

## Summary of Financial Results for the 3<sup>rd</sup> Quarter ended December 31, 2009



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

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

### 1. Consolidated Financial Results (for the nine months ended December 31, 2009)

#### (1) Consolidated Operating Results

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

	Ordinary Income	Ordinary Profit	Net Income
Nine months ended December 31, 2009	225,510 (11.7%)	35,034 46.5%	20,744 22.5%
Nine months ended December 31, 2008	255,541 —	23,899 —	16,931 —

	Net Income per Share	Net Income per Share(Diluted)
Nine months ended December 31, 2009	¥15.25	¥15.25
Nine months ended December 31, 2008	¥12.39	¥12.38

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

#### (2) Consolidated Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
December 31, 2009	11,946,774	744,411	5.8%	¥511.31
March 31, 2009	12,034,535	714,086	5.5%	¥489.49

(Reference) Own Capital: December 31, 2009: ¥695,340 million; March 31, 2009: ¥665,644 million

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

### 2. Dividend on Common Stock

	Cash Dividends per Share				
	1 <sup>st</sup> Quarter-End	2 <sup>nd</sup> Quarter-End	3 <sup>rd</sup> Quarter-End	Fiscal Year-End	Annual
Fiscal year ended March 31, 2009	—	¥5.00	—	¥5.00	¥10.00
Fiscal year ending March 31, 2010	—	¥5.00	—	—	—
Fiscal year ending March 31, 2010 (Forecasts)	—	—	—	¥5.00	¥10.00

(Note) Revision of forecasts for dividends in the three months ended December 31, 2009: No

### 3. Forecasts for the fiscal year ending March 31, 2010 (Consolidated basis)

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

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Fiscal year ending March 31, 2010	302,000 (10.8%)	43,000 408.9%	24,000 226.7%	¥17.64

(Note 1) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(Note 2) Revision of earnings forecasts in the three months ended December 31, 2009: No

### 4. Other Information

- (1) Changes in the scope of consolidated significant subsidiaries in the nine months ended December 31, 2009: No
- (2) Adoption of simplified accounting methods or accounting methods used specifically for quarterly consolidated financial statements: Adopted  
 \* Please refer to "4. Others" in the Qualitative Information and Financial Statements section on page 2 for detailed information.
- (3) Changes in significant accounting principles, procedures and presentation
  - (a) Changes due to revisions of accounting standards etc.: No
  - (b) Changes other than (a) above: No
- (4) Number of common shares issued
  - (a) Number of share issued (including treasury shares)
 

December 31, 2009:	1,361,071,054 shares;	March 31, 2009:	1,361,071,054 shares
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  - (b) Number of treasury shares
 

December 31, 2009:	1,164,400 shares;	March 31, 2009:	1,204,949 shares
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  - (c) Average outstanding shares for the nine months ended
 

December 31, 2009:	1,359,887,984 shares;	December 31, 2008:	1,365,540,708 shares
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(Notes for using forecasts information etc.)

1. There are no changes to our consolidated earnings forecasts for the fiscal year ending March 31, 2010, released on November 13, 2009.
2. 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.

## 【Qualitative Information and Financial Statements】

### 1. Qualitative information related to the consolidated results of operations

The consolidated 3<sup>rd</sup> quarter (cumulative year-to-date basis; hereinafter, “the term under review”), saw a decrease in ordinary income of 30,031 million yen year-on-year to 225,510 million yen due to a decrease in interest income centered on interest on loans and discounts and a decrease in other ordinary income caused by a decline in income from derivatives other than for trading or hedging.

On the other hand, ordinary expenses decreased 41,166 million yen year-on-year to 190,475 million yen, due to a decline in interest expenses centered on interest on deposits, and decline in other expenses including losses on devaluation of stocks and other securities.

As a result, ordinary profit increased by 11,135 million yen year-on-year to 35,034 million yen.

### 2. Qualitative information related to the consolidated financial conditions

As a result of efforts to expand deposits through the pursuit of composite transactions, deposits increased during the term under review by 47.7 billion yen to 10,205.9 billion yen. Of these deposits, fixed deposits increased during the term under review by 73.7 billion yen to 3,506.5 billion yen.

And, in spite of efforts to expand business dealings with individuals and companies, loans and bills discounted decreased during the term under review by 265.9 billion yen to 8,695.3 billion yen.

However, securities increased during the term under review by 222.3 billion yen to 1,570.8 billion yen; of these, government bonds increased during the term under review by 168.1 billion yen to 688.7 billion yen.

In addition, total assets decreased during the term under review by 87.8 billion yen to 11,946.7 billion yen, while net assets increased by 30.4 billion yen to 744.4 billion yen.

### 3. Qualitative information related to the consolidated earnings forecasts

There are no changes to our earnings forecasts for full year, released on Nov 13, 2009.

