

Consolidated Financial Results for the Nine Months ended December 31, 2013



<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.boj.co.jp/>
 Representative: Representative Director, President Tatsumaro Terazawa

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

1. Consolidated Financial Results (for the Nine months ended December 31, 2013)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Nine months ended December 31, 2013	216,194	(1.2%)	74,606	1.6%	46,132	8.1%
Nine months ended December 31, 2012	218,859	0.4%	73,402	9.7%	42,640	22.3%

(Note1) Comprehensive Income: Nine months ended December 31, 2013: ¥58,959 million[23.9%];
 Nine months ended December 31, 2012: ¥47,573 million[32.7%]

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

	Net Income per Share	Net Income per Share (Diluted)
Nine months ended December 31, 2013	¥35.47	¥35.45
Nine months ended December 31, 2012	¥31.95	¥31.94

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
December 31, 2013	13,494,287	928,164	6.4%
March 31, 2013	13,468,743	895,664	6.2%

(Reference) Own Capital: December 31, 2013: ¥870,698 million; March 31, 2013: ¥839,375 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, 2013	—	¥5.00	—	¥6.00	¥11.00
Fiscal year ending March 31, 2014	—	¥5.50	—	—	—
Fiscal year ending March 31, 2014 (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. Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2014)

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

	Ordinary Profit		Net Income		Net Income per Share
Fiscal year ending March 31, 2014	94,500	(0.6%)	56,500	2.0%	¥43.52

(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 nine months ended December 31, 2013: No

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

(3) Changes in accounting standards, accounting estimates, and restatements.

- | | |
|---|----|
| (A) Changes in accounting policies due to revision of accounting standards: | No |
| (B) Changes in accounting policies due to reasons other than (A): | No |
| (C) Changes in accounting estimates: | No |
| (D) Restatements: | No |

(4) Number of common stocks issued:

(A) Number of stocks issued (including treasury stocks):	December 31, 2013	1,310,071,054 shares	March 31, 2013	1,310,071,054 shares
(B) Number of treasury stocks:	December 31, 2013	19,062,109 shares	March 31, 2013	1,607,888 shares
(C) Average outstanding stocks for the nine months ended:	December 31, 2013	1,300,600,511 shares	December 31, 2012	1,334,300,764 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.)

- 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.
- The average number of outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2014 is based on the average of ‘The average number of outstanding stocks for the nine months ended December 31, 2013’, which is indicated ‘(4)Number of common stocks issued’ above, and ‘The average number of outstanding stocks from January 1, 2014 to March 31, 2014 (forecast)’.

4. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2013	As of December 31, 2013
Assets:		
Cash and due from banks	923,218	877,823
Call loans and bills bought	250,527	265,201
Monetary claims bought	140,652	129,082
Trading assets	34,932	10,408
Securities	2,219,630	2,145,288
Loans and bills discounted	9,343,974	9,482,520
Foreign exchanges	5,742	6,580
Lease receivables and investment assets	61,914	63,740
Other assets	145,253	208,949
Tangible fixed assets	125,435	123,815
Intangible fixed assets	12,922	12,067
Deferred tax assets	16,723	8,601
Customers' liabilities for acceptances and guarantees	256,681	229,412
Allowance for loan losses	(68,866)	(69,203)
Total assets	13,468,743	13,494,287
Liabilities:		
Deposits	11,450,207	11,484,548
Negotiable certificates of deposit	32,490	81,334
Call money and bills sold	207,707	221,484
Payables under securities lending transactions	5,100	47,195
Trading liabilities	1,046	770
Borrowed money	300,618	275,830
Foreign exchanges	77	231
Bonds payable	64,300	44,000
Other liabilities	233,021	159,679
Provision for directors' bonuses	64	
Provision for retirement benefits	203	225
Provision for reimbursement of deposits	1,537	1,347
Provision for contingent losses	691	730
Reserves under the special laws	5	8
Deferred tax liabilities for land revaluation	19,323	19,323
Acceptances and guarantees	256,681	229,412
Total liabilities	12,573,078	12,566,123
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	358,033	389,152
Treasury stock	(625)	(10,362)
Total shareholders' equity	750,281	771,662
Valuation difference on available-for-sale securities	54,863	64,780
Deferred gains or losses on hedges	(19)	6
Revaluation reserve for land	34,249	34,249
Total accumulated other comprehensive income	89,094	99,036
Subscription rights to shares	309	248
Minority interests	55,979	57,217
Total net assets	895,664	928,164
Total liabilities and net assets	13,468,743	13,494,287

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

(Unit: Millions of Yen)

	December 31, 2012	December 31, 2013
Ordinary income	218,859	216,194
Interest income	130,184	126,558
Of which, interest on loans and discounts	110,740	104,797
Of which, interest and dividends on securities	15,790	18,158
Fees and commissions	38,124	44,676
Trading income	1,401	1,059
Other ordinary income	45,113	37,968
Other income	4,035	5,930
Ordinary expenses	145,456	141,587
Interest expenses	7,797	6,605
Of which, interest on deposits	4,126	3,768
Fees and commissions payments	8,131	7,774
Trading expenses	7	4
Other ordinary expenses	34,234	29,532
General and administrative expenses	82,894	83,423
Other expenses	12,390	14,246
Ordinary profit	73,402	74,606
Extraordinary income	0	3,751
Gain on disposal of noncurrent assets	0	527
Gain on contribution of securities to retirement benefit trust		3,223
Extraordinary loss	296	820
Loss on disposal of noncurrent assets	295	817
Other	0	2
Income before income taxes and minority interests	73,106	77,537
Income taxes-current	26,274	26,061
Income taxes-deferred	1,443	2,761
Total income taxes	27,718	28,822
Income before minority interests	45,388	48,714
Minority interests in income	2,747	2,581
Net income	42,640	46,132

