



May 12, 2015

Consolidated Financial Results for the fiscal year ended March 31, 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

Ordinary General Meeting of Stockholders (scheduled): June 19, 2015

Date of Payment of Year-End Dividends: May 26, 2015

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

1. Consolidated Financial Results (for fiscal year ended March 31, 2015)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2015	305,462	3.7%	108,074	5.7%	76,324	25.7%
Fiscal year ended March 31, 2014	294,451	0.1%	102,200	7.4%	60,690	9.6%

(Note1) Comprehensive Income: Fiscal year ended March 31, 2015: ¥144,813 million [118.2%]; Fiscal year ended March 31, 2014: ¥66,364 million [(28.2%)]

(Note2) Percentages shown in Ordinary Income, Ordinary Profit and Net Income and Comprehensive Income are the increase (decrease) from the same period previous year.

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2015	¥60.52	¥60.48	8.3%	0.7%	35.3%
Fiscal year ended March 31, 2014	¥46.78	¥46.76	7.1%	0.7%	34.7%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2015: None; Fiscal year ended March 31, 2014: None

(2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
March 31, 2015	15,377,845	1,010,495	6.2%	¥774.51
March 31, 2014	13,832,063	921,506	6.2%	¥673.74

(Reference) Own Capital: March 31, 2015: ¥965,213 million; March 31, 2014: ¥863,190 million

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

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

(3) Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating Activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents, end of period
Fiscal year ended March 31, 2015	1,330,904	(334,472)	(74,632)	2,189,882
Fiscal year ended March 31, 2014	555,406	122,421	(130,618)	1,268,029

2. Dividend on Common Stock

	Annual Cash Dividends par Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	1st Quarter -End	2nd Quarter -End	3rd Quarter -End	Fiscal Year -End	Total			
Fiscal year ended March 31, 2014	—	¥5.50	—	¥6.50	¥12.00	¥15,478 Million	25.6%	1.8%
Fiscal year ended March 31, 2015	—	¥5.50	—	¥7.50	¥13.00	¥16,295 million	21.4%	1.7%
Fiscal year ending March 31, 2016 (Forecasts)	—	¥5.50	—	¥5.50	¥11.00		19.0%	

(Note1) The Fiscal Year-End cash dividend for Fiscal year ended March 31, 2015 is including ¥2.00 Special Dividend.

(Note2) Payment of Special Dividend for Fiscal year ending March 31, 2016 will be announced based on our Shareholder Return Policy and our performance.

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
Six months ending September 30, 2015	55,500	(2.7%)	36,000	2.6%	¥28.88
Fiscal year ending March 31, 2016	111,000	2.7%	72,000	(5.6%)	¥57.77

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

※Note

(1) Changes in the scope of consolidated significant subsidiaries in the fiscal year ended March 31, 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):	March 31, 2015	1,254,071,054 shares	March 31, 2014	1,292,071,054 shares
(B) Number of treasury stocks:	March 31, 2015	7,855,711 shares	March 31, 2014	10,880,347 shares
(C) Average outstanding stocks for the fiscal year ended:	March 31, 2015	1,261,052,177 shares	March 31, 2014	1,297,187,977 shares

(Reference) Non-Consolidated Financial Highlight

1. Non-Consolidated Financial Results (for the fiscal year ended March 31, 2015)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2015	260,193	5.9%	102,037	10.4%	67,521	14.9%
Fiscal year ended March 31, 2014	245,647	(1.0%)	92,359	6.8%	58,745	10.1%

(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	Net Income per Share (Diluted)
Fiscal year ended March 31, 2015	¥53.54	¥53.51
Fiscal year ended March 31, 2014	¥45.28	¥45.26

(2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
March 31, 2015	15,204,334	945,469	6.2%	¥758.42
March 31, 2014	13,630,650	862,892	6.3%	¥673.30

(Reference) Own Capital: March 31, 2015: ¥945,154 million; March 31, 2014: ¥862,626 million

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

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
Six months ending September 30, 2015	51,500	0.8%	34,500	3.3%	¥27.68
Fiscal year ending March 31, 2016	102,500	0.4%	69,000	2.1%	¥55.36

(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 audit procedure)

This report is out of the scope of the audit procedure which is required by "Financial Instruments and Exchange Law". Therefore, the audit process of consolidated financial statement and financial statement has not been completed as of the disclosure of this report.

(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.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2014	As of March 31, 2015
Assets :		
Cash and due from banks	1,423,159	2,303,301
Call loans and bills bought	283,210	273,006
Monetary claims bought	125,896	124,369
Trading assets	10,045	15,233
Securities	2,044,741	2,460,453
Loans and bills discounted	9,453,564	9,724,053
Foreign exchanges	5,101	7,315
Lease receivables and investment assets	66,628	65,028
Other assets	101,872	115,104
Tangible fixed asset	123,877	125,136
Buildings, net	37,026	37,700
Land	80,306	80,328
Construction in progress	1,516	1,965
Other tangible fixed assets	5,027	5,143
Intangible fixed assets	11,523	12,205
Software	10,340	11,161
Goodwill	751	621
Other intangible fixed assets	430	422
Net defined benefit asset	16,120	32,392
Deferred tax assets	16,021	5,150
Customers' liabilities for acceptances and guarantees	222,377	182,209
Allowance for loan losses	(72,076)	(67,115)
Total assets	13,832,063	15,377,845
Liabilities :		
Deposits	11,829,221	12,121,479
Negotiable certificates of deposit	49,610	106,960
Call money and bills sold	182,178	777,299
Payables under securities lending transactions	91,591	247,651
Trading liabilities	702	609
Borrowed money	301,184	695,315
Foreign exchanges	59	56
Bonds payable	30,000	-
Other liabilities	181,668	193,190
Provision for directors' bonuses	64	69
Net defined benefit liability	216	253
Provision for reimbursement of deposits	1,572	1,653
Provision for contingent losses	748	774
Reserves under special laws	8	11
Deferred tax liabilities	46	22,353
Deferred tax liabilities for land revaluation	19,305	17,461
Acceptances and guarantees	222,377	182,209
Total liabilities	12,910,556	14,367,349

(Unit: Millions of Yen)

	As of March 31, 2014	As of March 31, 2015
Net assets :		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	393,957	430,668
Treasury shares	(5,585)	(5,090)
Total shareholders' equity	781,244	818,450
Valuation difference on available-for-sale securities	56,190	109,501
Deferred gains or losses on hedges	7	41
Revaluation reserve for land	34,216	36,060
Remeasurements of defined benefit plans	(8,469)	1,159
Total accumulated other comprehensive income	81,945	146,762
Subscription rights to shares	265	314
Minority interests	58,050	44,967
Total net assets	921,506	1,010,495
Total liabilities and net assets	13,832,063	15,377,845

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

(Unit: Millions of Yen)

	For the year ended March 31, 2014	For the year ended March 31, 2015
Ordinary income	294,451	305,462
Interest income	167,959	164,181
Interest on loans and discounts	138,583	132,268
Interest and dividends on securities	24,330	26,255
Interest on call loans and bills bought	986	1,235
Interest on deposits with banks	1,424	2,142
Other interest income	2,636	2,279
Fees and commissions	62,740	67,206
Trading income	1,513	2,366
Other ordinary income	53,349	65,386
Other income	8,888	6,320
Recoveries of written off claims	2,651	2,759
Other	6,237	3,561
Ordinary expenses	192,250	197,387
Interest expenses	8,613	7,959
Interest on deposits	4,862	4,406
Interest on negotiable certificates of deposit	62	69
Interest on call money and bills sold	489	578
Interest on payables under securities lending transactions	135	412
Interest on borrowings and rediscounts	985	498
Interest on bonds	1,085	143
Other interest expenses	992	1,850
Fees and commissions payments	11,225	11,895
Trading expenses	5	4
Other ordinary expenses	41,693	55,721
General and administrative expenses	110,250	113,075
Other expenses	20,462	8,731
Provision of allowance for loan losses	11,641	2,123
Other	8,821	6,608
Ordinary profit	102,200	108,074
Extraordinary income	3,776	12,230
Gain on disposal of non-current assets	552	3,128
Gain on contribution of securities to retirement benefit trust	3,223	-
Gain on bargain purchase	-	9,101
Extraordinary losses	1,014	1,618
Loss on disposal of non-current assets	1,010	1,615
Other	3	3
Income before income taxes and minority interests	104,963	118,686
Income taxes - current	35,820	31,774
Income taxes - deferred	4,651	7,588
Total income taxes	40,471	39,362
Income before minority interests	64,492	79,324
Minority interests in income	3,801	2,999
Net income	60,690	76,324

(Consolidated Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2014	For the year ended March 31, 2015
Income before minority interests	64,492	79,324
Other comprehensive income	1,872	65,489
Valuation difference on available-for-sale securities	1,845	53,982
Deferred gains or losses on hedges	26	33
Revaluation reserve for land	-	1,843
Remeasurements of defined benefit plans	-	9,629
Comprehensive income	66,364	144,813
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of the parent	62,044	141,142
Comprehensive income attributable to minority interests	4,319	3,671

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

For the year ended March 31, 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	358,033	(625)	750,281
Changes of items during period					
Dividends of surplus			(15,001)		(15,001)
Net income			60,690		60,690
Purchase of treasury shares				(15,034)	(15,034)
Disposal of treasury shares			(13)	288	275
Retirement of treasury shares			(9,785)	9,785	
Reversal of revaluation reserve for land			32		32
Net changes of items other than shareholders' equity					
Total changes of items during period			35,923	(4,960)	30,963
Balance at end of current period	215,628	177,244	393,957	(5,585)	781,244

	Accumulated other comprehensive income					Subscription rights to shares	Minority 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	54,863	(19)	34,249		89,094	309	55,979	895,664
Changes of items during period								
Dividends of surplus								(15,001)
Net income								60,690
Purchase of treasury shares								(15,034)
Disposal of treasury shares								275
Retirement of treasury shares								
Reversal of revaluation reserve for land								32
Net changes of items other than shareholders' equity	1,326	26	(32)	(8,469)	(7,148)	(43)	2,071	(5,120)
Total changes of items during period	1,326	26	(32)	(8,469)	(7,148)	(43)	2,071	25,842
Balance at end of current period	56,190	7	34,216	(8,469)	81,945	265	58,050	921,506

For the year ended March 31, 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	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			(15,276)		(15,276)
Net income			76,324		76,324
Purchase of treasury shares				(22,536)	(22,536)
Disposal of treasury shares		72		719	792
Retirement of treasury shares		(72)	(22,239)	22,312	
Net changes of items other than shareholders' equity					
Total changes of items during period			38,808	494	39,303
Balance at end of current period	215,628	177,244	430,668	(5,090)	818,450

	Accumulated other comprehensive income					Subscription rights to shares	Minority 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								(15,276)
Net income								76,324
Purchase of treasury shares								(22,536)
Disposal of treasury shares								792
Retirement of treasury shares								
Net changes of items other than shareholders' equity	53,310	33	1,843	9,629	64,817	48	(13,082)	51,783
Total changes of items during period	53,310	33	1,843	9,629	64,817	48	(13,082)	91,086
Balance at end of current period	109,501	41	36,060	1,159	146,762	314	44,967	1,010,495

(4) Consolidated Statements of Cash Flows (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2014	For the year ended March 31, 2015
Cash flows from operating activities :		
Income before income taxes and minority interests	104,963	118,686
Depreciation	8,901	8,722
Amortization of goodwill	413	204
Gain on bargain purchase	-	(9,101)
Increase (decrease) in allowance for loan losses	3,210	(4,960)
Increase (decrease) in provision for directors' bonuses	0	4
Decrease (increase) in net defined benefit asset	(2,127)	(4,666)
Increase (decrease) in net defined benefit liability	39	37
Increase (decrease) in provision for reimbursement of deposits	35	80
Increase (decrease) in provision for contingent loss	57	25
Gain on fund management	(167,959)	(164,181)
Financing expenses	8,613	7,959
Loss (gain) related to securities	5,229	23,087
Foreign exchange losses (gains)	(8,569)	(25,607)
Loss (gain) on disposal of non-current assets	457	(1,512)
Net decrease (increase) in trading assets	24,886	(5,188)
Net increase (decrease) in trading liabilities	(344)	(92)
Net decrease (increase) in loans and bills discounted	(109,562)	(270,456)
Net increase (decrease) in deposit	379,013	292,257
Net increase (decrease) in negotiable certificates of deposit	17,120	57,350
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	65,565	394,131
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	47,316	41,711
Net decrease (increase) in call loans	(19,245)	9,420
Net increase (decrease) in call money	(25,528)	595,121
Net increase (decrease) in payables under securities lending transactions	86,490	156,060
Net decrease (increase) in foreign exchanges - assets	641	(2,213)
Net increase (decrease) in foreign exchanges - liabilities	(18)	(2)
Net decrease (increase) in lease receivables and investment assets	(4,906)	1,057
Proceeds from fund management	179,691	169,383
Payments for finance	(9,807)	(8,230)
Other, net	9,872	(10,672)
Subtotal	594,448	1,368,412
Income taxes paid	(39,041)	(37,507)
Net cash provided by (used in) operating activities	555,406	1,330,904

(Unit: Millions of Yen)

	For the year ended March 31, 2014	For the year ended March 31, 2015
Cash flows from investing activities :		
Purchase of securities	(2,221,579)	(5,973,138)
Proceeds from sales of securities	1,889,316	5,028,022
Proceeds from redemption of securities	461,192	619,775
Purchase of tangible fixed assets	(3,586)	(7,130)
Proceeds from sales of tangible fixed assets	495	3,395
Purchase of intangible fixed assets	(3,246)	(5,125)
Other, net	(170)	(271)
Net cash provided by (used in) investing activities	122,421	(334,472)
Cash flows from financing activities :		
Decrease in subordinated borrowings	(65,000)	-
Payments for redemption subordinated bonds and bonds with subscription rights to shares	(34,300)	(30,000)
Proceeds from share issuance to minority shareholders	-	204
Cash dividends paid	(15,001)	(15,276)
Cash dividends paid to minority shareholders	(1,446)	(1,592)
Purchase of treasury shares	(15,034)	(22,536)
Proceeds from sales of treasury shares	162	763
Purchase of treasury shares of subsidiaries	-	(6,194)
Net cash provided by (used in) financing activities	(130,618)	(74,632)
Effect of exchange rate change on cash and cash equivalents	47	53
Net increase (decrease) in cash and cash equivalents	547,256	921,853
Cash and cash equivalents at beginning of period	720,772	1,268,029
Cash and cash equivalents at end of period	1,268,029	2,189,882

4. Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2014	As of March 31, 2015
Assets :		
Cash and due from banks	1,419,339	2,299,181
Cash	134,992	125,751
Due from banks	1,284,347	2,173,430
Call loans	283,210	273,006
Monetary claims bought	117,537	117,416
Trading assets	10,045	15,233
Trading account securities	8,320	7,599
Derivatives of trading securities	0	64
Trading-related financial derivatives	724	570
Other trading assets	999	6,999
Securities	2,050,240	2,461,869
Government bonds	543,261	700,195
Local government bonds	256,922	258,822
Corporate bonds	781,226	689,545
Stocks	186,028	232,184
Other securities	282,800	581,120
Loans and bills discounted	9,505,178	9,778,038
Bills discounted	35,133	31,993
Loans on bills	281,600	263,106
Loans on deeds	8,348,626	8,647,854
Overdrafts	839,818	835,083
Foreign exchanges	5,101	7,315
Due from foreign banks (our accounts)	1,741	2,640
Foreign bills bought	553	525
Foreign bills receivable	2,806	4,148
Other assets	75,791	87,452
Prepaid expenses	1,572	1,975
Accrued income	11,616	12,568
Initial margins of futures markets	-	32
Variation margins of futures markets	-	15
Derivatives other than for trading - assets	42,394	48,437
Cash collateral paid for financial instruments	2,514	7,391
Other	17,692	17,030
Tangible fixed assets	125,072	126,047
Buildings, net	33,749	34,410
Land	86,582	86,108
Construction in progress	1,516	1,965
Other tangible fixed assets	3,223	3,562
Intangible fixed assets	9,860	10,696
Software	9,442	10,285
Other intangible fixed assets	417	411
Prepaid pension cost	29,272	30,682
Deferred tax assets	4,003	-
Customers' liabilities for acceptances and guarantees	57,147	54,678
Allowance for loan losses	(61,151)	(57,284)
Total assets	13,630,650	15,204,334

(Unit: Millions of Yen)

	As of March 31, 2014	As of March 31, 2015
Liabilities :		
Deposits	11,868,337	12,158,517
Current deposits	432,848	419,672
Ordinary deposits	7,637,742	7,947,161
Saving deposits	219,877	216,309
Deposits at notice	86,735	96,583
Time deposits	3,285,210	3,234,467
Other deposits	205,922	244,322
Negotiable certificates of deposit	69,610	126,960
Call money	182,178	777,299
Payables under securities lending transactions	91,591	247,651
Trading liabilities	702	609
Derivatives of trading securities - assets	-	71
Trading-related financial derivatives	702	538
Borrowed money	318,840	710,193
Borrowings from other banks	318,840	710,193
Foreign exchanges	59	56
Foreign bills sold	23	20
Foreign bills payable	35	35
Bonds payable	30,000	-
Other liabilities	127,597	140,327
Income taxes payable	16,750	10,807
Accrued expenses	10,519	10,974
Unearned revenue	3,056	2,693
Variation margins of futures markets	0	-
Derivatives other than for trading - liabilities	39,253	42,771
Asset retirement obligations	18	22
Other	57,998	73,058
Provision for directors' bonuses	64	69
Provision for reimbursement of deposits	1,572	1,653
Provision for contingent losses	748	774
Deferred tax liabilities	-	22,613
Deferred tax liabilities for land revaluation	19,305	17,461
Acceptances and guarantees	57,147	54,678
Total liabilities	12,767,757	14,258,865

(Unit: Millions of Yen)

	As of March 31, 2014	As of March 31, 2015
Net assets :		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	385,956	413,864
Legal retained earnings	38,384	38,384
Other retained earnings	347,572	375,479
Reserve for advanced depreciation of non-current assets	1,157	2,585
General reserve	118,234	118,234
Retained earnings brought forward	228,180	254,660
Treasury shares	(5,585)	(5,090)
Total shareholders' equity	773,243	801,646
Valuation difference on available-for-sale securities	55,158	107,406
Deferred gains or losses on hedges	7	41
Revaluation reserve for land	34,216	36,060
Total valuation and translation adjustments	89,382	143,508
Subscription rights to shares	265	314
Total net assets	862,892	945,469
Total liabilities and net assets	13,630,650	15,204,334

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

(Unit: Millions of Yen)

	For the year ended March 31, 2014	For the year ended March 31, 2015
Ordinary income	245,647	260,193
Interest income	168,216	165,670
Interest on loans and discounts	138,684	132,425
Interest and dividends on securities	24,596	27,723
Interest on call loans	986	1,235
Interest on deposits with banks	1,424	2,142
Other interest income	2,525	2,143
Fees and commissions	51,735	57,021
Fees and commissions on domestic and foreign exchanges	10,289	10,374
Other fees and commissions	41,446	46,646
Trading income	181	424
Gains on trading account securities transactions	176	421
Other trading income	4	3
Other ordinary income	17,382	30,205
Gains on foreign exchange transactions	1,417	1,503
Gains on sales of bonds	3,423	1,978
Gains on redemption of bonds	29	-
Income from derivatives other than for trading or hedging	12,492	26,700
Other	20	22
Other income	8,131	6,872
Recoveries of written off claims	1,576	1,751
Gain on sales of stocks and other securities	2,807	1,598
Other	3,747	3,522
Ordinary expenses	153,287	158,156
Interest expenses	9,717	9,072
Interest on deposits	4,868	4,412
Interest on negotiable certificates of deposit	69	75
Interest on call money	489	578
Interest on payables under securities lending transactions	135	412
Interest on borrowings and rediscounts	2,076	1,599
Interest on bonds	1,085	143
Interest on interest swaps	4	9
Other interest expenses	988	1,840
Fees and commissions payments	14,003	14,385
Fees and commissions on domestic and foreign exchanges	1,896	1,917
Other fees and commissions	12,106	12,468
Trading expenses	5	4
Expenses on trading-related financial derivatives transactions	5	4
Other ordinary expenses	10,602	25,372
Loss on sales of bonds	9,226	23,114
Loss on redemption of bonds	1,354	2,211
Loss on devaluation of bonds	22	46
General and administrative expenses	101,188	104,362
Other expenses	17,769	4,959
Provision of allowance for loan losses	11,469	730
Written-off of loans	2,029	1,372
Losses on sales of stocks and other securities	824	13
Losses on devaluation of stocks and other securities	52	8
Other	3,393	2,834

(Unit: Millions of Yen)

	For the year ended March 31, 2014	For the year ended March 31, 2015
Ordinary profit	92,359	102,037
Extraordinary income	3,776	2,630
Gain on disposal of non-current assets	552	2,630
Gain on contribution of securities to retirement benefit trust	3,223	-
Extraordinary losses	1,002	1,610
Loss on disposal of non-current assets	1,002	1,610
Income before income taxes	95,134	103,057
Income taxes - current	32,809	28,570
Income taxes - deferred	3,579	6,965
Total income taxes	36,388	35,536
Net income	58,745	67,521

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

For the year ended March 31, 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	1,209	118,234	194,150	351,977	(625)	744,225
Changes of items during period										
Dividends of surplus							(15,001)	(15,001)		(15,001)
Provision of reserve for advanced depreciation of non-current assets					25		(25)			
Reversal of reserve for advanced depreciation of non-current assets					(77)		77			
Net income							58,745	58,745		58,745
Purchase of treasury shares									(15,034)	(15,034)
Disposal of treasury shares							(13)	(13)	288	275
Retirement of treasury shares							(9,785)	(9,785)	9,785	
Reversal of revaluation reserve for land							32	32		32
Net changes of items other than shareholders' equity										
Total changes of items during period					(51)		34,030	33,978	(4,960)	29,018
Balance at end of current period	215,628	177,244	177,244	38,384	1,157	118,234	228,180	385,956	(5,585)	773,243

	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	54,580	(19)	34,249	88,811	309	833,346
Changes of items during period						
Dividends of surplus						(15,001)
Provision of reserve for advanced depreciation of non-current assets						
Reversal of reserve for advanced depreciation of non-current assets						
Net income						58,745
Purchase of treasury shares						(15,034)
Disposal of treasury shares						275
Retirement of treasury shares						
Reversal of revaluation reserve for land						32
Net changes of items other than shareholders' equity	577	26	(32)	571	(43)	528
Total changes of items during period	577	26	(32)	571	(43)	29,546
Balance at end of current period	55,158	7	34,216	89,382	265	862,892

For the year ended March 31, 2015

(Unit: Millions of Yen)

	Shareholders' equity										
	Capital stock	Capital surplus			Retained earnings					Treasury shares	Total shareholders' equity
		Legal capital surplus	Other 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								(15,276)	(15,276)		(15,276)
Provision of reserve for advanced depreciation of non-current assets						1,471		(1,471)			
Reversal of reserve for advanced depreciation of non-current assets						(43)		43			
Net income								67,521	67,521		67,521
Purchase of treasury shares										(22,536)	(22,536)
Disposal of treasury shares			72	72						719	792
Retirement of treasury shares			(72)	(72)				(22,239)	(22,239)	22,312	
Net changes of items other than shareholders' equity											
Total changes of items during period						1,427		28,577	30,005	494	30,500
Balance at end of current period	215,628	177,244		177,244	38,384	2,585	118,234	254,660	413,864	(5,090)	801,646

	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						(15,276)
Provision of reserve for advanced depreciation of non-current assets						
Reversal of reserve for advanced depreciation of non-current assets						
Net income						67,521
Purchase of treasury shares						(22,536)
Disposal of treasury shares						792
Retirement of treasury shares						
Net changes of items other than shareholders' equity	52,248	33	1,843	54,125	48	54,174
Total changes of items during period	52,248	33	1,843	54,125	48	84,674
Balance at end of current period	107,406	41	36,060	143,508	314	945,469

SELECTED FINANCIAL INFORMATION FOR THE YEAR ENDED MARCH 31, 2015

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DIGEST OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2015

1. Income status

<Non-consolidated>

For the year ended

(Unit: Billions of Yen)

	March 31, 2014	March 31, 2015	Increase / (Decrease)	
1 Gross operating income	203.1	204.4	[0.6%]	1.3
2 Gross operating income from domestic operations	200.5	200.9		0.4
3 Interest income	157.3	155.0		(2.3)
4 Fees and commissions	37.3	42.2		4.9
5 Trading income	0.1	0.3		0.2
6 Other ordinary income	5.6	3.2		(2.4)
7 Gross operating income from international operations	2.6	3.4		0.8
8 Expenses	96.8	100.4	[3.7%]	3.6
9 (Reference) OHR (1)	47.6%	49.1%		1.5%
10 Of which, personnel	42.2	44.5		2.3
11 Of which, facilities	49.1	49.6		0.5
12 Core net business profit (1-8)	106.3	104.0	[(2.1%)]	(2.3)
13 Provision of allowance for general loan losses	0.7	(2.7)		(3.4)
14 Net business profit (1-8-13)	105.5	106.7	[1.1%]	1.2
15 Non-recurring gains (losses)	(13.2)	(4.7)		8.5
16 Of which, disposal of bad debts	11.7	3.4		(8.3)
17 Of which, gains or losses on stocks and other securities	1.9	1.5		(0.4)
18 Ordinary profit (14+15)	92.3	102.0	[10.4%]	9.7
19 Extraordinary income (loss)	2.7	1.0		(1.7)
20 Total income taxes	36.3	35.5		(0.8)
21 Net income (18+19-20)	58.7	67.5	[14.9%]	8.8
22 Credit costs (13+16)	12.5	0.7	[(93.9%)]	(11.8)
23 Credit cost ratio (2)	0.13%	0.00%		(0.13%)

Gross operating income (1)

Although domestic interest income and domestic other ordinary income decreased, gross operating income increased by 1.3 billion yen to 204.4 billion yen as a result that domestic fees and commissions increased by 4.9 billion yen from the previous year. Gross operating income increased for two consecutive years.

Expenses (8)

Expenses increased by 3.6 billion yen from the previous year, mainly due to the increase of employees and the infrastructure improvement for convenience and security. However, OHR (overhead ratio) maintained at a low level of 49.1%.

Core net business profit (12)

Core net business profit decreased by 2.3 billion yen from the previous year to 104.0 billion yen mainly due to an increase in expenses.

Credit costs (22)

Credit costs decreased by 11.8 billion yen from the previous year to 0.7 billion yen and posted historic-low level as well as credit cost ratio.

Ordinary profit (18)

Ordinary profit increased by 9.7 billion yen from the previous year to 102.0 billion yen because credit costs decreased significantly.

Net income (21)

Net income increased by 8.8 billion yen from the previous year to 67.5 billion yen and posted historic-high. Net income increased for six consecutive years.

<Consolidated>

Net income (25)

Due to the profit growth on non-consolidated basis and the gain on bargain purchase, net income increased by 15.7 billion yen from the previous year to 76.3 billion yen and posted historic-high. Net income increased for six consecutive years. In addition, consolidated ROE increased by 1.23% point from the previous year to 8.35%.

Fees and commissions income ratio (29)

Due to the strong sales of Hamagin Tokai Tokyo Securities Co., Ltd. as well as the increase in non-consolidated fees and commissions, reached historic-high, consolidated fees and commissions increased by 1.8% point from the previous year to 24.7%.

