

Information Meeting

Appendix



The Bank of Yokohama, Ltd.

December 2, 2005



“ The Best Regional Bank that is strongly supported by customers and that continues to evolve ”

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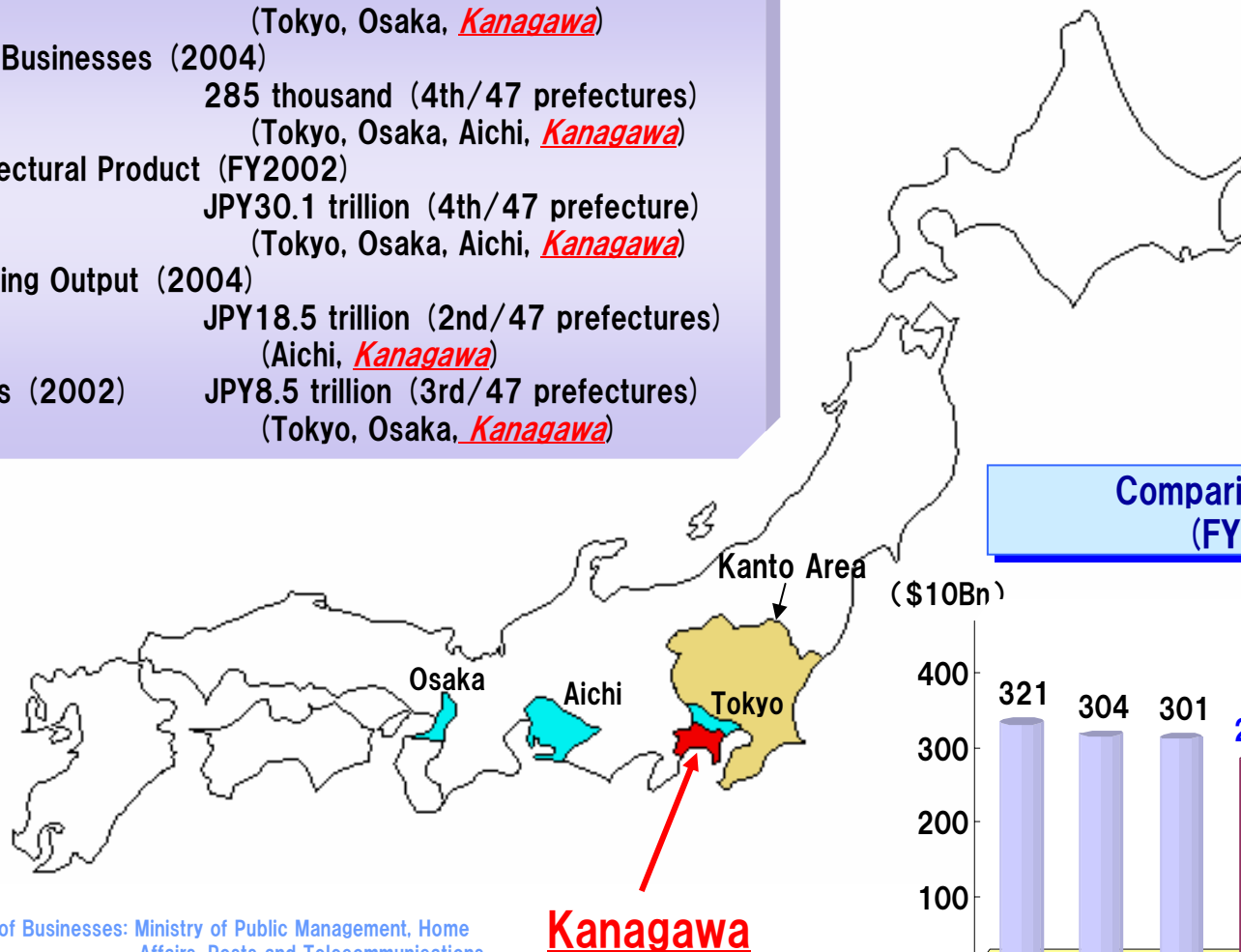
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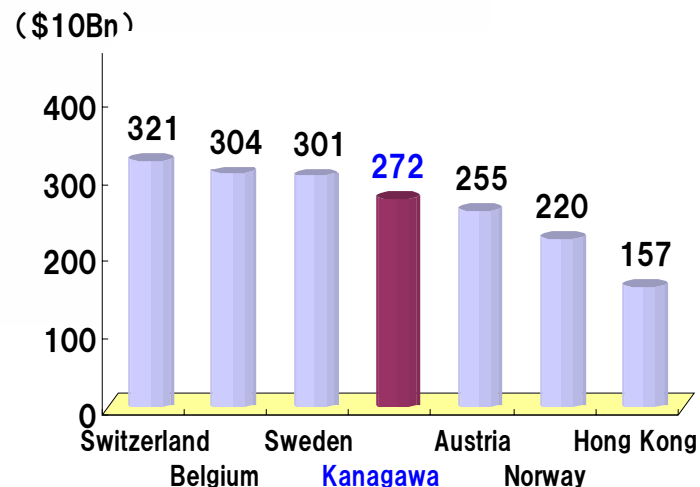
Our Home Market

(1) Potential of Kanagawa Prefecture

Population (2005)	8.64 million (3rd/47 prefectures) (Tokyo, Osaka, Kanagawa)
Number of Businesses (2004)	285 thousand (4th/47 prefectures) (Tokyo, Osaka, Aichi, Kanagawa)
Gross Prefectural Product (FY2002)	JPY30.1 trillion (4th/47 prefecture) (Tokyo, Osaka, Aichi, Kanagawa)
Manufacturing Output (2004)	JPY18.5 trillion (2nd/47 prefectures) (Aichi, Kanagawa)
Retail Sales (2002)	JPY8.5 trillion (3rd/47 prefectures) (Tokyo, Osaka, Kanagawa)



Comparison of GDP (FY2003)



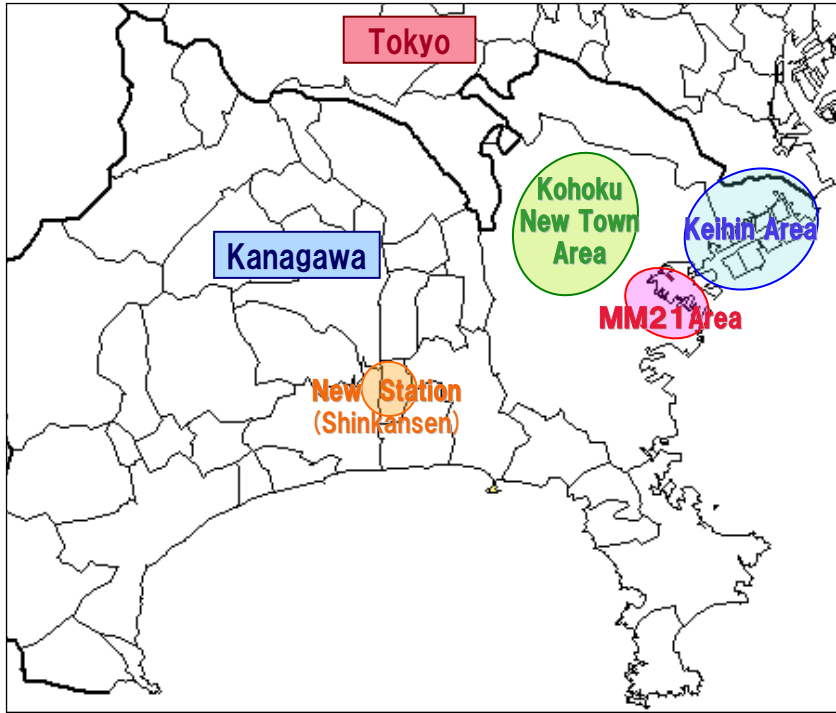
(Note) Source

- 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) Major Projects



<Projects below include those that are not finalized >

MM21 Area

- HQ of Nissan Motors to be relocated
- Large Commercial facilities
- Large Hotels
- High rise condos
- Tourist Spots

