

INTERIM REPORT

Six months ended
September 30, 2008



The Bank of Yokohama, Ltd.

Consolidated Financial Highlights

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

September 30, 2008 and 2007	Millions of yen		Thousands of U.S.dollars
	2008	2007	2008
Total assets	¥ 11,647,488	¥ 11,489,706	\$ 112,394,944
Cash and due from banks	431,708	495,673	4,165,867
Deposits	9,971,055	9,797,125	96,217,846
Loans and bills discounted	8,734,143	8,382,181	84,281,998
Securities	1,246,033	1,410,962	12,023,871
Total equity	735,039	757,355	7,092,921
Capital stock	215,628	215,526	2,080,755
Six months ended September 30, 2008 and 2007			
Total income	¥ 179,617	¥ 147,017	\$ 1,733,259
Total expenses	153,770	88,846	1,483,837
Interim income before income taxes and minority interests	25,847	58,170	249,422
Interim net income	15,115	34,645	145,856
Dividends declared per share (yen and U.S.dollrs)	¥ 5.0	¥ 5.0	\$ 0.05

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

Note: U.S.dollar amounts are translated, for convenience only, at the rate of ¥103.63 = \$1.00, as of Sept.30, 2008.

Note: The amounts are presented in thousands of dollars and are rounded to the nearest thousands.

Message from the President

First of all, I would like to express our deep appreciation for your continued patronage and support of The Bank of Yokohama, Ltd.

The financial crisis sparked in the United States is exerting an enormous influence over the global economy. Different countries are working together to try and overcome the current problems, but in view of the broad impact that has already been felt, an optimistic outlook would be unwarranted.

Japan's economy is of course not immune. In addition to the country's unstable financial market, individual consumption and export demand are also becoming stagnant, and we have to face the fact that difficult economic conditions will continue.

Against this backdrop, competition will become more intense across a range of industries. In order for The Bank of Yokohama and its group companies to achieve further growth in the future, it is essential that we steadily and persistently implement future-oriented measures.

To meet the wide range of asset management needs of our customers, we launched Hamagin Tokai Tokyo Securities Co., Ltd. in November 2008 as a joint venture with Tokai Tokyo Securities Co., Ltd., thereby establishing a more effective way for our group to provide customers with greater diversity in products and services.



Not a few of our corporate customers are developing business in China. We have decided to open a Shanghai branch by the end of fiscal 2009 to provide financial support to these customers and are now in the process of making the necessary preparations.

Moreover, we are currently conducting various tests on a system to be jointly used by our bank and two other banks, namely The Hokuriku Bank, Ltd. and The Hokkaido Bank, Ltd. This system will provide an infrastructure through which we can provide customers with even higher quality financial services in a prompt manner. The system is slated to begin operation in January 2010.

Under these severe financial and economic conditions, we are likely to continue to face unforeseen challenges. Our executive officers and employees, however, are prepared to respond flexibly to any change and make concerted efforts to further improve the quality of our products and services and to make The Bank of Yokohama an even more attractive financial institution for our customers as well as our shareholders, employees and members of the communities in which we operate.

We look forward to your continued support in the future.

December 2008

Tadashi Ogawa
President

A handwritten signature in blue ink, appearing to read "T. Ogawa", with a long horizontal flourish extending to the right.

Consolidated Interim Financial Statements

1. Consolidated Interim Balance Sheets (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries
September 30, 2008 and 2007

