



November 9, 2015

Consolidated Financial Results for the Six Months ended September 30, 2015

<under Japanese GAAP>

Company Name: The Bank of Yokohama, Ltd.

(Code No. 8332: Listed on the 1st Section of the Tokyo Stock Exchange)

URL: <http://www.boy.co.jp/>

Representative: Representative Director, President Tatsumaro Terazawa

Date of Payment of 2ndQuarter-End Dividends: December 1, 2015

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

1. Consolidated Financial Results (for the six months ended September 30, 2015)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Profit Attributable to Owners of Parent	
Six months ended September 30, 2015	166,605	12.8%	62,341	9.2%	40,953	16.7%
Six months ended September 30, 2014	147,575	2.8%	57,047	15.1%	35,082	12.9%

(Note1) Comprehensive Income: Six months ended September 30, 2015: ¥19,781 million [(63.7%)]; Six months ended September 30, 2014: ¥ 54,497 million [40.0%]

(Note2) Percentages shown in Ordinary Income, Ordinary Profit, Profit Attributable to Owners of Parent and Comprehensive Income are the increase (decrease) from the same period previous year.

	Net Income per Share	Net Income per Share(Diluted)
Six months ended September 30, 2015	¥33.09	¥33.07
Six months ended September 30, 2014	¥27.64	¥27.62

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2015	15,307,856	1,010,843	6.3%
March 31, 2015	15,377,845	1,010,495	6.2%

(Reference) Own Capital: September 30, 2015: ¥965,712 million; March 31, 2015: ¥965,213 million

(Note) Own Capital Ratio = (Total Net Assets – Subscription Rights to Shares – Non-controlling Interests) / Total Assets

The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Dividends on Common Stock

	Annual Cash Dividends per Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Total
Fiscal year ended March 31, 2015	—	¥5.50	—	¥7.50	¥13.00
Fiscal year ending March 31, 2016	—	¥5.50	—	—	—
Fiscal year ending March 31, 2016 (Forecasts)	—	—	—	¥8.50	¥14.00

(Note1) Revision of forecasts for dividends from the latest announcement: Yes

(Note2) The End of Term Dividend for Fiscal year ending March 31, 2016 (Forecasts) includes a Special Dividend of ¥ 3.00.

3. Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2016)

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

	Ordinary Profit		Profit Attributable to Owners of Parent		Net Income per Share
Fiscal year ending March 31, 2016	116,500	7.7%	76,500	0.2%	¥61.89

(Note1) Percentages shown in Ordinary Profit and Profit Attributable to Owners of Parent are the increase (decrease) from the same period previous year.

(Note2) Revision of earnings forecasts from the latest announcement: Yes

※Note

(1) Changes in the scope of consolidated significant subsidiaries during the six months ended September 30, 2015: No

(2) Changes in accounting policies, accounting estimates, and restatements:

- (A) Changes in accounting policies due to revision of accounting standards: Yes
 (B) Changes in accounting policies due to reasons other than (A) : No
 (C) Changes in accounting estimates: No
 (D) Restatements: No

(3) Number of common stocks issued:

(A) Number of stocks issued (including treasury stocks):	September 30, 2015	1,254,071,054 shares	March 31, 2015	1,254,071,054 shares
(B) Number of treasury stocks:	September 30, 2015	19,667,454 shares	March 31, 2015	7,855,711 shares
(C) Average outstanding stocks for the six months ended:	September 30, 2015	1,237,593,295 shares	September 30, 2014	1,269,081,980 shares

(Non-Consolidated Financial Highlight)

1. Non-Consolidated Financial Results (for the six months ended September 30, 2015)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2015	145,163	18.4%	59,420	16.3%	40,544	21.4%
Six months ended September 30, 2014	122,553	1.9%	51,081	11.8%	33,374	8.8%

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

	Net Income per Share
Six months ended September 30, 2015	¥32.76
Six months ended September 30, 2014	¥26.29

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2015	15,133,313	944,235	6.2%
March 31, 2015	15,204,334	945,469	6.2%

(Reference) Own Capital: September 30, 2015: ¥944,003 million; March 31, 2015: ¥945,154 million

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

The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Non-Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2016)

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

	Ordinary Profit		Net Income		Net Income per Share
Fiscal year ending March 31, 2016	110,000	7.8%	74,000	9.5%	¥59.87

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

(Display of implementation status of the interim audit procedure)

The interim audit procedure for the interim consolidated and non-consolidated financial statements has been completed according to the Financial Instruments and Exchange Act.

(Notes for using forecasts information, etc.)

- The description of future performance of this report is based on information, which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts. Regarding the assumptions for financial forecasts of this report, please refer to P2 of attached documents.
- Average outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2016 does not take into account the impact of acquisition of own shares, which are announced separately today.
- The Bank is a specified business company under "the Cabinet Office Ordinance on disclosure of Corporate Information, etc." Article 17-15 clause 2, and prepares the consolidated and non-consolidated interim financial statements for the 2nd quarter.

3.Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2015	As of September 30, 2015
Assets :		
Cash and due from banks	2,303,301	2,276,322
Call loans and bills bought	273,006	248,508
Monetary claims bought	124,369	107,228
Trading assets	15,233	7,074
Securities	2,460,453	2,319,817
Loans and bills discounted	9,724,053	9,874,969
Foreign exchanges	7,315	6,471
Lease receivables and investment assets	65,028	64,004
Other assets	115,104	115,304
Tangible fixed assets	125,136	129,432
Intangible fixed assets	12,205	11,491
Net defined benefit asset	32,392	36,042
Deferred tax assets	5,150	4,624
Customers' liabilities for acceptances and guarantees	182,209	169,054
Allowance for loan losses	(67,115)	(62,493)
Total assets	15,377,845	15,307,856
Liabilities :		
Deposits	12,121,479	11,983,832
Negotiable certificates of deposit	106,960	225,002
Call money and bills sold	777,299	700,778
Payables under securities lending transactions	247,651	197,423
Trading liabilities	609	153
Borrowed money	695,315	784,993
Foreign exchanges	56	24
Other liabilities	193,190	200,390
Provision for directors' bonuses	69	-
Net defined benefit liability	253	272
Provision for reimbursement of deposits	1,653	1,701
Provision for contingent losses	774	724
Reserves under special laws	11	13
Deferred tax liabilities	22,353	15,184
Deferred tax liabilities for land revaluation	17,461	17,461
Acceptances and guarantees	182,209	169,054
Total liabilities	14,367,349	14,297,012
Net assets :		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	430,668	462,156
Treasury shares	(5,090)	(13,995)
Total shareholders' equity	818,450	841,034
Valuation difference on available-for-sale securities	109,501	86,837
Deferred gains or losses on hedges	41	(11)
Revaluation reserve for land	36,060	36,060
Remeasurements of defined benefit plans	1,159	1,791
Total accumulated other comprehensive income	146,762	124,678
Subscription rights to shares	314	232
Non-controlling interests	44,967	44,898
Total net assets	1,010,495	1,010,843
Total liabilities and net assets	15,377,845	15,307,856

(2) Consolidated Interim Statements of Income and Consolidated Interim Statements of Comprehensive Income (Unaudited)
(Consolidated Interim Statements of Income)

(Unit: Millions of Yen)

	For the six months ended September 30, 2014	For the six months ended September 30, 2015
Ordinary income	147,575	166,605
Interest income	82,227	81,857
Of which, interest on loans and bills discounted	66,671	63,989
Of which, interest and dividends on securities	12,552	14,824
Fees and commissions	32,315	33,035
Trading income	986	1,706
Other ordinary income	27,754	40,417
Other income	4,292	9,588
Ordinary expenses	90,528	104,264
Interest expenses	4,081	4,645
Of which, interest on deposits	2,261	2,447
Fees and commissions payments	4,579	4,649
Other ordinary expenses	22,329	36,349
General and administrative expenses	56,816	55,568
Other expenses	2,722	3,050
Ordinary profit	57,047	62,341
Extraordinary income	520	–
Gain on bargain purchase	520	–
Extraordinary losses	431	242
Loss on disposal of non-current assets	429	240
Other	1	2
Income before income taxes	57,136	62,098
Income taxes—current	20,712	16,600
Income taxes—deferred	(1,039)	3,631
Total income taxes	19,672	20,232
Profit	37,463	41,866
Profit attributable to non-controlling interests	2,381	912
Profit attributable to owners of parent	35,082	40,953

	For the six months ended September 30, 2014	For the six months ended September 30, 2015
Profit	37,463	41,866
Other comprehensive income	17,033	(22,084)
Valuation difference on available-for-sale securities	15,883	(22,663)
Deferred gains or losses on hedges	(38)	(53)
Remeasurements of defined benefit plans	1,188	632
Comprehensive income	54,497	19,781
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	51,893	18,868
Comprehensive income attributable to non-controlling interests	2,603	912

(3) Consolidated Interim Statements of Changes in Net Assets (Unaudited)

For the six months ended September 30, 2014

(Unit: Millions of Yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	215,628	177,244	393,957	(5,585)	781,244
Cumulative effects of changes in accounting policies			(2,097)		(2,097)
Restated balance	215,628	177,244	391,859	(5,585)	779,146
Changes of items during period					
Dividends of surplus			(8,327)		(8,327)
Profit attributable to owners of parent			35,082		35,082
Purchase of treasury shares				(10,016)	(10,016)
Disposal of treasury shares			(6)	35	28
Net changes of items other than shareholders' equity					
Total changes of items during period	—	—	26,748	(9,981)	16,767
Balance at end of current period	215,628	177,244	418,608	(15,566)	795,914

	Accumulated other comprehensive income					Subscription rights to shares	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of current period	56,190	7	34,216	(8,469)	81,945	265	58,050	921,506
Cumulative effects of changes in accounting policies								(2,097)
Restated balance	56,190	7	34,216	(8,469)	81,945	265	58,050	919,409
Changes of items during period								
Dividends of surplus								(8,327)
Profit attributable to owners of parent								35,082
Purchase of treasury shares								(10,016)
Disposal of treasury shares								28
Net changes of items other than shareholders' equity	15,661	(38)	—	1,188	16,810	7	259	17,078
Total changes of items during period	15,661	(38)	—	1,188	16,810	7	259	33,845
Balance at end of current period	71,851	(30)	34,216	(7,281)	98,756	273	58,310	953,254

For the six months ended September 30, 2015

(Unit: Millions of Yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	215,628	177,244	430,668	(5,090)	818,450
Changes of items during period					
Dividends of surplus			(9,346)		(9,346)
Profit attributable to owners of parent			40,953		40,953
Purchase of treasury shares				(10,024)	(10,024)
Disposal of treasury shares			(118)	1,120	1,002
Net changes of items other than shareholders' equity					
Total changes of items during period	—	—	31,488	(8,904)	22,584
Balance at end of current period	215,628	177,244	462,156	(13,995)	841,034

	Accumulated other comprehensive income					Subscription rights to shares	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of current period	109,501	41	36,060	1,159	146,762	314	44,967	1,010,495
Changes of items during period								
Dividends of surplus								(9,346)
Profit attributable to owners of parent								40,953
Purchase of treasury shares								(10,024)
Disposal of treasury shares								1,002
Net changes of items other than shareholders' equity	(22,663)	(53)	—	632	(22,084)	(82)	(69)	(22,236)
Total changes of items during period	(22,663)	(53)	—	632	(22,084)	(82)	(69)	347
Balance at end of current period	86,837	(11)	36,060	1,791	124,678	232	44,898	1,010,843

4. Non-Consolidated Interim Financial Statements

(1) Non-Consolidated Interim Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2015	As of September 30, 2015
Assets :		
Cash and due from banks	2,299,181	2,271,998
Call loans	273,006	248,508
Monetary claims bought	117,416	100,217
Trading assets	15,233	7,074
Securities	2,461,869	2,320,241
Loans and bills discounted	9,778,038	9,919,033
Foreign exchanges	7,315	6,471
Other assets	87,452	88,311
Tangible fixed assets	126,047	130,549
Intangible fixed assets	10,696	10,135
Prepaid pension cost	30,682	33,400
Customers' liabilities for acceptances and guarantees	54,678	50,119
Allowance for loan losses	(57,284)	(52,749)
Total assets	15,204,334	15,133,313
Liabilities :		
Deposits	12,158,517	12,017,586
Negotiable certificates of deposit	126,960	245,002
Call money	777,299	700,778
Payables under securities lending transactions	247,651	197,423
Trading liabilities	609	153
Borrowed money	710,193	795,409
Foreign exchanges	56	24
Other liabilities	140,327	147,665
Income taxes payable	10,807	16,063
Asset retirement obligations	22	22
Other	129,497	131,579
Provision for directors' bonuses	69	-
Provision for reimbursement of deposits	1,653	1,701
Provision for contingent losses	774	724
Deferred tax liabilities	22,613	15,024
Deferred tax liabilities for land revaluation	17,461	17,461
Acceptances and guarantees	54,678	50,119
Total liabilities	14,258,865	14,189,078
Net assets :		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	413,864	444,944
Legal retained earnings	38,384	38,384
Other retained earnings	375,479	406,559
Reserve for advanced depreciation of non-current assets	2,585	2,585
General reserve	118,234	118,234
Retained earnings brought forward	254,660	285,740
Treasury shares	(5,090)	(13,995)
Total shareholders' equity	801,646	823,821
Valuation difference on available-for-sale securities	107,406	84,132
Deferred gains or losses on hedges	41	(11)
Revaluation reserve for land	36,060	36,060
Total valuation and translation adjustments	143,508	120,181
Subscription rights to shares	314	232
Total net assets	945,469	944,235
Total liabilities and net assets	15,204,334	15,133,313

(2) Non-Consolidated Interim Statements of Income (Unaudited)

(Unit: Millions of Yen)

	For the six months ended September 30, 2014	For the six months ended September 30, 2015
Ordinary income	122,553	145,163
Interest income	82,784	83,111
Of which, interest on loans and discounted	66,762	64,070
Of which, interest and dividends on securities	13,089	16,059
Fees and commissions	27,122	28,551
Trading income	213	405
Other ordinary income	10,229	23,070
Other income	2,203	10,024
Ordinary expenses	71,471	85,742
Interest expenses	4,635	5,198
Of which, interest on deposits	2,264	2,450
Fees and commissions payments	5,866	5,839
Other ordinary expenses	7,116	21,339
General and administrative expenses	52,520	51,192
Other expenses	1,333	2,173
Ordinary profit	51,081	59,420
Extraordinary losses	429	239
Loss on disposal of non-current assets	429	239
Income before income taxes	50,651	59,180
Income taxes-current	18,997	15,319
Income taxes-deferred	(1,720)	3,316
Total income taxes	17,276	18,635
Net income	33,374	40,544

