



November 10, 2014

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

Date of Payment of 2<sup>nd</sup>Quarter-End Dividends: December 1, 2014

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

### 1. Consolidated Financial Results (for the six months ended September 30, 2014)

#### (1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2014	147,575	2.8%	57,047	15.1%	35,082	12.9%
Six months ended September 30, 2013	143,534	(2.0%)	49,527	11.3%	31,066	21.1%

(Note1) Comprehensive Income: Six months ended September 30, 2014: ¥54,497 million[40.0%]; Six months ended September 30, 2013: ¥38,910 million[77.8%]

(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)
Six months ended September 30, 2014	¥27.64	¥27.62
Six months ended September 30, 2013	¥23.85	¥23.83

#### (2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2014	13,685,060	953,254	6.5%
March 31, 2014	13,832,063	921,506	6.2%

(Reference) Own Capital: September 30, 2014: ¥894,670 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.

### 2. Dividends on Common Stock

	Annual Cash Dividends par Share				
	1 <sup>st</sup> Quarter-End	2 <sup>nd</sup> Quarter-End	3 <sup>rd</sup> 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)	—	—	—	¥5.50	¥11.00

(Note1) Revision of forecasts for dividends for quarter in review: No

(Note2) Payment of Special Dividend will be announced based on our Shareholder Return Policy and our performance.

### 3. 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%	66,000	8.7%	¥52.12

(Note1) Percentages shown in Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(Note2) Revision of earnings forecasts for quarter in review: Yes

## ※Note

(1) Changes in the scope of consolidated significant subsidiaries during the six months ended September 30, 2014: No

(2) 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

(3) Number of common stocks issued:

(A) Number of stocks issued (including treasury stocks):	September 30, 2014	1,292,071,054 shares	March 31, 2014	1,292,071,054 shares
(B) Number of treasury stocks:	September 30, 2014	28,686,715 shares	March 31, 2014	10,880,347 shares
(C) Average outstanding stocks for the six months ended:	September 30, 2014	1,269,081,980 shares	September 30, 2013	1,302,544,755 shares

### (Non-Consolidated Financial Highlight)

#### 1. Non-Consolidated Financial Results (for the six months ended September 30, 2014)

##### (1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2014	122,553	1.9%	51,081	11.8%	33,374	8.8%
Six months ended September 30, 2013	120,264	(3.7%)	45,664	16.1%	30,655	24.6%

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

	Net Income per Share
Six months ended September 30, 2014	¥26.29
Six months ended September 30, 2013	¥23.53

##### (2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2014	13,488,783	891,179	6.6%
March 31, 2014	13,630,650	862,892	6.3%

(Reference) Own Capital: September 30, 2014: ¥890,905 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, 2015)

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

	Ordinary Profit		Net Income		Net Income per Share
Fiscal year ending March 31, 2015	100,000	8.2%	63,000	7.2%	¥49.75

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

(Display of implementation status of the interim audit procedure)

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

(Notes for using forecasts information etc.)

- The description of future performance of this report is based on information, which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts. Regarding the assumptions for financial forecasts of this report, please refer to P2 of attached documents.
- The Bank is a specified business company under "the Cabinet Office Ordinance on disclosure of Corporate Information, etc." Article 17-15 clause 2, and prepares the consolidated and non-consolidated interim financial statements for the 2nd quarter.

### 3.Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2014	As of September 30, 2014
<b>Assets :</b>		
Cash and due from banks	1,423,159	927,681
Call loans and bills bought	283,210	256,372
Monetary claims bought	125,896	120,879
Trading assets	10,045	10,510
Securities	2,044,741	2,235,357
Loans and bills discounted	9,453,564	9,624,811
Foreign exchanges	5,101	5,792
Lease receivables and investment assets	66,628	64,418
Other assets	101,872	132,683
Tangible fixed assets	123,877	125,656
Intangible fixed assets	11,523	10,626
Net defined benefit asset	16,120	16,884
Deferred tax assets	16,021	8,999
Customers' liabilities for acceptances and guarantees	222,377	210,794
Allowance for loan losses	(72,076)	(66,407)
<b>Total assets</b>	<b>13,832,063</b>	<b>13,685,060</b>
<b>Liabilities :</b>		
Deposits	11,829,221	11,535,175
Negotiable certificates of deposit	49,610	49,492
Call money and bills sold	182,178	200,463
Payables under securities lending transactions	91,591	201,649
Trading liabilities	702	663
Borrowed money	301,184	303,946
Foreign exchanges	59	94
Bonds payable	30,000	-
Other liabilities	181,668	207,469
Provision for directors' bonuses	64	-
Net defined benefit liability	216	234
Provision for reimbursement of deposits	1,572	1,579
Provision for contingent losses	748	734
Reserves under special laws	8	9
Deferred tax liabilities	46	193
Deferred tax liabilities for land revaluation	19,305	19,305
Acceptances and guarantees	222,377	210,794
<b>Total liabilities</b>	<b>12,910,556</b>	<b>12,731,806</b>
<b>Net assets :</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	393,957	418,608
Treasury shares	(5,585)	(15,566)
<b>Total shareholders' equity</b>	<b>781,244</b>	<b>795,914</b>
Valuation difference on available-for-sale securities	56,190	71,851
Deferred gains or losses on hedges	7	(30)
Revaluation reserve for land	34,216	34,216
Remeasurements of defined benefit plans	(8,469)	(7,281)
<b>Total accumulated other comprehensive income</b>	<b>81,945</b>	<b>98,756</b>
Subscription rights to shares	265	273
Minority interests	58,050	58,310
<b>Total net assets</b>	<b>921,506</b>	<b>953,254</b>
<b>Total liabilities and net assets</b>	<b>13,832,063</b>	<b>13,685,060</b>

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2013	For the six months ended September 30, 2014
Ordinary income	143,534	147,575
Interest income	84,453	82,227
Of which, interest on loans and discounts	70,241	66,671
Of which, interest and dividends on securities	11,718	12,552
Fees and commissions	30,468	32,315
Trading income	740	986
Other ordinary income	23,336	27,754
Other income	4,535	4,292
Ordinary expenses	94,006	90,528
Interest expenses	4,478	4,081
Of which, interest on deposits	2,642	2,261
Fees and commissions payments	4,272	4,579
Trading expenses	0	-
Other ordinary expenses	17,105	22,329
General and administrative expenses	55,736	56,816
Other expenses	12,413	2,722
Ordinary profit	49,527	57,047
Extraordinary income	3,751	520
Gain on disposal of non-current assets	527	-
Gain on contribution of securities to retirement benefit trust	3,223	-
Gain on bargain purchase	-	520
Extraordinary losses	686	431
Loss on disposal of non-current assets	684	429
Other	2	1
Income before income taxes and minority interests	52,592	57,136
Income taxes-current	19,945	20,712
Income taxes-deferred	(130)	(1,039)
Total income taxes	19,814	19,672
Income before minority interests	32,778	37,463
Minority interests in income	1,712	2,381
Net income	31,066	35,082

	For the six months ended September 30, 2013	For the six months ended September 30, 2014
<b>Income before minority interests</b>	32,778	37,463
<b>Other comprehensive income</b>	6,132	17,033
Valuation difference on available-for-sale securities	6,102	15,883
Deferred gains or losses on hedges	30	(38)
Remeasurements of defined benefit plans	-	1,188
<b>Comprehensive income</b>	<b>38,910</b>	<b>54,497</b>
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	36,888	51,893
Comprehensive income attributable to minority interests	2,022	2,603

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

For the six months ended September 30, 2013

(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			(7,850)		(7,850)
Net income			31,066		31,066
Purchase of treasury shares				(5,017)	(5,017)
Disposal of treasury shares			(13)	287	274
Net changes of items other than shareholders' equity					
Total changes of items during period	—	—	23,202	(4,729)	18,472
Balance at end of current period	215,628	177,244	381,235	(5,354)	768,753

	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	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							(7,875)
Net income							31,066
Purchase of treasury shares							(5,017)
Disposal of treasury shares							274
Net changes of items other than shareholders' equity	5,791	30	—	5,822	(78)	375	6,119
Total changes of items during period	5,791	30	—	5,822	(78)	375	24,592
Balance at end of current period	60,655	11	34,249	94,916	230	56,355	920,256

For the six months ended September 30, 2014

(Unit: Millions of Yen)

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

	Accumulated other comprehensive income					Subscription rights to shares	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								(8,327)
Net income								35,082
Purchase of treasury shares								(10,016)
Disposal of treasury shares								28
Net changes of items other than shareholders' equity	15,661	(38)	—	1,188	16,810	7	259	17,078
Total changes of items during period	15,661	(38)	—	1,188	16,810	7	259	33,845
Balance at end of current period	71,851	(30)	34,216	(7,281)	98,756	273	58,310	953,254

#### 4. Non-Consolidated Interim Financial Statements

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

(Unit: Millions of Yen)

	As of March 31, 2014	As of September 30, 2014
<b>Assets :</b>		
Cash and due from banks	1,419,339	921,907
Call loans	283,210	256,372
Monetary claims bought	117,537	112,876
Trading assets	10,045	10,510
Securities	2,050,240	2,239,543
Loans and bills discounted	9,505,178	9,676,301
Foreign exchanges	5,101	5,792
Other assets	75,791	103,278
Tangible fixed assets	125,072	126,924
Intangible fixed assets	9,860	9,027
Prepaid pension cost	29,272	28,191
Deferred tax assets	4,003	-
Customers' liabilities for acceptances and guarantees	57,147	55,358
Allowance for loan losses	(61,151)	(57,302)
<b>Total assets</b>	<b>13,630,650</b>	<b>13,488,783</b>
<b>Liabilities :</b>		
Deposits	11,868,337	11,571,347
Negotiable certificates of deposit	69,610	69,492
Call money	182,178	200,463
Payables under securities lending transactions	91,591	201,649
Trading liabilities	702	663
Borrowed money	318,840	321,061
Foreign exchanges	59	94
Bonds payable	30,000	-
Other liabilities	127,597	154,321
Income taxes payable	16,750	18,172
Asset retirement obligations	18	41
Other	110,828	136,107
Provision for directors' bonuses	64	-
Provision for reimbursement of deposits	1,572	1,579
Provision for contingent losses	748	734
Deferred tax liabilities	-	1,533
Deferred tax liabilities for land revaluation	19,305	19,305
Acceptances and guarantees	57,147	55,358
<b>Total liabilities</b>	<b>12,767,757</b>	<b>12,597,603</b>
<b>Net assets :</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	385,956	408,898
Legal retained earnings	38,384	38,384
Other retained earnings	347,572	370,514
Reserve for advanced depreciation of non-current assets	1,157	1,157
General reserve	118,234	118,234
Retained earnings brought forward	228,180	251,123
Treasury shares	(5,585)	(15,566)
<b>Total shareholders' equity</b>	<b>773,243</b>	<b>786,205</b>
Valuation difference on available-for-sale securities	55,158	70,514
Deferred gains or losses on hedges	7	(30)
Revaluation reserve for land	34,216	34,216
<b>Total valuation and translation adjustments</b>	<b>89,382</b>	<b>104,700</b>
Subscription rights to shares	265	273
<b>Total net assets</b>	<b>862,892</b>	<b>891,179</b>
<b>Total liabilities and net assets</b>	<b>13,630,650</b>	<b>13,488,783</b>



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

(Unit: Millions of Yen)

	For the six months ended September 30, 2013	For the six months ended September 30, 2014
Ordinary income	120,264	122,553
Interest income	84,751	82,784
Of which, interest on loans and discounts	70,275	66,762
Of which, interest and dividends on securities	12,026	13,089
Fees and commissions	24,700	27,122
Trading income	19	213
Other ordinary income	6,685	10,229
Other income	4,106	2,203
Ordinary expenses	74,600	71,471
Interest expenses	5,032	4,635
Of which, interest on deposits	2,645	2,264
Fees and commissions payments	5,767	5,866
Trading expenses	0	-
Other ordinary expenses	2,750	7,116
General and administrative expenses	50,998	52,520
Other expenses	10,051	1,333
Ordinary profit	45,664	51,081
Extraordinary income	3,751	-
Gain on disposal of non-current assets	527	-
Gain on contribution of securities to retirement benefit trust	3,223	-
Extraordinary losses	684	429
Loss on disposal of non-current assets	684	429
Income before income taxes	48,730	50,651
Income taxes-current	17,970	18,997
Income taxes-deferred	104	(1,720)
Total income taxes	18,075	17,276
Net income	30,655	33,374

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

For the six months ended September 30, 2013

(Unit: Millions of Yen)

	Shareholders' equity									
	Capital stock	Capital surplus		Legal retained earnings	Retained earnings				Treasury shares	Total shareholders' equity
		Legal capital surplus	Total capital surplus		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							(7,850)	(7,850)		(7,850)
Net income							30,655	30,655		30,655
Purchase of treasury shares									(5,017)	(5,017)
Disposal of treasury shares							(13)	(13)	287	274
Net changes of items other than shareholders' equity										
Total changes of items during period	—	—	—	—	—	—	22,791	22,791	(4,729)	18,061
Balance at end of current period	215,628	177,244	177,244	38,384	1,209	118,234	216,941	374,769	(5,354)	762,287

	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						(7,850)
Net income						30,655
Purchase of treasury shares						(5,017)
Disposal of treasury shares						274
Net changes of items other than shareholders' equity	5,309	30	—	5,339	(78)	5,261
Total changes of items during period	5,309	30	—	5,339	(78)	23,323
Balance at end of current period	59,890	11	34,249	94,151	230	856,669

