



Bank of Yokohama

Interim Report 2012

Six months ended September 30, 2012

横浜銀行

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Consolidated Financial Highlights

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

September 30, 2012 and March 31, 2012	Millions of yen		Thousands of U.S.dollars
	As of September 30, 2012	As of March 31, 2012	As of September 30, 2012
Total assets	¥ 12,879,784	¥ 12,802,131	\$ 165,976,600
Cash and due from banks	493,943	811,600	6,365,255
Deposits	10,813,156	11,061,581	139,344,805
Loans and bills discounted	9,272,117	8,970,301	119,486,048
Securities	2,150,509	2,113,975	27,712,756
Total equity	842,338	832,765	10,854,871
Capital stock	215,628	215,628	2,778,719
Six months ended September 30, 2012 and 2011	2012	2011	2012
Total income	¥ 146,611	¥ 145,232	\$ 1,889,318
Total expenses	102,345	99,454	1,318,889
Interim net income	25,641	25,892	330,428
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 ¥77.60 = \$1.00, as of Sept.30, 2012.

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

Consolidated Interim Financial Statements

1. Consolidated Interim Balance Sheet (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries
September 30, 2012

	Millions of yen		Thousands of U.S.dollars
	As of September 30, 2012	As of March 31, 2012	As of September 30, 2012
ASSETS:			
Cash and due from banks	¥ 493,943	¥ 811,600	\$ 6,365,255
Call loans and bills bought	183,443	108,820	2,363,964
Monetary claims bought	150,602	164,256	1,940,750
Trading assets	26,822	24,256	345,648
Securities	2,150,509	2,113,975	27,712,756
Loans and bills discounted	9,272,117	8,970,301	119,486,048
Foreign exchanges	4,351	5,214	56,070
Lease receivables and investment assets	58,962	58,215	759,822
Other assets	162,333	154,533	2,091,923
Tangible fixed assets	125,300	125,606	1,614,698
Intangible fixed assets	13,629	14,529	175,636
Deferred tax assets	37,425	34,562	482,288
Customers' liabilities for acceptances and guarantees	274,488	293,484	3,537,223
Allowance for loan losses	(74,145)	(77,226)	(955,481)
TOTAL	¥ 12,879,784	¥ 12,802,131	\$ 165,976,600
LIABILITIES:			
Deposits	¥ 10,813,156	¥ 11,061,581	\$ 139,344,805
Negotiable certificates of deposit	50,342	27,460	648,737
Call money and bills sold	197,702	40,689	2,547,711
Trading liabilities	1,211	1,286	15,607
Borrowed money	406,773	304,226	5,241,929
Foreign exchanges	134	51	1,730
Bonds payable	64,300	64,300	828,608
Other liabilities	207,960	154,594	2,679,904
Provision for directors' bonuses		66	
Provision for retirement benefits	187	171	2,410
Provision for reimbursement of deposits	1,073	1,029	13,830
Provision for contingent losses	788	1,096	10,166
Reserves under special laws	4	2	52
Deferred tax liabilities for land revaluation	19,323	19,323	249,017
Acceptances and guarantees	274,488	293,484	3,537,223
Total liabilities	12,037,446	11,969,365	155,121,729
EQUITY:			
Capital stock	215,628	215,628	2,778,719
Capital surplus	177,244	177,244	2,284,078
Subscription rights to shares	273	285	3,530
Retained earnings	349,763	336,007	4,507,267
Treasury stock	(5,401)	(5,591)	(69,607)
Accumulated other comprehensive income:			
Valuation difference on available-for-sale securities	15,650	21,347	201,680
Deferred gains or losses on hedges	(2)	(11)	(30)
Revaluation reserve for land	34,249	34,249	441,359
Total	787,406	779,159	10,146,996
Minority interests	54,931	53,606	707,875
Total equity	842,338	832,765	10,854,871
TOTAL	¥ 12,879,784	¥ 12,802,131	\$ 165,976,600

(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 ¥77.60 = \$1.00, as of Sept.30, 2012.

