

Consolidated Financial Results for the Three Months ended June 30, 2010



<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 Tadashi Ogawa

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

1. Financial Results (for the three months ended June 30, 2010)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Three months ended June 30, 2010	69,796	(7.2%)	16,446	66.6%	9,545	59.4%
Three months ended June 30, 2009	75,241	(11.7%)	9,871	(55.9%)	5,986	(55.9%)

	Net Income per Share	Net Income per Share(Diluted)
Three months ended June 30, 2010	¥7.01	¥7.01
Three months ended June 30, 2009	¥4.40	¥4.40

(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	Net Assets per Share
June 30, 2010	11,938,270	760,239	5.9%	¥522.45
March 31, 2010	11,984,313	761,580	5.9%	¥523.87

(Reference) Own Capital: June 30, 2010: ¥710,497 million; March 31, 2010: ¥712,416 million

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

2. Dividends on Common Stock per Share

	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, 2010	—	¥5.00	—	¥5.00	¥10.00
Fiscal year ending March 31, 2011	—	—	—	—	—
Fiscal year ending March 31, 2011 (Forecasts)	—	¥5.00	—	¥5.00	¥10.00

(Note) Revision of forecasts for dividends in the three months ended June 30, 2010: No

3. Earnings Forecasts (for the fiscal year ending March 31, 2011)

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

	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
Six months ending September 30, 2010	145,000	(6.0%)	29,000	35.2%	17,000	32.5%	¥12.50
Fiscal year ending March 31, 2011	290,000	(3.7%)	66,000	22.7%	38,500	24.4%	¥28.31

(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 in the three months ended June 30, 2010: No

4. Others (please refer to “Other information ” on page 2 of [Appendix] for details.)

(1) Changes in the scope of consolidated significant subsidiaries during the current quarter: No

(2) Adoption of simplified accounting methods, or utilization of unique accounting methods: Yes

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

(A) Changes due to revision of accounting standards: Yes

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

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

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

June 30, 2010	1,361,071,054 shares	March 31, 2010	1,361,071,054 shares
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(B) Number of treasury stocks:

June 30, 2010	1,148,402 shares	March 31, 2010	1,183,199 shares
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(C) Average outstanding stocks for the current quarter:

June 30, 2010	1,359,924,030 shares	June 30, 2009	1,359,866,172 shares
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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.

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1. Qualitative Information related to Financial Statements

(1) Qualitative information related to the consolidated results of operations

The consolidated 1st quarter (cumulative year-to-date basis; hereinafter, “the term under review”), saw a decrease in ordinary income of 5,445 million yen year-on-year to 69,796 million yen due to a decrease in interest income centered on interest on loans and discounts.

On the other hand, ordinary expenses decreased 12,020 million yen year-on-year to 53,349 million yen, due to a decline in other expenses including provision of allowance for loan losses and written-off of loans.

As a result, ordinary profit increased by 6,575 million yen year-on-year to 16,446 million yen.

(2) Qualitative information related to the consolidated financial conditions

In spite of efforts to expand deposits through the pursuit of composite transactions, deposits decreased during the term under review by 85.0 billion yen to 10,343.9 billion yen. Of these deposits, fixed deposits increased during the term under review by 17.7 billion yen to 3,428.7 billion yen.

And, loans and bills discounted decreased during the term under review by 9.8 billion yen to 8,475.7 billion yen, securities decreased during the term under review by 8.6 billion yen to 1,733.0 billion yen; of these, government bonds decreased during the term under review by 32.3 billion yen to 704.3 billion yen.

In addition, total assets decreased during the term under review by 46.1 billion yen to 11,938.2 billion yen, while net assets decreased by 1.3 billion yen to 760.2 billion yen.

(3) Qualitative information related to the consolidated earnings forecasts

There are no changes to our earnings forecasts for the 2nd quarter consolidated aggregate term and full year, released on May 14, 2010.