	Millions of yen		Thousands of U.S.dollars
	2008	2007	2008
ASSETS:			
Cash and due from banks	¥ 431,708	¥ 495,673	\$ 4,165,867
Call loans and bills purchased	150,713	92,611	1,454,347
Other debt purchased	267,802	308,370	2,584,219
Trading assets	30,601	58,297	295,300
Securities	1,246,033	1,410,962	12,023,871
Loans and bills discounted	8,734,143	8,382,181	84,281,998
Foreign exchange assets	6,198	4,904	59,815
Lease receivables and investment assets	72,292		697,600
Other assets	165,550	124,476	1,597,513
Premises and equipment	136,633	203,276	1,318,472
Intangible fixed assets	16,317	22,241	157,455
Deferred tax assets	55,129	12,238	531,987
Customers' liabilities for acceptances and guarantees	419,984	430,992	4,052,736
Allowance for possible loan losses	(85,622)	(56,522)	(826,236)
TOTAL	¥ 11,647,488	¥ 11,489,706	\$ 112,394,944
LIABILITIES:			
Deposits	¥ 9,971,055	¥ 9,797,125	\$ 96,217,846
Call money and bills sold	224,862	213,600	2,169,859
Trading liabilities	1,061	2,418	10,243
Borrowed money	106,757	86,453	1,030,183
Foreign exchange liabilities	65	131	630
Bonds and notes	20,000	40,000	192,994
Other liabilities	145,023	138,395	1,399,431
Liability for employees' retirement benefits	84	71	815
Reserve for directors' and corporate auditors' retirement benefits		829	
Reserve for reimbursement of deposits	900		8,686
Reserve for contingent losses	320		3,089
Deferred tax liabilities for land revaluation surplus	22,333	22,333	215,511
Acceptances and guarantees	419,984	430,992	4,052,736
Total liabilities	10,912,448	10,732,351	105,302,023
EQUITY:			
Capital stock	215,628	215,526	2,080,755
Capital surplus	177,244	177,142	1,710,358
Retained earnings	267,702	252,317	2,583,256
Unrealized gain on available-for-sale securities	4,098	53,242	39,547
Deferred gain (loss) on derivatives under hedge accounting	216	(1)	2,088
Land revaluation surplus	31,927	31,927	308,090
Treasury stock	(6,752)	(18,231)	(65,160)
Subscription rights to shares	29		283
Total	690,094	711,924	6,659,217
Minority interests	44,944	45,430	433,704
Total equity	735,039	757,355	7,092,921
TOTAL	¥ 11,647,488	¥ 11,489,706	\$ 112,394,944

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

Note: U.S.dollar amounts are translated, for convenience only, at the rate of ¥103.63 = \$1.00, as of Sept.30, 2008.

Note: 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, 2008 and 2007

	Millions of yen		Thousands of U.S.dollars
	2008	2007	2008
INCOME:			
Interest income:			
Interest on loans and discounts	¥ 97,477	¥ 92,948	\$ 940,626
Interest and dividends on securities	8,684	8,164	83,803
Other interest income	9,283	6,061	89,587
Fees and commissions	23,449	25,142	226,276
Trading profits	444	533	4,294
Other operating income	28,458	4,818	274,615
Other income	11,819	9,349	114,058
Total income	179,617	147,017	1,733,259
EXPENSES:			
Interest expenses:			
Interest on deposits	14,189	13,327	136,926
Other interest expenses	6,760	4,702	65,241
Fees and commissions	3,297	3,487	31,817
Trading losses		4	
Other operating expenses	24,248	1,535	233,990
General and administrative expenses	54,684	50,096	527,694
Other expenses	50,588	15,693	488,169
Total expenses	153,770	88,846	1,483,837
INTERIM INCOME BEFORE INCOME TAXES AND MINORITY INTERESTS	25,847	58,170	249,422
INCOME TAXES:			
Current	21,115	27,148	203,758
Deferred	(10,570)	(4,569)	(101,998)
Total income taxes	10,545	22,578	101,760
MINORITY INTERESTS IN INTERIM NET INCOME	187	946	1,806
INTERIM NET INCOME	¥ 15,115	¥ 34,645	\$ 145,856

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Note: The amounts are presented in thousands of dollars and are rounded to the nearest thousands.

