

Summary of Financial Results for the 1st Quarter ended June 30, 2009



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

(Note) The amounts are presented in millions of yen and are rounded down to the nearest million.

1. Consolidated Financial Results (for the three months ended June 30, 2009)

(1) Consolidated Operating Results

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

	Ordinary Income	Ordinary Profit	Net Income
Three months ended June 30, 2009	75,241 (11.7%)	9,871 (55.9%)	5,986 (55.9%)
Three months ended June 30, 2008	85,292 —	22,391 —	13,578 —

	Net Income per Share	Net Income per Share(Diluted)
Three months ended June 30, 2009	¥4.40	¥4.40
Three months ended June 30, 2008	¥9.91	¥9.89

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

(2) Consolidated Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio (Note)	Net Assets per Share
June 30, 2009	11,973,582	734,988	5.7%	¥504.75
March 31, 2009	12,034,535	714,086	5.5%	¥489.49

(Reference) Own Capital: June 30, 2009: ¥686,399 million; March 31, 2009: ¥665,644 million

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

2. Dividend on Common Stock

	Cash Dividends per Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Annual
Fiscal year ended March 31, 2009	—	¥5.00	—	¥5.00	¥10.00
Fiscal year ending March 31, 2010	—	—	—	—	—
Fiscal year ending March 31, 2010 (Forecasts)	—	¥5.00	—	¥5.00	¥10.00

(Note) Revision of forecasts for dividends in the three months ended June 30, 2009: No

3. Forecasts for the fiscal year ending March 31, 2010 (Consolidated basis)

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

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Six months ending September 30, 2009	151,000 (15.0%)	17,500 (27.5%)	10,000 (33.8%)	¥7.35
Fiscal year ending March 31, 2010	302,000 (10.8%)	39,000 361.5%	21,500 192.7%	¥15.81

(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, 2009: No

4. Other Information

- (1) Changes in the scope of consolidated significant subsidiaries in the three months ended June 30, 2009: No
- (2) Adoption of simplified accounting methods or accounting methods used specifically for quarterly consolidated financial statements: Adopted
 * Please refer to "4. Others" in the Qualitative Information and Financial Statements section on page 2 for detailed information.
- (3) Changes in significant accounting principles, procedures and presentation
 - (a) Changes due to revisions of accounting standards etc.: No
 - (b) Changes other than (a) above: No
- (4) Number of common shares issued
 - (a) Number of share issued (including treasury shares)

June 30, 2009:	1,361,071,054 shares;	March 31, 2009:	1,361,071,054 shares
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 - (b) Number of treasury shares

June 30, 2009:	1,211,575 shares;	March 31, 2009:	1,204,949 shares
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 - (c) Average outstanding shares for the three months ended

June 30, 2009:	1,359,866,172 shares;	June 30, 2008:	1,370,092,995 shares
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(Notes for using forecasts information etc.)

1. There are no changes to our consolidated earnings forecasts released on May 13, 2009 for the 2nd quarter consolidated aggregate term and for the full year for fiscal year ending March 31, 2010.
2. 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.

【Qualitative Information and 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 ¥10,051 million year-on-year to ¥75,241 million due to a decrease in interest income centered on interest on loans and discounts and a decrease in other ordinary income caused by a decline in income from derivatives other than for trading or hedging. At the same time, ordinary expenses rose ¥2,469 million year-on-year to ¥65,369 million, despite a decline in interest expenses centered on interest on deposits, due to an increase in credit costs and other expenses. The consequence was a ¥12,520 million year-on-year decline in ordinary profit for the term under review to ¥9,871 million.

2. Qualitative information related to the consolidated financial conditions

As a result of efforts to expand deposits through the pursuit of composite transactions, deposits increased during the term under review by ¥136.5 billion to ¥10,294.7 billion. Of these deposits, fixed deposits rose during the term under review by ¥96.1 billion to ¥3,528.9 billion.

In spite of efforts to expand business dealings with both individuals and companies, loans and bills decreased during the term under review by ¥126.1 billion to ¥8,835.1 billion. However, securities increased during the term under review by ¥94.1 billion to ¥1,442.6 billion; of these, government bonds fell during the term under review by ¥90.5 billion to ¥611.1 billion.

