



Bank of Yokohama

Interim Report 2015

Six months ended September 30, 2015

横浜銀行

CONTENTS

Consolidated Financial Highlights	1
Consolidated Interim Financial Statements	
1. Consolidated Interim Balance Sheet(Unaudited)	2
2. Consolidated Interim Statement of Income(Unaudited)	3
3. Consolidated Interim Statement of Comprehensive Income(Unaudited)	4
4. Consolidated Interim Statement of Changes in Equity(Unaudited)	5
5. Consolidated Interim Statement of Cash Flows(Unaudited)	6
Non-Consolidated Interim Financial Statements	
1. Non-Consolidated Interim Balance Sheet(Unaudited)	7
2. Non-Consolidated Interim Statement of Income (Unaudited)	8
3. Non-Consolidated Interim Statement of Changes in Equity (Unaudited)	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, 2015 and March 31, 2015	Millions of yen		Thousands of U.S.dollars
	As of September 30, 2015	As of March 31, 2015	As of September 30, 2015
Total assets	¥ 15,307,856	¥ 15,377,845	\$ 127,597,366
Cash and due from banks	2,276,322	2,303,301	18,974,101
Deposits	11,983,832	12,121,479	99,890,242
Loans and bills discounted	9,874,969	9,724,053	82,311,990
Securities	2,319,817	2,460,453	19,336,645
Total equity	1,010,843	1,010,495	8,425,802
Capital stock	215,628	215,628	1,797,354
Six months ended September 30, 2015 and 2014	2015	2014	2015
Total income	¥ 166,605	¥ 148,096	\$ 1,388,724
Total expenses	104,506	90,959	871,103
Profit attributable to owners of parent	40,953	35,082	341,365
Dividends declared per share (yen and U.S.dollars)	¥ 5.5	¥ 5.5	\$ 0.04

(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 ¥119.97 = \$1.00, as of Sept. 30, 2015.

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

Consolidated Interim Financial Statements

1. Consolidated Interim Balance Sheet (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries
September 30, 2015

	Millions of yen		Thousands of U.S.dollars
	As of September 30, 2015	As of March 31, 2015	As of September 30, 2015
ASSETS:			
Cash and due from banks	¥ 2,276,322	¥ 2,303,301	\$ 18,974,101
Call loans and bills bought	248,508	273,006	2,071,424
Monetary claims bought	107,228	124,369	893,797
Trading assets	7,074	15,233	58,971
Securities	2,319,817	2,460,453	19,336,645
Loans and bills discounted	9,874,969	9,724,053	82,311,990
Foreign exchanges	6,471	7,315	53,943
Lease receivables and investment assets	64,004	65,028	533,503
Other assets	115,304	115,104	961,114
Property, plant and equipment	129,432	125,136	1,078,874
Intangible assets	11,491	12,205	95,784
Net defined benefit asset	36,042	32,392	300,432
Deferred tax assets	4,624	5,150	38,548
Customers' liabilities for acceptances and guarantees	169,054	182,209	1,409,139
Allowance for loan losses	(62,493)	(67,115)	(520,905)
TOTAL	¥ 15,307,856	¥ 15,377,845	\$ 127,597,366
LIABILITIES:			
Deposits	¥ 11,983,832	¥ 12,121,479	\$ 99,890,242
Negotiable certificates of deposit	225,002	106,960	1,875,491
Call money and bills sold	700,778	777,299	5,841,283
Payables under securities lending transactions	197,423	247,651	1,645,610
Trading liabilities	153	609	1,276
Borrowed money	784,993	695,315	6,543,244
Foreign exchanges	24	56	205
Other liabilities	200,390	193,190	1,670,335
Provision for directors' bonuses		69	
Net defined benefit liability	272	253	2,272
Provision for reimbursement of deposits	1,701	1,653	14,180
Provision for contingent losses	724	774	6,042
Reserves under special laws	13	11	116
Deferred tax liabilities	15,184	22,353	126,569
Deferred tax liabilities for land revaluation	17,461	17,461	145,552
Acceptances and guarantees	169,054	182,209	1,409,139
Total liabilities	14,297,012	14,367,349	119,171,563
EQUITY:			
Capital stock	215,628	215,628	1,797,354
Capital surplus	177,244	177,244	1,477,406
Subscription rights to shares	232	314	1,936
Retained earnings	462,156	430,668	3,852,270
Treasury shares	(13,995)	(5,090)	(116,657)
Accumulated other comprehensive income:			
Valuation difference on available-for-sale securities	86,837	109,501	723,825
Deferred gains or losses on hedges	(11)	41	(94)
Revaluation reserve for land	36,060	36,060	300,579
Remeasurements of defined benefit plans	1,791	1,159	14,932
Total	965,945	965,527	8,051,554
Non-controlling interests	44,898	44,967	374,247
Total equity	1,010,843	1,010,495	8,425,802
TOTAL	¥ 15,307,856	¥ 15,377,845	\$ 127,597,366

