



Bank of Yokohama

Information Meeting

~ Appendix ~

November 25, 2008

The Bank of Yokohama, Ltd.

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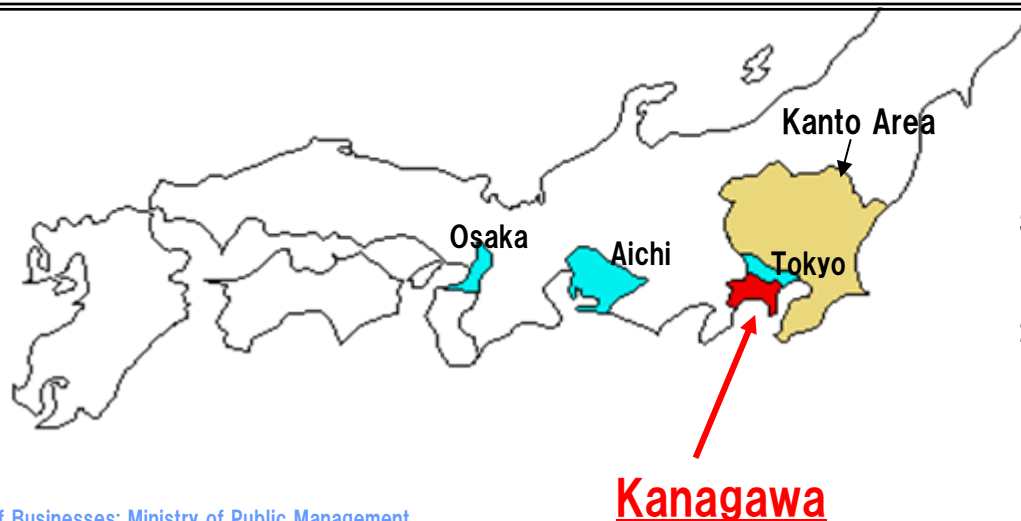
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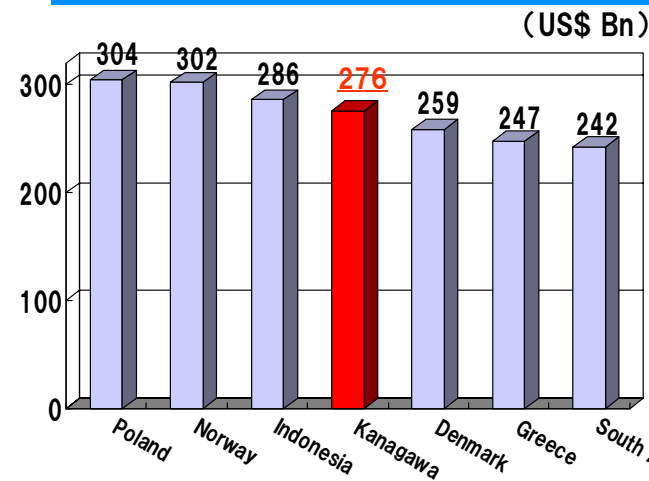
Our Home Market

(1) Potential of Kanagawa Prefecture

Population (Oct-07)	8.88 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 (FY05)	JPY31.2trillion (<i>4th</i>) (Tokyo, Osaka, Aichi, <i>Kanagawa</i>)
Manufacturing Output (2007)	JPY20.2trillion (<i>2nd</i>) (Aichi, <i>Kanagawa</i> , Shizuoka)
Retail Sales (2007)	JPY8.6trillion (<i>3rd</i>) (Tokyo, Osaka, <i>Kanagawa</i>)



