

BOARD OF DIRECTORS

As of June 25, 1999

President

Sadaaki Hirasawa

Senior Managing Director

Kazuhiko Nagasawa

Managing Directors

Takao Kobayashi
Hiroshi Matsuzaki
Jiro Goto
Isao Yamashita

Managing Director and Managing Executive Officer

Kazumi Shimizu

Managing Directors

Norito Ikeda
Yasunaka Fujikawa

Director

Hiroshi Hayakawa

Managing Executive Officer

Hiroshi Takahashi

Executive Officers

Kenichi Higashine
Ichio Iwase
Shinichiro Koga
Toshio Wakui
Koichi Okubo

Corporate Auditors

Nobuyuki Shimizu
Yoshihiro Nozaki
Takehiko Sekine
Yutaka Ueno

CORPORATE DATA

As of March 31, 1999

Date of Establishment

December 16, 1920

Number of Branches and Offices

193
Domestic: 186
Overseas: 7 Representative Offices

Number of Employees

5,672

Authorized Shares

3,000,000,000
(Common shares: 2,600,000,000
Preferred shares: 400,000,000)

Outstanding Shares

1,137,997,568
(Including incomplete share units)

Paid-in Capital

¥184,547 million

Number of Stockholders

27,246
(Incomplete share units
are not included.)

Stock Listing

First Section of the Tokyo
Stock Exchange

Head Office

1-1, Minatomirai 3-chome,
Nishi-ku, Yokohama,
Kanagawa 220-8611, Japan
Tel: 81 (45) 225-1111
Fax: 81 (45) 225-1160

Major Stockholders (Common shares)	Number of shares held (thousands)	%
The Meiji Mutual Life Insurance Company	36,494	3.20
The Yasuda Mutual Life Insurance Company	36,494	3.20
The Dai-ichi Mutual Life Insurance Company	36,494	3.20
Nippon Life Insurance Company	28,733	2.52
Sumitomo Life Insurance Company	18,195	1.59
The Bank of Yokohama Employees' Shareholdings Association	14,228	1.25
Yokohama Maruuo Co., Ltd.	13,000	1.14
Nishino Trading Corporation	11,539	1.01
The Dowa Fire and Marine Insurance Co., Ltd.	11,000	0.96
The Daiwa Bank Pension Trust Fund Management Division	10,289	0.90

Stockholder Data (Common shares)	Number of shares held (thousands)	%
Public institutions	88	0.01
Financial institutions	347,921	30.78
Securities companies	12,226	1.08
Other corporations	528,195	46.72
Foreign corporations and individuals	74,135	6.56
Japanese individual investors and others	167,868	14.85
Total	1,130,433	100.00

(Number of incomplete share units: 7,564,568 shares)