



Bank of Yokohama

Information Meeting

~ Appendix ~

November 27, 2007
The Bank of Yokohama, Ltd.

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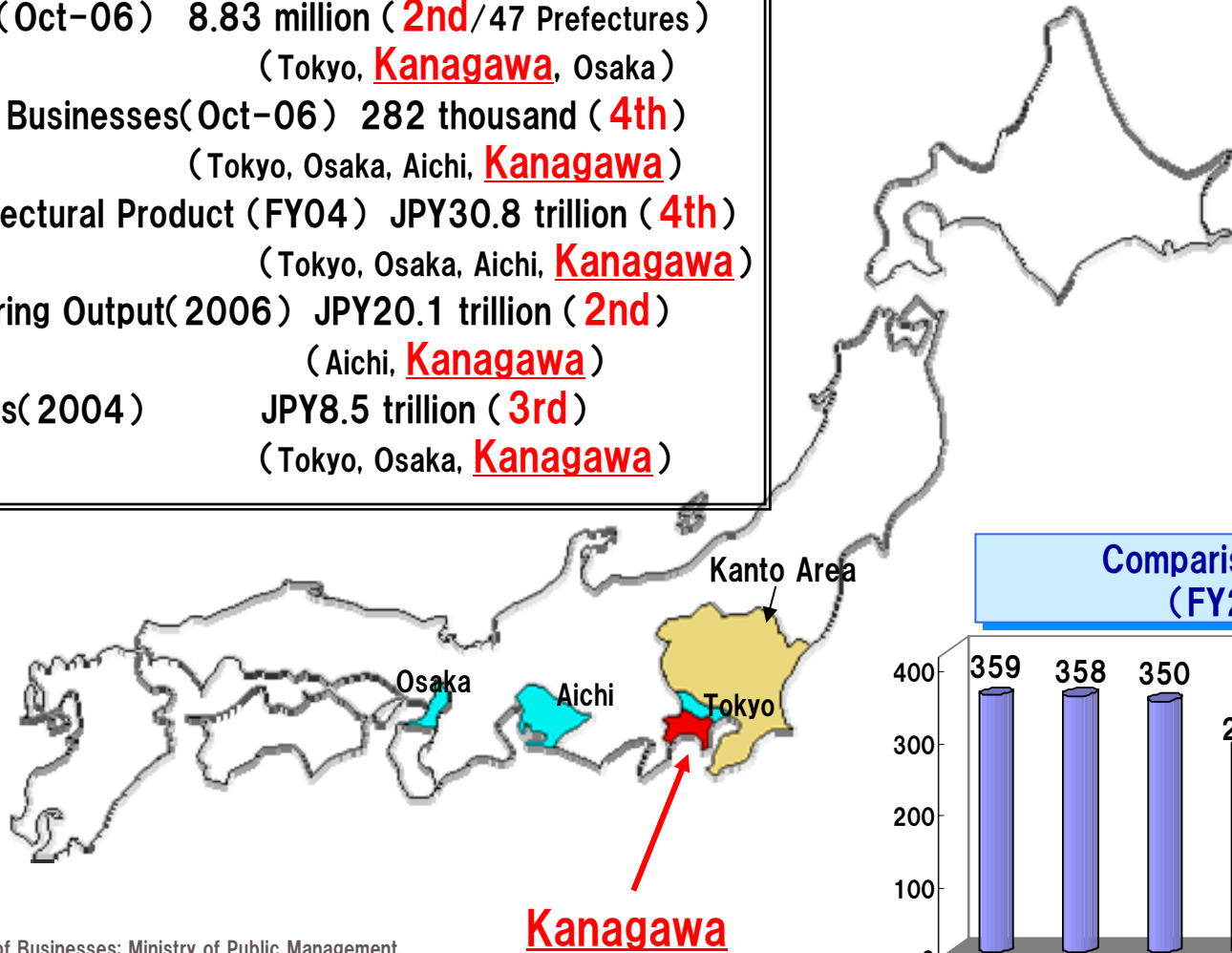
Bank of Yokohama

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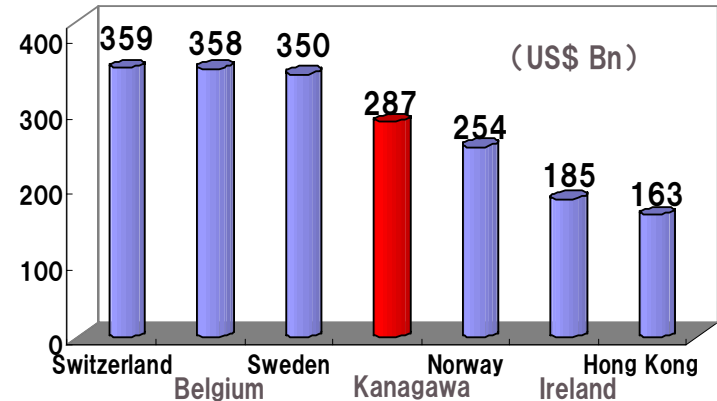
Our Home Market

(1) Potential of Kanagawa Prefecture

Population(Oct-06)	8.83 million (2nd /47 Prefectures) (Tokyo, Kanagawa , Osaka)
Number of Businesses(Oct-06)	282 thousand (4th) (Tokyo, Osaka, Aichi, Kanagawa)
Gross Prefectural Product (FY04)	JPY30.8 trillion (4th) (Tokyo, Osaka, Aichi, Kanagawa)
Manufacturing Output(2006)	JPY20.1 trillion (2nd) (Aichi, Kanagawa)
Retail Sales(2004)	JPY8.5 trillion (3rd) (Tokyo, Osaka, Kanagawa)



Comparison of GDP (FY2004)

