



Bank of Yokohama

# ***Information Meeting***

***~ Appendix ~***

**May 23, 2011**

**The Bank of Yokohama, Ltd.**

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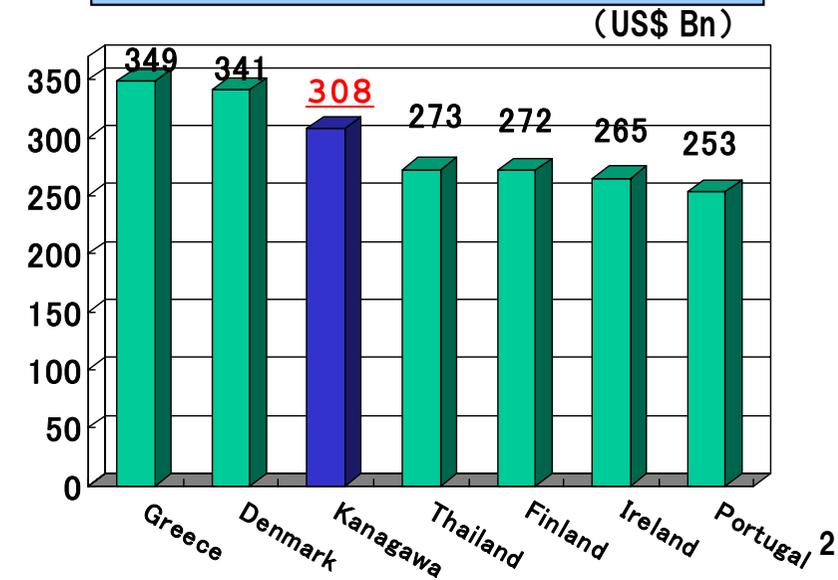
# Our Home Market

## (1) Potential of Kanagawa Prefecture

Population (Oct-10)	9.049 million ( <i>2nd</i> / 47 Prefectures ) (Tokyo, <i>Kanagawa</i> , Osaka)
Number of Businesses (Jul-09)	310 thousand ( <i>4th</i> ) (Tokyo, Osaka, Aichi, <i>Kanagawa</i> )
Gross Prefectural Product (FY08)	JPY30.9trillion ( <i>4th</i> ) (Tokyo, Osaka, Aichi, <i>Kanagawa</i> )
Manufacturing Output (2009)	JPY14.9trillion ( <i>3rd</i> ) (Aichi, Shizuoka, <i>Kanagawa</i> )
Retail Sales (2007)	JPY8.5trillion ( <i>3rd</i> ) (Tokyo, Osaka, <i>Kanagawa</i> )



Comparison of GDP  
(FY2008)



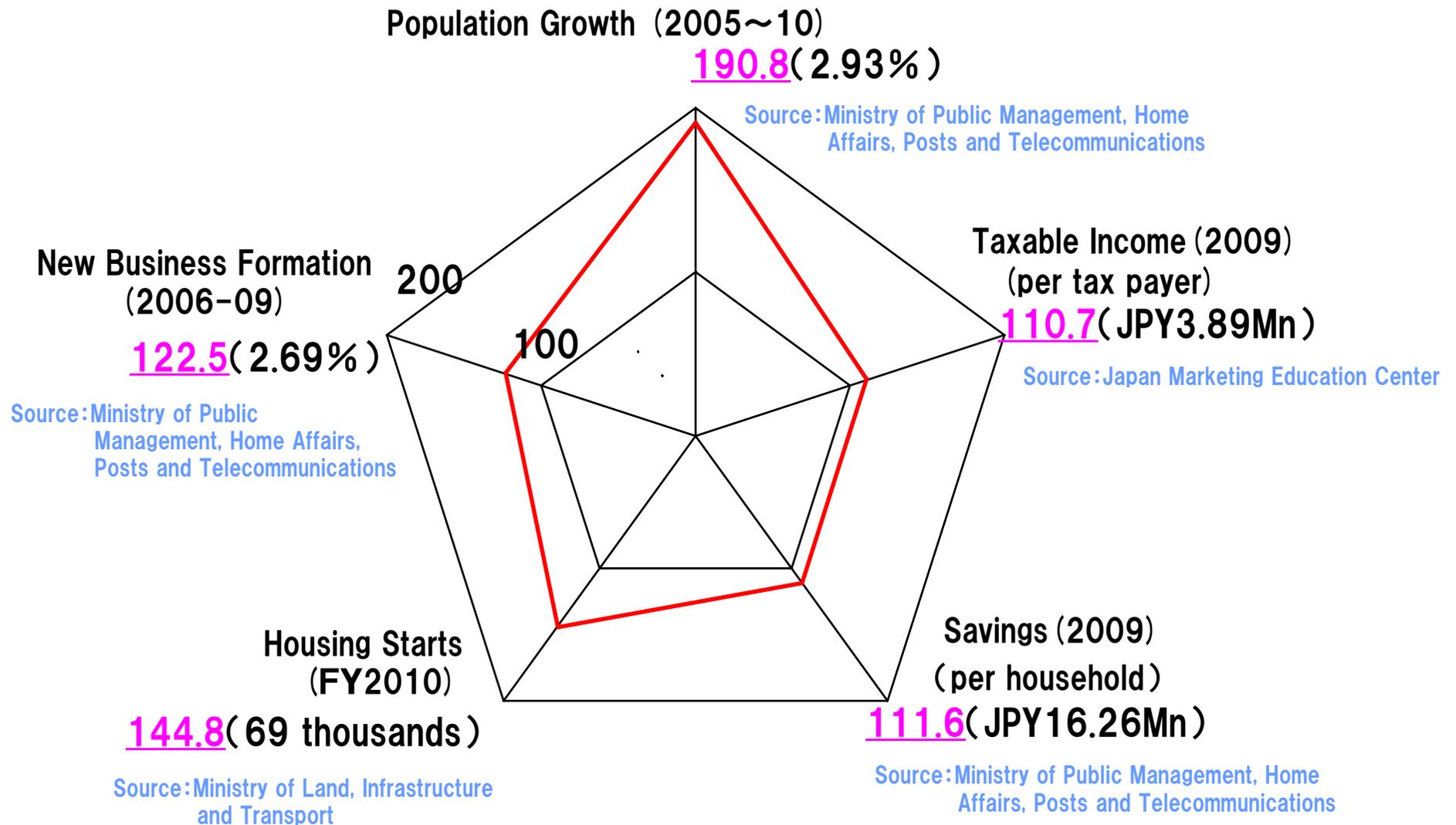
(Note) Source

- 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

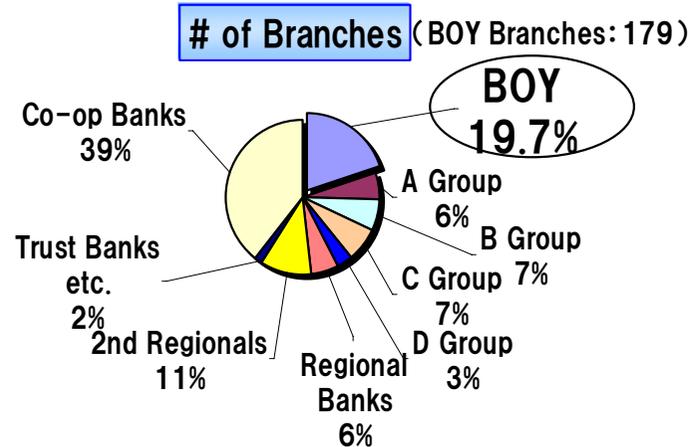
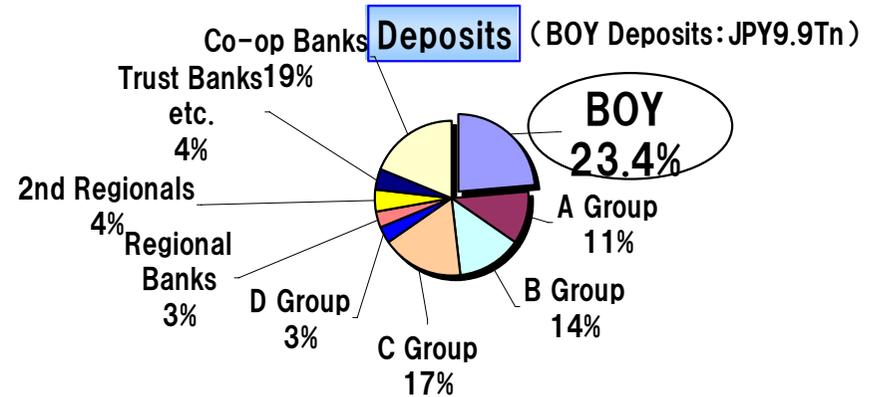
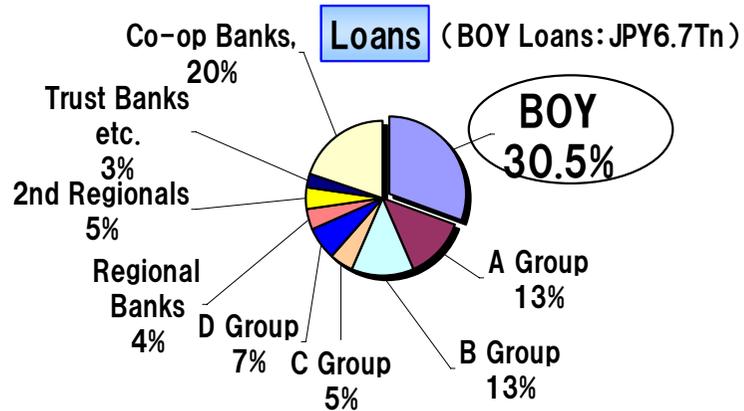
## (2) Kanagawa's superiority to the rest of the Kanto Area

