

Consolidated Financial Results for the Nine Months ended December 31, 2014



<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

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

1. Consolidated Financial Results (for the Nine months ended December 31, 2014)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Nine months ended December 31, 2014	224,978	4.0%	85,086	14.0%	53,967	16.9%
Nine months ended December 31, 2013	216,194	(1.2%)	74,606	1.6%	46,132	8.1%

(Note1) Comprehensive Income: Nine months ended December 31, 2014: ¥88,824 million[50.6%];
 Nine months ended December 31, 2013: ¥58,959 million[23.9%]

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

	Net Income per Share	Net Income per Share (Diluted)
Nine months ended December 31, 2014	¥42.64	¥42.62
Nine months ended December 31, 2013	¥35.47	¥35.45

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
December 31, 2014	14,306,803	970,954	6.3%
March 31, 2014	13,832,063	921,506	6.2%

(Reference) Own Capital: December 31, 2014: ¥911,113 million; March 31, 2014: ¥863,190 million

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

2. Dividends on Common Stock

	Annual Cash Dividends per Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Total
Fiscal year ended March 31, 2014	—	¥5.50	—	¥6.50	¥12.00
Fiscal year ending March 31, 2015	—	¥5.50	—	—	—
Fiscal year ending March 31, 2015 (Forecasts)	—	—	—	¥7.50	¥13.00

(Note1) Revision of forecasts for dividends for quarter in review: Yes

The End of Term Dividend for Fiscal year ending March 31, 2015 (Forecasts) includes a Special Dividend of ¥ 2.00.

3. Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2015)

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

	Ordinary Profit		Net Income		Net Income per Share
Fiscal year ending March 31, 2015	110,000	7.6%	75,000	23.5%	¥59.46

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

(Note 2) Revision of earnings forecasts for quarter in review: Yes

※ NOTE

(1) Changes in the scope of consolidated significant subsidiaries during the nine months ended December 31, 2014: No

(2) Adoption of simplified accounting methods for the preparation of quarterly consolidated financial statements: No

(3) Changes in accounting standards, 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 |

(4) Number of common stocks issued:

(A) Number of stocks issued (including treasury stocks):

December 31, 2014	1,292,071,054 shares	March 31, 2014	1,292,071,054 shares
December 31, 2014	43,409,205 shares	March 31, 2014	10,880,347 shares
December 31, 2014	1,265,409,533 shares	December 31, 2013	1,300,600,511 shares

(B) Number of treasury stocks:

(C) Average outstanding stocks for the nine months ended:

(Display of implementation status of the quarterly review procedure)

This report is out of the scope of the quarterly review procedure which is required by the “Financial Instruments and Exchange Law”. The review procedure of quarterly consolidated financial statements based on the “Financial Instruments and Exchange Law” has been completed.

(Notes for using forecasts information etc.)

1. 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.
2. Average outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2015 does not take into account the impact of repurchase of own shares, which are announced separately today.

4. Consolidated Financial Statements

(1) Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2014	As of December 31, 2014
Assets:		
Cash and due from banks	1,423,159	1,136,680
Call loans and bills bought	283,210	254,544
Monetary claims bought	125,896	120,054
Trading assets	10,045	15,610
Securities	2,044,741	2,395,881
Loans and bills discounted	9,453,564	9,796,094
Foreign exchanges	5,101	8,358
Lease receivables and investment assets	66,628	65,547
Other assets	101,872	215,087
Tangible fixed asset	123,877	124,589
Intangible fixed assets	11,523	10,913
Net defined benefit asset	16,120	18,898
Deferred tax assets	16,021	4,684
Customers' liabilities for acceptances and guarantees	222,377	206,322
Allowance for loan losses	(72,076)	(66,465)
Total assets	13,832,063	14,306,803
Liabilities:		
Deposits	11,829,221	11,747,140
Negotiable certificates of deposit	49,610	72,822
Call money and bills sold	182,178	380,647
Payables under securities lending transactions	91,591	241,182
Trading liabilities	702	619
Borrowed money	301,184	494,455
Foreign exchanges	59	383
Bonds payable	30,000	-
Other liabilities	181,668	161,879
Provision for directors' bonuses	64	-
Net defined benefit liability	216	239
Provision for reimbursement of deposits	1,572	1,427
Provision for contingent losses	748	737
Reserves under special laws	8	10
Deferred tax liabilities	46	8,675
Deferred tax liabilities for land revaluation	19,305	19,305
Acceptances and guarantees	222,377	206,322
Total liabilities	12,910,556	13,335,849
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,255
Retained earnings	393,957	430,550
Treasury shares	(5,585)	(25,487)
Total shareholders' equity	781,244	797,947
Valuation difference on available-for-sale securities	56,190	85,706
Deferred gains or losses on hedges	7	(69)
Revaluation reserve for land	34,216	34,216
Remeasurements of defined benefit plans	(8,469)	(6,687)
Total accumulated other comprehensive income	81,945	113,165
Subscription rights to shares	265	294
Minority interests	58,050	59,546
Total net assets	921,506	970,954
Total liabilities and net assets	13,832,063	14,306,803

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income (Unaudited)
(Consolidated Statements of Income)
(For the nine months ended)

(Unit: Millions of Yen)

	For the nine months ended December 31, 2013	For the nine months ended December 31, 2014
Ordinary income	216,194	224,978
Interest income	126,558	124,312
Of which, interest on loans and discounts	104,797	99,820
Of which, interest and dividends on securities	18,158	20,253
Fees and commissions	44,676	48,049
Trading income	1,059	1,764
Other ordinary income	37,968	45,873
Other income	5,930	4,978
Ordinary expenses	141,587	139,891
Interest expenses	6,605	5,999
Of which, interest on deposits	3,768	3,347
Fees and commissions payments	7,774	8,245
Trading expenses	4	-
Other ordinary expenses	29,532	37,252
General and administrative expenses	83,423	85,303
Other expenses	14,246	3,091
Ordinary profit	74,606	85,086
Extraordinary income	3,751	3,649
Gain on disposal of non-current assets	527	3,128
Gain on contribution of securities to retirement benefit trust	3,223	-
Gain on bargain purchase	-	520
Extraordinary losses	820	1,429
Loss on disposal of non-current assets	817	1,426
Other	2	2
Income before income taxes and minority interests	77,537	87,307
Income taxes-current	26,061	26,195
Income taxes-deferred	2,761	3,788
Total income taxes	28,822	29,984
Income before minority interests	48,714	57,322
Minority interests in income	2,581	3,354
Net income	46,132	53,967

