



Bank of Yokohama

Information Meeting

~ Financial Results for FY11 ~

May 21, 2012

The Bank of Yokohama, Ltd.

Table of Contents

Highlights in 2011

- ◆ Highlights in 2011 2

1. Business Results

- ◆ Personal loans 4
- ◆ Corporate loans 5
- ◆ Deposits 6
- ◆ Market Share 7
- ◆ Loan & Deposit Yield 8
- ◆ Non-Deposit Products 9

2. Financial Summary

- ◆ Operation Results 11
- ◆ Gross Operating Income 12
- ◆ Expenses & OHR 13
- ◆ Financial Claims 14
- ◆ Credit Costs 15
- ◆ Net Income 16
- ◆ Securities & Equity Portfolio 17

- ◆ Capital Adequacy 18

- ◆ Shareholder Return 19

3. Management Strategies

- ◆ Potential of Kanagawa Prefecture . . . 21
- ◆ Personal Banking Strategy 22
- ◆ Securities Business Strategy 23
- ◆ Corporate Banking Strategy 24~25
- ◆ Asia Strategy 26~27
- ◆ Sales & Marketing Strategy 28~29
- ◆ Information Technology Strategy . . . 30
- ◆ Channel Strategy 31
- ◆ Human Resources Strategy 32
- ◆ Progress on the Medium Term Management Plan 33

Highlights in 2011

■ Loan balance turned to increase~

✓ Corporate Loans turned to increase from the bottom at the first quarter in 2011.

■ Domestic fees and commissions increased~

✓ Domestic fees and commissions increased due to the highest sales of non-deposit products in the past.

■ Intensification of Low Cost Operation~

✓ OHR maintains 48% due to the continuous reduction of expenses

■ Support for Customers Expanding Overseas~

✓ Enhance our support for customers expanding overseas by the opening of Bangkok representative office and the affiliations with local banks.

■ Flexible Shareholders Return by Repurchase of Own Shares~

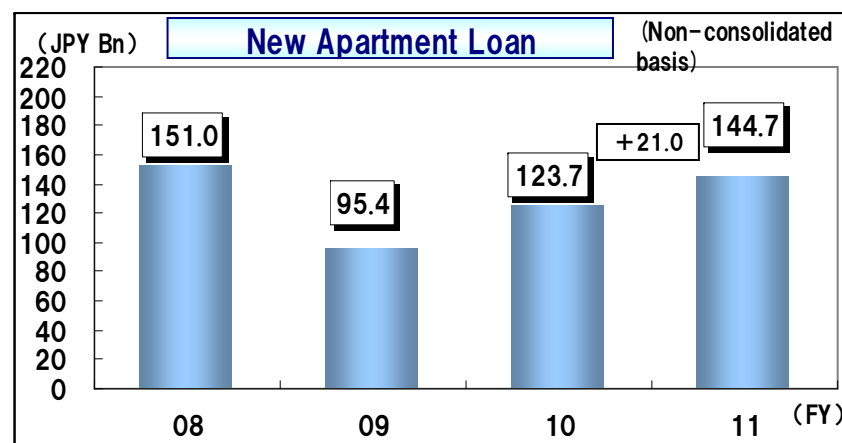
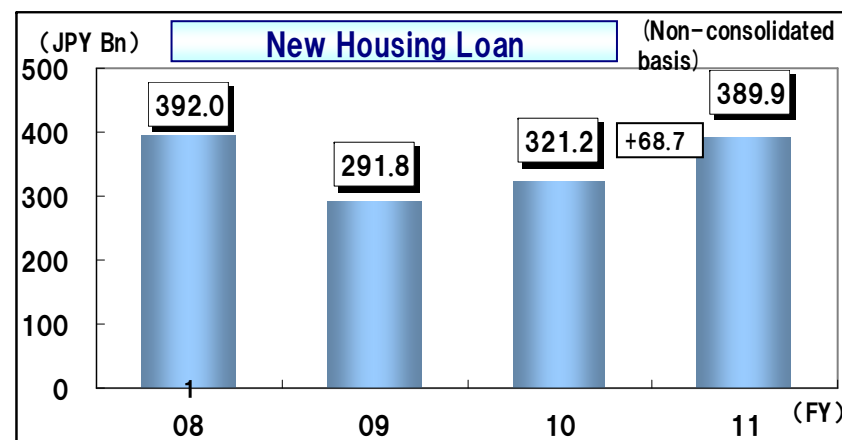
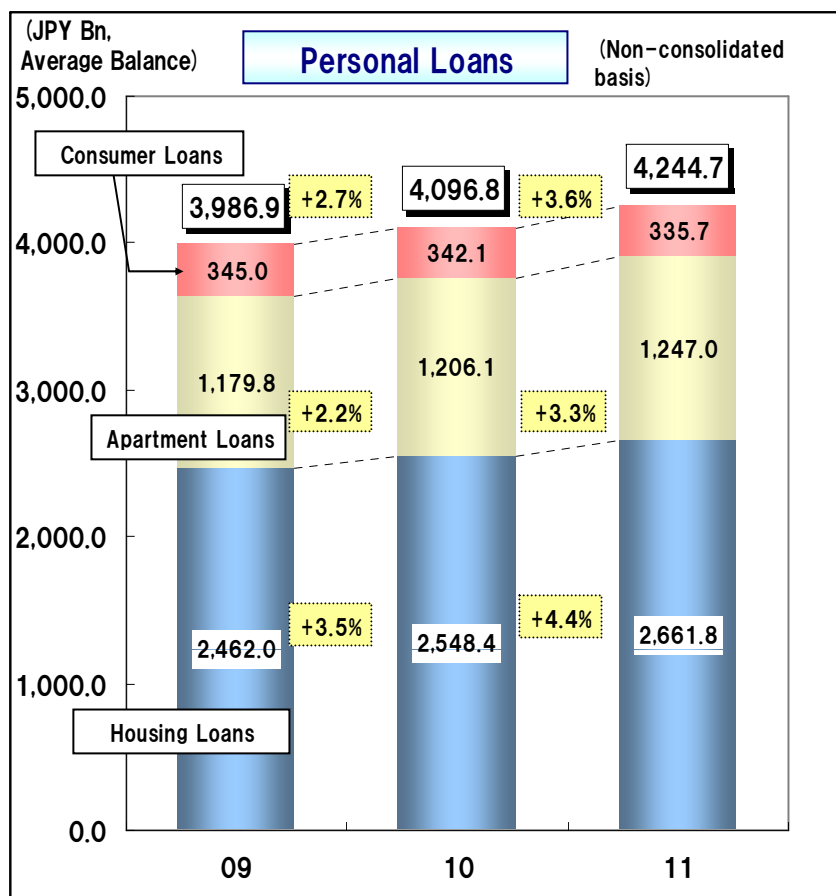
✓ We repurchased JPY5Bn of own shares in Aug 2011 and plan to repurchase JPY5Bn in May 2012.

1. Business Results

1. Business Results

(1) Personal Loans

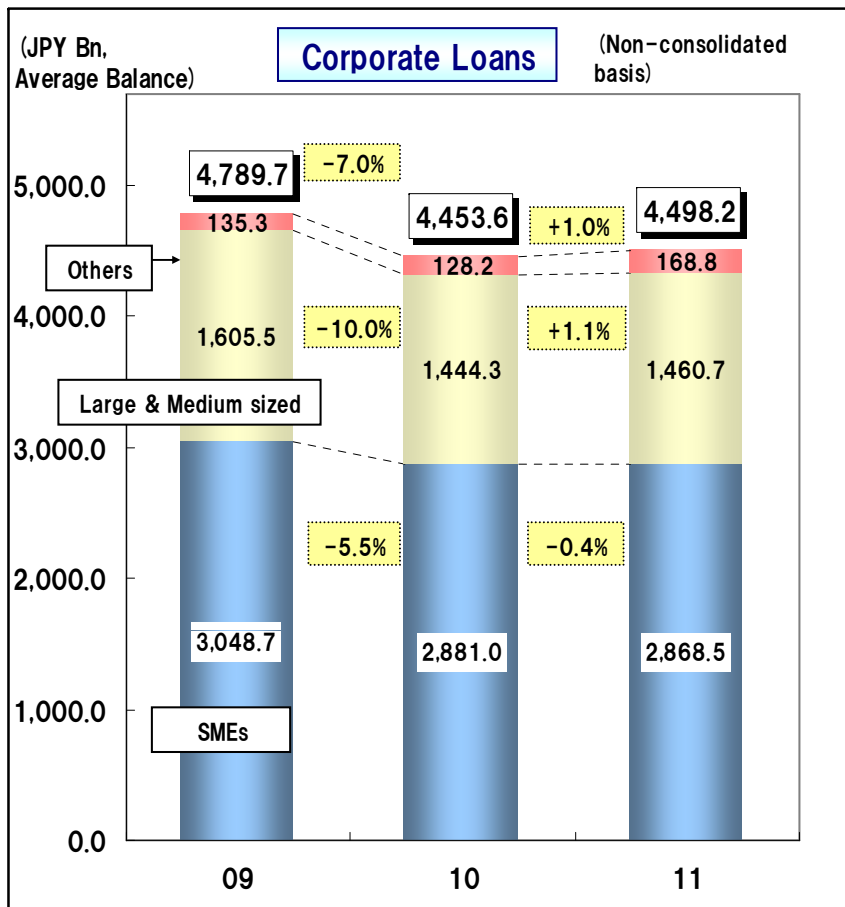
- FY11: As housing loans grew by 4.4% and apartment loans grew by 3.3%, the total growth of personal loans was 3.6%.
- New housing loan increased by JPY68.7Bn to JPY389.9Bn. Also, new apartment loan increased by JPY21.0Bn to JPY144.7Bn.



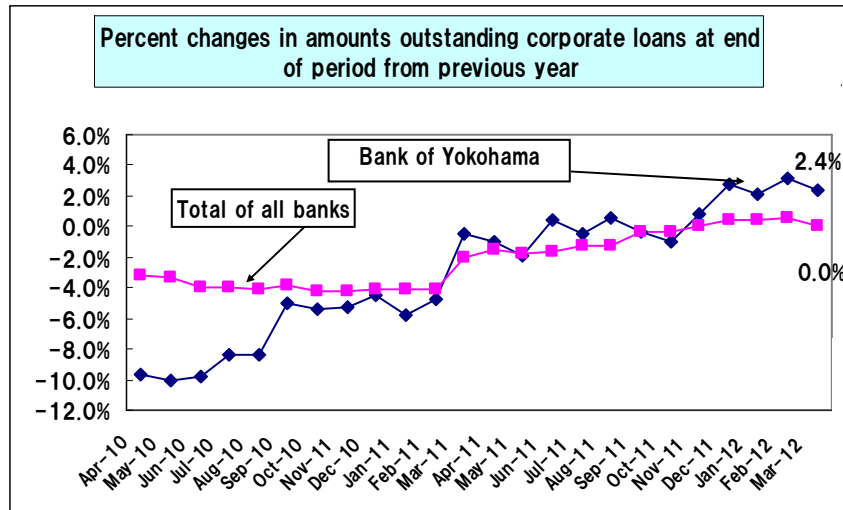
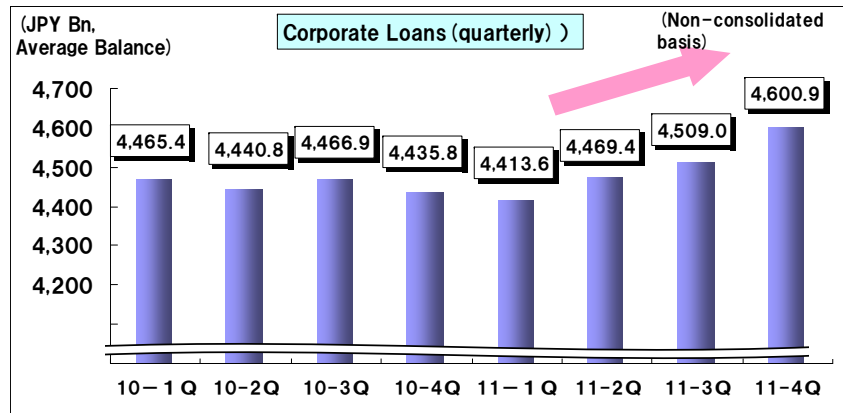
1. Business Results

(2) Corporate Loans

- FY11 : Corporate loans increased by 1.0% with the trend of increase from the bottom at the first quarter on the quarterly basis.
- The percent change in amounts outstanding corporate loans has been increasing above that of total of all banks from the late of FY11, due to the smooth financing to new customers and customers involved in growth industries.



(Note1) "Others" include loans to public and public related sectors.

