



Bank of Yokohama

# ***Information Meeting***

*~ Appendix ~*

May 24, 2010

The Bank of Yokohama, Ltd.

# Table of Contents

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- ◆ Our Home Market . . . . . 2 ~ 3
- ◆ Market Share in Kanagawa . . . . . 4
- ◆ Loan Yields . . . . . 5
- ◆ Sensitivity Analysis . . . . . 6
- ◆ Uncollateralized consumer loan . . . . . 7
- ◆ Asset Quality . . . . . 8
- ◆ Deferred Tax Assets . . . . . 9
- ◆ Transition of Loans . . . . . 10
- ◆ Fees & Commissions income . . . . . 11
- ◆ Branch Network . . . . . 12
- ◆ Alliance – Regional Banks . . . . . 13
- ◆ Group Strategy . . . . . 14
- ◆ Shareholder Return . . . . . 15

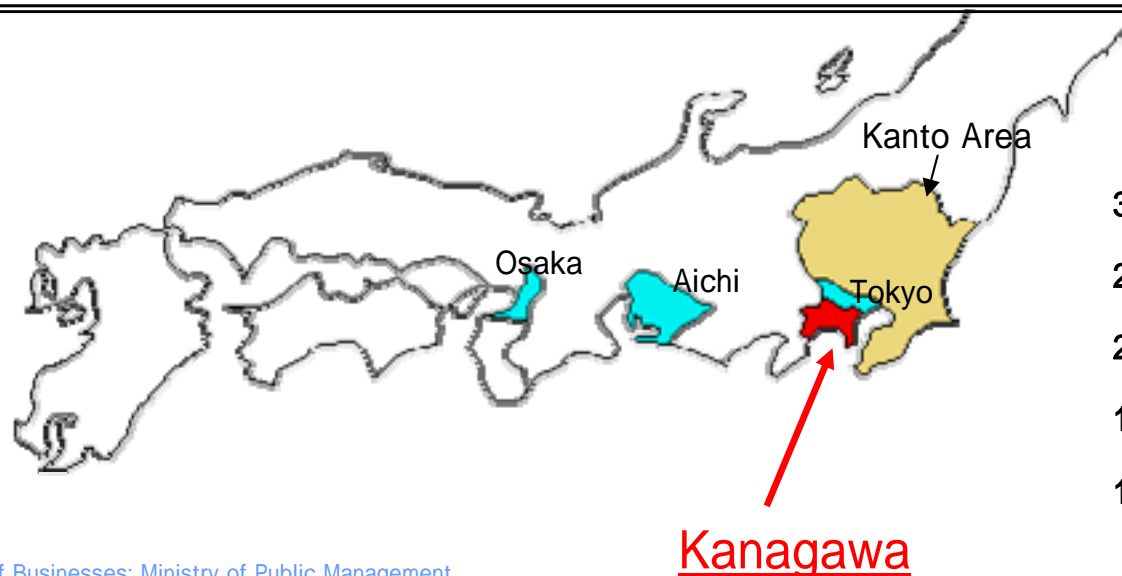
## < Data Book >

- ◆ Financial Summary  
(consolidated & non-consolidated) . . . . . 17
- ◆ Loans (balance & yield) . . . . . 18 ~ 20
- ◆ Deposits (balance & yield) . . . . . 21 ~ 22
- ◆ Securities . . . . . 23
- ◆ Non-Deposit Products . . . . . 24

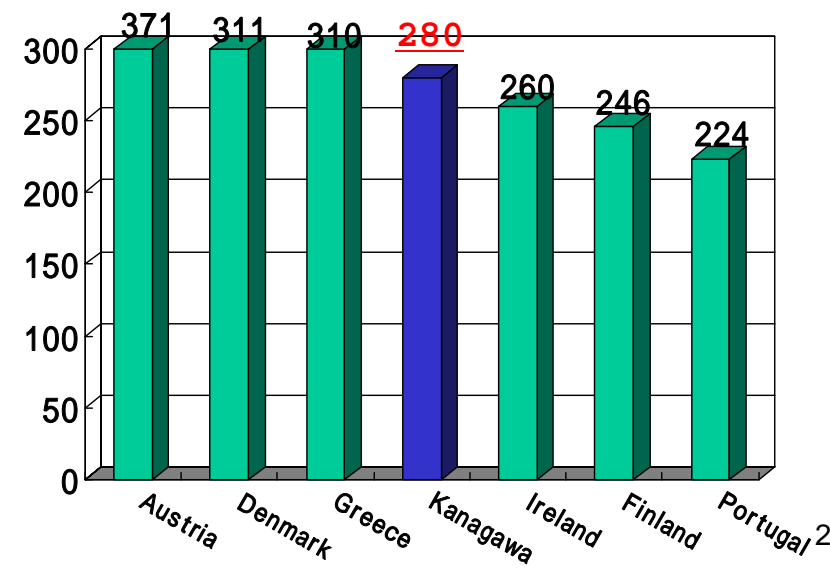
# Our Home Market

## (1) Potential of Kanagawa Prefecture

Population (Jan - 10)	9.008 million ( <i>2nd</i> / 47 Prefectures) (Tokyo, <u>Kanagawa</u> , Osaka)
Number of Businesses (Oct - 06)	282 thousand ( <i>4th</i> ) (Tokyo, Osaka, Aichi, <u>Kanagawa</u> )
Gross Prefectural Product (FY07)	JPY32.0trillion ( <i>4th</i> ) (Tokyo, Osaka, Aichi, <u>Kanagawa</u> )
Manufacturing Output (2008)	JPY19.5trillion ( <i>2nd</i> ) (Aichi, <u>Kanagawa</u> , Shizuoka)
Retail Sales (2007)	JPY8.5trillion ( <i>3rd</i> ) (Tokyo, Osaka, <u>Kanagawa</u> )



Comparison of GDP  
(FY2007)



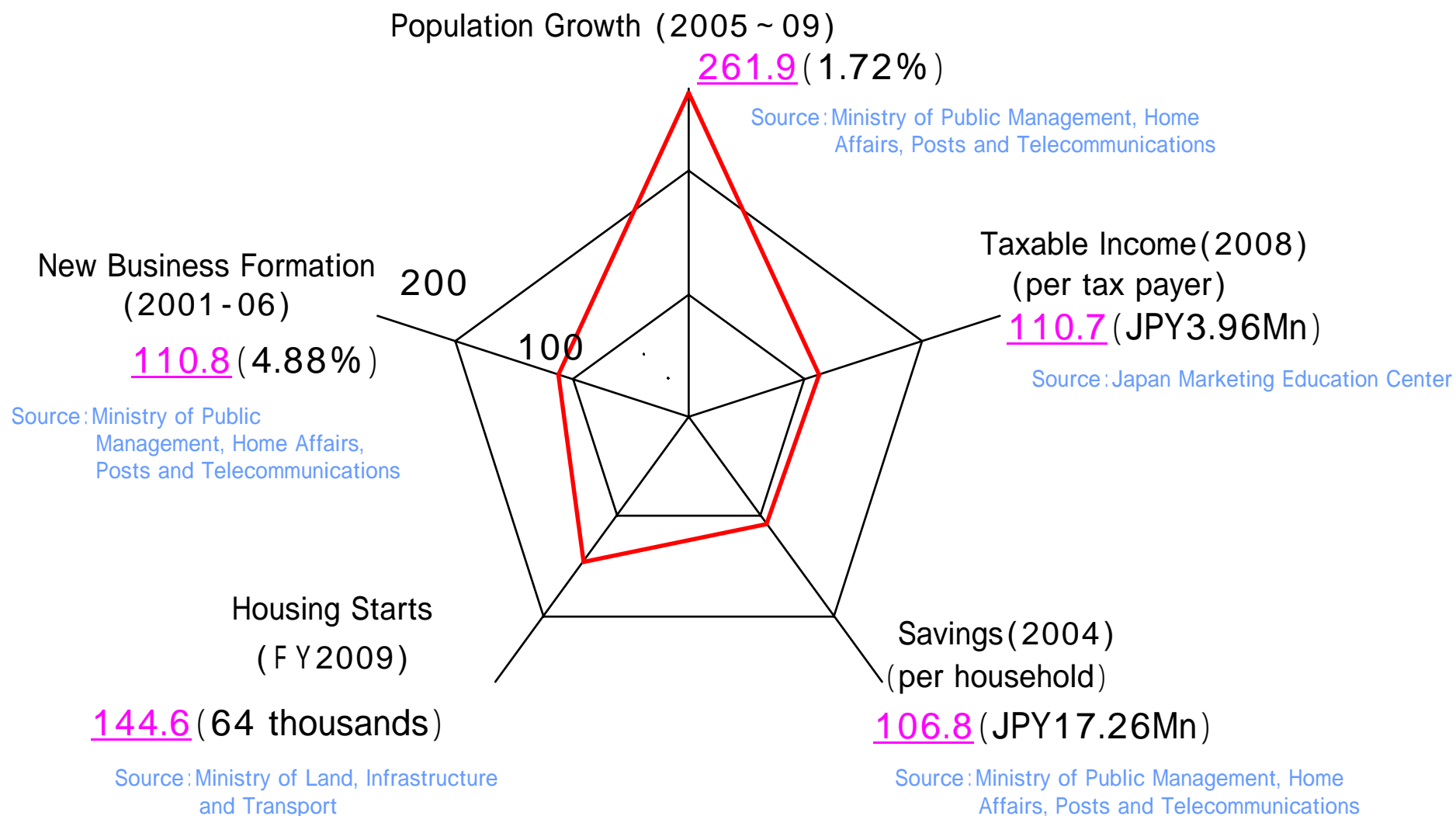
(Note) Source

- Population & # of Businesses: Ministry of Public Management, Home Affairs, Posts and Telecommunications
- Gross Prefectural Product: Each Prefecture
- Manufacturing Output, Retail Sales: Ministry of Economy, Trade and Industry

