



Bank of Yokohama

Interim Report 2013

Six months ended September 30, 2013

横浜銀行

CONTENTS

Consolidated Financial Highlights	1
Consolidated Interim Financial Statements	
1 . Consolidated Interim Balance Sheet (<i>Unaudited</i>)	2
2 . Consolidated Interim Statement of Income(<i>Unaudited</i>)	3
3 . Consolidated Interim Statement of Comprehensive Income(<i>Unaudited</i>)	4
4 . Consolidated Interim Statement of Changes in Equity(<i>Unaudited</i>)	5
5 . Consolidated Interim Statement of Cash Flows(<i>Unaudited</i>)	6
Non-Consolidated Interim Financial Statements	
1 . Non-Consolidated Interim Balance Sheet(<i>Unaudited</i>)	7
2 . Non-Consolidated Interim Statement of Income (<i>Unaudited</i>)	8
3 . Non-Consolidated Interim Statement of Changes in Equity (<i>Unaudited</i>)	9
Corporate Information	10
Organization	10
Directors, Executive Officers and Audit & Supervisory Board Members	11
International Network	11
Group Companies	12
Stock Data	13

Consolidated Financial Highlights

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

September 30, 2013 and March 31, 2013	Millions of yen		Thousands of U.S.dollars
	As of September 30, 2013	As of March 31, 2013	As of September 30, 2013
Total assets	¥ 13,114,857	¥ 13,468,743	\$ 134,167,337
Cash and due from banks	814,236	923,218	8,329,788
Deposits	11,134,782	11,450,207	113,910,815
Loans and bills discounted	9,354,840	9,343,974	95,701,689
Securities	2,044,922	2,219,630	20,919,919
Total equity	920,256	895,664	9,414,388
Capital stock	215,628	215,628	2,205,919
Six months ended September 30, 2013 and 2012	2013	2012	2013
Total income	¥ 147,285	¥ 146,611	\$ 1,506,761
Total expenses	94,693	102,345	968,729
Interim net income	31,066	25,641	317,812
Dividends declared per share (yen and U.S.dollars)	¥ 5.5	¥ 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 ¥97.75 = \$1.00, as of Sept. 30, 2013.

(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, 2013

	Millions of yen		Thousands of U.S.dollars
	As of September 30, 2013	As of March 31, 2013	As of September 30, 2013
ASSETS:			
Cash and due from banks	¥ 814,236	¥ 923,218	\$ 8,329,788
Call loans and bills bought	212,710	250,527	2,176,066
Monetary claims bought	130,015	140,652	1,330,079
Trading assets	9,772	34,932	99,971
Securities	2,044,922	2,219,630	20,919,919
Loans and bills discounted	9,354,840	9,343,974	95,701,689
Foreign exchanges	5,331	5,742	54,538
Lease receivables and investment assets	61,994	61,914	634,220
Other assets	165,892	145,253	1,697,112
Tangible fixed assets	124,749	125,435	1,276,205
Intangible fixed assets	12,327	12,922	126,110
Deferred tax assets	13,718	16,723	140,344
Customers' liabilities for acceptances and guarantees	235,039	256,681	2,404,492
Allowance for loan losses	(70,692)	(68,866)	(723,196)
TOTAL	¥ 13,114,857	¥ 13,468,743	\$ 134,167,337
LIABILITIES:			
Deposits	¥ 11,134,782	¥ 11,450,207	\$ 113,910,815
Negotiable certificates of deposit	73,074	32,490	747,567
Call money and bills sold	166,597	207,707	1,704,327
Payables under securities lending transactions	31,069	5,100	317,844
Trading liabilities	824	1,046	8,436
Borrowed money	274,779	300,618	2,811,039
Foreign exchanges	176	77	1,804
Bonds payable	64,300	64,300	657,801
Other liabilities	192,252	233,021	1,966,775
Provision for directors' bonuses		64	
Provision for retirement benefits	216	203	2,218
Provision for reimbursement of deposits	1,497	1,537	15,319
Provision for contingent losses	660	691	6,754
Reserves under special laws	7	5	73
Deferred tax liabilities for land revaluation	19,323	19,323	197,685
Acceptances and guarantees	235,039	256,681	2,404,492
Total liabilities	12,194,600	12,573,078	124,752,949
EQUITY:			
Capital stock	215,628	215,628	2,205,919
Capital surplus	177,244	177,244	1,813,242
Subscription rights to shares	230	309	2,363
Retained earnings	381,235	358,033	3,900,108
Treasury stock	(5,354)	(625)	(54,781)
Accumulated other comprehensive income:			
Valuation difference on available-for-sale securities	60,655	54,863	620,519
Deferred gains or losses on hedges	11	(19)	117
Revaluation reserve for land	34,249	34,249	350,378
Total	863,901	839,684	8,837,865
Minority interests	56,355	55,979	576,523
Total equity	920,256	895,664	9,414,388
TOTAL	¥ 13,114,857	¥ 13,468,743	\$ 134,167,337

(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 ¥97.75 = \$1.00, as of Sept. 30, 2013.

