



May 13, 2011

## Consolidated Financial Results for the fiscal year ended March 31, 2011

<under Japanese GAAP>

Company Name: The Bank of Yokohama, Ltd.

(Code No. 8332: Listed on the 1st Section of the Tokyo Stock Exchange)

URL: <http://www.boy.co.jp/>

Representative: President Tadashi Ogawa

Ordinary General Meeting of Stockholders (scheduled): June 21, 2011

Date of Payment of Year-End Dividends: May 30, 2011

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

### 1. Consolidated Financial Results (for fiscal year ended March 31, 2011)

#### (1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2011	284,744	(5.4%)	81,667	51.8%	47,089	52.1%
Fiscal year ended March 31, 2010	301,235	(11.0%)	53,782	536.5%	30,946	321.3%

(Note) Comprehensive Income: Fiscal year ended March 31, 2011: ¥40,077 million[(35.5%)]; Fiscal year ended March 31, 2010: ¥62,183 million[- %]

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2011	¥34.62	¥34.61	6.5%	0.6%	28.6%
Fiscal year ended March 31, 2010	¥22.75	¥22.75	4.4%	0.4%	17.8%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2011: None; Fiscal year ended March 31, 2010: None

(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	Capital Adequacy Ratio (BIS Standard)
March 31, 2011	12,520,526	786,948	5.8%	¥540.87	12.28% *
March 31, 2010	11,984,313	761,580	5.9%	¥523.87	12.20%

(Reference) Own Capital: March 31, 2011: ¥735,534 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) 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)."

#### (3) Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating Activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents, end of period
Fiscal year ended March 31, 2011	412,864	(273,939)	(14,791)	518,666
Fiscal year ended March 31, 2010	402,142	(365,485)	25,207	394,564

### 2. Dividend on Common Stock

	Annual Cash Dividends per Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	1 <sup>st</sup> Quarter -End	2 <sup>nd</sup> Quarter -End	3 <sup>rd</sup> Quarter -End	Fiscal Year -End	Total			
Fiscal year ended March 31, 2010	—	¥5.00	—	¥5.00	¥10.00	¥13,599 million	43.9%	1.9%
Fiscal year ended March 31, 2011	—	¥5.00	—	¥5.00	¥10.00	¥13,599 million	28.8%	1.8%
Fiscal year ending March 31, 2012 (Forecasts)	—	¥5.00	—	¥5.00	¥10.00		28.3%	

### 3. Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2012)

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

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

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

#### 4. Others

(1) Changes in the scope of consolidated significant subsidiaries in the fiscal year ended March 31, 2011: No

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

(A) Changes due to revisions of accounting standards: Yes

(B) Changes due to reasons other than (A): No

(3) Number of common shares issued

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

(B) Number of treasury stocks:

(C) Average outstanding stocks for the fiscal year ended:

March 31, 2011	1,361,071,054 shares	March 31, 2010	1,361,071,054 shares
March 31, 2011	1,166,350 shares	March 31, 2010	1,183,199 shares
March 31, 2011	1,359,930,462 shares	March 31, 2010	1,359,890,121 shares

(Reference) Non-Consolidated Financial Highlight

#### 1. Non-Consolidated Financial Results (for the fiscal year ended March 31, 2011)

##### (1) Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2011	242,425	(5.3%)	74,980	41.8%	45,449	46.6%
Fiscal year ended March 31, 2010	256,063	(12.4%)	52,853	448.8%	31,000	258.2%

	Net Income per Share	Net Income per Share (Diluted)
Fiscal year ended March 31, 2011	¥33.42	¥33.40
Fiscal year ended March 31, 2010	¥22.79	¥22.78

(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	Capital Adequacy Ratio (BIS Standard)
March 31, 2011	12,245,341	733,879	5.9%	¥539.45	12.03% *
March 31, 2010	11,681,828	712,294	6.0%	¥523.64	11.97%

(Reference) Own Capital: March 31, 2011: ¥733,605 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) 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, 2012)

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

	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
Six month ending September 30, 2011	120,000	(0.3%)	38,500	15.5%	23,000	12.8%	¥16.91
Fiscal year ending March 31, 2012	240,000	(1.0%)	79,000	5.3%	47,000	3.4%	¥34.56

(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)

This report is out of the scope of the audit procedure which is required by “Financial Instruments and Exchange Act”. Therefore, the audit process of consolidated financial statement and financial statement has not been completed as of the disclosure of this report.

(Notes for using forecasts information etc.)

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

**3.Consolidated Financial Statements**

(1) Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2010	As of March 31, 2011
<b>Assets:</b>		
Cash and due from banks	731,175	857,677
Call loans and bills bought	92,425	143,395
Monetary claims bought	213,567	188,390
Trading assets	42,392	100,368
Securities	1,741,692	1,994,647
Loans and bills discounted	8,485,502	8,601,882
Foreign exchanges	4,839	3,948
Lease receivables and investment assets	57,225	52,819
Other assets	138,403	139,006
Tangible fixed assets	130,158	126,960
Buildings, net	40,927	39,358
Land	80,026	80,387
Construction in progress	1,056	572
Other tangible fixed assets	8,148	6,641
Intangible fixed assets	21,781	18,034
Software	19,355	16,136
Goodwill	1,807	1,281
Other intangible fixed assets	618	616
Deferred tax assets	61,155	49,940
Customers' liabilities for acceptances and guarantees	358,400	331,805
Allowance for loan losses	(94,406)	(88,352)
<b>Total assets</b>	<b>11,984,313</b>	<b>12,520,526</b>
<b>Liabilities:</b>		
Deposits	10,428,935	10,725,087
Negotiable certificates of deposit	48,750	96,900
Call money and bills sold	23,410	36,908
Trading liabilities	1,573	1,460
Borrowed money	99,758	282,939
Foreign exchanges	85	28
Bonds payable	64,300	64,300
Other liabilities	173,812	170,312
Provision for directors' bonuses	9	40
Provision for retirement benefits	118	143
Provision for reimbursement of deposits	934	898
Provision for contingent loss	594	700
Reserves under the special laws	1	2
Deferred tax liabilities for land revaluation	22,048	22,048
Acceptances and guarantees	358,400	331,805
<b>Total liabilities</b>	<b>11,222,733</b>	<b>11,733,577</b>

	(Unit: Millions of Yen)	
	As of March 31, 2010	As of March 31, 2011
<b>Net assets:</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	264,885	298,369
Treasury stock	(689)	(669)
<b>Total shareholders' equity</b>	<b>657,068</b>	<b>690,573</b>
Valuation difference on available-for-sale securities	23,855	13,446
Deferred gains or losses on hedges	(32)	(9)
Revaluation reserve for land	31,524	31,524
<b>Total accumulated other comprehensive income</b>	<b>55,347</b>	<b>44,961</b>
Subscription rights to shares	192	274
Minority interests	48,972	51,139
<b>Total net assets</b>	<b>761,580</b>	<b>786,948</b>
<b>Total liabilities and net assets</b>	<b>11,984,313</b>	<b>12,520,526</b>

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income (Unaudited)  
(Consolidated Statements of Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2010	For the year ended March 31, 2011
Ordinary income	301,235	284,744
Interest income	197,277	182,383
Interest on loans and discounts	172,263	157,937
Interest and dividends on securities	17,890	17,681
Interest on call loans and bills bought	410	484
Interest on deposits with banks	2,751	2,699
Other interest income	3,961	3,580
Fees and commissions	51,019	52,171
Trading income	1,379	1,250
Other ordinary income	44,895	44,724
Other income	6,663	4,214
Ordinary expenses	247,453	203,077
Interest expenses	17,898	13,545
Interest on deposits	12,864	8,155
Interest on negotiable certificates of deposit	349	103
Interest on call money and bills sold	198	499
Interest on borrowings and rediscounts	2,165	2,112
Interest on bonds	1,198	1,285
Other interest expenses	1,121	1,388
Fees and commissions payments	10,419	10,423
Trading expenses	72	16
Other ordinary expenses	36,431	32,499
General and administrative expenses	112,006	110,968
Other expenses	70,625	35,623
Provision of allowance for loan losses	35,241	14,266
Other	35,384	21,357
Ordinary profit	53,782	81,667
Extraordinary income	2,122	2,493
Recoveries of written-off claims	2,122	2,493
Extraordinary loss	3,047	373
Loss on disposal of noncurrent assets	3,045	360
Other	1	13
Income before income taxes and minority interests	52,857	83,787
Income taxes   current	31,524	15,719
Income taxes   deferred	(11,285)	17,603
Total income taxes	20,238	33,323
Income before minority interests	-	50,464
Minority interests in income	1,672	3,375
Net income	30,946	47,089

(Consolidated Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2010	For the year ended March 31, 2011
<b>Income before minority interests</b>	-	50,464
<b>Other comprehensive income</b>	-	(10,387)
Valuation difference on available-for-sale securities	-	(10,409)
Deferred gains or losses on hedges	-	22
<b>Comprehensive income</b>	-	40,077
Comprehensive income attributable to owners of the paren	-	36,702
Comprehensive income attributable to minority interests	-	3,374

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

(Unit: Millions of Yen)

	For the year ended March 31, 2010	For the year ended March 31, 2011
<b>Shareholders' equity :</b>		
<b>Capital stock</b>		
Balance at the end of previous period	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
<b>Capital surplus</b>		
Balance at the end of previous period	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
<b>Retained earnings</b>		
Balance at the end of previous period	247,545	264,885
Changes of items during the period		
Dividends from surplus	(13,598)	(13,599)
Net income	30,946	47,089
Disposal of treasury stock	(8)	(5)
Total changes of items during the period	17,339	33,484
Balance at the end of current period	264,885	298,369
<b>Treasury stock</b>		
Balance at the end of previous period	(712)	(689)
Changes of items during the period		
Purchase of treasury stock	(32)	(27)
Disposal of treasury stock	55	48
Total changes of items during the period	22	20
Balance at the end of current period	(689)	(669)
<b>Total shareholders' equity</b>		
Balance at the end of previous period	639,706	657,068
Changes of items during the period		
Dividends from surplus	(13,598)	(13,599)
Net income	30,946	47,089
Purchase of treasury stock	(32)	(27)
Disposal of treasury stock	46	42
Total changes of items during the period	17,361	33,504
Balance at the end of current period	657,068	690,573

(Unit: Millions of Yen)

	For the year ended March 31, 2010	For the year ended March 31, 2011
<b>Accumulated other comprehensive income:</b>		
<b>Valuation difference on available-for-sale securities</b>		
Balance at the end of previous period	(5,517)	23,855
Changes of items during the period		
Net changes of items other than shareholders' equity	29,372	(10,409)
Total changes of items during the period	29,372	(10,409)
Balance at the end of current period	23,855	13,446
<b>Deferred gains or losses on hedges</b>		
Balance at the end of previous period	(69)	(32)
Changes of items during the period		
Net changes of items other than shareholders' equity	37	22
Total changes of items during the period	37	22
Balance at the end of current period	(32)	(9)
<b>Revaluation reserve for land</b>		
Balance at the end of previous period	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
<b>Total accumulated other comprehensive income</b>		
Balance at the end of previous period	25,937	55,347
Changes of items during the period		
Net changes of items other than shareholders' equity	29,409	(10,386)
Total changes of items during the period	29,409	(10,386)
Balance at the end of current period	55,347	44,961
<b>Subscription rights to shares :</b>		
Balance at the end of previous period	87	192
Changes of items during the period		
Net changes of items other than shareholders' equity	104	82
Total changes of items during the period	104	82
Balance at the end of current period	192	274
<b>Minority interests :</b>		
Balance at the end of previous period	48,354	48,972
Changes of items during the period		
Net changes of items other than shareholders' equity	617	2,167
Total changes of items during the period	617	2,167
Balance at the end of current period	48,972	51,139
<b>Total net assets :</b>		
Balance at the end of previous period	714,086	761,580
Changes of items during the period		
Dividends from surplus	(13,598)	(13,599)
Net income	30,946	47,089
Purchase of treasury stock	(32)	(27)
Disposal of treasury stock	46	42
Net changes of items other than shareholders' equity	30,132	(8,136)
Total changes of items during the period	47,493	25,368
Balance at the end of current period	761,580	786,948



## (4) Consolidated Statements of Cash Flows (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2010	For the year ended March 31, 2011
<b>Net cash provided by (used in) operating activities</b>		
Income before income taxes and minority interests	52,857	83,787
Depreciation and amortization	11,172	11,006
Amortization of goodwill	648	526
Increase (decrease) in allowance for loan losses	(16,007)	(6,054)
Increase (decrease) in provision for directors' bonuses	9	31
Increase (decrease) in provision for retirement benefits	26	25
Increase (decrease) in provision for reimbursement of deposits	54	(35)
Increase (decrease) in provision for contingent loss	174	106
Gain on fund management	(197,277)	(182,383)
Financing expenses	17,898	13,545
Loss (gain) related to securities	(355)	2,213
Foreign exchange losses (gains)	871	2,423
Loss (gain) on disposal of noncurrent assets	3,045	360
Net decrease (increase) in trading assets	17,524	(57,976)
Net increase (decrease) in trading liabilities	146	(113)
Net decrease (increase) in loans and bills discounted	480,054	(116,219)
Net increase (decrease) in deposit	270,704	296,152
Net increase (decrease) in negotiable certificates of deposit	(81,770)	48,150
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(160,534)	183,180
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(46,098)	(2,400)
Net decrease (increase) in call loans	12,028	(26,446)
Net increase (decrease) in call money	(104,354)	13,498
Net decrease (increase) in foreign exchanges-assets	2,418	890
Net increase (decrease) in foreign exchanges-liabilities	39	(56)
Net decrease (increase) in lease receivables and investment assets	9,649	3,741
Proceeds from fund management	200,439	188,535
Payments for finance	(18,829)	(15,429)
Other, net	(39,545)	2,764
Subtotal	414,992	443,822
Income taxes paid	(12,849)	(30,958)
<b>Net cash provided by (used in) operating activities</b>	<b>402,142</b>	<b>412,864</b>

