

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

		Millio	ns of	yen	Thousands of U.S.dollars
ash and due from banks peposits oans and bills discounted ecurities otal equity apital stock <u>ix months ended September 30, 2012 and 2011</u> otal income otal expenses nterim net income		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
Dividens 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.

Consolidated Interim Financial Statements

1.Consolidated Interim Balance Sheet (Unaudited)

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

		Millio	ns of y	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:				i i		
Deposits	¥	10,813,156	¥	11,061,581	\$	139,344,805
Negotiable certificates of deposit		50,342		27.460	Ť	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		207,000		66		2,070,004
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:		(0,101)		(0,001)		(00,007)
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
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(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.

2.Consolidated Interim Statement of Income (Unaudited)

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

		Millio	ns of ye	en	Thousands of U.S.dollars
		2012		2011	2012
INCOME:					
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 $\pm 77.60 = \$1.00$, as of Sept.30, 2012.

3. Consolidated Interim Statement of Comprehensive Income (Unaudited)

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

		Millions of y	en	Thousands of U.S.dollars
		2012	2011	2012
INTERIM INCOME BEFORE MINORITY INTERESTS	¥	27,599 ¥	27,927 \$	355,659
OTHER COMPREHENSIVE INCOME:				
Valuation differnce 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

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(Note2) U.S.dollar amounts are translated, for convenience only, at the rate of $\pm 77.60 = \pm 1.00$, as of Sept.30, 2012.

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 y	/en				
							cumulated Ot prehensive Inc				
	Capital stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury stock	Valuation Difference on Available- for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land	Total	Minority interests	Total equity
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 y	/en				
							cumulated Oth prehensive Inc				
	Capital stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury stock	Valuation Difference on Available- for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land	Total	Minority interests	Total equity
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

					The	ousands of U.	S.dollars				
							cumulated Oth prehensive Inc				
	Capital stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury stock	Valuation Difference on Available- for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land	Total	Minority interests	Total equity
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

(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.

5.Consolidated Interim Statement of Cash Flows (Unaudited)