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

For the six months ended September 30, 2014

(Unit: Millions of Yen)

	Shareholders' equity									
	Capital stock	Capital surplus		Retained earnings					Treasury shares	Total shareholders' equity
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings		
					Reserve for advanced depreciation of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of current period	215,628	177,244	177,244	38,384	1,157	118,234	228,180	385,956	(5,585)	773,243
Cumulative effects of changes in accounting policies							(2,097)	(2,097)		(2,097)
Restated balance	215,628	177,244	177,244	38,384	1,157	118,234	226,082	383,858	(5,585)	771,146
Changes of items during period										
Dividends of surplus							(8,327)	(8,327)		(8,327)
Net income							33,374	33,374		33,374
Purchase of treasury shares									(10,016)	(10,016)
Disposal of treasury shares							(6)	(6)	35	28
Net changes of items other than shareholders' equity										
Total changes of items during period	—	—	—	—	—	—	25,040	25,040	(9,981)	15,059
Balance at end of current period	215,628	177,244	177,244	38,384	1,157	118,234	251,123	408,898	(15,566)	786,205

	Valuation and translation adjustments				Subscription rights to shares	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of current period	55,158	7	34,216	89,382	265	862,892
Cumulative effects of changes in accounting policies						(2,097)
Restated balance	55,158	7	34,216	89,382	265	860,794
Changes of items during period						
Dividends of surplus						(8,327)
Net income						33,374
Purchase of treasury shares						(10,016)
Disposal of treasury shares						28
Net changes of items other than shareholders' equity	15,355	(38)	—	15,317	7	15,325
Total changes of items during period	15,355	(38)	—	15,317	7	30,384
Balance at end of current period	70,514	(30)	34,216	104,700	273	891,179

For the six months ended September 30, 2015

(Unit: Millions of Yen)

	Shareholders' equity									
	Capital stock	Capital surplus		Retained earnings					Treasury shares	Total shareholders' equity
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings		
					Reserve for advanced depreciation of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of current period	215,628	177,244	177,244	38,384	2,585	118,234	254,660	413,864	(5,090)	801,646
Changes of items during period										
Dividends of surplus							(9,346)	(9,346)		(9,346)
Net income							40,544	40,544		40,544
Purchase of treasury shares									(10,024)	(10,024)
Disposal of treasury shares							(118)	(118)	1,120	1,002
Net changes of items other than shareholders' equity										
Total changes of items during period	—	—	—	—	—	—	31,079	31,079	(8,904)	22,175
Balance at end of current period	215,628	177,244	177,244	38,384	2,585	118,234	285,740	444,944	(13,995)	823,821

	Valuation and translation adjustments				Subscription rights to shares	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of current period	107,406	41	36,060	143,508	314	945,469
Changes of items during period						
Dividends of surplus						(9,346)
Net income						40,544
Purchase of treasury shares						(10,024)
Disposal of treasury shares						1,002
Net changes of items other than shareholders' equity	(23,274)	(53)	—	(23,327)	(82)	(23,409)
Total changes of items during period	(23,274)	(53)	—	(23,327)	(82)	(1,233)
Balance at end of current period	84,132	(11)	36,060	120,181	232	944,235

SELECTED INTERIM FINANCIAL INFORMATION FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2015

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I. DIGEST OF INTERIM FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2015

1. Income status

<Non-consolidated>

For the six months ended (Unit: Billions of Yen)

	September 30, 2014	September 30, 2015	Increase / (Decrease)	
1 Gross operating income	102.7	102.7	[0.0%]	0.0
2 Gross operating income from domestic operations	100.8	100.5		(0.3)
3 Interest income	77.3	76.7		(0.6)
4 Fees and commissions	21.0	22.5		1.5
5 Trading income	0.1	0.1		0.0
6 Other ordinary income	2.2	1.1		(1.1)
7 Gross operating income from international operations	1.8	2.1		0.3
8 Expenses	50.6	49.5	[(2.0%)]	(1.1)
9 (Reference) OHR (※1)	49.2%	48.2%		(1.0%)
10 Of which, personnel	22.1	22.5		0.4
11 Of which, facilities	25.3	23.4		(1.9)
12 Core net business profit (1-8)	52.1	53.1	[2.0%]	1.0
13 Provision of allowance for general loan losses	(3.3)	-		3.3
14 Net business profit (1-8-13)	55.4	53.1	[(4.0%)]	(2.3)
15 Non-recurring gains (losses)	(4.3)	6.2		10.5
16 Of which, disposal of bad debts	3.6	(2.7)		(6.3)
17 Of which, provision of allowance for specific loan losses	3.4	-		(3.4)
18 Of which, reversal of allowance for loan losses	-	2.9		2.9
19 Of which, gains or losses on stocks and other securities	0.0	4.5		4.5
20 Ordinary profit (14+15)	51.0	59.4	[16.3%]	8.4
21 Extraordinary income (losses)	(0.4)	(0.2)		0.2
22 Total income taxes	17.2	18.6		1.4
23 Net income (20+21-22)	33.3	40.5	[21.4%]	7.2
24 Credit costs (13+16)	0.2	(2.7)		(2.9)
25 Credit cost ratio (※2)	0.00%	(0.05%)		(0.05%)

<Non-consolidated>

■ Gross operating income (1)

Although interest income and other ordinary income from domestic operations decreased, domestic fees and commissions increased by 1.5 billion yen from the same period of previous year. As a result, gross operating income was 102.7 billion yen, remaining flat from the same period of previous year.

■ Expenses (8)

Expenses decreased by 1.1 billion yen from the same period of previous year to 49.5 billion yen mainly due to the decrease in deposit insurance premium. OHR (overhead ratio) decreased by 1.0% point to 48.2% from the same period of previous year.

■ Core net business profit (12)

Core net business profit increased by 1.0 billion yen from the same period of previous year to 53.1 billion yen due to the decrease in expenses.

■ Credit costs (24)

Credit costs decreased by 2.9 billion yen from the same period of previous year to -2.7 billion yen and posted historic-low level as well as credit cost ratio.

■ Ordinary profit (20)

Ordinary profit, owing to the increase in core net business profit combined with the decrease in credit costs and the increase in gains or losses on stocks and other securities, increased by 8.4 billion yen from the same period of previous year to 59.4 billion yen, which is a historic high.

■ Net income (23)

Net income, mainly owing to the increase in ordinary profit combined with the decrease in income taxes due to the decrease in the corporate income tax rate, increased by 7.2 billion yen from the same period of previous year to 40.5 billion yen, which is a historic high. Net income increased for six consecutive years.

<Consolidated>

■ Profit attributable to owners of parent (27)

Profit attributable to owners of parent, mainly owing to the increase in non-consolidated net income, increased by 5.9 billion yen from the same period of previous year to 40.9 billion yen, which is a historic high profit attributable to owners of parent increased for six consecutive years. In addition, consolidated ROE rose by 0.49% points from the same period of previous year to 8.46%.

■ Fees and commissions income ratio (30)

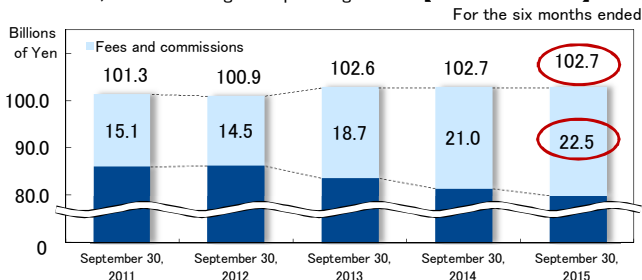
Mainly owing to the historic high non-consolidated fees and commissions, consolidated fees and commissions income ratio rose by 0.7% points from the same period of previous year to 25.4%.

<Consolidated>

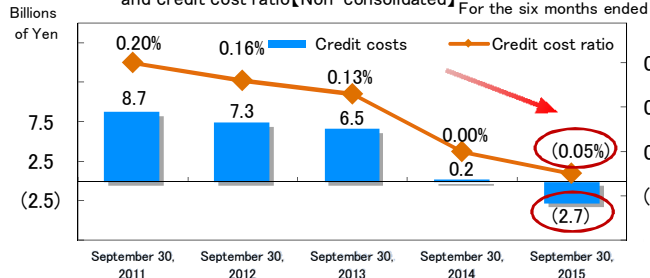
For the six months ended (Unit: Billions of Yen)

	September 30, 2014	September 30, 2015	Increase / (Decrease)	
26 Ordinary profit	57.0	62.3	[9.2%]	5.3
27 Profit attributable to owners of parent	35.0	40.9	[16.7%]	5.9
28 ROE (※3)	7.97%	8.46%		0.49%
29 RORA (※4)	1.04%	1.17%		0.13%
30 Fees and commissions income ratio (※5)	24.7%	25.4%		0.7%

(Reference 1) Transition of gross operating income [Non-consolidated]



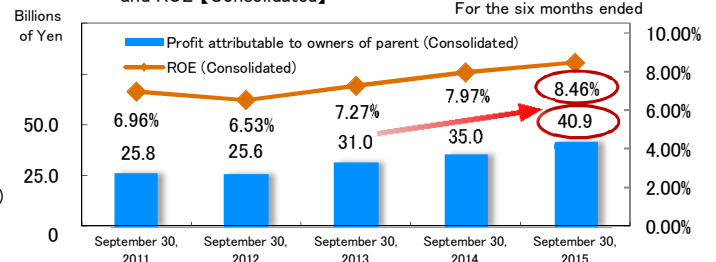
(Reference 2) Transition of credit costs [Non-consolidated] and credit cost ratio [Non-consolidated]



[the rate of change]

Targets in the Medium Term Management Plan			
※1	OHR (Non-consolidated)	$\frac{\text{Expenses}}{\text{Gross operating income}} \times 100$	Late 40's %
※2	Credit cost ratio (Non-consolidated) (annualized)	$\frac{\text{Credit costs}}{\text{Average balance of loans}} \times 100$	Around 0.15%
※3	ROE (Consolidated) (annualized)	$\frac{\text{Profit attributable to owners of parent}}{\text{Net assets (Average, excluding non-controlling interests)}} \times 100$	Around 7%
※4	RORA (Consolidated) (annualized)	$\frac{\text{Profit attributable to owners of parent}}{\text{Total risk weighted assets}} \times 100$	Around 0.8%
※5	Fees and commissions income ratio (Consolidated)	$\frac{\text{Fees and commissions}}{\text{Gross operating income}} \times 100$	Around 22%

(Reference 3) Transition of profit attributable to owners of parent [Consolidated] and ROE [Consolidated]



2. Loans

<domestic branches (excluding loans in offshore market account)>

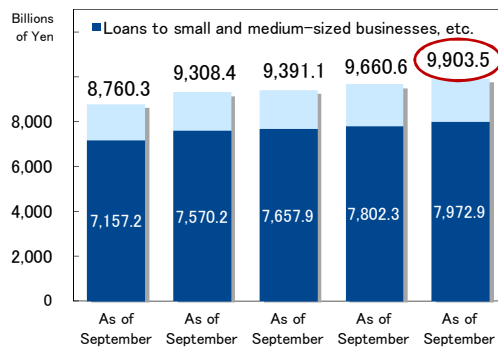
i. Transition of outstanding loan balance <Non-consolidated> (Unit: Billions of Yen)

	As of	As of	As of	(B)-(A)
	September 30, 2013	September 30, 2014 (A)	September 30, 2015 (B)	
Loans <outstanding balance> [C]	9,391.1	9,660.6	9,903.5	242.9 [2.5%]
Loans to small and medium-sized businesses, etc. [A + B]	7,657.9	7,802.3	7,972.9	170.6 [2.1%]
Loans to small and medium-sized businesses [A]	2,939.6	2,992.3	3,103.7	111.4 [3.7%]
Loans to individuals [B]	4,718.3	4,809.9	4,869.2	59.3 [1.2%]
Of which, residential loans				
Housing loans	4,371.5	4,454.5	4,505.3	50.8 [1.1%]
Apartment loans	3,013.9	3,052.7	3,065.1	12.4 [0.4%]
Apartment loans	1,357.6	1,401.7	1,440.1	38.4 [2.7%]
Ratio of loans to individuals [B/C]	50.2%	49.7%	49.1%	(0.6%)

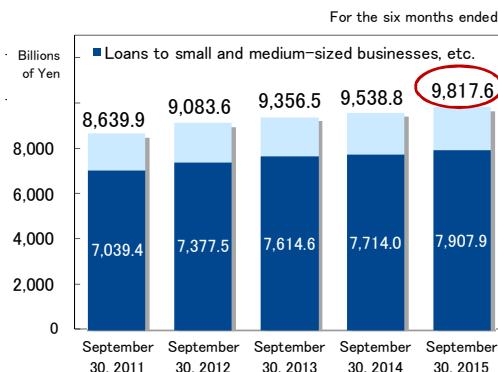
Loans to small and medium-sized businesses increased by 3.7% from the end of the same period of previous year and loans to individuals, especially apartment loans, increased. As a result, outstanding loan balance at the end of the period increased by 2.5% from the end of the same period of previous year to 9,903.5 billion yen.

Average loan balance increased by 2.9% from the same period of previous year to 9,817.6 billion yen due to the increase of loans to small and medium-sized businesses as well as loans to individuals.

(Reference 1) Transition of outstanding loan balance



(Reference 2) Transition of average loan balance



ii. Transition of average loan balance <Non-consolidated>

For the six months ended (Unit: Billions of Yen)

	September 30, 2013	September 30, 2014 (A)	September 30, 2015 (B)	(B)-(A)
	Loans <average balance>	9,356.5	9,538.8	9,817.6
Loans to small and medium-sized businesses, etc. [A + B]	7,614.6	7,714.0	7,907.9	193.9 [2.5%]
Loans to small and medium-sized businesses [A]	2,938.8	2,932.6	3,043.1	110.5 [3.7%]
Loans to individuals [B]	4,675.7	4,781.4	4,864.8	83.4 [1.7%]
Of which, residential loans				
Housing loans	4,331.0	4,429.4	4,504.2	74.8 [1.6%]
Apartment loans	2,992.7	3,041.1	3,077.7	36.6 [1.2%]
Apartment loans	1,338.2	1,388.2	1,426.5	38.3 [2.7%]

3. Deposits

<domestic branches (excluding deposits in offshore market account)>

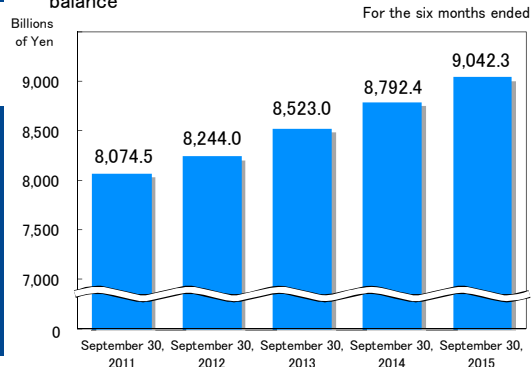
i. Transition of outstanding deposit balance <Non-consolidated> (Unit: Billions of Yen)

	As of	As of	As of	(B)-(A)
	September 30, 2013	September 30, 2014 (A)	September 30, 2015 (B)	
Deposits <outstanding balance>	11,175.5	11,529.8	11,945.8	416.0 [3.6%]
Of which, individual	8,537.1	8,789.6	9,057.1	267.5 [3.0%]
Of which, corporate	2,213.4	2,322.6	2,388.8	66.2 [2.8%]

Both individual and corporate deposits increased and outstanding deposit balance increased by 3.6% from the end of the same period of previous year to 11,945.8 billion yen.