Kohoku New Town Area

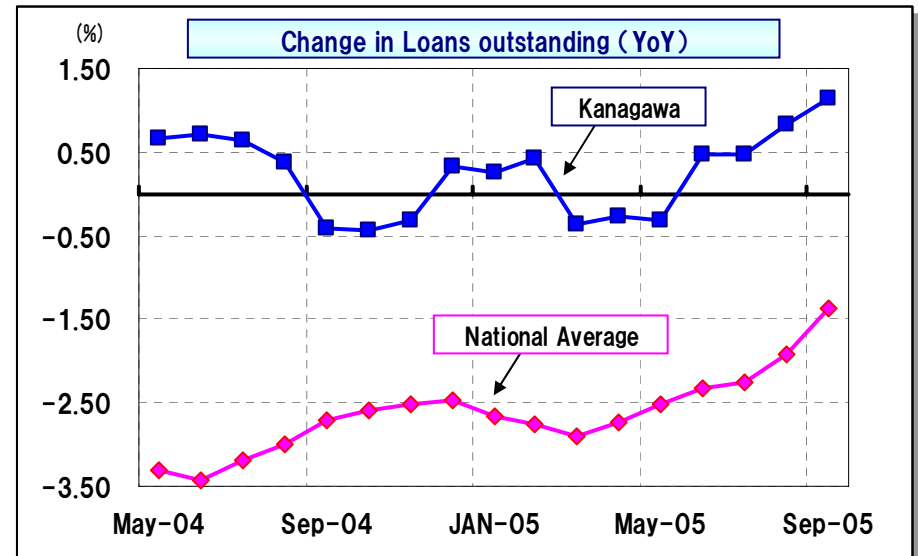
- Condos
- New municipal subway
- Large commercial facilities

Keihin Area

- R & D facilities
- Logistics Facilities
- Academic & Industrial facilities

Other Areas

- Second Tomei Highway (Mid Kanagawa)
- Sagami Jyukan Highway (Mid Kanagawa, South & mid Yokohama)
- Third Metropolitan Airport (Offshore of Haneda Airport)
- New Station for Shinkansen (Samukawa)
- Yokohama City Loop Line



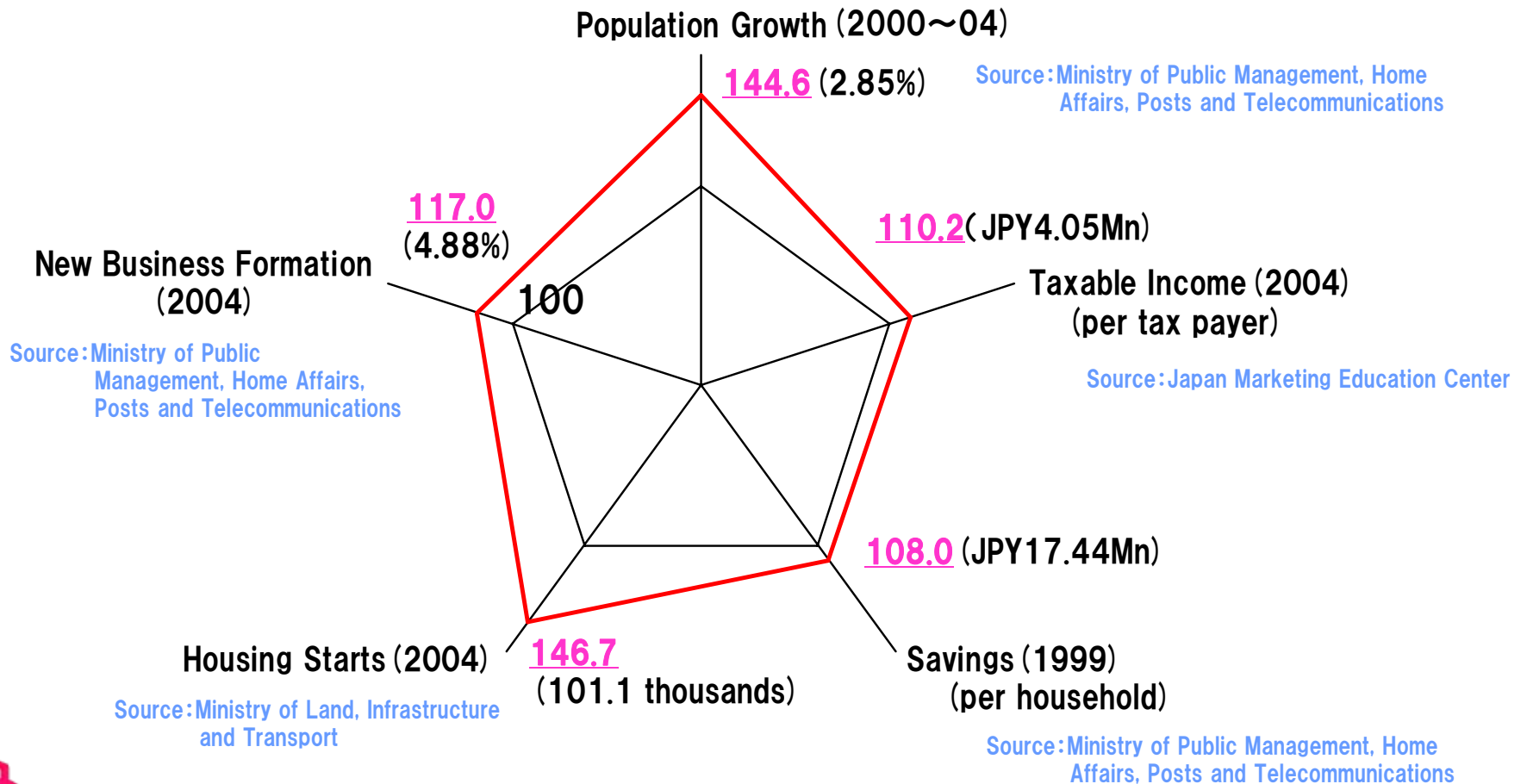
(Note1) Source: Bank of Japan

(Note2) Change: shown YoY 3 month moving average

Our Home Market

(3) Kanagawa's superiority to the rest of the Kanto area

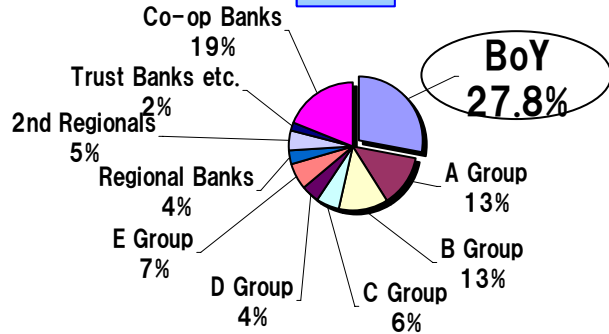
~ *Relative Position (Indexed Average of Tokyo, Tochigi, Gunma, Ibaragi, Chiba, Saitama and **Kanagawa**) = 100*



