

## ANNUAL REPORT (EXCERPT) For the year ended March 31, 2010

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May 14, 2010

## I . SUMMARY REPORT

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  
 Ordinary General Meeting of Stockholders (scheduled): June 22, 2010  
 Date of Payment of Year-End Dividends: June 1, 2010

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

### 1. Consolidated Financial Results (for fiscal year ended March 31, 2010)

#### (1) Consolidated Operating Results

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

	Ordinary Income	Ordinary Profit	Net Income
Fiscal year ended March 31, 2010	301,235 (11.0%)	53,782 536.5%	30,946 321.3%
Fiscal year ended March 31, 2009	338,729 6.5%	8,449 (92.4%)	7,344 (89.2%)

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2010	¥22.75	¥22.75	4.4%	0.4%	17.8%
Fiscal year ended March 31, 2009	¥5.38	¥5.38	1.0%	0.0%	2.4%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2010: None; Fiscal year ended March 31, 2009: None

(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	Net Assets per Share	Consolidated Capital Adequacy Ratio (BIS Standard)
March 31, 2010	11,984,313	761,580	5.9%	¥523.87	12.20% *
March 31, 2009	12,034,535	714,086	5.5%	¥489.49	10.92%

(Reference) Own Capital: March 31, 2010: ¥712,416 million; March 31, 2009: ¥665,644 million

\* Preliminary

(Note 1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Minority Interests) / Total Assets \* 100

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

The bank has also applied BIS Standard starting from the current period, and has calculated the consolidated capital adequacy ratio for the year ended March 2009 using Domestic Standard.

#### (3) Consolidated Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating Activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents, end of period
Fiscal year ended March 31, 2010	402,142	(365,485)	25,207	394,564
Fiscal year ended March 31, 2009	116,983	(30,328)	34,421	332,711

### 2. Dividend on Common Stock

	Cash Dividends per Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	1 <sup>st</sup> Quarter -End	2 <sup>nd</sup> Quarter -End	3 <sup>rd</sup> Quarter -End	Fiscal Year -End	Annual			
Fiscal year ended March 31, 2009	—	¥5.00	—	¥5.00	¥10.00	¥13,598 million	185.8%	1.9%
Fiscal year ended March 31, 2010	—	¥5.00	—	¥5.00	¥10.00	¥13,599 million	43.9%	1.9%
Fiscal year ending March 31, 2011 (Forecasts)	—	¥5.00	—	¥5.00	¥10.00		35.3%	

### 3. Forecasts for the fiscal year ending March 31, 2011 (Consolidated basis)

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

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

#### 4. Other Information

- (1) Changes in the scope of consolidated significant subsidiaries in the fiscal year ended March 31, 2010: No
- (2) Changes in significant accounting principles, procedures and presentation
- (a) Changes due to revisions of accounting standards etc.: Yes
- (b) Changes other than (a) above: No
- (3) Number of common shares issued
- (a) Number of shares issued (including treasury shares)
- March 31, 2010: 1,361,071,054 shares; March 31, 2009: 1,361,071,054 shares
- (b) Number of treasury shares
- March 31, 2010: 1,183,199 shares; March 31, 2009: 1,204,949 shares

#### (Reference) Non-Consolidated Financial Highlight

##### 1. Non-Consolidated Financial Results (for the fiscal year ended March 31, 2010)

###### (1) Non-Consolidated Operating Results (Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income	Ordinary Profit	Net Income
Fiscal year ended March 31, 2010	256,063 (12.4%)	52,853 448.8%	31,000 258.2%
Fiscal year ended March 31, 2009	292,609 (0.1%)	9,629 (91.2%)	8,653 (86.9%)

	Net Income per Share	Net Income per Share (Diluted)
Fiscal year ended March 31, 2010	¥22.79	¥22.78
Fiscal year ended March 31, 2009	¥6.34	¥6.34

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

###### (2) Non-Consolidated Financial Position (Unit: Millions of Yen, except per share data and percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share	Non-Consolidated Capital Adequacy Ratio (BIS Standard)
March 31, 2010	11,681,828	712,294	6.0%	¥523.64	11.97%*
March 31, 2009	11,693,332	665,595	5.6%	¥489.39	10.78%

(Reference) Own Capital: March 31, 2010: ¥712,102 million; March 31, 2009: ¥665,507 million

\* Preliminary

(Note 1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets \* 100

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

The bank has also applied BIS Standard starting from the current period, and has calculated the non-consolidated capital adequacy ratio for the year ended March 2009 using Domestic Standard.

##### 2. Forecasts for the fiscal year ending March 31, 2011 (Non-Consolidated basis) (Unit: Millions of Yen, except per share data)

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Six month ending September 30, 2010	125,000 (4.3%)	28,000 26.2%	17,000 28.9%	¥12.50
Fiscal year ending March 31, 2011	250,000 (2.3%)	64,000 21.0%	38,500 24.1%	¥28.31

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

(Notes for using forecast 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.

## A. Consolidated Financial Statements

## A. 連結決算情報

## 1. Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2009	As of March 31, 2010
<b>Assets:</b>		
Cash and due from banks	623,224	731,175
Call loans and bills bought	72,076	92,425
Monetary claims bought	246,295	213,567
Trading assets	59,916	42,392
Securities	1,348,507	1,741,692
Loans and bills discounted	8,961,222	8,485,502
Foreign exchanges	7,257	4,839
Lease receivables and investment assets	67,498	57,225
Other assets	134,525	138,403
Tangible fixed assets	137,076	130,158
Buildings, net	41,325	40,927
Land	80,026	80,026
Construction in progress	896	1,056
Other tangible fixed assets	14,827	8,148
Intangible fixed assets	18,941	21,781
Software	15,855	19,355
Goodwill	2,457	1,807
Other intangible fixed assets	629	618
Deferred tax assets	68,042	61,155
Customers' liabilities for acceptances and guarantees	400,362	358,400
Allowance for loan losses	(110,413)	(94,406)
<b>Total assets</b>	<b>12,034,535</b>	<b>11,984,313</b>
<b>Liabilities:</b>		
Deposits	10,158,230	10,428,935
Negotiable certificates of deposit	130,520	48,750
Call money and bills sold	127,764	23,410
Trading liabilities	1,426	1,573
Borrowed money	250,293	99,758
Foreign exchanges	45	85
Bonds payable	34,300	64,300
Other liabilities	194,063	173,812
Provision for directors' bonuses	-	9
Provision for retirement benefits	91	118
Provision for reimbursement of deposits	879	934
Provision for contingent loss	420	594
Reserves under the special laws	0	1
Deferred tax liabilities for land revaluation	22,048	22,048
Acceptances and guarantees	400,362	358,400
<b>Total liabilities</b>	<b>11,320,448</b>	<b>11,222,733</b>
<b>Net assets:</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	247,545	264,885
Treasury stock	(712)	(689)
<b>Total shareholders' equity</b>	<b>639,706</b>	<b>657,068</b>
Valuation difference on available-for-sale securities	(5,517)	23,855
Deferred gains or losses on hedges	(69)	(32)
Revaluation reserve for land	31,524	31,524
<b>Total valuation and translation adjustments</b>	<b>25,937</b>	<b>55,347</b>
Subscription rights to shares	87	192
Minority interests	48,354	48,972
<b>Total net assets</b>	<b>714,086</b>	<b>761,580</b>
<b>Total liabilities and net assets</b>	<b>12,034,535</b>	<b>11,984,313</b>

## 2. Consolidated Statements of Income (Unaudited)

	(Unit: Millions of Yen)	
	For the year ended March 31, 2009	For the year ended March 31, 2010
Ordinary income :	338,729	301,235
Interest income :	224,099	197,277
Interest on loans and discounts	190,945	172,263
Interest and dividends on securities	16,263	17,890
Interest on call loans and bills bought	3,072	410
Interest on receivables under securities borrowing transactions	2	-
Interest on deposits with banks	8,226	2,751
Other interest income	5,589	3,961
Fees and commissions	47,586	51,019
Trading income	1,169	1,379
Other ordinary income	54,110	44,895
Other income	11,763	6,663
Ordinary expenses :	330,279	247,453
Interest expenses :	33,318	17,898
Interest on deposits	22,521	12,864
Interest on negotiable certificates of deposit	1,341	349
Interest on call money and bills sold	1,638	198
Interest on borrowings and rediscounts	711	2,165
Interest on bonds	509	1,198
Other interest expenses	6,594	1,121
Fees and commissions payments	9,281	10,419
Trading expenses	56	72
Other ordinary expenses	45,777	36,431
General and administrative expenses	111,378	112,006
Other expenses :	130,467	70,625
Provision of allowance for loan losses	69,232	35,241
Other	61,234	35,384
Ordinary profit	8,449	53,782
Extraordinary income :	3,218	2,122
Gain on disposal of noncurrent assets	140	-
Recoveries of written-off claims	3,078	2,122
Extraordinary loss :	1,497	3,047
Loss on disposal of noncurrent assets	1,497	3,045
Other	-	1
Income before income taxes and minority interests	10,170	52,857
Income taxes   current	21,586	31,524
Income taxes   deferred	(19,464)	(11,285)
Total income taxes	2,121	20,238
Minority interests in income	703	1,672
Net income	7,344	30,946

## 3. Consolidated Statements of Changes in Net Assets (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2009	For the year ended March 31, 2010
<b>Shareholders' equity :</b>		
<b>Capital stock</b>		
Balance at the end of the previous period	215,597	215,628
Changes of items during the period		
Issuance of new shares	31	-
Total changes of items during the period	31	-
Balance at the end of the current period	215,628	215,628
<b>Capital surplus</b>		
Balance at the end of the previous period	177,213	177,244
Changes of items during the period		
Issuance of new shares	31	-
Total changes of items during the period	31	-
Balance at the end of the current period	177,244	177,244
<b>Retained earnings</b>		
Balance at the end of the previous period	261,520	247,545
Changes of items during the period		
Dividends from surplus	(15,704)	(13,598)
Net income	7,344	30,946
Disposal of treasury stock	(114)	(8)
Retirement of treasury stock	(5,909)	-
Reversal of revaluation reserve for land	408	-
Total changes of items during the period	(13,974)	17,339
Balance at the end of the current period	247,545	264,885
<b>Treasury stock</b>		
Balance at the end of the previous period	(705)	(712)
Changes of items during the period		
Purchase of treasury stock	(6,391)	(32)
Disposal of treasury stock	476	55
Retirement of treasury stock	5,909	-
Total changes of items during the period	(6)	22
Balance at the end of the current period	(712)	(689)
<b>Total shareholders equity</b>		
Balance at the end of the previous period	653,625	639,706
Changes of items during the period		
Issuance of new shares	62	-
Dividends from surplus	(15,704)	(13,598)
Net income	7,344	30,946
Purchase of treasury stock	(6,391)	(32)
Disposal of treasury stock	362	46
Retirement of treasury stock	-	-
Reversal of revaluation reserve for land	408	-
Total changes of items during the period	(13,918)	17,361
Balance at the end of the current period	639,706	657,068

(Unit: Millions of Yen)

	For the year ended March 31, 2009	For the year ended March 31, 2010
<b>Valuation and translation adjustments :</b>		
<b>Valuation difference on available-for-sale securities</b>		
Balance at the end of the previous period	17,384	(5,517)
Changes of items during the period		
Net changes of items other than shareholders' equity	(22,901)	29,372
Total changes of items during the period	(22,901)	29,372
Balance at the end of the current period	(5,517)	23,855
<b>Deferred gains or losses on hedges</b>		
Balance at the end of the previous period	(39)	(69)
Changes of items during the period		
Net changes of items other than shareholders' equity	(29)	37
Total changes of items during the period	(29)	37
Balance at the end of the current period	(69)	(32)
<b>Revaluation reserve for land</b>		
Balance at the end of the previous period	31,927	31,524
Changes of items during the period		
Net changes of items other than shareholders' equity	(402)	-
Total changes of items during the period	(402)	-
Balance at the end of the current period	31,524	31,524
<b>Total valuation and translation adjustments</b>		
Balance at the end of the previous period	49,271	25,937
Changes of items during the period		
Net changes of items other than shareholders' equity	(23,334)	29,409
Total changes of items during the period	(23,334)	29,409
Balance at the end of the current period	25,937	55,347
<b>Subscription rights to shares :</b>		
Balance at the end of the previous period	-	87
Changes of items during the period		
Net changes of items other than shareholders' equity	87	104
Total changes of items during the period	87	104
Balance at the end of the current period	87	192
<b>Minority interests :</b>		
Balance at the end of the previous period	45,450	48,354
Changes of items during the period		
Net changes of items other than shareholders' equity	2,903	617
Total changes of items during the period	2,903	617
Balance at the end of the current period	48,354	48,972
<b>Total net assets :</b>		
Balance at the end of the previous period	748,348	714,086
Changes of items during the period		
Issuance of new shares	62	-
Dividends from surplus	(15,704)	(13,598)
Net income	7,344	30,946
Purchase of treasury stock	(6,391)	(32)
Disposal of treasury stock	362	46
Reversal of revaluation reserve for land	408	-
Net changes of items other than shareholders' equity	(20,342)	30,132
Total changes of items during the period	(34,261)	47,493
Balance at the end of the current period	714,086	761,580

## 4. Consolidated Statements of Cash Flows (Unaudited)

	(Unit: Millions of Yen)	
	For the year ended March 31, 2009	For the year ended March 31, 2010
<b>Net cash provided by (used in) operating activities</b>		
Income before income taxes and minority interests	10,170	52,857
Deprecation and amortization	15,845	11,172
Amortization of goodwill	535	648
Increase (decrease) in allowance for loan losses	54,100	(16,007)
Increase (decrease) in provision for directors' bonuses	(85)	9
Increase (decrease) in provision for retirement benefits	17	26
Increase (decrease) in provision for directors' retirement benefits	(1,072)	-
Increase (decrease) in provision for reimbursement of deposits	(1)	54
Increase (decrease) in provision for contingent loss	303	174
Gain on fund management	(224,099)	(197,277)
Financing expenses	33,318	17,898
Loss (gain) related to securities	27,979	(355)
Foreign exchange losses (gains)	627	871
Loss (gain) on disposal of noncurrent assets	1,357	3,045
Net decrease (increase) in trading assets	(8,436)	17,524
Net increase (decrease) in trading liabilities	(528)	146
Net decrease (increase) in loans and bills discounted	(442,571)	480,054
Net increase (decrease) in deposit	201,106	270,704
Net increase (decrease) in negotiable certificates of deposit	(24,936)	(81,770)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	76,405	(160,534)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	41,953	(46,098)
Net decrease (increase) in call loans	202,777	12,028
Net increase (decrease) in call money	(75,015)	(104,354)
Net decrease (increase) in foreign exchanges-assets	(3,662)	2,418
Net increase (decrease) in foreign exchanges-liabilities	(9)	39
Net decrease (increase) in lease receivables and investment assets	5,783	9,649
Proceeds from fund management	226,224	200,439
Payments for finance	(32,687)	(18,829)
Other, net	80,392	(39,545)
Subtotal	165,792	414,992
Income taxes paid	(48,809)	(12,849)
<b>Net cash provided by (used in) operating activities</b>	<b>116,983</b>	<b>402,142</b>
<b>Net cash provided by (used in) investing activities</b>		
Purchase of securities	(975,951)	(740,905)
Proceeds from sales of securities	553,547	156,449
Proceeds from redemption of securities	416,939	229,016
Purchase of tangible fixed assets	(12,749)	(6,430)
Proceeds from sales of tangible fixed assets	370	6,606
Purchase of intangible assets	(5,629)	(9,974)
Purchase of investments in subsidiaries resulting in change in scope of consolidation	(6,744)	-
Other, net	(109)	(247)
<b>Net cash provided by (used in) investing activities</b>	<b>(30,328)</b>	<b>(365,485)</b>
<b>Net cash provided by (used in) financing activities</b>		
Increase in subordinated borrowings	63,000	10,000
Proceeds from issuance of subordinated bonds and bonds with subscription rights to shares	34,300	30,000
Payments for redemption subordinated bonds and bonds with subscription rights to shares	(40,000)	-
Proceeds from issuance of common stock	62	-
Cash dividends paid	(15,704)	(13,598)
Cash dividends paid to minority shareholders	(1,207)	(1,207)
Purchase of treasury stock	(6,391)	(32)
Proceeds from sales of treasury stock	362	46
<b>Net cash provided by (used in) financing activities</b>	<b>34,421</b>	<b>25,207</b>
<b>Effect of exchange rate change on cash and cash equivalents</b>	<b>(31)</b>	<b>(11)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>121,044</b>	<b>61,853</b>
<b>Cash and cash equivalents, beginning of period</b>	<b>211,666</b>	<b>332,711</b>
<b>Cash and cash equivalents, end of period</b>	<b>332,711</b>	<b>394,564</b>