### 4. Others

- (1) Changes in scope of consolidation involving “Specified Subsidiaries” (*Tokutei Kogaisya*) during the period:

Not applicable

- (2) Simplified accounting methods and accounting methods used specifically for quarterly consolidated financial statements

(Simplified accounting methods)

i) Depreciation

Depreciation for tangible fixed assets, which are depreciated under the declining-balance method, is computed by proportionally allocating the estimated depreciation for the fiscal year.

ii) Allowance for loan losses

Allowances for loan losses for claims other than claims on “bankrupt borrowers” and “substantially bankrupt borrowers” and claims on “potentially bankrupt borrowers” for which allowances are provided in specific amounts, are recorded by applying the expected loan loss ratio for the year ended September 30, 2009.

iii) Taxes

Income taxes are calculated based on the same method as the year-end accounts. However, only material adjustment items and tax-deducted items are applied.

iv) Collectability of deferred tax assets

The collectability of deferred tax assets is determined based on the earnings projections and tax planning used in the fiscal year ended September 30, 2009, as temporary differences were not considered to have changed drastically from September 30, 2009.

v) Elimination of inter-company claims and obligations, and transactions between consolidated companies

Claims and obligations between consolidated companies are eliminated without adjusting for differences between the claims and the obligations, to the extent it is regarded as reasonable.

Differences in transactions between consolidated companies are eliminated by a measure deemed reasonable.

(Accounting methods used specifically for quarterly consolidated financial statements)

Not applicable

- (3) Changes in accounting policies, procedures and presentation rules applied in the preparation of the quarterly consolidated financial statements

Not applicable

## 5. Consolidated Financial Statements

## (1) Consolidated Balance Sheets

	(Unit: Millions of Yen)	
	As of December 31, 2009	As of March 31, 2009 (Summary)
<b>Assets:</b>		
Cash and due from banks	630,834	623,224
Call loans and bills bought	71,320	72,076
Monetary claims bought	222,292	246,295
Trading assets	65,180	59,916
Securities	1,570,861	1,348,507
Loans and bills discounted	8,695,336	8,961,222
Foreign exchanges	5,247	7,257
Lease receivables and investment assets	58,801	67,498
Other assets	146,856	134,525
Tangible fixed assets	129,299	137,076
Intangible fixed assets	16,637	18,941
Deferred tax assets	66,502	68,042
Customers' liabilities for acceptances and guarantees	371,063	400,362
Allowance for loan losses	(103,460)	(110,413)
<b>Total assets</b>	<b>11,946,774</b>	<b>12,034,535</b>
<b>Liabilities:</b>		
Deposits	10,205,942	10,158,230
Negotiable certificates of deposit	118,173	130,520
Call money and bills sold	164,168	127,764
Trading liabilities	1,703	1,426
Borrowed money	123,182	250,293
Foreign exchanges	29	45
Bonds payable	64,300	34,300
Other liabilities	130,295	194,063
Provision for retirement benefits	111	91
Provision for reimbursement of deposits	773	879
Reserves under the special laws	1	0
Provision for contingent loss	569	420
Deferred tax liabilities for land revaluation	22,048	22,048
Acceptances and guarantees	371,063	400,362
<b>Total liabilities</b>	<b>11,202,362</b>	<b>11,320,448</b>
<b>Net assets:</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Retained earnings	254,682	247,545
Treasury stock	(681)	(712)
<b>Total shareholders' equity</b>	<b>646,874</b>	<b>639,706</b>
Valuation difference on available-for-sale securities	16,948	(5,517)
Deferred gains or losses on hedges	(6)	(69)
Revaluation reserve for land	31,524	31,524
<b>Total valuation and translation adjustments</b>	<b>48,466</b>	<b>25,937</b>
Subscription rights to shares	160	87
Minority interests	48,910	48,354
<b>Total net assets</b>	<b>744,411</b>	<b>714,086</b>
<b>Total liabilities and net assets</b>	<b>11,946,774</b>	<b>12,034,535</b>

(2) Consolidated Statements of Income  
(For the nine months ended )

(Unit: Millions of Yen)

	December 31,2008	December 31,2009
Ordinary income :	255,541	225,510
Interest income :	169,648	149,003
Of which, interest on loans and discounts	143,792	131,317
Of which, interest and dividends on securities	11,757	12,318
Fees and commissions	34,227	36,092
Trading income	835	1,065
Other ordinary income	40,330	33,596
Other income	10,499	5,751
Ordinary expenses :	231,641	190,475
Interest expenses :	28,188	13,987
Of which, interest on deposits	18,765	10,165
Fees and commissions payments	6,278	7,448
Trading expenses	81	69
Other ordinary expenses	35,472	28,977
General and administrative expenses	83,248	81,847
Other expenses	78,372	58,145
Ordinary profit	23,899	35,034
Extraordinary income :	2,295	1,655
Recoveries of written-off claims	2,295	1,655
Extraordinary loss :	445	1,012
Loss on disposal of noncurrent assets	445	1,011
Other	0	1
Income before income taxes	25,750	35,677
Income taxes current	18,815	26,718
Income taxes deferred	(10,594)	(12,875)
Total income taxes	8,221	13,842
Minority interests in income	596	1,091
Net income	16,931	20,744

