



Bank of Yokohama

Information Meeting

~ Appendix ~

November 24, 2009

The Bank of Yokohama, Ltd.

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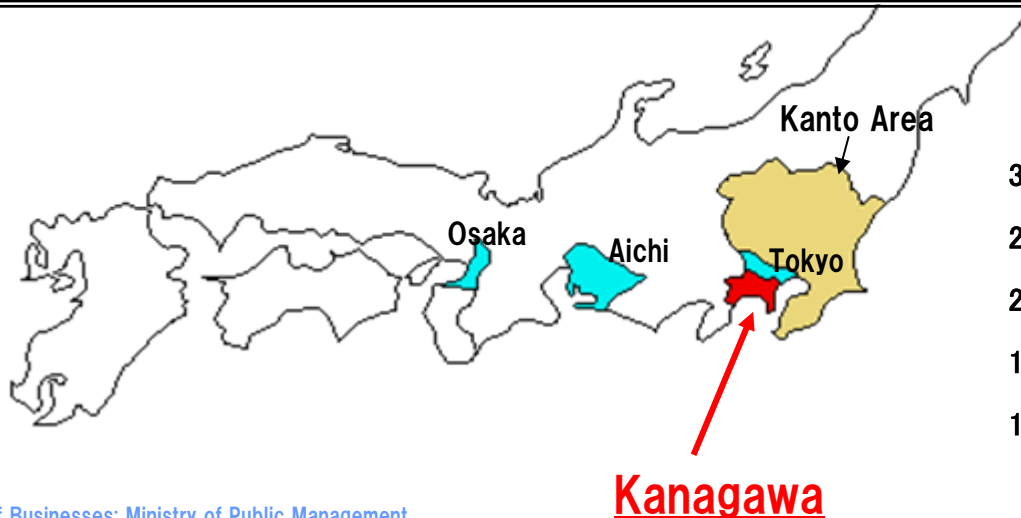
<Data Book>

◇ Loans(balance & yield)	18~20
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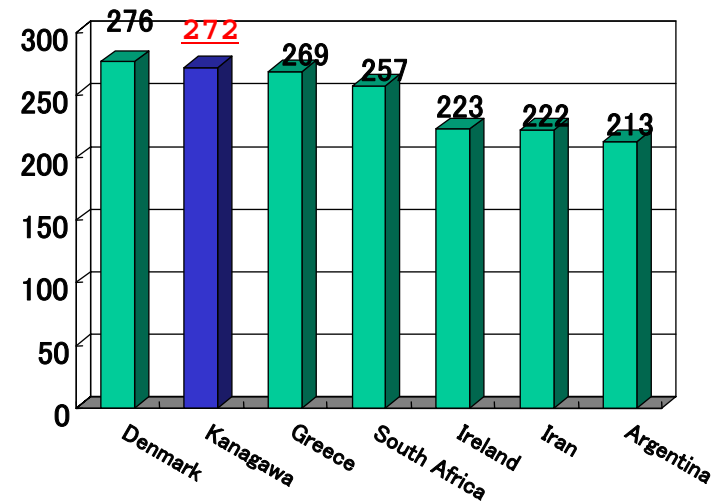
Our Home Market

(1) Potential of Kanagawa Prefecture

Population (Oct-08)	8.91 million (<i>2nd</i> / 47 Prefectures) (Tokyo, <i>Kanagawa</i> , Osaka)
Number of Businesses (Oct-06)	282 thousand (<i>4th</i>) (Tokyo, Osaka, Aichi, <i>Kanagawa</i>)
Gross Prefectural Product (FY06)	JPY31.8trillion (<i>4th</i>) (Tokyo, Osaka, Aichi, <i>Kanagawa</i>)
Manufacturing Output (2008)	JPY19.5trillion (<i>2nd</i>) (Aichi, <i>Kanagawa</i> , Shizuoka)
Retail Sales (2007)	JPY8.6trillion (<i>3rd</i>) (Tokyo, Osaka, <i>Kanagawa</i>)



