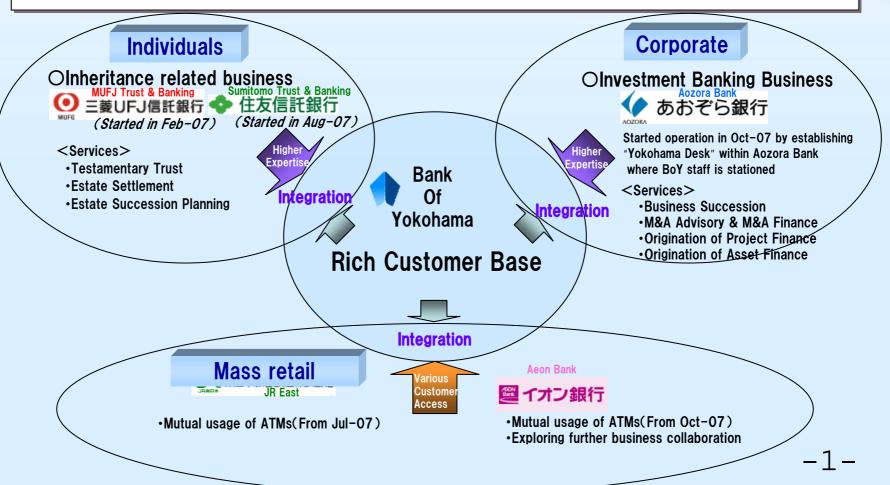
Management & Business Strategies

Main Theme of the Plan : Alliance Strategy "Other businesses

Forming alliance with financial institutions that complement one another in the area of expertise and customer access in both Individual & Corporate Sectors.

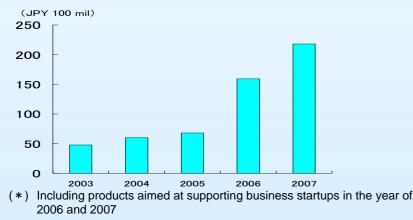
Bank of Yokohama

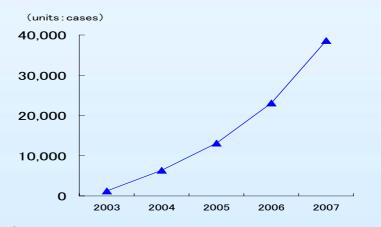
Launched business alliances in investment banking business from the 2nd Half of FY07, aiming at improving solution providing capability and maximizing profits.



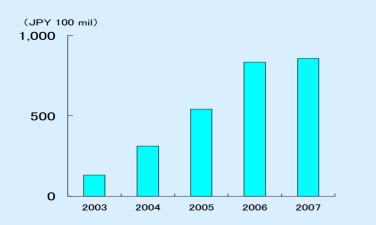
The Progress of "Region Based Relationship Banking" by Regional Banks

①Financing by loan products aimed at supporting ②Deals signed as a result of business-matching business creation



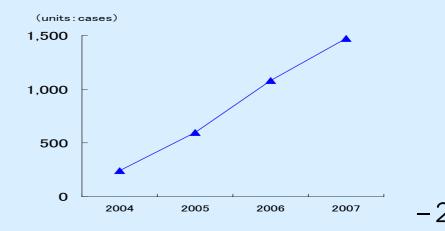


③Loans secured by ABL (including loans secured by accounts receivable claims)



(4) Debtors having formulated revitalization plans with the assistance from SME Revitalization Support Councils

Bank of Yokohama



The example of "Region-Based Relationship Banking" (Asset Backed Loans) 2 Evaluation The Bank of Yokohama Bank of Yokohama Process to decide loan amount average bidding price for fish on the basis of market price of Price of collateral particular fish species dependent on X specifications ③ Collateral 2 [eg. species and weight] (1) Details of merchandise stock Ratio ⑦ Monitoring [Receive certificate of stock from the storage company \Rightarrow Monitor fish species, quality, quantity, and weight on a monthly basis 1)(7 Marine products company STOCKS[Frozen Tuna] Business Income Assets **(5)** Borrowing Base [Price of specified collateral ×Collateral ratio (\mathbf{A}) 6 Loan Amount Decided Resistor assignment of Loan to value ratio Registry _ movable property monitored on a monthly basis (Collective movable property)