

Summary of Financial Results for the 3rd Quarter ended December 31, 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 nine months ended December 31, 2008)

(1) Consolidated Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Nine months ended December 31, 2008	255,541	—	23,899	—	16,931	—
Nine months ended December 31, 2007	226,548	21.3%	81,681	10.8%	49,750	10.6%

	Net Income per Share		Net Income per Share(Diluted)	
Nine months ended December 31, 2008	¥12.39		¥12.38	
Nine months ended December 31, 2007	¥36.01		¥35.94	

(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
December 31, 2008	11,954,850	728,722	5.6%	¥500.05
March 31, 2008	11,989,520	748,348	5.8%	¥513.03

(Reference) Own Capital: December 31, 2008: ¥680,018 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	—	¥5.00	—	—	—
Fiscal year ended March 31, 2009 (Forecasts)	—	—	—	¥5.00	¥10.00

(Note) Revision of forecasts for dividends in the three months ended December 31, 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
Fiscal year ended March 31, 2009	350,000	10.0%	68,000	(39.1%)	42,500	(37.7%)	¥31.15

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

(Note 2) Revision of earnings forecasts in the three months ended December 31, 2008: No

4. Other Information

- (1) Changes in the scope of consolidated significant subsidiaries in the nine months ended December 31, 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 2-3 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 2-3 for detailed information.
- (4) Number of common shares issued
 - (a) Number of share issued (including treasury shares)

December 31, 2008:	1,371,071,054 shares;	March 31, 2008:	1,370,947,054 shares
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 - (b) Number of treasury shares

December 31, 2008:	11,191,045 shares;	March 31, 2008:	883,570 shares
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 - (c) Average outstanding shares for the nine months ended

December 31, 2008:	1,365,540,708 shares;	December 31, 2007:	1,381,397,198 shares
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(Notes for using forecasts information etc.)

1. There are no changes to our consolidated earnings forecasts released on November 14, 2008 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

The consolidated 3rd quarter (cumulative year-to-date basis; hereinafter, “the term under review”) saw an increase in ordinary income of ¥28,993 million year-on-year to ¥255,541 million due to an increase in interest income centered on interest on loans and discounts, an increase in other ordinary income following the conversion of the lease company into a consolidated subsidiary, and other factors. At the same time, a worsening real estate market compounded by disruption in the financial markets led to increases in other expenses, principally credit costs and losses on devaluation of stocks and other securities, and in other ordinary expenses following the conversion of the lease company into a consolidated subsidiary, with ordinary expenses climbing ¥86,775 million year-on-year to ¥231,641 million. The consequence was a ¥57,782 million year-on-year decline in ordinary profit for the term under review to ¥23,899 million, and a ¥32,819 million year-on-year drop in net quarterly profit to ¥16,931 million.

2. Qualitative information related to the consolidated financial conditions

As a result of efforts to expand deposits through the pursuit of composite transactions, deposits increased during the term under review by ¥54,900 million to ¥10,019,200 million. Of these deposits, term deposits rose during the term under review by ¥213,600 million to ¥3,507,900 million.

Efforts to expand business dealings with both individuals and companies produced an increase in loans and bills discounted of ¥509,800 million to ¥9,028,400 million. However, securities declined during the term under review by ¥36,800 million to ¥1,371,300 million; of these, government bonds fell during the term under review by ¥44,700 million to ¥549,100 million.

In addition, total assets receded during the term under review by ¥34,700 million to ¥11,954,800 million, while net assets slipped by ¥19,600 million to ¥728,700 million.

3. Qualitative information related to the consolidated earnings forecasts

There are no changes to our earnings forecasts for the full year, released on November 14, 2008.

4. Others

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

Not applicable

While Hamagin Tokai Tokyo Securities Co., Ltd., does not qualify as a specified subsidiary, it became a consolidated subsidiary in the consolidated 3rd quarter when the Bank of Yokohama underwrote the allocation of new shares to a third party on November 4, 2008.

- (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 September 30, 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 the consolidated 1st quarter.

(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. As a result, ordinary profit and quarterly net income before taxes in the consolidated 3rd quarter aggregate term decreased by ¥846 million respectively. The impact on segment information is stated in the relevant sections.

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.