(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, 2013

	Millions of yen		Thousands of
	2013	2012	U.S.dollars
INCOME:			2013
Interest income:			
Interest on loans and bills discounted	¥ 70,241	¥ 73,848	\$ 718,580
Interest and dividends on securities	11,718	10,102	119,884
Other interest income	2,493	2,521	25,512
Fees and commissions	30,468	25,222	311,702
Trading profits	740	860	7,572
Other operating income	23,336	30,715	238,732
Other income	8,287	3,339	84,779
Total income	147,285	146,611	1,506,761
EXPENSES:			
Interest expenses:			
Interest on deposits	2,642	2,714	27,037
Other interest expenses	1,835	2,384	18,776
Fees and commissions	4,272	4,724	43,712
Trading losses		6	4
Other operating expenses	17,105	23,080	174,991
General and administrative expenses	55,736	54,995	570,196
Provision of allowance for loan losses	6,734	4,930	68,899
Other expenses	6,364	9,510	65,114
Total expenses	94,693	102,345	968,729
INTERIM INCOME BEFORE INCOME TAXES AND MINORITY INTERESTS	52,592	44,265	538,032
INCOME TAXES:			
Current	19,945	17,269	204,043
Deferred	(130)	(603)	(1,337)
Total income taxes	19,814	16,666	202,706
INTERIM INCOME BEFORE MINORITY INTERESTS	32,778	27,599	335,326
MINORITY INTERESTS IN INTERIM NET INCOME	1,712	1,957	17,514
INTERIM NET INCOME	¥ 31,066	¥ 25,641	\$ 317,812

(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 ¥97.75 = \$1.00, as of Sept. 30, 2013.

(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, 2013

	Millions of yen				Thousands of
		2013		2012	U.S.dollars
INTERIM INCOME BEFORE MINORITY INTERESTS	¥	32,778	¥	27,599	\$ 335,326
OTHER COMPREHENSIVE INCOME:					
Valuation difference on available-for-sale securities		6,102		(5,725)	62,426
Deferred gains or losses on hedges		30		9	311
Total other comprehensive income		6,132		(5,715)	62,737
COMPREHENSIVE INCOME	¥	38,910	¥	21,883	\$ 398,063
Comprehensive income attributable to owners of the parent	¥	36,888	¥	19,953	\$ 377,376
Comprehensive income attributable to minority interests		2,022		1,929	20,687

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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, 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

Six months ended September 30, 2013

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, 2013	¥215,628	¥177,244	¥309	¥358,033	¥(625)	¥54,863	¥(19)	¥34,249	¥839,684	¥55,979	¥895,664
Interim net income				31,066					31,066		31,066
Cash dividends				(7,850)					(7,850)		(7,850)
Purchase of treasury stock					(5,017)				(5,017)		(5,017)
Disposal of treasury stock				(13)	287				274		274
Net change in the period			(78)			5,791	30		5,743	375	6,119
BALANCE, SEPTEMBER 30, 2013	¥215,628	¥177,244	¥230	¥381,235	¥(5,354)	¥60,655	¥11	¥34,249	¥863,901	¥56,355	¥920,256

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, 2013	\$2,205,919	\$1,813,242	\$3,165	\$3,662,744	\$(6,395)	\$561,266	\$(194)	\$350,378	\$8,590,125	\$572,679	\$9,162,804
Interim net income				317,812					317,812		317,812
Cash dividends				(80,315)					(80,315)		(80,315)
Purchase of treasury stock					(51,325)				(51,325)		(51,325)
Disposal of treasury stock				(133)	2,939				2,806		2,806
Net change in the period			(802)			59,253	311		58,762	3,844	62,606
BALANCE, SEPTEMBER 30, 2013	\$2,205,919	\$1,813,242	\$2,363	\$3,900,108	\$(54,781)	\$620,519	\$117	\$350,378	\$8,837,865	\$576,523	\$9,414,388