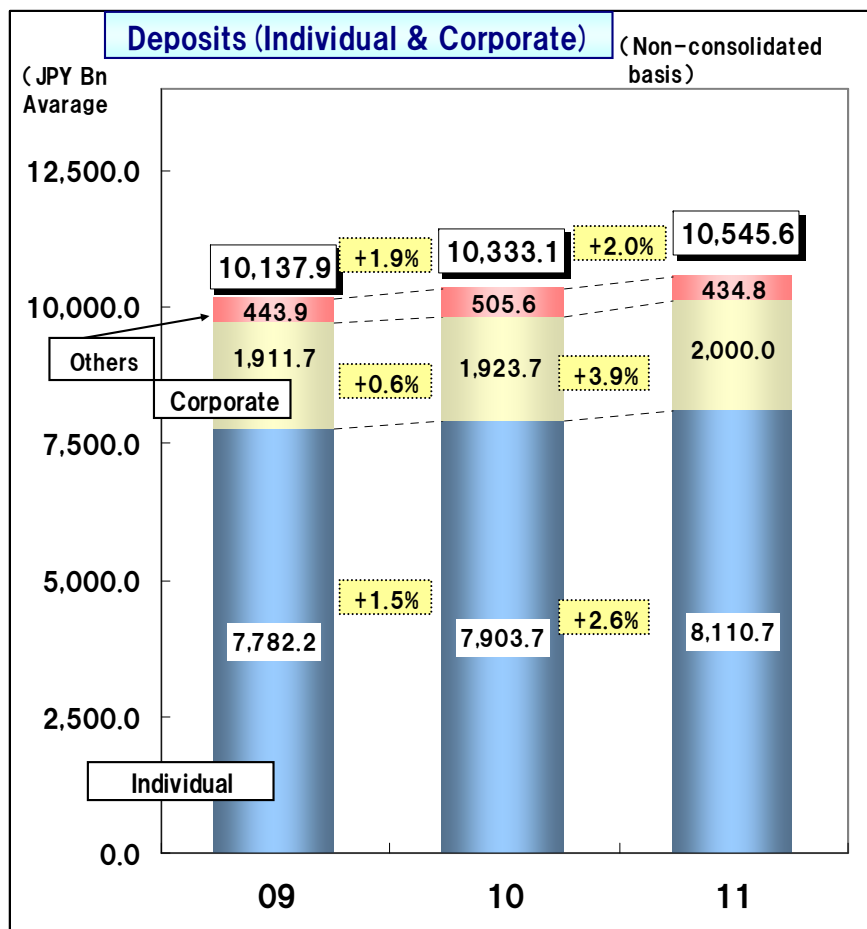


Quotation from Bank of Japan

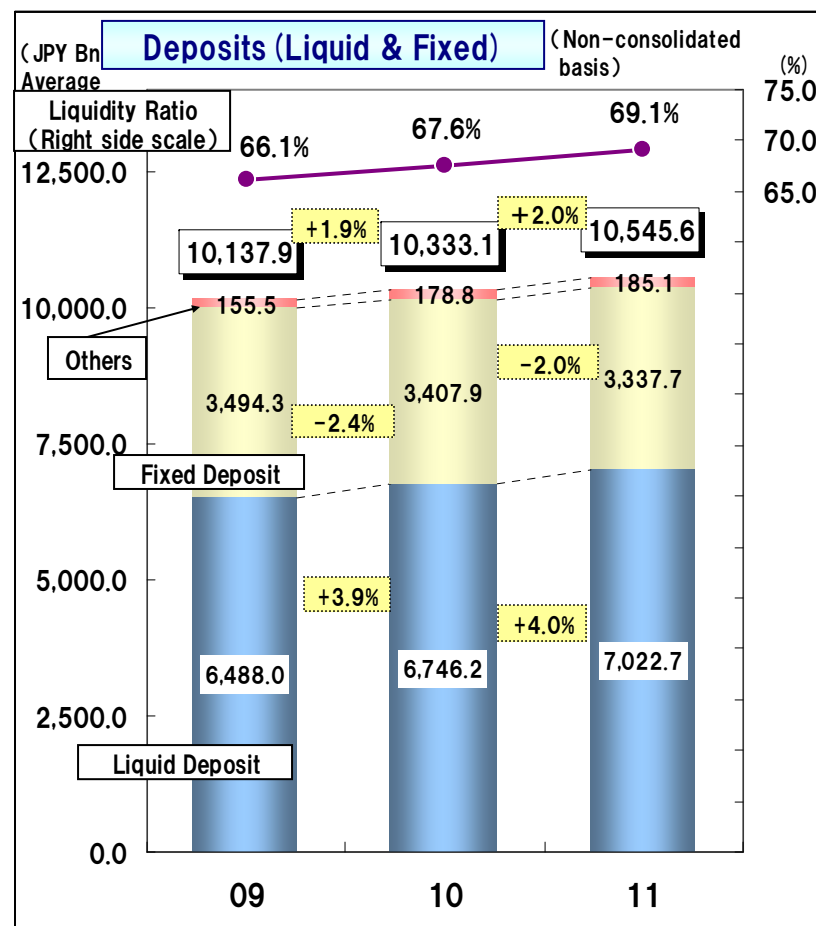
1. Business Results

(3) Deposits

- FY11: Individual deposits increased by 2.6% and corporate deposits increased by 3.9%. As a result, the total deposits increased by 2.0%.
- Liquidity ratio is 69.1%, maintaining the highest level among the regional banks.



(Note1) Others = Local Public + Financial Institutions



(Note1) Liquid Deposit = current, ordinary, saving, and other deposits.

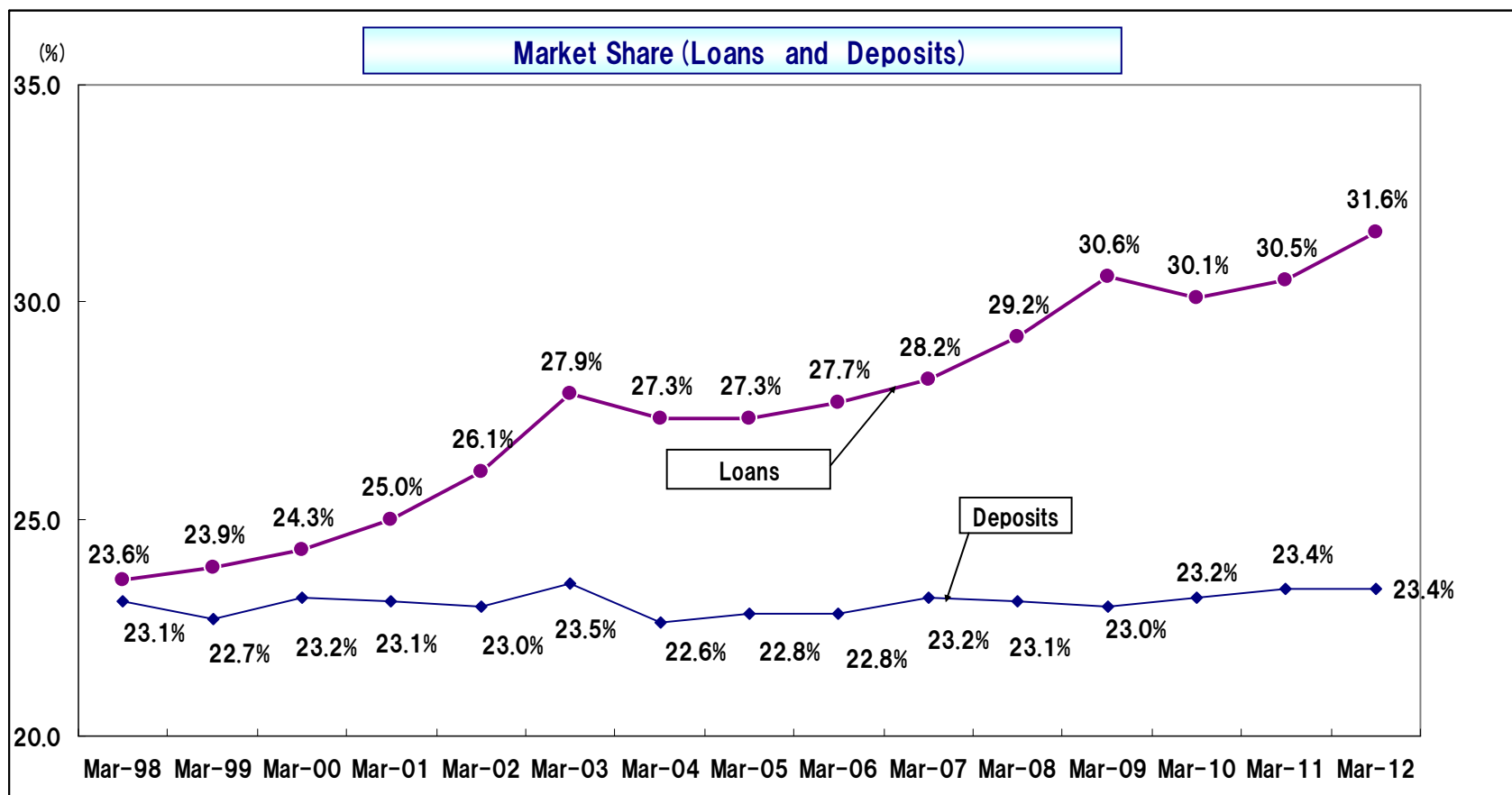
(Note2) Others = foreign currency

(Note3) Liquidity Ratio is based on the balance at the end of each term

1. Business Results

(4) Market Share in Kanagawa Prefecture

- Mar-12: Market share of loans increased to 31.6% due to our steady financing in Kanagawa prefecture. Market share of deposits was 23.4%.

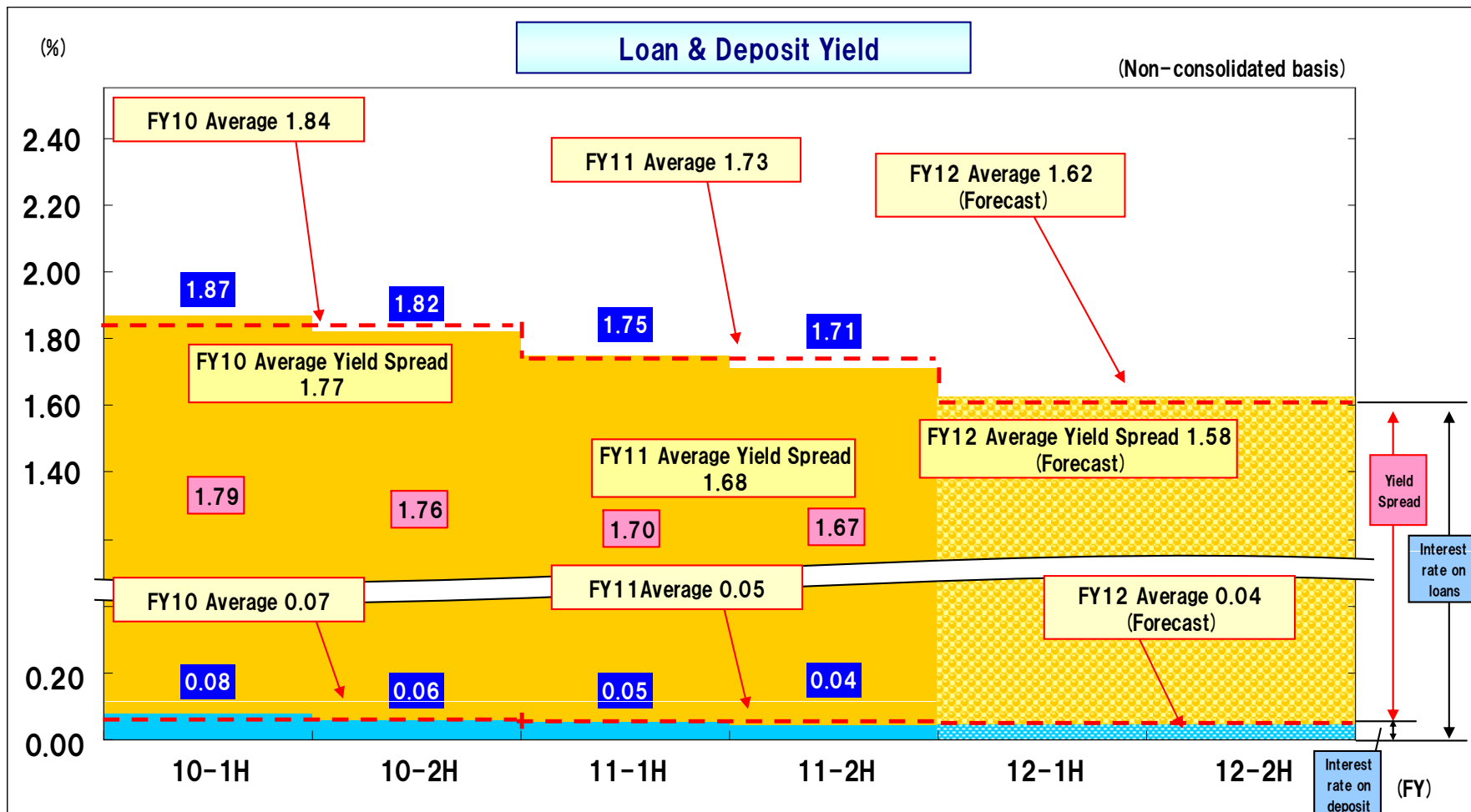


(Note1) Market share above does not include Japan Post, Credit Unions & JA. (Bank estimates)

1. Business Results

(5) Loan & Deposit Yield (Domestic Operations)

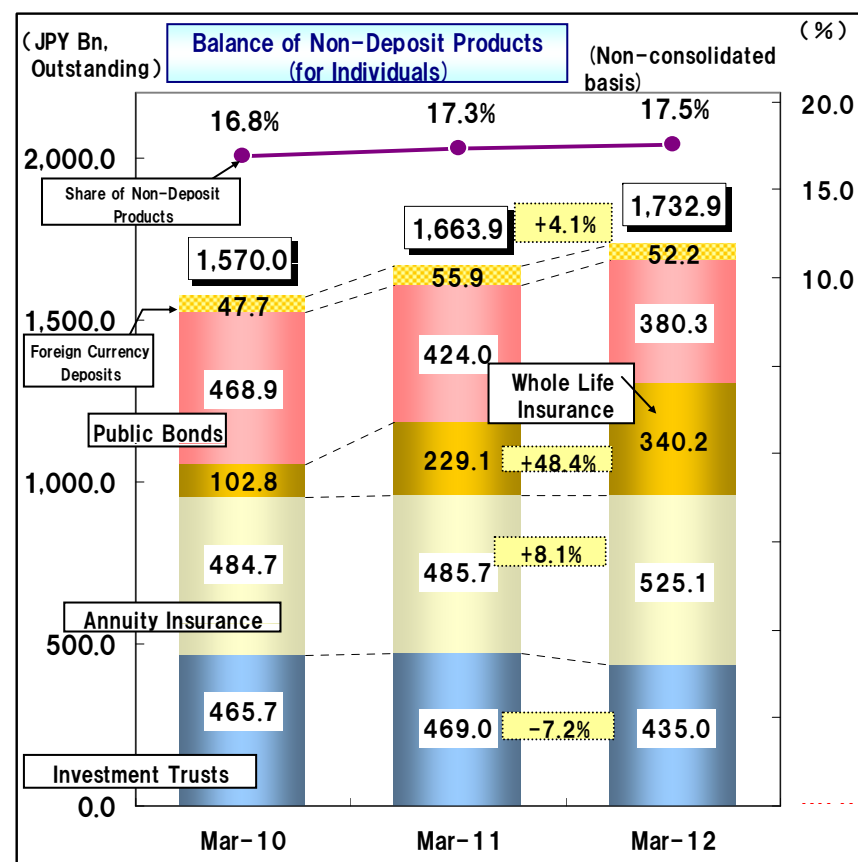
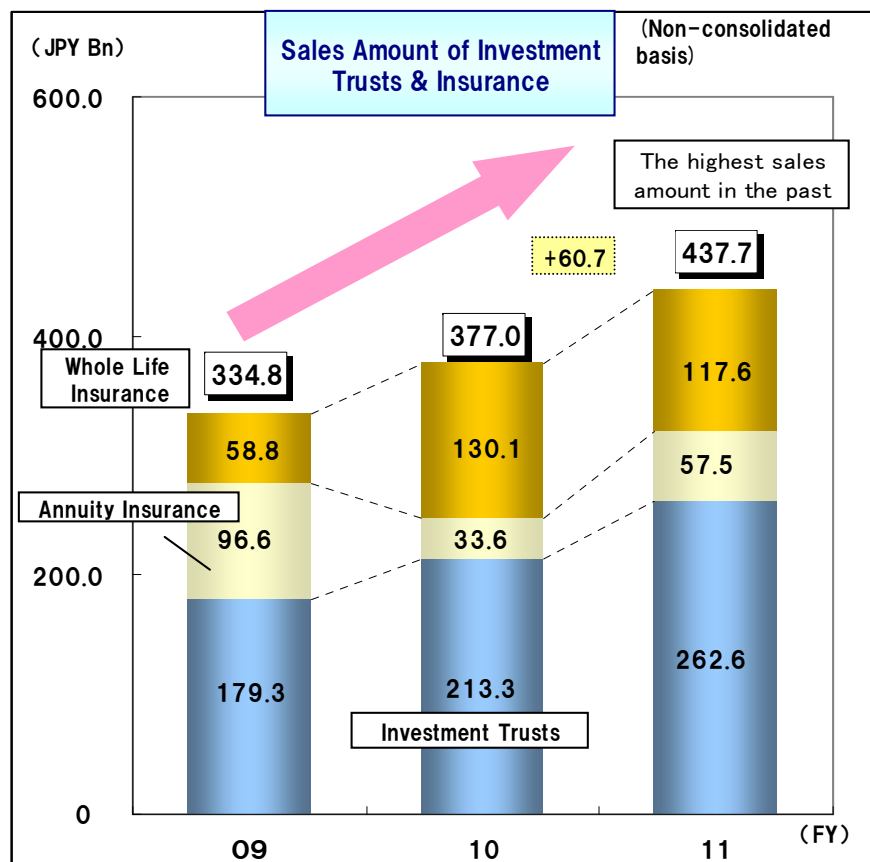
- FY11: As a result of the decline in the market interest rate, loan yield declined to 1.73% and deposit yield declined to 0.05%. Yield spread shrunk to 1.68%.
- FY12 Forecast: Projected yield spread is expected to 1.58%.



