

Summary of Financial Results for the 1st Quarter ended June 30, 2008



Company Name: The Bank of Yokohama, Ltd.
 (Code No. 8332: Listed on the 1st Section of the Tokyo Stock Exchange)
 URL: <http://www.boy.co.jp/>
 Representative: President Tadashi Ogawa

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

1. Consolidated Financial Results (for the three months ended June 30, 2008)

(1) Consolidated Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Three months ended June 30, 2008	85,292	-	22,391	-	13,578	-
Three months ended June 30, 2007	69,418	20.1%	24,635	4.2%	15,216	5.3%

	Net Income per Share		Net Income per Share(Diluted)	
Three months ended June 30, 2008	¥9.91		¥9.89	
Three months ended June 30, 2007	¥10.92		¥10.91	

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

(2) Consolidated Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio (Note)	Net Assets per Share
June 30, 2008	12,045,280	757,680	5.9%	¥519.58
March 31, 2008	11,989,520	748,348	5.8%	¥513.03

(Reference) Own Capital: June 30, 2008: ¥711,887 million; March 31, 2008: ¥702,897 million

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

2. Dividend on Common Stock

	Cash Dividends per Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Annual
Fiscal year ended March 31, 2008	-	¥5.00	-	¥6.50	¥11.50
Fiscal year ended March 31, 2009	-	-	-	-	-
Fiscal year ended March 31, 2009 (Forecasts)	-	¥5.00	-	¥6.50	¥11.50

(Note) Revision of forecasts for dividends in the three months ended June 30, 2008: No

3. Forecasts for the fiscal year ended March 31, 2009 (Consolidated basis)

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

	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
Six month ended September 30, 2008	167,000	15.9%	55,500	(1.1%)	33,000	(4.7%)	¥24.08
Fiscal year ended March 31, 2009	345,000	8.5%	113,000	1.0%	68,000	(0.3%)	¥49.63

(Note 1) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(Note 2) Revision of earnings forecasts in the three months ended June 30, 2008: No

4. Other Information

- (1) Changes in the scope of consolidated significant subsidiaries in the three months ended June 30, 2008: No
- (2) Adoption of simplified accounting methods or accounting methods used specifically for quarterly consolidated financial statements: Adopted
 * Please refer to "4. Others" in the Qualitative Information and Financial Statements section on page 2 for detailed information.
- (3) Changes in significant accounting principles, procedures and presentation
 - (a) Changes due to revisions of accounting standards etc.: Yes
 - (b) Changes other than (a) above: No
 * Please refer to "4. Others" in the Qualitative Information and Financial Statements section on page 2 for detailed information.
- (4) Number of common shares issued
 - (a) Number of share issued (including treasury shares)

June 30, 2008:	1,371,026,054 shares;	March 31, 2008:	1,370,947,054 shares
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 - (b) Number of treasury shares

June 30, 2008:	927,839 shares;	March 31, 2008:	883,570 shares
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 - (c) Average outstanding shares for the three months ended

June 30, 2008:	1,370,092,995 shares;	June 30, 2007:	1,392,300,442 shares
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(Notes for using forecasts information etc.)

1. There are no changes to our consolidated earnings forecasts released on May 15, 2008 for the 2nd quarter consolidated aggregate term and for the full year for the fiscal year ending March 31, 2009.
2. This information contains a description of future performance. Such description, however, does not guarantee future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in the economic environment.
3. The Bank has applied "Accounting Standard for Quarterly Financial Statements" (ASBJ Statement No.12) and "Implementation Guidance for Accounting Standard for Quarterly Financial Statements" (ASBJ Guidance No.14) from this fiscal year. The Bank prepares its quarterly consolidated financial statements in accordance with the "Regulations concerning the Terminology, Forms and Preparation Methods of the Quarterly Consolidated Financial Statements" (Cabinet Ordinance No.64), except that assets, liabilities, income and expenses are classified based on the "Ordinance for the enforcement of the Banking Law" (Ministry of Finance Ordinance No.10).

【Qualitative Information and Financial Statements】

1. Qualitative information related to the consolidated results of operations

Looking back on the Japanese economy for the first quarter, there was a growing feeling of deceleration in the economy due to the impact from soaring crude oil prices and the slowing of exports in conjunction with the business downturn of advanced economies including the United States. For the economy in Kanagawa prefecture as well as in other regions, the sense of a weakened economic outlook has spread. Under such business climate, our consolidated financial results for the first quarter were as follows.

