



# Consolidated Financial Results for the fiscal year ended March 31, 2025

May 12, 2025

<under Japanese GAAP>

Company Name: Concordia Financial Group, Ltd. Stock Exchange Listing: Tokyo  
 Code Number: 7186 URL: <https://www.concordia-fg.jp/>  
 Representative: Representative Director, President Tatsuya Kataoka  
 Date of Ordinary General Meeting of Shareholders (scheduled): June 20, 2025  
 Commencement of Dividend Payment (scheduled): May 28, 2025  
 Securities Report (Yukashoken Hokokusho) Issuing Date (scheduled): June 12, 2025  
 Trading Accounts: Established  
 Supplemental Information for Financial Statements: Available  
 Investor Meeting Presentation: Scheduled (For Institutional Investors and Analysts)

(Amounts less than one million yen are rounded down.)

## 1. Consolidated Financial Results (for the fiscal year ended March 31, 2025)

### (1) Operating Results

(Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income		Ordinary Profit		Profit Attributable to Owners of Parent	
Fiscal year ended March 31, 2025	399,103	11.3%	122,764	59.4%	82,805	23.7%
Fiscal year ended March 31, 2024	358,303	14.4%	77,004	(3.5%)	66,931	19.1%

(Note1) Comprehensive Income: Fiscal year ended March 31, 2025 : ¥ 58,438 million[(62.1%)]; Fiscal year ended March 31, 2024 : ¥ 154,565 million[364.7%]

(Note2) Percentages shown in Ordinary Income, Ordinary Profit, Profit Attributable to Owners of Parent and Comprehensive Income are the increase (decrease) from the previous year.

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2025	¥71.63	¥71.63	6.4%	0.4%	30.7%
Fiscal year ended March 31, 2024	¥57.16	¥57.16	5.4%	0.3%	21.4%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2025: ¥ 644 million; Fiscal year ended March 31, 2024: ¥ (2,475) million

### (2) Financial Position

(Unit: Millions of Yen, except per share data and percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per share
March 31, 2025	24,793,138	1,292,594	5.1%	¥1,128.09
March 31, 2024	24,381,712	1,284,767	5.2%	¥1,098.40

(Reference) Own Capital: March 31, 2025: ¥ 1,287,705 million; March 31, 2024: ¥ 1,278,699 million

(Note) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Non-controlling Interests) / Total Assets

The ratio above is not based on the regulation of Capital Adequacy Ratio.

### (3) Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents at end of period
Fiscal year ended March 31, 2025	376,257	21,589	(70,611)	4,353,143
Fiscal year ended March 31, 2024	(2,217,487)	37,479	(51,025)	4,025,908

## 2. Dividends on Common Stock

(Unit: Millions of Yen, except per share data and percentages)

	Annual Dividends per Share					Total Cash Dividends	Dividends Pay-out Ratio (Consolidated)	Dividends on net assets ratio (Consolidated)
	1 <sup>st</sup> Quarter -End	2 <sup>nd</sup> Quarter -End	3 <sup>rd</sup> Quarter -End	Fiscal Year -End	Total			
Fiscal year ended March 31, 2024	—	¥11.00	—	¥12.00	¥23.00	26,942	40.2%	2.2%
Fiscal year ended March 31, 2025	—	¥13.00	—	¥16.00	¥29.00	33,467	40.4%	2.6%
Fiscal year ending March 31, 2026 (Forecasts)	—	¥17.00	—	¥17.00	¥34.00		40.6%	

## 3. Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2026)

(Unit: Millions of Yen, except per share data and percentages)

	Ordinary Profit		Profit Attributable to Owners of Parent		Net Income per Share
Fiscal year ending March 31, 2026	145,000	18.1%	95,500	15.3%	¥83.66

(Note) Percentages shown in Ordinary Profit and Profit Attributable to Owners of Parent are the increase (decrease) from the previous year.

## ※ NOTES

(1) Significant changes in the scope of consolidation in the fiscal year ended March 31, 2025: No

(2) Changes in accounting policies, accounting estimates, and restatements:

(A) Changes in accounting policies due to revision of accounting standards: No

(B) Changes in accounting policies due to reasons other than (A): No

(C) Changes in accounting estimates: Yes

(D) Restatements: No

(Note) For further details, refer to “3.(5) Notes to consolidated financial statements Changes in accounting estimates” on page 11 of the attachment.

(3) Number of common stocks issued:

(A) Number of stocks issued (including treasury stocks):

(B) Number of treasury stocks:

(C) Average outstanding stocks for the fiscal year ended:

March 31, 2025	1,144,616,065 shares	March 31, 2024	1,177,616,065 shares
March 31, 2025	3,128,973 shares	March 31, 2024	13,471,121 shares
March 31, 2025	1,155,888,296 shares	March 31, 2024	1,170,889,776 shares

## (Reference) Non-Consolidated Financial Highlight

### Non-Consolidated Financial Results (for the fiscal year ended March 31, 2025)

#### (1) Operating Results

(Unit: Millions of Yen, except per share data and percentages)

	Operating Income		Operating Profit		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2025	114,917	288.8%	113,586	301.1%	113,600	301.0%	113,495	300.8%
Fiscal year ended March 31, 2024	29,550	28.8%	28,314	30.4%	28,329	30.5%	28,312	31.5%

	Net Income per Share	Net Income per Share(Diluted)
Fiscal year ended March 31, 2025	¥98.18	¥98.18
Fiscal year ended March 31, 2024	¥24.18	¥24.18

(Note) Percentages shown in Operating Income, Operating Profit, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

#### (2) Financial Position

(Unit: Millions of Yen, except per share data and percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
March 31, 2025	980,416	958,884	97.8%	¥840.03
March 31, 2024	935,800	894,555	95.5%	¥768.42

(Reference) Own Capital: March 31, 2025: ¥ 958,884 million; March 31, 2024: ¥ 894,555 million

(Note) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets

The ratio above is not based on the regulation of Capital Adequacy Ratio.

<Reasons for differences in the non-consolidated financial statements between fiscal years ended March 31, 2024 and 2025>

There was an increase in dividend from a consolidated subsidiary of the Company, in the fiscal year ended March 31, 2025, which resulted in differences in actual numbers between the fiscal years ended March 31, 2024 and 2025.

※ This report is out of the scope of the audit by certified public accountants or independent audit firms.

※ Note for using forecasts information, etc.

The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts.

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## ※ Supplemental Information

Selected Financial Information for the year ended March 31, 2025

## 1. Overview of financial results and others

### (1) Overview of financial results for the fiscal year ended March 31, 2025

For the year ended March 31, 2025, ordinary income increased by ¥40,800 million from the previous year to ¥399,103 million, mainly due to the increase in interest income, such as the increase in interest on loans and bills discounted and fees and commissions as a result of strengthening of solutions business and the raising policy interest rates. Ordinary expenses decreased by ¥4,959 million from the previous year to ¥276,339 million, mainly due to the decrease in other ordinary expenses as a result of the elimination of write-off on foreign debt securities of the previous year. As a result, ordinary profit increased by ¥45,760 million from the previous year to ¥122,764 million. Profit attributable to owners of parent increased by ¥15,874 million from the previous year to ¥82,805 million.

### (2) Overview of financial position as of March 31, 2025

For the financial position as of March 31, 2025, total assets increased by ¥411.4 billion from the previous year to ¥24,793.1 billion. Net assets increased by ¥7.8 billion from the previous year to ¥1,292.5 billion.

As major account balances, deposits increased by ¥438.8 billion to ¥20,412.9 billion, loans and bills discounted increased by ¥142.9 billion to ¥16,745.6 billion and securities decreased by ¥25.3 billion to ¥2,922.0 billion from the previous year.

### (3) Overview of cash flows for the fiscal year ended March 31, 2025

Cash flows provided by operating activities amounted to ¥376,257 million mainly due to the increase in deposits and interest and dividends received. Cash flows provided by investing activities amounted to ¥21,589 million mainly due to sales of securities and redemption of securities. Cash flows used in financing activities amounted to ¥70,611 million mainly due to cash dividends paid, purchase of treasury shares and redemption of bonds. As a result, cash and cash equivalents at end of period increased by ¥327,234 million during the period to ¥4,353,143 million.

### (4) Forecasts for the year ending March 31, 2026

Forecasts for the year ending March 31, 2026 are as follows:

	Consolidated
Ordinary profit	¥145.0 billion
Profit attributable to owners of parent	¥95.5 billion

The forecast for operating results above is based on the information available to Concordia Financial Group, Ltd. and assumptions related to uncertain factors that may affect the future results. The actual results may differ significantly due to various factors.

## 2. Basic concept for selecting accounting standards

Concordia Financial Group, Ltd. group prepares consolidated financial statements in accordance with generally accepted accounting principles in Japan (“Japanese GAAP”). With regard to the adoption of International Financial Reporting Standards (“IFRS”), Concordia Financial Group, Ltd. group will consider current situations and take appropriate actions.

**3.Consolidated Financial Statements and Notes****(1) Consolidated Balance Sheets**

(Unit: Millions of Yen)

	As of March 31, 2024	As of March 31, 2025
<b>Assets :</b>		
Cash and due from banks	4,133,789	4,445,659
Call loans and bills bought	33,629	30,939
Monetary claims bought	33,286	27,830
Trading assets	1,730	1,517
Money held in trust	—	8,399
Securities	2,947,434	2,922,081
Loans and bills discounted	16,602,619	16,745,606
Foreign exchanges	24,573	20,835
Lease receivables and investment assets	78,003	75,442
Other assets	323,922	296,702
Tangible fixed assets	168,068	167,705
Buildings, net	59,532	60,843
Land	94,569	90,950
Construction in progress	4,146	5,327
Other tangible fixed assets	9,819	10,583
Intangible fixed assets	18,946	18,156
Software	18,575	17,785
Other intangible fixed assets	370	370
Net defined benefit asset	61,192	65,692
Deferred tax assets	983	1,577
Customers' liabilities for acceptances and guarantees	37,419	47,927
Allowance for loan losses	(83,889)	(82,935)
<b>Total assets</b>	<b>24,381,712</b>	<b>24,793,138</b>

(Unit: Millions of Yen)

	As of March 31, 2024	As of March 31, 2025
<b>Liabilities :</b>		
Deposits	19,974,124	20,412,965
Negotiable certificates of deposit	353,370	246,890
Call money and bills sold	217,080	106,519
Payables under repurchase agreements	115,423	73,351
Payables under securities lending transactions	80,481	85,077
Trading liabilities	12	6
Borrowed money	2,021,582	2,089,351
Foreign exchanges	704	1,024
Bonds payable	40,000	20,000
Due to trust account	41,729	46,566
Other liabilities	178,157	342,992
Provision for bonuses	4,962	5,851
Provision for directors' bonuses	51	56
Provision for share-based compensation	313	602
Net defined benefit liability	910	957
Provision for reimbursement of deposits	2,278	1,864
Provision for contingent losses	1,483	1,496
Reserves under special laws	29	29
Deferred tax liabilities	10,571	850
Deferred tax liabilities for land revaluation	16,256	16,162
Acceptances and guarantees	37,419	47,927
<b>Total liabilities</b>	<b>23,096,944</b>	<b>23,500,544</b>
<b>Net assets :</b>		
Capital stock	150,078	150,078
Capital surplus	231,561	204,725
Retained earnings	784,229	839,132
Treasury shares	(8,485)	(1,652)
<b>Total shareholders' equity</b>	<b>1,157,383</b>	<b>1,192,284</b>
Valuation difference on available-for-sale securities	69,959	44,498
Deferred gains or losses on hedges	549	469
Revaluation reserve for land	36,381	34,657
Foreign currency translation adjustment	1,394	1,696
Remeasurements of defined benefit plans	13,030	14,098
<b>Total accumulated other comprehensive income</b>	<b>121,315</b>	<b>95,420</b>
Non-controlling interests	6,067	4,888
<b>Total net assets</b>	<b>1,284,767</b>	<b>1,292,594</b>
<b>Total liabilities and net assets</b>	<b>24,381,712</b>	<b>24,793,138</b>

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income  
(Consolidated Statements of Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2024	For the year ended March 31, 2025
<b>Ordinary income</b>	358,303	399,103
Interest income	240,840	274,197
Interest on loans and bills discounted	184,296	203,575
Interest and dividends on securities	39,490	45,392
Interest on call loans and bills bought	2,674	1,985
Interest on receivables under securities borrowing transactions	—	0
Interest on deposits with banks	6,682	17,027
Other interest income	7,696	6,216
Trust fees	278	242
Fees and commissions	74,134	76,968
Trading income	697	705
Other ordinary income	36,622	36,624
Other income	5,728	10,364
Recoveries of written off claims	1,637	1,220
Other	4,091	9,143
<b>Ordinary expenses</b>	281,298	276,339
Interest expenses	54,129	66,169
Interest on deposits	19,658	30,646
Interest on negotiable certificates of deposit	39	689
Interest on call money and bills sold	4,102	8,925
Interest on payables under repurchase agreements	5,919	5,673
Interest on payables under securities lending transactions	3,757	4,305
Interest on borrowings and rediscounts	5,933	5,469
Interest on bonds	296	179
Other interest expenses	14,423	10,280
Fees and commissions payments	15,933	17,291
Trading expenses	19	—
Other ordinary expenses	58,961	44,966
General and administrative expenses	133,552	134,127
Other expenses	18,702	13,785
Provision of allowance for loan losses	7,565	4,843
Other	11,136	8,941
<b>Ordinary profit</b>	77,004	122,764
<b>Extraordinary income</b>	16,201	73
Gain on disposal of non-current assets	622	73
Gain on bargain purchase	15,579	—
<b>Extraordinary losses</b>	1,813	3,918
Loss on disposal of non-current assets	1,467	1,281
Impairment loss	188	2,054
Loss on step acquisitions	154	—
Provision of reserve for financial instruments transaction liabilities	3	—
Loss on return of assets from retirement benefits trust	—	581
<b>Profit before income taxes</b>	91,392	118,918
Income taxes - current	22,185	37,094
Income taxes - deferred	2,022	(1,246)
<b>Total income taxes</b>	24,208	35,847
<b>Profit</b>	67,183	83,071
<b>Profit attributable to non-controlling interests</b>	251	265
<b>Profit attributable to owners of parent</b>	66,931	82,805

## (Consolidated Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2024	For the year ended March 31, 2025
<b>Profit</b>	67,183	83,071
<b>Other comprehensive income</b>	87,381	(24,633)
Valuation difference on available-for-sale securities	80,302	(25,461)
Deferred gains or losses on hedges	(2,908)	(80)
Revaluation reserve for land	—	(461)
Remeasurements of defined benefit plans	9,380	1,084
Share of other comprehensive income of entities accounted for using equity method	607	285
<b>Comprehensive income</b>	<b>154,565</b>	<b>58,438</b>
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	154,313	58,172
Comprehensive income attributable to non-controlling interests	251	265



## (3) Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2024

(Unit: Millions of Yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	150,078	247,364	741,440	(17,366)	1,121,517
Changes of items during period					
Dividends of surplus			(24,122)		(24,122)
Profit attributable to owners of parent			66,931		66,931
Purchase of treasury shares				(7,096)	(7,096)
Disposal of treasury shares		4		169	173
Retirement of treasury shares		(15,807)		15,807	—
Reversal of revaluation reserve for land			(20)		(20)
Net changes of items other than shareholders' equity					
Total changes of items during period	—	(15,803)	42,788	8,880	35,866
Balance at end of current period	150,078	231,561	784,229	(8,485)	1,157,383

	Accumulated other comprehensive income						Subscription rights to shares	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of current period	(10,342)	3,457	36,360	779	3,657	33,913	8	5,815	1,161,255
Changes of items during period									
Dividends of surplus									(24,122)
Profit attributable to owners of parent									66,931
Purchase of treasury shares									(7,096)
Disposal of treasury shares									173
Retirement of treasury shares									—
Reversal of revaluation reserve for land									(20)
Net changes of items other than shareholders' equity	80,302	(2,908)	20	614	9,373	87,402	(8)	251	87,645
Total changes of items during period	80,302	(2,908)	20	614	9,373	87,402	(8)	251	123,511
Balance at end of current period	69,959	549	36,381	1,394	13,030	121,315	—	6,067	1,284,767

For the year ended March 31, 2025

(Unit: Millions of Yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	150,078	231,561	784,229	(8,485)	1,157,383
Changes of items during period					
Dividends of surplus			(29,164)		(29,164)
Profit attributable to owners of parent			82,805		82,805
Purchase of treasury shares				(20,002)	(20,002)
Disposal of treasury shares		0		0	0
Retirement of treasury shares		(26,836)		26,836	—
Reversal of revaluation reserve for land			1,261		1,261
Net changes of items other than shareholders' equity					
Total changes of items during period	—	(26,836)	54,903	6,833	34,901
Balance at end of current period	150,078	204,725	839,132	(1,652)	1,192,284

	Accumulated other comprehensive income						Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of current period	69,959	549	36,381	1,394	13,030	121,315	6,067	1,284,767
Changes of items during period								
Dividends of surplus								(29,164)
Profit attributable to owners of parent								82,805
Purchase of treasury shares								(20,002)
Disposal of treasury shares								0
Retirement of treasury shares								—
Reversal of revaluation reserve for land								1,261
Net changes of items other than shareholders' equity	(25,461)	(80)	(1,723)	302	1,067	(25,895)	(1,179)	(27,074)
Total changes of items during period	(25,461)	(80)	(1,723)	302	1,067	(25,895)	(1,179)	7,826
Balance at end of current period	44,498	469	34,657	1,696	14,098	95,420	4,888	1,292,594

## (4) Consolidated Statements of Cash Flows

	(Unit: Millions of Yen)	
	For the year ended March 31, 2024	For the year ended March 31, 2025
<b>Cash flows from operating activities :</b>		
Profit before income taxes	91,392	118,918
Depreciation	13,268	12,774
Impairment loss	188	2,054
Gain on bargain purchase	(15,579)	—
Loss (gain) on step acquisitions	154	—
Share of (profit) loss of entities accounted for using equity method	2,475	(644)
Increase (decrease) in allowance for loan losses	2,024	(954)
Increase (decrease) in provision for bonuses	241	889
Increase (decrease) in provision for directors' bonuses	5	4
Increase (decrease) in provision for share-based compensation	67	288
Decrease (increase) in net defined benefit asset	(3,231)	(4,844)
Increase (decrease) in net defined benefit liability	29	22
Increase (decrease) in provision for reimbursement of deposits	29	(414)
Increase (decrease) in provision for contingent losses	(233)	12
Interest income	(240,840)	(274,197)
Interest expenses	54,129	66,169
Loss (gain) related to securities	27,332	10,271
Loss (gain) on money held in trust	—	(25)
Foreign exchange losses (gains)	(49,083)	4,476
Loss (gain) on disposal of non-current assets	845	1,208
Loss (gain) on return of assets from retirement benefits trust	—	581
Net decrease (increase) in trading assets	1,535	212
Net increase (decrease) in trading liabilities	(39)	(6)
Net decrease (increase) in loans and bills discounted	(456,361)	(142,987)
Net increase (decrease) in deposits	57,764	438,841
Net increase (decrease) in negotiable certificates of deposit	49,700	(106,480)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(173,434)	67,769
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	63,536	15,365
Net decrease (increase) in call loans and others	66,051	8,106
Net increase (decrease) in call money and others	(1,732,111)	(152,633)
Net increase (decrease) in payables under securities lending transactions	(83,177)	4,595
Net decrease (increase) in foreign exchanges - assets	716	3,738
Net increase (decrease) in foreign exchanges - liabilities	245	319
Net decrease (increase) in lease receivables and investment assets	(3,544)	2,141
Net increase (decrease) in due to trust account	7,126	4,836
Interest and dividends received	235,233	276,765
Interest paid	(52,335)	(63,452)
Other, net	(57,678)	99,485
Subtotal	(2,193,555)	393,211
Income taxes paid	(23,931)	(16,954)
<b>Net cash provided by (used in) operating activities</b>	<b>(2,217,487)</b>	<b>376,257</b>

	(Unit: Millions of Yen)	
	For the year ended March 31, 2024	For the year ended March 31, 2025
<b>Cash flows from investing activities :</b>		
Purchase of securities	(868,067)	(879,606)
Proceeds from sales of securities	554,388	466,168
Proceeds from redemption of securities	359,646	458,781
Payments for increase in money held in trust	—	(8,397)
Purchase of tangible fixed assets	(9,353)	(10,175)
Proceeds from sales of tangible fixed assets	1,458	820
Purchase of intangible fixed assets	(8,074)	(5,631)
Proceeds from purchase of shares of subsidiaries resulting in change in scope of consolidation	7,630	—
Other, net	(150)	(370)
<b>Net cash provided by (used in) investing activities</b>	<b>37,479</b>	<b>21,589</b>
<b>Cash flows from financing activities :</b>		
Payments for redemption of subordinated bonds and bonds with subscription rights to shares	(20,000)	(20,000)
Purchase of treasury shares	(7,002)	(20,002)
Proceeds from sales of treasury shares	99	0
Cash dividends paid	(24,122)	(29,164)
Cash dividends paid to non-controlling interests	—	(1,444)
<b>Net cash provided by (used in) financing activities</b>	<b>(51,025)</b>	<b>(70,611)</b>
<b>Effect of exchange rate change on cash and cash equivalents</b>	<b>0</b>	<b>(0)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(2,231,033)</b>	<b>327,234</b>
<b>Cash and cash equivalents at beginning of period</b>	<b>6,256,941</b>	<b>4,025,908</b>
<b>Cash and cash equivalents at end of period</b>	<b>4,025,908</b>	<b>4,353,143</b>

## (5) Notes to consolidated financial statements

(Notes on Going Concern Assumption)

Not applicable.

(Changes in accounting estimates)

The allowance for loan losses for claims in need of caution was previously provided based on the expected credit losses over the next one year. However, for some claims that require management support, the Group has changed the method of provision of the allowance for loan losses based on expected losses over the next three years based on the analysis of the current loss situation and future prospects, in order to respond to the impact of future changes in the economic environment on credit risks.

As a result of this change in estimates, the allowance for loan losses as of March 31, 2025 increased by ¥3,144 million, and ordinary profit and profit before income taxes for the fiscal year ended March 31, 2025 decreased by ¥3,144 million, respectively.

(Segment information)

The disclosure of segment information is omitted because Concordia Financial Group, Ltd. operates in a single segment of banking business.

(Per share information)

	For the year ended March 31, 2025
Net assets per share	¥1,128.09
Net income per share	¥71.63

(Note) 1. Basis for calculation of net assets per share is as follows:

		As of March 31, 2025
Total net assets	Millions of yen	1,292,594
Deduction from total net assets	Millions of yen	4,888
Subscription rights to shares	Millions of yen	—
Non-controlling interests	Millions of yen	4,888
Net assets applicable to common stock	Millions of yen	1,287,705
Number of shares of common stock used in calculation of net assets per share	Thousands of shares	1,141,487

2. Basis for calculation of net income per share is as follows:

		For the year ended March 31, 2025
Profit attributable to owners of parent	Millions of yen	82,805
Amount not available to common shareholders	Millions of yen	—
Profit attributable to owners of parent for common stock	Millions of yen	82,805
Average number of shares of common stock outstanding during the period	Thousands of shares	1,155,888

3. Own shares of Concordia Financial Group, Ltd. held by trusts for the share-based payment plan recognized as treasury shares in equity are included in treasury shares deductible from the total number of shares of common stock issued as at the end of the year for the purpose of calculation of net assets per share. For the purpose of calculation of net income per share, these are included in treasury shares deductible in the calculation of the average number of shares of common stock outstanding for the period.

For the purpose of calculation of net assets per share, the number of the treasury shares deductible as at the end of the year is 2,425 thousand. For the purpose of calculation of net income per share, the average number of the treasury shares deductible for the period is 2,425 thousand.

4. No diluted net profit per share was recorded during the relevant fiscal period due to no diluted shares.

## (Significant subsequent events)

## (Business Combination through Acquisition)

At the Board of Directors meeting held on November 14, 2024, Concordia Financial Group, Ltd. resolved to acquire 85.0% of common shares issued of Sumitomo Mitsui Trust Loan & Finance Co., Ltd. (the trade name was changed to L&F Asset Finance, Ltd. on April 1, 2025), a wholly owned subsidiary of Sumitomo Mitsui Trust Bank, Limited, and to make it a subsidiary, and entered into a share purchase agreement on November 14, 2024. On April 1, 2025, Concordia Financial Group, Ltd. acquired shares, and L&F Asset Finance, Ltd. became a subsidiary of Concordia Financial Group, Ltd.

## 1. Outline of the business combination

## (1) Name and type of business of the acquiree

Name of the acquiree: L&F Asset Finance, Ltd.