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

Millions of yer 2012 2011 2012 OPERATING ACTIVITES: X 44,265 X 45,778 § 570,42 Adjustments to recordle interim income backs and micrity interests X 44,265 X 45,778 § 570,42 Adjustments to recordle interim income backs and micrity interests 4727 5,170 6052 Depreciation and amortization 4,727 5,170 6052 Amortization of goodwill 275 283 3,555 Increase (decrease) in provision for relements benefits 16 11 19 Increase (decrease) in provision for relements benefits 16 11 19 Increase (decrease) in provision for contingent losses (307) 263 (3,260 Interest segments 5,068 6,411 65,069 (3,263,07) Interest segments 5,068 6,411 65,069 (3,263,07) Interest segments 5,050 64,830 (3,31,43,42) 2,323 (3,26,36) Interest segments (5,65) (4,80,84) (3,321,34) 3,301,34 3,301,34 3,301,34 <th>Six months ended September 30, 2012</th> <th></th> <th></th> <th></th> <th>Thousands of</th>	Six months ended September 30, 2012				Thousands of
OPEEATING ACTIVITES: ¥ 44,265 ¥ 45,778 \$ 570,42 Adjustments to recordle interim income backs and micrity interests to recordle interim income backs 44,265 ¥ 45,778 \$ 570,42 Adjustments to recordle interim income backs and micrity interests to not cash provided by (used in) 275 263 3,55 Depreciation and amortization 4,727 5,170 80,02 3,55 Increase (decrease) in provision for referement benefits 15 11 19 Increase (decrease) in provision for retherment benefits 50,90 6,411 656,00 Increase (decrease) in provision for contingent losses 6,0473 (98,901) (11,114,34) Increase (decrease) in provision for contingent losses 6,050 63,000 (30,000) (30,000) Increase (decrease) in aprovision for contingent losses (25,05) (43,080) (30,000) (33,000) Increase (decrease) in aprovision for contingent losses (25,05) (33,000) (33,01,44) (30,01,44) (30,01,44) (30,01,44) (30,01,44) (30,01,44) (30,01,44) (30,01,44)			Millions of	yen	
Interview ¥ 44,285 ¥ 45,78 \$\$ 570,42 Adjustmotis to reconcile atricemes taxes and minority intervats to not cash provided by (used in) operating activities: 0			2012	2011	2012
Adjustments to rescale interim income bafore income taxes Interim income bafore income taxes operating activities: 275 263 3.55 Degresciation of goodwill 275 263 3.55 Increase (decrease) in provision for incoments (3,081) (4,763) (3,970) Increase (decrease) in provision for reintrument of deposits 15 11 19 Increase (decrease) in provision for contingent losses (36,770) (4,811) (11,14,34) Interest (decrease) in provision for contingent losses (36,770) (4,161) (15,250) Interest (noncee) (36,473) (89,101) (1,114,34) Interest (noncee) (16,473) (89,101) (1,114,34) Interest (noncee) (16,810) (23,820) (23,820) (23,820) Interest (noncee) (16,810) (24,421) (30,944) (2,21,34) (24,942) (30,944) (2,21,34) (24,942) (30,944)	OPERATING ACTIVITIES:				
and minority interests to net cash provided by (used in) operating activities: Deprecisition and amortization 4,727 5,170 60.9 Amortization of goodwill 275 2.83 3.55 Increase (decrease) in provision for activement banefits 16 11 18 Increase (decrease) in provision for activement banefits 16 11 18 Increase (decrease) in provision for activement bases (307) 2.83 (3.96) Interest income (86,473) (88,101) (1.114,34) Interest spenses (307) 2.83 (3.96) Loss (gain) related to securities 9,770 4,161 125.00 Persign exchange losses (gains) 1.886 2.562 2.44.3 Loss (gain) un disposate of fixed asets 2.27 10.3 2.33 Net decrease in intrading tabilities (75) 2.33 (486 Net decrease informating asset (2.265) (48,905) (3.30.6 Net decrease intrading tabilities of deposit 2.282 15.416 2.94.87 Net increase (decrease) in activates and theres	Interim income before income taxes and minority interests	¥	44,265 ¥	45,778 💲	570,429
Depreciation and amorization 4.727 5.170 60.02 Amorization of goodwill 275 283 355 Increase (decrease) in provision for retirement benefits 1 165 11 185 Increase (decrease) in provision for retiremutement of deposits 3 3 185 Increase (decrease) in provision for contingent losses (307) 283 (386 Interest income (68,473) (63,101) (11,114,36 Interest sequences (gins) 1,886 2.562 24,43 Loss (gin) on dispositio for contingent losses (23,77) 4,161 125,50 Foreign excel (increase) in trading assets (2,265) (44,805) (33,06 Net decrease (increase) in trading assets (2,265) (44,805) (33,06 Net decrease (increase) in nonglubale cortificats of deposit 22,822 15,416 29,473 Net increase (increase) in due positia (24,84,24) (306,894) (3,21,13 Net increase (increase) in all none and others 15,710,12 165,075 2,23,28 Net increase (increase) in in due form banks (cacularig subordinat	and minority interests to net cash provided by (used in)				