**Comparison of GDP
(FY2006)**



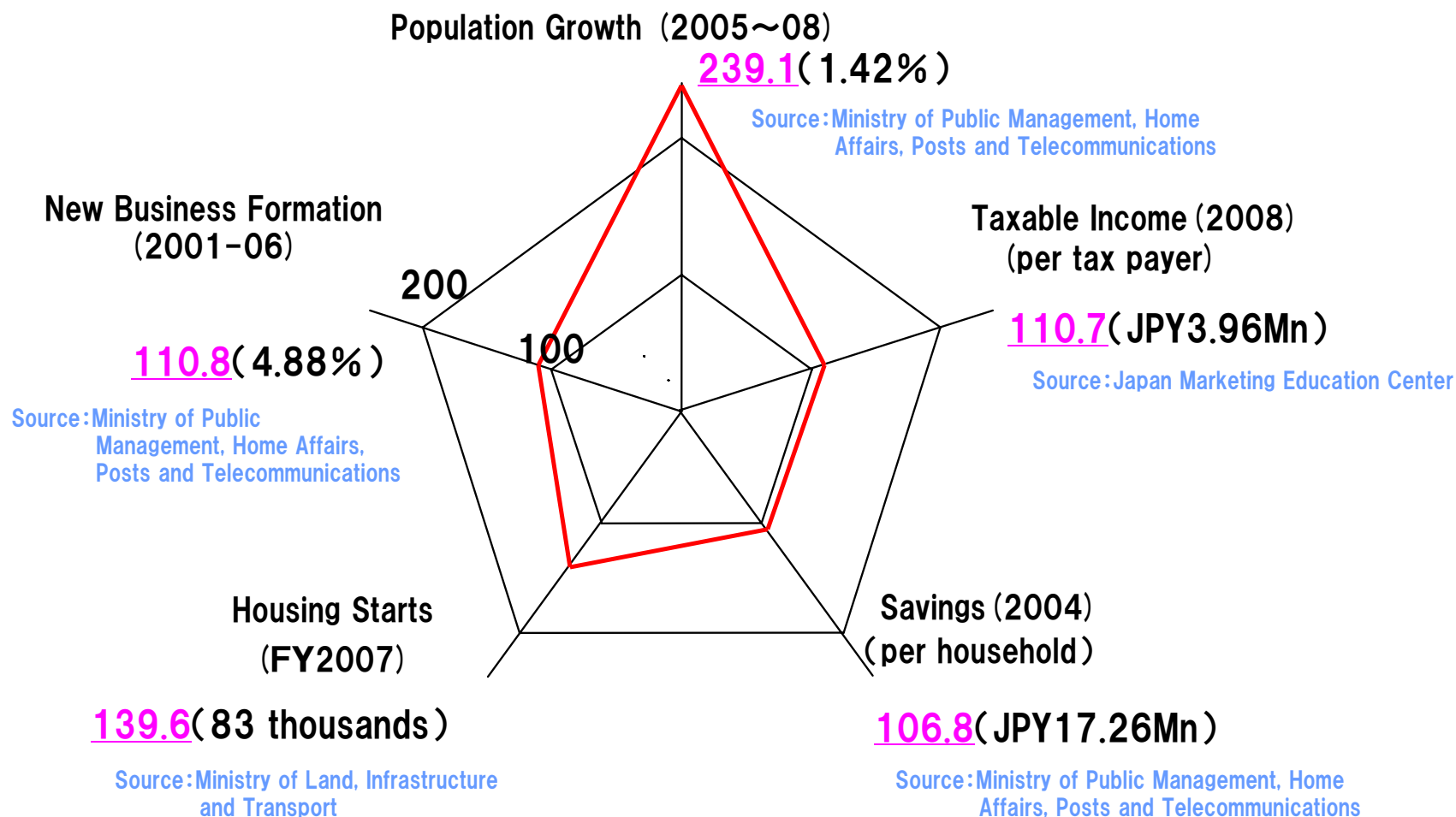
(Note) Source

- 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

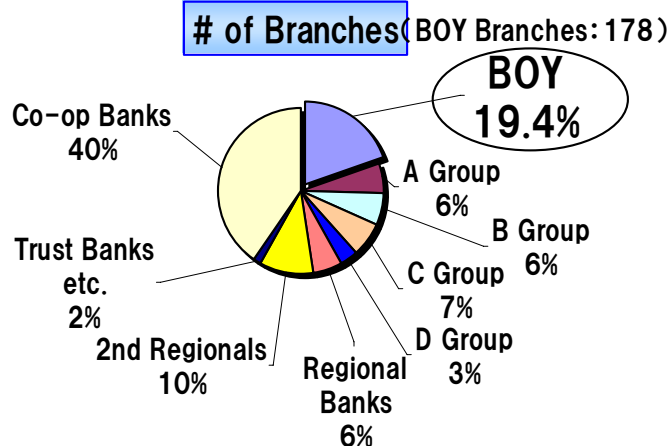
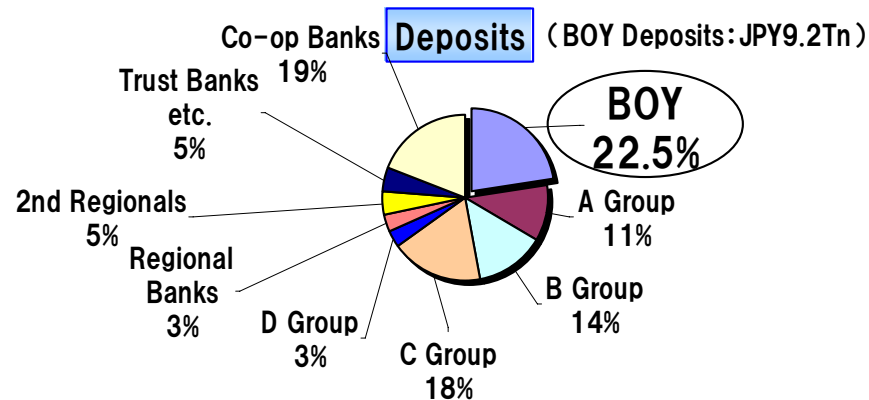
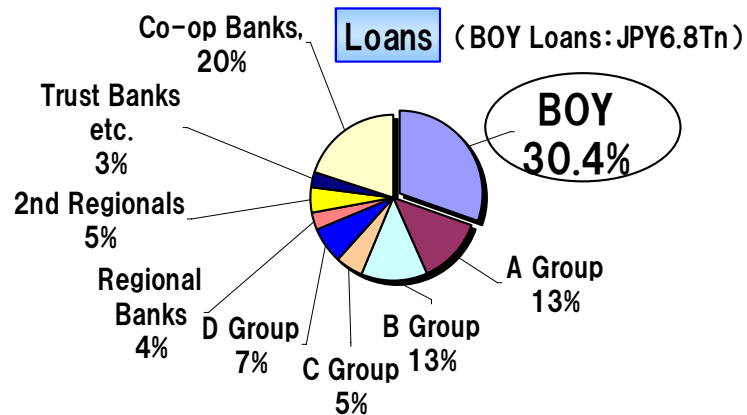
(2) Kanagawa's superiority to the rest of the Kanto Area