Type of business: Loan business, Guarantee business, and all other incidental business

## (2) Main purpose of the business combination

Although Concordia Financial Group, Ltd. has a long-term vision of becoming “A solution company rooted and selected as a partner in communities”, the business environment surrounding Concordia Financial Group, Ltd. is expected to be affected by accelerating changes in social structures caused by population decline, leading to increases in inheritances, vacant and older properties, and foreign workers.

As a specialized real estate finance company offering personal home loans, rental property loans, and real estate loans, L&F Asset Finance, Ltd. has developed thorough credit processes based on its proprietary debtor evaluation and property assessment expertise cultivated over many years to meet diverse financial needs related to borrower attributes (foreigners, the elderly, etc.), property characteristics (older properties, etc.), and use of funds (inheritance-related, etc.) that banks are not always able to fully address.

By accepting L&F Asset Finance, Ltd., which has its proprietary expertise and customer base into Concordia Financial Group and conducting joint business with Sumitomo Mitsui Trust Bank, Limited, Concordia Financial Group, Ltd. is going to respond to meet the diversifying financial needs that accompany these social changes and fulfill its mission and role of contributing to the sustainable development of local communities through its financial intermediation function more than ever before.

## (3) Business combination date

April 1, 2025

## (4) Legal form of business combination

Acquisition of shares for cash consideration

## (5) Name of the acquiree after business combination

L&F Asset Finance, Ltd.

## (6) Ratio of voting rights acquired

85.0%

## (7) Main grounds for determining the acquirer

This is because Concordia Financial Group, Ltd. acquired shares for cash consideration.

## 2. Acquisition cost of the acquiree and breakdown by type of consideration for the acquisition

Cash consideration for the acquisition: ¥54,485 million

Acquisition cost: ¥54,485 million

## SELECTED FINANCIAL INFORMATION FOR THE YEAR ENDED MARCH 31, 2025

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The documents include contents in respect to future performance. Therefore, these contents are based on reasonable assumption including unexpected risk and element of uncertainty.  
Please be cautious the actual results might differ significantly from forecast.

## I . DIGEST OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2025

## 1. Income Status

## &lt;The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined&gt;

•Gross operating income increased by ¥39.1 billion from the previous year to ¥244.4 billion, mainly due to the increase in interest on deposits and loans and bills discounted from domestic operations as a result of strengthening of solutions business and an improvement in deposit and loan yields as well as the elimination of write-off on foreign debt securities in the previous year.

•Core net business profit increased by ¥37.3 billion from the previous year to ¥117.2 billion, while core net business profit excluding gains (losses) on cancellation of investment trusts increased by ¥24.1 billion from the previous year to ¥133.7 billion.

•Net income increased by ¥31.1 billion from the previous year to ¥80.4 billion, as credit costs decreased by ¥1.0 billion, and gain or loss on stocks and other securities increased by ¥3.3 billion from the previous year.

## &lt;Concordia Financial Group, Ltd. Consolidated&gt;

•Profit attributable to owners of parent increased by ¥15.8 billion from the previous year to ¥82.8 billion.

## &lt;The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined&gt;

(Unit: Billions of Yen)

	Combined		For the year ended March 31, 2024	Yokohama		For the year ended March 31, 2024	Higashi-Nippon		For the year ended March 31, 2024	KANAGAWA		For the year ended March 31, 2024
	For the year ended March 31, 2025	Increase/(Decrease)		For the year ended March 31, 2025	Increase/(Decrease)		For the year ended March 31, 2025	Increase/(Decrease)		For the year ended March 31, 2025	Increase/(Decrease)	
1 Gross operating income	244.4	39.1	205.2	212.8	41.7	171.1	23.4	(2.9)	26.4	8.0	0.3	7.7
2 Gross operating income from domestic operations	232.9	22.0	210.9	201.4	24.6	176.8	23.4	(2.9)	26.3	8.0	0.3	7.7
3 Net interest income	200.9	22.1	178.7	170.1	22.0	148.0	23.4	0.0	23.3	7.3	0.0	7.2
4 Of which, interest on deposits and loans and bills discounted ※1	156.8	6.5	150.3	131.0	7.2	123.7	19.2	(0.6)	19.9	6.5	(0.0)	6.6
5 gains (losses) on bonds and cancellation of investment trusts	0.1	0.1	—	—	—	—	0.1	0.1	—	—	—	—
6 Net fees and commissions	44.6	0.8	43.7	39.8	0.9	38.8	3.4	(0.3)	3.8	1.2	0.1	1.0
7 Net trading income	0.0	0.0	0.0	0.0	0.0	0.0	—	—	—	—	—	—
8 Net other ordinary income	(12.6)	(1.0)	(11.5)	(8.6)	1.5	(10.1)	(3.4)	(2.6)	(0.7)	(0.5)	0.0	(0.6)
9 Gross operating income from international operations	11.4	17.0	(5.6)	11.4	17.1	(5.7)	0.0	(0.0)	0.0	0.0	(0.0)	0.0
10 (Reference) Market-related gains or losses and others (1-4-6)	42.9	31.7	11.1	41.9	33.5	8.4	0.7	(1.9)	2.6	0.2	0.1	0.0
11 Expenses	127.2	1.7	125.4	104.0	3.7	100.3	17.1	(1.2)	18.4	5.9	(0.7)	6.7
12 (Reference) OHR ※2	52.0%	(9.1%pt)	61.1%	48.8%	(9.8%pt)	58.6%	72.9%	3.3%pt	69.6%	74.4%	(12.5%pt)	86.9%
13 Of which, personnel	59.3	2.2	57.1	46.9	2.3	44.6	9.2	(0.0)	9.3	3.1	(0.0)	3.1
14 Of which, non-personnel expenses	57.6	(1.0)	58.6	48.6	0.7	47.8	6.6	(1.1)	7.7	2.4	(0.6)	3.0
15 Core net business profit (1-11)	117.2	37.3	79.8	108.7	38.0	70.7	6.3	(1.6)	8.0	2.0	1.0	1.0
16 Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	133.7	24.1	109.5	121.5	22.3	99.1	9.6	0.8	8.8	2.5	0.9	1.5
17 Provision of allowance for general loan losses	3.8	6.3	(2.5)	3.0	6.0	(3.0)	0.5	0.5	—	0.2	(0.2)	0.4
18 Net business profit (1-11-17)	113.3	30.9	82.3	105.7	31.9	73.8	5.8	(2.2)	8.0	1.8	1.2	0.5
19 Non-recurring gains (losses)	3.6	14.4	(10.7)	3.5	15.9	(12.4)	0.5	(0.9)	1.4	(0.3)	(0.5)	0.2
20 Of which, disposal of bad debts	5.6	(7.4)	13.0	3.6	(8.7)	12.4	1.0	1.8	(0.7)	0.9	(0.5)	1.4
21 Of which, gains or losses on stocks and other securities	6.6	3.3	3.3	4.9	3.6	1.3	1.1	0.6	0.4	0.5	(1.0)	1.5
22 Ordinary profit (18+19)	117.0	45.4	71.6	109.2	47.9	61.3	6.3	(3.1)	9.4	1.4	0.6	0.8
23 Extraordinary income (losses)	(3.8)	(2.7)	(1.1)	(3.4)	(1.9)	(1.4)	(0.3)	(0.7)	0.3	(0.0)	0.0	(0.0)
24 Total income taxes	32.7	11.5	21.1	30.6	12.9	17.7	1.5	(1.6)	3.1	0.5	0.2	0.3
25 Net income (22+23-24)	80.4	31.1	49.3	75.2	32.9	42.2	4.4	(2.2)	6.6	0.8	0.4	0.4
26 Credit costs (17+20)	9.4	(1.0)	10.4	6.6	(2.6)	9.3	1.5	2.3	(0.7)	1.1	(0.7)	1.9
27 Credit cost ratio ※3	0.05%	(0.01%pt)	0.06%	0.04%	(0.02%pt)	0.06%	0.09%	0.13%pt	(0.04%)	0.28%	(0.19%pt)	0.47%

## &lt;Concordia Financial Group, Ltd. Consolidated&gt;

(Unit: Billions of Yen)

	For the year ended March 31, 2025	Increase/(Decrease)	For the year ended March 31, 2024
28 Consolidated ordinary profit	122.7	45.7	77.0
29 Profit attributable to owners of parent	82.8	15.8	66.9
30 Consolidated ROE ※4	7.0%	1.2%pt	5.8%

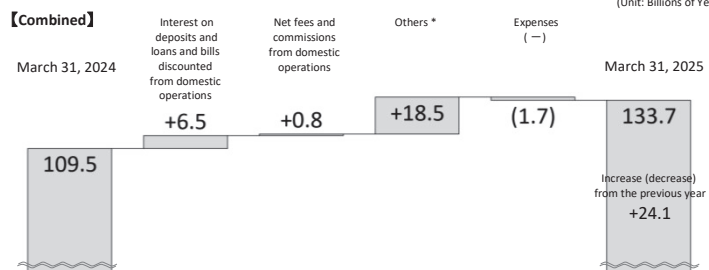
※1 Including interest on negotiable certificates of deposit

※2 OHR =  $\frac{\text{Expenses}}{\text{Gross operating income}} \times 100$       ※3 Credit cost ratio =  $\frac{\text{Credit costs}}{\text{Average balance of loans}} \times 100$

※4 Consolidated ROE =  $\frac{\text{Profit attributable to owners of parent}}{(\text{Total shareholders' equity at beginning of current period} + \text{Total shareholders' equity at end of current period})/2} \times 100$

## &lt;Reason for the increase and decrease in Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts&gt;

(Unit: Billions of Yen)



By Banks	March 31, 2024	Interest on deposits and loans and bills discounted from domestic operations	Net fees and commissions from domestic operations	Others *	Expenses (-)	March 31, 2025	Increase (decrease) from the previous year
Yokohama	99.1	+7.2	+0.9	+17.8	(3.7)	121.5	+22.3
Higashi-Nippon	8.8	(0.6)	(0.3)	+0.5	+1.2	9.6	+0.8
KANAGAWA	1.5	(0.0)	+0.1	+0.1	+0.7	2.5	+0.9

\* Net interest income, etc., excluding interest on deposits and loans and bills discounted.



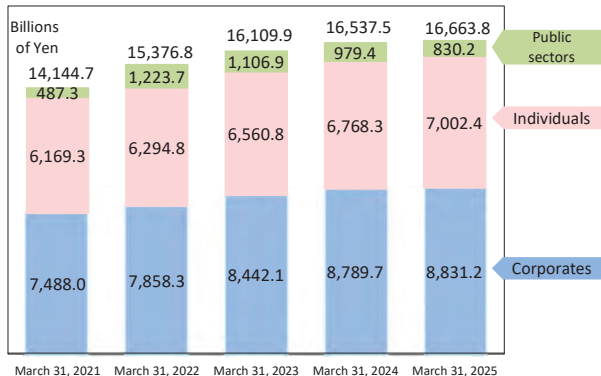
## 2. Loans <domestic branches (excluding loans in offshore market account)>

• Both outstanding balance and average balance of loans steadily increased.

### 【By Size】 Outstanding balance of loans

<The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

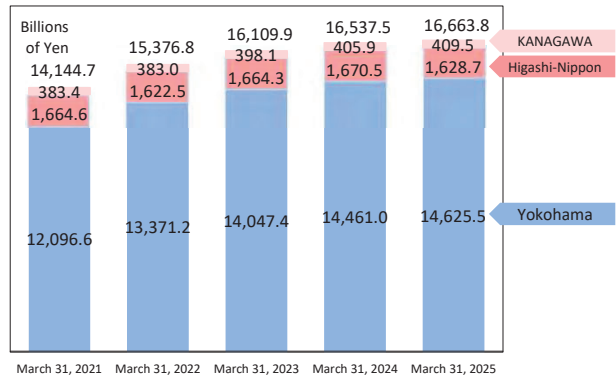
Domestic branches



### 【By Banks】 Outstanding balance of loans

<The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

Domestic branches



### ① Outstanding balance of loans

<The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

(Unit: Billions of Yen)

	outstanding balance	Combined				Yokohama			Higashi-Nippon			KANAGAWA		
		As of March 31, 2025	Increase/(Decrease)		As of March 31, 2024	As of March 31, 2025	As of March 31, 2024	As of March 31, 2025	As of March 31, 2024	As of March 31, 2025	As of March 31, 2024	As of March 31, 2025	As of March 31, 2024	
			Amount	Rate										
1	Loans	16,663.8	126.3	0.7%	16,537.5	14,625.5	164.5	14,461.0	1,628.7	(41.7)	1,670.5	409.5	3.5	405.9
2	Corporates	8,831.2	41.4	0.4%	8,789.7	7,207.1	91.1	7,115.9	1,308.0	(50.6)	1,358.6	316.0	0.9	315.1
3	Of which, small and medium-sized businesses	6,577.3	86.9	1.3%	6,490.4	5,115.4	113.3	5,002.1	1,162.5	(27.6)	1,190.1	299.4	1.2	298.2
4	Individuals	7,002.4	234.0	3.4%	6,768.3	6,607.5	214.5	6,392.9	303.7	16.2	287.5	91.1	3.2	87.8
5	Housing loans	4,280.5	167.0	4.0%	4,113.5	4,132.5	175.3	3,957.1	75.1	(10.5)	85.6	72.9	2.2	70.6
6	Apartment loans	2,182.9	52.0	2.4%	2,130.9	1,954.7	23.0	1,931.7	221.4	27.2	194.2	6.7	1.7	4.9
7	Consumer loans	538.9	15.0	2.8%	523.8	520.2	16.1	504.1	7.1	(0.4)	7.5	11.5	(0.6)	12.1
8	Public sectors	830.2	(149.2)	(15.2%)	979.4	810.9	(141.1)	952.1	16.9	(7.4)	24.4	2.3	(0.6)	2.9
9	Loans (All branches)	16,821.6	132.1	0.7%	16,689.4	14,783.3	170.4	14,612.9	1,628.7	(41.7)	1,670.5	409.5	3.5	405.9

### ② Average balance of loans

<The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

(Unit: Billions of Yen)

average balance		Combined				Yokohama			Higashi-Nippon			KANAGAWA		
		For the year ended March 31, 2025	Increase/(Decrease)		For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	
			Amount	Rate										
10	Loans	16,483.6	142.3	0.8%	16,341.3	14,441.8	157.6	14,284.1	1,633.3	(21.8)	1,655.1	408.5	6.5	401.9
11	Corporates	8,781.2	174.7	2.0%	8,606.4	7,146.3	198.0	6,948.3	1,317.7	(36.8)	1,354.5	317.1	13.5	303.5
12	Of which, small and medium-sized businesses	6,491.7	167.0	2.6%	6,324.6	5,040.5	174.3	4,866.2	1,153.8	(22.5)	1,176.3	297.3	15.2	282.0
13	Individuals	6,847.8	189.4	2.8%	6,658.3	6,464.1	174.3	6,289.8	295.0	21.3	273.6	88.6	(6.2)	94.9
14	Housing loans	4,174.3				4,023.2	140.6	3,882.6	80.1	(11.4)	91.6	70.8		
15	Apartment loans	2,143.5				1,930.0	21.0	1,909.0	207.5	33.3	174.1	5.9		
16	Consumer loans	529.9				510.7	12.6	498.1	7.3	(0.5)	7.9	11.8		
17	Public sectors	854.6	(221.8)	(20.6%)	1,076.4	831.2	(214.7)	1,045.9	20.5	(6.4)	26.9	2.7	(0.6)	3.4

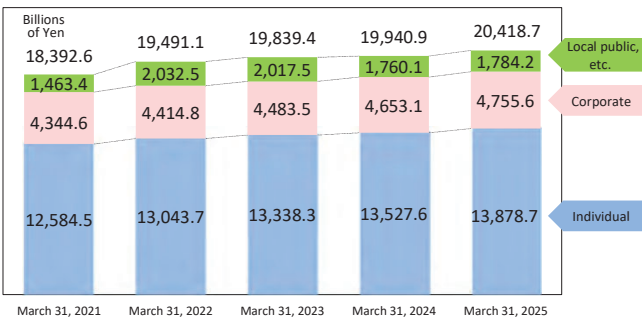
(Reference) Yield on loans (Domestic operations) <The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

		Combined				Yokohama			Higashi-Nippon			KANAGAWA					
		For the year ended March 31, 2025	Increase/ (Decrease)	For the year ended March 31, 2024	For the year ended March 31, 2023	For the year ended March 31, 2025	Increase/ (Decrease)	For the year ended March 31, 2024	For the year ended March 31, 2023	For the year ended March 31, 2025	Increase/ (Decrease)	For the year ended March 31, 2024	For the year ended March 31, 2023	For the year ended March 31, 2025	Increase/ (Decrease)	For the year ended March 31, 2024	For the year ended March 31, 2023
18	Yield on loans (Domestic operations)	1.07%	0.12pt	0.95%	0.95%	1.03%	0.13pt	0.90%	0.90%	1.26%	0.05pt	1.21%	1.24%	1.69%	0.03pt	1.66%	1.65%

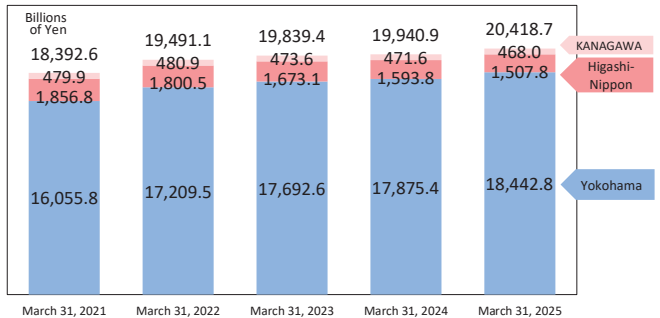
### 3. Deposits <domestic branches (excluding deposits in offshore market account)>

• Outstanding balance of deposits(domestic branches) increased by ¥477.8 billion from the end of the previous year to ¥20,418.7 billion. This is the first time the balance has surpassed ¥20 trillion at fiscal year end.

【By Depositors】 Outstanding balance of deposits  
 <The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited  
 and THE KANAGAWA BANK, LTD. Combined>  
 Domestic branches



【By Banks】 Outstanding balance of deposits  
 <The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited  
 and THE KANAGAWA BANK, LTD. Combined>  
 Domestic branches



Outstanding balance of deposits(domestic branches)  
 <The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

(Unit: Billions of Yen)

		(Unit: billions of Yen)																
		Combined						Yokohama			Higashi-Nippon				KANAGAWA			
		As of			As of	As of	As of	As of	As of	As of	As of	As of	As of	As of	As of	As of		
		March 31,	Increase/(Decrease)	March 31,	March 31,	March 31,	Increase/	March 31,	March 31,	March 31,	March 31,	Increase/	March 31,	March 31,	March 31,	Increase/	March 31,	March 31,
		2025	Amount	Rate	2024	2023	2025	(Decrease)	2024	2023	2025	(Decrease)	2024	2023	2025	(Decrease)	2024	2023
1	Deposits ＜outstanding balance＞	20,418.7	477.8	2.3%	19,940.9	19,839.4	18,442.8	567.4	17,875.4	17,692.6	1,507.8	(85.9)	1,593.8	1,673.1	468.0	(3.6)	471.6	473.6
2	Of which, individual	13,878.7	351.1	2.5%	13,527.6	13,338.3	12,784.9	404.9	12,379.9	12,134.7	763.4	(45.6)	809.0	860.7	330.4	(8.2)	338.6	342.8
3	Of which, corporate	4,755.6	102.5	2.2%	4,653.1	4,483.5	3,952.6	125.5	3,827.1	3,630.5	666.5	(27.1)	693.7	722.9	136.4	4.1	132.2	130.0
4	Of which, local public	1,519.3	90.4	6.3%	1,428.9	1,732.1	1,480.1	86.8	1,393.3	1,692.5	38.8	3.4	35.3	39.3	0.3	0.1	0.2	0.3

### 4. Investment Products for Individuals

• Total balance of investment products for individuals (Group total) increased by ¥79.1 billion from the end of the previous year to ¥2,881.5 billion.

Investment Products for Individuals <Group Total>

(The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined+Hamagin Tokai Tokyo Securities Co., Ltd)

(Unit: Billions of Yen)

		(Unit: billion of Yen)																
		Combined				Yokohama				Higashi-Nippon				KANAGAWA				
		As of March 31, 2025	Increase/(Decrease)		As of March 31, 2024	As of March 31, 2023	As of March 31, 2025	Increase/ (Decrease)	As of March 31, 2024	As of March 31, 2023	As of March 31, 2025	Increase/ (Decrease)	As of March 31, 2024	As of March 31, 2023	As of March 31, 2025	Increase/ (Decrease)	As of March 31, 2024	As of March 31, 2023
			Amount	Rate														
5	Investment trusts (Including fund wrap)	749.9	16.7	2.2%	733.1	614.0	724.5	20.0	704.4	585.7	13.2	(3.9)	17.2	17.3	12.2	0.7	11.4	10.9
6	Insurance	1,479.7	29.2	2.0%	1,450.4	1,375.9	1,360.1	27.4	1,332.6	1,261.9	70.1	(5.3)	75.5	79.4	49.3	7.1	42.2	34.4
7	Foreign currency deposits	17.3	(1.9)	(9.9%)	19.2	18.7	17.2	(1.8)	19.0	18.4	0.1	(0.0)	0.2	0.2	0.0	(0.0)	0.0	0.0
8	Public bonds	43.8	5.7	15.1%	38.0	40.7	41.0	6.7	34.2	35.9	2.5	(1.0)	3.6	4.6	0.1	0.0	0.1	0.1
9	Total balance of investment products for individuals	2,290.8	49.9	2.2%	2,240.9	2,049.4	2,142.9	52.4	2,090.4	1,902.0	86.1	(10.4)	96.5	101.7	61.8	7.9	53.8	45.5
10	At Hamagin Tokai Tokyo Securities Co., Ltd.	590.6	29.1	5.2%	561.4	447.6	590.6	29.1	561.4	447.6								
11	Total balance of investment products for individuals (Group total)	2,881.5	79.1	2.8%	2,802.3	2,497.0	2,733.5	81.6	2,651.9	2,349.7	86.1	(10.4)	96.5	101.7	61.8	7.9	53.8	45.5

(Reference) Sales amount of investment products for individuals

<The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

For the year ended

(Unit: Billions of Yen)

		For the year ended														(Unit: Billions of Yen)	
		Combined			Yokohama			Higashi-Nippon		KANAGAWA							
		March 31, 2025	Increase/(Decrease)	March 31, 2024	March 31, 2023	March 31, 2025	Increase/(Decrease)	March 31, 2024	March 31, 2023	March 31, 2025	Increase/(Decrease)	March 31, 2024	March 31, 2023	March 31, 2025	Increase/(Decrease)	March 31, 2024	March 31, 2023
12	Sales amount of Investment trusts (including fund wrap)	132.2	(21.5)	153.7	129.8	128.9	(21.4)	150.4	127.1	0.0	(0.0)	0.0	0.1	3.2	(0.0)	3.2	2.5
13	Sales amount of Insurance	153.6	(0.3)	153.9	142.9	146.2	(0.2)	146.4	136.0	1.0	0.6	0.4	0.9	6.3	(0.6)	7.0	6.0

## 5. Securities

• Outstanding balance of securities decreased by ¥25.5 billion from the end of the previous year. Net unrealized gain or loss on available-for-sale securities decreased by ¥35.8 billion from the end of the previous year.

Outstanding balance of securities and Net unrealized gain or loss on available-for-sale securities

< The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined >

(Unit: Billions of Yen)						
	As of March 31, 2025	Combined Increase/ (Decrease)	Net unrealized gain or loss on available-for-sale securities	Increase/ (Decrease)	As of March 31, 2024	Net unrealized gain or loss on available-for-sale securities
1 Securities	2,936.7	(25.5)	56.7	(35.8)	2,962.2	92.5
2 Debt securities	1,786.1	47.6	(35.2)	(19.0)	1,738.5	(16.2)
3 Equity securities	231.4	(11.0)	104.1	(15.2)	242.5	119.4
4 Other securities	919.0	(62.1)	(12.1)	(1.5)	981.2	(10.5)
5 Of which, foreign debt securities	264.9	(63.4)	(1.8)	(0.1)	328.3	(1.6)
6 Of which, investment trusts	580.2	(9.7)	(10.3)	(1.3)	589.9	(8.9)

(Unit: Billions of Yen)

	Yokohama				Higashi-Nippon				KANAGAWA			
	As of March 31, 2025	Net unrealized gain or loss on available-for-sale securities	As of March 31, 2024	Net unrealized gain or loss on available-for-sale securities	As of March 31, 2025	Net unrealized gain or loss on available-for-sale securities	As of March 31, 2024	Net unrealized gain or loss on available-for-sale securities	As of March 31, 2025	Net unrealized gain or loss on available-for-sale securities	As of March 31, 2024	Net unrealized gain or loss on available-for-sale securities
7 Securities	2,530.4	44.7	2,510.7	74.1	337.2	10.4	371.1	15.4	69.1	1.5	80.3	2.9
8 Debt securities	1,485.5	(27.8)	1,412.4	(13.7)	240.0	(6.0)	255.3	(2.1)	60.5	(1.3)	70.7	(0.3)
9 Equity securities	217.7	97.0	228.6	113.0	7.3	3.8	6.5	2.8	6.4	3.2	7.3	3.5
10 Other securities	827.1	(24.5)	869.5	(25.1)	89.7	12.7	109.3	14.7	2.1	(0.3)	2.2	(0.2)
11 Of which, foreign debt securities	263.9	(1.7)	322.4	(1.6)	0.9	(0.0)	5.9	(0.0)	-	-	-	-
12 Of which, investment trusts	489.8	(22.7)	484.9	(23.5)	88.3	12.7	102.9	14.7	2.0	(0.3)	2.1	(0.2)

## 6. Non-performing Loans

• Outstanding balance of non-performing loans ("NPL") decreased by 14.7 billion from the end of the previous year to ¥225.0 billion, and NPL ratio remained at a low level of 1.3%.