## B. Non-Consolidated Financial Statements

## B. 単体決算情報

## 1. Non-Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2009	As of March 31, 2010
<b>Assets:</b>		
Cash and due from banks	620,552	728,373
Cash	134,616	128,419
Due from banks	485,936	599,954
Call loans	72,076	92,425
Monetary claims bought	237,228	206,039
Trading assets	59,916	42,392
Trading account securities	11,599	9,464
Trading-related financial derivatives	1,331	1,430
Other trading assets	46,985	31,497
Securities	1,357,930	1,750,458
Government bonds	519,605	735,142
Local government bonds	183,010	293,544
Corporate bonds	444,763	500,757
Stocks	151,856	164,116
Other securities	58,694	56,897
Loans and bills discounted	9,008,333	8,525,715
Bills discounted	54,565	34,784
Loans on bills	472,486	326,923
Loans on deeds	7,249,526	7,177,340
Overdrafts	1,231,754	986,667
Foreign exchanges	7,257	4,839
Due from foreign banks (our accounts)	3,868	1,364
Foreign bills bought	466	798
Foreign bills receivable	2,922	2,676
Other assets	112,485	119,144
Prepaid expenses	30,941	29,224
Accrued income	15,147	14,185
Derivatives other than for trading-assets	44,271	46,227
Other	22,124	29,507
Tangible fixed assets	138,825	130,890
Buildings, net	38,040	37,634
Land	86,301	86,301
Construction in progress	878	1,049
Other tangible fixed assets	13,604	5,904
Intangible fixed assets	15,096	18,533
Software	14,480	17,929
Other intangible fixed assets	615	604
Deferred tax assets	58,410	50,285
Customers' liabilities for acceptances and guarantees	101,899	91,326
Allowance for loan losses	(96,681)	(78,599)
<b>Total assets</b>	<b>11,693,332</b>	<b>11,681,828</b>

(Unit: Millions of Yen)

	As of March 31, 2009	As of March 31, 2010
<b>Liabilities:</b>		
Deposits	10,175,032	10,448,323
Current deposits	400,132	404,941
Ordinary deposits	5,852,298	6,107,283
Saving deposits	249,602	239,072
Deposits at notice	75,378	72,085
Time deposits	3,433,708	3,411,975
Other deposits	163,912	212,964
Negotiable certificates of deposit	152,020	69,750
Call money	127,764	23,410
Trading liabilities	1,426	1,573
Trading-related financial derivatives	1,426	1,573
Borrowed money	259,853	114,619
Borrowings from other banks	259,853	114,619
Foreign exchanges	45	85
Due to foreign banks (their accounts)	13	-
Foreign bills sold	12	64
Foreign bills payable	19	21
Bonds payable	34,300	64,300
Other liabilities	152,046	132,557
Domestic exchange settlement account, credit	2,391	-
Income taxes payable	302	20,085
Accrued expenses	16,979	16,667
Unearned revenue	5,211	4,487
Variation margins of futures markets	-	4
Derivatives other than for trading-liabilities	46,188	38,475
Other	80,972	52,836
Provision for directors' bonuses	-	9
Provision for reimbursement of deposits	879	934
Provision for contingent loss	420	594
Deferred tax liabilities for land revaluation	22,048	22,048
Acceptances and guarantees	101,899	91,326
<b>Total liabilities</b>	<b>11,027,737</b>	<b>10,969,533</b>
<b>Net assets:</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	247,133	264,525
Legal retained earnings	38,384	38,384
Other retained earnings	208,749	226,141
Reserve for advanced depreciation of noncurrent assets	1,456	1,305
General reserve	118,234	118,234
Retained earnings brought forward	89,059	106,602
Treasury stock	(712)	(689)
<b>Total shareholders' equity</b>	<b>639,294</b>	<b>656,709</b>
Valuation difference on available-for-sale securities	(5,241)	23,901
Deferred gains or losses on hedges	(69)	(32)
Revaluation reserve for land	31,524	31,524
<b>Total valuation and translation adjustments</b>	<b>26,213</b>	<b>55,393</b>
Subscription rights to shares	87	192
<b>Total net assets</b>	<b>665,595</b>	<b>712,294</b>
<b>Total liabilities and net assets</b>	<b>11,693,332</b>	<b>11,681,828</b>

## 2. Non-Consolidated Statements of Income (Unaudited)

	(Unit: Millions of Yen)	
	For the year ended March 31, 2009	For the year ended March 31, 2010
Ordinary income:	292,609	256,063
Interest income:	224,047	197,133
Interest on loans and discounts	191,128	172,266
Interest and dividends on securities	16,181	17,865
Interest on call loans	3,062	410
Interest on receivables under securities borrowing transactions	2	-
Interest on bills bought	10	-
Interest on deposits with banks	8,226	2,751
Other interest income	5,436	3,839
Fees and commissions:	43,969	44,921
Fees and commissions on domestic and foreign exchanges	11,004	10,699
Other fees and commissions	32,965	34,221
Trading income:	1,028	515
Gains on trading account securities transactions	584	452
Other trading income	443	63
Other ordinary income:	11,790	6,665
Gains on foreign exchange transactions	1,737	2,113
Gains on sales of bonds	1,194	986
Income from derivatives other than for trading or hedging	8,293	3,095
Other	565	469
Other income:	11,773	6,826
Gain on sales of stocks and other securities	9,277	3,954
Other	2,495	2,872
Ordinary expenses:	282,979	203,209
Interest expenses:	34,199	18,848
Interest on deposits	22,566	12,871
Interest on negotiable certificates of deposit	1,369	393
Interest on call money	1,638	198
Interest on borrowings and rediscounts	1,519	3,064
Interest on bonds	509	1,198
Interest on interest swaps	-	6
Other interest expenses	6,594	1,114
Fees and commissions payments:	13,120	14,679
Fees and commissions on domestic and foreign exchanges	1,929	1,856
Other fees and commissions	11,190	12,823
Trading expenses:	56	72
Expenses on trading-related financial derivatives transactions	56	72
Other ordinary expenses:	8,896	3,676
Loss on sales of bonds	6,083	651
Loss on redemption of bonds	938	2,917
Loss on devaluation of bonds	1,874	105
Other	-	1
General and administrative expenses	106,721	104,578
Other expenses:	119,985	61,354
Provision of allowance for loan losses	63,912	30,904
Written-off of loans	22,849	23,478
Losses on sales of stocks and other securities	121	394
Losses on devaluation of stocks and other securities	28,939	706
Other	4,162	5,870
Ordinary profit	9,629	52,853
Extraordinary income:	2,229	1,295
Gain on disposal of noncurrent assets	140	-
Recoveries of written-off claims	2,089	1,295
Extraordinary loss:	1,494	3,041
Loss on disposal of noncurrent assets	1,494	3,041
Income before income taxes	10,365	51,107
Income taxes   current	19,533	29,869
Income taxes   deferred	(17,821)	(9,762)
Total income taxes	1,711	20,107
Net income	8,653	31,000

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

	(Unit: Millions of Yen)	
	For the year ended March 31, 2009	For the year ended March 31, 2010
<b>Shareholders' equity :</b>		
<b>Capital stock</b>		
Balance at the end of the previous period	215,597	215,628
Changes of items during the period		
Issuance of new shares	31	-
Total changes of items during the period	31	-
Balance at the end of the current period	215,628	215,628
<b>Capital surplus</b>		
Legal capital surplus		
Balance at the end of the previous period	177,213	177,244
Changes of items during the period		
Issuance of new shares	31	-
Total changes of items during the period	31	-
Balance at the end of the current period	177,244	177,244
Total capital surplus		
Balance at the end of the previous period	177,213	177,244
Changes of items during the period		
Issuance of new shares	31	-
Total changes of items during the period	31	-
Balance at the end of the current period	177,244	177,244
<b>Retained earnings</b>		
Legal retained earnings		
Balance at the end of the previous period	38,384	38,384
Changes of items during the period		
Provision of legal retained earnings	0	-
Total changes of items during the period	0	-
Balance at the end of the current period	38,384	38,384
Other retained earnings		
Reserve for advanced depreciation of noncurrent assets		
Balance at the end of the previous period	1,490	1,456
Changes of items during the period		
Provision of reserve for advanced depreciation of noncurrent assets	54	-
Reversal of reserve for advanced depreciation of noncurrent assets	(89)	(150)
Total changes of items during the period	(34)	(150)
Balance at the end of the current period	1,456	1,305
General reserve		
Balance at the end of the previous period	118,234	118,234
Changes of items during the period		
Total changes of items during the period	-	-
Balance at the end of the current period	118,234	118,234

(Unit: Millions of Yen)

	For the year ended March 31, 2009	For the year ended March 31, 2010
<b>Retained earnings brought forward</b>		
Balance at the end of the previous period	101,690	89,059
Changes of items during the period		
Dividends from surplus	(15,704)	(13,598)
Provision of legal retained earnings	(0)	-
Provision of reserve for advanced depreciation of noncurrent assets	(54)	-
Reversal of reserve for advanced depreciation of noncurrent assets	89	150
Net income	8,653	31,000
Disposal of treasury stock	(114)	(8)
Retirement of treasury stock	(5,909)	-
Reversal of revaluation reserve for land	408	-
Total changes of items during the period	(12,631)	17,543
Balance at the end of the current period	89,059	106,602
<b>Total retained earnings</b>		
Balance at the end of the previous period	259,798	247,133
Changes of items during the period		
Dividends from surplus	(15,704)	(13,598)
Provision of legal retained earnings	-	-
Provision of reserve for advanced depreciation of noncurrent assets	-	-
Reversal of reserve for advanced depreciation of noncurrent assets	-	-
Net income	8,653	31,000
Disposal of treasury stock	(114)	(8)
Retirement of treasury stock	(5,909)	-
Reversal of revaluation reserve for land	408	-
Total changes of items during the period	(12,665)	17,392
Balance at the end of the current period	247,133	264,525
<b>Treasury stock</b>		
Balance at the end of the previous period	(705)	(712)
Changes of items during the period		
Purchase of treasury stock	(6,391)	(32)
Disposal of treasury stock	476	55
Retirement of treasury stock	5,909	-
Total changes of items during the period	(6)	22
Balance at the end of the current period	(712)	(689)
<b>Total shareholders equity</b>		
Balance at the end of the previous period	651,903	639,294
Changes of items during the period		
Issuance of new shares	62	-
Dividends from surplus	(15,704)	(13,598)
Net income	8,653	31,000
Purchase of treasury stock	(6,391)	(32)
Disposal of treasury stock	362	46
Retirement of treasury stock	-	-
Reversal of revaluation reserve for land	408	-
Total changes of items during the period	(12,609)	17,414
Balance at the end of the current period	639,294	656,709

	(Unit: Millions of Yen)	
	For the year ended March 31, 2009	For the year ended March 31, 2010
<b>Valuation and translation adjustments :</b>		
<b>Valuation difference on available-for-sale securities</b>		
Balance at the end of the previous period	17,453	(5,241)
Changes of items during the period		
Net changes of items other than shareholders' equity	(22,695)	29,142
Total changes of items during the period	(22,695)	29,142
Balance at the end of the current period	(5,241)	23,901
<b>Deferred gains or losses on hedges</b>		
Balance at the end of the previous period	(39)	(69)
Changes of items during the period		
Net changes of items other than shareholders' equity	(29)	37
Total changes of items during the period	(29)	37
Balance at the end of the current period	(69)	(32)
<b>Revaluation reserve for land</b>		
Balance at the end of the previous period	31,927	31,524
Changes of items during the period		
Net changes of items other than shareholders' equity	(402)	-
Total changes of items during the period	(402)	-
Balance at the end of the current period	31,524	31,524
<b>Total valuation and translation adjustments</b>		
Balance at the end of the previous period	49,341	26,213
Changes of items during the period		
Net changes of items other than shareholders' equity	(23,127)	29,179
Total changes of items during the period	(23,127)	29,179
Balance at the end of the current period	26,213	55,393
<b>Subscription rights to shares</b>		
Balance at the end of the previous period	-	87
Changes of items during the period		
Net changes of items other than shareholders' equity	87	104
Total changes of items during the period	87	104
Balance at the end of the current period	87	192
<b>Total net assets</b>		
Balance at the end of the previous period	701,245	665,595
Changes of items during the period		
Issuance of new shares	62	-
Dividends from surplus	(15,704)	(13,598)
Net income	8,653	31,000
Purchase of treasury stock	(6,391)	(32)
Disposal of treasury stock	362	46
Reversal of revaluation reserve for land	408	-
Net changes of items other than shareholders' equity	(23,040)	29,284
Total changes of items during the period	(35,649)	46,699
Balance at the end of the current period	665,595	712,294

## . DIGEST OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2010

## 1. Income status

For the year ended

(Unit: Billions of Yen)

	March 31, 2009	March 31, 2010	Increase / (Decrease)	Ratio of Increase / (Decrease)
1 <b>Gross operating income</b>	224.5	211.9	(12.6)	( 5.6%)
2 Gross operating income from domestic operations	220.3	209.0	(11.3)	( 5.0%)
3 (Reference) Core base gross operating income (4+5)	218.2	207.8	(10.4)	( 4.7%)
4 Interest income	187.8	177.9	(9.9)	( 5.2%)
5 Fees and commissions	30.4	29.8	(0.6)	( 1.7%)
6 Trading income	1.0	0.5	(0.5)	
7 Other ordinary income	1.0	0.7	(0.3)	
8 Gross operating income from international operations	4.2	2.8	(1.4)	( 32.2%)
9 <b>Expenses</b>	103.1	99.9	(3.2)	( 3.1%)
10 Of which, personnel	38.9	38.9	0.0	0.0%
11 Of which, facilities	57.7	54.5	(3.2)	( 5.5%)
12 <b>Core net business profit (1-9)</b>	121.3	111.9	(9.4)	( 7.7%)
13 Provision of allowance for general loan losses	15.1	0.8	(14.3)	
14 <b>Net business profit (1-9-13)</b>	106.2	111.1	4.9	4.6%
15 Non-recurring gains (losses)	(96.5)	(58.3)	38.2	
16 Of which, disposal of bad debts	72.0	55.0	(17.0)	
17 (Reference) Credit costs (13+16)	87.1	55.8	(31.3)	
18 Of which, gains or losses on stocks and other securities	(19.7)	2.8	22.5	
19 Of which, losses on devaluation of stocks and other securities	28.9	0.7	(28.2)	
20 <b>Ordinary profit (14+15)</b>	9.6	52.8	43.2	448.8%
21 Extraordinary income (loss)	0.7	(1.7)	(2.4)	
22 Of which, recoveries of written-off claims	2.0	1.2	(0.8)	
23 Total income taxes	1.7	20.1	18.4	
24 <b>Net income (20+21-23)</b>	8.6	31.0	22.4	258.2%
Real credit costs (17-22)	85.0	54.5	(30.5)	

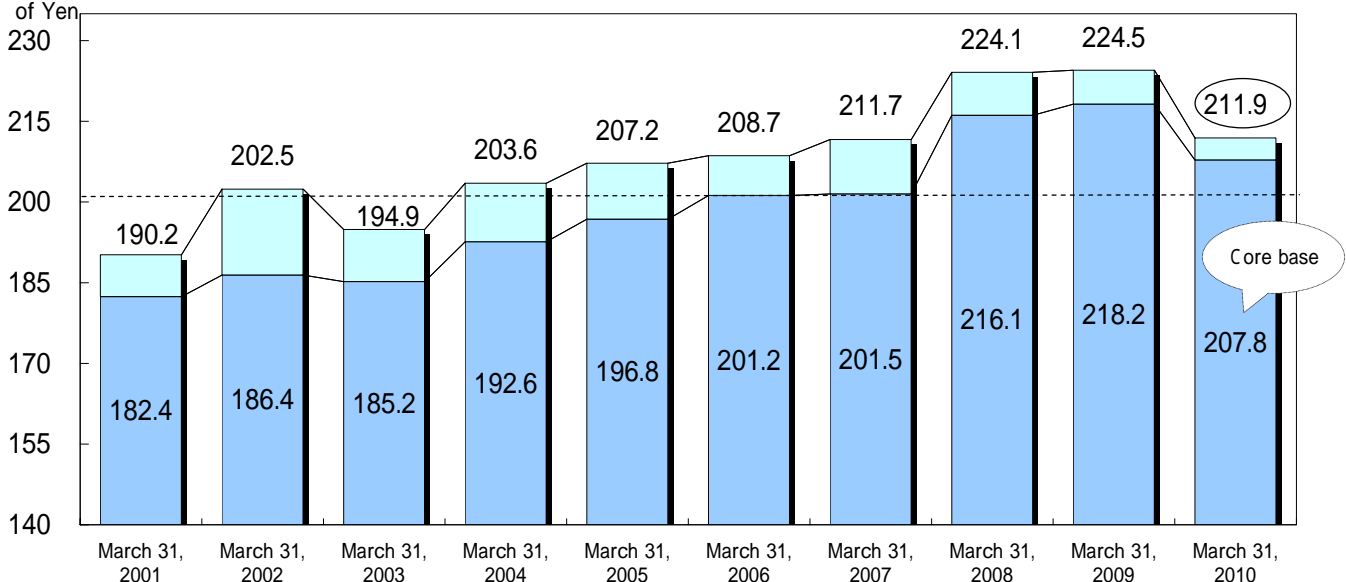
## (1) Gross Operating Income : Gross Operating Income reached a high level of 211.9 billion yen.

