


Information Meeting

Appendix



The Bank of Yokohama, Ltd.
May 25, 2007

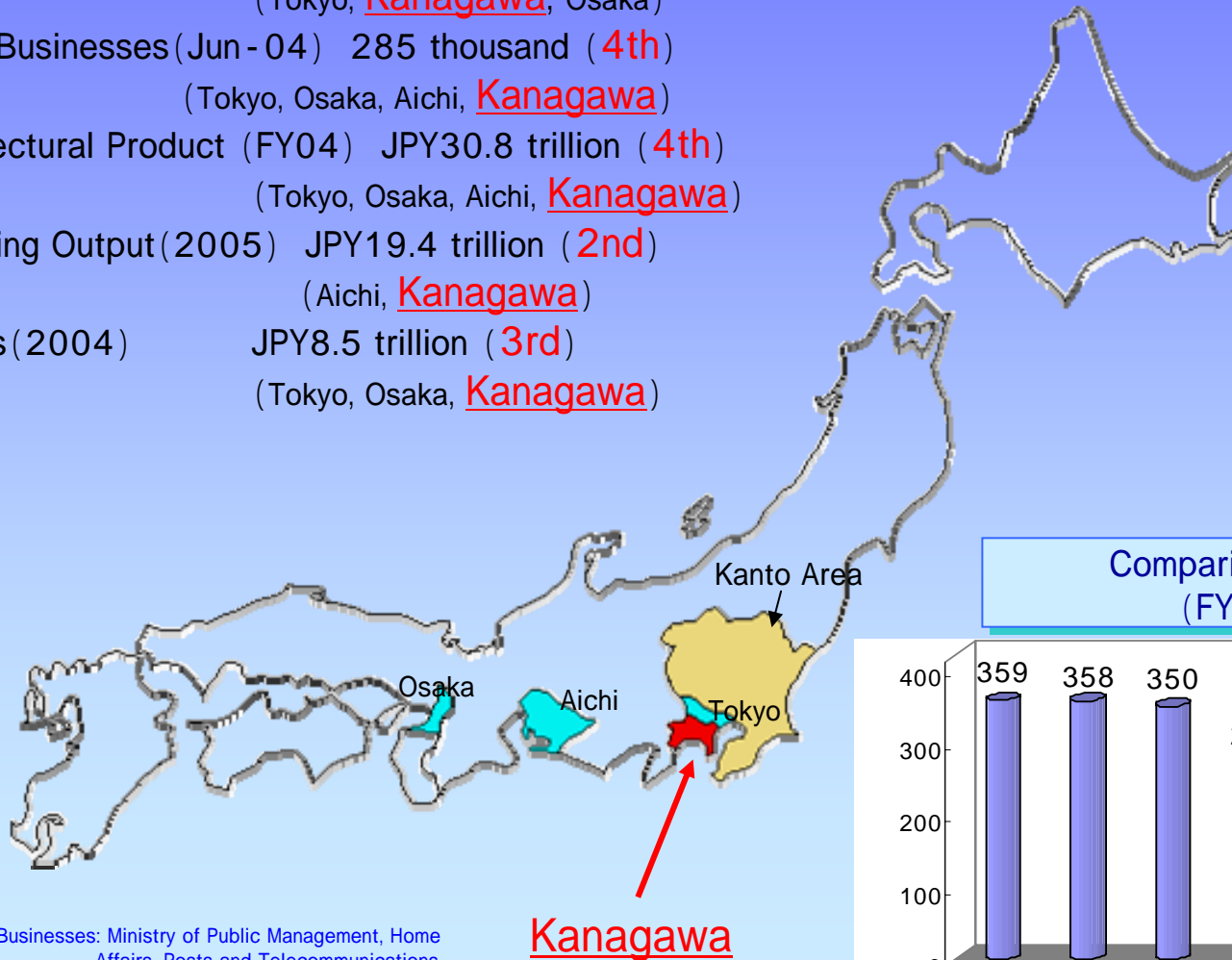
Table of Contents

- *Our Home Market*
- *Market Share in Kanagawa Prefecture*
- *Loan Yields*
- *Sensitivity Analysis*
- *Uncollateralized consumer loan*
- *Asset Quality*
- *Transition of Fees & Commissions*
- *Breakdown of Fees & Commissions*
- *Equity Portfolio*
- *Bond Portfolio*
- *Deferred Tax Assets*

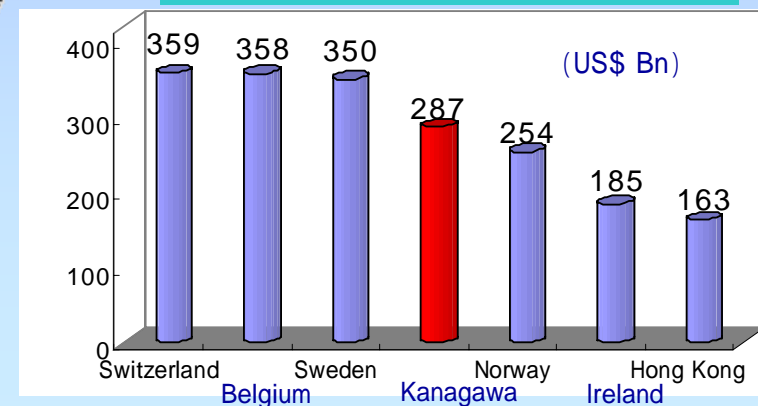
Our Home Market

(1) Potential of Kanagawa Prefecture

- Population (Oct - 06) 8.79 million (2nd / 47 Prefectures)
(Tokyo, Kanagawa, Osaka)
- Number of Businesses (Jun - 04) 285 thousand (4th)
(Tokyo, Osaka, Aichi, Kanagawa)
- Gross Prefectural Product (FY04) JPY30.8 trillion (4th)
(Tokyo, Osaka, Aichi, Kanagawa)
- Manufacturing Output (2005) JPY19.4 trillion (2nd)
(Aichi, Kanagawa)
- Retail Sales (2004) JPY8.5 trillion (3rd)
(Tokyo, Osaka, Kanagawa)



Comparison of GDP (FY2004)

