



Bank of Yokohama

Interim Report 2010

Six months ended September 30, 2010

横浜銀行

Consolidated Financial Highlights

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

September 30, 2010 and 2009	Millions of yen			Thousands of U.S.dollars
		2010	2009	2010
Total assets	¥	12,076,583	¥ 11,886,830	\$ 144,077,592
Cash and due from banks		588,394	671,115	7,019,744
Deposits		10,387,639	10,226,350	123,927,939
Loans and bills discounted		8,598,865	8,699,187	102,587,274
Securities		1,813,210	1,457,046	21,632,194
Total equity		772,778	743,168	9,219,496
Capital stock		215,628	215,628	2,572,519
Six months ended September 30, 2010 and 2009		2010	2009	2010
Total income	¥	142,741	¥ 155,273	\$ 1,702,954
Total expenses		105,117	133,705	1,254,082
Interim income before income taxes and minority interests		37,624	21,567	448,872
Interim net income		21,154	12,826	252,375
Dividends declared per share (yen and U.S.dollrs)	¥	5.0	¥ 5.0	\$ 0.06

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

(Note2) U.S.dollar amounts are translated, for convenience only, at the rate of ¥83.82 = \$1.00, as of Sept.30, 2010.

(Note3) The amounts are presented in thousands of dollars and are rounded to the nearest thousands.

Message from the President

First of all, I would like to express our deep appreciation for your continued patronage and support of The Bank of Yokohama.

Continued tough economic environment

Looking around the world economy, whilst emerging countries, including India and China, continue economic expansion, concerns over the economic slowdown are spreading in the US due to unemployment remaining at a high level, the housing market and the slow recovery in prices of commodities.

Also, looking at the Japanese economy, although business sentiment has continued to improve since last year and signs of recovery in private consumption have been seen, these increasing trends are slowing down at the moment.

Despite the signs of recovery, future development of the economy in Kanagawa prefecture still remains uncertain, owing partly to the impact of the strong yen.



Enhancement of regional retail business

Under these circumstances, we are further strengthening regional retail business, in a bid to realize “the attractive financial institution for customers, shareholders, employees and communities”, stated as a long-term vision in the “New Horizon 2nd Stage”, our new medium-term management plan we launched in April 2010.

In order to respond to diverse investment needs from our individual customers, we have sequentially opened joint branches with Hamagin TT Securities, our securities subsidiary, and intensified our consulting capability as the whole group. We now have five joint branches in total with the launch of Azamino and Hiyoshi branches in October 2010.

Towards our corporate customers, we have made preparations to proactively support companies as the whole group, such as the establishment of the “Strategy fund for supporting growth areas”, for business engaging in areas which are expected to grow in the future, including environmental and medical services, and we keep focusing on developing the local economy.

In addition, as expansions of service channels, we have extended opening hours for the approximately 100 stand-alone ATMs and started 24-hour operation at ATMs in convenience stores, following the launch of the new banking system in January 2010. Since July, we have also started operating ATMs for 24 hours in 14 branches. We continue to make efforts in improving our customers’ convenience.

Commemorating our 90th anniversary

Thanks to your support, we commemorate our 90th anniversary on December 16, 2010, since the establishment of Yokohama Koshin Bank in 1920. This is purely due to the longstanding patronage from our customers, shareholders and people in the community, and we appreciate it very much.

To be an attractive financial institution for you at our 100th anniversary and beyond, we will cooperate with people in the community, as well as continuing to do our utmost to develop the region.

We look forward to your continued support in the future.

December 2010

Tadashi Ogawa
President

A handwritten signature in blue ink, reading "T. Ogawa". The signature is written in a cursive style with a long horizontal stroke at the end.