1. Business Results

(6) Non-Deposit Products

- The sales amount of investment trust and insurance products increased by JPY60.7Bn to JPY437.7Bn, the highest sales amount in the past.
- The balance of non-deposit products increased by 4.1% to JPY1,732.9Bn. The balance of whole life Insurance and annuity insurance increased, although that of Investment trusts decreased due to the decline in market price.



(Note 1) Share of non-deposit products = Outstanding balance of non-deposit products ÷ (outstanding balance of individual deposits + outstanding balance of non-deposit products)
 (Note 2) Decrease of 34.0 in investment trust = decrease of 11.4 (sales - cancellation, purchase and redemption) + decrease of 22.5 in base price, etc.

2. Financial Summary

2. Financial Summary

(1) Operation Results

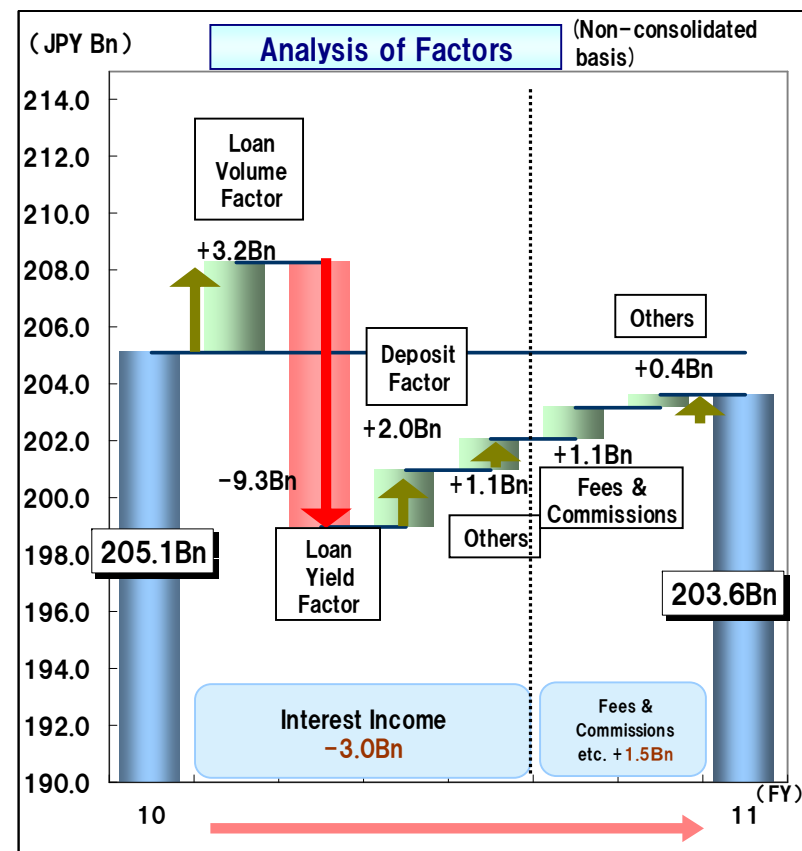
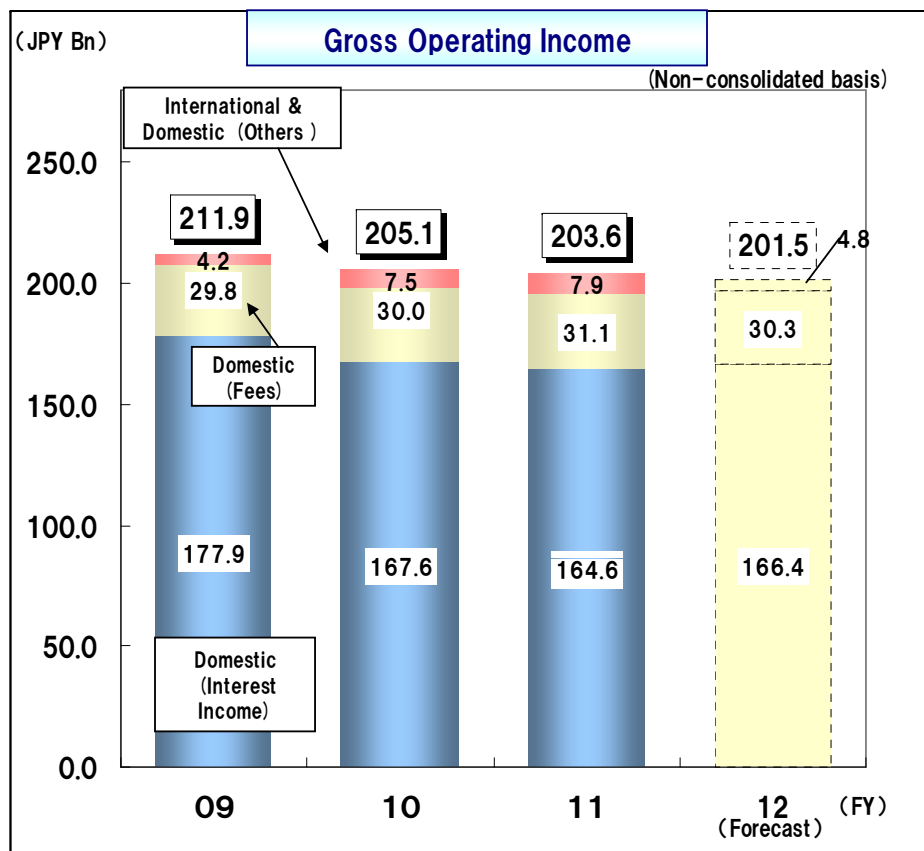
- FY11 Non-Consolidated : Gross operating income decreased by JPY1.5Bn (-0.7%) to JPY203.6Bn. Net business profit decreased by JPY1.1Bn (-1.0%) to JPY105.3Bn. Net income increased by JPY3.7Bn (+8.1%) to JPY49.1Bn since the credit costs decreased.
- FY11 Consolidated : Net income increased by JPY4.1Bn (+8.7%) to JPY51.1Bn since the credit costs of the subsidiaries decreased.

						(JPY Bn)	
<Non-consolidated basis>	FY09 Actual	FY10 Actual	FY11 Actual	Increase /Decrease	Difference from FY11 forecast (announced in Nov-11)	FY12 forecast	Difference from FY11
Expenses	99.9	98.7	98.3	-0.4	-0.7	98	-0.3
Net business profit	111.9	106.4	105.3	-1.1	-1.7	103.5	-1.8
<i>Credit costs(-)</i>	54.5	27.6	13.7	-13.9	-3.3	12.0	-1.7
<i>Gains or losses on stocks and other securities</i>	2.8	0	-1.3	-1.3	-	-	-
<i>Of which, losses on devaluation of stocks and other securities(-)</i>	0.7	1.0	2.1	1.1	-	-	-
Ordinary profit	52.8	74.9	87.0	+12.1	+4.5	87.5	+0.5
Net income	31.0	45.4	49.1	+3.7	+0.6	54.0	+4.9
<Consolidated basis>							
Ordinary profit	53.7	81.6	96.3	+14.7	+6.3	94.5	-1.8
Net income	30.9	47.0	51.1	+4.1	+0.6	55.0	+3.9

2. Financial Summary

(2) Gross Operating Income

- FY11 : Gross operating income decreased by JPY1.5Bn (-0.7%) to JPY203.6Bn. Although interest income decreased by JPY3Bn (-1.7%), domestic fees and commissions increased by JPY1.1Bn (+3.6%) due to the high sales of non-deposit products.
- FY12 forecast : Gross operating income will be JPY201.5Bn (-JPY2.1Bn, -1.0%), mainly due to the decline in other operating income though the increase in domestic interest income. However gross operating income will maintain over JPY200.0Bn.

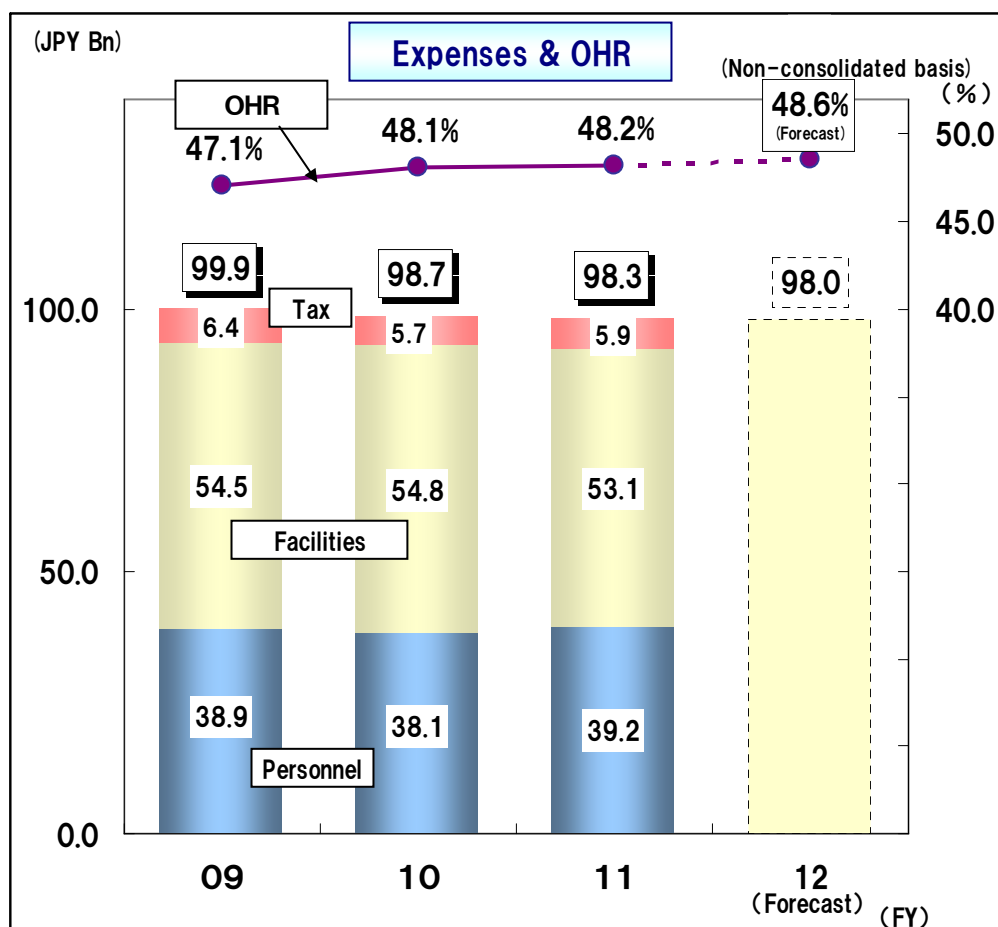


(note) Deposit factor includes increase/decrease attributed to NCD.