In addition, total assets receded during the term under review by ¥61.0 billion to ¥11,973.5 billion, while net assets slipped by ¥20.9 billion to ¥734.9 billion.

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 13, 2009.

4. Others

(1) Changes in scope of consolidation involving “Specified Subsidiaries” (*Tokutei Kogaisya*) during the period:

Not applicable

(2) Simplified accounting methods and accounting methods used specifically for quarterly consolidated financial statements

(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 possible loan losses

Allowances for possible 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, 2009.

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, 2009, as temporary differences were not considered to have changed drastically from March 31, 2009.

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 and presentation rules applied in the preparation of the quarterly consolidated financial statements

Not applicable

5. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of June 30, 2009	As of March 31, 2009
Assets:		
Cash and due from banks	606,146	623,224
Call loans and bills bought	95,088	72,076
Monetary claims bought	236,083	246,295
Trading assets	53,850	59,916
Securities	1,442,648	1,348,507
Loans and bills discounted	8,835,181	8,961,222
Foreign exchanges	6,855	7,257
Lease receivables and investment assets	64,498	67,498
Other assets	144,373	134,525
Tangible fixed assets	129,945	137,076
Intangible fixed assets	17,850	18,941
Deferred tax assets	59,613	68,042
Customers' liabilities for acceptances and guarantees	389,742	400,362
Allowance for loan losses	(108,296)	(110,413)
Total assets	11,973,582	12,034,535
Liabilities:		
Deposits	10,294,760	10,158,230
Negotiable certificates of deposit	197,093	130,520
Call money and bills sold	12,193	127,764
Trading liabilities	1,521	1,426
Borrowed money	155,924	250,293
Foreign exchanges	30	45
Bonds payable	34,300	34,300
Other liabilities	129,637	194,063
Provision for retirement benefits	96	91
Provision for reimbursement of deposits	821	879
Provision for contingent loss	423	420
Reserves under the special laws	0	0
Deferred tax liabilities for land revaluation	22,048	22,048
Acceptances and guarantees	389,742	400,362
Total liabilities	11,238,594	11,320,448
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	246,732	247,545
Treasury stock	(712)	(712)
Total shareholders' equity	638,892	639,706
Valuation difference on available-for-sale securities	16,016	(5,517)
Deferred gains or losses on hedges	(34)	(69)
Revaluation reserve for land	31,524	31,524
Total valuation and translation adjustments	47,506	25,937
Subscription rights to shares	109	87
Minority interests	48,478	48,354
Total net assets	734,988	714,086
Total liabilities and net assets	11,973,582	12,034,535

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

(Unit: Millions of Yen)

	June 30,2008	June 30,2009
Ordinary income :	85,292	75,241
Interest income :	57,469	51,735
Of which, interest on loans and discounts	47,526	45,458
Of which, interest and dividends on securities	3,860	4,086
Fees and commissions	11,159	11,506
Trading income	267	396
Other ordinary income	15,409	11,257
Other income	986	345
Ordinary expenses :	62,900	65,369
Interest expenses :	10,906	4,984
Of which, interest on deposits	6,660	3,649
Fees and commissions payments	195	1,295
Trading expenses	-	23
Other ordinary expenses	9,660	10,340
General and administrative expenses	27,234	26,642
Other expenses	14,903	22,083
Ordinary profit	22,391	9,871
Extraordinary income	912	446
Recoveries of written-off claims	912	446
Extraordinary loss	71	533
Loss on disposal of noncurrent assets	71	532
Other	-	0
Income before income taxes	23,232	9,784
Income taxes current	12,357	7,625
Income taxes deferred	(3,025)	(3,859)
Total income taxes		3,766
Minority interests in income	322	31
Net income	13,578	5,986

. Digest of Financial Result for the three months ended June 30, 2009
 . 平成22年3月期 第1四半期決算の概況

1. Profit and Loss
 [Non-Consolidated]

1. 損益状況
 [単体]

(Unit:Millions of Yen)

