



Bank of Yokohama

Information Meeting

~ Appendix ~

November 22, 2010

The Bank of Yokohama, Ltd.

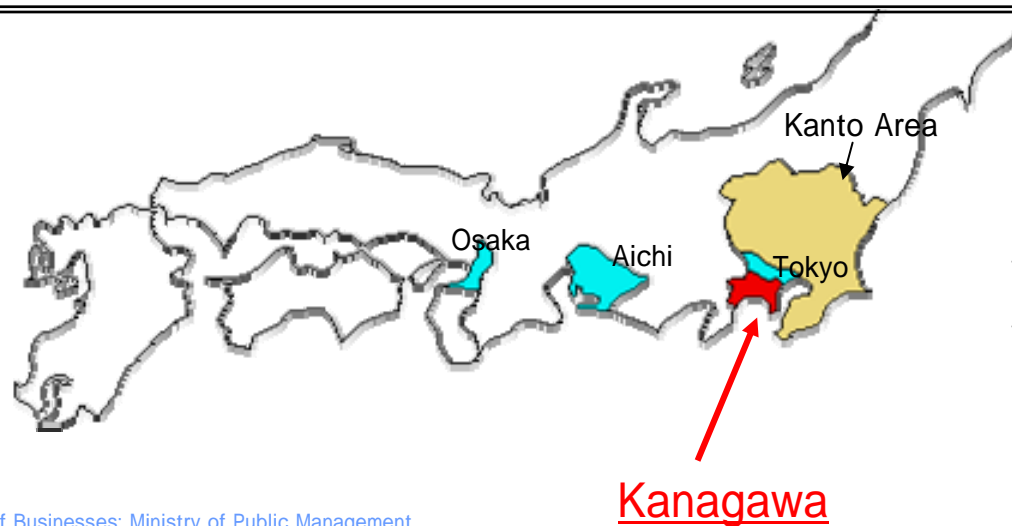
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Our Home Market

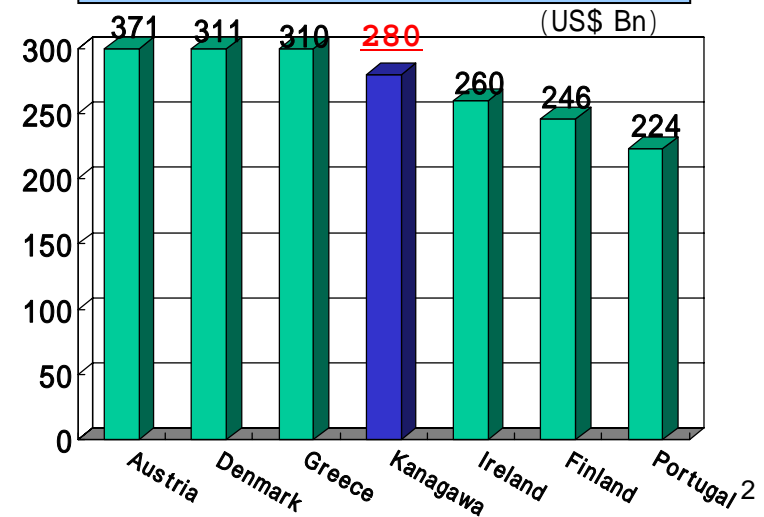
(1) Potential of Kanagawa Prefecture

Population (Jan - 10)	9.008 million (<i>2nd</i> / 47 Prefectures) (Tokyo, <i>Kanagawa</i> , Osaka)
Number of Businesses (Jul - 09)	322 thousand (<i>4th</i>) (Tokyo, Osaka, Aichi, <i>Kanagawa</i>)
Gross Prefectural Product (FY07)	JPY32.0trillion (<i>4th</i>) (Tokyo, Osaka, Aichi, <i>Kanagawa</i>)
Manufacturing Output (2009)	JPY14.8trillion (<i>3rd</i>) (Aichi, Shizuoka, <i>Kanagawa</i>)
Retail Sales (2007)	JPY8.5trillion (<i>3rd</i>) (Tokyo, Osaka, <i>Kanagawa</i>)



Kanagawa

Comparison of GDP (FY2007)

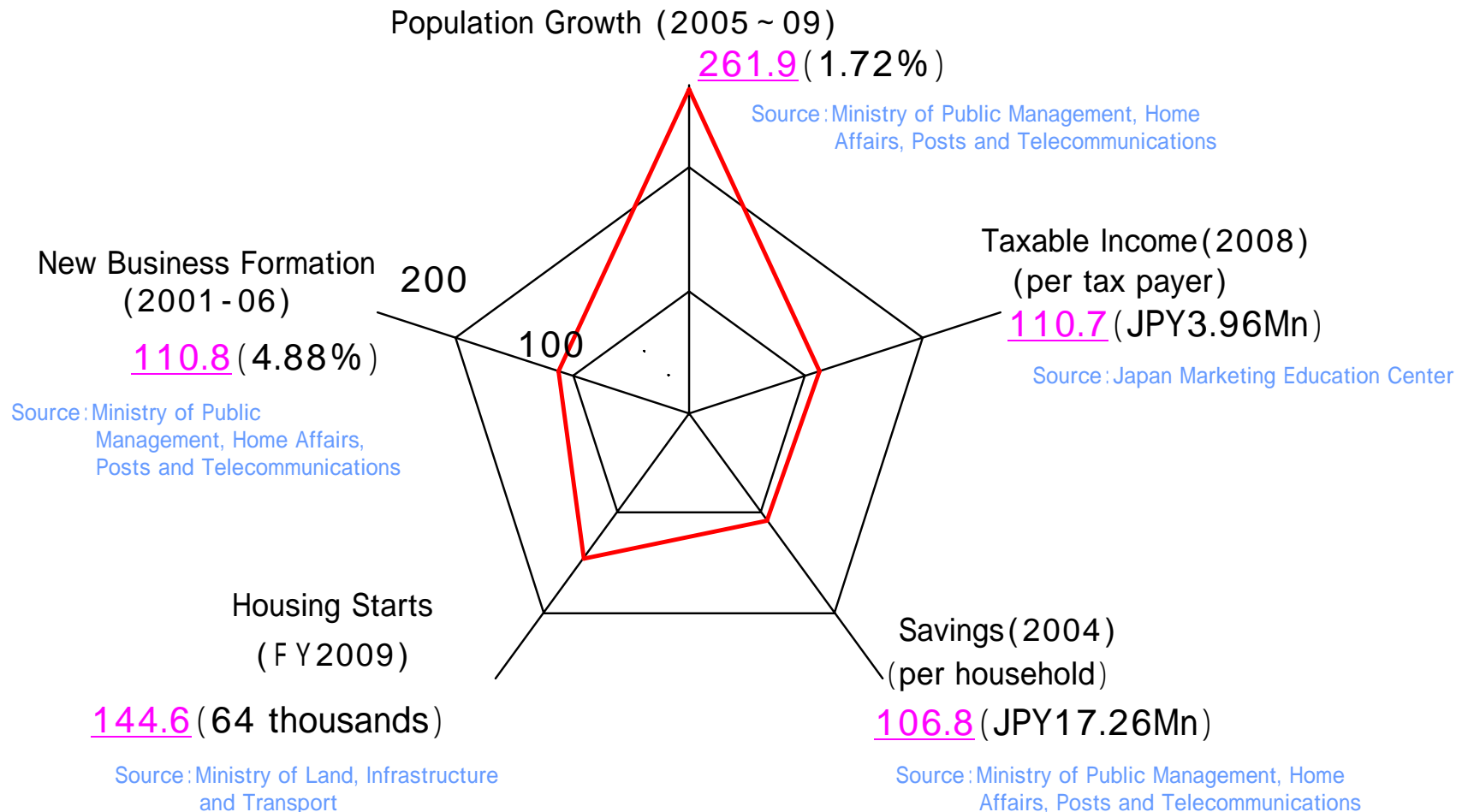


(Note) Source
 • Population & # of Businesses: Ministry of Public Management, Home Affairs, Posts and Telecommunications
 • Gross Prefectural Product: Each Prefecture
 • Manufacturing Output, Retail Sales: Ministry of Economy, Trade and Industry

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



History of the Bank of Yokohama

1869 1920 1928 1957 2010

· 1869
Establishment of Yokohama Exchange Company

Exchange Company was the translation of "BANK". 8 of those (*) were created nationwide as the first modern banks in Japan.

(*) Exchange companies other than Yokohama dissolved themselves in a few years.

It has been 141 years since the establishment of Yokohama Exchange Company, which is the origin of The Second Bank which we succeeded.

· 1920
Establishment of Yokohama Koshin Bank

It was established so as to save customers of bankrupt banks and to stabilize the local economy, deriving from the full will of the business circle.

