

Summary of Financial Results for the 3rd Quarter of the Fiscal Year ending March 31, 2007(Consolidated)

平成 19 年 3 月期 第 3 四半期財務・業績の概況 (連結)

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. Accounting Policy

- (1)Simplified accounting method is applied.
(2)No changes in accounting methods.
(3)Changes in scope of consolidation and application of the equity method.
Consolidation: (Newly consolidated) 0, (Excluded) 1 Equity method: (Newly consolidated) 0, (Excluded) 0

2. Financial Results (for the 3Quarters ended December 31,2006)

(1)Income Status

(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
For the 3Quarters ended Dec.31,2006	186,688 (6.7%)	73,679(4.9%)	44,961(4.2%)
For the 3Quarters ended Dec.31,2005	174,843(6.4%)	70,174(7.1%)	43,115(8.7%)
(Reference)FY2005	246,043	102,769	60,852

	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
For the 3Quarters ended Dec.31,2006	¥ 32.11	¥ 32.02
For the 3Quarters ended Dec.31,2005	¥ 30.59	¥ 30.53
(Reference)FY2005	¥ 43.18	¥ 43.08

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 純資本	Net Assets Ratio 自己資本比率	Net Assets per Share 1 株当たり純資産
For the 3Quarters ended Dec.31,2006	11,076,003	729,232	6.1%	¥ 491.25
For the 3Quarters ended Dec.31,2005	10,611,137	660,260	6.2%	¥ 470.11
(Reference)FY2005	10,802,190	680,342	6.2%	¥ 484.27

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

Note2:Net assets ratio = (Net assets as of period-end - Stock acquisition rights as of period-end - Minority interests as of period-end)/Total assets as of period-end

3. Earnings Forecast (for the fiscal year ending March 31,2007)

Earnings forecast shown below that was announced on November 20, 2006 remains unchanged.

1 . Consolidated Balance Sheet (Unaudited)

1 . 四半期連結貸借対照表

(Unit:Millions of yen)

		For the 3Quarters ended Dec.31,2006(A)	For the 3Quarters ended Dec.31,2005(B)	Increase/(Decrease) (A)-(B)	FY2005 (Reference)(C)	Increase/(Decrease) (A)-(C)
ASSETS:	(資産の部)					
Cash and due from banks	現金預け金	313,860	307,631	6,229	305,844	8,016
Call loans and bills purchased	コールローン及び買入手形	80,068	37,146	42,922	19,900	60,168
Receivables under securities borrowing transactions	債券貸借取引支払保証金	-	2,965	(2,965)	-	-
Monetary debts purchased	買入金銭債権	294,855	259,292	35,563	304,277	(9,422)
Trading assets	特定取引資産	90,726	81,933	8,793	28,386	62,340
Securities	有価証券	1,418,052	1,356,667	61,385	1,363,469	54,583
Loans and bills discounted	貸出金	8,319,486	8,058,225	261,261	8,125,307	194,179
Foreign exchanges assets	外国為替	4,857	6,928	(2,071)	5,324	(467)
Other assets	その他資産	97,216	91,467	5,749	172,023	(74,807)
Premises and equipment	不動産	-	137,687	-	139,400	-
Tangible fixed assets	有形固定資産	132,127	-	-	-	-
Intangible fixed assets	無形固定資産	13,394	-	-	-	-
Deferred tax assets	繰延税金資産	5,107	11,533	(6,426)	5,597	(490)
Goodwill	連結調整勘定	-	880	-	822	-
Customers' liabilities for acceptances and guarantees	支払承諾見返	363,661	320,960	42,701	394,032	(30,371)
Allowance for possible loan losses	貸倒引当金	(57,411)	(62,183)	4,772	(62,194)	4,783
Total assets	資産の部合計	11,076,003	10,611,137	464,866	10,802,190	273,813
LIABILITIES :	(負債の部)					
Deposits	預金	9,477,737	9,256,938	220,799	9,408,379	69,358
Negotiable certificates of deposit	譲渡性預金	91,393	154,440	(63,047)	41,661	49,732
Call money and bills sold	コールマネー及び売渡手形	245,089	15,044	230,045	293	244,796
Trading liabilities	特定取引負債	3,173	2,104	1,069	5,124	(1,951)
Borrowed money	借入金	3,648	32,380	(28,732)	17,359	(13,711)
Foreign exchange liabilities	外国為替	591	150	441	99	492
Bonds and notes	社債	40,000	65,000	(25,000)	65,000	(25,000)
Other liabilities	その他負債	97,911	76,719	21,192	115,037	(17,126)
Liability for employees' retirement benefits	退職給付引当金	54	85	(31)	88	(34)
Deferred tax liabilities	繰延税金負債	780	-	780	7,478	(6,698)
Deferred tax liabilities for land revaluation surplus	再評価に係る繰延税金負債	22,730	22,736	(6)	22,736	(6)
Acceptances and guarantees	支払承諾	363,661	320,960	42,701	394,032	(30,371)
Total liabilities	負債の部合計	10,346,771	9,946,561	400,210	10,077,290	269,481