(Consolidated Statements of Comprehensive Income)

(For the nine months ended)

(Unit: Millions of Yen)

	For the nine months ended December 31, 2013	For the nine months ended December 31, 2014
Income before minority interests	48,714	57,322
Other comprehensive income	10,244	31,501
Valuation difference on available-for-sale securities	10,218	29,796
Deferred gains or losses on hedges	25	(77)
Remeasurements of defined benefit plans	–	1,782
Comprehensive income	58,959	88,824
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of the parent	56,075	85,188
Comprehensive income attributable to minority interests	2,884	3,636

(Reference)

Non-Consolidated Financial Statements
Non-Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2014	As of December 31, 2014
Assets:		
Cash and due from banks	1,419,339	1,130,204
Call loans	283,210	254,544
Monetary claims bought	117,537	111,543
Trading assets	10,045	15,610
Securities	2,050,240	2,401,233
Loans and bills discounted	9,505,178	9,847,506
Foreign exchanges	5,101	8,358
Other assets	75,791	185,104
Tangible fixed assets	125,072	125,543
Intangible fixed assets	9,860	9,420
Prepaid pension cost	29,272	29,282
Deferred tax assets	4,003	-
Customers' liabilities for acceptances and guarantees	57,147	54,986
Allowance for loan losses	(61,151)	(57,415)
Total assets	13,630,650	14,115,923
Liabilities:		
Deposits	11,868,337	11,784,995
Negotiable certificates of deposit	69,610	92,822
Call money	182,178	380,647
Payables under securities lending transactions	91,591	241,182
Trading liabilities	702	619
Borrowed money	318,840	509,873
Foreign exchanges	59	383
Bonds payable	30,000	-
Other liabilities	127,597	108,664
Income taxes payable	16,750	7,094
Asset retirement obligations	18	41
Other	110,828	101,528
Provision for directors' bonuses	64	-
Provision for reimbursement of deposits	1,572	1,427
Provision for contingent losses	748	737
Deferred tax liabilities	-	13,410
Deferred tax liabilities for land revaluation	19,305	19,305
Acceptances and guarantees	57,147	54,986
Total liabilities	12,767,757	13,209,056
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,255
Legal capital surplus	177,244	177,244
Other capital surplus	-	11
Retained earnings	385,956	420,777
Legal retained earnings	38,384	38,384
Other retained earnings	347,572	382,393
Reserve for advanced depreciation of non-current assets	1,157	1,157
General reserve	118,234	118,234
Retained earnings brought forward	228,180	263,001
Treasury shares	(5,585)	(25,487)
Total shareholders' equity	773,243	788,174
Valuation difference on available-for-sale securities	55,158	84,251
Deferred gains or losses on hedges	7	(69)
Revaluation reserve for land	34,216	34,216
Total valuation and translation adjustments	89,382	118,398
Subscription rights to shares	265	294
Total net assets	862,892	906,866
Total liabilities and net assets	13,630,650	14,115,923

Non-Consolidated Statements of Income (Unaudited)
(For the nine months ended)

(Unit: Millions of Yen)

	For the nine months ended December 31, 2013	For the nine months ended December 31, 2014
Ordinary income	180,017	189,160
Interest income	126,828	125,830
Of which, interest on loans and discounts	104,855	99,953
Of which, interest and dividends on securities	18,443	21,744
Fees and commissions	36,142	40,214
Trading income	98	372
Other ordinary income	11,586	19,653
Other income	5,361	3,089
Ordinary expenses	111,480	111,742
Interest expenses	7,432	6,830
Of which, interest on deposits	3,771	3,350
Fees and commissions payments	9,923	10,142
Trading expenses	4	-
Other ordinary expenses	6,479	14,510
General and administrative expenses	76,423	78,637
Other expenses	11,217	1,621
Ordinary profit	68,537	77,417
Extraordinary income	3,751	2,630
Gain on disposal of non-current assets	527	2,630
Gain on contribution of securities to retirement benefit trust	3,223	-
Extraordinary losses	817	1,426
Loss on disposal of non-current assets	817	1,426
Income before income taxes	71,471	78,621
Income taxes-current	23,633	23,825
Income taxes-deferred	2,713	2,601
Total income taxes	26,346	26,426
Net income	45,124	52,195

SELECTED FINANCIAL INFORMATION FOR THE NINE MONTHS ENDED DECEMBER 31, 2014

1. Income status (Non-Consolidated)

1. 損益の状況(単体)

- Gross operating income Although interest income from domestic operations decreased, gross operating income increased by 3.7 billion yen to 15.45 billion yen from the same period of the previous year, due to the increase in fees and commissions from domestic operations.
- Core net business profit Core net business profit increased by 1.2 billion yen to 78.8 billion yen from the same period of the previous year, since the increase in gross operating income exceeded the increase in expenses such as personnel expenses.
- Ordinary profit Since credit costs decreased drastically by 7.0 billion yen from the same period of the previous year, ordinary profit increased by 8.9 billion yen to 77.4 billion yen from the same period of the previous year.
- Net income Due to the increase in ordinary profit, net income increased by 7.0 billion yen from the same period of the previous year to 52.1 billion yen, soaring to historic high levels.

