

# Consolidated Financial Results for the Three Months ended June 30, 2012



<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: President Tatsumaro Terazawa

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

## 1. Consolidated Financial Results (for the three months ended June 30, 2012)

### (1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Three months ended June 30, 2012	71,729	0.6%	19,244	(13.8%)	11,201	(14.6%)
Three months ended June 30, 2011	71,231	2.0%	22,345	35.8%	13,131	37.5%

(Note1) Comprehensive Income: Three months ended June 30, 2012:¥6,643 million[(45.8%)]; Three months ended June 30, 2011:¥12,276 million [126.3%]

(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, 2012	¥8.34	¥8.34
Three months ended June 30, 2011	¥9.65	¥9.65

### (2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
June 30, 2012	12,798,518	827,685	6.0%
March 31, 2012	12,802,131	832,765	6.0%

(Reference) Own Capital: June 30, 2012: ¥773,202 million; March 31, 2012: ¥778,873 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 <sup>st</sup> Quarter-End	2 <sup>nd</sup> Quarter-End	3 <sup>rd</sup> Quarter-End	Fiscal Year-End	Total
Fiscal year ended March 31, 2012	—	¥5.00	—	¥5.00	¥10.00
Fiscal year ending March 31, 2013	—	—	—	—	—
Fiscal year ending March 31, 2013 (Forecasts)	—	¥5.00	—	¥5.00	¥10.00

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

## 3. Earnings Forecasts (for the fiscal year ending March 31, 2013)

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

	Ordinary Profit		Net Income		Net Income per Share
Six months ending September 30, 2012	45,500	(0.8%)	26,500	2.3%	¥19.67
Fiscal year ending March 31, 2013	94,500	(1.8%)	55,000	7.4%	¥40.83

(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 1<sup>st</sup> quarter ended June 30, 2012: No
- (2) Adoption of simplified accounting methods for the preparation of quarterly consolidated financial statements: No
- (3) Changes in accounting policies, procedures, presentation rules, etc.
- (A) Changes due to revision of accounting standards: Yes
- (B) Changes due to reasons other than (A): No
- (C) Changes in accounting estimates: Yes
- (D) Restatement: No

(4) Number of common stocks issued at the end of the period

(A) Number of stock issued (including treasury stocks):	June 30, 2012	1,348,071,054 shares	March 31, 2012	1,361,071,054 shares
(B) Number of treasury stocks:	June 30, 2012	14,922,692 shares	March 31, 2012	14,095,879 shares
(C) Average outstanding stocks for the current quarter:	June 30, 2012	1,342,126,977 shares	June 30, 2011	1,359,948,403 shares

(Disclosure regarding the execution of the quarterly review process)

The review procedure of quarterly financial results 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, 2012	As of June 30, 2012
<b>Assets:</b>		
Cash and due from banks	811,600	417,914
Call loans and bills bought	108,820	159,104
Monetary claims bought	164,256	157,649
Trading assets	24,256	21,123
Securities	2,113,975	2,163,078
Loans and bills discounted	8,970,301	9,186,708
Foreign exchanges	5,214	4,269
Lease receivables and investment assets	58,215	58,295
Other assets	154,533	249,321
Tangible fixed assets	125,606	125,305
Intangible fixed assets	14,529	13,595
Deferred tax assets	34,562	35,222
Customers' liabilities for acceptances and guarantees	293,484	284,717
Allowance for loan losses	(77,226)	(77,786)
<b>Total assets</b>	<b>12,802,131</b>	<b>12,798,518</b>
<b>Liabilities:</b>		
Deposits	11,061,581	10,971,264
Negotiable certificates of deposit	27,460	75,352
Call money and bills sold	40,689	78,592
Trading liabilities	1,286	1,284
Borrowed money	304,226	244,941
Foreign exchanges	51	75
Bonds payable	64,300	64,300
Other liabilities	154,594	228,918
Provision for directors' bonuses	66	-
Provision for retirement benefits	171	178
Provision for reimbursement of deposits	1,029	849
Provision for contingent loss	1,096	1,032
Reserves under the special laws	3	3
Deferred tax liabilities for land revaluation	19,323	19,323
Acceptances and guarantees	293,484	284,717
<b>Total liabilities</b>	<b>11,969,365</b>	<b>11,970,833</b>
<b>Net assets:</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	336,007	335,324
Treasury stock	(5,591)	(5,398)
<b>Total shareholders' equity</b>	<b>723,288</b>	<b>722,798</b>
Valuation difference on available-for-sale securities	21,347	16,155
Deferred gains or losses on hedges	(11)	(0)
Revaluation reserve for land	34,249	34,249
<b>Total accumulated other comprehensive income</b>	<b>55,585</b>	<b>50,404</b>
Subscription rights to shares	285	255
Minority interests	53,606	54,226
<b>Total net assets</b>	<b>832,765</b>	<b>827,685</b>
<b>Total liabilities and net assets</b>	<b>12,802,131</b>	<b>12,798,518</b>