(Unit: Millions of Yen)

	For the year ended March 31, 2010	For the year ended March 31, 2011
<b>Net cash provided by (used in) investing activities</b>		
Purchase of securities	(740,905)	(817,823)
Proceeds from sales of securities	156,449	275,222
Proceeds from redemption of securities	229,016	273,085
Purchase of tangible fixed assets	(6,430)	(2,437)
Proceeds from sales of tangible fixed assets	6,606	242
Purchase of intangible assets	(9,974)	(2,287)
Other, net	(247)	58
<b>Net cash provided by (used in) investing activities</b>	<b>(365,485)</b>	<b>(273,939)</b>
<b>Net cash provided by (used in) financing activities</b>		
Increase in subordinated borrowings	10,000	-
Proceeds from issuance of subordinated bonds and bonds with subscription rights to shares	30,000	-
Cash dividends paid	(13,598)	(13,599)
Cash dividends paid to minority shareholders	(1,207)	(1,207)
Purchase of treasury stock	(32)	(27)
Proceeds from sales of treasury stock	46	42
<b>Net cash provided by (used in) financing activities</b>	<b>25,207</b>	<b>(14,791)</b>
<b>Effect of exchange rate change on cash and cash equivalents</b>	<b>(11)</b>	<b>(31)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>61,853</b>	<b>124,101</b>
<b>Cash and cash equivalents, beginning of period</b>	<b>332,711</b>	<b>394,564</b>
<b>Cash and cash equivalents, end of period</b>	<b>394,564</b>	<b>518,666</b>

**4 . Non-Consolidated Financial Statements**

(1) Non-Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of March 31, 2010	As of March 31, 2011
<b>Assets:</b>		
Cash and due from banks	728,373	854,674
Cash	128,419	154,741
Due from banks	599,954	699,932
Call loans	92,425	143,395
Monetary claims bought	206,039	180,135
Trading assets	42,392	100,368
Trading account securities	9,464	72,018
Trading-related financial derivatives	1,430	1,353
Other trading assets	31,497	26,996
Securities	1,750,458	2,004,082
Government bonds	735,142	764,461
Local government bonds	293,544	291,625
Corporate bonds	500,757	740,664
Stocks	164,116	144,589
Other securities	56,897	62,742
Loans and bills discounted	8,525,715	8,644,177
Bills discounted	34,784	37,503
Loans on bills	326,923	305,124
Loans on deeds	7,177,340	7,346,802
Overdrafts	986,667	954,746
Foreign exchanges	4,839	3,948
Due from foreign banks (our accounts)	1,364	753
Foreign bills bought	798	806
Foreign bills receivable	2,676	2,388
Other assets	119,144	123,456
Prepaid expenses	29,224	27,647
Accrued income	14,185	13,240
Variation margins of futures markets	-	4
Derivatives other than for trading-assets	46,227	47,753
Other	29,507	34,810
Tangible fixed assets	130,890	127,628
Buildings, net	37,634	36,066
Land	86,301	86,663
Construction in progress	1,049	572
Other tangible fixed assets	5,904	4,325
Intangible fixed assets	18,533	15,477
Software	17,929	14,875
Other intangible fixed assets	604	601
Deferred tax assets	50,285	39,330
Customers' liabilities for acceptances and guarantees	91,326	82,528
Allowance for loan losses	(78,599)	(73,862)
<b>Total assets</b>	<b>11,681,828</b>	<b>12,245,341</b>

(Unit: Millions of Yen)

	As of March 31, 2010	As of March 31, 2011
<b>Liabilities:</b>		
Deposits	10,448,323	10,753,145
Current deposits	404,941	396,751
Ordinary deposits	6,107,283	6,487,824
Saving deposits	239,072	232,500
Deposits at notice	72,085	85,700
Time deposits	3,411,975	3,335,354
Other deposits	212,964	215,013
Negotiable certificates of deposit	69,750	117,900
Call money	23,410	36,908
Trading liabilities	1,573	1,460
Derivatives of trading securities-assets	-	4
Trading-related financial derivatives	1,573	1,456
Borrowed money	114,619	304,800
Borrowings from other banks	114,619	304,800
Foreign exchanges	85	28
Foreign bills sold	64	2
Foreign bills payable	21	26
Bonds payable	64,300	64,300
Other liabilities	132,557	126,700
Income taxes payable	20,085	3,403
Accrued expenses	16,667	16,110
Unearned revenue	4,487	4,176
Variation margins of futures markets	4	-
Derivatives other than for trading-liabilities	38,475	45,081
Asset retirement obligations		28
Other	52,836	57,899
Provision for directors' bonuses	9	40
Provision for reimbursement of deposits	934	898
Provision for contingent loss	594	700
Deferred tax liabilities for land revaluation	22,048	22,048
Acceptances and guarantees	91,326	82,528
<b>Total liabilities</b>	<b>10,969,533</b>	<b>11,511,461</b>

(Unit: Millions of Yen)

	As of March 31, 2010	As of March 31, 2011
<b>Net assets:</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	264,525	296,370
Legal retained earnings	38,384	38,384
Other retained earnings	226,141	257,986
Reserve for advanced depreciation of noncurrent assets	1,305	1,234
General reserve	118,234	118,234
Retained earnings brought forward	106,602	138,517
Treasury stock	(689)	(669)
<b>Total shareholders' equity</b>	<b>656,709</b>	<b>688,573</b>
Valuation difference on available-for-sale securities	23,901	13,516
Deferred gains or losses on hedges	(32)	(9)
Revaluation reserve for land	31,524	31,524
<b>Total valuation and translation adjustments</b>	<b>55,393</b>	<b>45,031</b>
Subscription rights to shares	192	274
<b>Total net assets</b>	<b>712,294</b>	<b>733,879</b>
<b>Total liabilities and net assets</b>	<b>11,681,828</b>	<b>12,245,341</b>

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

	(Unit: Millions of Yen)	
	For the year ended March 31, 2010	For the year ended March 31, 2011
Ordinary income	256,063	242,425
Interest income	197,133	182,230
Interest on loans and discounts	172,266	157,936
Interest and dividends on securities	17,865	17,610
Interest on call loans	410	484
Interest on deposits with banks	2,751	2,696
Other interest income	3,839	3,501
Fees and commissions	44,921	45,440
Fees and commissions on domestic and foreign exchanges	10,699	10,070
Other fees and commissions	34,221	35,370
Trading income	515	423
Gains on trading account securities transactions	452	393
Other trading income	63	30
Other ordinary income	6,665	9,953
Gains on foreign exchange transactions	2,113	2,082
Gains on sales of bonds	986	1,194
Income from derivatives other than for trading or hedging	3,095	5,768
Other	469	907
Other income	6,826	4,377
Gain on sales of stocks and other securities	3,954	1,525
Other	2,872	2,852
Ordinary expenses	203,209	167,445
Interest expenses	18,848	14,561
Interest on deposits	12,871	8,160
Interest on negotiable certificates of deposit	393	128
Interest on call money	198	499
Interest on borrowings and rediscounts	3,064	3,099
Interest on bonds	1,198	1,285
Interest on interest swaps	6	8
Other interest expenses	1,114	1,379
Fees and commissions payments	14,679	15,008
Fees and commissions on domestic and foreign exchanges	1,856	1,861
Other fees and commissions	12,823	13,147
Trading expenses	72	16
Expenses on trading-related financial derivatives transactions	72	16
Other ordinary expenses	3,676	3,273
Loss on sales of bonds	651	2,211
Loss on redemption of bonds	2,917	979
Loss on devaluation of bonds	105	82
Other	1	0
General and administrative expenses	104,578	103,122
Other expenses	61,354	31,462
Provision of allowance for loan losses	30,904	14,176
Written-off of loans	23,478	14,249
Losses on sales of stocks and other securities	394	498
Losses on devaluation of stocks and other securities	706	1,045
Other	5,870	1,491

(Unit: Millions of Yen)

	For the year ended March 31, 2010	For the year ended March 31, 2011
Ordinary profit	52,853	74,980
Extraordinary income	1,295	1,347
Recoveries of written-off claims	1,295	1,347
Extraordinary loss	3,041	371
Loss on disposal of noncurrent assets	3,041	359
Other	-	11
Income before income taxes	51,107	75,956
Income taxes - current	29,869	13,195
Income taxes - deferred	(9,762)	17,312
Total income taxes	20,107	30,507
Net income	31,000	45,449

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

(Unit: Millions of Yen)

	For the year ended March 31, 2010	For the year ended March 31, 2011
<b>Shareholders' equity :</b>		
<b>Capital stock</b>		
Balance at the end of previous period	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
<b>Capital surplus</b>		
Legal capital surplus		
Balance at the end of previous period	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
Total capital surplus		
Balance at the end of previous period	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
<b>Retained earnings</b>		
Legal retained earnings		
Balance at the end of previous period	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
Other retained earnings		
Reserve for advanced depreciation of noncurrent assets		
Balance at the end of previous period	1,456	1,305
Changes of items during the period		
Reversal of reserve for advanced depreciation of noncurrent assets	(150)	(70)
Total changes of items during the period	(150)	(70)
Balance at the end of current period	1,305	1,234
General reserve		
Balance at the end of previous period	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
Retained earnings brought forward		
Balance at the end of previous period	89,059	106,602
Changes of items during the period		
Dividends from surplus	(13,598)	(13,599)
Reversal of reserve for advanced depreciation of noncurrent assets	150	70
Net income	31,000	45,449
Disposal of treasury stock	(8)	(5)
Total changes of items during the period	17,543	31,915
Balance at the end of current period	106,602	138,517



(Unit: Millions of Yen)

	For the year ended March 31, 2010	For the year ended March 31, 2011
<b>Total retained earnings</b>		
Balance at the end of previous period	247,133	264,525
Changes of items during the period		
Dividends from surplus	(13,598)	(13,599)
Reversal of reserve for advanced depreciation of noncurrent assets	-	-
Net income	31,000	45,449
Disposal of treasury stock	(8)	(5)
Total changes of items during the period	17,392	31,844
Balance at the end of current period	264,525	296,370
<b>Treasury stock</b>		
Balance at the end of previous period	(712)	(689)
Changes of items during the period		
Purchase of treasury stock	(32)	(27)
Disposal of treasury stock	55	48
Total changes of items during the period	22	20
Balance at the end of current period	(689)	(669)
<b>Total shareholders' equity</b>		
Balance at the end of previous period	639,294	656,709
Changes of items during the period		
Dividends from surplus	(13,598)	(13,599)
Net income	31,000	45,449
Purchase of treasury stock	(32)	(27)
Disposal of treasury stock	46	42
Total changes of items during the period	17,414	31,864
Balance at the end of current period	656,709	688,573
<b>Valuation and translation adjustments :</b>		
<b>Valuation difference on available-for-sale securities</b>		
Balance at the end of previous period	(5,241)	23,901
Changes of items during the period		
Net changes of items other than shareholders' equity	29,142	(10,384)
Total changes of items during the period	29,142	(10,384)
Balance at the end of current period	23,901	13,516
<b>Deferred gains or losses on hedges</b>		
Balance at the end of previous period	(69)	(32)
Changes of items during the period		
Net changes of items other than shareholders' equity	37	22
Total changes of items during the period	37	22
Balance at the end of current period	(32)	(9)
<b>Revaluation reserve for land</b>		
Balance at the end of previous period	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

(Unit: Millions of Yen)

	For the year ended March 31, 2010	For the year ended March 31, 2011
<b>Total valuation and translation adjustments</b>		
Balance at the end of previous period	26,213	55,393
Changes of items during the period		
Net changes of items other than shareholders' equity	29,179	(10,361)
Total changes of items during the period	29,179	(10,361)
Balance at the end of current period	55,393	45,031
<b>Subscription rights to shares</b>		
Balance at the end of previous period	87	192
Changes of items during the period		
Net changes of items other than shareholders' equity	104	82
Total changes of items during the period	104	82
Balance at the end of current period	192	274
<b>Total net assets</b>		
Balance at the end of previous period	665,595	712,294
Changes of items during the period		
Dividends from surplus	(13,598)	(13,599)
Net income	31,000	45,449
Purchase of treasury stock	(32)	(27)
Disposal of treasury stock	46	42
Net changes of items other than shareholders' equity	29,284	(10,279)
Total changes of items during the period	46,699	21,585
Balance at the end of current period	712,294	733,879

## SELECTED FINANCIAL INFORMATION FOR THE YEAR ENDED MARCH 31, 2011

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## DIGEST OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2011

## 1. Income status (Non-consolidated)

	For the year ended		(Unit: Billions of Yen)
	March 31, 2010	March 31, 2011	Increase / (Decrease)
1 <b>Gross operating income</b>	211.9	205.1	(6.8)
2 Gross operating income from domestic operations	209.0	202.7	(6.3)
3 (Reference) Core base gross operating income (4+5)	207.8	197.7	(10.1)
4 Interest income	177.9	167.6	(10.3)
5 Fees and commissions	29.8	30.0	0.2
6 Trading income	0.5	0.4	(0.1)
7 Other ordinary income	0.7	4.5	3.8
8 Gross operating income from international operations	2.8	2.4	(0.4)
9 <b>Expenses</b>	99.9	98.7	(1.2)
10 (Reference) OHR (%)	47.1%	48.1%	1.0%
11 Of which, personnel	38.9	38.1	(0.8)
12 Of which, facilities	54.5	54.8	0.3
13 <b>Core net business profit</b> (1-9)	111.9	106.4	(5.5)
14 Provision of allowance for general loan losses	0.8	0.3	(0.5)
15 <b>Net business profit</b> (1-9-14)	111.1	106.1	(5.0)
16 Non-recurring gains (losses)	(58.3)	(31.1)	27.2
17 Of which, disposal of bad debts	55.0	28.6	(26.4)
18 (Reference) Credit costs (14+17)	55.8	28.9	(26.9)
19 Of which, gains or losses on stocks and other securities	2.8	(0.0)	(2.8)
20 Of which, losses on devaluation of stocks and other securities	0.7	1.0	0.3
21 <b>Ordinary profit</b> (15+16)	52.8	74.9	22.1
22 Extraordinary income (loss)	(1.7)	0.9	2.6
23 Of which, recoveries of written-off claims	1.2	1.3	0.1
24 Total income taxes	20.1	30.5	10.4
25 <b>Net income</b> (21+22-24)	31.0	45.4	14.4
Real credit costs (18-23)	54.5	27.6	(26.9)

Gross operating income

Although domestic fees and commissions and domestic other ordinary income increased, gross operating income diminished to 205.1 billion yen, a decrease by 6.8 billion yen from the previous term, because of a decline in the domestic interest income due mainly to a drop in interest rates.