Due to the BOJ rate cut in the previous period, gross operating income declined by 12.6 billion yen compared to the previous period to 211.9 billion yen, mainly due to a 9.9 billion yen (-5.2%) decline in domestic interest income compared to the previous period, but it was still at a high level.

(Reference) Transition of gross operating income

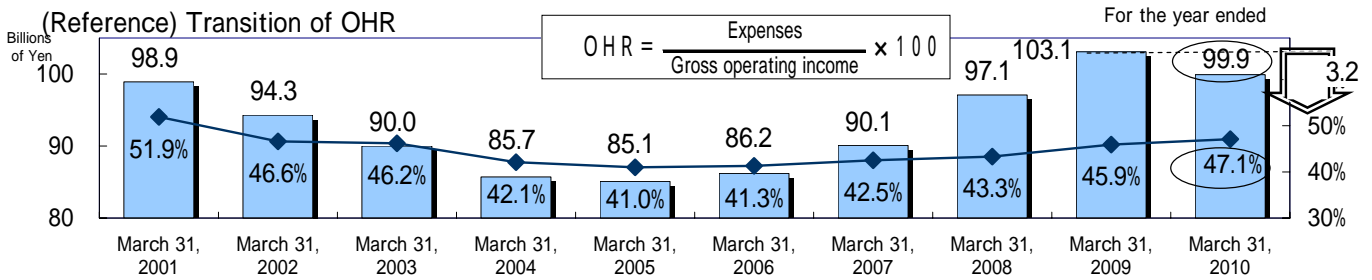
Billions of Yen

For the year ended



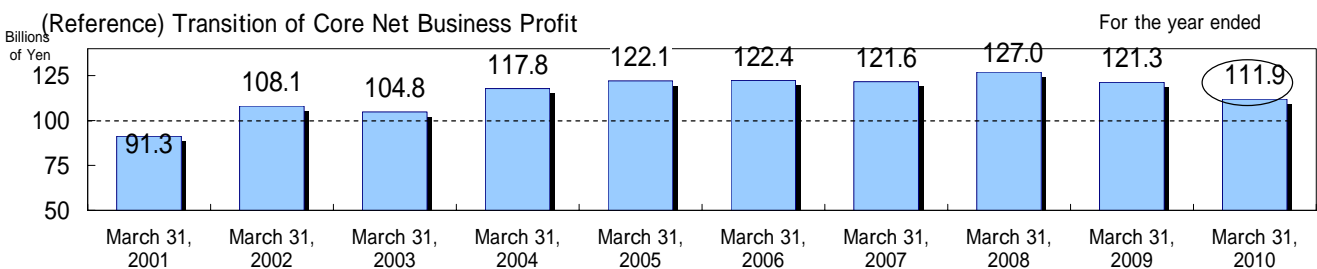
**(2) Expenses : Expenses decreased as compared to the previous term by 3.2 billion yen.**

Reflecting the bank's further efforts to lower operating costs, expenses decreased 3.2 billion yen as compared to the previous term to 99.9 billion yen. Although OHR(overhead ratio) rose to 47.1% due to a drop in gross operating income, the ratio maintained a low level.



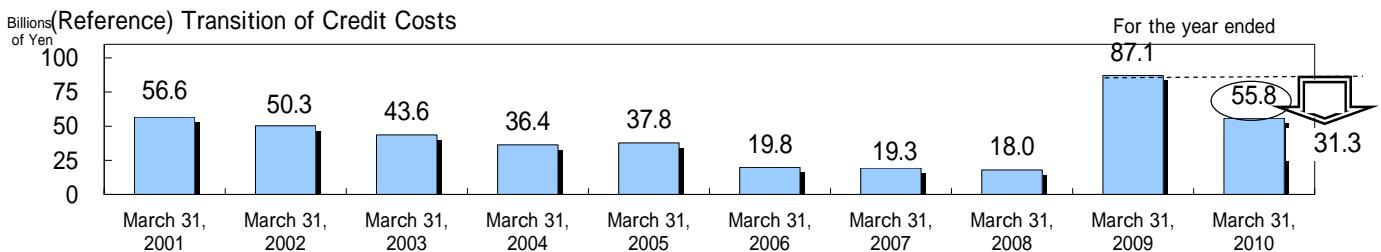
**(3) Core Net Business Profit : Core Net Business Profit reached to 111.9 billion yen.**

Although expenses decreased by 3.2 billion yen as compared to the previous term, gross operating income decreased by 12.6 billion yen, and as a result, core net business profit decreased by 9.4 billion yen to 111.9 billion yen.



**(4) Credit Costs : Credit Costs decreased 31.3 billion yen as compared to the previous term to 55.8 billion yen.**

Due to reinforced management improvement support and a decrease in customer bankruptcies, etc, credit costs decreased by 31.3 billion yen as compared to the previous term to 55.8 billion yen.

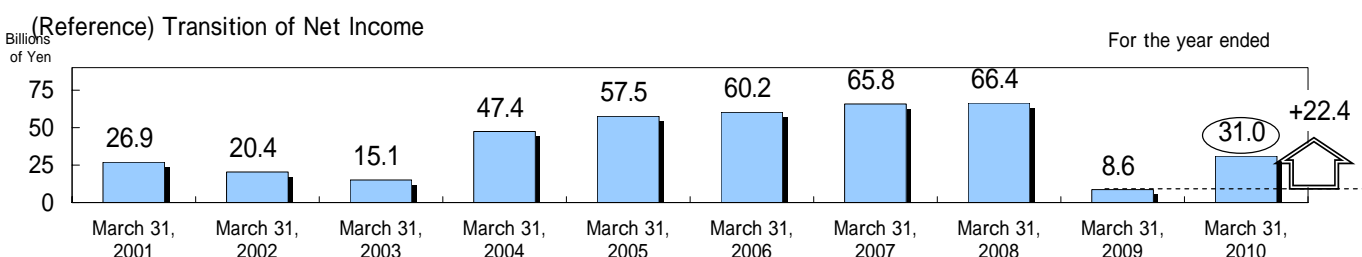


**(5) Gains or losses on stocks and other securities : Gains or losses on stocks and other securities improved by 22.5 billion yen compared to the previous term, due to a recovery in stock market conditions.**

Gains or losses on stocks and other securities improved by 22.5 billion yen compared to the previous term to 2.8 billion yen, due to a recovery in stock market conditions.

**(6) Ordinary Profit and Net Income : Both Ordinary Profit and Net Income increased.**

From the above, ordinary profit increased 43.2 billion yen as compared to the previous term to 52.8 billion yen, net income increased 22.4 billion yen as compared to the previous term to 31.0 billion yen. In accordance with the dividend policy, dividend of 10.0 yen per share was paid (out of which the year end dividend was paid 5.0 yen per share).





## 2. Assets and Liabilities

### (1) Loans : Individual loans reached the level of 4 trillion yen.

As a result of focusing on the regional retail banking, the term-end outstanding balance of individual loans increased due mainly to housing loans by 95.2 billion yen (+ 2.4 %) as compared to the previous term to 4,045.2 billion yen. The ratio of loans to individuals increased by 3.6 points from the end of the previous term to 47.4%.

(Reference 1) Transition of outstanding loan balance<domestic branches>

(Unit: Billions of Yen)

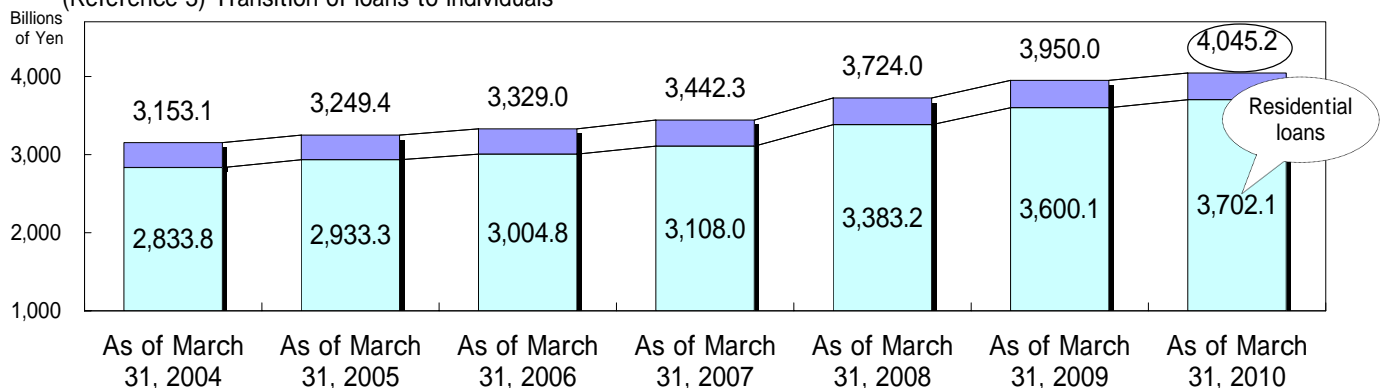
	As of March 31, 2008 (A)	As of March 31, 2009 (B)	(B)-(A)	As of March 31, 2010 (C)	(C)-(B)
Loans < outstanding balance >	8,578.9	9,008.3	[5.0%] 429.4	8,518.9	[(5.4%)] (489.4)
Loans to small and medium-sized businesses, etc	6,926.3	7,117.6	[2.7%] 191.3	6,942.1	[(2.4%)] (175.5)
Of which, in Kanagawa Prefecture	5,851.7	5,997.3	[2.4%] 145.6	5,868.1	[(2.1%)] (129.2)
Loans to small and medium-sized businesses	3,202.2	3,167.6	[(1.0%)] (34.6)	2,896.8	[(8.5%)] (270.8)
Loans to Individuals	3,724.0	3,950.0	[6.0%] 226.0	4,045.2	[2.4%] 95.2
Of which, residential loans	3,383.2	3,600.1	[6.4%] 216.9	3,702.1	[2.8%] 102.0
Housing loans	2,254.1	2,422.3	[7.4%] 168.2	2,508.6	[3.5%] 86.3
Apartment loans	1,129.1	1,177.7	[4.3%] 48.6	1,193.4	[1.3%] 15.7
Ratio of loans to small and medium-sized businesses, etc	80.7%	79.0%	( 1.7%)	81.4%	2.4%
Ratio of loans to individuals	43.4%	43.8%	0.4%	47.4%	3.6%

(Reference 2) Transition of average loan balance<domestic branches> For the year ended

(Unit: Billions of Yen)

	March 31, 2008 (A)	March 31, 2009 (B)	(B)-(A)	March 31, 2010 (C)	(C)-(B)
Loans < average balance >	8,415.8	8,845.5	[5.1%] 429.7	8,776.6	[(0.7%)] (68.9)
Loans to small and medium-sized businesses, etc	6,786.0	7,033.2	[3.6%] 247.2	7,035.7	[0.0%] 2.5
Loans to small and medium-sized businesses	3,218.4	3,201.0	[(0.5%)] (17.4)	3,048.7	[(4.7%)] (152.3)
Loans to Individuals	3,567.5	3,832.1	[7.4%] 264.6	3,986.9	[4.0%] 154.8
Of which, residential loans	3,233.2	3,486.3	[7.8%] 253.1	3,641.9	[4.4%] 155.6
Housing loans	2,135.7	2,336.3	[9.3%] 200.6	2,462.0	[5.3%] 125.7
Apartment loans	1,097.5	1,149.9	[4.7%] 52.4	1,179.8	[2.6%] 29.9

(Reference 3) Transition of loans to individuals



**(2) Deposits : Deposits on steady increase.**

As a result of our efforts to enhance accessibility to customers and to improve convenience, the term-end balance of individual deposits increased steadily mainly in Kanagawa prefecture by 90.8 billion yen (+1.1%) as compared to the end of the previous term to 7,800.2 billion yen.  
The term-end balance of all deposits increased by 274.7 billion yen (+2.7%) as compared to the end of the previous term to 10,442.8 billion yen.

(Reference 1) Transition of outstanding deposit balance<domestic branches (excluding deposits in offshore market account)>

(Unit: Billions of Yen)

	As of March 31, 2008 (A)	As of March 31, 2009 (B)	(B)-(A)	As of March 31, 2010 (C)	(C)-(B)
Deposits < outstanding balance >	9,989.6	10,168.1	[1.7%] 178.5	10,442.8	[2.7%] 274.7
Of which, individual	7,559.0	7,709.4	[1.9%] 150.4	7,800.2	[1.1%] 90.8
Of which, in Kanagawa Prefecture	7,176.0	7,316.9	[1.9%] 140.9	7,401.1	[1.1%] 84.2
Of which, corporate	1,830.3	1,854.0	[1.2%] 23.7	1,897.8	[2.3%] 43.8

(Reference 2) Transition of average deposit balance<domestic branches (excluding deposits in offshore market account)>

For the year ended

(Unit: Billions of Yen)

	March 31, 2008 (A)	March 31, 2009 (B)	(B)-(A)	March 31, 2010 (C)	(C)-(B)
Deposits < average balance >	9,707.1	9,908.7	[2.0%] 201.6	10,137.9	[2.3%] 229.2
Of which, individual	7,474.7	7,684.0	[2.8%] 209.3	7,782.2	[1.2%] 98.2
Of which, corporate	1,854.4	1,830.9	[(1.2%)] (23.5)	1,911.7	[4.4%] 80.8

**(3) Individual deposit assets : Outstanding balance of individual deposit assets steadily increased.**

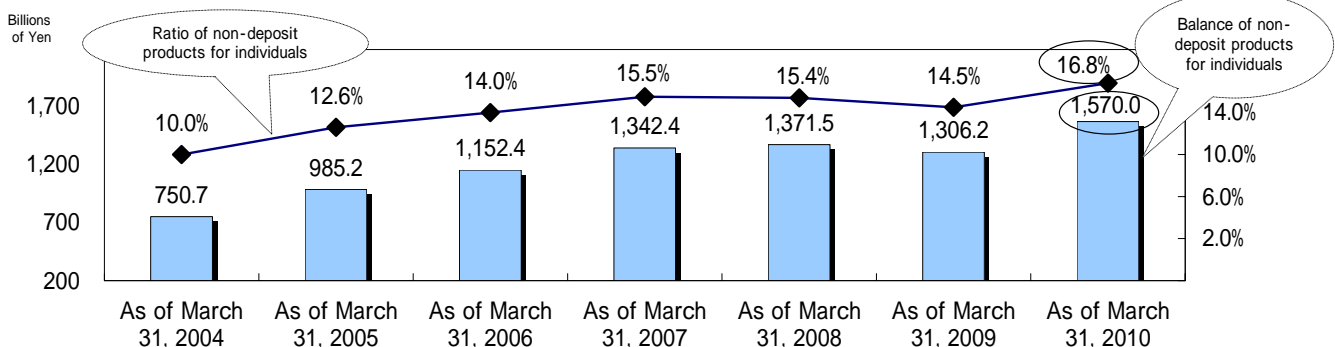
As a result of our active response to the investment needs of customers, the balance of investment trusts increased by 129.1 billion yen compared to the end of the previous term, and the balance of annuity insurance etc. increase by 173.4 billion yen compared to the end of the previous term. Total balance of non-deposit products for individuals increased by 263.8 billion yen from the end of previous term to 1,570.0 billion yen.  
And ratio of non-deposit products for individuals increased by 2.3 points as compared to the end of the previous term to 16.8%.

