

Bank of Yokohama

Information Meeting

~ Interim Financial Results for FY13 ~

November 15, 2013

The Bank of Yokohama, Ltd.

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Highlights in FY13 - 1 H

1 Number of main individual customers increased

- ✓ The number of main individual customers increased by 10,000 to 2.3 million from Mar-13 through the widening and deepening of customer contacts in the transactions such as salary funds transfer, pension funds transfer, and housing loans.

2 Fees and commissions income ratio rose

- ✓ Non-consolidated domestic fees and commissions income increased by JPY4.2Bn to JPY18.7Bn from FY12 - 1H owing to the sales of investment products.
- ✓ The ratio of fees and commissions income to consolidated gross operating income rose by 4.6% points to 23.1% from FY12 - 1H.

3 Net income RORA improved

- ✓ The quality of loan improved with the increase in the loan origination of high quality. The balance of unsecured consumer loans with the good risk-return increased owing to our proactive promotion,
- ✓ As a result of the improvement in risk-return, net income RORA increased by 0.15% points to 0.95% from FY12 - 1H.

4 Risk-return of market operations improved

- ✓ By constructing an efficient portfolio through the shift to diversified investment, return on market operations increased.
- ✓ Given the increased long-term interest rate volatility, we shortened the duration of domestic bonds to 2.0 years to control interest rate risk properly.

5 OHR decreased

- ✓ Through thoroughgoing low-cost operations, OHR decreased by 0.7% points to 47.6% from FY12 - 1H, keeping our leading position among domestic banks.
- ✓ Core net business profit increased by JPY1.6Bn to JPY53.7Bn from FY12 - 1H.

6 Common Equity Tier 1 capital ratio maintained

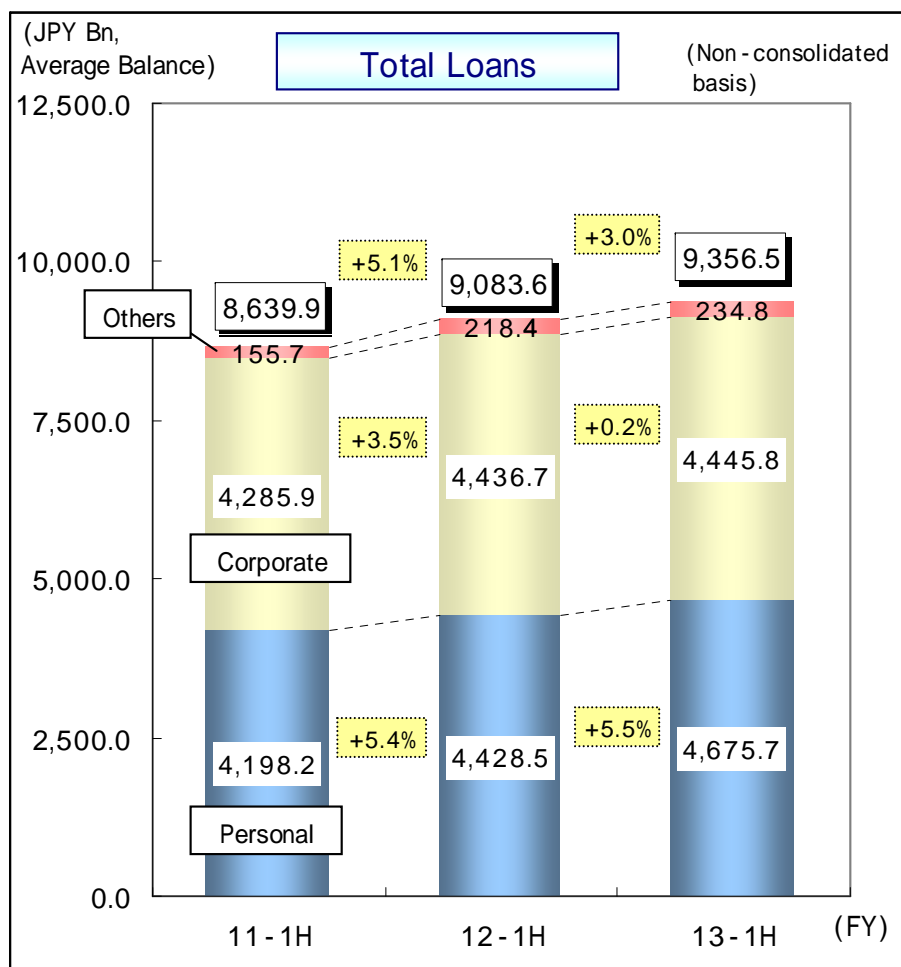
- ✓ Common Equity Tier 1 capital ratio was 11.91%, above the final Basel III standard, securing a stable business foundation.
- ✓ We repurchased own shares of JPY5.0Bn in May-June, and have decided to repurchase own shares of JPY5.0Bn in November.

1 . Business Results

1. Business Results

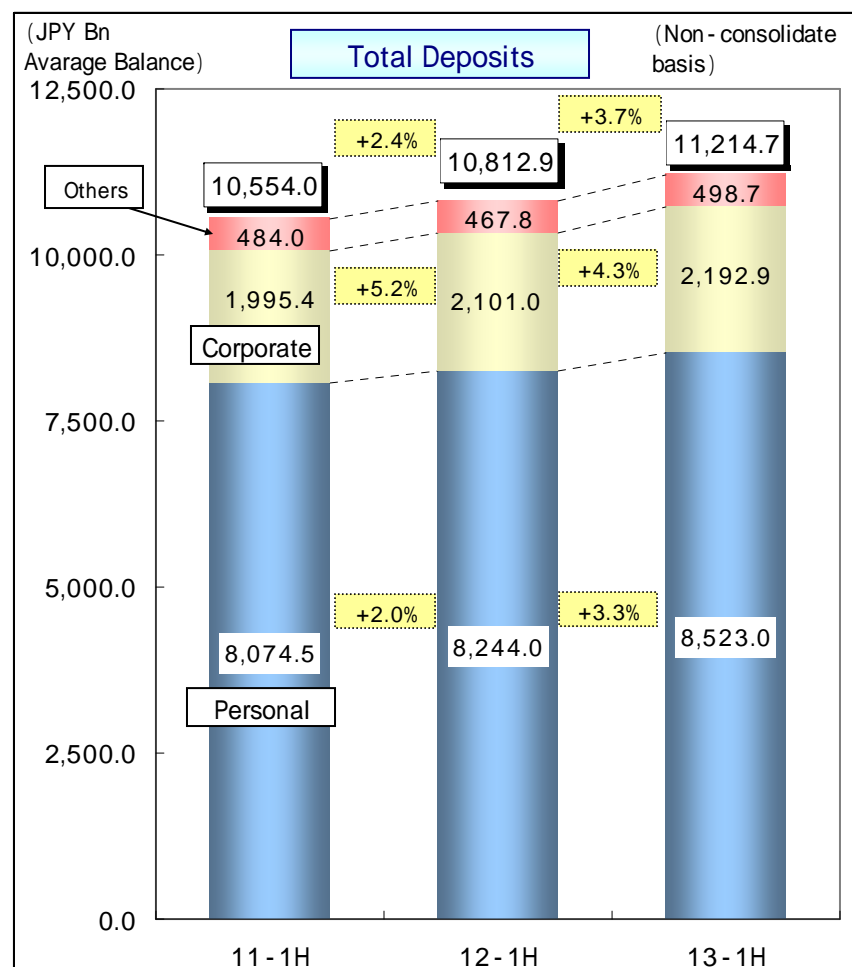
(1) Loans & Deposits

- FY13 - 1H: The average loan balance **increased by 3.0%** with the increase in personal loans (Up 5.5%) as the driving factor.
- FY13 - 1H: The average personal deposit balance **increased by 3.3%** and the average corporate deposit balance **increased by 4.3%**. As a result, the average deposit balance **increased by 3.7%**.



(Note1) Domestic branches

(Note2) "Others" include loans to public and public related sectors.



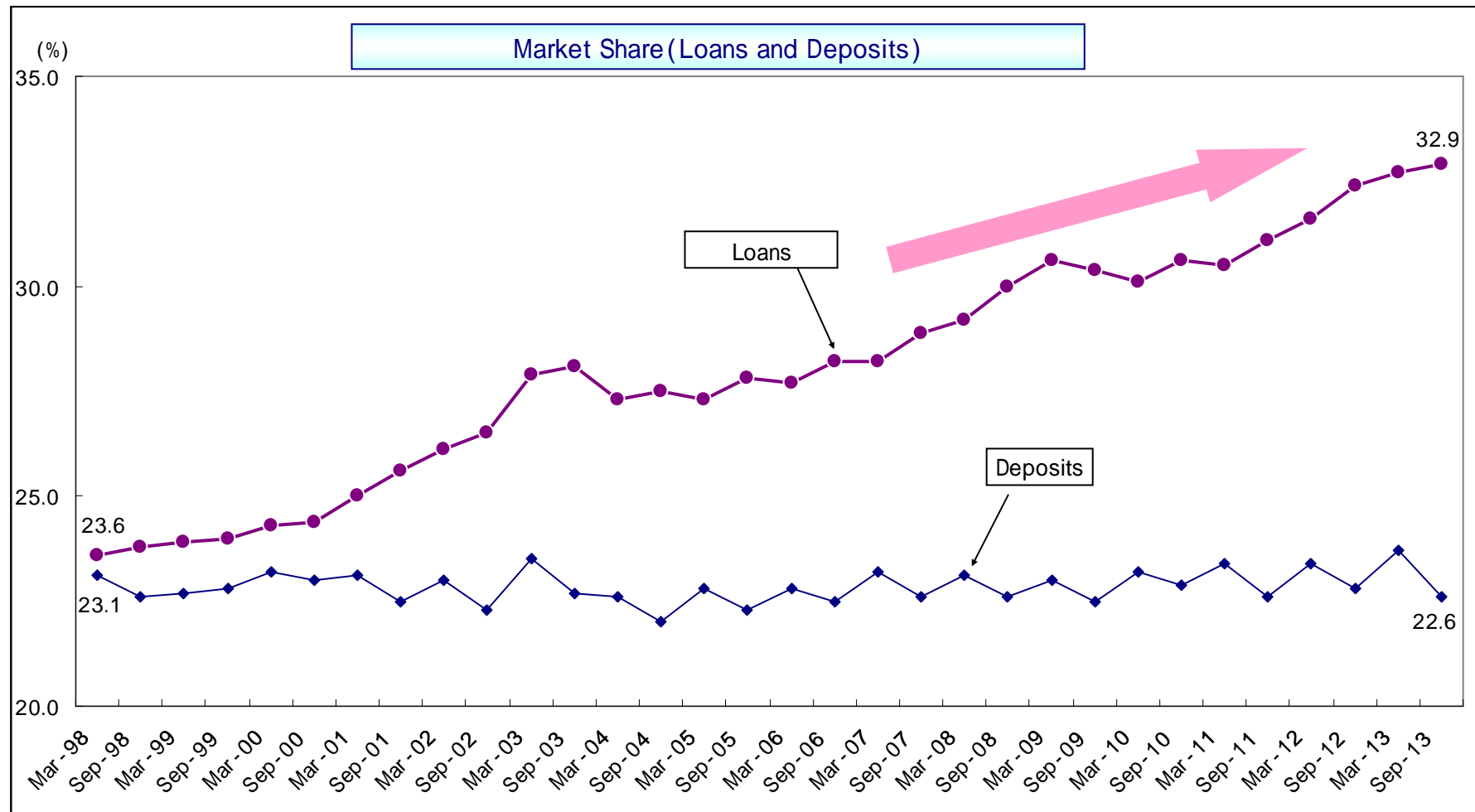
(Note1) Domestic branches

(Note2) Others = Local Public + Financial Institutions

1 . Business Results

(2) Market Share in Kanagawa Prefecture

- Sep -13: Market share of loans increased by 0.2% points to 32.9% mainly due to the increase in personal loans. Market share of deposits was 22.6%.



(Note) Market share above does not include Japan Post, Credit Unions & JA. (Bank estimates)

1. Business Results

(3) Securities Portfolio

- Securities portfolio as of Sep-13 decreased by JPY175.3Bn to JPY2,051.6Bn from Mar-13 as we sold long-term government bonds at the beginning of FY13.
- Equity securities held for customer relationships decreased by JPY7.4Bn to JPY104.8Bn from Mar-13 (acquisition cost basis).