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

2.Consolidated Interim Statement of Income (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries
Six months ended September 30, 2012

	Millions of yen		Thousands of
	2012	2011	U.S.dollars
INCOME:			2012
Interest income:			
Interest on loans and bills discounted	¥ 73,848	¥ 76,227	\$ 951,656
Interest and dividends on securities	10,102	9,300	130,193
Other interest income	2,521	3,573	32,499
Fees and commissions	25,222	26,009	325,036
Trading profits	860	947	11,088
Other operating income	30,715	24,426	395,813
Other income	3,339	4,748	43,033
Total income	146,611	145,232	1,889,318
EXPENSES:			
Interest expenses:			
Interest on deposits	2,714	3,428	34,975
Other interest expenses	2,384	2,982	30,724
Fees and commissions	4,724	5,000	60,886
Trading losses	6	25	80
Other operating expenses	23,080	18,264	297,424
General and administrative expenses	54,995	55,131	708,699
Provision of allowance for loan losses	4,930	4,481	63,542
Other expenses	9,510	10,140	122,559
Total expenses	102,345	99,454	1,318,889
INTERIM INCOME BEFORE INCOME TAXES AND MINORITY INTERESTS	44,265	45,778	570,429
INCOME TAXES:			
Current	17,269	14,018	222,546
Deferred	(603)	3,832	(7,776)
Total income taxes	16,666	17,851	214,770
INTERIM INCOME BEFORE MINORITY INTERESTS	27,599	27,927	355,659
MINORITY INTERESTS IN INTERIM NET INCOME	1,957	2,034	25,231
INTERIM NET INCOME	¥ 25,641	¥ 25,892	\$ 330,428

(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 ¥77.60 = \$1.00, as of Sept.30, 2012.

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

3. Consolidated Interim Statement of Comprehensive Income (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

Six months ended September 30, 2012

	Millions of yen				Thousands of
		2012		2011	U.S.dollars
					2012
INTERIM INCOME BEFORE MINORITY INTERESTS	¥	27,599	¥	27,927	\$ 355,659
OTHER COMPREHENSIVE INCOME:					
Valuation difference on available-for-sale securities		(5,725)		(1,573)	(73,777)
Deferred gains or losses on hedges		9		(71)	118
Total other comprehensive income		(5,715)		(1,645)	(73,659)
COMPREHENSIVE INCOME	¥	21,883	¥	26,282	\$ 282,000
Comprehensive income attributable to owners of the parent	¥	19,953	¥	24,214	\$ 257,133
Comprehensive income attributable to minority interests		1,929		2,067	24,867

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

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4.Consolidated Interim Statement of Changes in Equity (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries
Six months ended September 30, 2011

Millions of yen

	Capital stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury stock	Accumulated Other Comprehensive Income			Total	Minority interests	Total equity
						Valuation Difference on Available-for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land			
BALANCE, APRIL 1, 2011	¥215,628	¥177,244	¥274	¥298,369	¥(669)	¥13,446	¥(9)	¥31,524	¥735,809	¥51,139	¥786,948
Interim net income				25,892					25,892		25,892
Cash dividends				(6,799)					(6,799)		(6,799)
Purchase of treasury stock					(5,005)				(5,005)		(5,005)
Disposal of treasury stock				(17)	89				71		71
Net change in the period			(23)			(1,606)	(71)		(1,701)	1,462	(239)
BALANCE, SEPTEMBER 30, 2011	¥215,628	¥177,244	¥250	¥317,444	¥(5,584)	¥11,840	¥(81)	¥31,524	¥748,266	¥52,602	¥800,869