(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 ¥119.97 = \$1.00, as of Sept. 30, 2015.

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

2.Consolidated Interim Statement of Income (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

Six months ended September 30, 2015

	Millions of yen		Thousands of
	2015	2014	U.S.dollars
INCOME:			2015
Interest income:			
Interest on loans and bills discounted	¥ 63,989	¥ 66,671	\$ 533,378
Interest and dividends on securities	14,824	12,552	123,568
Other interest income	3,043	3,003	25,371
Fees and commissions	33,035	32,315	275,364
Trading income	1,706	986	14,224
Other operating income	40,417	27,754	336,896
Other income	9,588	4,813	79,920
Total income	166,605	148,096	1,388,724
EXPENSES:			
Interest expenses:			
Interest on deposits	2,447	2,261	20,401
Other interest expenses	2,197	1,819	18,321
Fees and commissions	4,649	4,579	38,755
Other operating expenses	36,349	22,329	302,990
General and administrative expenses	55,568	56,816	463,186
Other expenses	3,293	3,154	27,449
Total expenses	104,506	90,959	871,103
INCOME BEFORE INCOME TAXES	62,098	57,136	517,620
INCOME TAXES:			
Current	16,600	20,712	138,376
Deferred	3,631	(1,039)	30,269
Total income taxes	20,232	19,672	168,645
PROFIT	41,866	37,463	348,975
PROFIT ATTRIBUTABLE TO NON-CONTROLLING INTERESTS	912	2,381	7,610
PROFIT ATTRIBUTABLE TO OWNERS OF PARENT	¥ 40,953	¥ 35,082	\$ 341,365

(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 ¥119.97 = \$1.00, as of Sept. 30, 2015.

(Note3) The amounts are presented in thousands of dollars and are rounded down 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, 2015

	Millions of yen		Thousands of
	2015	2014	U.S.dollars
PROFIT	¥ 41,866	¥ 37,463	\$ 348,975
OTHER COMPREHENSIVE INCOME:			
Valuation difference on available-for-sale securities	(22,663)	15,883	(188,913)
Deferred gains or losses on hedges	(53)	(38)	(441)
Remeasurements of defined benefit plans	632	1,188	5,269
Total other comprehensive income	(22,084)	17,033	(184,085)
COMPREHENSIVE INCOME	¥ 19,781	¥ 54,497	\$ 164,889
Comprehensive income attributable to owners of parent	¥ 18,868	¥ 51,893	\$ 157,279
Comprehensive income attributable to non-controlling interests	912	2,603	7,610

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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, 2014

Millions of yen

	Capital Stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury Shares	Accumulated Other Comprehensive Income				Total	Non-controlling Interests	Total Equity
						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 (as previously reported)	¥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 accounting change				(2,097)						(2,097)		(2,097)
BALANCE, APRIL 1, 2014 (as restated)	215,628	177,244	265	391,859	(5,585)	56,190	7	34,216	(8,469)	861,358	58,050	919,409
Profit attributable to owners of parent				35,082						35,082		35,082
Cash dividends				(8,327)						(8,327)		(8,327)
Purchases of treasury shares					(10,016)					(10,016)		(10,016)
Disposals 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