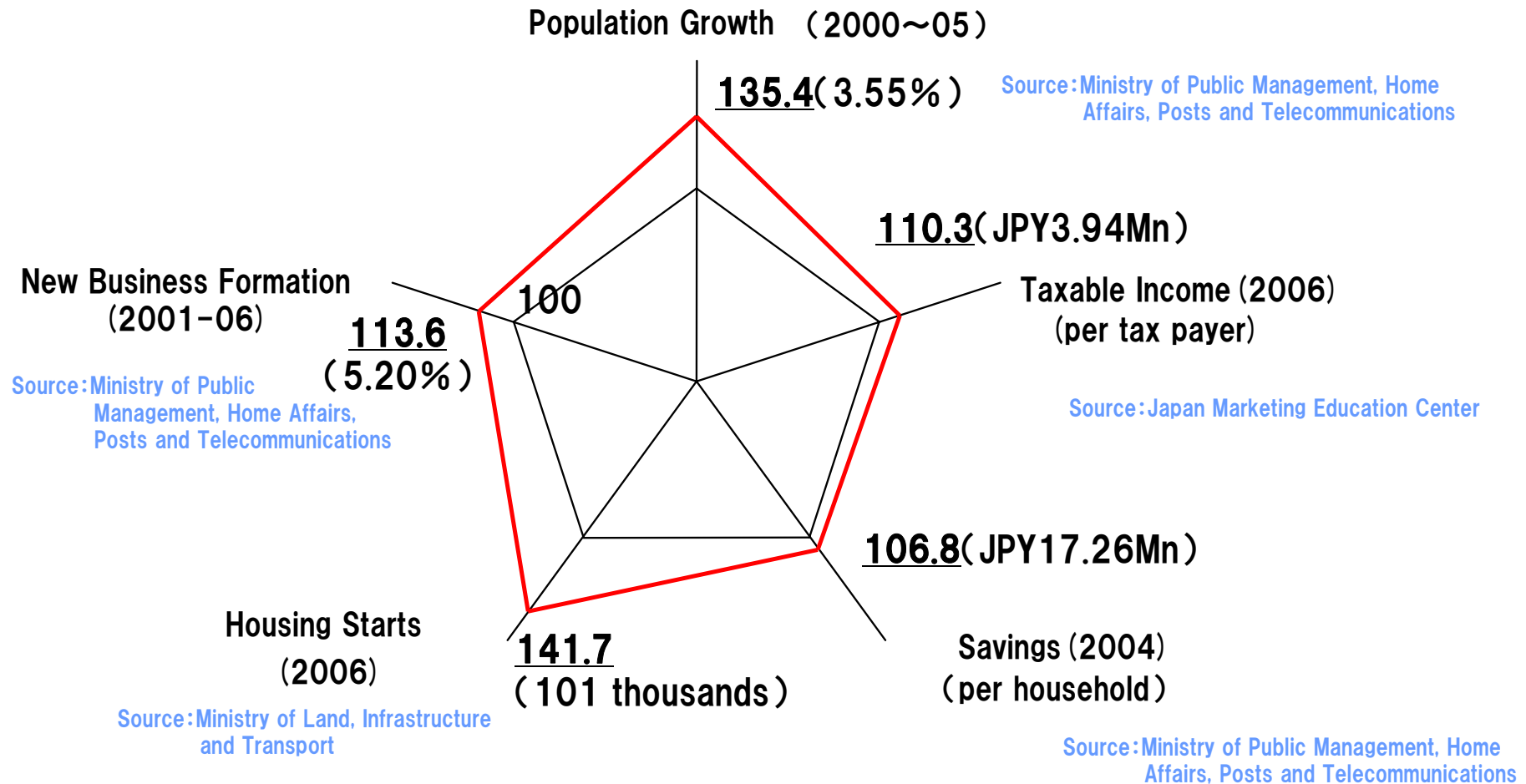


(Note) Source
 • Population & # of Businesses: Ministry of Public Management, Home Affairs, Posts and Telecommunications
 • Gross Prefectural Product: Each Prefecture
 • Manufacturing Output, Retail Sales: Ministry of Economy, Trade and Industry

Our Home Market

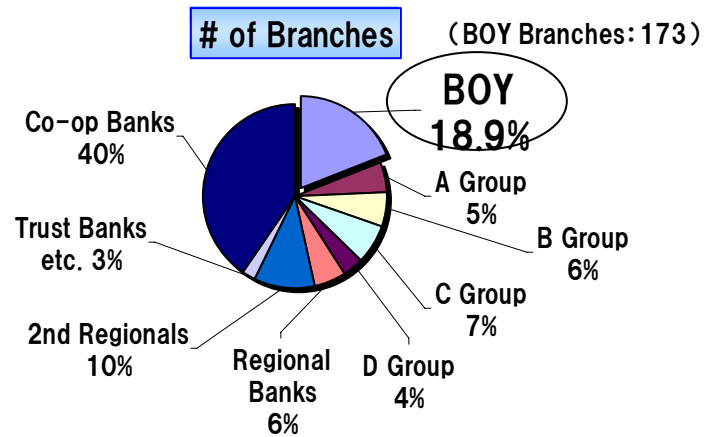
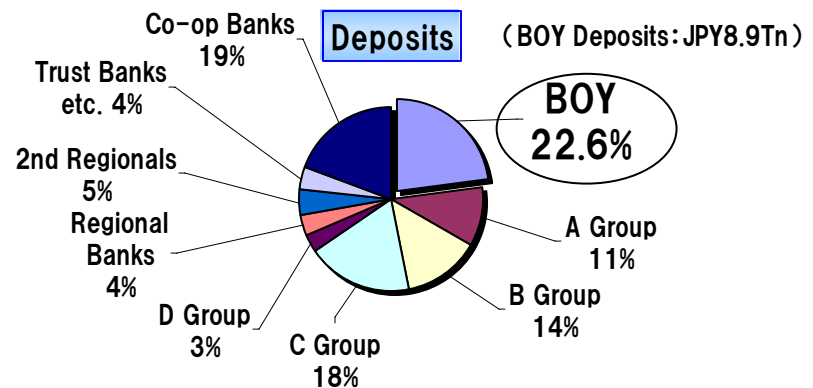
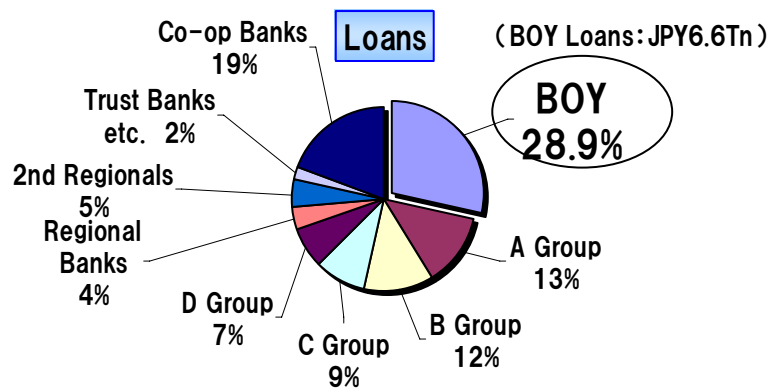
(2) Kanagawa's superiority to the rest of the Kanto Area

