

Information Meeting

~ Interim Financial Results for FY2004 ~

(Appendix)



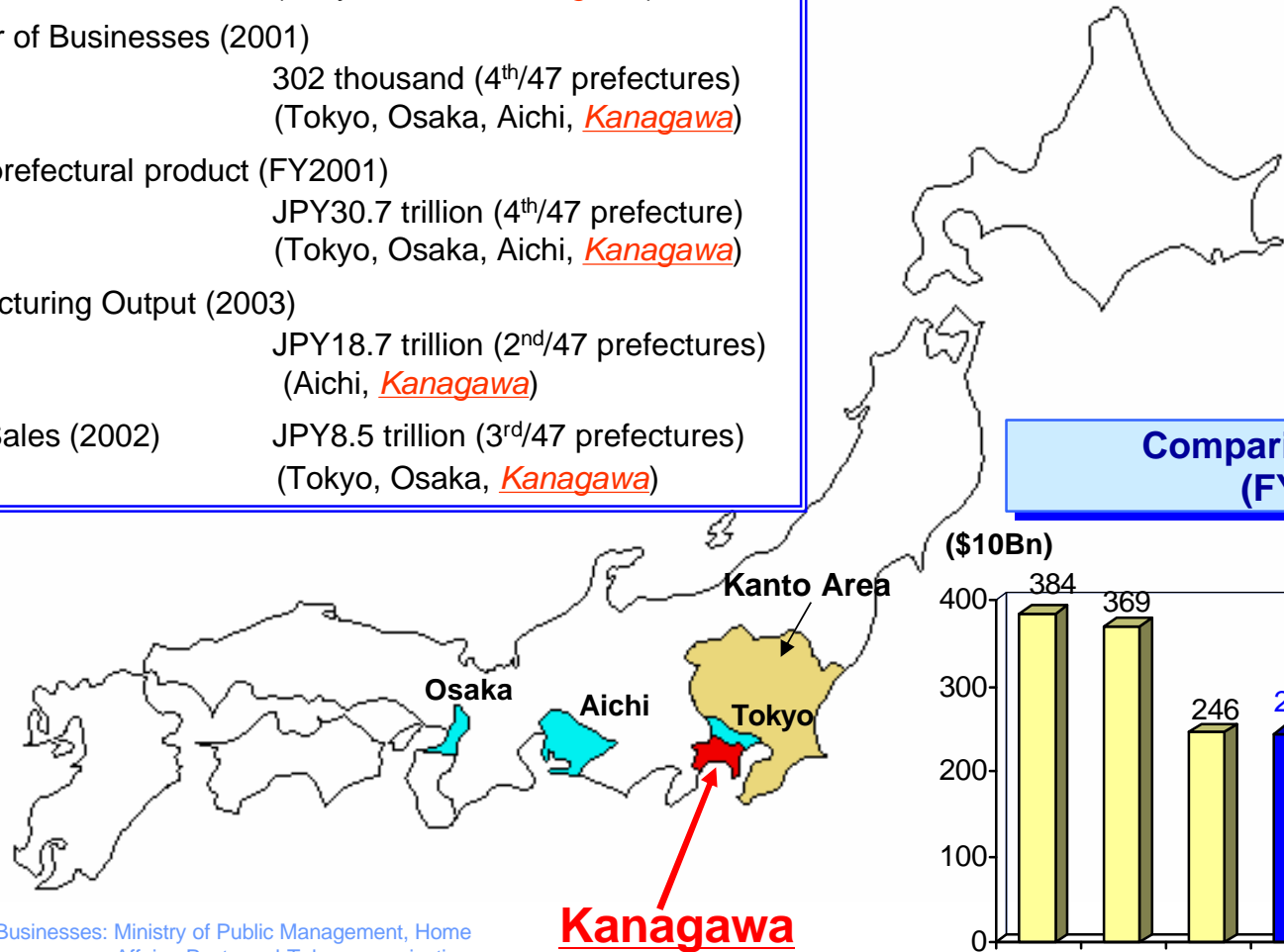
The Bank of Yokohama, Ltd.

November 29, 2004

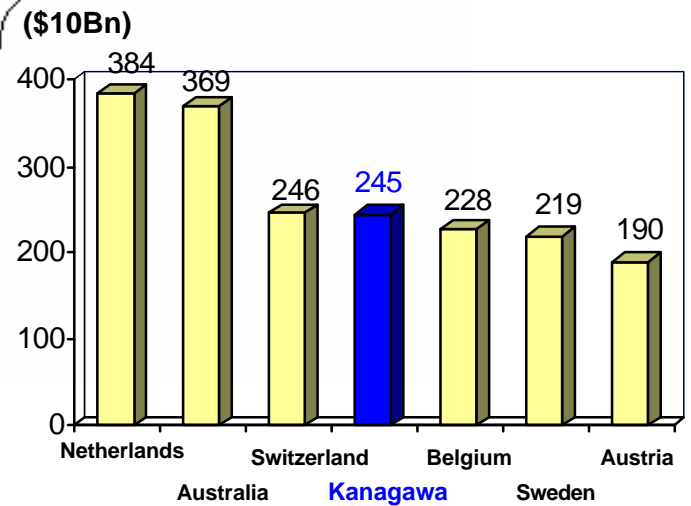
Our Home Market

(1) Potential of Kanagawa Prefecture

Population (2003)	8.68 million (3 rd /47 prefectures) (Tokyo, Osaka, Kanagawa)
Number of Businesses (2001)	302 thousand (4 th /47 prefectures) (Tokyo, Osaka, Aichi, Kanagawa)
Gross prefectural product (FY2001)	JPY30.7 trillion (4 th /47 prefecture) (Tokyo, Osaka, Aichi, Kanagawa)
Manufacturing Output (2003)	JPY18.7 trillion (2 nd /47 prefectures) (Aichi, Kanagawa)
Retail Sales (2002)	JPY8.5 trillion (3 rd /47 prefectures) (Tokyo, Osaka, Kanagawa)



