

August 2, 2007

The Bank of Yokohama, Ltd.

Summary of Financial Results for the 1st Quarter of the Fiscal Year ending March 31, 2008**平成 20 年 3 月期 第 1 四半期財務・業績の概況**

Company Name: The Bank of Yokohama Ltd.

Representative: President Tadashi Ogawa

(Code No. 8332: Listed on the 1st Section of the Tokyo Stock Exchange)

1 . Financial Results (for the three months ended June 30, 2007)

(1) Operating Results

(Unit: Millions of yen)

| | Ordinary Income 経常収益 | Ordinary Profit 経常利益 | Net Income 四半期 (当期) 純利益 |
|--------------------------------|-------------------------|-------------------------|------------------------------|
| 1 st Quarter FY2007 | 69,418 (20.1%) | 24,635 (4.2%) | 15,216 (5.3%) |
| 1 st Quarter FY2006 | 57,786 (3.9%) | 23,641 (20.1%) | 14,437 (14.0%) |
| (Reference)FY2006 | 260,784 | 108,810 | 66,289 |

| | Net Income per Share 1 株当たり四半期 (当期) 純利益 | Net Income per Share (Diluted) 潜在株式調整後 1 株当たり四半期 (当期) 純利益 |
|--------------------------------|---|---|
| 1 st Quarter FY2007 | ¥10.92 | ¥10.91 |
| 1 st Quarter FY2006 | ¥10.27 | ¥10.25 |
| (Reference)FY2006 | ¥47.41 | ¥47.28 |

Note1: Percentage figures represent rate of increase or decrease in comparison with the same period previous year.

Note2: The amounts are presented in millions of yen and are rounded down to the nearest million.

(2) Financial Position

(Unit: Millions of yen)

| | Total Assets 総資産 | Net Assets 純資産 | Capital Adequacy Ratio 自己資本比率 (Note2) | Net Assets per Share 1 株当たり純資産 |
|--------------------------------|---------------------|-------------------|--|--------------------------------------|
| 1 st Quarter FY2007 | 11,758,356 | 770,249 | 6.1% | ¥520.48 |
| 1 st Quarter FY2006 | 10,914,671 | 708,185 | 6.0% | ¥471.98 |
| (Reference)FY2006 | 11,402,180 | 761,677 | 6.2% | ¥514.61 |

Note1: The amounts are presented in millions of yen and are rounded down to the nearest million.

Note2: Capital adequacy ratio = (Total equity - Subscription rights to shares - Minority interests) / Total assets × 100

2 .Other Information

- (1)There was no material change in the scope of consolidated subsidiaries in the three months ended June 30,2007.
- (2)Simplified accounting method is applied.
- (3)No changes in the accounting methods.

1 . Consolidated Financial Statements (Unaudited) (要約) 四半期連結財務諸表

(1) Consolidated Balance Sheet (Unaudited) (要約) 四半期連結貸借対照表

(Unit: Millions of Yen)