Consolidated Interim Financial Statements

1. Consolidated Interim Balance Sheets (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries
September 30, 2010 and 2009

	Millions of yen		Thousands of U.S.dollars	
	2010	2009	2010	
ASSETS:				
Cash and due from banks	¥ 588,394	¥ 671,115	\$ 7,019,744	
Call loans and bills purchased	100,820	104,213	1,202,823	
Other debt purchased	199,988	226,908	2,385,929	
Trading assets	92,993	31,356	1,109,447	
Securities	1,813,210	1,457,046	21,632,194	
Loans and bills discounted	8,598,865	8,699,187	102,587,274	
Foreign exchange assets	5,803	5,853	69,234	
Lease receivables and investment assets	53,713	62,075	640,822	
Other assets	167,027	151,298	1,992,688	
Premises and equipment	128,336	129,924	1,531,092	
Intangible fixed assets	19,668	17,919	234,649	
Deferred tax assets	59,659	63,759	711,759	
Customers' liabilities for acceptances and guarantees	338,493	376,360	4,038,333	
Allowance for possible loan losses	(90,391)	(110,188)	(1,078,396)	
TOTAL	¥ 12,076,583	¥ 11,886,830	\$ 144,077,592	
LIABILITIES:				
Deposits	¥ 10,387,639	¥ 10,226,350	\$ 123,927,939	
Call money and bills sold	179,282	186,514	2,138,900	
Trading liabilities	1,860	1,475	22,193	
Borrowed money	103,578	123,469	1,235,731	
Foreign exchange liabilities	26	43	311	
Bonds and notes	64,300	64,300	767,120	
Other liabilities	204,752	141,570	2,442,762	
Liability for employees' retirement benefits	133	107	1,588	
Reserve for reimbursement of deposits	960	892	11,458	
Reserve for contingent losses	728	526	8,688	
Reserves under special law	2	1	26	
Deferred tax liabilities for land revaluation surplus	22,048	22,048	263,047	
Acceptances and guarantees	338,493	376,360	4,038,333	
Total liabilities	11,303,805	11,143,662	134,858,096	
EQUITY:				
Capital stock	215,628	215,628	2,572,519	
Capital surplus	177,244	177,244	2,114,584	
Stock acquisition rights	215	129	2,566	
Retained earnings	279,234	253,565	3,331,361	
Unrealized gain on available-for-sale securities	19,495	17,388	232,589	
Deferred loss on derivatives under hedge accounting	(25)	(11)	(305)	
Land revaluation surplus	31,524	31,524	376,099	
Treasury stock	(652)	(677)	(7,788)	
Total	722,664	694,791	8,621,625	
Minority interests	50,113	48,377	597,871	
Total equity	772,778	743,168	9,219,496	
TOTAL	¥ 12,076,583	¥ 11,886,830	\$ 144,077,592	

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

(Note2) U.S.dollar amounts are translated, for convenience only, at the rate of ¥83.82 = \$1.00, as of Sept.30, 2010.

(Note3) The amounts are presented in thousands of dollars and are rounded to the nearest thousands.

2.Consolidated Interim Statements of Income (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

Six months ended September 30, 2010 and 2009

	Millions of yen		Thousands of
	2010	2009	U.S.dollars
INCOME:			2010
Interest income:			
Interest on loans and discounts	¥ 80,160	¥ 88,983	\$ 956,346
Interest and dividends on securities	8,314	8,442	99,200
Other interest income	3,110	3,790	37,106
Fees and commissions	25,552	24,559	304,848
Trading profits	590	756	7,047
Other operating income	21,099	22,671	251,722
Other income	3,913	6,069	46,685
Total income	142,741	155,273	1,702,954
EXPENSES:			
Interest expenses:			
Interest on deposits	4,742	7,304	56,584
Interest on borrowings and rediscounts	1,242	1,146	14,824
Other interest expenses	1,208	1,229	14,416
Fees and commissions	4,055	4,385	48,381
Trading losses	17	42	203
Other operating expenses	15,484	19,231	184,731
General and administrative expenses	55,501	55,599	662,151
Provision for possible loan losses	8,824	24,284	105,281
Other expenses	14,040	20,481	167,511
Total expenses	105,117	133,705	1,254,082
INTERIM INCOME BEFORE INCOME TAXES AND MINORITY INTERESTS	37,624	21,567	448,872
INCOME TAXES:			
Current	11,437	17,881	136,449
Deferred	3,324	(9,712)	39,658
Total income taxes	14,761	8,168	176,107
MINORITY INTERESTS IN INTERIM NET INCOME	1,709	572	20,390
INTERIM NET INCOME	¥ 21,154	¥ 12,826	\$ 252,375

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

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3.Consolidated Interim Statements of Changes in Equity (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