For the three months ended

For the year ended

		June 30, 2009(A)	(A)-(B)	June 30, 2008(B)	March 31, 2009 (Reference)
1	Gross operating income	54,505	(5,967)	60,472	224,563
2	(Excluding gains (losses) on bonds)	55,108	(5,870)	60,978	232,265
3	Gross operating income from domestic operations	53,875	(5,676)	59,551	220,318
4	(Excluding gains (losses) on bonds)	54,470	(5,540)	60,010	227,785
5	Interest income	46,216	463	45,753	187,802
6	Fees and commissions	7,616	(1,574)	9,190	30,421
7	Trading income	207	(33)	240	1,028
8	Other ordinary income	(165)	(4,531)	4,366	1,066
9	(Of which, gains (losses) on bonds)	(595)	(136)	(459)	(7,466)
10	Gross operating income from international operations	629	(292)	921	4,244
11	(Excluding gains (losses) on bonds)	637	(330)	967	4,480
12	Interest income	301	(306)	607	2,046
13	Fees and commissions	96	(17)	113	428
14	Trading income	(23)	(49)	26	(56)
15	Other ordinary income	255	82	173	1,826
16	(Of which, gains (losses) on bonds)	(7)	38	(45)	(235)
17	Expenses	24,222	(1,243)	25,465	103,182
18	Personnel	9,355	(401)	9,756	38,974
19	Facilities	13,287	(733)	14,020	57,758
20	Taxes	1,578	(111)	1,689	6,450
21	(Reference) OHR (17÷1)	44.4%	2.3%	42.1%	45.9%
22	Core net business profit	30,283	(4,723)	35,006	121,380
23	(Excluding gains (losses) on bonds)	30,886	(4,626)	35,512	129,083
24	Provision of allowance for general loan losses	1,256	610	646	15,161
25	Net business profit	29,026	(5,334)	34,360	106,219
26	(Of which, gains (losses) on bonds)	(603)	(98)	(505)	(7,702)
27	Non-recurring gains (losses)	(17,986)	(6,408)	(11,578)	(96,589)
28	Disposal of bad debts	16,478	7,247	9,231	72,003
29	Written-off of loans	5,543	61	5,482	22,849
30	Provision of allowance for specific loan losses	10,824	7,109	3,715	48,750
31	Loss on sales of non-performing loans	3	2	1	27
32	Other	106	74	32	375
33	(Credit costs) (24+28)	17,735	7,858	9,877	87,164
34	Gains or losses on stocks and other securities	13	1,589	(1,576)	(19,783)
35	Gains on sales of stocks and other securities	18	(485)	503	9,277
36	Losses on sales of stocks and other securities	-	(1)	1	121
37	Losses on devaluation of stocks and other securities	5	(2,073)	2,078	28,939
38	Other non-recurring gains (losses)	(1,521)	(750)	(771)	(4,802)
39	Ordinary profit	11,039	(11,743)	22,782	9,629
40	Extraordinary income (loss)	(340)	(845)	505	735
41	Gain (loss) on disposal of noncurrent assets	(532)	(461)	(71)	(1,354)
42	Recoveries of written-off claims	191	(385)	576	2,089
44	Income before income taxes	10,698	(12,589)	23,287	10,365
45	Income taxes - current	7,271	(4,722)	11,993	19,533
46	Income taxes - deferred	(3,177)	(448)	(2,729)	(17,821)
45	Total income taxes	4,094	(5,169)	9,263	1,711
47	Net income	6,604	(7,420)	14,024	8,653
	Real credit costs (33-42)	17,543	8,243	9,300	85,075

(Unit:Millions of Yen)