# Our Home Market

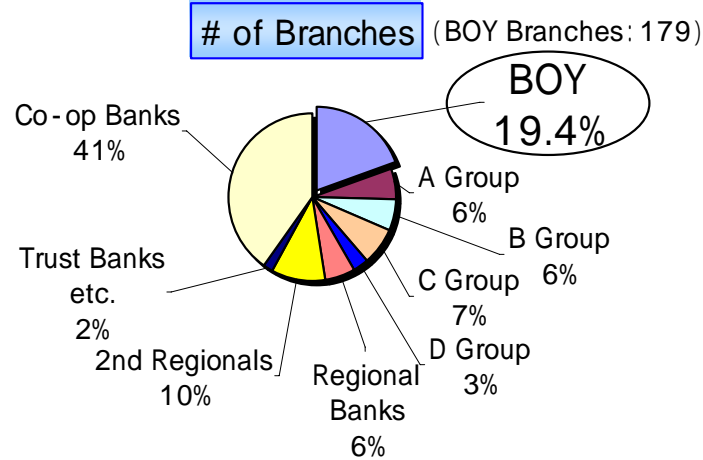
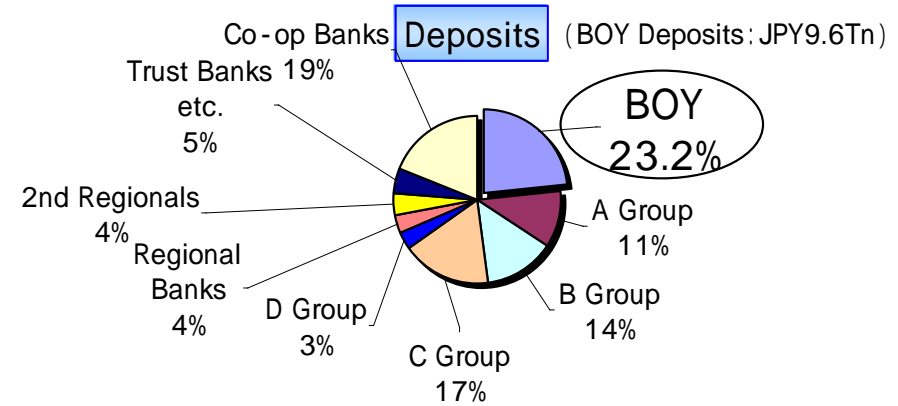
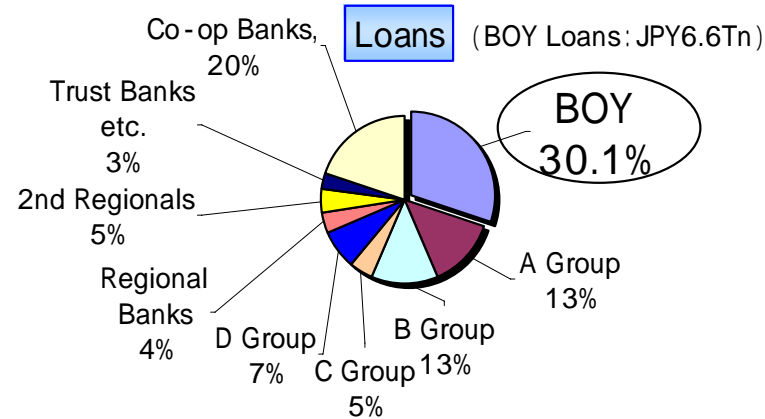
## (2) Kanagawa's superiority to the rest of the Kanto Area

~ Relative Position ( Indexed Average of Tokyo, Tochigi, Gunma, Ibaraki, Chiba, Saitama and **Kanagawa** ) = 100



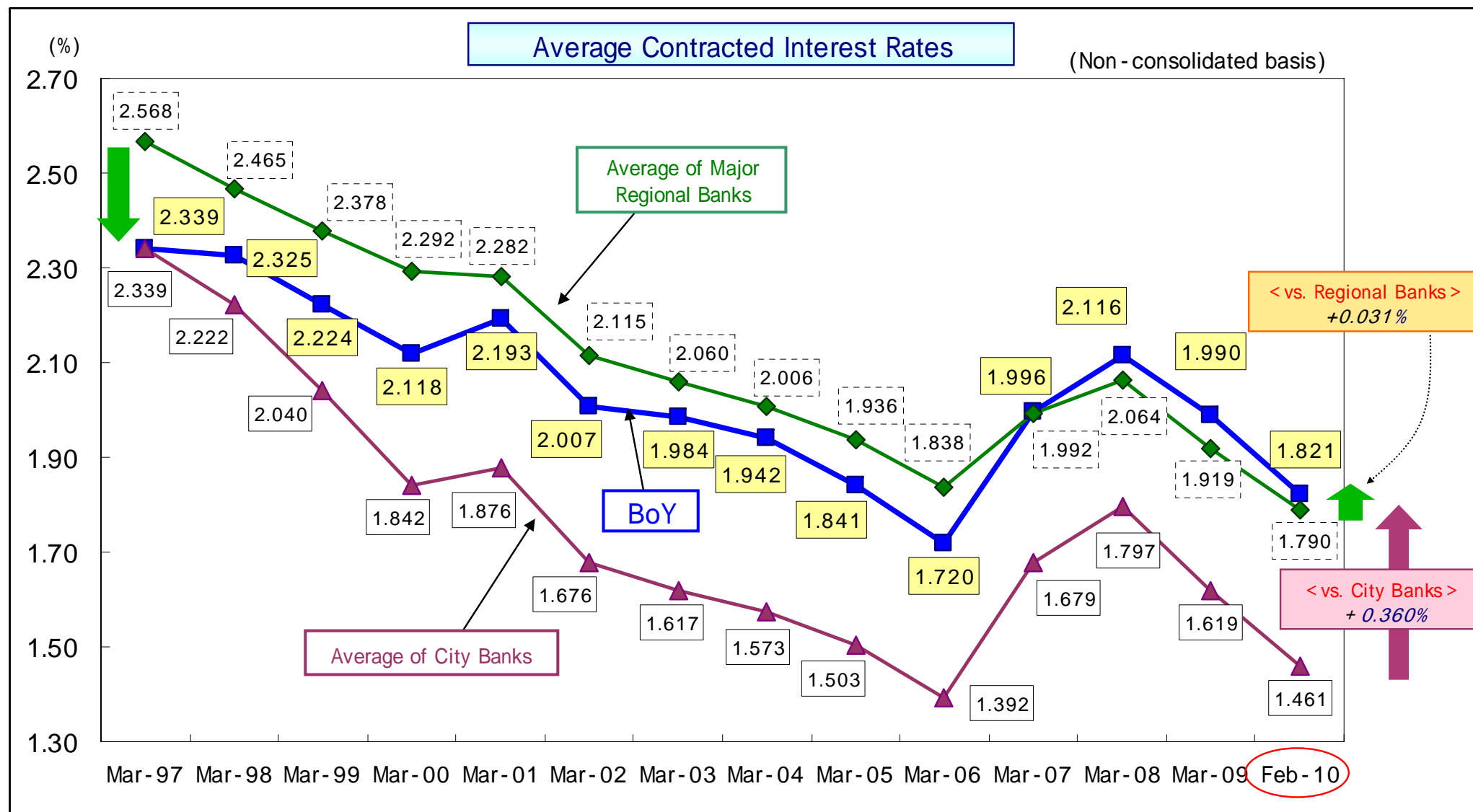
# Market Share in Kanagawa Prefecture

Market Share in Kanagawa Prefecture < Mar - 10 >



(Note) Bank estimates

# Loan Yields

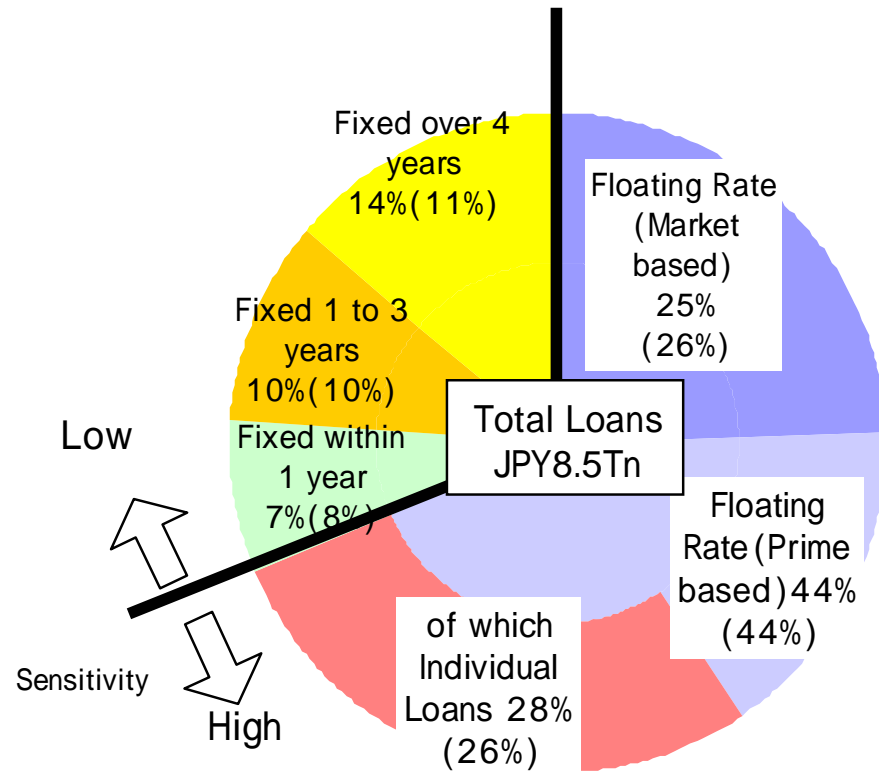


(Note1) Source: Bank of Japan

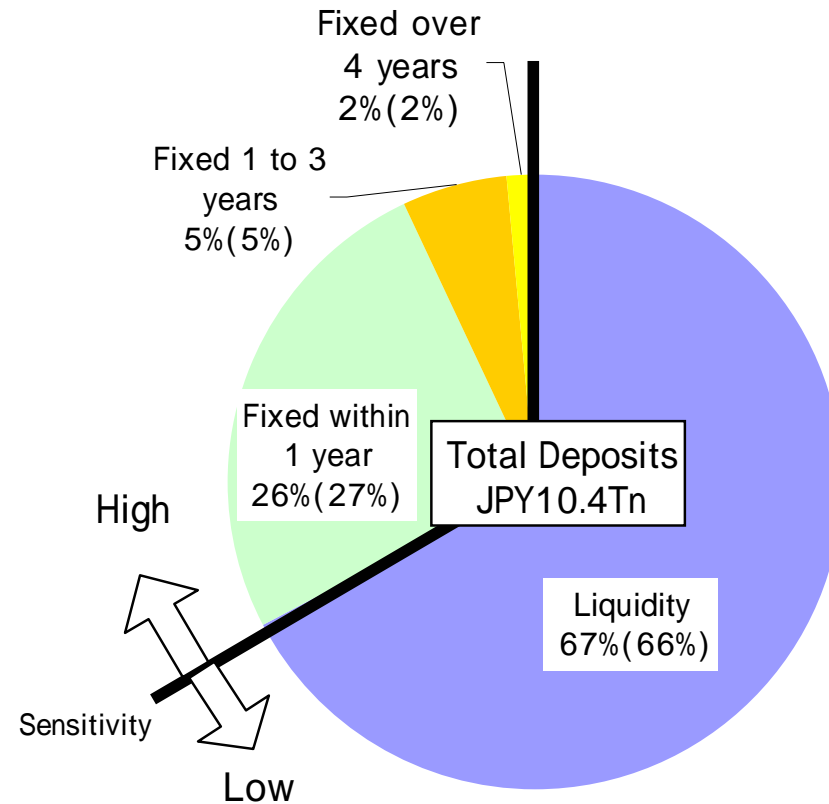
(Note2) Contracted interest rates for all loans are the average interest rates of each month.