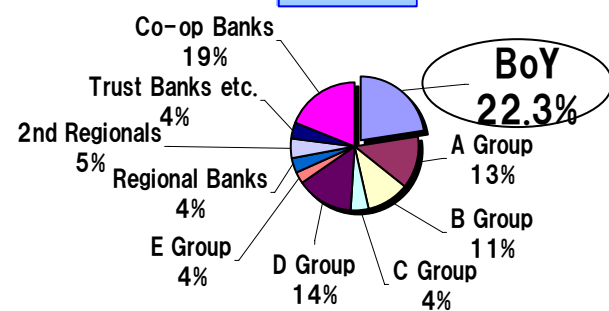
Market Share in Kanagawa Prefecture

Market Share in Kanagawa Prefecture <Sep-05>

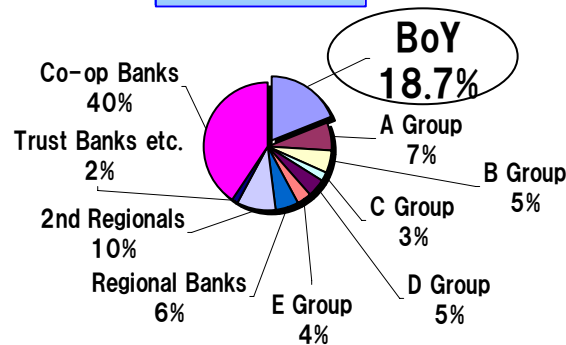
Loans (BoY Loans: JPY6.2Tn)



Deposits (BoY deposits: JPY8.4Tn)



of Branches (BoY Branches: 170)



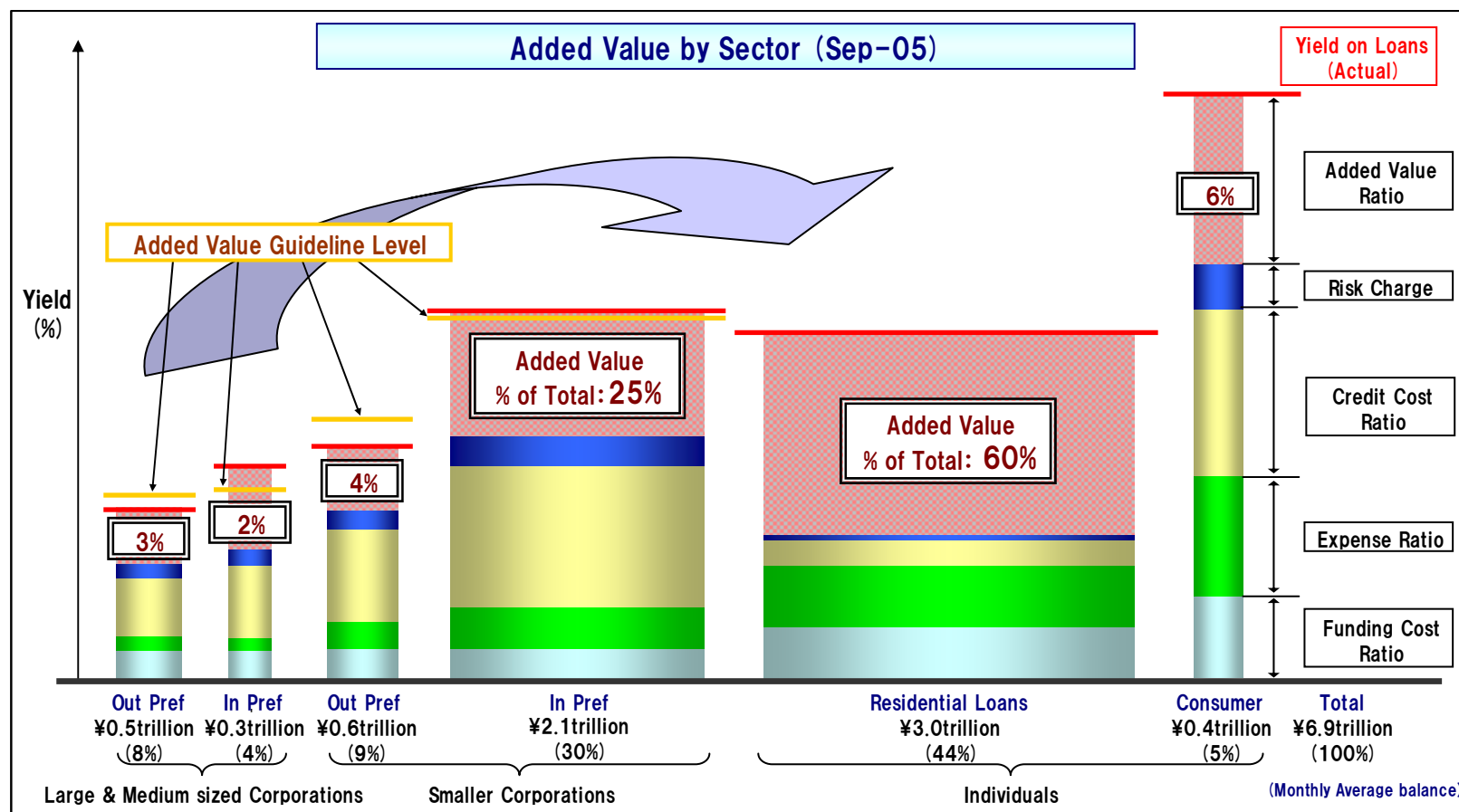
(Note1) Source: Bank estimates

(Note2) MTFG and UFJ, merged as MUFG as of Oct. 1, 2005, are counted separately on graphs above.



Added Value

- Sep-05: Share of Smaller Corporations in Pref. accounts for 25%, Residential loans accounts for 60%, of total added value.
- Continue to focus on these sectors.