For the six months ended September 30, 2014

(Unit: Millions of Yen)

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

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

# SELECTED INTERIM FINANCIAL INFORMATION FOR SIX MONTHS ENDED SEPTEMBER 30, 2014

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# I . DIGEST OF INTERIM FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2014

## 1. Income status

### <Non-consolidated>

For six months ended (Unit: Billions of Yen)

	September 30, 2013	September 30, 2014	Increase / (Decrease)
1 Gross operating income	102.6	102.7	[0.1%] 0.1
2 Gross operating income from domestic operations	101.2	100.8	(0.4)
3 Interest income	79.1	77.3	(1.8)
4 Fees and commissions	18.7	21.0	2.3
5 Trading income	0.0	0.1	0.1
6 Other ordinary income	3.2	2.2	(1.0)
7 Gross operating income from international operations	1.3	1.8	0.5
8 Expenses	48.8	50.6	[3.6%] 1.8
9 (Reference) OHR (※1)	47.6%	49.2%	1.6%
10 Of which, personnel	20.2	22.1	1.9
11 Of which, facilities	25.8	25.3	(0.5)
12 Core net business profit (1-8)	53.7	52.1	[(3.0%)] (1.6)
13 Provision of allowance for general loan losses	0.4	(3.3)	(3.7)
14 Net business profit (1-8-13)	53.3	55.4	[3.9%] 2.1
15 Non-recurring gains (losses)	(7.6)	(4.3)	3.3
16 Of which, disposal of bad debts	6.1	3.6	(2.5)
17 Of which, gains or losses on stocks and other securities	0.8	0.0	(0.8)
18 Ordinary profit (14+15)	45.6	51.0	[11.8%] 5.4
19 Extraordinary income (loss)	3.0	(0.4)	(3.4)
20 Total income taxes	18.0	17.2	(0.8)
21 Net income (18+19-20)	30.6	33.3	[8.8%] 2.7
22 Credit costs (13+16)	6.5	0.2	[(96.0%)] (6.3)
23 Credit cost ratio (※2)	0.13%	0.00%	( 0.13%)

### <Non-consolidated>

#### ■ Gross operating income (1)

Although interest income from domestic operations decreased, gross operating income increased by 0.1 billion yen to 102.7 billion yen from the same period of previous year since fees and commissions increased by 2.3 billion yen from the same period of previous year due to the strong sales of investment products.

#### ■ Expenses (8)

Expenses increased by 1.8 billion yen from the same period of previous year mainly due to the increase in personnel expenses. OHR (OverHead Ratio) maintained at low level of 49.2%.

#### ■ Core net business profit (12)

Core net business profit decreased by 1.6 billion yen to 52.1 billion yen from the same period of previous year due to the increase in expenses.

#### ■ Credit costs (22)

Credit costs decreased by 6.3 billion yen to 0.2 billion yen from the same period previous year and recorded the lowest level along with credit cost ratio as a result of active works in management improvement support for customers.

#### ■ Ordinary profit (18)

Ordinary profit increased by 5.4 billion yen to 51.0 billion yen from the same period of previous year because credit costs decreased significantly.

#### ■ Net income (21)

Net income increased by 2.7 billion yen to 33.3 billion yen from the same period of previous year due to the increase in ordinary profit. Net income increased for fifth quarter in a row.

### <Consolidated>

#### ■ Net income (25,26)

Due to the profit growth in subsidiaries as well as in non-consolidated, consolidated net income increased by 4.0 billion yen to 35.0 billion yen from the same period of previous year reaching a historic-high.

In addition, consolidated ROE increased by 0.70% point from the same period of previous year to 7.97%.

#### ■ Fees and Commissions Income Ratio (28)

Due to the strong sales for investment products at Hamagin Tokai Tokyo Securities Co., Ltd., as well as the increase in non-consolidated fees and commissions, consolidated fees and commissions increased by 1.6% point from the same period of previous year to 24.7%.

### <Consolidated>

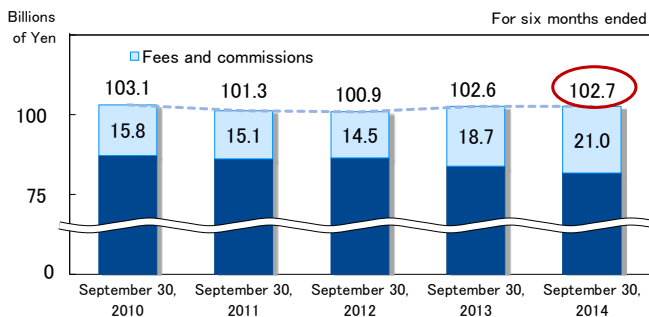
For six months ended (Unit: Billions of Yen)

	September 30, 2013	September 30, 2014	Increase / (Decrease)
24 Ordinary profit	49.5	57.0	[15.1%] 7.5
25 Net income	31.0	35.0	[12.9%] 4.0
26 ROE (Net income per own capital) (※3)	7.27%	7.97%	0.70%
27 RORA (Net income per risk weighted assets) (※4)	0.95%	1.04%	0.09%
28 Fees and commissions income ratio (※5)	23.1%	24.7%	1.6%

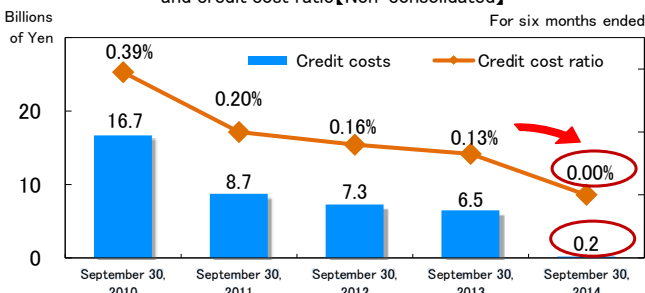
[the rate of change]

[the rate of change]

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



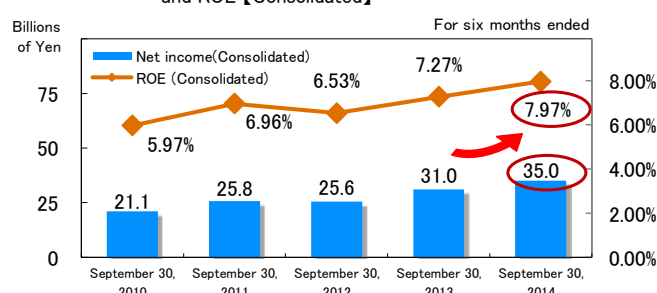
#### (Reference 2) Transition of credit costs [Non-consolidated] and credit cost ratio [Non-consolidated]



#### Targets in the Medium Term Management Plan

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

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



## 2. Loans

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

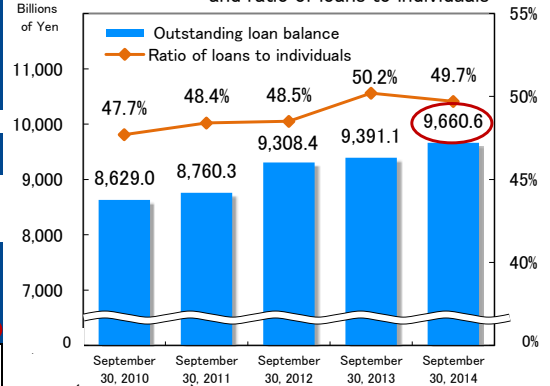
### i. Transition of outstanding loan balance <Non-consolidated>

(Unit: Billions of Yen)

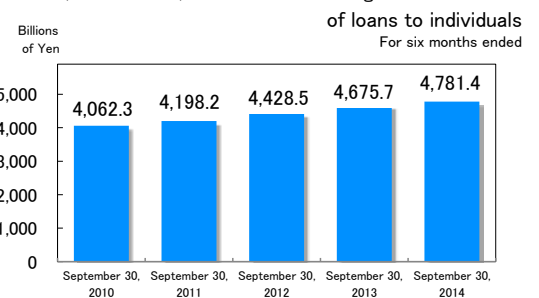
	As of September 30, 2012	As of September 30, 2013 (A)	As of September 30, 2014 (B)	(B)-(A)
Loans <outstanding balance> [C]	9,308.4	9,391.1	9,660.6	269.5 [2.8%]
Loans to small and medium-sized businesses, etc. [A + B]	7,570.2	7,657.9	7,802.3	144.4 [1.8%]
Loans to small and medium-sized businesses [A]	3,046.4	2,939.6	2,992.3	52.7 [1.7%]
Loans to Individuals [B]	4,523.8	4,718.3	4,809.9	91.6 [1.9%]
Of which, residential loans	4,180.7	4,371.5	4,454.5	83.0 [1.8%]
Housing loans	2,863.0	3,013.9	3,052.7	38.8 [1.2%]
Apartment loans	1,317.6	1,357.6	1,401.7	44.1 [3.2%]
Ratio of loans to individuals [B/C]	48.5%	50.2%	49.7%	△ 0.5%

Loans to individuals increased firmly by 91.6 billion yen from the end of same period of previous year. In addition, loans to small and medium-sized businesses increased. Therefore outstanding loan balance for the term ended increased by 269.5 billion yen to 9,660.6 billion yen from the end of same period of previous year. Furthermore, average loan balance for the term ended increased by 182.3 billion yen to 9,538.8 billion yen from the same period of previous year because loans to individuals increased continuously.

(Reference 1) Transition of outstanding loan balance and ratio of loans to individuals



(Reference 2) Transition of average balance



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

For six months ended (Unit: Billions of Yen)

	September 30, 2012	September 30, 2013 (A)	September 30, 2014 (B)	(B)-(A)
Loans <average balance>	9,083.6	9,356.5	9,538.8	182.3 [1.9%]
Loans to small and medium-sized businesses, etc. [A + B]	7,377.5	7,614.6	7,714.0	99.4 [1.3%]
Loans to small and medium-sized businesses [A]	2,949.0	2,938.8	2,932.6	(6.2) [(0.2)%]
Loans to Individuals [B]	4,428.5	4,675.7	4,781.4	105.7 [2.2%]
Of which, residential loans	4,092.5	4,331.0	4,429.4	98.4 [2.2%]
Housing loans	2,805.2	2,992.7	3,041.1	48.4 [1.6%]
Apartment loans	1,287.2	1,338.2	1,388.2	50.0 [3.7%]

## 3. Deposits

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

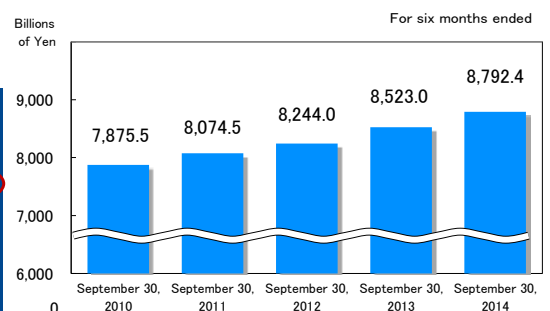
### i. Transition of outstanding deposit balance <Non-consolidated>

(Unit: Billions of Yen)

	As of September 30, 2012	As of September 30, 2013 (A)	As of September 30, 2014 (B)	(B)-(A)
Deposits <outstanding balance>	10,821.2	11,175.5	11,529.8	354.3 [3.1%]
Of which, individual	8,260.9	8,537.1	8,789.6	252.5 [2.9%]
Of which, corporate	2,142.4	2,213.4	2,322.6	109.2 [4.9%]

Outstanding deposit balance increased by 354.3 billion yen to 11,529.8 billion yen from the end of same period of previous year (Up 3.1%), because both deposit for individuals and corporate increased firmly. Furthermore, average deposit balance increased by 369.4 billion yen to 11,584.1 billion yen from the end of same period of previous year (Up 3.2%) since both deposit for individuals and corporate increased.