Claims disclosed under the Financial Revitalization Law

< The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined >

(Unit: Billions of Yen)

The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and The KANAGAWA BANK, LTD. Combined													(Unit: Billions of Yen)	
Combined				Yokohama			Higashi-Nippon			KANAGAWA				
		As of March 31, 2025	Increase/ (Decrease)	As of March 31, 2024	As of March 31, 2025	Increase/ (Decrease)	As of March 31, 2024	As of March 31, 2025	Increase/ (Decrease)	As of March 31, 2024	As of March 31, 2025	Increase/ (Decrease)	As of March 31, 2024	
13	Unrecoverable or valueless claims (in legal or virtual bankruptcy)	58.0	(3.4)	61.4	49.3	(1.8)	51.1	5.8	(1.8)	7.6	2.9	0.2	2.6	
14	Doubtful claims (in possible bankruptcy)	152.9	(8.9)	161.8	109.1	(2.4)	111.5	34.2	(5.4)	39.7	9.5	(1.0)	10.5	
15	Claims in need of special caution	14.0	(2.3)	16.3	8.2	(0.8)	9.1	4.4	(1.8)	6.3	1.2	0.3	0.9	
16	Sub-total (NPL)	225.0	(14.7)	239.7	166.7	(5.1)	171.8	44.5	(9.0)	53.6	13.6	(0.4)	14.1	
17	Claims in need of caution (excluding claims in need of special caution)	1,502.7	(70.5)	1,573.3	1,135.4	(36.7)	1,172.1	288.2	(23.2)	311.5	79.0	(10.5)	89.6	
18	Claims to normal borrowers (excluding claims in need of caution)	15,240.6	221.3	15,019.3	13,626.7	214.5	13,412.1	1,296.8	(7.7)	1,304.6	317.0	14.5	302.5	
19	Normal claims	16,743.4	150.7	16,592.6	14,762.1	177.8	14,584.2	1,585.1	(31.0)	1,616.1	396.1	3.9	392.1	
20	Total (Credit exposures)	(16+19)	16,968.4	136.0	16,832.3	14,928.8	172.6	14,756.1	1,629.7	(40.1)	1,669.8	409.8	3.4	406.3
21	NPL ratio (Percentage of NPL)	(16/20)	1.3%	(0.1%pt)	1.4%	1.1%	0.0%pt	1.1%	2.7%	(0.5%pt)	3.2%	3.3%	(0.1%pt)	3.4%

Note : The Higashi-Nippon Bank, Limited does not apply partial direct written-off. The above figures are presented if The Higashi-Nippon Bank, Limited had applied the partial direct written-off.

## 7. Capital Adequacy Ratio [Preliminary]

• Total capital ratio [Preliminary] based on Basel III (international standard) of Concordia Financial Group, Ltd. Consolidated was 15.67%.

• Common Equity Tier 1 capital ratio [Preliminary] was 15.39%, which maintained at high quality of capital structure.

<Concordia Financial Group, Ltd. Consolidated>

(Unit: Billions of Yen)

	International Standard [Basel III] The foundation internal ratings-based approach	As of March 31, 2025 [Preliminary]	As of March 31, 2024
22 Total capital ratio		15.67%	14.90%
23 Tier 1 capital ratio		15.40%	14.35%
24 Common Equity Tier 1 capital ratio		15.39%	14.35%
25 Total capital		1,230.7	1,254.2
26 Tier1 capital		1,209.4	1,207.4
27 Common Equity Tier 1 capital		1,209.3	1,207.3
28 Risk weighted assets		7,853.3	8,412.2

<The Bank of Yokohama, Ltd. Consolidated>

(Unit: Billions of Yen)

	International Standard [Basel III] The foundation internal ratings-based approach	As of March 31, 2025 [Preliminary]	As of March 31, 2024
30 Total capital ratio		14.61%	16.04%
31 Tier 1 capital ratio		14.28%	15.41%
32 Common Equity Tier 1 capital ratio		14.27%	15.41%
33 Total capital		1,031.9	1,109.4
34 Tier 1 capital		1,008.3	1,066.0
35 Common Equity Tier 1 capital		1,008.3	1,065.9
36 Risk weighted assets		7,061.3	6,916.0

<The Higashi-Nippon Bank, Limited Consolidated>

(Unit: Billions of Yen)

	Domestic Standard [Basel III] The standardized approach	As of March 31, 2025 [Preliminary]	As of March 31, 2024
37 Capital ratio		8.77%	8.25%
38 Capital		119.9	115.7
39 Risk weighted assets, etc.		1,367.4	1,402.3

< THE KANAGAWA BANK, LTD. Non-consolidated>

(Unit: Billions of Yen)

	Domestic Standard [Basel III] The standardized approach	As of March 31, 2025 [Preliminary]	As of March 31, 2024
40 Capital ratio		9.69%	9.54%
41 Capital		28.3	27.5
42 Risk weighted assets, etc.		291.8	288.6

(Reference) Finalized and fully implemented Basel III basis [Estimated number]

	As of March 31, 2025	As of March 31, 2024
29 Common Equity Tier 1 capital (excluding gains valuation difference on available-for-sale securities)	* 11.9%	* 11.6%

\* approximately

Notes : 1. Concordia Financial Group, Ltd., The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited applied Basel III standards from March 31, 2023 and THE KANAGAWA BANK, LTD. applied Basel III standards from March 31, 2025.

2. Assets of The Higashi-Nippon Bank, Limited within Concordia Financial Group, Ltd. are calculated using the Foundation Internal Ratings-based Approach.

## 8. Forecasts for Fiscal Year ending March 31, 2026

### <The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

- Gross operating income is expected to increase by ¥24.1 billion from the previous year to ¥268.5 billion, due to rising policy interest rate and an increase in net interest income from domestic operations resulting from the enhancement of solutions business. Core net business profit is expected to increase by ¥17.5 billion from the previous year to ¥134.7 billion, and Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts is expected to increase by ¥8.1 billion from the previous year to ¥141.8 billion.
- Credit costs are expected to increase by ¥0.6 billion from the previous year to ¥10.0 billion. As a result, ordinary profit is expected to increase by ¥13.4 billion from the previous year to ¥130.5 billion, and net income is expected to increase by ¥11.0 billion from the previous year to ¥91.5 billion.

### <Concordia Financial Group, Ltd. Consolidated>

- Consolidated ordinary profit is expected to increase by ¥22.3 billion from the previous year to ¥145.0 billion, including contribution to earnings from L&F Asset Finance, Ltd., which became a subsidiary in April 2025 ("L&F"). Profit attributable to owners of parent is expected to increase by ¥12.7 billion from the previous year to ¥95.5 billion.
- Concordia Financial Group, Ltd. will pay ordinary dividends (annually) of ¥34.00 per share.

### Forecasts for Fiscal Year ending March 31, 2026

#### <The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

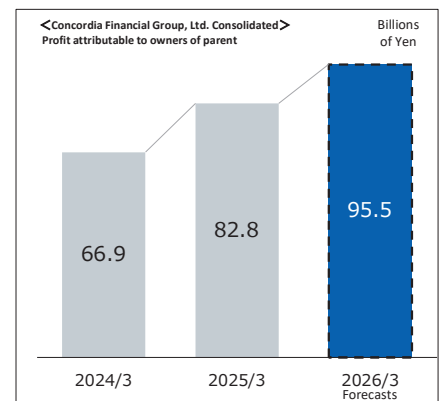
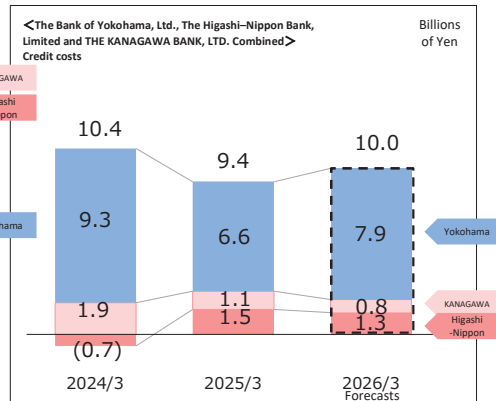
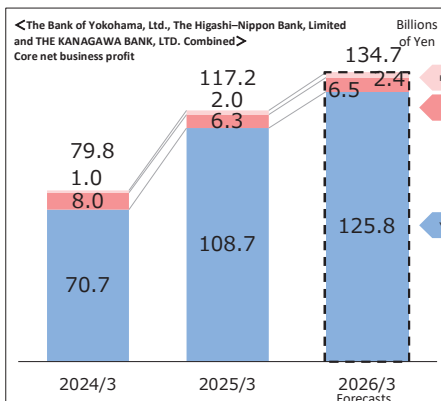
(Unit : Billions of Yen)

	For the fiscal year ending March 31, 2026 Forecasts	Increase/ (Decrease)	For the fiscal year ended March 31, 2025 Results	Yokohama	Increase/ (Decrease)	For the fiscal year ended March 31, 2025 Results	Higashi-Nippon	Increase/ (Decrease)	For the fiscal year ended March 31, 2025 Results	KANAGAWA	Increase/ (Decrease)	For the fiscal year ended March 31, 2025 Results
1 Gross operating income	268.5	24.1	244.4	235.0	22.1	212.8	24.8	1.3	23.4	8.8	0.8	8.0
2 Expenses (—)	133.8	6.6	127.2	109.2	5.1	104.0	18.2	1.1	17.1	6.4	0.4	5.9
3 Core net business profit	134.7	17.5	117.2	125.8	17.0	108.7	6.5	0.1	6.3	2.4	0.3	2.0
4 Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	141.8	8.1	133.7	132.3	10.8	121.5	6.9	(2.7)	9.6	2.6	0.0	2.5
5 Ordinary profit	130.5	13.4	117.0	122.5	13.2	109.2	5.8	(0.5)	6.3	2.2	0.7	1.4
6 Net income	91.5	11.0	80.4	86.4	11.2	75.2	3.8	(0.6)	4.4	1.2	0.3	0.8
7 Credit costs (—)	10.0	0.6	9.4	7.9	1.2	6.6	1.3	(0.3)	1.5	0.8	(0.3)	1.1

### Forecasts for Fiscal Year ending March 31, 2026 <Concordia Financial Group, Ltd. Consolidated>

(Unit : Billions of Yen)

	For the fiscal year ending March 31, 2026 Forecasts	Increase/(Decrease)	For the fiscal year ended March 31, 2025 Results
8 Consolidated ordinary profit	145.0	22.3	122.7
9 Profit attributable to owners of parent	95.5	12.7	82.8
10 Of which, income from L&F (after amortization of goodwill)	4.3	4.3	—



### Forecasts for dividends per share

	For the fiscal year ending March 31, 2026 Forecasts	For the fiscal year ended March 31, 2025 Results
11 Ordinary dividend	¥ 34.00	¥ 29.00

## II. SUMMARY OF FINANCIAL RESULTS

## II. 2025年3月期 決算の概況

## 1. Profit and Loss

## (1) Concordia Financial Group, Ltd. Consolidated

## 1. 損益状況

## (1) コンコルディア・フィナンシャルグループ 連結

		For the year ended		(Unit: Millions of Yen)
		March 31, 2025(A)	(A)-(B)	March 31, 2024(B)
1	Consolidated gross operating income	260,311	[16.4%] 36,781	223,530
2	Net interest income	208,027	21,317	186,710
3	Trust fees	242	(36)	278
4	Net fees and commissions	59,677	1,476	58,201
5	Net trading income	705	27	678
6	Net other ordinary income	(8,341)	13,997	(22,338)
7	General and administrative expenses	134,127	575	133,552
8	(Reference) Consolidated OHR (%) (7/1)	51.5	(8.2)	59.7
9	Credit costs	10,835	(315)	11,150
10	Written-off of loans	5,939	1,674	4,265
11	Provision of allowance for specific loan losses	1,157	(10,556)	11,713
12	Provision of allowance for general loan losses	3,685	7,832	(4,147)
13	Recoveries of written-off claims	1,220	(417)	1,637
14	Other	1,273	317	956
15	Gain or loss on stocks and other securities	6,302	4,223	2,079
16	Other	1,112	5,014	(3,902)
17	Ordinary profit	122,764	[59.4%] 45,760	77,004
18	Extraordinary income (losses)	(3,845)	(18,232)	14,387
19	Profit before income taxes	118,918	27,526	91,392
20	Total income taxes	35,847	11,639	24,208
21	Profit	83,071	15,888	67,183
22	Profit attributable to non-controlling interests	265	14	251
23	Profit attributable to owners of parent	82,805	[23.7%] 15,874	66,931

(注) 「連結粗利益」は、(資金運用収益－資金調達費用)＋信託報酬＋(役務取引等収益－役務取引等費用)  
＋(特定取引収益－特定取引費用)＋(その他業務収益－その他業務費用)で算出しております。

Note : Consolidated gross operating income = (Interest income - Interest expenses) + Trust fees + (Fees and commissions - Fees and commissions payments)  
+ (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

(Reference) (参考)		For the year ended		(Unit: Millions of Yen)
		March 31, 2025(A)	(A)-(B)	March 31, 2024(B)
24	Consolidated net business profit	125,652	[41.6%] 36,915	88,737

(注) 「連結業務純益」は、子銀行の実質業務純益＋その他の会社の経常利益(与信関係費用控除前)  
＋関連会社経常利益×持分割合－内部取引(配当等)で算出しております。

Note : Consolidated net business profit = Non-consolidated core net business profit of banking subsidiaries  
+ Ordinary profit of other consolidated subsidiaries and Concordia Financial Group, Ltd. (excluding Credit costs)  
+ "Ordinary profit of equity-method affiliates" \* share of stockholders' equity - internal trade (dividend, etc.)

(Number of Consolidated Companies) (連結対象会社数)		As of March 31, 2025(A)		(Unit: Number of Companies)
		As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)
25	Number of consolidated subsidiaries	11	(2)	13
26	Number of companies accounted for by the equity method	4	—	4

(2) The Bank of Yokohama, Ltd. ,The Higashi-Nippon Bank, Limited  
and THE KANAGAWA BANK, LTD. Combined

## (2) 3行合算

For the year ended

(Unit: Millions of Yen)

			March 31, 2025(A)	(A)-(B)	March 31, 2024(B)
				[19.0%]	
1	Gross operating income	業務粗利益	244,420	39,133	205,287
2	Gross operating income from domestic operations	国内業務粗利益	232,995	22,039	210,956
3	Net interest income	資金利益	200,911	22,195	178,716
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	160	160	—
5	Net fees and commissions	役務取引等利益	44,632	849	43,783
6	Net trading income	特定取引利益	85	70	15
7	Net other ordinary income	その他業務利益	(12,634)	(1,075)	(11,559)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(15,340)	(1,351)	(13,989)
9	Gross operating income from international operations	国際業務粗利益	11,424	17,092	(5,668)
10	Net interest income	資金利益	10,546	1,656	8,890
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—
12	Net fees and commissions	役務取引等利益	622	234	388
13	Net trading income	特定取引利益	5	5	(0)
14	Net other ordinary income	その他業務利益	249	15,196	(14,947)
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(1,357)	14,427	(15,784)
16	Expenses	経費 (除く臨時処理分) (△)	127,214	1,744	125,470
17	Personnel expenses	人件費 (△)	59,381	2,206	57,175
18	Non-Personnel expenses	物件費 (△)	57,665	(1,026)	58,691
19	Taxes	税金 (△)	10,167	564	9,603
20	(Reference) OHR (%) (16/1)	(参考) O H R (%) (16 ÷ 1)	52.0	(9.1)	61.1
21	Core net business profit	実質業務純益	117,205	37,388	79,817
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	133,903	24,311	109,592
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	コア業務純益(除く投資信託解約損益) (22-4-11)	133,743	24,151	109,592
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	3,814	6,390	(2,576)
25	Net business profit	業務純益	113,390	30,996	82,394
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定戻)	(16,697)	13,077	(29,774)
27	Non-recurring gains (losses)	臨時損益	3,698	14,473	(10,775)
28	Disposal of bad debts	不良債権処理額 (△)	5,605	(7,471)	13,076
29	Written-off of loans	貸出金償却 (△)	1,301	1,178	123
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	3,150	(10,406)	13,556
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	344	(232)	576
32	Reversal of allowance for loan losses	貸倒引当金戻入益	—	(932)	932
33	Recoveries of written-off claims	償却債権取立益	92	(348)	440
34	Other	その他 (△)	901	708	193
35	Gain or loss on stocks and other securities	株式等関係損益	6,647	3,319	3,328
36	Other non-recurring gains (losses)	その他の臨時損益	2,656	3,683	(1,027)
37	Ordinary profit	経常利益	117,089	45,470	71,619
38	Extraordinary income (losses)	特別損益	(3,829)	(2,726)	(1,103)
39	Income before income taxes	税引前当期純利益	113,260	42,744	70,516
40	Total income taxes	法人税等合計 (△)	32,775	11,593	21,182
41	Net income	当期純利益	80,485	31,152	49,333
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	9,420	(1,079)	10,499



## (3) The Bank of Yokohama, Ltd. Non-consolidated

## (3) 横浜銀行 単体

For the year ended

(Unit: Millions of Yen)

			March 31, 2025(A)	(A)-(B)	March 31, 2024(B)
				[24.4%]	
1	Gross operating income	業務粗利益	212,884	41,773	171,111
2	Gross operating income from domestic operations	国内業務粗利益	201,476	24,645	176,831
3	Net interest income	資金利益	170,159	22,076	148,083
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—
5	Net fees and commissions	役務取引等利益	39,868	996	38,872
6	Net trading income	特定取引利益	85	70	15
7	Net other ordinary income	その他業務利益	(8,636)	1,504	(10,140)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(11,377)	1,234	(12,611)
9	Gross operating income from international operations	国際業務粗利益	11,407	17,126	(5,719)
10	Net interest income	資金利益	10,541	1,680	8,861
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—
12	Net fees and commissions	役務取引等利益	620	236	384
13	Net trading income	特定取引利益	5	5	(0)
14	Net other ordinary income	その他業務利益	240	15,205	(14,965)
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(1,357)	14,427	(15,784)
16	Expenses	経費 (除く臨時処理分) (△)	104,093	3,756	100,337
17	Personnel expenses	人件費 (△)	46,984	2,309	44,675
18	Non-Personnel expenses	物件費 (△)	48,634	758	47,876
19	Taxes	税金 (△)	8,474	688	7,786
20	(Reference) OHR (%) (16/1)	(参考) O H R (%) (16 ÷ 1)	48.8	(9.8)	58.6
21	Core net business profit	実質業務純益	108,790	38,017	70,773
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	121,525	22,356	99,169
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	コア業務純益(除く投資信託解約損益) (22-4-11)	121,525	22,356	99,169
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	3,034	6,086	(3,052)
25	Net business profit	業務純益	105,756	31,931	73,825
26	Of which, gains (losses) on bonds	うち国債等債券損益(5 勘定戻)	(12,734)	15,662	(28,396)
27	Non-recurring gains (losses)	臨時損益	3,533	15,999	(12,466)
28	Disposal of bad debts	不良債権処理額 (△)	3,649	(8,768)	12,417
29	Written-off of loans	貸出金償却 (△)	1,292	1,283	9
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	1,616	(10,513)	12,129
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	234	49	185
32	Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—
33	Recoveries of written-off claims	償却債権取立益	40	(122)	162
34	Other	その他 (△)	546	290	256
35	Gain or loss on stocks and other securities	株式等関係損益	4,972	3,651	1,321
36	Other non-recurring gains (losses)	その他の臨時損益	2,209	3,578	(1,369)
37	Ordinary profit	経常利益	109,289	47,930	61,359
38	Extraordinary income (losses)	特別損益	(3,430)	(1,993)	(1,437)
39	Income before income taxes	税引前当期純利益	105,859	45,937	59,922
40	Total income taxes	法人税等合計 (△)	30,658	12,956	17,702
41	Net income	当期純利益	75,200	32,981	42,219
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	6,684	(2,681)	9,365

## (4) The Higashi-Nippon Bank, Limited Non-consolidated

## (4) 東日本銀行 単体

For the year ended

(Unit: Millions of Yen)

			March 31, 2025(A)	(A)-(B)	March 31, 2024(B)
1	Gross operating income	業務粗利益	23,497	[( 11.1%)] (2,945)	26,442
2	Gross operating income from domestic operations	国内業務粗利益	23,481	(2,914)	26,395
3	Net interest income	資金利益	23,428	61	23,367
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	160	160	—
5	Net fees and commissions	役務取引等利益	3,486	(331)	3,817
6	Net trading income	特定取引利益	—	—	—
7	Net other ordinary income	その他業務利益	(3,433)	(2,644)	(789)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(3,433)	(2,644)	(789)
9	Gross operating income from international operations	国際業務粗利益	16	(31)	47
10	Net interest income	資金利益	5	(23)	28
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—
12	Net fees and commissions	役務取引等利益	4	(2)	6
13	Net trading income	特定取引利益	—	—	—
14	Net other ordinary income	その他業務利益	6	(5)	11
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	—	—	—
16	Expenses	経費 (除く臨時処理分) (△)	17,133	[( 6.9%)] (1,276)	18,409
17	Personnel expenses	人件費 (△)	9,242	(66)	9,308
18	Non-Personnel expenses	物件費 (△)	6,602	(1,128)	7,730
19	Taxes	税金 (△)	1,289	(80)	1,369
20	(Reference) OHR (%) (16/1)	(参考) O H R (%) (16 ÷ 1)	72.9	3.3	69.6
21	Core net business profit	実質業務純益	6,363	[( 20.7%)] (1,670)	8,033
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	9,797	974	8,823
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	コア業務純益(除く投資信託解約損益) (22-4-11)	9,637	[9.2%] 814	8,823
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	540	540	—
25	Net business profit	業務純益	5,823	(2,210)	8,033
26	Of which, gains (losses) on bonds	うち国債等債券損益(5 勘定戻)	(3,433)	(2,644)	(789)
27	Non-recurring gains (losses)	臨時損益	500	(925)	1,425
28	Disposal of bad debts	不良債権処理額 (△)	1,049	1,815	(766)
29	Written-off of loans	貸出金償却 (△)	—	—	—
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	907	907	—
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	110	(130)	240
32	Reversal of allowance for loan losses	貸倒引当金戻入益	—	(932)	932
33	Recoveries of written-off claims	償却債権取立益	16	4	12
34	Other	その他 (△)	47	110	(63)
35	Gain or loss on stocks and other securities	株式等関係損益	1,126	694	432
36	Other non-recurring gains (losses)	その他の臨時損益	422	197	225
37	Ordinary profit	経常利益	6,323	[( 33.1%)] (3,135)	9,458
38	Extraordinary income (losses)	特別損益	(383)	(747)	364
39	Income before income taxes	税引前当期純利益	5,940	(3,882)	9,822
40	Total income taxes	法人税等合計 (△)	1,523	(1,637)	3,160
41	Net income	当期純利益	4,416	[( 33.7%)] (2,246)	6,662
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	1,589	2,355	(766)



## (5) THE KANAGAWA BANK, LTD. Non-consolidated

## (5) 神奈川銀行 単体

For the year ended

(Unit: Millions of Yen)

