



# Consolidated Financial Results for the Nine Months ended December 31, 2025

February 5, 2026

<under Japanese GAAP>

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  
 Commencement of Dividend Payment: —  
 Trading Accounts: Established  
 Supplemental Information for Financial Statements: Available  
 Investor Meeting Presentation: Scheduled (For Institutional Investors and Analysts)

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

## 1. Consolidated Financial Results (for the Nine Months ended December 31, 2025)

### (1) Operating Results

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

	Ordinary Income		Ordinary Profit		Profit Attributable to Owners of Parent	
Nine Months ended December 31, 2025	356,759	23.4%	123,201	32.0%	85,008	35.4%
Nine Months ended December 31, 2024	288,902	10.3%	93,320	67.2%	62,758	16.3%

(Note1) Comprehensive Income: Nine Months ended December 31, 2025: ¥156,594 million[244.2%];  
 Nine Months ended December 31, 2024: ¥45,490 million[(54.0%)]

(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)
Nine Months ended December 31, 2025	¥74.73	¥74.73
Nine Months ended December 31, 2024	¥54.07	¥54.07

### (2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
December 31, 2025	25,220,530	1,405,645	5.5%
March 31, 2025	24,793,138	1,292,594	5.1%

(Reference) Own Capital: December 31, 2025: ¥1,391,506 million; March 31, 2025: ¥1,287,705 million

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

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

## 2. Dividends on Common Stock

	Annual Dividends per Share				
	1 <sup>st</sup> Quarter -End	2 <sup>nd</sup> Quarter -End	3 <sup>rd</sup> Quarter -End	Fiscal Year -End	Total
Fiscal year ended March 31, 2025	—	¥13.00	—	¥16.00	¥29.00
Fiscal year ending March 31, 2026	—	¥17.00			
Fiscal year ending March 31, 2026 (Forecasts)				¥20.00	¥37.00

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

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

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

	Ordinary Profit		Profit Attributable to Owners of Parent		Net Income per Share
Fiscal year ending March 31, 2026	151,000	23.0%	103,000	24.3%	¥90.70

(Notes1) Revision of earnings forecasts from the latest announcement: No

(Notes2) Percentages shown in Ordinary Profit and Profit Attributable to Owners of Parent are the increase (decrease) from the previous year.

(Notes3) The number of shares of common stock used in the above per share information is based on the weighted average of the average number of outstanding shares (excluding treasury stock) during 1Q, 2Q and 3Q and the number of outstanding shares (excluding treasury stock) as of December 31, 2025 (which is used as a proxy for the average number of outstanding shares during the remainder of the relevant period).

※ NOTES

(1) Significant changes in the scope of consolidation during the nine months ended December 31, 2025: Yes

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

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

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

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

(4) Number of common stocks issued:

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

December 31, 2025	1,144,616,065 shares	March 31, 2025	1,144,616,065 shares
December 31, 2025	15,039,789 shares	March 31, 2025	3,128,973 shares
December 31, 2025	1,137,467,698 shares	December 31, 2024	1,160,601,325 shares

(B) Number of treasury stocks:

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

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

※ Notes for using forecasts information, etc.

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

## Contents of Attachment

1. Overview of financial results and other information .....	2
(1) Overview of financial results for the Nine Months ended December 31, 2025 .....	2
(2) Overview of financial position for the Nine Months ended December 31, 2025 .....	2
2. Consolidated Financial Statements and Notes .....	3
(1) Consolidated Balance Sheets .....	3
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income .....	4
(3) Notes to Segment Information .....	6
(4) Notes on Significant Changes in the Amounts of Shareholders' Equity .....	6
(5) Notes to the Statement of Cash Flows .....	6
(6) Notes on Going Concern Assumption .....	6
(7) Business Combination .....	6

※ Supplemental Information for Quarterly Financial Statements

Selected Financial Information for the Nine Months ended December 31, 2025

## 1. Overview of financial results and other information

### (1) Overview of financial results for the Nine Months ended December 31, 2025

For the nine months ended December 31, 2025, ordinary income increased by ¥67.8 billion from the same period of the previous year to ¥356.7 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 ¥37.9 billion from the same period of the previous year to ¥233.5 billion, due to the increase in interest expenses resulting from increased interest on deposits.

As a result, ordinary profit increased by ¥29.8 billion from the same period of the previous year to ¥123.2 billion and profit attributable to owners of parent increased by ¥22.2 billion from the same period of the previous year to ¥85.0 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 Nine Months ended December 31, 2025

As of December 31, 2025, total assets increased by ¥427.3 billion from the end of the previous fiscal year to ¥25,220.5 billion, and net assets increased by ¥113.0 billion from the end of the previous fiscal year to ¥1,405.6 billion.

As for major account balances, deposits decreased by ¥89.4 billion from the end of the previous year to ¥20,323.5 billion due to a decrease in deposits from local publics although both deposits from individuals and deposits from corporates increased, loans and bills discounted increased by ¥895.2 billion from the end of the previous year to ¥17,640.8 billion, and securities increased by ¥325.9 billion from the end of the previous year to ¥3,248.0 billion.

## 2. Consolidated Financial Statements and Notes

## (1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2025	As of December 31, 2025
<b>Assets:</b>		
Cash and due from banks	4,445,659	3,594,346
Call loans and bills bought	30,939	98,237
Monetary claims bought	27,830	26,979
Trading assets	1,517	1,458
Money held in trust	8,399	12,870
Securities	2,922,081	3,248,009
Loans and bills discounted	16,745,606	17,640,856
Foreign exchanges	20,835	29,932
Lease receivables and investment assets	75,442	77,204
Other assets	296,702	243,651
Tangible fixed assets	167,705	169,456
Intangible fixed assets	18,156	29,394
Net defined benefit asset	65,692	68,079
Deferred tax assets	1,577	954
Customers' liabilities for acceptances and guarantees	47,927	60,551
Allowance for loan losses	(82,935)	(81,451)
<b>Total assets</b>	<b>24,793,138</b>	<b>25,220,530</b>
<b>Liabilities:</b>		
Deposits	20,412,965	20,323,516
Negotiable certificates of deposit	246,890	466,458
Call money and bills sold	106,519	95,653
Payables under repurchase agreements	73,351	85,892
Payables under securities lending transactions	85,077	212,257
Commercial paper	—	135,897
Trading liabilities	6	11
Borrowed money	2,089,351	1,993,186
Foreign exchanges	1,024	4,921
Bonds payable	20,000	35,000
Due to trust account	46,566	50,910
Other liabilities	342,992	294,149
Provision for bonuses	5,851	2,638
Provision for directors' bonuses	56	—
Provision for share-based compensation	602	358
Net defined benefit liability	957	1,002
Provision for reimbursement of deposits	1,864	1,585
Provision for contingent losses	1,496	2,013
Reserves under special laws	29	29
Deferred tax liabilities	850	32,859
Deferred tax liabilities for land revaluation	16,162	15,993
Acceptances and guarantees	47,927	60,551
<b>Total liabilities</b>	<b>23,500,544</b>	<b>23,814,885</b>
<b>Net assets:</b>		
Capital stock	150,078	150,078
Capital surplus	204,725	204,725
Retained earnings	839,132	886,863
Treasury shares	(1,652)	(15,726)
<b>Total shareholders' equity</b>	<b>1,192,284</b>	<b>1,225,941</b>
Valuation difference on available-for-sale securities	44,498	116,329
Deferred gains or losses on hedges	469	478
Revaluation reserve for land	34,657	34,290
Foreign currency translation adjustment	1,696	1,164
Remeasurements of defined benefit plans	14,098	13,301
<b>Total accumulated other comprehensive income</b>	<b>95,420</b>	<b>165,564</b>
Non-controlling interests	4,888	14,138
<b>Total net assets</b>	<b>1,292,594</b>	<b>1,405,645</b>
<b>Total liabilities and net assets</b>	<b>24,793,138</b>	<b>25,220,530</b>

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income  
(Consolidated Statements of Income)  
(For the nine months ended)

(Unit: Millions of Yen)

	December 31, 2024	December 31, 2025
<b>Ordinary income</b>	288,902	356,759
Interest income	196,037	255,812
Of which, interest on loans and bills discounted	149,648	197,988
Of which, interest and dividends on securities	28,723	30,219
Trust fees	174	207
Fees and commissions	56,872	62,486
Trading income	570	360
Other ordinary income	26,985	27,446
Other income	8,262	10,445
<b>Ordinary expenses</b>	195,582	233,557
Interest expenses	48,708	68,892
Of which, interest on deposits	21,544	41,516
Fees and commissions payments	12,142	13,442
Other ordinary expenses	25,604	34,054
General and administrative expenses	98,176	110,038
Other expenses	10,951	7,129
<b>Ordinary profit</b>	93,320	123,201
<b>Extraordinary income</b>	73	—
Gain on disposal of non-current assets	73	—
<b>Extraordinary losses</b>	3,244	543
Loss on disposal of non-current assets	636	501
Impairment loss	2,026	41
Loss on return of assets from retirement benefits trust	581	—
<b>Profit before income taxes</b>	90,148	122,657
Income taxes - current	27,362	36,864
Income taxes - deferred	(191)	(289)
Total income taxes	27,170	36,574
<b>Profit</b>	62,978	86,083
<b>Profit attributable to non-controlling interests</b>	220	1,074
<b>Profit attributable to owners of parent</b>	62,758	85,008