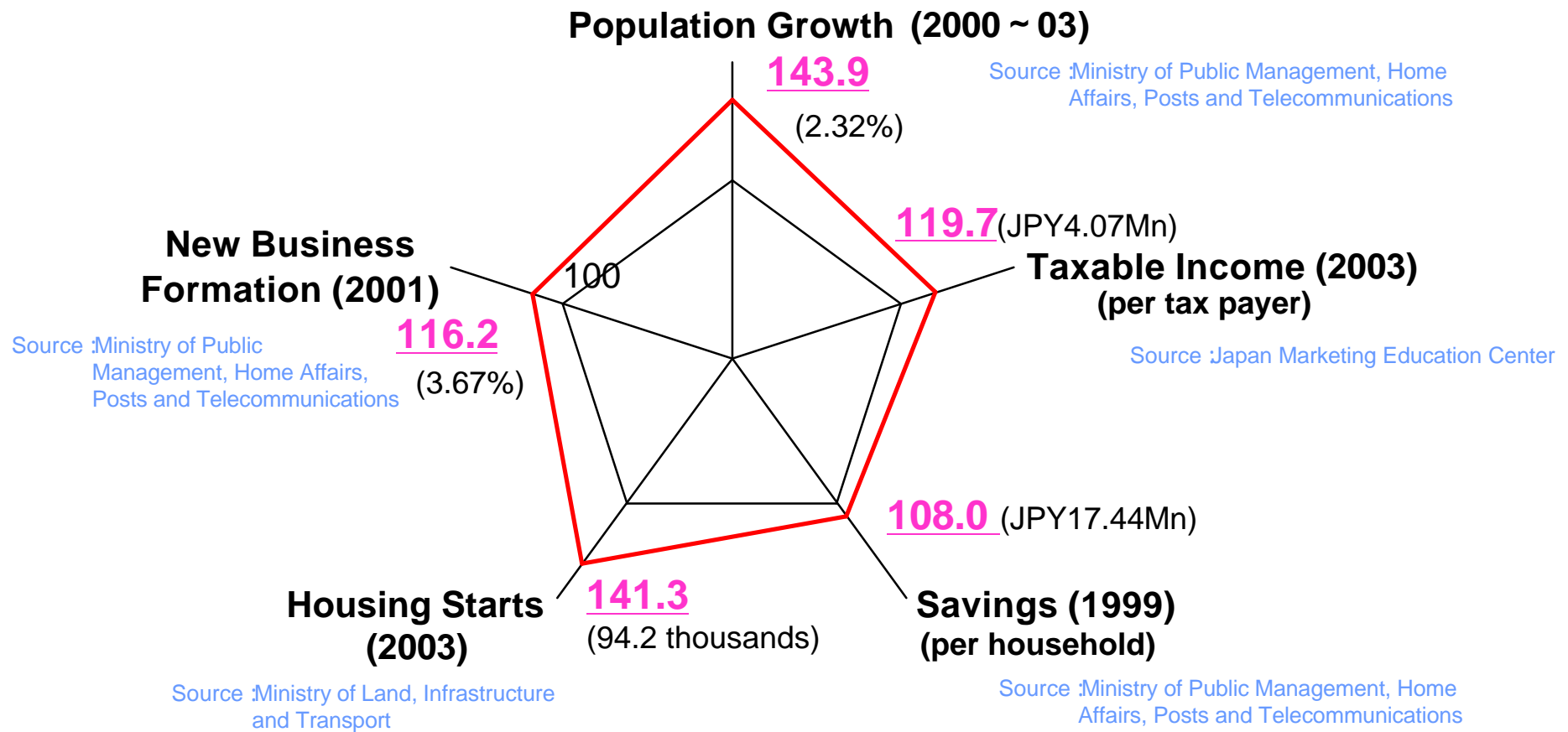
Comparison of GDP (FY2001)



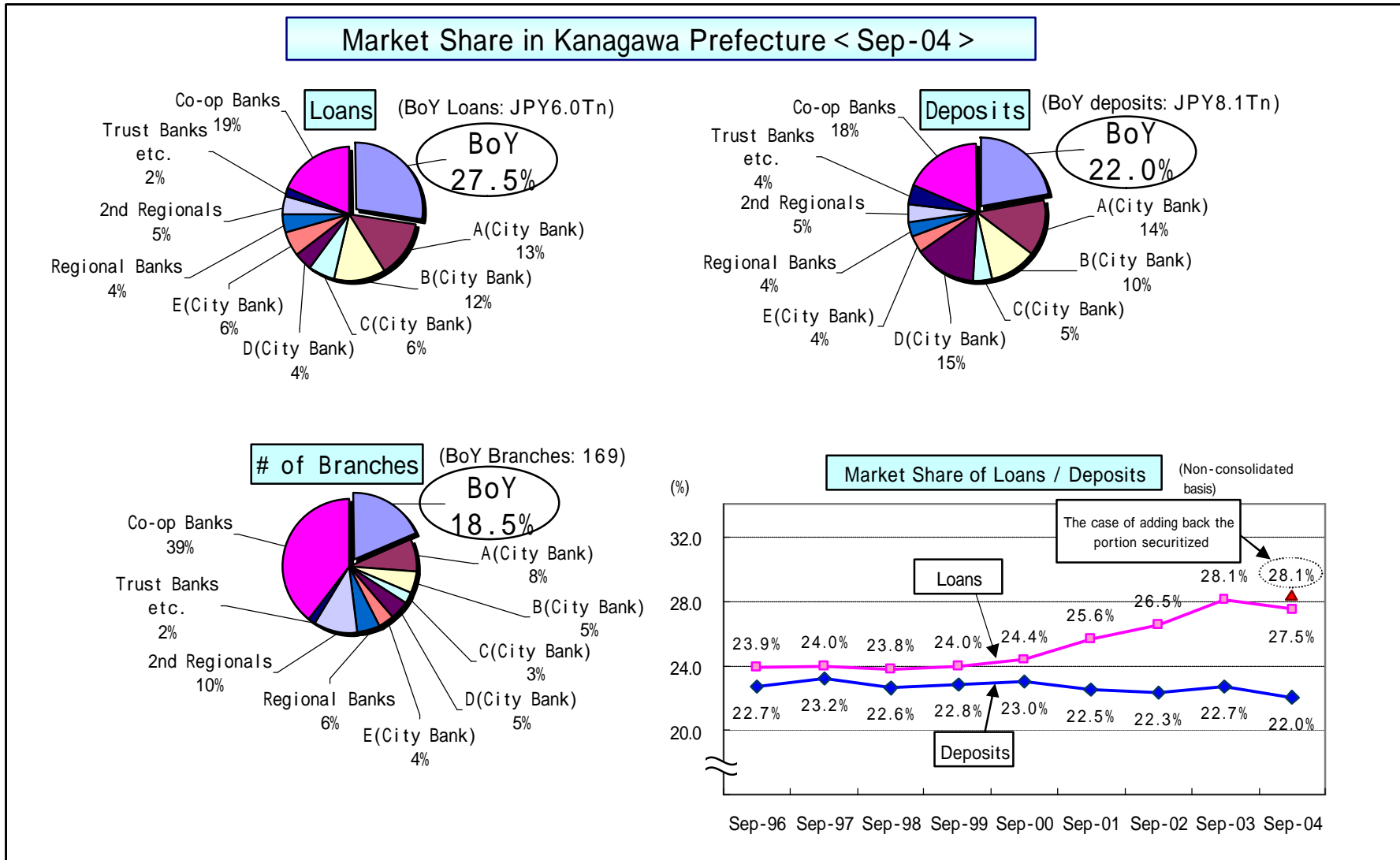
(Note) Source
 · Population, # of Businesses: Ministry of Public Management, Home Affairs, Posts and Telecommunications
 · Gross prefectural product: Each Prefecture
 · Manufacturing Output, Retail Sales: Ministry of Economy, Trade and Industry