**Comparison of GDP
(FY2005)**



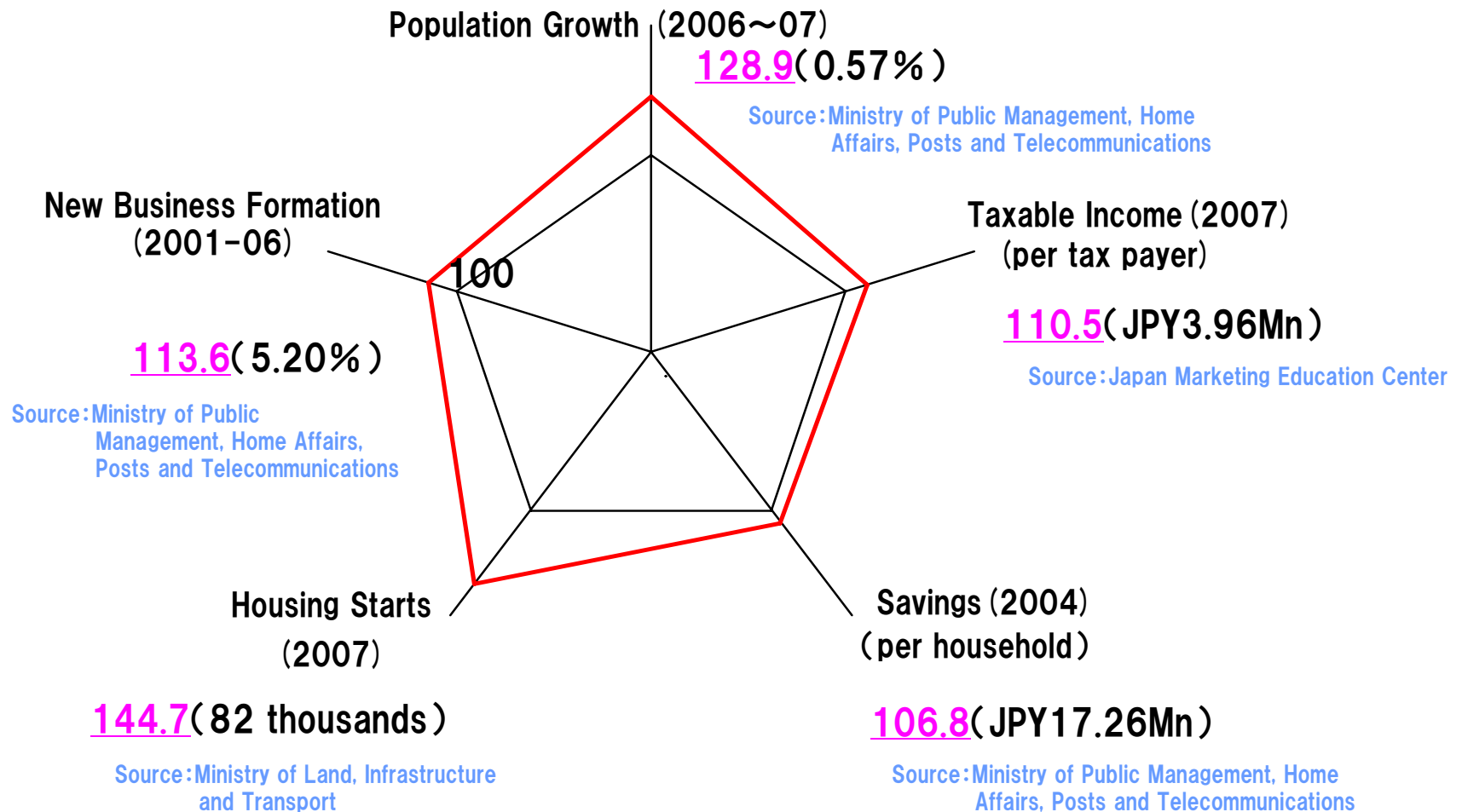
(Note) Source

- 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

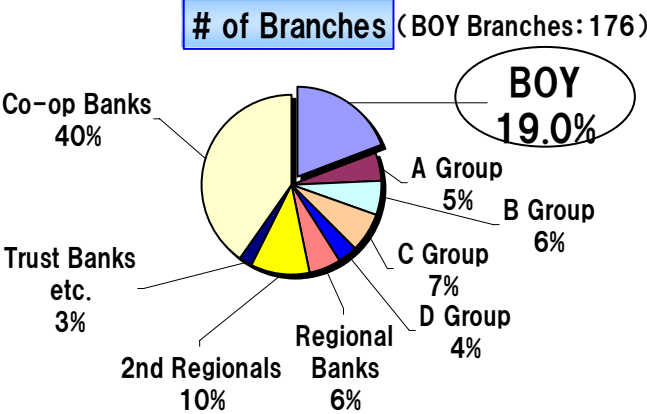
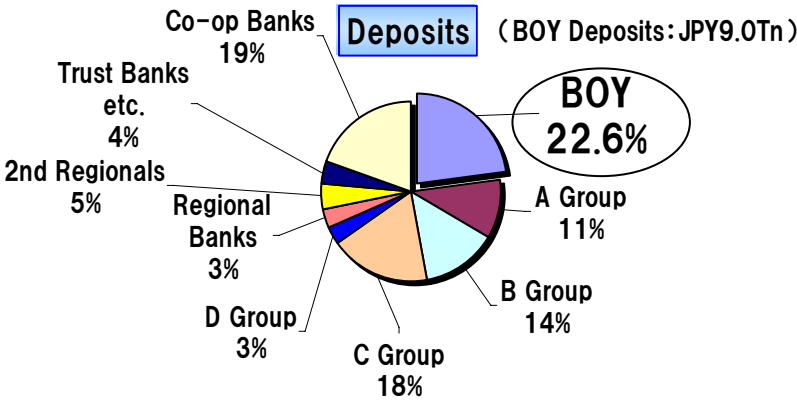
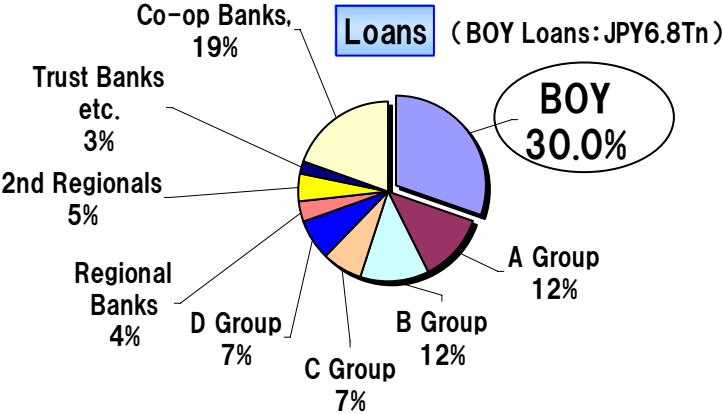
(2) Kanagawa's superiority to the rest of the Kanto Area