			March 31, 2025(A)	(A)-(B)	March 31, 2024(B)
				[3.9%]	
1	Gross operating income	業務粗利益	8,037	304	7,733
2	Gross operating income from domestic operations	国内業務粗利益	8,037	308	7,729
3	Net interest income	資金利益	7,324	59	7,265
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—
5	Net fees and commissions	役務取引等利益	1,277	184	1,093
6	Net trading income	特定取引利益	—	—	—
7	Net other ordinary income	その他業務利益	(564)	65	(629)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(529)	59	(588)
9	Gross operating income from international operations	国際業務粗利益	0	(4)	4
10	Net interest income	資金利益	0	(0)	0
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—
12	Net fees and commissions	役務取引等利益	(2)	(0)	(2)
13	Net trading income	特定取引利益	—	—	—
14	Net other ordinary income	その他業務利益	2	(3)	5
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	—	—	—
16	Expenses	経費 (除く臨時処理分) (△)	5,986	(737)	6,723
17	Personnel expenses	人件費 (△)	3,155	(37)	3,192
18	Non-Personnel expenses	物件費 (△)	2,428	(655)	3,083
19	Taxes	税金 (△)	403	(44)	447
20	(Reference) OHR (%) (16/1)	(参考) O H R (%) (16 ÷ 1)	74.4	(12.5)	86.9
21	Core net business profit	実質業務純益	2,051	1,041	1,010
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	2,580	981	1,599
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	コア業務純益(除く投資信託解約損益) (22-4-11)	2,580	981	1,599
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	240	(235)	475
25	Net business profit	業務純益	1,810	1,275	535
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定戻)	(529)	59	(588)
27	Non-recurring gains (losses)	臨時損益	(334)	(599)	265
28	Disposal of bad debts	不良債権処理額 (△)	906	(519)	1,425
29	Written-off of loans	貸出金償却 (△)	8	(105)	113
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	626	(800)	1,426
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	—	(150)	150
32	Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—
33	Recoveries of written-off claims	償却債権取立益	34	(231)	265
34	Other	その他 (△)	306	306	—
35	Gain or loss on stocks and other securities	株式等関係損益	548	(1,026)	1,574
36	Other non-recurring gains (losses)	その他の臨時損益	23	(93)	116
37	Ordinary profit	経常利益	1,475	675	800
38	Extraordinary income (losses)	特別損益	(15)	15	(30)
39	Income before income taxes	税引前当期純利益	1,460	690	770
40	Total income taxes	法人税等合計 (△)	592	273	319
41	Net income	当期純利益	867	417	450
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	1,147	(753)	1,900

## 2. Average Balance of Use and Source of Funds, Interest Margins

## (1) All branches

## ① Average Balance of Use and Source of Funds

## 2. 資金平残、利回・利鞘

## (1) 全店

## ① 資金平残

For the year ended

(Unit: Billions of Yen)

				March 31, 2025(A)	(A)-(B)	March 31, 2024(B)	(B)-(C)	March 31, 2023(C)	
1	The Bank of Yokohama, Ltd., The Higashi- Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Interest-earning assets	3行合算	資金運用勘定	25,278.5	2,583.7	22,694.7	688.7	22,005.9
2		Of which, Loans and bills discounted		うち貸出金	16,636.2	162.0	16,474.2	666.9	15,807.2
3		Of which, Securities		うち有価証券	2,918.4	(14.6)	2,933.1	39.3	2,893.8
4	Interest-bearing liabilities	資金調達勘定		24,757.1	(78.7)	24,835.9	1,316.0	23,519.9	
5	Of which, Deposits, etc	うち預金等		20,140.3	(37.2)	20,177.6	75.6	20,102.0	
6	The Bank of Yokohama, Ltd. Non-consolidated	Interest-earning assets		横浜銀行 単体	資金運用勘定	22,673.2	2,563.3	20,109.9	715.2
7		Of which, Loans and bills discounted	うち貸出金		14,594.4	177.3	14,417.1	609.9	13,807.1
8		Of which, Securities	うち有価証券		2,496.9	11.9	2,484.9	39.5	2,445.4
9		Interest-bearing liabilities	資金調達勘定		22,259.0	(77.9)	22,336.9	1,487.9	20,849.0
10		Of which, Deposits, etc	うち預金等		17,983.8	69.5	17,914.2	133.0	17,781.2
11		The Higashi- Nippon Bank, Limited Non-consolidated	Interest-earning assets		東日本銀行 単体	資金運用勘定	2,081.4	12.8	2,068.5
12	Of which, Loans and bills discounted		うち貸出金	1,633.3		(21.8)	1,655.1	47.5	1,607.6
13	Of which, Securities		うち有価証券	344.9		(9.8)	354.8	5.8	348.9
14	Interest-bearing liabilities		資金調達勘定	1,996.6		4.7	1,991.9	(149.4)	2,141.3
15	Of which, Deposits, etc		うち預金等	1,678.9		(104.6)	1,783.5	(46.8)	1,830.4
16	THE KANAGAWA BANK, LTD. Non-consolidated		Interest-earning assets	神奈川銀行 単体		資金運用勘定	523.8	7.5	516.2
17		Of which, Loans and bills discounted	うち貸出金		408.5	6.5	401.9	9.4	392.4
18		Of which, Securities	うち有価証券		76.5	(16.7)	93.3	(6.1)	99.4
19		Interest-bearing liabilities	資金調達勘定		501.5	(5.5)	507.0	(22.4)	529.5
20		Of which, Deposits, etc	うち預金等		477.5	(2.1)	479.7	(10.5)	490.2

(注) 1. 資金運用勘定には、日銀預け金平残のうち有利息部分を適度して含めております。本説明資料において、以下も同様です。

2. 預金等には、譲渡性預金を含めております。本説明資料において、以下も同様です。

Notes: 1. Interest-earning assets retroactively includes the interest-bearing portion of the average balance of deposits at the Bank of Japan. The same applies to the following sections of this financial information report.

2. Deposits, etc. include negotiable certificates of deposit. The same applies to the following sections of this financial information report.

## ② Interest Margins

## ② 利回・利鞘

For the year ended

(Unit: %)

				March 31, 2025(A)	(A)-(B)	March 31, 2024(B)	(B)-(C)	March 31, 2023(C)	
21	The Bank of Yokohama, Ltd., The Higashi- Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Yield on interest-earning assets (A)	3行合算	資金運用利回 A	1.09	0.03	1.06	0.13	0.93
22		Loans and bills discounted (B)		貸出金利回 B	1.22	0.11	1.11	0.08	1.03
23		Securities		有価証券利回	1.68	0.30	1.38	0.34	1.04
24		Yield on interest-bearing liabilities		資金調達利回	0.26	0.05	0.21	0.09	0.12
25		Deposits, etc (C)		預金等利回 C	0.155	0.058	0.097	0.043	0.054
26		Expenses ratio		経费率	0.62	0.01	0.61	0.00	0.61
27		Total funding cost (D)		資金調達原価 D	0.78	0.06	0.72	0.08	0.64
28		Yield spread (B) - (C)		預貸金利回差 B - C	1.06	0.04	1.02	0.05	0.97
29		Net interest margin (A) - (D)		総資金利鞘 A - D	0.31	(0.03)	0.34	0.05	0.29
30	The Bank of Yokohama, Ltd. Non-consolidated	Yield on interest-earning assets (A)	横浜銀行 単体	資金運用利回 A	1.07	0.03	1.04	0.14	0.90
31		Loans and bills discounted (B)		貸出金利回 B	1.20	0.11	1.09	0.11	0.98
32		Securities		有価証券利回	1.76	0.29	1.47	0.39	1.08
33		Yield on interest-bearing liabilities		資金調達利回	0.28	0.04	0.24	0.11	0.13
34		Deposits, etc (C)		預金等利回 C	0.164	0.056	0.108	0.048	0.060
35		Expenses ratio		経费率	0.57	0.02	0.55	0.00	0.55
36		Total funding cost (D)		資金調達原価 D	0.75	0.07	0.68	0.07	0.61
37		Yield spread (B) - (C)		預貸金利回差 B - C	1.04	0.06	0.98	0.06	0.92
38		Net interest margin (A) - (D)		総資金利鞘 A - D	0.32	(0.04)	0.36	0.07	0.29
39	The Higashi- Nippon Bank, Limited Non-consolidated	Yield on interest-earning assets (A)	東日本銀行 単体	資金運用利回 A	1.21	0.08	1.13	0.01	1.12
40		Loans and bills discounted (B)		貸出金利回 B	1.26	0.05	1.21	(0.03)	1.24
41		Securities		有価証券利回	1.25	0.30	0.95	0.09	0.86
42		Yield on interest-bearing liabilities		資金調達利回	0.09	0.09	0.00	0.00	0.00
43		Deposits, etc (C)		預金等利回 C	0.083	0.075	0.008	0.001	0.007
44		Expenses ratio		経费率	1.02	(0.01)	1.03	0.02	1.01
45		Total funding cost (D)		資金調達原価 D	0.95	0.02	0.93	0.06	0.87
46		Yield spread (B) - (C)		預貸金利回差 B - C	1.18	(0.02)	1.20	(0.03)	1.23
47		Net interest margin (A) - (D)		総資金利鞘 A - D	0.26	0.06	0.20	(0.05)	0.25
48	THE KANAGAWA BANK, LTD. Non-consolidated	Yield on interest-earning assets (A)	神奈川銀行 単体	資金運用利回 A	1.47	0.05	1.42	0.11	1.31
49		Loans and bills discounted (B)		貸出金利回 B	1.69	0.03	1.66	0.01	1.65
50		Securities		有価証券利回	0.86	0.21	0.65	0.05	0.60
51		Yield on interest-bearing liabilities		資金調達利回	0.07	0.06	0.01	0.00	0.01
52		Deposits, etc (C)		預金等利回 C	0.078	0.064	0.014	(0.004)	0.018
53		Expenses ratio		経费率	1.25	(0.15)	1.40	0.24	1.16
54		Total funding cost (D)		資金調達原価 D	1.27	(0.06)	1.33	0.24	1.09
55		Yield spread (B) - (C)		預貸金利回差 B - C	1.61	(0.03)	1.64	0.01	1.63
56		Net interest margin (A) - (D)		総資金利鞘 A - D	0.20	0.11	0.09	(0.13)	0.22

**2. Average Balance of Use and Source of Funds, Interest Margins****(2) Domestic operations****① Average Balance of Use and Source of Funds****2. 資金平残、利回・利鞘****(2) 国内業務部門****① 資金平残**

For the year ended

(Unit: Billions of Yen)

				March 31, 2025(A)		March 31, 2024(B)		March 31, 2023(C)
				(A)-(B)		(B)-(C)		
1 2 3 4 5	The Bank of Yokohama, Ltd., The Higashi- Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Interest-earning assets	資金運用勘定	24,480.8	2,577.2	21,903.6	666.0	21,237.5
		Of which, Loans and bills discounted	うち貸出金	15,876.9	106.8	15,770.1	542.9	15,227.1
		Of which, Securities	うち有価証券	2,585.1	0.3	2,584.7	97.9	2,486.7
		Interest-bearing liabilities	資金調達勘定	23,960.9	(96.0)	24,056.9	1,296.9	22,760.0
		Of which, Deposits, etc	うち預金等	19,718.7	(31.5)	19,750.2	81.8	19,668.4
6 7 8 9 10	The Bank of Yokohama, Ltd. Non-consolidated	Interest-earning assets	資金運用勘定	21,876.8	2,556.4	19,320.3	691.9	18,628.4
		Of which, Loans and bills discounted	うち貸出金	13,835.2	121.1	13,714.0	482.5	13,231.5
		Of which, Securities	うち有価証券	2,167.1	22.2	2,144.8	93.2	2,051.6
		Interest-bearing liabilities	資金調達勘定	21,464.0	(95.4)	21,559.5	1,468.4	20,091.1
		Of which, Deposits, etc	うち預金等	17,563.4	74.9	17,488.4	138.7	17,349.7
11 12 13 14 15	The Higashi- Nippon Bank, Limited Non-consolidated	Interest-earning assets	資金運用勘定	2,080.1	13.1	2,067.0	4.3	2,062.7
		Of which, Loans and bills discounted	うち貸出金	1,633.1	(20.9)	1,654.1	50.9	1,603.1
		Of which, Securities	うち有価証券	341.5	(5.0)	346.5	10.8	335.6
		Interest-bearing liabilities	資金調達勘定	1,995.3	4.9	1,990.3	(149.0)	2,139.4
		Of which, Deposits, etc	うち預金等	1,677.7	(104.3)	1,782.1	(46.4)	1,828.5
16 17 18 19 20	THE KANAGAWA BANK, LTD. Non-consolidated	Interest-earning assets	資金運用勘定	523.8	7.6	516.1	(30.2)	546.4
		Of which, Loans and bills discounted	うち貸出金	408.5	6.5	401.9	9.4	392.4
		Of which, Securities	うち有価証券	76.5	(16.7)	93.3	(6.1)	99.4
		Interest-bearing liabilities	資金調達勘定	501.5	(5.4)	507.0	(22.4)	529.4
		Of which, Deposits, etc	うち預金等	477.5	(2.1)	479.6	(10.4)	490.1

**② Interest Margins****② 利回・利鞘**

For the year ended

(Unit: %)

				March 31, 2025(A)		March 31, 2024(B)		March 31, 2023(C)
				(A)-(B)		(B)-(C)		
21 22 23 24 25 26 27 28 29	The Bank of Yokohama, Ltd., The Higashi- Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Yield on interest-earning assets (A)	資金運用利回 A	0.89	0.08	0.81	0.01	0.80
		Loans and bills discounted (B)	貸出金利回 B	1.07	0.12	0.95	0.00	0.95
		Securities	有価証券利回	1.20	0.34	0.86	0.11	0.75
		Yield on interest-bearing liabilities	資金調達利回	0.07	0.07	0.00	0.00	0.00
		Deposits, etc (C)	預金等利回 C	0.068	0.065	0.003	0.000	0.003
		Expenses ratio	経費率	0.62	0.01	0.61	0.01	0.60
		Total funding cost (D)	資金調達原価 D	0.58	0.08	0.50	(0.02)	0.52
		Yield spread (B) - (C)	預貸金利回差 B - C	1.00	0.05	0.95	0.00	0.95
		Net interest margin (A) - (D)	総資金利鞘 A - D	0.31	0.00	0.31	0.03	0.28
30 31 32 33 34 35 36 37 38	The Bank of Yokohama, Ltd. Non-consolidated	Yield on interest-earning assets (A)	資金運用利回 A	0.85	0.09	0.76	0.01	0.75
		Loans and bills discounted (B)	貸出金利回 B	1.03	0.13	0.90	0.00	0.90
		Securities	有価証券利回	1.21	0.36	0.85	0.11	0.74
		Yield on interest-bearing liabilities	資金調達利回	0.07	0.07	0.00	0.00	0.00
		Deposits, etc (C)	預金等利回 C	0.067	0.064	0.003	0.001	0.002
		Expenses ratio	経費率	0.56	0.02	0.54	0.00	0.54
		Total funding cost (D)	資金調達原価 D	0.54	0.10	0.44	(0.03)	0.47
		Yield spread (B) - (C)	預貸金利回差 B - C	0.96	0.06	0.90	0.00	0.90
		Net interest margin (A) - (D)	総資金利鞘 A - D	0.31	(0.01)	0.32	0.04	0.28
39 40 41 42 43 44 45 46 47	The Higashi- Nippon Bank, Limited Non-consolidated	Yield on interest-earning assets (A)	資金運用利回 A	1.21	0.08	1.13	0.02	1.11
		Loans and bills discounted (B)	貸出金利回 B	1.26	0.05	1.21	(0.03)	1.24
		Securities	有価証券利回	1.26	0.29	0.97	0.09	0.88
		Yield on interest-bearing liabilities	資金調達利回	0.09	0.09	0.00	0.00	0.00
		Deposits, etc (C)	預金等利回 C	0.083	0.075	0.008	0.001	0.007
		Expenses ratio	経費率	1.01	(0.01)	1.02	0.01	1.01
		Total funding cost (D)	資金調達原価 D	0.94	0.02	0.92	0.05	0.87
		Yield spread (B) - (C)	預貸金利回差 B - C	1.18	(0.02)	1.20	(0.03)	1.23
		Net interest margin (A) - (D)	総資金利鞘 A - D	0.27	0.06	0.21	(0.03)	0.24
48 49 50 51 52 53 54 55 56	THE KANAGAWA BANK, LTD. Non-consolidated	Yield on interest-earning assets (A)	資金運用利回 A	1.47	0.05	1.42	0.11	1.31
		Loans and bills discounted (B)	貸出金利回 B	1.69	0.03	1.66	0.01	1.65
		Securities	有価証券利回	0.86	0.21	0.65	0.05	0.60
		Yield on interest-bearing liabilities	資金調達利回	0.07	0.06	0.01	0.00	0.01
		Deposits, etc (C)	預金等利回 C	0.078	0.064	0.014	(0.004)	0.018
		Expenses ratio	経費率	1.24	(0.15)	1.39	0.23	1.16
		Total funding cost (D)	資金調達原価 D	1.26	(0.07)	1.33	0.24	1.09
		Yield spread (B) - (C)	預貸金利回差 B - C	1.61	(0.03)	1.64	0.01	1.63
		Net interest margin (A) - (D)	総資金利鞘 A - D	0.21	0.12	0.09	(0.13)	0.22

**3. Fees and Commissions (Domestic operations)****【The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined】****3. 役務取引等利益（国内業務部門）****【3行合算】**

For the year ended

(Unit: Millions of Yen)

		March 31, 2025 (A)	(A)-(B)	March 31, 2024 (B)	(B)-(C)	March 31, 2023 (C)
1	Fees and commissions	66,517	2,938	63,579	650	62,929
2	Deposits and Loans	36,559	3,194	33,365	(738)	34,103
3	Of which, ATM	3,796	(117)	3,913	(136)	4,049
4	Of which, Account transfer	5,210	130	5,080	36	5,044
5	Of which, Syndicated Loan, etc.	17,679	2,888	14,791	(359)	15,150
6	Remittance	10,085	941	9,144	336	8,808
7	Securities	8,054	(554)	8,608	1,086	7,522
8	Of which, Investment trusts	5,336	(234)	5,570	743	4,827
9	Safekeeping/safe deposit boxes	1,302	(7)	1,309	(43)	1,352
10	Guarantee business	349	(38)	387	(31)	418
11	Insurance	3,640	(958)	4,598	(193)	4,791
12	Others	6,526	361	6,165	234	5,931
13	Fees and commissions payments	21,884	2,089	19,795	1,372	18,423
14	Fees and commissions - net	44,632	849	43,783	(723)	44,506

**【The Bank of Yokohama, Ltd. Non-consolidated】****【横浜銀行 単体】**

For the year ended

(Unit: Millions of Yen)

		March 31, 2025 (A)	(A)-(B)	March 31, 2024 (B)	(B)-(C)	March 31, 2023 (C)
15	Fees and commissions	60,308	3,044	57,264	979	56,285
16	Deposits and Loans	32,546	3,150	29,396	(279)	29,675
17	Of which, ATM	3,631	(104)	3,735	(137)	3,872
18	Of which, Account transfer	4,967	122	4,845	38	4,807
19	Of which, Syndicated Loan, etc.	15,859	2,972	12,887	(129)	13,016
20	Remittance	9,522	953	8,569	392	8,177
21	Securities	7,772	(549)	8,321	1,077	7,244
22	Of which, Investment trusts	5,076	(237)	5,313	743	4,570
23	Safekeeping/safe deposit boxes	1,169	2	1,167	(21)	1,188
24	Guarantee business	331	(39)	370	(37)	407
25	Insurance	3,401	(913)	4,314	(200)	4,514
26	Others	5,564	440	5,124	47	5,077
27	Fees and commissions payments	20,439	2,048	18,391	1,455	16,936
28	Fees and commissions - net	39,868	996	38,872	(476)	39,348

**【The Higashi-Nippon Bank, Limited Non-consolidated】****【東日本銀行 単体】**

For the year ended

(Unit: Millions of Yen)

		March 31, 2025 (A)	(A)-(B)	March 31, 2024 (B)	(B)-(C)	March 31, 2023 (C)
29	Fees and commissions	4,618	(260)	4,878	(394)	5,272
30	Deposits and Loans	3,298	(123)	3,421	(528)	3,949
31	Of which, ATM	119	(14)	133	1	132
32	Of which, Account transfer	158	2	156	0	156
33	Of which, Syndicated Loan, etc.	1,764	(121)	1,885	(219)	2,104
34	Remittance	276	(14)	290	(56)	346
35	Securities	121	(20)	141	(11)	152
36	Of which, Investment trusts	100	(11)	111	(21)	132
37	Safekeeping/safe deposit boxes	74	(9)	83	(22)	105
38	Guarantee business	16	3	13	4	9
39	Insurance	9	(4)	13	(10)	23
40	Others	821	(93)	914	228	686
41	Fees and commissions payments	1,132	71	1,061	(76)	1,137
42	Fees and commissions - net	3,486	(331)	3,817	(318)	4,135

**【THE KANAGAWA BANK, LTD. Non-consolidated】****【神奈川銀行 単体】**

For the year ended

(Unit: Millions of Yen)

		March 31, 2025 (A)	(A)-(B)	March 31, 2024 (B)	(B)-(C)	March 31, 2023 (C)
43	Fees and commissions	1,590	154	1,436	66	1,370
44	Deposits and Loans	714	166	548	70	478
45	Of which, ATM	45	1	44	0	44
46	Of which, Account transfer	83	5	78	(2)	80
47	Of which, Syndicated Loan, etc.	55	37	18	(11)	29
48	Remittance	286	1	285	2	283
49	Securities	159	14	145	21	124
50	Of which, Investment trusts	159	14	145	21	124
51	Safekeeping/safe deposit boxes	57	(1)	58	(1)	59
52	Guarantee business	2	(1)	3	2	1
53	Insurance	230	(39)	269	15	254
54	Others	140	14	126	(42)	168
55	Fees and commissions payments	312	(30)	342	(6)	348
56	Fees and commissions - net	1,277	184	1,093	71	1,022

## 4. Gains or Losses on Investment Securities

## (1) Gains or Losses on Bonds

## 4. 有価証券関係損益

## (1) 国債等債券損益

For the year ended

(Unit: Millions of Yen)

				March 31, 2025(A)	(A)-(B)	March 31, 2024(B)	(B)-(C)	March 31, 2023(C)
1	Concordia Financial Group, Ltd. Consolidated	Gains (losses) on bonds	国債等債券損益(5勘定戻)	(16,573)	12,838	(29,411)	(13,008)	(16,403)
2		Gain on sales	売却益	782	(1,442)	2,224	(699)	2,923
3		Gain on redemption	償還益	0	(55)	55	24	31
4		Loss on sales	売却損(△)	8,004	(12,401)	20,405	3,138	17,267
5		Loss on redemption	償還損(△)	9,135	(1,879)	11,014	9,374	1,640
6		Loss on devaluation	償却(△)	216	(56)	272	(178)	450

For the year ended

(Unit: Millions of Yen)

				March 31, 2025(A)	(A)-(B)	March 31, 2024(B)	(B)-(C)	March 31, 2023(C)
7	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Gains (losses) on bonds	国債等債券損益(5勘定戻)	(16,697)	13,077	(29,774)	(13,399)	(16,375)
8		Gain on sales	売却益	781	(1,441)	2,222	(779)	3,001
9		Gain on redemption	償還益	0	(55)	55	24	31
10		Loss on sales	売却損(△)	7,984	(12,766)	20,750	3,463	17,287
11		Loss on redemption	償還損(△)	9,285	(1,748)	11,033	9,352	1,681
12		Loss on devaluation	償却(△)	209	(59)	268	(172)	440
13	The Bank of Yokohama, Ltd. Non-consolidated	Gains (losses) on bonds	国債等債券損益(5勘定戻)	(12,734)	15,662	(28,396)	(11,773)	(16,623)
14		Gain on sales	売却益	727	(1,354)	2,081	(98)	2,179
15		Gain on redemption	償還益	0	(15)	15	(16)	31
16		Loss on sales	売却損(△)	4,047	(15,824)	19,871	3,049	16,822
17		Loss on redemption	償還損(△)	9,213	(1,150)	10,363	8,745	1,618
18		Loss on devaluation	償却(△)	200	(57)	257	(136)	393
19	The Higashi-Nippon Bank, Limited Non-consolidated	Gains (losses) on bonds	国債等債券損益(5勘定戻)	(3,433)	(2,644)	(789)	(1,034)	245
20		Gain on sales	売却益	38	(99)	137	(625)	762
21		Gain on redemption	償還益	—	(20)	20	20	—
22		Loss on sales	売却損(△)	3,431	3,124	307	(135)	442
23		Loss on redemption	償還損(△)	31	(598)	629	603	26
24		Loss on devaluation	償却(△)	8	(3)	11	(35)	46
25	THE KANAGAWA BANK, LTD. Non-consolidated	Gains (losses) on bonds	国債等債券損益(5勘定戻)	(529)	59	(588)	(590)	2
26		Gain on sales	売却益	15	12	3	(57)	60
27		Gain on redemption	償還益	—	(20)	20	20	0
28		Loss on sales	売却損(△)	505	(66)	571	550	21
29		Loss on redemption	償還損(△)	39	(2)	41	5	36
30		Loss on devaluation	償却(△)	—	—	—	—	—

## (2) Gains or Losses on stocks and other securities

## (2) 株式等関係損益

For the year ended

(Unit: Millions of Yen)

				March 31, 2025(A)	(A)-(B)	March 31, 2024(B)	(B)-(C)	March 31, 2023(C)
31	Concordia Financial Group, Ltd. Consolidated	Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	6,302	4,223	2,079	(1,440)	3,519
32		Gain on sales	売却益	7,157	5,008	2,149	(1,610)	3,759
33		Loss on sales	売却損(△)	391	321	70	(28)	98
34		Loss on devaluation	償却(△)	462	462	—	(140)	140

For the year ended

(Unit: Millions of Yen)

				March 31, 2025(A)	(A)-(B)	March 31, 2024(B)	(B)-(C)	March 31, 2023(C)
35	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	6,647	3,319	3,328	(372)	3,700
36		Gain on sales	売却益	7,542	4,025	3,517	(345)	3,862
37		Loss on sales	売却損(△)	432	315	117	8	109
38		Loss on devaluation	償却(△)	462	391	71	19	52
39	The Bank of Yokohama, Ltd. Non-consolidated	Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	4,972	3,651	1,321	(2,105)	3,426
40		Gain on sales	売却益	5,435	4,110	1,325	(2,161)	3,486
41		Loss on sales	売却損(△)	—	(4)	4	(2)	6
42		Loss on devaluation	償却(△)	462	462	—	(52)	52
43	The Higashi-Nippon Bank, Limited Non-consolidated	Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	1,126	694	432	236	196
44		Gain on sales	売却益	1,438	944	494	206	288
45		Loss on sales	売却損(△)	312	251	61	(30)	91
46		Loss on devaluation	償却(△)	—	—	—	—	—
47	THE KANAGAWA BANK, LTD. Non-consolidated	Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	548	(1,026)	1,574	1,497	77
48		Gain on sales	売却益	668	(1,029)	1,697	1,610	87
49		Loss on sales	売却損(△)	119	67	52	42	10
50		Loss on devaluation	償却(△)	—	(71)	71	71	—



## 5. Net Unrealized Gains (Losses) on Securities

## 5. 有価証券の評価損益

## (1) Concordia Financial Group, Ltd. Consolidated

## (1) コンコルディア・フィナンシャルグループ 連結

(Unit: Millions of Yen)

			As of March 31, 2025					As of March 31, 2024			
			Book Value	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Book Value	Net(B)	Unrealized gains	Unrealized losses
1	Held-to-maturity	満期保有目的	876,420	(43,004)	(27,692)	29	43,033	883,529	(15,312)	378	15,691
2	Available-for-sale	その他の有価証券	1,966,637	59,983	(36,176)	138,735	78,751	2,004,629	96,159	159,555	63,396
3	Equity securities	株式	204,670	107,221	(15,586)	108,497	1,275	221,970	122,807	123,737	930
4	Debt securities	債券	916,120	(35,274)	(19,048)	231	35,505	860,795	(16,226)	749	16,975
5	Other securities	その他	845,846	(11,963)	(1,541)	30,005	41,969	921,864	(10,422)	35,068	45,490
6	Total	合計	2,843,058	16,979	(63,867)	138,764	121,784	2,888,159	80,846	159,933	79,087
7	Equity securities	株式	204,670	107,221	(15,586)	108,497	1,275	221,970	122,807	123,737	930
8	Debt securities	債券	1,786,423	(78,277)	(46,740)	261	78,538	1,738,730	(31,537)	1,127	32,665
9	Other securities	その他	851,963	(11,964)	(1,541)	30,005	41,970	927,458	(10,423)	35,068	45,491

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。

2. 連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

Notes: 1. "Available-for-sale securities" are marked to market; the difference between book values on the consolidated balance sheets and the acquisition cost is posted as "Net".