(Additional information)

The fair value of floating-rate government bonds was previously entered into the balance sheet using market prices but, for those bonds for which market prices are determined not to reflect their fair value in light of recent market conditions, the fair value entered into the balance sheet is based on rationally calculated prices from the interim consolidated accounting period. This has increased the value of “Securities” by ¥11,884 million, decreased “Deferred tax assets” by ¥4,828 million, and increased “Valuation difference on available-for-sale securities” by ¥7,055 million from the respective balance sheet figures based on market prices.

The rationally calculated prices for floating-rate government bonds are calculated by discounting the future cash flow estimated from the implied forward rate, etc., by the discount rate based on the spot rate for government bonds. The principal price determinant variables are the spot rate for government bonds and the swaption volatility.

5. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of December 31, 2008	As of March 31, 2008
Assets:		
Cash and due from banks	368,650	544,132
Call loans and bills bought	63,714	232,611
Monetary claims bought	260,846	290,984
Trading assets	61,056	51,480
Securities	1,371,326	1,408,100
Loans and bills discounted	9,028,447	8,518,650
Foreign exchanges	6,264	3,595
Lease receivables and investment assets	69,371	-
Other assets	184,350	307,868
Tangible fixed assets	137,316	202,713
Intangible fixed assets	18,201	23,285
Deferred tax assets	55,896	36,149
Customers' liabilities for acceptances and guarantees	413,277	426,264
Allowance for loan losses	(83,869)	(56,317)
Total assets	11,954,850	11,989,520
Liabilities:		
Deposits	10,019,275	9,964,371
Negotiable certificates of deposit	197,809	155,456
Call money and bills sold	250,982	202,779
Trading liabilities	1,709	1,954
Borrowed money	145,602	110,887
Foreign exchanges	151	55
Bonds payable	40,300	40,000
Other liabilities	133,424	314,838
Provision for directors' bonuses	-	85
Provision for retirement benefits	84	73
Provision for directors' retirement benefits	-	1,072
Provision for reimbursement of deposits	810	881
Provision for contingent losses	364	116
Reserves under the special laws	0	-
Deferred tax liabilities for land revaluation	22,333	22,333
Acceptances and guarantees	413,277	426,264
Total liabilities	11,226,128	11,241,171
Net assets:		
Capital stock	215,628	215,597
Capital surplus	177,244	177,213
Retained earnings	262,640	261,520
Treasury stock	(6,619)	(705)
Total shareholders' equity	648,894	653,625
Valuation difference on available-for-sale securities	(751)	17,384
Deferred gains or losses on hedges	(51)	(39)
Revaluation reserve for land	31,927	31,927
Total valuation and translation adjustments	31,124	49,271
Subscription rights to shares	57	-
Minority interests	48,646	45,450
Total net assets	728,722	748,348
Total liabilities and net assets	11,954,850	11,989,520

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

(2) Consolidated Statements of Income

	(Unit: Millions of Yen)
	For the nine months ended December 31, 2008
Ordinary income :	255,541
Interest income :	169,648
Of which, interest on loans and discounts	143,792
Of which, interest and dividends on securities	11,757
Fees and commissions	34,227
Trading income	835
Other ordinary income	40,330
Other income	10,499
Ordinary expenses :	231,641
Interest expenses :	28,188
Of which, interest on deposits	18,765
Fees and commissions payments	6,278
Trading expenses	81
Other ordinary expenses	35,472
General and administrative expenses	83,248
Other expenses	78,372
Ordinary profit	23,899
Extraordinary income	2,295
Recoveries of written-off claims	2,295
Extraordinary loss	445
Loss on disposal of noncurrent assets	445
Other	0
Income before income taxes	25,750
Income taxes current	18,815
Income taxes deferred	(10,594)
Total income taxes	8,221
Minority interests in income	596
Net income	16,931

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

. Digest of Financial Result for the nine months ended December 31, 2008
 . 平成21年3月期 第3四半期決算の概況

1. Profit and Loss
 [Non-Consolidated]

1.損益状況
 [単体]

(Unit:Millions of Yen)