(Reference) Transition of average individual deposit balance



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

For six months ended (Unit: Billions of Yen)

	September 30, 2012	September 30, 2013 (A)	September 30, 2014 (B)	(B)-(A)
Deposits <average balance>	10,812.9	11,214.7	11,584.1	369.4 [3.2%]
Of which, individual	8,244.0	8,523.0	8,792.4	269.4 [3.1%]
Of which, corporate	2,101.0	2,192.9	2,298.0	105.1 [4.7%]

## 4. Deposit Assets for individuals

### Balance of deposit assets for individuals

<Non-consolidated>

	(Unit: Billions of Yen)			
	As of September 30, 2012	As of September 30, 2013 (A)	As of September 30, 2014 (B)	(B)-(A)
Investment trusts	439.4	513.7	583.2	69.5
Annuity insurance, etc.	906.4	966.5	961.0	(5.5)
Foreign currency deposits	45.6	40.6	36.5	(4.1)
Public bonds	347.3	286.8	206.7	(80.1)
<b>Total balance of investment products for individuals [A]</b>	<b>1,738.8</b>	<b>1,807.9</b>	<b>1,787.6</b>	<b>(20.3)</b>
Individual deposits (deposits in yen) [B]	8,215.2	8,496.5	8,753.1	256.6
<b>Total deposit assets for individuals [C]</b>	<b>9,954.1</b>	<b>10,304.4</b>	<b>10,540.7</b>	<b>236.3</b>
Ratio of investment products for individuals [A/C]	17.4%	17.5%	16.9%	(0.6%)

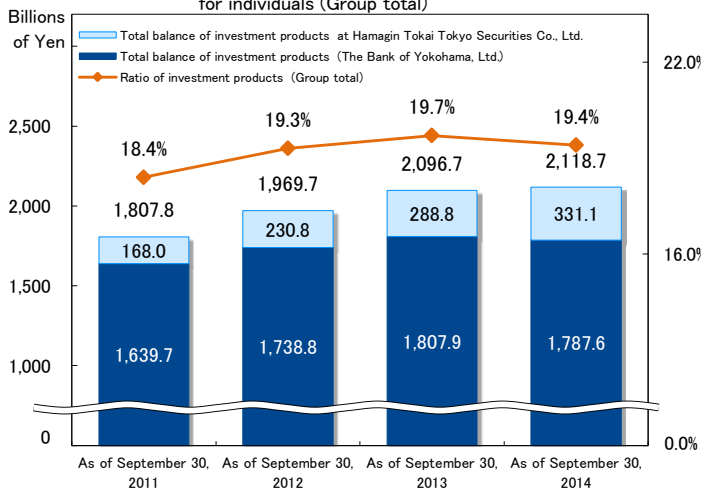
Total balance of investment products for individuals (Group total) increased by 22.0 billion yen to 2,118.7 billion yen from the end of same period of previous year since the historic high sales of investment trusts resulted in the increase in non-consolidated total balance of investment products for individuals and balance of investment products for individuals at Hamagin Tokai Tokyo securities Co., Ltd. increased steadily.

In addition, total deposit assets for individuals (Group total) increased by 278.7 billion yen to 10,871.9 billion yen from the end of same period of previous year because both total balance of investment products for individuals (Group total) and individual deposits increased steadily.

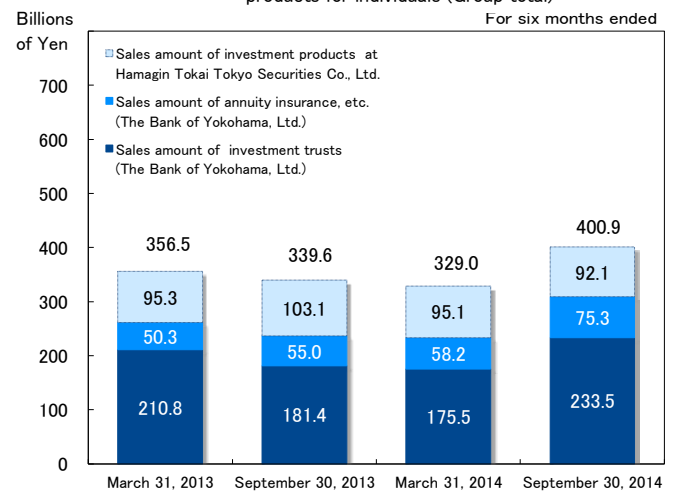
<Consolidated>

	(Unit: Billions of Yen)			
Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd. [D]	230.8	288.8	331.1	42.3
<b>Total balance of investment products for individuals (Group total) [E = A+D]</b>	<b>1,969.7</b>	<b>2,096.7</b>	<b>2,118.7</b>	<b>22.0</b>
<b>Total deposit assets for individuals (Group total) [F = B+E]</b>	<b>10,184.9</b>	<b>10,593.2</b>	<b>10,871.9</b>	<b>278.7</b>
Ratio of investment products for individuals (Group total) [E/F]	19.3%	19.7%	19.4%	(0.3%)

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

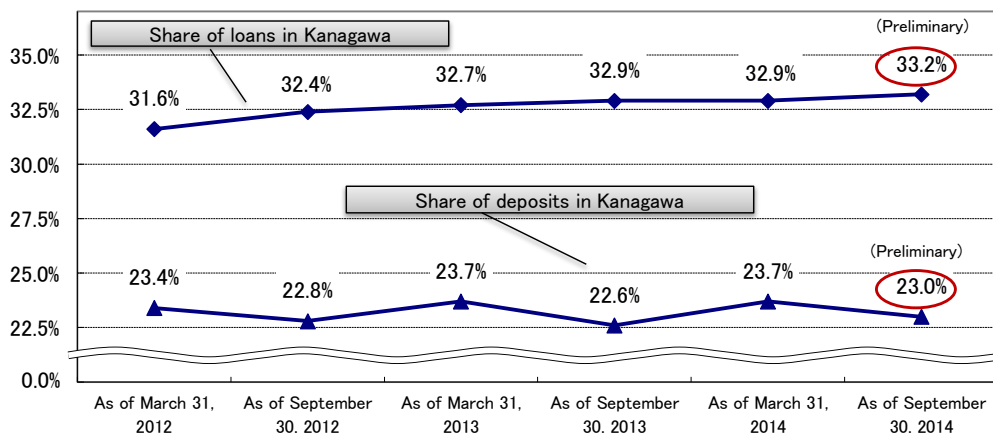


(Reference 2) Transition of sales amount of investment products for individuals (Group total)



## 5. Shares of loans and deposits in Kanagawa Prefecture

Market shares in Kanagawa Prefecture <Non-consolidated>



As a result of facilitating active and smooth provision of funds in Kanagawa Prefecture, shares of loans in Kanagawa Prefecture increased by 0.3% point to 33.2% from the end of same period of previous year. On the other hand, shares of deposits in Kanagawa Prefecture decreased to 23.0% from the end of same period of previous year because public deposit decreased for seasonal factors although both individual and corporate deposit increased.

## 6. Status of Non-performing Loans

Transition of claims disclosed under the Financial Revitalization Law

<Non-consolidated>

(Unit: Billions of Yen)

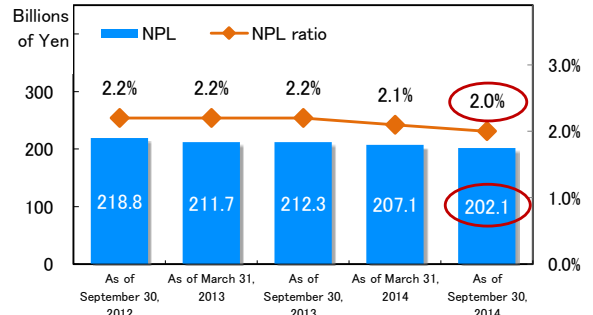
	As of September 30, 2013	As of March 31, 2014 (A)	As of September 30, 2014 (B)	(B)-(A)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	41.1	43.7	39.7	(4.0)
Doubtful claims (in possible bankruptcy)	143.6	137.2	140.7	3.5
Claims in need of special caution	27.4	26.1	21.6	(4.5)
<b>Sub-total (NPL) [A]</b>	<b>212.3</b>	<b>207.1</b>	<b>202.1</b>	<b>(5.0)</b>
Claims in need of caution (excluding claims in need of special caution)	996.5	1,003.4	992.1	(11.3)
Claims to normal borrowers (excluding claims in need of caution) [B]	8,362.9	8,453.6	8,634.3	180.7
Normal claims [C]	9,359.5	9,457.0	9,626.5	169.5
<b>Total (Credit exposures) [D=A+C]</b>	<b>9,571.8</b>	<b>9,664.1</b>	<b>9,828.7</b>	<b>164.6</b>
<b>NPL ratio (Percentage of NPL) [A/D]</b>	<b>2.2%</b>	<b>2.1%</b>	<b>2.0%</b>	<b>(0.1%)</b>
<b>The ratio of claims to normal borrowers to credit exposures [B/D]</b>	<b>87.3%</b>	<b>87.4%</b>	<b>87.8%</b>	<b>0.4%</b>

Non-performing loans (NPL) under the Financial Revitalization Law decreased by 5.0 billion yen to 202.1 billion yen from the end of previous fiscal year.

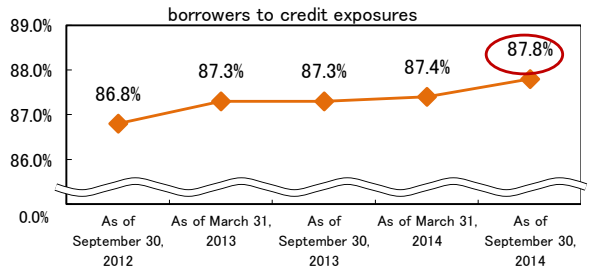
In addition, NPL ratio decreased by 0.1% point from the end of previous fiscal year to 2.0%. That is the lowest figure after the enforcement of Financial Revitalization Law in 1998.

On the other hand, the ratio of claims to normal borrowers to credit exposures increased by 0.4% point to 87.8% from the end of previous fiscal year.

(Reference1) Transition of NPL and NPL ratio



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



## 7. Capital Adequacy Ratio

<Consolidated>

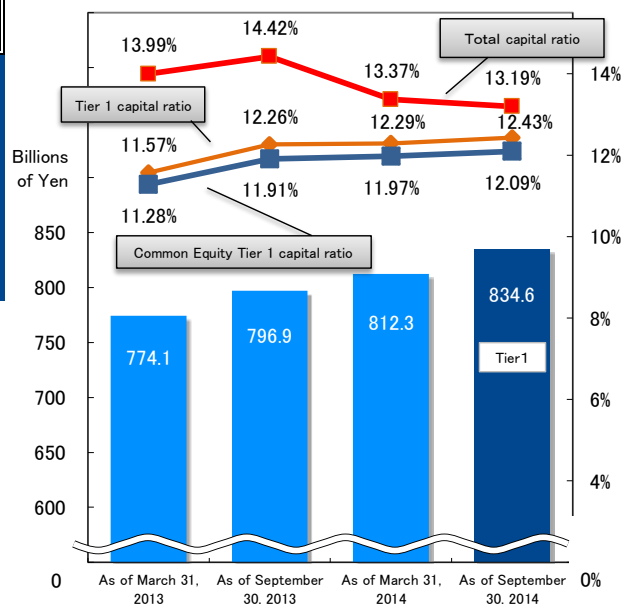
(Unit: Billions of Yen)

<Basel III>	As of March 31, 2013	As of September 30, 2013	As of March 31, 2014	As of September 30, 2014 (Preliminary)
<b>Total capital ratio (BIS Standard) ※1</b>	<b>13.99%</b>	<b>14.42%</b>	<b>13.37%</b>	<b>13.19%</b>
Tier 1 capital ratio	11.57%	12.26%	12.29%	12.43%
<b>Common Equity Tier 1 capital ratio ※3</b>	<b>11.28%</b>	<b>11.91%</b>	<b>11.97%</b>	<b>12.09%</b>
Total capital	936.0	936.8	883.3	885.7
Tier 1	774.1	796.9	812.3	834.6
Common Equity Tier 1	754.5	773.9	790.9	811.7
Tier 2	161.8	139.9	71.0	51.1
Total risk weighted assets ※2	6,686.4	6,495.3	6,605.6	6,713.2

Total capital ratio based on Basel III dropped by 0.18% point to 13.19% from the end of previous fiscal year since the redemption of subordinated debt resulted in the drop in Tier 2.

On the other hand, Common Equity Tier 1 increased by 0.12% point to 12.09% from the end of previous fiscal year in consequence of building up of revenues. Therefore the quality of capital improved.

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



※1. Total capital ratio (BIS Standard) is calculated in accordance with "the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc., held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No. 19, 2006)."

※2. Calculation method of risk weighted assets :  
 <Credit risk> FIRB approach  
 <Operational risk> TSA (the standardized approach)

Target in the Medium Term Management Plan

※3 Common Equity Tier 1 capital ratio (Consolidated) Around 11% s%



## 8. Forecasts for Fiscal Year 2014

### < Non-consolidated >

(Unit: Billions of yen)

	Fiscal year 2013 Result	Fiscal year 2014 Forecasts	Previous Fiscal year 2013 Increase/(Decrease)
1 Gross operating income	203.1	206.0	2.9
2 Gross operating income from domestic operations	200.5	202.3	1.8
3 Interest income	157.3	152.8	(4.5)
4 Fees and commissions	37.3	43.5	6.2
5 Trading income	0.1	0.4	0.3
6 Other ordinary income	5.6	5.6	0.0
7 Gross operating income from international operations	2.6	3.6	1.0
8 Expenses	96.8	102.0	5.2
9 Core net business profit	106.3	104.0	(2.3)
10 Ordinary profit	92.3	100.0	7.7
11 Net income	58.7	63.0	4.3
12 Credit costs	12.5	2.0	(10.5)
13 Forecasts for the cash dividend per share (annual)	¥ 11.00	¥ 11.00	¥ 0.00
14 Forecasts for the cash special dividend per share (annual)	¥ 1.00	undecided	

#### <Non-consolidated>

Gross operating income is expected to increase to 206.0 billion yen mainly due to the increase in fees and commissions. On the other hand, core net business profit is expected to decrease to 104.0 billion yen from the previous fiscal year due to the increase in expenses. Ordinary profit is expected to increase by 100.0 billion yen from the previous fiscal year due to the decrease in credit costs. In addition, net income is expected to increase from the previous fiscal year to 63.0 billion yen.

#### <Consolidated>

Financial result for consolidated is expected to increase from the previous year as well as financial result for non-consolidated. Ordinary profit for consolidated is expected to mark 110.0 billion yen and net income for consolidated is expected to mark 66.0 billion yen.

With regard to forecast for the cash dividend per share (annual), cash dividend per share (annual) is expected to be 11.00 yen. In addition, payment of special dividend will be announced based on performance.