2. In addition to "Securities" on the consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

## (2) The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined

## (2) 3行合算

(Unit: Millions of Yen)

			As of March 31, 2025					As of March 31, 2024			
			Book Value	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Book Value	Net(B)	Unrealized gains	Unrealized losses
10	Held-to-maturity	満期保有目的	876,160	(42,998)	(27,687)	29	43,028	883,319	(15,311)	378	15,690
11	Available-for-sale	その他の有価証券	1,955,998	56,663	(35,910)	135,427	78,763	1,993,036	92,573	156,132	63,558
12	Equity securities	株式	194,032	104,122	(15,283)	105,167	1,044	210,377	119,405	120,267	861
13	Debt securities	債券	916,120	(35,274)	(19,048)	231	35,505	860,795	(16,226)	749	16,975
14	Other securities	その他	845,846	(12,184)	(1,579)	30,028	42,212	921,864	(10,605)	35,115	45,720
15	Total	合計	2,832,159	13,664	(63,598)	135,456	121,792	2,876,356	77,262	156,510	79,248
16	Equity securities	株式	194,032	104,122	(15,283)	105,167	1,044	210,377	119,405	120,267	861
17	Debt securities	債券	1,786,163	(78,271)	(46,735)	261	78,533	1,738,520	(31,536)	1,127	32,664
18	Other securities	その他	851,963	(12,185)	(1,578)	30,028	42,214	927,458	(10,607)	35,115	45,722

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。

2. 貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

Notes: 1. "Available-for-sale securities" are marked to market; the difference between book values on the non-consolidated balance sheets and the acquisition cost is posted as "Net".

2. In addition to "Securities" on the non-consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

## (3) The Bank of Yokohama, Ltd. Non-consolidated

## (3) 横浜銀行 単体

(Unit: Millions of Yen)

			As of March 31, 2025					As of March 31, 2024			
			Book Value	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Book Value	Net(B)	Unrealized gains	Unrealized losses
19	Held-to-maturity	満期保有目的	876,160	(42,998)	(27,687)	29	43,028	883,319	(15,311)	378	15,690
20	Available-for-sale	その他の有価証券	1,551,525	44,668	(29,480)	110,970	66,301	1,543,748	74,148	129,687	55,539
21	Equity securities	株式	181,562	97,086	(15,929)	98,099	1,013	198,210	113,015	113,842	827
22	Debt securities	債券	615,488	(27,850)	(14,123)	130	27,981	534,704	(13,727)	281	14,008
23	Other securities	その他	754,473	(24,566)	573	12,740	37,307	810,833	(25,139)	15,563	40,703
24	Total	合計	2,427,685	1,669	(57,167)	111,000	109,330	2,427,068	58,836	130,066	71,230
25	Equity securities	株式	181,562	97,086	(15,929)	98,099	1,013	198,210	113,015	113,842	827
26	Debt securities	債券	1,485,531	(70,848)	(41,810)	159	71,008	1,412,429	(29,038)	659	29,697
27	Other securities	その他	760,591	(24,567)	573	12,740	37,308	816,428	(25,140)	15,563	40,704

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。

2. 貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。

Notes: 1. "Available-for-sale securities" are marked to market; the difference between book values on the non-consolidated balance sheets and the acquisition cost is posted as "Net".

2. In addition to "Securities" on the non-consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

## (4) The Higashi-Nippon Bank, Limited Non-consolidated

## (4) 東日本銀行 単体

(Unit: Millions of Yen)

			As of March 31, 2025					As of March 31, 2024			
			Book Value	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Book Value	Net(B)	Unrealized gains	Unrealized losses
28	Held-to-maturity	満期保有目的	—	—	—	—	—	—	—	—	—
29	Available-for-sale	その他の有価証券	335,713	10,488	(4,989)	21,072	10,584	369,619	15,477	22,408	6,931
30	Equity securities	株式	6,294	3,805	924	3,805	—	5,425	2,881	2,881	—
31	Debt securities	債券	240,060	(6,027)	(3,862)	1	6,029	255,302	(2,165)	25	2,190
32	Other securities	その他	89,358	12,710	(2,050)	17,265	4,555	108,891	14,760	19,501	4,741
33	Total	合計	335,713	10,488	(4,989)	21,072	10,584	369,619	15,477	22,408	6,931
34	Equity securities	株式	6,294	3,805	924	3,805	—	5,425	2,881	2,881	—
35	Debt securities	債券	240,060	(6,027)	(3,862)	1	6,029	255,302	(2,165)	25	2,190
36	Other securities	その他	89,358	12,710	(2,050)	17,265	4,555	108,891	14,760	19,501	4,741

(注) 「その他有価証券」については時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。

Note: "Available-for-sale securities" are marked to market; the difference between book values on the non-consolidated balance sheets and the acquisition cost is posted as "Net".

## (5) THE KANAGAWA BANK, LTD. Non-consolidated

## (5) 神奈川銀行 単体

(Unit: Millions of Yen)

			As of March 31, 2025					As of March 31, 2024			
			Book Value	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Book Value	Net(B)	Unrealized gains	Unrealized losses
37	Held-to-maturity	満期保有目的	—	—	—	—	—	—	—	—	—
38	Available-for-sale	その他の有価証券	68,760	1,506	(1,441)	3,383	1,877	79,668	2,947	4,035	1,087
39	Equity securities	株式	6,174	3,230	(278)	3,262	31	6,741	3,508	3,543	34
40	Debt securities	債券	60,571	(1,395)	(1,062)	99	1,495	70,788	(333)	442	776
41	Other securities	その他	2,013	(328)	(101)	21	350	2,138	(227)	49	276
42	Total	合計	68,760	1,506	(1,441)	3,383	1,877	79,668	2,947	4,035	1,087
43	Equity securities	株式	6,174	3,230	(278)	3,262	31	6,741	3,508	3,543	34
44	Debt securities	債券	60,571	(1,395)	(1,062)	99	1,495	70,788	(333)	442	776
45	Other securities	その他	2,013	(328)	(101)	21	350	2,138	(227)	49	276

(注) 「その他有価証券」については時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。

Note: "Available-for-sale securities" are marked to market; the difference between book values on the non-consolidated balance sheets and the acquisition cost is posted as "Net".

## 6. Projected Redemption Amounts for Securities with maturities

## 6. 満期のある有価証券の決算日後の償還予定額

## (1) The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined

## (1) 3行合算

(Unit: Millions of Yen)

			As of March 31, 2025				As of March 31, 2024			
			Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
1	Bonds	債券	204,781	853,367	474,032	294,905	144,709	696,253	604,615	312,574
2	Government bonds	国債	56,500	135,800	57,800	83,100	24,100	61,900	40,600	83,800
3	Local government bonds	地方債	69,116	585,509	395,667	11,618	49,682	473,130	544,183	12,553
4	Corporate bonds	社債	79,165	132,058	20,565	200,186	70,927	161,223	19,831	216,220
5	Others	その他	14,059	24,569	62,734	707,911	19,879	22,095	52,108	764,343
6	Total	合 計	218,840	877,936	536,766	1,002,816	164,588	718,349	656,723	1,076,917

(注) 貸借対照表の「有価証券」について記載しております。

Note:The tables are indicated in "Securities" on the non-consolidated balance sheets.

## (2) The Bank of Yokohama, Ltd. Non-consolidated

## (2) 横浜銀行 単体

(Unit: Millions of Yen)

			As of March 31, 2025				As of March 31, 2024			
			Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
7	Bonds	債券	145,402	650,900	436,331	286,129	75,981	494,845	557,030	302,190
8	Government bonds	国債	56,500	120,000	37,500	80,900	22,000	56,500	28,500	80,900
9	Local government bonds	地方債	43,641	458,602	381,076	11,365	26,575	361,176	512,086	12,060
10	Corporate bonds	社債	45,261	72,297	17,755	193,864	27,406	77,169	16,443	209,230
11	Others	その他	14,059	23,161	62,725	707,911	14,865	21,011	51,736	764,343
12	Total	合 計	159,461	674,061	499,056	994,041	90,847	515,857	608,766	1,066,534

(注) 貸借対照表の「有価証券」について記載しております。

Note:The tables are indicated in "Securities" on the non-consolidated balance sheets.

## (3) The Higashi-Nippon Bank, Limited Non-consolidated

## (3) 東日本銀行 単体

(Unit: Millions of Yen)

		As of March 31, 2025				As of March 31, 2024				
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years	
13	Bonds	債券	49,278	165,857	25,001	6,275	57,227	165,597	27,185	7,083
14	Government bonds	国債	—	—	10,500	—	—	—	4,000	—
15	Local government bonds	地方債	20,075	117,496	11,791	253	17,307	97,144	19,896	492
16	Corporate bonds	社債	29,203	48,360	2,709	6,021	39,920	68,453	3,288	6,590
17	Others	その他	0	1,408	9	—	5,013	1,084	372	—
18	Total	合 計	49,278	167,265	25,010	6,275	62,241	166,682	27,557	7,083

(注) 貸借対照表の「有価証券」について記載しております。

Note:The tables are indicated in "Securities" on the non-consolidated balance sheets.

## (4) THE KANAGAWA BANK, LTD. Non-consolidated

## (4) 神奈川銀行 単体

(Unit: Millions of Yen)

			As of March 31, 2025				As of March 31, 2024			
			Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
19	Bonds	債券	10,100	36,610	12,700	2,500	11,500	35,810	20,400	3,300
20	Government bonds	国債	—	15,800	9,800	2,200	2,100	5,400	8,100	2,900
21	Local government bonds	地方債	5,400	9,410	2,800	—	5,800	14,810	12,200	—
22	Corporate bonds	社債	4,700	11,400	100	300	3,600	15,600	100	400
23	Others	その他	—	—	—	—	—	—	—	—
24	Total	合 計	10,100	36,610	12,700	2,500	11,500	35,810	20,400	3,300

(注) 貸借対照表の「有価証券」について記載しております。

Note:The tables are indicated in "Securities" on the non-consolidated balance sheets.

## 7. Employees and Branches

## (1) Employees

【Number of employees】

## 7. 人員および店舗等の推移

## (1) 人員の推移

【従業員数】

(Unit: Number of People)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
1	Concordia Financial Group, Ltd. Consolidated	コンコルディア・フィナンシャルグループ連結	5,941	126	5,815	211	5,604
2	The Bank of Yokohama, Ltd.	横浜銀行	4,051	130	3,921	(82)	4,003
3	The Higashi-Nippon Bank, Limited	東日本銀行	949	(21)	970	(45)	1,015
4	THE KANAGAWA BANK, LTD.	神奈川銀行	369	27	342	(10)	352

## (2) Branches

## ① Domestic Branch

【The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited  
and THE KANAGAWA BANK, LTD. Combined】

## (2) 店舗等の推移

## ① 国内店舗数の推移

【3行合算】

(Unit: Number of Branches)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
5	Domestic branches	国内店舗数	327	—	327	(3)	330
6	Locations	営業拠点数	222	—	222	(5)	227
7	Of which, locations in Kanagawa Prefecture	うち神奈川県内	164	—	164	(1)	165
8	Of which, locations in Tokyo Metropolis	うち東京都内	46	—	46	(2)	48

【The Bank of Yokohama, Ltd. Non-consolidated】

【横浜銀行 単体】

(Unit: Number of Branches)

9	Domestic branches	国内店舗数	206	—	206	—	206
10	Locations	営業拠点数	153	—	153	(2)	155
11	Of which, locations in Kanagawa Prefecture	うち神奈川県内	129	—	129	(1)	130
12	Of which, locations in Tokyo Metropolis	うち東京都内	20	—	20	(1)	21

【The Higashi-Nippon Bank, Limited Non-consolidated】

【東日本銀行 単体】

(Unit: Number of Branches)

13	Domestic branches	国内店舗数	87	—	87	(3)	90
14	Locations	営業拠点数	37	—	37	(3)	40
15	Of which, locations in Kanagawa Prefecture	うち神奈川県内	3	—	3	—	3
16	Of which, locations in Tokyo Metropolis	うち東京都内	26	—	26	(1)	27

【THE KANAGAWA BANK, LTD. Non-Consolidated】

【神奈川銀行 単体】

(Unit: Number of Branches)

17	Domestic branches	国内店舗数	34	—	34	—	34
18	Locations	営業拠点数	32	—	32	—	32
19	Of which, locations in Kanagawa Prefecture	うち神奈川県内	32	—	32	—	32
20	Of which, locations in Tokyo Metropolis	うち東京都内	—	—	—	—	—

(注) 複数の支店が同一箇所にある場合は、一拠点として計上しております。

Note: When there are plural branches in the same location, it is counted as one base.

## ② Overseas

## ② 海外拠点数の推移

【The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited  
and THE KANAGAWA BANK, LTD. Combined】

【3行合算】

(Unit: Number of Branches)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
21	Total	拠点数	5	—	5	—	5
22	Branches	支店	2	—	2	—	2
23	Sub-branches	出張所	—	—	—	—	—
24	Representative offices	駐在員事務所	3	—	3	—	3
25	Subsidiaries	現地法人	—	—	—	—	—

## 8. Return on Equity

【Concordia Financial Group, Ltd. Consolidated】

## 8. ROE

【コンコルディア・フィナンシャルグループ連結】

For the year ended

(Unit: %)

			March 31, 2025 (A)	(A)-(B)	March 31, 2024 (B)	(B)-(C)	March 31, 2023 (C)
26	Profit attributable to owners of parent per own capital	親会社株主に帰属する当期純利益ベース	7.04	1.17	5.87	0.82	5.05

(注) 株主資本ベース

Note : Shareholders' equity basis



**9. Retirement Benefit**  
**(1) Retirement benefit obligation**

**9. 退職給付関連**  
**(1) 退職給付債務残高**  
**【The Bank of Yokohama, Ltd. Non-consolidated】**  
**【横浜銀行 単体】**

(Unit: Millions of Yen)

		As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
1	Retirement benefit obligation	57,672	(7,440)	65,112	(3,966)	69,078
2	[ Discount rate ]	[ 2.2% ]	[ 0.8% ]	[ 1.4% ]	[ 0.3% ]	[ 1.1% ]
3	Fair value of plan assets	113,160	(3,577)	116,737	10,036	106,701
4	Prepaid pension cost	(39,445)	(1,408)	(38,037)	(2,060)	(35,977)
5	Unrecognized actuarial loss	(16,043)	(2,456)	(13,587)	(11,942)	(1,645)

**【The Higashi-Nippon Bank, Limited Non-consolidated】**

**【東日本銀行 単体】**

(Unit: Millions of Yen)

		As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
6	Retirement benefit obligation	12,582	(1,305)	13,887	(1,215)	15,102
7	[ Discount rate ]	[ 2.3% ]	[ 0.7% ]	[ 1.6% ]	[ 0.4% ]	[ 1.2% ]
8	Fair value of plan assets	22,786	(668)	23,454	1,346	22,108
9	Prepaid pension cost	(6,130)	(1,077)	(5,053)	(1,171)	(3,882)
10	Unrecognized prior service cost	(1,926)	305	(2,231)	304	(2,535)
11	Unrecognized actuarial loss	(2,146)	136	(2,282)	(1,694)	(588)

**【THE KANAGAWA BANK, LTD. Non-Consolidated】**

**【神奈川銀行 単体】**

(Unit: Millions of Yen)

		As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
12	Retirement benefit obligation	1,544	(7)	1,551	19	1,532
13	[ Discount rate ]	[ 0.9% ]	[ 0.0% ]	[ 0.9% ]	[ 0.0% ]	[ 0.9% ]
14	Fair value of plan assets	1,330	(19)	1,349	265	1,084
15	Provision for retirement benefits	553	(50)	603	(39)	642
16	Unrecognized actuarial loss	(339)	62	(401)	(208)	(193)

**(2) Retirement Benefit Costs**

**(2) 退職給付費用**

**【The Bank of Yokohama, Ltd. Non-consolidated】**

**【横浜銀行 単体】**

For the year ended

(Unit: Millions of Yen)

		March 31, 2025 (A)	(A)-(B)	March 31, 2024 (B)	(B)-(C)	March 31, 2023(C)
17	Retirement benefit costs	(787)	(1,272)	485	1,552	(1,067)
18	Service cost	1,285	(145)	1,430	(198)	1,628
19	Interest cost	923	130	793	280	513
20	Expected return on plan assets	(2,814)	(232)	(2,582)	(175)	(2,407)
21	Recognized actuarial loss	(1,165)	(1,591)	426	(520)	946
22	Gain(Loss) on return of assets from retirement benefits trust	581	581	—	2,154	(2,154)
23	Other retirement cost	402	(14)	416	10	406

**【The Higashi-Nippon Bank, Limited Non-consolidated】**

**【東日本銀行 単体】**

For the year ended

(Unit: Millions of Yen)

		March 31, 2025 (A)	(A)-(B)	March 31, 2024 (B)	(B)-(C)	March 31, 2023(C)
24	Retirement benefit costs	(514)	(133)	(381)	(161)	(220)
25	Service cost	264	(43)	307	(63)	370
26	Interest cost	219	31	188	56	132
27	Expected return on plan assets	(586)	(34)	(552)	16	(568)
28	Amortization of prior service cost	(304)	—	(304)	—	(304)
29	Recognized actuarial loss	(162)	(77)	(85)	(40)	(45)
30	Other retirement cost	54	(10)	64	(131)	195

**【THE KANAGAWA BANK, LTD. Non-Consolidated】**

**【神奈川銀行 単体】**

For the year ended

(Unit: Millions of Yen)

		March 31, 2025 (A)	(A)-(B)	March 31, 2024 (B)	(B)-(C)	March 31, 2023(C)
31	Retirement benefit costs	36	(22)	58	(5)	63
32	Service cost	90	(2)	92	(1)	93
33	Interest cost	13	0	13	0	13
34	Expected return on plan assets	(12)	(3)	(9)	0	(9)
35	Recognized actuarial loss	(56)	(19)	(37)	(4)	(33)
36	Other retirement cost	—	—	—	—	—

## 10. Deferred Tax Assets

Tax effects of the items comprising net deferred tax assets and liabilities

【The Bank of Yokohama, Ltd. Non-consolidated】

## 10. 繰延税金資産

繰延税金資産・負債の主な発生原因別内訳

【横浜銀行 単体】

(Unit: Millions of Yen)

			As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023 (C)
1	Allowance for loan losses	貸倒引当金	20,996	(215)	21,211	(1)	21,212
2	Losses on devaluation of securities	有価証券有税償却	2,495	34	2,461	(5)	2,466
3	Valuation difference on available-for-sale securities	その他有価証券評価差額金	—	—	—	(7,167)	7,167
4	Others	その他	12,092	3,401	8,691	1,183	7,508
5	Subtotal deferred tax assets (A)	繰延税金資産小計 A	35,584	3,220	32,364	(5,991)	38,355
6	Valuation allowance (B)	評価性引当額 B	(2,938)	(341)	(2,597)	(55)	(2,542)
7	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	32,645	2,879	29,766	(6,046)	35,812
8	Valuation difference on available-for-sale securities	その他有価証券評価差額金	13,655	(8,337)	21,992	21,992	—
9	Gains on contribution of assets to and return of assets from retirement benefit trust	退職給付信託設定・返還益	4,990	(47)	5,037	—	5,037
10	Others	その他	8,651	1,822	6,829	(649)	7,478
11	Total deferred tax liabilities (D)	繰延税金負債合計 D	27,297	(6,561)	33,858	21,343	12,515
12	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	5,348	9,439	(4,091)	(27,387)	23,296

【The Higashi-Nippon Bank, Limited Non-consolidated】

【東日本銀行 単体】

(Unit: Millions of Yen)

			As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023 (C)
13	Allowance for loan losses	貸倒引当金	3,350	(499)	3,849	(995)	4,844
14	Provision for retirement benefits	退職給付引当金	191	(236)	427	(348)	775
15	Losses on devaluation of securities	有価証券有税償却	166	5	161	(2)	163
16	Others	その他	1,029	(118)	1,147	(1,485)	2,632
17	Subtotal deferred tax assets (A)	繰延税金資産小計 A	4,736	(850)	5,586	(2,830)	8,416
18	Valuation allowance (B)	評価性引当額 B	(1,604)	138	(1,742)	174	(1,916)
19	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	3,132	(711)	3,843	(2,656)	6,499
20	Valuation difference on available-for-sale securities	その他有価証券評価差額金	3,147	(1,437)	4,584	4,019	565
21	Others	その他	31	(1)	32	6	26
22	Total deferred tax liabilities (D)	繰延税金負債合計 D	3,178	(1,438)	4,616	4,024	592
23	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	(46)	727	(773)	(6,680)	5,907

【THE KANAGAWA BANK, LTD. Non-consolidated】

【神奈川銀行 単体】

(Unit: Millions of Yen)

			As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023 (C)
24	Allowance for loan losses	貸倒引当金	1,240	(108)	1,348	418	930
25	Provision for retirement benefits	退職給付引当金	173	(11)	184	(12)	196
26	Losses on devaluation of securities	有価証券有税償却	82	3	79	(3)	82
27	Others	その他	387	120	267	37	230
28	Subtotal deferred tax assets (A)	繰延税金資産小計 A	1,883	4	1,879	440	1,439
29	Valuation allowance (B)	評価性引当額 B	(1,113)	(182)	(931)	(88)	(843)
30	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	770	(178)	948	352	596
31	Valuation difference on available-for-sale securities	その他有価証券評価差額金	427	(438)	865	477	388
32	Others	その他	368	(68)	436	436	—
33	Total deferred tax liabilities (D)	繰延税金負債合計 D	795	(507)	1,302	914	388
34	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	(24)	329	(353)	(560)	207