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

(Unit:Millions of yen)

		For the 3Quarters ended Dec.31,2006(A)	For the 3Quarters ended Dec.31,2005(B)	Increase/(Decrease) (A)-(B)	FY2005 (Reference)(C)	Increase/(Decrease) (A)-(C)
MINORITY INTERESTS:	(少数株主持分)					
Minority interests	少数株主持分	-	4,315	-	44,557	-
STOCKHOLDERS' EQUITY:	(資本の部)					
Capital stock	資本金	-	215,090	-	215,179	-
Capital surplus	資本剰余金	-	176,709	-	176,798	-
Retained earning	利益剰余金	-	174,891	-	189,923	-
Land revaluation surplus	土地再評価差額金	-	32,516	-	32,516	-
Net unrealized gain on available-for-sale securities	その他有価証券評価差額金	-	64,195	-	66,396	-
Foreign currency translation adjustments	為替換算調整勘定	-	(0)	-	(0)	-
Treasury stock	自己株式	-	(3,142)	-	(471)	-
Total stockholders' equity	資本の部合計	-	660,260	-	680,342	-
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	-	10,611,137	-	10,802,190	-
NET ASSETS:	(純資産の部)					
Capital stock	資本金	215,349	-	-	-	-
Capital surplus	資本剰余金	176,968	-	-	-	-
Retained earning	利益剰余金	217,306	-	-	-	-
Treasury stock	自己株式	(12,624)	-	-	-	-
Total stockholders' equity	株主資本合計	596,998	-	-	-	-
Net unrealized gain on available-for-sale securities	その他有価証券評価差額金	54,263	-	-	-	-
Net deferred losses on hedging instruments	繰延ヘッジ損益	(28)	-	-	-	-
Land revaluation surplus	土地再評価差額金	32,507	-	-	-	-
Total valuation and translation adjustments	評価・換算差額等合計	86,742	-	-	-	-
Minority interests	少数株主持分	45,490	-	-	-	-
Total net assets	純資産の部合計	729,232	-	-	-	-
Total liabilities and net assets	負債及び純資産の部合計	11,076,003	-	-	-	-

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

2 . Consolidated Statement of Income(Unaudited)

2 . 四半期連結損益計算書

(Unit:Millions of yen)

		For the 3Quarters ended Dec.31,2006(A)	For the 3Quarters ended Dec.31,2005(B)	Increase/(Decrease) (A)-(B)	FY2005 (Reference)
Ordinary income :	経常収益	186,688	174,843	11,845	246,043
Interest income:	資金運用収益	133,706	127,853	5,853	173,324
Of which, interest on loans and discounts	(うち貸出金利息)	117,731	113,834	3,897	151,048
Of which, interest and dividends on securities	(うち有価証券利息配当金)	9,599	9,841	(242)	16,024
Fees and commissions	役務取引等収益	35,730	35,441	289	51,398
Trading profits	特定取引収益	621	279	342	385
Other operating income	その他業務収益	6,819	8,173	(1,354)	15,257
Other income	その他経常収益	9,810	3,094	6,716	5,678
Ordinary expenses :	経常費用	113,009	104,668	8,341	143,274
Interest expenses:	資金調達費用	11,181	5,034	6,147	6,865
Of which, interest on deposits	(うち預金利息)	7,580	2,938	4,642	4,220
Fees and commissions	役務取引等費用	5,949	5,061	888	7,672
Trading losses	特定取引費用	42	-	42	-
Other operating expenses	その他業務費用	1,265	5,435	(4,170)	9,709
General and administrative expenses	営業経費	70,409	67,445	2,964	90,791
Other expenses	その他経常費用	24,159	21,690	2,469	28,235
Ordinary profit	経常利益	73,679	70,174	3,505	102,769
Special gains	特別利益	3,303	3,196	107	4,937
Special losses	特別損失	474	322	152	557
Income before income taxes and minority interests	税金等調整前四半期(当期) 純利益	76,508	73,048	3,460	107,148
Income taxes-current	法人税、住民税及び事業税	28,204	17,999	10,205	22,246
Income taxes-deferred	法人税等調整額	2,050	11,229	(9,179)	23,140
Minority interests	少数株主利益	1,292	703	589	909
Net income	四半期(当期)純利益	44,961	43,115	1,846	60,852

