



Consolidated Financial Results for the Nine Months ended December 31, 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. Consolidated Financial Results (for the nine months ended December 31, 2010)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Nine months ended December 31, 2010	211,663	(6.1%)	57,770	64.8%	33,131	59.7%
Nine months ended December 31, 2009	225,510	(11.7%)	35,034	46.5%	20,744	22.5%

	Net Income per Share		Net Income per Share(Diluted)	
Nine months ended December 31, 2010	¥24.36		¥24.35	
Nine months ended December 31, 2009	¥15.25		¥15.25	

(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
December 31, 2010	12,252,325	777,263	5.9%	¥533.93
March 31, 2010	11,984,313	761,580	5.9%	¥523.87

(Reference) Own Capital: December 31, 2010: ¥726,109 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	—	¥5.00	—	—	—
Fiscal year ending March 31, 2011 (Forecasts)	—	—	—	¥5.00	¥10.00

(Note) Revision of forecasts for dividends in the three months ended December 31, 2010: No

3. Consolidated 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
Fiscal year ending March 31, 2011	285,000	(5.3%)	76,500	42.2%	44,000	42.1%	¥32.35

(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 December 31, 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 in the nine months ended December 31, 2010: No

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

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

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

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

(4) Number of common stocks issued

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

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

December 31, 2010	1,149,859shares	March 31, 2010	1,183,199shares
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(C) Average outstanding stocks for the nine months ended :

December 31, 2010	1,359,936,660shares	December 31, 2009	1,359,887,984shares
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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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Supplemental Information:

Selected Financial Information For the nine months Ended December 31, 2010

1. Qualitative Information related to Financial Statements

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

The consolidated 3rd quarter (cumulative year-to-date basis; hereinafter, “the term under review”), saw a decrease in ordinary income of 13,847 million yen year-on-year to 211,663 million yen due to a decrease in interest income centered on interest on loans and discounts.

On the other hand, ordinary expenses decreased 36,582million year-on-year to 153,893 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 22,736 million yen year-on-year to 57,770 million yen.

(2) Qualitative information related to the consolidated financial position

In spite of efforts to expand deposits through the pursuit of composite transactions, deposits increased during the term under review by 48.9 billion yen to 10,477.8 billion yen. Of these deposits, fixed deposits decreased during the term under review by 28.1 billion yen to 3,382.9 billion yen.

And, loans and bills discounted increased during the term under review by 121.1 billion yen to 8,606.6 billion yen, securities increased during the term under review by 239.8 billion yen to 1,981.4 billion yen; of these, government bonds increased during the term under review by 53.9 billion yen to 790.5 billion yen.

In addition, total assets increased during the term under review by 268.0 billion yen to 12,252.3 billion yen, while net assets increased by 15.7 billion yen to 777.2 billion yen.

(3) Qualitative information related to the consolidated earnings forecasts

There are no changes to our earnings forecasts for full year, released on November 12, 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 September 30, 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 September 30, 2010, as temporary differences were not considered to have changed drastically from September 30, 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 December 31, 2010	As of March 31, 2010 (Summary)
Assets:		
Cash and due from banks	589,692	731,175
Call loans and bills bought	106,687	92,425
Monetary claims bought	197,508	213,567
Trading assets	79,082	42,392
Securities	1,981,472	1,741,692
Loans and bills discounted	8,606,640	8,485,502
Foreign exchanges	4,284	4,839
Lease receivables and investment assets	52,698	57,225
Other assets	171,159	138,403
Tangible fixed assets	127,820	130,158
Intangible fixed assets	18,531	21,781
Deferred tax assets	61,772	61,155
Customers' liabilities for acceptances and guarantees	345,278	358,400
Allowance for loan losses	(90,304)	(94,406)
Total assets	12,252,325	11,984,313
Liabilities:		
Deposits	10,477,880	10,428,935
Negotiable certificates of deposit	64,149	48,750
Call money and bills sold	50,092	23,410
Trading liabilities	1,664	1,573
Borrowed money	312,926	99,758
Foreign exchanges	101	85
Bonds payable	64,300	64,300
Other liabilities	134,875	173,812
Provision for directors' bonuses	-	9
Provision for retirement benefits	137	118
Provision for reimbursement of deposits	833	934
Provision for contingent loss	772	594
Reserves under the special laws	2	1
Deferred tax liabilities for land revaluation	22,048	22,048
Acceptances and guarantees	345,278	358,400
Total liabilities	11,475,061	11,222,733
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	284,412	264,885
Treasury stock	(662)	(689)
Total shareholders' equity	676,622	657,068
Valuation difference on available-for-sale securities	18,000	23,855
Deferred gains or losses on hedges	(37)	(32)
Revaluation reserve for land	31,524	31,524
Total valuation and translation adjustments	49,487	55,347
Subscription rights to shares	244	192
Minority interests	50,909	48,972
Total net assets	777,263	761,580
Total liabilities and net assets	12,252,325	11,984,313