(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, 2011	June 30, 2012
Ordinary income	71,231	71,729
Interest income	44,102	42,740
Of which, interest on loans and discounts	38,045	36,786
Of which, interest and dividends on securities	4,364	4,818
Fees and commissions	12,417	11,660
Trading income	509	428
Other ordinary income	11,548	15,886
Other income	2,653	1,014
Ordinary expenses	48,885	52,485
Interest expenses	3,183	2,469
Of which, interest on deposits	1,772	1,355
Fees and commissions payments	1,753	1,341
Trading expenses	13	0
Other ordinary expenses	8,721	11,751
General and administrative expenses	27,516	27,432
Other expenses	7,697	9,489
Ordinary profit	22,345	19,244
Extraordinary income	1	0
Gain on disposal of noncurrent assets	1	0
Extraordinary loss	35	93
Loss on disposal of noncurrent assets	35	93
Other	0	0
Income before income taxes and minority interests	22,311	19,150
Income taxes - current	7,229	7,966
Income taxes - deferred	1,176	(695)
Total income taxes	8,405	7,270
Income before minority interests	13,905	11,879
Minority interests in income	773	678
Net income	13,131	11,201

## (Consolidated Statements of Comprehensive Income)

(For the three months ended)

(Unit: Millions of Yen)

	June 30, 2011	June 30, 2012
Income before minority interests	13,905	11,879
Other comprehensive income	(1,629)	(5,236)
Valuation difference on available-for-sale securities	(1,617)	(5,247)
Deferred gains or losses on hedges	(11)	10
Comprehensive income	12,276	6,643
Comprehensive income attributable to owners of the parent	11,456	6,020
Comprehensive income attributable to minority interests	819	623

## SELECTED FINANCIAL INFORMATION FOR THE THREE MONTHS ENDED JUNE 30, 2012

## . Summary

## . 決算サマリー

## 1. Income status (Non-Consolidated)

## 1. 損益の状況(単体)

- Gross operating income ..... Domestic interest income and domestic fees and commissions decreased, but domestic other ordinary income increased, resulting in gross operating income increased by 0.2 billion yen from the same period previous year, to 50.4 billion yen.
- Expenses ..... Mainly due to a decline of expenses centering on facilities, expenses decreased by 0.1 billion yen from the same period previous year, to 24.2 billion yen. OHR (overhead ratio) decreased by 0.3 points from the same period previous year, to 48.0%.
- Core net business profit ..... Due to gross operating income increased, and also expenses decreased, core net business profit increased by 0.3 billion yen from the same period previous year, to 26.2 billion yen.
- Ordinary profit ..... Although core net business profit increased, losses on devaluation of stocks increased, and as a result, ordinary profit decreased by 3.5 billion yen from the same period previous year, to 17.5 billion yen.
- Net income ..... Due to ordinary profit decreased, net income decreased by 1.7 billion yen from the same period previous year, to 10.9 billion yen.

(Unit: Billions of Yen)

		For the three months ended			For the year ended
		June 30, 2012(A)	(A)-(B)	June 30, 2011(B)	March 31, 2012 (Reference)
Gross operating income	業務粗利益	50.4	0.2	50.2	203.6
Of which, interest income from domestic operations	うち国内資金利益	39.9	(0.6)	40.5	164.6
Of which, fees and commissions from domestic operations	うち国内役務取引等利益	7.3	(0.4)	7.7	31.1
Expenses	経費(除く臨時処理分)	24.2	(0.1)	24.3	98.3
(Reference) OHR	(参考) O H R	48.0%	(0.3%)	48.3%	48.2%
Core net business profit	実質業務純益	26.2	0.3	25.9	105.3
Provision of allowance for general loan losses	一般貸倒引当金繰入額	( )	(0.8)	0.4	(14.1)
Net business profit	業務純益	27.0	1.6	25.4	119.5
Non-recurring gains (losses)	臨時損益	(9.5)	(5.1)	(4.4)	(32.4)
Of which, disposal of bad debts	うち不良債権処理額	( )	4.7	3.3	27.9
Of which, gains or losses on stocks and other securities	うち株式等関係損益	(3.8)	(3.8)	(0.0)	(1.3)
Ordinary profit	経常利益	17.5	(3.5)	21.0	87.0
Net income	四半期(当期)純利益	10.9	(1.7)	12.6	49.1
Credit costs	与信関係費用	( )	3.8	0.0	3.8

## 2. Loans and Deposits, etc. Information

## 2. 貸出金・預金等の状況(単体)

- Loans ..... As a result of increase of loans to individuals, mainly due to housing loan, and also increase of loans to small and medium-sized businesses, loans to small and medium-sized business, etc. increased by 376.3 billion yen from the same period previous year, to 7,440.8 billion yen. Also total domestic loans increased by 540.4 billion yen from the same period previous year, to 9,219.1 billion yen.
- Deposits ..... Mainly due to an increase in deposits from individuals, total domestic deposits increased by 229.1 billion yen from the same period previous year, to 10,982.1 billion yen.