Six months ended September 30, 2012

Millions of yen

	Capital stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury stock	Accumulated Other Comprehensive Income			Total	Minority interests	Total equity
						Valuation Difference on Available-for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land			
BALANCE, APRIL 1, 2012	¥215,628	¥177,244	¥285	¥336,007	¥(5,591)	¥21,347	¥(11)	¥34,249	¥779,159	¥53,606	¥832,765
Interim net income				25,641					25,641		25,641
Cash dividends				(6,734)					(6,734)		(6,734)
Purchase of treasury stock					(5,006)				(5,006)		(5,006)
Disposal of treasury stock		7			39				46		46
Retirement of treasury stock		(7)		(5,150)	5,157						
Net change in the period			(11)			(5,696)	9		(5,699)	1,324	(4,374)
BALANCE, SEPTEMBER 30, 2012	¥215,628	¥177,244	¥273	¥349,763	¥(5,401)	¥15,650	¥(2)	¥34,249	¥787,406	¥54,931	¥842,338

Thousands of U.S.dollars

	Capital stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury stock	Accumulated Other Comprehensive Income			Total	Minority interests	Total equity
						Valuation Difference on Available-for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land			
BALANCE, APRIL 1, 2012	\$2,778,719	\$2,284,078	\$3,677	\$4,329,995	\$(72,060)	\$275,093	\$(148)	\$441,359	\$10,040,713	\$690,805	\$10,731,518
Interim net income				330,428					330,428		330,428
Cash dividends				(86,789)					(86,789)		(86,789)
Purchase of treasury stock					(64,519)				(64,519)		(64,519)
Disposal of treasury stock		91			514				605		605
Retirement of treasury stock		(91)		(66,367)	66,458						
Net change in the period			(147)			(73,413)	118		(73,442)	17,070	(56,372)
BALANCE, SEPTEMBER 30, 2012	\$2,778,719	\$2,284,078	\$3,530	\$4,507,267	\$(69,607)	\$201,680	\$(30)	\$441,359	\$10,146,996	\$707,875	\$10,854,871

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5. Consolidated Interim Statement of Cash Flows (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

