

Consolidated Financial Results for the fiscal year ended March 31, 2026



May 12, 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
 Date of Ordinary General Meeting of Shareholders (scheduled): June 19, 2026
 Commencement of Dividend Payment (scheduled): May 28, 2026
 Securities Report (Yukashoken Hokokusho) Issuing Date (scheduled): June 11, 2026
 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 fiscal year ended March 31, 2026)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Profit Attributable to Owners of Parent	
Fiscal year ended March 31, 2026	490,724	22.9%	155,018	26.2%	106,523	28.6%
Fiscal year ended March 31, 2025	399,103	11.3%	122,764	59.4%	82,805	23.7%

(Note1) Comprehensive Income: Fiscal year ended March 31, 2026 : ¥ 196,514 million[236.2%]; Fiscal year ended March 31, 2025 : ¥ 58,438 million[(62.1%)]

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

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2026	¥94.02	¥94.02	7.9%	0.6%	31.5%
Fiscal year ended March 31, 2025	¥71.63	¥71.63	6.4%	0.4%	30.7%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2026: ¥ 669 million; Fiscal year ended March 31, 2025: ¥ 644 million

(2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per share
March 31, 2026	25,670,496	1,418,344	5.4%	¥1,263.05
March 31, 2025	24,793,138	1,292,594	5.1%	¥1,128.09

(Reference) Own Capital: March 31, 2026: ¥ 1,403,856 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.

(3) Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents at end of period
Fiscal year ended March 31, 2026	(121,704)	(116,716)	(64,531)	4,050,191
Fiscal year ended March 31, 2025	376,257	21,589	(70,611)	4,353,143

2. Dividends on Common Stock

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

	Annual Dividends per Share					Total Cash Dividends	Dividends Pay-out Ratio (Consolidated)	Dividends on net assets ratio (Consolidated)
	1 st Quarter -End	2 nd Quarter -End	3 rd Quarter -End	Fiscal Year -End	Total			
Fiscal year ended March 31, 2025	—	¥13.00	—	¥16.00	¥29.00	33,467	40.4%	2.6%
Fiscal year ended March 31, 2026	—	¥17.00	—	¥21.00	¥38.00	42,746	40.4%	3.1%
Fiscal year ending March 31, 2027 (Forecasts)	—	¥23.00	—	¥24.00	¥47.00		40.4%	

3. Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2027)

(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, 2027	191,500	23.5%	129,000	21.1%	¥116.06

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

※ NOTES

(1) Significant changes in the scope of consolidation in the fiscal year ended March 31, 2026: 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):
 (B) Number of treasury stocks:
 (C) Average outstanding stocks for the fiscal year ended:

March 31, 2026	1,144,616,065 shares	March 31, 2025	1,144,616,065 shares
March 31, 2026	33,138,582 shares	March 31, 2025	3,128,973 shares
March 31, 2026	1,132,917,489 shares	March 31, 2025	1,155,888,296 shares

(Reference) Non-Consolidated Financial Highlight

Non-Consolidated Financial Results (for the fiscal year ended March 31, 2026)

(1) Operating Results

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

	Operating Income	Operating Profit	Ordinary Profit	Net Income
Fiscal year ended March 31, 2026	26,684 (76.7%)	24,837 (78.1%)	24,386 (78.5%)	24,278 (78.6%)
Fiscal year ended March 31, 2025	114,917 288.8%	113,586 301.1%	113,600 301.0%	113,495 300.8%

	Net Income per Share	Net Income per Share(Diluted)
Fiscal year ended March 31, 2026	¥21.43	¥21.43
Fiscal year ended March 31, 2025	¥98.18	¥98.18

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

(2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
March 31, 2026	974,668	904,222	92.7%	¥813.53
March 31, 2025	980,416	958,884	97.8%	¥840.03

(Reference) Own Capital: March 31, 2026: ¥ 904,222 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.

<Reasons for differences in the non-consolidated financial statements between fiscal years ended March 31,2025 and 2026>

There was a decrease in dividend from a consolidated subsidiary of the Company, in the fiscal year ended March 31, 2026, which resulted in differences in actual numbers between the fiscal years ended March 31, 2025 and 2026.

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

※ Note 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.

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※ Supplemental Information

Selected Financial Information for the year ended March 31, 2026

1. Overview of financial results and others

(1) Overview of financial results for the fiscal year ended March 31, 2026

For the year ended March 31, 2026, ordinary income increased by ¥91.6 billion from the previous year to ¥490.7 billion, mainly due to the increase in interest income from interest on loans and bills discounted and interest and dividends on securities, as well as strong performance in fees and commissions, primarily from corporate client service revenue, both driven by our strategic focus on expanding and enhancing the solutions business. Ordinary expenses increased by ¥59.3 billion from the previous year to ¥335.7 billion, mainly due to the increase in interest expenses resulting from increased interest on deposits along with an increase in other ordinary expenses due to portfolio rebalancing of bonds and losses from the disposal of investment trusts.

As a result, ordinary profit increased by ¥32.2 billion from the previous year to ¥155.0 billion and profit attributable to owners of parent increased by ¥23.7 billion from the previous year to ¥106.5 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 as of March 31, 2026

For the financial position as of March 31, 2026, total assets increased by ¥877.3 billion from the previous year to ¥25,670.4 billion. Net assets increased by ¥125.7 billion from the previous year to ¥1,418.3 billion.

As major account balances, deposits increased by ¥464.2 billion to ¥20,877.2 billion, loans and bills discounted increased by ¥921.7 billion to ¥17,667.4 billion and securities increased by ¥155.5 billion to ¥3,077.6 billion from the previous year.

(3) Overview of cash flows for the fiscal year ended March 31, 2026

Cash flows used by operating activities amounted to ¥121.7 billion mainly due to the increase in loans and bills discounted. Cash flows used by investing activities amounted to ¥116.7 billion mainly due to purchase of securities. Cash flows used in financing activities amounted to ¥64.5 billion mainly due to purchase of treasury shares and cash dividends paid. As a result, cash and cash equivalents at end of period decreased by ¥302.9 billion during the period to ¥4,050.1 billion.

(4) Forecasts for the year ending March 31, 2027

Forecasts for the year ending March 31, 2027 are as follows:

	Consolidated
Ordinary profit	¥191.5 billion
Profit attributable to owners of parent	¥129.0 billion

The forecast for operating results above is based on the information available to Yokohama Financial Group, Inc. and assumptions related to uncertain factors that may affect the future results. The actual results may differ significantly due to various factors.

2. Basic concept for selecting accounting standards

Yokohama Financial Group, Inc. group prepares consolidated financial statements in accordance with generally accepted accounting principles in Japan (“Japanese GAAP”). With regard to the adoption of International Financial Reporting Standards (“IFRS”), Yokohama Financial Group, Inc. group will consider current situations and take appropriate actions.

3.Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2025	As of March 31, 2026
Assets :		
Cash and due from banks	4,445,659	4,152,428
Call loans and bills bought	30,939	117,656
Monetary claims bought	27,830	24,926
Trading assets	1,517	1,253
Money held in trust	8,399	13,547
Securities	2,922,081	3,077,662
Loans and bills discounted	16,745,606	17,667,404
Foreign exchanges	20,835	19,051
Lease receivables and investment assets	75,442	78,690
Other assets	296,702	257,567
Tangible fixed assets	167,705	171,352
Buildings, net	60,843	66,812
Land	90,950	89,371
Construction in progress	5,327	1,658
Other tangible fixed assets	10,583	13,509
Intangible fixed assets	18,156	30,209
Software	17,785	20,834
Goodwill	—	6,666
Other intangible fixed assets	370	2,708
Net defined benefit asset	65,692	84,789
Deferred tax assets	1,577	981
Customers' liabilities for acceptances and guarantees	47,927	60,118
Allowance for loan losses	(82,935)	(87,144)
Total assets	24,793,138	25,670,496

(Unit: Millions of Yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities :		
Deposits	20,412,965	20,877,254
Negotiable certificates of deposit	246,890	274,750
Call money and bills sold	106,519	137,991
Payables under repurchase agreements	73,351	82,995
Payables under securities lending transactions	85,077	168,152
Commercial papers	—	134,855
Trading liabilities	6	—
Borrowed money	2,089,351	1,976,520
Foreign exchanges	1,024	973
Bonds payable	20,000	35,000
Due to trust account	46,566	52,887
Other liabilities	342,992	385,771
Provision for bonuses	5,851	6,651
Provision for directors' bonuses	56	83
Provision for share-based compensation	602	497
Net defined benefit liability	957	979
Provision for reimbursement of deposits	1,864	1,487
Provision for contingent losses	1,496	2,083
Reserves under special laws	29	29
Deferred tax liabilities	850	37,075
Deferred tax liabilities for land revaluation	16,162	15,993
Acceptances and guarantees	47,927	60,118
Total liabilities	23,500,544	24,252,151
Net assets :		
Capital stock	150,078	150,078
Capital surplus	204,725	204,725
Retained earnings	839,132	908,378
Treasury shares	(1,652)	(42,946)
Total shareholders' equity	1,192,284	1,220,235
Valuation difference on available-for-sale securities	44,498	123,229
Deferred gains or losses on hedges	469	479
Revaluation reserve for land	34,657	34,290
Foreign currency translation adjustment	1,696	1,427
Remeasurements of defined benefit plans	14,098	24,194
Total accumulated other comprehensive income	95,420	183,621
Non-controlling interests	4,888	14,487
Total net assets	1,292,594	1,418,344
Total liabilities and net assets	24,793,138	25,670,496

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

(Unit: Millions of Yen)

	For the year ended March 31, 2025	For the year ended March 31, 2026
Ordinary income	399,103	490,724
Interest income	274,197	355,137
Interest on loans and bills discounted	203,575	269,341
Interest and dividends on securities	45,392	47,425
Interest on call loans and bills bought	1,985	1,443
Interest on receivables under securities borrowing transactions	0	2
Interest on deposits with banks	17,027	31,732
Other interest income	6,216	5,192
Trust fees	242	388
Fees and commissions	76,968	84,315
Trading income	705	454
Other ordinary income	36,624	38,835
Other income	10,364	11,593
Recoveries of written off claims	1,220	1,313
Other	9,143	10,279
Ordinary expenses	276,339	335,706
Interest expenses	66,169	94,874
Interest on deposits	30,646	57,731
Interest on negotiable certificates of deposit	689	2,069
Interest on call money and bills sold	8,925	13,279
Interest on payables under repurchase agreements	5,673	3,656
Interest on payables under securities lending transactions	4,305	3,100
Interest on commercial papers	—	1,277
Interest on borrowings and rediscounts	5,469	4,563
Interest on bonds	179	527
Other interest expenses	10,280	8,670
Fees and commissions payments	17,291	18,941
Other ordinary expenses	44,966	58,178
General and administrative expenses	134,127	149,879
Other expenses	13,785	13,832
Provision of allowance for loan losses	4,843	5,022
Other	8,941	8,809
Ordinary profit	122,764	155,018
Extraordinary income	73	0
Gain on disposal of non-current assets	73	0
Extraordinary losses	3,918	1,267
Loss on disposal of non-current assets	1,281	1,225
Impairment loss	2,054	41
Loss on return of assets from retirement benefits trust	581	—
Profit before income taxes	118,918	153,751
Income taxes - current	37,094	50,281
Income taxes - deferred	(1,246)	(4,477)
Total income taxes	35,847	45,804
Profit	83,071	107,946
Profit attributable to non-controlling interests	265	1,423
Profit attributable to owners of parent	82,805	106,523

(Consolidated Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2025	For the year ended March 31, 2026
Profit	83,071	107,946
Other comprehensive income	(24,633)	88,568
Valuation difference on available-for-sale securities	(25,461)	78,730
Deferred gains or losses on hedges	(80)	10
Revaluation reserve for land	(461)	—
Remeasurements of defined benefit plans	1,084	10,106
Share of other comprehensive income of entities accounted for using equity method	285	(279)
Comprehensive income	58,438	196,514
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	58,172	195,052
Comprehensive income attributable to non-controlling interests	265	1,461

(3) Consolidated Statements of Changes in Net Assets
For the year ended March 31, 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	231,561	784,229	(8,485)	1,157,383
Changes of items during period					
Dividends of surplus			(29,164)		(29,164)
Profit attributable to owners of parent			82,805		82,805
Purchase of treasury shares				(20,002)	(20,002)
Disposal of treasury shares		0		0	0
Retirement of treasury shares		(26,836)		26,836	—
Reversal of revaluation reserve for land			1,261		1,261
Net changes of items other than shareholders' equity					
Total changes of items during period	—	(26,836)	54,903	6,833	34,901
Balance at end of current period	150,078	204,725	839,132	(1,652)	1,192,284

	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								(29,164)
Profit attributable to owners of parent								82,805
Purchase of treasury shares								(20,002)
Disposal of treasury shares								0
Retirement of treasury shares								—
Reversal of revaluation reserve for land								1,261
Net changes of items other than shareholders' equity	(25,461)	(80)	(1,723)	302	1,067	(25,895)	(1,179)	(27,074)
Total changes of items during period	(25,461)	(80)	(1,723)	302	1,067	(25,895)	(1,179)	7,826
Balance at end of current period	44,498	469	34,657	1,696	14,098	95,420	4,888	1,292,594

For the year ended March 31, 2026

(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			(37,644)		(37,644)
Profit attributable to owners of parent			106,523		106,523
Purchase of treasury shares				(41,754)	(41,754)
Disposal of treasury shares		0		459	459
Reversal of revaluation reserve for land			367		367
Net changes of items other than shareholders' equity					
Total changes of items during period	—	0	69,245	(41,294)	27,950
Balance at end of current period	150,078	204,725	908,378	(42,946)	1,220,235

	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								(37,644)
Profit attributable to owners of parent								106,523
Purchase of treasury shares								(41,754)
Disposal of treasury shares								459
Reversal of revaluation reserve for land								367
Net changes of items other than shareholders' equity	78,730	10	(367)	(269)	10,096	88,200	9,599	97,800
Total changes of items during period	78,730	10	(367)	(269)	10,096	88,200	9,599	125,750
Balance at end of current period	123,229	479	34,290	1,427	24,194	183,621	14,487	1,418,344

(4) Consolidated Statements of Cash Flows

(Unit: Millions of Yen)

	For the year ended March 31, 2025	For the year ended March 31, 2026
Cash flows from operating activities :		
Profit before income taxes	118,918	153,751
Depreciation	12,774	14,524
Impairment loss	2,054	41
Amortization of goodwill	—	740
Share of (profit) loss of entities accounted for using equity method	(644)	(669)
Increase (decrease) in allowance for loan losses	(954)	2,084
Increase (decrease) in provision for bonuses	889	442
Increase (decrease) in provision for directors' bonuses	4	26
Increase (decrease) in provision for share-based compensation	288	(105)
Decrease (increase) in net defined benefit asset	(4,844)	(2,499)
Increase (decrease) in net defined benefit liability	22	50
Increase (decrease) in provision for reimbursement of deposits	(414)	(377)
Increase (decrease) in provision for contingent losses	12	587
Interest income	(274,197)	(355,137)
Interest expenses	66,169	94,874
Loss (gain) related to securities	10,271	24,464
Loss (gain) on money held in trust	(25)	(162)
Foreign exchange losses (gains)	4,476	(19,469)
Loss (gain) on disposal of non-current assets	1,208	1,225
Loss (gain) on return of assets from retirement benefits trust	581	—
Net decrease (increase) in trading assets	212	264
Net increase (decrease) in trading liabilities	(6)	(6)
Net decrease (increase) in loans and bills discounted	(142,987)	(444,568)
Net increase (decrease) in deposits	438,841	464,288
Net increase (decrease) in negotiable certificates of deposit	(106,480)	27,860
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	67,769	(260,530)
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	15,365	(8,393)
Net decrease (increase) in call loans and others	8,106	(83,791)
Net increase (decrease) in call money and others	(152,633)	41,115
Net increase (decrease) in commercial papers	—	(139,954)
Net increase (decrease) in payables under securities lending transactions	4,595	83,074
Net decrease (increase) in foreign exchanges - assets	3,738	1,783
Net increase (decrease) in foreign exchanges - liabilities	319	(51)
Net decrease (increase) in lease receivables and investment assets	2,141	(3,645)
Net increase (decrease) in due to trust account	4,836	6,320
Interest and dividends received	276,765	343,334
Interest paid	(63,452)	(89,277)
Other, net	99,485	76,575
Subtotal	393,211	(71,204)
Income taxes paid	(16,954)	(50,499)
Net cash provided by (used in) operating activities	376,257	(121,704)

(Unit: Millions of Yen)

	For the year ended March 31, 2025	For the year ended March 31, 2026
Cash flows from investing activities :		
Purchase of securities	(879,606)	(1,288,640)
Proceeds from sales of securities	466,168	700,702
Proceeds from redemption of securities	458,781	553,020
Payments for increase in money held in trust	(8,397)	(5,533)
Proceeds from decrease in money held in trust	—	550
Purchase of tangible fixed assets	(10,175)	(13,876)
Proceeds from sales of tangible fixed assets	820	1,016
Purchase of intangible fixed assets	(5,631)	(9,499)
Purchase of shares of subsidiaries resulting in change in scope of consolidation	—	(54,484)
Other, net	(370)	30
Net cash provided by (used in) investing activities	21,589	(116,716)
Cash flows from financing activities :		
Proceeds from issuance of subordinated bonds and bonds with subscription rights to shares	—	35,000
Payments for redemption of subordinated bonds and bonds with subscription rights to shares	(20,000)	(20,000)
Purchase of treasury shares	(20,002)	(41,754)
Proceeds from sales of treasury shares	0	0
Cash dividends paid	(29,164)	(37,644)
Cash dividends paid to non-controlling interests	(1,444)	(132)
Net cash provided by (used in) financing activities	(70,611)	(64,531)
Effect of exchange rate change on cash and cash equivalents	(0)	—
Net increase (decrease) in cash and cash equivalents	327,234	(302,951)
Cash and cash equivalents at beginning of period	4,025,908	4,353,143
Cash and cash equivalents at end of period	4,353,143	4,050,191

(5) Notes to consolidated financial statements

(Notes on Going Concern Assumption)

Not applicable.

(Segment information)

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

(Per share information)

	For the year ended March 31, 2026
Net assets per share	¥1,263.05
Net income per share	¥94.02

(Note) 1. Basis for calculation of net assets per share is as follows:

		As of March 31, 2026
Total net assets	Millions of yen	1,418,344
Deduction from total net assets	Millions of yen	14,487
Subscription rights to shares	Millions of yen	—
Non-controlling interests	Millions of yen	14,487
Net assets applicable to common stock	Millions of yen	1,403,856
Number of shares of common stock used in calculation of net assets per share	Thousands of shares	1,111,477

2. Basis for calculation of net income per share is as follows:

		For the year ended March 31, 2026
Profit attributable to owners of parent	Millions of yen	106,523
Amount not available to common shareholders	Millions of yen	—
Profit attributable to owners of parent for common stock	Millions of yen	106,523
Average number of shares of common stock outstanding during the period	Thousands of shares	1,132,917

3. Own shares of Yokohama Financial Group, Inc. held by trusts for the Share-Based Compensation Plan for Directors and trusts for the Share-Based Compensation Plan for Employees, recognized as treasury shares in equity, are included in treasury shares deductible from the total number of shares of common stock issued as at the end of the year for the purpose of calculation of net assets per share. For the purpose of calculation of net income per share, these shares are included in treasury shares deductible in the calculation of the average number of shares of common stock outstanding for the period.