2. Financial Summary

(3) Expenses & OHR

- FY11 : Expenses decreased by JPY0.4Bn (-0.4%) to JPY98.3Bn, mainly due to the decline in facilities expenses. OHR maintained 48%, but increased by 0.1% points to 48.2% because of the decline in gross operating income.
- FY12 Forecast : JPY98.0Bn (-JPY0.3Bn, -0.3%)



Comparison from FY10

(JPY Bn)

	FY10 (actual)	FY11 (actual)	change
Expenses	98.7	98.3	-0.4
Personnel	38.1	39.2	+1.1
Facilities	54.8	53.1	△ 1.7
Tax	5.7	5.9	+0.2
OHR(%)	48.1	48.2	+0.1

Factors behind the changes

Personnel: +JPY1.1Bn

Transfer dispatched staff to regular employment

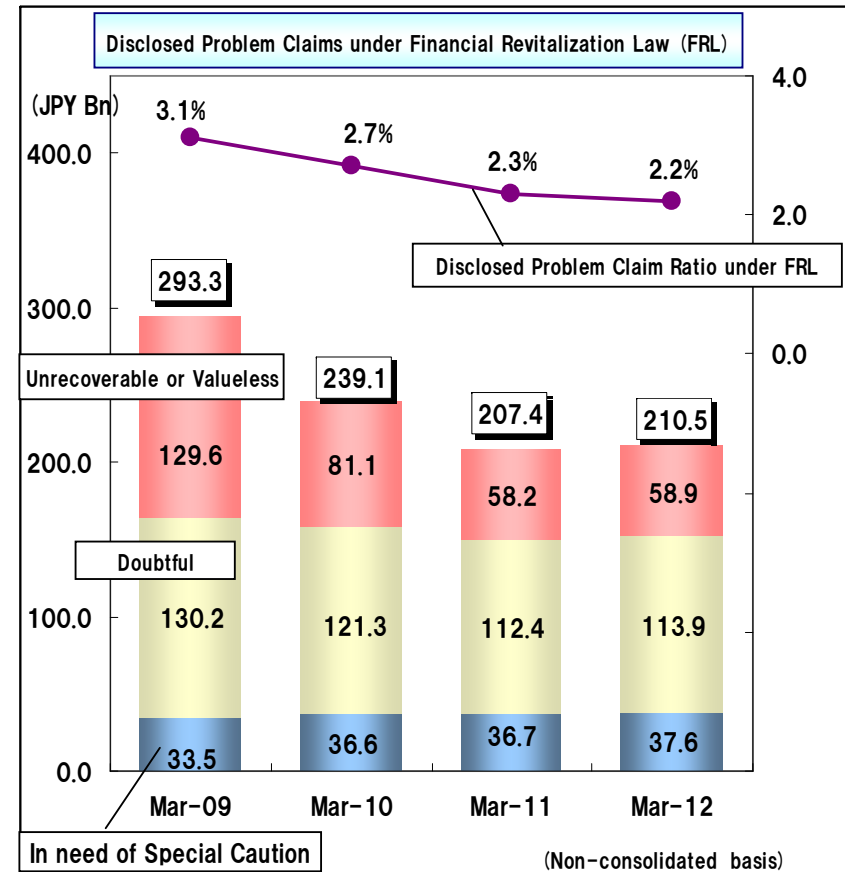
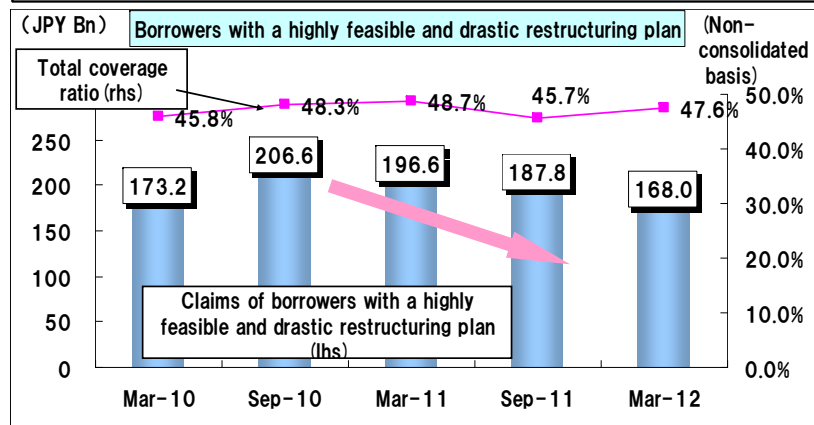
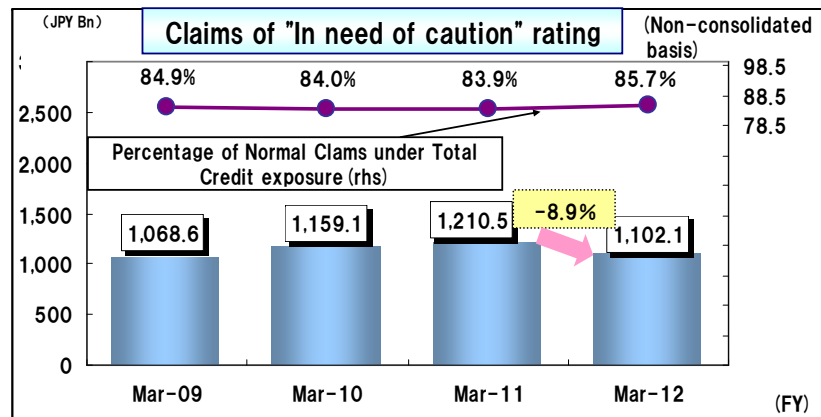
Facilities: △JPY1.7Bn

Transferring Personnel expenses and decrease in Administrative cost such as energy cost

2. Financial Summary

(4) Financial Claims

- The percentage of Normal Claims increased by 1.8% points to 85.7% due to the rank-up from customers “In need of caution.” On the other hand, the balance of loans rated “In need of caution” decreased by 8.9% to JPY1102.1Bn.
- The balance of the claims of the borrowers with a highly feasible and drastic restructuring plan decreased because of appropriate rating based on the progress of the plans.
- The balance of the disclosed problem claims slightly increased to JPY210.5Bn, due to the rank-down from the borrowers with a highly feasible and drastic restructuring plan as well as the write-off from the problem claims.

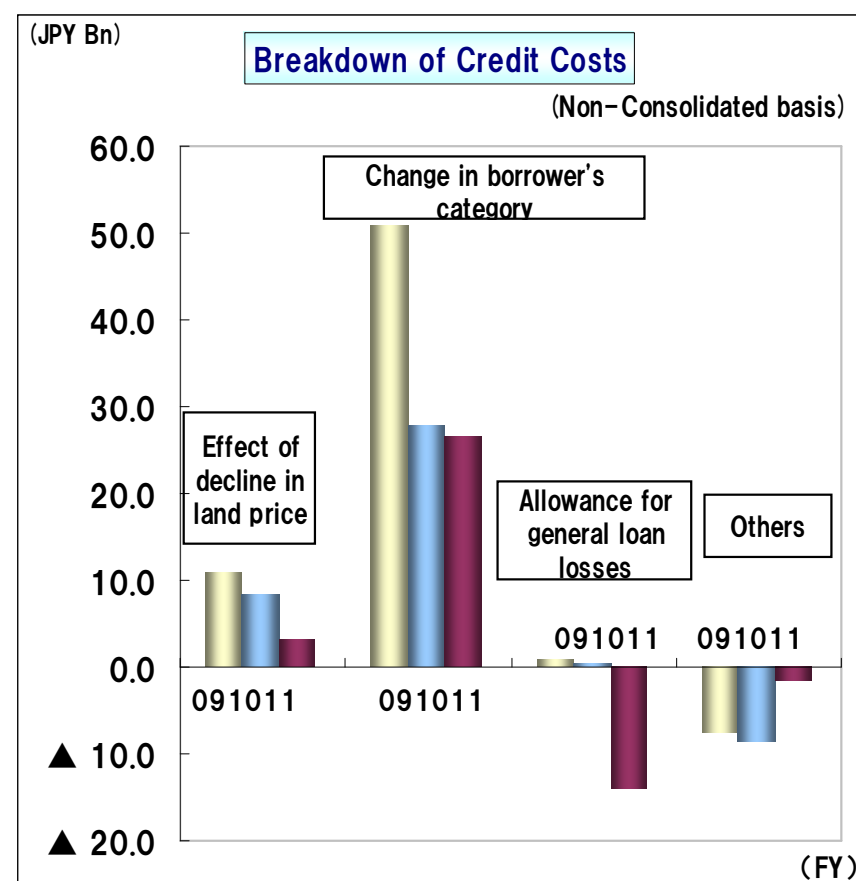
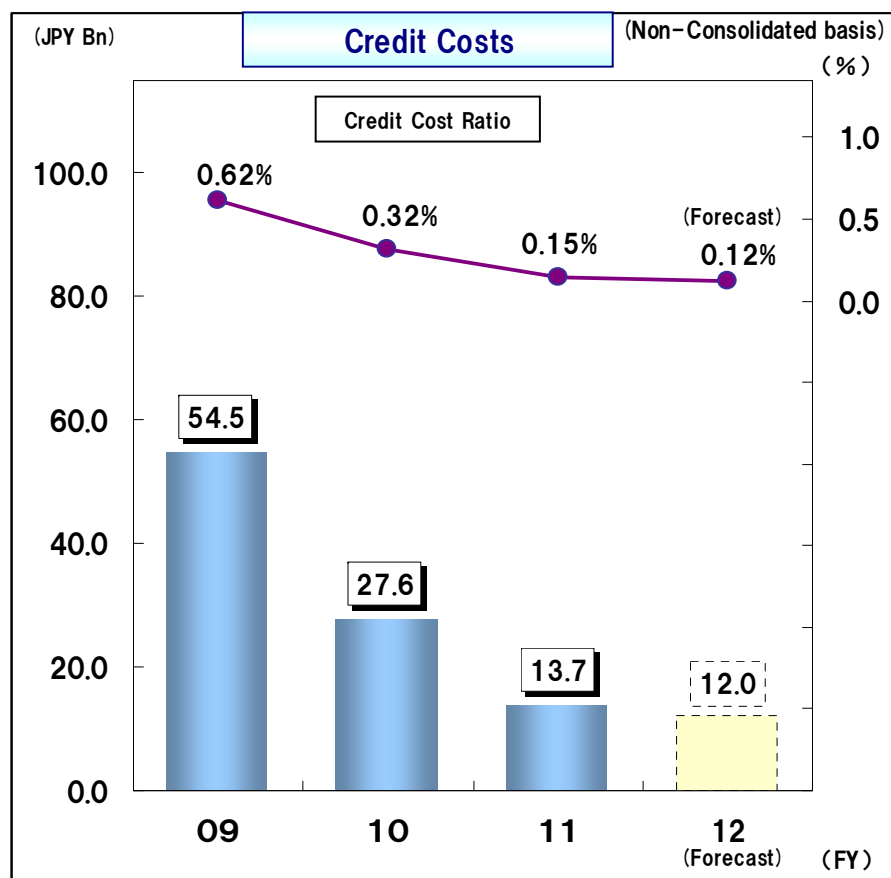


(note1) Including borrowers who have developed a highly feasible and drastic restructuring plan and borrowers who are in the process of preparing such a plan

2. Financial Summary

(5) Credit Costs

- FY11 : Credit Costs decreased by JPY13.9Bn (-50.3%) to JPY13.7Bn. Credit cost ratio decreased by 0.17% points to 0.15%. The effect of decline in land price decreased and the write-backs on allowance for general loan losses were posted, though change in borrower's category was almost the same as that in the previous year.
- FY12 Forecast : JPY12.0Bn (-JPY1.7Bn, -12.4%)



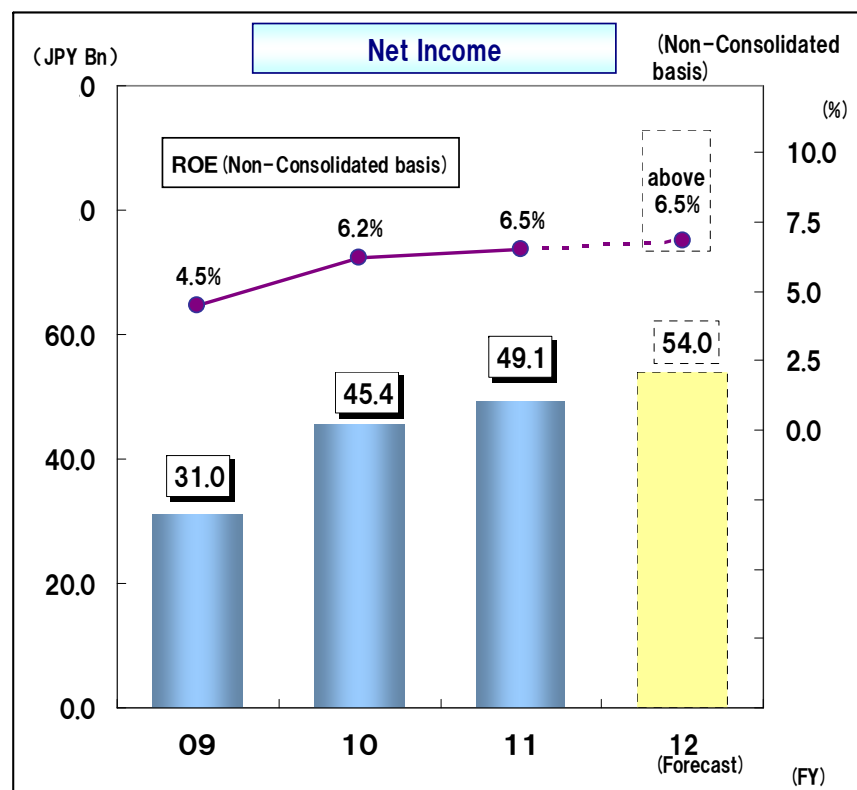
(note1) Credit Costs = Disposal of Problem Claims + Transfer to Allowance for general loan losses

(note2) Credit cost ratio = Credit costs ÷ Average balance of loans

2. Financial Summary

(6) Net Income

- FY11 : Net Income (Non-Consolidated basis) increased by JPY3.7Bn (+8.1%) to JPY49.1Bn, in spite of the negative impacts by decrease in deferred tax asset (JPY2.8Bn).
- FY12 Forecast : JPY54.0Bn (+JPY4.9Bn, +9.9%).



Comparison from FY10

	(JPY Bn)		
	FY10 (actual)	FY11 (actual)	change
Net Income(Non-Consolidated)	45.4	49.1	+3.7
ROE (Net Income base, non-consolidated)	6.2%	6.5%	+0.3%
Net Income (consolidated)	47.0	51.1	+4.1
ROE (Net Income base, consolidated)	6.5%	6.7%	+0.2%

Factors behind the change:

Decrease in Core Net Business Profit: -JPY1.1Bn
Decrease in Credit Costs: +JPY13.9Bn
Increase in Stock related loss etc.: -JPY1.3Bn
Increase in Income tax etc.: -JPY7.0Bn