Average balance of both individual and corporate deposits increased and average balance of deposits also increased by 3.4% from the same period of previous year to 11,987.0 billion yen.

(Reference) Transition of average individual deposit balance



ii. Transition of average deposit balance <Non-consolidated>

For the six months ended (Unit: Billions of Yen)

	September 30, 2013	September 30, 2014 (A)	September 30, 2015 (B)	(B)-(A)
	Deposits <average balance>	11,214.7	11,584.1	11,987.0
Of which, individual	8,523.0	8,792.4	9,042.3	249.9 [2.8%]
Of which, corporate	2,192.9	2,298.0	2,392.9	94.9 [4.1%]

4. Deposit Assets for individuals

Balance of deposit assets for individuals

<Non-consolidated>

		As of September 30, 2013	As of September 30, 2014 (A)	As of September 30, 2015 (B)	(B)-(A)
Investment trusts		513.7	583.2	571.3	(11.9)
Insurance		966.5	961.0	960.9	(0.1)
Foreign currency deposits		40.6	36.5	28.5	(8.0)
Public bonds		286.8	206.7	151.1	(55.6)
Total balance of investment products for individuals	[A]	1,807.9	1,787.6	1,712.0	(75.6)
Individual deposits (deposits in yen)	[B]	8,496.5	8,753.1	9,028.5	275.4
Total deposit assets for individuals	[C]	10,304.4	10,540.7	10,740.6	199.9

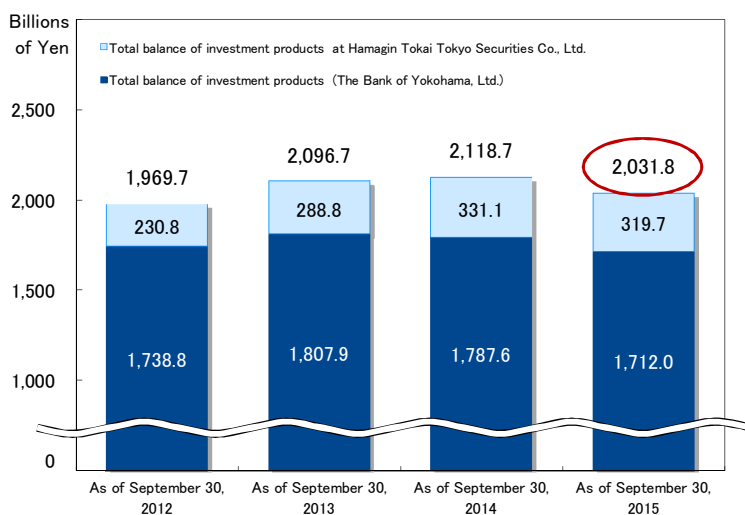
Total balance of investment products for individuals (Group total) decreased by 86.9 billion yen from the end of the same period of previous year to 2,031.8 billion yen due to the decrease in net asset value of investment trusts and insurance products on a non-consolidated basis coupled with the decrease in public bonds from the end of the same period of previous year.

Total deposit assets for individuals (Group total) increased by 188.5 billion yen from the end of the same period of previous year to 11,060.4 billion yen due to the increase in the balance of individual deposits by 275.4 billion yen from the end of the same period of previous year.

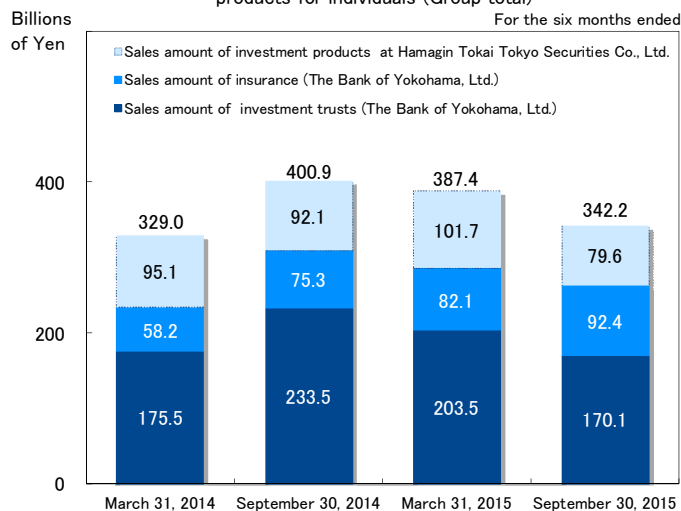
<Consolidated>

Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	[D]	288.8	331.1	319.7	(11.4)
Total balance of investment products for individuals (Group total)	[E = A+D]	2,096.7	2,118.7	2,031.8	(86.9)
Total deposit assets for individuals (Group total)	[B+E]	10,593.2	10,871.9	11,060.4	188.5

(Reference 1) Transition of total balance of investment products for individuals (Group total)

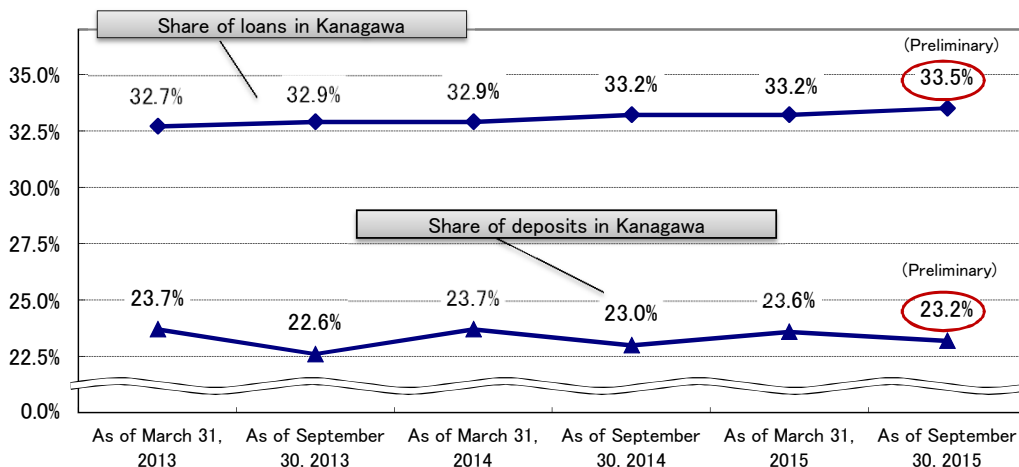


(Reference 2) Transition of sales amount of investment products for individuals (Group total)



5. Shares of loans and deposits in Kanagawa Prefecture

Market shares in Kanagawa Prefecture <Non-consolidated>



As a result of active provision of funds to our customers in Kanagawa prefecture, shares of loans in Kanagawa prefecture increased by 0.3% point from the end of the previous year to 33.5%.

On the other hand, shares of deposits in Kanagawa Prefecture decreased to 23.2% from the end of the previous year because public deposit decreased for seasonal factors although both individual and corporate deposit increased.

6. Status of Non-performing Loans

Transition of claims disclosed under the Financial Revitalization Law

<Non-consolidated>

(Unit: Billions of Yen)

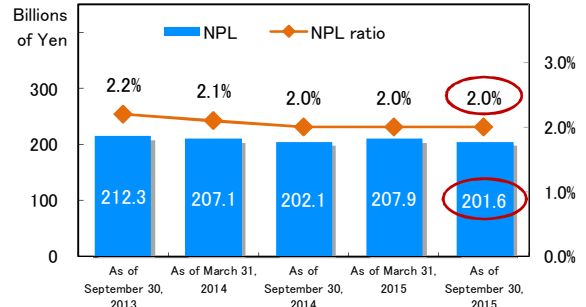
	As of September 30, 2014	As of March 31, 2015 (A)	As of September 30, 2015 (B)	(B)-(A)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	39.7	53.0	55.6	2.6
Doubtful claims (in possible bankruptcy)	140.7	135.1	128.6	(6.5)
Claims in need of special caution	21.6	19.6	17.3	(2.3)
Sub-total (NPL) [A]	202.1	207.9	201.6	(6.3)
Claims in need of caution (excluding claims in need of special caution)	992.1	943.7	930.5	(13.2)
Claims to normal borrowers (excluding claims in need of caution) [B]	8,634.3	8,773.7	8,922.6	148.9
Normal claims [C]	9,626.5	9,717.4	9,853.2	135.8
Total (Credit exposures) [D=A+C]	9,828.7	9,925.4	10,054.8	129.4
NPL ratio (Percentage of NPL) [A/D]	2.0%	2.0%	2.0%	0.0%
The ratio of claims to normal borrowers to credit exposures [B/D]	87.8%	88.3%	88.7%	0.4%

The balance of non-performing loans (NPL) under Financial Revitalization Law decreased by 6.3 billion yen from the end of the previous year to 201.6 billion yen.

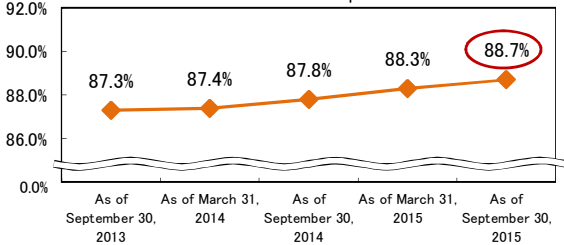
On the other hand, NPL ratio remained flat from the end of the previous year at 2.0%, the lowest level after the enforcement of Financial Revitalization Law in 1998 due to the increase in normal claims.

Also, the ratio of claims to normal borrowers to credit exposures rose by 0.4% point from the end of the previous year to 88.7%.

(Reference1) Transition of NPL and NPL ratio



(Reference2) Transition of the ratio of claims to normal borrowers to credit exposures



7. Capital Adequacy Ratio

<Consolidated>

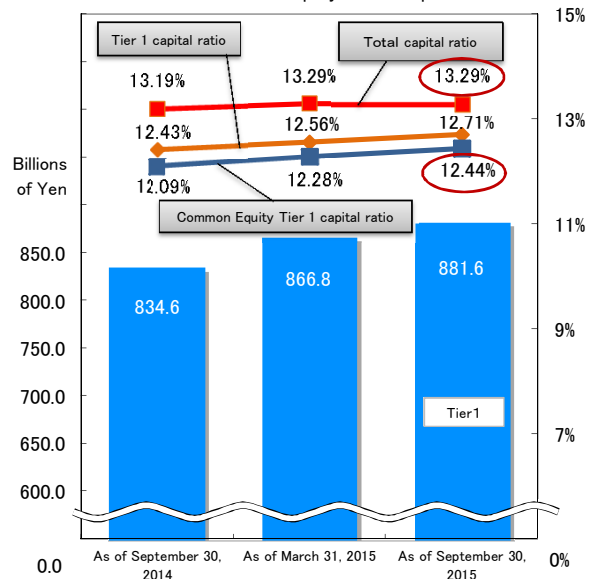
(Unit: Billions of Yen)

<Basel III>	As of September 30, 2014	As of March 31, 2015 (A)	As of September 30, 2015 (B) (Preliminary)	(B)-(A)
Total capital ratio (BIS Standard) ※1	13.19%	13.29%	13.29%	0.00%
Tier 1 capital ratio	12.43%	12.56%	12.71%	0.15%
Common Equity Tier 1 capital ratio ※3	12.09%	12.28%	12.44%	0.16%
Total capital	885.7	916.9	922.2	5.3
Tier 1	834.6	866.8	881.6	14.8
Common Equity Tier 1	811.7	847.8	862.9	15.1
Tier 2	51.1	50.1	40.6	(9.5)
Total risk weighted assets ※2	6,713.2	6,898.4	6,936.0	37.6

While, total capital, particularly Tier 1 capital, increased, risk-weighted assets also increased. As a result, total capital ratio based on Basel III remained flat from the end of the previous year at 13.29%.

Common equity Tier 1 capital ratio rose by 0.16% point from the end of the previous year to 12.44% as a result of increasing revenue. Therefore the quality of capital improved.

(Reference) Transition of Total capital ratio and Common Equity Tier 1 capital ratio



※1. Total capital 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)."

※2. Calculation method of risk weighted assets :

<Credit risk> FIRB approach

<Operational risk> TSA (the standardized approach)

Target in the Medium Term Management Plan	
※3 Common Equity Tier 1 capital ratio (Consolidated)	Around 11's%

8. Forecasts for Fiscal Year 2015

< Non-consolidated >

(Unit: Billions of yen)

	Fiscal year 2014 Result	Fiscal year 2015 Forecasts	Previous Fiscal year 2014 Increase/(Decrease)
1 Gross operating income	204.4	206.0	1.6
2 Gross operating income from domestic operations	200.9	201.5	0.6
3 Interest income	155.0	148.5	(6.5)
4 Fees and commissions	42.2	48.0	5.8
5 Trading income	0.3	0.3	0.0
6 Other ordinary income	3.2	4.7	1.5
7 Gross operating income from international operations	3.4	4.5	1.1
8 Expenses	100.4	101.5	1.1
9 Core net business profit	104.0	104.5	0.5
10 Ordinary profit	102.0	110.0	8.0
11 Net income	67.5	74.0	6.5
12 Credit costs	0.7	(3.0)	(3.7)
13 Forecasts for the cash ordinary dividend per share (annual)	¥ 11.00	¥ 11.00	¥ 0.00
14 Forecasts for the cash special dividend per share (annual)	¥ 2.00	¥ 3.00	¥ 1.00
15 Forecasts for the cash dividend per share (annual)	¥ 13.00	¥ 14.00	¥ 1.00

< Consolidated >

(Unit: Billions of yen)

	Fiscal year 2014 Result	Fiscal year 2015 Forecasts	Previous Fiscal year 2014 Increase/(Decrease)
16 Ordinary profit	108.0	116.5	8.5
17 Profit attributable to owners of parent	76.3	76.5	0.2

■ Gross operating income (1)

Gross operating income is expected to increase to 206.0 billion yen as the decrease in interest income from domestic operations will be outweighed by the increase in domestic fees and commissions and other operating income from domestic operations.

