

Consolidated Financial Results for the Three Months ended June 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

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

1. Consolidated Financial Results (for the Three months ended June 30, 2014)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Three months ended June 30, 2014	69,532	(3.7%)	24,769	(4.6%)	15,361	(0.4%)
Three months ended June 30, 2013	72,267	0.7%	25,974	34.9%	15,426	37.7%

(Note1) Comprehensive Income: Three months ended June 30, 2014: ¥23,917 million[70.3%];

Three months ended June 30, 2013: ¥14,036 million[111.2%]

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

	Net Income per Share	Net Income per Share (Diluted)
Three months ended June 30, 2014	¥12.04	¥12.04
Three months ended June 30, 2013	¥11.82	¥11.81

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
June 30, 2014	13,645,879	924,620	6.3%
March 31, 2014	13,832,063	921,506	6.2%

(Reference) Own Capital: June 30, 2014: ¥866,042 million; March 31, 2014: ¥863,190 million

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

2. Dividends on Common Stock

	Annual Cash Dividends per Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Total
Fiscal year ended March 31, 2014	—	¥5.50	—	¥6.50	¥12.00
Fiscal year ending March 31, 2015	—	—	—	—	—
Fiscal year ending March 31, 2015 (Forecasts)	—	¥5.50	—	¥5.50	¥11.00

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

(Note2) Payment of Special Dividend for Fiscal year ending March 31, 2015 will be announced based on our Shareholder Return Policy and our performance.

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

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

	Ordinary Profit		Net Income		Net Income per Share
Six month ending September 30, 2014	49,500	(0.0%)	30,500	(1.8%)	¥24.03
Fiscal year ending March 31, 2015	102,000	(0.1%)	63,000	3.8%	¥49.75

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

(Note 2) Revision of earnings forecasts for quarter in review: No

※ NOTE

- (1) Changes in the scope of consolidated significant subsidiaries during the three months ended June 30, 2014: No
- (2) Adoption of simplified accounting methods for the preparation of quarterly consolidated financial statements: No
- (3) Changes in accounting policies, accounting estimates, and restatements.
- | | |
|---|-----|
| (A) Changes in accounting policies due to revision of accounting standards: | Yes |
| (B) Changes in accounting policies due to reasons other than (A): | No |
| (C) Changes in accounting estimates: | No |
| (D) Restatements: | No |

(4) Number of common stocks issued:

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

June 30, 2014	1,292,071,054 shares	March 31, 2014	1,292,071,054 shares
---------------	----------------------	----------------	----------------------

(B) Number of treasury stocks:

June 30, 2014	28,669,878 shares	March 31, 2014	10,880,347 shares
---------------	-------------------	----------------	-------------------

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

June 30, 2014	1,274,834,592 shares	June 30, 2013	1,305,060,180 shares
---------------	----------------------	---------------	----------------------

(Display of implementation status of the quarterly review procedure)

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

(Notes for using forecasts information etc.)

1. The description of future performance of this report is based on information, which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts.
2. Average outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2015 is based on the average of ‘Average outstanding stocks for the three months ended June 30, 2014, ’, which is indicated ‘(4)Number of common stocks issued’ above, and ‘Average outstanding stocks from July 1, 2014 to March 31, 2015 (forecast)’.

4. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2014	As of June 30, 2014
Assets:		
Cash and due from banks	1,423,159	982,283
Call loans and bills bought	283,210	189,053
Monetary claims bought	125,896	123,740
Trading assets	10,045	10,011
Securities	2,044,741	2,247,006
Loans and bills discounted	9,453,564	9,513,672
Foreign exchanges	5,101	4,735
Lease receivables and investment assets	66,628	64,878
Other assets	101,872	199,282
Property, plant and equipment	123,877	124,783
Intangible assets	11,523	11,383
Net defined benefit asset	16,120	14,865
Deferred tax assets	16,021	15,288
Customers' liabilities for acceptances and guarantees	222,377	217,467
Allowance for loan losses	(72,076)	(72,573)
Total assets	13,832,063	13,645,879
Liabilities:		
Deposits	11,829,221	11,535,191
Negotiable certificates of deposit	49,610	78,892
Call money and bills sold	182,178	173,740
Payables under securities lending transactions	91,591	183,702
Trading liabilities	702	692
Borrowed money	301,184	257,109
Foreign exchanges	59	65
Bonds payable	30,000	30,000
Other liabilities	181,668	222,689
Provision for directors' bonuses	64	-
Net defined benefit liability	216	223
Provision for reimbursement of deposits	1,572	1,406
Provision for contingent loss	748	737
Reserves under special laws	8	9
Deferred tax liabilities	46	24
Deferred tax liabilities for land revaluation	19,305	19,305
Acceptances and guarantees	222,377	217,467
Total liabilities	12,910,556	12,721,259
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	393,957	398,886
Treasury shares	(5,585)	(15,556)
Total shareholders' equity	781,244	776,202
Valuation difference on available-for-sale securities	56,190	63,474
Deferred gains or losses on hedges	7	24
Revaluation reserve for land	34,216	34,216
Remeasurements of defined benefit plans	(8,469)	(7,875)
Total accumulated other comprehensive income	81,945	89,839
Subscription rights to shares	265	253
Minority interests	58,050	58,323
Total net assets	921,506	924,620
Total liabilities and net assets	13,832,063	13,645,879

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

(Unit: Millions of Yen)

	June 30, 2013	June 30, 2014
Ordinary income	72,267	69,532
Interest income	42,068	40,285
Of which, interest on loans and discounts	35,016	33,270
Of which, interest and dividends on securities	5,824	5,513
Fees and commissions	15,271	14,562
Trading income	434	407
Other ordinary income	12,163	13,566
Other income	2,329	711
Ordinary expenses	46,293	44,763
Interest expenses	2,390	2,094
Of which, interest on deposits	1,451	1,145
Fees and commissions payments	766	973
Other ordinary expenses	8,176	10,933
General and administrative expenses	27,873	28,292
Other expenses	7,085	2,469
Ordinary profit	25,974	24,769
Extraordinary loss	58	107
Loss on disposal of non-current assets	58	106
Other	0	0
Income before income taxes and minority interests	25,915	24,662
Income taxes current	10,472	11,038
Income taxes deferred	(645)	(2,422)
Total income taxes	9,827	8,615
Income before minority interests	16,088	16,046
Minority interests in income	661	685
Net income	15,426	15,361