Amorization of goodwill 275 283 3.55 Increase (decrease) in provision for directors' boruses (66) (400) (65) Increase (decrease) in provision for crimomet benefits 15 11 19 Increase (decrease) in provision for contingent losses (307) 293 (338) Increase (decrease) in provision for contingent losses (307) 293 (338) Interast income (66,473) (69,101) (11,14,34) Interest income (50,86) 6,411 65,680 Coss (gain) or disposal of field assets 227 103 2,33 Net increase (decrease) in trading isabilities (75) 23 (69) Net increase (decrease) in antiding isabilities (75) 23 (69) Net increase (decrease) in negotable certificates of deposit (22,864) (30,89,84) (32,01,94) Net increase (decrease) in anegotable certificates of deposit (22,867) 9,8470 (78,188) Net increase (decrease) in deposita (24,424) (30,89,84) (32,01,94) Net increase (decrease) in deposita (24,424)			4 707	E 170	60.007
Increase (decrease) in advance for loan losses (3,081) (4,708) (63) Increase (decrease) in provision for retirement benefits 15 11 19 Increase (decrease) in provision for retirement benefits 15 11 19 Increase (decrease) in provision for retirement benefits 13 16 Increase (decrease) in provision for contingent losses (307) 223 (386) Interest expenses 5,088 6,411 65,66 Loss (gin) related to securities 9,770 4,161 125,60 Coss (gin) related to securities 2,262 2,443 2,582 2,443 Loss (gin) on disposatio (fixed asets (2,265) (49,805) (33,006 Net decrease) in monitoria and bills discounted (301,775) (132,018) (38,888,56 Net decrease (increase) in depositio (2,265) (49,804) (2,2012) 1,222,81 Net increase (decrease) in monitorianted bills discounted (301,775) (132,018) (3,888,85 Net increase (decrease) in monitorianted borrowings) 102,597 3,257 1,320,86 Net increase (decrease) in only asset	•			,	
Increase (decrease) in provision for directors' bonuese (66) (40) (68) Increase (decrease) in provision for reimpursement of deposits 13 11 19 Increase (decrease) in provision for contingent losses (307) 283 (398) Interest income (58,473) (89,101) (1,114,34) Interest income (58,473) (69,101) (1,114,34) Interest income (58,473) (41,116) (50,52) Interest income (1,114,34) (1,114,34) (1,114,34) Interest income (1,114,34) (1,114,34) (1,114,34) Interest income (1,114,34) (1,114,34) (30,36) (3,21,34) Interest indimination in and bill discounted (301,775) (1,22,018) (3,888,36) (2,21,21,218) (3,888,36) (2,21,21,218) (3,888,36) (2,21,21,218) (3,888,36) (2,21					
Increase (decrease) in provision for reinburgent of deposits 15 11 19 Increase (decrease) in provision for contingent losses (207) 283 (3.98 Interest income (86,473) (89,101) (1,114.34 Interest spanses 5,088 6,411 155,083 Construction 1,886 2,562 2,44.3 Loss (gain) related to securities 9,770 4,161 125,90 Foreign excess (increase) in trading tassets 2,27 103 2,93 Net decrease (increase) in trading tassets 2,265 (4,43 (38,88,46) (32,013,40) Net decrease (increase) in deposits (24,84,44) (38,88,46) (32,013,40) (33,88,86) Net increase (decrease) in deposits (22,862 15,416 29,467 Net increase (decrease) in capitable certificates of deposit 22,882 15,416 29,467 Net increase (decrease) in call money and others (61,457) 36,470 (71,80,80) (80,022) 1,222,81 Net increase (decrease) in call money and others (151,012) 150,075 2,023,35 11,13 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Increase (decrease) in provision for centingent losses (307) 263 (3,9 Increase (decrease) in provision for centingent losses (307) 263 (3,9) Interest income (8,6,473) (8,9,101) (1,114,34) Interest expenses 5,098 6,411 65,698 Coss (gain) on disposals of fixed assets 2,27 103 2,630 Net decrease (increase) in trading liabilities (7,5) 23 (66 Net increase (decrease) in trading liabilities (7,5) 23 (66 Net increase (decrease) in loans and bills discounted (301,77,5) (132,018) (3,888,85 Net increase (increase) in deposits (24,8,42) (306,984) (3,2013) Net increase (increase) in loans and others 167,012 152,012 1,320,96 Net increase (increase) in all onas and others 167,012 162,073 2,41,320,96 Net increase (increase) in direcime exchanges—asets 863 2,73 11,13 Net increase (increase) in direcime exchanges—asets 863 2,73 11,13 Net increase (increase) in direcime exchanges—asets					198
