Consolidated Financial Results for the Six Months ended September 30, 2025

<under Japanese GAAP>

November 13, 2025

Company Name: Yokohama Financial Group, Inc. Stock Exchange Listing: Tokyo
Code Number: 7186 URL: https://www.yokohamafg.co.jp/
Representative: Representative Director, President Tatsuya Kataoka
Securities Report (Hanki Hokokusho) Issuing Date: November 17, 2025
Commencement of Dividend Payment: December 1, 2025
Trading Accounts: Established
Supplemental Information for Financial Statements: Available
Investor Meeting Presentation: Scheduled (For Institutional Investors and Analysts)

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

1. Consolidated Financial Results (for the Six Months ended September 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	
Six Months ended September 30, 2025	238,218	25.2%	79,523	23.8%	55,027	24.1%
Six Months ended September 30, 2024	190,269	7.0%	64,196	100.0%	44,306	17.0%

(Note1) Comprehensive Income: Six Months ended September 30, 2025: ¥110,606 million〔259.7%〕;
Six Months ended September 30, 2024: ¥30,743 million〔(55.3%)〕

(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)
Six Months ended September 30, 2025	¥48.24	¥48.24
Six Months ended September 30, 2024	¥38.05	¥38.05

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2025	24,808,741	1,384,956	5.5%
March 31, 2025	24,793,138	1,292,594	5.1%

(Reference) Own Capital: September 30, 2025: ¥1,371,215 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				
	1st Quarter -End	2nd Quarter -End	3rd Quarter -End	Fiscal Year -End	Total
Fiscal year ended March 31, 2025	－	¥13.00	－	¥16.00	¥29.00
Fiscal year ending March 31, 2026	－	¥17.00			
Fiscal year ending March 31, 2026 (Forecasts)			－	¥20.00	¥37.00

(Note1) Revision of forecasts for dividends from the latest announcement: Yes

(Note2) Regarding forecasts for dividends of the Fiscal year ending March 31, 2026, please refer to "Notice of Revisions of Earnings and Dividends Forecasts (Dividend Increase) for the Fiscal Year ending March 31, 2026".

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	151,000	23.0%	103,000	24.3%	¥90.64

(Note1) Revision of earnings forecasts from the latest announcement: Yes

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

※ Notes

(1) Significant changes in the scope of consolidation during the six months ended September 30, 2025: Yes
Newly included: 1 company (L&F Asset Finance, Ltd.)

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

(A) Changes in accounting policies due to revision of accounting standards:	No
(B) Changes in accounting policies due to reasons other than (A) :	No
(C) Changes in accounting estimates:	No
(D) Restatements:	No

(3) Number of common stocks issued:

(A) Number of stocks issued (including treasury stocks):	September 30, 2025	1,144,616,065 shares	March 31, 2025	1,144,616,065 shares
(B) Number of treasury stocks:	September 30, 2025	9,830,567 shares	March 31, 2025	3,128,973 shares
(C) Average outstanding stocks for the six months ended:	September 30, 2025	1,140,499,045 shares	September 30, 2024	1,164,144,150 shares

(Non-Consolidated Financial Highlight)

1. Non-Consolidated Financial Results (for the Six Months ended September 30, 2025)

(1) Operating Results

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

	Operating Income		Operating Profit		Ordinary Profit		Net Income	
Six months ended September 30, 2025	16,191	13.7%	15,212	11.6%	14,949	9.7%	14,887	9.3%
Six months ended September 30, 2024	14,236	14.8%	13,626	15.5%	13,624	15.4%	13,615	15.3%

	Net Income per Share
Six months ended September 30, 2025	¥13.05
Six months ended September 30, 2024	¥11.69

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

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2025	970,305	947,352	97.6%
March 31, 2025	980,416	958,884	97.8%

(Reference) Own Capital: September 30, 2025: ¥947,352 million; March 31, 2025: ¥958,884 million
(Note) Own Capital Ratio = Total Net Assets / Total Assets
The ratio above is not based on the regulation of Capital Adequacy Ratio.

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

※ 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.

(Change of Trade Name)
On October 1, 2025, we changed our trade name from “Concordia Financial Group, Ltd.” to “Yokohama Financial Group, Inc.”

Contents of Attachment

1. Overview of financial results and other information

(1) Overview of financial results for the Six Months ended September 30, 2025

For the six months ended September 30, 2025, ordinary income increased by ¥47.9 billion from the same period of the previous year to ¥238.2 billion, mainly due to the increase in interest income from interest on loans and bills discounted along with strong performance in fees and commissions, primarily from corporate client service revenue, both driven by our strategic focus on expanding and enhancing solution-based businesses.

Ordinary expenses increased by ¥32.6 billion from the same period of the previous year to ¥158.6 billion, due to the increase in interest expenses resulting from increased interest on deposits.

As a result, ordinary profit increased by ¥15.3 billion from the same period of the previous year to ¥79.5 billion and profit attributable to owners of parent increased by ¥10.7 billion from the same period of the previous year to ¥55.0 billion due in part to the revenue contribution from the consolidation of L&F Asset Finance, Ltd. as a subsidiary.

(2) Overview of financial position for the Six Months ended September 30, 2025

As of September 30, 2025, total assets increased by ¥15.6 billion from the end of the previous fiscal year to ¥24,808.7 billion, and net assets increased by ¥92.3 billion from the end of the previous fiscal year to ¥1,384.9 billion.

As for major account balances, deposits decreased by ¥272.5 billion from the end of the previous year to ¥20,140.4 billion, loans and bills discounted increased by ¥719.6 billion from the end of the previous year to ¥17,465.3 billion, and securities increased by ¥239.7 billion from the end of the previous year to ¥3,161.7 billion.

(3) Description consolidated earnings forecast and other forward-looking information

For the full-year consolidated earnings forecast for the fiscal year ending March 31, 2026, please refer to the “Notice of Revisions of Earnings and Dividends Forecasts（Dividend Increase）for the Fiscal Year ending March 31, 2026” announced today.

2.Consolidated Interim Financial Statements and Notes

(1) Consolidated Interim Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2025	As of September 30, 2025
Assets :		
Cash and due from banks	4,445,659	3,486,746
Call loans and bills bought	30,939	12,092
Monetary claims bought	27,830	26,460
Trading assets	1,517	1,402
Money held in trust	8,399	12,709
Securities	2,922,081	3,161,797
Loans and bills discounted	16,745,606	17,465,300
Foreign exchanges	20,835	27,359
Lease receivables and investment assets	75,442	76,242
Other assets	296,702	293,576
Tangible fixed assets	167,705	169,573
Intangible fixed assets	18,156	29,695
Net defined benefit asset	65,692	67,457
Deferred tax assets	1,577	986
Customers' liabilities for acceptances and guarantees	47,927	58,902
Allowance for loan losses	(82,935)	(81,562)
Total assets	24,793,138	24,808,741
Liabilities :		
Deposits	20,412,965	20,140,434
Negotiable certificates of deposit	246,890	305,068
Call money and bills sold	106,519	112,341
Payables under repurchase agreements	73,351	81,271
Payables under securities lending transactions	85,077	59,152
Commercial paper	—	181,905
Trading liabilities	6	—
Borrowed money	2,089,351	1,978,242
Foreign exchanges	1,024	731
Bonds payable	20,000	20,000
Due to trust account	46,566	49,447
Other liabilities	342,992	384,399
Provision for bonuses	5,851	5,924
Provision for directors' bonuses	56	—
Provision for share-based compensation	602	334
Net defined benefit liability	957	987
Provision for reimbursement of deposits	1,864	1,681
Provision for contingent losses	1,496	1,988
Reserves under special laws	29	29
Deferred tax liabilities	850	24,779
Deferred tax liabilities for land revaluation	16,162	16,162
Acceptances and guarantees	47,927	58,902
Total liabilities	23,500,544	23,423,785
Net assets :		
Capital stock	150,078	150,078
Capital surplus	204,725	204,725
Retained earnings	839,132	875,857
Treasury shares	(1,652)	(9,769)
Total shareholders' equity	1,192,284	1,220,892
Valuation difference on available-for-sale securities	44,498	100,457
Deferred gains or losses on hedges	469	429
Revaluation reserve for land	34,657	34,657
Foreign currency translation adjustment	1,696	1,164
Remeasurements of defined benefit plans	14,098	13,614
Total accumulated other comprehensive income	95,420	150,323
Non-controlling interests	4,888	13,740
Total net assets	1,292,594	1,384,956
Total liabilities and net assets	24,793,138	24,808,741

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

(Consolidated Interim Statements of Income)

(Unit: Millions of Yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	190,269	238,218
Interest income	129,673	169,309
Of which, interest on loans and bills discounted	97,356	128,960
Of which, interest and dividends on securities	20,590	21,303
Trust fees	113	141
Fees and commissions	36,896	44,432
Trading income	382	247
Other ordinary income	17,403	17,663
Other income	5,801	6,424
Ordinary expenses	126,073	158,694
Interest expenses	30,724	45,123
Of which, interest on deposits	12,928	27,197
Fees and commissions payments	7,678	8,269
Other ordinary expenses	16,793	26,242
General and administrative expenses	65,095	73,436
Other expenses	5,780	5,622
Ordinary profit	64,196	79,523
Extraordinary income	71	—
Gain on disposal of non-current assets	71	—
Extraordinary losses	632	323
Loss on disposal of non-current assets	497	320
Impairment loss	134	3
Profit before income taxes	63,636	79,200
Income taxes - current	19,318	24,531
Income taxes - deferred	(134)	(1,034)
Total income taxes	19,183	23,496
Profit	44,452	55,703
Profit attributable to non-controlling interests	145	676
Profit attributable to owners of parent	44,306	55,027

（Consolidated Interim Statements of Comprehensive Income）

(Unit: Millions of Yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	44,452	55,703
Other comprehensive income	(13,708)	54,902
Valuation difference on available-for-sale securities	(13,364)	55,959
Deferred gains or losses on hedges	(76)	(40)
Remeasurements of defined benefit plans	(631)	(483)
Share of other comprehensive income of entities accounted for using equity method	363	(532)
Comprehensive income	30,743	110,606
（Comprehensive income attributable to）		
Comprehensive income attributable to owners of parent	30,598	109,909
Comprehensive income attributable to non-controlling interests	145	697

(3) Consolidated Interim Statements of Changes in Net Assets

For the six months ended September 30, 2024

(Unit: Millions of Yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	150,078	231,561	784,229	(8,485)	1,157,383
Changes of items during period					
Dividends of surplus			(13,998)		(13,998)
Profit attributable to owners of parent			44,306		44,306
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		0		0	0
Retirement of treasury shares		(6,743)		6,743	－
Net changes of items other than shareholders' equity					
Total changes of items during period	－	(6,743)	30,308	6,742	30,306
Balance at end of current period	150,078	224,818	814,537	(1,743)	1,187,690

	Accumulated other comprehensive income						Non-controlling interests	Total net assets
	Valuation difference on available -for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of current period	69,959	549	36,381	1,394	13,030	121,315	6,067	1,284,767
Changes of items during period								
Dividends of surplus								(13,998)
Profit attributable to owners of parent								44,306
Purchase of treasury shares								(1)
Disposal of treasury shares								0
Retirement of treasury shares								－
Net changes of items other than shareholders' equity	(13,364)	(76)	－	363	(631)	(13,708)	(1,298)	(15,007)
Total changes of items during period	(13,364)	(76)	－	363	(631)	(13,708)	(1,298)	15,299
Balance at end of current period	56,594	473	36,381	1,757	12,399	107,606	4,768	1,300,066

For the six months ended September 30, 2025

(Unit: Millions of Yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	150,078	204,725	839,132	(1,652)	1,192,284
Changes of items during period					
Dividends of surplus			(18,302)		(18,302)
Profit attributable to owners of parent			55,027		55,027
Purchase of treasury shares				(8,573)	(8,573)
Disposal of treasury shares				455	455
Net changes of items other than shareholders' equity					
Total changes of items during period	―	―	36,724	(8,117)	28,607
Balance at end of current period	150,078	204,725	875,857	(9,769)	1,220,892

	Accumulated other comprehensive income						Non-controlling interests	Total net assets
	Valuation difference on available -for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of current period	44,498	469	34,657	1,696	14,098	95,420	4,888	1,292,594
Changes of items during period								
Dividends of surplus								(18,302)
Profit attributable to owners of parent								55,027
Purchase of treasury shares								(8,573)
Disposal of treasury shares								455
Net changes of items other than shareholders' equity	55,959	(40)	―	(532)	(483)	54,902	8,851	63,754
Total changes of items during period	55,959	(40)	―	(532)	(483)	54,902	8,851	92,362
Balance at end of current period	100,457	429	34,657	1,164	13,614	150,323	13,740	1,384,956

(4) Notes on Going Concern Assumption

Not applicable.

(5) 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 Yokohama Financial Group, Inc. has a long-term vision of becoming “A solution company rooted and selected as a partner in communities”, the business environment surrounding Yokohama Financial Group, Inc. 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 Yokohama Financial Group, Inc. and conducting joint business with Sumitomo Mitsui Trust Bank, Limited, Yokohama Financial Group, Inc. 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.

* The trade name of Concordia Financial Group, Ltd. was changed to Yokohama Financial Group, Inc. on October 1, 2025.

② Period for which the financial results of the acquiree included in the interim consolidated financial statements

From April 1, 2025 through September 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 Details and amounts of major acquisition-related expenses

Advisory fees: ¥224 million

⑤ 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

⑥ 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 method and amortization period

Straight-line method over 10 years

⑦ Amounts of the assets received and liabilities assumed at the business combination date and major breakdown thereof

(1) Amounts of the assets

Total assets:	¥481,610 million
Of which, loans and bills discounted:	¥475,127 million

(2) Amounts of the liabilities

Total liabilities:	¥426,224 million
Of which, commercial paper:	¥274,810 million

SELECTED INTERIM FINANCIAL INFORMATION FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2025

【 CONTENTS 】

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

Ⅰ. DIGEST OF INTERIM FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2025

1. Income Status

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

・Gross operating income increased by ¥15.1 billion from the same period of the previous year to ¥138.4 billion, mainly due to the increase in interest on deposits and loans and bills discounted, as well as the increase in net fees and commissions mainly corporate client service revenue, both driven by the deepening and expansion of the solutions business.

・Core net business profit increased by ¥10.8 billion from the same period of the previous year to ¥72.1 billion. Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts increased by ¥20.5 billion from the same period of the previous year to ¥84.3 billion.

・Net income increased by ¥9.1 billion from the same period of the previous year to ¥53.6 billion, as credit costs decreased by ¥3.6 billion from the same period of the previous year.

＜Yokohama Financial Group, Inc. Consolidated＞

・Profit attributable to owners of parent increased by ¥10.7 billion from the same period of the previous year to ¥55.0 billion, partly due to the revenue contribution from the consolidation of L&F Asset Finance, Ltd. as a subsidiary.(Profit growth for three consecutive interim periods.)

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

(Unit: Billions of Yen)

		Combined: For the six months ended September 30, 2025	Combined: Increase/ (Decrease)	Combined: For the six months ended September 30, 2024	Yokohama: For the six months ended September 30, 2025	Yokohama: Increase/ (Decrease)	Yokohama: For the six months ended September 30, 2024	Higashi-Nippon: For the six months ended September 30, 2025	Higashi-Nippon: Increase/ (Decrease)	Higashi-Nippon: For the six months ended September 30, 2024	KANAGAWA: For the six months ended September 30, 2025	KANAGAWA: Increase/ (Decrease)	KANAGAWA: For the six months ended September 30, 2024
1	Gross operating income	138.4	15.1	123.3	121.5	15.2	106.2	12.6	(0.2)	12.9	4.2	0.0	4.1
2	Gross operating income from domestic operations	132.5	14.4	118.1	115.5	14.5	101.0	12.6	(0.1)	12.8	4.2	0.0	4.1
3	Net interest income	116.4	19.3	97.1	101.1	19.2	81.9	11.4	(0.1)	11.5	3.8	0.1	3.6
4	Of which, interest on deposits and loans and bills discounted ※1	85.6	8.4	77.1	72.4	8.0	64.3	9.8	0.2	9.5	3.4	0.1	3.2
5	Net fees and commissions	27.2	5.4	21.8	24.8	5.1	19.6	1.8	0.2	1.5	0.6	(0.0)	0.6
6	Net trading income	0.0	(0.0)	0.0	0.0	(0.0)	0.0	―	―	―	―	―	―
7	Net other ordinary income	(11.2)	(10.2)	(0.9)	(10.4)	(9.8)	(0.6)	(0.6)	(0.3)	(0.2)	(0.1)	(0.0)	(0.0)
8	Gross operating income from international operations	5.9	0.6	5.2	5.9	0.6	5.2	(0.0)	(0.0)	0.0	(0.0)	(0.0)	0.0
9	(Reference) Market-related gains or losses and others (1-4-5)	25.5	1.2	24.3	24.2	2.0	22.2	1.0	(0.7)	1.8	0.2	(0.0)	0.3
10	Expenses	66.3	4.2	62.0	54.4	3.8	50.5	8.8	0.2	8.5	3.0	0.1	2.9
11	(Reference) OHR ※2	47.9%	(2.4%pt)	50.3%	44.7%	(2.8%pt)	47.5%	69.6%	3.1%pt	66.5%	72.0%	2.3%pt	69.7%
12	Of which, personnel	31.2	2.3	28.8	24.8	2.1	22.7	4.7	0.1	4.6	1.6	0.0	1.5
13	Of which, non-personnel expenses	29.6	1.5	28.1	24.9	1.3	23.6	3.4	0.1	3.3	1.2	0.0	1.1
14	Core net business profit (1-10)	72.1	10.8	61.2	67.1	11.4	55.6	3.8	(0.4)	4.3	1.1	(0.0)	1.2
15	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	84.3	20.5	63.8	78.5	20.5	58.0	4.4	(0.0)	4.5	1.3	(0.0)	1.3
16	Provision of allowance for general loan losses	(0.5)	(3.1)	2.6	―	(2.4)	2.4	(0.5)	(0.7)	0.2	―	(0.0)	0.0
17	Net business profit (1-10-16)	72.6	14.0	58.5	67.1	13.8	53.2	4.3	0.2	4.0	1.1	(0.0)	1.2
18	Non-recurring gains (losses)	1.7	(2.1)	3.9	1.5	(1.0)	2.6	(0.2)	(1.3)	1.0	0.4	0.2	0.2
19	Of which, disposal of bad debts	0.8	(0.4)	1.3	0.1	(0.7)	0.9	0.7	0.7	0.0	(0.0)	(0.4)	0.3
20	Of which, gains or losses on stocks and other securities	1.3	(2.4)	3.8	0.5	(1.8)	2.4	0.4	(0.5)	0.9	0.3	(0.1)	0.5
21	Ordinary profit (17+18)	74.3	11.8	62.5	68.6	12.7	55.8	4.0	(1.1)	5.1	1.6	0.2	1.4
22	Extraordinary income (losses)	(0.3)	0.2	(0.5)	(0.2)	0.0	(0.3)	(0.0)	0.1	(0.2)	(0.0)	(0.0)	(0.0)
23	Total income taxes	20.4	2.9	17.4	18.6	3.1	15.5	1.3	(0.0)	1.4	0.3	(0.1)	0.4
24	Net income (21+22-23)	53.6	9.1	44.5	49.7	9.6	40.0	2.6	(0.8)	3.5	1.2	0.3	0.9
25	Credit costs (16+19)	0.3	(3.6)	4.0	0.1	(3.1)	3.3	0.2	(0.0)	0.3	(0.0)	(0.4)	0.4
26	Credit cost ratio ※3	0.00%	(0.04%pt)	0.04%	0.00%	(0.04%pt)	0.04%	0.03%	(0.00%pt)	0.03%	(0.02%)	(0.22%pt)	0.20%

＜Yokohama Financial Group, Inc. Consolidated＞

(Unit: Billions of Yen)

		For the six months ended September 30, 2025	Increase/ (Decrease)	For the six months ended September 30, 2024
27	Consolidated ordinary profit	79.5	[+23.8%] 15.3	64.1
28	Profit attributable to owners of parent	55.0	[+24.1%] 10.7	44.3
29	Of which, income from L&F (after amortization of goodwill,etc.)	2.1	2.1	
30	Consolidated ROE (TSE standards)	8.2%	1.4%pt	6.8%

※1 Including interest on negotiable certificates of deposit

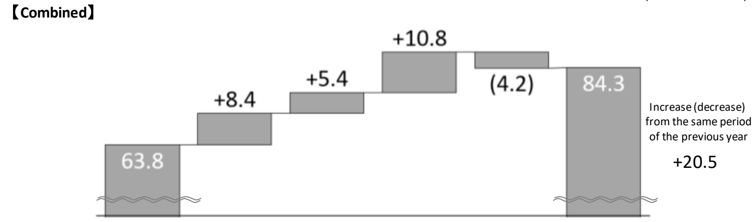
※2 $\text{OHR} = \frac{\text{Expenses}}{\text{Gross operating income}} \times 100$

※3 $\text{Credit cost ratio (annualized rate)} = \frac{\text{Credit costs}}{\text{Average balance of loans}} \times 100$

< Reason for the increase and decrease in Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts >

(Unit: Billions of Yen)

【Combined】



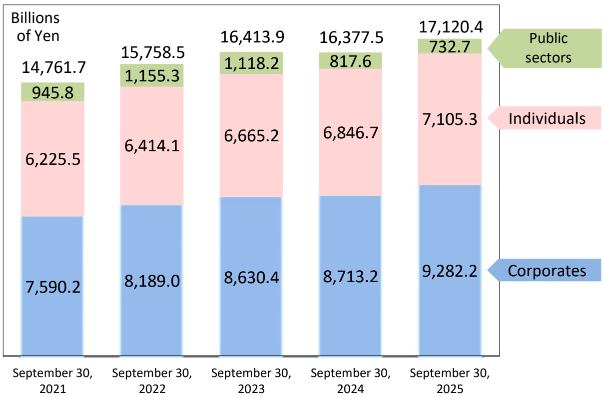
	September 30, 2024	Interest on deposits and loans and bills discounted from domestic operations	Net fees and commissions from domestic operations	Others *	Expenses (－)	September 30, 2025	Increase (decrease) from the same period of the previous year
Yokohama	58.0	+8.0	+5.1	+11.2	(3.8)	78.5	+20.5
Higashi-Nippon	4.5	+0.2	+0.2	(0.3)	(0.2)	4.4	(0.0)
KANAGAWA	1.3	0.1	(0.0)	+0.0	(0.1)	1.3	(0.0)

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

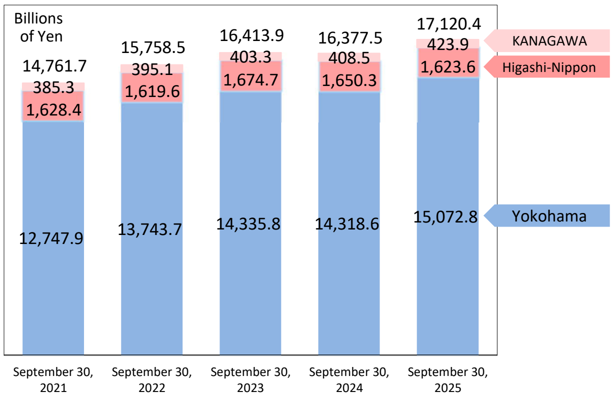
2. Loans <domestic branches (excluding loans in offshore market account)>

・Both the outstanding balance and average balance of loans increased from the same period of the previous year, mainly due to the increase in loans to small and medium-sized businesses in the corporates and in housing loans in the individuals.