(Consolidated Statements of Comprehensive Income)

(For the three months ended)

(Unit: Millions of Yen)

	June 30, 2013	June 30, 2014
Income before minority interests	16,088	16,046
Other comprehensive income	(2,051)	7,870
Valuation difference on available-for-sale securities	(2,061)	7,260
Deferred gains or losses on hedges	10	16
Remeasurements of defined benefit plans	-	594
Comprehensive income	14,036	23,917
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of the parent	13,222	23,256
Comprehensive income attributable to minority interests	814	661

(Unit: Millions of Yen)

	As of March 31, 2014	As of June 30, 2014
Assets:		
Cash and due from banks	1,419,339	976,448
Call loans	283,210	189,053
Monetary claims bought	117,537	115,535
Trading assets	10,045	10,011
Securities	2,050,240	2,252,119
Loans and bills discounted	9,505,178	9,565,900
Foreign exchanges	5,101	4,735
Other assets	75,791	171,711
Property, plant and equipment	125,072	126,040
Intangible assets	9,860	9,710
Prepaid pension cost	29,272	27,094
Deferred tax assets	4,003	3,812
Customers' liabilities for acceptances and guarantees	57,147	56,963
Allowance for loan losses	(61,151)	(61,942)
Total assets	13,630,650	13,447,193
Liabilities:		
Deposits	11,868,337	11,568,764
Negotiable certificates of deposit	69,610	98,892
Call money	182,178	173,740
Payables under securities lending transactions	91,591	183,702
Trading liabilities	702	692
Borrowed money	318,840	275,819
Foreign exchanges	59	65
Bonds payable	30,000	30,000
Other liabilities	127,597	171,841
Income taxes payable	16,750	9,911
Asset retirement obligations	18	18
Other	110,828	161,911
Provision for directors' bonuses	64	-
Provision for reimbursement of deposits	1,572	1,406
Provision for contingent loss	748	737
Deferred tax liabilities for land revaluation	19,305	19,305
Acceptances and guarantees	57,147	56,963
Total liabilities	12,767,757	12,581,932
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	385,956	390,962
Legal retained earnings	38,384	38,384
Other retained earnings	347,572	352,578
Reserve for advanced depreciation of non-current assets	1,157	1,157
General reserve	118,234	118,234
Retained earnings brought forward	228,180	233,186
Treasury shares	(5,585)	(15,556)
Total shareholders' equity	773,243	768,278
Valuation difference on available-for-sale securities	55,158	62,487
Deferred gains or losses on hedges	7	24
Revaluation reserve for land	34,216	34,216
Total valuation and translation adjustments	89,382	96,728
Subscription rights to shares	265	253
Total net assets	862,892	865,260
Total liabilities and net assets	13,630,650	13,447,193

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

(Unit: Millions of Yen)

	June 30, 2013	June 30, 2014
Ordinary income	60,396	58,542
Interest income	42,384	40,847
Of which, interest on loans and discounts	35,033	33,315
Of which, interest and dividends on securities	6,144	6,064
Fees and commissions	12,046	11,949
Trading income	2	95
Other ordinary income	3,804	5,107
Other income	2,158	542
Ordinary expenses	35,800	35,390
Interest expenses	2,669	2,370
Of which, interest on deposits	1,451	1,145
Fees and commissions payments	1,513	1,610
Trading expenses	32	-
Other ordinary expenses	936	3,595
General and administrative expenses	25,241	26,021
Other expenses	5,406	1,792
Ordinary profit	24,595	23,152
Extraordinary loss	58	106
Loss on disposal of non-current assets	58	106
Income before income taxes	24,537	23,045
Income taxes-current	9,261	10,254
Income taxes-deferred	(290)	(2,646)
Total income taxes	8,971	7,607
Net income	15,566	15,437

SELECTED FINANCIAL INFORMATION FOR THE THREE MONTHS ENDED JUNE 30, 2014

I. Summary

I. 決算サマリー

1. Income status (Non-Consolidated)

1. 損益の状況(単体)

- Gross operating incomeGross operating income decreased by 2.6 billion yen to 50.4 billion yen from the same period previous year, due to the decrease in interest income from domestic operations accompanied by the lower interest rate and the decrease in other ordinary income from domestic operations.
- Core net business profitCore net business profit decreased by 3.6 billion yen to 25.3 billion yen from the same period previous year due to the increase in personnel expenses and the consequent increase of expenses as well as the decrease in gross operating income.
- Ordinary profitAlthough credit costs decreased, ordinary profit decreased by 1.4 billion yen to 23.1 billion yen from the same period previous year because of the decrease in core net business profit.
- Net incomeAlthough ordinary profit decreased, net income remained almost unchanged from the same period previous year at 15.4 billion yen, due to the abolition of special corporate tax for reconstruction which resulted in the decrease of total income taxes.