(Unit: Billions of Yen)

		For the nine months ended			For the year ended
		December 31, 2014(A)	(A)-(B)	December 31, 2013(B)	March 31, 2014 (Reference)
Gross operating income	業務粗利益	154.5	3.7	150.8	203.1
Of which, interest income from domestic operations	うち国内資金利益	117.6	(0.9)	118.5	157.3
Of which, fees and commissions from domestic operations	うち国内役務取引等利益	29.7	3.8	25.9	37.3
Of which, other ordinary income from domestic operations	うち国内その他業務利益	3.7	(0.5)	4.2	5.6
Expenses	経費(除く臨時処理分) (△)	75.7	2.6	73.1	96.8
(Reference) OHR (%)	(参考) OHR (%)	49.0	0.5	48.5	47.6
Core net business profit	実質業務純益	78.8	1.2	77.6	106.3
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	(3.5)	(3.8)	0.3	0.7
Net business profit	業務純益	82.3	5.1	77.2	105.5
Non-recurring gains (losses)	臨時損益	(4.8)	3.9	(8.7)	(13.2)
Of which, disposal of bad debts	うち不良債権処理額 (△)	3.4	(3.2)	6.6	11.7
Of which, gains or losses on stocks and other securities	うち株式等関係損益	0.0	(1.1)	1.1	1.9
Ordinary profit	経常利益	77.4	8.9	68.5	92.3
Net income	四半期(当期)純利益	52.1	7.0	45.1	58.7
Credit costs	与信関係費用 (△)	(0.0)	(7.0)	7.0	12.5

2. Loans and Deposits, etc. Information

2. 貸出金・預金等の状況

- Loans Loans increased by 213.7 billion yen to 9,578.1 billion yen (annual rate of 2.2%) from the same period of the previous year, due to the increase in loans to individuals, mainly residential loans and apartment loans, in addition to the increase in loans to small and medium-sized businesses.
- Deposits Deposits increased by 337.2 billion yen (annual rate 3.0%) to 1,1575.6 billion yen from the same period of the previous year, due to the 259.8 billion yen increase of individual deposits, in addition to the increase in corporate deposits.

【Non-Consolidated】Loans

【単体】貸出金平均残高(特別国際金融取引勘定を除く国内店分)

(Unit: Billions of Yen)

Domestic branches (excluding loans in offshore market account)		For the nine months ended			For the year ended
		December 31, 2014 (A)	(A)-(B)	December 31, 2013 (B)	September 30, 2014 (Reference)
Loans <average balance>	貸出金合計 <平残>	9,578.1	213.7	9,364.4	9,538.8
Of which, Loans to small and medium-sized businesses, etc.	うち中小企業等貸出	7,743.7	112.1	7,631.6	7,714.0
Loans to small and medium-sized businesses	中小企業向け貸出	2,951.1	12.6	2,938.5	2,932.6
Loans to individuals	個人向け貸出	4,792.6	99.5	4,693.1	4,781.4

【Non-Consolidated】Deposits

【単体】預金平均残高(特別国際金融取引勘定を除く国内店分)

(Unit: Billions of Yen)

Domestic branches (excluding deposits in offshore market account)		For the nine months ended			For the year ended
		December 31, 2014 (A)	(A)-(B)	December 31, 2013 (B)	September 30, 2014 (Reference)
Deposits <average balance>	預金合計 <平残>	11,575.6	337.2	11,238.4	11,584.1
Of which, deposits from individuals	うち個人預金	8,819.6	259.8	8,559.8	8,792.4

- Investment products for individuals Although sales of public bonds (The Bank of Yokohama, Ltd.) decreased drastically from the same period of the previous year, investment products for individuals increased by 57.4 billion yen to 2155.1 billion yen from the same period of the previous year, due to the good sales of investment trusts (The Bank of Yokohama, Ltd.) and investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.

【Consolidated】Investment products for individuals

【連結】個人向け投資型商品残高

(Unit: Billions of Yen)

		As of December 31, 2014(A)	(A)-(B)	As of December 31, 2013(B)	As of September 30, 2014
Total balance of investment products for individuals (Group total)	個人向け投資型商品グループ合計	2,155.1	57.4	2,097.7	2,118.7
Investment products for individuals (The Bank of Yokohama, Ltd.)	個人向け投資型商品合計(単体)	1,801.6	6.7	1,794.9	1,787.6
Of which, investment trusts (The Bank of Yokohama, Ltd.)	うち投資信託(単体)	607.8	94.9	512.9	583.2
Of which, annuity insurance, etc. (The Bank of Yokohama, Ltd.)	うち年金等保険(単体)	967.3	(6.7)	974.0	961.0
Of which, public bonds (The Bank of Yokohama, Ltd.)	うち公共債(単体)	192.5	(76.0)	268.5	206.7
Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券株の個人向け投資型商品	353.5	50.7	302.8	331.1

II. Digest of Financial Results for the nine months ended December 31, 2014
 II. 平成27年3月期 第3四半期決算の概況

1. Profit and Loss
 【Non-Consolidated】

1. 損益状況
 【単体】

(Unit: Millions of Yen)