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

(Unit: Millions of Yen)

	December 31, 2009	December 31,2010
Ordinary income	225,510	211,663
Interest income	149,003	136,938
Of which, interest on loans and discounts	131,317	119,500
Of which, interest and dividends on securities	12,318	12,658
Fees and commissions	36,092	37,635
Trading income	1,065	899
Other ordinary income	33,596	33,196
Other income	5,751	2,993
Ordinary expenses	190,475	153,893
Interest expenses	13,987	10,403
Of which, interest on deposits	10,165	6,507
Fees and commissions payments	7,448	7,297
Trading expenses	69	9
Other ordinary expenses	28,977	23,652
General and administrative expenses	81,847	83,245
Other expenses	58,145	29,285
Ordinary profit	35,034	57,770
Extraordinary income	1,655	1,679
Recoveries of written-off claims	1,655	1,679
Extraordinary loss	1,012	201
Loss on disposal of noncurrent assets	1,011	188
Other	1	12
Income before income taxes and minority interests	35,677	59,249
Income taxes current	26,718	21,053
Income taxes deferred	(12,875)	2,533
Total income taxes	13,842	23,587
Income before minority interests		35,662
Minority interests in income	1,091	2,530
Net income	20,744	33,131

SELECTED FINANCIAL INFORMATION FOR THE NINE MONTHS ENDED DECEMBER 31, 2010

. Summary

. 決算サマリー

1. Income status (Non-Consolidated)

1. 損益の状況 (単体)

· Gross operating income	Domestic fees and commissions increased, but domestic interest income decreased, mainly due to lower interest rates. These resulted in a 4.5 billion yen decrease in gross operating income from the same period previous year, to 153.4 billion yen.
· Expenses	By thoroughly implementing low cost operations, expenses decreased by 0.5 billion yen from the same period previous year, to 74.1 billion yen.
· Core net business profit	Along with the decrease in gross operating income, core net business profit decreased by 4.1 billion yen from the same period previous year, to 79.2 billion yen.
· Ordinary profit	Core net business profit decreased, but credit costs also greatly decreased, resulting in ordinary profit increasing by 18.0 billion yen from the same period previous year, to 53.0 billion yen.
· Net income	Due to the ordinary profit increased, net income increased by 10.9 billion yen from the same period previous year, to 32.0 billion yen.

[Non-Consolidated]	[単体]	For the nine months ended			For the year ended
		December 31, 2010(A)	(A)-(B)	December 31, 2009(B)	
Gross operating income	業務粗利益	153.4	(4.5)	157.9	211.9
Of which, interest income from domestic operations	うち国内資金利益	125.7	(8.1)	133.8	177.9
Of which, fees and commissions from domestic operations	うち国内役務取引等利益	21.6	1.0	20.6	29.8
Expenses	経費(除く臨時処理分)	()	(0.5)	74.6	99.9
(Reference) OHR	(参考) O H R	48.3%	1.1%	47.2%	47.1%
Core net business profit	実質業務純益	79.2	(4.1)	83.3	111.9
Provision of allowance for general loan losses	一般貸倒引当金繰入額	()	(2.8)	4.6	0.8
Net business profit	業務純益	77.4	(1.2)	78.6	111.1
Non-recurring gains (losses)	臨時損益	(24.4)	19.2	(43.6)	(58.3)
Of which, disposal of bad debts	うち不良債権処理額	()	(21.2)	42.5	55.0
Of which, gains or losses on stocks and other securities	うち株式等関係損益	(1.1)	(3.9)	2.8	2.8
Ordinary profit	経常利益	53.0	18.0	35.0	52.8
Net income	四半期(当期)純利益	32.0	10.9	21.1	31.0
Credit costs	与信費用	()	(24.1)	47.2	55.8

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 increasing by 6.6 billion yen as compared to September 30, 2010, rising to 8,635.6 billion yen.
· Deposits	Deposits from individuals increased by 195.7 billion yen as compared to September 30, 2010, rising to 8,041.1 billion yen. Total deposits (in domestic branches) increased by 198.4 billion yen as compared to September 30, 2010, rising to 10,496.0 billion yen.