		For the three months ended			For the year ended
		June 30, 2014(A)	(A)-(B)	June 30, 2013(B)	March 31, 2014 (Reference)
Gross operating income	業務粗利益	50.4	(2.6)	53.0	203.1
Of which, interest income from domestic operations	うち国内資金利益	38.0	(1.4)	39.4	157.3
Of which, fees and commissions from domestic operations	うち国内役務取引等利益	10.2	(0.2)	10.4	37.3
Of which, other ordinary income from domestic operations	うち国内その他業務利益	1.0	(1.5)	2.5	5.6
Expenses	経費(除く臨時処理分) (△)	25.0	0.9	24.1	96.8
(Reference) OHR (%)	(参考) OHR (%)	49.7	4.2	45.5	47.6
Core net business profit	実質業務純益	25.3	(3.6)	28.9	106.3
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	(0.0)	(0.4)	0.4	0.7
Net business profit	業務純益	25.4	(3.0)	28.4	105.5
Non-recurring gains (losses)	臨時損益	(2.2)	1.6	(3.8)	(13.2)
Of which, disposal of bad debts	うち不良債権処理額 (△)	1.5	(0.7)	2.2	11.7
Of which, gains or losses on stocks and other securities	うち株式等関係損益	0.0	(0.7)	0.7	1.9
Ordinary profit	経常利益	23.1	(1.4)	24.5	92.3
Net income	四半期(当期)純利益	15.4	(0.1)	15.5	58.7
Credit costs	与信関係費用 (△)	1.4	(1.3)	2.7	12.5

2. Loans and Deposits, etc. Information

2. 貸出金・預金等の状況

- LoansAlthough loans to business decreased, average balance of total domestic loans increased by 150.8 billion yen (annual rate of 1.6%) to 9,492.8 billion yen because of the increase in housing and apartment loans.
- DepositsAverage balance of total domestic deposits increased by 391.3 billion yen (annual rate of 3.4%) to 11,606 billion yen from the same period previous year, mainly due to the fact that individual deposits increased by 282.4 billion yen from the same period previous year.

【Non-Consolidated】 Loans

【単体】貸出金平均残高(特別国際金融取引勘定を除く国内店分)

		For the three months ended			For the year ended
		June 30, 2014 (A)	(A)-(B)	June 30, 2013 (B)	March 31, 2014 (Reference)
Domestic branches (excluding loans in offshore market account)					
Loans <average balance>	貸出金合計 <平残>	9,492.8	150.8	9,342.0	9,382.9
Of which, Loans to small and medium-sized businesses, etc.	うち中小企業等貸出	7,694.9	86.8	7,608.1	7,640.0
Loans to small and medium-sized businesses	中小企業向け貸出	2,922.1	(22.2)	2,944.3	2,935.1
Loans to individuals	個人向け貸出	4,772.8	109.1	4,663.7	4,704.9

【Non-Consolidated】 Deposits

【単体】預金平均残高(特別国際金融取引勘定を除く国内店分)

		For the three months ended			For the year ended
		June 30, 2014 (A)	(A)-(B)	June 30, 2013 (B)	March 31, 2014 (Reference)
Domestic branches (excluding deposits in offshore market account)					
Deposits <average balance>	預金合計 <平残>	11,606.0	391.3	11,214.7	11,295.4
Of which, deposits from individuals	うち個人預金	8,749.6	282.4	8,467.2	8,602.7

- Investment products for individualsAlthough balance of public bonds decreased drastically from the same period previous year, total balance of investment products for individuals increased by 0.6 billion yen to 2,083.0 billion yen from the same period previous year, as a result of good sales of investment trusts at the Bank of Yokohama and Hamagin Tokai Tokyo Securities.

【Consolidated】 Investment products for individuals

【連結】個人向け投資型商品残高

		As of June 30, 2014(A)	(A)-(B)	As of June 30, 2013(B)	As of March 31, 2014
Total balance of investment products for individuals (Group total)	個人向け投資型商品グループ合計	2,083.0	0.6	2,082.4	2,068.0
Investment products for individuals (The Bank of Yokohama, Ltd.)	個人向け投資型商品合計(単体)	1,765.6	(44.7)	1,810.3	1,769.0
Of which, investment trusts (The Bank of Yokohama, Ltd.)	うち投資信託(単体)	548.6	41.5	507.1	528.6
Of which, annuity insurance, etc. (The Bank of Yokohama, Ltd.)	うち年金等保険(単体)	950.0	(4.4)	954.4	959.6
Of which, public bonds (The Bank of Yokohama, Ltd.)	うち公共債(単体)	230.4	(75.5)	305.9	242.8
Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券㈱の個人向け投資型商品	317.3	45.3	272.0	299.0

II. Digest of Financial Results for the three months ended June 30, 2014
 II. 平成27年3月期 第1四半期決算の概況

1. Profit and Loss
 【Non-Consolidated】

1. 損益状況
 【単体】

(Unit: Millions of Yen)