(Consolidated Statements of Comprehensive Income)

(For the nine months ended)

(Unit: Millions of Yen)

	December 31, 2012	December 31, 2013
Income before minority interests	45,388	48,714
Other comprehensive income	2,185	10,244
Valuation difference on available-for-sale securities	2,209	10,218
Deferred gains or losses on hedges	(23)	25
Comprehensive income	47,573	58,959
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of the parent	44,820	56,075
Comprehensive income attributable to minority interests	2,753	2,884

SELECTED FINANCIAL INFORMATION FOR THE NINE MONTHS ENDED DECEMBER 31, 2013

. Summary

. 決算サマリー

1. Income status (Non-Consolidated)

1. 損益の状況(単体)

- Gross operating income Although the interest income from domestic operations decreased due to the decline of interest rate, gross operating income increased by 0.5 billion yen from the same period previous year, to 150.8 billion yen. Fees and commissions from domestic operations increased significantly by 5.0 billion yen from the same period previous year, mainly because the fees and commissions of investment trusts increased.
- Expenses The increase of gross operating income and the decrease of expenses resulted in the increase of core net business profit by 0.7 billion yen from the same period previous year to 77.6 billion yen.
- Ordinary profit The increase of core net business profit, the improvement of the gains on stocks and other securities, and the decrease in credit costs, led to the increase in ordinary profit by 2.1 billion yen from the same period previous year, to 68.5 billion yen.
- Net income Because our ordinary profit increased and we recorded the gain on securities contributed to employees' retirement benefit trust as an extra ordinary income, our net income increased by 3.9 billion yen from the same period previous year, to 45.1 billion yen.

(Unit: Billions of Yen)

		For the nine months ended		For the year ended	
		December 31, 2013(A)	(A)-(B)	December 31, 2012(B)	March 31, 2013 (Reference)
Gross operating income	業務粗利益	150.8	0.5	150.3	202.3
Of which, interest income from domestic operations	うち国内資金利益	118.5	(2.7)	121.2	161.1
Of which, fees and commissions from domestic operations	うち国内役務取引等利益	25.9	5.0	20.9	31.7
Of which, other ordinary income from domestic operations	うち国内その他業務利益	4.2	(2.0)	6.2	6.7
Expenses	経費(除く臨時処理分)	()	(0.2)	73.3	96.4
(Reference) OHR (%)	(参考) O H R (%)	48.5	(0.2)	48.7	47.6
Core net business profit	実質業務純益	77.6	0.7	76.9	105.8
Provision of allowance for general loan losses	一般貸倒引当金繰入額	()	0.3	(3.1)	(6.4)
Net business profit	業務純益	77.2	(2.9)	80.1	112.2
Non-recurring gains (losses)	臨時損益	(8.7)	5.0	(13.7)	(25.8)
Of which, disposal of bad debts	うち不良債権処理額	()	6.6	11.4	21.5
Of which, gains or losses on stocks and other securities	うち株式等関係損益	1.1	1.3	(0.2)	(1.4)
Ordinary profit	経常利益	68.5	2.1	66.4	86.4
Net income	四半期(当期)純利益	45.1	3.9	41.2	53.3
Credit costs	与信関係費用	()	7.0	(1.3)	8.3

2. Loans and Deposits, etc. Information

2. 貸出金・預金等の状況

- Loans Individual loans increased mainly on housing loans and apartment loans, and therefore the average balance of total domestic loans accounted 9364.4 billion yen, which was 216.8 billion yen increase from the same period previous year. (+2.3% annual basis)
- Deposits Since deposits from individuals rose by 292.3 billion yen from the same period previous year, average balance of total deposits increased by 442.0 billion yen from the same period previous year (+4.0% annual basis) to 11,238.4 billion yen, reaching above 11,000 billion yen level.

[Non-Consolidated] Loans

[単体] 貸出金平均残高(特別国際金融取引勘定を除く国内店分)

(Unit: Billions of Yen)

		For the nine months ended		For the year ended	
		December 31, 2013 (A)	(A)-(B)	December 31, 2012 (B)	March 31, 2013 (Reference)
Loans < average balance >	貸出金合計 <平残>	9,364.4	216.8	9,147.6	9,194.7
Of which, Loans to small and medium-sized businesses, etc.	うち中小企業等貸出	7,631.6	201.5	7,430.1	7,467.9
Loans to small and medium-sized businesses	中小企業向け貸出	2,938.5	(24.4)	2,962.9	2,969.0
Loans to individuals	個人向け貸出	4,693.1	226.0	4,467.1	4,498.9

[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)

(Unit: Billions of Yen)

		For the nine months ended		For the year ended	
		December 31, 2013 (A)	(A)-(B)	December 31, 2012 (B)	March 31, 2013 (Reference)
Deposits < average balance >	預金合計 <平残>	11,238.4	442.0	10,796.4	10,843.2
Of which, deposits from individuals	うち個人預金	8,559.8	292.3	8,267.5	8,302.6

- Investment products for individuals Because the sales of investment trusts and annuity insurance were firm, the total balance of investment products for individuals rose by 38.1 billion yen from the end of the same period previous year, to 2,097.7 billion yen.