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



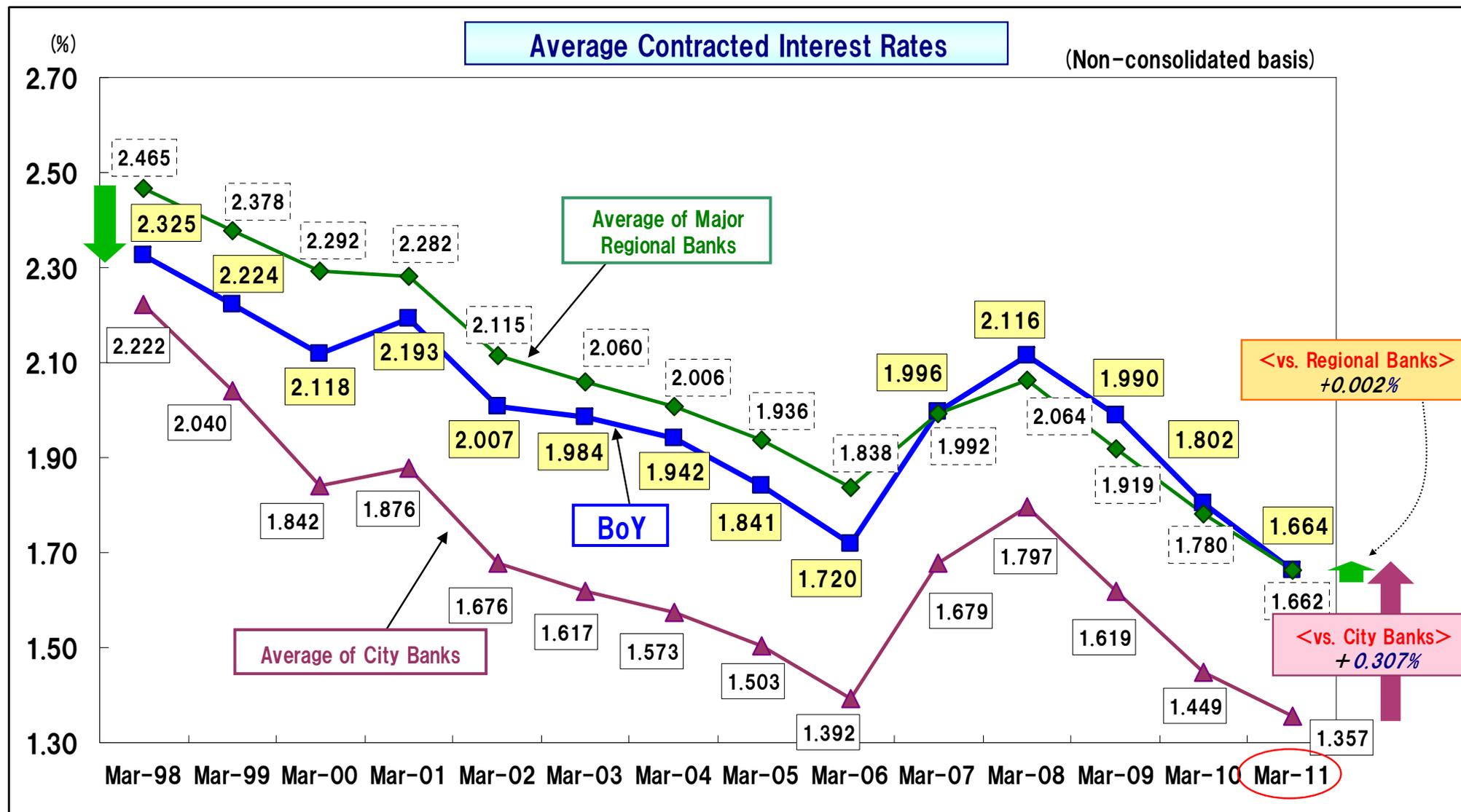
# Market Share in Kanagawa Prefecture

Market Share in Kanagawa Prefecture <Mar-11>



(Note) Bank estimates

# Loan Yields

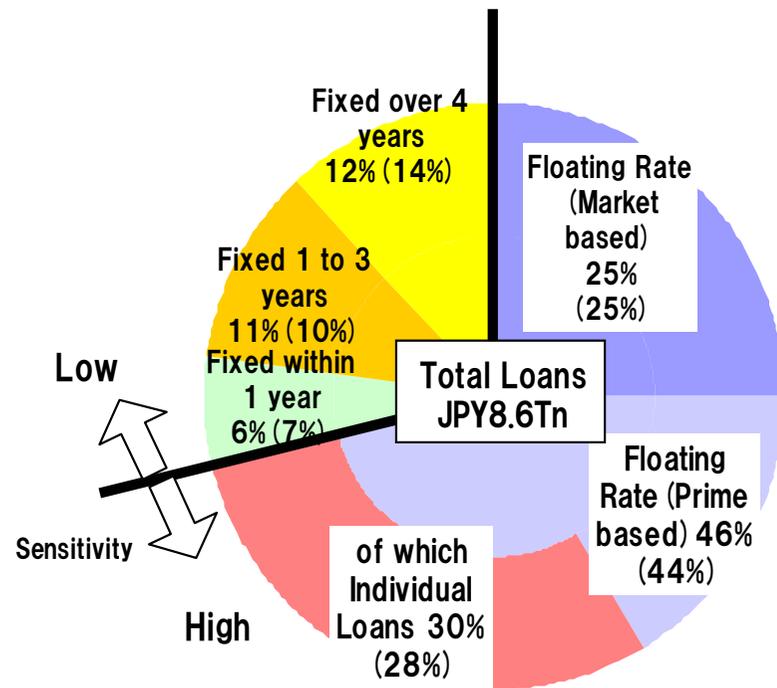


(Note1) Source: Bank of Japan

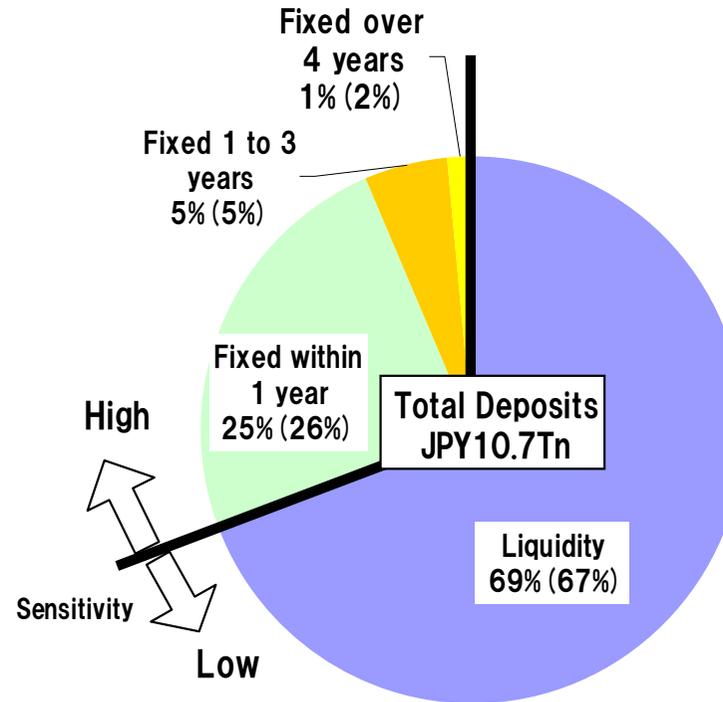
(Note2) Contracted interest rates for all loans are the average interest rates of each month.

# Sensitivity Analysis

Breakdown of Loans

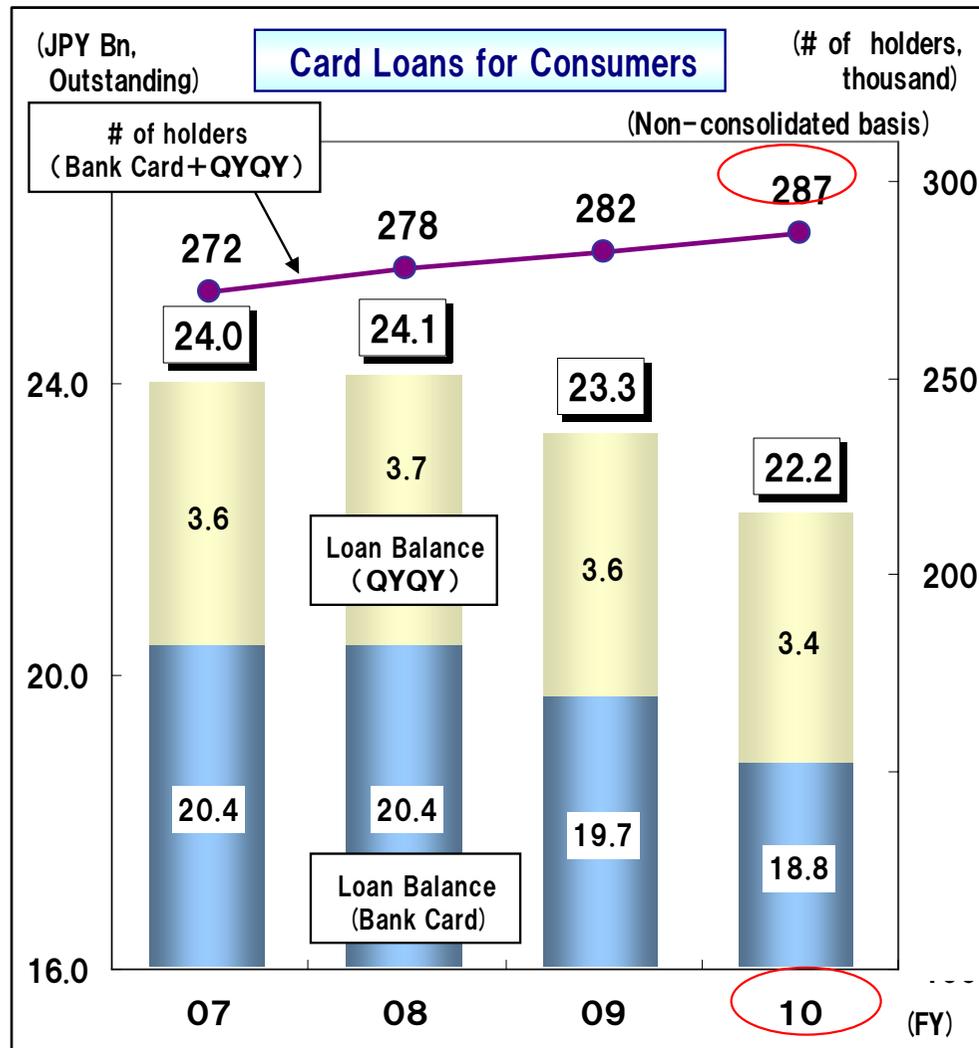


Breakdown of Deposits



As of Mar-11  
( ) represents Mar-10

# Uncollateralized Consumer Loans



## 《Bank Card Loan》

- Amount: JPY0.1~3Mn
- Interest rate: 8.5~13.6%

お借り入れやショッピングもできるキャッシュカード  
横浜バンクカード

## 《Quicky (QYQY)》

- Unmanned application
- Basically same day response
- Amount: JPY0.1~0.5Mn
- Interest rate: 17.6%



