

Consolidated Financial Results for the Three Months ended June 30, 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.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, 2013)

(1) Operating Results

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

| | Ordinary Income | | Ordinary Profit | | Net Income | |
|----------------------------------|-----------------|------|-----------------|---------|------------|---------|
| Three months ended June 30, 2013 | 72,267 | 0.7% | 25,974 | 34.9% | 15,426 | 37.7% |
| Three months ended June 30, 2012 | 71,729 | 0.6% | 19,244 | (13.8%) | 11,201 | (14.6%) |

(Note1) Comprehensive Income: Three months ended June 30, 2013: ¥14,036 million [111.2%];
 Three months ended June 30, 2012: ¥6,643 million [45.8%]

(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, 2013 | ¥11.82 | ¥11.81 |
| Three months ended June 30, 2012 | ¥8.34 | ¥8.34 |

(2) Financial Position

(Unit: Millions of Yen, except percentages)

| | Total Assets | Total Net Assets | Own Capital Ratio |
|----------------|--------------|------------------|-------------------|
| June 30, 2013 | 13,284,590 | 896,779 | 6.3% |
| March 31, 2013 | 13,468,743 | 895,664 | 6.2% |

(Reference) Own Capital: June 30, 2013: ¥840,015 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 | — | — | — | — | — |
| Fiscal year ending March 31, 2014 (Forecasts) | — | ¥5.50 | — | ¥5.50 | ¥11.00 |

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

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 |
|-------------------------------------|-----------------|--------|------------|--------|----------------------|
| Six month ending September 30, 2013 | 46,000 | 3.3% | 27,000 | 5.2% | ¥20.63 |
| Fiscal year ending March 31, 2014 | 93,500 | (1.6%) | 54,500 | (1.5%) | ¥41.65 |

(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, 2013: 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: | 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): | June 30, 2013 | 1,310,071,054 shares | March 31, 2013 | 1,310,071,054 shares |
| (B) Number of treasury stocks: | June 30, 2013 | 10,002,818 shares | March 31, 2013 | 1,607,888 shares |
| (C) Average outstanding stocks for the current quarter: | June 30, 2013 | 1,305,060,180 shares | June 30, 2012 | 1,342,126,977 shares |

(Disclosure regarding the execution 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.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

| | As of March 31, 2013 | As of June 30, 2013 |
|---|----------------------|---------------------|
| Assets: | | |
| Cash and due from banks | 923,218 | 846,802 |
| Call loans and bills bought | 250,527 | 225,707 |
| Monetary claims bought | 140,652 | 135,189 |
| Trading assets | 34,932 | 15,853 |
| Securities | 2,219,630 | 2,140,509 |
| Loans and bills discounted | 9,343,974 | 9,388,358 |
| Foreign exchanges | 5,742 | 6,428 |
| Lease receivables and investment assets | 61,914 | 61,636 |
| Other assets | 145,253 | 125,839 |
| Tangible fixed assets | 125,435 | 124,549 |
| Intangible fixed assets | 12,922 | 12,601 |
| Deferred tax assets | 16,723 | 18,518 |
| Customers' liabilities for acceptances and guarantees | 256,681 | 250,862 |
| Allowance for loan losses | (68,866) | (68,266) |
| Total assets | 13,468,743 | 13,284,590 |
| Liabilities: | | |
| Deposits | 11,450,207 | 11,309,291 |
| Negotiable certificates of deposit | 32,490 | 60,124 |
| Call money and bills sold | 207,707 | 223,072 |
| Payables under securities lending transactions | 5,100 | 57,454 |
| Trading liabilities | 1,046 | 867 |
| Borrowed money | 300,618 | 251,601 |
| Foreign exchanges | 77 | 145 |
| Bonds payable | 64,300 | 64,300 |
| Other liabilities | 233,021 | 148,413 |
| Provision for directors' bonuses | 64 | — |
| Provision for retirement benefits | 203 | 209 |
| Provision for reimbursement of deposits | 1,537 | 1,423 |
| Provision for contingent losses | 691 | 716 |
| Reserves under the special laws | 5 | 5 |
| Deferred tax liabilities for land revaluation | 19,323 | 19,323 |
| Acceptances and guarantees | 256,681 | 250,862 |
| Total liabilities | 12,573,078 | 12,387,811 |
| Net assets: | | |
| Capital stock | 215,628 | 215,628 |
| Capital surplus | 177,244 | 177,244 |
| Retained earnings | 358,033 | 365,595 |
| Treasury stock | (625) | (5,343) |
| Total shareholders' equity | 750,281 | 753,125 |
| Valuation difference on available-for-sale securities | 54,863 | 52,649 |
| Deferred gains or losses on hedges | (19) | (8) |
| Revaluation reserve for land | 34,249 | 34,249 |
| Total accumulated other comprehensive income | 89,094 | 86,890 |
| Subscription rights to shares | 309 | 212 |
| Minority interests | 55,979 | 56,551 |
| Total net assets | 895,664 | 896,779 |
| Total liabilities and net assets | 13,468,743 | 13,284,590 |

(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, 2012 | June 30, 2013 |
|---|---------------|---------------|
| Ordinary income | 71,729 | 72,267 |
| Interest income | 42,740 | 42,068 |
| Of which, interest on loans and discounts | 36,786 | 35,016 |
| Of which, interest and dividends on securities | 4,818 | 5,824 |
| Fees and commissions | 11,660 | 15,271 |
| Trading income | 428 | 434 |
| Other ordinary income | 15,886 | 12,163 |
| Other income | 1,014 | 2,329 |
| Ordinary expenses | 52,485 | 46,293 |
| Interest expenses | 2,469 | 2,390 |
| Of which, interest on deposits | 1,355 | 1,451 |
| Fees and commissions payments | 1,341 | 766 |
| Trading expenses | 0 | — |
| Other ordinary expenses | 11,751 | 8,176 |
| General and administrative expenses | 27,432 | 27,873 |
| Other expenses | 9,489 | 7,085 |
| Ordinary profit | 19,244 | 25,974 |
| Extraordinary income | 0 | — |
| Gain on disposal of noncurrent assets | 0 | — |
| Extraordinary loss | 93 | 58 |
| Loss on disposal of noncurrent assets | 93 | 58 |
| Other | 0 | 0 |
| Income before income taxes and minority interests | 19,150 | 25,915 |
| Income taxes—current | 7,966 | 10,472 |
| Income taxes—deferred | (695) | (645) |
| Total income taxes | 7,270 | 9,827 |
| Income before minority interests | 11,879 | 16,088 |
| Minority interests in income | 678 | 661 |
| Net income | 11,201 | 15,426 |