[Consolidated] Investment products for individuals

[連結] 個人向け投資型商品残高

(Unit: Billions of Yen)

		As of December 31, 2013(A)	(A)-(B)	As of December 31, 2012(B)	As of September 30, 2013
Total balance of investment products for individuals (Group total)	個人向け投資型商品グループ合計	2,097.7	38.1	2,059.6	2,096.7
Investment products for individuals (The Bank of Yokohama, Ltd.)	個人向け投資型商品合計(単体)	1,794.9	(6.5)	1,801.4	1,807.9
Of which, investment trusts (The Bank of Yokohama, Ltd.)	うち投資信託(単体)	512.9	44.2	468.7	513.7
Of which, annuity insurance, etc. (The Bank of Yokohama, Ltd.)	うち年金等保険(単体)	974.0	23.8	950.2	966.5
Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	浜銀TT証券(株)の個人向け投資型商品	302.8	44.7	258.1	288.8

. Digest of Financial Results for the nine months ended December 31, 2013
 . 平成26年3月期 第3四半期決算の概況

1. Profit and Loss
 [Non-Consolidated]

1. 損益状況
 [単体]

(Unit: Millions of Yen)

For the nine months ended

For the year ended

		December 31, 2013(A)	(A)-(B)	December 31, 2012(B)	March 31, 2013 (Reference)
			[0.3%]		
1	Gross operating income	150,817	479	150,338	202,344
2	(Excluding gains (losses) on bonds)	154,309	(4,414)	158,723	211,817
3	Gross operating income from domestic operations	148,818	81	148,737	200,074
4	(Excluding gains (losses) on bonds)	152,173	(4,962)	157,135	209,561
5	Interest income	118,543	(2,719)	121,262	161,168
6	Fees and commissions	25,974	5,003	20,971	31,770
7	Trading income	98	(163)	261	369
8	Other ordinary income	4,201	(2,041)	6,242	6,765
9	(Of which, gains (losses) on bonds)	(3,355)	5,043	(8,398)	(9,487)
10	Gross operating income from international operations	1,999	399	1,600	2,270
11	(Excluding gains (losses) on bonds)	2,136	549	1,587	2,256
12	Interest income	853	625	228	360
13	Fees and commissions	244	(43)	287	367
14	Trading income	(4)	3	(7)	(8)
15	Other ordinary income	905	(187)	1,092	1,551
16	(Of which, gains (losses) on bonds)	(137)	(149)	12	14
17	Expenses	73,198	(165)	73,363	96,495
18	Personnel	31,119	1,115	30,004	40,281
19	Facilities	37,982	(959)	38,941	50,544
20	Taxes	4,096	(321)	4,417	5,669
21	(Reference) OHR (%) (17÷1)	48.5	(0.2)	48.7	47.6
22	Core net business profit	77,618	643	76,975	105,849
23	(Excluding gains (losses) on bonds)	81,111	(4,249)	85,360	115,322
24	Provision of allowance for general loan losses	367	3,510	(3,143)	(6,434)
25	Net business profit	77,250	(2,868)	80,118	112,283
26	(Of which, gains (losses) on bonds)	(3,492)	4,893	(8,385)	(9,472)
27	Non-recurring gains (losses)	(8,713)	4,990	(13,703)	(25,881)
28	Disposal of bad debts	6,641	(4,826)	11,467	21,557
29	Written-off of loans	1,640	(1,356)	2,996	4,390
30	Provision of allowance for specific loan losses	5,749	(3,744)	9,493	18,221
31	Loss on sales of non-performing loans	112	94	18	111
32	Recoveries of written-off claims	1,213	(101)	1,314	1,475
33	Other	352	79	273	309
34	Gains or losses on stocks and other securities	1,182	1,454	(272)	(1,481)
35	Gains on sales of stocks and other securities	1,860	1,779	81	162
36	Losses on sales of stocks and other securities	673	617	56	71
37	Losses on devaluation of stocks and other securities	4	(293)	297	1,572
38	Other non-recurring gains (losses)	(3,254)	(1,291)	(1,963)	(2,842)
39	Ordinary profit	68,537	2,123	66,414	86,402
40	Extraordinary income (loss)	2,933	3,227	(294)	(585)
41	Gain on contribution of securities to retirement benefit trust	3,223	3,223	-	-
42	Gain (loss) on disposal of noncurrent assets	(290)	4	(294)	(468)
43	Gain on disposal of noncurrent assets	527	527	-	-
44	Loss on disposal of noncurrent assets	817	523	294	468
45	Impairment loss	-	-	-	117
46	Income before income taxes	71,471	5,351	66,120	85,817
47	Income taxes-current	23,633	(324)	23,957	32,128
48	Income taxes-deferred	2,713	1,798	915	347
49	Total income taxes	26,346	1,473	24,873	32,476
50	Net income	45,124	3,878	41,246	53,341
51	Credit costs (24+28)	7,009	(1,315)	8,324	15,122

