

# Consolidated Financial Results for the Three Months ended June 30, 2025

August 5, 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  
 Commencement of Dividend Payment: —  
 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 Three Months ended June 30, 2025)

### (1) Operating Results

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

|                                  | Ordinary Income |       | Ordinary Profit |        | Profit Attributable to Owners of Parent |       |
|----------------------------------|-----------------|-------|-----------------|--------|---|-------|
| Three Months ended June 30, 2025 | 112,939         | 21.9% | 38,331          | 17.3%  | 27,036                                  | 19.2% |
| Three Months ended June 30, 2024 | 92,624          | 9.7%  | 32,676          | 396.1% | 22,665                                  | 11.2% |

(Note1) Comprehensive Income: Three Months ended June 30, 2025: ¥48,311 million[351.8%];

Three Months ended June 30, 2024: ¥10,691 million[(81.1%)]

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

|                                  | Net Income per Share | Net Income per Share (Diluted) |
|----------------------------------|----------------------|--------------------------------|
| Three Months ended June 30, 2025 | ¥23.68               | ¥23.68                         |
| Three Months ended June 30, 2024 | ¥19.46               | ¥19.46                         |

### (2) Financial Position

(Unit: Millions of Yen, except percentages)

|                | Total Assets | Total Net Assets | Own Capital Ratio |
|----------------|--------------|------------------|-------------------|
| June 30, 2025  | 24,895,939   | 1,330,455        | 5.2%              |
| March 31, 2025 | 24,793,138   | 1,292,594        | 5.1%              |

(Reference) Own Capital: June 30, 2025: ¥1,317,105 million; March 31, 2025: ¥1,287,705 million

(Note) Own Capital Ratio = (Total Net Assets - Non-controlling Interests) / Total Assets

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

## 2. Dividends on Common Stock

|   | Annual Dividends per Share   |                              |                              |                  |        |
|---|------------------------------|------------------------------|------------------------------|------------------|--------|
|   | 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, 2025              | —                            | ¥13.00                       | —                            | ¥16.00           | ¥29.00 |
| Fiscal year ending March 31, 2026             | —                            |                              |                              |                  |        |
| Fiscal year ending March 31, 2026 (Forecasts) |                              | ¥17.00                       | —                            | ¥17.00           | ¥34.00 |

(Note) Revision of forecasts for dividends from the latest announcement: No

## 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               |

(Note1) Revision of earnings forecasts from the latest announcement: No

(Note2) 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 during the current period: Yes

Newly included: 1 company (L&F Asset Finance, Ltd.)

(2) Adoption of simplified accounting methods for the preparation of quarterly consolidated financial statements: No

(3) 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: No

(D) Restatements: No

(4) Number of common stocks issued:

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

(B) Number of treasury stocks:

(C) Average outstanding stocks for the three months ended:

|               |                      |                |                      |
|---------------|----------------------|----------------|----------------------|
| June 30, 2025 | 1,144,616,065 shares | March 31, 2025 | 1,144,616,065 shares |
| June 30, 2025 | 3,383,957 shares     | March 31, 2025 | 3,128,973 shares     |
| June 30, 2025 | 1,141,449,109 shares | June 30, 2024  | 1,164,144,595 shares |

※ Review of the accompanying interim consolidated financial statements by certified public accountants or audit firms: No

※ Notes for using forecasts information, etc.

1. 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.

2. The impact of repurchase of own shares based on “Notice Regarding the Setting of Parameters for Common Stock Share Repurchase” which is announced separately today is not taken into account in average outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2026.

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※ Supplemental Information for Quarterly Financial Statements

Selected Financial Information for the Three Months ended June 30, 2025

## 1. Overview of financial results and others for the Three Months ended June 30, 2025

### (1) Description of financial results

For the three months ended June 30, 2025, ordinary income increased by ¥20,315 million from the same period of the previous year to ¥112,939 million, mainly due to the increase in interest income from interest on loans and bills discounted as a result of rising loan yields as well as the increase in fees and commissions, particularly corporate client service revenue. Ordinary expenses increased by ¥14,661 million from the same period of the previous year to ¥74,608 million, mainly due to the increase in interest expenses from rising in deposit interest rates. As a result, ordinary profit increased by ¥5,655 million from the same period of the previous year to ¥38,331 million. In addition, profit attributable to owners of parent increased by ¥4,371 million from the same period of the previous year to ¥27,036 million.

### (2) Description of financial position

As at June 30, 2025, total assets increased by ¥102.8 billion from the end of the previous fiscal year to ¥24,895.9 billion. Total net assets increased by ¥37.8 billion from the end of the previous fiscal year to ¥1,330.4 billion.

As for major account balances, deposits decreased by ¥32.8 billion from the end of the previous fiscal year to ¥20,380.1 billion. Loans and bills discounted increased by ¥480.7 billion from the end of the previous fiscal year to ¥17,226.3 billion. In addition, securities increased by ¥118.8 billion from the end of the previous fiscal year to ¥3,040.9 billion.

## 2. Consolidated Financial Statements and Notes

## (1) Consolidated Balance Sheets

(Unit: Millions of Yen)

|   | As of March 31, 2025 | As of June 30, 2025 |
|---|----------------------|---------------------|
| <b>Assets:</b>  |                      |                     |
| Cash and due from banks                               | 4,445,659            | 3,960,071           |
| Call loans and bills bought                           | 30,939               | 15,532              |
| Monetary claims bought                                | 27,830               | 26,836              |
| Trading assets  | 1,517                | 1,487               |
| Money held in trust                                   | 8,399                | 7,901               |
| Securities  | 2,922,081            | 3,040,947           |
| Loans and bills discounted                            | 16,745,606           | 17,226,360          |
| Foreign exchanges                                     | 20,835               | 33,321              |
| Lease receivables and investment assets               | 75,442               | 75,166              |
| Other assets  | 296,702              | 264,073             |
| Tangible fixed assets                                 | 167,705              | 170,533             |
| Intangible fixed assets                               | 18,156               | 29,578              |
| Net defined benefit asset                             | 65,692               | 66,711              |
| Deferred tax assets                                   | 1,577                | 908                 |
| Customers' liabilities for acceptances and guarantees | 47,927               | 58,016              |
| Allowance for loan losses                             | (82,935)             | (81,506)            |
| <b>Total assets</b>                                   | <b>24,793,138</b>    | <b>24,895,939</b>   |
| <b>Liabilities:</b>                                   |                      |                     |
| Deposits  | 20,412,965           | 20,380,102          |
| Negotiable certificates of deposit                    | 246,890              | 255,738             |
| Call money and bills sold                             | 106,519              | 86,664              |
| Payables under repurchase agreements                  | 73,351               | 70,888              |
| Payables under securities lending transactions        | 85,077               | 65,259              |
| Commercial paper                                      | —                    | 232,845             |
| Trading liabilities                                   | 6                    | —                   |
| Borrowed money  | 2,089,351            | 1,991,154           |
| Foreign exchanges                                     | 1,024                | 769                 |
| Bonds payable   | 20,000               | 40,000              |
| Due to trust account                                  | 46,566               | 47,253              |
| Other liabilities                                     | 342,992              | 302,737             |
| Provision for bonuses                                 | 5,851                | 1,986               |
| Provision for directors' bonuses                      | 56                   | —                   |
| Provision for share-based compensation                | 602                  | 598                 |
| Net defined benefit liability                         | 957                  | 1,024               |
| Provision for reimbursement of deposits               | 1,864                | 1,772               |
| Provision for contingent losses                       | 1,496                | 1,939               |
| Reserves under special laws                           | 29                   | 29                  |
| Deferred tax liabilities                              | 850                  | 10,541              |
| Deferred tax liabilities for land revaluation         | 16,162               | 16,162              |
| Acceptances and guarantees                            | 47,927               | 58,016              |
| <b>Total liabilities</b>                              | <b>23,500,544</b>    | <b>23,565,484</b>   |
| <b>Net assets:</b>                                    |                      |                     |
| Capital stock   | 150,078              | 150,078             |
| Capital surplus                                       | 204,725              | 204,725             |
| Retained earnings                                     | 839,132              | 847,866             |
| Treasury shares                                       | (1,652)              | (1,975)             |
| <b>Total shareholders' equity</b>                     | <b>1,192,284</b>     | <b>1,200,695</b>    |
| Valuation difference on available-for-sale securities | 44,498               | 66,139              |
| Deferred gains or losses on hedges                    | 469                  | 481                 |
| Revaluation reserve for land                          | 34,657               | 34,657              |
| Foreign currency translation adjustment               | 1,696                | 1,231               |
| Remeasurements of defined benefit plans               | 14,098               | 13,899              |
| <b>Total accumulated other comprehensive income</b>   | <b>95,420</b>        | <b>116,409</b>      |
| Non-controlling interests                             | 4,888                | 13,349              |
| <b>Total net assets</b>                               | <b>1,292,594</b>     | <b>1,330,455</b>    |
| <b>Total liabilities and net assets</b>               | <b>24,793,138</b>    | <b>24,895,939</b>   |

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

(Consolidated Statements of Income)

(For the three months ended)

(Unit: Millions of Yen)

|   | June 30, 2024 | June 30, 2025 |
|---|---------------|---------------|
| <b>Ordinary income</b>                                  | 92,624        | 112,939       |
| Interest income   | 62,518        | 79,445        |
| Of which, interest on loans and bills discounted        | 48,631        | 62,116        |
| Of which, interest and dividends on securities          | 8,723         | 7,815         |
| Trust fees  | 47            | 56            |
| Fees and commissions                                    | 16,338        | 20,566        |
| Trading income  | 202           | 58            |
| Other ordinary income                                   | 8,386         | 8,188         |
| Other income  | 5,130         | 4,623         |
| <b>Ordinary expenses</b>                                | 59,947        | 74,608        |
| Interest expenses                                       | 15,661        | 21,886        |
| Of which, interest on deposits                          | 6,276         | 13,157        |
| Fees and commissions payments                           | 2,751         | 2,734         |
| Trading expenses  | —             | 8             |
| Other ordinary expenses                                 | 7,884         | 10,432        |
| General and administrative expenses                     | 32,171        | 36,048        |
| Other expenses  | 1,477         | 3,496         |
| <b>Ordinary profit</b>                                  | 32,676        | 38,331        |
| <b>Extraordinary losses</b>                             | 324           | 220           |
| Loss on disposal of non-current assets                  | 228           | 220           |
| Impairment loss   | 96            | —             |
| <b>Profit before income taxes</b>                       | 32,352        | 38,110        |
| Income taxes - current                                  | 7,789         | 10,378        |
| Income taxes - deferred                                 | 1,811         | 409           |
| Total income taxes                                      | 9,601         | 10,788        |
| <b>Profit</b>   | 22,751        | 27,321        |
| <b>Profit attributable to non-controlling interests</b> | 86            | 285           |
| <b>Profit attributable to owners of parent</b>          | 22,665        | 27,036        |

## (Consolidated Statements of Comprehensive Income)

(For the three months ended)

(Unit: Millions of Yen)

|   | June 30, 2024 | June 30, 2025 |
|---|---------------|---------------|
| <b>Profit</b>   | 22,751        | 27,321        |
| <b>Other comprehensive income</b>   | (12,060)      | 20,989        |
| Valuation difference on available-for-sale securities                             | (11,949)      | 21,641        |
| Deferred gains or losses on hedges  | (7)           | 12            |
| Remeasurements of defined benefit plans   | (344)         | (199)         |
| Share of other comprehensive income of entities accounted for using equity method | 242           | (465)         |
| <b>Comprehensive income</b>   | 10,691        | 48,311        |
| (Comprehensive income attributable to)  |               |               |
| Comprehensive income attributable to owners of parent                             | 10,604        | 48,004        |
| Comprehensive income attributable to non-controlling interests                    | 86            | 306           |

## (3) Notes to Segment Information

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

## (4) Notes on Significant Changes in the Amounts of Shareholders' Equity

Not applicable.

## (5) Notes to the Statement of Cash Flows

The interim consolidated statement of cash flows for the three months ended June 30, 2025 is not prepared. The amount of depreciation expenses (including amortization expenses of intangible assets excluding goodwill) and the amount of amortization of goodwill for the three months ended June 30, 2025 are recorded as follows:

|                          | Previous period<br>(from April 1, 2024<br>to June 30, 2024) | Current period<br>(from April 1, 2025<br>to June 30, 2025) |
|--------------------------|---|--|
| Depreciation expenses    | ¥3,091 million  | ¥3,231 million   |
| Amortization of goodwill | - million   | ¥185 million   |

## (6) Notes on Going Concern Assumption

Not applicable.

## (7) Business Combination

(Business Combination through Acquisition)

On April 1, 2025, Concordia Financial Group, Ltd. acquired 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 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, Ltd. 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 Period for which the financial results of the acquiree included in the consolidated statement of income for the current quarterly period

From April 1, 2025 to June 30, 2025

③ Acquisition cost of the acquiree and breakdown by type of consideration for the acquisition

Consideration for the acquisition: cash ¥ 54,485 million

Acquisition cost: ¥ 54,485 million

④ Amount of goodwill, cause of occurrence, amortization method and amortization period

(1) Amount of goodwill

¥ 7,406 million

(2) Cause of occurrence

This is due to the excess earning power expected from future business development.