(Consolidated Statements of Comprehensive Income)  
 (For the nine months ended)

(Unit: Millions of Yen)

	December 31, 2024	December 31, 2025
<b>Profit</b>	62,978	86,083
<b>Other comprehensive income</b>	(17,487)	70,511
Valuation difference on available-for-sale securities	(16,936)	71,831
Deferred gains or losses on hedges	(70)	9
Remeasurements of defined benefit plans	(606)	(796)
Share of other comprehensive income of entities accounted for using equity method	125	(532)
<b>Comprehensive income</b>	<b>45,490</b>	<b>156,594</b>
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	45,270	155,499
Comprehensive income attributable to non-controlling interests	220	1,094

## (3) Notes to Segment Information

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

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

Not applicable.

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

Consolidated statement of cash flows for the nine months ended December 31, 2025 is not prepared. The amount of depreciation expenses (including amortization expenses of intangible assets excluding goodwill) and the amount of amortization of goodwill for the nine months ended December 31, 2025 are recorded as follows:

	Previous period (from April 1, 2024 to December 31, 2024)	Current period (from April 1, 2025 to December 31, 2025)
Depreciation expenses	¥9,222 million	¥10,166 million
Amortization of goodwill	- million	¥555 million

## (6) Notes on Going Concern Assumption

Not applicable.

## (7) Business Combination

(Business Combination through Acquisition)

On April 1, 2025, Concordia Financial Group, Ltd.\* acquired 85.0% of common shares issued of Sumitomo Mitsui Trust Loan & Finance Co., Ltd. (the trade name was changed to L&F Asset Finance, Ltd. on April 1, 2025), a wholly owned subsidiary of Sumitomo Mitsui Trust Bank, Limited, and L&F Asset Finance, Ltd. became a subsidiary of Concordia Financial Group, Ltd.\*

## ① Outline of the business combination

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

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

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

## (2) Main purpose of the business combination

Although 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&amp;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 consolidated statement of income for the nine months ended December 31, 2025

From April 1, 2025 through December 31, 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 FINANCIAL INFORMATION FOR THE NINE MONTHS ENDED DECEMBER 31, 2025****【 CONTENTS 】**

I . Summary (Income Status) .....	1
II . Digest of Financial Results for the nine months ended December 31, 2025 .....	2
1. Profit and Loss .....	2
2. Average Balance of Use and Source of Funds (Domestics) .....	7
3. Interest Margins (Domestics) .....	7
4. Gains or Losses on Investment Securities .....	8
5. Net Unrealized Gains (Losses) on Securities .....	9
6. Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law .....	10
7. Loans Information .....	11
8. Deposits Information .....	12
9. Investment Products for Individuals .....	13

Capital ratio as of December 31, 2025 will be announced when it is fixed.
---

## I. Summary (Income Status)

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

- Gross operating income increased by ¥22.8 billion from the same period of the previous year to ¥206.3 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 ¥17.3 billion from the same period of the previous year to ¥107.2 billion. Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts increased by ¥26.0 billion from the same period of the previous year to ¥120.3 billion.
- Net income increased by ¥18.5 billion from the same period of the previous year to ¥80.3 billion, as credit costs decreased by ¥6.6 billion from the same period of the previous year.

## &lt;Yokohama Financial Group, Inc. Consolidated&gt;

- Profit attributable to owners of parent increased by ¥22.2 billion from the same period of the previous year to ¥85.0 billion, partly due to the revenue contribution from the consolidation of L&F Asset Finance, Ltd. as a subsidiary. This presents profit growth for three consecutive cumulative periods. The achievement rate calculated based on the forecast of the consolidated profit attributable to owners of parent for the fiscal year ending March 31, 2026 of ¥103.0 billion was 82.5%.

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

(Unit: Billions of Yen)

	For the nine months ended December 31, 2025	Combined		For the nine months ended December 31, 2025	Yokohama		For the nine months ended December 31, 2025	Higashi-Nippon		For the nine months ended December 31, 2025	KANAGAWA		For the nine months ended December 31, 2024
		Increase/ (Decrease)	For the nine months ended December 31, 2024		Increase/ (Decrease)	For the nine months ended December 31, 2024		Increase/ (Decrease)	For the nine months ended December 31, 2024		Increase/ (Decrease)	For the nine months ended December 31, 2024	
1	Gross operating income	206.3	22.8	183.4	180.8	22.8	158.0	19.0	(0.2)	19.2	6.3	0.2	6.1
2	Gross operating income from domestic operations	196.6	21.8	174.8	171.2	21.8	149.3	19.0	(0.1)	19.2	6.3	0.2	6.1
3	Net interest income	172.6	29.3	143.2	149.7	29.4	120.2	17.1	(0.3)	17.5	5.7	0.2	5.4
4	Of which, interest on deposits and loans and bills discounted ※1	131.5	15.3	116.1	111.6	14.9	96.7	14.6	0.1	14.5	5.2	0.2	4.9
5	Net fees and commissions	35.3	1.9	33.4	31.7	1.7	29.9	2.6	0.1	2.5	0.9	0.0	0.9
6	Net trading income	0.0	(0.0)	0.0	0.0	(0.0)	0.0	—	—	—	—	—	—
7	Net other ordinary income	(11.3)	(9.4)	(1.9)	(10.2)	(9.3)	(0.8)	(0.7)	0.0	(0.7)	(0.3)	(0.0)	(0.2)
8	Gross operating income from international operations	9.6	0.9	8.6	9.6	0.9	8.6	(0.0)	(0.0)	0.0	(0.0)	0.0	(0.0)
9	(Reference) Market-related gains or losses and others (1-4-5)	39.4	5.5	33.8	37.4	6.1	31.3	1.7	(0.5)	2.2	0.2	(0.0)	0.2
10	Expenses	99.1	5.4	93.6	81.1	4.8	76.2	13.3	0.4	12.9	4.6	0.1	4.4
11	(Reference) OHR ※2	48.0%	(3.0%pt)	51.0%	44.8%	(3.4%pt)	48.2%	70.0%	3.1%pt	66.9%	72.1%	0.2%pt	71.9%
12	Of which, personnel expenses	46.4	2.3	44.1	36.8	2.0	34.8	7.2	0.2	7.0	2.4	0.0	2.3
13	Of which, non-personnel expenses	44.5	2.6	41.9	37.5	2.2	35.2	5.1	0.2	4.9	1.8	0.0	1.7
14	Core net business profit (1-10)	107.2	17.3	89.8	99.7	17.9	81.7	5.7	(0.6)	6.3	1.7	0.0	1.7
15	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	120.3	26.0	94.3	111.8	26.4	85.4	6.4	(0.5)	6.9	2.1	0.1	1.9
16	Provision of allowance for general loan losses	(0.5)	(3.9)	3.4	—	(2.3)	2.3	(0.5)	(1.5)	0.9	—	(0.1)	0.1
17	Net business profit (1-10-16)	107.7	21.3	86.3	99.7	20.3	79.4	6.2	0.8	5.3	1.7	0.1	1.6
18	Non-recurring gains (losses)	4.9	1.4	3.4	5.1	2.0	3.0	(0.3)	(0.7)	0.3	0.1	0.1	(0.0)
19	Of which, disposal of bad debts	1.4	(2.7)	4.1	0.0	(2.2)	2.2	1.1	(0.1)	1.2	0.3	(0.3)	0.6
20	Of which, gains or losses on stocks and other securities	4.2	(1.1)	5.4	3.0	(0.5)	3.6	0.7	(0.5)	1.2	0.4	(0.1)	0.5
21	Ordinary profit (17+18)	112.6	22.8	89.8	104.8	22.3	82.4	5.8	0.1	5.7	1.9	0.3	1.5
22	Extraordinary income (losses)	(0.5)	2.6	(3.1)	(0.3)	2.4	(2.8)	(0.1)	0.1	(0.3)	(0.0)	(0.0)	(0.0)
23	Total income taxes	31.7	6.9	24.8	29.5	6.8	22.7	1.8	0.2	1.5	0.4	(0.1)	0.5
24	Net income (21+22-23)	80.3	18.5	61.7	74.9	18.0	56.9	3.9	0.0	3.8	1.4	0.4	0.9
25	Credit costs (16+19)	0.9	(6.6)	7.6	0.0	(4.5)	4.6	0.6	(1.6)	2.2	0.3	(0.4)	0.7
26	Credit cost ratio ※3	0.00%	(0.06%pt)	0.06%	0.00%	(0.04%pt)	0.04%	0.05%	(0.13%pt)	0.18%	0.09%	(0.15%pt)	0.24%