(Reference 1) Balance of individual deposit assets

(Unit: Billions of Yen)

	As of March 31, 2008 (A)	As of March 31, 2009 (B)	(B)-(A)	As of March 31, 2010 (C)	(C)-(B)
Investment trusts	441.1	336.6	(104.5)	465.7	129.1
Annuity insurance, etc	354.7	414.2	59.5	587.6	173.4
Foreign currency deposits	40.4	46.6	6.2	47.7	1.1
Public bonds	535.1	508.6	(26.5)	468.9	(39.7)
Total balance of non-deposit products for individuals A	1,371.5	1,306.2	(65.3)	1,570.0	263.8
Individual deposits (deposits in yen)	7,518.6	7,662.7	144.1	7,752.4	89.7
Total individual deposit assets B	8,890.2	8,969.0	78.8	9,322.5	353.5
Ratio of non-deposit products for individuals (A/B)	15.4%	14.5%	(0.9%)	16.8%	2.3%
Individual deposit assets at Hamagin Tokai Tokyo Securities Co.,Ltd C	-	127.5	127.5	162.2	34.7
Total balance of non-deposit products for individuals (Group total) A + C	1,371.5	1,433.7	62.2	1,732.2	298.5

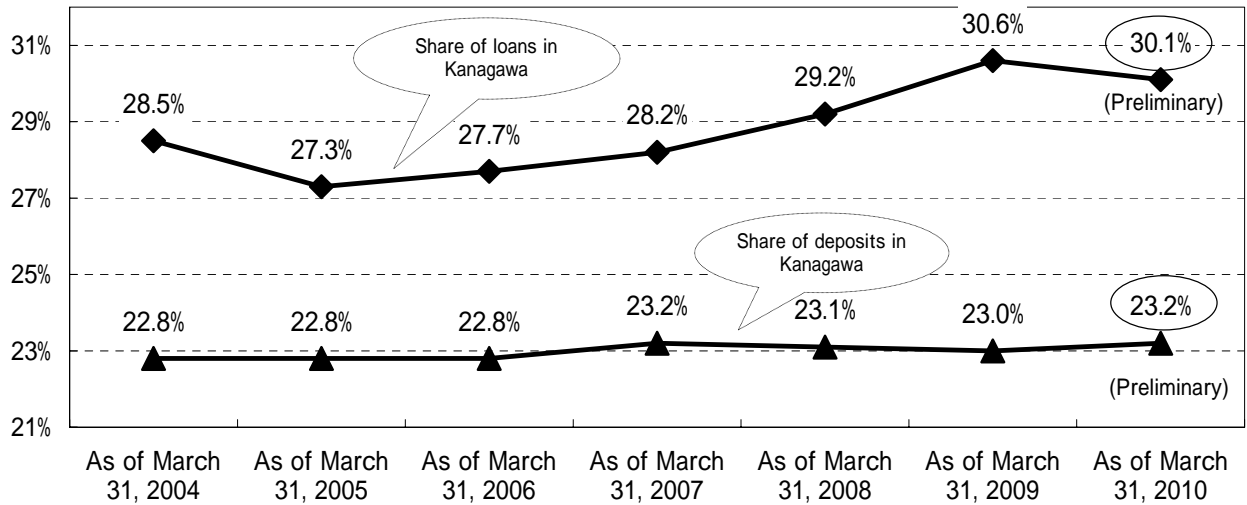
(Reference 2) Transition of balance of non-deposit products for individuals and ratio of non-deposit products for individuals



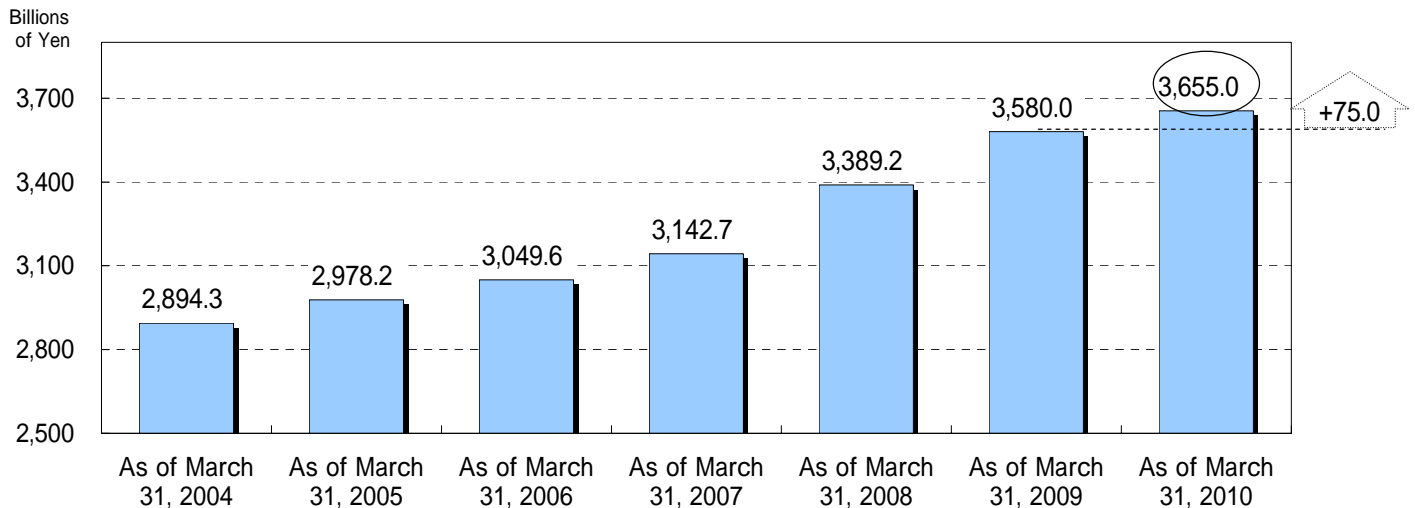
### 3. Conditions in Kanagawa Prefecture : Individual loans and deposits steadily increased

In Kanagawa Prefecture, as a result of active efforts to expand financial transactions along with the strategy of specializing in regional retail banking, Individual loans and deposits in Kanagawa steadily increased. The share of loans in Kanagawa was 30.1% and the share of deposits in Kanagawa was 23.2%.

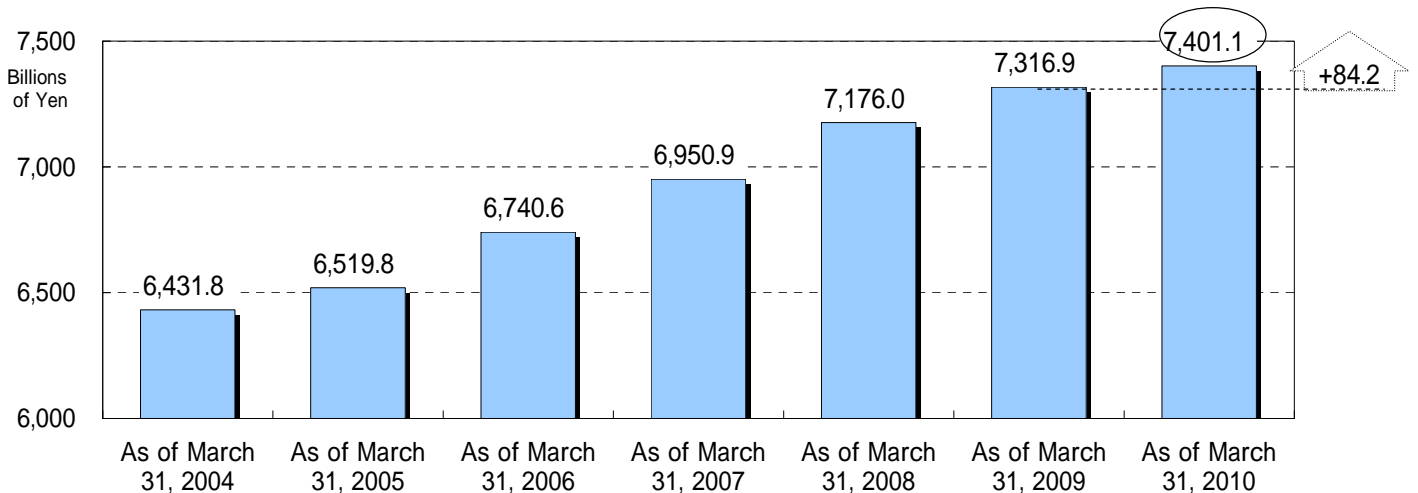
#### (1) Market shares in Kanagawa Prefecture



#### (2) Balance of loans to individuals in Kanagawa Prefecture



#### (3) Balance of Deposits to individuals in Kanagawa Prefecture



#### 4. State of Problem claims : Problem claims ratio decreased by 0.4 points to 2.7 %.

As a result of improvement in borrowers classification through management improvement support, promoting off-balancing, bad debts (under Financial Revitalization Law) decreased by 54.2 billion yen as compared to the end of the previous term to 239.1 billion yen. Problem claims ratio decreased by 0.4 points as compared to the end of the previous term to 2.7%

(Reference) Transition of claims disclosed under the Financial Revitalization Law

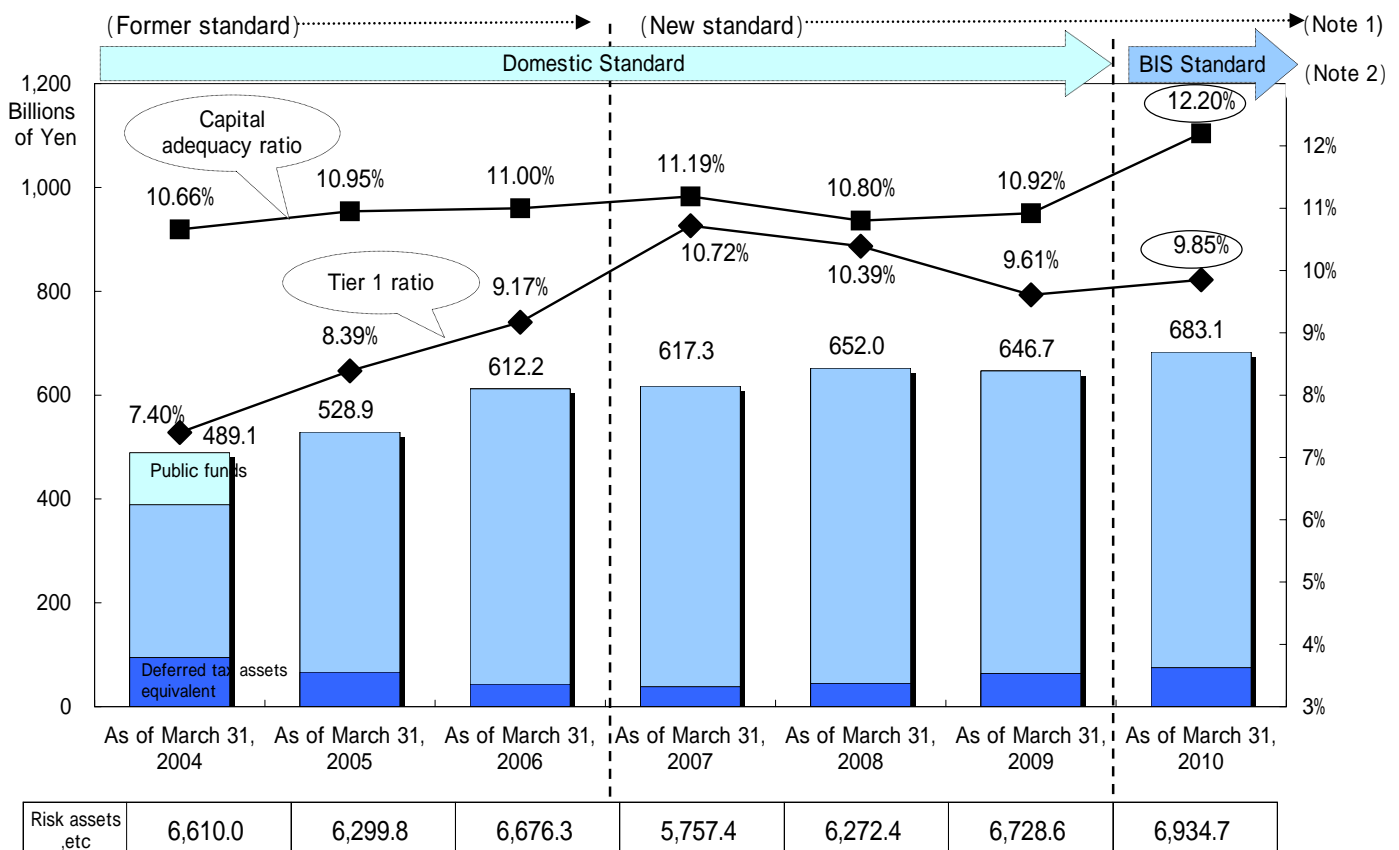
(Unit:Billions of Yen)

	As of March 31, 2008 (A)	As of March 31, 2009 (B)	(B)-(A)	As of March 31, 2010 (C)	(C)-(B)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	26.2	129.6	103.4	81.1	(48.5)
Doubtful claims (in possible bankruptcy)	113.2	130.2	17.0	121.3	(8.9)
Claims in need of special caution	51.8	33.5	(18.3)	36.6	3.1
Sub-total (Claims in need of special caution or below) A	191.3	293.3	102.0	239.1	(54.2)
Claims in need of caution (excluding claims in need of special caution)	872.6	1,110.1	237.5	1,163.4	53.3
Claims to normal borrowers (excluding claims in need of caution)	7,871.7	7,917.2	45.5	7,413.5	(503.7)
Normal claims B	8,744.3	9,027.3	283.0	8,576.9	(450.4)
Total (Credit exposures) C=A+B	8,935.6	9,320.7	385.1	8,816.1	(504.6)
Percentage of claims in need of special caution or below (Problem claims ratio) A/C	2.1%	3.1%	1.0%	2.7%	(0.4%)

#### 5. Capital Adequacy Ratio : Capital adequacy ratio reached the level of 12%.

Although risk assets increased, factors such as the accumulation of profits and the procurement of subordinated funds allowed us to reach a strong capital adequacy ratio of 12.20%. In addition, the Tier 1 ratio was 9.85%, which remains at a sufficient level.