【Consolidated】	【連結】	For the three months ended		For the year ended	
		June 30, 2009(A)	(A)-(B)	June 30, 2008(B)	March 31, 2009 (Reference)
Consolidated gross operating income	連結粗利益	58,251	(5,292)	63,543	238,532
Interest income	資金利益	46,751	189	46,562	190,781
Fees and commissions	役務取引等利益	10,210	(754)	10,964	38,304
Trading income	特定取引利益	373	106	267	1,113
Other ordinary income	その他業務利益	916	(4,833)	5,749	8,332
General and administrative expenses	営業経費 ()	26,642	(592)	27,234	111,378
Credit costs	与信費用 ()	21,160	8,761	12,399	96,837
Written-off of loans	貸出金償却 ()	7,231	817	6,414	27,201
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()	11,933	7,033	4,900	51,868
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	1,884	834	1,050	17,363
Other	その他 ()	110	77	33	403
Gains or losses on stocks and other securities	株式等関係損益	(81)	1,429	(1,510)	(20,229)
Other	その他	(496)	(489)	(7)	(1,637)
Ordinary profit	経常利益	9,871	(12,520)	22,391	8,449
Extraordinary income (loss)	特別損益	(87)	(927)	840	1,720
Income before income taxes	税金等調整前四半期(当期)純利益	9,784	(13,448)	23,232	10,170
Income taxes - current	法人税、住民税及び事業税 ()	7,625	(4,732)	12,357	21,586
Income taxes - deferred	法人税等調整額 ()	(3,859)	(834)	(3,025)	(19,464)
Total income taxes	法人税等合計 ()	3,766	(5,565)	9,331	2,121
Minority interests in income	少数株主利益 ()	31	(291)	322	703
Net income	四半期(当期)純利益	5,986	(7,592)	13,578	7,344
Real credit costs (including recoveries of written-off claims)	実質与信費用 (償却債権取立益含む)	20,714	9,228	11,486	93,758

(注) 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用)
+ (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

(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)

(Number of Consolidated Subsidiaries)	(連結対象会社数)	(Unit: Number of Companies)			
		As of June 30, 2009(A)	(A)-(B)	As of June 30, 2008(B)	As of March 31, 2009 (Reference)
Number of consolidated subsidiaries	連結子会社数	11	2	9	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 three months ended

For the year ended

		June 30, 2009(A)	(A)-(B)	June 30, 2008(B)	March 31, 2009 (Reference)
Interest-earning assets	資金運用勘定	10,715.2	39.0	10,676.2	10,710.5
Loans and bills discounted	貸出金	8,919.7	246.4	8,673.3	8,832.9
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	7,088.5	118.1	6,970.4	7,026.3
Securities	有価証券	1,391.5	11.4	1,380.1	1,359.7
Bonds	債券	1,238.0	29.8	1,208.2	1,185.8
Stocks	株式	153.5	(18.4)	171.9	173.9
Interest-bearing liabilities	資金調達勘定	10,445.3	58.3	10,387.0	10,421.1
Deposits	預金	10,008.6	234.2	9,774.4	9,794.4
Deposits from individuals	個人預金	7,695.7	128.2	7,567.5	7,640.9
External liabilities	外部負債	189.2	(137.5)	326.7	346.4

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

(Unit:%)

【Non-Consolidated】

【単体】

For the three months ended

For the year ended

		June 30, 2009(A)	(A)-(B)	June 30, 2008(B)	March 31, 2009 (Reference)
Yield on interest-earning assets A	資金運用利回 A	1.89	(0.08)	1.97	1.97
Loans and bills discounted	貸出金利回	2.04	(0.15)	2.19	2.15
Securities	有価証券利回	1.15	0.09	1.06	1.14
Yield on interest-bearing liabilities B	資金調達利回 B	0.16	(0.10)	0.26	0.23
Deposits	預金利回	0.13	(0.11)	0.24	0.21
External liabilities	外部負債利回	0.99	0.46	0.53	0.48
Expenses ratio	経費率	0.92	(0.06)	0.98	0.99
Total funding cost C	資金調達原価 C	1.06	(0.15)	1.21	1.19
Yield spread A - B	資金運用調達利回差 A - B	1.73	0.02	1.71	1.74
Interest margin between loans and deposits	預貸金利鞘	0.98	0.03	0.95	0.94
Net interest margin A - C	総資金利鞘 A - C	0.83	0.07	0.76	0.78

4. Gains and Losses on Investment Securities

4. 有価証券関係損益

Gains and Losses on Bonds

国債等債券関係損益

(Unit:Millions of Yen)