[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)			As of September 30, 2010 (C)
		As of December 31, 2010 (A)	(A)-(B)	(A)-(C)	
Loans	貸出金合計	8,635.6	(91.1)	6.6	8,726.7
Of which, Loans to individuals	うち個人貸出(個人ローン)	4,135.1	115.2	17.4	4,019.9

[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)			As of September 30, 2010 (C)
		As of December 31, 2010 (A)	(A)-(B)	(A)-(C)	
Deposits	預金合計	10,496.0	284.9	198.4	10,211.1
Of which, deposits from individuals	うち個人預金	8,041.1	129.2	195.7	7,911.9
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,728.9	313.1	175.1	9,415.8

· Non-deposit products for individuals	We worked to provide products and services which match the customer's life stage, resulting in non-deposit products for individuals increasing by 23.9 billion yen as compared to September 30, 2010, rising to 1,627.6 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の状況	As of December 31, 2010 (A)			As of December 31, 2009 (B)	As of September 30, 2010 (C)
		(A)-(B)	(A)-(C)	(A)-(B)		
Non-deposit products for individuals	個人向け投資型商品合計	1,627.6	98.5	23.9	1,529.1	1,603.7
Of which, investment trusts	うち投資信託残高	449.9	(4.6)	4.5	454.5	445.4
Of which, annuity insurance	うち年金保険残高	687.5	138.3	24.5	549.2	663.0

. Digest of Financial Results for the nine months ended December 31, 2010
 . 平成23年3月期 第3四半期決算の概況

1. Profit and Loss
 [Non-Consolidated]

損益状況
 [単体]

(Unit:Millions of Yen)

For the nine months ended

For the year ended

		December 31, 2010(A)	(A)-(B)	December 31, 2009(B)	March 31, 2010 (Reference)
1	Gross operating income	153,428	(4,570)	157,998	211,959
2	(Excluding gains (losses) on bonds)	154,073	(5,116)	159,189	214,648
3	Gross operating income from domestic operations	151,477	(4,533)	156,010	209,084
4	(Excluding gains (losses) on bonds)	152,119	(5,073)	157,192	211,764
5	Interest income	125,701	(8,183)	133,884	177,978
6	Fees and commissions	21,640	951	20,689	29,876
7	Trading income	315	(106)	421	518
8	Other ordinary income	3,820	2,806	1,014	711
9	(Of which, gains (losses) on bonds)	(641)	541	(1,182)	(2,679)
10	Gross operating income from international operations	1,950	(37)	1,987	2,875
11	(Excluding gains (losses) on bonds)	1,954	(42)	1,996	2,883
12	Interest income	(37)	(361)	324	305
13	Fees and commissions	272	(5)	277	365
14	Trading income	(9)	60	(69)	(74)
15	Other ordinary income	1,724	269	1,455	2,278
16	(Of which, gains (losses) on bonds)	(3)	5	(8)	(8)
17	Expenses	74,130	(562)	74,692	99,971
18	Personnel	28,500	(625)	29,125	38,973
19	Facilities	41,190	449	40,741	54,530
20	Taxes	4,439	(386)	4,825	6,467
21	(Reference) OHR (17÷1)	48.3%	1.1%	47.2%	47.1%
22	Core net business Profit	79,297	(4,008)	83,305	111,988
23	(Excluding gains (losses) on bonds)	79,943	(4,553)	84,496	114,676
24	Provision of allowance for general loan losses	1,833	(2,823)	4,656	816
25	Net business profit	77,463	(1,185)	78,648	111,171
26	(Of which, gains (losses) on bonds)	(645)	546	(1,191)	(2,688)
27	Non-recurring gains (losses)	(24,444)	19,179	(43,623)	(58,317)
28	Disposal of bad debts	21,344	(21,226)	42,570	55,062
29	Written-off of loans	10,510	(9,506)	20,016	23,478
30	Provision of allowance for specific loan losses	10,274	(11,773)	22,047	30,088
31	Loss on sales of non-performing loans	43	32	11	82
32	Other	514	19	495	1,413
33	(Credit costs) (24+28)	23,178	(24,049)	47,227	55,879
34	Gains or losses on stocks and other securities	(1,109)	(3,921)	2,812	2,852
35	Gains on sales of stocks and other securities	1,385	(2,320)	3,705	3,954
36	Losses on sales of stocks and other securities	250	97	153	394
37	Losses on devaluation of stocks and other securities	2,243	1,504	739	706
38	Other non-recurring gains (losses)	(1,990)	1,874	(3,864)	(6,107)
39	Ordinary profit	53,019	17,994	35,025	52,853
40	Extraordinary income (loss)	545	570	(25)	(1,746)
41	Gain (loss) on disposal of noncurrent assets	(188)	819	(1,007)	(3,041)
42	Loss on disposal of noncurrent assets	188	(819)	1,007	3,041
43	Recoveries of written-off claims	745	(237)	982	1,295
44	Other	(11)	(11)	-	-
45	Income before income taxes	53,564	18,565	34,999	51,107
46	Income taxes - current	19,067	(6,509)	25,576	29,869
47	Income taxes - deferred	2,397	14,140	(11,743)	(9,762)
48	Total income taxes	21,465	7,633	13,832	20,107
49	Net income	32,099	10,933	21,166	31,000
	Real credit costs (33-43)	22,432	(23,813)	46,245	54,583