Then, Yokohama Exchange Company became The Second Bank via The Second National Bank, succeeded by Yokohama Koshin Bank.

· 1928
Yokohama Koshin Bank succeeded The Second Bank.

· 1957
The name was changed from Yokohama Koshin Bank to Bank of Yokohama.



This year marks our 90th anniversary since establishment



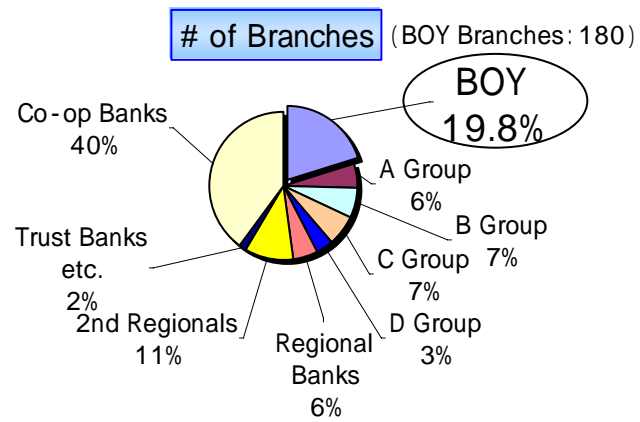
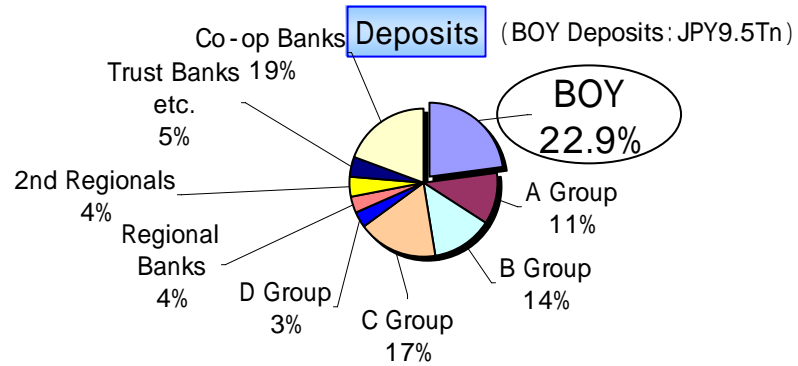
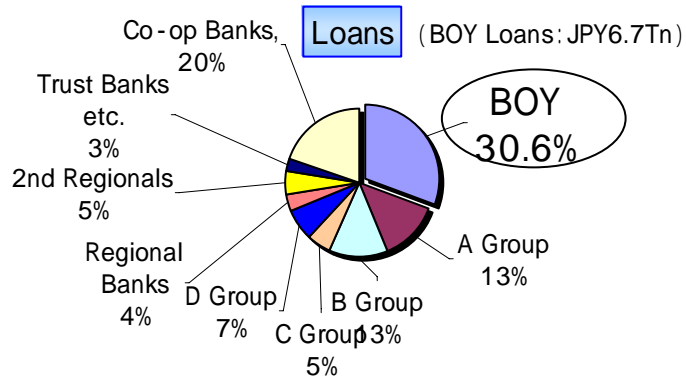
Yokohama Exchange Company's Yugin-Ken (10 dollar note), issued in 1872 (Collection of BOJ Currency Museum)