## 【Non-Consolidated】Loans

## 【単体】貸出金未残(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding loans in offshore market account)

(Unit: Billions of Yen)

		As of June 30, 2012 (A)	(A)-(B)	(A)-(C)	As of June 30, 2011 (B)	As of March 31, 2012 (C)
Loans	貸出金合計	9,219.1	540.4	210.9	8,678.7	9,008.2
Of which, Loans to small and medium-sized businesses, etc.	うち中小企業等貸出	7,440.8	376.3	111.2	7,064.5	7,329.6
Loans to small and medium-sized business	中小企業向け貸出	3,007.8	143.2	63.4	2,864.6	2,944.4
Loans to individuals	個人向け貸出	4,432.9	233.1	47.7	4,199.8	4,385.2
Retail Loans within Kanagawa Prefecture	県内リテール貸出	6,319.5	307.3	86.5	6,012.2	6,233.0

(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

## 【Non-Consolidated】Deposits

## 【単体】預金未残(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)

		As of June 30, 2012 (A)	(A)-(B)	(A)-(C)	As of June 30, 2011 (B)	As of March 31, 2012 (C)
Deposits	預金合計	10,982.1	229.1	(106.6)	10,753.0	11,088.7
Of which, deposits from individuals	うち個人預金	8,353.0	177.7	165.2	8,175.3	8,187.8
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,160.6	216.5	(84.2)	9,944.1	10,244.8

- Non-deposit products for individuals ..... Although non-deposit products of investment trusts decreased by 35.1 billion yen from the same period previous year, non-deposit products of annuity insurance, etc. increased by 131.1 billion yen from the same period previous year, and as a result, total non-deposit products for individuals increased by 42.1 billion yen from the same period previous year, to 1,711.2 billion yen.

## 【Non-Consolidated】Non-deposit products for individuals Information

## 【単体】個人向け投資型商品残高の状況

(Unit: Billions of Yen)

		As of June 30, 2012 (A)	(A)-(B)	(A)-(C)	As of June 30, 2011 (B)	As of March 31, 2012 (C)
Non-deposit products for individuals	個人向け投資型商品合計	1,711.2	42.1	(21.7)	1,669.1	1,732.9
Of which, investment trusts	うち投資信託残高	420.8	(35.1)	(14.2)	455.9	435.0
Of which, annuity insurance, etc.	うち年金等保険残高	872.7	131.1	7.4	741.6	865.3

. Digest of Financial Results for the three months ended June 30, 2012  
 . 平成25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, 2012(A)	(A)-(B)	June 30, 2011(B)	March 31, 2012 (Reference)
1	Gross operating income	50,477	205	50,272	203,663
2	(Excluding gains (losses) on bonds)	52,958	1,300	51,658	215,504
3	Gross operating income from domestic operations	49,983	208	49,775	201,546
4	(Excluding gains (losses) on bonds)	52,469	1,290	51,179	213,428
5	Interest income	39,914	(678)	40,592	164,690
6	Fees and commissions	7,365	(434)	7,799	31,183
7	Trading income	82	(73)	155	494
8	Other ordinary income	2,620	1,392	1,228	5,177
9	(Of which, gains (losses) on bonds)	(2,486)	(1,082)	(1,404)	(11,881)
10	Gross operating income from international operations	493	(4)	497	2,116
11	(Excluding gains (losses) on bonds)	489	11	478	2,076
12	Interest income	60	38	22	162
13	Fees and commissions	94	(2)	96	373
14	Trading income	(0)	13	(13)	(20)
15	Other ordinary income	339	(52)	391	1,601
16	(Of which, gains (losses) on bonds)	4	(14)	18	40
17	Expenses	24,274	(43)	24,317	98,351
18	Personnel	9,880	348	9,532	39,290
19	Facilities	12,912	(400)	13,312	53,144
20	Taxes	1,481	9	1,472	5,916
21	(Reference) OHR (17÷1)	48.0%	0.3%	48.3%	48.2%
22	Core net business Profit	26,202	247	25,955	105,311
23	(Excluding gains (losses) on bonds)	28,684	1,344	27,340	117,153
24	Provision of allowance for general loan losses	(873)	(1,372)	499	(14,196)
25	Net business profit	27,075	1,620	25,455	119,507
26	(Of which, gains (losses) on bonds)	(2,481)	(1,096)	(1,385)	(11,841)
27	Non-recurring gains (losses)	(9,515)	(5,069)	(4,446)	(32,412)
28	Disposal of bad debts	4,706	1,353	3,353	27,940
29	Written-off of loans	1,130	(1,156)	2,286	8,378
30	Provision of allowance for specific loan losses	3,833	1,617	2,216	22,013
31	Loss on sales of non-performing loans	0	(3)	3	152
32	Recoveries of written-off claims	406	(894)	1,300	3,017
33	Other	148	1	147	412
34	Gains or losses on stocks and other securities	(3,813)	(3,732)	(81)	(1,308)
35	Gains on sales of stocks and other securities	44	(774)	818	894
36	Losses on sales of stocks and other securities	32	32	0	57
37	Losses on devaluation of stocks and other securities	3,825	2,926	899	2,144
38	Other non-recurring gains (losses)	(996)	15	(1,011)	(3,163)
39	Ordinary profit	17,559	(3,450)	21,009	87,095
40	Extraordinary income (loss)	(93)	(58)	(35)	(392)
41	Gain (loss) on disposal of noncurrent assets	(93)	(58)	(35)	(392)
42	Loss on disposal of noncurrent assets	93	58	35	392
43	Income before income taxes	17,466	(3,508)	20,974	86,703
44	Income taxes - current	7,072	528	6,544	26,258
45	Income taxes - deferred	(525)	(2,256)	1,731	11,308
46	Total income taxes	6,546	(1,729)	8,275	37,567
47	Net income	10,919	(1,779)	12,698	49,135
48	Credit costs (24+28)	3,832	(20)	3,852	13,744