For the first quarter, ordinary income increased ¥15,874 million from the first quarter of fiscal year 2007, to ¥85,292 million, as income from banking operations increased mainly from interest on loans and discounts and other operating income increased as a result of inclusion of a lease company as one of our consolidated subsidiaries. On the other hand, for ordinary expenses, financing expenses increased mainly due to interest on deposits, and as a result of an increase in other operating expenses in connection with the inclusion of the lease company in our consolidated subsidiaries and the increase in other ordinary expenses mainly those of credit expenses, ordinary expenses increased ¥18,118 million from the first quarter of fiscal year 2007, to ¥62,900 million. As a result, ordinary profits decreased ¥2,244 million from the first quarter of fiscal year 2007 to ¥22,391 million and quarterly net income decreased ¥1,638 million from the first quarter of fiscal year 2007 to ¥13,578 million.

2. Qualitative information related to the consolidated financial conditions

For deposits, as a result of our determination to expand through the promotion of composite trading, these increased by ¥28,200 million in the first quarter to reach ¥9,992,500 million. Of this, time deposits increased ¥121,600 million in the first quarter to ¥3,415,900 million.

Next, for loans, as a result of our efforts at expanding transactions for both individuals and corporations, total loan amounts increased ¥160,300 million in the first quarter to reach ¥8,678,900 million. On the other hand, securities increased ¥32,200 million in the first quarter to ¥1,440,300 million. In addition, government bonds increased ¥12,900 million in the first quarter to ¥606,700 million.

And total assets increased ¥55,700 million in the first quarter to ¥1,245,200 million and net assets increased ¥9,300 million to ¥757,600 million.

3. Qualitative information related to the consolidated earnings forecasts

There are no changes to our earnings forecasts for the 2nd quarter consolidated aggregate term and full year, released on May 15, 2008.

4. Others

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

Not applicable

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

i) Depreciation

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

ii) Allowance for credit losses

Allowances for possible loan losses for claims other than claims on "bankrupt borrowers" and "substantially bankrupt borrowers" and claims on "potentially bankrupt borrowers" for which allowances are provided in specific amounts, are recorded by applying the expected loan loss ratio for the year ended March 31, 2008.

(Accounting methods used specifically for quarterly consolidated financial statements)

Not applicable

(3) Changes in accounting policies, procedures and presentation rules applied in the preparation of the quarterly consolidated financial statements

i) Starting in this fiscal year, The Bank has adopted the "Accounting Standards for Quarterly Financial Statements" (ASBJ Statement No. 12) and the "Implementation Guidance on the Accounting Standards for Quarterly Financial Statements" (ASBJ Guidance No. 14). The Bank prepares its quarterly consolidated financial statements in accordance with the "Regulations concerning the Terminology, Forms and Preparation Methods of the Quarterly Consolidated Financial Statements" (Cabinet Ordinance No. 64, 2007), except that assets, liabilities, income and expenses are classified based on the "Ordinance for the Enforcement of the Banking Law" (Ministry of Finance Ordinance No. 10, 1982).

ii) The "Accounting Standard for Lease Transactions"

Finance leases other than those that were deemed to transfer the ownership of leased property to the lessees have previously been accounted for in a similar manner to operating leases. However, the "Accounting Standard for Lease Transactions" (ASBJ Statement No.13, March 30, 2007) and the "Implementation Guidance on the Accounting Standard for Lease Transactions" (ASBJ Guidance No.16, March 30, 2007) became applicable to fiscal years beginning on or after April 1, 2008, and The Bank adopted this accounting standard and practical guideline starting in this fiscal quarterly period.

(As lessees)

Finance leases other than those that are deemed to transfer the ownership of leased property to the lessees are accounted for in a similar way to purchases and depreciation for lease assets is computed under the straight-line method with zero residual value over the lease term. Finance leases other than those that deem to transfer the ownership of leased property to the lessees, which commenced in fiscal years beginning prior to April 1, 2008, are accounted for in a similar way to operating leases.

(As lessors)

Finance leases other than those the ownership of which is deemed to be transferred to the lessees are accounted for in a similar manner to ordinary purchase and sale transactions. The impact from a change on quarterly consolidated financial statements is insignificant.

In this regard, for finance leases other than those the ownership of which is deemed to be transferred to the lessees, the start date of lease transactions that belong to the consolidated fiscal year commencing before April 1, 2008, the book value of fixed assets (after deducting the accumulated depreciation amount) as of the end of the consolidated fiscal year 2007 was recorded as the amount of lease investment assets at the beginning of the year.

5. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of June 30, 2008	As of March 31, 2008
Assets:		
Cash and due from banks	628,083	544,132
Call loans and bills bought	170,689	232,611
Monetary claims bought	277,353	290,984
Trading assets	90,228	51,480
Securities	1,440,309	1,408,100
Loans and bills discounted	8,678,989	8,518,650
Foreign exchanges	4,999	3,595
Lease receivables and investment assets	71,903	-
Other assets	134,697	307,868
Tangible fixed assets	135,532	202,713
Intangible fixed assets	16,393	23,285
Deferred tax assets	37,611	36,149
Customers' liabilities for acceptances and guarantees	418,813	426,264
Allowance for loan losses	(60,326)	(56,317)
Total assets	12,045,280	11,989,520
Liabilities:		
Deposits	9,992,505	9,964,371
Negotiable certificates of deposit	180,230	155,456
Call money and bills sold	429,040	202,779
Trading liabilities	1,499	1,954
Borrowed money	55,143	110,887
Foreign exchanges	95	55
Bonds payable	40,000	40,000
Other liabilities	146,903	314,838
Provision for directors' bonuses	-	85
Provision for retirement benefits	78	73
Provision for directors' retirement benefits	-	1,072
Provision for reimbursement of deposits	807	881
Provision for contingent losses	148	116
Deferred tax liabilities for land revaluation	22,333	22,333
Acceptances and guarantees	418,813	426,264
Total liabilities	11,287,600	11,241,171
Net assets:		
Capital stock	215,616	215,597
Capital surplus	177,232	177,213
Retained earnings	266,192	261,520
Treasury stock	(738)	(705)
Shareholders' equity	658,304	653,625
Valuation difference on available-for-sale securities	21,620	17,384
Deferred gains or losses on hedges	34	(39)
Revaluation reserve for land	31,927	31,927
Valuation and translation adjustments	53,583	49,271
Minority interests	45,793	45,450
Total net assets	757,680	748,348
Total liabilities and net assets	12,045,280	11,989,520

(2) Consolidated Statements of Income

(For the three months ended)

(Unit: Millions of Yen)

	For the three months ended June 30, 2008
Ordinary income :	85,292
Interest income :	57,469
Of which, interest on loans and discounts	47,526
Of which, interest and dividends on securities	3,860
Fees and commissions	11,159
Trading income	267
Other ordinary income	15,409
Other income	986
Ordinary expenses :	62,900
Interest expenses :	10,906
Of which, interest on deposits	6,660
Fees and commissions payments	195
Other ordinary expenses	9,660
General and administrative expenses	27,234
Other expenses	14,903
Ordinary profits	22,391
Extraordinary income	912
Recoveries of written-off claims	912
Extraordinary loss	71
Loss on disposal of noncurrent assets	71
Income before income taxes	23,232
Income taxes – current	12,357
Income taxes – deferred	(3,025)
Minority interests in income	322
Net income	13,578

. Digest of Financial Result for the three months ended June 30, 2008

. 平成21年3月期 第1四半期決算の概況

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

(Unit:Millions of Yen)

