



Consolidated Financial Results for the Six Months ended September 30, 2010

<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 Tadashi Ogawa
 Date of Payment of 2nd Quarter-End Dividends: December 7, 2010

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

1. Consolidated Financial Results (for the six months ended September 30, 2010)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2010	141,470	(8.2%)	36,508	70.2%	21,154	64.9%
Six months ended September 30, 2009	154,256	(13.1%)	21,447	(11.2%)	12,826	(15.1%)

	Net Income per Share		Net Income per Share(Diluted)	
Six months ended September 30, 2010	¥15.55		¥15.54	
Six months ended September 30, 2009	¥9.43		¥9.42	

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

(2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share	Consolidated Capital Adequacy Ratio (BIS Standard)
September 30, 2010	12,076,583	772,778	5.9%	¥531.23	12.15% *
March 31, 2010	11,984,313	761,580	5.9%	¥523.87	12.20%

(Reference) Own Capital: September 30, 2010: ¥722,449 million; March 31, 2010: ¥712,416 million

* Preliminary

(Note 1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Minority Interests) / Total Assets * 100

(Note 2) Consolidated Capital Adequacy Ratio (BIS Standard) is calculated in accordance with "the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc., held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No. 19, 2006)."

2. Dividends on Common Stock per Share

	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, 2010	—	¥5.00	—	¥5.00	¥10.00
Fiscal year ending March 31, 2011	—	¥5.00			
Fiscal year ending March 31, 2011 (Forecasts)			—	¥5.00	¥10.00

(Note) Revision of forecasts for dividends in the three months ended September 30, 2010: No

3. Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2011)

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

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Fiscal year ending March 31, 2011	285,000 (5.3%)	76,500 42.2%	44,000 42.1%	¥32.35

(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 in the three months ended September 30, 2010: Yes

4. Others (please refer to “Other information ” on page 2 of [Appendix] for details.)

(1) Changes in the scope of consolidated significant subsidiaries in the six month ended September 30, 2010: No

(2) 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

(3) Number of common stocks issued

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

September 30, 2010	1,361,071,054 shares	March 31, 2010	1,361,071,054 shares
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(B) Number of treasury stocks:

September 30, 2010	1,125,918 shares	March 31, 2010	1,183,199 shares
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(C) Average outstanding stocks for the six months ended:

September 30, 2010	1,359,936,078 shares	September 30, 2009	1,359,876,171 shares
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(Non-Consolidated Financial Highlight)

1. Non-Consolidated Financial Results (for the six months ended September 30, 2010)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2010	120,466	(7.8%)	33,306	50.1%	20,377	54.5%
Six months ended September 30, 2009	130,703	(15.9%)	22,181	(14.0%)	13,185	(17.7%)

	Net Income per Share
Six months ended September 30, 2010	¥14.98
Six months ended September 30, 2009	¥9.69

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

(2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share	Non-Consolidated Capital Adequacy Ratio (BIS Standard)
September 30, 2010	11,792,514	721,568	6.1%	¥530.42	11.94% *
March 31, 2010	11,681,828	712,294	6.0%	¥523.64	11.97%

(Reference) Own Capital: September 30, 2010: ¥721,353 million; March 31, 2010: ¥712,102 million

* Preliminary

(Note 1) Own Capital Ratio = (Total Net Assets – Subscription Rights to Shares) / Total Assets * 100

(Note 2) Non-Consolidated Capital Adequacy Ratio (BIS Standard) is calculated in accordance with “the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc., held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No. 19, 2006).”

2. Non-consolidated Earnings Forecasts (for the fiscal year ending March 31, 2011)

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

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Fiscal year ending March 31, 2011	245,000 (4.3%)	71,500 35.2%	43,000 38.7%	¥31.61

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

(Display of implementation status of the interim audit procedure)

The interim audit procedure for the interim consolidated and non-consolidated financial statements has been completed according to the Financial Instruments and Exchange Act.

(Notes for using forecasts information etc.)

1. 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.

Please refer to “3. Qualitative information related to the consolidated earnings forecasts ” on page 2 for assumption of forecasts.

2. The Bank is a specified business company under “the Cabinet Office Ordinance on disclosure of Corporate Information, etc.” Article 17-15 clause 2, and prepares the consolidated and non-consolidated interim financial statements for the 2nd quarter.

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Supplemental Information:

Selected Financial Information For the Six Months Ended September 30, 2010

1. Qualitative Information related to related to consolidated Financial Results and others for the six months ended September 30, 2010

(1) Qualitative information related to the consolidated results of operating results

The consolidated 2nd quarter (cumulative year-to-date basis; hereinafter, “the term under review”), saw a decrease in ordinary income of 12,786 million yen year-on-year (hereinafter, “the previous interim term”), to 141,470 million yen due to a decrease in interest income centered on interest on loans and discounts. On the other hand, ordinary expenses decreased 27,847million yen as compared to the previous interim term to 104,962 million yen, due to a decline in other expenses including provision of allowance for loan losses and written-off of loans. As a result, ordinary profit increased by 15,061 million yen as compared to the previous interim term to 36,508 million yen.

(2) Qualitative information related to the consolidated financial position

In spite of efforts to expand deposits through the pursuit of composite transactions, deposits decreased during the term under review by 149.3 billion yen to 10,279.6 billion yen. Of these deposits, fixed deposits increased during the term under review by 24.5 billion yen to 3,435.5 billion yen. And, loans and bills discounted increased during the term under review by 113.3 billion yen to 8,598.8 billion yen, securities increased during the term under review by 71.6 billion yen to 1,813.2 billion yen; of these, government bonds increased during the term under review by 16.4 billion yen to 753.0 billion yen. In addition, total assets increased during the term under review by 92.2 billion yen to 12,076.5 billion yen, while net assets increased by 11.2 billion yen to 772.7 billion yen.

(3) Qualitative information related to the consolidated earnings forecasts

Due to the fact that our performance in the interim period remained favorable, and also that credit costs declined, both ordinary income and interim net income surpassed those of forecast announced in May. We would like to revise the forecast for the whole FY announced in May as follows, after reviewing it based on the results in the interim period.

(Unit: Millions of Yen)

	Ordinary Income	Ordinary Profit	Net Income
Previous Forecasts (A) (announced on May 14, 2010)	290,000	66,000	38,500
Revised Forecasts (B)	285,000	76,500	44,000
Difference (B)-(A)	(5,000)	+10,500	+5,500
Percentage Change (%)	(1.7%)	+15.9%	+14.2%
(Ref.) Fiscal year ended March 31, 2010	301,235	53,782	30,946

2. Other information

(1) Changes in the scope of consolidated significant subsidiaries

Not applicable

(2) Changes in accounting policies, procedures, presentation rules, etc.

(Application of accounting Standard for Asset Retirement obligations)

Starting with the 2nd quarter of this fiscal year, The Bank has adopted the “Accounting Standard for Asset Retirement Obligations” (ASBJ Statement No. 18, March 31, 2008) and the “Guidance on Accounting Standard for Asset Retirement Obligations” (ASBJ Guidance No. 21, March 31, 2008).The impact of a change on the financial statements is insignificant.

3.Consolidated Interim Financial Statements

(1) Consolidated Interim Balance Sheets (Unaudited)

	(Unit: Millions of Yen)		
	As of September 30, 2009	As of September 30, 2010	As of March 31, 2010 (Summary)
Assets:			
Cash and due from banks	671,115	588,394	731,175
Call loans and bills bought	104,213	100,820	92,425
Monetary claims bought	226,908	199,988	213,567
Trading assets	31,356	92,993	42,392
Securities	1,457,046	1,813,210	1,741,692
Loans and bills discounted	8,699,187	8,598,865	8,485,502
Foreign exchanges	5,853	5,803	4,839
Lease receivables and investment assets	62,075	53,713	57,225
Other assets	151,298	167,027	138,403
Tangible fixed assets	129,924	128,336	130,158
Intangible fixed assets	17,919	19,668	21,781
Deferred tax assets	63,759	59,659	61,155
Customers' liabilities for acceptances and guarantees	376,360	338,493	358,400
Allowance for loan losses	(110,188)	(90,391)	(94,406)
Total assets	11,886,830	12,076,583	11,984,313
Liabilities:			
Deposits	10,014,056	10,279,690	10,428,935
Negotiable certificates of deposit	212,293	107,949	48,750
Call money and bills sold	186,514	179,282	23,410
Trading liabilities	1,475	1,860	1,573
Borrowed money	123,469	103,578	99,758
Foreign exchanges	43	26	85
Bonds payable	64,300	64,300	64,300
Other liabilities	141,570	204,752	173,812
Provision for directors' bonuses	-	-	9
Provision for retirement benefits	107	133	118
Provision for reimbursement of deposits	892	960	934
Provision for contingent loss	526	728	594
Reserves under the special laws	1	2	1
Deferred tax liabilities for land revaluation	22,048	22,048	22,048
Acceptances and guarantees	376,360	338,493	358,400
Total liabilities	11,143,662	11,303,805	11,222,733
Net assets:			
Capital stock	215,628	215,628	215,628
Capital surplus	177,244	177,244	177,244
Retained earnings	253,565	279,234	264,885
Treasury stock	(677)	(652)	(689)
Total shareholders' equity	645,761	671,454	657,068
Valuation difference on available-for-sale securities	17,388	19,495	23,855
Deferred gains or losses on hedges	(11)	(25)	(32)
Revaluation reserve for land	31,524	31,524	31,524
Total valuation and translation adjustments	48,901	50,994	55,347
Subscription rights to shares	129	215	192
Minority interests	48,377	50,113	48,972
Total net assets	743,168	772,778	761,580
Total liabilities and net assets	11,886,830	12,076,583	11,984,313

(2) Consolidated Interim Statements of Income (Unaudited)

	(Unit: Millions of Yen)		
	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the year ended March 31, 2010 (Summary)
Ordinary income	154,256	141,470	301,235
Interest income	101,216	91,586	197,277
Of which, interest on loans and discounts	88,750	80,003	172,263
Of which, interest and dividends on securities	8,442	8,314	17,890
Fees and commissions	24,559	25,552	51,019
Trading income	756	590	1,379
Other ordinary income	22,671	21,099	44,895
Other income	5,052	2,642	6,663
Ordinary expenses	132,809	104,962	247,453
Interest expenses	9,680	7,193	17,898
Of which, interest on deposits	7,087	4,685	12,864
Fees and commissions payments	4,385	4,055	10,419
Trading expenses	42	17	72
Other ordinary expenses	19,231	15,484	36,431
General and administrative expenses	55,599	55,501	112,006
Other expenses	43,870	22,710	70,625
Ordinary profit	21,447	36,508	53,782
Extraordinary income	1,016	1,271	2,122
Recoveries of written-off claims	1,016	1,271	2,122
Extraordinary loss	896	154	3,047
Loss on disposal of noncurrent assets	895	142	3,045
Other	0	12	1
Income before income taxes and minority interests	21,567	37,624	52,857
Income taxes current	17,881	11,437	31,524
Income taxes deferred	(9,712)	3,324	(11,285)
Total income taxes	8,168	14,761	20,238
Income before minority interests		22,863	
Minority interests in income	572	1,709	1,672
Net income	12,826	21,154	30,946

(3) Consolidated Interim Statements of Changes in Net Assets (Unaudited)

(Unit: Millions of Yen)

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the year ended March 31, 2010
Shareholders' equity :			
Capital stock			
Balance at the end of previous period	215,628	215,628	215,628
Changes of items during the period			
Total changes of items during the period	-	-	-
Balance at the end of current period	215,628	215,628	215,628
Capital surplus			
Balance at the end of previous period	177,244	177,244	177,244
Changes of items during the period			
Total changes of items during the period	-	-	-
Balance at the end of current period	177,244	177,244	177,244
Retained earnings			
Balance at the end of previous period	247,545	264,885	247,545
Changes of items during the period			
Dividends from surplus	(6,799)	(6,799)	(13,598)
Net income	12,826	21,154	30,946
Disposal of treasury stock	(7)	(5)	(8)
Total changes of items during the period	6,019	14,349	17,339
Balance at the end of current period	253,565	279,234	264,885
Treasury stock			
Balance at the end of previous period	(712)	(689)	(712)
Changes of items during the period			
Purchase of treasury stock	(17)	(9)	(32)
Disposal of treasury stock	51	46	55
Total changes of items during the period	34	36	22
Balance at the end of current period	(677)	(652)	(689)
Total shareholders' equity			
Balance at the end of previous period	639,706	657,068	639,706
Changes of items during the period			
Dividends from surplus	(6,799)	(6,799)	(13,598)
Net income	12,826	21,154	30,946
Purchase of treasury stock	(17)	(9)	(32)
Disposal of treasury stock	44	41	46
Total changes of items during the period	6,054	14,386	17,361
Balance at the end of current period	645,761	671,454	657,068

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the year ended March 31, 2010
Valuation and translation adjustments :			
Valuation difference on available-for-sale securities			
Balance at the end of previous period	(5,517)	23,855	(5,517)
Changes of items during the period			
Net changes of items other than shareholders' equity	22,905	(4,360)	29,372
Total changes of items during the period	22,905	(4,360)	29,372
Balance at the end of current period	17,388	19,495	23,855
Deferred gains or losses on hedges			
Balance at the end of previous period	(69)	(32)	(69)
Changes of items during the period			
Net changes of items other than shareholders' equity	58	6	37
Total changes of items during the period	58	6	37
Balance at the end of current period	(11)	(25)	(32)
Revaluation reserve for land			
Balance at the end of previous period	31,524	31,524	31,524
Changes of items during the period			
Total changes of items during the period	-	-	-
Balance at the end of current period	31,524	31,524	31,524
Total valuation and translation adjustments			
Balance at the end of previous period	25,937	55,347	25,937
Changes of items during the period			
Net changes of items other than shareholders' equity	22,963	(4,353)	29,409
Total changes of items during the period	22,963	(4,353)	29,409
Balance at the end of current period	48,901	50,994	55,347
Subscription rights to shares :			
Balance at the end of previous period	87	192	87
Changes of items during the period			
Net changes of items other than shareholders' equity	41	22	104
Total changes of items during the period	41	22	104
Balance at the end of current period	129	215	192
Minority interests :			
Balance at the end of previous period	48,354	48,972	48,354
Changes of items during the period			
Net changes of items other than shareholders' equity	22	1,141	617
Total changes of items during the period	22	1,141	617
Balance at the end of current period	48,377	50,113	48,972
Total net assets :			
Balance at the end of previous period	714,086	761,580	714,086
Changes of items during the period			
Dividends from surplus	(6,799)	(6,799)	(13,598)
Net income	12,826	21,154	30,946
Purchase of treasury stock	(17)	(9)	(32)
Disposal of treasury stock	44	41	46
Net changes of items other than shareholders' equity	23,027	(3,188)	30,132
Total changes of items during the period	29,081	11,197	47,493
Balance at the end of current period	743,168	772,778	761,580

4 . Non-Consolidated Interim Financial Statements

(1) Non-Consolidated Interim Balance Sheets (Unaudited)