(Unit:Millions of Yen)

【Consolidated】	【連結】	For the nine months ended			For the year ended
		December 31, 2010(A)	(A)-(B)	December 31, 2009(B)	March 31, 2010 (Reference)
Consolidated gross operating income	連結粗利益	167,308	(1,967)	169,275	229,750
Interest income	資金利益	126,535	(8,481)	135,016	179,378
Fees and commissions	役務取引等利益	30,338	1,694	28,644	40,600
Trading income	特定取引利益	890	(105)	995	1,307
Other ordinary income	その他業務利益	9,544	4,925	4,619	8,464
General and administrative expenses	営業経費 ()	83,245	1,398	81,847	112,006
Credit costs	与信費用 ()	25,976	(28,279)	54,255	65,103
Written-off of loans	貸出金償却 ()	12,911	(11,114)	24,025	28,365
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()	9,317	(14,281)	23,598	32,636
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	3,093	(3,031)	6,124	2,604
Other	その他 ()	653	147	506	1,496
Gains or losses on stocks and other securities	株式等関係損益	(1,292)	(3,913)	2,621	3,068
Other	その他	977	1,736	(759)	(1,927)
Ordinary profit	経常利益	57,770	22,736	35,034	53,782
Extraordinary income (loss)	特別損益	1,478	836	642	(924)
Income before income taxes and minority interests	税金等調整前四半期(当期)純利益	59,249	23,572	35,677	52,857
Income taxes - current	法人税、住民税及び事業税 ()	21,053	(5,665)	26,718	31,524
Income taxes - deferred	法人税等調整額 ()	2,533	15,408	(12,875)	(11,285)
Total income taxes	法人税等合計 ()	23,587	9,745	13,842	20,238
Income before minority interests	少数株主損益調整前四半期(当期)純利益	35,662	13,827	21,835	32,619
Minority interests in income	少数株主利益 ()	2,530	1,439	1,091	1,672
Net income	四半期(当期)純利益	33,131	12,387	20,744	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)	24,296	(28,303)	52,599	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 nine months ended			For the year ended
		December 31, 2010(A)	(A)-(B)	December 31, 2009(B)	March 31, 2010 (Reference)
Consolidated net business profit	連結業務純益	87,219	(4,597)	91,816	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 nine months ended		
		As of December 31, 2010(A)	(A)-(B)	As of December 31, 2009(B)
Number of consolidated subsidiaries	連結子会社数	11	0	11
Number of companies accounted for by the equity method	持分法適用会社数	0	0	0