(Reference) Transition of capital adequacy ratio (consolidated, based on BIS standard) and Tier1



(Note1) From the end of March, 2007, the Capital Adequacy Ratio has been calculated in accordance with the new standards (Basel II). (Calculation method: [Of risk assets adopted credit risk] FIRB, [Amount equivalent to operational risk] TSA)

(Note2) The bank has calculated the capital adequacy ratio in accordance with Domestic standard before the year ended March 2009, and for the current period, the bank has calculated in accordance with BIS standard.

## 6. Forecasts for Fiscal Year 2010 : Both Ordinary Profit and Net Income are expected to increase.

Gross operating income will remain at a high level despite a decline from the previous term is expected because of factors such as a drop in interest income due to the impact of falling interest rates. Core net business profit is also expected to be at a high level of 106.5 billion yen due to a reduction in expenses.

Due to a decrease in credit costs, both ordinary profit and net income are expected to increase.

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

### < Non-consolidated >

(Unit:Billions of yen)

	Forecasts for the six months ending September 30, 2010	Previous six months ended September 30, 2009 Increase/(Decrease)	Forecasts for fiscal year 2010	Previous fiscal year 2009 Increase/(Decrease)
1 Gross operating income	102.0	(5.1)	206.0	(5.9)
2 Gross operating income from domestic operations	100.9	(4.9)	203.7	(5.3)
3 Of which, Interest income	84.5	(6.1)	170.2	(7.7)
4 Of which, Fees and commissions	15.1	0.3	30.9	1.1
5 Of which, Other ordinary income	1.0	1.0	1.9	1.2
6 Gross operating income from international operations	1.1	(0.1)	2.3	(0.5)
7 Expenses	50.0	0.3	99.5	(0.4)
8 Core net business profit	52.0	(5.3)	106.5	(5.4)
9 Ordinary profit	28.0	5.9	64.0	11.2
10 Net income	17.0	3.9	38.5	7.5
11 Credit costs	22.0	(13.7)	38.0	(17.8)
12 Forecasts for the cash dividend per share	¥5.00	¥0.00	¥10.00	¥0.00

### < Consolidated >

(Unit:Billions of yen)

	Forecasts for the six months ending September 30, 2010	Previous six months ended September 30, 2009 Increase/(Decrease)	Forecasts for fiscal year 2010	Previous fiscal year 2009 Increase/(Decrease)
13 Ordinary profit	29.0	7.6	66.0	12.3
14 Net income	17.0	4.2	38.5	7.6

### (Reference 1) Forecast of average balance of funds for fiscal year 2010 (Domestic operations)

(Unit:Billions of yen)

<average balance>	Forecasts for the six months ending September 30, 2010	Previous six months ended September 30, 2009 Increase/(Decrease)	Forecasts for fiscal year 2010	Previous fiscal year 2009 Increase/(Decrease)
Interest-earning assets	10,650.0	(48.4)	10,750.0	45.7
Loans and bills discounted	8,490.0	(380.4)	8,550.0	(214.6)
Securities	1,630.0	230.8	1,670.0	183.5
Interest-bearing liabilities	10,310.0	(109.2)	10,410.0	(3.9)
Deposits	10,060.0	69.3	10,040.0	58.0

### (Reference 2) Forecast of yield and interest margin for fiscal year 2010 (Domestic operations)

(Unit:%)

	Forecasts for the six months ending September 30, 2010	Previous six months ended September 30, 2009 Increase/(Decrease)	Forecasts for fiscal year 2010	Previous fiscal year 2009 Increase/(Decrease)
Yield on interest-earning assets A	1.71	( 0.13)	1.70	( 0.11)
Loans and bills discounted	1.91	( 0.08)	1.91	( 0.05)
Securities	0.93	( 0.25)	0.93	( 0.25)
Yield on interest-bearing liabilities B	0.13	( 0.03)	0.12	( 0.03)
Deposits	0.10	( 0.03)	0.09	( 0.03)
Expenses ratio	0.94	0.00	0.94	( 0.01)
Total funding cost C	1.06	( 0.02)	1.04	( 0.04)
Yield spread A-B	1.58	( 0.10)	1.58	( 0.08)
Interest margin between loans and deposits	0.87	( 0.05)	0.88	( 0.01)
Net interest margin A-C	0.65	( 0.11)	0.66	( 0.07)

## . SELECTED FINANCIAL INFORMATION

## . 決算説明資料

## A . SUMMARY OF FINANCIAL RESULTS

## A . 平成22年3月期決算の概況

1. Profit and Loss  
[Non-Consolidated]1. 損益状況  
【単体】

For the year ended

(Unit:Millions of Yen)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)
Gross operating income	業務粗利益	211,959	(12,604)	224,563
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	214,648	(17,617)	232,265
Gross operating income from domestic operations	国内業務粗利益	209,084	(11,234)	220,318
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	211,764	(16,021)	227,785
Interest income	資金利益	177,978	(9,824)	187,802
Fees and commissions	役務取引等利益	29,876	(545)	30,421
Trading income	特定取引利益	518	(510)	1,028
Other ordinary income	その他業務利益	711	(355)	1,066
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(2,679)	4,787	(7,466)
Gross operating income from international operations	国際業務粗利益	2,875	(1,369)	4,244
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	2,883	(1,597)	4,480
Interest income	資金利益	305	(1,741)	2,046
Fees and commissions	役務取引等利益	365	(63)	428
Trading income	特定取引利益	(74)	(18)	(56)
Other ordinary income	その他業務利益	2,278	452	1,826
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(8)	227	(235)
Expenses	経費(除く臨時処理分)	( )	99,971	(3,211)
Personnel	人件費	( )	38,973	(1)
Facilities	物件費	( )	54,530	(3,228)
Taxes	税金	( )	6,467	17
Core net business Profit	実質業務純益	111,988	(9,392)	121,380
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	114,676	(14,407)	129,083
Provision of allowance for general loan losses	一般貸倒引当金繰入額	( )	816	(14,345)
Net business profit	業務純益	111,171	4,952	106,219
(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(2,688)	5,014	(7,702)
Non-recurring gains (losses)	臨時損益	(58,317)	38,272	(96,589)
Disposal of bad debts	不良債権処理額	( )	55,062	(16,941)
Written-off of loans	貸出金償却	( )	23,478	629
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	( )	30,088	(18,662)
Loss on sales of non-performing loans	延滞債権等売却損	( )	82	55
Other	その他	( )	1,413	1,038
(Credit costs + )	(与信費用 + )	( )	55,879	(31,285)
Gains or losses on stocks and other securities	株式等関係損益	2,852	22,635	(19,783)
Gains on sales of stocks and other securities	株式等売却益	3,954	(5,323)	9,277
Losses on sales of stocks and other securities	株式等売却損	( )	394	273
Losses on devaluation of stocks and other securities	株式等償却	( )	706	(28,233)
Other non-recurring gains (losses)	その他の臨時損益	(6,107)	(1,305)	(4,802)
Ordinary profit	経常利益	52,853	43,224	9,629
Extraordinary income (loss)	特別損益	(1,746)	(2,481)	735
Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(3,041)	(1,687)	(1,354)
Gain on disposal of noncurrent assets	固定資産処分益	-	(140)	140
Loss on disposal of noncurrent assets	固定資産処分損	( )	3,041	1,547
Recoveries of written-off claims	償却債権取立益	1,295	(794)	2,089
Income before income taxes	税引前当期純利益	51,107	40,742	10,365
Income taxes - current	法人税、住民税及び事業税	( )	29,869	10,336
Income taxes - deferred	法人税等調整額	( )	(9,762)	8,059
Total income taxes	法人税等合計	( )	20,107	18,396
Net income	当期純利益	31,000	22,347	8,653
Real credit costs ( - )	実質与信費用 ( - )	( )	54,583	(30,492)

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

【Consolidated】		【連結】	For the year ended		(Unit:Millions of Yen)
			March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)
Consolidated gross operating income	連結粗利益		229,750	(8,782)	238,532
Interest income	資金利益		179,378	(11,403)	190,781
Fees and commissions	役務取引等利益		40,600	2,296	38,304
Trading income	特定取引利益		1,307	194	1,113
Other ordinary income	その他業務利益		8,464	132	8,332
General and administrative expenses	営業経費	( )	112,006	628	111,378
Credit costs	与信費用	( )	65,103	(31,734)	96,837
Written-off of loans	貸出金償却	( )	28,365	1,164	27,201
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	( )	32,636	(19,232)	51,868
Provision of allowance for general loan losses	一般貸倒引当金繰入額	( )	2,604	(14,759)	17,363
Other	その他	( )	1,496	1,093	403
Gains or losses on stocks and other securities	株式等関係損益		3,068	23,297	(20,229)
Other	その他		(1,927)	(290)	(1,637)
Ordinary profit	経常利益		53,782	45,333	8,449
Extraordinary income (loss)	特別損益		(924)	(2,644)	1,720
Income before income taxes	税金等調整前当期純利益		52,857	42,687	10,170
Income taxes - current	法人税、住民税及び事業税	( )	31,524	9,938	21,586
Income taxes - deferred	法人税等調整額	( )	(11,285)	8,179	(19,464)
Total income taxes	法人税等合計	( )	20,238	18,117	2,121
Minority interests in income	少数株主利益	( )	1,672	969	703
Net income	当期純利益		30,946	23,602	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)		62,980	(30,778)	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)

【Reference】		【参考】	For the year ended		(Unit:Millions of Yen)
			March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)
Consolidated net business profit	連結業務純益		123,569	(8,091)	131,660

(注) 連結業務純益 = 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)

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

【Number of Consolidated Subsidiaries】		【連結対象会社数】	For the year ended		(Unit: Number of Companies)
			As of March 31, 2010(A)	(A)-(B)	As of March 31, 2009(A)
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 year ended

(Unit:Billions of Yen)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Interest-earning assets	資金運用勘定	10,704.3	(6.2)	10,710.5	323.0	10,387.5
Loans and bills discounted	貸出金	8,764.6	(68.3)	8,832.9	429.8	8,403.1
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	7,028.8	2.5	7,026.3	247.7	6,778.6
Loans and bills discounted to small and medium-sized businesses	中小企業貸出	3,041.8	(152.3)	3,194.1	(16.9)	3,211.0
Loans to individuals	個人貸出	3,986.9	154.8	3,832.1	264.6	3,567.5
Securities	有価証券	1,486.5	126.8	1,359.7	2.1	1,357.6
Bonds	債券	1,339.4	153.6	1,185.8	(0.8)	1,186.6
Stocks	株式	147.1	(26.8)	173.9	3.0	170.9
Interest-bearing liabilities	資金調達勘定	10,413.9	(7.2)	10,421.1	267.9	10,153.2
Deposits	預金	9,982.0	187.6	9,794.4	221.1	9,573.3
Deposits from individuals	個人預金	7,735.6	94.7	7,640.9	199.9	7,441.0
External liabilities	外部負債	172.2	(174.2)	346.4	57.0	289.4

## 3. Interest Margins (Domestics)

## 3. 利回・利鞘(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit:%)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Yield on interest-earning assets (A)	資金運用利回 A	1.81	(0.16)	1.97	(0.02)	1.99
Loans and bills discounted	貸出金利回	1.96	(0.19)	2.15	(0.04)	2.19
Securities	有価証券利回	1.18	0.04	1.14	(0.06)	1.20
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.15	(0.08)	0.23	(0.01)	0.24
Deposits	預金利回	0.12	(0.09)	0.21	(0.01)	0.22
External liabilities	外部負債利回	1.11	0.63	0.48	(0.02)	0.50
Expenses ratio	経費率	0.95	(0.04)	0.99	0.04	0.95
Total funding cost (C)	資金調達原価 C	1.08	(0.11)	1.19	0.02	1.17
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.66	(0.08)	1.74	(0.01)	1.75
Interest margin between loans and deposits	預貸金利鞘	0.89	(0.05)	0.94	(0.06)	1.00
Net interest margin (A)-(C)	総資金利鞘 A - C	0.73	(0.05)	0.78	(0.04)	0.82

## 4. Fees and Commissions (Domestics)

## 4. 役務取引等利益(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit:Millions of Yen)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Fees and commissions	役務取引等収益	44,346	1,019	43,327	(3,987)	47,314
Deposits and Loans	預金・貸出業務	17,009	(750)	17,759	(899)	18,658
ATM	ATM関連手数料	4,901	(102)	5,003	104	4,899
Account transfer	口座振替	4,468	(83)	4,551	27	4,524
Syndicated Loan	シ・ローン関連	2,422	(253)	2,675	(455)	3,130
Remittance	為替業務	10,151	(253)	10,404	(317)	10,721
Securities	証券関連業務	8,229	2,396	5,833	(3,300)	9,133
Investment trusts	投資信託収益	6,670	1,822	4,848	(2,872)	7,720
Agency business	代理業務	894	(219)	1,113	(163)	1,276
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,790	(40)	1,830	(34)	1,864
Guarantee business	保証業務	933	(112)	1,045	(98)	1,143
Others	その他	5,337	(4)	5,341	825	4,516
Annuity insurance	年金保険関連	4,982	198	4,784	757	4,027
Fees and commissions - payments	役務取引等費用	14,470	1,564	12,906	(120)	13,026
Fees and commissions - net	役務取引等利益	29,876	(545)	30,421	(3,867)	34,288



## 5. Gains and Losses on Investment Securities

## 5. 有価証券関係損益

## ① Gains or Losses on Bonds

## ① 国債等債券損益

【Non-Consolidated】

【単体】

For the year ended (Unit:Millions of Yen)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(2,688)	5,014	(7,702)	(7,328)	(374)
Gain on sales	売却益	986	(208)	1,194	(2,796)	3,990
Gain on redemption	償還益	-	-	-	-	-
Loss on sales	売却損 (△)	651	(5,432)	6,083	4,058	2,025
Loss on redemption	償還損 (△)	2,917	1,979	938	(1,288)	2,226
Loss on devaluation	償却 (△)	105	(1,769)	1,874	1,762	112

## (Reference) Gains (losses) on bonds derivatives

## (参考) 債券デリバティブ損益

For the year ended (Unit:Millions of Yen)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	299	(5,948)	6,247	7,505	(1,258)
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	(2,388)	(934)	(1,454)	178	(1,632)

## ② Gains or Losses on stocks and other securities

## ② 株式等関係損益

【Non-Consolidated】

【単体】

For the year ended (Unit:Millions of Yen)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	2,852	22,635	(19,783)	(23,150)	3,367
Gain on sales	売却益	3,954	(5,323)	9,277	2,381	6,896
Loss on sales	売却損 (△)	394	273	121	36	85
Loss on devaluation	償却 (△)	706	(28,233)	28,939	25,495	3,444

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

## (参考) 株式の売却状況(取得原価ベース)

For the year ended (Unit:Millions of Yen)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Outright sales	株式売却額	13,353	9,156	4,197	(1,291)	5,488
Balance as of end of term	期末株式残高	141,166	(12,108)	153,274	(17,286)	170,560

## 6. Net Unrealized Gains on Marketable Securities

## 6. 時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2010					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	170,746	3,995	1,545	4,108	112	125,020	2,450	2,464	13
Available-for-sale	その他有価証券	1,747,892	37,970	47,003	52,916	14,946	1,146,083	(9,033)	25,387	34,421
Equity securities	株式	137,950	22,949	24,367	32,926	9,977	127,031	(1,418)	16,461	17,880
Debt securities	債券	1,359,061	16,760	14,521	18,789	2,028	807,118	2,239	8,252	6,012
	of Which floating-rate government bonds	178,161	8,567	3,959	8,567	-	173,733	4,608	4,995	387
Other securities	その他	250,880	(1,739)	8,115	1,200	2,940	211,933	(9,854)	673	10,528
Total	合計	1,918,639	41,966	48,548	57,024	15,058	1,271,103	(6,582)	27,851	34,434
Equity securities	株式	137,950	22,949	24,367	32,926	9,977	127,031	(1,418)	16,461	17,880
Debt securities	債券	1,529,444	20,756	16,066	22,898	2,141	932,138	4,690	10,716	6,026
Other securities	その他	251,244	(1,739)	8,115	1,200	2,940	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3月末は9,487百万円、21年3月末は10,326百万円であります。

3. 22年3月末につきましては、「金融商品に関する会計基準」(企業会計基準第10号平成20年3月10日)を適用しております。

(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 ¥9,487 million at the end of March 2010 and ¥10,326 million at the end of March 2009.