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



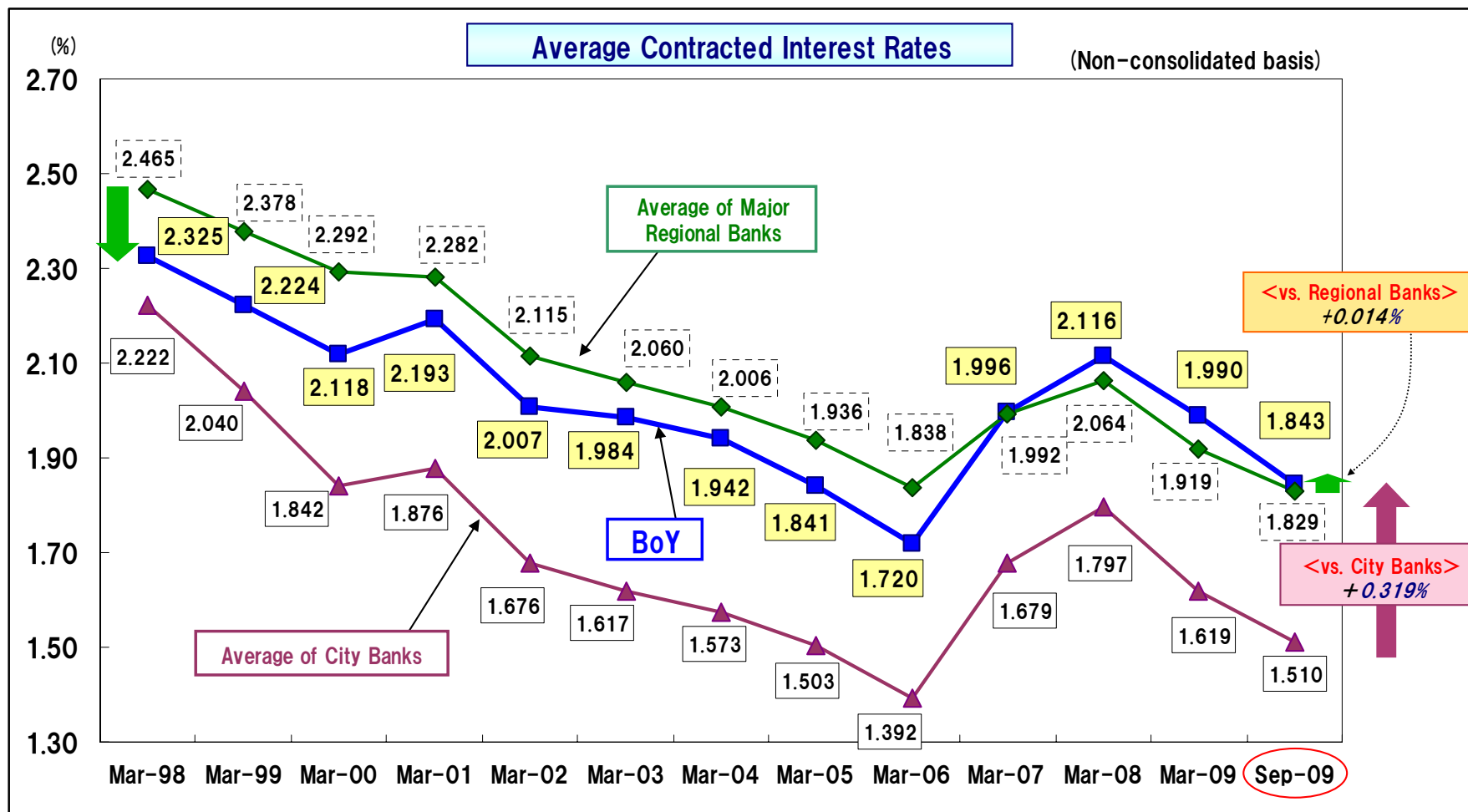
Market Share in Kanagawa Prefecture

Market Share in Kanagawa Prefecture <Sep-09>



(Note) Bank estimates

Loan Yields

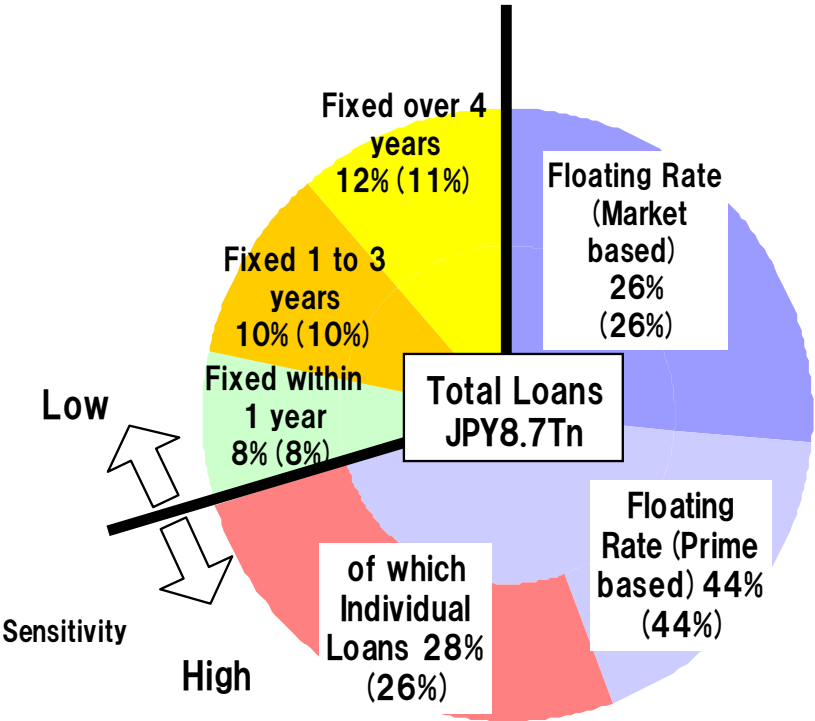


(Note1) Source: Bank of Japan

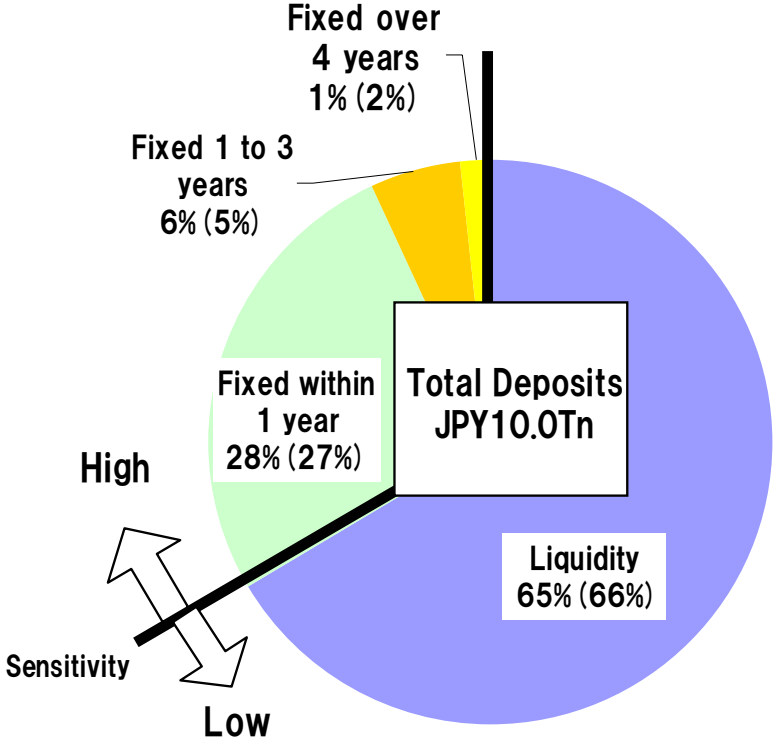
(Note2) Contracted interest rates for all loans are the average interest rates of each month.

Sensitivity Analysis

Breakdown of Loans

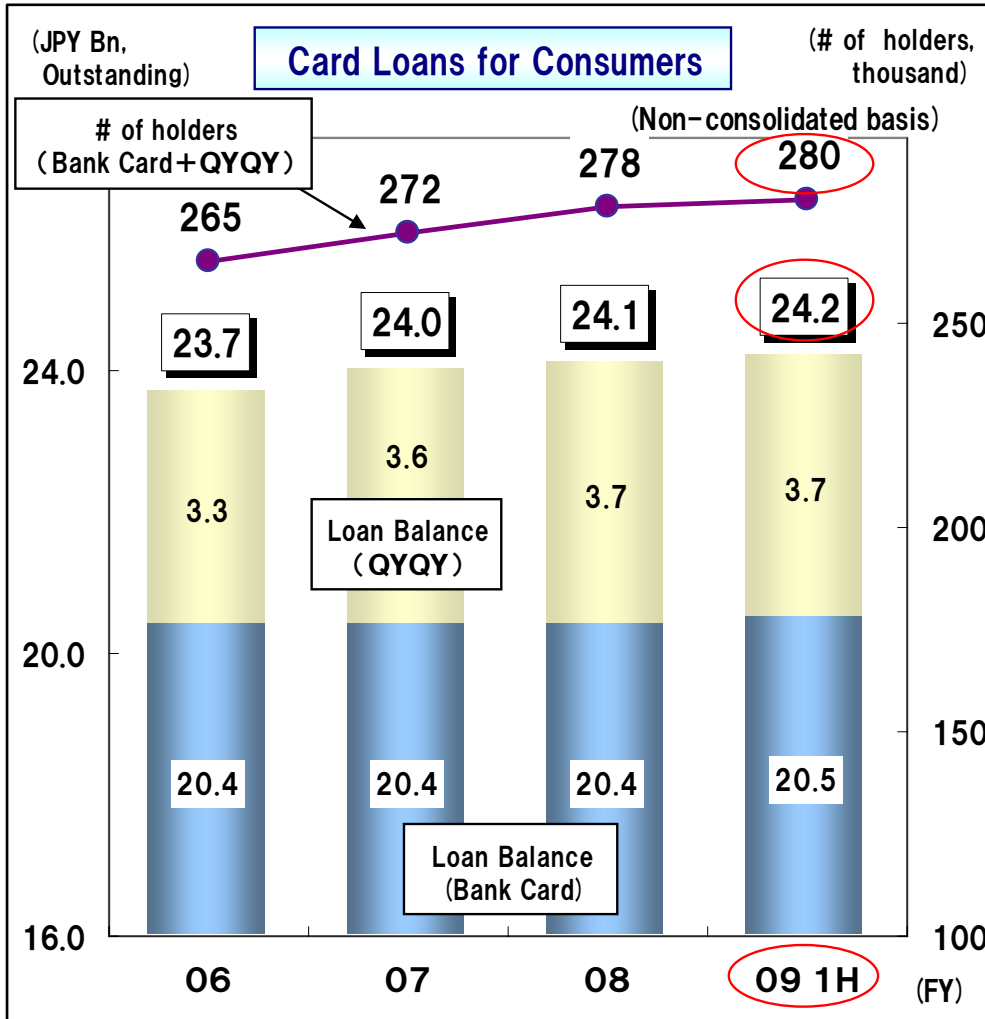


Breakdown of Deposits



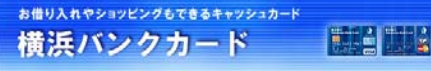
As of Sep-09
() represents Mar-09

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%



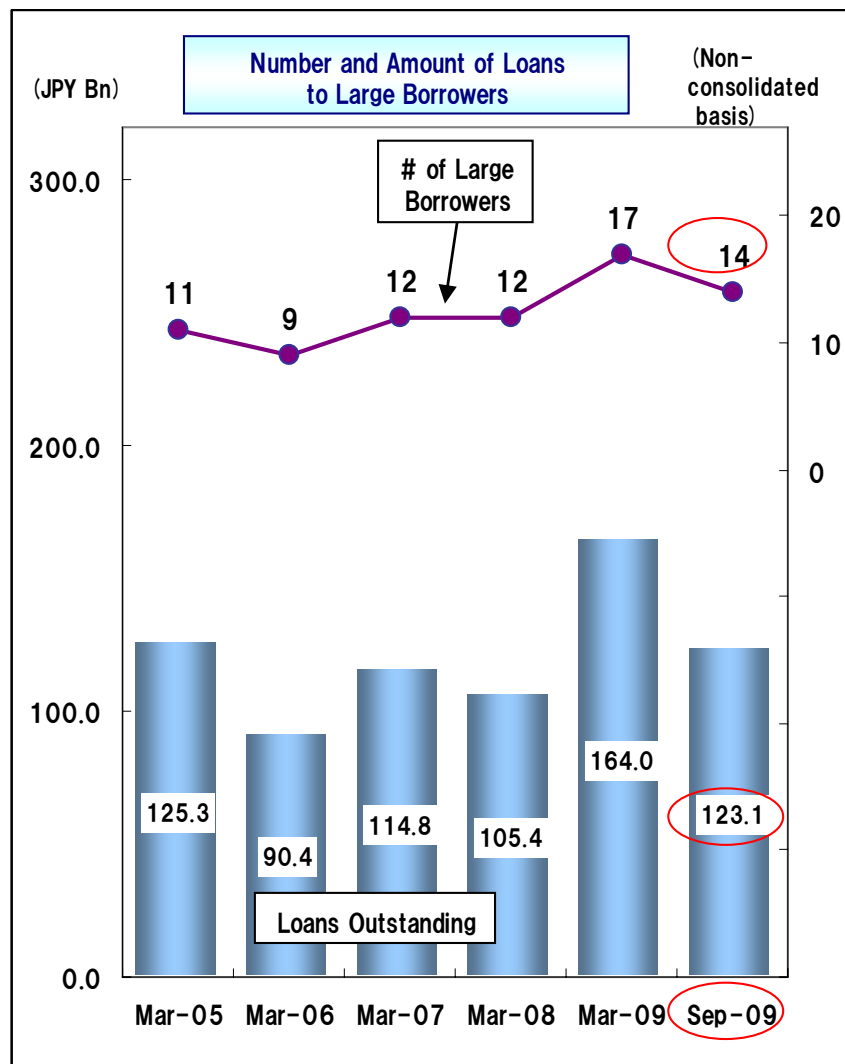
《Next Plan》

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



(Note) above terms are as of November 20,2009

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-08 → Mar-09)

(Loan Amount)

		Sep-09			
		A	B	C	Total
80-08	A	93.6%	5.2%	1.2%	100.0%
	B	12.4%	79.3%	8.2%	100.0%
	C	0.2%	6.4%	93.4%	100.0%