| | 科 目 | 1 st Quarter FY2007(A) | 1 st Quarter FY2006(B) | Increase/(Decrease) (A)-(B) | FY2006 (Reference)(C) | Increase/(Decrease) (A)-(B) |
|---|--------------------|--------------------------------------|--------------------------------------|--------------------------------|--------------------------|--------------------------------|
| ASSETS: | (資産の部) | | | | | |
| Cash and due from banks | 現金預け金 | 663,753 | 276,372 | 387,381 | 383,330 | 280,423 |
| Call loans and bills purchased | コールローン及び買入手形 | 171,076 | 72,021 | 99,055 | 204,354 | (33,278) |
| Receivables under securities borrowing | 債券貸借取引支払保証金 | - | 3,494 | (3,494) | - | - |
| Other debt purchased | 買入金銭債権 | 305,327 | 295,511 | 9,816 | 317,603 | (12,276) |
| Trading assets | 特定取引資産 | 93,539 | 80,546 | 12,993 | 82,437 | 11,102 |
| Securities | 有価証券 | 1,545,449 | 1,267,934 | 277,515 | 1,670,276 | (124,827) |
| Loans and bills discounted | 貸出金 | 8,328,916 | 8,344,459 | (15,543) | 8,115,015 | 213,901 |
| Foreign exchange assets | 外国為替 | 4,930 | 5,927 | (997) | 4,399 | 531 |
| Other assets | その他資産 | 123,191 | 97,136 | 26,055 | 87,671 | 35,520 |
| Premises and equipment | 有形固定資産 | 131,650 | 132,232 | (582) | 132,125 | (475) |
| Intangible fixed assets | 無形固定資産 | 13,653 | 12,442 | 1,211 | 14,239 | (586) |
| Deferred tax assets | 繰延税金資産 | 5,554 | 7,822 | (2,268) | 5,592 | (38) |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 430,632 | 381,992 | 48,640 | 441,010 | (10,378) |
| Allowance for possible loan losses | 貸倒引当金 | (59,318) | (63,223) | 3,905 | (55,876) | (3,442) |
| Total assets | 資産の部合計 | 11,758,356 | 10,914,671 | 843,685 | 11,402,180 | 356,176 |
| LIABILITIES: | (負債の部) | | | | | |
| Deposits | 預金 | 9,762,100 | 9,362,079 | 400,021 | 9,797,327 | (35,227) |
| Negotiable certificates of deposits | 譲渡性預金 | 161,993 | 75,589 | 86,404 | 69,894 | 92,099 |
| Call money and bills sold | コールマネー及び売渡手形 | 397,624 | 204,626 | 192,998 | 132,391 | 265,233 |
| Trading liabilities | 特定取引負債 | 3,371 | 5,125 | (1,754) | 2,669 | 702 |
| Borrowed money | 借入金 | 33,235 | 16,243 | 16,992 | 2,648 | 30,587 |
| Foreign exchange liabilities | 外国為替 | 56 | 39 | 17 | 36 | 20 |
| Bonds and notes | 社債 | 40,000 | 45,000 | (5,000) | 40,000 | - |
| Other liabilities | その他負債 | 134,563 | 92,949 | 41,614 | 125,580 | 8,983 |
| Accrued bonuses to directors and corporate auditors | 役員賞与引当金 | - | - | - | 80 | (80) |
| Liability for employees' retirement benefits | 退職給付引当金 | 48 | 91 | (43) | 53 | (5) |
| Liability for retirement benefits to directors and corporate auditors | 役員退職慰労引当金 | 768 | - | 768 | - | 768 |
| Deferred tax liabilities | 繰延税金負債 | 1,348 | 18 | 1,330 | 6,446 | (5,098) |
| Deferred tax liabilities for land revaluation surplus | 再評価に係る繰延税金負債 | 22,363 | 22,730 | (367) | 22,363 | - |
| Acceptances and guarantees | 支払承諾 | 430,632 | 381,992 | 48,640 | 441,010 | (10,378) |
| Total liabilities | 負債の部合計 | 10,988,107 | 10,206,486 | 781,621 | 10,640,503 | 347,604 |
| NET ASSETS: | (純資産の部) | | | | | |
| Capital stock | 資本金 | 215,505 | 215,221 | 284 | 215,481 | 24 |
| Capital surplus | 資本剰余金 | 177,121 | 176,840 | 281 | 177,097 | 24 |
| Retained earnings | 利益剰余金 | 232,845 | 191,677 | 41,168 | 226,678 | 6,167 |
| Treasury stock | 自己株式 | (247) | (494) | 247 | (205) | (42) |
| Total stockholders' equity | 株主資本合計 | 625,225 | 583,245 | 41,980 | 619,052 | 6,173 |
| Unrealized gains on available-for-sale securities | その他有価証券評価差額金 | 67,448 | 47,483 | 19,965 | 65,457 | 1,991 |
| Deferred gain on derivatives under hedge accounting | 繰延ヘッジ損益 | 31 | (126) | 157 | 8 | 23 |
| Land revaluation surplus | 土地再評価差額金 | 31,972 | 32,507 | (535) | 31,972 | - |
| Foreign currency translation adjustments | 為替換算調整勘定 | - | (0) | 0 | - | - |
| Total valuation and translation adjustments | 評価・換算差額等合計 | 99,452 | 79,863 | 19,589 | 97,437 | 2,015 |
| Minority interests | 少数株主持分 | 45,571 | 45,076 | 495 | 45,187 | 384 |
| Total equity | 純資産の部合計 | 770,249 | 708,185 | 62,064 | 761,677 | 8,572 |
| Total liabilities and net equity | 負債及び純資産の部合計 | 11,758,356 | 10,914,671 | 843,685 | 11,402,180 | 356,176 |