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

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries

Six months ended September 30, 2007

Millions of yen

	Capital stock	Capital surplus	Retained earnings	Unrealized gain on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Subscription rights to shares	Total	Minority interests	Total equity
BALANCE, MARCH 31, 2007	¥215,481	¥177,097	¥226,678	¥65,457	¥8	¥31,972	¥(205)		¥716,489	¥45,187	¥761,677
Interim net income			34,645						34,645		34,645
Cash dividends			(9,049)						(9,049)		(9,049)
Reversal of land revaluation surplus			44			(44)					
Purchase of treasury stock							(18,037)		(18,037)		(18,037)
Disposal of treasury stock							11		11		11
Exercise of warrants	45	45							90		90
Net change in the period				(12,214)	(10)				(12,225)	243	(11,982)
BALANCE, SEPTEMBER 30, 2007	¥215,526	¥177,142	¥252,317	¥53,242	¥(1)	¥31,927	¥(18,231)		¥711,924	¥45,430	¥757,355

Six months ended September 30, 2008

Millions of yen

	Capital stock	Capital surplus	Retained earnings	Unrealized gain on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Subscription rights to shares	Total	Minority interests	Total equity
BALANCE, MARCH 31, 2008	¥215,597	¥177,213	¥261,520	¥17,384	¥(39)	¥31,927	¥(705)		¥702,897	¥45,450	¥748,348
Interim net income			15,115						15,115		15,115
Cash dividends			(8,905)						(8,905)		(8,905)
Purchase of treasury stock							(6,136)		(6,136)		(6,136)
Disposal of treasury stock			(27)				89		62		62
Exercise of warrants	31	31							62		62
Net change in the period				(13,286)	256			¥29	(13,000)	(506)	(13,506)
BALANCE, SEPTEMBER 30, 2008	¥215,628	¥177,244	¥267,702	¥4,098	¥216	¥31,927	¥(6,752)	¥29	¥690,094	¥44,944	¥735,039

Thousands of U.S.dollars

	Capital stock	Capital surplus	Retained earnings	Unrealized gain on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Subscription rights to shares	Total	Minority interests	Total equity
BALANCE, MARCH 31, 2008	\$2,080,454	\$1,710,057	\$2,523,597	\$167,756	\$(386)	\$308,090	\$(6,810)		\$6,782,758	\$438,589	\$7,221,347
Interim net income			145,856						145,856		145,856
Cash dividends			(85,935)						(85,935)		(85,935)
Purchase of treasury stock							(59,212)		(59,212)		(59,212)
Disposal of treasury stock			(262)				862		600		600
Exercise of warrants	301	301							602		602
Net change in the period				(128,209)	2,474			\$283	(125,452)	(4,885)	(130,337)
BALANCE, SEPTEMBER 30, 2008	\$2,080,755	\$1,710,358	\$2,583,256	\$39,547	\$2,088	\$308,090	\$(65,160)	\$283	\$6,659,217	\$433,704	\$7,092,921

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Note: The amounts are presented in thousands of dollars and are rounded to the nearest thousands.

4. Consolidated Interim Statements of Cash Flows (Unaudited)

The Bank of Yokohama, Ltd. and Consolidated Subsidiaries
Six months ended September 30, 2008 and 2007