(Consolidated Statements of Comprehensive Income)

(For the three months ended)

(Unit: Millions of Yen)

| | June 30, 2012 | June 30, 2013 |
|---|---------------|---------------|
| Income before minority interests | 11,879 | 16,088 |
| Other comprehensive income | (5,236) | (2,051) |
| Valuation difference on available-for-sale securities | (5,247) | (2,061) |
| Deferred gains or losses on hedges | 10 | 10 |
| Comprehensive income | 6,643 | 14,036 |
| (Comprehensive income attributable to) | | |
| Comprehensive income attributable to owners of the parent | 6,020 | 13,222 |
| Comprehensive income attributable to minority interests | 623 | 814 |

SELECTED FINANCIAL INFORMATION FOR THE THREE MONTHS ENDED JUNE 30, 2013

I. Summary

I. 決算サマリー

1. Income status (Non-Consolidated)

1. 損益の状況(単体)

- Gross operating income Mainly due to an increase of fees relating to non-deposit products, fees and commissions from domestic operations increased. As a result, gross operating income increased by 2.6 billion yen from the same period previous year, to 53.0 billion yen.
- Expenses As expenses of facilities decreased by thoroughly implementing low cost operations, expenses decreased slightly compared to the same period previous year, to 24.1 billion yen. OHR (overhead ratio) dropped by 2.5% points from the same period previous year, to 45.5%.
- Core net business profit Mainly due to an increase of gross operating income, core net business profit increased by 2.7 billion yen from the same period previous year, to 28.9 billion yen.
- Ordinary profit Due to the positive factors such as an improvement of losses on the stocks and other securities, and a decrease of credit costs, ordinary profit increased by 7.0 billion yen from the same period previous year, to 24.5 billion yen.
- Net income Due to the increase of ordinary profit, net income increased by 4.6 billion yen from the same period previous year, to 15.5 billion yen.

(Unit: Billions of Yen)

| | | For the three months ended | | | For the year ended |
|--|-----------------|----------------------------|---------|------------------|----------------------------|
| | | June 30, 2013(A) | (A)-(B) | June 30, 2012(B) | March 31, 2013 (Reference) |
| Gross operating income | 業務粗利益 | 53.0 | 2.6 | 50.4 | 202.3 |
| Of which, interest income from domestic operations | うち国内資金利益 | 39.4 | (0.5) | 39.9 | 161.1 |
| Of which, fees and commissions from domestic operations | うち国内役務取引等利益 | 10.4 | 3.1 | 7.3 | 31.7 |
| Of which, other ordinary income from domestic operations | うち国内その他業務利益 | 2.5 | (0.1) | 2.6 | 6.7 |
| Expenses | 経費(除く臨時処理分) (△) | 24.1 | (0.1) | 24.2 | 96.4 |
| (Reference) OHR | (参考) O H R | 45.5% | (2.5%) | 48.0% | 47.6% |
| Core net business profit | 実質業務純益 | 28.9 | 2.7 | 26.2 | 105.8 |
| Provision of allowance for general loan losses | 一般貸倒引当金繰入額 (△) | 0.4 | 1.2 | (0.8) | (6.4) |
| Net business profit | 業務純益 | 28.4 | 1.4 | 27.0 | 112.2 |
| Non-recurring gains (losses) | 臨時損益 | (3.8) | 5.7 | (9.5) | (25.8) |
| Of which, disposal of bad debts | うち不良債権処理額 (△) | 2.2 | (2.5) | 4.7 | 21.5 |
| Of which, gains or losses on stocks and other securities | うち株式等関係損益 | 0.7 | 4.5 | (3.8) | (1.4) |
| Ordinary profit | 経常利益 | 24.5 | 7.0 | 17.5 | 86.4 |
| Net income | 四半期(当期)純利益 | 15.5 | 4.6 | 10.9 | 53.3 |
| Credit costs | 与信関係費用 (△) | 2.7 | (1.1) | 3.8 | 15.1 |

2. Loans and Deposits, etc. Information

2. 貸出金・預金等の状況

- Loans Loans to individuals increased mainly due to an increase of housing loans and apartment loans. As a result, average balance of domestic loans increased by 349.4 billion yen (+3.8%, annual basis) from the same period previous year, to 9,342.0 billion yen.
- Deposits Deposits from individuals increased by 259.8 billion yen from the same period previous year. As a result, average balance of domestic deposits increased by 395.8 billion yen (+3.6%, annual basis) from the same period previous year, to 11,214 billion yen, reaching 1.1 trillion yen.

【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 three months ended | | | For the year ended |
|--|------------|----------------------------|---------|-------------------|----------------------------|
| | | June 30, 2013 (A) | (A)-(B) | June 30, 2012 (B) | March 31, 2013 (Reference) |
| Domestic branches (excluding loans in offshore market account) | | | | | |
| Loans <average balance> | 貸出金合計 <平残> | 9,342.0 | 349.4 | 8,992.6 | 9,194.7 |
| Of which, Loans to small and medium-sized businesses, etc. | うち中小企業等貸出 | 7,608.1 | 291.8 | 7,316.3 | 7,467.9 |
| Loans to small and medium-sized businesses | 中小企業向け貸出 | 2,944.3 | 25.8 | 2,918.5 | 2,969.0 |
| Loans to individuals | 個人向け貸出 | 4,663.7 | 266.0 | 4,397.7 | 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 three months ended | | | For the year ended |
|---|-----------|----------------------------|---------|-------------------|----------------------------|
| | | June 30, 2013 (A) | (A)-(B) | June 30, 2012 (B) | March 31, 2013 (Reference) |
| Domestic branches (excluding deposits in offshore market account) | | | | | |
| Deposits <average balance> | 預金合計 <平残> | 11,214.7 | 395.8 | 10,818.9 | 10,843.2 |
| Of which, deposits from individuals | うち個人預金 | 8,467.2 | 259.8 | 8,207.4 | 8,302.6 |

- Non-deposit products for individuals As non-deposit products have sold well in the bank of Yokohama and Hamagin Tokai Tokyo Securities, group total balance of non-deposit products for individuals increased by 181.5 billion yen from the end of the same period previous year, to 2,082.4 billion yen.