[Securities Portfolio] Total of Held-to-Maturities & Available-for-Sales

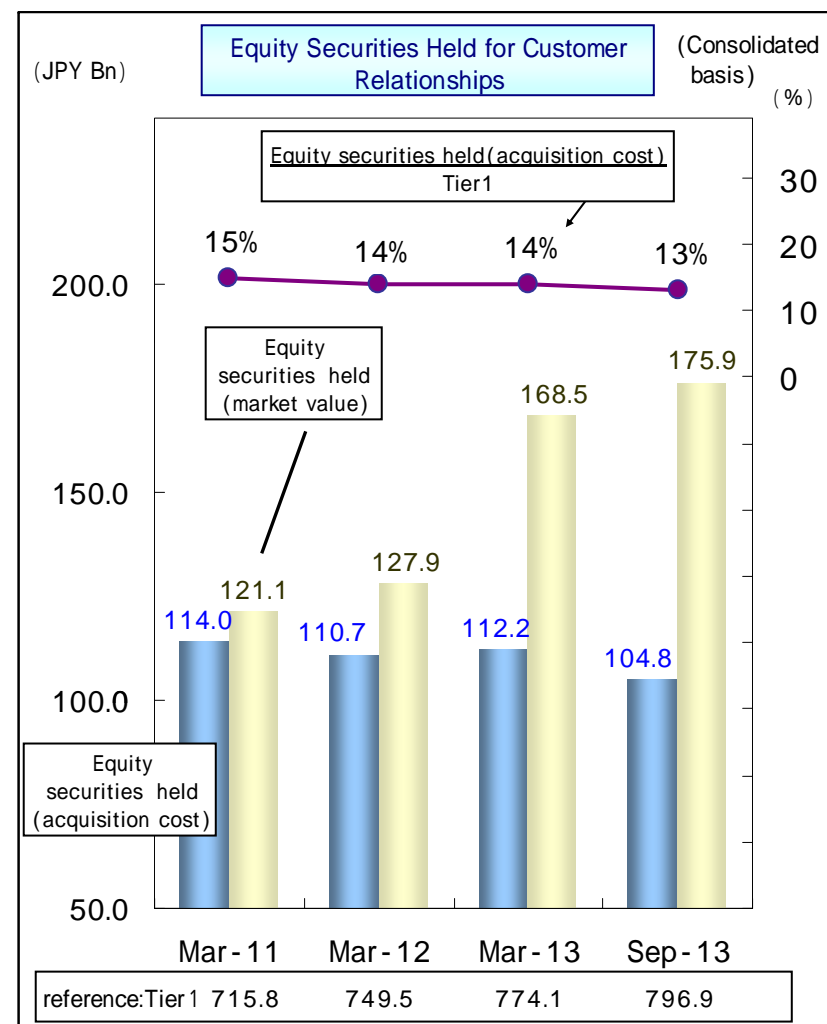
(Non-consolidated basis)

| | | | | | (JPY Bn) | |
|-----------------------------|---------|---------|---------|------------------------|---------------------------|------------------------|
| | Mar-12 | Mar-13 | Sep-13 | Difference from Mar-13 | Unrealized gains (losses) | Difference from Mar-13 |
| Total | 2,122.2 | 2,226.9 | 2,051.6 | - 175.3 | 100.2 | + 5.4 |
| Bonds | 1,905.2 | 1,848.3 | 1,625.0 | - 223.3 | 20.7 | - 8.1 |
| Government bonds | 768.2 | 870.7 | 666.9 | - 203.8 | 7.5 | - 3.7 |
| Local bonds | 257.1 | 231.1 | 222.7 | - 8.4 | 3.3 | - 1.0 |
| Corporate bonds | 879.8 | 746.3 | 735.3 | - 11.0 | 9.8 | - 3.4 |
| Government guaranteed bonds | 444.0 | 433.1 | 429.3 | - 3.8 | | |
| Bank bonds | 86.8 | 51.2 | 57.5 | + 6.3 | | |
| Industrial bonds | 150.0 | 100.1 | 84.3 | - 15.8 | | |
| Equity securities | 150.8 | 187.4 | 194.1 | + 6.7 | 69.0 | + 13.7 |
| Others | 66.1 | 191.2 | 232.4 | + 41.2 | 10.4 | - 0.1 |
| Domestic investment trusts | 28.6 | 90.9 | 108.1 | + 17.2 | | |
| Foreign bonds | 35.7 | 92.4 | 116.5 | + 24.1 | | |
| Foreign equity securities | 1.0 | 1.0 | 1.0 | 0.0 | | |
| Others | 0.8 | 6.7 | 6.7 | 0.0 | | |

[Duration (years)]

| | Mar-12 | Mar-13 | Sep-13 |
|----------------|--------|--------|--------|
| Domestic Bonds | 2.8 | 2.8 | 2.0 |
| Foreign Bonds | 1.2 | 2.9 | 2.6 |

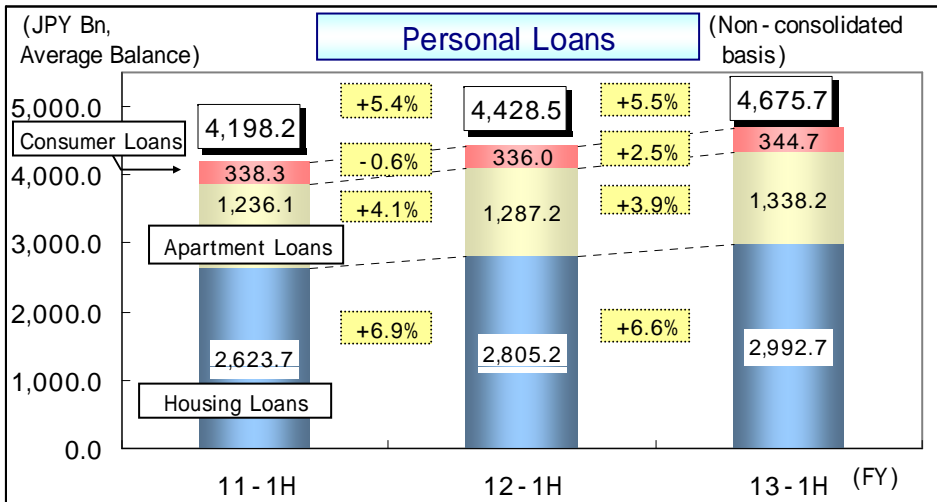
(Note) The duration above is that of "Available-for-Sales."



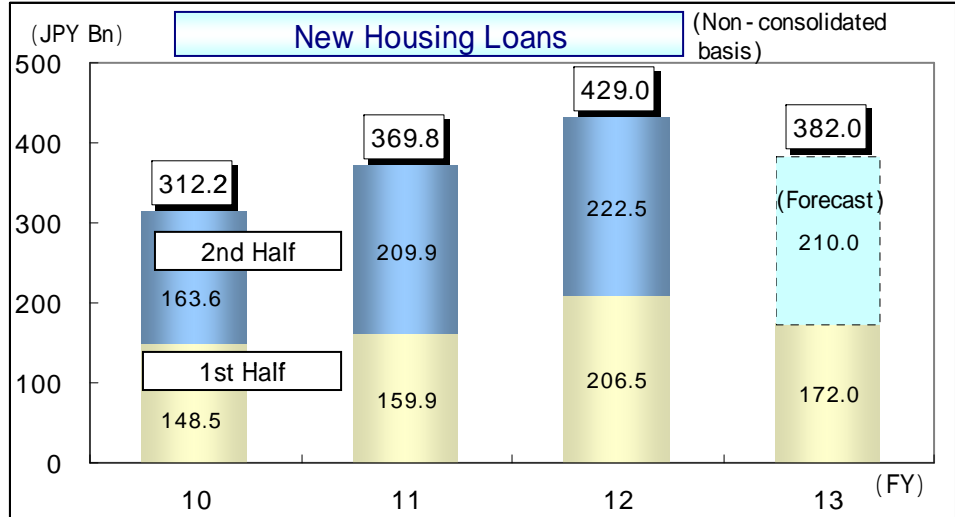
1. Business Results

(4) Personal Loans - Housing Loans, Apartment Loans -

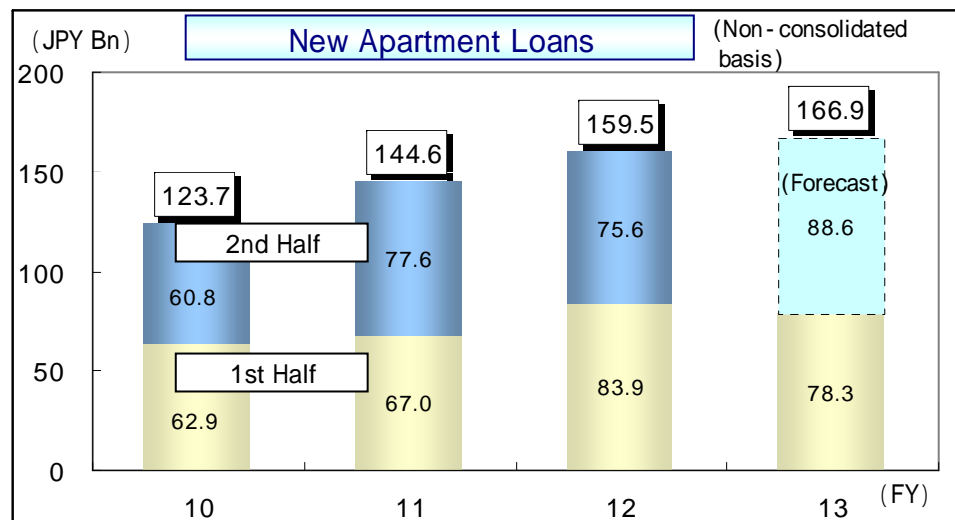
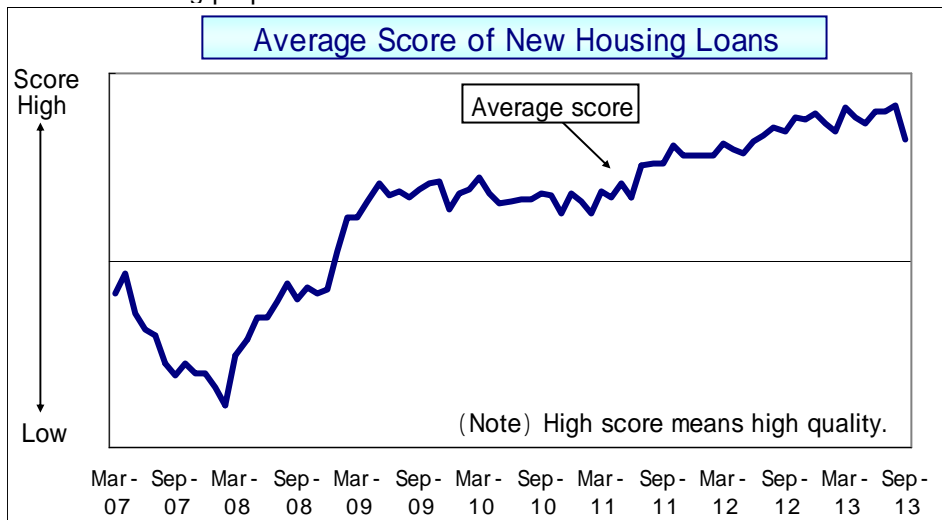
- FY13-1H: As the average balance of housing loans grew by 6.6% and that of apartment loans grew by 3.9%, the total growth of personal loans was 5.5%.
- The amount of new housing loans was JPY172.0Bn. Also, that of new apartment loans was JPY78.3Bn.
- The average score of new housing loans improved through quality control, particularly for higher score loans.



(Note) "Apartment Loans" are the loans to the landowners who build leasing properties.



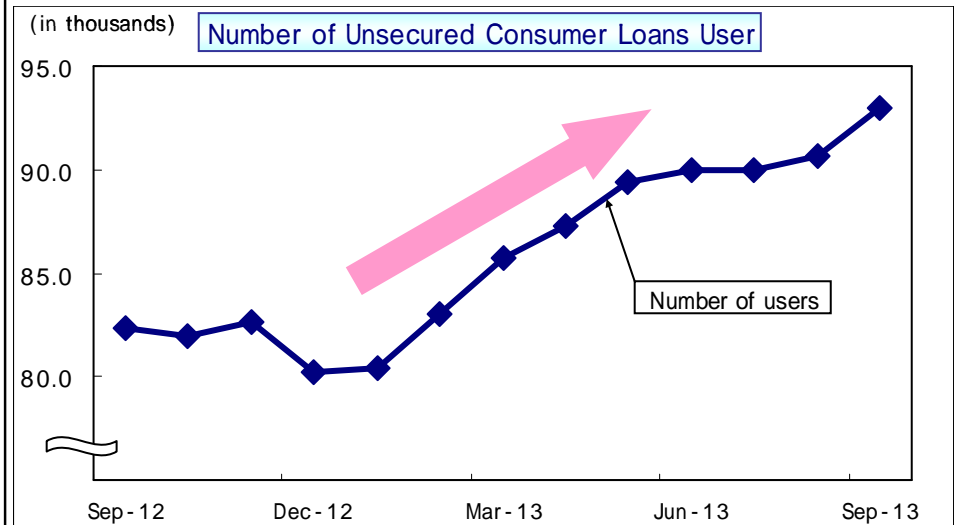
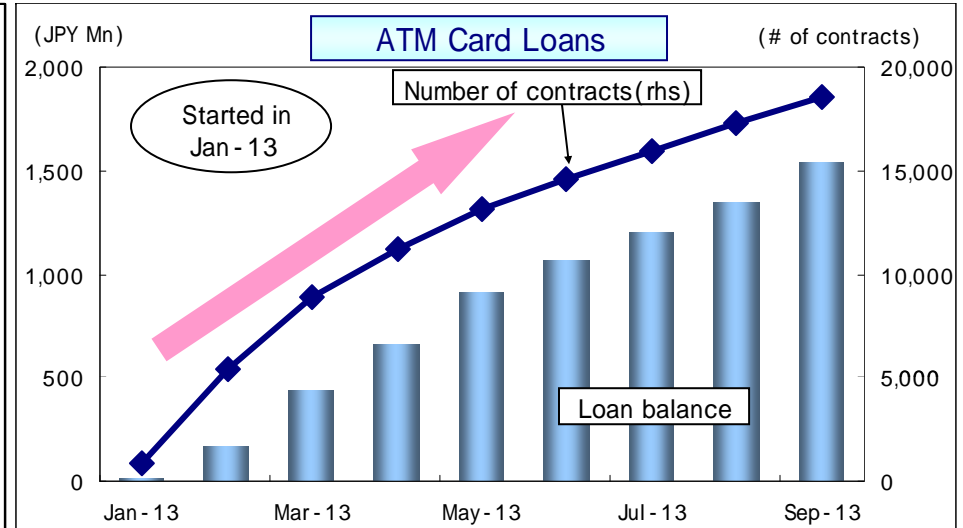
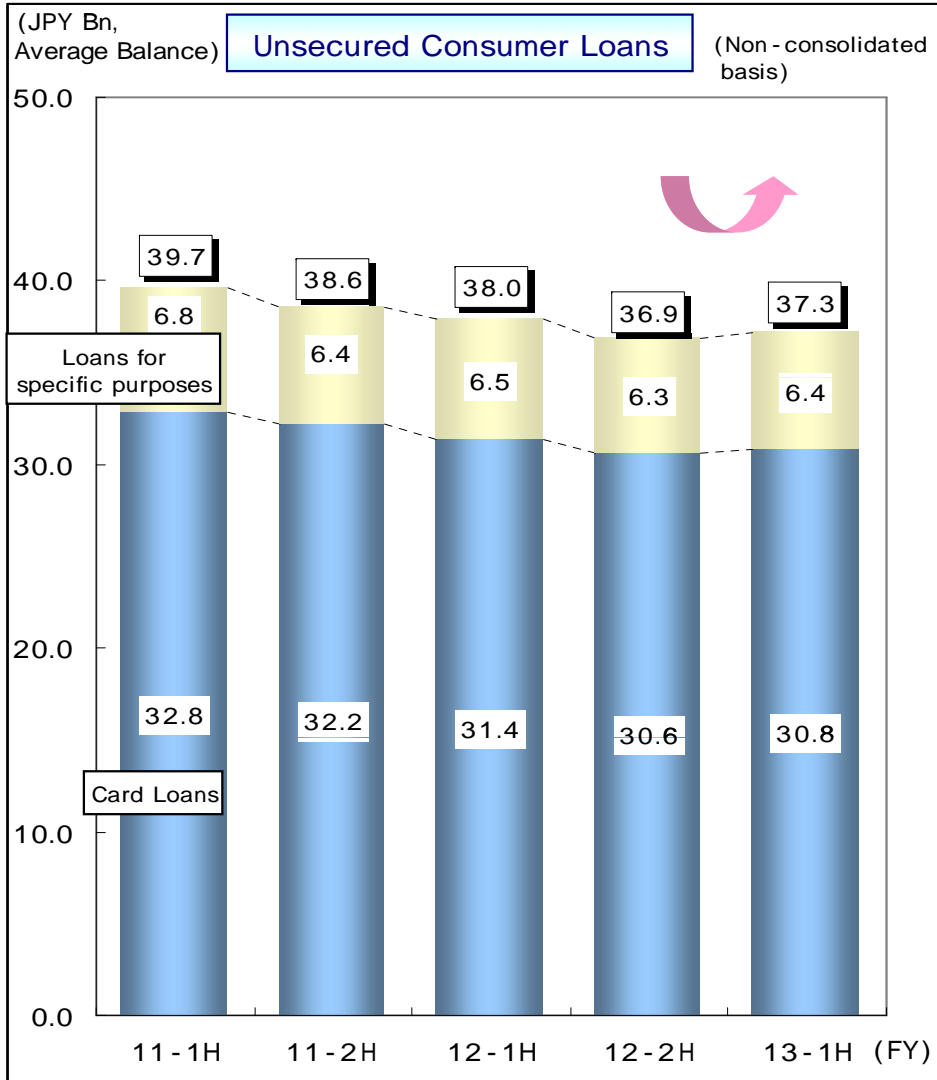
(Note) Loan amount executed by the Bank (Except for Flat 35)