# Sensitivity Analysis

## Breakdown of Loans

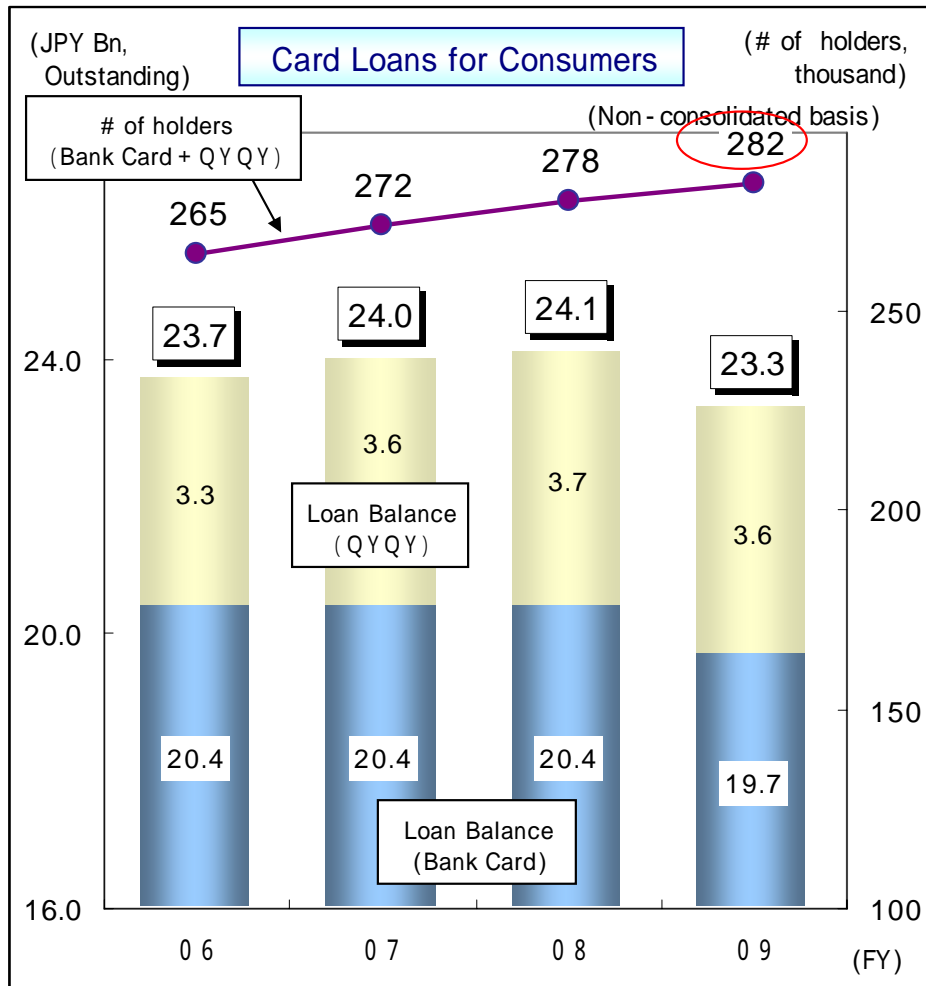


## Breakdown of Deposits



As of Mar - 10  
( ) represents Mar - 09

# Uncollateralized Consumer Loans



## Bank Card Loan

Amount: JPY0.1 ~ 3Mn  
Interest rate: 8.5 ~ 13.6%



## Quicky (QYQY)

Unmanned application  
Basically same day response  
Amount: JPY0.1 ~ 0.5Mn  
Interest rate: 17.6%



## Next Plan

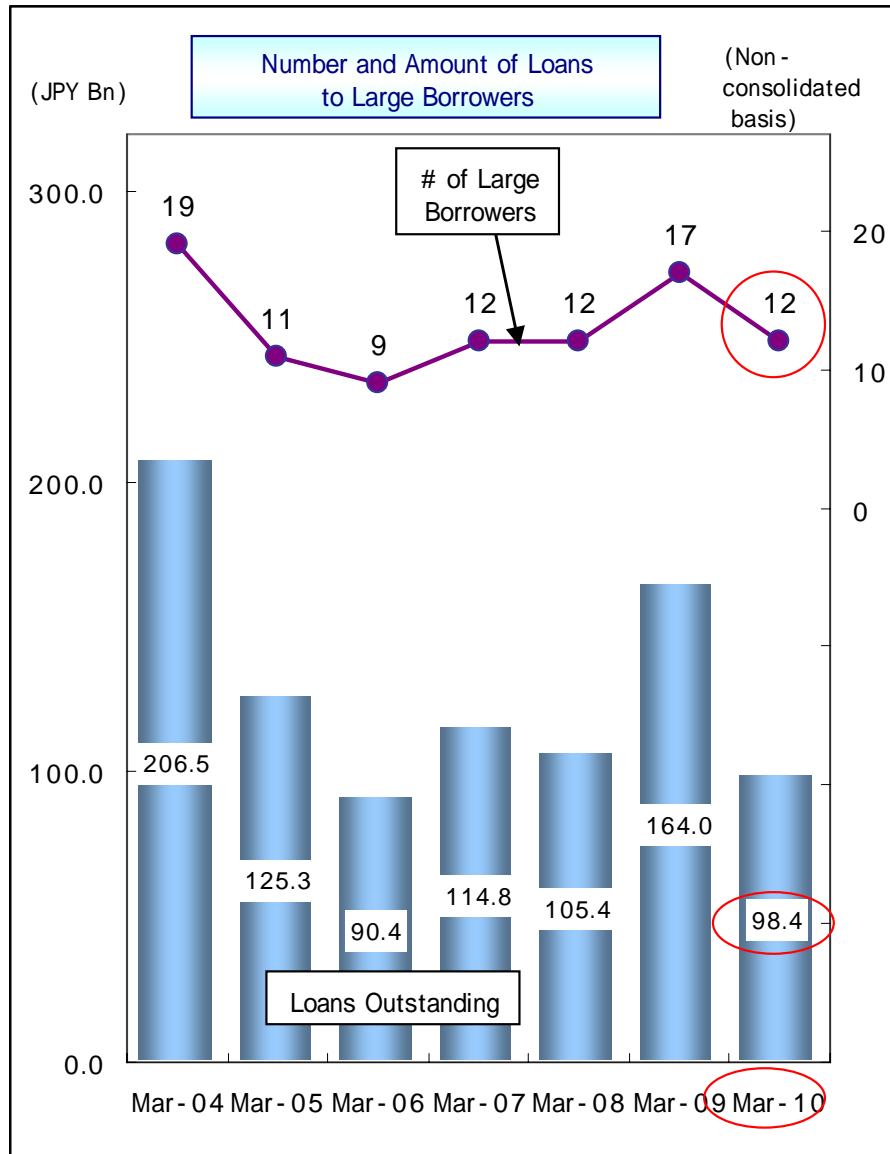
No minimum on salary  
Amount: 0.5 ~ 2Mn  
Interest rate: 9.8%



(Note) above terms are as of May 21, 2010



# Asset Quality



(Note) Large Borrowers: those categorized as problem claims and claims in need of caution other than in need of special caution with more than JPY5Bn in loans.

Transition of Borrowers by category (Mar-09 Mar-10)

(Loan Amount)

		Mar-10			
		A	B	C	Total
Mar-09	A	94.7%	4.7%	0.5%	100.0%
	B	10.8%	83.3%	6.0%	100.0%
	C	0.3%	5.8%	93.9%	100.0%

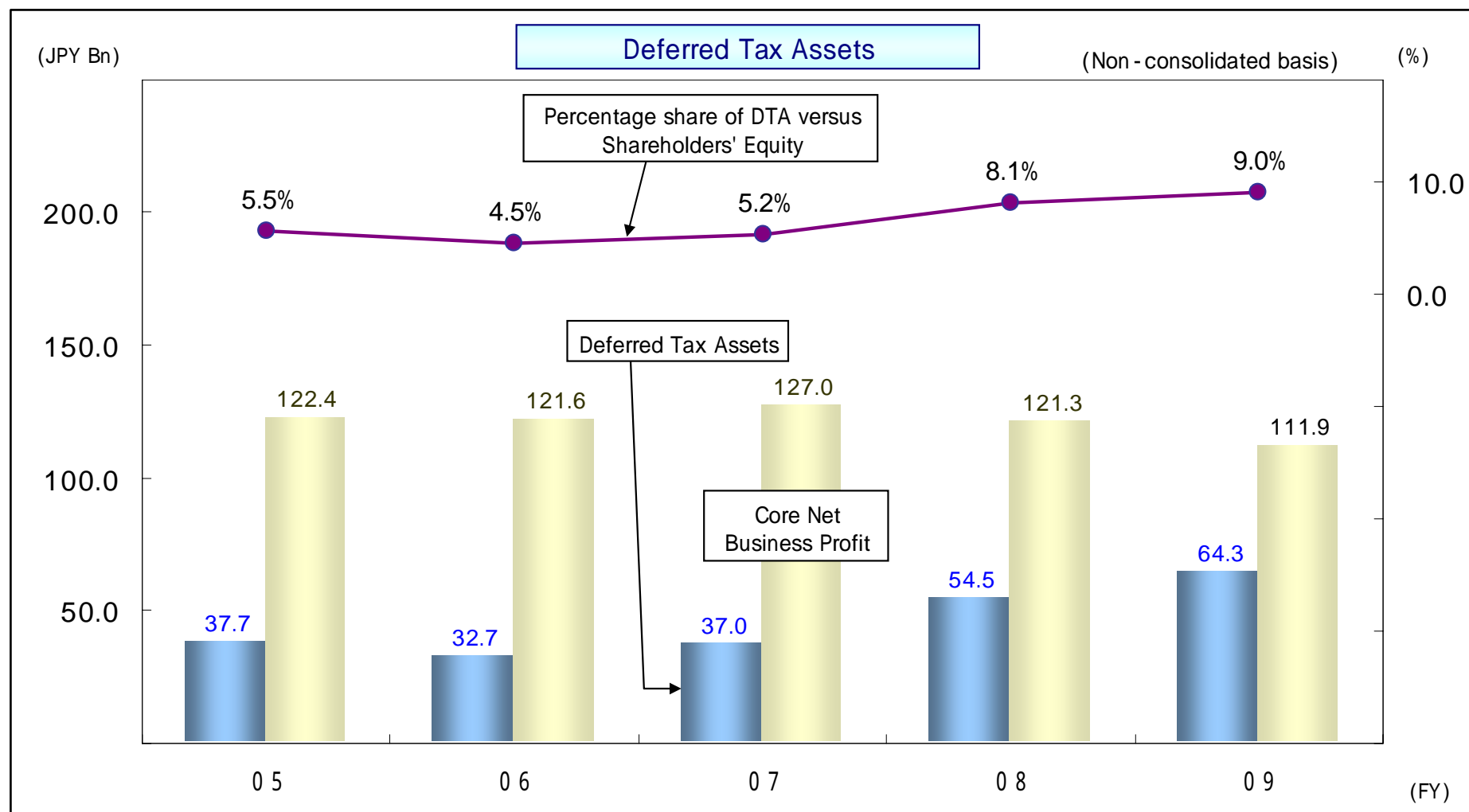
(# of Borrowers)