(3) Amortization method and amortization period

Straight-line method over 10 years

⑤ Amount allocated to intangible assets other than goodwill and amortization period

(1) Amount allocated to intangible assets

Customer-related assets ¥ 2,526 million

(2) Amortization period

10 years

## SELECTED FINANCIAL INFORMATION FOR THE THREE MONTHS ENDED JUNE 30, 2025

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Capital ratio as of June 30, 2025 will be announced when it is fixed.

## I. Summary (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 ¥9.2 billion from the same period of the previous year to ¥69.3 billion, mainly due to the increase in interest on deposits and loans and bills discounted from domestic operations as a result of an improvement in yield spread from deposits and loans as well as the increase in net fees and commissions from domestic operations mainly corporate client service revenue.
- Core net business profit increased by ¥7.2 billion from the same period of the previous year to ¥36.8 billion. Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts increased by ¥10.3 billion from the same period of the previous year to ¥40.3 billion.
- Net income increased by ¥4.5 billion from the same period of the previous year to ¥29.1 billion, as credit costs increased by ¥0.3 billion, and gains or losses on stocks and other securities decreased by ¥1.6 billion from the same period of the previous year.

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

- Profit attributable to owners of parent increased by ¥4.3 billion from the same period of the previous year to ¥27.0 billion.

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

(Unit: Billions of Yen)

|    |  | Combined                                 |                     |  | Yokohama                                 |                     |  | Higashi-Nippon                           |                     |  | KANAGAWA                                 |                     |  |
|----|--|--|---------------------|--|--|---------------------|--|--|---------------------|--|--|---------------------|--|
|    |  | For the three months ended June 30, 2025 | Increase/(Decrease) | For the three months ended June 30, 2024 | For the three months ended June 30, 2025 | Increase/(Decrease) | For the three months ended June 30, 2024 | For the three months ended June 30, 2025 | Increase/(Decrease) | For the three months ended June 30, 2024 | For the three months ended June 30, 2025 | Increase/(Decrease) | For the three months ended June 30, 2024 |
| 1  | Gross operating income   | 69.3                                     | 9.2                 | 60.1                                     | 61.2                                     | 9.0                 | 52.1                                     | 6.0                                      | 0.0                 | 5.9                                      | 2.1                                      | 0.0                 | 2.0                                      |
| 2  | Gross operating income from domestic operations  | 66.4                                     | 8.3                 | 58.0                                     | 58.2                                     | 8.2                 | 50.0                                     | 6.0                                      | 0.0                 | 5.9                                      | 2.1                                      | 0.0                 | 2.0                                      |
| 3  | Net interest income  | 56.3                                     | 8.4                 | 47.9                                     | 49.0                                     | 8.4                 | 40.6                                     | 5.5                                      | (0.0)               | 5.5                                      | 1.8                                      | 0.0                 | 1.7                                      |
| 4  | Of which, interest on deposits and loans and bills discounted ※1                                 | 40.9                                     | 2.4                 | 38.4                                     | 34.4                                     | 2.3                 | 32.0                                     | 4.8                                      | 0.0                 | 4.7                                      | 1.6                                      | 0.0                 | 1.6                                      |
| 5  | gains (losses) on bonds and cancellation of investment trusts                                    | —  | (0.2)               | 0.2                                      | —  | (0.1)               | 0.1                                      | —  | (0.0)               | 0.0                                      | —  | —                   | —  |
| 6  | Net fees and commissions   | 13.6                                     | 3.7                 | 9.8                                      | 12.7                                     | 3.5                 | 9.1                                      | 0.6                                      | 0.1                 | 0.4                                      | 0.2                                      | 0.0                 | 0.2                                      |
| 7  | Net trading income   | (0.0)                                    | (0.0)               | 0.0                                      | (0.0)                                    | (0.0)               | 0.0                                      | —  | —                   | —  | —  | —                   | —  |
| 8  | Net other ordinary income  | (3.5)                                    | (3.7)               | 0.2                                      | (3.4)                                    | (3.6)               | 0.2                                      | (0.0)                                    | (0.0)               | (0.0)                                    | (0.0)                                    | (0.0)               | 0.0                                      |
| 9  | Gross operating income from international operations   | 2.9                                      | 0.8                 | 2.0                                      | 2.9                                      | 0.8                 | 2.0                                      | 0.0                                      | (0.0)               | 0.0                                      | (0.0)                                    | (0.0)               | 0.0                                      |
| 10 | (Reference) Market-related gains or losses others (1-4-6)  | 14.8                                     | 3.1                 | 11.7                                     | 14.0                                     | 3.2                 | 10.8                                     | 0.6                                      | (0.1)               | 0.7                                      | 0.1                                      | 0.0                 | 0.1                                      |
| 11 | Expenses   | 32.5                                     | 1.9                 | 30.5                                     | 26.4                                     | 1.7                 | 24.7                                     | 4.4                                      | 0.1                 | 4.3                                      | 1.5                                      | 0.0                 | 1.5                                      |
| 12 | (Reference) OHR ※2   | 46.8%                                    | (4.0%pt)            | 50.8%                                    | 43.2%                                    | (4.2%pt)            | 47.4%                                    | 73.8%                                    | 1.5%pt              | 72.3%                                    | 73.7%                                    | (0.2%pt)            | 73.9%                                    |
| 13 | Of which, personnel expenses   | 15.5                                     | 1.2                 | 14.3                                     | 12.3                                     | 1.1                 | 11.1                                     | 2.4                                      | 0.0                 | 2.3                                      | 0.8                                      | 0.0                 | 0.7                                      |
| 14 | Of which, non-personnel expenses   | 14.3                                     | 0.6                 | 13.6                                     | 12.0                                     | 0.6                 | 11.4                                     | 1.6                                      | 0.0                 | 1.6                                      | 0.6                                      | 0.0                 | 0.6                                      |
| 15 | Core net business profit (1-11)  | 36.8                                     | 7.2                 | 29.5                                     | 34.7                                     | 7.3                 | 27.3                                     | 1.5                                      | (0.0)               | 1.6                                      | 0.5                                      | 0.0                 | 0.5                                      |
| 16 | Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts | 40.3                                     | 10.3                | 29.9                                     | 38.1                                     | 10.3                | 27.7                                     | 1.6                                      | (0.0)               | 1.6                                      | 0.5                                      | 0.0                 | 0.5                                      |
| 17 | Provision of allowance for general loan losses   | (0.0)                                    | (0.0)               | 0.0                                      | —  | —                   | —  | (0.0)                                    | (0.0)               | —  | —  | (0.0)               | 0.0                                      |
| 18 | Net business profit (1-11-17)  | 36.9                                     | 7.3                 | 29.5                                     | 34.7                                     | 7.3                 | 27.3                                     | 1.6                                      | (0.0)               | 1.6                                      | 0.5                                      | 0.0                 | 0.5                                      |
| 19 | Non-recurring gains (losses)   | 1.8                                      | (2.2)               | 4.0                                      | 1.6                                      | (1.7)               | 3.3                                      | (0.1)                                    | (0.8)               | 0.7                                      | 0.3                                      | 0.3                 | (0.0)                                    |
| 20 | Of which, disposal of bad debts  | (0.3)                                    | 0.4                 | (0.8)                                    | (0.8)                                    | (0.1)               | (0.7)                                    | 0.5                                      | 0.6                 | (0.1)                                    | 0.0                                      | (0.0)               | 0.1                                      |
| 21 | Of which, gains or losses on stocks and other securities   | 0.9                                      | (1.6)               | 2.6                                      | 0.1                                      | (1.9)               | 2.0                                      | 0.3                                      | (0.0)               | 0.4                                      | 0.3                                      | 0.2                 | 0.0                                      |
| 22 | Ordinary profit (18+19)  | 38.7                                     | 5.1                 | 33.6                                     | 36.3                                     | 5.5                 | 30.7                                     | 1.5                                      | (0.8)               | 2.3                                      | 0.9                                      | 0.4                 | 0.4                                      |
| 23 | Extraordinary income (losses)  | (0.2)                                    | 0.1                 | (0.3)                                    | (0.1)                                    | (0.0)               | (0.1)                                    | (0.0)                                    | 0.2                 | (0.2)                                    | (0.0)                                    | (0.0)               | (0.0)                                    |
| 24 | Total income taxes   | 9.4                                      | 0.6                 | 8.7                                      | 8.7                                      | 0.8                 | 7.8                                      | 0.4                                      | (0.2)               | 0.6                                      | 0.2                                      | 0.0                 | 0.1                                      |
| 25 | Net income (22+23-24)  | 29.1                                     | 4.5                 | 24.6                                     | 27.4                                     | 4.6                 | 22.8                                     | 1.1                                      | (0.3)               | 1.4                                      | 0.5                                      | 0.2                 | 0.2                                      |
| 26 | Credit costs (17+20)   | (0.4)                                    | 0.3                 | (0.7)                                    | (0.8)                                    | (0.1)               | (0.7)                                    | 0.4                                      | 0.6                 | (0.1)                                    | 0.0                                      | (0.1)               | 0.1                                      |
| 27 | Credit cost ratio ※3   | (0.00%)                                  | 0.01%pt             | (0.01%)                                  | (0.02%)                                  | (0.00%pt)           | (0.02%)                                  | 0.11%                                    | 0.15%pt             | (0.04%)                                  | 0.03%                                    | (0.11%pt)           | 0.14%                                    |

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

(Unit: Billions of Yen)

| (Unit: Billions of Yen) |  |  |                      |  |
|-------------------------|--|--|----------------------|--|
|                         |  | For the three months ended June 30, 2025 | Increase/ (Decrease) | For the three months ended June 30, 2024 |
| 28                      | Consolidated ordinary profit                                     | 38.3                                     | 5.6                  | 32.6                                     |
| 29                      | Profit attributable to owners of parent                          | 27.0                                     | 4.3                  | 22.6                                     |
| 30                      | Of which, income from L&F (after amortization of goodwill, etc.) | 0.9                                      | 0.9                  |  |
| 31                      | Consolidated ROE (TSE standards)                                 | 8.3%                                     | 1.2pt                | 7.1%                                     |

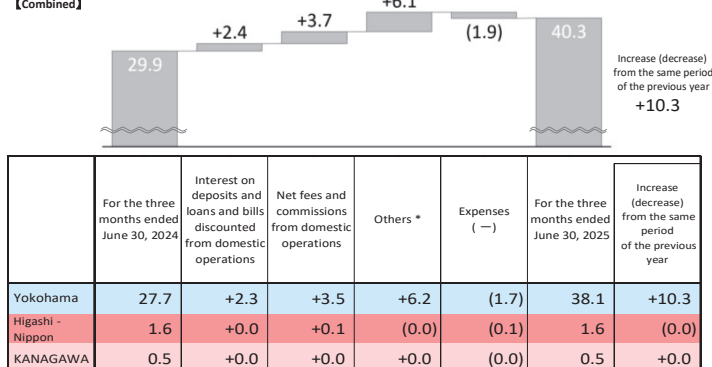
※1 Including interest on negotiable certificates of deposit

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

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

【Combined】

(Unit: Billions of Yen)



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

## II. Digest of Financial Results for the three months ended June 30, 2025

## II. 2026年3月期第1四半期決算の概況

## 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

(Unit: Millions of Yen)

|    |   |                          | For the three months ended |                  |                  | For the year ended            |
|----|---|--------------------------|----------------------------|------------------|------------------|-------------------------------|
|    |   |                          | June 30, 2025(A)           | (A)-(B)          | June 30, 2024(B) | <Reference><br>March 31, 2025 |
|    |   |                          |                            | [19.7%]          |                  |                               |
| 1  | Consolidated gross operating income                                   | 連結粗利益                    | 73,252                     | 12,057           | 61,195           | 260,311                       |
| 2  | Net interest income   | 資金利益                     | 57,558                     | 10,702           | 46,856           | 208,027                       |
| 3  | Trust fees  | 信託報酬                     | 56                         | 9                | 47               | 242                           |
| 4  | Net fees and commissions  | 役務取引等利益                  | 17,831                     | 4,245            | 13,586           | 59,677                        |
| 5  | Net trading income  | 特定取引利益                   | 49                         | (153)            | 202              | 705                           |
| 6  | Net other ordinary income   | その他業務利益                  | (2,244)                    | (2,745)          | 501              | (8,341)                       |
| 7  | General and administrative expenses                                   | 営業経費 (△)                 | 36,048                     | 3,877            | 32,171           | 134,127                       |
| 8  | (Reference) Consolidated OHR (%) (7 / 1)                              | (参考) 連結OHR (%) (7÷1)     | 49.2                       | (3.3)            | 52.5             | 51.5                          |
| 9  | Credit costs  | 与信関係費用 (△)               | 74                         | 537              | (463)            | 10,835                        |
| 10 | Written-off of loans  | 貸出金償却 (△)                | 1,314                      | 378              | 936              | 5,939                         |
| 11 | Provision of allowance for specific loan losses                       | 個別貸倒引当金繰入額 (△)           | —                          | —                | —                | 1,157                         |
| 12 | Provision of allowance for general loan losses                        | 一般貸倒引当金繰入額 (△)           | —                          | —                | —                | 3,685                         |
| 13 | Reversal of allowance for loan losses                                 | 貸倒引当金戻入益                 | 1,374                      | 214              | 1,160            | —                             |
| 14 | Recoveries of written-off claims                                      | 償却債権取立益                  | 434                        | 51               | 383              | 1,220                         |
| 15 | Other   | その他 (△)                  | 568                        | 425              | 143              | 1,273                         |
| 16 | Gain or loss on stocks and other securities                           | 株式等関係損益                  | 904                        | (1,876)          | 2,780            | 6,302                         |
| 17 | Share of profit or loss of entities accounted for using equity method | 持分法による投資損益               | 313                        | 44               | 269              | 644                           |
| 18 | Other   | その他                      | (16)                       | (155)            | 139              | 467                           |
| 19 | Ordinary profit   | 経常利益                     | 38,331                     | [17.3%]<br>5,655 | 32,676           | 122,764                       |
| 20 | Extraordinary income (losses)   | 特別損益                     | (220)                      | 104              | (324)            | (3,845)                       |
| 21 | Profit before income taxes  | 税金等調整前四半期(当期)純利益         | 38,110                     | 5,758            | 32,352           | 118,918                       |
| 22 | Total income taxes  | 法人税等合計 (△)               | 10,788                     | 1,187            | 9,601            | 35,847                        |
| 23 | Profit  | 四半期(当期)純利益               | 27,321                     | 4,570            | 22,751           | 83,071                        |
| 24 | Profit attributable to non-controlling interests                      | 非支配株主に帰属する四半期(当期)純利益 (△) | 285                        | 199              | 86               | 265                           |
| 25 | Profit attributable to owners of parent                               | 親会社株主に帰属する四半期(当期)純利益     | 27,036                     | [19.2%]<br>4,371 | 22,665           | 82,805                        |