For the three months ended

For the year ended

		June 30, 2014(A)	(A)-(B)	June 30, 2013(B)	March 31, 2014 (Reference)	
			[[5.0%]]			
1	Gross operating income	業務粗利益	50,423	(2,662)	53,085	203,186
2	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	53,176	1,483	51,693	210,337
3	Gross operating income from domestic operations	国内業務粗利益	49,515	(2,950)	52,465	200,501
4	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	52,362	1,318	51,044	207,417
5	Interest income	資金利益	38,087	(1,378)	39,465	157,314
6	Fees and commissions	役務取引等利益	10,253	(194)	10,447	37,399
7	Trading income	特定取引利益	93	123	(30)	181
8	Other ordinary income	その他業務利益	1,080	(1,502)	2,582	5,606
9	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(2,847)	(4,268)	1,421	(6,916)
10	Gross operating income from international operations	国際業務粗利益	908	288	620	2,685
11	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	813	164	649	2,919
12	Interest income	資金利益	389	141	248	1,184
13	Fees and commissions	役務取引等利益	86	1	85	332
14	Trading income	特定取引利益	1	1	0	(5)
15	Other ordinary income	その他業務利益	431	146	285	1,172
16	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	95	124	(29)	(234)
17	Expenses	経費(除く臨時処理分)	(△) 25,072	904	24,168	96,843
18	Personnel	人件費	(△) 10,999	1,004	9,995	42,284
19	Facilities	物件費	(△) 12,501	(297)	12,798	49,126
20	Taxes	税金	(△) 1,572	198	1,374	5,431
21	(Reference) OHR (%) (17÷1)	(参考)OHR (%) (17÷1)	49.7	4.2	45.5	47.6
22	Core net business Profit	実質業務純益	25,350	(3,567)	28,917	106,343
23	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	28,103	578	27,525	113,493
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額	(△) (56)	(553)	497	745
25	Net business profit	業務純益	25,407	(3,012)	28,419	105,598
26	(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(2,752)	(4,143)	1,391	(7,150)
27	Non-recurring gains (losses)	臨時損益	(2,255)	1,568	(3,823)	(13,238)
28	Disposal of bad debts	不良債権処理額	(△) 1,548	(714)	2,262	11,776
29	Written-off of loans	貸出金償却	(△) 49	(845)	894	2,029
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額	(△) 1,661	268	1,393	10,724
31	Loss on sales of non-performing loans	延滞債権等売却損	(△) 0	0	0	118
32	Recoveries of written-off claims	償却債権取立益	237	86	151	1,576
33	Other	その他	(△) 74	(53)	127	479
34	Gains or losses on stocks and other securities	株式等関係損益	12	(736)	748	1,930
35	Gains on sales of stocks and other securities	株式等売却益	23	(1,256)	1,279	2,807
36	Losses on sales of stocks and other securities	株式等売却損	(△) 7	(520)	527	824
37	Losses on devaluation of stocks and other securities	株式等償却	(△) 2	(2)	4	52
38	Other non-recurring gains (losses)	その他の臨時損益	(719)	1,590	(2,309)	(3,392)
39	Ordinary profit	経常利益	23,152	(1,443)	24,595	92,359
40	Extraordinary income (losses)	特別損益	(106)	(48)	(58)	2,774
41	Gain on contribution of securities to retirement benefit trust	退職給付信託設定益	—	—	—	3,223
42	Gain (loss) on disposal of non-current assets	固定資産処分損益	(106)	(48)	(58)	(449)
43	Gain on disposal of non-current assets	固定資産処分益	—	—	—	552
44	Loss on disposal of non-current assets	固定資産処分損	(△) 106	48	58	1,002
45	Income before income taxes	税引前四半期(当期)純利益	23,045	(1,492)	24,537	95,134
46	Income taxes-current	法人税、住民税及び事業税	(△) 10,254	993	9,261	32,809
47	Income taxes-deferred	法人税等調整額	(△) (2,646)	(2,356)	(290)	3,579
48	Total income taxes	法人税等合計	(△) 7,607	(1,364)	8,971	36,388
49	Net income	四半期(当期)純利益	15,437	(129)	15,566	58,745
50	Credit costs (24+28)	与信関係費用(24+28)	(△) 1,491	(1,269)	2,760	12,521

(Unit: Millions of Yen)

【Consolidated】		【連結】		For the three months ended		For the year ended	
		June 30, 2014(A)	(A)-(B)	June 30, 2013(B)	March 31, 2014 (Reference)		
Consolidated gross operating income	連結粗利益	54,819	[(6.4%)] (3,784)	58,603	224,025		
Interest income	資金利益	38,191	(1,486)	39,677	159,346		
Fees and commissions	役務取引等利益	13,588	(916)	14,504	51,514		
Trading income	特定取引利益	407	(27)	434	1,508		
Other ordinary income	その他業務利益	2,632	(1,354)	3,986	11,655		
General and administrative expenses	営業経費 (△)	28,292	419	27,873	110,250		
Credit costs	与信関係費用 (△)	1,887	(2,296)	4,183	14,067		
Written-off of loans	貸出金償却 (△)	744	(651)	1,395	4,447		
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	1,430	(603)	2,033	11,337		
Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	114	(886)	1,000	304		
Recoveries of written off claims	償却債権取立益	477	72	405	2,651		
Other	その他 (△)	75	(84)	159	630		
Gains or losses on stocks and other securities	株式等関係損益	23	(725)	748	1,927		
Other	その他	106	1,427	(1,321)	566		
Ordinary profit	経常利益	24,769	[(4.6%)] (1,205)	25,974	102,200		
Extraordinary income (loss)	特別損益	(107)	(49)	(58)	2,762		
Income before income taxes and minority interests	税金等調整前四半期(当期)純利益	24,662	(1,253)	25,915	104,963		
Income taxes-current	法人税、住民税及び事業税 (△)	11,038	566	10,472	35,820		
Income taxes-deferred	法人税等調整額 (△)	(2,422)	(1,777)	(645)	4,651		
Total income taxes	法人税等合計 (△)	8,615	(1,212)	9,827	40,471		
Income before minority interests	少数株主損益調整前四半期(当期)純利益	16,046	(42)	16,088	64,492		
Minority interests in income	少数株主利益 (△)	685	24	661	3,801		
Net income	四半期(当期)純利益	15,361	[(0.4%)] (65)	15,426	60,690		

(注)「連結粗利益」は、(資金運用収益－資金調達費用)＋(役務取引等収益－役務取引等費用)
 ＋(特定取引収益－特定取引費用)＋(その他業務収益－その他業務費用)で算出しております。

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

(Unit: Millions of Yen)

【Reference】		【参考】		For the three months ended		For the year ended	
		June 30, 2014(A)	(A)-(B)	June 30, 2013(B)	March 31, 2014 (Reference)		
Consolidated net business profit	連結業務純益	27,374	[(14.0%)] (4,470)	31,844	117,978		

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

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

【Number of Consolidated Companies】		【連結対象会社数】		For the three months ended		For the year ended	
		As of June 30, 2014(A)	(A)-(B)	As of June 30, 2013(B)	As of March 31, 2014		
Number of consolidated subsidiaries	連結子会社数	11	0	11	11		
Number of companies accounted for by the equity method	持分法適用会社数	0	0	0	0		

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

2. 資金平残(国内業務部門)

(Unit: Billions of Yen)