【Non-Consolidated】

【単体】

For the three months ended

For the year ended

		June 30, 2009(A)	(A)-(B)	June 30, 2008(B)	March 31, 2009 (Reference)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(603)	(98)	(505)	(7,702)
Gain on sales	売却益	27	(25)	52	1,194
Gain on redemption	償還益	-	-	-	-
Loss on sales	売却損 ()	94	(282)	376	6,083
Loss on redemption	償還損 ()	517	355	162	938
Loss on devaluation	償却 ()	19	0	19	1,874

(Reference) Gains (losses) on bonds derivatives (参考)債券デリバティブ損益

(Unit:Millions of Yen)

		June 30, 2009(A)	(A)-(B)	June 30, 2008(B)	March 31, 2009 (Reference)
Gains (losses) on bonds derivatives	債券デリバティブ損益	75	(4,787)	4,862	6,247
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	(527)	(4,883)	4,356	(1,454)

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 three months ended

For the year ended

		June 30, 2009(A)	(A)-(B)	June 30, 2008(B)	March 31, 2009 (Reference)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	13	1,589	(1,576)	(19,783)
Gain on sales	売却益	18	(485)	503	9,277
Loss on sales	売却損 ()	-	(1)	1	121
Loss on devaluation	償却 ()	5	(2,073)	2,078	28,939

5. Net Unrealized Gains on Marketable Securities

5.時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2009					As of March 31, 2009			
		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	129,456	3,227	777	3,227	—	125,020	2,450	2,464	13
Available-for-sale	その他有価証券	1,233,914	24,491	33,524	45,936	21,445	1,146,083	(9,033)	25,387	34,421
Equity securities	株式	150,637	22,141	23,559	32,604	10,462	127,031	(1,418)	16,461	17,880
Debt securities	債券	885,077	8,194	5,955	12,356	4,162	807,118	2,239	8,252	6,012
Of which, floating-rate government bonds	うち変動利付国債	175,632	6,389	1,781	6,441	51	173,733	4,608	4,995	387
Other securities	その他	198,199	(5,844)	4,010	975	6,820	211,933	(9,854)	673	10,528
Total	合計	1,363,370	27,718	34,300	49,163	21,445	1,271,103	(6,582)	27,851	34,434
Equity securities	株式	150,637	22,141	23,559	32,604	10,462	127,031	(1,418)	16,461	17,880
Debt securities	債券	1,014,533	11,421	6,731	15,584	4,162	932,138	4,690	10,716	6,026
Other securities	その他	198,199	(5,844)	4,010	975	6,820	211,933	(9,854)	673	10,528

(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、21年6月末は 10,119百万円、21年3月末は 10,326百万円であります。

(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 ¥10,119 million at the end of June 2009 and ¥10,326 million at the end of March 2009.

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of June 30, 2009					As of March 31, 2009			
		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	130,472	3,229	782	3,229	—	126,037	2,447	2,464	16
Available-for-sale	その他有価証券	1,236,298	24,286	33,894	46,236	21,950	1,148,099	(9,608)	25,484	35,092
Equity securities	株式	153,021	21,936	23,928	32,904	10,967	129,047	(1,992)	16,558	18,551
Debt securities	債券	885,077	8,194	5,955	12,356	4,162	807,118	2,239	8,252	6,012
Of which, floating-rate government bonds	うち変動利付国債	175,632	6,389	1,781	6,441	51	173,733	4,608	4,995	387
Other securities	その他	198,199	(5,844)	4,010	975	6,820	211,933	(9,854)	673	10,528
Total	合計	1,366,770	27,515	34,675	49,465	21,950	1,274,136	(7,160)	27,948	35,108
Equity securities	株式	153,021	21,936	23,928	32,904	10,967	129,047	(1,992)	16,558	18,551
Debt securities	債券	1,015,549	11,423	6,736	15,586	4,162	933,156	4,687	10,716	6,029
Other securities	その他	198,199	(5,844)	4,010	975	6,820	211,933	(9,854)	673	10,528

(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、21年6月末は 10,119百万円、21年3月末は 10,326百万円であります。

(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 ¥10,119 million at the end of June 2009 and ¥10,326 million at the end of March 2009.