■ Core net business profit (9)

Core net business profit is expected to increase from the previous year to 104.5 billion yen as the increase in expenses will be exceeded by the increase in gross operating income.

■ Ordinary profit (10)

Ordinary profit is expected to increase to 110.0 billion yen from the previous year due to the decrease in credit costs.

■ Net income (11)

Net income is expected to increase from the previous year to 74.0 billion yen.

■ Forecast for the cash dividend per share (13,14,15)

Forecast for the cash dividend per share (annual) is 14 yen (11 yen as ordinary dividend and 3 yen as special dividend) as a result of an annual increase of 1 yen for four consecutive years.

(Reference 1) Forecast of average balance of funds for fiscal year 2015 (Domestic operations)

(Unit: Billions of yen)

<Average balance>	Fiscal year 2014 Result	Fiscal year 2015 Forecasts	Previous Fiscal year 2014 Increase/(Decrease)
Interest-earning assets	12,117.7	12,335.0	217.3
Loans and bills discounted	9,520.6	9,751.5	230.9
Securities	2,169.7	2,251.4	81.7
Interest-bearing liabilities	12,317.4	13,338.9	1,021.5
Deposits	11,473.8	11,856.3	382.5

(Reference 2) Forecast of yield and interest margin for fiscal year 2015 (Domestic operations)

(Unit:%)

	Fiscal year 2014 Result	Fiscal year 2015 Forecasts	Previous Fiscal year 2014 Increase/(Decrease)
Yield on interest-earning assets A	1.31	1.25	(0.06)
Loans and bills discounted	1.37	1.28	(0.09)
Securities	1.18	1.13	(0.05)
Yield on interest-bearing liabilities B	0.03	0.04	0.01
Deposits	0.03	0.03	0.00
Expenses ratio	0.83	0.82	(0.01)
Total funding cost C	0.82	0.78	(0.04)
Yield spread A-B	1.28	1.21	(0.07)
Interest margin between loans and deposits	0.51	0.43	(0.08)
Net interest margin A-C	0.49	0.47	(0.02)

II. SUMMARY OF INTERIM FINANCIAL RESULTS
II. 平成27年度中間期 決算の概況

1. Profit and Loss
【Non-Consolidated】

1.損益状況
【単体】

For the six months ended
(Unit: Millions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)
			[0.0%]	
Gross operating income (Excluding gains (losses) on bonds)	業務粗利益 (除く国債等債券損益(5勘定戻))	102,762	31	102,731
		122,330	13,716	108,614
Gross operating income from domestic operations (Excluding gains (losses) on bonds)	国内業務粗利益 (除く国債等債券損益(5勘定戻))	100,587	(294)	100,881
		120,234	13,325	106,909
Interest income	資金利益	76,797	(546)	77,343
Fees and commissions	役務取引等利益	22,534	1,458	21,076
Trading income	特定取引利益	125	(59)	184
Other ordinary income (Of which, gains (losses) on bonds)	その他業務利益 (うち国債等債券損益)	1,130 (19,646)	(1,146) (13,618)	2,276 (6,028)
Gross operating income from international operations (Excluding gains (losses) on bonds)	国際業務粗利益 (除く国債等債券損益(5勘定戻))	2,174	324	1,850
		2,096	392	1,704
Interest income	資金利益	1,115	309	806
Fees and commissions	役務取引等利益	177	(3)	180
Trading income	特定取引利益	280	252	28
Other ordinary income (Of which, gains (losses) on bonds)	その他業務利益 (うち国債等債券損益)	601 78	(234) (67)	835 145
Expenses	経費(除く臨時処理分) (△)	49,564	(1,051)	50,615
Personnel	人件費 (△)	22,535	409	22,126
Facilities	物件費 (△)	23,481	(1,878)	25,359
Taxes	税金 (△)	3,547	418	3,129
Core net business profit (Excluding gains (losses) on bonds)	実質業務純益 (除く国債等債券損益(5勘定戻))	53,197	1,081	52,116
		72,765	14,766	57,999
① Provision of allowance for general loan losses	①一般貸倒引当金繰入額 (△)	—	3,348	(3,348)
Net business profit (Of which, gains (losses) on bonds)	業務純益 (うち国債等債券損益(5勘定戻))	53,197	(2,267)	55,464
		(19,568)	(13,686)	(5,882)
Non-recurring gains (losses)	臨時損益	6,223	10,606	(4,383)
② Disposal of bad debts	②不良債権処理額 (△)	(2,778)	(6,382)	3,604
Written-off of loans	貸出金償却 (△)	601	36	565
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	—	(3,448)	3,448
Loss on sales of non-performing loans	延滞債権等売却損 (△)	3	(19)	22
Reversal of allowance for loan losses	貸倒引当金戻入益	2,979	2,979	—
Recoveries of written off claims	償却債権取立益	523	(64)	587
Other	その他 (△)	120	(35)	155
Gain or loss on stocks and other securities	株式等関係損益	4,537	4,512	25
Gain on sales of stocks and other securities	株式等売却益	4,556	4,510	46
Loss on sales of stocks and other securities	株式等売却損 (△)	—	(12)	12
Loss on devaluation of stocks and other securities	株式等償却 (△)	19	11	8
Other non-recurring gains (losses)	その他の臨時損益	(1,092)	(288)	(804)
Ordinary profit	経常利益	59,420	8,339	51,081
Extraordinary income (losses)	特別損益	(239)	190	(429)
Gain (loss) on disposal of non-current assets	固定資産処分損益	(239)	190	(429)
Loss on disposal of non-current assets	固定資産処分損 (△)	239	(190)	429
Income before income taxes	税引前中間純利益	59,180	8,529	50,651
Income taxes-current	法人税、住民税及び事業税 (△)	15,319	(3,678)	18,997
Income taxes-deferred	法人税等調整額 (△)	3,316	5,036	(1,720)
Total income taxes	法人税等合計 (△)	18,635	1,359	17,276
Net income	中間純利益	40,544	7,170	33,374
			(-)	
Credit costs (①+②)	与信関係費用(①+②) (△)	(2,778)	(3,033)	255

【Consolidated】 **【連結】** For the six months ended (Unit: Millions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)
Consolidated gross operating income	連結粗利益	111,372	[(0.8%)]	112,293
Interest income	資金利益	77,212	(934)	78,146
Fees and commissions	役務取引等利益	28,386	650	27,736
Trading income	特定取引利益	1,706	720	986
Other ordinary income	その他業務利益	4,067	(1,358)	5,425
General and administrative expenses	営業経費 (△)	55,568	(1,248)	56,816
Credit costs	与信関係費用 (△)	(1,652)	(1,051)	(601)
Written-off of loans	貸出金償却 (△)	1,472	(541)	2,013
Reversal of allowance for loan losses	貸倒引当金戻入益	2,179	598	1,581
Recoveries of written off claims	償却債権取立益	1,069	(142)	1,211
Other	その他 (△)	124	(53)	177
Gain or loss on stocks and other securities	株式等関係損益	4,542	4,483	59
Other	その他	342	(566)	908
Ordinary profit	経常利益	62,341	[9.2%]	57,047
Extraordinary income (losses)	特別損益	(242)	(331)	89
Of which, gain on bargain purchase	うち負ののれん発生益	—	(520)	520
Income before income taxes	税金等調整前中間純利益	62,098	4,962	57,136
Income taxes-current	法人税、住民税及び事業税 (△)	16,600	(4,112)	20,712
Income taxes-deferred	法人税等調整額 (△)	3,631	4,670	(1,039)
Total income taxes	法人税等合計 (△)	20,232	560	19,672
Profit	中間純利益	41,866	4,403	37,463
Profit attributable to non-controlling interests	非支配株主に帰属する中間純利益 (△)	912	(1,469)	2,381
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	40,953	[16.7%]	35,082

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

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

【Reference】 **【参考】** For the six months ended (Unit: Millions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)
Consolidated net business profit	連結業務純益	57,276	[0.0%]	57,246

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

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

【Number of Consolidated Subsidiaries】 **【連結対象会社数】** (Unit: Number of Companies)

		As of September 30, 2015 (A)	(A)-(B)	As of September 30, 2014 (B)
Number of consolidated subsidiaries	連結子会社数	12	1	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 (Domestic)

2. 資金平残(国内業務部門)

【Non-Consolidated】

【単体】

For the six months ended (Unit: Billions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)	(B)-(C)	September 30, 2013 (C)
Interest-earning assets	資金運用勘定	12,263.6	275.1	11,988.5	287.1	11,701.4
Loans and bills discounted	貸出金	9,689.7	242.3	9,447.4	150.4	9,297.0
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,852.5	181.7	7,670.8	84.5	7,586.3
Loans to small and medium-sized businesses	中小企業向け貸出	2,987.6	98.3	2,889.3	(21.2)	2,910.5
Loans to individuals	個人向け貸出	4,864.8	83.4	4,781.4	105.7	4,675.7
Securities	有価証券	2,248.4	172.8	2,075.6	124.5	1,951.1
Bonds	債券	2,129.7	175.9	1,953.8	131.5	1,822.3
Stocks	株式	118.6	(3.1)	121.7	(7.0)	128.7
Interest-bearing liabilities	資金調達勘定	13,358.2	1,230.7	12,127.5	451.4	11,676.1
Deposits	預金	11,828.7	280.7	11,548.0	491.7	11,056.3
Individual deposits	個人預金	9,011.4	256.1	8,755.3	275.1	8,480.2
External liabilities	外部負債	1,271.7	821.9	449.8	17.3	432.5

3. Interest Margins (Domestic)

3. 利回・利鞘(国内業務部門)

【Non-Consolidated】

【単体】

For the six months ended (Unit: %)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)	(B)-(C)	September 30, 2013 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.29	(0.03)	1.32	(0.09)	1.41
Loans and bills discounted	貸出金利回	1.30	(0.09)	1.39	(0.11)	1.50
Securities	有価証券利回	1.27	0.11	1.16	0.01	1.15
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.04	0.00	0.04	(0.02)	0.06
Deposits	預金利回	0.03	0.00	0.03	(0.01)	0.04
External liabilities	外部負債利回	0.08	0.00	0.08	(0.16)	0.24
Expenses ratio	経費率	0.79	(0.05)	0.84	0.00	0.84
Total funding cost (C)	資金調達原価 C	0.75	(0.09)	0.84	(0.03)	0.87
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.25	(0.03)	1.28	(0.07)	1.35
Interest margin between loans and deposits	預貸金利鞘	0.47	(0.04)	0.51	(0.10)	0.61
Net interest margin (A)-(C)	総資金利鞘 A-C	0.54	0.06	0.48	(0.06)	0.54

4. Fees and Commissions (Domestic)

4. 役務取引等利益(国内業務部門)

【Non-Consolidated】

【単体】

For the six months ended (Unit: Millions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)	(B)-(C)	September 30, 2013 (C)
Fees and commissions	役務取引等収益	28,206	1,390	26,816	2,399	24,417
Deposits and Loans	預金・貸出業務	10,536	651	9,885	285	9,600
ATM	ATM関連手数料	2,548	5	2,543	7	2,536
Account transfer	口座振替	2,276	11	2,265	(44)	2,309
Syndicated Loan	シ・ローン関連	1,863	385	1,478	297	1,181
Remittance	為替業務	4,791	(80)	4,871	19	4,852
Securities	証券関連業務	6,863	(436)	7,299	479	6,820
Investment trusts	投資信託収益	5,847	(756)	6,603	618	5,985
Agency business	代理業務	395	29	366	(16)	382
Guarantee business	保証業務	285	(26)	311	(25)	336
Others	その他	5,334	1,254	4,080	1,653	2,427
Insurance	保険関連	4,805	1,194	3,611	1,457	2,154
Fees and commissions payments	役務取引等費用	5,671	(69)	5,740	88	5,652
Fees and commissions - net	役務取引等利益	22,534	1,458	21,076	2,311	18,765

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 six months ended

(Unit: Millions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)	(B)-(C)	September 30, 2013 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(19,568)	(13,686)	(5,882)	(5,722)	(160)
Gain on sales	売却益	1,771	537	1,234	(1,355)	2,589
Gain on redemption	償還益	—	—	—	—	—
Loss on sales	売却損 (△)	20,275	13,977	6,298	4,367	1,931
Loss on redemption	償還損 (△)	1,000	214	786	(28)	814
Loss on devaluation	償却 (△)	63	32	31	28	3

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

For the six months ended

(Unit: Millions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)	(B)-(C)	September 30, 2013 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	18,982	12,881	6,101	4,278	1,823
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	(585)	(803)	218	(1,445)	1,663

② Gains or Losses on stocks and other securities

② 株式等関係損益

【Non-Consolidated】

【単体】

For the six months ended

(Unit: Millions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)	(B)-(C)	September 30, 2013 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	4,537	4,512	25	(853)	878
Gain on sales	売却益	4,556	4,510	46	(1,443)	1,489
Loss on sales	売却損 (△)	—	(12)	12	(594)	606
Loss on devaluation	償却 (△)	19	11	8	4	4

(Reference) Outright Sales of Stocks

(Cost of Purchase)

(参考)株式の売切状況(取得原価ベース)

(Unit: Millions of Yen)

		For the six months ended September 30, 2015	For the year ended March 31, 2015	For the six months ended September 30, 2014	For the year ended March 31, 2014	For the six months ended September 30, 2013
Outright sales	株式売切額	342	3,870	156	11,765	7,960
Balance as of end of period	期末株式残高	117,831	118,142	121,234	121,400	125,057
Of which, valued at market prices	うち時価のあるもの	97,489	97,836	98,731	98,453	102,229

(注) 株式売切額には、退職給付信託設定分を含んでおります。

Note: Outright sales include contribution to retirement benefit trust.