【Non-Consolidated】

【単体】

For the three months ended

For the year ended

		June 30, 2014(A)	(A)-(B)	June 30, 2013(B)	March 31, 2014 (Reference)
Interest-earning assets	資金運用勘定	11,899.5	227.2	11,672.3	11,759.8
Loans and bills discounted	貸出金	9,405.2	121.0	9,284.2	9,316.9
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,655.3	75.3	7,580.0	7,608.7
Loans to small and medium-sized businesses	中小企業向け貸出	2,882.4	(33.8)	2,916.2	2,903.8
Loans to individuals	個人向け貸出	4,772.8	109.1	4,663.7	4,704.9
Securities	有価証券	2,036.6	89.2	1,947.4	1,966.2
Bonds	債券	1,914.4	98.6	1,815.8	1,839.8
Stocks	株式	122.1	(9.5)	131.6	126.3
Interest-bearing liabilities	資金調達勘定	12,178.4	505.8	11,672.6	11,826.6
Deposits	預金	11,458.5	406.3	11,052.2	11,145.2
Individual deposits	個人預金	8,712.3	289.0	8,423.3	8,561.6
External liabilities	外部負債	469.2	35.8	433.4	471.9

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

(Unit: %)

【Non-Consolidated】

【単体】

For the three months ended

For the year ended

		June 30, 2014(A)	(A)-(B)	June 30, 2013(B)	March 31, 2014 (Reference)
Yield on interest-earning assets (A)	資金運用利回 A	1.32	(0.10)	1.42	1.39
Loans and bills discounted	貸出金利回	1.41	(0.09)	1.50	1.48
Securities	有価証券利回	1.10	(0.08)	1.18	1.16
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.04	(0.02)	0.06	0.05
Deposits	預金利回	0.03	(0.01)	0.04	0.04
External liabilities	外部負債利回	0.08	(0.19)	0.27	0.21
Expenses ratio	経費率	0.83	0.00	0.83	0.83
Total funding cost (C)	資金調達原価 C	0.84	(0.03)	0.87	0.84
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.28	(0.08)	1.36	1.34
Interest margin between loans and deposits	預貸金利鞘	0.54	(0.08)	0.62	0.61
Net interest margin (A)-(C)	総資金利鞘 A-C	0.48	(0.07)	0.55	0.55

4. Gains and Losses on Investment Securities

4. 有価証券関係損益

① Gains or Losses on Bonds

① 国債等債券損益

(Unit: Millions of Yen)

【Non-Consolidated】

【単体】

For the three months ended

For the year ended

		June 30, 2014(A)	(A)-(B)	June 30, 2013(B)	March 31, 2014 (Reference)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(2,752)	(4,143)	1,391	(7,150)
Gain on sales	売却益	843	(1,485)	2,328	3,423
Gain on redemption	償還益	-	-	-	29
Loss on sales	売却損 (△)	3,501	3,224	277	9,226
Loss on redemption	償還損 (△)	64	(593)	657	1,354
Loss on devaluation	償却 (△)	29	29	0	22

(Reference) Gains (losses) on bonds derivatives

(参考) 債券デリバティブ損益

(Unit: Millions of Yen)

		June 30, 2014(A)	(A)-(B)	June 30, 2013(B)	March 31, 2014 (Reference)
Gains (losses) on bonds derivatives	債券デリバティブ損益	3,278	2,606	672	8,769
Gains (losses) on bonds + Gains (losses) on bonds derivatives	国債等債券損益(5勘定戻) + 債券デリバティブ損益	525	(1,539)	2,064	1,618

② Gains or Losses on stocks and other securities

② 株式等関係損益

(Unit: Millions of Yen)

【Non-Consolidated】

【単体】

For the three months ended

For the year ended

		June 30, 2014(A)	(A)-(B)	June 30, 2013(B)	March 31, 2014 (Reference)
Gains (losses) on stocks and other securities	株式等関係損益 (3勘定戻)	12	(736)	748	1,930
Gain on sales	売却益	23	(1,256)	1,279	2,807
Loss on sales	売却損 (△)	7	(520)	527	824
Loss on devaluation	償却 (△)	2	(2)	4	52

5. Net Unrealized Gains (Losses) on Securities

5. 時価のある有価証券の評価損益

(Unit: Millions of Yen)

【Non-Consolidated】

【単体】

		As of June 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	253,264	11,525	791	11,525	0	257,087	10,734	10,737	2
Available-for-sale	その他有価証券	2,075,152	94,232	11,317	97,098	2,865	1,871,536	82,915	87,359	4,443
	Equity securities	172,151	73,321	8,693	74,804	1,482	163,081	64,628	66,597	1,969
	Debt securities	1,494,839	9,022	(125)	9,178	156	1,324,322	9,147	9,387	239
	Other securities	408,162	11,888	2,749	13,115	1,227	384,132	9,139	11,374	2,235
Total	合計	2,328,417	105,758	12,108	108,624	2,866	2,128,624	93,650	98,097	4,446
	Equity securities	172,151	73,321	8,693	74,804	1,482	163,081	64,628	66,597	1,969
	Debt securities	1,748,104	20,547	665	20,704	156	1,581,410	19,882	20,124	242
	Other securities	408,162	11,888	2,749	13,115	1,227	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(四半期)貸借対照表計上額と取得原価との差額を計上しております。

2. (四半期)貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

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

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

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of June 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	257,975	11,540	792	11,540	0	261,288	10,748	10,751	2
Available-for-sale	その他有価証券	2,080,443	96,970	11,215	99,958	2,987	1,876,949	85,755	90,314	4,558
	Equity securities	177,437	76,060	8,593	77,664	1,604	168,489	67,467	69,551	2,084
	Debt securities	1,494,843	9,022	(125)	9,178	156	1,324,327	9,147	9,387	239
	Other securities	408,162	11,888	2,749	13,115	1,227	384,132	9,139	11,374	2,235
Total	合計	2,338,418	108,511	12,008	111,499	2,988	2,138,237	96,503	101,065	4,561
	Equity securities	177,437	76,060	8,593	77,664	1,604	168,489	67,467	69,551	2,084
	Debt securities	1,752,818	20,563	667	20,719	156	1,585,615	19,896	20,138	242
	Other securities	408,162	11,888	2,749	13,115	1,227	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(四半期)連結貸借対照表計上額と取得原価との差額を計上しております。

