	外部負債利回	0.52	(0.81)	1.33	0.95		
Expenses ratio	経費率	0.89	(0.03)	0.92	0.93		
Total funding cost	C 資金調達原価	0.94	(0.07)	1.01	1.01		
Yield spread	A - B 資金運用調達利回差	1.45	(0.11)	1.56	1.55		
Interest margin between loans and deposits	預貸金利鞘	0.79	(0.06)	0.85	0.84		
Net interest margin	A - C 総資金利鞘	0.59	(0.06)	0.65	0.64		

4 . Gains and Losses on Investment Securities

4 . 有価証券関係損益

Gains and Losses on Bonds

国債等債券損益

(Unit:Millions of Yen)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2011(A)	(A)-(B)	December 31, 2010(B)	March 31, 2011 (Reference)		
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(7,944)	(7,299)	(645)	(2,078)		
Gain on sales	売却益	2,345	1,357	988	1,194		
Gain on redemption	償還益	-	-	-	-		
Loss on sales	売却損 ()	9,623	8,555	1,068	2,211		
Loss on redemption	償還損 ()	459	(45)	504	979		
Loss on devaluation	償却 ()	207	147	60	82		

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

(Unit:Millions of Yen)

		For the nine months ended		For the year ended		
		December 31, 2011(A)	(A)-(B)	December 31, 2010(B)	March 31, 2011 (Reference)	
Gains (losses) on bonds derivatives	債券デリバティブ損益	9,282	8,187	1,095	2,265	
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	1,337	887	450	186	

Gains or Losses on stocks and other securities

株式等関係損益

(Unit:Millions of Yen)

【Non-Consolidated】

【単体】

For the nine months ended

For the year ended

		December 31, 2011(A)	(A)-(B)	December 31, 2010(B)	March 31, 2011 (Reference)
Gains (losses) on stocks and other securities	株式等関係損益 (3勘定戻)	(2,945)	(1,836)	(1,109)	(18)
Gain on sales	売却益	891	(494)	1,385	1,525
Loss on sales	売却損 ()	44	(206)	250	498
Loss on devaluation	償却 ()	3,792	1,549	2,243	1,045

5 . Net Unrealized Gains (Losses) on Securities

5 . 時価のある有価証券の評価損益

(Unit:Millions of Yen)

【Non-Consolidated】

【単体】

		As of December 31, 2011					As of September 30, 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	275,725	7,093	520	7,093	0	256,582	6,573	6,574	0
Available-for-sale	その他有価証券	1,996,826	13,434	(4,725)	36,339	22,905	1,882,685	18,159	39,622	21,462
Equity securities	株式	108,334	1,701	(4,523)	20,370	18,669	114,908	6,224	23,099	16,874
Debt securities	債券	1,685,975	14,597	113	15,280	682	1,560,299	14,484	15,590	1,106
Other securities	その他	202,516	(2,865)	(316)	687	3,553	207,477	(2,549)	932	3,481
Total	合計	2,272,552	20,527	(4,206)	43,432	22,905	2,139,267	24,733	46,196	21,463
Equity securities	株式	108,334	1,701	(4,523)	20,370	18,669	114,908	6,224	23,099	16,874
Debt securities	債券	1,961,629	21,690	632	22,374	683	1,816,810	21,058	22,164	1,106
Other securities	その他	202,588	(2,865)	(316)	687	3,553	207,549	(2,549)	932	3,481

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

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

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

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

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of December 31, 2011					As of September 30, 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	278,431	7,098	519	7,099	0	259,290	6,579	6,581	1
Available-for-sale	その他有価証券	1,999,496	13,544	(4,781)	36,846	23,302	1,885,410	18,325	40,173	21,847
Equity securities	株式	110,996	1,811	(4,579)	20,878	19,066	117,625	6,390	23,650	17,259
Debt securities	債券	1,685,982	14,597	113	15,280	682	1,560,306	14,484	15,590	1,106
Other securities	その他	202,516	(2,865)	(316)	687	3,553	207,477	(2,549)	932	3,481
Total	合計	2,277,927	20,643	(4,262)	43,946	23,302	2,144,701	24,905	46,754	21,849
Equity securities	株式	110,996	1,811	(4,579)	20,878	19,066	117,625	6,390	23,650	17,259
Debt securities	債券	1,964,342	21,696	632	22,380	683	1,819,525	21,064	22,171	1,107
Other securities	その他	202,588	(2,865)	(316)	687	3,553	207,549	(2,549)	932	3,481