	(Unit: Millions of Yen)		
	As of September 30, 2009	As of September 30, 2010	As of March 31, 2010 (Summary)
Assets:			
Cash and due from banks	668,667	586,917	728,373
Call loans	104,213	100,820	92,425
Monetary claims bought	220,206	192,116	206,039
Trading assets	31,356	92,993	42,392
Securities	1,466,459	1,822,054	1,750,458
Loans and bills discounted	8,737,583	8,636,224	8,525,715
Foreign exchanges	5,853	5,803	4,839
Other assets	131,015	148,952	119,144
Tangible fixed assets	131,640	129,137	130,890
Intangible fixed assets	14,511	16,765	18,533
Deferred tax assets	53,060	48,895	50,285
Customers' liabilities for acceptances and guarantees	94,038	87,947	91,326
Allowance for loan losses	(95,479)	(76,115)	(78,599)
Total assets	11,563,127	11,792,514	11,681,828
Liabilities:			
Deposits	10,028,148	10,298,403	10,448,323
Negotiable certificates of deposit	233,793	128,949	69,750
Call money	186,514	179,282	23,410
Trading liabilities	1,475	1,860	1,573
Borrowed money	134,621	124,324	114,619
Foreign exchanges	289	26	85
Bonds payable	64,300	64,300	64,300
Other liabilities	101,556	162,116	132,557
Income taxes payable	17,272	10,401	20,085
Asset retirement obligations		28	
Other	84,284	151,686	112,471
Provision for directors' bonuses	-	-	9
Provision for reimbursement of deposits	892	960	934
Provision for contingent loss	526	728	594
Deferred tax liabilities for land revaluation	22,048	22,048	22,048
Acceptances and guarantees	94,038	87,947	91,326
Total liabilities	10,868,207	11,070,946	10,969,533
Net assets:			
Capital stock	215,628	215,628	215,628
Capital surplus	177,244	177,244	177,244
Legal capital surplus	177,244	177,244	177,244
Retained earnings	253,511	278,099	264,525
Legal retained earnings	38,384	38,384	38,384
Other retained earnings	215,127	239,715	226,141
Reserve for advanced depreciation of noncurrent assets	1,456	1,305	1,305
General reserve	118,234	118,234	118,234
Retained earnings brought forward	95,437	120,175	106,602
Treasury stock	(677)	(652)	(689)
Total shareholders' equity	645,706	670,319	656,709
Valuation difference on available-for-sale securities	17,570	19,534	23,901
Deferred gains or losses on hedges	(11)	(25)	(32)
Revaluation reserve for land	31,524	31,524	31,524
Total valuation and translation adjustments	49,084	51,033	55,393
Subscription rights to shares	129	215	192
Total net assets	694,920	721,568	712,294
Total liabilities and net assets	11,563,127	11,792,514	11,681,828

(2) Non-Consolidated Interim Statements of Income (Unaudited)

(Unit: Millions of Yen)

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the year ended March 31, 2010 (Summary)
Ordinary income	130,703	120,466	256,063
Interest income	101,169	91,514	197,133
Of which, interest on loans and discounts	88,756	80,001	172,266
Of which, interest and dividends on securities	8,456	8,289	17,865
Fees and commissions	21,495	22,299	44,921
Trading income	329	240	515
Other ordinary income	2,759	3,636	6,665
Other income	4,949	2,774	6,826
Ordinary expenses	108,521	87,160	203,209
Interest expenses	10,142	7,694	18,848
Of which, interest on deposits	7,091	4,688	12,871
Fees and commissions payments	6,418	6,279	14,679
Trading expenses	42	17	72
Other ordinary expenses	2,004	569	3,676
General and administrative expenses	52,024	51,678	104,578
Other expenses	37,889	20,920	61,354
Ordinary profit	22,181	33,306	52,853
Extraordinary income	523	528	1,295
Recoveries of written-off claims	523	528	1,295
Extraordinary loss	891	154	3,041
Loss on disposal of noncurrent assets	891	142	3,041
Other	-	11	-
Income before income taxes	21,813	33,680	51,107
Income taxes - current	17,200	10,065	29,869
Income taxes - deferred	(8,572)	3,236	(9,762)
Total income taxes	8,628	13,302	20,107
Net income	13,185	20,377	31,000

(3) Non-Consolidated Interim Statements of Changes in Net Assets (Unaudited)

(Unit: Millions of Yen)

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the year ended March 31, 2010
Shareholders' equity :			
Capital stock			
Balance at the end of previous period	215,628	215,628	215,628
Changes of items during the period			
Total changes of items during the period	-	-	-
Balance at the end of current period	215,628	215,628	215,628
Capital surplus			
Legal capital surplus			
Balance at the end of previous period	177,244	177,244	177,244
Changes of items during the period			
Total changes of items during the period	-	-	-
Balance at the end of current period	177,244	177,244	177,244
Total capital surplus			
Balance at the end of previous period	177,244	177,244	177,244
Changes of items during the period			
Total changes of items during the period	-	-	-
Balance at the end of current period	177,244	177,244	177,244
Retained earnings			
Legal retained earnings			
Balance at the end of previous period	38,384	38,384	38,384
Changes of items during the period			
Total changes of items during the period	-	-	-
Balance at the end of current period	38,384	38,384	38,384
Other retained earnings			
Reserve for advanced depreciation of noncurrent assets			
Balance at the end of previous period	1,456	1,305	1,456
Changes of items during the period			
Reversal of reserve for advanced depreciation of noncurrent assets	-	-	(150)
Total changes of items during the period	-	-	(150)
Balance at the end of current period	1,456	1,305	1,305
General reserve			
Balance at the end of previous period	118,234	118,234	118,234
Changes of items during the period			
Total changes of items during the period	-	-	-
Balance at the end of current period	118,234	118,234	118,234
Retained earnings brought forward			
Balance at the end of previous period	89,059	106,602	89,059
Changes of items during the period			
Dividends from surplus	(6,799)	(6,799)	(13,598)
Reversal of reserve for advanced depreciation of noncurrent assets	-	-	150
Net income	13,185	20,377	31,000
Disposal of treasury stock	(7)	(5)	(8)
Total changes of items during the period	6,378	13,573	17,543
Balance at the end of current period	95,437	120,175	106,602
Total retained earnings			
Balance at the end of previous period	247,133	264,525	247,133
Changes of items during the period			
Dividends from surplus	(6,799)	(6,799)	(13,598)
Reversal of reserve for advanced depreciation of noncurrent assets	-	-	-
Net income	13,185	20,377	31,000
Disposal of treasury stock	(7)	(5)	(8)
Total changes of items during the period	6,378	13,573	17,392
Balance at the end of current period	253,511	278,099	264,525

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the year ended March 31, 2010
Treasury stock			
Balance at the end of previous period	(712)	(689)	(712)
Changes of items during the period			
Purchase of treasury stock	(17)	(9)	(32)
Disposal of treasury stock	51	46	55
Total changes of items during the period	34	36	22
Balance at the end of current period	(677)	(652)	(689)
Total shareholders' equity			
Balance at the end of previous period	639,294	656,709	639,294
Changes of items during the period			
Dividends from surplus	(6,799)	(6,799)	(13,598)
Net income	13,185	20,377	31,000
Purchase of treasury stock	(17)	(9)	(32)
Disposal of treasury stock	44	41	46
Total changes of items during the period	6,412	13,610	17,414
Balance at the end of current period	645,706	670,319	656,709
Valuation and translation adjustments :			
Valuation difference on available-for-sale securities			
Balance at the end of previous period	(5,241)	23,901	(5,241)
Changes of items during the period			
Net changes of items other than shareholders' equity	22,812	(4,366)	29,142
Total changes of items during the period	22,812	(4,366)	29,142
Balance at the end of current period	17,570	19,534	23,901
Deferred gains or losses on hedges			
Balance at the end of previous period	(69)	(32)	(69)
Changes of items during the period			
Net changes of items other than shareholders' equity	58	6	37
Total changes of items during the period	58	6	37
Balance at the end of current period	(11)	(25)	(32)
Revaluation reserve for land			
Balance at the end of previous period	31,524	31,524	31,524
Changes of items during the period			
Total changes of items during the period	-	-	-
Balance at the end of current period	31,524	31,524	31,524
Total valuation and translation adjustments			
Balance at the end of previous period	26,213	55,393	26,213
Changes of items during the period			
Net changes of items other than shareholders' equity	22,870	(4,359)	29,179
Total changes of items during the period	22,870	(4,359)	29,179
Balance at the end of current period	49,084	51,033	55,393
Subscription rights to shares			
Balance at the end of previous period	87	192	87
Changes of items during the period			
Net changes of items other than shareholders' equity	41	22	104
Total changes of items during the period	41	22	104
Balance at the end of current period	129	215	192

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the year ended March 31, 2010
Total net assets			
Balance at the end of previous period	665,595	712,294	665,595
Changes of items during the period			
Dividends from surplus	(6,799)	(6,799)	(13,598)
Net income	13,185	20,377	31,000
Purchase of treasury stock	(17)	(9)	(32)
Disposal of treasury stock	44	41	46
Net changes of items other than shareholders' equity	22,912	(4,336)	29,284
Total changes of items during the period	29,324	9,273	46,699
Balance at the end of current period	694,920	721,568	712,294

SELECTED INTERIM FINANCIAL INFORMATION FOR SIX MONTHS ENDED SEPTEMBER 30, 2010

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. DIGEST OF INTERIM FINANCIAL RESULTS FOR SIX MONTHS ENDED SEPTEMBER 30, 2010

1. Income status

For six months ended

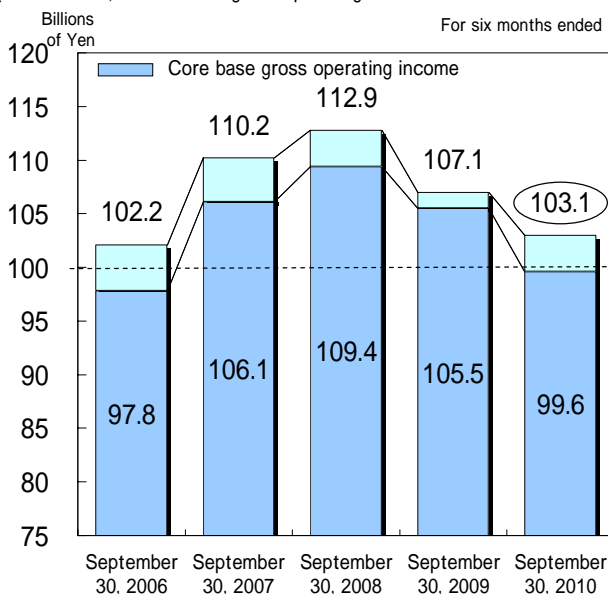
(Unit: Billions of Yen)

	September 30, 2009	September 30, 2010	Increase / (Decrease)	Ratio of Increase / (Decrease)
1 Gross operating income	107.1	103.1	(4.0)	(3.7%)
2 Gross operating income from domestic operations	105.8	101.7	(4.1)	(3.8%)
3 (Reference) Core base gross operating income (4+5)	105.5	99.6	(5.9)	(5.5%)
4 Interest income	90.6	83.8	(6.8)	(7.5%)
5 Fees and commissions	14.8	15.8	1.0	6.4%
6 Trading income	0.3	0.2	(0.1)	
7 Other ordinary income	(0.0)	1.7	1.7	
8 Gross operating income from international operations	1.2	1.4	0.2	8.6%
9 Expenses	49.7	49.5	(0.2)	(0.3%)
10 Of which, personnel	19.2	19.0	(0.2)	(1.2%)
11 Of which, facilities	27.2	27.6	0.4	1.2%
12 Core net business profit (1-9)	57.3	53.5	(3.8)	(6.6%)
13 Provision of allowance for general loan losses	4.9	0.8	(4.1)	
14 Net business profit (1-9-13)	52.4	52.6	0.2	0.4%
15 Non-recurring gains (losses)	(30.2)	(19.3)	10.9	
16 Of which, disposal of bad debts	30.7	16.3	(14.4)	
17 (Reference) Credit costs (13+16)	35.7	17.2	(18.5)	
18 Of which, gains or losses on stocks and other securities	3.2	(1.8)	(5.0)	
19 Of which, losses on devaluation of stocks and other securities	0.2	2.8	2.6	
20 Ordinary profit (14+15)	22.1	33.3	11.2	50.1%
21 Extraordinary income (loss)	(0.3)	0.3	0.6	
22 Of which, recoveries of written-off claims	0.5	0.5	0.0	
23 Total income taxes	8.6	13.3	4.7	
24 Interim net income (20+21-23)	13.1	20.3	7.2	54.5%
Real credit costs (17-22)	35.2	16.7	(18.5)	

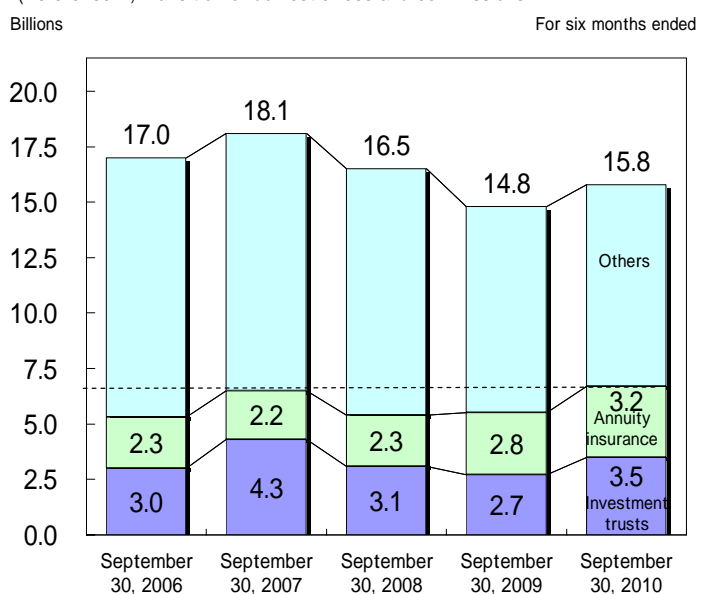
(1) Gross Operating Income : Gross operating income decreased by 4 billion yen mainly due to a decline in domestic interest income

Although domestic fees and commissions and domestic other ordinary income increased from the previous interim term, gross operating income diminished to 103.1 billion yen, a decrease by 4 billion yen from the previous interim term, because of a decline in the domestic interest income by 6.8 billion yen from the previous interim term due mainly to a drop in interest rates.

(Reference 1) Transition of gross operating income



(Reference 2) Transition of domestic fees and commissions

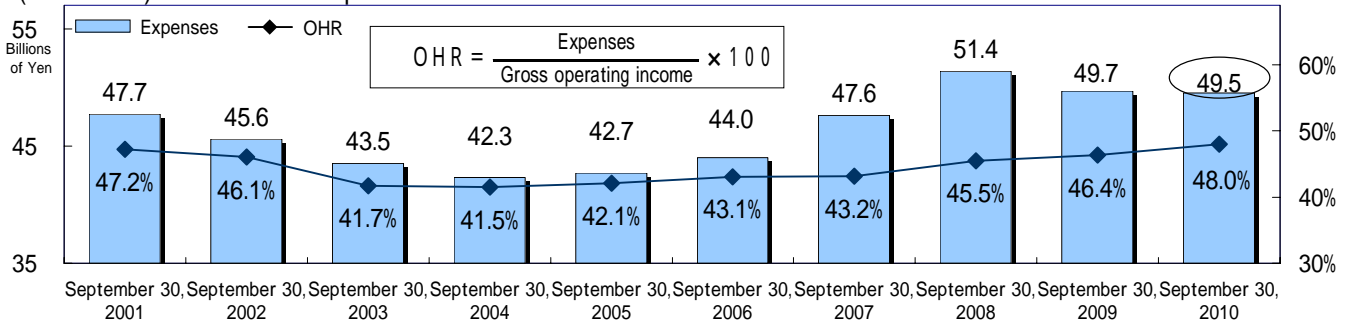


(2) Expenses : Expenses decreased as compared to the previous interim term to 0.2 billion yen.