Six months ended September 30, 2012

	Millions of yen		Thousands of U.S.dollars	
	2012	2011	2012	
OPERATING ACTIVITIES:				
Interim income before income taxes and minority interests	¥ 44,265	¥ 45,778	\$ 570,429	
Adjustments to reconcile interim income before income taxes and minority interests to net cash provided by (used in) operating activities:				
Depreciation and amortization	4,727	5,170	60,927	
Amortization of goodwill	275	263	3,556	
Increase (decrease) in allowance for loan losses	(3,081)	(4,708)	(39,707)	
Increase (decrease) in provision for directors' bonuses	(66)	(40)	(859)	
Increase (decrease) in provision for retirement benefits	15	11	198	
Increase (decrease) in provision for reimbursement of deposits	43	31	560	
Increase (decrease) in provision for contingent losses	(307)	263	(3,965)	
Interest income	(86,473)	(89,101)	(1,114,348)	
Interest expenses	5,098	6,411	65,699	
Loss (gain) related to securities	9,770	4,161	125,907	
Foreign exchange losses (gains)	1,896	2,562	24,438	
Loss (gain) on disposals of fixed assets	227	103	2,936	
Net decrease (increase) in trading assets	(2,565)	(49,805)	(33,063)	
Net increase (decrease) in trading liabilities	(75)	23	(967)	
Net decrease (increase) in loans and bills discounted	(301,775)	(132,018)	(3,888,857)	
Net increase (decrease) in deposits	(248,424)	(308,984)	(3,201,343)	
Net increase (decrease) in negotiable certificates of deposit	22,882	15,416	294,871	
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	102,507	3,257	1,320,968	
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	94,890	(96,022)	1,222,811	
Net decrease (increase) in call loans and others	(61,457)	96,470	(791,982)	
Net increase (decrease) in call money and others	157,012	165,075	2,023,356	
Net decrease (increase) in foreign exchanges—assets	863	273	11,130	
Net increase (decrease) in foreign exchanges—liabilities	83	31	1,071	
Net decrease (increase) in lease receivables and investment assets	(1,001)	282	(12,903)	
Interest and dividends received	90,545	92,067	1,166,828	
Interest paid	(5,704)	(7,315)	(73,506)	
Other – net	6,801	15,635	87,648	
Subtotal	(169,025)	(234,705)	(2,178,167)	
Income tax paid	(20,140)	(4,994)	(259,537)	
Net cash provided by (used in) operating activities	(189,165)	(239,699)	(2,437,704)	
INVESTING ACTIVITIES:				
Purchases of securities	(2,645,789)	(815,150)	(34,095,227)	
Proceeds from sales of securities	2,487,270	656,464	32,052,460	
Proceeds from maturities of securities	140,958	117,138	1,816,470	
Purchases of tangible fixed assets	(1,936)	(1,832)	(24,949)	
Proceeds from sales of tangible fixed assets	93	111	1,201	
Purchases of intangible fixed assets	(1,100)	(848)	(14,178)	
Other – net	(908)	52	(11,714)	
Net cash provided by (used in) investing activities	(21,412)	(44,065)	(275,937)	
FINANCING ACTIVITIES:				
Cash dividends paid	(6,734)	(6,799)	(86,789)	
Cash dividends paid to minority stockholders	(605)	(605)	(7,797)	
Purchase of treasury stock	(5,006)	(5,005)	(64,519)	
Proceeds from sales of treasury stock	7	2	99	
Net cash provided by (used in) financing activities	(12,338)	(12,406)	(159,006)	
EFFECT OF EXCHANGE RATE CHANGE ON CASH AND CASH EQUIVALENTS	(24)	(34)	(313)	
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(222,941)	(296,206)	(2,872,960)	
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	420,937	518,666	5,424,458	
CASH AND CASH EQUIVALENTS AT END OF PERIOD	¥ 197,996	¥ 222,460	\$ 2,551,498	

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Non-Consolidated Interim Financial Statements

1.Non-Consolidated Interim Balance Sheet (Unaudited)

The Bank of Yokohama, Ltd.

September 30, 2012

	Millions of yen		Thousands of U.S.dollars
	As of September 30, 2012	As of March 31, 2012	As of September 30, 2012
ASSETS:			
Cash and due from banks	¥ 488,697	¥ 810,478	\$ 6,297,643
Call loans and bills bought	183,443	108,820	2,363,964
Monetary claims bought	142,956	155,144	1,842,227
Trading assets	26,822	24,256	345,648
Securities	2,158,472	2,122,239	27,815,366
Loans and bills discounted	9,315,933	9,017,178	120,050,696
Foreign exchanges	4,351	5,214	56,070
Other assets	137,751	133,998	1,775,146
Tangible fixed assets	126,022	126,299	1,624,002
Intangible fixed assets	11,357	12,695	146,360
Deferred tax assets	28,687	25,556	369,682
Customers' liabilities for acceptances and guarantees	70,804	75,287	912,429
Allowance for loan losses	(63,246)	(64,843)	(815,032)
TOTAL	¥ 12,632,053	¥ 12,552,327	\$ 162,784,201
LIABILITIES:			
Deposits	¥ 10,837,894	¥ 11,091,562	\$ 139,663,584
Negotiable certificates of deposit	70,342	48,460	906,469
Call money and bills sold	197,702	40,689	2,547,711
Trading liabilities	1,211	1,286	15,607
Borrowed money	426,961	325,044	5,502,086
Foreign exchanges	134	51	1,730
Bonds payable	64,300	64,300	828,608
Other liabilities	159,200	109,074	2,051,552
Provision for directors' bonuses		66	
Provision for reimbursement of deposits	1,073	1,029	13,830
Provision for contingent losses	788	1,096	10,166
Deferred tax liabilities for land revaluation	19,323	19,323	249,017
Acceptances and guarantees	70,804	75,287	912,429
Total liabilities	11,849,736	11,777,272	152,702,789
EQUITY:			
Capital stock	215,628	215,628	2,778,719
Capital surplus	177,244	177,244	2,284,078
Subscription rights to shares	273	285	3,530
Retained earnings:			
Legal retained earnings	38,384	38,384	494,642
Other retained earnings	306,269	293,569	3,946,768
Valuation difference on available-for-sale securities	15,671	21,296	201,953
Deferred gains or losses on hedges	(2)	(11)	(30)
Revaluation reserve for land	34,249	34,249	441,359
Treasury stock	(5,401)	(5,591)	(69,607)
Total equity	782,317	775,054	10,081,412
TOTAL	¥ 12,632,053	¥ 12,552,327	\$ 162,784,201