For the purpose of calculation of net assets per share, the number of the treasury shares deductible as at the end of the year is 2,996 thousand. For the purpose of calculation of net income per share, the average number of the treasury shares deductible for the period is 2,727 thousand.

4. No diluted net profit per share was recorded during the relevant fiscal period due to no diluted shares.

(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 consolidated financial statements

From April 1, 2025 through March 31, 2026

- 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 papers: | ¥274,810 million |

(Significant subsequent events)

Not applicable.

SELECTED FINANCIAL INFORMATION FOR THE YEAR ENDED MARCH 31, 2026

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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 FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2026

1. Income Status

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

- Gross operating income increased by ¥28.9 billion from the previous year to ¥273.3 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 from corporate client service revenue, both driven by the deepening and expansion of the solutions business, despite a decline in net other ordinary income due to portfolio rebalancing of yen bonds and losses from the disposal of investment trusts.
- Core net business profit increased by ¥21.9 billion from the previous year to ¥139.1 billion. Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts increased by ¥35.8 billion from the previous year to ¥169.6 billion.
- Net income increased by ¥18.5 billion from the previous year to ¥99.0 billion, as credit costs decreased by ¥2.0 billion from the previous year.

<Yokohama Financial Group, Inc. Consolidated>

- Profit attributable to owners of parent increased by ¥23.7 billion from the previous year to ¥106.5 billion, partly due to the revenue contribution from the consolidation of L&F Asset Finance, Ltd. as a subsidiary. (Profit growth for five consecutive periods.)

<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					
	For the year ended March 31, 2026	Increase/ (Decrease)	For the year ended March 31, 2025	For the year ended March 31, 2026	Increase/ (Decrease)	For the year ended March 31, 2025	Increase/ (Decrease)	For the year ended March 31, 2025				
1 Gross operating income	273.3	28.9	244.4	239.3	26.4	212.8	25.5	2.0	23.4	8.4	0.4	8.0
2 Gross operating income from domestic operations	260.2	27.2	232.9	226.2	24.7	201.4	25.5	2.0	23.4	8.4	0.4	8.0
3 Net interest income	239.2	38.3	200.9	208.5	38.3	170.1	22.9	(0.4)	23.4	7.7	0.4	7.3
4 Of which, interest on deposits and loans and bills discounted ※1	177.7	20.9	156.8	151.1	20.1	131.0	19.6	0.3	19.2	6.9	0.4	6.5
5 Of which, interest and dividends on securities	38.8	7.6	31.2	34.1	7.9	26.2	4.0	(0.2)	4.3	0.6	(0.0)	0.6
6 Net fees and commissions	47.0	2.4	44.6	42.1	2.2	39.8	3.6	0.1	3.4	1.3	0.0	1.2
7 Net trading income	0.0	(0.0)	0.0	0.0	(0.0)	0.0	—	—	—	—	—	—
8 Net other ordinary income	(26.1)	(13.5)	(12.6)	(24.4)	(15.8)	(8.6)	(1.0)	2.3	(3.4)	(0.6)	(0.0)	(0.5)
9 Gross operating income from international operations	13.1	1.7	11.4	13.1	1.7	11.4	(0.0)	(0.0)	0.0	(0.0)	(0.0)	0.0
10 Expenses	134.2	7.0	127.2	110.3	6.2	104.0	17.7	0.5	17.1	6.1	0.1	5.9
11 (Reference) OHR ※2	49.0%	(3.0%pt)	52.0%	46.1%	(2.7%pt)	48.8%	69.3%	(3.6%pt)	72.9%	72.6%	(1.8%pt)	74.4%
12 Of which, personnel	62.0	2.6	59.3	49.3	2.3	46.9	9.4	0.2	9.2	3.2	0.0	3.1
13 Of which, non-personnel expenses	61.3	3.6	57.6	51.8	3.2	48.6	6.9	0.3	6.6	2.4	0.0	2.4
14 Core net business profit (1-10)	139.1	21.9	117.2	129.0	20.2	108.7	7.8	1.4	6.3	2.3	0.2	2.0
15 Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	169.6	35.8	133.7	157.7	36.2	121.5	8.9	(0.7)	9.6	2.9	0.3	2.5
16 Provision of allowance for general loan losses	3.0	(0.7)	3.8	3.7	0.7	3.0	(0.6)	(1.2)	0.5	—	(0.2)	0.2
17 Net business profit (1-10-16)	136.0	22.6	113.3	125.2	19.4	105.7	8.5	2.7	5.8	2.3	0.5	1.8
18 Non-recurring gains (losses)	3.9	0.2	3.6	4.9	1.3	3.5	(0.9)	(1.4)	0.5	0.0	0.3	(0.3)
19 Of which, disposal of bad debts	4.3	(1.2)	5.6	2.0	(1.5)	3.6	1.8	0.7	1.0	0.4	(0.4)	0.9
20 Of which, gains or losses on stocks and other securities	5.7	(0.8)	6.6	4.4	(0.5)	4.9	0.8	(0.2)	1.1	0.4	(0.1)	0.5
21 Ordinary profit (17+18)	140.0	22.9	117.0	130.1	20.8	109.2	7.5	1.2	6.3	2.3	0.9	1.4
22 Extraordinary income (losses)	(1.2)	2.5	(3.8)	(0.9)	2.4	(3.4)	(0.1)	0.2	(0.3)	(0.1)	(0.1)	(0.0)
23 Total income taxes	39.7	6.9	32.7	36.7	6.1	30.6	2.3	0.7	1.5	0.6	0.0	0.5
24 Net income (21+22-23)	99.0	18.5	80.4	92.3	17.1	75.2	5.0	0.6	4.4	1.5	0.6	0.8
25 Credit costs (16+19)	7.4	(2.0)	9.4	5.8	(0.8)	6.6	1.1	(0.4)	1.5	0.4	(0.7)	1.1
26 Credit cost ratio ※3	0.04%	(0.01%pt)	0.05%	0.03%	(0.01%pt)	0.04%	0.07%	(0.02%pt)	0.09%	0.10%	(0.18%pt)	0.28%

<Yokohama Financial Group, Inc. Consolidated>

(Unit: Billions of Yen)

	For the year ended March 31, 2026	Increase/ (Decrease)	For the year ended March 31, 2025
27 Consolidated ordinary profit	155.0	[+26.2%] 32.2	122.7
28 Profit attributable to owners of parent	106.5	[+28.6%] 23.7	82.8
29 Of which, income from L&F (after amortization of goodwill, etc.)	4.9	4.9	—
30 Consolidated ROE (TSE standards)	7.9%	1.5%pt	6.4%

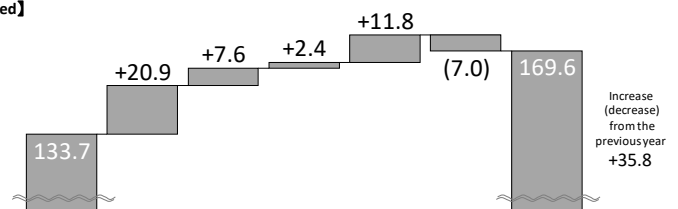
※1 Including interest on negotiable certificates of deposit

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

<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】



	March 31, 2025	Interest on deposits and loans and bills discounted from domestic operations	Interest and dividends on securities from domestic operations	Net fees and commissions from domestic operations	Others *	Expenses (-)	March 31, 2026	Increase (decrease) from the previous year
Yokohama	121.5	+20.1	+7.9	+2.2	+12.1	(6.2)	157.7	+36.2
Higashi-Nippon	9.6	+0.3	(0.2)	+0.1	(0.4)	(0.5)	8.9	(0.7)
KANAGAWA	2.5	+0.4	(0.0)	+0.0	+0.1	(0.1)	2.9	+0.3

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

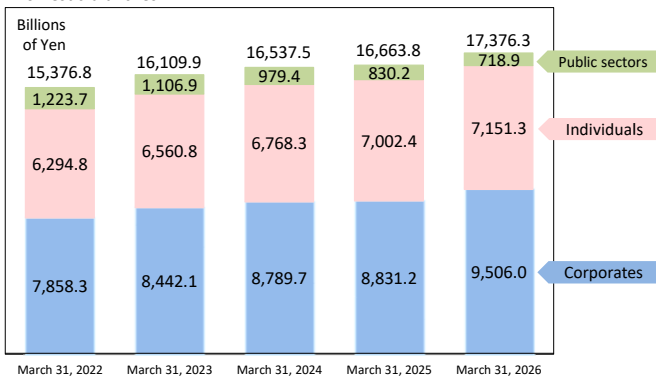
2. Loans <domestic branches (excluding loans in offshore market account)>

• Both the outstanding balance and average balance of loans increased from the previous year, mainly due to the increase in loans to small and medium-sized businesses in the corporates and in housing loans, apartment 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>

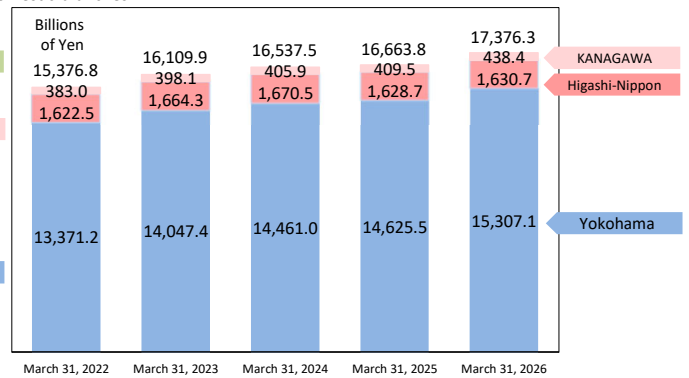
Domestic branches



【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)

	Combined													
	As of March 31, 2026		Increase/(Decrease)		As of March 31, 2025		Yokohama		Higashi-Nippon		KANAGAWA			
	Amount	Rate	Amount	Rate	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)		
1 Loans	17,376.3		712.4	4.2%	16,663.8	15,307.1	681.5	14,625.5	1,630.7	1.9	1,628.7	438.4	28.9	409.5
2 Corporates	9,506.0		674.8	7.6%	8,831.2	7,863.0	655.9	7,207.1	1,304.8	(3.2)	1,308.0	338.2	22.1	316.0
3 Of which, small and medium-sized businesses	7,048.9		471.5	7.1%	6,577.3	5,563.3	447.9	5,115.4	1,162.3	(0.2)	1,162.5	323.2	23.8	299.4
4 Individuals	7,151.3		148.9	2.1%	7,002.4	6,742.1	134.5	6,607.5	310.7	7.0	303.7	98.4	7.3	91.1
5 Housing loans	4,341.9		61.4	1.4%	4,280.5	4,198.3	65.8	4,132.5	65.9	(9.1)	75.1	77.7	4.8	72.9
6 Apartment loans	2,255.0		72.1	3.3%	2,182.9	2,006.9	52.1	1,954.7	238.2	16.7	221.4	9.8	3.1	6.7
7 Consumer loans	554.2		15.3	2.8%	538.9	536.8	16.5	520.2	6.5	(0.5)	7.1	10.8	(0.6)	11.5
8 Public sectors	718.9		(111.2)	(13.4%)	830.2	701.9	(108.9)	810.9	15.1	(1.7)	16.9	1.7	(0.5)	2.3
9 Loans (All branches)	17,547.3		725.7	4.3%	16,821.6	15,478.2	694.8	14,783.3	1,630.7	1.9	1,628.7	438.4	28.9	409.5

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)

	Combined													
	For the year ended March 31, 2026		Increase/(Decrease)		For the year ended March 31, 2025		Yokohama		Higashi-Nippon		KANAGAWA			
	Amount	Rate	Amount	Rate	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)		
10 Loans	17,065.7		582.1	3.5%	16,483.6	15,037.8	596.0	14,441.8	1,607.1	(26.1)	1,633.3	420.7	12.2	408.5
11 Corporates	9,229.9		448.7	5.1%	8,781.2	7,619.2	472.9	7,146.3	1,285.1	(32.6)	1,317.7	325.5	8.4	317.1
12 Of which, small and medium-sized businesses	6,798.5		306.8	4.7%	6,491.7	5,351.8	311.3	5,040.5	1,140.2	(13.6)	1,153.8	306.4	9.1	297.3
13 Individuals	7,084.7		236.9	3.4%	6,847.8	6,685.8	221.6	6,464.1	305.9	10.9	295.0	93.0	4.4	88.6
14 Housing loans	4,329.7		155.4	3.7%	4,174.3	4,185.2	161.9	4,023.2	70.3	(9.8)	80.1	74.1	3.3	70.8
15 Apartment loans	2,210.3		66.8	3.1%	2,143.5	1,973.8	43.7	1,930.0	228.7	21.2	207.5	7.6	1.7	5.9
16 Consumer loans	544.6		14.7	2.7%	529.9	526.7	15.9	510.7	6.8	(0.5)	7.3	11.1	(0.7)	11.8
17 Public sectors	751.0		(103.5)	(12.1%)	854.6	732.7	(98.5)	831.2	16.0	(4.4)	20.5	2.1	(0.5)	2.7

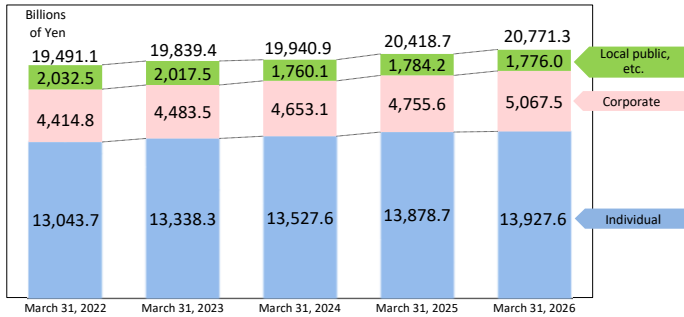
(Reference) Yield on loans (Domestic operations) <The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

	Combined															
	For the year ended March 31, 2026		For the year ended March 31, 2025		For the year ended March 31, 2024		Yokohama		Higashi-Nippon		KANAGAWA					
	Amount	Increase/(Decrease)	Amount	Rate	Amount	Rate	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)				
18 Yield on loans (Domestic operations)	1.35%	0.28%pt	1.07%	0.95%	1.31%	0.28%pt	1.03%	0.90%	1.51%	0.25%pt	1.26%	1.21%	1.90%	0.21%pt	1.69%	1.66%

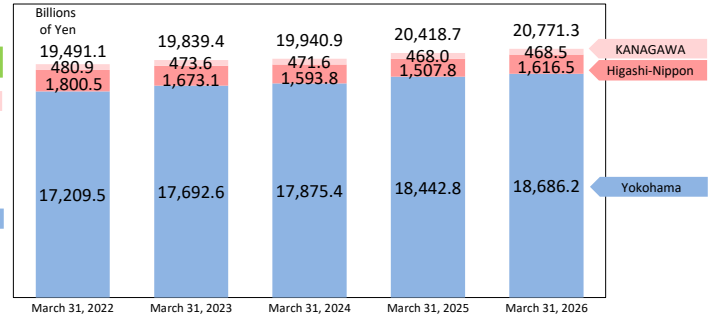
3. Deposits <domestic branches (excluding deposits in offshore market account)>

• Outstanding balance of deposits(domestic branches) increased by ¥352.5 billion from the end of the previous year to ¥20,771.3 billion.

【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>

	Combined																
	As of March 31, 2026	Increase/(Decrease)		As of March 31, 2025	As of March 31, 2024	Yokohama			Higashi-Nippon			KANAGAWA					
		Amount	Rate			As of March 31, 2026	Increase/(Decrease)	As of March 31, 2025	As of March 31, 2024	As of March 31, 2026	Increase/(Decrease)	As of March 31, 2025	As of March 31, 2024	As of March 31, 2026	Increase/(Decrease)	As of March 31, 2025	As of March 31, 2024
1 Deposits <outstanding balance>	20,771.3	352.5	1.7%	20,418.7	19,940.9	18,686.2	243.3	18,442.8	17,875.4	1,616.5	108.6	1,507.8	1,593.8	468.5	0.5	468.0	471.6
2 Of which, individual	13,927.6	48.8	0.3%	13,878.7	13,527.6	12,846.2	61.3	12,784.9	12,379.9	754.8	(8.5)	763.4	809.0	326.5	(3.9)	330.4	338.6
3 Of which, corporate	5,067.5	311.8	6.5%	4,755.6	4,653.1	4,150.2	197.6	3,952.6	3,827.1	776.0	109.4	666.5	693.7	141.2	4.7	136.4	132.2
4 Of which, local public	1,501.1	(18.2)	(1.1%)	1,519.3	1,428.9	1,437.9	(42.2)	1,480.1	1,393.3	62.9	24.1	38.8	35.3	0.2	(0.1)	0.3	0.2

4. Investment Products for Individuals

• Total balance of investment products for individuals (Group total) increased by ¥304.7 billion from the end of the previous year to ¥3,186.2 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)

	Combined																
	As of March 31, 2026	Increase/(Decrease)		As of March 31, 2025	As of March 31, 2024	Yokohama			Higashi-Nippon			KANAGAWA					
		Amount	Rate			As of March 31, 2026	Increase/(Decrease)	As of March 31, 2025	As of March 31, 2024	As of March 31, 2026	Increase/(Decrease)	As of March 31, 2025	As of March 31, 2024	As of March 31, 2026	Increase/(Decrease)	As of March 31, 2025	As of March 31, 2024
5 Investment trusts (Including fund wrap)	830.2	80.2	10.7%	749.9	733.1	801.0	76.5	724.5	704.4	13.7	0.4	13.2	17.2	15.4	3.2	12.2	11.4
6 Insurance	1,538.9	59.2	4.0%	1,479.7	1,450.4	1,417.4	57.2	1,360.1	1,332.6	66.4	(3.6)	70.1	75.5	55.0	5.6	49.3	42.2
7 Foreign currency deposits	15.4	(1.8)	(10.8%)	17.3	19.2	15.4	(1.7)	17.2	19.0	-	(0.1)	0.1	0.2	-	(0.0)	0.0	0.0
8 Public bonds	62.6	18.7	42.8%	43.8	38.0	60.4	19.3	41.0	34.2	1.9	(0.6)	2.5	3.6	0.2	0.0	0.1	0.1
9 Total balance of investment products for individuals	2,447.2	156.3	6.8%	2,290.8	2,240.9	2,294.3	151.4	2,142.9	2,090.4	82.0	(4.0)	86.1	96.5	70.7	8.9	61.8	53.8
10 At Hamagin Tokai Tokyo Securities Co., Ltd.	739.0	148.3	25.1%	590.6	561.4	739.0	148.3	590.6	561.4	/	/	/	/	/	/	/	/
11 Total balance of investment products for individuals (Group total)	3,186.2	304.7	10.5%	2,881.5	2,802.3	3,033.4	299.8	2,733.5	2,651.9	82.0	(4.0)	86.1	96.5	70.7	8.9	61.8	53.8

(Reference) Sales amount of investment products for individuals

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

	Combined			Yokohama			Higashi-Nippon			KANAGAWA		
	March 31, 2026	March 31, 2025	March 31, 2024	March 31, 2026	March 31, 2025	March 31, 2024	March 31, 2026	March 31, 2025	March 31, 2024	March 31, 2026	March 31, 2025	March 31, 2024
12 Sales amount of investment trusts (Including fund wrap)	130.8	132.2	153.7	127.0	128.9	150.4	0.0	0.0	0.0	3.6	3.2	3.2
13 Sales amount of Insurance	131.3	153.6	153.9	125.3	146.2	146.4	1.1	1.0	0.4	4.8	6.3	7.0