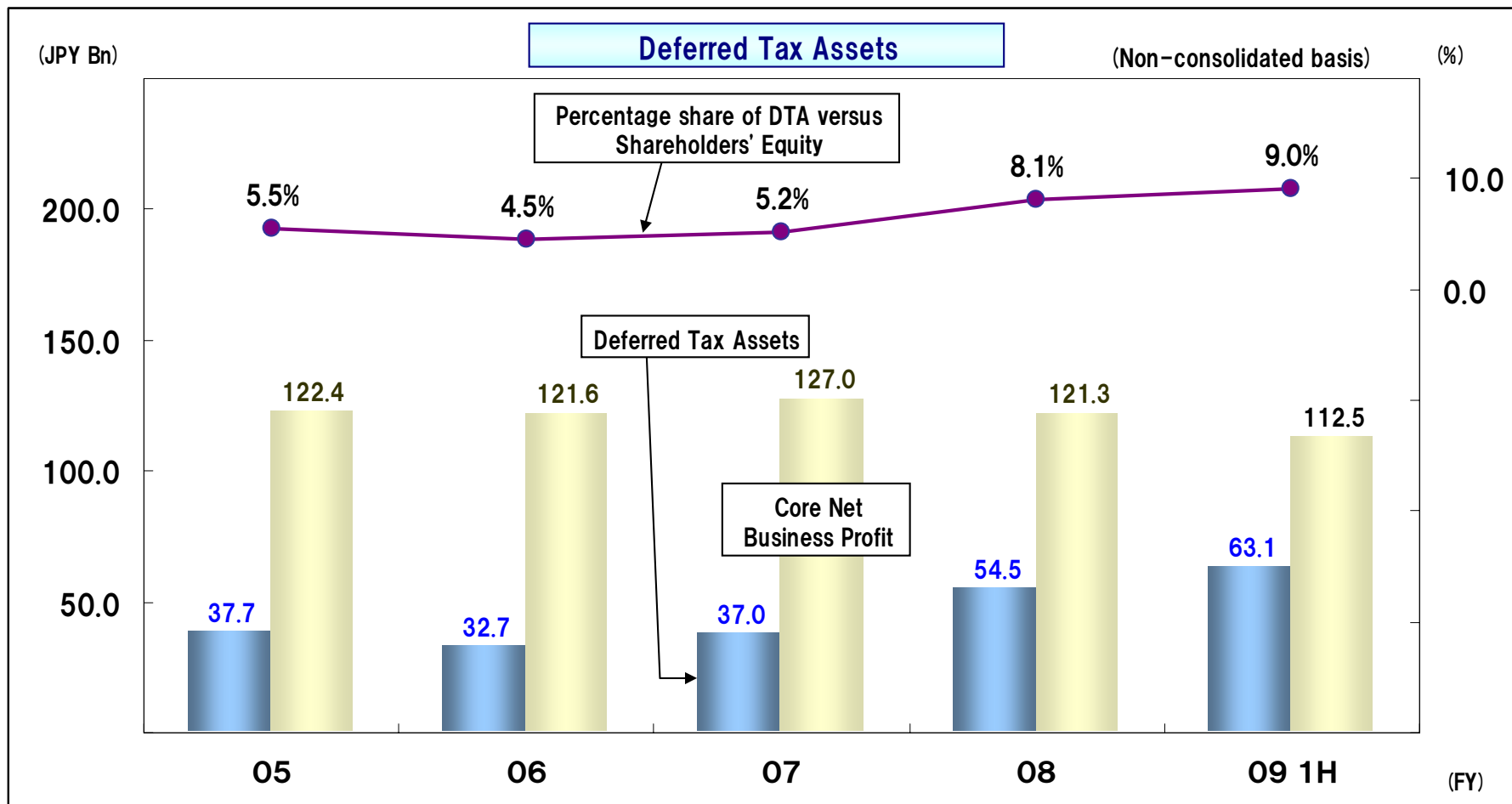
(# of Borrowers)

		Sep-09			
		A	B	C	Total
80-08	A	99.8%	0.2%	0.0%	100.0%
	B	11.2%	81.3%	7.5%	100.0%
	C	1.9%	9.4%	88.7%	100.0%

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

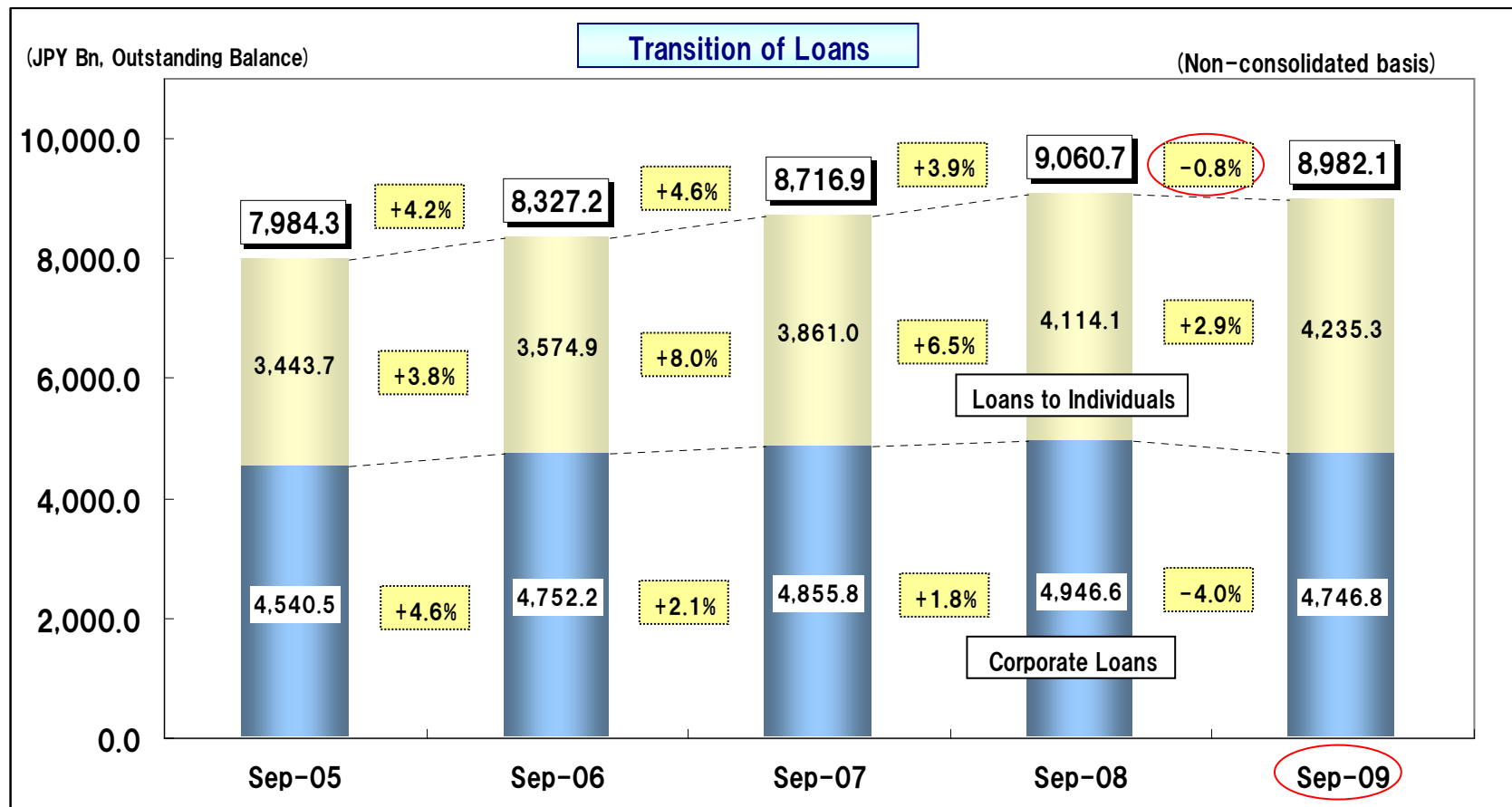
(Note) Transition is based on change from Sep-08.