. Digest of Financial Results for the nine months ended December 31, 2009  
 . 平成22年3月期 第3四半期決算の概況

1. Profit and Loss  
 [Non-Consolidated]

1. 損益状況  
 [単体]

(Unit: Millions of Yen)

		For the nine months ended		For the year ended		
		December 31, 2009(A)	(A)-(B)	December 31, 2008(B)	March 31, 2009 (Reference)	
1	Gross operating income	業務粗利益	157,998	(6,965)	164,963	224,563
2	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	159,189	(14,682)	173,871	232,265
3	Gross operating income from domestic operations	国内業務粗利益	156,010	(5,617)	161,627	220,318
4	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	157,192	(13,147)	170,339	227,785
5	Interest income	資金利益	133,884	(5,281)	139,165	187,802
6	Fees and commissions	役務取引等利益	20,689	(1,504)	22,193	30,421
7	Trading income	特定取引利益	421	(397)	818	1,028
8	Other ordinary income	その他業務利益	1,014	1,564	(550)	1,066
9	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(1,182)	7,530	(8,712)	(7,466)
10	Gross operating income from international operations	国際業務粗利益	1,987	(1,349)	3,336	4,244
11	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	1,996	(1,535)	3,531	4,480
12	Interest income	資金利益	324	(1,317)	1,641	2,046
13	Fees and commissions	役務取引等利益	277	(56)	333	428
14	Trading income	特定取引利益	(69)	(11)	(58)	(56)
15	Other ordinary income	その他業務利益	1,455	36	1,419	1,826
16	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(8)	187	(195)	(235)
17	Expenses	経費(除く臨時処理分) ( )	74,692	(2,717)	77,409	103,182
18	Personnel	人件費 ( )	29,125	(8)	29,133	38,974
19	Facilities	物件費 ( )	40,741	(2,638)	43,379	57,758
20	Taxes	税金 ( )	4,825	(71)	4,896	6,450
21	(Reference) OHR (17÷1)	(参考)OHR (17÷1)	47.2%	0.3%	46.9%	45.9%
22	Core net business profit	実質業務純益	83,305	(4,248)	87,553	121,380
23	(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	84,496	(11,965)	96,461	129,083
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 ( )	4,656	(1,817)	6,473	15,161
25	Net business profit	業務純益	78,648	(2,432)	81,080	106,219
26	(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(1,191)	7,716	(8,907)	(7,702)
27	Non-recurring gains (losses)	臨時損益	(43,623)	12,452	(56,075)	(96,589)
28	Disposal of bad debts	不良債権処理額 ( )	42,570	840	41,730	72,003
29	Written-off of loans	貸出金償却 ( )	20,016	2,959	17,057	22,849
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ( )	22,047	(2,322)	24,369	48,750
31	Loss on sales of non-performing loans	延滞債権等売却損 ( )	11	(6)	17	27
32	Other	その他 ( )	495	210	285	375
33	(Credit costs) (24+28)	(与信費用) (24+28) ( )	47,227	(976)	48,203	87,164
34	Gains or losses on stocks and other securities	株式等関係損益	2,812	13,806	(10,994)	(19,783)
35	Gains on sales of stocks and other securities	株式等売却益	3,705	(5,110)	8,815	9,277
36	Losses on sales of stocks and other securities	株式等売却損 ( )	153	32	121	121
37	Losses on devaluation of stocks and other securities	株式等償却 ( )	739	(18,948)	19,687	28,939
38	Other non-recurring gains (losses)	その他の臨時損益	(3,864)	(514)	(3,350)	(4,802)
39	Ordinary profit	経常利益	35,025	10,020	25,005	9,629
40	Extraordinary income (loss)	特別損益	(25)	(1,036)	1,011	735
41	Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(1,007)	(566)	(441)	(1,354)
42	Gain on disposal of noncurrent assets	固定資産処分益	-	-	-	140
43	Loss on disposal of noncurrent assets	固定資産処分損 ( )	1,007	566	441	1,494
44	Recoveries of written-off claims	償却債権取立益	982	(470)	1,452	2,089
45	Income before income taxes	税引前四半期(当期)純利益	34,999	8,983	26,016	10,365
46	Income taxes - current	法人税、住民税及び事業税 ( )	25,576	8,205	17,371	19,533
47	Income taxes - deferred	法人税等調整額 ( )	(11,743)	(2,434)	(9,309)	(17,821)
48	Total income taxes	法人税等合計 ( )	13,832	5,770	8,062	1,711
49	Net income	四半期(当期)純利益	21,166	3,213	17,953	8,653
	Real credit costs (33-44)	実質与信費用 (33-44) ( )	46,245	(505)	46,750	85,075

(Unit:Millions of Yen)