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

(2) Consolidated Statement of Income (*Unaudited*) (要約) 四半期連結損益計算書

(Unit: Millions of Yen)

| | 科 目 | 1 st Quarter FY2007(A) | 1 st Quarter FY2006(B) | Increase/(Decrease) (A)-(B) | FY2006 (Reference) |
|--|------------------|--------------------------------------|--------------------------------------|--------------------------------|-----------------------|
| Ordinary income : | 經常収益 | 69,418 | 57,786 | 11,632 | 260,784 |
| Interest income | 資金運用収益 | 51,581 | 42,284 | 9,297 | 184,117 |
| Of which, interest on loans and discounts | (うち貸出金利息) | 43,356 | 37,395 | 5,961 | 160,238 |
| Of which, interest and dividends on securities | (うち有価証券利息配当金) | 3,717 | 3,112 | 605 | 14,464 |
| Fees and commissions | 役務取引等収益 | 11,950 | 11,252 | 698 | 51,793 |
| Trading profits | 特定取引収益 | 197 | 173 | 24 | 884 |
| Other operating income | その他業務収益 | 2,419 | 3,024 | (605) | 12,487 |
| Other income | その他經常収益 | 3,269 | 1,051 | 2,218 | 11,501 |
| Ordinary expenses : | 經常費用 | 44,782 | 34,145 | 10,637 | 151,973 |
| Interest expenses | 資金調達費用 | 8,713 | 2,107 | 6,606 | 17,047 |
| Of which, interest on deposits | (うち預金利息) | 6,020 | 1,320 | 4,700 | 12,039 |
| Fees and commissions | 役務取引等費用 | 544 | 699 | (155) | 8,683 |
| Trading losses | 特定取引費用 | - | 11 | (11) | 36 |
| Other operating expenses | その他業務費用 | 788 | 312 | 476 | 2,689 |
| General and administrative expenses | 営業経費 | 24,992 | 23,147 | 1,845 | 94,587 |
| Other expenses | その他經常費用 | 9,743 | 7,866 | 1,877 | 28,929 |
| Ordinary profit | 經常利益 | 24,635 | 23,641 | 994 | 108,810 |
| Special gains | 特別利益 | 1,105 | 876 | 229 | 4,899 |
| Special losses | 特別損失 | 764 | 82 | 682 | 1,601 |
| Net income before income taxes | 税金等調整前四半期(当期)純利益 | 24,976 | 24,435 | 541 | 112,109 |
| Income taxes-current | 法人税、住民税及び事業税 | 15,764 | 6,065 | 9,699 | 39,686 |
| Income taxes-deferred | 法人税等調整額 | (6,430) | 3,343 | (9,773) | 4,574 |
| Minority interests in net income | 少数株主利益 | 425 | 589 | (164) | 1,558 |
| Net income | 四半期(当期)純利益 | 15,216 | 14,437 | 779 | 66,289 |

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

(3) Consolidated Statements of Changes in Net Assets (Unaudited) (要約) 四半期連結株主資本等変動計算書

(Unit: Millions of Yen)