(2) Kanagawa's Competitive Advantage within Kanto Area

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

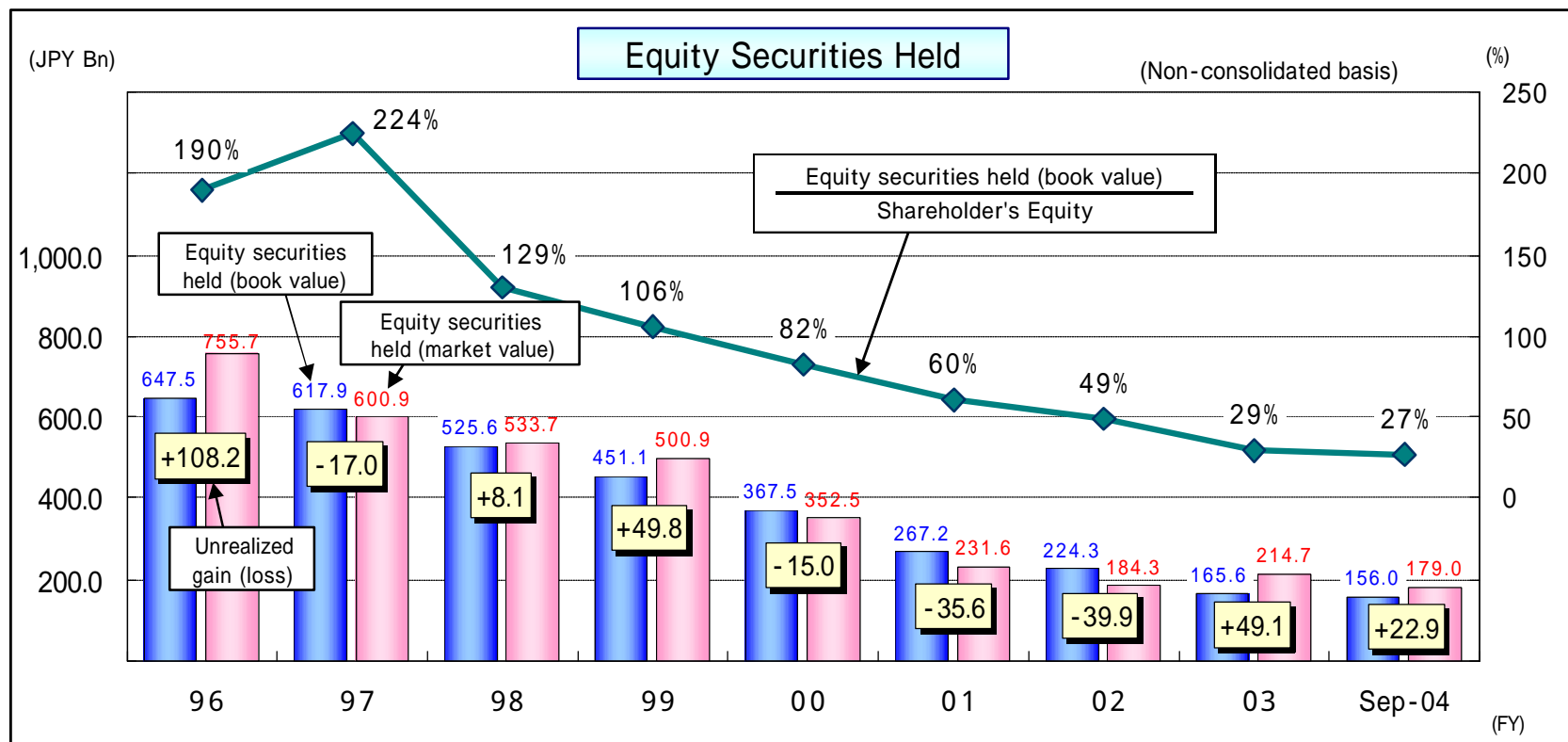


Market Share in Kanagawa Prefecture



(Note) Source: Bank estimates

Equity Portfolio