## 《Next Plan》

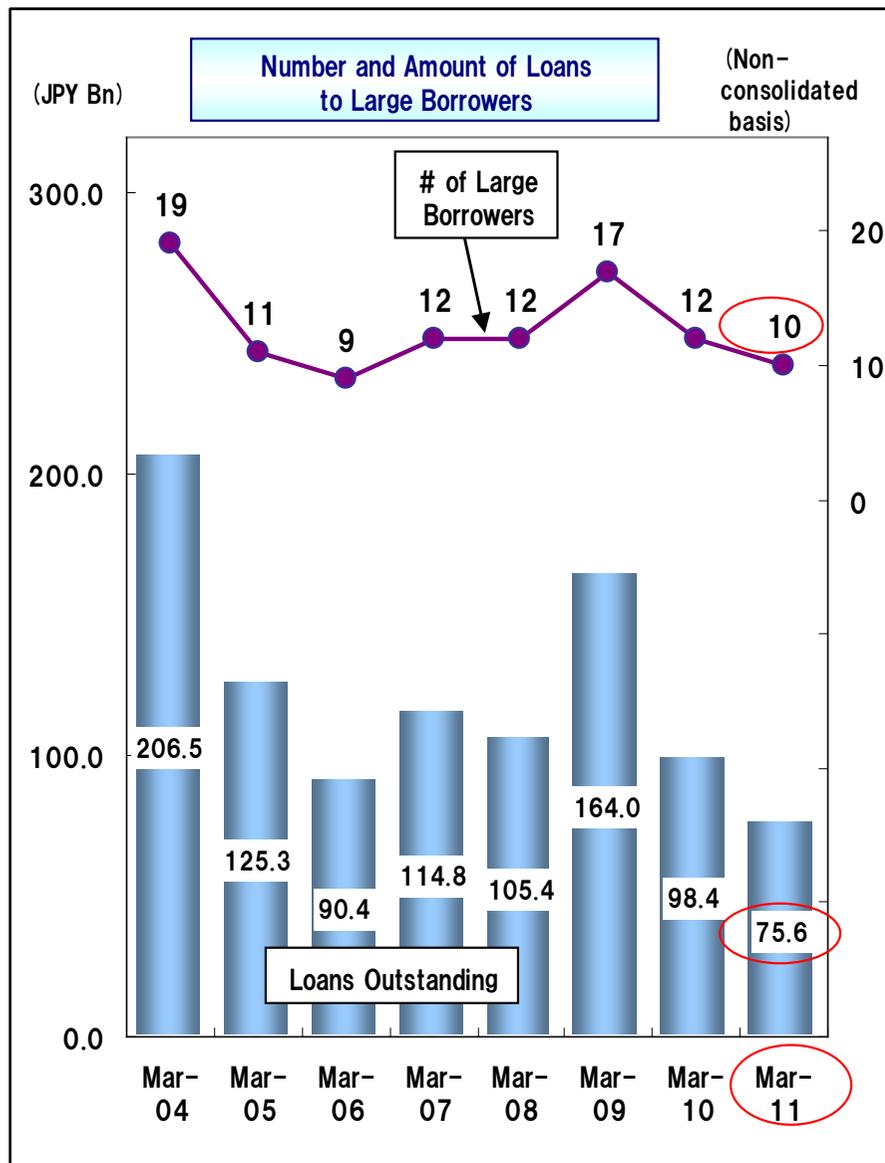
- No minimum on salary
- Amount: 0.5~2Mn
- Interest rate: 9.8%

幅広くご利用いただける



(Note) above terms are as of May 20,2011

# 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-10 → Mar-11)**

(Loan Amount)

		Mar-11			
		A	B	C	Total
Mar-10	A	96.1%	3.6%	0.3%	100.0%
	B	7.1%	88.0%	5.0%	100.0%
	C	0.3%	6.7%	93.1%	100.0%

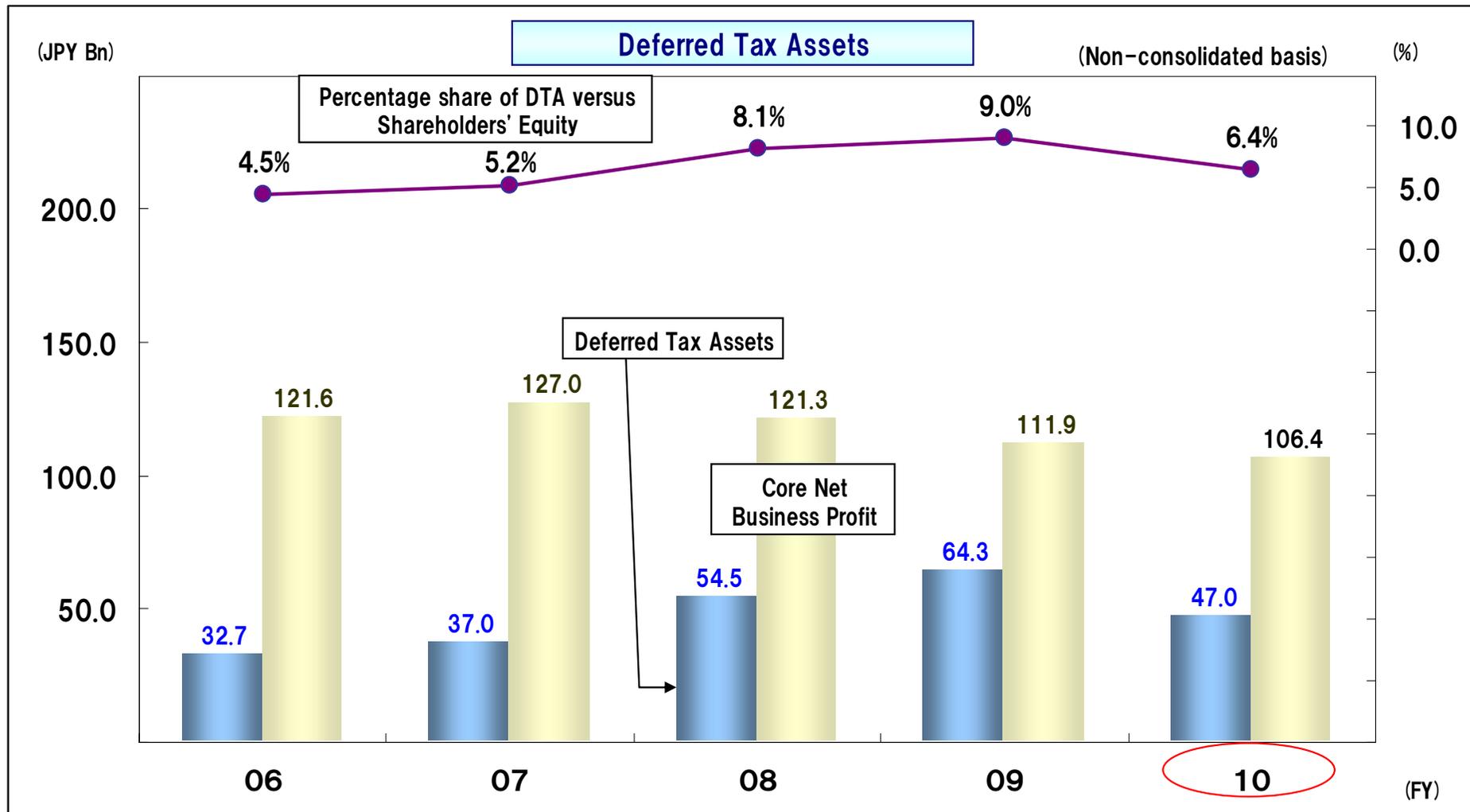
(# of Borrowers)

		Mar-11			
		A	B	C	Total
Mar-10	A	96.9%	2.5%	0.5%	100.0%
	B	8.9%	84.6%	6.5%	100.0%
	C	1.8%	6.2%	92.0%	100.0%

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

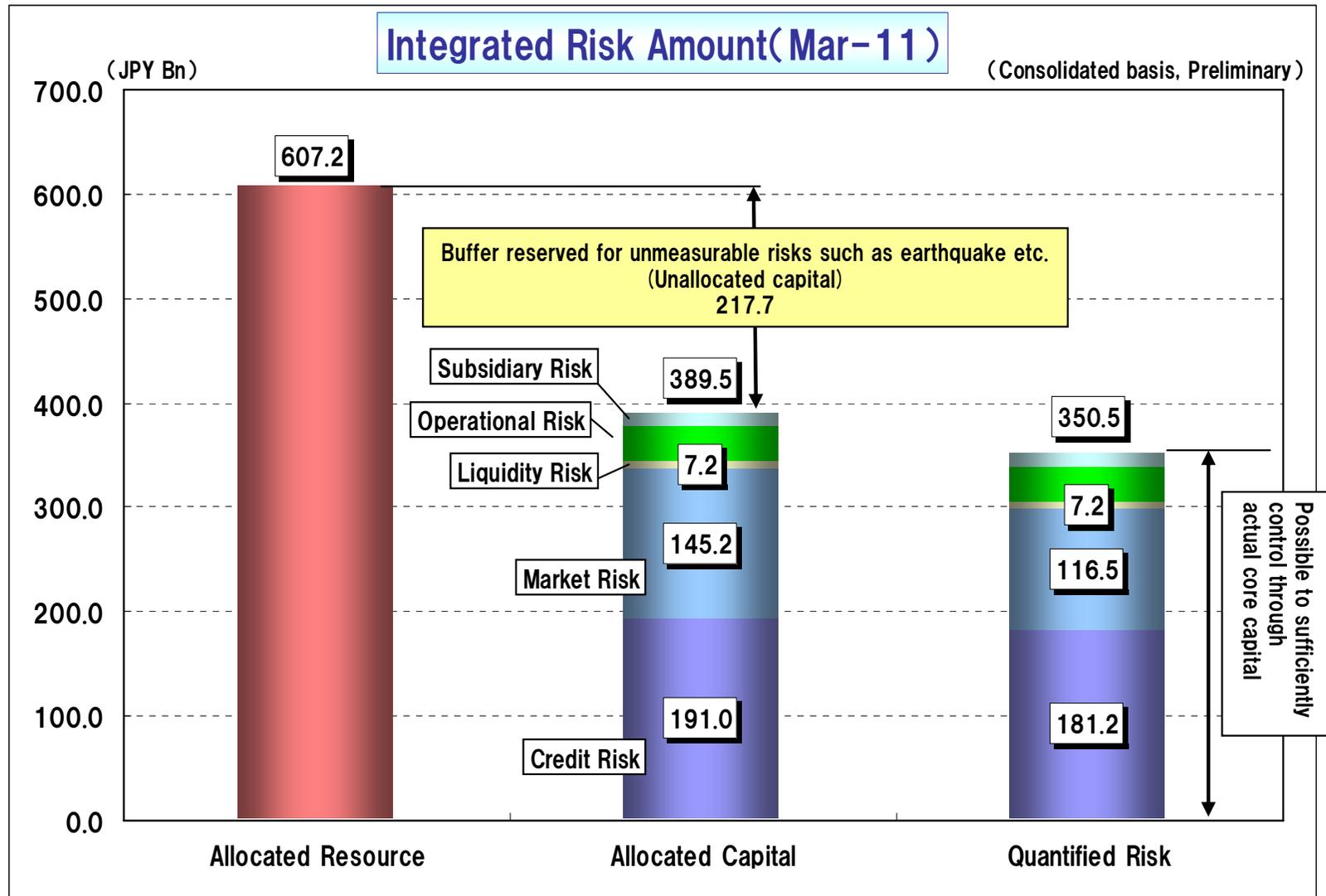
(Note) Transition is based on change from Mar-10.