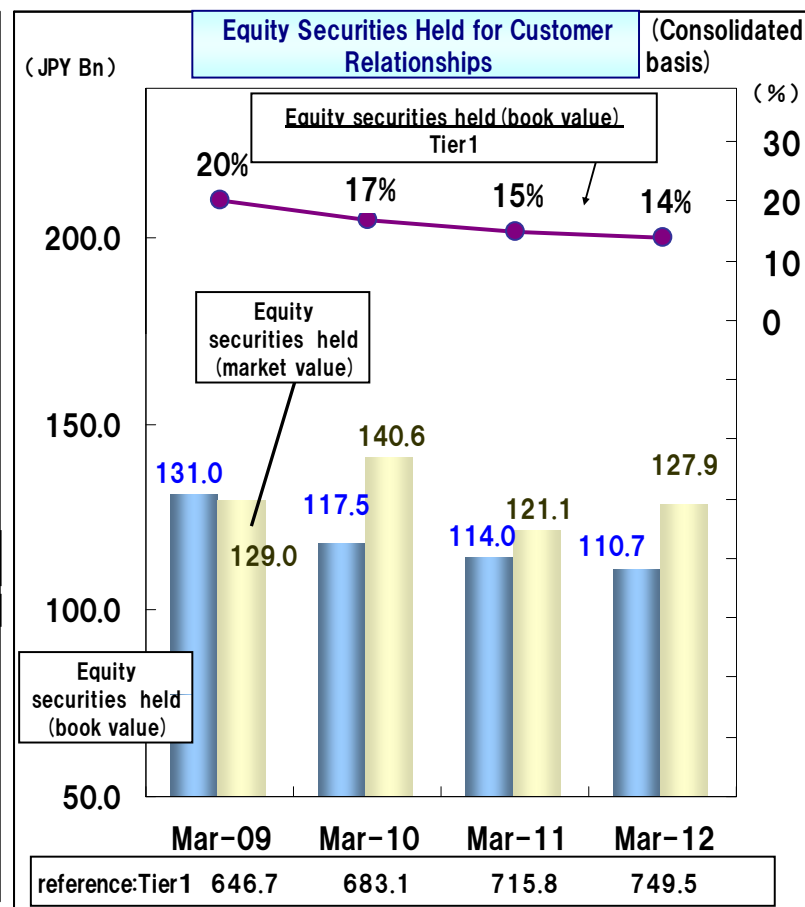
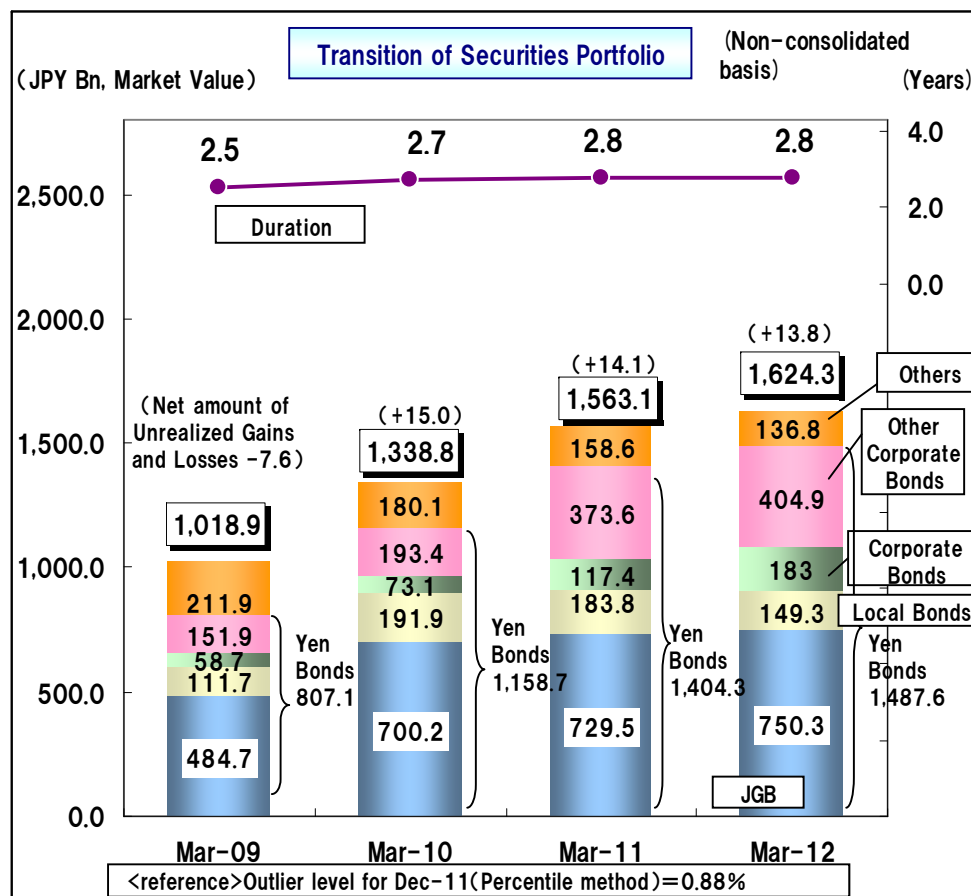
*Decrease in Deferred tax asset
 impacted by income tax revision*
Non-Consolidated: JPY2.8Bn
Consolidated: JPY3.3Bn

(Note) ROE = Net Income ÷ Net Asset (Average, excluding subscription rights to share)

2. Financial Summary

(7) Securities & Entity Portfolio

- Securities portfolio increased by 3.9% to JPY1,624.3Bn, mainly due to the increase in JGB (+2.8%) and corporate bonds (+56.0%).
- We continued to sell equity securities held for customer relationships, reducing the ratio of equity to Tire 1 capital to 14%.



(Note 1) The balance and the unrealized losses covers only available for sale securities with market value, but does not cover stocks and privately-placed bonds.

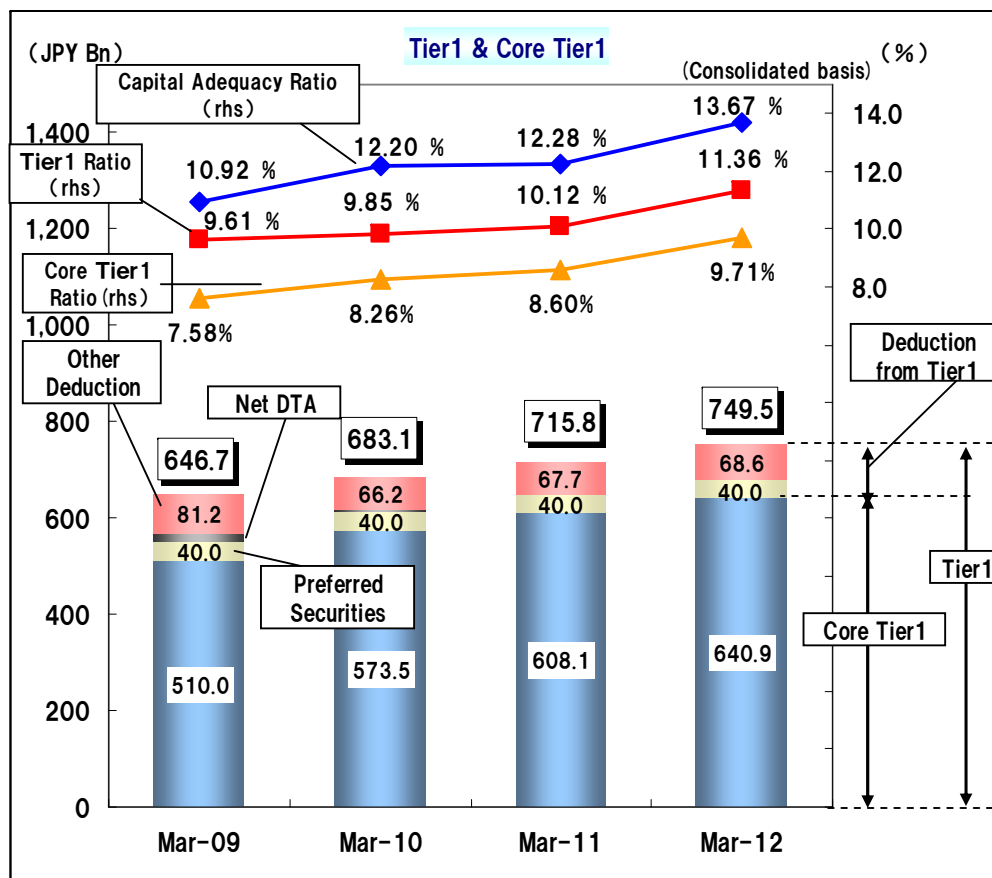
(Note 2) The duration does not contain ones of foreign bonds and investment trusts.

(Note3) Equity securities: Securities with market value

2. Financial Summary

(8) Capital Adequacy

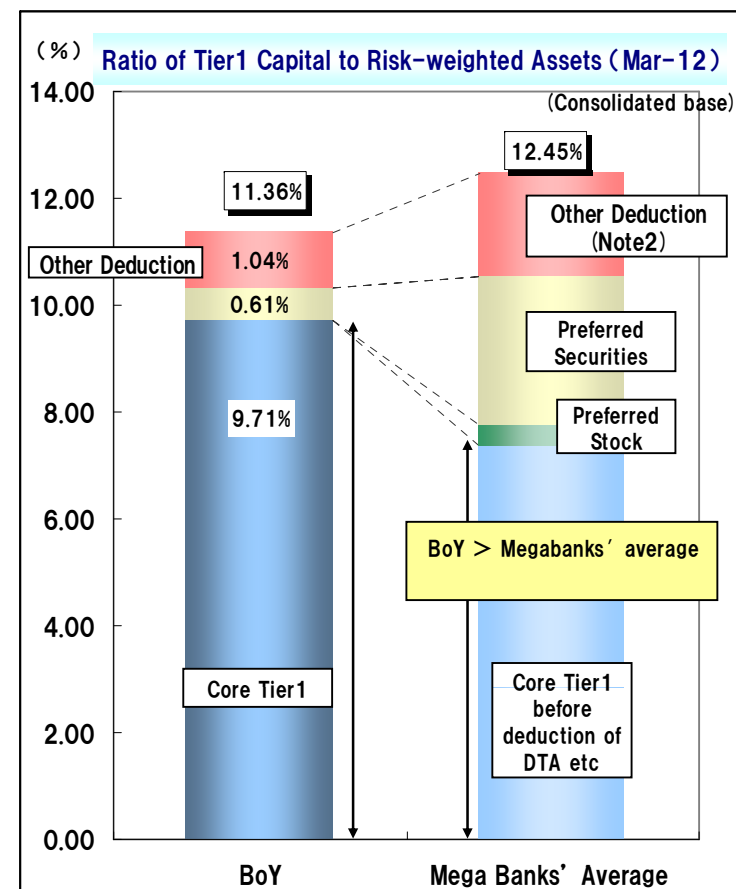
- Mar-12 : Capital adequacy ratio (13.67%) and Tire 1 ratio (11.36%) continuously maintained high level.
- Core Tire 1 Ratio was 9.71%. Our capital quality is better than that of Mega banks' average.



(Note 1) Before Mar-09: domestic standard, After Mar-10: international standard

(Note 2) Core Tire ratio is calculated based on all deductions of the Basel III framework.

(Note 3) Core Tire 1 ratio = {Tier1 - (preferred stock - preferred securities - net deferred tax assets etc.)} / Risk assets (Basel II base)



(Note1) Mega Banks: Mitsubishi UFJ FG, Sumitomo Mitsui FG, Mizuho FG

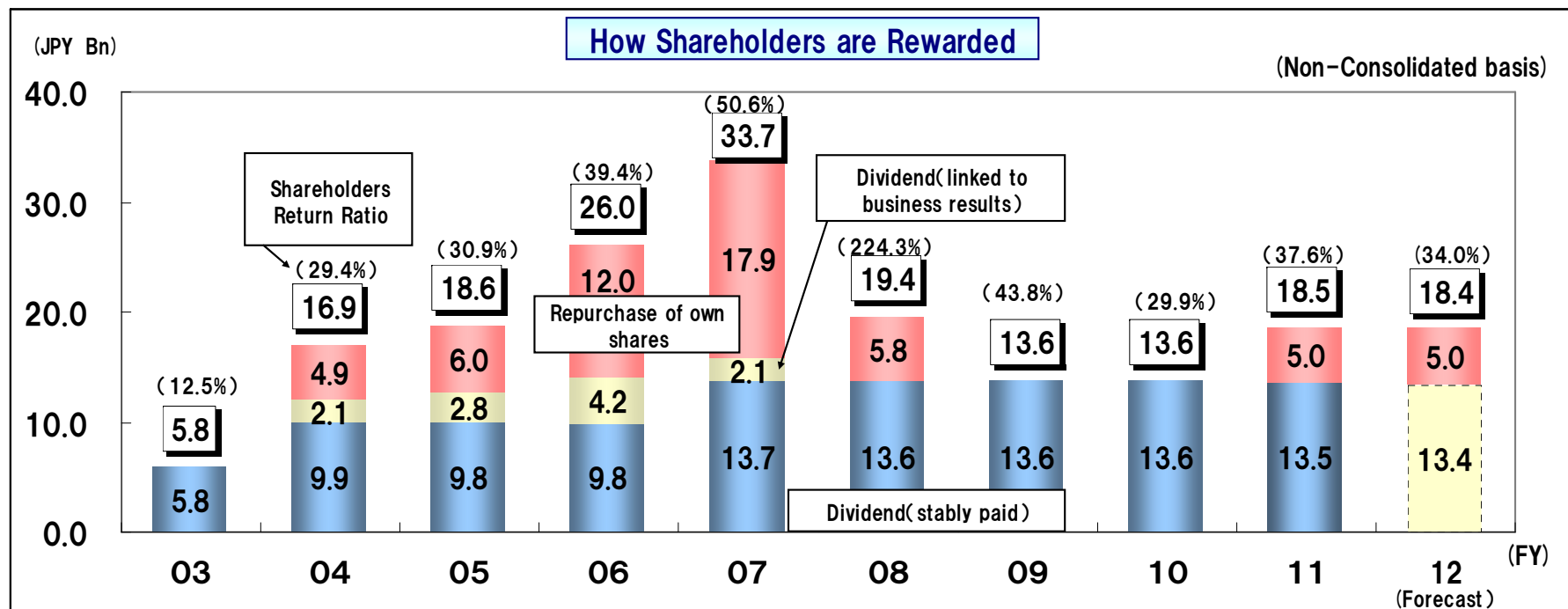
(Note2) Total of Intangible fixed assets without Goodwill and Prepaid pension cost and Minority interest

(Note3) Bank estimates

2. Financial Summary

(9) Shareholder Return

- We repurchased JPY5Bn of own shares in August 2011 based on market condition, in addition to Ordinary Dividend.
- FY12: We maintain the performance-based shareholder return policy.
- We plan to repurchase JPY5Bn of own shares in May 2012 in order to improve the efficiency of capital through returning profits to shareholders.



Shareholder Return Policy	~03	04~06	07~09	10~11	12~
Shareholder Return Policy	~03 Ordinary Dividend 5yen	04~06 Stable Dividend+ Special Dividend_ ①Ordinary Dividend (stably paid) 7yen ②Special Dividend (lined to business results) 30% of the amount exceeding 50% billion yen in Net Income_	07~09 Stable Dividend;+ Special Dividend ①Ordinary Dividend (stably paid) 10yen ②Special Dividend (lined to business results) 35% of the amount exceeding 60billion yen in Net Income	10~11 Stable Dividend+ Performance based return ①Ordinary Dividend (stably paid) 10yen ②Special Returns (Lined to business results) 40% of the amount exceeding 50% billion yen in Net Income	12~ Flexibly consider share buy-back based on market condition and our performance in addition to the shareholder return policy on the left.
Shareholder Return ratio	—	Higher than 30%	Higher than 40%		

※Special Return=Special Dividend or Share buy-backs

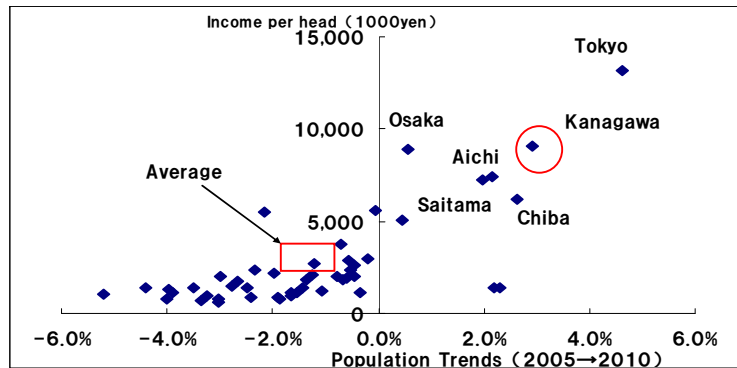
3. Management Strategies

3. Management Strategies

(1) Potential of Kanagawa Prefecture

- Population growth trend and income per head in Kanagawa are the second highest in Japan after Tokyo.
- Top 9 places among Tokyo area where the land price is increasing are located in Kanagawa.
- The third highest savings balance and the highest percentage of marketable securities in savings per household indicates that many households in Kanagawa tend to have a high degree of financial literacy and high needs for investment trusts.