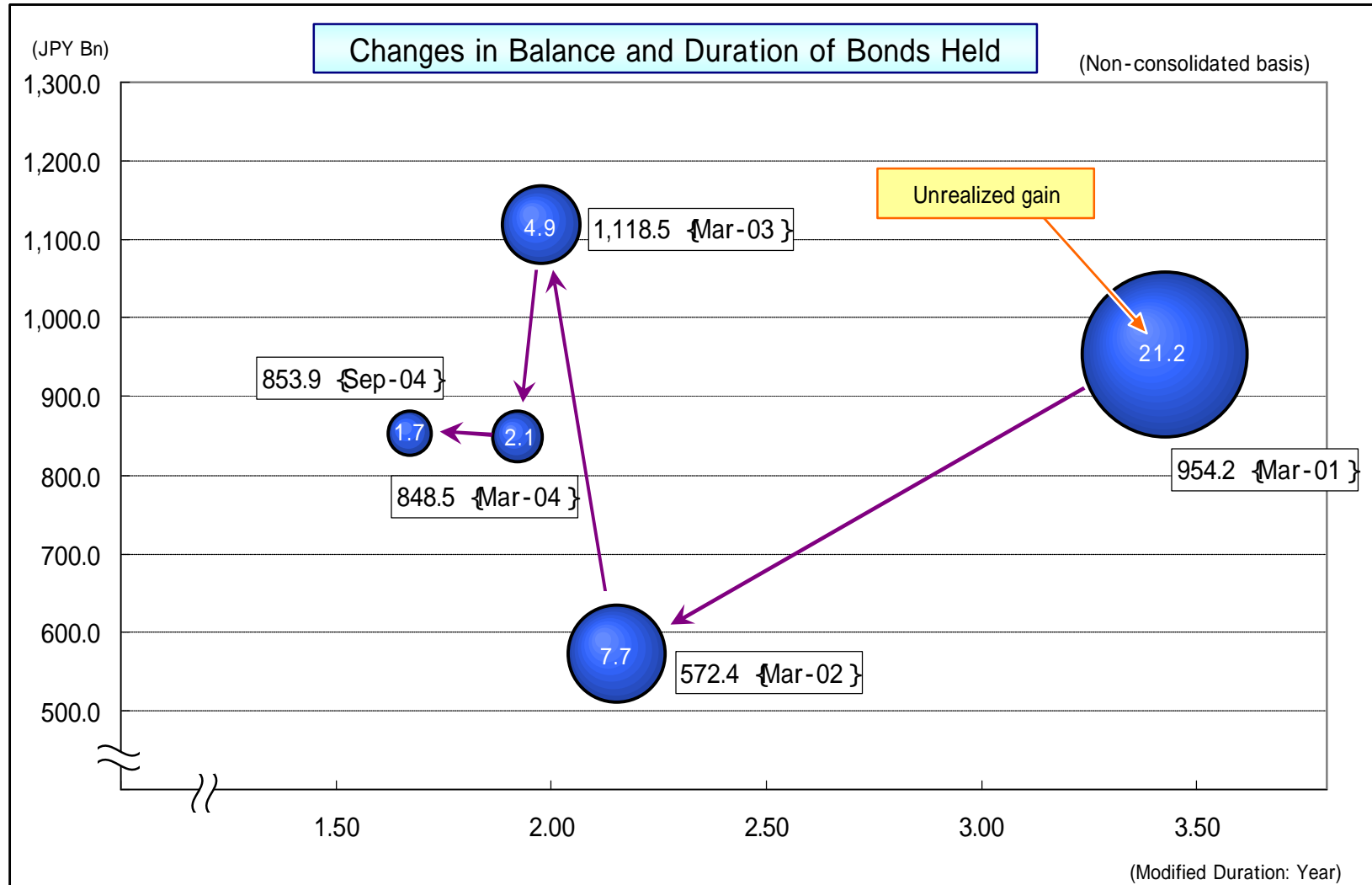


BoY Criteria for the Devaluation of Equity Securities

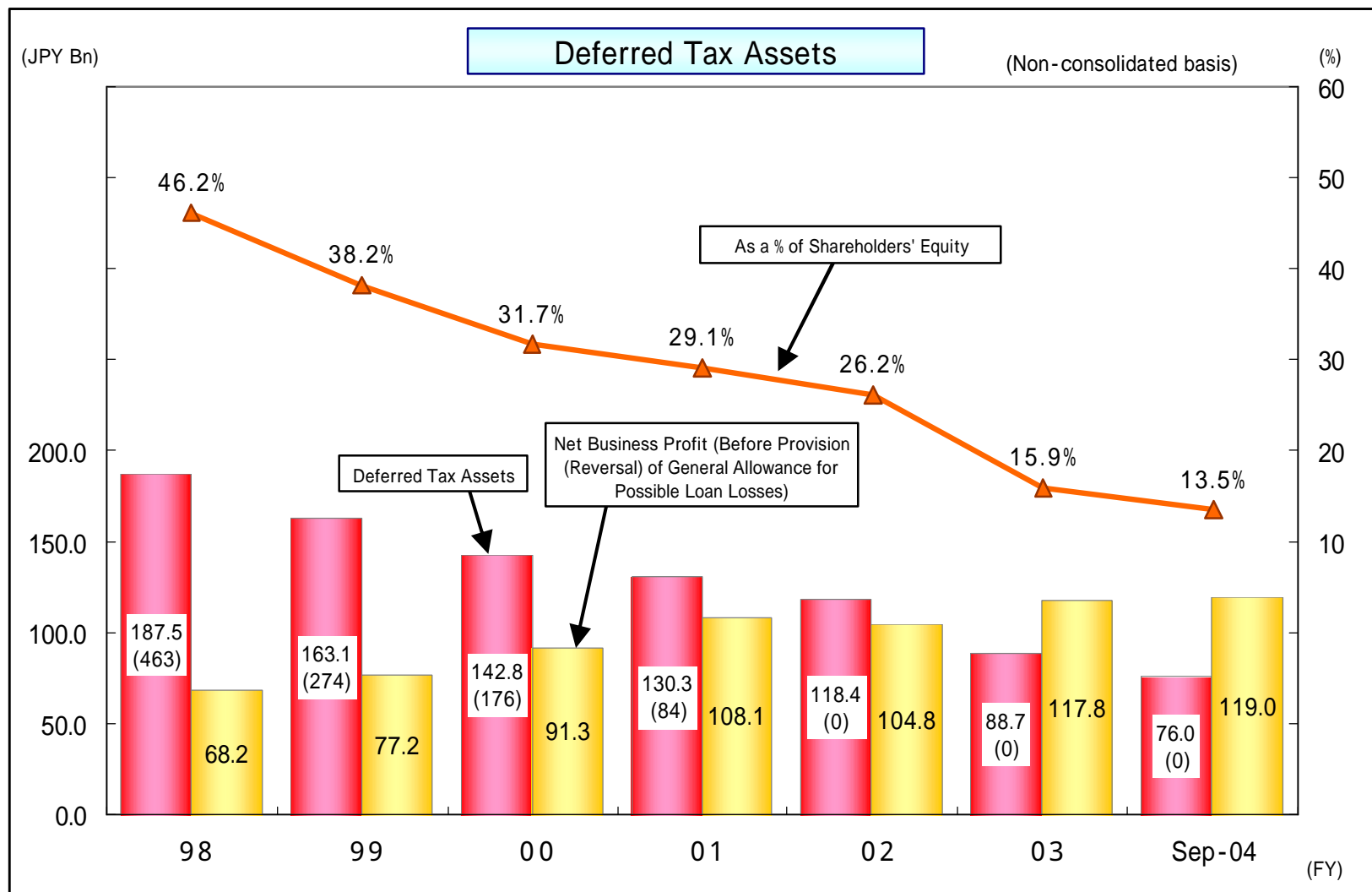
% Decline	Normal	In Need of Caution	Possible Bankruptcy	Virtual or Legal Bankruptcy
More than 50%				
30 to 50%				
Less than 30%				