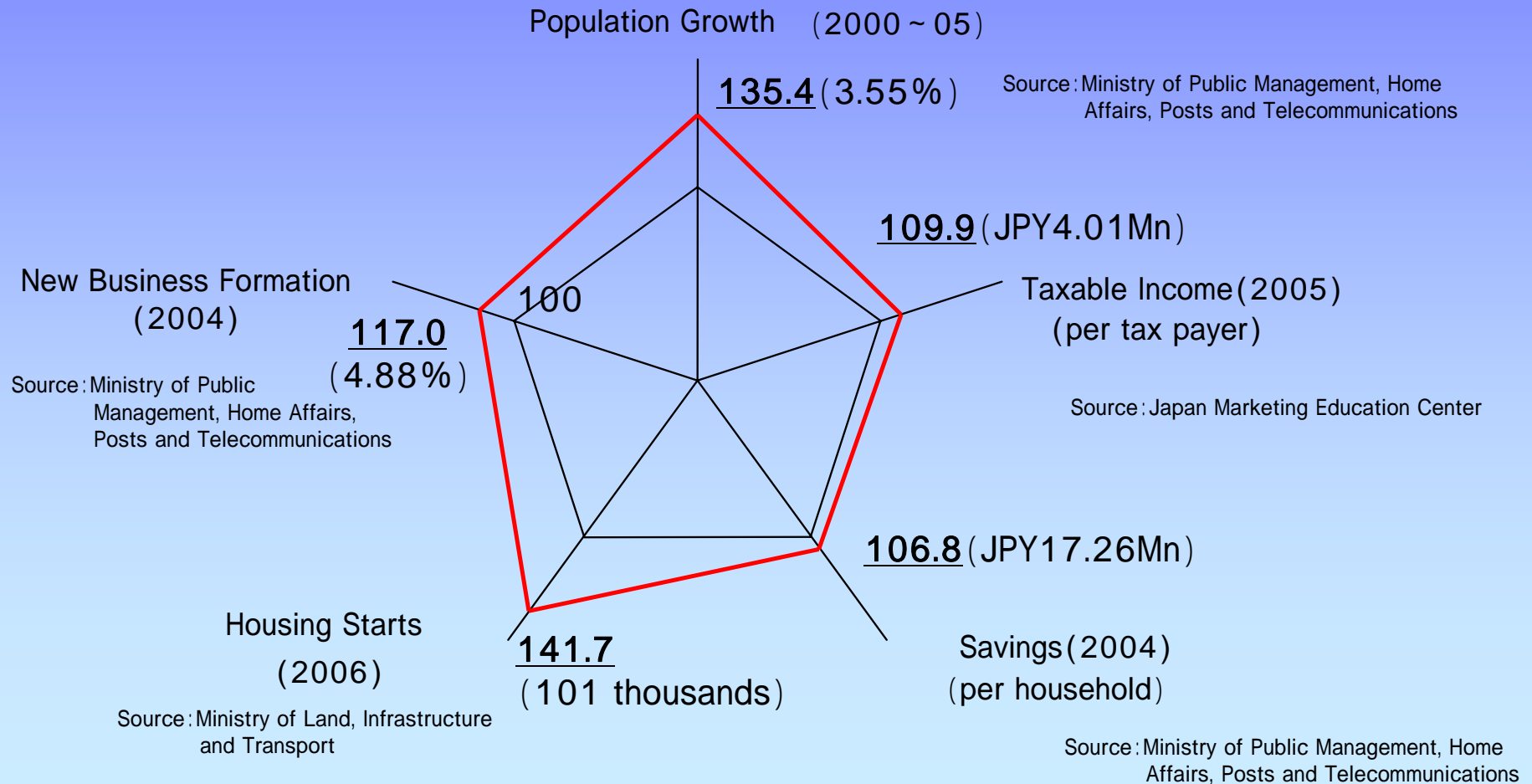


(Note) Source
• Population & # of Businesses: Ministry of Public Management, Home Affairs, Posts and Telecommunications
• Gross Prefectural Product: Each Prefecture
• Manufacturing Output, Retail Sales: Ministry of Economy, Trade and Industry

Our Home Market

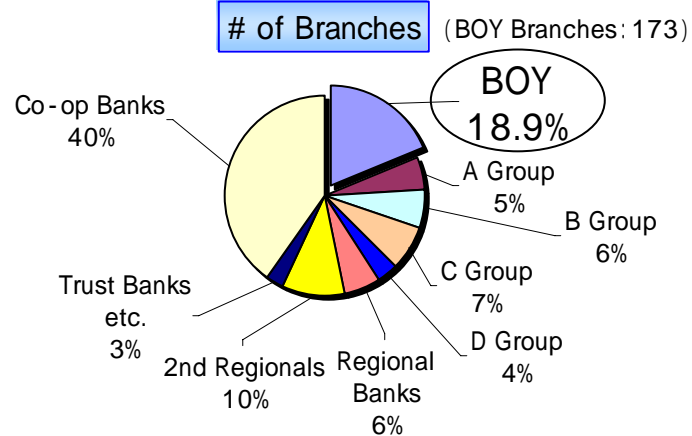
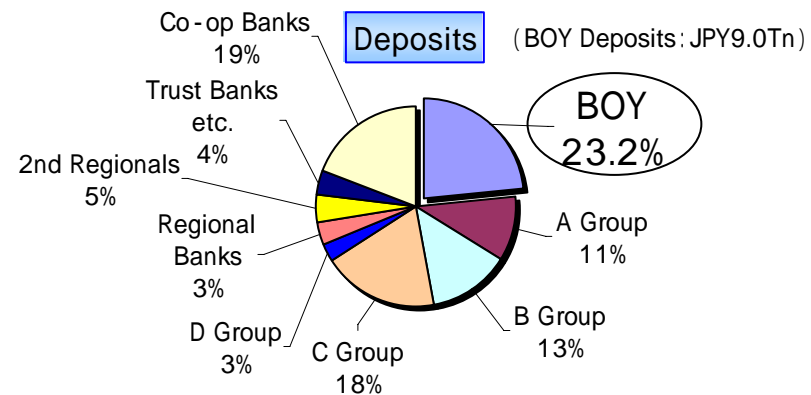
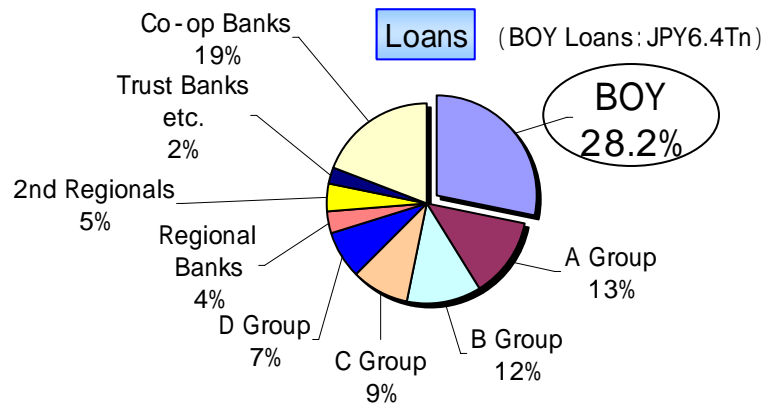
(2) Kanagawa's superiority to the rest of the Kanto Area