Expenses

Reflecting the bank's further efforts to lower operating costs, expenses decreased 1.2 billion yen as compared to the previous term to 98.7 billion yen. OHR(overhead ratio) maintained a low level at 48.1%.

Core net business profit

Although expenses decreased, gross operating income decreased, and as a result, core net business profit decreased by 5.5 billion yen to 106.4 billion yen.

Ordinary profit

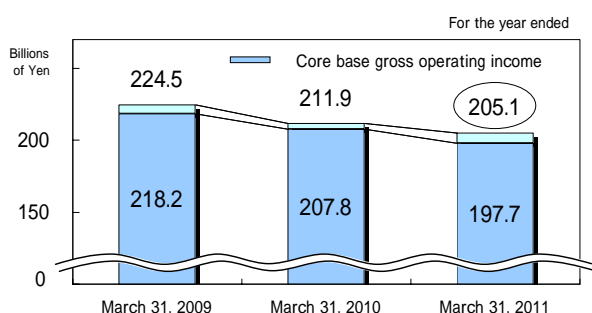
Although core net business profit declined, due to reinforced management improvement support and a decrease in customer bankruptcies, etc, credit costs dropped substantially by 26.9 billion yen as compared to the previous term.

Thus, ordinary profit increased by 22.1 billion yen as compared to the previous term to 74.9 billion yen.

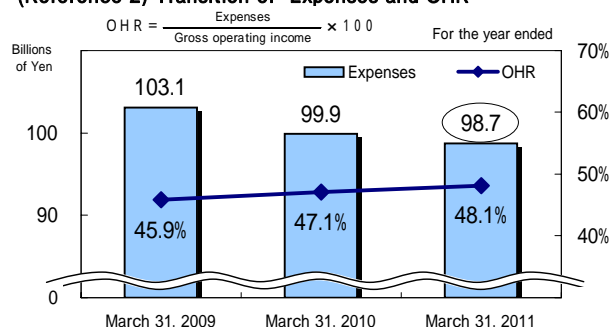
Net income

Due to an increase in ordinary profit, net income increased by 14.4 billion yen as compared to the previous term to 45.4 billion yen.

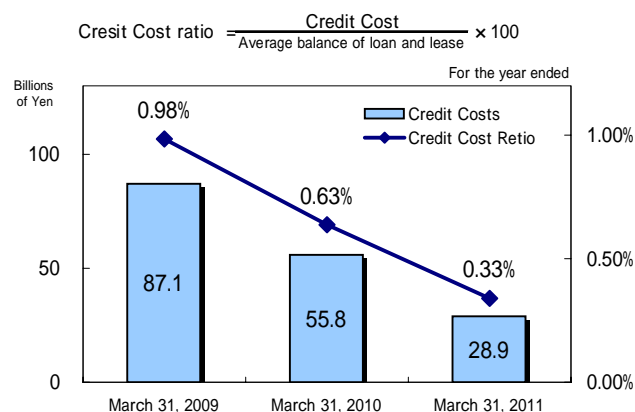
(Reference 1) Transition of Gross operating income



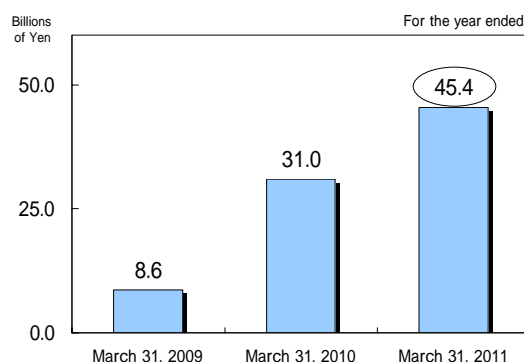
(Reference 2) Transition of Expenses and OHR



(Reference 3) Transition of Credit Costs



(Reference 4) Transition of Net Income



**2. Loans**

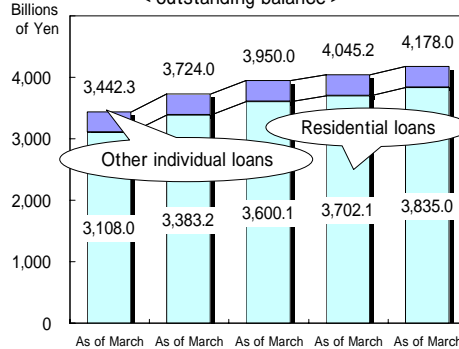
&lt;domestic branches (excluding deposits in offshore market account)&gt;

## .Transition of outstanding loan balance

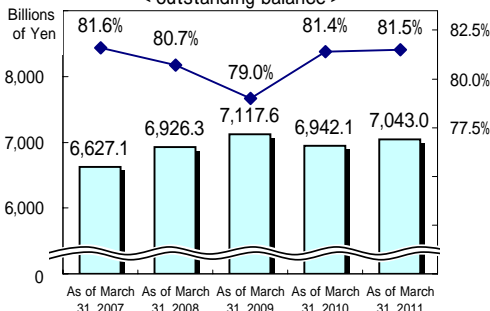
(Unit: Billions of Yen)				
	As of March 31, 2009	As of March 31, 2010 (A)	As of March 31, 2011 (B)	(B)-(A)
Loans < outstanding balance >	9,008.3	8,518.9	8,636.3	[1.3%] 117.4
Loans to small and medium-sized businesses, etc	7,117.6	6,942.1	7,043.0	[1.4%] 100.9
Of which, in Kanagawa Prefecture	5,989.0	5,869.6	5,973.5	[1.7%] 103.9
Loans to small and medium-sized businesses	3,167.6	2,896.8	2,864.9	[(1.1%)] (31.9)
Loans to Individuals	3,950.0	4,045.2	4,178.0	[3.2%] 132.8
Of which, residential loans	3,600.1	3,702.1	3,835.0	[3.5%] 132.9
Housing loans	2,422.3	2,508.6	2,604.4	[3.8%] 95.8
Apartment loans	1,177.7	1,193.4	1,230.6	[3.1%] 37.2
Ratio of loans to small and medium-sized businesses, etc	79.0%	81.4%	81.5%	0.1%
Ratio of loans to individuals	43.8%	47.4%	48.3%	0.9%

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 4,178.0 billion yen, an increase by 132.8 billion yen from the previous term. In addition, the outstanding balance of loans to small and medium-sized businesses, etc at the end of the term was 7,043.0 billion yen, an increase by 100.9 billion yen from the previous term, mainly within Kanagawa Prefecture.

(Reference 1) Transition of outstanding balance of Loans to individuals &lt; outstanding balance &gt;



(Reference 2) Transition of ratio of Loans to small and medium-sized businesses, etc &lt; outstanding balance &gt;



## .Transition of average loan balance

(Unit: Billions of Yen)				
	March 31, 2009	March 31, 2010 (A)	March 31, 2011 (B)	(B)-(A)
Loans < average balance >	8,845.5	8,776.6	8,550.4	[(2.5%)] (226.2)
Loans to small and medium-sized businesses, etc	7,033.2	7,035.7	6,977.8	[(0.8%)] (57.9)
Loans to small and medium-sized businesses	3,201.0	3,048.7	2,881.0	[(5.5%)] (167.7)
Loans to Individuals	3,832.1	3,986.9	4,096.8	[2.7%] 109.9
Of which, residential loans	3,486.3	3,641.9	3,754.6	[3.0%] 112.7
Housing loans	2,336.3	2,462.0	2,548.4	[3.5%] 86.4
Apartment loans	1,149.9	1,179.8	1,206.1	[2.2%] 26.3

**3. Deposits**

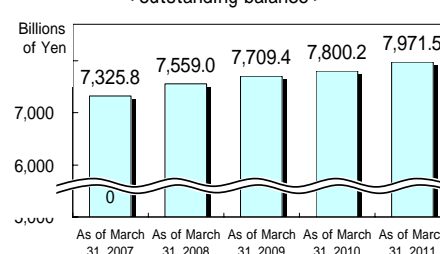
&lt;domestic branches (excluding deposits in offshore market account)&gt;

## .Transition of outstanding deposit balance

(Unit: Billions of Yen)				
	As of March 31, 2009	As of March 31, 2010 (A)	As of March 31, 2011 (B)	(B)-(A)
Deposits < outstanding balance >	10,168.1	10,442.8	10,745.5	[2.8%] 302.7
Of which, individual	7,709.4	7,800.2	7,971.5	[2.1%] 171.3
Of which, in Kanagawa Prefecture	7,316.9	7,401.1	7,560.3	[2.1%] 159.2
Of which, corporate	1,854.0	1,897.8	1,999.2	[5.3%] 101.4

As a result of our efforts to enhance accessibility to customers and to improve convenience, the outstanding balance of individual deposits at the end of the term increased steadily mainly in Kanagawa prefecture by 171.3 billion yen as compared to the end of the previous term to 7,971.5 billion yen. The outstanding balance of all deposits increased by 302.7 billion yen as compared to the end of the previous term to 10,745.5 billion yen.

(Reference) Transition of outstanding balance of Deposits to individuals &lt; outstanding balance &gt;



## .Transition of average deposit balance

(Unit: Billions of Yen)				
	March 31, 2009	March 31, 2010 (A)	March 31, 2011 (B)	(B)-(A)
Deposits < average balance >	9,908.7	10,137.9	10,333.1	[1.9%] 195.2
Of which, individual	7,684.0	7,782.2	7,903.7	[1.5%] 121.5
Of which, corporate	1,830.9	1,911.7	1,923.7	[0.6%] 12.0

## 4. Individual Deposit Assets

Transition of balance of individual deposit assets

(Unit: Billions of Yen)

	As of March 31, 2009	As of March 31, 2010 (A)	As of March 31, 2011 (B)	(B)-(A)
Investment trusts	336.6	465.7	469.0	3.3
Annuity insurance, etc	414.2	587.6	714.9	127.3
Foreign currency deposits	46.6	47.7	55.9	8.2
Public bonds	508.6	468.9	424.0	(44.9)
Total balance of non-deposit products for individuals A	1,306.2	1,570.0	1,663.9	93.9
Individual deposits (deposits in yen)	7,662.7	7,752.4	7,915.6	163.2
Total individual deposit assets B	8,969.0	9,322.5	9,579.6	257.1
Ratio of non-deposit products for individuals (A/B)	14.5%	16.8%	17.3%	0.5%

Non-deposit products for individuals at Hamagin Tokai Tokyo Securities Co.,Ltd C	127.5	162.2	176.4	14.2
Total balance of non-deposit products for individuals (Group total) A + C	1,433.7	1,732.2	1,840.4	108.2

For the year ended

(Unit: Billions of Yen)

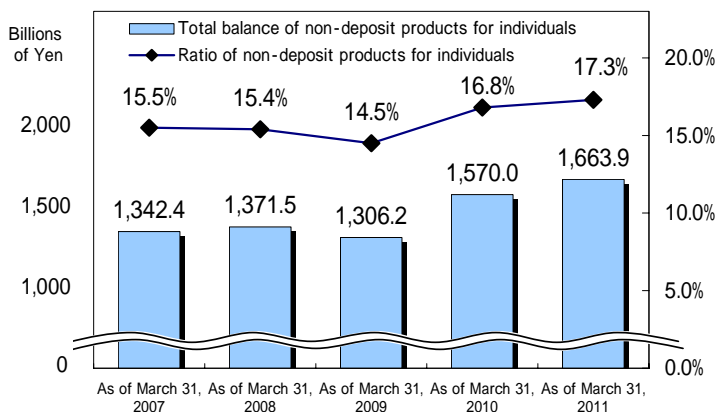
	March 31, 2009	March 31, 2010(A)	March 31, 2011(B)	(B)-(A)
Sales Amount of Investment trusts	113.3	179.3	213.3	34.0
Sales Amount of Annuity- insurance, etc	140.3	155.5	163.7	8.2

As a result of our active engagement in offering products and services according to our customer's life stages, sales amount of non-deposit products for individuals steadily increased.