Reflecting the bank's further efforts to lower operating costs, expenses decreased 0.2 billion yen as compared to the previous interim term to 49.5 billion yen. Although OHR(overhead ratio) continued to remain low at 48.0%.

(Reference) Transition of Expenses and OHR

For six months ended

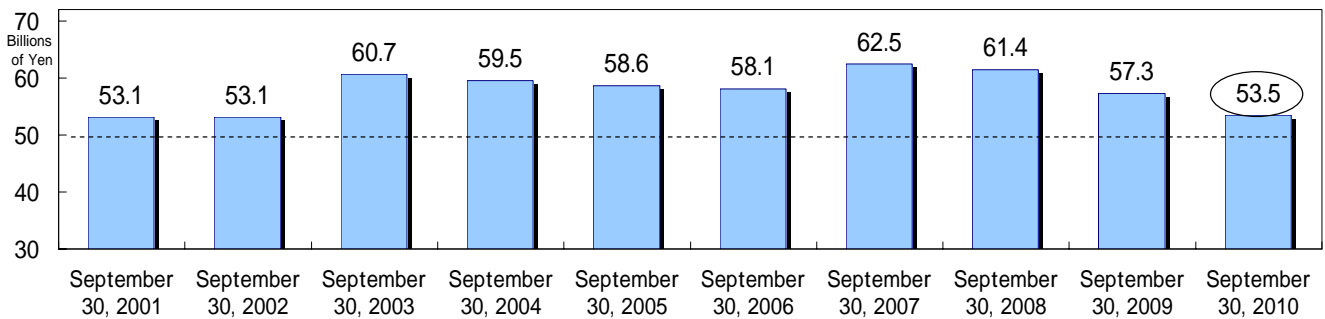


(3) Core Net Business Profit : Core Net Business Profit reached to 53.5 billion yen.

As a decrease in gross operating income exceeded that of expenses despite of a decline in expenses, core net business profit was 53.5 billion yen, reduced by 3.8 billion yen from the previous interim term.

(Reference) Transition of Core Net Business Profit

For six months ended

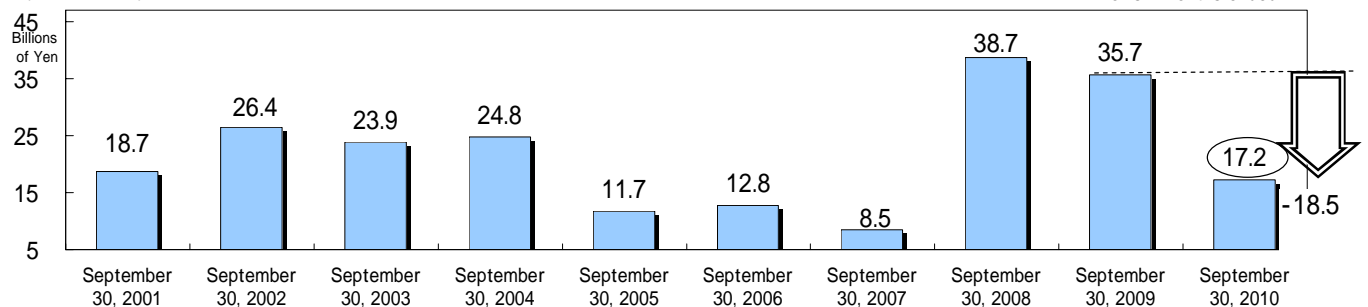


(4) Credit Costs : A decline by half from the previous interim term.

Credit costs halved by 18.5 billion yen at the previous interim term to 17.2 billion yen, owing to reinforced management improvement support and a decrease in customer bankruptcies, etc.

(Reference) Transition of Credit Costs

For six months ended

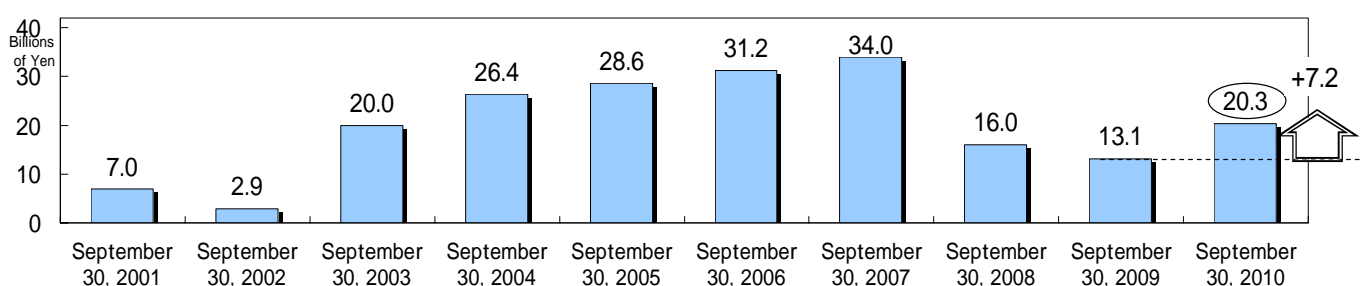


(5) Ordinary Profit and Interim Net Income : Both Ordinary Profit and Interim Net Income increased.

Although core net business profit declined, credit costs dropped substantially. Thus, ordinary profit reached 33.3 billion yen, an increase of 11.2 billion yen from the previous interim term, and interim net income marked 20.3 billion yen, also an increase of 7.2 billion yen from the previous interim term.

(Reference) Transition of Interim Net Income

For six months ended



2. Assets and Liabilities

(1) Loans :Loans to Individuals steadily increased due mainly to Residential loans.

As a result of focusing on regional retail business, residential loans increased favorably. As such, the outstanding balance of loans to individuals at the end of the term was 4,117.7 billion yen, an increase by 127.0 billion yen from the previous interim term. In addition, the outstanding balance of loans to small and medium-sized businesses, etc at the end of the term was 7,034.0 billion yen, an increase by 34.3 billion yen from the previous interim term, mainly within Kanagawa Prefecture.

(Reference 1) Transition of outstanding loan balance<domestic branches>

(Unit: Billions of Yen)

	As of September 30, 2008 (A)	As of September 30, 2009 (B)	(B)-(A)	As of September 30, 2010 (C)	(C)-(B)
Loans < outstanding balance >	8,790.8	8,737.5	[(0.6%)] (53.3)	8,629.0	[(1.2%)] (108.5)
Loans to small and medium-sized businesses, etc	7,003.6	6,999.7	[(0.0%)] (3.9)	7,034.0	[0.4%] 34.3
Of which, in Kanagawa Prefecture	5,921.8	5,937.2	[0.2%] 15.4	5,971.1	[0.5%] 33.9
Loans to small and medium-sized businesses	3,159.5	3,009.0	[(4.7%)] (150.5)	2,916.3	[(3.0%)] (92.7)
Loans to Individuals	3,844.1	3,990.7	[3.8%] 146.6	4,117.7	[3.1%] 127.0
Of which, residential loans	3,496.1	3,645.0	[4.2%] 148.9	3,772.3	[3.4%] 127.3
Housing loans	2,339.0	2,463.8	[5.3%] 124.8	2,558.2	[3.8%] 94.4
Apartment loans	1,157.0	1,181.1	[2.0%] 24.1	1,214.0	[2.7%] 32.9
Ratio of loans to small and medium-sized businesses, etc	79.6%	80.1%	0.5%	81.5%	1.4%
Ratio of loans to individuals	43.7%	45.6%	1.9%	47.7%	2.1%

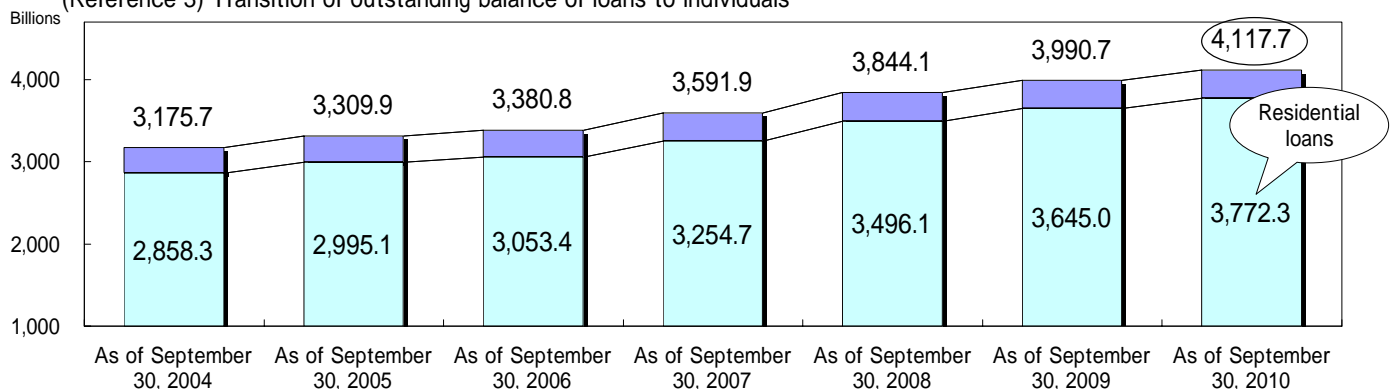
(Reference 2) Transition of average loan balance<domestic branches>

For six months ended

(Unit: Billions of Yen)

	September 30, 2008 (A)	September 30, 2009 (B)	(B)-(A)	September 30, 2010 (C)	(C)-(B)
Loans < average balance >	8,724.2	8,882.2	[1.8%] 158.0	8,518.0	[(4.1%)] (364.2)
Loans to small and medium-sized businesses, etc	6,978.1	7,078.5	[1.4%] 100.4	6,943.6	[(1.9%)] (134.9)
Loans to small and medium-sized businesses	3,206.9	3,112.4	[(2.9%)] (94.5)	2,881.3	[(7.4%)] (231.1)
Loans to Individuals	3,771.1	3,966.1	[5.1%] 195.0	4,062.3	[2.4%] 96.2
Of which, residential loans	3,427.9	3,619.7	[5.5%] 191.8	3,720.2	[2.7%] 100.5
Housing loans	2,289.9	2,444.0	[6.7%] 154.1	2,526.3	[3.3%] 82.3
Apartment loans	1,137.9	1,175.6	[3.3%] 37.7	1,193.8	[1.5%] 18.2

(Reference 3) Transition of outstanding balance of loans to individuals



(2) Deposits : Deposits on steady increase.

With the effort of enhancing accessibility to customers and improving convenience, the outstanding balance of individual deposits at the end of the term reached 7,845.4 billion yen, increasing mainly within Kanagawa prefecture by 120.5 billion yen (+1.5%) from the previous interim term. Also, the overall deposits increased by 271.7 billion yen (+2.7%) to 10,297.6 billion yen from the previous interim term.

(Reference 1) Transition of outstanding deposit balance<domestic offices (excluding deposits in offshore market account)>

	As of September 30, 2008 (A)	As of September 30, 2009 (B)	(B)-(A)	As of September 30, 2010 (C)	(C)-(B)
Deposits < outstanding balance >	9,817.3	10,025.9	[2.1%] 208.6	10,297.6	[2.7%] 271.7
Of which, individual	7,650.4	7,724.9	[0.9%] 74.5	7,845.4	[1.5%] 120.5
Of which, in Kanagawa Prefecture	7,267.3	7,329.6	[0.8%] 62.3	7,444.0	[1.5%] 114.4
Of which, corporate	1,781.6	1,889.7	[6.0%] 108.1	1,914.8	[1.3%] 25.1

(Reference 2) Transition of average deposit balance<domestic offices (excluding deposits in offshore market account)>

	September 30, 2008 (A)	September 30, 2009 (B)	(B)-(A)	September 30, 2010 (C)	(C)-(B)
Deposits < average balance >	9,913.2	10,157.2	[2.4%] 244.0	10,300.2	[1.4%] 143.0
Of which, individual	7,655.5	7,768.9	[1.4%] 113.4	7,875.5	[1.3%] 106.6
Of which, corporate	1,855.5	1,916.4	[3.2%] 60.9	1,922.5	[0.3%] 6.1

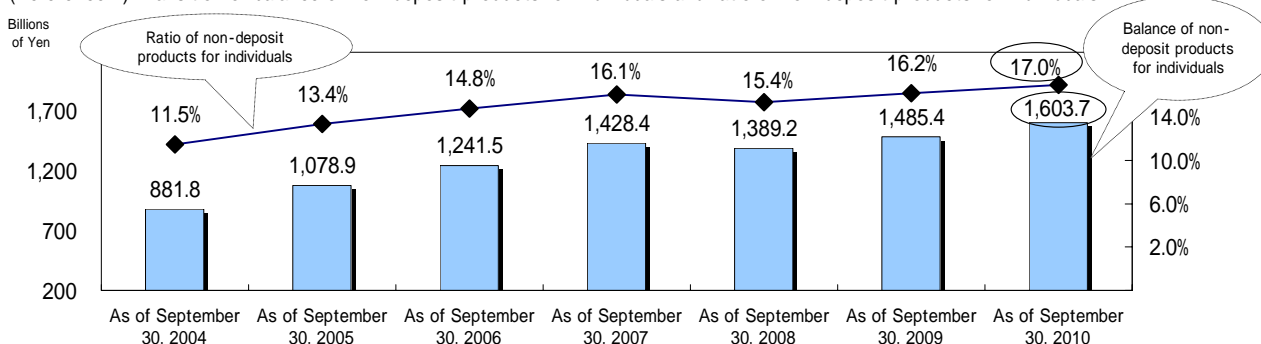
(3) Individual Deposit Assets : Both balance and ratio of non-deposit products for Individuals reached a record high.

As a result of our active engagement in offering products and services according to our customer s life stages, the balance of annuity insurance, etc. increased by 144.7 billion yen from the previous interim term, as well as an increase in the balance of investment trusts. As such, total balance of non-deposit products for individuals increased by 118.3 billion yen from the end of previous interim term to 1,603.7 billion yen. In addition, ratio of non-deposit products for individuals increased by 0.8 points from the end of the previous interim term to 17.0%.