Population Growth/Income per head



(Source) Cabinet Office, Ministry of Internal Affairs and Communications

Top 10 places rising in Land Price

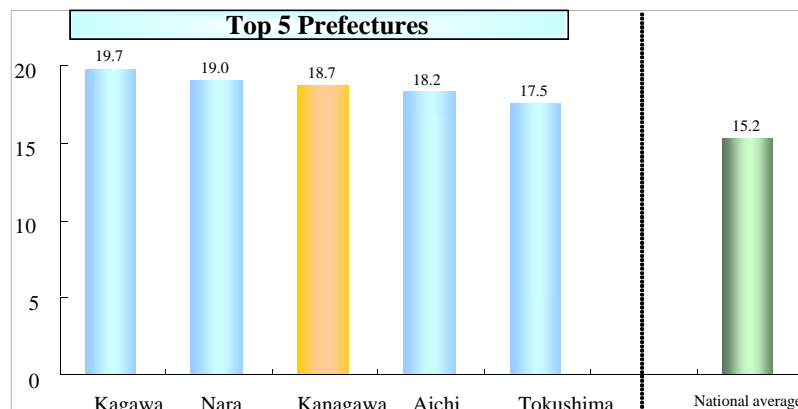
Rank	Location
1	Akamatsu, Chigasaki-city
2	5 Hatori, Fujisawa-city
3	Tozuka, Tozuka, Yokohama-city
4	Imaiminami, nakahara, Kawasaki-city
5	Kizukisumiyoshi, Nakahara, Kawasaki-city
6	1 Shimosakunobe, Takatsu, Kawasaki-city
7	Kamikurata, Tozuka, Yokohama-city
8	Shinano, Tozuka, Yokohama-city
8	3 Shukugawara, Tama, Kawasaki-city
10	2 Jyozaihigashi, Kisarazu-city

Top 9 places within 10 places, where the land price is increasing are located in Kanagawa prefecture.

	Number of locations rise in land price	Percentage
Tokyo	66	1.4%
Kanagawa	34	2.6%

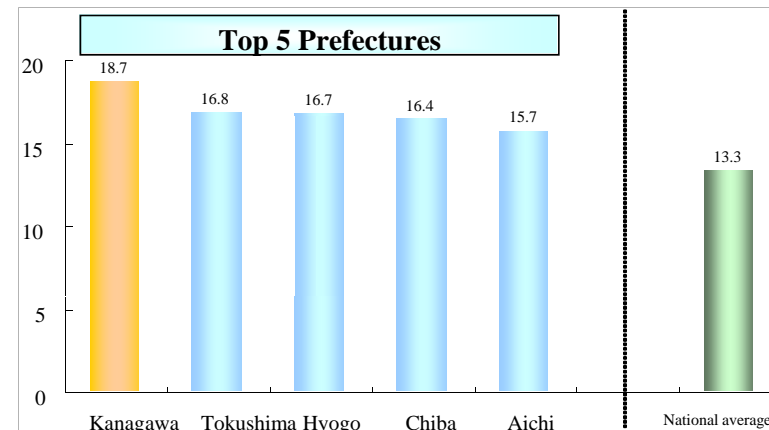
(Source) Report of land price 2012 by Ministry of Land, Infrastructure, Transport and Tourism

3rd highest Savings balance per household (Millions yen)



Source: Hamagin Research Institute analysis based on the Ministry of Internal Affairs and Communications' 2009 National Survey of Family Income and Expenditure

Highest percentage of marketable securities in savings per household (%)

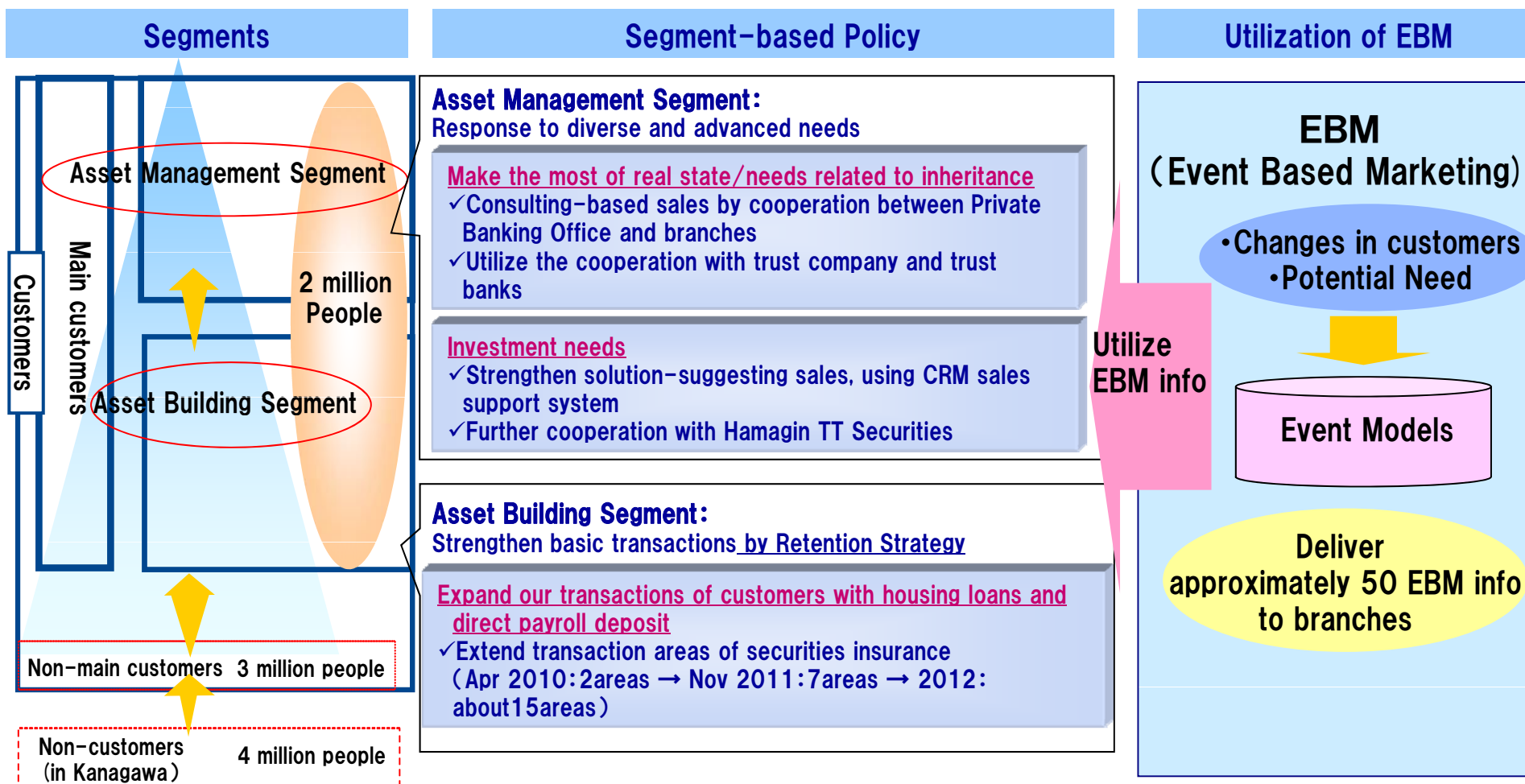


Source: Hamagin Research Institute analysis based on the Ministry of Internal Affairs and Communications' 2009 National Survey of Family Income and Expenditure

3. Management Strategies

(2) Personal Banking Strategy ~Segment-based Policy

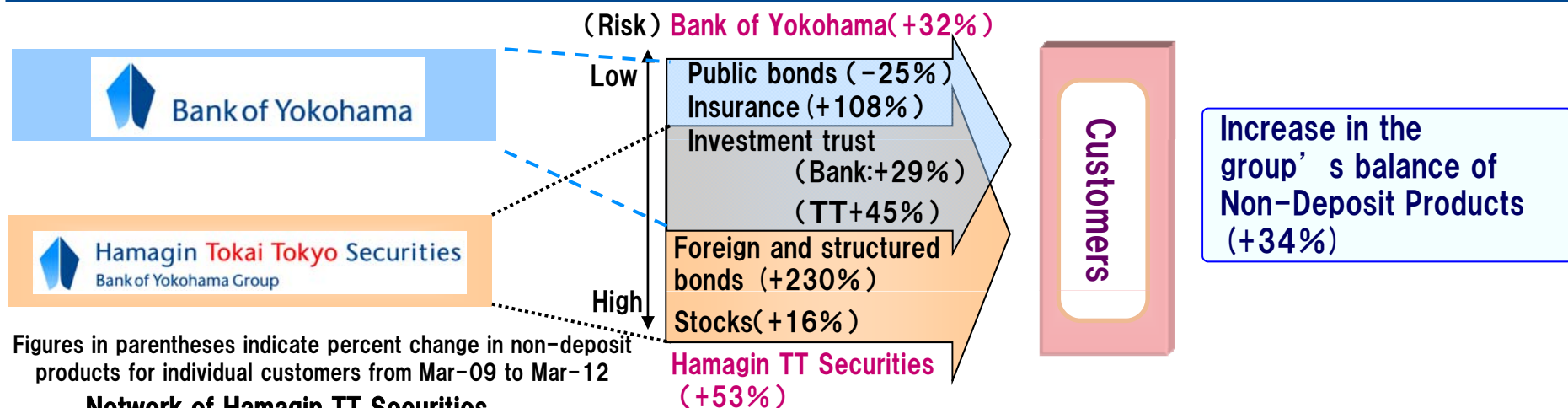
- Provide appropriate services to customers in Asset Management Segment and Asset Building Segment by implementation of our segment-based policy and utilization of EBM.
- We started to sell securities insurance in 2 areas in Apr 2010 (now in 7 areas), and plan to expand to about 15 areas in 2012 to meet customers' needs for insurance.



3. Management Strategies

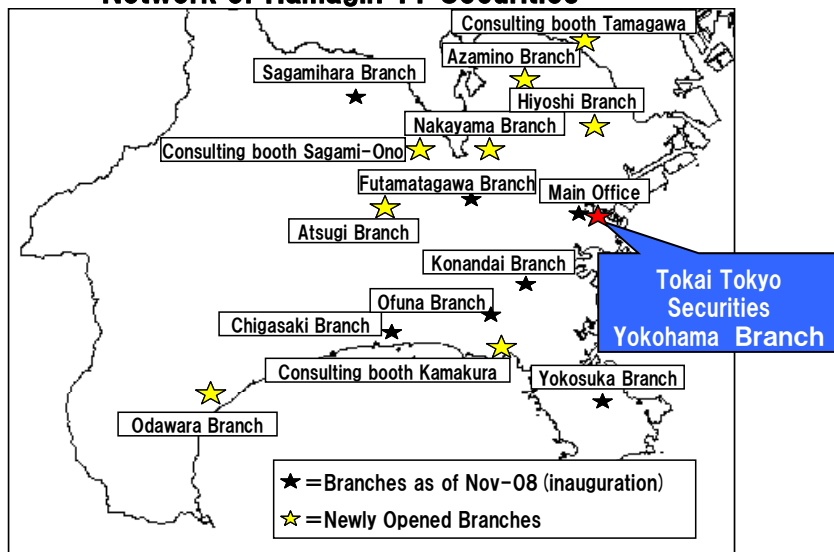
(3) Securities Business Strategy

- We opened Hamagin TT Securities in November 2008, in order to meet customers' investment needs in our group.
- Yokohama branch, the only branch of Tokai Tokyo Securities in Kanagawa, will be transferred to Hamagin TT Securities in September 2012.

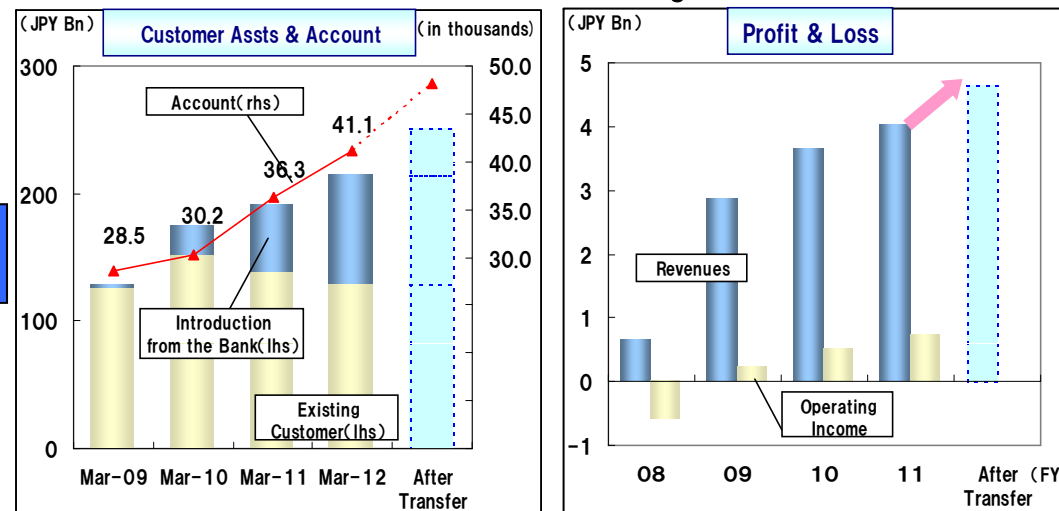


Figures in parentheses indicate percent change in non-deposit products for individual customers from Mar-09 to Mar-12

Network of Hamagin TT Securities



Business Results of Hamagin TT securities



3. Management Strategies

(4) Corporate Banking Strategy ~Solution-Suggesting Business/New Corporate Customers

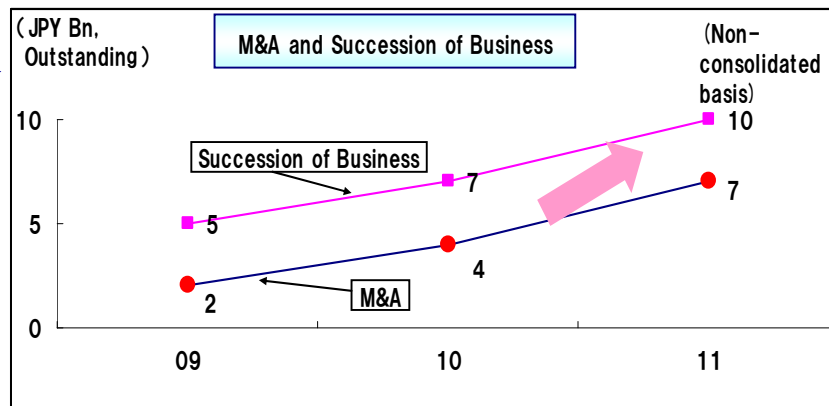
- We implement solution-suggesting business to deal with customers' business problems, by the support for business matching, M&A, succession of business, and the establishment of the "Kanagawa Small & Mid Sized Business Revitalization Fund."
- Execution of loans to new corporate customers increased by JPY35.5Bn to JPY124.5Bn during the second half of 2011 by increasing contacts with corporate customers and meeting customers' financing needs promptly.

