

Consolidated Financial Results for the Three Months ended June 30, 2011



<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, 2011)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Three months ended June 30, 2011	71,231	2.0%	22,345	35.8%	13,131	37.5%
Three months ended June 30, 2010	69,796	(7.2%)	16,446	66.6%	9,545	59.4%

(Note1) Comprehensive Income: Three months ended June 30, 2011: ¥12,276 million[126.3%]; Three months ended June 30, 2010: ¥5,424 million[-%]

(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, 2011	¥9.65	¥9.65
Three months ended June 30, 2010	¥7.01	¥7.01

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
June 30, 2011	12,446,529	792,448	5.9%
March 31, 2011	12,520,526	786,948	5.8%

(Reference) Own Capital: June 30, 2011: ¥740,221 million; March 31, 2011: ¥735,534 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, 2011	—	¥5.00	—	¥5.00	¥10.00
Fiscal year ending March 31, 2012	—	—	—	—	—
Fiscal year ending March 31, 2012 (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, 2012)

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

	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
Six months ending September 30, 2011	140,000	(1.0%)	41,000	12.3%	23,500	11.0%	¥17.28
Fiscal year ending March 31, 2012	280,000	(1.6%)	83,500	2.2%	48,000	1.9%	¥35.29

(Note 1) Percentages shown in Ordinary Income, 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

4. Others

- (1) Changes in the scope of consolidated significant subsidiaries during the 1st quarter ended June 30, 2011: No
- (2) Adoption of particular accounting methods for the preparation of quarterly consolidated financial statements: No
- (3) Changes in accounting policies, procedures, presentation rules, etc.
- (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 at the end of the period

(A) Number of stock issued (including treasury stocks):	June 30, 2011	1,361,071,054shares	March 31, 2011	1,361,071,054 shares
(B) Number of treasury stocks:	June 30, 2011	1,102,063shares	March 31, 2011	1,166,350 shares
(C) Average outstanding stocks for the current quarter:	June 30, 2011	1,359,948,403shares	June 30, 2010	1,359,924,030 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.)

This information contains a description of future performance. Such description, however, does not guarantee future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in the economic environment.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2011	As of June 30, 2011
Assets:		
Cash and due from banks	857,677	650,048
Call loans and bills bought	143,395	81,297
Monetary claims bought	188,390	183,356
Trading assets	100,368	190,192
Securities	1,994,647	2,009,148
Loans and bills discounted	8,601,882	8,649,999
Foreign exchanges	3,948	4,013
Lease receivables and investment assets	52,819	52,238
Other assets	139,006	201,155
Tangible fixed assets	126,960	126,263
Intangible fixed assets	18,034	16,922
Deferred tax assets	49,940	50,019
Customers' liabilities for acceptances and guarantees	331,805	323,012
Allowance for loan losses	(88,352)	(91,139)
Total assets	12,520,526	12,446,529
Liabilities:		
Deposits	10,725,087	10,731,962
Negotiable certificates of deposit	96,900	107,136
Call money and bills sold	36,908	35,725
Trading liabilities	1,460	1,485
Borrowed money	282,939	186,556
Foreign exchanges	28	13
Bonds payable	64,300	64,300
Other liabilities	170,312	180,215
Provision for directors' bonuses	40	-
Provision for retirement benefits	143	149
Provision for reimbursement of deposits	898	746
Provision for contingent loss	700	725
Reserves under the special laws	2	3
Deferred tax liabilities for land revaluation	22,048	22,048
Acceptances and guarantees	331,805	323,012
Total liabilities	11,733,577	11,654,080
Net assets:		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	298,369	304,694
Treasury stock	(669)	(631)
Total shareholders' equity	690,573	696,935
Valuation difference on available-for-sale securities	13,446	11,782
Deferred gains or losses on hedges	(9)	(21)
Revaluation reserve for land	31,524	31,524
Total accumulated other comprehensive income	44,961	43,285
Subscription rights to shares	274	270
Minority interests	51,139	51,956
Total net assets	786,948	792,448
Total liabilities and net assets	12,520,526	12,446,529