### < Consolidated >

(Unit: Billions of yen)

	Fiscal year 2013 Result	Fiscal year 2014 Forecasts	Previous Fiscal year 2013 Increase/(Decrease)
15 Ordinary profit	102.2	110.0	7.8
16 Net income	60.6	66.0	5.4

(Reference 1) Forecast of average balance of funds for fiscal year 2014 (Domestic operations)

(Unit: Billions of yen)

<Average balance>	Fiscal year 2013 Result	Fiscal year 2014 Forecasts	Previous Fiscal year 2013 Increase/(Decrease)
Interest-earning assets	11,759.8	12,240.0	480.2
Loans and bills discounted	9,316.9	9,580.0	263.1
Securities	1,966.2	2,200.0	233.8
Interest-bearing liabilities	11,826.6	12,200.0	373.4
Deposits	11,145.2	11,480.0	334.8

(Reference 2) Forecast of yield and interest margin for fiscal year 2014 (Domestic operations)

(Unit:%)

	Fiscal year 2013 Result	Fiscal year 2014 Forecasts	Previous Fiscal year 2013 Increase/(Decrease)
Yield on interest-earning assets A	1.39	1.29	(0.10)
Loans and bills discounted	1.48	1.38	(0.10)
Securities	1.16	1.01	(0.15)
Yield on interest-bearing liabilities B	0.05	0.04	(0.01)
Deposits	0.04	0.03	(0.01)
Expenses ratio	0.83	0.85	0.02
Total funding cost C	0.84	0.85	0.01
Yield spread A-B	1.34	1.25	(0.09)
Interest margin between loans and deposits	0.61	0.49	(0.12)
Net interest margin A-C	0.55	0.44	(0.11)

II. SUMMARY OF INTERIM FINANCIAL RESULTS  
II. 平成26年度中間期 決算の概況

1. Profit and Loss  
【Non-Consolidated】

1.損益状況  
【単体】

For six months ended  
(Unit: Millions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)
Gross operating income (Excluding gains (losses) on bonds)	業務粗利益 (除<国債等債券損益(5勘定戻))	102,731	[0.1%] 124	102,607
Gross operating income from domestic operations (Excluding gains (losses) on bonds)	国内業務粗利益 (除<国債等債券損益(5勘定戻))	100,881	(390)	101,271
Interest income	資金利益	77,343	(1,851)	79,194
Fees and commissions	役務取引等利益	21,076	2,311	18,765
Trading income	特定取引利益	184	165	19
Other ordinary income (Of which, gains (losses) on bonds)	その他業務利益 (うち国債等債券損益)	2,276 (6,028)	(1,016) (5,907)	3,292 (121)
Gross operating income from international operations (Excluding gains (losses) on bonds)	国際業務粗利益 (除<国債等債券損益(5勘定戻))	1,850	515	1,335
Interest income	資金利益	806	281	525
Fees and commissions	役務取引等利益	180	13	167
Trading income	特定取引利益	28	28	(0)
Other ordinary income (Of which, gains (losses) on bonds)	その他業務利益 (うち国債等債券損益)	835 145	192 184	643 (39)
Expenses	経費(除<臨時処理分) (△)	50,615	[3.6%] 1,769	48,846
Personnel	人件費 (△)	22,126	1,850	20,276
Facilities	物件費 (△)	25,359	(453)	25,812
Taxes	税金 (△)	3,129	372	2,757
Core net business Profit (Excluding gains (losses) on bonds)	実質業務純益 (除<国債等債券損益(5勘定戻))	52,116	[〔 3.0%〕] (1,644)	53,760
① Provision of allowance for general loan losses	①一般貸倒引当金繰入額 (△)	(3,348)	(3,764)	416
Net business profit (Of which, gains (losses) on bonds)	業務純益 (うち国債等債券損益(5勘定戻))	55,464	2,121	53,343
Non-recurring gains (losses)	臨時損益	(4,383)	3,296	(7,679)
② Disposal of bad debts	②不良債権処理額 (△)	3,604	(2,503)	6,107
Written-off of loans	貸出金償却 (△)	565	(542)	1,107
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	3,448	(2,021)	5,469
Loss on sales of non-performing loans	延滞債権等売却損 (△)	22	22	0
Recoveries of written off claims	償却債権取立益	587	(58)	645
Other	その他 (△)	155	(20)	175
Gains or losses on stocks and other securities	株式等関係損益	25	(853)	878
Gains on sales of stocks and other securities	株式等売却益	46	(1,443)	1,489
Losses on sales of stocks and other securities	株式等売却損 (△)	12	(594)	606
Losses on devaluation of stocks and other securities	株式等償却 (△)	8	4	4
Other non-recurring gains (losses)	その他の臨時損益	(804)	1,647	(2,451)
Ordinary profit	経常利益	51,081	[11.8%] 5,417	45,664
Extraordinary income (losses)	特別損益	(429)	(3,495)	3,066
Gain on contribution of securities to retirement benefit trust	退職給付信託設定益	—	(3,223)	3,223
Gain (loss) on disposal of non-current assets	固定資産処分損益	(429)	(272)	(157)
Gain on disposal of non-current assets	固定資産処分益	—	(527)	527
Loss on disposal of non-current assets	固定資産処分損 (△)	429	(255)	684
Income before income taxes	税引前中間純利益	50,651	1,921	48,730
Income taxes - current	法人税、住民税及び事業税 (△)	18,997	1,027	17,970
Income taxes - deferred	法人税等調整額 (△)	(1,720)	(1,824)	104
Total income taxes	法人税等合計 (△)	17,276	(799)	18,075
Net income	中間純利益	33,374	[8.8%] 2,719	30,655
Credit costs (①+②)	与信関係費用(①+②) (△)	255	[〔 96.0%〕] (6,268)	6,523

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

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)
Consolidated gross operating income	連結粗利益	112,293	[(0.7%)]	113,142
Interest income	資金利益	78,146	(1,829)	79,975
Fees and commissions	役務取引等利益	27,736	1,540	26,196
Trading income	特定取引利益	986	247	739
Other ordinary income	その他業務利益	5,425	(805)	6,230
General and administrative expenses	営業経費 (△)	56,816	1,080	55,736
Credit costs	与信関係費用 (△)	(601)	(8,880)	8,279
Written-off of loans	貸出金償却 (△)	2,013	(570)	2,583
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	—	(6,148)	6,148
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	—	(586)	586
Reversal of allowance for loan losses	貸倒引当金戻入益	1,581	1,581	—
Recoveries of written off claims	償却債権取立益	1,211	(35)	1,246
Other	その他 (△)	177	(30)	207
Gains or losses on stocks and other securities	株式等関係損益	59	(819)	878
Other	その他	908	1,384	(476)
Ordinary profit	経常利益	57,047	[15.1%]	49,527
Extraordinary income (losses)	特別損益	89	(2,975)	3,064
Income before income taxes and minority interests	税金等調整前中間純利益	57,136	4,544	52,592
Income taxes – current	法人税、住民税及び事業税 (△)	20,712	767	19,945
Income taxes – deferred	法人税等調整額 (△)	(1,039)	(909)	(130)
Total income taxes	法人税等合計 (△)	19,672	(142)	19,814
Income before minority interests	少数株主損益調整前中間純利益	37,463	4,685	32,778
Minority interests in income	少数株主利益 (△)	2,381	669	1,712
Net income	中間純利益	35,082	[12.9%]	31,066

(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)  
 十(特定取引収益－特定取引費用)十(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 six months ended (Unit: Millions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)
Consolidated net business profit	連結業務純益	57,246	[(4.0%)]	59,633

(注)「連結業務純益」は、単体実質業務純益十子会社経常利益(与信関係費用控除前)十関連会社経常利益×持分割合  
 ー内部取引(配当等)で算出しております。

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

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

		As of September 30, 2014 (A)	(A)-(B)	As of September 30, 2013 (B)
Number of consolidated subsidiaries	連結子会社数	11	0	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 six months ended (Unit: Billions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)	(B)-(C)	September 30, 2012 (C)
Interest-earning assets	資金運用勘定	11,988.5	287.1	11,701.4	33.1	11,668.3
Loans and bills discounted	貸出金	9,447.4	150.4	9,297.0	261.7	9,035.3
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,670.8	84.5	7,586.3	233.4	7,352.9
Loans to small and medium-sized businesses	中小企業向け貸出	2,889.3	(21.2)	2,910.5	(13.8)	2,924.3
Loans to individuals	個人向け貸出	4,781.4	105.7	4,675.7	247.2	4,428.5
Securities	有価証券	2,075.6	124.5	1,951.1	(257.9)	2,209.0
Bonds	債券	1,953.8	131.5	1,822.3	(252.8)	2,075.1
Stocks	株式	121.7	(7.0)	128.7	(5.1)	133.8
Interest-bearing liabilities	資金調達勘定	12,127.5	451.4	11,676.1	401.9	11,274.2
Deposits	預金	11,548.0	491.7	11,056.3	400.3	10,656.0
Individual deposits	個人預金	8,755.3	275.1	8,480.2	285.2	8,195.0
External liabilities	外部負債	449.8	17.3	432.5	7.4	425.1

## 3. Interest Margins (Domestics)

## 3. 利回・利鞘(国内業務部門)

【Non-Consolidated】

【単体】

For six months ended (Unit: %)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)	(B)-(C)	September 30, 2012 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.32	(0.09)	1.41	(0.04)	1.45
Loans and bills discounted	貸出金利回	1.39	(0.11)	1.50	(0.12)	1.62
Securities	有価証券利回	1.16	0.01	1.15	0.27	0.88
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.04	(0.02)	0.06	(0.01)	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	(0.16)	0.24	(0.25)	0.49
Expenses ratio	経費率	0.84	0.00	0.84	(0.03)	0.87
Total funding cost (C)	資金調達原価 C	0.84	(0.03)	0.87	(0.03)	0.90
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.28	(0.07)	1.35	(0.03)	1.38
Interest margin between loans and deposits	預貸金利鞘	0.51	(0.10)	0.61	(0.09)	0.70
Net interest margin (A)-(C)	総資金利鞘 A-C	0.48	(0.06)	0.54	(0.01)	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 six months ended (Unit: Millions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)	(B)-(C)	September 30, 2012 (C)
Fees and commissions	役務取引等収益	26,816	2,399	24,417	3,068	21,349
Deposits and Loans	預金・貸出業務	9,885	285	9,600	662	8,938
ATM	ATM関連手数料	2,543	7	2,536	46	2,490
Account transfer	口座振替	2,265	(44)	2,309	44	2,265
Syndicated Loan	シ・ローン関連	1,478	297	1,181	7	1,174
Remittance	為替業務	4,871	19	4,852	199	4,653
Securities	証券関連業務	7,299	479	6,820	2,593	4,227
Investment trusts	投資信託収益	6,603	618	5,985	2,294	3,691
Agency business	代理業務	366	(16)	382	(1)	383
Guarantee business	保証業務	311	(25)	336	(41)	377
Others	その他	4,080	1,653	2,427	(342)	2,769
Annuity insurance	年金等保険関連	3,611	1,457	2,154	(431)	2,585
Fees and commissions payments	役務取引等費用	5,740	88	5,652	(1,137)	6,789
Fees and commissions - net	役務取引等利益	21,076	2,311	18,765	4,205	14,560

5. Gains and Losses on Investment Securities

5. 有価証券関係損益

① Gains or Losses on Bonds

① 国債等債券損益

【Non-Consolidated】

【単体】

For six months ended (Unit: Millions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)	(B)-(C)	September 30, 2012 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(5,882)	(5,722)	(160)	5,173	(5,333)
Gain on sales	売却益	1,234	(1,355)	2,589	(619)	3,208
Gain on redemption	償還益	—	—	—	—	—
Loss on sales	売却損 (△)	6,298	4,367	1,931	(6,153)	8,084
Loss on redemption	償還損 (△)	786	(28)	814	410	404
Loss on devaluation	償却 (△)	31	28	3	(49)	52

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

For six months ended (Unit: Millions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)	(B)-(C)	September 30, 2012 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	6,101	4,278	1,823	(6,248)	8,071
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	218	(1,445)	1,663	(1,075)	2,738

② Gains or Losses on stocks and other securities ② 株式等関係損益

【Non-Consolidated】

【単体】

For six months ended (Unit: Millions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)	(B)-(C)	September 30, 2012 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	25	(853)	878	5,334	(4,456)
Gain on sales	売却益	46	(1,443)	1,489	1,423	66
Loss on sales	売却損 (△)	12	(594)	606	550	56
Loss on devaluation	償却 (△)	8	4	4	(4,461)	4,465

(Reference) Outright Sales of Stocks (Cost of Purchase)

(参考) 株式の売切状況(取得原価ベース)

(Unit: Millions of Yen)

		For six months ended September 30, 2014	For the year ended March 31, 2014	For six months ended September 30, 2013	For the year ended March 31, 2013	For six months ended September 30, 2012
Outright sales	株式売切額	156	11,765	7,960	505	418
Balance as of end of period	期末株式残高	121,234	121,400	125,057	132,039	129,234
Of which, valued at market prices	うち時価のあるもの	98,731	98,453	102,229	109,686	103,447

(注) 株式売切額には、退職給付信託設定分を含んでおります。

Note: Outright sales include contribution to retirement benefit trust.