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 June 30, 2009			As of March 31, 2009		
				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	3,442,469	3,981	3,981	3,891,299	4,048	4,048
	Others		その他	77,722	(41)	1,571	81,218	(77)	1,666
Total			合 計		3,939	5,552		3,971	5,714

(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 June 30, 2009			As of March 31, 2009		
				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	294,411	2,030	2,030	305,284	2,098	2,098
	Forward exchange contracts		為替予約	497,521	38	38	342,936	58	58
	Options		通貨オプション	78,528	0	585	91,153	14	697
Total			合 計		2,070	2,654		2,171	2,854

(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 June 30, 2009			As of March 31, 2009		
				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	958	(8)	(8)	-	-	-
Total			合 計		(8)	(8)		-	-

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 June 30, 2009(A)	(A)-(B)	As of March 31, 2009(B)
Loans to borrowers in bankruptcy		破綻先債権額		104,783	346	104,437
Past due loans		延滞債権額		149,258	(2,248)	151,506
Accruing loans contractually past due for 3 months or more		3ヵ月以上延滞債権額		22,383	13,853	8,530
Restructured loans		貸出条件緩和債権額		23,358	(1,627)	24,985
Total		合計		299,783	10,323	289,460
(Amount of partial direct written-off)		(部分直接償却額)		91,214	13,032	78,182
Loans and bills discounted		貸出金残高(未残)		8,880,674	(127,659)	9,008,333

(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, 2009(A)	(A)-(B)	As of March 31, 2009(B)
Loans to borrowers in bankruptcy		破綻先債権額		104,808	242	104,566
Past due loans		延滞債権額		153,825	(2,232)	156,057
Accruing loans contractually past due for 3 months or more		3ヵ月以上延滞債権額		22,383	13,848	8,535
Restructured loans		貸出条件緩和債権額		23,358	(1,627)	24,985
Total		合計		304,375	10,231	294,144
(Amount of partial direct written-off)		(部分直接償却額)		102,830	13,802	89,028
Loans and bills discounted		貸出金残高(未残)		8,835,181	(126,041)	8,961,222

(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.

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 June 30, 2009(A)	(A)-(B)	As of March 31, 2009(B)
Unrecoverable or valueless claims		破産更正債権及びこれらに準ずる債権		133,686	4,079	129,607
Doubtful claims		危険債権		124,111	(6,116)	130,227
Claims in need of special caution		要管理債権		45,741	12,225	33,516
Sub-total (Claims in need of special caution or below)	A	要管理債権以下計	A	303,539	10,188	293,351
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		1,077,227	(32,903)	1,110,130
Claims to normal borrowers (excluding claims in need of caution)		正常先債権		7,804,567	(112,659)	7,917,226
Sub-total (Normal claims)		正常債権計		8,881,794	(145,563)	9,027,357
Total (Credit exposures)	B	合計	B	9,185,333	(135,376)	9,320,709
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権		96,737	21,738	74,999
Percentage of claims in need of special caution or below	A / B	不良債権比率	A / B	3.3%	0.2%	3.1%

【Consolidated】		【連結】		(Unit:Millions of Yen)		
				As of June 30, 2009(A)	(A)-(B)	As of March 31, 2009(B)
Unrecoverable or valueless claims		破産更正債権及びこれらに準ずる債権		137,918	3,940	133,978
Doubtful claims		危険債権		125,863	(5,919)	131,782
Claims in need of special caution		要管理債権		45,741	12,220	33,521
Sub-total (Claims in need of special caution or below)	C	要管理債権以下計	C	309,524	10,242	299,282
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		1,081,788	(33,230)	1,115,018
Claims to normal borrowers (excluding claims in need of caution)		正常先債権		8,039,771	(118,157)	8,157,928
Sub-total (Normal claims)		正常債権計		9,121,560	(151,386)	9,272,946
Total (Credit exposures)	D	合計	D	9,431,084	(141,144)	9,572,228
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権		97,839	21,774	76,065
Percentage of claims in need of special caution or below	C / D	不良債権比率	C / D	3.2%	0.1%	3.1%