For the nine months ended

For the year ended

		December 31, 2008(A)	(A)-(B)	December 31, 2007(B)	March 31, 2008 (Reference)
1	Gross operating income	164,963	(216)	165,179	224,144
2	(Excluding gains (losses) on bonds)	173,871	7,044	166,827	224,518
3	Gross operating income from domestic operations	161,627	(224)	161,851	218,937
4	(Excluding gains (losses) on bonds)	170,339	6,935	163,404	219,215
5	Interest income	139,165	5,286	133,879	181,853
6	Fees and commissions	22,193	(2,469)	24,662	34,288
7	Trading income	818	33	785	981
8	Other ordinary income	(550)	(3,073)	2,523	1,814
9	(Of which, gains (losses) on bonds)	(8,712)	(7,160)	(1,552)	(278)
10	Gross operating income from international operations	3,336	9	3,327	5,207
11	(Excluding gains (losses) on bonds)	3,531	108	3,423	5,303
12	Interest income	1,641	585	1,056	1,589
13	Fees and commissions	333	39	294	388
14	Trading income	(58)	(46)	(12)	(24)
15	Other ordinary income	1,419	(569)	1,988	3,253
16	(Of which, gains (losses) on bonds)	(195)	(100)	(95)	(95)
17	Expenses	77,409	5,502	71,907	97,109
18	Personnel	29,133	2,051	27,082	36,178
19	Facilities	43,379	3,421	39,958	54,347
20	Taxes	4,896	30	4,866	6,583
21	(Reference) OHR (17÷1)	46.9%	3.4%	43.5%	43.3%
22	Core net business profit	87,553	(5,718)	93,271	127,035
23	(Excluding gains (losses) on bonds)	96,461	1,542	94,919	127,409
24	Provision of allowance for general loan losses	6,473	5,235	1,238	4,502
25	Net business profit	81,080	(10,953)	92,033	122,532
26	(Of which, gains (losses) on bonds)	(8,907)	(7,259)	(1,648)	(374)
27	Non-recurring gains (losses)	(56,075)	(44,694)	(11,381)	(12,658)
28	Disposal of bad debts	41,730	29,963	11,767	13,530
29	Written-off of loans	17,057	5,634	11,423	14,219
30	Provision of allowance for specific loan losses	24,369	24,031	338	(982)
31	Loss on sales of non-performing loans	17	13	4	176
32	Other	285	285	-	116
33	(Credit costs) (24+28)	48,203	35,198	13,005	18,032
34	Gains or losses on stocks and other securities	(10,994)	(13,502)	2,508	3,367
35	Gains on sales of stocks and other securities	8,815	4,195	4,620	6,896
36	Losses on sales of stocks and other securities	121	87	34	85
37	Losses on devaluation of stocks and other securities	19,687	17,609	2,078	3,444
38	Other non-recurring gains (losses)	(3,350)	(1,228)	(2,122)	(2,495)
39	Ordinary profit	25,005	(55,646)	80,651	109,874
40	Extraordinary income (loss)	1,011	(241)	1,252	659
41	Gain (loss) on disposal of noncurrent assets	(441)	(377)	(64)	(302)
42	Recoveries of written-off claims	1,452	(578)	2,030	2,624
43	Other	-	713	(713)	(1,662)
44	Income before income taxes	26,016	(55,888)	81,904	110,533
45	Income taxes - current	17,371	(19,614)	36,985	48,440
46	Income taxes - deferred	(9,309)	(5,073)	(4,236)	(4,375)
47	Net income	17,953	(31,202)	49,155	66,468
	Real credit costs (33-42)	46,750	35,776	10,974	15,408

(Unit:Millions of Yen)

【Consolidated】		【連結】		For the nine months ended		For the year ended	
				December 31, 2008(A)	(A)-(B)	December 31, 2007(B)	March 31, 2008 (Reference)
Consolidated gross operating income		連結粗利益	175,020	2,414	172,606	234,909	
Interest income	資金利益	141,460	5,718	135,742	184,482		
Fees and commissions	役務取引等利益	27,948	(1,949)	29,897	41,221		
Trading income	特定取引利益	754	(19)	773	956		
Other ordinary income	その他業務利益	4,857	(1,336)	6,193	8,248		
General and administrative expenses		営業経費 ()	83,248	7,428	75,820	102,498	
Credit costs		与信費用 ()	55,635	38,275	17,360	24,101	
Written-off of loans	貸出金償却 ()	20,090	6,207	13,883	17,647		
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()	27,166	25,758	1,408	931		
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	8,076	6,049	2,027	5,193		
Other	その他 ()	302	262	40	329		
Gains or losses on stocks and other securities		株式等関係損益	(11,241)	(13,556)	2,315	3,106	
Equity in earnings of associated companies		持分法による投資損益	-	(215)	215	215	
Other		その他	(995)	(720)	(275)	179	
Ordinary profit		経常利益	23,899	(57,782)	81,681	111,810	
Extraordinary income (loss)		特別損益	1,850	(1,112)	2,962	2,524	
Income before income taxes		税金等調整前四半期(当期)純利益	25,750	(58,894)	84,644	114,335	
Income taxes - current		法人税、住民税及び事業税 ()	18,815	(19,134)	37,949	50,020	
Income taxes - deferred		法人税等調整額 ()	(10,594)	(6,039)	(4,555)	(5,642)	
Minority interests in income		少数株主利益 ()	596	(903)	1,499	1,686	
Net income		四半期(当期)純利益	16,931	(32,819)	49,750	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)	53,340	39,722	13,618	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)		
		December 31, 2008(A)	(A)-(B)	December 31, 2007(B)	March 31, 2008 (Reference)	
Number of consolidated subsidiaries		連結子会社数	10	0	10	9
Number of companies accounted for by the equity method		持分法適用会社数	0	0	0	0