5. Securities

• Outstanding balance of securities increased by ¥152.3 billion yen from the end of the previous fiscal year. Net unrealized gain or loss on available-for-sale securities improved by ¥114.5 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 March 31, 2025	
	As of March 31, 2026	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	3,089.0	152.3	171.2	114.5	2,936.7	56.7
2 Debt securities	1,951.5	165.4	(44.8)	(9.5)	1,786.1	(35.2)
3 Equity securities	298.5	67.0	175.6	71.4	231.4	104.1
4 Other securities	838.9	(80.1)	40.4	52.6	919.0	(12.1)
5 Of which, foreign debt securities	244.0	(20.9)	(1.3)	0.5	264.9	(1.8)
6 Of which, investment trusts	515.1	(65.1)	41.7	52.0	580.2	(10.3)

(Unit: Billions of Yen)

	Yokohama				Higashi-Nippon				KANAGAWA			
	As of March 31, 2026	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 March 31, 2026	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 March 31, 2026	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	2,681.1	147.2	2,530.4	44.7	346.0	20.4	337.2	10.4	61.9	3.5	69.1	1.5
8 Debt securities	1,642.7	(33.9)	1,485.5	(27.8)	256.7	(9.4)	240.0	(6.0)	52.0	(1.4)	60.5	(1.3)
9 Equity securities	281.4	164.6	217.7	97.0	9.3	5.9	7.3	3.8	7.7	5.0	6.4	3.2
10 Other securities	756.9	16.5	827.1	(24.5)	79.9	23.9	89.7	12.7	2.0	(0.0)	2.1	(0.3)
11 Of which, foreign debt securities	243.0	(1.2)	263.9	(1.7)	0.9	(0.0)	0.9	(0.0)	-	-	-	-
12 Of which, investment trusts	434.6	17.8	489.8	(22.7)	78.5	24.0	88.3	12.7	1.9	(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 ¥224.5 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 March 31, 2026	Increase/(Decrease)	As of March 31, 2025	As of March 31, 2026	Increase/(Decrease)	As of March 31, 2025	As of March 31, 2026	Increase/(Decrease)	As of March 31, 2025	As of March 31, 2026	Increase/(Decrease)	As of March 31, 2025
13 Unrecoverable or valueless claims (in legal or virtual bankruptcy)	61.9	3.9	58.0	50.2	0.9	49.3	8.0	2.2	5.8	3.6	0.7	2.9
14 Doubtful claims (in possible bankruptcy)	148.3	(4.6)	152.9	109.1	(0.0)	109.1	30.5	(3.7)	34.2	8.6	(0.8)	9.5
15 Claims in need of special caution	14.2	0.1	14.0	8.6	0.3	8.2	4.5	0.1	4.4	0.9	(0.2)	1.2
16 Sub-total (NPL)	224.5	(0.4)	225.0	168.0	1.2	166.7	43.2	(1.3)	44.5	13.3	(0.3)	13.6
17 Claims in need of caution (excluding claims in need of special caution)	1,380.6	(122.1)	1,502.7	1,034.8	(100.5)	1,135.4	268.3	(19.8)	288.2	77.4	(1.6)	79.0
18 Claims to normal borrowers (excluding claims in need of caution)	16,086.8	846.1	15,240.6	14,421.1	794.4	13,626.7	1,317.6	20.7	1,296.8	348.0	31.0	317.0
19 Normal claims	17,467.4	724.0	16,743.4	15,455.9	693.8	14,762.1	1,586.0	0.8	1,585.1	425.5	29.3	396.1
20 Total (Credit exposures) (16/19)	17,692.0	723.5	16,968.4	15,623.9	695.1	14,928.8	1,629.2	(0.5)	1,629.7	438.8	28.9	409.8
21 NPL ratio (Percentage of NPL) (16/20)	1.2%	(0.1%pt)	1.3%	1.0%	(0.1%pt)	1.1%	2.6%	(0.1%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 14.94%.

• Common Equity Tier 1 capital ratio [Preliminary] was 14.42%, which maintained at high quality of capital structure.

<Yokohama Financial Group, Inc. Consolidated>

(Unit: Billions of Yen)

	As of March 31, 2026 [Preliminary]	As of March 31, 2025
22 Total capital ratio	14.94%	15.67%
23 Tier 1 capital ratio	14.47%	15.40%
24 Common Equity Tier 1 capital ratio	14.42%	15.39%
25 Total capital	1,343.9	1,230.7
26 Tier 1 capital	1,301.2	1,209.4
27 Common Equity Tier 1 capital	1,297.3	1,209.3
28 Risk weighted assets	8,990.8	7,853.3

<The Bank of Yokohama, Ltd. Consolidated>

(Unit: Billions of Yen)

	As of March 31, 2026 [Preliminary]	As of March 31, 2025
30 Total capital ratio	14.90%	14.61%
31 Tier 1 capital ratio	14.34%	14.28%
32 Common Equity Tier 1 capital ratio	14.34%	14.27%
33 Total capital	1,197.2	1,031.9
34 Tier 1 capital	1,152.8	1,008.3
35 Common Equity Tier 1 capital	1,152.7	1,008.3
36 Risk weighted assets	8,034.1	7,061.3

<The Higashi-Nippon Bank, Limited Consolidated>

(Unit: Billions of Yen)

	As of March 31, 2026 [Preliminary]	As of March 31, 2025
37 Capital ratio	9.22%	8.77%
38 Capital	123.6	119.9
39 Risk weighted assets, etc.	1,340.6	1,367.4

<THE KANAGAWA BANK, LTD. Non-consolidated>

(Unit: Billions of Yen)

	As of March 31, 2026 [Preliminary]	As of March 31, 2025
40 Capital ratio	9.17%	9.69%
41 Capital	29.4	28.3
42 Risk weighted assets, etc.	320.5	291.8

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

	As of March 31, 2026	As of March 31, 2025
29 Common Equity Tier 1 capital (excluding gains valuation difference on available-for-sale securities)	* 11.4%	* 11.9%

* approximately

8. Forecasts for Fiscal Year ending March 31, 2027

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

• Gross operating income is expected to increase by ¥46.3 billion from the previous year to ¥319.7 billion, due the enhancement of solutions business. Core net business profit is expected to increase by ¥37.9 billion from the previous year to ¥177.0 billion. Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts is expected to increase by ¥15.5 billion from the previous year to ¥185.1 billion.

• Credit costs are expected to be ¥10.0 billion. As a result, ordinary profit is expected to increase by ¥39.6 billion from the previous year to ¥179.6 billion, and net income is expected to increase by ¥25.6 billion from the previous year to ¥124.5 billion.

<Yokohama Financial Group, Inc. Consolidated>

• Consolidated ordinary profit is expected to increase by ¥36.5 billion from the previous year to ¥191.5 billion. Profit attributable to owners of parent is expected to increase by ¥22.5 billion from the previous year to ¥129.0 billion. ROE is expected to be 9.0%

• Yokohama Financial Group, Inc. will pay ordinary dividends of ¥47.00 per share, and payout ratio will continue to maintain the level of 40%.

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

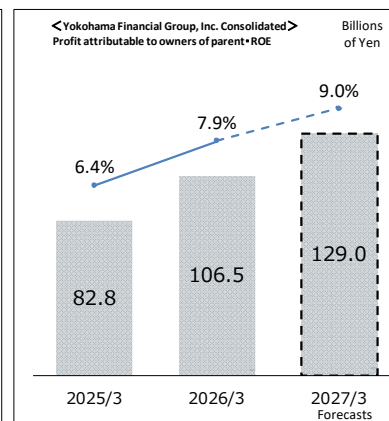
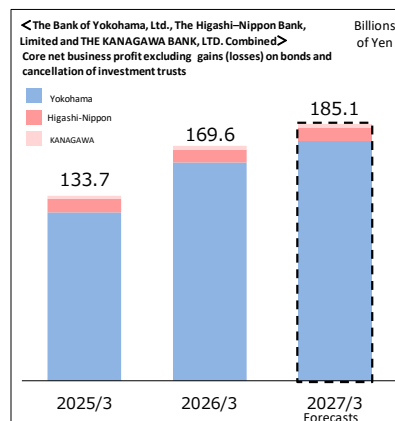
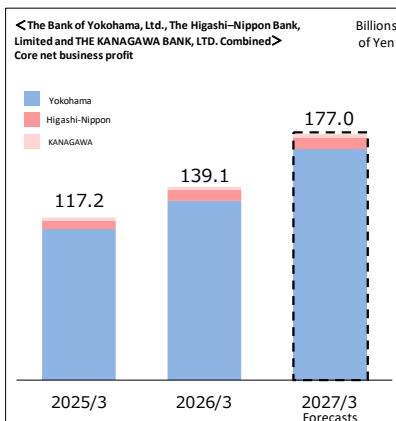
(Unit : Billions of Yen)

	For the fiscal year ending March 31, 2027 Forecasts		Yokohama		Higashi-Nippon		KANAGAWA		For the fiscal year ending March 31, 2026 Results		
		Increase/(Decrease)		Increase/(Decrease)		Increase/(Decrease)		Increase/(Decrease)		Increase/(Decrease)	
1 Gross operating income	319.7	46.3	273.3	44.1	239.3	26.6	1.1	25.5	9.6	1.1	8.4
2 Expenses (—)	142.6	8.4	134.2	6.9	110.3	18.8	1.1	17.7	6.6	0.4	6.1
3 Core net business profit	177.0	37.9	139.1	37.3	129.0	7.8	0.0	7.8	2.9	0.6	2.3
4 Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	185.1	15.5	169.6	15.4	157.7	8.9	0.0	8.9	3.0	0.1	2.9
5 Ordinary profit	179.6	39.6	140.0	40.0	130.1	7.1	(0.4)	7.5	2.4	0.0	2.3
6 Net income	124.5	25.6	99.0	25.6	92.3	5.0	0.0	5.0	1.5	0.0	1.5
7 Credit costs (—)	10.0	2.6	7.4	2.2	5.8	1.3	0.2	1.1	0.6	0.2	0.4

<Yokohama Financial Group, Inc. Consolidated>

(Unit : Billions of Yen)

	For the fiscal year ending March 31, 2027 Forecasts		For the fiscal year ended March 31, 2026 Results	
		Increase/(Decrease)		Increase/(Decrease)
8 Consolidated ordinary profit	191.5	[+23.5%] 36.5	155.0	
9 Profit attributable to owners of parent	129.0	[+21.1%] 22.5	106.5	
10 Of which, income from L&F (after amortization of goodwill, etc.)	5.3	0.3	4.9	



Forecasts for dividends per share

	For the fiscal year ending March 31, 2027 Forecasts	For the fiscal year ended March 31, 2026 Results
11 Ordinary dividend	¥ 47.00	¥ 38.00
12 (Reference) Payout ratio	40.4%	40.4%

II. SUMMARY OF FINANCIAL RESULTS

II. 2026年3月期 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

For the year ended (Unit: Millions of Yen)

		March 31, 2026(A)	(A)-(B)	March 31, 2025(B)
1	Consolidated gross operating income	307,136	[17.9%] 46,825	260,311
2	Net interest income	260,262	52,235	208,027
3	Trust fees	388	146	242
4	Net fees and commissions	65,373	5,696	59,677
5	Net trading income	454	(251)	705
6	Net other ordinary income	(19,342)	(11,001)	(8,341)
7	General and administrative expenses	149,879	15,752	134,127
8	(Reference) Consolidated OHR (%) (7/1)	48.7	(2.8)	51.5
9	Credit costs	8,982	(1,853)	10,835
10	Written-off of loans	3,728	(2,211)	5,939
11	Provision of allowance for specific loan losses	1,792	635	1,157
12	Provision of allowance for general loan losses	3,229	(456)	3,685
13	Recoveries of written-off claims	1,313	93	1,220
14	Other	1,544	271	1,273
15	Gain or loss on stocks and other securities	5,983	(319)	6,302
16	Share of profit or loss of entities accounted for using equity method	669	25	644
17	Other	90	(377)	467
18	Ordinary profit	155,018	[26.2%] 32,254	122,764
19	Extraordinary income (losses)	(1,267)	2,578	(3,845)
20	Profit before income taxes	153,751	34,833	118,918
21	Total income taxes	45,804	9,957	35,847
22	Profit	107,946	24,875	83,071
23	Profit attributable to non-controlling interests	1,423	1,158	265
24	Profit attributable to owners of parent	106,523	[28.6%] 23,718	82,805

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

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

(Reference) (参考) For the year ended (Unit: Millions of Yen)

		March 31, 2026(A)	(A)-(B)	March 31, 2025(B)
25	Consolidated net business profit	156,610	[24.8%] 31,187	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 March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)
26	Number of consolidated subsidiaries	12	1	11
27	Number of companies accounted for by the equity method	3	(1)	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 year ended

(Unit: Millions of Yen)

		March 31, 2026(A)	(A)-(B)	March 31, 2025(B)
1	Gross operating income	273,399	[11.8%] 28,979	244,420
2	Gross operating income from domestic operations	260,254	27,259	232,995
3	Net interest income	239,268	38,357	200,911
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	(160)	160
5	Net fees and commissions	47,099	2,467	44,632
6	Net trading income	38	(47)	85
7	Net other ordinary income	(26,151)	(13,517)	(12,634)
8	(Of which, gains (losses) on bonds)	(29,009)	(13,669)	(15,340)
9	Gross operating income from international operations	13,145	1,721	11,424
10	Net interest income	10,061	(485)	10,546
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	—	—
12	Net fees and commissions	591	(31)	622
13	Net trading income	24	19	5
14	Net other ordinary income	2,467	2,218	249
15	(Of which, gains (losses) on bonds)	(1,441)	(84)	(1,357)
16	Expenses	134,234	[5.5%] 7,020	127,214
17	Personnel expenses	62,053	2,672	59,381
18	Non-Personnel expenses	61,364	3,699	57,665
19	Taxes	10,816	649	10,167
20	(Reference) OHR (%) (16/1)	49.0	(3.0)	52.0
21	Core net business profit	139,165	[18.7%] 21,960	117,205
22	Core net business profit excluding gains (losses) on bonds (21-26)	169,616	35,713	133,903
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	169,616	[26.8%] 35,873	133,743
24	Provision of allowance for general loan losses	3,095	(719)	3,814
25	Net business profit	136,069	22,679	113,390
26	Of which, gains (losses) on bonds	(30,451)	(13,754)	(16,697)
27	Non-recurring gains (losses)	3,968	270	3,698
28	Disposal of bad debts	4,323	(1,282)	5,605
29	Written-off of loans	146	(1,155)	1,301
30	Provision of allowance for specific loan losses	3,093	(57)	3,150
31	Loss on sales of non-performing loans	72	(272)	344
32	Reversal of allowance for loan losses	292	292	—
33	Recoveries of written-off claims	123	31	92
34	Other	1,426	525	901
35	Gain or loss on stocks and other securities	5,764	(883)	6,647
36	Other non-recurring gains (losses)	2,526	(130)	2,656
37	Ordinary profit	140,038	[19.5%] 22,949	117,089
38	Extraordinary income (losses)	(1,260)	2,569	(3,829)
39	Income before income taxes	138,777	25,517	113,260
40	Total income taxes	39,719	6,944	32,775
41	Net income	99,058	[23.0%] 18,573	80,485
42	Credit costs (24+28)	7,418	(2,002)	9,420

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

(3) 横浜銀行 単体

For the year ended

(Unit: Millions of Yen)

		March 31, 2026(A)	(A)-(B)	March 31, 2025(B)
1	Gross operating income	239,361	[12.4%] 26,477	212,884
2	Gross operating income from domestic operations	226,210	24,734	201,476
3	Net interest income	208,500	38,341	170,159
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	—	—
5	Net fees and commissions	42,127	2,259	39,868
6	Net trading income	38	(47)	85
7	Net other ordinary income	(24,456)	(15,820)	(8,636)
8	(Of which, gains (losses) on bonds)	(27,314)	(15,937)	(11,377)
9	Gross operating income from international operations	13,150	1,743	11,407
10	Net interest income	10,067	(474)	10,541
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	—	—
12	Net fees and commissions	591	(29)	620
13	Net trading income	24	19	5
14	Net other ordinary income	2,467	2,227	240
15	(Of which, gains (losses) on bonds)	(1,441)	(84)	(1,357)
16	Expenses	110,350	[6.0%] 6,257	104,093
17	Personnel expenses	49,335	2,351	46,984
18	Non-Personnel expenses	51,897	3,263	48,634
19	Taxes	9,116	642	8,474
20	(Reference) OHR (%) (16/1)	46.1	(2.7)	48.8
21	Core net business profit	129,011	[18.5%] 20,221	108,790
22	Core net business profit excluding gains (losses) on bonds (21-26)	157,767	36,242	121,525
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	157,767	[29.8%] 36,242	121,525
24	Provision of allowance for general loan losses	3,794	760	3,034
25	Net business profit	125,216	19,460	105,756
26	Of which, gains (losses) on bonds	(28,755)	(16,021)	(12,734)
27	Non-recurring gains (losses)	4,905	1,372	3,533
28	Disposal of bad debts	2,053	(1,596)	3,649
29	Written-off of loans	146	(1,146)	1,292
30	Provision of allowance for specific loan losses	1,642	26	1,616
31	Loss on sales of non-performing loans	0	(234)	234
32	Reversal of allowance for loan losses	—	—	—
33	Recoveries of written-off claims	64	24	40
34	Other	326	(220)	546
35	Gain or loss on stocks and other securities	4,463	(509)	4,972
36	Other non-recurring gains (losses)	2,494	285	2,209
37	Ordinary profit	130,122	[19.0%] 20,833	109,289
38	Extraordinary income (losses)	(939)	2,491	(3,430)
39	Income before income taxes	129,182	23,323	105,859
40	Total income taxes	36,784	6,126	30,658
41	Net income	92,397	[22.8%] 17,197	75,200
42	Credit costs (24+28)	5,847	(837)	6,684

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

(4) 東日本銀行 単体

For the year ended

(Unit: Millions of Yen)

		March 31, 2026(A)	(A)-(B)	March 31, 2025(B)
1	Gross operating income	25,542	[8.7%] 2,045	23,497
2	Gross operating income from domestic operations	25,547	2,066	23,481
3	Net interest income	22,973	(455)	23,428
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	(160)	160
5	Net fees and commissions	3,646	160	3,486
6	Net trading income	—	—	—
7	Net other ordinary income	(1,072)	2,361	(3,433)
8	(Of which, gains (losses) on bonds)	(1,072)	2,361	(3,433)
9	Gross operating income from international operations	(5)	(21)	16
10	Net interest income	(6)	(11)	5
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	—	—
12	Net fees and commissions	0	(4)	4
13	Net trading income	—	—	—
14	Net other ordinary income	0	(6)	6
15	(Of which, gains (losses) on bonds)	—	—	—
16	Expenses	17,710	[3.3%] 577	17,133
17	Personnel expenses	9,491	249	9,242
18	Non-Personnel expenses	6,968	366	6,602
19	Taxes	1,250	(39)	1,289
20	(Reference) OHR (%) (16/1)	69.3	(3.6)	72.9
21	Core net business profit	7,831	[23.0%] 1,468	6,363
22	Core net business profit excluding gains (losses) on bonds (21-26)	8,903	(894)	9,797
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	8,903	[(7.6%)] (734)	9,637
24	Provision of allowance for general loan losses	(699)	(1,239)	540
25	Net business profit	8,530	2,707	5,823
26	Of which, gains (losses) on bonds	(1,072)	2,361	(3,433)
27	Non-recurring gains (losses)	(993)	(1,493)	500
28	Disposal of bad debts	1,844	795	1,049
29	Written-off of loans	—	—	—
30	Provision of allowance for specific loan losses	1,450	543	907
31	Loss on sales of non-performing loans	68	(42)	110
32	Reversal of allowance for loan losses	—	—	—
33	Recoveries of written-off claims	3	(13)	16
34	Other	328	281	47
35	Gain or loss on stocks and other securities	878	(248)	1,126
36	Other non-recurring gains (losses)	(27)	(449)	422
37	Ordinary profit	7,537	[19.1%] 1,214	6,323
38	Extraordinary income (losses)	(130)	253	(383)
39	Income before income taxes	7,407	1,467	5,940
40	Total income taxes	2,311	788	1,523
41	Net income	5,095	[15.3%] 679	4,416
42	Credit costs (24+28)	1,145	(444)	1,589