Six months ended September 30, 2015

Millions of yen

	Capital Stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury Shares	Accumulated Other Comprehensive Income				Total	Non-controlling Interests	Total Equity
						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, 2015	¥215,628	¥177,244	¥314	¥430,668	¥(5,090)	¥109,501	¥41	¥36,060	¥1,159	¥965,527	¥44,967	¥1,010,495
Profit attributable to owners of parent				40,953						40,953		40,953
Cash dividends				(9,346)						(9,346)		(9,346)
Purchases of treasury shares					(10,024)					(10,024)		(10,024)
Disposals of treasury shares				(118)	1,120					1,002		1,002
Net change in the period			(82)			(22,663)	(53)		632	(22,166)	(69)	(22,236)
BALANCE, SEPTEMBER 30, 2015	¥215,628	¥177,244	¥232	¥462,156	¥(13,995)	¥86,837	¥(11)	¥36,060	¥1,791	¥965,945	¥44,898	¥1,010,843

Thousands of U.S.dollars

	Capital Stock	Capital Surplus	Subscription Rights to Shares	Retained Earnings	Treasury Shares	Accumulated Other Comprehensive Income				Total	Non-controlling Interests	Total Equity
						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, 2015	\$1,797,354	\$1,477,406	\$2,621	\$3,589,799	\$(42,434)	\$912,739	\$347	\$300,579	\$9,663	\$8,048,077	\$374,826	\$8,422,903
Profit attributable to owners of parent				341,365						341,365		341,365
Cash dividends				(77,907)						(77,907)		(77,907)
Purchases of treasury shares					(83,562)					(83,562)		(83,562)
Disposals of treasury shares				(986)	9,339					8,352		8,352
Net change in the period			(684)			(188,913)	(441)		5,269	(184,770)	(578)	(185,349)
BALANCE, SEPTEMBER 30, 2015	\$1,797,354	\$1,477,406	\$1,936	\$3,852,270	\$(116,657)	\$723,825	\$(94)	\$300,579	\$14,932	\$8,051,554	\$374,247	\$8,425,802

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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, 2015

	Millions of yen		Thousands of U.S.dollars
	2015	2014	2015
OPERATING ACTIVITIES:			
Income before income taxes	¥ 62,098	¥ 57,136	\$ 517,620
Adjustments to reconcile income before income taxes to net cash provided by (used in) operating activities:			
Depreciation	4,182	4,394	34,862
Amortization of goodwill	109	102	913
Gain on bargain purchase		(520)	
Increase (decrease) in allowance for loan losses	(4,622)	(5,669)	(38,533)
Increase (decrease) in provision for directors' bonuses	(69)	(64)	(575)
Decrease (increase) in net defined benefit asset	(2,718)	(2,175)	(22,659)
Increase (decrease) in net defined benefit liability	19	18	160
Increase (decrease) in provision for reimbursement of deposits	47	7	398
Increase (decrease) in provision for contingent losses	(49)	(14)	(409)
Interest income	(81,857)	(82,227)	(682,317)
Interest expenses	4,645	4,081	38,722
Loss (gain) related to securities	15,027	5,823	125,259
Foreign exchange losses (gains)	675	(9,606)	5,630
Loss (gain) on disposals of non-current assets	240	429	2,001
Net decrease (increase) in trading assets	8,159	(465)	68,008
Net increase (decrease) in trading liabilities	(456)	(39)	(3,804)
Net decrease (increase) in loans and bills discounted	(150,908)	(171,214)	(1,257,884)
Net increase (decrease) in deposits	(137,646)	(294,045)	(1,147,342)
Net increase (decrease) in negotiable certificates of deposit	118,042	(117)	983,935
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	89,677	2,762	747,500
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	38,709	(58,120)	322,657
Net decrease (increase) in call loans and others	41,138	31,204	342,905
Net increase (decrease) in call money and others	(76,520)	18,285	(637,834)
Net increase (decrease) in payables under securities lending transactions	(50,227)	110,058	(418,670)
Net decrease (increase) in foreign exchanges—assets	843	(691)	7,032
Net increase (decrease) in foreign exchanges—liabilities	(31)	34	(266)
Net decrease (increase) in lease receivables and investment assets	479	1,916	3,995
Interest and dividends received	85,791	84,739	715,111
Interest paid	(4,446)	(4,335)	(37,066)
Other, net	3,008	10,187	25,077
Subtotal	(36,659)	(298,128)	(305,570)
Income tax paid	(12,223)	(19,016)	(101,886)
Net cash provided by (used in) operating activities	(48,882)	(317,145)	(407,456)
INVESTING ACTIVITIES:			
Purchases of securities	(2,215,763)	(2,762,036)	(18,469,314)
Proceeds from sales of securities	1,954,440	2,286,682	16,291,079
Proceeds from redemption of securities	349,602	294,668	2,914,081
Purchases of property, plant and equipment	(6,812)	(4,199)	(56,784)
Proceeds from sales of property, plant and equipment	106	81	886
Purchases of intangible assets	(1,308)	(1,441)	(10,910)
Other, net	(180)	(63)	(1,504)
Net cash provided by (used in) investing activities	80,084	(186,306)	667,534
FINANCING ACTIVITIES:			
Payments for redemption of subordinated bonds		(30,000)	
Cash dividends paid	(9,346)	(8,327)	(77,907)
Cash dividends paid to non-controlling shareholders	(982)	(990)	(8,188)
Purchases of treasury shares	(10,024)	(10,016)	(83,562)
Proceeds from sales of treasury shares	885		7,380
Purchases of treasury shares of subsidiaries		(832)	
Net cash provided by (used in) financing activities	(19,468)	(50,167)	(162,278)
EFFECT OF EXCHANGE RATE CHANGE ON CASH AND CASH EQUIVALENTS	(1)	21	(16)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	11,731	(553,597)	97,783
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	2,189,882	1,268,029	18,253,587
CASH AND CASH EQUIVALENTS AT END OF PERIOD	¥ 2,201,613	¥ 714,431	\$ 18,351,370