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



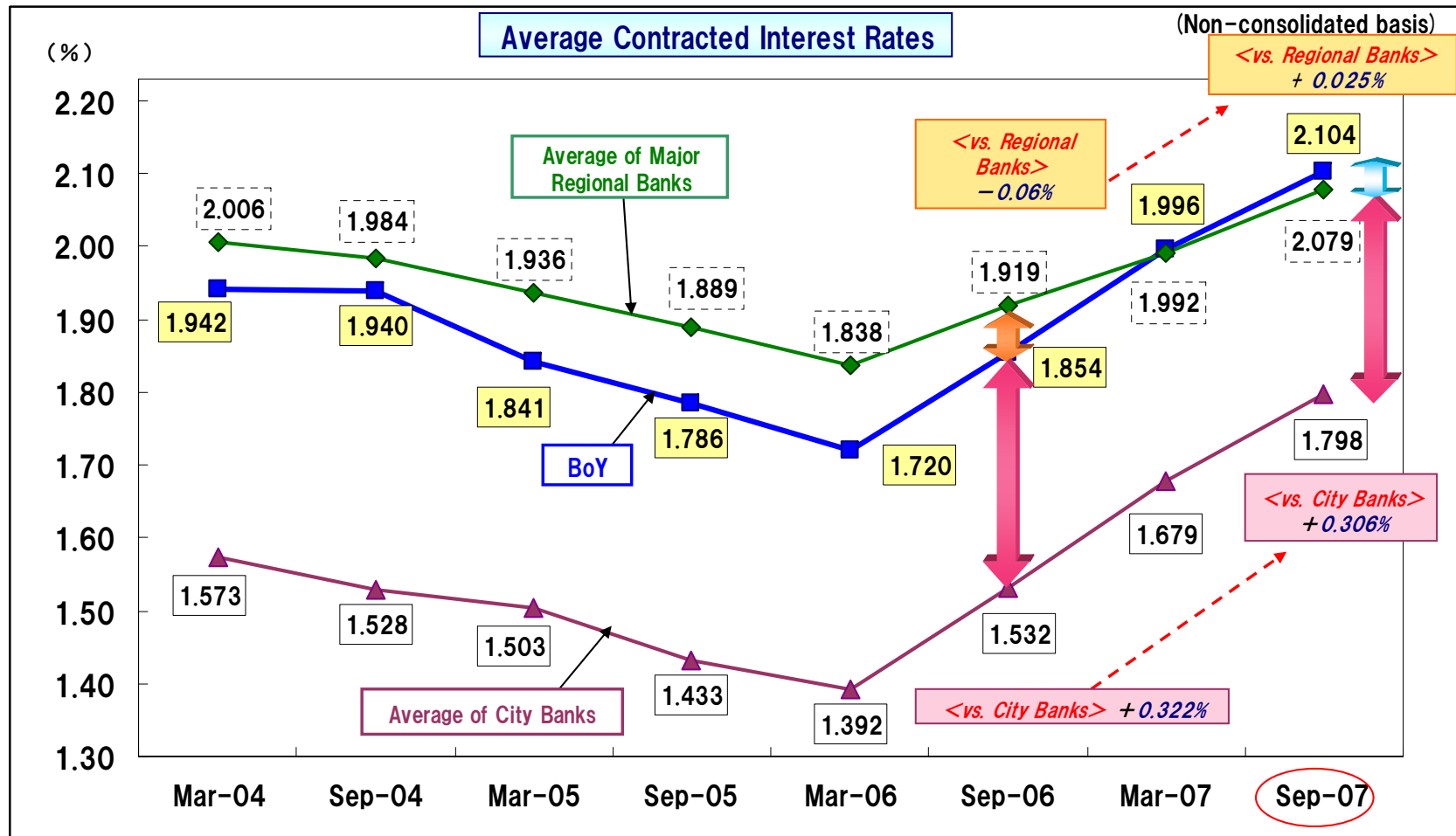
Market Share in Kanagawa Prefecture

Market Share in Kanagawa Prefecture <Sep-07>



(Note) Bank estimates

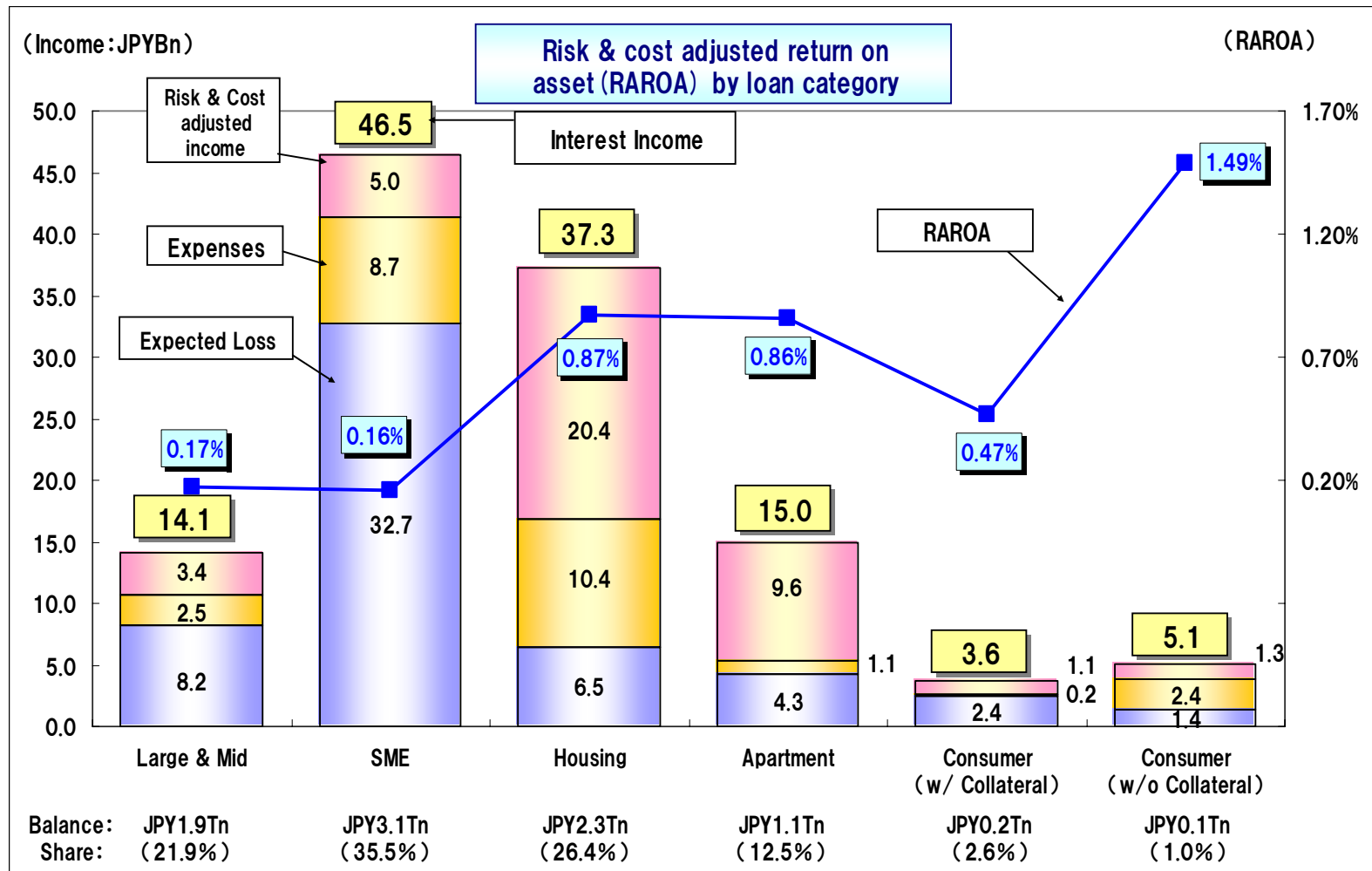
Loan Yields



(Note1) Source: Bank of Japan

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

Risk & cost adjusted return on asset (RAROA) by loan category



(Note1) Internal managerial accounting basis.

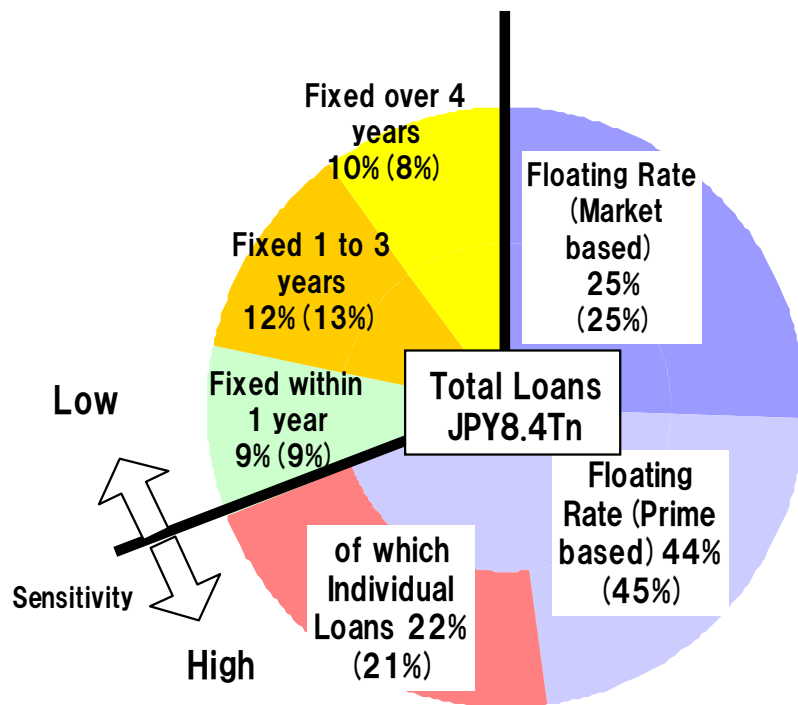
(Note2) Balance: As of Sep-07. Corporate loans include the balance of private placement bonds and Acceptances & Guarantees. Housing represents the balance of pre-securitization basis.