Solution-Suggesting Business

Business Matching(1,200 annual)

M&A/Support for Succession of Business

Establishment of "Kanagawa Small & Mid Sized Business Revitalization Fund" in Dec 2011. (JPY2.41Bn)



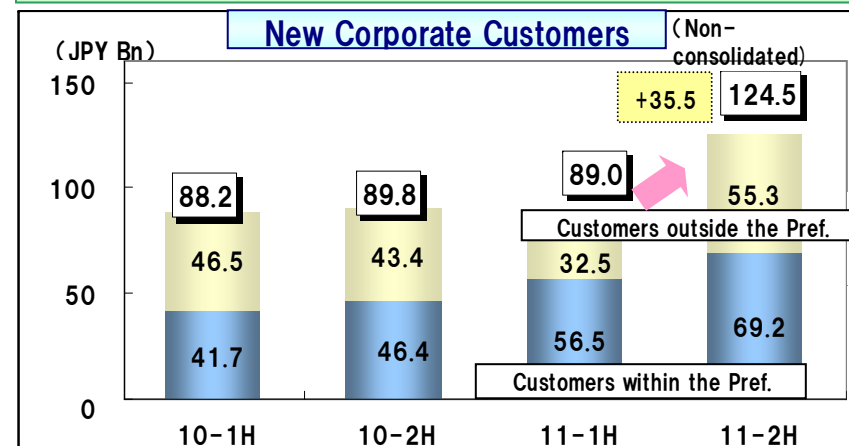
New Corporate Customers

Increase contacts with corporate customers

- ✓80 employees in charge of new corporate customers (Increased 20 employees)
- ✓Increase contacts by branch managers of "branches specializing personal banking services."

Meet customer's needs promptly

Give corporate banking promotion managers in each block of Kanagawa the same level of decision-making authority as branch managers.



3. Management strategies

(4) Corporate Banking Strategy ~Support for Growth Industries

- We leverage all group functions to ensure smooth financing to support the customers in growth industries.
- We especially focus on health industries such as medical care center and nursing care center in aging society, or environment and energy industries with growing social consciousness about renewable energy.
- Corporate loans increased, due to the smooth financing to customers in growth industries as well as new customers.

Support for Growth Industries

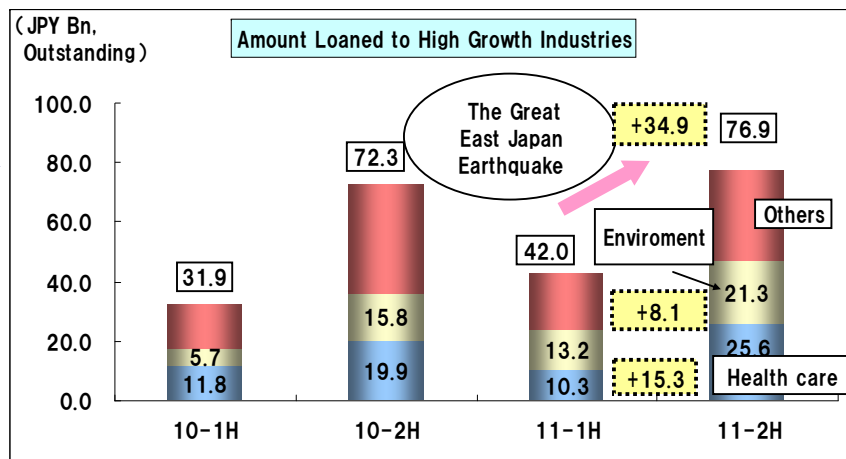
Loans: "Strategy Fund for Supporting High Growth Industries" JPY150.0Bn

Equity: "Industry Growth Fund" JPY2Bn

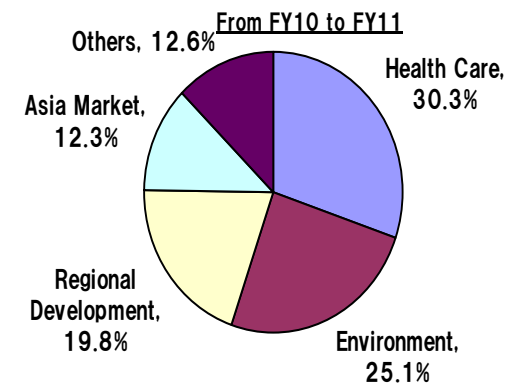
Lease: "Growth Industry Leasing Program" JPY5Bn

Industry Growth Fund

- ✓ Established in August 2011
- ✓ Financing support for customers in growth industries
- ✓ Invest more than JPY100million to four corporations in 2011 (within 8 months)



Breakdown of loans to High Growth Industries

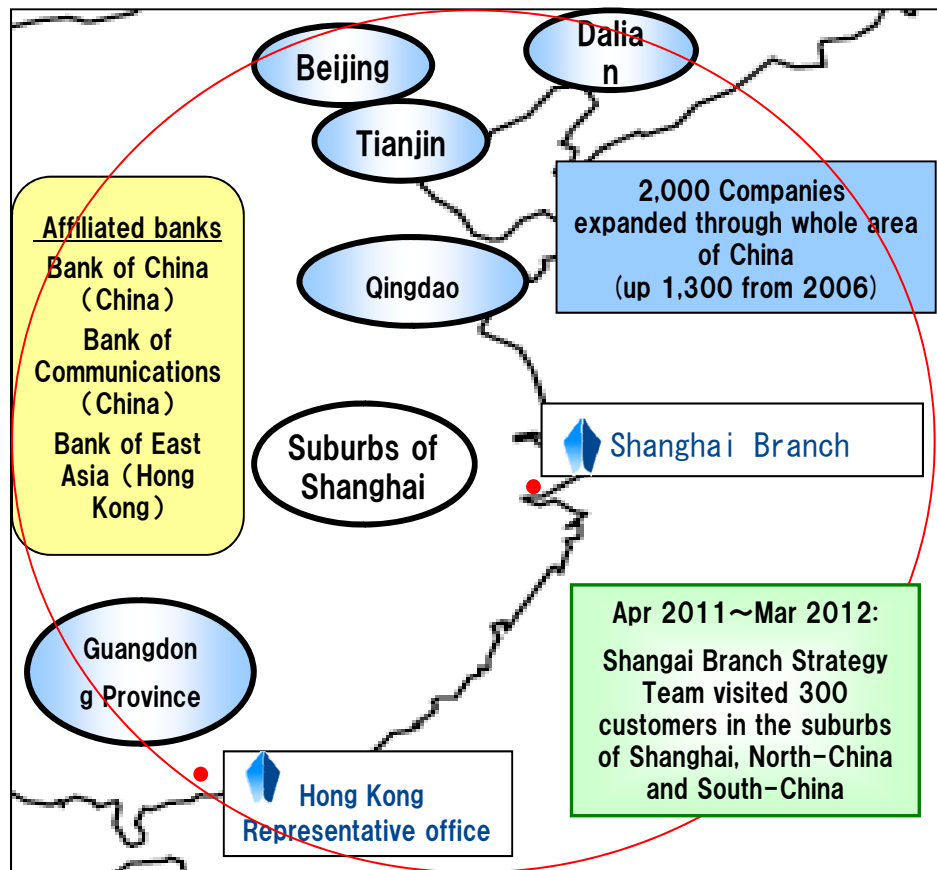


3. Management Strategies

(5) Asia Strategy ~China

- Shanghai Branch Strategy Team was established in April 2011 to comprehend financing needs, business matching needs and consulting needs from local subsidiaries of our corporate customers in the suburbs of Shanghai, North-China and South-China.
- We are preparing to start services in renminbi for customers' financing needs.

Support in China



Needs Shanghai Branch Strategy Team gathered

Funding Needs Approximately 80

Understand the significant financing needs for working capital in renminbi

- ✓ Respond to the needs of investment loans and nonresidential loans
- ✓ Plan to apply for a license in Nov 2012 to start services in renminbi in 2013

Business Matching Approximately 85

Strong business matching needs regardless of the size of the corporations

- ✓ Introduce our customers

Consulting Needs Approximately 30

Needs for finance, tax, labor and legal consulting services

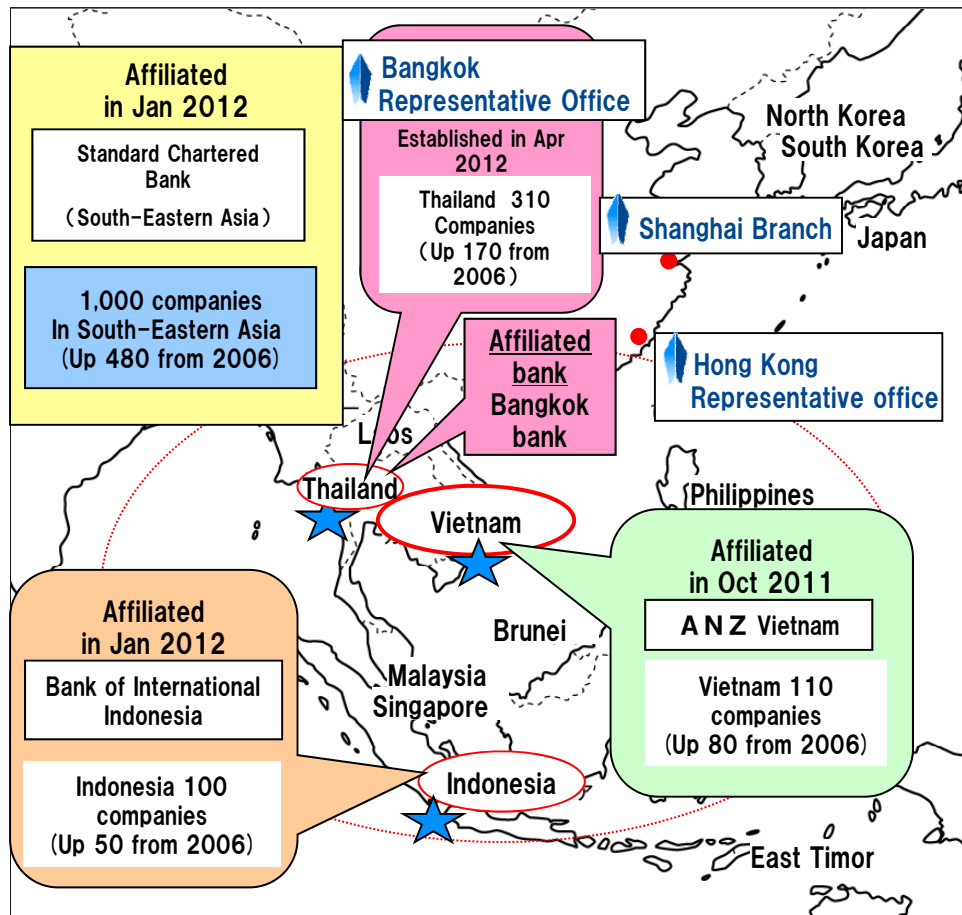
- ✓ Introduce local specialized consulting firms

3. Management Strategies

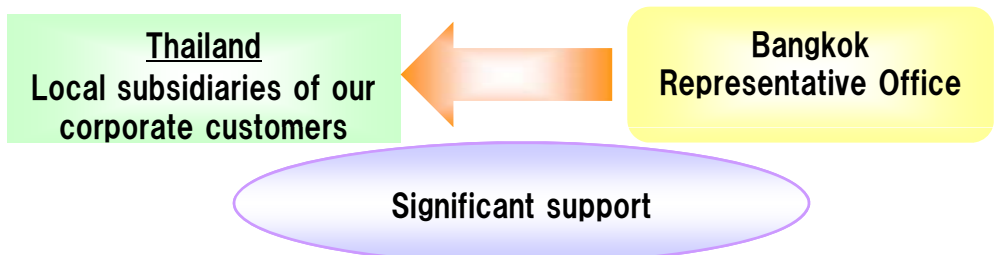
(5) Asia Strategy ~South-Eastern Asia

- Bangkok Representative Office was established in April 2012 in order to support local subsidiaries of our corporate customers in Thailand.
- We provide financing services to local subsidiaries of our corporate customers in South-Eastern Asia by the affiliations with Bangkok bank, Australia/New Zealand Bank (ANZ) Vietnam, Bank of International Indonesia and Standard Chartered Bank.

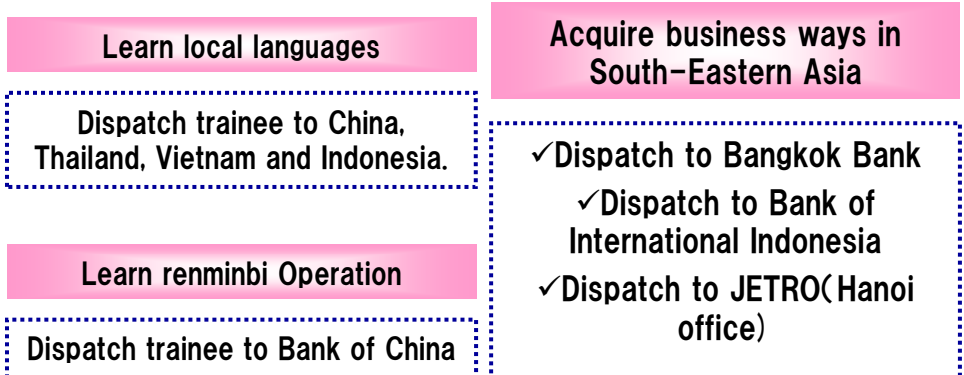
Support in South-Eastern Asia



Established Bangkok Representative Office in April 2012



Development of Human Resources



3. Management Strategies

(6) Sales & Marketing Strategy ~Centralization of Operations and Efficient Operations

■ We will maintain more relationship with customers and provide prompt financial services by implementing the centralization of operations and the enhancement of sales support systems.