(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, 2010	June 30, 2011
Ordinary income	69,796	71,231
Interest income	45,830	44,102
Of which, interest on loans and discounts	40,105	38,045
Of which, interest and dividends on securities	4,107	4,364
Fees and commissions	12,594	12,417
Trading income	324	509
Other ordinary income	10,633	11,548
Other income	413	2,653
Ordinary expenses	53,349	48,885
Interest expenses	3,866	3,183
Of which, interest on deposits	2,576	1,772
Fees and commissions payments	877	1,753
Trading expenses	7	13
Other ordinary expenses	7,844	8,721
General and administrative expenses	27,857	27,516
Other expenses	12,896	7,697
Ordinary profit	16,446	22,345
Extraordinary income	498	1
Gain on disposal of noncurrent assets	-	1
Recoveries of written-off claims	498	-
Extraordinary loss	21	35
Loss on disposal of noncurrent assets	8	35
Other	12	0
Income before income taxes and minority interests	16,923	22,311
Income taxes - current	5,356	7,229
Income taxes - deferred	1,400	1,176
Total income taxes	6,756	8,405
Income before minority interests	10,166	13,905
Minority interests in income	621	773
Net income	9,545	13,131

(Consolidated Statements of Comprehensive Income)

(For the three months ended)

(Unit: Millions of Yen)

	June 30, 2010	June 30, 2011
Income before minority interests	10,166	13,905
Other comprehensive income	(4,742)	(1,629)
Valuation difference on available-for-sale securities	(4,796)	(1,617)
Deferred gains or losses on hedges	54	(11)
Comprehensive income	5,424	12,276
Comprehensive income attributable to owners of the parent	4,862	11,456
Comprehensive income attributable to minority interests	562	819

SELECTED FINANCIAL INFORMATION FOR THE THREE MONTHS ENDED JUNE 30, 2011

. Summary

. 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 a decline in domestic interest income and domestic fees and commissions, Gross operating income decreased by 2.0 billion yen from the same period previous year, to 50.2 billion yen.
- Expenses By thoroughly implementing low cost operations, expenses decreased by 0.4 billion yen from the same period previous year, to 24.3 billion yen.
- Core net business profit Along with the decrease in gross operating income, core net business profit decreased by 1.5 billion yen from the same period previous year, to 25.9 billion yen.
- Ordinary profit Core net business profit decreased, but credit costs also greatly decreased, resulting in ordinary profit increasing by 5.2 billion yen from the same period previous year, to 21.0 billion yen.
- Net income Due to the ordinary profit increased, net income increased by 3.1 billion yen from the same period previous year, to 12.6 billion yen.

【Non-Consolidated】	【単体】	For the three months ended			For the year ended	
		June 30, 2011(A)	(A)-(B)	June 30, 2010(B)	March 31, 2011 (Reference)	
Gross operating income	業務粗利益	50.2	(2.0)	52.2	205.1	
Of which, interest income from domestic operations	うち国内資金利益	40.5	(1.1)	41.6	167.6	
Of which, fees and commissions from domestic operations	うち国内役務取引等利益	7.7	(1.1)	8.8	30.0	
Expenses	経費 (除く臨時処理分) ()	24.3	(0.4)	24.7	98.7	
(Reference) OHR	(参考) O H R	48.3%	0.9%	47.4%	48.1%	
Core net business profit	実質業務純益	25.9	(1.5)	27.4	106.4	
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	0.4	0.2	0.2	0.3	
Net business profit	業務純益	25.4	(1.8)	27.2	106.1	
Non-recurring gains (losses)	臨時損益	(4.4)	6.9	(11.3)	(31.1)	
Of which, disposal of bad debts	うち不良債権処理額 ()	3.3	(6.0)	9.3	28.6	
Of which, gains or losses on stocks and other securities	うち株式等関係損益	(0.0)	1.1	(1.1)	(0.0)	
Ordinary profit	経常利益	21.0	5.2	15.8	74.9	
Net income	四半期(当期)純利益	12.6	3.1	9.5	45.4	
Credit costs	与信関係費用 ()	3.8	(5.5)	9.3	27.6	

24年3月期第1四半期累計期間から償却債権取立益を臨時損益のうち不良債権処理額に含めて記載しております。
 "Recoveries of written-off claims" is included in "Non-recurring gains (losses) of which, disposal of bad debts", from the first Quarter of fiscal year 2011.

2. Loans and Deposits, etc. Information

2. 貸出金・預金等の状況 (単体)

- Loans Loans to individuals increased, mainly due to housing loans. This resulted in loans increasing by 173.8 billion yen from the same period previous year, rising to 8,678.7 billion yen.
- Deposits Mainly due to an increase in deposits from individuals by 212.1 billion yen from the same period previous year, total deposits (in domestic branches) increased by 395.6 billion yen from the same period previous year, rising to 10,753.0 billion yen.