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

(5) 神奈川銀行 単体

For the year ended

(Unit: Millions of Yen)

		March 31, 2026(A)	(A)-(B)	March 31, 2025(B)
1	Gross operating income	8,495	[5.6%] 458	8,037
2	Gross operating income from domestic operations	8,495	458	8,037
3	Net interest income	7,794	470	7,324
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	—	—
5	Net fees and commissions	1,324	47	1,277
6	Net trading income	—	—	—
7	Net other ordinary income	(623)	(59)	(564)
8	(Of which, gains (losses) on bonds)	(623)	(94)	(529)
9	Gross operating income from international operations	(0)	(0)	0
10	Net interest income	0	0	0
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	—	—
12	Net fees and commissions	(0)	2	(2)
13	Net trading income	—	—	—
14	Net other ordinary income	0	(2)	2
15	(Of which, gains (losses) on bonds)	—	—	—
16	Expenses	6,173	[3.1%] 187	5,986
17	Personnel expenses	3,225	70	3,155
18	Non-Personnel expenses	2,498	70	2,428
19	Taxes	449	46	403
20	(Reference) OHR (%) (16/1)	72.6	(1.8)	74.4
21	Core net business profit	2,321	[13.1%] 270	2,051
22	Core net business profit excluding gains (losses) on bonds (21-26)	2,945	365	2,580
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	2,945	[14.1%] 365	2,580
24	Provision of allowance for general loan losses	—	(240)	240
25	Net business profit	2,321	511	1,810
26	Of which, gains (losses) on bonds	(623)	(94)	(529)
27	Non-recurring gains (losses)	56	390	(334)
28	Disposal of bad debts	425	(481)	906
29	Written-off of loans	—	(8)	8
30	Provision of allowance for specific loan losses	—	(626)	626
31	Loss on sales of non-performing loans	2	2	—
32	Reversal of allowance for loan losses	292	292	—
33	Recoveries of written-off claims	56	22	34
34	Other	771	465	306
35	Gain or loss on stocks and other securities	422	(126)	548
36	Other non-recurring gains (losses)	59	36	23
37	Ordinary profit	2,378	[61.2%] 903	1,475
38	Extraordinary income (losses)	(190)	(175)	(15)
39	Income before income taxes	2,188	728	1,460
40	Total income taxes	622	30	592
41	Net income	1,565	[80.5%] 698	867
42	Credit costs (24+28)	425	(722)	1,147

2. Average Balance of Use and Source of Funds, Interest Margins

(1) All branches

① Average Balance of Use and Source of Funds

2. 資金平残、利回・利鞘

(1) 全店

① 資金平残

For the year ended

(Unit: Billions of Yen)

				March 31, 2026(A)		March 31, 2025(B)		March 31, 2024(C)	
					(A)-(B)		(B)-(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	25,571.4	292.9	25,278.5	2,583.7	22,694.7
2		Of which, Loans and bills discounted		うち貸出金	17,237.8	601.5	16,636.2	162.0	16,474.2
3		Of which, Securities		うち有価証券	3,003.1	84.7	2,918.4	(14.6)	2,933.1
4	THE KANAGAWA BANK, LTD. Combined	Interest-bearing liabilities	3行合算	資金調達勘定	24,993.1	235.9	24,757.1	(78.7)	24,835.9
5		Of which, Deposits, etc		うち預金等	20,702.9	562.6	20,140.3	(37.2)	20,177.6
6		Interest-earning assets		横浜銀行 単体	資金運用勘定	22,997.4	324.1	22,673.2	2,563.3
7	Of which, Loans and bills discounted	うち貸出金	15,209.9		615.5	14,594.4	177.3	14,417.1	
8	Of which, Securities	うち有価証券	2,624.0		127.0	2,496.9	11.9	2,484.9	
9	THE KANAGAWA BANK, LTD. Non-consolidated	Interest-bearing liabilities	横浜銀行 単体	資金調達勘定	22,532.9	273.9	22,259.0	(77.9)	22,336.9
10		Of which, Deposits, etc		うち預金等	18,583.3	599.5	17,983.8	69.5	17,914.2
11		Interest-earning assets		東日本銀行 単体	資金運用勘定	2,043.5	(37.8)	2,081.4	12.8
12	Of which, Loans and bills discounted	うち貸出金	1,607.1		(26.1)	1,633.3	(21.8)	1,655.1	
13	Of which, Securities	うち有価証券	314.5		(30.4)	344.9	(9.8)	354.8	
14	Non-consolidated	Interest-bearing liabilities	東日本銀行 単体	資金調達勘定	1,957.0	(39.5)	1,996.6	4.7	1,991.9
15		Of which, Deposits, etc		うち預金等	1,643.1	(35.8)	1,678.9	(104.6)	1,783.5
16		Interest-earning assets		神奈川銀行 単体	資金運用勘定	530.5	6.6	523.8	7.5
17	Of which, Loans and bills discounted	うち貸出金	420.7		12.2	408.5	6.5	401.9	
18	Of which, Securities	うち有価証券	64.6		(11.9)	76.5	(16.7)	93.3	
19	THE KANAGAWA BANK, LTD. Non-consolidated	Interest-bearing liabilities	神奈川銀行 単体	資金調達勘定	503.1	1.6	501.5	(5.5)	507.0
20		Of which, Deposits, etc		うち預金等	476.4	(1.1)	477.5	(2.1)	479.7

(注) 1. 資金運用勘定には、日銀預け金平残のうち有利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 year ended

(Unit: %)

				March 31, 2026(A)		March 31, 2025(B)		March 31, 2024(C)	
					(A)-(B)		(B)-(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	1.34	0.25	1.09	0.03	1.06
22		Loans and bills discounted (B)		貸出金利回 B	1.46	0.24	1.22	0.11	1.11
23		Securities		有価証券利回	1.74	0.06	1.68	0.30	1.38
24	THE KANAGAWA BANK, LTD. Combined	Yield on interest-bearing liabilities	3行合算	資金調達利回	0.37	0.11	0.26	0.05	0.21
25		Deposits, etc (C)		預金等利回 C	0.289	0.134	0.155	0.058	0.097
26		Expenses ratio		経費率	0.64	0.02	0.62	0.01	0.61
27	THE KANAGAWA BANK, LTD. Combined	Total funding cost (D)	3行合算	資金調達原価 D	0.91	0.13	0.78	0.06	0.72
28		Yield spread (B) - (C)		預貸金利回差 B - C	1.17	0.11	1.06	0.04	1.02
29		Net interest margin (A) - (D)		総資金利鞘 A - D	0.43	0.12	0.31	(0.03)	0.34
30	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	1.32	0.25	1.07	0.03	1.04
31		Loans and bills discounted (B)		貸出金利回 B	1.44	0.24	1.20	0.11	1.09
32		Securities		有価証券利回	1.81	0.05	1.76	0.29	1.47
33	THE KANAGAWA BANK, LTD. Combined	Yield on interest-bearing liabilities	3行合算	資金調達利回	0.38	0.10	0.28	0.04	0.24
34		Deposits, etc (C)		預金等利回 C	0.291	0.127	0.164	0.056	0.108
35		Expenses ratio		経費率	0.59	0.02	0.57	0.02	0.55
36	THE KANAGAWA BANK, LTD. Combined	Total funding cost (D)	3行合算	資金調達原価 D	0.87	0.12	0.75	0.07	0.68
37		Yield spread (B) - (C)		預貸金利回差 B - C	1.15	0.11	1.04	0.06	0.98
38		Net interest margin (A) - (D)		総資金利鞘 A - D	0.45	0.13	0.32	(0.04)	0.36
39	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	1.42	0.21	1.21	0.08	1.13
40		Loans and bills discounted (B)		貸出金利回 B	1.51	0.25	1.26	0.05	1.21
41		Securities		有価証券利回	1.30	0.05	1.25	0.30	0.95
42	THE KANAGAWA BANK, LTD. Combined	Yield on interest-bearing liabilities	3行合算	資金調達利回	0.31	0.22	0.09	0.09	0.00
43		Deposits, etc (C)		預金等利回 C	0.286	0.203	0.083	0.075	0.008
44		Expenses ratio		経費率	1.07	0.05	1.02	(0.01)	1.03
45	THE KANAGAWA BANK, LTD. Combined	Total funding cost (D)	3行合算	資金調達原価 D	1.22	0.27	0.95	0.02	0.93
46		Yield spread (B) - (C)		預貸金利回差 B - C	1.23	0.05	1.18	(0.02)	1.20
47		Net interest margin (A) - (D)		総資金利鞘 A - D	0.20	(0.06)	0.26	0.06	0.20
48	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	1.67	0.20	1.47	0.05	1.42
49		Loans and bills discounted (B)		貸出金利回 B	1.90	0.21	1.69	0.03	1.66
50		Securities		有価証券利回	0.94	0.08	0.86	0.21	0.65
51	THE KANAGAWA BANK, LTD. Combined	Yield on interest-bearing liabilities	3行合算	資金調達利回	0.21	0.14	0.07	0.06	0.01
52		Deposits, etc (C)		預金等利回 C	0.212	0.134	0.078	0.064	0.014
53		Expenses ratio		経費率	1.29	0.04	1.25	(0.15)	1.40
54	THE KANAGAWA BANK, LTD. Non-consolidated	Total funding cost (D)	3行合算	資金調達原価 D	1.44	0.17	1.27	(0.06)	1.33
55		Yield spread (B) - (C)		預貸金利回差 B - C	1.69	0.08	1.61	(0.03)	1.64
56		Net interest margin (A) - (D)		総資金利鞘 A - D	0.23	0.03	0.20	0.11	0.09

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 year ended

(Unit: Billions of Yen)

				March 31, 2026(A)	(A)-(B)	March 31, 2025(B)	(B)-(C)	March 31, 2024(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	24,809.3	328.4	24,480.8	2,577.2	21,903.6
2		Of which, Loans and bills discounted		うち貸出金	16,466.7	589.8	15,876.9	106.8	15,770.1
3		Of which, Securities		うち有価証券	2,703.4	118.2	2,585.1	0.3	2,584.7
4		Interest-bearing liabilities		資金調達勘定	24,243.8	282.8	23,960.9	(96.0)	24,056.9
5		Of which, Deposits, etc		うち預金等	20,269.2	550.4	19,718.7	(31.5)	19,750.2
6	The Bank of Yokohama, Ltd. Non-consolidated	Interest-earning assets	横浜銀行 単体	資金運用勘定	22,235.6	358.7	21,876.8	2,556.4	19,320.3
7		Of which, Loans and bills discounted		うち貸出金	14,438.9	603.7	13,835.2	121.1	13,714.0
8		Of which, Securities		うち有価証券	2,325.2	158.1	2,167.1	22.2	2,144.8
9		Interest-bearing liabilities		資金調達勘定	21,784.0	319.9	21,464.0	(95.4)	21,559.5
10		Of which, Deposits, etc		うち預金等	18,149.9	586.5	17,563.4	74.9	17,488.4
11	The Higashi- Nippon Bank, Limited Non-consolidated	Interest-earning assets	東日本銀行 単体	資金運用勘定	2,043.1	(36.9)	2,080.1	13.1	2,067.0
12		Of which, Loans and bills discounted		うち貸出金	1,607.0	(26.0)	1,633.1	(20.9)	1,654.1
13		Of which, Securities		うち有価証券	313.5	(27.9)	341.5	(5.0)	346.5
14		Interest-bearing liabilities		資金調達勘定	1,956.6	(38.7)	1,995.3	4.9	1,990.3
15		Of which, Deposits, etc		うち預金等	1,642.7	(35.0)	1,677.7	(104.3)	1,782.1
16	THE KANAGAWA BANK, LTD. Non-consolidated	Interest-earning assets	神奈川銀行 単体	資金運用勘定	530.5	6.7	523.8	7.6	516.1
17		Of which, Loans and bills discounted		うち貸出金	420.7	12.2	408.5	6.5	401.9
18		Of which, Securities		うち有価証券	64.6	(11.9)	76.5	(16.7)	93.3
19		Interest-bearing liabilities		資金調達勘定	503.1	1.6	501.5	(5.4)	507.0
20		Of which, Deposits, etc		うち預金等	476.4	(1.0)	477.5	(2.1)	479.6

② Interest Margins

② 利回・利鞘

For the year ended

(Unit: %)

				March 31, 2026(A)	(A)-(B)	March 31, 2025(B)	(B)-(C)	March 31, 2024(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	1.19	0.30	0.89	0.08	0.81
22		Loans and bills discounted (B)		貸出金利回 B	1.35	0.28	1.07	0.12	0.95
23		Securities		有価証券利回	1.43	0.23	1.20	0.34	0.86
24		Yield on interest-bearing liabilities		資金調達利回	0.23	0.16	0.07	0.07	0.00
25		Deposits, etc (C)		預金等利回 C	0.221	0.153	0.068	0.065	0.003
26	Expenses ratio	経費率	0.63	0.01	0.62	0.01	0.61		
27	Total funding cost (D)	資金調達原価 D	0.76	0.18	0.58	0.08	0.50		
28	Yield spread (B) - (C)	預貸金利回差 B - C	1.13	0.13	1.00	0.05	0.95		
29	Net interest margin (A) - (D)	総資金利鞘 A - D	0.43	0.12	0.31	0.00	0.31		
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	1.16	0.31	0.85	0.09	0.76
31		Loans and bills discounted (B)		貸出金利回 B	1.31	0.28	1.03	0.13	0.90
32		Securities		有価証券利回	1.46	0.25	1.21	0.36	0.85
33		Yield on interest-bearing liabilities		資金調達利回	0.22	0.15	0.07	0.07	0.00
34		Deposits, etc (C)		預金等利回 C	0.215	0.148	0.067	0.064	0.003
35	Expenses ratio	経費率	0.58	0.02	0.56	0.02	0.54		
36	Total funding cost (D)	資金調達原価 D	0.71	0.17	0.54	0.10	0.44		
37	Yield spread (B) - (C)	預貸金利回差 B - C	1.10	0.14	0.96	0.06	0.90		
38	Net interest margin (A) - (D)	総資金利鞘 A - D	0.45	0.14	0.31	(0.01)	0.32		
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	1.42	0.21	1.21	0.08	1.13
40		Loans and bills discounted (B)		貸出金利回 B	1.51	0.25	1.26	0.05	1.21
41		Securities		有価証券利回	1.30	0.04	1.26	0.29	0.97
42		Yield on interest-bearing liabilities		資金調達利回	0.31	0.22	0.09	0.09	0.00
43		Deposits, etc (C)		預金等利回 C	0.286	0.203	0.083	0.075	0.008
44	Expenses ratio	経費率	1.07	0.06	1.01	(0.01)	1.02		
45	Total funding cost (D)	資金調達原価 D	1.21	0.27	0.94	0.02	0.92		
46	Yield spread (B) - (C)	預貸金利回差 B - C	1.23	0.05	1.18	(0.02)	1.20		
47	Net interest margin (A) - (D)	総資金利鞘 A - D	0.21	(0.06)	0.27	0.06	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	1.67	0.20	1.47	0.05	1.42
49		Loans and bills discounted (B)		貸出金利回 B	1.90	0.21	1.69	0.03	1.66
50		Securities		有価証券利回	0.94	0.08	0.86	0.21	0.65
51		Yield on interest-bearing liabilities		資金調達利回	0.21	0.14	0.07	0.06	0.01
52		Deposits, etc (C)		預金等利回 C	0.212	0.134	0.078	0.064	0.014
53	Expenses ratio	経費率	1.29	0.05	1.24	(0.15)	1.39		
54	Total funding cost (D)	資金調達原価 D	1.44	0.18	1.26	(0.07)	1.33		
55	Yield spread (B) - (C)	預貸金利回差 B - C	1.69	0.08	1.61	(0.03)	1.64		
56	Net interest margin (A) - (D)	総資金利鞘 A - D	0.23	0.02	0.21	0.12	0.09		

3. Fees and Commissions (Domestic operations)

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

3. 役員取引等利益（国内業務部門）

【3行合算】

For the year ended

(Unit: Millions of Yen)

		March 31, 2026 (A)	(A)-(B)	March 31, 2025 (B)	(B)-(C)	March 31, 2024 (C)	
1	Fees and commissions	役員取引等収益	70,591	4,074	66,517	2,938	63,579
2	Deposits and Loans	預金・貸出業務	39,981	3,422	36,559	3,194	33,365
3	Of which, ATM	うちATM関連手数料	3,662	(134)	3,796	(117)	3,913
4	Of which, Account transfer	うち口座振替	5,234	24	5,210	130	5,080
5	Of which, Syndicated Loan, etc.	うちシ・ローン等	20,685	3,006	17,679	2,888	14,791
6	Remittance	為替業務	10,745	660	10,085	941	9,144
7	Securities	証券関連業務	8,121	67	8,054	(554)	8,608
8	Of which, Investment trusts	うち投資信託収益	5,567	231	5,336	(234)	5,570
9	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,218	(84)	1,302	(7)	1,309
10	Guarantee business	保証業務	308	(41)	349	(38)	387
11	Insurance	保険関連	2,959	(681)	3,640	(958)	4,598
12	Others	その他	7,258	732	6,526	361	6,165
13	Fees and commissions payments	役員取引等費用	23,492	1,608	21,884	2,089	19,795
14	Fees and commissions - net	役員取引等利益	47,099	2,467	44,632	849	43,783

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

【横浜銀行 単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2026 (A)	(A)-(B)	March 31, 2025 (B)	(B)-(C)	March 31, 2024 (C)	
15	Fees and commissions	役員取引等収益	64,059	3,751	60,308	3,044	57,264
16	Deposits and Loans	預金・貸出業務	35,685	3,139	32,546	3,150	29,396
17	Of which, ATM	うちATM関連手数料	3,508	(123)	3,631	(104)	3,735
18	Of which, Account transfer	うち口座振替	4,998	31	4,967	122	4,845
19	Of which, Syndicated Loan, etc.	うちシ・ローン等	18,875	3,016	15,859	2,972	12,887
20	Remittance	為替業務	10,166	644	9,522	953	8,569
21	Securities	証券関連業務	7,821	49	7,772	(549)	8,321
22	Of which, Investment trusts	うち投資信託収益	5,288	212	5,076	(237)	5,313
23	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,104	(65)	1,169	2	1,167
24	Guarantee business	保証業務	291	(40)	331	(39)	370
25	Insurance	保険関連	2,821	(580)	3,401	(913)	4,314
26	Others	その他	6,167	603	5,564	440	5,124
27	Fees and commissions payments	役員取引等費用	21,931	1,492	20,439	2,048	18,391
28	Fees and commissions - net	役員取引等利益	42,127	2,259	39,868	996	38,872