【Consolidated】Non-deposit products for individuals

【連結】個人向け投資型商品残高

(Unit: Billions of Yen)

| | | As of June 30, 2013(A) | (A)-(B) | As of June 30, 2012(B) | As of March 31, 2013 |
|--|-------------------|------------------------|---------|------------------------|----------------------|
| Total balance of non-deposit products for individuals (Group total) | 個人向け投資型商品グループ合計 | 2,082.4 | 181.5 | 1,900.9 | 2,119.1 |
| Non-deposit products for individuals (The Bank of Yokohama, Ltd.) | 個人向け投資型商品合計(単体) | 1,810.3 | 99.1 | 1,711.2 | 1,843.8 |
| Of which, investment trusts (The Bank of Yokohama, Ltd.) | うち投資信託(単体) | 507.1 | 86.3 | 420.8 | 517.9 |
| Of which, annuity insurance, etc. (The Bank of Yokohama, Ltd.) | うち年金等保険(単体) | 954.4 | 81.7 | 872.7 | 964.2 |
| Non-deposit 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 | 272.0 | 82.3 | 189.7 | 275.3 |

II. Digest of Financial Results for the three months ended June 30, 2013
 II. 平成26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, 2013(A) | (A)-(B) | June 30, 2012(B) | March 31, 2013 (Reference) | |
| 1 | Gross operating income | 業務粗利益 | [5.1%] 53,085 | 2,608 | 50,477 | 202,344 |
| 2 | (Excluding gains (losses) on bonds) | (除く国債等債券損益(5勘定戻)) | 51,693 | (1,265) | 52,958 | 211,817 |
| 3 | Gross operating income from domestic operations | 国内業務粗利益 | 52,465 | 2,482 | 49,983 | 200,074 |
| 4 | (Excluding gains (losses) on bonds) | (除く国債等債券損益(5勘定戻)) | 51,044 | (1,425) | 52,469 | 209,561 |
| 5 | Interest income | 資金利益 | 39,465 | (449) | 39,914 | 161,168 |
| 6 | Fees and commissions | 役務取引等利益 | 10,447 | 3,082 | 7,365 | 31,770 |
| 7 | Trading income | 特定取引利益 | (30) | (112) | 82 | 369 |
| 8 | Other ordinary income | その他業務利益 | 2,582 | (38) | 2,620 | 6,765 |
| 9 | (Of which, gains (losses) on bonds) | (うち国債等債券損益) | 1,421 | 3,907 | (2,486) | (9,487) |
| 10 | Gross operating income from international operations | 国際業務粗利益 | 620 | 127 | 493 | 2,270 |
| 11 | (Excluding gains (losses) on bonds) | (除く国債等債券損益(5勘定戻)) | 649 | 160 | 489 | 2,256 |
| 12 | Interest income | 資金利益 | 248 | 188 | 60 | 360 |
| 13 | Fees and commissions | 役務取引等利益 | 85 | (9) | 94 | 367 |
| 14 | Trading income | 特定取引利益 | 0 | 0 | (0) | (8) |
| 15 | Other ordinary income | その他業務利益 | 285 | (54) | 339 | 1,551 |
| 16 | (Of which, gains (losses) on bonds) | (うち国債等債券損益) | (29) | (33) | 4 | 14 |
| 17 | Expenses | 経費(除く臨時処理分) | (△) 24,168 | [(0.4%)] (106) | 24,274 | 96,495 |
| 18 | Personnel | 人件費 (△) | 9,995 | 115 | 9,880 | 40,281 |
| 19 | Facilities | 物件費 (△) | 12,798 | (114) | 12,912 | 50,544 |
| 20 | Taxes | 税金 (△) | 1,374 | (107) | 1,481 | 5,669 |
| 21 | (Reference) OHR (17÷1) | (参考)OHR (17÷1) | 45.5% | (2.5%) | 48.0% | 47.6% |
| 22 | Core net business Profit | 実質業務純益 | 28,917 | [10.3%] 2,715 | 26,202 | 105,849 |
| 23 | (Excluding gains (losses) on bonds) | (除く国債等債券損益(5勘定戻)) | 27,525 | (1,159) | 28,684 | 115,322 |
| 24 | Provision of allowance for general loan losses | 一般貸倒引当金繰入額 (△) | 497 | 1,370 | (873) | (6,434) |
| 25 | Net business profit | 業務純益 | 28,419 | 1,344 | 27,075 | 112,283 |
| 26 | (Of which, gains (losses) on bonds) | (うち国債等債券損益(5勘定戻)) | 1,391 | 3,872 | (2,481) | (9,472) |
| 27 | Non-recurring gains (losses) | 臨時損益 | (3,823) | 5,692 | (9,515) | (25,881) |
| 28 | Disposal of bad debts | 不良債権処理額 (△) | 2,262 | (2,444) | 4,706 | 21,557 |
| 29 | Written-off of loans | 貸出金償却 (△) | 894 | (236) | 1,130 | 4,390 |
| 30 | Provision of allowance for specific loan losses | 個別貸倒引当金繰入額 (△) | 1,393 | (2,440) | 3,833 | 18,221 |
| 31 | Loss on sales of non-performing loans | 延滞債権等売却損 (△) | 0 | 0 | 0 | 111 |
| 32 | Recoveries of written-off claims | 償却債権取立益 | 151 | (255) | 406 | 1,475 |
| 33 | Other | その他 (△) | 127 | (21) | 148 | 309 |
| 34 | Gains or losses on stocks and other securities | 株式等関係損益 | 748 | 4,561 | (3,813) | (1,481) |
| 35 | Gains on sales of stocks and other securities | 株式等売却益 | 1,279 | 1,235 | 44 | 162 |
| 36 | Losses on sales of stocks and other securities | 株式等売却損 (△) | 527 | 495 | 32 | 71 |
| 37 | Losses on devaluation of stocks and other securities | 株式等償却 (△) | 4 | (3,821) | 3,825 | 1,572 |
| 38 | Other non-recurring gains (losses) | その他の臨時損益 | (2,309) | (1,313) | (996) | (2,842) |
| 39 | Ordinary profit | 経常利益 | 24,595 | [40.0%] 7,036 | 17,559 | 86,402 |
| 40 | Extraordinary income (loss) | 特別損益 | (58) | 35 | (93) | (585) |
| 41 | Gain (loss) on disposal of noncurrent assets | 固定資産処分損益 | (58) | 35 | (93) | (468) |
| 42 | Loss on disposal of noncurrent assets | 固定資産処分損 (△) | 58 | (35) | 93 | 468 |
| 43 | Impairment loss | 減損損失 (△) | — | — | — | 117 |
| 44 | Income before income taxes | 税引前四半期(当期)純利益 | 24,537 | 7,071 | 17,466 | 85,817 |
| 45 | Income taxes-current | 法人税、住民税及び事業税 (△) | 9,261 | 2,189 | 7,072 | 32,128 |
| 46 | Income taxes-deferred | 法人税等調整額 (△) | (290) | 235 | (525) | 347 |
| 47 | Total income taxes | 法人税等合計 (△) | 8,971 | 2,425 | 6,546 | 32,476 |
| 48 | Net income | 四半期(当期)純利益 | 15,566 | [42.5%] 4,647 | 10,919 | 53,341 |
| 49 | Credit costs (24+28) | 与信関係費用 (24+28) (△) | 2,760 | [(27.9%)] (1,072) | 3,832 | 15,122 |