2. Other information

(1) Changes in the scope of consolidated significant subsidiaries during the current quarter:

Not applicable

(2) Adoption of simplified accounting methods, or utilization of unique accounting methods

(Simplified accounting methods)

i) Depreciation

Depreciation for tangible fixed assets, which are depreciated under the declining-balance method, is computed by proportionally allocating the estimated depreciation for the fiscal year.

ii) Allowance for loan losses

Allowances for loan losses for claims other than claims on “bankrupt borrowers” and “substantially bankrupt borrowers” and claims on “potentially bankrupt borrowers” for which allowances are provided in specific amounts, are recorded by applying the expected loan loss ratio for the year ended March 31, 2010.

iii) Taxes

Income taxes are calculated based on the same method as the year-end accounts. However, only material adjustment items and tax-deducted items are applied.

iv) Collectability of deferred tax assets

The collectability of deferred tax assets is determined based on the earnings projections and tax planning used in the fiscal year ended March 31, 2010, as temporary differences were not considered to have changed drastically from March 31, 2010.

v) Elimination of inter-company claims and obligations, and transactions between consolidated companies

Claims and obligations between consolidated companies are eliminated without adjusting for differences between the claims and the obligations, to the extent it is regarded as reasonable.

Differences in transactions between consolidated companies are eliminated by a measure deemed reasonable.

(Accounting methods used specifically for quarterly consolidated financial statements)

Not applicable

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

(Application of accounting Standard for Asset Retirement obligations)

Starting with the 1st quarter of this fiscal year, The Bank has adopted the “Accounting Standard for Asset Retirement Obligations” (ASBJ Statement No. 18, March 31, 2008) and the “Guidance on Accounting Standard for Asset Retirement Obligations” (ASBJ Guidance No. 21, March 31, 2008). The impact of a change on the financial statements is insignificant.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of June 30, 2010	As of March 31, 2010 (Summary)
Assets:		
Cash and due from banks	604,085	731,175
Call loans and bills bought	107,563	92,425
Monetary claims bought	207,203	213,567
Trading assets	124,642	42,392
Securities	1,733,023	1,741,692
Loans and bills discounted	8,475,775	8,485,502
Foreign exchanges	5,940	4,839
Lease receivables and investment assets	55,606	57,225
Other assets	162,511	138,403
Tangible fixed assets	129,090	130,158
Intangible fixed assets	20,446	21,781
Deferred tax assets	62,063	61,155
Customers' liabilities for acceptances and guarantees	348,354	358,400
Allowance for loan losses	(98,037)	(94,406)
Total assets	11,938,270	11,984,313
Liabilities:		
Deposits	10,343,983	10,428,935
Negotiable certificates of deposit	92,909	48,750
Call money and bills sold	22,873	23,410
Trading liabilities	1,775	1,573
Borrowed money	98,833	99,758
Foreign exchanges	23	85
Bonds payable	64,300	64,300
Other liabilities	181,300	173,812
Provision for directors' bonuses	-	9
Provision for retirement benefits	123	118
Provision for reimbursement of deposits	822	934
Provision for contingent loss	680	594
Reserves under the special laws	2	1
Deferred tax liabilities for land revaluation	22,048	22,048
Acceptances and guarantees	348,354	358,400
Total liabilities	11,178,030	11,222,733
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	267,627	264,885
Treasury stock	(668)	(689)
Total shareholders' equity	659,832	657,068
Valuation difference on available-for-sale securities	19,118	23,855
Deferred gains or losses on hedges	22	(32)
Revaluation reserve for land	31,524	31,524
Total valuation and translation adjustments	50,664	55,347
Subscription rights to shares	201	192
Minority interests	49,540	48,972
Total net assets	760,239	761,580
Total liabilities and net assets	11,938,270	11,984,313

(2) Consolidated Statements of Income
(For the three months ended)

(Unit: Millions of Yen)

	June 30,2009	June 30,2010
Ordinary income	75,241	69,796
Interest income	51,735	45,830
Interest on loans and discounts	45,458	40,105
Interest and dividends on securities	4,086	4,107
Fees and commissions	11,506	12,594
Trading income	396	324
Other ordinary income	11,257	10,633
Other income	345	413
Ordinary expenses	65,369	53,349
Interest expenses	4,984	3,866
Interest on deposits	3,649	2,576
Fees and commissions payments	1,295	877
Trading expenses	23	7
Other ordinary expenses	10,340	7,844
General and administrative expenses	26,642	27,857
Other expenses	22,083	12,896
Ordinary profit	9,871	16,446
Extraordinary income	446	498
Recoveries of written-off claims	446	498
Extraordinary loss	533	21
Loss on disposal of noncurrent assets	532	8
Other	0	12
Income before income taxes and minority interests	9,784	16,923
Income taxes current	7,625	5,356
Income taxes deferred	(3,859)	1,400
Total income taxes	3,766	6,756
Income before minority interests		10,166
Minority interests in income	31	621
Net income	5,986	9,545