		For the nine months ended		For the year ended		
		December 31, 2014(A)	(A)-(B)	December 31, 2013(B)	March 31, 2014 (Reference)	
1	Gross operating income	業務粗利益	154,587	3,770 [2.4%]	150,817	203,186
2	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	167,286	12,977	154,309	210,337
3	Gross operating income from domestic operations	国内業務粗利益	151,575	2,757	148,818	200,501
4	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	164,637	12,464	152,173	207,417
5	Interest income	資金利益	117,695	(848)	118,543	157,314
6	Fees and commissions	役務取引等利益	29,795	3,821	25,974	37,399
7	Trading income	特定取引利益	306	208	98	181
8	Other ordinary income	その他業務利益	3,778	(423)	4,201	5,606
9	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(13,061)	(9,706)	(3,355)	(6,916)
10	Gross operating income from international operations	国際業務粗利益	3,011	1,012	1,999	2,685
11	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	2,648	512	2,136	2,919
12	Interest income	資金利益	1,304	451	853	1,184
13	Fees and commissions	役務取引等利益	276	32	244	332
14	Trading income	特定取引利益	65	69	(4)	(5)
15	Other ordinary income	その他業務利益	1,365	460	905	1,172
16	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	362	499	(137)	(234)
17	Expenses	経費(除く臨時処理分) (△)	75,784	2,586 [3.5%]	73,198	96,843
18	Personnel	人件費 (△)	33,244	2,125	31,119	42,284
19	Facilities	物件費 (△)	37,882	(100)	37,982	49,126
20	Taxes	税金 (△)	4,657	561	4,096	5,431
21	(Reference) OHR (%) (17÷1)	(参考) OHR (%) (17÷1)	49.0	0.5	48.5	47.6
22	Core net business Profit	実質業務純益	78,802	1,184 [1.5%]	77,618	106,343
23	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	91,501	10,390	81,111	113,493
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	(3,512)	(3,879)	367	745
25	Net business profit	業務純益	82,315	5,065	77,250	105,598
26	(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(12,699)	(9,207)	(3,492)	(7,150)
27	Non-recurring gains (losses)	臨時損益	(4,897)	3,816	(8,713)	(13,238)
28	Disposal of bad debts	不良債権処理額 (△)	3,433	(3,208)	6,641	11,776
29	Written-off of loans	貸出金償却 (△)	468	(1,172)	1,640	2,029
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	3,827	(1,922)	5,749	10,724
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	22	(90)	112	118
32	Recoveries of written-off claims	償却債権取立益	1,135	(78)	1,213	1,576
33	Other	その他 (△)	250	(102)	352	479
34	Gains or losses on stocks and other securities	株式等関係損益	94	(1,088)	1,182	1,930
35	Gains on sales of stocks and other securities	株式等売却益	116	(1,744)	1,860	2,807
36	Losses on sales of stocks and other securities	株式等売却損 (△)	13	(660)	673	824
37	Losses on devaluation of stocks and other securities	株式等償却 (△)	8	4	4	52
38	Other non-recurring gains (losses)	その他の臨時損益	(1,558)	1,696	(3,254)	(3,392)
39	Ordinary profit	経常利益	77,417	8,880 [12.9%]	68,537	92,359
40	Extraordinary income (losses)	特別損益	1,203	(1,730)	2,933	2,774
41	Gain on contribution of securities to retirement benefit trust	退職給付信託設定益	—	(3,223)	3,223	3,223
42	Gain (loss) on disposal of non-current assets	固定資産処分損益	1,203	1,493	(290)	(449)
43	Gain on disposal of non-current assets	固定資産処分益	2,630	2,103	527	552
44	Loss on disposal of non-current assets	固定資産処分損 (△)	1,426	609	817	1,002
45	Income before income taxes	税引前四半期(当期)純利益	78,621	7,150	71,471	95,134
46	Income taxes-current	法人税、住民税及び事業税 (△)	23,825	192	23,633	32,809
47	Income taxes-deferred	法人税等調整額 (△)	2,601	(112)	2,713	3,579
48	Total income taxes	法人税等合計 (△)	26,426	80	26,346	36,388
49	Net income	四半期(当期)純利益	52,195	7,071 [15.6%]	45,124	58,745
50	Credit costs (24+28)	与信関係費用 (24+28) (△)	(79)	(7,088) [[101.1%]]	7,009	12,521

(Unit: Millions of Yen)

【Consolidated】		【連結】		For the nine months ended		For the year ended	
		December 31, 2014(A)	(A)-(B)	December 31, 2013(B)	March 31, 2014 (Reference)		
Consolidated gross operating income	連結粗利益	168,503	[1.2%] 2,156	166,347	224,025		
Interest income	資金利益	118,313	(1,640)	119,953	159,346		
Fees and commissions	役務取引等利益	39,803	2,901	36,902	51,514		
Trading income	特定取引利益	1,764	709	1,055	1,508		
Other ordinary income	その他業務利益	8,620	184	8,436	11,655		
General and administrative expenses	営業経費 (△)	85,303	1,880	83,423	110,250		
Credit costs	与信関係費用 (△)	(750)	(9,944)	9,194	14,067		
Written-off of loans	貸出金償却 (△)	2,193	(1,450)	3,643	4,447		
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	—	(6,412)	6,412	11,337		
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	—	(680)	680	304		
Reversal of allowance for loan losses	貸倒引当金戻入益	1,287	1,287	—	—		
Recoveries of written off claims	償却債権取立益	1,945	(94)	2,039	2,651		
Other	その他 (△)	288	(209)	497	630		
Gains or losses on stocks and other securities	株式等関係損益	128	(1,056)	1,184	1,927		
Other	その他	1,007	1,313	(306)	566		
Ordinary profit	経常利益	85,086	[14.0%] 10,480	74,606	102,200		
Extraordinary income (losses)	特別損益	2,220	(710)	2,930	2,762		
Income before income taxes and minority interests	税金等調整前四半期(当期)純利益	87,307	9,770	77,537	104,963		
Income taxes-current	法人税、住民税及び事業税 (△)	26,195	134	26,061	35,820		
Income taxes-deferred	法人税等調整額 (△)	3,788	1,027	2,761	4,651		
Total income taxes	法人税等合計 (△)	29,984	1,162	28,822	40,471		
Income before minority interests	少数株主損益調整前四半期(当期)純利益	57,322	8,608	48,714	64,492		
Minority interests in income	少数株主利益 (△)	3,354	773	2,581	3,801		
Net income	四半期(当期)純利益	53,967	[16.9%] 7,835	46,132	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)

(Unit: Millions of Yen)

(Reference)		(参考)		For the nine months ended		For the year ended	
		December 31, 2014(A)	(A)-(B)	December 31, 2013(B)	March 31, 2014 (Reference)		
Consolidated net business profit	連結業務純益	85,833	[[0.3%] (291)]	86,124	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 Companies)		(連結対象会社数)		(Unit: Number of Companies)			
		As of December 31, 2014(A)	(A)-(B)	As of December 31, 2013(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	As of March 31, 2014		

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

2. 資金平残(国内業務部門)