(Note3) The "Accounting Standard for Financial Instruments" (ASBJ Statement No.10, March 10, 2008) was applied at the end of March 2010.

## 【Consolidated】

## 【連結】

(Unit: Millions of Yen)

		As of March 31, 2010					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	172,258	4,004	1,557	4,117	112	126,037	2,447	2,464	16
Available-for-sale	その他有価証券	1,750,574	38,067	47,675	53,418	15,351	1,148,099	(9,608)	25,484	35,092
	Equity securities	140,622	23,046	25,038	33,429	10,382	129,047	(1,992)	16,558	18,551
	Debt securities	1,359,071	16,760	14,521	18,789	2,028	807,118	2,239	8,252	6,012
	of Which floating-rate government bonds	178,161	8,567	3,959	8,567	-	173,733	4,608	4,995	387
	Other securities	250,880	(1,739)	8,115	1,200	2,940	211,933	(9,854)	673	10,528
Total	合計	1,922,833	42,071	49,231	57,535	15,464	1,274,136	(7,160)	27,948	35,108
	Equity securities	140,622	23,046	25,038	33,429	10,382	129,047	(1,992)	16,558	18,551
	Debt securities	1,530,966	20,764	16,077	22,906	2,141	933,156	4,687	10,716	6,029
	Other securities	251,244	(1,739)	8,115	1,200	2,940	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3月末は9,487百万円、21年3月末は10,326百万円であります。  
 3. 22年3月末につきましては、「金融商品に関する会計基準」(企業会計基準第10号平成20年3月10日)を適用しております。

(Note1) "Available-for-sale securities" are marked to market; the difference between the consolidated 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 ¥9,487 million at the end of March 2010 and ¥10,326 million at the end of March 2009.  
 (Note3) The "Accounting Standard for Financial Instruments" (ASBJ statement No.10, March 10, 2008) was applied at the end of March 2010.

(Reference) The carrying values of debt securities with specific maturities by contractual maturities for securities classified as available-for-sale and held-to-maturity.

(参考) その他有価証券のうち満期があるもの及び満期保有目的の債券の償還予定額

## 【Non-Consolidated】

## 【単体】

(Unit: Millions of Yen)

		As of March 31, 2010				As of March 31, 2009			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	160,656	964,832	297,574	106,381	123,411	667,457	169,658	186,852
	Japanese national government bonds	56,304	416,831	182,728	79,277	20,036	253,408	95,928	150,231
	Japanese local government bonds	22,441	210,807	58,295	2,000	21,507	118,201	36,303	6,997
	Japanese corporate bonds	81,910	337,193	56,550	25,103	81,868	295,847	37,425	29,622
Others	その他	8,644	16,404	188	226,196	6,940	12,959	262	264,830
Total	合計	169,300	981,236	297,762	332,577	130,351	680,417	169,920	451,683

## 【Consolidated】

## 【連結】

(Unit: Millions of Yen)

		As of March 31, 2010				As of March 31, 2009			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	161,165	965,844	297,574	106,381	123,423	668,474	169,658	186,852
	Japanese national government bonds	56,804	417,843	182,728	79,277	20,036	254,425	95,928	150,231
	Japanese local government bonds	22,441	210,807	58,295	2,000	21,507	118,201	36,303	6,997
	Japanese corporate bonds	81,919	337,193	56,550	25,103	81,880	295,847	37,425	29,622
Others	その他	8,644	16,404	188	226,196	6,940	12,959	262	264,830
Total	合計	169,810	982,248	297,762	332,577	130,363	681,434	169,920	451,683

## 7. Expenses and Employees

## 7. 経営合理化の状況

Expenses [Non-Consolidated]		経費の推移 [単体]		For the year ended (unit:Millions of Yen)		
		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Personnel	人件費	38,973	(1)	38,974	2,796	36,178
Facilities	物件費	54,530	(3,228)	57,758	3,411	54,347
Taxes	税金	6,467	17	6,450	(133)	6,583
Expenses	経費	99,971	(3,211)	103,182	6,073	97,109
<b>(Reference)</b>		<b>(参考)</b>		<b>(unit:%)</b>		
OHR	OHR	47.1	1.2	45.9	2.6	43.3

General and administrative expenses [Non-Consolidated]		営業経費の内訳 [単体]		For the year ended (unit:Millions of Yen)		
		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Salaries and allowance	給料・手当	33,209	(401)	33,610	2,220	31,390
Retirement allowance cost	退職給付費用	5,689	1,501	4,188	1,100	3,088
Welfare	福利厚生費	355	(17)	372	5	367
Depreciation	減価償却費	10,251	(4,534)	14,785	3,276	11,509
Rent of premises and equipment	土地建物機械賃借料	6,618	417	6,201	431	5,770
Repairing expenses	営繕費	279	(112)	391	(23)	414
Stationery and supplies	消耗品費	1,489	31	1,458	(112)	1,570
Utilities	給水光熱費	1,272	(125)	1,397	117	1,280
Allowance for business trips	旅費	151	(38)	189	14	175
Communication expenses	通信費	1,238	(10)	1,248	29	1,219
Advertisement	広告宣伝費	1,126	(347)	1,473	34	1,439
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	419	(88)	507	(44)	551
Taxes	租税公課	6,467	17	6,450	(133)	6,583
Others	その他	36,008	1,562	34,446	(239)	34,685
General and administrative expenses	営業経費	104,578	(2,143)	106,721	6,673	100,048

Employees and Officers [Non-Consolidated]		人員の推移 [単体]		(unit:Number of People)		
		As of March 31, 2010(A)	(A)-(B)	As of March 31, 2009(B)	(B)-(C)	As of March 31, 2008(C)
Total employees	総人員	4,625	81	4,544	263	4,281
Actual employees	実働人員	3,921	(9)	3,930	234	3,696
Directors and auditors	役員	15	1	14	2	12
Executive officers	執行役員	8	(2)	10	(1)	11

Branches (Domestic Branch) [Non-Consolidated]		店舗等の推移 (国内店舗数の推移) [単体]		(unit:Number of Branches)		
		As of March 31, 2010(A)	(A)-(B)	As of March 31, 2009(B)	(B)-(C)	As of March 31, 2008(C)
Full-banking branches	フルバンキング店舗	64	0	64	0	64
Functionally specialized outlets	機能特化店舗	140	2	138	1	137
Of which, Sub-branches	うち出張所	9	1	8	0	8
Total	店舗数	204	2	202	1	201
Of which, Branches in Kanagawa Prefecture	うち神奈川県内	179	2	177	1	176
ATM locations	無人店舗数	405	4	401	5	396
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	362	3	359	5	354
Housing Loan Centers	住宅ローンセンター	26	0	26	(2)	28
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	0	23	(2)	25

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

(unit: Number of Branches)

		As of March 31, 2010(A)	(A)-(B)	As of March 31, 2009(B)	(B)-(C)	As of March 31, 2008(C)
Branches	支店	1	1	0	0	0
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	3	(1)	4	0	4
Total	拠点数	4	0	4	0	4
Subsidiaries	現地法人	0	0	0	0	0

## 8. Net Business Profit

## 8. 業務純益

【Non-Consolidated】

【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Core net business profit	実質業務純益	111,988	(9,392)	121,380	(5,655)	127,035
As per employee (in thousands of yen)	職員一人当たり(千円)	28,528	(3,305)	31,833	(3,726)	35,559
Net business profit	業務純益	111,171	4,952	106,219	(16,313)	122,532
As per employee (in thousands of yen)	職員一人当たり(千円)	28,320	463	27,857	(6,441)	34,298

(注) 職員数は、実働人員(出向者を除くベース)の平残を使用しております。

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

## 9. Return on Equity

## 9. ROE

【Non-Consolidated】

【単体】

For the year ended

(Unit:%)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Core net business profit per own capital	実質業務純益ベース	16.25	(1.51)	17.76	(0.16)	17.92
Net income per own capital	当期純利益ベース	4.50	3.24	1.26	(8.11)	9.37

## 10. Return on Assets

## 10. ROA

【Non-Consolidated】

【単体】

For the year ended

(Unit:%)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Core net business profit per average total assets	実質業務純益ベース	0.97	(0.09)	1.06	(0.08)	1.14
Net income per average total assets	当期純利益ベース	0.27	0.20	0.07	(0.52)	0.59

## 11. Retirement Allowance

## 11. 退職給付関連

Projected benefit obligation

退職給付債務残高

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2010(A)	(A)-(B)	As of March 31, 2009(B)	(B)-(C)	As of March 31, 2008(C)
Projected benefit obligation	退職給付債務	73,121	(333)	73,454	111	73,343
(Discount rate)	(割引率)	2.0%	0.0%	2.0%	0.0%	2.0%
Fair value of plan assets	年金資産	64,787	7,197	57,590	(10,595)	68,185
Prepaid pension cost	前払年金費用	(26,979)	1,712	(28,691)	492	(29,183)
Unrecognized prior service cost	未認識過去勤務債務	-	-	-	153	(153)
Unrecognized actuarial loss	未認識数理計算上の差異	35,314	(9,241)	44,555	10,061	34,494

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2010(A)	(A)-(B)	As of March 31, 2009(B)	(B)-(C)	As of March 31, 2008(C)
Projected benefit obligation	退職給付債務	73,359	(291)	73,650	141	73,509

Retirement Benefit Costs 【Non-Consolidated】		退職給付費用 【単体】		For the year ended (Unit:Millions of Yen)		
		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Retirement benefit costs	退職給付費用	5,689	1,501	4,188	1,100	3,088
Service cost	勤務費用	1,192	83	1,109	(10)	1,119
Interest cost	利息費用	1,469	3	1,466	(8)	1,474
Expected return on plan assets	期待運用収益	(1,774)	320	(2,094)	180	(2,274)
Amortization of prior service cost	過去勤務債務の費用処理額	-	153	(153)	153	(306)
Recognized actuarial loss	数理計算上の差異の費用処理額	4,368	902	3,466	871	2,595
Other retirement cost	その他	433	40	393	(86)	479

【Consolidated】		【連結】		For the year ended (Unit:Millions of Yen)		
		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008(C)
Retirement benefit costs	退職給付費用	5,736	1,506	4,230	1,117	3,113

## 12. Deferred Tax Assets

## 12. 繰延税金資産

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

繰延税金資産・負債の主な発生原因別内訳

【Non-Consolidated】		【単体】		For the year ended (Unit:Millions of Yen)		
		As of March 31, 2010 (A)	(A)-(B)	As of March 31,2009(B)	(B)-(C)	As of March 31,2008(C)
Allowance for loan losses	貸倒引当金	60,492	4,910	55,582	19,795	35,787
Losses on devaluation of securities	有価証券有税償却	3,553	72	3,481	(1,924)	5,405
Valuation difference on available-for-sale securities	その他有価証券評価差額金	-	(3,792)	3,792	3,792	-
Others	その他	14,888	2,889	11,999	(1,438)	13,437
Subtotal deferred tax assets (A)	繰延税金資産小計 A	78,935	4,080	74,855	20,225	54,630
Valuation allowance (B)	評価性引当額 B	(4,059)	(55)	(4,004)	1,917	(5,921)
Total deferred tax assets (A+B) (C)	繰延税金資産合計(A+B) C	74,875	4,024	70,851	22,142	48,709
Valuation difference on available-for-sale securities	その他有価証券評価差額金	14,069	14,069	-	(8,762)	8,762
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	6,978	0	6,978	(455)	7,433
Others	その他	3,542	(1,920)	5,462	1,242	4,220
Total deferred tax liabilities (D)	繰延税金負債合計 D	24,590	12,150	12,440	(7,976)	20,416
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額(C-D)	50,285	(8,125)	58,410	30,118	28,292
Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	64,332	9,762	54,570	17,542	37,028

【Consolidated】		【連結】		For the year ended (Unit:Millions of Yen)		
		As of March 31, 2010 (A)	(A)-(B)	As of March 31,2009(B)	(B)-(C)	As of March 31,2008(C)
Net deferred tax assets	繰延税金資産(純額)の計上額	61,155	(6,887)	68,042	31,893	36,149
Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	75,295	11,286	64,009	19,105	44,904

## 【参考】

当行は、「繰延税金資産の回収可能性の判断に関する監査上の取扱い(日本公認会計士協会監査委員会報告第66号)」第5項第1号における「例示区分」(業績は安定しているが、期末における将来減算一時差異を十分に上回るほどの課税所得がない会社等)に該当しております。

(Reference)

The Bank falls under “Illustrated Segment ” (performance is stable but without taxable income that exceeds the temporary difference in future subtraction at the end of term) under paragraph 5, item 1 of “Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (Japanese Institute of Certified Public Accountants, Audit Committee Report, No.66).”

## 13. Capital Adequacy Ratio (BIS Standard)

## 13.自己資本比率(国際統一基準)

In applying the BIS Standard starting from the end of March 2010, the Bank adopted FIRB (Foundation Internal Ratings Based) for calculation of assets exposed to credit risk, and also introduced Market Risk Regulations.

While applying the Domestic Standard before the previous term, the Bank adopted FIRB for calculation of assets exposed to credit risk.

当行は、22年3月末より国際統一基準を適用のうえ、信用リスク・アセットの算出においては基礎的的内部格付手法を採用するとともに、マーケット・リスク規制を導入しております。

なお、21年3月末以前は、国内基準を適用のうえ、信用リスク・アセットの算出においては基礎的的内部格付手法を採用しております。

【Consolidated】		【連結】		* Preliminary		(Unit: Billions of Yen)		
				As of March 31, 2010 (A) *	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
				(BIS Standard)		(Domestic Standard)		(Domestic Standard)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	12.20 %	1.28 %	10.92 %	0.12 %	10.80 %		
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	9.85 %	0.24 %	9.61 %	(0.78 %)	10.39 %		
(2) Tier 1 capital	(2) Tier 1	683.1	36.4	646.7	(5.3)	652.0		
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考] Tier 1に含まれる繰延税金資産相当額	[ 75.2 ]	[ 11.2 ]	[ 64.0 ]	[ 19.1 ]	[ 44.9 ]		
Capital stock	資本金	215.6	0.0	215.6	0.1	215.5		
Capital surplus	資本剰余金	177.2	0.0	177.2	0.0	177.2		
Retained earnings	利益剰余金	264.8	17.3	247.5	(14.0)	261.5		
Treasury stock	自己株式	(0.6)	0.1	(0.7)	0.0	(0.7)		
Distributed income (estimated)	社外流出予定額	(7.0)	0.0	(7.0)	2.1	(9.1)		
Subscription rights to shares	新株予約権	0.1	0.1	0.0	0.0	-		
Minority interests of affiliate companies	連結子法人等の少数株主持分	48.9	0.5	48.4	3.0	45.4		
(Of which, Preferred securities issued by overseas SPCs)	うち海外特別目的会社の発行する優先出資証券	40.0	0.0	40.0	0.0	40.0		
Goodwill equivalent	のれん相当額	(1.8)	0.6	(2.4)	(2.1)	(0.3)		
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(7.1)	0.8	(7.9)	0.5	(8.4)		
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(7.0)	17.1	(24.1)	4.8	(28.9)		
(3) Tier 2 capital	(3) Tier 2	179.6	57.1	122.5	57.9	64.6		
The amount of net unrealized gains on available-for-sale securities qualified as capital	自己資本に計上された有価証券評価益	16.6	16.6					
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.1	0.0	24.1	(0.3)	24.4		
Allowance for general loan losses	一般貸倒引当金	1.5	0.4	1.1	1.0	0.1		
Subordinated loans, etc	負債性資本調達手段等	137.3	40.0	97.3	57.3	40.0		
(4) Deductions	(4) 控除項目	16.2	(18.1)	34.3	(4.9)	39.2		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2)+(3)-(4)	846.5	111.7	734.8	57.4	677.4		
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,934.7	206.1	6,728.6	456.2	6,272.4		
On balanced	オン・バランス	6,264.1	183.7	6,080.4	455.1	5,625.3		
Off balanced	オフ・バランス	218.2	4.9	213.3	(12.1)	225.4		
Market risk equivalent assets	マーケット・リスク相当額に係る額	11.5	11.5					
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	440.6	5.8	434.8	13.3	421.5		