For the three months ended

For the year ended

		June 30, 2008(A)	(A)-(B)	June 30, 2007(B) (Reference)	March 31, 2008 (Reference)
1	Gross operating income	業務粗利益	6,503	53,969	224,144
2	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5 勘定戻))	6,536	54,442	224,518
3	Gross operating income from domestic operations	国内業務粗利益	6,342	53,209	218,937
4	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5 勘定戻))	6,344	53,666	219,215
5	Interest income	資金利益	3,535	42,218	181,853
6	Fees and commissions	役務取引等利益	(486)	9,676	34,288
7	Trading income	特定取引利益	50	190	981
8	Other ordinary income	その他業務利益	3,243	1,123	1,814
9	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(2)	(457)	(278)
10	Gross operating income from international operations	国際業務粗利益	161	760	5,207
11	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5 勘定戻))	192	775	5,303
12	Interest income	資金利益	273	334	1,589
13	Fees and commissions	役務取引等利益	15	98	388
14	Trading income	特定取引利益	19	7	(24)
15	Other ordinary income	その他業務利益	(147)	320	3,253
16	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(30)	(15)	(95)
17	Expenses	経費(除く臨時処理分) ()	1,876	23,589	97,109
18	Personnel	人件費 ()	736	9,020	36,178
19	Facilities	物件費 ()	1,095	12,925	54,347
20	Taxes	税金 ()	46	1,643	6,583
21	(Reference) OHR (17÷1)	(参考) OHR (17÷1)	(1.6%)	43.7%	43.3%
22	Core net business profit	実質業務純益	4,626	30,380	127,035
23	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5 勘定戻))	4,659	30,853	127,409
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	725	(79)	4,502
25	Net business profit	業務純益	3,901	30,459	122,532
26	(Of which, gains (losses) on bonds)	(うち国債等債券損益(5 勘定戻))	(32)	(473)	(374)
27	Non-recurring gains (losses)	臨時損益	(5,435)	(6,143)	(12,658)
28	Disposal of bad debts	不良債権処理額 ()	2,025	7,206	13,530
29	Written-off of loans	貸出金償却 ()	2,348	3,134	14,219
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()	(353)	4,068	(982)
31	Loss on sales of non-performing loans	延滞債権等売却損 ()	(2)	3	176
32	Other	その他 ()	32	-	116
33	(Credit costs) (24+28)	(与信費用) (24+28) ()	2,751	7,126	18,032
34	Gains or losses on stocks and other securities	株式等関係損益	(3,596)	2,020	3,367
35	Gains on sales of stocks and other securities	株式等売却益	(2,099)	2,602	6,896
36	Losses on sales of stocks and other securities	株式等売却損 ()	1	0	85
37	Losses on devaluation of stocks and other securities	株式等償却 ()	1,497	581	3,444
38	Other non-recurring gains (losses)	その他の臨時損益	186	(957)	(2,495)
39	Ordinary profit	経常利益	(1,533)	24,315	109,874
40	Extraordinary income (loss)	特別損益	561	(56)	659
41	Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(20)	(51)	(302)
42	Impairment loss	減損損失 ()	-	-	-
43	Recoveries of written-off claims	償却債権取立益	(132)	708	2,624
44	Other	その他	713	(713)	(1,662)
45	Income before income taxes	税引前四半期(当期)純利益	(972)	24,259	110,533
46	Income taxes - current	法人税、住民税及び事業税 ()	(3,682)	15,675	48,440
47	Income taxes - deferred	法人税等調整額 ()	3,778	(6,507)	(4,375)
48	Net income	四半期(当期)純利益	(1,067)	15,091	66,468
	Real credit costs (33-43)	実質与信費用 (33-43) ()	2,883	6,417	15,408

(Unit:Millions of Yen)

【Consolidated】		【連結】		For the three months ended		For the year ended	
		June 30, 2008(A)	(A)-(B)	June 30, 2007(B) (Reference)	March 31, 2008 (Reference)		
Consolidated gross operating income	連結粗利益	63,543	7,441	56,102	234,909		
Interest income	資金利益	46,562	3,695	42,867	184,482		
Fees and commissions	役務取引等利益	10,964	(442)	11,406	41,221		
Trading income	特定取引利益	267	70	197	956		
Other ordinary income	その他業務利益	5,749	4,119	1,630	8,248		
General and administrative expenses	営業経費 ()	27,234	2,242	24,992	102,498		
Credit costs	与信費用 ()	12,399	4,103	8,296	24,101		
Written-off of loans	貸出金償却 ()	6,414	2,331	4,083	17,647		
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()	4,900	573	4,327	931		
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	1,050	1,167	(117)	5,193		
Other	その他 ()	33	30	3	329		
Gains or losses on stocks and other securities	株式等関係損益	(1,510)	(3,460)	1,950	3,106		
Equity in earnings of associated companies	持分法による投資損益	—	—	—	215		
Other	その他	(7)	120	(127)	179		
Ordinary profit	経常利益	22,391	(2,244)	24,635	111,810		
Extraordinary income (loss)	特別損益	840	500	340	2,524		
Income before income taxes	税金等調整前四半期(当期)純利益	23,232	(1,744)	24,976	114,335		
Income taxes - current	法人税、住民税及び事業税 ()	12,357	(3,407)	15,764	50,020		
Income taxes - deferred	法人税等調整額 ()	(3,025)	3,405	(6,430)	(5,642)		
Minority interests in income	少数株主利益 ()	322	(103)	425	1,686		
Net income	四半期(当期)純利益	13,578	(1,638)	15,216	68,270		
Real credit costs (including recoveries of written-off claims)	実質与信費用 (償却債権取立益含む)	11,486	4,295	7,191	19,629		