The building of Yokohama Exchange Company built in 1871

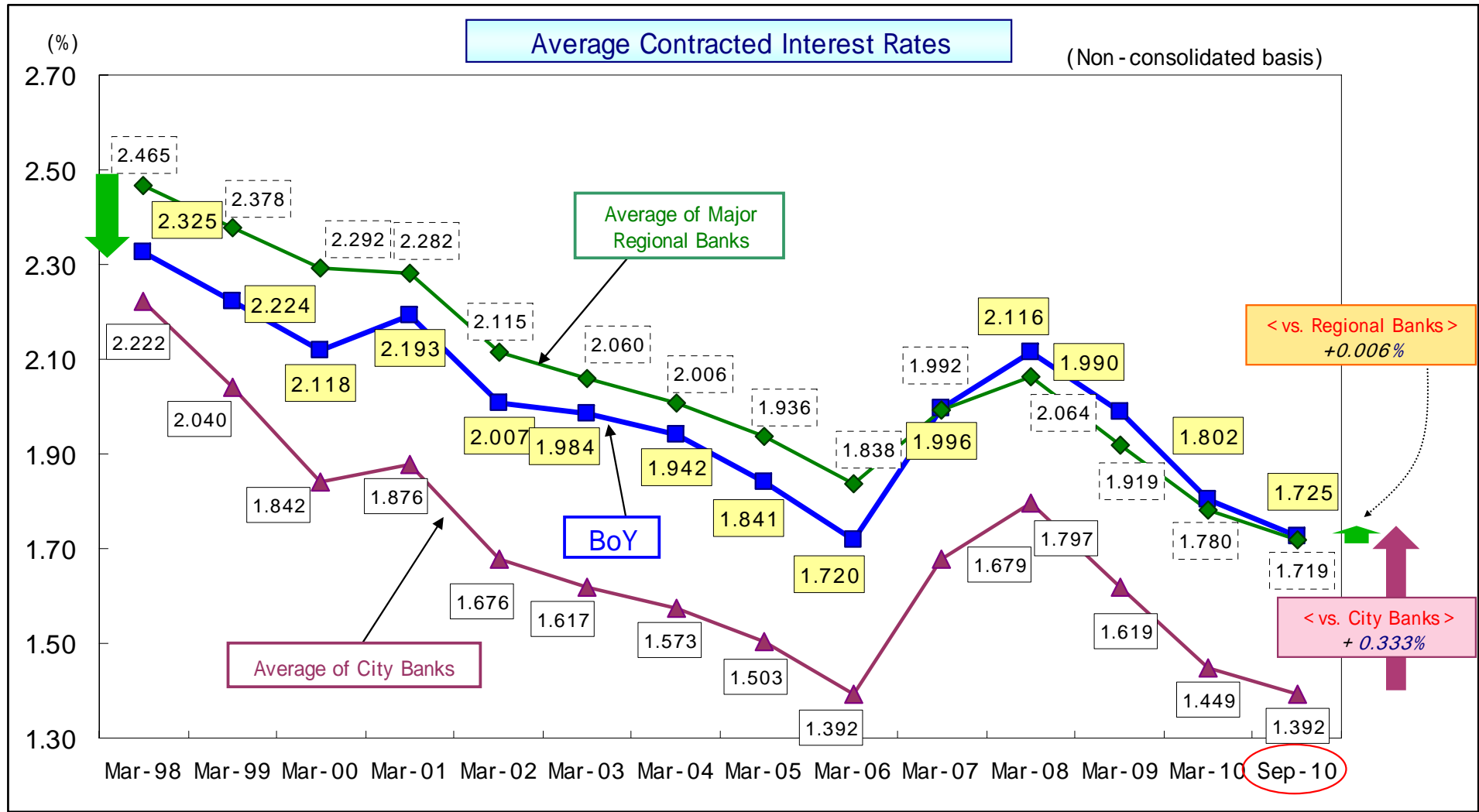
Market Share in Kanagawa Prefecture

Market Share in Kanagawa Prefecture < Sep - 10 >



(Note) Bank estimates

Loan Yields

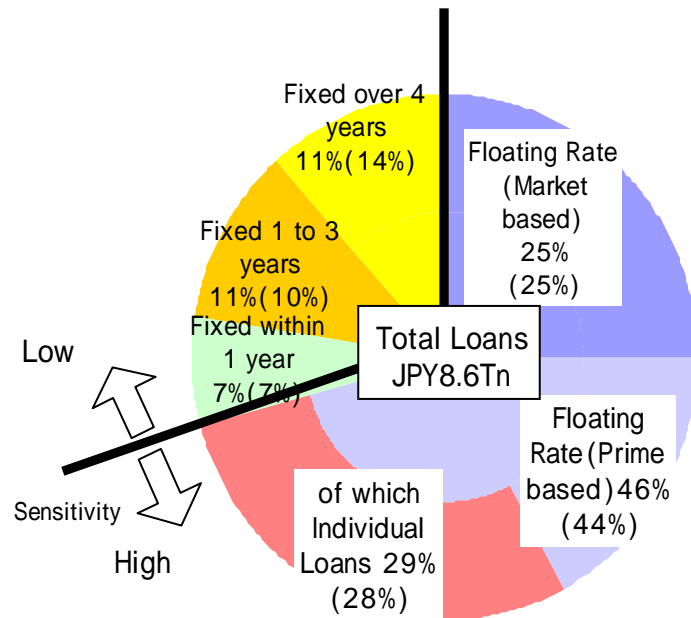


(Note1) Source: Bank of Japan

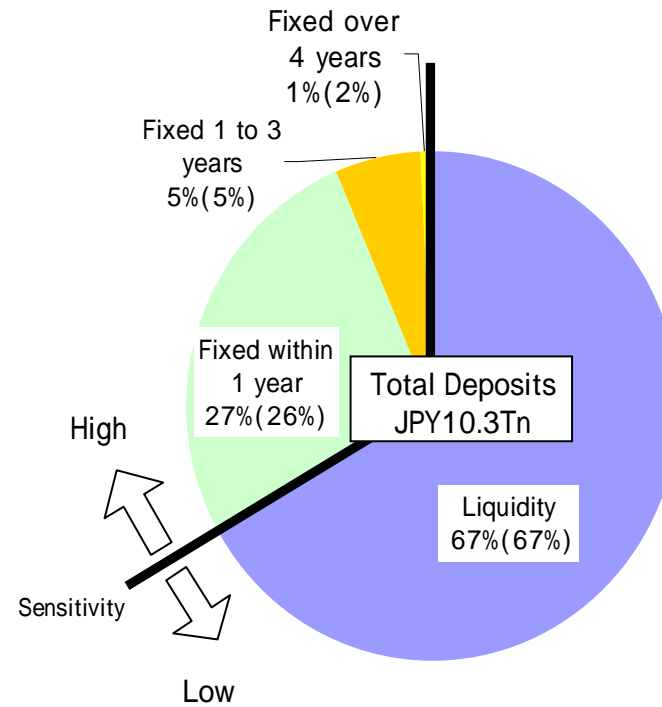
(Note2) Contracted interest rates for all loans are the average interest rates of each month.

Sensitivity Analysis

Breakdown of Loans

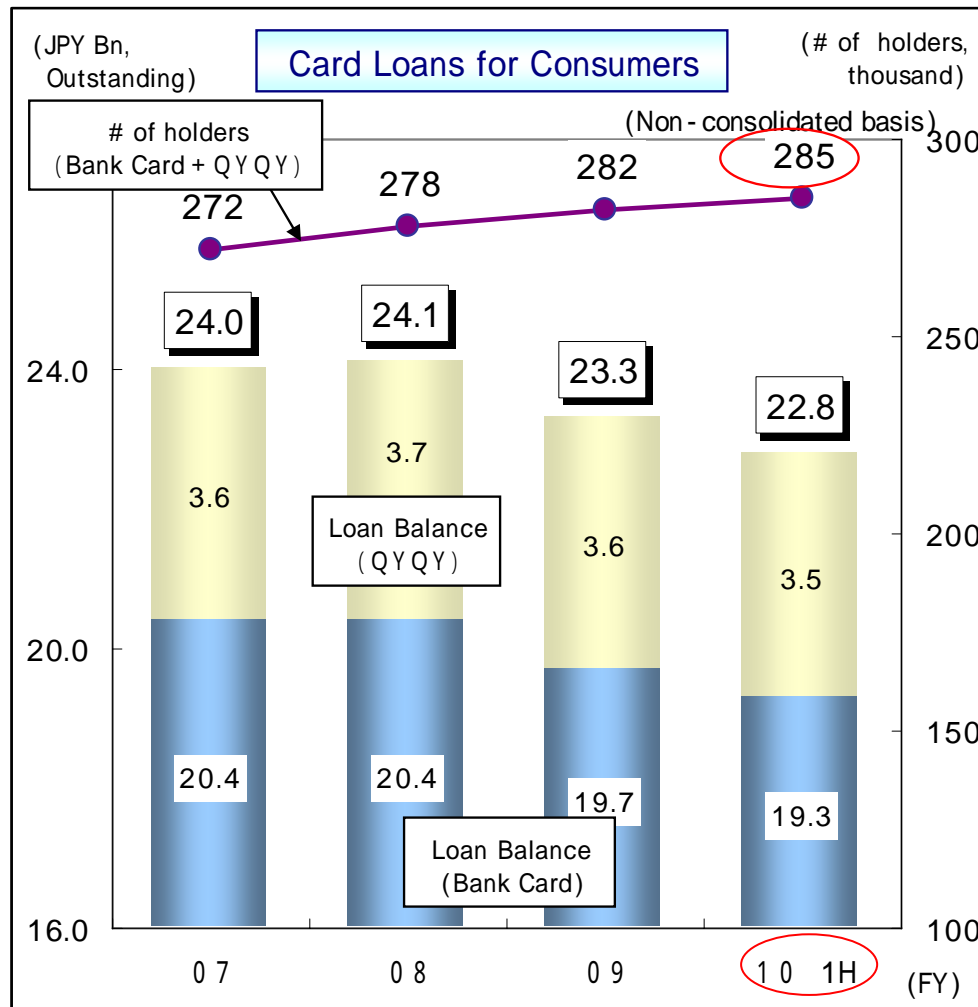


Breakdown of Deposits



As of Sep - 10
() represents Mar - 10

Uncollateralized Consumer Loans



Bank Card Loan

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



Quicky (QYQY)

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



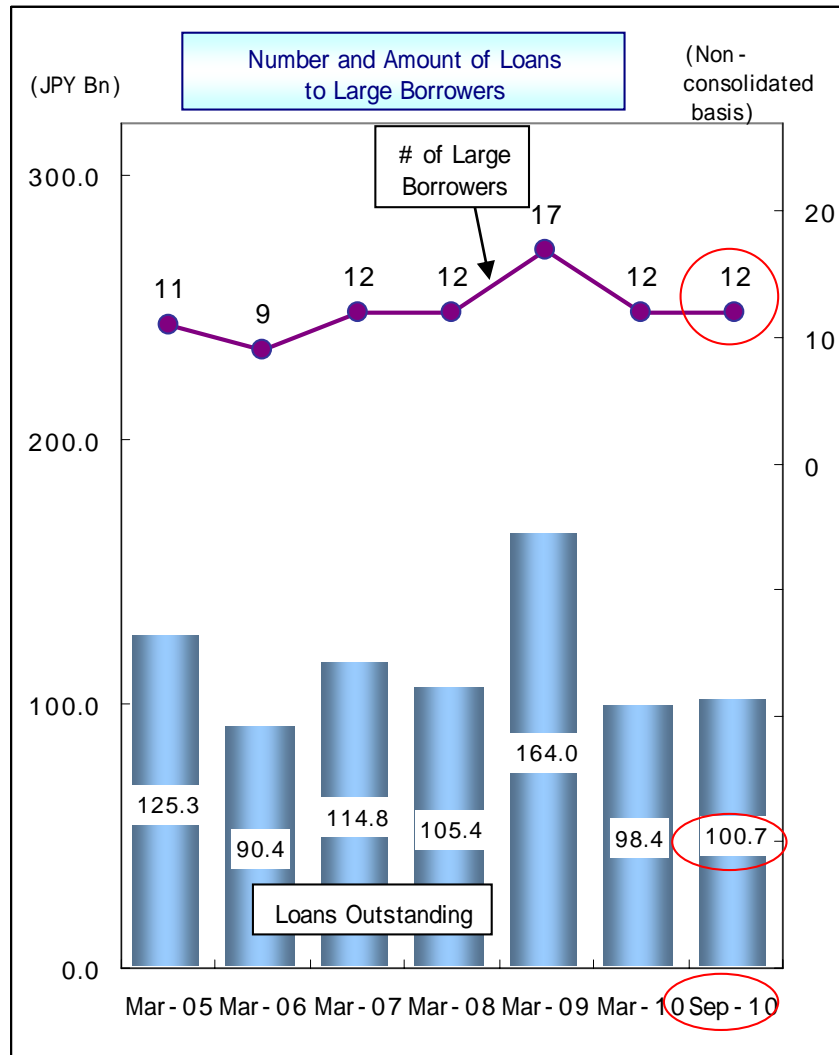
Next Plan

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



(Note) above terms are as of November 19, 2010

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.

