

News Release

**YOKOHAMA
FINANCIAL GROUP**

February 13, 2026

Company Name: Yokohama Financial Group, Inc.

Representative: Representative Director, President Tatsuya Kataoka

Code No. 7186, Prime Market, Tokyo Stock Exchange

Notice of Capital Ratio for the 3rd Quarter ended December 31, 2025

Yokohama Financial Group, Inc. (Representative Director, President: Tatsuya Kataoka) announces Capital Ratio for the 3rd quarter ended December 31, 2025, and we hereby inform you as follows;

1. Yokohama Financial Group, Inc.

(International standard) (Billions of yen)	【Consolidated】		
	As of		As of
	December 31, 2025	change	September 30, 2025
(1) Total capital ratio (4) / (7)	16.61%	0.55%	16.06%
(2) Tier 1 capital ratio (5) / (7)	16.13%	0.35%	15.78%
(3) Common equity Tier 1 capital ratio (6) / (7)	16.09%	0.36%	15.73%
(4) Total capital	1,363.9	54.1	1,309.8
(5) Tier 1 capital	1,325.3	39.1	1,286.2
(6) Common equity Tier 1 capital	1,321.4	39.0	1,282.4
(7) Risk-weighted assets	8,211.4	60.2	8,151.2
(8) Total required capital (7) × 8%	656.9	4.8	652.1

2. The Bank of Yokohama, Ltd.

(International standard) (Billions of yen)	【Consolidated】			【Non-Consolidated】
	As of		As of	As of
	December 31, 2025	change	September 30, 2025	December 31, 2025
(1) Total capital ratio (4) / (7)	16.07%	0.70%	15.37%	15.55%
(2) Tier 1 capital ratio (5) / (7)	15.53%	0.49%	15.04%	15.05%
(3) Common equity Tier 1 capital ratio (6) / (7)	15.53%	0.49%	15.04%	15.05%
(4) Total capital	1,176.4	54.6	1,121.8	1,094.3
(5) Tier 1 capital	1,137.2	39.8	1,097.4	1,059.3
(6) Common equity Tier 1 capital	1,137.1	39.8	1,097.3	1,059.3
(7) Risk-weighted assets	7,320.9	26.8	7,294.1	7,034.2
(8) Total required capital (7) × 8%	585.6	2.1	583.5	562.7

3. The Higashi-Nippon Bank, Limited

(Domestic standard) (Billions of yen)	【Consolidated】			【Non-Consolidated】
	As of		As of	As of
	December 31, 2025	change	September 30, 2025	December 31, 2025
(1) Capital adequacy ratio (2) / (3)	9.36%	0.41%	8.95%	9.36%
(2) Total capital	123.0	1.1	121.9	122.8
(3) Risk-weighted assets	1,314.6	(46.8)	1,361.4	1,312.4
(4) Total required capital (3) × 4%	52.5	(1.9)	54.4	52.4

4. THE KANAGAWA BANK, LTD.

(Domestic standard) (Billions of yen)	【Non-Consolidated】		
	As of		As of
	December 31, 2025	change	September 30, 2025
(1) Capital adequacy ratio (2) / (3)	9.67%	0.00%	9.67%
(2) Total capital	29.6	0.3	29.3
(3) Risk-weighted assets	305.9	2.0	303.9
(4) Total required capital (3) × 4%	12.2	0.1	12.1

Note :

1. The capital ratio of Yokohama Financial Group, Inc. and The Bank of Yokohama, Ltd. was calculated based on the international standard. The capital ratio of The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. was calculated based on the domestic standard.
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.
3. Operational risk capital was calculated using 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/ir/basel3/index.html>)

End