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



Market Share in Kanagawa Prefecture

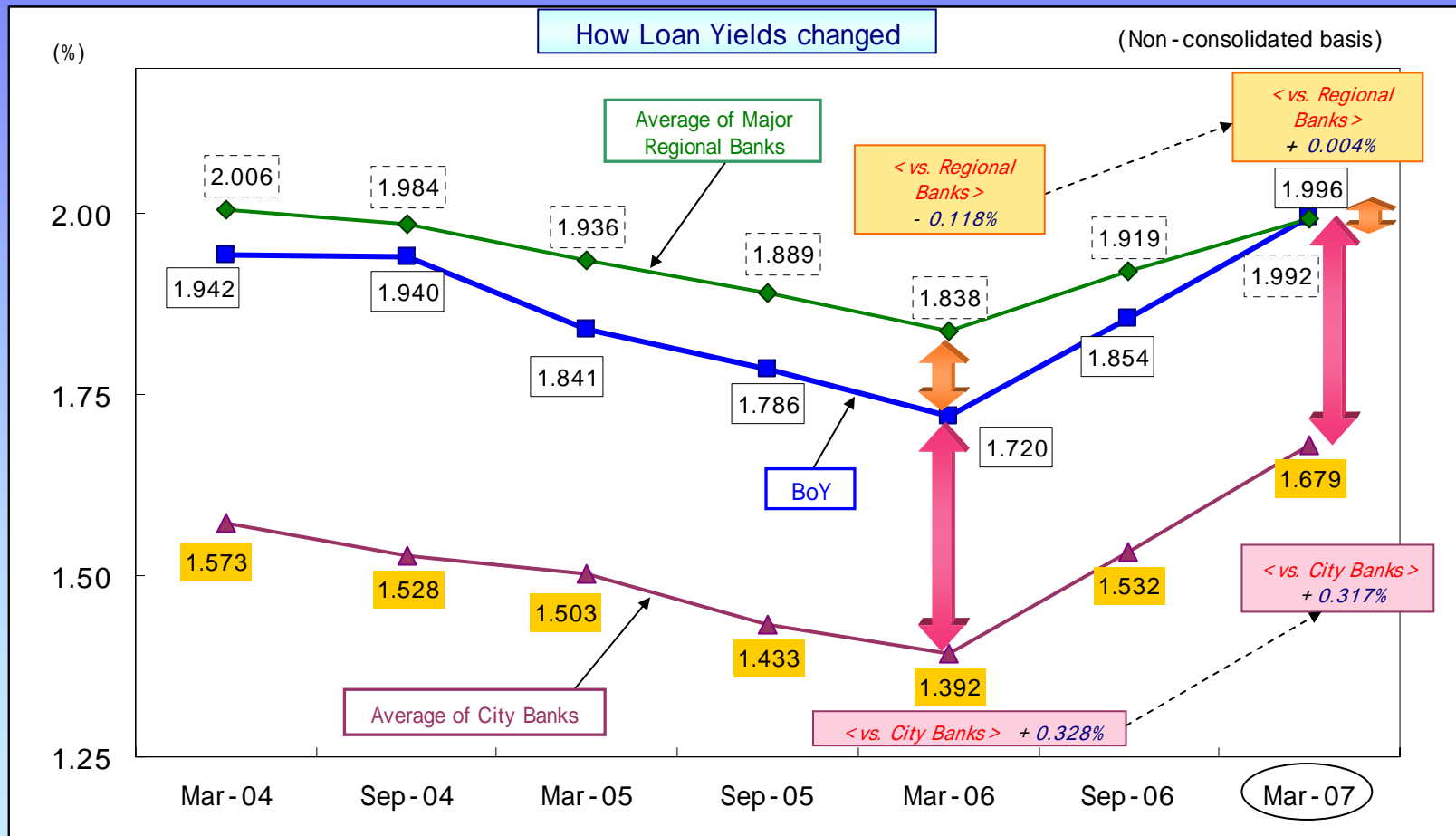
Market Share in Kanagawa Prefecture < Mar - 07 >



(Note) Bank Estimates

Loan Yields

- As a result of continuous efforts to improve interest margins, the average loan yield for the month of Mar-07 was +0.317% against City banks, +0.004% against Regional banks.
- After the BOJ rate hike (Mar-06), our average loan yield exceeded that of Regional Banks in Mar-07.