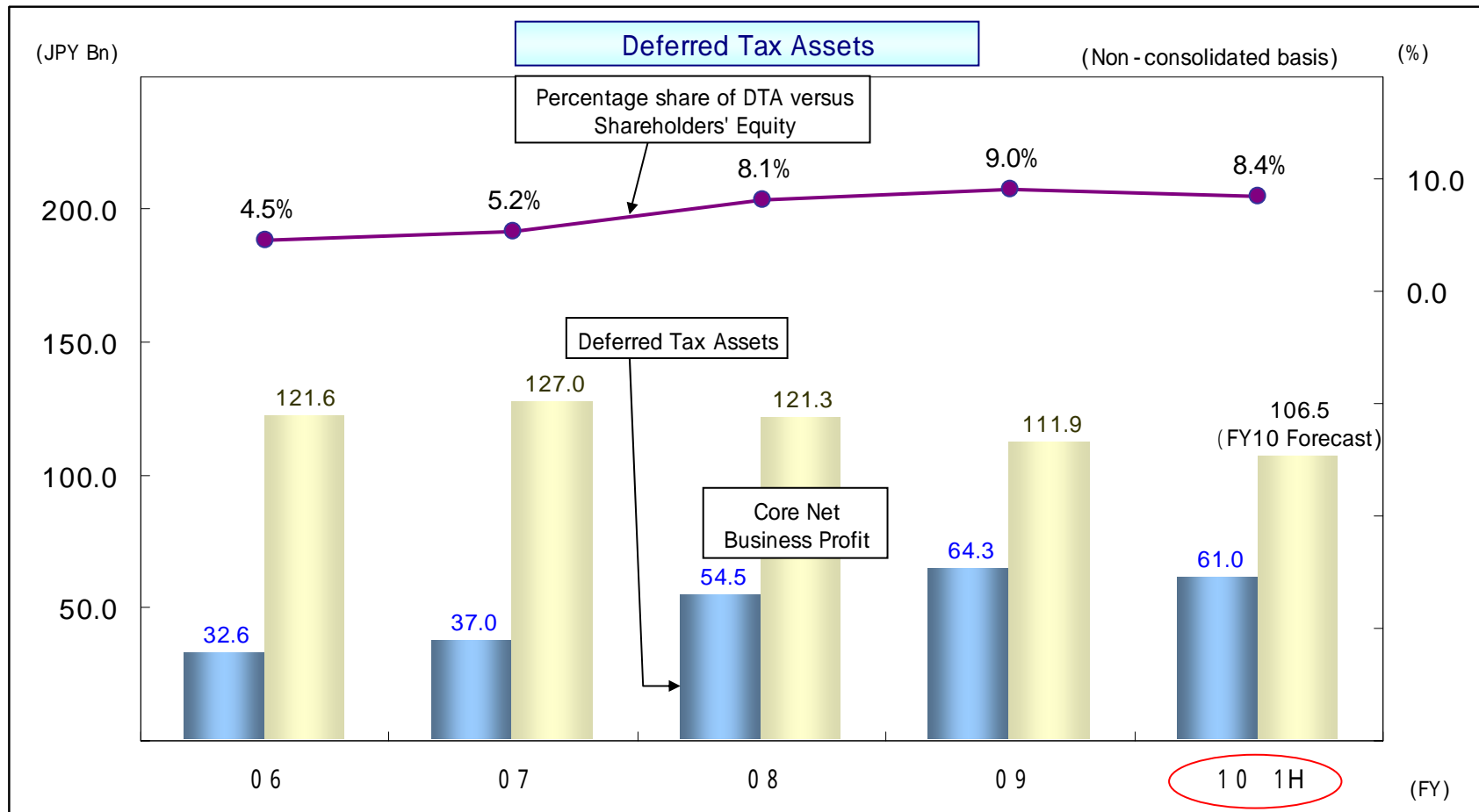
		Sep-10			
		A	B	C	Total
60 - Sep	A	95.2%	4.6%	0.2%	100.0%
	B	7.9%	86.2%	5.9%	100.0%
	C	0.2%	6.1%	93.7%	100.0%

		Sep-10			
		A	B	C	Total
60 - Sep	A	97.0%	2.5%	0.5%	100.0%
	B	10.4%	82.9%	6.7%	100.0%
	C	1.5%	7.2%	91.3%	100.0%

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

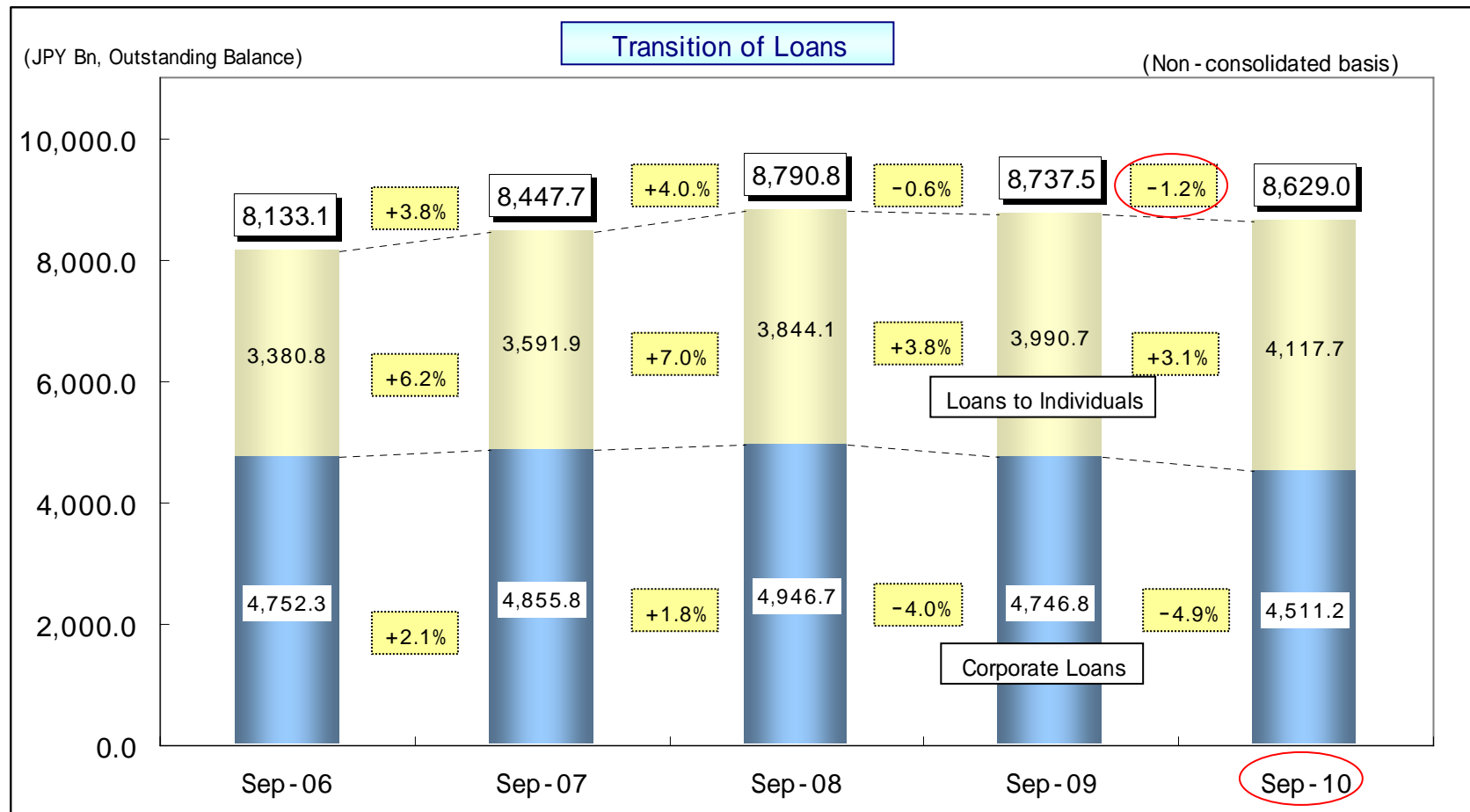
(Note) Transition is based on change from Sep-09.