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

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

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

The Bank of Yokohama, Ltd.

Six months ended September 30, 2012

	Millions of yen		Thousands of
	2012	2011	U.S.dollars
INCOME:			
Interest income:			
Interest on loans and bills discounted	¥ 73,890	¥ 76,221	\$ 952,202
Interest and dividends on securities	10,065	9,269	129,712
Other interest income	2,476	3,535	31,911
Fees and commissions	21,645	22,737	278,938
Trading profits	155	268	2,006
Other operating income	13,844	8,421	178,403
Other income	2,825	4,161	36,417
Total income	124,904	124,614	1,609,589
EXPENSES:			
Interest expenses:			
Interest on deposits	2,716	3,431	35,005
Other interest expenses	2,930	3,506	37,763
Fees and commissions	6,896	7,380	88,868
Trading losses	6	25	80
Other operating expenses	8,541	4,734	110,070
General and administrative expenses	51,045	51,278	657,803
Provision of allowance for loan losses	5,605	4,743	72,234
Other expenses	8,080	8,512	104,136
Total expenses	85,822	83,613	1,105,959
INTERIM INCOME BEFORE INCOME TAXES	39,081	41,001	503,630
INCOME TAXES:			
Current	15,417	12,659	198,682
Deferred	(920)	3,801	(11,863)
Total income taxes	14,497	16,461	186,819
INTERIM NET INCOME	¥ 24,584	¥ 24,539	\$ 316,811

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

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

The Bank of Yokohama, Ltd.

Six months ended September 30, 2011

Millions of yen

	Capital stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings		Valuation Difference on Available-for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land	Treasury stock	Total equity
		Additional Paid-in Capital		Legal retained earnings	Other retained earnings					
BALANCE, APRIL 1, 2011	¥215,628	¥177,244	¥274	¥38,384	¥257,986	¥13,516	¥(9)	¥31,524	¥(669)	¥733,879
Interim net income					24,539					24,539
Cash dividends					(6,799)					(6,799)
Purchase of treasury stock									(5,005)	(5,005)
Disposal of treasury stock					(17)				89	71
Net change in the period			(23)			(1,652)	(71)			(1,748)
BALANCE, SEPTEMBER 30, 2011	¥215,628	¥177,244	¥250	¥38,384	¥275,708	¥11,863	¥(81)	¥31,524	¥(5,584)	¥744,938

Six months ended September 30, 2012

Millions of yen

	Capital stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings		Valuation Difference on Available-for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land	Treasury stock	Total equity
		Additional Paid-in Capital		Legal retained earnings	Other retained earnings					
BALANCE, APRIL 1, 2012	¥215,628	¥177,244	¥285	¥38,384	¥293,569	¥21,296	¥(11)	¥34,249	¥(5,591)	¥775,054
Interim net income					24,584					24,584
Cash dividends					(6,734)					(6,734)
Purchase of treasury stock									(5,006)	(5,006)
Disposal of treasury stock		7							39	46
Retirement of treasury stock		(7)			(5,150)				5,157	-
Net change in the period			(11)			(5,624)	9			(5,626)
BALANCE, SEPTEMBER 30, 2012	¥215,628	¥177,244	¥273	¥38,384	¥306,269	¥15,671	¥(2)	¥34,249	¥(5,401)	¥782,317