6. Net Unrealized Gains (Losses) on 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 September 30, 2015					As of March 31, 2015			
		Book Value	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Book Value	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	208,719	10,991	(257)	10,991	—	224,502	11,248	11,248	—
Available-for-sale	その他有価証券	2,173,510	121,805	(34,153)	131,377	9,571	2,318,096	155,958	157,344	1,386
	Equity securities 株式	200,046	102,557	(11,485)	103,123	566	211,878	114,042	114,424	381
	Debt securities 債券	1,297,208	6,878	281	7,394	516	1,424,061	6,597	7,270	673
	Other securities その他	676,254	12,370	(22,948)	20,859	8,488	682,156	35,318	35,650	331
Total	合計	2,382,229	132,796	(34,411)	142,368	9,571	2,542,598	167,207	168,593	1,386
	Equity securities 株式	200,046	102,557	(11,485)	103,123	566	211,878	114,042	114,424	381
	Debt securities 債券	1,505,927	17,869	24	18,385	516	1,648,563	17,845	18,518	673
	Other securities その他	676,254	12,370	(22,948)	20,859	8,488	682,156	35,318	35,650	331

(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(中間)貸借対照表計上額と取得原価との差額を計上しております。

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

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

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

【Consolidated】 **【連結】** (Unit: Millions of Yen)

		As of September 30, 2015					As of March 31, 2015				
		Book Value	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Book Value	Net(B)	Unrealized gains	Unrealized losses	
Held-to-maturity	満期保有目的	212,424	11,004	(259)	11,004	—	228,212	11,263	11,263	—	
Available-for-sale	その他有価証券	2,182,280	125,841	(33,214)	135,466	9,624	2,325,935	159,055	160,483	1,428	
	Equity securities	株式	208,814	106,593	(10,546)	107,212	619	219,714	117,139	117,563	423
	Debt securities	債券	1,297,210	6,878	281	7,394	516	1,424,064	6,597	7,270	673
	Other securities	その他	676,254	12,370	(22,948)	20,859	8,488	682,156	35,318	35,650	331
Total	合計	2,394,704	136,846	(33,472)	146,470	9,624	2,554,147	170,318	171,747	1,428	
	Equity securities	株式	208,814	106,593	(10,546)	107,212	619	219,714	117,139	117,563	423
	Debt securities	債券	1,509,635	17,882	22	18,399	516	1,652,276	17,860	18,533	673
	Other securities	その他	676,254	12,370	(22,948)	20,859	8,488	682,156	35,318	35,650	331

(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(中間)連結貸借対照表計上額と取得原価との差額を計上しております。
2. (中間)連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

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

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

(Reference) Projected Redemption Amounts for Securities with maturities.

(参考) 満期のある有価証券の(連結)決算日後の償還予定額

【Non-Consolidated】 **【単体】** (Unit: Millions of Yen)

		As of September 30, 2015				As of March 31, 2015				
		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	236,441	1,006,101	237,660	8,942	293,045	1,078,477	245,338	15,658	
	Government bonds	国債	103,045	475,300	58,600	—	110,445	524,800	46,700	6,000
	Local government bonds	地方債	32,930	192,150	13,929	—	56,516	185,470	15,929	—
	Corporate bonds	社債	100,464	338,651	165,131	8,942	126,083	368,206	182,709	9,658
Others	その他	52,418	168,124	32,579	336,116	37,386	196,792	38,547	303,856	
Total	合計	288,859	1,174,225	270,239	345,058	330,432	1,275,269	283,885	319,514	

(注) (中間)貸借対照表の「有価証券」について記載しております。

Note: The tables are indicated in "Securities" on the non-consolidated balance sheets.

【Consolidated】 **【連結】** (Unit: Millions of Yen)

		As of September 30, 2015				As of March 31, 2015				
		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	239,452	1,006,601	237,860	8,942	294,557	1,080,477	245,538	15,658	
	Government bonds	国債	105,545	475,800	58,600	—	111,945	526,300	46,700	6,000
	Local government bonds	地方債	33,430	192,150	14,129	—	56,516	185,970	16,129	—
	Corporate bonds	社債	100,476	338,651	165,131	8,942	126,095	368,206	182,709	9,658
Others	その他	52,418	168,124	32,658	336,116	37,386	196,792	38,577	303,856	
Total	合計	291,870	1,174,725	270,518	345,058	331,943	1,277,269	284,115	319,514	

(注) (中間)連結貸借対照表の「有価証券」について記載しております。

Note: The tables are indicated in "Securities" on the consolidated balance sheets.

(Reference) Transition of outstanding balance of securities

(参考) 有価証券の種類別残高推移

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015 (B)	As of September 30, 2014 (C)
Securities	有価証券	2,320,241	(141,628)	80,698	2,461,869	2,239,543
Government bonds	国債	650,305	(49,890)	(33,134)	700,195	683,439
Local government bonds	地方債	239,889	(18,933)	(21,530)	258,822	261,419
Corporate bonds	社債	615,732	(73,813)	(77,373)	689,545	693,105
Stocks	株式	220,388	(11,796)	16,396	232,184	203,992
Other securities	その他の証券	593,925	12,805	196,339	581,120	397,586
Of which, foreign bonds	うち外国債券	255,336	(20,262)	57,744	275,598	197,592
Of which, domestic investment trusts	うち投資信託(国内)	335,929	32,345	138,016	303,584	197,913

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015 (B)	As of September 30, 2014 (C)
Securities	有価証券	2,319,817	(140,636)	84,460	2,460,453	2,235,357
Government bonds	国債	653,310	(49,896)	(34,138)	703,206	687,448
Local government bonds	地方債	240,589	(18,933)	(21,530)	259,522	262,119
Corporate bonds	社債	615,735	(73,813)	(77,374)	689,548	693,109
Stocks	株式	217,131	(10,865)	21,122	227,996	196,009
Other securities	その他の証券	593,050	12,870	196,380	580,180	396,670
Of which, foreign bonds	うち外国債券	255,336	(20,262)	57,744	275,598	197,592
Of which, domestic investment trusts	うち投資信託(国内)	335,929	32,345	138,016	303,584	197,913

7. Derivative contracts

7. デリバティブ取引

【Consolidated】

【連結】

(Unit: Millions of Yen)

① Interest rate contracts

① 金利関連取引

				As of September 30, 2015			As of March 31, 2015		
				Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)
Market	Interest rate futures	金融商品取引所	金利先物	—	—	—	5,966	(7)	(7)
OTC	Interest rate swaps	店頭	金利スワップ	4,995,248	9,229	9,229	4,897,061	8,867	8,867
	Others		その他	27,719	(2)	341	32,648	(3)	415
Total			合計		9,226	9,570		8,856	9,276

(注)ヘッジ会計を適用しているデリバティブ取引は、上記記載から除いております。

Note: Derivative transactions subject to hedge accounting are not included in the above table.

② Foreign exchange

② 通貨関連取引

(Unit: Millions of Yen)

				As of September 30, 2015			As of March 31, 2015		
				Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)
OTC	Currency swaps	店頭	通貨スワップ	44,861	123	123	49,475	165	165
	Forward exchange contracts		為替予約	315,864	(221)	(221)	271,078	(1,232)	(1,232)
	Options		通貨オプション	49,776	19	230	54,609	10	268
Total			合計		(78)	132		(1,056)	(798)

(注)ヘッジ会計を適用しているデリバティブ取引は、上記記載から除いております。

Note: Derivative transactions subject to hedge accounting are not included in the above table.

③ Stocks contracts

Not applicable

③ 株式関連取引

該当事項はありません。

④ Bonds contracts

④ 債券関連取引

(Unit: Millions of Yen)

				As of September 30, 2015			As of March 31, 2015		
				Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)
Market	Bond futures	金融商品取引所	債券先物	1,922	(3)	(3)	10,855	(7)	(7)
Total			合計		(3)	(3)		(7)	(7)

⑤ Commodity related transactions

Not applicable

⑤ 商品関連取引

該当事項はありません。

⑥ Credit derivative transactions

Not applicable

⑥ クレジット・デリバティブ取引

該当事項はありません。

8. Expenses, Employees and Branches

8. 経営合理化の状況

① Expenses

【Non-Consolidated】

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)	(B)-(C)	September 30, 2013 (C)
Personnel	人件費	22,535	409	22,126	1,850	20,276
Facilities	物件費	23,481	(1,878)	25,359	(453)	25,812
Taxes	税金	3,547	418	3,129	372	2,757
Expenses	経費	49,564	(1,051)	50,615	1,769	48,846

① 経費の推移

【単体】

For the six months ended

(Unit: Millions of Yen)

(Reference)

(参考)

(Unit: %)

OHR	OHR	48.2	(1.0)	49.2	1.6	47.6
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② General and administrative expenses

【Non-Consolidated】

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)	(B)-(C)	September 30, 2013 (C)
Salaries and allowance	給料・手当	17,864	435	17,429	800	16,629
Retirement benefit cost	退職給付費用	1,800	(525)	2,325	(430)	2,755
Welfare	福利厚生費	170	3	167	0	167
Depreciation	減価償却費	3,736	(165)	3,901	72	3,829
Rent of premises and equipment	土地建物機械賃借料	3,302	37	3,265	34	3,231
Repairing expenses	営繕費	223	111	112	(9)	121
Stationery and supplies	消耗品費	619	5	614	101	513
Utilities	給水光熱費	645	(31)	676	74	602
Allowance for business trips	旅費	113	24	89	(13)	102
Communication expenses	通信費	495	1	494	(4)	498
Advertisement	広告宣伝費	577	169	408	85	323
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	235	11	224	12	212
Taxes	租税公課	3,547	418	3,129	372	2,757
Others	その他	17,857	(1,825)	19,682	430	19,252
General and administrative expenses	営業経費	51,192	(1,328)	52,520	1,522	50,998

② 営業経費の内訳

【単体】

For the six months ended

(Unit: Millions of Yen)

③ Employees and Officers

【Non-Consolidated】

		As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015 (B)	As of September 30, 2014 (C)
Total employees	総人員	4,776	125	63	4,651	4,713
Actual employees	実働人員	4,018	116	66	3,902	3,952
Directors and auditors	役員	15	1	0	14	15
Executive officers	執行役員	14	1	(1)	13	15

③ 人員の推移

【単体】

(Unit: Number of People)

④ Branches

【Non-Consolidated】

《Domestic Branch》

		As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015 (B)	As of September 30, 2014 (C)
Domestic Branches	国内店舗数	205	1	1	204	204
Of which, Sub-branches	うち出張所	8	0	0	8	8
Of which, Branches in Kanagawa Prefecture	うち神奈川県内店舗数	180	1	1	179	179
ATM locations	無人店舗数	405	(1)	0	406	405
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	357	(1)	0	358	357
Housing Loan Centers	住宅ローンセンター	21	(2)	(5)	23	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	18	(2)	(5)	20	23

④ 店舗等の推移

【単体】

《国内店舗数の推移》

(Unit: Number of Branches)

《Overseas》

《海外拠点数の推移》

(Unit: Number of Branches)

		As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015 (B)	As of September 30, 2014 (C)
Branches	支店	1	0	0	1	1
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	0	4	4
Total	拠点数	5	0	0	5	5
Subsidiaries	現地法人	0	0	0	0	0

9. Net Business Profit

9. 業務純益

【Non-Consolidated】

【単体】

For the six months ended

(Unit: Millions of Yen)

		September 30, 2015(A)	(A)-(B)	September 30, 2014(B)	(B)-(C)	September 30, 2013(C)
Core net business profit	実質業務純益	53,197	1,081	52,116	(1,644)	53,760
As per employee (in thousands of yen)	職員一人当たり(千円)	13,433	110	13,323	(477)	13,800
Net business profit	業務純益	53,197	(2,267)	55,464	2,121	53,343
As per employee (in thousands of yen)	職員一人当たり(千円)	13,433	(746)	14,179	486	13,693

(注)職員数は、実働人員(出向者を除くベース)の平均残高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).

10. Return on Equity

10. ROE

【Non-Consolidated】

【単体】

For the six months ended

(Unit: %)

		September 30, 2015(A)	(A)-(B)	September 30, 2014(B)	(B)-(C)	September 30, 2013(C)
Core net business profit per own capital	実質業務純益ベース	11.23	(0.64)	11.87	(0.82)	12.69
Net income per own capital	中間純利益ベース	8.56	0.96	7.60	0.37	7.23

【Consolidated】

【連結】

For the six months ended

(Unit: %)

		September 30, 2015(A)	(A)-(B)	September 30, 2014(B)	(B)-(C)	September 30, 2013(C)
Profit attributable to owners of parent per own capital	親会社株主に帰属する中間純利益ベース	8.46	0.49	7.97	0.70	7.27

11. Return on Assets

11. ROA

【Non-Consolidated】

【単体】

For the six months ended

(Unit: %)

		September 30, 2015(A)	(A)-(B)	September 30, 2014(B)	(B)-(C)	September 30, 2013(C)
Core net business profit per average total assets	実質業務純益ベース	0.71	(0.06)	0.77	(0.06)	0.83
Net income per average total assets	中間純利益ベース	0.54	0.05	0.49	0.02	0.47

12. Retirement Benefit

12. 退職給付関連

① Retirement benefit obligation

① 退職給付債務残高

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2015 (A)	(A)-(B)	As of September 30, 2014 (B)	(B)-(C)	As of September 30, 2013 (C)
Retirement benefit obligation (beginning of period)	退職給付債務 (期首)	81,810	1,646	80,164	1,720	78,444
[Discount rate]	[割引率]	[0.9%]	(0.5%)	[1.4%]	0.0%	[1.4%]
Fair value of plan assets (beginning of period)	年金資産 (期首)	114,202	21,175	93,027	15,970	77,057
Prepaid pension cost (beginning of period)	前払年金費用 (期首)	(30,682)	(4,667)	(26,015)	(3,715)	(22,300)
Unrecognized actuarial loss (beginning of period)	未認識数理計算上の差異 (期首)	(1,709)	(14,861)	13,152	(10,535)	23,687

(注) 26年9月末については、「退職給付に関する会計基準」等の適用に伴い、退職給付債務(期首)が3,257百万円増加し、前払年金費用(期首)が3,257百万円減少しております。

Note: Due to the application of Accounting Standard for Retirement Benefits, etc., Retirement benefit obligation (beginning of period) as of September 30, 2014 increased by 3,257 million yen and prepaid pension cost (beginning of period) as of September 30, 2014 decreased by 3,257 million yen.

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2015 (A)	(A)-(B)	As of September 30, 2014 (B)	(B)-(C)	As of September 30, 2013 (C)
Retirement benefit obligation (beginning of period)	退職給付債務 (期首)	82,064	1,684	80,380		
Fair value of plan assets (beginning of period)	年金資産 (期首)	114,202	21,175	93,027		
Net defined benefit asset (beginning of period)	退職給付に係る資産 (期首)	(32,392)	(19,529)	(12,863)		
Net defined benefit liability (beginning of period)	退職給付に係る負債 (期首)	253	37	216		
Unrecognized actuarial loss(before adjusting for tax effects) (beginning of period)	未認識数理計算上の差異(税効果控除前)(期首)	(1,709)	(14,861)	13,152		

(注) 1. 退職給付債務には、非積立型制度の退職給付債務を含めて表示しております。

2. 26年9月末については、「退職給付に関する会計基準」等の適用に伴い、退職給付債務(期首)が3,257百万円増加し、退職給付に係る負債(期首)が3,257百万円増加しております。

Notes: 1. Retirement benefit obligation of the unfunded pension is included in retirement benefit obligation.