(Reference 1) Balance of individual deposit assets

	As of September 30, 2008 (A)	As of September 30, 2009 (B)	(B)-(A)	As of September 30, 2010 (C)	(C)-(B)
Investment trusts	438.6	425.9	(12.7)	445.4	19.5
Annuity insurance, etc	392.8	518.3	125.5	663.0	144.7
Foreign currency deposits	39.5	45.8	6.3	47.6	1.8
Public bonds	518.1	495.3	(22.8)	447.6	(47.7)
Total balance of non-deposit products for individuals A	1,389.2	1,485.4	96.2	1,603.7	118.3
Individual deposits (deposits in yen)	7,610.9	7,679.0	68.1	7,797.7	118.7
Total individual deposit assets B	9,000.2	9,164.4	164.2	9,401.5	237.1
Ratio of non-deposit products for individuals (A/B)	15.4%	16.2%	0.8%	17.0%	0.8%
Individual deposit assets at Hamagin Tokai Tokyo Securities Co.,Ltd C	-	149.4	149.4	164.2	14.8
Total balance of non-deposit products for individuals (Group total) A + C	1,389.2	1,634.8	245.6	1,768.0	133.2

(Reference 2) Transition of balance of non-deposit products for individuals and ratio of non-deposit products for individuals

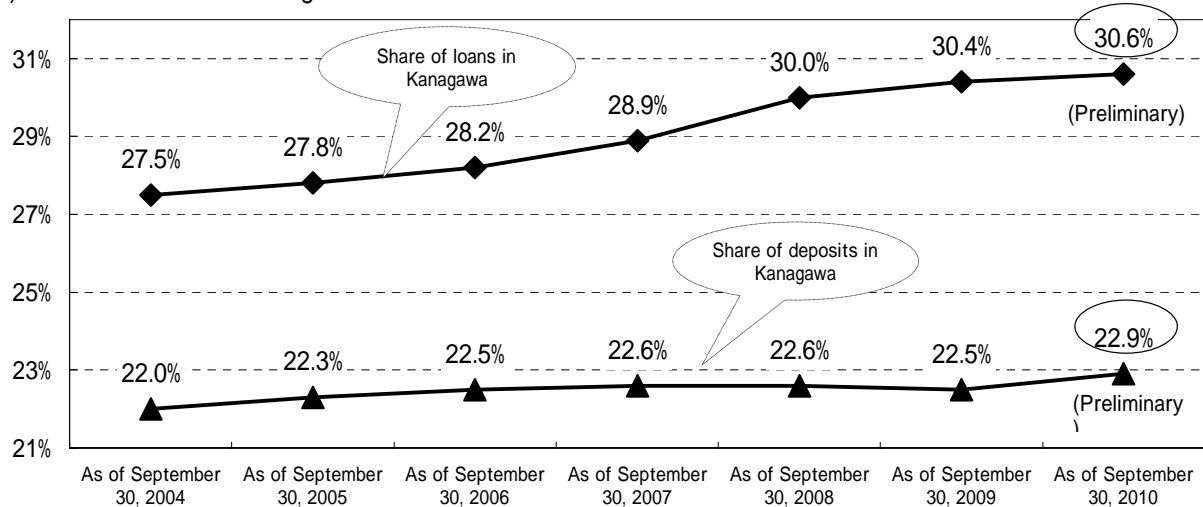


3. Conditions in Kanagawa Prefecture :Shares of both loans and deposits in Kanagawa

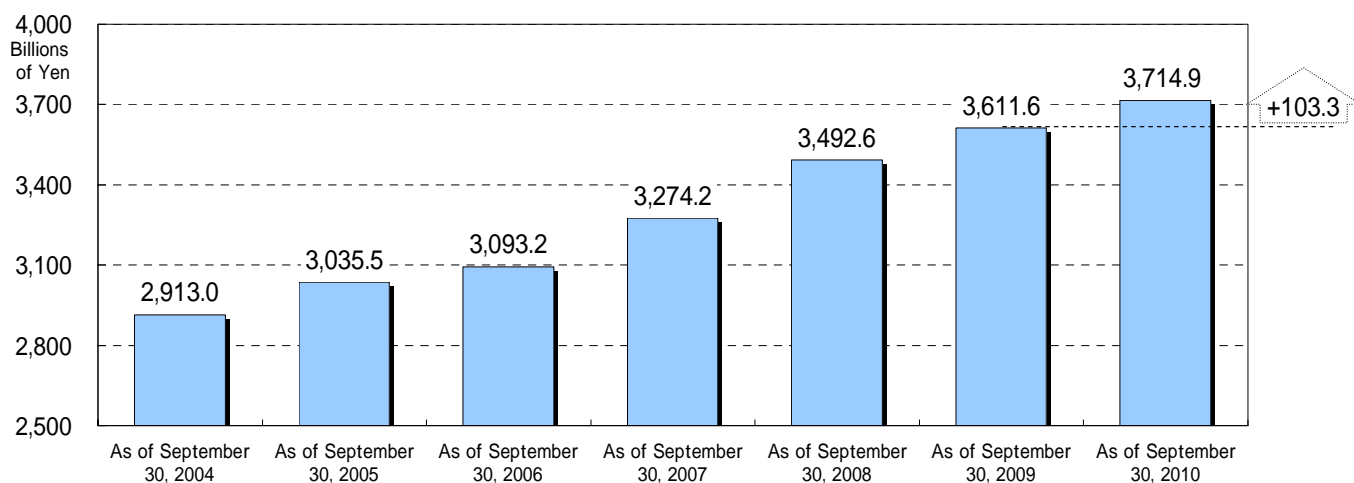
Prefecture rose.

In Kanagawa Prefecture, as a result of active efforts to expand financial transactions along with the strategy of specializing in regional retail banking, the share of loans in Kanagawa Prefecture increased by 0.2 points from the previous interim term to 30.6%, and that of deposits rose by 0.4 points to 22.9%. Both loans and deposits to individuals in Kanagawa Prefecture also steadily increased.

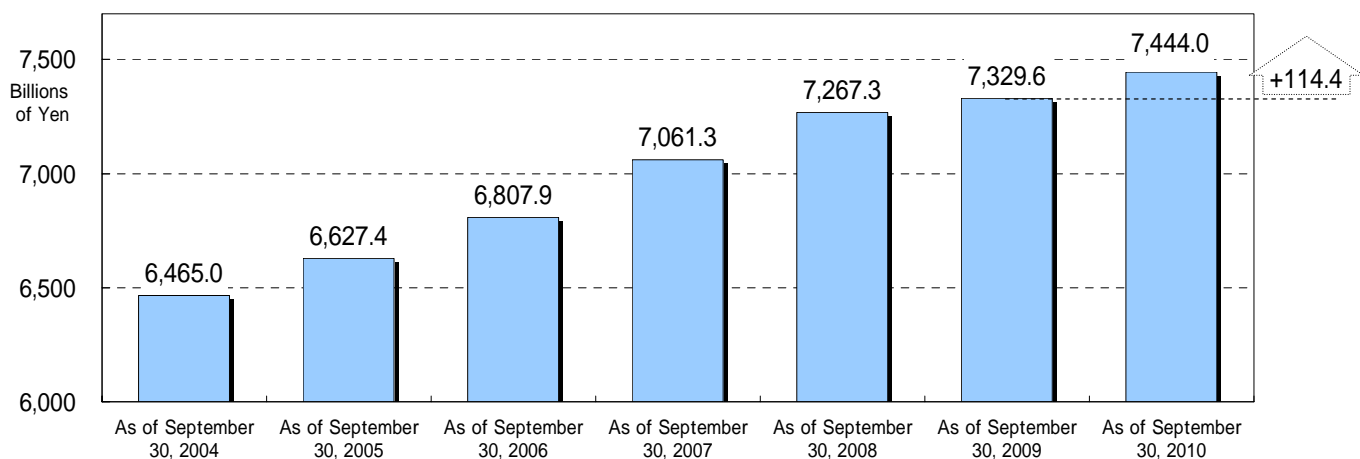
(1) Market shares in Kanagawa Prefecture



(2) Balance of Loans to Individuals in Kanagawa Prefecture



(3) Balance of Deposits to Individuals in Kanagawa Prefecture



4. State of Problem Claims : Problem claims ratio decreased by 0.2 points to 2.5 %

As a result of improvement in borrowers classification through management improvement support, promoting off-balancing, problem claims (under Financial Revitalization Law) decreased by 15.2 billion yen as compared to the end of the previous interim term to 223.9 billion yen. Problem claims ratio decreased by 0.2 points as compared to the end of the previous interim term to 2.5%

(Reference) Transition of claims disclosed under the Financial Revitalization Law

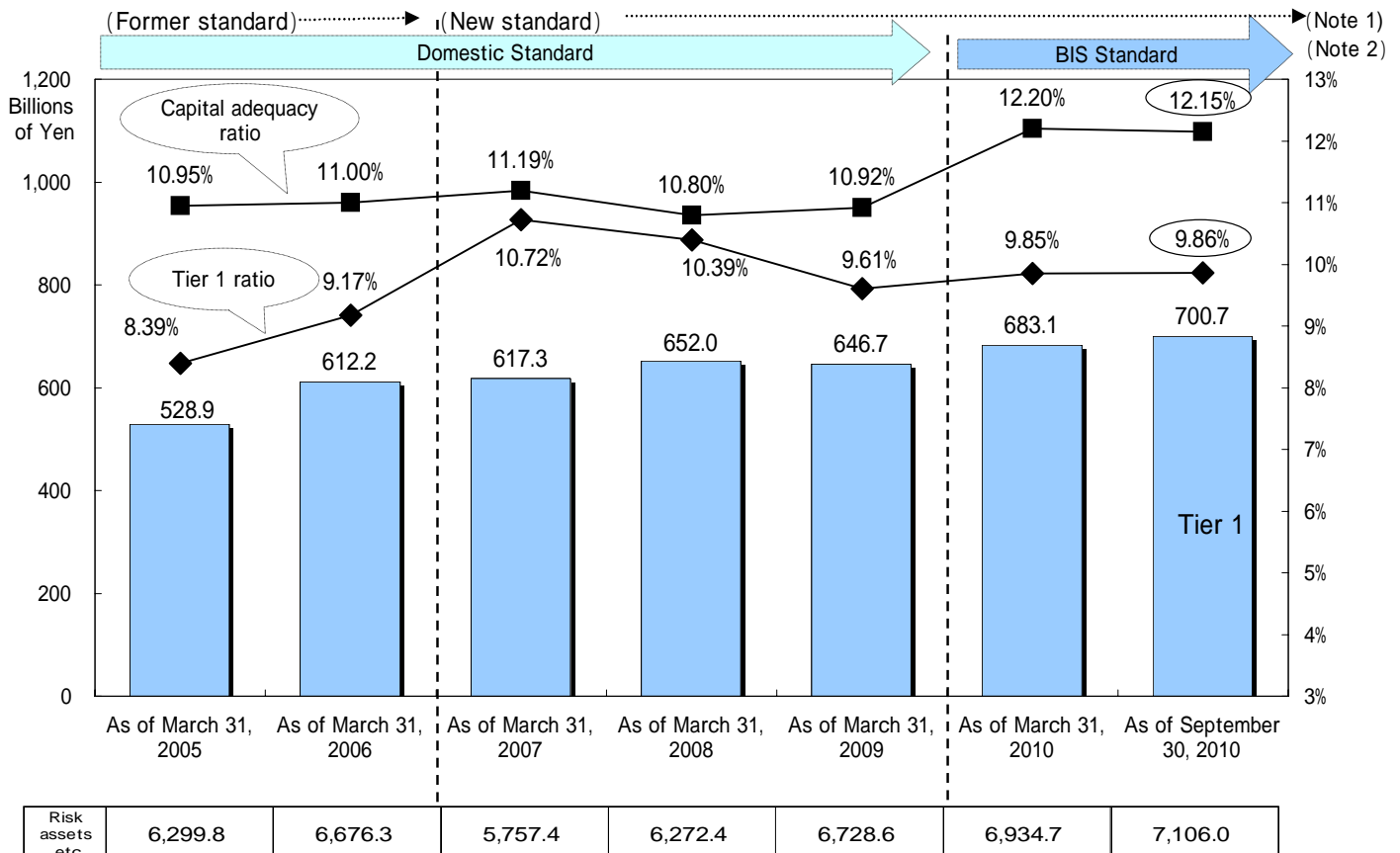
(Unit:Billions of Yen)

	As of September 30, 2009 (A)	As of March 31, 2010 (B)	(B)-(A)	As of September 30, 2010 (C)	(C)-(B)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	117.6	81.1	(36.5)	71.2	(9.9)
Doubtful claims (in possible bankruptcy)	128.3	121.3	(7.0)	117.9	(3.4)
Claims in need of special caution	43.2	36.6	(6.6)	34.7	(1.9)
Sub-total (Claims in need of special caution or below) A	289.2	239.1	(50.1)	223.9	(15.2)
Claims in need of caution (excluding claims in need of special caution)	1,101.4	1,163.4	62.0	1,207.9	44.5
Claims to normal borrowers (excluding claims in need of caution)	7,644.6	7,413.5	(231.1)	7,474.7	61.2
Normal claims B	8,746.0	8,576.9	(169.1)	8,682.6	105.7
Total (Credit exposures) C=A+B	9,035.3	8,816.1	(219.2)	8,906.5	90.4
Percentage of claims in need of special caution or below (Problem claims ratio) A/C	3.2%	2.7%	(0.5%)	2.5%	(0.2%)

5. Capital Adequacy Ratio : Tier 1 ratio increased by 0.01 points

Although risk assets increased, the solid accumulation of profits allowed us to obtain the Tier 1 ratio of 9.86%, an increase by 0.01 points as compared to the end of the previous term. In addition, capital adequacy ratio maintained the high level at 12.15%.

(Reference) Transition of Capital Adequacy Ratio (Consolidated, based on BIS standard) and Tier1



Notes: 1.From the end of March, 2007, the Capital Adequacy Ratio has been calculated in accordance with the new standards (Basel II). (Calculation method: [Of risk assets adopted credit risk] FIRB ; [Amount equivalent to operational risk] TSA)

2.The bank has calculated the Capital Adequacy Ratio in accordance with Domestic standard before the year ended March 2009, and for the current period, the bank has calculated in accordance with BIS standard.

6. Forecasts for Fiscal Year 2010 : Due to a decrease in credit costs, both ordinary profit and net income are expected to increase.

Core net business profit will remain at a high level, as it is expected that fees and commissions will increase and that expenses will be cut, despite a decline in interest income is expected because of the impact of falling interest rates. Additionally, we forecast that ordinary profit and net income will both increase due mainly to a decrease in credit costs.