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

3 . Consolidated Statement of Stockholders' Equity(Unaudited)

3 . 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				
		Capital stock 資本金	Capital surplus 資本剰余金	Retained earning 利益剰余金	Treasury stock 自己株主	Total stockholders' equity 株主資本合計
Balance as of March 31,2006	前連結会計年度末残高	215,179	176,798	189,923	(471)	581,429
Changes during the period	当四半期中の変動額					
Issuance of new shares	新株の発行	170	169			339
Cash dividends	剰余金の配当			(17,538)		(17,538)
Bonus for directors and corporate auditors	役員賞与			(48)		(48)
Net income	四半期純利益			44,961		44,961
Repurchase of treasury shares	自己株式の取得				(12,164)	(12,164)
Disposal of treasury shares	自己株式の処分		(0)		10	10
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 during the period	当四半期中の変動額合計	170	169	27,382	(12,153)	15,569
Balance as of December 31,2006	当四半期末残高	215,349	176,968	217,306	(12,624)	596,998

(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 gain on available- for-sale securities その他有価証券 評価差額金	Net deferred loss on hedging instruments 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 as of March 31,2006	前連結会計年度末残高	66,396	-	32,516	(0)	98,912	44,557	724,899
Changes during the period	当四半期中の変動額							
Issuance of new shares	新株の発行							339
Cash dividends	剰余金の配当							(17,538)
Bonus for directors and corporate auditors	役員賞与							(48)
Net income	四半期純利益							44,961
Repurchase of treasury shares	自己株式の取得							(12,164)
Disposal of treasury shares	自己株式の処分							10
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)	(12,133)	(28)	(8)	0	(12,170)	933	(11,236)
Total Changes during the period	当四半期中の変動額合計	(12,133)	(28)	(8)	0	(12,170)	933	4,332
Balance as of December 31,2006	当四半期末残高	54,263	(28)	32,507	-	86,742	45,490	729,232

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

Financial Information for the 3rd Quarter of the Fiscal Year ending March 31, 2007 (Unaudited)**四半期情報の開示について****1. Income status (Non-consolidated)**

(Unit: Billion of yen)

		For the 3Quarters ended Dec.31,2006 (9months)(A)	Increase/(Decrease)	For the 3Quarters ended Dec.31,2005 (9months)(B)	Anticipation FY2006 (12months)
			(A)-(B)		
Gross operating income	業務粗利益	151.6	0.8	150.8	214.5
Gross operating income from domestic operations	国内業務部門利益	149.4	1.6	147.8	211.1
Interest income	資金利益	121.3	0.2	121.1	167.4
Fees and commissions	役務取引等利益	24.5	(0.8)	25.3	37.1
Trading profits	特定取引利益	0.6	0.4	0.2	
Other operating income	その他業務利益	2.9	1.8	1.1	
Gross operating income from international operations	国際業務部門利益(外貨建部門)	2.2	(0.8)	3.0	3.4
Expenses	経費	66.9	2.8	64.1	89.5
Of which, personnel	うち人件費	24.1	1.7	22.4	
Of which, facilities	うち物件費	38.0	0.9	37.1	
Net business profit (before transfer to general allowance for possible loan losses)	業務純益 (一般貸倒引当金繰入前)	84.7	(1.9)	86.6	125.0
Transfer to general allowance for possible loan losses	一般貸倒引当金繰入	(0)	2.0	(2.0)	
Net business profit (after transfer to general allowance for possible loan losses)	業務純益 (一般貸倒引当金繰入後)	84.8	(3.9)	88.7	
Extraordinary profits and losses	臨時損益	(13.1)	6.4	(19.5)	
Of which, disposal of bad debts	うち不良債権処理額	17.9	(0.4)	18.3	
(Reference) Credit costs (Note)	(参考) 与信費用(注)	17.8	1.5	16.3	18.0
Of which, gains and losses on stocks	うち株式関係損益	6.7	7.1	(0.4)	
Of which, losses on devaluation of stocks	うち株式等償却	0.4	(0.2)	0.6	
Ordinary profit	経常利益	71.6	2.5	69.1	108.0
Special gains and losses	特別損益	1.7	(0.2)	1.9	
Income taxes	法人税等(法人税等調整額を含む)	28.8	0.2	28.6	
Net income	四半期(当期)純利益	44.5	2.1	42.4	65.0