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



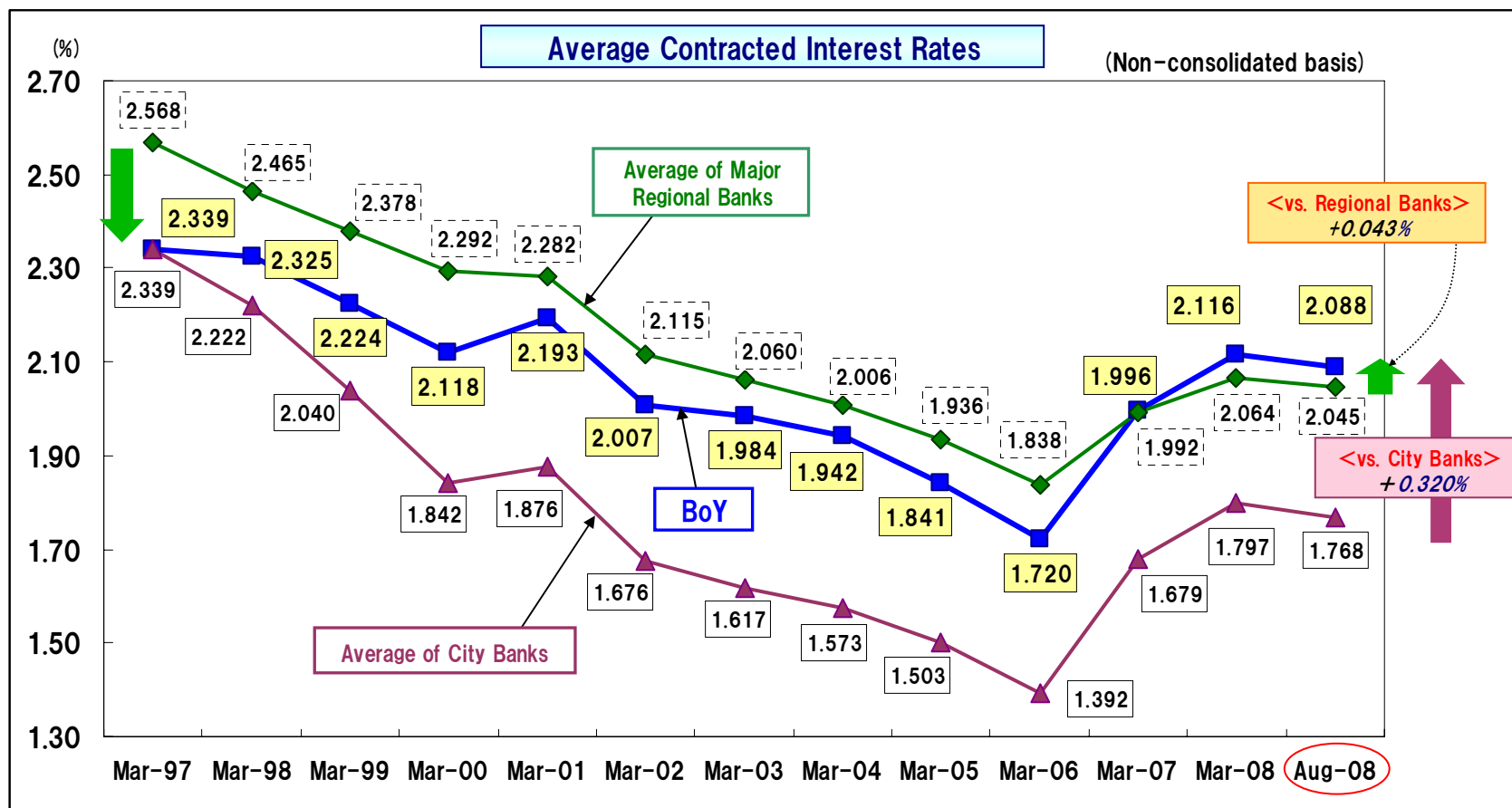
Market Share in Kanagawa Prefecture

Market Share in Kanagawa Prefecture <Sep-08>



(Note) Bank estimates

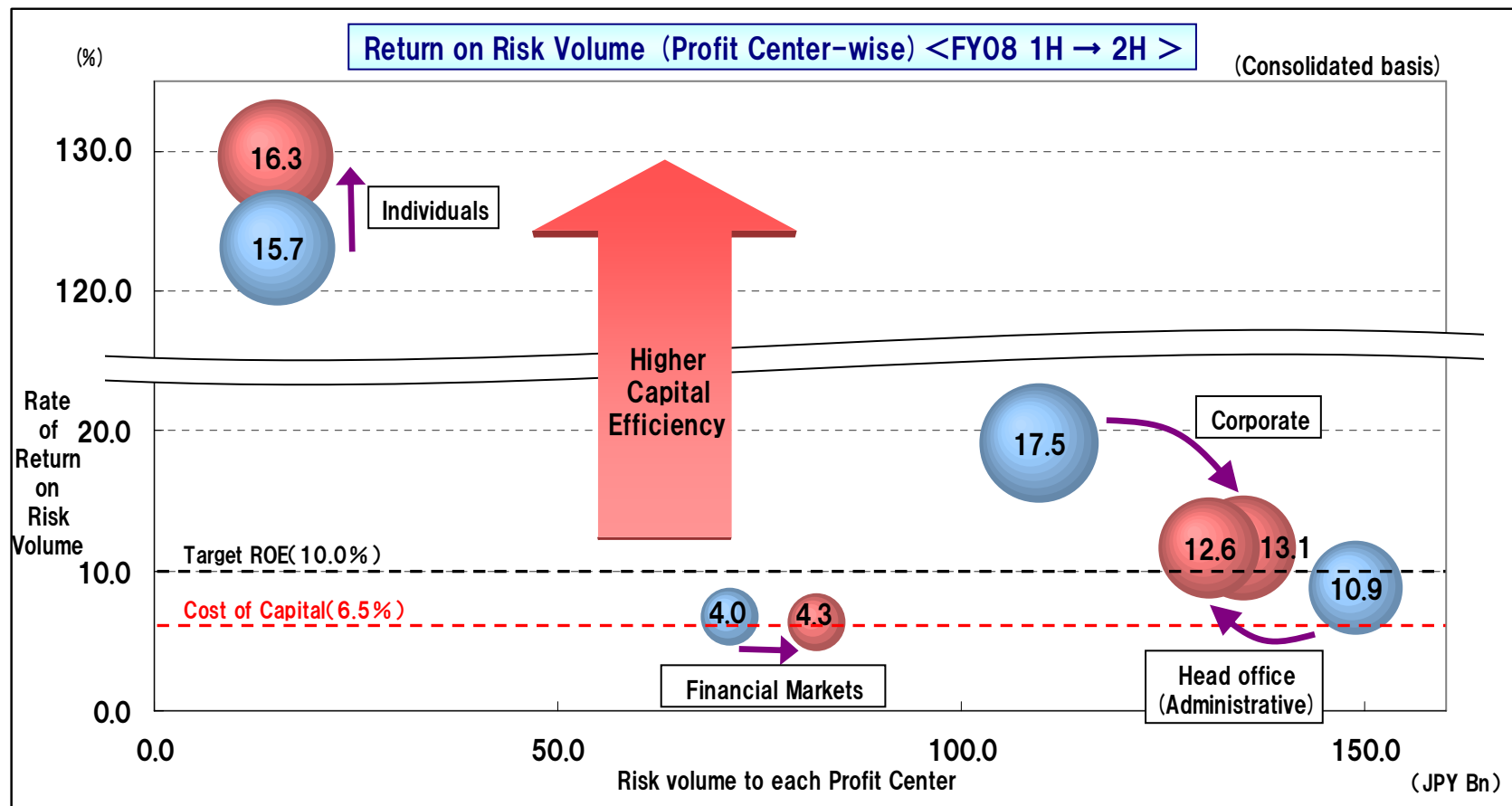
Loan Yields



(Note1) Source: Bank of Japan

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

Return on Risk Volume (Profit Center-wise)