(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)

(Unit: Millions of Yen)

| (Reference) |                                  | (参考)   |  | For the three months ended |         |                  | For the year ended            |
|-------------|----------------------------------|--------|--|----------------------------|---------|------------------|-------------------------------|
|             |                                  |        |  | June 30, 2025(A)           | (A)-(B) | June 30, 2024(B) | <Reference><br>March 31, 2025 |
|             |                                  |        |  |                            | [28.5%] |                  |                               |
| 26          | Consolidated net business profit | 連結業務純益 |  | 37,172                     | 8,257   | 28,915           | 125,423                       |

(注)「連結業務純益」は、連結粗利益－営業経費(除く臨時処理分)＋持分法による投資損益で算出しております。

Note : Consolidated net business profit = Consolidated gross operating income - General and administrative expenses (excluding non-recurring losses)

+ Share of profit or loss of entities accounted for using equity method

(Unit: Number of Companies)

| (Number of Consolidated Companies) |  | (連結対象会社数)                 |         | (Unit: Number of Companies) |                         |
|------------------------------------|--|---------------------------|---------|-----------------------------|-------------------------|
|                                    |  | As of June 30,<br>2025(A) | (A)-(B) | As of June 30,<br>2024(B)   | As of March 31,<br>2025 |
| 27                                 | Number of consolidated subsidiaries                    | 連結子会社数                    | 12      | —                           | 12                      |
| 28                                 | Number of companies accounted for by the equity method | 持分法適用会社数                  | 4       | —                           | 4                       |

(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)

For the three months ended

For the year ended

|    |  | June 30, 2025(A)             | (A)-(B) | June 30, 2024(B) | <Reference><br>March 31, 2025 |
|----|--|------------------------------|---------|------------------|-------------------------------|
|    |  |                              |         |                  |                               |
| 1  | Gross operating income   | 業務粗利益                        | [15.3%] | 60,132           | 244,420                       |
| 2  | Gross operating income from domestic operations  | 国内業務粗利益                      |         | 58,070           | 232,995                       |
| 3  | Net interest income  | 資金利益                         |         | 47,940           | 200,911                       |
| 4  | (Of which, gains (losses) on bonds and cancellation of investment trusts)                                  | (うち投資信託解約損益)                 | (208)   | 208              | 160                           |
| 5  | Net fees and commissions   | 役務取引等利益                      |         | 9,898            | 44,632                        |
| 6  | Net trading income   | 特定取引利益                       | (43)    | 21               | 85                            |
| 7  | Net other ordinary income  | その他業務利益                      | (3,722) | 209              | (12,634)                      |
| 8  | (Of which, gains (losses) on bonds)  | (うち国債等債券損益)                  | (2,773) | (324)            | (15,340)                      |
| 9  | Gross operating income from international operations   | 国際業務粗利益                      |         | 2,061            | 11,424                        |
| 10 | Net interest income  | 資金利益                         | (110)   | 2,525            | 10,546                        |
| 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                      | 71      | 55               | 622                           |
| 13 | Net trading income   | 特定取引利益                       | (29)    | 9                | 5                             |
| 14 | Net other ordinary income  | その他業務利益                      | 922     | (528)            | 249                           |
| 15 | (Of which, gains (losses) on bonds)  | (うち国債等債券損益)                  | (106)   | (249)            | (1,357)                       |
| 16 | Expenses   | 経費(除く臨時処理分) (△)              | [6.4%]  | 30,548           | 127,214                       |
| 17 | Personnel expenses   | 人件費 (△)                      |         | 14,354           | 59,381                        |
| 18 | Non-Personnel expenses   | 物件費 (△)                      |         | 13,689           | 57,665                        |
| 19 | Taxes  | 税金 (△)                       |         | 2,504            | 10,167                        |
| 20 | (Reference) OHR (%) (16 / 1)   | (参考) OHR (%) (16÷1)          | (4.0)   | 50.8             | 52.0                          |
| 21 | Core net business profit   | 実質業務純益                       | [24.6%] | 29,583           | 117,205                       |
| 22 | Core net business profit excluding gains (losses) on bonds (21-26)   | コア業務純益 (21-26)               |         | 30,157           | 133,903                       |
| 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) |         | 29,949           | 133,743                       |
| 24 | Provision of allowance for general loan losses   | 一般貸倒引当金繰入額 (△)               | (66)    | 14               | 3,814                         |
| 25 | Net business profit  | 業務純益                         |         | 29,568           | 113,390                       |
| 26 | Of which, gains (losses) on bonds  | うち国債等債券損益(5勘定戻)              | (2,879) | (574)            | (16,697)                      |
| 27 | Non-recurring gains (losses)   | 臨時損益                         | (2,232) | 4,093            | 3,698                         |
| 28 | Disposal of bad debts  | 不良債権処理額 (△)                  | 454     | (808)            | 5,605                         |
| 29 | Written-off of loans   | 貸出金償却 (△)                    | (2)     | 7                | 1,301                         |
| 30 | Provision of allowance for specific loan losses  | 個別貸倒引当金繰入額 (△)               | 314     | 134              | 3,150                         |
| 31 | Loss on sales of non-performing loans  | 延滞債権等売却損 (△)                 | (62)    | 69               | 344                           |
| 32 | Reversal of allowance for loan losses  | 貸倒引当金戻入益                     | 289     | 1,068            | —                             |
| 33 | Recoveries of written-off claims   | 償却債権取立益                      | (7)     | 25               | 92                            |
| 34 | Other  | その他 (△)                      | 487     | 74               | 901                           |
| 35 | Gain or loss on stocks and other securities  | 株式等関係損益                      | (1,656) | 2,611            | 6,647                         |
| 36 | Other non-recurring gains (losses)   | その他の臨時損益                     | (121)   | 673              | 2,656                         |
| 37 | Ordinary profit  | 経常利益                         | [15.2%] | 33,661           | 117,089                       |
| 38 | Extraordinary income (losses)  | 特別損益                         | 104     | (324)            | (3,829)                       |
| 39 | Income before income taxes   | 税引前四半期(当期)純利益                |         | 33,337           | 113,260                       |
| 40 | Total income taxes   | 法人税等合計 (△)                   | 676     | 8,736            | 32,775                        |
| 41 | Net income   | 四半期(当期)純利益                   | [18.5%] | 24,601           | 80,485                        |
| 42 | Credit costs (24+28)   | 与信関係費用(24+28) (△)            | 387     | (793)            | 9,420                         |

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

## (3) 横浜銀行 単体

(Unit: Millions of Yen)

For the three months ended

For the year ended

|    |  | June 30, 2025(A)             | (A)-(B) | June 30, 2024(B) | <Reference><br>March 31, 2025 |
|----|--|------------------------------|---------|------------------|-------------------------------|
| 1  | Gross operating income   | 業務粗利益                        | [17.4%] | 52,108           | 212,884                       |
| 2  | Gross operating income from domestic operations  | 国内業務粗利益                      |         | 50,052           | 201,476                       |
| 3  | Net interest income  | 資金利益                         |         | 40,618           | 170,159                       |
| 4  | (Of which, gains (losses) on bonds and cancellation of investment trusts)                                  | (うち投資信託解約損益)                 | (186)   | 186              | —                             |
| 5  | Net fees and commissions   | 役務取引等利益                      |         | 9,171            | 39,868                        |
| 6  | Net trading income   | 特定取引利益                       | (43)    | 21               | 85                            |
| 7  | Net other ordinary income  | その他業務利益                      | (3,682) | 241              | (8,636)                       |
| 8  | (Of which, gains (losses) on bonds)  | (うち国債等債券損益)                  | (2,723) | (302)            | (11,377)                      |
| 9  | Gross operating income from international operations   | 国際業務粗利益                      |         | 2,055            | 11,407                        |
| 10 | Net interest income  | 資金利益                         | (105)   | 2,522            | 10,541                        |
| 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                      | 72      | 54               | 620                           |
| 13 | Net trading income   | 特定取引利益                       | (29)    | 9                | 5                             |
| 14 | Net other ordinary income  | その他業務利益                      | 922     | (530)            | 240                           |
| 15 | (Of which, gains (losses) on bonds)  | (うち国債等債券損益)                  | (106)   | (249)            | (1,357)                       |
| 16 | Expenses   | 経費(除く臨時処理分) (△)              | [7.0%]  | 24,710           | 104,093                       |
| 17 | Personnel expenses   | 人件費 (△)                      |         | 11,192           | 46,984                        |
| 18 | Non-Personnel expenses   | 物件費 (△)                      |         | 11,441           | 48,634                        |
| 19 | Taxes  | 税金 (△)                       |         | 2,076            | 8,474                         |
| 20 | (Reference) OHR (%) (16 / 1)   | (参考) OHR (%) (16 ÷ 1)        | (4.2)   | 47.4             | 48.8                          |
| 21 | Core net business profit   | 実質業務純益                       | [26.7%] | 27,397           | 108,790                       |
| 22 | Core net business profit excluding gains (losses) on bonds (21-26)   | コア業務純益 (21-26)               |         | 27,950           | 121,525                       |
| 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) |         | 27,763           | 121,525                       |
| 24 | Provision of allowance for general loan losses   | 一般貸倒引当金繰入額 (△)               | —       | —                | 3,034                         |
| 25 | Net business profit  | 業務純益                         |         | 27,397           | 105,756                       |
| 26 | Of which, gains (losses) on bonds  | うち国債等債券損益(5勘定戻)              | (2,829) | (552)            | (12,734)                      |
| 27 | Non-recurring gains (losses)   | 臨時損益                         | (1,774) | 3,394            | 3,533                         |
| 28 | Disposal of bad debts  | 不良債権処理額 (△)                  | (137)   | (754)            | 3,649                         |
| 29 | Written-off of loans   | 貸出金償却 (△)                    | (2)     | 7                | 1,292                         |
| 30 | Provision of allowance for specific loan losses  | 個別貸倒引当金繰入額 (△)               | —       | —                | 1,616                         |
| 31 | Loss on sales of non-performing loans  | 延滞債権等売却損 (△)                 | (64)    | 64               | 234                           |
| 32 | Reversal of allowance for loan losses  | 貸倒引当金戻入益                     | 57      | 831              | —                             |
| 33 | Recoveries of written-off claims   | 償却債権取立益                      | (17)    | 22               | 40                            |
| 34 | Other  | その他 (△)                      | (29)    | 26               | 546                           |
| 35 | Gain or loss on stocks and other securities  | 株式等関係損益                      | (1,901) | 2,093            | 4,972                         |
| 36 | Other non-recurring gains (losses)   | その他の臨時損益                     | (10)    | 546              | 2,209                         |
| 37 | Ordinary profit  | 経常利益                         | [18.0%] | 30,792           | 109,289                       |
| 38 | Extraordinary income (losses)  | 特別損益                         | (60)    | (104)            | (3,430)                       |
| 39 | Income before income taxes   | 税引前四半期(当期)純利益                |         | 30,687           | 105,859                       |
| 40 | Total income taxes   | 法人税等合計 (△)                   | 841     | 7,870            | 30,658                        |
| 41 | Net income   | 四半期(当期)純利益                   | [20.4%] | 22,816           | 75,200                        |
| 42 | Credit costs (24+28)   | 与信関係費用(24+28) (△)            | (137)   | (754)            | 6,684                         |

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

## (4) 東日本銀行 単体

(Unit: Millions of Yen)