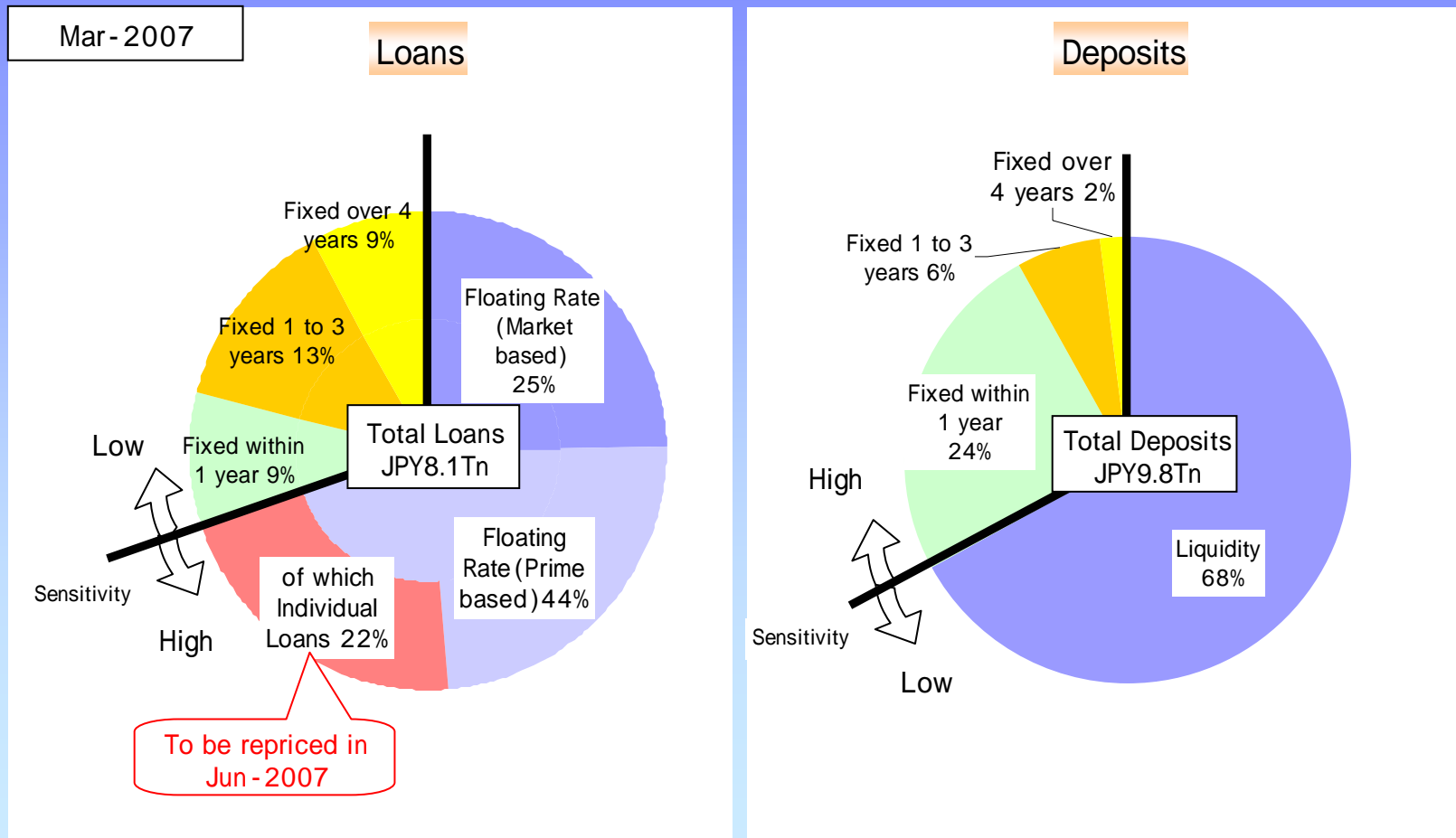


(Note1) Source: Bank of Japan

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

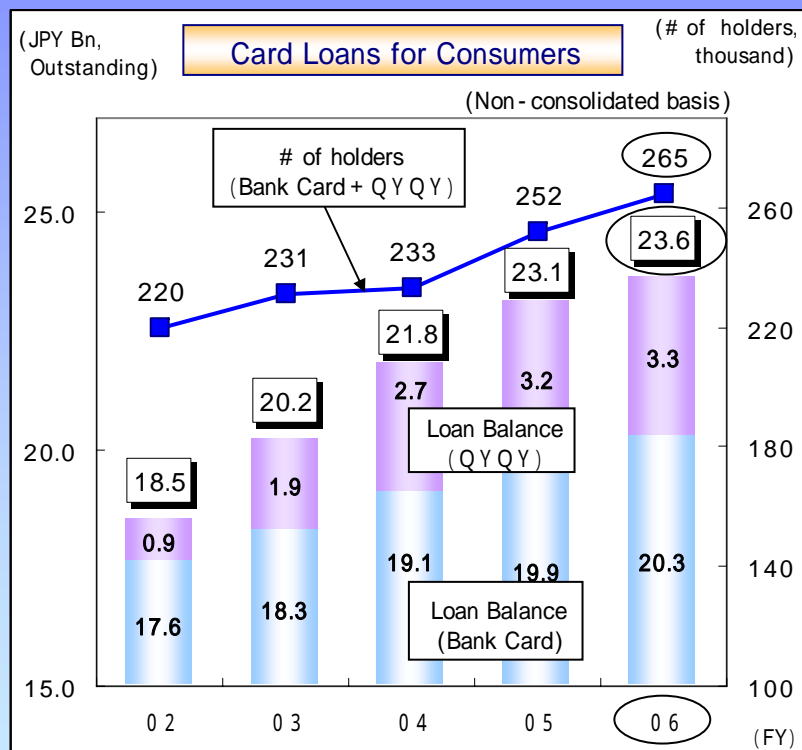
Sensitivity Analysis

- Our portfolio is positively sensitive to rate hikes, due to the fact that loan side is more sensitive to interest rate rise.
- The fact that the floating rates on residential loans are to be repriced in Jun-07 will surely contribute to the widening of interest margin from the middle of FY07 1st Half.



Uncollateralized Consumer Loans

- Widened product lineup due to higher demand for 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%