4. Supplementary Information

4. 説明資料

(1) Digest of Financial Results for the three months ended June 30, 2010

(1) 平成23年3月期 第1四半期決算の概況

Profit and Loss 【Non-Consolidated】		損益状況 【単体】	For the three months ended			For the year ended
			June 30, 2010(A)	(A)-(B)	June 30, 2009(B)	March 31, 2010 (Reference)
1	Gross operating income	業務粗利益	52,233	(2,272)	54,505	211,959
2	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	52,159	(2,949)	55,108	214,648
3	Gross operating income from domestic operations	国内業務粗利益	51,509	(2,366)	53,875	209,084
4	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	51,437	(3,033)	54,470	211,764
5	Interest income	資金利益	41,684	(4,532)	46,216	177,978
6	Fees and commissions	役務取引等利益	8,868	1,252	7,616	29,876
7	Trading income	特定取引利益	129	(78)	207	518
8	Other ordinary income	その他業務利益	828	993	(165)	711
9	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	72	667	(595)	(2,679)
10	Gross operating income from international operations	国際業務粗利益	723	94	629	2,875
11	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	722	85	637	2,883
12	Interest income	資金利益	(16)	(317)	301	305
13	Fees and commissions	役務取引等利益	87	(9)	96	365
14	Trading income	特定取引利益	(7)	16	(23)	(74)
15	Other ordinary income	その他業務利益	660	405	255	2,278
16	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	1	8	(7)	(8)
17	Expenses	経費(除く臨時処理分)	24,771	549	24,222	99,971
18	Personnel	人件費	9,410	55	9,355	38,973
19	Facilities	物件費	13,860	573	13,287	54,530
20	Taxes	税金	1,499	(79)	1,578	6,467
21	(Reference) OHR (17÷1)	(参考) OHR (17÷1)	47.4%	3.0%	44.4%	47.1%
22	Core net business profit	実質業務純益	27,462	(2,821)	30,283	111,988
23	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	27,388	(3,498)	30,886	114,676
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額	221	(1,035)	1,256	816
25	Net business profit	業務純益	27,240	(1,786)	29,026	111,171
26	(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	73	676	(603)	(2,688)
27	Non-recurring gains (losses)	臨時損益	(11,366)	6,620	(17,986)	(58,317)
28	Disposal of bad debts	不良債権処理額	9,359	(7,119)	16,478	55,062
29	Written-off of loans	貸出金償却	3,782	(1,761)	5,543	23,478
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額	5,262	(5,562)	10,824	30,088
31	Loss on sales of non-performing loans	延滞債権等売却損	41	38	3	82
32	Other	その他	273	167	106	1,413
33	(Credit costs) (24+28)	(与信費用) (24+28)	9,581	(8,154)	17,735	55,879
34	Gains or losses on stocks and other securities	株式等関係損益	(1,100)	(1,113)	13	2,852
35	Gains on sales of stocks and other securities	株式等売却益	141	123	18	3,954
36	Losses on sales of stocks and other securities	株式等売却損	0	0	-	394
37	Losses on devaluation of stocks and other securities	株式等償却	1,241	1,236	5	706
38	Other non-recurring gains (losses)	その他の臨時損益	(906)	615	(1,521)	(6,107)
39	Ordinary profit	経常利益	15,873	4,834	11,039	52,853
40	Extraordinary income (loss)	特別損益	163	503	(340)	(1,746)
41	Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(8)	524	(532)	(3,041)
42	Recoveries of written-off claims	償却債権取立益	184	(7)	191	1,295
43	Other	その他	(11)	(11)	-	-
44	Income before income taxes	税引前四半期(当期)純利益	16,037	5,339	10,698	51,107
45	Income taxes - current	法人税、住民税及び事業税	4,703	(2,568)	7,271	29,869
46	Income taxes - deferred	法人税等調整額	1,745	4,922	(3,177)	(9,762)
45	Total income taxes	法人税等合計	6,449	2,355	4,094	20,107
47	Net income	四半期(当期)純利益	9,587	2,983	6,604	31,000
	Real credit costs (33-42)	実質与信費用 (33-42)	9,396	(8,147)	17,543	54,583

(Unit:Millions of Yen)