	FY03	Sep-04
Loss on Devaluation of Securities	JPY0.1Bn	JPY0.2Bn
Evaluation Gain (Loss) on Other Securities	+ JPY51.8Bn	+ JPY24.8Bn
Equity Securities	+JPY49.1Bn	+ JPY22.9Bn
Bonds	+JPY2.7Bn	+ JPY1.7Bn

Investment in Bond Securities



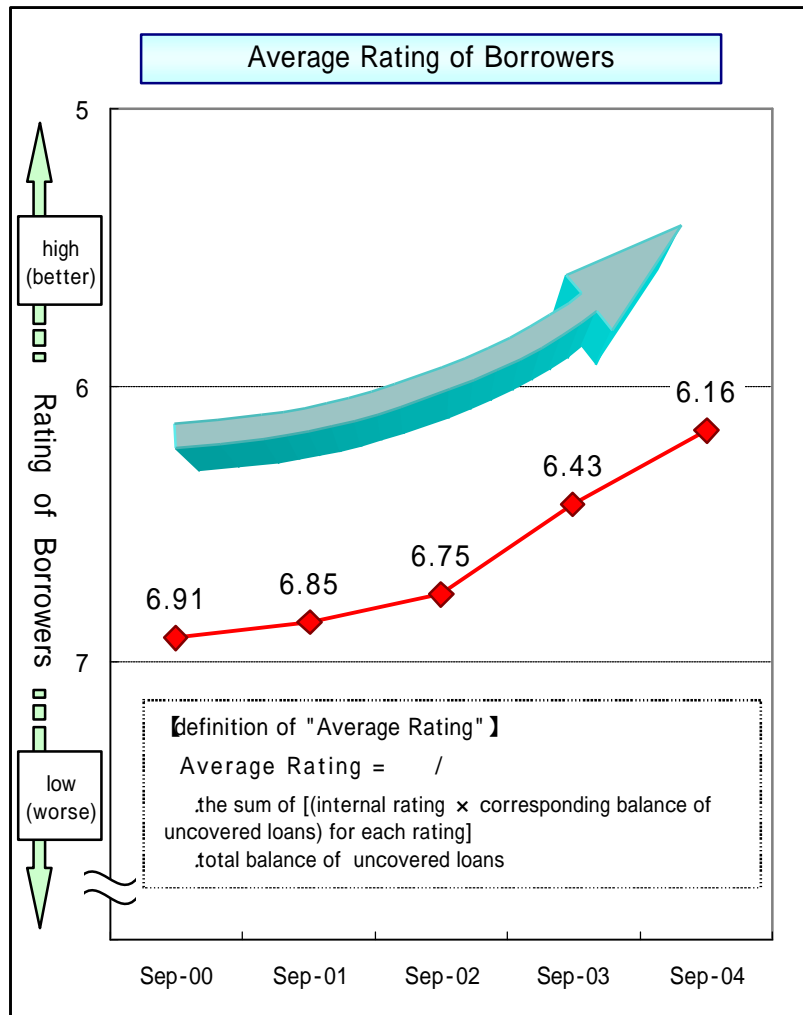
Deferred Tax Assets



(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-04 denotes forecast for FY04.



(Note1)The above borrowers do not include those in public sector.
 (Note2)Ratings :Borrowers are categorized according to their creditworthiness; Rating (1)represents the best creditworthiness and Rating (12)the worst.

Transition of Borrowers by category (Mar-04 Sep-04)

(Loanamount)

		Sep-04			
		A	B	C	Total
M a r 0 4	A	99.2%	0.8%	0.0%	100.0%
	B	9.7%	85.0%	5.3%	100.0%
	C	0.03%	2.5%	97.5%	100.0%