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

【東日本銀行 単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2026 (A)	(A)-(B)	March 31, 2025 (B)	(B)-(C)	March 31, 2024 (C)	
29	Fees and commissions	役員取引等収益	4,881	263	4,618	(260)	4,878
30	Deposits and Loans	預金・貸出業務	3,474	176	3,298	(123)	3,421
31	Of which, ATM	うちATM関連手数料	110	(9)	119	(14)	133
32	Of which, Account transfer	うち口座振替	156	(2)	158	2	156
33	Of which, Syndicated Loan, etc.	うちシ・ローン等	1,705	(59)	1,764	(121)	1,885
34	Remittance	為替業務	276	0	276	(14)	290
35	Securities	証券関連業務	116	(5)	121	(20)	141
36	Of which, Investment trusts	うち投資信託収益	96	(4)	100	(11)	111
37	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	61	(13)	74	(9)	83
38	Guarantee business	保証業務	13	(3)	16	3	13
39	Insurance	保険関連	5	(4)	9	(4)	13
40	Others	その他	933	112	821	(93)	914
41	Fees and commissions payments	役員取引等費用	1,234	102	1,132	71	1,061
42	Fees and commissions - net	役員取引等利益	3,646	160	3,486	(331)	3,817

【THE KANAGAWA BANK, LTD. Non-consolidated】

【神奈川銀行 単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2026 (A)	(A)-(B)	March 31, 2025 (B)	(B)-(C)	March 31, 2024 (C)	
43	Fees and commissions	役員取引等収益	1,651	61	1,590	154	1,436
44	Deposits and Loans	預金・貸出業務	821	107	714	166	548
45	Of which, ATM	うちATM関連手数料	43	(2)	45	1	44
46	Of which, Account transfer	うち口座振替	80	(3)	83	5	78
47	Of which, Syndicated Loan, etc.	うちシ・ローン等	104	49	55	37	18
48	Remittance	為替業務	302	16	286	1	285
49	Securities	証券関連業務	182	23	159	14	145
50	Of which, Investment trusts	うち投資信託収益	182	23	159	14	145
51	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	53	(4)	57	(1)	58
52	Guarantee business	保証業務	2	0	2	(1)	3
53	Insurance	保険関連	131	(99)	230	(39)	269
54	Others	その他	156	16	140	14	126
55	Fees and commissions payments	役員取引等費用	326	14	312	(30)	342
56	Fees and commissions - net	役員取引等利益	1,324	47	1,277	184	1,093

4. Gains or Losses on Investment Securities

(1) Gains or Losses on Bonds

4. 有価証券関係損益

(1) 国債等債券損益

For the year ended

(Unit: Millions of Yen)

				For the year ended		For the year ended		March 31, 2024(C)
				March 31, 2026(A)	(A)-(B)	March 31, 2025(B)	(B)-(C)	
1	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勘定戻)	(30,448)	(13,875)	(16,573)	12,838	(29,411)
2	Gain on sales		売却益	703	(79)	782	(1,442)	2,224
3	Gain on redemption		償還益	0	0	0	(55)	55
4	Loss on sales		売却損 (△)	23,639	15,635	8,004	(12,401)	20,405
5	Loss on redemption		償還損 (△)	6,275	(2,860)	9,135	(1,879)	11,014
6	Loss on devaluation		償却 (△)	1,236	1,020	216	(56)	272

For the year ended

(Unit: Millions of Yen)

				For the year ended		For the year ended		March 31, 2024(C)
				March 31, 2026(A)	(A)-(B)	March 31, 2025(B)	(B)-(C)	
7	Gains (losses) on bonds	3行合算	国債等債券損益(5勘定戻)	(30,451)	(13,754)	(16,697)	13,077	(29,774)
8	Gain on sales		売却益	720	(61)	781	(1,441)	2,222
9	Gain on redemption		償還益	0	0	0	(55)	55
10	Loss on sales		売却損 (△)	23,681	15,697	7,984	(12,766)	20,750
11	Loss on redemption		償還損 (△)	6,257	(3,028)	9,285	(1,748)	11,033
12	Loss on devaluation		償却 (△)	1,233	1,024	209	(59)	268
13	Gains (losses) on bonds	横浜銀行 単体	国債等債券損益(5勘定戻)	(28,755)	(16,021)	(12,734)	15,662	(28,396)
14	Gain on sales		売却益	473	(254)	727	(1,354)	2,081
15	Gain on redemption		償還益	0	0	0	(15)	15
16	Loss on sales		売却損 (△)	22,018	17,971	4,047	(15,824)	19,871
17	Loss on redemption		償還損 (△)	5,984	(3,229)	9,213	(1,150)	10,363
18	Loss on devaluation		償却 (△)	1,225	1,025	200	(57)	257
19	Gains (losses) on bonds	東日本銀行 単体	国債等債券損益(5勘定戻)	(1,072)	2,361	(3,433)	(2,644)	(789)
20	Gain on sales		売却益	235	197	38	(99)	137
21	Gain on redemption		償還益	—	—	—	(20)	20
22	Loss on sales		売却損 (△)	1,044	(2,387)	3,431	3,124	307
23	Loss on redemption		償還損 (△)	254	223	31	(598)	629
24	Loss on devaluation		償却 (△)	8	0	8	(3)	11
25	Gains (losses) on bonds	神奈川銀行 単体	国債等債券損益(5勘定戻)	(623)	(94)	(529)	59	(588)
26	Gain on sales		売却益	12	(3)	15	12	3
27	Gain on redemption		償還益	—	—	—	(20)	20
28	Loss on sales		売却損 (△)	617	112	505	(66)	571
29	Loss on redemption		償還損 (△)	18	(21)	39	(2)	41
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 year ended

(Unit: Millions of Yen)

				For the year ended		For the year ended		March 31, 2024(C)
				March 31, 2026(A)	(A)-(B)	March 31, 2025(B)	(B)-(C)	
31	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勘定戻)	5,983	(319)	6,302	4,223	2,079
32	Gain on sales		売却益	7,601	444	7,157	5,008	2,149
33	Loss on sales		売却損 (△)	1,617	1,226	391	321	70
34	Loss on devaluation		償却 (△)	0	(462)	462	462	—

For the year ended

(Unit: Millions of Yen)

				For the year ended		For the year ended		March 31, 2024(C)
				March 31, 2026(A)	(A)-(B)	March 31, 2025(B)	(B)-(C)	
35	Gains (losses) on stocks and other securities	3行合算	株式等関係損益(3勘定戻)	5,764	(883)	6,647	3,319	3,328
36	Gain on sales		売却益	7,382	(160)	7,542	4,025	3,517
37	Loss on sales		売却損 (△)	1,617	1,185	432	315	117
38	Loss on devaluation		償却 (△)	0	(462)	462	391	71
39	Gains (losses) on stocks and other securities	横浜銀行 単体	株式等関係損益(3勘定戻)	4,463	(509)	4,972	3,651	1,321
40	Gain on sales		売却益	4,465	(970)	5,435	4,110	1,325
41	Loss on sales		売却損 (△)	0	0	—	(4)	4
42	Loss on devaluation		償却 (△)	0	(462)	462	462	—
43	Gains (losses) on stocks and other securities	東日本銀行 単体	株式等関係損益(3勘定戻)	878	(248)	1,126	694	432
44	Gain on sales		売却益	2,495	1,057	1,438	944	494
45	Loss on sales		売却損 (△)	1,616	1,304	312	251	61
46	Loss on devaluation		償却 (△)	—	—	—	—	—
47	Gains (losses) on stocks and other securities	神奈川銀行 単体	株式等関係損益(3勘定戻)	422	(126)	548	(1,026)	1,574
48	Gain on sales		売却益	422	(246)	668	(1,029)	1,697
49	Loss on sales		売却損 (△)	—	(119)	119	67	52
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 March 31, 2026					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	856,134	(57,553)	(14,549)	0	57,553	876,420	(43,004)	29	43,033
2	Available-for-sale	その他有価証券	2,132,371	175,507	115,524	243,232	67,724	1,966,637	59,983	138,735	78,751
3	Equity securities	株式	272,665	179,718	72,497	180,409	690	204,670	107,221	108,497	1,275
4	Debt securities	債券	1,102,566	(44,849)	(9,575)	101	44,950	916,120	(35,274)	231	35,505
5	Other securities	その他	757,140	40,638	52,601	62,721	22,083	845,846	(11,963)	30,005	41,969
6	Total	合計	2,988,506	117,954	100,975	243,232	125,278	2,843,058	16,979	138,764	121,784
7	Equity securities	株式	272,665	179,718	72,497	180,409	690	204,670	107,221	108,497	1,275
8	Debt securities	債券	1,951,895	(102,402)	(24,125)	101	102,503	1,786,423	(78,277)	261	78,538
9	Other securities	その他	763,945	40,638	52,602	62,722	22,083	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. 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 March 31, 2026					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	855,824	(57,547)	(14,549)	0	57,547	876,160	(42,998)	29	43,028
11	Available-for-sale	その他有価証券	2,120,860	171,203	114,540	238,888	67,685	1,955,998	56,663	135,427	78,763
12	Equity securities	株式	261,154	175,611	71,489	176,200	589	194,032	104,122	105,167	1,044
13	Debt securities	債券	1,102,566	(44,849)	(9,575)	101	44,950	916,120	(35,274)	231	35,505
14	Other securities	その他	757,140	40,441	52,625	62,587	22,145	845,846	(12,184)	30,028	42,212
15	Total	合計	2,976,685	113,655	99,991	238,888	125,232	2,832,159	13,664	135,456	121,792
16	Equity securities	株式	261,154	175,611	71,489	176,200	589	194,032	104,122	105,167	1,044
17	Debt securities	債券	1,951,585	(102,396)	(24,125)	101	102,497	1,786,163	(78,271)	261	78,533
18	Other securities	その他	763,945	40,441	52,626	62,587	22,145	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. 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 March 31, 2026					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	855,824	(57,547)	(14,549)	0	57,547	876,160	(42,998)	29	43,028
20	Available-for-sale	その他有価証券	1,714,724	147,186	102,518	200,452	53,266	1,551,525	44,668	110,970	66,301
21	Equity securities	株式	245,341	164,612	67,526	165,174	562	181,562	97,086	98,099	1,013
22	Debt securities	債券	793,733	(33,955)	(6,105)	101	34,056	615,488	(27,850)	130	27,981
23	Other securities	その他	675,649	16,528	41,094	35,176	18,648	754,473	(24,566)	12,740	37,307
24	Total	合計	2,570,549	89,638	87,969	200,452	110,814	2,427,685	1,669	111,000	109,330
25	Equity securities	株式	245,341	164,612	67,526	165,174	562	181,562	97,086	98,099	1,013
26	Debt securities	債券	1,642,753	(91,502)	(20,654)	101	91,603	1,485,531	(70,848)	159	71,008
27	Other securities	その他	682,454	16,528	41,095	35,176	18,648	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. 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 March 31, 2026					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	344,603	20,489	10,001	33,291	12,802	335,713	10,488	21,072	10,584
30	Equity securities	株式	8,316	5,928	2,123	5,928	—	6,294	3,805	3,805	—
31	Debt securities	債券	256,745	(9,434)	(3,407)	0	9,434	240,060	(6,027)	1	6,029
32	Other securities	その他	79,542	23,995	11,285	27,363	3,367	89,358	12,710	17,265	4,555
33	Total	合計	344,603	20,489	10,001	33,291	12,802	335,713	10,488	21,072	10,584
34	Equity securities	株式	8,316	5,928	2,123	5,928	—	6,294	3,805	3,805	—
35	Debt securities	債券	256,745	(9,434)	(3,407)	0	9,434	240,060	(6,027)	1	6,029
36	Other securities	その他	79,542	23,995	11,285	27,363	3,367	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 March 31, 2026					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	61,532	3,527	2,021	5,143	1,616	68,760	1,506	3,383	1,877
39	Equity securities	株式	7,495	5,070	1,840	5,097	26	6,174	3,230	3,262	31
40	Debt securities	債券	52,087	(1,460)	(65)	—	1,460	60,571	(1,395)	99	1,495
41	Other securities	その他	1,948	(82)	246	46	129	2,013	(328)	21	350
42	Total	合計	61,532	3,527	2,021	5,143	1,616	68,760	1,506	3,383	1,877
43	Equity securities	株式	7,495	5,070	1,840	5,097	26	6,174	3,230	3,262	31
44	Debt securities	債券	52,087	(1,460)	(65)	—	1,460	60,571	(1,395)	99	1,495
45	Other securities	その他	1,948	(82)	246	46	129	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 March 31, 2026				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	365,712	1,106,364	295,472	234,209	204,781	853,367	474,032	294,905
2	Government bonds	国債	3,700	533,200	55,500	84,500	56,500	135,800	57,800	83,100
3	Local government bonds	地方債	272,845	468,015	225,579	10,528	69,116	585,509	395,667	11,618
4	Corporate bonds	社債	89,167	105,148	14,392	139,181	79,165	132,058	20,565	200,186
5	Others	その他	14,019	74,317	41,610	609,179	14,059	24,569	62,734	707,911
6	Total	合計	379,732	1,180,681	337,082	843,388	218,840	877,936	536,766	1,002,816

(注) 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 March 31, 2026				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	293,767	925,160	240,959	225,480	145,402	650,900	436,331	286,129
8	Government bonds	国債	—	521,600	22,500	80,900	56,500	120,000	37,500	80,900
9	Local government bonds	地方債	236,717	339,647	206,842	10,419	43,641	458,602	381,076	11,365
10	Corporate bonds	社債	57,050	63,913	11,617	134,160	45,261	72,297	17,755	193,864
11	Others	その他	13,019	73,947	41,563	609,179	14,059	23,161	62,725	707,911
12	Total	合計	306,787	999,107	282,522	834,660	159,461	674,061	499,056	994,041

(注) 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 March 31, 2026				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	63,644	156,693	42,813	5,128	49,278	165,857	25,001	6,275
14	Government bonds	国債	—	2,500	22,200	—	—	—	10,500	—
15	Local government bonds	地方債	34,927	120,457	18,437	108	20,075	117,496	11,791	253
16	Corporate bonds	社債	28,716	33,735	2,175	5,020	29,203	48,360	2,709	6,021
17	Others	その他	1,000	369	46	—	0	1,408	9	—
18	Total	合計	64,644	157,063	42,860	5,128	49,278	167,265	25,010	6,275

(注) 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 March 31, 2026				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	8,300	24,510	11,700	3,600	10,100	36,610	12,700	2,500
20	Government bonds	国債	3,700	9,100	10,800	3,600	—	15,800	9,800	2,200
21	Local government bonds	地方債	1,200	7,910	300	—	5,400	9,410	2,800	—
22	Corporate bonds	社債	3,400	7,500	600	—	4,700	11,400	100	300
23	Others	その他	—	—	—	—	—	—	—	—
24	Total	合計	8,300	24,510	11,700	3,600	10,100	36,610	12,700	2,500

(注) 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

(1) Employees

【Number of employees】

7. 人員および店舗等の推移

(1) 人員の推移

【従業員数】

(Unit: Number of People)

		As of		As of		As of	
		March 31, 2026 (A)	(A)-(B)	March 31, 2025 (B)	(B)-(C)	March 31, 2024 (C)	
1	Yokohama Financial Group, Inc. Consolidated	横浜フィナンシャルグループ連結	6,313	372	5,941	126	5,815
2	The Bank of Yokohama, Ltd.	横浜銀行	4,053	2	4,051	130	3,921
3	The Higashi-Nippon Bank, Limited	東日本銀行	931	(18)	949	(21)	970
4	THE KANAGAWA BANK, LTD.	神奈川銀行	369	0	369	27	342

(2) Branches

① Domestic Branch

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

(2) 店舗等の推移

① 国内店舗数の推移

【3行合算】

(Unit: Number of Branches)

		As of		As of		As of	
		March 31, 2026 (A)	(A)-(B)	March 31, 2025 (B)	(B)-(C)	March 31, 2024 (C)	
5	Domestic branches	国内店舗数	326	(1)	327	—	327
6	Locations	営業拠点数	217	(5)	222	—	222
7	Of which, locations in Kanagawa Prefecture	うち神奈川県内	160	(4)	164	—	164
8	Of which, locations in Tokyo Metropolis	うち東京都内	45	(1)	46	—	46

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

【横浜銀行 単体】

(Unit: Number of Branches)

9	Domestic branches	国内店舗数	206	—	206	—	206
10	Locations	営業拠点数	152	(1)	153	—	153
11	Of which, locations in Kanagawa Prefecture	うち神奈川県内	128	(1)	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)

13	Domestic branches	国内店舗数	86	(1)	87	—	87
14	Locations	営業拠点数	36	(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)	26	—	26

【THE KANAGAWA BANK, LTD. Non-Consolidated】

【神奈川銀行 単体】

(Unit: Number of Branches)

17	Domestic branches	国内店舗数	34	—	34	—	34
18	Locations	営業拠点数	29	(3)	32	—	32
19	Of which, locations in Kanagawa Prefecture	うち神奈川県内	29	(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.