(Reference)Concordia Financial Group, Ltd. Consolidated

(参考) コンコルディア・フィナンシャルグループ連結

(Unit: Millions of Yen)

			As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023 (C)
35	Net deferred tax assets(liabilities)	繰延税金資産(負債)(純額)の計上額	727	10,315	(9,588)	(40,055)	30,467

## 11. Capital Adequacy Ratio

## 11. 自己資本比率

## 【Concordia Financial Group, Ltd. Consolidated】

## 【コンコルディア・フィナンシャルグループ 連結】

(Unit: Billions of Yen)

		As of March 31, 2025 [Preliminary] (A)		As of March 31, 2024 (B)		As of March 31, 2023 (C)	
		(A)-(B)		(B)-(C)			
1	(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5)÷(6)	15.67 %	0.77%pt	14.90 %	0.00%pt	14.90 %
2	Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	15.40 %	1.05%pt	14.35 %	0.28%pt	14.07 %
3	Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3)÷(6)	15.39 %	1.04%pt	14.35 %	0.28%pt	14.07 %
4	(2) Tier 1 capital	(2) Tier 1 資本の額	1,209.4	2.0	1,207.4	109.4	1,097.9
5	(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本の額	1,209.3	2.0	1,207.3	109.4	1,097.8
6	Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	95.4	(25.8)	121.3	87.4	33.9
7	(4) Tier 2 capital	(4) Tier 2 資本の額	21.3	(25.4)	46.8	(17.8)	64.6
8	(5) Total capital (2)+(4)	(5) 総自己資本の額 (2) + (4)	1,230.7	(23.4)	1,254.2	91.6	1,162.6
9	(6) Risk weighted assets	(6) リスク・アセットの額	7,853.3	(558.9)	8,412.2	611.4	7,800.8

## 【The Bank of Yokohama, Ltd. Consolidated】

## 【横浜銀行 連結】

(Unit: Billions of Yen)

		As of March 31, 2025 [Preliminary] (A)		As of March 31, 2024 (B)		As of March 31, 2023 (C)	
		(A)-(B)		(B)-(C)			
10	(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5)÷(6)	14.61 %	(1.43%pt)	16.04 %	(0.05%pt)	16.09 %
11	Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	14.28 %	(1.13%pt)	15.41 %	0.26%pt	15.15 %
12	Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3)÷(6)	14.27 %	(1.14%pt)	15.41 %	0.26%pt	15.15 %
13	(2) Tier 1 capital	(2) Tier 1 資本の額	1,008.3	(57.6)	1,066.0	97.8	968.2
14	(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本の額	1,008.3	(57.6)	1,065.9	97.8	968.1
15	Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	85.1	(21.9)	107.1	76.8	30.2
16	(4) Tier 2 capital	(4) Tier 2 資本の額	23.5	(19.8)	43.4	(16.6)	60.1
17	(5) Total capital (2)+(4)	(5) 総自己資本の額 (2) + (4)	1,031.9	(77.5)	1,109.4	81.1	1028.3
18	(6) Risk weighted assets	(6) リスク・アセットの額	7,061.3	145.3	6,916.0	527.0	6,388.9

## 【The Higashi-Nippon Bank, Limited Consolidated】

## 【東日本銀行 連結】

(Unit: Billions of Yen)

		As of March 31, 2025 [Preliminary] (A)		As of March 31, 2024 (B)		As of March 31, 2023 (C)	
		(A)-(B)		(B)-(C)			
19	(1) Capital ratio (2)/(3)	(1) 自己資本比率 (2)÷(3)	8.77 %	0.52%pt	8.25 %	(0.28%pt)	8.53 %
20	(2) Capital	(2) 自己資本の額	119.9	4.2	115.7	4.1	111.6
21	(3) Risk weighted assets, etc.	(3) リスク・アセット等の額	1,367.4	(34.9)	1,402.3	93.8	1,308.5

## 【THE KANAGAWA BANK, LTD. Non-consolidated】

## 【神奈川銀行 単体】

(Unit: Billions of Yen)

		As of March 31, 2025 [Preliminary] (A)		As of March 31, 2024 (B)		As of March 31, 2023 (C)	
		(A)-(B)		(B)-(C)			
22	(1) Capital ratio (2)/(3)	(1) 自己資本比率 (2)÷(3)	9.69 %	0.15%pt	9.54 %	0.06%pt	9.48 %
23	(2) Capital	(2) 自己資本の額	28.3	0.7	27.5	1.0	26.5
24	(3) Risk weighted assets, etc.	(3) リスク・アセット等の額	291.8	3.1	288.6	8.5	280.0

(注) 連結子会社がないため、単体自己資本比率を記載しております。

Notes : Since there are no consolidated subsidiaries, the non-consolidated capital adequacy ratio is provided.

- (注) 1. コンコルディア・フィナンシャルグループおよび横浜銀行は、国際統一基準（バーゼルⅢ）により算出しております。東日本銀行および神奈川銀行は、国内基準（バーゼルⅢ）により算出しております。  
 なお、コンコルディア・フィナンシャルグループ、横浜銀行および東日本銀行は2023年3月末から、神奈川銀行は2025年3月末からバーゼルⅢ最終化を適用しております。
2. 信用リスク・アセットの算出において、コンコルディア・フィナンシャルグループおよび横浜銀行は基礎的内部格付手法、東日本銀行および神奈川銀行は標準的手法を適用しております。  
 なお、コンコルディア・フィナンシャルグループにおける東日本銀行資産については、2025年3月末から基礎的内部格付手法を適用しております。
3. オペレーショナル・リスク相当額の算出は、標準的計測手法を適用しております。なお、神奈川銀行は2025年3月末から標準的計測手法を、それ以前は基礎的手法を適用しております。
4. 自己資本の構成に関する開示事項など、その他の自己資本の状況については、当社ホームページ上（<https://www.concordia-fg.jp/shareholder/index.html>）に掲載いたします。

Notes : 1. The capital ratio of Concordia Financial Group, Ltd. and The Bank of Yokohama, Ltd. was calculated based on the international standard (Basel III). The capital ratio of The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. was calculated based on the domestic standard (Basel III).  
 Concordia Financial Group, Ltd., The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited applied Basel III standards from March 31, 2023 and THE KANAGAWA BANK, LTD. applied Basel III standards from March 31, 2025.

2. Credit risk-weighted assets are calculated using the Foundation Internal Ratings-based Approach for Concordia Financial Group, Ltd. and The Bank of Yokohama, Ltd. and the Standardized Approach for The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Assets of The Higashi-Nippon Bank, Limited within Concordia Financial Group, Ltd. are calculated using the Foundation Internal Ratings-based Approach.

3. Operational risk capital was calculated using the Standardized Measurement Approach. THE KANAGAWA BANK, LTD. used the Standardized Measurement Approach from March 31, 2025 and used the Basic Indicator Approach before the application date of the Standardized Measurement Approach.

4. Other information on capital including the composition of capital disclosure is disclosed at the website of Concordia Financial Group, Ltd. (<https://www.concordia-fg.jp/en/index.html>)

## Ⅲ. LOANS,etc. INFORMATION

## Ⅲ. 貸出金等の状況

## 1. Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law

## 1. リスク管理債権および金融再生法開示債権

## (1) Concordia Financial Group, Ltd. Consolidated

## (1) コンコルディア・フィナンシャルグループ 連結

(Unit: Millions of Yen)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
1	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	57,384	(2,743)	60,127	3,449	56,678
2	Doubtful claims	危険債権	152,796	(8,804)	161,600	(1,611)	163,211
3	Claims in need of special caution	要管理債権	13,906	(2,319)	16,225	(8,868)	25,093
4	Accruing loans contractually past due for 3 months or more	三月以上延滞債権	4,742	220	4,522	493	4,029
5	Restructured loans	貸出条件緩和債権	9,163	(2,539)	11,702	(9,361)	21,063
6	Sub-total (Claims in need of special caution or below) A	要管理債権以下 計 A	224,087	(13,865)	237,952	(7,031)	244,983
7	Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	1,503,709	(70,483)	1,574,192	155,044	1,419,148
8	Claims to normal borrowers (excluding claims in need of caution)	正常先債権	15,173,570	229,420	14,944,150	708,666	14,235,484
9	Sub-total (Normal claims)	正常債権 計	16,677,280	158,937	16,518,343	863,711	15,654,632
10	Total (Credit exposures) B	合 計 B	16,901,367	145,072	16,756,295	856,679	15,899,616
11	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	21,996	2,022	19,974	(13,059)	33,033
12	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A/B	不良債権比率 (%) A ÷ B	1.3	(0.1)	1.4	(0.1)	1.5

(注) 「三月以上延滞債権」および「貸出条件緩和債権」はリスク管理債権における分類であり、「要管理債権」は金融再生法開示債権における分類です。本説明資料において、以下も同様です。

Note: "Accruing loans contractually past due for 3 months or more" and "Restructured loans" are categories of Risk Managed Loan.

"Claims in need of special caution" is a category of claims disclosed under the Financial Revitalization Law. The same applies to the following sections of this financial information report.

## (2) The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined

## (2) 3行合算

(Unit: Millions of Yen)

			3行合算【単体】 The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined					横浜【単体】 The Bank of Yokohama, Ltd. Non-Consolidated				
			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)	As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
13	Unrecoverable or valueless claims		58,031	(3,466)	61,497	1,492	60,005	49,309	(1,874)	51,183	6,301	44,882
14	Doubtful claims		152,955	(8,918)	161,873	(5,776)	167,649	109,135	(2,445)	111,580	(6,987)	118,567
15	Claims in need of special caution		14,014	(2,356)	16,370	(9,546)	25,916	8,287	(838)	9,125	(5,366)	14,491
16	Accruing loans contractually past due for 3 months or more		4,745	223	4,522	419	4,103	4,611	237	4,374	582	3,792
17	Restructured loans		9,268	(2,579)	11,847	(9,966)	21,813	3,676	(1,075)	4,751	(5,947)	10,698
18	Sub-total (Claims in need of special caution or below) A		225,001	(14,740)	239,741	(13,830)	253,571	166,732	(5,157)	171,889	(6,052)	177,941
19	Claims in need of caution (excluding claims in need of special caution)		1,502,748	(70,588)	1,573,336	56,570	1,516,766	1,135,404	(36,761)	1,172,165	55,974	1,116,191
20	Claims to normal borrowers (excluding claims in need of caution)		15,240,686	221,374	15,019,312	423,535	14,595,777	13,626,719	214,586	13,412,133	402,083	13,010,050
21	Sub-total (Normal claims)		16,743,434	150,785	16,592,649	480,106	16,112,543	14,762,124	177,826	14,584,298	458,057	14,126,241
22	Total (Credit exposures) B		16,968,435	136,045	16,832,390	466,276	16,366,114	14,928,857	172,669	14,756,188	452,006	14,304,182
23	Claims in need of special caution based on borrowers classification under the self-assessment guideline		22,024	2,015	20,009	(13,713)	33,722	14,753	3,988	10,765	(8,617)	19,382
24	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A/B		1.3	(0.1)	1.4	(0.1)	1.5	1.1	0.0	1.1	(0.1)	1.2

(Unit: Millions of Yen)

			東日本【単体】 The Higashi-Nippon Bank, Limited Non-Consolidated					神奈川【単体】 THE KANAGAWA BANK, LTD. Non-Consolidated				
			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)	As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
25	Unrecoverable or valueless claims		5,813	(1,805)	7,618	(5,536)	13,154	2,907	213	2,694	726	1,968
26	Doubtful claims		34,284	(5,435)	39,719	(4,729)	44,448	9,536	(1,038)	10,574	5,941	4,633
27	Claims in need of special caution		4,479	(1,849)	6,328	(4,277)	10,605	1,246	330	916	97	819
28	Accruing loans contractually past due for 3 months or more		98	(50)	148	(89)	237	35	35	—	(73)	73
29	Restructured loans		4,380	(1,800)	6,180	(4,188)	10,368	1,210	294	916	170	746
30	Sub-total (Claims in need of special caution or below) A		44,577	(9,089)	53,666	(14,542)	68,208	13,690	(495)	14,185	6,764	7,421
31	Claims in need of caution (excluding claims in need of special caution)		288,245	(23,291)	311,536	9,691	301,845	79,098	(10,536)	89,634	(9,094)	98,728
32	Claims to normal borrowers (excluding claims in need of caution)		1,296,894	(7,723)	1,304,617	11,229	1,293,388	317,071	14,509	302,562	10,224	292,338
33	Sub-total (Normal claims)		1,585,140	(31,013)	1,616,153	20,919	1,595,234	396,170	3,974	392,196	1,129	391,067
34	Total (Credit exposures) B		1,629,717	(40,103)	1,669,820	6,378	1,663,442	409,860	3,479	406,381	7,892	398,489
35	Claims in need of special caution based on borrowers classification under the self-assessment guideline		5,634	(2,619)	8,253	(5,238)	13,491	1,637	647	990	143	847
36	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A/B		2.7	(0.5)	3.2	(0.9)	4.1	3.3	(0.1)	3.4	1.6	1.8

(注) 東日本銀行は、部分直接償却を実施しておりませんが、上記は、実施した場合の金額で表示しております。

Note: The Higashi-Nippon Bank, Limited does not apply partial direct written-off. The above figures are presented if The Higashi-Nippon Bank, Limited had applied the partial direct written-off.

## 2. Allowance for Loan Losses

## 2. 貸倒引当金

【Concordia Financial Group, Ltd. Consolidated】

【コンコルディア・フィナンシャルグループ 連結】

(Unit: Millions of Yen)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
1	Allowance for loan losses	貸倒引当金	82,935	(954)	83,889	1,044	82,845
2	Allowance for general loan losses	一般貸倒引当金	32,080	4,351	27,729	(3,266)	30,995
3	Allowance for specific loan losses	個別貸倒引当金	50,854	(5,306)	56,160	4,310	51,850
4	Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—	—

【The Bank of Yokohama, Ltd. Non-consolidated】

【横浜銀行 単体】

(Unit: Millions of Yen)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
5	Allowance for loan losses	貸倒引当金	66,320	(1,495)	67,815	2,237	65,578
6	Allowance for general loan losses	一般貸倒引当金	21,860	3,033	18,827	(3,030)	21,857
7	Allowance for specific loan losses	個別貸倒引当金	44,460	(4,528)	48,988	5,268	43,720
8	Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—	—

【The Higashi-Nippon Bank, Limited Non-consolidated】

【東日本銀行 単体】

(Unit: Millions of Yen)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
9	Allowance for loan losses	貸倒引当金	11,991	(1,660)	13,651	(3,351)	17,002
10	Allowance for general loan losses	一般貸倒引当金	3,871	540	3,331	(1,190)	4,521
11	Allowance for specific loan losses	個別貸倒引当金	8,120	(2,200)	10,320	(2,160)	12,480
12	Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—	—

【THE KANAGAWA BANK, LTD. Non-consolidated】

【神奈川銀行 単体】

(Unit: Millions of Yen)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
13	Allowance for loan losses	貸倒引当金	4,104	405	3,699	1,894	1,805
14	Allowance for general loan losses	一般貸倒引当金	1,221	241	980	475	505
15	Allowance for specific loan losses	個別貸倒引当金	2,883	164	2,719	1,419	1,300
16	Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—	—

### 3. Coverage of Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law

### 3. リスク管理債権および金融再生法開示債権の保全状況

【The Bank of Yokohama, Ltd. Non-consolidated】

【横浜銀行 単体】

(Unit: Millions of Yen)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
1	Coverage amount	A	149,686	(2,459)	152,145	(4,660)	156,805
2	Allowance for loan losses	貸倒引当金	45,043	(4,364)	49,407	4,705	44,702
3	Collateral and guarantees	担保保証等	104,642	1,904	102,738	(9,364)	112,102
4	Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権 計	173,198	(332)	173,530	(9,303)	182,833
5	Coverage ratio (%)	A/B 保全率 (%)	86.4	(1.2)	87.6	1.9	85.7

(Reference) Status of Coverage of Claims of Borrowers Classification

(参考) 開示債権別の保全状況推移

(Unit: Millions of Yen)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
6	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	49,309	(1,874)	51,183	6,301	44,882
7	Allowance for loan losses	貸倒引当金	21,514	344	21,170	4,918	16,252
8	Collateral and guarantees	担保保証等	27,795	(2,218)	30,013	1,383	28,630
9	Coverage ratio (%)	保全率 (%)	100.0	0.0	100.0	0.0	100.0
10	Doubtful claims	危険債権	109,135	(2,445)	111,580	(6,987)	118,567
11	Allowance for loan losses	貸倒引当金	22,903	(4,861)	27,764	365	27,399
12	Collateral and guarantees	担保保証等	66,803	1,564	65,239	(3,726)	68,965
13	Coverage ratio (%)	保全率 (%)	82.1	(1.2)	83.3	2.1	81.2
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	14,753	3,988	10,765	(8,617)	19,382
15	Allowance for loan losses	貸倒引当金	625	152	473	(578)	1,051
16	Collateral and guarantees	担保保証等	10,044	2,559	7,485	(7,022)	14,507
17	Coverage ratio (%)	保全率 (%)	72.3	(1.6)	73.9	(6.3)	80.2

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2025)

引当率・保全率 (2025年3月末)

【The Bank of Yokohama, Ltd. Non-consolidated】

【横浜銀行 単体】

(Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	Categories 分類				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 49.3 (△1.8)	No categorization 非分類	Category II Ⅱ分類	Category III Ⅲ分類	Category IV Ⅳ分類	21.5	100%	100%
Legal bankruptcy 破綻先 3.1 (△0.4)			Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全額 32.4 (△2.1)		16.8 (0.2)	Entirely reserved 全額引当 0.0 (0.0)			
Virtual bankruptcy 実質破綻先 46.1 (△1.3)					Entirely reserved, or direct written-off 全額償却・引当 0.0 (0.0)				
Possible bankruptcy 破綻懸念先 109.1 (△2.4)		Doubtful 危険債権 109.1 (△2.4)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全額 44.9 (△3.8) [19.0]		47.6 (3.5) [47.6]	Partially reserved 必要額を引当 16.5 (△2.1) [42.4]	22.9	54.1%	82.1%
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 14.7 (3.9)	In need of special caution 要管理債権 8.2 (△0.8)  Accruing loans contractually past due for 3 months or more 三月以上延滞債権 4.6 Restructured loans 貸出条件緩和債権 3.6	Coverage 保全 10.1 Non-covered 信用 4.6 1.6 (0.4)		13.0 (3.5)	※[ ]: Credit exposures under each category before reserve ※[ ]内の計数は引当前の分類額	0.6	13.2%	72.3%
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,128.9 (△41.5)	Normal 正常債権 14,762.1 (177.8)							
Normal 正常先 13,626.7 (214.5)				132.6 (△14.7)		996.3 (△26.8)		13.8	1.2%
			13,626.7 (214.5)				7.3	0.0%	
Total 合計 14,928.8 (172.6) 100.0%		Total 合計 14,928.8 (172.6)	No categorization 非分類 13,838.3 (194.2) 92.7%	Category II Ⅱ分類 1,073.9 (△19.4) 7.2%	Category III Ⅲ分類 16.5 (△2.1) 0.1%	Category IV Ⅳ分類 0.0 (0.0) 0.0%	Total 合計 66.2	Total coverage ratio 要管理先 以下合計 86.4%	

(注) 1. ( )内は2024年3月末との増減額を表示しております。

2. 債権額には、銀行保証付私募債を含んでおります。

3. 引当率は、破綻先、実質破綻先、破綻懸念先及び要管理先については、債権額から担保・保証等により回収可能部分の金額を除いた残額に対する引当率を、要管理先以外の要管理先及び正常先については、債権額に対する引当率を記載しております。

Notes: 1. ( ) : Amount of increase compared with that of March 31, 2024

(△) : Amount of decrease compared with that of March 31, 2024

2. Claims include the privately-placed bonds guaranteed by the Bank.

3. Allowance coverage ratio for borrowers in legal bankruptcy, virtual bankruptcy, possible bankruptcy, and in need of special caution is calculated based on the amount of claims minus the recoverable amount from collateral and guarantees.

Allowance coverage ratio for borrowers in need of caution but other than in need of special caution and normal borrowers is calculated based on the amount of claims.

## 【The Higashi-Nippon Bank, Limited Non-Consolidated】

## 【東日本銀行 単体】

(Unit: Millions of Yen)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
1	Coverage amount	A 保全額	36,693	(11,151)	47,844	(14,049)	61,893
2	Allowance for loan losses	貸倒引当金	3,478	(1,422)	4,900	(2,031)	6,931
3	Collateral and guarantees	担保保証等	33,214	(9,729)	42,943	(12,018)	54,961
4	Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	B 破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権 計	45,732	(9,859)	55,591	(15,503)	71,094
5	Coverage ratio (%)	A/B 保全率 (%)	80.2	(5.8)	86.0	(1.0)	87.0

(注) 東日本銀行は、部分直接償却を実施しておりませんが、上記は、実施した場合の金額で表示しております。

Notes: The Higashi-Nippon Bank, Limited does not apply partial direct written-off. The above figures are presented if The Higashi-Nippon Bank, Limited had applied the partial direct written-off.

## (Reference) Status of Coverage of Claims of Borrowers Classification

## (参考) 開示債権別の保全状況推移

(Unit: Millions of Yen)

			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)
6	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	5,813	(1,805)	7,618	(5,536)	13,154
7	Allowance for loan losses	貸倒引当金	203	(63)	266	(1,060)	1,326
8	Collateral and guarantees	担保保証等	5,610	(1,742)	7,352	(4,476)	11,828
9	Coverage ratio (%)	保全率 (%)	100.0	0.0	100.0	0.0	100.0
10	Doubtful claims	危険債権	34,284	(5,435)	39,719	(4,729)	44,448
11	Allowance for loan losses	貸倒引当金	2,780	(928)	3,708	(604)	4,312
12	Collateral and guarantees	担保保証等	25,543	(5,481)	31,024	(3,786)	34,810
13	Coverage ratio (%)	保全率 (%)	82.6	(4.8)	87.4	(0.6)	88.0
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	5,634	(2,619)	8,253	(5,238)	13,491
15	Allowance for loan losses	貸倒引当金	495	(431)	926	(365)	1,291
16	Collateral and guarantees	担保保証等	2,060	(2,505)	4,565	(3,757)	8,322
17	Coverage ratio (%)	保全率 (%)	45.3	(21.2)	66.5	(4.7)	71.2

## ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2025)

## 引当率・保全率 (2025年3月末)

## 【The Higashi-Nippon Bank, Limited Non-consolidated】

## 【東日本銀行 単体】

(Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	Categories 分 類				Allowance	Allowance coverage ratio	Total coverage ratio
			No categorization 非分類	Category II Ⅱ分類	Category III Ⅲ分類	Category IV Ⅳ分類	引当金	引当率	保全率
Legal bankruptcy 破綻先 0.3 (0.0)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 5.8 (△1.8)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部 4.2 (△1.1)		Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却・引当 0.0 (0.0)	0.2	100%	100%
Virtual bankruptcy 実質破綻先 5.4 (△1.8)									
Possible bankruptcy 破綻懸念先 34.2 (△5.4)		Doubtful 危険債権 34.2 (△5.4)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部 22.1 (△3.4) [19.4]		Partially reserved 必要額を引当 5.9 (0.9) [8.7]	※[ ]: Credit exposures under each category before reserve ※[ ]内の計数は引当前の分類額	2.7	31.8%	82.6%
In need of special caution based on borrowers 要管理先 5.6 (△2.6)	In need of special caution 要管理債権 4.4 (△1.8)  Accruing loans contractually past due for 3 months or more 三月以上延滞債権 0.0 Restructured loans 貸出条件緩和債権 4.3	Coverage 保全 2.0 Non-covered 3.5 0.5 (△1.6)		5.1 (△0.9)	0.4		13.8%	45.3%	
In need of caution 要注意先  292.7 (△25.1)	Other than in need of special caution based on borrowers 要管理先以外の要注意先 287.0 (△22.5)	Normal 正常債権  1,585.1 (△31.0)	116.4 (△9.7)		170.6 (△12.7)			0.9	0.3%
Normal 正常先 1,296.8 (△7.7)			1,296.8 (△7.7)				2.4	0.1%	
Total 合 計 1,629.7 (△40.1) 100.0%		Total 合 計 1,629.7 (△40.1)	No categorization 非分類 1,440.2 (△23.6) 88.4%	Category II Ⅱ分類 183.4 (△17.4) 11.2%	Category III Ⅲ分類 5.9 (0.9) 0.4%	Category IV Ⅳ分類 0.0 (0.0) 0.0%	Total 合 計 6.8		Total coverage ratio 要管理先 以下合計 80.2%

(注) 1. ( ) 内は2024年3月末との増減額を表示しております。

2. 債権額には、銀行保証付私募債を含んでおります。

3. 引当率は、破綻先、実質破綻先、破綻懸念先及び要管理先については、債権額から担保・保証等により回収可能部分の金額を除いた残額に対する引当率を、要管理先以外の要注意先及び正常先については、債権額に対する引当率を記載しております。

4. 東日本銀行は、部分直接償却を実施しておりませんが、上記は、実施した場合の金額で表示しております。

Notes: 1. ( ) : Amount of increase compared with that of March 31, 2024 (△) : Amount of decrease compared with that of March 31, 2024

2. Claims include the privately-placed bonds guaranteed by the Bank.

3. Allowance coverage ratio for borrowers in legal bankruptcy, virtual bankruptcy, possible bankruptcy, and in need of special caution is calculated based on the amount of claims minus the recoverable amount from collateral and guarantees.