Deferred Tax Assets



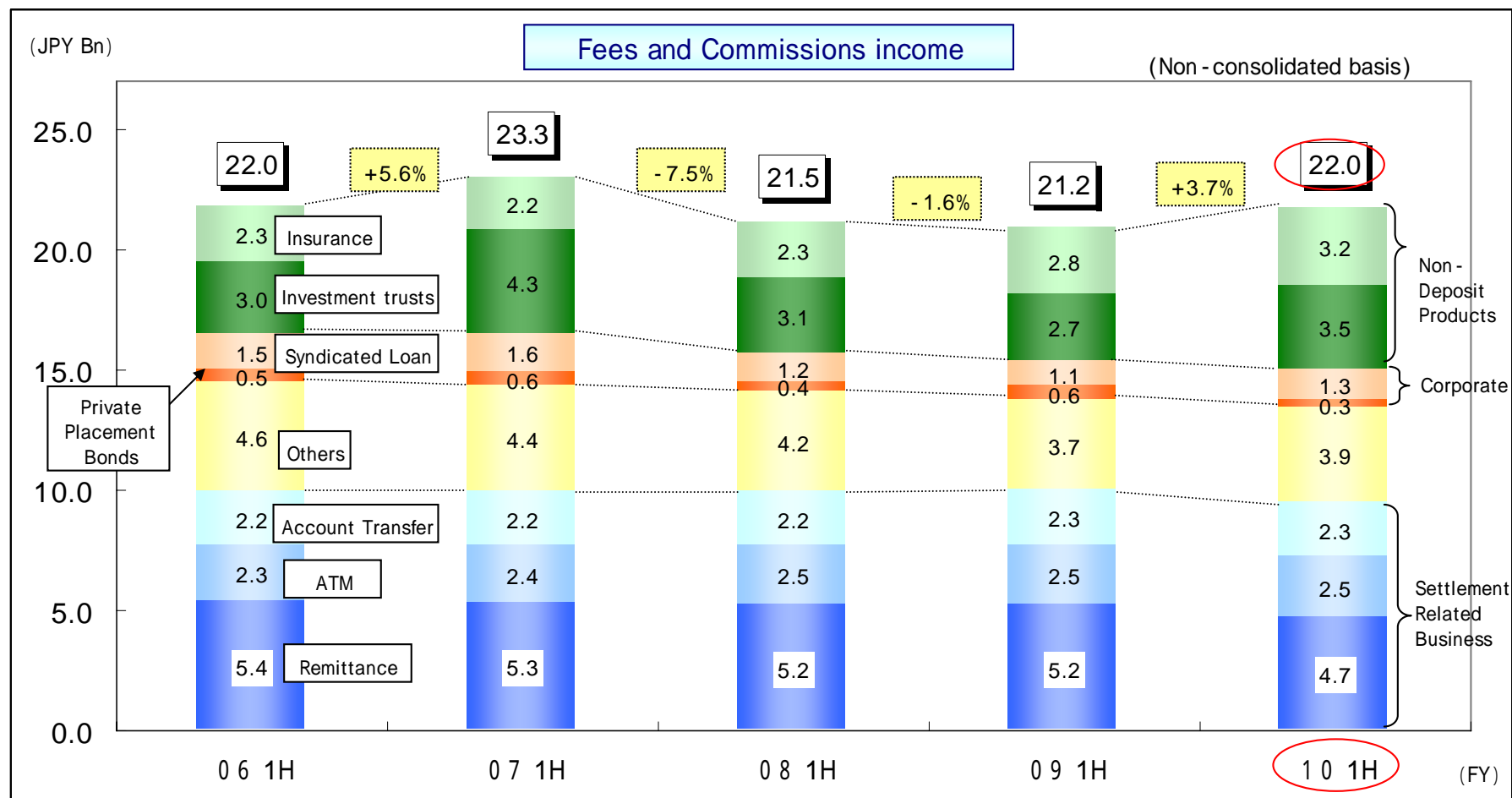
(Note) Deferred Tax Assets, excluding net unrealized gains on available-for-sale securities.

Transition of Loans



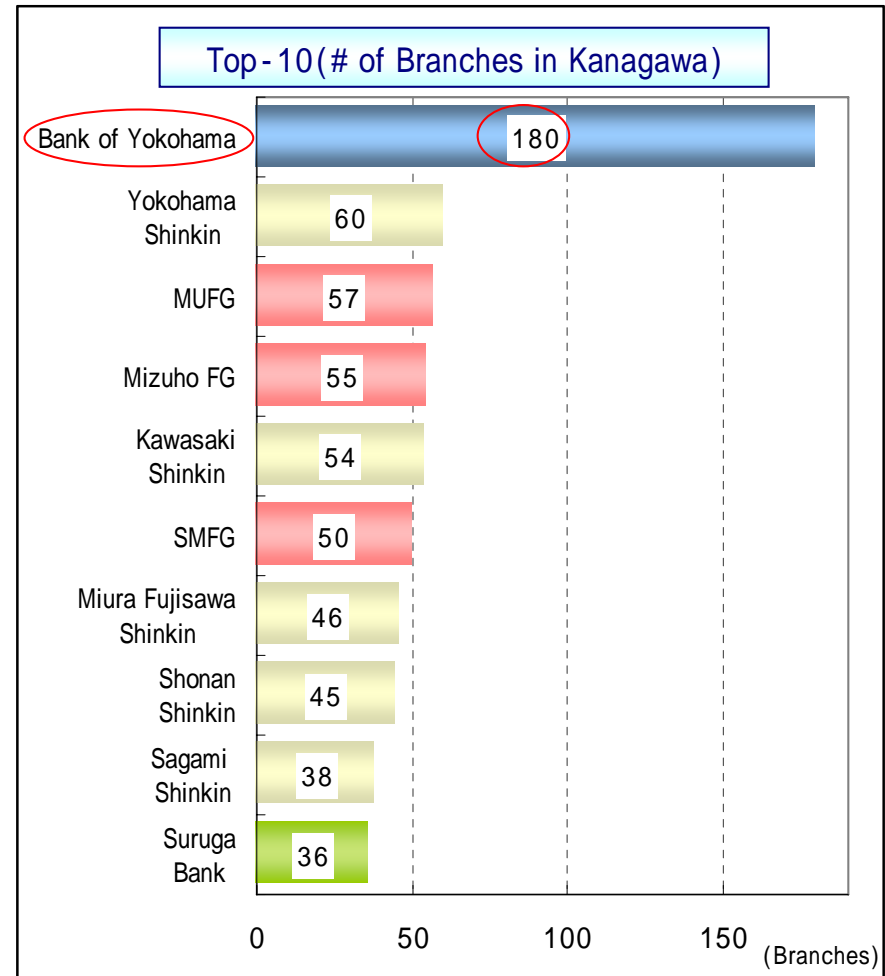
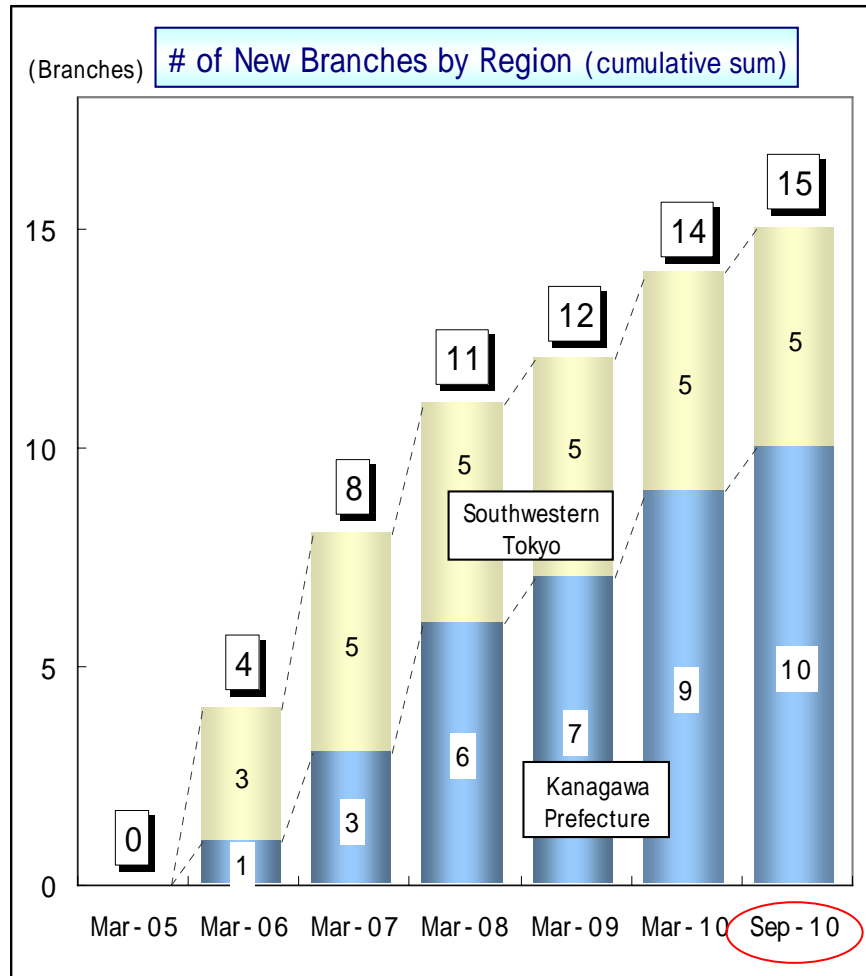
(Note) Corporate Loans include loans to public and public related sectors.

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(Sep-10). Bank estimates.