【Non-Consolidated】 Loans Domestic branches (excluding loans in offshore market account)	【単体】 貸出金末残 (特別国際金融取引勘定を除く国内店分)	As of June 30, 2011 (A)			As of June 30, 2010 (B)		As of March 31, 2011 (C)
		(A)-(B)	(A)-(C)				
Loans	貸出金合計	8,678.7	173.8	42.4	8,504.9	8,636.3	
Of which, Loans to individuals	うち個人貸出(個人ローン)	4,199.8	138.8	21.8	4,061.0	4,178.0	
Of which, loans in Kanagawa Prefecture	うち神奈川県内	6,775.7	112.1	48.8	6,663.6	6,726.9	

【Non-Consolidated】 Deposits Domestic branches (excluding deposits in offshore market account)	【単体】 預金末残 (特別国際金融取引勘定を除く国内店分)	As of June 30, 2011 (A)			As of June 30, 2010 (B)		As of March 31, 2011 (C)
		(A)-(B)	(A)-(C)				
Deposits	預金合計	10,753.0	395.6	7.5	10,357.4	10,745.5	
Of which, deposits from individuals	うち個人預金	8,175.3	212.1	203.8	7,963.2	7,971.5	
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,944.1	341.5	(19.4)	9,602.6	9,963.5	

- Non-deposit products for individuals We worked to provide products and services which match the customer's life stage, resulting in non-deposit products for individuals increasing by 127.7 billion yen from the same period previous year, rising to 1,669.1 billion yen.

【Non-Consolidated】 Non-deposit products for individuals Information	【単体】 個人向け投資型商品の状況	As of June 30, 2011 (A)			As of June 30, 2010 (B)		As of March 31, 2011 (C)
		(A)-(B)	(A)-(C)				
Non-deposit products for individuals	個人向け投資型商品合計	1,669.1	127.7	5.2	1,541.4	1,663.9	
Of which, investment trusts	うち投資信託残高	455.9	34.2	(13.1)	421.7	469.0	
Of which, annuity insurance	うち年金保険残高	741.6	125.4	26.7	616.2	714.9	

. Digest of Financial Results for the three months ended June 30, 2011
 . 平成24年3月期 第1四半期決算の概況

1. Profit and Loss
 [Non-Consolidated]

損益状況
 [単体]

(Unit:Millions of Yen)

		For the three months ended			For the year ended		
		June 30, 2011(A)	(A)-(B)	June 30, 2010(B)	March 31, 2011 (Reference)		
1	Gross operating income	業務粗利益	50,272	(1,961)	52,233	205,187	
2	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	51,658	(501)	52,159	207,265	
3	Gross operating income from domestic operations	国内業務粗利益	49,775	(1,734)	51,509	202,747	
4	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	51,179	(258)	51,437	204,822	
5	Interest income	資金利益	40,592	(1,092)	41,684	167,692	
6	Fees and commissions	役務取引等利益	7,799	(1,069)	8,868	30,067	
7	Trading income	特定取引利益	155	26	129	423	
8	Other ordinary income	その他業務利益	1,228	400	828	4,564	
9	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(1,404)	(1,476)	72	(2,075)	
10	Gross operating income from international operations	国際業務粗利益	497	(226)	723	2,439	
11	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	478	(244)	722	2,442	
12	Interest income	資金利益	22	38	(16)	(23)	
13	Fees and commissions	役務取引等利益	96	9	87	364	
14	Trading income	特定取引利益	(13)	(6)	(7)	(16)	
15	Other ordinary income	その他業務利益	391	(269)	660	2,115	
16	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	18	17	1	(3)	
17	Expenses	経費(除く臨時処理分)	()	24,317	(454)	24,771	98,768
18	Personnel	人件費	()	9,532	122	9,410	38,145
19	Facilities	物件費	()	13,312	(548)	13,860	54,844
20	Taxes	税金	()	1,472	(27)	1,499	5,777
21	(Reference) OHR (17÷1)	(参考)OHR (17÷1)		48.3%	0.9%	47.4%	48.1%
22	Core net business Profit	実質業務純益	25,955	(1,507)	27,462	106,418	
23	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	27,340	(48)	27,388	108,497	
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額	()	499	278	221	300
25	Net business profit	業務純益	25,455	(1,785)	27,240	106,118	
26	(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(1,385)	(1,458)	73	(2,078)	
27	Non-recurring gains (losses)	臨時損益	(4,446)	6,920	(11,366)	(31,138)	
28	Disposal of bad debts	不良債権処理額	()	3,353	(6,006)	9,359	28,674
29	Written-off of loans	貸出金償却	()	2,286	(1,496)	3,782	14,249
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額	()	2,216	(3,046)	5,262	13,876
31	Loss on sales of non-performing loans	延滞債権等売却損	()	3	(38)	41	104
32	Other	その他	()	147	(126)	273	443
33	Recoveries of written-off claims	償却債権取立益		1,300			
34	Gains or losses on stocks and other securities	株式等関係損益	(81)	1,019	(1,100)	(18)	
35	Gains on sales of stocks and other securities	株式等売却益	818	677	141	1,525	
36	Losses on sales of stocks and other securities	株式等売却損	()	0	0	498	
37	Losses on devaluation of stocks and other securities	株式等償却	()	899	(342)	1,241	1,045
38	Other non-recurring gains (losses)	その他の臨時損益	(1,011)	(105)	(906)	(2,444)	
39	Ordinary profit	経常利益	21,009	5,136	15,873	74,980	
40	Extraordinary income (loss)	特別損益	(35)	(198)	163	976	
41	Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(35)	(27)	(8)	(359)	
42	Loss on disposal of noncurrent assets	固定資産処分損	()	35	27	8	359
43	Recoveries of written-off claims	償却債権取立益			184	1,347	
44	Other	その他	-	11	11	11	
45	Income before income taxes	税引前四半期(当期)純利益	20,974	4,937	16,037	75,956	
46	Income taxes - current	法人税、住民税及び事業税	()	6,544	1,841	4,703	13,195
47	Income taxes - deferred	法人税等調整額	()	1,731	(14)	1,745	17,312
48	Total income taxes	法人税等合計	()	8,275	1,826	6,449	30,507
49	Net income	四半期(当期)純利益	12,698	3,111	9,587	45,449	
	Credit costs (24+28-43)	与信関係費用	()	3,852	(5,544)	9,396	27,626