	Millions of yen		Thousands of U.S.dollars	
	2008	2007	2008	
OPERATING ACTIVITIES:				
Interim income before income taxes and minority interests	¥ 25,847	¥ 58,170	\$	249,422
Depreciation	7,467	5,296		72,059
Amortization of goodwill	125	117		1,211
Equity in earnings of associated companies		(215)		
Increase (decrease) in allowance for possible loan losses	29,305	(411)		282,793
Increase (decrease) in accrued bonuses to directors and corporate auditors	(85)	(80)		(822)
Increase (decrease) in liability for employees' retirement benefits	10			102
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	(1,072)	829		(10,347)
Increase (decrease) in reserve for reimbursement of deposits	18			180
Increase (decrease) in reserve for contingent losses	203			1,962
Interest income	(115,445)	(107,173)		(1,114,016)
Interest expenses	20,950	18,029		202,167
Losses (gains) on sales, write-down and redemption of securities - net	1,175	(2,206)		11,345
Foreign exchange losses (gains) - net	(318)	713		(3,070)
Losses (gains) on disposal of fixed assets - net	257	(47)		2,483
Net (increase) decrease in trading assets	20,878	24,139		201,473
Net increase (decrease) in trading liabilities	(893)	(251)		(8,622)
Net (increase) decrease in loans	(215,493)	(334,258)		(2,079,446)
Net increase (decrease) in deposits	(148,773)	(68,455)		(1,435,617)
Net increase (decrease) in other borrowings	(4,129)	49,987		(39,851)
Net (increase) decrease in due from banks	102,491	(93,226)		989,009
Net (increase) decrease in call loans and others	103,877	135,162		1,002,386
Net increase (decrease) in call money and others	22,082	81,208		213,095
Net (increase) decrease in foreign exchange (assets)	(2,603)	(504)		(25,122)
Net increase (decrease) in foreign exchange (liabilities)	9	95		95
Decrease (increase) in lease receivables and investment assets	1,257			12,134
Interest and dividends received	116,805	106,936		1,127,139
Interest paid	(19,614)	(15,831)		(189,270)
Other - net	1,465	(20,388)		14,137
Subtotal	(54,197)	(162,365)		(522,991)
Income tax paid	(28,538)	(29,582)		(275,386)
Net cash used in operating activities	(82,735)	(191,948)		(798,377)
INVESTING ACTIVITIES:				
Purchases of securities	(589,776)	(430,525)		(5,691,175)
Proceeds from sales of securities	451,051	258,094		4,352,521
Proceeds from maturities of securities	255,785	423,134		2,468,253
Expenditures for premises and equipment	(6,046)	(3,313)		(58,350)
Expenditures for intangible fixed assets	(2,752)	(2,353)		(26,559)
Proceeds from sales of premises and equipment	108	493		1,048
Payment for purchase of stocks of consolidated subsidiary		(8,149)		
Other - net	(56)	(55)		(541)
Net cash provided by investing activities	108,313	237,324		1,045,197
FINANCING ACTIVITIES:				
Repayments of subordinated loans		(2,000)		
Repayments of subordinated bonds and convertible bonds	(20,000)			(192,994)
Issuance of common stock	62	90		602
Dividends paid	(8,905)	(9,049)		(85,935)
Dividends paid to minority interests stockholders	(605)	(610)		(5,838)
Purchase of treasury stock	(6,136)	(18,037)		(59,212)
Proceeds from sales of treasury stock	62	11		600
Net cash used in financing activities	(35,522)	(29,595)		(342,777)
FOREIGN CURRENCY TRANSLATION ADJUSTMENTS ON CASH AND CASH EQUIVALENTS	11	(2)		112
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(9,932)	15,779		(95,845)
CASH AND CASH EQUIVALENTS, BEGINNING OF TERM	211,666	204,697		2,042,524
CASH AND CASH EQUIVALENTS, END OF INTERIM TERM	¥ 201,734	¥ 220,476	\$	1,946,679

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

Note: U.S.dollar amounts are translated, for convenience only, at the rate of ¥103.63 = \$1.00, as of Sept.30, 2008.

Note: The amounts are presented in thousands of dollars and are rounded to the nearest thousands.