(Unit: Millions of Yen)

【Consolidated】		【連結】		For the nine months ended			For the year ended
				December 31, 2013(A)	(A)-(B)	December 31, 2012(B)	March 31, 2013 (Reference)
Consolidated gross operating income		連結粗利益	166,347	[1.0%] 1,695	164,652	222,684	
Interest income	資金利益	119,953	(2,433)	122,386	162,739		
Fees and commissions	役務取引等利益	36,902	6,910	29,992	44,577		
Trading income	特定取引利益	1,055	(338)	1,393	2,035		
Other ordinary income	その他業務利益	8,436	(2,442)	10,878	13,332		
General and administrative expenses	営業経費 ()	83,423	529	82,894	109,510		
Credit costs	与信関係費用 ()	9,194	36	9,158	18,052		
Written-off of loans	貸出金償却 ()	3,643	(1,449)	5,092	7,228		
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()	6,412	(3,390)	9,802	18,657		
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	680	4,543	(3,863)	(5,753)		
Recoveries of written-off claims	償却債権取立益	2,039	(126)	2,165	2,506		
Other	その他 ()	497	205	292	427		
Gains or losses on stocks and other securities	株式等関係損益	1,184	1,551	(367)	(1,486)		
Other	その他	(306)	(1,476)	1,170	1,444		
Ordinary profit	経常利益	74,606	[1.6%] 1,204	73,402	95,079		
Extraordinary income (loss)	特別損益	2,930	3,226	(296)	(588)		
Income before income taxes and minority interests	税金等調整前四半期(当期)純利益	77,537	4,431	73,106	94,490		
Income taxes-current	法人税、住民税及び事業税 ()	26,061	(213)	26,274	35,603		
Income taxes-deferred	法人税等調整額 ()	2,761	1,318	1,443	109		
Total income taxes	法人税等合計 ()	28,822	1,104	27,718	35,712		
Income before minority interests	少数株主損益調整前四半期(当期)純利益	48,714	3,326	45,388	58,778		
Minority interests in income	少数株主利益 ()	2,581	(166)	2,747	3,436		
Net income	四半期(当期)純利益	46,132	[8.1%] 3,492	42,640	55,342		

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

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

(Unit: Millions of Yen)

【Reference】		【参考】		For the nine months ended			For the year ended
				December 31, 2013(A)	(A)-(B)	December 31, 2012(B)	March 31, 2013 (Reference)
Consolidated net business profit		連結業務純益	86,124	[0.9%] 829	85,295	117,968	

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

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

【Number of Consolidated Companies】		【連結対象会社数】		(Unit: Number of Companies)			
		As of December 31, 2013(A)	(A)-(B)	As of December 31, 2012(B)	As of March 31, 2013		
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 nine months ended		For the year ended	
		December 31, 2013(A)	(A)-(B)	December 31, 2012(B)	March 31, 2013 (Reference)		
Interest-earning assets	資金運用勘定	11,725.4	(38.4)	11,763.8	11,771.9		
Loans and bills discounted	貸出金	9,302.1	203.1	9,099.0	9,145.5		
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,602.0	196.5	7,405.5	7,443.2		
Loans to small and medium-sized businesses	中小企業向け貸出	2,908.9	(29.4)	2,938.3	2,944.3		
Loans to individuals	個人向け貸出	4,693.1	226.0	4,467.1	4,498.9		
Securities	有価証券	1,958.2	(279.3)	2,237.5	2,195.0		
Bonds	債券	1,830.7	(273.0)	2,103.7	2,061.2		
Stocks	株式	127.4	(6.4)	133.8	133.8		
Interest-bearing liabilities	資金調達勘定	11,754.9	387.1	11,367.8	11,396.8		
Deposits	預金	11,089.3	442.1	10,647.2	10,694.0		
Deposits from individuals	個人預金	8,517.9	298.4	8,219.5	8,255.0		
External liabilities	外部負債	460.5	(71.6)	532.1	519.3		

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

(Unit: %)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2013(A)	(A)-(B)	December 31, 2012(B)	March 31, 2013 (Reference)		
Yield on interest-earning assets (A)	資金運用利回 A	1.40	(0.04)	1.44	1.44		
Loans and bills discounted	貸出金利回	1.48	(0.12)	1.60	1.59		
Securities	有価証券利回	1.17	0.27	0.90	0.95		
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.05	(0.02)	0.07	0.07		
Deposits	預金利回	0.04	0.00	0.04	0.04		
External liabilities	外部負債利回	0.22	(0.19)	0.41	0.42		
Expenses ratio	経費率	0.83	(0.04)	0.87	0.86		
Total funding cost (C)	資金調達原価 C	0.85	(0.05)	0.90	0.89		
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.35	(0.02)	1.37	1.37		
Interest margin between loans and deposits	預貸金利鞘	0.60	(0.08)	0.68	0.68		
Net interest margin (A)-(C)	総資金利鞘 A-C	0.55	0.01	0.54	0.55		