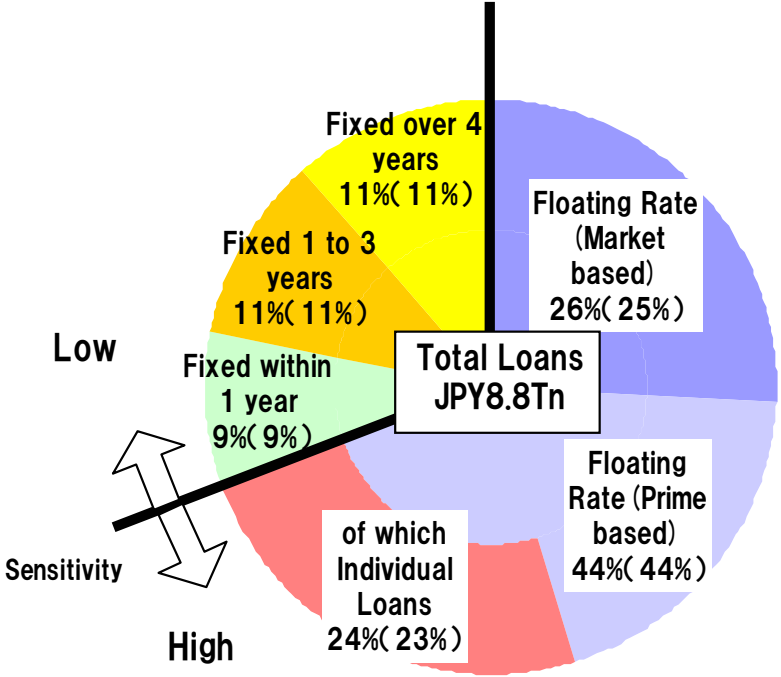
(Note1) Figures inside each bubble: Profit Center-wise after-tax profits in JPY Bn, twice the forecasted figures for FY08 1st (or 2nd) Half.

(Note2) Profit Center-wise profits = Credit Cost Adjusted Income \times (1-40% [tax])

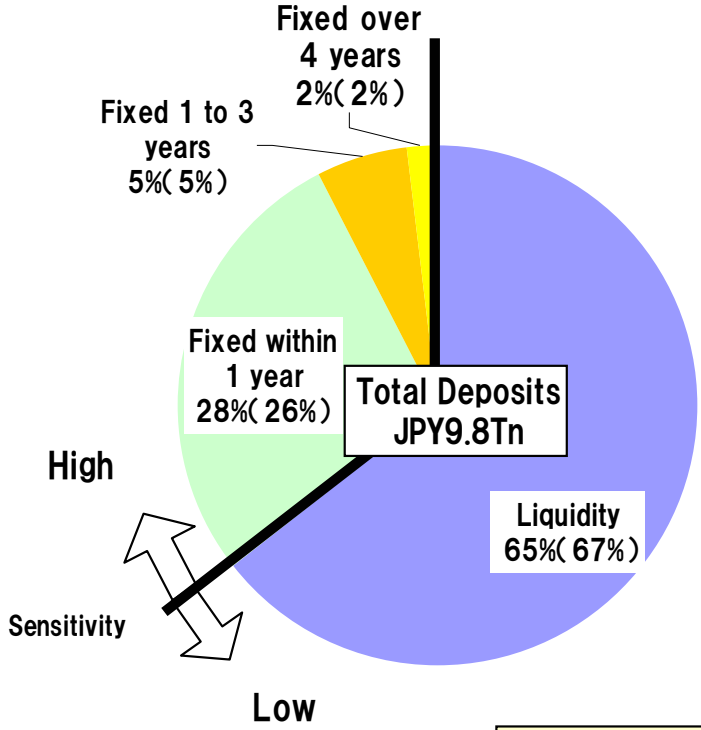
(Note3) Cost of Capital = JGB (10Y) Yield (1.5%) + Risk premium (5.0%)