For the three months ended

For the year ended

|    |  | June 30, 2025(A)             | (A)-(B)    | June 30, 2024(B) | <Reference><br>March 31, 2025 |
|----|--|------------------------------|------------|------------------|-------------------------------|
|    |  |                              |            |                  |                               |
| 1  | Gross operating income   | 業務粗利益                        | [1.5%]     | 5,978            | 23,497                        |
| 2  | Gross operating income from domestic operations  | 国内業務粗利益                      |            | 5,972            | 23,481                        |
| 3  | Net interest income  | 資金利益                         | (36)       | 5,552            | 23,428                        |
| 4  | (Of which, gains (losses) on bonds and cancellation of investment trusts)                                  | (うち投資信託解約損益)                 | (21)       | 21               | 160                           |
| 5  | Net fees and commissions   | 役務取引等利益                      | 168        | 457              | 3,486                         |
| 6  | Net trading income   | 特定取引利益                       | —          | —                | —                             |
| 7  | Net other ordinary income  | その他業務利益                      | (36)       | (36)             | (3,433)                       |
| 8  | (Of which, gains (losses) on bonds)  | (うち国債等債券損益)                  | (36)       | (36)             | (3,433)                       |
| 9  | Gross operating income from international operations   | 国際業務粗利益                      | (4)        | 5                | 16                            |
| 10 | Net interest income  | 資金利益                         | (4)        | 3                | 5                             |
| 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                      | (1)        | 1                | 4                             |
| 13 | Net trading income   | 特定取引利益                       | —          | —                | —                             |
| 14 | Net other ordinary income  | その他業務利益                      | 0          | 1                | 6                             |
| 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) (△)              | [3.6%]     | 4,325            | 17,133                        |
| 17 | Personnel expenses   | 人件費 (△)                      | 95         | 2,375            | 9,242                         |
| 18 | Non-Personnel expenses   | 物件費 (△)                      | 69         | 1,616            | 6,602                         |
| 19 | Taxes  | 税金 (△)                       | (4)        | 332              | 1,289                         |
| 20 | (Reference) OHR (%) (16 / 1)   | (参考) OHR (%) (16÷1)          | 1.5        | 72.3             | 72.9                          |
| 21 | Core net business profit   | 実質業務純益                       | [( 4.0%)]  | 1,653            | 6,363                         |
| 22 | Core net business profit excluding gains (losses) on bonds (21-26)   | コア業務純益 (21-26)               | (32)       | 1,690            | 9,797                         |
| 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) | (10)       | 1,668            | 9,637                         |
| 24 | Provision of allowance for general loan losses   | 一般貸倒引当金繰入額 (△)               | (52)       | —                | 540                           |
| 25 | Net business profit  | 業務純益                         | (15)       | 1,653            | 5,823                         |
| 26 | Of which, gains (losses) on bonds  | うち国債等債券損益(5勘定戻)              | (36)       | (36)             | (3,433)                       |
| 27 | Non-recurring gains (losses)   | 臨時損益                         | (830)      | 721              | 500                           |
| 28 | Disposal of bad debts  | 不良債権処理額 (△)                  | 686        | (186)            | 1,049                         |
| 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 (△)               | 448        | —                | 907                           |
| 31 | Loss on sales of non-performing loans  | 延滞債権等売却損 (△)                 | 2          | 4                | 110                           |
| 32 | Reversal of allowance for loan losses  | 貸倒引当金戻入益                     | (236)      | 236              | —                             |
| 33 | Recoveries of written-off claims   | 償却債権取立益                      | 0          | 1                | 16                            |
| 34 | Other  | その他 (△)                      | 0          | 47               | 47                            |
| 35 | Gain or loss on stocks and other securities  | 株式等関係損益                      | (35)       | 423              | 1,126                         |
| 36 | Other non-recurring gains (losses)   | その他の臨時損益                     | (109)      | 111              | 422                           |
| 37 | Ordinary profit  | 経常利益                         | [( 35.6%)] | 2,374            | 6,323                         |
| 38 | Extraordinary income (losses)  | 特別損益                         | 207        | (219)            | (383)                         |
| 39 | Income before income taxes   | 税引前四半期(当期)純利益                | (640)      | 2,155            | 5,940                         |
| 40 | Total income taxes   | 法人税等合計 (△)                   | (256)      | 665              | 1,523                         |
| 41 | Net income   | 四半期(当期)純利益                   | [( 25.7%)] | 1,489            | 4,416                         |
| 42 | Credit costs (24+28)   | 与信関係費用(24+28) (△)            | 633        | (186)            | 1,589                         |

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

## (5) 神奈川銀行 単体

(Unit: Millions of Yen)

For the three months ended

For the year ended

|    |  | June 30, 2025(A)             | (A)-(B) | June 30, 2024(B) | <Reference><br>March 31, 2025 |       |
|----|--|------------------------------|---------|------------------|-------------------------------|-------|
|    |  |                              | [3.2%]  |                  |                               |       |
| 1  | Gross operating income   | 業務粗利益                        | 2,112   | 67               | 2,045                         | 8,037 |
| 2  | Gross operating income from domestic operations  | 国内業務粗利益                      | 2,113   | 69               | 2,044                         | 8,037 |
| 3  | Net interest income  | 資金利益                         | 1,829   | 60               | 1,769                         | 7,324 |
| 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                      | 283     | 14               | 269                           | 1,277 |
| 6  | Net trading income   | 特定取引利益                       | —       | —                | —                             | —     |
| 7  | Net other ordinary income  | その他業務利益                      | (0)     | (4)              | 4                             | (564) |
| 8  | (Of which, gains (losses) on bonds)  | (うち国債等債券損益)                  | (0)     | (14)             | 14                            | (529) |
| 9  | Gross operating income from international operations   | 国際業務粗利益                      | (0)     | (0)              | 0                             | 0     |
| 10 | Net interest income  | 資金利益                         | 0       | 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                      | (0)     | 0                | (0)                           | (2)   |
| 13 | Net trading income   | 特定取引利益                       | —       | —                | —                             | —     |
| 14 | Net other ordinary income  | その他業務利益                      | 0       | 0                | 0                             | 2     |
| 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) (△)              | 1,557   | 44               | 1,513                         | 5,986 |
| 17 | Personnel expenses   | 人件費 (△)                      | 808     | 22               | 786                           | 3,155 |
| 18 | Non-Personnel expenses   | 物件費 (△)                      | 643     | 13               | 630                           | 2,428 |
| 19 | Taxes  | 税金 (△)                       | 106     | 11               | 95                            | 403   |
| 20 | (Reference) OHR (%) (16 / 1)   | (参考) OHR (%) (16÷1)          | 73.7    | (0.2)            | 73.9                          | 74.4  |
| 21 | Core net business profit   | 実質業務純益                       | 555     | 24               | 531                           | 2,051 |
| 22 | Core net business profit excluding gains (losses) on bonds (21-26)   | コア業務純益 (21-26)               | 555     | 38               | 517                           | 2,580 |
| 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) | 555     | 38               | 517                           | 2,580 |
| 24 | Provision of allowance for general loan losses   | 一般貸倒引当金繰入額 (△)               | —       | (14)             | 14                            | 240   |
| 25 | Net business profit  | 業務純益                         | 555     | 38               | 517                           | 1,810 |
| 26 | Of which, gains (losses) on bonds  | うち国債等債券損益(5勘定戻)              | (0)     | (14)             | 14                            | (529) |
| 27 | Non-recurring gains (losses)   | 臨時損益                         | 351     | 373              | (22)                          | (334) |
| 28 | Disposal of bad debts  | 不良債権処理額 (△)                  | 36      | (96)             | 132                           | 906   |
| 29 | Written-off of loans   | 貸出金償却 (△)                    | —       | —                | —                             | 8     |
| 30 | Provision of allowance for specific loan losses  | 個別貸倒引当金繰入額 (△)               | —       | (134)            | 134                           | 626   |
| 31 | Loss on sales of non-performing loans  | 延滞債権等売却損 (△)                 | —       | —                | —                             | —     |
| 32 | Reversal of allowance for loan losses  | 貸倒引当金戻入益                     | 469     | 469              | —                             | —     |
| 33 | Recoveries of written-off claims   | 償却債権取立益                      | 10      | 9                | 1                             | 34    |
| 34 | Other  | その他 (△)                      | 516     | 516              | —                             | 306   |
| 35 | Gain or loss on stocks and other securities  | 株式等関係損益                      | 374     | 280              | 94                            | 548   |
| 36 | Other non-recurring gains (losses)   | その他の臨時損益                     | 13      | (2)              | 15                            | 23    |
| 37 | Ordinary profit  | 経常利益                         | 906     | 412              | 494                           | 1,475 |
| 38 | Extraordinary income (losses)  | 特別損益                         | (42)    | (42)             | (0)                           | (15)  |
| 39 | Income before income taxes   | 税引前四半期(当期)純利益                | 863     | 369              | 494                           | 1,460 |
| 40 | Total income taxes   | 法人税等合計 (△)                   | 291     | 92               | 199                           | 592   |
| 41 | Net income   | 四半期(当期)純利益                   | 571     | 277              | 294                           | 867   |
| 42 | Credit costs (24+28)   | 与信関係費用 (24+28) (△)           | 36      | (111)            | 147                           | 1,147 |



## 2. Average Balance of Use and Source of Funds (Domestics)

## 2. 資金平残（国内業務部門）

(Unit: Billions of Yen)  
For the year ended

For the three months ended

|    |  |                                      |             | June 30, 2025(A) | (A)-(B)  | June 30, 2024(B) | <Reference><br>March 31, 2025 |          |
|----|--|--------------------------------------|-------------|------------------|----------|------------------|-------------------------------|----------|
| 1  | The Bank of<br>Yokohama, Ltd. ,<br>The Higashi-<br>Nippon Bank,<br>Limited and<br>THE KANAGAWA<br>BANK, LTD.<br>Combined | Interest-earning assets              | 3行合算        | 資金運用勘定           | 24,794.5 | 71.1             | 24,723.3                      | 24,480.8 |
| 2  |  | Of which, Loans and bills discounted |             | うち貸出金            | 16,175.5 | 263.6            | 15,911.8                      | 15,876.9 |
| 3  |  | Of which, Securities                 |             | うち有価証券           | 2,642.8  | 84.8             | 2,558.0                       | 2,585.1  |
| 4  |  | Interest-bearing liabilities         |             | 資金調達勘定           | 24,309.5 | 126.6            | 24,182.9                      | 23,960.9 |
| 5  |  | Of which, Deposits, etc.             |             | うち預金等            | 20,319.1 | 460.5            | 19,858.6                      | 19,718.7 |
| 6  | The Bank of<br>Yokohama, Ltd.<br>Non-consolidated  | Interest-earning assets              | 横浜銀行<br>単体  | 資金運用勘定           | 22,217.0 | 90.9             | 22,126.0                      | 21,876.8 |
| 7  |  | Of which, Loans and bills discounted |             | うち貸出金            | 14,159.5 | 293.0            | 13,866.4                      | 13,835.2 |
| 8  |  | Of which, Securities                 |             | うち有価証券           | 2,263.7  | 134.9            | 2,128.8                       | 2,167.1  |
| 9  |  | Interest-bearing liabilities         |             | 資金調達勘定           | 21,840.0 | 157.0            | 21,682.9                      | 21,464.0 |
| 10 |  | Of which, Deposits, etc.             |             | うち預金等            | 18,157.0 | 574.8            | 17,582.1                      | 17,563.4 |
| 11 | The Higashi-<br>Nippon Bank,<br>Limited<br>Non-consolidated  | Interest-earning assets              | 東日本銀行<br>単体 | 資金運用勘定           | 2,052.5  | (30.8)           | 2,083.3                       | 2,080.1  |
| 12 |  | Of which, Loans and bills discounted |             | うち貸出金            | 1,606.6  | (32.5)           | 1,639.1                       | 1,633.1  |
| 13 |  | Of which, Securities                 |             | うち有価証券           | 311.7    | (38.3)           | 350.0                         | 341.5    |
| 14 |  | Interest-bearing liabilities         |             | 資金調達勘定           | 1,966.9  | (32.7)           | 1,999.7                       | 1,995.3  |
| 15 |  | Of which, Deposits, etc.             |             | うち預金等            | 1,686.2  | (111.6)          | 1,797.9                       | 1,677.7  |
| 16 | THE KANAGAWA<br>BANK, LTD.<br>Non-consolidated   | Interest-earning assets              | 神奈川銀行<br>単体 | 資金運用勘定           | 524.9    | 11.0             | 513.9                         | 523.8    |
| 17 |  | Of which, Loans and bills discounted |             | うち貸出金            | 409.3    | 3.0              | 406.2                         | 408.5    |
| 18 |  | Of which, Securities                 |             | うち有価証券           | 67.3     | (11.7)           | 79.1                          | 76.5     |
| 19 |  | Interest-bearing liabilities         |             | 資金調達勘定           | 502.5    | 2.2              | 500.2                         | 501.5    |
| 20 |  | Of which, Deposits, etc.             |             | うち預金等            | 475.9    | (2.6)            | 478.5                         | 477.5    |

(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遡及して含めております。  
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.  
2. Deposits, etc. include negotiable certificates of deposit. The same applies to the following sections of this financial information report.