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



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



① Outstanding balance of loans
＜The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined＞

(Unit: Billions of Yen)

	outstanding balance	Combined				Yokohama			Higashi-Nippon			KANAGAWA		
		As of September 30, 2025	Increase/(Decrease) Amount	Increase/(Decrease) Rate	As of September 30, 2024	As of September 30, 2025	Increase/(Decrease)	As of September 30, 2024	As of September 30, 2025	Increase/(Decrease)	As of September 30, 2024	As of September 30, 2025	Increase/(Decrease)	As of September 30, 2024
1	Loans	17,120.4	742.8	4.5%	16,377.5	15,072.8	754.1	14,318.6	1,623.6	(26.6)	1,650.3	423.9	15.3	408.5
2	Corporates	9,282.2	569.0	6.5%	8,713.2	7,652.6	590.4	7,062.2	1,300.7	(32.9)	1,333.7	328.8	11.6	317.2
3	Of which, small and medium-sized businesses	6,860.4	404.9	6.2%	6,455.5	5,395.9	402.5	4,993.4	1,155.1	(9.7)	1,164.9	309.2	12.1	297.1
4	Individuals	7,105.3	258.6	3.7%	6,846.7	6,704.7	244.9	6,459.7	307.6	9.3	298.2	93.0	4.3	88.7
5	Housing loans	4,344.2	174.9	4.1%	4,169.3	4,200.0	181.3	4,018.6	70.0	(9.9)	80.0	74.1	3.5	70.6
6	Apartment loans	2,218.4	70.4	3.2%	2,148.0	1,979.9	49.1	1,930.8	230.7	19.7	210.9	7.7	1.4	6.2
7	Consumer loans	542.6	13.2	2.5%	529.3	524.7	14.4	510.2	6.8	(0.5)	7.3	11.0	(0.6)	11.7
8	Public sectors	732.7	(84.8)	(10.3%)	817.6	715.4	(81.2)	796.6	15.2	(2.9)	18.2	2.0	(0.5)	2.6
9	Loans (All branches)	17,284.1	763.1	4.6%	16,521.0	15,236.5	774.3	14,462.1	1,623.6	(26.6)	1,650.3	423.9	15.3	408.5

② Average balance of loans
＜The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined＞

(Unit: Billions of Yen)

	average balance	Combined				Yokohama			Higashi-Nippon			KANAGAWA		
		For the six months ended September 30, 2025	Increase/(Decrease) Amount	Increase/(Decrease) Rate	For the six months ended September 30, 2024	For the six months ended September 30, 2025	Increase/(Decrease)	For the six months ended September 30, 2024	For the six months ended September 30, 2025	Increase/(Decrease)	For the six months ended September 30, 2024	For the six months ended September 30, 2025	Increase/(Decrease)	For the six months ended September 30, 2024
10	Loans	16,871.9	392.2	2.3%	16,479.7	14,853.5	417.4	14,436.0	1,605.7	(31.2)	1,636.9	412.6	5.9	406.6
11	Corporates	9,056.1	300.5	3.4%	8,755.6	7,452.3	335.2	7,117.0	1,284.7	(37.9)	1,322.7	319.0	3.1	315.8
12	Of which, small and medium-sized businesses	6,678.0	231.2	3.5%	6,446.7	5,240.4	242.0	4,998.4	1,137.4	(14.4)	1,151.8	300.1	3.6	296.4
13	Individuals	7,046.8	252.8	3.7%	6,793.9	6,650.9	235.7	6,415.2	304.5	13.7	290.8	91.3	3.3	87.9
14	Housing loans	4,312.9	176.9	4.2%	4,135.9	4,167.2	184.6	3,982.6	72.5	(10.3)	82.8	73.1	2.6	70.4
15	Apartment loans	2,191.6	60.9	2.8%	2,130.7	1,959.6	34.8	1,924.8	225.0	24.5	200.4	6.9	1.5	5.4
16	Consumer loans	542.2	14.9	2.8%	527.2	524.0	16.2	507.7	6.9	(0.4)	7.4	11.2	(0.8)	12.0
17	Public sectors	768.9	(161.1)	(17.3%)	930.1	750.2	(153.5)	903.8	16.3	(7.0)	23.4	2.3	(0.5)	2.9

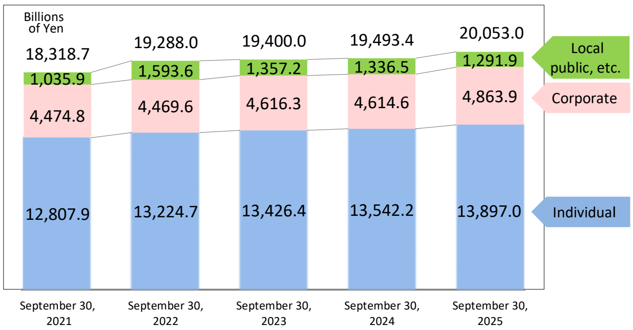
(Reference) Yield on loans (Domestic operations) ＜The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined＞

		Combined				Yokohama				Higashi-Nippon				KANAGAWA			
		For the six months ended September 30, 2025	Increase/(Decrease)	For the six months ended September 30, 2024	For the six months ended September 30, 2023	For the six months ended September 30, 2025	Increase/(Decrease)	For the six months ended September 30, 2024	For the six months ended September 30, 2023	For the six months ended September 30, 2025	Increase/(Decrease)	For the six months ended September 30, 2024	For the six months ended September 30, 2023	For the six months ended September 30, 2025	Increase/(Decrease)	For the six months ended September 30, 2024	For the six months ended September 30, 2023
18	Yield on loans (Domestic operations)	1.29%	0.29%pt	1.00%	0.95%	1.25%	0.29%pt	0.96%	0.90%	1.48%	0.28%pt	1.20%	1.21%	1.86%	0.21%pt	1.65%	1.66%

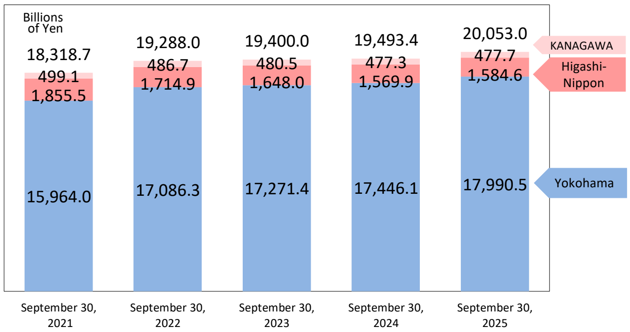
3. Deposits <domestic branches (excluding deposits in offshore market account)>

・Outstanding balance of deposits(domestic branches) increased by ¥559.5 billion from the end of the previous year to ¥20,053.0 billion. This is the first time the balance has surpassed ¥20 trillion at end of interim period.

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



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



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

(Unit: Billions of Yen)

		Combined					Yokohama				Higashi-Nippon				KANAGAWA			
		As of September 30, 2025	Increase/(Decrease) Amount	Increase/(Decrease) Rate	As of September 30, 2024	As of September 30, 2023	As of September 30, 2025	Increase/ (Decrease)	As of September 30, 2024	As of September 30, 2023	As of September 30, 2025	Increase/ (Decrease)	As of September 30, 2024	As of September 30, 2023	As of September 30, 2025	Increase/ (Decrease)	As of September 30, 2024	As of September 30, 2023
1	Deposits ＜outstanding balance＞	20,053.0	559.5	2.8%	19,493.4	19,400.0	17,990.5	544.4	17,446.1	17,271.4	1,584.6	14.6	1,569.9	1,648.0	477.7	0.3	477.3	480.5
2	Of which, individual	13,897.0	354.8	2.6%	13,542.2	13,426.4	12,813.1	392.4	12,420.7	12,257.1	755.4	(31.9)	787.4	828.5	328.5	(5.6)	334.1	340.7
3	Of which, corporate	4,863.9	249.3	5.4%	4,614.6	4,616.3	4,011.9	218.1	3,793.8	3,752.9	705.3	25.1	680.1	726.1	146.6	6.0	140.6	137.2
4	Of which, local public	1,003.9	(15.2)	(1.4%)	1,019.2	1,079.0	918.5	(53.5)	972.1	1,031.2	83.4	38.2	45.2	45.6	1.8	0.0	1.7	2.1

4. Investment Products for Individuals

・Total balance of investment products for individuals (Group total) increased by ¥179.2 billion from the end of the previous year to ¥3,060.8 billion, exceeding ¥3 trillion.

Investment Products for Individuals ＜Group Total＞

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

(Unit: Billions of Yen)

		Combined					Yokohama				Higashi-Nippon				KANAGAWA			
		As of September 30, 2025	Increase/(Decrease) Amount	Increase/(Decrease) Rate	As of March 31, 2025	As of September 30, 2024	As of September 30, 2025	Increase/ (Decrease)	As of March 31, 2025	As of September 30, 2024	As of September 30, 2025	Increase/ (Decrease)	As of March 31, 2025	As of September 30, 2024	As of September 30, 2025	Increase/ (Decrease)	As of March 31, 2025	As of September 30, 2024
5	Investment trusts (Including fund wrap)	790.1	40.2	5.3%	749.9	756.7	762.6	38.1	724.5	730.1	13.9	0.7	13.2	14.7	13.5	1.3	12.2	11.8
6	Insurance	1,512.6	32.9	2.2%	1,479.7	1,430.8	1,392.4	32.2	1,360.1	1,312.2	67.8	(2.2)	70.1	72.4	52.3	2.9	49.3	46.2
7	Foreign currency deposits	14.8	(2.5)	(14.5%)	17.3	18.0	14.8	(2.3)	17.2	17.8	−	(0.1)	0.1	0.1	−	(0.0)	0.0	0.0
8	Public bonds	50.9	7.1	16.2%	43.8	39.7	48.4	7.3	41.0	36.6	2.3	(0.2)	2.5	2.9	0.2	0.0	0.1	0.1
9	Total balance of investment products for individuals	2,368.6	77.7	3.3%	2,290.8	2,245.4	2,218.3	75.4	2,142.9	2,096.8	84.1	(1.9)	86.1	90.3	66.1	4.3	61.8	58.2
10	At Hamagin Tokai Tokyo Securities Co., Ltd.	692.1	101.5	17.1%	590.6	560.5	692.1	101.5	590.6	560.5								
11	Total balance of investment products for individuals (Group total)	3,060.8	179.2	6.2%	2,881.5	2,805.9	2,910.5	176.9	2,733.5	2,657.3	84.1	(1.9)	86.1	90.3	66.1	4.3	61.8	58.2

(Reference) Sales amount of investment products for individuals
＜The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined＞

(Unit: Billions of Yen)

		Combined			Yokohama			Higashi-Nippon			KANAGAWA		
		1st Half of FY2025	2nd Half of FY2024	1st Half of FY2024	1st Half of FY2025	2nd Half of FY2024	1st Half of FY2024	1st Half of FY2025	2nd Half of FY2024	1st Half of FY2024	1st Half of FY2025	2nd Half of FY2024	1st Half of FY2024
12	Sales amount of Investment trusts (Including fund wrap)	55.2	45.4	86.7	54.2	43.9	85.0	0.0	0.0	0.0	0.9	1.4	1.7
13	Sales amount of Insurance	76.9	74.8	78.8	73.9	71.3	74.9	0.4	0.5	0.4	2.5	2.9	3.4

5. Securities

・Outstanding balance of securities increased by ¥239.8 billion yen from the end of the previous fiscal year, mainly due to the increase in JGB.Net unrealized gain or loss on available-for-sale securities improved by ¥81.7 billion from the end of the previous fiscal year, mainly due to the steady performance of the stock market, in addition to the sale of investment trusts with low investment efficiency.

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

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

(Unit: Billions of Yen)

		Combined					
		As of September 30, 2025	Increase/ (Decrease)	Net unrealized gain or loss on available-for-sale securities	Increase/ (Decrease)	As of March 31, 2025	Net unrealized gain or loss on available-for-sale securities
1	Securities	3,176.6	239.8	138.4	81.7	2,936.7	56.7
2	Debt securities	1,998.5	212.3	(39.7)	(4.4)	1,786.1	(35.2)
3	Equity securities	270.5	39.0	145.4	41.3	231.4	104.1
4	Other securities	907.5	(11.5)	32.7	44.8	919.0	(12.1)
5	Of which, foreign debt securities	282.5	17.5	(0.4)	1.3	264.9	(1.8)
6	Of which, investment trusts	548.6	(31.6)	33.2	43.5	580.2	(10.3)

(Unit: Billions of Yen)

		Yokohama				Higashi-Nippon				KANAGAWA			
		As of September 30, 2025	Net unrealized gain or loss on available-for-sale securities	As of March 31, 2025	Net unrealized gain or loss on available-for-sale securities	As of September 30, 2025	Net unrealized gain or loss on available-for-sale securities	As of March 31, 2025	Net unrealized gain or loss on available-for-sale securities	As of September 30, 2025	Net unrealized gain or loss on available-for-sale securities	As of March 31, 2025	Net unrealized gain or loss on available-for-sale securities
7	Securities	2,779.9	118.8	2,530.4	44.7	330.0	17.1	337.2	10.4	66.6	2.4	69.1	1.5
8	Debt securities	1,699.0	(32.4)	1,485.5	(27.8)	241.8	(5.9)	240.0	(6.0)	57.6	(1.2)	60.5	(1.3)
9	Equity securities	255.7	136.9	217.7	97.0	8.2	4.7	7.3	3.8	6.5	3.7	6.4	3.2
10	Other securities	825.1	14.4	827.1	(24.5)	80.0	18.4	89.7	12.7	2.3	(0.0)	2.1	(0.3)
11	Of which, foreign debt securities	281.5	(0.4)	263.9	(1.7)	0.9	(0.0)	0.9	(0.0)	-	-	-	-
12	Of which, investment trusts	467.7	14.8	489.8	(22.7)	78.5	18.4	88.3	12.7	2.2	(0.0)	2.0	(0.3)

6. Non-performing Loans

・Outstanding balance of non–performing loans (“NPL”)) remained almost unchanged from the end of the previous year to ¥224.9 billion, and NPL ratio remained at a low level of 1.2%.

Claims disclosed under the Financial Revitalization Law

＜The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined＞ (Unit: Billions of Yen)

		Combined			Yokohama			Higashi-Nippon			KANAGAWA		
		As of September 30, 2025	Increase/ (Decrease)	As of March 31, 2025	As of September 30, 2025	Increase/ (Decrease)	As of March 31, 2025	As of September 30, 2025	Increase/ (Decrease)	As of March 31, 2025	As of September 30, 2025	Increase/ (Decrease)	As of March 31, 2025
13	Unrecoverable or valueless claims (in legal or virtual bankruptcy)	60.8	2.8	58.0	51.0	1.7	49.3	5.9	0.1	5.8	3.8	0.9	2.9
14	Doubtful claims (in possible bankruptcy)	148.3	(4.5)	152.9	110.2	1.1	109.1	30.1	(4.1)	34.2	7.9	(1.5)	9.5
15	Claims in need of special caution	15.7	1.7	14.0	10.1	1.8	8.2	4.4	(0.0)	4.4	1.1	(0.0)	1.2
16	Sub-total (NPL)	224.9	(0.0)	225.0	171.4	4.6	166.7	40.5	(4.0)	44.5	13.0	(0.6)	13.6
17	Claims in need of caution (excluding claims in need of special caution)	1,437.5	(65.1)	1,502.7	1,078.7	(56.6)	1,135.4	280.2	(8.0)	288.2	78.6	(0.4)	79.0
18	Claims to normal borrowers (excluding claims in need of caution)	15,774.3	533.6	15,240.6	14,138.6	511.9	13,626.7	1,302.9	6.0	1,296.8	332.6	15.5	317.0
19	Normal claims	17,211.9	468.4	16,743.4	15,217.4	455.3	14,762.1	1,583.1	(1.9)	1,585.1	411.2	15.1	396.1
20	Total (Credit exposures) (16+19)	17,436.8	468.4	16,968.4	15,388.8	459.9	14,928.8	1,623.7	(6.0)	1,629.7	424.3	14.4	409.8
21	NPL ratio (Percentage of NPL) (16/20)	1.2%	(0.1%pt)	1.3%	1.1%	0.0%pt	1.1%	2.4%	(0.3%pt)	2.7%	3.0%	(0.3%pt)	3.3%

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

7. Capital Adequacy Ratio [Preliminary]

・Total capital ratio [Preliminary] based on Basel III (international standard) of Yokohama Financial Group, Inc. Consolidated was 16.06%.
・Common Equity Tier 1 capital ratio [Preliminary] was 15.73%, which maintained at high quality of capital structure.

＜Yokohama Financial Group, Inc. Consolidated＞

(Unit: Billions of Yen)

	International Standard［Basel III］ The foundation internal ratings-based approach	As of September 30, 2025 [Preliminary]	As of March 31, 2025
22	Total capital ratio	16.06%	15.67%
23	Tier 1 capital ratio	15.78%	15.40%
24	Common Equity Tier 1 capital ratio	15.73%	15.39%
25	Total capital	1,309.8	1,230.7
26	Tier1 capital	1,286.2	1,209.4
27	Common Equity Tier1 capital	1,282.4	1,209.3
28	Risk weighted assets	8,151.2	7,853.3

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

		As of September 30, 2025	As of March 31, 2025
29	Common Equity Tier 1 capital (excluding gains valuation difference on available-for-sale securities)	*11.6%	*11.9%

* approximately

<The Bank of Yokohama, Ltd. Consolidated>

(Unit: Billions of Yen)

	International Standard ［Basel III］ The foundation internal ratings-based approach	As of September 30, 2025 [Preliminary]	As of March 31, 2025
30	Total capital ratio	15.37%	14.61%
31	Tier 1 capital ratio	15.04%	14.28%
32	Common Equity Tier 1 capital ratio	15.04%	14.27%
33	Total capital	1,121.8	1,031.9
34	Tier 1 capital	1,097.4	1,008.3
35	Common Equity Tier 1 capital	1,097.3	1,008.3
36	Risk weighted assets	7,294.1	7,061.3

<The Higashi-Nippon Bank, Limited Consolidated>

(Unit: Billions of Yen)

	Domestic Standard ［Basel III］ The standardized approach	As of September 30, 2025 [Preliminary]	As of March 31, 2025
37	Capital ratio	8.95%	8.77%
38	Capital	121.9	119.9
39	Risk weighted assets, etc.	1,361.4	1,367.4

＜THE KANAGAWA BANK, LTD. Non-consolidated>

(Unit: Billions of Yen)

	Domestic Standard ［Basel III］ The standardized approach	As of September 30, 2025 [Preliminary]	As of March 31, 2025
40	Capital ratio	9.67%	9.69%
41	Capital	29.3	28.3
42	Risk weighted assets, etc.	303.9	291.8

8. Forecasts for Fiscal Year ending March 31, 2026

Based on the results of the current interim period, the full-year earnings forecast is revised as follows.

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

・Gross operating income is expected to increase by ¥30.7 billion from the previous year to ¥275.1 billion, due the enhancement of solutions business. Core net business profit is expected to increase by ¥22.7 billion from the previous year to ¥139.9 billion. Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts is expected to increase by ¥19.3 billion from the previous year to ¥153.0 billion.

・Credit costs are expected to ¥10.0 billion. As a result, ordinary profit is expected to increase by ¥19.3 billion from the previous year to ¥136.4 billion, and net income is expected to increase by ¥15.6 billion from the previous year to ¥96.1 billion.

＜Yokohama Financial Group, Inc. Consolidated＞

・Consolidated ordinary profit is expected to increase by ¥28.2 billion from the previous year to ¥151.0 billion. Profit attributable to owners of parent is expected to increase by ¥20.2 billion from the previous year and ¥7.5 billion higher than the amount announced in May to ¥103.0 billion.

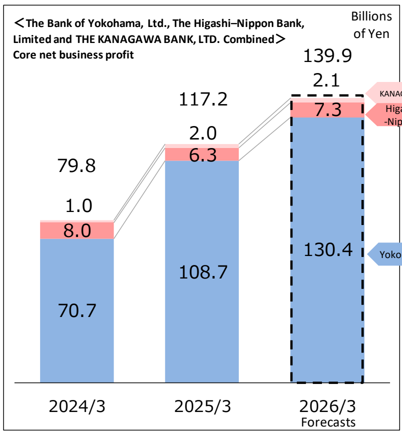
・Based on revision of earnings forecast, Yokohama Financial Group, Inc. will pay ordinary dividends (annually) of ¥37.00 per share, an increase of ¥3.00 from the previous forecast.