1. Business Results

(4) Personal Loans - Unsecured Consumer Loans -

- The balance of higher yielding unsecured consumer loans rallied after hitting bottom in FY12 - 2H thanks to new product launches and new promotion approaches.
- The balance of ATM card loans has steadily increased since their launch in Jan - 13.

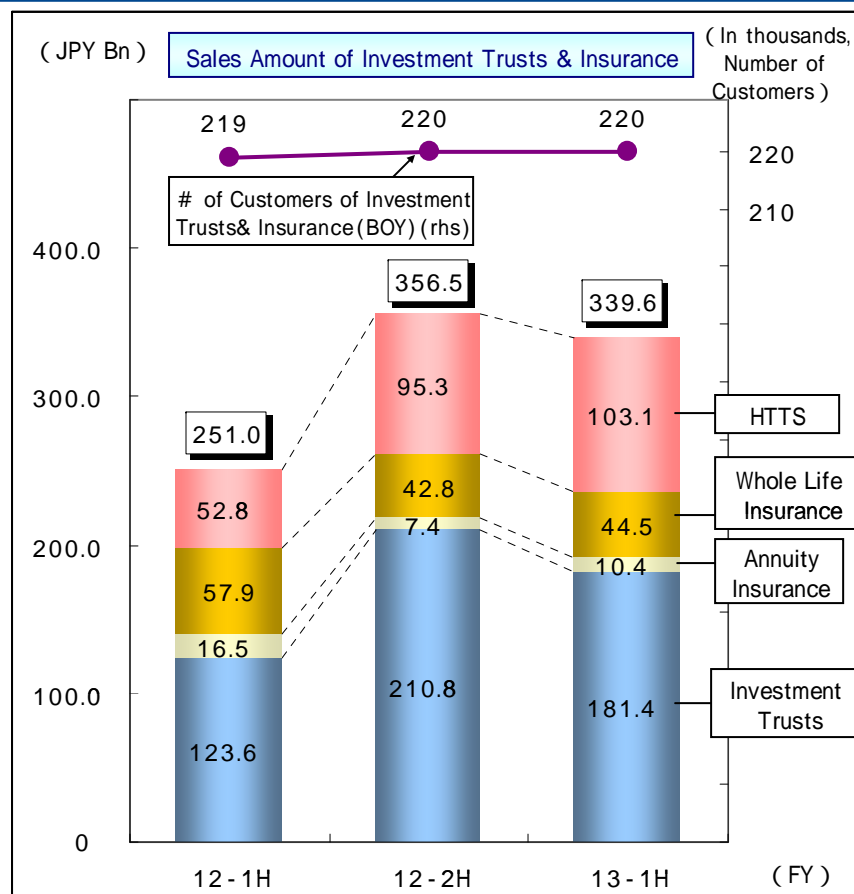


(Note) On the basis of non-aggregation of names

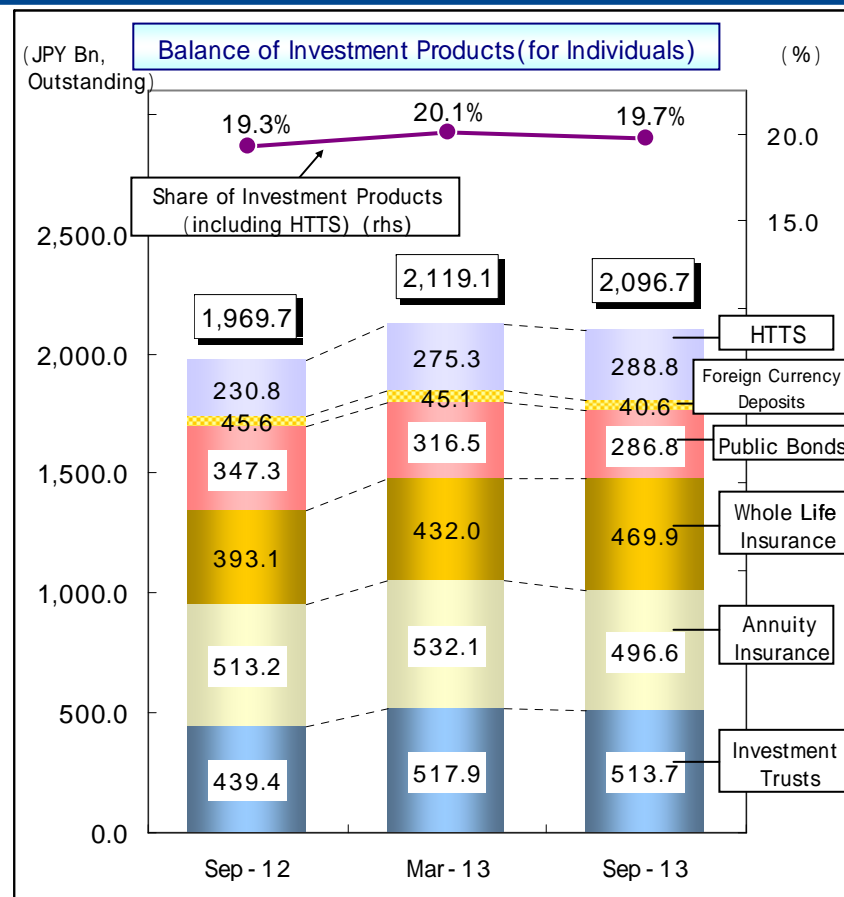
1 . Business Results

(5) Investment Products

- FY13 - 1H: The sales amount of investment trust and insurance products including Hamagin Tokai Tokyo Securities (“ HTTS ” as follows) was JPY339.6Bn, remaining at high levels.
- Sep - 13: The balance of investment products including HTTS decreased by 1.0% to JPY2,096.7Bn, and the share of investment products including HTTS decreased by 0.4% points to 19.7%.
- In view of the monetary policy aimed at ending deflation, we started selling inflation -linked government bond fund in September.



(Note) The results of HTTS are sales results of bonds, investment trusts, foreign bonds, and structured bonds.



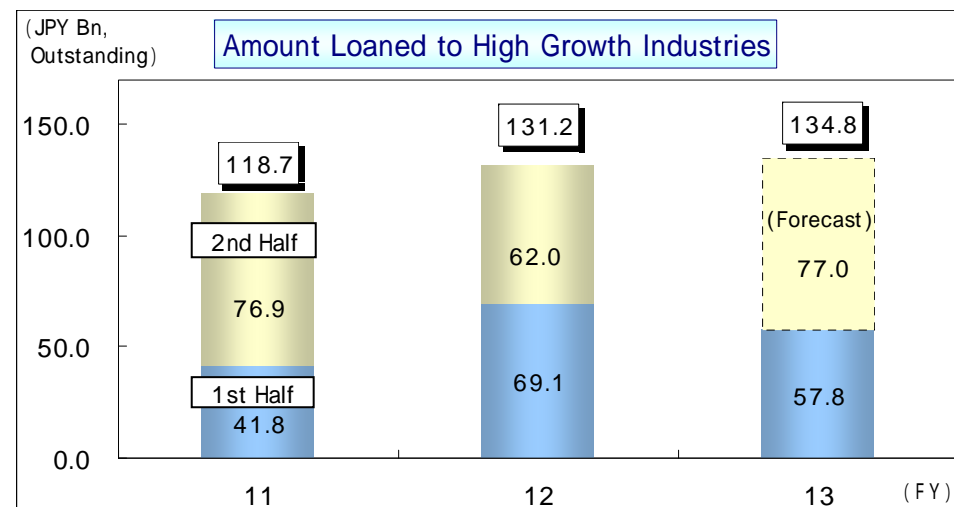
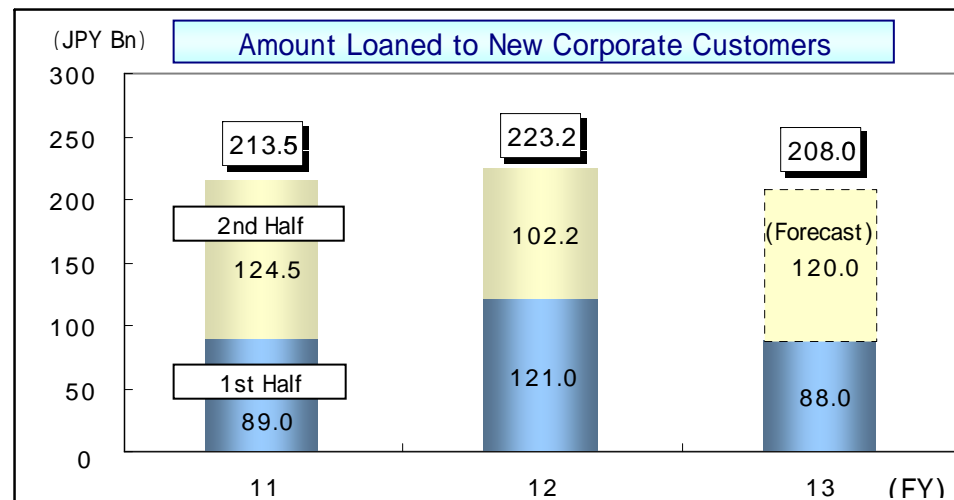
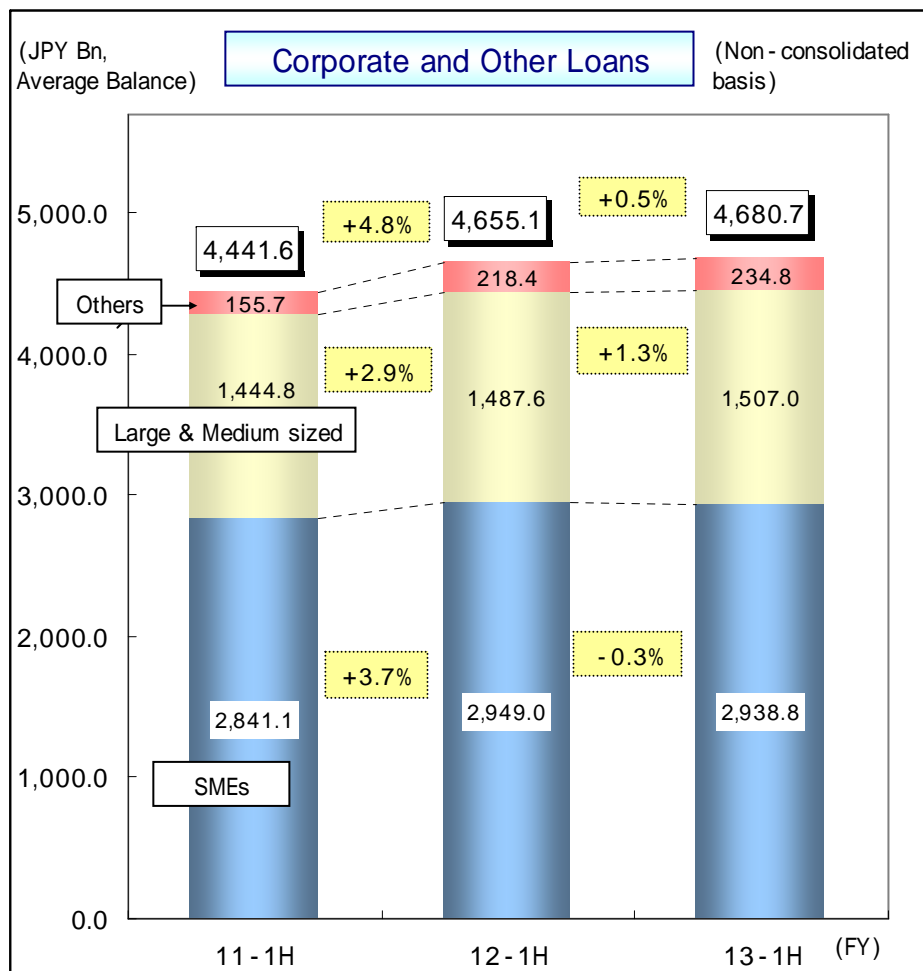
(Note1) The balance of HTTS represents the balance of stocks, bonds, investment trusts, annuity insurance, foreign bonds, and structured bonds.