Non-Consolidated Interim Financial Statements

1. Non-Consolidated Interim Balance Sheets (Unaudited)

The Bank of Yokohama, Ltd.
September 30, 2008 and 2007

	Millions of yen		Thousands of U.S.dollars
	2008	2007	2008
ASSETS:			
Cash and due from banks	¥ 428,927	¥ 492,335	\$ 4,139,027
Call loans and bills purchased	150,713	92,611	1,454,347
Other debt purchased	255,018	293,974	2,460,860
Trading assets	30,601	58,297	295,300
Securities	1,249,704	1,413,199	12,059,292
Loans and bills discounted	8,790,801	8,447,762	84,828,737
Foreign exchange assets	6,198	4,904	59,815
Other assets	142,385	99,379	1,373,982
Premises and equipment	138,487	135,159	1,336,362
Intangible fixed assets	15,471	13,425	149,295
Deferred tax assets	45,893	5,637	442,861
Customers' liabilities for acceptances and guarantees	106,027	111,863	1,023,136
Allowance for possible loan losses	(71,803)	(46,096)	(692,888)
TOTAL	¥ 11,288,428	¥ 11,122,456	\$ 108,930,126
LIABILITIES:			
Deposits	¥ 10,004,403	¥ 9,825,804	\$ 96,539,642
Call money and bills sold	224,862	213,600	2,169,859
Trading liabilities	1,061	2,418	10,243
Borrowed money	112,520	91,635	1,085,789
Foreign exchange liabilities	65	131	630
Bonds and notes	20,000	40,000	192,994
Other liabilities	106,467	102,518	1,027,386
Reserve for directors' and corporate auditors' retirement benefits		829	
Reserve for reimbursement of deposits	900		8,686
Reserve for contingent losses	320		3,089
Deferred tax liabilities for land revaluation surplus	22,333	22,333	215,511
Acceptances and guarantees	106,027	111,863	1,023,136
Total liabilities	10,598,961	10,411,136	102,276,965
EQUITY:			
Capital stock	215,628	215,526	2,080,755
Capital surplus	177,244	177,142	1,710,358
Retained earnings:			
Legal reserve	38,384	38,384	370,396
Unappropriated	228,516	213,461	2,205,123
Unrealized gain on available-for-sale securities	4,272	53,111	41,228
Deferred gain (loss) on derivatives under hedge accounting	216	(1)	2,088
Land revaluation surplus	31,927	31,927	308,090
Treasury stock	(6,752)	(18,231)	(65,160)
Subscription rights to shares	29		283
Total equity	689,467	711,320	6,653,161
TOTAL	¥ 11,288,428	¥ 11,122,456	\$ 108,930,126

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

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Note: 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, 2008 and 2007

	Millions of yen		Thousands of U.S.dollars
	2008	2007	2008
INCOME:			
Interest income:			
Interest on loans and discounts	¥ 97,602	¥ 92,961	\$ 941,838
Interest and dividends on securities	8,635	8,134	83,334
Other interest income	9,207	6,061	88,848
Fees and commissions	21,908	23,638	211,413
Trading profits	444	533	4,294
Other operating income	7,924	4,411	76,474
Other income	11,072	7,749	106,842
Total income	156,796	143,491	1,513,043
EXPENSES:			
Interest expenses:			
Interest on deposits	14,220	13,352	137,222
Other interest expenses	7,170	5,308	69,197
Fees and commissions	5,103	5,329	49,247
Trading losses		4	
Other operating expenses	6,275	1,517	60,560
General and administrative expenses	53,155	49,135	512,934
Other expenses	44,036	12,421	424,936
Total expenses	129,961	87,070	1,254,096
INTERIM INCOME BEFORE INCOME TAXES	26,834	56,420	258,947
INCOME TAXES:			
Current	20,106	26,704	194,020
Deferred	(9,306)	(4,375)	(89,804)
Total income taxes	10,799	22,328	104,216
INTERIM NET INCOME	¥ 16,034	¥ 34,092	\$ 154,731

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

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Note: 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, 2007

Millions of yen

	Capital stock	Capital surplus	Retained earnings		Unrealized gain on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Subscription rights to shares	Total Equity
			Legal reserve	Unappropriated						
BALANCE, MARCH 31, 2007	¥215,481	¥177,097	¥38,383	¥188,374	¥65,039	¥8	¥31,972	¥(205)		¥716,152
Interim net income				34,092						34,092
Cash dividends				(9,049)						(9,049)
Reversal of land revaluation surplus				44			(44)			
Purchase of treasury stock								(18,037)		(18,037)
Disposal of treasury stock								11		11
Exercise of warrants	45	45								90
Net change in the period					(11,927)	(10)				(11,938)
BALANCE, SEPTEMBER 30, 2007	¥215,526	¥177,142	¥38,384	¥213,461	¥53,111	¥(1)	¥31,927	¥(18,231)		¥711,320