(Note3) Interest Income: {Loan Yield (contracted basis) - internal dividing rate} × balance [annualized basis]

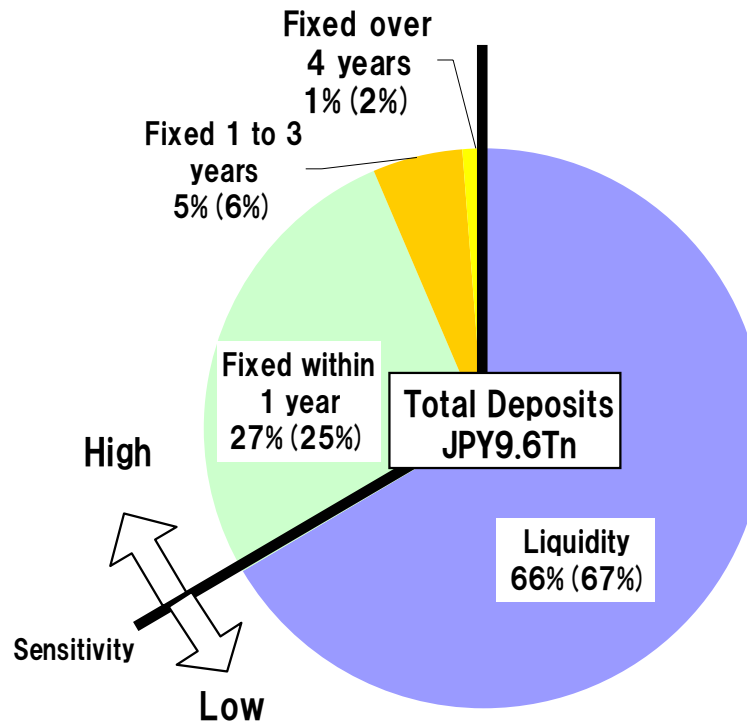
(Note4) Expected Loss: $EL = \{PD \times LGD\} \times \text{Balance}$ [Basel 2 basis]

Sensitivity Analysis

Breakdown of Loans

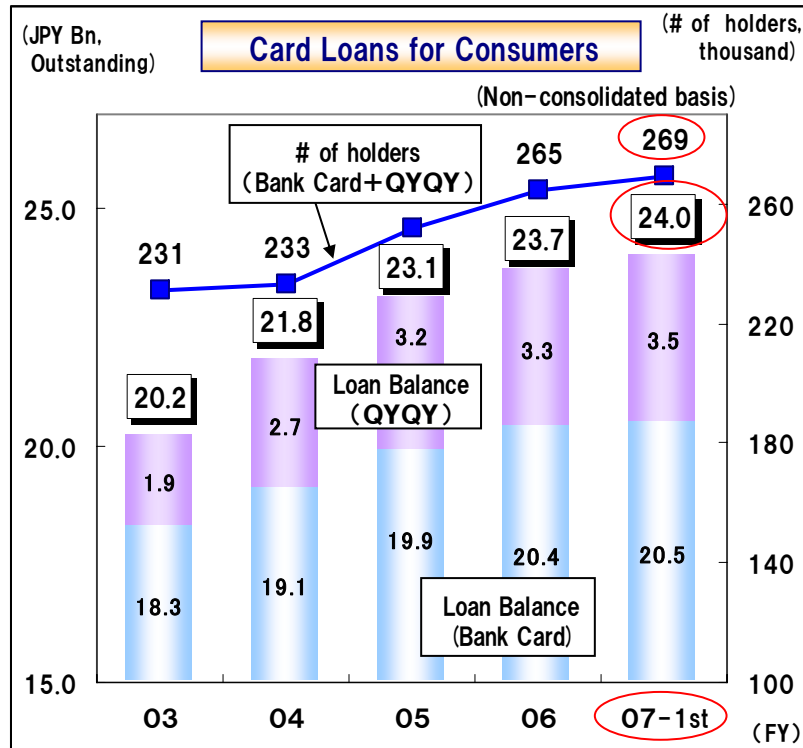


Breakdown of Deposits



As of Sep-07
() represents Sep-06

Uncollateralized Consumer Loans



《Bank Card Loan》

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



《Quicky (QYQY)》

- Unmanned application
- Same day response
- Amount: JPY0.1~0.5M
- Interest rate: 17.6%

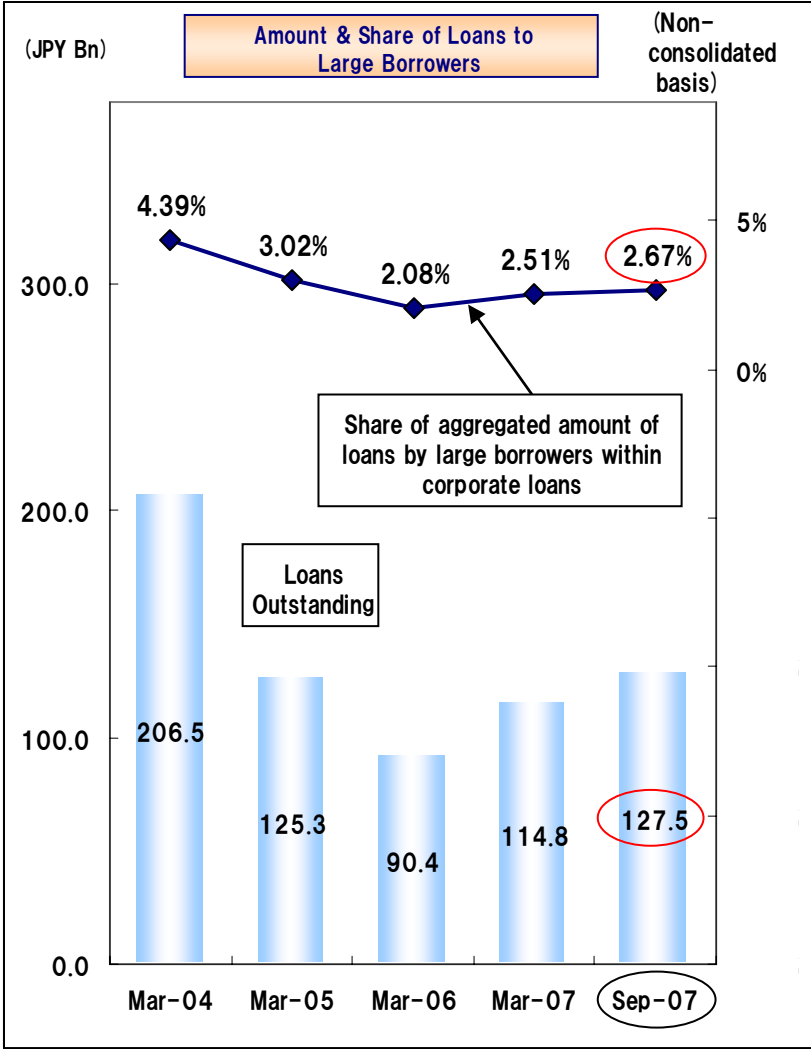


《Next Plan》

- No minimum on salary
- Amount: JPY0.5~2M
- 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-06 → Sep-07)