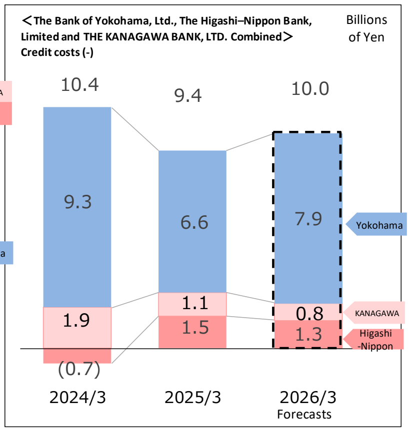
＜The Bank of Yokohama, Ltd., The Higashi–Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined＞ (Unit : Billions of Yen)

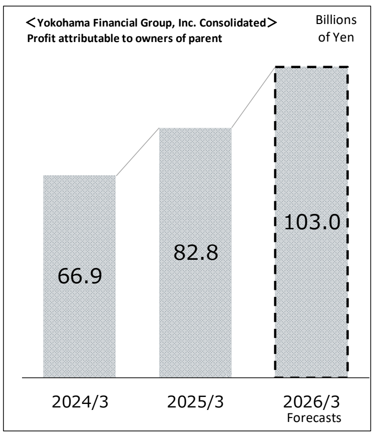
		For the fiscal year ending March 31, 2026 Forecasts	Increase/ (Decrease)	For the fiscal year ended March 31, 2025 Results	Yokohama	Increase/ (Decrease)	For the fiscal year ended March 31, 2025 Results	Higashi-Nippon	Increase/ (Decrease)	For the fiscal year ended March 31, 2025 Results	KANAGAWA	Increase/ (Decrease)	For the fiscal year ended March 31, 2025 Results	<Reference> For the fiscal year ending March 31, 2026 Forecasts (Announcement in May 2025)
1	Gross operating income	275.1	30.7	244.4	241.5	28.6	212.8	25.2	1.7	23.4	8.4	0.4	8.0	268.5
2	Expenses （－）	135.2	8.0	127.2	111.0	6.9	104.0	17.9	0.8	17.1	6.2	0.2	5.9	133.8
3	Core net business profit	139.9	22.7	117.2	130.4	21.6	108.7	7.3	0.9	6.3	2.1	0.0	2.0	134.7
4	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	153.0	19.3	133.7	141.6	20.1	121.5	8.6	(1.0)	9.6	2.7	0.1	2.5	141.8
5	Ordinary profit	136.4	19.3	117.0	127.8	18.5	109.2	6.7	0.4	6.3	1.9	0.4	1.4	130.5
6	Net income	96.1	15.6	80.4	90.3	15.1	75.2	4.5	0.1	4.4	1.3	0.4	0.8	91.5
7	Credit costs （－）	10.0	0.6	9.4	7.9	1.2	6.6	1.3	(0.3)	1.5	0.8	(0.3)	1.1	10.0

＜Yokohama Financial Group, Inc. Consolidated＞ (Unit : Billions of Yen)

		For the fiscal year ending March 31, 2026 Forecasts	Increase/(Decrease)	For the fiscal year ended March 31, 2025 Results	<Reference> For the fiscal year ending March 31, 2026 Forecasts (Announcement in May 2025)
8	Consolidated ordinary profit	151.0	[+23.0%] 28.2	122.7	145.0
9	Profit attributable to owners of parent	103.0	[+24.3%] 20.2	82.8	95.5
10	Of which, income from L&F (after amortization of goodwill,etc.)	4.7	4.7	―	4.3







Forecasts for dividends per share

		For the fiscal year ending March 31, 2026 Forecasts	For the fiscal year ended March 31, 2025 Results	<Reference> For the fiscal year ending March 31, 2026 Forecasts (Announcement in May 2025)
11	Ordinary dividend	¥ 37.00	¥ 29.00	¥ 34.00

Ⅱ．SUMMARY OF INTERIM FINANCIAL RESULTS
Ⅱ．２０２５年度中間期 決算の概況

1．Profit and Loss
1．損益状況

（1）Yokohama Financial Group, Inc. Consolidated

（1）横浜フィナンシャルグループ 連結

For the six months ended (Unit: Millions of Yen)

			September 30, 2025(A)	(A)-(B)	September 30, 2024(B)
1	Consolidated gross operating income	連結粗利益	152,158	[17.7%] 22,887	129,271
2	Net interest income	資金利益	124,185	25,237	98,948
3	Trust fees	信託報酬	141	28	113
4	Net fees and commissions	役務取引等利益	36,163	6,946	29,217
5	Net trading income	特定取引利益	247	(135)	382
6	Net other ordinary income	その他業務利益	(8,578)	(9,187)	609
7	General and administrative expenses	営業経費 (△)	73,436	8,341	65,095
8	(Reference) Consolidated OHR (%) (7/1)	（参考）連結OHR（%） (7÷1)	48.2	(2.1)	50.3
9	Credit costs	与信関係費用 (△)	1,040	(3,426)	4,466
10	Written-off of loans	貸出金償却 (△)	2,531	88	2,443
11	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	−	406	(406)
12	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	−	(2,538)	2,538
13	Reversal of allowance for loan losses	貸倒引当金戻入益	1,624	1,624	−
14	Recoveries of written-off claims	償却債権取立益	773	116	657
15	Other	その他 (△)	907	360	547
16	Gain or loss on stocks and other securities	株式等関係損益	1,276	(2,254)	3,530
17	Share of profit or loss of entities accounted for using equity method	持分法による投資損益	588	21	567
18	Other	その他	(22)	(411)	389
19	Ordinary profit	経常利益	79,523	[23.8%] 15,327	64,196
20	Extraordinary income (losses)	特別損益	(323)	237	(560)
21	Profit before income taxes	税金等調整前中間純利益	79,200	15,564	63,636
22	Total income taxes	法人税等合計 (△)	23,496	4,313	19,183
23	Profit	中間純利益	55,703	11,251	44,452
24	Profit attributable to non-controlling interests	非支配株主に帰属する中間純利益 (△)	676	531	145
25	Profit attributable to owners of parent	親会社株主に帰属する中間純利益	55,027	[24.1%] 10,721	44,306

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

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

(Reference) **（参考）**

For the six months ended (Unit: Millions of Yen)

			September 30, 2025(A)	(A)-(B)	September 30, 2024(B)
26	Consolidated net business profit	連結業務純益	78,634	[22.9%] 14,659	63,975

（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

(Number of Consolidated Companies) **（連結対象会社数）**

(Unit: Number of Companies)

			As of September 30, 2025(A)	(A)-(B)	As of September 30, 2024(B)
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**

For the six months ended (Unit: Millions of Yen)

				September 30, 2025(A)	(A)-(B)	September 30, 2024(B)
1	Gross operating income	業務粗利益		138,482	[12.2%] 15,104	123,378
2	Gross operating income from domestic operations	国内業務粗利益		132,547	14,447	118,100
3	Net interest income	資金利益		116,489	19,325	97,164
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	（うち投資信託解約損益）		—	(39)	39
5	Net fees and commissions	役務取引等利益		27,249	5,430	21,819
6	Net trading income	特定取引利益		14	(44)	58
7	Net other ordinary income	その他業務利益		(11,205)	(10,264)	(941)
8	(Of which, gains (losses) on bonds)	（うち国債等債券損益）		(11,454)	(9,182)	(2,272)
9	Gross operating income from international operations	国際業務粗利益		5,935	658	5,277
10	Net interest income	資金利益		4,819	(529)	5,348
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		347	145	202
13	Net trading income	特定取引利益		(7)	(14)	7
14	Net other ordinary income	その他業務利益		775	1,056	(281)
15	(Of which, gains (losses) on bonds)	（うち国債等債券損益）		(791)	(435)	(356)
16	Expenses	経費（除く臨時処理分）	（△）	66,333	[6.8%] 4,239	62,094
17	Personnel expenses	人件費	（△）	31,243	2,367	28,876
18	Non-Personnel expenses	物件費	（△）	29,679	1,551	28,128
19	Taxes	税金	（△）	5,409	321	5,088
20	(Reference) OHR (%) *(16/1)*	（参考）ＯＨＲ（%）(16÷1)		47.9	(2.4)	50.3
21	Core net business profit	実質業務純益		72,149	[17.7%] 10,865	61,284
22	Core net business profit excluding gains (losses) on bonds *（21-26）*	コア業務純益 (21-26)		84,395	20,482	63,913
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)		84,395	[32.1%] 20,522	63,873
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額	（△）	(505)	(3,193)	2,688
25	Net business profit	業務純益		72,655	14,060	58,595
26	Of which, gains (losses) on bonds	うち国債等債券損益(５勘定尻)		(12,246)	(9,617)	(2,629)
27	Non-recurring gains (losses)	臨時損益		1,725	(2,190)	3,915
28	Disposal of bad debts	不良債権処理額	（△）	880	(468)	1,348
29	Written-off of loans	貸出金償却	（△）	145	133	12
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額	（△）	617	(220)	837
31	Loss on sales of non-performing loans	延滞債権等売却損	（△）	42	(215)	257
32	Reversal of allowance for loan losses	貸倒引当金戻入益		688	688	—
33	Recoveries of written-off claims	償却債権取立益		55	7	48
34	Other	その他	（△）	818	529	289
35	Gain or loss on stocks and other securities	株式等関係損益		1,376	(2,462)	3,838
36	Other non-recurring gains (losses)	その他の臨時損益		1,229	(197)	1,426
37	Ordinary profit	経常利益		74,380	[18.9%] 11,869	62,511
38	Extraordinary income (losses)	特別損益		(330)	214	(544)
39	Income before income taxes	税引前中間純利益		74,050	12,083	61,967
40	Total income taxes	法人税等合計	（△）	20,400	2,964	17,436
41	Net income	中間純利益		53,650	[20.4%] 9,120	44,530
42	Credit costs *（24+28）*	与信関係費用 (24+28)	（△）	375	(3,662)	4,037

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

（３） 横浜銀行　単体

For the six months ended (Unit: Millions of Yen)

			September 30, 2025(A)	(A)-(B)	September 30, 2024(B)
1	Gross operating income	業務粗利益	121,524	[14.3%] 15,244	106,280
2	Gross operating income from domestic operations	国内業務粗利益	115,585	14,569	101,016
3	Net interest income	資金利益	101,183	19,278	81,905
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	24,825	5,163	19,662
6	Net trading income	特定取引利益	14	(44)	58
7	Net other ordinary income	その他業務利益	(10,436)	(9,826)	(610)
8	(Of which, gains (losses) on bonds)	（うち国債等債券損益）	(10,685)	(8,724)	(1,961)
9	Gross operating income from international operations	国際業務粗利益	5,938	674	5,264
10	Net interest income	資金利益	4,822	(520)	5,342
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	347	147	200
13	Net trading income	特定取引利益	(7)	(14)	7
14	Net other ordinary income	その他業務利益	775	1,061	(286)
15	(Of which, gains (losses) on bonds)	（うち国債等債券損益）	(791)	(435)	(356)
16	Expenses	経費（除く臨時処理分） (△)	54,412	[7.5%] 3,829	50,583
17	Personnel expenses	人件費 (△)	24,885	2,179	22,706
18	Non-Personnel expenses	物件費 (△)	24,987	1,330	23,657
19	Taxes	税金 (△)	4,539	321	4,218
20	(Reference) OHR (%) *(16/1)*	（参考） ＯＨＲ (%) (16÷1)	44.7	(2.8)	47.5
21	Core net business profit	実質業務純益	67,111	[20.4%] 11,414	55,697
22	Core net business profit excluding gains (losses) on bonds *(21-26)*	コア業務純益 (21-26)	78,589	20,573	58,016
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)	78,589	[35.4%] 20,573	58,016
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	―	(2,407)	2,407
25	Net business profit	業務純益	67,111	13,822	53,289
26	Of which, gains (losses) on bonds	うち国債等債券損益(５勘定尻)	(11,477)	(9,159)	(2,318)
27	Non-recurring gains (losses)	臨時損益	1,558	(1,047)	2,605
28	Disposal of bad debts	不良債権処理額 (△)	130	(772)	902
29	Written-off of loans	貸出金償却 (△)	145	142	3
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	―	(580)	580
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	0	(158)	158
32	Reversal of allowance for loan losses	貸倒引当金戻入益	173	173	―
33	Recoveries of written-off claims	償却債権取立益	10	(20)	30
34	Other	その他 (△)	167	(23)	190
35	Gain or loss on stocks and other securities	株式等関係損益	582	(1,823)	2,405
36	Other non-recurring gains (losses)	その他の臨時損益	1,105	3	1,102
37	Ordinary profit	経常利益	68,670	[22.8%] 12,775	55,895
38	Extraordinary income (losses)	特別損益	(222)	79	(301)
39	Income before income taxes	税引前中間純利益	68,447	12,854	55,593
40	Total income taxes	法人税等合計 (△)	18,694	3,174	15,520
41	Net income	中間純利益	49,753	[24.1%] 9,680	40,073
42	Credit costs *(24+28)*	与信関係費用 (24+28) (△)	130	(3,180)	3,310

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

（4） 東日本銀行　単体

For the six months ended (Unit: Millions of Yen)

No.			September 30, 2025(A)	(A)-(B)	September 30, 2024(B)
1	Gross operating income	業務粗利益	12,690	[(1.6%)] (212)	12,902
2	Gross operating income from domestic operations	国内業務粗利益	12,693	(197)	12,890
3	Net interest income	資金利益	11,488	(108)	11,596
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	（うち投資信託解約損益）	―	(39)	39
5	Net fees and commissions	役務取引等利益	1,824	295	1,529
6	Net trading income	特定取引利益	―	―	―
7	Net other ordinary income	その他業務利益	(618)	(382)	(236)
8	(Of which, gains (losses) on bonds)	（うち国債等債券損益）	(618)	(382)	(236)
9	Gross operating income from international operations	国際業務粗利益	(2)	(14)	12
10	Net interest income	資金利益	(3)	(8)	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	0	(3)	3
13	Net trading income	特定取引利益	―	―	―
14	Net other ordinary income	その他業務利益	0	(3)	3
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） (△)	8,845	[3.0%] 259	8,586
17	Personnel expenses	人件費 (△)	4,752	145	4,607
18	Non-Personnel expenses	物件費 (△)	3,438	136	3,302
19	Taxes	税金 (△)	653	(23)	676
20	(Reference) OHR (%) *(16/1)*	（参考）ＯＨＲ（%）(16÷1)	69.6	3.1	66.5
21	Core net business profit	実質業務純益	3,845	[(10.9%)] (471)	4,316
22	Core net business profit excluding gains (losses) on bonds *(21-26)*	コア業務純益 (21-26)	4,464	(88)	4,552
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)	4,464	[(1.0%)] (48)	4,512
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	(505)	(732)	227
25	Net business profit	業務純益	4,351	262	4,089
26	Of which, gains (losses) on bonds	うち国債等債券損益(５勘定尻)	(618)	(382)	(236)
27	Non-recurring gains (losses)	臨時損益	(296)	(1,395)	1,099
28	Disposal of bad debts	不良債権処理額 (△)	798	718	80
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 (△)	617	642	(25)
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	42	(56)	98
32	Reversal of allowance for loan losses	貸倒引当金戻入益	―	―	―
33	Recoveries of written-off claims	償却債権取立益	2	(9)	11
34	Other	その他 (△)	141	122	19
35	Gain or loss on stocks and other securities	株式等関係損益	407	(523)	930
36	Other non-recurring gains (losses)	その他の臨時損益	94	(155)	249
37	Ordinary profit	経常利益	4,055	[(21.8%)] (1,133)	5,188
38	Extraordinary income (losses)	特別損益	(41)	196	(237)
39	Income before income taxes	税引前中間純利益	4,013	(938)	4,951
40	Total income taxes	法人税等合計 (△)	1,347	(70)	1,417
41	Net income	中間純利益	2,665	[(24.5%)] (868)	3,533
42	Credit costs *(24+28)*	与信関係費用 (24+28) (△)	292	(15)	307

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

（５） 神奈川銀行　単体

For the six months ended (Unit: Millions of Yen)

				September 30, 2025(A)	(A)-(B)	September 30, 2024(B)
1	Gross operating income	業務粗利益		4,267	[1.7%] 73	4,194
2	Gross operating income from domestic operations	国内業務粗利益		4,267	73	4,194
3	Net interest income	資金利益		3,817	155	3,662
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		600	(26)	626
6	Net trading income	特定取引利益		―	―	―
7	Net other ordinary income	その他業務利益		(150)	(56)	(94)
8	(Of which, gains (losses) on bonds)	（うち国債等債券損益）		(150)	(76)	(74)
9	Gross operating income from international operations	国際業務粗利益		(0)	(0)	0
10	Net interest income	資金利益		0	0	0
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	（うち投資信託解約損益）		―	―	―
12	Net fees and commissions	役務取引等利益		(0)	1	(1)
13	Net trading income	特定取引利益		―	―	―
14	Net other ordinary income	その他業務利益		0	(1)	1
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）	(△)	3,075	[5.1%] 151	2,924
17	Personnel expenses	人件費	(△)	1,605	43	1,562
18	Non-Personnel expenses	物件費	(△)	1,253	85	1,168
19	Taxes	税金	(△)	216	23	193
20	(Reference)　OHR (%) *(16/1)*	（参考）ＯＨＲ (%) (16÷1)		72.0	2.3	69.7
21	Core net business profit	実質業務純益		1,192	[(6.1%)] (78)	1,270
22	Core net business profit excluding gains (losses) on bonds *(21-26)*	コア業務純益 (21-26)		1,342	(2)	1,344
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)		1,342	[(0.1%)] (2)	1,344
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額	(△)	―	(53)	53
25	Net business profit	業務純益		1,192	(24)	1,216
26	Of which, gains (losses) on bonds	うち国債等債券損益(５勘定尻)		(150)	(76)	(74)
27	Non-recurring gains (losses)	臨時損益		463	253	210
28	Disposal of bad debts	不良債権処理額	(△)	(47)	(412)	365
29	Written-off of loans	貸出金償却	(△)	―	(8)	8
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額	(△)	―	(282)	282
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		515	515	―
33	Recoveries of written-off claims	償却債権取立益		41	36	5
34	Other	その他	(△)	508	429	79
35	Gain or loss on stocks and other securities	株式等関係損益		386	(116)	502
36	Other non-recurring gains (losses)	その他の臨時損益		28	(45)	73
37	Ordinary profit	経常利益		1,655	[15.9%] 228	1,427
38	Extraordinary income (losses)	特別損益		(66)	(61)	(5)
39	Income before income taxes	税引前中間純利益		1,589	168	1,421
40	Total income taxes	法人税等合計	(△)	357	(141)	498
41	Net income	中間純利益		1,231	[33.3%] 308	923
42	Credit costs *(24+28)*	与信関係費用 (24+28)	(△)	(47)	(466)	419

2. Average Balance of Use and Source of Funds, Interest Margins / ２．資金平残、利回・利鞘

(1) All branches / （１）全店

① Average Balance of Use and Source of Funds / ①資金平残

For the six months ended (Unit: Billions of Yen)

No.					September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
1	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Interest-earning assets	3行合算	資金運用勘定	25,676.1	196.0	25,480.0	2,780.5	22,699.4
2		Of which, Loans and bills discounted		うち貸出金	17,029.3	404.8	16,624.5	243.8	16,380.7
3		Of which, Securities		うち有価証券	2,969.1	76.5	2,892.6	(65.0)	2,957.6
4		Interest-bearing liabilities		資金調達勘定	25,159.1	224.1	24,935.0	35.3	24,899.6
5		Of which, Deposits, etc		うち預金等	20,719.8	496.6	20,223.2	(102.8)	20,326.0
6	The Bank of Yokohama, Ltd. Non-consolidated	Interest-earning assets	横浜銀行単体	資金運用勘定	23,099.9	210.4	22,889.4	2,771.7	20,117.7
7		Of which, Loans and bills discounted		うち貸出金	15,010.9	430.0	14,580.8	257.4	14,323.4
8		Of which, Securities		うち有価証券	2,589.4	125.4	2,464.0	(48.3)	2,512.4
9		Interest-bearing liabilities		資金調達勘定	22,693.9	250.9	22,443.0	40.3	22,402.7
10		Of which, Deposits, etc		うち預金等	18,594.5	565.8	18,028.6	(28.3)	18,057.0
11	The Higashi-Nippon Bank, Limited Non-consolidated	Interest-earning assets	東日本銀行単体	資金運用勘定	2,046.9	(27.6)	2,074.6	9.5	2,065.0
12		Of which, Loans and bills discounted		うち貸出金	1,605.7	(31.2)	1,636.9	(20.2)	1,657.2
13		Of which, Securities		うち有価証券	312.6	(37.5)	350.1	0.4	349.6
14		Interest-bearing liabilities		資金調達勘定	1,962.3	(28.6)	1,990.9	1.5	1,989.4
15		Of which, Deposits, etc		うち預金等	1,649.1	(67.1)	1,716.3	(71.4)	1,787.7
16	THE KANAGAWA BANK, LTD. Non-consolidated	Interest-earning assets	神奈川銀行単体	資金運用勘定	529.2	13.2	515.9	(0.7)	516.7
17		Of which, Loans and bills discounted		うち貸出金	412.6	5.9	406.6	6.6	400.0
18		Of which, Securities		うち有価証券	67.0	(11.3)	78.4	(17.1)	95.6
19		Interest-bearing liabilities		資金調達勘定	502.8	1.8	501.0	(6.5)	507.5
20		Of which, Deposits, etc		うち預金等	476.1	(2.0)	478.2	(3.0)	481.2

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

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

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

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

② Interest Margins / ②利回・利鞘

For the six months ended (Unit: %)