2. (四半期)連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

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

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

(Reference) Transition of outstanding balance of securities

(参考) 有価証券の種類別残高推移

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of June 30, 2014 (A)	(A)-(B)	(A)-(C)	As of June 30, 2013 (B)	As of March 31, 2014 (C)
Securities	有価証券	2,252,119	105,377	201,879	2,146,742	2,050,240
Government bonds	国債	740,234	(36,982)	196,973	777,216	543,261
Local government bonds	地方債	271,087	46,183	14,165	224,904	256,922
Corporate bonds	社債	736,782	(2,253)	(44,444)	739,035	781,226
Stocks	株式	194,660	7,200	8,632	187,460	186,028
Other securities	その他の証券	309,354	91,228	26,554	218,126	282,800

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of June 30, 2014 (A)	(A)-(B)	(A)-(C)	As of June 30, 2013 (B)	As of March 31, 2014 (C)
Securities	有価証券	2,247,006	106,497	202,265	2,140,509	2,044,741
Government bonds	国債	744,245	(35,972)	197,483	780,217	546,762
Local government bonds	地方債	271,787	46,184	14,165	225,603	257,622
Corporate bonds	社債	736,786	(2,255)	(44,445)	739,041	781,231
Stocks	株式	185,789	7,325	8,508	178,464	177,281
Other securities	その他の証券	308,398	91,216	26,554	217,182	281,844

6. Derivative contracts

6. デリバティブ取引

【Consolidated】

【連結】

① Interest rate contracts

① 金利関連取引

(Unit: Millions of Yen)

				As of June 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	金利先物	1,247	0	0	—	—	
OTC	Interest rate swaps	店頭	金利スワップ	4,416,091	7,451	7,451	4,540,507	7,526	
	Others		その他	53,526	(10)	565	57,125	(14)	
Total		合計			7,441	8,017	7,511	8,117	

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

Note: Derivative contracts subject to hedge accounting are not included in the above table.

② Foreign exchange

② 通貨関連取引

(Unit: Millions of Yen)

				As of June 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	65,776	259	259	71,057	290	
	Forward exchange contracts		為替予約	224,020	(97)	(97)	243,296	378	
	Options		通貨オプション	53,379	3	304	56,315	6	
Total		合計			166	466	675	996	

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

Note: Derivative contracts subject to hedge accounting are not included in the above table.

③ Stocks contracts

Not applicable

③ 株式関連取引

該当事項はありません。

④ Bonds contracts

④ 債券関連取引

(Unit: Millions of Yen)

				As of June 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	20,498	(31)	(31)	579	0	
OTC	Options	店頭	債券店頭オプション	145,000	(548)	(151)	—	—	
Total		合計			(579)	(182)	0	0	

⑤ Commodity related contracts

Not applicable

⑤ 商品関連取引

該当事項はありません。

⑥ Credit derivative contracts

Not applicable

⑥ クレジット・デリバティブ取引

該当事項はありません。

・ LOANS, etc. INFORMATION
 ・ 貸出金等の状況

1. Risk Managed Loan Information

1. リスク管理債権の状況

【Non-Consolidated】		【単体】		(Unit: Millions of Yen)	
Risk managed loans	リスク管理債権	As of June 30, 2014 (A)	(A)-(B)	As of March 31, 2014 (B)	
Loans to borrowers in bankruptcy	破綻先債権額	8,068	3,430	4,638	
Past due loans	延滞債権額	174,207	(1,371)	175,578	
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	4,315	621	3,694	
Restructured loans	貸出条件緩和債権額	21,871	(587)	22,458	
Total	合計	208,463	2,095	206,368	
(Amount of partial direct written-off)		(部分直接償却額)		50,510	(218)
Loans and bills discounted	貸出金残高(未残)	9,565,900	60,722	9,505,178	

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

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

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

【Consolidated】		【連結】		(Unit: Millions of Yen)	
Risk managed loans	リスク管理債権	As of June 30, 2014 (A)	(A)-(B)	As of March 31, 2014 (B)	
Loans to borrowers in bankruptcy	破綻先債権額	8,068	3,430	4,638	
Past due loans	延滞債権額	176,597	(1,725)	178,322	
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	4,315	621	3,694	
Restructured loans	貸出条件緩和債権額	21,871	(587)	22,458	
Total	合計	210,853	1,741	209,112	
(Amount of partial direct written-off)		(部分直接償却額)		61,421	77
Loans and bills discounted	貸出金残高(未残)	9,513,672	60,108	9,453,564	

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

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

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

2. Status of Claims disclosed under the Financial Revitalization Law

2. 金融再生法開示債権の状況

【Non-Consolidated】		【単体】		(Unit: Millions of Yen)	
		As of June 30, 2014 (A)	(A)-(B)	As of March 31, 2014 (B)	
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	45,089	1,328	43,761	
Doubtful claims	危険債権	137,916	672	137,244	
Claims in need of special caution	要管理債権	26,187	35	26,152	
Sub-total (Claims in need of special caution or below)	要管理債権以下計	209,193	2,035	207,158	
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	998,977	(4,430)	1,003,407	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,515,256	61,641	8,453,615	
Sub-total (Normal claims)	正常債権計	9,514,233	57,211	9,457,022	
Total (Credit exposures)	合計	9,723,426	59,245	9,664,181	
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	29,316	311	29,005	
Non-performing loans ratio (Percentage of claims in need of special caution or below) (%)	A / B	2.1	0.0	2.1	

【Consolidated】		【連結】		(Unit: Millions of Yen)	
		As of June 30, 2014 (A)	(A)-(B)	As of March 31, 2014 (B)	
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	47,792	943	46,849	
Doubtful claims	危険債権	139,222	746	138,476	
Claims in need of special caution	要管理債権	26,187	35	26,152	
Sub-total (Claims in need of special caution or below)	要管理債権以下計	213,201	1,723	211,478	
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,002,115	(4,715)	1,006,830	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,616,506	56,878	8,559,628	
Sub-total (Normal claims)	正常債権計	9,618,622	52,164	9,566,458	
Total (Credit exposures)	合計	9,831,824	53,888	9,777,936	
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	29,849	260	29,589	
Non-performing loans ratio (Percentage of claims in need of special caution or below) (%)	C / D	2.1	0.0	2.1	