【Non-Consolidated】		【単体】		* Preliminary		(Unit: Billions of Yen)		
				As of March 31, 2010 (A) *	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
				(BIS Standard)		(Domestic Standard)		(Domestic Standard)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	11.97 %	1.19 %	10.78 %	0.00 %	10.78 %		
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	9.72 %	0.16 %	9.56 %	(0.89 %)	10.45 %		
(2) Tier 1 capital	(2) Tier 1	668.8	35.0	633.8	(6.3)	640.1		
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考] Tier 1に含まれる繰延税金資産相当額	[ 64.3 ]	[ 9.8 ]	[ 54.5 ]	[ 17.5 ]	[ 37.0 ]		
Capital stock	資本金	215.6	0.0	215.6	0.1	215.5		
Legal capital surplus	資本準備金	177.2	0.0	177.2	0.0	177.2		
Legal retained earnings	利益準備金	38.3	0.0	38.3	0.0	38.3		
Other retained earnings	その他利益剰余金	226.1	17.4	208.7	(12.7)	221.4		
Others	その他	40.2	0.0	40.2	0.0	40.2		
Treasury stock	自己株式	(0.6)	0.1	(0.7)	0.0	(0.7)		
Distributed income (estimated)	社外流出予定額	(7.0)	0.0	(7.0)	2.1	(9.1)		
Subscription rights to shares	新株予約権	0.1	0.1	0.0	0.0	-		
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(7.1)	0.8	(7.9)	0.5	(8.4)		
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(14.1)	16.7	(30.8)	3.6	(34.4)		
(3) Tier 2 capital	(3) Tier 2	177.9	56.5	121.4	57.0	64.4		
The amount of net unrealized gains on available-for-sale securities qualified as capital	自己資本に計上された有価証券評価益	16.5	16.5					
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.1	0.0	24.1	(0.3)	24.4		
Allowance for general loan losses	一般貸倒引当金	0.0	0.0	0.0	0.0	0.0		
Subordinated loans, etc	負債性資本調達手段等	137.3	40.0	97.3	57.3	40.0		
(4) Deductions	(4) 控除項目	23.0	(17.5)	40.5	(3.2)	43.7		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2)+(3)-(4)	823.7	109.0	714.7	54.0	660.7		
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,877.8	248.4	6,629.4	505.1	6,124.3		
On balanced	オン・バランス	6,247.7	229.1	6,018.6	503.8	5,514.8		
Off balanced	オフ・バランス	199.9	7.3	192.6	(8.8)	201.4		
Market risk equivalent assets	マーケット・リスク相当額に係る額	11.5	11.5					
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	418.5	0.5	418.0	10.0	408.0		

**B. LOANS AND OTHER ASSETS INFORMATION**  
**B. 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 March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Loans to borrowers in bankruptcy	破綻先債権額	41,507	(62,930)	104,437	95,868	8,569
Past due loans	延滞債権額	154,578	3,072	151,506	22,226	129,280
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	7,625	(905)	8,530	2,990	5,540
Restructured loans	貸出条件緩和債権額	29,017	4,032	24,985	(21,328)	46,313
Total	合計	232,730	(56,730)	289,460	99,756	189,704
(Amount of partial direct written-off) (部分直接償却額)		114,713	36,531	78,182	10,458	67,724
Loans and bills discounted	貸出金残高(未残)	8,525,715	(482,618)	9,008,333	429,338	8,578,995

(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.

【Non-Consolidated】

【単体】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.4	(0.7)	1.1	1.1	0.0
Past due loans	延滞債権額	1.8	0.2	1.6	0.1	1.5
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.3	0.1	0.2	(0.3)	0.5
Total	合計	2.7	(0.5)	3.2	1.0	2.2

【Consolidated】

【連結】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Loans to borrowers in bankruptcy	破綻先債権額	41,521	(63,045)	104,566	95,953	8,613
Past due loans	延滞債権額	161,311	5,254	156,057	22,342	133,715
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	7,625	(910)	8,535	2,995	5,540
Restructured loans	貸出条件緩和債権額	29,021	4,036	24,985	(21,328)	46,313
Total	合計	239,480	(54,664)	294,144	99,961	194,183
(Amount of partial direct written-off) (部分直接償却額)		126,990	37,962	89,028	12,053	76,975
Loans and bills discounted	貸出金残高(未残)	8,485,502	(475,720)	8,961,222	442,572	8,518,650

(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:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.4	(0.7)	1.1	1.0	0.1
Past due loans	延滞債権額	1.9	0.2	1.7	0.2	1.5
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.3	0.1	0.2	(0.3)	0.5
Total	合計	2.8	(0.4)	3.2	1.0	2.2

## 2. Allowance for Loan Losses

## 2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Allowance for loan losses	貸倒引当金	78,599	(18,082)	96,681	51,342	45,339
Allowance for general loan losses	一般貸倒引当金	37,514	817	36,697	15,161	21,536
Allowance for specific loan losses	個別貸倒引当金	41,084	(18,899)	59,983	36,181	23,802
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Allowance for loan losses	貸倒引当金	94,406	(16,007)	110,413	54,096	56,317
Allowance for general loan losses	一般貸倒引当金	45,720	1,760	43,960	16,657	27,303
Allowance for specific loan losses	個別貸倒引当金	48,686	(17,767)	66,453	37,440	29,013
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3. Percentage of Allowance to Total Risk  
Managed Loans

## 3. リスク管理債権に対する引当率

【Non-Consolidated】

【単体】

(Unit:%)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Allowance for specific loan losses	個別貸倒引当金					
Before partial direct written-off	部分直接償却前	45.9	7.4	38.5	1.7	36.8
After partial direct written-off	部分直接償却後	17.6	(3.1)	20.7	8.2	12.5
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	56.7	8.2	48.5	3.3	45.2
After partial direct written-off	部分直接償却後	33.7	0.3	33.4	9.5	23.9

【Consolidated】

【連結】

(Unit:%)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Allowance for specific loan losses	個別貸倒引当金					
Before partial direct written-off	部分直接償却前	49.6	7.5	42.1	1.4	40.7
After partial direct written-off	部分直接償却後	20.3	(2.2)	22.5	7.6	14.9
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	62.1	8.5	53.6	2.9	50.7
After partial direct written-off	部分直接償却後	39.4	1.9	37.5	8.5	29.0



## 4. Claims disclosed under the Financial Revitalization Law

## 4. 金融再生法開示債権

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	81,149	(48,458)	129,607	103,402	26,205
Doubtful claims	危険債権	121,361	(8,866)	130,227	16,960	113,267
Claims in need of special caution	要管理債権	36,643	3,127	33,516	(18,338)	51,854
Sub-total (Claims in need of special caution or below)	要管理債権以下計	239,153	(54,198)	293,351	102,025	191,326
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	1,163,452	53,322	1,110,130	237,518	872,612
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,413,543	(503,683)	7,917,226	45,496	7,871,730
Sub-total (Normal claims)	正常債権計	8,576,996	(450,361)	9,027,357	283,014	8,744,343
Total (Credit exposures)	合計	8,816,150	(504,559)	9,320,709	385,039	8,935,670
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	40,995	(34,004)	74,999	(28,906)	103,905
Percentage of claims in need of special caution or below (%)	要管理債権以下の割合 A/B (%)	2.7	(0.4)	3.1	1.0	2.1

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	86,477	(47,501)	133,978	104,023	29,955
Doubtful claims	危険債権	124,150	(7,632)	131,782	16,926	114,856
Claims in need of special caution	要管理債権	36,647	3,126	33,521	(18,440)	51,961
Sub-total (Claims in need of special caution or below)	要管理債権以下計	247,275	(52,007)	299,282	102,509	196,773
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	1,166,949	51,931	1,115,018	238,335	876,683
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,628,954	(528,974)	8,157,928	38,131	8,119,797
Sub-total (Normal claims)	正常債権計	8,795,903	(477,043)	9,272,946	276,466	8,996,480
Total (Credit exposures)	合計	9,043,179	(529,049)	9,572,228	378,974	9,193,254
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	42,311	(33,754)	76,065	(29,050)	105,115
Percentage of claims in need of special caution or below (%)	要管理債権以下の割合 C/D (%)	2.7	(0.4)	3.1	1.0	2.1

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

## 5. 金融再生法開示債権の保全状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Coverage amount	保全額	205,122	(47,839)	252,961	102,983	149,978
Allowance for loan losses	貸倒引当金	44,607	(18,938)	63,545	34,244	29,301
Collateral and guarantees	担保保証等	160,515	(28,901)	189,416	68,739	120,677
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	破産更正債権及びこれらに準ずる債権、危険債権、要管理先債権計	243,505	(91,329)	334,834	91,457	243,377
Coverage ratio (%)	保全率 (%)	84.2	8.7	75.5	13.9	61.6

## (Reference) Status of Coverage of Claims of Borrowers Classification

## (参考) 開示債権別の保全状況推移

(Unit: Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	81,149	(48,458)	129,607	103,402	26,205
Allowance for loan losses	貸倒引当金	21,805	(18,857)	40,662	35,945	4,717
Collateral and guarantees	担保保証等	59,343	(29,602)	88,945	67,457	21,488
Coverage ratio (%)	保全率 (%)	100.0	0.0	100.0	0.0	100.0
Doubtful claims	危険債権	121,361	(8,866)	130,227	16,960	113,267
Allowance for loan losses	貸倒引当金	19,045	137	18,908	(28)	18,936
Collateral and guarantees	担保保証等	80,265	(2,442)	82,707	11,504	71,203
Coverage ratio (%)	保全率 (%)	81.8	3.8	78.0	(1.5)	79.5
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	40,995	(34,004)	74,999	(28,906)	103,905
Allowance for loan losses	貸倒引当金	3,756	(218)	3,974	(1,674)	5,648
Collateral and guarantees	担保保証等	20,906	3,143	17,763	(10,221)	27,984
Coverage ratio (%)	保全率 (%)	60.1	31.2	28.9	(3.4)	32.3

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2010) 引当率・保全率 (22年3月末)

【Non-consolidated】		【単体】	Categories 分類				(Unit:Billions of Yen)			
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	No categorization 非分類	Category 分類	Category 分類	Category 分類	Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率	
Legal bankruptcy 破綻先 42.1 ( 64.1)	Virtual bankruptcy 実質破綻先 39.0 (15.7)	Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 81.1 ( 48.5)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 27.5 ( 21.8)		Entirely reserved 全額引当 53.6 ( 26.7)	Entirely reserved, or direct written-off 全額償却引当 0.0 (0.0)	21.8	100%	100%	
Possible bankruptcy 破綻懸念先 121.3 ( 8.9)		Doubtful 危険債権 121.3 ( 8.9)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分 34.1 (0.5) [15.0]		Partially reserved 必要額を引当 65.1 ( 2.8) [65.1]	22.0 ( 6.6) [41.0]	19.0	46.3%	81.8%	
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 40.9 ( 34.0)	In need of special caution 要管理債権 36.6 (3.1)	Covered by collateral (担保) 20.9 Non-covered (信用) 20.0 2.5 ( 0.8)		38.4 ( 33.2)	[ ]: Credit exposures under each category before reserve [ ]内の計数は引当前の分類額	3.7	18.7%	60.1%	
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,200.0 (56.4)	Normal 正常債権 1,159.1 (90.5)	280.7 (31.4)	878.3 (59.1)	13.9		1.2%			
Normal 正常先 7,413.5 ( 503.7)		8,576.9 ( 450.4)	7,413.5 ( 503.7)			19.7	0.2%			
Total 合計 8,816.1 ( 504.6) 100.0%		Total 合計 8,816.1 ( 504.6)	No categorization 非分類 7,758.5 ( 494.4) 88.0%	Category 分類 1,035.5 ( 3.6) 11.7%	Category 分類 22.0 ( 6.6) 0.3%	Category 分類 0.0 (0.0) 0.0%	Total 合計 78.3	Total coverage ratio 84.2%		

( ) : Amount of increase compared with that of March 31, 2009  
 ( ) : Amount of decrease compared with that of March 31, 2009  
 ( )内の計数は21年3月末比増減額を表示しております。

## EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of March 31, 2010)

## 資産内容の開示における各種基準の比較(22年3月末)

【Non-consolidated】【単体】

(Unit:Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分  (Credit exposures) (対象:総与信)		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権  (Credit exposures) (対象:総与信)		(Of which, Loans and bills discounted) (うち貸出金)	Risk-managed loans under the Banking Law リスク管理債権  (Loans and bills discounted) (対象:貸出金)
Legal bankruptcy 破綻先 42.1		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権  81.1	79.1	41.5	Loans to borrowers in bankruptcy 破綻先債権 41.5
Virtual bankruptcy 実質破綻先 39.0				37.6	Past due loans 延滞債権  154.5
Possible bankruptcy 破綻懸念先 121.3		Doubtful 危険債権 121.3		116.9	
In need of caution 要注意先 1,200.0	In need of special caution based on borrowers 要管理先  40.9	In need of special caution 要管理債権 36.6 ( )	36.6	7.6	Accruing loans contractually past due for 3 months or more 3ヵ月以上延滞債権  7.6
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,159.1			29.0	Restructured loans 条件緩和債権  29.0
Normal 正常先 7,413.5		Sub total 小計 239.1	Sub total 小計 232.7		Total 合計 232.7
		Normal 正常債権 8,576.9		8,292.9	( ) Loans and bills discounted only ( ) 要管理債権は貸出金のみ
Total 合計 8,816.1		Total 合計 8,816.1		Total 合計 8,525.7	

## 6. Off-Balanced Credits

[Non-Consolidated]

The amounts of doubtful claims or below,  
under the Financial Revitalization Law

## 6. オフバランス化の状況

[単体]

危険債権以下(金融再生法基準)の債権残高

(Unit: Billions of Yen)

	As of March 31, 2010(A)	April 1, 2009 - March 31, 2010 (A)-(B)		As of March 31, 2009(B)
		Increase	Amount off-balanced	
Unrecoverable or valueless claims	81.1	(48.5)	29.0	129.6
Doubtful claims	121.3	(8.9)	37.2	130.2
For the year ended March 31, 2010	202.5	(57.3)	66.3	259.8

	As of March 31, 2009(A)	April 1, 2008 - March 31, 2009 (A)-(B)		As of March 31, 2008(B)
		Increase	Amount off-balanced	
Unrecoverable or valueless claims	129.6	103.4	112.4	26.2
Doubtful claims	130.2	17.0	51.3	113.2
For the year ended March 31, 2009	259.8	120.4	163.7	139.4

	As of March 31, 2008(A)	April 1, 2007 - March 31, 2008 (A)-(B)		As of March 31, 2007(B)
		Increase	Amount off-balanced	
Unrecoverable or valueless claims	26.2	7.1	12.2	19.1
Doubtful claims	113.2	(19.4)	25.5	132.6
For the year ended March 31, 2008	139.4	(12.3)	37.8	151.7

## Progress of Off-balancing

## オフバランス化の実績

(Unit: Billions of Yen)

		For the year ended March 31, 2010	For the year ended March 31, 2009	For the year ended March 31, 2008
Final disposal of non-performing loan by liquidation	清算型処理	3.9	0.4	14.9
Final disposal of non-performing loan by restructuring	再建型処理	10.5	11.1	1.7
Improvement in debtors' business performance due to restructuring	再建型処理に伴う業況改善	-	-	-
Securitization	債権流動化	15.4	11.6	14.7
Direct written-off	直接償却	21.3	(14.9)	(18.7)
Other	その他	72.2	35.0	37.4
Collection / repayment, etc	回収・返済等	51.3	17.9	27.2
Improvement in debtors' business performance	業況改善	20.9	17.1	10.2
Total	合計	123.6	43.3	50.1

## 7. The States of Bankruptcy due to Classification of Loan Categories

[Non-Consolidated]

Internal rating 1 year before bankruptcy

## 7. 格付別倒産状況

[単体]

倒産1年前の行内格付

For the year ended

(Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2010		March 31, 2009		March 31, 2008	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category 1~	1~	0	-	4	21.3	0	-
Category 1		1	0.5	10	10.9	0	-
Category 8		8	6.4	9	30.6	2	2.0
Category 5		5	6.0	11	26.2	3	0.9
Category 17		17	7.8	45	29.9	13	2.7
Category 28		28	20.0	15	7.0	13	6.3
Category 4		4	0.3	3	0.8	0	-
Category 5		5	1.6	10	5.6	3	0.8
Category 4		4	2.5	4	1.2	3	1.2
No rating	格付なし	2	0.1	5	1.4	6	0.6

## Internal rating half a year before bankruptcy

## 倒産半期前の行内格付

For the year ended

(Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2010		March 31, 2009		March 31, 2008	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category 1~	1~	0	-	1	9.6	0	-
Category 1		1	0.5	2	2.9	0	-
Category 4		4	3.2	7	5.7	1	1.9
Category 0		0	-	10	36.4	1	0.2
Category 10		10	4.8	43	25.2	12	2.5
Category 33		33	25.2	25	37.4	17	6.9
Category 2		2	0.1	6	1.2	0	-
Category 7		7	6.3	11	12.8	6	1.4
Category 17		17	5.2	11	3.6	4	1.5
No rating	格付なし	0	-	0	-	2	0.1

(注) 1. 小口の与信(与信額50百万円未満)は除いております。

2. 金額は部分直接償却前の与信額であります。

(Note1) Bankruptcies with credit amount less than 50 million yen are excluded.