(Unit: Billions of Yen)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2014(A)	(A)-(B)	December 31, 2013(B)	March 31, 2014 (Reference)		
Interest-earning assets	資金運用勘定	12,075.6	350.2	11,725.4	11,759.8		
Loans and bills discounted	貸出金	9,483.0	180.9	9,302.1	9,316.9		
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,698.4	96.4	7,602.0	7,608.7		
Loans to small and medium-sized businesses	中小企業向け貸出	2,905.8	(3.1)	2,908.9	2,903.8		
Loans to individuals	個人向け貸出	4,792.6	99.5	4,693.1	4,704.9		
Securities	有価証券	2,152.6	194.4	1,958.2	1,966.2		
Bonds	債券	2,030.9	200.2	1,830.7	1,839.8		
Stocks	株式	121.6	(5.8)	127.4	126.3		
Interest-bearing liabilities	資金調達勘定	12,165.3	410.4	11,754.9	11,826.6		
Deposits	預金	11,431.6	342.3	11,089.3	11,145.2		
Individual deposits	個人預金	8,783.3	265.4	8,517.9	8,561.6		
External liabilities	外部負債	482.2	21.7	460.5	471.9		

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

(Unit: %)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2014(A)	(A)-(B)	December 31, 2013(B)	March 31, 2014 (Reference)		
Yield on interest-earning assets (A)	資金運用利回 A	1.33	(0.07)	1.40	1.39		
Loans and bills discounted	貸出金利回	1.38	(0.10)	1.48	1.48		
Securities	有価証券利回	1.24	0.07	1.17	1.16		
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.03	(0.02)	0.05	0.05		
Deposits	預金利回	0.03	(0.01)	0.04	0.04		
External liabilities	外部負債利回	0.08	(0.14)	0.22	0.21		
Expenses ratio	経費率	0.84	0.01	0.83	0.83		
Total funding cost (C)	資金調達原価 C	0.83	(0.02)	0.85	0.84		
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.30	(0.05)	1.35	1.34		
Interest margin between loans and deposits	預貸金利鞘	0.51	(0.09)	0.60	0.61		
Net interest margin (A)-(C)	総資金利鞘 A-C	0.50	(0.05)	0.55	0.55		

4. Gains and Losses on Investment Securities

4. 有価証券関係損益

① Gains or Losses on Bonds

① 国債等債券損益

(Unit: Millions of Yen)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2014(A)	(A)-(B)	December 31, 2013(B)	March 31, 2014 (Reference)		
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(12,699)	(9,207)	(3,492)	(7,150)		
Gain on sales	売却益	1,811	(1,175)	2,986	3,423		
Gain on redemption	償還益	-	-	-	29		
Loss on sales	売却損 (Δ)	13,165	7,965	5,200	9,226		
Loss on redemption	償還損 (Δ)	1,311	42	1,269	1,354		
Loss on devaluation	償却 (Δ)	33	25	8	22		

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

(Unit: Millions of Yen)

		For the nine months ended		For the year ended		
		December 31, 2014(A)	(A)-(B)	December 31, 2013(B)	March 31, 2014 (Reference)	
Gains (losses) on bonds derivatives	債券デリバティブ損益	12,783	7,506	5,277	8,769	
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	83	(1,701)	1,784	1,618	

② Gains or Losses on stocks and other securities

② 株式等関係損益

(Unit: Millions of Yen)

【Non-Consolidated】

【単体】

For the nine months ended

For the year ended

		December 31, 2014(A)	(A)-(B)	December 31, 2013(B)	March 31, 2014 (Reference)
Gains (losses) on stocks and other securities	株式等関係損益 (3勘定戻)	94	(1,088)	1,182	1,930
Gain on sales	売却益	116	(1,744)	1,860	2,807
Loss on sales	売却損 (△)	13	(660)	673	824
Loss on devaluation	償却 (△)	8	4	4	52

5. Net Unrealized Gains (Losses) on Securities

5. 時価のある有価証券の評価損益

(Unit: Millions of Yen)

【Non-Consolidated】

【単体】

		As of December 31, 2014					As of September 30, 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	233,740	13,134	1,706	13,134	—	240,462	11,428	11,428	—
Available-for-sale	その他有価証券	2,238,796	128,023	21,313	130,097	2,073	2,072,874	106,710	109,316	2,606
Equity securities	株式	191,892	93,245	10,488	93,861	616	181,489	82,757	83,896	1,138
Debt securities	債券	1,474,307	10,449	2,717	10,929	479	1,397,502	7,732	8,007	274
Other securities	その他	572,597	24,328	8,109	25,307	978	493,882	16,219	17,412	1,193
Total	合計	2,472,537	141,158	23,020	143,232	2,073	2,313,336	118,138	120,744	2,606
Equity securities	株式	191,892	93,245	10,488	93,861	616	181,489	82,757	83,896	1,138
Debt securities	債券	1,708,047	23,584	4,424	24,063	479	1,637,964	19,160	19,435	274
Other securities	その他	572,597	24,328	8,109	25,307	978	493,882	16,219	17,412	1,193

(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、評価損益は四半期/中間貸借対照表計上額と取得原価との差額を計上しております。
2. 四半期/中間貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

Notes: 1. "Available-for-sale securities" are marked to market; the difference between book values on the non-consolidated balance sheets and the acquisition cost is posted as "Net".
2. In addition to "Securities" on the non-consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of December 31, 2014					As of September 30, 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	237,452	13,155	1,713	13,155	—	245,171	11,442	11,442	0
Available-for-sale	その他有価証券	2,245,269	131,945	21,575	134,115	2,170	2,079,086	110,370	113,097	2,727
Equity securities	株式	198,361	97,166	10,748	97,879	712	187,697	86,418	87,677	1,259
Debt securities	債券	1,474,310	10,449	2,717	10,929	479	1,397,506	7,732	8,007	274
Other securities	その他	572,597	24,328	8,109	25,307	978	493,882	16,219	17,412	1,193
Total	合計	2,482,722	145,100	23,287	147,271	2,170	2,324,257	121,813	124,540	2,727
Equity securities	株式	198,361	97,166	10,748	97,879	712	187,697	86,418	87,677	1,259
Debt securities	債券	1,711,763	23,605	4,430	24,084	479	1,642,677	19,175	19,449	274
Other securities	その他	572,597	24,328	8,109	25,307	978	493,882	16,219	17,412	1,193