Six months ended September 30, 2008

Millions of yen

	Capital stock	Capital surplus	Retained earnings		Unrealized gain on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Subscription rights to shares	Total Equity
			Legal reserve	Unappropriated						
BALANCE, MARCH 31, 2008	¥215,597	¥177,213	¥38,384	¥221,414	¥17,453	¥(39)	¥31,927	¥(705)		¥701,245
Interim net income				16,034						16,034
Cash dividends				(8,905)						(8,905)
Purchase of treasury stock								(6,136)		(6,136)
Disposal of treasury stock				(27)				89		62
Exercise of warrants	31	31								62
Net change in the period					(13,181)	256			¥29	(12,895)
BALANCE, SEPTEMBER 30, 2008	¥215,628	¥177,244	¥38,384	¥228,516	¥4,272	¥216	¥31,927	¥(6,752)	¥29	¥689,467

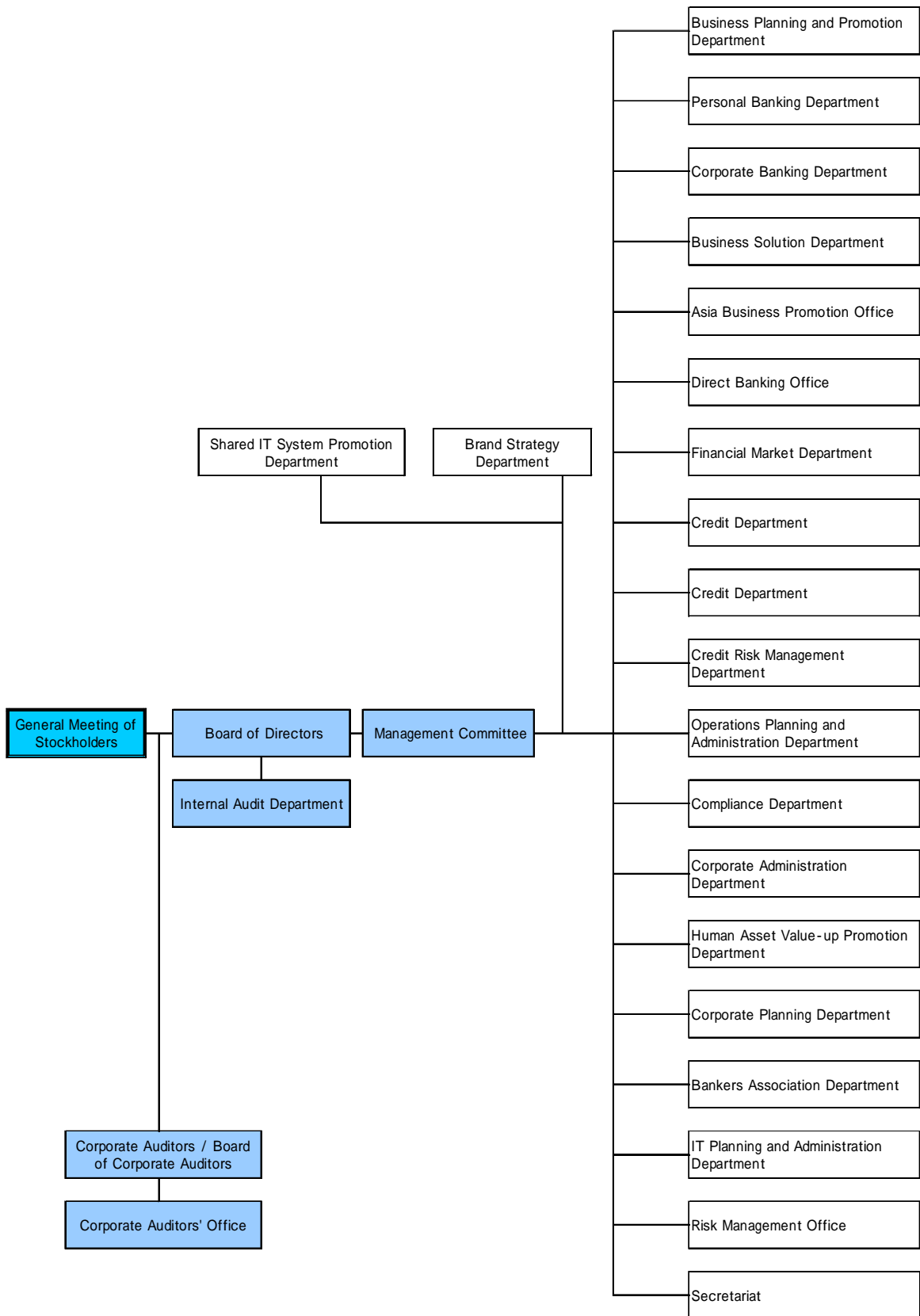
Thousands of U.S.dollars

	Capital stock	Capital surplus	Retained earnings		Unrealized gain on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Land revaluation surplus	Treasury stock	Subscription rights to shares	Total Equity
			Legal reserve	Unappropriated						
BALANCE, MARCH 31, 2008	\$2,080,454	\$1,710,057	\$370,396	\$2,136,589	\$168,425	\$(386)	\$308,090	\$(6,810)		\$6,766,815
Interim net income				154,731						154,731
Cash dividends				(85,935)						(85,935)
Purchase of treasury stock								(59,212)		(59,212)
Disposal of treasury stock				(262)				862		600
Exercise of warrants	301	301								602
Net change in the period					(127,197)	2,474			\$283	(124,440)
BALANCE, SEPTEMBER 30, 2008	\$2,080,755	\$1,710,358	\$370,396	\$2,205,123	\$41,228	\$2,088	\$308,090	\$(65,160)	\$283	\$6,653,161

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

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Note: The amounts are presented in thousands of dollars and are rounded to the nearest thousands.



President

Tadashi Ogawa

Deputy President

(Representative Director)

Hiroshi Hayakawa

Management Section

Representative Director

(Head of Administration)

Masaki Itoh

Marketing Section

Representative Director

(Head of Business Promotion)

Chiyuki Okubo

Corporate Auditors

Corporate Auditors

Kazutaka Tsumura