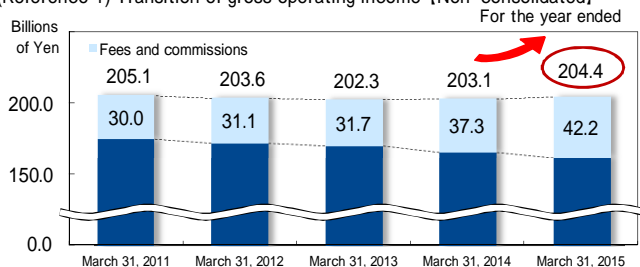
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For the year ended

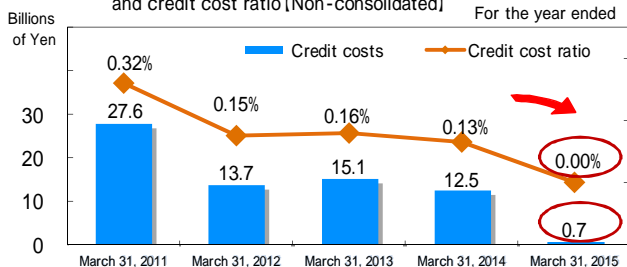
(Unit: Billions of Yen)

	March 31, 2014	March 31, 2015	Increase / (Decrease)	
24 Ordinary profit	102.2	108.0	[5.7%]	5.8
25 Net income	60.6	76.3	[25.7%]	15.7
26 ROE (Net income per own capital) (3)	7.12%	8.35%		1.23%
27 Of which, excluding gain on bargain purchase	7.12%	7.39%		0.27%
28 RORA (Net income per risk weighted assets) (4)	0.91%	1.10%		0.19%
29 Fees and commissions income ratio (5)	22.9%	24.7%		1.8%

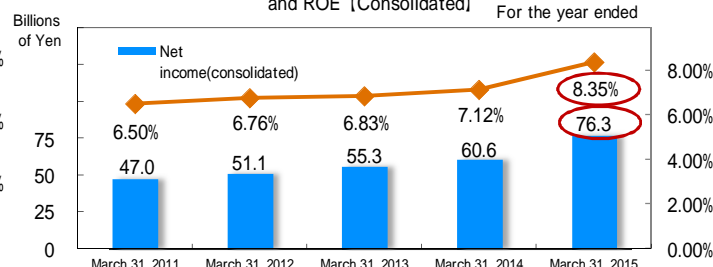
(Reference 1) Transition of gross operating income [Non-consolidated]



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



(Reference 3) Transition of net income [consolidated] and ROE [Consolidated]



Target	Formula	Target
※1 OHR (Non-consolidated)	$\frac{\text{Expenses}}{\text{Gross operating income}} \times 100$	Late 40's%
※2 Credit cost ratio (Non-consolidated)	$\frac{\text{Credit costs}}{\text{Average balance of loans}} \times 100$	Around 0.15%
※3 Net income ROE (Consolidated)	$\frac{\text{Net income}}{\text{Net assets (Average, excluding minority interests, etc.)}} \times 100$	Around 7%
※4 Net income RORA (Consolidated)	$\frac{\text{Net income}}{\text{Total risk weighted assets}} \times 100$	Around 0.8%
※5 Fees and commissions income ratio (Consolidated)	$\frac{\text{Fees and commissions}}{\text{Gross operating income}} \times 100$	Around 22%

2. Loans

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

. Transition of outstanding loan balance <Non-consolidated>

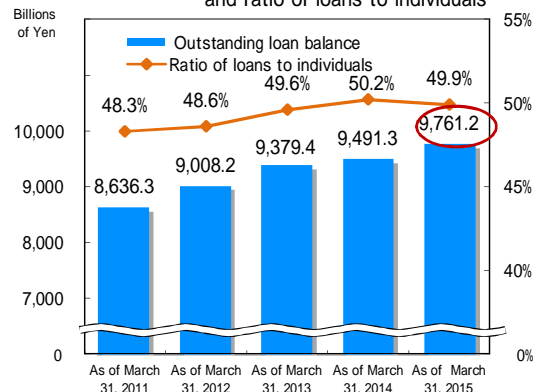
(Unit: Billions of Yen)

	As of March 31, 2013	As of March 31, 2014 (A)	As of March 31, 2015 (B)	(B)-(A)
Loans < outstanding balance > [C]	9,379.4	9,491.3	9,761.2	269.9
Loans to small and medium-sized businesses, etc. [A + B]	7,625.1	7,692.5	7,897.1	204.6
Loans to small and medium-sized businesses [A]	2,968.7	2,919.1	3,023.3	104.2
Loans to individuals [B]	4,656.3	4,773.3	4,873.8	100.5
Of which, residential loans	4,309.3	4,422.7	4,513.7	91.0
Housing loans	2,971.5	3,037.0	3,091.6	54.6
Apartment loans	1,337.8	1,385.6	1,422.0	36.4
Ratio of loans to individuals [B / C]	49.6%	50.2%	49.9%	0.3%

Loans to small and medium-sized businesses turned to increase by 3.5% from the end of the previous year and loans to individuals, especially apartment loans, increased. As a result, outstanding loan balance for the year ended increased by 2.8% from the end of the previous year to 9,761.2 billion yen.

Average loan balance increased by 2.5% from the previous year to 9,620.4 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 and ratio of loans to individuals



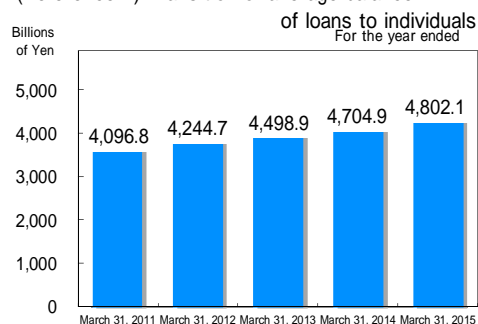
. Transition of average loan balance <Non-consolidated>

For the year ended

(Unit: Billions of Yen)

	March 31, 2013	March 31, 2014 (A)	March 31, 2015 (B)	(B)-(A)
Loans < average balance >	9,194.7	9,382.9	9,620.4	237.5
Loans to small and medium-sized businesses, etc. [A + B]	7,467.9	7,640.0	7,769.4	129.4
Loans to small and medium-sized businesses [A]	2,969.0	2,935.1	2,967.3	32.2
Loans to individuals [B]	4,498.9	4,704.9	4,802.1	97.2
Of which, residential loans	4,160.1	4,358.6	4,448.4	89.8
Housing loans	2,857.8	3,007.3	3,052.7	45.4
Apartment loans	1,302.3	1,351.2	1,395.7	44.5

(Reference 2) Transition of average balance of loans to individuals



3. Deposits

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

. Transition of outstanding deposit balance <Non-consolidated>

(Unit: Billions of Yen)

	As of March 31, 2013	As of March 31, 2014 (A)	As of March 31, 2015 (B)	(B)-(A)
Deposits < outstanding balance >	11,480.1	11,854.5	12,112.1	257.6
Of which, individual	8,418.4	8,712.5	8,941.1	228.6
Of which, corporate	2,165.5	2,227.4	2,316.7	89.3

Both individual and corporate deposits increased and outstanding deposit balance increased by 2.1% from the end of previous year to 12,112.1 billion yen and reached over 12,000 billion yen for the first time.

Moreover, average balance of both individual and corporate deposits increased and average balance of deposits also increased by 2.8% from the previous year to 11,616.0 billion.

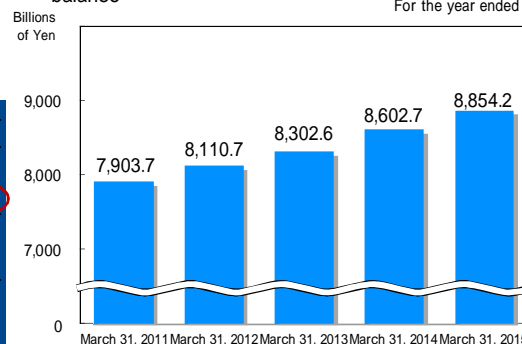
(Reference) Transition of average individual deposit balance

. Transition of average deposit balance <Non-consolidated>

For the year ended

(Unit: Billions of Yen)

	March 31, 2013	March 31, 2014 (A)	March 31, 2015 (B)	(B)-(A)
Deposits < average balance >	10,843.2	11,295.4	11,616.0	320.6
Of which, individual	8,302.6	8,602.7	8,854.2	251.5
Of which, corporate	2,099.4	2,208.6	2,305.5	96.9



4 . Deposit Assets for individuals

Balance of deposit assets for individuals

<Non-consolidated>

	As of March 31, 2013	As of March 31, 2014 (A)	As of March 31, 2015 (B)	(B) - (A)
Investment trusts	517.9	528.6	618.5	89.9
Annuity insurance, etc.	964.2	959.6	963.7	4.1
Foreign currency deposits	45.1	37.7	33.5	(4.2)
Public bonds	316.5	242.8	174.4	(68.4)
Total balance of investment products for individuals [A]	1,843.8	1,769.0	1,790.2	21.2
Individual deposits (deposits in yen)	8,373.3	8,674.7	8,907.5	232.8
Total deposit assets for individuals [B]	10,217.2	10,443.7	10,697.7	254.0
Ratio of investment products for individuals [A / B]	18.0%	16.9%	16.7%	(0.2%)

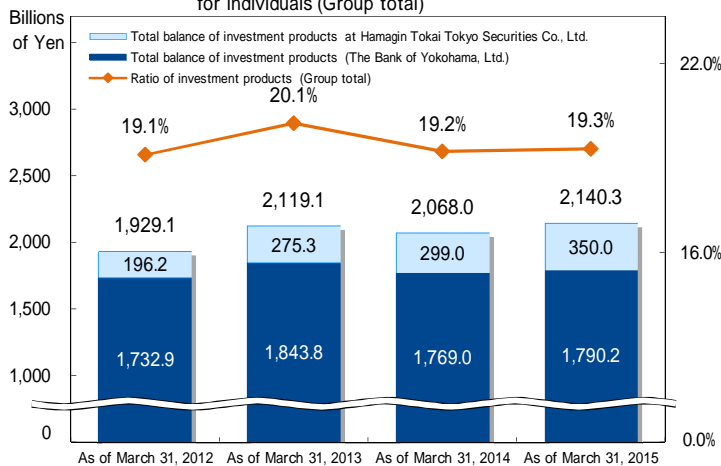
Total balance of investment products for individuals (Group total) increased by 72.3 billion yen to 2,140.3 billion yen from the end of the previous year since the sales of investment products (non-consolidated) posted historic high and the balance of investment products at Hamagin Tokai Tokyo securities Co., Ltd increased steadily.

In addition, total deposit assets for individuals (Group total) increased by 305.0 billion yen from the end of the previous year to 11,047.8 billion yen, reached over 11,000 billion yen for the first time because individual deposits also increased.

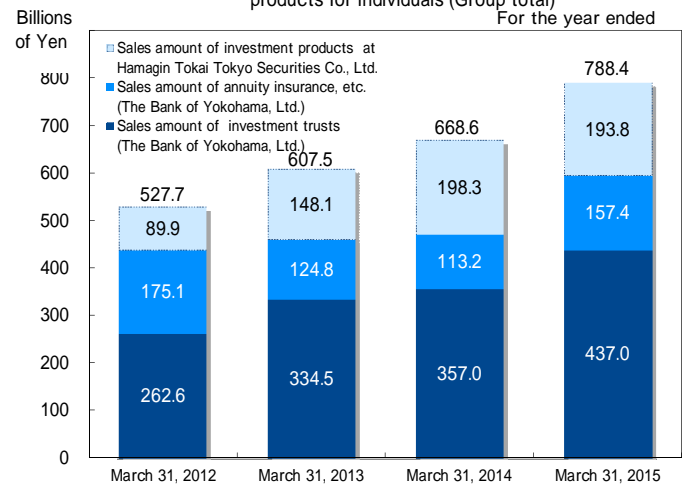
<Consolidated>

	As of March 31, 2013	As of March 31, 2014 (A)	As of March 31, 2015 (B)	(B) - (A)
Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd. [C]	275.3	299.0	350.0	51.0
Total balance of investment products for individuals (Group total) [D = A + C]	2,119.1	2,068.0	2,140.3	72.3
Total deposit assets for individuals (Group total) [E = B + C]	10,492.5	10,742.8	11,047.8	305.0
Ratio of investment products for individuals (Group total) [D / E]	20.1%	19.2%	19.3%	0.1%

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

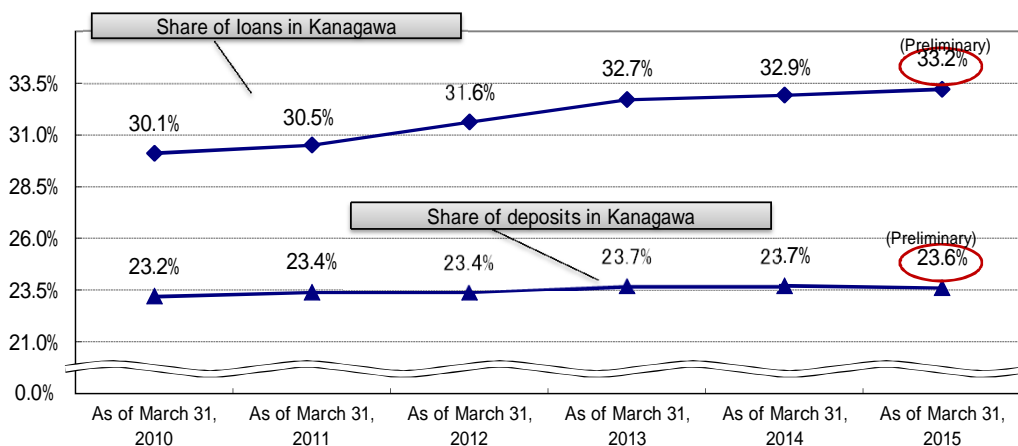


(Reference 2) Transition of sales amount of investment products for individuals (Group total)



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 previous year to 33.2%.

On the other hand, although individual deposits and corporate deposits increased, shares of deposits in Kanagawa prefecture kept at 23.6% which was almost flat from the end of the previous year.