2. Average Balance of Use and Source of Funds (Domestics) 2. 資金平残(国内業務部門)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended
				December 31, 2010(A)	(A)-(B)	December 31, 2009(B)
Interest-earning assets	資金運用勘定	10,694.1	1.1	10,693.0	10,704.3	
Loans and bills discounted	貸出金	8,527.1	(283.5)	8,810.6	8,764.6	
Loans to individuals	個人貸出	4,082.6	105.5	3,977.1	3,986.9	
Securities	有価証券	1,761.0	330.4	1,430.6	1,486.5	
Bonds	債券	1,620.6	338.5	1,282.1	1,339.4	
Stocks	株式	140.4	(8.1)	148.5	147.1	
Interest-bearing liabilities	資金調達勘定	10,459.4	59.2	10,400.2	10,413.9	
Deposits	預金	10,134.0	165.5	9,968.5	9,982.0	
Deposits from individuals	個人預金	7,837.2	114.1	7,723.1	7,735.6	
External liabilities	外部負債	140.3	(11.5)	151.8	172.2	

3. Interest Margins (Domestics) 3. 利回・利鞘(国内業務部門)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended
				December 31, 2010(A)	(A)-(B)	December 31, 2009(B)
Yield on interest-earning assets A	資金運用利回 A	1.66	(0.15)	1.81	1.81	
Loans and bills discounted	貸出金利回	1.85	(0.12)	1.97	1.96	
Securities	有価証券利回	0.93	(0.18)	1.11	1.18	
Yield on interest-bearing liabilities B	資金調達利回 B	0.10	(0.05)	0.15	0.15	
Deposits	預金利回	0.07	(0.05)	0.12	0.12	
External liabilities	外部負債利回	1.33	0.09	1.24	1.11	
Expenses ratio	経費率	0.92	(0.02)	0.94	0.95	
Total funding cost C	資金調達原価 C	1.01	(0.07)	1.08	1.08	
Yield spread A - B	資金運用調達利回差 A - B	1.56	(0.10)	1.66	1.66	
Interest margin between loans and deposits	預貸金利鞘	0.85	(0.05)	0.90	0.89	
Net interest margin A - C	総資金利鞘 A - C	0.65	(0.08)	0.73	0.73	

4. Gains and Losses on Investment Securities 4. 有価証券関係損益

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended
				December 31, 2010(A)	(A)-(B)	December 31, 2009(B)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(645)	546	(1,191)	(2,688)	
Gain on sales	売却益	988	13	975	986	
Gain on redemption	償還益	-	-	-	-	
Loss on sales	売却損 ()	1,068	946	122	651	
Loss on redemption	償還損 ()	504	(1,456)	1,960	2,917	
Loss on devaluation	償却 ()	60	(24)	84	105	

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

		For the nine months ended		For the year ended	
		December 31, 2010(A)	(A)-(B)	December 31, 2009(B)	March 31, 2010 (Reference)
Gains (losses) on bonds derivatives	債券デリバティブ損益	1,095	872	223	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	450	1,418	(968)	(2,388)

② Gains or Losses on stocks and other securities
【Non-Consolidated】

② 株式等関係損益
【単体】

(Unit:Millions of Yen)
For the nine months ended
For the year ended

		December 31, 2010(A)	(A)-(B)	December 31, 2009(B)	March 31, 2010 (Reference)
Gains (losses) on stocks and other securities	株式等関係損益 (3勘定戻)	(1,109)	(3,921)	2,812	2,852
Gain on sales	売却益	1,385	(2,320)	3,705	3,954
Loss on sales	売却損 (△)	250	97	153	394
Loss on devaluation	償却 (△)	2,243	1,504	739	706

5. Net Unrealized Gains (Losses) on 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 December 31, 2010					As of September 30, 2010			
		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	209,337	5,135	(1,787)	5,371	235	193,096	6,922	6,931	8
Available-for-sale	その他有価証券	1,931,093	28,992	(2,760)	49,031	20,039	1,782,301	31,752	51,097	19,345
	Equity securities 株式	123,374	12,186	3,128	27,064	14,877	120,056	9,058	23,454	14,396
	Debt securities 債券	1,569,554	18,597	(6,223)	20,763	2,166	1,425,831	24,820	26,401	1,581
	Of which, floating-rate government bonds うち変動利付国債	177,651	7,706	(694)	7,706	—	178,227	8,400	8,400	—
	Other securities その他	238,164	(1,791)	335	1,203	2,995	236,413	(2,126)	1,241	3,367
Total	合計	2,140,431	34,128	(4,546)	54,403	20,275	1,975,397	38,674	58,028	19,354
	Equity securities 株式	123,374	12,186	3,128	27,064	14,877	120,056	9,058	23,454	14,396
	Debt securities 債券	1,778,550	23,733	(8,009)	26,135	2,402	1,618,587	31,742	33,332	1,590
	Other securities その他	238,505	(1,791)	335	1,203	2,995	236,754	(2,126)	1,241	3,367