(Note1) Corporations = normal borrowers (excluding no ratings) + claims in need of caution other than in need of special caution. Smaller corporations = capital under ¥1Bn (Large & Medium sized corporations = capital more than ¥1Bn)

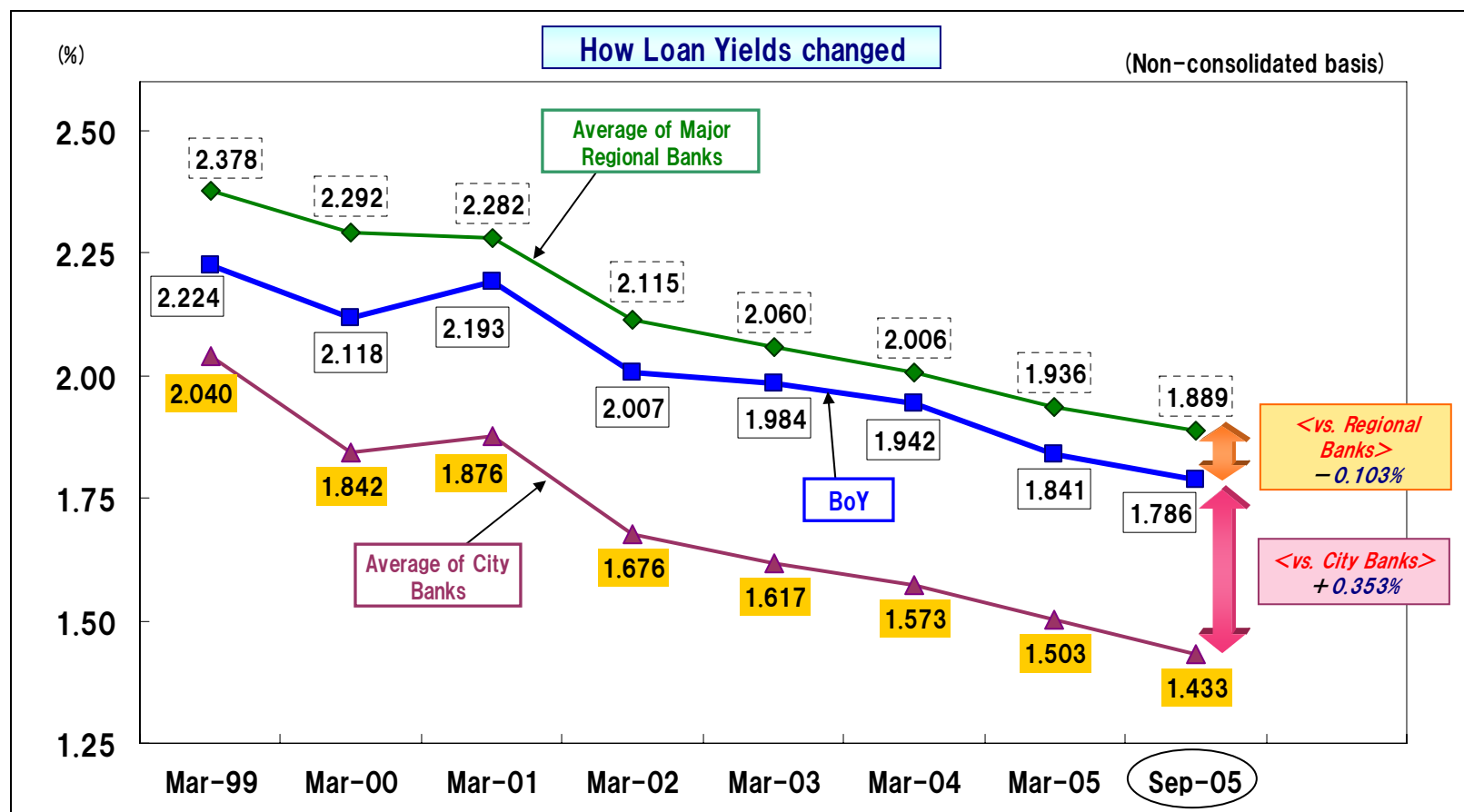
(Note2) Funding cost ratios is calculated from market rates corresponding to interest maturities of each loan.

(Note3) Credit cost ratio is calculated from Estimated Loss Ratio (Estimated default ratio - Estimated collection ratio).

(Note4) Risk Charge is calculated from "Credit risk × Target ROE 10% (before taxes:17%)".

Loan Yield

- Continuous efforts to “Improve Interest Margin” since FY97 ~ [ROA Promotion → RAROA Promotion → Added Value Promotion]
- Average loan yield for the month of Sep-05: against City Banks +0.353%, against Regional Banks -0.103%.