Alliance - Regional Banks

Shared Utilization of Banking System

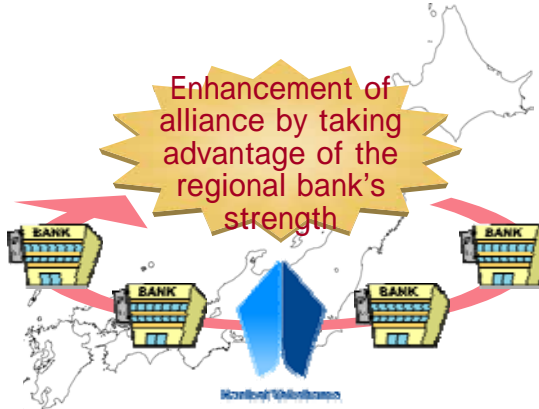
- Agreed in Mar-06
- Plan to start in Jan-10
- Allied banks: **3**

ATM Alliance

- Since Jul-06
- Reduction of cross-use ATM fees to zero
- Allied banks: **6**

Regional Financial Marketing Workshop

- Since Oct-07
- Co-research on marketing strategy specialized in regional financing.
- Participating banks: **20**



Strategic Council on Regional Bank Cards

- Since Jan-09
- Co-operative actions for strategic planning toward enhancement of credit card business
- Participating banks: **13**

Regional Leasing Business Workshop

- Since Feb-08
- Development and sharing of leasing expertise
- Participating banks: **30**

Housing Loan Workshop

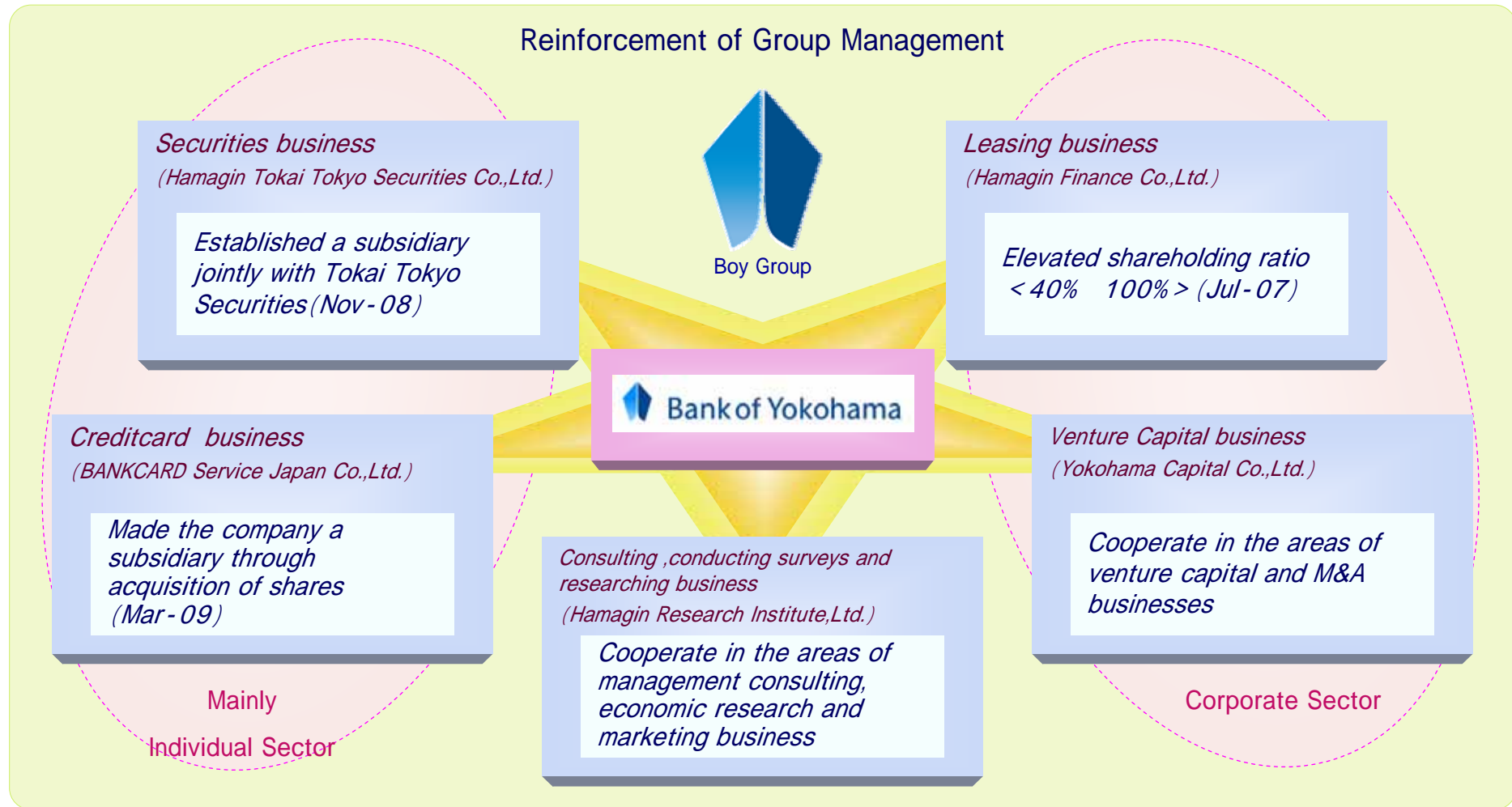
- Since May-08
- Co-develop housing loan products. Co-promotion and so on.
- Participating banks: **55**

Association of Regional Financing Research and Consultation

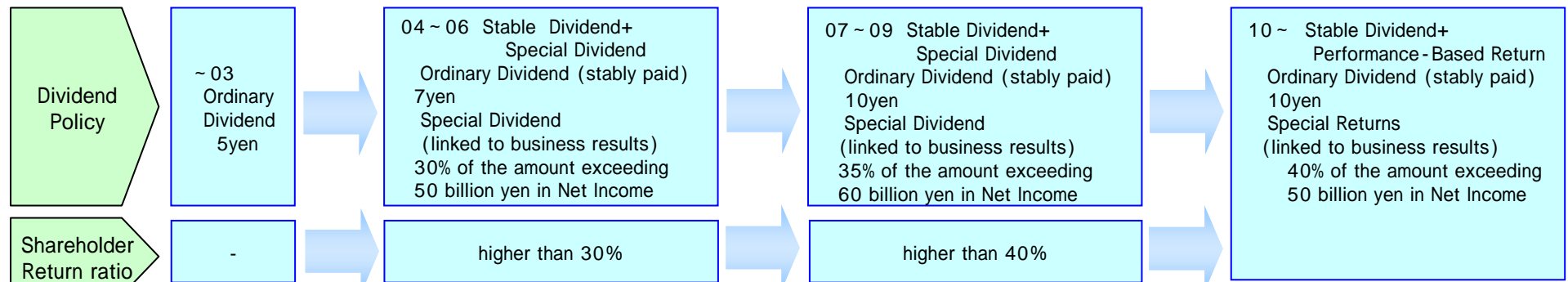
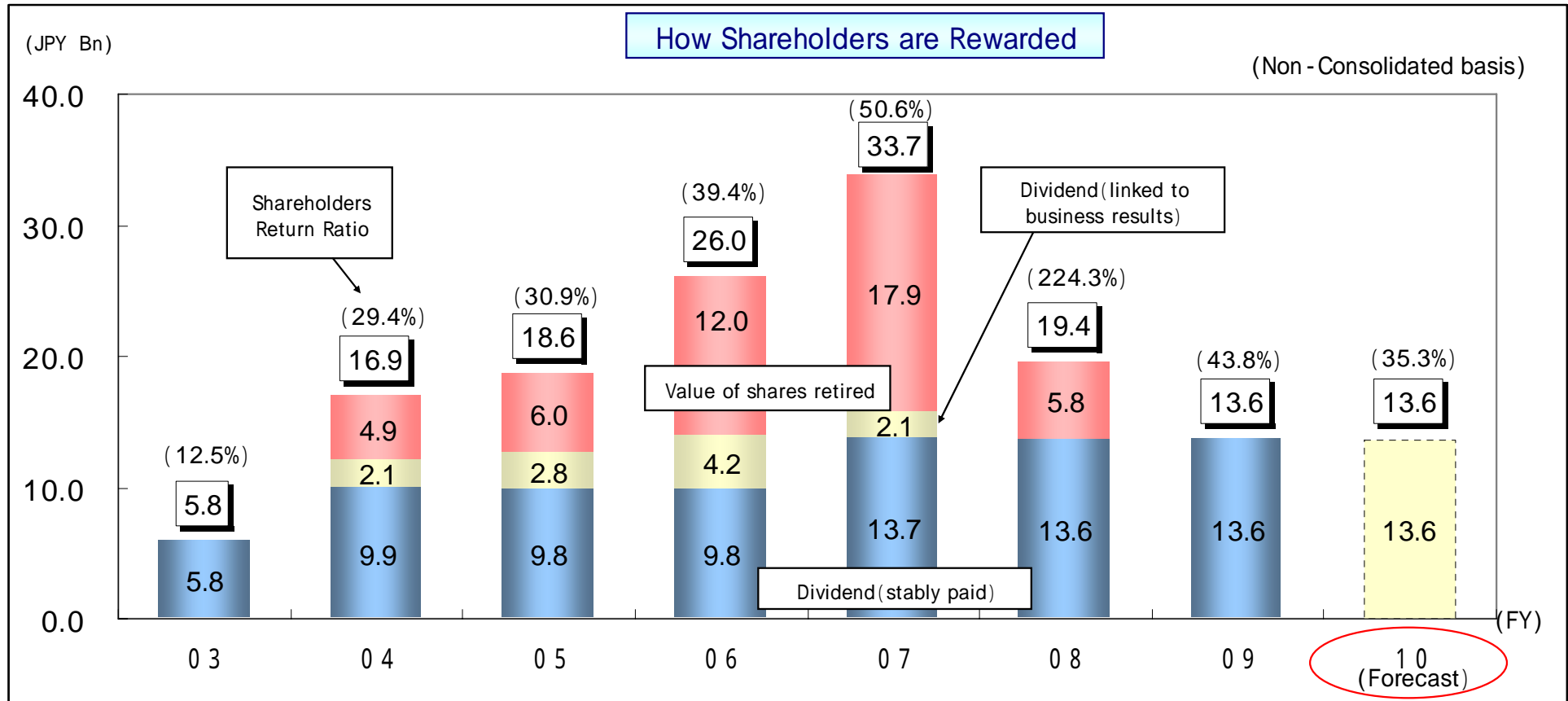
- Since Nov-08
- Development and sharing of think tank expertise
- Participating banks: **22**