【Consolidated】	【連結】	For the three months ended			For the year ended
		June 30, 2010(A)	(A)-(B)	June 30, 2009(B)	March 31, 2010 (Reference)
Consolidated gross operating income	連結粗利益	56,787	(1,464)	58,251	229,750
Interest income	資金利益	41,964	(4,787)	46,751	179,378
Fees and commissions	役務取引等利益	11,717	1,507	10,210	40,600
Trading income	特定取引利益	316	(57)	373	1,307
Other ordinary income	その他業務利益	2,789	1,873	916	8,464
General and administrative expenses	営業経費 ()	27,857	1,215	26,642	112,006
Credit costs	与信費用 ()	11,313	(9,847)	21,160	65,103
Written-off of loans	貸出金償却 ()	4,357	(2,874)	7,231	28,365
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()	5,543	(6,390)	11,933	32,636
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	1,097	(787)	1,884	2,604
Other	その他 ()	314	204	110	1,496
Gains or losses on stocks and other securities	株式等関係損益	(1,169)	(1,088)	(81)	3,068
Other	その他	(0)	496	(496)	(1,927)
Ordinary profit	経常利益	16,446	6,575	9,871	53,782
Extraordinary income (loss)	特別損益	476	563	(87)	(924)
Income before income taxes and minority interests	税金等調整前四半期(当期)純利益	16,923	7,139	9,784	52,857
Income taxes - current	法人税、住民税及び事業税 ()	5,356	(2,269)	7,625	31,524
Income taxes - deferred	法人税等調整額 ()	1,400	5,259	(3,859)	(11,285)
Total income taxes	法人税等合計 ()	6,756	2,990	3,766	20,238
Income before minority interests	少数株主損益調整前四半期(当期)純利益	10,166	4,148	6,018	32,619
Minority interests in income	少数株主利益 ()	621	590	31	1,672
Net income	四半期(当期)純利益	9,545	3,559	5,986	30,946

Real credit costs (including recoveries of written-off claims)	実質与信費用 (償却債権取立益含む)	10,815	(9,899)	20,714	62,980
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(注)「連結粗利益」は、(資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)で算出しております。

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

(Unit:Millions of Yen)

【Reference】	【参考】	For the three months ended			For the year ended
		June 30, 2010(A)	(A)-(B)	June 30, 2009(B)	March 31, 2010 (Reference)
Consolidated net business profit	連結業務純益	29,933	(3,024)	32,957	123,569

(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)

(Unit: Number of Companies)

【Number of Consolidated Subsidiaries】	【連結対象会社数】	For the three months ended			For the year ended
		As of June 30, 2010(A)	(A)-(B)	As of June 30, 2009(B)	As of March 31, 2010
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

Average Balance of Use and Source of Funds (Domestics)

資金平残(国内業務部門)

【Non-Consolidated】		【単体】		For the three months ended		(Unit:Billions of Yen)
				June 30, 2010(A)	(A)-(B)	June 30, 2009(B)
						March 31, 2010 (Reference)
Interest-earning assets	資金運用勘定	10,640.3	(74.9)	10,715.2		10,704.3
Loans and bills discounted	貸出金	8,499.2	(420.5)	8,919.7		8,764.6
Loans to individuals	個人貸出	4,048.5	89.4	3,959.1		3,986.9
Securities	有価証券	1,700.9	309.4	1,391.5		1,486.5
Bonds	債券	1,559.8	321.8	1,238.0		1,339.4
Stocks	株式	141.0	(12.5)	153.5		147.1
Interest-bearing liabilities	資金調達勘定	10,432.9	(12.4)	10,445.3		10,413.9
Deposits	預金	10,185.3	176.7	10,008.6		9,982.0
Deposits from individuals	個人預金	7,798.6	102.9	7,695.7		7,735.6
External liabilities	外部負債	74.4	(114.8)	189.2		172.2

Interest Margins (Domestics)

利回・利鞘(国内業務部門)

【Non-Consolidated】		【単体】		For the three months ended		(Unit:%)
				June 30, 2010(A)	(A)-(B)	June 30, 2009(B)
						March 31, 2010 (Reference)
Yield on interest-earning assets A	資金運用利回 A	1.69	(0.20)	1.89		1.81
Loans and bills discounted	貸出金利回	1.88	(0.16)	2.04		1.96
Securities	有価証券利回	0.94	(0.21)	1.15		1.18
Yield on interest-bearing liabilities B	資金調達利回 B	0.12	(0.04)	0.16		0.15
Deposits	預金利回	0.09	(0.04)	0.13		0.12
External liabilities	外部負債利回	2.45	1.46	0.99		1.11
Expenses ratio	経費率	0.93	0.01	0.92		0.95
Total funding cost C	資金調達原価 C	1.04	(0.02)	1.06		1.08
Yield spread A - B	資金運用調達利回差 A - B	1.57	(0.16)	1.73		1.66
Interest margin between loans and deposits	預貸金利鞘	0.86	(0.12)	0.98		0.89
Net interest margin A - C	総資金利鞘 A - C	0.65	(0.18)	0.83		0.73