Deferred Tax Assets



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

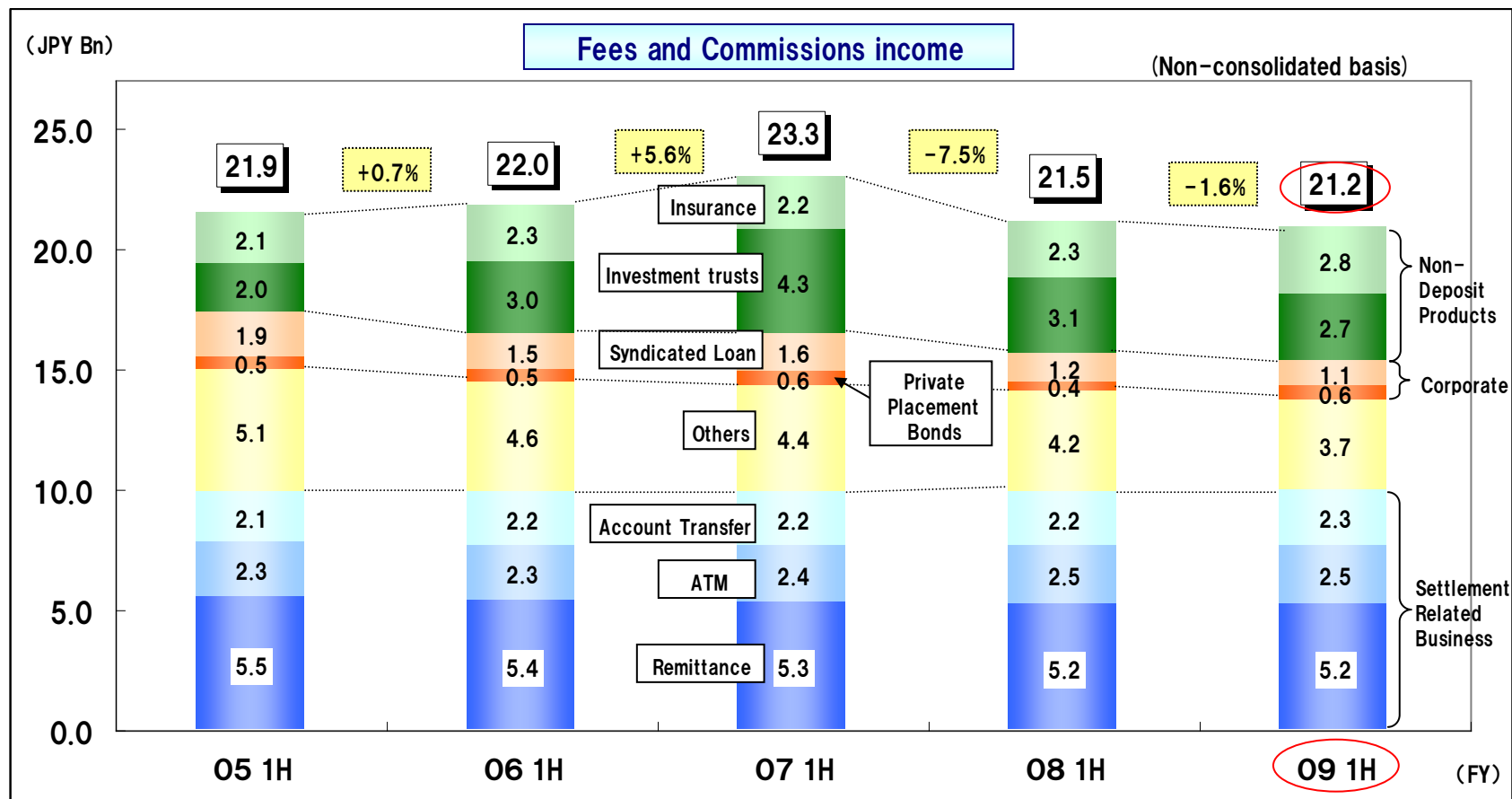
Transition of Loans



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

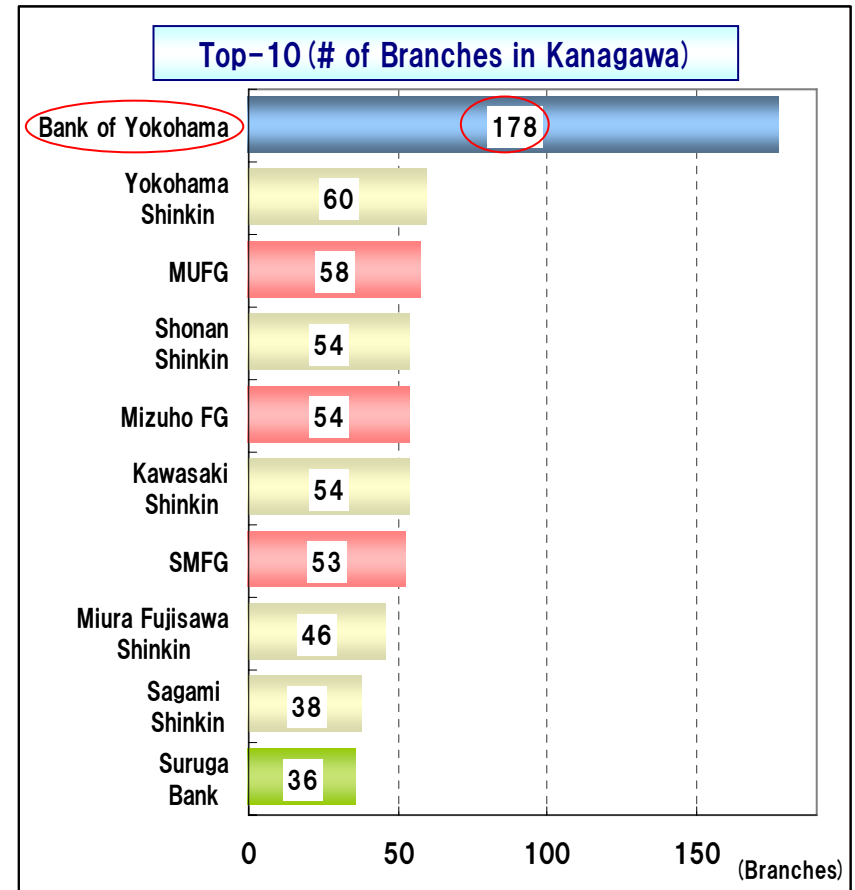
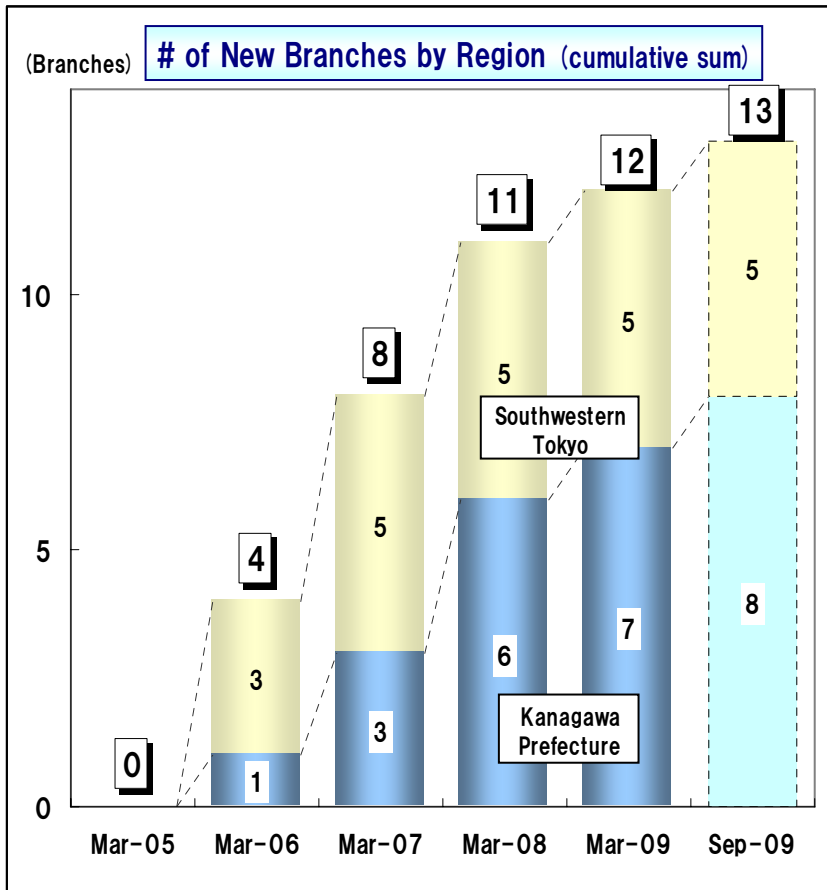
(Note 2) Individual Loans include a portion that has been securitized.