## &lt;Yokohama Financial Group, Inc. Consolidated&gt;

(Unit: Billions of Yen)

	For the nine months ended December 31, 2025	Increase/ (Decrease)	For the nine months ended December 31, 2024
27	Consolidated ordinary profit	[+32.0%] 29.8	93.3
28	Profit attributable to owners of parent	[+35.4%] 22.2	62.7
29	Of which, income from L&F (after amortization of goodwill, etc.)	3.6	3.6
30	Consolidated ROE (TSE standards, annualized basis)	1.9%pt	6.5%

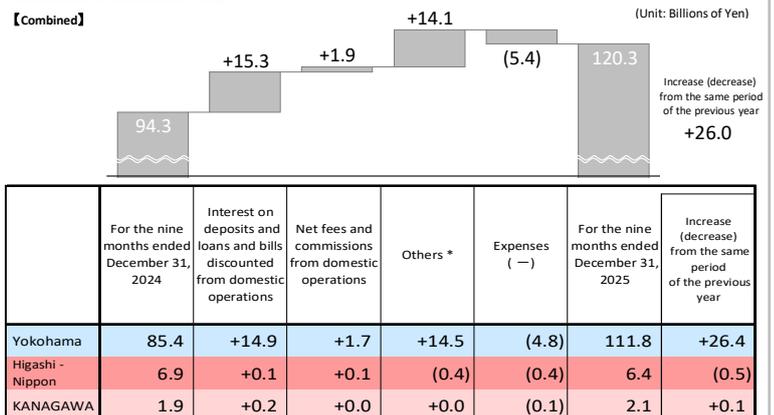
※1 Including interest on negotiable certificates of deposit

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

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

【Combined】

(Unit: Billions of Yen)



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

## II. Digest of Financial Results for the nine months ended December 31, 2025

## II. 2026年3月期第3四半期決算の概況

## 1. Profit and Loss

## (1) Yokohama Financial Group, Inc. Consolidated

## 1. 損益状況

## (1) 横浜フィナンシャルグループ 連結

(Unit: Millions of Yen)

		For the nine months ended			For the year ended
		December 31, 2025(A)	(A)-(B)	December 31, 2024(B)	<Reference> March 31, 2025
1	Consolidated gross operating income	229,923	[18.4%] 35,738	194,185	260,311
2	Net interest income	186,919	39,591	147,328	208,027
3	Trust fees	207	33	174	242
4	Net fees and commissions	49,044	4,314	44,730	59,677
5	Net trading income	360	(210)	570	705
6	Net other ordinary income	(6,608)	(7,989)	1,381	(8,341)
7	General and administrative expenses	110,038	11,862	98,176	134,127
8	(Reference) Consolidated OHR (%) (7/1)	47.8	(2.7)	50.5	51.5
9	Credit costs	2,223	(6,788)	9,011	10,835
10	Written-off of loans	3,077	(2,281)	5,358	5,939
11	Provision of allowance for specific loan losses	—	(175)	175	1,157
12	Provision of allowance for general loan losses	—	(3,370)	3,370	3,685
13	Reversal of allowance for loan losses	1,169	1,169	—	—
14	Recoveries of written-off claims	993	116	877	1,220
15	Other	1,308	324	984	1,273
16	Gain or loss on stocks and other securities	4,441	(621)	5,062	6,302
17	Share of profit or loss of entities accounted for using equity method	766	83	683	644
18	Other	332	(244)	576	467
19	Ordinary profit	123,201	[32.0%] 29,881	93,320	122,764
20	Extraordinary income (losses)	(543)	2,628	(3,171)	(3,845)
21	Profit before income taxes	122,657	32,509	90,148	118,918
22	Total income taxes	36,574	9,404	27,170	35,847
23	Profit	86,083	23,105	62,978	83,071
24	Profit attributable to non-controlling interests	1,074	854	220	265
25	Profit attributable to owners of parent	85,008	[35.4%] 22,250	62,758	82,805

(注)「連結粗利益」は、(資金運用収益－資金調達費用)＋信託報酬＋(役員取引等収益－役員取引等費用)＋(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 nine months ended

(Unit: Millions of Yen)

For the year ended

		December 31, 2025(A)	(A)-(B)	December 31, 2024(B)	<Reference> March 31, 2025
26	Consolidated net business profit	119,620	[25.2%] 24,086	95,534	125,423

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

Note: Consolidated net business profit = Consolidated gross operating income - General and administrative expenses (excluding non-recurring losses) + Share of profit or loss of entities accounted for using equity method

## (Number of Consolidated Companies)

## (連結対象会社数)

(Unit: Number of Companies)

		As of December 31, 2025(A)	(A)-(B)	As of December 31, 2024(B)	As of March 31, 2025
27	Number of consolidated subsidiaries	12	—	12	11
28	Number of companies accounted for by the equity method	4	—	4	4

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

## (2) 3行合算

(Unit: Millions of Yen)

For the nine months ended

For the year ended

		December 31, 2025(A)	(A)-(B)	December 31, 2024(B)	<Reference> March 31, 2025	
			[12.4%]			
1	Gross operating income	業務粗利益	206,335	22,849	183,486	244,420
2	Gross operating income from domestic operations	国内業務粗利益	196,679	21,876	174,803	232,995
3	Net interest income	資金利益	172,609	29,390	143,219	200,911
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	(151)	151	160
5	Net fees and commissions	役務取引等利益	35,374	1,953	33,421	44,632
6	Net trading income	特定取引利益	28	(47)	75	85
7	Net other ordinary income	その他業務利益	(11,333)	(9,421)	(1,912)	(12,634)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(12,357)	(8,454)	(3,903)	(15,340)
9	Gross operating income from international operations	国際業務粗利益	9,655	973	8,682	11,424
10	Net interest income	資金利益	7,322	(335)	7,657	10,546
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—	—
12	Net fees and commissions	役務取引等利益	475	(7)	482	622
13	Net trading income	特定取引利益	5	7	(2)	5
14	Net other ordinary income	その他業務利益	1,851	1,307	544	249
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(794)	(74)	(720)	(1,357)
16	Expenses	経費(除く臨時処理分) (△)	99,105	5,481	93,624	127,214
17	Personnel expenses	人件費 (△)	46,487	2,319	44,168	59,381
18	Non-Personnel expenses	物件費 (△)	44,556	2,611	41,945	57,665
19	Taxes	税金 (△)	8,062	552	7,510	10,167
20	(Reference) OHR (%) (16 / 1)	(参考) OHR (%) (16÷1)	48.0	(3.0)	51.0	52.0
21	Core net business profit	実質業務純益	107,229	17,368	89,861	117,205
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	120,381	25,897	94,484	133,903
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	コア業務純益(除く投資信託解約損益) (22-4-11)	120,381	26,048	94,333	133,743
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	(513)	(3,979)	3,466	3,814
25	Net business profit	業務純益	107,743	21,349	86,394	113,390
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定戻)	(13,152)	(8,529)	(4,623)	(16,697)
27	Non-recurring gains (losses)	臨時損益	4,904	1,474	3,430	3,698
28	Disposal of bad debts	不良債権処理額 (△)	1,468	(2,707)	4,175	5,605
29	Written-off of loans	貸出金償却 (△)	145	(796)	941	1,301
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	904	(1,405)	2,309	3,150
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	42	(276)	318	344
32	Reversal of allowance for loan losses	貸倒引当金戻入益	771	771	—	—
33	Recoveries of written-off claims	償却債権取立益	72	13	59	92
34	Other	その他 (△)	1,220	555	665	901
35	Gain or loss on stocks and other securities	株式等関係損益	4,246	(1,198)	5,444	6,647
36	Other non-recurring gains (losses)	その他の臨時損益	2,126	(35)	2,161	2,656
37	Ordinary profit	経常利益	112,647	22,823	89,824	117,089
38	Extraordinary income (losses)	特別損益	(537)	2,618	(3,155)	(3,829)
39	Income before income taxes	税引前四半期(当期)純利益	112,110	25,441	86,669	113,260
40	Total income taxes	法人税等合計 (△)	31,798	6,919	24,879	32,775
41	Net income	四半期(当期)純利益	80,312	18,523	61,789	80,485
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	955	(6,687)	7,642	9,420