(Loan Amount)

		Sep-07			
		A	B	C	Total
S e p - 0 6	A	99.2%	0.8%	0.0%	100.0%
	B	12.9%	82.9%	4.2%	100.0%
	C	0.1%	4.5%	95.4%	100.0%

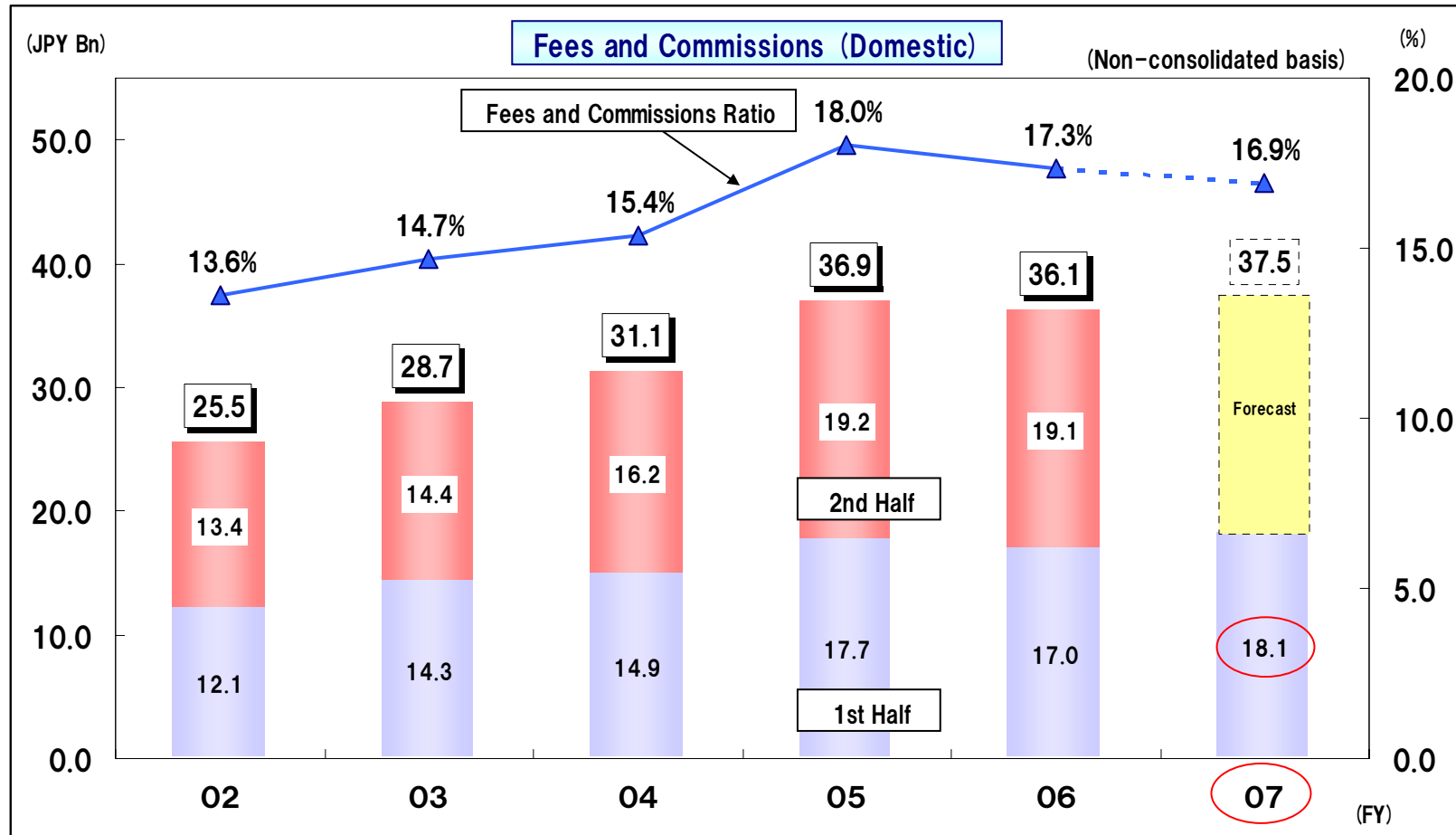
(the # of Borrowers)

		Sep-07			
		A	B	C	Total
S e p - 0 6	A	99.8%	0.2%	0.0%	100.0%
	B	14.3%	78.0%	7.7%	100.0%
	C	1.6%	3.7%	94.7%	100.0%

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

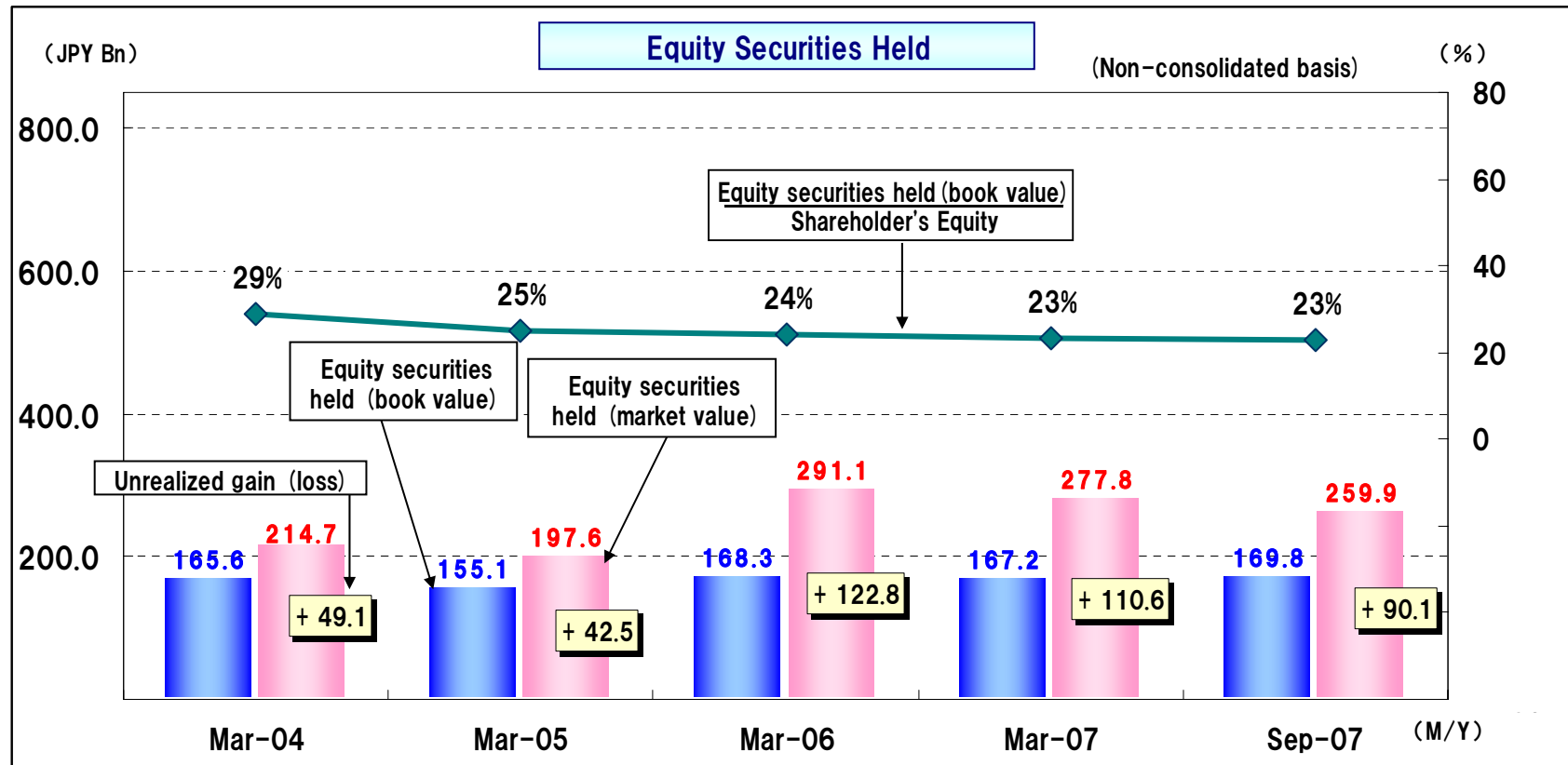
(Note) Transition is based on change from Mar-06 .

