

News Release

CONCORDIA
Financial Group

August 14, 2025

Company Name: Concordia Financial Group, Ltd.

Representative: Representative Director, President Tatsuya Kataoka

Code No. 7186, Prime Market, Tokyo Stock Exchange

Notice of Capital Ratio for the 1st Quarter ended June 30, 2025

Concordia Financial Group, Ltd. (Representative Director, President: Tatsuya Kataoka) announces Capital Ratio for the 1st quarter ended June 30, 2025, and we hereby inform you as follows;

1. Concordia Financial Group, Ltd.

(International standard)

【Consolidated】

(Billions of yen)	As of		As of
	June 30, 2025	change	March 31, 2025
(1) Total capital ratio (4) / (7)	16.19%	0.52%	15.67%
(2) Tier 1 capital ratio (5) / (7)	15.65%	0.25%	15.40%
(3) Common equity Tier 1 capital ratio (6) / (7)	15.60%	0.21%	15.39%
(4) Total capital	1,295.7	65.0	1,230.7
(5) Tier 1 capital	1,252.1	42.7	1,209.4
(6) Common equity Tier 1 capital	1,248.3	39.0	1,209.3
(7) Risk-weighted assets	7,998.8	145.5	7,853.3
(8) Total required capital (7) × 8%	639.9	11.7	628.2

2. The Bank of Yokohama, Ltd.

(International standard)

【Consolidated】

【Non-Consolidated】

(Billions of yen)	As of		As of	As of
	June 30, 2025	change	March 31, 2025	June 30, 2025
(1) Total capital ratio (4) / (7)	15.51%	0.90%	14.61%	15.02%
(2) Tier 1 capital ratio (5) / (7)	14.89%	0.61%	14.28%	14.44%
(3) Common equity Tier 1 capital ratio (6) / (7)	14.89%	0.62%	14.27%	14.44%
(4) Total capital	1,096.5	64.6	1,031.9	1,020.5
(5) Tier 1 capital	1,052.4	44.1	1,008.3	980.5
(6) Common equity Tier 1 capital	1,052.4	44.1	1,008.3	980.5
(7) Risk-weighted assets	7,066.5	5.2	7,061.3	6,790.2
(8) Total required capital (7) × 8%	565.3	0.4	564.9	543.2

3. The Higashi-Nippon Bank, Limited

(Domestic standard)

【Consolidated】

【Non-Consolidated】

(Billions of yen)	As of		As of	As of
	June 30, 2025	change	March 31, 2025	June 30, 2025
(1) Capital adequacy ratio (2) / (3)	8.99%	0.22%	8.77%	8.99%
(2) Total capital	120.9	1.0	119.9	120.7
(3) Risk-weighted assets	1,344.9	(22.5)	1,367.4	1,342.8
(4) Total required capital (3) × 4%	53.7	(0.9)	54.6	53.7

4. THE KANAGAWA BANK, LTD.

(Domestic standard)

【Non-Consolidated】

(Billions of yen)	As of		As of
	June 30, 2025	change	March 31, 2025
(1) Capital adequacy ratio (2) / (3)	9.91%	0.22%	9.69%
(2) Total capital	28.9	0.6	28.3
(3) Risk-weighted assets	291.6	(0.2)	291.8
(4) Total required capital (3) × 4%	11.6	0.0	11.6

Note:

Concordia Financial Group, Ltd. and The Bank of Yokohama, Ltd. calculated each risk-weighted assets according to the foundation internal rating-based approach.