| | | Stockholders' equity 株主資本 | | | | | Total stockholders' equity 株主資本合計 |
|--|-------------------------|---------------------------|-----------------------|-------------------------|---------------------|---------|-----------------------------------|
| | | Capital stock 資本金 | Capital surplus 資本剰余金 | Retained earnings 利益剰余金 | Treasury stock 自己株式 | | |
| Balance, March 31, 2007 | 平成19年3月31日残高 | 215,481 | 177,097 | 226,678 | (205) | 619,052 | |
| Changes in the three months | 当四半期中の変動額 | | | | | | |
| Issuance of new shares | 新株の発行 | 23 | 23 | | | 47 | |
| Cash dividends | 剰余金の配当 | | | (9,049) | | (9,049) | |
| Net income | 四半期純利益 | | | 15,216 | | 15,216 | |
| Repurchase of treasury stock | 自己株式の取得 | | | | (45) | (45) | |
| Disposal of treasury stock | 自己株式の処分 | | 0 | | 3 | 3 | |
| Net changes of items other than stockholders' equity | 株主資本以外の項目の当四半期中の変動額(純額) | | | | | | |
| Total changes in the three months | 当四半期中の変動額合計 | 23 | 23 | 6,167 | (41) | 6,173 | |
| Balance as of June 30, 2007 | 平成19年6月30日残高 | 215,505 | 177,121 | 232,845 | (247) | 625,225 | |

(Unit: Millions of Yen)

| | | Valuation and translation adjustments 評価・換算差額等 | | | | | Minority Interests 少数株主持分 | Total net assets 純資産合計 |
|--|-------------------------|--|---|-----------------------------------|---|--|---------------------------|------------------------|
| | | Net unrealized gains on available - for - sale securities その他有価証券評価差額金 | Deferred gain on derivatives under hedge accounting 繰延ヘッジ損益 | Land revaluation surplus 土地再評価差額金 | Foreign currency translation adjustments 為替換算調整勘定 | Total valuation and translation adjustments 評価・換算差額等合計 | | |
| Balance, March 31, 2007 | 平成19年3月31日残高 | 65,457 | 8 | 31,972 | - | 97,437 | 45,187 | 761,677 |
| Changes in the three months | 当四半期中の変動額 | | | | | | | |
| Issuance of new shares | 新株の発行 | | | | | | | 47 |
| Cash dividends | 剰余金の配当 | | | | | | | (9,049) |
| Net income | 四半期純利益 | | | | | | | 15,216 |
| Repurchase of treasury stock | 自己株式の取得 | | | | | | | (45) |
| Disposal of treasury stock | 自己株式の処分 | | | | | | | 3 |
| Net changes of items other than stockholders' equity | 株主資本以外の項目の当四半期中の変動額(純額) | 1,991 | 22 | - | - | 2,014 | 384 | 2,398 |
| Total changes in the three months | 当四半期中の変動額合計 | 1,991 | 22 | - | - | 2,014 | 384 | 8,571 |
| Balance, June 30, 2007 | 平成19年6月30日残高 | 67,448 | 31 | 31,972 | - | 99,452 | 45,571 | 770,249 |

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

(Unit: Millions of Yen)

| | | Stockholders' equity 株主資本 | | | | |
|--|-------------------------|---------------------------|--------------------------|-------------------------------|------------------------|--|
| | | Capital stock 資本金 | Capital surplus 資本剰余金 | Retained earnings 利益剰余金 | Treasury stock 自己株式 | Total stockholders' equity 株主資本合計 |
| Balance, March 31, 2006 | 平成18年3月31日残高 | 215,179 | 176,798 | 189,923 | (471) | 581,429 |
| Changes in the three months | 当四半期中の変動額 | | | | | |
| Issuance of new shares | 新株の発行 | 42 | 42 | | | 84 |
| Cash dividends | 剰余金の配当 | | | (12,643) | | (12,643) |
| Bonus for directors and corporate auditors | 役員賞与 | | | (48) | | (48) |
| Net income | 四半期純利益 | | | 14,437 | | 14,437 |
| Repurchase of treasury stock | 自己株式の取得 | | | | (24) | (24) |
| Disposal of treasury stock | 自己株式の処分 | | (0) | | 1 | 1 |
| Reversal of land revaluation excess | 土地再評価差額金の取崩 | | | 8 | | 8 |
| Net changes of items other than stockholders' equity | 株主資本以外の項目の当四半期中の変動額(純額) | | | | | |
| Total changes in the three months | 当四半期中の変動額合計 | 42 | 42 | 1,753 | (22) | 1,815 |
| Balance, June 30, 2006 | 平成18年6月30日残高 | 215,221 | 176,840 | 191,677 | (494) | 583,245 |