(Unit:Millions of Yen)

| 【Consolidated】 | | 【連結】 | | For the three months ended | | | For the year ended |
|---|---------------------|---------------------|------------------|----------------------------|-------------------------------|--|--------------------|
| | | June 30, 2013(A) | (A)-(B) | June 30, 2012(B) | March 31, 2013 (Reference) | | |
| Consolidated gross operating income | 連結粗利益 | 58,603 | [6.2%] 3,451 | 55,152 | 222,684 | | |
| Interest income | 資金利益 | 39,677 | (594) | 40,271 | 162,739 | | |
| Fees and commissions | 役務取引等利益 | 14,504 | 4,186 | 10,318 | 44,577 | | |
| Trading income | 特定取引利益 | 434 | 6 | 428 | 2,035 | | |
| Other ordinary income | その他業務利益 | 3,986 | (148) | 4,134 | 13,332 | | |
| General and administrative expenses | 営業経費 (△) | 27,873 | 441 | 27,432 | 109,510 | | |
| Credit costs | 与信関係費用 (△) | 4,183 | (539) | 4,722 | 18,052 | | |
| Written-off of loans | 貸出金償却 (△) | 1,395 | (331) | 1,726 | 7,228 | | |
| Provision of allowance for specific loan losses | 個別貸倒引当金繰入額 (△) | 2,033 | (2,042) | 4,075 | 18,657 | | |
| Provision of allowance for general loan losses | 一般貸倒引当金繰入額 (△) | 1,000 | 1,486 | (486) | (5,753) | | |
| Recoveries of written-off claims | 償却債権取立益 | 405 | (336) | 741 | 2,506 | | |
| Other | その他 (△) | 159 | 11 | 148 | 427 | | |
| Gains or losses on stocks and other securities | 株式等関係損益 | 748 | 4,538 | (3,790) | (1,486) | | |
| Other | その他 | (1,321) | (1,358) | 37 | 1,444 | | |
| Ordinary profit | 経常利益 | 25,974 | [34.9%] 6,730 | 19,244 | 95,079 | | |
| Extraordinary income (loss) | 特別損益 | (58) | 35 | (93) | (588) | | |
| Income before income taxes and minority interests | 税金等調整前四半期(当期)純利益 | 25,915 | 6,765 | 19,150 | 94,490 | | |
| Income taxes-current | 法人税、住民税及び事業税 (△) | 10,472 | 2,506 | 7,966 | 35,603 | | |
| Income taxes-deferred | 法人税等調整額 (△) | (645) | 50 | (695) | 109 | | |
| Total income taxes | 法人税等合計 (△) | 9,827 | 2,557 | 7,270 | 35,712 | | |
| Income before minority interests | 少数株主損益調整前四半期(当期)純利益 | 16,088 | 4,209 | 11,879 | 58,778 | | |
| Minority interests in income | 少数株主利益 (△) | 661 | (17) | 678 | 3,436 | | |
| Net income | 四半期(当期)純利益 | 15,426 | [37.7%] 4,225 | 11,201 | 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 three months ended | | | For the year ended |
|----------------------------------|--------|---------------------|------------------|----------------------------|-------------------------------|--|--------------------|
| | | June 30, 2013(A) | (A)-(B) | June 30, 2012(B) | March 31, 2013 (Reference) | | |
| Consolidated net business profit | 連結業務純益 | 31,844 | [10.1%] 2,940 | 28,904 | 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 Subsidiaries) | | (連結対象会社数) | | (Unit: Number of Companies) | | |
|--|----------|---------------------------|---------|-----------------------------|-------------------------|--|
| | | As of June 30, 2013(A) | (A)-(B) | As of June 30, 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 three months ended | | For the year ended | |
|--|----------|------------------|---------|----------------------------|-------------------------------|--------------------|--|
| | | June 30, 2013(A) | (A)-(B) | June 30, 2012(B) | March 31, 2013 (Reference) | | |
| Interest-earning assets | 資金運用勘定 | 11,672.3 | 74.1 | 11,598.2 | 11,771.9 | | |
| Loans and bills discounted | 貸出金 | 9,284.2 | 340.1 | 8,944.1 | 9,145.5 | | |
| Loans to small and medium-sized businesses, etc. | 中小企業等貸出 | 7,580.0 | 288.4 | 7,291.6 | 7,443.2 | | |
| Loans to small and medium-sized businesses | 中小企業向け貸出 | 2,916.2 | 22.4 | 2,893.8 | 2,944.3 | | |
| Loans to individuals | 個人向け貸出 | 4,663.7 | 266.0 | 4,397.7 | 4,498.9 | | |
| Securities | 有価証券 | 1,947.4 | (279.7) | 2,227.1 | 2,195.0 | | |
| Bonds | 債券 | 1,815.8 | (277.3) | 2,093.1 | 2,061.2 | | |
| Stocks | 株式 | 131.6 | (2.3) | 133.9 | 133.8 | | |
| Interest-bearing liabilities | 資金調達勘定 | 11,672.6 | 466.9 | 11,205.7 | 11,396.8 | | |
| Deposits | 預金 | 11,052.2 | 381.4 | 10,670.8 | 10,694.0 | | |
| Deposits from individuals | 個人預金 | 8,423.3 | 266.5 | 8,156.8 | 8,255.0 | | |
| External liabilities | 外部負債 | 433.4 | 86.9 | 346.5 | 519.3 | | |