Six months ended September 30, 2009

Millions of yen											
	Capital stock	Capital surplus	Stock acquisition rights	Retained earnings	Unrealized gain (loss) on available-for-sale securities	Deferred loss on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Total	Minority interests	Total equity
BALANCE, APRIL 1, 2009	¥215,628	¥177,244	¥87	¥247,545	¥(5,517)	¥(69)	¥31,524	¥(712)	¥665,731	¥48,354	¥714,086
Interim net income				12,826					12,826		12,826
Cash dividends				(6,799)					(6,799)		(6,799)
Purchase of treasury stock								(17)	(17)		(17)
Disposal of treasury stock				(7)				51	44		44
Net change in the period			41		22,905	58			23,005	22	23,027
BALANCE, SEPTEMBER 30, 2009	¥215,628	¥177,244	¥129	¥253,565	¥17,388	¥(11)	¥31,524	¥(677)	¥694,791	¥48,377	¥743,168

Six months ended September 30, 2010

Millions of yen											
	Capital stock	Capital surplus	Stock acquisition rights	Retained earnings	Unrealized gain (loss) on available-for-sale securities	Deferred loss on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Total	Minority interests	Total equity
BALANCE, APRIL 1, 2010	¥215,628	¥177,244	¥192	¥264,885	¥23,855	¥(32)	¥31,524	¥(689)	¥712,608	¥48,972	¥761,580
Interim net income				21,154					21,154		21,154
Cash dividends				(6,799)					(6,799)		(6,799)
Purchase of treasury stock								(9)	(9)		(9)
Disposal of treasury stock				(5)				46	41		41
Net change in the period			22		(4,360)	6			(4,330)	1,141	(3,188)
BALANCE, SEPTEMBER 30, 2010	¥215,628	¥177,244	¥215	¥279,234	¥19,495	¥(25)	¥31,524	¥(652)	¥722,664	¥50,113	¥772,778

Thousands of U.S.dollars											
	Capital stock	Capital surplus	Stock acquisition rights	Retained earnings	Unrealized gain (loss) on available-for-sale securities	Deferred loss on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Total	Minority interests	Total equity
BALANCE, APRIL 1, 2010	\$2,572,519	\$2,114,584	\$2,293	\$3,160,167	\$284,606	\$(389)	\$376,099	\$(8,229)	\$8,501,650	\$584,255	\$9,085,905
Interim net income				252,375					252,375		252,375
Cash dividends				(81,120)					(81,120)		(81,120)
Purchase of treasury stock								(118)	(118)		(118)
Disposal of treasury stock				(61)				559	498		498
Net change in the period			273		(52,017)	84			(51,660)	13,616	(38,044)
BALANCE, SEPTEMBER 30, 2010	\$2,572,519	\$2,114,584	\$2,566	\$3,331,361	\$232,589	\$(305)	\$376,099	\$(7,788)	\$8,621,625	\$597,871	\$9,219,496

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

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4. Consolidated Interim Statements of Cash Flows (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries
Six months ended September 30, 2010 and 2009