4. Gains (Losses) on Investment Securities

4. 有価証券関係損益

① Gains (Losses) on Bonds

① 国債等債券損益

(Unit: Millions of Yen)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2013(A)	(A)-(B)	December 31, 2012(B)	March 31, 2013 (Reference)		
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(3,492)	4,893	(8,385)	(9,472)		
Gains on sales	売却益	2,986	(1,178)	4,164	4,218		
Gains on redemption	償還益	-	-	-	-		
Losses on sales	売却損 (△)	5,200	(6,658)	11,858	12,863		
Losses on redemption	償還損 (△)	1,269	648	621	792		
Losses on devaluation	償却 (△)	8	(62)	70	35		

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

(Unit: Millions of Yen)

		For the nine months ended		For the year ended		
		December 31, 2013(A)	(A)-(B)	December 31, 2012(B)	March 31, 2013 (Reference)	
Gains (losses) on bonds derivatives	債券デリバティブ損益	5,277	(6,771)	12,048	12,124	
Gains (losses) on bonds + Gains (losses) on bonds derivatives	国債等債券損益(5勘定戻) + 債券デリバティブ損益	1,784	(1,879)	3,663	2,651	

Gains (Losses) on stocks and other securities

株式等関係損益

(Unit: Millions of Yen)

【Non-Consolidated】

【単体】

For the nine months ended

For the year ended

		December 31, 2013(A)	(A)-(B)	December 31, 2012(B)	March 31, 2013 (Reference)
Gains (losses) on stocks and other securities	株式等関係損益 (3勘定戻)	1,182	1,454	(272)	(1,481)
Gains on sales	売却益	1,860	1,779	81	162
Losses on sales	売却損 ()	673	617	56	71
Losses on devaluation	償却 ()	4	(293)	297	1,572

5. Net Unrealized Gains (Losses) on Securities

5. 時価のある有価証券の評価損益

(Unit: Millions of Yen)

【Non-Consolidated】

【単体】

		As of December 31, 2013					As of September 30, 2013			
		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	263,374	9,519	(774)	9,530	10	266,081	10,293	10,309	15
Available-for-sale	その他有価証券	1,970,320	96,643	6,362	102,559	5,915	1,869,577	90,281	95,307	5,026
	Equity securities	176,360	75,163	6,112	76,815	1,651	171,280	69,051	70,986	1,934
	Debt securities	1,430,163	8,878	(1,538)	9,615	737	1,358,998	10,416	10,702	285
	Other securities	363,796	12,601	1,788	16,128	3,526	339,298	10,813	13,619	2,805
Total	合計	2,233,695	106,163	5,588	112,089	5,926	2,135,659	100,575	105,617	5,041
	Equity securities	176,360	75,163	6,112	76,815	1,651	171,280	69,051	70,986	1,934
	Debt securities	1,693,538	18,397	(2,313)	19,146	748	1,625,079	20,710	21,011	301
	Other securities	363,796	12,601	1,788	16,128	3,526	339,298	10,813	13,619	2,805

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は四半期/中間貸借対照表計上額と取得原価との差額を計上しております。
2. 四半期/中間貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

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

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of December 31, 2013					As of September 30, 2013			
		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	266,076	9,531	(775)	9,542	10	269,782	10,306	10,322	15
Available-for-sale	その他有価証券	1,974,978	98,728	6,344	104,789	6,061	1,874,256	92,384	97,551	5,167
	Equity securities	181,013	77,248	6,095	79,045	1,797	175,954	71,153	73,229	2,075
	Debt securities	1,430,168	8,878	(1,538)	9,615	737	1,359,003	10,416	10,702	285
	Other securities	363,796	12,601	1,788	16,128	3,526	339,298	10,813	13,619	2,805
Total	合計	2,241,054	108,260	5,570	114,332	6,072	2,144,039	102,690	107,873	5,182
	Equity securities	181,013	77,248	6,095	79,045	1,797	175,954	71,153	73,229	2,075
	Debt securities	1,696,244	18,409	(2,314)	19,158	748	1,628,786	20,723	21,024	301
	Other securities	363,796	12,601	1,788	16,128	3,526	339,298	10,813	13,619	2,805

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は四半期/中間連結貸借対照表計上額と取得原価との差額を計上しております。
2. 四半期/中間連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

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

(Reference)Transition of outstanding balance of securities

(参考)有価証券の種類別残高推移

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of December 31, 2013 (A)	(A)-(B)	(A)-(C)	As of December 31, 2012 (B)	As of September 30, 2013 (C)
Securities	有価証券	2,153,017	(68,383)	101,383	2,221,400	2,051,634
Government bonds	国債	684,005	(264,245)	17,039	948,250	666,966
Local government bonds	地方債	237,160	12,475	14,422	224,685	222,738
Corporate bonds	社債	772,372	16,415	36,997	755,957	735,375
Stocks	株式	199,356	46,616	5,248	152,740	194,108
Other securities	その他の証券	260,121	120,354	27,676	139,767	232,445