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

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

(Number of Consolidated Subsidiaries)		(連結対象会社数)		(Unit: Number of Companies)	
		As of June 30, 2008(A)	(A)-(B)	As of June 30, 2007(B) (Reference)	As of March 31, 2008 (Reference)
Number of consolidated subsidiaries	連結子会社数	9	(1)	10	9
Number of companies accounted for by the equity method	持分法適用会社数	0	(1)	1	0

2. Average Balance of Use and Source of Funds (Domestics)

2. 資金平残 (国内業務部門)

(Unit: Billions of Yen)
For the year ended

【Non-Consolidated】

【単体】

For the three months ended

		June 30, 2008(A)	(A)-(B)	June 30, 2007(B) (Reference)	March 31, 2008 (Reference)
Interest-earning assets	資金運用勘定	10,676.2	402.3	10,273.9	10,387.5
Loans and bills discounted	貸出金	8,673.3	538.0	8,135.3	8,403.1
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	6,970.4	367.9	6,602.5	6,786.0
Securities	有価証券	1,380.1	(80.8)	1,460.9	1,357.6
Bonds	債券	1,208.2	(83.9)	1,292.1	1,186.6
Stocks	株式	171.9	3.1	168.8	170.9
Interest-bearing liabilities	資金調達勘定	10,387.0	336.9	10,050.1	10,153.2
Deposits	預金	9,774.4	215.4	9,559.0	9,573.3
Deposits from individuals	個人預金	7,567.5	243.8	7,323.7	7,441.0
External liabilities	外部負債	326.7	22.7	304.0	289.4

3. Interest Margins (Domestics)

3. 利回・利鞘 (国内業務部門)

(Unit: %)

【Non-Consolidated】

【単体】

For the three months ended

For the year ended

		June 30, 2008(A)	(A)-(B)	June 30, 2007(B) (Reference)	March 31, 2008 (Reference)
Yield on interest-earning assets (A)	資金運用利回 A	1.97	0.11	1.86	1.99
Loans and bills discounted	貸出金利回	2.19	0.06	2.13	2.19
Securities	有価証券利回	1.06	0.17	0.89	1.20
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.26	0.05	0.21	0.24
Deposits	預金利回	0.24	0.05	0.19	0.22
External liabilities	外部負債利回	0.53	0.04	0.49	0.50
Expenses ratio	経費率	0.98	0.04	0.94	0.95
Total funding cost (C)	資金調達原価 C	1.21	0.09	1.12	1.17
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.71	0.06	1.65	1.75
Interest margin between loans and deposits	預貸金利鞘	0.95	(0.04)	0.99	1.00
Net interest margin (A)-(C)	総資金利鞘 A - C	0.76	0.02	0.74	0.82

4. Gains and Losses on Investment Securities

4. 有価証券関係損益

Gains or Losses on Bonds

国債等債券関係損益

(Unit: Millions of Yen)

【Non-Consolidated】

【単体】

For the three months ended

For the year ended

		June 30, 2008(A)	(A)-(B)	June 30, 2007(B) (Reference)	March 31, 2008 (Reference)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(505)	(32)	(473)	(374)
Gain on sales	売却益	52	(250)	302	3,990
Gain on redemption	償還益	-	-	-	-
Loss on sales	売却損 ()	376	(339)	715	2,025
Loss on redemption	償還損 ()	162	162	-	2,226
Loss on devaluation	償却 ()	19	(40)	59	112

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

(Unit: Millions of Yen)

		June 30, 2008(A)	(A)-(B)	June 30, 2007(B) (Reference)	March 31, 2008 (Reference)
Gains (losses) on bonds derivatives	債券デリバティブ損益	4,862	4,304	558	(1,258)
Gains (losses) on bonds + Gains (losses) on bonds derivatives	国債等債券損益(5勘定戻) + 債券デリバティブ損益	4,356	4,271	85	(1,632)

Gains or Losses on stocks and other securities

株式等損益

(Unit: Millions of Yen)

		June 30, 2008(A)	(A)-(B)	June 30, 2007(B) (Reference)	March 31, 2008 (Reference)
Gains (losses) on stocks and other securities	株式等損益(3勘定戻)	(1,576)	(3,596)	2,020	3,367
Gain on sales	売却益	503	(2,099)	2,602	6,896
Losses on sales	売却損 ()	1	1	0	85
Losses on devaluation	償却 ()	2,078	1,497	581	3,444