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 (Sep-09). 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

- ① Since Jul-06, ② Since Mar-07, Oct-07
- Reduction of cross-use ATM fees to zero
- Allied banks: ① **3**, ② **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: **10 (Initial member) → 14 (09/3)**

Regional Leasing Business Workshop

- Since Feb-08
- Development and sharing of leasing expertise
- Participating banks: **26 (08/12) → 30 (09/5)**

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 (09/6)**

(Note)# of “Allied banks/Participating banks” includes us.(as of November 20, 2009)

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



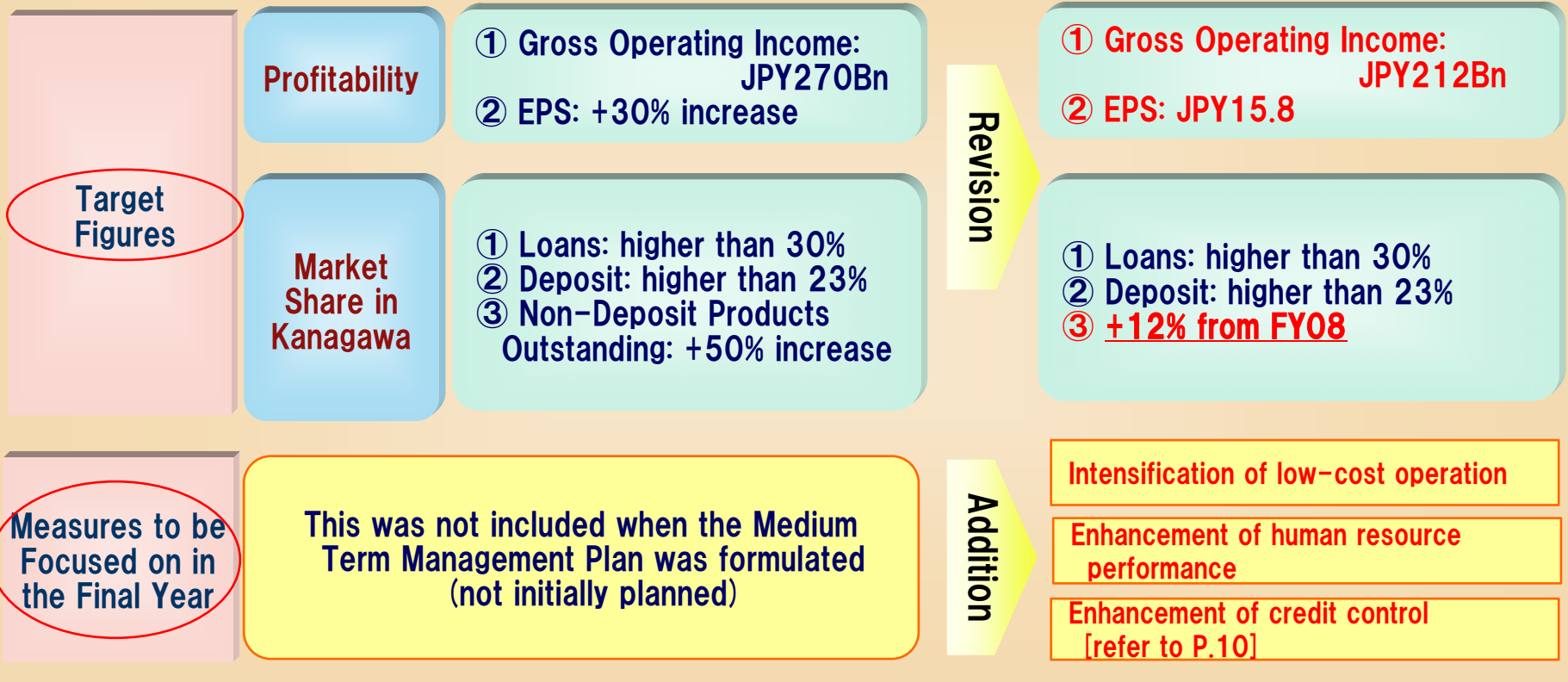
Bank of Yokohama

Mainly
Individual Sector

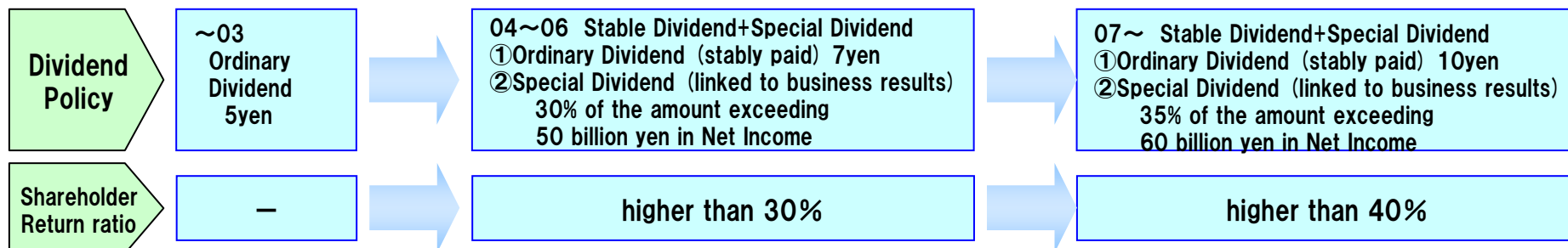
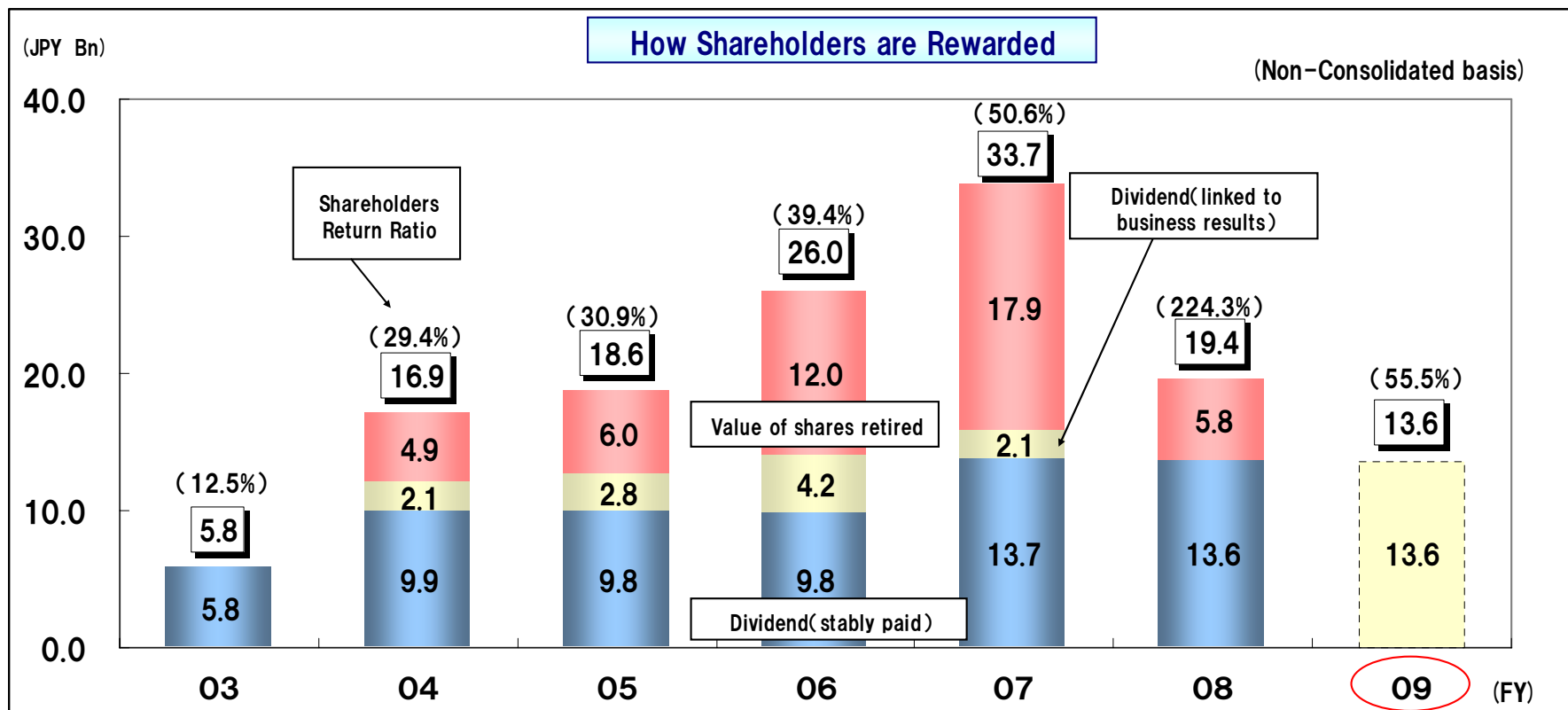
Corporate Sector

Partial revision of the Medium-Term Management Plan

Revisions made to the Medium-Term Management Plan "New Horizon" (07~09)



Shareholder Return



Data Book

Loans(Outstanding Balance)