6. Status of Non-performing Loans

Transition of claims disclosed under the Financial Revitalization Law

<Non-consolidated>

(Unit: Billions of Yen)

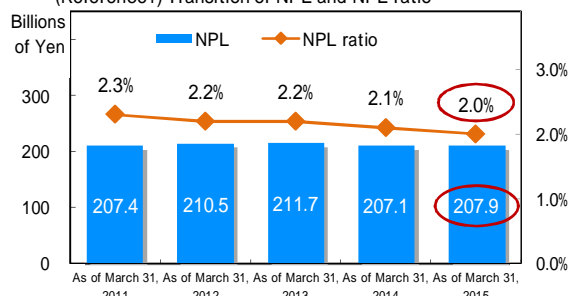
	As of March 31, 2013	As of March 31, 2014 (A)	As of March 31, 2015 (B)	(B)-(A)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	47.5	43.7	53.0	9.3
Doubtful claims (in possible bankruptcy)	135.4	137.2	135.1	(2.1)
Claims in need of special caution	28.6	26.1	19.6	(6.5)
Sub-total (NPL) [A]	211.7	207.1	207.9	0.8
Claims in need of caution (excluding claims in need of special caution)	1,000.1	1,003.4	943.7	(59.7)
Claims to normal borrowers (excluding claims in need of caution) [B]	8,363.9	8,453.6	8,773.7	320.1
Normal claims [C]	9,364.0	9,457.0	9,717.4	260.4
Total (Credit exposures) [D = A + C]	9,575.7	9,664.1	9,925.4	261.3
NPL ratio (Percentage of NPL) [A / D]	2.2%	2.1%	2.0%	(0.1%)
The ratio of claims to normal borrowers to credit exposures [B / D]	87.3%	87.4%	88.3%	0.9%

The balance of non-performing loans (NPL) under Financial Revitalization Law increased by 0.8 billion yen from the end of the previous year to 207.9 billion yen.

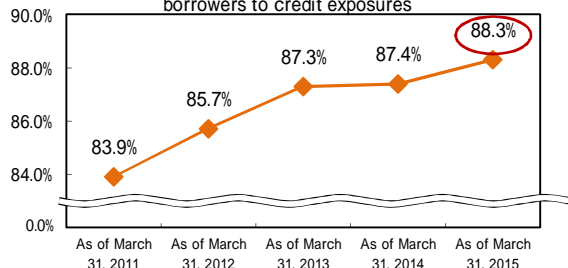
On the other hand, NPL ratio dropped by 0.1 point from the end of the previous year to 2.0%, the lowest level after the enforcement of Financial Revitalization Law due to normal claims increased.

Also, the ratio of claims to normal borrowers to credit exposures rose by 0.9 point from the end of the previous year to 88.3%.

(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>

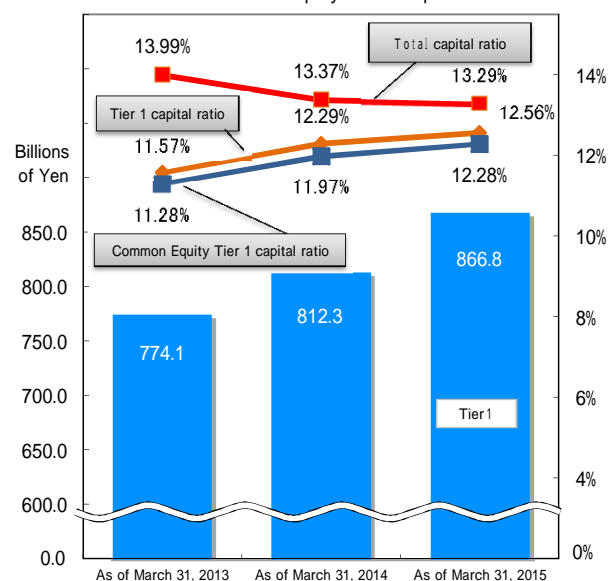
(Unit: Billions of Yen)

<Basel >	As of March 31, 2013	As of March 31, 2014 (A)	As of March 31, 2015 (B) (Preliminary)	(B)-(A)
Total capital ratio (BIS Standard) 1	13.99%	13.37%	13.29%	0.08%
Tier 1 capital ratio	11.57%	12.29%	12.56%	0.27%
Common Equity Tier 1 capital ratio	11.28%	11.97%	12.28%	0.31%
Total capital	936.0	883.3	916.9	33.6
Tier 1	774.1	812.3	866.8	54.5
Common Equity Tier 1	754.5	790.9	847.8	56.9
Tier 2	161.8	71.0	50.1	(20.9)
Total risk weighted assets 2	6,686.4	6,605.6	6,898.4	292.8

Total capital ratio based on Basel III dropped by 0.08 point from the end of the previous year to 13.29% due to the redemption of subordinated loans.

On the other hand, common equity Tier 1 capital ratio rose by 0.31 point from the end of the previous year to 12.28% 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)

8 . Forecasts for Fiscal Year 2015

< Non-consolidated >

(Unit: Billions of yen)

	Six months ended September 30, 2014 Result (A)	Fiscal year 2014 Result (B)	Six months ending September 30, 2015 Forecasts (C)	(C)-(A)	Fiscal year 2015 Forecasts (D)	(D)-(B)
1 Gross operating income	102.7	204.4	103.5	0.8	207.0	2.6
2 Gross operating income from domestic operations	100.8	200.9	101.4	0.6	202.2	1.3
3 Interest income	77.3	155.0	73.4	(3.9)	146.4	(8.6)
4 Fees and commissions	21.0	42.2	25.0	4.0	49.9	7.7
5 Trading income	0.1	0.3	0.2	0.1	0.4	0.1
6 Other ordinary income	2.2	3.2	2.6	0.4	5.4	2.2
7 Gross operating income from international operations	1.8	3.4	2.1	0.3	4.7	1.3
8 Expenses	50.6	100.4	50.5	(0.1)	102.0	1.6
9 Core net business profit	52.1	104.0	53.0	0.9	105.0	1.0
10 Ordinary profit	51.0	102.0	51.5	0.5	102.5	0.5
11 Net income	33.3	67.5	34.5	1.2	69.0	1.5
12 Credit costs	0.2	0.7	0.0	(0.2)	0.0	(0.7)
13 Forecasts for the cash dividend per share	¥ 5.50	¥ 11.00	¥ 5.50	¥ 0.00	¥ 11.00	¥ 0.00
14 Forecasts for the cash special dividend per share	-	¥ 2.00			undecided	

<Non-consolidated>

Gross operating income is expected to increase to 207.0 billion yen mainly for the increase in fees and commissions.

Ordinary profit as well as net income are expected to increase due to the rise in gross operating income, the decrease in credit costs and etc.

<Consolidated>

Net income (Consolidated) is expected to decrease by 4.3 billion yen from the previous year to 72.0 billion yen under the impact of such special factor (the gain on bargain purchase; 9.1 billion yen).

<Dividend>

Forecast for annual dividend per share is 11 yen as an ordinary dividend according to our shareholder return policy.

Also, the amount of special dividend will be announced under the consideration of business results.

< Consolidated >

(Unit: Billions of yen)

	Six months ended September 30, 2014 Result (A)	Fiscal year 2014 Result (B)	Six months ending September 30, 2015 Forecasts (C)	(C)-(A)	Fiscal year 2015 Forecasts (D)	(D)-(B)
13 Ordinary profit	57.0	108.0	55.5	(1.5)	111.0	3.0
14 Net income	35.0	76.3	36.0	1.0	72.0	(4.3)

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

(Unit: Billions of yen)

<Average balance>	Six months ended September 30, 2014 Result (A)	Fiscal year 2014 Result (B)	Six months ending September 30, 2015 Forecasts (C)	(C)-(A)	Fiscal year 2015 Forecasts (D)	(D)-(B)
Interest-earning assets	11,988.5	12,117.7	12,310.0	321.5	12,360.0	242.3
Loans and bills discounted	9,447.4	9,520.6	9,740.0	292.6	9,810.0	289.4
Securities	2,075.6	2,169.7	2,150.0	74.4	2,130.0	(39.7)
Interest-bearing liabilities	12,127.5	12,317.4	12,930.0	802.5	12,970.0	652.6
Deposits	11,439.2	11,473.8	11,700.0	260.8	11,740.0	266.2

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

(Unit: %)

	Six months ended September 30, 2014 Result (A)	Fiscal year 2014 Result (B)	Six months ending September 30, 2015 Forecasts (C)	(C)-(A)	Fiscal year 2015 Forecasts (D)	(D)-(B)
Yield on interest-earning assets [A]	1.32	1.31	1.23	(0.09)	1.22	(0.09)
Loans and bills discounted	1.39	1.37	1.31	(0.08)	1.31	(0.06)
Securities	1.16	1.18	0.96	(0.20)	0.94	(0.24)
Yield on interest-bearing liabilities [B]	0.04	0.03	0.04	0.00	0.04	0.01
Deposits	0.03	0.03	0.03	0.00	0.03	0.00
Expenses ratio	0.84	0.83	0.83	(0.01)	0.83	0.00
Total funding cost [C]	0.84	0.82	0.80	(0.04)	0.80	(0.02)
Yield spread [A - B]	1.28	1.28	1.19	(0.09)	1.18	(0.10)
Interest margin between loans and deposits	0.51	0.51	0.44	(0.07)	0.44	(0.07)
Net interest margin [A - C]	0.48	0.49	0.43	(0.05)	0.42	(0.07)

. SUMMARY OF FINANCIAL RESULTS
 . 平成27年3月期 決算の概況

1. Profit and Loss
 [Non-Consolidated]

1. 損益状況
 [単体]

For the year ended
 (Unit: Millions of Yen)

		March 31, 2015 (A)	(A)-(B)	March 31, 2014 (B)
			[0.6%]	
Gross operating income	業務粗利益	204,486	1,300	203,186
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	227,880	17,543	210,337
Gross operating income from domestic operations	国内業務粗利益	200,996	495	200,501
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	224,582	17,165	207,417
Interest income	資金利益	155,066	(2,248)	157,314
Fees and commissions	役務取引等利益	42,269	4,870	37,399
Trading income	特定取引利益	379	198	181
Other ordinary income	その他業務利益	3,280	(2,326)	5,606
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(23,585)	(16,669)	(6,916)
Gross operating income from international operations	国際業務粗利益	3,490	805	2,685
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	3,298	379	2,919
Interest income	資金利益	1,531	347	1,184
Fees and commissions	役務取引等利益	365	33	332
Trading income	特定取引利益	40	45	(5)
Other ordinary income	その他業務利益	1,552	380	1,172
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	192	426	(234)
Expenses	経費 (除く臨時処理分) ()	100,430	3,587	96,843
Personnel	人件費 ()	44,584	2,300	42,284
Facilities	物件費 ()	49,630	504	49,126
Taxes	税金 ()	6,215	784	5,431
Core net business Profit	実質業務純益	104,055	(2,288)	106,343
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	127,449	13,956	113,493
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	(2,725)	(3,470)	745
Net business profit	業務純益	106,781	1,183	105,598
(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(23,393)	(16,243)	(7,150)
Non-recurring gains (losses)	臨時損益	(4,743)	8,495	(13,238)
Disposal of bad debts	不良債権処理額 ()	3,480	(8,296)	11,776
Written-off of loans	貸出金償却 ()	1,372	(657)	2,029
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()	3,455	(7,269)	10,724
Loss on sales of non-performing loans	延滞債権等売却損 ()	22	(96)	118
Recoveries of written off claims	償却債権取立益	1,751	175	1,576
Other	その他 ()	381	(98)	479
Gains or losses on stocks and other securities	株式等関係損益	1,576	(354)	1,930
Gains on sales of stocks and other securities	株式等売却益	1,598	(1,209)	2,807
Losses on sales of stocks and other securities	株式等売却損 ()	13	(811)	824
Losses on devaluation of stocks and other securities	株式等償却 ()	8	(44)	52
Other non-recurring gains (losses)	その他の臨時損益	(2,839)	553	(3,392)
Ordinary profit	経常利益	102,037	9,678	92,359
Extraordinary income (losses)	特別損益	1,020	(1,754)	2,774
Gain (loss) on disposal of non-current assets	固定資産処分損益	1,020	1,469	(449)
Gain on disposal of non-current assets	固定資産処分益	2,630	2,078	552
Loss on disposal of non-current assets	固定資産処分損 ()	1,610	608	1,002
Gain on contribution of securities to retirement benefit trust	退職給付信託設定益	-	(3,223)	3,223
Income before income taxes	税引前当期純利益	103,057	7,923	95,134
Income taxes - current	法人税、住民税及び事業税 ()	28,570	(4,239)	32,809
Income taxes - deferred	法人税等調整額 ()	6,965	3,386	3,579
Total income taxes	法人税等合計 ()	35,536	(852)	36,388
Net income	当期純利益	67,521	8,776	58,745
Credit costs (+)	与信関係費用(+) ()	755	(11,766)	12,521

【Consolidated】		【連結】		For the year ended		(Unit: Millions of Yen)	
				March 31, 2015 (A)	(A)-(B)	March 31, 2014 (B)	
Consolidated gross operating income		連結粗利益		223,561	[(0.2%)]	224,025	
Interest income	資金利益			156,221	(3,125)	159,346	
Fees and commissions	役務取引等利益			55,311	3,797	51,514	
Trading income	特定取引利益			2,362	854	1,508	
Other ordinary income	その他業務利益			9,665	(1,990)	11,655	
General and administrative expenses	営業経費 ()			113,075	2,825	110,250	
Credit costs	与信関係費用 ()			3,429	(10,638)	14,067	
Written-off of loans	貸出金償却 ()			3,646	(801)	4,447	
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()			4,273	(7,064)	11,337	
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()			(2,150)	(2,454)	304	
Recoveries of written off claims	償却債権取立益			2,759	108	2,651	
Other	その他 ()			419	(211)	630	
Gains or losses on stocks and other securities	株式等関係損益			308	(1,619)	1,927	
Other	その他			710	144	566	
Ordinary profit	経常利益			108,074	[5.7%]	102,200	
Extraordinary income (losses)	特別損益			10,611	7,849	2,762	
Of which, gain on contribution of securities to retirement benefit trust	うち退職給付信託設定益			-	(3,223)	3,223	
Of which, gain on bargain purchase	うち負ののれん発生益			9,101	9,101	-	
Income before income taxes and minority interests	税金等調整前当期純利益			118,686	13,723	104,963	
Income taxes - current	法人税、住民税及び事業税 ()			31,774	(4,046)	35,820	
Income taxes - deferred	法人税等調整額 ()			7,588	2,937	4,651	
Total income taxes	法人税等合計 ()			39,362	(1,109)	40,471	
Income before minority interests	少数株主損益調整前当期純利益			79,324	14,832	64,492	
Minority interests in income	少数株主利益 ()			2,999	(802)	3,801	
Net income	当期純利益			76,324	[25.7%]	60,690	