3. Loan Portfolio Information

Domestic branches (excluding loans in offshore market account)

3. 業種別貸出金の状況(特別国際金融取引勘定を除く国内店分)

(Non-Consolidated)

【単体】

(Unit: Millions of Yen)

		As of June 30, 2014 (A)	(A)-(B)	(A)-(C)	As of June 30, 2013 (B)	As of March 31, 2014 (C)
Total	合計	9,551,806	132,779	60,433	9,419,027	9,491,373
Manufacturing	製造業	911,954	(70,759)	(5,134)	982,713	917,088
Agriculture and forestry	農業、林業	2,797	(390)	(173)	3,187	2,970
Fishery	漁業	5,795	(2,435)	213	8,230	5,582
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,705	476	378	4,229	4,327
Construction	建設業	222,086	(20,082)	(16,452)	242,168	238,538
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	17,445	1,821	1,146	15,624	16,299
IT and telecommunication	情報通信業	58,745	1,338	3,298	57,407	55,447
Transport and postal activities	運輸業、郵便業	316,069	(28,479)	5,853	344,548	310,216
Wholesale and retail	卸売業、小売業	754,418	22,620	3,788	731,798	750,630
Finance and insurance	金融業、保険業	197,492	12,576	6,920	184,916	190,572
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,576,017	43,169	27,917	2,532,848	2,548,100
Other services	その他の各種サービス業	725,727	775	17,697	724,952	708,030
Local governments	地方公共団体	203,101	30,210	6,445	172,891	196,656
Others	その他	3,555,448	141,932	8,537	3,413,516	3,546,911

4. Loans Information

Balances of Loans (All branches)

4. 貸出金の残高

貸出金の未残・平残(全店)

(Non-Consolidated)

【単体】

For the three months ended

(Unit: Billions of Yen)

For the year ended

		June 30, 2014(A)	(A)-(B)	June 30, 2013(B)	March 31, 2014 (Reference)
(Outstanding balance)	(未残)	9,565.9	135.5	9,430.4	9,505.1
(Average balance)	(平残)	9,506.5	153.7	9,352.8	9,395.5

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

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

Domestic branches (excluding loans in offshore market account)

(Non-Consolidated)

【単体】

(Unit: Billions of Yen)

		As of June 30, 2014 (A)	(A)-(B)	(A)-(C)	As of June 30, 2013 (B)	As of March 31, 2014 (C)
Total	合計	9,551.8	132.8	60.5	9,419.0	9,491.3
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,493.5	(37.4)	17.0	1,530.9	1,476.5
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,727.6	80.1	35.1	7,647.5	7,692.5
Loans to small and medium-sized businesses	中小企業向け貸出	2,947.0	(16.4)	27.9	2,963.4	2,919.1
Loans to individuals	個人向け貸出	4,780.6	96.6	7.3	4,684.0	4,773.3
Residential loans	住宅系ローン	4,428.9	88.7	6.2	4,340.2	4,422.7
Housing loans	住宅ローン	3,042.4	43.2	5.4	2,999.2	3,037.0
Apartment loans	アパートローン	1,386.5	45.6	0.9	1,340.9	1,385.6
Other individual loans	その他のローン	351.6	7.8	1.1	343.8	350.5
Public sectors	公共向け貸出	330.6	90.1	8.4	240.5	322.2
Retail Loans in Kanagawa Prefecture	県内リテール貸出	6,586.4	56.0	33.6	6,530.4	6,552.8

(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: %)

Ratio of loans to small and medium-sized businesses, etc.	中小企業等貸出比率	80.9	(0.2)	(0.1)	81.1	81.0
---	-----------	------	-------	-------	------	------

(Reference)

(参考)

(Unit: Billions of Yen)

		June 30, 2014 (A)	(A)-(B)	June 30, 2013 (B)	March 31, 2014 (Reference)
New housing Loans (Note 1) (Note 2)	住宅ローン実行額(注1)、(注2)	59.6	(31.2)	90.8	310.4
New apartment Loans (Note 1)	アパートローン実行額(注1)	28.6	0.9	27.7	166.3

(注1) 管理ベース (注2) フラット35は除く

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

Note2: Excluding Flat 35.

Breakdown of Loans (average balance)
貸出金内訳(平残)(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding loans in offshore market account)

(Unit: Billions of Yen)

【Non-Consolidated】		[単体]	For the three months ended			For the year ended
			June 30, 2014 (A)	(A)-(B)	June 30, 2013 (B)	March 31, 2014 (Reference)
Total	合計		9,492.8	150.8	9,342.0	9,382.9
Loans to large and medium-sized businesses	大中堅企業向け貸出		1,478.4	(24.5)	1,502.9	1,500.6
Loans to small and medium-sized businesses, etc.	中小企業等貸出		7,694.9	86.8	7,608.1	7,640.0
Loans to small and medium-sized businesses	中小企業向け貸出		2,922.1	(22.2)	2,944.3	2,935.1
Loans to individuals	個人向け貸出		4,772.8	109.1	4,663.7	4,704.9
Residential loans	住宅系ローン		4,422.2	104.3	4,317.9	4,358.6
Housing loans	住宅ローン		3,037.5	53.8	2,983.7	3,007.3
Apartment loans	アパートローン		1,384.6	50.5	1,334.1	1,351.2
Other individual loans	その他のローン		350.6	4.8	345.8	346.2
Public sectors	公共向け貸出		319.3	88.3	231.0	242.2

5. Deposits Information
5. 預金の残高
Balances of Deposits (All branches)
預金の未残・平残(全店)

(Unit: Billions of Yen)