(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. 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12月末は 7,558百万円、22年9月末は 8,384百万円です。

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 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 ¥7,558 million at the end of December 2010 and ¥8,384 million at the end of September 2010.

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of December 31, 2010					As of September 30, 2010			
		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	210,845	5,143	(1,789)	5,379	235	194,605	6,932	6,941	8
Available-for-sale	その他有価証券	1,933,735	29,075	(2,836)	49,572	20,496	1,785,020	31,911	51,629	19,718
	Equity securities 株式	126,008	12,270	3,053	27,604	15,334	122,765	9,217	23,986	14,769
	Debt securities 債券	1,569,562	18,597	(6,223)	20,763	2,166	1,425,840	24,820	26,401	1,581
	Of which, floating-rate government bonds うち変動利付国債	177,651	7,706	(694)	7,706	—	178,227	8,400	8,400	—
	Other securities その他	238,164	(1,791)	335	1,203	2,995	236,413	(2,126)	1,241	3,367
Total	合計	2,144,580	34,219	(4,624)	54,951	20,732	1,979,626	38,843	58,571	19,727
	Equity securities 株式	126,008	12,270	3,053	27,604	15,334	122,765	9,217	23,986	14,769
	Debt securities 債券	1,780,067	23,741	(8,011)	26,143	2,402	1,620,105	31,752	33,343	1,590
	Other securities その他	238,505	(1,791)	335	1,203	2,995	236,754	(2,126)	1,241	3,367

(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. 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12月末は 7,558百万円、22年9月末は 8,384百万円です。

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 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 ¥7,558 million at the end of December 2010 and ¥8,384 million at the end of September 2010.

6. Derivative contracts (Consolidated)

6. 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 December 31, 2010			As of September 30, 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	4,009,167	5,362	5,362	3,876,110	5,242	5,242
	Others		その他	82,619	(18)	984	87,079	(1)	1,114
Total			合計		5,344	6,347		5,241	6,357

(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, 2010			As of September 30, 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	227,728	1,616	1,616	242,333	1,724	1,724
	Forward exchange contracts		為替予約	43,469	87	87	58,703	153	153
	Options		通貨オプション	149,930	809	1,857	165,847	677	1,917
Total			合計		2,514	3,562		2,555	3,796

(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

株式関連取引

Not applicable

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, 2010			As of September 30, 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	971	(12)	(12)	714	(2)	(2)
OTC	Options	店頭	債券店頭オプション	35,000	(95)	(3)	-	-	-
Total			合計		(108)	(15)		(2)	(2)

Commodity related transactions

商品関連取引

Not applicable

該当事項はありません。

Credit derivative transactions

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。

・ LOANS AND OTHER ASSETS 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, 2010(A)	(A)-(B)	As of September 30, 2010(B)	
Loans to borrowers in bankruptcy	破綻先債権額	26,226	(5,225)	31,451	
Past due loans	延滞債権額	157,308	1,464	155,844	
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	8,822	2,176	6,646	
Restructured loans	貸出条件緩和債権額	31,932	3,784	28,148	
Total	合計	224,289	2,199	222,090	
(Amount of partial direct written-off)		(部分直接償却額)	111,473	(4,630)	116,103
Loans and bills discounted	貸出金残高(未残)	8,643,238	7,014	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.

[Consolidated]

【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of December 31, 2010(A)	(A)-(B)	As of September 30, 2010(B)	
Loans to borrowers in bankruptcy	破綻先債権額	26,234	(5,226)	31,460	
Past due loans	延滞債権額	162,079	1,871	160,208	
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	8,822	2,176	6,646	
Restructured loans	貸出条件緩和債権額	31,935	3,784	28,151	
Total	合計	229,072	2,606	226,466	
(Amount of partial direct written-off)		(部分直接償却額)	130,459	1,348	129,111
Loans and bills discounted	貸出金残高(未残)	8,606,640	7,775	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.