	Millions of yen		Thousands of U.S.dollars
	2010	2009	2010
OPERATING ACTIVITIES:			
Interim income before income taxes and minority interests	¥ 37,624	¥ 21,567	\$ 448,872
Depreciation	5,483	5,772	65,416
Amortization of goodwill	263	324	3,138
(Decrease) increase in allowance for possible loan losses	(4,015)	(225)	(47,910)
(Decrease) increase in accrued bonuses to directors and corporate auditors	(9)		(108)
Increase (decrease) in liability for employees' retirement benefits	15	15	181
Increase (decrease) in reserve for reimbursement of deposits	25	13	308
Increase (decrease) in reserve for contingent losses	133	106	1,593
Interest income	(91,586)	(101,216)	(1,092,652)
Interest expenses	7,193	9,680	85,824
Losses (gains) on sales, write-down and redemption of securities - net	2,138	(1,907)	25,508
Foreign exchange losses (gains) - net	2,302	1,251	27,472
Losses (gains) on disposal of fixed assets - net	142	895	1,701
Net (increase) decrease in trading assets	(50,601)	28,560	(603,692)
Net increase (decrease) in trading liabilities	286	49	3,422
Net (increase) decrease in loans	(113,362)	262,034	(1,352,450)
Net (decrease) increase in deposits	(90,045)	(62,400)	(1,074,272)
Net increase (decrease) in other borrowings	3,820	(136,823)	45,574
Net decrease (increase) in due from banks	64,646	4,140	771,258
Net decrease (increase) in call loans and others	5,335	(12,767)	63,657
Net increase (decrease) in call money and others	155,872	58,750	1,859,608
Net (increase) decrease in foreign exchange (assets)	(964)	1,403	(11,503)
Net (decrease) increase in foreign exchange (liabilities)	(59)	(2)	(708)
Net decrease (increase) in lease receivables and investment assets	3,189	5,126	38,055
Interest and dividends received	94,543	104,325	1,127,935
Interest paid	(8,403)	(9,827)	(100,251)
Other - net	(6,914)	(89,223)	(82,490)
Subtotal	17,056	89,622	203,486
Income tax paid	(20,076)	(1,689)	(239,523)
Net cash (used in) provided by operating activities	(3,020)	87,932	(36,037)
INVESTING ACTIVITIES:			
Purchases of securities	(253,683)	(255,090)	(3,026,532)
Proceeds from sales of securities	50,254	78,763	599,554
Proceeds from maturities of securities	137,255	106,717	1,637,508
Expenditures for premises and equipment	(914)	(2,541)	(10,912)
Expenditures for intangible fixed assets	(917)	(2,266)	(10,948)
Proceeds from sales of premises and equipment	141	6,494	1,693
Other - net	155	(579)	1,857
Net cash (used in) provided by investing activities	(67,708)	(68,502)	(807,780)
FINANCING ACTIVITIES:			
Increase in subordinated loans		10,000	
Proceeds from subordinated bonds and convertible bonds		30,000	
Dividends paid	(6,799)	(6,799)	(81,120)
Dividends paid to minority interests stockholders	(605)	(605)	(7,218)
Purchase of treasury stock	(9)	(17)	(118)
Proceeds from sales of treasury stock	41	44	498
Net cash (used in) provided by financing activities	(7,372)	32,622	(87,958)
FOREIGN CURRENCY TRANSLATION ADJUSTMENTS ON CASH AND CASH EQUIVALENTS	(32)	(20)	(387)
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(78,133)	52,032	(932,162)
CASH AND CASH EQUIVALENTS, BEGINNING OF TERM	394,564	332,711	4,707,289
CASH AND CASH EQUIVALENTS, END OF INTERIM TERM	¥ 316,431	¥ 384,743	\$ 3,775,127

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Non-Consolidated Interim Financial Statements

1. Non-Consolidated Interim Balance Sheets (Unaudited)

The Bank of Yokohama, Ltd.
September 30, 2010 and 2009

	Millions of yen		Thousands of U.S.dollars	
	2010	2009	2010	
ASSETS:				
Cash and due from banks	¥ 586,917	¥ 668,667	\$ 7,002,123	
Call loans and bills purchased	100,820	104,213	1,202,823	
Other debt purchased	192,116	220,206	2,292,016	
Trading assets	92,993	31,356	1,109,447	
Securities	1,822,054	1,466,459	21,737,710	
Loans and bills discounted	8,636,224	8,737,583	103,032,986	
Foreign exchange assets	5,803	5,853	69,234	
Other assets	148,952	131,015	1,777,056	
Premises and equipment	129,137	131,640	1,540,650	
Intangible fixed assets	16,765	14,511	200,014	
Deferred tax assets	48,895	53,060	583,342	
Customers' liabilities for acceptances and guarantees	87,947	94,038	1,049,240	
Allowance for possible loan losses	(76,115)	(95,479)	(908,084)	
TOTAL	¥ 11,792,514	¥ 11,563,127	\$ 140,688,557	
LIABILITIES:				
Deposits	¥ 10,427,352	¥ 10,261,942	\$ 124,401,728	
Call money and bills sold	179,282	186,514	2,138,900	
Trading liabilities	1,860	1,475	22,193	
Borrowed money	124,324	134,621	1,483,231	
Foreign exchange liabilities	26	289	311	
Bonds and notes	64,300	64,300	767,120	
Other liabilities	162,116	101,556	1,934,097	
Reserve for reimbursement of deposits	960	892	11,458	
Reserve for contingent losses	728	526	8,688	
Deferred tax liabilities for land revaluation surplus	22,048	22,048	263,047	
Acceptances and guarantees	87,947	94,038	1,049,240	
Total liabilities	11,070,946	10,868,207	132,080,013	
EQUITY:				
Capital stock	215,628	215,628	2,572,519	
Capital surplus	177,244	177,244	2,114,584	
Stock acquisition rights	215	129	2,566	
Retained earnings:				
Legal reserve	38,384	38,384	457,936	
Unappropriated	239,715	215,127	2,859,879	
Unrealized gain on available-for-sale securities	19,534	17,570	233,054	
Deferred loss on derivatives under hedge accounting	(25)	(11)	(305)	
Land revaluation surplus	31,524	31,524	376,099	
Treasury stock	(652)	(677)	(7,788)	
Total equity	721,568	694,920	8,608,544	
TOTAL	¥ 11,792,514	¥ 11,563,127	\$ 140,688,557	