< Non-consolidated >

(Unit:Billions of yen)

	Fiscal year 2009	Forecasts for fiscal year 2010	Previous fiscal year 2009 Increase/(decrease)
1 Gross operating income	211.9	206.0	(5.9)
2 Gross operating income from domestic operations	209.0	203.5	(5.5)
3 Of which, Interest income	177.9	167.6	(10.3)
4 Of which, Fees and commissions	29.8	31.9	2.1
5 Of which, Other ordinary income	0.7	3.4	2.7
6 Gross operating income from international operations	2.8	2.5	(0.3)
7 Expenses	99.9	99.5	(0.4)
8 Core net business profit	111.9	106.5	(5.4)
9 Ordinary profit	52.8	71.5	18.7
10 Net income	31.0	43.0	12.0
11 Credit costs	55.8	29.0	(26.8)
12 Forecasts for the cash dividend per share(annual)	¥10.00	¥10.00	¥0.00

< Consolidated >

(Unit:Billions of yen)

	Fiscal year 2009	Forecasts for fiscal year 2010	Previous fiscal year 2009 Increase/(decrease)
13 Ordinary profit	53.7	76.5	22.8
14 Net income	30.9	44.0	13.1

(Reference 1) Forecast of average balance of funds for fiscal year 2010 (Domestic operations)

(Unit:Billions of yen)

<Average balance>	Fiscal year 2009	Forecasts for fiscal year 2010	Previous fiscal year 2009 Increase/(decrease)
Interest-earning assets	10,704.3	10,790.0	85.7
Loans and bills discounted	8,764.6	8,560.0	(204.6)
Securities	1,486.5	1,770.0	283.5
Interest-bearing liabilities	10,413.9	10,540.0	126.1
Deposits	9,982.0	10,080.0	98.0

(Reference 2) Forecast of yield and interest margin for fiscal year 2010 (Domestic operations)

(Unit:%)

	Fiscal year 2009	Forecasts for fiscal year 2010	Previous fiscal year 2009 Increase/(decrease)
Yield on interest-earning assets A	1.81	1.66	(0.15)
Loans and bills discounted	1.96	1.85	(0.11)
Securities	1.18	0.93	(0.25)
Yield on interest-bearing liabilities B	0.15	0.10	(0.05)
Deposits	0.12	0.08	(0.04)
Expenses ratio	0.95	0.94	(0.01)
Total funding cost C	1.08	1.01	(0.07)
Yield spread A-B	1.66	1.56	(0.10)
Interest margin between loans and deposits	0.89	0.84	(0.05)
Net interest margin A-C	0.73	0.65	(0.08)

. SUMMARY OF INTERIM FINANCIAL RESULTS
 . 平成22年度中間決算の概況

1. Profit and Loss
 [Non-Consolidated]

1. 損益状況
 [単体]

For six months ended
 (Unit: Millions of Yen)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)
Gross operating income	業務粗利益	103,130	(4,015)	107,145
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	103,334	(5,261)	108,595
Gross operating income from domestic operations	国内業務粗利益	101,719	(4,128)	105,847
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	101,925	(5,363)	107,288
Interest income	資金利益	83,856	(6,820)	90,676
Fees and commissions	役務取引等利益	15,843	953	14,890
Trading income	特定取引利益	240	(89)	329
Other ordinary income	その他業務利益	1,779	1,828	(49)
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(205)	1,236	(1,441)
Gross operating income from international operations	国際業務粗利益	1,410	112	1,298
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	1,409	102	1,307
Interest income	資金利益	(36)	(385)	349
Fees and commissions	役務取引等利益	177	(10)	187
Trading income	特定取引利益	(17)	25	(42)
Other ordinary income	その他業務利益	1,287	483	804
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	1	9	(8)
Expenses	経費(除く臨時処理分)	()	(178)	49,747
Personnel	人件費	()	(242)	19,252
Facilities	物件費	()	333	27,274
Taxes	税金	()	(269)	3,220
Core net business Profit	実質業務純益	53,560	(3,838)	57,398
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	53,764	(5,084)	58,848
Provision of allowance for general loan losses	一般貸倒引当金繰入額	()	(4,063)	4,936
Net business profit	業務純益	52,686	225	52,461
(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(204)	1,245	(1,449)
Non-recurring gains (losses)	臨時損益	(19,380)	10,899	(30,279)
Disposal of bad debts	不良債権処理額	()	(14,415)	30,791
Written-off of loans	貸出金償却	()	(6,132)	13,775
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	()	(8,323)	16,688
Loss on sales of non-performing loans	延滞債権等売却損	()	32	11
Other	その他	()	6	317
(Credit costs +)	(与信費用 +)	()	(18,478)	35,728
Gains or losses on stocks and other securities	株式等関係損益	(1,862)	(5,139)	3,277
Gains on sales of stocks and other securities	株式等売却益	1,216	(2,447)	3,663
Losses on sales of stocks and other securities	株式等売却損	()	53	137
Losses on devaluation of stocks and other securities	株式等償却	()	2,640	248
Other non-recurring gains (losses)	その他の臨時損益	(1,141)	1,624	(2,765)
Ordinary profit	経常利益	33,306	11,125	22,181
Extraordinary income (loss)	特別損益	374	741	(367)
Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(142)	749	(891)
Loss on disposal of noncurrent assets	固定資産処分損	()	(749)	891
Recoveries of written-off claims	償却債権取立益	528	5	523
Other	その他	(11)	(11)	-
Interim income before income taxes	税引前中間純利益	33,680	11,867	21,813
Income taxes - current	法人税、住民税及び事業税	()	(7,135)	17,200
Income taxes - deferred	法人税等調整額	()	11,808	(8,572)
Total income taxes	法人税等合計	()	4,674	8,628
Interim net income	中間純利益	20,377	7,192	13,185
Real credit costs (-)	実質与信費用(-)	()	(18,484)	35,205

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

【Consolidated】		【連結】		For six months ended		(Unit:Millions of Yen)	
				September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	
Consolidated gross operating income	連結粗利益			112,078	(3,786)	115,864	
Interest income	資金利益			84,392	(7,144)	91,536	
Fees and commissions	役務取引等利益			21,497	1,324	20,173	
Trading income	特定取引利益			573	(140)	713	
Other ordinary income	その他業務利益			5,615	2,175	3,440	
General and administrative expenses	営業経費 ()			55,501	(98)	55,599	
Credit costs	与信費用 ()			18,910	(22,606)	41,516	
Written-off of loans	貸出金償却 ()			9,718	(7,185)	16,903	
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()			7,045	(10,944)	17,989	
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()			1,778	(4,517)	6,295	
Other	その他 ()			367	39	328	
Gains or losses on stocks and other securities	株式等関係損益			(1,929)	(5,294)	3,365	
Other	その他			771	1,437	(666)	
Ordinary profit	経常利益			36,508	15,061	21,447	
Extraordinary income (loss)	特別損益			1,116	996	120	
Income before income taxes and minority interests	税金等調整前中間純利益			37,624	16,057	21,567	
Income taxes - current	法人税、住民税及び事業税 ()			11,437	(6,444)	17,881	
Income taxes - deferred	法人税等調整額 ()			3,324	13,036	(9,712)	
Total income taxes	法人税等合計 ()			14,761	6,593	8,168	
Income before minority interests	少数株主損益調整前中間純利益			22,863	9,464	13,399	
Minority interests in income	少数株主利益 ()			1,709	1,137	572	
Interim net income	中間純利益			21,154	8,328	12,826	
Real credit costs (including recoveries of written-off claims)	実質与信費用 (償却債権取立益含む)			17,639	(22,860)	40,499	

(注)連結粗利益 = (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)

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)

【Reference】		【参考】		For six months ended		(Unit:Millions of Yen)	
				September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	
Consolidated net business profit	連結業務純益			58,687	(4,595)	63,282	

(注)連結業務純益 = 単体実質業務純益 + 子会社経常利益(与信費用控除前) + 関連会社経常利益 × 持分割合 - 内部取引(配当等)

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 six months ended		(Unit: Number of Companies)	
				As of September 30, 2010 (A)	(A)-(B)	As of September 30, 2009 (B)	
Number of consolidated subsidiaries	連結子会社数			11	0	11	
Number of companies accounted for by the equity method	持分法適用会社数			0	0	0	

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

2. 資金平残(国内業務部門)

[Non-Consolidated]

【単体】

For six months ended (Unit:Billions of Yen)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Interest-earning assets	資金運用勘定	10,649.0	(49.4)	10,698.4	18.1	10,680.3
Loans and bills discounted	貸出金	8,503.6	(366.8)	8,870.4	158.5	8,711.9
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	6,934.8	(137.0)	7,071.8	100.4	6,971.4
Loans and bills discounted to small and medium-sized businesses	中小企業貸出	2,872.5	(233.2)	3,105.7	(94.5)	3,200.2
Loans to individuals	個人貸出	4,062.3	96.2	3,966.1	195.0	3,771.1
Securities	有価証券	1,713.5	314.3	1,399.2	48.5	1,350.7
Bonds	債券	1,572.7	324.6	1,248.1	69.8	1,178.3
Stocks	株式	140.8	(10.2)	151.0	(21.4)	172.4
Interest-bearing liabilities	資金調達勘定	10,437.4	18.2	10,419.2	22.7	10,396.5
Deposits	預金	10,135.7	145.0	9,990.7	201.1	9,789.6
Deposits from individuals	個人預金	7,829.0	106.9	7,722.1	108.6	7,613.5
External liabilities	外部負債	126.5	(16.3)	142.8	(197.1)	339.9

3. Interest Margins (Domestics)

3. 利回・利鞘(国内業務部門)

[Non-Consolidated]

【単体】

For six months ended (Unit:%)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.68	(0.16)	1.84	(0.15)	1.99
Loans and bills discounted	貸出金利回	1.87	(0.12)	1.99	(0.19)	2.18
Securities	有価証券利回	0.94	(0.24)	1.18	(0.04)	1.22
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.11	(0.05)	0.16	(0.10)	0.26
Deposits	預金利回	0.08	(0.05)	0.13	(0.11)	0.24
External liabilities	外部負債利回	1.48	0.19	1.29	0.76	0.53
Expenses ratio	経費率	0.93	(0.01)	0.94	(0.05)	0.99
Total funding cost (C)	資金調達原価 C	1.03	(0.05)	1.08	(0.14)	1.22
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.57	(0.11)	1.68	(0.05)	1.73
Interest margin between loans and deposits	預貸金利鞘	0.85	(0.07)	0.92	(0.01)	0.93
Net interest margin (A)-(C)	総資金利鞘 A - C	0.65	(0.11)	0.76	(0.01)	0.77

4. Fees and Commissions (Domestics)

4. 役務取引等利益(国内業務部門)

[Non-Consolidated]

【単体】

For six months ended (Unit:Millions of Yen)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Fees and commissions	役務取引等収益	22,002	791	21,211	(362)	21,573
Deposits and Loans	預金・貸出業務	8,798	412	8,386	(512)	8,898
ATM	ATM関連手数料	2,542	40	2,502	(56)	2,558
Account transfer	口座振替	2,304	(1)	2,305	26	2,279
Syndicated Loan	シ・ローン関連	1,315	119	1,196	(96)	1,292
Remittance	為替業務	4,717	(521)	5,238	(8)	5,246
Securities	証券関連業務	4,133	603	3,530	(148)	3,678
Investment trusts	投資信託収益	3,546	756	2,790	(369)	3,159
Agency business	代理業務	381	(77)	458	(156)	614
Guarantee business	保証業務	488	12	476	(58)	534
Others	その他	3,482	361	3,121	521	2,600
Annuity insurance	年金保険関連	3,257	419	2,838	504	2,334
Fees and commissions - payments	役務取引等費用	6,159	(162)	6,321	1,330	4,991
Fees and commissions - net	役務取引等利益	15,843	953	14,890	(1,692)	16,582

5. Gains and Losses on Investment Securities 5. 有価証券関係損益

① Gains or Losses on Bonds

① 国債等債券損益

【Non-Consolidated】

【単体】

For six months ended (Unit:Millions of Yen)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(204)	1,245	(1,449)	4,757	(6,206)
Gain on sales	売却益	365	(189)	554	486	68
Gain on redemption	償還益	—	—	—	—	—
Loss on sales	売却損 (△)	66	(31)	97	(5,566)	5,663
Loss on redemption	償還損 (△)	479	(1,379)	1,858	1,314	544
Loss on devaluation	償却 (△)	23	(25)	48	(19)	67

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

For six months ended (Unit:Millions of Yen)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	50	(72)	122	(5,878)	6,000
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	(153)	1,174	(1,327)	(1,121)	(206)

② Gains or Losses on stocks and other securities

② 株式等関係損益

【Non-Consolidated】

【単体】

For six months ended (Unit:Millions of Yen)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	(1,862)	(5,139)	3,277	(1,868)	5,145
Gain on sales	売却益	1,216	(2,447)	3,663	(4,827)	8,490
Loss on sales	売却損 (△)	190	53	137	21	116
Loss on devaluation	償却 (△)	2,888	2,640	248	(2,980)	3,228

(Reference) Outright Sales of Stocks
(Cost of Purchase)

(参考)株式の売切状況(取得原価ベース)

(Unit:Millions of Yen)

		Six months ended September 30, 2010	Years ended March 31, 2010	Six months ended September 30, 2009	Years ended March 31, 2009	Six months ended September 30, 2008
Outright sales	株式売切額	3,395	13,353	11,198	4,197	3,444
Balance as of end of term	期末株式残高	137,039	141,166	141,911	153,274	168,080

6. Net Unrealized Gains on Marketable Securities

6. 時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2010					As of March 31, 2010			
		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	193,096	6,922	2,927	6,931	8	170,746	3,995	4,108	112
Available-for-sale	その他有価証券	1,782,301	31,752	(6,218)	51,097	19,345	1,747,892	37,970	52,916	14,946
Equity securities	株式	120,056	9,058	(13,891)	23,454	14,396	137,950	22,949	32,926	9,977
Debt securities	債券	1,425,831	24,820	8,060	26,401	1,581	1,359,061	16,760	18,789	2,028
of Which floating-rate government bonds	うち変動利付国債	178,227	8,400	(167)	8,400	—	178,161	8,567	8,567	—
Other securities	その他	236,413	(2,126)	(387)	1,241	3,367	250,880	(1,739)	1,200	2,940
Total	合計	1,975,397	38,674	(3,292)	58,028	19,354	1,918,639	41,966	57,024	15,058
Equity securities	株式	120,056	9,058	(13,891)	23,454	14,396	137,950	22,949	32,926	9,977
Debt securities	債券	1,618,587	31,742	10,986	33,332	1,590	1,529,444	20,756	22,898	2,141
Other securities	その他	236,754	(2,126)	(387)	1,241	3,367	251,244	(1,739)	1,200	2,940

(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(中間)貸借対照表計上額と取得原価との差額を計上しております。

2. 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のものについては、合理的に算定された価額を時価としております。

なお、合理的に算定された価額と市場価格との差額は、22年9月末は、8,384百万円、22年3月末は9,487百万円であります。

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. 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 ¥8,384 million at the end of September 2010 and ¥9,487 million at the end of March 2010.

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2010					As of March 31, 2010			
		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	194,605	6,932	2,928	6,941	8	172,258	4,004	4,117	112
Available-for-sale	その他有価証券	1,785,020	31,911	(6,156)	51,629	19,718	1,750,574	38,067	53,418	15,351
	Equity securities	122,765	9,217	(13,829)	23,986	14,769	140,622	23,046	33,429	10,382
	Debt securities	1,425,840	24,820	8,060	26,401	1,581	1,359,071	16,760	18,789	2,028
	of Which floating-rate government bonds	178,227	8,400	(167)	8,400	—	178,161	8,567	8,567	—
	Other securities	236,413	(2,126)	(387)	1,241	3,367	250,880	(1,739)	1,200	2,940
Total	合計	1,979,626	38,843	(3,228)	58,571	19,727	1,922,833	42,071	57,535	15,464
	Equity securities	122,765	9,217	(13,829)	23,986	14,769	140,622	23,046	33,429	10,382
	Debt securities	1,620,105	31,752	10,988	33,343	1,590	1,530,966	20,764	22,906	2,141
	Other securities	236,754	(2,126)	(387)	1,241	3,367	251,244	(1,739)	1,200	2,940

(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(中間)連結貸借対照表計上額と取得原価との差額を計上しております。

2. 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のものについては、合理的に算定された価額を時価としております。

なお、合理的に算定された価額と市場価格との差額は、22年9月末は、8,384百万円、22年3月末は9,487百万円であります。

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. 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 ¥8,384 million at the end of September 2010 and ¥9,487 million at the end of March 2010.