(Note2) Share of investment products = Outstanding balance of investment products including HTTS ÷ (outstanding balance of personal deposits + outstanding balance of investment products including HTTS)

1. Business Results

(6) Corporate Loans

- FY13 - 1H: The average balance of corporate and other loans **increased by 0.5%**, as the balances of both large & medium sized companies and SMEs remained almost flat.
- We originated new corporate loans of **JPY88.0Bn** by tapping into the borrowing needs of SMEs in Kanagawa Pref.
- We originated loans of **JPY57.8Bn** to growth industries through proactive business expansion efforts for loans to the customers particularly in medical/welfare and environmental areas.



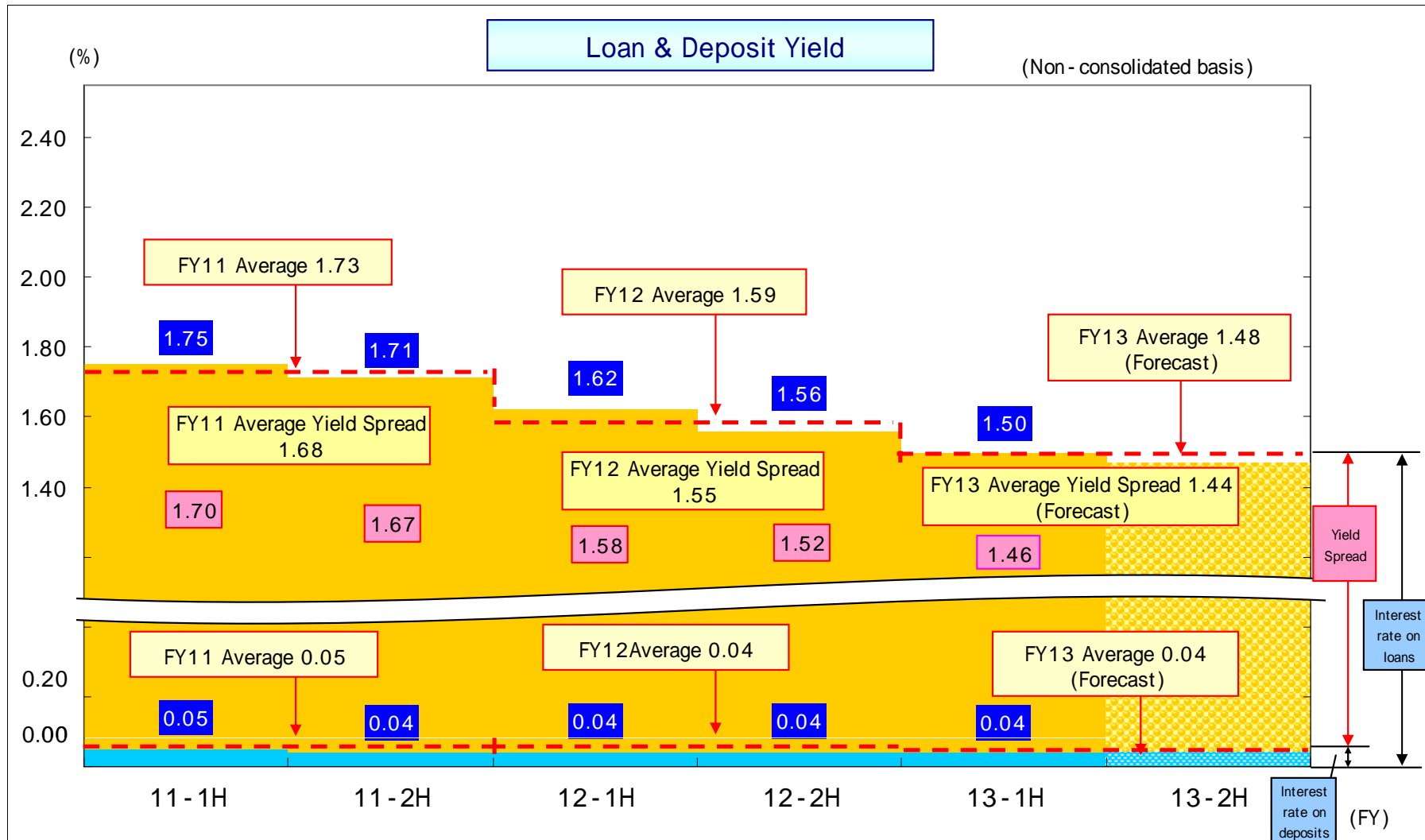
(Note1) "Others" include loans to public and public related sectors.

(Note2) Domestic branches

1 . Business Results

(7) Loan & Deposit Yield (Domestic Operations)

- FY13 - 1H: Loan yield declined to 1.50%, with the yield spread between loans and deposits narrowing to 1.46%, but the extent of decline was nearly in line with the plan set at the beginning of the term.



2 . Financial Summary

2 . Financial Summary

(1) Operation Results

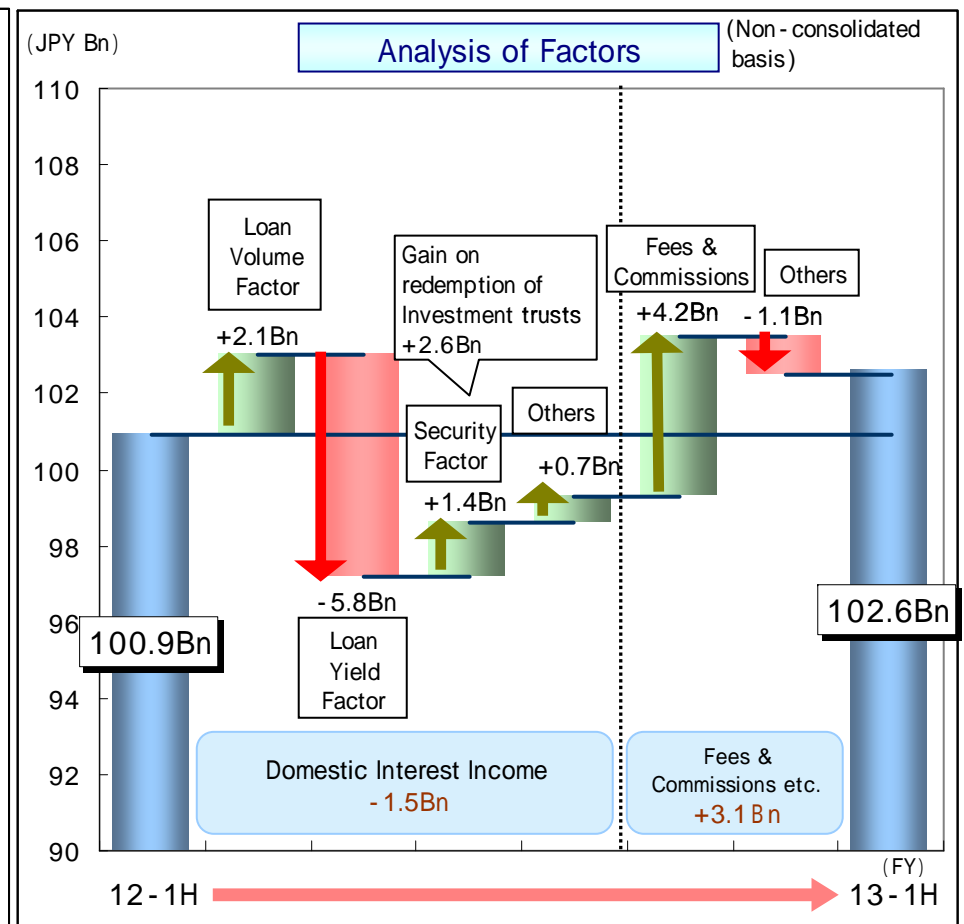
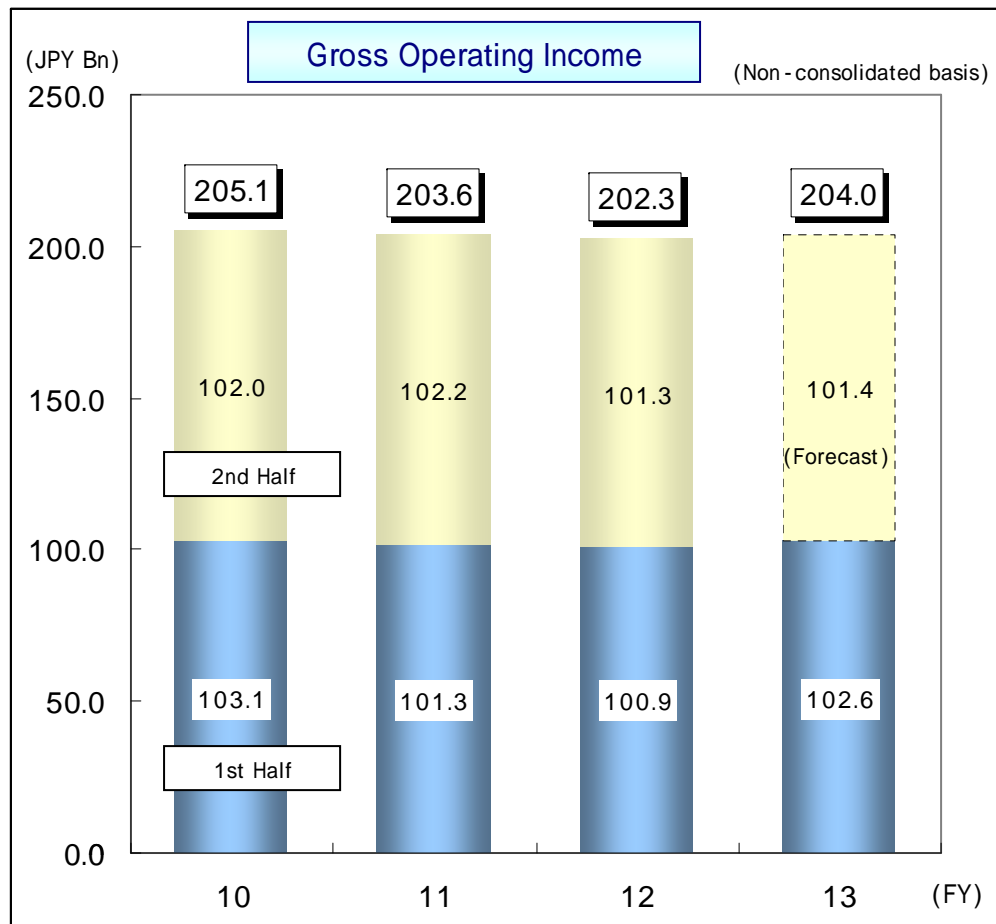
- FY13 - 1H Non-Consolidated : Gross operating income increased by JPY1.7Bn to JPY102.6Bn. Core net business profit increased by JPY1.6Bn to JPY53.7Bn. Net income increased by JPY6.1Bn to JPY30.6Bn.
- FY13 - 1H Consolidated : Net income increased by JPY5.4Bn to JPY31.0Bn.

| | | | | (JPY Bn) |
|--|-----------|-----------|--------------------|---------------|
| <Non-consolidated basis > | FY12 - 1H | FY13 - 1H | Increase /Decrease | FY13 Forecast |
| Gross Operating Income | 100.9 | 102.6 | 1.7 | 204.0 |
| of which, interest income from domestic operations | 80.6 | 79.1 | - 1.5 | 157.4 |
| of which, fees and commissions from domestic operations | 14.5 | 18.7 | 4.2 | 37.5 |
| of which, other ordinary income from domestic operations | 4.5 | 3.2 | - 1.3 | 5.7 |
| Expenses (-) | 48.8 | 48.8 | 0.0 | 99.0 |
| (Reference) OHR (%) | 48.3% | 47.6% | - 0.7% | 48.5% |
| Core net business profit | 52.1 | 53.7 | 1.6 | 105.0 |
| Provision of allowance for general loan losses (-) | - 3.3 | 0.4 | 3.7 | - |
| Net business profit | 55.5 | 53.3 | - 2.2 | - |
| Non-recurring gains (losses) | - 16.2 | - 7.6 | 8.6 | - |
| of which, disposal of bad debts (-) | 10.7 | 6.1 | - 4.6 | - |
| of which, gains or losses on stocks and other securities | - 4.4 | 0.8 | 5.2 | - |
| Ordinary profit | 39.3 | 45.6 | 6.3 | 87.5 |
| Net income | 24.5 | 30.6 | 6.1 | 55.5 |
| Credit costs (-) | 7.3 | 6.5 | - 0.8 | 13.0 |
| < Consolidated basis > | | | | |
| Ordinary profit | 44.4 | 49.5 | 5.1 | 94.5 |
| Net income | 25.6 | 31.0 | 5.4 | 56.5 |