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

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2.Non-Consolidated Interim Statements of Income (Unaudited)

The Bank of Yokohama, Ltd.

Six months ended September 30, 2010 and 2009

	Millions of yen		Thousands of
	2010	2009	U.S.dollars
INCOME:			
Interest income:			
Interest on loans and discounts	¥ 80,158	¥ 88,989	\$ 956,319
Interest and dividends on securities	8,289	8,456	98,899
Other interest income	3,066	3,723	36,580
Fees and commissions	22,299	21,495	266,045
Trading profits	240	329	2,867
Other operating income	3,636	2,759	43,384
Other income	3,303	5,473	39,412
Total income	120,994	131,227	1,443,506
EXPENSES:			
Interest expenses:			
Interest on deposits	4,764	7,331	56,837
Interest on borrowings and rediscounts	1,526	1,517	18,213
Other interest expenses	1,404	1,294	16,751
Fees and commissions	6,279	6,418	74,918
Trading losses	17	42	203
Other operating expenses	569	2,004	6,797
General and administrative expenses	51,678	52,024	616,544
Provision for possible loan losses	9,239	21,625	110,229
Other expenses	11,835	17,155	141,199
Total expenses	87,314	109,413	1,041,691
INTERIM INCOME BEFORE INCOME TAXES	33,680	21,813	401,815
INCOME TAXES:			
Current	10,065	17,200	120,082
Deferred	3,236	(8,572)	38,618
Total income taxes	13,302	8,628	158,700
INTERIM NET INCOME	¥ 20,377	¥ 13,185	\$ 243,115

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3.Non-Consolidated Interim Statements of Changes in Equity (Unaudited)

The Bank of Yokohama, Ltd.

Six months ended September 30, 2009

	Millions of yen									
	Capital stock	Capital surplus	Stock acquisition rights	Retained earnings		Unrealized gain (loss) on available-for-sale securities	Deferred loss on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Total equity
				Legal reserve	Unappropriated					
BALANCE, APRIL 1, 2009	¥215,628	¥177,244	¥87	¥38,384	¥208,749	¥(5,241)	¥(69)	¥31,524	¥(712)	¥665,595
Interim net income					13,185					13,185
Cash dividends					(6,799)					(6,799)
Purchase of treasury stock									(17)	(17)
Disposal of treasury stock					(7)				51	44
Net change in the period			41			22,812	58			22,912
BALANCE, SEPTEMBER 30, 2009	¥215,628	¥177,244	¥129	¥38,384	¥215,127	¥17,570	¥(11)	¥31,524	¥(677)	¥694,920