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

2. 資金平残(国内業務部門)

[Non-Consolidated]

[単体]

For the nine months ended

(Unit:Billions of Yen)
For the year ended

		December 31, 2008(A)	(A)-(B)	December 31, 2007(B)	March 31, 2008 (Reference)
Interest-earning assets	資金運用勘定	10,682.7	367.5	10,315.2	10,387.5
Loans and bills discounted	貸出金	8,775.8	452.8	8,323.0	8,403.1
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	6,995.7	275.4	6,720.3	6,778.6
Securities	有価証券	1,340.7	(22.2)	1,362.9	1,357.6
Bonds	債券	1,167.7	(24.3)	1,192.0	1,186.6
Stocks	株式	173.0	2.1	170.9	170.9
Interest-bearing liabilities	資金調達勘定	10,391.2	306.8	10,084.4	10,153.2
Deposits	預金	9,769.8	230.3	9,539.5	9,573.3
Deposits from individuals	個人預金	7,624.2	218.9	7,405.3	7,441.0
External liabilities	外部負債	362.2	77.5	284.7	289.4

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

[Non-Consolidated]

[単体]

For the nine months ended

(Unit:%)
For the year ended

		December 31, 2008(A)	(A)-(B)	December 31, 2007(B)	March 31, 2008 (Reference)
Yield on interest-earning assets (A)	資金運用利回 A	1.97	0.02	1.95	1.99
Loans and bills discounted	貸出金利回	2.17	(0.01)	2.18	2.19
Securities	有価証券利回	1.11	0.04	1.07	1.20
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.25	0.02	0.23	0.24
Deposits	預金利回	0.23	0.02	0.21	0.22
External liabilities	外部負債利回	0.55	0.05	0.50	0.50
Expenses ratio	経費率	0.99	0.05	0.94	0.95
Total funding cost (C)	資金調達原価 C	1.21	0.06	1.15	1.17
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.72	0.00	1.72	1.75
Interest margin between loans and deposits	預貸金利鞘	0.94	(0.07)	1.01	1.00
Net interest margin (A)-(C)	総資金利鞘 A - C	0.76	(0.04)	0.80	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

[Non-Consolidated]

[単体]

For the nine months ended

(Unit:Millions of Yen)
For the year ended

		December 31, 2008(A)	(A)-(B)	December 31, 2007(B)	March 31, 2008 (Reference)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(8,907)	(7,259)	(1,648)	(374)
Gain on sales	売却益	73	(384)	457	3,990
Gain on redemption	償還益	-	-	-	-
Loss on sales	売却損 ()	6,033	4,410	1,623	2,025
Loss on redemption	償還損 ()	876	596	280	2,226
Loss on devaluation	償却 ()	2,071	1,870	201	112

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

(Unit:Millions of Yen)

		December 31, 2008(A)	(A)-(B)	December 31, 2007(B)	March 31, 2008 (Reference)
Gains (losses) on bonds derivatives	債券デリバティブ損益	6,138	4,836	1,302	(1,258)
Gains (losses) on bonds + Gains (losses) on bonds derivatives	国債等債券損益(5勘定戻) + 債券デリバティブ損益	(2,768)	(2,423)	(345)	(1,632)

Gains or Losses on stocks and other securities

株式等損益

[Non-Consolidated]

[単体]

For the nine months ended

(Unit:Millions of Yen)
For the year ended

		December 31, 2008(A)	(A)-(B)	December 31, 2007(B)	March 31, 2008 (Reference)
Gains (losses) on stocks and other securities	株式等損益(3勘定戻)	(10,994)	(13,502)	2,508	3,367
Gains on sales	売却益	8,815	4,195	4,620	6,896
Losses on sales	売却損 ()	121	87	34	85
Losses on devaluation	償却 ()	19,687	17,609	2,078	3,444