【Consolidated】		【連結】		For the nine months ended		For the year ended	
				December 31, 2009(A)	(A)-(B)	December 31, 2008(B)	March 31, 2009 (Reference)
Consolidated gross operating income	連結粗利益	169,275	(5,745)	175,020	238,532		
Interest income	資金利益	135,016	(6,444)	141,460	190,781		
Fees and commissions	役務取引等利益	28,644	696	27,948	38,304		
Trading income	特定取引利益	995	241	754	1,113		
Other ordinary income	その他業務利益	4,619	(238)	4,857	8,332		
General and administrative expenses	営業経費 ( )	81,847	(1,401)	83,248	111,378		
Credit costs	与信費用 ( )	54,255	(1,380)	55,635	96,837		
Written-off of loans	貸出金償却 ( )	24,025	3,935	20,090	27,201		
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ( )	23,598	(3,568)	27,166	51,868		
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ( )	6,124	(1,952)	8,076	17,363		
Other	その他 ( )	506	204	302	403		
Gains or losses on stocks and other securities	株式等関係損益	2,621	13,862	(11,241)	(20,229)		
Other	その他	(759)	236	(995)	(1,637)		
Ordinary profit	経常利益	35,034	11,135	23,899	8,449		
Extraordinary income (loss)	特別損益	642	(1,208)	1,850	1,720		
Income before income taxes	税金等調整前四半期(当期)純利益	35,677	9,927	25,750	10,170		
Income taxes - current	法人税、住民税及び事業税 ( )	26,718	7,903	18,815	21,586		
Income taxes - deferred	法人税等調整額 ( )	(12,875)	(2,281)	(10,594)	(19,464)		
Total income taxes	法人税等合計 ( )	13,842	5,621	8,221	2,121		
Minority interests in income	少数株主利益 ( )	1,091	495	596	703		
Net income	四半期(当期)純利益	20,744	3,813	16,931	7,344		
Real credit costs (including recoveries of written-off claims)	実質与信費用 (償却債権取立益含む)	52,599	(741)	53,340	93,758		

(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)

(Unit:Millions of Yen)

【Reference】		【参考】		For the nine months ended		For the year ended	
				December 31, 2009(A)	(A)-(B)	December 31, 2008(B)	March 31, 2009 (Reference)
Consolidated net business profit	連結業務純益	91,816	(3,428)	95,244	131,660		

(注) 1. 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)  
2. 当期より、子会社の経常利益から与信費用を控除しております。なお、従前の基準で算出した場合の「連結業務純益」は、つぎのとおりであります。

(Note1) Consolidated net business profit = Non-consolidated core net business profit + Ordinary profit of consolidated subsidiaries (before excluding Credit costs) + Ordinary profit of equity-method affiliates × share of stockholders equity - internal trade (dividend, etc)

(Note2) Credit costs are deducted from ordinary profit of consolidated subsidiaries from the nine months ended December 31, 2009. Consolidated net business profit calculated on the former standard is shown below.

(Unit:Millions of Yen)

		For the nine months ended		For the year ended	
		December 31, 2009(A)	(A)-(B)	December 31, 2008(B)	March 31, 2009 (Reference)
Consolidated net business profit	連結業務純益	86,467	(2,651)	89,118	124,169

## 【Number of Consolidated Subsidiaries】

## 【連結対象会社数】

(Unit: Number of Companies)

		For the nine months ended		For the year ended	
		As of December 31, 2009(A)	(A)-(B)	As of December 31, 2008(B)	As of March 31, 2009
Number of consolidated subsidiaries	連結子会社数	11	1	10	11
Number of companies accounted for by the equity method	持分法適用会社数	0	0	0	0

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

## 2. 資金平残(国内業務部門)

(Unit:Billions of Yen)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2009(A)	(A)-(B)	December 31, 2008(B)	March 31, 2009 (Reference)		
Interest-earning assets	資金運用勘定	10,693.0	10.3	10,682.7	10,710.5		
Loans and bills discounted	貸出金	8,810.6	34.8	8,775.8	8,832.9		
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	7,044.6	48.9	6,995.7	7,026.3		
Securities	有価証券	1,430.6	89.9	1,340.7	1,359.7		
Bonds	債券	1,282.1	114.4	1,167.7	1,185.8		
Stocks	株式	148.5	(24.5)	173.0	173.9		
Interest-bearing liabilities	資金調達勘定	10,400.2	9.0	10,391.2	10,421.1		
Deposits	預金	9,968.5	198.7	9,769.8	9,794.4		
Deposits from individuals	個人預金	7,723.1	98.9	7,624.2	7,640.9		
External liabilities	外部負債	151.8	(210.4)	362.2	346.4		