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, 2013(A) | (A)-(B) | June 30, 2012(B) | March 31, 2013 (Reference) | | |
| Yield on interest-earning assets (A) | 資金運用利回 A | 1.42 | (0.03) | 1.45 | 1.44 | | |
| Loans and bills discounted | 貸出金利回 | 1.50 | (0.14) | 1.64 | 1.59 | | |
| Securities | 有価証券利回 | 1.18 | 0.34 | 0.84 | 0.95 | | |
| Yield on interest-bearing liabilities (B) | 資金調達利回 B | 0.06 | (0.01) | 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 | 0.27 | (0.31) | 0.58 | 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 | 0.87 | (0.04) | 0.91 | 0.89 | | |
| Yield spread (A)-(B) | 資金運用調達利回差 A-B | 1.36 | (0.02) | 1.38 | 1.37 | | |
| Interest margin between loans and deposits | 預貸金利鞘 | 0.62 | (0.10) | 0.72 | 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 three months ended | | For the year ended | |
|-------------------------|---------------|------------------|---------|----------------------------|-------------------------------|--------------------|--|
| | | June 30, 2013(A) | (A)-(B) | June 30, 2012(B) | March 31, 2013 (Reference) | | |
| Gains (losses) on bonds | 国債等債券損益(5勘定戻) | 1,391 | 3,872 | (2,481) | (9,472) | | |
| Gains on sales | 売却益 | 2,328 | 141 | 2,187 | 4,218 | | |
| Gains on redemption | 償還益 | - | - | - | - | | |
| Losses on sales | 売却損 (△) | 277 | (4,102) | 4,379 | 12,863 | | |
| Losses on redemption | 償還損 (△) | 657 | 571 | 86 | 792 | | |
| Losses on devaluation | 償却 (△) | 0 | (204) | 204 | 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 three months ended | | For the year ended | | |
|---|----------------------------|----------------------------|---------|--------------------|-------------------------------|--|
| | | June 30, 2013(A) | (A)-(B) | June 30, 2012(B) | March 31, 2013 (Reference) | |
| Gains (losses) on bonds derivatives | 債券デリバティブ損益 | 672 | (3,752) | 4,424 | 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 | 2,064 | 122 | 1,942 | 2,651 | |

② Gains (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, 2013(A) | (A)-(B) | June 30, 2012(B) | March 31, 2013 (Reference) |
|---|-------------------|------------------|---------|------------------|-------------------------------|
| Gains (losses) on stocks and other securities | 株式等関係損益 (3勘定戻) | 748 | 4,561 | (3,813) | (1,481) |
| Gains on sales | 売却益 | 1,279 | 1,235 | 44 | 162 |
| Losses on sales | 売却損 (△) | 527 | 495 | 32 | 71 |
| Losses on devaluation | 償却 (△) | 4 | (3,821) | 3,825 | 1,572 |

5. Net Unrealized Gains (Losses) on Securities

5. 時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

| | | As of June 30, 2013 | | | | | As of March 31, 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 | 279,809 | 8,020 | (4,942) | 8,076 | 55 | 291,255 | 12,962 | 12,964 | 1 |
| Available-for-sale | その他有価証券 | 1,956,198 | 78,441 | (3,842) | 86,379 | 7,938 | 2,029,951 | 82,283 | 87,831 | 5,548 |
| | Equity securities | 165,688 | 60,468 | 5,078 | 64,023 | 3,555 | 165,076 | 55,390 | 60,491 | 5,101 |
| | Debt securities | 1,461,346 | 9,257 | (6,633) | 10,589 | 1,332 | 1,557,055 | 15,890 | 16,076 | 185 |
| | Other securities | 329,163 | 8,715 | (2,287) | 11,766 | 3,050 | 307,819 | 11,002 | 11,263 | 261 |
| Total | 合計 | 2,236,008 | 86,461 | (8,784) | 94,455 | 7,993 | 2,321,206 | 95,245 | 100,796 | 5,550 |
| | Equity securities | 165,688 | 60,468 | 5,078 | 64,023 | 3,555 | 165,076 | 55,390 | 60,491 | 5,101 |
| | Debt securities | 1,741,156 | 17,278 | (11,575) | 18,665 | 1,387 | 1,848,310 | 28,853 | 29,041 | 187 |
| | Other securities | 329,163 | 8,715 | (2,287) | 11,766 | 3,050 | 307,819 | 11,002 | 11,263 | 261 |

(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, 2013 | | | | | As of March 31, 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 | 283,510 | 8,029 | (4,953) | 8,085 | 55 | 294,457 | 12,982 | 12,984 | 1 |
| Available-for-sale | その他有価証券 | 1,960,284 | 79,947 | (3,216) | 88,032 | 8,085 | 2,033,416 | 83,163 | 88,836 | 5,672 |
| | Equity securities | 169,768 | 61,973 | 5,703 | 65,676 | 3,702 | 168,535 | 56,270 | 61,496 | 5,225 |
| | Debt securities | 1,461,352 | 9,257 | (6,633) | 10,589 | 1,332 | 1,557,061 | 15,890 | 16,076 | 185 |
| | Other securities | 329,163 | 8,715 | (2,287) | 11,766 | 3,050 | 307,819 | 11,002 | 11,263 | 261 |
| Total | 合計 | 2,243,794 | 87,976 | (8,170) | 96,117 | 8,141 | 2,327,874 | 96,146 | 101,821 | 5,674 |
| | Equity securities | 169,768 | 61,973 | 5,703 | 65,676 | 3,702 | 168,535 | 56,270 | 61,496 | 5,225 |
| | Debt securities | 1,744,863 | 17,287 | (11,586) | 18,675 | 1,388 | 1,851,518 | 28,873 | 29,061 | 187 |
| | Other securities | 329,163 | 8,715 | (2,287) | 11,766 | 3,050 | 307,819 | 11,002 | 11,263 | 261 |

(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, 2013 (A) | (A)-(B) | (A)-(C) | As of June 30, 2012 (B) | As of March 31, 2013 (C) |
|------------------------|--------|-------------------------|-----------|----------|-------------------------|--------------------------|
| Securities | 有価証券 | 2,146,742 | (24,848) | (80,240) | 2,171,590 | 2,226,982 |
| Government bonds | 国債 | 777,216 | (70,922) | (93,570) | 848,138 | 870,786 |
| Local government bonds | 地方債 | 224,904 | (18,998) | (6,223) | 243,902 | 231,127 |
| Corporate bonds | 社債 | 739,035 | (125,324) | (7,361) | 864,359 | 746,396 |
| Stocks | 株式 | 187,460 | 45,318 | 30 | 142,142 | 187,430 |
| Other securities | その他の証券 | 218,126 | 145,078 | 26,885 | 73,048 | 191,241 |

【Consolidated】

【連結】

(Unit: Millions of Yen)

| | | As of June 30, 2013 (A) | (A)-(B) | (A)-(C) | As of June 30, 2012 (B) | As of March 31, 2013 (C) |
|------------------------|--------|-------------------------|-----------|----------|-------------------------|--------------------------|
| Securities | 有価証券 | 2,140,509 | (22,569) | (79,121) | 2,163,078 | 2,219,630 |
| Government bonds | 国債 | 780,217 | (69,927) | (93,072) | 850,144 | 873,289 |
| Local government bonds | 地方債 | 225,603 | (18,999) | (6,223) | 244,602 | 231,826 |
| Corporate bonds | 社債 | 739,041 | (125,324) | (7,361) | 864,365 | 746,402 |
| Stocks | 株式 | 178,464 | 46,609 | 650 | 131,855 | 177,814 |
| Other securities | その他の証券 | 217,182 | 145,072 | 26,885 | 72,110 | 190,297 |