Fees & Commissions (Domestic Operations)



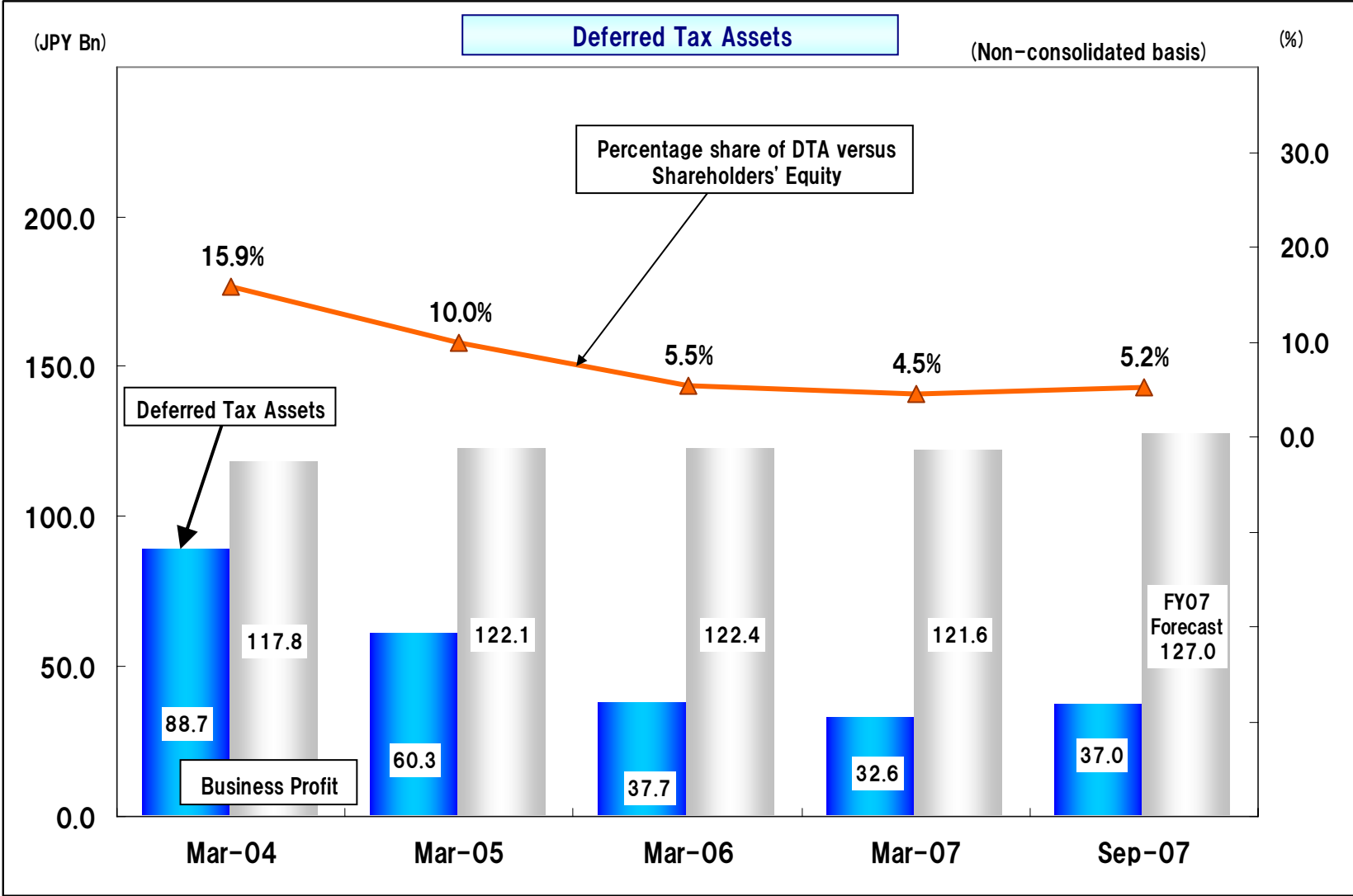
(Note) Fees and Commissions Ratio = Fee Income (Domestic) ÷ Gross Operating Income (Domestic).

Equity Portfolio



	FY06	FY07 1st Half
Loss on Devaluation of Securities	JPY 0.7Bn	JPY 1.1Bn
Evaluation Gain (Loss) on Other Securities	+JPY104.1Bn	+JPY84.5Bn
Equity Securities	+JPY110.6Bn	+JPY90.1Bn
Bonds	-JPY5.4Bn	-JPY4.5Bn

Deferred Tax Assets



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





Data Book

Loans(Outstanding Balance)

(Non-Consolidated Basis)

Loans <Outstanding Balance>

(JPY Bn)

	Sep-03	Mar-04	Sep-04	Mar-05	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07
Loans	7,903.1	7,948.9	7,510.2	7,792.4	7,850.5	8,124.7	8,133.1	8,114.4	8,447.7
JOM account	2.0	1.8	-	-	-	-	-	-	-
Domestic loans	7,901.1	7,947.1	7,510.2	7,792.4	7,850.5	8,124.7	8,133.1	8,114.4	8,447.7
Loans to public sectors	152.4	86.2	116.5	392.0	336.4	444.4	204.0	96.0	79.4
Loans to large & medium sized businesses	1,334.7	1,259.0	1,238.0	1,202.1	1,257.6	1,278.4	1,414.3	1,391.0	1,536.9
Loans to small and medium-sized businesses, etc	6,414.0	6,601.8	6,155.7	6,198.2	6,256.3	6,401.8	6,514.7	6,627.1	6,831.4
Loans to small and medium-sized businesses	3,425.0	3,448.7	2,979.9	2,948.8	2,946.3	3,072.7	3,133.8	3,184.8	3,239.5
Individuals	2,989.0	3,153.1	3,175.7	3,249.4	3,309.9	3,329.0	3,380.8	3,442.3	3,591.9
Residential loans	2,668.7	2,833.8	2,858.3	2,933.3	2,995.1	3,004.8	3,053.4	3,108.0	3,254.7
Housing loans	1,746.5	1,888.4	1,897.9	1,949.5	1,989.5	1,968.6	1,998.6	2,030.3	2,147.8
Apartment loans	922.1	945.3	960.3	983.7	1,005.6	1,036.2	1,054.7	1,077.6	1,106.9
Other individual loans	320.3	319.2	317.4	316.0	314.8	324.2	327.4	334.2	337.1
Housing loans (includes portion securitized)	1,824.7	1,962.9	2,020.9	2,091.5	2,123.2	2,176.6	2,192.6	2,301.4	2,417.0
Portion securitized	78.1	74.5	122.9	141.9	133.7	208.0	194.0	271.0	269.1
Loans in Kanagawa Prefecture	6,281.2	6,422.1	6,086.7	6,098.8	6,235.0	6,268.2	6,415.8	6,428.7	6,608.4
Loans to small and medium-sized businesses, etc	5,648.3	5,822.9	5,456.6	5,486.9	5,525.9	5,567.5	5,643.1	5,685.6	5,809.3