② Overseas

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

② 海外拠点数の推移

【3行合算】

(Unit: Number of Branches)

		As of		As of		As of	
		March 31, 2026 (A)	(A)-(B)	March 31, 2025 (B)	(B)-(C)	March 31, 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

【Yokohama Financial Group, Inc. Consolidated】

8. ROE

【横浜フィナンシャルグループ連結】

For the year ended

(Unit: %)

		March 31, 2026 (A)		March 31, 2025 (B)		March 31, 2024 (C)	
			(A)-(B)		(B)-(C)		
26	Profit attributable to owners of parent per own capital	親会社株主に帰属する当期純利益ベース	7.91	1.46	6.45	0.96	5.49

(注) 東証基準

Note: TSE standards

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 March 31, 2026 (A)		As of March 31, 2025 (B)		As of March 31, 2024 (C)
			(A)-(B)		(B)-(C)	
1	Retirement benefit obligation	51,830	(5,842)	57,672	(7,440)	65,112
2	[Discount rate]	[3.1%]	[0.9%]	[2.2%]	[0.8%]	[1.4%]
3	Fair value of plan assets	124,326	11,166	113,160	(3,577)	116,737
4	Prepaid pension cost	(42,701)	(3,256)	(39,445)	(1,408)	(38,037)
5	Unrecognized actuarial loss	(29,795)	(13,752)	(16,043)	(2,456)	(13,587)

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

【東日本銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2026 (A)		As of March 31, 2025 (B)		As of March 31, 2024 (C)
			(A)-(B)		(B)-(C)	
6	Retirement benefit obligation	11,327	(1,255)	12,582	(1,305)	13,887
7	[Discount rate]	[3.2%]	[0.9%]	[2.3%]	[0.7%]	[1.6%]
8	Fair value of plan assets	23,150	364	22,786	(668)	23,454
9	Prepaid pension cost	(6,870)	(740)	(6,130)	(1,077)	(5,053)
10	Unrecognized prior service cost	(1,622)	304	(1,926)	305	(2,231)
11	Unrecognized actuarial loss	(3,329)	(1,183)	(2,146)	136	(2,282)

【THE KANAGAWA BANK, LTD. Non-Consolidated】

【神奈川銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2026 (A)		As of March 31, 2025 (B)		As of March 31, 2024 (C)
			(A)-(B)		(B)-(C)	
12	Retirement benefit obligation	1,519	(25)	1,544	(7)	1,551
13	[Discount rate]	[0.9%]	[0.0%]	[0.9%]	[0.0%]	[0.9%]
14	Fair value of plan assets	1,376	46	1,330	(19)	1,349
15	Provision for retirement benefits	475	(78)	553	(50)	603
16	Unrecognized actuarial loss	(332)	7	(339)	62	(401)

(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 year ended

(Unit: Millions of Yen)

		March 31, 2026 (A)		March 31, 2025 (B)		March 31, 2024 (C)
			(A)-(B)		(B)-(C)	
17	Retirement benefit costs	(1,054)	(267)	(787)	(1,272)	485
18	Service cost	1,059	(226)	1,285	(145)	1,430
19	Interest cost	1,272	349	923	130	793
20	Expected return on plan assets	(2,658)	156	(2,814)	(232)	(2,582)
21	Recognized actuarial loss	(1,142)	23	(1,165)	(1,591)	426
22	Gain(Loss) on return of assets from retirement benefits trust	—	(581)	581	581	—
23	Other retirement cost	414	12	402	(14)	416

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

【東日本銀行 単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2026 (A)		March 31, 2025 (B)		March 31, 2024 (C)
			(A)-(B)		(B)-(C)	
24	Retirement benefit costs	(368)	146	(514)	(133)	(381)
25	Service cost	230	(34)	264	(43)	307
26	Interest cost	287	68	219	31	188
27	Expected return on plan assets	(569)	17	(586)	(34)	(552)
28	Amortization of prior service cost	(304)	—	(304)	—	(304)
29	Recognized actuarial loss	(70)	92	(162)	(77)	(85)
30	Other retirement cost	58	4	54	(10)	64

【THE KANAGAWA BANK, LTD. Non-Consolidated】

【神奈川銀行 単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2026 (A)		March 31, 2025 (B)		March 31, 2024 (C)
			(A)-(B)		(B)-(C)	
31	Retirement benefit costs	15	(21)	36	(22)	58
32	Service cost	90	0	90	(2)	92
33	Interest cost	13	0	13	0	13
34	Expected return on plan assets	(33)	(21)	(12)	(3)	(9)
35	Recognized actuarial loss	(55)	1	(56)	(19)	(37)
36	Other retirement cost	—	—	—	—	—

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 March 31, 2026(A)		As of March 31, 2025(B)		As of March 31, 2024 (C)	
		(A)-(B)	(B)-(C)				
1	Allowance for loan losses	貸倒引当金	22,090	1,094	20,996	(215)	21,211
2	Losses on devaluation of securities	有価証券有税償却	2,318	(177)	2,495	34	2,461
3	Others	その他	15,055	2,963	12,092	3,401	8,691
4	Subtotal deferred tax assets (A)	繰延税金資産小計 A	39,464	3,880	35,584	3,220	32,364
5	Valuation allowance (B)	評価性引当額 B	(2,746)	192	(2,938)	(341)	(2,597)
6	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	36,717	4,072	32,645	2,879	29,766
7	Valuation difference on available-for-sale securities	その他有価証券評価差額金	45,849	32,194	13,655	(8,337)	21,992
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	3,975	(1,015)	4,990	(47)	5,037
9	Others	その他	9,742	1,091	8,651	1,822	6,829
10	Total deferred tax liabilities (D)	繰延税金負債合計 D	59,567	32,270	27,297	(6,561)	33,858
11	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	(22,849)	(28,197)	5,348	9,439	(4,091)

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

【東日本銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2026(A)		As of March 31, 2025(B)		As of March 31, 2024 (C)	
		(A)-(B)	(B)-(C)				
12	Allowance for loan losses	貸倒引当金	3,297	(53)	3,350	(499)	3,849
13	Losses on devaluation of securities	有価証券有税償却	163	(3)	166	5	161
14	Others	その他	980	(240)	1,220	(355)	1,575
15	Subtotal deferred tax assets (A)	繰延税金資産小計 A	4,442	(294)	4,736	(850)	5,586
16	Valuation allowance (B)	評価性引当額 B	(1,791)	(187)	(1,604)	138	(1,742)
17	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	2,650	(482)	3,132	(711)	3,843
18	Valuation difference on available-for-sale securities	その他有価証券評価差額金	6,297	3,150	3,147	(1,437)	4,584
19	Others	その他	51	20	31	(1)	32
20	Total deferred tax liabilities (D)	繰延税金負債合計 D	6,349	3,171	3,178	(1,438)	4,616
21	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	(3,698)	(3,652)	(46)	727	(773)

【THE KANAGAWA BANK, LTD. Non-consolidated】

【神奈川銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2026(A)		As of March 31, 2025(B)		As of March 31, 2024 (C)	
		(A)-(B)	(B)-(C)				
22	Allowance for loan losses	貸倒引当金	1,070	(170)	1,240	(108)	1,348
23	Losses on devaluation of securities	有価証券有税償却	59	(23)	82	3	79
24	Others	その他	650	89	561	110	451
25	Subtotal deferred tax assets (A)	繰延税金資産小計 A	1,780	(103)	1,883	4	1,879
26	Valuation allowance (B)	評価性引当額 B	(1,080)	33	(1,113)	(182)	(931)
27	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	700	(70)	770	(178)	948
28	Valuation difference on available-for-sale securities	その他有価証券評価差額金	1,064	637	427	(438)	865
29	Others	その他	340	(28)	368	(68)	436
30	Total deferred tax liabilities (D)	繰延税金負債合計 D	1,405	610	795	(507)	1,302
31	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	(704)	(680)	(24)	329	(353)

(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 March 31, 2026(A)		As of March 31, 2025(B)		As of March 31, 2024 (C)	
		(A)-(B)	(B)-(C)				
32	Net deferred tax assets(liabilities)	繰延税金資産(負債)(純額)の計上額	(36,094)	(36,821)	727	10,315	(9,588)

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 March 31, 2026 [Preliminary] (A)		As of March 31, 2025 (B)		As of March 31, 2024 (C)
			(A)-(B)	(B)-(C)			
1	(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5)÷(6)	14.94 %	(0.73%pt)	15.67 %	0.77%pt	14.90 %
2	Tier 1 capital ratio (2)/(6)	Tier 1比率 (2)÷(6)	14.47 %	(0.93%pt)	15.40 %	1.05%pt	14.35 %
3	Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1比率 (3)÷(6)	14.42 %	(0.97%pt)	15.39 %	1.04%pt	14.35 %
4	(2) Tier 1 capital	(2) Tier 1資本の額	1,301.2	91.8	1,209.4	2.0	1,207.4
5	(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1資本の額	1,297.3	87.9	1,209.3	2.0	1,207.3
6	Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	183.6	88.2	95.4	(25.8)	121.3
7	(4) Tier 2 capital	(4) Tier 2資本の額	42.6	21.3	21.3	(25.4)	46.8
8	(5) Total capital (2)+(4)	(5) 総自己資本の額 (2) + (4)	1,343.9	113.1	1,230.7	(23.4)	1,254.2
9	(6) Risk weighted assets	(6) リスク・アセットの額	8,990.8	1,137.4	7,853.3	(558.9)	8,412.2

【The Bank of Yokohama, Ltd. Consolidated】

【横浜銀行 連結】

(Unit: Billions of Yen)

			As of March 31, 2026 [Preliminary] (A)		As of March 31, 2025 (B)		As of March 31, 2024 (C)
			(A)-(B)	(B)-(C)			
10	(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5)÷(6)	14.90 %	0.29%pt	14.61 %	(1.43%pt)	16.04 %
11	Tier 1 capital ratio (2)/(6)	Tier 1比率 (2)÷(6)	14.34 %	0.06%pt	14.28 %	(1.13%pt)	15.41 %
12	Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1比率 (3)÷(6)	14.34 %	0.07%pt	14.27 %	(1.14%pt)	15.41 %
13	(2) Tier 1 capital	(2) Tier 1資本の額	1,152.8	144.4	1,008.3	(57.6)	1066.0
14	(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1資本の額	1,152.7	144.3	1,008.3	(57.6)	1065.9
15	Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	165.7	80.6	85.1	(21.9)	107.1
16	(4) Tier 2 capital	(4) Tier 2資本の額	44.4	20.8	23.5	(19.8)	43.4
17	(5) Total capital (2)+(4)	(5) 総自己資本の額 (2) + (4)	1,197.2	165.3	1,031.9	(77.5)	1109.4
18	(6) Risk weighted assets	(6) リスク・アセットの額	8,034.1	972.7	7,061.3	145.3	6,916.0

【The Higashi-Nippon Bank, Limited Consolidated】

【東日本銀行 連結】

(Unit: Billions of Yen)

			As of March 31, 2026 [Preliminary] (A)		As of March 31, 2025 (B)		As of March 31, 2024 (C)
			(A)-(B)	(B)-(C)			
19	(1) Capital ratio (2)/(3)	(1) 自己資本比率 (2)÷(3)	9.22 %	0.45%pt	8.77 %	0.52%pt	8.25 %
20	(2) Capital	(2) 自己資本の額	123.6	3.6	119.9	4.2	115.7
21	(3) Risk weighted assets, etc.	(3) リスク・アセット等の額	1,340.6	(26.7)	1,367.4	(34.9)	1,402.3

【THE KANAGAWA BANK, LTD. Non-consolidated】

【神奈川銀行 単体】

(Unit: Billions of Yen)

			As of March 31, 2026 [Preliminary] (A)		As of March 31, 2025 (B)		As of March 31, 2024 (C)
			(A)-(B)	(B)-(C)			
22	(1) Capital ratio (2)/(3)	(1) 自己資本比率 (2)÷(3)	9.17 %	(0.52%pt)	9.69 %	0.15%pt	9.54 %
23	(2) Capital	(2) 自己資本の額	29.4	1.1	28.3	0.7	27.5
24	(3) Risk weighted assets, etc.	(3) リスク・アセット等の額	320.5	28.6	291.8	3.1	288.6

(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。

Note: 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內部格付手法、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月末から基礎的內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 March 31, 2026 (A)		As of March 31, 2025 (B)		As of March 31, 2024 (C)		
			(A)-(B)	(B)-(C)	(A)-(B)	(B)-(C)			
1	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	63,307	5,923	57,384	(2,743)	60,127		
2	Doubtful claims	危険債権	160,063	7,267	152,796	(8,804)	161,600		
3	Claims in need of special caution	要管理債権	15,357	1,451	13,906	(2,319)	16,225		
4	Accruing loans contractually past due for 3 months or more	三月以上延滞債権	4,643	(99)	4,742	220	4,522		
5	Restructured loans	貸出条件緩和債権	10,713	1,550	9,163	(2,539)	11,702		
6	Sub-total (Claims in need of special caution or below)	要管理債権以下計	238,729	14,642	224,087	(13,865)	237,952		
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	1,411,444	(92,265)	1,503,709	(70,483)	1,574,192		
8	Claims to normal borrowers (excluding claims in need of caution)	正常先債権	16,180,055	1,006,485	15,173,570	229,420	14,944,150		
9	Sub-total (Normal claims)	正常債権計	17,591,499	914,219	16,677,280	158,937	16,518,343		
10	Total (Credit exposures)	合計	17,830,228	928,861	16,901,367	145,072	16,756,295		
11	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	22,084	88	21,996	2,022	19,974		
12	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%)	不良債権比率 (%)	A/B	A ÷ B	1.3	0.0	1.3	(0.1)	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】						横浜【単体】					
		The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined						The Bank of Yokohama, Ltd. Non-Consolidated					
		As of March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)	As of March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)		
13	Unrecoverable or valueless claims	61,966	3,935	58,031	(3,466)	61,497	50,284	975	49,309	(1,874)	51,183		
14	Doubtful claims	148,344	(4,611)	152,955	(8,918)	161,873	109,103	(32)	109,135	(2,445)	111,580		
15	Claims in need of special caution	14,211	197	14,014	(2,356)	16,370	8,615	328	8,287	(838)	9,125		
16	Accruing loans contractually past due for 3 months or more	4,643	(102)	4,745	223	4,522	4,264	(347)	4,611	237	4,374		
17	Restructured loans	9,567	299	9,268	(2,579)	11,847	4,351	675	3,676	(1,075)	4,751		
18	Sub-total (Claims in need of special caution or below)	224,522	(479)	225,001	(14,740)	239,741	168,002	1,270	166,732	(5,157)	171,889		
19	Claims in need of caution (excluding claims in need of special caution)	1,380,634	(122,114)	1,502,748	(70,588)	1,573,336	1,034,828	(100,576)	1,135,404	(36,761)	1,172,165		
20	Claims to normal borrowers (excluding claims in need of caution)	16,086,858	846,172	15,240,686	221,374	15,019,312	14,421,145	794,426	13,626,719	214,586	13,412,133		
21	Sub-total (Normal claims)	17,467,493	724,059	16,743,434	150,785	16,592,649	15,455,973	693,849	14,762,124	177,826	14,584,298		
22	Total (Credit exposures)	17,692,015	723,580	16,968,435	136,045	16,832,390	15,623,976	695,119	14,928,857	172,669	14,756,188		
23	Claims in need of special caution based on borrowers classification under the self-assessment guideline	20,681	(1,343)	22,024	2,015	20,009	12,944	(1,809)	14,753	3,988	10,765		
24	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%)	A/B	1.2	(0.1)	1.3	(0.1)	1.4	1.0	(0.1)	1.1	0.0	1.1	

(Unit: Millions of Yen)

		東日本【単体】						神奈川【単体】					
		The Higashi-Nippon Bank, Limited Non-Consolidated						THE KANAGAWA BANK, LTD. Non-Consolidated					
		As of March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)	As of March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)		
25	Unrecoverable or valueless claims	8,031	2,218	5,813	(1,805)	7,618	3,650	743	2,907	213	2,694		
26	Doubtful claims	30,570	(3,714)	34,284	(5,435)	39,719	8,670	(866)	9,536	(1,038)	10,574		
27	Claims in need of special caution	4,599	120	4,479	(1,849)	6,328	997	(249)	1,246	330	916		
28	Accruing loans contractually past due for 3 months or more	379	281	98	(50)	148	—	(35)	35	35	—		
29	Restructured loans	4,219	(161)	4,380	(1,800)	6,180	997	(213)	1,210	294	916		
30	Sub-total (Claims in need of special caution or below)	43,201	(1,376)	44,577	(9,089)	53,666	13,318	(372)	13,690	(495)	14,185		
31	Claims in need of caution (excluding claims in need of special caution)	268,389	(19,856)	288,245	(23,291)	311,536	77,416	(1,682)	79,098	(10,536)	89,634		
32	Claims to normal borrowers (excluding claims in need of caution)	1,317,625	20,731	1,296,894	(7,723)	1,304,617	348,088	31,017	317,071	14,509	302,562		
33	Sub-total (Normal claims)	1,586,014	874	1,585,140	(31,013)	1,616,153	425,505	29,335	396,170	3,974	392,196		
34	Total (Credit exposures)	1,629,215	(502)	1,629,717	(40,103)	1,669,820	438,823	28,963	409,860	3,479	406,381		
35	Claims in need of special caution based on borrowers classification under the self-assessment guideline	6,598	964	5,634	(2,619)	8,253	1,139	(498)	1,637	647	990		
36	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%)	A/B	2.6	(0.1)	2.7	(0.5)	3.2	3.0	(0.3)	3.3	(0.1)	3.4	

(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.

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 March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)	
1	Allowance for loan losses	貸倒引当金	87,144	4,209	82,935	(954)	83,889
2	Allowance for general loan losses	一般貸倒引当金	35,554	3,474	32,080	4,351	27,729
3	Allowance for specific loan losses	個別貸倒引当金	51,589	735	50,854	(5,306)	56,160
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 March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)	
5	Allowance for loan losses	貸倒引当金	70,308	3,988	66,320	(1,495)	67,815
6	Allowance for general loan losses	一般貸倒引当金	25,662	3,802	21,860	3,033	18,827
7	Allowance for specific loan losses	個別貸倒引当金	44,645	185	44,460	(4,528)	48,988
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 March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)	
9	Allowance for loan losses	貸倒引当金	11,534	(457)	11,991	(1,660)	13,651
10	Allowance for general loan losses	一般貸倒引当金	3,171	(700)	3,871	540	3,331
11	Allowance for specific loan losses	個別貸倒引当金	8,362	242	8,120	(2,200)	10,320
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 March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)	
13	Allowance for loan losses	貸倒引当金	3,682	(422)	4,104	405	3,699
14	Allowance for general loan losses	一般貸倒引当金	1,002	(219)	1,221	241	980
15	Allowance for specific loan losses	個別貸倒引当金	2,679	(204)	2,883	164	2,719
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 March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)	
1	Coverage amount	A	保全額	A	149,784	98	149,686	(2,459)	152,145
2	Allowance for loan losses		貸倒引当金		45,357	314	45,043	(4,364)	49,407
3	Collateral and guarantees		担保保証等		104,427	(215)	104,642	1,904	102,738
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	172,331	(867)	173,198	(332)	173,530
5	Coverage ratio (%)	A/B	保全率 (%)	A ÷ B	86.9	0.5	86.4	(1.2)	87.6

(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 March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)
6	Unrecoverable or valueless claims		破産更生債権及びこれらに準ずる債権	50,284	975	49,309	(1,874)	51,183
7	Allowance for loan losses		貸倒引当金	22,045	531	21,514	344	21,170
8	Collateral and guarantees		担保保証等	28,238	443	27,795	(2,218)	30,013
9	Coverage ratio (%)		保全率 (%)	100.0	0.0	100.0	0.0	100.0
10	Doubtful claims		危険債権	109,103	(32)	109,135	(2,445)	111,580
11	Allowance for loan losses		貸倒引当金	22,569	(334)	22,903	(4,861)	27,764
12	Collateral and guarantees		担保保証等	68,583	1,780	66,803	1,564	65,239
13	Coverage ratio (%)		保全率 (%)	83.5	1.4	82.1	(1.2)	83.3
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	12,944	(1,809)	14,753	3,988	10,765
15	Allowance for loan losses		貸倒引当金	742	117	625	152	473
16	Collateral and guarantees		担保保証等	7,604	(2,440)	10,044	2,559	7,485
17	Coverage ratio (%)		保全率 (%)	64.4	(7.9)	72.3	(1.6)	73.9

ALLOWANCE COVERAGE RATIO · TOTAL COVERAGE RATIO (As of March 31, 2026) 引当率 - 保全率 (2026年3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				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
		No categorization 非分類	Category II II分類	Category III III分類	Category IV IV分類			
Legal bankruptcy 破綻先 4.3 (1.2)	Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 50.2 (0.9)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 33.1 (0.6)		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)	22.0	100%	100%
Virtual bankruptcy 実質破綻先 45.9 (△0.2)		Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 39.8 (△5.1) [17.1]	51.3 (3.7) [51.3]	Partially reserved 必要額を引当 17.9 (1.4) [40.5]		22.5	55.7%	83.5%
Possible bankruptcy 破綻懸念先 109.1 (0.0)	Doubtful 危険債権 109.1 (△0.0)							
In need of special caution based on borrowers 要管理先 12.9 (△1.8)	In need of special caution 要管理債権 8.6 (0.3)	Coverage 保全 7.6 Non-covered 信用 5.3 1.3 (△0.3)	11.6 (△1.4)	※[]: Credit exposures under each category before reserve ※[]内の計数は引当前の分類額		0.7	13.9%	64.4%
In need of caution 要注意先 1,043.4 (△100.2)	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,030.5 (△98.4)					13.5	1.3%	
Normal 正常先 14,421.1 (794.4)	Normal 正常債権 15,455.9 (693.8)					11.3	0.0%	
Total 合計 15,623.9 (695.1) 100.0%	Total 合計 15,623.9 (695.1)	No categorization 非分類 14,626.0 (787.6) 93.6%	Category II II分類 979.9 (△93.9) 6.3%	Category III III分類 17.9 (1.4) 0.1%	Category IV IV分類 0.0 (0.0) 0.0%	Total 合計 70.2		Total coverage ratio 要管理先 以下合計 86.9%