Allowance coverage ratio for borrowers in need of caution but other than in need of special caution and normal borrowers is calculated based on the amount of claims.

4. The Higashi-Nippon Bank, Limited does not apply partial direct written-off. The above figures are presented if The Higashi-Nippon Bank, Limited had applied the partial direct written-off.



【THE KANAGAWA BANK, LTD. Non-consolidated】			【神奈川銀行 単体】		(Unit: Millions of Yen)				
			As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	(B)-(C)	As of March 31, 2023 (C)		
1	Coverage amount	A	保険額	A	12,502	(59)	12,561	6,016	6,545
2	Allowance for loan losses		貸倒引当金		3,490	418	3,072	1,593	1,479
3	Collateral and guarantees		担保保証等		9,011	(477)	9,488	4,423	5,065
4	Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	B	破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権 計	B	14,081	(178)	14,259	6,810	7,449
5	Coverage ratio (%)	A／B	保全率 (%)	A ÷ B	88.7	0.7	88.0	0.2	87.8

(Reference) Status of Coverage of Claims of Borrowers Classification		(参考) 開示債権別の保全状況推移		(Unit: Millions of Yen)			
				As of March 31, 2025 (A)	(A)-(B)	As of March 31, 2024 (B)	As of March 31, 2023 (C)
6	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権		2,907	213	2,694	1,968
7	Allowance for loan losses	貸倒引当金		1,084	53	1,031	512
8	Collateral and guarantees	担保保証等		1,823	160	1,663	1,455
9	Coverage ratio (%)	保険率 (%)		100.0	0.0	100.0	100.0
10	Doubtful claims	危険債権		9,536	(1,038)	10,574	4,633
11	Allowance for loan losses	貸倒引当金		1,799	112	1,687	787
12	Collateral and guarantees	担保保証等		6,703	(1,026)	7,729	3,401
13	Coverage ratio (%)	保険率 (%)		89.1	0.1	89.0	90.4
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権		1,637	647	990	847
15	Allowance for loan losses	貸倒引当金		607	254	353	179
16	Collateral and guarantees	担保保証等		484	388	96	208
17	Coverage ratio (%)	保険率 (%)		66.6	21.3	45.3	45.7

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2025) 引当率・保険率 (2025年3月末)

【THE KANAGAWA BANK, LTD. Non-consolidated】		【神奈川銀行 単体】				(Unit: Billions of Yen)				
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権		Categories 分 類				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
				No categorization 非分類	Category II Ⅱ分類	Category III Ⅲ分類	Category IV Ⅳ分類			
Legal bankruptcy 破綻先 0.2 (△0.2)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 2.9 (0.2)		Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部 2.4 (0.2)		Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却・引当 0.0 (0.0)	1.0	100%	100%
Virtual bankruptcy 実質破綻先 2.6 (0.4)										
Possible bankruptcy 破綻懸念先 9.5 (△1.0)		Doubtful 危険債権 9.5 (△1.0)		Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部 6.9 (△0.2) [5.1]		Partially reserved 必要額を引当 1.0 (△0.1) [2.8]	※[ ]: Credit exposures under each category before reserve ※[ ]内の計数は引当前の分類額	1.7	63.5%	89.1%
In need of special caution based on borrowers 要管理先 1.6 (0.6)	In need of special caution 要管理債権 1.2 (0.3)		Coverage 保全 0.4 Non-covered 信用 1.1 0.3 (0.3)		1.2 (0.3)					
	Accruing loans contractually past due for 3 months or more 三月以上延滞債権 0.0 Restructured loans 貸出条件緩和債権 1.2									
In need of caution 要注意先 80.3 (△10.2)	Other than in need of special caution based on borrowers 要管理先以外の要注意先 78.7 (△10.8)		Normal 正常債権		38.6 (△5.4)		40.0 (△5.4)	0.5	0.6%	
			396.1 (3.9)		317.0 (14.5)		0.1			
Total 合 計 409.8 (3.4) 100.0%		Total 合 計 409.8 (3.4)		No categorization 非分類 365.4 (9.3) 89.2%	Category II Ⅱ分類 43.3 (△5.7) 10.6%	Category III Ⅲ分類 1.0 (△0.1) 0.2%	Category IV Ⅳ分類 0.0 (0.0) 0.0%	Total 合 計 4.1	Total coverage ratio 要管理先 以下合計 88.7%	

(注) 1. ( ) 内は2024年3月末との増減額を表示しております。  
2. 債権額には、銀行保証付私募債を含んでおります。  
3. 引当率は、破綻先、実質破綻先、破綻懸念先及び要管理先については、債権額から担保・保証等により回収可能部分の金額を除いた残額に対する引当率を、要管理先以外の要注意先及び正常先については、債権額に対する引当率を記載しております。

Notes: 1. ( ) : Amount of increase compared with that of March 31, 2024 (△) : Amount of decrease compared with that of March 31, 2024  
2. Claims include the privately-placed bonds guaranteed by the Bank.  
3. Allowance coverage ratio for borrowers in legal bankruptcy, virtual bankruptcy, possible bankruptcy, and in need of special caution is calculated based on the amount of claims minus the recoverable amount from collateral and guarantees.  
Allowance coverage ratio for borrowers in need of caution but other than in need of special caution and normal borrowers is calculated based on the amount of claims.



## 4. Off-Balanced Credits

## (1) The Bank of Yokohama, Ltd.

## Non-Consolidated

## ① The amounts of doubtful claims or below, under the Financial Revitalization Law

## 4. オフバランス化の状況

## (1) 横浜銀行 単体

## ① 危険債権以下（金融再生法基準）の債権残高

(Unit: Billions of Yen)

			As of March 31, 2025 (A)	April 1, 2024 - March 31, 2025 (A)-(B)			As of March 31, 2024(B)
					Increase	Amount off-balanced	
1	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	49.3	(1.8)	7.1	9.0	51.1
2	Doubtful claims	危険債権	109.1	(2.4)	26.9	29.3	111.5
3	Total	合計	158.4	(4.3)	34.1	38.4	162.7

## ② Progress of Off-balancing

## ② オフバランス化の実績

(Unit: Billions of Yen)

			For the year ended March 31, 2025
4	Final disposal of non-performing loan by liquidation	清算型処理	-
5	Final disposal of non-performing loan by restructuring	再建型処理	-
6	Securitization	債権流動化	9.6
7	Direct written-off	直接償却	(1.7)
8	Other	その他	30.5
9	Collection / repayment, etc.	回収・返済等	25.0
10	Improvement in debtors' business performance	業況改善	5.5
11	Total	合 計	38.4

(2) The Higashi-Nippon Bank, Limited  
Non-Consolidated

## ① The amounts of doubtful claims or below, under the Financial Revitalization Law

## (2) 東日本銀行 単体

## ① 危険債権以下（金融再生法基準）の債権残高

(Unit: Billions of Yen)

			As of March 31, 2025 (A)	April 1, 2024 - March 31, 2025 (A)-(B)			As of March 31, 2024(B)
					Increase	Amount off-balanced	
12	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	10.8	(3.0)	3.2	6.2	13.9
13	Doubtful claims	危険債権	34.2	(5.4)	4.8	10.3	39.7
14	Total	合計	45.1	(8.5)	8.0	16.5	53.6

## ② Progress of Off-balancing

## ② オフバランス化の実績

(Unit: Billions of Yen)

			For the year ended March 31, 2025
15	Final disposal of non-performing loan by liquidation	清算型処理	-
16	Final disposal of non-performing loan by restructuring	再建型処理	-
17	Securitization	債権流動化	2.2
18	Direct written-off	直接償却	0.1
19	Other	その他	14.1
20	Collection / repayment, etc.	回収・返済等	11.1
21	Improvement in debtors' business performance	業況改善	3.0
22	Total	合 計	16.5

(3) THE KANAGAWA BANK, LTD.  
Non-Consolidated

## ① The amounts of doubtful claims or below, under the Financial Revitalization Law

## (3) 神奈川銀行 単体

## ① 危険債権以下（金融再生法基準）の債権残高

(Unit: Billions of Yen)

			As of March 31, 2025 (A)	April 1, 2024 - March 31, 2025 (A)-(B)			As of March 31, 2024(B)
					Increase	Amount off-balanced	
23	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	2.9	0.2	1.0	0.8	2.6
24	Doubtful claims	危険債権	9.5	(1.0)	2.7	3.7	10.5
25	Total	合計	12.4	(0.8)	3.8	4.6	13.2

## ② Progress of Off-balancing

## ② オフバランス化の実績

(Unit: Billions of Yen)

Progress of Off-balance		For the year ended March 31, 2025	
			For the year ended March 31, 2025
26	Final disposal of non-performing loan by liquidation	清算型処理	0.9
27	Final disposal of non-performing loan by restructuring	再建型処理	-
28	Securitization	債権流動化	1.7
29	Direct written-off	直接償却	(1.4)
30	Other	その他	3.3
31	Collection / repayment, etc.	回収・返済等	2.8
32	Improvement in debtors' business performance	業況改善	0.5
33	Total	合 計	4.6

## 5. Loan Portfolio, etc. Information

## 5. 業種別貸出状況等

## (1) Classification of loans by type of industry

## (1) 業種別貸出金

(Unit: Millions of Yen)

【The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined】		【3行合算】	As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
1	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	16,663,883	126,315	16,537,568	427,648	16,109,920
2	Manufacturing	製造業	1,274,647	59,769	1,214,878	58,423	1,156,455
3	Agriculture and forestry	農業、林業	4,811	(42)	4,853	(433)	5,286
4	Fishery	漁業	6,635	51	6,584	370	6,214
5	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,230	(409)	3,639	702	2,937
6	Construction	建設業	404,860	(3,774)	408,634	18,008	390,626
7	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	177,626	5,026	172,600	9,072	163,528
8	IT and telecommunication	情報通信業	187,039	9,158	177,881	30,067	147,814
9	Transport and postal activities	運輸業、郵便業	377,291	17,445	359,846	2,456	357,390
10	Wholesale and retail	卸売業、小売業	1,118,290	(46,748)	1,165,038	(10,721)	1,175,759
11	Finance and insurance	金融業、保険業	564,390	(32,490)	596,880	30,745	566,135
12	Real estate and goods rental and leasing	不動産業、物品賃貸業	5,128,992	60,009	5,068,983	184,347	4,884,636
13	Other services	その他の各種サービス業	1,369,024	(1,951)	1,370,975	29,985	1,340,990
14	Local governments	地方公共団体	451,117	(13,970)	465,087	(6,942)	472,029
15	Others	その他	5,595,924	74,239	5,521,685	81,571	5,440,114
16	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	157,804	5,882	151,922	33,379	118,543
17	Total	合計	16,821,687	132,197	16,689,490	461,026	16,228,464

(Unit: Millions of Yen)

【The Bank of Yokohama, Ltd. Non-Consolidated】		【横浜銀行 単体】	As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
18	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	14,625,592	164,520	14,461,072	413,642	14,047,430
19	Manufacturing	製造業	1,149,376	73,880	1,075,496	55,818	1,019,678
20	Agriculture and forestry	農業、林業	2,926	(54)	2,980	(400)	3,380
21	Fishery	漁業	6,436	41	6,395	191	6,204
22	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,704	(558)	3,262	663	2,599
23	Construction	建設業	257,218	2,559	254,659	18,111	236,548
24	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	157,093	1,411	155,682	6,022	149,660
25	IT and telecommunication	情報通信業	124,858	8,150	116,708	29,439	87,269
26	Transport and postal activities	運輸業、郵便業	328,927	17,172	311,755	5,979	305,776
27	Wholesale and retail	卸売業、小売業	891,061	(34,746)	925,807	(10,720)	936,527
28	Finance and insurance	金融業、保険業	468,680	(20,421)	489,101	30,402	458,699
29	Real estate and goods rental and leasing	不動産業、物品賃貸業	4,259,463	34,020	4,225,443	143,727	4,081,716
30	Other services	その他の各種サービス業	1,123,205	6,822	1,116,383	39,326	1,077,057
31	Local governments	地方公共団体	431,785	(5,927)	437,712	(1,646)	439,358
32	Others	その他	5,421,853	82,168	5,339,685	96,732	5,242,953
33	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	157,804	5,882	151,922	33,379	118,543
34	Total	合計	14,783,397	170,403	14,612,994	447,020	14,165,974

(Unit: Millions of Yen)

【The Higashi-Nippon Bank, Limited Non-Consolidated】		【東日本銀行 単体】	As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
35	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	1,628,787	(41,791)	1,670,578	6,219	1,664,359
36	Manufacturing	製造業	105,086	(11,670)	116,756	2,181	114,575
37	Agriculture and forestry	農業、林業	1,421	14	1,407	4	1,403
38	Fishery	漁業	181	2	179	179	-
39	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	480	149	331	43	288
40	Construction	建設業	90,191	(8,430)	98,621	(2,391)	101,012
41	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	19,937	3,654	16,283	2,789	13,494
42	IT and telecommunication	情報通信業	58,592	830	57,762	705	57,057
43	Transport and postal activities	運輸業、郵便業	36,105	(427)	36,532	(2,565)	39,097
44	Wholesale and retail	卸売業、小売業	187,256	(11,169)	198,425	75	198,350
45	Finance and insurance	金融業、保険業	87,450	(11,865)	99,315	311	99,004
46	Real estate and goods rental and leasing	不動産業、物品賃貸業	740,161	25,176	714,985	35,172	679,813
47	Other services	その他の各種サービス業	202,001	(9,407)	211,408	(10,528)	221,936
48	Local governments	地方公共団体	16,967	(7,434)	24,401	(4,630)	29,031
49	Others	その他	82,952	(11,216)	94,168	(15,124)	109,292
50	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
51	Total	合計	1,628,787	(41,791)	1,670,578	6,219	1,664,359

(Unit: Millions of Yen)

【THE KANAGAWA BANK, LTD. Non-Consolidated】		【神奈川銀行 単体】	As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
52	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	409,502	3,585	405,917	7,787	398,130
53	Manufacturing	製造業	20,185	(2,440)	22,625	425	22,200
54	Agriculture and forestry	農業、林業	463	(3)	466	(36)	502
55	Fishery	漁業	16	7	9	(1)	10
56	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	45	0	45	(4)	49
57	Construction	建設業	57,450	2,097	55,353	2,288	53,065
58	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	595	(39)	634	261	373
59	IT and telecommunication	情報通信業	3,588	177	3,411	(77)	3,488
60	Transport and postal activities	運輸業、郵便業	12,258	700	11,558	(958)	12,516
61	Wholesale and retail	卸売業、小売業	39,972	(833)	40,805	(76)	40,881
62	Finance and insurance	金融業、保険業	8,258	(205)	8,463	32	8,431
63	Real estate and goods rental and leasing	不動産業、物品賃貸業	129,367	813	128,554	5,449	123,105
64	Other services	その他の各種サービス業	43,817	634	43,183	1,187	41,996
65	Local governments	地方公共団体	2,363	(610)	2,973	(666)	3,639
66	Others	その他	91,118	3,287	87,831	(37)	87,868
67	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
68	Total	合計	409,502	3,585	405,917	7,787	398,130

## (2) Classification of claims disclosed under the Financial Revitalization Law (Risk Managed Loans under the Banking Law) by type of industry

## (2) 業種別金融再生法開示債権（リスク管理債権）

(Unit: Millions of Yen)

【The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined】		【3行合算】	As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
1	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	225,001	(14,740)	239,741	(13,830)	253,571
2	Manufacturing	製造業	41,357	(1,739)	43,096	(1,945)	45,041
3	Agriculture and forestry	農業、林業	1,088	901	187	70	117
4	Fishery	漁業	142	(318)	460	460	-
5	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	325	0	325	45	280
6	Construction	建設業	9,991	(4,148)	14,139	(645)	14,784
7	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	614	135	479	349	130
8	IT and telecommunication	情報通信業	5,579	180	5,399	566	4,833
9	Transport and postal activities	運輸業、郵便業	9,209	104	9,105	3,566	5,539
10	Wholesale and retail	卸売業、小売業	38,981	(2,269)	41,250	840	40,410
11	Finance and insurance	金融業、保険業	209	(485)	694	(59)	753
12	Real estate and goods rental and leasing	不動産業、物品賃貸業	31,568	(245)	31,813	(15,072)	46,885
13	Other services	その他の各種サービス業	52,263	(95)	52,358	(2,672)	55,030
14	Local governments	地方公共団体	-	-	-	-	-
15	Others	その他	33,666	(6,764)	40,430	667	39,763
16	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
17	Total	合計	225,001	(14,740)	239,741	(13,830)	253,571

Note: Claims in need of special caution or below are classified.

(注) 要管理債権以下の債権を対象としております。

(Unit: Millions of Yen)

【The Bank of Yokohama, Ltd. Non-Consolidated】		【横浜銀行 単体】	As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
18	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	166,732	(5,157)	171,889	(6,052)	177,941
19	Manufacturing	製造業	35,389	(691)	36,080	(2,356)	38,436
20	Agriculture and forestry	農業、林業	932	907	25	16	9
21	Fishery	漁業	142	(318)	460	460	-
22	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
23	Construction	建設業	5,134	(3,993)	9,127	(248)	9,375
24	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	508	146	362	362	-
25	IT and telecommunication	情報通信業	1,708	(67)	1,775	746	1,029
26	Transport and postal activities	運輸業、郵便業	6,996	(59)	7,055	3,731	3,324
27	Wholesale and retail	卸売業、小売業	25,767	(680)	26,447	251	26,196
28	Finance and insurance	金融業、保険業	89	(340)	429	(11)	440
29	Real estate and goods rental and leasing	不動産業、物品賃貸業	24,406	2,389	22,017	(5,904)	27,921
30	Other services	その他の各種サービス業	35,108	4,005	31,103	(3,623)	34,726
31	Local governments	地方公共団体	-	-	-	-	-
32	Others	その他	30,549	(6,457)	37,006	527	36,479
33	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
34	Total	合計	166,732	(5,157)	171,889	(6,052)	177,941

Note: Claims in need of special caution or below are classified.

(注) 要管理債権以下の債権を対象としております。

(Unit: Millions of Yen)

【The Higashi-Nippon Bank, Limited Non-Consolidated】		【東日本銀行 単体】	As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
35	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	44,577	(9,089)	53,666	(14,542)	68,208
36	Manufacturing	製造業	4,820	(901)	5,721	(498)	6,219
37	Agriculture and forestry	農業、林業	131	(30)	161	54	107
38	Fishery	漁業	-	-	-	-	-
39	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	280	0	280	0	280
40	Construction	建設業	3,057	(128)	3,185	(1,453)	4,638
41	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	106	(11)	117	(13)	130
42	IT and telecommunication	情報通信業	3,712	258	3,454	(304)	3,758
43	Transport and postal activities	運輸業、郵便業	947	(282)	1,229	(430)	1,659
44	Wholesale and retail	卸売業、小売業	10,787	(1,557)	12,344	(1,265)	13,609
45	Finance and insurance	金融業、保険業	120	(145)	265	(47)	312
46	Real estate and goods rental and leasing	不動産業、物品賃貸業	4,984	(2,731)	7,715	(8,849)	16,564
47	Other services	その他の各種サービス業	13,966	(3,283)	17,249	(1,553)	18,802
48	Local governments	地方公共団体	-	-	-	-	-
49	Others	その他	1,662	(280)	1,942	(183)	2,125
50	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
51	Total	合計	44,577	(9,089)	53,666	(14,542)	68,208

Notes: 1. Claims in need of special caution or below are classified.

(注) 1. 要管理債権以下の債権を対象としております。

2. The Higashi-Nippon Bank, Limited does not apply partial direct written-off.

2. 東日本銀行は、部分直接償却を実施しておりませんが、上記は、実施した場合の金額で表示しております。

The above figures are presented if The Higashi-Nippon Bank, Limited had applied the partial direct written-off.

(Unit: Millions of Yen)

【THE KANAGAWA BANK, LTD. Non-Consolidated】		【神奈川銀行 単体】	As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
52	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	13,690	(495)	14,185	6,764	7,421
53	Manufacturing	製造業	1,147	(147)	1,294	909	385
54	Agriculture and forestry	農業、林業	24	24	0	0	-
55	Fishery	漁業	-	-	-	-	-
56	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	45	0	45	45	-
57	Construction	建設業	1,799	(27)	1,826	1,056	770
58	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
59	IT and telecommunication	情報通信業	159	(11)	170	125	45
60	Transport and postal activities	運輸業、郵便業	1,266	445	821	267	554
61	Wholesale and retail	卸売業、小売業	2,426	(31)	2,457	1,853	604
62	Finance and insurance	金融業、保険業	-	-	-	-	-
63	Real estate and goods rental and leasing	不動産業、物品賃貸業	2,177	97	2,080	(319)	2,399
64	Other services	その他の各種サービス業	3,188	(817)	4,005	2,504	1,501
65	Local governments	地方公共団体	-	-	-	-	-
66	Others	その他	1,454	(27)	1,481	323	1,158
67	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
68	Total	合計	13,690	(495)	14,185	6,764	7,421

Note: Claims in need of special caution or below are classified.