No.							September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
21	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Yield on interest-earning assets	(A)	3行合算	資金運用利回	A	1.29	0.25	1.04	(0.01)	1.05
22		Loans and bills discounted	(B)		貸出金利回	B	1.41	0.25	1.16	0.05	1.11
23		Securities			有価証券利回		1.76	0.09	1.67	0.30	1.37
24		Yield on interest-bearing liabilities			資金調達利回		0.35	0.11	0.24	0.03	0.21
25		Deposits, etc	(C)		預金等利回	C	0.270	0.141	0.129	0.031	0.098
26		Expenses ratio			経費率		0.63	0.02	0.61	0.01	0.60
27		Total funding cost	(D)		資金調達原価	D	0.87	0.13	0.74	0.03	0.71
28		Yield spread	(B) - (C)		預貸金利回差	B - C	1.14	0.10	1.04	0.03	1.01
29		Net interest margin	(A) - (D)		総資金利鞘	A - D	0.42	0.12	0.30	(0.04)	0.34
30	The Bank of Yokohama, Ltd. Non-consolidated	Yield on interest-earning assets	(A)	横浜銀行単体	資金運用利回	A	1.27	0.25	1.02	(0.02)	1.04
31		Loans and bills discounted	(B)		貸出金利回	B	1.39	0.24	1.15	0.07	1.08
32		Securities			有価証券利回		1.84	0.07	1.77	0.31	1.46
33		Yield on interest-bearing liabilities			資金調達利回		0.36	0.10	0.26	0.03	0.23
34		Deposits, etc	(C)		預金等利回	C	0.273	0.133	0.140	0.031	0.109
35		Expenses ratio			経費率		0.58	0.03	0.55	0.01	0.54
36		Total funding cost	(D)		資金調達原価	D	0.84	0.13	0.71	0.04	0.67
37		Yield spread	(B) - (C)		預貸金利回差	B - C	1.12	0.11	1.01	0.04	0.97
38		Net interest margin	(A) - (D)		総資金利鞘	A - D	0.43	0.12	0.31	(0.06)	0.37
39	The Higashi-Nippon Bank, Limited Non-consolidated	Yield on interest-earning assets	(A)	東日本銀行単体	資金運用利回	A	1.39	0.24	1.15	0.01	1.14
40		Loans and bills discounted	(B)		貸出金利回	B	1.48	0.28	1.20	(0.01)	1.21
41		Securities			有価証券利回		1.27	0.11	1.16	0.22	0.94
42		Yield on interest-bearing liabilities			資金調達利回		0.28	0.24	0.04	0.04	0.00
43		Deposits, etc	(C)		預金等利回	C	0.256	0.217	0.039	0.032	0.007
44		Expenses ratio			経費率		1.06	0.07	0.99	(0.04)	1.03
45		Total funding cost	(D)		資金調達原価	D	1.18	0.28	0.90	(0.03)	0.93
46		Yield spread	(B) - (C)		預貸金利回差	B - C	1.22	0.06	1.16	(0.05)	1.21
47		Net interest margin	(A) - (D)		総資金利鞘	A - D	0.21	(0.04)	0.25	0.04	0.21
48	THE KANAGAWA BANK, LTD. Non-consolidated	Yield on interest-earning assets	(A)	神奈川銀行単体	資金運用利回	A	1.61	0.16	1.45	0.04	1.41
49		Loans and bills discounted	(B)		貸出金利回	B	1.86	0.21	1.65	(0.01)	1.66
50		Securities			有価証券利回		0.88	(0.02)	0.90	0.24	0.66
51		Yield on interest-bearing liabilities			資金調達利回		0.18	0.14	0.04	0.03	0.01
52		Deposits, etc	(C)		預金等利回	C	0.184	0.139	0.045	0.031	0.014
53		Expenses ratio			経費率		1.28	0.07	1.21	(0.07)	1.28
54		Total funding cost	(D)		資金調達原価	D	1.40	0.20	1.20	(0.03)	1.23
55		Yield spread	(B) - (C)		預貸金利回差	B - C	1.67	0.07	1.60	(0.04)	1.64
56		Net interest margin	(A) - (D)		総資金利鞘	A - D	0.21	(0.04)	0.25	0.07	0.18

2. Average Balance of Use and Source of Funds, Interest Margins
（2）Domestic operations
① Average Balance of Use and Source of Funds

２．資金平残、利回・利鞘
（２）国内業務部門
①資金平残

For the six months ended (Unit: Billions of Yen)

No.					September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
1	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Interest-earning assets	3行合算	資金運用勘定	24,926.3	280.6	24,645.7	2,751.7	21,894.0
2		Of which, Loans and bills discounted		うち貸出金	16,285.1	413.9	15,871.1	169.6	15,701.5
3		Of which, Securities		うち有価証券	2,685.6	134.8	2,550.8	(55.5)	2,606.3
4		Interest-bearing liabilities		資金調達勘定	24,415.8	320.0	24,095.7	(15.1)	24,110.8
5		Of which, Deposits, etc		うち預金等	20,288.7	515.3	19,773.3	(109.0)	19,882.4
6	The Bank of Yokohama, Ltd. Non-consolidated	Interest-earning assets	横浜銀行単体	資金運用勘定	22,351.0	294.4	22,056.5	2,742.6	19,313.9
7		Of which, Loans and bills discounted		うち貸出金	14,266.7	438.9	13,827.7	181.7	13,646.0
8		Of which, Securities		うち有価証券	2,306.9	180.3	2,126.6	(44.1)	2,170.8
9		Interest-bearing liabilities		資金調達勘定	21,951.4	346.2	21,605.1	(10.4)	21,615.5
10		Of which, Deposits, etc		うち預金等	18,164.1	584.0	17,580.0	(34.9)	17,615.0
11	The Higashi-Nippon Bank, Limited Non-consolidated	Interest-earning assets	東日本銀行単体	資金運用勘定	2,046.1	(27.1)	2,073.2	9.8	2,063.4
12		Of which, Loans and bills discounted		うち貸出金	1,605.6	(31.0)	1,636.7	(18.6)	1,655.3
13		Of which, Securities		うち有価証券	311.6	(34.1)	345.7	5.7	339.9
14		Interest-bearing liabilities		資金調達勘定	1,961.5	(28.1)	1,989.6	1.8	1,987.8
15		Of which, Deposits, etc		うち預金等	1,648.4	(66.6)	1,715.0	(71.1)	1,786.1
16	THE KANAGAWA BANK, LTD. Non-consolidated	Interest-earning assets	神奈川銀行単体	資金運用勘定	529.2	13.2	515.9	(0.7)	516.6
17		Of which, Loans and bills discounted		うち貸出金	412.6	5.9	406.6	6.6	400.0
18		Of which, Securities		うち有価証券	67.0	(11.3)	78.4	(17.1)	95.6
19		Interest-bearing liabilities		資金調達勘定	502.8	1.9	500.9	(6.5)	507.4
20		Of which, Deposits, etc		うち預金等	476.1	(2.0)	478.1	(3.0)	481.2

② Interest Margins

②利回・利鞘

For the six months ended (Unit: %)

No.					September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
21	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Yield on interest-earning assets (A)	3行合算	資金運用利回 A	1.13	0.31	0.82	0.01	0.81
22		Loans and bills discounted (B)		貸出金利回 B	1.29	0.29	1.00	0.05	0.95
23		Securities		有価証券利回	1.46	0.30	1.16	0.28	0.88
24		Yield on interest-bearing liabilities		資金調達利回	0.21	0.18	0.03	0.03	0.00
25		Deposits, etc (C)		預金等利回 C	0.198	0.167	0.031	0.028	0.003
26		Expenses ratio		経費率	0.63	0.03	0.60	0.00	0.60
27		Total funding cost (D)		資金調達原価 D	0.73	0.20	0.53	0.04	0.49
28		Yield spread (B) - (C)		預貸金利回差 B - C	1.09	0.12	0.97	0.02	0.95
29		Net interest margin (A) - (D)		総資金利鞘 A - D	0.40	0.11	0.29	(0.03)	0.32
30	The Bank of Yokohama, Ltd. Non-consolidated	Yield on interest-earning assets (A)	横浜銀行単体	資金運用利回 A	1.10	0.33	0.77	0.01	0.76
31		Loans and bills discounted (B)		貸出金利回 B	1.25	0.29	0.96	0.06	0.90
32		Securities		有価証券利回	1.51	0.34	1.17	0.29	0.88
33		Yield on interest-bearing liabilities		資金調達利回	0.20	0.17	0.03	0.03	0.00
34		Deposits, etc (C)		預金等利回 C	0.193	0.163	0.030	0.028	0.002
35		Expenses ratio		経費率	0.57	0.02	0.55	0.02	0.53
36		Total funding cost (D)		資金調達原価 D	0.67	0.19	0.48	0.05	0.43
37		Yield spread (B) - (C)		預貸金利回差 B - C	1.06	0.13	0.93	0.04	0.89
38		Net interest margin (A) - (D)		総資金利鞘 A - D	0.43	0.14	0.29	(0.04)	0.33
39	The Higashi-Nippon Bank, Limited Non-consolidated	Yield on interest-earning assets (A)	東日本銀行単体	資金運用利回 A	1.39	0.24	1.15	0.01	1.14
40		Loans and bills discounted (B)		貸出金利回 B	1.48	0.28	1.20	(0.01)	1.21
41		Securities		有価証券利回	1.27	0.10	1.17	0.21	0.96
42		Yield on interest-bearing liabilities		資金調達利回	0.28	0.24	0.04	0.04	0.00
43		Deposits, etc (C)		預金等利回 C	0.256	0.217	0.039	0.032	0.007
44		Expenses ratio		経費率	1.06	0.07	0.99	(0.03)	1.02
45		Total funding cost (D)		資金調達原価 D	1.17	0.28	0.89	(0.03)	0.92
46		Yield spread (B) - (C)		預貸金利回差 B - C	1.22	0.06	1.16	(0.05)	1.21
47		Net interest margin (A) - (D)		総資金利鞘 A - D	0.22	(0.04)	0.26	0.04	0.22
48	THE KANAGAWA BANK, LTD. Non-consolidated	Yield on interest-earning assets (A)	神奈川銀行単体	資金運用利回 A	1.61	0.16	1.45	0.04	1.41
49		Loans and bills discounted (B)		貸出金利回 B	1.86	0.21	1.65	(0.01)	1.66
50		Securities		有価証券利回	0.88	(0.02)	0.90	0.24	0.66
51		Yield on interest-bearing liabilities		資金調達利回	0.18	0.14	0.04	0.03	0.01
52		Deposits, etc (C)		預金等利回 C	0.184	0.139	0.045	0.031	0.014
53		Expenses ratio		経費率	1.28	0.07	1.21	(0.07)	1.28
54		Total funding cost (D)		資金調達原価 D	1.40	0.20	1.20	(0.02)	1.22
55		Yield spread (B) - (C)		預貸金利回差 B - C	1.67	0.07	1.60	(0.04)	1.64
56		Net interest margin (A) - (D)		総資金利鞘 A - D	0.21	(0.04)	0.25	0.06	0.19

3. Fees and Commissions (Domestic operations)

3．役務取引等利益（国内業務部門）

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

【３行合算】

For the six months ended (Unit: Millions of Yen)

			September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
1	Fees and commissions	役務取引等収益	37,703	6,003	31,700	1,230	30,470
2	Deposits and Loans	預金・貸出業務	22,433	5,975	16,458	910	15,548
3	Of which, ATM	うちＡＴＭ関連手数料	1,871	(68)	1,939	(69)	2,008
4	Of which, Account transfer	うち口座振替	2,613	26	2,587	55	2,532
5	Of which, Syndicated Loan, etc.	うちシ・ローン等	12,681	5,623	7,058	833	6,225
6	Remittance	為替業務	5,359	747	4,612	74	4,538
7	Securities	証券関連業務	3,846	(610)	4,456	227	4,229
8	Of which, Investment trusts	うち投資信託収益	2,572	(463)	3,035	309	2,726
9	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	628	(29)	657	1	656
10	Guarantee business	保証業務	150	(32)	182	(17)	199
11	Insurance	保険関連	1,698	(481)	2,179	(195)	2,374
12	Others	その他	3,585	431	3,154	230	2,924
13	Fees and commissions payments	役務取引等費用	10,453	572	9,881	730	9,151
14	Fees and commissions - net	役務取引等利益	27,249	5,430	21,819	500	21,319

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

【横浜銀行　単体】

For the six months ended (Unit: Millions of Yen)

			September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
15	Fees and commissions	役務取引等収益	34,398	5,704	28,694	1,234	27,460
16	Deposits and Loans	預金・貸出業務	20,218	5,728	14,490	880	13,610
17	Of which, ATM	うちＡＴＭ関連手数料	1,792	(62)	1,854	(62)	1,916
18	Of which, Account transfer	うち口座振替	2,504	23	2,481	52	2,429
19	Of which, Syndicated Loan, etc.	うちシ・ローン等	11,693	5,573	6,120	811	5,309
20	Remittance	為替業務	5,072	738	4,334	85	4,249
21	Securities	証券関連業務	3,726	(584)	4,310	226	4,084
22	Of which, Investment trusts	うち投資信託収益	2,461	(440)	2,901	304	2,597
23	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	569	(20)	589	5	584
24	Guarantee business	保証業務	144	(28)	172	(18)	190
25	Insurance	保険関連	1,627	(415)	2,042	(213)	2,255
26	Others	その他	3,039	284	2,755	269	2,486
27	Fees and commissions payments	役務取引等費用	9,573	542	9,031	700	8,331
28	Fees and commissions - net	役務取引等利益	24,825	5,163	19,662	534	19,128

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

【東日本銀行　単体】

For the six months ended (Unit: Millions of Yen)

			September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
29	Fees and commissions	役務取引等収益	2,524	316	2,208	(116)	2,324
30	Deposits and Loans	預金・貸出業務	1,834	211	1,623	(65)	1,688
31	Of which, ATM	うちＡＴＭ関連手数料	56	(5)	61	(8)	69
32	Of which, Account transfer	うち口座振替	79	2	77	(1)	78
33	Of which, Syndicated Loan, etc.	うちシ・ローン等	953	31	922	18	904
34	Remittance	為替業務	137	0	137	(10)	147
35	Securities	証券関連業務	55	(7)	62	(10)	72
36	Of which, Investment trusts	うち投資信託収益	46	(5)	51	(5)	56
37	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	31	(8)	39	(3)	42
38	Guarantee business	保証業務	5	(4)	9	1	8
39	Insurance	保険関連	3	(2)	5	(2)	7
40	Others	その他	456	125	331	(27)	358
41	Fees and commissions payments	役務取引等費用	700	22	678	32	646
42	Fees and commissions - net	役務取引等利益	1,824	295	1,529	(149)	1,678

【THE KANAGAWA BANK, LTD. Non-consolidated】

【神奈川銀行 単体】

For the six months ended (Unit: Millions of Yen)

			September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
43	Fees and commissions	役務取引等収益	779	(19)	798	112	686
44	Deposits and Loans	預金・貸出業務	380	36	344	94	250
45	Of which, ATM	うちＡＴＭ関連手数料	22	0	22	0	22
46	Of which, Account transfer	うち口座振替	30	2	28	4	24
47	Of which, Syndicated Loan, etc.	うちシ・ローン等	35	20	15	4	11
48	Remittance	為替業務	149	8	141	0	141
49	Securities	証券関連業務	64	(18)	82	10	72
50	Of which, Investment trusts	うち投資信託収益	64	(18)	82	10	72
51	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	27	(1)	28	(1)	29
52	Guarantee business	保証業務	0	0	0	0	0
53	Insurance	保険関連	68	(63)	131	19	112
54	Others	その他	89	22	67	(13)	80
55	Fees and commissions payments	役務取引等費用	179	8	171	(2)	173
56	Fees and commissions - net	役務取引等利益	600	(26)	626	114	512

4. Gains or Losses on Investment Securities

４．有価証券関係損益

(1) Gains or Losses on Bonds

（１）国債等債券損益

For the six months ended (Unit: Millions of Yen)

No.					September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
1	Yokohama Financial Group, Inc. Consolidated	Gains (losses) on bonds	横浜フィナンシャルグループ連結	国債等債券損益(５勘定尻)	(12,284)	(9,694)	(2,590)	21,548	(24,138)
2		Gain on sales		売却益	458	(174)	632	(300)	932
3		Gain on redemption		償還益	―	(0)	0	(10)	10
4		Loss on sales		売却損 (△)	1,676	136	1,540	(16,018)	17,558
5		Loss on redemption		償還損 (△)	10,482	8,894	1,588	(5,909)	7,497
6		Loss on devaluation		償却 (△)	583	490	93	67	26

For the six months ended (Unit: Millions of Yen)

No.					September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
7	The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Gains (losses) on bonds	3行合算	国債等債券損益(５勘定尻)	(12,246)	(9,617)	(2,629)	21,513	(24,142)
8		Gain on sales		売却益	484	(148)	632	(313)	945
9		Gain on redemption		償還益	―	(0)	0	(10)	10
10		Loss on sales		売却損 (△)	1,677	132	1,545	(16,013)	17,558
11		Loss on redemption		償還損 (△)	10,478	8,854	1,624	(5,890)	7,514
12		Loss on devaluation		償却 (△)	575	484	91	66	25
13	The Bank of Yokohama, Ltd. Non-consolidated	Gains (losses) on bonds	横浜銀行単体	国債等債券損益(５勘定尻)	(11,477)	(9,159)	(2,318)	21,778	(24,096)
14		Gain on sales		売却益	313	(274)	587	(255)	842
15		Gain on redemption		償還益	―	(0)	0	(10)	10
16		Loss on sales		売却損 (△)	988	(235)	1,223	(16,200)	17,423
17		Loss on redemption		償還損 (△)	10,231	8,637	1,594	(5,908)	7,502
18		Loss on devaluation		償却 (△)	570	482	88	64	24
19	The Higashi-Nippon Bank, Limited Non-consolidated	Gains (losses) on bonds	東日本銀行単体	国債等債券損益(５勘定尻)	(618)	(382)	(236)	(190)	(46)
20		Gain on sales		売却益	158	129	29	(70)	99
21		Gain on redemption		償還益	―	―	―	―	―
22		Loss on sales		売却損 (△)	526	294	232	99	133
23		Loss on redemption		償還損 (△)	246	217	29	19	10
24		Loss on devaluation		償却 (△)	4	1	3	2	1
25	THE KANAGAWA BANK, LTD. Non-consolidated	Gains (losses) on bonds	神奈川銀行単体	国債等債券損益(５勘定尻)	(150)	(76)	(74)	(74)	0
26		Gain on sales		売却益	12	(3)	15	12	3
27		Gain on redemption		償還益	―	―	―	(0)	0
28		Loss on sales		売却損 (△)	162	73	89	89	0
29		Loss on redemption		償還損 (△)	―	―	―	(2)	2
30		Loss on devaluation		償却 (△)	―	―	―	―	―

(2) Gains or Losses on stocks and other securities

（２）株式等関係損益

For the six months ended (Unit: Millions of Yen)

No.					September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
31	Yokohama Financial Group, Inc. Consolidated	Gains (losses) on stocks and other securities	横浜フィナンシャルグループ連結	株式等関係損益（３勘定尻）	1,276	(2,254)	3,530	2,167	1,363
32		Gain on sales		売却益	2,585	(1,270)	3,855	2,432	1,423
33		Loss on sales		売却損 (△)	1,289	1,174	115	55	60
34		Loss on devaluation		償却 (△)	19	(189)	208	208	―

For the six months ended (Unit: Millions of Yen)

No.					September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
35	The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Gains (losses) on stocks and other securities	3行合算	株式等関係損益（３勘定尻）	1,376	(2,462)	3,838	2,664	1,174
36		Gain on sales		売却益	2,686	(1,475)	4,161	2,821	1,340
37		Loss on sales		売却損 (△)	1,289	1,176	113	20	93
38		Loss on devaluation		償却 (△)	19	(189)	208	137	71
39	The Bank of Yokohama, Ltd. Non-consolidated	Gains (losses) on stocks and other securities	横浜銀行単体	株式等関係損益（３勘定尻）	582	(1,823)	2,405	1,671	734
40		Gain on sales		売却益	602	(2,011)	2,613	1,876	737
41		Loss on sales		売却損 (△)	―	―	―	(3)	3
42		Loss on devaluation		償却 (△)	19	(189)	208	208	―
43	The Higashi-Nippon Bank, Limited Non-consolidated	Gains (losses) on stocks and other securities	東日本銀行単体	株式等関係損益（３勘定尻）	407	(523)	930	585	345
44		Gain on sales		売却益	1,697	731	966	568	398
45		Loss on sales		売却損 (△)	1,289	1,253	36	(16)	52
46		Loss on devaluation		償却 (△)	―	―	―	―	―
47	THE KANAGAWA BANK, LTD. Non-consolidated	Gains (losses) on stocks and other securities	神奈川銀行単体	株式等関係損益（３勘定尻）	386	(116)	502	407	95
48		Gain on sales		売却益	386	(194)	580	376	204
49		Loss on sales		売却損 (△)	―	(77)	77	40	37
50		Loss on devaluation		償却 (△)	0	0	―	(71)	71

5. Net Unrealized Gains (Losses) on Securities
５．有価証券の評価損益

(1) Yokohama Financial Group, Inc. Consolidated　（１） 横浜フィナンシャルグループ 連結

(Unit: Millions of Yen)