2. Financial Summary

(2) Gross Operating Income

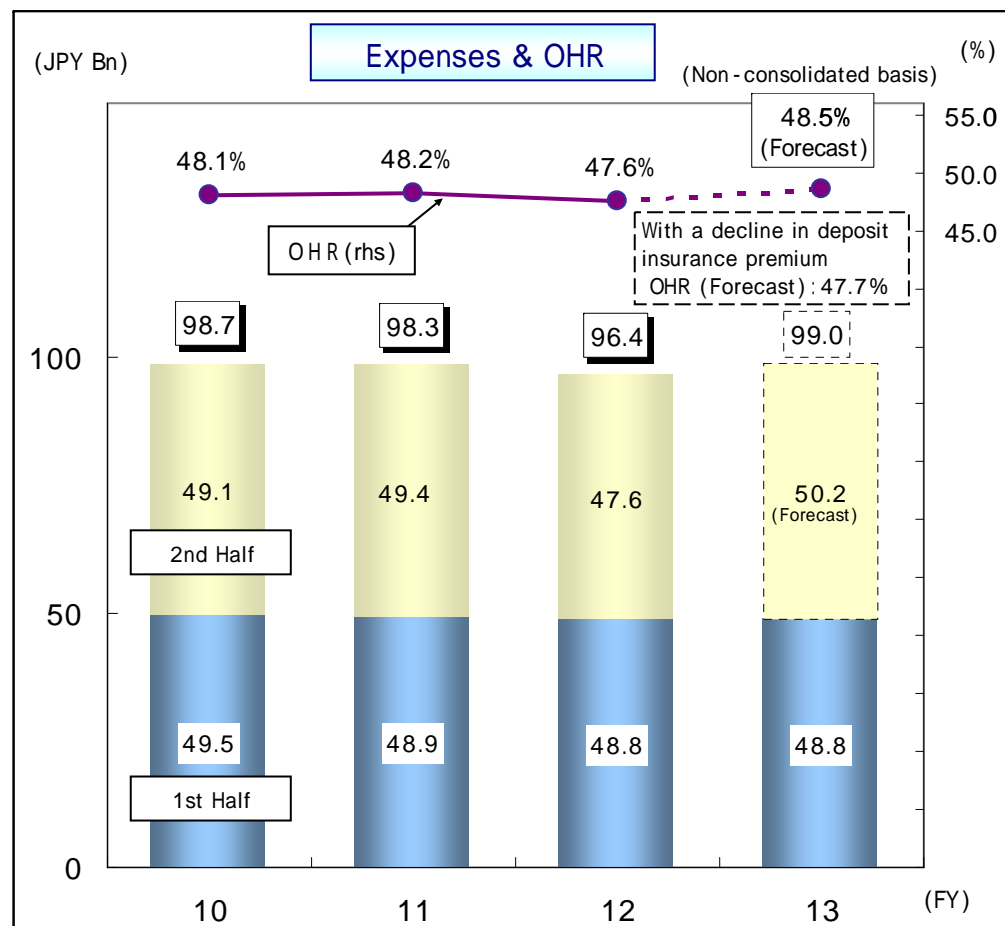
- FY13 - 1H: Gross operating income increased by JPY1.7Bn to **JPY102.6Bn**. Gross operating income rallied as the effect of declining loan yield was outweighed by the increase in interest income on securities and domestic fees and commissions income.
- FY13 Forecast: Aim to achieve JPY204.0Bn by slowing down the loan yield declines and increasing fees.



2. Financial Summary

(3) Expenses & OHR

- FY13 - 1H: Expenses were **JPY48.8Bn**, unchanged from FY12 - 1H. OHR was **47.6%**.
- FY13 Forecast: **JPY99.0Bn(+JPY2.6Bn)**. (A decline of approximately JPY1.5Bn in deposit insurance premium is not included in the forecast.)



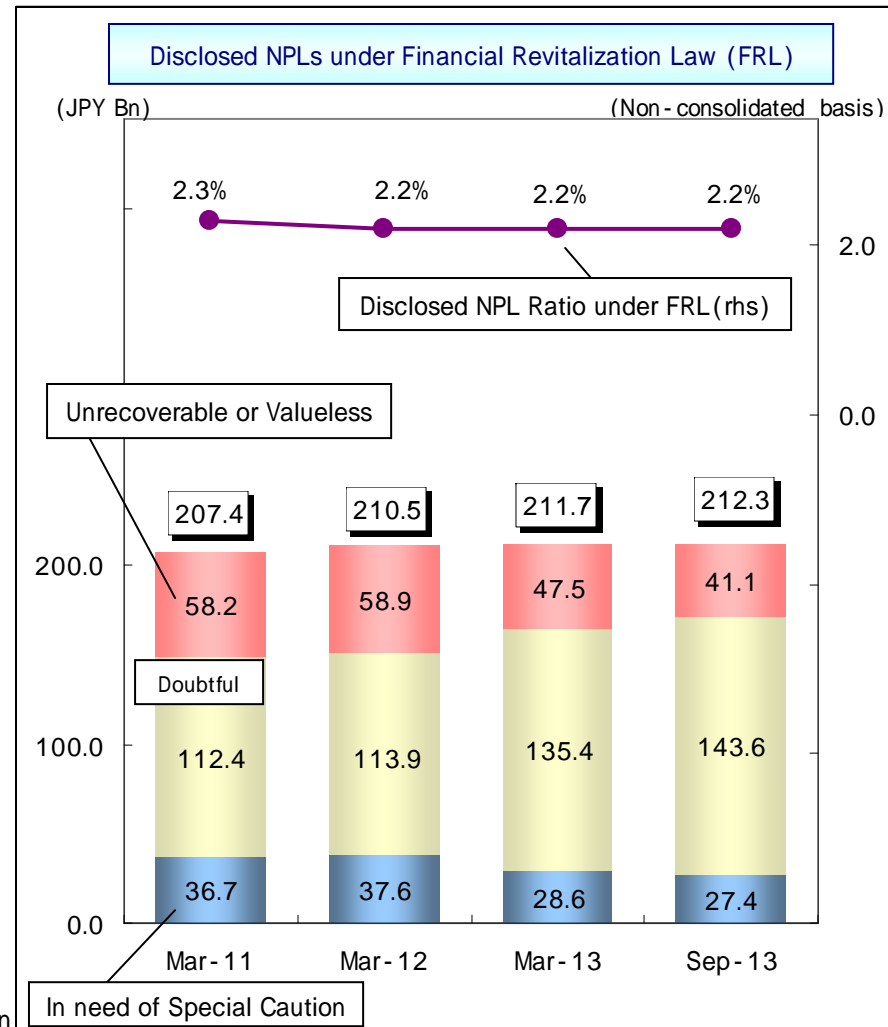
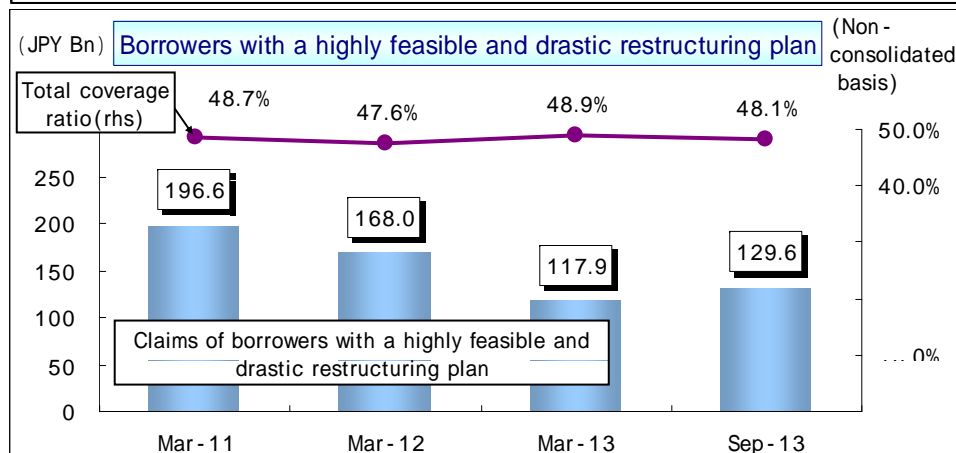
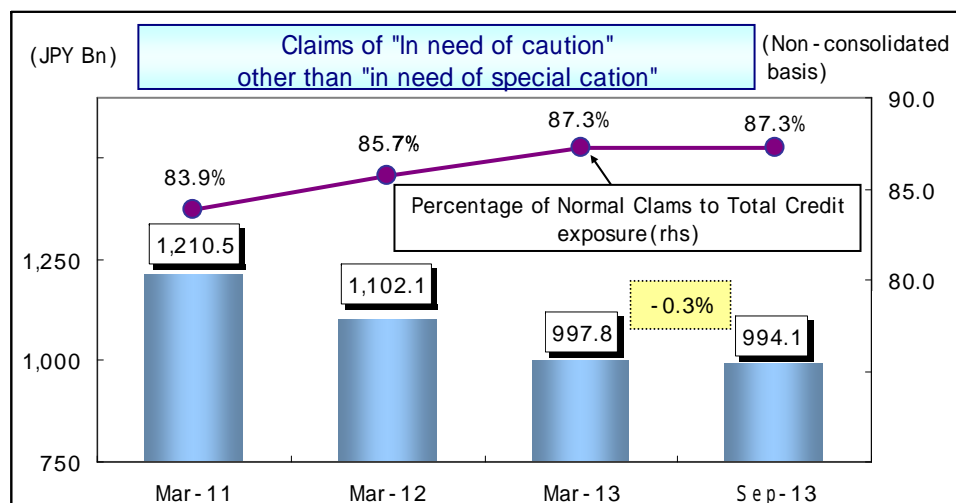
| | (JPY Bn) | | |
|-----------------|-------------|-------------|-------------|
| | FY12 - 1H | FY13 - 1H | |
| | (actual) | (actual) | change |
| Expenses | 48.8 | 48.8 | 0.0 |
| Personnel | 19.9 | 20.2 | +0.3 |
| Non - Personnel | 25.9 | 25.8 | -0.1 |
| Tax | 2.9 | 2.7 | -0.2 |
| OHR (%) | 48.3 | 47.6 | -0.7 |

*Factors behind the changes
from FY12 - 1H to FY13 - 1H*
Personnel: +JPY0.3Bn
Increase in bonuses, etc.

2. Financial Summary

(4) Financial Claims

- As a result of our careful support to "in need of caution" customers, the percentage of Normal Claims maintained **87.3%** and the balance of "in need of caution" other than "in need of special caution" **decreased by 0.3% to JPY994.1Bn**.
- The balance of the claims of the borrowers with a highly feasible and drastic restructuring plan at Sep-13 remained almost flat because of appropriate rating based on the progress of the plans.
- Non-performing Loan (NPL) ratio maintained **2.2%**, due to the rank-down from the borrowers with a highly feasible and drastic restructuring plan as well as the write-off from the NPLs.

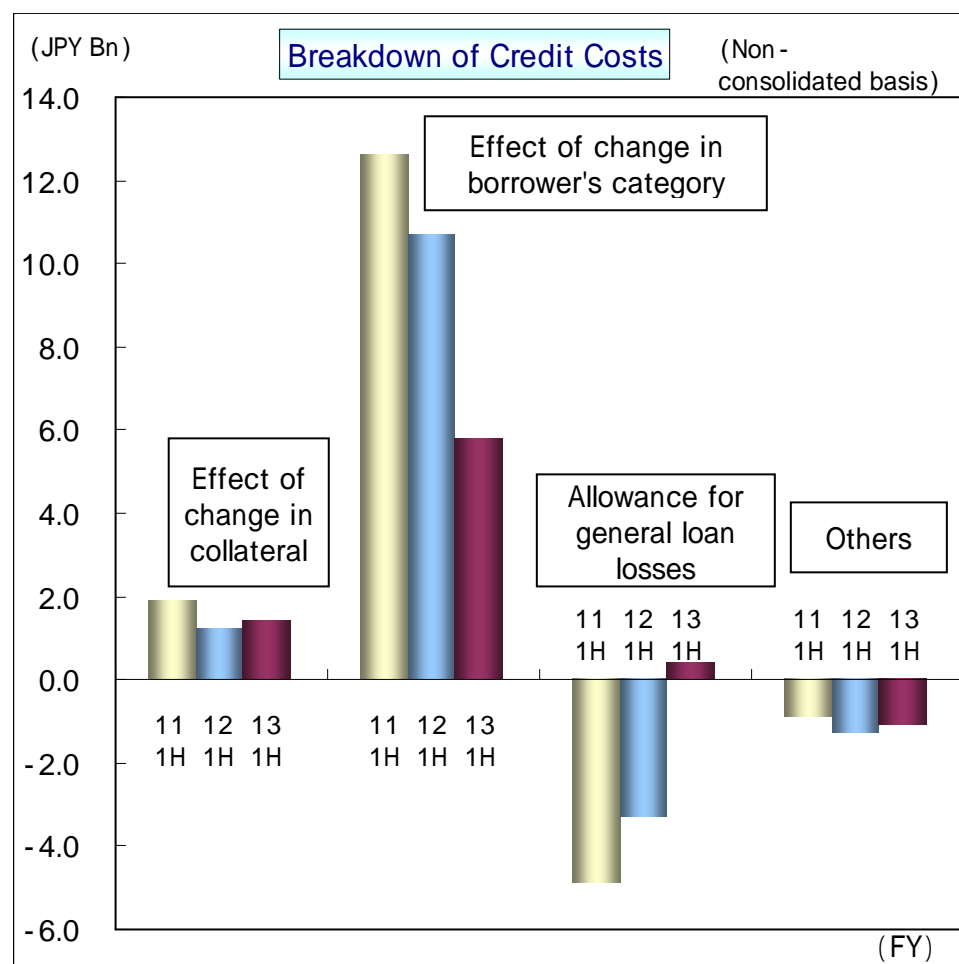
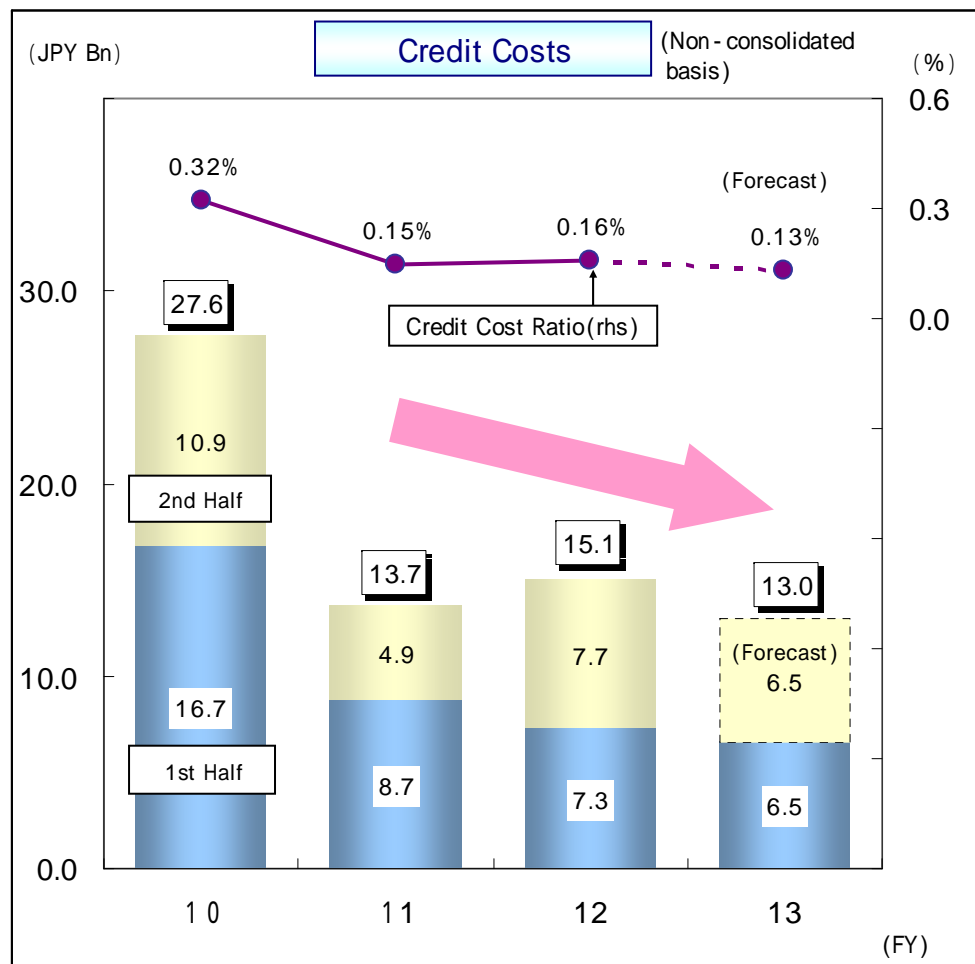