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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, 2013

	Millions of yen		Thousands of U.S.dollars
	2013	2012	2013
OPERATING ACTIVITIES:			
Interim income before income taxes and minority interests	¥ 52,592	¥ 44,265	\$ 538,032
Adjustments to reconcile interim income before income taxes and minority interests to net cash provided by (used in) operating activities:			
Depreciation and amortization	4,280	4,727	43,792
Amortization of goodwill	336	275	3,444
Increase (decrease) in allowance for loan losses	1,826	(3,081)	18,681
Increase (decrease) in provision for directors' bonuses	(64)	(66)	(661)
Increase (decrease) in provision for retirement benefits	13	15	138
Increase (decrease) in provision for reimbursement of deposits	(39)	43	(408)
Increase (decrease) in provision for contingent losses	(31)	(307)	(321)
Interest income	(84,453)	(86,473)	(863,976)
Interest expenses	4,478	5,098	45,813
Loss (gain) related to securities	(717)	9,770	(7,339)
Foreign exchange losses (gains)	(3,585)	1,896	(36,680)
Loss (gain) on disposals of fixed assets	157	227	1,607
Net decrease (increase) in trading assets	25,160	(2,565)	257,396
Net increase (decrease) in trading liabilities	(222)	(75)	(2,273)
Net decrease (increase) in loans and bills discounted	(10,837)	(301,775)	(110,872)
Net increase (decrease) in deposits	(315,425)	(248,424)	(3,226,862)
Net increase (decrease) in negotiable certificates of deposit	40,584	22,882	415,188
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	19,160	102,507	196,014
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	(17,445)	94,890	(178,472)
Net decrease (increase) in call loans and others	47,754	(61,457)	488,542
Net increase (decrease) in call money and others	(41,109)	157,012	(420,557)
Net increase (decrease) in payables under securities lending transactions	25,968		265,662
Net decrease (increase) in foreign exchanges—assets	411	863	4,214
Net increase (decrease) in foreign exchanges—liabilities	98	83	1,007
Net decrease (increase) in lease receivables and investment assets	(194)	(1,001)	(1,985)
Interest and dividends received	93,296	90,545	954,436
Interest paid	(5,165)	(5,704)	(52,843)
Other, net	23,154	6,801	236,875
Subtotal	(140,017)	(169,025)	(1,432,408)
Income tax paid	(21,773)	(20,140)	(222,748)
Net cash provided by (used in) operating activities	(161,791)	(189,165)	(1,655,156)
INVESTING ACTIVITIES:			
Purchases of securities	(581,899)	(2,645,789)	(5,952,933)
Proceeds from sales of securities	472,159	2,487,270	4,830,273
Proceeds from maturities of securities	206,942	140,958	2,117,054
Purchases of tangible fixed assets	(2,212)	(1,936)	(22,636)
Proceeds from sales of tangible fixed assets	85	93	876
Purchases of intangible fixed assets	(1,734)	(1,100)	(17,744)
Other, net	552	(908)	5,656
Net cash provided by (used in) investing activities	93,893	(21,412)	960,546
FINANCING ACTIVITIES:			
Decrease in subordinated borrowings	(45,000)		(460,358)
Cash dividends paid	(7,850)	(6,734)	(80,315)
Cash dividends paid to minority stockholders	(844)	(605)	(8,635)
Purchase of treasury stock	(5,017)	(5,006)	(51,325)
Proceeds from sales of treasury stock	161	7	1,653
Net cash provided by (used in) financing activities	(58,550)	(12,338)	(598,980)
EFFECT OF EXCHANGE RATE CHANGE ON CASH AND CASH EQUIVALENTS	21	(24)	216
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(126,427)	(222,941)	(1,293,374)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	720,772	420,937	7,373,636
CASH AND CASH EQUIVALENTS AT END OF PERIOD	¥ 594,345	¥ 197,996	\$ 6,080,262

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Non-Consolidated Interim Financial Statements