(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、銀行保証付私簿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 in need 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)						
				As of March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)		
1	Coverage amount	A	保金額	A		35,915	(778)	36,693	(11,151)	47,844
2	Allowance for loan losses		貸倒引当金			3,719	241	3,478	(1,422)	4,900
3	Collateral and guarantees		担保保証等			32,195	(1,019)	33,214	(9,729)	42,943
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		45,200	(532)	45,732	(9,859)	55,591
5	Coverage ratio (%)	A/B	保全率 (%)	A ÷ B		79.4	(0.8)	80.2	(5.8)	86.0

(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.

off. (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 March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)
6	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権		8,031	2,218	5,813	(1,805)	7,618
7	Allowance for loan losses	貸倒引当金		895	692	203	(63)	266
8	Collateral and guarantees	担保保証等		7,135	1,525	5,610	(1,742)	7,352
9	Coverage ratio (%)	保全率 (%)		100.0	0.0	100.0	0.0	100.0
10	Doubtful claims	危険債権		30,570	(3,714)	34,284	(5,435)	39,719
11	Allowance for loan losses	貸倒引当金		2,251	(529)	2,780	(928)	3,708
12	Collateral and guarantees	担保保証等		22,638	(2,905)	25,543	(5,481)	31,024
13	Coverage ratio (%)	保全率 (%)		81.4	(1.2)	82.6	(4.8)	87.4
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権		6,598	964	5,634	(2,619)	8,253
15	Allowance for loan losses	貸倒引当金		572	77	495	(431)	926
16	Collateral and guarantees	担保保証等		2,421	361	2,060	(2,505)	4,565
17	Coverage ratio (%)	保全率 (%)		45.3	0.0	45.3	(21.2)	66.5

ALLOWANCE COVERAGE RATIO · TOTAL COVERAGE RATIO (As of March 31, 2026) 引当率・保全率 (2026年3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	Categories 分類				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
		No categorization 非分類	Category II II分類	Category III III分類	Category IV IV分類			
Legal bankruptcy 破綻先 0.2 (0.0)	Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 8.0 (2.2)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 4.6 (0.4)		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)	0.8	100%	100%
Virtual bankruptcy 実質破綻先 7.8 (2.3)			3.3 (1.7)					
Possible bankruptcy 破綻懸念先 30.5 (△3.7)	Doubtful 危険債権 30.5 (△3.7)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 19.3 (△2.8) [17.0]	5.5 (△0.5) [5.5]	Partially reserved 必要額を引当 5.6 (△0.2) [7.9]		2.2	28.3%	81.4%
In need of special caution based on borrowers 要管理先 6.5 (0.9)	In need of special caution 要管理債権 4.5 (0.1)	Coverage 保全 2.4 Non-covered 信用 4.1				0.5	13.6%	45.3%
In need of caution 要注意先 272.9 (△19.7)	Accruing loans contractually past due for 3 months or more 三月以上延滞債権 0.3 Restructured loans 貸出条件緩和債権 4.2							
Other than in need of special caution based on borrowers 要管理先以外の 266.3 (△20.7)	Normal 正常債権 1,586.0 (0.8)	105.5 (△10.8)	160.8 (△9.8)			0.8	0.3%	
Normal 正常先 1,317.6 (20.7)		1,317.6 (20.7)				1.7	0.1%	
Total 合計 1,629.2 (△0.5) 100.0%	Total 合計 1,629.2 (△0.5)	No categorization 非分類 1,448.1 (7.8) 88.9%	Category II II分類 175.3 (△8.1) 10.8%	Category III III分類 5.6 (△0.2) 0.3%	Category IV IV分類 0.0 (0.0) 0.0%	Total 合計 6.3		Total coverage ratio 要管理先 以下合計 79.4%

(注) 1. ()内は2025年3月末との増減額を表示しております。
 2. 債権には、銀行保証付私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。
 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 in need 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】		【神奈川県銀行 単体】		(Unit: Millions of Yen)				
				As of March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)
1	Coverage amount	A	保険額 A	12,252	(250)	12,502	(59)	12,561
2	Allowance for loan losses		貸倒引当金	3,139	(351)	3,490	418	3,072
3	Collateral and guarantees		担保保証等	9,113	102	9,011	(477)	9,488
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	13,460	(621)	14,081	(178)	14,259
5	Coverage ratio (%)	A/B	保全率 (%) A ÷ B	91.0	2.3	88.7	0.7	88.0

(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 March 31, 2026 (A)	(A)-(B)	As of March 31, 2025 (B)	(B)-(C)	As of March 31, 2024 (C)
6	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権		3,650	743	2,907	213	2,694
7	Allowance for loan losses	貸倒引当金		1,222	138	1,084	53	1,031
8	Collateral and guarantees	担保保証等		2,428	605	1,823	160	1,663
9	Coverage ratio (%)	保全率 (%)		100.0	0.0	100.0	0.0	100.0
10	Doubtful claims	危険債権		8,670	(866)	9,536	(1,038)	10,574
11	Allowance for loan losses	貸倒引当金		1,456	(343)	1,799	112	1,687
12	Collateral and guarantees	担保保証等		6,462	(241)	6,703	(1,026)	7,729
13	Coverage ratio (%)	保全率 (%)		91.3	2.2	89.1	0.1	89.0
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権		1,139	(498)	1,637	647	990
15	Allowance for loan losses	貸倒引当金		459	(148)	607	254	353
16	Collateral and guarantees	担保保証等		222	(262)	484	388	96
17	Coverage ratio (%)	保全率 (%)		59.8	(6.8)	66.6	21.3	45.3

ALLOWANCE COVERAGE RATIO · TOTAL COVERAGE RATIO (As of March 31, 2026) 引当率・保全率 (2026年3月末)

【THE KANAGAWA BANK, LTD. Non-consolidated】		【神奈川県銀行 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				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
		No categorization 非分類	Category II II分類	Category III III分類	Category IV IV分類			
Legal bankruptcy 破綻先 0.3 (0.1)	Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 3.6 (0.7)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 3.1 (0.7)	0.4 (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)	1.2	100%	100%
Virtual bankruptcy 実質破綻先 3.2 (0.6)								
Possible bankruptcy 破綻懸念先 8.6 (△0.8)	Doubtful 危険債権 8.6 (△0.8)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 6.2 (△0.7) [4.7]	1.6 (0.1) [1.6]	Partially reserved 必要額を引当 0.7 (△0.2) [2.2]		1.4	65.9%	91.3%
In need of special caution based on borrowers 要管理先 1.1 (△0.4)	In need of special caution 要管理債権 0.9 (△0.2)	Coverage 保全 0.2 Non-covered 信用 0.9 0.1 (△0.2)	1.0 (△0.2)	※[]: Credit exposures under each category before reserve ※[]内の計数は引当前の分類額		0.4	40.3%	59.8%
In need of caution 要注意先 78.4 (△1.9)	Other than in need of special caution based on borrowers 要管理先以外の要注意先 77.2 (△1.4)		36.2 (△2.4)	41.0 (1.0)		0.4	0.5%	
Normal 正常先 348.0 (31.0)	Normal 正常債権 425.5 (29.3)		348.0 (31.0)			0.1	0.0%	
Total 合計 438.8 (28.9) 100.0%	Total 合計 438.8 (28.9)	No categorization 非分類 393.8 (28.3) 89.7%	Category II II分類 44.2 (0.9) 10.1%	Category III III分類 0.7 (△0.2) 0.2%	Category IV IV分類 0.0 (0.0) 0.0%	Total 合計 3.6		Total coverage ratio 要管理先 以下合計 91.0%

(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 in need 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

(1) The Bank of Yokohama, Ltd.

Non-Consolidated

① The amounts of doubtful claims or below, under the Financial Revitalization Law

4. オフバランス化の状況

(1) 横浜銀行 単体

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 March 31, 2026 (A)	April 1, 2025 - March 31, 2026 (A)-(B)		As of March 31, 2025(B)	
			Increase	Amount off-balanced		
1	Unrecoverable or valueless claims	50.2	0.9	5.7	4.7	49.3
2	Doubtful claims	109.1	(0.0)	24.7	24.8	109.1
3	Total	159.3	0.9	30.4	29.5	158.4

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For the year ended March 31, 2026
4	Final disposal of non-performing loan by liquidation	-
5	Final disposal of non-performing loan by restructuring	0.0
6	Securitization	4.3
7	Direct written-off	(0.8)
8	Other	26.0
9	Collection / repayment, etc.	17.5
10	Improvement in debtors' business performance	8.4
11	Total	29.5

(2) The Higashi-Nippon Bank, Limited

Non-Consolidated

① The amounts of doubtful claims or below, under the Financial Revitalization Law

(2) 東日本銀行 単体

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 March 31, 2026 (A)	April 1, 2025 - March 31, 2026 (A)-(B)		As of March 31, 2025(B)	
			Increase	Amount off-balanced		
12	Unrecoverable or valueless claims	13.2	2.3	5.6	3.2	10.8
13	Doubtful claims	30.5	(3.7)	3	6.5	34.2
14	Total	43.8	(1.3)	8.4	9.8	45.1

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For the year ended March 31, 2026
15	Final disposal of non-performing loan by liquidation	-
16	Final disposal of non-performing loan by restructuring	-
17	Securitization	1.1
18	Direct written-off	-
19	Other	8.6
20	Collection / repayment, etc.	8.1
21	Improvement in debtors' business performance	0.5
22	Total	9.8

(3) THE KANAGAWA BANK, LTD.

Non-Consolidated

① The amounts of doubtful claims or below, under the Financial Revitalization Law

(3) 神奈川銀行 単体

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 March 31, 2026 (A)	April 1, 2025 - March 31, 2026 (A)-(B)		As of March 31, 2025(B)	
			Increase	Amount off-balanced		
23	Unrecoverable or valueless claims	3.6	0.7	0.7	(0.0)	2.9
24	Doubtful claims	8.6	(0.8)	2.2	3.1	9.5
25	Total	12.3	(0.1)	2.9	3.0	12.4

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For the year ended March 31, 2026
26	Final disposal of non-performing loan by liquidation	0.0
27	Final disposal of non-performing loan by restructuring	-
28	Securitization	0.3
29	Direct written-off	(0.2)
30	Other	2.8
31	Collection / repayment, etc.	2.4
32	Improvement in debtors' business performance	0.4
33	Total	3.0

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 March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 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）	17,376,382	712,499	16,663,883	126,315	16,537,568
2	Manufacturing	製造業	1,258,031	(16,616)	1,274,647	59,769	1,214,878
3	Agriculture and forestry	農業、林業	4,806	(5)	4,811	(42)	4,853
4	Fishery	漁業	6,757	122	6,635	51	6,584
5	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,888	(342)	3,230	(409)	3,639
6	Construction	建設業	417,575	12,715	404,860	(3,774)	408,634
7	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	168,620	(9,006)	177,626	5,026	172,600
8	IT and telecommunication	情報通信業	240,424	53,385	187,039	9,158	177,881
9	Transport and postal activities	運輸業、郵便業	425,234	47,943	377,291	17,445	359,846
10	Wholesale and retail	卸売業、小売業	1,145,780	27,490	1,118,290	(46,748)	1,165,038
11	Finance and insurance	金融業、保険業	863,529	299,139	564,390	(32,490)	596,880
12	Real estate and goods rental and leasing	不動産業、物品賃貸業	5,360,791	231,799	5,128,992	60,009	5,068,983
13	Other services	その他の各種サービス業	1,429,426	60,402	1,369,024	(1,951)	1,370,975
14	Local governments	地方公共団体	415,503	(35,614)	451,117	(13,970)	465,087
15	Others	その他	5,637,010	41,086	5,595,924	74,239	5,521,685
16	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	171,012	13,208	157,804	5,882	151,922
17	Total	合計	17,547,394	725,707	16,821,687	132,197	16,689,490

(Unit: Millions of Yen)

【The Bank of Yokohama, Ltd. Non-Consolidated】		【横浜銀行単体】	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 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）	15,307,191	681,599	14,625,592	164,520	14,461,072
19	Manufacturing	製造業	1,139,912	(9,464)	1,149,376	73,880	1,075,496
20	Agriculture and forestry	農業、林業	3,074	148	2,926	(54)	2,980
21	Fishery	漁業	6,587	151	6,436	41	6,395
22	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,598	(106)	2,704	(558)	3,262
23	Construction	建設業	273,794	16,576	257,218	2,559	254,659
24	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	149,284	(7,809)	157,093	1,411	155,682
25	IT and telecommunication	情報通信業	179,135	54,277	124,858	8,150	116,708
26	Transport and postal activities	運輸業、郵便業	376,910	47,983	328,927	17,172	311,755
27	Wholesale and retail	卸売業、小売業	925,434	34,373	891,061	(34,746)	925,807
28	Finance and insurance	金融業、保険業	769,205	300,525	468,680	(20,421)	489,101
29	Real estate and goods rental and leasing	不動産業、物品賃貸業	4,433,101	173,638	4,259,463	34,020	4,225,443
30	Other services	その他の各種サービス業	1,184,159	60,954	1,123,205	6,822	1,116,383
31	Local governments	地方公共団体	398,524	(33,261)	431,785	(5,927)	437,712
32	Others	その他	5,465,466	43,613	5,421,853	82,168	5,339,685
33	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	171,012	13,208	157,804	5,882	151,922
34	Total	合計	15,478,203	694,806	14,783,397	170,403	14,612,994

(Unit: Millions of Yen)

【The Higashi-Nippon Bank, Limited Non-Consolidated】		【東日本銀行単体】	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 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）	1,630,757	1,970	1,628,787	(41,791)	1,670,578
36	Manufacturing	製造業	98,721	(6,365)	105,086	(11,670)	116,756
37	Agriculture and forestry	農業、林業	1,281	(140)	1,421	14	1,407
38	Fishery	漁業	156	(25)	181	2	179
39	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	290	(190)	480	149	331
40	Construction	建設業	87,135	(3,056)	90,191	(8,430)	98,621
41	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	18,733	(1,204)	19,937	3,654	16,283
42	IT and telecommunication	情報通信業	57,738	(854)	58,592	830	57,762
43	Transport and postal activities	運輸業、郵便業	34,361	(1,744)	36,105	(427)	36,532
44	Wholesale and retail	卸売業、小売業	180,599	(6,657)	187,256	(11,169)	198,425
45	Finance and insurance	金融業、保険業	85,849	(1,601)	87,450	(11,865)	99,315
46	Real estate and goods rental and leasing	不動産業、物品賃貸業	778,631	38,470	740,161	25,176	714,985
47	Other services	その他の各種サービス業	198,960	(3,041)	202,001	(9,407)	211,408
48	Local governments	地方公共団体	15,184	(1,783)	16,967	(7,434)	24,401
49	Others	その他	73,112	(9,840)	82,952	(11,216)	94,168
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	1,630,757	1,970	1,628,787	(41,791)	1,670,578

(Unit: Millions of Yen)

【THE KANAGAWA BANK, LTD. Non-Consolidated】		【神奈川銀行単体】	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 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）	438,433	28,931	409,502	3,585	405,917
53	Manufacturing	製造業	19,397	(788)	20,185	(2,440)	22,625
54	Agriculture and forestry	農業、林業	451	(12)	463	(3)	466
55	Fishery	漁業	13	(3)	16	7	9
56	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	(45)	45	0	45
57	Construction	建設業	56,644	(806)	57,450	2,097	55,353
58	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	603	8	595	(39)	634
59	IT and telecommunication	情報通信業	3,550	(38)	3,588	177	3,411
60	Transport and postal activities	運輸業、郵便業	13,962	1,704	12,258	700	11,558
61	Wholesale and retail	卸売業、小売業	39,746	(226)	39,972	(833)	40,805
62	Finance and insurance	金融業、保険業	8,475	217	8,258	(205)	8,463
63	Real estate and goods rental and leasing	不動産業、物品賃貸業	149,058	19,691	129,367	813	128,554
64	Other services	その他の各種サービス業	46,306	2,489	43,817	634	43,183
65	Local governments	地方公共団体	1,793	(570)	2,363	(610)	2,973
66	Others	その他	98,430	7,312	91,118	3,287	87,831
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	438,433	28,931	409,502	3,585	405,917

(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)

	【3行合算】	As of March 31, 2026(A)		As of March 31, 2025(B)		As of March 31, 2024(C)	
			(A)-(B)		(B)-(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）	224,522	(479)	225,001	(14,740)	239,741	
2 Manufacturing	製造業	37,391	(3,966)	41,357	(1,739)	43,096	
3 Agriculture and forestry	農業、林業	1,046	(42)	1,088	901	187	
4 Fishery	漁業	156	14	142	(318)	460	
5 Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	280	(45)	325	0	325	
6 Construction	建設業	8,774	(1,217)	9,991	(4,148)	14,139	
7 Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	999	385	614	135	479	
8 IT and telecommunication	情報通信業	5,545	(34)	5,579	180	5,399	
9 Transport and postal activities	運輸業、郵便業	9,487	278	9,209	104	9,105	
10 Wholesale and retail	卸売業、小売業	39,950	969	38,981	(2,269)	41,250	
11 Finance and insurance	金融業、保険業	125	(84)	209	(485)	694	
12 Real estate and goods rental and leasing	不動産業、物品賃貸業	33,619	2,051	31,568	(245)	31,813	
13 Other services	その他の各種サービス業	54,895	2,632	52,263	(95)	52,358	
14 Local governments	地方公共団体	-	-	-	-	-	
15 Others	その他	32,249	(1,417)	33,666	(6,764)	40,430	
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	224,522	(479)	225,001	(14,740)	239,741	

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)

	【横浜銀行単体】	As of March 31, 2026(A)		As of March 31, 2025(B)		As of March 31, 2024(C)	
			(A)-(B)		(B)-(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）	168,002	1,270	166,732	(5,157)	171,889	
19 Manufacturing	製造業	29,885	(5,504)	35,389	(691)	36,080	
20 Agriculture and forestry	農業、林業	905	(27)	932	907	25	
21 Fishery	漁業	-	(142)	142	(318)	460	
22 Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-	
23 Construction	建設業	4,359	(775)	5,134	(3,993)	9,127	
24 Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	909	401	508	146	362	
25 IT and telecommunication	情報通信業	2,493	785	1,708	(67)	1,775	
26 Transport and postal activities	運輸業、郵便業	7,391	395	6,996	(59)	7,055	
27 Wholesale and retail	卸売業、小売業	28,154	2,387	25,767	(680)	26,447	
28 Finance and insurance	金融業、保険業	39	(50)	89	(340)	429	
29 Real estate and goods rental and leasing	不動産業、物品賃貸業	25,311	905	24,406	2,389	22,017	
30 Other services	その他の各種サービス業	38,913	3,805	35,108	4,005	31,103	
31 Local governments	地方公共団体	-	-	-	-	-	
32 Others	その他	29,638	(911)	30,549	(6,457)	37,006	
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	168,002	1,270	166,732	(5,157)	171,889	

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)

	【東日本銀行単体】	As of March 31, 2026(A)		As of March 31, 2025(B)		As of March 31, 2024(C)	
			(A)-(B)		(B)-(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）	43,201	(1,376)	44,577	(9,089)	53,666	
36 Manufacturing	製造業	6,479	1,659	4,820	(901)	5,721	
37 Agriculture and forestry	農業、林業	124	(7)	131	(30)	161	
38 Fishery	漁業	156	156	-	-	-	
39 Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	280	0	280	0	280	
40 Construction	建設業	3,068	11	3,057	(128)	3,185	
41 Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	90	(16)	106	(11)	117	
42 IT and telecommunication	情報通信業	2,959	(753)	3,712	258	3,454	
43 Transport and postal activities	運輸業、郵便業	977	30	947	(282)	1,229	
44 Wholesale and retail	卸売業、小売業	9,061	(1,726)	10,787	(1,557)	12,344	
45 Finance and insurance	金融業、保険業	86	(34)	120	(145)	265	
46 Real estate and goods rental and leasing	不動産業、物品賃貸業	5,546	562	4,984	(2,731)	7,715	
47 Other services	その他の各種サービス業	12,922	(1,044)	13,966	(3,283)	17,249	
48 Local governments	地方公共団体	-	-	-	-	-	
49 Others	その他	1,449	(213)	1,662	(280)	1,942	
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	43,201	(1,376)	44,577	(9,089)	53,666	

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

(注) 1. 要管理債権以下の債権を対象としております。

2. The Higashi-Nippon Bank, Limited does not apply partial direct written-off.

2. 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。

The above figures are presented if The Higashi-Nippon Bank, Limited had applied the partial direct written-off.