## 3. Interest Margins (Domestics)

## 3. 利回・利轄（国内業務部門）

(Unit: %)  
For the year ended

For the three months ended

|    |  |                                       |             | For the three months ended |         |                  | of the year ended             |       |
|----|--|---------------------------------------|-------------|----------------------------|---------|------------------|-------------------------------|-------|
|    |  |                                       |             | June 30, 2025(A)           | (A)-(B) | June 30, 2024(B) | <Reference><br>March 31, 2025 |       |
| 21 | The Bank of<br>Yokohama, Ltd. ,<br>The Higashi-<br>Nippon Bank,<br>Limited and<br>THE KANAGAWA<br>BANK, LTD.<br>Combined | Yield on interest-earning assets      | 3行合算        | 資金運用利回                     | 1.11    | 0.31             | 0.80                          | 0.89  |
| 22 |  | Loans and bills discounted            |             | 貸出金利回                      | 1.25    | 0.26             | 0.99                          | 1.07  |
| 23 |  | Securities                            |             | 有価証券利回                     | 1.46    | 0.30             | 1.16                          | 1.20  |
| 24 |  | Yield on interest-bearing liabilities |             | 資金調達利回                     | 0.20    | 0.18             | 0.02                          | 0.07  |
| 25 |  | Deposits, etc.                        |             | 預金等利回                      | 0.193   | 0.173            | 0.020                         | 0.068 |
| 26 |  | Yield spread (22-25)                  |             | 預貸金利回差 (22-25)             | 1.06    | 0.09             | 0.97                          | 1.00  |
| 27 | The Bank of<br>Yokohama, Ltd.<br>Non-consolidated  | Yield on interest-earning assets      | 横浜銀行<br>単体  | 資金運用利回                     | 1.07    | 0.32             | 0.75                          | 0.85  |
| 28 |  | Loans and bills discounted            |             | 貸出金利回                      | 1.21    | 0.26             | 0.95                          | 1.03  |
| 29 |  | Securities                            |             | 有価証券利回                     | 1.55    | 0.33             | 1.22                          | 1.21  |
| 30 |  | Yield on interest-bearing liabilities |             | 資金調達利回                     | 0.19    | 0.17             | 0.02                          | 0.07  |
| 31 |  | Deposits, etc.                        |             | 預金等利回                      | 0.188   | 0.170            | 0.018                         | 0.067 |
| 32 |  | Yield spread (28-31)                  |             | 預貸金利回差 (28-31)             | 1.02    | 0.09             | 0.93                          | 0.96  |
| 33 | The Higashi-<br>Nippon Bank,<br>Limited<br>Non-consolidated  | Yield on interest-earning assets      | 東日本銀行<br>単体 | 資金運用利回                     | 1.34    | 0.25             | 1.09                          | 1.21  |
| 34 |  | Loans and bills discounted            |             | 貸出金利回                      | 1.47    | 0.28             | 1.19                          | 1.26  |
| 35 |  | Securities                            |             | 有価証券利回                     | 1.02    | 0.13             | 0.89                          | 1.26  |
| 36 |  | Yield on interest-bearing liabilities |             | 資金調達利回                     | 0.27    | 0.25             | 0.02                          | 0.09  |
| 37 |  | Deposits, etc.                        |             | 預金等利回                      | 0.252   | 0.223            | 0.029                         | 0.083 |
| 38 |  | Yield spread (34-37)                  |             | 預貸金利回差 (34-37)             | 1.21    | 0.05             | 1.16                          | 1.18  |
| 39 | THE KANAGAWA<br>BANK, LTD.<br>Non-consolidated   | Yield on interest-earning assets      | 神奈川銀行<br>単体 | 資金運用利回                     | 1.56    | 0.15             | 1.41                          | 1.47  |
| 40 |  | Loans and bills discounted            |             | 貸出金利回                      | 1.83    | 0.18             | 1.65                          | 1.69  |
| 41 |  | Securities                            |             | 有価証券利回                     | 0.66    | 0.05             | 0.61                          | 0.86  |
| 42 |  | Yield on interest-bearing liabilities |             | 資金調達利回                     | 0.17    | 0.15             | 0.02                          | 0.07  |
| 43 |  | Deposits, etc.                        |             | 預金等利回                      | 0.176   | 0.146            | 0.030                         | 0.078 |
| 44 |  | Yield spread (40-43)                  |             | 預貸金利回差 (40-43)             | 1.65    | 0.03             | 1.62                          | 1.61  |

## 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

(Unit: Millions of Yen)

For the three months ended

For the year ended

|   |  |                         |                | June 30, 2025(A) | (A)-(B) | June 30, 2024(B) | <Reference><br>March 31, 2025 |
|---|--|-------------------------|----------------|------------------|---------|------------------|-------------------------------|
| 1 | Concordia Financial<br>Group, Ltd.<br>Consolidated | Gains (losses) on bonds | 国債等債券損益 (5勘定戻) | (3,453)          | (2,880) | (573)            | (16,573)                      |
| 2 |  | Gain on sales           | 売却益            | 129              | (45)    | 174              | 782                           |
| 3 |  | Gain on redemption      | 償還益            | —                | (0)     | 0                | 0                             |
| 4 |  | Loss on sales           | 売却損 (△)        | 461              | (222)   | 683              | 8,004                         |
| 5 |  | Loss on redemption      | 償還損 (△)        | 2,968            | 2,968   | 0                | 9,135                         |
| 6 |  | Loss on devaluation     | 償却 (△)         | 153              | 89      | 64               | 216                           |

(Unit: Millions of Yen)

For the three months ended

For the year ended

|    |  |                         |                | June 30, 2025(A) | (A)-(B) | June 30, 2024(B) | <Reference><br>March 31, 2025 |
|----|--|-------------------------|----------------|------------------|---------|------------------|-------------------------------|
| 7  | The Bank of<br>Yokohama, Ltd. ,<br>The Higashi-Nippon<br>Bank, Limited and<br>THE KANAGAWA<br>BANK, LTD.<br>Combined | Gains (losses) on bonds | 国債等債券損益 (5勘定戻) | (3,453)          | (2,879) | (574)            | (16,697)                      |
| 8  |  | Gain on sales           | 売却益            | 129              | (44)    | 173              | 781                           |
| 9  |  | Gain on redemption      | 償還益            | —                | (0)     | 0                | 0                             |
| 10 |  | Loss on sales           | 売却損 (△)        | 461              | (222)   | 683              | 7,984                         |
| 11 |  | Loss on redemption      | 償還損 (△)        | 2,968            | 2,968   | 0                | 9,285                         |
| 12 |  | Loss on devaluation     | 償却 (△)         | 152              | 89      | 63               | 209                           |
| 13 | The Bank of<br>Yokohama, Ltd.<br>Non-consolidated  | Gains (losses) on bonds | 国債等債券損益 (5勘定戻) | (3,381)          | (2,829) | (552)            | (12,734)                      |
| 14 |  | Gain on sales           | 売却益            | 84               | (63)    | 147              | 727                           |
| 15 |  | Gain on redemption      | 償還益            | —                | —       | —                | 0                             |
| 16 |  | Loss on sales           | 売却損 (△)        | 376              | (281)   | 657              | 4,047                         |
| 17 |  | Loss on redemption      | 償還損 (△)        | 2,938            | 2,938   | —                | 9,213                         |
| 18 |  | Loss on devaluation     | 償却 (△)         | 150              | 108     | 42               | 200                           |
| 19 | The Higashi-<br>Nippon Bank,<br>Limited<br>Non-consolidated  | Gains (losses) on bonds | 国債等債券損益 (5勘定戻) | (72)             | (36)    | (36)             | (3,433)                       |
| 20 |  | Gain on sales           | 売却益            | 44               | 34      | 10               | 38                            |
| 21 |  | Gain on redemption      | 償還益            | —                | —       | —                | —                             |
| 22 |  | Loss on sales           | 売却損 (△)        | 84               | 59      | 25               | 3,431                         |
| 23 |  | Loss on redemption      | 償還損 (△)        | 30               | 30      | 0                | 31                            |
| 24 |  | Loss on devaluation     | 償却 (△)         | 1                | (20)    | 21               | 8                             |
| 25 | THE KANAGAWA<br>BANK, LTD.<br>Non-consolidated   | Gains (losses) on bonds | 国債等債券損益 (5勘定戻) | (0)              | (14)    | 14               | (529)                         |
| 26 |  | Gain on sales           | 売却益            | 0                | (15)    | 15               | 15                            |
| 27 |  | Gain on redemption      | 償還益            | —                | (0)     | 0                | —                             |
| 28 |  | Loss on sales           | 売却損 (△)        | 0                | 0       | 0                | 505                           |
| 29 |  | Loss on redemption      | 償還損 (△)        | —                | (0)     | 0                | 39                            |
| 30 |  | Loss on devaluation     | 償却 (△)         | —                | —       | —                | —                             |

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

## (2) 株式等関係損益

(Unit: Millions of Yen)

For the three months ended

For the year ended

|    |  |   |                | June 30, 2025(A) | (A)-(B) | June 30, 2024(B) | <Reference><br>March 31, 2025 |
|----|--|---|----------------|------------------|---------|------------------|-------------------------------|
| 31 | Concordia Financial<br>Group, Ltd.<br>Consolidated | Gains (losses) on stocks and other securities | 株式等関係損益 (3勘定戻) | 904              | (1,876) | 2,780            | 6,302                         |
| 32 |  | Gain on sales                                 | 売却益            | 2,138            | (860)   | 2,998            | 7,157                         |
| 33 |  | Loss on sales                                 | 売却損 (△)        | 1,225            | 1,211   | 14               | 391                           |
| 34 |  | Loss on devaluation                           | 償却 (△)         | 8                | (194)   | 202              | 462                           |

(Unit: Millions of Yen)

For the three months ended

For the year ended

|    |   |   |                | June 30, 2025(A) | (A)-(B) | June 30, 2024(B) | <Reference><br>March 31, 2025 |
|----|---|---|----------------|------------------|---------|------------------|-------------------------------|
| 35 | The Bank of<br>Yokohama, Ltd. ,<br>The Higashi-Nippon<br>Bank, Limited and<br>THE KANAGAWA<br>BANK, LTD. Combined | Gains (losses) on stocks and other securities | 株式等関係損益 (3勘定戻) | 955              | (1,656) | 2,611            | 6,647                         |
| 36 |   | Gain on sales                                 | 売却益            | 2,189            | (639)   | 2,828            | 7,542                         |
| 37 |   | Loss on sales                                 | 売却損 (△)        | 1,225            | 1,211   | 14               | 432                           |
| 38 |   | Loss on devaluation                           | 償却 (△)         | 8                | (194)   | 202              | 462                           |
| 39 | The Bank of<br>Yokohama, Ltd.<br>Non-consolidated   | Gains (losses) on stocks and other securities | 株式等関係損益 (3勘定戻) | 192              | (1,901) | 2,093            | 4,972                         |
| 40 |   | Gain on sales                                 | 売却益            | 201              | (2,094) | 2,295            | 5,435                         |
| 41 |   | Loss on sales                                 | 売却損 (△)        | —                | —       | —                | —                             |
| 42 |   | Loss on devaluation                           | 償却 (△)         | 8                | (194)   | 202              | 462                           |
| 43 | The Higashi-<br>Nippon Bank,<br>Limited<br>Non-consolidated   | Gains (losses) on stocks and other securities | 株式等関係損益 (3勘定戻) | 388              | (35)    | 423              | 1,126                         |
| 44 |   | Gain on sales                                 | 売却益            | 1,613            | 1,175   | 438              | 1,438                         |
| 45 |   | Loss on sales                                 | 売却損 (△)        | 1,225            | 1,211   | 14               | 312                           |
| 46 |   | Loss on devaluation                           | 償却 (△)         | —                | —       | —                | —                             |
| 47 | THE KANAGAWA<br>BANK, LTD.<br>Non-consolidated  | Gains (losses) on stocks and other securities | 株式等関係損益 (3勘定戻) | 374              | 280     | 94               | 548                           |
| 48 |   | Gain on sales                                 | 売却益            | 374              | 280     | 94               | 668                           |
| 49 |   | Loss on sales                                 | 売却損 (△)        | —                | —       | —                | 119                           |
| 50 |   | Loss on devaluation                           | 償却 (△)         | —                | —       | —                | —                             |

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

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

## 5. 有価証券の評価損益

## (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 June 30, 2025 |          |         |                  |                   | As of March 31, 2025 |          |                  |                   |
|---|--------------------|---------|---------------------|----------|---------|------------------|-------------------|----------------------|----------|------------------|-------------------|
|   |                    |         | 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  | 872,198             | (38,159) | 4,845   | 8                | 38,168            | 876,420              | (43,004) | 29               | 43,033            |
| 2 | Available-for-sale | その他有価証券 | 2,087,104           | 91,501   | 31,518  | 159,230          | 67,729            | 1,966,637            | 59,983   | 138,735          | 78,751            |
| 3 | Equity securities  | 株式      | 214,758             | 119,394  | 12,173  | 120,481          | 1,086             | 204,670              | 107,221  | 108,497          | 1,275             |
| 4 | Debt securities    | 債券      | 1,064,760           | (32,044) | 3,230   | 742              | 32,786            | 916,120              | (35,274) | 231              | 35,505            |
| 5 | Other securities   | その他     | 807,585             | 4,151    | 16,114  | 38,006           | 33,855            | 845,846              | (11,963) | 30,005           | 41,969            |
| 6 | Total              | 合計      | 2,959,302           | 53,341   | 36,362  | 159,239          | 105,897           | 2,843,058            | 16,979   | 138,764          | 121,784           |
| 7 | Equity securities  | 株式      | 214,758             | 119,394  | 12,173  | 120,481          | 1,086             | 204,670              | 107,221  | 108,497          | 1,275             |
| 8 | Debt securities    | 債券      | 1,930,731           | (70,205) | 8,072   | 749              | 70,954            | 1,786,423            | (78,277) | 261              | 78,538            |
| 9 | Other securities   | その他     | 813,812             | 4,152    | 16,116  | 38,008           | 33,855            | 851,963              | (11,964) | 30,005           | 41,970            |