6. Net Unrealized Gains (Losses) on Securities

6. 時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2014					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	240,462	11,428	694	11,428	—	257,087	10,734	10,737	2
Available-for-sale	その他有価証券	2,072,874	106,710	23,795	109,316	2,606	1,871,536	82,915	87,359	4,443
Equity securities	株式	181,489	82,757	18,129	83,896	1,138	163,081	64,628	66,597	1,969
Debt securities	債券	1,397,502	7,732	(1,415)	8,007	274	1,324,322	9,147	9,387	239
Other securities	その他	493,882	16,219	7,080	17,412	1,193	384,132	9,139	11,374	2,235
Total	合計	2,313,336	118,138	24,488	120,744	2,606	2,128,624	93,650	98,097	4,446
Equity securities	株式	181,489	82,757	18,129	83,896	1,138	163,081	64,628	66,597	1,969
Debt securities	債券	1,637,964	19,160	(722)	19,435	274	1,581,410	19,882	20,124	242
Other securities	その他	493,882	16,219	7,080	17,412	1,193	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(中間)貸借対照表計上額と取得原価との差額を計上しております。

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

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

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

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

		As of September 30, 2014					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	245,171	11,442	694	11,442	0	261,288	10,748	10,751	2
Available-for-sale	その他有価証券	2,079,086	110,370	24,615	113,097	2,727	1,876,949	85,755	90,314	4,558
	Equity securities									
	株式	187,697	86,418	18,951	87,677	1,259	168,489	67,467	69,551	2,084
	Debt securities									
	債券	1,397,506	7,732	(1,415)	8,007	274	1,324,327	9,147	9,387	239
	Other securities									
	その他	493,882	16,219	7,080	17,412	1,193	384,132	9,139	11,374	2,235
Total	合計	2,324,257	121,813	25,310	124,540	2,727	2,138,237	96,503	101,065	4,561
	Equity securities									
	株式	187,697	86,418	18,951	87,677	1,259	168,489	67,467	69,551	2,084
	Debt securities									
	債券	1,642,677	19,175	(721)	19,449	274	1,585,615	19,896	20,138	242
	Other securities									
	その他	493,882	16,219	7,080	17,412	1,193	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(中間)連結貸借対照表計上額と取得原価との差額を計上しております。  
2. (中間)連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

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

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

**(Reference) Projected Redemption Amounts for Securities with maturities.**

**(参考) 満期のある有価証券の(連結)決算日後の償還予定額**

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

		As of September 30, 2014				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	392,886	934,484	275,274	18,313	407,245	859,468	279,454	21,058
	Government bonds								
	国債	168,890	402,645	94,100	6,000	168,190	277,745	81,000	8,000
	Local government bonds								
	地方債	84,288	156,180	17,554	2,000	77,941	147,514	27,872	2,000
	Corporate bonds								
	社債	139,707	375,658	163,620	10,313	161,113	434,208	170,582	11,058
Others	その他	19,102	172,500	5,511	198,291	9,048	137,374	4,425	129,170
Total	合計	411,989	1,106,985	280,785	216,605	416,293	996,843	283,879	150,228

(注) (中間)貸借対照表の「有価証券」について記載しております。

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

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

		As of September 30, 2014				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	394,890	936,984	275,474	18,313	410,249	860,468	279,654	21,058
	Government bonds								
	国債	170,890	404,645	94,100	6,000	171,190	278,245	81,000	8,000
	Local government bonds								
	地方債	84,288	156,680	17,754	2,000	77,941	148,014	28,072	2,000
	Corporate bonds								
	社債	139,711	375,658	163,620	10,313	161,117	434,208	170,582	11,058
Others	その他	19,102	172,500	5,551	198,291	9,048	137,374	4,425	129,170
Total	合計	413,993	1,109,485	281,025	216,605	419,298	997,843	284,079	150,228

(注) (中間)連結貸借対照表の「有価証券」について記載しております。

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

(Reference) Transition of outstanding balance of securities

(参考) 有価証券の種類別残高推移

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014 (B)	As of September 30, 2013 (B)
Securities	有価証券	2,239,543	189,303	187,909	2,050,240	2,051,634
Government bonds	国債	683,439	140,178	16,473	543,261	666,966
Local government bonds	地方債	261,419	4,497	38,681	256,922	222,738
Corporate bonds	社債	693,105	(88,121)	(42,270)	781,226	735,375
Stocks	株式	203,992	17,964	9,884	186,028	194,108
Other securities	その他の証券	397,586	114,786	165,141	282,800	232,445
	Of which, foreign bonds					
	うち外国債券	197,592	45,430	81,001	152,162	116,591
	Of which, domestic investment trusts					
	うち投資信託(国内)	197,913	74,358	89,811	123,555	108,102

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014 (B)	As of September 30, 2013 (B)
Securities	有価証券	2,235,357	190,616	190,435	2,044,741	2,044,922
Government bonds	国債	687,448	140,686	17,481	546,762	669,967
Local government bonds	地方債	262,119	4,497	38,681	257,622	223,438
Corporate bonds	社債	693,109	(88,122)	(42,271)	781,231	735,380
Stocks	株式	196,009	18,728	11,375	177,281	184,634
Other securities	その他の証券	396,670	114,826	165,169	281,844	231,501
	Of which, foreign bonds					
	うち外国債券	197,592	45,430	81,001	152,162	116,591
	Of which, domestic investment trusts					
	うち投資信託(国内)	197,913	74,358	89,811	123,555	108,102

7. Derivative contracts

7. 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 September 30, 2014			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	1,247	(0)	(0)	-	-	-
OTC	Interest rate swaps	店頭	金利スワップ	4,422,836	7,890	7,890	4,540,507	7,526	7,526
	Others		その他	39,840	(6)	511	57,125	(14)	591
Total		合計			7,883	8,401		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 transactions subject to hedge accounting are not included in the above table.

② Foreign exchange

② 通貨関連取引

(Unit: Millions of Yen)

		As of September 30, 2014			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	60,447	228	228	71,057	290	290
	Forward exchange contracts		為替予約	238,687	249	249	243,296	378	378
	Options		通貨オプション	53,541	6	274	56,315	6	327
Total		合計			484	752		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 transactions subject to hedge accounting are not included in the above table.

③ Stocks contracts

Not applicate

③ 株式関連取引

該当事項はありません。

④ Bonds contracts

④ 債券関連取引

(Unit: Millions of Yen)

		As of September 30, 2014			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	18,103	(16)	(16)	579	0	0
Total		合計			(16)	(16)		0	0

⑤ Commodity related transactions

Not applicate

⑤ 商品関連取引

該当事項はありません。

⑥ Credit derivative transactions

Not applicate

⑥ クレジット・デリバティブ取引

該当事項はありません。

## 8. Expenses, Employees and Branches

## 8. 経営合理化の状況

① Expenses  
【Non-Consolidated】① 経費の推移  
【単体】

For six months ended (Unit: Millions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)	(B)-(C)	September 30, 2012 (C)
Personnel	人件費	22,126	1,850	20,276	364	19,912
Facilities	物件費	25,359	(453)	25,812	(129)	25,941
Taxes	税金	3,129	372	2,757	(200)	2,957
Expenses	経費	50,615	1,769	48,846	34	48,812

## (Reference)

## (参考)

(Unit:%)

OHR	OHR	49.2	1.6	47.6	(0.7)	48.3
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② General and administrative expenses  
【Non-Consolidated】② 営業経費の内訳  
【単体】

For six months ended (Unit: Millions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)	(B)-(C)	September 30, 2012 (C)
Salaries and allowance	給料・手当	17,429	800	16,629	153	16,476
Retirement benefit cost	退職給付費用	2,325	(430)	2,755	(15)	2,770
Welfare	福利厚生費	167	0	167	(2)	169
Depreciation	減価償却費	3,901	72	3,829	(353)	4,182
Rent of premises and equipment	土地建物機械賃借料	3,265	34	3,231	(29)	3,260
Repairing expenses	営繕費	112	(9)	121	(9)	130
Stationery and supplies	消耗品費	614	101	513	(23)	536
Utilities	給水光熱費	676	74	602	22	580
Allowance for business trips	旅費	89	(13)	102	3	99
Communication expenses	通信費	494	(4)	498	(17)	515
Advertisement	広告宣伝費	408	85	323	34	289
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	224	12	212	(11)	223
Taxes	租税公課	3,129	372	2,757	(200)	2,957
Others	その他	19,682	430	19,252	398	18,854
General and administrative expenses	営業経費	52,520	1,522	50,998	(47)	51,045

③ Employees and Officers  
【Non-Consolidated】③ 人員の推移  
【単体】

(Unit: Number of People)

		As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014 (B)	As of September 30, 2013 (C)
Total employees	総人員	4,713	101	28	4,612	4,685
Actual employees	実働人員	3,952	81	15	3,871	3,937
Directors and auditors	役員	15	0	0	15	15
Executive officers	執行役員	15	5	3	10	12

④ Branches  
《Domestic Branch》  
【Non-Consolidated】④ 店舗等の推移  
《国内店舗数の推移》  
【単体】

(Unit: Number of Branches)

		As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014 (B)	As of September 30, 2013 (C)
Domestic Branches	国内店舗数	204	0	0	204	204
Of which, Sub-branches	うち出張所	8	0	0	8	8
Of which, Branches in Kanagawa Prefecture	うち神奈川県内店舗数	179	0	0	179	179
ATM locations	無人店舗数	405	0	0	405	405
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	357	0	0	357	357
Housing Loan Centers	住宅ローンセンター	26	0	0	26	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	0	0	23	23



**(Overseas)**  
**(Non-Consolidated)**

**【海外拠点数の推移】**  
**【単体】**

(Unit: Number of Branches)

		As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014 (B)	As of September 30, 2013 (C)
Branches	支店	1	0	0	1	1
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	0	4	4
Total	拠点数	5	0	0	5	5
Subsidiaries	現地法人	0	0	0	0	0

**9. Net Business Profit**

**9. 業務純益**

**(Non-Consolidated)**

**【単体】**

For six months ended

(Unit: Millions of Yen)

		September 30, 2014(A)	(A)-(B)	September 30, 2013(B)	(B)-(C)	September 30, 2012(C)
Core net business profit	実質業務純益	52,116	(1,644)	53,760	1,585	52,175
As per employee (in thousands of yen)	職員一人当たり(千円)	13,323	(477)	13,800	443	13,357
Net business profit	業務純益	55,464	2,121	53,343	(2,205)	55,548
As per employee (in thousands of yen)	職員一人当たり(千円)	14,179	486	13,693	(528)	14,221

(注) 職員数は、実働人員(出向者を除くベース)の平均残高を使用しております。

Note: The amount of "as per employee" is calculated on the basis of the average of actual number of employees (excluding transferees).

**10. Return on Equity**

**10. ROE**

**(Non-Consolidated)**

**【単体】**

For six months ended

(Unit: %)

		September 30, 2014(A)	(A)-(B)	September 30, 2013(B)	(B)-(C)	September 30, 2012(C)
Core net business profit per own capital	実質業務純益ベース	11.87	(0.82)	12.69	(0.67)	13.36
Net income per own capital	中間純利益ベース	7.60	0.37	7.23	0.94	6.29

**(Consolidated)**

**【連結】**

For six months ended

(Unit: %)

		September 30, 2014(A)	(A)-(B)	September 30, 2013(B)	(B)-(C)	September 30, 2012(C)
Net income per own capital	中間純利益ベース	7.97	0.70	7.27	0.74	6.53

**11. Return on Assets**

**11. ROA**

**(Non-Consolidated)**

**【単体】**

For six months ended

(Unit: %)

		September 30, 2014(A)	(A)-(B)	September 30, 2013(B)	(B)-(C)	September 30, 2012(C)
Core net business profit per average total assets	実質業務純益ベース	0.77	(0.06)	0.83	0.00	0.83
Net income per average total assets	中間純利益ベース	0.49	0.02	0.47	0.08	0.39

**12. Retirement Benefit**

**12. 退職給付関連**

**① Retirement benefit obligation**

**① 退職給付債務残高**

**(Non-Consolidated)**

**【単体】**

(Unit: Millions of Yen)

		As of September 30, 2014 (A)	(A)-(B)	As of September 30, 2013 (B)	(B)-(C)	As of September 30, 2012 (C)
Retirement benefit obligation (beginning of period)	退職給付債務 (期首)	80,164	1,720	78,444	5,638	72,806
[Discount rate]	(割引率)	[1.4%]	[0.0%]	[1.4%]	[(0.6%)]	[2.0%]
Fair value of plan assets (beginning of period)	年金資産 (期首)	93,027	15,970	77,057	11,463	65,594
Prepaid pension cost (beginning of period)	前払年金費用 (期首) (△)	26,015	3,715	22,300	(1,995)	24,295
Unrecognized actuarial losses (beginning of period)	未認識数理計算上の差異 (期首)	13,152	(10,535)	23,687	(7,820)	31,507

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

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

**(Consolidated)**

**【連結】**

(Unit: Millions of Yen)

		As of September 30, 2014 (A)	(A)-(B)	As of September 30, 2013 (B)	(B)-(C)	As of September 30, 2012 (C)
Retirement benefit obligation (beginning of period)	退職給付債務 (期首)	80,380				
Fair value of plan assets (beginning of period)	年金資産 (期首)	93,027				
Net defined benefit asset (beginning of period)	退職給付に係る資産 (期首) (△)	12,863				
Net defined benefit liability (beginning of period)	退職給付に係る負債 (期首)	216				