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Non-Consolidated Interim Financial Statements

1. Non-Consolidated Interim Balance Sheet (Unaudited)

The Bank of Yokohama, Ltd.

September 30, 2015

	Millions of yen		Thousands of
	As of September 30, 2015	As of March 31, 2015	U.S.dollars As of September 30, 2015
ASSETS:			
Cash and due from banks	¥ 2,271,998	¥ 2,299,181	\$ 18,938,053
Call loans	248,508	273,006	2,071,424
Monetary claims bought	100,217	117,416	835,356
Trading assets	7,074	15,233	58,971
Securities	2,320,241	2,461,869	19,340,181
Loans and bills discounted	9,919,033	9,778,038	82,679,281
Foreign exchanges	6,471	7,315	53,943
Other assets	88,311	87,452	736,113
Property, plant and equipment	130,549	126,047	1,088,186
Intangible assets	10,135	10,696	84,483
Prepaid pension costs	33,400	30,682	278,407
Customers' liabilities for acceptances and guarantees	50,119	54,678	417,770
Allowance for loan losses	(52,749)	(57,284)	(439,693)
TOTAL	¥ 15,133,313	¥ 15,204,334	\$ 126,142,482
LIABILITIES:			
Deposits	¥ 12,017,586	¥ 12,158,517	\$ 100,171,594
Negotiable certificates of deposit	245,002	126,960	2,042,199
Call money	700,778	777,299	5,841,283
Payables under securities lending transactions	197,423	247,651	1,645,610
Trading liabilities	153	609	1,276
Borrowed money	795,409	710,193	6,630,073
Foreign exchanges	24	56	205
Other liabilities	147,665	140,327	1,230,856
Provision for directors' bonuses		69	
Provision for reimbursement of deposits	1,701	1,653	14,180
Provision for contingent losses	724	774	6,042
Deferred tax liabilities	15,024	22,613	125,239
Deferred tax liabilities for land revaluation	17,461	17,461	145,552
Acceptances and guarantees	50,119	54,678	417,770
Total liabilities	14,189,078	14,258,865	118,271,886
EQUITY:			
Capital stock	215,628	215,628	1,797,354
Capital surplus	177,244	177,244	1,477,406
Subscription rights to shares	232	314	1,936
Retained earnings:			
Legal retained earnings	38,384	38,384	319,948
Other retained earnings	406,559	375,479	3,388,846
Valuation difference on available-for-sale securities	84,132	107,406	701,275
Deferred gains or losses on hedges	(11)	41	(94)
Revaluation reserve for land	36,060	36,060	300,579
Treasury shares	(13,995)	(5,090)	(116,657)
Total equity	944,235	945,469	7,870,596
TOTAL	¥ 15,133,313	¥ 15,204,334	\$ 126,142,482

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

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

The Bank of Yokohama, Ltd.