(Reference) The carrying values of debt securities with specific maturities by contractual maturities for securities classified as available-for-sale and held-to-maturity.

(参考) その他有価証券のうち満期があるもの及び満期保有目的の債券の償還予定額

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2010				As of March 31, 2010			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	163,271	1,045,168	341,296	68,850	160,656	964,832	297,574	106,381
	Japanese national government bonds	50,465	432,820	224,664	43,540	56,304	416,831	182,728	79,277
	Japanese local government bonds	29,428	226,439	58,024	2,000	22,441	210,807	58,295	2,000
	Japanese corporate bonds	83,376	385,908	58,607	23,309	81,910	337,193	56,550	25,103
Others	その他	11,477	14,490	178	210,786	8,644	16,404	188	226,196
Total	合計	174,748	1,059,659	341,474	279,637	169,300	981,236	297,762	332,577

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2010				As of March 31, 2010			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	163,780	1,046,177	341,296	68,850	161,165	965,844	297,574	106,381
	Japanese national government bonds	50,965	433,829	224,664	43,540	56,804	417,843	182,728	79,277
	Japanese local government bonds	29,428	226,439	58,024	2,000	22,441	210,807	58,295	2,000
	Japanese corporate bonds	83,385	385,908	58,607	23,309	81,919	337,193	56,550	25,103
Others	その他	11,477	14,490	178	210,786	8,644	16,404	188	226,196
Total	合計	175,257	1,060,668	341,474	279,637	169,810	982,248	297,762	332,577

7. Expenses and Employees

7. 経営合理化の状況

Expenses [Non-Consolidated]		経費の推移 [単体]		For six months ended (Unit:Millions of Yen)		
		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Personnel	人件費	19,010	(242)	19,252	(178)	19,430
Facilities	物件費	27,607	333	27,274	(1,384)	28,658
Taxes	税金	2,951	(269)	3,220	(164)	3,384
Expenses	経費	49,569	(178)	49,747	(1,726)	51,473
(Reference)		(参考)		(Unit:%)		
OHR	OHR	48.0	1.6	46.4	0.9	45.5

General and administrative expenses [Non-Consolidated]		営業経費の内訳 [単体]		For six months ended (Unit:Millions of Yen)		
		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Salaries and allowance	給料・手当	16,076	(379)	16,455	(382)	16,837
Retirement allowance cost	退職給付費用	2,582	(243)	2,825	838	1,987
Welfare	福利厚生費	192	5	187	(6)	193
Depreciation	減価償却費	4,974	(343)	5,317	(1,538)	6,855
Rent of premises and equipment	土地建物機械賃借料	3,366	97	3,269	214	3,055
Repairing expenses	営繕費	91	(65)	156	(23)	179
Stationery and supplies	消耗品費	556	(96)	652	(159)	811
Utilities	給水光熱費	639	(33)	672	(25)	697
Allowance for business trips	旅費	69	(4)	73	(24)	97
Communication expenses	通信費	600	(40)	640	25	615
Advertisement	広告宣伝費	306	(420)	726	(50)	776
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	218	(8)	226	(64)	290
Taxes	租税公課	2,951	(269)	3,220	(164)	3,384
Others	その他	19,051	1,451	17,600	227	17,373
General and administrative expenses	営業経費	51,678	(346)	52,024	(1,131)	53,155

Employees and Officers [Non-Consolidated]		人員の推移 [単体]		(Unit:Number of People)		
		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010 (B)	As of September 30, 2009 (C)
Total employees	総人員	4,733	108	31	4,625	4,702
Actual employees	実働人員	3,977	56	(57)	3,921	4,034
Directors and auditors	役員	14	(1)	(1)	15	15
Executive officers	執行役員	10	2	0	8	10

Branches (Domestic Branch) [Non-Consolidated]		店舗等の推移 (国内店舗数の推移) [単体]		(Unit:Number of Branches)		
		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010 (B)	As of September 30, 2009 (C)
Full-banking branches	フルバンキング店舗	64	0	0	64	64
Functionally specialized outlets	機能特化店舗	141	1	1	140	140
Of which, Sub-branches	うち出張所	9	0	0	9	9
Total	店舗数	205	1	1	204	204
Of which, Branches in Kanagawa Prefecture	うち神奈川県内	180	1	1	179	179
ATM locations	無人店舗数	400	(5)	(7)	405	407
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	358	(4)	(6)	362	364
Housing Loan Centers	住宅ローンセンター	26	0	0	26	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	0	0	23	23

(Overseas)
【Non-Consolidated】(海外拠点数の推移)
【単体】

(Unit: Number of Branches)

		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010 (B)	As of September 30, 2009 (C)
Branches	支店	1	0	1	1	0
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	3	0	(1)	3	4
Total	拠点数	4	0	0	4	4
Subsidiaries	現地法人	0	0	0	0	0

8. Net Business Profit

8. 業務純益

【Non-Consolidated】

【単体】

For six months ended

(Unit: Millions of Yen)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Core net business profit	実質業務純益	53,560	(3,838)	57,398	(4,082)	61,480
As per employee (in thousands of yen)	職員一人当たり(千円)	13,562	(852)	14,414	(1,517)	15,931
Net business profit	業務純益	52,686	225	52,461	501	51,960
As per employee (in thousands of yen)	職員一人当たり(千円)	13,341	167	13,174	(290)	13,464

(注) 職員数は、実働人員(出向者を除くベース)の平残を使用しております。

Note: The amount of "as per employee" is calculated on the basis of the average of actual number of employees (excluding transferees).

9. Return on Equity

9. ROE

【Non-Consolidated】

【単体】

For six months ended

(Unit: %)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Core net business profit per own capital	実質業務純益ベース	14.94	(1.93)	16.87	(0.81)	17.68
Interim net income per own capital	中間純利益ベース	5.68	1.81	3.87	(0.74)	4.61

10. Return on Assets

10. ROA

【Non-Consolidated】

【単体】

For six months ended

(Unit: %)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Core net business profit per average total assets	実質業務純益ベース	0.93	(0.07)	1.00	(0.08)	1.08
Interim net income per average total assets	中間純利益ベース	0.35	0.12	0.23	(0.05)	0.28

11. Retirement Allowance

11. 退職給付関連

Projected benefit obligation

退職給付債務残高

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2010 (A)	(A)-(B)	As of September 30, 2009 (B)	(B)-(C)	As of September 30, 2008 (C)
Projected benefit obligation (beginning of term)	退職給付債務(期首)	73,121	(333)	73,454	111	73,343
(Discount rate)	(割引率)	2.0%	0.0%	2.0%	0.0%	2.0%
Fair value of plan assets (beginning of term)	年金資産(期首)	64,787	7,197	57,590	(10,595)	68,185
Prepaid pension cost (beginning of term)	前払年金費用(期首)	(26,979)	1,712	(28,691)	492	(29,183)
Unrecognized prior service cost (beginning of term)	未認識過去勤務債務(期首)	-	-	-	153	(153)
Unrecognized actuarial loss (beginning of term)	未認識数理計算上の差異(期首)	35,314	(9,241)	44,555	10,061	34,494

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2010 (A)	(A)-(B)	As of September 30, 2009 (B)	(B)-(C)	As of September 30, 2008 (C)
Projected benefit obligation (beginning of term)	退職給付債務(期首)	73,359	(291)	73,650	141	73,509

Retirement Benefit Costs
【Non-Consolidated】退職給付費用
【単体】

For six months ended

(Unit:Millions of Yen)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Retirement benefit costs	退職給付費用	2,582	(243)	2,825	838	1,987
Service cost	勤務費用	626	30	596	42	554
Interest cost	利息費用	731	(3)	734	1	733
Expected return on plan assets	期待運用収益	(989)	(102)	(887)	160	(1,047)
Amortization of prior service cost	過去勤務債務の費用処理額	-	-	-	153	(153)
Recognized actuarial loss	数理計算上の差異の費用処理額	2,021	(163)	2,184	451	1,733
Other retirement cost	その他	193	(4)	197	31	166

【Consolidated】

【連結】

For six months ended

(Unit:Millions of Yen)

		September 30, 2010 (A)	(A)-(B)	September 30, 2009 (B)	(B)-(C)	September 30, 2008 (C)
Retirement benefit costs	退職給付費用	2,610	(241)	2,851	841	2,010

12. Deferred Tax Assets

12. 繰延税金資産

Tax effects of the items comprising net
deferred tax assets and liabilities

繰延税金資産・負債の主な発生原因別内訳

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010 (B)	As of September 30, 2009 (C)
Allowance for loan losses	貸倒引当金	57,802	(2,690)	(3,130)	60,492	60,932
Losses on devaluation of securities	有価証券有税償却	3,237	(316)	(218)	3,553	3,455
Others	その他	13,493	(1,395)	(629)	14,888	14,122
Subtotal deferred tax assets (A)	繰延税金資産小計 A	74,533	(4,402)	(3,978)	78,935	78,511
Valuation allowance (B)	評価性引当額 B	(3,727)	332	231	(4,059)	(3,958)
Total deferred tax assets (A+B) (C)	繰延税金資産合計(A+B) C	70,805	(4,070)	(3,748)	74,875	74,553
Valuation difference on available-for-sale securities	その他有価証券評価差額金	12,217	(1,852)	2,127	14,069	10,090
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	6,978	-	-	6,978	6,978
Others	その他	2,714	(828)	(1,710)	3,542	4,424
Total deferred tax liabilities (D)	繰延税金負債合計 D	21,910	(2,680)	418	24,590	21,492
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額(C-D)	48,895	(1,390)	(4,165)	50,285	53,060

Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	61,095	(3,237)	(2,047)	64,332	63,142
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【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010 (B)	As of September 30, 2009 (C)
Net deferred tax assets	繰延税金資産(純額)の計上額	59,659	(1,496)	(4,100)	61,155	63,759

Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	71,971	(3,324)	(1,750)	75,295	73,721
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【参考】

当行は、「繰延税金資産の回収可能性の判断に関する監査上の取扱い(日本公認会計士協会監査委員会報告第66号)」第5項第1号における「例示区分」(業績は安定しているが、期末における将来減算一時差異を十分に上回るほどの課税所得がない会社等)に該当しております。

(Reference)

The Bank falls under “Illustrated Segment” (performance is stable but without taxable income that exceeds the temporary difference in future subtraction at the end of term) under paragraph 5, item 1 of “Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (Japanese Institute of Certified Public Accountants, Audit Committee Report, No.66).”

13. Capital Adequacy Ratio (BIS Standard)

13.自己資本比率(国際統一基準)

In applying the BIS Standard, the Bank adopted FIRB (Foundation Internal Ratings Based) for calculation of assets exposed to credit risk, and also introduced Market Risk Regulations.

While applying the Domestic Standard as of September 30, 2009, the Bank adopted FIRB for calculation of assets exposed to credit risk.

当行は、国際統一基準を適用のうえ、信用リスク・アセットの算出においては基礎的内部格付手法を採用するとともに、マーケット・リスク規制を導入しております。

なお、21年9月末は、国内基準を適用のうえ、信用リスク・アセットの算出においては基礎的内部格付手法を採用しております。

【Consolidated】		【連結】		*Preliminary			(Unit:Billions of Yen)	
				As of September 30, 2010(A) * (BIS Standard)	(A)-(B)	(A)-(C)	As of March 31, 2010(B) (BIS Standard)	As of September 30, 2009(C) (Domestic Standard)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	12.15 %	(0.05 %)	0.62 %	12.20 %	11.53 %		
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2) ÷ (6)	9.86 %	0.01 %	0.35 %	9.85 %	9.51 %		
(2) Tier 1 capital	(2) Tier 1	700.7	17.6	35.7	683.1	665.0		
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考] Tier 1に含まれる繰延税金資産相当額	[71.9]	[(3.3)]	[(1.8)]	[75.2]	[73.7]		
Capital stock	資本金	215.6	0.0	0.0	215.6	215.6		
Capital surplus	資本剰余金	177.2	0.0	0.0	177.2	177.2		
Retained earnings	利益剰余金	279.2	14.4	25.7	264.8	253.5		
Treasury stock	自己株式	(0.6)	0.0	0.0	(0.6)	(0.6)		
Distributed income (estimated)	社外流出予定額	(7.0)	0.0	0.0	(7.0)	(7.0)		
Subscription rights to shares	新株予約権	0.2	0.1	0.1	0.1	0.1		
Minority interests of affiliate companies	連結子法人等の少数株主持分	50.0	1.1	1.6	48.9	48.4		
(Of which, Preferred securities issued by overseas SPCs)	うち海外特別目的会社の発行する優先出資証券	40.0	0.0	0.0	40.0	40.0		
Goodwill equivalent	のれん相当額	(1.5)	0.3	0.6	(1.8)	(2.1)		
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(6.6)	0.5	0.9	(7.1)	(7.5)		
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(5.7)	1.3	6.9	(7.0)	(12.6)		
(3) Tier 2 capital	(3) Tier 2	177.3	(2.3)	14.2	179.6	163.1		
The amount of net unrealized gains on available-for-sale securities qualified as capital	自己資本に計上された有価証券評価益	14.3	(2.3)		16.6			
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.1	0.0	0.0	24.1	24.1		
Allowance for general loan losses	一般貸倒引当金	1.6	0.1	(0.1)	1.5	1.7		
Subordinated loans, etc	負債性資本調達手段等	137.3	0.0	0.0	137.3	137.3		
(4) Deductions	(4) 控除項目	14.1	(2.1)	(8.1)	16.2	22.2		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	863.9	17.4	58.1	846.5	805.8		
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	7,106.0	171.3	120.0	6,934.7	6,986.0		
On balanced	オン・バランス	6,398.8	134.7	144.7	6,264.1	6,254.1		
Off balanced	オフ・バランス	258.5	40.3	(32.2)	218.2	290.7		
Market risk equivalent assets	マーケット・リスク相当額に係る額	10.2	(1.3)		11.5			
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	438.3	(2.3)	(2.8)	440.6	441.1		