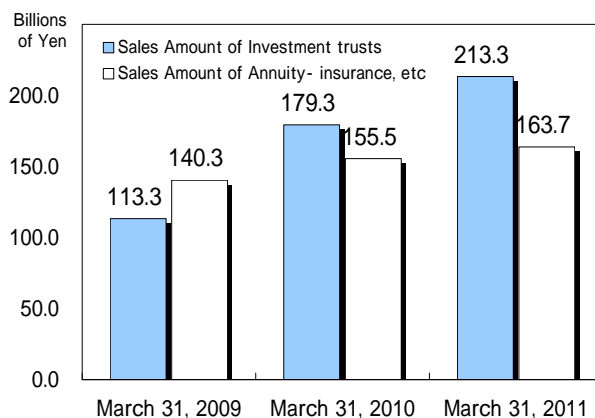
As a result, due to the balance of annuity insurance, etc. increased by 127.3 billion yen from the end of the previous term, as well as an increase in the balance of investment trusts, total balance of non-deposit products for individuals increased by 93.9 billion yen from the end of previous term to 1,663.9 billion yen.

In addition, ratio of non-deposit products for individuals increased by 0.5 points from the end of the previous term to 17.3%.

(Reference 1) Transition of Total balance of non-deposit products for individuals and Ratio of non-deposit products for individuals

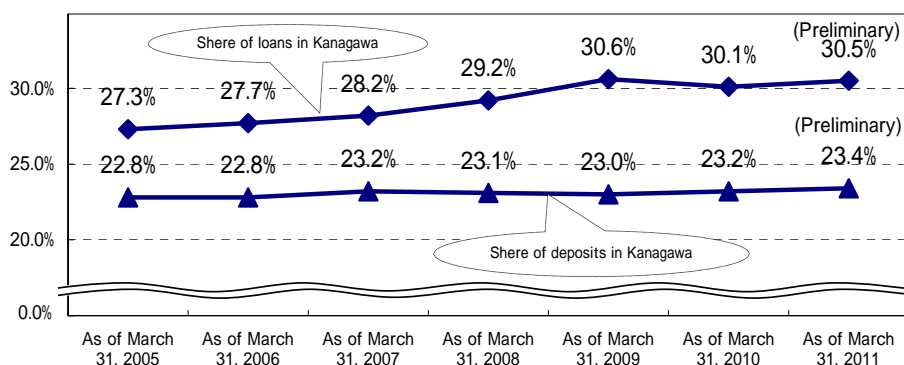


(Reference 2) Transition of Sales Amount of Investment Trusts and Annuity-Insurance, etc



## 5. Shares of loans and deposits in Kanagawa Prefecture

Market shares in Kanagawa Prefecture



As a result of active efforts to expand financial transactions along with the strategy of specializing in regional retail banking, the shares of both loans and deposits in Kanagawa Prefecture increased, the share of loans rose 30.5%, and that of deposits rose 23.4%.

## 6. State of Problem Claims

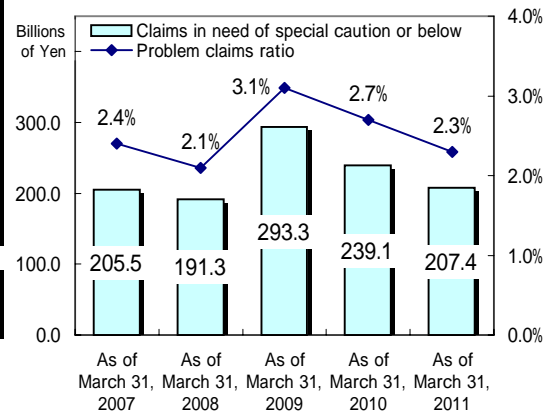
Transition of claims disclosed under the Financial Revitalization Law

(Unit:Billions of Yen)

	As of March 31, 2009	As of March 31, 2010 (A)	As of March 31, 2011 (B)	(B)-(A)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	129.6	81.1	58.2	(22.9)
Doubtful claims (in possible bankruptcy)	130.2	121.3	112.4	(8.9)
Claims in need of special caution	33.5	36.6	36.7	0.1
<b>Sub-total (Claims in need of special caution or below) A</b>	<b>293.3</b>	<b>239.1</b>	<b>207.4</b>	<b>(31.7)</b>
Claims in need of caution (excluding claims in need of special caution)	1,110.1	1,163.4	1,215.8	52.4
Claims to normal borrowers (excluding claims in need of caution)	7,917.2	7,413.5	7,469.3	55.8
<b>Normal claims B</b>	<b>9,027.3</b>	<b>8,576.9</b>	<b>8,685.2</b>	<b>108.3</b>
<b>Total (Credit exposures) C = A + B</b>	<b>9,320.7</b>	<b>8,816.1</b>	<b>8,892.6</b>	<b>76.5</b>
<b>Problem claims ratio (Percentage of claims in need of special caution or below) A / C</b>	<b>3.1%</b>	<b>2.7%</b>	<b>2.3%</b>	<b>(0.4%)</b>

As a result of improvement in borrowers classification through management improvement support, promoting off-balancing, problem claims (under Financial Revitalization Law) decreased by 31.7 billion yen as compared to the end of the previous term to 207.4 billion yen. Problem claims ratio increased by 0.4 points as compared to the end of the previous term to 2.3%

(Reference) Transition of claims in need of special caution or below and Problem Claims ratio



## 7. Capital Adequacy Ratio

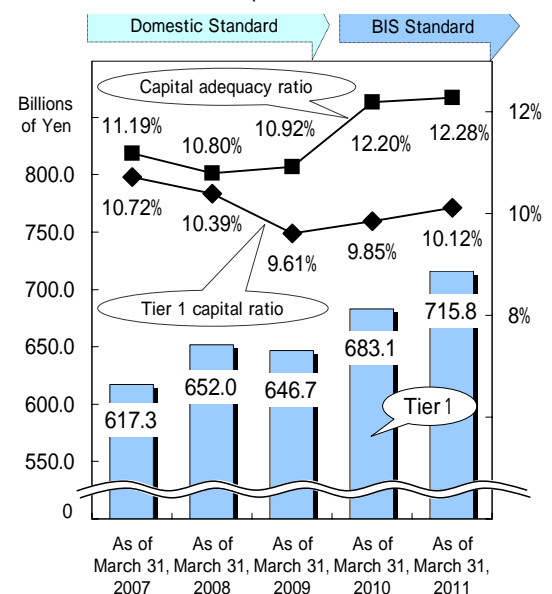
[Consolidated]

(Unit:Billions of Yen)

	As of March 31, 2009 (Domestic Standard)	As of March 31, 2010 (A) (BIS Standard)	As of March 31, 2011 (B) (BIS Standard)	(B)-(A)
<b>Capital adequacy ratio</b>	<b>10.92%</b>	<b>12.20%</b>	<b>12.28%</b>	<b>0.08%</b>
<b>Tier 1 capital ratio</b>	<b>9.61%</b>	<b>9.85%</b>	<b>10.12%</b>	<b>0.27%</b>
Tier 1 capital	646.7	683.1	715.8	32.7
Of which, Preferred securities issued by overseas SPCs	40.0	40.0	40.0	0.0
Tier 2 capital	122.5	179.6	172.0	(7.6)
Of which, Subordinated loans, etc	97.3	137.3	137.3	0.0
Deductions	34.3	16.2	19.5	3.3
Capital	734.8	846.5	868.3	21.8
Risk-weighted Assets, etc	6,728.6	6,934.7	7,067.9	133.2
Of which, On balanced	6,080.4	6,264.1	6,389.0	124.9
Of which, Off balanced	213.3	218.2	234.3	16.1

Although risk assets increased, the solid accumulation of profits allowed us to maintain a strong capital adequacy ratio of 12.28%, an increase by 0.08points as compared to the end of the previous term. In addition, the Tier 1 capital ratio increased by 0.27points to 10.12% as compared to the end of the previous term.

(Reference) Transition of Capital Adequacy Ratio (Consolidated, based on BIS standard) and Tier 1 capital ratio



Notes: 1.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.

Notes: 2.Calculation method:

[Of risk assets adopted credit risk] FIRB  
[Amount equivalent to operational risk] TSA

## 8.Forecasts for Fiscal Year 2011

## &lt; Non-consolidated &gt;

(Unit:Billions of yen)

	Forecasts for the six months ending September 30, 2011	Previous six months ended September 30, 2010 Increase/(Decrease)	Forecasts for fiscal year 2011	Previous fiscal year 2010 Increase/(Decrease)	
1	Gross operating income	102.0	(1.1)	206.0	0.9
2	Gross operating income from domestic operations	100.7	(1.0)	203.5	0.8
3	Of which, Interest income	83.2	(0.6)	168.7	1.1
4	Of which, Fees and commissions	16.0	0.2	32.2	2.2
5	Of which, Other ordinary income	1.1	(0.6)	1.9	(2.6)
6	Gross operating income from international operations	1.3	(0.1)	2.4	0.0
7	Expenses	49.5	0.0	99.0	0.3
8	Core net business profit	52.5	(1.0)	107.0	0.6
9	Ordinary profit	38.5	5.2	79.0	4.1
10	Net income	23.0	2.7	47.0	1.6
11	Credit costs	12.0	(5.2)	24.0	(4.9)
12	Forecasts for the cash dividend par share	¥5.00	¥0.00	¥10.00	¥0.00

Although domestic other ordinary income is estimated to decrease as compared as the previous term, gross operating income and core net business profit are expected to grow slightly as compared as the previous term, maintaining their high levels, due to the fact that it is expected that domestic interest income will increase from the previous term thanks to a rise in the average balance of loans and bills discounted and that domestic fees and commissions will also increase.

In addition, as credit costs are expected to decrease from the previous term, both ordinary profit and net income are expected to increase.

In accordance with our dividend policy, we are forecasting an ordinary dividend per share of 10.0 yen per annum.

Also, both ordinary profit and net income (consolidated) are expected to increase.

## &lt; Consolidated &gt;

	Forecasts for the six months ending September 30, 2011	Previous six months ended September 30, 2010 Increase/(Decrease)	Forecasts for fiscal year 2011	Previous fiscal year 2010 Increase/(Decrease)	
13	Ordinary profit	41.0	4.5	83.5	1.9
14	Net income	23.5	2.4	48.0	1.0

(Reference 1) Forecast of average balance of funds for fiscal year 2011 (Domestic operations)

(Unit:Billions of yen)

<average balance>	Forecasts for the six months ending September 30, 2011	Previous six months ended September 30, 2010 Increase/(Decrease)	Forecasts for fiscal year 2011	Previous fiscal year 2010 Increase/(Decrease)
Interest-earning assets	11,320.0	671.0	11,500.0	723.1
Loans and bills discounted	8,710.0	206.4	8,810.0	275.1
Securities	2,110.0	396.5	2,170.0	355.6
Interest-bearing liabilities	11,080.0	642.6	11,250.0	712.6
Deposits	10,190.0	54.3	10,200.0	46.4

(Reference 2) Forecast of yield and interest margin for fiscal year 2011 (Domestic operations)

(Unit : %)

	Forecasts for the six months ending September 30, 2011	Previous six months ended September 30, 2010 Increase/(Decrease)	Forecasts for fiscal year 2011	Previous fiscal year 2010 Increase/(Decrease)
Yield on interest-earning assets A	1.55	(0.13)	1.55	(0.10)
Loans and bills discounted	1.78	(0.09)	1.78	(0.06)
Securities	0.83	(0.11)	0.83	(0.12)
Yield on interest-bearing liabilities B	0.09	(0.02)	0.08	(0.02)
Deposits	0.06	(0.02)	0.05	(0.02)
Expenses ratio	0.92	(0.01)	0.92	(0.01)
Total funding cost C	0.94	(0.09)	0.93	(0.08)
Yield spread A-B	1.46	(0.11)	1.47	(0.08)
Interest margin between loans and deposits	0.80	(0.05)	0.81	(0.03)
Net interest margin A-C	0.61	(0.04)	0.62	(0.02)



. SUMMARY OF FINANCIAL RESULTS  
 . 平成22年度決算の概況

1. Profit and Loss  
 [Non-Consolidated]

1. 損益状況  
 [単体]

For the year ended

(Unit: Millions of Yen)