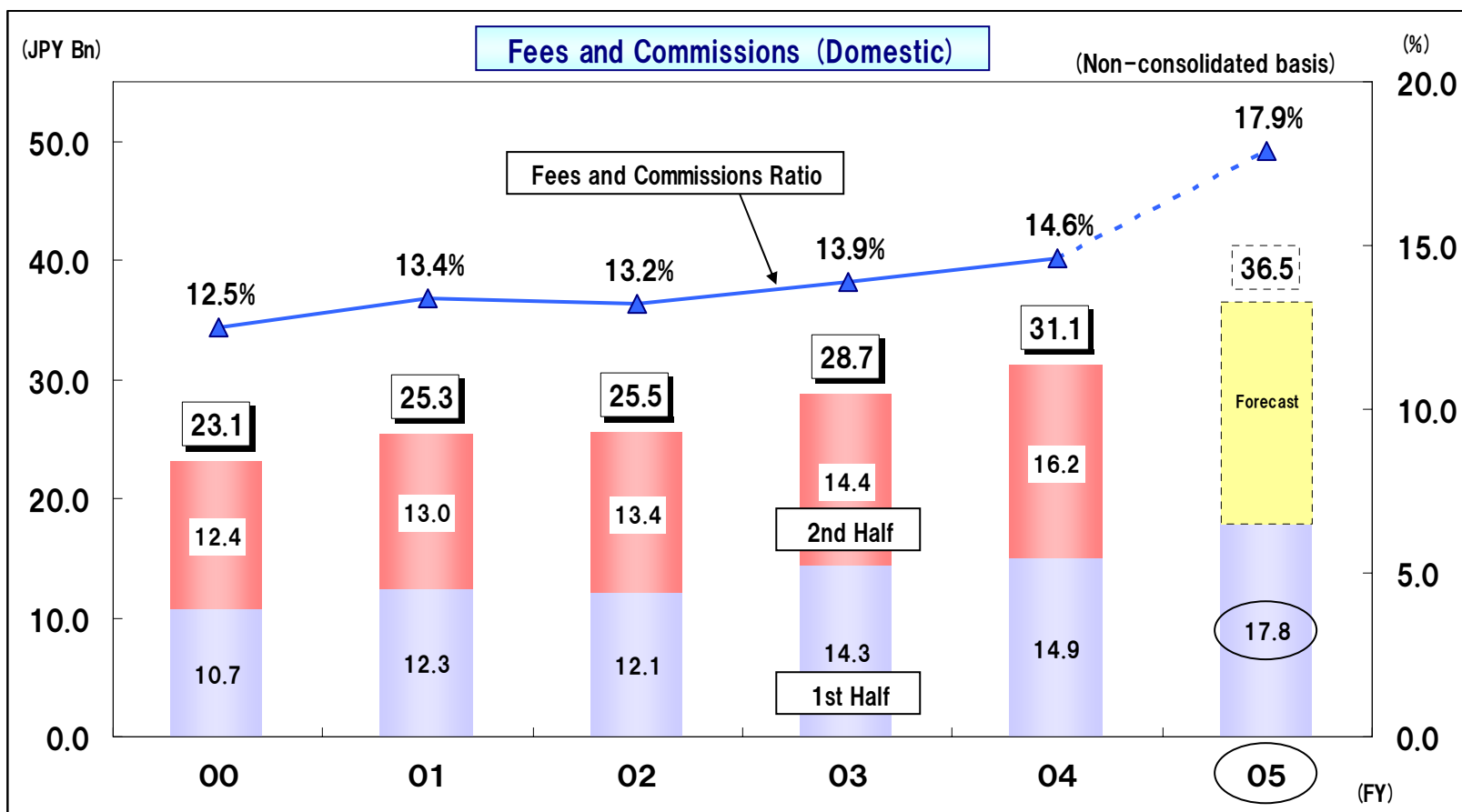
(Note1) Source: Bank of Japan

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



Fees & Commissions(Domestic Operations)

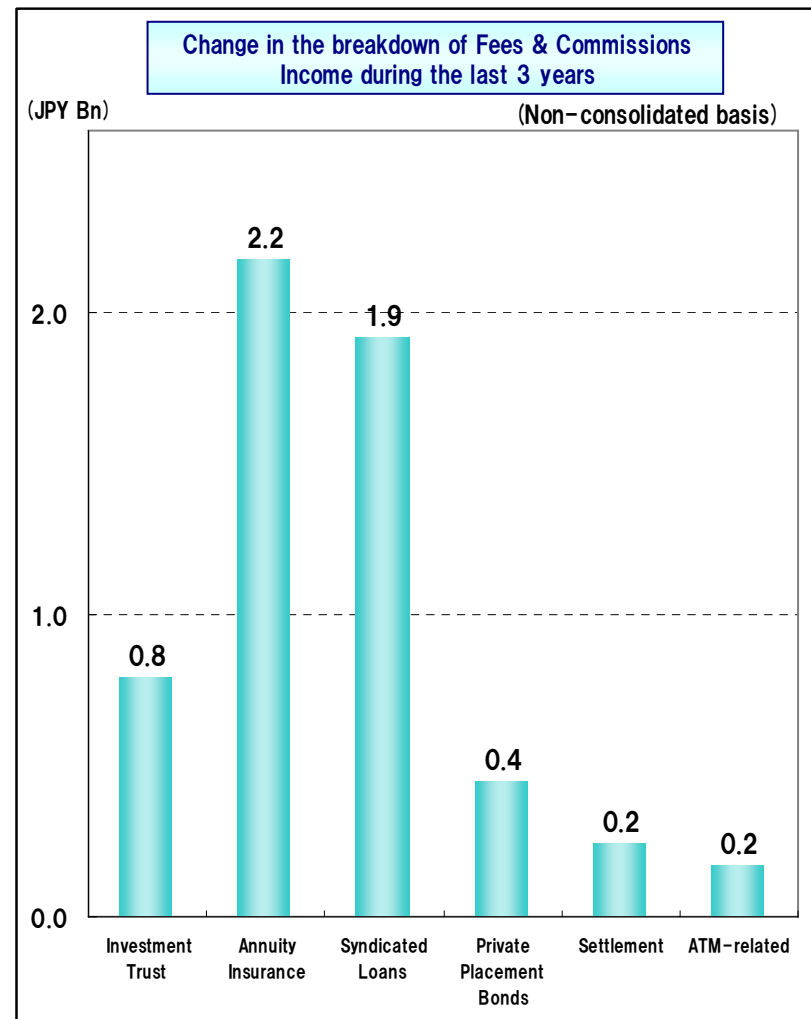
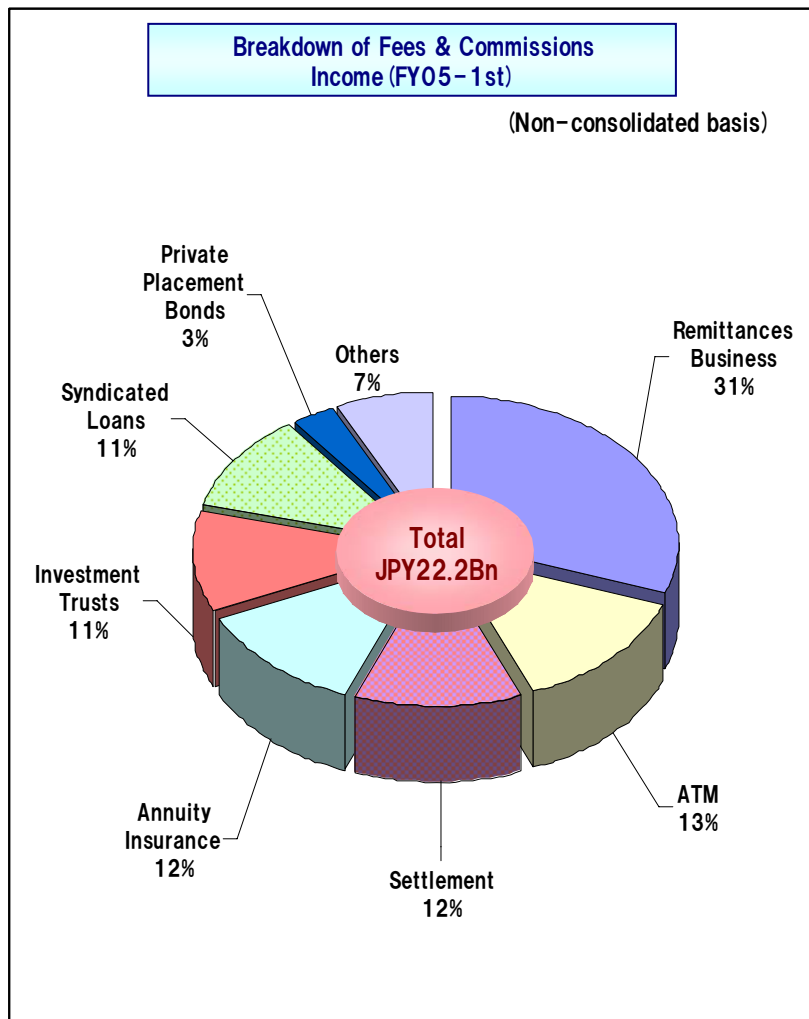
- Expanded Fees & Commission business through Non-Deposit Products(Investment Trust, Annuity Insurance).
- Fees & Commissions increased to **JPY 17.8Bn** in FY05 1st Half(up **JPY 2.9Bn, +19.4%** from FY04 1st Half), Fees & Commissions Ratio increased to **17.5%**.
- Forecast for FY05: Expected to go up to **JPY36.5Bn**(Fees & Commission Ratio to be **17.9%**).



