



Bank of Yokohama

Interim Report 2014

Six months ended September 30, 2014

横浜銀行

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Consolidated Financial Highlights

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

September 30, 2014 and March 31, 2014	Millions of yen		Thousands of U.S.dollars
	As of September 30, 2014	As of March 31, 2014	As of September 30, 2014
Total assets	¥ 13,685,060	¥ 13,832,063	\$ 125,069,100
Cash and due from banks	927,681	1,423,159	8,478,174
Deposits	11,535,175	11,829,221	105,421,093
Loans and bills discounted	9,624,811	9,453,564	87,962,083
Securities	2,235,357	2,044,741	20,429,150
Total equity	953,254	921,506	8,711,888
Capital stock	215,628	215,628	1,970,651
Six months ended September 30, 2014 and 2013	2014	2013	2014
Total income	¥ 148,096	¥ 147,285	\$ 1,353,471
Total expenses	90,959	94,693	831,292
Net income	35,082	31,066	320,625
Dividends declared per share (yen and U.S.dollars)	¥ 5.5	¥ 5.5	\$ 0.05

(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 ¥109.42 = \$1.00, as of Sept. 30, 2014.

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

Consolidated Interim Financial Statements

1. Consolidated Interim Balance Sheets (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries
September 30, 2014

	Millions of yen		Thousands of U.S.dollars
	As of September 30, 2014	As of March 31, 2014	As of September 30, 2014
ASSETS:			
Cash and due from banks	¥ 927,681	¥ 1,423,159	\$ 8,478,174
Call loans and bills bought	256,372	283,210	2,343,010
Monetary claims bought	120,879	125,896	1,104,726
Trading assets	10,510	10,045	96,060
Securities	2,235,357	2,044,741	20,429,150
Loans and bills discounted	9,624,811	9,453,564	87,962,083
Foreign exchanges	5,792	5,101	52,941
Lease receivables and investment assets	64,418	66,628	588,728
Other assets	132,683	101,872	1,212,608
Tangible fixed assets	125,656	123,877	1,148,387
Intangible fixed assets	10,626	11,523	97,112
Net defined benefit asset	16,884	16,120	154,307
Deferred tax assets	8,999	16,021	82,247
Customers' liabilities for acceptances and guarantees	210,794	222,377	1,926,468
Allowance for loan losses	(66,407)	(72,076)	(606,901)
TOTAL	¥ 13,685,060	¥ 13,832,063	\$ 125,069,100
LIABILITIES:			
Deposits	¥ 11,535,175	¥ 11,829,221	\$ 105,421,093
Negotiable certificates of deposit	49,492	49,610	452,314
Call money and bills sold	200,463	182,178	1,832,059
Payables under securities lending transactions	201,649	91,591	1,842,896
Trading liabilities	663	702	6,063
Borrowed money	303,946	301,184	2,777,795
Foreign exchanges	94	59	860
Bonds payable		30,000	
Other liabilities	207,469	181,668	1,896,081
Provision for directors' bonuses		64	
Net defined benefit liability	234	216	2,143
Provision for reimbursement of deposits	1,579	1,572	14,439
Provision for contingent losses	734	748	6,709
Reserves under special laws	9	8	91
Deferred tax liabilities	193	46	1,765
Deferred tax liabilities for land revaluation	19,305	19,305	176,436
Acceptances and guarantees	210,794	222,377	1,926,468
Total liabilities	12,731,806	12,910,556	116,357,212
EQUITY:			
Capital stock	215,628	215,628	1,970,651
Capital surplus	177,244	177,244	1,619,854
Subscription rights to shares	273	265	2,504
Retained earnings	418,608	393,957	3,825,699
Treasury shares	(15,566)	(5,585)	(142,265)
Accumulated other comprehensive income:			
Valuation difference on available-for-sale securities	71,851	56,190	656,661
Deferred gains or losses on hedges	(30)	7	(281)
Revaluation reserve for land	34,216	34,216	312,710
Remeasurements of defined benefit plans	(7,281)	(8,469)	(66,547)
Total	894,944	863,456	8,178,986
Minority interests	58,310	58,050	532,902
Total equity	953,254	921,506	8,711,888
TOTAL	¥ 13,685,060	¥ 13,832,063	\$ 125,069,100

(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 ¥109.42 = \$1.00, as of Sept. 30, 2014.