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, 2010(A)	(A)-(B)	As of September 30, 2010(B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	68,242	(2,976)	71,218
Doubtful claims	危険債権	117,080	(842)	117,922
Claims in need of special caution	要管理債権	40,755	5,961	34,794
Sub-total (Claims in need of special caution or below) A	要管理債権以下計 A	226,077	2,141	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	1,221,580	13,659	1,207,921
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,462,702	(12,001)	7,474,703
Sub-total (Normal claims)	正常債権計	8,684,282	1,657	8,682,625
Total (Credit exposures) B	合計 B	8,910,360	3,799	8,906,561
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	49,258	8,690	40,568
Percentage of claims in need of special caution or below A / B	不良債権比率 A / B	2.5%	0.0%	2.5%

[Consolidated]

【連結】

(Unit:Millions of Yen)

		As of December 31, 2010(A)	(A)-(B)	As of September 30, 2010(B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	72,591	(2,532)	75,123
Doubtful claims	危険債権	118,969	(796)	119,765
Claims in need of special caution	要管理債権	40,758	5,961	34,797
Sub-total (Claims in need of special caution or below) C	要管理債権以下計 C	232,318	2,631	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	1,225,686	13,289	1,212,397
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,674,336	(3,512)	7,677,848
Sub-total (Normal claims)	正常債権計	8,900,022	9,777	8,890,245
Total (Credit exposures) D	合計 D	9,132,340	12,408	9,119,932
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	50,318	8,407	41,911
Percentage of claims in need of special caution or below C / D	不良債権比率 C / D	2.5%	0.0%	2.5%

3. Loan Portfolio etc. Information

Domestic branches (excluding loans in offshore market account)

3. 業種別貸出金等の状況(特別国際金融取引勘定を除く国内店分)

Classification of loans by type of industry

業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of December 31, 2010(A)	(A)-(B)	(A)-(C)	As of December 31, 2009(B)	As of September 30, 2010(C)
Total loans	貸出金合計	8,635,663	(91,044)	6,642	8,726,707	8,629,021
Manufacturing	製造業	948,089	(67,454)	7,630	1,015,543	940,459
Agriculture and forestry	農業、林業	4,382	(235)	53	4,617	4,329
Fishery	漁業	7,866	462	887	7,404	6,979
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,445	(368)	(238)	3,813	3,683
Construction	建設業	260,693	(8,425)	1,973	269,118	258,720
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,458	554	350	13,904	14,108
IT and telecommunication	情報通信業	58,145	(7,862)	(3,376)	66,007	61,521
Transport and postal activities	運輸業、郵便業	357,343	(18,192)	1,759	375,535	355,584
Wholesale and retail	卸売業、小売業	711,196	10,418	5,684	700,778	705,512
Finance and insurance	金融業、保険業	224,544	(29,802)	252	254,346	224,292
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,284,303	(30,343)	(11,683)	2,314,646	2,295,986
Other services	その他の各種サービス業	731,093	(7,348)	(3,663)	738,441	734,756
Local governments	地方公共団体	99,374	(20,067)	(1,694)	119,441	101,068
Others	その他	2,930,732	87,618	8,708	2,843,114	2,922,024

Balances by scale of loans and bills
discounted

貸出金規模別残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of December 31, 2010(A)	(A)-(B)	(A)-(C)	As of December 31, 2009(B)	As of September 30, 2010(C)
Total loans	貸出金合計	8,635,663	(91,044)	6,642	8,726,707	8,629,021
Of which, loans to small and medium-sized businesses, etc	うち中小企業等貸出残高	7,054,210	43,551	20,126	7,010,659	7,034,084
Loans to small and midium-sized businesses	中小企業貸出	2,919,039	(71,657)	2,713	2,990,696	2,916,326
Loans to individuals	個人貸出(個人ローン)	4,135,171	115,208	17,413	4,019,963	4,117,758
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	81.6%	1.3%	0.1%	80.3%	81.5%