5. Net Unrealized Gains on Marketable Securities

5.時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of December 31, 2008					As of September 30, 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	120,293	3,414	2,278	3,415	1	110,574	1,136	1,151	14
Available-for-sale	その他有価証券	1,169,795	(594)	(5,158)	34,426	35,021	1,055,553	4,564	37,788	33,224
Equity securities	株式	139,230	5,841	(4,389)	23,285	17,443	160,737	10,230	32,043	21,813
Debt securities	債券	809,095	5,411	2,401	10,127	4,716	656,281	3,010	5,491	2,481
floating-rate government bonds	うち変動利付国債	173,055	4,047	26	4,484	436	172,912	4,021	4,569	548
Other securities	その他	221,469	(11,847)	(3,171)	1,013	12,861	238,534	(8,676)	253	8,929
Total	合計	1,290,089	2,819	(2,881)	37,842	35,022	1,166,127	5,700	38,939	33,238
Equity securities	株式	139,230	5,841	(4,389)	23,285	17,443	160,737	10,230	32,043	21,813
Debt securities	債券	929,389	8,825	4,678	13,543	4,717	766,855	4,147	6,643	2,496
Other securities	その他	221,469	(11,847)	(3,171)	1,013	12,861	238,534	(8,676)	253	8,929

(注)1. 「その他有価証券」については、時価評価しておりますので、評価損益は、貸借対照表計上額と取得原価との差額を計上しております。

2. 変動利付国債のうち市場価格を時価とみなせない状態にあると判断したものについては、「金融資産の時価の算定に関する実務上の取扱い」(企業会計基準委員会実務対応報告第25号)を考慮し、合理的に算定された価額を時価としております。
なお、合理的に算定された価額と市場価格との差額は、20年9月末は 13,479百万円、20年12月末は 11,884百万円であります。

(Note1) "Available-for-sale securities" are marked to market; the difference between the balance sheet figure and the acquisition cost is posted as "Net"

(Note2) For those floating-rate government bonds for which market prices are determined not to reflect fair value, the fair value is based on prices rationally calculated in line with the "Practical Solution on Measurement of Fair Value for Financial Assets" (The Accounting Standards Board of Japan, Practical Issue Task Force No. 25). The difference between rationally calculated prices and market prices was ¥13,479 million at the end of September 2008 and ¥11,884 million at the end of December 2008.

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of December 31, 2008					As of September 30, 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	120,293	3,414	2,278	3,415	1	110,574	1,136	1,151	14
Available-for-sale	その他有価証券	1,171,973	(1,237)	(5,483)	34,568	35,805	1,058,024	4,246	38,057	33,811
Equity securities	株式	141,408	5,199	(4,713)	23,427	18,228	163,208	9,912	32,312	22,400
Debt securities	債券	809,095	5,411	2,401	10,127	4,716	656,281	3,010	5,491	2,481
floating-rate government bonds	うち変動利付国債	173,055	4,047	26	4,484	436	172,912	4,021	4,569	548
Other securities	その他	221,469	(11,847)	(3,171)	1,013	12,861	238,534	(8,676)	253	8,929
Total	合計	1,292,267	2,177	(3,205)	37,984	35,807	1,168,598	5,382	39,209	33,826
Equity securities	株式	141,408	5,199	(4,713)	23,427	18,228	163,208	9,912	32,312	22,400
Debt securities	債券	929,389	8,825	4,678	13,543	4,717	766,855	4,147	6,643	2,496
Other securities	その他	221,469	(11,847)	(3,171)	1,013	12,861	238,534	(8,676)	253	8,929

(注)1. 「その他有価証券」については、時価評価しておりますので、評価損益は、連結貸借対照表計上額と取得原価との差額を計上しております。

2. 変動利付国債のうち市場価格を時価とみなせない状態にあると判断したものについては、「金融資産の時価の算定に関する実務上の取扱い」(企業会計基準委員会実務対応報告第25号)を考慮し、合理的に算定された価額を時価としております。
なお、合理的に算定された価額と市場価格との差額は、20年9月末は 13,479百万円、20年12月末は 11,884百万円であります。

(Note1) "Available-for-sale securities" are marked to market; the difference between the balance sheet figure and the acquisition cost is posted as "Net"

(Note2) For those floating-rate government bonds for which market prices are determined not to reflect fair value, the fair value is based on prices rationally calculated in line with the "Practical Solution on Measurement of Fair Value for Financial Assets" (The Accounting Standards Board of Japan, Practical Issue Task Force No. 25). The difference between rationally calculated prices and market prices was ¥13,479 million at the end of September 2008 and ¥11,884 million at the end of December 2008.