(Unit:Millions of Yen)

【Consolidated】		【連結】		For the three months ended			For the year ended
				June 30, 2012(A)	(A)-(B)	June 30, 2011(B)	March 31, 2012 (Reference)
Consolidated gross operating income		連結粗利益	55,152	247	54,905	222,632	
Interest income		資金利益	40,271	(648)	40,919	165,968	
Fees and commissions		役務取引等利益	10,318	(346)	10,664	42,841	
Trading income		特定取引利益	428	(67)	495	1,783	
Other ordinary income		その他業務利益	4,134	1,308	2,826	12,039	
General and administrative expenses		営業経費 ( )	27,432	(84)	27,516	110,867	
Credit costs		与信関係費用 ( )	4,722	(275)	4,997	15,283	
Written-off of loans		貸出金償却 ( )	1,726	(1,000)	2,726	11,604	
Provision of allowance for specific loan losses		個別貸倒引当金繰入額 ( )	4,075	1,580	2,495	21,776	
Provision of allowance for general loan losses		一般貸倒引当金繰入額 ( )	(486)	(1,736)	1,250	(14,554)	
Recoveries of written-off claims		償却債権取立益	741	(884)	1,625	4,111	
Other		その他 ( )	148	(2)	150	566	
Gains or losses on stocks and other securities		株式等関係損益	(3,790)	(3,657)	(133)	(1,395)	
Other		その他	37	(50)	87	1,236	
Ordinary profit		経常利益	19,244	(3,101)	22,345	96,323	
Extraordinary income (loss)		特別損益	(93)	(59)	(34)	(392)	
Income before income taxes and minority interests		税金等調整前四半期(当期)純利益	19,150	(3,161)	22,311	95,931	
Income taxes - current		法人税、住民税及び事業税 ( )	7,966	737	7,229	28,305	
Income taxes - deferred		法人税等調整額 ( )	(695)	(1,871)	1,176	12,834	
Total income taxes		法人税等合計 ( )	7,270	(1,135)	8,405	41,139	
Income before minority interests		少数株主損益調整前四半期(当期)純利益	11,879	(2,026)	13,905	54,791	
Minority interests in income		少数株主利益 ( )	678	(95)	773	3,601	
Net income		四半期(当期)純利益	11,201	(1,930)	13,131	51,190	

(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, 2012(A)	(A)-(B)	June 30, 2011(B)	March 31, 2012 (Reference)
Consolidated net business profit		連結業務純益	28,904	340	28,564	116,984	

(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)

(Unit:Number of Companies)

【Number of Consolidated Subsidiaries】		【連結対象会社数】		For the three months ended			For the year ended
				As of June 30, 2012(A)	(A)-(B)	As of June 30, 2011(B)	As of March 31, 2012
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, 2012(A)	(A)-(B)	June 30, 2011(B)	March 31, 2012 (Reference)	
Interest-earning assets	資金運用勘定	11,598.2	531.1	11,067.1	11,300.7	
Loans and bills discounted	貸出金	8,944.1	368.7	8,575.4	8,713.3	
Loans to individuals	個人向け貸出	4,397.7	215.3	4,182.4	4,244.7	
Securities	有価証券	2,227.1	174.0	2,053.1	2,132.5	
Bonds	債券	2,093.1	177.0	1,916.1	1,995.9	
Stocks	株式	133.9	(3.1)	137.0	136.5	
Interest-bearing liabilities	資金調達勘定	11,205.7	351.9	10,853.8	11,028.6	
Deposits	預金	10,670.8	294.2	10,376.6	10,359.6	
Deposits from individuals	個人預金	8,156.8	176.6	7,980.2	8,057.1	
External liabilities	外部負債	346.5	92.7	253.8	440.9	