(Unit: Millions of Yen)

| | | Valuation and translation adjustments 評価・換算差額等 | | | | | Minority Interests 少数株主持分 | Total net assets 純資産合計 |
|--|-------------------------|---|---|--|---|--|---------------------------------|------------------------------|
| | | Net unrealized gains on available - for - sale securities その他有価証 券評価差額金 | Deferred gain on derivatives under hedge accounting 繰延ヘッジ 損益 | Land revaluation surplus 土地再評 価差額金 | Foreign currency translation adjustments 為替換算 調整勘定 | Total valuation and translation adjustments 評価・換算 差額等合計 | | |
| Balance, March 31, 2006 | 平成18年3月31日残高 | 66,396 | - | 32,516 | (0) | 98,912 | 44,557 | 724,899 |
| Changes in the three months | 当四半期中の変動額 | | | | | | | |
| Issuance of new shares | 新株の発行 | | | | | | | 84 |
| Cash dividends | 剰余金の配当 | | | | | | | (12,643) |
| Bonus for directors and corporate auditors | 役員賞与 | | | | | | | (48) |
| Net income | 四半期純利益 | | | | | | | 14,437 |
| Repurchase of treasury stock | 自己株式の取得 | | | | | | | (24) |
| Disposal of treasury stock | 自己株式の処分 | | | | | | | 1 |
| Reversal of land revaluation excess | 土地再評価差額金の取崩 | | | | | | | 8 |
| Net changes of items other than stockholders' equity | 株主資本以外の項目の当四半期中の変動額(純額) | (18,913) | (126) | (8) | (0) | (19,048) | 519 | (18,529) |
| Total changes in the three months | 当四半期中の変動額合計 | (18,913) | (126) | (8) | (0) | (19,048) | 519 | (16,714) |
| Balance, June 30, 2006 | 平成18年6月30日残高 | 47,483 | (126) | 32,507 | (0) | 79,863 | 45,076 | 708,185 |

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

Financial Information for the 1st Quarter of the Fiscal Year ending March 31, 2008 (Unaudited)

1 . Operating Result (Non-consolidated)

(Unit: Billions of Yen)

| | 1 st Quarter FY2007 (3months) (A) | | Increase/(Decrease) (A) - (B) | 1 st Quarter FY2006 (3months) (B) | | Anticipation FY2007 (6months) |
|---|--|-------|----------------------------------|--|--|-------------------------------------|
| | | | | | | |
| Gross operating income | 53.9 | 2.4 | | 51.5 | | 109.0 |
| Gross operating income from domestic operations | 53.2 | 2.5 | | 50.7 | | 107.3 |
| Interest income | 42.2 | 2.4 | | 39.8 | | 88.4 |
| Fees and commissions | 9.6 | 0.8 | | 8.8 | | 17.8 |
| Trading profits | 0.1 | 0.0 | | 0.1 | | |
| Other operating income | 1.1 | (0.8) | | 1.9 | | 0.7 |
| Gross operating income from international operations | 0.7 | 0.0 | | 0.7 | | 1.7 |
| Expenses | 23.5 | 1.7 | | 21.8 | | 48.0 |
| Of which, personnel | 9.0 | 1.3 | | 7.7 | | |
| Of which, facilities | 12.9 | 0.4 | | 12.5 | | |
| Core net business profit | 30.3 | 0.6 | | 29.7 | | 61.0 |
| Transfer to general allowance for possible loan losses | (0.0) | (0.6) | | 0.6 | | |
| Net business profit (after transfer to general allowance for possible loan losses) | 30.4 | 1.4 | | 29.0 | | |
| Extraordinary profits and losses | (6.1) | 0.2 | | (6.3) | | |
| Of which, disposal of bad debts | 7.2 | 2.2 | | 5.0 | | |
| (Reference) Credit costs | 7.1 | 1.4 | | 5.7 | | 9.0 |
| Of which, gains or losses on securities | 2.0 | 2.1 | | (0.1) | | |
| Of which, losses on devaluation of securities | 0.5 | 0.4 | | 0.1 | | |
| Ordinary profit | 24.3 | 1.7 | | 22.6 | | 52.0 |
| Special gains and losses | (0.0) | (0.4) | | 0.4 | | |
| Total income taxes | 9.1 | 0.1 | | 9.0 | | |
| Net income | 15.0 | 0.9 | | 14.1 | | 32.0 |
| Real credit costs (Note) | 6.4 | 1.3 | | 5.1 | | |