2. Due to the application of Accounting Standard for Retirement Benefits, etc., Retirement benefit obligation (beginning of period) as of September 30, 2014 increased by 3,257 million yen and net defined benefit liability (beginning of period) as of September 30, 2014 increased by 3,257 million yen.

(Unit: Millions of Yen)

		As of September 30, 2015 (A)	(A)-(B)	As of September 30, 2014 (B)	(B)-(C)	As of September 30, 2013 (C)
Retirement benefit obligation (beginning of period)	退職給付債務 (期首)					78,648
Fair value of plan assets (beginning of period)	年金資産 (期首)					77,057
Prepaid pension cost (beginning of period)	前払年金費用 (期首)					(22,300)
Provision for retirement benefits (beginning of period)	退職給付引当金 (期首)					203
Unrecognized actuarial loss (beginning of period)	未認識数理計算上の差異 (期首)					23,687

② Retirement Benefit Costs
【Non-Consolidated】

② 退職給付費用
【単体】

For the six months ended (Unit: Millions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)	(B)-(C)	September 30, 2013 (C)
Retirement benefit costs	退職給付費用	1,800	(525)	2,325	(430)	2,755
Service cost	勤務費用	840	47	793	11	782
Interest cost	利息費用	418	(110)	528	(20)	548
Expected return on plan assets	期待運用収益	(1,227)	(193)	(1,034)	(177)	(857)
Amortization of prior service cost	過去勤務費用の当期費用処理額	77	77	—	—	—
Recognized actuarial loss	数理計算上の差異の当期費用処理額	1,472	(373)	1,845	(214)	2,059
Other retirement cost	その他	219	28	191	(31)	222

【Consolidated】

【連結】

For the six months ended (Unit: Millions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)	(B)-(C)	September 30, 2013 (C)
Retirement benefit costs	退職給付費用	1,836	(516)	2,352	(429)	2,781
Service cost	勤務費用	862	49	813	5	808
Interest cost	利息費用	418	(110)	528	(20)	548
Expected return on plan assets	期待運用収益	(1,227)	(193)	(1,034)	(177)	(857)
Amortization of prior service cost	過去勤務費用の当期費用処理額	77	77	—	—	—
Recognized actuarial loss	数理計算上の差異の当期費用処理額	1,472	(373)	1,845	(214)	2,059
Other retirement cost	その他	233	34	199	(23)	222

(注) 確定拠出制度に係る退職給付費用を含めて記載しております。

Note: Retirement benefit costs of defined contribution pension plan are included in the amount.

13. Deferred Tax Assets

13. 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】

(Unit: Millions of Yen)

		As of September 30, 2015(A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Allowance for loan losses	貸倒引当金	23,738	(1,343)	(6,282)	25,081	30,020
Provision for retirement benefits	退職給付引当金	5,363	24	(422)	5,339	5,785
Losses on devaluation of securities	有価証券有税償却	2,434	(55)	(330)	2,489	2,764
Others	その他	6,456	(1,211)	(3,916)	7,667	10,372
Subtotal deferred tax assets (A)	繰延税金資産小計 A	37,992	(2,585)	(10,950)	40,577	48,942
Valuation allowance (B)	評価性引当額 B	(2,868)	77	370	(2,945)	(3,238)
Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	35,123	(2,508)	(10,580)	37,631	45,703
Valuation difference on available-for-sale securities	その他有価証券評価差額金	37,673	(10,880)	1,477	48,553	36,196
Gains on contribution of securities to retirement benefit trust	退職給付信託設定益	6,569	0	(694)	6,569	7,263
Others	その他	5,905	783	2,129	5,122	3,776
Total deferred tax liabilities (D)	繰延税金負債合計 D	50,148	(10,097)	2,912	60,245	47,236
Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	(15,024)	7,589	(13,491)	(22,613)	(1,533)
Net deferred tax assets excluding deferred tax liabilities (assets) 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	22,643	(3,316)	(12,003)	25,959	34,646

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2015(A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Net deferred tax assets(liabilities)	繰延税金資産(負債)(純額)の計上額	(10,559)	6,644	(19,365)	(17,203)	8,806
Net deferred tax assets excluding deferred tax liabilities (assets) relating to valuation difference on available-for-sale securities and remeasurements of defined benefit plans, etc.	その他有価証券評価差額、退職給付に係る調整累計額等にかかる繰延税金負債(資産)を除く繰延税金資産	29,290	(3,636)	(12,987)	32,926	42,277

【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②」(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 Segment②” (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).”

14. Capital Adequacy Ratio (BIS Standard)

14. 自己資本比率(国際統一基準)

In applying the BIS Standard, the Bank adopted FIRB (Foundation Internal Ratings Based) for calculation of assets exposed to credit risk, TSA (the standardized approach) for operational risk, and also introduced Market Risk Regulations.
Composition of capital disclosure and consolidated leverage ratio disclosure based on the third pillar of Basel III (market discipline) is to be posted on our website (<http://www.boj.co.jp/shareholder/zaimu/index.html>).

当行は、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內部格付手法を、オペレーショナル・リスク相当額の算出においては粗利益配分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。

また、「第3の柱(市場規律)」に基づく「自己資本の構成に関する開示事項」および「連結レバレッジ比率に関する開示事項」は、インターネット上の当行のウェブサイト (<http://www.boj.co.jp/shareholder/zaimu/index.html>) に掲載いたします。

【Consolidated】		【連結】			(Unit: Billions of Yen)	
			As of September 30, 2015 (A) [Preliminary]		As of March 31, 2015 (B)	As of September 30, 2014 (C)
			(A)-(B)	(A)-(C)		
(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5) ÷ (6)	13.29 %	0.00 %	0.10 %	13.29 %	13.19 %
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	12.71 %	0.15 %	0.28 %	12.56 %	12.43 %
Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3) ÷ (6)	12.44 %	0.16 %	0.35 %	12.28 %	12.09 %
(2) Tier 1 capital	(2) Tier 1 資本	881.6	14.8	47.0	866.8	834.6
(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本	862.9	15.1	51.2	847.8	811.7
Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	49.8	(8.9)	30.1	58.7	19.7
Additional Tier 1 capital	その他Tier 1 資本	18.6	(0.4)	(4.2)	19.0	22.8
Of which, directly issued capital instruments subject to phase out from Additional Tier 1	うち、適格旧Tier 1 資本調達手段の額	28.0	0.0	(4.0)	28.0	32.0
(4) Tier 2 capital	(4) Tier 2 資本	40.6	(9.5)	(10.5)	50.1	51.1
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Basel III treatment: Of which, accumulated other comprehensive income	うち、その他の包括利益累計額に係る経過措置による算入額	48.2	(9.0)	(10.6)	57.2	58.8
(5) Total capital (2)+(4)	(5) 総自己資本 (2) + (4)	922.2	5.3	36.5	916.9	885.7
(6) Total risk weighted assets	(6) リスク・アセットの額の合計額	6,936.0	37.6	222.8	6,898.4	6,713.2
Of which, on balanced	うち、オン・バランス	6,128.2	0.7	149.3	6,127.5	5,978.9
Of which, off balanced	うち、オフ・バランス	172.9	(16.0)	1.9	188.9	171.0

【Non-Consolidated】		【単体】			(Unit: Billions of Yen)	
			As of September 30, 2015 (A) [Preliminary]		As of March 31, 2015 (B)	As of September 30, 2014 (C)
			(A)-(B)	(A)-(C)		
(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5) ÷ (6)	12.97 %	(0.02 %)	0.12 %	12.99 %	12.85 %
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	12.46 %	0.13 %	0.28 %	12.33 %	12.18 %
Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3) ÷ (6)	12.25 %	0.13 %	0.31 %	12.12 %	11.94 %
(2) Tier 1 capital	(2) Tier 1 資本	850.2	13.3	46.1	836.9	804.1
(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本	836.1	13.9	47.8	822.2	788.3
Of which, valuation and translation adjustments	うち、評価・換算差額等の額	48.0	(9.4)	27.1	57.4	20.9
Additional Tier 1 capital	その他Tier 1 資本	14.1	(0.6)	(1.7)	14.7	15.8
Of which, directly issued capital instruments subject to phase out from Additional Tier 1	うち、適格旧Tier 1 資本調達手段の額	28.0	0.0	(4.0)	28.0	32.0
(4) Tier 2 capital	(4) Tier 2 資本	34.6	(10.0)	(9.4)	44.6	44.0
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Basel III treatment: Of which, valuation and translation adjustments	うち、評価・換算差額等に係る経過措置による算入額	47.2	(9.2)	(10.3)	56.4	57.5
(5) Total capital (2)+(4)	(5) 総自己資本 (2) + (4)	884.9	3.3	36.7	881.6	848.2
(6) Total risk weighted assets	(6) リスク・アセットの額の合計額	6,823.0	39.0	222.4	6,784.0	6,600.6
Of which, on balanced	うち、オン・バランス	6,057.4	0.5	147.5	6,056.9	5,909.9
Of which, off balanced	うち、オフ・バランス	165.3	(14.9)	3.2	180.2	162.1

Ⅲ. LOANS, etc. INFORMATION

Ⅲ. 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 September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015 (B)	As of September 30, 2014(C)
Loans to borrowers in bankruptcy	破綻先債権額	3,645	(166)	504	3,811	3,141
Past due loans	延滞債権額	179,645	(2,695)	3,001	182,340	176,644
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	4,869	687	135	4,182	4,734
Restructured loans	貸出条件緩和債権額	12,435	(3,075)	(4,510)	15,510	16,945
Total	合計	200,596	(5,249)	(870)	205,845	201,466
[Amount of partial direct written-off] [部分直接償却額]		36,329	(4,516)	(13,470)	40,845	49,799
Loans and bills discounted	貸出金残高(未残)	9,919,033	140,995	242,732	9,778,038	9,676,301

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

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

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

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

【Non-Consolidated】

【単体】

(Unit: %)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015 (B)	As of September 30, 2014(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.0	0.0	0.0	0.0	0.0
Past due loans	延滞債権額	1.8	0.0	0.0	1.8	1.8
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	0.1	0.0	0.0	0.1	0.1
Total	合計	2.0	(0.1)	0.0	2.1	2.0

【Consolidated】

【連結】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015 (B)	As of September 30, 2014(C)
Loans to borrowers in bankruptcy	破綻先債権額	3,645	(160)	504	3,805	3,141
Past due loans	延滞債権額	178,661	(3,417)	(3)	182,078	178,664
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	4,869	687	135	4,182	4,734
Restructured loans	貸出条件緩和債権額	12,435	(3,075)	(4,510)	15,510	16,945
Total	合計	199,612	(5,964)	(3,874)	205,576	203,486
[Amount of partial direct written-off] [部分直接償却額]		49,103	(4,176)	(11,435)	53,279	60,538
Loans and bills discounted	貸出金残高(未残)	9,874,969	150,916	250,158	9,724,053	9,624,811

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

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

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

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

【Consolidated】

【連結】

(Unit: %)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015 (B)	As of September 30, 2014(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.0	0.0	0.0	0.0	0.0
Past due loans	延滞債権額	1.8	0.0	0.0	1.8	1.8
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	0.1	0.0	0.0	0.1	0.1
Total	合計	2.0	(0.1)	(0.1)	2.1	2.1

2. Allowance for Loan Losses

2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Allowance for loan losses	貸倒引当金	52,749	(4,535)	(4,553)	57,284	57,302
Allowance for general loan losses	一般貸倒引当金	11,554	(3,649)	(3,027)	15,203	14,581
Allowance for specific loan losses	個別貸倒引当金	41,195	(885)	(1,526)	42,080	42,721
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 September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Allowance for loan losses	貸倒引当金	62,493	(4,622)	(3,914)	67,115	66,407
Allowance for general loan losses	一般貸倒引当金	16,485	(3,767)	(3,343)	20,252	19,828
Allowance for specific loan losses	個別貸倒引当金	46,007	(856)	(571)	46,863	46,578
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 September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(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	33.1	(0.9)	(4.1)	34.0	37.2
After partial direct written-off	部分直接償却後	20.5	0.1	(0.7)	20.4	21.2
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	38.0	(2.2)	(5.0)	40.2	43.0
After partial direct written-off	部分直接償却後	26.2	(1.6)	(2.2)	27.8	28.4

【Consolidated】

【連結】

(Unit: %)

		As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(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	41.9	2.5	0.5	39.4	41.4
After partial direct written-off	部分直接償却後	25.2	2.5	2.4	22.7	22.8
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	49.1	1.9	0.2	47.2	48.9
After partial direct written-off	部分直接償却後	34.2	1.6	1.6	32.6	32.6

4. Status of Claims disclosed under the Financial Revitalization Law 4. 金融再生法開示債権の状況

【Non-Consolidated】		【単体】			(Unit: Millions of Yen)	
		As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	55,670	2,577	15,939	53,093	39,731
Doubtful claims	危険債権	128,656	(6,494)	(12,129)	135,150	140,785
Claims in need of special caution	要管理債権	17,305	(2,387)	(4,374)	19,692	21,679
Sub-total (Claims in need of special caution or below)	A 要管理債権以下計 A	201,632	(6,305)	(564)	207,937	202,196
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	930,598	(13,162)	(61,543)	943,760	992,141
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,922,601	148,894	288,217	8,773,707	8,634,384
Sub-total (Normal claims)	正常債権計	9,853,200	135,733	226,674	9,717,467	9,626,526
Total (Credit exposures)	B 合計 B	10,054,832	129,428	226,110	9,925,404	9,828,722
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	18,486	(3,036)	(5,016)	21,522	23,502
Non-performing loans ratio (Percentage of claims in need of special caution or below) (%)	A/B 不良債権比率 (%) A÷B	2.0	0.0	0.0	2.0	2.0

【Consolidated】		【連結】			(Unit: Millions of Yen)	
		As of September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	55,016	1,881	12,971	53,135	42,045
Doubtful claims	危険債権	129,621	(6,545)	(12,457)	136,166	142,078
Claims in need of special caution	要管理債権	17,305	(2,387)	(4,374)	19,692	21,679
Sub-total (Claims in need of special caution or below)	C 要管理債権以下計 C	201,943	(7,051)	(3,860)	208,994	205,803
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	934,541	(13,541)	(61,138)	948,082	995,679
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,993,284	151,329	261,987	8,841,955	8,731,297
Sub-total (Normal claims)	正常債権計	9,927,826	137,788	200,850	9,790,038	9,726,976
Total (Credit exposures)	D 合計 D	10,129,769	130,737	196,989	9,999,032	9,932,780
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	18,985	(3,100)	(5,157)	22,085	24,142
Non-performing loans ratio (Percentage of claims in need of special caution or below) (%)	C/D 不良債権比率 (%) C÷D	1.9	(0.1)	(0.1)	2.0	2.0