(注) 要管理債権以下の債権を対象としております。

## 6. Loans Information

## 6. 貸出金の残高

## (1) Balances of Loans (All branches)

## (1) 貸出金の末残・平残 (全店)

For the year ended

(Unit: Billions of Yen)

			March 31, 2025(A)	(A)-(B)	March 31, 2024(B)	(B)-(C)	March 31, 2023(C)
(Outstanding balance)							
1	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(末残)3行合算	16,821.6	132.1	16,689.4	461.0	16,228.4
2	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	14,783.3	170.4	14,612.9	447.0	14,165.9
3	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,628.7	(41.7)	1,670.5	6.2	1,664.3
4	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	409.5	3.5	405.9	7.7	398.1
(Average balance)							
5	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(平残)3行合算	16,636.2	162.0	16,474.2	666.9	15,807.2
6	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	14,594.4	177.3	14,417.1	609.9	13,807.1
7	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,633.3	(21.8)	1,655.1	47.5	1,607.6
8	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	408.5	6.5	401.9	9.4	392.4

## (2) Breakdown of Loans (outstanding balance) and Ratio of loans to small and medium-sized businesses, etc.

## (2) 貸出金内訳 (末残) (特別国際金融取引勘定を除く国内店分) 及び中小企業等貸出比率

Domestic branches (excluding loans in offshore market account)

(Unit: Billions of Yen)

① The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined			① 3行合算		As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
9	Total	A	合 計	A	16,663.8	126.3	16,537.5	427.6	16,109.9
10	Loans to large and medium-sized businesses		大中堅企業向け貸出		2,253.8	(45.4)	2,299.2	69.8	2,229.3
11	Loans to small and medium-sized businesses, etc.	B	中小企業等貸出	B	13,579.8	320.9	13,258.8	485.2	12,773.5
12	Loans to small and medium-sized businesses		中小企業向け貸出		6,577.3	86.9	6,490.4	277.7	6,212.7
13	Loans to individuals		個人向け貸出		7,002.4	234.0	6,768.3	207.5	6,560.8
14	Residential loans		住宅系ローン		6,463.5	219.0	6,244.4	195.6	6,048.8
15	Housing loans		住宅ローン		4,280.5	167.0	4,113.5	127.5	3,986.0
16	Apartment loans		アパートローン		2,182.9	52.0	2,130.9	68.1	2,062.8
17	Other individual loans		その他のローン		538.9	15.0	523.8	11.8	512.0
18	Public sectors		公共向け貸出		830.2	(149.2)	979.4	(127.4)	1,106.9
19	Ratio of loans to small and medium-sized businesses, etc.(%)	B/A	中小企業等貸出比率(%)	B÷A	81.4	1.3	80.1	0.9	79.2

(Unit: Billions of Yen)

② The Bank of Yokohama, Ltd. Non-Consolidated			②横浜銀行 単体		As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
20	Total	A	合 計	A	14,625.5	164.5	14,461.0	413.6	14,047.4
21	Loans to large and medium-sized businesses		大中堅企業向け貸出		2,091.7	(22.1)	2,113.8	74.1	2,039.6
22	Loans to small and medium-sized businesses, etc.	B	中小企業等貸出	B	11,722.9	327.8	11,395.0	461.6	10,933.4
23	Loans to small and medium-sized businesses		中小企業向け貸出		5,115.4	113.3	5,002.1	275.6	4,726.4
24	Loans to individuals		個人向け貸出		6,607.5	214.5	6,392.9	185.9	6,207.0
25	Residential loans		住宅系ローン		6,087.3	198.4	5,888.8	173.9	5,714.9
26	Housing loans		住宅ローン		4,132.5	175.3	3,957.1	139.0	3,818.0
27	Apartment loans		アパートローン		1,954.7	23.0	1,931.7	34.8	1,896.8
28	Other individual loans		その他のローン		520.2	16.1	504.1	12.0	492.0
29	Public sectors		公共向け貸出		810.9	(141.1)	952.1	(122.1)	1,074.2
30	Ratio of loans to small and medium-sized businesses, etc.(%)	B/A	中小企業等貸出比率(%)	B÷A	80.1	1.4	78.7	0.9	77.8

(Unit: Billions of Yen)

③ The Higashi-Nippon Bank, Limited Non-Consolidated			③東日本銀行 単体		As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
31	Total	A	合 計	A	1,628.7	(41.7)	1,670.5	6.2	1,664.3
32	Loans to large and medium-sized businesses		大中堅企業向け貸出		145.5	(22.9)	168.5	(2.6)	171.1
33	Loans to small and medium-sized businesses, etc.	B	中小企業等貸出	B	1,466.2	(11.3)	1,477.6	13.4	1,464.2
34	Loans to small and medium-sized businesses		中小企業向け貸出		1,162.5	(27.6)	1,190.1	(8.1)	1,198.2
35	Loans to individuals		個人向け貸出		303.7	16.2	287.5	21.5	265.9
36	Residential loans		住宅系ローン		296.5	16.6	279.9	22.4	257.4
37	Housing loans		住宅ローン		75.1	(10.5)	85.6	(11.8)	97.5
38	Apartment loans		アパートローン		221.4	27.2	194.2	34.2	159.9
39	Other individual loans		その他のローン		7.1	(0.4)	7.5	(0.8)	8.4
40	Public sectors		公共向け貸出		16.9	(7.4)	24.4	(4.6)	29.0
41	Ratio of loans to small and medium-sized businesses, etc.(%)	B/A	中小企業等貸出比率(%)	B÷A	90.0	1.6	88.4	0.5	87.9

(Unit: Billions of Yen)

④ THE KANAGAWA BANK, LTD. Non-Consolidated			④神奈川銀行 単体		As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
42	Total	A	合 計	A	409.5	3.5	405.9	7.7	398.1
43	Loans to large and medium-sized businesses		大中堅企業向け貸出		16.5	(0.2)	16.8	(1.7)	18.6
44	Loans to small and medium-sized businesses, etc.	B	中小企業等貸出	B	390.5	4.4	386.0	10.1	375.8
45	Loans to small and medium-sized businesses		中小企業向け貸出		299.4	1.2	298.2	10.2	288.0
46	Loans to individuals		個人向け貸出		91.1	3.2	87.8	(0.0)	87.8
47	Residential loans		住宅系ローン		79.6	3.9	75.6	(0.7)	76.3
48	Housing loans		住宅ローン		72.9	2.2	70.6	0.2	70.4
49	Apartment loans		アパートローン		6.7	1.7	4.9	(1.0)	5.9
50	Other individual loans		その他のローン		11.5	(0.6)	12.1	0.7	11.4
51	Public sectors		公共向け貸出		2.3	(0.6)	2.9	(0.6)	3.6
52	Ratio of loans to small and medium-sized businesses, etc.(%)	B/A	中小企業等貸出比率(%)	B÷A	95.3	0.2	95.1	0.7	94.4

## (3) Loans to certain areas

## (3) 地域別貸出金残高

(Unit: Billions of Yen)

The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined			3行合算		As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
53	Loans to Asian countries		アジア向け貸出		168.9	4.9	163.9	17.5	146.4
54	Of which, risk managed loans		うちリスク管理債権		0.0	(0.6)	0.7	0.6	0.0
55	Loans to Latin America		中南米向け貸出		151.7	(8.4)	160.2	37.5	122.7
56	Of which, risk managed loans		うちリスク管理債権		-	(3.4)	3.4	3.4	-

## 7. Deposits Information

## 7. 預金の残高

## (1) Balances of deposits (All branches)

## (1) 預金の末残・平残 (全店)

For the year ended

(Unit: Billions of Yen)

			March 31, 2025(A)	(A)-(B)	March 31, 2024(B)	(B)-(C)	March 31, 2023(C)
(Outstanding balance)							
1	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(末残) 3行合算	20,538.0	500.8	20,037.1	56.0	19,981.1
2	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	18,562.1	590.4	17,971.6	137.4	17,834.2
3	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,507.8	(85.9)	1,593.8	(79.3)	1,673.1
4	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	468.0	(3.6)	471.6	(2.0)	473.6
(Average balance)							
5	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(平残) 3行合算	19,702.9	127.2	19,575.6	24.9	19,550.6
6	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	17,668.5	207.2	17,461.2	109.5	17,351.7
7	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,556.9	(77.7)	1,634.6	(74.0)	1,708.7
8	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	477.5	(2.1)	479.7	(10.5)	490.2

## (2) Breakdown of depositors' categories(Outstanding balance)

## (2) 預金者別預金残高 (末残) (特別国際金融取引勘定を除く 国内店分)

Domestic branches (excluding deposits in offshore market account)

(Unit: Billions of Yen)

①The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined			As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
① 3行合算							
9	Individual	個人	13,878.7	351.1	13,527.6	189.3	13,338.3
10	Of which, liquid deposits	うち流動性	10,898.6	107.0	10,791.6	352.5	10,439.1
11	Of which, fixed deposits	うち定期性	2,959.3	245.0	2,714.3	(164.4)	2,878.7
12	Corporate	法人	4,755.6	102.5	4,653.1	169.5	4,483.5
13	Local Public	公金	1,519.3	90.4	1,428.9	(303.2)	1,732.1
14	Financial institutions	金融	264.8	(66.2)	331.1	45.7	285.4
15	Total	合計	20,418.7	477.8	19,940.9	101.4	19,839.4

(Unit: Billions of Yen)

②The Bank of Yokohama, Ltd. Non-Consolidated			As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
②横浜銀行 単体							
16	Individual	個人	12,784.9	404.9	12,379.9	245.1	12,134.7
17	Of which, liquid deposits	うち流動性	10,215.8	124.5	10,091.2	354.2	9,736.9
18	Of which, fixed deposits	うち定期性	2,548.7	281.2	2,267.5	(110.2)	2,377.8
19	Corporate	法人	3,952.6	125.5	3,827.1	196.5	3,630.5
20	Local Public	公金	1,480.1	86.8	1,393.3	(299.2)	1,692.5
21	Financial institutions	金融	225.0	(49.9)	275.0	40.2	234.7
22	Total	合計	18,442.8	567.4	17,875.4	182.7	17,692.6

(Unit: Billions of Yen)

③The Higashi-Nippon Bank, Limited Non-Consolidated			As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
③東日本銀行 単体							
23	Individual	個人	763.4	(45.6)	809.0	(51.7)	860.7
24	Of which, liquid deposits	うち流動性	475.8	(18.1)	494.0	(9.9)	503.9
25	Of which, fixed deposits	うち定期性	287.1	(27.4)	314.5	(41.8)	356.3
26	Corporate	法人	666.5	(27.1)	693.7	(29.2)	722.9
27	Local Public	公金	38.8	3.4	35.3	(3.9)	39.3
28	Financial institutions	金融	39.0	(16.6)	55.7	5.6	50.1
29	Total	合計	1,507.8	(85.9)	1,593.8	(79.3)	1,673.1

(Unit: Billions of Yen)

④THE KANAGAWA BANK, LTD. Non-Consolidated			As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
④神奈川銀行 単体							
30	Individual	個人	330.4	(8.2)	338.6	(4.1)	342.8
31	Of which, liquid deposits	うち流動性	206.9	0.5	206.3	8.1	198.2
32	Of which, fixed deposits	うち定期性	123.4	(8.7)	132.2	(12.2)	144.5
33	Corporate	法人	136.4	4.1	132.2	2.2	130.0
34	Local Public	公金	0.3	0.1	0.2	(0.0)	0.3
35	Financial institutions	金融	0.7	0.3	0.4	(0.0)	0.4
36	Total	合計	468.0	(3.6)	471.6	(2.0)	473.6

8. Investment Products for Individuals

(1) Group Total (The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited, THE KANAGAWA BANK, LTD. and Hamagin Tokai Tokyo Securities Co.,Ltd. Combined)

8. 個人向け投資型商品

(1) グループ合計 (3行合算+浜銀 T T 証券)

(Unit: Billions of Yen)

					As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
1		Total balance of investment products for individuals (The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined)		個人向け投資型商品合計 (3行合算)	2,290.8	49.9	2,240.9	191.5	2,049.4
2		Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.		浜銀 T T 証券㈱の 個人向け投資型商品	590.6	29.1	561.4	113.8	447.6
3		Total balance of investment products for individuals		個人向け投資型商品合計	2,881.5	79.1	2,802.3	305.3	2,497.0
4	Total individual deposit assets (3+10)		個人向け預り資産合計 (3+10)		16,742.9	432.1	16,310.7	494.0	15,816.7

(2) The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined

(2) 3行合算

(Unit: Billions of Yen)

					As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
5		Investment trusts (Including fund wrap)		投資信託（含むファンドラップ）	749.9	16.7	733.1	119.1	614.0
6		Insurance		保険	1,479.7	29.2	1,450.4	74.5	1,375.9
7		Foreign currency deposits		外貨預金	17.3	(1.9)	19.2	0.5	18.7
8		Public bonds		公共債	43.8	5.7	38.0	(2.6)	40.7
9	Total balance of investment products for individuals		個人向け投資型商品合計		2,290.8	49.9	2,240.9	191.5	2,049.4
10	Individual deposits (deposits in yen)			個人預金（円貨預金）	13,861.4	353.0	13,508.3	188.7	13,319.6
11	Total individual deposit assets		個人向け預り資産合計		16,152.3	402.9	15,749.3	380.2	15,369.0

(3) The Bank of Yokohama, Ltd. Non-Consolidated

(3) 横浜銀行 単体

(Unit: Billions of Yen)

					As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)	
12	Investment trusts (including fund wrap)			投資信託（含むファンドラップ）	724.5	20.0	704.4	118.7	585.7	
13				Insurance	保険	1,360.1	27.4	1,332.6	70.7	1,261.9
14				Foreign currency deposits	外貨預金	17.2	(1.8)	19.0	0.6	18.4
15				Public bonds	公共債	41.0	6.7	34.2	(1.7)	35.9
16	Total balance of investment products for individuals		個人向け投資型商品合計	2,142.9	52.4	2,090.4	188.4	1,902.0		
17	Individual deposits (deposits in yen)		個人預金（円貨預金）	12,767.6	406.7	12,360.9	244.5	12,116.3		
18	Total individual deposit assets		個人向け預り資産合計	14,910.6	459.2	14,451.4	432.9	14,018.4		

(4) The Higashi-Nippon Bank, Limited Non-Consolidated

(4) 東日本銀行 単体

(Unit: Billions of Yen)

					As of March 31, 2025(A)	(A)-(B)	As of March 31, 2024(B)	(B)-(C)	As of March 31, 2023(C)
19		Investment trusts		投資信託	13.2	(3.9)	17.2	(0.1)	17.3
20		Insurance		保険	70.1	(5.3)	75.5	(3.9)	79.4
21		Foreign currency deposits		外貨預金	0.1	(0.0)	0.2	(0.0)	0.2
22		Public bonds		公共債	2.5	(1.0)	3.6	(1.0)	4.6
23	Total balance of investment products for individuals			個人向け投資型商品合計	86.1	(10.4)	96.5	(5.1)	101.7
24	Individual deposits (deposits in yen)			個人預金 (円貨預金)	763.2	(45.5)	808.8	(51.7)	860.5
25	Total individual deposit assets			個人向け預り資産合計	849.3	(56.0)	905.4	(56.8)	962.3

(5) THE KANAGAWA BANK, LTD. Non-Consolidated

(5) 神奈川銀行 単体

(Unit: Billions of Yen)

					As of March 31, 2025(A)		As of March 31, 2024(B)		As of March 31, 2023(C)	
					(A)-(B)		(B)-(C)			
26		Investment trusts		投資信託	12.2	0.7	11.4	0.5	10.9	
27		Insurance		保険	49.3	7.1	42.2	7.7	34.4	
28		Foreign currency deposits		外貨預金	0.0	(0.0)	0.0	(0.0)	0.0	
29		Public bonds		公共債	0.1	0.0	0.1	0.0	0.1	
30	Total balance of investment products for individuals			個人向け投資型商品合計		61.8	7.9	53.8	8.3	45.5
31		Individual deposits (deposits in yen)		個人預金 (円貨預金)	330.4	(8.1)	338.6	(4.1)	342.7	
32	Total individual deposit assets		個人向け預り資産合計		392.2	(0.2)	392.5	4.1	388.3	

(Reference) Sales amount of investment products for individuals

(参考) 個人向け投資型商品販売額

<The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

< 3行合算 >

(Unit: Billions of Yen)

		March 31, 2025(A)	Yokohama	Higashi-Nippon	KANAGAWA	(A)-(B)	March 31, 2024(B)	Yokohama	Higashi-Nippon	KANAGAWA	March 31, 2023(C)	Yokohama	Higashi-Nippon	KANAGAWA
33	Sales amount of Investment trusts (Including fund wrap)	132.2	128.9	0.0	3.2	(21.5)	153.7	150.4	0.0	3.2	129.8	127.1	0.1	2.5
34	Sales amount of Insurance	153.6	146.2	1.0	6.3	(0.3)	153.9	146.4	0.4	7.0	142.9	136.0	0.9	6.0



## ※ Reference

## ( 1 ) The Bank of Yokohama, Ltd. Non-Consolidated Financial Statements

## ① Non-Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2024	As of March 31, 2025
<b>Assets :</b>		
Cash and due from banks	3,992,990	4,269,087
Call loans	223,629	285,939
Monetary claims bought	27,451	25,321
Trading assets	1,730	1,517
Money held in trust	—	8,399
Securities	2,510,721	2,530,427
Loans and bills discounted	14,612,994	14,783,397
Foreign exchanges	22,723	18,713
Other assets	251,502	235,559
Tangible fixed assets	142,690	141,506
Intangible fixed assets	15,731	14,960
Prepaid pension cost	38,037	39,445
Deferred tax assets	—	5,348
Customers' liabilities for acceptances and guarantees	32,783	43,795
Allowance for loan losses	(67,815)	(66,320)
<b>Total assets</b>	<b>21,805,172</b>	<b>22,337,098</b>
<b>Liabilities :</b>		
Deposits	17,971,667	18,562,149
Negotiable certificates of deposit	204,950	120,090
Call money	197,080	106,519
Payables under repurchase agreements	115,423	73,351
Payables under securities lending transactions	76,599	81,378
Trading liabilities	12	6
Borrowed money	1,984,154	2,021,872
Foreign exchanges	836	1,194
Due to trust account	41,729	46,566
Other liabilities	102,291	265,280
Income taxes payable	7,301	24,584
Other	94,989	240,696
Provision for bonuses	3,688	4,680
Provision for directors' bonuses	23	23
Provision for share-based compensation	174	316
Provision for reimbursement of deposits	1,831	1,454
Provision for contingent losses	638	915
Deferred tax liabilities	4,091	—
Deferred tax liabilities for land revaluation	16,256	16,162
Acceptances and guarantees	32,783	43,795
<b>Total liabilities</b>	<b>20,754,236</b>	<b>21,345,757</b>
<b>Net assets :</b>		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	566,691	529,562
Legal retained earnings	38,384	38,384
Other retained earnings	528,307	491,178
Reserve for advanced depreciation of non-current assets	2,228	2,130
General reserve	118,234	118,234
Retained earnings brought forward	407,844	370,814
<b>Total shareholders' equity</b>	<b>959,564</b>	<b>922,435</b>
Valuation difference on available-for-sale securities	54,440	33,778
Deferred gains or losses on hedges	549	469
Revaluation reserve for land	36,381	34,657
<b>Total valuation and translation adjustments</b>	<b>91,371</b>	<b>68,905</b>
<b>Total net assets</b>	<b>1,050,935</b>	<b>991,340</b>
<b>Total liabilities and net assets</b>	<b>21,805,172</b>	<b>22,337,098</b>



**( 1 ) The Bank of Yokohama, Ltd. Non-Consolidated Financial Statements****② Non-Consolidated Statements of Income**

(Unit: Millions of Yen)

	For the year ended March 31, 2024	For the year ended March 31, 2025
Ordinary income	277,959	318,617
Interest income	210,768	244,807
Of which, interest on loans and bills discounted	157,708	176,166
Of which, interest and dividends on securities	36,653	44,096
Trust fees	278	242
Fees and commissions	57,894	61,168
Trading income	35	91
Other ordinary income	5,427	5,165
Other income	3,555	7,142
Ordinary expenses	216,600	209,328
Interest expenses	53,824	64,108
Of which, interest on deposits	19,468	29,140
Fees and commissions payments	18,916	20,922
Trading expenses	19	—
Other ordinary expenses	30,532	13,561
General and administrative expenses	100,900	103,110
Other expenses	12,406	7,625
Ordinary profit	61,359	109,289
Extraordinary income	0	—
Gain on disposal of non-current assets	0	—
Extraordinary losses	1,438	3,430
Loss on disposal of non-current assets	1,311	1,029
Impairment loss	126	1,818
Loss on return of assets from retirement benefits trust	—	581
Income before income taxes	59,922	105,859
Income taxes-current	18,205	32,291
Income taxes-deferred	(502)	(1,632)
Total income taxes	17,702	30,658
Net income	42,219	75,200

**( 2 ) The Higashi-Nippon Bank, Limited Non-Consolidated Financial Statements****① Non-Consolidated Balance Sheets**

(Unit: Millions of Yen)

	As of March 31, 2024	As of March 31, 2025
<b>Assets :</b>		
Cash and due from banks	109,492	127,158
Securities	371,190	337,211
Loans and bills discounted	1,670,578	1,628,787
Foreign exchanges	1,962	2,293
Other assets	16,835	14,767
Tangible fixed assets	24,751	26,834
Intangible fixed assets	2,585	2,557
Prepaid pension cost	5,053	6,130
Customers' liabilities for acceptances and guarantees	1,613	1,654
Allowance for loan losses	(13,651)	(11,991)
<b>Total assets</b>	<b>2,190,412</b>	<b>2,135,403</b>
<b>Liabilities :</b>		
Deposits	1,593,858	1,507,890
Negotiable certificates of deposit	203,000	181,800
Call money	210,000	255,000
Payables under securities lending transactions	3,881	3,699
Borrowed money	34,100	37,000
Foreign exchanges	34	6
Other liabilities	4,714	9,345
Income taxes payable	333	465
Other	4,381	8,880
Provision for bonuses	501	397
Provision for directors' bonuses	10	14
Provision for share-based compensation	61	134
Provision for reimbursement of deposits	433	396
Provision for contingent losses	844	580
Deferred tax liabilities	773	46
Deferred tax liabilities for land revaluation	2,551	2,614
Acceptances and guarantees	1,613	1,654
<b>Total liabilities</b>	<b>2,056,380</b>	<b>2,000,581</b>
<b>Net assets :</b>		
Capital stock	38,300	38,300
Capital surplus	24,600	24,600
Legal capital surplus	24,600	24,600
Retained earnings	54,577	59,022
Legal retained earnings	1,904	1,904
Other retained earnings	52,673	57,117
Retained earnings brought forward	52,673	57,117
<b>Total shareholders' equity</b>	<b>117,477</b>	<b>121,922</b>
Valuation difference on available-for-sale securities	10,893	7,341
Revaluation reserve for land	5,660	5,558
<b>Total valuation and translation adjustments</b>	<b>16,554</b>	<b>12,899</b>
<b>Total net assets</b>	<b>134,032</b>	<b>134,821</b>
<b>Total liabilities and net assets</b>	<b>2,190,412</b>	<b>2,135,403</b>

**( 2 ) The Higashi-Nippon Bank, Limited Non-Consolidated Financial Statements****② Non-Consolidated Statements of Income**

(Unit: Millions of Yen)

	For the year ended March 31, 2024	For the year ended March 31, 2025
Ordinary income	30,352	31,620
Interest income	23,550	25,335
Of which, interest on loans and bills discounted	20,086	20,677
Of which, interest and dividends on securities	3,391	4,333
Fees and commissions	4,894	4,633
Other ordinary income	169	45
Other income	1,737	1,606
Ordinary expenses	20,894	25,297
Interest expenses	154	1,902
Of which, interest on deposits	120	1,152
Fees and commissions payments	1,071	1,142
Other ordinary expenses	947	3,471
General and administrative expenses	18,082	16,767
Other expenses	638	2,012
Ordinary profit	9,458	6,323
Extraordinary income	546	88
Gain on disposal of non-current assets	546	88
Extraordinary losses	182	472
Loss on disposal of non-current assets	148	245
Impairment loss	34	227
Income before income taxes	9,822	5,940
Income taxes-current	497	826
Income taxes-deferred	2,662	697
Total income taxes	3,160	1,523
Net income	6,662	4,416

**( 3 ) THE KANAGAWA BANK, LTD. Non-consolidated Financial Statements****① Non-Consolidated Balance Sheets**

(Unit: Millions of Yen)

	As of March 31, 2024	As of March 31, 2025
<b>Assets :</b>		
Cash and due from banks	32,632	48,869
Monetary claims bought	81	—
Securities	80,381	69,118
Loans and bills discounted	405,917	409,502
Foreign exchanges	58	8
Other assets	6,210	931
Tangible fixed assets	3,937	3,853
Intangible fixed assets	—	87
Customers' liabilities for acceptances and guarantees	267	248
Allowance for loan losses	(3,699)	(4,104)
<b>Total assets</b>	<b>525,785</b>	<b>528,516</b>
<b>Liabilities :</b>		
Deposits	471,631	468,009
Borrowed money	21,600	26,500
Other liabilities	1,268	3,273
Income taxes payable	47	407
Other	1,220	2,865
Provision for bonuses	132	149
Provision for retirement benefits	603	553
Provision for reimbursement of deposits	13	13
Deferred tax liabilities	353	24
Deferred tax liabilities for land revaluation	507	522
Acceptances and guarantees	267	248
<b>Total liabilities</b>	<b>496,377</b>	<b>499,295</b>
<b>Net assets :</b>		
Capital stock	6,191	6,191
Capital surplus	5,101	5,101
Legal capital surplus	5,101	5,101
Retained earnings	15,057	15,889
Legal retained earnings	1,090	1,090
Other retained earnings	13,967	14,798
General reserve	6,492	6,492
Retained earnings brought forward	7,474	8,306
<b>Total shareholders' equity</b>	<b>26,350</b>	<b>27,181</b>
Valuation difference on available-for-sale securities	2,082	1,079
Revaluation reserve for land	975	960
<b>Total valuation and translation adjustments</b>	<b>3,058</b>	<b>2,039</b>
<b>Total net assets</b>	<b>29,408</b>	<b>29,221</b>
<b>Total liabilities and net assets</b>	<b>525,785</b>	<b>528,516</b>

**( 3 ) THE KANAGAWA BANK, LTD. Non-consolidated Financial Statements****② Non-Consolidated Statements of Income**

(Unit: Millions of Yen)

	For the year ended March 31, 2024	For the year ended March 31, 2025
Ordinary income	11,001	10,178
Interest income	7,334	7,712
Of which, interest on loans and bills discounted	6,680	6,920
Of which, interest and dividends on securities	613	664
Fees and commissions	1,437	1,590
Other ordinary income	99	69
Other income	2,129	804
Ordinary expenses	10,200	8,702
Interest expenses	67	388
Of which, interest on deposits	69	373
Fees and commissions payments	346	315
Other ordinary expenses	724	631
General and administrative expenses	6,685	5,930
Other expenses	2,376	1,436
Ordinary profit	800	1,475
Extraordinary losses	30	15
Loss on disposal of non-current assets	2	6
Impairment loss	27	9
Income before income taxes	770	1,460
Income taxes-current	235	483
Income taxes-deferred	84	109
Total income taxes	319	592
Net income	450	867