(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、評価損益は四半期/中間連結貸借対照表計上額と取得原価との差額を計上しております。
2. 四半期/中間連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

Notes: 1. "Available-for-sale securities" are marked to market; the difference between book values on the consolidated balance sheets and the acquisition cost is posted as "Net".
2. In addition to "Securities" on the consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

(Reference) 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 December 31, 2014 (A)			As of December 31, 2013 (B)	As of September 30, 2014 (C)
			(A)-(B)	(A)-(C)		
Securities	有価証券	2,401,233	248,216	161,690	2,153,017	2,239,543
Government bonds	国債	738,157	54,152	54,718	684,005	683,439
Local government bonds	地方債	263,471	26,311	2,052	237,160	261,419
Corporate bonds	社債	706,418	(65,954)	13,313	772,372	693,105
Stocks	株式	214,776	15,420	10,784	199,356	203,992
Other securities	その他の証券	478,408	218,287	80,822	260,121	397,586
of which, foreign bonds	うち外国債券	245,688	104,622	48,096	141,066	197,592
of which, domestic investment trusts	うち投資信託(国内)	230,713	119,885	32,800	110,828	197,913

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of December 31, 2014 (A)			As of December 31, 2013 (B)	As of September 30, 2014 (C)
			(A)-(B)	(A)-(C)		
Securities	有価証券	2,395,881	250,593	160,524	2,145,288	2,235,357
Government bonds	国債	741,169	55,162	53,721	686,007	687,448
Local government bonds	地方債	264,171	26,312	2,052	237,859	262,119
Corporate bonds	社債	706,421	(65,956)	13,312	772,377	693,109
Stocks	株式	206,650	16,790	10,641	189,860	196,009
Other securities	その他の証券	477,467	218,284	80,797	259,183	396,670
of which, foreign bonds	うち外国債券	245,688	104,622	48,096	141,066	197,592
of which, domestic investment trusts	うち投資信託(国内)	230,713	119,885	32,800	110,828	197,913

6. Derivative contracts

6. デリバティブ取引

【Consolidated】

【連結】

① Interest rate contracts

① 金利関連取引

(Unit: Millions of Yen)

				As of December 31, 2014			As of September 30, 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	金利先物	1,248	(0)	(0)	1,247	(0)	(0)
OTC	Interest rate swaps	店頭	金利スワップ	4,670,731	9,355	9,355	4,422,836	7,890	7,890
	Others		その他	35,943	(4)	444	39,840	(6)	511
Total			合計		9,350	9,799		7,883	8,401

(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.

② Foreign exchange

② 通貨関連取引

(Unit: Millions of Yen)

				As of December 31, 2014			As of September 30, 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	58,121	198	198	60,447	228	228
	Forward exchange contracts		為替予約	273,082	(1,624)	(1,624)	238,687	249	249
	Options		通貨オプション	46,508	12	227	53,541	6	274
Total			合計		(1,414)	(1,199)		484	752

(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.

③ Stocks contracts

Not applicable

③ 株式関連取引

該当事項はありません。

④ Bonds contracts

④ 債券関連取引

(Unit: Millions of Yen)

				As of December 31, 2014			As of September 30, 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	24,424	38	38	18,103	(16)	(16)
OTC	Options	店頭	債券店頭オプション	65,000	(279)	(14)	—	—	—
Total			合計		(240)	24		(16)	(16)

⑤ Commodity related contracts

Not applicable

⑤ 商品関連取引

該当事項はありません。

⑥ Credit derivative contracts

Not applicable

⑥ クレジット・デリバティブ取引

該当事項はありません。

III. LOANS, etc. INFORMATION

III. 貸出金等の状況

1. Risk Managed Loan Information

1. リスク管理債権の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of December 31, 2014 (A)	(A)-(B)	As of September 30, 2014 (B)
Loans to borrowers in bankruptcy	破綻先債権額	3,375	234	3,141
Past due loans	延滞債権額	176,901	257	176,644
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	5,294	560	4,734
Restructured loans	貸出条件緩和債権額	16,855	(90)	16,945
Total	合計	202,426	960	201,466
(Amount of partial direct written-off)	(部分直接償却額)	44,347	(5,452)	49,799
Loans and bills discounted	貸出金残高(未残)	9,847,506	171,205	9,676,301

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

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

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

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

【Consolidated】

【連結】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of December 31, 2014 (A)	(A)-(B)	As of September 30, 2014 (B)
Loans to borrowers in bankruptcy	破綻先債権額	3,375	234	3,141
Past due loans	延滞債権額	178,744	80	178,664
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	5,294	560	4,734
Restructured loans	貸出条件緩和債権額	16,855	(90)	16,945
Total	合計	204,270	784	203,486
(Amount of partial direct written-off)	(部分直接償却額)	54,868	(5,670)	60,538
Loans and bills discounted	貸出金残高(未残)	9,796,094	171,283	9,624,811

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

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

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

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

2. Status of Claims disclosed under the Financial Revitalization Law

2. 金融再生法開示債権の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of December 31, 2014 (A)	(A)-(B)	As of September 30, 2014 (B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	39,321	(410)	39,731
Doubtful claims	危険債権	141,619	834	140,785
Claims in need of special caution	要管理債権	22,149	470	21,679
Sub-total (Claims in need of special caution or below) A	要管理債権以下計 A	203,091	895	202,196
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	975,823	(16,318)	992,141
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,826,321	191,937	8,634,384
Sub-total (Normal claims)	正常債権計	9,802,144	175,618	9,626,526
Total (Credit exposures) B	合計 B	10,005,236	176,514	9,828,722
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	24,044	542	23,502
Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A / B	不良債権比率 (%) A ÷ B	2.0	0.0	2.0