## 3. Interest Margins (Domestics)

## 3. 利回・利鞘(国内業務部門)

(Unit:%)

【Non-Consolidated】		【単体】		For the three months ended		For the year ended	
		June 30, 2012(A)	(A)-(B)	June 30, 2011(B)	March 31, 2012 (Reference)		
Yield on interest-earning assets	A	資金運用利回	A	1.45	(0.10)	1.55	1.53
Loans and bills discounted		貸出金利回		1.64	(0.13)	1.77	1.73
Securities		有価証券利回		0.84	0.01	0.83	0.89
Yield on interest-bearing liabilities	B	資金調達利回	B	0.07	(0.01)	0.08	0.08
Deposits		預金利回		0.04	(0.02)	0.06	0.05
External liabilities		外部負債利回		0.58	(0.20)	0.78	0.48
Expenses ratio		経費率		0.87	(0.02)	0.89	0.90
Total funding cost	C	資金調達原価	C	0.91	(0.04)	0.95	0.94
Yield spread	A-B	資金運用調達利回差	A-B	1.38	(0.09)	1.47	1.45
Interest margin between loans and deposits		預貸金利鞘		0.72	(0.10)	0.82	0.78
Net interest margin	A-C	総資金利鞘	A-C	0.54	(0.06)	0.60	0.59

## 4. Gains and Losses on Investment Securities

## 4. 有価証券関係損益

## ① Gains and 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, 2012(A)	(A)-(B)	June 30, 2011(B)	March 31, 2012 (Reference)	
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(2,481)	(1,096)	(1,385)	(11,841)	
Gain on sales	売却益	2,187	1,470	717	3,572	
Gain on redemption	償還益	—	—	—	—	
Loss on sales	売却損 (△)	4,379	2,295	2,084	14,014	
Loss on redemption	償還損 (△)	86	86	—	1,230	
Loss on devaluation	償却 (△)	204	187	17	169	

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

(Unit:Millions of Yen)

		【単体】		For the three months ended		For the year ended
		June 30, 2012(A)	(A)-(B)	June 30, 2011(B)	March 31, 2012 (Reference)	
Gains (losses) on bonds derivatives	債券デリバティブ損益	4,424	2,305	2,119	13,681	
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	1,942	1,209	733	1,840	

## Gains or Losses on stocks and other securities

## 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, 2012(A)	(A)-(B)	June 30, 2011(B)	March 31, 2012 (Reference)		
Gains (losses) on stocks and other securities	株式等関係損益 (3勘定戻)	(3,813)	(3,732)	(81)	(1,308)		
Gain on sales	売却益	44	(774)	818	894		
Loss on sales	売却損 ( )	32	32	0	57		
Loss on devaluation	償却 ( )	3,825	2,926	899	2,144		

## 5. Net Unrealized Gains (Losses) on Securities

## 5. 時価のある有価証券の評価損益

(Unit:Millions of Yen)

[Non-Consolidated]		[単体]									
		As of June 30, 2012						As of March 31, 2012			
		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	295,656	9,718	2,614	9,719	1	293,125	7,104	7,154	49	
Available-for-sale	その他有価証券	1,984,796	26,472	(4,977)	41,866	15,394	1,944,453	31,449	46,274	14,824	
	Equity securities	116,333	12,176	(4,676)	25,163	12,987	125,037	16,852	29,986	13,134	
	Debt securities	1,660,743	15,255	824	15,726	471	1,612,106	14,431	14,957	525	
	Other securities	207,719	(959)	(1,124)	975	1,935	207,309	165	1,330	1,165	
Total	合計	2,280,452	36,190	(2,364)	51,585	15,395	2,237,578	38,554	53,428	14,874	
	Equity securities	116,333	12,176	(4,676)	25,163	12,987	125,037	16,852	29,986	13,134	
	Debt securities	1,956,399	24,973	3,437	25,446	472	1,905,231	21,536	22,111	575	
	Other securities	207,719	(959)	(1,124)	975	1,935	207,309	165	1,330	1,165	

(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)

[Consolidated]		[連結]									
		As of June 30, 2012						As of March 31, 2012			
		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	298,362	9,733	2,623	9,734	1	295,831	7,110	7,161	50	
Available-for-sale	その他有価証券	1,987,458	26,552	(5,209)	42,353	15,800	1,947,352	31,761	46,925	15,163	
	Equity securities	118,988	12,256	(4,908)	25,650	13,394	127,928	17,164	30,637	13,473	
	Debt securities	1,660,750	15,255	824	15,726	471	1,612,113	14,431	14,957	525	
	Other securities	207,719	(959)	(1,124)	975	1,935	207,309	165	1,330	1,165	
Total	合計	2,285,820	36,285	(2,587)	52,087	15,802	2,243,183	38,872	54,086	15,214	
	Equity securities	118,988	12,256	(4,908)	25,650	13,394	127,928	17,164	30,637	13,473	
	Debt securities	1,959,112	24,988	3,446	25,461	472	1,907,945	21,542	22,118	575	
	Other securities	207,719	(959)	(1,124)	975	1,935	207,309	165	1,330	1,165	