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of December 31, 2013 (A)	(A)-(B)	(A)-(C)	As of December 31, 2012 (B)	As of September 30, 2013 (C)
Securities	有価証券	2,145,288	(68,115)	100,366	2,213,403	2,044,922
Government bonds	国債	686,007	(264,746)	16,040	950,753	669,967
Local government bonds	地方債	237,859	12,475	14,421	225,384	223,438
Corporate bonds	社債	772,377	16,414	36,997	755,963	735,380
Stocks	株式	189,860	47,389	5,226	142,471	184,634
Other securities	その他の証券	259,183	120,354	27,682	138,829	231,501

6. Derivative contracts

6. デリバティブ取引

【Consolidated】

【連結】

(Unit: Millions of Yen)

Interest rate contracts

金利関連取引

				As of December 31, 2013			As of September 30, 2013		
				Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Unrealized Gain (Loss)
OTC	Interest rate swaps	店頭	金利スワップ	4,476,499	7,269	7,269	4,589,301	7,013	7,013
	Others		その他	62,987	(13)	601	62,426	(15)	588
Total		合計			7,256	7,871		6,998	7,601

(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.

Foreign exchange

通貨関連取引

(Unit: Millions of Yen)

				As of December 31, 2013			As of September 30, 2013		
				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	82,315	341	341	86,856	373	373
	Forward exchange contracts		為替予約	162,315	(1,480)	(1,480)	48,892	(72)	(72)
	Options		通貨オプション	58,268	11	324	53,228	1	351
Total		合計			(1,127)	(814)		302	652

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

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

Stocks contracts

Not applicable

株式関連取引

該当事項はありません。

Bonds contracts

債券関連取引

(Unit: Millions of Yen)

				As of December 31, 2013			As of September 30, 2013		
				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	7,344	35	35	5,185	(2)	(2)
OTC	Options	店頭	債券店頭オプション	80,000	(145)	201	-	-	-
Total		合計			(109)	236		(2)	(2)

Commodity related transactions

Not applicable

商品関連取引

該当事項はありません。

Credit derivative transactions

Not applicable

クレジット・デリバティブ取引

該当事項はありません。

・ 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 December 31, 2013 (A)	(A)-(B)	As of September 30, 2013 (B)
Loans to borrowers in bankruptcy	破綻先債権額	4,733	508	4,225
Past due loans	延滞債権額	178,881	(749)	179,630
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	5,555	1,179	4,376
Restructured loans	貸出条件緩和債権額	22,482	(616)	23,098
Total	合計	211,652	322	211,330
(Amount of partial direct written-off)	(部分直接償却額)	58,027	(1,634)	59,661
Loans and bills discounted	貸出金残高(未残)	9,529,282	125,685	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.

【Consolidated】

【連結】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of December 31, 2013 (A)	(A)-(B)	As of September 30, 2013 (B)
Loans to borrowers in bankruptcy	破綻先債権額	4,733	508	4,225
Past due loans	延滞債権額	182,082	(901)	182,983
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	5,555	1,179	4,376
Restructured loans	貸出条件緩和債権額	22,482	(616)	23,098
Total	合計	214,853	170	214,683
(Amount of partial direct written-off)	(部分直接償却額)	69,855	(1,733)	71,588
Loans and bills discounted	貸出金残高(未残)	9,482,520	127,680	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.

2. Status of Claims disclosed under the Financial Revitalization Law

2. 金融再生法開示債権の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of December 31, 2013 (A)	(A)-(B)	As of September 30, 2013 (B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	41,066	(125)	41,191
Doubtful claims	危険債権	143,614	(21)	143,635
Claims in need of special caution	要管理債権	28,037	563	27,474
Sub-total (Claims in need of special caution or below)	要管理債権以下計	212,718	417	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	1,002,807	6,208	996,599
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,483,458	120,531	8,362,927
Sub-total (Normal claims)	正常債権計	9,486,265	126,739	9,359,526
Total (Credit exposures)	合計	9,698,983	127,155	9,571,828
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	30,045	146	29,899
Non-performing loans ratio (Percentage of claims in need of special caution or below)	A / B		2.1	2.2
	不良債権比率 (%)	A ÷ B	(0.1)	

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of December 31, 2013 (A)	(A)-(B)	As of September 30, 2013 (B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	44,589	(291)	44,880
Doubtful claims	危険債権	144,791	40	144,751
Claims in need of special caution	要管理債権	28,037	563	27,474
Sub-total (Claims in need of special caution or below)	要管理債権以下計	217,419	313	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	1,006,001	5,785	1,000,216
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,599,808	117,969	8,481,839
Sub-total (Normal claims)	正常債権計	9,605,810	123,754	9,482,056
Total (Credit exposures)	合計	9,823,229	124,067	9,699,162
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	30,677	151	30,526
Non-performing loans ratio (Percentage of claims in need of special caution or below)	C / D		2.2	2.2
	不良債権比率 (%)	C ÷ D	0.0	

3. Loan Portfolio Information

Domestic branches (excluding loans in offshore market account)

3. 業種別貸出金の状況(特別国際金融取引勘定を除く国内店分)