Unrecognized actuarial losses (before adjusting for tax effects) (beginning of period)	未認識数理計算上の差異(税効果控除前)(期首)	13,152				
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(注) 1. 退職給付債務には、非積立型制度の退職給付債務を含めて表示しております。

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

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

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

(Unit: Millions of Yen)

		As of September 30, 2014 (A)	(A)-(B)	As of September 30, 2013 (B)	(B)-(C)	As of September 30, 2012 (C)
Retirement benefit obligation (beginning of period)	退職給付債務 (期首)			78,648	5,670	72,978
Fair value of plan assets (beginning of period)	年金資産 (期首)			77,057	11,463	65,594
Prepaid pension cost (beginning of period)	前払年金費用 (期首) (△)			22,300	(1,995)	24,295
Provision for retirement benefits (beginning of period)	退職給付引当金 (期首)			203	32	171
Unrecognized actuarial losses (beginning of period)	未認識数理計算上の差異 (期首)			23,687	(7,820)	31,507

② Retirement Benefit Costs  
【Non-Consolidated】

② 退職給付費用  
【単体】

For six months ended

(Unit: Millions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)	(B)-(C)	September 30, 2012 (C)
Retirement benefit costs	退職給付費用	2,325	(430)	2,755	(15)	2,770
Current service cost	勤務費用	793	11	782	100	682
Interest cost	利息費用	528	(20)	548	(179)	727
Expected return on plan assets	期待運用収益	(1,034)	(177)	(857)	146	(1,003)
Recognized actuarial losses	数理計算上の差異の費用処理額	1,845	(214)	2,059	(115)	2,174
Others	その他	191	(31)	222	34	188

【Consolidated】

【連結】

For six months ended

(Unit: Millions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)	(B)-(C)	September 30, 2012 (C)
Retirement benefit costs	退職給付費用	2,352	(429)	2,781	(15)	2,796
Current service cost	勤務費用	813	5	808	100	708
Interest cost	利息費用	528	(20)	548	(179)	727
Expected return on plan assets	期待運用収益	(1,034)	(177)	(857)	146	(1,003)
Recognized actuarial losses	数理計算上の差異の費用処理額	1,845	(214)	2,059	(115)	2,174
Others	その他	199	(23)	222	34	188

(注) 確定拠出制度に係る退職給付費用を含めて記載しております。

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

13. Deferred Tax Assets

13. 繰延税金資産

Tax effects of the items comprising net deferred tax assets and liabilities

繰延税金資産・負債の主な発生原因別内訳

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2014(A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Allowance for loan losses	貸倒引当金	30,020	2,112	(989)	27,908	31,009
Provision for retirement benefits	退職給付引当金	5,785	109	184	5,676	5,601
Losses on devaluation of securities	有価証券有税償却	2,764	(1)	(6)	2,765	2,770
Others	その他	10,372	300	470	10,072	9,902
Subtotal deferred tax assets (A)	繰延税金資産小計 A	48,942	2,519	(342)	46,423	49,284
Valuation allowance (B)	評価性引当額 B	(3,238)	24	16	(3,262)	(3,254)
Total deferred tax assets (A+B) (C)	繰延税金資産合計(A+B) C	45,703	2,543	(326)	43,160	46,029
Valuation difference on available-for-sale securities	その他有価証券評価差額金	36,196	8,439	5,805	27,757	30,391
Gains on contribution of retirement benefit trust	退職給付信託設定益	7,263	0	0	7,263	7,263
Others	その他	3,776	(359)	263	4,135	3,513
Total deferred tax liabilities (D)	繰延税金負債合計 D	47,236	8,080	6,068	39,156	41,168
Net deferred tax assets (liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額(C-D)	(1,533)	(5,536)	(6,394)	4,003	4,861

Net deferred tax assets excluding net deferred tax liabilities(assets) relating to 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	34,646	2,881	(612)	31,765	35,258
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【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2014(A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Net deferred tax assets	繰延税金資産(純額)の計上額	8,806	(7,168)	(4,912)	15,974	13,718

Net deferred tax assets excluding net 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	42,277	2,200	(2,598)	40,077	44,875
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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 based on the third pillar of Basel III (market discipline) is to be posted on our website (<http://www.boy.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」は、インターネット上の当行のウェブサイト (<http://www.boy.co.jp/shareholder/zaimu/index.html>) に掲載いたします。

【Consolidated】		【連結】			(Unit: Billions of Yen)		
		As of September 30, 2014 (A) [Preliminary]			As of March 31, 2014 (B)	As of September 30, 2013 (C)	
		(A)-(B)	(A)-(C)				
(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5) ÷ (6)	13.19 %	(0.18 %)	(1.23 %)	13.37 %	14.42 %	
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	12.43 %	0.14 %	0.17 %	12.29 %	12.26 %	
Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3) ÷ (6)	12.09 %	0.12 %	0.18 %	11.97 %	11.91 %	
(2) Tier 1 capital	(2) Tier 1 資本	834.6	22.3	37.7	812.3	796.9	
(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本	811.7	20.8	37.8	790.9	773.9	
Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	19.7	3.4	19.7	16.3	—	
Additional Tier 1 capital	その他Tier 1 資本	22.8	1.5	(0.2)	21.3	23.0	
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	32.0	0.0	(4.0)	32.0	36.0	
(4) Tier 2 capital	(4) Tier 2 資本	51.1	(19.9)	(88.8)	71.0	139.9	
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)	(84.3)	30.0	84.3	
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Base III treatment: Of which, accumulated other comprehensive income	うち、その他の包括利益累計額に係る経過措置による算入額	58.8	8.8	(6.7)	50.0	65.5	
(5) Total capital (2)+(4)	(5) 総自己資本 (2) + (4)	885.7	2.4	(51.1)	883.3	936.8	
(6) Total risk weighted assets	(6) リスク・アセットの額の合計額	6,713.2	107.6	217.9	6,605.6	6,495.3	
Of which, on balanced	うち、オン・バランス	5,978.9	80.5	207.3	5,898.4	5,771.6	
Of which, off balanced	うち、オフ・バランス	171.0	(5.2)	0.3	176.2	170.7	

【Non-Consolidated】		【単体】			(Unit: Billions of Yen)		
		As of September 30, 2014 (A) [Preliminary]			As of March 31, 2014 (B)	As of September 30, 2013 (C)	
		(A)-(B)	(A)-(C)				
(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5) ÷ (6)	12.85 %	(0.20 %)	(1.25 %)	13.05 %	14.10 %	
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	12.18 %	0.11 %	0.13 %	12.07 %	12.05 %	
Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3) ÷ (6)	11.94 %	0.08 %	0.10 %	11.86 %	11.84 %	
(2) Tier 1 capital	(2) Tier 1 資本	804.1	20.9	35.3	783.2	768.8	
(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本	788.3	18.7	32.9	769.6	755.4	
Of which, valuation and translation adjustments	うち、評価・換算差額等の額	20.9	3.1	20.9	17.8	—	
Additional Tier 1 capital	その他Tier 1 資本	15.8	2.3	2.4	13.5	13.4	
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	32.0	0.0	(4.0)	32.0	36.0	
(4) Tier 2 capital	(4) Tier 2 資本	44.0	(19.7)	(86.6)	63.7	130.6	
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)	(84.3)	30.0	84.3	
Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Base III treatment: Of which, valuation and translation adjustments	うち、評価・換算差額等に係る経過措置による算入額	57.5	8.5	(7.0)	49.0	64.5	
(5) Total capital (2)+(4)	(5) 総自己資本 (2) + (4)	848.2	1.2	(51.2)	847.0	899.4	
(6) Total risk weighted assets	(6) リスク・アセットの額の合計額	6,600.6	113.2	222.1	6,487.4	6,378.5	
Of which, on balanced	うち、オン・バランス	5,909.9	86.1	210.3	5,823.8	5,699.6	
Of which, off balanced	うち、オフ・バランス	162.1	(4.7)	1.7	166.8	160.4	

Ⅲ. LOANS, etc. INFORMATION  
Ⅲ. 貸出金等の状況

1. Risk Managed Loan Information

1. リスク管理債権の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014 (B)	As of September 30, 2013(C)
Loans to borrowers in bankruptcy	破綻先債権額	3,141	(1,497)	(1,084)	4,638	4,225
Past due loans	延滞債権額	176,644	1,066	(2,986)	175,578	179,630
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	4,734	1,040	358	3,694	4,376
Restructured loans	貸出条件緩和債権額	16,945	(5,513)	(6,153)	22,458	23,098
Total	合計	201,466	(4,902)	(9,864)	206,368	211,330
(Amount of partial direct written-off) (部分直接償却額)		49,799	(929)	(9,862)	50,728	59,661
Loans and bills discounted	貸出金残高(未残)	9,676,301	171,123	272,704	9,505,178	9,403,597

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

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

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

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

【Non-Consolidated】

【単体】

(Unit: %)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014 (B)	As of September 30, 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	(0.1)	1.8	1.9
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	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)	(0.1)	0.2	0.2
Total	合計	2.0	(0.1)	(0.2)	2.1	2.2

【Consolidated】

【連結】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014 (B)	As of September 30, 2013(C)
Loans to borrowers in bankruptcy	破綻先債権額	3,141	(1,497)	(1,084)	4,638	4,225
Past due loans	延滞債権額	178,664	342	(4,319)	178,322	182,983
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	4,734	1,040	358	3,694	4,376
Restructured loans	貸出条件緩和債権額	16,945	(5,513)	(6,153)	22,458	23,098
Total	合計	203,486	(5,626)	(11,197)	209,112	214,683
(Amount of partial direct written-off) (部分直接償却額)		60,538	(806)	(11,050)	61,344	71,588
Loans and bills discounted	貸出金残高(未残)	9,624,811	171,247	269,971	9,453,564	9,354,840

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

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

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

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

【Consolidated】

【連結】

(Unit: %)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014 (B)	As of September 30, 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	(0.1)	1.8	1.9
Accruing loans contractually past due for 3 months or more	3か月以上延滞債権額	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)	(0.1)	0.2	0.2
Total	合計	2.1	(0.1)	(0.1)	2.2	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 September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Allowance for loan losses	貸倒引当金	57,302	(3,849)	(1,477)	61,151	58,779
Allowance for general loan losses	一般貸倒引当金	14,581	(3,348)	(3,020)	17,929	17,601
Allowance for specific loan losses	個別貸倒引当金	42,721	(501)	1,543	43,222	41,178
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Allowance for loan losses	貸倒引当金	66,407	(5,669)	(4,285)	72,076	70,692
Allowance for general loan losses	一般貸倒引当金	19,828	(4,743)	(5,013)	24,571	24,841
Allowance for specific loan losses	個別貸倒引当金	46,578	(927)	727	47,505	45,851
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3. Percentage of Allowance to Total Risk  
Managed Loans

## 3. リスク管理債権に対する引当率

【Non-Consolidated】

【単体】

(Unit: %)

		As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 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	37.2	0.2	(0.5)	37.0	37.7
After partial direct written-off	部分直接償却後	21.2	0.3	1.8	20.9	19.4
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	43.0	(1.0)	(1.2)	44.0	44.2
After partial direct written-off	部分直接償却後	28.4	(1.2)	0.6	29.6	27.8

【Consolidated】

【連結】

(Unit: %)

		As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 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	41.4	0.2	(0.5)	41.2	41.9
After partial direct written-off	部分直接償却後	22.8	0.1	1.5	22.7	21.3
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	48.9	(1.4)	(1.7)	50.3	50.6
After partial direct written-off	部分直接償却後	32.6	(1.8)	(0.3)	34.4	32.9

4. Status of Claims disclosed under the Financial Revitalization Law

4. 金融再生法開示債権の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)		
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	39,731	(4,030)	(1,460)	43,761	41,191		
Doubtful claims	危険債権	140,785	3,541	(2,850)	137,244	143,635		
Claims in need of special caution	要管理債権	21,679	(4,473)	(5,795)	26,152	27,474		
Sub-total (Claims in need of special caution or below)	要管理債権以下計	202,196	(4,962)	(10,105)	207,158	212,301		
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	992,141	(11,266)	(4,458)	1,003,407	996,599		
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,634,384	180,769	271,457	8,453,615	8,362,927		
Sub-total (Normal claims)	正常債権計	9,626,526	169,504	267,000	9,457,022	9,359,526		
Total (Credit exposures)	合計	9,828,722	164,541	256,894	9,664,181	9,571,828		
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	23,502	(5,503)	(6,397)	29,005	29,899		
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%)	(0.2%)	2.1%	2.2%

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)		
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	42,045	(4,804)	(2,835)	46,849	44,880		
Doubtful claims	危険債権	142,078	3,602	(2,673)	138,476	144,751		
Claims in need of special caution	要管理債権	21,679	(4,473)	(5,795)	26,152	27,474		
Sub-total (Claims in need of special caution or below)	要管理債権以下計	205,803	(5,675)	(11,303)	211,478	217,106		
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	995,679	(11,151)	(4,537)	1,006,830	1,000,216		
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,731,297	171,669	249,458	8,559,628	8,481,839		
Sub-total (Normal claims)	正常債権計	9,726,976	160,518	244,920	9,566,458	9,482,056		
Total (Credit exposures)	合計	9,932,780	154,844	233,618	9,777,936	9,699,162		
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	24,142	(5,447)	(6,384)	29,589	30,526		
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%)	(0.2%)	2.1%	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 September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)		
Coverage amount	A	保全額	A	180,474	(5,984)	(2,478)	186,458	182,952
Allowance for loan losses		貸倒引当金		45,624	(3,017)	510	48,641	45,114
Collateral and guarantees		担保保証等		134,850	(2,967)	(2,987)	137,817	137,837
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	B	破産更正債権及びこれらに準ずる債権、危険債権、要管理先債権計	B	204,019	(5,992)	(10,707)	210,011	214,726
Coverage ratio	A/B	保全率	A÷B	88.4%	(0.3%)	3.2%	88.7%	85.2%