(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 year ended		(Unit: Millions of Yen)	
				March 31, 2015 (A)	(A)-(B)	March 31, 2014 (B)	
Consolidated net business profit		連結業務純益		114,451	[(2.9%)]	117,978	

(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】		For the year ended		(Unit: Number of Companies)	
				As of March 31, 2015 (A)	(A)-(B)	As of March 31, 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 (Domestics)

2. 資金平残(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit: Billions of Yen)

		March 31, 2015 (A)	(A)-(B)	March 31, 2014 (B)	(B)-(C)	March 31, 2013 (C)
Interest-earning assets	資金運用勘定	12,117.7	357.9	11,759.8	(12.1)	11,771.9
Loans and bills discounted	貸出金	9,520.6	203.7	9,316.9	171.4	9,145.5
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,722.3	113.6	7,608.7	165.5	7,443.2
Loans to small and medium-sized businesses	中小企業向け貸出	2,920.2	16.4	2,903.8	(40.5)	2,944.3
Loans to individuals	個人向け貸出	4,802.1	97.2	4,704.9	206.0	4,498.9
Securities	有価証券	2,169.7	203.5	1,966.2	(228.8)	2,195.0
Bonds	債券	2,048.2	208.4	1,839.8	(221.4)	2,061.2
Stocks	株式	121.5	(4.8)	126.3	(7.5)	133.8
Interest-bearing liabilities	資金調達勘定	12,317.4	490.8	11,826.6	429.8	11,396.8
Deposits	預金	11,473.8	328.6	11,145.2	451.2	10,694.0
Individual deposits	個人預金	8,818.5	256.9	8,561.6	306.6	8,255.0
External liabilities	外部負債	594.5	122.6	471.9	(47.4)	519.3

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit: %)

		March 31, 2015 (A)	(A)-(B)	March 31, 2014 (B)	(B)-(C)	March 31, 2013 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.31	(0.08)	1.39	(0.05)	1.44
Loans and bills discounted	貸出金利回	1.37	(0.11)	1.48	(0.11)	1.59
Securities	有価証券利回	1.18	0.02	1.16	0.21	0.95
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.03	(0.02)	0.05	(0.02)	0.07
Deposits	預金利回	0.03	(0.01)	0.04	0.00	0.04
External liabilities	外部負債利回	0.08	(0.13)	0.21	(0.21)	0.42
Expenses ratio	経費率	0.83	0.00	0.83	(0.03)	0.86
Total funding cost (C)	資金調達原価 C	0.82	(0.02)	0.84	(0.05)	0.89
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.28	(0.06)	1.34	(0.03)	1.37
Interest margin between loans and deposits	預貸金利鞘	0.51	(0.10)	0.61	(0.07)	0.68
Net interest margin (A)-(C)	総資金利鞘 A-C	0.49	(0.06)	0.55	0.00	0.55

4. Fees and Commissions (Domestics)

4. 役務取引等利益(国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2015 (A)	(A)-(B)	March 31, 2014 (B)	(B)-(C)	March 31, 2013 (C)
Fees and commissions	役務取引等収益	56,385	5,221	51,164	3,942	47,222
Deposits and Loans	預金・貸出業務	20,412	723	19,689	844	18,845
ATM	ATM関連手数料	5,007	26	4,981	43	4,938
Account transfer	口座振替	4,524	(45)	4,569	36	4,533
Syndicated Loan	シ・ローン関連	3,464	492	2,972	261	2,711
Remittance	為替業務	9,779	30	9,749	264	9,485
Securities	証券関連業務	14,772	1,436	13,336	2,309	11,027
Investment trusts	投資信託収益	12,899	1,173	11,726	1,963	9,763
Agency business	代理業務	724	(33)	757	(16)	773
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,657	(35)	1,692	(10)	1,702
Guarantee business	保証業務	615	(39)	654	(72)	726
Others	その他	8,424	3,139	5,285	624	4,661
Annuity insurance	年金等保険関連	7,510	2,953	4,557	334	4,223
Fees and commissions payments	役務取引等費用	14,115	351	13,764	(1,687)	15,451
Fees and commissions - net	役務取引等利益	42,269	4,870	37,399	5,629	31,770

5. Gains and Losses on Investment Securities 5. 有価証券関係損益

Gains or Losses on Bonds		国債等債券損益		For the year ended (Unit: Millions of Yen)		
【Non-Consolidated】		【単体】				
		March 31, 2015 (A)	(A)-(B)	March 31, 2014 (B)	(B)-(C)	March 31, 2013 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(23,393)	(16,243)	(7,150)	2,322	(9,472)
Gain on sales	売却益	1,978	(1,445)	3,423	(795)	4,218
Gain on redemption	償還益	-	(29)	29	29	-
Loss on sales	売却損 ()	23,114	13,888	9,226	(3,637)	12,863
Loss on redemption	償還損 ()	2,211	857	1,354	562	792
Loss on devaluation	償却 ()	46	24	22	(13)	35

(Reference) Gains (losses) on bonds derivatives		(参考)債券デリバティブ損益		For the year ended (Unit: Millions of Yen)		
		March 31, 2015 (A)	(A)-(B)	March 31, 2014 (B)	(B)-(C)	March 31, 2013 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	21,431	12,662	8,769	(3,355)	12,124
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	(1,962)	(3,580)	1,618	(1,033)	2,651

Gains or Losses on stocks and other securities		株式等関係損益		For the year ended (Unit: Millions of Yen)		
【Non-Consolidated】		【単体】				
		March 31, 2015 (A)	(A)-(B)	March 31, 2014 (B)	(B)-(C)	March 31, 2013 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	1,576	(354)	1,930	3,411	(1,481)
Gain on sales	売却益	1,598	(1,209)	2,807	2,645	162
Loss on sales	売却損 ()	13	(811)	824	753	71
Loss on devaluation	償却 ()	8	(44)	52	(1,520)	1,572

(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)		
		March 31, 2015 (A)	(A)-(B)	March 31, 2014 (B)	(B)-(C)	March 31, 2013 (C)
Outright sales	株式売切額	3,870	(7,895)	11,765	11,260	505
Balance as of end of period	期末株式残高	118,142	(3,258)	121,400	(10,639)	132,039
Of which, valued at market prices	うち時価のあるもの	97,836	(617)	98,453	(11,233)	109,686

(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 March 31, 2015				As of March 31, 2014					
		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	224,502	11,248	514	11,248	-	257,087	10,734	10,737	2	
Available-for-sale	その他有価証券	2,318,096	155,958	73,043	157,344	1,386	1,871,536	82,915	87,359	4,443	
	Equity securities	211,878	114,042	49,414	114,424	381	163,081	64,628	66,597	1,969	
	Debt securities	1,424,061	6,597	(2,550)	7,270	673	1,324,322	9,147	9,387	239	
	Other securities	682,156	35,318	26,179	35,650	331	384,132	9,139	11,374	2,235	
Total	合計	2,542,598	167,207	73,557	168,593	1,386	2,128,624	93,650	98,097	4,446	
	Equity securities	211,878	114,042	49,414	114,424	381	163,081	64,628	66,597	1,969	
	Debt securities	1,648,563	17,845	(2,037)	18,518	673	1,581,410	19,882	20,124	242	
	Other securities	682,156	35,318	26,179	35,650	331	384,132	9,139	11,374	2,235	

(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. 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 March 31, 2015					As of March 31, 2014			
		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	228,212	11,263	515	11,263	-	261,288	10,748	10,751	2
Available-for-sale	その他有価証券	2,325,935	159,055	73,300	160,483	1,428	1,876,949	85,755	90,314	4,558
	Equity securities 株式	219,714	117,139	49,672	117,563	423	168,489	67,467	69,551	2,084
	Debt securities 債券	1,424,064	6,597	(2,550)	7,270	673	1,324,327	9,147	9,387	239
	Other securities その他	682,156	35,318	26,179	35,650	331	384,132	9,139	11,374	2,235
Total	合計	2,554,147	170,318	73,815	171,747	1,428	2,138,237	96,503	101,065	4,561
	Equity securities 株式	219,714	117,139	49,672	117,563	423	168,489	67,467	69,551	2,084
	Debt securities 債券	1,652,276	17,860	(2,036)	18,533	673	1,585,615	19,896	20,138	242
	Other securities その他	682,156	35,318	26,179	35,650	331	384,132	9,139	11,374	2,235

(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. 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 March 31, 2015				As of March 31, 2014			
		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	293,045	1,078,477	245,338	15,658	407,245	859,468	279,454	21,058
	Government bonds 国債	110,445	524,800	46,700	6,000	168,190	277,745	81,000	8,000
	Local government bonds 地方債	56,516	185,470	15,929	-	77,941	147,514	27,872	2,000
	Corporate bonds 社債	126,083	368,206	182,709	9,658	161,113	434,208	170,582	11,058
Others	その他	37,386	196,792	38,547	303,856	9,048	137,374	4,425	129,170
Total	合計	330,432	1,275,269	283,885	319,514	416,293	996,843	283,879	150,228

(注) 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 March 31, 2015				As of March 31, 2014			
		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	294,557	1,080,477	245,538	15,658	410,249	860,468	279,654	21,058
	Government bonds 国債	111,945	526,300	46,700	6,000	171,190	278,245	81,000	8,000
	Local government bonds 地方債	56,516	185,970	16,129	-	77,941	148,014	28,072	2,000
	Corporate bonds 社債	126,095	368,206	182,709	9,658	161,117	434,208	170,582	11,058
Others	その他	37,386	196,792	38,577	303,856	9,048	137,374	4,425	129,170
Total	合計	331,943	1,277,269	284,115	319,514	419,298	997,843	284,079	150,228

(注) 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 March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Securities	有価証券	2,461,869	411,629	2,050,240	(176,742)	2,226,982
Government bonds	国債	700,195	156,934	543,261	(327,525)	870,786
Local government bonds	地方債	258,822	1,900	256,922	25,795	231,127
Corporate bonds	社債	689,545	(91,681)	781,226	34,830	746,396
Stocks	株式	232,184	46,156	186,028	(1,402)	187,430
Other securities	その他の証券	581,120	298,320	282,800	91,559	191,241

[Consolidated]

[連結]

(Unit: Millions of Yen)

		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Securities	有価証券	2,460,453	415,712	2,044,741	(174,889)	2,219,630
Government bonds	国債	703,206	156,444	546,762	(326,527)	873,289
Local government bonds	地方債	259,522	1,900	257,622	25,796	231,826
Corporate bonds	社債	689,548	(91,683)	781,231	34,829	746,402
Stocks	株式	227,996	50,715	177,281	(533)	177,814
Other securities	その他の証券	580,180	298,336	281,844	91,547	190,297

7. Derivative contracts

7. デリバティブ取引

[Consolidated]

[連結]

Interest rate contracts

金利関連取引

(Unit: Millions of Yen)

				As of March 31, 2015			As of March 31, 2014		
				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	4,897,061	8,867	8,867	4,540,507	7,526	7,526
	Others		その他	32,648	(3)	415	57,125	(14)	591
Total			合計		8,856	9,276		7,511	8,117

(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 contracts subject to hedge accounting are not included in the above table.

Foreign exchange

通貨関連取引

(Unit: Millions of Yen)

				As of March 31, 2015			As of March 31, 2014		
				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	49,475	165	165	71,057	290	290
	Forward exchange contracts		為替予約	271,078	(1,232)	(1,232)	243,296	378	378
	Options		通貨オプション	54,609	10	268	56,315	6	327
Total			合計		(1,056)	(798)		675	996

(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 contracts subject to hedge accounting are not included in the above table.