(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, 2014

	Millions of yen		Thousands of
	2014	2013	U.S.dollars
INCOME:			2014
Interest income:			
Interest on loans and bills discounted	¥ 66,671	¥ 70,241	\$ 609,319
Interest and dividends on securities	12,552	11,718	114,716
Other interest income	3,003	2,493	27,449
Fees and commissions	32,315	30,468	295,338
Trading income	986	740	9,012
Other operating income	27,754	23,336	253,650
Other income	4,813	8,287	43,987
Total income	148,096	147,285	1,353,471
EXPENSES:			
Interest expenses:			
Interest on deposits	2,261	2,642	20,669
Other interest expenses	1,819	1,835	16,630
Fees and commissions	4,579	4,272	41,850
Other operating expenses	22,329	17,105	204,070
General and administrative expenses	56,816	55,736	519,248
Provision of allowance for loan losses		6,734	
Other expenses	3,154	6,364	28,825
Total expenses	90,959	94,693	831,292
INCOME BEFORE INCOME TAXES AND MINORITY INTERESTS	57,136	52,592	522,179
INCOME TAXES:			
Current	20,712	19,945	189,291
Deferred	(1,039)	(130)	(9,498)
Total income taxes	19,672	19,814	179,793
INCOME BEFORE MINORITY INTERESTS	37,463	32,778	342,386
MINORITY INTERESTS IN NET INCOME	2,381	1,712	21,761
NET INCOME	¥ 35,082	¥ 31,066	\$ 320,625

(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.

3. Consolidated Interim Statements of Comprehensive Income (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries
Six months ended September 30, 2014

	Millions of yen		Thousands of
	2014	2013	U.S.dollars
INCOME BEFORE MINORITY INTERESTS	¥ 37,463	¥ 32,778	\$ 342,386
OTHER COMPREHENSIVE INCOME:			
Valuation difference on available-for-sale securities	15,883	6,102	145,163
Deferred gains or losses on hedges	(38)	30	(354)
Remeasurements of defined benefit plans	1,188		10,861
Total other comprehensive income	17,033	6,132	155,670
COMPREHENSIVE INCOME	¥ 54,497	¥ 38,910	\$ 498,056
Comprehensive income attributable to owners of the parent	¥ 51,893	¥ 36,888	\$ 474,261
Comprehensive income attributable to minority interests	2,603	2,022	23,795

(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.

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

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

Six months ended September 30, 2013

Millions of yen

	Accumulated Other Comprehensive Income									Total	Minority Interests	Total Equity
	Capital Stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury Shares	Valuation Difference on Available-for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land	Remeasurements of Defined Benefit Plans			
BALANCE, APRIL 1, 2013	¥215,628	¥177,244	¥309	¥358,033	¥(625)	¥54,863	¥(19)	¥34,249		¥839,684	¥55,979	¥895,664
Net income				31,066						31,066		31,066
Cash dividends				(7,850)						(7,850)		(7,850)
Purchase of treasury shares					(5,017)					(5,017)		(5,017)
Disposal of treasury shares				(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

Six months ended September 30, 2014

Millions of yen

	Accumulated Other Comprehensive Income									Total	Minority Interests	Total Equity
	Capital Stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury Shares	Valuation Difference on Available-for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land	Remeasurements of Defined Benefit Plans			
BALANCE, APRIL 1, 2014	¥215,628	¥177,244	¥265	¥393,957	¥(5,585)	¥56,190	¥7	¥34,216	¥(8,469)	¥863,456	¥58,050	¥921,506
Cumulative effects of changes in accounting policies				(2,097)						(2,097)		(2,097)
RESTATED BALANCE, APRIL 1, 2014	215,628	177,244	265	391,859	(5,585)	56,190	7	34,216	(8,469)	861,358	58,050	919,409
Net income				35,082						35,082		35,082
Cash dividends				(8,327)						(8,327)		(8,327)
Purchase of treasury shares					(10,016)					(10,016)		(10,016)
Disposal of treasury shares				(6)	35					28		28
Net change in the period			7			15,661	(38)		1,188	16,818	259	17,078
BALANCE, SEPTEMBER 30, 2014	¥215,628	¥177,244	¥273	¥418,608	¥(15,566)	¥71,851	¥(30)	¥34,216	¥(7,281)	¥894,944	¥58,310	¥953,254