# Deferred Tax Assets



(Note) Deferred Tax Assets, excluding net deferred tax liabilities relating to valuation difference on available-for-sale securities, etc

# Integrated Risk Amount

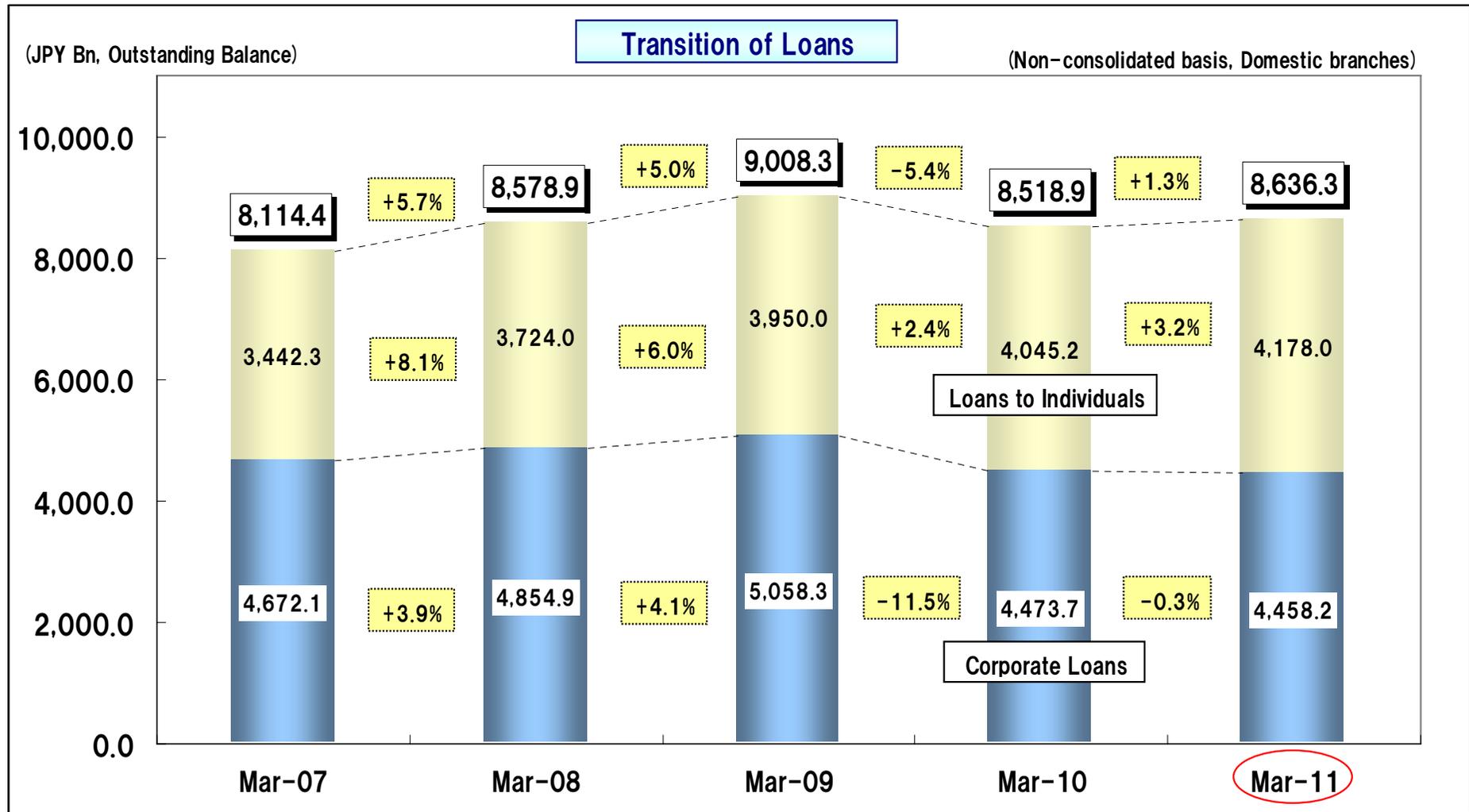


(Note1) Allocated Resource: Tier1 – Deferred Tax Assets – Unrecognized Actuarial Loss

(Note2) Allocated Capital: Capital required to cover risk amount of probable maximum loss quantified based on current business plan.

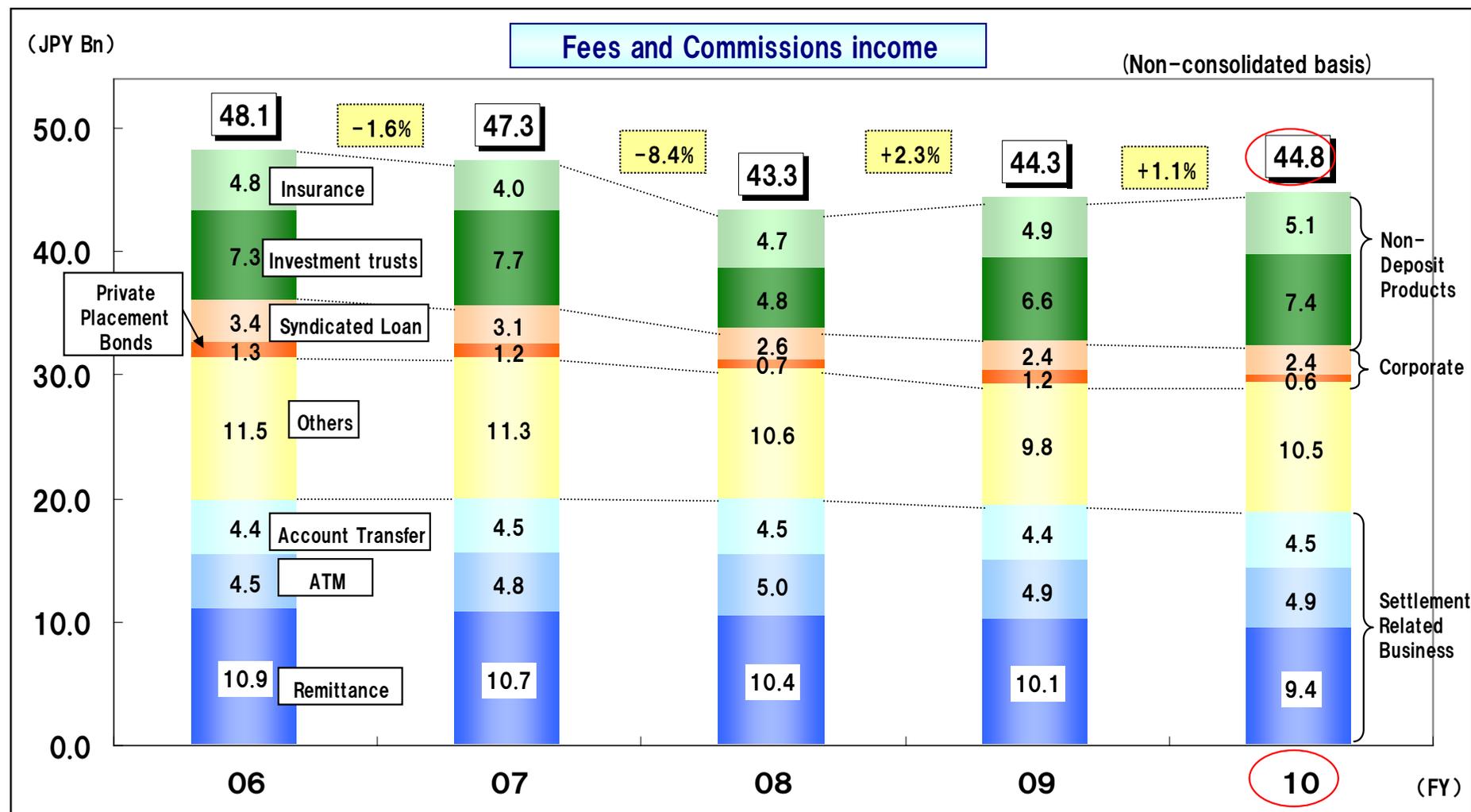
(Note3) Quantified Risk: Capital required to cover risk amount at the time of risk quantification.