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

## (3) 横浜銀行 単体

(Unit: Millions of Yen)

For the nine months ended

For the year ended

		December 31, 2025(A)	(A)-(B)	December 31, 2024(B)	<Reference> March 31, 2025	
			[14.4%]			
1	Gross operating income	業務粗利益	180,881	22,820	158,061	212,884
2	Gross operating income from domestic operations	国内業務粗利益	171,222	21,829	149,393	201,476
3	Net interest income	資金利益	149,714	29,492	120,222	170,159
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	31,761	1,771	29,990	39,868
6	Net trading income	特定取引利益	28	(47)	75	85
7	Net other ordinary income	その他業務利益	(10,282)	(9,387)	(895)	(8,636)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(11,306)	(8,391)	(2,915)	(11,377)
9	Gross operating income from international operations	国際業務粗利益	9,659	992	8,667	11,407
10	Net interest income	資金利益	7,326	(324)	7,650	10,541
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—	—
12	Net fees and commissions	役務取引等利益	475	(5)	480	620
13	Net trading income	特定取引利益	5	7	(2)	5
14	Net other ordinary income	その他業務利益	1,850	1,312	538	240
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(794)	(74)	(720)	(1,357)
16	Expenses	経費(除く臨時処理分) (△)	81,137	4,841	76,296	104,093
17	Personnel expenses	人件費 (△)	36,832	2,021	34,811	46,984
18	Non-Personnel expenses	物件費 (△)	37,537	2,280	35,257	48,634
19	Taxes	税金 (△)	6,767	541	6,226	8,474
20	(Reference) OHR (%) (16 / 1)	(参考) OHR (%) (16÷1)	44.8	(3.4)	48.2	48.8
21	Core net business profit	実質業務純益	99,744	17,980	81,764	108,790
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	111,845	26,445	85,400	121,525
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	コア業務純益(除く投資信託解約損益) (22-4-11)	111,845	26,445	85,400	121,525
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	—	(2,355)	2,355	3,034
25	Net business profit	業務純益	99,744	20,335	79,409	105,756
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定戻)	(12,101)	(8,465)	(3,636)	(12,734)
27	Non-recurring gains (losses)	臨時損益	5,104	2,018	3,086	3,533
28	Disposal of bad debts	不良債権処理額 (△)	16	(2,235)	2,251	3,649
29	Written-off of loans	貸出金償却 (△)	145	(787)	932	1,292
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	—	(868)	868	1,616
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	0	(222)	222	234
32	Reversal of allowance for loan losses	貸倒引当金戻入益	387	387	—	—
33	Recoveries of written-off claims	償却債権取立益	16	(20)	36	40
34	Other	その他 (△)	273	11	262	546
35	Gain or loss on stocks and other securities	株式等関係損益	3,080	(539)	3,619	4,972
36	Other non-recurring gains (losses)	その他の臨時損益	2,040	322	1,718	2,209
37	Ordinary profit	経常利益	104,849	22,353	82,496	109,289
38	Extraordinary income (losses)	特別損益	(329)	2,496	(2,825)	(3,430)
39	Income before income taxes	税引前四半期(当期)純利益	104,519	24,849	79,670	105,859
40	Total income taxes	法人税等合計 (△)	29,592	6,842	22,750	30,658
41	Net income	四半期(当期)純利益	74,926	18,006	56,920	75,200
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	16	(4,590)	4,606	6,684

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

## (4) 東日本銀行 単体

(Unit: Millions of Yen)

For the nine months ended

For the year ended

		December 31, 2025(A)	(A)-(B)	December 31, 2024(B)	<Reference> March 31, 2025	
			[[ 1.1%]]			
1	Gross operating income	業務粗利益	19,076	(214)	19,290	23,497
2	Gross operating income from domestic operations	国内業務粗利益	19,080	(194)	19,274	23,481
3	Net interest income	資金利益	17,126	(384)	17,510	23,428
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	(151)	151	160
5	Net fees and commissions	役務取引等利益	2,665	161	2,504	3,486
6	Net trading income	特定取引利益	—	—	—	—
7	Net other ordinary income	その他業務利益	(712)	28	(740)	(3,433)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(712)	28	(740)	(3,433)
9	Gross operating income from international operations	国際業務粗利益	(3)	(18)	15	16
10	Net interest income	資金利益	(4)	(10)	6	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	(4)	4	4
13	Net trading income	特定取引利益	—	—	—	—
14	Net other ordinary income	その他業務利益	0	(5)	5	6
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	—	—	—	—
16	Expenses	経費(除く臨時処理分) (△)	13,364	450	12,914	17,133
17	Personnel expenses	人件費 (△)	7,234	233	7,001	9,242
18	Non-Personnel expenses	物件費 (△)	5,154	235	4,919	6,602
19	Taxes	税金 (△)	976	(17)	993	1,289
20	(Reference) OHR (%) (16 / 1)	(参考) OHR (%) (16÷1)	70.0	3.1	66.9	72.9
21	Core net business profit	実質業務純益	5,711	(664)	6,375	6,363
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	6,423	(693)	7,116	9,797
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	コア業務純益(除く投資信託解約損益) (22-4-11)	6,423	(541)	6,964	9,637
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	(513)	(1,508)	995	540
25	Net business profit	業務純益	6,225	845	5,380	5,823
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定戻)	(712)	28	(740)	(3,433)
27	Non-recurring gains (losses)	臨時損益	(353)	(727)	374	500
28	Disposal of bad debts	不良債権処理額 (△)	1,150	(133)	1,283	1,049
29	Written-off of loans	貸出金償却 (△)	—	—	—	—
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	904	(262)	1,166	907
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	42	(54)	96	110
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	(11)	13	16
34	Other	その他 (△)	206	172	34	47
35	Gain or loss on stocks and other securities	株式等関係損益	753	(544)	1,297	1,126
36	Other non-recurring gains (losses)	その他の臨時損益	43	(318)	361	422
37	Ordinary profit	経常利益	5,872	117	5,755	6,323
38	Extraordinary income (losses)	特別損益	(119)	195	(314)	(383)
39	Income before income taxes	税引前四半期(当期)純利益	5,752	312	5,440	5,940
40	Total income taxes	法人税等合計 (△)	1,803	235	1,568	1,523
41	Net income	四半期(当期)純利益	3,949	78	3,871	4,416
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	636	(1,642)	2,278	1,589

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

## (5) 神奈川銀行 単体

(Unit: Millions of Yen)

For the nine months ended

For the year ended

		December 31, 2025(A)	(A)-(B)	December 31, 2024(B)	<Reference> March 31, 2025	
			[3.9%]			
1	Gross operating income	業務粗利益	6,377	243	6,134	8,037
2	Gross operating income from domestic operations	国内業務粗利益	6,377	242	6,135	8,037
3	Net interest income	資金利益	5,768	282	5,486	7,324
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—	—
5	Net fees and commissions	役務取引等利益	947	22	925	1,277
6	Net trading income	特定取引利益	—	—	—	—
7	Net other ordinary income	その他業務利益	(338)	(62)	(276)	(564)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(338)	(92)	(246)	(529)
9	Gross operating income from international operations	国際業務粗利益	(0)	0	(0)	0
10	Net interest income	資金利益	0	0	0	0
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—	—
12	Net fees and commissions	役務取引等利益	(0)	2	(2)	(2)
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	2
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	—	—	—	—
16	Expenses	経費(除く臨時処理分) (△)	4,603	190	4,413	5,986
17	Personnel expenses	人件費 (△)	2,420	65	2,355	3,155
18	Non-Personnel expenses	物件費 (△)	1,864	96	1,768	2,428
19	Taxes	税金 (△)	318	28	290	403
20	(Reference) OHR (%) (16 / 1)	(参考) OHR (%) (16÷1)	72.1	0.2	71.9	74.4
21	Core net business profit	実質業務純益	1,773	53	1,720	2,051
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	2,112	145	1,967	2,580
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	コア業務純益(除く投資信託解約損益) (22-4-11)	2,112	145	1,967	2,580
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	—	(116)	116	240
25	Net business profit	業務純益	1,773	169	1,604	1,810
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定戻)	(338)	(92)	(246)	(529)
27	Non-recurring gains (losses)	臨時損益	152	183	(31)	(334)
28	Disposal of bad debts	不良債権処理額 (△)	302	(338)	640	906
29	Written-off of loans	貸出金償却 (△)	—	(8)	8	8
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	—	(273)	273	626
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	—	—	—	—
32	Reversal of allowance for loan losses	貸倒引当金戻入益	384	384	—	—
33	Recoveries of written-off claims	償却債権取立益	53	44	9	34
34	Other	その他 (△)	739	371	368	306
35	Gain or loss on stocks and other securities	株式等関係損益	412	(116)	528	548
36	Other non-recurring gains (losses)	その他の臨時損益	42	(39)	81	23
37	Ordinary profit	経常利益	1,926	354	1,572	1,475
38	Extraordinary income (losses)	特別損益	(88)	(74)	(14)	(15)
39	Income before income taxes	税引前四半期(当期)純利益	1,837	279	1,558	1,460
40	Total income taxes	法人税等合計 (△)	402	(158)	560	592
41	Net income	四半期(当期)純利益	1,435	438	997	867
42	Credit costs (24+28)	与信関係費用(24+28) (△)	302	(455)	757	1,147