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of December 31, 2013 (A)	(A)-(B)	(A)-(C)	As of December 31, 2012 (B)	As of September 30, 2013 (C)
Total	合計	9,516,380	111,804	125,250	9,404,576	9,391,130
Manufacturing	製造業	971,644	(37,982)	8,507	1,009,626	963,137
Agriculture and forestry	農業、林業	2,793	(398)	(205)	3,191	2,998
Fishery	漁業	6,637	(1,649)	(1,230)	8,286	7,867
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,470	160	355	4,310	4,115
Construction	建設業	240,167	(16,128)	3,868	256,295	236,299
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	15,904	1,787	1,594	14,117	14,310
IT and telecommunication	情報通信業	55,410	(8,013)	2,771	63,423	52,639
Transport and postal activities	運輸業、郵便業	325,486	(28,707)	(10,184)	354,193	335,670
Wholesale and retail	卸売業、小売業	765,237	13,142	30,049	752,095	735,188
Finance and insurance	金融業、保険業	193,093	(2,858)	654	195,951	192,439
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,554,300	35,942	21,667	2,518,358	2,532,633
Other services	その他の各種サービス業	733,213	(9,048)	15,124	742,261	718,089
Local governments	地方公共団体	177,636	28,215	10,894	149,421	166,742
Others	その他	3,470,384	137,338	41,381	3,333,046	3,429,003

4. Loans Information

4. 貸出金の残高

Balances of Loans (All branches)

貸出金の末残・平残(全店)

(Unit: Billions of Yen)

【Non-Consolidated】

【単体】

For the nine months ended

For the six months ended

		December 31, 2013(A)	(A)-(B)	December 31, 2012(B)	September 30, 2013 (Reference)
(Outstanding balance)	(末残)	9,529.2	116.3	9,412.9	9,403.5
(Average balance)	(平残)	9,376.9	220.6	9,156.3	9,367.8

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

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

Domestic branches (excluding loans in offshore market account)

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

		As of December 31, 2013 (A)	(A)-(B)	(A)-(C)	As of December 31, 2012 (B)	As of September 30, 2013 (C)
Total	合計	9,516.3	111.8	125.2	9,404.5	9,391.1
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,519.7	(51.8)	16.2	1,571.5	1,503.5
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,757.9	136.9	100.0	7,621.0	7,657.9
Loans to small and medium-sized businesses	中小企業向け貸出	3,012.9	(17.2)	73.3	3,030.1	2,939.6
Loans to individuals	個人向け貸出	4,745.0	154.2	26.7	4,590.8	4,718.3
Residential loans	住宅系ローン	4,398.0	148.4	26.5	4,249.6	4,371.5
Housing loans	住宅ローン	3,029.6	101.2	15.7	2,928.4	3,013.9
Apartment loans	アパートローン	1,368.4	47.2	10.8	1,321.2	1,357.6
Other individual loans	その他のローン	346.9	5.7	0.2	341.2	346.7
Public sectors	公共向け貸出	238.6	26.7	9.0	211.9	229.6
Retail Loans in Kanagawa Prefecture	県内リテール貸出	6,609.0	116.8	72.5	6,492.2	6,536.5

(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	81.5	0.5	0.0	81.0	81.5
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(Reference)

(参考)

(Unit: Billions of Yen)

For the nine months ended

For the six months ended

		December 31, 2013 (A)	(A)-(B)	December 31, 2012 (B)	September 30, 2013 (Reference)
New housing Loans	住宅ローン実行額	236.0	(85.3)	321.3	172.0

(注) 管理ベース、フラット35は除く

Note: New housing loans above is calculated by our managerial accounting basis. Excluding Flat 35.

Brakedown 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)

[Non-Consolidated]	【単体】	For the nine months ended			(Unit: Billions of Yen)	
		December 31, 2013 (A)	(A)-(B)	December 31, 2012 (B)	For the six months ended September 30, 2013 (Reference)	
Total	合計	9,364.4	216.8	9,147.6	9,356.5	
Loans to large and medium-sized businesses	大中堅企業向け貸出	1,499.5	(15.9)	1,515.4	1,507.6	
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,631.6	201.5	7,430.1	7,614.6	
Loans to small and medium-sized businesses	中小企業向け貸出	2,938.5	(24.4)	2,962.9	2,938.8	
Loans to individuals	個人向け貸出	4,693.1	226.0	4,467.1	4,675.7	
Residential loans	住宅系ローン	4,347.5	218.1	4,129.4	4,331.0	
Housing loans	住宅ローン	3,001.9	168.7	2,833.2	2,992.7	
Apartment loans	アパートローン	1,345.6	49.5	1,296.1	1,338.2	
Other individual loans	その他のローン	345.6	7.9	337.7	344.7	
Public sectors	公共向け貸出	233.2	31.1	202.1	234.2	

5. Deposits, etc. Information

5. 預金等の状況

Balances of Deposits (All branches)

預金の未残・平残(全店)

(Unit: Billions of Yen)

[Non-Consolidated]	【単体】	For the nine months ended			(Unit: Billions of Yen)	
		December 31, 2013 (A)	(A)-(B)	December 31, 2012 (B)	For the six months ended September 30, 2013 (Reference)	
(Outstanding balance)	(未残)	11,516.8	528.6	10,988.2	11,176.5	
(Average balance)	(平残)	11,246.8	440.0	10,806.8	11,220.6	

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)