Stocks contracts

Not applicable

株式関連取引

該当事項はありません。

Bonds contracts

債券関連取引

(Unit: Millions of Yen)

				As of March 31, 2015			As of March 31, 2014		
				Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)
Market	Futures	金融商品取引所	債券先物	10,855	(7)	(7)	579	0	0
Total			合計		(7)	(7)		0	0

Commodity related contracts

Not applicable

商品関連取引

該当事項はありません。

Credit derivative contracts

Not applicable

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

Expenses [Non-Consolidated]		経費の推移 【単体】		For the year ended (Unit: Millions of Yen)		
		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Personnel	人件費	44,584	2,300	42,284	2,003	40,281
Facilities	物件費	49,630	504	49,126	(1,418)	50,544
Taxes	税金	6,215	784	5,431	(238)	5,669
Expenses	経費	100,430	3,587	96,843	348	96,495

(Reference) (参考)		(Unit: %)				
OHR	OHR	49.1	1.5	47.6	0.0	47.6

General and administrative expenses [Non-Consolidated]		営業経費の内訳 【単体】		For the year ended (Unit: Millions of Yen)		
		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Salaries and allowance	給料・手当	35,025	1,137	33,888	617	33,271
Retirement benefit cost	退職給付費用	4,698	(795)	5,493	(138)	5,631
Welfare	福利厚生費	320	1	319	(5)	324
Depreciation	減価償却費	7,759	70	7,689	(727)	8,416
Rent of premises and equipment	土地建物機械賃借料	6,539	61	6,478	(55)	6,533
Repairing expenses	営繕費	584	290	294	(75)	369
Stationery and supplies	消耗品費	1,109	71	1,038	(64)	1,102
Utilities	給水光熱費	1,330	112	1,218	35	1,183
Allowance for business trips	旅費	207	17	190	(2)	192
Communication expenses	通信費	1,010	(3)	1,013	(32)	1,045
Advertisement	広告宣伝費	954	229	725	106	619
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	405	5	400	4	396
Taxes	租税公課	6,215	784	5,431	(238)	5,669
Others	その他	38,199	1,195	37,004	645	36,359
General and administrative expenses	営業経費	104,362	3,174	101,188	72	101,116

Employees and Officers [Non-Consolidated]		人員の推移 【単体】		(Unit: Number of People)		
		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Total employees	総人員	4,651	39	4,612	19	4,593
Actual employees	実働人員	3,902	31	3,871	17	3,854
Directors and auditors	役員	14	(1)	15	0	15
Executive officers	執行役員	13	3	10	0	10

Branches (Domestic Branch) [Non-Consolidated]		店舗等の推移 (国内店舗数の推移) 【単体】		(Unit: Number of Branches)		
		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Domestic Branches	国内店舗数	204	0	204	0	204
Of which, Sub-branches	うち出張所	8	0	8	0	8
Of which, Branches in Kanagawa Prefecture	うち神奈川県内店舗数	179	0	179	0	179
ATM locations	無人店舗数	406	1	405	4	401
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	358	1	357	1	356
Housing Loan Centers	住宅ローンセンター	23	(3)	26	0	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	20	(3)	23	0	23

(Overseas) [Non-Consolidated]		(海外拠点数の推移) [単体]		(Unit: Number of Branches)		
		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Branches	支店	1	0	1	0	1
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	4	0	4
Total	拠点数	5	0	5	0	5
Subsidiaries	現地法人	0	0	0	0	0

9. Net Business Profit [Non-Consolidated]		9. 業務純益 [単体]		For the year ended (Unit: Millions of Yen)		
		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Core net business profit	実質業務純益	104,055	(2,288)	106,343	494	105,849
As per employee (in thousands of yen)	職員一人当たり(千円)	26,773	(759)	27,532	192	27,340
Net business profit	業務純益	106,781	1,183	105,598	(6,685)	112,283
As per employee (in thousands of yen)	職員一人当たり(千円)	27,474	135	27,339	(1,663)	29,002

(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 [Non-Consolidated]		10. ROE [単体]		For the year ended (Unit: %)		
		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Core net business profit per own capital	実質業務純益ベース	11.52	(1.02)	12.54	(0.62)	13.16
Net income per own capital	当期純利益ベース	7.47	0.55	6.92	0.29	6.63

[Consolidated]		[連結]		For the year ended (Unit: %)		
		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Net income per own capital	当期純利益ベース	8.35	1.23	7.12	0.29	6.83

11. Return on Assets [Non-Consolidated]		11. ROA [単体]		For the year ended (Unit: %)		
		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Core net business profit per average total assets	実質業務純益ベース	0.76	(0.05)	0.81	(0.03)	0.84
Net income per average total assets	当期純利益ベース	0.49	0.04	0.45	0.03	0.42

12. Retirement Benefit Retirement benefit obligation [Non-Consolidated]		12. 退職給付関連 退職給付債務残高 [単体]		(Unit: Millions of Yen)		
		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Retirement benefit obligation [Discount rate]	退職給付債務 (割引率)	81,810 [0.9%]	4,904 [(0.5%)]	76,906 [1.4%]	(1,538) [0.0%]	78,444 [1.4%]
Fair value of plan assets	年金資産	114,202	21,175	93,027	15,970	77,057
Prepaid pension cost	前払年金費用	(30,682)	(1,410)	(29,272)	(6,972)	(22,300)
Unrecognized actuarial loss	未認識数理計算上の差異	(1,709)	(14,861)	13,152	(10,535)	23,687

[Consolidated]		[連結]		(Unit: Millions of Yen)		
		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Retirement benefit obligation	退職給付債務	82,064	4,942	77,122		
Fair value of plan assets	年金資産	114,202	21,175	93,027		
Net defined benefit asset	退職給付に係る資産	(32,392)	(16,272)	(16,120)		
Net defined benefit liability	退職給付に係る負債	253	37	216		
Unrecognized actuarial loss(before adjusting for tax effects)	未認識数理計算上の差異(税効果控除前)	(1,709)	(14,861)	13,152		

(注) 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。

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

		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Retirement benefit obligation	退職給付債務					78,648
Fair value of plan assets	年金資産					77,057
Prepaid pension cost	前払年金費用					(22,300)
Provision for retirement benefits	退職給付引当金					203
Unrecognized actuarial loss	未認識数理計算上の差異					23,687

② Retirement Benefit Costs
【Non-Consolidated】

② 退職給付費用
【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Retirement benefit costs	退職給付費用	4,698	(795)	5,493	(138)	5,631
Service cost	勤務費用	1,587	19	1,568	203	1,365
Interest cost	利息費用	1,057	(40)	1,097	(358)	1,455
Expected return on plan assets	期待運用収益	(2,068)	(353)	(1,715)	292	(2,007)
Recognized actuarial loss	数理計算上の差異の費用処理額	3,690	(428)	4,118	(231)	4,349
Other retirement cost	その他	432	9	423	(45)	468

【Consolidated】

【連結】

For the year ended

(Unit: Millions of Yen)

		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Retirement benefit costs	退職給付費用	4,759	(796)	5,555	(128)	5,683
Service cost	勤務費用	1,631	16	1,615	198	1,417
Interest cost	利息費用	1,057	(40)	1,097	(358)	1,455
Expected return on plan assets	期待運用収益	(2,068)	(353)	(1,715)	292	(2,007)
Recognized actuarial loss	数理計算上の差異の費用処理額	3,690	(428)	4,118	(231)	4,349
Other retirement cost	その他	448	10	438	(30)	468

(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。

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 March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Allowance for loan losses	貸倒引当金	25,081	(2,827)	27,908	(905)	28,813
Provision for retirement benefits	退職給付引当金	5,339	(337)	5,676	212	5,464
Losses on devaluation of securities	有価証券有価償却	2,489	(276)	2,765	(513)	3,278
Others	その他	7,667	(2,405)	10,072	(131)	10,203
Subtotal deferred tax assets (A)	繰延税金資産小計 A	40,577	(5,846)	46,423	(1,337)	47,760
Valuation allowance (B)	評価性引当額 B	(2,945)	317	(3,262)	34	(3,296)
Total deferred tax assets (A+B) (C)	繰延税金資産合計(A+B) C	37,631	(5,529)	43,160	(1,303)	44,463
Valuation difference on available-for-sale securities	その他有価証券評価差額金	48,553	20,796	27,757	55	27,702
Gains on contribution of securities to retirement benefit trust	退職給付信託設定益	6,569	(694)	7,263	1,148	6,115
Others	その他	5,122	987	4,135	1,162	2,973
Total deferred tax liabilities (D)	繰延税金負債合計 D	60,245	21,089	39,156	2,364	36,792
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額(C-D)	(22,613)	(26,616)	4,003	(3,668)	7,671

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	25,959	(5,806)	31,765	(3,598)	35,363
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【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Net deferred tax assets	繰延税金資産(純額)の計上額	(17,203)	(33,177)	15,974	(749)	16,723

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	32,926	(7,151)	40,077	(4,666)	44,743
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【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 (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内部格付手法を、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 March 31, 2015 (A) [Preliminary]	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5) ÷ (6)	13.29 %	(0.08 %)	13.37 %	(0.62 %)	13.99 %		
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	12.56 %	0.27 %	12.29 %	0.72 %	11.57 %		
Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3) ÷ (6)	12.28 %	0.31 %	11.97 %	0.69 %	11.28 %		
(2) Tier 1 capital	(2) Tier 1 資本	866.8	54.5	812.3	38.2	774.1		
(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本	847.8	56.9	790.9	36.4	754.5		
Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	58.7	42.4	16.3	16.3	-		
Additional Tier 1 capital	その他Tier 1 資本	19.0	(2.3)	21.3	1.7	19.6		
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	(4.0)	32.0	(4.0)	36.0		
(4) Tier 2 capital	(4) Tier 2 資本	50.1	(20.9)	71.0	(90.8)	161.8		
Of which, directly issued capital instruments subject to phase out from Tier 2	うち、適格旧Tier 2 資本調達手段の額	-	(30.0)	30.0	(86.3)	116.3		
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Basel 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	57.2	7.2	50.0	(10.5)	60.5		
(5) Total capital (2)+(4)	(5) 総自己資本 (2) + (4)	916.9	33.6	883.3	(52.7)	936.0		
(6) Total risk weighted assets	(6) リスク・アセットの額の合計額	6,898.4	292.8	6,605.6	(80.8)	6,686.4		
Of which, on balanced	うち、オン・バランス	6,127.5	229.1	5,898.4	(33.0)	5,931.4		
Of which, off balanced	うち、オフ・バランス	188.9	12.7	176.2	(18.3)	194.5		

【Non-Consolidated】		【単体】		(Unit: Billions of Yen)			
		As of March 31, 2015 (A) [Preliminary]	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)	
(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5) ÷ (6)	12.99 %	(0.06 %)	13.05 %	(0.64 %)	13.69 %	
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	12.33 %	0.26 %	12.07 %	0.71 %	11.36 %	
Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3) ÷ (6)	12.12 %	0.26 %	11.86 %	0.65 %	11.21 %	
(2) Tier 1 capital	(2) Tier 1 資本	836.9	53.7	783.2	36.3	746.9	
(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本	822.2	52.6	769.6	32.9	736.7	
Of which, valuation and translation adjustments	うち、評価・換算差額等の額	57.4	39.6	17.8	17.8	-	
Additional Tier 1 capital	その他Tier 1 資本	14.7	1.2	13.5	3.3	10.2	
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	(4.0)	32.0	(4.0)	36.0	
(4) Tier 2 capital	(4) Tier 2 資本	44.6	(19.1)	63.7	(89.5)	153.2	
Of which, directly issued capital instruments subject to phase out from Tier 2	うち、適格旧Tier 2 資本調達手段の額	-	(30.0)	30.0	(86.3)	116.3	
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Basel 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	56.4	7.4	49.0	(11.1)	60.1	
(5) Total capital (2)+(4)	(5) 総自己資本 (2) + (4)	881.6	34.6	847.0	(53.1)	900.1	
(6) Total risk weighted assets	(6) リスク・アセットの額の合計額	6,784.0	296.6	6,487.4	(83.9)	6,571.3	
Of which, on balanced	うち、オン・バランス	6,056.9	233.1	5,823.8	(36.0)	5,859.8	
Of which, off balanced	うち、オフ・バランス	180.2	13.4	166.8	(16.7)	183.5	

. LOANS, etc. 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 March 31, 2015 (A)	(A)-(B)	As of March 31, 2014(B)	(B)-(C)	As of March 31, 2013 (C)
Loans to borrowers in bankruptcy	破綻先債権額	3,811	(827)	4,638	(641)	5,279
Past due loans	延滞債権額	182,340	6,762	175,578	(698)	176,276
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	4,182	488	3,694	(838)	4,532
Restructured loans	貸出条件緩和債権額	15,510	(6,948)	22,458	(1,672)	24,130
Total	合計	205,845	(523)	206,368	(3,851)	210,219
(Amount of partial direct written-off) (部分直接償却額)		40,845	(9,883)	50,728	(12,253)	62,981
Loans and bills discounted	貸出金残高(未残)	9,778,038	272,860	9,505,178	115,326	9,389,852

(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 March 31, 2015 (A)	(A)-(B)	As of March 31, 2014(B)	(B)-(C)	As of March 31, 2013 (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	1.8	0.0	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	(0.1)	0.2	0.0	0.2
Total	合計	2.1	0.0	2.1	(0.1)	2.2

【Consolidated】

【連結】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014(B)	(B)-(C)	As of March 31, 2013 (C)
Loans to borrowers in bankruptcy	破綻先債権額	3,811	(827)	4,638	(641)	5,279
Past due loans	延滞債権額	182,071	3,749	178,322	(958)	179,280
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	4,182	488	3,694	(838)	4,532
Restructured loans	貸出条件緩和債権額	15,510	(6,948)	22,458	(1,672)	24,130
Total	合計	205,576	(3,536)	209,112	(4,111)	213,223
(Amount of partial direct written-off) (部分直接償却額)		53,279	(8,065)	61,344	(13,015)	74,359
Loans and bills discounted	貸出金残高(未残)	9,724,053	270,489	9,453,564	109,590	9,343,974

(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 March 31, 2015 (A)	(A)-(B)	As of March 31, 2014(B)	(B)-(C)	As of March 31, 2013 (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	1.8	(0.1)	1.9
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	(0.1)	0.2	0.0	0.2
Total	合計	2.1	(0.1)	2.2	0.0	2.2

2. Allowance for Loan Losses

2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Allowance for loan losses	貸倒引当金	57,284	(3,867)	61,151	4,661	56,490
Allowance for general loan losses	一般貸倒引当金	15,203	(2,726)	17,929	745	17,184
Allowance for specific loan losses	個別貸倒引当金	42,080	(1,142)	43,222	3,916	39,306
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Allowance for loan losses	貸倒引当金	67,115	(4,961)	72,076	3,210	68,866
Allowance for general loan losses	一般貸倒引当金	20,252	(4,319)	24,571	(357)	24,928
Allowance for specific loan losses	個別貸倒引当金	46,863	(642)	47,505	3,568	43,937
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3. Percentage of Allowance to Total Risk Managed Loans

3. リスク管理債権に対する引当率

【Non-Consolidated】

【単体】

(Unit: %)

		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (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	34.0	(3.0)	37.0	(1.0)	38.0
After partial direct written-off	部分直接償却後	20.4	(0.5)	20.9	2.3	18.6
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	40.2	(3.8)	44.0	(0.3)	44.3
After partial direct written-off	部分直接償却後	27.8	(1.8)	29.6	2.8	26.8

【Consolidated】

【連結】

(Unit: %)