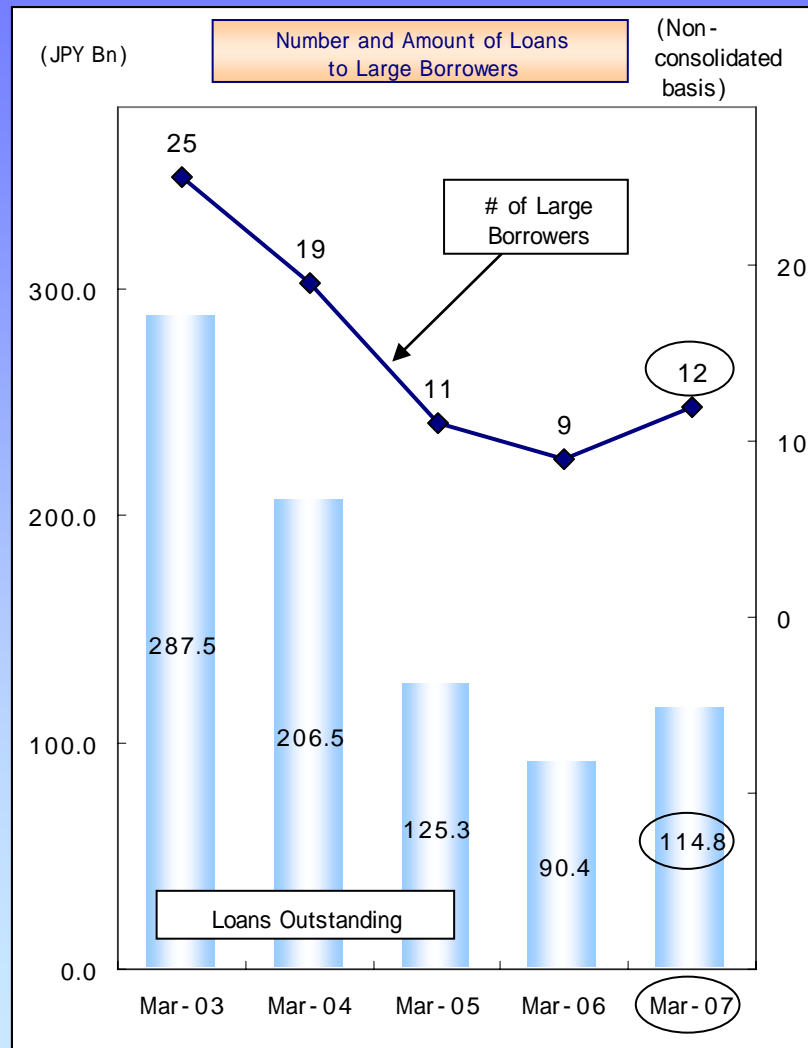


Next Plan

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 (Mar-06 Mar-07)

(Loan Amount)

		Mar-07			
		A	B	C	Total
Mar-06	A	98.4%	1.6%	0.0%	100.0%
	B	10.3%	82.9%	6.8%	100.0%
	C	0.2%	1.9%	97.9%	100.0%

(# of Borrowers)

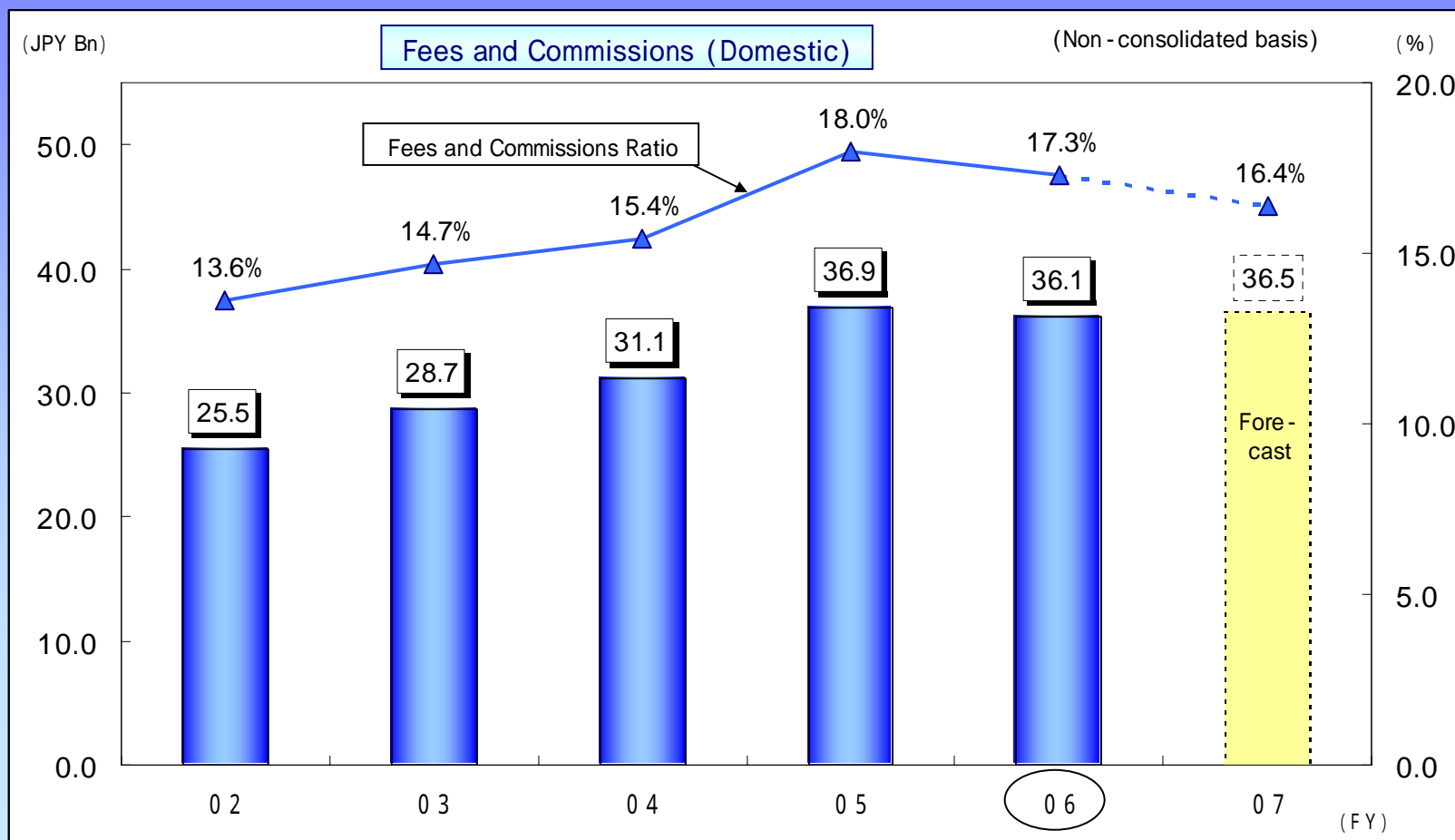
		Mar-07			
		A	B	C	Total
Mar-06	A	99.8%	0.2%	0.0%	100.0%
	B	11.8%	79.4%	8.8%	100.0%
	C	1.4%	3.4%	95.2%	100.0%