[Non-Consolidated]	【単体】	(Unit: Billions of Yen)				
		As of December 31, 2013(A)	(A)-(B)	(A)-(C)	As of December 31, 2012(B)	As of September 30, 2013(C)
<Outstanding balance>	(未残)					
Individual	個人	8,813.8	332.2	276.7	8,481.6	8,537.1
Of which, liquid deposits	うち流動性	5,925.8	364.0	278.4	5,561.8	5,647.4
Of which, fixed deposits	うち定期性	2,846.8	(22.9)	(0.5)	2,869.7	2,847.3
Corporate	法人	2,332.3	222.1	118.9	2,110.2	2,213.4
Local Public	公金	284.0	(16.0)	(31.6)	300.0	315.6
Financial institutions	金融	69.7	(7.0)	(39.5)	76.7	109.2
Total	合計	11,499.9	531.3	324.4	10,968.6	11,175.5
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,564.1	429.8	286.6	10,134.3	10,277.5

For the nine months ended

(Unit: Billions of Yen)
For the six months ended

<Average balance>	(平残)	For the nine months ended			(Unit: Billions of Yen)	
		December 31, 2013 (A)	(A)-(B)	December 31, 2012 (B)	For the six months ended September 30, 2013 (Reference)	
Individual	個人	8,559.8	292.3	8,267.5	8,523.0	
Corporate	法人	2,202.7	103.7	2,099.0	2,192.9	
Local Public	公金	401.7	42.9	358.8	424.3	
Financial institutions	金融	74.0	3.1	70.9	74.4	
Total	合計	11,238.4	442.0	10,796.4	11,214.7	
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,332.5	364.9	9,967.6	10,315.5	

Balances of deposit assets for
individuals
【Non-Consolidated】個人向け預り資産の残高
【単体】

(Unit: Billions of Yen)

		As of December 31, 2013 (A)	(A)-(B)	(A)-(C)	As of December 31, 2012 (B)	As of September 30, 2013 (C)
Investment trusts	投資信託	512.9	44.2	(0.8)	468.7	513.7
Annuity insurance, etc.	年金等保険	974.0	23.8	7.5	950.2	966.5
Foreign currency deposits	外貨預金	39.3	(8.9)	(1.3)	48.2	40.6
Public bonds	公共債	268.5	(65.6)	(18.3)	334.1	286.8
Total balance of investment products for individuals	A 個人向け投資型商品合計 A	1,794.9	(6.5)	(13.0)	1,801.4	1,807.9
Individual deposits (deposits in yen)	個人預金(円貨預金)	8,774.4	341.1	277.9	8,433.3	8,496.5
Total individual deposit assets	B 個人向け預り資産合計 B	10,569.4	334.7	265.0	10,234.7	10,304.4
Ratio of investment products for individuals (%)	A / B 個人向け投資型商品比率 (%) A ÷ B	16.9	(0.7)	(0.6)	17.6	17.5

【Consolidated】

【連結】

Investment products for individuals at Hamagin Tokai Tokyo Securities Co.,Ltd.	C 浜銀TT証券株の個人向け投資型商品 C	302.8	44.7	14.0	258.1	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 D = A + C	2,097.7	38.1	1.0	2,059.6	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 E = B + C	10,872.2	379.3	279.0	10,492.9	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 (%) D ÷ E	19.2	(0.4)	(0.5)	19.6	19.7

Sales amount of investment products for individuals
【Consolidated】個人向け投資型商品販売額
【連結】

(Unit: Billions of Yen)

		For the nine months ended		For the six months ended	
		December 31, 2013 (A)	(A)-(B)	December 31, 2012 (B)	September 30, 2013 (Reference)
Sales amount of Investment trusts (The Bank of Yokohama, Ltd.)	投資信託販売額(単体)	263.2	55.5	207.7	181.4
Sales amount of Annuity insurance, etc. (The Bank of Yokohama, Ltd.)	年金等保険販売額(単体)	82.7	(21.9)	104.6	55.0
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	149.6	65.5	84.1	103.1
Sales amount of investment products for individuals (Group total)	個人向け投資型商品販売額グループ合計	495.7	99.2	396.5	339.6

6. Loan-Deposit Rate and Securities-Deposit Rate
【Non-Consolidated】

6. 預貸率・預証率
【単体】

Loan-Deposit Rate (All branches)

預貸率(全店)

For the nine months ended

(Unit: %)
For the six months ended

		December 31, 2013 (A)	(A)-(B)	December 31, 2012 (B)	September 30, 2013 (Reference)
Ratio by outstanding balance	未残ベース	82.02	(3.07)	85.09	83.44
Ratio by average balance	平残ベース	82.62	(1.23)	83.85	82.78

(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 Rate (All branches)

預証率(全店)

For the nine months ended

(Unit: %)
For the six months ended

		December 31, 2013 (A)	(A)-(B)	December 31, 2012 (B)	September 30, 2013 (Reference)
Ratio by outstanding balance	未残ベース	18.53	(1.55)	20.08	18.20
Ratio by average balance	平残ベース	18.33	(2.57)	20.90	18.27

(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25年12月末実績につきましては、算出次第公表いたします。

Capital ratio as of December 31, 2013 will be announced when it is fixed.