Loans (Average Balance & Yield)

(Non-Consolidated Basis)

Loans <Average Balance>

(JPY Bn)

	FY03		FY04		FY05		FY06		FY07				
		1st Half	2nd Half	1st Half	2nd Half	1st Half	2nd Half	1st Half	2nd Half	1st half			
Loans	7,623.6	7,565.4	7,681.8	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	8,250.1
JOM account	2.1	2.3	1.8	0.1	0.2	-	-	-	-	-	-	-	-
Domestic loans	7,621.5	7,563.1	7,679.9	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	8,250.1
Loans to public sectors	141.4	135.0	147.9	187.3	93.9	281.3	331.1	359.4	302.6	283.2	401.1	164.5	97.9
Loans to large & medium sized businesses	1,345.6	1,359.7	1,331.5	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	1,491.2
Loans to small and medium-sized businesses, etc.	6,134.3	6,068.3	6,200.4	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	6,660.9
Loans to small and medium-sized businesses	3,138.8	3,136.6	3,141.0	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	3,166.1
Individuals	2,995.5	2,931.6	3,059.4	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	3,494.8
Residential loans	2,677.6	2,612.4	2,742.7	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	3,162.4
Housing loans	1,765.0	1,714.6	1,815.3	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	2,078.9
Apartment loans	912.5	897.7	927.3	958.7	950.5	966.9	999.2	988.9	1,009.6	1,048.6	1,039.8	1,057.5	1,083.4
Other individual loans	317.8	319.1	316.6	316.0	317.4	314.6	313.1	312.2	314.1	325.4	323.3	327.4	332.4
Ratio to small and medium-sized businesses, etc.	80.4%	80.2%	80.7%	81.1%	82.0%	80.2%	79.6%	79.5%	79.7%	79.4%	78.4%	80.4%	80.7%
Yield on loans and bills discounted (includes international operation)	2.09%	2.09%	2.09%	2.02%	2.05%	2.00%	1.91%	1.94%	1.88%	1.95%	1.86%	2.04%	2.17%
Yield on loans and bills discounted (domestics)	2.09%	2.09%	2.09%	2.02%	2.05%	1.99%	1.91%	1.94%	1.88%	1.94%	1.86%	2.03%	2.16%
Loans to corporate	2.05%	2.04%	2.05%	1.98%	2.01%	1.96%	1.83%	1.88%	1.78%	1.86%	1.78%	1.94%	2.08%
Loans to individuals	2.26%	2.26%	2.26%	2.22%	2.22%	2.21%	2.16%	2.18%	2.15%	2.18%	2.13%	2.22%	2.34%

※Loans from domestic operations represents yen denominated loans in domestic branches.

Deposit(Outstanding Balance)

Deposits <Outstanding Balance>

(Non-Consolidated Basis)

(JPY Bn)

	Sep-03	Mar-04	Sep-04	Mar-05	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07
Deposits	9,037.8	9,154.3	8,802.1	9,286.5	9,092.1	9,435.6	9,300.3	9,827.0	9,654.9
JOM account	-	-	-	-	-	1.1	2.3	-	-
Domestic deposits	9,037.8	9,154.3	8,802.1	9,286.5	9,092.1	9,434.4	9,297.9	9,827.0	9,654.9
Liquid deposits in yen	5,566.6	5,819.8	5,537.6	6,048.7	5,902.2	6,313.0	6,172.0	6,663.3	6,282.2
Fixed deposits in yen	3,379.0	3,242.8	3,167.1	3,112.7	3,077.0	3,022.2	3,055.8	3,098.4	3,236.8
Foreign currency deposits	91.9	91.5	97.4	125.0	112.7	99.1	70.0	65.2	135.8
Deposit from corporate	1,973.6	2,017.3	1,716.0	1,727.7	1,752.2	1,786.7	1,785.7	1,908.6	1,883.2
Liquid deposits in yen	1,637.3	1,691.8	1,402.2	1,418.6	1,444.5	1,473.7	1,458.2	1,562.9	1,512.6
Fixed deposits in yen	324.3	314.5	302.2	297.8	297.8	302.5	318.1	337.0	360.7
Foreign currency deposits	11.9	10.8	11.5	11.2	9.9	10.5	9.2	8.6	9.7
Deposit from individuals	6,759.3	6,785.1	6,820.1	6,879.0	6,992.7	7,110.2	7,178.6	7,325.8	7,442.0
Liquid deposits in yen	3,652.8	3,801.6	3,905.9	4,009.4	4,169.5	4,360.6	4,420.9	4,544.3	4,569.4
Fixed deposits in yen	3,049.5	2,921.8	2,856.1	2,807.2	2,770.6	2,710.5	2,718.0	2,748.0	2,840.7
Foreign currency deposits	56.9	61.6	58.0	62.2	52.6	39.1	39.6	33.4	31.9
Deposit from local public	196.5	240.4	150.7	540.8	240.9	410.0	258.4	496.0	243.3
Liquid deposits in yen	171.9	220.2	120.3	488.3	189.8	359.7	227.1	470.1	125.5
Fixed deposits in yen	1.4	1.2	2.5	0.9	0.8	0.7	10.1	2.7	23.6
Foreign currency deposits	23.0	18.9	27.8	51.4	50.2	49.4	21.1	23.1	94.1
Deposit from Financial Institutions	108.1	111.3	115.3	138.9	106.1	127.3	75.1	96.4	86.3
Liquid deposits in yen	104.5	106.0	109.0	132.2	98.3	118.9	65.6	85.9	74.5
Fixed deposits in yen	3.6	5.2	6.2	6.6	7.7	8.3	9.5	10.5	11.7
Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits in Kanagawa Prefecture	8,364	8,468	8,147	8,606	8,415	8,758	8,624	9,099	8,903

※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)