3. Loan Portfolio Information

3. 業種別貸出金等の状況

① Classification of loans by type of industry

① 業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2009(A)	(A)-(B)	(A)-(C)	As of June 30, 2008(B)	As of March 31, 2009(C)
Domestic offices (excluding loans in offshore market account)	国内店分 (除く特別国際金融取引勘定)				8,738,730	9,008,333
Manufacturing	製造業				978,958	1,021,699
Agriculture	農業				4,284	4,682
Forestry	林業				46	39
Fishery	漁業				6,605	6,693
Mining	鉱業				4,328	4,243
Construction	建設業				318,519	309,677
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業				13,557	13,753
IT and telecommunication	情報通信業				73,178	70,989
Transportation	運輸業				356,361	377,955
Wholesale and retail	卸売・小売業				711,942	737,506
Finance and insurance	金融・保険業				270,370	306,285
Real estate	不動産業				1,116,509	1,066,815
Services	各種サービス業				957,416	967,520
Local governments	地方公共団体				135,419	160,070
Others	その他				3,791,234	3,960,406

(Unit:Millions of Yen)

		As of June 30, 2009(A)	(A)-(B)	(A)-(C)	As of June 30, 2008(B)	As of March 31, 2009(C)
Domestic offices (excluding loans in offshore market account)	国内店分 (除く特別国際金融取引勘定)	8,880,674				
Manufacturing	製造業	1,050,533				
Agriculture and forestry	農業、林業	4,129				
Fishery	漁業	6,773				
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,162				
Construction	建設業	286,182				
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	13,524				
IT and telecommunication	情報通信業	67,615				
Transport and postal activities	運輸業、郵便業	382,450				
Wholesale and retail	卸売業、小売業	723,516				
Finance and insurance	金融業、保険業	250,160				
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,427,988				
Other services	その他の各種サービス業	734,105				
Local governments	地方公共団体	124,056				
Others	その他	2,805,482				

(注)日本標準産業分類の改定(平成19年11月)に伴い、当第1四半期会計期間から業種の表示を一部変更しております。また、当第1四半期会計期間から、個人に関する業種区分についても精緻化を図るため、業種の見直しを実施しており、この見直しにより、21年6月末の「不動産業、物品賃貸業」は1,175,570百万円増加し、「その他」は同額減少しております。

(Note)The representation of certain industry sectors has changed from the 1st quarter in line with the November 2007 revision of the Japan Standard Industrial Classification.

As a consequence of a review of industry sectors conducted from the 1st quarter to elaborate those industry sector classifications pertaining to individuals, the figure for "real estate and goods rental and leasing" at the end of June 2009 increased by ¥1,175,570 million while that for "others" decreased by the same amount.

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 June 30, 2009(A)	(A)-(B)	(A)-(C)	As of June 30, 2008(B)	As of March 31, 2009(C)
Total loans	貸出金合計	8,880,675	141,945	(127,658)	8,738,730	9,008,333
Of which, loans to small and medium-sized businesses, etc	うち中小企業等貸出残高	7,061,168	63,902	(56,513)	6,997,266	7,117,681
Loans to small and medium-sized businesses	中小企業貸出	3,090,462	(117,783)	(77,190)	3,208,245	3,167,652
Loans to individuals	個人貸出(個人ローン)	3,970,706	181,685	20,677	3,789,021	3,950,029
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	79.5%	(0.5%)	0.5%	80.0%	79.0%

Loans to Individuals

個人ローン残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2009(A)	(A)-(B)	(A)-(C)	As of June 30, 2008(B)	As of March 31, 2009(C)
Loans to individuals	個人ローン残高	3,970,706	181,685	20,677	3,789,021	3,950,029
Residential loans	住宅系ローン	3,625,267	179,312	25,157	3,445,955	3,600,110
Housing loans	住宅ローン	2,449,696	145,333	27,336	2,304,363	2,422,360
Apartment loans	アパートローン	1,175,570	33,978	(2,180)	1,141,592	1,177,750
Other individual loans	その他のローン	345,439	2,373	(4,480)	343,066	349,919