Six months ended September 30, 2015

	Millions of yen		Thousands of
	2015	2014	U.S.dollars
INCOME:			
Interest income:			
Interest on loans and bills discounted	¥ 64,070	¥ 66,762	\$ 534,050
Interest and dividends on securities	16,059	13,089	133,859
Other interest income	2,982	2,933	24,860
Fees and commissions	28,551	27,122	237,990
Trading income	405	213	3,377
Other operating income	23,070	10,229	192,304
Other income	10,024	2,203	83,556
Total income	145,163	122,553	1,209,998
EXPENSES:			
Interest expenses:			
Interest on deposits	2,450	2,264	20,426
Other interest expenses	2,747	2,370	22,901
Fees and commissions	5,839	5,866	48,673
Other operating expenses	21,339	7,116	177,873
General and administrative expenses	51,192	52,520	426,707
Provision of allowance for loan losses		100	
Other expenses	2,413	1,662	20,117
Total expenses	85,982	71,901	716,701
INCOME BEFORE INCOME TAXES	59,180	50,651	493,297
INCOME TAXES:			
Current	15,319	18,997	127,697
Deferred	3,316	(1,720)	27,641
Total income taxes	18,635	17,276	155,338
NET INCOME	¥ 40,544	¥ 33,374	\$ 337,959

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

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

The Bank of Yokohama, Ltd.

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
(as previously)											
Cumulative effects of accounting change						(2,097)					(2,097)
BALANCE, APRIL 1, 2014	215,628	177,244		265	38,384	345,474	55,158	7	34,216	(5,585)	860,794
(as restated)											
Net income						33,374					33,374
Cash dividends						(8,327)					(8,327)
Purchases of treasury shares										(10,016)	(10,016)
Disposals 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

Six months ended September 30, 2015

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, 2015	¥215,628	¥177,244		¥314	¥38,384	¥375,479	¥107,406	¥41	¥36,060	¥(5,090)	¥945,469
Net income						40,544					40,544
Cash dividends						(9,346)					(9,346)
Purchases of treasury shares										(10,024)	(10,024)
Disposals of treasury shares						(118)				1,120	1,002
Net change in the period				(82)			(23,274)	(53)			(23,409)
BALANCE, SEPTEMBER 30, 2015	¥215,628	¥177,244		¥232	¥38,384	¥406,559	¥84,132	¥(11)	¥36,060	¥(13,995)	¥944,235

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, 2015	\$1,797,354	\$1,477,406		\$2,621	\$319,948	\$3,129,781	\$895,275	\$347	\$300,579	\$(42,434)	\$7,880,881
Net income						337,959					337,959
Cash dividends						(77,907)					(77,907)
Purchases of treasury shares										(83,562)	(83,562)
Disposals of treasury shares						(986)				9,339	8,352
Net change in the period				(684)			(194,000)	(441)			(195,126)
BALANCE, SEPTEMBER 30, 2015	\$1,797,354	\$1,477,406		\$1,936	\$319,948	\$3,388,846	\$701,275	\$(94)	\$300,579	\$(116,657)	\$7,870,596

(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 ¥119.97 = \$1.00, as of Sept. 30, 2015.