			As of September 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	868,648	(44,120)	(1,116)	0	44,121	876,420	(43,004)	29	43,033
2	Available-for-sale	その他有価証券	2,210,720	141,607	81,624	205,005	63,397	1,966,637	59,983	138,735	78,751
3	Equity securities	株式	243,625	148,348	41,127	149,284	935	204,670	107,221	108,497	1,275
4	Debt securities	債券	1,136,504	(39,702)	(4,428)	122	39,825	916,120	(35,274)	231	35,505
5	Other securities	その他	830,591	32,961	44,924	55,598	22,637	845,846	(11,963)	30,005	41,969
6	Total	合計	3,079,369	97,487	80,508	205,006	107,518	2,843,058	16,979	138,764	121,784
7	Equity securities	株式	243,625	148,348	41,127	149,284	935	204,670	107,221	108,497	1,275
8	Debt securities	債券	1,998,816	(83,823)	(5,546)	122	83,946	1,786,423	(78,277)	261	78,538
9	Other securities	その他	836,927	32,962	44,926	55,599	22,637	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（中間）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．（中間）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 September 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	868,388	(44,116)	(1,118)	0	44,117	876,160	(42,998)	29	43,028
11	Available-for-sale	その他有価証券	2,200,232	138,460	81,797	201,838	63,377	1,955,998	56,663	135,427	78,763
12	Equity securities	株式	233,137	145,447	41,325	146,262	814	194,032	104,122	105,167	1,044
13	Debt securities	債券	1,136,504	(39,702)	(4,428)	122	39,825	916,120	(35,274)	231	35,505
14	Other securities	その他	830,591	32,715	44,899	55,453	22,737	845,846	(12,184)	30,028	42,212
15	Total	合計	3,068,621	94,344	80,680	201,839	107,494	2,832,159	13,664	135,456	121,792
16	Equity securities	株式	233,137	145,447	41,325	146,262	814	194,032	104,122	105,167	1,044
17	Debt securities	債券	1,998,556	(83,819)	(5,548)	122	83,942	1,786,163	(78,271)	261	78,533
18	Other securities	その他	836,927	32,716	44,901	55,454	22,737	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（中間）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．（中間）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 September 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	868,388	(44,116)	(1,118)	0	44,117	876,160	(42,998)	29	43,028
20	Available-for-sale	その他有価証券	1,805,385	118,852	74,184	171,935	53,083	1,551,525	44,668	110,970	66,301
21	Equity securities	株式	219,658	136,945	39,859	137,733	787	181,562	97,086	98,099	1,013
22	Debt securities	債券	836,956	(32,474)	(4,624)	80	32,555	615,488	(27,850)	130	27,981
23	Other securities	その他	748,770	14,380	38,946	34,121	19,740	754,473	(24,566)	12,740	37,307
24	Total	合計	2,673,774	74,736	73,067	171,936	97,200	2,427,685	1,669	111,000	109,330
25	Equity securities	株式	219,658	136,945	39,859	137,733	787	181,562	97,086	98,099	1,013
26	Debt securities	債券	1,699,008	(76,591)	(5,743)	80	76,672	1,485,531	(70,848)	159	71,008
27	Other securities	その他	755,107	14,381	38,948	34,122	19,740	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（中間）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．（中間）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 September 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	328,648	17,198	6,710	26,011	8,813	335,713	10,488	21,072	10,584
30	Equity securities	株式	7,200	4,734	929	4,734	－	6,294	3,805	3,805	－
31	Debt securities	債券	241,868	(5,954)	73	0	5,954	240,060	(6,027)	1	6,029
32	Other securities	その他	79,579	18,418	5,708	21,277	2,858	89,358	12,710	17,265	4,555
33	Total	合計	328,648	17,198	6,710	26,011	8,813	335,713	10,488	21,072	10,584
34	Equity securities	株式	7,200	4,734	929	4,734	－	6,294	3,805	3,805	－
35	Debt securities	債券	241,868	(5,954)	73	0	5,954	240,060	(6,027)	1	6,029
36	Other securities	その他	79,579	18,418	5,708	21,277	2,858	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（中間）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 September 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	66,198	2,409	903	3,890	1,481	68,760	1,506	3,383	1,877
39	Equity securities	株式	6,278	3,767	537	3,794	26	6,174	3,230	3,262	31
40	Debt securities	債券	57,679	(1,273)	122	41	1,315	60,571	(1,395)	99	1,495
41	Other securities	その他	2,241	(84)	244	54	138	2,013	(328)	21	350
42	Total	合計	66,198	2,409	903	3,890	1,481	68,760	1,506	3,383	1,877
43	Equity securities	株式	6,278	3,767	537	3,794	26	6,174	3,230	3,262	31
44	Debt securities	債券	57,679	(1,273)	122	41	1,315	60,571	(1,395)	99	1,495
45	Other securities	その他	2,241	(84)	244	54	138	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（中間）貸借対照表計上額と取得原価との差額を計上しております。

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

6. Projected Redemption Amounts for Securities with maturities

6．満期のある有価証券の決算日後の償還予定額

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

（1） 3行合算

(Unit: Millions of Yen)

			As of September 30, 2025				As of March 31, 2025			
			Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
1	Bonds	債券	245,665	1,108,411	400,921	288,130	204,781	853,367	474,032	294,905
2	Government bonds	国債	30,000	372,396	60,795	82,295	56,500	135,800	57,800	83,100
3	Local government bonds	地方債	126,286	616,756	322,444	10,928	69,116	585,509	395,667	11,618
4	Corporate bonds	社債	89,378	119,257	17,681	194,905	79,165	132,058	20,565	200,186
5	Others	その他	14,684	75,049	72,589	643,026	14,059	24,569	62,734	707,911
6	Total	合　計	260,349	1,183,461	473,511	931,157	218,840	877,936	536,766	1,002,816

（注）（中間）貸借対照表の「有価証券」について記載しております。

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

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

（2）横浜銀行 単体

(Unit: Millions of Yen)

			As of September 30, 2025				As of March 31, 2025			
			Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
7	Bonds	債券	190,234	908,271	357,239	281,014	145,402	650,900	436,331	286,129
8	Government bonds	国債	30,000	353,000	37,500	80,900	56,500	120,000	37,500	80,900
9	Local government bonds	地方債	98,379	484,848	304,307	10,754	43,641	458,602	381,076	11,365
10	Corporate bonds	社債	61,854	70,422	15,432	189,359	45,261	72,297	17,755	193,864
11	Others	その他	14,684	73,650	72,559	643,026	14,059	23,161	62,725	707,911
12	Total	合　計	204,918	981,921	429,799	924,041	159,461	674,061	499,056	994,041

（注）（中間）貸借対照表の「有価証券」について記載しております。

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

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

（3）東日本銀行 単体

(Unit: Millions of Yen)

			As of September 30, 2025				As of March 31, 2025			
			Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
13	Bonds	債券	47,257	163,303	32,706	5,422	49,278	165,857	25,001	6,275
14	Government bonds	国債	―	1,000	15,000	―	―	―	10,500	―
15	Local government bonds	地方債	24,415	122,880	15,548	174	20,075	117,496	11,791	253
16	Corporate bonds	社債	22,842	39,423	2,157	5,248	29,203	48,360	2,709	6,021
17	Others	その他	0	1,399	30	―	0	1,408	9	―
18	Total	合　計	47,257	164,703	32,736	5,422	49,278	167,265	25,010	6,275

（注）（中間）貸借対照表の「有価証券」について記載しております。

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

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

（4）神奈川銀行 単体

(Unit: Millions of Yen)

			As of September 30, 2025				As of March 31, 2025			
			Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
19	Bonds	債券	8,173	36,836	10,975	1,693	10,100	36,610	12,700	2,500
20	Government bonds	国債	―	18,396	8,295	1,395	―	15,800	9,800	2,200
21	Local government bonds	地方債	3,491	9,028	2,588	―	5,400	9,410	2,800	―
22	Corporate bonds	社債	4,681	9,410	91	297	4,700	11,400	100	300
23	Others	その他	―	―	―	―	―	―	―	―
24	Total	合　計	8,173	36,836	10,975	1,693	10,100	36,610	12,700	2,500

（注）（中間）貸借対照表の「有価証券」について記載しております。

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

7. Employees and Branches

7．人員および店舗等の推移

（1）Employees

（1）人員の推移

【Number of employees】

【従業員数】

(Unit: Number of People)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025 (B)	As of September 30, 2024 (C)
1	Yokohama Financial Group, Inc. Consolidated	横浜フィナンシャルグループ連結	6,450	509	394	5,941	6,056
2	The Bank of Yokohama, Ltd.	横浜銀行	4,144	93	17	4,051	4,127
3	The Higashi-Nippon Bank, Limited	東日本銀行	956	7	(12)	949	968
4	THE KANAGAWA BANK, LTD.	神奈川銀行	384	15	2	369	382

（2）Branches

（2）店舗等の推移

①Domestic Branch

①国内店舗数の推移

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

【3行合算】

(Unit: Number of Branches)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025 (B)	As of September 30, 2024 (C)
5	Domestic branches	国内店舗数	326	(1)	(1)	327	327
6	Locations	営業拠点数	218	(4)	(4)	222	222
7	Of which, locations in Kanagawa Prefecture	うち神奈川県内	161	(3)	(3)	164	164
8	Of which, locations in Tokyo Metropolis	うち東京都内	45	(1)	(1)	46	46

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

【横浜銀行　単体】

(Unit: Number of Branches)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025 (B)	As of September 30, 2024 (C)
9	Domestic branches	国内店舗数	206	—	—	206	206
10	Locations	営業拠点数	153	—	—	153	153
11	Of which, locations in Kanagawa Prefecture	うち神奈川県内	129	—	—	129	129
12	Of which, locations in Tokyo Metropolis	うち東京都内	20	—	—	20	20

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

【東日本銀行　単体】

(Unit: Number of Branches)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025 (B)	As of September 30, 2024 (C)
13	Domestic branches	国内店舗数	86	(1)	(1)	87	87
14	Locations	営業拠点数	36	(1)	(1)	37	37
15	Of which, locations in Kanagawa Prefecture	うち神奈川県内	3	—	—	3	3
16	Of which, locations in Tokyo Metropolis	うち東京都内	25	(1)	(1)	26	26

【THE KANAGAWA BANK, LTD. Non-Consolidated】

【神奈川銀行　単体】

(Unit: Number of Branches)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025 (B)	As of September 30, 2024 (C)
17	Domestic branches	国内店舗数	34	—	—	34	34
18	Locations	営業拠点数	29	(3)	(3)	32	32
19	Of which, locations in Kanagawa Prefecture	うち神奈川県内	29	(3)	(3)	32	32
20	Of which, locations in Tokyo Metropolis	うち東京都内	—	—	—	—	—

（注）複数の支店が同一箇所にある場合は、一拠点として計上しております。

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

②Overseas

②海外拠点数の推移

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

【3行合算】

(Unit: Number of Branches)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025 (B)	As of September 30, 2024 (C)
21	Total	拠点数	5	—	—	5	5
22	Branches	支店	2	—	—	2	2
23	Sub-branches	出張所	—	—	—	—	—
24	Representative offices	駐在員事務所	3	—	—	3	3
25	Subsidiaries	現地法人	—	—	—	—	—

8. Return on Equity

8．ＲＯＥ

【Yokohama Financial Group, Inc. Consolidated】

【横浜フィナンシャルグループ連結】

For the six months ended

(Unit: %)

			September 30, 2025 (A)	(A)-(B)	September 30, 2024 (B)	(B)-(C)	September 30, 2023(C)
26	Profit attributable to owners of parent per own capital	親会社株主に帰属する中間純利益ベース	8.25	1.39	6.86	0.49	6.37

9. Retirement Benefit　　９．退職給付関連

(1) Retirement benefit obligation　　（１） 退職給付債務残高

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

(Unit: Millions of Yen)

			As of September 30, 2025 (A)	(A)-(B)	As of September 30, 2024 (B)	(B)-(C)	As of September 30, 2023 (C)
1	Retirement benefit obligation (beginning of period)	退職給付債務　（期首）	57,672	(7,440)	65,112	(3,966)	69,078
2	[Discount rate]	［ 割引率 ］	[2.2%]	[0.8%]	[1.4%]	[0.3%]	[1.1%]
3	Fair value of plan assets (beginning of period)	年金資産　（期首）	113,160	(3,577)	116,737	10,036	106,701
4	Prepaid pension cost (beginning of period)	前払年金費用　（期首）	(39,445)	(1,408)	(38,037)	(2,060)	(35,977)
5	Unrecognized actuarial loss (beginning of period)	未認識数理計算上の差異　（期首）	(16,043)	(2,456)	(13,587)	(11,942)	(1,645)

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

(Unit: Millions of Yen)

			As of September 30, 2025 (A)	(A)-(B)	As of September 30, 2024 (B)	(B)-(C)	As of September 30, 2023 (C)
6	Retirement benefit obligation (beginning of period)	退職給付債務　（期首）	12,582	(1,305)	13,887	(1,215)	15,102
7	[Discount rate]	［ 割引率 ］	[2.3%]	[0.7%]	[1.6%]	[0.4%]	[1.2%]
8	Fair value of plan assets (beginning of period)	年金資産　（期首）	22,786	(668)	23,454	1,346	22,108
9	Prepaid pension cost (beginning of period)	前払年金費用　（期首）	(6,130)	(1,077)	(5,053)	(1,171)	(3,882)
10	Unrecognized prior service cost (beginning of period)	未認識過去勤務費用　（期首）	(1,926)	305	(2,231)	304	(2,535)
11	Unrecognized actuarial loss (beginning of period)	未認識数理計算上の差異　（期首）	(2,146)	136	(2,282)	(1,694)	(588)

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

(Unit: Millions of Yen)

			As of September 30, 2025 (A)	(A)-(B)	As of September 30, 2024 (B)	(B)-(C)	As of September 30, 2023 (C)
12	Retirement benefit obligation (beginning of period)	退職給付債務　（期首）	1,544	(7)	1,551	19	1,532
13	[Discount rate]	［ 割引率 ］	[0.9%]	[0.0%]	[0.9%]	[0.0%]	[0.9%]
14	Fair value of plan assets (beginning of period)	年金資産　（期首）	1,330	(19)	1,349	265	1,084
15	Provision for retirement benefits (beginning of period)	退職給付引当金　（期首）	553	(50)	603	(39)	642
16	Unrecognized actuarial loss (beginning of period)	未認識数理計算上の差異　（期首）	(339)	62	(401)	(208)	(193)

(2) Retirement Benefit Costs　　（２） 退職給付費用

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

For the six months ended　(Unit: Millions of Yen)

			September 30, 2025 (A)	(A)-(B)	September 30, 2024 (B)	(B)-(C)	September 30, 2023(C)
17	Retirement benefit costs	退職給付費用	(548)	135	(683)	(933)	250
18	Service cost	勤務費用	529	(113)	642	(73)	715
19	Interest cost	利息費用	636	175	461	65	396
20	Expected return on plan assets	期待運用収益	(1,349)	58	(1,407)	(116)	(1,291)
21	Recognized actuarial loss	数理計算上の差異の当期費用処理額	(571)	11	(582)	(795)	213
22	Other retirement cost	その他	206	4	202	(13)	215

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

For the six months ended　(Unit: Millions of Yen)

			September 30, 2025 (A)	(A)-(B)	September 30, 2024 (B)	(B)-(C)	September 30, 2023(C)
23	Retirement benefit costs	退職給付費用	(179)	77	(256)	(61)	(195)
24	Service cost	勤務費用	115	(17)	132	(21)	153
25	Interest cost	利息費用	143	34	109	15	94
26	Expected return on plan assets	期待運用収益	(284)	9	(293)	(17)	(276)
27	Amortization of prior service cost	過去勤務費用の当期費用処理額	(152)	―	(152)	―	(152)
28	Recognized actuarial loss	数理計算上の差異の当期費用処理額	(35)	46	(81)	(39)	(42)
29	Other retirement cost	その他	33	6	27	0	27

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

For the six months ended　(Unit: Millions of Yen)

			September 30, 2025 (A)	(A)-(B)	September 30, 2024 (B)	(B)-(C)	September 30, 2023(C)
30	Retirement benefit costs	退職給付費用	7	(11)	18	(11)	29
31	Service cost	勤務費用	45	0	45	(1)	46
32	Interest cost	利息費用	6	0	6	0	6
33	Expected return on plan assets	期待運用収益	(16)	(10)	(6)	(2)	(4)
34	Recognized actuarial loss	数理計算上の差異の当期費用処理額	(27)	1	(28)	(10)	(18)
35	Other retirement cost	その他	―	―	―	―	―

１０. Deferred Tax Assets / １０. 繰延税金資産

Tax effects of the items comprising net deferred tax assets and liabilities / **繰延税金資産・負債の主な発生原因別内訳**

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

(Unit: Millions of Yen)

					As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024（C)
1	Allowance for loan losses		貸倒引当金		20,772	(224)	(485)	20,996	21,257
2	Losses on devaluation of securities		有価証券有税償却		2,501	6	17	2,495	2,484
3	Others		その他		13,057	965	3,185	12,092	9,872
4	Subtotal deferred tax assets	（A）	繰延税金資産小計	A	36,331	747	2,718	35,584	33,613
5	Valuation allowance	（B）	評価性引当額	B	(2,944)	(6)	(290)	(2,938)	(2,654)
6	Total deferred tax assets（A＋B）	（C）	繰延税金資産合計（A＋B）	C	33,387	742	2,428	32,645	30,959
7	Valuation difference on available-for-sale securities		その他有価証券評価差額金		36,926	23,271	19,222	13,655	17,704
8	Gains on contribution of assets to and return of assets from retirement benefit trust		退職給付信託設定・返還益		4,636	(354)	(401)	4,990	5,037
9	Others		その他		8,334	(317)	1,163	8,651	7,171
10	Total deferred tax liabilities	（D）	繰延税金負債合計	D	49,898	22,601	19,986	27,297	29,912
11	Net deferred tax assets(liabilities)	（C-D）	繰延税金資産（負債）(純額)の計上額	（C-D）	(16,510)	(21,858)	(17,556)	5,348	1,046

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

(Unit: Millions of Yen)

					As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024（C)
12	Allowance for loan losses		貸倒引当金		3,330	(20)	(273)	3,350	3,603
13	Provision for retirement benefits		退職給付引当金		63	(128)	(178)	191	241
14	Losses on devaluation of securities		有価証券有税償却		165	(1)	4	166	161
15	Others		その他		967	(62)	(115)	1,029	1,082
16	Subtotal deferred tax assets	（A）	繰延税金資産小計	A	4,527	(209)	(561)	4,736	5,088
17	Valuation allowance	（B）	評価性引当額	B	(1,845)	(241)	(207)	(1,604)	(1,638)
18	Total deferred tax assets（A＋B）	（C）	繰延税金資産合計（A＋B）	C	2,682	(450)	(767)	3,132	3,449
19	Valuation difference on available-for-sale securities		その他有価証券評価差額金		5,260	2,113	1,885	3,147	3,375
20	Others		その他		34	3	(1)	31	35
21	Total deferred tax liabilities	（D）	繰延税金負債合計	D	5,295	2,117	1,884	3,178	3,411
22	Net deferred tax assets(liabilities)	（C-D）	繰延税金資産（負債）(純額)の計上額	（C-D）	(2,613)	(2,567)	(2,650)	(46)	37

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

(Unit: Millions of Yen)

					As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024（C)
23	Allowance for loan losses		貸倒引当金		1,047	(193)	(169)	1,240	1,216
24	Provision for retirement benefits		退職給付引当金		161	(12)	(14)	173	175
25	Losses on devaluation of securities		有価証券有税償却		59	(23)	(20)	82	79
26	Others		その他		423	36	150	387	273
27	Subtotal deferred tax assets	（A）	繰延税金資産小計	A	1,691	(192)	(54)	1,883	1,745
28	Valuation allowance	（B）	評価性引当額	B	(995)	118	13	(1,113)	(1,008)
29	Total deferred tax assets（A＋B）	（C）	繰延税金資産合計（A＋B）	C	696	(74)	(40)	770	736
30	Valuation difference on available-for-sale securities		その他有価証券評価差額金		708	281	21	427	687
31	Others		その他		375	7	7	368	368
32	Total deferred tax liabilities	（D）	繰延税金負債合計	D	1,083	288	28	795	1,055
33	Net deferred tax assets(liabilities)	（C-D）	繰延税金資産（負債）(純額)の計上額	（C-D）	(387)	(363)	(68)	(24)	(319)

(Reference) Yokohama Financial Group, Inc. Consolidated **（参考）横浜フィナンシャルグループ連結**

(Unit: Millions of Yen)

			As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024（C)
34	Net deferred tax assets(liabilities)	繰延税金資産（負債）(純額)の計上額	(23,793)	(24,520)	(20,657)	727	(3,136)

１１. Capital Adequacy Ratio　　１１．自己資本比率

【Yokohama Financial Group, Inc. Consolidated】　【横浜フィナンシャルグループ　連結】

(Unit: Billions of Yen)

			As of September 30, 2025 [Preliminary] (A)	(A)-(B)	(A)-(C)	As of March 31, 2025 (B)	As of September 30, 2024 (C)
1	(1) Total capital ratio (5)/(6)	（1）総自己資本比率 （5）÷（6）	16.06 %	0.39%pt	0.63%pt	15.67 %	15.43 %
2	Tier 1 capital ratio (2)/(6)	Tier １比率 （2）÷（6）	15.78 %	0.38%pt	0.82%pt	15.40 %	14.96 %
3	Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier １比率 （3）÷（6）	15.73 %	0.34%pt	0.77%pt	15.39 %	14.96 %
4	(2) Tier 1 capital	（2）Tier １資本の額	1,286.2	76.8	62.5	1,209.4	1,223.7
5	(3) Common Equity Tier 1 capital	（3）普通株式等Tier １資本の額	1,282.4	73.0	58.8	1,209.3	1,223.6
6	Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	150.3	54.9	42.7	95.4	107.6
7	(4) Tier 2 capital	（4）Tier ２資本の額	23.5	2.2	(15.1)	21.3	38.7
8	(5) Total capital (2)+(4)	（5）総自己資本の額 （2）＋（4）	1,309.8	79.0	47.4	1,230.7	1,262.4
9	(6) Risk weighted assets	（6）リスク･アセットの額	8,151.2	297.9	(26.8)	7,853.3	8,178.0

【The Bank of Yokohama, Ltd. Consolidated】　【横浜銀行　連結】

(Unit: Billions of Yen)

			As of September 30, 2025 [Preliminary] (A)	(A)-(B)	(A)-(C)	As of March 31, 2025 (B)	As of September 30, 2024 (C)
10	(1) Total capital ratio (5)/(6)	（1）総自己資本比率 （5）÷（6）	15.37 %	0.76%pt	(0.45%pt)	14.61 %	15.82 %
11	Tier 1 capital ratio (2)/(6)	Tier １比率 （2）÷（6）	15.04 %	0.76%pt	(0.26%pt)	14.28 %	15.30 %
12	Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier １比率 （3）÷（6）	15.04 %	0.77%pt	(0.26%pt)	14.27 %	15.30 %
13	(2) Tier 1 capital	（2）Tier １資本の額	1,097.4	89.0	70.4	1,008.3	1,026.9
14	(3) Common Equity Tier 1 capital	（3）普通株式等Tier １資本の額	1,097.3	89.0	70.4	1,008.3	1,026.8
15	Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	135.5	50.3	39.1	85.1	96.3
16	(4) Tier 2 capital	（4）Tier ２資本の額	24.3	0.8	(10.6)	23.5	35.0
17	(5) Total capital (2)+(4)	（5）総自己資本の額 （2）＋（4）	1,121.8	89.8	59.7	1,031.9	1062.0
18	(6) Risk weighted assets	（6）リスク･アセットの額	7,294.1	232.8	584.9	7,061.3	6,709.2

【The Higashi-Nippon Bank, Limited Consolidated】　【東日本銀行　連結】

(Unit: Billions of Yen)

			As of September 30, 2025 [Preliminary] (A)	(A)-(B)	(A)-(C)	As of March 31, 2025 (B)	As of September 30, 2024 (C)
19	(1) Capital ratio (2)/(3)	（1）自己資本比率 （2）÷（3）	8.95 %	0.18%pt	0.35%pt	8.77 %	8.60 %
20	(2) Capital	（2）自己資本の額	121.9	1.9	2.6	119.9	119.2
21	(3) Risk weighted assets, etc.	（3）リスク･アセット等の額	1,361.4	(5.9)	(23.2)	1,367.4	1,384.7

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

(Unit: Billions of Yen)

			As of September 30, 2025 [Preliminary] (A)	(A)-(B)	(A)-(C)	As of March 31, 2025 (B)	As of September 30, 2024 (C)
22	(1) Capital ratio (2)/(3)	（1）自己資本比率 （2）÷（3）	9.67 %	(0.02%pt)	(0.06%pt)	9.69 %	9.73 %
23	(2) Capital	（2）自己資本の額	29.3	1.0	1.1	28.3	28.2
24	(3) Risk weighted assets, etc.	（3）リスク･アセット等の額	303.9	12.0	14.2	291.8	289.6

（注）連結子会社がないため、単体自己資本比率を記載しております。
Notes : Since there are no consolidated subsidiaries, the non-consolidated capital adequacy ratio is provided.

