

March 24, 2006

To Whom It May Concern:

Company Name: The Bank of Yokohama, Ltd.
Representative: President Tadashi Ogawa
(Code No. 8332: Listed on the 1st Section of the Tokyo Stock Exchange)

RE: Business Tie-up with Hokuhoku Financial Group

The Bank of Yokohama (President: Tadashi Ogawa, “ Bank ”) and the Hokuriku Bank, Ltd. (President: Shigeo Takagi) and the Hokkaido Bank, Ltd. (President: Yoshihiro Sekihachi), both subsidiaries of Hokuhoku Financial Group, agreed to introduce within the first half of FY06 “free ATM Withdrawing Charge” when withdrawing deposits from the ATMs (Automatic Teller Machines) of the three banks, and also cooperate on providing of business information in Japan and supporting business expansion into Asia, for our customers. We hereby announce it as follows.

1. Free ATM Withdrawing Charges

In order to improve convenience of our customers, the Bank, the Hokuriku Bank and the Hokkaido Bank will eliminate “ATM Charges” when customers withdraw deposits from ATMs of the three banks within the first half of FY06 (in this regard, between the Hokuriku Bank and the Hokkaido Bank, such ATM Charges were already eliminated since July 2002).

By such measures, the customers of the three banks will have access to 1,330 ATMs in total, (532 locations for the Bank of Yokohama, 370 for the Hokuriku Bank and 428 for the Hokkaido Bank, as of February 28, 2006, excluding ATMs installed at companies and convenience stores) free of charge when withdrawing deposits (extended period at ¥105).

	Present	After Tie-up
Other bank usage fees	¥105 / operation	Free
Extended period *	¥210 / operation	¥105 / operation

*Weekdays: 8:00 ~ 8:45, 18:00 ~ 21:00, Saturdays, Sundays and Holidays: 9:00 ~ 17:00

2. Cooperation on Providing Business Information

The Bank, the Hokuriku Bank and the Hokkaido Bank will cooperate on providing business information, including business matching, such as providing a variety of information and mutual introduction of customers in order to expand the scope of business information available to the regional enterprises.

Specifically, we will absorb business needs from the customers of each bank, including cultivation of new customers and new suppliers, development of new products and entry into different industries, and will share the information of customers who consent among the three banks for providing optimal solutions to the customers.

Through such activities, we will further expand business support that will meet the needs of our customers.

3. Cooperation on Overseas Business Expansion Support

In order to respond to the increasing needs of regional enterprises for business expansion into China and Southeast Asia, the bank, the Hokuriku Bank, and the Hokkaido Bank will cooperate on support business to customers' expansion into the Asian region.

In order to share local information, we will establish the "Three Banks Overseas Information Network" among our Shanghai/Hong Kong Representative Office, the Shanghai/Singapore Representative Office of the Hokuriku Bank and the Shenyang Representative Office of the Hokkaido Bank (plan).

Specifically, we will periodically hold a "Local Information Conference" as well as build up a system that will enable us to refer to local information among the headquarters and representative offices of the three banks.