		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)
Gross operating income	業務粗利益	205,187	(6,772)	211,959
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	207,265	(7,383)	214,648
Gross operating income from domestic operations	国内業務粗利益	202,747	(6,337)	209,084
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	204,822	(6,942)	211,764
Interest income	資金利益	167,692	(10,286)	177,978
Fees and commissions	役務取引等利益	30,067	191	29,876
Trading income	特定取引利益	423	(95)	518
Other ordinary income	その他業務利益	4,564	3,853	711
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(2,075)	604	(2,679)
Gross operating income from international operations	国際業務粗利益	2,439	(436)	2,875
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	2,442	(441)	2,883
Interest income	資金利益	(23)	(328)	305
Fees and commissions	役務取引等利益	364	(1)	365
Trading income	特定取引利益	(16)	58	(74)
Other ordinary income	その他業務利益	2,115	(163)	2,278
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(3)	5	(8)
Expenses	経費(除く臨時処理分)	98,768	(1,203)	99,971
Personnel	人件費	38,145	(828)	38,973
Facilities	物件費	54,844	314	54,530
Taxes	税金	5,777	(690)	6,467
Core net business Profit	実質業務純益	106,418	(5,570)	111,988
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	108,497	(6,179)	114,676
Provision of allowance for general loan losses	一般貸倒引当金繰入額	300	(516)	816
Net business profit	業務純益	106,118	(5,053)	111,171
(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(2,078)	610	(2,688)
Non-recurring gains (losses)	臨時損益	(31,138)	27,179	(58,317)
Disposal of bad debts	不良債権処理額	28,674	(26,388)	55,062
Written-off of loans	貸出金償却	14,249	(9,229)	23,478
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	13,876	(16,212)	30,088
Loss on sales of non-performing loans	延滞債権等売却損	104	22	82
Other	その他	443	(970)	1,413
(Credit costs + )	(与信費用 + )	28,974	(26,905)	55,879
Gains or losses on stocks and other securities	株式等関係損益	(18)	(2,870)	2,852
Gains on sales of stocks and other securities	株式等売却益	1,525	(2,429)	3,954
Losses on sales of stocks and other securities	株式等売却損	498	104	394
Losses on devaluation of stocks and other securities	株式等償却	1,045	339	706
Other non-recurring gains (losses)	その他の臨時損益	(2,444)	3,663	(6,107)
Ordinary profit	経常利益	74,980	22,127	52,853
Extraordinary income (loss)	特別損益	976	2,722	(1,746)
Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(359)	2,682	(3,041)
Loss on disposal of noncurrent assets	固定資産処分損	359	(2,682)	3,041
Recoveries of written-off claims	償却債権取立益	1,347	52	1,295
Other	その他	(11)	(11)	-
Income before income taxes	税引前当期純利益	75,956	24,849	51,107
Income taxes - current	法人税、住民税及び事業税	13,195	(16,674)	29,869
Income taxes - deferred	法人税等調整額	17,312	27,074	(9,762)
Total income taxes	法人税等合計	30,507	10,400	20,107
Net income	当期純利益	45,449	14,449	31,000
Real credit costs ( - )	実質与信費用( - )	27,626	(26,957)	54,583

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

【Consolidated】		【連結】		For the year ended		(Unit:Millions of Yen)	
		March 31, 2011 (A)	(A)-(B)			March 31, 2010 (B)	
Consolidated gross operating income	連結粗利益	224,045	(5,705)			229,750	
Interest income	資金利益	168,838	(10,540)			179,378	
Fees and commissions	役務取引等利益	41,747	1,147			40,600	
Trading income	特定取引利益	1,234	(73)			1,307	
Other ordinary income	その他業務利益	12,225	3,761			8,464	
General and administrative expenses	営業経費 ( )	110,968	(1,038)			112,006	
Credit costs	与信費用 ( )	34,287	(30,816)			65,103	
Written-off of loans	貸出金償却 ( )	18,004	(10,361)			28,365	
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ( )	12,563	(20,073)			32,636	
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ( )	1,702	(902)			2,604	
Other	その他 ( )	2,015	519			1,496	
Gains or losses on stocks and other securities	株式等関係損益	(119)	(3,187)			3,068	
Other	その他	2,997	4,924			(1,927)	
Ordinary profit	経常利益	81,667	27,885			53,782	
Extraordinary income (loss)	特別損益	2,119	3,043			(924)	
Income before income taxes and minority interests	税金等調整前当期純利益	83,787	30,930			52,857	
Income taxes - current	法人税、住民税及び事業税 ( )	15,719	(15,805)			31,524	
Income taxes - deferred	法人税等調整額 ( )	17,603	28,888			(11,285)	
Total income taxes	法人税等合計 ( )	33,323	13,085			20,238	
Income before minority interests	少数株主損益調整前当期純利益	50,464	17,845			32,619	
Minority interests in income	少数株主利益 ( )	3,375	1,703			1,672	
Net income	当期純利益	47,089	16,143			30,946	
Real credit costs (including recoveries of written-off claims)	実質与信費用 (償却債権取立益含む)	31,793	(31,187)			62,980	

(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 the year ended		(Unit:Millions of Yen)	
		March 31, 2011 (A)	(A)-(B)			March 31, 2010 (B)	
Consolidated net business profit	連結業務純益	119,185	(4,384)			123,569	

(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】		(Unit: Number of Companies)		
		As of March 31, 2011 (A)	(A)-(B)			As of March 31, 2010 (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 the year ended (Unit:Billions of Yen)		
		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Interest-earning assets	資金運用勘定	10,776.9	72.6	10,704.3	(6.2)	10,710.5
Loans and bills discounted	貸出金	8,534.9	(229.7)	8,764.6	(68.3)	8,832.9
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	6,969.2	(59.6)	7,028.8	2.5	7,026.3
Loans and bills discounted to small and medium-sized businesses	中小企業貸出	2,872.4	(169.4)	3,041.8	(152.3)	3,194.1
Loans to individuals	個人貸出	4,096.8	109.9	3,986.9	154.8	3,832.1
Securities	有価証券	1,814.4	327.9	1,486.5	126.8	1,359.7
Bonds	債券	1,674.3	334.9	1,339.4	153.6	1,185.8
Stocks	株式	140.1	(7.0)	147.1	(26.8)	173.9
Interest-bearing liabilities	資金調達勘定	10,537.4	123.5	10,413.9	(7.2)	10,421.1
Deposits	預金	10,153.6	171.6	9,982.0	187.6	9,794.4
Deposits from individuals	個人預金	7,855.0	119.4	7,735.6	94.7	7,640.9
External liabilities	外部負債	202.7	30.5	172.2	(174.2)	346.4

## 3. Interest Margins (Domestics)

## 3. 利回・利鞘 (国内業務部門)

[Non-Consolidated]		[単体]		For the year ended (Unit:%)		
		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.65	(0.16)	1.81	(0.16)	1.97
Loans and bills discounted	貸出金利回	1.84	(0.12)	1.96	(0.19)	2.15
Securities	有価証券利回	0.95	(0.23)	1.18	0.04	1.14
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.10	(0.05)	0.15	(0.08)	0.23
Deposits	預金利回	0.07	(0.05)	0.12	(0.09)	0.21
External liabilities	外部負債利回	0.95	(0.16)	1.11	0.63	0.48
Expenses ratio	経費率	0.93	(0.02)	0.95	(0.04)	0.99
Total funding cost (C)	資金調達原価 C	1.01	(0.07)	1.08	(0.11)	1.19
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.55	(0.11)	1.66	(0.08)	1.74
Interest margin between loans and deposits	預貸金利鞘	0.84	(0.05)	0.89	(0.05)	0.94
Net interest margin (A)-(C)	総資金利鞘 A - C	0.64	(0.09)	0.73	(0.05)	0.78

## 4. Fees and Commissions (Domestics)

## 4. 役務取引等利益 (国内業務部門)

[Non-Consolidated]		[単体]		For the year ended (Unit:Millions of Yen)		
		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Fees and commissions	役務取引等収益	44,839	493	44,346	1,019	43,327
Deposits and Loans	預金・貸出業務	17,749	740	17,009	(750)	17,759
ATM	ATM関連手数料	4,983	82	4,901	(102)	5,003
Account transfer	口座振替	4,587	119	4,468	(83)	4,551
Syndicated Loan	シ・ローン関連	2,492	70	2,422	(253)	2,675
Remittance	為替業務	9,487	(664)	10,151	(253)	10,404
Securities	証券関連業務	8,604	375	8,229	2,396	5,833
Investment trusts	投資信託収益	7,437	767	6,670	1,822	4,848
Agency business	代理業務	758	(136)	894	(219)	1,113
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,752	(38)	1,790	(40)	1,830
Guarantee business	保証業務	936	3	933	(112)	1,045
Others	その他	5,550	213	5,337	(4)	5,341
Annuity insurance	年金保険関連	5,140	158	4,982	198	4,784
Fees and commissions - payments	役務取引等費用	14,772	302	14,470	1,564	12,906
Fees and commissions - net	役務取引等利益	30,067	191	29,876	(545)	30,421

## 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 the year ended (Unit:Millions of Yen)

		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(2,078)	610	(2,688)	5,014	(7,702)
Gain on sales	売却益	1,194	208	986	(208)	1,194
Gain on redemption	償還益	—	—	—	—	—
Loss on sales	売却損 (△)	2,211	1,560	651	(5,432)	6,083
Loss on redemption	償還損 (△)	979	(1,938)	2,917	1,979	938
Loss on devaluation	償却 (△)	82	(23)	105	(1,769)	1,874

## (Reference) Gains (losses) on bonds derivatives

## (参考) 債券デリバティブ損益

For the year ended (Unit:Millions of Yen)

		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	2,265	1,966	299	(5,948)	6,247
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	186	2,574	(2,388)	(934)	(1,454)

## ② Gains or Losses on stocks and other securities

## ② 株式等関係損益

【Non-Consolidated】

【単体】

For the year ended (Unit:Millions of Yen)

		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	(18)	(2,870)	2,852	22,635	(19,783)
Gain on sales	売却益	1,525	(2,429)	3,954	(5,323)	9,277
Loss on sales	売却損 (△)	498	104	394	273	121
Loss on devaluation	償却 (△)	1,045	339	706	(28,233)	28,939

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

## (参考) 株式の売切状況(取得原価ベース)

For the year ended (Unit:Millions of Yen)

		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Outright sales	株式売切額	4,742	(8,611)	13,353	9,156	4,197
Balance as of end of term	期末株式残高	137,535	(3,631)	141,166	(12,108)	153,274

## 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 March 31, 2011					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	212,640	3,684	(311)	4,199	514	170,746	3,995	4,108	112
Available-for-sale	その他有価証券	1,933,218	21,212	(16,758)	44,172	22,959	1,747,892	37,970	52,916	14,946
Equity securities	株式	118,564	7,054	(15,895)	24,429	17,374	137,950	22,949	32,926	9,977
Debt securities	債券	1,584,187	16,246	(514)	18,995	2,748	1,359,061	16,760	18,789	2,028
of Which floating-rate government bonds	うち変動利付国債	178,810	8,749	182	8,749	—	178,161	8,567	8,567	—
Other securities	その他	230,466	(2,087)	(348)	747	2,835	250,880	(1,739)	1,200	2,940
Total	合計	2,145,858	24,897	(17,069)	48,371	23,474	1,918,639	41,966	57,024	15,058
Equity securities	株式	118,564	7,054	(15,895)	24,429	17,374	137,950	22,949	32,926	9,977
Debt securities	債券	1,796,751	19,931	(825)	23,194	3,263	1,529,444	20,756	22,898	2,141
Other securities	その他	230,542	(2,087)	(348)	747	2,835	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、評価損益は貸借対照表計上額と取得原価との差額を計上しております。

2. 貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

3. 変動利付国債のうち市場価格を時価とみなせない状態にあると判断したものについては、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、23年3月末は、8,035百万円、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. In addition to "Securities" on the non-consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

3. For floating-rate government bonds, bonds which were determined that their market prices cannot be deemed as fair values, have been valued based on the prices reasonably calculated.

The difference between reasonably calculated prices and market prices was ¥8,035 million at the end of March 2011 and ¥9,487 million at the end of March 2010.

## 【Consolidated】

## 【連結】

(unit:Millions of Yen)

		As of March 31, 2011					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	214,146	3,691	(313)	4,206	514	172,258	4,004	4,117	112
Available-for-sale	その他有価証券	1,935,818	21,252	(16,815)	44,683	23,431	1,750,574	38,067	53,418	15,351
	Equity securities	121,155	7,093	(15,953)	24,940	17,846	140,622	23,046	33,429	10,382
	Debt securities	1,584,195	16,246	(514)	18,995	2,748	1,359,071	16,760	18,789	2,028
	of Which floating-rate government bonds	178,810	8,749	182	8,749	—	178,161	8,567	8,567	—
	Other securities	230,466	(2,087)	(348)	747	2,835	250,880	(1,739)	1,200	2,940
Total	合計	2,149,964	24,944	(17,127)	48,889	23,945	1,922,833	42,071	57,535	15,464
	Equity securities	121,155	7,093	(15,953)	24,940	17,846	140,622	23,046	33,429	10,382
	Debt securities	1,798,266	19,938	(826)	23,201	3,263	1,530,966	20,764	22,906	2,141
	Other securities	230,542	(2,087)	(348)	747	2,835	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、評価損益は連結貸借対照表計上額と取得原価との差額を計上しております。

2. 連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

3. 変動利付国債のうち市場価格を時価とみなせない状態であると判断したものについては、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、23年3月末は、8,035百万円、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. In addition to "Securities" on the consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

3. For floating-rate government bonds, bonds which were determined that their market prices cannot be deemed as fair values, have been valued based on the prices reasonably calculated.

The difference between reasonably calculated prices and market prices was ¥8,035 million at the end of March 2011 and ¥9,487 million at the end of March 2010.

(Reference) Projected Redemption Amounts for Securities with maturities.