Thousands of U.S.dollars

	Capital stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings		Valuation Difference on Available-for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land	Treasury stock	Total equity
		Additional Paid-in Capital		Legal retained earnings	Other retained earnings					
BALANCE, APRIL 1, 2012	\$2,778,719	\$2,284,078	\$3,677	\$494,642	\$3,783,113	\$274,434	\$(148)	\$441,359	\$(72,060)	\$9,987,814
Interim net income					316,811					316,811
Cash dividends					(86,789)					(86,789)
Purchase of treasury stock									(64,519)	(64,519)
Disposal of treasury stock		91							514	605
Retirement of treasury stock		(91)			(66,367)				66,458	
Net change in the period			(147)			(72,481)	118			(72,510)
BALANCE, SEPTEMBER 30, 2012	\$2,778,719	\$2,284,078	\$3,530	\$494,642	\$3,946,768	\$201,953	\$(30)	\$441,359	\$(69,607)	#####

(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 ¥77.60 = \$1.00, as of Sept.30, 2012.

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

Corporate Information

As of September 30, 2012

Company name

The Bank of Yokohama, Ltd.

Head Office

1-1, Minatomirai 3-chome, Nishi-ku, Yokohama, Kanagawa 220-8611, Japan

Tel: 81(45)225-1111

Fax: 81(45)225-1160

Date of Establishment

December 16, 1920

Paid-in Capital

¥215,628 million

Capital Adequacy Ratio(Consolidated)