(Note) # of "Allied banks/ Participating banks" includes us. (as of Nov 19, 2010)

Group Strategy



Shareholder Return



Special Returns = Special Dividends + Share Buy-backs 16

Data Book

Financial Summary (consolidated & non-consolidated)

(JPY Bn)

	Sep-07		Sep-08		Sep-09		Sep-10	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Gross Operating Income	110.2	114.6	112.9	119.3	107.1	115.8	103.1	112.0
Core Net Business Profit	62.5	64.4	61.4	62.5	57.3	63.2	53.5	58.6
Credit Costs	8.5	11.6	38.7	44.9	35.7	41.5	17.2	18.9
Ordinary Profit	55.8	56.1	25.8	24.1	22.1	21.4	33.3	36.5
Net Income	34.0	34.6	16.0	15.1	13.1	12.8	20.3	21.1
Deposits	9,654.9	9,626.2	9,819.2	9,785.8	10,028.1	10,014.0	10,298.4	10,279.6
Loans	8,447.7	8,382.1	8,790.8	8,734.1	8,737.5	8,699.1	8,636.2	8,598.8
Securities	1,413.1	1,410.9	1,249.7	1,246.0	1,466.4	1,457.0	1,822.0	1,813.2
Total Net Assets	711.3	757.3	689.4	735.0	694.9	743.1	721.5	772.7
Total Assets	11,122.4	11,489.7	11,288.4	11,647.4	11,563.1	11,886.8	11,792.5	12,076.5

Loans (Outstanding Balance)

Loans <Outstanding Balance>

[Non-consolidated basis]
(JPY Bn)

	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10
Loans	7,850.5	8,124.7	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
JOM account	-	-	-	-	-	-	-	-	-	-	-
Loans(domestic branches)	7,850.5	8,124.7	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
Loans to public sectors	336.4	444.4	204.0	96.0	79.4	109.7	132.0	168.5	131.5	124.4	146.9
Loans to large & medium sized businesses	1,257.6	1,278.4	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
Loans to small and medium-sized businesses, etc	6,256.3	6,401.8	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
Loans to small and medium-sized businesses	2,946.3	3,072.7	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
Individuals	3,309.9	3,329.0	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
Residential loans	2,995.1	3,004.8	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
Housing loans	1,989.5	1,968.6	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
Apartment loans	1,005.6	1,036.2	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
Other individual loans	314.8	324.2	327.4	334.2	337.1	340.7	348.0	349.9	345.7	343.0	345.4
Loans(overseas branches)	-	-	-	-	-	-	-	-	-	6.7	7.2
Housing loans (includes portion securitized)	2,123.2	2,176.6	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
Portion securitized	133.7	208.0	194.0	271.0	269.1	270.6	269.9	257.4	244.6	232.6	219.1
Loans in Kanagawa Prefecture	6,235.0	6,268.2	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
Loans to small and medium-sized businesses, etc	5,525.9	5,567.5	5,643.1	5,685.6	5,809.3	5,851.7	5,921.8	5,997.3	5,934.2	5,868.1	5,971.1

Loans by Business Sector (Outstanding Balance)

Loans by Business Sector < Outstanding Balance >
(Non-consolidated)

	Mar-07		Sep-07		Mar-08		Sep-08		Mar-09	
	share	share	share	share	share	share	share	share	share	
Manufacturing	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	16.2	0.2%	15.5	0.2%	15.6	0.2%	15.5	0.2%	15.6	0.2%
Construction	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	12.0	0.1%	12.1	0.1%	13.2	0.2%	13.4	0.2%	13.7	0.2%
IT and telecommunication	72.0	0.9%	68.9	0.8%	73.3	0.9%	77.1	0.9%	70.9	0.8%
Transportation	341.1	4.2%	341.8	4.0%	350.7	4.1%	358.4	4.1%	377.9	4.2%
Wholesale and retail	674.9	8.3%	706.5	8.4%	698.3	8.1%	727.3	8.3%	737.5	8.2%
Finance and insurance	231.5	2.9%	279.8	3.3%	298.3	3.5%	265.9	3.0%	306.2	3.4%
Real estate	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	909.5	11.2%	952.1	11.3%	926.8	10.8%	958.5	10.9%	967.5	10.7%
Local governments	80.2	1.0%	79.1	0.9%	109.7	1.3%	131.5	1.5%	160.0	1.8%
Others	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	8,114.4	100.0%	8,447.7	100.0%	8,578.9	100.0%	8,790.8	100.0%	9,008.3	100.0%

	Sep-09		Mar-10		Sep-10	
	share	share	share	share	share	share
Manufacturing	1,020.9	11.7%	948.6	11.1%	940.4	10.9%
Agriculture,Forestry,Fishery,Mining and quarrying of stone and gravel	15.3	0.2%	14.2	0.2%	14.9	0.2%
Construction	275.3	3.2%	262.2	3.1%	258.7	3.0%
supply and water supply	13.7	0.2%	14.4	0.2%	14.1	0.2%
IT and telecommunication	67.0	0.8%	62.3	0.7%	61.5	0.7%
Transport and postal activities	373.6	4.3%	359.6	4.2%	355.5	4.1%
Wholesale and retail	702.1	8.0%	680.6	8.0%	705.5	8.2%
Finance and insurance	250.6	2.9%	228.7	2.7%	224.2	2.6%
Real estate and goods rental and leasing	2,360.4	27.0%	2,272.6	26.7%	2,295.9	26.6%
Apartment Loans	1,181.1	13.5%	1,193.4	14.0%	1,214.0	14.0%
Other Services	727.3	8.3%	697.2	8.2%	734.7	8.5%
Local governments	111.0	1.3%	116.6	1.4%	101.0	1.2%
Others	2,819.8	32.3%	2,861.3	33.6%	2,922.0	33.9%
Total	8,737.5	100.0%	8,518.9	100.0%	8,629.0	100.0%

Breakdown of Real Estate Sector < Outstanding Balance >

	Mar-07		Sep-07		Mar-08		Sep-08		Mar-09		Sep-09		Mar-10		Sep-10	
	share	share	share	share	share	share	share	share	share	share	share	share	share	share	share	
business of real property	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%
Lease of real property	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%
Maintenance of real property	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%
Real estate dealing business	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%
Real estate agency business	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%
Built-for-sale housing and land agency business	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%
Others	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%
Prefectural Housing Corporations	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%
Total	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%

(Note) Apartment loans are excluded from total

Loans (Average Balance & yield)

Loans <Average Balance>

(Non-consolidated)

(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			
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	8,524.4
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	8,518.0
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	123.7
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	1,450.5
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	6,943.6
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	2,881.3
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	4,062.3
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	3,720.2
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	2,526.3
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	1,193.8
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
Loans(overseas branches)	-	-	-	-	-	-	-	-	-	2.0	-	4.1	6.4
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%	81.5%
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%	1.87%
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%	1.87%
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%	1.74%
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%	2.04%