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 September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Coverage amount	A 保全額 A	180,964	(4,618)	490	185,582	180,474
Allowance for loan losses	貸倒引当金	43,111	(2,965)	(2,513)	46,076	45,624
Collateral and guarantees	担保保証等	137,852	(1,654)	3,002	139,506	134,850
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	B 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 B	202,813	(6,953)	(1,206)	209,766	204,019
Coverage ratio (%)	A/B 保全率 (%) A÷B	89.2	0.8	0.8	88.4	88.4

【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 September 30, 2015 (A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	55,670	2,577	15,939	53,093	39,731
Allowance for loan losses	貸倒引当金	20,423	2,202	4,917	18,221	15,506
Collateral and guarantees	担保保証等	35,247	376	11,023	34,871	24,224
Coverage ratio (%)	保全率 (%)	100.0	0.0	0.0	100.0	100.0
Doubtful claims	危険債権	128,656	(6,494)	(12,129)	135,150	140,785
Allowance for loan losses	貸倒引当金	20,553	(3,069)	(6,417)	23,622	26,970
Collateral and guarantees	担保保証等	93,243	(1,276)	(5,755)	94,519	98,998
Coverage ratio (%)	保全率 (%)	88.4	1.0	(1.0)	87.4	89.4
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	18,486	(3,036)	(5,016)	21,522	23,502
Allowance for loan losses	貸倒引当金	2,135	(2,096)	(1,012)	4,231	3,147
Collateral and guarantees	担保保証等	9,361	(754)	(2,265)	10,115	11,626
Coverage ratio (%)	保全率 (%)	62.1	(4.5)	(0.7)	66.6	62.8

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of September 30, 2015) 引当率・保全率(27年9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 II Ⅱ分類	Category III Ⅲ分類	Category IV Ⅳ分類	Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
Legal bankruptcy 破綻先 3.7 (△1.7)	Virtual bankruptcy 実質破綻先 51.9 (4.3)	Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 55.6 (2.6)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分		Entirely reserved 全額引当	Entirely reserved, or direct written-off 全額償却引当	20.4	100%	100%
			27.7 (1.8)	27.9 (0.8)	0.0 (0.0)	0.0 (0.0)			
Possible bankruptcy 破綻懸念先 128.6 (△6.5)		Doubtful 危険債権 128.6 (△6.5)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分		Partially reserved 必要額を引当		20.5	58.0%	88.4%
	42.5 (△4.5) [21.9]		71.2 (0.2) [71.2]	14.8 (△2.2) [35.4]					
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 18.4 (△3.1)	In need of special caution 要管理債権 17.3 (△2.3)	Coverage 保全 9.3 Non-covered 信用 9.1		※[]: Credit exposures under each category before reserve ※[]内の計数は引当前の分類額		2.1	23.4%	62.1%
			1.5 (△0.2)	16.9 (△2.8)					
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 929.4 (△12.5)	Normal 正常債権 9,853.2 (135.8)	181.1 (△15.8)	748.2 (3.3)			6.0	0.6%	
	947.9 (△15.5)								
Normal 正常先 8,922.6 (148.9)			8,922.6 (148.9)				3.3	0.0%	
Total 合計 10,054.8 (129.4) 100.0%		Total 合計 10,054.8 (129.4)	No categorization 非分類 9,175.5 (130.1) 91.3%	Category II Ⅱ分類 864.3 (1.4) 8.6%	Category III Ⅲ分類 14.8 (△2.2) 0.1%	Category IV Ⅳ分類 0.0 (0.0) 0.0%	Total 合計 52.5	Total coverage ratio 要管理先以下合計 89.2%	

Notes: 1. (): Amount of increase compared with that of March 31, 2015
(△): Amount of decrease compared with that of March 31, 2015
2. Loans include the privately-placed bonds guaranteed by the Bank.
(注)1. ()内は27年3月末との増減額を表示しております。
2. 債権額には、銀行保証付私募債を含んでおります。

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of September 30, 2015)

資産内容の開示における各種基準の比較(27年9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		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権		Risk-managed loans under the Banking Law リスク管理債権
			Of which, Loans and bills discounted うち貸出金	(Loans and bills discounted) (対象:貸出金)
Legal bankruptcy 破綻先 3.7		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 55.6	54.7	Loans to borrowers in bankruptcy 破綻先債権 3.6
Virtual bankruptcy 実質破綻先 51.9				
Possible bankruptcy 破綻懸念先 128.6		Doubtful 危険債権 128.6	128.5	Past due loans 延滞債権 179.6
In need of caution 要注意先 947.9	In need of special caution based on borrowers 要管理先 18.4	In need of special caution 要管理債権 17.3 (※)	17.3	Accruing loans contractually past due for 3 months or more 3か月以上延滞債権 4.8
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 929.4			Restructured loans 条件緩和債権 12.4
Normal 正常先 8,922.6		Sub total 小計 201.6	Sub total 小計 200.5	Total 合計 200.5
Total 合計 10,054.8		Normal 正常債権 9,853.2	9,718.4	
		Total 合計 10,054.8	Total 合計 9,919.0	

(※) Loans and bills discounted only
(※)要管理債権は貸出金のみ

6. Off-Balanced Credits

6. オフバランス化の状況

【Non-Consolidated】

【単体】

① The amounts of doubtful claims or below, under the Financial Revitalization Law

① 危険債権以下(金融再生法基準)の債権残高

(Unit: Billions of Yen)

		As of September 30, 2015 (A)	April 1, 2015 – September 30, 2015 (A)-(B)		As of March 31, 2015(B)		
			Increase	Amount off-balanced			
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	55.6	2.6	5.5	53.0		
Doubtful claims	危険債権	128.6	(6.5)	12.3	135.1		
For the six months ended September 30, 2015		27年度中間期	184.3	(3.9)	17.9	21.8	188.2

		As of March 31, 2015(A)	April 1, 2014 – March 31, 2015 (A)-(B)		As of March 31, 2014 (B)		
			Increase	Amount off-balanced			
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	53.0	9.3	17.9	8.6	43.7	
Doubtful claims	危険債権	135.1	(2.1)	24.2	26.3	137.2	
For the year ended March 31, 2015		26年度	188.2	7.2	42.2	34.9	181.0

		As of March 31, 2014(A)	April 1, 2013 – March 31, 2014 (A)-(B)		As of March 31, 2013 (B)		
			Increase	Amount off-balanced			
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	43.7	(3.8)	11.8	15.7	47.5	
Doubtful claims	危険債権	137.2	1.8	29.2	27.4	135.4	
For the year ended March 31, 2014		25年度	181.0	(2.0)	41.1	43.1	183.0

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For the six months ended September 30, 2015	For the year ended March 31, 2015	For the year ended March 31, 2014
Final disposal of non-performing loan by liquidation	清算型処理	2.0	0.1	0.9
Final disposal of non-performing loan by restructuring	再建型処理	–	1.4	4.1
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	4.8	13.7	16.0
Direct written-off	直接償却	(5.0)	(11.1)	(14.3)
Other	その他	19.8	30.7	36.3
Collection / repayment, etc.	回収・返済等	13.7	21.3	21.4
Improvement in debtors' business performance	業況改善	6.1	9.4	14.9
Total	合計	21.8	34.9	43.1

7. Status of Bankruptcy due to Classification of Loan Categories

7. 格付別倒産状況

【Non-Consolidated】

【単体】

① Internal rating 1 year before bankruptcy

① 倒産1年前の行内格付

For the six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2015		September 30, 2014		September 30, 2013	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~IV	I~IV	0	-	0	-	0	-
Category V	V	0	-	0	-	0	-
Category VI	VI	0	-	0	-	0	-
Category VII	VII	1	0.3	0	-	1	0.1
Category VIII	VIII	0	-	1	4.0	2	0.2
Category IX	IX	2	0.6	6	0.5	3	0.4
Category X	X	0	-	0	-	0	-
Category X I	X I	1	0.0	0	-	0	-
Category X II	X II	3	0.2	3	0.3	5	0.9
No rating	格付なし	1	0.1	0	-	0	-

② Internal rating half a year before bankruptcy

② 倒産半期前の行内格付

For the six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2015		September 30, 2014		September 30, 2013	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~IV	I~IV	0	-	0	-	0	-
Category V	V	0	-	0	-	0	-
Category VI	VI	0	-	0	-	0	-
Category VII	VII	1	0.3	0	-	1	0.1
Category VIII	VIII	1	0.1	0	-	1	0.1
Category IX	IX	0	-	5	0.4	4	0.5
Category X	X	0	-	0	-	0	-
Category X I	X I	2	0.1	0	-	0	-
Category X II	X II	4	0.7	5	4.5	5	0.9
No rating	格付なし	0	-	0	-	0	-

(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。

Notes: 1. Bankruptcies with credit amount less than 50 million yen are excluded.

2. The amounts are credit exposures before partial direct write-off.

8. Loan Portfolio, etc. Information

Domestic branches (excluding loans in offshore market account)

8. 業種別貸出状況等(特別国際金融取引勘定を除く国内店分)

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 September 30, 2015(A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Total	合計	9,903,557	142,325	242,956	9,761,232	9,660,601
Manufacturing	製造業	932,022	62,010	18,669	870,012	913,353
Agriculture and forestry	農業、林業	2,616	(79)	(224)	2,695	2,840
Fishery	漁業	6,497	1,114	378	5,383	6,119
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,195	(150)	(552)	4,345	4,747
Construction	建設業	219,228	(8,305)	(5,886)	227,533	225,114
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	27,769	2,388	9,331	25,381	18,438
IT and telecommunication	情報通信業	61,365	(2,368)	2,590	63,733	58,775
Transport and postal activities	運輸業、郵便業	317,367	13,921	(420)	303,446	317,787
Wholesale and retail	卸売業、小売業	791,955	(1,337)	9,636	793,292	782,319
Finance and insurance	金融業、保険業	194,073	(3,598)	(12,104)	197,671	206,177
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,716,765	36,281	113,587	2,680,484	2,603,178
Other services	その他の各種サービス業	757,866	33,342	25,671	724,524	732,195
Local governments	地方公共団体	277,924	35,619	53,328	242,305	224,596
Others	その他	3,593,907	(26,515)	28,955	3,620,422	3,564,952

② Classification of Risk Managed Loans under the Banking Law by type of industry

② 業種別リスク管理債権

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2015(A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Total	合計	200,596	(5,249)	(870)	205,845	201,466
Manufacturing	製造業	29,796	(2,398)	859	32,194	28,937
Agriculture and forestry	農業、林業	296	(2)	184	298	112
Fishery	漁業	-	-	(2)	-	2
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	10,949	(804)	(1,827)	11,753	12,776
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	4	0	0	4	4
IT and telecommunication	情報通信業	2,180	(381)	730	2,561	1,450
Transport and postal activities	運輸業、郵便業	6,628	(60)	93	6,688	6,535
Wholesale and retail	卸売業、小売業	23,987	(1,509)	(3,393)	25,496	27,380
Finance and insurance	金融業、保険業	982	(28)	(32)	1,010	1,014
Real estate and goods rental and leasing	不動産業、物品賃貸業	37,358	(4,143)	(5,906)	41,501	43,264
Other services	その他の各種サービス業	28,140	645	31	27,495	28,109
Local governments	地方公共団体	-	-	-	-	-
Others	その他	60,272	3,431	8,394	56,841	51,878

③ Classification of claims disclosed under the Financial Revitalization Law by type of industry

③ 業種別金融再生法開示債権

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2015(A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Total	合計	201,632	(6,305)	(564)	207,937	202,196
Manufacturing	製造業	29,891	(2,359)	741	32,250	29,150
Agriculture and forestry	農業、林業	296	(2)	184	298	112
Fishery	漁業	-	-	(2)	-	2
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	10,963	(804)	(1,827)	11,767	12,790
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	4	0	0	4	4
IT and telecommunication	情報通信業	2,200	(1,954)	730	4,154	1,470
Transport and postal activities	運輸業、郵便業	6,628	(60)	93	6,688	6,535
Wholesale and retail	卸売業、小売業	24,795	(1,000)	(2,933)	25,795	27,728
Finance and insurance	金融業、保険業	997	(38)	(43)	1,035	1,040
Real estate and goods rental and leasing	不動産業、物品賃貸業	37,373	(4,198)	(5,972)	41,571	43,345
Other services	その他の各種サービス業	28,201	678	69	27,523	28,132
Local governments	地方公共団体	-	-	-	-	-
Others	その他	60,280	3,433	8,396	56,847	51,884

(注)要管理債権以下の債権を対象としております。

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

9. Loans Information

【Non-Consolidated】

① Balances of Loans (All branches)

9. 貸出金の残高

【単体】

① 貸出金の末残・平残(全店)

For the six months ended

(Unit: Billions of Yen)

		September 30, 2015(A)	(A)-(B)	September 30, 2014(B)	(B)-(C)	September 30, 2013(C)
(outstanding balance)	(末残)	9,919.0	242.7	9,676.3	272.8	9,403.5
(average balance)	(平残)	9,832.9	279.1	9,553.8	186.0	9,367.8

② Breakdown of Loans (outstanding balance) and Ratio of loans to small and medium-sized businesses, etc.