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

Notes : 1. The capital ratio of Yokohama Financial Group, Inc. and The Bank of Yokohama, Ltd. was calculated based on the international standard (Basel III). The capital ratio of The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. was calculated based on the domestic standard (Basel III).
Yokohama Financial Group, Inc., The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited applied Basel III standards from March 31, 2023 and THE KANAGAWA BANK, LTD. applied Basel III standards from March 31, 2025.
2. Credit risk-weighted assets are calculated using the Foundation Internal Ratings-based Approach for Yokohama Financial Group, Inc. and The Bank of Yokohama, Ltd. and the Standardized Approach for The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Assets of The Higashi-Nippon Bank, Limited within Yokohama Financial Group, Inc. are calculated using the Foundation Internal Ratings-based Approach.
3. Operational risk capital was calculated using the Standardized Measurement Approach. THE KANAGAWA BANK, LTD. used the Standardized Measurement Approach from March 31, 2025 and used the Basic Indicator Approach before the application date of the Standardized Measurement Approach.
4. Other information on capital including the composition of capital disclosure is disclosed at the website of Yokohama Financial Group, Inc. (https://www.yokohamafg.co.jp/shareholder/index.html)

Ⅲ．LOANS,etc. INFORMATION

Ⅲ．貸出金等の状況

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

1．リスク管理債権および金融再生法開示債権

（1）Yokohama Financial Group, Inc. Consolidated　（1）横浜フィナンシャルグループ 連結

(Unit: Millions of Yen)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
1	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	62,198	4,814	5,472	57,384	56,726
2	Doubtful claims	危険債権	158,510	5,714	(3,825)	152,796	162,335
3	Claims in need of special caution	要管理債権	17,083	3,177	3,493	13,906	13,590
4	Accruing loans contractually past due for 3 months or more	三月以上延滞債権	5,202	460	970	4,742	4,232
5	Restructured loans	貸出条件緩和債権	11,881	2,718	2,523	9,163	9,358
6	Sub-total (Claims in need of special caution or below) A	要管理債権以下 計 A	237,792	13,705	5,139	224,087	232,653
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	1,464,850	(38,859)	(89,261)	1,503,709	1,554,111
8	Claims to normal borrowers (excluding claims in need of caution)	正常先債権	15,933,922	760,352	1,123,391	15,173,570	14,810,531
9	Sub-total (Normal claims)	正常債権 計	17,398,772	721,492	1,034,130	16,677,280	16,364,642
10	Total (Credit exposures) B	合　計 B	17,636,564	735,197	1,039,269	16,901,367	16,597,295
11	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	26,807	4,811	9,675	21,996	17,132
12	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A／B	不良債権比率 （%） A ÷ B	1.3	0.0	(0.1)	1.3	1.4

（注）「三月以上延滞債権」および「貸出条件緩和債権」はリスク管理債権における分類であり、「要管理債権」は金融再生法開示債権における分類です。本説明資料において、以下も同様です。
Note: “Accruing loans contractually past due for 3 months or more” and “Restructured loans” are categories of Risk Managed Loan.
“Claims in need of special caution” is a category of claims disclosed under the Financial Revitalization Law. The same applies to the following sections of this financial information report.

（2）The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined　（2）３行合算

(Unit: Millions of Yen)

		３行合算【単体】 The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined					横浜【単体】 The Bank of Yokohama, Ltd. Non-Consolidated				
		As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)	As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
13	Unrecoverable or valueless claims	60,869	2,838	3,448	58,031	57,421	51,053	1,744	3,901	49,309	47,152
14	Doubtful claims	148,360	(4,595)	(14,310)	152,955	162,670	110,236	1,101	(5,925)	109,135	116,161
15	Claims in need of special caution	15,740	1,726	2,024	14,014	13,716	10,110	1,823	1,689	8,287	8,421
16	Accruing loans contractually past due for 3 months or more	5,202	457	967	4,745	4,235	5,170	559	1,134	4,611	4,036
17	Restructured loans	10,537	1,269	1,056	9,268	9,481	4,939	1,263	555	3,676	4,384
18	Sub-total (Claims in need of special caution or below) A	224,970	(31)	(8,839)	225,001	233,809	171,400	4,668	(334)	166,732	171,734
19	Claims in need of caution (excluding claims in need of special caution)	1,437,587	(65,161)	(115,392)	1,502,748	1,552,979	1,078,749	(56,655)	(90,129)	1,135,404	1,168,878
20	Claims to normal borrowers (excluding claims in need of caution)	15,774,321	533,635	905,829	15,240,686	14,868,492	14,138,682	511,963	883,047	13,626,719	13,255,635
21	Sub-total (Normal claims)	17,211,909	468,475	790,437	16,743,434	16,421,472	15,217,432	455,308	792,919	14,762,124	14,424,513
22	Total (Credit exposures) B	17,436,879	468,444	781,598	16,968,435	16,655,281	15,388,832	459,975	792,584	14,928,857	14,596,248
23	Claims in need of special caution based on borrowers classification under the self-assessment guideline	25,238	3,214	8,075	22,024	17,163	16,816	2,063	6,564	14,753	10,252
24	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A／B	1.2	(0.1)	(0.2)	1.3	1.4	1.1	0.0	0.0	1.1	1.1

(Unit: Millions of Yen)

		東日本【単体】 The Higashi-Nippon Bank, Limited Non-Consolidated					神奈川【単体】 THE KANAGAWA BANK, LTD. Non-Consolidated				
		As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)	As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
25	Unrecoverable or valueless claims	5,931	118	(1,172)	5,813	7,103	3,884	977	718	2,907	3,166
26	Doubtful claims	30,138	(4,146)	(6,450)	34,284	36,588	7,985	(1,551)	(1,935)	9,536	9,920
27	Claims in need of special caution	4,435	(44)	182	4,479	4,253	1,193	(53)	151	1,246	1,042
28	Accruing loans contractually past due for 3 months or more	31	(67)	(142)	98	173	-	(35)	(25)	35	25
29	Restructured loans	4,404	24	324	4,380	4,080	1,193	(17)	177	1,210	1,016
30	Sub-total (Claims in need of special caution or below) A	40,506	(4,071)	(7,439)	44,577	47,945	13,063	(627)	(1,066)	13,690	14,129
31	Claims in need of caution (excluding claims in need of special caution)	280,230	(8,015)	(21,425)	288,245	301,655	78,608	(490)	(3,837)	79,098	82,445
32	Claims to normal borrowers (excluding claims in need of caution)	1,302,968	6,074	2,546	1,296,894	1,300,422	332,670	15,599	20,236	317,071	312,434
33	Sub-total (Normal claims)	1,583,198	(1,942)	(18,880)	1,585,140	1,602,078	411,279	15,109	16,399	396,170	394,880
34	Total (Credit exposures) B	1,623,704	(6,013)	(26,319)	1,629,717	1,650,023	424,342	14,482	15,333	409,860	409,009
35	Claims in need of special caution based on borrowers classification under the self-assessment guideline	6,973	1,339	1,180	5,634	5,793	1,449	(188)	332	1,637	1,117
36	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A／B	2.4	(0.3)	(0.5)	2.7	2.9	3.0	(0.3)	(0.4)	3.3	3.4

（注）東日本銀行は、部分直接償却を実施しておりませんが、上記は、実施した場合の金額で表示しております。
Note: The Higashi-Nippon Bank, Limited does not apply partial direct written-off. The above figures are presented if The Higashi-Nippon Bank, Limited had applied the partial direct written-off.

2. Allowance for Loan Losses

2．貸倒引当金

【Yokohama Financial Group, Inc. Consolidated】 【横浜フィナンシャルグループ 連結】 (Unit: Millions of Yen)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
1	Allowance for loan losses	貸倒引当金	81,562	(1,373)	(4,264)	82,935	85,826
2	Allowance for general loan losses	一般貸倒引当金	30,166	(1,914)	(456)	32,080	30,622
3	Allowance for specific loan losses	個別貸倒引当金	51,396	542	(3,808)	50,854	55,204
4	Specific allowance for certain overseas loans	特定海外債権引当勘定	―	―	―	―	―

【The Bank of Yokohama, Ltd. Non-consolidated】 【横浜銀行 単体】 (Unit: Millions of Yen)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
5	Allowance for loan losses	貸倒引当金	65,557	(763)	(3,802)	66,320	69,359
6	Allowance for general loan losses	一般貸倒引当金	20,236	(1,624)	(993)	21,860	21,229
7	Allowance for specific loan losses	個別貸倒引当金	45,320	860	(2,810)	44,460	48,130
8	Specific allowance for certain overseas loans	特定海外債権引当勘定	―	―	―	―	―

【The Higashi-Nippon Bank, Limited Non-consolidated】 【東日本銀行 単体】 (Unit: Millions of Yen)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
9	Allowance for loan losses	貸倒引当金	11,611	(380)	(1,333)	11,991	12,944
10	Allowance for general loan losses	一般貸倒引当金	3,365	(506)	(193)	3,871	3,558
11	Allowance for specific loan losses	個別貸倒引当金	8,246	126	(1,140)	8,120	9,386
12	Specific allowance for certain overseas loans	特定海外債権引当勘定	―	―	―	―	―

【THE KANAGAWA BANK, LTD. Non-consolidated】 【神奈川銀行 単体】 (Unit: Millions of Yen)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
13	Allowance for loan losses	貸倒引当金	3,510	(594)	(405)	4,104	3,915
14	Allowance for general loan losses	一般貸倒引当金	1,135	(86)	101	1,221	1,034
15	Allowance for specific loan losses	個別貸倒引当金	2,375	(508)	(505)	2,883	2,880
16	Specific allowance for certain overseas loans	特定海外債権引当勘定	―	―	―	―	―

3. Coverage of Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law　３．リスク管理債権および金融再生法開示債権の保全状況

【The Bank of Yokohama, Ltd. Non-consolidated】　【横浜銀行 単体】　(Unit: Millions of Yen)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
1	Coverage amount A	保全額 A	154,748	5,062	5,154	149,686	149,594
2	Allowance for loan losses	貸倒引当金	46,054	1,011	(2,449)	45,043	48,503
3	Collateral and guarantees	担保保証等	108,693	4,051	7,603	104,642	101,090
4	Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline B	破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権 計 B	178,106	4,908	4,540	173,198	173,566
5	Coverage ratio (%) A／B	保全率 （%） A ÷ B	86.8	0.4	0.7	86.4	86.1

(Reference) Status of Coverage of Claims of Borrowers Classification　（参考）開示債権別の保全状況推移　(Unit: Millions of Yen)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
6	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	51,053	1,744	3,901	49,309	47,152
7	Allowance for loan losses	貸倒引当金	22,172	658	1,936	21,514	20,236
8	Collateral and guarantees	担保保証等	28,881	1,086	1,965	27,795	26,916
9	Coverage ratio (%)	保全率 （%）	100.0	0.0	0.0	100.0	100.0
10	Doubtful claims	危険債権	110,236	1,101	(5,925)	109,135	116,161
11	Allowance for loan losses	貸倒引当金	23,101	198	(4,726)	22,903	27,827
12	Collateral and guarantees	担保保証等	68,802	1,999	1,436	66,803	67,366
13	Coverage ratio (%)	保全率 （%）	83.3	1.2	1.4	82.1	81.9
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	16,816	2,063	6,564	14,753	10,252
15	Allowance for loan losses	貸倒引当金	781	156	341	625	440
16	Collateral and guarantees	担保保証等	11,008	964	4,200	10,044	6,808
17	Coverage ratio (%)	保全率 （%）	70.1	(2.2)	(0.5)	72.3	70.6

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO（As of September 30, 2025）　引当率・保全率（２０２５年９月末）

【The Bank of Yokohama, Ltd. Non-consolidated】　【横浜銀行 単体】　(Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	Categories 分類: No categorization 非分類	Category Ⅱ Ⅱ分類	Category Ⅲ Ⅲ分類	Category Ⅳ Ⅳ分類	Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
Legal bankruptcy 破綻先 3.8 (0.6) Virtual bankruptcy 実質破綻先 47.2 (1.0)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 51.0 (1.7)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 33.0 (0.5)	18.0 (1.1)	Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却・引当 0.0 (0.0)	22.1	100%	100%
Possible bankruptcy 破綻懸念先 110.2 (1.1)		Doubtful 危険債権 110.2 (1.1)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 41.8 (△3.1) [18.7]	49.9 (2.3) [49.9]	Partially reserved 必要額を引当 18.4 (1.9) [41.5]		23.1	55.7%	83.3%
In need of caution 要注意先 1,088.8 (△54.8)	In need of special caution based on borrowers 要管理先 16.8 (2.0)	In need of special caution 要管理債権 10.1 (1.8) Accruing loans contractually past due for 3 months or more 三月以上延滞債権 5.1 Restructured loans 貸出条件緩和債権 4.9	Coverage 保全 11.0 / Non-covered 信用 5.7 2.0 (0.4)	14.7 (1.6)	※[ ]: Credit exposures under each category before reserve ※[ ]内の計数は引当前の分類額		0.7	13.4%	70.1%
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,072.0 (△56.8)	Normal 正常債権 15,217.4 (455.3)	128.9 (△3.6)	943.1 (△53.2)			11.8	1.1%	
Normal 正常先 14,138.6 (511.9)			14,138.6 (511.9)				7.6	0.0%	
Total 合 計 15,388.8 (459.9) 100.0%		Total 合 計 15,388.8 (459.9)	No categorization 非分類 14,344.5 (506.1) 93.2%	Category Ⅱ Ⅱ分類 1,025.8 (△48.1) 6.7%	Category Ⅲ Ⅲ分類 18.4 (1.9) 0.1%	Category Ⅳ Ⅳ分類 0.0 (0.0) 0.0%	Total 合 計 65.5		Total coverage ratio 要管理先以下合計 86.8%

（注）１．（ ）内は２０２５年３月末との増減額を表示しております。
２．債権額には、銀行保証付私募債を含んでおります。
３．引当率は、破綻先、実質破綻先、破綻懸念先及び要管理先については、債権額から担保・保証等により回収可能部分の金額を除いた残額に対する引当率を、要管理先以外の要注意先及び正常先については、債権額に対する引当率を記載しております。

Notes: 1.（ ）: Amount of increase compared with that of March 31, 2025　（△）: Amount of decrease compared with that of March 31, 2025
2. Claims include the privately-placed bonds guaranteed by the Bank.
3. Allowance coverage ratio for borrowers in legal bankruptcy, virtual bankruptcy, possible bankruptcy, and inneed of special caution is calculated based on the amount of claims minus the recoverable amount from collateral and guarantees.
Allowance coverage ratio for borrowers in need of caution but other than in need of special caution and normal borrowers is calculated based on the amount of claims.

【The Higashi-Nippon Bank, Limited Non-Consolidated】　　【東日本銀行 単体】　　(Unit: Millions of Yen)

No.			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
1	Coverage amount　A	保全額　A	34,278	(2,415)	(6,939)	36,693	41,217
2	Allowance for loan losses	貸倒引当金	3,183	(295)	(1,155)	3,478	4,338
3	Collateral and guarantees	担保保証等	31,095	(2,119)	(5,783)	33,214	36,878
4	Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline　B	破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権 計　B	43,043	(2,689)	(6,442)	45,732	49,485
5	Coverage ratio (%)　A／B	保全率　（%）　A ÷ B	79.6	(0.6)	(3.6)	80.2	83.2

(Reference) Status of Coverage of Claims of Borrowers Classification　　（参考）開示債権別の保全状況推移　　(Unit: Millions of Yen)

No.			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
6	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	5,931	118	(1,172)	5,813	7,103
7	Allowance for loan losses	貸倒引当金	474	271	234	203	240
8	Collateral and guarantees	担保保証等	5,457	(153)	(1,405)	5,610	6,862
9	Coverage ratio (%)	保全率　（%）	100.0	0.0	0.0	100.0	100.0
10	Doubtful claims	危険債権	30,138	(4,146)	(6,450)	34,284	36,588
11	Allowance for loan losses	貸倒引当金	2,169	(611)	(1,287)	2,780	3,456
12	Collateral and guarantees	担保保証等	22,646	(2,897)	(4,580)	25,543	27,226
13	Coverage ratio (%)	保全率　（%）	82.3	(0.3)	(1.5)	82.6	83.8
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	6,973	1,339	1,180	5,634	5,793
15	Allowance for loan losses	貸倒引当金	539	44	(102)	495	641
16	Collateral and guarantees	担保保証等	2,991	931	202	2,060	2,789
17	Coverage ratio (%)	保全率　（%）	50.6	5.3	(8.6)	45.3	59.2

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO（As of September 30, 2025）　引当率・保全率（２０２５年９月末）

【The Higashi-Nippon Bank, Limited Non-consolidated】　　【東日本銀行 単体】　　(Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分	Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	No categorization 非分類	Category Ⅱ Ⅱ分類	Category Ⅲ Ⅲ分類	Category Ⅳ Ⅳ分類	Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
Legal bankruptcy 破綻先 0.1 (△0.1) Virtual bankruptcy 実質破綻先 5.7 (0.3)	Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 5.9 (0.1)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 3.9 (△0.2)	1.9 (0.3)	Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却・引当 0.0 (0.0)	0.4	100%	100%
Possible bankruptcy 破綻懸念先 30.1 (△4.1)	Doubtful 危険債権 30.1 (△4.1)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 20.2 (△1.9) [18.0]	4.5 (△1.5) [4.5]	Partially reserved 必要額を引当 5.3 (△0.6) [7.4]		2.1	28.9%	82.3%
In need of caution 要注意先 284.6 (△8.0) In need of special caution based on borrowers 要管理先 6.9 (1.3)	In need of special caution 要管理債権 4.4 (△0.0) Accruing loans contractually past due for 3 months or more 三月以上延滞債権 0.0 Restructured loans 貸出条件緩和債権 4.4	Coverage 保全 2.9 Non-covered 信用 3.9 0.7 (0.2)	6.1 (1.0)	※[ ]: Credit exposures under each category before reserve ※[ ]内の計数は引当前の分類額		0.5	13.5%	50.6%
Other than in need of special caution based on borrowers 要管理先以外の要注意先 277.6 (△9.3)	Normal 正常債権 1,583.1 (△1.9)	112.3 (△4.0)	165.3 (△5.3)			0.7	0.2%	
Normal 正常先 1,302.9 (6.0)		1,302.9 (6.0)				2.0	0.1%	
Total 合　計 1,623.7 (△6.0) 100.0%	Total 合　計 1,623.7 (△6.0)	No categorization 非分類 1,440.3 (0.0) 88.7%	Category Ⅱ Ⅱ分類 178.0 (△5.4) 11.0%	Category Ⅲ Ⅲ分類 5.3 (△0.6) 0.3%	Category Ⅳ Ⅳ分類 0.0 (0.0) 0.0%	Total 合　計 6.0		Total coverage ratio 要管理先以下合計 79.6%

（注）１．（ ）内は２０２５年３月末との増減額を表示しております。
２．債権額には、銀行保証付私募債を含んでおります。
３．引当率は、破綻先、実質破綻先、破綻懸念先及び要管理先については、債権額から担保・保証等により回収可能部分の金額を除いた残額に対する引当率を、要管理先以外の要注意先及び正常先については、債権額に対する引当率を記載しております。
４．東日本銀行は、部分直接償却を実施しておりませんが、上記は、実施した場合の金額で表示しております。

Notes: 1.（ ）: Amount of increase compared with that of March 31, 2025　　（△）: Amount of decrease compared with that of March 31, 2025
2. Claims include the privately-placed bonds guaranteed by the Bank.
3. Allowance coverage ratio for borrowers in legal bankruptcy, virtual bankruptcy, possible bankruptcy, and inneed of special caution is calculated based on the amount of claims minus the recoverable amount from collateral and guarantees.
Allowance coverage ratio for borrowers in need of caution but other than in need of special caution and normal borrowers is calculated based on the amount of claims.
4. The Higashi-Nippon Bank, Limited does not apply partial direct written-off. The above figures are presented if The Higashi-Nippon Bank, Limited had applied the partial direct written-off.