	FY03		FY04		FY05		FY06		FY07				
	1st Half	2nd Half	1st Half	2nd Half	1st Half	2nd Half	1st Half	2nd Half	1st half				
Deposits	8,816.8	8,889.8	8,743.7	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	9,653.7
JOM account	0.4	0.9	0.0	0.0	0.0	0.0	1.3	0.0	2.7	1.4	0.9	1.8	6.9
Domestic deposits	8,816.3	8,888.8	8,743.7	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	9,646.7
Liquid deposits in yen	5,332.9	5,325.8	5,340.0	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	6,353.1
Fixed deposits in yen	3,376.4	3,447.6	3,305.1	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	3,181.3
Foreign currency deposits	106.9	115.3	98.5	106.4	111.0	101.8	113.7	116.9	110.5	90.8	99.0	82.5	112.1
Deposit from corporate	1,662.7	1,664.3	1,661.0	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	1,867.0
Liquid deposits in yen	1,331.0	1,327.0	1,335.0	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	1,503.0
Fixed deposits in yen	318.1	324.6	311.5	303.1	309.3	297.0	293.4	293.4	293.5	315.6	303.0	328.2	354.2
Foreign currency deposits	13.5	12.6	14.4	13.9	13.3	14.4	12.1	12.7	11.4	10.3	10.5	10.0	9.8
Deposit from individuals	6,798.0	6,787.6	6,808.4	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	7,408.3
Liquid deposits in yen	3,695.1	3,631.2	3,758.9	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	4,574.7
Fixed deposits in yen	3,042.2	3,096.5	2,987.8	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	2,801.4
Foreign currency deposits	60.7	59.7	61.6	59.9	60.1	59.8	50.6	57.2	44.0	38.0	40.2	35.8	32.1
Deposit from local public	251.5	329.1	173.8	223.7	264.3	182.8	251.7	284.7	218.5	265.4	282.2	248.5	287.6
Liquid deposits in yen	206.5	263.0	149.9	188.6	224.5	152.6	199.6	236.3	162.6	217.0	228.5	205.4	203.0
Fixed deposits in yen	12.2	23.1	1.4	2.4	2.1	2.6	1.1	1.3	0.8	5.9	5.4	6.4	14.3
Foreign currency deposits	32.6	42.9	22.4	32.6	37.6	27.5	50.9	47.0	55.0	42.4	48.2	36.6	70.2
Deposit from Financial Institutions	104.0	107.7	100.3	83.4	84.2	82.7	80.7	82.0	79.3	76.2	80.7	71.6	83.6
Liquid deposits in yen	100.2	104.4	96.0	77.5	78.8	76.2	73.2	74.9	71.4	66.6	71.7	61.5	72.3
Fixed deposits in yen	3.8	3.3	4.3	5.9	5.3	6.4	7.5	7.1	7.8	9.5	8.9	10.0	11.2
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%	0.03%	0.02%	0.02%	0.02%	0.02%	0.04%	0.04%	0.05%	0.12%	0.08%	0.16%	0.26%
Yield on deposits (domestics)	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.09%	0.04%	0.13%	0.21%
Liquid deposits	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.10%	0.17%
Fixed deposits	0.05%	0.05%	0.04%	0.03%	0.03%	0.03%	0.03%	0.03%	0.02%	0.13%	0.07%	0.19%	0.29%

※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-03	Mar-04	Sep-04	Mar-05	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07
		1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half
Securities	Outstanding	1,343.2	1,294.9	1,299.5	1,431.2	1,263.0	1,362.0	1,307.0	1,668.0	1,413.1
	Average	1,511.5	1,405.3	1,265.4	1,297.4	1,113.0	1,196.4	1,195.5	1,286.2	1,445.4
National government bonds	Outstanding	353.1	265.1	304.6	553.9	461.7	538.3	533.0	770.1	544.7
	Average	512.3	401.3	286.2	352.1	353.9	455.7	484.6	569.2	647.4
Local government bonds	Outstanding	279.5	274.6	223.7	162.2	97.8	79.1	71.3	68.4	88.0
	Average	293.8	298.8	248.0	217.8	117.3	100.8	79.7	76.8	86.3
Corporate bonds	Outstanding	426.3	470.2	529.7	472.6	406.3	376.0	360.5	458.6	447.2
	Average	393.2	418.8	500.8	507.3	426.4	412.9	377.7	383.8	453.2
Stocks	Outstanding	190.3	214.7	179.0	197.6	224.4	291.1	256.0	277.8	259.9
	Average	208.7	196.6	163.4	159.9	156.7	159.9	170.5	168.7	168.7
Other securities	Outstanding	93.8	70.1	62.3	44.6	72.6	77.3	86.1	92.8	73.2
	Average	103.2	89.6	66.7	60.2	58.4	67.0	82.8	87.5	89.6
Foreign bonds	Outstanding	90.5	66.2	58.0	40.8	59.2	59.8	57.1	49.5	21.2
	Average	99.8	86.2	62.4	56.0	50.1	55.8	59.0	57.3	42.2
Foreign stocks	Outstanding	0.0	0.0	0.0	0.0	0.0	1.0	1.0	1.0	1.0
	Average	0.0	0.0	0.0	0.0	0.0	0.0	10.0	10.0	10.0
Yield on securities (includes international operation)		0.96%	1.03%	0.96%	1.25%	1.03%	1.33%	1.10%	1.12%	1.12%
Yield on securities(domestics)		0.85%	0.93%	0.86%	1.18%	0.92%	1.24%	0.98%	1.02%	1.06%
Bonds		0.83%	0.89%	0.83%	1.15%	0.84%	1.16%	0.87%	0.87%	0.96%
Stocks		0.97%	1.16%	1.05%	1.37%	1.37%	1.72%	1.62%	1.91%	1.79%

<Gains and Losses on Valuation of Securities>

(JPY Bn)

	03/9	04/3	04/9	05/3	05/9	06/3	06/9	07/3	07/9
Held-to-maturity securities(market value)	-0.1	-0.0	-0.0	0.2	-0.0	-1.1	-0.8	-0.3	-0.1
Available-for-sale securities (market value)	0.0	51.8	24.8	43.8	62.6	111.2	83.6	104.1	84.5
Bonds	0.5	2.1	1.7	1.3	-0.9	-8.6	-5.2	-5.4	-4.5
Stocks	-0.9	49.1	22.9	42.5	64.0	122.8	90.9	110.6	90.1
Other Securities	0.4	0.6	0.0	-0.0	-0.4	-3.0	-1.9	-1.0	-1.1

Non-Deposit Products for individuals

(Non-Consolidated Basis)

Non-Deposit Products <Outstanding Balance>

(JPY Bn)

	Sep-03	Mar-04	Sep-04	Mar-05	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07
Investment trusts	262.2	298.8	339.7	353.4	372.3	375.4	402.0	450.2	495.5
Annuity insurance	25.6	47.1	69.1	103.0	155.4	218.3	262.1	313.2	350.1
Foreign Currency Deposits	56.9	61.6	58.0	62.2	52.6	39.1	39.6	33.4	31.9
Public Bonds	275.8	343.0	414.9	466.4	498.4	519.5	537.6	545.6	550.8
Total balance of non-deposit products for individuals(A)	620.7	750.7	881.8	985.2	1,078.9	1,152.4	1,241.5	1,342.4	1,428.4
Individual deposits(deposits in yen)	6,702.4	6,723.5	6,762.1	6,816.7	6,940.1	7,071.1	7,138.9	7,292.3	7,410.1
Total individual deposit assets (B)	7,323.1	7,474.2	7,643.9	7,802.0	8,019.0	8,223.5	8,380.5	8,634.8	8,838.5
Share of non-deposit products (A) ÷ (B)	8.4%	10.0%	11.5%	12.6%	13.4%	14.0%	14.8%	15.5%	16.1%

Afresh あなたに、あたらしく。



Bank of Yokohama

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