# Transition of Loans



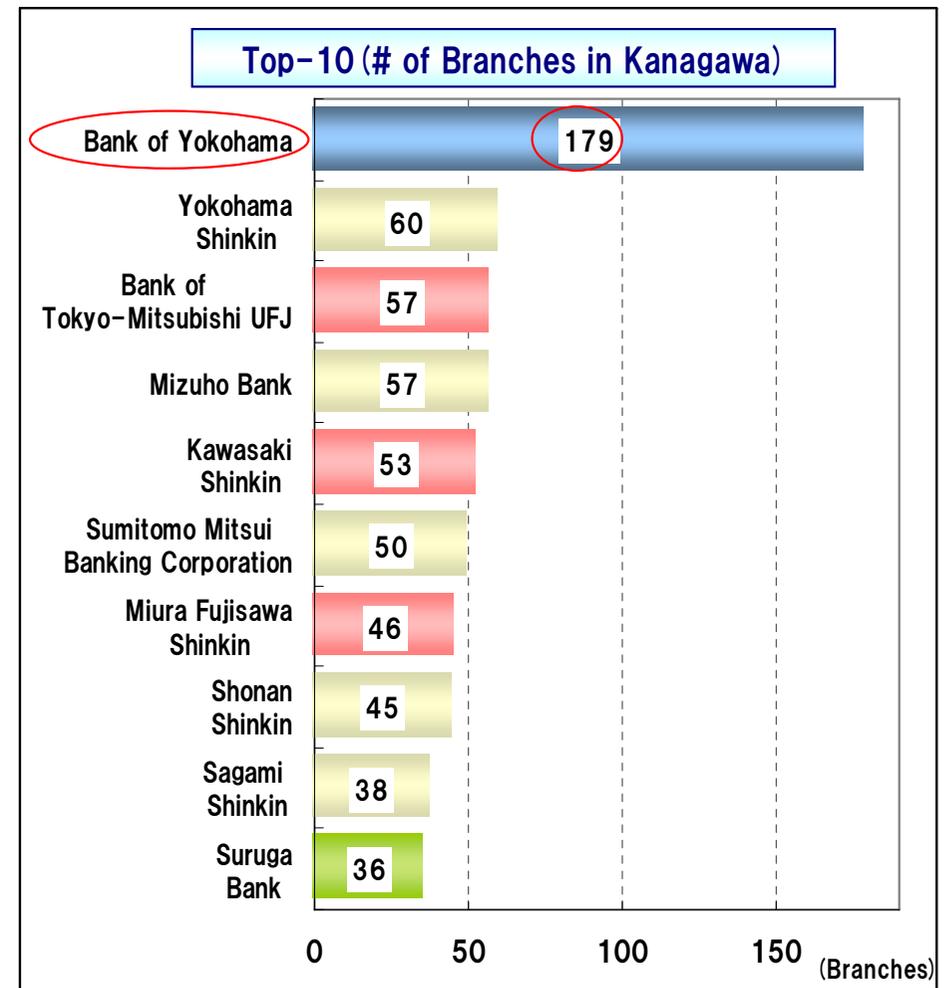
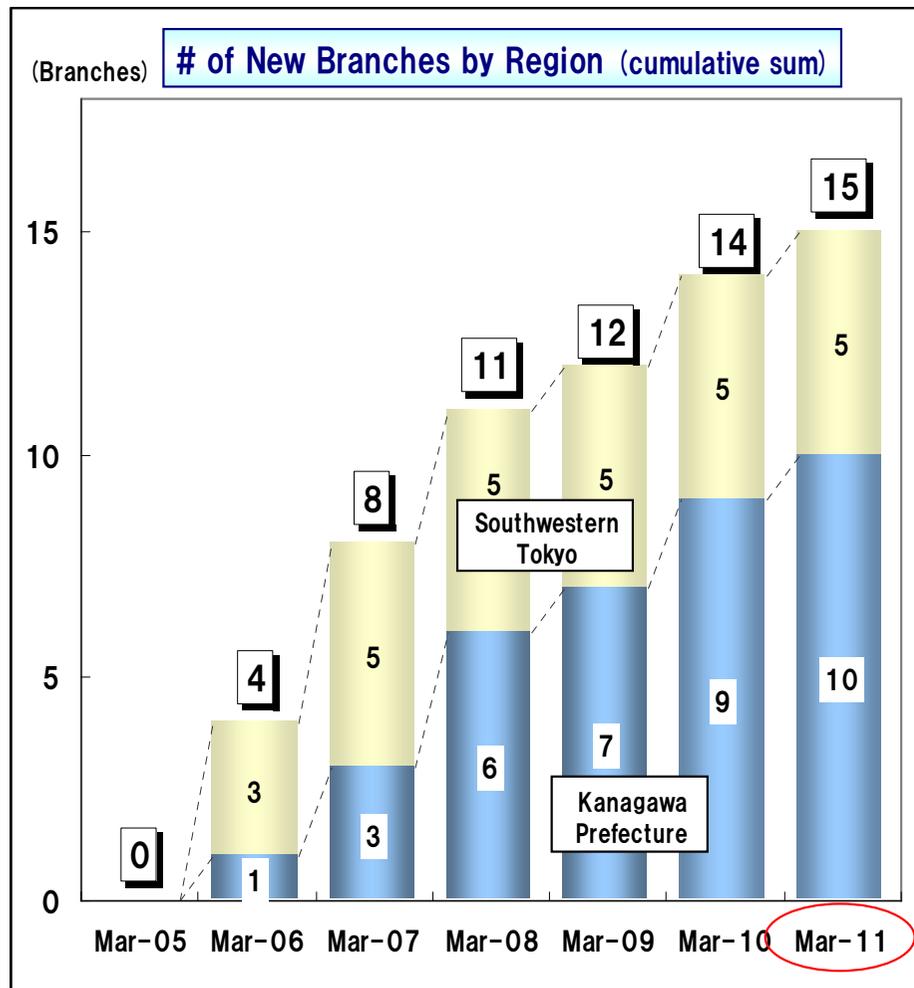
(Note) Corporate Loans include loans to public and public related sectors.

# Fees and Commissions Income (Domestic Operations)



(Note) Fees and Commissions income represents gross income before subtracting Fees and Commissions expenses.

# Branch Network Strategy



(Note) # of manned branches (Mar-11) . Bank estimates.

# Group Strategy

## Reinforcement of Group Management



Boy Group

### **Securities business**

*(Hamagin Tokai Tokyo Securities Co.,Ltd.)*

*Established a subsidiary jointly with Tokai Tokyo Securities(Nov-08)*

### **Leasing business**

*(Hamagin Finance Co.,Ltd.)*

*Elevated shareholding ratio <40%→100%>(Jul-07)*

### **Creditcard business**

*(BANKCARD Service Japan Co.,Ltd.)*

*Made the company a subsidiary through acquisition of shares (Mar-09)*

### **Venture Capital business**

*(Yokohama Capital Co.,Ltd.)*

*Cooperate in the areas of venture capital and M&A businesses*

*Consulting ,conducting surveys and researching business (Hamagin Research Institute,Ltd.)*

*Cooperate in the areas of management consulting, economic research and marketing business*

Mainly  
Individual Sector

Corporate Sector

 Bank of Yokohama

# Data Book

# Financial Summary(consolidated & non-consolidated)

(JPY Bn)

	Mar-08		Mar-09		Mar-10		Mar-11	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Gross Operating Income	224.1	234.9	224.5	238.5	211.9	229.7	205.1	224.0
Core Net Business Profit	127.0	136.6	121.3	131.6	111.9	123.5	106.4	119.1
Credit Costs	18.0	24.1	87.1	96.8	55.8	65.1	28.9	34.2
Ordinary Profit	109.8	111.8	9.6	8.4	52.8	53.7	74.9	81.6
Net Income	66.4	68.2	8.6	7.3	31.0	30.9	45.4	47.0

Deposits	9,996.8	9,964.3	10,175.0	10,158.2	10,448.3	10,428.9	10,753.1	10,725.0
Loans	8,578.9	8,518.6	9,008.3	8,961.2	8,525.7	8,485.5	8,644.1	8,601.8
Securities	1,410.9	1,408.1	1,357.9	1,348.5	1,750.4	1,741.6	2,004.0	1,994.6
Total Net Assets	701.2	748.3	665.5	714.0	712.2	761.5	733.8	786.9
Total Assets	11,625.6	11,989.5	11,693.3	12,034.5	11,681.8	11,984.3	12,245.3	12,520.5

# Loans(Outstanding Balance)

Loans <Outstanding Balance>

【Non-consolidated basis】  
(JPY Bn)

	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11
Loans	8,133.1	8,114.4	8,447.7	8,578.9	8,790.8	9,008.3	8,737.5	8,525.7	8,636.2	8,644.1
JOM account	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	8,133.1	8,114.4	8,447.7	8,578.9	8,790.8	9,008.3	8,737.5	8,518.9	8,629.0	8,636.3
Loans to public sectors	204.0	96.0	79.4	109.7	132.0	168.5	131.5	124.4	146.9	152.0
Loans to large & medium sized businesses	1,414.3	1,391.0	1,536.9	1,542.9	1,655.0	1,722.0	1,606.2	1,452.3	1,448.0	1,441.2
Loans to small and medium-sized businesses, etc	6,514.7	6,627.1	6,831.4	6,926.3	7,003.6	7,117.6	6,999.7	6,942.1	7,034.0	7,043.0
Loans to small and medium-sized businesses	3,133.8	3,184.8	3,239.5	3,202.2	3,159.5	3,167.6	3,009.0	2,896.8	2,916.3	2,864.9
Individuals	3,380.8	3,442.3	3,591.9	3,724.0	3,844.1	3,950.0	3,990.7	4,045.2	4,117.7	4,178.0
Residential loans	3,053.4	3,108.0	3,254.7	3,383.2	3,496.1	3,600.1	3,645.0	3,702.1	3,772.3	3,835.0
Housing loans	1,998.6	2,030.3	2,147.8	2,254.1	2,339.0	2,422.3	2,463.8	2,508.6	2,558.2	2,604.4
Apartment loans	1,054.7	1,077.6	1,106.9	1,129.1	1,157.0	1,177.7	1,181.1	1,193.4	1,214.0	1,230.6
Other individual loans	327.4	334.2	337.1	340.7	348.0	349.9	345.7	343.0	345.4	343.0
Loans(overseas branches)	-	-	-	-	-	-	-	6.7	7.2	7.8
Housing loans (includes portion securitized)	2,192.6	2,301.4	2,417.0	2,524.7	2,609.0	2,679.8	2,708.5	2,741.3	2,777.4	2,824.9
Portion securitized	194.0	271.0	269.1	270.6	269.9	257.4	244.6	232.6	219.1	220.5
Loans in Kanagawa Prefecture	6,415.8	6,428.7	6,608.4	6,669.0	6,810.1	6,931.2	6,792.6	6,672.2	6,760.4	6,726.9
Loans to small and medium-sized businesses, etc	5,643.1	5,685.6	5,809.3	5,851.7	5,921.8	5,989.0	5,937.2	5,869.6	5,971.1	5,973.5

# Loans by Business Sector(Outstanding Balance)

## Loans by Business Sector <Outstanding Balance>

(Non-consolidated) (JPY Bn)