(note) Including borrowers who have developed a highly feasible and drastic restructuring plan and borrowers who are in the process of preparing such a plan

2. Financial Summary

(5) Credit Costs

- FY13 - 1H: Credit costs decreased by JPY0.8Bn to JPY6.5Bn.
- FY13 Forecast: JPY13.0Bn (-JPY2.1Bn).



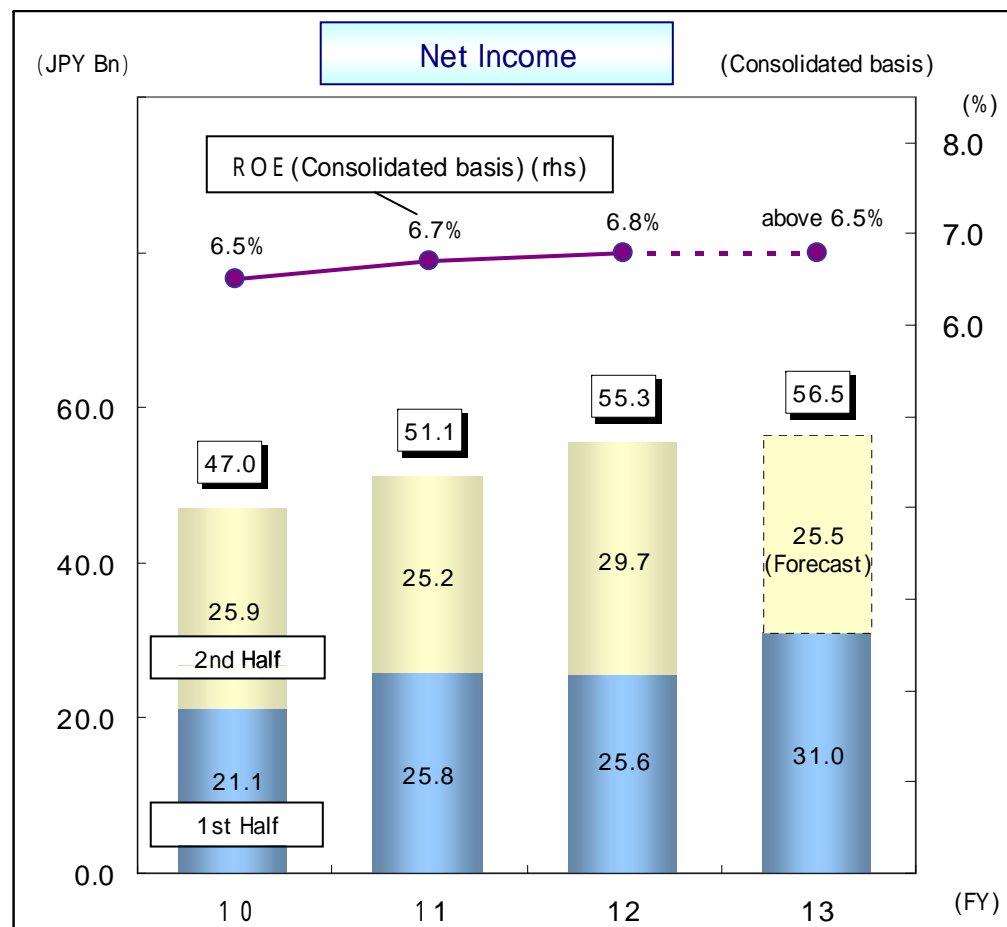
(note1) Credit Costs = Disposal of bad debts + provision of allowance for general loan losses

(note2) Credit cost ratio = Credit costs ÷ Average balance of loans

2. Financial Summary

(6) Net Income

- FY13 - 1H: Net income (non-consolidated) increased by **JPY6.1Bn** to **JPY30.6Bn** due to the increase in core net business profit and the improvement in gains or losses on stocks and other securities.
- FY13 - 1H: Net income (consolidated) **increased by JPY5.4Bn to JPY31.0Bn** and ROE (Consolidated) **rose by 0.7% points to 7.2%**.
- FY13 Forecast (consolidated): **JPY56.5Bn(+JPY1.2Bn)**.



(Note) ROE (Consolidated) = Net Income ÷ Net Asset (Average, excluding subscription rights to share and minority interests)

[Comparison from FY12 - 1H]

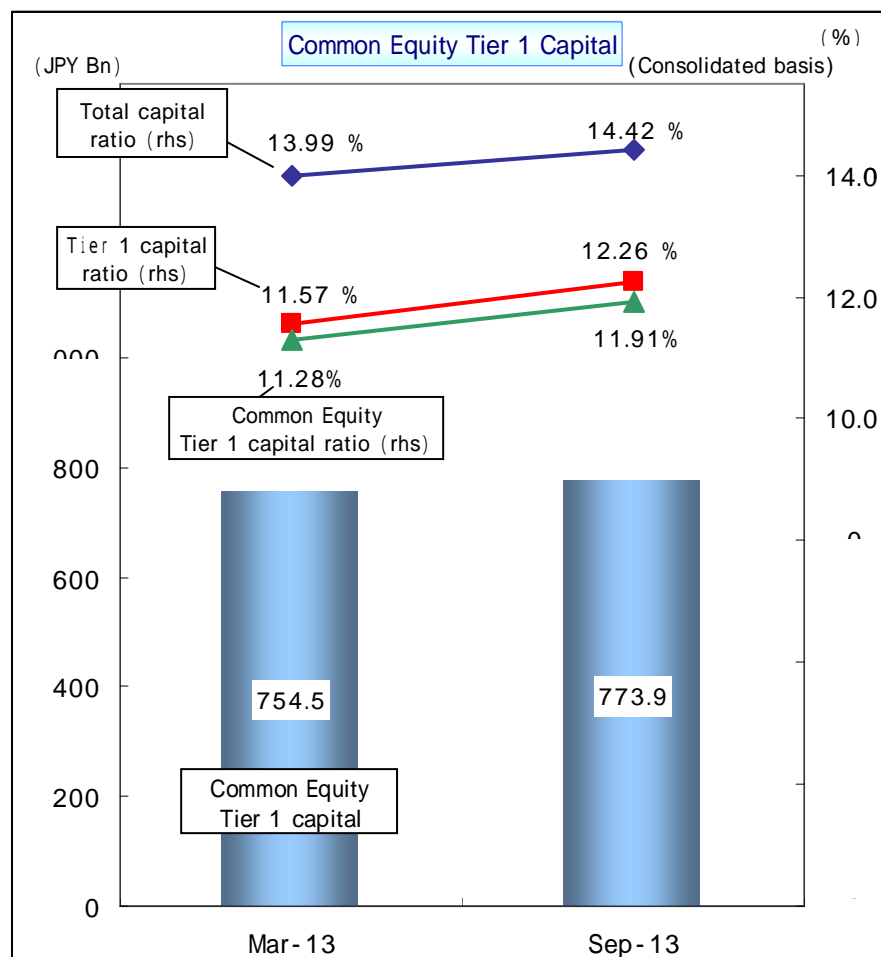
| | (JPY Bn) | | |
|-------------------------------|-----------|-----------|--------|
| | FY12 - 1H | FY13 - 1H | |
| | (actual) | (actual) | change |
| Net Income (Non-Consolidated) | 24.5 | 30.6 | +6.1 |
| ROE (non-consolidated) | 6.2% | 7.2% | +1.0% |
| Net Income (consolidated) | 25.6 | 31.0 | +5.4 |
| ROE (consolidated) | 6.5% | 7.2% | +0.7% |
| RORA (consolidated) | 0.80% | 0.95% | +0.15% |

Factors behind the change from FY12 - 1H to FY13 - 1H:
Increase in Core Net Business Profit: JPY1.6Bn
Increase in Gains or losses on stock and other securities: JPY5.2Bn
Increase in Extraordinary gains: JPY3.2Bn
(gain on contribution of securities to retirement benefit trust, etc)

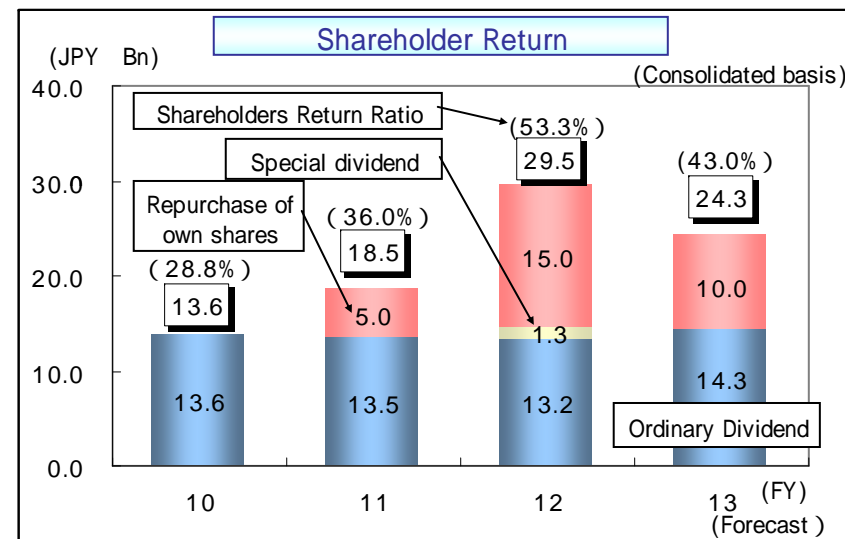
2. Financial Summary

(7) Capital Adequacy & Shareholder Return

- Common Equity Tier 1 capital ratio (consolidated) continually maintained at the sufficient level, **11.91%** as of Sep-13.
- We repurchased own shares of **JPY5.0Bn** in May-June, and have decided to repurchase own shares of **JPY5.0Bn** in November.
- Targeting the full-year results for FY13, we consider flexibly repurchasing own shares and/or paying special dividends in line with the shareholder return policy.



(Note) Transition basis. Common Equity Tier 1 capital ratio on the full adoption basis (Sep-13) is 12.45%.



Shareholder Return Policy for the term of the medium term management plan

Ordinary Dividend

11 yen per share per annum is to be paid out stably regardless of business results.

Flexible Share Buyback

We will flexibly repurchase own shares on market condition and our performance.

Special Dividend

Special dividends will be paid out, in cases where Net Income (Consolidated) exceeds 55 billion yen.

2. Financial Summary

(8) Progress on the Medium Term Management Plan

■ The progress on the medium term management plan is as follows:

| | | (JPY Bn) | | | | |
|---|--|---------------------|-------------|---------------------------------------|---------------------|--------------|
| | | 1st Year | | | 3rd Year | |
| | | FY12 Actual | FY13 Plan | FY13 Forecast (announced on Nov 8) | FY13 - 1H Actual | FY15 Plan |
| Non-Consolidated basis | Gross Operating Income | 202.3 | 203.0 | 204.0 | 102.6 | 213.0 |
| | Of which, Domestic Fees and Commissions | 31.7 | 35.6 | 37.5 | 18.7 | 37.0 |
| | - Expenses | 96.4 | 99.0 | 99.0 | 48.8 | 104.0 |
| | Core Net Business Profit | 105.8 | 104.0 | 105.0 | 53.7 | 109.0 |
| | - Credit Costs | 15.1 | 13.0 | 13.0 | 6.5 | 14.0 |
| | Ordinary Profit | 86.4 | 87.0 | 87.5 | 45.6 | 92.0 |
| | Net Income | 53.3 | 53.5 | 55.5 | 30.6 | 59.0 |
| | OHR (Note1) | 47.6% | 48.7% | 48.5% | 47.6% | Late 40's% |
| | Credit Costs Ratio (Note1) | 0.16% | 0.13% | 0.13% | 0.13% | Around 0.15% |
| Consolidated basis | Gross Operating Income | 222.6 | 222.0 | 224.0 | 113.1 | 230.0 |
| | Of which, Fees and Commissions | 44.5 | 48.0 | 51.0 | 26.1 | 51.0 |
| | Ordinary Profit | 95.0 | 93.5 | 94.5 | 49.5 | 100.0 |
| | Net Income | 55.3 | 54.5 | 56.5 | 31.0 | 61.0 |
| | Fees and Commissions Income Ratio(Note1) | 20.0% | Around 21% | Around 22% | 23.1% | Around 22% |
| | Net Income ROE (Note1) | 6.8% | Around 7% | Above 6.5% | 7.2% | Around 7% |
| | Net Income RORA (Note1) | 0.82% | Around 0.8% | - | 0.95% | Around 0.8% |
| | Common Equity Tier 1 Capital Ratio (Note1) | 11.28% | Around 11% | - | 11.91% | Around 11% |
| Number of Main Individual Customers (Note1,2) | 2.29 million | Around 2.35 million | - | 2.30million | Around 2.50 million | |

(Note 1) Medium term management plan target item

(Note 2) "The number of main individual customers" means the number of customers who mainly use the Bank's services (defined by the Bank).