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

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

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

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

(Reference) Transition of outstanding
balance of securities

(参考) 有価証券の種類別残高推移

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of December 31, 2011(A)	(A)-(B)	(A)-(C)	As of December 31, 2010(B)	As of September 30, 2011(C)
Securities	有価証券	2,151,032	160,502	139,514	1,990,530	2,011,518
Government bonds	国債	846,065	56,992	116,209	789,073	729,856
Local government bonds	地方債	260,861	(43,217)	(9,840)	304,078	270,701
Corporate bonds	社債	854,702	169,304	38,450	685,398	816,252
Stocks	株式	134,159	(15,246)	(6,698)	149,405	140,857
Other securities	その他の証券	55,244	(7,331)	1,394	62,575	53,850

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of December 31, 2011(A)	(A)-(B)	(A)-(C)	As of December 31, 2010(B)	As of September 30, 2011(C)
Securities	有価証券	2,142,554	161,082	139,216	1,981,472	2,003,338
Government bonds	国債	848,071	57,491	116,207	790,580	731,864
Local government bonds	地方債	261,560	(42,518)	(9,841)	304,078	271,401
Corporate bonds	社債	854,709	169,302	38,449	685,407	816,260
Stocks	株式	123,896	(15,612)	(6,992)	139,508	130,888
Other securities	その他の証券	54,315	(7,581)	1,392	61,896	52,923

6. Derivative contracts (Consolidated)

6. デリバティブ取引 (連結)

(Unit: Millions of Yen)

Interest rate contracts

金利関連取引

				As of December 31, 2011			As of September 30, 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	4,375,812	6,108	6,108	4,380,714	5,823	5,823
	Others		その他	84,872	(14)	882	88,243	(16)	930
Total			合計		6,093	6,990		5,807	6,753

(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 December 31, 2011			As of September 30, 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	167,184	981	981	175,194	1,123	1,123
	Forward exchange contracts		為替予約	35,315	51	51	32,049	26	26
	Options		通貨オプション	76,083	28	684	88,944	31	856
Total			合計		1,061	1,716		1,181	2,005

(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 December 31, 2011			As of September 30, 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	425	(2)	(2)	712	1	1
OTC	Options	店頭	債券店頭オプション	100,000	(543)	(88)	-	-	-
Total			合計		(545)	(90)		1	1

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。

・ 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 December 31, 2011(A)	(A)-(B)	As of September 30, 2011(B)	
Loans to borrowers in bankruptcy	破綻先債権額	13,456	1,326	12,130	
Past due loans	延滞債権額	163,621	(1,514)	165,135	
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	6,519	(688)	7,207	
Restructured loans	貸出条件緩和債権額	31,383	752	30,631	
Total	合計	214,980	(123)	215,103	
(Amount of partial direct written-off)		(部分直接償却額)		76,978	(3,367)
Loans and bills discounted	貸出金残高(未残)	8,996,429	228,010	8,768,419	

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

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

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

【Consolidated】		【連結】		(Unit:Millions of Yen)	
Risk managed loans	リスク管理債権	As of December 31, 2011(A)	(A)-(B)	As of September 30, 2011(B)	
Loans to borrowers in bankruptcy	破綻先債権額	13,456	1,326	12,130	
Past due loans	延滞債権額	168,620	(1,365)	169,985	
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	6,532	(681)	7,213	
Restructured loans	貸出条件緩和債権額	31,385	752	30,633	
Total	合計	219,994	32	219,962	
(Amount of partial direct written-off)		(部分直接償却額)		89,098	(3,076)
Loans and bills discounted	貸出金残高(未残)	8,961,876	227,976	8,733,900	

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

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

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

2. Status of Claims disclosed under the Financial Revitalization Law

2. 金融再生法開示債権の状況

【Non-Consolidated】		【単体】		(Unit:Millions of Yen)	
		As of December 31, 2011(A)	(A)-(B)	As of September 30, 2011(B)	
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	53,979	(847)	54,826	
Doubtful claims	危険債権	124,660	461	124,199	
Claims in need of special caution	要管理債権	37,902	64	37,838	
Sub-total (Claims in need of special caution or below)	要管理債権以下計	216,542	(322)	216,864	
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,144,262	4,088	1,140,174	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,865,852	224,312	7,641,540	
Sub-total (Normal claims)	正常債権計	9,010,114	228,399	8,781,715	
Total (Credit exposures)	合計	9,226,657	228,077	8,998,580	
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	43,373	1,277	42,096	
Percentage of claims in need of special caution or below	A ÷ B	不良債権比率	A ÷ B	2.3%	(0.1%)
				2.4%	