	Sep-06		Mar-07		Sep-07		Mar-08		Sep-08		Mar-09	
	share		share		share		share		share		share	
Manufacturing	900.9	11.1%	914.5	11.3%	946.1	11.2%	912.6	10.6%	972.5	11.1%	1,021.6	11.3%
Agriculture,Forestry,Fishery and Mining	16.1	0.2%	16.2	0.2%	15.5	0.2%	15.6	0.2%	15.5	0.2%	15.6	0.2%
Construction	293.8	3.6%	313.6	3.9%	312.8	3.7%	324.5	3.8%	314.3	3.6%	309.6	3.4%
Electric power,gas,heat supply and water supply	12.2	0.2%	12.0	0.1%	12.1	0.1%	13.2	0.2%	13.4	0.2%	13.7	0.2%
IT and telecommunication	62.3	0.8%	72.0	0.9%	68.9	0.8%	73.3	0.9%	77.1	0.9%	70.9	0.8%
Transportation	349.5	4.3%	341.1	4.2%	341.8	4.0%	350.7	4.1%	358.4	4.1%	377.9	4.2%
Wholesale and retail	679.3	8.4%	674.9	8.3%	706.5	8.4%	698.3	8.1%	727.3	8.3%	737.5	8.2%
Finance and insurance	368.0	4.5%	231.5	2.9%	279.8	3.3%	298.3	3.5%	265.9	3.0%	306.2	3.4%
Real estate	1,079.8	13.3%	1,104.8	13.6%	1,139.4	13.5%	1,129.9	13.2%	1,109.0	12.6%	1,066.8	11.8%
Services	905.3	11.1%	909.5	11.2%	952.1	11.3%	926.8	10.8%	958.5	10.9%	967.5	10.7%
Local governments	82.4	1.0%	80.2	1.0%	79.1	0.9%	109.7	1.3%	131.5	1.5%	160.0	1.8%
Others	3,382.8	41.6%	3,443.5	42.4%	3,593.0	42.5%	3,725.4	43.4%	3,846.8	43.8%	3,960.4	44.0%
Total	8,133.1	100.0%	8,114.4	100.0%	8,447.7	100.0%	8,578.9	100.0%	8,790.8	100.0%	9,008.3	100.0%

(JPY Bn)

	Sep-09		Mar-10		Sep-10		Mar-11	
	share		share		share		share	
Manufacturing	1,020.9	11.7%	948.6	11.1%	940.4	10.9%	928.0	10.7%
Agriculture,Forestry,Fishery,Mining and quarrying of stone and gravel	15.3	0.2%	14.2	0.2%	14.9	0.2%	16.0	0.2%
Construction	275.3	3.2%	262.2	3.1%	258.7	3.0%	266.8	3.1%
Electric power,gas,heat supply and water supply	13.7	0.2%	14.4	0.2%	14.1	0.2%	14.4	0.2%
IT and telecommunication	67.0	0.8%	62.3	0.7%	61.5	0.7%	60.6	0.7%
Transport and postal activities	373.6	4.3%	359.6	4.2%	355.5	4.1%	350.2	4.1%
Wholesale and retail	702.1	8.0%	680.6	8.0%	705.5	8.2%	716.7	8.3%
Finance and insurance	250.6	2.9%	228.7	2.7%	224.2	2.6%	217.9	2.5%
Real estate and goods rental and leasing	2,360.4	27.0%	2,272.6	26.7%	2,295.9	26.6%	2,270.6	26.3%
Other Services	727.3	8.3%	697.2	8.2%	734.7	8.5%	693.7	8.0%
Local governments	111.0	1.3%	116.6	1.4%	101.0	1.2%	126.3	1.5%
Others	2,819.8	32.3%	2,861.3	33.6%	2,922.0	33.9%	2,974.5	34.4%
Total	8,737.5	100.0%	8,518.9	100.0%	8,629.0	100.0%	8,636.3	100.0%

## Breakdown of Real Estate Sector <Outstanding Balance>

(JPY Bn)

	Sep-06		Mar-07		Sep-07		Mar-08		Sep-08		Mar-09		Sep-09		Mar-10		Sep-10		Mar-11	
	share		share		share		share		share		share		share		share		share		share	
business of real property	359.0	33.2%	369.1	33.4%	365.9	32.1%	374.4	33.1%	381.5	34.4%	385.2	36.1%	376.9	39.5%	362.9	41.8%	366.9	42.0%	385.7	46.9%
Lease of real property	284.6	26.4%	290.0	26.2%	291.5	25.6%	298.9	26.5%	308.0	27.8%	310.2	29.1%	301.5	31.6%	288.2	33.2%	291.1	33.3%	307.9	37.4%
Maintenance of real property	74.4	6.9%	79.0	7.2%	74.4	6.5%	75.5	6.7%	73.4	6.6%	74.9	7.0%	75.4	7.9%	74.6	8.6%	75.8	8.7%	77.8	9.5%
Real estate dealing business	436.2	40.4%	464.1	42.0%	530.0	46.5%	532.2	47.1%	491.9	44.4%	411.9	38.6%	322.8	33.8%	257.5	29.6%	241.3	27.6%	232.4	28.2%
Real estate agency business	25.0	2.3%	26.5	2.4%	23.7	2.1%	24.9	2.2%	22.1	2.0%	20.2	1.9%	18.5	1.9%	14.8	1.7%	15.6	1.8%	16.6	2.0%
Built-for-sale housing and land agency business	411.1	38.1%	437.6	39.6%	506.2	44.4%	507.2	44.9%	469.7	42.4%	391.6	36.7%	304.3	31.9%	242.7	27.9%	225.7	25.8%	215.8	26.2%
Others	46.9	4.3%	47.8	4.3%	48.7	4.3%	51.3	4.5%	58.7	5.3%	61.1	5.7%	62.4	6.5%	76.2	8.8%	85.7	9.8%	85.8	10.4%
Prefectural Housing Corporations	237.6	22.0%	223.7	20.2%	194.6	17.1%	171.9	15.2%	176.9	16.0%	208.5	19.5%	193.0	20.2%	172.0	19.8%	179.5	20.5%	119.2	14.5%
Total	1,079.8	100.0%	1,104.8	100.0%	1,139.4	100.0%	1,129.9	100.0%	1,109.0	100.0%	1,066.8	100.0%	955.3	100.0%	868.8	100.0%	873.6	100.0%	823.1	100.0%

# Loans(Average Balance & yield)

Loans <Average Balance>

【Non-consolidated basis】  
(JPY Bn)

	FY06			FY07			FY08			FY09			FY10		
		1st Half	2nd Half												
Loans	8,206.5	8,246.6	8,166.1	8,415.8	8,250.1	8,581.4	8,845.5	8,724.2	8,967.6	8,778.7	8,882.2	8,674.6	8,557.4	8,524.4	8,590.5
JOM account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	8,206.5	8,246.6	8,166.1	8,415.8	8,250.1	8,581.4	8,845.5	8,724.2	8,967.6	8,776.6	8,882.2	8,670.4	8,550.4	8,518.0	8,583.0
Loans to public sectors	283.2	401.1	164.5	92.5	97.9	87.1	152.7	137.1	168.4	135.3	142.3	128.2	128.2	123.7	132.6
Loans to large & medium sized businesses	1,404.1	1,375.5	1,432.8	1,537.2	1,491.2	1,583.1	1,659.5	1,608.9	1,710.5	1,605.5	1,661.3	1,549.3	1,444.3	1,450.5	1,438.1
Loans to small and medium-sized businesses, etc	6,519.1	6,469.8	6,568.7	6,786.0	6,660.9	6,911.0	7,033.2	6,978.1	7,088.6	7,035.7	7,078.5	6,992.8	6,977.8	6,943.6	7,012.2
Loans to small and medium-sized businesses	3,148.1	3,129.1	3,167.2	3,218.4	3,166.1	3,270.7	3,201.0	3,206.9	3,195.0	3,048.7	3,112.4	2,984.8	2,881.0	2,881.3	2,880.7
Individuals	3,371.0	3,340.7	3,401.5	3,567.5	3,494.8	3,640.3	3,832.1	3,771.1	3,893.5	3,986.9	3,966.1	4,007.9	4,096.8	4,062.3	4,131.4
Residential loans	3,045.6	3,017.4	3,074.0	3,233.2	3,162.4	3,304.0	3,486.3	3,427.9	3,545.1	3,641.9	3,619.7	3,664.2	3,754.6	3,720.2	3,789.2
Housing loans	1,997.0	1,977.6	2,016.4	2,135.7	2,078.9	2,192.5	2,336.3	2,289.9	2,383.0	2,462.0	2,444.0	2,480.0	2,548.4	2,526.3	2,570.6
Apartment loans	1,048.6	1,039.8	1,057.5	1,097.5	1,083.4	1,111.5	1,149.9	1,137.9	1,162.1	1,179.8	1,175.6	1,184.1	1,206.1	1,193.8	1,218.6
Other individual loans	325.4	323.3	327.4	334.3	332.4	336.2	345.8	343.2	348.3	345.0	346.3	343.7	342.1	342.1	342.1
Loans(overseas branches)	-	-	-	-	-	-	-	-	-	2.0	-	4.1	6.9	6.4	7.5

Ratio to small and medium-sized businesses, etc.	79.4%	78.4%	80.4%	80.6%	80.7%	80.5%	79.5%	79.9%	79.0%	80.1%	79.6%	80.6%	81.6%	81.5%	81.7%
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(Note) Ratio of small and medium-sized businesses, etc to loans in domestic branches(average balance)

Yield on loans and bills discounted (includes international operation)	1.95%	1.86%	2.04%	2.19%	2.17%	2.22%	2.16%	2.18%	2.13%	1.96%	1.99%	1.93%	1.81%	1.87%	1.84%
Yield on loans and bills discounted (domestics) (Note)	1.94%	1.86%	2.03%	2.19%	2.16%	2.22%	2.15%	2.18%	2.13%	1.96%	1.99%	1.93%	1.82%	1.87%	1.84%
Loans to corporate	1.86%	1.78%	1.94%	2.10%	2.08%	2.13%	2.02%	2.07%	1.97%	1.81%	1.82%	1.80%	1.72%	1.74%	1.70%
Loans to individuals	2.18%	2.13%	2.22%	2.37%	2.34%	2.41%	2.38%	2.38%	2.38%	2.17%	2.23%	2.10%	2.01%	2.04%	1.98%

(Note)Loans from domestic operations represents yen denominated loans in domestic branches.