【Non-Consolidated】		【単体】		*Preliminary			(Unit:Billions of Yen)	
		As of September 30, 2010(A) * (BIS Standard)	(A)-(B)	(A)-(C)	As of March 31, 2010(B) (BIS Standard)	As of September 30, 2009(C) (Domestic Standard)		
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	11.94 %	(0.03 %)	0.61 %	11.97 %	11.33 %		
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2) ÷ (6)	9.74 %	0.02 %	0.33 %	9.72 %	9.41 %		
(2) Tier 1 capital	(2) Tier 1	684.1	15.3	32.2	668.8	651.9		
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考] Tier 1に含まれる繰延税金資産相当額	[61.0]	[(3.3)]	[(2.1)]	[64.3]	[63.1]		
Capital stock	資本金	215.6	0.0	0.0	215.6	215.6		
Legal capital surplus	資本準備金	177.2	0.0	0.0	177.2	177.2		
Legal retained earnings	利益準備金	38.3	0.0	0.0	38.3	38.3		
Other retained earnings	その他利益剰余金	239.7	13.6	24.6	226.1	215.1		
Others	その他	40.2	0.0	0.0	40.2	40.2		
Treasury stock	自己株式	(0.6)	0.0	0.0	(0.6)	(0.6)		
Distributed income (estimated)	社外流出予定額	(7.0)	0.0	0.0	(7.0)	(7.0)		
Subscription rights to shares	新株予約権	0.2	0.1	0.1	0.1	0.1		
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(6.6)	0.5	0.9	(7.1)	(7.5)		
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(12.9)	1.2	6.7	(14.1)	(19.6)		
(3) Tier 2 capital	(3) Tier 2	175.6	(2.3)	14.2	177.9	161.4		
The amount of net unrealized gains on available-for-sale securities qualified as capital	自己資本に計上された有価証券評価益	14.2	(2.3)		16.5			
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.1	0.0	0.0	24.1	24.1		
Allowance for general loan losses	一般貸倒引当金	0.0	0.0	0.0	0.0	0.0		
Subordinated loans, etc	負債性資本調達手段等	137.3	0.0	0.0	137.3	137.3		
(4) Deductions	(4) 控除項目	20.9	(2.1)	(7.9)	23.0	28.8		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	838.8	15.1	54.4	823.7	784.4		
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	7,021.5	143.7	98.7	6,877.8	6,922.8		
On balanced	オン・バランス	6,357.8	110.1	128.6	6,247.7	6,229.2		
Off balanced	オフ・バランス	240.0	40.1	(31.8)	199.9	271.8		
Market risk equivalent assets	マーケット・リスク相当額に係る額	10.2	(1.3)		11.5			
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	413.3	(5.2)	(8.5)	418.5	421.8		

. 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 September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010 (B)	As of September 30, 2009(C)			
Loans to borrowers in bankruptcy	破綻先債権額	31,451	(10,056)	(55,606)	41,507	87,057			
Past due loans	延滞債権額	155,844	1,266	333	154,578	155,511			
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	6,646	(979)	(6,189)	7,625	12,835			
Restructured loans	貸出条件緩和債権額	28,148	(869)	(2,273)	29,017	30,421			
Total	合計	222,090	(10,640)	(63,735)	232,730	285,825			
(Amount of partial direct written-off)		(部分直接償却額)			116,103	1,390	14,079	114,713	102,024
Loans and bills discounted	貸出金残高(未残)	8,636,224	110,509	(101,359)	8,525,715	8,737,583			

(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.

【Non-Consolidated】

【単体】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010 (B)	As of September 30, 2009(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.3	(0.1)	(0.6)	0.4	0.9
Past due loans	延滞債権額	1.8	0.0	0.1	1.8	1.7
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	(0.1)	0.0	0.1
Restructured loans	貸出条件緩和債権額	0.3	0.0	0.0	0.3	0.3
Total	合計	2.5	(0.2)	(0.7)	2.7	3.2

【Consolidated】

【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010 (B)	As of September 30, 2009(C)			
Loans to borrowers in bankruptcy	破綻先債権額	31,460	(10,061)	(55,618)	41,521	87,078			
Past due loans	延滞債権額	160,208	(1,103)	(1,199)	161,311	161,407			
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	6,646	(979)	(6,189)	7,625	12,835			
Restructured loans	貸出条件緩和債権額	28,151	(870)	(2,270)	29,021	30,421			
Total	合計	226,466	(13,014)	(65,277)	239,480	291,743			
(Amount of partial direct written-off)		(部分直接償却額)			129,111	2,121	14,656	126,990	114,455
Loans and bills discounted	貸出金残高(未残)	8,598,865	113,363	(100,322)	8,485,502	8,699,187			

(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:%)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010 (B)	As of September 30, 2009(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.3	(0.1)	(0.7)	0.4	1.0
Past due loans	延滞債権額	1.8	(0.1)	0.0	1.9	1.8
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	(0.1)	0.0	0.1
Restructured loans	貸出条件緩和債権額	0.3	0.0	0.0	0.3	0.3
Total	合計	2.6	(0.2)	(0.7)	2.8	3.3

2. Allowance for Loan Losses

2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Allowance for loan losses	貸倒引当金	76,115	(2,484)	(19,364)	78,599	95,479
Allowance for general loan losses	一般貸倒引当金	38,388	874	(3,246)	37,514	41,634
Allowance for specific loan losses	個別貸倒引当金	37,727	(3,357)	(16,117)	41,084	53,844
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Allowance for loan losses	貸倒引当金	90,391	(4,015)	(19,797)	94,406	110,188
Allowance for general loan losses	一般貸倒引当金	46,671	951	(3,090)	45,720	49,761
Allowance for specific loan losses	個別貸倒引当金	43,719	(4,967)	(16,708)	48,686	60,427
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3. Percentage of Allowance to Total Risk
Managed Loans

3. リスク管理債権に対する引当率

【Non-Consolidated】

【単体】

(Unit:%)

		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Allowance for specific loan losses	個別貸倒引当金					
Before partial direct written-off	部分直接償却前	46.4	0.5	5.4	45.9	41.0
After partial direct written-off	部分直接償却後	16.9	(0.7)	(1.9)	17.6	18.8
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	57.8	1.1	6.1	56.7	51.7
After partial direct written-off	部分直接償却後	34.2	0.5	0.8	33.7	33.4

【Consolidated】

【連結】

(Unit:%)

		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Allowance for specific loan losses	個別貸倒引当金					
Before partial direct written-off	部分直接償却前	50.3	0.7	5.7	49.6	44.6
After partial direct written-off	部分直接償却後	19.3	(1.0)	(1.4)	20.3	20.7
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	63.4	1.3	6.5	62.1	56.9
After partial direct written-off	部分直接償却後	39.9	0.5	2.2	39.4	37.7

4. Claims disclosed under the Financial Revitalization Law

4. 金融再生法開示債権

[Non-Consolidated]		[単体]			(Unit:Millions of Yen)		
		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	71,218	(9,931)	(46,432)	81,149	117,650	
Doubtful claims	危険債権	117,922	(3,439)	(10,458)	121,361	128,380	
Claims in need of special caution	要管理債権	34,794	(1,849)	(8,462)	36,643	43,256	
Sub-total (Claims in need of special caution or below)	要管理債権以下計	223,936	(15,217)	(65,351)	239,153	289,287	
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	1,207,921	44,469	106,485	1,163,452	1,101,436	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,474,703	61,160	(169,925)	7,413,543	7,644,628	
Sub-total (Normal claims)	正常債権計	8,682,625	105,629	(63,439)	8,576,996	8,746,064	
Total (Credit exposures)	合計	8,906,561	90,411	(128,791)	8,816,150	9,035,352	
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	40,568	(427)	(14,508)	40,995	55,076
Percentage of claims in need of special caution or below (%) A/B		要管理債権以下の割合	2.5	(0.2)	(0.7)	2.7	3.2

[Consolidated]		[連結]			(Unit:Millions of Yen)		
		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	75,123	(11,354)	(47,993)	86,477	123,116	
Doubtful claims	危険債権	119,765	(4,385)	(10,492)	124,150	130,257	
Claims in need of special caution	要管理債権	34,797	(1,850)	(8,459)	36,647	43,256	
Sub-total (Claims in need of special caution or below)	要管理債権以下計	229,687	(17,588)	(66,944)	247,275	296,631	
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	1,212,397	45,448	106,556	1,166,949	1,105,841	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,677,848	48,894	(199,143)	7,628,954	7,876,991	
Sub-total (Normal claims)	正常債権計	8,890,245	94,342	(92,588)	8,795,903	8,982,833	
Total (Credit exposures)	合計	9,119,932	76,753	(159,532)	9,043,179	9,279,464	
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	41,911	(400)	(14,479)	42,311	56,390
Percentage of claims in need of special caution or below (%) C/D		要管理債権以下の割合	2.5	(0.2)	(0.6)	2.7	3.1

5. Status of Coverage of Claims disclosed under the Financial Revitalization Law

5. 金融再生法開示債権の保全状況

[Non-Consolidated]		[単体]			(Unit:Millions of Yen)	
		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Coverage amount	保全額	190,080	(15,042)	(65,243)	205,122	255,323
Allowance for loan losses	貸倒引当金	41,513	(3,094)	(17,592)	44,607	59,105
Collateral and guarantees	担保保証等	148,567	(11,948)	(47,650)	160,515	196,217
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	破産更正債権及びこれらに準ずる債権、危険債権、要管理先債権計	229,710	(13,795)	(71,397)	243,505	301,107
Coverage ratio (%)	保全率 (%)	82.7	(1.5)	(2.0)	84.2	84.7

[Reference] Status of Coverage of Claims of Borrowers Classification		(参考)開示債権別の保全状況推移			(Unit:Millions of Yen)	
		As of September 30, 2010 (A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	71,218	(9,931)	(46,432)	81,149	117,650
Allowance for loan losses	貸倒引当金	24,374	2,569	(11,402)	21,805	35,776
Collateral and guarantees	担保保証等	46,844	(12,499)	(35,029)	59,343	81,873
Coverage ratio (%)	保全率 (%)	100.0	0.0	0.0	100.0	100.0
Doubtful claims	危険債権	117,922	(3,439)	(10,458)	121,361	128,380
Allowance for loan losses	貸倒引当金	13,048	(5,997)	(4,818)	19,045	17,866
Collateral and guarantees	担保保証等	83,083	2,818	(2,701)	80,265	85,784
Coverage ratio (%)	保全率 (%)	81.5	(0.3)	0.8	81.8	80.7
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	40,568	(427)	(14,508)	40,995	55,076
Allowance for loan losses	貸倒引当金	4,090	334	(1,372)	3,756	5,462
Collateral and guarantees	担保保証等	18,639	(2,267)	(9,920)	20,906	28,559
Coverage ratio (%)	保全率 (%)	56.0	(4.1)	(5.7)	60.1	61.7

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of September 30, 2010) 引当率・保全率 (22年9月末)

[Non-consolidated]		[単体]	(Unit:Billions of Yen)						
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	Categories 分類				Allowance	Allowance coverage ratio	Total coverage ratio
			No categorization 非分類	Category 分類	Category 分類	Category 分類	引当金	引当率	保全率
Legal bankruptcy 破綻先 31.7 (10.4)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 71.2 (9.9)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分		Entirely reserved 全額引当	Entirely reserved, or direct written-off 全額償却引当	24.3	100%	100%
Virtual bankruptcy 実質破綻先 39.4 (0.4)			31.3 (3.8)	39.8 (13.8)	0.0 (0.0)	0.0 (0.0)			
Possible bankruptcy 破綻懸念先 117.9 (3.4)		Doubtful 危険債権 117.9 (3.4)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分		Partially reserved 必要額を引当		13.0	37.4%	81.5%
			28.0 (6.1) [15.0]	68.0 (2.9) [68.0]	21.7 (0.3) [34.8]				
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 40.5 (0.4)	In need of special caution 要管理債権 34.7 (1.9)	Covered by collateral (担保) 18.6 Non-covered (信用) 21.9		[]: Credit exposures under each category before reserve []内の計数は引当前の分類額		4.0	18.6%	56.0%
			2.5 (0.0)	38.0 (0.4)					
1,242.7 (42.7)		Normal 正常債権 8,682.6 (105.7)					16.2	1.3%	
Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,202.1 (43.0)			288.8 (8.1)	913.2 (34.9)					
Normal 正常先 7,474.7 (61.2)						18.0	0.2%		
Total 合計 8,906.5 (90.4) 100.0%		Total 合計 8,906.5 (90.4)	No categorization 非分類 7,825.5 (67.0) 87.9%	Category 分類 1,059.2 (23.7) 11.9%	Category 分類 21.7 (0.3) 0.2%	Category 分類 0.0 (0.0) 0.0%	Total 合計 75.8	Total 合計 82.7%	

Notes: 1. (): Amount of increase compared with that of March 31, 2010
(): Amount of decrease compared with that of March 31, 2010
2. Loans include the privately-placed bonds guaranteed by the Bank.
注1.()内の計数は22年3月末比増減額を表示しております。
注2.債権額には、銀行保証付私募債を含んでおります。

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of September 30, 2010)

資産内容の開示における各種基準の比較(22年9月末)

【Non-consolidated】【単体】

(Unit:Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権		Risk-managed loans under the Banking Law リスク管理債権
(Credit exposures) (対象:総与信)		(Credit exposures) (対象:総与信)	(Of which, Loans and bills discounted) (うち貸出金)	(Loans and bills discounted) (対象:貸出金)
Legal bankruptcy 破綻先 31.7		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 71.2	31.4	Loans to borrowers in bankruptcy 破綻先債権 31.4
Virtual bankruptcy 実質破綻先 39.4			38.1	Past due loans 延滞債権 155.8
Possible bankruptcy 破綻懸念先 117.9		Doubtful 危険債権 117.9	117.6	
In need of caution 要注意先 1,242.7	In need of special caution based on borrowers 要管理先 40.5		In need of special caution 要管理債権 34.7 ()	6.6
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,202.1		28.1	
Normal 正常先 7,474.7		Sub total 小計 223.9	Sub total 小計 222.0	Total 合計 222.0
		Normal 正常債権 8,682.6	8,414.1	() Loans and bills discounted only () 要管理債権は貸出金のみ
Total 合計 8,906.5		Total 合計 8,906.5	Total 合計 8,636.2	

6. Off-Balanced Credits

6. オフバランス化の状況

[Non-Consolidated]

【単体】

The amounts of doubtful claims or below, under the Financial Revitalization Law

危険債権以下(金融再生法基準)の債権残高

(Unit:Billions of Yen)

		As of September 30, 2010 (A)	April 1, 2010 - September 30, 2010 (A)-(B)		As of March 31, 2010(B)	
			Increase	Amount off-balanced		
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	71.2	(9.9)	13.9	23.9	81.1
Doubtful claims	危険債権	117.9	(3.4)	23.6	27.0	121.3
For six months ended September 30, 2010	22年度中間期	189.1	(13.4)	37.6	50.9	202.5

		As of March 31, 2010(A)	April 1, 2009 - March 31, 2010 (A)-(B)		As of March 31, 2009 (B)	
			Increase	Amount off-balanced		
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	81.1	(48.5)	29.0	77.5	129.6
Doubtful claims	危険債権	121.3	(8.9)	37.2	46.0	130.2
For the year ended March 31, 2010	21年度	202.5	(57.3)	66.3	123.6	259.8

		As of March 31, 2009(A)	April 1, 2008 - March 31, 2009 (A)-(B)		As of March 31, 2008 (B)	
			Increase	Amount off-balanced		
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	129.6	103.4	112.4	9.0	26.2
Doubtful claims	危険債権	130.2	17.0	51.3	34.3	113.2
For the year ended March 31, 2009	20年度	259.8	120.4	163.7	43.3	139.4

Progress of Off-balancing

オフバランス化の実績

(Unit:Billions of Yen)

		For six months ended September 30, 2010	For the year ended March 31, 2010	For the year ended March 31, 2009
Final disposal of non-performing loan by liquidation	清算型処理	0.4	3.9	0.4
Final disposal of non-performing loan by restructuring	再建型処理	2.4	10.5	11.1
Improvement in debtors' business performance due to restructuring	再建型処理に伴う業況改善	-	-	-
Securitization	債権流動化	10.6	15.4	11.6
Direct written-off	直接償却	(2.9)	21.3	(14.9)
Other	その他	40.3	72.2	35.0
Collection / repayment, etc	回収・返済等	25.6	51.3	17.9
Improvement in debtors' business performance	業況改善	14.6	20.9	17.1
Total	合計	50.9	123.6	43.3

7. The States of Bankruptcy due to Classification of Loan Categories

7. 格付別倒産状況

【Non-Consolidated】

【単体】

Internal rating 1 year before bankruptcy

倒産1年前の行内格付

For six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2010		September 30, 2009		September 30, 2008	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	0	-	0	-	2	16.4
Category		0	-	1	0.5	6	10.2
Category		0	-	8	6.4	3	3.0
Category		1	0.1	3	4.6	5	7.4
Category		3	0.1	9	4.7	24	12.9
Category		15	8.0	16	15.7	6	2.3
Category		1	0.1	3	0.2	1	0.3
Category		3	3.8	3	1.4	7	4.3
Category		1	0.3	2	2.3	3	1.1
No rating	格付なし	0	-	1	0.0	1	0.1

Internal rating half a year before bankruptcy

倒産半期前の行内格付

For six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2010		September 30, 2009		September 30, 2008	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	0	-	0	-	1	9.6
Category		0	-	1	0.5	1	2.8
Category		1	0.1	4	3.2	4	3.2
Category		0	-	0	-	6	11.2
Category		2	0.1	4	2.0	22	11.7
Category		12	7.6	24	21.3	11	13.3
Category		1	0.1	0	-	1	0.4
Category		2	0.2	6	5.7	6	4.3
Category		6	4.3	7	3.4	6	1.6
No rating	格付なし	0	-	0	-	0	-

(注) 1. 小口の与信(与信額50百万円未満)は除いております。

2. 金額は部分直接償却前の与信額であります。

Notes: 1. Bankruptcies with credit amount less than 50 million yen are excluded.