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

Corporate Information As of September 30, 2015

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)

13.29%

Number of Employees

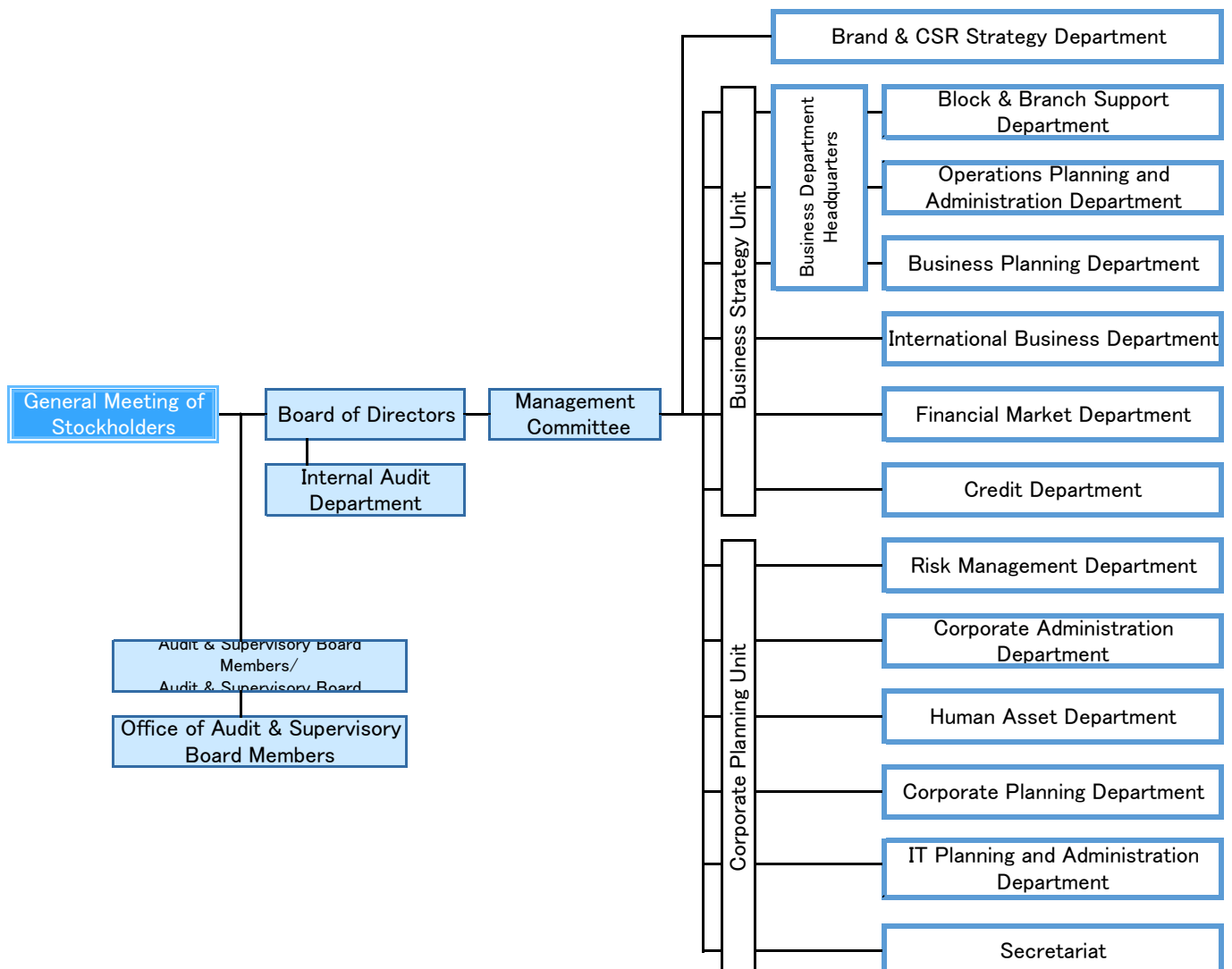
4,776

Network

Domestic: 197 branches, 8 sub-branches, 405 ATM locations

Overseas: 1 branch, 4 representative offices

Organization As of September 30, 2015



Representative Director,
President

Tatsumaro Terazawa

Representative Director,
Managing Executive OfficersAtsushi Mochizuki
Yasuyoshi OyaDirector and
Managing Executive OfficersSusumu Koshida
Kenichi KawamuraDirector and Executive OfficersYasuhiro Shibuya
Yasutaka NozawaOutside DirectorsHarumi Sakamoto
Minoru Morio
Yuzo TakagiManaging Executive OfficersShizumi Maesako
Kazuhiro OkadaExecutive OfficersHironobu Onishi
Tomonori Ito
Yoshiyuki Oishi
Mitsukazu Kudo
Mitsuhiro Hara
Haruo Ezu
Hidekatsu Kosakai
Takayoshi Miyoshi
Kenjiro Kanzawa
Manabu Ishikawa
Hiroshi Kanaya
Tadashi KomineFull-time Audit & Supervisory
Board MembersYoshiyuki Hiranuma
Osamu IshidaOutside Full-time Audit &
Supervisory Board Member