# Deposit(Outstanding Balance)

Deposits <Outstanding Balance>

【Non-consolidated basis】  
(JPY Bn)

	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11
Deposits	9,300.3	9,827.0	9,654.9	9,996.8	9,819.2	10,175.0	10,028.1	10,448.3	10,298.4	10,753.1
JOM account	2.3	-	-	7.2	1.8	6.8	2.2	4.6	0.0	7.4
Deposits(domestic branches)	9,297.9	9,827.0	9,654.9	9,989.6	9,817.3	10,168.1	10,025.9	10,442.8	10,297.6	10,745.5
Liquid deposits in yen	6,172.0	6,663.3	6,282.2	6,601.1	6,274.0	6,643.9	6,419.5	6,907.5	6,675.9	7,266.1
Fixed deposits in yen	3,055.8	3,098.4	3,236.8	3,295.2	3,481.1	3,433.7	3,485.9	3,411.5	3,435.8	3,335.2
Foreign currency deposits	70.0	65.2	135.8	93.2	62.1	90.5	120.3	123.8	185.8	144.1
Deposit from corporate	1,785.7	1,908.6	1,883.2	1,830.3	1,781.6	1,854.0	1,889.7	1,897.8	1,914.8	1,999.2
Liquid deposits in yen	1,458.2	1,562.9	1,512.6	1,450.2	1,397.2	1,451.5	1,491.5	1,495.5	1,525.6	1,607.5
Fixed deposits in yen	318.1	337.0	360.7	368.7	373.5	389.2	382.5	385.9	369.9	373.3
Foreign currency deposits	9.2	8.6	9.7	11.3	10.7	13.1	15.6	16.3	19.2	18.2
Deposit from individuals	7,178.6	7,325.8	7,442.0	7,559.0	7,650.4	7,709.4	7,724.9	7,800.2	7,845.4	7,971.5
Liquid deposits in yen	4,420.9	4,544.3	4,569.4	4,634.3	4,591.8	4,645.7	4,634.4	4,750.0	4,768.6	4,974.7
Fixed deposits in yen	2,718.0	2,748.0	2,840.7	2,884.2	3,019.1	3,017.0	3,044.5	3,002.4	3,029.1	2,940.8
Foreign currency deposits	39.6	33.4	31.9	40.4	39.5	46.6	45.8	47.7	47.6	55.9
Deposit from local public	258.4	496.0	243.3	474.4	265.5	492.6	278.5	625.4	454.1	682.6
Liquid deposits in yen	227.1	470.1	125.5	403.7	180.4	451.0	177.8	560.4	317.0	610.8
Fixed deposits in yen	10.1	2.7	23.6	29.2	73.3	10.8	41.9	5.2	18.1	1.8
Foreign currency deposits	21.1	23.1	94.1	41.4	11.7	30.7	58.7	59.7	118.9	69.9
Deposit from Financial Institutions	75.1	96.4	86.3	125.7	119.6	112.0	132.6	119.4	83.2	92.0
Liquid deposits in yen	65.6	85.9	74.5	112.7	104.5	95.5	115.6	101.5	64.5	72.8
Fixed deposits in yen	9.5	10.5	11.7	12.9	15.1	16.4	17.0	17.8	18.6	19.1
Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits(overseas branches)	-	-	-	-	-	-	-	0.7	0.6	0.1
Deposits in Kanagawa Prefecture	8,624.3	9,098.5	8,902.7	9,231.5	9,090.8	9,432.0	9,232.7	9,671.4	9,553.8	9,963.5

※Liquid deposits in yen=Current deposits+Ordinary deposits+Savings deposits+Deposits at notice+Miscellaneous deposits  
+Tax payment deposits (excluding NCD、including non-resident deposits in yen)

※Fixed deposits in yen=Time deposits(including non-resident deposits in yen)

# Deposit(Average Balance & Yield)

Deposits <Average Balance>

【Non-consolidated basis】  
(JPY Bn)

	FY06			FY07			FY08			FY09			FY10		
		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half
Deposits	9,358.8	9,333.3	9,384.5	9,712.9	9,653.7	9,772.1	9,913.4	9,915.7	9,911.0	10,141.8	10,160.1	10,123.4	10,338.6	10,309.4	10,367.9
JOM account	1.4	0.9	1.8	5.8	6.9	4.6	4.6	2.5	6.7	3.6	2.9	4.3	5.0	8.6	1.2
Deposits(domestic branches)	9,357.4	9,332.3	9,382.7	9,707.1	9,646.7	9,767.5	9,908.7	9,913.2	9,904.3	10,137.9	10,157.2	10,118.5	10,333.1	10,300.2	10,366.1
Liqud deposits in yen	6,214.1	6,210.1	6,218.0	6,344.2	6,353.1	6,335.3	6,346.0	6,384.2	6,307.7	6,488.0	6,495.7	6,480.2	6,746.2	6,707.7	6,784.9
Fixed deposits in yen	3,052.5	3,023.1	3,082.0	3,229.7	3,181.3	3,278.0	3,448.7	3,405.9	3,491.8	3,494.3	3,495.2	3,493.4	3,407.9	3,428.5	3,387.2
Foreign currency deposits	90.8	99.0	82.5	133.1	112.1	154.0	113.9	123.0	104.7	155.5	166.1	144.8	178.8	163.9	193.9
Deposit from corporate	1,791.0	1,797.6	1,784.4	1,854.4	1,867.0	1,841.8	1,830.9	1,855.5	1,806.2	1,911.7	1,916.4	1,907.1	1,923.7	1,922.5	1,925.0
Liqud deposits in yen	1,465.1	1,483.9	1,446.1	1,484.2	1,503.0	1,465.4	1,440.9	1,468.3	1,413.3	1,506.1	1,509.0	1,503.2	1,526.6	1,524.4	1,528.8
Fixed deposits in yen	315.6	303.0	328.2	358.9	354.2	363.5	374.1	369.3	378.9	389.9	393.2	386.5	378.4	380.5	376.3
Foreign currency deposits	10.3	10.5	10.0	11.3	9.8	13.1	15.9	17.9	13.8	15.7	14.1	17.3	18.7	17.6	19.8
Deposit from individuals	7,224.7	7,171.7	7,278.0	7,474.7	7,408.3	7,541.1	7,684.0	7,655.5	7,712.7	7,782.2	7,768.9	7,795.6	7,903.7	7,875.5	7,932.0
Liqud deposits in yen	4,465.2	4,425.8	4,504.9	4,603.4	4,574.7	4,632.1	4,638.0	4,645.9	4,630.0	4,697.3	4,674.1	4,720.6	4,853.4	4,808.6	4,898.4
Fixed deposits in yen	2,721.4	2,705.6	2,737.2	2,837.7	2,801.4	2,874.0	3,003.1	2,967.7	3,038.7	3,038.4	3,048.2	3,028.6	3,002.0	3,020.7	2,983.3
Foreign currency deposits	38.0	40.2	35.8	33.5	32.1	34.9	42.8	41.7	43.9	46.4	46.5	46.2	48.1	46.0	50.2
Deposit from local public	265.4	282.2	248.5	295.4	287.6	303.3	318.4	326.1	310.7	370.2	396.3	343.9	434.2	429.5	439.0
Liqud deposits in yen	217.0	228.5	205.4	185.9	203.0	168.8	206.7	207.9	205.4	228.1	253.8	202.2	313.4	320.2	306.5
Fixed deposits in yen	5.9	5.4	6.4	21.2	14.3	28.0	56.5	54.8	58.2	48.7	36.9	60.5	8.8	9.0	8.6
Foreign currency deposits	42.4	48.2	36.6	88.2	70.2	106.3	55.1	63.3	46.9	93.3	105.4	81.1	111.9	100.1	123.7
Deposit from Financial Institutions	76.2	80.7	71.6	82.4	83.6	81.2	75.3	75.9	74.6	73.6	75.5	71.8	71.3	72.6	70.0
Liqud deposits in yen	66.6	71.7	61.5	70.6	72.3	68.8	60.4	62.0	58.8	56.4	58.7	54.1	52.7	54.3	51.1
Fixed deposits in yen	9.5	8.9	10.0	11.8	11.2	12.3	14.8	13.9	15.7	17.2	16.7	17.6	18.5	18.2	18.9
Foreign currency deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits(overseas branches)	-	-	-	-	-	-	-	-	-	0.2	-	0.5	0.4	0.4	0.4
Yield on deposits (includes international operation)	0.12%	0.08%	0.16%	0.27%	0.26%	0.29%	0.22%	0.27%	0.18%	0.12%	0.13%	0.11%	0.07%	0.09%	0.06%
Yield on deposits (domestics)	0.09%	0.04%	0.13%	0.22%	0.21%	0.23%	0.21%	0.24%	0.17%	0.12%	0.13%	0.11%	0.07%	0.08%	0.06%
Liqud deposits	0.06%	0.03%	0.10%	0.17%	0.17%	0.17%	0.12%	0.17%	0.07%	0.03%	0.03%	0.03%	0.02%	0.02%	0.01%
Fixed deposits	0.13%	0.07%	0.19%	0.31%	0.29%	0.34%	0.36%	0.38%	0.35%	0.28%	0.32%	0.25%	0.17%	0.19%	0.15%

※Liqud deposits in yen=Current deposits+Ordinary deposits+Savings deposits+Deposits at notice+Miscellaneous deposits  
+Tax payment deposits (excluding NCD、including non-resident deposits in yen)

※Fixed deposits in yen=Time deposits(including non-resident deposits in yen)

※Yield on deposits(domestics) does not include non-resident deposits in yen.

# Securities( Outstanding & Average Balance, Yield )

Securities<Balance and Yield>

【Non-consolidated basis】

(JPY Bn)

		Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11
		1st Half	Annual Average								
Securities	Outstanding	1,307.0	1,668.0	1,413.1	1,410.9	1,249.7	1,357.9	1,466.4	1,750.4	1,822.0	2,004.0
	Average	1,195.5	1,286.2	1,445.4	1,390.0	1,375.0	1,383.8	1,422.6	1,510.5	1,741.9	1,845.6
National government bonds	Outstanding	533.0	770.1	544.7	593.8	447.8	519.6	643.5	735.1	751.4	764.4
	Average	484.6	569.2	647.4	591.2	581.5	555.9	593.7	649.6	704.1	741.3
Local government bonds	Outstanding	71.3	68.4	88.0	77.7	110.9	183.0	196.0	293.5	315.8	291.6
	Average	79.7	76.8	86.3	87.5	89.3	120.0	187.7	212.8	310.2	307.0
Corporate bonds	Outstanding	360.5	458.6	447.2	465.9	443.9	444.7	415.9	500.7	551.2	740.6
	Average	377.7	383.8	453.2	459.5	456.9	459.6	429.7	442.3	529.5	596.1
Stocks	Outstanding	256.0	277.8	259.9	206.5	178.3	151.8	159.2	164.1	146.0	144.5
	Average	170.5	168.7	168.7	170.9	172.4	173.9	151.0	147.1	140.8	140.1
Other securities	Outstanding	86.1	92.8	73.2	66.8	68.7	58.6	51.6	56.8	57.3	62.7
	Average	82.8	87.5	89.6	80.7	74.7	74.1	60.3	58.5	57.2	60.9
Foreign bonds	Outstanding	57.1	49.5	21.2	21.7	23.6	22.8	21.4	27.5	28.1	35.9
	Average	59.0	57.3	42.2	30.6	23.2	22.9	22.4	22.9	27.3	30.1
Foreign stocks	Outstanding	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
	Average	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Yield on securities (includes international operation)		1.10%	1.12%	1.12%	1.24%	1.25%	1.16%	1.18%	1.18%	0.94%	0.95%
Yield on securities(domestics)		0.98%	1.02%	1.06%	1.20%	1.22%	1.14%	1.18%	1.18%	0.94%	0.95%
Bonds		0.87%	0.87%	0.96%	1.08%	1.15%	1.07%	1.16%	1.13%	0.89%	0.88%
Stocks		1.62%	1.91%	1.79%	2.04%	1.74%	1.67%	1.30%	1.55%	1.55%	1.78%