Loans to Individuals

個人ローン残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of December 31, 2010(A)	(A)-(B)	(A)-(C)	As of December 31, 2009(B)	As of September 30, 2010(C)
Loans to individuals	個人ローン残高	4,135,171	115,208	17,413	4,019,963	4,117,758
Residential loans	住宅系ローン	3,795,502	118,224	23,161	3,677,278	3,772,341
Housing loans	住宅ローン	2,572,795	82,634	14,503	2,490,161	2,558,292
Apartment loans	アパートローン	1,222,706	35,589	8,657	1,187,117	1,214,049
Other individual loans	その他のローン	339,669	(3,016)	(5,748)	342,685	345,417

4. Loans and Deposits, etc Information

4. 預金、貸出金等の状況

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

(Unit:Billions of Yen)

<Outstanding balance>	(未残)	As of December 31, 2010(A)	(A)-(B)	(A)-(C)	As of December 31, 2009(B)	As of September 30, 2010(C)
Deposits	預金	10,496.6	278.2	198.2	10,218.4	10,298.4
Loans and bills discounted	貸出金	8,643.2	(90.3)	7.0	8,733.5	8,636.2

【Non-Consolidated】

【単体】

For the nine months ended

(Unit:Billions of Yen)

For the year ended

<Average balance>	(平残)	December 31, 2010(A)	(A)-(B)	December 31, 2009(B)	March 31, 2010 (Reference)
Deposits	預金	10,318.3	186.7	10,131.6	10,141.8
Loans and bills discounted	貸出金	8,548.7	(274.0)	8,822.7	8,778.7

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)

<Outstanding balance>	(未残)	As of December 31, 2010(A)	(A)-(B)	(A)-(C)	As of December 31, 2009(B)	As of September 30, 2010(C)
Individual	個人	8,041.1	129.2	195.7	7,911.9	7,845.4
Of which, liquid deposits	うち流動性預金	5,009.5	186.4	243.3	4,823.1	4,766.2
Of which, fixed deposits	うち定期性預金	2,980.2	(58.8)	(48.9)	3,039.0	3,029.1
Corporate	法人	2,001.8	68.4	87.0	1,933.4	1,914.8
Local Public	公金	395.3	92.7	(58.8)	302.6	454.1
Financial institutions	金融	57.6	(5.5)	(25.6)	63.1	83.2
Total	合計	10,496.0	284.9	198.4	10,211.1	10,297.6
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,728.9	313.1	175.1	9,415.8	9,553.8

(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 nine months ended

(Unit:Billions of Yen)

For the year ended

<Average balance>	(平残)	December 31, 2010(A)	(A)-(B)	December 31, 2009(B)	March 31, 2010 (Reference)
Individual	個人	7,884.5	114.6	7,769.9	7,782.2
Corporate	法人	1,920.6	4.5	1,916.1	1,911.7
Local Public	公金	435.8	67.3	368.5	370.2
Financial institutions	金融	70.9	(2.7)	73.6	73.6
Total	合計	10,312.0	183.8	10,128.2	10,137.9
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,540.3	240.6	9,299.7	9,327.4

Non-deposit products for individuals
Information

個人向け投資型商品の状況

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

		As of December 31, 2010(A)	(A)-(B)	(A)-(C)	As of December 31, 2009(B)	As of March 31, 2010(C)
Investment trusts	投資信託残高	449.9	(4.6)	4.5	454.5	445.4
Annuity insurance , etc	年金保険等残高	687.5	138.3	24.5	549.2	663.0
Foreign currency deposits	外貨預金残高	49.3	1.5	1.7	47.8	47.6
Public bonds	公共債残高	440.8	(36.7)	(6.8)	477.5	447.6
Total balance of non-deposit products for individuals A	個人向け投資型商品残高合計 A	1,627.6	98.5	23.9	1,529.1	1,603.7
Individual deposits (deposits in yen)	個人預金(円貨残高)	7,991.8	127.8	194.1	7,864.0	7,797.7
Total individual deposit assets B	個人向け預り資産合計 B	9,619.5	226.4	218.0	9,393.1	9,401.5
Ratio of non-deposit products for individuals A / B	個人向け投資型商品比率 A / B	16.9%	0.7%	(0.1%)	16.2%	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残高 C	175.4	22.6	11.2	152.8	164.2
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	1,803.1	121.2	35.1	1,681.9	1,768.0
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	9,794.9	249.0	229.2	9,545.9	9,565.7
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 合計) D / E	18.4%	0.8%	0.0%	17.6%	18.4%