② 貸出金内訳(末残)及び中小企業等貸出比率

Domestic branches (excluding loans in offshore market account)

(特別国際金融取引勘定を除く国内店分)

(Unit: Billions of Yen)

		As of September 30, 2015(A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,538.9	44.0	26.5	1,494.9	1,512.4
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,972.9	75.8	170.6	7,897.1	7,802.3
Loans to small and medium-sized businesses	中小企業向け貸出	3,103.7	80.4	111.4	3,023.3	2,992.3
Loans to individuals	個人向け貸出	4,869.2	(4.6)	59.3	4,873.8	4,809.9
Residential loans	住宅系ローン	4,505.3	(8.4)	50.8	4,513.7	4,454.5
Housing loans	住宅ローン	3,065.1	(26.5)	12.4	3,091.6	3,052.7
Apartment loans	アパートローン	1,440.1	18.1	38.4	1,422.0	1,401.7
Other individual loans	その他のローン	363.8	3.8	8.4	360.0	355.4
Public sectors	公共向け貸出	391.6	22.5	45.8	369.1	345.8
Total	合計	9,903.5	142.3	242.9	9,761.2	9,660.6

Retail Loans in Kanagawa Prefecture	県内リテール貸出	6,745.6	58.4	112.2	6,687.2	6,633.4
Loans to small and medium-sized businesses in Kanagawa Prefecture	県内中小企業向け貸出	2,407.2	71.4	74.7	2,335.8	2,332.5
Loans to individuals in Kanagawa Prefecture	県内個人向け貸出	4,338.4	(12.9)	37.6	4,351.3	4,300.8

(注) 県内リテール貸出=中小企業等貸出のうち神奈川県内の残高

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

(Unit: %)

Ratio of loans to small and medium-sized businesses, etc.	A/C	中小企業等貸出比率	A÷C	80.5	(0.4)	(0.2)	80.9	80.7
Ratio of loans to individuals	B/C	個人向け貸出比率	B÷C	49.1	(0.8)	(0.6)	49.9	49.7

(Reference)

(参考)

For the six months ended

(Unit: Billions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014 (B)	(B)-(C)	September 30, 2013 (C)
New housing Loans (Note1) (Note2)	住宅ローン実行額 (注1)、(注2)	91.8	(35.3)	127.1	(44.9)	172.0
New apartment Loans (Note1)	アパートローン実行額 (注1)	91.9	11.3	80.6	2.3	78.3

Note1: Our managerial accounting basis

(注1) 管理ベース

Note2: Excluding Flat 35

(注2) フラット35は除く

③ Breakdown of Loans (average balance)

③ 貸出金内訳(平残)

Domestic branches (excluding loans in offshore market account)

(特別国際金融取引勘定を除く国内店分)

For the six months ended

(Unit: Billions of Yen)

		September 30, 2015 (A)	(A)-(B)	September 30, 2014(B)	(B)-(C)	September 30, 2013(C)
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,518.9	26.7	1,492.2	(15.4)	1,507.6
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,907.9	193.9	7,714.0	99.4	7,614.6
Loans to small and medium-sized businesses	中小企業向け貸出	3,043.1	110.5	2,932.6	(6.2)	2,938.8
Loans to individuals	個人向け貸出	4,864.8	83.4	4,781.4	105.7	4,675.7
Residential loans	住宅系ローン	4,504.2	74.8	4,429.4	98.4	4,331.0
Housing loans	住宅ローン	3,077.7	36.6	3,041.1	48.4	2,992.7
Apartment loans	アパートローン	1,426.5	38.3	1,388.2	50.0	1,338.2
Other individual loans	その他のローン	360.5	8.6	351.9	7.2	344.7
Public sectors	公共向け貸出	390.6	58.2	332.4	98.2	234.2
Total	合計	9,817.6	278.8	9,538.8	182.3	9,356.5

④ Loans to certain areas

④ 地域別貸出金残高

(Unit: Billions of Yen)

		As of September 30, 2015(A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Loans to Asian countries	アジア向け貸出	35.6	3.2	7.1	32.4	28.5
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Latin America	中南米向け貸出	10.8	(4.7)	(3.3)	15.5	14.1
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

10. Deposits Information

【Non-Consolidated】

① Balances of deposits (All branches)

10. 預金の残高

【単体】

① 預金の未残・平残(全店)

For the six months ended

(Unit: Billions of Yen)

		September 30, 2015(A)	(A)-(B)	September 30, 2014(B)	(B)-(C)	September 30, 2013(C)
(outstanding balance)	(未残)	12,017.5	446.2	11,571.3	394.8	11,176.5
(average balance)	(平残)	12,054.0	445.3	11,608.7	388.1	11,220.6

② Breakdown of depositors' categories

Domestic branches (excluding deposits in offshore market account)

② 預金者別預金残高

(特別国際金融取引勘定を除く国内店分)

(Unit: Billions of Yen)

<Outstanding balance>	(未残)	As of September 30, 2015(A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Individual	個人	9,057.1	116.0	267.5	8,941.1	8,789.6
Of which, liquid deposits	うち流動性	6,207.6	75.1	265.5	6,132.5	5,942.1
Of which, fixed deposits	うち定期性	2,819.0	46.2	10.0	2,772.8	2,809.0
Corporate	法人	2,388.8	72.1	66.2	2,316.7	2,322.6
Local Public	公金	386.5	(339.1)	80.2	725.6	306.3
Financial institutions	金融	113.2	(15.4)	2.1	128.6	111.1
Total	合計	11,945.8	(166.3)	416.0	12,112.1	11,529.8
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,994.9	(165.9)	392.4	11,160.8	10,602.5

For the six months ended

(Unit: Billions of Yen)

<Average balance>	(平残)	September 30, 2015(A)	(A)-(B)	September 30, 2014(B)	(B)-(C)	September 30, 2013(C)
Individual	個人	9,042.3	249.9	8,792.4	269.4	8,523.0
Corporate	法人	2,392.9	94.9	2,298.0	105.1	2,192.9
Local Public	公金	475.9	60.0	415.9	(8.4)	424.3
Financial institutions	金融	75.8	(1.9)	77.7	3.3	74.4
Total	合計	11,987.0	402.9	11,584.1	369.4	11,214.7
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	11,013.7	376.4	10,637.3	321.8	10,315.5

11. Individual Deposit Assets, etc.

① Balances of deposit assets for individuals

【Non-Consolidated】

11. 個人向け預り資産の残高等

① 個人向け預り資産の残高

【単体】

(Unit: Billions of Yen)

		As of September 30, 2015(A)	(A)-(B)	(A)-(C)	As of March 31, 2015(B)	As of September 30, 2014(C)
Investment trusts	投資信託	571.3	(47.2)	(11.9)	618.5	583.2
Insurance	保険	960.9	(2.8)	(0.1)	963.7	961.0
Foreign currency deposits	外貨預金	28.5	(5.0)	(8.0)	33.5	36.5
Public bonds	公共債	151.1	(23.3)	(55.6)	174.4	206.7
Total balance of investment products for individuals	A 個人向け投資型商品合計	1,712.0	(78.2)	(75.6)	1,790.2	1,787.6
Individual deposits (deposits in yen)	個人預金(円貨預金)	9,028.5	121.0	275.4	8,907.5	8,753.1
Total individual deposit assets	B 個人向け預り資産合計	10,740.6	42.9	199.9	10,697.7	10,540.7
Ratio of investment products for individuals	A / B 個人向け投資型商品比率	15.9%	(0.8%)	(1.0%)	16.7%	16.9%

【Consolidated】

【連結】

(Unit: Billions of Yen)

Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	C 浜銀TT証券㈱の個人向け投資型商品	319.7	(30.3)	(11.4)	350.0	331.1
Total balance of investment products for individuals (Group total)	D = A + C 個人向け投資型商品グループ合計	2,031.8	(108.5)	(86.9)	2,140.3	2,118.7
Total individual deposit assets (Group total)	E = B + C 個人向け預り資産グループ合計	11,060.4	12.6	188.5	11,047.8	10,871.9
Ratio of investment products for individuals (Group total)	D / E 個人向け投資型商品比率グループ合計	18.3%	(1.0%)	(1.1%)	19.3%	19.4%

② Sales amount of investment products for individuals

【Consolidated】

② 個人向け投資型商品販売額

【連結】

For the six months ended

(Unit: Billions of Yen)

		September 30, 2015(A)	(A)-(B)	September 30, 2014(B)	(B)-(C)	September 30, 2013(C)
Sales amount of Investment trusts (The Bank of Yokohama, Ltd.)	投資信託販売額(単体)	170.1	(63.4)	233.5	52.1	181.4
Sales amount of Insurance (The Bank of Yokohama, Ltd.)	保険販売額(単体)	92.4	17.1	75.3	20.3	55.0
Sales amount of Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券㈱の投資型商品販売額	79.6	(12.5)	92.1	(11.0)	103.1
Sales amount of investment products for individuals (Group total)	個人向け投資型商品販売額グループ合計	342.2	(58.7)	400.9	61.3	339.6

12. Average Balance of Use and Source of Funds, etc.

12. 資金運用・調達勘定の平均残高等

【Non-Consolidated】

【単体】

① Domestic operations

① 国内業務部門

For the six months ended

(Unit: Billions of Yen)

		September 30, 2015			September 30, 2014			September 30, 2013		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	[195.8] 12,263.6	[0.0] 79.5	1.29	[316.9] 11,988.5	[0.1] 79.8	1.32	[303.7] 11,701.4	[0.1] 82.8	1.41
Of which, loans and bills discounted	うち貸出金	9,689.7	63.3	1.30	9,447.4	66.2	1.39	9,297.0	69.9	1.50
Of which, securities	うち有価証券	2,248.4	14.4	1.27	2,075.6	12.1	1.16	1,951.1	11.2	1.15
Of which, due from banks	うち預け金	20.0	0.0	0.29	9.4	0.0	0.32	0.0	0.0	0.02
Of which, monetary claims bought	うち買入金銭債権	102.1	0.8	1.65	114.4	0.8	1.54	125.6	1.0	1.70
Interest-bearing liabilities	資金調達勘定	13,358.2	2.7	0.04	12,127.5	2.4	0.04	11,676.1	3.6	0.06
Of which, deposits	うち預金	11,828.7	2.0	0.03	11,439.2	2.0	0.03	11,056.3	2.4	0.04
Of which, negotiable certificates of deposit	うち譲渡性預金	170.0	0.0	0.06	108.8	0.0	0.05	95.5	0.0	0.06
Of which, call money	うちコールマネー	619.2	0.2	0.06	213.4	0.0	0.06	199.8	0.0	0.07
Of which, payables under securities lending transactions	うち債券貸借取引受入担保金	87.1	0.0	0.09	112.0	0.0	0.09	26.5	0.0	0.09
Of which, borrowed money	うち借入金	652.4	0.3	0.10	236.4	0.1	0.10	232.6	0.4	0.39

(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・利息(内書き)であります。

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

② International operations

② 国際業務部門

For the six months ended

(Unit: Billions of Yen)

		September 30, 2015			September 30, 2014			September 30, 2013		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	739.7	3.6	0.98	703.1	3.0	0.87	638.5	2.0	0.63
Of which, loans and bills discounted	うち貸出金	143.1	0.7	1.06	106.3	0.5	0.96	70.7	0.3	0.99
Of which, securities	うち有価証券	264.6	1.6	1.24	170.9	0.9	1.13	116.4	0.7	1.30
Of which, call loans	うちコールローン	252.0	0.8	0.63	220.8	0.4	0.43	203.6	0.4	0.43
Of which, due from banks	うち預け金	71.9	0.3	0.87	199.5	1.0	1.03	241.5	0.3	0.30
Interest-bearing liabilities	資金調達勘定	[195.8] 741.8	[0.0] 2.5	0.68	[316.9] 700.9	[0.1] 2.2	0.64	[303.7] 625.4	[0.1] 1.4	0.47
Of which, deposits	うち預金	225.2	0.3	0.31	169.4	0.2	0.25	164.2	0.1	0.18
Of which, call money	うちコールマネー	96.0	0.2	0.60	90.9	0.1	0.34	97.0	0.1	0.32
Of which, payables under securities lending transactions	うち債券貸借取引受入担保金	150.1	0.3	0.40	70.2	0.0	0.27	18.6	0.0	0.29
Of which, borrowed money	うち借入金	74.4	0.6	1.80	53.1	0.6	2.35	41.5	0.6	2.91

(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・利息(内書き)であります。

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

③ All branches

③ 全店ベース

For the six months ended

(Unit: Billions of Yen)

		September 30, 2015			September 30, 2014			September 30, 2013		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	12,807.5	83.1	1.29	12,374.7	82.7	1.33	12,036.2	84.7	1.40
Of which, loans and bills discounted	うち貸出金	9,832.9	64.0	1.29	9,553.8	66.7	1.39	9,367.8	70.2	1.49
Of which, securities	うち有価証券	2,513.1	16.0	1.27	2,246.5	13.0	1.16	2,067.5	12.0	1.16
Of which, call loans	うちコールローン	252.0	0.8	0.64	240.6	0.5	0.41	223.4	0.4	0.42
Of which, due from banks	うち預け金	91.9	0.3	0.74	208.9	1.0	1.00	241.5	0.3	0.30
Of which, monetary claims bought	うち買入金銭債権	102.1	0.8	1.65	114.4	0.8	1.54	125.6	1.0	1.70
Interest-bearing liabilities	資金調達勘定	13,904.3	5.1	0.07	12,511.5	4.6	0.07	11,997.8	5.0	0.08
Of which, deposits	うち預金	12,054.0	2.4	0.04	11,608.7	2.2	0.03	11,220.6	2.6	0.04
Of which, negotiable certificates of deposit	うち譲渡性預金	170.0	0.0	0.06	108.8	0.0	0.05	95.5	0.0	0.06
Of which, call money	うちコールマネー	715.2	0.5	0.14	304.4	0.2	0.14	296.9	0.2	0.15
Of which, payables under securities lending transactions	うち債券貸借取引受入担保金	237.2	0.3	0.29	182.3	0.1	0.16	45.1	0.0	0.18
Of which, borrowed money	うち借入金	726.9	1.0	0.27	289.6	0.7	0.51	274.2	1.0	0.77

13. Loan-Deposit Ratio and Securities-Deposit Ratio

【Non-Consolidated】

① Loan-deposit ratio (All branches)

		September 30, 2015(A)	(A)-(B)	September 30, 2014(B)	(B)-(C)	September 30, 2013(C)
Ratio by outstanding balance	末残ベース	80.88	(2.24)	83.12	(0.32)	83.44
Ratio by average balance	平残ベース	80.43	(1.10)	81.53	(1.25)	82.78

(注)預金には、譲渡性預金を含んでおります。

Note: Deposits include negotiable certificates of deposit.

13. 預貸率・預証率

【単体】

① 預貸率(全店)

For the six months ended

(Unit: %)

		September 30, 2015(A)	(A)-(B)	September 30, 2014(B)	(B)-(C)	September 30, 2013(C)
Ratio by outstanding balance	末残ベース	18.92	(0.31)	19.23	1.03	18.20
Ratio by average balance	平残ベース	20.55	1.38	19.17	0.90	18.27

(注)預金には、譲渡性預金を含んでおります。

Note: Deposits include negotiable certificates of deposit.

② Securities-deposit ratio (All branches)

② 預証率(全店)

For the six months ended

(Unit: %)

The forecasts above include contents in respect to future performance. Therefore, these contents are based on reasonable assumption including unexpected risk and element of uncertainty. Please be cautious the actual results might differ significantly from forecast.