Six months ended September 30, 2010

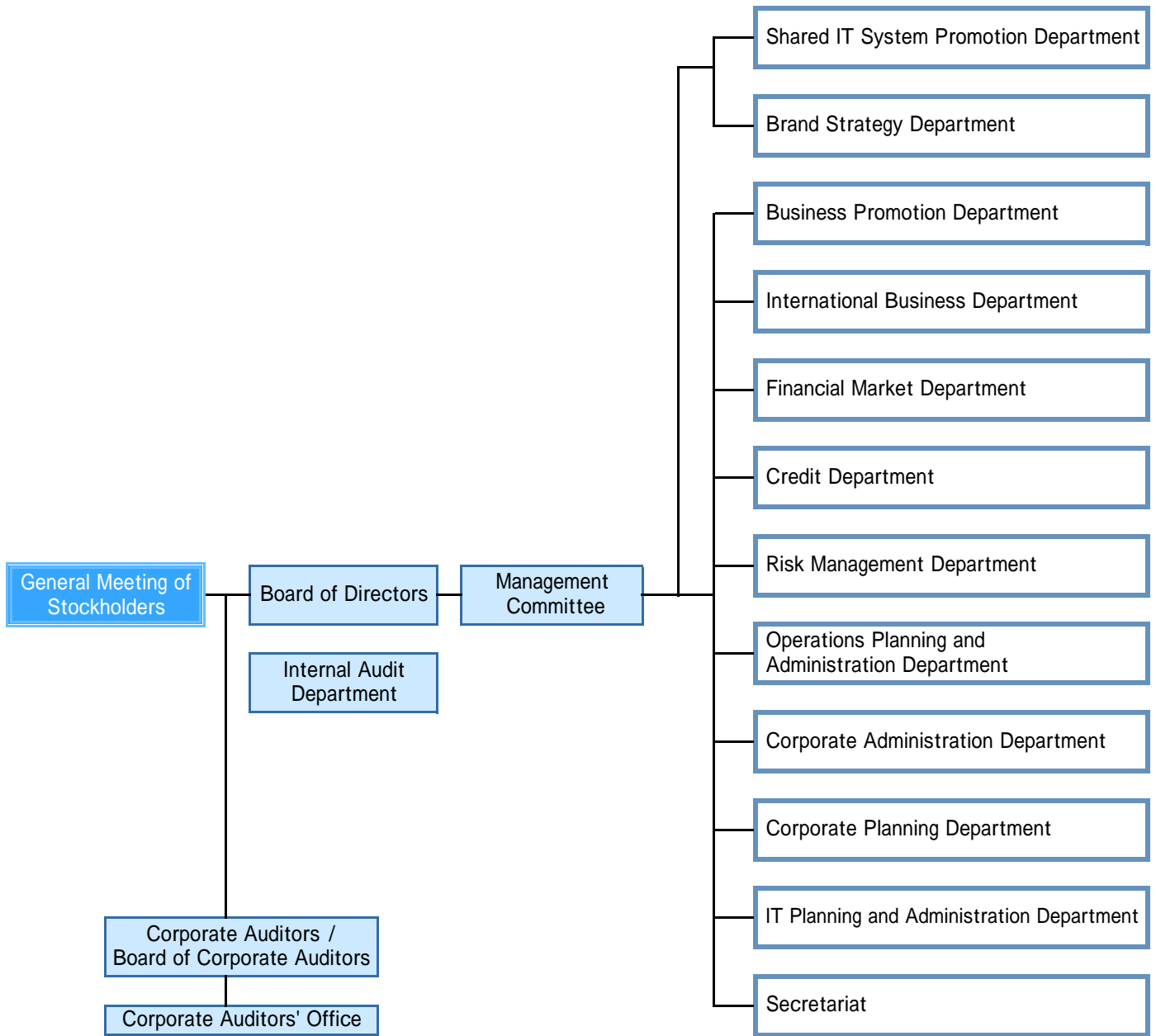
	Millions of yen									
	Capital stock	Capital surplus	Stock acquisition rights	Retained earnings		Unrealized gain (loss) on available-for-sale securities	Deferred loss on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Total equity
				Legal reserve	Unappropriated					
BALANCE, APRIL 1, 2010	¥215,628	¥177,244	¥192	¥38,384	¥226,141	¥23,901	¥(32)	¥31,524	¥(689)	¥712,294
Interim net income					20,377					20,377
Cash dividends					(6,799)					(6,799)
Purchase of treasury stock									(9)	(9)
Disposal of treasury stock					(5)				46	41
Net change in the period			22			(4,366)	6			(4,336)
BALANCE, SEPTEMBER 30, 2010	¥215,628	¥177,244	¥215	¥38,384	¥239,715	¥19,534	¥(25)	¥31,524	¥(652)	¥721,568