		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (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	39.4	(1.8)	41.2	(0.8)	42.0
After partial direct written-off	部分直接償却後	22.7	0.0	22.7	2.1	20.6
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	47.2	(3.1)	50.3	(0.3)	50.6
After partial direct written-off	部分直接償却後	32.6	(1.8)	34.4	2.2	32.2

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 March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	53,093	9,332	43,761	(3,819)	47,580
Doubtful claims	危険債権	135,150	(2,094)	137,244	1,748	135,496
Claims in need of special caution	要管理債権	19,692	(6,460)	26,152	(2,510)	28,662
Sub-total (Claims in need of special caution or below)	要管理債権以下計	207,937	779	207,158	(4,581)	211,739
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	943,760	(59,647)	1,003,407	3,306	1,000,101
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,773,707	320,092	8,453,615	89,685	8,363,930
Sub-total (Normal claims)	正常債権計	9,717,467	260,445	9,457,022	92,990	9,364,032
Total (Credit exposures)	合計	9,925,404	261,223	9,664,181	88,410	9,575,771
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	21,522	(7,483)	29,005	(1,881)	30,886
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	(0.1)	2.2

[Consolidated]

【連結】

(Unit: Millions of Yen)

		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	53,135	6,286	46,849	(4,027)	50,876
Doubtful claims	危険債権	136,166	(2,310)	138,476	1,914	136,562
Claims in need of special caution	要管理債権	19,692	(6,460)	26,152	(2,510)	28,662
Sub-total (Claims in need of special caution or below)	要管理債権以下計	208,994	(2,484)	211,478	(4,623)	216,101
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	948,082	(58,748)	1,006,830	2,183	1,004,647
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,841,955	282,327	8,559,628	60,743	8,498,885
Sub-total (Normal claims)	正常債権計	9,790,038	223,580	9,566,458	62,925	9,503,533
Total (Credit exposures)	合計	9,999,032	221,096	9,777,936	58,302	9,719,634
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	22,085	(7,504)	29,589	(1,998)	31,587
Non-performing loans ratio (Percentage of claims in need of special caution or below)(%)	C / D	不良債権比率 (%)	C ÷ D	2.0	(0.1)	2.2

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

5. 金融再生法開示債権の保全状況

[Non-Consolidated]

【単体】

(Unit: Millions of Yen)

		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Coverage amount	保全額	185,582	(876)	186,458	4,000	182,458
Allowance for loan losses	貸倒引当金	46,076	(2,565)	48,641	5,045	43,596
Collateral and guarantees	担保保証等	139,506	1,689	137,817	(1,045)	138,862
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権計	209,766	(245)	210,011	(3,952)	213,963
Coverage ratio (%)	A / B	保全率 (%)	A ÷ B	88.4	(0.3)	88.7

(Reference) Status of Coverage of Claims of Borrowers Classification

(参考) 開示債権別の保全状況推移

(Unit: Millions of Yen)

		As of March 31, 2015 (A)	(A)-(B)	As of March 31, 2014 (B)	(B)-(C)	As of March 31, 2013 (C)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	53,093	9,332	43,761	(3,819)	47,580
Allowance for loan losses	貸倒引当金	18,221	137	18,084	1,355	16,729
Collateral and guarantees	担保保証等	34,871	9,195	25,676	(5,174)	30,850
Coverage ratio (%)	保全率 (%)	100.0	0.0	100.0	0.0	100.0
Doubtful claims	危険債権	135,150	(2,094)	137,244	1,748	135,496
Allowance for loan losses	貸倒引当金	23,622	(1,247)	24,869	2,692	22,177
Collateral and guarantees	担保保証等	94,519	(3,388)	97,907	3,392	94,515
Coverage ratio (%)	保全率 (%)	87.4	(2.0)	89.4	3.3	86.1
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	21,522	(7,483)	29,005	(1,881)	30,886
Allowance for loan losses	貸倒引当金	4,231	(1,456)	5,687	998	4,689
Collateral and guarantees	担保保証等	10,115	(4,117)	14,232	737	13,495
Coverage ratio (%)	保全率 (%)	66.6	(2.0)	68.6	9.8	58.8

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2015) 引当率・保全率(27年3月末)

【Non-consolidated】		【単体】	Categories 分類				(Unit: Billions of Yen)		
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	No categorization 非分類	Category 分類	Category 分類	Category 分類	Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
Legal bankruptcy 破綻先 5.4 (0.6)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 53.0 (9.3)	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	18.2	100%	100%
Virtual bankruptcy 実質破綻先 47.6 (8.7)			25.9 (1.4)	27.1 (7.9)	0.0 (0.0)	0.0 (0.0)			
Possible bankruptcy 破綻懸念先 135.1 (2.1)		Doubtful 危険債権 135.1 (2.1)	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		23.6	58.1%	87.4%
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 21.5 (7.5)	In need of special caution 要管理債権 19.6 (6.5)	Coverage (保全) 10.1 Non-covered (信用) 11.4		[]: Credit exposures under each category before reserve []内の計数は引当前の分類額		4.2	37.1%	66.6%
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 941.9 (58.6)	Normal 正常債権	196.9 (29.9)	744.9 (28.8)			7.2	0.7%	
Normal 正常先 8,773.7 (320.1)		9,717.4 (260.4)					3.7	0.0%	
Total 合計 9,925.4 (261.3) 100.0%		Total 合計 9,925.4 (261.3)	No categorization 非分類 9,045.4 (290.2) 91.1%	Category 分類 862.9 (31.5) 8.7%	Category 分類 17.0 (2.6) 0.2%	Category 分類 0.0 (0.0) 0.0%	Total 合計 57.0	Total coverage ratio 要管理先以下合計 88.4%	

Notes: 1. (): Amount of increase compared with that of March 31, 2014
(): Amount of decrease compared with that of March 31, 2014
2. Loans include the privately-placed bonds guaranteed by the Bank.
注1.()内の計数は26年3月末との増減額を表示しております。
注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 March 31, 2015)

資産内容の開示における各種基準の比較(27年3月末)

【Non-consolidated】【単体】

(Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		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 (Loans and bills discounted) (対象:貸出金)
		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権	Of which, Loans and bills discounted うち貸出金	
Legal bankruptcy 破綻先 5.4	53.0		51.1	3.8
Virtual bankruptcy 実質破綻先 47.6		47.3		182.3
Possible bankruptcy 破綻懸念先 135.1	135.1	135.0	4.1	
In need of caution 要管理先 963.4				In need of special caution based on borrowers 要管理先 21.5
	Other than in need of special caution based on borrowers 要管理先以外の要管理先 941.9	15.5	15.5	
Normal 正常先 8,773.7				9,717.4
Total 合計 9,925.4	Sub total 小計 207.9	Sub total 小計 205.8	Total 合計 205.8	
Total 合計 9,925.4	Total 合計 9,925.4	Total 合計 9,778.0	() 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】

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

危険債権以下(金融再生法基準)の債権残高

(Unit: Billions of Yen)

		As of March 31, 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	27年3月期	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	26年3月期	181.0	(2.0)	41.1	43.1	183.0

		As of March 31, 2013(A)	April 1, 2012 - March 31, 2013 (A)-(B)			As of March 31, 2012 (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	47.5	(11.4)	10.8	22.1	58.9
Doubtful claims	危険債権	135.4	21.5	44.1	22.5	113.9
For the year ended March 31, 2013	25年3月期	183.0	10.2	54.9	44.7	172.8

Progress of Off-balancing

オフバランス化の実績

(Unit: Billions of Yen)

		For the year ended March 31, 2015	For the year ended March 31, 2014	For the year ended March 31, 2013
Final disposal of non-performing loan by liquidation	清算型処理	0.1	0.9	2.4
Final disposal of non-performing loan by restructuring	再建型処理	1.4	4.1	9.5
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	13.7	16.0	20.5
Direct written-off	直接償却	(11.1)	(14.3)	(11.5)
Other	その他	30.7	36.3	23.7
	Collection / repayment, etc	21.3	21.4	18.3
	Improvement in debtors' business performance	9.4	14.9	5.3
Total	合計	34.9	43.1	44.7

7. Status of Bankruptcy due to Classification of Loan Categories

7. 格付別倒産状況

[Non-Consolidated]

[単体]

Internal rating 1 year before bankruptcy

倒産1年前の行内格付

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

Internal rating	行内格付	March 31, 2015		March 31, 2014		March 31, 2013	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	0	-	0	-	0	-
Category		0	-	0	-	0	-
Category		1	1.7	0	-	0	-
Category		0	-	1	0.1	0	-
Category		1	4.0	3	0.5	4	4.6
Category		9	2.0	6	1.4	14	5.6
Category		0	-	0	-	1	0.0
Category		2	0.2	0	-	5	1.9
Category		5	0.7	11	4.9	11	3.5
No rating	格付なし	0	-	0	-	0	-

Internal rating half a year before bankruptcy

倒産半期前の行内格付

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

Internal rating	行内格付	March 31, 2015		March 31, 2014		March 31, 2013	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	0	-	0	-	0	-
Category		0	-	0	-	0	-
Category		0	-	0	-	0	-
Category		1	1.7	1	0.1	0	-
Category		0	-	1	0.1	0	-
Category		8	1.9	8	1.8	12	4.1
Category		0	-	0	-	3	3.3
Category		2	0.2	0	-	3	1.4
Category		7	4.8	11	4.9	17	6.9
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)

Classification of loans by type of industry

業種別貸出金

[Non-Consolidated]

[単体]

(Unit: Millions of Yen)

		As of March 31, 2015(A)	(A)-(B)	As of March 31, 2014(B)	(B)-(C)	As of March 31, 2013(C)
Total	合計	9,761,232	269,859	9,491,373	111,874	9,379,499
Manufacturing	製造業	870,012	(47,076)	917,088	(48,444)	965,532
Agriculture and forestry	農業、林業	2,695	(275)	2,970	(375)	3,345
Fishery	漁業	5,383	(199)	5,582	(2,178)	7,760
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,345	18	4,327	3	4,324
Construction	建設業	227,533	(11,005)	238,538	(13,659)	252,197
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	25,381	9,082	16,299	1,927	14,372
IT and telecommunication	情報通信業	63,733	8,286	55,447	(6,383)	61,830
Transport and postal activities	運輸業、郵便業	303,446	(6,770)	310,216	(29,039)	339,255
Wholesale and retail	卸売業、小売業	793,292	42,662	750,630	14,329	736,301
Finance and insurance	金融業、保険業	197,671	7,099	190,572	1,970	188,602
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,680,484	132,384	2,548,100	20,467	2,527,633
Other services	その他の各種サービス業	724,524	16,494	708,030	(19,330)	727,360
Local governments	地方公共団体	242,305	45,649	196,656	33,917	162,739
Others	その他	3,620,422	73,511	3,546,911	158,663	3,388,248

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

業種別リスク管理債権

[Non-Consolidated]

[単体]

(Unit: Millions of Yen)

		As of March 31, 2015(A)	(A)-(B)	As of March 31, 2014(B)	(B)-(C)	As of March 31, 2013(C)
Total	合計	205,845	(523)	206,368	(3,851)	210,219
Manufacturing	製造業	32,194	2,337	29,857	372	29,485
Agriculture and forestry	農業、林業	298	271	27	3	24
Fishery	漁業	-	(2)	2	(25)	27
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	11,753	(1,199)	12,952	(3,133)	16,085
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	4	0	4	4	0
IT and telecommunication	情報通信業	2,561	892	1,669	(195)	1,864
Transport and postal activities	運輸業、郵便業	6,688	(63)	6,751	(5)	6,756
Wholesale and retail	卸売業、小売業	25,496	(692)	26,188	398	25,790
Finance and insurance	金融業、保険業	1,010	(50)	1,060	(23)	1,083
Real estate and goods rental and leasing	不動産業、物品賃貸業	41,501	(5,548)	47,049	(3,893)	50,942
Other services	その他の各種サービス業	27,495	(1,869)	29,364	1,570	27,794
Local governments	地方公共団体	-	-	-	-	-
Others	その他	56,841	5,401	51,440	1,076	50,364

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

業種別金融再生法開示債権

[Non-Consolidated]

[単体]

(Unit: Millions of Yen)

		As of March 31, 2015(A)	(A)-(B)	As of March 31, 2014(B)	(B)-(C)	As of March 31, 2013(C)
Total	合計	207,937	779	207,158	(4,581)	211,739
Manufacturing	製造業	32,250	2,271	29,979	230	29,749
Agriculture and forestry	農業、林業	298	271	27	3	24
Fishery	漁業	-	(2)	2	(25)	27
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	11,767	(1,190)	12,957	(3,144)	16,101
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	4	0	4	4	0
IT and telecommunication	情報通信業	4,154	2,404	1,750	(209)	1,959
Transport and postal activities	運輸業、郵便業	6,688	(70)	6,758	(43)	6,801
Wholesale and retail	卸売業、小売業	25,795	(785)	26,580	190	26,390
Finance and insurance	金融業、保険業	1,035	(44)	1,079	(22)	1,101
Real estate and goods rental and leasing	不動産業、物品賃貸業	41,571	(5,508)	47,079	(3,998)	51,077
Other services	その他の各種サービス業	27,523	(1,963)	29,486	1,501	27,985
Local governments	地方公共団体	-	-	-	-	-
Others	その他	56,847	5,396	51,451	931	50,520

(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]

Balances of Loans (All branches)

9.貸出金の残高

【単体】

貸出金の未残・平残(全店)

For the year ended

(Unit: Billions of Yen)

		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
(outstanding balance)	(未残)	9,778.0	272.9	9,505.1	115.3	9,389.8
(average balance)	(平残)	9,636.7	241.2	9,395.5	191.6	9,203.9

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

貸出金内訳(未残)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 March 31, 2015(A)	(A)-(B)	As of March 31, 2014(B)	(B)-(C)	As of March 31, 2013(C)
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,494.9	18.4	1,476.5	(46.2)	1,522.7
Loans to small and medium-sized businesses, etc.	A 中小企業等貸出	7,897.1	204.6	7,692.5	67.4	7,625.1
Loans to small and medium-sized businesses	中小企業向け貸出	3,023.3	104.2	2,919.1	(49.6)	2,968.7
Loans to individuals	B 個人向け貸出	4,873.8	100.5	4,773.3	117.0	4,656.3
Residential loans	住宅系ローン	4,513.7	91.0	4,422.7	113.4	4,309.3
Housing loans	住宅ローン	3,091.6	54.6	3,037.0	65.5	2,971.5
Apartment loans	アパートローン	1,422.0	36.4	1,385.6	47.8	1,337.8
Other individual loans	その他のローン	360.0	9.5	350.5	3.5	347.0
Public sectors	公共向け貸出	369.1	46.9	322.2	90.6	231.6
Total	C 合計	9,761.2	269.9	9,491.3	111.9	9,379.4
Retail Loans in Kanagawa Prefecture	県内リテール貸出	6,687.2	134.4	6,552.8	62.2	6,490.6
Loans to small and medium-sized businesses in Kanagawa Prefecture	県内中小企業向け貸出	2,335.8	56.3	2,279.5	(34.3)	2,313.8
Loans to individuals in Kanagawa Prefecture	県内個人向け貸出	4,351.3	78.1	4,273.2	96.4	4,176.8

(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: %)

		A / C	中小企業等貸出比率		B / C	個人向け貸出比率
Ratio of loans to small and medium-sized businesses, etc.	A / C	80.9	(0.1)	81.0	(0.2)	81.2
Ratio of loans to individuals	B / C	49.9	(0.3)	50.2	0.6	49.6

(Reference)

(参考)

For the year ended

(Unit: Billions of Yen)

		March 31, 2015 (A)	(A)-(B)	March 31, 2014 (B)	(B)-(C)	March 31, 2013 (C)
New housing Loans (Note 1) (Note 2)	住宅ローン実行額 (注1)、(注2)	267.1	(43.3)	310.4	(118.6)	429.0
New apartment Loans (Note 1)	アパートローン実行額 (注1)	164.7	(1.6)	166.3	6.8	159.5

(注1)管理ベース (注2)フラット35は除く

Note1: New housing loans and new apartment loans above is calculated by our managerial accounting basis.