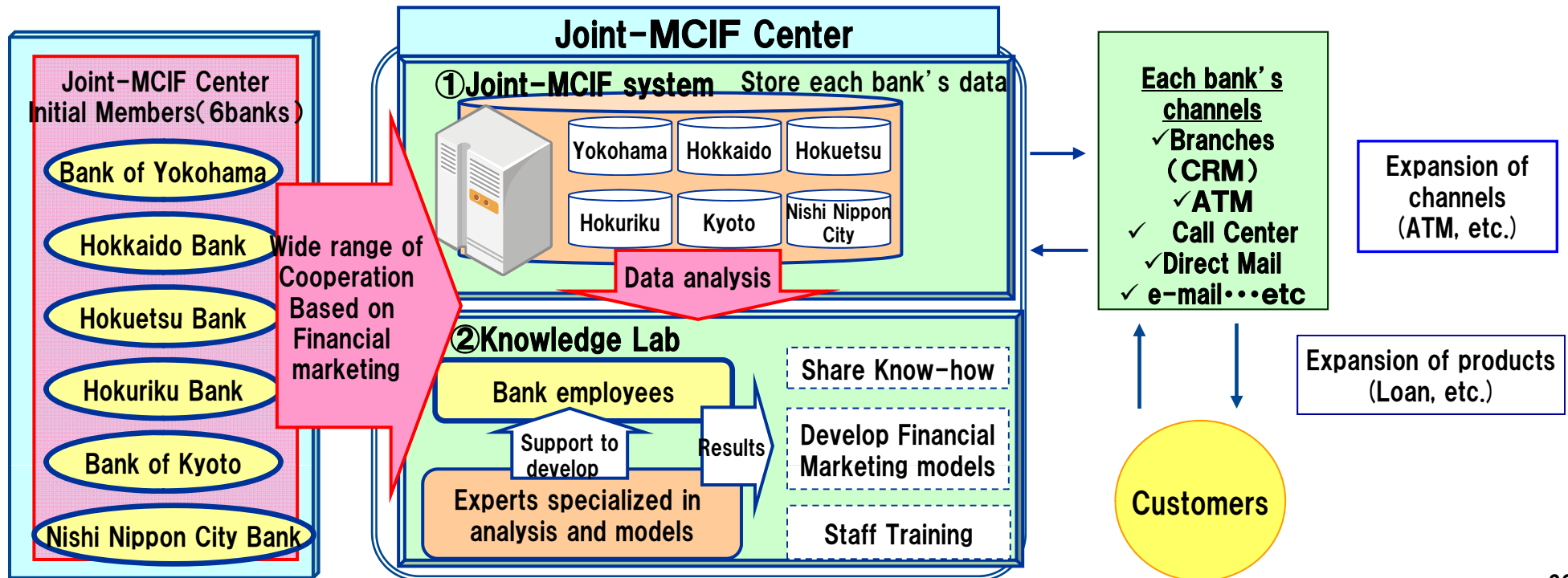
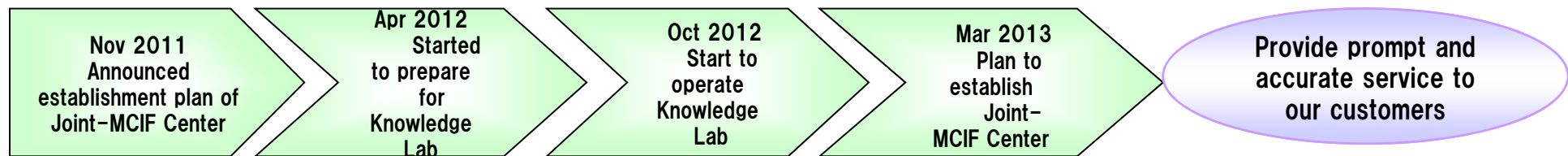
Measures and effects to strengthen sales



3. Management Strategies

(6) Sales & Marketing Strategy ~Joint MCIF Center

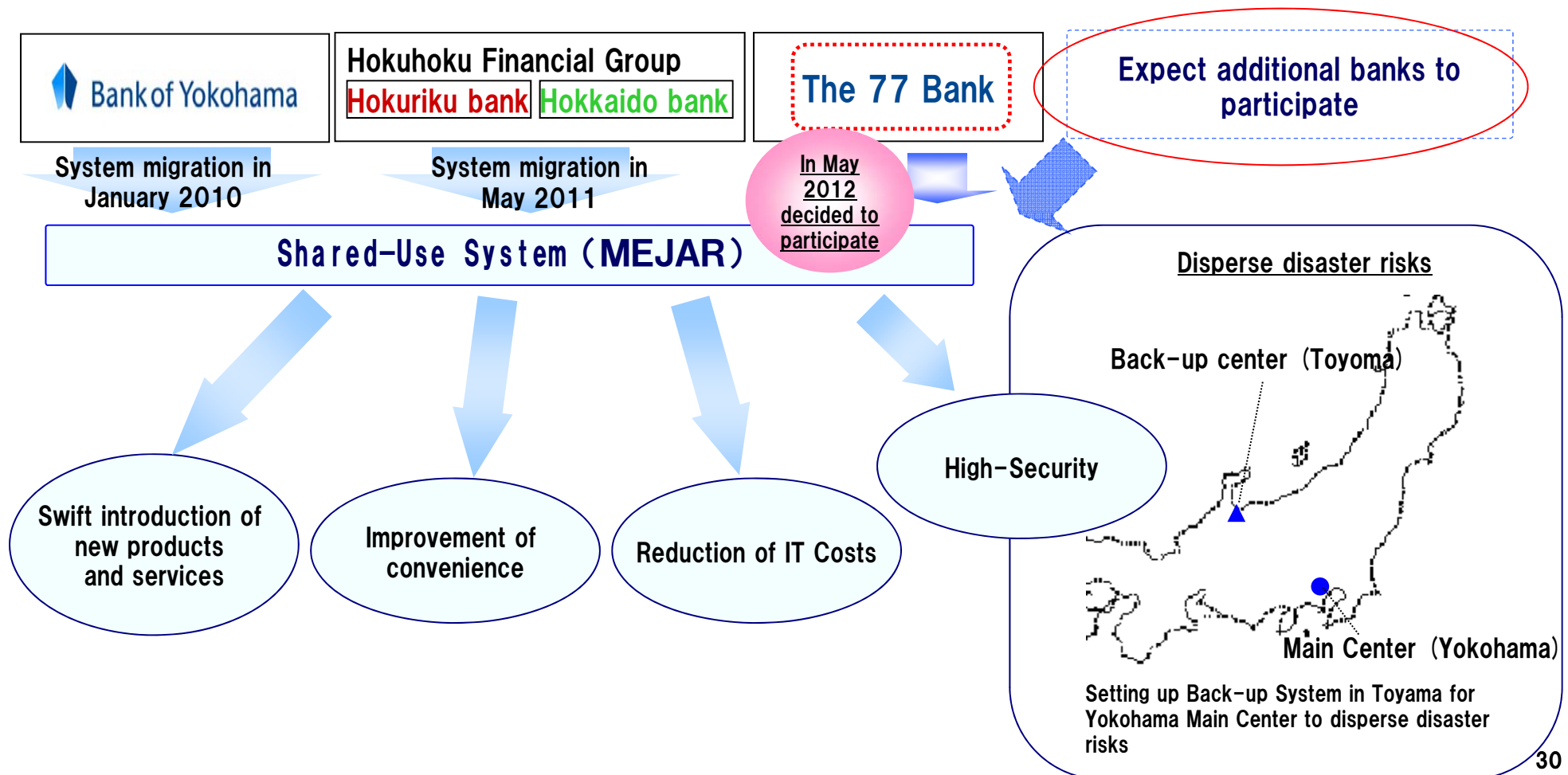
- Six regional banks are preparing to start the operation of Knowledge Lab from October 2012 and will establish Joint-MCIF Center in March 2013 in order to co-develop advanced financial marketing models such as EBM.
- We will provide prompt and accurate services to meet customers' needs by utilizing nation-wide data and know-how, and expanding channels and products of financial marketing.



3. Management Strategies

(7) Information Technology Strategy ~Shared-Use System (MEJAR)

- Shared-Use System, MEJAR is the highly secure system launched by Hokuriku Bank, Hokkaido bank and us, in order to disperse disaster risks.
- In May 2012, the 77 Bank decided to participate in MEJAR.
- We continue to try to reduce IT costs through adding banks as well as to meet customers' needs with the swift introduction of co-developed new products and services.



3. Management Strategies

(8) Channel Strategy

- We will establish easy-to-use service channel and provide high-value services for customers by improving functions of branches, ATM and Direct Channel.
- In order to meet customers' needs, we have been significantly improving functions of branches. In May 2012, Hamagin TT Securities Consulting booth was opened in Sagami-Ono branch.
- Yamanashi Chuo Bank and Chiba Kogyo Bank participated in ATM Service Alliance among 8 regional banks in April 2012 for customer's convenience.

Improve functions of Branch

Full banking service branches (Total 67 branches)

- ✓ Add corporate loan and sale functions
- ✓ 2011: implemented in 2 branches
(Aug 2011: Oguchi branch)
(Nov 2011: Oshima branch)

9 Joint Branches with Hamagin TT Securities

- ✓ Meet wide-range investment needs
- ✓ 2011: Opened 2 Branches
(May 2012: Consulting booth Sagami-Ono)

Quick Service Counter (11 branches)

- ✓ Storefront Service avoiding customers waiting
- ✓ 2011 : Opened in 8 branches

Easy-to-use service channel

High-value financial service

Improve convenience of ATM

Started Pay-Easy by ATM

- ✓ Service to pay tax and public utilities charge

ATM Service Alliance among 8 Regional Banks

- ✓ Free of charge among 8 regional banks
(April 2012: Yamanashi Chuo Bank and Chiba Kogyo Bank were added)

Improve functions of Direct Channel

Internet Banking

- ✓ Early repayment of Housing loans
- ✓ Purchase of Investment trust

3. Management Strategies

(9) Human Resources Strategy

- We develop human resources and invigorate the organization to provide high-value financial services to our customers.
- The “Financial Business School” was newly established in October 2010 to carry out the training programs for more than 20,000 young and mid-level employees. In addition, the term of job rotation for young employees was extended and the curriculum was enhanced.
- We proceed with Value-Up Program for female employees by the flexible work schedule for work-life balance and assignment to managers in order to explore employment and opportunity for female employees.

Development of Human Resources

Established
Financial
Business
School

Oct 2010

Practical and systematic training program

Training program for young employees

Cultivate Expertise of mid-level employees

Expansion of work field for female employees

“Value-Up Program” for female employees

Flexible work schedule for work-life balance

Assignment to managers

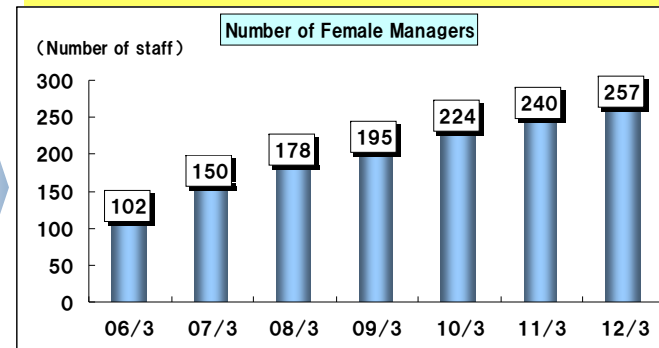
Results as of 2011

More than 20,000 employees went through the training programs

Extension of job rotation for young employees: 1 year to 4 years, and enhancement of the curriculum

Intensive training at headquarters for 80 personal and corporate banking sales employees

Results



Value Up Program • Invigoration of organization

Provide high-value financial services to customers

3. Management Strategy

(10) Progress on the Medium Term Management Plan ~Second year

- Two year out of the three years has passed since “New Horizon 2nd Stage”, the medium term management plan, started in April 2010.
- Out of the four main goals initially set, Core Tier1 Ratio, ROE and Credit Cost Ratio were basically achieved in FY2011.

(JPY Bn)		1st year of Management Plan		2nd year of Management Plan		3rd year of Medium Term Management Plan	
		FY10 Actual	FY11forecast	FY11 Actual	FY12 Plan (originally planned)	FY12 Forecast (announced in May-12)	
Non-Consolidated basis	Gross Operating Income	205.1	206.0	203.6	221.0	201.5	
	- Expenses	98.7	99.0	98.3	99.0	9.8	
	Net Business Profit	106.4	107.0	105.3	122.0	103.5	
	- Credit Costs (Note1)	28.9	17.0	13.7	26.0	12.0	
	Ordinary Profit	74.9	82.5	87.0	92.0	87.5	
	Net Income	45.4	48.5	49.1	55.5	54.0	
	OHR	48.1%	48.0%	48.2%	Around 45%	48.6%	
Credit Costs Ratio (Note1)	0.33%	0.19%	0.15%	Around 0.30%	0.12%		
Consolidated basis	Ordinary Profit	81.6	90.0	96.3	95.0	94.5	
	Net Income	47.0	50.5	51.1	56.0	55.0	
	ROE	6.5%	-	6.7%	Around 7%	-	
	Core Tier1 Ratio	8.6%	-	9.7%	Higher than 8.0%	-	
Loans (Non-consolidated)	8,636.3	-	9,008.2	9,460.0	-		
Retail Loans within Kanagawa Prefecture (Non-Consolidated) (Note2)	5,973.5	-	6,233.0	6,550.0	-		
Deposits (Non-consolidated)	10,753.1	-	11,091.5	10,800.0	-		
Non-Deposit Products for Individuals (consolidated)	1,840.4	-	1,929.1	2,200.0	-		

(Note1) “Recoveries of written-off claims” is not included in credit costs in FY10 Actual.

(Note2) Retail Loans within Kanagawa Prefecture = Loans to small and medium-sized businesses in Kanagawa Pref.+Loans to individuals in Kanagawa Pref.

Afresh あなたに、あたらしく。



Bank of Yokohama

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