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, 2013 | | | As of March 31, 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 | 4,536,522 | 7,315 | 7,315 | 4,560,363 | 7,514 | 7,514 |
| | Others | | その他 | 63,861 | (19) | 591 | 70,816 | (14) | 603 |
| Total | | 合計 | | | 7,295 | 7,906 | | 7,500 | 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 June 30, 2013 | | | As of March 31, 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 | 100,763 | 450 | 450 | 106,687 | 507 | 507 |
| | Forward exchange contracts | | 為替予約 | 33,732 | 189 | 189 | 38,343 | 137 | 137 |
| | Options | | 通貨オプション | 48,862 | (7) | 330 | 51,925 | 6 | 423 |
| Total | | 合計 | | | 632 | 970 | | 652 | 1,069 |

(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 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, 2013 | | | As of March 31, 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 | 24,389 | (12) | (12) | 22,399 | (1) | (1) |
| OTC | Options | 店頭 | 債券店頭オプション | 10,000 | (5) | 10 | — | — | — |
| Total | | 合計 | | | (17) | (1) | | (1) | (1) |

⑤ Commodity related transactions

Not applicable

⑤ 商品関連取引

該当事項はありません。

⑥ Credit derivative transactions

Not applicable

⑥ クレジット・デリバティブ取引

該当事項はありません。

III. LOANS, etc. INFORMATION

III. 貸出金等の状況

1. Risk Managed Loan Information

1. リスク管理債権の状況

| 【Non-Consolidated】 | | 【単体】 | | (Unit: Millions of Yen) | |
|--|------------|----------------------------|---------|-----------------------------|-----|
| Risk managed loans | リスク管理債権 | As of June 30, 2013 (A) | (A)-(B) | As of March 31, 2013 (B) | |
| Loans to borrowers in bankruptcy | 破綻先債権額 | 4,641 | (638) | 5,279 | |
| Past due loans | 延滞債権額 | 177,314 | 1,038 | 176,276 | |
| Accruing loans contractually past due for 3 months or more | 3か月以上延滞債権額 | 5,257 | 725 | 4,532 | |
| Restructured loans | 貸出条件緩和債権額 | 24,692 | 562 | 24,130 | |
| Total | 合計 | 211,905 | 1,686 | 210,219 | |
| (Amount of partial direct written-off) | | (部分直接償却額) | | 63,198 | 217 |
| Loans and bills discounted | 貸出金残高(未残) | 9,430,498 | 40,646 | 9,389,852 | |

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

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

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

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

| 【Consolidated】 | | 【連結】 | | (Unit: Millions of Yen) | |
|--|------------|----------------------------|---------|-----------------------------|-----|
| Risk managed loans | リスク管理債権 | As of June 30, 2013 (A) | (A)-(B) | As of March 31, 2013 (B) | |
| Loans to borrowers in bankruptcy | 破綻先債権額 | 4,641 | (638) | 5,279 | |
| Past due loans | 延滞債権額 | 180,992 | 1,712 | 179,280 | |
| Accruing loans contractually past due for 3 months or more | 3か月以上延滞債権額 | 5,257 | 725 | 4,532 | |
| Restructured loans | 貸出条件緩和債権額 | 24,692 | 562 | 24,130 | |
| Total | 合計 | 215,583 | 2,360 | 213,223 | |
| (Amount of partial direct written-off) | | (部分直接償却額) | | 75,063 | 704 |
| Loans and bills discounted | 貸出金残高(未残) | 9,388,358 | 44,384 | 9,343,974 | |

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

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

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

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

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, 2013 (A) | (A)-(B) | As of March 31, 2013 (B) | |
| Unrecoverable or valueless claims | 破産更生債権及びこれらに準ずる債権 | 45,417 | (2,163) | 47,580 | |
| Doubtful claims | 危険債権 | 137,856 | 2,360 | 135,496 | |
| Claims in need of special caution | 要管理債権 | 29,949 | 1,287 | 28,662 | |
| Sub-total (Claims in need of special caution or below) | 要管理債権以下計 | 213,223 | 1,484 | 211,739 | |
| Claims in need of caution (excluding claims in need of special caution) | 要管理債権以外の要注意先債権 | 1,025,213 | 25,112 | 1,000,101 | |
| Claims to normal borrowers (excluding claims in need of caution) | 正常先債権 | 8,376,904 | 12,974 | 8,363,930 | |
| Sub-total (Normal claims) | 正常債権計 | 9,402,117 | 38,085 | 9,364,032 | |
| Total (Credit exposures) | 合計 | 9,615,341 | 39,570 | 9,575,771 | |
| Claims in need of special caution based on borrowers classification under the self-assessment guideline | 要管理先債権 | 32,669 | 1,783 | 30,886 | |
| Problem claims ratio (Percentage of claims in need of special caution or below) | A / B | 不良債権比率 | A ÷ B | 2.2% | 0.0% |