(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(四半期)連結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. (四半期) 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 June 30, 2025 |          |         |                  |                   | As of March 31, 2025 |          |                  |                   |
|----|--------------------|---------|---------------------|----------|---------|------------------|-------------------|----------------------|----------|------------------|-------------------|
|    |                    |         | 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  | 871,938             | (38,155) | 4,843   | 8                | 38,164            | 876,160              | (42,998) | 29               | 43,028            |
| 11 | Available-for-sale | その他有価証券 | 2,077,360           | 89,025   | 32,362  | 156,662          | 67,636            | 1,955,998            | 56,663   | 135,427          | 78,763            |
| 12 | Equity securities  | 株式      | 205,014             | 117,139  | 13,017  | 117,975          | 835               | 194,032              | 104,122  | 105,167          | 1,044             |
| 13 | Debt securities    | 債券      | 1,064,760           | (32,044) | 3,230   | 742              | 32,786            | 916,120              | (35,274) | 231              | 35,505            |
| 14 | Other securities   | その他     | 807,585             | 3,931    | 16,115  | 37,944           | 34,013            | 845,846              | (12,184) | 30,028           | 42,212            |
| 15 | Total              | 合計      | 2,949,299           | 50,869   | 37,205  | 156,670          | 105,800           | 2,832,159            | 13,664   | 135,456          | 121,792           |
| 16 | Equity securities  | 株式      | 205,014             | 117,139  | 13,017  | 117,975          | 835               | 194,032              | 104,122  | 105,167          | 1,044             |
| 17 | Debt securities    | 債券      | 1,930,471           | (70,201) | 8,070   | 749              | 70,951            | 1,786,163            | (78,271) | 261              | 78,533            |
| 18 | Other securities   | その他     | 813,812             | 3,932    | 16,117  | 37,945           | 34,013            | 851,963              | (12,185) | 30,028           | 42,214            |

(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(四半期)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. (四半期) 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 June 30, 2025 |          |         |                  |                   | As of March 31, 2025 |          |                  |                   |
|----|--------------------|---------|---------------------|----------|---------|------------------|-------------------|----------------------|----------|------------------|-------------------|
|    |                    |         | 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  | 871,938             | (38,155) | 4,843   | 8                | 38,164            | 876,160              | (42,998) | 29               | 43,028            |
| 20 | Available-for-sale | その他有価証券 | 1,680,032           | 75,760   | 31,092  | 133,208          | 57,447            | 1,551,525            | 44,668   | 110,970          | 66,301            |
| 21 | Equity securities  | 株式      | 193,275             | 110,406  | 13,320  | 111,210          | 804               | 181,562              | 97,086   | 98,099           | 1,013             |
| 22 | Debt securities    | 債券      | 762,351             | (26,082) | 1,768   | 592              | 26,675            | 615,488              | (27,850) | 130              | 27,981            |
| 23 | Other securities   | その他     | 724,405             | (8,563)  | 16,003  | 21,404           | 29,967            | 754,473              | (24,566) | 12,740           | 37,307            |
| 24 | Total              | 合計      | 2,551,971           | 37,604   | 35,935  | 133,216          | 95,611            | 2,427,685            | 1,669    | 111,000          | 109,330           |
| 25 | Equity securities  | 株式      | 193,275             | 110,406  | 13,320  | 111,210          | 804               | 181,562              | 97,086   | 98,099           | 1,013             |
| 26 | Debt securities    | 債券      | 1,628,063           | (64,239) | 6,609   | 600              | 64,839            | 1,485,531            | (70,848) | 159              | 71,008            |
| 27 | Other securities   | その他     | 730,632             | (8,562)  | 16,005  | 21,405           | 29,967            | 760,591              | (24,567) | 12,740           | 37,308            |

(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(四半期)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. (四半期) 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 June 30, 2025 |         |         |                  |                   | As of March 31, 2025 |         |                  |                   |
|----|--------------------|---------|---------------------|---------|---------|------------------|-------------------|----------------------|---------|------------------|-------------------|
|    |                    |         | 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 | その他有価証券 | 328,451             | 11,507  | 1,019   | 20,179           | 8,671             | 335,713              | 10,488  | 21,072           | 10,584            |
| 30 | Equity securities  | 株式      | 6,140               | 3,651   | (154)   | 3,651            | —                 | 6,294                | 3,805   | 3,805            | —                 |
| 31 | Debt securities    | 債券      | 241,232             | (4,870) | 1,157   | 20               | 4,890             | 240,060              | (6,027) | 1                | 6,029             |
| 32 | Other securities   | その他     | 81,079              | 12,726  | 16      | 16,506           | 3,780             | 89,358               | 12,710  | 17,265           | 4,555             |
| 33 | Total              | 合計      | 328,451             | 11,507  | 1,019   | 20,179           | 8,671             | 335,713              | 10,488  | 21,072           | 10,584            |
| 34 | Equity securities  | 株式      | 6,140               | 3,651   | (154)   | 3,651            | —                 | 6,294                | 3,805   | 3,805            | —                 |
| 35 | Debt securities    | 債券      | 241,232             | (4,870) | 1,157   | 20               | 4,890             | 240,060              | (6,027) | 1                | 6,029             |
| 36 | Other securities   | その他     | 81,079              | 12,726  | 16      | 16,506           | 3,780             | 89,358               | 12,710  | 17,265           | 4,555             |

(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(四半期)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 June 30, 2025 |         |         |                  |                   | As of March 31, 2025 |         |                  |                   |
|----|--------------------|---------|---------------------|---------|---------|------------------|-------------------|----------------------|---------|------------------|-------------------|
|    |                    |         | 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 | その他有価証券 | 68,876              | 1,757   | 251     | 3,274            | 1,517             | 68,760               | 1,506   | 3,383            | 1,877             |
| 39 | Equity securities  | 株式      | 5,598               | 3,081   | (149)   | 3,112            | 31                | 6,174                | 3,230   | 3,262            | 31                |
| 40 | Debt securities    | 債券      | 61,176              | (1,092) | 303     | 128              | 1,221             | 60,571               | (1,395) | 99               | 1,495             |
| 41 | Other securities   | その他     | 2,101               | (231)   | 97      | 33               | 264               | 2,013                | (328)   | 21               | 350               |
| 42 | Total              | 合計      | 68,876              | 1,757   | 251     | 3,274            | 1,517             | 68,760               | 1,506   | 3,383            | 1,877             |
| 43 | Equity securities  | 株式      | 5,598               | 3,081   | (149)   | 3,112            | 31                | 6,174                | 3,230   | 3,262            | 31                |
| 44 | Debt securities    | 債券      | 61,176              | (1,092) | 303     | 128              | 1,221             | 60,571               | (1,395) | 99               | 1,495             |
| 45 | Other securities   | その他     | 2,101               | (231)   | 97      | 33               | 264               | 2,013                | (328)   | 21               | 350               |

(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(四半期)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. Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law

## 6. 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<br>June 30,<br>2025 (A) | (A)-(B) | As of<br>March 31,<br>2025 (B) |
|----|---|-------------------|--|-------------------------------|---------|--------------------------------|
| 1  | Unrecoverable or valueless claims   | 破産更生債権及びこれらに準ずる債権 |  | 58,885                        | 1,501   | 57,384                         |
| 2  | Doubtful claims   | 危険債権              |  | 155,527                       | 2,731   | 152,796                        |
| 3  | Claims in need of special caution   | 要管理債権             |  | 17,917                        | 4,011   | 13,906                         |
| 4  | Accruing loans contractually past due for 3 months or more  | 三月以上延滞債権          |  | 6,383                         | 1,641   | 4,742                          |
| 5  | Restructured loans  | 貸出条件緩和債権          |  | 11,534                        | 2,371   | 9,163                          |
| 6  | Sub-total (Claims in need of special caution or below) A  | 要管理債権以下 計 A       |  | 232,330                       | 8,243   | 224,087                        |
| 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    |  | 1,498,033                     | (5,676) | 1,503,709                      |
| 8  | Claims to normal borrowers (excluding claims in need of caution)  | 正常先債権             |  | 15,676,779                    | 503,209 | 15,173,570                     |
| 9  | Sub-total (Normal claims)   | 正常債権 計            |  | 17,174,813                    | 497,533 | 16,677,280                     |
| 10 | Total (Credit exposures) B  | 合 計 B             |  | 17,407,143                    | 505,776 | 16,901,367                     |
| 11 | Claims in need of special caution based on borrowers classification under the self-assessment guideline | 要管理先債権            |  | 27,975                        | 5,979   | 21,996                         |
| 12 | Non-performing loans ratio<br>(Percentage of claims in need of special caution or below) (%) A/B        | 不良債権比率 (%) A ÷ B  |  | 1.3                           | 0.0     | 1.3                            |

(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

(Unit: Millions of Yen)

|    |   |  |  | 3行合算【単体】<br>The Bank of Yokohama, Ltd. ,<br>The Higashi-Nippon Bank, Limited and<br>THE KANAGAWA BANK, LTD. Combined |          |                                | 横浜【単体】<br>The Bank of Yokohama, Ltd.<br>Non-Consolidated |          |                                |
|----|---|--|--|--|----------|--------------------------------|--|----------|--------------------------------|
|    |   |  |  | As of<br>June 30,<br>2025 (A)  | (A)-(B)  | As of<br>March 31,<br>2025 (B) | As of<br>June 30,<br>2025 (A)                            | (A)-(B)  | As of<br>March 31,<br>2025 (B) |
| 13 | Unrecoverable or valueless claims   |  |  | 57,766   | (265)    | 58,031                         | 48,482   | (827)    | 49,309                         |
| 14 | Doubtful claims   |  |  | 146,134  | (6,821)  | 152,955                        | 105,354  | (3,781)  | 109,135                        |
| 15 | Claims in need of special caution   |  |  | 16,557   | 2,543    | 14,014                         | 11,098   | 2,811    | 8,287                          |
| 16 | Accruing loans contractually past due for 3 months or more  |  |  | 6,386  | 1,641    | 4,745                          | 6,258  | 1,647    | 4,611                          |
| 17 | Restructured loans  |  |  | 10,170   | 902      | 9,268                          | 4,840  | 1,164    | 3,676                          |
| 18 | Sub-total (Claims in need of special caution or below) A  |  |  | 220,458  | (4,543)  | 225,001                        | 164,935  | (1,797)  | 166,732                        |
| 19 | Claims in need of caution (excluding claims in need of special caution)                                 |  |  | 1,469,289  | (33,459) | 1,502,748                      | 1,108,700  | (26,704) | 1,135,404                      |
| 20 | Claims to normal borrowers (excluding claims in need of caution)  |  |  | 15,471,567   | 230,881  | 15,240,686                     | 13,860,971   | 234,252  | 13,626,719                     |
| 21 | Sub-total (Normal claims)   |  |  | 16,940,856   | 197,422  | 16,743,434                     | 14,969,671   | 207,547  | 14,762,124                     |
| 22 | Total (Credit exposures) B  |  |  | 17,161,315   | 192,880  | 16,968,435                     | 15,134,607   | 205,750  | 14,928,857                     |
| 23 | Claims in need of special caution based on borrowers classification under the self-assessment guideline |  |  | 26,379   | 4,355    | 22,024                         | 19,367   | 4,614    | 14,753                         |
| 24 | Non-performing loans ratio<br>(Percentage of claims in need of special caution or below) (%) A/B        |  |  | 1.2  | (0.1)    | 1.3                            | 1.0  | (0.1)    | 1.1                            |

(Unit: Millions of Yen)

|    |   |  |  | 東日本【単体】<br>The Higashi-Nippon Bank, Limited<br>Non-Consolidated |          |                                | 神奈川【単体】<br>THE KANAGAWA BANK, LTD.<br>Non-Consolidated |         |                                |
|----|---|--|--|---|----------|--------------------------------|--|---------|--------------------------------|
|    |   |  |  | As of<br>June 30,<br>2025 (A)                                   | (A)-(B)  | As of<br>March 31,<br>2025 (B) | As of<br>June 30,<br>2025 (A)                          | (A)-(B) | As of<br>March 31,<br>2025 (B) |
| 25 | Unrecoverable or valueless claims   |  |  | 5,462   | (351)    | 5,813                          | 3,822  | 915     | 2,907                          |
| 26 | Doubtful claims   |  |  | 32,285  | (1,999)  | 34,284                         | 8,494  | (1,042) | 9,536                          |
| 27 | Claims in need of special caution   |  |  | 4,086   | (393)    | 4,479                          | 1,371  | 125     | 1,246                          |
| 28 | Accruing loans contractually past due for 3 months or more  |  |  | 75  | (23)     | 98                             | 52   | 17      | 35                             |
| 29 | Restructured loans  |  |  | 4,010   | (370)    | 4,380                          | 1,319  | 109     | 1,210                          |
| 30 | Sub-total (Claims in need of special caution or below) A  |  |  | 41,834  | (2,743)  | 44,577                         | 13,688   | (2)     | 13,690                         |
| 31 | Claims in need of caution (excluding claims in need of special caution)                                 |  |  | 282,307   | (5,938)  | 288,245                        | 78,282   | (816)   | 79,098                         |
| 32 | Claims to normal borrowers (excluding claims in need of caution)  |  |  | 1,290,557   | (6,337)  | 1,296,894                      | 320,037  | 2,966   | 317,071                        |
| 33 | Sub-total (Normal claims)   |  |  | 1,572,864   | (12,276) | 1,585,140                      | 398,320  | 2,150   | 396,170                        |
| 34 | Total (Credit exposures) B  |  |  | 1,614,699   | (15,018) | 1,629,717                      | 412,008  | 2,148   | 409,860                        |
| 35 | Claims in need of special caution based on borrowers classification under the self-assessment guideline |  |  | 5,244   | (390)    | 5,634                          | 1,767  | 130     | 1,637                          |
| 36 | Non-performing loans ratio<br>(Percentage of claims in need of special caution or below) (%) A/B        |  |  | 2.5   | (0.2)    | 2.7                            | 3.3  | 0.0     | 3.3                            |

(注) 東日本銀行は、部分直接償却を実施していませんが、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.