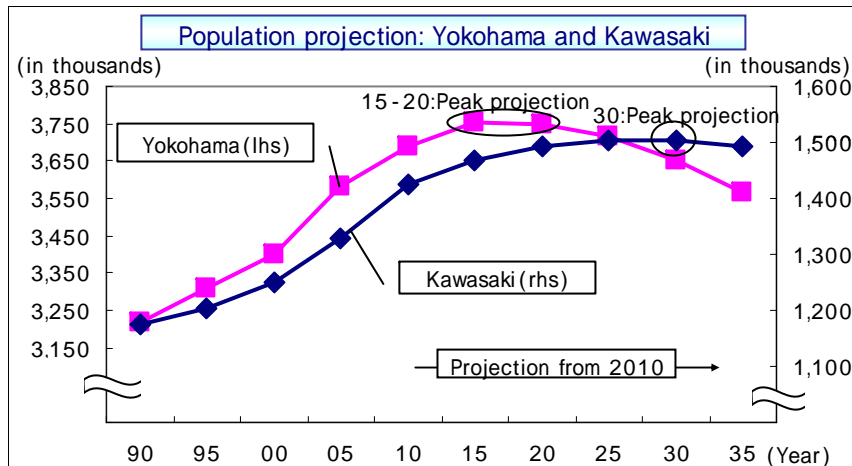
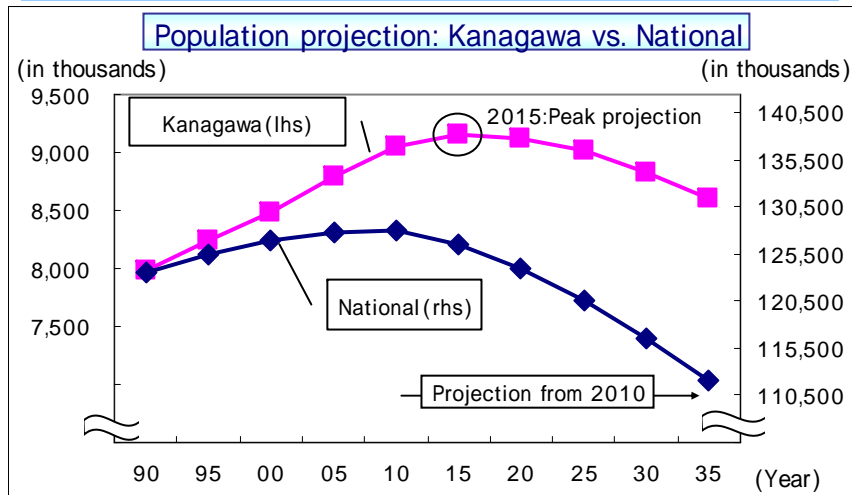
3 . Management Strategies

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(1) Potential of Kanagawa Prefecture

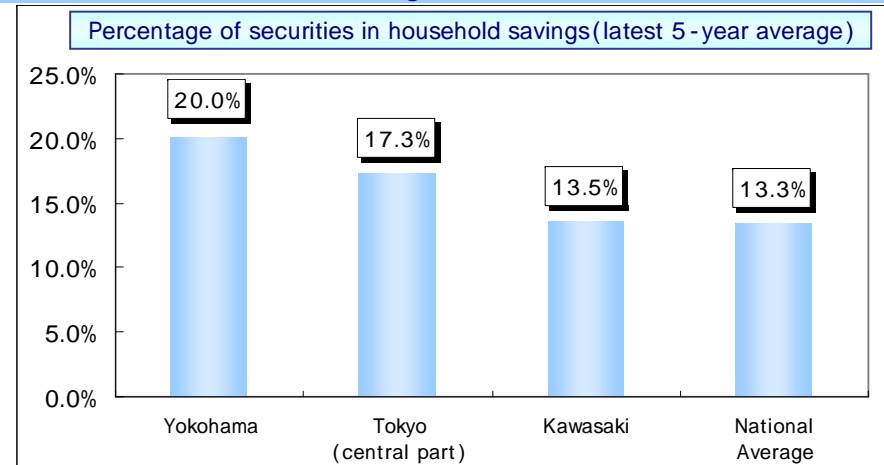
- In Kanagawa, the population is expected to continue to grow until 2015. In particular, the population of Yokohama -city and Kawasaki -city, the growth areas, will continue to increase until 2020 and 2030, respectively.
- In Yokohama -city, the percentage of securities in household savings is 20.0%, exceeding the national average of 13.3%.
- As a region serving as an industrial center in Japan, Kanagawa Prefecture has a concentration of production facilities and academic/R&D institutions, resulting in a higher rate of new business formation.

Population projection



Source: National Institute of Population and Social Security Research

Percentage of securities



Source: Ministry of Internal Affairs and Communications

Region serving as an industrial center in Japan

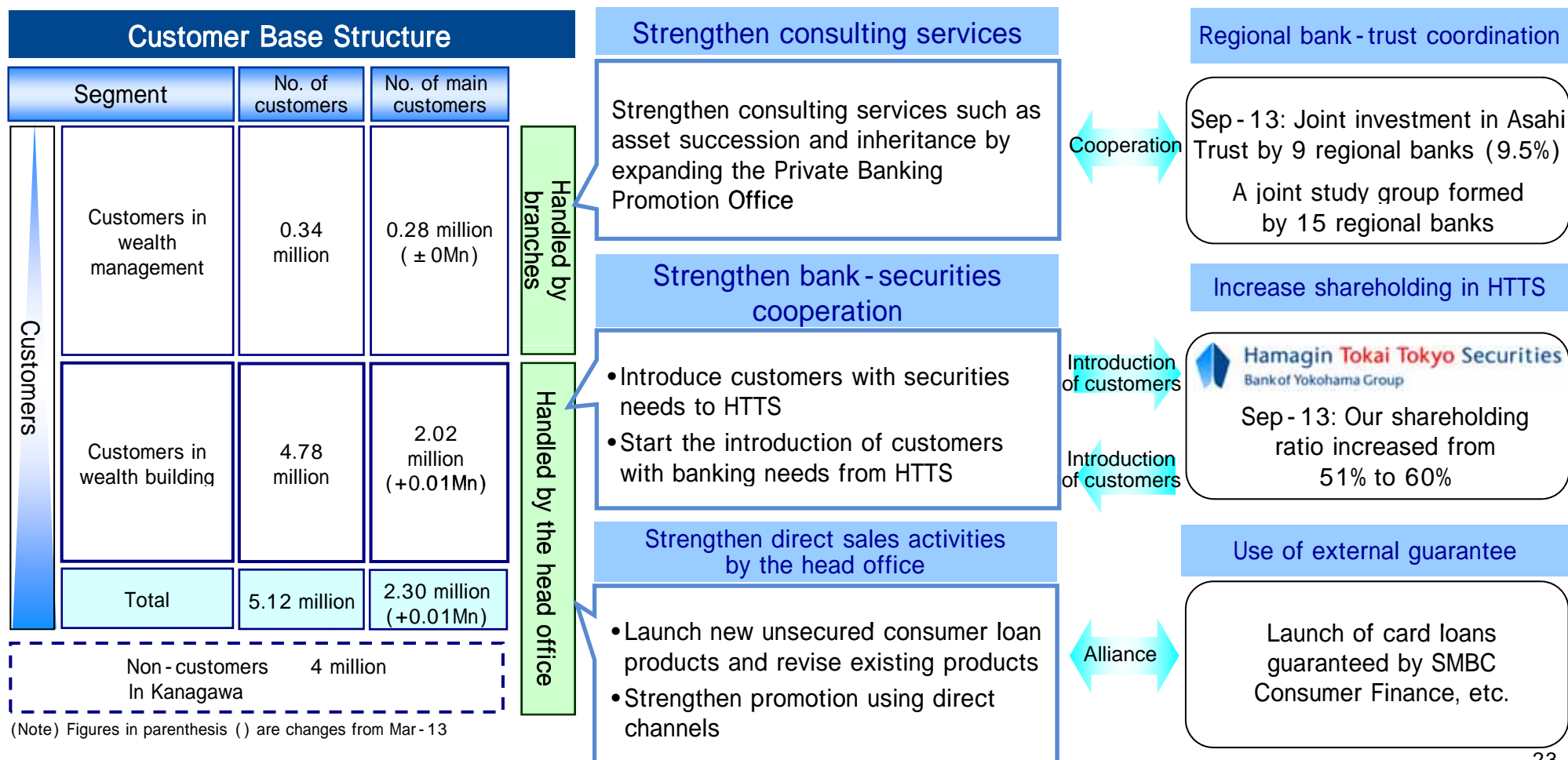
| | 1st | 2nd | 3rd | 4th |
|------------------------------------|-------|----------|----------|----------|
| Number of Bussinesses | Tokyo | Osaka | Aichi | Kanagawa |
| Manufacturing Output | Aichi | Kanagawa | Shizuoka | Osaka |
| Number of Academic /R&D institutes | Tokyo | Kanagawa | Osaka | Ibaraki |
| New - business Formation | Tokyo | Okinawa | Kanagawa | Osaka |

Source: Ministry of Economy, Trade and Industry Ministry of Internal Affairs and Communications

3. Management Strategies

(2) Personal Banking Strategy – Increasing Business Opportunities and Activating Transactions with Customers –

- Strengthen consulting services to customers in the wealth management segment by forming an alliance with other regional banks in the trust business and expanding the Private Banking Promotion Office.
- Respond to the securities needs of customers on a group-wide basis by strengthening bank-securities cooperation by increasing shareholding in HTTS.
- Launch new unsecured consumer loan products or revise existing products by using external guarantee, thereby strengthening direct sales activities by the head office to customers in the wealth building segment.



3. Management Strategies

(2) Personal Banking Strategy - Launching New Products and Services -

- Launch new products and services that satisfy customer needs, aiming at expanding the customer base, strengthening consulting services, and improving convenience.

“Saving” and “Wealth formation” needs

Sep - 13 ~

Inflation-linked Japanese government bond funds

- Funds whose underlying assets are inflation-linked government bonds, which cannot be purchased by individual investors.
- An effective alternative to avoid risk of devaluation of financial assets by inflation
- Qualified for NISA.

Aug - 13 ~

No-load funds

- “Low cost” and “easy-to-understand products”
- Suitable to customers who start investment motivated by the introduction of NISA
- Sold exclusively through Internet banking



(Small investment tax exemption scheme)

“Leaving” and “Preparing” needs

Apr / Jun - 13 ~

Education funds endowment

- Apr - 13: Started offering trust services for education funds
- Jun - 13: Started offering deposit services for education funds

The non-taxable education funds endowment



Dec - 12 ~

Trust-related business

- Started offering personal trust
- Support asset management and smooth inheritance



“Convenient use” needs

Oct - 13 ~

ATM lottery

- ATM service through which customers can buy public lottery using their cash cards
- The prize is automatically transferred to the customer's deposit account



Feb - 13 ~

Longer operating hours for safe-deposit boxes

- Operating hours extended to 20:00 by the introduction of new safe-deposit boxes
- Small safe-deposit boxes installed in ATM locations



Expansion of customer base for Investment products

Strengthen consulting services to customers in wealth management

Improvement of convenience for customers

3. Management Strategies

(2) Personal Banking Strategy – Strengthening Unsecured Consumer Loans -

- Strengthen unsecured consumer loans by introducing new products and revising existing products and services in order to respond to the “borrowing” needs of a wide range of customers.

Introduction of new products

Oct - 13 ~

Bank of Yokohama card loans



- Card loan product using external guarantee
- Undertake aggressive promotion through advertisement, DM, etc.

Average balance + JPY1.5Bn
(Plan for FY13 - 2H)

Mar - 13 ~

Bank card loans for housing loan users



- Card loan available only to the users of the Bank's housing loans

Maximum facility + JPY8.0Bn
(Plan for FY13 - 2H)

Jan - 13 ~

ATM card loans

- Card loan product for which the loan agreement can be concluded and loan transactions can be started through ATM.

Average balance + JPY1.0Bn
(Plan for FY13 - 2H)

Revising of existing products and services

Jun/Sep
- 13

Revised specific-purpose loans

- Jun - 13: Started offering educational loans of a card loan type
- Sep - 13: The maximum facility and loan term expanded for auto and educational loans, etc
- Improved the loan approval rate by using external guarantee



Jun - 13

Introduction of a pre-commitment method

- Conduct underwriting for credit approval in advance and notify the result without the documents confirming borrowing purposes so that customers can have enough time to choose cars or prepare for entering schools.

Oct - 13

Introduction of a mail-based execution method

- Introduce a mail-based execution method for customers who have a difficulty in coming to a branch.

Average balance + JPY1.5Bn
by all three above combined
(Plan for FY13 - 2H)

3. Management Strategies

(3) Corporate Banking Strategy - Solution-Suggesting Style Sales-

- Strengthen business succession consulting services by using alliance with external partners.
- Strengthen management support and business matching services that are suited to various growth stages of an enterprise.