Increase (decrease) in provision for contingent losses (30) 2E3 (39) Interest income (38,473) (89,101) (1,114,34) Interest expenses 5,098 6,411 152,500 Coss (gain) related to securities 9,770 4,161 125,900 Foreign excess (funces) in trading tassets 2,277 103 2,930 Net decrease (increase) in trading tabilities (77) 2,3 (69) Net increase (decrease) in trading tabilities of deposit (248,424) (389,88), (3,201,44) Net increase (decrease) in negotiable certificates of deposit (248,424) (308,984) (32,014) Net increase (decrease) in toprowel money (excluding subordinated borrowings) 102,807 3,257 1,320,68 Net increase (increase) in call lonse and durbers (61,457) 96,47 (71,168) Net increase (increase) in call lonse and durbers (86,327) 1,222,81 (14,17) Net increase (increase) in call money and others (15,701) 228,22 (12,20,33) Net increase (increase) in lonse and durbers (86,32,73) 11,11 Net increase (increase) in lonse	•				560
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Interest expenses 5.098 6.411 165.698 Loss (gain) related to securities 9.770 4.161 125.908 Foreign exchange losses (gains) 1.886 2.562 2.44.3 Loss (gain) on disposals of fixed asests 2.27 103 2.03 Net decrease) in trading assets (2.565) (48,805) (3.300 Net decrease) in trading liabilities (75) 2.3 (48 Net decrease (increase) in longen and bills discounted (3.01,775) (13.2018) (3.888,85 Net increase (decrease) in deposits (2.48,424) (308,984) (3.201,475) Net increase (decrease) in borrowd money (excluding subordinated borrowings) 102,507 3.257 1,320,86 Net increase (increase) in call lons and others 157,012 165,075 2,023,37 Net increase (increase) in call money and others 157,012 165,075 2,023,37 Net increase (increase) in lease receivables and investment assets (1,001) 282 (1,206) Interest and dividends received 90,546 92,067 1,168,52 Interest and dividends received					
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FINANCING ACTIVITIES: (6,734) (6,799) (86,78 Cash dividends paid (605) (605) (7,79 Purchase of treasury stock (605) (605) (64,51 Proceeds from sales of treasury stock 7 2 9 Net cash provided by (used in) financing activities (12,338) (12,406) (159,000) EFFECT OF EXCHANGE RATE CHANGE ON CASH AND CASH EQUIVALENTS (24) (34) (31 NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS (222,941) (296,206) (2,872,96) CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD 420,937 518,666 5,424,45					
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Purchase of treasury stock(5,006)(5,005)(64,51Proceeds from sales of treasury stock729Net cash provided by (used in) financing activities(12,338)(12,406)(159,00EFFECT OF EXCHANGE RATE CHANGE ON CASH AND CASH EQUIVALENTS(24)(34)(31NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS(222,941)(296,206)(2,872,96)CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD420,937518,6665,424,45					
Proceeds from sales of treasury stock729Net cash provided by (used in) financing activities(12,338)(12,406)(159,00EFFECT OF EXCHANGE RATE CHANGE ON CASH AND CASH EQUIVALENTS(24)(34)(31NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS(222,941)(296,206)(2,872,96)CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD420,937518,6665,424,45					
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EFFECT OF EXCHANGE RATE CHANGE ON CASH AND CASH EQUIVALENTS(24)(31)NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS(222,941)(296,206)(2,872,96)CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD420,937518,6665,424,450	· · · · · · · · · · · · · · · · · · ·				
ON CASH AND CASH EQUIVALENTS (24) (31) NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS (222,941) (296,206) (2,872,96) CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD 420,937 518,666 5,424,450					(100,000)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD 420,937 518,666 5,424,45			(24)	(34)	(313)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD 420,937 518,666 5,424,45	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 \$ 2,551,49	CASH AND CASH EQUIVALENTS AT END OF PERIOD	¥	197,996 ¥	222,460 💲	2,551,498