24年3月期第1四半期累計期間から償却債権取立益を臨時損益のうち不良債権処理額に含めて記載しております。

"Recoveries of written-off claims" is included in "Non-recurring gains (losses) of which, disposal of bad debts", from the first Quarter of fiscal year 2011.

(Unit:Millions of Yen)

【Consolidated】	【連結】	For the three months ended			For the year ended
		June 30, 2011(A)	(A)-(B)	June 30, 2010(B)	March 31, 2011 (Reference)
Consolidated gross operating income	連結粗利益	54,905	(1,882)	56,787	224,045
Interest income	資金利益	40,919	(1,045)	41,964	168,838
Fees and commissions	役務取引等利益	10,664	(1,053)	11,717	41,747
Trading income	特定取引利益	495	179	316	1,234
Other ordinary income	その他業務利益	2,826	37	2,789	12,225
General and administrative expenses	営業経費 ()	27,516	(341)	27,857	110,968
Credit costs	与信関係費用 ()	4,997	(6,316)	11,313	34,287
Written-off of loans	貸出金償却 ()	2,726	(1,631)	4,357	18,004
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()	2,495	(3,048)	5,543	12,563
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	1,250	153	1,097	1,702
Other	その他 ()	150	(164)	314	2,015
Recoveries of written-off claims	償却債権取立益	1,625			
Gains or losses on stocks and other securities	株式等関係損益	(133)	1,036	(1,169)	(119)
Other	その他	87	87	(0)	2,997
Ordinary profit	経常利益	22,345	5,899	16,446	81,667
Extraordinary income (loss)	特別損益	(34)	(510)	476	2,119
Of which, recoveries of written-off claims	うち償却債権取立益			498	2,493
Income before income taxes and minority interests	税金等調整前四半期(当期)純利益	22,311	5,388	16,923	83,787
Income taxes - current	法人税、住民税及び事業税 ()	7,229	1,873	5,356	15,719
Income taxes - deferred	法人税等調整額 ()	1,176	(224)	1,400	17,603
Total income taxes	法人税等合計 ()	8,405	1,649	6,756	33,323
Income before minority interests	少数株主損益調整前四半期(当期)純利益	13,905	3,739	10,166	50,464
Minority interests in income	少数株主利益 ()	773	152	621	3,375
Net income	四半期(当期)純利益	13,131	3,586	9,545	47,089

(注) 1. 「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。

2. 24年3月期第1四半期累計期間から、償却債権取立益を与信関係費用に含めて記載しております。

Note1: 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)

2: "Recoveries of written-off claims" is included in "Credit Costs", from first Quarter of fiscal year 2011.