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 December 31, 2008			As of September 30, 2008		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
Market	Futures	金融商品取引所	金利先物	-	-	-	2,471	(6)	(6)
OTC	Interest rate swaps	店頭	金利スワップ	3,925,026	4,702	4,702	4,110,694	4,097	4,097
	Others		その他	89,225	(89)	1,739	90,720	(201)	1,766
Total			合計		4,613	6,442		3,888	5,856

(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(20年12月末)から除いております。

(Note) Derivative transactions subject to hedge accounting are not included in the above table as at the end of December 2008.

Foreign exchange

通貨関連取引

【Consolidated】

【連結】

(Unit: Millions of Yen)

				As of December 31, 2008			As of September 30, 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	311,395	2,202	2,202	330,960	2,116	2,116
	Forward exchange contract		為替予約	247,333	(208)	(208)	456,722	66	66
	Options		通貨オプション	96,826	13	823	117,834	20	864
Total			合計		2,007	2,817		2,202	3,047

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

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

Stocks contracts

株式関連取引

Not applicable

該当事項はありません。

Bonds contracts

債券関連取引

【Consolidated】

【連結】

(Unit: Millions of Yen)

				As of December 31, 2008			As of September 30, 2008		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
Market	Futures	金融商品取引所	債券先物	-	-	-	5,384	(5)	(5)
OTC	Options	店頭	債券店頭オプション	40,000	2	33	-	-	-
Total			合計		2	33		(5)	(5)

Commodity related transactions

商品関連取引

Not applicable

該当事項はありません。

Credit derivative transactions

クレジットデリバティブ取引

Not applicable

該当事項はありません。

・ LOANS AND OTHER ASSETS INFORMATION
 ・ 貸出金等の状況

1. Risk Managed Loan Information

1. リスク管理債権の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of December 31, 2008(A)	(A)-(B)	(A)-(C)	As of September 30, 2008(B)	As of March 31, 2008(C)
Loans to borrowers in bankruptcy	破綻先債権額	64,398	14,323	55,829	50,075	8,569
Past due loans	延滞債権額	131,384	(16,296)	2,104	147,680	129,280
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	14,525	5,685	8,985	8,840	5,540
Restructured loans	貸出条件緩和債権額	22,638	(31,400)	(23,675)	54,038	46,313
Total	合計	232,947	(27,687)	43,243	260,634	189,704
(Amount of partial direct written-off)	(部分直接償却額)	78,698	7,220	10,974	71,478	67,724
Loans and bills discounted	貸出金残高(未残)	9,082,044	291,243	503,049	8,790,801	8,578,995

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

(Note1) The amounts are presented after partial direct written-off.

(Note2) The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

【Consolidated】

【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of December 31, 2008(A)	(A)-(B)	(A)-(C)	As of September 30, 2008(B)	As of March 31, 2008(C)
Loans to borrowers in bankruptcy	破綻先債権額	64,518	14,354	55,905	50,164	8,613
Past due loans	延滞債権額	136,125	(16,177)	2,410	152,302	133,715
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	14,525	5,683	8,985	8,842	5,540
Restructured loans	貸出条件緩和債権額	22,638	(31,400)	(23,675)	54,038	46,313
Total	合計	237,807	(27,540)	43,624	265,347	194,183
(Amount of partial direct written-off)	(部分直接償却額)	89,003	7,525	12,028	81,478	76,975
Loans and bills discounted	貸出金残高(未残)	9,028,447	294,304	509,797	8,734,143	8,518,650

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

(Note1) The amounts are presented after partial direct written-off.