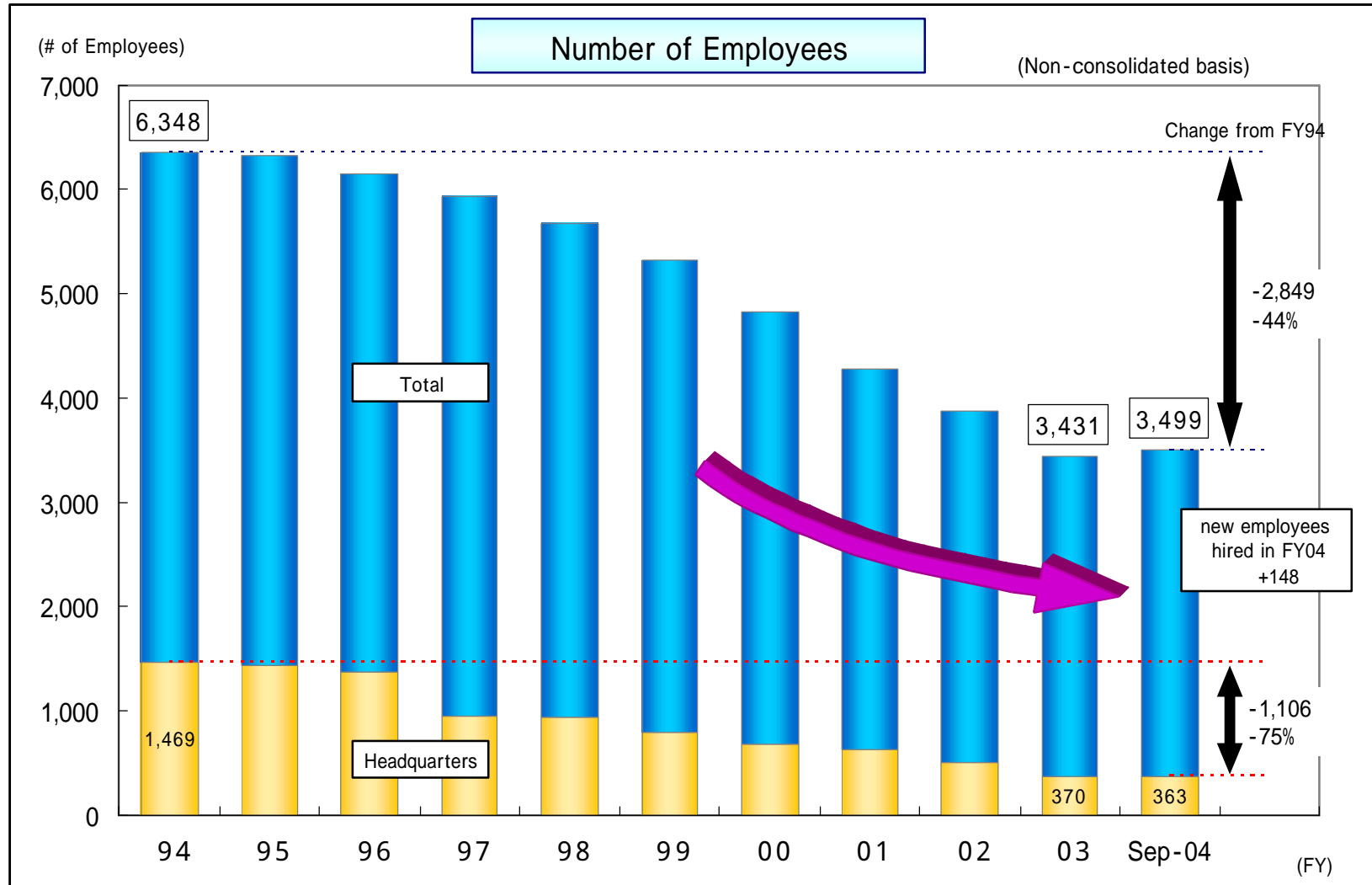
(the # of Borrowers)

		Sep-04			
		A	B	C	Total
M a r 0 4	A	99.9%	0.1%	0.0%	100.0%
	B	5.3%	89.5%	5.2%	100.0%
	C	0.55%	3.3%	96.1%	100.0%

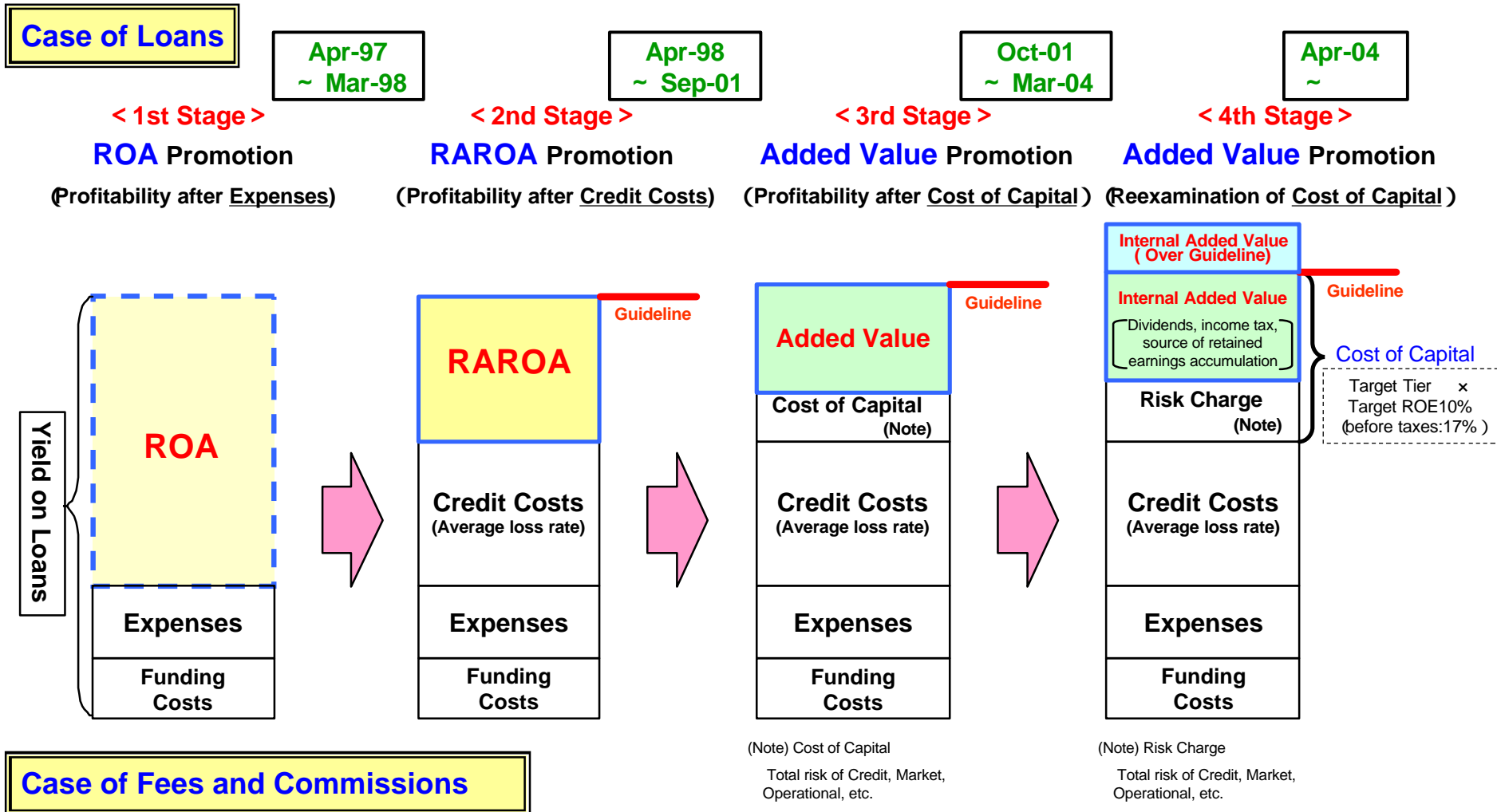
A: Normal
 B: In need of special caution
 C: Possible/Virtual/Legal bankruptcy