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

Deposit (Outstanding Balance)

Deposits <Outstanding Balance>

[Non-consolidated basis]
(JPY Bn)

	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10
Deposits	9,092.1	9,435.6	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
JOM account	-	1.1	2.3	-	-	7.2	1.8	6.8	2.2	4.6	0.0
Deposits(domestic branches)	9,092.1	9,434.4	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
Liquid deposits in yen	5,902.2	6,313.0	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
Fixed deposits in yen	3,077.0	3,022.2	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
Foreign currency deposits	112.7	99.1	70.0	65.2	135.8	93.2	62.1	90.5	120.3	123.8	185.8
Deposit from corporate	1,752.2	1,786.7	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
Liquid deposits in yen	1,444.5	1,473.7	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
Fixed deposits in yen	297.8	302.5	318.1	337.0	360.7	368.7	373.5	389.2	382.5	385.9	369.9
Foreign currency deposits	9.9	10.5	9.2	8.6	9.7	11.3	10.7	13.1	15.6	16.3	19.2
Deposit from individuals	6,992.7	7,110.2	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
Liquid deposits in yen	4,169.5	4,360.6	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
Fixed deposits in yen	2,770.6	2,710.5	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
Foreign currency deposits	52.6	39.1	39.6	33.4	31.9	40.4	39.5	46.6	45.8	47.7	47.6
Deposit from local public	240.9	410.0	258.4	496.0	243.3	474.4	265.5	492.6	278.5	625.4	454.1
Liquid deposits in yen	189.8	359.7	227.1	470.1	125.5	403.7	180.4	451.0	177.8	560.4	317.0
Fixed deposits in yen	0.8	0.7	10.1	2.7	23.6	29.2	73.3	10.8	41.9	5.2	18.1
Foreign currency deposits	50.2	49.4	21.1	23.1	94.1	41.4	11.7	30.7	58.7	59.7	118.9
Deposit from Financial Institutions	106.1	127.3	75.1	96.4	86.3	125.7	119.6	112.0	132.6	119.4	83.2
Liquid deposits in yen	98.3	118.9	65.6	85.9	74.5	112.7	104.5	95.5	115.6	101.5	64.5
Fixed deposits in yen	7.7	8.3	9.5	10.5	11.7	12.9	15.1	16.4	17.0	17.8	18.6
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
Deposits(overseas branches)	-	-	-	-	-	-	-	-	-	0.7	0.6
Deposits in Kanagawa Prefecture	8,414.7	8,757.8	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

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		FY09		FY10		
		1st Half	2nd Half		1st Half	2nd Half		1st Half	2nd Half	1st 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	10,309.4
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	8.6
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	10,300.2
Liquid 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	6,707.7
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	3,428.5
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	163.9
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	1,922.5
Liquid 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	1,524.4
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	380.5
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	17.6
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	7,875.5
Liquid 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	4,808.6
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	3,020.7
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	46.0
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	429.5
Liquid 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	320.2
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	9.0
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	100.1
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	72.6
Liquid 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	54.3
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	18.2
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
Deposits(overseas branches)	-	-	-	-	-	-	-	-	-	0.2	-	0.5	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%	0.09%
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%	0.08%
Liquid 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%
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%	0.19%

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)

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

Securities (Outstanding & Average Balance, Yield)

Securities<Balance and Interest Margin>

[Non-consolidated basis]

(JPY Bn)

		Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10
		Annual Average	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half	Annual Average	1st Half
Securities	Outstanding	1,263.0	1,362.0	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
	Average	1,113.0	1,196.4	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
National government bonds	Outstanding	461.7	538.3	533.0	770.1	544.7	593.8	447.8	519.6	643.5	735.1	751.4
	Average	353.9	455.7	484.6	569.2	647.4	591.2	581.5	555.9	593.7	649.6	704.1
Local government bonds	Outstanding	97.8	79.1	71.3	68.4	88.0	77.7	110.9	183.0	196.0	293.5	315.8
	Average	117.3	100.8	79.7	76.8	86.3	87.5	89.3	120.0	187.7	212.8	310.2
Corporate bonds	Outstanding	406.3	376.0	360.5	458.6	447.2	465.9	443.9	444.7	415.9	500.7	551.2
	Average	426.4	412.9	377.7	383.8	453.2	459.5	456.9	459.6	429.7	442.3	529.5
Stocks	Outstanding	224.4	291.1	256.0	277.8	259.9	206.5	178.3	151.8	159.2	164.1	146.0
	Average	156.7	159.9	170.5	168.7	168.7	170.9	172.4	173.9	151.0	147.1	140.8
Other securities	Outstanding	72.6	77.3	86.1	92.8	73.2	66.8	68.7	58.6	51.6	56.8	57.3
	Average	58.4	67.0	82.8	87.5	89.6	80.7	74.7	74.1	60.3	58.5	57.2
Foreign bonds	Outstanding	59.2	59.8	57.1	49.5	21.2	21.7	23.6	22.8	21.4	27.5	28.1
	Average	50.1	55.8	59.0	57.3	42.2	30.6	23.2	22.9	22.4	22.9	27.3
Foreign stocks	Outstanding	0.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
	Average	0.0	0.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Yield on securities (includes international operation)		1.03%	1.33%	1.10%	1.12%	1.12%	1.24%	1.25%	1.16%	1.18%	1.18%	0.94%
Yield on securities(domestics)		0.92%	1.24%	0.98%	1.02%	1.06%	1.20%	1.22%	1.14%	1.18%	1.18%	0.94%
Bonds		0.84%	1.16%	0.87%	0.87%	0.96%	1.08%	1.15%	1.07%	1.16%	1.16%	0.89%
Stocks		1.37%	1.72%	1.62%	1.91%	1.79%	2.04%	1.74%	1.67%	1.30%	1.30%	1.55%

<Gains and Losses on Valuation of Securities>

(JPY Bn)

	Sep-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10
Held-to-maturity securities(market value)	0.0	-1.1	-0.8	-0.3	-0.1	2.1	1.1	2.4	3.9	3.9	6.9
Available-for-sale securities (market value)	62.6	111.2	83.6	104.1	84.5	26.2	4.5	-9.0	27.6	37.9	31.7
Bonds	-0.9	-8.6	-5.2	-5.4	-4.5	-4.7	3.0	2.2	14.3	16.7	24.8
Stocks	64.0	122.8	90.9	110.6	90.1	36.0	10.2	-1.4	17.3	22.9	9.0
Other Securities	-0.4	-3.0	-1.9	-1.0	-1.1	-5.0	-8.6	-9.8	-4.0	-1.7	-2.1

(Note1) Floating-rate Japanese government bonds which BoY held as Other securities had been carried on the balance sheet at market values from Sep-08. Such bonds have been carried at their reasonably estimated amounts. As a result, "Securities" increased by JPY 8.3Bn for Sep-10.

(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-05	Mar-06	Sep-06	Mar-07	Sep-07	Mar-08	Sep-08	Mar-09	Sep-09	Mar-10	Sep-10
Investment trusts	372.3	375.4	402.0	450.2	495.5	441.1	438.6	336.6	425.9	465.7	445.4
Insurance(Annuity, Whole life)	155.4	218.3	262.1	313.2	350.1	354.7	392.8	414.2	518.3	587.6	663.0
Foreign Currency Deposits	52.6	39.1	39.6	33.4	31.9	40.4	39.5	46.6	45.8	47.7	47.6
Public Bonds	498.4	519.5	537.6	545.6	550.8	535.1	518.1	508.6	495.3	468.9	447.6
Total balance of non-deposit products for individuals(A)	1,078.9	1,152.4	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
Individual deposits(deposits in yen)	6,940.1	7,071.1	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
Total individual deposit assets (B)	8,019.0	8,223.5	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
Share of non-deposit products (A) ÷ (B)	13.4%	14.0%	14.8%	15.5%	16.1%	15.4%	15.4%	14.5%	16.2%	16.8%	17.0%
Balance of non-deposit products for individuals(Hamagin TT Securities) (C)	-	-	-	-	-	-	-	127.5	149.4	162.2	164.2
Total balance of non-deposit products for individuals(Group total) (D) [(A) + (C)]	10,789	1,152.4	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
Total individual deposit assets (Group total) (E) [(B) + (C)]	80,190	8,223.5	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
Share of non-deposit products (Group total) (D) ÷ (E)	13.4%	14.0%	14.8%	15.5%	16.1%	15.4%	15.4%	15.7%	17.5%	18.2%	18.4%

Afresh あなたに、あたらしく。



Bank of Yokohama

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