Sensitivity Analysis

Breakdown of Loans

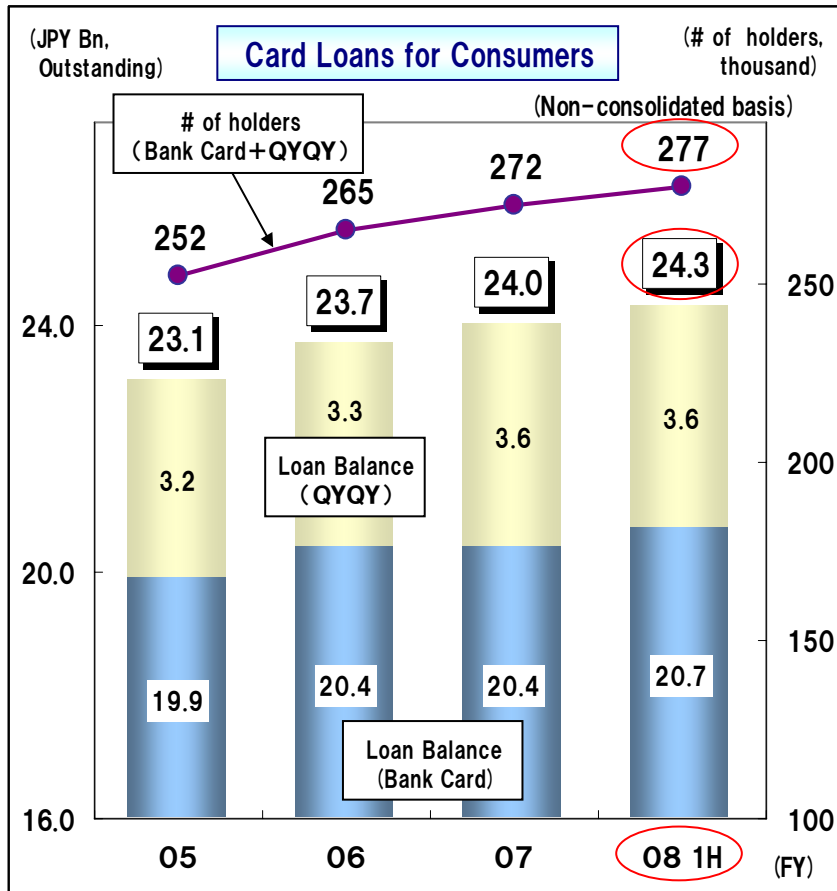


Breakdown of Deposits



As of Sep-08
() represents Mar-08

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%

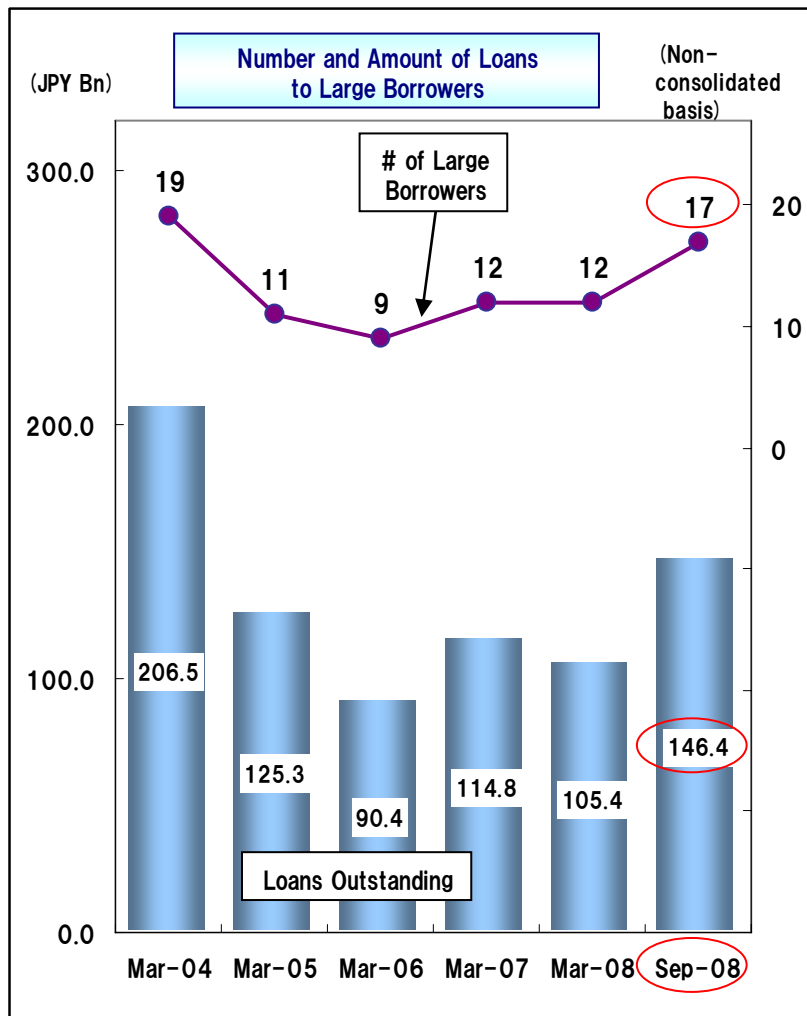


《Next Plan》

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



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 (Sep-07 → Sep-08)

(Loan Amount)