Shinichi Mori

Director and Executive Officers

Takashi Yoshikawa

Seiichi Yoneda

Director and Managing Executive Officer

Toshiyuki Mimura

Managing Executive Officers

Ryuichi Kaneko

Masayuki Ishii

Toshio Aoi

Outside Corporate Auditors

Shinsuke Kobayashi

Masahiro Hoshino

Atsushi Shimizu

Outside Directors

Shouji Hanawa

Harumi Sakamoto

Executive Officers

Kenji Yamada

Atsushi Mochizuki

Executive Officers

Hideya Shimoyama

Takashi Noguchi

Takashi Matsuda

Shunji Komatsu

Kiyoshi Kikuchi

Katsunori Amano

JAPAN

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Chief Representative
Tomonori Okayama

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Tel :1 (212)750- 0022
Fax :1 (212)750- 8008
Chief Representative
Nobuyuki Takahashi

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Chief Representative
Mineaki Tsushima

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Representative Office
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Fax :44 (20)7638- 1886
Chief Representative
Noboru Yahata

Date of Establishment

December 16, 1920

Number of Stockholders

31,063

(Incomplete stock units are not included)

Number of Branches and Offices

205

Domestic: 201

Overseas: 4

Stock Listing

First Section of the Tokyo Stock Exchange

Number of Employees

4,634

Paid-in Capital

¥215,628 million

Capital Adequacy Ratio (Consolidated)

10.19%

■ **Major Stockholders (Common Stocks)**

	Number of stocks held (thousand)	Voting rights (%)
State Street Bank and Trust Company	90,516	6.60
Japan Trustee Services Bank, Ltd.(Trustee Account)	69,763	5.08
Japan Trustee Services Bank, Ltd.(Trustee Account 4G)	48,553	3.54
The Master Trust Bank of Japan, Ltd.(Trustee Account)	47,887	3.49
Meiji Yasuda Life Insurance Company	36,494	2.66
The Dai-ichi Mutual life Insurance Company	36,494	2.66
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	2.66
Nippon Life Insurance Company	26,709	1.94
Tokio Marine & Nichido Fire Insurance Co, Ltd.	14,901	1.08
Mitsui Sumitomo Insurance Co.,Ltd.	14,738	1.07

The Bank of Yokohama, Ltd.

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