1. Non-Consolidated Interim Balance Sheet (Unaudited)

The Bank of Yokohama, Ltd.
September 30, 2013

	Millions of yen		Thousands of
	As of September 30, 2013	As of March 31, 2013	U.S.dollars As of September 30, 2013
ASSETS:			
Cash and due from banks	¥ 808,373	¥ 919,886	\$ 8,269,804
Call loans and bills bought	212,710	250,527	2,176,066
Monetary claims bought	122,190	131,220	1,250,028
Trading assets	9,772	34,932	99,971
Securities	2,051,634	2,226,982	20,988,589
Loans and bills discounted	9,403,597	9,389,852	96,200,486
Foreign exchanges	5,331	5,742	54,538
Other assets	140,730	124,186	1,439,702
Tangible fixed assets	125,656	126,129	1,285,493
Intangible fixed assets	10,710	11,102	109,571
Deferred tax assets	4,861	7,671	49,731
Customers' liabilities for acceptances and guarantees	59,101	67,045	604,619
Allowance for loan losses	(58,779)	(56,490)	(601,329)
TOTAL	¥ 12,895,890	¥ 13,238,790	\$ 131,927,269
LIABILITIES:			
Deposits	¥ 11,176,568	¥ 11,484,992	\$ 114,338,292
Negotiable certificates of deposit	93,074	52,490	952,170
Call money and bills sold	166,597	207,707	1,704,327
Payables under securities lending transactions	31,069	5,100	317,844
Trading liabilities	824	1,046	8,436
Borrowed money	288,215	319,529	2,948,494
Foreign exchanges	176	77	1,804
Bonds payable	64,300	64,300	657,801
Other liabilities	137,812	181,536	1,409,843
Provision for directors' bonuses		64	
Provision for reimbursement of deposits	1,497	1,537	15,319
Provision for contingent losses	660	691	6,754
Deferred tax liabilities for land revaluation	19,323	19,323	197,685
Acceptances and guarantees	59,101	67,045	604,619
Total liabilities	12,039,221	12,405,444	123,163,388
EQUITY:			
Capital stock	215,628	215,628	2,205,919
Capital surplus	177,244	177,244	1,813,242
Subscription rights to shares	230	309	2,363
Retained earnings:			
Legal retained earnings	38,384	38,384	392,677
Other retained earnings	336,384	313,593	3,441,277
Valuation difference on available-for-sale securities	59,890	54,580	612,689
Deferred gains or losses on hedges	11	(19)	117
Revaluation reserve for land	34,249	34,249	350,378
Treasury stock	(5,354)	(625)	(54,781)
Total equity	856,669	833,346	8,763,881
TOTAL	¥ 12,895,890	¥ 13,238,790	\$ 131,927,269

(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, 2013

	Millions of yen		Thousands of
	2013	2012	U.S.dollars
INCOME:			2013
Interest income:			
Interest on loans and bills discounted	¥ 70,275	¥ 73,890	\$ 718,927
Interest and dividends on securities	12,026	10,065	123,038
Other interest income	2,449	2,476	25,063
Fees and commissions	24,700	21,645	252,689
Trading profits	19	155	203
Other operating income	6,685	13,844	68,397
Other income	7,857	2,825	80,387
Total income	124,015	124,904	1,268,704
EXPENSES:			
Interest expenses:			
Interest on deposits	2,645	2,716	27,068
Other interest expenses	2,386	2,930	24,416
Fees and commissions	5,767	6,896	59,004
Trading losses		6	4
Other operating expenses	2,750	8,541	28,135
General and administrative expenses	50,998	51,045	521,722
Provision of allowance for loan losses	5,886	5,605	60,218
Other expenses	4,849	8,080	49,610
Total expenses	75,284	85,822	770,177
INTERIM INCOME BEFORE INCOME TAXES	48,730	39,081	498,527
INCOME TAXES:			
Current	17,970	15,417	183,845
Deferred	104	(920)	1,074
Total income taxes	18,075	14,497	184,919
INTERIM NET INCOME	¥ 30,655	¥ 24,584	\$ 313,608

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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, 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

Six months ended September 30, 2013

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, 2013	¥215,628	¥177,244	¥309	¥38,384	¥313,593	¥54,580	¥(19)	¥34,249	¥(625)	¥833,346
Interim net income					30,655					30,655
Cash dividends					(7,850)					(7,850)
Purchase of treasury stock									(5,017)	(5,017)
Disposal of treasury stock						(13)			287	274
Net change in the period			(78)			5,309	30			5,261
BALANCE, SEPTEMBER 30, 2013	¥215,628	¥177,244	¥230	¥38,384	¥336,384	¥59,890	¥11	¥34,249	¥(5,354)	¥856,669

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, 2013	\$2,205,919	\$1,813,242	\$3,165	\$392,677	\$3,208,117	\$558,372	\$(194)	\$350,378	\$(6,395)	\$8,525,281
Interim net income					313,608					313,608
Cash dividends					(80,315)					(80,315)
Purchase of treasury stock									(51,325)	(51,325)
Disposal of treasury stock						(133)			2,939	2,806
Net change in the period			(802)			54,317	311			53,826
BALANCE, SEPTEMBER 30, 2013	\$2,205,919	\$1,813,242	\$2,363	\$392,677	\$3,441,277	\$612,689	\$117	\$350,378	\$(54,781)	\$8,763,881

(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 ¥97.75 = \$1.00, as of Sept. 30, 2013.