(参考) 満期のある有価証券の(連結)決算日後の償還予定額

## 【Non-Consolidated】

## 【単体】

(Unit:Millions of Yen)

		As of March 31, 2011				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	151,459	1,196,744	381,256	43,298	197,528	932,421	274,568	104,180
	Japanese national government bonds	31,500	471,190	224,000	22,000	56,260	407,190	180,800	77,200
	Japanese local government bonds	35,009	202,039	49,818	2,000	22,276	208,739	57,384	2,000
	Japanese corporate bonds	84,949	523,515	107,438	19,298	118,991	316,491	36,383	24,980
Others	その他	11,589	21,735	113	23,685	8,590	16,066	188	30,296
Total	合計	163,049	1,218,480	381,370	66,984	206,118	948,487	274,756	134,477

(注) 貸借対照表の「有価証券」について記載しております。

Note :The tables are indicated in "Securities" on the non-consolidated balance sheets.

## 【Consolidated】

## 【連結】

(Unit:Millions of Yen)

		As of March 31, 2011				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	152,467	1,197,244	381,256	43,298	198,038	933,421	274,568	104,180
	Japanese national government bonds	32,500	471,690	224,000	22,000	56,760	408,190	180,800	77,200
	Japanese local government bonds	35,009	202,039	49,818	2,000	22,276	208,739	57,384	2,000
	Japanese corporate bonds	84,958	523,515	107,438	19,298	119,001	316,491	36,383	24,980
Others	その他	11,589	21,735	113	23,685	8,590	16,066	188	30,296
Total	合計	164,057	1,218,980	381,370	66,984	206,628	949,487	274,756	134,477

(注) 連結貸借対照表の「有価証券」について記載しております。

Note: The tables are indicated in "Securities" on the consolidated balance sheets.

## 7. Expenses and Employees

## 7. 経営合理化の状況

Expenses 【Non-Consolidated】		経費の推移 【単体】		For the year ended (Unit:Millions of Yen)		
		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Personnel	人件費	38,145	(828)	38,973	(1)	38,974
Facilities	物件費	54,844	314	54,530	(3,228)	57,758
Taxes	税金	5,777	(690)	6,467	17	6,450
Expenses	経費	98,768	(1,203)	99,971	(3,211)	103,182
<b>(Reference)</b>		<b>(参考)</b>		<b>(Unit:%)</b>		
OHR	OHR	48.1	1.0	47.1	1.2	45.9

General and administrative expenses 【Non-Consolidated】		営業経費の内訳 【単体】		For the year ended (Unit:Millions of Yen)		
		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Salaries and allowance	給料・手当	32,262	(947)	33,209	(401)	33,610
Retirement allowance cost	退職給付費用	5,260	(429)	5,689	1,501	4,188
Welfare	福利厚生費	362	7	355	(17)	372
Depreciation	減価償却費	9,949	(302)	10,251	(4,534)	14,785
Rent of premises and equipment	土地建物機械賃借料	6,672	54	6,618	417	6,201
Repairing expenses	営繕費	214	(65)	279	(112)	391
Stationery and supplies	消耗品費	1,051	(438)	1,489	31	1,458
Utilities	給水光熱費	1,237	(35)	1,272	(125)	1,397
Allowance for business trips	旅費	156	5	151	(38)	189
Communication expenses	通信費	1,169	(69)	1,238	(10)	1,248
Advertisement	広告宣伝費	672	(454)	1,126	(347)	1,473
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	432	13	419	(88)	507
Taxes	租税公課	5,777	(690)	6,467	17	6,450
Others	その他	37,902	1,894	36,008	1,562	34,446
General and administrative expenses	営業経費	103,122	(1,456)	104,578	(2,143)	106,721

Employees and Officers 【Non-Consolidated】		人員の推移 【単体】		(Unit:Number of People)		
		As of March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(A)-(C)	As of March 31, 2009 (C)
Total employees	総人員	4,637	12	4,625	81	4,544
Actual employees	実働人員	3,886	(35)	3,921	(9)	3,930
Directors and auditors	役員	14	(1)	15	1	14
Executive officers	執行役員	10	2	8	(2)	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 March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(A)-(C)	As of March 31, 2009 (C)
Full-banking branches	フルバンキング店舗	64	0	64	0	64
Functionally specialized outlets	機能特化店舗	140	0	140	2	138
Of which, Sub-branches	うち出張所	8	(1)	9	1	8
Total	店舗数	204	0	204	2	202
Of which, Branches in Kanagawa Prefecture	うち神奈川県内	179	0	179	2	177
ATM locations	無人店舗数	399	(6)	405	4	401
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	358	(4)	362	3	359
Housing Loan Centers	住宅ローンセンター	26	0	26	0	26
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	0	23	0	23

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

(Unit: Number of Branches)

		As of March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(B)-(C)	As of March 31, 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	3	(1)	4
Total	拠点数	4	0	4	0	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 the year ended

(Unit: Millions of Yen)

		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Core net business profit	実質業務純益	106,418	(5,570)	111,988	(9,392)	121,380
As per employee (in thousands of yen)	職員一人当たり(千円)	27,262	(1,266)	28,528	(3,305)	31,833
Net business profit	業務純益	106,118	(5,053)	111,171	4,952	106,219
As per employee (in thousands of yen)	職員一人当たり(千円)	27,185	(1,135)	28,320	463	27,857

(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 the year ended

(Unit:%)

		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Core net business profit per own capital	実質業務純益ベース	14.72	(1.53)	16.25	(1.51)	17.76
Net income per own capital	当期純利益ベース	6.28	1.78	4.50	3.24	1.26

## 10. Return on Assets

## 10. ROA

【Non-Consolidated】

【単体】

For the year ended

(Unit:%)

		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Core net business profit per average total assets	実質業務純益ベース	0.91	(0.06)	0.97	(0.09)	1.06
Net income per average total assets	当期純利益ベース	0.39	0.12	0.27	0.20	0.07

## 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 March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(B)-(C)	As of March 31, 2009 (C)
Projected benefit obligation	退職給付債務	73,321	200	73,121	(333)	73,454
(Discount rate)	(割引率)	2.0%	0.0%	2.0%	0.0%	2.0%
Fair value of plan assets	年金資産	62,988	(1,799)	64,787	7,197	57,590
Prepaid pension cost	前払年金費用	(25,638)	1,341	(26,979)	1,712	(28,691)
Unrecognized prior service cost	未認識過去勤務債務	-	-	-	-	-
Unrecognized actuarial loss	未認識数理計算上の差異	35,970	656	35,314	(9,241)	44,555

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(B)-(C)	As of March 31, 2009 (C)
Projected benefit obligation	退職給付債務	73,599	240	73,359	(291)	73,650

Retirement Benefit Costs 【Non-Consolidated】		退職給付費用 【単体】		For the year ended (Unit:Millions of Yen)		
		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Retirement benefit costs	退職給付費用	5,260	(429)	5,689	1,501	4,188
Service cost	勤務費用	1,252	60	1,192	83	1,109
Interest cost	利息費用	1,462	(7)	1,469	3	1,466
Expected return on plan assets	期待運用収益	(1,979)	(205)	(1,774)	320	(2,094)
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	4,043	(325)	4,368	902	3,466
Other retirement cost	その他	481	48	433	40	393

【Consolidated】		【連結】		For the year ended (Unit:Millions of Yen)		
		March 31, 2011 (A)	(A)-(B)	March 31, 2010 (B)	(B)-(C)	March 31, 2009 (C)
Retirement benefit costs	退職給付費用	5,313	(423)	5,736	1,506	4,230

## 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】		For the year ended (Unit:Millions of Yen)		
		As of March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(B)-(C)	As of March 31, 2009 (C)
Allowance for loan losses	貸倒引当金	44,322	(16,170)	60,492	4,910	55,582
Losses on devaluation of securities	有価証券有税償却	3,458	(95)	3,553	72	3,481
Valuation difference on available-for-sale securities	その他有価証券評価差額金	-	-	-	(3,792)	3,792
Others	その他	14,079	(809)	14,888	2,889	11,999
Subtotal deferred tax assets (A)	繰延税金資産小計 A	61,860	(17,075)	78,935	4,080	74,855
Valuation allowance (B)	評価性引当額 B	(3,962)	97	(4,059)	(55)	(4,004)
Total deferred tax assets (A+B) (C)	繰延税金資産合計(A+B) C	57,897	(16,978)	74,875	4,024	70,851
Valuation difference on available-for-sale securities	その他有価証券評価差額金	7,696	(6,373)	14,069	14,069	-
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	6,978	0	6,978	0	6,978
Others	その他	3,892	350	3,542	(1,920)	5,462
Total deferred tax liabilities (D)	繰延税金負債合計 D	18,567	(6,023)	24,590	12,150	12,440
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額(C-D)	39,330	(10,955)	50,285	(8,125)	58,410
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	47,020	(17,312)	64,332	9,762	54,570

【Consolidated】		【連結】		For the year ended (Unit:Millions of Yen)		
		As of March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(B)-(C)	As of March 31, 2009 (C)
Net deferred tax assets	繰延税金資産(純額)の計上額	49,940	(11,215)	61,155	(6,887)	68,042
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	57,691	(17,604)	75,295	11,286	64,009

## 【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 March 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3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 March 31, 2011(A) *	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)
				(BIS Standard)		(BIS Standard)		(Domestic Standard)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	12.28 %	0.08 %	12.20 %	1.28 %	10.92 %		
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	10.12 %	0.27 %	9.85 %	0.24 %	9.61 %		
(2) Tier 1 capital	(2) Tier 1	715.8	32.7	683.1	36.4	646.7		
[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]	[ 57.6 ]	[ ( 17.6) ]	[ 75.2 ]	[ 11.2 ]	[ 64.0 ]		
Capital stock	資本金	215.6	0.0	215.6	0.0	215.6		
Capital surplus	資本剰余金	177.2	0.0	177.2	0.0	177.2		
Retained earnings	利益剰余金	298.3	33.5	264.8	17.3	247.5		
Treasury stock	自己株式	(0.6)	0.0	(0.6)	0.1	(0.7)		
Distributed income (estimated)	社外流出予定額	(7.0)	0.0	(7.0)	0.0	(7.0)		
Subscription rights to shares	新株予約権	0.2	0.1	0.1	0.1	0.0		
Minority interests of affiliate companies	連結子法人等の少数株主持分	51.0	2.1	48.9	0.5	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	40.0	0.0	40.0		
Goodwill equivalent	のれん相当額	(1.2)	0.6	(1.8)	0.6	(2.4)		
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	(6.7)	0.4	(7.1)	0.8	(7.9)		
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	(10.9)	(3.9)	(7.0)	17.1	(24.1)		
(3) Tier 2 capital	(3) Tier 2	172.0	(7.6)	179.6	57.1	122.5		
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	9.0	(7.6)	16.6	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	24.1	0.0	24.1		
Allowance for general loan losses	一般貸倒引当金	1.5	0.0	1.5	0.4	1.1		
Subordinated loans, etc	負債性資本調達手段等	137.3	0.0	137.3	40.0	97.3		
(4) Deductions	(4) 控除項目	19.5	3.3	16.2	(18.1)	34.3		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	868.3	21.8	846.5	111.7	734.8		
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	7,067.9	133.2	6,934.7	206.1	6,728.6		
On balanced	オン・バランス	6,389.0	124.9	6,264.1	183.7	6,080.4		
Off balanced	オフ・バランス	234.3	16.1	218.2	4.9	213.3		
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	11.5			
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	434.3	(6.3)	440.6	5.8	434.8		

【Non-Consolidated】		【単体】		*Preliminary				(Unit:Billions of Yen)
		As of March 31, 2011(A) *	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)		
		(BIS Standard)		(BIS Standard)		(Domestic Standard)		
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	12.03 %	0.06 %	11.97 %	1.19 %	10.78 %		
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2) ÷ (6)	9.97 %	0.25 %	9.72 %	0.16 %	9.56 %		
(2) Tier 1 capital	(2) Tier 1	697.1	28.3	668.8	35.0	633.8		
[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]	[ 47.0 ]	[ ( 17.3) ]	[ 64.3 ]	[ 9.8 ]	[ 54.5 ]		
Capital stock	資本金	215.6	0.0	215.6	0.0	215.6		
Legal capital surplus	資本準備金	177.2	0.0	177.2	0.0	177.2		
Legal retained earnings	利益準備金	38.3	0.0	38.3	0.0	38.3		
Other retained earnings	その他利益剰余金	258.0	31.9	226.1	17.4	208.7		
Others	その他	40.2	0.0	40.2	0.0	40.2		
Treasury stock	自己株式	(0.6)	0.0	(0.6)	0.1	(0.7)		
Distributed income (estimated)	社外流出予定額	(7.0)	0.0	(7.0)	0.0	(7.0)		
Subscription rights to shares	新株予約権	0.2	0.1	0.1	0.1	0.0		
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	(6.7)	0.4	(7.1)	0.8	(7.9)		
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	(18.0)	(3.9)	(14.1)	16.7	(30.8)		
(3) Tier 2 capital	(3) Tier 2	170.4	(7.5)	177.9	56.5	121.4		
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	9.0	(7.5)	16.5	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	24.1	0.0	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	137.3	40.0	97.3		
(4) Deductions	(4) 控除項目	26.4	3.4	23.0	(17.5)	40.5		
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	841.2	17.5	823.7	109.0	714.7		
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,987.8	110.0	6,877.8	248.4	6,629.4		
On balanced	オン・バランス	6,354.1	106.4	6,247.7	229.1	6,018.6		
Off balanced	オフ・バランス	216.3	16.4	199.9	7.3	192.6		
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	11.5			
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	407.1	(11.4)	418.5	0.5	418.0		