【Consolidated】		【連結】		(Unit:Millions of Yen)	
		As of December 31, 2011(A)	(A)-(B)	As of September 30, 2011(B)	
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	58,708	(576)	59,284	
Doubtful claims	危険債権	126,427	322	126,105	
Claims in need of special caution	要管理債権	37,917	71	37,846	
Sub-total (Claims in need of special caution or below)	要管理債権以下計	223,053	(183)	223,236	
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,148,812	3,505	1,145,307	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,047,043	218,457	7,828,586	
Sub-total (Normal claims)	正常債権計	9,195,855	221,962	8,973,893	
Total (Credit exposures)	合計	9,418,909	221,780	9,197,129	
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	44,224	904	43,320	
Percentage of claims in need of special caution or below	C ÷ D	不良債権比率	C ÷ D	2.3%	(0.1%)
				2.4%	

3. Loan Portfolio Information

Domestic branches (excluding loans in offshore market account)

3. 業種別貸出金の状況(特別国際金融取引勘定を除く国内店分)

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of December 31, 2011(A)	(A)-(B)	(A)-(C)	As of December 31, 2010(B)	As of September 30, 2011(C)
Total	合計	8,987,928	352,265	227,544	8,635,663	8,760,384
Manufacturing	製造業	1,014,612	66,523	47,817	948,089	966,795
Agriculture and forestry	農業、林業	4,121	(261)	(243)	4,382	4,364
Fishery	漁業	8,754	888	373	7,866	8,381
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,231	786	559	3,445	3,672
Construction	建設業	267,783	7,090	6,929	260,693	260,854
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	15,086	628	663	14,458	14,423
IT and telecommunication	情報通信業	61,896	3,751	3,767	58,145	58,129
Transport and postal activities	運輸業、郵便業	353,911	(3,432)	6,215	357,343	347,696
Wholesale and retail	卸売業、小売業	742,359	31,163	24,438	711,196	717,921
Finance and insurance	金融業、保険業	195,530	(29,014)	(23,641)	224,544	219,171
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,373,022	88,719	65,812	2,284,303	2,307,210
Other services	その他の各種サービス業	725,937	(5,156)	11,461	731,093	714,476
Local governments	地方公共団体	142,199	42,825	22,991	99,374	119,208
Others	その他	3,078,486	147,754	60,402	2,930,732	3,018,084

4. Loan Information

Domestic branches (excluding loans in offshore market account)

4. 貸出金の状況(特別国際金融取引勘定を除く国内店分)

Balances by scale of loans and bills
discounted

貸出金規模別残高

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

		As of December 31, 2011(A)	(A)-(B)	(A)-(C)	As of December 31, 2010(B)	As of September 30, 2011(C)
Total	合計	8,987.9	352.3	227.6	8,635.6	8,760.3
Loans to large & medium sized businesses	大中堅企業向け貸出	1,536.2	70.9	76.9	1,465.3	1,459.3
Loans to small and medium-sized businesses, etc	中小企業等貸出	7,276.0	221.8	118.8	7,054.2	7,157.2
Loans to small and medium-sized businesses	中小企業向け貸出	2,968.9	49.9	56.6	2,919.0	2,912.3
Loans to individuals	個人向け貸出	4,307.1	172.0	62.3	4,135.1	4,244.8
Residential loans	住宅系ローン	3,975.7	180.2	66.7	3,795.5	3,909.0
Housing loans	住宅ローン	2,712.6	139.9	56.2	2,572.7	2,656.4
Apartment loans	アパートローン	1,263.1	40.4	10.6	1,222.7	1,252.5
Other individual loans	その他のローン	331.3	(8.3)	(4.4)	339.6	335.7
Public sectors	公共向け貸出	175.5	59.4	31.7	116.1	143.8
Retail Loans within Kanagawa Prefecture	県内リテール貸出	6,192.6	192.9	109.6	5,999.7	6,083.0

(注) 県内リテール貸出 = 中小企業等貸出のうち神奈川県内の残高

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

(Unit:%)

Ratio of loans to small and medium-sized businesses, etc.	中小企業等貸出比率	80.9	(0.7)	(0.7)	81.6	81.6
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(Reference)

(参考)

For the nine months ended

(Unit:Billions of Yen)

		December 31, 2011(A)	(A)-(B)	(A)-(C)	December 31, 2010(B)	September 30, 2011(C)
New housing Loans	住宅ローン実行額	274.1	50.6	105.6	223.5	168.5

(注) 管理ベース

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

Balances of Loans 【Non-Consolidated】	貸出金の末残・平残(全店) 【単体】	For the nine months ended			For the six months ended	
		December 31, 2011(A)	(A)-(B)	(A)-(C)	December 31, 2010(B)	September 30, 2011(C)
(Outstanding balance)	(末残)	8,996.4	353.2	228.0	8,643.2	8,768.4
(Average balance)	(平残)	8,692.9	144.2	45.2	8,548.7	8,647.7