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

## 2. 資金平残 (国内業務部門)

(Unit: Billions of Yen)  
For the year ended

For the nine months ended

				December 31,	(A)-(B)	December 31,	<Reference>	
				2025(A)		2024(B)	March 31, 2025	
1	The Bank of Yokohama, Ltd.,	Interest-earning assets	3行合算	資金運用勘定	24,562.5	23.7	24,538.8	24,480.8
2	The Higashi- Nippon Bank, Limited and	Of which, Loans and bills discounted		うち貸出金	16,390.6	530.2	15,860.4	15,876.9
3	THE KANAGAWA BANK, LTD. Combined	Of which, Securities		うち有価証券	2,700.8	136.2	2,564.5	2,585.1
4		Interest-bearing liabilities	3行合算	資金調達勘定	24,295.3	288.8	24,006.4	23,960.9
5		Of which, Deposits, etc		うち預金等	20,273.7	555.4	19,718.3	19,718.7
6		Interest-earning assets		横浜銀行 単体	資金運用勘定	21,985.2	42.9	21,942.3
7	The Bank of Yokohama, Ltd.	Of which, Loans and bills discounted	うち貸出金		14,367.1	550.1	13,816.9	13,835.2
8	Non-consolidated	Of which, Securities	うち有価証券		2,323.3	180.1	2,143.1	2,167.1
9		Interest-bearing liabilities	横浜銀行 単体	資金調達勘定	21,830.2	319.3	21,510.9	21,464.0
10		Of which, Deposits, etc		うち預金等	18,143.5	592.3	17,551.2	17,563.4
11		Interest-earning assets		東日本銀行 単体	資金運用勘定	2,046.5	(29.7)	2,076.3
12	The Higashi- Nippon Bank, Limited	Of which, Loans and bills discounted	うち貸出金		1,606.6	(29.1)	1,635.8	1,633.1
13	Non-consolidated	Of which, Securities	うち有価証券		311.5	(31.6)	343.1	341.5
14		Interest-bearing liabilities	東日本銀行 単体	資金調達勘定	1,961.4	(32.7)	1,994.1	1,995.3
15		Of which, Deposits, etc		うち預金等	1,653.3	(35.8)	1,689.1	1,677.7
16		Interest-earning assets		神奈川銀行 単体	資金運用勘定	530.7	10.5	520.1
17	THE KANAGAWA BANK, LTD.	Of which, Loans and bills discounted	うち貸出金		416.8	9.2	407.5	408.5
18	Non-consolidated	Of which, Securities	うち有価証券		65.9	(12.3)	78.3	76.5
19		Interest-bearing liabilities	神奈川銀行 単体	資金調達勘定	503.6	2.2	501.3	501.5
20		Of which, Deposits, etc		うち預金等	476.8	(1.1)	478.0	477.5

(注) 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。

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

## 3. Interest Margins (Domestics)

## 3. 利回・利轄 (国内業務部門)

(Unit: %)

For the year ended

For the nine months ended

				December 31,	(A)-(B)	December 31,	<Reference>	
				2025(A)		2024(B)	March 31, 2025	
21	The Bank of Yokohama, Ltd.,	Yield on interest-earning assets	3行合算	資金運用利回	1.14	0.31	0.83	0.89
22	The Higashi- Nippon Bank, Limited and	Loans and bills discounted		貸出金利回	1.31	0.28	1.03	1.07
23	THE KANAGAWA BANK, LTD. Combined	Securities		有価証券利回	1.22	0.25	0.97	1.20
24		Yield on interest-bearing liabilities	3行合算	資金調達利回	0.21	0.16	0.05	0.07
25		Deposits, etc		預金等利回	0.203	0.153	0.050	0.068
26		Yield spread (22-25)		預貸金利回差 (22-25)	1.11	0.13	0.98	1.00
27		Yield on interest-earning assets	横浜銀行 単体	資金運用利回	1.11	0.33	0.78	0.85
28	The Bank of Yokohama, Ltd.	Loans and bills discounted		貸出金利回	1.28	0.29	0.99	1.03
29	Non-consolidated	Securities		有価証券利回	1.23	0.29	0.94	1.21
30		Yield on interest-bearing liabilities	横浜銀行 単体	資金調達利回	0.20	0.15	0.05	0.07
31		Deposits, etc		預金等利回	0.198	0.149	0.049	0.067
32		Yield spread (28-31)		預貸金利回差 (28-31)	1.08	0.14	0.94	0.96
33		Yield on interest-earning assets	東日本銀行 単体	資金運用利回	1.39	0.21	1.18	1.21
34	The Higashi- Nippon Bank, Limited	Loans and bills discounted		貸出金利回	1.48	0.25	1.23	1.26
35	Non-consolidated	Securities		有価証券利回	1.23	0.06	1.17	1.26
36		Yield on interest-bearing liabilities	東日本銀行 単体	資金調達利回	0.29	0.23	0.06	0.09
37		Deposits, etc		預金等利回	0.267	0.209	0.058	0.083
38		Yield spread (34-37)		預貸金利回差 (34-37)	1.22	0.04	1.18	1.18
39		Yield on interest-earning assets	神奈川銀行 単体	資金運用利回	1.62	0.17	1.45	1.47
40	THE KANAGAWA BANK, LTD.	Loans and bills discounted		貸出金利回	1.88	0.21	1.67	1.69
41	Non-consolidated	Securities		有価証券利回	0.81	0.00	0.81	0.86
42		Yield on interest-bearing liabilities	神奈川銀行 単体	資金調達利回	0.19	0.14	0.05	0.07
43		Deposits, etc		預金等利回	0.190	0.131	0.059	0.078
44		Yield spread (40-43)		預貸金利回差 (40-43)	1.69	0.08	1.61	1.61

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

(Unit: Millions of Yen)

For the nine months ended

For the year ended

				December 31, 2025(A)		December 31, 2024(B)	<Reference> March 31, 2025
					(A)-(B)		
1	Gains (losses) on bonds		国債等債券損益 (5勘定戻)	(13,150)	(8,659)	(4,491)	(16,573)
2	Gain on sales	横浜 フィナンシャル グループ連結	売却益	560	(126)	686	782
3	Gain on redemption		償還益	—	(0)	0	0
4	Loss on sales		売却損 (△)	6,239	3,216	3,023	8,004
5	Loss on redemption		償還損 (△)	6,683	4,655	2,028	9,135
6	Loss on devaluation		償却 (△)	787	661	126	216

(Unit: Millions of Yen)

For the nine months ended

For the year ended

				December 31, 2025(A)		December 31, 2024(B)	<Reference> March 31, 2025
					(A)-(B)		
7	Gains (losses) on bonds		国債等債券損益 (5勘定戻)	(13,152)	(8,529)	(4,623)	(16,697)
8	Gain on sales	3行合算	売却益	580	(106)	686	781
9	Gain on redemption		償還益	—	(0)	0	0
10	Loss on sales		売却損 (△)	6,275	3,265	3,010	7,984
11	Loss on redemption		償還損 (△)	6,679	4,504	2,175	9,285
12	Loss on devaluation		償却 (△)	777	653	124	209
13	Gains (losses) on bonds			国債等債券損益 (5勘定戻)	(12,101)	(8,465)	(3,636)
14	Gain on sales	横浜銀行 単体	売却益	360	(276)	636	727
15	Gain on redemption		償還益	—	(0)	0	0
16	Loss on sales		売却損 (△)	5,258	3,249	2,009	4,047
17	Loss on redemption		償還損 (△)	6,432	4,287	2,145	9,213
18	Loss on devaluation		償却 (△)	770	652	118	200
19	Gains (losses) on bonds			国債等債券損益 (5勘定戻)	(712)	28	(740)
20	Gain on sales	東日本銀行 単体	売却益	207	173	34	38
21	Gain on redemption		償還益	—	—	—	—
22	Loss on sales		売却損 (△)	665	(74)	739	3,431
23	Loss on redemption		償還損 (△)	246	217	29	31
24	Loss on devaluation		償却 (△)	7	2	5	8
25	Gains (losses) on bonds			国債等債券損益 (5勘定戻)	(338)	(92)	(246)
26	Gain on sales	神奈川銀行 単体	売却益	12	(3)	15	15
27	Gain on redemption		償還益	—	—	—	—
28	Loss on sales		売却損 (△)	351	89	262	505
29	Loss on redemption		償還損 (△)	—	—	—	39
30	Loss on devaluation		償却 (△)	—	—	—	—