(Note2) The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

2. Status of disclosed claims under the Financial Reconstruction Law

2. 金融再生法開示債権の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of December 31, 2008(A)	(A)-(B)	(A)-(C)	As of September 30, 2008(B)	As of March 31, 2008(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	89,625	15,522	63,420	74,103	26,205
Doubtful claims	危険債権	108,776	(17,983)	(4,491)	126,759	113,267
Claims in need of special caution	要管理債権	37,163	(25,715)	(14,691)	62,878	51,854
Sub-total (Claims in need of special caution or below) A	要管理債権以下計 A	235,566	(28,176)	44,240	263,742	191,326
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,056,350	92,659	183,738	963,691	872,612
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,123,656	228,289	251,926	7,895,367	7,871,730
Sub-total (Normal claims)	正常債権計	9,180,006	320,947	435,663	8,859,059	8,744,343
Total (Credit exposures) B	合計 B	9,415,572	292,771	479,902	9,122,801	8,935,670
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	83,728	(39,730)	(20,177)	123,458	103,905
Percentage of claims in need of special caution or below A / B	不良債権比率 A / B	2.5%	(0.3%)	0.4%	2.8%	2.1%

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of December 31, 2008(A)	(A)-(B)	(A)-(C)	As of September 30, 2008(B)	As of March 31, 2008(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	93,976	15,639	64,021	78,337	29,955
Doubtful claims	危険債権	110,402	(17,836)	(4,454)	128,238	114,856
Claims in need of special caution	要管理債権	37,163	(25,717)	(14,798)	62,880	51,961
Sub-total (Claims in need of special caution or below) C	要管理債権以下計 C	241,542	(27,914)	44,769	269,456	196,773
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,060,281	92,394	183,598	967,887	876,683
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,368,711	225,800	248,914	8,142,911	8,119,797
Sub-total (Normal claims)	正常債権計	9,428,992	318,194	432,512	9,110,798	8,996,480
Total (Credit exposures) D	合計 D	9,670,534	290,279	477,280	9,380,255	9,193,254
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	84,534	(39,894)	(20,581)	124,428	105,115
Percentage of claims in need of special caution or below C / D	不良債権比率 C / D	2.4%	(0.4%)	0.3%	2.8%	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 December 31, 2008(A)	(A)-(B)	As of September 30, 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)	9,082,044	291,243	8,790,801
Manufacturing	製造業	1,099,594	127,034	972,560
Agriculture	農業	4,654	(3)	4,657
Forestry	林業	42	(2)	44
Fishery	漁業	7,411	922	6,489
Mining	鉱業	4,359	(11)	4,370
Construction	建設業	320,127	5,741	314,386
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,508	1,046	13,462
IT and telecommunication	情報通信業	73,872	(3,238)	77,110
Transportation	運輸業	387,263	28,777	358,486
Wholesale and retail	卸売・小売業	750,965	23,649	727,316
Finance and insurance	金融・保険業	274,435	8,498	265,937
Real estate	不動産業	1,100,929	(8,169)	1,109,098
Services	各種サービス業	991,935	33,399	958,536
Local governments	地方公共団体	130,066	(1,470)	131,536
Others	その他	3,921,883	75,071	3,846,812

Balances by scale of loans and bills
discounted

貸出金規模別残高

[Non-Consolidated]

[単体]

(Unit:Millions of Yen)

		As of December 31, 2008(A)	(A)-(B)	(A)-(C)	As of December 31, 2007(B)	As of September 30, 2008(C)
Total loans	貸出金合計	9,082,044	417,179	291,243	8,664,865	8,790,801
Of which, loans to small and medium-sized businesses, etc	うち中小企業等貸出残高	7,160,886	170,157	157,220	6,990,729	7,003,666
Loans to small and midium-sized businesses	中小企業貸出	3,246,601	(87,622)	87,070	3,334,223	3,159,531
Loans to individuals	個人貸出(消費者ローン)	3,914,285	257,779	70,150	3,656,506	3,844,135
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	78.8%	(1.8%)	(0.8%)	80.6%	79.6%

Loans to Individuals

消費者ローン残高

[Non-Consolidated]

[単体]

(Unit:Millions of Yen)

		As of December 31, 2008(A)	(A)-(B)	(A)-(C)	As of December 31, 2007(B)	As of September 30, 2008(C)
Loans to individuals	消費者ローン残高	3,914,285	257,779	70,150	3,656,506	3,844,135
Residential loans	住宅系ローン	3,566,813	244,932	70,691	3,321,881	3,496,122
Housing loans	住宅ローン	2,400,527	194,862	61,456	2,205,665	2,339,071
Apartment loans	アパートローン	1,166,285	50,069	9,235	1,116,216	1,157,050
Other individual loans	その他のローン	347,472	12,847	(541)	334,625	348,013