**7. Loans Information**  
**(1) Balances of Loans (All branches)**

**7. 貸出金の残高**  
**(1) 貸出金の期末・平残(全店)**

For the three months ended

Unit: Billions of Yen  
For the year ended

|   |  |           | June 30, 2025(A) | (A)-(B) | June 30, 2024(B) | <Reference><br>March 31, 2025 |
|---|--|-----------|------------------|---------|------------------|-------------------------------|
| 1 | (Outstanding balance) The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined | (末残) 3行合算 | 16,998.9         | 282.0   | 16,716.8         | 16,821.6                      |
| 2 | The Bank of Yokohama, Ltd. Non-Consolidated  | 横浜銀行 単体   | 14,973.0         | 321.4   | 14,651.5         | 14,783.3                      |
| 3 | The Higashi-Nippon Bank, Limited Non-Consolidated  | 東日本銀行 単体  | 1,614.2          | (42.0)  | 1,656.3          | 1,628.7                       |
| 4 | THE KANAGAWA BANK, LTD. Non-Consolidated   | 神奈川銀行 単体  | 411.6            | 2.6     | 408.9            | 409.5                         |
| 5 | (Average balance) The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined     | (平残) 3行合算 | 16,918.4         | 236.7   | 16,681.6         | 16,636.2                      |
| 6 | The Bank of Yokohama, Ltd. Non-Consolidated  | 横浜銀行 単体   | 14,902.4         | 266.4   | 14,635.9         | 14,594.4                      |
| 7 | The Higashi-Nippon Bank, Limited Non-Consolidated  | 東日本銀行 単体  | 1,606.7          | (32.7)  | 1,639.4          | 1,633.3                       |
| 8 | THE KANAGAWA BANK, LTD. Non-Consolidated   | 神奈川銀行 単体  | 409.3            | 3.0     | 406.2            | 408.5                         |

**(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)

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

**① 3行合算**

(Unit: Billions of Yen)

|    |  |                     | As of<br>June 30, 2025 (A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024 (B) | As of<br>March 31, 2025(C) |
|----|--|---------------------|----------------------------|---------|---------|----------------------------|----------------------------|
| 9  | Total  | 合計                  | 16,848.0                   | 297.4   | 184.1   | 16,550.5                   | 16,663.8                   |
| 10 | Loans to large and medium-sized businesses                           | 大中堅企業向け貸出           | 2,346.1                    | 36.0    | 92.3    | 2,310.1                    | 2,253.8                    |
| 11 | Loans to small and medium-sized businesses, etc.                     | 中小企業等貸出             | 13,743.3                   | 442.3   | 163.4   | 13,300.9                   | 13,579.8                   |
| 12 | Loans to small and medium-sized businesses                           | 中小企業向け貸出            | 6,692.7                    | 194.3   | 115.3   | 6,498.3                    | 6,577.3                    |
| 13 | Loans to individuals   | 個人向け貸出              | 7,050.6                    | 248.0   | 48.1    | 6,802.6                    | 7,002.4                    |
| 14 | Residential loans  | 住宅系ローン              | 6,508.3                    | 232.7   | 44.8    | 6,275.5                    | 6,463.5                    |
| 15 | Housing loans  | 住宅ローン               | 4,317.5                    | 176.4   | 36.9    | 4,141.0                    | 4,280.5                    |
| 16 | Apartment loans  | アパートローン             | 2,190.8                    | 56.3    | 7.8     | 2,134.4                    | 2,182.9                    |
| 17 | Other individual loans   | その他のローン             | 542.2                      | 15.2    | 3.3     | 527.0                      | 538.9                      |
| 18 | Public sectors   | 公共向け貸出              | 758.5                      | (180.8) | (71.7)  | 939.4                      | 830.2                      |
| 19 | Ratio of loans to small and medium-sized businesses, etc. (%) (11／9) | 中小企業等貸出比率(%) (11／9) | 81.5                       | 1.2     | 0.1     | 80.3                       | 81.4                       |

**② The Bank of Yokohama, Ltd. Non-Consolidated**

**② 横浜銀行 単体**

(Unit: Billions of Yen)

|    |   |                      | As of<br>June 30, 2025 (A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024 (B) | As of<br>March 31, 2025(C) |
|----|---|----------------------|----------------------------|---------|---------|----------------------------|----------------------------|
| 20 | Total   | 合計                   | 14,822.1                   | 336.9   | 196.5   | 14,485.2                   | 14,625.5                   |
| 21 | Loans to large and medium-sized businesses                              | 大中堅企業向け貸出            | 2,179.6                    | 60.1    | 87.9    | 2,119.4                    | 2,091.7                    |
| 22 | Loans to small and medium-sized businesses, etc.                        | 中小企業等貸出              | 11,902.5                   | 449.6   | 179.5   | 11,452.8                   | 11,722.9                   |
| 23 | Loans to small and medium-sized businesses                              | 中小企業向け貸出             | 5,248.4                    | 218.5   | 133.0   | 5,029.9                    | 5,115.4                    |
| 24 | Loans to individuals  | 個人向け貸出               | 6,654.1                    | 231.1   | 46.5    | 6,422.9                    | 6,607.5                    |
| 25 | Residential loans   | 住宅系ローン               | 6,130.0                    | 214.7   | 42.7    | 5,915.3                    | 6,087.3                    |
| 26 | Housing loans   | 住宅ローン                | 4,171.9                    | 184.4   | 39.3    | 3,987.4                    | 4,132.5                    |
| 27 | Apartment loans   | アパートローン              | 1,958.1                    | 30.2    | 3.3     | 1,927.9                    | 1,954.7                    |
| 28 | Other individual loans  | その他のローン              | 524.0                      | 16.4    | 3.7     | 507.6                      | 520.2                      |
| 29 | Public sectors  | 公共向け貸出               | 739.8                      | (172.9) | (71.0)  | 912.8                      | 810.9                      |
| 30 | Ratio of loans to small and medium-sized businesses, etc. (%) (22 / 20) | 中小企業等貸出比率(%) (22÷20) | 80.3                       | 1.3     | 0.2     | 79.0                       | 80.1                       |

**③ The Higashi-Nippon Bank, Limited Non-Consolidated**

**③ 東日本銀行 単体**

(Unit: Billions of Yen)

|    |   |                      | As of<br>June 30, 2025 (A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024 (B) | As of<br>March 31, 2025(C) |
|----|---|----------------------|----------------------------|---------|---------|----------------------------|----------------------------|
| 31 | Total   | 合計                   | 1,614.2                    | (42.0)  | (14.5)  | 1,656.3                    | 1,628.7                    |
| 32 | Loans to large and medium-sized businesses                            | 大中堅企業向け貸出            | 146.9                      | (23.7)  | 1.4     | 170.7                      | 145.5                      |
| 33 | Loans to small and medium-sized businesses, etc.                      | 中小企業等貸出              | 1,450.9                    | (11.0)  | (15.3)  | 1,462.0                    | 1,466.2                    |
| 34 | Loans to small and medium-sized businesses                            | 中小企業向け貸出             | 1,145.7                    | (24.5)  | (16.7)  | 1,170.2                    | 1,162.5                    |
| 35 | Loans to individuals  | 個人向け貸出               | 305.2                      | 13.4    | 1.4     | 291.7                      | 303.7                      |
| 36 | Residential loans   | 住宅系ローン               | 298.2                      | 13.9    | 1.6     | 284.2                      | 296.5                      |
| 37 | Housing loans   | 住宅ローン                | 72.4                       | (10.6)  | (2.6)   | 83.0                       | 75.1                       |
| 38 | Apartment loans   | アパートローン              | 225.8                      | 24.6    | 4.3     | 201.1                      | 221.4                      |
| 39 | Other individual loans  | その他のローン              | 6.9                        | (0.4)   | (0.1)   | 7.4                        | 7.1                        |
| 40 | Public sectors  | 公共向け貸出               | 16.2                       | (7.3)   | (0.6)   | 23.6                       | 16.9                       |
| 41 | Ratio of loans to small and medium-sized businesses, etc. (%) (33／31) | 中小企業等貸出比率(%) (33÷31) | 89.8                       | 1.6     | (0.2)   | 88.2                       | 90.0                       |

**④ THE KANAGAWA BANK, LTD. Non-Consolidated**

**④ 神奈川銀行 単体**

(Unit: Billions of Yen)

|    |   | As of<br>June 30, 2025 (A) |         |         | As of<br>June 30, 2024 (B) |       | As of<br>March 31, 2025(C) |  |
|----|---|----------------------------|---------|---------|----------------------------|-------|----------------------------|--|
|    |   |                            | (A)-(B) | (A)-(C) |                            |       |                            |  |
| 42 | Total   | 合計                         | 411.6   | 2.6     | 2.1                        | 408.9 | 409.5                      |  |
| 43 | Loans to large and medium-sized businesses                              | 大中堅企業向け貸出                  | 19.5    | (0.4)   | 2.9                        | 19.9  | 16.5                       |  |
| 44 | Loans to small and medium-sized businesses, etc.                        | 中小企業等貸出                    | 389.7   | 3.7     | (0.7)                      | 386.0 | 390.5                      |  |
| 45 | Loans to small and medium-sized businesses                              | 中小企業向け貸出                   | 298.5   | 0.3     | (0.9)                      | 298.1 | 299.4                      |  |
| 46 | Loans to individuals  | 個人向け貸出                     | 91.2    | 3.3     | 0.1                        | 87.8  | 91.1                       |  |
| 47 | Residential loans   | 住宅系ローン                     | 80.0    | 4.0     | 0.4                        | 75.9  | 79.6                       |  |
| 48 | Housing loans   | 住宅ローン                      | 73.1    | 2.5     | 0.2                        | 70.5  | 72.9                       |  |
| 49 | Apartment loans   | アパートローン                    | 6.8     | 1.4     | 0.1                        | 5.3   | 6.7                        |  |
| 50 | Other individual loans  | その他のローン                    | 11.2    | (0.7)   | (0.3)                      | 11.9  | 11.5                       |  |
| 51 | Public sectors  | 公共向け貸出                     | 2.3     | (0.5)   | 0.0                        | 2.9   | 2.3                        |  |
| 52 | Ratio of loans to small and medium-sized businesses, etc. (%) (44 / 42) | 中小企業等貸出比率(%) (44÷42)       | 94.6    | 0.3     | (0.7)                      | 94.3  | 95.3                       |  |

## 8. Deposits Information

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

## 8. 預金の残高

## (1) 預金の末残・平残(全店)

(Unit: Billions of Yen)

For the three months ended

For the year ended

|   |  | June 30, 2025<br>(A) | (A)-(B) | June 30, 2024<br>(B) | <Reference><br>March 31, 2025 |
|---|--|----------------------|---------|----------------------|-------------------------------|
| 1 | (Outstanding balance) The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined | 20,417.6             | 519.1   | 19,898.5             | 20,538.0                      |
| 2 | The Bank of Yokohama, Ltd. Non-Consolidated  | 18,353.4             | 608.8   | 17,744.6             | 18,562.1                      |
| 3 | The Higashi-Nippon Bank, Limited Non-Consolidated  | 1,586.6              | (81.9)  | 1,668.5              | 1,507.8                       |
| 4 | THE KANAGAWA BANK, LTD. Non-Consolidated   | 477.5                | (7.7)   | 485.3                | 468.0                         |
| 5 | (Average balance) The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined     | 20,407.3             | 535.3   | 19,872.0             | 19,702.9                      |
| 6 | The Bank of Yokohama, Ltd. Non-Consolidated  | 18,365.4             | 627.8   | 17,737.6             | 17,668.5                      |
| 7 | The Higashi-Nippon Bank, Limited Non-Consolidated  | 1,565.9              | (89.7)  | 1,655.7              | 1,556.9                       |
| 8 | THE KANAGAWA BANK, LTD. Non-Consolidated   | 475.9                | (2.6)   | 478.6                | 477.5                         |