		Sep-08			
		A	B	C	Total
Sep-07	A	98.7%	1.2%	0.1%	100.0%
	B	9.9%	85.9%	4.2%	100.0%
	C	0.3%	4.8%	95.0%	100.0%

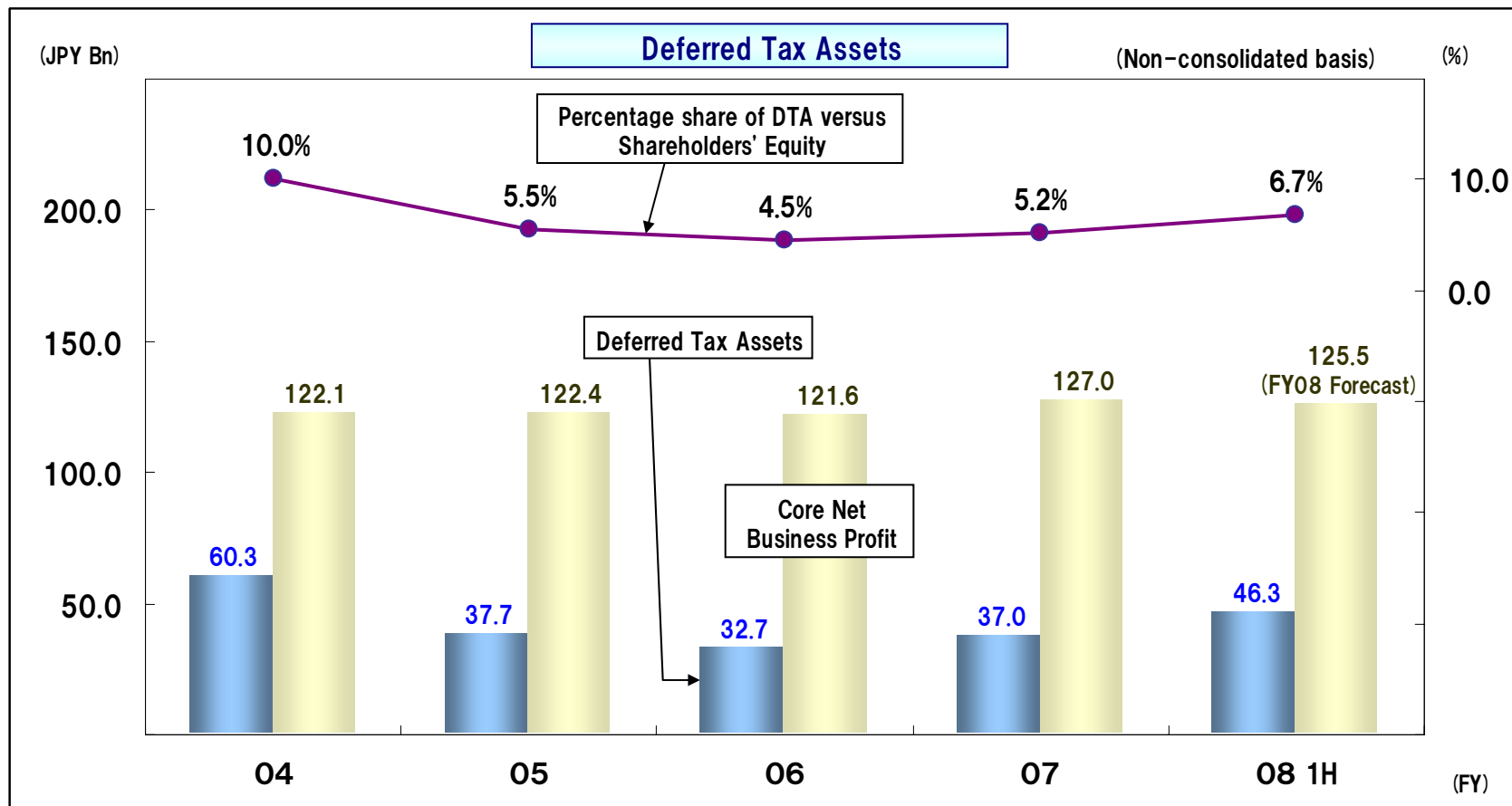
(# of Borrowers)

		Sep-08			
		A	B	C	Total
Sep-07	A	99.8%	0.2%	0.0%	100.0%
	B	12.4%	79.9%	7.7%	100.0%
	C	0.9%	3.7%	95.4%	100.0%

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

(Note) Transition is based on change from Sep-07.