## 3. Interest Margins (Domestics)

## 3. 利回・利鞘(国内業務部門)

(Unit:%)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2009(A)	(A)-(B)	December 31, 2008(B)	March 31, 2009 (Reference)		
Yield on interest-earning assets A	資金運用利回 A	1.81	(0.16)	1.97	1.97		
Loans and bills discounted	貸出金利回	1.97	(0.20)	2.17	2.15		
Securities	有価証券利回	1.11	0.00	1.11	1.14		
Yield on interest-bearing liabilities B	資金調達利回 B	0.15	(0.10)	0.25	0.23		
Deposits	預金利回	0.12	(0.11)	0.23	0.21		
External liabilities	外部負債利回	1.24	0.69	0.55	0.48		
Expenses ratio	経費率	0.94	(0.05)	0.99	0.99		
Total funding cost C	資金調達原価 C	1.08	(0.13)	1.21	1.19		
Yield spread A - B	資金運用調達利回差 A - B	1.66	(0.06)	1.72	1.74		
Interest margin between loans and deposits	預貸金利鞘	0.90	(0.04)	0.94	0.94		
Net interest margin A - C	総資金利鞘 A - C	0.73	(0.03)	0.76	0.78		

## 4. Gains and Losses on Investment Securities

## 4. 有価証券関係損益

## Gains and Losses on Bonds

## 国債等債券損益

(Unit:Millions of Yen)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2009(A)	(A)-(B)	December 31, 2008(B)	March 31, 2009 (Reference)		
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(1,191)	7,716	(8,907)	(7,702)		
Gain on sales	売却益	975	902	73	1,194		
Gain on redemption	償還益	-	-	-	-		
Loss on sales	売却損 ( )	122	(5,911)	6,033	6,083		
Loss on redemption	償還損 ( )	1,960	1,084	876	938		
Loss on devaluation	償却 ( )	84	(1,987)	2,071	1,874		

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益 For the nine months ended

(Unit:Millions of Yen)

		December 31, 2009(A)	(A)-(B)	December 31, 2008(B)	March 31, 2009 (Reference)	
Gains (losses) on bonds derivatives	債券デリバティブ損益	223	(5,915)	6,138	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	(968)	1,800	(2,768)	(1,454)	

## Gains or Losses on stocks and other securities

## 株式等関係損益

(Unit:Millions of Yen)

【Non-Consolidated】		【単体】		For the nine months ended		For the year ended	
		December 31, 2009(A)	(A)-(B)	December 31, 2008(B)	March 31, 2009 (Reference)		
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	2,812	13,806	(10,994)	(19,783)		
Gain on sales	売却益	3,705	(5,110)	8,815	9,277		
Loss on sales	売却損 ( )	153	32	121	121		
Loss on devaluation	償却 ( )	739	(18,948)	19,687	28,939		

## 5. Net Unrealized Gains on Marketable Securities

## 5.時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of December 31, 2009					As of September 30, 2009			
		Balance sheet amount	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Balance sheet amount	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	150,416	4,447	492	4,475	27	139,517	3,955	3,956	0
Available-for-sale	その他有価証券	1,328,511	27,565	(95)	46,361	18,796	1,229,564	27,660	45,618	17,958
	Equity securities	128,310	11,920	(5,411)	25,171	13,251	134,535	17,331	28,300	10,969
	Debt securities	1,015,683	19,084	4,753	20,058	973	906,626	14,331	16,365	2,034
	Of which, floating-rate government bonds	178,812	9,335	1,277	9,335	—	177,418	8,058	8,058	—
	Other securities	184,517	(3,439)	562	1,131	4,571	188,402	(4,001)	952	4,954
Total	合計	1,478,928	32,012	396	50,836	18,823	1,369,081	31,616	49,574	17,958
	Equity securities	128,310	11,920	(5,411)	25,171	13,251	134,535	17,331	28,300	10,969
	Debt securities	1,166,100	23,532	5,246	24,533	1,000	1,046,143	18,286	20,322	2,035
	Other securities	184,517	(3,439)	562	1,131	4,571	188,402	(4,001)	952	4,954

(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. 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、21年12月末は 10,627百万円、21年9月末は 9,621百万円であります。

(Note1) "Available-for-sale securities" are marked to market; the difference between the balance sheet figure and the acquisition cost is posted as "Net"

(Note2) 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 ¥10,627 million at the end of December 2009 and ¥9,621 million at the end of September 2009.

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of December 31, 2009					As of September 30, 2009			
		Balance sheet amount	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Balance sheet amount	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	151,429	4,456	495	4,484	27	140,531	3,961	3,962	0
Available-for-sale	その他有価証券	1,330,793	27,299	(8)	46,647	19,348	1,231,804	27,307	45,868	18,560
	Equity securities	130,592	11,654	(5,324)	25,457	13,803	136,775	16,978	28,550	11,571
	Debt securities	1,015,683	19,084	4,753	20,058	973	906,626	14,331	16,365	2,034
	Of which, floating-rate government bonds	178,812	9,335	1,277	9,335	—	177,418	8,058	8,058	—
	Other securities	184,517	(3,439)	562	1,131	4,571	188,402	(4,001)	952	4,954
Total	合計	1,482,223	31,756	487	51,131	19,375	1,372,336	31,269	49,831	18,561
	Equity securities	130,592	11,654	(5,324)	25,457	13,803	136,775	16,978	28,550	11,571
	Debt securities	1,167,113	23,541	5,248	24,542	1,000	1,047,157	18,293	20,328	2,035
	Other securities	184,517	(3,439)	562	1,131	4,571	188,402	(4,001)	952	4,954

(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. 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、21年12月末は 10,627百万円、21年9月末は 9,621百万円であります。

(Note1) "Available-for-sale securities" are marked to market; the difference between the balance sheet figure and the acquisition cost is posted as "Net"

(Note2) 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 ¥10,627 million at the end of December 2009 and ¥9,621 million at the end of September 2009.