(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, 2012(A)	(A)-(B)	(A)-(C)	As of June 30, 2011(B)	As of March 31, 2012(C)
Securities	有価証券	2,171,590	153,621	49,351	2,017,969	2,122,239
Government bonds	国債	848,138	102,265	79,909	745,873	768,229
Local government bonds	地方債	243,902	(38,326)	(13,238)	282,228	257,140
Corporate bonds	社債	864,359	77,954	(15,503)	786,405	879,862
Stocks	株式	142,142	(385)	(8,722)	142,527	150,864
Other securities	その他の証券	73,048	12,113	6,906	60,935	66,142

【Consolidated】 【連結】

(Unit: Millions of Yen)

		As of June 30, 2012(A)	(A)-(B)	(A)-(C)	As of June 30, 2011(B)	As of March 31, 2012(C)
Securities	有価証券	2,163,078	153,930	49,103	2,009,148	2,113,975
Government bonds	国債	850,144	102,261	79,908	747,883	770,236
Local government bonds	地方債	244,602	(37,626)	(13,237)	282,228	257,839
Corporate bonds	社債	864,365	77,952	(15,504)	786,413	879,869
Stocks	株式	131,855	(768)	(8,967)	132,623	140,822
Other securities	その他の証券	72,110	12,111	6,903	59,999	65,207

## 6. Derivative contracts (Consolidated)

## 6. デリバティブ取引 (連結)

## Interest rate contracts

## 金利関連取引

(Unit: Millions of Yen)

				As of June 30, 2012			As of March 31, 2012		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
OTC	Interest rate swaps	店頭	金利スワップ	4,542,163	6,424	6,424	4,561,134	6,415	6,415
	Others		その他	85,361	(6)	701	86,009	(13)	805
Total		合計			6,417	7,125		6,402	7,221

(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 June 30, 2012			As of March 31, 2012		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
OTC	Currency swaps	店頭	通貨スワップ	137,280	739	739	148,453	849	849
	Forward exchange contracts		為替予約	34,740	(4)	(4)	46,418	29	29
	Options		通貨オプション	61,474	14	593	71,675	30	647
Total		合計			749	1,328		910	1,527

(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 June 30, 2012			As of March 31, 2012		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
Market	Futures	金融商品取引所	債券先物	8,476	(0)	(0)	569	1	1
OTC	Options	店頭	債券店頭オプション	120,000	(453)	72	-	-	-
Total		合計			(454)	71		1	1

## 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 June 30, 2012(A)	(A)-(B)	As of March 31, 2012(B)	
Loans to borrowers in bankruptcy	破綻先債権額	11,643	877	10,766	
Past due loans	延滞債権額	162,393	1,868	160,525	
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	5,663	467	5,196	
Restructured loans	貸出条件緩和債権額	32,194	(261)	32,455	
Total	合計	211,895	2,952	208,943	
(Amount of partial direct written-off)		(部分直接償却額)	68,033	453	67,580
Loans and bills discounted	貸出金残高(未残)	9,227,460	210,282	9,017,178	

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

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

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

【Consolidated】		【連結】		(Unit:Millions of Yen)	
Risk managed loans	リスク管理債権	As of June 30, 2012(A)	(A)-(B)	As of March 31, 2012(B)	
Loans to borrowers in bankruptcy	破綻先債権額	11,643	877	10,766	
Past due loans	延滞債権額	165,544	1,331	164,213	
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	5,663	467	5,196	
Restructured loans	貸出条件緩和債権額	32,195	(261)	32,456	
Total	合計	215,047	2,415	212,632	
(Amount of partial direct written-off)		(部分直接償却額)	79,482	406	79,076
Loans and bills discounted	貸出金残高(未残)	9,186,708	216,407	8,970,301	

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

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

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

## 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, 2012(A)	(A)-(B)	As of March 31, 2012(B)		
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	58,475	(425)	58,900		
Doubtful claims	危険債権	117,541	3,557	113,984		
Claims in need of special caution	要管理債権	37,858	206	37,652		
Sub-total (Claims in need of special caution or below)	要管理債権以下計	213,875	3,339	210,536		
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	1,056,785	(51,354)	1,108,139		
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,167,277	252,667	7,914,610		
Sub-total (Normal claims)	正常債権計	9,224,062	201,313	9,022,749		
Total (Credit exposures)	合計	9,437,937	204,651	9,233,286		
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	41,885	(1,979)	43,864		
Percentage of claims in need of special caution or below	A ÷ B	不良債権比率	A ÷ B	2.2%	0.0%	2.2%