【Non-Consolidated】		[単体]	For the three months ended			For the year ended
			June 30, 2014 (A)	(A)-(B)	June 30, 2013 (B)	March 31, 2014 (Reference)
(Outstanding balance)	(未残)		11,568.7	230.9	11,337.8	11,868.3
(Average balance)	(平残)		11,619.3	397.9	11,221.4	11,304.8

Breakdown of depositors' categories
預金者別預金残高(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding deposits in offshore market account)

(Unit: Billions of Yen)

【Non-Consolidated】		[単体]	For the three months ended			For the year ended	
			As of June 30, 2014(A)	(A)-(B)	(A)-(C)	As of June 30, 2013(B)	As of March 31, 2014(C)
<Outstanding balance>	(未残)						
Individual	個人		8,866.7	229.3	154.2	8,637.4	8,712.5
Of which, liquid deposits	うち流動性		6,004.2	280.0	153.7	5,724.2	5,850.5
Of which, fixed deposits	うち定期性		2,823.9	(44.4)	1.6	2,868.3	2,822.3
Corporate	法人		2,321.2	87.1	93.8	2,234.1	2,227.4
Local Public	公金		257.0	(118.4)	(530.5)	375.4	787.5
Financial institutions	金融		94.9	12.5	(32.0)	82.4	126.9
Total	合計		11,539.9	210.5	(314.6)	11,329.4	11,854.5
Of which, deposits in Kanagawa Prefecture	うち神奈川県内		10,597.9	154.0	(296.6)	10,443.9	10,894.5

【Non-Consolidated】		[単体]	For the three months ended			For the year ended	
			June 30, 2014 (A)	(A)-(B)	June 30, 2013 (B)	March 31, 2014 (Reference)	
<Average balance>	(平残)						
Individual	個人		8,749.6	282.4	8,467.2	8,602.7	
Corporate	法人		2,316.7	98.8	2,217.9	2,208.6	
Local Public	公金		466.1	7.1	459.0	406.4	
Financial institutions	金融		73.5	3.0	70.5	77.7	
Total	合計		11,606.0	391.3	11,214.7	11,295.4	
Of which, deposits in Kanagawa Prefecture	うち神奈川県内		10,643.5	325.8	10,317.7	10,382.7	

6. Individual Deposit Assets, etc.

6. 個人向け預り資産の残高等

Balances of deposit assets for individuals

個人向け預り資産の残高

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

		As of June 30, 2014 (A)	(A)-(B)	(A)-(C)	As of June 30, 2013 (B)	As of March 31, 2014 (C)
Investment trusts	投資信託	548.6	41.5	20.0	507.1	528.6
Annuity insurance, etc.	年金等保険	950.0	(4.4)	(9.6)	954.4	959.6
Foreign currency deposits	外貨預金	36.5	(6.4)	(1.2)	42.9	37.7
Public bonds	公共債	230.4	(75.5)	(12.4)	305.9	242.8
Total balance of investment products for individuals	A 個人向け投資型商品合計 A	1,765.6	(44.7)	(3.4)	1,810.3	1,769.0
Individual deposits (deposits in yen)	個人預金(円貨預金)	8,830.1	235.7	155.4	8,594.4	8,674.7
Total individual deposit assets	B 個人向け預り資産合計 B	10,595.8	191.0	152.1	10,404.8	10,443.7
Ratio of investment products for individuals	A / B 個人向け投資型商品比率 A ÷ B	16.6%	(0.7%)	(0.3%)	17.3%	16.9%

【Consolidated】

【連結】

Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	C 浜銀TT証券㈱の個人向け投資型商品 C	317.3	45.3	18.3	272.0	299.0
Total balance of investment products for individuals (Group total)	D = A + C 個人向け投資型商品グループ合計 D = A + C	2,083.0	0.6	15.0	2,082.4	2,068.0
Total individual deposit assets (Group total)	E = B + C 個人向け預り資産グループ合計 E = B + C	10,913.2	236.3	170.4	10,676.9	10,742.8
Ratio of investment products for individuals (Group total)	D / E 個人向け投資型商品比率グループ合計 D ÷ E	19.0%	(0.5%)	(0.2%)	19.5%	19.2%

Sales amount of investment products for individuals

個人向け投資型商品販売額

【Consolidated】

【連結】

For the three months ended

(Unit: Billions of Yen)

For the year ended

		June 30, 2014 (A)	(A)-(B)	June 30, 2013 (B)	March 31, 2014 (Reference)
Sales amount of Investment trusts (The Bank of Yokohama, Ltd.)	投資信託販売額(単体)	102.7	(7.3)	110.0	357.0
Sales amount of Annuity insurance, etc. (The Bank of Yokohama, Ltd.)	年金等保険販売額(単体)	30.9	14.1	16.8	113.2
Sales amount of Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券㈱の投資型商品販売額	46.1	(16.2)	62.3	198.3
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	179.9	(9.3)	189.2	668.6

7. Loan-Deposit Ratio and Securities-Deposit Ratio

7. 預貸率・預証率

【Non-Consolidated】

【単体】

Loan-Deposit Ratio (All branches)

預貸率(全店)

For the three months ended

(Unit: %)

For the year ended

		June 30, 2014 (A)	(A)-(B)	June 30, 2013 (B)	March 31, 2014 (Reference)
Ratio by outstanding balance	未残ベース	81.98	(0.61)	82.59	79.62
Ratio by average balance	平残ベース	81.01	(1.61)	82.62	82.30

(注) 預金には、譲渡性預金を含んでおります。

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio (All branches)

預証率(全店)

For the three months ended

(Unit: %)

For the year ended

		June 30, 2014 (A)	(A)-(B)	June 30, 2013 (B)	March 31, 2014 (Reference)
Ratio by outstanding balance	未残ベース	19.30	0.50	18.80	17.17
Ratio by average balance	平残ベース	18.75	0.56	18.19	18.36

(注) 預金には、譲渡性預金を含んでおります。

Note: Deposits include negotiable certificates of deposit.

自己資本比率(国際統一基準)の平成26年6月末実績につきましては、算出次第公表いたします。

Capital ratio as of June 30, 2014 will be announced when it is fixed.