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of December 31, 2014 (A)	(A)-(B)	As of September 30, 2014 (B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	41,450	(595)	42,045
Doubtful claims	危険債権	142,826	748	142,078
Claims in need of special caution	要管理債権	22,149	470	21,679
Sub-total (Claims in need of special caution or below) C	要管理債権以下計 C	206,426	623	205,803
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	979,168	(16,511)	995,679
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,919,658	188,361	8,731,297
Sub-total (Normal claims)	正常債権計	9,898,826	171,850	9,726,976
Total (Credit exposures) D	合計 D	10,105,253	172,473	9,932,780
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	24,569	427	24,142
Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) C / D	不良債権比率 (%) C ÷ D	2.0	0.0	2.0

3. Loan Portfolio Information

Domestic branches (excluding loans in offshore market account)

3. 業種別貸出金の状況(特別国際金融取引勘定を除く国内店分)

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of December 31, 2014 (A)	(A)-(B)	(A)-(C)	As of December 31, 2013 (B)	As of September 30, 2014 (C)
Total	合計	9,831,016	314,636	170,415	9,516,380	9,660,601
Manufacturing	製造業	957,368	(14,276)	44,015	971,644	913,353
Agriculture and forestry	農業、林業	2,950	157	110	2,793	2,840
Fishery	漁業	6,613	(24)	494	6,637	6,119
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,598	128	(149)	4,470	4,747
Construction	建設業	231,583	(8,584)	6,469	240,167	225,114
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	20,358	4,454	1,920	15,904	18,438
IT and telecommunication	情報通信業	64,831	9,421	6,056	55,410	58,775
Transport and postal activities	運輸業、郵便業	321,342	(4,144)	3,555	325,486	317,787
Wholesale and retail	卸売業、小売業	823,740	58,503	41,421	765,237	782,319
Finance and insurance	金融業、保険業	198,702	5,609	(7,475)	193,093	206,177
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,635,853	81,553	32,675	2,554,300	2,603,178
Other services	その他の各種サービス業	749,048	15,835	16,853	733,213	732,195
Local governments	地方公共団体	235,094	57,458	10,498	177,636	224,596
Others	その他	3,578,924	108,540	13,972	3,470,384	3,564,952

4. Loans Information

4. 貸出金の残高

① Balances of Loans (All branches)

① 貸出金の末残・平残(全店)

(Unit: Billions of Yen)

【Non-Consolidated】

【単体】

For the nine months ended

For the six months ended

		December 31, 2014(A)	(A)-(B)	December 31, 2013(B)	September 30, 2014 (Reference)
(Outstanding balance)	(末残)	9,847.5	318.3	9,529.2	9,676.3
(Average balance)	(平残)	9,594.4	217.5	9,376.9	9,553.8

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

② 貸出金内訳(末残)(特別国際金融取引勘定を除く国内店分)及び中小企業等貸出比率

Domestic branches (excluding loans in offshore market account)

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

		As of December 31, 2014 (A)	(A)-(B)	(A)-(C)	As of December 31, 2013 (B)	As of September 30, 2014 (C)
Total	合計	9,831.0	314.7	170.4	9,516.3	9,660.6
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,575.7	56.0	63.3	1,519.7	1,512.4
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,902.0	144.1	99.7	7,757.9	7,802.3
Loans to small and medium-sized businesses	中小企業向け貸出	3,070.8	57.9	78.5	3,012.9	2,992.3
Loans to individuals	個人向け貸出	4,831.1	86.1	21.2	4,745.0	4,809.9
Residential loans	住宅系ローン	4,477.1	79.1	22.6	4,398.0	4,454.5
Housing loans	住宅ローン	3,070.4	40.8	17.7	3,029.6	3,052.7
Apartment loans	アパートローン	1,406.7	38.3	5.0	1,368.4	1,401.7
Other individual loans	その他のローン	354.0	7.1	(1.4)	346.9	355.4
Public sectors	公共向け貸出	353.2	114.6	7.4	238.6	345.8
Retail Loans in Kanagawa Prefecture	県内リテール貸出	6,706.4	97.4	73.0	6,609.0	6,633.4

(注) 県内リテール貸出＝中小企業等貸出のうち神奈川県内の残高

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

(Unit: %)

Ratio of loans to small and medium-sized businesses, etc.	中小企業等貸出比率	80.3	(1.2)	(0.4)	81.5	80.7
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(Reference)

(参考)

(Unit: Billions of Yen)

		For the nine months ended		For the six months ended	
		December 31, 2014 (A)	(A)-(B)	December 31, 2013 (B)	September 30, 2014 (Reference)
New housing Loans (Note 1) (Note 2)	住宅ローン実行額(注1)、(注2)	194.4	(41.6)	236.0	127.1
New apartment Loans (Note 1)	アパートローン実行額(注1)	111.5	(1.8)	113.3	80.6

(注1) 管理ベース (注2) フラット35は除く

Note1: The amounts are calculated by our managerial accounting basis.

Note2: Excluding Flat 35.

③ Breakdown of Loans (average balance)

③ 貸出金内訳(平残)(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding loans in offshore market account)

(Unit: Billions of Yen)

【Non-Consolidated】

【単体】

For the nine months ended

For the six months ended

		December 31, 2014 (A)	(A)-(B)	December 31, 2013 (B)	September 30, 2014 (Reference)
Total	合計	9,578.1	213.7	9,364.4	9,538.8
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,497.8	(1.7)	1,499.5	1,492.2
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,743.7	112.1	7,631.6	7,714.0
Loans to small and medium-sized businesses	中小企業向け貸出	2,951.1	12.6	2,938.5	2,932.6
Loans to individuals	個人向け貸出	4,792.6	99.5	4,693.1	4,781.4
Residential loans	住宅系ローン	4,439.6	92.1	4,347.5	4,429.4
Housing loans	住宅ローン	3,047.2	45.3	3,001.9	3,041.1
Apartment loans	アパートローン	1,392.3	46.7	1,345.6	1,388.2
Other individual loans	その他のローン	352.9	7.3	345.6	351.9
Public sectors	公共向け貸出	336.5	103.3	233.2	332.4

5. Deposits Information

5. 預金の残高

① Balances of Deposits (All branches)

① 預金の末残・平残(全店)

(Unit: Billions of Yen)