(Note) Fees and Commissions Ratio = Fee Income (Domestic) ÷ Gross Operating Income (excluding gains and losses on sales and redemptions of both bonds). In FY05, Gross Operating Income does not exclude them.



Fees & Commissions Income(Domestic Operation)



(Note) Changes represent those between FY02 1st Half and FY05 1st Half.



Card Loan for Consumer

《Bank Card》

(4 functions in 1 card)

- Cash Card
- International Credit Card
- Loan Card
(JPY0.1~3.0Mn, Interest rate of 13.1%)
- Debit Card

《Quicky(QYQY)》

(Started Apr-02)

- Unmanned channel
- Same-day response
- Loans of JPY0.1~
0.5Mn
- Interest rate of 17.6%



BoY's Proprietary Model
No Business Alliance

Measures taken for strengthening Bank Card

(Apr-05)

Additional service & Service Points by forming Alliance with Sumitomo Mitsui Card

(Oct-05)

Cash Card equipped with IC Card

(Apr-06)

Exempted Annual Fee

(FY06 1st Half)

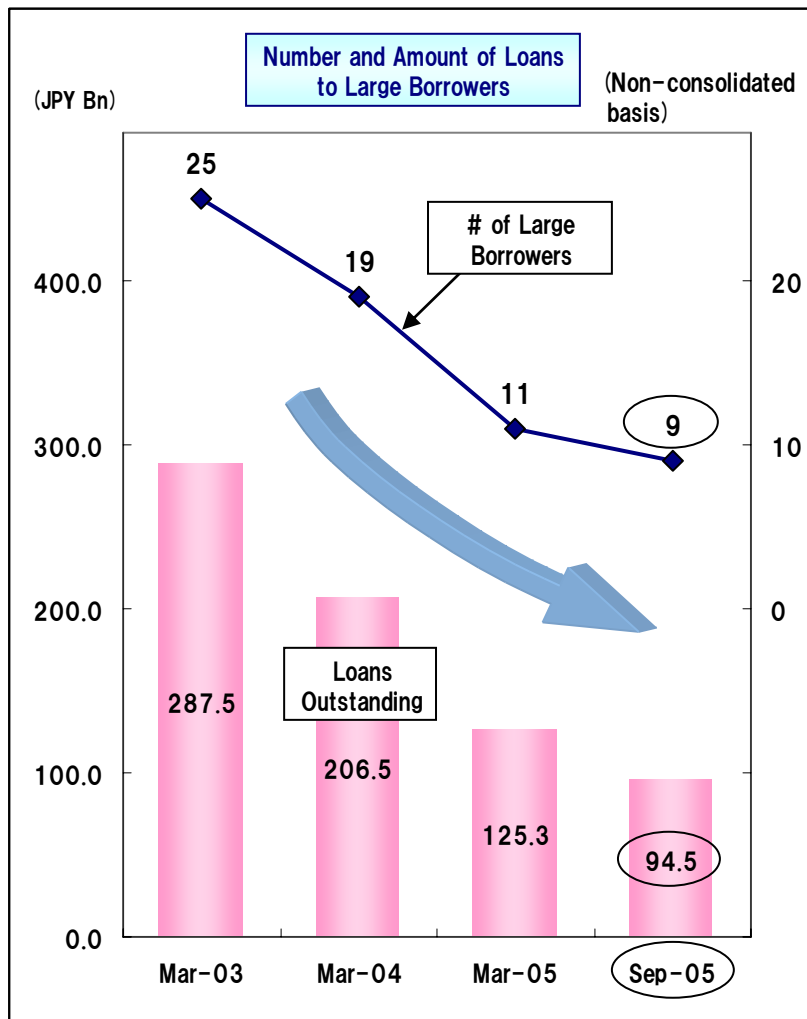
Launch new "Gold Card"

Number of Bank Card Holders

Mar-05	Sep-05	Change
605.7thousand	635.6thousand	+ 29.9thousand



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-05 → Sep-05)

(Loan Amount)

		Sep-05			
		A	B	C	Total
M a r . 0 5	A	99.8%	0.2%	0.0%	100.0%
	B	9.7%	87.2%	3.0%	100.0%
	C	0.3%	5.5%	94.2%	100.0%

(the # of Borrowers)

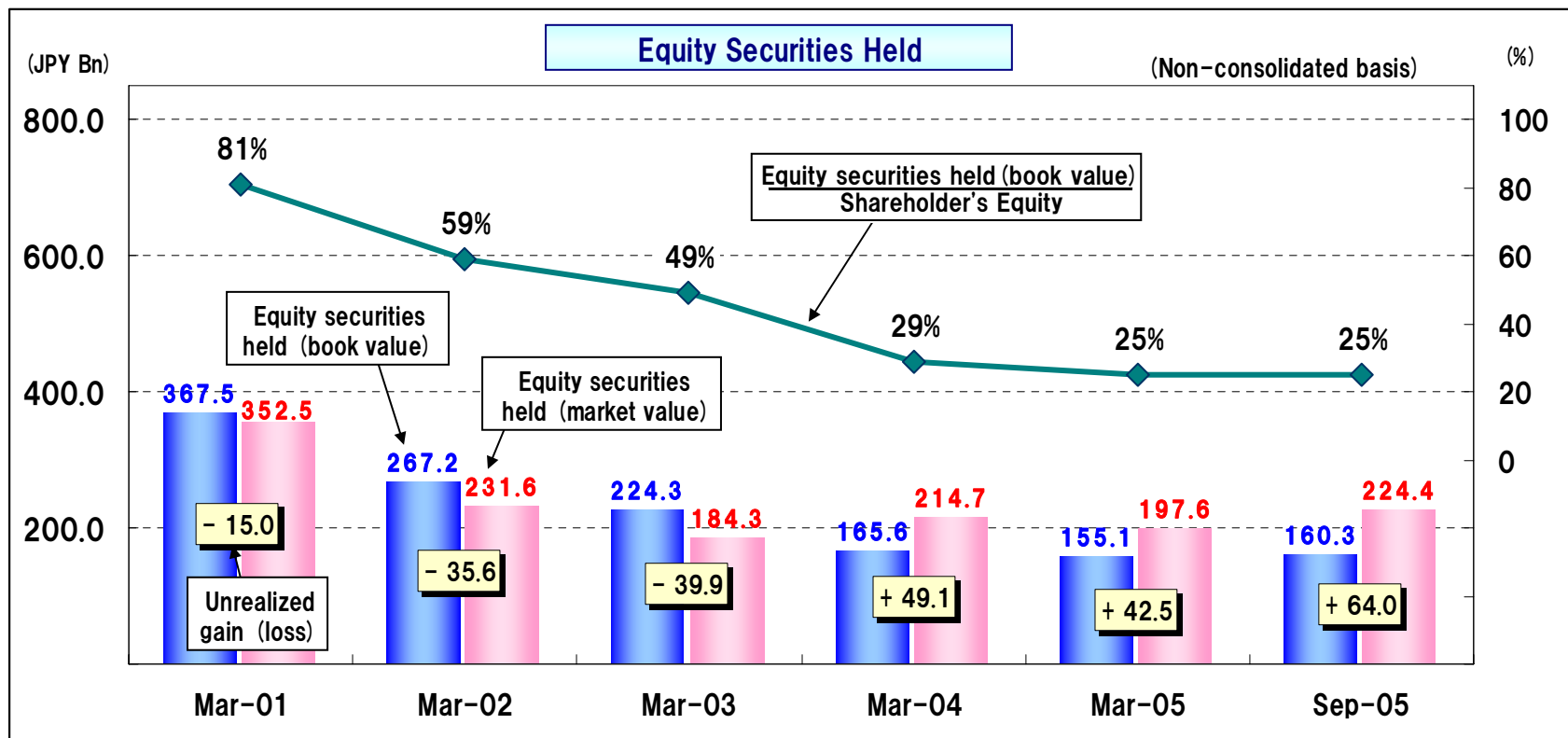
		Sep-05			
		A	B	C	Total
M a r . 0 5	A	99.9%	0.1%	0.0%	100.0%
	B	12.1%	83.8%	4.2%	100.0%
	C	1.7%	1.4%	96.9%	100.0%