Thousands of U.S.dollars

	Accumulated Other Comprehensive Income									Total	Minority Interests	Total Equity
	Capital Stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury Shares	Valuation Difference on Available-for-sale Securities	Deferred Gains or Losses on Hedges	Revaluation Reserve for Land	Remeasurements of Defined Benefit Plans			
BALANCE, APRIL 1, 2014	\$1,970,651	\$1,619,854	\$2,431	\$3,600,413	\$(51,047)	\$513,532	\$73	\$312,710	\$(77,408)	\$7,891,209	\$530,532	\$8,421,741
Cumulative effects of changes in accounting policies				(19,173)						(19,173)		(19,173)
RESTATED BALANCE, APRIL 1, 2014	1,970,651	1,619,854	2,431	3,581,240	(51,047)	513,532	73	312,710	(77,408)	7,872,036	530,532	8,402,568
Net income				320,625						320,625		320,625
Cash dividends				(76,108)						(76,108)		(76,108)
Purchase of treasury shares					(91,538)					(91,538)		(91,538)
Disposal of treasury shares				(58)	320					262		262
Net change in the period			73			143,129	(354)		10,861	153,709	2,370	156,079
BALANCE, SEPTEMBER 30, 2014	\$1,970,651	\$1,619,854	\$2,504	\$3,825,699	\$(142,265)	\$656,661	\$(281)	\$312,710	\$(66,547)	\$8,178,986	\$532,902	\$8,711,888

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5. Consolidated Interim Statements of Cash Flows (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries
Six months ended September 30, 2014

	Millions of yen		Thousands of U.S.dollars
	2014	2013	2014
OPERATING ACTIVITIES:			
Income before income taxes and minority interests	¥ 57,136	¥ 52,592	\$ 522,179
Adjustments to reconcile income before income taxes and minority interests to net cash provided by (used in) operating activities:			
Depreciation	4,394	4,280	40,160
Amortization of goodwill	102	336	933
Gain on negative goodwill	(520)		(4,761)
Increase (decrease) in allowance for loan losses	(5,669)	1,826	(51,813)
Increase (decrease) in provision for directors' bonuses	(64)	(64)	(593)
Increase (decrease) in provision for retirement benefits		13	
Decrease (increase) in net defined benefit asset	(2,175)		(19,883)
Increase (decrease) in net defined benefit liability	18		168
Increase (decrease) in provision for reimbursement of deposits	7	(39)	66
Increase (decrease) in provision for contingent losses	(14)	(31)	(132)
Interest income	(82,227)	(84,453)	(751,484)
Interest expenses	4,081	4,478	37,299
Loss (gain) related to securities	5,823	(717)	53,225
Foreign exchange losses (gains)	(9,606)	(3,585)	(87,799)
Loss (gain) on disposal of non-current assets	429	157	3,928
Net decrease (increase) in trading assets	(465)	25,160	(4,250)
Net increase (decrease) in trading liabilities	(39)	(222)	(358)
Net decrease (increase) in loans and bills discounted	(171,214)	(10,837)	(1,564,749)
Net increase (decrease) in deposits	(294,045)	(315,425)	(2,687,313)
Net increase (decrease) in negotiable certificates of deposit	(117)	40,584	(1,077)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	2,762	19,160	25,243
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	(58,120)	(17,445)	(531,169)
Net decrease (increase) in call loans and others	31,204	47,754	285,177
Net increase (decrease) in call money and others	18,285	(41,109)	167,111
Net increase (decrease) in payables under securities lending transactions	110,058	25,968	1,005,835
Net decrease (increase) in foreign exchanges—assets	(691)	411	(6,319)
Net increase (decrease) in foreign exchanges—liabilities	34	98	316
Net decrease (increase) in lease receivables and investment assets	1,916	(194)	17,512
Interest and dividends received	84,739	93,296	774,441
Interest paid	(4,335)	(5,165)	(39,622)
Other, net	10,187	23,154	93,102
Subtotal	(298,128)	(140,017)	(2,724,627)
Income tax paid	(19,016)	(21,773)	(173,794)
Net cash provided by (used in) operating activities	(317,145)	(161,791)	(2,898,421)
INVESTING ACTIVITIES:			
Purchases of securities	(2,762,036)	(581,899)	(25,242,518)
Proceeds from sales of securities	2,286,682	472,159	20,898,212
Proceeds from redemption of securities	294,668	206,942	2,693,008
Purchases of tangible fixed assets	(4,199)	(2,212)	(38,376)
Proceeds from sales of tangible fixed assets	81	85	749
Purchases of intangible fixed assets	(1,441)	(1,734)	(13,174)
Other, net	(63)	552	(578)
Net cash provided by (used in) investing activities	(186,306)	93,893	(1,702,677)
FINANCING ACTIVITIES:			
Decrease in subordinated borrowings		(45,000)	
Payments for redemption subordinated bonds and bonds with subscription rights to shares	(30,000)		(274,173)
Cash dividends paid	(8,327)	(7,850)	(76,108)
Cash dividends paid to minority stockholders	(990)	(844)	(9,052)
Purchase of treasury shares	(10,016)	(5,017)	(91,538)
Proceeds from sales of treasury shares		161	1
Purchase of treasury shares of subsidiaries	(832)		(7,612)
Net cash provided by (used in) financing activities	(50,167)	(58,550)	(458,482)
EFFECT OF EXCHANGE RATE CHANGE ON CASH AND CASH EQUIVALENTS	21	21	197
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(553,597)	(126,427)	(5,059,383)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,268,029	720,772	11,588,646
CASH AND CASH EQUIVALENTS AT END OF PERIOD	¥ 714,431	¥ 594,345	\$ 6,529,263