## . 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 March 31, 2011 (A)	(A)-(B)	As of March 31, 2010(B)	(A)-(C)	As of March 31, 2009 (C)
Loans to borrowers in bankruptcy	破綻先債権額	16,393	(25,114)	41,507	(62,930)	104,437
Past due loans	延滞債権額	152,539	(2,039)	154,578	3,072	151,506
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	6,140	(1,485)	7,625	(905)	8,530
Restructured loans	貸出条件緩和債権額	30,618	1,601	29,017	4,032	24,985
Total	合計	205,692	(27,038)	232,730	(56,730)	289,460
(Amount of partial direct written-off) (部分直接償却額)		86,960	(27,753)	114,713	36,531	78,182
Loans and bills discounted	貸出金残高(未残)	8,644,177	118,462	8,525,715	(482,618)	9,008,333

(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 March 31, 2011 (A)	(A)-(B)	As of March 31, 2010(B)	(A)-(C)	As of March 31, 2009 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.1	(0.3)	0.4	(0.7)	1.1
Past due loans	延滞債権額	1.7	(0.1)	1.8	0.2	1.6
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.3	0.0	0.3	0.1	0.2
Total	合計	2.3	(0.4)	2.7	(0.5)	3.2

【Consolidated】

【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2011 (A)	(A)-(B)	As of March 31, 2010(B)	(A)-(C)	As of March 31, 2009 (C)
Loans to borrowers in bankruptcy	破綻先債権額	16,401	(25,120)	41,521	(63,045)	104,566
Past due loans	延滞債権額	156,541	(4,770)	161,311	5,254	156,057
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	6,161	(1,464)	7,625	(910)	8,535
Restructured loans	貸出条件緩和債権額	30,620	1,599	29,021	4,036	24,985
Total	合計	209,725	(29,755)	239,480	(54,664)	294,144
(Amount of partial direct written-off) (部分直接償却額)		98,844	(28,146)	126,990	37,962	89,028
Loans and bills discounted	貸出金残高(未残)	8,601,882	116,380	8,485,502	(475,720)	8,961,222

(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 March 31, 2011 (A)	(A)-(B)	As of March 31, 2010(B)	(A)-(C)	As of March 31, 2009 (C)
Loans to borrowers in bankruptcy	破綻先債権額	0.1	(0.3)	0.4	(0.7)	1.1
Past due loans	延滞債権額	1.8	(0.1)	1.9	0.2	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	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.3	0.0	0.3	0.1	0.2
Total	合計	2.4	(0.4)	2.8	(0.4)	3.2

## 2. Allowance for Loan Losses

## 2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(A)-(C)	As of March 31, 2009 (C)
Allowance for loan losses	貸倒引当金	73,862	(4,737)	78,599	(18,082)	96,681
Allowance for general loan losses	一般貸倒引当金	37,814	300	37,514	817	36,697
Allowance for specific loan losses	個別貸倒引当金	36,047	(5,037)	41,084	(18,899)	59,983
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 March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(A)-(C)	As of March 31, 2009 (C)
Allowance for loan losses	貸倒引当金	88,352	(6,054)	94,406	(16,007)	110,413
Allowance for general loan losses	一般貸倒引当金	46,665	945	45,720	1,760	43,960
Allowance for specific loan losses	個別貸倒引当金	41,686	(7,000)	48,686	(17,767)	66,453
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 March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(A)-(C)	As of March 31, 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	43.7	(2.2)	45.9	7.4	38.5
After partial direct written-off	部分直接償却後	17.5	(0.1)	17.6	(3.1)	20.7
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	56.7	0.0	56.7	8.2	48.5
After partial direct written-off	部分直接償却後	35.9	2.2	33.7	0.3	33.4

【Consolidated】

【連結】

(Unit:%)

		As of March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(A)-(C)	As of March 31, 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	48.0	(1.6)	49.6	7.5	42.1
After partial direct written-off	部分直接償却後	19.8	(0.5)	20.3	(2.2)	22.5
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	63.1	1.0	62.1	8.5	53.6
After partial direct written-off	部分直接償却後	42.1	2.7	39.4	1.9	37.5

## 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 March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(A)-(C)	As of March 31, 2009 (C)			
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	58,218	(22,931)	81,149	(48,458)	129,607			
Doubtful claims	危険債権	112,430	(8,931)	121,361	(8,866)	130,227			
Claims in need of special caution	要管理債権	36,758	115	36,643	3,127	33,516			
Sub-total (Claims in need of special caution or below)	要管理債権以下計 A	207,408	(31,745)	239,153	(54,198)	293,351			
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	1,215,875	52,423	1,163,452	53,322	1,110,130			
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,469,369	55,826	7,413,543	(503,683)	7,917,226			
Sub-total (Normal claims)	正常債権計	8,685,245	108,249	8,576,996	(450,361)	9,027,357			
Total (Credit exposures)	合計 B	8,892,653	76,503	8,816,150	(504,559)	9,320,709			
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	42,117	1,122	40,995	(34,004)	74,999		
Percentage of claims in need of special caution or below (%) A/B		要管理債権以下の割合 A / B (%)	2.3	(0.4)	2.7	(0.4)	3.1		

[Consolidated]		[連結]		(Unit:Millions of Yen)					
		As of March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(A)-(C)	As of March 31, 2009 (C)			
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	61,857	(24,620)	86,477	(47,501)	133,978			
Doubtful claims	危険債権	114,203	(9,947)	124,150	(7,632)	131,782			
Claims in need of special caution	要管理債権	36,782	135	36,647	3,126	33,521			
Sub-total (Claims in need of special caution or below)	要管理債権以下計 C	212,843	(34,432)	247,275	(52,007)	299,282			
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	1,220,444	53,495	1,166,949	51,931	1,115,018			
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,666,459	37,505	7,628,954	(528,974)	8,157,928			
Sub-total (Normal claims)	正常債権計	8,886,904	91,001	8,795,903	(477,043)	9,272,946			
Total (Credit exposures)	合計 D	9,099,748	56,569	9,043,179	(529,049)	9,572,228			
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	43,294	983	42,311	(33,754)	76,065		
Percentage of claims in need of special caution or below (%) C/D		要管理債権以下の割合 C / D (%)	2.3	(0.4)	2.7	(0.4)	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 March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(A)-(C)	As of March 31, 2009 (C)		
Coverage amount	保全額 A	174,497	(30,625)	205,122	(47,839)	252,961		
Allowance for loan losses	貸倒引当金	40,026	(4,581)	44,607	(18,938)	63,545		
Collateral and guarantees	担保保証等	134,470	(26,045)	160,515	(28,901)	189,416		
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権計 B	212,767	(30,738)	243,505	(91,329)	334,834		
Coverage ratio (%)	保全率 (%) A / B	82.0	(2.2)	84.2	8.7	75.5		

[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 March 31, 2011 (A)	(A)-(B)	As of March 31, 2010 (B)	(A)-(C)	As of March 31, 2009 (C)		
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	58,218	(22,931)	81,149	(48,458)	129,607		
Allowance for loan losses	貸倒引当金	24,308	2,503	21,805	(18,857)	40,662		
Collateral and guarantees	担保保証等	33,910	(25,433)	59,343	(29,602)	88,945		
Coverage ratio (%)	保全率 (%)	100.0	0.0	100.0	0.0	100.0		
Doubtful claims	危険債権	112,430	(8,931)	121,361	(8,866)	130,227		
Allowance for loan losses	貸倒引当金	11,494	(7,551)	19,045	137	18,908		
Collateral and guarantees	担保保証等	81,077	812	80,265	(2,442)	82,707		
Coverage ratio (%)	保全率 (%)	82.3	0.5	81.8	3.8	78.0		
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	42,117	1,122	40,995	(34,004)	74,999		
Allowance for loan losses	貸倒引当金	4,223	467	3,756	(218)	3,974		
Collateral and guarantees	担保保証等	19,483	(1,423)	20,906	3,143	17,763		
Coverage ratio (%)	保全率 (%)	56.2	(3.9)	60.1	31.2	28.9		

## ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO(As of March 31, 2011) 引当率・保全率(23年3月末)

【Non-consolidated】		【単体】	(Unit:Billions of Yen)				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
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						
			No categorization 非分類	Category 分類	Category 分類	Category 分類			
Legal bankruptcy 破綻先 16.6 ( 25.5)		Unrecoverable or valueless 破産更生債権及びこ れらに準ずる債権 58.2 ( 22.9)	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 41.5 (2.5)			29.7 (2.2)	28.4 ( 25.2)	0.0 (0.0)	0.0 (0.0)			
Possible bankruptcy 破綻懸念先 112.4 ( 8.9)		Doubtful 危険債権 112.4 ( 8.9)	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		11.4	36.6%	82.3%
			27.8 ( 6.3) [16.3]	64.7 ( 0.4) [64.7]	19.8 ( 2.2) [31.3]				
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 42.1 (1.2)	In need of special caution 要管理債権 36.7 (0.1)	Covered by collateral (担保) 19.4 Non-covered (信用) 22.6		[ ]: Credit exposures under each category before reserve [ ]内の計数は引当前の分類額		4.2	19.0%	56.2%
			Other than in need of special caution based on borrowers 要管理先以外 の要注意先 1,252.6 (52.6)	3.2 (0.7)	38.8 (0.4)				
	1,252.6 (52.6)	Normal 正常債権 8,685.2 (108.3)	288.5 (7.8)	921.9 (43.6)			14.1	1.1%	
	1,210.5 (51.4)								
Normal 正常先 7,469.3 (55.8)			7,469.3 (55.8)				19.4	0.2%	
Total 合計 8,892.6 (76.5) 100.0%		Total 合計 8,892.6 (76.5)	No categorization 非分類 7,818.8 (60.3) 87.9%	Category 分類 1,053.9 (18.4) 11.9%	Category 分類 19.8 ( 2.2) 0.2%	Category 分類 0.0 (0.0) 0.0%	Total 合計 73.6		Total coverage ratio 82.0%

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月末との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 March 31, 2011)

## 資産内容の開示における各種基準の比較(23年3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	
			(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 16.6		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 58.2	16.3	Loans to borrowers in bankruptcy 破綻先債権 16.3	
Virtual bankruptcy 実質破綻先 41.5			56.9	Past due loans 延滞債権 152.5	
Possible bankruptcy 破綻懸念先 112.4		Doubtful 危険債権 112.4	111.9		
In need of caution 要注意先 1,252.6	In need of special caution based on borrowers 要管理先 42.1	In need of special caution 要管理債権 36.7 ( )	36.7	6.1	Accruing loans contractually past due for 3 months or more 3ヵ月以上延滞債権 6.1
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,210.5			30.6	Restructured loans 条件緩和債権 30.6
Normal 正常先 7,469.3		Sub total 小計 207.4	Sub total 小計 205.6	Total 合計 205.6	
		Normal 正常債権 8,685.2		8,438.4	( ) Loans and bills discounted only ( ) 要管理債権は貸出金のみ
Total 合計 8,892.6		Total 合計 8,892.6	Total 合計 8,644.1		

## 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 March 31, 2011 (A)	April 1, 2010 - March 31, 2011 (A)-(B)		As of March 31, 2010(B)	
			Increase	Amount off- balanced		
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	58.2	(22.9)	21.5	44.4	81.1
Doubtful claims	危険債権	112.4	(8.9)	33.3	42.2	121.3
For the year ended March 31, 2011	23年3月期	170.6	(31.9)	54.8	86.7	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	破産更生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	22年3月期	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	破産更生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	21年3月期	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 the year ended March 31, 2011	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	25.2	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	28.8	15.4	11.6
Direct written-off	直接償却	(35.8)	21.3	(14.9)
Other	その他	67.9	72.2	35.0
Collection / repayment, etc	回収・返済等	45.7	51.3	17.9
Improvement in debtors' business performance	業況改善	22.2	20.9	17.1
Total	合計	86.7	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 the year ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2011		March 31, 2010		March 31, 2009	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	0	-	0	-	4	21.3
Category		0	-	1	0.5	10	10.9
Category		0	-	8	6.4	9	30.6
Category		1	0.1	5	6.0	11	26.2
Category		8	3.8	17	7.8	45	29.9
Category		16	8.5	28	20.0	15	7.0
Category		2	0.1	4	0.3	3	0.8
Category		4	3.9	5	1.6	10	5.6
Category		2	0.4	4	2.5	4	1.2
No rating	格付なし	0	-	2	0.1	5	1.4

Internal rating half a year before bankruptcy

倒産半期前の行内格付

For the year ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2011		March 31, 2010		March 31, 2009	
		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	2	2.9
Category		1	0.1	4	3.2	7	5.7
Category		0	-	0	-	10	36.4
Category		5	3.3	10	4.8	43	25.2
Category		14	8.3	33	25.2	25	37.4
Category		2	0.1	2	0.1	6	1.2
Category		4	0.6	7	6.3	11	12.8
Category		7	4.5	17	5.2	11	3.6
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(特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding loans in offshore market account)

## ① Classification of loans by type of industry

## ① 業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2011(A)	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)
Total	合 計					9,008,333
Manufacturing	製造業					1,021,699
Agriculture	農業					4,682
Forestry	林業					39
Fishery	漁業					6,693
Mining	鉱業					4,243
Construction	建設業					309,677
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業					13,753
IT and telecommunication	情報通信業					70,989
Transportation	運輸業					377,955
Wholesale and retail	卸売・小売業					737,506
Finance and insurance	金融・保険業					306,285
Real estate	不動産業					1,066,815
Services	各種サービス業					967,520
Local governments	地方公共団体					160,070
Others	その他					3,960,406

(Unit:Millions of Yen)

		As of March 31, 2011(A)	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)
Total	合 計	8,636,365	117,396	8,518,969		
Manufacturing	製造業	928,013	(20,673)	948,686		
Agriculture and forestry	農業、林業	4,278	(82)	4,360		
Fishery	漁業	8,074	1,849	6,225		
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,689	(4)	3,693		
Construction	建設業	266,887	4,633	262,254		
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14,481	3	14,478		
IT and telecommunication	情報通信業	60,654	(1,695)	62,349		
Transport and postal activities	運輸業、郵便業	350,247	(9,365)	359,612		
Wholesale and retail	卸売業、小売業	716,742	36,067	680,675		
Finance and insurance	金融業、保険業	217,986	(10,806)	228,792		
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,270,605	(2,042)	2,272,647		
Other services	その他の各種サービス業	693,752	(3,476)	697,228		
Local governments	地方公共団体	126,384	9,740	116,644		
Others	その他	2,974,573	113,247	2,861,326		

(注)日本標準産業分類の改定(平成19年11月)に伴い、22年3月期から業種の表示を一部変更しております。また、22年3月期から、個人に関する業種区分についても精緻化を図るため、業種の見直しを実施しており、この見直しにより、22年3月末の「不動産業、物品賃貸業」は1,193,458百万円増加し、「その他」は同額減少、23年3月末の「不動産業、物品賃貸業」は1,230,644百万円増加し、「その他」は同額減少しております。

Note:The representation of certain industry sectors has changed from the previous period in line with the November 2007 revision of the Japan Standard Industrial Classification.