Gains and Losses on Investment Securities

有価証券関係損益

A. Gains and Losses on Bonds

A. 国債等債券損益

【Non-Consolidated】		【単体】		For the three months ended		(Unit:Millions of Yen)
				June 30, 2010(A)	(A)-(B)	June 30, 2009(B)
						March 31, 2010 (Reference)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	73	676	(603)		(2,688)
Gain on sales	売却益	278	251	27		986
Gain on redemption	償還益	-	-	-		-
Loss on sales	売却損 ()	3	(91)	94		651
Loss on redemption	償還損 ()	167	(350)	517		2,917
Loss on devaluation	償却 ()	33	14	19		105

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

		【単体】		For the three months ended		(Unit:Millions of Yen)
				June 30, 2010(A)	(A)-(B)	June 30, 2009(B)
						March 31, 2010 (Reference)
Gains (losses) on bonds derivatives	債券デリバティブ損益	22	(53)	75		299
Gains (losses) on bonds + Gains (losses) on bonds derivatives	国債等債券損益(5勘定戻) + 債券デリバティブ損益	96	623	(527)		(2,388)

B. Gains or Losses on stocks and other securities
【Non-Consolidated】
B.株式等関係損益
【単体】

(Unit:Millions of Yen)

For the three months ended

For the year ended

		June 30, 2010(A)	(A)-(B)	June 30, 2009(B)	March 31, 2010 (Reference)
Gains (losses) on stocks and other securities	株式等関係損益 (3勘定戻)	(1,100)	(1,113)	13	2,852
Gain on sales	売却益	141	123	18	3,954
Loss on sales	売却損 (△)	0	0	—	394
Loss on devaluation	償却 (△)	1,241	1,236	5	706

⑤ Net Unrealized Gains on Marketable Securities
【Non-Consolidated】
⑤時価のある有価証券の評価損益
【単体】

(Unit:Millions of Yen)

		As of June 30, 2010					As of March 31, 2010			
		Balance sheet amount	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Balance sheet amount	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	184,437	6,060	2,065	6,073	13	170,746	3,995	4,108	112
Available-for-sale	その他有価証券	1,718,274	31,112	(6,858)	50,154	19,041	1,747,892	37,970	52,916	14,946
Equity securities	株式	124,714	11,365	(11,584)	25,112	13,746	137,950	22,949	32,926	9,977
Debt securities	債券	1,354,672	22,699	5,939	24,099	1,399	1,359,061	16,760	18,789	2,028
Of which, floating-rate government bonds	うち変動利付国債	178,047	8,454	(113)	8,454	—	178,161	8,567	8,567	—
Other securities	その他	238,888	(2,952)	(1,213)	942	3,895	250,880	(1,739)	1,200	2,940
Total	合計	1,902,712	37,172	(4,794)	56,228	19,055	1,918,639	41,966	57,024	15,058
Equity securities	株式	124,714	11,365	(11,584)	25,112	13,746	137,950	22,949	32,926	9,977
Debt securities	債券	1,538,745	28,759	8,003	30,172	1,413	1,529,444	20,756	22,898	2,141
Other securities	その他	239,251	(2,952)	(1,213)	942	3,895	251,244	(1,739)	1,200	2,940

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

2. 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ます。なお、合理的に算定された価額と市場価格との差額は、22年6月末は 8,490百万円、22年3月末は 9,487百万円であります。

(Note1) "Available-for-sale securities" are marked to market; the difference between the balance sheet figure and the acquisition cost is posted as "Net"

(Note2) 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 ¥8,490 million at the end of June 2010 and ¥9,487 million at the end of March 2010.