	Thousands of U.S.dollars									
	Capital stock	Capital surplus	Stock acquisition rights	Retained earnings		Unrealized gain (loss) on available-for-sale securities	Deferred loss on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Total equity
				Legal reserve	Unappropriated					
BALANCE, APRIL 1, 2010	\$2,572,519	\$2,114,584	\$2,293	\$457,936	\$2,697,945	\$285,147	\$(389)	\$376,099	\$(8,229)	\$8,497,905
Interim net income					243,115					243,115
Cash dividends					(81,120)					(81,120)
Purchase of treasury stock									(118)	(118)
Disposal of treasury stock					(61)				559	498
Net change in the period			273			(52,093)	84			(51,736)
BALANCE, SEPTEMBER 30, 2010	\$2,572,519	\$2,114,584	\$2,566	\$457,936	\$2,859,879	\$233,054	\$(305)	\$376,099	\$(7,788)	\$8,608,544

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President

Tadashi Ogawa

Representative Directors

Chiyuki Okubo
Masaki Itoh

Managing Executive Officers

Hideya Shimoyama
Takashi Noguchi

Director and Managing Executive Officers

Toshio Aoi
Seiichi Yoneda
Kiyoshi Kikuchi

Executive Officers

Shunji Komatsu
Katsunori Amano
Kengo Takano
Yoshiyuki Hiranuma
Shinya Yamada
Shizumi Maesako
Susumu Koshida
Yasuhiro Shibuya

Director and Executive Officer

Atsushi Mochizuki

Outside Directors

Shoji Hanawa
Harumi Sakamoto

Corporate Auditors

Ryuichi Kaneko
Shinichi Mori

Outside Corporate Auditors

Toru Hara
Masahiro Hoshino
Atsushi Shimizu

International Network

As of November 30, 2010

JAPAN

Head Office

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Kanagawa 220-8611, Japan
Tel : 81(45)225-1111
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URL: <http://www.boy.co.jp/>

Tokyo Office

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Chuo-ku, Tokyo 103-0027, Japan
Tel : 81(3)3272-4171

ASIA

Shanghai

Branch
17F, Shanghai World Financial
Center, 100 Century Avenue,
Pudong New Area, Shanghai
200120, People's Republic of China
Tel : 86 (21) 6877- 6800
Fax : 86 (21) 6877- 6680

General Manager
Mineaki Tsushima

Hong Kong

Representative Office
Suite 1421, Jardine House,
1 Connaught Place, Central,
Hong Kong, S.A.R.,
People's Republic of China
Tel : 852- 2523- 6041
Fax : 852- 2845- 9022

Chief Representative
Tomonori Okayama

NORTH AMERICA

New York

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New York, NY 10017, U.S.A.
Tel : 1 (212) 750- 0022
Fax : 1 (212) 750- 8008

Chief Representative
Nobuyuki Takahashi

EUROPE

London

Representative Office
40 Basinghall Street,
London EC2V 5DE, U.K.
Tel : 44 (20) 7628- 9973
Fax : 44 (20) 7638- 1886

Chief Representative
Noboru Yahata

Date of Establishment

December 16, 1920

Number of Branches and Offices

609

Domestic: 605 (196 branches, 9 sub-branches, 400 ATM locations)

Overseas: 1 branch, 3 representative offices

Number of Employees

4,733

Paid-in Capital

¥215,628 million

Capital Adequacy Ratio (Consolidated)

12.15%

Number of Stockholders

21,927

(Incomplete stock units are not included)

Stock Listing

First Section of the Tokyo Stock Exchange

■ Major Stockholders (Common Stock)

	Number of stock held (thousand)	Percentage of stock held (%)
Japan Trustee Services Bank, Ltd.(Trustee Account)	113,619	8.34
The Master Trust Bank of Japan, Ltd.(Trustee Account)	67,725	4.97
State Street Bank and Trust Company	44,240	3.25
Meiji Yasuda Life Insurance Company	36,494	2.68
Trust & Custody Services Bank,Ltd.(Meiji Yasuda Life Insurance Company Retirement Benefit trust Account re-entrusted by Mizuho trust and banking Co., Ltd.)	36,494	2.68
Japan Trustee Services Bank, Ltd.(Trustee Account 9)	32,750	2.40
Nippon Life Insurance Company	26,709	1.96
The Dai-ichi Life Insurance Company, Limited	21,994	1.61
Japan Trustee Services Bank, Ltd.(Trustee Account 4)	18,105	1.33
Mitsui Sumitomo Insurance Company, Limited	14,738	1.08

The Bank of Yokohama, Ltd.

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