Note2: Excluding Flat 35.

Brakedown of Loans (average balance)

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 year ended

(Unit: Billions of Yen)

		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,509.1	8.5	1,500.6	(20.3)	1,520.9
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,769.4	129.4	7,640.0	172.1	7,467.9
Loans to small and medium-sized businesses	中小企業向け貸出	2,967.3	32.2	2,935.1	(33.9)	2,969.0
Loans to individuals	個人向け貸出	4,802.1	97.2	4,704.9	206.0	4,498.9
Residential loans	住宅系ローン	4,448.4	89.8	4,358.6	198.5	4,160.1
Housing loans	住宅ローン	3,052.7	45.4	3,007.3	149.5	2,857.8
Apartment loans	アパートローン	1,395.7	44.5	1,351.2	48.9	1,302.3
Other individual loans	その他のローン	353.6	7.4	346.2	7.5	338.7
Public sectors	公共向け貸出	341.8	99.6	242.2	36.5	205.7
Total	合計	9,620.4	237.5	9,382.9	188.2	9,194.7

Loans to certain areas

地域別貸出金残高

(Unit: Billions of Yen)

		As of March 31, 2015(A)	(A)-(B)	As of March 31, 2014(B)	(B)-(C)	As of March 31, 2013(C)
Loans to Asian countries	アジア向け貸出	32.4	7.8	24.6	9.7	14.9
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	15.5	0.1	15.4	(0.2)	15.6
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

10. Deposits Information

[Non-Consolidated]

Balances of deposits (All branches)

10. 預金の残高

[単体]

預金の未残・平残(全店)

For the year ended

(Unit: Billions of Yen)

		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
(outstanding balance)	(未残)	12,158.5	290.2	11,868.3	383.4	11,484.9
(average balance)	(平残)	11,652.4	347.6	11,304.8	451.3	10,853.5

Breakdown of depositors' categories

預金者別預金残高

Domestic branches (excluding deposits in offshore market account)

(特別国際金融取引勘定を除く国内店分)

(Unit: Billions of Yen)

<Outstanding balance>		(未残)	As of March 31, 2015(A)	(A)-(B)	As of March 31, 2014(B)	(B)-(C)	As of March 31, 2013(C)
Individual	個人		8,941.1	228.6	8,712.5	294.1	8,418.4
Of which, liquid deposits	うち流動性		6,132.5	282.0	5,850.5	328.3	5,522.2
Of which, fixed deposits	うち定期性		2,772.8	(49.5)	2,822.3	(26.9)	2,849.2
Corporate	法人		2,316.7	89.3	2,227.4	61.9	2,165.5
Local Public	公金		725.6	(61.9)	787.5	(10.8)	798.3
Financial institutions	金融		128.6	1.7	126.9	29.1	97.8
Total	合計		12,112.1	257.6	11,854.5	374.4	11,480.1
Of which, deposits in Kanagawa Prefecture	うち神奈川県内		11,160.8	266.3	10,894.5	276.6	10,617.9

For the year ended

(Unit: Billions of Yen)

<Average balance>		(平残)	March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Individual	個人		8,854.2	251.5	8,602.7	300.1	8,302.6
Corporate	法人		2,305.5	96.9	2,208.6	109.2	2,099.4
Local Public	公金		378.2	(28.2)	406.4	37.4	369.0
Financial institutions	金融		78.0	0.3	77.7	5.7	72.0
Total	合計		11,616.0	320.6	11,295.4	452.2	10,843.2
Of which, deposits in Kanagawa Prefecture	うち神奈川県内		10,670.8	288.1	10,382.7	373.6	10,009.1

11. Individual Deposit Assets, etc.

Balances of deposit assets for individuals

[Non-Consolidated]

11. 個人向け預り資産の残高等

個人向け預り資産の残高

[単体]

(Unit: Billions of Yen)

		As of March 31, 2015(A)	(A)-(B)	As of March 31, 2014(B)	(B)-(C)	As of March 31, 2013(C)
Investment trusts	投資信託	618.5	89.9	528.6	10.7	517.9
Annuity insurance, etc.	年金等保険	963.7	4.1	959.6	(4.6)	964.2
Foreign currency deposits	外貨預金	33.5	(4.2)	37.7	(7.4)	45.1
Public bonds	公共債	174.4	(68.4)	242.8	(73.7)	316.5
Total balance of investment products for individuals	A 個人向け投資型商品合計	1,790.2	21.2	1,769.0	(74.8)	1,843.8
Individual deposits (deposits in yen)	個人預金(円貨預金)	8,907.5	232.8	8,674.7	301.4	8,373.3
Total individual deposit assets	B 個人向け預り資産合計	10,697.7	254.0	10,443.7	226.5	10,217.2
Ratio of investment products for individuals	A / B 個人向け投資型商品比率	16.7%	(0.2%)	16.9%	1.1%	18.0%

[Consolidated]

[連結]

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	350.0	51.0	299.0	23.7	275.3
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	2,140.3	72.3	2,068.0	(51.1)	2,119.1
Total individual deposit assets (Group total)	E = B + C 個人向け預り資産グループ合計	11,047.8	305.0	10,742.8	250.3	10,492.5
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	19.3%	0.1%	19.2%	0.9%	20.1%

Sales amount of investment products for individuals

個人向け投資型商品販売額

[Consolidated]

[連結]

For the year ended

(Unit: Billions of Yen)

		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Sales amount of Investment trusts (The Bank of Yokohama, Ltd.)	投資信託販売額(単体)	437.0	80.0	357.0	22.5	334.5
Sales amount of Annuity insurance, etc. (The Bank of Yokohama, Ltd.)	年金等保険販売額(単体)	157.4	44.2	113.2	(11.6)	124.8
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	193.8	(4.5)	198.3	50.2	148.1
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	788.4	119.8	668.6	61.1	607.5

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]

Domestic operations

国内業務部門

For the year ended

(Unit: Billions of Yen)

		March 31, 2015			March 31, 2014			March 31, 2013		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	[283.1] 12,117.7	[0.1] 159.8	1.31	[326.1] 11,759.8	[0.2] 164.0	1.39	[255.7] 11,771.9	[0.2] 169.8	1.44
Of which, loans and bills discounted	うち貸出金	9,520.6	131.2	1.37	9,316.9	137.9	1.48	9,145.5	145.9	1.59
Of which, securities	うち有価証券	2,169.7	25.6	1.18	1,966.2	23.0	1.16	2,195.0	21.0	0.95
Of which, call loans	うちコールローン	11.3	0.0	0.29	24.6	0.0	0.24	26.5	0.0	0.21
Of which, due from banks	うち預け金	14.6	0.0	0.33	0.0	0.0	0.02	0.0	0.0	0.02
Of which, monetary claims bought	うち買入金銭債権	112.3	1.7	1.55	122.2	1.9	1.62	142.3	2.2	1.56
Interest-bearing liabilities	資金調達勘定	12,317.4	4.7	0.03	11,826.6	6.7	0.05	11,396.8	8.6	0.07
Of which, deposits	うち預金	11,473.8	3.9	0.03	11,145.2	4.5	0.04	10,694.0	5.1	0.04
Of which, negotiable certificates of deposit	うち譲渡性預金	128.5	0.0	0.05	111.0	0.0	0.06	107.8	0.0	0.05
Of which, call money	うちコールマネー	287.0	0.1	0.06	232.4	0.1	0.07	119.4	0.1	0.08
Of which, payables under securities lending transactions	うち債券貸借取引受入担保金	111.6	0.1	0.09	40.1	0.0	0.09	10.6	0.0	0.09
Of which, borrowed money	うち借入金	307.5	0.3	0.10	239.4	0.8	0.35	399.8	2.0	0.52
Of which, bonds payable	うち社債	8.7	0.1	1.63	57.6	1.0	1.88	64.3	1.2	1.94

(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.

International operations

国際業務部門

For the year ended

(Unit: Billions of Yen)

		March 31, 2015			March 31, 2014			March 31, 2013		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	727.9	6.0	0.83	668.2	4.4	0.66	531.4	3.4	0.64
Of which, loans and bills discounted	うち貸出金	116.1	1.1	0.99	78.6	0.7	0.99	58.3	0.6	1.05
Of which, securities	うち有価証券	206.9	2.0	0.99	130.3	1.5	1.22	55.2	0.6	1.20
Of which, call loans	うちコールローン	240.1	1.2	0.50	219.3	0.9	0.42	152.5	0.8	0.56
Of which, due from banks	うち預け金	158.3	1.4	0.93	233.8	0.9	0.41	260.4	1.1	0.42
Interest-bearing liabilities	資金調達勘定	[283.1] 720.0	[0.1] 4.5	0.63	[326.1] 656.3	[0.2] 3.2	0.49	[255.7] 521.1	[0.2] 3.0	0.58
Of which, deposits	うち預金	178.5	0.5	0.28	159.6	0.3	0.20	159.5	0.3	0.24
Of which, call money	うちコールマネー	95.4	0.3	0.40	94.6	0.3	0.33	59.9	0.2	0.48
Of which, payables under securities lending transactions	うち債券貸借取引受入担保金	100.4	0.3	0.29	30.9	0.0	0.30	4.8	0.0	0.38
Of which, borrowed money	うち借入金	62.3	1.2	2.07	44.8	1.2	2.73	41.0	1.2	2.95

(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.

All branches

全店ベース

For the year ended

(Unit: Billions of Yen)

		March 31, 2015			March 31, 2014			March 31, 2013		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	12,562.5	165.6	1.31	12,101.9	168.2	1.38	12,047.7	173.0	1.43
Of which, loans and bills discounted	うち貸出金	9,636.7	132.4	1.37	9,395.5	138.6	1.47	9,203.9	146.5	1.59
Of which, securities	うち有価証券	2,376.7	27.7	1.16	2,096.6	24.5	1.17	2,250.3	21.6	0.96
Of which, call loans	うちコールローン	251.5	1.2	0.49	243.9	0.9	0.40	179.0	0.9	0.51
Of which, due from banks	うち預け金	173.0	1.5	0.88	233.8	0.9	0.41	260.4	1.1	0.42
Of which, monetary claims bought	うち買入金銭債権	112.3	1.7	1.55	122.2	1.9	1.62	142.3	2.2	1.56
Interest-bearing liabilities	資金調達勘定	12,754.3	9.0	0.07	12,156.8	9.7	0.07	11,662.1	11.4	0.09
Of which, deposits	うち預金	11,652.4	4.4	0.03	11,304.8	4.8	0.04	10,853.5	5.5	0.05
Of which, negotiable certificates of deposit	うち譲渡性預金	128.5	0.0	0.05	111.0	0.0	0.06	107.8	0.0	0.05
Of which, call money	うちコールマネー	382.4	0.5	0.15	327.1	0.4	0.14	179.4	0.3	0.21
Of which, payables under securities lending transactions	うち債券貸借取引受入担保金	212.1	0.4	0.19	71.1	0.1	0.19	15.4	0.0	0.18
Of which, borrowed money	うち借入金	369.8	1.5	0.43	284.3	2.0	0.73	440.8	3.3	0.74
Of which, bonds payable	うち社債	8.7	0.1	1.63	57.6	1.0	1.88	64.3	1.2	1.94

13. Loan-Deposit Ratio and Securities-Deposit Ratio

13. 預貸率・預証率

【Non-Consolidated】

【単体】

Loan-deposit ratio (All branches)

預貸率(全店)

For the year ended

(Unit: %)

		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Ratio by outstanding balance	未残ベース	79.59	(0.03)	79.62	(1.76)	81.38
Ratio by average balance	平残ベース	81.79	(0.51)	82.30	(1.66)	83.96

(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.

Securities-deposit ratio (All branches)

預証率(全店)

For the year ended

(Unit: %)

		March 31, 2015(A)	(A)-(B)	March 31, 2014(B)	(B)-(C)	March 31, 2013(C)
Ratio by outstanding balance	未残ベース	20.03	2.86	17.17	(2.13)	19.30
Ratio by average balance	平残ベース	20.17	1.81	18.36	(2.16)	20.52

(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.

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.