【Consolidated】
【連結】

(Unit:Millions of Yen)

		As of June 30, 2010					As of March 31, 2010			
		Balance sheet amount	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Balance sheet amount	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	185,948	6,070	2,066	6,083	13	172,258	4,004	4,117	112
Available-for-sale	その他有価証券	1,720,649	30,933	(7,134)	50,490	19,557	1,750,574	38,067	53,418	15,351
Equity securities	株式	127,080	11,186	(11,860)	25,448	14,261	140,622	23,046	33,429	10,382
Debt securities	債券	1,354,681	22,699	5,939	24,099	1,399	1,359,071	16,760	18,789	2,028
Of which, floating-rate government bonds	うち変動利付国債	178,047	8,454	(113)	8,454	—	178,161	8,567	8,567	—
Other securities	その他	238,888	(2,952)	(1,213)	942	3,895	250,880	(1,739)	1,200	2,940
Total	合計	1,906,598	37,003	(5,068)	56,574	19,570	1,922,833	42,071	57,535	15,464
Equity securities	株式	127,080	11,186	(11,860)	25,448	14,261	140,622	23,046	33,429	10,382
Debt securities	債券	1,540,266	28,769	8,005	30,183	1,413	1,530,966	20,764	22,906	2,141
Other securities	その他	239,251	(2,952)	(1,213)	942	3,895	251,244	(1,739)	1,200	2,940

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

2. 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ます。なお、合理的に算定された価額と市場価格との差額は、22年6月末は 8,490百万円、22年3月末は 9,487百万円であります。

(Note1) "Available-for-sale securities" are marked to market; the difference between the balance sheet figure and the acquisition cost is posted as "Net"

(Note2) 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 ¥8,490 million at the end of June 2010 and ¥9,487 million at the end of March 2010.

Derivative contracts (Consolidated)

デリバティブ取引 (連結)

A. Interest rate contracts

A. 金利関連取引

(Unit: Millions of Yen)

				As of June 30, 2010			As of March 31, 2010		
				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	3,581,776	4,689	4,689	3,546,983	4,547	4,547
	Others		その他	84,295	(16)	1,194	88,778	(35)	1,342
Total			合計		4,673	5,884		4,511	5,889

(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.

B. Foreign exchange

B. 通貨関連取引

(Unit: Millions of Yen)

				As of June 30, 2010			As of March 31, 2010		
				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	253,058	1,804	1,804	266,407	1,855	1,855
	Forward exchange contracts		為替予約	44,857	(21)	(21)	56,421	81	81
	Options		通貨オプション	166,905	424	1,734	138,511	189	1,379
Total			合計		2,206	3,516		2,126	3,316

(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.

C. Stocks contracts

C. 株式関連取引

Not applicable

該当事項はありません。

D. Bonds contracts

D. 債券関連取引

(Unit: Millions of Yen)

				As of June 30, 2010			As of March 31, 2010		
				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	703	(4)	(4)	-	-	-
Total			合計		(4)	(4)		-	-

E. Commodity related transactions

E. 商品関連取引

Not applicable

該当事項はありません。

F. Credit derivative transactions

F. クレジット・デリバティブ取引

Not applicable

該当事項はありません。

(2) Loans And other Assets Information

(2) 貸出金等の状況

Risk Managed Loan Information

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 June 30, 2010(A)	(A)-(B)	As of March 31, 2010(B)
Loans to borrowers in bankruptcy	破綻先債権額	37,140	(4,367)	41,507
Past due loans	延滞債権額	166,388	11,810	154,578
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	8,565	940	7,625
Restructured loans	貸出条件緩和債権額	28,954	(63)	29,017
Total	合計	241,048	8,318	232,730
(Amount of partial direct written-off)	(部分直接償却額)	116,804	2,091	114,713
Loans and bills discounted	貸出金残高(未残)	8,511,605	(14,110)	8,525,715

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

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

(Note1) The amounts are presented after partial direct written-off.

(Note2) 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 June 30, 2010(A)	(A)-(B)	As of March 31, 2010(B)
Loans to borrowers in bankruptcy	破綻先債権額	37,150	(4,371)	41,521
Past due loans	延滞債権額	172,651	11,340	161,311
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	8,565	940	7,625
Restructured loans	貸出条件緩和債権額	28,958	(63)	29,021
Total	合計	247,325	7,845	239,480
(Amount of partial direct written-off)	(部分直接償却額)	129,287	2,297	126,990
Loans and bills discounted	貸出金残高(未残)	8,475,775	(9,727)	8,485,502

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

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

(Note1) The amounts are presented after partial direct written-off.