		Mar-10			
		A	B	C	Total
Mar-09	A	99.8%	0.2%	0.0%	100.0%
	B	11.0%	81.9%	7.1%	100.0%
	C	1.8%	8.3%	89.8%	100.0%

A: Normal  
B: In need of special caution  
C: Possible/Virtual/Legal bankruptcy

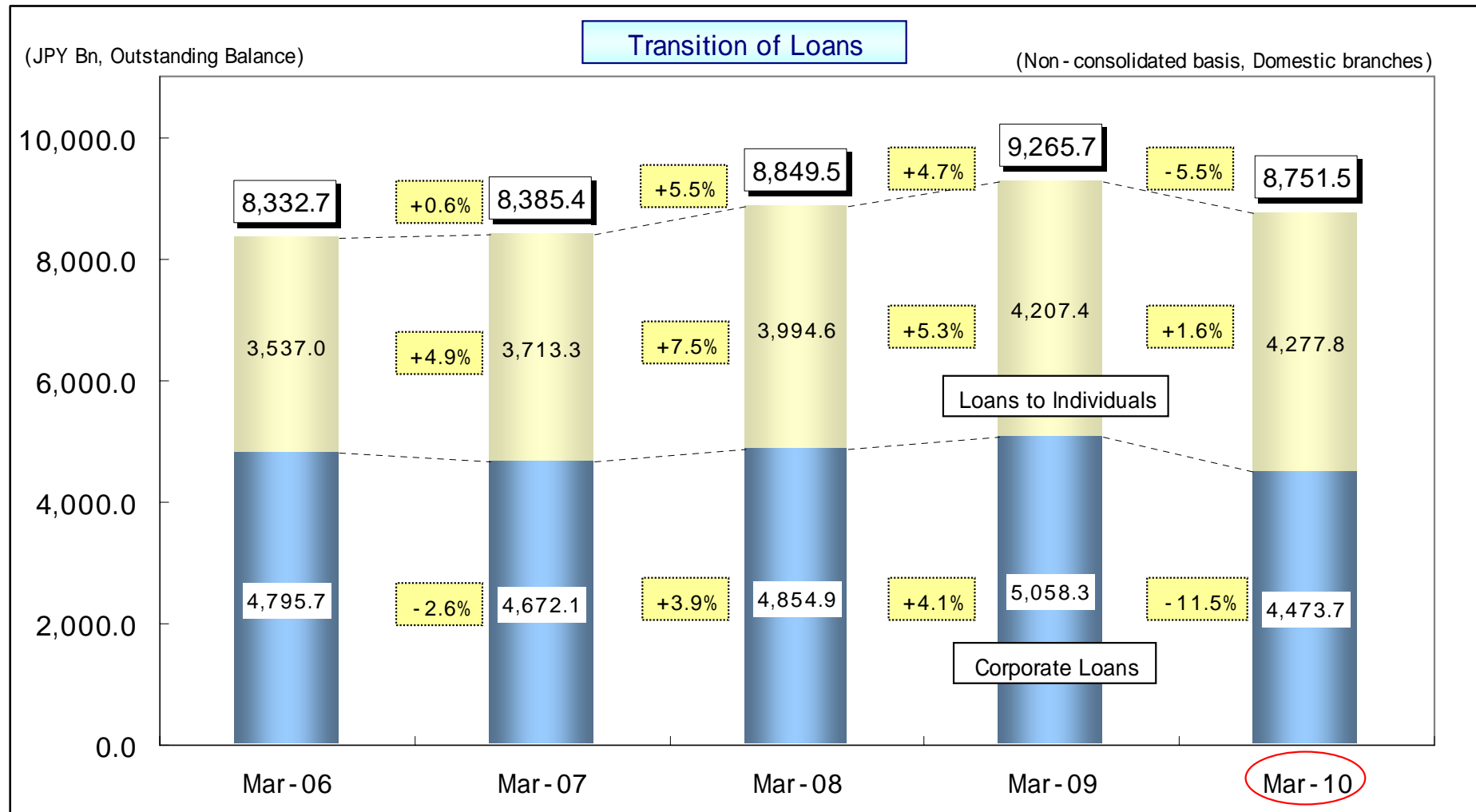
(Note) Transition is based on change from Mar-09.

# Deferred Tax Assets



(Note) Deferred Tax Assets, excluding net unrealized gains on available-for-sale securities.

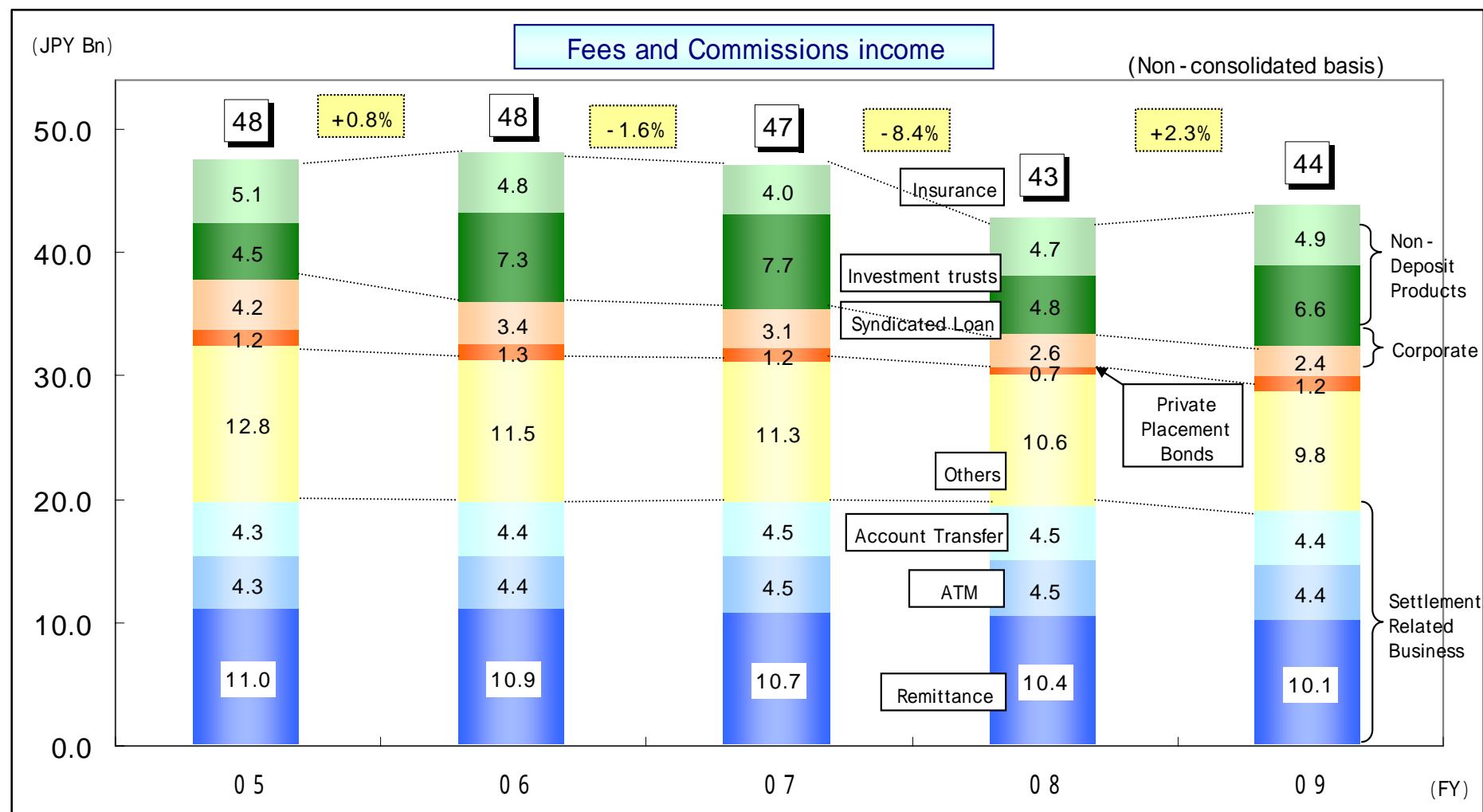
# Transition of Loans



(Note 1) Corporate Loans include loans to public and public related sectors.