Strengthen business succession consulting services

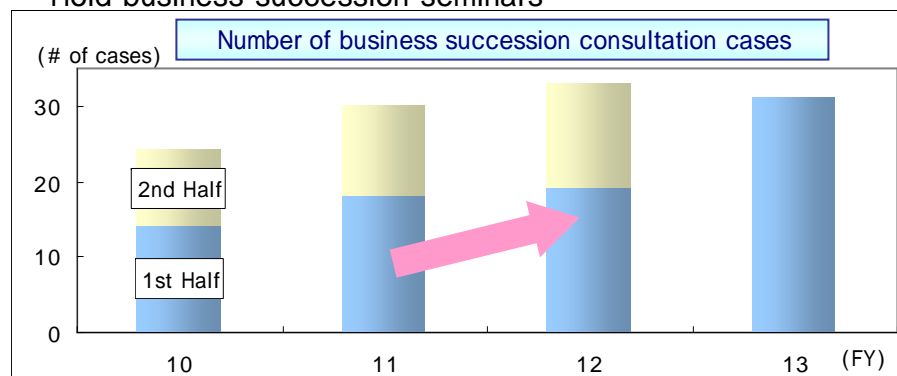
• Lack of successors

75% of corporations in Kanagawa Pref. report a lack of successors

• Inheritance tax planning

In Kanagawa Pref., the percentage of persons who submitted an inheritance tax return was 6.6% in 2011. The percentage is expected to rise following the tax reform. (4.1% to 6%-level, nationwide)

- Best use of the know-how of Hamagin Research Institute and external tax firms.
- Hold business succession seminars



Strengthen management support services

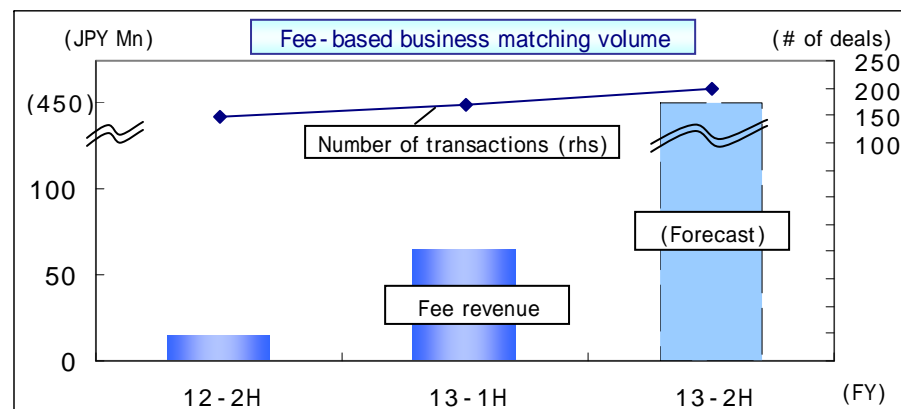
• Management improvement support

The percentage of corporations running in the red in Kanagawa Pref. is in the 7th place among all prefectures in Japan.

• Business restructuring

The number of M&As in Kanagawa Pref. is in the 4th place among all prefectures in Japan (in 2010).

- Provide management support services suited to various growth stages of an enterprise
- Strengthen fee-based business matching to support the expansion of distribution network and/or sales

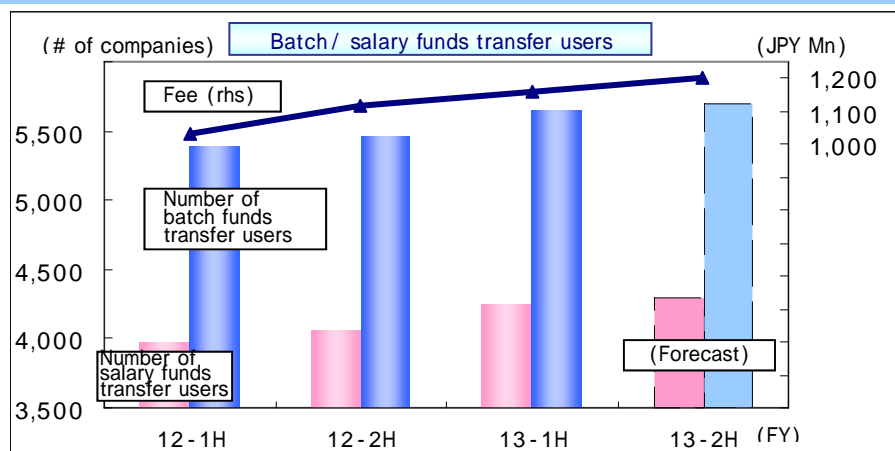


3. Management Strategies

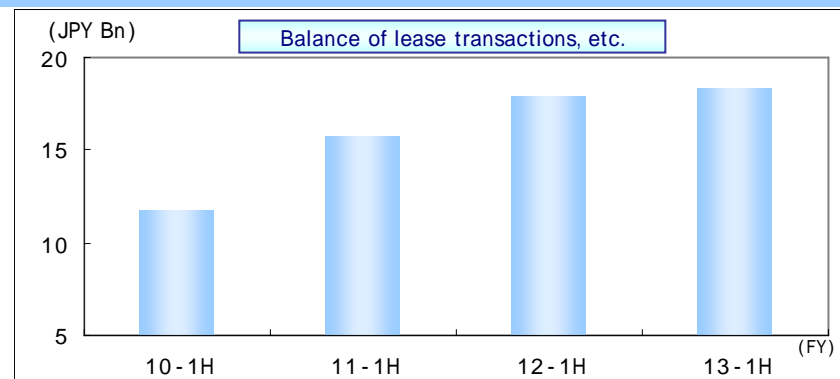
(3) Corporate Banking Strategy - Boosting the Number of Main Corporate Customers -

- Boost the number of the main corporate customers which mainly use the Bank's services, by enhancing comprehensive transactions including settlement transactions.
- Build a multi-dimensional relationship with customers based on a group-wide efforts such as the promotion of lease transactions.
- Strengthen transactions targeted at company owners such as apartment loans and investment products through the cooperation between the corporate sales staff and the retail sales staff.

Expansion of settlement transactions

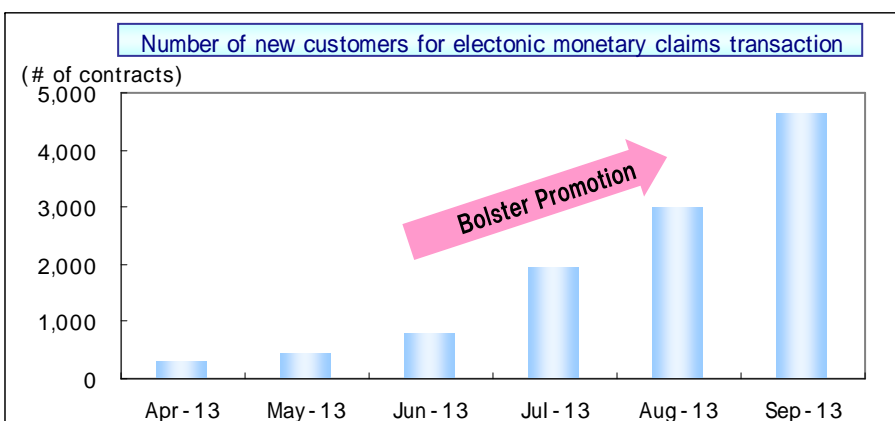


Strengthen lease transactions, etc

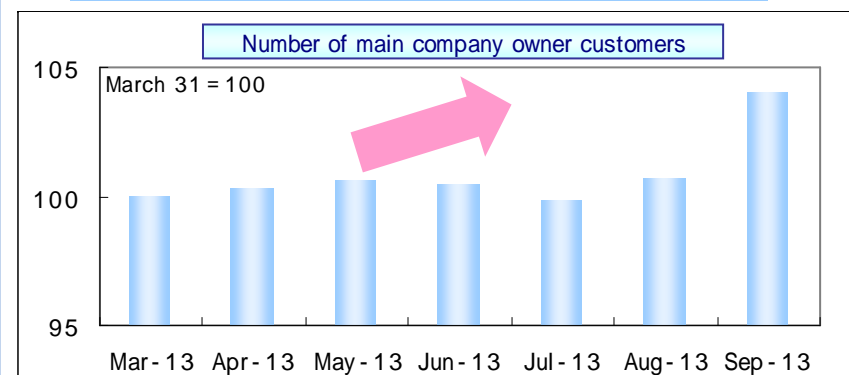


(Note) Leases transactions, etc.= Leases+ Installment sale + consignment payments (by Hamagin Finance)

Electronic monetary claims transactions



Strengthen transactions targeted at company owners



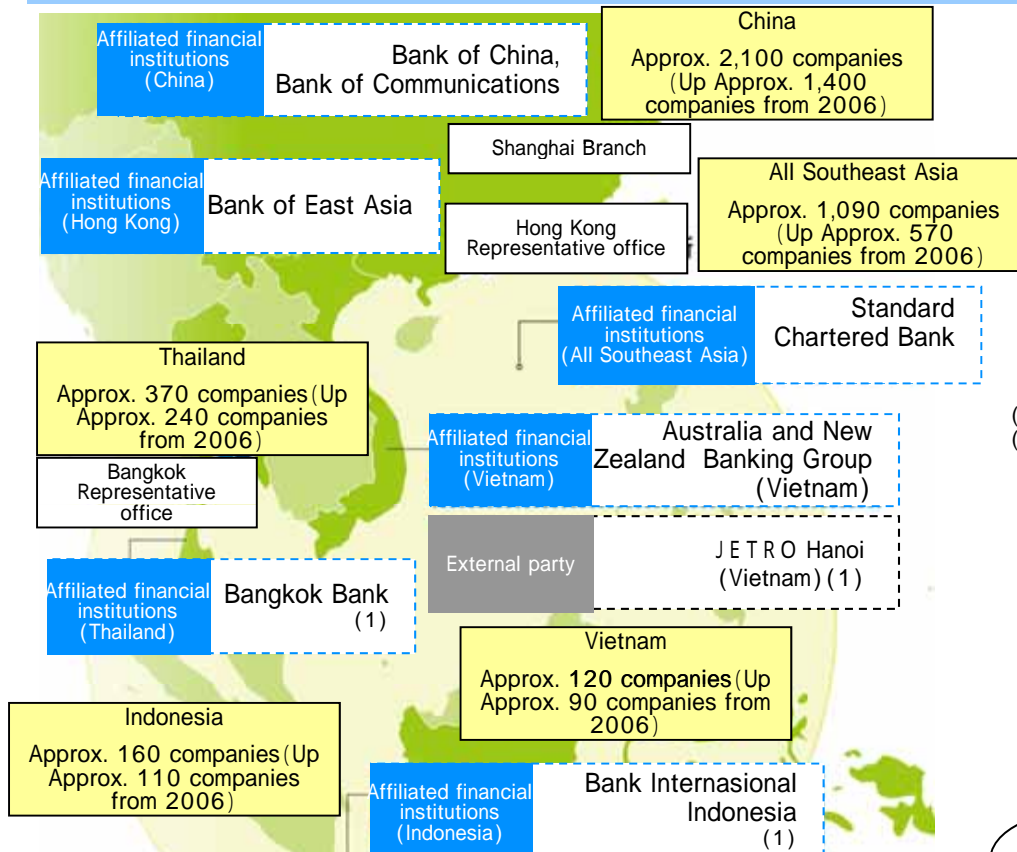
(Note) Main company owner customers: Corporate customers whose representative has JPY10Mn or more of total deposit assets or an apartment loan transaction in our bank.

3. Management Strategies

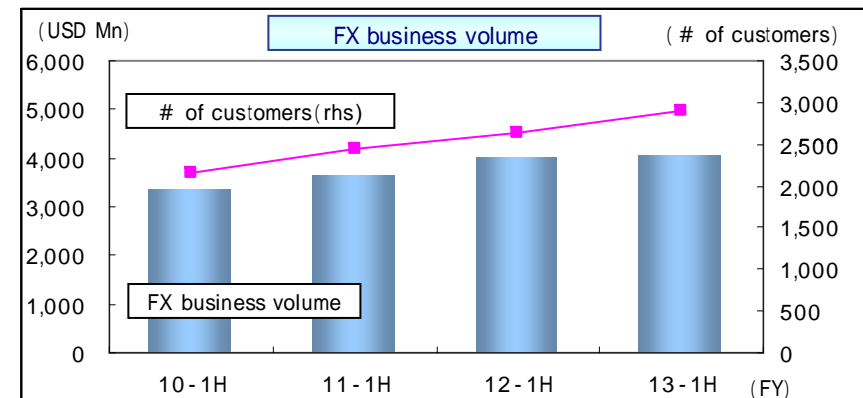
(4) Asia Strategy

- Strengthen the system to promote foreign exchange transactions through the concerted effort of the head office and branches to provide high quality foreign exchange services to customers.
- Proactively provide credit to overseas entities to support growing overseas business expansion into Asian countries and start using the USD-denominated long-term financing scheme of the Japan Bank for International Cooperation.

Support in Asia

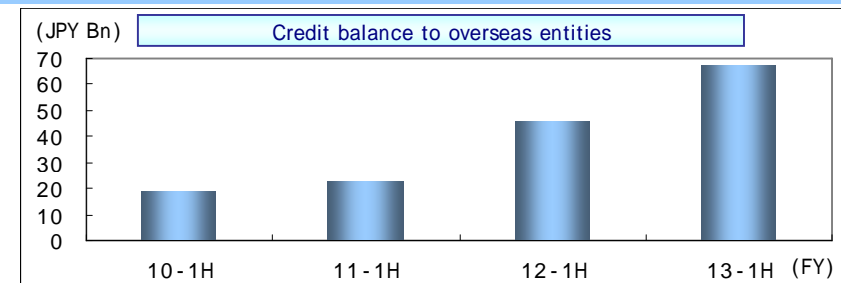


Strengthen the FX sales capability



(Note1) Customers above are limited to those whose transaction amount is USD1,000 or more in total.
 (Note2) FX business volume is a total of corporations, public entities and financial corporations

Expand credit balance to overseas entities



Oct-13: Agreement concluded

Strengthen the provision of USD-denominated medium and long-term funds

Use the USD-denominated long-term financing scheme of the Japan Bank for International Cooperation for financial institutions to support the overseas business expansion of medium-sized companies and SMEs in Kanagawa Pref.

(Note) Figures in parenthesis () are the number of employees temporarily transferred from the Bank of Yokohama.

of our customers doing business in respective countries.

Afresh あなたに、あたらしく。



Bank of Yokohama

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