## 6. Derivative contracts (Consolidated)

## 6.デリバティブ取引 (連結)

## Interest rate contracts

## 金利関連取引

(Unit: Millions of Yen)

				As of December 31, 2009			As of September 30, 2009		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
OTC	Interest rate swaps	店頭	金利スワップ	3,269,676	4,393	4,393	3,291,803	4,113	4,113
	Others		その他	87,853	(33)	1,362	83,765	(52)	1,610
Total			合計		4,360	5,756		4,061	5,724

(注) ヘッジ会計を適用しているデリバティブ取引は、上記記載から除いております。

(Note) Derivative transactions subject to hedge accounting are not included in the above table.

## Foreign exchange

## 通貨関連取引

(Unit: Millions of Yen)

				As of December 31, 2009			As of September 30, 2009		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
OTC	Currency swaps	店頭	通貨スワップ	269,762	1,936	1,936	283,276	1,980	1,980
	Forward exchange contracts		為替予約	510,404	7	7	447,693	(56)	(56)
	Options		通貨オプション	107,707	126	961	84,344	74	720
Total			合計		2,070	2,904		1,999	2,645

(注) ヘッジ会計を適用しているデリバティブ取引は、上記記載から除いております。

(Note) Derivative transactions subject to hedge accounting are not included in the above table.

## Stocks contracts

## 株式関連取引

Not applicable

該当事項はありません。

## Bonds contracts

## 債券関連取引

(Unit: Millions of Yen)

				As of December 31, 2009			As of September 30, 2009		
				Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)	Contract or Notional Amount	Fair Value (Loss)	Valuation Gain (Loss)
Market	Futures	金融商品取引所	債券先物	698	-	-	-	-	-
OTC	Options	店頭	債券店頭オプション	20,000	(26)	2	-	-	-
Total			合計		(26)	2		-	-

## Commodity related transactions

## 商品関連取引

Not applicable

該当事項はありません。

## Credit derivative transactions

## クレジット・デリバティブ取引

Not applicable

該当事項はありません。

## . LOANS AND OTHER ASSETS INFORMATION

## . 貸出金等の状況

## 1. Risk Managed Loan Information

## 1. リスク管理債権の状況

[Non-Consolidated]

【単体】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of December 31, 2009(A)	(A)-(B)	As of September 30, 2009(B)
Loans to borrowers in bankruptcy	破綻先債権額	64,270	(22,787)	87,057
Past due loans	延滞債権額	159,415	3,904	155,511
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	13,923	1,088	12,835
Restructured loans	貸出条件緩和債権額	29,518	(903)	30,421
Total	合計	267,127	(18,698)	285,825
(Amount of partial direct written-off)	(部分直接償却額)	116,112	14,088	102,024
Loans and bills discounted	貸出金残高(未残)	8,733,535	(4,048)	8,737,583

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

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

(Note1) The amounts are presented after partial direct written-off.

(Note2) The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

[Consolidated]

【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of December 31, 2009(A)	(A)-(B)	As of September 30, 2009(B)
Loans to borrowers in bankruptcy	破綻先債権額	64,288	(22,790)	87,078
Past due loans	延滞債権額	165,369	3,962	161,407
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	13,923	1,088	12,835
Restructured loans	貸出条件緩和債権額	29,522	(899)	30,421
Total	合計	273,103	(18,640)	291,743
(Amount of partial direct written-off)	(部分直接償却額)	128,907	14,452	114,455
Loans and bills discounted	貸出金残高(未残)	8,695,336	(3,851)	8,699,187

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

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

(Note1) The amounts are presented after partial direct written-off.

(Note2) The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

## 2. Status of Claims disclosed under the Financial Revitalization Law

## 2. 金融再生法開示債権の状況

[Non-Consolidated]

【単体】

(Unit:Millions of Yen)

		As of December 31, 2009(A)	(A)-(B)	As of September 30, 2009(B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	102,215	(15,435)	117,650
Doubtful claims	危険債権	125,266	(3,114)	128,380
Claims in need of special caution	要管理債権	43,442	186	43,256
Sub-total (Claims in need of special caution or below)	要管理債権以下計	270,924	(18,363)	289,287
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,131,009	29,573	1,101,436
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,626,687	(17,941)	7,644,628
Sub-total (Normal claims)	正常債権計	8,757,696	11,632	8,746,064
Total (Credit exposures)	合計	9,028,621	(6,731)	9,035,352
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	50,451	(4,625)	55,076
Percentage of claims in need of special caution or below	A / B	不良債権比率	A / B	3.0%
				(0.2%)
				3.2%