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

(Note) Transition is based on change from Mar-05 to Sep-05.



Equity Portfolio

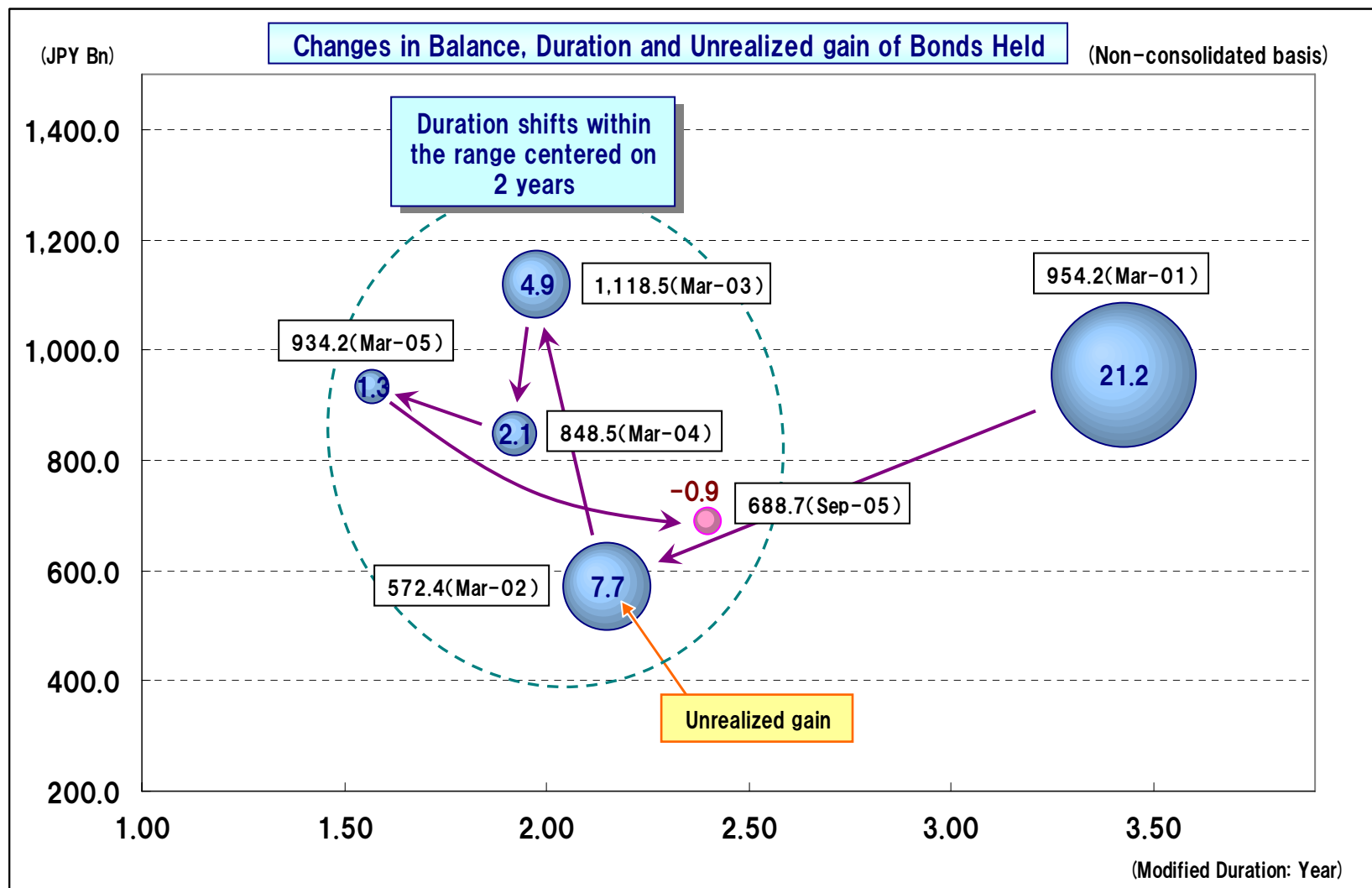


BoY Criteria for the Devaluation of Equity Securities

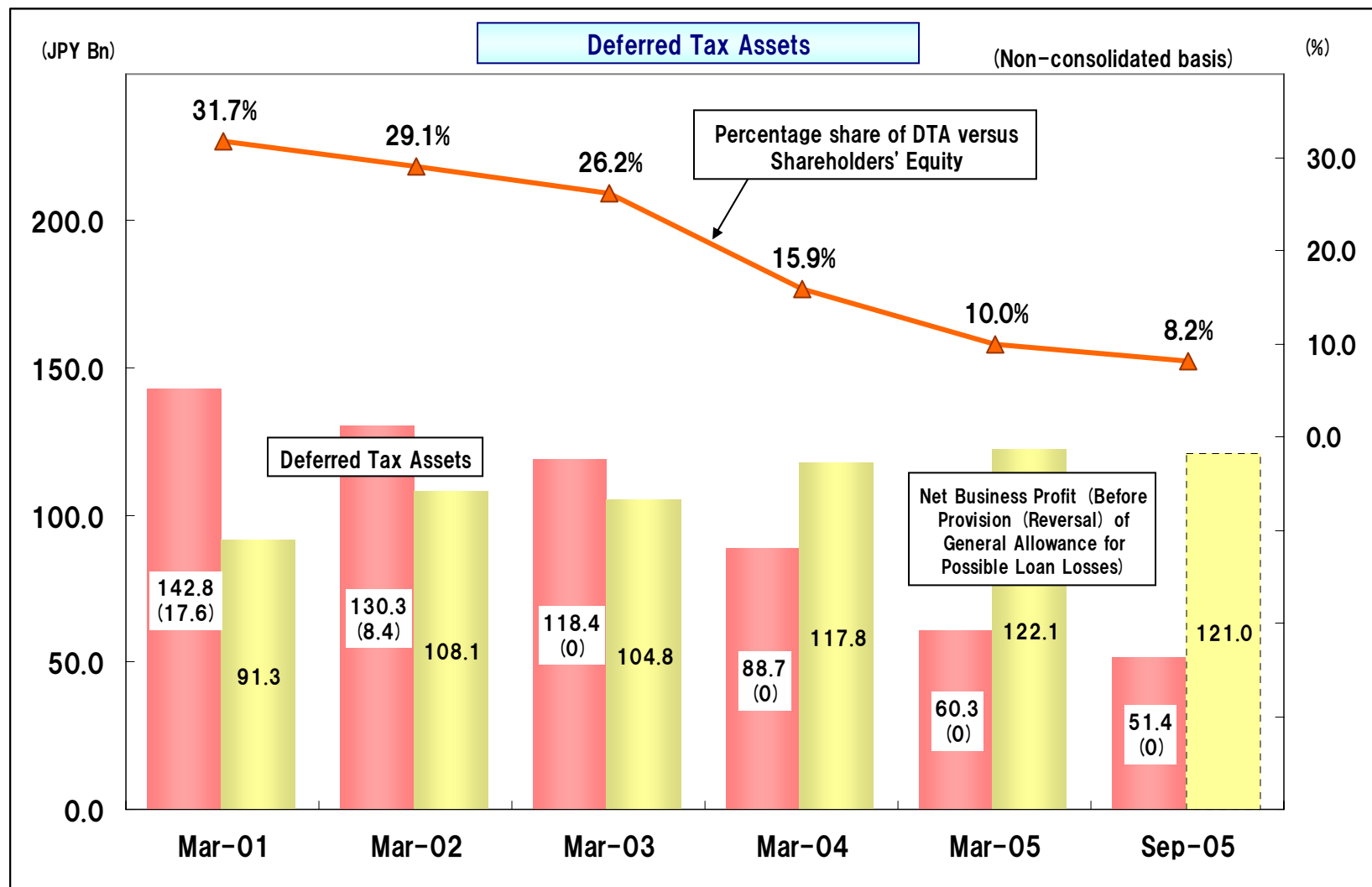
% decline	Normal	In Need of Caution	Possible Bankruptcy	Virtual or Legal Bankruptcy
More than 50%				
30 to 50%				
Less than 30%				

	FY04	FY05 1st Half
Loss on Devaluation of Securities	JPY 0.1Bn	JPY 0.6Bn
Evaluation Gain (Loss) on Other Securities	+JPY43.8Bn	+JPY62.6Bn
Equity Securities	+JPY42.5Bn	+JPY64.0Bn
Bonds	+JPY1.3Bn	-JPY1.4Bn