【Consolidated】		【連結】		(Unit:Millions of Yen)		
		As of June 30, 2012(A)	(A)-(B)	As of March 31, 2012(B)		
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	61,974	(880)	62,854		
Doubtful claims	危険債権	118,569	3,601	114,968		
Claims in need of special caution	要管理債権	37,859	206	37,653		
Sub-total (Claims in need of special caution or below)	要管理債権以下計	218,403	2,927	215,476		
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	1,060,416	(52,184)	1,112,600		
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,330,050	253,386	8,076,664		
Sub-total (Normal claims)	正常債権計	9,390,466	201,201	9,189,265		
Total (Credit exposures)	合計	9,608,870	204,129	9,404,741		
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	42,640	(1,980)	44,620		
Percentage of claims in need of special caution or below	C ÷ D	不良債権比率	C ÷ D	2.2%	0.0%	2.2%

## 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, 2012(A)	(A)-(B)	(A)-(C)	As of June 30, 2011(B)	As of March 31, 2012(C)
Total	合計	9,219,121	540,334	210,867	8,678,787	9,008,254
Manufacturing	製造業	1,015,395	61,205	43,608	954,190	971,787
Agriculture and forestry	農業、林業	3,083	(1,118)	(654)	4,201	3,737
Fishery	漁業	7,991	3	(227)	7,988	8,218
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4,306	549	(125)	3,757	4,431
Construction	建設業	262,557	2,644	(5,765)	259,913	268,322
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	13,897	(455)	(374)	14,352	14,271
IT and telecommunication	情報通信業	61,724	4,843	294	56,881	61,430
Transport and postal activities	運輸業、郵便業	361,894	6,693	5,664	355,201	356,230
Wholesale and retail	卸売業、小売業	760,553	57,755	19,151	702,798	741,402
Finance and insurance	金融業、保険業	193,063	(11,643)	(3,735)	204,706	196,798
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,441,571	152,980	70,230	2,288,591	2,371,341
Other services	その他の各種サービス業	746,825	36,495	38,090	710,330	708,735
Local governments	地方公共団体	154,505	27,989	(1,735)	126,516	156,240
Others	その他	3,191,755	202,394	46,443	2,989,361	3,145,312

## 4. Loan Information

Domestic branches (excluding loans in offshore market account)

## 4. 貸出金の状況(特別国際金融取引勘定を除く国内店分)

Balances by scale of loans and bills  
discounted

貸出金規模別残高

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

		As of June 30, 2012(A)	(A)-(B)	(A)-(C)	As of June 30, 2011(B)	As of March 31, 2012(C)
Total	合計	9,219.1	540.4	210.9	8,678.7	9,008.2
Loans to large & medium sized businesses	大中堅企業向け貸出	1,577.7	115.7	97.7	1,462.0	1,480.0
Loans to small and medium-sized businesses, etc.	中小企業等貸出	7,440.8	376.3	111.2	7,064.5	7,329.6
Loans to small and medium-sized businesses	中小企業向け貸出	3,007.8	143.2	63.4	2,864.6	2,944.4
Loans to individuals	個人向け貸出	4,432.9	233.1	47.7	4,199.8	4,385.2
Residential loans	住宅系ローン	4,098.3	235.1	50.6	3,863.2	4,047.7
Housing loans	住宅ローン	2,810.0	184.5	45.6	2,625.5	2,764.4
Apartment loans	アパートローン	1,288.3	50.7	5.1	1,237.6	1,283.2
Other individual loans	その他のローン	334.6	(2.0)	(2.8)	336.6	337.4
Public sectors	公共向け貸出	200.5	48.3	2.0	152.2	198.5
Retail Loans within Kanagawa Prefecture	県内リテール貸出	6,319.5	307.3	86.5	6,012.2	6,233.0

(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	80.7	(0.7)	(0.6)	81.4	81.3
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(Reference)

(参考)

For the three months ended

(Unit:Billions of Yen)

		June 30, 2012(A)	(A)-(B)	(A)-(C)	June 30, 2011(B)	June 30, 2010(C)
New housing Loans	住宅ローン実行額	99.5	23.2	33.8	76.3	65.7
Housing loans	当行住宅ローン	96.1	23.9	30.7	72.2	65.4
Flat 35	フラット35	3.3	(0.7)	3.1	4.0	0.2

(注) 管理ベース

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

Balances of Loans [Non-Consolidated]	貸出金の末残・平残(全店) 【単体】	For the three months ended			(Unit:Billions of Yen) For the year ended	
		June 30, 2012(A)	(A)-(B)	(A)-(C)	June 30, 2011(B)	March 31, 2012(C)
(Outstanding balance)	(末残)	9,227.4	540.3	210.3	8,687.1	9,017.1
(Average balance)	(平残)	9,001.2	397.3	249.9	8,603.9	8,751.3