5. Deposits, etc Information

5. 預金等の状況

Balances of Deposits 【Non-Consolidated】	預金の末残・平残(全店) 【単体】	For the nine months ended			For the six months ended	
		December 31, 2011(A)	(A)-(B)	(A)-(C)	December 31, 2010(B)	September 30, 2011(C)
(Outstanding balance)	(末残)	10,672.8	176.2	234.6	10,496.6	10,438.2
(Average balance)	(平残)	10,518.6	200.3	(36.3)	10,318.3	10,554.9

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)

【Non-Consolidated】	【単体】	(Unit:Billions of Yen)				
		As of December 31, 2011(A)	(A)-(B)	(A)-(C)	As of December 31, 2010(B)	As of September 30, 2011(C)
<Outstanding balance>	(末残)					
Individual	個人	8,255.8	214.7	206.8	8,041.1	8,049.0
Of which, liquid deposits	うち流動性	5,307.9	298.4	234.5	5,009.5	5,073.4
Of which, fixed deposits	うち定期性	2,893.6	(86.6)	(27.4)	2,980.2	2,921.0
Corporate	法人	2,074.8	73.0	70.3	2,001.8	2,004.5
Local Public	公金	277.6	(117.7)	(7.0)	395.3	284.6
Financial institutions	金融	58.0	0.4	(41.7)	57.6	99.7
Total	合計	10,666.4	170.4	228.6	10,496.0	10,437.8
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,871.3	142.4	210.9	9,728.9	9,660.4

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

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

<Average balance>	(平残)	For the nine months ended			For the six months ended	
		December 31, 2011(A)	(A)-(B)	(A)-(C)	December 31, 2010(B)	September 30, 2011(C)
Individual	個人	8,088.6	204.1	14.1	7,884.5	8,074.5
Corporate	法人	1,994.5	73.9	(0.9)	1,920.6	1,995.4
Local Public	公金	364.6	(71.2)	(48.9)	435.8	413.5
Financial institutions	金融	69.0	(1.9)	(1.5)	70.9	70.5
Total	合計	10,516.9	204.9	(37.1)	10,312.0	10,554.0
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,723.2	182.9	(35.0)	9,540.3	9,758.2

Individual deposit assets Information		個人向け預り資産の状況		(Unit:Billions of Yen)				
【Non-Consolidated】		【単体】						
				As of December 31, 2011(A)	(A)-(B)	(A)-(C)	As of December 31, 2010(B)	As of September 30, 2011(C)
Investment trusts		投資信託		410.5	(39.4)	(4.1)	449.9	414.6
Annuity insurance, etc.		年金等保険		816.1	128.6	50.9	687.5	765.2
Foreign currency deposits		外貨預金		52.5	3.2	(0.2)	49.3	52.7
Public bonds		公共債		394.7	(46.1)	(12.4)	440.8	407.1
Total balance of non-deposit products for individuals	A	個人向け投資型商品合計	A	1,674.0	46.4	34.3	1,627.6	1,639.7
Individual deposits (deposits in yen)		個人預金(円貨預金)		8,203.2	211.4	206.9	7,991.8	7,996.3
Total individual deposit assets	B	個人向け預り資産合計	B	9,877.3	257.8	241.3	9,619.5	9,636.0
Ratio of non-deposit products for individuals	A ÷ B	個人向け投資型商品比率	A ÷ B	16.9%	0.0%	(0.1%)	16.9%	17.0%
Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co.,Ltd	C	浜銀TT証券株の 個人向け投資型商品	C	172.7	(2.7)	4.7	175.4	168.0
Total balance of non-deposit products for individuals (Group total)	A + C	個人向け投資型商品 グループ合計	A + C	1,846.7	43.6	38.9	1,803.1	1,807.8
Total individual deposit assets (Group total)	B + C	個人向け預り資産 グループ合計	B + C	10,050.0	255.1	245.9	9,794.9	9,804.1

Sales amount of non-deposit products		投資型商品販売額		(Unit:Billions of Yen)				
【Non-Consolidated】		【単体】		For the nine months ended		For the six months ended		
				December 31, 2011(A)	(A)-(B)	(A)-(C)	December 31, 2010(B)	September 30, 2011(C)
Investment trusts (including corporate, etc.)		投資信託(法人向け等を含む)		174.7	21.8	40.7	152.9	134.0
Annuity insurance, etc.		年金等保険		144.3	9.1	55.4	135.2	88.9

Capital ratio as of December 31, 2011 will be announced when it is fixed.