(Note2) The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

Status of Claims disclosed under the Financial Revitalization Law

金融再生法開示債権の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2010(A)	(A)-(B)	As of March 31, 2010(B)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	71,713	(9,436)	81,149
Doubtful claims	危険債権	138,202	16,841	121,361
Claims in need of special caution	要管理債権	37,519	876	36,643
Sub-total (Claims in need of special caution or below) A	要管理債権以下計 A	247,436	8,283	239,153
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,197,012	33,560	1,163,452
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,354,590	(58,953)	7,413,543
Sub-total (Normal claims)	正常債権計	8,551,602	(25,394)	8,576,996
Total (Credit exposures) B	合計 B	8,799,039	(17,111)	8,816,150
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	41,654	659	40,995
Percentage of claims in need of special caution or below A / B	不良債権比率 A / B	2.8%	0.1%	2.7%

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of June 30, 2010(A)	(A)-(B)	As of March 31, 2010(B)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	76,685	(9,792)	86,477
Doubtful claims	危険債権	141,066	16,916	124,150
Claims in need of special caution	要管理債権	37,523	876	36,647
Sub-total (Claims in need of special caution or below) C	要管理債権以下計 C	255,275	8,000	247,275
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,200,277	33,328	1,166,949
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,566,985	(61,969)	7,628,954
Sub-total (Normal claims)	正常債権計	8,767,262	(28,641)	8,795,903
Total (Credit exposures) D	合計 D	9,022,538	(20,641)	9,043,179
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	42,845	534	42,311
Percentage of claims in need of special caution or below C / D	不良債権比率 C / D	2.8%	0.1%	2.7%

Loan Portfolio Information

業種別貸出金等の状況

A. Classification of loans by type of industry A. 業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2010(A)	(A)-(B)	(A)-(C)	As of June 30, 2009(B)	As of March 31, 2010(C)
Domestic branches (excluding loans in offshore market account)	国内店分 (除く特別国際金融取引勘定)	8,504,920	(375,754)	(14,049)	8,880,674	8,518,969
Manufacturing	製造業	945,485	(105,048)	(3,201)	1,050,533	948,686
Agriculture and forestry	農業、林業	3,997	(132)	(363)	4,129	4,360
Fishery	漁業	6,125	(648)	(100)	6,773	6,225
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,860	(302)	167	4,162	3,693
Construction	建設業	249,978	(36,204)	(12,276)	286,182	262,254
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	13,944	420	(534)	13,524	14,478
IT and telecommunication	情報通信業	59,900	(7,715)	(2,449)	67,615	62,349
Transport and postal activities	運輸業、郵便業	360,666	(21,784)	1,054	382,450	359,612
Wholesale and retail	卸売業、小売業	683,172	(40,344)	2,497	723,516	680,675
Finance and insurance	金融業、保険業	203,179	(46,981)	(25,613)	250,160	228,792
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,258,784	(169,204)	(13,863)	2,427,988	2,272,647
Other services	その他の各種サービス業	726,360	(7,745)	29,132	734,105	697,228
Local governments	地方公共団体	101,924	(22,132)	(14,720)	124,056	116,644
Others	その他	2,887,546	82,065	26,220	2,805,481	2,861,326

B. Balances by scale of loans and bills discounted

B. 貸出金規模別残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2010(A)	(A)-(B)	(A)-(C)	As of June 30, 2009(B)	As of March 31, 2010(C)
Total loans (Domestic branches)	貸出金合計 (国内店分)	8,504,920	(375,754)	(14,049)	8,880,674	8,518,969
Of which, loans to small and medium-sized businesses, etc	うち中小企業等貸出残高	6,945,786	(115,382)	3,664	7,061,168	6,942,122
Loans to small and medium-sized businesses	中小企業貸出	2,884,773	(205,689)	(12,120)	3,090,462	2,896,893
Loans to individuals	個人貸出 (個人ローン)	4,061,013	90,307	15,784	3,970,706	4,045,229
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	81.6%	2.1%	0.2%	79.5%	81.4%

C. Loans to Individuals

C. 個人ローン残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2010(A)	(A)-(B)	(A)-(C)	As of June 30, 2009(B)	As of March 31, 2010(C)
Loans to individuals	個人ローン残高	4,061,013	90,307	15,784	3,970,706	4,045,229
Residential loans	住宅系ローン	3,719,921	94,654	17,786	3,625,267	3,702,135
Housing loans	住宅ローン	2,526,950	77,254	18,273	2,449,696	2,508,677
Apartment loans	アパートローン	1,192,971	17,401	(487)	1,175,570	1,193,458
Other individual loans	その他のローン	341,092	(4,347)	(2,002)	345,439	343,094