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Non-Consolidated Interim Financial Statements

1. Non-Consolidated Interim Balance Sheets (Unaudited)

The Bank of Yokohama, Ltd.
September 30, 2014

	Millions of yen		Thousands of U.S.dollars
	As of September 30, 2014	As of March 31, 2014	As of September 30, 2014
ASSETS:			
Cash and due from banks	¥ 921,907	¥ 1,419,339	\$ 8,425,405
Call loans	256,372	283,210	2,343,010
Monetary claims bought	112,876	117,537	1,031,592
Trading assets	10,510	10,045	96,060
Securities	2,239,543	2,050,240	20,467,402
Loans and bills discounted	9,676,301	9,505,178	88,432,660
Foreign exchanges	5,792	5,101	52,941
Other assets	103,278	75,791	943,875
Tangible fixed assets	126,924	125,072	1,159,979
Intangible fixed assets	9,027	9,860	82,506
Prepaid pension costs	28,191	29,272	257,641
Deferred tax assets		4,003	
Customers' liabilities for acceptances and guarantees	55,358	57,147	505,922
Allowance for loan losses	(57,302)	(61,151)	(523,694)
TOTAL	¥ 13,488,783	¥ 13,630,650	\$ 123,275,299
LIABILITIES:			
Deposits	¥ 11,571,347	¥ 11,868,337	\$ 105,751,664
Negotiable certificates of deposit	69,492	69,610	635,095
Call money	200,463	182,178	1,832,059
Payables under securities lending transactions	201,649	91,591	1,842,896
Trading liabilities	663	702	6,063
Borrowed money	321,061	318,840	2,934,212
Foreign exchanges	94	59	860
Bonds payable		30,000	
Other liabilities	154,321	127,597	1,410,355
Provision for directors' bonuses		64	
Provision for reimbursement of deposits	1,579	1,572	14,439
Provision for contingent losses	734	748	6,709
Deferred tax liabilities	1,533		14,014
Deferred tax liabilities for land revaluation	19,305	19,305	176,436
Acceptances and guarantees	55,358	57,147	505,922
Total liabilities	12,597,603	12,767,757	115,130,724
EQUITY:			
Capital stock	215,628	215,628	1,970,651
Capital surplus	177,244	177,244	1,619,854
Subscription rights to shares	273	265	2,504
Retained earnings:			
Legal retained earnings	38,384	38,384	350,797
Other retained earnings	370,514	347,572	3,386,170
Valuation difference on available-for-sale securities	70,514	55,158	644,435
Deferred gains or losses on hedges	(30)	7	(281)
Revaluation reserve for land	34,216	34,216	312,710
Treasury shares	(15,566)	(5,585)	(142,265)
Total equity	891,179	862,892	8,144,575
TOTAL	¥ 13,488,783	¥ 13,630,650	\$ 123,275,299

(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 Statements of Income (Unaudited)

The Bank of Yokohama, Ltd.