(2) Gains or Losses on stocks and other securities

(2) 株式等関係損益

(Unit: Millions of Yen)

For the nine months ended

For the year ended

				December 31, 2025(A)		December 31, 2024(B)	<Reference> March 31, 2025
					(A)-(B)		
31	Gains (losses) on stocks and other securities		株式等関係損益 (3勘定戻)	4,441	(621)	5,062	6,302
32	Gain on sales	横浜 フィナンシャル グループ連結	売却益	6,002	298	5,704	7,157
33	Loss on sales		売却損 (△)	1,560	1,341	219	391
34	Loss on devaluation		償却 (△)	0	(423)	423	462

(Unit: Millions of Yen)

For the nine months ended

For the year ended

				December 31, 2025(A)		December 31, 2024(B)	<Reference> March 31, 2025
					(A)-(B)		
35	Gains (losses) on stocks and other securities		株式等関係損益 (3勘定戻)	4,246	(1,198)	5,444	6,647
36	Gain on sales	3行合算	売却益	5,806	(282)	6,088	7,542
37	Loss on sales		売却損 (△)	1,560	1,339	221	432
38	Loss on devaluation		償却 (△)	0	(423)	423	462
39	Gains (losses) on stocks and other securities			株式等関係損益 (3勘定戻)	3,080	(539)	3,619
40	Gain on sales	横浜銀行 単体	売却益	3,081	(923)	4,004	5,435
41	Loss on sales		売却損 (△)	0	0	—	—
42	Loss on devaluation		償却 (△)	0	(384)	384	462
43	Gains (losses) on stocks and other securities			株式等関係損益 (3勘定戻)	753	(544)	1,297
44	Gain on sales	東日本銀行 単体	売却益	2,312	876	1,436	1,438
45	Loss on sales		売却損 (△)	1,559	1,420	139	312
46	Loss on devaluation		償却 (△)	—	—	—	—
47	Gains (losses) on stocks and other securities			株式等関係損益 (3勘定戻)	412	(116)	528
48	Gain on sales	神奈川銀行 単体	売却益	412	(236)	648	668
49	Loss on sales		売却損 (△)	—	(82)	82	119
50	Loss on devaluation		償却 (△)	0	(38)	38	—

## 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 December 31, 2025					As of September 30, 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	869,326	(52,067)	(7,947)	—	52,067	868,648	(44,120)	0	44,121
2	Available-for-sale									
	その他有価証券	2,294,057	164,954	23,347	236,400	71,446	2,210,720	141,607	205,005	63,397
3	Equity securities									
	株式	260,698	167,251	18,903	167,229	478	243,625	148,348	149,284	935
4	Debt securities									
	債券	1,177,711	(49,731)	(10,029)	12	49,743	1,136,504	(39,702)	122	39,825
5	Other securities									
	その他	855,647	47,434	14,473	68,659	21,225	830,591	32,961	55,598	22,637
6	Total									
	合計	3,163,384	112,887	15,400	236,400	123,513	3,079,369	97,487	205,006	107,518
7	Equity securities									
	株式	260,698	167,251	18,903	167,229	478	243,625	148,348	149,284	935
8	Debt securities									
	債券	2,039,741	(101,797)	(17,974)	12	101,809	1,998,816	(83,823)	122	83,946
9	Other securities									
	その他	862,944	47,433	14,471	68,659	21,225	836,927	32,962	55,599	22,637

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は四半期/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. 四半期/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 December 31, 2025					As of September 30, 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	869,016	(52,062)	(7,946)	—	52,062	868,388	(44,116)	0	44,117
11	Available-for-sale									
	その他有価証券	2,283,207	161,306	22,846	232,685	71,379	2,200,232	138,460	201,838	63,377
12	Equity securities									
	株式	249,848	163,808	18,361	164,205	397	233,137	145,447	146,262	814
13	Debt securities									
	債券	1,177,711	(49,731)	(10,029)	12	49,743	1,136,504	(39,702)	122	39,825
14	Other securities									
	その他	855,647	47,229	14,514	68,468	21,238	830,591	32,715	55,453	22,737
15	Total									
	合計	3,152,224	109,244	14,900	232,685	123,441	3,068,621	94,344	201,839	107,494
16	Equity securities									
	株式	249,848	163,808	18,361	164,205	397	233,137	145,447	146,262	814
17	Debt securities									
	債券	2,039,431	(101,792)	(17,973)	12	101,804	1,998,556	(83,819)	122	83,942
18	Other securities									
	その他	862,944	47,228	14,512	68,468	21,239	836,927	32,716	55,454	22,737

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は四半期/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. 四半期/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 December 31, 2025					As of September 30, 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	869,016	(52,062)	(7,946)	—	52,062	868,388	(44,116)	0	44,117
20	Available-for-sale									
	その他有価証券	1,884,542	137,460	18,608	196,603	59,143	1,805,385	118,852	171,935	53,083
21	Equity securities									
	株式	234,818	153,637	16,692	154,012	375	219,658	136,945	137,733	787
22	Debt securities									
	債券	876,136	(40,388)	(7,914)	11	40,400	836,956	(32,474)	80	32,555
23	Other securities									
	その他	773,587	24,212	9,832	42,579	18,366	748,770	14,380	34,121	19,740
24	Total									
	合計	2,753,559	85,398	10,662	196,603	111,205	2,673,774	74,736	171,936	97,200
25	Equity securities									
	株式	234,818	153,637	16,692	154,012	375	219,658	136,945	137,733	787
26	Debt securities									
	債券	1,737,856	(92,450)	(15,859)	11	92,462	1,699,008	(76,591)	80	76,672
27	Other securities									
	その他	780,884	24,211	9,830	42,579	18,367	755,107	14,381	34,122	19,740

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は四半期/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. 四半期/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 December 31, 2025					As of September 30, 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	334,256	20,888	3,690	31,571	10,683	328,648	17,198	26,011	8,813
30	Equity securities									
	株式	8,223	5,798	1,064	5,798	—	7,200	4,734	4,734	—
31	Debt securities									
	債券	246,125	(7,837)	(1,883)	0	7,837	241,868	(5,954)	0	5,954
32	Other securities									
	その他	79,906	22,927	4,509	25,773	2,845	79,579	18,418	21,277	2,858
33	Total									
	合計	334,256	20,888	3,690	31,571	10,683	328,648	17,198	26,011	8,813
34	Equity securities									
	株式	8,223	5,798	1,064	5,798	—	7,200	4,734	4,734	—
35	Debt securities									
	債券	246,125	(7,837)	(1,883)	0	7,837	241,868	(5,954)	0	5,954
36	Other securities									
	その他	79,906	22,927	4,509	25,773	2,845	79,579	18,418	21,277	2,858

(注) 「その他有価証券」については時価評価しておりますので、評価損益は四半期/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 December 31, 2025					As of September 30, 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	64,409	2,957	548	4,510	1,552	66,198	2,409	3,890	1,481
39	Equity securities									
	株式	6,806	4,372	605	4,394	21	6,278	3,767	3,794	26
40	Debt securities									
	債券	55,449	(1,504)	(231)	—	1,504	57,679	(1,273)	41	1,315
41	Other securities									
	その他	2,152	89	173	115	26	2,241	(84)	54	138
42	Total									
	合計	64,409	2,957	548	4,510	1,552	66,198	2,409	3,890	1,481
43	Equity securities									
	株式	6,806	4,372	605	4,394	21	6,278	3,767	3,794	26
44	Debt securities									
	債券	55,449	(1,504)	(231)	—	1,504	57,679	(1,273)	41	1,315
45	Other securities									
	その他	2,152	89	173	115	26	2,241	(84)	54	138

(注) 「その他有価証券」については時価評価しておりますので、評価損益は四半期/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. Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law

## 6. リスク管理債権および金融再生法開示債権

## (1) 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 December 31, 2025 (A)	(A)-(B)	As of September 30, 2025 (B)
1	Unrecoverable or valueless claims	61,142	(1,056)	62,198
2	Doubtful claims	158,459	(51)	158,510
3	Claims in need of special caution	17,709	626	17,083
4	Accruing loans contractually past due for 3 months or more	5,742	540	5,202
5	Restructured loans	11,967	86	11,881
6	Sub-total (Claims in need of special caution or below) A	237,311	(481)	237,792
7	Claims in need of caution (excluding claims in need of special caution)	1,437,949	(26,901)	1,464,850
8	Claims to normal borrowers (excluding claims in need of caution)	16,148,055	214,133	15,933,922
9	Sub-total (Normal claims)	17,586,005	187,233	17,398,772
10	Total (Credit exposures) B	17,823,316	186,752	17,636,564
11	Claims in need of special caution based on borrowers classification under the self-assessment guideline	25,831	(976)	26,807
12	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A/B	1.3	0.0	1.3