Note1: Credit costs = Disposal of bad debts + Transfer to general allowance for possible loan losses - Reversal of allowance for possible loan losses (special gains)

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

4. Claims disclosed under the Financial Reconstruction Law (Non-consolidated)

4. 「金融再生法ベースのカテゴリによる開示」(単体)

(Unit: Billions of yen, %)

	December 31, 2006	September 30, 2006
Unrecoverable or valueless claims 破産更生債権及びこれらに準ずる債権	22.5	22.5
Doubtful claims 危険債権	142.1	140.7
Claims in need of special caution 要管理債権	49.3	49.1
Total problem claims 要管理債権以下 計 A	214.1	212.3
Claims in need of caution (excluding loan in need of special caution) 要管理債権以外の要注意先債権	777.8	763.4
Claims to normal borrowers (excluding in need of caution) 正常先債権	7,463.0	7,290.3
Total normal claims 正常債権 計	8,240.8	8,053.7
Total claims 合計 B	8,455.0	8,266.1
Percentage of claims in need of special caution or below 要管理債権以下の割合 A/B	2.5	2.5

5. Capital ratio (based on domestic standards)

5. 自己資本比率 (国内基準)

	March 31, 2007 (Forecast)	September 30, 2006 (Actual)
Capital adequacy ratio (consolidated) 連結自己資本比率	Low to mid 10%	10.45%
Tier capital ratio(consolidated) 連結 Tier 比率	Approximately 9%	9.09%

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

6. 時価のある有価証券の評価差額 (単体)

(Unit: Billions yen)

	December 31, 2006		September 30, 2006	
	Fair Value 時価	Gains or Losses unrealized on Valuation 評価差額	Fair Value 時価	Gains or Losses unrealized on Valuation 評価差額
Available-for-sale securities その他有価証券	1,320.0	90.7	1,226.8	83.6
Equity securities 株式	250.1	98.3	240.8	90.9
Debt securities 債券	738.5	(6.5)	666.6	(5.2)
Others その他	331.3	(1.0)	319.3	(1.9)

(Unit: Billions of yen)

	December 31, 2006		September 30, 2006	
	Book Value 帳簿価額	Gains or Losses unrealized on Valuation 含み損益	Book Value 帳簿価額	Gains or Losses unrealized on Valuation 含み損益
Held-to-maturity securities 満期保有目的の債券	71.4	(0.6)	56.4	(0.8)

7. Derivative transactions (Non-consolidated)

7. デリバティブ取引 (単体)

(1) Interest Rate related transaction

(1) 金利関連取引

(Unit: Billions of yen)

	Transaction Type 種類	December 31, 2006		
		Contract Amount 契約額等	Fair Value 時価	Gains or losses from Valuation 評価損益
Market 取引所	Futures 金利先物	5.6	(0.0)	(0.0)
OTC 店頭	Interest rate swaps 金利スワップ	4,905.2	3.4	3.7
	Others その他	109.1	(0.5)	1.4
Total 合計				5.2

September 30, 2006		
Contract Amount 契約額等	Fair Value 時価	Gains or losses from Valuation 評価損益
4.9	0.0	0.0
4,637.5	3.3	3.6
115.6	(0.5)	1.5
		5.1

(2) Currency related transactions

(2) 通貨関連取引

(Unit: Billions of yen)