Investment in Bond Securities



Deferred Tax Assets



(Note1) Deferred Tax Assets, excluding deferred tax liabilities for net unrealized gains on available-for-sale securities

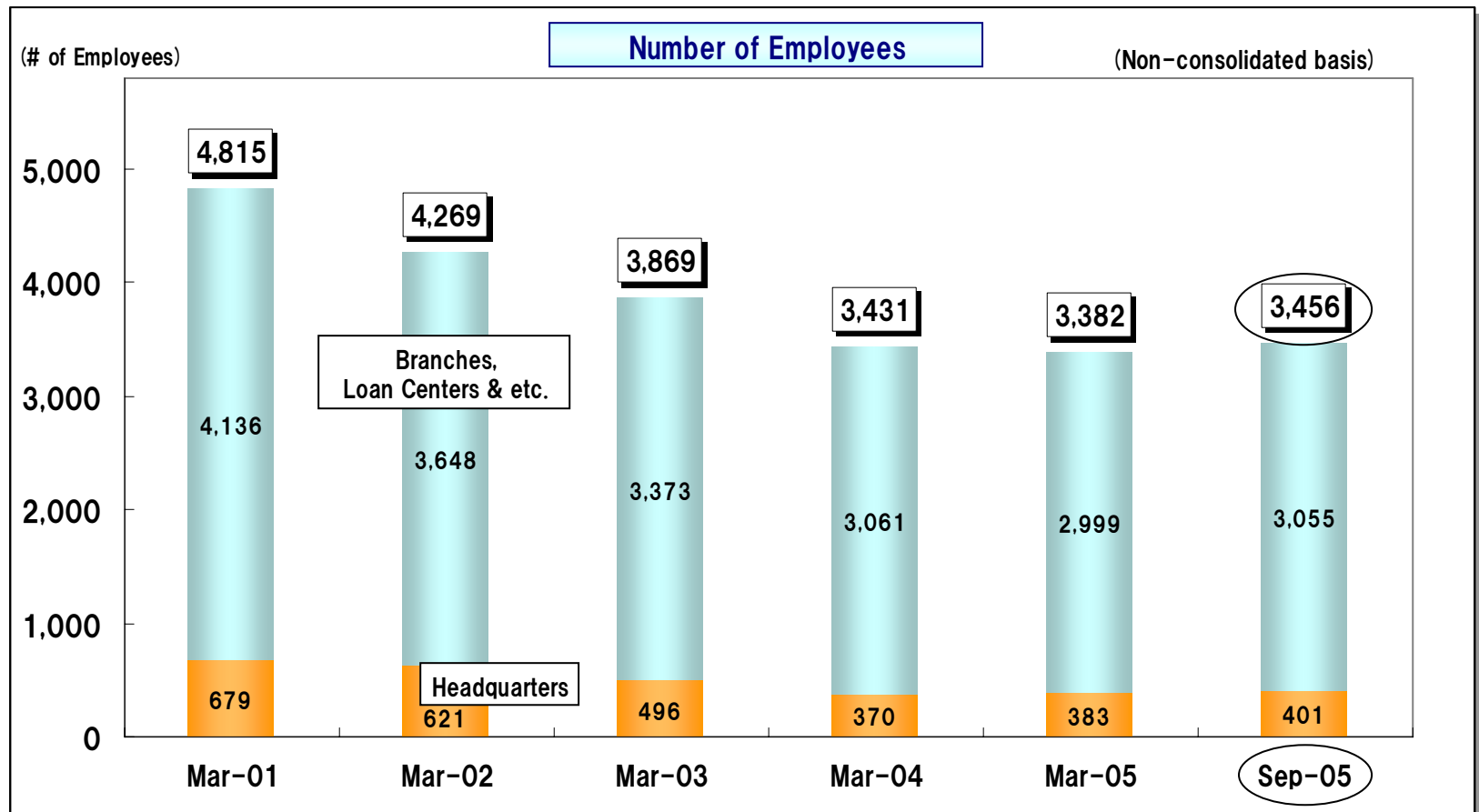
(Note2) Balance of loss carried forward in brackets

(Note3) Net Business Profit in Sep-05 denotes forecast for FY05



Number of Employees

- Until Mar-05: The number of employees was on steady decrease centered on personnel in Headquarters.
- From now on: Plan to increase the number of sales personnel by hiring mid-careers, etc.



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