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

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

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

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

(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 December 31, 2025 (A)	(A)-(B)	As of September 30, 2025 (B)	As of December 31, 2025 (A)	(A)-(B)	As of September 30, 2025 (B)
13	Unrecoverable or valueless claims	59,887	(982)	60,869	50,628	(425)	51,053
14	Doubtful claims	148,732	372	148,360	109,311	(925)	110,236
15	Claims in need of special caution	16,425	685	15,740	10,763	653	10,110
16	Accruing loans contractually past due for 3 months or more	5,742	540	5,202	5,590	420	5,170
17	Restructured loans	10,682	145	10,537	5,172	233	4,939
18	Sub-total (Claims in need of special caution or below) A	225,045	75	224,970	170,703	(697)	171,400
19	Claims in need of caution (excluding claims in need of special caution)	1,408,064	(29,523)	1,437,587	1,055,760	(22,989)	1,078,749
20	Claims to normal borrowers (excluding claims in need of caution)	16,013,942	239,621	15,774,321	14,365,297	226,615	14,138,682
21	Sub-total (Normal claims)	17,422,006	210,097	17,211,909	15,421,058	203,626	15,217,432
22	Total (Credit exposures) B	17,647,051	210,172	17,436,879	15,591,761	202,929	15,388,832
23	Claims in need of special caution based on borrowers classification under the self-assessment guideline	24,334	(904)	25,238	16,049	(767)	16,816
24	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A/B	1.2	0.0	1.2	1.0	(0.1)	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 December 31, 2025 (A)	(A)-(B)	As of September 30, 2025 (B)	As of December 31, 2025 (A)	(A)-(B)	As of September 30, 2025 (B)
25	Unrecoverable or valueless claims	5,732	(199)	5,931	3,525	(359)	3,884
26	Doubtful claims	31,350	1,212	30,138	8,070	85	7,985
27	Claims in need of special caution	4,494	59	4,435	1,167	(26)	1,193
28	Accruing loans contractually past due for 3 months or more	143	112	31	8	8	—
29	Restructured loans	4,350	(54)	4,404	1,159	(34)	1,193
30	Sub-total (Claims in need of special caution or below) A	41,577	1,071	40,506	12,763	(300)	13,063
31	Claims in need of caution (excluding claims in need of special caution)	274,803	(5,427)	280,230	77,500	(1,108)	78,608
32	Claims to normal borrowers (excluding claims in need of caution)	1,309,701	6,733	1,302,968	338,942	6,272	332,670
33	Sub-total (Normal claims)	1,584,504	1,306	1,583,198	416,443	5,164	411,279
34	Total (Credit exposures) B	1,626,082	2,378	1,623,704	429,207	4,865	424,342
35	Claims in need of special caution based on borrowers classification under the self-assessment guideline	6,796	(177)	6,973	1,488	39	1,449
36	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A/B	2.5	0.1	2.4	2.9	(0.1)	3.0

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

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

7. Loans Information

7. 貸出金の残高

(1) Balances of Loans (All branches)

(1) 貸出金の未残・平残(全店)

(Unit: Billions of Yen)

For the nine months ended

For the six months ended

		December 31, 2025(A)	(A)-(B)	December 31, 2024(B)	<Reference> September 30, 2025
1	(Outstanding balance) The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined (未残) 3行合算	17,483.2	767.6	16,715.6	17,284.1
2	The Bank of Yokohama, Ltd. Non-Consolidated	15,427.2	776.3	14,650.8	15,236.5
3	The Higashi-Nippon Bank, Limited Non-Consolidated	1,627.3	(24.5)	1,651.9	1,623.6
4	THE KANAGAWA BANK, LTD. Non-Consolidated	428.7	15.8	412.8	423.9
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	17,151.6	526.2	16,625.4	17,029.3
6	The Bank of Yokohama, Ltd. Non-Consolidated	15,128.0	546.2	14,581.7	15,010.9
7	The Higashi-Nippon Bank, Limited Non-Consolidated	1,606.7	(29.2)	1,636.0	1,605.7
8	THE KANAGAWA BANK, LTD. Non-Consolidated	416.8	9.2	407.5	412.6

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

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

Domestic branches (excluding loans in offshore market account)

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

① 3行合算

(Unit: Billions of Yen)

		As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
9	Total	17,310.0	761.4	189.6	16,548.6	17,120.4
10	Loans to large and medium-sized businesses	2,495.0	235.8	73.1	2,259.1	2,421.8
11	Loans to small and medium-sized businesses, etc.	14,079.9	544.4	114.1	13,535.5	13,965.8
12	Loans to small and medium-sized businesses	6,950.1	324.7	89.6	6,625.4	6,860.4
13	Loans to individuals	7,129.8	219.7	24.5	6,910.1	7,105.3
14	Residential loans	6,584.9	205.4	22.2	6,379.5	6,562.7
15	Housing loans	4,353.7	131.6	9.5	4,222.1	4,344.2
16	Apartment loans	2,231.2	73.8	12.7	2,157.3	2,218.4
17	Other individual loans	544.8	14.2	2.2	530.5	542.6
18	Public sectors	735.0	(18.9)	2.2	753.9	732.7
19	Ratio of loans to small and medium-sized businesses, etc. (%) (11/9)	81.3	(0.4)	(0.2)	81.7	81.5

② The Bank of Yokohama, Ltd. Non-Consolidated

② 横浜銀行 単体

(Unit: Billions of Yen)

		As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
20	Total	15,254.0	770.0	181.1	14,483.9	15,072.8
21	Loans to large and medium-sized businesses	2,333.1	250.1	76.4	2,082.9	2,256.6
22	Loans to small and medium-sized businesses, etc.	12,202.7	535.5	102.0	11,667.2	12,100.7
23	Loans to small and medium-sized businesses	5,474.9	328.3	78.9	5,146.5	5,395.9
24	Loans to individuals	6,727.8	207.1	23.0	6,520.6	6,704.7
25	Residential loans	6,200.2	191.4	20.2	6,008.8	6,180.0
26	Housing loans	4,210.0	136.7	10.0	4,073.3	4,200.0
27	Apartment loans	1,990.2	54.6	10.2	1,935.5	1,979.9
28	Other individual loans	527.5	15.7	2.8	511.7	524.7
29	Public sectors	718.0	(15.6)	2.6	733.7	715.4
30	Ratio of loans to small and medium-sized businesses, etc. (%) (22/20)	79.9	(0.6)	(0.3)	80.5	80.2

③ The Higashi-Nippon Bank, Limited Non-Consolidated

③ 東日本銀行 単体

(Unit: Billions of Yen)

		As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
31	Total	1,627.3	(24.5)	3.6	1,651.9	1,623.6
32	Loans to large and medium-sized businesses	142.5	(13.2)	(2.9)	155.8	145.5
33	Loans to small and medium-sized businesses, etc.	1,469.8	(8.6)	7.0	1,478.4	1,462.7
34	Loans to small and medium-sized businesses	1,162.4	(15.9)	7.2	1,178.4	1,155.1
35	Loans to individuals	307.3	7.2	(0.2)	300.0	307.6
36	Residential loans	300.7	7.9	(0.0)	292.7	300.7
37	Housing loans	68.1	(9.3)	(1.9)	77.4	70.0
38	Apartment loans	232.6	17.3	1.8	215.3	230.7
39	Other individual loans	6.5	(0.7)	(0.2)	7.2	6.8
40	Public sectors	14.9	(2.6)	(0.3)	17.6	15.2
41	Ratio of loans to small and medium-sized businesses, etc. (%) (33/31)	90.3	0.8	0.3	89.5	90.0

④ THE KANAGAWA BANK, LTD. Non-Consolidated

④ 神奈川銀行 単体

(Unit: Billions of Yen)

		As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
42	Total	428.7	15.8	4.7	412.8	423.9
43	Loans to large and medium-sized businesses	19.2	(1.0)	(0.3)	20.3	19.5
44	Loans to small and medium-sized businesses, etc.	407.4	17.5	5.0	389.8	402.3
45	Loans to small and medium-sized businesses	312.6	12.2	3.4	300.4	309.2
46	Loans to individuals	94.7	5.3	1.6	89.3	93.0
47	Residential loans	83.9	6.0	1.9	77.8	81.9
48	Housing loans	75.5	4.1	1.3	71.3	74.1
49	Apartment loans	8.3	1.8	0.5	6.5	7.7
50	Other individual loans	10.8	(0.7)	(0.2)	11.5	11.0
51	Public sectors	2.0	(0.5)	0.0	2.6	2.0
52	Ratio of loans to small and medium-sized businesses, etc. (%) (44/42)	95.0	0.6	0.2	94.4	94.8