(Reference) Status of Coverage of Claims of Borrowers Classification

(参考)開示債権別の保全状況推移

(Unit: Millions of Yen)

		As of September 30, 2014 (A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	39,731	(4,030)	(1,460)	43,761	41,191
Allowance for loan losses	貸倒引当金	15,506	(2,578)	590	18,084	14,916
Collateral and guarantees	担保保証等	24,224	(1,452)	(2,050)	25,676	26,274
Coverage ratio	保全率	100.0%	0.0%	0.0%	100.0%	100.0%
Doubtful claims	危険債権	140,785	3,541	(2,850)	137,244	143,635
Allowance for loan losses	貸倒引当金	26,970	2,101	1,014	24,869	25,956
Collateral and guarantees	担保保証等	98,998	1,091	1,796	97,907	97,202
Coverage ratio	保全率	89.4%	0.0%	3.7%	89.4%	85.7%
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	23,502	(5,503)	(6,397)	29,005	29,899
Allowance for loan losses	貸倒引当金	3,147	(2,540)	(1,095)	5,687	4,242
Collateral and guarantees	担保保証等	11,626	(2,606)	(2,734)	14,232	14,360
Coverage ratio	保全率	62.8%	(5.8%)	0.6%	68.6%	62.2%

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of September 30, 2014) 引当率・保全率(26年9月末)

【Non-consolidated】

【単体】

(Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	Categories 分類				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
			No categorization 非分類	Category II II分類	Category III III分類	Category IV IV分類			
Legal bankruptcy 破綻先 3.2 (△1.6)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 39.7 (△4.0)	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 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却・引当 0.0 (0.0)	15.5	100%	100%
Virtual bankruptcy 実質破綻先 36.4 (△2.5)			22.0 (△2.5)	17.6 (△1.6)					
Possible bankruptcy 破綻懸念先 140.7 (3.5)		Doubtful 危険債権 140.7 (3.5)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分		Partially reserved 必要額を引当 14.8 (0.4)		26.9	64.5%	89.4%
			50.7 (2.6) [23.7]	75.2 (0.6) [75.2]					
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 23.5 (△5.5)	In need of special caution 要管理債権 21.6 (△4.5)	Coverage (保全) 11.6 Non-covered (信用) 11.8		※[ ]: Credit exposures under each category before reserve ※[ ]内の計数は引当前の分類額		3.1	26.5%	62.8%
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 990.3 (△10.2)		1.5 (△0.6)	21.9 (△4.9)					
1,013.8 (△15.7)		Normal 正常債権 9,626.5 (169.5)	218.7 (△8.1)	771.5 (△2.2)			7.8	0.7%	
Normal 正常先 8,634.3 (180.7)			8,634.3 (180.7)				3.6	0.0%	

Total 合計		Total 合計	No categorization 非分類	Category II II分類	Category III III分類	Category IV IV分類	Total 合計	Total coverage ratio 要管理先以下合計 88.4%
9,828.7 (164.6) 100.0%		9,828.7 (164.6)	8,927.4 (172.2) 90.8%	886.4 (△8.0) 9.0%	14.8 (0.4) 0.2%	0.0 (0.0) 0.0%	57.0	

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。  
2. 債権額には、銀行保証付私募債を含んでおります。

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of September 30, 2014)

資産内容の開示における各種基準の比較(26年9月末)

【Non-consolidated】【単体】

(Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権		Risk-managed loans under the Banking Law リスク管理債権
		Of which, Loans and bills discounted うち貸出金		(Loans and bills discounted) (対象:貸出金)
Legal bankruptcy 破綻先 3.2		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 39.7	3.1	Loans to borrowers in bankruptcy 破綻先債権 3.1
Virtual bankruptcy 実質破綻先 36.4			36.2	Past due loans 延滞債権 176.6
Possible bankruptcy 破綻懸念先 140.7		Doubtful 危険債権 140.7	140.3	
In need of caution 要 注意先 1,013.8	In need of special caution based on borrowers 要管理先 23.5	In need of special caution 要管理債権 21.6 (※)	4.7	Accruing loans contractually past due for 3 months or more 3か月以上延滞債権 4.7
	Other than in need of special caution based on borrowers 要管理先以外の 要 注意先 990.3		16.9	Restructured loans 条件緩和債権 16.9
Normal 正常先 8,634.3		Sub total 小計 202.1	Sub total 小計 201.4	Total 合計 201.4
		Normal 正常債権 9,626.5	9,474.8	(※) Loans and bills discounted only (※)要管理債権は貸出金のみ
Total 合計 9,828.7		Total 合計 9,828.7	Total 合計 9,676.3	



## 6. Off-Balanced Credits

## 6. オフバランス化の状況

【Non-Consolidated】

【単体】

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

① 危険債権以下(金融再生法基準)の債権残高

(Unit: Billions of Yen)

		As of September 30, 2014 (A)	April 1, 2014 – September 30, 2014 (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	39.7	(4.0)	3.4	7.4	43.7
Doubtful claims	危険債権	140.7	3.5	18.5	14.9	137.2
For six months ended September 30, 2014	26年度中間期	180.5	(0.5)	21.9	22.4	181.0

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

		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	24年度	183.0	10.2	54.9	44.7	172.8

## ② Progress of Off-balancing

## ② オフバランス化の実績

(Unit: Billions of Yen)

		For six months ended September 30, 2014	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	0.2	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	5.5	16.0	20.5
Direct written-off	直接償却	(1.5)	(14.3)	(11.5)
Other	その他	18.1	36.3	23.7
Collection / repayment, etc	回収・返済等	12.4	21.4	18.3
Improvement in debtors' business performance	業況改善	5.6	14.9	5.3
Total	合計	22.4	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】

① Internal rating 1 year before bankruptcy

① 倒産1年前の行内格付

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

Internal rating	行内格付	September 30, 2014		September 30, 2013		September 30, 2012	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~IV	I~IV	0	-	0	-	0	-
Category V	V	0	-	0	-	0	-
Category VI	VI	0	-	0	-	0	-
Category VII	VII	0	-	1	0.1	0	-
Category VIII	VIII	1	4.0	2	0.2	4	4.6
Category IX	IX	6	0.5	3	0.4	5	3.0
Category X	X	0	-	0	-	0	-
Category X I	X I	0	-	0	-	5	1.9
Category X II	X II	3	0.3	5	0.9	5	1.6
No rating	格付なし	0	-	0	-	0	-

② Internal rating half a year before bankruptcy

② 倒産半期前の行内格付

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

Internal rating	行内格付	September 30, 2014		September 30, 2013		September 30, 2012	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~IV	I~IV	0	-	0	-	0	-
Category V	V	0	-	0	-	0	-
Category VI	VI	0	-	0	-	0	-
Category VII	VII	0	-	1	0.1	0	-
Category VIII	VIII	0	-	1	0.1	0	-
Category IX	IX	5	0.4	4	0.5	6	2.0
Category X	X	0	-	0	-	1	3.2
Category X I	X I	0	-	0	-	3	1.4
Category X II	X II	5	4.5	5	0.9	9	4.5
No rating	格付なし	0	-	0	-	0	-

(注) 1. 小口の与信(与信額50百万円未満)は除いております。

2. 金額は部分直接償却前の与信額であります。

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

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

8. Loan Portfolio, etc. Information

Domestic branches (excluding loans in offshore market account)

8. 業種別貸出状況等(特別国際金融取引勘定を除く国内店分)

① Classification of loans by type of industry

① 業種別貸出金

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2014(A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Total	合計	9,660,601	169,228	269,471	9,491,373	9,391,130
Manufacturing	製造業	913,353	(3,735)	(49,784)	917,088	963,137
Agriculture and forestry	農業、林業	2,840	(130)	(158)	2,970	2,998
Fishery	漁業	6,119	537	(1,748)	5,582	7,867
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,747	420	632	4,327	4,115
Construction	建設業	225,114	(13,424)	(11,185)	238,538	236,299
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	18,438	2,139	4,128	16,299	14,310
IT and telecommunication	情報通信業	58,775	3,328	6,136	55,447	52,639
Transport and postal activities	運輸業、郵便業	317,787	7,571	(17,883)	310,216	335,670
Wholesale and retail	卸売業、小売業	782,319	31,689	47,131	750,630	735,188
Finance and insurance	金融業、保険業	206,177	15,605	13,738	190,572	192,439
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,603,178	55,078	70,545	2,548,100	2,532,633
Other services	その他の各種サービス業	732,195	24,165	14,106	708,030	718,089
Local governments	地方公共団体	224,596	27,940	57,854	196,656	166,742
Others	その他	3,564,952	18,041	135,949	3,546,911	3,429,003

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

② 業種別リスク管理債権

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2014(A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Total	合計	201,466	(4,902)	(9,864)	206,368	211,330
Manufacturing	製造業	28,937	(920)	(1,398)	29,857	30,335
Agriculture and forestry	農業、林業	112	85	88	27	24
Fishery	漁業	2	0	0	2	2
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	12,776	(176)	(1,705)	12,952	14,481
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	1,450	(219)	(224)	1,669	1,674
Transport and postal activities	運輸業、郵便業	6,535	(216)	106	6,751	6,429
Wholesale and retail	卸売業、小売業	27,380	1,192	774	26,188	26,606
Finance and insurance	金融業、保険業	1,014	(46)	(51)	1,060	1,065
Real estate and goods rental and leasing	不動産業、物品賃貸業	43,264	(3,785)	(5,030)	47,049	48,294
Other services	その他の各種サービス業	28,109	(1,255)	(3,804)	29,364	31,913
Local governments	地方公共団体	-	-	-	-	-
Others	その他	51,878	438	1,377	51,440	50,501

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

③ 業種別金融再生法開示債権

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2014(A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Total	合計	202,196	(4,962)	(10,105)	207,158	212,301
Manufacturing	製造業	29,150	(829)	(1,255)	29,979	30,405
Agriculture and forestry	農業、林業	112	85	88	27	24
Fishery	漁業	2	0	0	2	2
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction	建設業	12,790	(167)	(1,700)	12,957	14,490
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	1,470	(280)	(299)	1,750	1,769
Transport and postal activities	運輸業、郵便業	6,535	(223)	91	6,758	6,444
Wholesale and retail	卸売業、小売業	27,728	1,148	491	26,580	27,237
Finance and insurance	金融業、保険業	1,040	(39)	(46)	1,079	1,086
Real estate and goods rental and leasing	不動産業、物品賃貸業	43,345	(3,734)	(5,009)	47,079	48,354
Other services	その他の各種サービス業	28,132	(1,354)	(3,838)	29,486	31,970
Local governments	地方公共団体	-	-	-	-	-
Others	その他	51,884	433	1,369	51,451	50,515

(注) 要管理債権以下の債権を対象としております。

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

9.Loans Information

【Non-Consolidated】

① Balances of Loans (All branches)

9. 貸出金の残高

【単体】

① 貸出金の末残・平残(全店)

For six months ended

(Unit: Billions of Yen)

		September 30, 2014(A)	(A)-(B)	September 30, 2013(B)	(B)-(C)	September 30, 2012(C)
(outstanding balance)	(末残)	9,676.3	272.8	9,403.5	87.6	9,315.9
(average balance)	(平残)	9,553.8	186.0	9,367.8	275.9	9,091.9

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

② 貸出金内訳(末残)及び中小企業等貸出比率

Domestic branches (excluding loans in offshore market account)

(特別国際金融取引勘定を除く国内店分)

(Unit: Billions of Yen)

		As of September 30, 2014(A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Loans to large and medium sized businesses	大中堅企業向け貸出	1,512.4	35.9	8.9	1,476.5	1,503.5
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,802.3	109.8	144.4	7,692.5	7,657.9
Loans to small and medium-sized businesses	中小企業向け貸出	2,992.3	73.2	52.7	2,919.1	2,939.6
Loans to individuals	個人向け貸出	4,809.9	36.6	91.6	4,773.3	4,718.3
Residential loans	住宅系ローン	4,454.5	31.8	83.0	4,422.7	4,371.5
Housing loans	住宅ローン	3,052.7	15.7	38.8	3,037.0	3,013.9
Apartment loans	アパートローン	1,401.7	16.1	44.1	1,385.6	1,357.6
Other individual loans	その他のローン	355.4	4.9	8.7	350.5	346.7
Public sectors	公共向け貸出	345.8	23.6	116.2	322.2	229.6
Total	合計	9,660.6	169.3	269.5	9,491.3	9,391.1
Retail Loans in Kanagawa Prefecture	県内リテール貸出	6,633.4	80.6	96.9	6,552.8	6,536.5
Loans to small and medium-sized businesses in Kanagawa Prefecture	県内中小企業向け貸出	2,332.5	53.0	24.9	2,279.5	2,307.6
Loans to individuals in Kanagawa Prefecture	県内個人向け貸出	4,300.8	27.6	72.0	4,273.2	4,228.8

(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: %)

		80.7	(0.3)	(0.8)	81.0	81.5
Ratio of loans to small and medium-sized businesses, etc.	中小企業等貸出比率					
Ratio of loans to individuals	個人向け貸出比率	49.7	(0.5)	(0.5)	50.2	50.2

(Reference)

(参考)

For six months ended

(Unit: Billions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013 (B)	(B)-(C)	September 30, 2012 (C)
New housing Loans	住宅ローン実行額	127.1	(44.9)	172.0	(34.5)	206.5
New Apartment Loans	アパートローン実行額	80.6	2.3	78.3	(5.6)	83.9

(注) 管理ベース、フラット35は除く

Note: The amounts are calculated by our managerial accounting basis. Excluding Flat 35.