4. Loans and Deposits, etc Information 4. 預金、貸出金等の状況

Balances of Loans and deposits 【Non-Consolidated】		預金・貸出金の未残・平残 【単体】			(Unit:Billions of Yen)	
<Outstanding balance>	(未残)	As of December 31, 2008(A)	(A)-(B)	(A)-(C)	As of December 31, 2007(B)	As of September 30, 2008(C)
Deposits	預金	10,037.4	117.2	218.2	9,920.2	9,819.2
Loans and bills discounted	貸出金	9,082.0	417.2	291.2	8,664.8	8,790.8

【Non-Consolidated】		【単体】			For the nine months ended		For the year ended	
<Average balance>	(平残)	December 31, 2008(A)	(A)-(B)	(A)-(C)	December 31, 2007(B)	March 31, 2008 (Reference)		
Deposits	預金	9,891.7	222.3		9,669.4	9,712.9		
Loans and bills discounted	貸出金	8,788.6	452.6		8,336.0	8,415.8		

Breakdown of depositors' categories Domestic offices (excluding deposits in offshore market account)		預金者別預金残高 (特別国際金融取引勘定を除く国内店分)			(Unit:Billions of Yen)	
【Non-Consolidated】		【単体】				
<Outstanding balance>	(未残)	As of December 31, 2008(A)	(A)-(B)	(A)-(C)	As of December 31, 2007(B)	As of September 30, 2008(C)
Individual	個人	7,840.6	149.6	190.2	7,691.0	7,650.4
Of which, liquidity deposits	うち流動性預金	4,739.7	(29.8)	149.9	4,769.5	4,589.8
Of which, term deposits	うち定期性預金	3,055.9	171.2	36.8	2,884.7	3,019.1
Corporate	法人	1,862.3	(17.0)	80.7	1,879.3	1,781.6
Local Public	公金	261.2	(7.8)	(4.3)	269.0	265.5
Financial institutions	金融	72.2	(8.6)	(47.4)	80.8	119.6
Total	合計	10,036.5	116.3	219.2	9,920.2	9,817.3
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,275.2	169.8	184.4	9,105.4	9,090.8

【Non-Consolidated】		【単体】			For the nine months ended		For the year ended	
<Average balance>	(平残)	December 31, 2008(A)	(A)-(B)	(A)-(C)	December 31, 2007(B)	March 31, 2008 (Reference)		
Individual	個人	7,666.8	228.7		7,438.1	7,474.7		
Corporate	法人	1,832.6	(27.9)		1,860.5	1,854.4		
Local Public	公金	314.2	29.6		284.6	295.4		
Financial institutions	金融	73.6	(7.5)		81.1	82.4		
Total	合計	9,887.4	223.0		9,664.4	9,707.1		
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,121.9	241.4		8,880.5	8,918.9		

Non-deposit products for individuals Information		個人向け投資型商品の状況			(Unit:Billions of Yen)	
【Non-Consolidated】		【単体】				
		As of December 31, 2008(A)	(A)-(B)	(A)-(C)	As of December 31, 2007(B)	As of September 30, 2008(C)
Investment trusts	投資信託残高	346.6	(161.0)	(92.0)	507.6	438.6
Annuity insurance	年金保険残高	380.0	21.3	(12.8)	358.7	392.8
Foreign currency deposits	外貨預金残高	43.0	8.4	3.5	34.6	39.5
Public bonds	公共債残高	508.9	(35.6)	(9.2)	544.5	518.1
Total balance of non-deposit products for individuals	個人向け投資型商品残高合計 A	1,278.6	(167.0)	(110.6)	1,445.6	1,389.2
Individual deposits (deposits in yen)	個人預金(円貨預金)	7,797.5	141.2	186.6	7,656.3	7,610.9
Total individual deposit assets	個人向け預り資産合計 B	9,076.2	(25.7)	76.0	9,101.9	9,000.2
Ratio of non-deposit products for individuals	個人向け投資型商品比率 A / B	14.0%	(1.8%)	(1.4%)	15.8%	15.4%
Individual deposit assets at Hamagin Tokai Tokyo Securities Co.,Ltd	浜銀TT証券㈱の個人向け預り資産	129.8	129.8	129.8	-	-
Total individual deposit assets including those at Hamagin Tokai Tokyo Securities Co.,Ltd	浜銀TT証券㈱を含む個人向け預り資産	9,206.0	104.1	205.8	9,101.9	9,000.2