2. The amounts are credit exposures before partial direct write-offs.

8. Loan Portfolio, etc Information

8. 業種別貸出状況等

Classification of loans by type of industry

業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2010(A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Domestic branches (excluding loans in offshore market account)	国内店分(除く特別国際金融取引勘定)	8,629,021	110,052	(108,562)	8,518,969	8,737,583
Manufacturing	製造業	940,459	(8,227)	(80,489)	948,686	1,020,948
Agriculture and forestry	農業、林業	4,329	(31)	138	4,360	4,191
Fishery	漁業	6,979	754	(252)	6,225	7,231
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,683	(10)	(241)	3,693	3,924
Construction	建設業	258,720	(3,534)	(16,645)	262,254	275,365
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,108	(370)	394	14,478	13,714
IT and telecommunication	情報通信業	61,521	(828)	(5,546)	62,349	67,067
Transport and postal activities	運輸業、郵便業	355,584	(4,028)	(18,079)	359,612	373,663
Wholesale and retail	卸売業、小売業	705,512	24,837	3,326	680,675	702,186
Finance and insurance	金融業、保険業	224,292	(4,500)	(26,355)	228,792	250,647
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,295,986	23,339	(64,417)	2,272,647	2,360,403
Other services	その他の各種サービス業	734,756	37,528	7,407	697,228	727,349
Local governments	地方公共団体	101,068	(15,576)	(9,956)	116,644	111,024
Others	その他	2,922,024	60,698	102,153	2,861,326	2,819,871

Classification of Risk Managed Loans under the Banking Law by type of industry

業種別リスク管理債権

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2010(A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Domestic branches (excluding loans in offshore market account)	国内店分(除く特別国際金融取引勘定)	222,090	(10,640)	(63,735)	232,730	285,825
Manufacturing	製造業	17,160	(5,425)	(2,834)	22,585	19,994
Agriculture and forestry	農業、林業	49	9	8	40	41
Fishery	漁業	-	-	-	-	-
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4	0	(1)	4	5
Construction	建設業	12,145	1,934	(447)	10,211	12,592
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	1	(1)	(1)	2	2
IT and telecommunication	情報通信業	3,874	(2,187)	(2,128)	6,061	6,002
Transport and postal activities	運輸業、郵便業	943	144	(1,003)	799	1,946
Wholesale and retail	卸売業、小売業	20,698	616	(18,673)	20,082	39,371
Finance and insurance	金融業、保険業	380	(10)	(77)	390	457
Real estate and goods rental and leasing	不動産業、物品賃貸業	91,417	(10,520)	(39,952)	101,937	131,369
Other services	その他の各種サービス業	29,748	988	(1,537)	28,760	31,285
Local governments	地方公共団体	-	-	-	-	-
Others	その他	45,664	3,811	2,910	41,853	42,754

Classification of claims disclosed under the Financial Revitalization Law by type of industry

業種別金融再生法開示債権

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2010(A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Domestic branches (excluding loans in offshore market account)	国内店分(除く特別国際金融取引勘定)	223,936	(15,217)	(65,351)	239,153	289,287
Manufacturing	製造業	17,425	(9,582)	(2,882)	27,007	20,307
Agriculture and forestry	農業、林業	49	9	8	40	41
Fishery	漁業	-	-	-	-	-
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4	0	(1)	4	5
Construction	建設業	12,183	1,933	(468)	10,250	12,651
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	1	(1)	(1)	2	2
IT and telecommunication	情報通信業	3,955	(2,221)	(2,144)	6,176	6,099
Transport and postal activities	運輸業、郵便業	946	139	(1,005)	807	1,951
Wholesale and retail	卸売業、小売業	21,435	383	(19,980)	21,052	41,415
Finance and insurance	金融業、保険業	443	(11)	(133)	454	576
Real estate and goods rental and leasing	不動産業、物品賃貸業	91,629	(10,579)	(40,069)	102,208	131,698
Other services	その他の各種サービス業	30,104	985	(1,433)	29,119	31,537
Local governments	地方公共団体	-	-	-	-	-
Others	その他	45,756	3,727	2,757	42,029	42,999

(注)要管理債権以下の債権を対象としております。

Note: Claims in need of special caution or below are classified in the table.

Loans to small and medium-sized businesses, etc.
and Ratio of loans

中小企業等貸出残高及び貸出比率

[Non-Consolidated]

[単体]

(Unit:Millions of Yen, %)

		As of September 30, 2010(A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Loans to small and medium-sized businesses, etc	中小企業等貸出残高	7,034,084	91,962	34,317	6,942,122	6,999,767
Loans to small and medium-sized businesses	中小企業貸出	2,916,326	19,433	(92,705)	2,896,893	3,009,031
Loans to individuals	個人貸出(個人ローン)	4,117,758	72,529	127,022	4,045,229	3,990,736
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	81.5	0.1	1.4	81.4	80.1

Loans to Individuals

個人ローン残高

[Non-Consolidated]

[単体]

(Unit:Millions of Yen)

		As of September 30, 2010(A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Loans to individuals	個人ローン残高	4,117,758	72,529	127,022	4,045,229	3,990,736
Residential loans	住宅系ローン	3,772,341	70,206	127,330	3,702,135	3,645,011
Housing loans	住宅ローン	2,558,292	49,615	94,416	2,508,677	2,463,876
Apartment loans	アパートローン	1,214,049	20,591	32,914	1,193,458	1,181,135
Other individual loans	その他のローン	345,417	2,323	(308)	343,094	345,725

9. Loans to Entities Overseas by Country

9. 国別貸出状況等

Certain Overseas Loans

特定海外債権残高

Not applicable

該当ありません

Loans to certain areas

地域別貸出金残高

[Non-Consolidated]

[単体]

(Unit:Millions of Yen)

		As of September 30, 2010(A)	(A)-(B)	(A)-(C)	As of March 31, 2010(B)	As of September 30, 2009(C)
Loans to Asian countries	アジア向け	11,208	185	6,732	11,023	4,476
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Latin America	中南米向け	2,431	(896)	(1,109)	3,327	3,540
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

10. Loans and Deposits, etc Information

10. 預金、貸出金の残高

Balances of Loans and deposits

預金・貸出金の末残・平残

[Non-Consolidated]

[単体]

For six months ended

(Unit:Billions of Yen)

		September 30, 2010(A)	(A)-(B)	September 30, 2009(B)	(B)-(C)	September 30, 2008(C)
Deposits (outstanding balance)	預金(未残)	10,298.4	270.3	10,028.1	208.9	9,819.2
Deposits (average balance)	預金(平残)	10,309.4	149.3	10,160.1	244.4	9,915.7
Loans and bills discounted (outstanding balance)	貸出金(未残)	8,636.2	(101.3)	8,737.5	(53.3)	8,790.8
Loans and bills discounted (average balance)	貸出金(平残)	8,524.4	(357.8)	8,882.2	158.0	8,724.2

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)

<Outstanding balance>	(未残)	As of September 30, 2010(A)	(A)-(B)	As of September 30, 2009(B)	(B)-(C)	As of September 30, 2008(C)
Individual	個人	7,845.4	120.5	7,724.9	74.5	7,650.4
Of which, liquid deposits	うち流動性預金	4,766.2	133.4	4,632.8	43.0	4,589.8
Of which, fixed deposits	うち定期性預金	3,029.1	(15.4)	3,044.5	25.4	3,019.1
Corporate	法人	1,914.8	25.1	1,889.7	108.1	1,781.6
Local Public	公金	454.1	175.6	278.5	13.0	265.5
Financial institutions	金融	83.2	(49.4)	132.6	13.0	119.6
Total	合計	10,297.6	271.7	10,025.9	208.6	9,817.3

Of which, deposits in Kanagawa Prefecture

うち神奈川県内

9,553.8

321.1

9,232.7

141.9

9,090.8

[Non-Consolidated]

[単体]

For six months ended

(Unit:Billions of Yen)

<Average balance>	(平残)	September 30, 2010(A)	(A)-(B)	September 30, 2009(B)	(B)-(C)	September 30, 2008(C)
Individual	個人	7,875.5	106.6	7,768.9	113.4	7,655.5
Corporate	法人	1,922.5	6.1	1,916.4	60.9	1,855.5
Local Public	公金	429.5	33.2	396.3	70.2	326.1
Financial institutions	金融	72.6	(2.9)	75.5	(0.4)	75.9
Total	合計	10,300.2	143.0	10,157.2	244.0	9,913.2

Of which, deposits in Kanagawa Prefecture

うち神奈川県内

9,528.4

199.1

9,329.3

183.4

9,145.9

11. Average Balance of Use and Source of Funds, Average Interest Margins

11. 資金運用・調達勘定の平残、利回

【Non-Consolidated】

【単体】

Domestic operations

国内業務部門

For six months ended

(Unit:Billions of Yen)

		September 30, 2010		September 30, 2009		September 30, 2008	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[211.8] 10,649.0	1.68	[175.7] 10,698.4	1.84	[295.5] 10,680.3	1.99
Of which, loans and bills discounted	うち貸出金	8,503.6	1.87	8,870.4	1.99	8,711.9	2.18
Of which, securities	うち有価証券	1,713.5	0.94	1,399.2	1.18	1,350.7	1.22
Of which, call loans	うちコールローン	14.0	0.21	21.0	0.18	50.9	0.76
Of which, bills bought	うち買入手形	-	-	-	-	3.4	0.58
Of which, due from banks	うち預け金	0.0	0.04	0.0	0.04	0.0	0.20
Of which, monetary claims bought	うち買入金銭債権	199.1	1.46	229.6	1.57	267.0	1.66
Interest-bearing liabilities	資金調達勘定	10,437.4	0.11	10,419.2	0.16	10,396.5	0.26
Of which, deposits	うち預金	10,135.7	0.08	9,990.7	0.13	9,789.6	0.24
Of which, negotiable certificates of deposit	うち譲渡性預金	110.8	0.13	238.9	0.20	230.5	0.62
Of which, call money	うちコールマネー	45.9	0.09	39.5	0.09	292.1	0.52
Of which, borrowed money	うち借入金	80.5	2.27	103.3	1.74	47.8	0.56
Of which, bonds payable	うち社債	64.3	1.98	46.7	2.26	36.2	1.30

(注) ()内は国内業務部門と国際業務部門間の資金貸借の平残(内書き)であります。

Note: The figures in brackets represent the average balance of borrowing or lending between international and domestic operations.

International operations

国際業務部門

For six months ended

(Unit:Billions of Yen)

		September 30, 2010		September 30, 2009		September 30, 2008	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	481.4	0.78	434.8	1.03	507.0	3.58
Of which, loans and bills discounted	うち貸出金	20.8	1.33	11.8	1.93	12.3	3.07
Of which, securities	うち有価証券	28.3	1.12	23.4	1.44	24.3	2.72
Of which, call loans	うちコールローン	56.0	0.50	45.8	0.92	108.5	3.23
Of which, due from banks	うち預け金	365.8	0.71	319.5	1.02	327.5	3.76
Interest-bearing liabilities	資金調達勘定	[211.8] 450.9	0.85	[175.7] 405.1	0.94	[295.5] 477.1	3.32
Of which, deposits	うち預金	173.6	0.43	169.4	0.33	126.0	2.12
Of which, call money	うちコールマネー	24.4	1.42	18.0	0.50	14.4	2.48
Of which, borrowed money	うち借入金	41.0	2.95	41.8	2.91	41.0	2.95

(注) ()内は国内業務部門と国際業務部門間の資金貸借の平残(内書き)であります。

Note: The figures in brackets represent the average balance of borrowing or lending between international and domestic operations.

All branches

全店ベース

For six months ended

(Unit:Billions of Yen)

		September 30, 2010		September 30, 2009		September 30, 2008	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	10,918.6	1.67	10,957.4	1.84	10,891.9	2.11
Of which, loans and bills discounted	うち貸出金	8,524.4	1.87	8,882.2	1.99	8,724.2	2.18
Of which, securities	うち有価証券	1,741.9	0.94	1,422.6	1.18	1,375.0	1.25
Of which, call loans	うちコールローン	70.0	0.44	66.9	0.69	159.4	2.44
Of which, bills bought	うち買入手形	-	-	-	-	3.4	0.58
Of which, due from banks	うち預け金	365.8	0.71	319.5	1.02	327.5	3.76
Of which, monetary claims bought	うち買入金銭債権	199.1	1.46	229.6	1.57	267.0	1.66
Interest-bearing liabilities	資金調達勘定	10,676.5	0.14	10,648.5	0.18	10,578.1	0.40
Of which, deposits	うち預金	10,309.4	0.09	10,160.1	0.13	9,915.7	0.27
Of which, negotiable certificates of deposit	うち譲渡性預金	110.8	0.13	238.9	0.20	230.5	0.62
Of which, call money	うちコールマネー	70.3	0.55	57.5	0.22	306.5	0.62
Of which, borrowed money	うち借入金	121.5	2.50	145.1	2.08	88.8	1.66
Of which, bonds payable	うち社債	64.3	1.98	46.7	2.26	36.2	1.30

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.