

FINANCIAL HIGHLIGHTS

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

Years ended March 31	Millions of yen		Thousands of U.S. dollars*
	1999	1998	1999
At Year-End:			
Total assets	¥11,259,548	¥11,259,702	\$93,401,477
Cash and due from banks	490,401	559,367	4,068,030
Deposits	8,866,637	8,962,955	73,551,530
Loans and bills discounted	8,132,302	8,037,192	67,459,992
Investment securities	1,462,075	1,594,880	12,128,370
Total stockholders' equity	405,234	405,150	3,361,543
Common stock	134,547	134,547	1,116,109
For the Year:			
Interest income	¥276,427	¥354,976	\$2,293,049
Interest expenses	116,803	194,640	968,917
Net operating profit**	43,036	56,292	356,997
Total income	386,325	490,798	3,204,687
Total expenses	569,146	527,014	4,721,244
Net loss	(122,356)	(16,044)	(1,014,981)

* U.S. dollar amounts are translated, for convenience only, at the rate of ¥120.55=\$1.

** Net operating profit, considered the best measure of a bank's core earnings power, is calculated by subtracting provisions to the general reserve for possible loan losses and operating expenses (excluding extraordinary expenses) from gross operating profit.