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

Corporate Information

As of September 30, 2013

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 yen

Capital Adequacy Ratio(Consolidated)

14.42%

Number of Employees

4,685

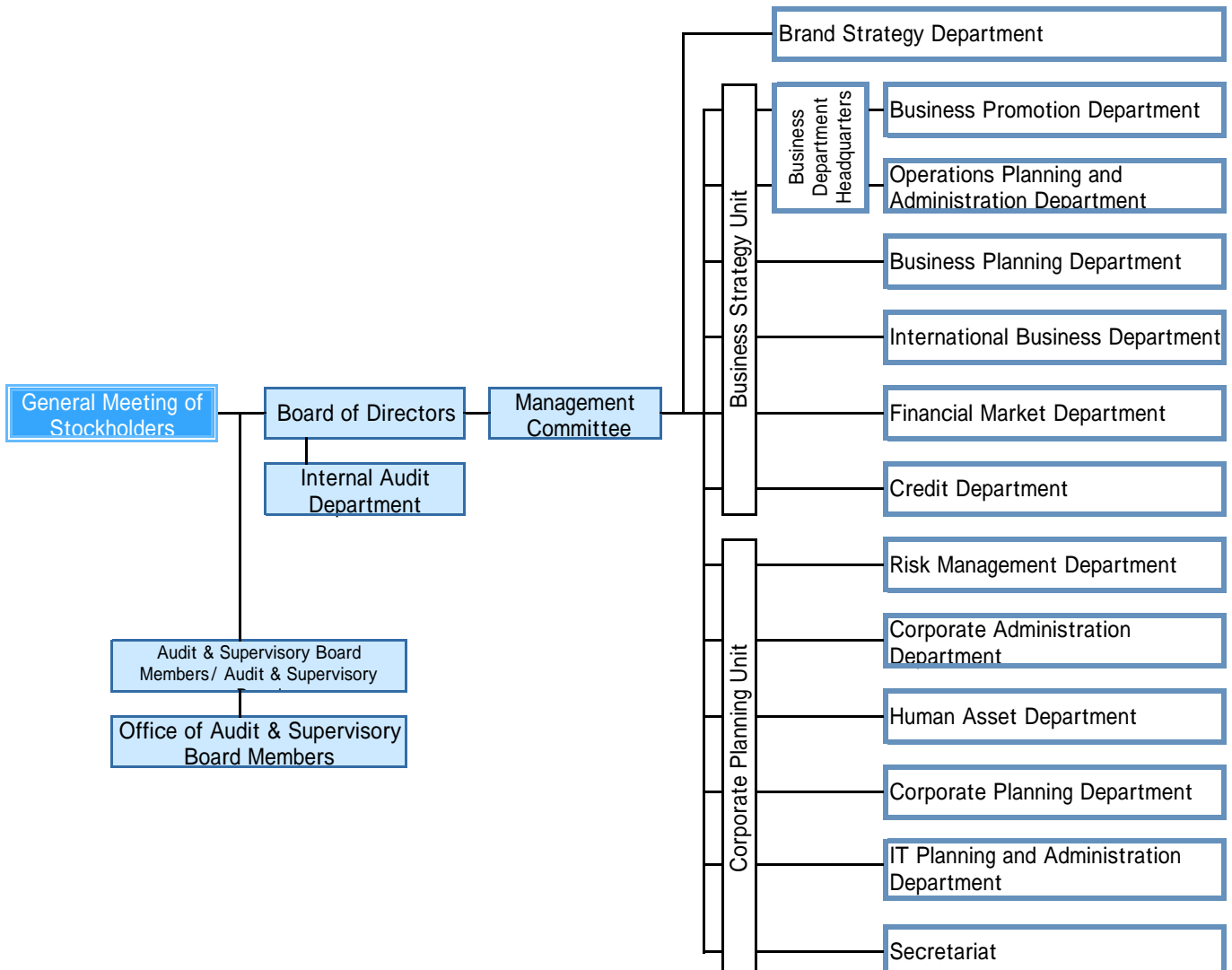
Network

Domestic: 196 branches, 8 sub-branches, 405 ATM locations

Overseas: 1 branch, 4 representative offices

Organization

As of October 1, 2013



Representative Director,
President

Tatsumaro Terazawa

Representative Director,
Deputy President

Chiyuki Okubo

Representative Director,
Managing Executive Officer

Kengo Takano

Director and
Managing Executive OfficersAtsushi Mochizuki
Susumu KoshidaDirector and Executive OfficersYasuyoshi Oya
Kenichi Kawamura
Yasuhiro ShibuyaOutside DirectorsHarumi Sakamoto
Minoru MorioManaging Executive OfficersShizumi Maesako
Yoshiyuki HiranumaExecutive OfficersShinya Yamada
Soh Okada
Osamu Ishida
Yasutaka Nozawa
Hironobu Onishi
Tomonori Ito
Yoshiyuki Oishi
Mitsukazu Kudo
Mitsuhiro Hara
Kazuhiro OkadaFull-time Audit & Supervisory
Board MembersRyuichi Kaneko
Katsunori AmanoOutside Audit & Supervisory
Board MembersMichio Ayuse
Atsushi Shimizu
Rikuro Oikawa

International Network

As of September 30, 2013

JAPANHead 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)3272-4171ASIAShanghai Branch:17F, Shanghai World Financial
Center, 100 Century Avenue,
Pudong New Area, Shanghai 200120,
People's Republic of ChinaTel : 86 (21) 6877- 6800
Fax : 86 (21) 6877- 6680*General Manager*
Takashi KatoHong 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 ChinaTel : 852- 2523- 6041
Fax : 852- 2845- 9022*Chief Representative*
Kentaro YamauchiBangkok Representative
Office:No. 57 Park Ventures Ecoplex,
Unit 1005, 10th Floor, Wireless