## 8. Deposits Information

## 8. 預金の残高

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

## (1) 預金の末残・平残(全店)

For the nine months ended

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

		December 31, 2025 (A)	(A)-(B)	December 31, 2024 (B)	<Reference> September 30, 2025
1	(Outstanding balance) The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	20,370.1	587.2	19,782.8	20,188.1
2	The Bank of Yokohama, Ltd. Non-Consolidated	18,276.3	498.1	17,778.1	18,125.7
3	The Higashi-Nippon Bank, Limited Non-Consolidated	1,611.9	88.6	1,523.2	1,584.6
4	THE KANAGAWA BANK, LTD. Non-Consolidated	481.8	0.3	481.4	477.7
5	(Average balance) The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	20,349.1	639.2	19,709.9	20,381.3
6	The Bank of Yokohama, Ltd. Non-Consolidated	18,313.4	658.3	17,655.0	18,353.5
7	The Higashi-Nippon Bank, Limited Non-Consolidated	1,558.7	(17.9)	1,576.7	1,551.6
8	THE KANAGAWA BANK, LTD. Non-Consolidated	476.8	(1.1)	478.0	476.1

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

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

Domestic branches (excluding deposits in offshore market account)

(Unit: Billions of Yen)

① The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined		① 3行合算	As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
9	Individual	個人	14,152.0	381.5	254.9	13,770.4	13,897.0
10	Of which, liquid deposits	うち流動性	11,145.8	56.9	249.4	11,088.9	10,896.4
11	Of which, fixed deposits	うち定期性	2,988.3	328.8	4.6	2,659.5	2,983.7
12	Corporate	法人	5,071.1	251.9	207.1	4,819.1	4,863.9
13	Local Public	公金	726.1	(86.7)	(277.8)	812.8	1,003.9
14	Financial institutions	金融	233.2	(39.6)	(54.7)	272.9	287.9
15	Total	合計	20,182.5	507.1	129.5	19,675.3	20,053.0

(Unit: Billions of Yen)

② The Bank of Yokohama, Ltd. Non-Consolidated		② 横浜銀行 単体	As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
16	Individual	個人	13,060.5	401.7	247.3	12,658.7	12,813.1
17	Of which, liquid deposits	うち流動性	10,475.3	80.1	242.1	10,395.2	10,233.2
18	Of which, fixed deposits	うち定期性	2,567.5	325.5	4.3	2,242.0	2,563.1
19	Corporate	法人	4,197.5	168.4	185.5	4,029.0	4,011.9
20	Local Public	公金	634.7	(127.8)	(283.8)	762.6	918.5
21	Financial institutions	金融	195.8	(24.3)	(50.9)	220.1	246.8
22	Total	合計	18,088.7	418.0	98.1	17,670.6	17,990.5

(Unit: Billions of Yen)

③ The Higashi-Nippon Bank, Limited Non-Consolidated		③ 東日本銀行 単体	As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
23	Individual	個人	761.3	(14.7)	5.9	776.1	755.4
24	Of which, liquid deposits	うち流動性	462.8	(21.2)	5.2	484.1	457.6
25	Of which, fixed deposits	うち定期性	298.3	6.7	0.6	291.6	297.6
26	Corporate	法人	723.9	77.7	18.6	646.1	705.3
27	Local Public	公金	89.5	41.0	6.0	48.4	83.4
28	Financial institutions	金融	37.1	(15.3)	(3.3)	52.5	40.4
29	Total	合計	1,611.9	88.6	27.2	1,523.2	1,584.6

(Unit: Billions of Yen)

④ THE KANAGAWA BANK, LTD. Non-Consolidated		④ 神奈川銀行 単体	As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
30	Individual	個人	330.1	(5.4)	1.6	335.5	328.5
31	Of which, liquid deposits	うち流動性	207.6	(1.9)	2.0	209.5	205.5
32	Of which, fixed deposits	うち定期性	122.4	(3.4)	(0.4)	125.9	122.9
33	Corporate	法人	149.6	5.7	2.9	143.9	146.6
34	Local Public	公金	1.8	0.0	(0.0)	1.7	1.8
35	Financial institutions	金融	0.2	0.0	(0.4)	0.2	0.7
36	Total	合計	481.8	0.3	4.0	481.4	477.7

## 9. Investment Products for Individuals

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

## 9. 個人向け投資型商品

(1) グループ合計(3行合算+浜銀TT証券)

(Unit: Billions of Yen)

		As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (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)	2,436.0	106.6	67.4	2,329.4	2,368.6
2	Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	740.0	130.8	47.8	609.1	692.1
3	Total balance of investment products for individuals	3,176.0	237.4	115.2	2,938.5	3,060.8
4	Total individual deposit assets (3 + 10)	17,312.4	622.6	369.4	16,689.8	16,943.0

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

(2) 3行合算

(Unit: Billions of Yen)

		As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
5	Investment trusts (Including fund wrap)	835.0	54.5	44.8	780.4	790.1
6	Insurance	1,531.4	43.5	18.7	1,487.8	1,512.6
7	Foreign currency deposits	15.5	(3.5)	0.7	19.1	14.8
8	Public bonds	54.0	12.1	3.1	41.8	50.9
9	Total balance of investment products for individuals	2,436.0	106.6	67.4	2,329.4	2,368.6
10	Individual deposits (deposits in yen)	14,136.4	385.1	254.2	13,751.2	13,882.2
11	Total individual deposit assets	16,572.4	491.7	321.6	16,080.6	16,250.8

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

(3) 横浜銀行 単体

(Unit: Billions of Yen)

		As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
12	Investment trusts (Including fund wrap)	805.4	52.2	42.8	753.2	762.6
13	Insurance	1,410.1	41.9	17.7	1,368.2	1,392.4
14	Foreign currency deposits	15.5	(3.4)	0.7	18.9	14.8
15	Public bonds	51.7	12.8	3.3	38.9	48.4
16	Total balance of investment products for individuals	2,282.9	103.5	64.5	2,179.3	2,218.3
17	Individual deposits (deposits in yen)	13,045.0	405.1	246.6	12,639.8	12,798.3
18	Total individual deposit assets	15,327.9	508.7	311.2	14,819.2	15,016.6

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

(4) 東日本銀行 単体

(Unit: Billions of Yen)

		As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
19	Investment trusts	14.3	(0.3)	0.4	14.7	13.9
20	Insurance	67.3	(4.4)	(0.5)	71.7	67.8
21	Foreign currency deposits	-	(0.1)	-	0.1	-
22	Public bonds	2.0	(0.7)	(0.2)	2.7	2.3
23	Total balance of investment products for individuals	83.6	(5.7)	(0.4)	89.4	84.1
24	Individual deposits (deposits in yen)	761.3	(14.6)	5.9	775.9	755.4
25	Total individual deposit assets	845.0	(20.3)	5.4	865.3	839.5

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

(5) 神奈川銀行 単体

(Unit: Billions of Yen)

		As of December 31, 2025 (A)	(A)-(B)	(A)-(C)	As of December 31, 2024 (B)	As of September 30, 2025 (C)
26	Investment trusts	15.1	2.6	1.6	12.5	13.5
27	Insurance	53.9	6.0	1.6	47.8	52.3
28	Foreign currency deposits	-	(0.0)	-	0.0	-
29	Public bonds	0.2	0.0	0.0	0.1	0.2
30	Total balance of investment products for individuals	69.3	8.7	3.2	60.6	66.1
31	Individual deposits (deposits in yen)	330.1	(5.4)	1.6	335.5	328.5
32	Total individual deposit assets	399.4	3.3	4.8	396.1	394.6

(Reference)

Sales amount of investment products for individuals

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

(参考) 個人向け投資型商品の販売額

&lt; 3行合算 &gt;

(Unit: Billions of Yen)

For the nine months ended

For the year ended

		Combined			Yokohama			Higashi-Nippon			KANAGAWA		
		December 31, 2025	December 31, 2024	March 31, 2025	December 31, 2025	December 31, 2024	March 31, 2025	December 31, 2025	December 31, 2024	March 31, 2025	December 31, 2025	December 31, 2024	March 31, 2025
33	Sales amount of Investment trusts (Including fund wrap)	92.9	104.7	132.2	90.8	102.2	128.9	0.0	0.0	0.0	2.0	2.4	3.2
34	Sales amount of Insurance	100.4	121.0	153.6	95.7	115.2	146.2	0.7	0.7	1.0	4.0	5.0	6.3