## 5. Deposits, etc. Information

## 5. 預金等の状況

Balances of Deposits [Non-Consolidated]	預金の末残・平残(全店) 【単体】	For the three months ended			(Unit:Billions of Yen) For the year ended	
		June 30, 2012(A)	(A)-(B)	(A)-(C)	June 30, 2011(B)	March 31, 2012(C)
(Outstanding balance)	(末残)	10,994.8	241.4	(96.7)	10,753.4	11,091.5
(Average balance)	(平残)	10,822.3	216.9	274.9	10,605.4	10,547.4

## Breakdown of depositors' categories

## 預金者別預金残高

Domestic branches (excluding deposits in offshore market account)

(特別国際金融取引勘定を除く国内店分)

[Non-Consolidated]	【単体】	(Unit:Billions of Yen)				
		As of June 30, 2012(A)	(A)-(B)	(A)-(C)	As of June 30, 2011(B)	As of March 31, 2012(C)
<Outstanding balance>	(末残)					
Individual	個人	8,353.0	177.7	165.2	8,175.3	8,187.8
Of which, liquid deposits	うち流動性	5,422.4	268.9	156.6	5,153.5	5,265.8
Of which, fixed deposits	うち定期性	2,880.4	(84.4)	13.1	2,964.8	2,867.3
Corporate	法人	2,192.3	152.1	76.7	2,040.2	2,115.6
Local Public	公金	355.6	(87.5)	(317.8)	443.1	673.4
Financial institutions	金融	81.1	(13.2)	(30.7)	94.3	111.8
Total	合計	10,982.1	229.1	(106.6)	10,753.0	11,088.7
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	10,160.6	216.5	(84.2)	9,944.1	10,244.8

(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

<Average balance>	(平残)	For the three months ended			(Unit:Billions of Yen) For the year ended	
		June 30, 2012(A)	(A)-(B)	(A)-(C)	June 30, 2011(B)	March 31, 2012(C)
Individual	個人	8,207.4	171.9	96.7	8,035.5	8,110.7
Corporate	法人	2,124.4	101.8	124.4	2,022.6	2,000.0
Local Public	公金	411.9	(62.7)	47.6	474.6	364.3
Financial institutions	金融	75.0	3.9	4.5	71.1	70.5
Total	合計	10,818.9	215.0	273.3	10,603.9	10,545.6
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,983.8	191.7	235.0	9,792.1	9,748.8

Individual deposit assets Information		個人向け預り資産の状況		(Unit:Billions of Yen)				
【Non-Consolidated】		【単体】						
				As of June 30, 2012(A)	(A)-(B)	(A)-(C)	As of June 30, 2011(B)	As of March 31, 2012(C)
Investment trusts	投資信託			420.8	(35.1)	(14.2)	455.9	435.0
Annuity insurance, etc.	年金等保険			872.7	131.1	7.4	741.6	865.3
Foreign currency deposits	外貨預金			48.4	(6.7)	(3.8)	55.1	52.2
Public bonds	公共債			369.1	(47.2)	(11.2)	416.3	380.3
Total balance of non-deposit products for individuals	A	個人向け投資型商品合計	A	1,711.2	42.1	(21.7)	1,669.1	1,732.9
Individual deposits (deposits in yen)		個人預金(円貨預金)		8,304.6	184.5	169.0	8,120.1	8,135.6
Total individual deposit assets	B	個人向け預り資産合計	B	10,015.8	226.5	147.3	9,789.3	9,868.5
Ratio of non-deposit products for individuals	A ÷ B	個人向け投資型商品比率	A ÷ B	17.0%	0.0%	(0.5%)	17.0%	17.5%
Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co.,Ltd	C	浜銀TT証券㈱の 個人向け投資型商品	C	189.7	7.5	(6.5)	182.2	196.2
Total balance of non-deposit products for individuals (Group total)	A + C	個人向け投資型商品 グループ合計	A + C	1,900.9	49.6	(28.2)	1,851.3	1,929.1
Total individual deposit assets (Group total)	B + C	個人向け預り資産 グループ合計	B + C	10,205.5	234.0	140.8	9,971.5	10,064.7

Sales amount of non-deposit products		投資型商品販売額		For the three months ended				
【Non-Consolidated】		【単体】		(Unit:Billions of Yen)				
				June 30, 2012(A)	(A)-(B)	(A)-(C)	June 30, 2011(B)	June 30, 2010(C)
Investment trusts (including corporate, etc.)	投資信託(法人向け等を含む)			41.8	(33.2)	(2.9)	75.0	44.7
Annuity-insurance, etc.	年金等保険			36.2	(1.1)	(22.4)	37.3	58.6

自己資本比率(国際統一基準)の平成24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, 2012 will be announced when it is fixed.