(Note) Credit costs = disposal of bad debts (Including transfer to allowance for possible loan losses) - Recovery of claims previously charged-off (Special gains and losses)

2 . Transition of problem claims disclosed under the Financial Revitalization Law (Non-consolidated)

(Unit: Billions of Yen)

| | | June 30, 2007 | March 31, 2007 |
|---|--|---------------|----------------|
| | Unrecoverable or valueless claims | 23.6 | 19.1 |
| | Doubtful claims | 139.4 | 132.6 |
| | Claims in need of special caution | 51.4 | 53.7 |
| Sub-total (bad debts) A | | 214.4 | 205.5 |
| | Claims in need of caution (excluding loan in need of special caution) | 789.2 | 792.1 |
| | Claims to normal borrowers (excluding in need of caution) | 7,703.6 | 7,492.3 |
| Sub-total (normal claims) | | 8,492.8 | 8,284.5 |
| Total claims (credit exposures) B | | 8,707.3 | 8,490.0 |
| Percentage of claims in need of special caution or below A / B | | 2.4% | 2.4% |

3 . Capital Adequacy Ratio

To be released as soon as the calculation is done.

4 . Gains or Losses on valuation of marketable securities (Non-consolidated)

(Unit: Billions of Yen)

| | June 30, 2007 | | March 31, 2007 | |
|-------------------------------|---------------|---|----------------|---|
| | Fair Value | Gains or Losses unrealized on Valuation | Fair Value | Gains or Losses unrealized on Valuation |
| Available-for-sale securities | 1,419.2 | 107.5 | 1,564.5 | 104.1 |
| Equity securities | 267.1 | 117.1 | 264.7 | 110.6 |
| Debt securities | 833.0 | (8.7) | 967.2 | (5.4) |
| Others | 319.0 | (0.7) | 332.5 | (1.0) |

(Unit: Billions of Yen)

| | June 30, 2007 | | March 31, 2007 | |
|-----------------------------|---------------|---|----------------|---|
| | Book Value | Gains or Losses unrealized on Valuation | Book Value | Gains or Losses unrealized on Valuation |
| Held-to-maturity securities | 77.3 | (1.4) | 71.3 | (0.3) |

5 . Derivative transactions (Non-consolidated)

(1) Interest Rate related transaction

(Unit: Billions of Yen)

| | Transaction Type | June 30, 2007 | | | March 31, 2007 | | |
|--------|---------------------|-----------------|------------|--------------------------------|-----------------|------------|--------------------------------|
| | | Contract Amount | Fair Value | Gains or losses from Valuation | Contract Amount | Fair Value | Gains or losses from Valuation |
| Market | Futures | 0.7 | 0.0 | 0.0 | - | - | - |
| OTC | Interest rate swaps | 4,953.8 | 4.1 | 4.1 | 4,915.2 | 2.9 | 3.2 |
| | Others | 102.7 | (0.5) | 1.4 | 106.5 | (0.4) | 1.6 |
| Total | | | | 5.5 | | | 4.8 |

(2) Currency related transactions

(Unit: Billions of Yen)

| | Transaction Type | June 30, 2007 | | | March 31, 2007 | | |
|-------|------------------|-----------------|------------|--------------------------------|-----------------|------------|--------------------------------|
| | | Contract Amount | Fair Value | Gains or losses from Valuation | Contract Amount | Fair Value | Gains or losses from Valuation |
| OTC | Currency swaps | 307.2 | 1.3 | 1.3 | 293.0 | 1.3 | 1.3 |
| | Forward contract | 527.2 | (0.0) | (0.0) | 377.7 | (0.0) | (0.0) |
| | Currency options | 23.3 | 0.0 | 0.1 | 52.3 | 0.0 | 0.2 |
| Total | | | | 1.4 | | | 1.5 |