Six months ended September 30, 2014

	Millions of yen		Thousands of
	2014	2013	U.S.dollars
INCOME:			2014
Interest income:			
Interest on loans and discounts	¥ 66,762	¥ 70,275	\$ 610,148
Interest and dividends on securities	13,089	12,026	119,624
Other interest income	2,933	2,449	26,806
Fees and commissions	27,122	24,700	247,876
Trading income	213	19	1,947
Other operating income	10,229	6,685	93,484
Other income	2,203	7,857	20,140
Total income	122,553	124,015	1,120,025
EXPENSES:			
Interest expenses:			
Interest on deposits	2,264	2,645	20,697
Other interest expenses	2,370	2,386	21,665
Fees and commissions	5,866	5,767	53,610
Other operating expenses	7,116	2,750	65,042
General and administrative expenses	52,520	50,998	479,991
Provision of allowance for loan losses	100	5,886	916
Other expenses	1,662	4,849	15,196
Total expenses	71,901	75,284	657,117
INCOME BEFORE INCOME TAXES	50,651	48,730	462,908
INCOME TAXES:			
Current	18,997	17,970	173,620
Deferred	(1,720)	104	(15,724)
Total income taxes	17,276	18,075	157,896
NET INCOME	¥ 33,374	¥ 30,655	\$ 305,012

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

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

The Bank of Yokohama, Ltd.

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 Shares	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
Net income					30,655					30,655
Cash dividends					(7,850)					(7,850)
Purchase of treasury shares									(5,017)	(5,017)
Disposal of treasury shares					(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

Six months ended September 30, 2014

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 Shares	Total Equity
		Additional Paid-in Capital		Legal Retained Earnings	Other Retained Earnings					
BALANCE, APRIL 1, 2014	¥215,628	¥177,244	¥265	¥38,384	¥347,572	¥55,158	¥7	¥34,216	¥(5,585)	¥862,892
Cumulative effects of changes in accounting policies					(2,097)					(2,097)
RESTATED BALANCE, APRIL 1, 2014	215,628	177,244	265	38,384	345,474	55,158	7	34,216	(5,585)	860,794
Net income					33,374					33,374
Cash dividends					(8,327)					(8,327)
Purchase of treasury shares									(10,016)	(10,016)
Disposal of treasury shares					(6)				35	28
Net change in the period			7			15,355	(38)			15,325
BALANCE, SEPTEMBER 30, 2014	¥215,628	¥177,244	¥273	¥38,384	¥370,514	¥70,514	¥(30)	¥34,216	¥(15,566)	¥891,179

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 Shares	Total Equity
		Additional Paid-in Capital		Legal Retained Earnings	Other Retained Earnings					
BALANCE, APRIL 1, 2014	\$1,970,651	\$1,619,854	\$2,431	\$350,797	\$3,176,497	\$504,095	\$73	\$312,710	\$(51,047)	\$7,886,061
Cumulative effects of changes in accounting policies					(19,173)					(19,173)
RESTATED BALANCE, APRIL 1, 2014	1,970,651	1,619,854	2,431	350,797	3,157,324	504,095	73	312,710	(51,047)	7,866,888
Net income					305,012					305,012
Cash dividends					(76,108)					(76,108)
Purchase of treasury shares									(91,538)	(91,538)
Disposal of treasury shares					(58)				320	262
Net change in the period			73			140,340	(354)			140,059
BALANCE, SEPTEMBER 30, 2014	\$1,970,651	\$1,619,854	\$2,504	\$350,797	\$3,386,170	\$644,435	\$(281)	\$312,710	\$(142,265)	\$8,144,575

(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 ¥109.42 = \$1.00, as of Sept. 30, 2014.