5. Net Unrealized Gains on Marketable Securities

5. 有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2008					As of March 31, 2008			
		Balance sheet amount	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Balance sheet amount	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	97,530	478	(1,695)	567	89	81,749	2,173	2,183	10
Available-for-sale	その他有価証券	1,260,013	31,851	5,635	63,152	31,301	1,249,954	26,216	53,881	27,665
	Equity securities	202,740	49,862	13,846	61,938	12,076	188,876	36,016	51,878	15,861
	Debt securities	803,613	(13,379)	(8,583)	560	13,939	799,958	(4,796)	1,377	6,173
	Other securities	253,659	(4,631)	372	653	5,285	261,118	(5,003)	626	5,629
Total	合計	1,357,543	32,329	3,940	63,720	31,390	1,331,703	28,389	56,064	27,675
	Equity securities	202,740	49,862	13,846	61,938	12,076	188,876	36,016	51,878	15,861
	Debt securities	901,144	(12,900)	(10,277)	1,127	14,028	881,708	(2,623)	3,560	6,184
	Other securities	253,659	(4,631)	372	653	5,285	261,118	(5,003)	626	5,629

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

Note: Since Available-for-sale securities are stated at market value, the differences between balance sheet amount and cost of purchase are presented in the above table.

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of June 30, 2008					As of March 31, 2008			
		Balance sheet amount	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Balance sheet amount	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	97,530	478	(1,695)	567	89	81,749	2,173	2,183	10
Available-for-sale	その他有価証券	1,262,935	31,977	5,770	63,565	31,587	1,252,741	26,207	54,310	28,102
	Equity securities	205,662	49,988	13,981	62,351	12,362	191,664	36,007	52,306	16,299
	Debt securities	803,613	(13,379)	(8,583)	560	13,939	799,958	(4,796)	1,377	6,173
	Other securities	253,659	(4,631)	372	653	5,285	261,118	(5,003)	626	5,629
Total	合計	1,360,466	32,456	4,076	64,132	31,676	1,334,491	28,380	56,493	28,112
	Equity securities	205,662	49,988	13,981	62,351	12,362	191,664	36,007	52,306	16,299
	Debt securities	901,144	(12,900)	(10,277)	1,127	14,028	881,708	(2,623)	3,560	6,184
	Other securities	253,659	(4,631)	372	653	5,285	261,118	(5,003)	626	5,629

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

Note: Since Available-for-sale securities are stated at market value, the differences between balance sheet amount and cost of purchase are presented in the above table.

6. Derivative contracts

6. デリバティブ取引

Interest rate contracts

金利関連取引

【Consolidated】

【連結】

(Unit: Millions of Yen)

				As of June 30, 2008			As of March 31, 2008		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
Market	Futures	取引所	金利先物	9,890	(6)	(6)	2,447	0	0
OTC	Interest rate swaps	店頭	金利スワップ	4,446,021	3,918	3,918	4,842,108	4,215	4,240
	Others		その他	81,050	(305)	1,616	81,502	(189)	1,736
Total				合計			合計		
					3,606	5,529		4,026	5,977

Foreign ex C change

通貨関連取引

【Consolidated】

【連結】

(Unit: Millions of Yen)

				As of June 30, 2008			As of March 31, 2008		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
OTC	Currency swaps	店頭	通貨スワップ	337,937	2,177	2,177	328,087	2,285	2,285
	Forward exchange contract		為替予約	768,602	29	29	684,540	(81)	(81)
	Options		通貨オプション	102,597	3	685	100,472	22	736
Total				合計			合計		
					2,209	2,892		2,226	2,940

Stocks contracts

株式関連取引

Not applicable

該当事項はありません。

Bonds contracts

債券関連取引

【Consolidated】

【連結】

(Unit: Millions of Yen)

				As of June 30, 2008			As of March 31, 2008		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
Market	Futures	取引所	債券先物	15,928	(173)	(173)	5,863	(38)	(38)
OTC	Options	店頭	債券店頭オプション	200,000	(1,347)	2,345	200,000	(6,335)	(2,641)
Total				合計			合計		
					(1,521)	2,172		(6,373)	(2,679)

Commodity related transactions

商品関連取引

Not applicable

該当事項はありません。

Credit derivative transactions

クレジットデリバティブ取引

Not applicable

該当事項はありません。

. LOANS AND OTHER ASSETS INFORMATION

. 貸出金等の状況

1. Risk Managed Loan Information

1. リスク管理債権の状況

【Non-Consolidated】		【単体】		(Unit:Millions of Yen)	
Risk managed loans	リスク管理債権	As of June 30, 2008(A)	(A)-(B)	As of March 31, 2008(B)	
Loans to borrowers in bankruptcy	破綻先債権額	18,847	10,278	8,569	
Past due loans	延滞債権額	144,145	14,865	129,280	
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	11,217	5,677	5,540	
Restructured loans	貸出条件緩和債権額	44,261	(2,052)	46,313	
Total	合計	218,471	28,767	189,704	
(Amount of partial direct charge-off)		(部分直接償却額)		71,217	3,493 67,724
Loans and bills discounted	貸出金残高(未残)	8,738,730	159,735	8,578,995	