(Unit:Millions of Yen)

【Reference】	【参考】	For the three months ended			For the year ended
		June 30, 2011(A)	(A)-(B)	June 30, 2010(B)	March 31, 2011 (Reference)
Consolidated net business profit	連結業務純益	28,564	(1,055)	29,619	119,185

(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】	For the three months ended			For the year ended
		As of June 30, 2011(A)	(A)-(B)	As of June 30, 2010(B)	As of March 31, 2011
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

(Unit: Number of Companies)

2 . Average Balance of Use and Source of Funds (Domestic) 2 . 資金平残(国内業務部門)

【Non-Consolidated】		【単体】		For the three months ended			(Unit:Billions of Yen)
				For the year ended		March 31, 2011 (Reference)	
		June 30, 2011(A)	(A)-(B)	June 30, 2010(B)			
Interest-earning assets	資金運用勘定	11,067.1	426.8	10,640.3	10,776.9		
Loans and bills discounted	貸出金	8,575.4	76.2	8,499.2	8,534.9		
Loans to individuals	個人貸出	4,182.4	133.9	4,048.5	4,096.8		
Securities	有価証券	2,053.1	352.2	1,700.9	1,814.4		
Bonds	債券	1,916.1	356.3	1,559.8	1,674.3		
Stocks	株式	137.0	(4.0)	141.0	140.1		
Interest-bearing liabilities	資金調達勘定	10,853.8	420.9	10,432.9	10,537.4		
Deposits	預金	10,376.6	191.3	10,185.3	10,153.6		
Deposits from individuals	個人預金	7,980.2	181.6	7,798.6	7,855.0		
External liabilities	外部負債	253.8	179.4	74.4	202.7		

3 . Interest Margins (Domestic) 3 . 利回・利鞘(国内業務部門)

【Non-Consolidated】		【単体】		For the three months ended			(Unit:%)
				For the year ended		March 31, 2011 (Reference)	
		June 30, 2011(A)	(A)-(B)	June 30, 2010(B)			
Yield on interest-earning assets A	資金運用利回 A	1.55	(0.14)	1.69	1.65		
Loans and bills discounted	貸出金利回	1.77	(0.11)	1.88	1.84		
Securities	有価証券利回	0.83	(0.11)	0.94	0.95		
Yield on interest-bearing liabilities B	資金調達利回 B	0.08	(0.04)	0.12	0.10		
Deposits	預金利回	0.06	(0.03)	0.09	0.07		
External liabilities	外部負債利回	0.78	(1.67)	2.45	0.95		
Expenses ratio	経費率	0.89	(0.04)	0.93	0.93		
Total funding cost C	資金調達原価 C	0.95	(0.09)	1.04	1.01		
Yield spread A - B	資金運用調達利回差 A - B	1.47	(0.10)	1.57	1.55		
Interest margin between loans and deposits	預貸金利鞘	0.82	(0.04)	0.86	0.84		
Net interest margin A - C	総資金利鞘 A - C	0.60	(0.05)	0.65	0.64		

4 . Gains and Losses on Investment Securities 4 . 有価証券関係損益

Gains and Losses on Bonds		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, 2011(A)	(A)-(B)	June 30, 2010(B)	March 31, 2011 (Reference)	
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(1,385)	(1,458)	73	(2,078)	
Gain on sales	売却益	717	439	278	1,194	
Gain on redemption	償還益	-	-	-	-	
Loss on sales	売却損 ()	2,084	2,081	3	2,211	
Loss on redemption	償還損 ()	0	(167)	167	979	
Loss on devaluation	償却 ()	17	(16)	33	82	

(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, 2011(A)	(A)-(B)	June 30, 2010(B)	March 31, 2011 (Reference)
Gains (losses) on bonds derivatives	債券デリバティブ損益	2,119	2,097	22	2,265
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	733	637	96	186

② Gains or Losses on stocks and other securities
【Non-Consolidated】

② 株式等関係損益
【単体】

(Unit:Millions of Yen)

For the three months ended

For the year ended

		June 30, 2011(A)	(A)-(B)	June 30, 2010(B)	March 31, 2011 (Reference)
Gains (losses) on stocks and other securities	株式等関係損益 (3勘定戻)	(81)	1,019	(1,100)	(18)
Gain on sales	売却益	818	677	141	1,525
Loss on sales	売却損 (△)	0	0	0	498
Loss on devaluation	償却 (△)	899	(342)	1,241	1,045

5. Net Unrealized Gains (Losses) on Securities
【Non-Consolidated】

5. 時価のある有価証券の評価損益
【単体】

(Unit:Millions of Yen)

		As of June 30, 2011					As of March 31, 2011			
		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	239,539	5,284	1,600	5,366	82	212,640	3,684	4,199	514
Available-for-sale	その他有価証券	1,913,665	18,165	(3,047)	41,121	22,956	1,933,218	21,212	44,172	22,959
	Equity securities	116,549	6,733	(321)	25,088	18,355	118,564	7,054	24,429	17,374
	Debt securities	1,575,043	13,260	(2,986)	15,176	1,915	1,584,187	16,246	18,995	2,748
	Other securities	222,071	(1,828)	259	856	2,684	230,466	(2,087)	747	2,835
Total	合計	2,153,204	23,449	(1,448)	46,487	23,038	2,145,858	24,897	48,371	23,474
	Equity securities	116,549	6,733	(321)	25,088	18,355	118,564	7,054	24,429	17,374
	Debt securities	1,814,507	18,544	(1,387)	20,542	1,997	1,796,751	19,931	23,194	3,263
	Other securities	222,147	(1,828)	259	856	2,684	230,542	(2,087)	747	2,835

(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. 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。

3. 23年3月末は、変動利付国債のうち市場価格を時価とみなせない状態にあると判断したもののについては、合理的に算定された価額を時価としており、合理的に算定された価額と市場価格との差額は8,035百万円であります。

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".