As a consequence of a review of industry sectors conducted from the previous period to elaborate those industry sector classifications pertaining to individuals, the figure for "real estate and goods rental and leasing" at the end of March 2010 increased by ¥1,193,458 million while that for "others" decreased by the same amount.

The figure for "real estate and goods rental and leasing" at the end of March 2011 increased by ¥1,230,644 million while that for "others" decreased by the same amount.

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 March 31, 2011(A)	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)
Total	合 計					289,460
Manufacturing	製造業					20,055
Agriculture	農業					56
Forestry	林業					-
Fishery	漁業					-
Mining	鉱業					5
Construction	建設業					18,152
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業					18
IT and telecommunication	情報通信業					980
Transportation	運輸業					1,746
Wholesale and retail	卸売・小売業					28,035
Finance and insurance	金融・保険業					884
Real estate	不動産業					138,189
Services	各種サービス業					28,558
Local governments	地方公共団体					-
Others	その他					52,776

(Unit:Millions of Yen)

		As of March 31, 2011(A)	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)
Total	合 計	205,692	(27,038)	232,730		
Manufacturing	製造業	18,062	(4,523)	22,585		
Agriculture and forestry	農業、林業	43	3	40		
Fishery	漁業	3	3	-		
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4	0	4		
Construction	建設業	15,511	5,300	10,211		
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	1	(1)	2		
IT and telecommunication	情報通信業	650	(5,411)	6,061		
Transport and postal activities	運輸業、郵便業	1,016	217	799		
Wholesale and retail	卸売業、小売業	24,445	4,363	20,082		
Finance and insurance	金融業、保険業	784	394	390		
Real estate and goods rental and leasing	不動産業、物品賃貸業	72,185	(29,752)	101,937		
Other services	その他の各種サービス業	26,759	(2,001)	28,760		
Local governments	地方公共団体	-	-	-		
Others	その他	46,222	4,369	41,853		

(注)日本標準産業分類の改定(平成19年11月)に伴い、22年3月期から業種の表示を一部変更しております。

Note:The representation of certain industry sectors has changed from the previous period in line with the November 2007 revision of the Japan Standard Industrial Classification.

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]

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

(注) 要管理債権以下の債権を対象としております。

(Unit: Millions of Yen)

		As of March 31, 2011(A)	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)
Total	合 計					293,351
Manufacturing	製造業					20,485
Agriculture	農業					56
Forestry	林業					-
Fishery	漁業					-
Mining	鉱業					5
Construction	建設業					18,432
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業					18
IT and telecommunication	情報通信業					1,262
Transportation	運輸業					1,751
Wholesale and retail	卸売・小売業					29,417
Finance and insurance	金融・保険業					965
Real estate	不動産業					138,945
Services	各種サービス業					28,932
Local governments	地方公共団体					-
Others	その他					53,078

(Unit: Millions of Yen)

		As of March 31, 2011(A)	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)
Total	合 計	207,408	(31,745)	239,153		
Manufacturing	製造業	18,271	(8,736)	27,007		
Agriculture and forestry	農業、林業	43	3	40		
Fishery	漁業	3	3	-		
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	4	0	4		
Construction	建設業	15,557	5,307	10,250		
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	1	(1)	2		
IT and telecommunication	情報通信業	730	(5,446)	6,176		
Transport and postal activities	運輸業、郵便業	1,016	209	807		
Wholesale and retail	卸売業、小売業	25,116	4,064	21,052		
Finance and insurance	金融業、保険業	828	374	454		
Real estate and goods rental and leasing	不動産業、物品賃貸業	72,447	(29,761)	102,208		
Other services	その他の各種サービス業	27,078	(2,041)	29,119		
Local governments	地方公共団体	-	-	-		
Others	その他	46,308	4,279	42,029		

(注) 日本標準産業分類の改定(平成19年11月)に伴い、22年3月期から業種の表示を一部変更しております。

Note: The representation of certain industry sectors has changed from the previous period in line with the November 2007 revision of the Japan Standard Industrial Classification.

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 March 31, 2011(A)	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)
Loans to small and medium-sized businesses, etc	中小企業等貸出残高	7,043,041	100,919	6,942,122	(175,559)	7,117,681
Loans to small and medium-sized businesses	中小企業貸出	2,864,949	(31,944)	2,896,893	(270,759)	3,167,652
Loans to individuals	個人貸出(個人ローン)	4,178,092	132,863	4,045,229	95,200	3,950,029
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	81.5	0.1	81.4	2.4	79.0

## Loans to Individuals

## 個人ローン残高

[Non-Consolidated]

[単体]

(Unit:Millions of Yen)

		As of March 31, 2011(A)	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)
Loans to individuals	個人ローン残高	4,178,092	132,863	4,045,229	95,200	3,950,029
Residential loans	住宅系ローン	3,835,048	132,913	3,702,135	102,025	3,600,110
Housing loans	住宅ローン	2,604,403	95,726	2,508,677	86,317	2,422,360
Apartment loans	アパートローン	1,230,644	37,186	1,193,458	15,708	1,177,750
Other individual loans	その他のローン	343,044	(50)	343,094	(6,825)	349,919

## 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 March 31, 2011(A)	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)
Loans to Asian countries	アジア向け	12,213	1,190	11,023	6,419	4,604
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Latin America	中南米向け	2,491	(836)	3,327	(669)	3,996
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 the year ended

(Unit:Billions of Yen)

		March 31, 2011(A)	(A)-(B)	March 31, 2010(B)	(B)-(C)	March 31, 2009(C)
Deposits (outstanding balance)	預金(末残)	10,753.1	304.8	10,448.3	273.3	10,175.0
Deposits (average balance)	預金(平残)	10,338.6	196.8	10,141.8	228.4	9,913.4
Loans and bills discounted (outstanding balance)	貸出金(末残)	8,644.1	118.4	8,525.7	(482.6)	9,008.3
Loans and bills discounted (average balance)	貸出金(平残)	8,557.4	(221.3)	8,778.7	(66.8)	8,845.5

## Breakdown of depositors' categories

## 預金者別預金残高

Domestic branches (excluding deposits in offshore market account) (特別国際金融取引勘定を除く国内店分)

[Non-Consolidated]

[単体]

(Unit:Billions of Yen)

		As of March 31, 2011(A)	(A)-(B)	As of March 31, 2010(B)	(B)-(C)	As of March 31, 2009(C)
<Outstanding balance>	(末残)					
Individual	個人	7,971.5	171.3	7,800.2	90.8	7,709.4
Of which, liquid deposits	うち流動性預金	4,972.7	224.6	4,748.1	104.4	4,643.7
Of which, fixed deposits	うち定期性預金	2,940.8	(61.6)	3,002.4	(14.6)	3,017.0
Corporate	法人	1,999.2	101.4	1,897.8	43.8	1,854.0
Local Public	公金	682.6	57.2	625.4	132.8	492.6
Financial institutions	金融	92.0	(27.4)	119.4	7.4	112.0
Total	合計	10,745.5	302.7	10,442.8	274.7	10,168.1
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,963.5	292.1	9,671.4	239.4	9,432.0

[Non-Consolidated]

[単体]

For the year ended

(Unit:Billions of Yen)

		March 31, 2011(A)	(A)-(B)	March 31, 2010(B)	(B)-(C)	March 31, 2009(C)
<Average balance>	(平残)					
Individual	個人	7,903.7	121.5	7,782.2	98.2	7,684.0
Corporate	法人	1,923.7	12.0	1,911.7	80.8	1,830.9
Local Public	公金	434.2	64.0	370.2	51.8	318.4
Financial institutions	金融	71.3	(2.3)	73.6	(1.7)	75.3
Total	合計	10,333.1	195.2	10,137.9	229.2	9,908.7
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,562.4	235.0	9,327.4	191.8	9,135.6

## 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 the year ended

(Unit:Billions of Yen)

		March 31, 2011		March 31, 2010		March 31, 2009	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[217.6] 10,776.9	1.65	[209.6] 10,704.3	1.81	[217.3] 10,710.5	1.97
Of which, loans and bills discounted	うち貸出金	8,534.9	1.84	8,764.6	1.96	8,832.9	2.15
Of which, securities	うち有価証券	1,814.4	0.95	1,486.5	1.18	1,359.7	1.14
Of which, call loans	うちコールローン	8.4	0.26	17.7	0.20	38.0	0.74
Of which, bills bought	うち買入手形	-	-	-	-	1.7	0.58
Of which, due from banks	うち預け金	0.0	0.03	0.0	0.03	0.0	0.15
Of which, monetary claims bought	うち買入金銭債権	193.5	1.50	221.9	1.51	257.5	1.65
Interest-bearing liabilities	資金調達勘定	10,537.4	0.10	10,413.9	0.15	10,421.1	0.23
Of which, deposits	うち預金	10,153.6	0.07	9,982.0	0.12	9,794.4	0.21
Of which, negotiable certificates of deposit	うち譲渡性預金	116.7	0.10	204.1	0.19	247.2	0.55
Of which, call money	うちコールマネー	55.1	0.08	73.7	0.09	282.1	0.48
Of which, borrowed money	うち借入金	147.5	1.27	98.4	1.87	64.3	0.45
Of which, bonds payable	うち社債	64.3	1.99	55.5	2.15	32.9	1.54

(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 the year ended

(Unit:Billions of Yen)

		March 31, 2011		March 31, 2010		March 31, 2009	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	492.3	0.82	456.0	0.85	422.0	3.03
Of which, loans and bills discounted	うち貸出金	22.5	1.38	14.0	1.71	12.6	2.95
Of which, securities	うち有価証券	31.1	1.06	23.9	1.34	24.0	2.29
Of which, call loans	うちコールローン	77.8	0.59	56.7	0.66	91.1	3.04
Of which, due from banks	うち預け金	352.3	0.76	324.8	0.84	255.9	3.21
Interest-bearing liabilities	資金調達勘定	[217.6] 476.4	0.85	[209.6] 428.9	0.83	[217.3] 391.8	2.74
Of which, deposits	うち預金	184.9	0.37	159.7	0.35	118.9	1.56
Of which, call money	うちコールマネー	32.8	1.37	17.9	0.71	13.4	1.98
Of which, borrowed money	うち借入金	41.0	2.96	41.4	2.94	42.0	2.92

(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 the year ended

(Unit:Billions of Yen)

		March 31, 2011		March 31, 2010		March 31, 2009	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	11,051.6	1.64	10,950.7	1.80	10,915.2	2.05
Of which, loans and bills discounted	うち貸出金	8,557.4	1.84	8,778.7	1.96	8,845.5	2.16
Of which, securities	うち有価証券	1,845.6	0.95	1,510.5	1.18	1,383.8	1.16
Of which, call loans	うちコールローン	86.2	0.56	74.4	0.55	129.1	2.37
Of which, bills bought	うち買入手形	-	-	-	-	1.7	0.58
Of which, due from banks	うち預け金	352.3	0.76	324.8	0.84	255.9	3.21
Of which, monetary claims bought	うち買入金銭債権	193.5	1.50	221.9	1.51	257.5	1.65
Interest-bearing liabilities	資金調達勘定	10,796.2	0.13	10,633.1	0.17	10,595.6	0.32
Of which, deposits	うち預金	10,338.6	0.07	10,141.8	0.12	9,913.4	0.22
Of which, negotiable certificates of deposit	うち譲渡性預金	116.7	0.10	204.1	0.19	247.2	0.55
Of which, call money	うちコールマネー	88.0	0.56	91.6	0.21	295.5	0.55
Of which, borrowed money	うち借入金	188.5	1.64	139.8	2.19	106.3	1.42
Of which, bonds payable	うち社債	64.3	1.99	55.5	2.15	32.9	1.54

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.