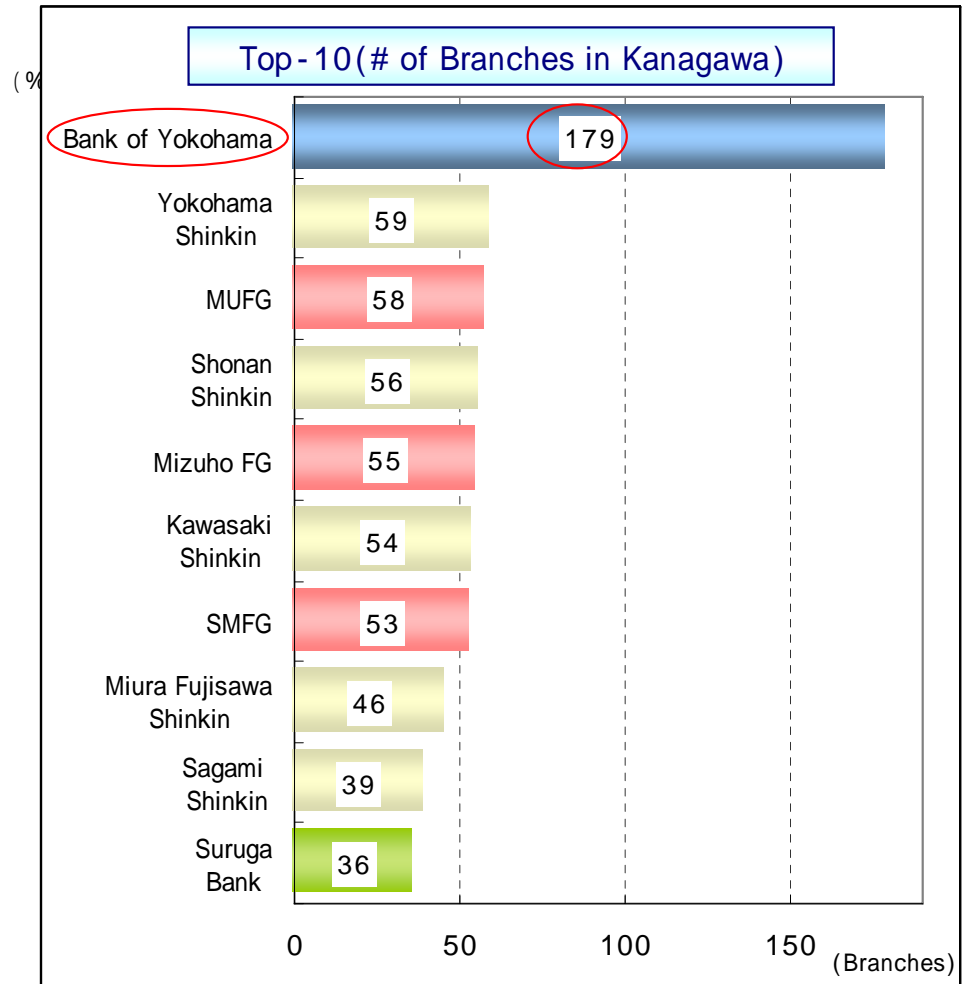
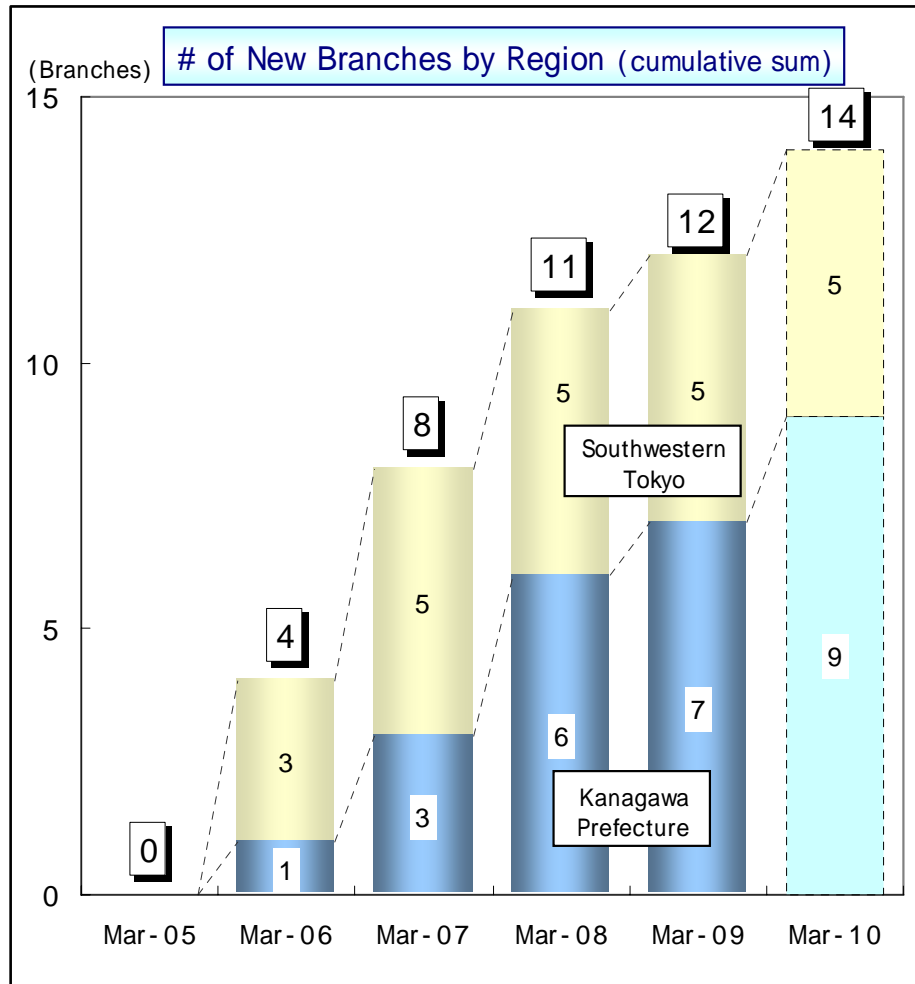
(Note 2) Individual Loans include a portion that has been securitized.

# Fees and Commissions Income (Domestic Operations)



(Note) Fees and Commissions income represents gross income before subtracting Fees and Commissions expenses.

# Branch Network Strategy



(Note) # of manned branches(Mar-10). Bank estimates.

# Alliance - Regional Banks

## Shared Utilization of Banking System

- Agreed in Mar-06
- Plan to start in Jan-10
- Allied banks: **3**

## ATM Alliance

- Since Jul-06
- Reduction of cross-use ATM fees to zero
- Allied banks: **6**

## Regional Financial Marketing Workshop

- Since Oct-07
- Co-research on marketing strategy specialized in regional financing.
- Participating banks: **20**



## Strategic Council on Regional Bank Cards

- Since Jan-09
- Co-operative actions for strategic planning toward enhancement of credit card business
- Participating banks: **13**

## Regional Leasing Business Workshop

- Since Feb-08
- Development and sharing of leasing expertise
- Participating banks: **30**

## Housing Loan Workshop

- Since May-08
- Co-develop housing loan products. Co-promotion and so on.
- Participating banks: **56**

## Association of Regional Financing Research and Consultation

- Since Nov-08
- Development and sharing of think tank expertise
- Participating banks: **22**

(Note) # of "Allied banks / Participating banks" includes us. (as of May 21, 2010)

# Group Strategy

## Reinforcement of Group Management



Boy Group

### Securities business

(Hamagin Tokai Tokyo Securities Co.,Ltd.)

Established a subsidiary jointly with Tokai Tokyo Securities (Nov-08)

### Leasing business

(Hamagin Finance Co.,Ltd.)

Elevated shareholding ratio < 40% 100% > (Jul-07)

### Creditcard business

(BANKCARD Service Japan Co.,Ltd.)

Made the company a subsidiary through acquisition of shares (Mar-09)

### Venture Capital business

(Yokohama Capital Co.,Ltd.)

Cooperate in the areas of venture capital and M&A businesses

Consulting ,conducting surveys and researching business

(Hamagin Research Institute,Ltd.)

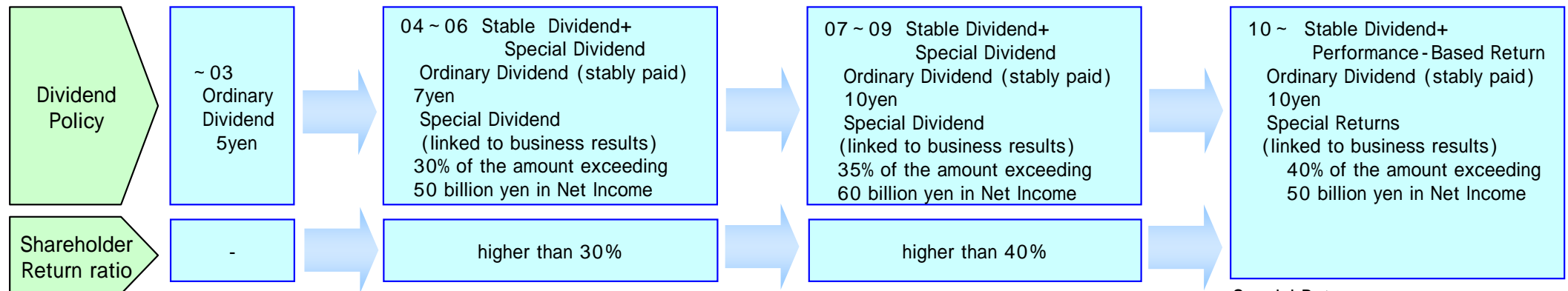
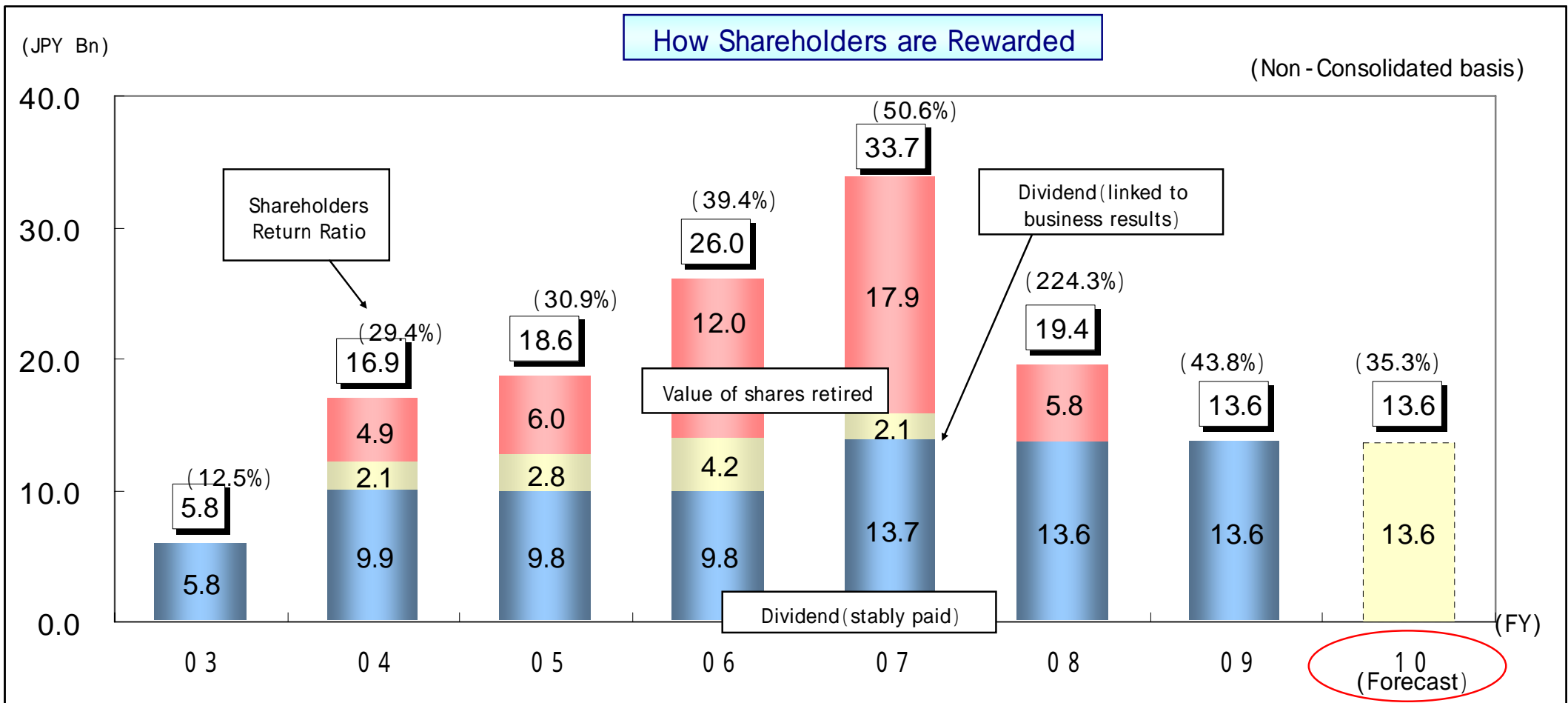
Cooperate in the areas of management consulting, economic research and marketing business