Loans <Outstanding Balance>

【Non-consolidated basis】
(JPY Bn)

	Mar-04	Sep-04	Mar-05	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09
Loans	7,948.9	7,510.2	7,792.4	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
JOM account	1.8	-	-	-	-	-	-	-	-	-	-	-
Domestic loans	7,947.1	7,510.2	7,792.4	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
Loans to public sectors	86.2	116.5	392.0	336.4	444.4	204.0	96.0	79.4	109.7	132.0	168.5	131.5
Loans to large & medium sized businesses	1,259.0	1,238.0	1,202.1	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
Loans to small and medium-sized businesses, etc	6,601.8	6,155.7	6,198.2	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
Loans to small and medium-sized businesses	3,448.7	2,979.9	2,948.8	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
Individuals	3,153.1	3,175.7	3,249.4	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
Residential loans	2,833.8	2,858.3	2,933.3	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
Housing loans	1,888.4	1,897.9	1,949.5	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
Apartment loans	945.3	960.3	983.7	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
Other individual loans	319.2	317.4	316.0	314.8	324.2	327.4	334.2	337.1	340.7	348.0	349.9	345.7
Housing loans (includes portion securitized)	1,962.9	2,020.9	2,091.5	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
Portion securitized	74.5	122.9	141.9	133.7	208.0	194.0	271.0	269.1	270.6	269.9	257.4	244.6
Loans in Kanagawa Prefecture	6,422.1	6,086.7	6,098.8	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
Loans to small and medium-sized businesses, etc	5,822.9	5,456.6	5,486.9	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

Loans by Business Sector(Outstanding Balance)

Loans by Business Sector <Outstanding Balance>

(JPY Bn)

	Mar-06		Sep-06		Mar-07		Sep-07		Mar-08		Sep-08		Mar-09	
		share		share		share		share		share		share		share
Manufacturing	839.0	10.3%	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	17.1	0.2%	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	311.1	3.8%	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	10.9	0.1%	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	52.1	0.6%	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	355.3	4.4%	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	650.2	8.0%	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	380.0	4.7%	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	1,033.0	12.7%	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	852.0	10.5%	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	91.8	1.1%	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	3,531.7	43.5%	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	8,124.7	100.0%	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	
		share
Manufacturing	1,020.9	11.7%
Agriculture,Forestry,Fishery,Mining and quarrying of stone and gravel	15.3	0.2%
Construction	275.3	3.2%
Electric power,gas,heat supply and water supply	13.7	0.2%
IT and telecommunication	67.0	0.8%
Transport and postal activities	373.6	4.3%
Wholesale and retail	702.1	8.0%
Finance and insurance	250.6	2.9%
Real estate and goods rental and leasing	2,360.4	27.0%
Other Services	727.3	8.3%
Local governments	111.0	1.3%
Others	2,819.8	32.3%
Total	8,737.5	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 September 2009 increased by JPY1,181.1 billion while that for "others" decreased by the same

Breakdown of Real Estate Sector <Outstanding Balance>

(JPY Bn)

	Mar-06		Sep-06		Mar-07		Sep-07		Mar-08		Sep-08		Mar-09		Sep-09	
		share		share		share		share		share		share		share		share
business of real property	373.1	36.1%	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%
Lease of real property	295.4	28.6%	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%
Maintenance of real property	77.6	7.5%	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%
Real estate dealing business	380.3	36.8%	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%
Real estate agency business	22.0	2.1%	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%
Built-for-sale housing and land agency business	358.2	34.7%	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%
Others	36.6	3.5%	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%
Prefectural Housing Corporations	242.8	23.5%	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%
Total	1,033.0	100.0%	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%

(Note)Apartment loans(JPY1,181.1 billion) are excluded from total

Loans(Average Balance & yield)

Loans <Average Balance>

【Non-consolidated basis】
(JPY Bn)

	FY04		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	1st Half	2nd Half				
Loans	7,648.9	7,575.6	7,722.6	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	8,882.2
JOM account	0.1	0.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Domestic loans	7,648.8	7,575.4	7,722.6	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	8,882.2
Loans to public sectors	187.3	93.9	281.3	331.1	359.4	302.6	283.2	401.1	164.5	92.5	97.9	87.1	152.7	137.1	168.4	142.3
Loans to large & medium sized businesses	1,255.0	1,263.2	1,246.7	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	1,661.3
Loans to small and medium-sized businesses, etc.	6,206.4	6,218.2	6,194.5	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	7,078.5
Loans to small and medium-sized businesses	3,017.8	3,047.1	2,988.4	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	3,112.4
Individuals	3,188.6	3,171.1	3,206.1	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	3,966.1
Residential loans	2,872.5	2,853.6	2,891.4	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	3,619.7
Housing loans	1,913.8	1,903.1	1,924.5	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	2,444.0
Apartment loans	958.7	950.5	966.9	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	1,175.6
Other individual loans	316.0	317.4	314.6	313.1	312.2	314.1	325.4	323.3	327.4	334.3	332.4	336.2	345.8	343.2	348.3	346.3
Ratio to small and medium-sized businesses, etc.	81.1%	82.0%	80.2%	79.6%	79.5%	79.7%	79.4%	78.4%	80.4%	80.6%	80.7%	80.5%	79.5%	79.9%	79.0%	79.6%
Yield on loans and bills discounted (includes international operation)	2.02%	2.05%	2.00%	1.91%	1.94%	1.88%	1.95%	1.86%	2.04%	2.19%	2.17%	2.22%	2.16%	2.18%	2.13%	1.99%
Yield on loans and bills discounted (domestics) (Note)	2.02%	2.05%	1.99%	1.91%	1.94%	1.88%	1.94%	1.86%	2.03%	2.19%	2.16%	2.22%	2.15%	2.18%	2.13%	1.99%
Loans to corporate	1.98%	2.01%	1.96%	1.83%	1.88%	1.78%	1.86%	1.78%	1.94%	2.10%	2.08%	2.13%	2.02%	2.07%	1.97%	1.82%
Loans to individuals	2.22%	2.22%	2.21%	2.16%	2.18%	2.15%	2.18%	2.13%	2.22%	2.37%	2.34%	2.41%	2.38%	2.38%	2.38%	2.13%

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

Deposit(Outstanding Balance)

Deposits <Outstanding Balance>

【Non-consolidated basis】
(JPY Bn)

	Mar-04	Sep-04	Mar-05	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09
Deposits	9,154.3	8,802.1	9,286.5	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
JOM account	-	-	-	-	1.1	2.3	-	-	7.2	1.8	6.8	2.2
Domestic deposits	9,154.3	8,802.1	9,286.5	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
Liquid deposits in yen	5,819.8	5,537.6	6,048.7	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
Fixed deposits in yen	3,242.8	3,167.1	3,112.7	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
Foreign currency deposits	91.5	97.4	125.0	112.7	99.1	70.0	65.2	135.8	93.2	62.1	90.5	120.3
Deposit from corporate	2,017.3	1,716.0	1,727.7	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
Liquid deposits in yen	1,691.8	1,402.2	1,418.6	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
Fixed deposits in yen	314.5	302.2	297.8	297.8	302.5	318.1	337.0	360.7	368.7	373.5	389.2	382.5
Foreign currency deposits	10.8	11.5	11.2	9.9	10.5	9.2	8.6	9.7	11.3	10.7	13.1	15.6
Deposit from individuals	6,785.1	6,820.1	6,879.0	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
Liquid deposits in yen	3,801.6	3,905.9	4,009.4	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
Fixed deposits in yen	2,921.8	2,856.1	2,807.2	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
Foreign currency deposits	61.6	58.0	62.2	52.6	39.1	39.6	33.4	31.9	40.4	39.5	46.6	45.8
Deposit from local public	240.4	150.7	540.8	240.9	410.0	258.4	496.0	243.3	474.4	265.5	492.6	278.5
Liquid deposits in yen	220.2	120.3	488.3	189.8	359.7	227.1	470.1	125.5	403.7	180.4	451.0	177.8
Fixed deposits in yen	1.2	2.5	0.9	0.8	0.7	10.1	2.7	23.6	29.2	73.3	10.8	41.9
Foreign currency deposits	18.9	27.8	51.4	50.2	49.4	21.1	23.1	94.1	41.4	11.7	30.7	58.7
Deposit from Financial Institutions	111.3	115.3	138.9	106.1	127.3	75.1	96.4	86.3	125.7	119.6	112.0	132.6
Liquid deposits in yen	106.0	109.0	132.2	98.3	118.9	65.6	85.9	74.5	112.7	104.5	95.5	115.6
Fixed deposits in yen	5.2	6.2	6.6	7.7	8.3	9.5	10.5	11.7	12.9	15.1	16.4	17.0
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
Deposits in Kanagawa Prefecture	8,467.5	8,147.1	8,605.7	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