【THE KANAGAWA BANK, LTD. Non-consolidated】 **【神奈川銀行 単体】** (Unit: Millions of Yen)

				As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
1	Coverage amount	A	保全額 A	12,067	(435)	(602)	12,502	12,669
2	Allowance for loan losses		貸倒引当金	2,907	(583)	(375)	3,490	3,282
3	Collateral and guarantees		担保保証等	9,160	149	(226)	9,011	9,386
4	Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	B	破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権 計 B	13,319	(762)	(885)	14,081	14,204
5	Coverage ratio (%)	A／B	保全率 （%） A ÷ B	90.5	1.8	1.4	88.7	89.1

(Reference) Status of Coverage of Claims of Borrowers Classification **（参考）開示債権別の保全状況推移** (Unit: Millions of Yen)

			As of September 30, 2025 (A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
6	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	3,884	977	718	2,907	3,166
7	Allowance for loan losses	貸倒引当金	1,109	25	44	1,084	1,065
8	Collateral and guarantees	担保保証等	2,774	951	674	1,823	2,100
9	Coverage ratio (%)	保全率 （%）	100.0	0.0	0.0	100.0	100.0
10	Doubtful claims	危険債権	7,985	(1,551)	(1,935)	9,536	9,920
11	Allowance for loan losses	貸倒引当金	1,266	(533)	(549)	1,799	1,815
12	Collateral and guarantees	担保保証等	6,027	(676)	(1,091)	6,703	7,118
13	Coverage ratio (%)	保全率 （%）	91.3	2.2	1.3	89.1	90.0
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	1,449	(188)	332	1,637	1,117
15	Allowance for loan losses	貸倒引当金	531	(76)	130	607	401
16	Collateral and guarantees	担保保証等	357	(127)	191	484	166
17	Coverage ratio (%)	保全率 （%）	61.3	(5.3)	10.4	66.6	50.9

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO（As of September 30, 2025） 引当率・保全率（２０２５年９月末）

【THE KANAGAWA BANK, LTD. Non-consolidated】 **【神奈川銀行 単体】** (Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	Categories 分 類 No categorization 非分類	Category Ⅱ Ⅱ分類	Category Ⅲ Ⅲ分類	Category Ⅳ Ⅳ分類	Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
Legal bankruptcy 破綻先 0.0 (△0.1) Virtual bankruptcy 実質破綻先 3.7 (1.1)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 3.8 (0.9)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 3.3 (0.9)	0.5 (0.0)	Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却・引当 0.0 (0.0)	1.1	100%	100%
Possible bankruptcy 破綻懸念先 7.9 (△1.5)		Doubtful 危険債権 7.9 (△1.5)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 5.9 (△1.0) [4.6]	1.3 (△0.2) [1.3]	Partially reserved 必要額を引当 0.6 (△0.3) [1.9]		1.2	64.6%	91.3%
In need of caution 要注意先 79.8 (△0.5)	In need of special caution based on borrowers 要管理先 1.4 (△0.1)	In need of special caution 要管理債権 1.1 (△0.0) Accruing loans contractually past due for 3 months or more 三月以上延滞債権 — Restructured loans 貸出条件緩和債権 1.1	Coverage 保全 0.3 Non-covered 信用 1.0 0.2 (△0.0)	1.1 (0.0)	※[ ]: Credit exposures under each category before reserve ※[ ]内の計数は引当前の分類額		0.5	36.7%	61.3%
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 78.3 (△0.3)	Normal 正常債権 411.2 (15.1)	36.7 (△1.9)	41.5 (1.5)			0.4	0.6%	
Normal 正常先 332.6 (15.5)			332.6 (15.5)				0.1	0.0%	
Total 合 計 424.3 (14.4) 100.0%		Total 合 計 424.3 (14.4)	No categorization 非分類 378.9 (13.4) 89.3%	Category Ⅱ Ⅱ分類 44.6 (1.3) 10.5%	Category Ⅲ Ⅲ分類 0.6 (△0.3) 0.2%	Category Ⅳ Ⅳ分類 0.0 (0.0) 0.0%	Total 合 計 3.5		Total coverage ratio 要管理先以下合計 90.5%

（注）１．（ ）内は２０２５年３月末との増減額を表示しております。
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３．引当率は、破綻先、実質破綻先、破綻懸念先及び要管理先については、債権額から担保・保証等により回収可能部分の金額を除いた残額に対する引当率を、要管理先以外の要注意先及び正常先については、債権額に対する引当率を記載しております。

Notes: １.（ ）: Amount of increase compared with that of March 31, 2025 （△）: Amount of decrease compared with that of March 31, 2025
２. Claims include the privately-placed bonds guaranteed by the Bank.
３. Allowance coverage ratio for borrowers in legal bankruptcy, virtual bankruptcy, possible bankruptcy, and inneed of special caution is calculated based on the amount of claims minus the recoverable amount from collateral and guarantees.
Allowance coverage ratio for borrowers in need of caution but other than in need of special caution and normal borrowers is calculated based on the amount of claims.

4. Off-Balanced Credits　４．オフバランス化の状況

(1) The Bank of Yokohama,Ltd. Non-Consolidated　（１） 横浜銀行　単体

① The amounts of doubtful claims or below, under the Financial Revitalization Law　① 危険債権以下（金融再生法基準）の債権残高

(Unit: Billions of Yen)

			As of September 30, 2025 (A)	April 1, 2025 - September 30, 2025 (A)-(B)			As of March 31, 2025(B)
					Increase	Amount off-balanced	
1	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	51.0	1.7	2.7	0.9	49.3
2	Doubtful claims	危険債権	110.2	1.1	16.6	15.5	109.1
3	Total	合計	161.2	2.8	19.3	16.5	158.4

② Progress of Off-balancing　② オフバランス化の実績

(Unit: Billions of Yen)

			For the six months ended September 30, 2025
4	Final disposal of non-performing loan by liquidation	清算型処理	0.0
5	Final disposal of non-performing loan by restructuring	再建型処理	0.0
6	Securitization	債権流動化	0.9
7	Direct written-off	直接償却	(0.2)
8	Other	その他	15.7
9	Collection / repayment, etc.	回収・返済等	9.9
10	Improvement in debtors' business performance	業況改善	5.8
11	Total	合　計	16.5

(2) The Higashi-Nippon Bank, Limited Non-Consolidated　（２） 東日本銀行　単体

① The amounts of doubtful claims or below, under the Financial Revitalization Law　① 危険債権以下（金融再生法基準）の債権残高

(Unit: Billions of Yen)

			As of September 30, 2025 (A)	April 1, 2025 - September 30, 2025 (A)-(B)			As of March 31, 2025(B)
					Increase	Amount off-balanced	
12	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	11.5	0.6	3.1	2.5	10.8
13	Doubtful claims	危険債権	30.1	(4.1)	-	4.1	34.2
14	Total	合計	41.6	(3.4)	3.1	6.6	45.1

② Progress of Off-balancing　② オフバランス化の実績

(Unit: Billions of Yen)

			For the six months ended September 30, 2025
15	Final disposal of non-performing loan by liquidation	清算型処理	-
16	Final disposal of non-performing loan by restructuring	再建型処理	-
17	Securitization	債権流動化	0.5
18	Direct written-off	直接償却	-
19	Other	その他	6.1
20	Collection / repayment, etc.	回収・返済等	5.7
21	Improvement in debtors' business performance	業況改善	0.4
22	Total	合　計	6.6

(3) THE KANAGAWA BANK, LTD. Non-Consolidated　（３） 神奈川銀行　単体

① The amounts of doubtful claims or below, under the Financial Revitalization Law　① 危険債権以下（金融再生法基準）の債権残高

(Unit: Billions of Yen)

			As of September 30, 2025 (A)	April 1, 2025 - September 30, 2025 (A)-(B)			As of March 31, 2025(B)
					Increase	Amount off-balanced	
23	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	3.8	0.9	0.6	(0.3)	2.9
24	Doubtful claims	危険債権	7.9	(1.5)	0.7	2.3	9.5
25	Total	合計	11.8	(0.5)	1.3	1.9	12.4

② Progress of Off-balancing　② オフバランス化の実績

(Unit: Billions of Yen)

			For the six months ended September 30, 2025
26	Final disposal of non-performing loan by liquidation	清算型処理	0.0
27	Final disposal of non-performing loan by restructuring	再建型処理	-
28	Securitization	債権流動化	0.2
29	Direct written-off	直接償却	(0.1)
30	Other	その他	1.8
31	Collection / repayment, etc.	回収・返済等	1.5
32	Improvement in debtors' business performance	業況改善	0.2
33	Total	合　計	1.9

5. Loan Portfolio, etc. Information　　５．業種別貸出状況等

(1) Classification of loans by type of industry　　（１） 業種別貸出金

(Unit: Millions of Yen)

	【The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined】	【３行合算】	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
1	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	17,120,455	456,572	742,890	16,663,883	16,377,565
2	Manufacturing	製造業	1,292,952	18,305	116,401	1,274,647	1,176,551
3	Agriculture and forestry	農業､林業	4,663	(148)	(184)	4,811	4,847
4	Fishery	漁業	6,142	(493)	(877)	6,635	7,019
5	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,165	(65)	(23)	3,230	3,188
6	Construction	建設業	404,903	43	(3,162)	404,860	408,065
7	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	169,964	(7,662)	(5,246)	177,626	175,210
8	IT and telecommunication	情報通信業	221,496	34,457	42,659	187,039	178,837
9	Transport and postal activities	運輸業、郵便業	398,501	21,210	40,884	377,291	357,617
10	Wholesale and retail	卸売業、小売業	1,151,396	33,106	(7,066)	1,118,290	1,158,462
11	Finance and insurance	金融業、保険業	785,560	221,170	198,806	564,390	586,754
12	Real estate and goods rental and leasing	不動産業、物品賃貸業	5,246,642	117,650	201,043	5,128,992	5,045,599
13	Other services	その他の各種サービス業	1,413,300	44,276	42,919	1,369,024	1,370,381
14	Local governments	地方公共団体	431,788	(19,329)	(10,478)	451,117	442,266
15	Others	その他	5,589,978	(5,946)	127,214	5,595,924	5,462,764
16	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	163,674	5,870	20,221	157,804	143,453
17	Total	合計	17,284,129	462,442	763,110	16,821,687	16,521,019

(Unit: Millions of Yen)

	【The Bank of Yokohama, Ltd. Non-Consolidated】	【横浜銀行 単体】	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
18	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	15,072,835	447,243	754,171	14,625,592	14,318,664
19	Manufacturing	製造業	1,171,050	21,674	131,478	1,149,376	1,039,572
20	Agriculture and forestry	農業､林業	2,972	46	71	2,926	2,901
21	Fishery	漁業	5,971	(465)	(823)	6,436	6,794
22	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,685	(19)	(177)	2,704	2,862
23	Construction	建設業	260,749	3,531	2,614	257,218	258,135
24	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	150,397	(6,696)	(5,611)	157,093	156,008
25	IT and telecommunication	情報通信業	160,619	35,761	43,098	124,858	117,521
26	Transport and postal activities	運輸業、郵便業	351,294	22,367	41,265	328,927	310,029
27	Wholesale and retail	卸売業、小売業	927,011	35,950	(4)	891,061	927,015
28	Finance and insurance	金融業、保険業	691,860	223,180	207,414	468,680	484,446
29	Real estate and goods rental and leasing	不動産業、物品賃貸業	4,349,715	90,252	159,542	4,259,463	4,190,173
30	Other services	その他の各種サービス業	1,164,418	41,213	48,560	1,123,205	1,115,858
31	Local governments	地方公共団体	414,427	(17,358)	(6,914)	431,785	421,341
32	Others	その他	5,419,662	(2,191)	133,659	5,421,853	5,286,003
33	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	163,674	5,870	20,221	157,804	143,453
34	Total	合計	15,236,509	453,112	774,392	14,783,397	14,462,117

(Unit: Millions of Yen)

	【The Higashi-Nippon Bank, Limited Non-Consolidated】	【東日本銀行 単体】	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
35	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	1,623,663	(5,124)	(26,641)	1,628,787	1,650,304
36	Manufacturing	製造業	101,878	(3,208)	(13,476)	105,086	115,354
37	Agriculture and forestry	農業､林業	1,215	(206)	(241)	1,421	1,456
38	Fishery	漁業	156	(25)	(50)	181	206
39	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	480	-	200	480	280
40	Construction	建設業	88,552	(1,639)	(6,967)	90,191	95,519
41	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	18,964	(973)	377	19,937	18,587
42	IT and telecommunication	情報通信業	57,068	(1,524)	(597)	58,592	57,665
43	Transport and postal activities	運輸業、郵便業	34,928	(1,177)	(649)	36,105	35,577
44	Wholesale and retail	卸売業、小売業	183,483	(3,773)	(7,695)	187,256	191,178
45	Finance and insurance	金融業、保険業	85,403	(2,047)	(8,412)	87,450	93,815
46	Real estate and goods rental and leasing	不動産業、物品賃貸業	758,701	18,540	31,511	740,161	727,190
47	Other services	その他の各種サービス業	200,260	(1,741)	(6,881)	202,001	207,141
48	Local governments	地方公共団体	15,297	(1,670)	(2,973)	16,967	18,270
49	Others	その他	77,273	(5,679)	(10,787)	82,952	88,060
50	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
51	Total	合計	1,623,663	(5,124)	(26,641)	1,628,787	1,650,304

(Unit: Millions of Yen)

	【THE KANAGAWA BANK, LTD. Non-Consolidated】	【神奈川銀行 単体】	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
52	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	423,956	14,454	15,360	409,502	408,596
53	Manufacturing	製造業	20,023	(162)	(1,601)	20,185	21,624
54	Agriculture and forestry	農業､林業	475	12	(13)	463	488
55	Fishery	漁業	14	(2)	(4)	16	18
56	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	(45)	(45)	45	45
57	Construction	建設業	55,601	(1,849)	1,190	57,450	54,411
58	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	601	6	(13)	595	614
59	IT and telecommunication	情報通信業	3,808	220	157	3,588	3,651
60	Transport and postal activities	運輸業、郵便業	12,278	20	268	12,258	12,010
61	Wholesale and retail	卸売業、小売業	40,901	929	634	39,972	40,267
62	Finance and insurance	金融業、保険業	8,296	38	(197)	8,258	8,493
63	Real estate and goods rental and leasing	不動産業、物品賃貸業	138,225	8,858	9,990	129,367	128,235
64	Other services	その他の各種サービス業	48,621	4,804	1,240	43,817	47,381
65	Local governments	地方公共団体	2,063	(300)	(590)	2,363	2,653
66	Others	その他	93,042	1,924	4,342	91,118	88,700
67	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
68	Total	合計	423,956	14,454	15,360	409,502	408,596

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

（２） 業種別金融再生法開示債権（リスク管理債権）

(Unit: Millions of Yen)

	【The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined】	【３行合算】	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
1	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	224,970	(31)	(8,839)	225,001	233,809
2	Manufacturing	製造業	39,403	(1,954)	(5,839)	41,357	45,242
3	Agriculture and forestry	農業､林業	1,064	(24)	406	1,088	658
4	Fishery	漁業	-	(142)	(442)	142	442
5	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	280	(45)	(45)	325	325
6	Construction	建設業	9,601	(390)	(402)	9,991	10,003
7	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	908	294	433	614	475
8	IT and telecommunication	情報通信業	5,805	226	(107)	5,579	5,912
9	Transport and postal activities	運輸業、郵便業	9,693	484	1,145	9,209	8,548
10	Wholesale and retail	卸売業、小売業	39,978	997	(299)	38,981	40,277
11	Finance and insurance	金融業、保険業	129	(80)	(417)	209	546
12	Real estate and goods rental and leasing	不動産業、物品賃貸業	30,365	(1,203)	(961)	31,568	31,326
13	Other services	その他の各種サービス業	54,871	2,608	(888)	52,263	55,759
14	Local governments	地方公共団体	-	-	-	-	-
15	Others	その他	32,868	(798)	(1,423)	33,666	34,291
16	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
17	Total	合計	224,970	(31)	(8,839)	225,001	233,809

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

（注）要管理債権以下の債権を対象としております。

(Unit: Millions of Yen)

	【The Bank of Yokohama, Ltd. Non-Consolidated】	【横浜銀行 単体】	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
18	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	171,400	4,668	(334)	166,732	171,734
19	Manufacturing	製造業	33,585	(1,804)	(5,003)	35,389	38,588
20	Agriculture and forestry	農業､林業	918	(14)	394	932	524
21	Fishery	漁業	-	(142)	(442)	142	442
22	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
23	Construction	建設業	4,594	(540)	(473)	5,134	5,067
24	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	810	302	450	508	360
25	IT and telecommunication	情報通信業	2,531	823	940	1,708	1,591
26	Transport and postal activities	運輸業、郵便業	7,458	462	652	6,996	6,806
27	Wholesale and retail	卸売業、小売業	28,289	2,522	1,440	25,767	26,849
28	Finance and insurance	金融業、保険業	42	(47)	(381)	89	423
29	Real estate and goods rental and leasing	不動産業、物品賃貸業	24,738	332	942	24,406	23,796
30	Other services	その他の各種サービス業	38,311	3,203	2,184	35,108	36,127
31	Local governments	地方公共団体	-	-	-	-	-
32	Others	その他	30,119	(430)	(1,037)	30,549	31,156
33	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
34	Total	合計	171,400	4,668	(334)	166,732	171,734

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

（注）要管理債権以下の債権を対象としております。

(Unit: Millions of Yen)

	【The Higashi-Nippon Bank, Limited Non-Consolidated】	【東日本銀行 単体】	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
35	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	40,506	(4,071)	(7,439)	44,577	47,945
36	Manufacturing	製造業	4,766	(54)	(521)	4,820	5,287
37	Agriculture and forestry	農業､林業	126	(5)	(6)	131	132
38	Fishery	漁業	-	-	-	-	-
39	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	280	-	0	280	280
40	Construction	建設業	3,391	334	289	3,057	3,102
41	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	98	(8)	(16)	106	114
42	IT and telecommunication	情報通信業	3,200	(512)	(994)	3,712	4,194
43	Transport and postal activities	運輸業、郵便業	1,039	92	44	947	995
44	Wholesale and retail	卸売業、小売業	9,274	(1,513)	(1,481)	10,787	10,755
45	Finance and insurance	金融業、保険業	87	(33)	(36)	120	123
46	Real estate and goods rental and leasing	不動産業、物品賃貸業	3,484	(1,500)	(1,903)	4,984	5,387
47	Other services	その他の各種サービス業	13,248	(718)	(2,574)	13,966	15,822
48	Local governments	地方公共団体	-	-	-	-	-
49	Others	その他	1,507	(155)	(243)	1,662	1,750
50	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
51	Total	合計	40,506	(4,071)	(7,439)	44,577	47,945

Notes:１. Claims in need of special caution or below are classified.
２.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.

(注)１.要管理債権以下の債権を対象としております。
２.東日本銀行は、部分直接償却を実施しておりませんが、上記は、実施した場合の金額で表示して おります。

(Unit: Millions of Yen)

	【THE KANAGAWA BANK, LTD. Non-Consolidated】	【神奈川銀行 単体】	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
52	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	13,063	(627)	(1,066)	13,690	14,129
53	Manufacturing	製造業	1,051	(96)	(315)	1,147	1,366
54	Agriculture and forestry	農業､林業	19	(5)	19	24	0
55	Fishery	漁業	-	-	-	-	-
56	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	(45)	(45)	45	45
57	Construction	建設業	1,615	(184)	(218)	1,799	1,833
58	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
59	IT and telecommunication	情報通信業	73	(86)	(54)	159	127
60	Transport and postal activities	運輸業、郵便業	1,195	(71)	449	1,266	746
61	Wholesale and retail	卸売業、小売業	2,414	(12)	(258)	2,426	2,672
62	Finance and insurance	金融業、保険業	-	-	-	-	-
63	Real estate and goods rental and leasing	不動産業、物品賃貸業	2,141	(36)	(1)	2,177	2,142
64	Other services	その他の各種サービス業	3,311	123	(498)	3,188	3,809
65	Local governments	地方公共団体	-	-	-	-	-
66	Others	その他	1,241	(213)	(143)	1,454	1,384
67	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-
68	Total	合計	13,063	(627)	(1,066)	13,690	14,129

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

（注）要管理債権以下の債権を対象としております。

6.Loans Information　　６．貸出金の残高

(1) Balances of Loans (All branches)　　（１）貸出金の末残・平残（全店）

For the six months ended　　(Unit: Billions of Yen)

No.			September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
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	17,284.1	763.1	16,521.0	(17.8)	16,538.8
2	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行　単体	15,236.5	774.3	14,462.1	1.4	14,460.6
3	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行　単体	1,623.6	(26.6)	1,650.3	(24.4)	1,674.7
4	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行　単体	423.9	15.3	408.5	5.2	403.3
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	17,029.3	404.8	16,624.5	243.8	16,380.6
6	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行　単体	15,010.9	430.0	14,580.8	257.4	14,323.4
7	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行　単体	1,605.7	(31.2)	1,636.9	(20.2)	1,657.2
8	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行　単体	412.6	5.9	406.6	6.6	400.0

(2) Breakdown of Loans (outstanding balance) and Ratio of loans to small and medium-sized businesses, etc.　　（２）貸出金内訳（末残）（特別国際金融取引勘定を除く国内店分）及び中小企業等貸出比率

Domestic branches (excluding loans in offshore market account)

(Unit: Billions of Yen)

No.	① The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	①３行合算	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
9	Total A	合　計 A	17,120.4	456.5	742.8	16,663.8	16,377.5
10	Loans to large and medium-sized businesses	大中堅企業向け貸出	2,421.8	168.0	164.1	2,253.8	2,257.7
11	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	13,965.8	385.9	663.5	13,579.8	13,302.2
12	Loans to small and medium-sized businesses	中小企業向け貸出	6,860.4	283.0	404.9	6,577.3	6,455.5
13	Loans to individuals	個人向け貸出	7,105.3	102.9	258.6	7,002.4	6,846.7
14	Residential loans	住宅系ローン	6,562.7	99.2	245.3	6,463.5	6,317.3
15	Housing loans	住宅ローン	4,344.2	63.7	174.9	4,280.5	4,169.3
16	Apartment loans	アパートローン	2,218.4	35.5	70.4	2,182.9	2,148.0
17	Other individual loans	その他のローン	542.6	3.7	13.2	538.9	529.3
18	Public sectors	公共向け貸出	732.7	(97.4)	(84.8)	830.2	817.6
19	Ratio of loans to small and medium-sized businesses, etc.(%) B／A	中小企業等貸出比率(%) B÷A	81.5	0.1	0.3	81.4	81.2

(Unit: Billions of Yen)