(Note2) The amounts are credit exposures before partial direct written-off.

## 8. Loan Portfolio, etc Information

## 8. 業種別貸出状況等

## 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 March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (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)			9,008,333	429,338	8,578,995
Manufacturing	製造業			1,021,699	109,011	912,688
Agriculture	農業			4,682	(281)	4,963
Forestry	林業			39	(10)	49
Fishery	漁業			6,693	413	6,280
Mining	鉱業			4,243	(163)	4,406
Construction	建設業			309,677	(14,880)	324,557
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業			13,753	496	13,257
IT and telecommunication	情報通信業			70,989	(2,316)	73,305
Transportation	運輸業			377,955	27,171	350,784
Wholesale and retail	卸売・小売業			737,506	39,112	698,394
Finance and insurance	金融・保険業			306,285	7,976	298,309
Real estate	不動産業			1,066,815	(63,141)	1,129,956
Services	各種サービス業			967,520	40,641	926,879
Local governments	地方公共団体			160,070	50,311	109,759
Others	その他			3,960,406	235,000	3,725,406

(Unit:Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (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)	8,518,969				
Manufacturing	製造業	948,686				
Agriculture and forestry	農業、林業	4,360				
Fishery	漁業	6,225				
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,693				
Construction	建設業	262,254				
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,478				
IT and telecommunication	情報通信業	62,349				
Transport and postal activities	運輸業、郵便業	359,612				
Wholesale and retail	卸売業、小売業	680,675				
Finance and insurance	金融業、保険業	228,792				
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,272,647				
Other services	その他の各種サービス業	697,228				
Local governments	地方公共団体	116,644				
Others	その他	2,861,326				

(注)日本標準産業分類の改定(平成19年11月)に伴い、当期から業種の表示を一部変更しております。また、当期から、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、22年3月末の「不動産業、物品賃貸業」は1,193,458百万円増加し、「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 current period 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 current period to elaborate those industry sector classifications pertaining to individuals, the figure for "real estate and goods rental and leasing" at the end of March 2010 increased by ¥1,193,458 million while that for "others" decreased by the same amount.

Classification of Risk Managed Loans under  
the Banking Law by type of industry

## 業種別リスク管理債権

[Non-Consolidated]

【単体】

(Unit:Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (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)			289,460	99,756	189,704
Manufacturing	製造業			20,055	(2,538)	22,593
Agriculture	農業			56	18	38
Forestry	林業			-	-	-
Fishery	漁業			-	-	-
Mining	鉱業			5	(1)	6
Construction	建設業			18,152	3,927	14,225
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業			18	4	14
IT and telecommunication	情報通信業			980	(130)	1,110
Transportation	運輸業			1,746	(4,044)	5,790
Wholesale and retail	卸売・小売業			28,035	6,447	21,588
Finance and insurance	金融・保険業			884	516	368
Real estate	不動産業			138,189	91,576	46,613
Services	各種サービス業			28,558	(5,944)	34,502
Local governments	地方公共団体			-	-	-
Others	その他			52,776	9,924	42,852

(Unit:Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (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)	232,730				
Manufacturing	製造業	22,585				
Agriculture and forestry	農業、林業	40				
Fishery	漁業	-				
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4				
Construction	建設業	10,211				
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	2				
IT and telecommunication	情報通信業	6,061				
Transport and postal activities	運輸業、郵便業	799				
Wholesale and retail	卸売業、小売業	20,082				
Finance and insurance	金融業、保険業	390				
Real estate and goods rental and leasing	不動産業、物品賃貸業	101,937				
Other services	その他の各種サービス業	28,760				
Local governments	地方公共団体	-				
Others	その他	41,853				

(注) 日本標準産業分類の改定(平成19年11月)に伴い、当期から業種の表示を一部変更しております。

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

Classification of claims disclosed under the  
Financial Revitalization Law by type of  
industry

## 業種別金融再生法開示債権

## 【Non-Consolidated】

## 【単体】

(Note) Claims in need of special caution or below  
are classified in the table.

(注) 要管理債権以下の債権を対象としております。

(Unit:Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (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)			293,351	102,025	191,326
Manufacturing	製造業			20,485	(2,310)	22,795
Agriculture	農業			56	18	38
Forestry	林業			-	-	-
Fishery	漁業			-	-	-
Mining	鉱業			5	(1)	6
Construction	建設業			18,432	4,144	14,288
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業			18	4	14
IT and telecommunication	情報通信業			1,262	110	1,152
Transportation	運輸業			1,751	(4,045)	5,796
Wholesale and retail	卸売・小売業			29,417	7,694	21,723
Finance and insurance	金融・保険業			965	522	443
Real estate	不動産業			138,945	91,900	47,045
Services	各種サービス業			28,932	(6,041)	34,973
Local governments	地方公共団体			-	-	-
Others	その他			53,078	10,031	43,047

(Unit:Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (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)	239,153				
Manufacturing	製造業	27,007				
Agriculture and forestry	農業、林業	40				
Fishery	漁業	-				
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4				
Construction	建設業	10,250				
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	2				
IT and telecommunication	情報通信業	6,176				
Transport and postal activities	運輸業、郵便業	807				
Wholesale and retail	卸売業、小売業	21,052				
Finance and insurance	金融業、保険業	454				
Real estate and goods rental and leasing	不動産業、物品賃貸業	102,208				
Other services	その他の各種サービス業	29,119				
Local governments	地方公共団体	-				
Others	その他	42,029				

(注) 日本標準産業分類の改定(平成19年11月)に伴い、当期から業種の表示を一部変更しております。

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

Loans to small and medium-sized businesses, etc.  
and Ratio of loans

## 中小企業等貸出残高及び貸出比率

[Non-Consolidated]

[単体]

(Unit: Millions of Yen, %)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Loans to small and medium-sized businesses, etc	中小企業等貸出残高	6,942,122	(175,559)	7,117,681	191,358	6,926,323
Loans to small and medium-sized businesses	中小企業貸出	2,896,893	(270,759)	3,167,652	(34,617)	3,202,269
Loans to individuals	個人貸出(個人ローン)	4,045,229	95,200	3,950,029	225,975	3,724,054
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	81.4	2.4	79.0	(1.7)	80.7

## Loans to Individuals

## 個人ローン残高

[Non-Consolidated]

[単体]

(Unit: Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Loans to individuals	個人ローン残高	4,045,229	95,200	3,950,029	225,975	3,724,054
Residential loans	住宅系ローン	3,702,135	102,025	3,600,110	216,832	3,383,278
Housing loans	住宅ローン	2,508,677	86,317	2,422,360	168,237	2,254,123
Apartment loans	アパートローン	1,193,458	15,708	1,177,750	48,595	1,129,155
Other individual loans	その他のローン	343,094	(6,825)	349,919	9,143	340,776

## 9. Loans to Entities Overseas by Country

## 9. 国別貸出状況等

## Certain Overseas Loans

## 特定海外債権残高

Not applicable

該当ありません

## Loans to certain areas

## 地域別貸出金残高

[Non-Consolidated]

[単体]

(Unit: Millions of Yen)

		As of March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Loans to Asian countries	アジア向け	4,277	(327)	4,604	(166)	4,770
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Latin America	中南米向け	3,327	(669)	3,996	234	3,762
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

## 10. Loans and Deposits, etc Information

## 10. 預金、貸出金の残高

## Balances of Loans and deposits

## 預金・貸出金の未残・平残

[Non-Consolidated]

[単体]

For the year ended

(Unit: Billions of Yen)

		March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008 (C)
Deposits (outstanding balance)	預金(未残)	10,448.3	273.3	10,175.0	178.2	9,996.8
Deposits (average balance)	預金(平残)	10,141.8	228.4	9,913.4	200.5	9,712.9
Loans and bills discounted (outstanding balance)	貸出金(未残)	8,525.7	(482.6)	9,008.3	429.4	8,578.9
Loans and bills discounted (average balance)	貸出金(平残)	8,778.7	(66.8)	8,845.5	429.7	8,415.8

## 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 March 31, 2010 (A)	(A)-(B)	As of March 31, 2009 (B)	(B)-(C)	As of March 31, 2008 (C)
Individual	個人	7,800.2	90.8	7,709.4	150.4	7,559.0
Of which, liquid deposits	うち流動性預金	4,748.1	104.4	4,643.7	11.6	4,632.1
Of which, fixed deposits	うち定期性預金	3,002.4	(14.6)	3,017.0	132.8	2,884.2
Corporate	法人	1,897.8	43.8	1,854.0	23.7	1,830.3
Local Public	公金	625.4	132.8	492.6	18.2	474.4
Financial institutions	金融	119.4	7.4	112.0	(13.7)	125.7
Total	合計	10,442.8	274.7	10,168.1	178.5	9,989.6
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,671.4	239.4	9,432.0	200.5	9,231.5

(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 year ended

(Unit: Billions of Yen)

<Average balance>	(平残)	March 31, 2010 (A)	(A)-(B)	March 31, 2009 (B)	(B)-(C)	March 31, 2008 (C)
Individual	個人	7,782.2	98.2	7,684.0	209.3	7,474.7
Corporate	法人	1,911.7	80.8	1,830.9	(23.5)	1,854.4
Local Public	公金	370.2	51.8	318.4	23.0	295.4
Financial institutions	金融	73.6	(1.7)	75.3	(7.1)	82.4
Total	合計	10,137.9	229.2	9,908.7	201.6	9,707.1
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,327.4	191.8	9,135.6	216.7	8,918.9



## 11. Average Balance of Use and Source of Funds, Average Interest Margins

## 11. 資金運用・調達勘定の平残、利回

[Non-Consolidated]

[単体]

Domestic operations

国内業務部門

For the year ended

(Unit: Billions of Yen)

		March 31, 2010		March 31, 2009		March 31, 2008	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[209.6] 10,704.3	1.81	[217.3] 10,710.5	1.97	[286.0] 10,387.5	1.99
Of which, loans and bills discounted	うち貸出金	8,764.6	1.96	8,832.9	2.15	8,403.1	2.19
Of which, securities	うち有価証券	1,486.5	1.18	1,359.7	1.14	1,357.6	1.20
Of which, call loans	うちコールローン	17.7	0.20	38.0	0.74	40.6	0.71
Of which, bills bought	うち買入手形	-	-	1.7	0.58	0.1	0.50
Of which, due from banks	うち預け金	0.0	0.03	0.0	0.15	0.0	0.20
Of which, monetary claims bought	うち買入金銭債権	221.9	1.51	257.5	1.65	298.5	1.49
Interest-bearing liabilities	資金調達勘定	10,413.9	0.15	10,421.1	0.23	10,153.2	0.24
Of which, deposits	うち預金	9,982.0	0.12	9,794.4	0.21	9,573.3	0.22
Of which, negotiable certificates of deposit	うち譲渡性預金	204.1	0.19	247.2	0.55	250.3	0.60
Of which, call money	うちコールマネー	73.7	0.09	282.1	0.48	259.0	0.49
Of which, borrowed money	うち借入金	98.4	1.87	64.3	0.45	30.3	0.58
Of which, bonds payable	うち社債	55.5	2.15	32.9	1.54	40.0	1.29

(注) [ ]内は国内業務部門と国際業務部門の間の資金貸借の平残(内書き)であります。

(Note) The figures in brackets represent the average balance of borrowing or lending between international and domestic operations.

International operations

国際業務部門

For the year ended

(Unit: Billions of Yen)

		March 31, 2010		March 31, 2009		March 31, 2008	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	456.0	0.85	422.0	3.03	500.5	3.72
Of which, loans and bills discounted	うち貸出金	14.0	1.71	12.6	2.95	12.6	4.39
Of which, securities	うち有価証券	23.9	1.34	24.0	2.29	32.4	2.74
Of which, call loans	うちコールローン	56.7	0.66	91.1	3.04	114.8	4.88
Of which, due from banks	うち預け金	324.8	0.84	255.9	3.21	307.0	2.52
Interest-bearing liabilities	資金調達勘定	[209.6] 428.9	0.83	[217.3] 391.8	2.74	[286.0] 471.3	3.61
Of which, deposits	うち預金	159.7	0.35	118.9	1.56	139.6	4.12
Of which, call money	うちコールマネー	17.9	0.71	13.4	1.98	4.4	3.68
Of which, borrowed money	うち借入金	41.4	2.94	42.0	2.92	41.0	2.96

(注) [ ]内は国内業務部門と国際業務部門の間の資金貸借の平残(内書き)であります。

(Note) The figures in brackets represent the average balance of borrowing or lending between international and domestic operations.

All branches

全店ベース

For the year ended

(Unit: Billions of Yen)

		March 31, 2010		March 31, 2009		March 31, 2008	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	10,950.7	1.80	10,915.2	2.05	10,601.9	2.11
Of which, loans and bills discounted	うち貸出金	8,778.7	1.96	8,845.5	2.16	8,415.8	2.19
Of which, securities	うち有価証券	1,510.5	1.18	1,383.8	1.16	1,390.0	1.24
Of which, call loans	うちコールローン	74.4	0.55	129.1	2.37	155.5	3.79
Of which, bills bought	うち買入手形	-	-	1.7	0.58	0.1	0.50
Of which, due from banks	うち預け金	324.8	0.84	255.9	3.21	307.0	2.51
Of which, monetary claims bought	うち買入金銭債権	221.9	1.51	257.5	1.65	298.5	1.49
Interest-bearing liabilities	資金調達勘定	10,633.1	0.17	10,595.6	0.32	10,338.5	0.39
Of which, deposits	うち預金	10,141.8	0.12	9,913.4	0.22	9,712.9	0.27
Of which, negotiable certificates of deposit	うち譲渡性預金	204.1	0.19	247.2	0.55	250.3	0.60
Of which, call money	うちコールマネー	91.6	0.21	295.5	0.55	263.5	0.55
Of which, borrowed money	うち借入金	139.8	2.19	106.3	1.42	71.3	1.94
Of which, bonds payable	うち社債	55.5	2.15	32.9	1.54	40.0	1.29

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.