※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)

	FY04		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	1st Half	2nd Half				
Deposits	8,870.2	8,890.5	8,849.8	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	10,160.1
JOM account	0.0	0.0	0.0	1.3	0.0	2.7	1.4	0.9	1.8	5.8	6.9	4.6	4.6	2.5	6.7	2.9
Domestic deposits	8,870.2	8,890.5	8,849.8	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	10,157.2
Liquid deposits in yen	5,591.2	5,575.0	5,607.6	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	6,495.7
Fixed deposits in yen	3,172.4	3,204.4	3,140.3	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	3,495.2
Foreign currency deposits	106.4	111.0	101.8	113.7	116.9	110.5	90.8	99.0	82.5	133.1	112.1	154.0	113.9	123.0	104.7	166.1
Deposit from corporate	1,692.2	1,702.1	1,682.2	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	1,916.4
Liquid deposits in yen	1,375.1	1,379.4	1,370.7	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	1,509.0
Fixed deposits in yen	303.1	309.3	297.0	293.4	293.4	293.5	315.6	303.0	328.2	358.9	354.2	363.5	374.1	369.3	378.9	393.2
Foreign currency deposits	13.9	13.3	14.4	12.1	12.7	11.4	10.3	10.5	10.0	11.3	9.8	13.1	15.9	17.9	13.8	14.1
Deposit from individuals	6,870.8	6,839.7	6,902.0	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	7,768.9
Liquid deposits in yen	3,949.9	3,892.1	4,008.0	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	4,674.1
Fixed deposits in yen	2,860.9	2,887.5	2,834.2	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	3,048.2
Foreign currency deposits	59.9	60.1	59.8	50.6	57.2	44.0	38.0	40.2	35.8	33.5	32.1	34.9	42.8	41.7	43.9	46.5
Deposit from local public	223.7	264.3	182.8	251.7	284.7	218.5	265.4	282.2	248.5	295.4	287.6	303.3	318.4	326.1	310.7	396.3
Liquid deposits in yen	188.6	224.5	152.6	199.6	236.3	162.6	217.0	228.5	205.4	185.9	203.0	168.8	206.7	207.9	205.4	253.8
Fixed deposits in yen	2.4	2.1	2.6	1.1	1.3	0.8	5.9	5.4	6.4	21.2	14.3	28.0	56.5	54.8	58.2	36.9
Foreign currency deposits	32.6	37.6	27.5	50.9	47.0	55.0	42.4	48.2	36.6	88.2	70.2	106.3	55.1	63.3	46.9	105.4
Deposit from Financial Institutions	83.4	84.2	82.7	80.7	82.0	79.3	76.2	80.7	71.6	82.4	83.6	81.2	75.3	75.9	74.6	75.5
Liquid deposits in yen	77.5	78.8	76.2	73.2	74.9	71.4	66.6	71.7	61.5	70.6	72.3	68.8	60.4	62.0	58.8	58.7
Fixed deposits in yen	5.9	5.3	6.4	7.5	7.1	7.8	9.5	8.9	10.0	11.8	11.2	12.3	14.8	13.9	15.7	16.7
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	0.0
Yield on deposits (includes international operation)	0.02%	0.02%	0.02%	0.04%	0.04%	0.05%	0.12%	0.08%	0.16%	0.27%	0.26%	0.29%	0.22%	0.27%	0.18%	0.13%
Yield on deposits (domestics)	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.09%	0.04%	0.13%	0.22%	0.21%	0.23%	0.21%	0.24%	0.17%	0.13%
Liquid deposits	0.00%	0.00%	0.00%	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%
Fixed deposits	0.03%	0.03%	0.03%	0.03%	0.03%	0.02%	0.13%	0.07%	0.19%	0.31%	0.29%	0.34%	0.36%	0.38%	0.35%	0.32%

※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)

		Mar-04	Sep-04	Mar-05	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09
		Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half
Securities	Outstanding	1,294.9	1,299.5	1,431.2	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
	Average	1,405.3	1,265.4	1,297.4	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
National government bonds	Outstanding	265.1	304.6	553.9	461.7	538.3	533.0	770.1	544.7	593.8	447.8	519.6	643.5
	Average	401.3	286.2	352.1	353.9	455.7	484.6	569.2	647.4	591.2	581.5	555.9	593.7
Local government bonds	Outstanding	274.6	223.7	162.2	97.8	79.1	71.3	68.4	88.0	77.7	110.9	183.0	196.0
	Average	298.8	248.0	217.8	117.3	100.8	79.7	76.8	86.3	87.5	89.3	120.0	187.7
Corporate bonds	Outstanding	470.2	529.7	472.6	406.3	376.0	360.5	458.6	447.2	465.9	443.9	444.7	415.9
	Average	418.8	500.8	507.3	426.4	412.9	377.7	383.8	453.2	459.5	456.9	459.6	429.7
Stocks	Outstanding	214.7	179.0	197.6	224.4	291.1	256.0	277.8	259.9	206.5	178.3	151.8	159.2
	Average	196.6	163.4	159.9	156.7	159.9	170.5	168.7	168.7	170.9	172.4	173.9	151.0
Other securities	Outstanding	70.1	62.3	44.6	72.6	77.3	86.1	92.8	73.2	66.8	68.7	58.6	51.6
	Average	89.6	66.7	60.2	58.4	67.0	82.8	87.5	89.6	80.7	74.7	74.1	60.3
Foreign bonds	Outstanding	66.2	58.0	40.8	59.2	59.8	57.1	49.5	21.2	21.7	23.6	22.8	21.4
	Average	86.2	62.4	56.0	50.1	55.8	59.0	57.3	42.2	30.6	23.2	22.9	22.4
Foreign stocks	Outstanding	0.0	0.0	0.0	0.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
	Average	0.0	0.0	0.0	0.0	0.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Yield on securities (includes international operation)		1.03%	0.96%	1.25%	1.03%	1.33%	1.10%	1.12%	1.12%	1.24%	1.25%	1.16%	1.18%
Yield on securities(domestics)		0.93%	0.86%	1.18%	0.92%	1.24%	0.98%	1.02%	1.06%	1.20%	1.22%	1.14%	1.18%
Bonds		0.89%	0.83%	1.15%	0.84%	1.16%	0.87%	0.87%	0.96%	1.08%	1.15%	1.07%	1.16%
Stocks		1.16%	1.05%	1.37%	1.37%	1.72%	1.62%	1.91%	1.79%	2.04%	1.74%	1.67%	1.30%

<Gains and Losses on Valuation of Securities>

(JPY Bn)

	Mar-04	Sep-04	Mar-05	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09
Held-to-maturity securities(market value)	-0.0	-0.0	0.2	-0.0	-1.1	-0.8	-0.3	-0.1	2.1	1.1	2.4	3.9
Available-for-sale securities (market value)	51.8	24.8	43.8	62.6	111.2	83.6	104.1	84.5	26.2	4.5	-9.0	27.6
Bonds	2.1	1.7	1.3	-0.9	-8.6	-5.2	-5.4	-4.5	-4.7	3.0	2.2	14.3
Stocks	49.1	22.9	42.5	64.0	122.8	90.9	110.6	90.1	36.0	10.2	-1.4	17.3
Other Securities	0.6	0.0	-0.0	-0.4	-3.0	-1.9	-1.0	-1.1	-5.0	-8.6	-9.8	-4.0

(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)

	Mar-04	Sep-04	Mar-05	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09
Investment trusts	298.8	339.7	353.4	372.3	375.4	402.0	450.2	495.5	441.1	438.6	336.6	425.9
Insurance(Annuity, Whole life)	47.1	69.1	103.0	155.4	218.3	262.1	313.2	350.1	354.7	392.8	414.2	518.3
Foreign Currency Deposits	61.6	58.0	62.2	52.6	39.1	39.6	33.4	31.9	40.4	39.5	46.6	45.8
Public Bonds	343.0	414.9	466.4	498.4	519.5	537.6	545.6	550.8	535.1	518.1	508.6	495.3
Total balance of non-deposit products for individuals(A)	750.7	881.8	985.2	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
Individual deposits(deposits in yen)	6,723.5	6,762.1	6,816.7	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
Total individual deposit assets (B)	7,474.2	7,643.9	7,802.0	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
Share of non-deposit products (A) ÷ (B)	10.0%	11.5%	12.6%	13.4%	14.0%	14.8%	15.5%	16.1%	15.4%	15.4%	14.5%	16.2%



Bank of Yokohama

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