Deferred Tax Assets



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

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
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
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
Loans to public sectors	86.2	116.5	392.0	336.4	444.4	204.0	96.0	79.4	109.7	132.0
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
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
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
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
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
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
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
Other individual loans	319.2	317.4	316.0	314.8	324.2	327.4	334.2	337.1	340.7	348.0
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
Portion securitized	74.5	122.9	141.9	133.7	208.0	194.0	271.0	269.1	270.6	269.9
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
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

Loans by Business Sector(Outstanding Balance)

Loans by Business Sector < Outstanding Balance >

(JPY Bn)

	Mar-05		Sep-05		Mar-06		Sep-06		Mar-07		Sep-07		Mar-08		Sep-08	
	share		share		share		share		share		share		share		share	
Manufacturing	826.7	10.6%	816.2	10.4%	839.0	10.3%	900.9	11.1%	914.5	11.3%	946.1	11.2%	912.6	10.6%	972.5	11.1%
Agriculture,Forestry,Fishery and Mining	14.8	0.2%	15.0	0.2%	17.1	0.2%	16.1	0.2%	16.2	0.2%	15.5	0.2%	15.6	0.2%	15.5	0.2%
Construction	325.9	4.2%	294.6	3.8%	311.1	3.8%	293.8	3.6%	313.6	3.9%	312.8	3.7%	324.5	3.8%	314.3	3.6%
Electric power, gas, heat supply and water supply	11.2	0.1%	11.3	0.1%	10.9	0.1%	12.2	0.2%	12.0	0.1%	12.1	0.1%	13.2	0.2%	13.4	0.2%
IT and telecommunication	41.0	0.5%	40.1	0.5%	52.1	0.6%	62.3	0.8%	72.0	0.9%	68.9	0.8%	73.3	0.9%	77.1	0.9%
Transportation	343.1	4.4%	341.5	4.4%	355.3	4.4%	349.5	4.3%	341.1	4.2%	341.8	4.0%	350.7	4.1%	358.4	4.1%
Wholesale and retail	627.0	8.0%	633.6	8.1%	650.2	8.0%	679.3	8.4%	674.9	8.3%	706.5	8.4%	698.3	8.1%	727.3	8.3%
Finance and insurance	408.9	5.2%	400.7	5.1%	380.0	4.7%	368.0	4.5%	231.5	2.9%	279.8	3.3%	298.3	3.5%	265.9	3.0%
Real estate	868.3	11.1%	992.1	12.6%	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%
Services	832.5	10.7%	851.3	10.8%	852.0	10.5%	905.3	11.1%	909.5	11.2%	952.1	11.3%	926.8	10.8%	958.5	10.9%
Local governments	82.5	1.1%	85.9	1.1%	91.8	1.1%	82.4	1.0%	80.2	1.0%	79.1	0.9%	109.7	1.3%	131.5	1.5%
Others	3,409.9	43.8%	3,367.5	42.9%	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%
Total	7,792.4	100.0%	7,850.5	100.0%	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%

Breakdown of Real Estate Sector < Outstanding Balance >

(JPY Bn)

	Mar-05		Sep-05		Mar-06		Sep-06		Mar-07		Sep-07		Mar-08		Sep-08	
	share		share		share		share		share		share		share		share	
Lease and maintenance business of real property	331.5	38.2%	344.4	34.7%	373.1	36.1%	359.0	33.2%	369.1	33.4%	365.9	32.1%	374.4	33.1%	381.5	34.4%
Lease of real property	262.4	30.2%	274.6	27.7%	295.4	28.6%	284.6	26.4%	290.0	26.2%	291.5	25.6%	298.9	26.5%	308.0	27.8%
Maintenance of real property	69.1	8.0%	69.7	7.0%	77.6	7.5%	74.4	6.9%	79.0	7.2%	74.4	6.5%	75.5	6.7%	73.4	6.6%
Real estate dealing business	275.1	31.7%	292.1	29.4%	380.3	36.8%	436.2	40.4%	464.1	42.0%	530.0	46.5%	532.2	47.1%	491.9	44.4%
Real estate agency business	16.5	1.9%	17.9	1.8%	22.0	2.1%	25.0	2.3%	26.5	2.4%	23.7	2.1%	24.9	2.2%	22.1	2.0%
Built-for-sale housing and land agency business	258.6	29.8%	274.2	27.6%	358.2	34.7%	411.1	38.1%	437.6	39.6%	506.2	44.4%	507.2	44.9%	469.7	42.4%
Others	17.1	2.0%	38.8	3.9%	36.6	3.5%	46.9	4.3%	47.8	4.3%	48.7	4.3%	51.3	4.5%	58.7	5.3%
Prefectural Housing Corporations	244.5	28.2%	316.6	31.9%	242.8	23.5%	237.6	22.0%	223.7	20.2%	194.6	17.1%	171.9	15.2%	176.9	16.0%
Total	868.3	100.0%	992.1	100.0%	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%

Loans(Average Balance & yield)

Loans <Average Balance>

【Non-consolidated basis】
(JPY Bn)

	FY04			FY05			FY06			FY07			FY07
		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half	1st 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	8,724.2
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	8,724.2
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	137.1
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	1,608.9
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	6,978.1
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	3,206.9
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	3,771.1
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	3,427.9
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	2,289.9
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	1,137.9
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	343.2
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%	79.9%
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%	2.18%
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%	2.18%
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%	2.08%
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%	2.39%

