

Conclusion of an Agreement with Bank of Ayudhya and Yokohama Industrial Development Corporation

Tokyo, June 8, 2016 --- The Bank of Tokyo-Mitsubishi UFJ, Ltd. (President: Takashi Oyamada) and its consolidated subsidiary Bank of Ayudhya Public Company Limited (Krungsri), a member of Mitsubishi UFJ Financial Group, Inc. (MUFG), concluded an Agreement Regarding Coordination and Cooperation between Ventures to Support Overseas Business (this Agreement) with the Yokohama Industrial Development Corporation (IDEC).

1. The purpose of concluding this Agreement

The Bank of Tokyo-Mitsubishi UFJ has positioned Asia as its second core market, and in December 2013, acquired Krungsri, a major commercial bank in the Kingdom of Thailand (Thailand), and create a platform to provide high added-value financial services in both countries.

With the cooperation of IDEC, we seek to promote economic development between Yokohama City and Thailand and contribute to the local regions by supporting the business activities of corporations in both Yokohama City and Thailand through this Agreement.

2. Overview of this Agreement

- (1) Hold seminars on Thai economy, etc.
- (2) Krungsri will conduct business matching at events to be held in Thailand
- (3) Support the overseas business expansion of small and medium-sized enterprises in Yokohama City
- (4) Krungsri shall provide space for Yokohama City and Yokohama companies to hold events
- (5) Introduction of Thai companies interested in investing in Yokohama City
- (6) Other ventures for which mutual support and cooperation is seen as beneficial

3. Overview of Krungsri

Krungsri has over 70 years of history in Thailand and is the 5th largest commercial bank in the country in terms of assets. It provides wide-ranging and comprehensive financial services including corporate banking, retail banking including consumer finance, as well as investment and asset management to individuals, SMEs and large corporations through its network of over 670 branches and 26,000 sales agencies nationwide. Krungsri together with its subsidiaries make up the largest credit card issuer in Thailand, with 6.6 million accounts, and is one of the main players in the auto loan industry. It also owns such companies as Krungsri Asset Management, which has achieved rapid growth in recent years, and Ngern Tid Lor, a microfinance company.

4. Overview of the Yokohama Industrial Development Corporation (IDEC)

IDEC was established in October 1991 (62.3% investment by Yokohama City) to support the resolution of management challenges to the growth and business development of small and

medium-sized companies in Yokohama City. IDEC provides support for a wide range of business needs, including the start-up and foundation of new businesses, management innovation, technical support, support for collaboration between companies and with educational institutions, as well as global business, and the management and operation of incubation facilities.