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

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

Transition of Fees & Commissions

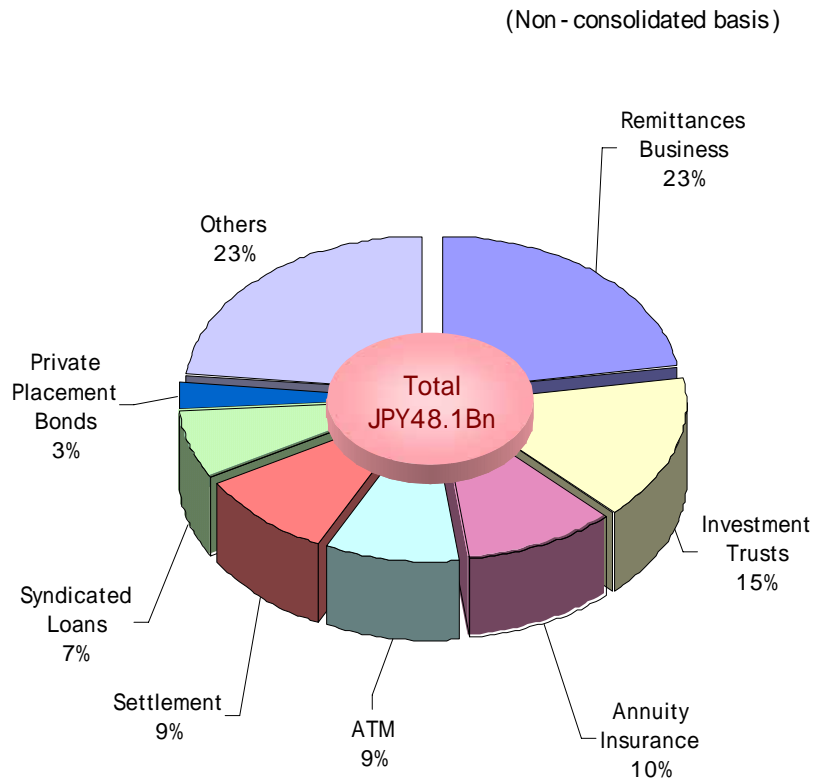
- Expanded Fees & Commissions business mainly through Non-deposit products (Investment Trust & Annuity Insurance).
- FY06: Fees & Commissions was JPY36.1Bn (- JPY0.8Bn from FY05), and the Fees & Commissions Ratio was 17.3%.
- FY07 Forecast: Expected JPY36.5Bn.



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

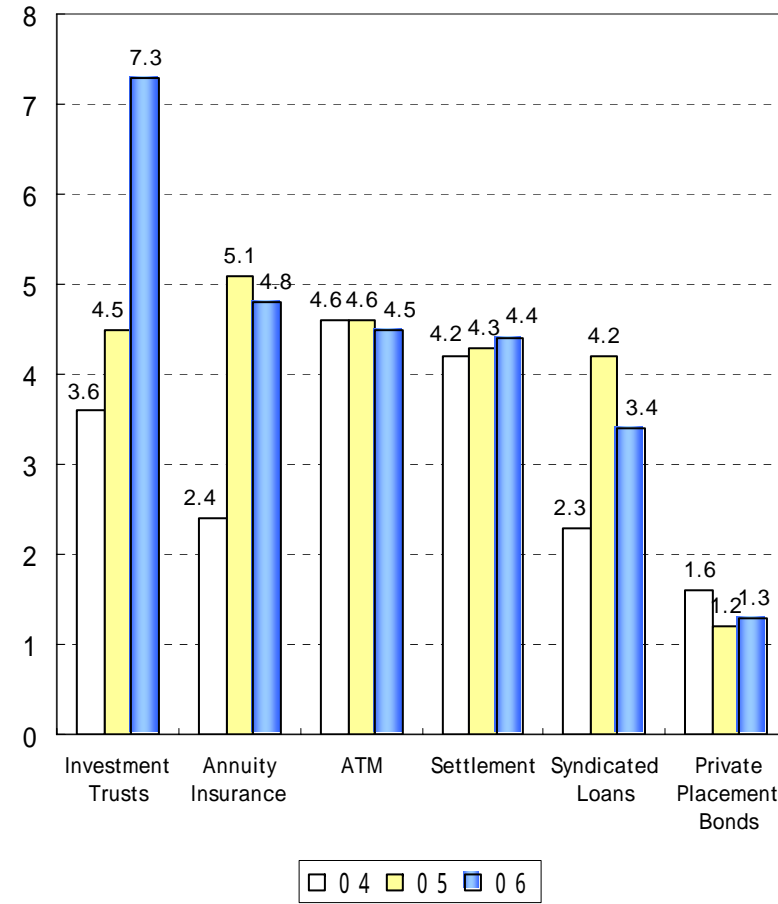
Fees & Commissions Income (Domestic Operations)

Breakdown of Fees & Commissions Income (FY06)