(注) 1. リスク管理債権額は、部分直接償却実施後の金額で表示しております。
2. 未収利息不計上の基準は、自己査定に基づく債務者区分によりおこなっております。

(Note 1) The amounts are presented after partial direct charge-off.

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

【Consolidated】		【連結】		(Unit:Millions of Yen)	
Risk managed loans	リスク管理債権	As of June 30, 2008(A)	(A)-(B)	As of March 31, 2008(B)	
Loans to borrowers in bankruptcy	破綻先債権額	19,072	10,459	8,613	
Past due loans	延滞債権額	148,152	14,437	133,715	
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	11,217	5,677	5,540	
Restructured loans	貸出条件緩和債権額	44,261	(2,052)	46,313	
Total	合計	222,704	28,521	194,183	
(Amount of partial direct charge-off)		(部分直接償却額)		80,867	3,892 76,975
Loans and bills discounted	貸出金残高(未残)	8,678,989	160,339	8,518,650	

(注) 1. リスク管理債権額は、部分直接償却実施後の金額で表示しております。
2. 未収利息不計上の基準は、自己査定に基づく債務者区分によりおこなっております。

(Note 1) The amounts are presented after partial direct charge-off.

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

2. Claims disclosed under the Financial Revitalization Law

2. 金融再生法開示債権

【Non-Consolidated】		【単体】		(Unit:Millions of Yen)	
		As of June 30, 2008(A)	(A)-(B)	As of March 31, 2008(B)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	39,681	13,476	26,205	
Doubtful claims	危険債権	125,290	12,023	113,267	
Claims in need of special caution	要管理債権	55,479	3,625	51,854	
Sub-total (Claims in need of special caution or below)	要管理債権以下 計 A	220,451	29,125	191,326	
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	919,920	47,308	872,612	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,953,449	81,719	7,871,730	
Sub-total (Normal claims)	正常債権 計	8,873,370	129,027	8,744,343	
Total (Credit exposures)	合計 B	9,093,821	158,151	8,935,670	
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	107,676	3,771	103,905	
Percentage of claims in need of special caution or below	A/B	要管理債権以下の割合 A / B	2.4%	0.3%	2.1%

【Consolidated】		【連結】		(Unit:Millions of Yen)	
		As of June 30, 2008(A)	(A)-(B)	As of March 31, 2008(B)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	43,455	13,500	29,955	
Doubtful claims	危険債権	126,823	11,967	114,856	
Claims in need of special caution	要管理債権	55,665	3,704	51,961	
Sub-total (Claims in need of special caution or below)	要管理債権以下 計 C	225,943	29,170	196,773	
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	924,365	47,682	876,683	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,193,277	73,480	8,119,797	
Sub-total (Normal claims)	正常債権 計	9,117,643	121,163	8,996,480	
Total (Credit exposures)	合計 D	9,343,587	150,333	9,193,254	
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	108,685	3,570	105,115	
Percentage of claims in need of special caution or below	C/D	要管理債権以下の割合 C / D	2.4%	0.3%	2.1%

3. Loan Portfolio Information

3. 業種別貸出等の状況

Classification of loans by type of industry

業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2008(A)	(A)-(B)	As of March 31, 2008(B)
Domestic offices (excluding loans in offshore market account)	国内店分(除く特別国際金融取引勘定)	8,738,730	159,735	8,578,995
Manufacturing	製造業	978,958	66,270	912,688
Agriculture	農業	4,284	(679)	4,963
Forestry	林業	46	(3)	49
Fishery	漁業	6,605	325	6,280
Mining	鉱業	4,328	(78)	4,406
Construction	建設業	318,519	(6,038)	324,557
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	13,557	300	13,257
IT and telecommunication	情報通信業	73,178	(127)	73,305
Transportation	運輸業	356,361	5,577	350,784
Wholesale and retail	卸売・小売業	711,942	13,548	698,394
Finance and insurance	金融・保険業	270,370	(27,939)	298,309
Real estate	不動産業	1,116,509	(13,447)	1,129,956
Services	各種サービス業	957,416	30,537	926,879
Local governments	地方公共団体	135,419	25,660	109,759
Others	その他	3,791,234	65,828	3,725,406