| 【Consolidated】 | | 【連結】 | | (Unit: Millions of Yen) | |
|---|-------------------|----------------------------|---------|-----------------------------|------|
| | | As of June 30, 2013 (A) | (A)-(B) | As of March 31, 2013 (B) | |
| Unrecoverable or valueless claims | 破産更生債権及びこれらに準ずる債権 | 49,357 | (1,519) | 50,876 | |
| Doubtful claims | 危険債権 | 139,099 | 2,537 | 136,562 | |
| Claims in need of special caution | 要管理債権 | 29,949 | 1,287 | 28,662 | |
| Sub-total (Claims in need of special caution or below) | 要管理債権以下計 | 218,406 | 2,305 | 216,101 | |
| Claims in need of caution (excluding claims in need of special caution) | 要管理債権以外の要注意先債権 | 1,028,913 | 24,266 | 1,004,647 | |
| Claims to normal borrowers (excluding claims in need of caution) | 正常先債権 | 8,508,610 | 9,725 | 8,498,885 | |
| Sub-total (Normal claims) | 正常債権計 | 9,537,524 | 33,991 | 9,503,533 | |
| Total (Credit exposures) | 合計 | 9,755,930 | 36,296 | 9,719,634 | |
| Claims in need of special caution based on borrowers classification under the self-assessment guideline | 要管理先債権 | 33,494 | 1,907 | 31,587 | |
| Problem claims ratio (Percentage of claims in need of special caution or below) | C / D | 不良債権比率 | C ÷ D | 2.2% | 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 June 30, 2013 (A) | (A)-(B) | (A)-(C) | As of June 30, 2012 (B) | As of March 31, 2013 (C) |
|---|---------------|----------------------------|----------|----------|----------------------------|-----------------------------|
| Total | 合計 | 9,419,027 | 199,906 | 39,528 | 9,219,121 | 9,379,499 |
| Manufacturing | 製造業 | 982,713 | (32,682) | 17,181 | 1,015,395 | 965,532 |
| Agriculture and forestry | 農業、林業 | 3,187 | 104 | (158) | 3,083 | 3,345 |
| Fishery | 漁業 | 8,230 | 239 | 470 | 7,991 | 7,760 |
| Mining and quarrying of stone and gravel | 鉱業、採石業、砂利採取業 | 4,229 | (77) | (95) | 4,306 | 4,324 |
| Construction | 建設業 | 242,168 | (20,389) | (10,029) | 262,557 | 252,197 |
| Electric power, gas, heat supply and water supply | 電気・ガス・熱供給・水道業 | 15,624 | 1,727 | 1,252 | 13,897 | 14,372 |
| IT and telecommunication | 情報通信業 | 57,407 | (4,317) | (4,423) | 61,724 | 61,830 |
| Transport and postal activities | 運輸業、郵便業 | 344,548 | (17,346) | 5,293 | 361,894 | 339,255 |
| Wholesale and retail | 卸売業、小売業 | 731,798 | (28,755) | (4,503) | 760,553 | 736,301 |
| Finance and insurance | 金融業、保険業 | 184,916 | (8,147) | (3,686) | 193,063 | 188,602 |
| Real estate and goods rental and leasing | 不動産業、物品賃貸業 | 2,532,848 | 91,277 | 5,215 | 2,441,571 | 2,527,633 |
| Other services | その他の各種サービス業 | 724,952 | (21,873) | (2,408) | 746,825 | 727,360 |
| Local governments | 地方公共団体 | 172,891 | 18,386 | 10,152 | 154,505 | 162,739 |
| Others | その他 | 3,413,516 | 221,761 | 25,268 | 3,191,755 | 3,388,248 |

4. Loans Information

4. 貸出金の残高

①Balances of Loans

①貸出金の末残・平残(全店)

(Unit: Billions of Yen)

【Non-Consolidated】

【単体】

For the three months ended

For the year ended

| | | June 30, 2013(A) | (A)-(B) | June 30, 2012(B) | March 31, 2013 (Reference) |
|-----------------------|------|------------------|---------|------------------|-------------------------------|
| (Outstanding balance) | (末残) | 9,430.4 | 203.0 | 9,227.4 | 9,389.8 |
| (Average balance) | (平残) | 9,352.8 | 351.6 | 9,001.2 | 9,203.9 |

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

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

Domestic branches (excluding loans in offshore market account)

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

| | | As of June 30, 2013 (A) | (A)-(B) | (A)-(C) | As of June 30, 2012 (B) | As of March 31, 2013 (C) |
|--|-----------|----------------------------|---------|---------|----------------------------|-----------------------------|
| Total | 合計 | 9,419.0 | 199.9 | 39.6 | 9,219.1 | 9,379.4 |
| Loans to large and medium-sized businesses | 大中堅企業向け貸出 | 1,530.9 | (46.8) | 8.2 | 1,577.7 | 1,522.7 |
| Loans to small and medium-sized businesses, etc. | 中小企業等貸出 | 7,647.5 | 206.7 | 22.4 | 7,440.8 | 7,625.1 |
| Loans to small and medium-sized businesses | 中小企業向け貸出 | 2,963.4 | (44.4) | (5.3) | 3,007.8 | 2,968.7 |
| Loans to individuals | 個人向け貸出 | 4,684.0 | 251.1 | 27.7 | 4,432.9 | 4,656.3 |
| Residential loans | 住宅系ローン | 4,340.2 | 241.9 | 30.9 | 4,098.3 | 4,309.3 |
| Housing loans | 住宅ローン | 2,999.2 | 189.2 | 27.7 | 2,810.0 | 2,971.5 |
| Apartment loans | アパートローン | 1,340.9 | 52.6 | 3.1 | 1,288.3 | 1,337.8 |
| Other individual loans | その他のローン | 343.8 | 9.2 | (3.2) | 334.6 | 347.0 |
| Public sectors | 公共向け貸出 | 240.5 | 40.0 | 8.9 | 200.5 | 231.6 |
| Retail Loans within Kanagawa Prefecture | 県内リテール貸出 | 6,530.4 | 210.9 | 39.8 | 6,319.5 | 6,490.6 |

(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 within 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 | 81.1 | 0.4 | (0.1) | 80.7 | 81.2 |
|---|-----------|------|-----|-------|------|------|

(Reference)

(参考)

(Unit: Billions of Yen)

| | | June 30, 2013 (A) | (A)-(B) | June 30, 2012 (B) | March 31, 2013 (Reference) |
|-------------------|----------|-------------------|---------|-------------------|-------------------------------|
| New housing Loans | 住宅ローン実行額 | 90.8 | (5.3) | 96.1 | 429.0 |

(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.

③ Breakdown of Loans (average balance)

③ 貸出金内訳(平残)(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding deposits in offshore market account)

(Unit: Billions of Yen)
For the year ended

For the three months ended

| | | June 30, 2013 (A) | (A)-(B) | June 30, 2012 (B) | March 31, 2013 (Reference) |
|--|-----------|-------------------|---------|-------------------|-------------------------------|
| Total | 合計 | 9,342.0 | 349.4 | 8,992.6 | 9,194.7 |
| Loans to large and medium-sized businesses | 大中堅企業向け貸出 | 1,502.9 | 23.3 | 1,479.6 | 1,520.9 |
| Loans to small and medium-sized businesses, etc. | 中小企業等貸出 | 7,608.1 | 291.8 | 7,316.3 | 7,467.9 |
| Loans to small and medium-sized businesses | 中小企業向け貸出 | 2,944.3 | 25.8 | 2,918.5 | 2,969.0 |
| Loans to individuals | 個人向け貸出 | 4,663.7 | 266.0 | 4,397.7 | 4,498.9 |
| Residential loans | 住宅系ローン | 4,317.9 | 256.0 | 4,061.9 | 4,160.1 |
| Housing loans | 住宅ローン | 2,983.7 | 201.6 | 2,782.1 | 2,857.8 |
| Apartment loans | アパートローン | 1,334.1 | 54.3 | 1,279.8 | 1,302.3 |
| Other individual loans | その他のローン | 345.8 | 10.0 | 335.8 | 338.7 |
| Public sectors | 公共向け貸出 | 231.0 | 34.4 | 196.6 | 205.7 |