No.	② The Bank of Yokohama, Ltd. Non-Consolidated	②横浜銀行　単体	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
20	Total A	合　計 A	15,072.8	447.2	754.1	14,625.5	14,318.6
21	Loans to large and medium-sized businesses	大中堅企業向け貸出	2,256.6	164.9	187.8	2,091.7	2,068.8
22	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	12,100.7	377.7	647.5	11,722.9	11,453.1
23	Loans to small and medium-sized businesses	中小企業向け貸出	5,395.9	280.5	402.5	5,115.4	4,993.4
24	Loans to individuals	個人向け貸出	6,704.7	97.1	244.9	6,607.5	6,459.7
25	Residential loans	住宅系ローン	6,180.0	92.7	230.5	6,087.3	5,949.4
26	Housing loans	住宅ローン	4,200.0	67.4	181.3	4,132.5	4,018.6
27	Apartment loans	アパートローン	1,979.9	25.2	49.1	1,954.7	1,930.8
28	Other individual loans	その他のローン	524.7	4.4	14.4	520.2	510.2
29	Public sectors	公共向け貸出	715.4	(95.4)	(81.2)	810.9	796.6
30	Ratio of loans to small and medium-sized businesses, etc.(%) B／A	中小企業等貸出比率(%) B÷A	80.2	0.1	0.3	80.1	79.9

(Unit: Billions of Yen)

No.	③ The Higashi-Nippon Bank, Limited Non-Consolidated	③東日本銀行　単体	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
31	Total A	合　計 A	1,623.6	(5.1)	(26.6)	1,628.7	1,650.3
32	Loans to large and medium-sized businesses	大中堅企業向け貸出	145.5	0.0	(23.1)	145.5	168.7
33	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	1,462.7	(3.5)	(0.4)	1,466.2	1,463.2
34	Loans to small and medium-sized businesses	中小企業向け貸出	1,155.1	(7.3)	(9.7)	1,162.5	1,164.9
35	Loans to individuals	個人向け貸出	307.6	3.8	9.3	303.7	298.2
36	Residential loans	住宅系ローン	300.7	4.1	9.8	296.5	290.9
37	Housing loans	住宅ローン	70.0	(5.0)	(9.9)	75.1	80.0
38	Apartment loans	アパートローン	230.7	9.2	19.7	221.4	210.9
39	Other individual loans	その他のローン	6.8	(0.3)	(0.5)	7.1	7.3
40	Public sectors	公共向け貸出	15.2	(1.6)	(2.9)	16.9	18.2
41	Ratio of loans to small and medium-sized businesses, etc.(%) B／A	中小企業等貸出比率(%) B÷A	90.0	0.0	1.4	90.0	88.6

(Unit: Billions of Yen)

No.	④ THE KANAGAWA BANK, LTD. Non-Consolidated	④神奈川銀行　単体	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
42	Total A	合　計 A	423.9	14.4	15.3	409.5	408.5
43	Loans to large and medium-sized businesses	大中堅企業向け貸出	19.5	3.0	(0.5)	16.5	20.1
44	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	402.3	11.7	16.4	390.5	385.8
45	Loans to small and medium-sized businesses	中小企業向け貸出	309.2	9.8	12.1	299.4	297.1
46	Loans to individuals	個人向け貸出	93.0	1.9	4.3	91.1	88.7
47	Residential loans	住宅系ローン	81.9	2.3	5.0	79.6	76.9
48	Housing loans	住宅ローン	74.1	1.2	3.5	72.9	70.6
49	Apartment loans	アパートローン	7.7	1.0	1.4	6.7	6.2
50	Other individual loans	その他のローン	11.0	(0.4)	(0.6)	11.5	11.7
51	Public sectors	公共向け貸出	2.0	(0.3)	(0.5)	2.3	2.6
52	Ratio of loans to small and medium-sized businesses, etc.(%) B／A	中小企業等貸出比率(%) B÷A	94.8	(0.5)	0.4	95.3	94.4

(3) Loans to certain areas　　（３）地域別貸出金残高

(Unit: Billions of Yen)

No.	The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	３行合算	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
53	Loans to Asian countries	アジア向け貸出	172.2	3.3	14.3	168.9	157.8
54	Of which, risk managed loans	うちリスク管理債権	-	(0.0)	(0.0)	0.0	0.0
55	Loans to Latin America	中南米向け貸出	164.5	12.8	13.5	151.7	151.0
56	Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

7. Deposits Information　７．預金の残高

(1) Balances of deposits (All branches)　（１）預金の末残・平残（全店）

For the six months ended　(Unit: Billions of Yen)

			September 30, 2025(A)	(A)-(B)	September 30, 2024(B)	(B)-(C)	September 30, 2023(C)
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	20,188.1	604.4	19,583.6	93.7	19,489.9
2	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行　単体	18,125.7	589.3	17,536.3	174.9	17,361.3
3	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行　単体	1,584.6	14.6	1,569.9	(78.0)	1,648.0
4	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行　単体	477.7	0.3	477.3	(3.1)	480.5
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	20,381.3	626.0	19,755.3	(4.8)	19,760.1
6	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行　単体	18,353.5	682.4	17,671.1	56.3	17,614.7
7	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行　単体	1,551.6	(54.3)	1,605.9	(58.1)	1,664.0
8	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行　単体	476.1	(2.0)	478.2	(3.0)	481.2

(2) Breakdown of depositors' categories(Outstanding balance)　（２）預金者別預金残高（末残）（特別国際金融取引勘定を除く国内店分）

Domestic branches (excluding deposits in offshore market account)

(Unit: Billions of Yen)

	①The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	①３行合算	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
9	Individual	個人	13,897.0	18.2	354.8	13,878.7	13,542.2
10	Of which, liquid deposits	うち流動性	10,896.4	(2.2)	52.7	10,898.6	10,843.6
11	Of which, fixed deposits	うち定期性	2,983.7	24.3	305.6	2,959.3	2,678.0
12	Corporate	法人	4,863.9	108.3	249.3	4,755.6	4,614.6
13	Local Public	公金	1,003.9	(515.4)	(15.2)	1,519.3	1,019.2
14	Financial institutions	金融	287.9	23.0	(29.3)	264.8	317.3
15	Total	合計	20,053.0	(365.7)	559.5	20,418.7	19,493.4

(Unit: Billions of Yen)

	②The Bank of Yokohama, Ltd. Non-Consolidated	②横浜銀行　単体	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
16	Individual	個人	12,813.1	28.2	392.4	12,784.9	12,420.7
17	Of which, liquid deposits	うち流動性	10,233.2	17.3	83.2	10,215.8	10,150.0
18	Of which, fixed deposits	うち定期性	2,563.1	14.4	312.7	2,548.7	2,250.4
19	Corporate	法人	4,011.9	59.3	218.1	3,952.6	3,793.8
20	Local Public	公金	918.5	(561.5)	(53.5)	1,480.1	972.1
21	Financial institutions	金融	246.8	21.7	(12.5)	225.0	259.4
22	Total	合計	17,990.5	(452.2)	544.4	18,442.8	17,446.1

(Unit: Billions of Yen)

	③The Higashi-Nippon Bank, Limited Non-Consolidated	③東日本銀行　単体	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
23	Individual	個人	755.4	(7.9)	(31.9)	763.4	787.4
24	Of which, liquid deposits	うち流動性	457.6	(18.2)	(28.8)	475.8	486.5
25	Of which, fixed deposits	うち定期性	297.6	10.4	(2.9)	287.1	300.5
26	Corporate	法人	705.3	38.7	25.1	666.5	680.1
27	Local Public	公金	83.4	44.6	38.2	38.8	45.2
28	Financial institutions	金融	40.4	1.3	(16.7)	39.0	57.1
29	Total	合計	1,584.6	76.7	14.6	1,507.8	1,569.9

(Unit: Billions of Yen)

	④THE KANAGAWA BANK, LTD. Non-Consolidated	④神奈川銀行　単体	As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
30	Individual	個人	328.5	(1.9)	(5.6)	330.4	334.1
31	Of which, liquid deposits	うち流動性	205.5	(1.4)	(1.5)	206.9	207.0
32	Of which, fixed deposits	うち定期性	122.9	(0.5)	(4.1)	123.4	127.0
33	Corporate	法人	146.6	10.2	6.0	136.4	140.6
34	Local Public	公金	1.8	1.4	0.0	0.3	1.7
35	Financial institutions	金融	0.7	(0.0)	(0.0)	0.7	0.7
36	Total	合計	477.7	9.7	0.3	468.0	477.3

８．Investment Products for Individuals
８．個人向け投資型商品

（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)
（１）グループ合計（３行合算＋浜銀ＴＴ証券）

(Unit: Billions of Yen)

No.			As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
1	Total balance of investment products for individuals（The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined）	個人向け投資型商品合計（３行合算）	2,368.6	77.7	123.1	2,290.8	2,245.4
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	692.1	101.5	131.6	590.6	560.5
3	Total balance of investment products for individuals	個人向け投資型商品合計	3,060.8	179.2	254.8	2,881.5	2,805.9
4	Total individual deposit assets *(3+10)*	個人向け預り資産合計 *(3+10)*	16,943.0	200.1	612.8	16,742.9	16,330.1

（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)

No.			As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
5	Investment trusts (Including fund wrap)	投資信託(含むﾌｧﾝﾄﾞﾗｯﾌﾟ)	790.1	40.2	33.4	749.9	756.7
6	Insurance	保険	1,512.6	32.9	81.7	1,479.7	1,430.8
7	Foreign currency deposits	外貨預金	14.8	(2.5)	(3.2)	17.3	18.0
8	Public bonds	公共債	50.9	7.1	11.1	43.8	39.7
9	Total balance of investment products for individuals	個人向け投資型商品合計	2,368.6	77.7	123.1	2,290.8	2,245.4
10	Individual deposits (deposits in yen)	個人預金（円貨預金）	13,882.2	20.8	358.0	13,861.4	13,524.2
11	Total individual deposit assets	個人向け預り資産合計	16,250.8	98.5	481.1	16,152.3	15,769.6

（3）The Bank of Yokohama, Ltd. Non-Consolidated
（３）横浜銀行　単体

(Unit: Billions of Yen)

No.			As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
12	Investment trusts (Including fund wrap)	投資信託(含むﾌｧﾝﾄﾞﾗｯﾌﾟ)	762.6	38.1	32.5	724.5	730.1
13	Insurance	保険	1,392.4	32.2	80.1	1,360.1	1,312.2
14	Foreign currency deposits	外貨預金	14.8	(2.3)	(3.0)	17.2	17.8
15	Public bonds	公共債	48.4	7.3	11.7	41.0	36.6
16	Total balance of investment products for individuals	個人向け投資型商品合計	2,218.3	75.4	121.5	2,142.9	2,096.8
17	Individual deposits (deposits in yen)	個人預金（円貨預金）	12,798.3	30.6	395.4	12,767.6	12,402.8
18	Total individual deposit assets	個人向け預り資産合計	15,016.6	106.0	516.9	14,910.6	14,499.7

（4）The Higashi-Nippon Bank, Limited Non-Consolidated
（４）東日本銀行　単体

(Unit: Billions of Yen)

No.			As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
19	Investment trusts	投資信託	13.9	0.7	(0.8)	13.2	14.7
20	Insurance	保険	67.8	(2.2)	(4.5)	70.1	72.4
21	Foreign currency deposits	外貨預金	－	(0.1)	(0.1)	0.1	0.1
22	Public bonds	公共債	2.3	(0.2)	(0.6)	2.5	2.9
23	Total balance of investment products for individuals	個人向け投資型商品合計	84.1	(1.9)	(6.1)	86.1	90.3
24	Individual deposits (deposits in yen)	個人預金（円貨預金）	755.4	(7.8)	(31.8)	763.2	787.2
25	Total individual deposit assets	個人向け預り資産合計	839.5	(9.8)	(38.0)	849.3	877.5

（5）THE KANAGAWA BANK, LTD. Non-Consolidated
（５）神奈川銀行　単体

(Unit: Billions of Yen)

No.			As of September 30, 2025(A)	(A)-(B)	(A)-(C)	As of March 31, 2025(B)	As of September 30, 2024(C)
26	Investment trusts	投資信託	13.5	1.3	1.7	12.2	11.8
27	Insurance	保険	52.3	2.9	6.1	49.3	46.2
28	Foreign currency deposits	外貨預金	－	(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	66.1	4.3	7.8	61.8	58.2
31	Individual deposits (deposits in yen)	個人預金（円貨預金）	328.5	(1.9)	(5.6)	330.4	334.1
32	Total individual deposit assets	個人向け預り資産合計	394.6	2.3	2.1	392.2	392.4

(Reference) Sales amount of investment products for individuals
＜The Bank of Yokohama, Ltd., The Higashi-Nippon Bank,Limited and THE KANAGAWA BANK, LTD. Combined＞
（参考） 個人向け投資型商品の販売額
＜３行合算＞

(Unit: Billions of Yen)

No.			Combined			Yokohama			Higashi-Nippon			KANAGAWA		
			1st Half of FY2025	2nd Half of FY2024	1st Half of FY2024	1st Half of FY2025	2nd Half of FY2024	1st Half of FY2024	1st Half of FY2025	2nd Half of FY2024	1st Half of FY2024	1st Half of FY2025	2nd Half of FY2024	1st Half of FY2024
33	Sales amount of Investment trusts（Including fund wrap）	投資信託販売額(含むﾌｧﾝﾄﾞﾗｯﾌﾟ)	55.2	45.4	86.7	54.2	43.9	85.0	0.0	0.0	0.0	0.9	1.4	1.7
34	Sales amount of Insurance	保険販売額	76.9	74.8	78.8	73.9	71.3	74.9	0.4	0.5	0.4	2.5	2.9	3.4

※ Reference

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

①Non-Consolidated Interim Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2025	As of September 30, 2025
Assets :		
Cash and due from banks	4,269,087	3,294,140
Call loans	285,939	272,092
Monetary claims bought	25,321	25,056
Trading assets	1,517	1,402
Money held in trust	8,399	12,709
Securities	2,530,427	2,779,939
Loans and bills discounted	14,783,397	15,236,509
Foreign exchanges	18,713	25,399
Other assets	235,559	221,150
Tangible fixed assets	141,506	140,013
Intangible fixed assets	14,960	16,608
Prepaid pension cost	39,445	41,281
Deferred tax assets	5,348	―
Customers' liabilities for acceptances and guarantees	43,795	46,705
Allowance for loan losses	(66,320)	(65,557)
Total assets	22,337,098	22,047,452
Liabilities :		
Deposits	18,562,149	18,125,717
Negotiable certificates of deposit	120,090	253,068
Call money	106,519	112,341
Payables under repurchase agreements	73,351	81,271
Payables under securities lending transactions	81,378	55,426
Trading liabilities	6	―
Borrowed money	2,021,872	1,905,485
Foreign exchanges	1,194	871
Due to trust account	46,566	49,447
Other liabilities	265,280	300,662
Income taxes payable	24,584	20,590
Other	240,696	280,072
Provision for bonuses	4,680	4,392
Provision for directors' bonuses	23	―
Provision for share-based compensation	316	203
Provision for reimbursement of deposits	1,454	1,284
Provision for contingent losses	915	924
Deferred tax liabilities	―	16,510
Deferred tax liabilities for land revaluation	16,162	16,162
Acceptances and guarantees	43,795	46,705
Total liabilities	21,345,757	20,970,475
Net assets :		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	529,562	564,379
Legal retained earnings	38,384	38,384
Other retained earnings	491,178	525,995
Reserve for advanced depreciation of non-current assets	2,130	2,130
General reserve	118,234	118,234
Retained earnings brought forward	370,814	405,630
Total shareholders' equity	922,435	957,252
Valuation difference on available-for-sale securities	33,778	84,637
Deferred gains or losses on hedges	469	429
Revaluation reserve for land	34,657	34,657
Total valuation and translation adjustments	68,905	119,724
Total net assets	991,340	1,076,976
Total liabilities and net assets	22,337,098	22,047,452

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

②Non-Consolidated Interim Statements of Income

(Unit: Millions of Yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	152,222	186,811
Interest income	117,430	147,557
Of which, interest on loans and bills discounted	84,195	104,868
Of which, interest and dividends on securities	21,879	23,996
Trust fees	113	141
Fees and commissions	29,030	34,852
Trading income	66	6
Other ordinary income	2,081	2,608
Other income	3,499	1,645
Ordinary expenses	96,327	118,141
Interest expenses	30,183	41,560
Of which, interest on deposits	12,528	24,952
Fees and commissions payments	9,280	9,820
Other ordinary expenses	2,978	12,269
General and administrative expenses	50,050	53,897
Other expenses	3,834	592
Ordinary profit	55,895	68,670
Extraordinary losses	301	222
Loss on disposal of non-current assets	301	222
Income before income taxes	55,593	68,447
Income taxes-current	16,337	20,088
Income taxes-deferred	(816)	(1,393)
Total income taxes	15,520	18,694
Net income	40,073	49,753

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

①Non-Consolidated Interim Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2025	As of September 30, 2025
Assets :		
Cash and due from banks	127,158	142,847
Securities	337,211	330,091
Loans and bills discounted	1,628,787	1,623,663
Foreign exchanges	2,293	2,100
Other assets	14,767	15,085
Tangible fixed assets	26,834	30,080
Intangible fixed assets	2,557	2,706
Prepaid pension cost	6,130	6,536
Customers' liabilities for acceptances and guarantees	1,654	1,634
Allowance for loan losses	(11,991)	(11,611)
Total assets	2,135,403	2,143,133
Liabilities :		
Deposits	1,507,890	1,584,636
Negotiable certificates of deposit	181,800	96,000
Call money	255,000	260,000
Payables under securities lending transactions	3,699	3,726
Borrowed money	37,000	36,200
Foreign exchanges	6	—
Other liabilities	9,345	12,238
Income taxes payable	465	965
Other	8,880	11,273
Provision for bonuses	397	381
Provision for directors' bonuses	14	—
Provision for share-based compensation	134	57
Provision for reimbursement of deposits	396	393
Provision for contingent losses	580	554
Deferred tax liabilities	46	2,613
Deferred tax liabilities for land revaluation	2,614	2,614
Acceptances and guarantees	1,654	1,634
Total liabilities	2,000,581	2,001,050
Net assets :		
Capital stock	38,300	38,300
Capital surplus	24,600	24,600
Legal capital surplus	24,600	24,600
Retained earnings	59,022	61,687
Legal retained earnings	1,904	1,904
Other retained earnings	57,117	59,783
Retained earnings brought forward	57,117	59,783
Total shareholders' equity	121,922	124,587
Valuation difference on available-for-sale securities	7,341	11,937
Revaluation reserve for land	5,558	5,558
Total valuation and translation adjustments	12,899	17,495
Total net assets	134,821	142,083
Total liabilities and net assets	2,135,403	2,143,133

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

②Non-Consolidated Interim Statements of Income

(Unit: Millions of Yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	15,347	18,903
Interest income	12,021	14,272
Of which, interest on loans and bills discounted	9,888	11,932
Of which, interest and dividends on securities	2,040	1,996
Fees and commissions	2,216	2,529
Other ordinary income	33	158
Other income	1,075	1,942
Ordinary expenses	10,158	14,848
Interest expenses	419	2,787
Of which, interest on deposits	297	1,819
Fees and commissions payments	683	704
Other ordinary expenses	265	777
General and administrative expenses	8,380	8,712
Other expenses	409	1,866
Ordinary profit	5,188	4,055
Extraordinary income	87	—
Gain on disposal of non-current assets	87	—
Extraordinary losses	325	41
Loss on disposal of non-current assets	190	31
Impairment loss	134	10
Income before income taxes	4,951	4,013
Income taxes-current	1,033	894
Income taxes-deferred	384	453
Total income taxes	1,417	1,347
Net income	3,533	2,665

（３） THE KANAGAWA BANK, LTD. Non-consolidated Interim Financial Statements

①Non-Consolidated Interim Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2025	As of September 30, 2025
Assets :		
Cash and due from banks	48,869	48,881
Securities	69,118	66,602
Loans and bills discounted	409,502	423,956
Foreign exchanges	8	―
Other assets	931	1,039
Tangible fixed assets	3,853	3,914
Intangible fixed assets	87	90
Customers' liabilities for acceptances and guarantees	248	248
Allowance for loan losses	(4,104)	(3,510)
Total assets	528,516	541,222
Liabilities :		
Deposits	468,009	477,771
Borrowed money	26,500	26,800
Other liabilities	3,273	3,285
Income taxes payable	407	384
Other	2,865	2,901
Provision for bonuses	149	139
Provision for retirement benefits	553	512
Provision for share-based compensation	―	2
Provision for reimbursement of deposits	13	4
Provision for contingent losses	―	508
Deferred tax liabilities	24	387
Deferred tax liabilities for land revaluation	522	522
Acceptances and guarantees	248	248
Total liabilities	499,295	510,183
Net assets :		
Capital stock	6,191	6,191
Capital surplus	5,101	5,101
Legal capital surplus	5,101	5,101
Retained earnings	15,889	17,084
Legal retained earnings	1,090	1,090
Other retained earnings	14,798	15,993
General reserve	6,492	6,492
Retained earnings brought forward	8,306	9,501
Total shareholders' equity	27,181	28,376
Valuation difference on available-for-sale securities	1,079	1,701
Revaluation reserve for land	960	960
Total valuation and translation adjustments	2,039	2,662
Total net assets	29,221	31,039
Total liabilities and net assets	528,516	541,222

（３） THE KANAGAWA BANK, LTD. Non-consolidated Interim Financial Statements

②Non-Consolidated Interim Statements of Income

(Unit: Millions of Yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	5,250	6,043
Interest income	3,773	4,287
Of which, interest on loans and bills discounted	3,373	3,856
Of which, interest and dividends on securities	356	298
Fees and commissions	798	779
Other ordinary income	45	12
Other income	632	963
Ordinary expenses	3,823	4,388
Interest expenses	110	469
Of which, interest on deposits	107	440
Fees and commissions payments	173	179
Other ordinary expenses	138	162
General and administrative expenses	2,896	3,047
Other expenses	503	528
Ordinary profit	1,427	1,655
Extraordinary losses	5	66
Loss on disposal of non-current assets	5	66
Income before income taxes	1,421	1,589
Income taxes-current	354	276
Income taxes-deferred	143	81
Total income taxes	498	357
Net income	923	1,231