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

Corporate Information As of September 30, 2014

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

Total Capital Ratio (Consolidated)

13.19%

Number of Employees

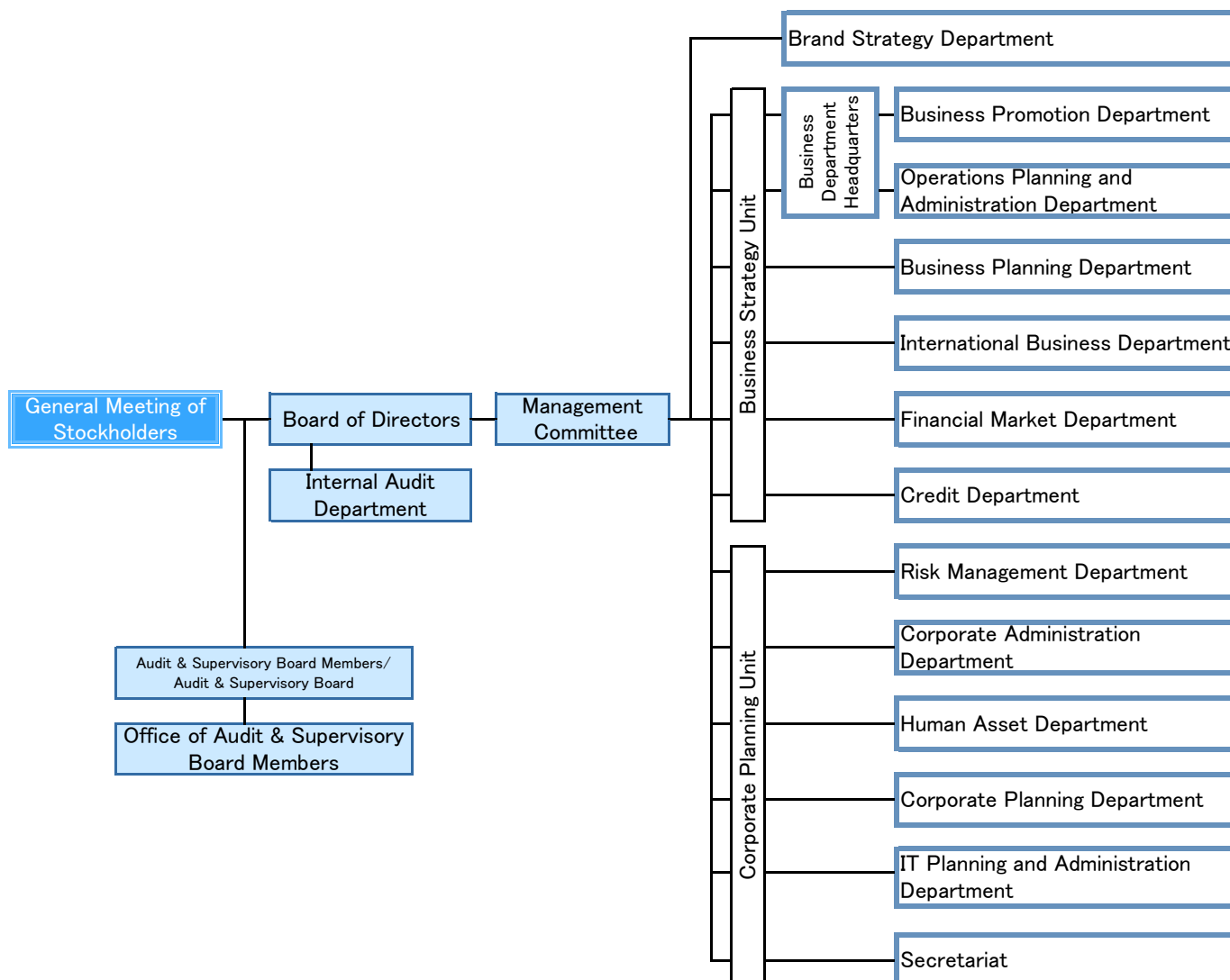
4,713

Network

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

Overseas: 1 branch, 4 representative offices

Organization As of September 30, 2014



Representative Director,
President

Tatsumaro Terazawa

Representative Director,
Deputy President

Chiyuki Okubo

Representative Director,
Managing Executive Officer

Kengo Takano

Director and
Managing Executive Officers

Atsushi Mochizuki

Susumu Koshida

Yasuyoshi Oya

Director and Executive Officers

Kenichi Kawamura

Yasuhiro Shibuya

Outside Directors

Harumi Sakamoto

Minoru Morio

Managing Executive Officers

Shizumi Maesako

Yoshiyuki Hiranuma

Shinya Yamada

Executive Officers

Yasutaka Nozawa

Hironobu Onishi

Tomonori Ito

Yoshiyuki Oishi

Mitsukazu Kudo

Mitsuhiro Hara

Kazuhiro Okada

Haruo Ezu

Hidekatsu Kosakai

Takayoshi Miyoshi

Kenjiro Kanzawa

Manabu Ishikawa

Full-time Audit & Supervisory
Board Members

Katsunori Amano

Osamu Ishida

Outside Full-time Audit &
Supervisory Board Member

Michio Ayuse

Outside Audit & Supervisory Board
Members

Atsushi Shimizu

Rikuro Oikawa

International Network As of September 30, 2014

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

Kazuhiro Sueyoshi

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

Tomonori Okayama

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

Kazuya Miyashita

EUROPE

London Representative Office:

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

Tel : 44 (20) 7628- 9973

Fax : 44 (20) 7638- 1886

Chief Representative

Daisuke Tabata

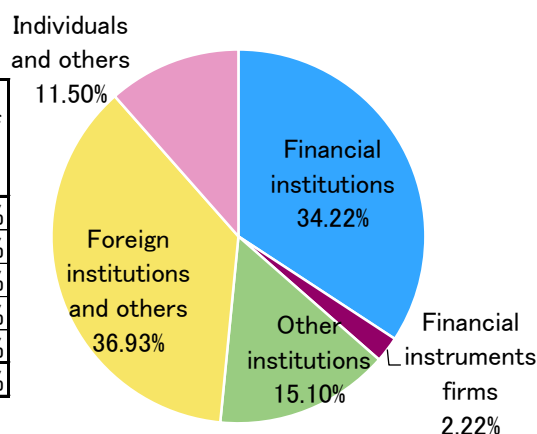