 Bank of Yokohama

Mainly  
Individual Sector

Corporate Sector

# Shareholder Return





# Data Book

# Financial Summary (consolidated & non-consolidated)

(JPY Bn)

	Mar - 07		Mar - 08		Mar - 09		Mar - 10	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Gross Operating Income	211.7	220.8	224.1	234.9	224.5	238.5	211.9	229.7
Core Net Business Profit	121.6	130.5	127.0	136.6	121.3	131.6	111.9	123.5
Credit Costs	19.3	25.0	18.0	24.1	87.1	96.8	55.8	65.1
Ordinary Profit	106.8	108.8	109.8	111.8	9.6	8.4	52.8	53.7
Net Income	65.8	66.2	66.4	68.2	8.6	7.3	31.0	30.9
Deposits	9,827.0	9,797.3	9,996.8	9,964.3	10,175.0	10,158.2	10,448.3	10,428.9
Loans	8,114.4	8,115.0	8,578.9	8,518.6	9,008.3	8,961.2	8,525.7	8,485.5
Securities	1,668.0	1,670.2	1,410.9	1,408.1	1,357.9	1,348.5	1,750.4	1,741.6
Total Net Assets	716.1	761.6	701.2	748.3	665.5	714.0	712.2	761.5
Total Assets	11,079.9	11,402.1	11,625.6	11,989.5	11,693.3	12,034.5	11,681.8	11,984.3

# Loans (Outstanding Balance)

Loans <Outstanding Balance>

[Non-consolidated basis]  
(JPY Bn)

	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10
Loans	7,850.5	8,124.7	8,133.1	8,114.4	8,447.7	8,578.9	8,790.8	9,008.3	8,737.5	8,525.7
JOM account	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	7,850.5	8,124.7	8,133.1	8,114.4	8,447.7	8,578.9	8,790.8	9,008.3	8,737.5	8,518.9
Loans to public sectors	336.4	444.4	204.0	96.0	79.4	109.7	132.0	168.5	131.5	124.4
Loans to large & medium sized businesses	1,257.6	1,278.4	1,414.3	1,391.0	1,536.9	1,542.9	1,655.0	1,722.0	1,606.2	1,452.3
Loans to small and medium-sized businesses, etc	6,256.3	6,401.8	6,514.7	6,627.1	6,831.4	6,926.3	7,003.6	7,117.6	6,999.7	6,942.1
Loans to small and medium-sized businesses	2,946.3	3,072.7	3,133.8	3,184.8	3,239.5	3,202.2	3,159.5	3,167.6	3,009.0	2,896.8
Individuals	3,309.9	3,329.0	3,380.8	3,442.3	3,591.9	3,724.0	3,844.1	3,950.0	3,990.7	4,045.2
Residential loans	2,995.1	3,004.8	3,053.4	3,108.0	3,254.7	3,383.2	3,496.1	3,600.1	3,645.0	3,702.1
Housing loans	1,989.5	1,968.6	1,998.6	2,030.3	2,147.8	2,254.1	2,339.0	2,422.3	2,463.8	2,508.6
Apartment loans	1,005.6	1,036.2	1,054.7	1,077.6	1,106.9	1,129.1	1,157.0	1,177.7	1,181.1	1,193.4
Other individual loans	314.8	324.2	327.4	334.2	337.1	340.7	348.0	349.9	345.7	343.0
Loans(overseas branches)	-	-	-	-	-	-	-	-	-	6.7

Housing loans (includes portion securitized)	2,123.2	2,176.6	2,192.6	2,301.4	2,417.0	2,524.7	2,609.0	2,679.8	2,708.5	2,741.3
Portion securitized	133.7	208.0	194.0	271.0	269.1	270.6	269.9	257.4	244.6	232.6

Loans in Kanagawa Prefecture	6,235.0	6,268.2	6,415.8	6,428.7	6,608.4	6,669.0	6,810.1	6,931.2	6,792.6	6,672.2
Loans to small and medium-sized businesses, etc	5,525.9	5,567.5	5,643.1	5,685.6	5,809.3	5,851.7	5,921.8	5,997.3	5,934.2	5,868.1

# Loans by Business Sector (Outstanding Balance)

## Loans by Business Sector < Outstanding Balance >

(Non-consolidated)

(JPY Bn)

	Sep-06		Mar-07		Sep-07		Mar-08		Sep-08		Mar-09	
		share		share		share		share		share		share
Manufacturing	900.9	11.1%	914.5	11.3%	946.1	11.2%	912.6	10.6%	972.5	11.1%	1,021.6	11.3%
Agriculture,Forestry,Fishery and Mining	16.1	0.2%	16.2	0.2%	15.5	0.2%	15.6	0.2%	15.5	0.2%	15.6	0.2%
Construction	293.8	3.6%	313.6	3.9%	312.8	3.7%	324.5	3.8%	314.3	3.6%	309.6	3.4%
Electric power,gas,heat supply and water supply	12.2	0.2%	12.0	0.1%	12.1	0.1%	13.2	0.2%	13.4	0.2%	13.7	0.2%
IT and telecommunication	62.3	0.8%	72.0	0.9%	68.9	0.8%	73.3	0.9%	77.1	0.9%	70.9	0.8%
Transportation	349.5	4.3%	341.1	4.2%	341.8	4.0%	350.7	4.1%	358.4	4.1%	377.9	4.2%
Wholesale and retail	679.3	8.4%	674.9	8.3%	706.5	8.4%	698.3	8.1%	727.3	8.3%	737.5	8.2%
Finance and insurance	368.0	4.5%	231.5	2.9%	279.8	3.3%	298.3	3.5%	265.9	3.0%	306.2	3.4%
Real estate	1,079.8	13.3%	1,104.8	13.6%	1,139.4	13.5%	1,129.9	13.2%	1,109.0	12.6%	1,066.8	11.8%
Services	905.3	11.1%	909.5	11.2%	952.1	11.3%	926.8	10.8%	958.5	10.9%	967.5	10.7%
Local governments	82.4	1.0%	80.2	1.0%	79.1	0.9%	109.7	1.3%	131.5	1.5%	160.0	1.8%
Others	3,382.8	41.6%	3,443.5	42.4%	3,593.0	42.5%	3,725.4	43.4%	3,846.8	43.8%	3,960.4	44.0%
Total	8,133.1	100.0%	8,114.4	100.0%	8,447.7	100.0%	8,578.9	100.0%	8,790.8	100.0%	9,008.3	100.0%

(JPY Bn)

	Sep-09		Mar-10	
		share		share
Manufacturing	1,020.9	11.7%	948.6	11.1%
Agriculture,Forestry,Fishery,Mining and quarrying of stone and gravel	15.3	0.2%	14.2	0.2%
Construction	275.3	3.2%	262.2	3.1%
Electric power,gas,heat supply and water supply	13.7	0.2%	14.4	0.2%
IT and telecommunication	67.0	0.8%	62.3	0.7%
Transport and postal activities	373.6	4.3%	359.6	4.2%
Wholesale and retail	702.1	8.0%	680.6	8.0%
Finance and insurance	250.6	2.9%	228.7	2.7%
Real estate and goods rental and leasing	2,360.4	27.0%	2,272.6	26.7%
Other Services	727.3	8.3%	697.2	8.2%
Local governments	111.0	1.3%	116.6	1.4%
Others	2,819.8	32.3%	2,861.3	33.6%
Total	8,737.5	100.0%	8,518.9	100.0%

(Note)The representation of certain industry sectors has changed from FY09.As a consequence of a review of industry sectors conducted from FY09 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 JPY1,193.4 billion while that for "others" decreased by the same

## Breakdown of Real Estate Sector < Outstanding Balance >

(JPY Bn)

(JPY Bn)