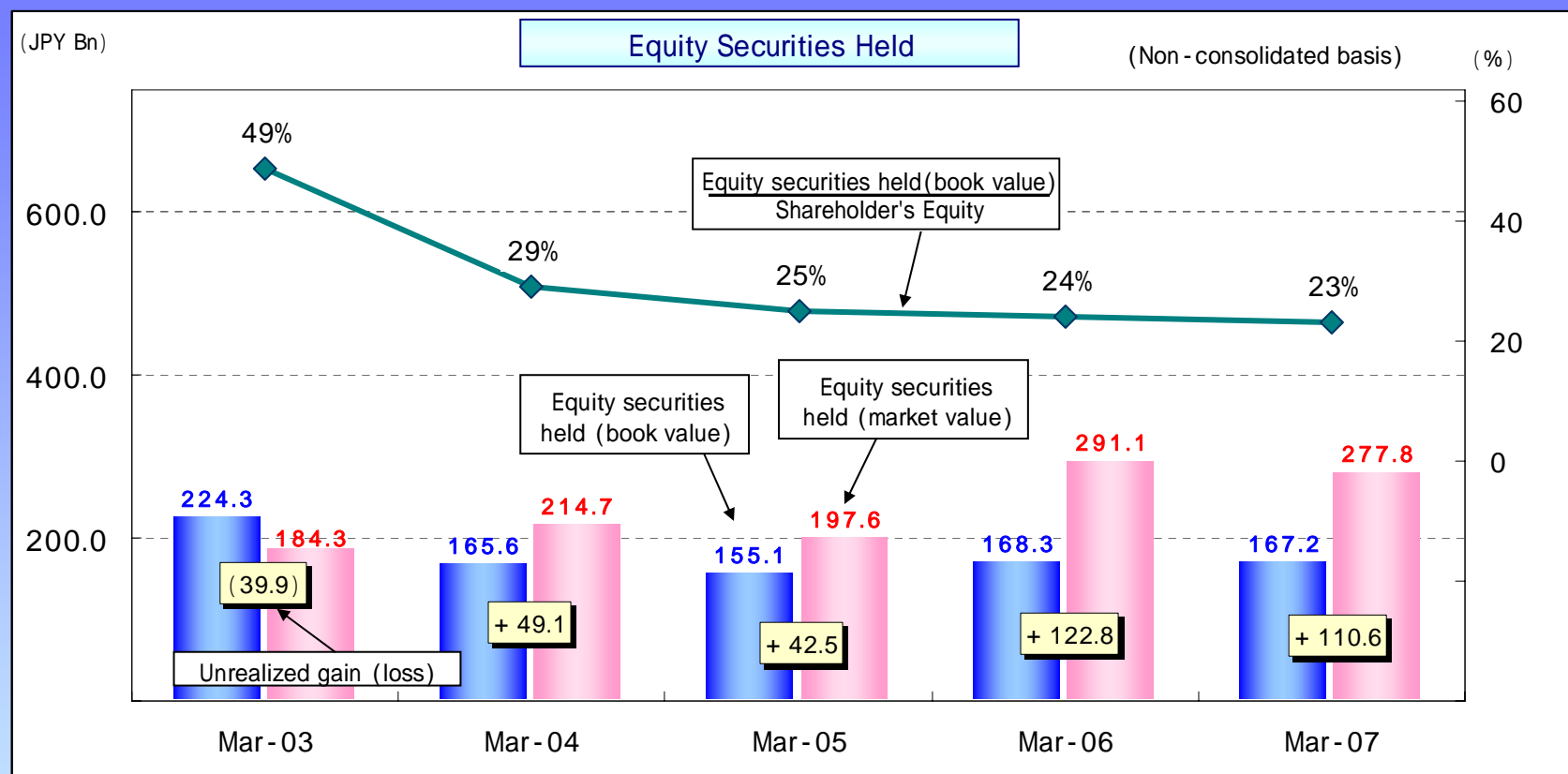


Change in the breakdown of Fees & Commissions Income during the last 3 years

(JPY Bn) (Non-consolidated basis)