Name	Main Business
Hamagin Tokai Tokyo Securities Co.,Ltd.	Securities services
Hamagin Research Institute,Ltd.	Consulting business, conducting surveys researches, and other information services
Hamagin Finance Co.,Ltd.	Leasing and factoring services
Yokohama Capital Co.,Ltd.	Investment in, and Financing to, small and medium-sized enterprises
Yokohama Guarantee Co.,Ltd.	Residential-loan-guarantee services
Yokohama Staff Service Co.,Ltd.	Fee-Charging employment placement business
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, 2014

Ticker code	8332
Stock Listing	Tokyo Stock Exchange
Paid-in Capital	¥215,628 million
Outstanding Stocks	1,292,071 thousand shares
Number of Stockholders	32,025

Information on Common Stock

	Number of stock held (thousand)	Percentage of total(%)
Financial institutions	442,154	34.22%
Financial instruments firms	28,722	2.22%
Other institutions	195,230	15.10%
Foreign institutions and others	477,274	36.93%
Individuals and others	148,688	11.50%
Total	1,292,071	100.00%



Major Stockholders (Common Stock)

	Number of stock held (thousand)	Percentage of stock held (%)
The Master Trust Bank of Japan, Ltd.(Trustee Account)	50,470	3.90
Japan Trustee Services Bank, Ltd.(Trustee Account)	49,668	3.84
Meiji Yasuda Life Insurance Company	36,494	2.82
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	2.82
NORTHERN TRUST CO. (AVFC) RE SILCHESTER INTERNATIONAL INVESTORS INTERNATIONAL VALUE EQUITY TRUST	34,040	2.63
Nippon Life Insurance Company	24,039	1.86
NORTHERN TRUST CO. AVFC RE U.S. TAX EXEMPTED PENSION FUNDS	23,922	1.85
NORTHERN TRUST CO. (AVFC) ACCOUNT NON TREATY	23,879	1.84
The Dai-ichi Life Insurance Company, Limited	21,994	1.70
STATE STREET BANK WEST CLIENT - TREATY	16,385	1.26

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/>