	Sep-06		Mar-07		Sep-07		Mar-08		Sep-08		Mar-09		Sep-09		Mar-10	
		share		share		share		share		share		share		share		share
business of real property	359.0	33.2%	369.1	33.4%	365.9	32.1%	374.4	33.1%	381.5	34.4%	385.2	36.1%	376.9	39.5%	362.9	41.8%
Lease of real property	284.6	26.4%	290.0	26.2%	291.5	25.6%	298.9	26.5%	308.0	27.8%	310.2	29.1%	301.5	31.6%	288.2	33.2%
Maintenance of real property	74.4	6.9%	79.0	7.2%	74.4	6.5%	75.5	6.7%	73.4	6.6%	74.9	7.0%	75.4	7.9%	74.6	8.6%
Real estate dealing business	436.2	40.4%	464.1	42.0%	530.0	46.5%	532.2	47.1%	491.9	44.4%	411.9	38.6%	322.8	33.8%	257.5	29.6%
Real estate agency business	25.0	2.3%	26.5	2.4%	23.7	2.1%	24.9	2.2%	22.1	2.0%	20.2	1.9%	18.5	1.9%	14.8	1.7%
Built-for-sale housing and land agency business	411.1	38.1%	437.6	39.6%	506.2	44.4%	507.2	44.9%	469.7	42.4%	391.6	36.7%	304.3	31.9%	242.7	27.9%
Others	46.9	4.3%	47.8	4.3%	48.7	4.3%	51.3	4.5%	58.7	5.3%	61.1	5.7%	62.4	6.5%	76.2	8.8%
Prefectural Housing Corporations	237.6	22.0%	223.7	20.2%	194.6	17.1%	171.9	15.2%	176.9	16.0%	208.5	19.5%	193.0	20.2%	172.0	19.8%
Total	1,079.8	100.0%	1,104.8	100.0%	1,139.4	100.0%	1,129.9	100.0%	1,109.0	100.0%	1,066.8	100.0%	955.3	100.0%	868.8	100.0%

(Note)Apartment loans(JPY1,193.4 billion) are excluded from total

# Loans (Average Balance & yield)

Loans <Average Balance>

	FY05			FY06			FY07			FY08			FY09		
		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half
Loans	7,882.3	7,806.4	7,958.5	8,206.5	8,246.6	8,166.1	8,415.8	8,250.1	8,581.4	8,845.5	8,724.2	8,967.6	8,778.7	8,882.2	8,674.6
JOM account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	7,882.3	7,806.4	7,958.5	8,206.5	8,246.6	8,166.1	8,415.8	8,250.1	8,581.4	8,845.5	8,724.2	8,967.6	8,776.6	8,882.2	8,670.4
Loans to public sectors	331.1	359.4	302.6	283.2	401.1	164.5	92.5	97.9	87.1	152.7	137.1	168.4	135.3	142.3	128.2
Loans to large & medium sized businesses	1,271.5	1,236.0	1,307.2	1,404.1	1,375.5	1,432.8	1,537.2	1,491.2	1,583.1	1,659.5	1,608.9	1,710.5	1,605.5	1,661.3	1,549.3
Loans to small and medium-sized businesses, etc	6,279.6	6,210.9	6,348.6	6,519.1	6,469.8	6,568.7	6,786.0	6,660.9	6,911.0	7,033.2	6,978.1	7,088.6	7,035.7	7,078.5	6,992.8
Loans to small and medium-sized businesses	2,991.2	2,948.6	3,034.1	3,148.1	3,129.1	3,167.2	3,218.4	3,166.1	3,270.7	3,201.0	3,206.9	3,195.0	3,048.7	3,112.4	2,984.8
Individuals	3,288.3	3,262.2	3,314.5	3,371.0	3,340.7	3,401.5	3,567.5	3,494.8	3,640.3	3,832.1	3,771.1	3,893.5	3,986.9	3,966.1	4,007.9
Residential loans	2,975.1	2,950.0	3,000.4	3,045.6	3,017.4	3,074.0	3,233.2	3,162.4	3,304.0	3,486.3	3,427.9	3,545.1	3,641.9	3,619.7	3,664.2
Housing loans	1,975.8	1,961.0	1,990.7	1,997.0	1,977.6	2,016.4	2,135.7	2,078.9	2,192.5	2,336.3	2,289.9	2,383.0	2,462.0	2,444.0	2,480.0
Apartment loans	999.2	988.9	1,009.6	1,048.6	1,039.8	1,057.5	1,097.5	1,083.4	1,111.5	1,149.9	1,137.9	1,162.1	1,179.8	1,175.6	1,184.1
Other individual loans	313.1	312.2	314.1	325.4	323.3	327.4	334.3	332.4	336.2	345.8	343.2	348.3	345.0	346.3	343.7
Loans(overseas branches)	-	-	-	-	-	-	-	-	-	-	-	-	2.0	-	4.1
Ratio to small and medium-sized businesses, etc.	79.6%	79.5%	79.7%	79.4%	78.4%	80.4%	80.6%	80.7%	80.5%	79.5%	79.9%	79.0%	80.1%	79.6%	80.6%
Yield on loans and bills discounted (includes international operation)	1.91%	1.94%	1.88%	1.95%	1.86%	2.04%	2.19%	2.17%	2.22%	2.16%	2.18%	2.13%	1.96%	1.99%	1.93%
Yield on loans and bills discounted (domestics) (Note)	1.91%	1.94%	1.88%	1.94%	1.86%	2.03%	2.19%	2.16%	2.22%	2.15%	2.18%	2.13%	1.96%	1.99%	1.93%
Loans to corporate	1.83%	1.88%	1.78%	1.86%	1.78%	1.94%	2.10%	2.08%	2.13%	2.02%	2.07%	1.97%	1.81%	1.82%	1.80%
Loans to individuals	2.16%	2.18%	2.15%	2.18%	2.13%	2.22%	2.37%	2.34%	2.41%	2.38%	2.38%	2.38%	2.17%	2.23%	2.10%

(Note)Loans from domestic operations represents yen denominated loans in domestic branches.

# Deposit (Outstanding Balance)

Deposits <Outstanding Balance>

[Non-consolidated basis]  
(JPY Bn)

	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10
Deposits	9,092.1	9,435.6	9,300.3	9,827.0	9,654.9	9,996.8	9,819.2	10,175.0	10,028.1	10,448.3
JOM account	-	1.1	2.3	-	-	7.2	1.8	6.8	2.2	4.6
Deposits(domestic branches)	9,092.1	9,434.4	9,297.9	9,827.0	9,654.9	9,989.6	9,817.3	10,168.1	10,025.9	10,442.8
Liquid deposits in yen	5,902.2	6,313.0	6,172.0	6,663.3	6,282.2	6,601.1	6,274.0	6,643.9	6,419.5	6,907.5
Fixed deposits in yen	3,077.0	3,022.2	3,055.8	3,098.4	3,236.8	3,295.2	3,481.1	3,433.7	3,485.9	3,411.5
Foreign currency deposits	112.7	99.1	70.0	65.2	135.8	93.2	62.1	90.5	120.3	123.8
Deposit from corporate	1,752.2	1,786.7	1,785.7	1,908.6	1,883.2	1,830.3	1,781.6	1,854.0	1,889.7	1,897.8
Liquid deposits in yen	1,444.5	1,473.7	1,458.2	1,562.9	1,512.6	1,450.2	1,397.2	1,451.5	1,491.5	1,495.5
Fixed deposits in yen	297.8	302.5	318.1	337.0	360.7	368.7	373.5	389.2	382.5	385.9
Foreign currency deposits	9.9	10.5	9.2	8.6	9.7	11.3	10.7	13.1	15.6	16.3
Deposit from individuals	6,992.7	7,110.2	7,178.6	7,325.8	7,442.0	7,559.0	7,650.4	7,709.4	7,724.9	7,800.2
Liquid deposits in yen	4,169.5	4,360.6	4,420.9	4,544.3	4,569.4	4,634.3	4,591.8	4,645.7	4,634.4	4,750.0
Fixed deposits in yen	2,770.6	2,710.5	2,718.0	2,748.0	2,840.7	2,884.2	3,019.1	3,017.0	3,044.5	3,002.4
Foreign currency deposits	52.6	39.1	39.6	33.4	31.9	40.4	39.5	46.6	45.8	47.7
Deposit from local public	240.9	410.0	258.4	496.0	243.3	474.4	265.5	492.6	278.5	625.4
Liquid deposits in yen	189.8	359.7	227.1	470.1	125.5	403.7	180.4	451.0	177.8	560.4
Fixed deposits in yen	0.8	0.7	10.1	2.7	23.6	29.2	73.3	10.8	41.9	5.2
Foreign currency deposits	50.2	49.4	21.1	23.1	94.1	41.4	11.7	30.7	58.7	59.7
Deposit from Financial Institutions	106.1	127.3	75.1	96.4	86.3	125.7	119.6	112.0	132.6	119.4
Liquid deposits in yen	98.3	118.9	65.6	85.9	74.5	112.7	104.5	95.5	115.6	101.5
Fixed deposits in yen	7.7	8.3	9.5	10.5	11.7	12.9	15.1	16.4	17.0	17.8
Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits(overseas branches)	-	-	-	-	-	-	-	-	-	0.7
Deposits in Kanagawa Prefecture	8,414.7	8,757.8	8,624.3	9,098.5	8,902.7	9,231.5	9,090.8	9,432.0	9,232.7	9,671.4

Liquid deposits in yen = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice + Miscellaneous deposits  
+ Tax payment deposits (excluding NCD, including non-resident deposits in yen)

Fixed deposits in yen = Time deposits (including non-resident deposits in yen)

# Deposit (Average Balance & Yield)

Deposits <Average Balance>

[Non-consolidated basis]  
(JPY Bn)