[Consolidated]

【連結】

(Unit:Millions of Yen)

		As of December 31, 2009(A)	(A)-(B)	As of September 30, 2009(B)
Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	107,826	(15,290)	123,116
Doubtful claims	危険債権	127,145	(3,112)	130,257
Claims in need of special caution	要管理債権	43,446	190	43,256
Sub-total (Claims in need of special caution or below)	要管理債権以下計	278,418	(18,213)	296,631
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,134,935	29,094	1,105,841
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,853,598	(23,393)	7,876,991
Sub-total (Normal claims)	正常債権計	8,988,534	5,701	8,982,833
Total (Credit exposures)	合計	9,266,952	(12,512)	9,279,464
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	51,632	(4,758)	56,390
Percentage of claims in need of special caution or below	C / D	不良債権比率	C / D	3.0%
				(0.1%)
				3.1%

## 3. Loan Portfolio Information

## 3. 業種別貸出金等の状況

## 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 December 31, 2009(A)	(A)-(B)	(A)-(C)	As of December 31, 2008(B)	As of September 30, 2009(C)
Domestic offices (excluding loans in offshore market account)	国内店分 (除く特別国際金融取引勘定)				9,082,044	
Manufacturing	製造業				1,099,594	
Agriculture	農業				4,654	
Forestry	林業				42	
Fishery	漁業				7,411	
Mining	鉱業				4,359	
Construction	建設業				320,127	
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業				14,508	
IT and telecommunication	情報通信業				73,872	
Transportation	運輸業				387,263	
Wholesale and retail	卸売・小売業				750,965	
Finance and insurance	金融・保険業				274,435	
Real estate	不動産業				1,100,929	
Services	各種サービス業				991,935	
Local governments	地方公共団体				130,066	
Others	その他				3,921,883	

(Unit:Millions of Yen)

		As of December 31, 2009(A)	(A)-(B)	(A)-(C)	As of December 31, 2008(B)	As of September 30, 2009(C)
Domestic offices (excluding loans in offshore market account)	国内店分 (除く特別国際金融取引勘定)	8,726,707		(10,876)		8,737,583
Manufacturing	製造業	1,015,543		(5,405)		1,020,948
Agriculture and forestry	農業、林業	4,617		426		4,191
Fishery	漁業	7,404		173		7,231
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,813		(111)		3,924
Construction	建設業	269,118		(6,247)		275,365
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	13,904		190		13,714
IT and telecommunication	情報通信業	66,007		(1,060)		67,067
Transport and postal activities	運輸業、郵便業	375,535		1,872		373,663
Wholesale and retail	卸売業、小売業	700,778		(1,408)		702,186
Finance and insurance	金融業、保険業	254,346		3,699		250,647
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,314,646		(45,757)		2,360,403
Other services	その他の各種サービス業	738,441		11,092		727,349
Local governments	地方公共団体	119,441		8,417		111,024
Others	その他	2,843,114		23,243		2,819,871

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

また、当期から、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21年12月末の「不動産業、物品賃貸業」は1,187,117百万円増加し、「その他」は同額減少、21年9月末の「不動産業、物品賃貸業」は1,181,135百万円増加し、「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 1st quarter 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 1st quarter to elaborate those industry sector classifications pertaining to individuals, the figure for "real estate and goods rental and leasing" at the end of December 2009 increased by ¥1,187,117 million while that for "others" decreased by the same amount, and the figure for "real estate and goods rental and leasing" at the end of September 2009 increased by ¥1,181,135 million while that for "others" decreased by the same amount.

Balances by scale of loans and bills  
discounted

## 貸出金規模別残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of December 31, 2009(A)	(A)-(B)	(A)-(C)	As of December 31, 2008(B)	As of September 30, 2009(C)
Total loans(Domestic offices)	貸出金合計(国内店分)	8,726,707	(355,337)	(10,876)	9,082,044	8,737,583
Of which, loans to small and medium-sized businesses, etc	うち中小企業等貸出残高	7,010,659	(150,227)	10,892	7,160,886	6,999,767
Loans to small and medium-sized businesses	中小企業貸出	2,990,696	(255,905)	(18,335)	3,246,601	3,009,031
Loans to individuals	個人貸出(個人ローン)	4,019,963	105,678	29,227	3,914,285	3,990,736
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	80.3%	1.5%	0.2%	78.8%	80.1%

## Loans to Individuals

## 個人ローン残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of December 31, 2009(A)	(A)-(B)	(A)-(C)	As of December 31, 2008(B)	As of September 30, 2009(C)
Loans to individuals	個人ローン残高	4,019,963	105,678	29,227	3,914,285	3,990,736
Residential loans	住宅系ローン	3,677,278	110,465	32,267	3,566,813	3,645,011
Housing loans	住宅ローン	2,490,161	89,634	26,285	2,400,527	2,463,876
Apartment loans	アパートローン	1,187,117	20,832	5,982	1,166,285	1,181,135
Other individual loans	その他のローン	342,685	(4,787)	(3,040)	347,472	345,725