(3) Stocks related transactions

Not Applicable

(4) Bonds related transactions

(Unit: Billions of Yen)

| | Transaction Type | June 30, 2007 | | | March 31, 2007 | | |
|--------|------------------|-----------------|------------|--------------------------------|-----------------|------------|--------------------------------|
| | | Contract Amount | Fair Value | Gains or losses from Valuation | Contract Amount | Fair Value | Gains or losses from Valuation |
| Market | Bond futures | 3.4 | 0.0 | 0.0 | 8.5 | (0.0) | (0.0) |
| OTC | Bond OTC option | 5.0 | 0.0 | (0.0) | - | - | - |
| Total | | | | 0.0 | | | (0.0) |

(5) Commodity related transactions

Not Applicable

(6) Credit derivative transactions

Not Applicable

6 . Domestic deposits excluding deposits in offshore market account (Non-consolidated)

(Unit: Billions of Yen)

| | June 30, 2007 (A) | Increase/(Decrease) | | June 30, 2006 (B) | March 31, 2007 (C) |
|------------------------------|----------------------|---------------------|-----------|----------------------|-----------------------|
| | | (A) - (B) | (A) - (C) | | |
| Individual | 7,544.2 | 282.1 | 218.4 | 7,262.1 | 7,325.8 |
| Of which, liquidity deposits | 4,697.6 | 175.1 | 155.4 | 4,522.5 | 4,542.2 |
| Of which, term deposits | 2,812.6 | 116.5 | 64.6 | 2,696.1 | 2,748.0 |
| Corporate | 1,915.7 | 95.2 | 7.1 | 1,820.5 | 1,908.6 |
| Local Public | 233.3 | 55.3 | (262.7) | 178.0 | 496.0 |
| Financial institutions | 91.3 | (19.6) | (5.1) | 110.9 | 96.4 |
| Total | 9,784.6 | 413.0 | (42.4) | 9,371.6 | 9,827.0 |

7 . Non-deposit products for individuals (Non-consolidated)

(Unit: Billions of Yen)

| | June 30, 2007 (A) | Increase/(Decrease) | | June 30, 2006 (B) | March 31, 2007 (C) |
|---|----------------------|---------------------|-----------|----------------------|-----------------------|
| | | (A) - (B) | (A) - (C) | | |
| Total balance of non-deposit products for individuals | 1,406.9 | 233.4 | 64.5 | 1,173.5 | 1,342.4 |
| Investment trusts | 489.9 | 113.7 | 39.7 | 376.2 | 450.2 |
| Annuity insurance | 339.1 | 107.8 | 25.9 | 231.3 | 313.2 |
| Foreign currency deposits | 31.9 | (8.9) | (1.5) | 40.8 | 33.4 |
| Public bonds | 545.9 | 20.9 | 0.3 | 525.0 | 545.6 |
| Individual deposits (deposits in yen) | 7,512.2 | 290.9 | 219.9 | 7,221.3 | 7,292.3 |
| Total individual deposit assets | 8,919.2 | 524.4 | 284.4 | 8,394.8 | 8,634.8 |

8 . Domestic loans and bills discounted excluding loans and bills discounted in offshore market account (Non-consolidated)

(Unit: Billions of Yen)

| | June 30, 2007 (A) | Increase/(Decrease) | | June 30, 2006 (B) | March 31, 2007 (C) |
|--|----------------------|---------------------|-----------|----------------------|-----------------------|
| | | (A) - (B) | (A) - (C) | | |
| Loans | 8,327.9 | (15.2) | 213.5 | 8,343.1 | 8,114.4 |
| Of which, loans to small and medium-sized businesses, etc. | 6,700.0 | 207.9 | 72.9 | 6,492.1 | 6,627.1 |
| Loans to small and medium-sized businesses | 3,180.2 | 30.7 | (4.6) | 3,149.5 | 3,184.8 |
| Individuals | 3,519.8 | 177.2 | 77.5 | 3,342.6 | 3,442.3 |
| Of which, residential loans | 3,188.7 | 168.3 | 80.7 | 3,020.4 | 3,108.0 |