【Non-Consolidated】

【単体】

For the nine months ended

For the six months ended

		December 31, 2014 (A)	(A)-(B)	December 31, 2013 (B)	September 30, 2014 (Reference)
(Outstanding balance)	(末残)	11,784.9	268.1	11,516.8	11,571.3
(Average balance)	(平残)	11,606.1	359.3	11,246.8	11,608.7

② Breakdown of depositors' categories

② 預金者別預金残高(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding deposits in offshore market account)

(Unit: Billions of Yen)

【Non-Consolidated】

【単体】

<Outstanding balance>		(末残)	As of December 31, 2014(A)	(A)-(B)	(A)-(C)	As of December 31, 2013(B)	As of September 30, 2014(C)
Individual	個人		9,035.0	221.2	245.4	8,813.8	8,789.6
Of which, liquid deposits	うち流動性		6,205.6	279.8	263.5	5,925.8	5,942.1
Of which, fixed deposits	うち定期性		2,793.5	(53.3)	(15.5)	2,846.8	2,809.0
Corporate	法人		2,381.3	49.0	58.7	2,332.3	2,322.6
Local Public	公金		269.5	(14.5)	(36.8)	284.0	306.3
Financial institutions	金融		66.6	(3.1)	(44.5)	69.7	111.1
Total	合計		11,752.5	252.6	222.7	11,499.9	11,529.8
Of which, deposits in Kanagawa Prefecture	うち神奈川県内		10,782.0	217.9	179.5	10,564.1	10,602.5

For the nine months ended

(Unit: Billions of Yen)

For the six months ended

<Average balance>		(平残)	December 31, 2014 (A)	(A)-(B)	December 31, 2013 (B)	September 30, 2014 (Reference)
Individual	個人		8,819.6	259.8	8,559.8	8,792.4
Corporate	法人		2,299.9	97.2	2,202.7	2,298.0
Local Public	公金		379.4	(22.3)	401.7	415.9
Financial institutions	金融		76.5	2.5	74.0	77.7
Total	合計		11,575.6	337.2	11,238.4	11,584.1
Of which, deposits in Kanagawa Prefecture	うち神奈川県内		10,629.9	297.4	10,332.5	10,637.3

6. Individual Deposit Assets, etc.

6. 個人向け預り資産の残高等

① Balances of deposit assets for individuals

① 個人向け預り資産の残高

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

		As of December 31, 2014 (A)	(A)-(B)	(A)-(C)	As of December 31, 2013 (B)	As of September 30, 2014 (C)
Investment trusts	投資信託	607.8	94.9	24.6	512.9	583.2
Annuity insurance, etc.	年金等保険	967.3	(6.7)	6.3	974.0	961.0
Foreign currency deposits	外貨預金	33.8	(5.5)	(2.7)	39.3	36.5
Public bonds	公共債	192.5	(76.0)	(14.2)	268.5	206.7
Total balance of investment products for individuals	A 個人向け投資型商品合計 A	1,801.6	6.7	14.0	1,794.9	1,787.6
Individual deposits (deposits in yen)	個人預金(円貨預金)	9,001.1	226.7	248.0	8,774.4	8,753.1
Total individual deposit assets	B 個人向け預り資産合計 B	10,802.8	233.4	262.1	10,569.4	10,540.7
Ratio of investment products for individuals	A / B 個人向け投資型商品比率 A÷B	16.6%	(0.3%)	(0.3%)	16.9%	16.9%

【Consolidated】

【連結】

Investment products for individuals at Hamagin Tokai Tokyo Securities Co.,Ltd.	C	浜銀TT証券株の個人向け投資型商品 C	353.5	50.7	22.4	302.8	331.1
Total balance of investment products for individuals (Group total)	D=A+C	個人向け投資型商品グループ合計 D=A+C	2,155.1	57.4	36.4	2,097.7	2,118.7
Total individual deposit assets (Group total)	E=B+C	個人向け預り資産グループ合計 E=B+C	11,156.3	284.1	284.4	10,872.2	10,871.9
Ratio of investment products for individuals (Group total)	D / E	個人向け投資型商品比率グループ合計 D÷E	19.3%	0.1%	(0.1%)	19.2%	19.4%

② Sales amount of investment products for individuals

② 個人向け投資型商品販売額

【Consolidated】

【連結】

(Unit: Billions of Yen)

		For the nine months ended		For the six months ended	
		December 31, 2014 (A)	(A)-(B)	December 31, 2013 (B)	September 30, 2014 (Reference)
Sales amount of Investment trusts (The Bank of Yokohama, Ltd.)	投資信託販売額(単体)	335.2	72.0	263.2	233.5
Sales amount of Annuity insurance, etc. (The Bank of Yokohama, Ltd.)	年金等保険販売額(単体)	112.2	29.5	82.7	75.3
Sales amount of Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券株の投資型商品販売額	150.3	0.7	149.6	92.1
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	597.8	102.1	495.7	400.9

7. Loan-Deposit Ratio and Securities-Deposit Ratio

7. 預貸率・預証率

【Non-Consolidated】

【単体】

① Loan-Deposit Ratio (All branches)

① 預貸率(全店)

(Unit: %)

		For the nine months ended		For the six months ended	
		December 31, 2014 (A)	(A)-(B)	December 31, 2013 (B)	September 30, 2014 (Reference)
Ratio by outstanding balance	末残ベース	82.90	0.88	82.02	83.12
Ratio by average balance	平残ベース	81.82	(0.80)	82.62	81.53

(注) 預金には、譲渡性預金を含んでおります。

Note: Deposits include negotiable certificates of deposit.

② Securities-Deposit Ratio (All branches)

② 預証率(全店)

(Unit: %)

		For the nine months ended		For the six months ended	
		December 31, 2014 (A)	(A)-(B)	December 31, 2013 (B)	September 30, 2014 (Reference)
Ratio by outstanding balance	末残ベース	20.21	1.68	18.53	19.23
Ratio by average balance	平残ベース	19.96	1.63	18.33	19.17

(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.

自己資本比率(国際統一基準)の平成26年12月末実績につきましては、算出次第公表いたします。

Capital ratio as of December 31, 2014 will be announced when it is fixed.