	FY05			FY06			FY07			FY08			FY09		
		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half
Deposits	9,077.1	9,032.8	9,121.6	9,358.8	9,333.3	9,384.5	9,712.9	9,653.7	9,772.1	9,913.4	9,915.7	9,911.0	10,141.8	10,160.1	10,123.4
JOM account	1.3	0.0	2.7	1.4	0.9	1.8	5.8	6.9	4.6	4.6	2.5	6.7	3.6	2.9	4.3
Deposits(domestic branches)	9,075.7	9,032.8	9,118.8	9,357.4	9,332.3	9,382.7	9,707.1	9,646.7	9,767.5	9,908.7	9,913.2	9,904.3	10,137.9	10,157.2	10,118.5
Liquid deposits in yen	5,895.0	5,828.7	5,961.6	6,214.1	6,210.1	6,218.0	6,344.2	6,353.1	6,335.3	6,346.0	6,384.2	6,307.7	6,488.0	6,495.7	6,480.2
Fixed deposits in yen	3,066.9	3,087.1	3,046.6	3,052.5	3,023.1	3,082.0	3,229.7	3,181.3	3,278.0	3,448.7	3,405.9	3,491.8	3,494.3	3,495.2	3,493.4
Foreign currency deposits	113.7	116.9	110.5	90.8	99.0	82.5	133.1	112.1	154.0	113.9	123.0	104.7	155.5	166.1	144.8
Deposit from corporate	1,711.5	1,702.6	1,720.4	1,791.0	1,797.6	1,784.4	1,854.4	1,867.0	1,841.8	1,830.9	1,855.5	1,806.2	1,911.7	1,916.4	1,907.1
Liquid deposits in yen	1,405.9	1,396.4	1,415.4	1,465.1	1,483.9	1,446.1	1,484.2	1,503.0	1,465.4	1,440.9	1,468.3	1,413.3	1,506.1	1,509.0	1,503.2
Fixed deposits in yen	293.4	293.4	293.5	315.6	303.0	328.2	358.9	354.2	363.5	374.1	369.3	378.9	389.9	393.2	386.5
Foreign currency deposits	12.1	12.7	11.4	10.3	10.5	10.0	11.3	9.8	13.1	15.9	17.9	13.8	15.7	14.1	17.3
Deposit from individuals	7,031.7	6,963.3	7,100.5	7,224.7	7,171.7	7,278.0	7,474.7	7,408.3	7,541.1	7,684.0	7,655.5	7,712.7	7,782.2	7,768.9	7,795.6
Liquid deposits in yen	4,216.2	4,120.9	4,312.1	4,465.2	4,425.8	4,504.9	4,603.4	4,574.7	4,632.1	4,638.0	4,645.9	4,630.0	4,697.3	4,674.1	4,720.6
Fixed deposits in yen	2,764.8	2,785.1	2,744.3	2,721.4	2,705.6	2,737.2	2,837.7	2,801.4	2,874.0	3,003.1	2,967.7	3,038.7	3,038.4	3,048.2	3,028.6
Foreign currency deposits	50.6	57.2	44.0	38.0	40.2	35.8	33.5	32.1	34.9	42.8	41.7	43.9	46.4	46.5	46.2
Deposit from local public	251.7	284.7	218.5	265.4	282.2	248.5	295.4	287.6	303.3	318.4	326.1	310.7	370.2	396.3	343.9
Liquid deposits in yen	199.6	236.3	162.6	217.0	228.5	205.4	185.9	203.0	168.8	206.7	207.9	205.4	228.1	253.8	202.2
Fixed deposits in yen	1.1	1.3	0.8	5.9	5.4	6.4	21.2	14.3	28.0	56.5	54.8	58.2	48.7	36.9	60.5
Foreign currency deposits	50.9	47.0	55.0	42.4	48.2	36.6	88.2	70.2	106.3	55.1	63.3	46.9	93.3	105.4	81.1
Deposit from Financial Institutions	80.7	82.0	79.3	76.2	80.7	71.6	82.4	83.6	81.2	75.3	75.9	74.6	73.6	75.5	71.8
Liquid deposits in yen	73.2	74.9	71.4	66.6	71.7	61.5	70.6	72.3	68.8	60.4	62.0	58.8	56.4	58.7	54.1
Fixed deposits in yen	7.5	7.1	7.8	9.5	8.9	10.0	11.8	11.2	12.3	14.8	13.9	15.7	17.2	16.7	17.6
Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits(overseas branches)	-	-	-	-	-	-	-	-	-	-	-	-	0.2	-	0.5
Yield on deposits (includes international operation)	0.04%	0.04%	0.05%	0.12%	0.08%	0.16%	0.27%	0.26%	0.29%	0.22%	0.27%	0.18%	0.12%	0.13%	0.11%
Yield on deposits (domestics)	0.01%	0.01%	0.01%	0.09%	0.04%	0.13%	0.22%	0.21%	0.23%	0.21%	0.24%	0.17%	0.12%	0.13%	0.11%
Liquid deposits	0.00%	0.00%	0.00%	0.06%	0.03%	0.10%	0.17%	0.17%	0.17%	0.12%	0.17%	0.07%	0.03%	0.03%	0.03%
Fixed deposits	0.03%	0.03%	0.02%	0.13%	0.07%	0.19%	0.31%	0.29%	0.34%	0.36%	0.38%	0.35%	0.28%	0.32%	0.25%

Liquid deposits in yen = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice + Miscellaneous deposits  
+ Tax payment deposits (excluding NCD, including non-resident deposits in yen)

Fixed deposits in yen = Time deposits (including non-resident deposits in yen)

Yield on deposits(domestics) does not include non-resident deposits in yen.

# Securities (Outstanding & Average Balance, Yield)

Securities<Balance and Interest Margin>

[Non-consolidated basis]

(JPY Bn)

		Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10
		1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average
Securities	Outstanding	1,263.0	1,362.0	1,307.0	1,668.0	1,413.1	1,410.9	1,249.7	1,357.9	1,466.4	1,750.4
	Average	1,113.0	1,196.4	1,195.5	1,286.2	1,445.4	1,390.0	1,375.0	1,383.8	1,422.6	1,510.5
National government bonds	Outstanding	461.7	538.3	533.0	770.1	544.7	593.8	447.8	519.6	643.5	735.1
	Average	353.9	455.7	484.6	569.2	647.4	591.2	581.5	555.9	593.7	649.6
Local government bonds	Outstanding	97.8	79.1	71.3	68.4	88.0	77.7	110.9	183.0	196.0	293.5
	Average	117.3	100.8	79.7	76.8	86.3	87.5	89.3	120.0	187.7	212.8
Corporate bonds	Outstanding	406.3	376.0	360.5	458.6	447.2	465.9	443.9	444.7	415.9	500.7
	Average	426.4	412.9	377.7	383.8	453.2	459.5	456.9	459.6	429.7	442.3
Stocks	Outstanding	224.4	291.1	256.0	277.8	259.9	206.5	178.3	151.8	159.2	164.1
	Average	156.7	159.9	170.5	168.7	168.7	170.9	172.4	173.9	151.0	147.1
Other securities	Outstanding	72.6	77.3	86.1	92.8	73.2	66.8	68.7	58.6	51.6	56.8
	Average	58.4	67.0	82.8	87.5	89.6	80.7	74.7	74.1	60.3	58.5
Foreign bonds	Outstanding	59.2	59.8	57.1	49.5	21.2	21.7	23.6	22.8	21.4	27.5
	Average	50.1	55.8	59.0	57.3	42.2	30.6	23.2	22.9	22.4	22.9
Foreign stocks	Outstanding	0.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
	Average	0.0	0.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Yield on securities (includes international operation)		1.03%	1.33%	1.10%	1.12%	1.12%	1.24%	1.25%	1.16%	1.18%	1.18%
Yield on securities(domestics)		0.92%	1.24%	0.98%	1.02%	1.06%	1.20%	1.22%	1.14%	1.18%	1.18%
Bonds		0.84%	1.16%	0.87%	0.87%	0.96%	1.08%	1.15%	1.07%	1.16%	1.16%
Stocks		1.37%	1.72%	1.62%	1.91%	1.79%	2.04%	1.74%	1.67%	1.30%	1.30%

<Gains and Losses on Valuation of Securities>

(JPY Bn)

	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10
Held-to-maturity securities(market value)	-0.0	-1.1	-0.8	-0.3	-0.1	2.1	1.1	2.4	3.9	3.9
Available-for-sale securities (market value)	62.6	111.2	83.6	104.1	84.5	26.2	4.5	-9.0	27.6	37.9
Bonds	-0.9	-8.6	-5.2	-5.4	-4.5	-4.7	3.0	2.2	14.3	16.7
Stocks	64.0	122.8	90.9	110.6	90.1	36.0	10.2	-1.4	17.3	22.9
Other Securities	-0.4	-3.0	-1.9	-1.0	-1.1	-5.0	-8.6	-9.8	-4.0	-1.7

(Note) Floating-rate Japanese government bonds which BoY held as Other securities had been carried on the balance sheet at market values. Such bonds have been carried at their reasonably estimated amounts. As a result, "Securities" increased by JPY 9.6Bn for Sep-09.



# Non-Deposit Products for individuals

Non-Deposit Products <Outstanding Balance>

[Non-consolidated basis]

(JPY Bn)

	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10
Investment trusts	372.3	375.4	402.0	450.2	495.5	441.1	438.6	336.6	425.9	465.7
Insurance(Annuity, Whole life )	155.4	218.3	262.1	313.2	350.1	354.7	392.8	414.2	518.3	587.6
Foreign Currency Deposits	52.6	39.1	39.6	33.4	31.9	40.4	39.5	46.6	45.8	47.7
Public Bonds	498.4	519.5	537.6	545.6	550.8	535.1	518.1	508.6	495.3	468.9
Total balance of non-deposit products for individuals(A)	1,078.9	1,152.4	1,241.5	1,342.4	1,428.4	1,371.5	1,389.2	1,306.2	1,485.4	1,570.0
Individual deposits(deposits in yen)	6,940.1	7,071.1	7,138.9	7,292.3	7,410.1	7,518.6	7,610.9	7,662.7	7,679.0	7,752.4
Total individual deposit assets (B)	8,019.0	8,223.5	8,380.5	8,634.8	8,838.5	8,890.2	9,000.2	8,969.0	9,164.4	9,322.5
Share of non-deposit products (A) ÷ (B)	13.4%	14.0%	14.8%	15.5%	16.1%	15.4%	15.4%	14.5%	16.2%	16.8%
Balance of non-deposit products for individuals(Hamagin TT Securities) (C)	-	-	-	-	-	-	-	127.5	149.4	162.2
Total balance of non-deposit products for individuals(Group total) [(A) + (C)] (D)	1,078.9	1,152.4	1,241.5	1,342.4	1,428.4	1,371.5	1,389.2	1,433.7	1,634.8	1,732.2
Total individual deposit assets (Group total) [(B) + (C)] (E)	8,019.0	8,223.5	8,380.5	8,634.8	8,838.5	8,890.2	9,000.2	9,096.5	9,313.9	9,484.7
Share of non-deposit products (Group total) (D) ÷ (E)	13.4%	14.0%	14.8%	15.5%	16.1%	15.4%	15.4%	15.7%	17.5%	18.2%

Afresh あなたに、あたらしく。



Bank of Yokohama

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