	Transaction Type 種類	December 31, 2006		
		Contract Amount 契約額等	Fair Value 時価	Gains or Losses from valuation 評価損益
OTC 店頭	Currency swaps 通貨スワップ	286.9	1.0	1.0
	Forward contract 為替予約	246.0	0.0	0.0
	Currency options 通貨オプション	31.0	0.0	0.1
Total 合計				1.2

September 30, 2006		
Contract Amount 契約額等	Fair Value 時価	Gains or Losses from valuation 評価損益
316.5	0.7	0.7
120.3	0.0	0.0
48.2	0.0	0.1
		0.9

(3) Stocks related transactions

(3) 株式関連取引

Not Applicable

(4) Bonds related transactions

(4) 債券関連取引

(Unit: Billions of yen)

	Transaction Type 種類	December 31, 2006		
		Contract Amount 契約額等	Fair Value 時価	Gains or losses from valuation 評価損益
Market 取引所	Bond futures 債券先物	3.6	0.0	0.0
OTC 店頭	Bond OTC option 債券店頭オプション	30.0	0.2	0.0
Total 合計				0.0

September 30, 2006		
Contract Amount 契約額等	Fair Value 時価	Gains or losses from valuation 評価損益
2.4	(0.0)	(0.0)
-	-	-
		(0.0)

(5) Commodity related transactions

(5) 商品関連取引

Not Applicable

(6) Credit derivative transactions

(6) クレジットデリバティブ取引

Not Applicable

8. Domestic deposits (Non-consolidated)

8. 国内預金の状況 (単体)

(Unit: Billions of yen)

	December 31, 2006 (A)			December 31, 2005 (B)	September 30, 2006 (C)
		Increase/(Decrease)(A) - (B)	Increase/(Decrease)(A) - (C)		
Deposits (individuals) 国内個人預金	7,401.9	168.9	223.3	7,233.0	7,178.6
Of which, liquidity deposit うち流動性預金	4,618.5	176.6	200.6	4,441.9	4,417.9
Of which, term deposit うち定期性預金	2,743.3	(3.0)	25.3	2,746.3	2,718.0
Deposits(corporation) 国内法人預金	1,806.5	41.0	20.8	1,765.5	1,785.7
Deposits(others) 国内その他預金	278.1	14.0	(55.5)	264.1	333.6
Total 国内預金合計	9,486.6	223.9	188.7	9,262.7	9,297.9

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

9. 個人向け投資型商品の状況 (単体)

(Unit: Billions of yen)

	December 31, 2006 (A)			December 31, 2005 (B)	September 30, 2006 (C)
		Increase/(Decrease)(A) - (B)	Increase/(Decrease)(A) - (C)		
Total balance of non-deposit products for individuals 個人向け投資型商品残高合計	1,300.0	189.3	58.5	1,110.7	1,241.5
Investment trusts 投資信託残高	437.5	62.7	35.5	374.8	402.0
Annuity insurance 年金保険残高	285.7	96.0	23.6	189.7	262.1
Foreign currency deposits 外貨預金残高	37.3	(4.7)	(2.3)	42.0	39.6
Public bond 公共債残高	539.3	35.2	1.7	504.1	537.6
Individual deposits (deposits in yen) 個人預金 (円貨預金)	7,364.6	173.6	225.7	7,191.0	7,138.9
Total individual deposit assets 個人向け預り資産合計	8,664.7	362.9	284.2	8,301.8	8,380.5

10. Domestic loans and bills discounted (Non-consolidated)

10. 国内貸出金の状況 (単体)

(Unit: Billions of yen)

	December 31, 2006 (A)			December 31, 2005 (B)	September 30, 2006 (C)
		Increase/(Decrease)(A) - (B)	Increase/(Decrease)(A) - (C)		
Loans 国内貸出金	8,319.1	261.0	186.0	8,058.1	8,133.1
Of which, loans to small and medium-sized businesses, etc. うち中小企業等貸出	6,660.6	231.8	145.9	6,428.8	6,514.7
Loans to small and medium-sized businesses 中小企業貸出	3,226.5	150.6	92.7	3,075.9	3,133.8
Individuals 個人貸出	3,434.0	81.1	53.2	3,352.9	3,380.8
Of which, residential loans うち住宅系ローン	3,109.3	67.7	55.9	3,041.6	3,053.4