3. At the end of March 2011, for floating-rate government bonds, bonds which were determined that their market prices cannot be deemed as fair values, have been valued based on the prices reasonably calculated. The difference between reasonably calculated prices and market prices was ¥8,035 million yen.

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of June 30, 2011					As of March 31, 2011			
		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	241,549	5,291	1,600	5,373	82	214,146	3,691	4,206	514
Available-for-sale	その他有価証券	1,916,448	18,388	(2,864)	41,736	23,348	1,935,818	21,252	44,683	23,431
	Equity securities	119,324	6,956	(137)	25,703	18,747	121,155	7,093	24,940	17,846
	Debt securities	1,575,052	13,260	(2,986)	15,176	1,915	1,584,195	16,246	18,995	2,748
	Other securities	222,071	(1,828)	259	856	2,684	230,466	(2,087)	747	2,835
Total	合計	2,157,997	23,679	(1,265)	47,109	23,430	2,149,964	24,944	48,889	23,945
	Equity securities	119,324	6,956	(137)	25,703	18,747	121,155	7,093	24,940	17,846
	Debt securities	1,816,525	18,551	(1,387)	20,549	1,998	1,798,266	19,938	23,201	3,263
	Other securities	222,147	(1,828)	259	856	2,684	230,542	(2,087)	747	2,835

(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. 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。

3. 23年3月末は、変動利付国債のうち市場価格を時価とみなせない状態にあると判断したもののについては、合理的に算定された価額を時価としており、合理的に算定された価額と市場価格との差額は8,035百万円であります。

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".

3. At the end of March 2011, for floating-rate government bonds, bonds which were determined that their market prices cannot be deemed as fair values, have been valued based on the prices reasonably calculated. The difference between reasonably calculated prices and market prices was ¥8,035 million yen.

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, 2011			As of March 31, 2011		
				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	4,275,287	5,395	5,395	4,285,532	5,431	5,431
	Others		その他	80,273	(23)	911	83,531	(32)	974
Total		合計			5,372	6,307		5,399	6,405

(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, 2011			As of March 31, 2011		
				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	189,575	1,213	1,213	202,879	1,330	1,330
	Forward exchange contracts		為替予約	38,952	16	16	39,100	(18)	(18)
	Options		通貨オプション	118,227	347	1,320	141,851	484	1,516
Total		合計			1,577	2,551		1,796	2,827

(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

株式関連取引

Not applicable

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, 2011			As of March 31, 2011		
				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	281	0	0	554	(4)	(4)
OTC	Options	店頭	債券店頭オプション	39,000	(29)	0	-	-	-
Total		合計			(29)	0		(4)	(4)

Commodity related transactions

商品関連取引

Not applicable

該当事項はありません。

Credit derivative transactions

クレジット・デリバティブ取引

Not applicable

該当事項はありません。

・ LOANS AND OTHER ASSETS 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, 2011(A)	(A)-(B)	As of March 31, 2011(B)
Loans to borrowers in bankruptcy	破綻先債権額	12,869	(3,524)	16,393
Past due loans	延滞債権額	157,200	4,661	152,539
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	10,422	4,282	6,140
Restructured loans	貸出条件緩和債権額	31,831	1,213	30,618
Total	合計	212,324	6,632	205,692
(Amount of partial direct written-off)	(部分直接償却額)	85,476	(1,484)	86,960
Loans and bills discounted	貸出金残高(未残)	8,687,128	42,951	8,644,177

(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, 2011(A)	(A)-(B)	As of March 31, 2011(B)
Loans to borrowers in bankruptcy	破綻先債権額	12,877	(3,524)	16,401
Past due loans	延滞債権額	161,816	5,275	156,541
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	10,422	4,261	6,161
Restructured loans	貸出条件緩和債権額	31,833	1,213	30,620
Total	合計	216,950	7,225	209,725
(Amount of partial direct written-off)	(部分直接償却額)	97,631	(1,213)	98,844
Loans and bills discounted	貸出金残高(未残)	8,649,999	48,117	8,601,882