<Gains and Losses on Valuation of Securities>

(JPY Bn)

	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11
Held-to-maturity securities(market value)	-0.8	-0.3	-0.1	2.1	1.1	2.4	3.9	3.9	6.9	3.6
Available-for-sale securities (market value)	83.6	104.1	84.5	26.2	4.5	-9.0	27.6	37.9	31.7	21.2
Bonds	-5.2	-5.4	-4.5	-4.7	3.0	2.2	14.3	16.7	24.8	16.2
Stocks	90.9	110.6	90.1	36.0	10.2	-1.4	17.3	22.9	9.0	7.0
Other Securities	-1.9	-1.0	-1.1	-5.0	-8.6	-9.8	-4.0	-1.7	-2.1	-2.0

(Note1) Floating-rate Japanese government bonds which BoY held as Available-for-sale securities had been carried on the balance sheet at their reasonably estimated amounts from Sep-08. The difference between reasonably estimated amounts and market prices was JPY 8.0Bn for Mar-11.

(Note2) Figures from Mar-10 are based on "Accounting standard for financial instruments"(ASBJ statement No.10, 2008/3/10)

# Non-Deposit Products for individuals

Non-Deposit Products <Outstanding Balance>

【Non-consolidated basis】

(JPY Bn)

	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11
Investment trusts	402.0	450.2	495.5	441.1	438.6	336.6	425.9	465.7	445.4	469.0
Insurance(Annuity, Whole life )	262.1	313.2	350.1	354.7	392.8	414.2	518.3	587.6	663.0	714.9
Foreign Currency Deposits	39.6	33.4	31.9	40.4	39.5	46.6	45.8	47.7	47.6	55.9
Public Bonds	537.6	545.6	550.8	535.1	518.1	508.6	495.3	468.9	447.6	424.0
Total balance of non-deposit products for individuals(A)	1,241.5	1,342.4	1,428.4	1,371.5	1,389.2	1,306.2	1,485.4	1,570.0	1,603.7	1,663.9
Individual deposits(deposits in yen)	7,138.9	7,292.3	7,410.1	7,518.6	7,610.9	7,662.7	7,679.0	7,752.4	7,797.7	7,915.6
Total individual deposit assets (B)	8,380.5	8,634.8	8,838.5	8,890.2	9,000.2	8,969.0	9,164.4	9,322.5	9,401.5	9,579.6
Ratio of non-deposit products (A) ÷ (B)	14.8%	15.5%	16.1%	15.4%	15.4%	14.5%	16.2%	16.8%	17.0%	17.3%
Balance of non-deposit products for individuals(Hamagin TT Securities) (C)	-	-	-	-	-	127.5	149.4	162.2	164.2	176.4
Total balance of non-deposit products for individuals(Group total) [(A) + (C)] (D)	1,241.5	1,342.4	1,428.4	1,371.5	1,389.2	1,433.7	1,634.8	1,732.2	1,768.0	1,840.4
Total individual deposit assets (Group total) [(B) + (C)] (E)	8,380.5	8,634.8	8,838.5	8,890.2	9,000.2	9,096.5	9,313.9	9,484.7	9,565.7	9,756.0
Ratio of non-deposit products (Group total) (D) ÷ (E)	14.8%	15.5%	16.1%	15.4%	15.4%	15.7%	17.5%	18.2%	18.4%	18.8%

# Yield & Management Indexes

## Interest Margins (Domestics)

【Non-consolidated】

	FY06		FY07		FY08		FY09		FY10	
	1st Half		1st Half		1st Half		1st Half		1st Half	
Yield on interest-earning assets	1.71%	1.78%	1.93%	1.99%	1.99%	1.97%	1.84%	1.81%	1.68%	1.65%
Loans and bills discounted	1.86%	1.94%	2.16%	2.19%	2.18%	2.15%	1.99%	1.96%	1.87%	1.84%
Securities	0.98%	1.02%	1.06%	1.20%	1.22%	1.14%	1.18%	1.18%	0.94%	0.95%
Yield on interest-bearing liabilities	0.06%	0.10%	0.23%	0.24%	0.26%	0.23%	0.16%	0.15%	0.11%	0.10%
Deposits	0.04%	0.09%	0.21%	0.22%	0.24%	0.21%	0.13%	0.12%	0.08%	0.07%
External liabilities	0.35%	0.34%	0.48%	0.50%	0.53%	0.48%	1.29%	1.11%	1.48%	0.95%
Expenses ratio	0.91%	0.93%	0.94%	0.95%	0.99%	0.99%	0.94%	0.95%	0.93%	0.93%
Total funding cost	0.96%	1.01%	1.14%	1.17%	1.22%	1.19%	1.08%	1.08%	1.03%	1.01%
Yield spread	1.65%	1.68%	1.70%	1.75%	1.73%	1.74%	1.68%	1.66%	1.57%	1.55%
Interest margin between loans and deposits	0.90%	0.92%	1.00%	1.00%	0.93%	0.94%	0.92%	0.89%	0.85%	0.84%
Net interest margin	0.75%	0.77%	0.79%	0.82%	0.77%	0.78%	0.76%	0.73%	0.65%	0.64%

## Management Indexes

【Non-consolidated】

	FY06		FY07		FY08		FY09		FY10	
	1st Half		1st Half		1st Half		1st Half		1st Half	
OHR	43.13%	42.56%	43.26%	43.32%	45.57%	45.94%	46.43%	47.16%	48.07%	48.13%
EPS	¥22.32	¥47.06	¥24.57	¥48.21	¥11.71	¥6.34	¥9.69	¥22.79	¥14.98	¥33.42
ROA	0.60%	0.62%	0.62%	0.59%	0.28%	0.07%	0.23%	0.27%	0.35%	0.39%
ROE	9.22%	9.42%	9.55%	9.37%	4.61%	1.26%	3.87%	4.50%	5.68%	6.28%

$$\text{ROA} = \frac{\text{Net Income}}{\text{Average Total Assets}(\text{※})}$$

$$\text{ROE} = \frac{\text{Net Income}}{\text{Own Capital}}$$

(※) excluding customer's liabilities for acceptances and guarantees

# Credit Costs

Credit Costs	【Non-consolidated】										(JPY Bn)
	FY06		FY07		FY08		FY09		FY10		
	1st Half		1st Half		1st Half		1st Half		1st Half		
Disposal of bad debts	13.1	17.7	7.5	13.5	29.2	72.0	30.7	55.0	16.3	28.6	
Written-off of loans	9.6	16.0	8.2	14.2	10.0	22.8	13.7	23.4	7.6	14.2	
Provison of allowance for specific loan losses	3.3	1.5	-0.6	-0.9	18.9	48.7	16.6	30.0	8.3	13.8	
Loss on sales of non-performing loans	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	
Other	0.0	0.0	-	0.1	0.2	0.3	0.3	1.4	0.3	0.4	
Provison of allowance for general loan losses	-0.2	1.6	0.9	4.5	9.5	15.1	4.9	0.8	0.8	0.3	
Credit costs	12.8	19.3	8.5	18.0	38.7	87.1	35.7	55.8	17.2	28.9	
Credit cost ratio	0.31%	0.23%	0.20%	0.21%	0.88%	0.98%	0.80%	0.63%	0.40%	0.33%	

Credit cost ratio = Credit costs / Average balance of loans

# Capital Adequacy Ratio

Capital Adequacy Ratio	【Non-consolidated】										(JPY Bn)
	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	
Capital adequacy ratio	10.42%	11.08%	10.80%	10.78%	10.13%	10.78%	11.33%	11.97%	11.94%	12.03%	
Tier 1 capital ratio	9.08%	10.64%	10.42%	10.45%	10.17%	9.56%	9.41%	9.72%	9.74%	9.97%	
Capital	722.6	632.5	639.0	660.7	638.4	714.7	784.4	823.7	838.8	841.2	
Tier 1 capital	629.8	607.4	616.3	640.1	640.7	633.8	651.9	668.8	684.1	697.1	
Tier 2 capital	93.6	66.4	64.4	64.4	44.4	121.4	161.4	177.9	175.6	170.4	
Deductions	0.8	41.2	41.7	43.7	46.7	40.5	28.8	23.0	20.9	26.4	
Risk-weighted Assets, etc	6,932.1	5,705.6	5,914.0	6,124.3	6,299.4	6,629.4	6,922.8	6,877.8	7,021.5	6,987.8	

Capital Adequacy Ratio	【Consolidated】										(JPY Bn)
	06/9	07/3	07/9	08/3	08/9	09/3	09/9	10/3	10/9	11/3	
Capital adequacy ratio	10.45%	11.19%	10.79%	10.80%	10.19%	10.92%	11.53%	12.20%	12.15%	12.28%	
Tier 1 capital ratio	9.09%	10.72%	10.33%	10.39%	10.12%	9.61%	9.51%	9.85%	9.86%	10.12%	
Capital	727.9	644.6	655.0	677.4	656.5	734.8	805.8	846.5	863.9	868.3	
Tier 1 capital	633.2	617.3	627.2	652.0	652.3	646.7	665.0	683.1	700.7	715.8	
Tier 2 capital	99.1	66.4	64.6	64.6	45.5	122.5	163.1	179.6	177.3	172.0	
Deductions	4.4	39.1	36.7	39.2	41.2	34.3	22.2	16.2	14.1	19.5	
Risk-weighted Assets, etc	6,959.6	5,757.4	6,069.0	6,272.4	6,442.2	6,728.6	6,986.0	6,934.7	7,106.0	7,067.9	

From 07/3, the capital adequacy ratio has been calculated in accordance with the new standards (Basel II).

The bank has calculated the capital adequacy ratio in accordance with Domestic standard before 09/9, and BIS standard after 10/3.

Afresh あなたに、あたらしく。



Bank of Yokohama

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