14.37%

Number of Employees

4,683

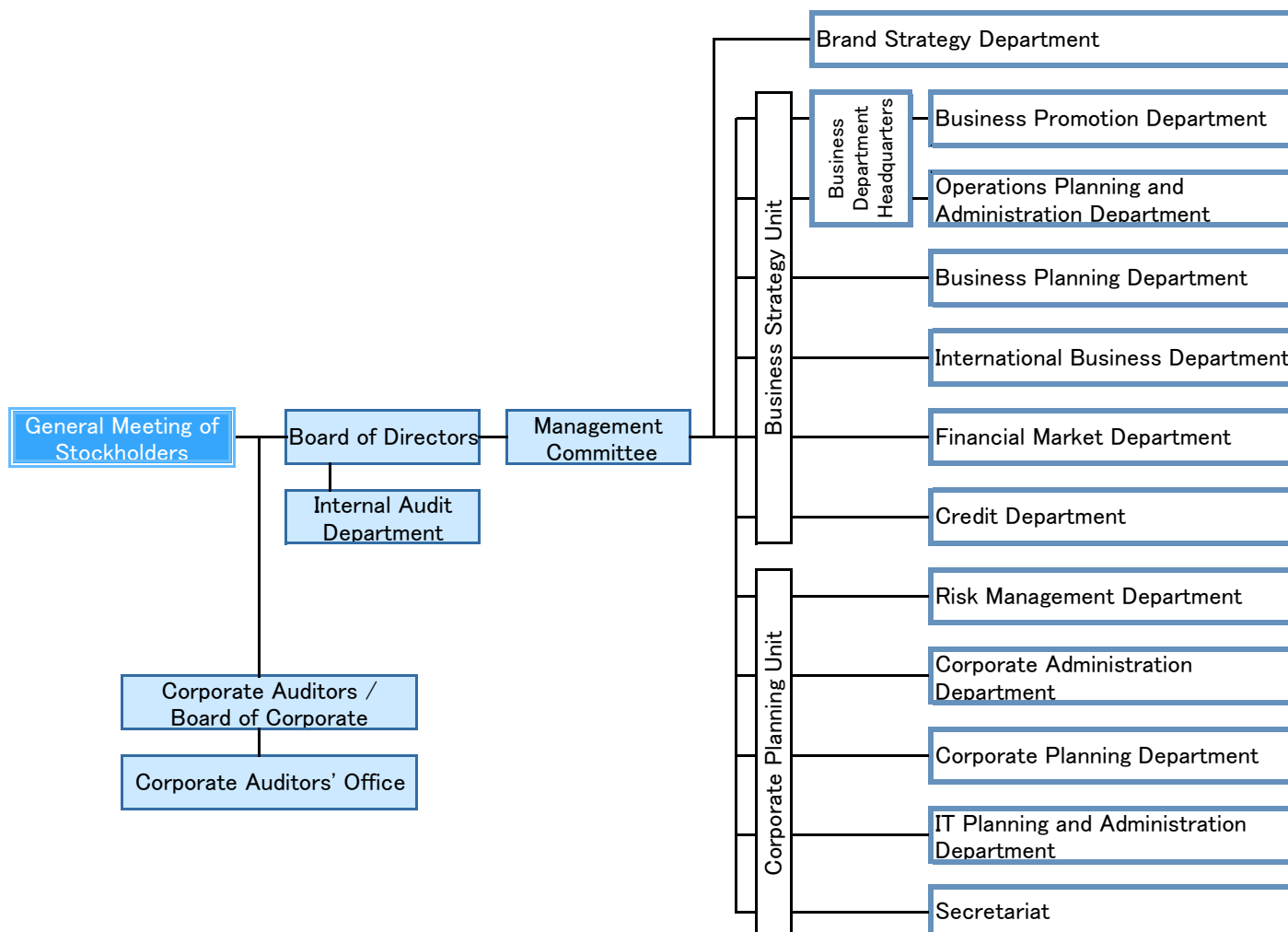
Network

Domestic: 196 branches, 8 sub-branches, 402 ATM locations

Overseas: 1 branch, 4 representative offices

Organization

As of November 30, 2012



Chairman and Director

Tadashi Ogawa

President

(Representative Director)

Tatsumaro Terazawa

Deputy President

(Representative Director)

Chiyouki Okubo

**Director and
Managing Executive Officers**

Seiichi Yoneda

Kengo Takano

Director and Executive Officers

Atsushi Mochizuki

Susumu Koshida

Yasuyoshi Oya

Outside Directors

Shoji Hanawa

Harumi Sakamoto

Managing Executive Officers

Shunji Komatsu

Shizumi Maesako

Executive Officers

Yoshiyuki Hiranuma

Shinya Yamada

Yasuhiro Shibuya

Soh Okada

Osamu Ishida

Yuji Shirai

Yasutaka Nozawa

Kenichi Kawamura

Hironobu Onishi

Tomonori Ito

Corporate Auditors

Ryuichi Kaneko

Katsunori Amano

Outside Corporate Auditors

Toru Hara

Atsushi Shimizu

Rikuro Oikawa

JAPAN

Head Office:

1-1, Minatomirai 3-chome,
Nishi-ku, Yokohama,
Kanagawa 220-8611, Japan
Tel : 81(45)225-1111
Fax : 81(45)225-1160
URL: <http://www.boy.co.jp/>

Tokyo Office:

8-2, Nihonbashi 2-chome,
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

Takashi Kato

**Hong Kong Representative
Office:**

Suite 2109, Tower 6, The Gateway,
Harbour City, 9 Canton Road,
Tsim Sha Tsui, Kowloon,
Hong Kong, S.A.R.,
People's Republic of China

Tel : 852- 2523- 6041

Fax : 852- 2845- 9022

Chief Representative

Tomonori Okayama

Bangkok Representative Office:

No. 57 Park Ventures Ecoplex,
Unit 1005, 10th Floor, Wireless
Road, Lumpini, Patumwan, Bangkok
10330, Thailand