(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, 2011(A)	(A)-(B)	As of March 31, 2011(B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	57,352	(866)	58,218
Doubtful claims	危険債権	114,386	1,956	112,430
Claims in need of special caution	要管理債権	42,254	5,496	36,758
Sub-total (Claims in need of special caution or below) A	要管理債権以下計 A	213,993	6,585	207,408
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	1,196,036	(19,839)	1,215,875
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,521,407	52,038	7,469,369
Sub-total (Normal claims)	正常債権計	8,717,444	32,199	8,685,245
Total (Credit exposures) B	合計 B	8,931,438	38,785	8,892,653
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	48,706	6,589	42,117
Percentage of claims in need of special caution or below A / B	不良債権比率 A / B	2.3%	0.0%	2.3%

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of June 30, 2011(A)	(A)-(B)	As of March 31, 2011(B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	61,640	(217)	61,857
Doubtful claims	危険債権	116,229	2,026	114,203
Claims in need of special caution	要管理債権	42,256	5,474	36,782
Sub-total (Claims in need of special caution or below) C	要管理債権以下計 C	220,127	7,284	212,843
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	1,199,807	(20,637)	1,220,444
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,715,723	49,264	7,666,459
Sub-total (Normal claims)	正常債権計	8,915,531	28,627	8,886,904
Total (Credit exposures) D	合計 D	9,135,658	35,910	9,099,748
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	49,819	6,525	43,294
Percentage of claims in need of special caution or below C / D	不良債権比率 C / D	2.4%	0.1%	2.3%

3. Loan Portfolio etc. Information

Domestic branches (excluding loans in offshore market account)

3. 業種別貸出金等の状況(特別国際金融取引勘定を除く国内店分)

Classification of loans by type of industry

業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2011(A)	(A)-(B)	(A)-(C)	As of June 30, 2010(B)	As of March 31, 2011(C)
Total loans	貸出金合計	8,678,787	173,867	42,422	8,504,920	8,636,365
Manufacturing	製造業	954,190	8,705	26,177	945,485	928,013
Agriculture and forestry	農業、林業	4,201	204	(77)	3,997	4,278
Fishery	漁業	7,988	1,863	(86)	6,125	8,074
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,757	(103)	68	3,860	3,689
Construction	建設業	259,913	9,935	(6,974)	249,978	266,887
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,352	408	(129)	13,944	14,481
IT and telecommunication	情報通信業	56,881	(3,019)	(3,773)	59,900	60,654
Transport and postal activities	運輸業、郵便業	355,201	(5,465)	4,954	360,666	350,247
Wholesale and retail	卸売業、小売業	702,798	19,626	(13,944)	683,172	716,742
Finance and insurance	金融業、保険業	204,706	1,527	(13,280)	203,179	217,986
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,288,591	29,807	17,986	2,258,784	2,270,605
Other services	その他の各種サービス業	710,330	(16,030)	16,578	726,360	693,752
Local governments	地方公共団体	126,516	24,592	132	101,924	126,384
Others	その他	2,989,361	101,815	14,788	2,887,546	2,974,573

Balances by scale of loans and bills
discounted

貸出金規模別残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2011(A)	(A)-(B)	(A)-(C)	As of June 30, 2010(B)	As of March 31, 2011(C)
Total loans	貸出金合計	8,678,787	173,867	42,422	8,504,920	8,636,365
Of which, loans to small and medium-sized businesses, etc.	うち中小企業等貸出残高	7,064,568	118,782	21,527	6,945,786	7,043,041
Loans to small and midium-sized businesses	中小企業貸出	2,864,669	(20,104)	(280)	2,884,773	2,864,949
Loans to individuals	個人貸出(個人ローン)	4,199,898	138,885	21,806	4,061,013	4,178,092
Ratio of loans to small and medium-sized businesses, etc.	中小企業等貸出比率	81.4%	(0.2%)	(0.1%)	81.6%	81.5%

Loans to Individuals

個人ローン残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of June 30, 2011(A)	(A)-(B)	(A)-(C)	As of June 30, 2010(B)	As of March 31, 2011(C)
Loans to individuals	個人ローン残高	4,199,898	138,885	21,806	4,061,013	4,178,092
Residential loans	住宅系ローン	3,863,226	143,305	28,178	3,719,921	3,835,048
Housing loans	住宅ローン	2,625,594	98,644	21,191	2,526,950	2,604,403
Apartment loans	アパートローン	1,237,631	44,660	6,987	1,192,971	1,230,644
Other individual loans	その他のローン	336,672	(4,420)	(6,372)	341,092	343,044