Michio Ayuse

Outside Audit & Supervisory Board
MembersAtsushi Shimizu
Rikuro Oikawa**International Network** As of September 30, 2015JAPANHead 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:7-1, 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*
Yo TsurunoHong 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*
Kazuhiro SueyoshiBangkok 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*
Ryo KashimuraEUROPELondon Representative Office:40 Basinghall Street,
London EC2V 5DE, U.K.Tel : 44 (20) 7628- 9973
Fax : 44 (20) 7638- 1886*Chief Representative*
Naoyuki Miyamoto

Group Companies As of September 30, 2015

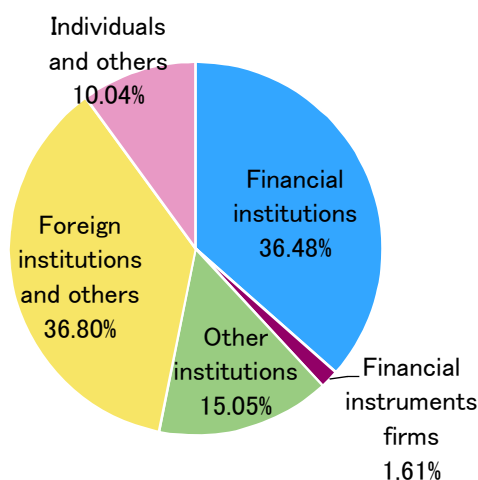
Name	Main Business
Hamagin Tokai Tokyo Securities Co.,Ltd.	Securities services
Hamagin Finance Co.,Ltd.	Leasing and factoring services
Hamagin Research Institute,Ltd.	Consulting business, conducting surveys researches, and other information services
Sky Ocean Asset Management Co., Ltd.	Investment Trust Management Business
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 and management of real estate
Hamagin Business Operations Center Co.,Ltd.	Back office services
Yokohama Operation Service Co.,Ltd.	Cash dispenser control center
Hamagin Mortgage Service Co.,Ltd.	Real estate appraisal services
BANKCARD Service Japan Co.,Ltd.	Credit card services
Yokohama Preferred Capital Cayman Limited	Investment and loan services

Stock Data As of September 30, 2015

Ticker code	8332
Stock Listing	Tokyo Stock Exchange
Paid-in Capital	¥215,628 million
Outstanding Stocks	1,254,071 thousand shares
Number of Stockholders	26,904

Information on Common Stock

	Number of stock held (thousand)	Percentage of total(%)
Financial institutions	457,547	36.48
Financial instruments firms	20,236	1.61
Other institutions	188,807	15.05
Foreign institutions and others	461,523	36.80
Individuals and others	125,956	10.04
Total	1,254,071	100.00



Major Stockholders (Common Stock)

	Number of stock held (thousand)	Percentage of stock held (%)
The Master Trust Bank of Japan, Ltd.(Trustee Account)	52,699	4.20
Japan Trustee Services Bank, Ltd.(Trustee Account)	48,569	3.87
Meiji Yasuda Life Insurance Company	36,494	2.91
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	2.91
NORTHERN TRUST CO. (AVFC) RE SILCHESTER INTERNATIONAL INVESTORS INTERNATIONAL VALUE EQUITY TRUST	30,818	2.45
NORTHERN TRUST CO. AVFC RE U.S. TAX EXEMPTED PENSION FUNDS	25,065	1.99
Nippon Life Insurance Company	24,039	1.91
The Dai-ichi Life Insurance Company, Limited	21,994	1.75
Japan Trustee Services Bank, Ltd.(Trustee Account 9)	19,431	1.54
STATE STREET BANK WEST CLIENT – TREATY 505234	18,881	1.50

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/>