Tel : 66-2254-7251

Fax : 66-2254-7255

Chief Representative

Kazuyoshi Kuwabara

NORTH AMERICA

**New York Representative
Office:**

780 Third Avenue, 32nd Floor,
New York, NY 10017, U.S.A.

Tel : 1 (212) 750- 0022

Fax : 1 (212) 750- 8008

Chief Representative

Koichi Nakamaki

EUROPE

London Representative Office:

40 Basinghall Street,
London EC2V 5DE, U.K.

Tel : 44 (20) 7628- 9973

Fax : 44 (20) 7638- 1886

Chief Representative

Tatsuya Kataoka

Name	Main Business
Hamagin Tokai Tokyo Securities Co.,Ltd.	Securities services
Hamagin Research Institute,Ltd.	Consulting business, conducting surveys researches, and other information services
Hamagin Finance Co.,Ltd.	Leasing and factoring services
Yokohama Capital Co.,Ltd.	Investment in, and Financing to, small and medium-sized enterprises
Yokohama Guarantee Co.,Ltd.	Residential-loan-guarantee services
Yokohama Staff Service Co.,Ltd.	Temporary staff dispatching agency and management of real estate
Yokohama Operation Service Co.,Ltd.	Cash dispenser control center
Hamagin Mortgage Service Co.,Ltd.	Real estate appraisal services
Hamagin Business Operations Center Co.,Ltd.	Back office services
BANKCARD Service Japan Co.,Ltd.	Creditcard services
Yokohama Preferred Capital Cayman Limited	Investment and Financing

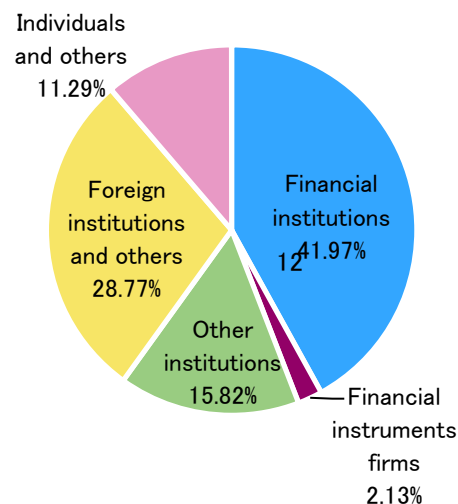
Stock Data

As of September 30, 2012

Ticker code	8332
Stock Listing	Tokyo Stock Exchange
Paid-in Capital	¥215,628 million
Outstanding Stocks	1,348,071 thousand shares
Number of Stockholders	34,590

Information on Common Stock

	Number of stock held (thousand)	Percentage of total(%)
Financial institutions	565,822	41.97
Financial instruments firms	28,839	2.13
Other institutions	213,278	15.82
Foreign institutions and others	387,849	28.77
Individuals and others	152,281	11.29
Total	1,348,071	100.00



Major Stockholders (Common Stock)

	Number of stock held (thousand)	Percentage of stock held (%)
Japan Trustee Services Bank, Ltd.(Trustee Account)	109,719	8.13
The Master Trust Bank of Japan, Ltd.(Trustee Account)	64,332	4.77
Northern Trust Co. (AVFC) Sub A/C American Clients	38,713	2.87
Meiji Yasuda Life Insurance Company	36,494	2.70
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	2.70
Japan Trustee Services Bank, Ltd.(Trustee Account 9)	27,796	2.06
Nippon Life Insurance Company	26,709	1.98
The Dai-ichi Life Insurance Company, Limited	21,994	1.63
Northern Trust Co. AVFC RE U.S. Tax Exempted Pension Funds	16,886	1.25
Mitsui Sumitomo Insurance Company, Limited	14,738	1.09

The Bank of Yokohama, Ltd.

1-1, Minatomirai 3-chome, Nishi-ku, Yokohama, Kanagawa 220-8611, Japan
Internet URL Address: <http://www.boy.co.jp/>