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 June 30, 2009(A)	(A)-(B)	(A)-(C)	As of June 30, 2008(B)	As of March 31, 2009(C)
Deposits	預金	10,310.3	284.4	135.3	10,025.9	10,175.0
Loans and bills discounted	貸出金	8,880.6	141.9	(127.7)	8,738.7	9,008.3

【Non-Consolidated】

【単体】

For the three months ended

(Unit:Billions of Yen)

For the year ended

<Average balance>	(平残)					
		June 30, 2009(A)	(A)-(B)	June 30, 2008(B)	March 31, 2009 (Reference)	
Deposits	預金	10,180.7	270.1	9,910.6	9,913.4	
Loans and bills discounted	貸出金	8,931.5	246.4	8,685.1	8,845.5	

Breakdown of depositors' categories

Domestic offices (excluding deposits in offshore market account)

預金者別預金残高

(特別国際金融取引動定を除く国内店分)

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

<Outstanding balance>	(未残)					
		As of June 30, 2009(A)	(A)-(B)	(A)-(C)	As of June 30, 2008(B)	As of March 31, 2009(C)
Individual	個人	7,867.5	101.0	158.1	7,766.5	7,709.4
Of which, liquid deposits	うち流動性預金	4,757.0	14.8	113.3	4,742.2	4,643.7
Of which, fixed deposits	うち定期性預金	3,061.5	81.5	44.5	2,980.0	3,017.0
Corporate	法人	1,933.8	32.2	79.8	1,901.6	1,854.0
Local Public	公金	396.0	162.7	(96.6)	233.3	492.6
Financial institutions	金融	112.8	(6.2)	0.8	119.0	112.0
Total	合計	10,310.3	289.7	142.2	10,020.6	10,168.1
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,493.2	236.1	61.2	9,257.1	9,432.0

(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

(Unit:Billions of Yen)

For the year ended

<Average balance>	(平残)					
		June 30, 2009(A)	(A)-(B)	June 30, 2008(B)	March 31, 2009 (Reference)	
Individual	個人	7,742.1	132.7	7,609.4	7,684.0	
Corporate	法人	1,934.7	37.8	1,896.9	1,830.9	
Local Public	公金	427.1	97.3	329.8	318.4	
Financial institutions	金融	73.7	0.8	72.9	75.3	
Total	合計	10,177.7	268.6	9,909.1	9,908.7	
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,358.4	230.0	9,128.4	9,135.6	

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 June 30, 2009(A)	(A)-(B)	(A)-(C)	As of June 30, 2008(B)	As of March 31, 2009(C)
Investment trusts	投資信託残高	401.7	(71.8)	65.1	473.5	336.6
Annuity insurance, etc	年金保険等残高	476.3	86.3	62.1	390.0	414.2
Foreign currency deposits	外貨預金残高	47.0	4.8	0.4	42.2	46.6
Public bonds	公共債残高	500.1	(13.4)	(8.5)	513.5	508.6
Total balance of non-deposit products for individuals A	個人向け投資型商品残高合計 A	1,425.3	6.0	119.1	1,419.3	1,306.2
Individual deposits (deposits in yen)	個人預金(円貨残高)	7,820.4	96.1	157.7	7,724.3	7,662.7
Total individual deposit assets B	個人向け預り資産合計 B	9,245.8	102.2	276.8	9,143.6	8,969.0
Ratio of non-deposit products for individuals A / B	個人向け投資型商品比率 A / B	15.4%	(0.1%)	0.9%	15.5%	14.5%

(Reference)

Individual deposit assets at Hamagin Tokai Tokyo Securities Co.,Ltd C	浜銀TT証券㈱の個人向け預り資産 C	148.8	148.8	21.3	-	127.5
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Total balance of non-deposit products for individuals (Group total) A + C = D	個人向け投資型商品残高 (グループ合計) A + C = D	1,574.1	154.8	140.4	1,419.3	1,433.7
Total individual deposit assets (Group total) B + C = E	個人向け預り資産 (グループ合計) B + C = E	9,394.6	251.0	298.1	9,143.6	9,096.5
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	16.7%	1.2%	1.0%	15.5%	15.7%