4. Loans and Deposits, etc Information

4. 預金、貸出金等の状況

Balances of Loans and deposits

預金・貸出金の未残・平残

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

<Outstanding balance>	(未残)	As of June 30,	(A)-(B)	(A)-(C)	As of June 30,	As of March 31,
		2011(A)			2010(B)	2011(C)
Deposits	預金	10,753.4	392.8	0.3	10,360.6	10,753.1
Loans and bills discounted	貸出金	8,687.1	175.5	43.0	8,511.6	8,644.1

【Non-Consolidated】

【単体】

For the three months ended

(Unit:Billions of Yen)

For the year ended

<Average balance>	(平残)	June 30, 2011(A)	(A)-(B)	June 30, 2010(B)	March 31, 2011
					(Reference)
Deposits	預金	10,605.4	263.0	10,342.4	10,338.6
Loans and bills discounted	貸出金	8,603.9	83.3	8,520.6	8,557.4

Breakdown of depositors' categories

預金者別預金残高

Domestic branches (excluding deposits in offshore market account)

(特別国際金融取引助定を除く国内店分)

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

<Outstanding balance>	(未残)	As of June 30,	(A)-(B)	(A)-(C)	As of June 30,	As of March 31,
		2011(A)			2010(B)	2011(C)
Individual	個人	8,175.3	212.1	203.8	7,963.2	7,971.5
Of which, liquid deposits	うち流動性預金	5,153.5	257.3	180.8	4,896.2	4,972.7
Of which, fixed deposits	うち定期性預金	2,964.8	(56.2)	24.0	3,021.0	2,940.8
Corporate	法人	2,040.2	109.2	41.0	1,931.0	1,999.2
Local Public	公金	443.1	82.8	(239.5)	360.3	682.6
Financial institutions	金融	94.3	(8.5)	2.3	102.8	92.0
Total	合計	10,753.0	395.6	7.5	10,357.4	10,745.5
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,944.1	341.5	(19.4)	9,602.6	9,963.5

(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

【Non-Consolidated】

【単体】

For the three months ended

(Unit:Billions of Yen)

For the year ended

<Average balance>	(平残)	June 30, 2011(A)	(A)-(B)	June 30, 2010(B)	March 31, 2011
					(Reference)
Individual	個人	8,035.5	190.5	7,845.0	7,903.7
Corporate	法人	2,022.6	63.2	1,959.4	1,923.7
Local Public	公金	474.6	23.1	451.5	434.2
Financial institutions	金融	71.1	(1.7)	72.8	71.3
Total	合計	10,603.9	275.1	10,328.8	10,333.1
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,792.1	246.5	9,545.6	9,562.4

Non-deposit products for individuals
Information

個人向け投資型商品の状況

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

		As of June 30, 2011(A)	(A)-(B)	(A)-(C)	As of June 30, 2010(B)	As of March 31, 2011(C)
Investment trusts	投資信託残高	455.9	34.2	(13.1)	421.7	469.0
Annuity insurance, etc.	年金保険等残高	741.6	125.4	26.7	616.2	714.9
Foreign currency deposits	外貨預金残高	55.1	11.1	(0.8)	44.0	55.9
Public bonds	公共債残高	416.3	(43.0)	(7.7)	459.3	424.0
Total balance of non-deposit products for individuals A	個人向け投資型商品残高合計 A	1,669.1	127.7	5.2	1,541.4	1,663.9
Individual deposits (deposits in yen)	個人預金(円貨残高)	8,120.1	201.0	204.5	7,919.1	7,915.6
Total individual deposit assets B	個人向け預り資産合計 B	9,789.3	328.7	209.7	9,460.6	9,579.6
Ratio of non-deposit products for individuals A / B	個人向け投資型商品比率 A / B	17.0%	0.8%	(0.3%)	16.2%	17.3%

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残高 C	182.2	28.5	5.8	153.7	176.4
Total balance of non-deposit products for individuals (Group total) D = A + C	個人向け投資型商品残高 グループ合計 D = A + C	1,851.3	156.1	10.9	1,695.2	1,840.4
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	9,971.5	357.2	215.5	9,614.3	9,756.0
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	18.5%	0.9%	(0.3%)	17.6%	18.8%

Sales amount of non-deposit
products

投資型商品販売額

【Non-Consolidated】

【単体】

For the three months ended

(Unit:Billions of Yen)

For the year ended

		June 30, 2011(A)	(A)-(B)	June 30, 2010(B)	March 31, 2011 (Reference)
Investment trusts (including corporate, etc.)	投資信託(法人向け等を含む)	75.0	27.3	47.7	213.3
Annuity-insurance, etc.	個人年金保険等	37.3	(21.3)	58.6	163.7