Loans to small and medium-sized businesses
and Percentage to total domestic loans

中小企業等貸出残高及び貸出比率

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2008(A)	(A)-(B)	As of June 30, 2007(B) (Reference)	As of March 31, 2008(C)
Loans to small and medium-sized businesses, etc	中小企業等貸出残高	6,997,266	297,206	6,700,060	6,926,323
Of which, loans to small and medium-sized businesses	うち中小企業貸出	3,208,245	28,042	3,180,203	3,202,269
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	80.0%	(0.4%)	80.4%	80.7%

Loans to Individuals

消費者ローン残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2008(A)	(A)-(B)	As of June 30, 2007(B) (Reference)	As of March 31, 2008(C)
Loans to individuals	消費者ローン残高	3,789,021	269,164	3,519,857	3,724,054
Residential loans	住宅系ローン	3,445,955	257,242	3,188,713	3,383,278
Housing loans	住宅ローン	2,304,363	207,733	2,096,630	2,254,123
Apartment loans	アパートローン	1,141,592	49,510	1,092,082	1,129,155
Other individual loans	その他のローン	343,066	11,922	331,144	340,776

4. Loans and Deposits, etc Information

4. 預金、貸出金等の状況

Balances of Loans and deposits

預金・貸出金の末残・平残

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

		June 30, 2008(A)	(A)-(B)	June 30, 2007(B) (Reference)	March 31, 2008
Deposits (outstanding balance)	預金 (末残)	10,025.9	233.9	9,792.0	9,996.8
Deposits (average balance)	預金 (平残)	9,910.6	237.5	9,673.1	9,712.9
Loans and bills discounted (outstanding balance)	貸出金 (末残)	8,738.7	410.8	8,327.9	8,578.9
Loans and bills discounted (average balance)	貸出金 (平残)	8,685.1	536.3	8,148.8	8,415.8

Breakdown of depositors' categories

預金者別預金残高

Domestic offices (excluding deposits in offshore market account)

(特別国際金融取引勘定を除く国内店分)

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

<Outstanding balance>	(末残)	As of June 30, 2008(A)	(A)-(B)	As of June 30, 2007(B) (Reference)	As of March 31, 2008
Individual	個人	7,766.5	222.3	7,544.2	7,559.0
Of which, liquidity deposits	うち流動性預金	4,742.2	44.6	4,697.6	4,632.1
Of which, term deposits	うち定期性預金	2,980.0	167.4	2,812.6	2,884.2
Corporate	法人	1,901.6	(14.1)	1,915.7	1,830.3
Local Public	公金	233.3	0.0	233.3	474.4
Financial institutions	金融	119.0	27.7	91.3	125.7
Total	合計	10,020.6	236.0	9,784.6	9,989.6
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,257.1	210.3	9,046.8	9,231.5

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

<Average balance>	(平残)	June 30, 2008(A)	(A)-(B)	June 30, 2007(B) (Reference)	March 31, 2008
Individual	個人	7,609.4	252.8	7,356.6	7,474.7
Corporate	法人	1,896.9	(1.9)	1,898.8	1,854.4
Local Public	公金	329.8	7.6	322.2	295.4
Financial institutions	金融	72.9	(15.7)	88.6	82.4
Total	合計	9,909.1	242.7	9,666.4	9,707.1
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,128.4	253.6	8,874.8	8,918.9

Non-deposit products for individuals Information

個人向け投資型商品の状況

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

		As of June 30, 2008(A)	(A)-(B)	As of June 30, 2007(B) (Reference)	As of March 31, 2008
Investment trusts	投資信託残高	473.5	(16.4)	489.9	441.1
Annuity insurance	年金保険残高	390.0	50.9	339.1	354.7
Foreign currency deposits	外貨預金残高	42.2	10.3	31.9	40.4
Public bonds	公共債残高	513.5	(32.4)	545.9	535.1
Total balance of non-deposit products for individuals	個人向け投資型商品残高合計	1,419.3	12.4	1,406.9	1,371.5
Individual deposits (deposits in yen)	個人預金 (円貨預金)	7,724.3	212.1	7,512.2	7,518.6
Total individual deposit assets	個人向け預り資産合計	9,143.6	224.4	8,919.2	8,890.2
Ratio of non-deposit products for individuals	個人向け投資型商品比率	15.5%	(0.2%)	15.7%	15.4%