(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
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
JOM account	-	-	-	-	1.1	2.3	-	-	7.2	1.8
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
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
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
Foreign currency deposits	91.5	97.4	125.0	112.7	99.1	70.0	65.2	135.8	93.2	62.1
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
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
Fixed deposits in yen	314.5	302.2	297.8	297.8	302.5	318.1	337.0	360.7	368.7	373.5
Foreign currency deposits	10.8	11.5	11.2	9.9	10.5	9.2	8.6	9.7	11.3	10.7
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
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
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
Foreign currency deposits	61.6	58.0	62.2	52.6	39.1	39.6	33.4	31.9	40.4	39.5
Deposit from local public	240.4	150.7	540.8	240.9	410.0	258.4	496.0	243.3	474.4	265.5
Liquid deposits in yen	220.2	120.3	488.3	189.8	359.7	227.1	470.1	125.5	403.7	180.4
Fixed deposits in yen	1.2	2.5	0.9	0.8	0.7	10.1	2.7	23.6	29.2	73.3
Foreign currency deposits	18.9	27.8	51.4	50.2	49.4	21.1	23.1	94.1	41.4	11.7
Deposit from Financial Institutions	111.3	115.3	138.9	106.1	127.3	75.1	96.4	86.3	125.7	119.6
Liquid deposits in yen	106.0	109.0	132.2	98.3	118.9	65.6	85.9	74.5	112.7	104.5
Fixed deposits in yen	5.2	6.2	6.6	7.7	8.3	9.5	10.5	11.7	12.9	15.1
Foreign currency deposits	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

※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		FY07		FY07		
		1st Half	2nd Half	1st Half	2nd Half	1st Half	2nd Half	1st Half	2nd Half	1st Half	2nd Half	1st 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	9,915.7
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	2.5
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	9,913.2
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	6,384.2
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	3,405.9
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	123.0
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	1,855.5
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	1,468.3
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	369.3
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	17.9
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	7,655.5
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	4,645.9
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	2,967.7
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	41.7
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	326.1
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	207.9
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	54.8
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	63.3
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	75.9
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	62.0
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	13.9
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
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%	0.27%
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%	0.24%
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%	0.17%
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%	0.38%

※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
		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
	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
National government bonds	Outstanding	265.1	304.6	553.9	461.7	538.3	533.0	770.1	544.7	593.8	447.8
	Average	401.3	286.2	352.1	353.9	455.7	484.6	569.2	647.4	591.2	581.5
Local government bonds	Outstanding	274.6	223.7	162.2	97.8	79.1	71.3	68.4	88.0	77.7	110.9
	Average	298.8	248.0	217.8	117.3	100.8	79.7	76.8	86.3	87.5	89.3
Corporate bonds	Outstanding	470.2	529.7	472.6	406.3	376.0	360.5	458.6	447.2	465.9	443.9
	Average	418.8	500.8	507.3	426.4	412.9	377.7	383.8	453.2	459.5	456.9
Stocks	Outstanding	214.7	179.0	197.6	224.4	291.1	256.0	277.8	259.9	206.5	178.3
	Average	196.6	163.4	159.9	156.7	159.9	170.5	168.7	168.7	170.9	172.4
Other securities	Outstanding	70.1	62.3	44.6	72.6	77.3	86.1	92.8	73.2	66.8	68.7
	Average	89.6	66.7	60.2	58.4	67.0	82.8	87.5	89.6	80.7	74.7
Foreign bonds	Outstanding	66.2	58.0	40.8	59.2	59.8	57.1	49.5	21.2	21.7	23.6
	Average	86.2	62.4	56.0	50.1	55.8	59.0	57.3	42.2	30.6	23.2
Foreign stocks	Outstanding	0.0	0.0	0.0	0.0	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
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%
Yield on securities(domestic)		0.93%	0.86%	1.18%	0.92%	1.24%	0.98%	1.02%	1.06%	1.20%	1.22%
Bonds		0.89%	0.83%	1.15%	0.84%	1.16%	0.87%	0.87%	0.96%	1.08%	1.15%
Stocks		1.16%	1.05%	1.37%	1.37%	1.72%	1.62%	1.91%	1.79%	2.04%	1.74%

<Gains and Losses on Valuation of Securities>

(JPY Bn)

	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9	08/3	08/3
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
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
Bonds	2.1	1.7	1.3	-0.9	-8.6	-5.2	-5.4	-4.5	-4.7	3.0
Stocks	49.1	22.9	42.5	64.0	122.8	90.9	110.6	90.1	36.0	10.2
Other Securities	0.6	0.0	-0.0	-0.4	-3.0	-1.9	-1.0	-1.1	-5.0	-8.6

(Note) Floating-rate Japanese government bonds which BoY held as Other securities had been carried on the balance sheet at market values. From 08 1st half such bonds have been carried at their reasonably estimated amounts. As a result, "Securities" increased by JPY 134Bn.

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
Investment trusts	298.8	339.7	353.4	372.3	375.4	402.0	450.2	495.5	441.1	438.6
Insurance(Annuity, Whole life)	47.1	69.1	103.0	155.4	218.3	262.1	313.2	350.1	354.7	392.8
Foreign Currency Deposits	61.6	58.0	62.2	52.6	39.1	39.6	33.4	31.9	40.4	39.5
Public Bonds	343.0	414.9	466.4	498.4	519.5	537.6	545.6	550.8	535.1	518.1
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
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
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
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%



Bank of Yokohama

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