## (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)

|    | ① The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined | ① 3行合算 | As of<br>June 30, 2025<br>(A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024<br>(B) | As of<br>March 31, 2025<br>(C) |
|----|--|--------|-------------------------------|---------|---------|-------------------------------|--------------------------------|
| 9  | Individual   | 個人     | 13,975.0                      | 295.4   | 96.2    | 13,679.6                      | 13,878.7                       |
| 10 | Of which, liquid deposits  | うち流動性  | 10,983.7                      | 18.8    | 85.0    | 10,964.9                      | 10,898.6                       |
| 11 | Of which, fixed deposits   | うち定期性  | 2,974.2                       | 282.9   | 14.9    | 2,691.3                       | 2,959.3                        |
| 12 | Corporate  | 法人     | 4,919.2                       | 76.6    | 163.5   | 4,842.5                       | 4,755.6                        |
| 13 | Local Public   | 公金     | 1,155.2                       | 168.3   | (364.0) | 986.9                         | 1,519.3                        |
| 14 | Financial institutions   | 金融     | 259.4                         | (26.8)  | (5.4)   | 286.2                         | 264.8                          |
| 15 | Total  | 合計     | 20,309.0                      | 513.6   | (109.7) | 19,795.3                      | 20,418.7                       |

(Unit: Billions of Yen)

|    | ② The Bank of Yokohama, Ltd. Non-Consolidated | ② 横浜銀行 単体 | As of<br>June 30, 2025<br>(A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024<br>(B) | As of<br>March 31, 2025<br>(C) |
|----|---|-----------|-------------------------------|---------|---------|-------------------------------|--------------------------------|
| 16 | Individual                                    | 個人        | 12,878.1                      | 336.7   | 93.2    | 12,541.3                      | 12,784.9                       |
| 17 | Of which, liquid deposits                     | うち流動性     | 10,309.9                      | 45.8    | 94.0    | 10,264.0                      | 10,215.8                       |
| 18 | Of which, fixed deposits                      | うち定期性     | 2,551.4                       | 297.0   | 2.6     | 2,254.3                       | 2,548.7                        |
| 19 | Corporate                                     | 法人        | 4,064.4                       | 143.9   | 111.8   | 3,920.5                       | 3,952.6                        |
| 20 | Local Public                                  | 公金        | 1,080.3                       | 130.3   | (399.8) | 950.0                         | 1,480.1                        |
| 21 | Financial institutions                        | 金融        | 221.8                         | (7.6)   | (3.2)   | 229.4                         | 225.0                          |
| 22 | Total   | 合計        | 18,244.8                      | 603.3   | (198.0) | 17,641.4                      | 18,442.8                       |

(Unit: Billions of Yen)

|    | ③ The Higashi-Nippon Bank, Limited Non-Consolidated | ③ 東日本銀行 単体 | As of<br>June 30, 2025<br>(A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024<br>(B) | As of<br>March 31, 2025<br>(C) |
|----|---|------------|-------------------------------|---------|---------|-------------------------------|--------------------------------|
| 23 | Individual  | 個人         | 766.5                         | (33.3)  | 3.0     | 799.8                         | 763.4                          |
| 24 | Of which, liquid deposits                           | うち流動性      | 466.5                         | (25.6)  | (9.3)   | 492.2                         | 475.8                          |
| 25 | Of which, fixed deposits                            | うち定期性      | 299.6                         | (7.5)   | 12.5    | 307.2                         | 287.1                          |
| 26 | Corporate   | 法人         | 709.6                         | (67.4)  | 43.0    | 777.1                         | 666.5                          |
| 27 | Local Public  | 公金         | 73.4                          | 38.0    | 34.6    | 35.4                          | 38.8                           |
| 28 | Financial institutions                              | 金融         | 37.0                          | (19.0)  | (2.0)   | 56.1                          | 39.0                           |
| 29 | Total   | 合計         | 1,586.6                       | (81.9)  | 78.7    | 1,668.5                       | 1,507.8                        |

(Unit: Billions of Yen)

|    | ④ THE KANAGAWA BANK, LTD. Non-Consolidated | ④ 神奈川銀行 単体 | As of<br>June 30, 2025<br>(A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024<br>(B) | As of<br>March 31, 2025<br>(C) |
|----|--|------------|-------------------------------|---------|---------|-------------------------------|--------------------------------|
| 30 | Individual                                 | 個人         | 330.4                         | (7.9)   | (0.0)   | 338.3                         | 330.4                          |
| 31 | Of which, liquid deposits                  | うち流動性      | 207.3                         | (1.2)   | 0.3     | 208.6                         | 206.9                          |
| 32 | Of which, fixed deposits                   | うち定期性      | 123.1                         | (6.6)   | (0.3)   | 129.7                         | 123.4                          |
| 33 | Corporate                                  | 法人         | 145.0                         | 0.2     | 8.6     | 144.8                         | 136.4                          |
| 34 | Local Public                               | 公金         | 1.4                           | 0.0     | 1.1     | 1.4                           | 0.3                            |
| 35 | Financial institutions                     | 金融         | 0.5                           | (0.1)   | (0.1)   | 0.6                           | 0.7                            |
| 36 | Total                                      | 合計         | 477.5                         | (7.7)   | 9.5     | 485.3                         | 468.0                          |



## 9. 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)

## 9. 個人向け投資型商品

(1) グループ合計(3行合算+浜銀TT証券)

(Unit: Billions of Yen)

|   |   |                        | As of<br>June 30, 2025 (A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024 (B) | As of<br>March 31, 2025<br>(C) |
|---|---|------------------------|----------------------------|---------|---------|----------------------------|--------------------------------|
| 1 | Total balance of investment products for individuals<br>(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<br>(3行合算)  | 2,320.0                    | 19.1    | 29.1    | 2,300.8                    | 2,290.8                        |
| 2 | Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.   | 浜銀TT証券㈱の個人向け投資型商品      | 629.9                      | 41.0    | 39.2    | 588.8                      | 590.6                          |
| 3 | Total balance of investment products for individuals  | 個人向け投資型商品合計            | 2,949.9                    | 60.2    | 68.4    | 2,889.7                    | 2,881.5                        |
| 4 | Total individual deposit assets<br>(3 + 10)   | 個人向け預り資産合計<br>(3 + 10) | 16,910.1                   | 361.8   | 167.2   | 16,548.3                   | 16,742.9                       |

(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<br>June 30, 2025 (A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024 (B) | As of<br>March 31, 2025<br>(C) |
|----|--|------------------|----------------------------|---------|---------|----------------------------|--------------------------------|
| 5  | Investment trusts (Including fund wrap)              | 投資信託 (含むファンドラップ) | 768.2                      | 10.5    | 18.2    | 757.6                      | 749.9                          |
| 6  | Insurance  | 保険               | 1,489.3                    | 4.8     | 9.6     | 1,484.5                    | 1,479.7                        |
| 7  | Foreign currency deposits                            | 外貨預金             | 14.8                       | (6.1)   | (2.5)   | 21.0                       | 17.3                           |
| 8  | Public bonds   | 公共債              | 47.5                       | 9.9     | 3.7     | 37.6                       | 43.8                           |
| 9  | Total balance of investment products for individuals | 個人向け投資型商品合計      | 2,320.0                    | 19.1    | 29.1    | 2,300.8                    | 2,290.8                        |
| 10 | Individual deposits (deposits in yen)                | 個人預金(円貨預金)       | 13,960.2                   | 301.5   | 98.7    | 13,658.6                   | 13,861.4                       |
| 11 | Total individual deposit assets                      | 個人向け預り資産合計       | 16,280.2                   | 320.7   | 127.9   | 15,959.4                   | 16,152.3                       |

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

(3) 横浜銀行 単体

(Unit: Billions of Yen)

|    |  |                  | As of<br>June 30, 2025 (A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024 (B) | As of<br>March 31, 2025<br>(C) |
|----|--|------------------|----------------------------|---------|---------|----------------------------|--------------------------------|
| 12 | Investment trusts (Including fund wrap)              | 投資信託 (含むファンドラップ) | 741.6                      | 11.8    | 17.1    | 729.8                      | 724.5                          |
| 13 | Insurance  | 保険               | 1,369.8                    | 4.3     | 9.6     | 1,365.4                    | 1,360.1                        |
| 14 | Foreign currency deposits                            | 外貨預金             | 14.7                       | (6.0)   | (2.4)   | 20.7                       | 17.2                           |
| 15 | Public bonds   | 公共債              | 45.0                       | 10.9    | 3.9     | 34.1                       | 41.0                           |
| 16 | Total balance of investment products for individuals | 個人向け投資型商品合計      | 2,171.3                    | 21.1    | 28.3    | 2,150.1                    | 2,142.9                        |
| 17 | Individual deposits (deposits in yen)                | 個人預金(円貨預金)       | 12,863.3                   | 342.7   | 95.6    | 12,520.6                   | 12,767.6                       |
| 18 | Total individual deposit assets                      | 個人向け預り資産合計       | 15,034.7                   | 363.9   | 124.0   | 14,670.7                   | 14,910.6                       |

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

(4) 東日本銀行 単体

(Unit: Billions of Yen)

|    |  |             | As of<br>June 30, 2025 (A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024 (B) | As of<br>March 31, 2025<br>(C) |
|----|--|-------------|----------------------------|---------|---------|----------------------------|--------------------------------|
| 19 | Investment trusts                                    | 投資信託        | 13.4                       | (2.2)   | 0.2     | 15.7                       | 13.2                           |
| 20 | Insurance  | 保険          | 68.7                       | (5.8)   | (1.3)   | 74.5                       | 70.1                           |
| 21 | Foreign currency deposits                            | 外貨預金        | 0.1                        | (0.0)   | (0.0)   | 0.2                        | 0.1                            |
| 22 | Public bonds   | 公共債         | 2.3                        | (1.0)   | (0.2)   | 3.3                        | 2.5                            |
| 23 | Total balance of investment products for individuals | 個人向け投資型商品合計 | 84.7                       | (9.2)   | (1.3)   | 93.9                       | 86.1                           |
| 24 | Individual deposits (deposits in yen)                | 個人預金(円貨預金)  | 766.3                      | (33.2)  | 3.1     | 799.6                      | 763.2                          |
| 25 | Total individual deposit assets                      | 個人向け預り資産合計  | 851.1                      | (42.4)  | 1.7     | 893.5                      | 849.3                          |

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

(5) 神奈川銀行 単体

(Unit: Billions of Yen)

|    |  |             | As of<br>June 30, 2025 (A) | (A)-(B) | (A)-(C) | As of<br>June 30, 2024 (B) | As of<br>March 31, 2025<br>(C) |
|----|--|-------------|----------------------------|---------|---------|----------------------------|--------------------------------|
| 26 | Investment trusts                                    | 投資信託        | 13.0                       | 0.9     | 0.8     | 12.1                       | 12.2                           |
| 27 | Insurance  | 保険          | 50.7                       | 6.2     | 1.3     | 44.4                       | 49.3                           |
| 28 | Foreign currency deposits                            | 外貨預金        | 0.0                        | (0.0)   | (0.0)   | 0.0                        | 0.0                            |
| 29 | Public bonds   | 公共債         | 0.2                        | 0.0     | 0.0     | 0.1                        | 0.1                            |
| 30 | Total balance of investment products for individuals | 個人向け投資型商品合計 | 63.9                       | 7.2     | 2.1     | 56.7                       | 61.8                           |
| 31 | Individual deposits (deposits in yen)                | 個人預金(円貨預金)  | 330.4                      | (7.9)   | (0.0)   | 338.3                      | 330.4                          |
| 32 | Total individual deposit assets                      | 個人向け預り資産合計  | 394.4                      | (0.7)   | 2.1     | 395.1                      | 392.2                          |

(Reference)

Sales amount of investment products for individuals

(参考) 個人向け投資型商品の販売額

&lt; 3行合算 &gt;

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

For the three months ended

(Unit: Billions of Yen)  
For the year ended

|    |  | June 30,<br>2025(A) | The Bank of<br>Yokohama,<br>Ltd. | The Higashi-<br>Nippon Bank,<br>Limited | THE<br>KANAGAWA<br>BANK, LTD. | (A)-(B) | June 30,<br>2024(B) | The Bank of<br>Yokohama,<br>Ltd. | The Higashi-<br>Nippon Bank,<br>Limited | THE<br>KANAGAWA<br>BANK, LTD. | March 31, 2025 |
|----|--|---------------------|----------------------------------|---|-------------------------------|---------|---------------------|----------------------------------|---|-------------------------------|----------------|
| 33 | Sales amount of Investment trusts<br>(Including fund wrap) | 23.6                | 23.2                             | 0.0                                     | 0.3                           | (10.7)  | 34.3                | 33.6                             | 0.0                                     | 0.6                           | 132.2          |
| 34 | Sales amount of Insurance                                  | 41.2                | 39.6                             | 0.1                                     | 1.5                           | (4.2)   | 45.5                | 43.3                             | 0.1                                     | 2.0                           | 153.6          |