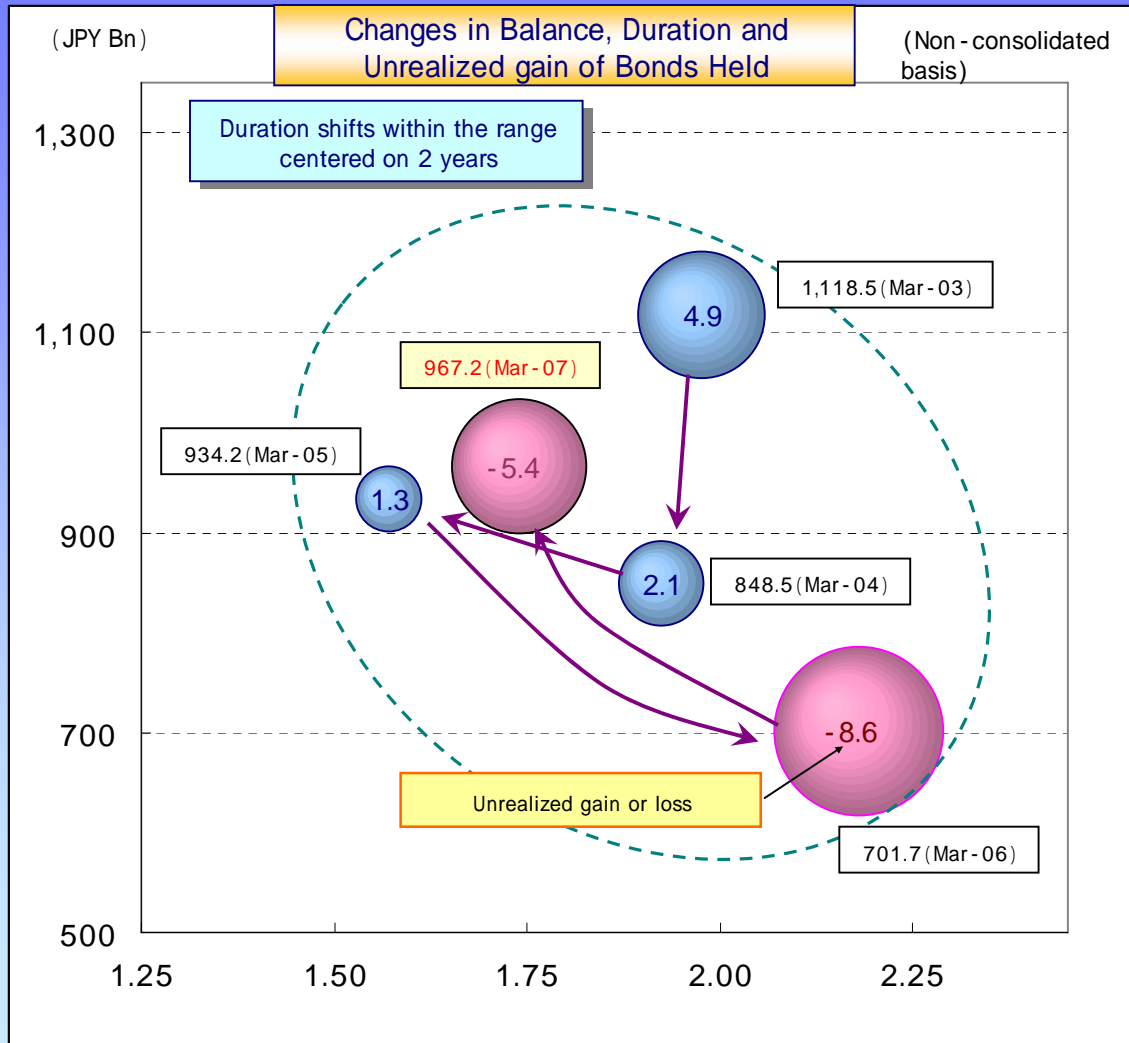


Equity Portfolio

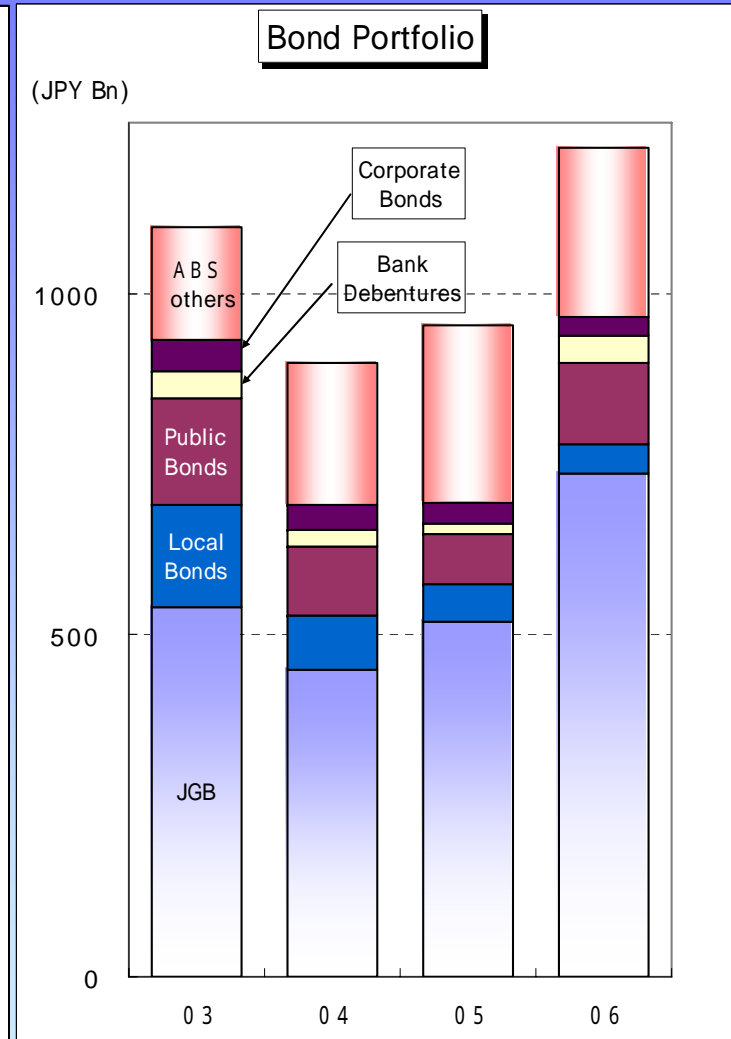


	FY05	FY06
Loss on Devaluation of Securities	JPY 0.6Bn	JPY 0.7Bn
Evaluation Gain (Loss) on Other Securities	+ JPY111.2Bn	+ JPY104.1Bn
Equity Securities	+ JPY122.8Bn	+ JPY110.6Bn
Bonds	- JPY8.6Bn	- JPY5.4Bn

Bond Portfolio

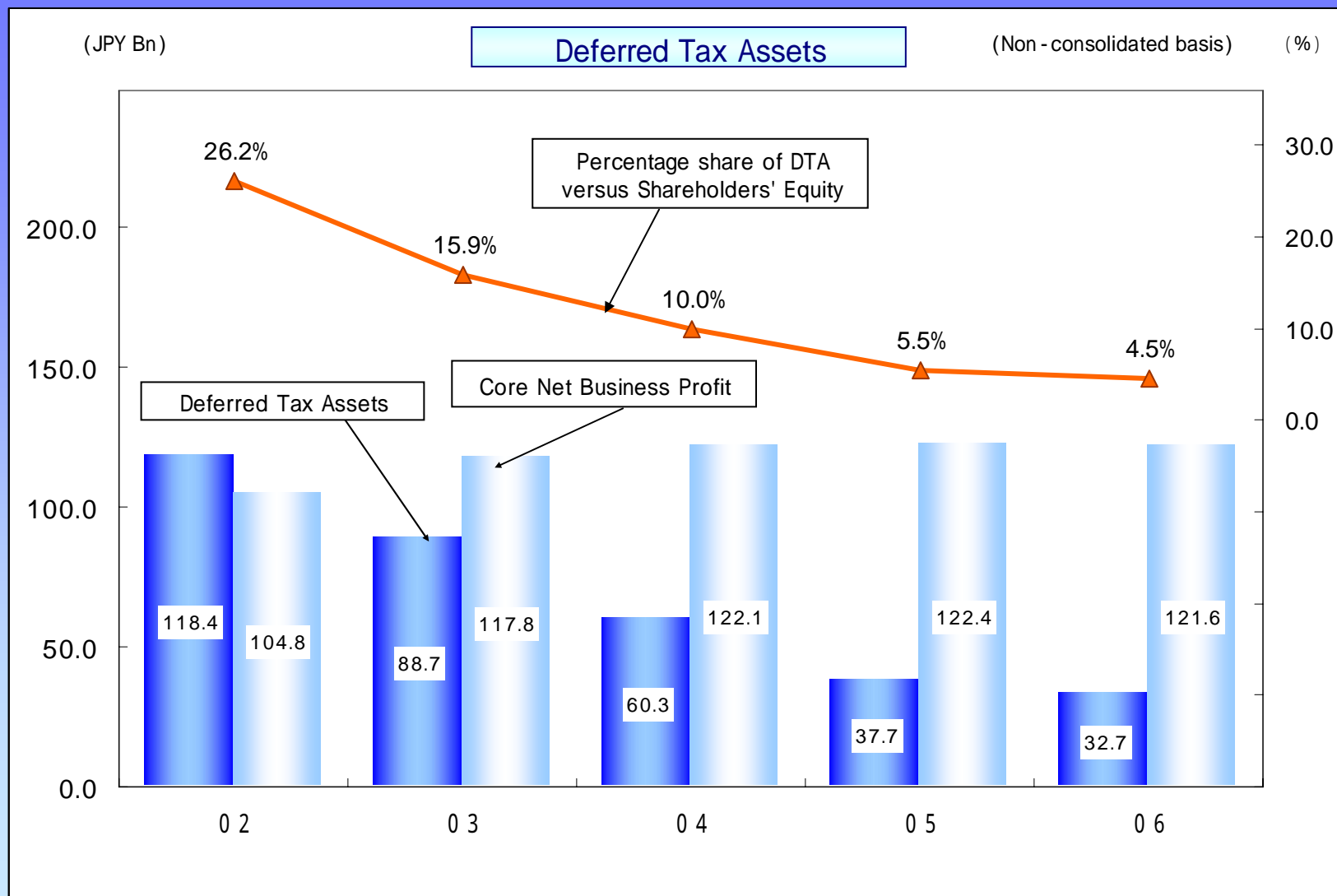


(Note) Managerial Accounting basis (Available-for-sale securities)



(Note) Managerial Accounting basis (Available-for-sale securities + ABS)

Deferred Tax Assets



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

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