## 4. Loans and Deposits, etc Information 4. 預金、貸出金等の状況

Balances of Loans and deposits  
[Non-Consolidated]預金・貸出金の末残・平残  
【単体】

(Unit:Billions of Yen)

<Outstanding balance>	(末残)	For the nine months ended			As of December 31, 2008(B)	As of September 30, 2009(C)
		As of December 31, 2009(A)	(A)-(B)	(A)-(C)		
Deposits	預金	10,218.4	181.0	190.3	10,037.4	10,028.1
Loans and bills discounted	貸出金	8,733.5	(348.5)	(4.0)	9,082.0	8,737.5

[Non-Consolidated]

【単体】

For the nine months ended

(Unit:Billions of Yen)

For the year ended

<Average balance>	(平残)	For the nine months ended			December 31, 2009(A)	March 31, 2009 (Reference)
		December 31, 2009(A)	(A)-(B)	December 31, 2008(B)		
Deposits	預金	10,131.6	239.9	9,891.7	9,913.4	
Loans and bills discounted	貸出金	8,822.7	34.1	8,788.6	8,845.5	

## Breakdown of depositors' categories

Domestic offices (excluding deposits in offshore market account)

## 預金者別預金残高

(特別国際金融取引動定を除く国内店分)

[Non-Consolidated]

【単体】

(Unit:Billions of Yen)

<Outstanding balance>	(末残)	For the nine months ended			As of December 31, 2008(B)	As of September 30, 2009(C)
		As of December 31, 2009(A)	(A)-(B)	(A)-(C)		
Individual	個人	7,911.9	71.3	187.0	7,840.6	7,724.9
Of which, liquid deposits	うち流動性預金	4,823.1	83.4	190.3	4,739.7	4,632.8
Of which, fixed deposits	うち定期性預金	3,039.0	(16.9)	(5.5)	3,055.9	3,044.5
Corporate	法人	1,933.4	71.1	43.7	1,862.3	1,889.7
Local Public	公金	302.6	41.4	24.1	261.2	278.5
Financial institutions	金融	63.1	(9.1)	(69.5)	72.2	132.6
Total	合計	10,211.1	174.6	185.2	10,036.5	10,025.9
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,415.8	140.6	183.1	9,275.2	9,232.7

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

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

[Non-Consolidated]

【単体】

For the nine months ended

(Unit:Billions of Yen)

For the year ended

<Average balance>	(平残)	For the nine months ended			December 31, 2009(A)	March 31, 2009 (Reference)
		December 31, 2009(A)	(A)-(B)	December 31, 2008(B)		
Individual	個人	7,769.9	103.1	7,666.8	7,684.0	
Corporate	法人	1,916.1	83.5	1,832.6	1,830.9	
Local Public	公金	368.5	54.3	314.2	318.4	
Financial institutions	金融	73.6	0.0	73.6	75.3	
Total	合計	10,128.2	240.8	9,887.4	9,908.7	
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,299.7	177.8	9,121.9	9,135.6	

Non-deposit products for individuals  
Information

## 個人向け投資型商品の状況

[Non-Consolidated]

【単体】

(Unit:Billions of Yen)

		As of December 31, 2009(A)	(A)-(B)	(A)-(C)	As of December 31, 2008(B)	As of September 30, 2009(C)
Investment trusts	投資信託残高	454.5	107.9	28.6	346.6	425.9
Annuity insurance , etc	年金保険等残高	549.2	169.2	30.9	380.0	518.3
Foreign currency deposits	外貨預金残高	47.8	4.8	2.0	43.0	45.8
Public bonds	公共債残高	477.5	(31.4)	(17.8)	508.9	495.3
Total balance of non-deposit products for individuals A	個人向け投資型商品残高合計 A	1,529.1	250.5	43.7	1,278.6	1,485.4
Individual deposits (deposits in yen)	個人預金(円貨残高)	7,864.0	66.5	185.0	7,797.5	7,679.0
Total individual deposit assets B	個人向け預り資産合計 B	9,393.1	316.9	228.7	9,076.2	9,164.4
Ratio of non-deposit products for individuals A / B	個人向け投資型商品比率 A / B	16.2%	2.2%	0.0%	14.0%	16.2%
(Reference)		(参考)				
Individual deposit assets at Hamagin Tokai Tokyo Securities Co.,Ltd C	浜銀TT証券㈱の個人向け預り資産 C	152.8	23.0	3.4	129.8	149.4
Total balance of non-deposit products for individuals (Group total) A + C = D	個人向け投資型商品残高 (グループ合計) A + C = D	1,681.9	273.4	47.1	1,408.5	1,634.8
Total individual deposit assets (Group total) B + C = E	個人向け預り資産 (グループ合計) B + C = E	9,545.9	339.9	232.0	9,206.0	9,313.9
Ratio of non-deposit products for individuals (Group total) D / E	個人向け投資型商品比率 (グループ計) D / E	17.6%	2.3%	0.1%	15.3%	17.5%