(Note)Transition is based on change from Mar-03 to Sep-04.

Establishment of Low Cost Operation



From ROA, RAROA to Added Value



From 3rd stage , fees and commissions are included in Added Value for profitability measurement of each customer .

New Business Development (#1)

Card Loan for Consumer


Bank Card
(4 functions in 1 card)

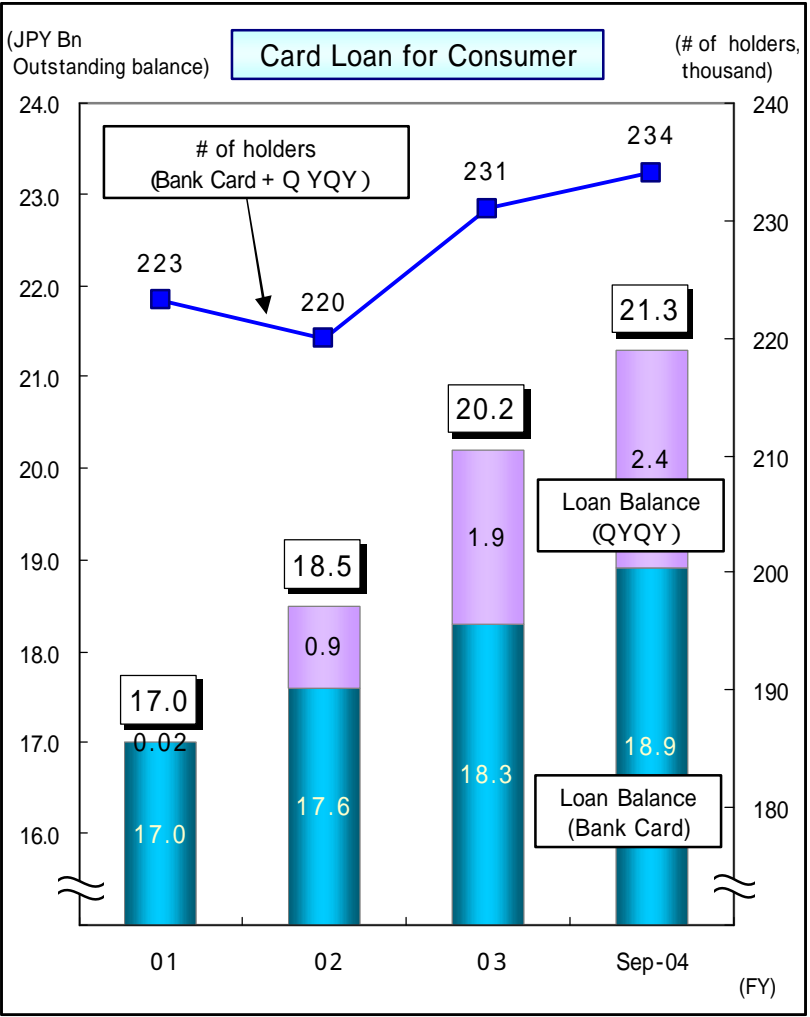
- Cash Card
- International Credit Card
- Loan Card**
(JPY0.1 ~ 3.0Mn, Interest rate of 13.1%)
- Debit Card

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





New Business Development (#2)

Promote "Super Business Loan"

(Started Nov 03)

Small Business Products by use of scoring system

< Description >

Amount :JPY50Mn or less

Term :5 years or less

Collateral or guarantee :Not required

Target :Businesses in operation for more than 2 years with no history of payment delay of loans or taxes