Loans and Deposits, etc. Information 預金、貸出金等の状況

A. Balances of Loans and deposits A. 預金・貸出金の未残・平残
【Non-Consolidated】 【単体】

(Unit: Billions of Yen)

<Outstanding balance>	(未残)				As of June 30, 2009(B)	As of March 31, 2010(C)
		As of June 30, 2010(A)	(A)-(B)	(A)-(C)		
Deposits	預金	10,360.6	50.3	(87.7)	10,310.3	10,448.3
Loans and bills discounted	貸出金	8,511.6	(369.0)	(14.1)	8,880.6	8,525.7

【Non-Consolidated】 【単体】 For the three months ended For the year ended

<Average balance>	(平残)	For the three months ended			March 31, 2010 (Reference)
		June 30, 2010(A)	(A)-(B)	June 30, 2009(B)	
Deposits	預金	10,342.4	161.7	10,180.7	10,141.8
Loans and bills discounted	貸出金	8,520.6	(410.9)	8,931.5	8,778.7

B. Breakdown of depositors' categories B. 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)

<Outstanding balance>	(未残)				As of June 30, 2009(B)	As of March 31, 2010(C)
		As of June 30, 2010(A)	(A)-(B)	(A)-(C)		
Individual	個人	7,963.2	95.7	163.0	7,867.5	7,800.2
Of which, liquid deposits	うち流動性預金	4,896.2	139.2	148.1	4,757.0	4,748.1
Of which, fixed deposits	うち定期性預金	3,021.0	(40.5)	18.6	3,061.5	3,002.4
Corporate	法人	1,931.0	(2.8)	33.2	1,933.8	1,897.8
Local Public	公金	360.3	(35.7)	(265.1)	396.0	625.4
Financial institutions	金融	102.8	(10.0)	(16.6)	112.8	119.4
Total	合計	10,357.4	47.1	(85.4)	10,310.3	10,442.8
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,602.6	109.4	(68.8)	9,493.2	9,671.4

(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

【Non-Consolidated】 【単体】 For the three months ended For the year ended (Unit: Billions of Yen)

<Average balance>	(平残)	For the three months ended			March 31, 2010 (Reference)
		June 30, 2010(A)	(A)-(B)	June 30, 2009(B)	
Individual	個人	7,845.0	102.9	7,742.1	7,782.2
Corporate	法人	1,959.4	24.7	1,934.7	1,911.7
Local Public	公金	451.5	24.4	427.1	370.2
Financial institutions	金融	72.8	(0.9)	73.7	73.6
Total	合計	10,328.8	151.1	10,177.7	10,137.9
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,545.6	187.2	9,358.4	9,327.4

C. Non-deposit products for individuals
Information

C. 個人向け投資型商品の状況

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

		As of June 30, 2010(A)	(A)-(B)	(A)-(C)	As of June 30, 2009(B)	As of March 31, 2010(C)
Investment trusts	投資信託残高	421.7	20.0	(44.0)	401.7	465.7
Annuity insurance, etc	年金保険等残高	616.2	139.9	28.6	476.3	587.6
Foreign currency deposits	外貨預金残高	44.0	(3.0)	(3.7)	47.0	47.7
Public bonds	公共債残高	459.3	(40.8)	(9.6)	500.1	468.9
Total balance of non-deposit products for individuals A	個人向け投資型商品残高合計 A	1,541.4	116.1	(28.6)	1,425.3	1,570.0
Individual deposits (deposits in yen)	個人預金(円貨残高)	7,919.1	98.7	166.7	7,820.4	7,752.4
Total individual deposit assets B	個人向け預り資産合計 B	9,460.6	214.8	138.1	9,245.8	9,322.5
Ratio of non-deposit products for individuals A / B	個人向け投資型商品比率 A / B	16.2%	0.8%	(0.6%)	15.4%	16.8%

Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co.,Ltd C	浜銀TT証券㈱の 個人向け投資型商品残高 C	153.7	4.9	(8.5)	148.8	162.2
Total balance of non-deposit products for individuals (Group total) D = A + C	個人向け投資型商品残高 グループ合計 D = A + C	1,695.2	121.1	(37.0)	1,574.1	1,732.2
Total individual deposit assets (Group total) E = B + C	個人向け預り資産 グループ合計 E = B + C	9,614.3	219.7	129.6	9,394.6	9,484.7
Ratio of non-deposit products for individuals (Group total) D / E	個人向け投資型商品比率 (グループ計) D / E	17.6%	0.9%	(0.6%)	16.7%	18.2%