5. Deposits, etc. Information

5. 預金等の状況

① Balances of Deposits

① 預金の末残・平残(全店)

(Unit: Billions of Yen)

【Non-Consolidated】

【単体】

For the three months ended

For the year ended

| | | June 30, 2013 (A) | (A)-(B) | June 30, 2012 (B) | March 31, 2013 (Reference) |
|-----------------------|------|-------------------|---------|-------------------|-------------------------------|
| (Outstanding balance) | (末残) | 11,337.8 | 343.0 | 10,994.8 | 11,484.9 |
| (Average balance) | (平残) | 11,221.4 | 399.1 | 10,822.3 | 10,853.5 |

② Breakdown of depositors' categories

② 預金者別預金残高(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding deposits in offshore market account)

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

| <Outstanding balance> | | As of June 30, 2013(A) | (A)-(B) | (A)-(C) | As of June 30, 2012(B) | As of March 31, 2013(C) |
|---|---------|------------------------|---------|---------|------------------------|-------------------------|
| Individual | 個人 | 8,637.4 | 284.4 | 219.0 | 8,353.0 | 8,418.4 |
| Of which, liquid deposits | うち流動性 | 5,724.2 | 301.8 | 202.0 | 5,422.4 | 5,522.2 |
| Of which, fixed deposits | うち定期性 | 2,868.3 | (12.1) | 19.1 | 2,880.4 | 2,849.2 |
| Corporate | 法人 | 2,234.1 | 41.8 | 68.6 | 2,192.3 | 2,165.5 |
| Local Public | 公金 | 375.4 | 19.8 | (422.9) | 355.6 | 798.3 |
| Financial institutions | 金融 | 82.4 | 1.3 | (15.4) | 81.1 | 97.8 |
| Total | 合計 | 11,329.4 | 347.3 | (150.7) | 10,982.1 | 11,480.1 |
| Of which, deposits in Kanagawa Prefecture | うち神奈川県内 | 10,443.9 | 283.3 | (174.0) | 10,160.6 | 10,617.9 |

(注) 流動性預金=当座預金+普通預金+貯蓄預金+通知預金、定期性預金=定期預金

Note: Liquid deposits=Current deposits+Ordinary deposits+Savings deposits+Deposits at notice : Fixed deposits=Time deposits

(Unit: Billions of Yen)

For the three months ended

For the year ended

| <Average balance> | | June 30, 2013(A) | (A)-(B) | June 30, 2012(B) | March 31, 2013 (Reference) |
|---|---------|------------------|---------|------------------|-------------------------------|
| Individual | 個人 | 8,467.2 | 259.8 | 8,207.4 | 8,302.6 |
| Corporate | 法人 | 2,217.9 | 93.5 | 2,124.4 | 2,099.4 |
| Local Public | 公金 | 459.0 | 47.1 | 411.9 | 369.0 |
| Financial institutions | 金融 | 70.5 | (4.5) | 75.0 | 72.0 |
| Total | 合計 | 11,214.7 | 395.8 | 10,818.9 | 10,843.2 |
| Of which, deposits in Kanagawa Prefecture | うち神奈川県内 | 10,317.7 | 333.9 | 9,983.8 | 10,009.1 |

③ Balances of deposit assets for individuals

③ 個人向け預り資産の残高

【Consolidated】

【連結】

(Unit: Billions of Yen)

| | | As of June 30, 2013 (A) | (A)-(B) | (A)-(C) | As of June 30, 2012 (B) | As of March 31, 2013 (C) |
|---|-----------------------|----------------------------|---------|---------|----------------------------|--------------------------------|
| Investment trusts | 投資信託 | 507.1 | 86.3 | (10.8) | 420.8 | 517.9 |
| Annuity insurance, etc. | 年金等保険 | 954.4 | 81.7 | (9.8) | 872.7 | 964.2 |
| Foreign currency deposits | 外貨預金 | 42.9 | (5.5) | (2.2) | 48.4 | 45.1 |
| Public bonds | 公共債 | 305.9 | (63.2) | (10.6) | 369.1 | 316.5 |
| Total balance of non-deposit products for individuals | A 個人向け投資型商品合計 A | 1,810.3 | 99.1 | (33.5) | 1,711.2 | 1,843.8 |
| Individual deposits (deposits in yen) | 個人預金(円貨預金) | 8,594.4 | 289.8 | 221.1 | 8,304.6 | 8,373.3 |
| Total individual deposit assets | B 個人向け預り資産合計 B | 10,404.8 | 389.0 | 187.6 | 10,015.8 | 10,217.2 |
| Ratio of non-deposit products for individuals | A / B 個人向け投資型商品比率 A÷B | 17.3% | 0.3% | (0.7%) | 17.0% | 18.0% |

| | | | | | | |
|---|-----------------------------|----------|-------|--------|----------|----------|
| Non-deposit 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 | 272.0 | 82.3 | (3.3) | 189.7 | 275.3 |
| Total balance of non-deposit 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 | 2,082.4 | 181.5 | (36.7) | 1,900.9 | 2,119.1 |
| Total individual deposit assets (Group total) | E=B+C 個人向け預り資産グループ合計 E=B+C | 10,676.9 | 471.4 | 184.4 | 10,205.5 | 10,492.5 |
| Ratio of non-deposit 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 | 19.5% | 0.9% | (0.6%) | 18.6% | 20.1% |

④ Sales amount of non-deposit products for individuals

④ 個人向け投資型商品販売額

【Consolidated】

【連結】

(Unit: Billions of Yen)

| | | For the three months ended | | | For the year ended |
|--|--------------------|----------------------------|---------|-------------------|-------------------------------|
| | | June 30, 2013 (A) | (A)-(B) | June 30, 2012 (B) | March 31, 2013 (Reference) |
| Sales amount of Investment trusts (The Bank of Yokohama, Ltd.) | 投資信託販売額(単体) | 110.0 | 68.2 | 41.8 | 334.5 |
| Sales amount of Annuity insurance, etc. (The Bank of Yokohama, Ltd.) | 年金等保険販売額(単体) | 16.8 | (19.4) | 36.2 | 124.8 |
| Sales amount of Non-deposit 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 | 62.3 | 37.6 | 24.7 | 148.1 |
| Sales amount of non-deposit products for individuals (Group total) | 個人向け投資型商品販売額グループ合計 | 189.2 | 86.4 | 102.8 | 607.5 |

自己資本比率(国際統一基準)の平成25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, 2013 will be announced when it is fixed.