③ Breakdown of Loans (average balance)

③ 貸出金内訳(平残)

Domestic branches (excluding loans in offshore market account)

(特別国際金融取引勘定を除く国内店分)

For six months ended

(Unit: Billions of Yen)

		September 30, 2014 (A)	(A)-(B)	September 30, 2013(B)	(B)-(C)	September 30, 2012(C)
Loans to large and medium sized businesses	大中堅企業向け貸出	1,492.2	(15.4)	1,507.6	1.1	1,506.5
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,714.0	99.4	7,614.6	237.1	7,377.5
Loans to small and medium-sized businesses	中小企業向け貸出	2,932.6	(6.2)	2,938.8	(10.2)	2,949.0
Loans to individuals	個人向け貸出	4,781.4	105.7	4,675.7	247.2	4,428.5
Residential loans	住宅系ローン	4,429.4	98.4	4,331.0	238.5	4,092.5
Housing loans	住宅ローン	3,041.1	48.4	2,992.7	187.5	2,805.2
Apartment loans	アパートローン	1,388.2	50.0	1,338.2	51.0	1,287.2
Other individual loans	その他のローン	351.9	7.2	344.7	8.7	336.0
Public sectors	公共向け貸出	332.4	98.2	234.2	34.7	199.5
Total	合計	9,538.8	182.3	9,356.5	272.9	9,083.6

④ Loans to certain areas

④ 地域別貸出金残高

(Unit: Billions of Yen)

		As of September 30, 2014(A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Loans to Asian countries	アジア向け貸出	28.5	3.9	11.0	24.6	17.5
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Latin America	中南米向け貸出	14.1	(1.3)	(0.9)	15.4	15.0
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

10. Deposits Information  
【Non-Consolidated】

10. 預金の残高  
【単体】

① Balances of deposits (All branches)

① 預金の未残・平残(全店)

For six months ended

(Unit: Billions of Yen)

		September 30, 2014(A)	(A)-(B)	September 30, 2013(B)	(B)-(C)	September 30, 2012(C)
(outstanding balance)	(未残)	11,571.3	394.8	11,176.5	338.7	10,837.8
(average balance)	(平残)	11,608.7	388.1	11,220.6	402.4	10,818.2

② Breakdown of depositors' categories

② 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 September 30, 2014(A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Individual	個人	8,789.6	77.1	252.5	8,712.5	8,537.1
Of which, liquid deposits	うち流動性	5,942.1	91.6	294.7	5,850.5	5,647.4
Of which, fixed deposits	うち定期性	2,809.0	(13.3)	(38.3)	2,822.3	2,847.3
Corporate	法人	2,322.6	95.2	109.2	2,227.4	2,213.4
Local Public	公金	306.3	(481.2)	(9.3)	787.5	315.6
Financial institutions	金融	111.1	(15.8)	1.9	126.9	109.2
Total	合計	11,529.8	(324.7)	354.3	11,854.5	11,175.5
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,602.5	(292.0)	325.0	10,894.5	10,277.5

For six months ended

(Unit: Billions of Yen)

<Average balance>	(平残)	September 30, 2014(A)	(A)-(B)	September 30, 2013(B)	(B)-(C)	September 30, 2012(C)
Individual	個人	8,792.4	269.4	8,523.0	279.0	8,244.0
Corporate	法人	2,298.0	105.1	2,192.9	91.9	2,101.0
Local Public	公金	415.9	(8.4)	424.3	30.0	394.3
Financial institutions	金融	77.7	3.3	74.4	0.9	73.5
Total	合計	11,584.1	369.4	11,214.7	401.8	10,812.9
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,637.3	321.8	10,315.5	327.9	9,987.6

11. Individual Deposit Assets, etc.

11. 個人向け預り資産の残高等

① Balances of deposit assets for individuals  
【Non-Consolidated】

① 個人向け預り資産の残高  
【単体】

(Unit: Billions of Yen)

		As of September 30, 2014(A)	(A)-(B)	(A)-(C)	As of March 31, 2014(B)	As of September 30, 2013(C)
Investment trusts	投資信託	583.2	54.6	69.5	528.6	513.7
Annuity insurance, etc.	年金等保険	961.0	1.4	(5.5)	959.6	966.5
Foreign currency deposits	外貨預金	36.5	(1.2)	(4.1)	37.7	40.6
Public bonds	公共債	206.7	(36.1)	(80.1)	242.8	286.8
Total balance of investment products for individuals A	個人向け投資型商品合計	1,787.6	18.6	(20.3)	1,769.0	1,807.9
Individual deposits (deposits in yen)	個人預金(円貨預金)	8,753.1	78.4	256.6	8,674.7	8,496.5
Total individual deposit assets B	個人向け預り資産合計	10,540.7	97.0	236.3	10,443.7	10,304.4
Ratio of investment products for individuals A / B	個人向け投資型商品比率	16.9%	0.0%	(0.6%)	16.9%	17.5%

【Consolidated】

【連結】

(Unit: Billions of Yen)

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	331.1	32.1	42.3	299.0	288.8
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	2,118.7	50.7	22.0	2,068.0	2,096.7
Total individual deposit assets (Group total) E = B + C	個人向け預り資産グループ合計	10,871.9	129.1	278.7	10,742.8	10,593.2
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	19.4%	0.2%	(0.3%)	19.2%	19.7%

② Sales amount of investment products for individuals  
【Consolidated】

② 個人向け投資型商品販売額  
【連結】

For six months ended

(Unit: Billions of Yen)

		September 30, 2014(A)	(A)-(B)	September 30, 2013(B)	(B)-(C)	September 30, 2012(C)
Sales amount of Investment trusts (The Bank of Yokohama, Ltd.)	投資信託販売額(単体)	233.5	52.1	181.4	57.8	123.6
Sales amount of Annuity insurance, etc. (The Bank of Yokohama, Ltd.)	年金等保険販売額(単体)	75.3	20.3	55.0	(19.4)	74.4
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	92.1	(11.0)	103.1	50.3	52.8
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	400.9	61.3	339.6	88.6	251.0

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

12. 資金運用・調達勘定の平均残高等

【Non-Consolidated】

【単体】

① Domestic operations

① 国内業務部門

For six months ended

(Unit: Billions of Yen)

		September 30, 2014			September 30, 2013			September 30, 2012		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	[316.9] 11,988.5	[0.1] 79.8	1.32	[303.7] 11,701.4	[0.1] 82.8	1.41	[247.8] 11,668.3	[0.1] 84.9	1.45
Of which, loans and bills discounted	うち貸出金	9,447.4	66.2	1.39	9,297.0	69.9	1.50	9,035.3	73.5	1.62
Of which, securities	うち有価証券	2,075.6	12.1	1.16	1,951.1	11.2	1.15	2,209.0	9.8	0.88
Of which, call loans	うちコールローン	19.7	0.0	0.24	19.8	0.0	0.27	20.2	0.0	0.26
Of which, due from banks	うち預け金	9.4	0.0	0.32	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	114.4	0.8	1.54	125.6	1.0	1.70	148.3	1.1	1.57
Interest-bearing liabilities	資金調達勘定	12,127.5	2.4	0.04	11,676.1	3.6	0.06	11,274.2	4.2	0.07
Of which, deposits	うち預金	11,439.2	2.0	0.03	11,056.3	2.4	0.04	10,656.0	2.5	0.04
Of which, negotiable certificates of deposit	うち譲渡性預金	108.8	0.0	0.05	95.5	0.0	0.06	118.7	0.0	0.05
Of which, call money	うちコールマネー	213.4	0.0	0.06	199.8	0.0	0.07	156.0	0.0	0.08
Of which, Payables under securities lending transactions	うち債券貸借取引受入担保金	112.0	0.0	0.09	26.5	0.0	0.09	9.2	0.0	0.09
Of which, borrowed money	うち借入金	236.4	0.1	0.10	232.6	0.4	0.39	269.0	0.9	0.73
Of which, bonds payable	うち社債	17.5	0.1	1.63	64.3	0.6	1.92	64.3	0.6	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(内書き)であります。

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

② International operations

② 国際業務部門

For six months ended

(Unit: Billions of Yen)

		September 30, 2014			September 30, 2013			September 30, 2012		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	703.1	3.0	0.87	638.5	2.0	0.63	502.4	1.6	0.65
Of which, loans and bills discounted	うち貸出金	106.3	0.5	0.96	70.7	0.3	0.99	56.5	0.2	1.05
Of which, securities	うち有価証券	170.9	0.9	1.13	116.4	0.7	1.30	38.2	0.2	1.09
Of which, call loans	うちコールローン	220.8	0.4	0.43	203.6	0.4	0.43	119.4	0.3	0.59
Of which, due from banks	うち預け金	199.5	1.0	1.03	241.5	0.3	0.30	283.5	0.6	0.47
Interest-bearing liabilities	資金調達勘定	[316.9] 700.9	[0.1] 2.2	0.64	[303.7] 625.4	[0.1] 1.4	0.47	[247.8] 503.1	[0.1] 1.5	0.60
Of which, deposits	うち預金	169.4	0.2	0.25	164.2	0.1	0.18	162.1	0.1	0.24
Of which, call money	うちコールマネー	90.9	0.1	0.34	97.0	0.1	0.32	51.0	0.1	0.53
Of which, Payables under securities lending transactions	うち債券貸借取引受入担保金	70.2	0.0	0.27	18.6	0.0	0.29	1.0	0.0	0.35
Of which, borrowed money	うち借入金	53.1	0.6	2.35	41.5	0.6	2.91	41.0	0.6	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(内書き)であります。

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

③ All branches

③ 全店ベース

For six months ended

(Unit: Billions of Yen)

		September 30, 2014			September 30, 2013			September 30, 2012		
		Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)	Average balance	Interest	Yield (%)
Interest-earning assets	資金運用勘定	12,374.7	82.7	1.33	12,036.2	84.7	1.40	11,923.0	86.4	1.44
Of which, loans and bills discounted	うち貸出金	9,553.8	66.7	1.39	9,367.8	70.2	1.49	9,091.9	73.8	1.62
Of which, securities	うち有価証券	2,246.5	13.0	1.16	2,067.5	12.0	1.16	2,247.2	10.0	0.89
Of which, call loans	うちコールローン	240.6	0.5	0.41	223.4	0.4	0.42	139.7	0.3	0.54
Of which, due from banks	うち預け金	208.9	1.0	1.00	241.5	0.3	0.30	283.5	0.6	0.47
Of which, monetary claims bought	うち買入金銭債権	114.4	0.8	1.54	125.6	1.0	1.70	148.3	1.1	1.57
Interest-bearing liabilities	資金調達勘定	12,511.5	4.6	0.07	11,997.8	5.0	0.08	11,529.5	5.6	0.09
Of which, deposits	うち預金	11,608.7	2.2	0.03	11,220.6	2.6	0.04	10,818.2	2.7	0.05
Of which, negotiable certificates of deposit	うち譲渡性預金	108.8	0.0	0.05	95.5	0.0	0.06	118.7	0.0	0.05
Of which, call money	うちコールマネー	304.4	0.2	0.14	296.9	0.2	0.15	207.0	0.2	0.19
Of which, Payables under securities lending transactions	うち債券貸借取引受入担保金	182.3	0.1	0.16	45.1	0.0	0.18	10.3	0.0	0.12
Of which, borrowed money	うち借入金	289.6	0.7	0.51	274.2	1.0	0.77	310.0	1.5	1.02
Of which, bonds payable	うち社債	17.5	0.1	1.63	64.3	0.6	1.92	64.3	0.6	1.94

## 13. Loan-Deposit Ratio and Securities-Deposit Ratio

## 13. 預貸率・預証率

【Non-Consolidated】

【単体】

## ① Loan-deposit ratio (All branches)

## ① 預貸率(全店)

For six months ended

(Unit: %)

		September 30, 2014(A)	(A)-(B)	September 30, 2013(B)	(B)-(C)	September 30, 2012(C)
Ratio by outstanding balance	末残ベース	83.12	(0.32)	83.44	(1.96)	85.40
Ratio by average balance	平残ベース	81.53	(1.25)	82.78	(0.34)	83.12

(注) 預金には、譲渡性預金を含んでおります。

Note: Deposits include negotiable certificates of deposit.

## ② Securities-deposit ratio (All branches)

## ② 預証率(全店)

For six months ended

(Unit: %)

		September 30, 2014(A)	(A)-(B)	September 30, 2013(B)	(B)-(C)	September 30, 2012(C)
Ratio by outstanding balance	末残ベース	19.23	1.03	18.20	(1.58)	19.78
Ratio by average balance	平残ベース	19.17	0.90	18.27	(2.27)	20.54

(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.