< Since FY03 >

of loans :1,660

Amount of loans :JPY23.4Bn

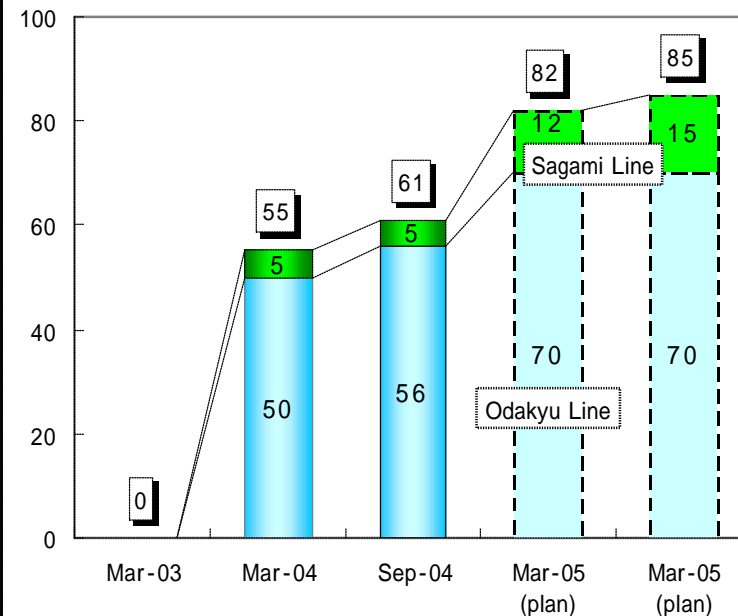
Station-located ATM Corners

Odakyu Line:
all 70 stations

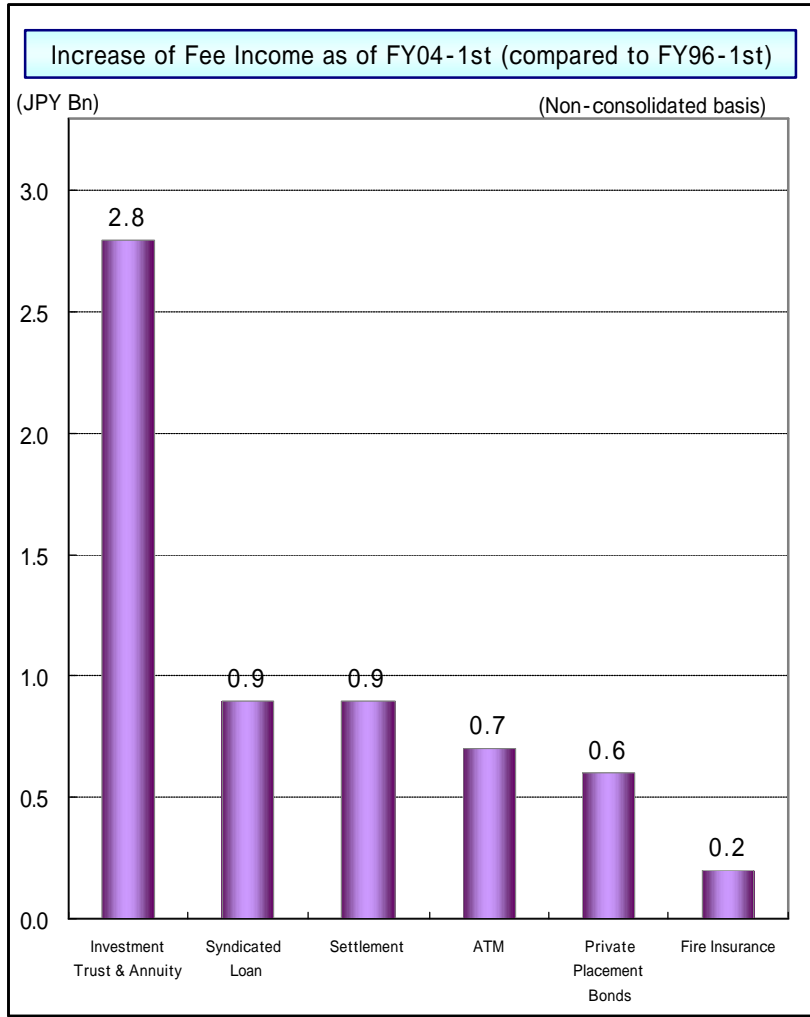
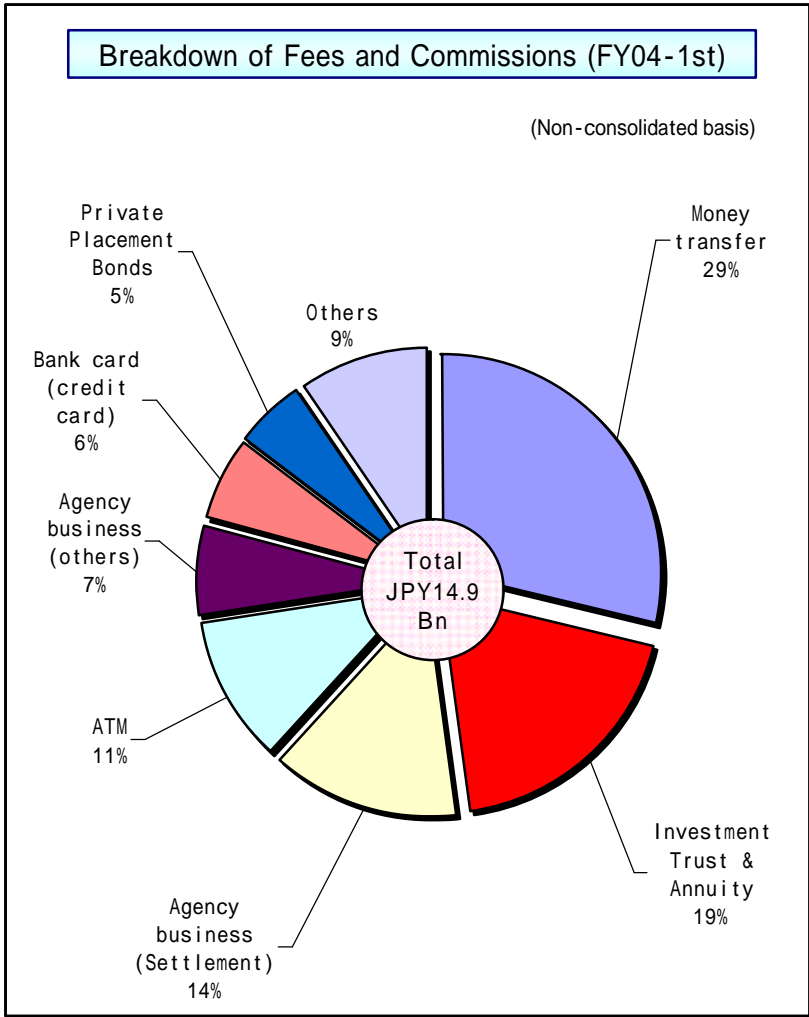


Sagami Line: 15 stations

(# of stations)



Fees and Commissions



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