Road, Lumpini, Patumwan, Bangkok
10330, ThailandTel : 66-2254-7251
Fax : 66-2254-7255*Chief Representative*
Tomonori OkayamaNORTH AMERICANew 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*
Kazuya MiyashitaEUROPELondon Representative Office:40 Basinghall Street,
London EC2V 5DE, U.K.Tel : 44 (20)7628- 9973
Fax : 44 (20)7638- 1886*Chief Representative*
Daisuke Tabata

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

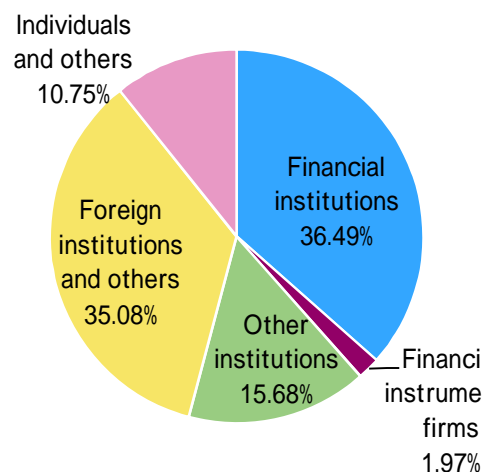
Stock Data

(As of September 30, 2013)

ticker code	8332
Stock Listing	Tokyo Stock Exchange
Paid-in Capital	215,628 million Yen
Outstanding Stocks	1,310,071 thousand shares
Number of Stockholders	32,783

Information on Common Stock

	Number of stock held (thousand)	Percentage of total(%)
Financial institutions	478,109	36.49
Financial instruments firms	25,928	1.97
Other institutions	205,506	15.68
Foreign institutions and others	459,631	35.08
Individuals and others	140,894	10.75
Total	1,310,071	100.00



Major Stockholders (Common Stock)

	Number of stock held (thousand)	Percentage of stock held (%)
Japan Trustee Services Bank, Ltd.(Trustee Account)	68,377	5.21
The Master Trust Bank of Japan, Ltd.(Trustee Account)	53,935	4.11
Northern Trust Co. (AVFC) Sub A/C American Clients	39,608	3.02
Meiji Yasuda Life Insurance Company	36,494	2.78
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	2.78
Japan Trustee Services Bank, Ltd.(Trustee Account 9)	26,353	2.01
Nippon Life Insurance Company	25,374	1.93
The Dai-ichi Life Insurance Company, Limited	21,994	1.67
Northern Trust Co. AVFC RE U.S. Tax Exempted Pension Funds	17,786	1.35
The Chase Manhattan Bank, N.A. London Secs Lending Omnibus Account	17,403	1.32

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/>