(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.

Non-Consolidated Interim Financial Statements

1.Non-Consolidated Interim Balance Sheet (Unaudited)

The Bank of Yokohama, Ltd. September 30, 2012

		Millio	ns of	ven		Thousands of U.S.dollars
		As of September		As of March		As of September
A00570		30, 2012		31, 2012		30, 2012
ASSETS: Cash and due from banks	¥	488.697	v	810,478	•	6,297,643
	-		ŧ	108,820	Φ	
Call loans and bills bought		183,443				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
	+	12,002,000	+	12,002,021	Ŧ	102,707,201

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

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

The Bank of Yokohama, Ltd.

Six months ended September 30, 2012

Six months ended September 30, 2012				Thousands of
		Millions of y	ven	U.S.dollars
		2012	2011	2012
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

(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.

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 Surplus		Retained	Earnings	Valuation Difference	Deferred			
	Capital stock	Additional Paid-in Capital	Subscription Rights to Shares	Legal retained earnings	Other retained earnings	on Available- for-sale Securities	Gains or Losses on Hedges	Revaluation Reserve for Land	Treasury stock	Total equity
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 Surplus		Retained	Earnings	Valuation Difference	Deferred			
	Capital stock	Additional Paid-in Capital	Subscription Rights to Shares	Legal retained earnings	Other retained earnings	on Available- for-sale Securities	Gains or Losses on Hedges	Revaluation Reserve for Land	Treasury stock	Total equity
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		Retained Earnings		Valuation Difference	Deferred			
		Additional Paid-in Capital	Subscription Rights to Shares	Legal retained earnings	Other retained earnings	on Available- for-sale Securities	Gains or Losses on Hedges	Revaluation Reserve for Land	Treasury stock	Total equity
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.

Corporate Information

As of September 30, 2012

<u>Company name</u> The Bank of Yokohama,Ltd.

<u>Head Office</u> 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

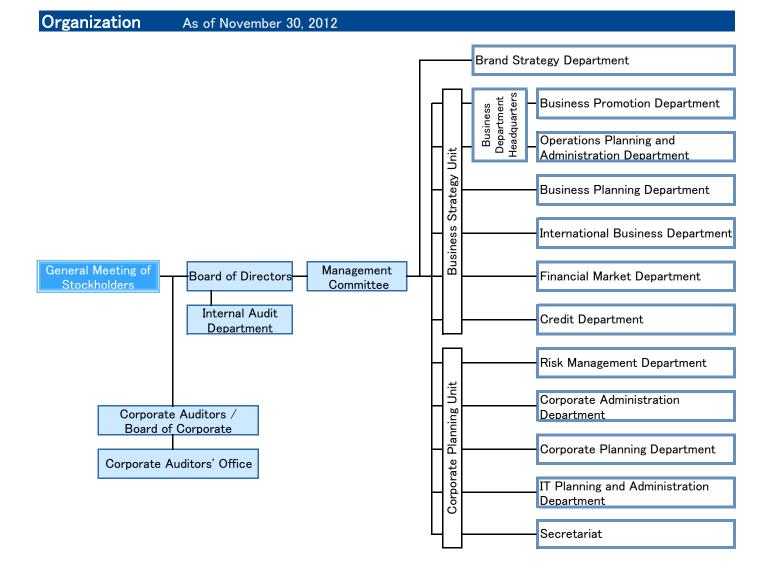
Paid-in Capital ¥215,628 million

Capital Adequacy Ratio(Consolidated) 14.37%

Number of Employees 4,683

<u>Network</u>

Domestic: 196 branches, 8 sub-branches, 402 ATM locations Overseas: 1 branch, 4 representative offices



Directors, Executive Officers and Corporate Auditors As of November 30, 2012

<u>Chairman and Director</u> Tadashi Ogawa

<u>President</u> (<u>Representative Director</u>) Tatsumaro Terazawa

Deputy President (Representative Director) Chiyuki 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

International Network As of November 30, 2012

JAPAN

<u>Head Office:</u>

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 Aha 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

Group Companies As of November 30, 2012

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		

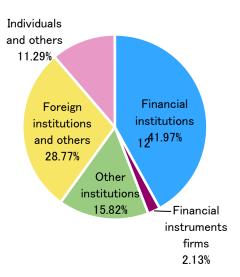
Stock Data As of September 30, 2012

Ticker code
Stock Listing
Paid-in Capital
Outstanding Stocks
Number of Stockholders

8332 Tokyo Stock Exchange ¥215,628 million 1,348,071 thousand shares 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/