(Unit: Millions of Yen)

	【神奈川銀行単体】	As of March 31, 2026(A)		As of March 31, 2025(B)		As of March 31, 2024(C)	
			(A)-(B)		(B)-(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）	13,318	(372)	13,690	(495)	14,185	
53 Manufacturing	製造業	1,026	(121)	1,147	(147)	1,294	
54 Agriculture and forestry	農業、林業	15	(9)	24	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	0	45	
57 Construction	建設業	1,346	(453)	1,799	(27)	1,826	
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	92	(67)	159	(11)	170	
60 Transport and postal activities	運輸業、郵便業	1,119	(147)	1,266	445	821	
61 Wholesale and retail	卸売業、小売業	2,733	307	2,426	(31)	2,457	
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	2,762	585	2,177	97	2,080	
64 Other services	その他の各種サービス業	3,060	(128)	3,188	(817)	4,005	
65 Local governments	地方公共団体	-	-	-	-	-	
66 Others	その他	1,162	(292)	1,454	(27)	1,481	
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	13,318	(372)	13,690	(495)	14,185	

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 year ended

(Unit: Billions of Yen)

		March 31, 2026(A)	(A)-(B)	March 31, 2025(B)	(B)-(C)	March 31, 2024(C)	
(Outstanding balance)							
1	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(末残) 3行合算	17,547.3	725.7	16,821.6	132.1	16,689.4
2	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	15,478.2	694.8	14,783.3	170.4	14,612.9
3	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,630.7	1.9	1,628.7	(41.7)	1,670.5
4	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	438.4	28.9	409.5	3.5	405.9
(Average balance)							
5	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(平残) 3行合算	17,237.8	601.5	16,636.2	162.0	16,474.2
6	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	15,209.9	615.5	14,594.4	177.3	14,417.1
7	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,607.1	(26.1)	1,633.3	(21.8)	1,655.1
8	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	420.7	12.2	408.5	6.5	401.9

(2) Breakdown of Loans (outstanding balance) and Ratio of loans to small and medium-sized businesses, etc. Domestic branches (excluding loans in offshore market account)

(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

(Unit: Billions of Yen)

① The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined		① 3行合算	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
9	Total A	合計 A	17,376.3	712.4	16,663.8	126.3	16,537.5
10	Loans to large and medium-sized businesses	大中堅企業向け貸出	2,457.1	203.3	2,253.8	(45.4)	2,299.2
11	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	14,200.2	620.4	13,579.8	320.9	13,258.8
12	Loans to small and medium-sized businesses	中小企業向け貸出	7,048.9	471.5	6,577.3	86.9	6,490.4
13	Loans to individuals	個人向け貸出	7,151.3	148.9	7,002.4	234.0	6,768.3
14	Residential loans	住宅系ローン	6,597.0	133.5	6,463.5	219.0	6,244.4
15	Housing loans	住宅ローン	4,341.9	61.4	4,280.5	167.0	4,113.5
16	Apartment loans	アパートローン	2,255.0	72.1	2,182.9	52.0	2,130.9
17	Other individual loans	その他のローン	554.2	15.3	538.9	15.0	523.8
18	Public sectors	公共向け貸出	718.9	(111.2)	830.2	(149.2)	979.4
19	Ratio of loans to small and medium-sized businesses, etc. (%) B/A	中小企業等貸出比率 (%) B/A	81.7	0.3	81.4	1.3	80.1

② The Bank of Yokohama, Ltd. Non-Consolidated		② 横浜銀行 単体	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
20	Total A	合計 A	15,307.1	681.5	14,625.5	164.5	14,461.0
21	Loans to large and medium-sized businesses	大中堅企業向け貸出	2,299.7	208.0	2,091.7	(22.1)	2,113.8
22	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	12,305.4	582.5	11,722.9	327.8	11,395.0
23	Loans to small and medium-sized businesses	中小企業向け貸出	5,563.3	447.9	5,115.4	113.3	5,002.1
24	Loans to individuals	個人向け貸出	6,742.1	134.5	6,607.5	214.5	6,392.9
25	Residential loans	住宅系ローン	6,205.2	117.9	6,087.3	198.4	5,888.8
26	Housing loans	住宅ローン	4,198.3	65.8	4,132.5	175.3	3,957.1
27	Apartment loans	アパートローン	2,006.9	52.1	1,954.7	23.0	1,931.7
28	Other individual loans	その他のローン	536.8	16.5	520.2	16.1	504.1
29	Public sectors	公共向け貸出	701.9	(108.9)	810.9	(141.1)	952.1
30	Ratio of loans to small and medium-sized businesses, etc. (%) B/A	中小企業等貸出比率 (%) B/A	80.3	0.2	80.1	1.4	78.7

③ The Higashi-Nippon Bank, Limited Non-Consolidated		③ 東日本銀行 単体	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
31	Total A	合計 A	1,630.7	1.9	1,628.7	(41.7)	1,670.5
32	Loans to large and medium-sized businesses	大中堅企業向け貸出	142.4	(3.0)	145.5	(22.9)	168.5
33	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	1,473.0	6.7	1,466.2	(11.3)	1,477.6
34	Loans to small and medium-sized businesses	中小企業向け貸出	1,162.3	(0.2)	1,162.5	(27.6)	1,190.1
35	Loans to individuals	個人向け貸出	310.7	7.0	303.7	16.2	287.5
36	Residential loans	住宅系ローン	304.1	7.5	296.5	16.6	279.9
37	Housing loans	住宅ローン	65.9	(9.1)	75.1	(10.5)	85.6
38	Apartment loans	アパートローン	238.2	16.7	221.4	27.2	194.2
39	Other individual loans	その他のローン	6.5	(0.5)	7.1	(0.4)	7.5
40	Public sectors	公共向け貸出	15.1	(1.7)	16.9	(7.4)	24.4
41	Ratio of loans to small and medium-sized businesses, etc. (%) B/A	中小企業等貸出比率 (%) B/A	90.3	0.3	90.0	1.6	88.4

④ THE KANAGAWA BANK, LTD. Non-Consolidated		④ 神奈川銀行 単体	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
42	Total A	合計 A	438.4	28.9	409.5	3.5	405.9
43	Loans to large and medium-sized businesses	大中堅企業向け貸出	14.9	(1.6)	16.5	(0.2)	16.8
44	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	421.6	31.1	390.5	4.4	386.0
45	Loans to small and medium-sized businesses	中小企業向け貸出	323.2	23.8	299.4	1.2	298.2
46	Loans to individuals	個人向け貸出	98.4	7.3	91.1	3.2	87.8
47	Residential loans	住宅系ローン	87.6	7.9	79.6	3.9	75.6
48	Housing loans	住宅ローン	77.7	4.8	72.9	2.2	70.6
49	Apartment loans	アパートローン	9.8	3.1	6.7	1.7	4.9
50	Other individual loans	その他のローン	10.8	(0.6)	11.5	(0.6)	12.1
51	Public sectors	公共向け貸出	1.7	(0.5)	2.3	(0.6)	2.9
52	Ratio of loans to small and medium-sized businesses, etc. (%) B/A	中小企業等貸出比率 (%) B/A	96.1	0.8	95.3	0.2	95.1

(3) Loans to certain areas

(3) 地域別貸出金残高

(Unit: Billions of Yen)

The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined		3行合算	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
53	Loans to Asian countries	アジア向け貸出	184.0	15.1	168.9	4.9	163.9
54	Of which, risk managed loans	うちリスク管理債権	-	(0.0)	0.0	(0.6)	0.7
55	Loans to Latin America	中南米向け貸出	189.5	37.7	151.7	(8.4)	160.2
56	Of which, risk managed loans	うちリスク管理債権	-	-	-	(3.4)	3.4

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 year ended

(Unit: Billions of Yen)

		March 31, 2026(A)	(A)-(B)	March 31, 2025(B)	(B)-(C)	March 31, 2024(C)	
(Outstanding balance)							
1	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(末残) 3行合算	20,937.3	399.3	20,538.0	500.8	20,037.1
2	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	18,852.2	290.1	18,562.1	590.4	17,971.6
3	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,616.5	108.6	1,507.8	(85.9)	1,593.8
4	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	468.5	0.5	468.0	(3.6)	471.6
(Average balance)							
5	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(平残) 3行合算	20,322.6	619.6	19,702.9	127.2	19,575.6
6	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	18,287.7	619.2	17,668.5	207.2	17,461.2
7	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,558.3	1.4	1,556.9	(77.7)	1,634.6
8	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	476.4	(1.1)	477.5	(2.1)	479.7

(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., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined		① 3行合算	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
9	Individual	個人	13,927.6	48.8	13,878.7	351.1	13,527.6
10	Of which, liquid deposits	うち流動性	10,998.7	100.0	10,898.6	107.0	10,791.6
11	Of which, fixed deposits	うち定期性	2,911.0	(48.2)	2,959.3	245.0	2,714.3
12	Corporate	法人	5,067.5	311.8	4,755.6	102.5	4,653.1
13	Local Public	公金	1,501.1	(18.2)	1,519.3	90.4	1,428.9
14	Financial institutions	金融	274.9	10.0	264.8	(66.2)	331.1
15	Total	合計	20,771.3	352.5	20,418.7	477.8	19,940.9

(Unit: Billions of Yen)

② The Bank of Yokohama, Ltd. Non-Consolidated		② 横浜銀行 単体	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
16	Individual	個人	12,846.2	61.3	12,784.9	404.9	12,379.9
17	Of which, liquid deposits	うち流動性	10,336.2	120.3	10,215.8	124.5	10,091.2
18	Of which, fixed deposits	うち定期性	2,492.3	(56.3)	2,548.7	281.2	2,267.5
19	Corporate	法人	4,150.2	197.6	3,952.6	125.5	3,827.1
20	Local Public	公金	1,437.9	(42.2)	1,480.1	86.8	1,393.3
21	Financial institutions	金融	251.7	26.6	225.0	(49.9)	275.0
22	Total	合計	18,686.2	243.3	18,442.8	567.4	17,875.4

(Unit: Billions of Yen)

③ The Higashi-Nippon Bank, Limited Non-Consolidated		③ 東日本銀行 単体	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
23	Individual	個人	754.8	(8.5)	763.4	(45.6)	809.0
24	Of which, liquid deposits	うち流動性	459.1	(16.7)	475.8	(18.1)	494.0
25	Of which, fixed deposits	うち定期性	295.5	8.4	287.1	(27.4)	314.5
26	Corporate	法人	776.0	109.4	666.5	(27.1)	693.7
27	Local Public	公金	62.9	24.1	38.8	3.4	35.3
28	Financial institutions	金融	22.6	(16.4)	39.0	(16.6)	55.7
29	Total	合計	1,616.5	108.6	1,507.8	(85.9)	1,593.8

(Unit: Billions of Yen)

④ THE KANAGAWA BANK, LTD. Non-Consolidated		④ 神奈川銀行 単体	As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
30	Individual	個人	326.5	(3.9)	330.4	(8.2)	338.6
31	Of which, liquid deposits	うち流動性	203.3	(3.6)	206.9	0.5	206.3
32	Of which, fixed deposits	うち定期性	123.1	(0.3)	123.4	(8.7)	132.2
33	Corporate	法人	141.2	4.7	136.4	4.1	132.2
34	Local Public	公金	0.2	(0.1)	0.3	0.1	0.2
35	Financial institutions	金融	0.5	(0.2)	0.7	0.3	0.4
36	Total	合計	468.5	0.5	468.0	(3.6)	471.6

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)

		As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 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)	2,447.2	156.3	2,290.8	49.9	2,240.9
2	Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	739.0	148.3	590.6	29.1	561.4
3	Total balance of investment products for individuals	3,186.2	304.7	2,881.5	79.1	2,802.3
4	Total individual deposit assets (3+10)	17,098.4	355.5	16,742.9	432.1	16,310.7

(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 March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
5	Investment trusts (including fund wrap)	830.2	80.2	749.9	16.7	733.1
6	Insurance	1,538.9	59.2	1,479.7	29.2	1,450.4
7	Foreign currency deposits	15.4	(1.8)	17.3	(1.9)	19.2
8	Public bonds	62.6	18.7	43.8	5.7	38.0
9	Total balance of investment products for individuals	2,447.2	156.3	2,290.8	49.9	2,240.9
10	Individual deposits (deposits in yen)	13,912.1	50.7	13,861.4	353.0	13,508.3
11	Total individual deposit assets	16,359.4	207.1	16,152.3	402.9	15,749.3

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

(3) 横浜銀行 単体

(Unit: Billions of Yen)

		As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
12	Investment trusts (including fund wrap)	801.0	76.5	724.5	20.0	704.4
13	Insurance	1,417.4	57.2	1,360.1	27.4	1,332.6
14	Foreign currency deposits	15.4	(1.7)	17.2	(1.8)	19.0
15	Public bonds	60.4	19.3	41.0	6.7	34.2
16	Total balance of investment products for individuals	2,294.3	151.4	2,142.9	52.4	2,090.4
17	Individual deposits (deposits in yen)	12,830.7	63.0	12,767.6	406.7	12,360.9
18	Total individual deposit assets	15,125.1	214.4	14,910.6	459.2	14,451.4

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

(4) 東日本銀行 単体

(Unit: Billions of Yen)

		As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
19	Investment trusts	13.7	0.4	13.2	(3.9)	17.2
20	Insurance	66.4	(3.6)	70.1	(5.3)	75.5
21	Foreign currency deposits	-	(0.1)	0.1	(0.0)	0.2
22	Public bonds	1.9	(0.6)	2.5	(1.0)	3.6
23	Total balance of investment products for individuals	82.0	(4.0)	86.1	(10.4)	96.5
24	Individual deposits (deposits in yen)	754.8	(8.4)	763.2	(45.5)	808.8
25	Total individual deposit assets	836.9	(12.4)	849.3	(56.0)	905.4

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

(5) 神奈川銀行 単体

(Unit: Billions of Yen)

		As of March 31, 2026(A)	(A)-(B)	As of March 31, 2025(B)	(B)-(C)	As of March 31, 2024(C)
26	Investment trusts	15.4	3.2	12.2	0.7	11.4
27	Insurance	55.0	5.6	49.3	7.1	42.2
28	Foreign currency deposits	-	(0.0)	0.0	(0.0)	0.0
29	Public bonds	0.2	0.0	0.1	0.0	0.1
30	Total balance of investment products for individuals	70.7	8.9	61.8	7.9	53.8
31	Individual deposits (deposits in yen)	326.5	(3.9)	330.4	(8.1)	338.6
32	Total individual deposit assets	397.3	5.0	392.2	(0.2)	392.5

(Reference) Sales amount of investment products for individuals

(参考) 個人向け投資型商品販売額

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

<3行合算>

(Unit: Billions of Yen)

		March 31, 2026				March 31, 2025				March 31, 2024			
		Combined	Yokohama	Higashi-Nippon	KANAGAWA	Combined	Yokohama	Higashi-Nippon	KANAGAWA	Combined	Yokohama	Higashi-Nippon	KANAGAWA
33	Sales amount of Investment trusts (including fund wrap)	130.8	127.0	0.0	3.6	132.2	128.9	0.0	3.2	153.7	150.4	0.0	3.2
34	Sales amount of Insurance	131.3	125.3	1.1	4.8	153.6	146.2	1.0	6.3	153.9	146.4	0.4	7.0

✂ Reference

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

① Non-Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2025	As of March 31, 2026
Assets :		
Cash and due from banks	4,269,087	4,013,788
Call loans	285,939	367,656
Monetary claims bought	25,321	23,727
Trading assets	1,517	1,253
Money held in trust	8,399	13,547
Securities	2,530,427	2,681,104
Loans and bills discounted	14,783,397	15,478,203
Foreign exchanges	18,713	19,051
Other assets	235,559	201,433
Tangible fixed assets	141,506	142,770
Intangible fixed assets	14,960	17,128
Prepaid pension cost	39,445	42,701
Deferred tax assets	5,348	—
Customers' liabilities for acceptances and guarantees	43,795	47,962
Allowance for loan losses	(66,320)	(70,308)
Total assets	22,337,098	22,980,019
Liabilities :		
Deposits	18,562,149	18,852,278
Negotiable certificates of deposit	120,090	268,000
Call money	106,519	137,991
Payables under repurchase agreements	73,351	82,995
Payables under securities lending transactions	81,378	164,528
Trading liabilities	6	—
Borrowed money	2,021,872	1,892,946
Foreign exchanges	1,194	973
Due to trust account	46,566	52,887
Other liabilities	265,280	304,029
Income taxes payable	24,584	23,323
Other	240,696	280,706
Provision for bonuses	4,680	4,946
Provision for directors' bonuses	23	38
Provision for share-based compensation	316	308
Provision for reimbursement of deposits	1,454	1,093
Provision for contingent losses	915	953
Deferred tax liabilities	—	22,849
Deferred tax liabilities for land revaluation	16,162	15,993
Acceptances and guarantees	43,795	47,962
Total liabilities	21,345,757	21,850,776
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	597,994
Legal retained earnings	38,384	38,384
Other retained earnings	491,178	559,610
Reserve for advanced depreciation of non-current assets	2,130	2,182
General reserve	118,234	118,234
Retained earnings brought forward	370,814	439,193
Total shareholders' equity	922,435	990,867
Valuation difference on available-for-sale securities	33,778	103,605
Deferred gains or losses on hedges	469	479
Revaluation reserve for land	34,657	34,290
Total valuation and translation adjustments	68,905	138,375
Total net assets	991,340	1,129,243
Total liabilities and net assets	22,337,098	22,980,019

(1) The Bank of Yokohama, Ltd. Non-Consolidated Financial Statements**② Non-Consolidated Statements of Income**

(Unit: Millions of Yen)

	For the year ended March 31, 2025	For the year ended March 31, 2026
Ordinary income	318,617	385,419
Interest income	244,807	305,718
Of which, interest on loans and bills discounted	176,166	220,389
Of which, interest and dividends on securities	44,096	47,600
Trust fees	242	388
Fees and commissions	61,168	64,793
Trading income	91	62
Other ordinary income	5,165	7,756
Other income	7,142	6,701
Ordinary expenses	209,328	255,297
Interest expenses	64,108	87,174
Of which, interest on deposits	29,140	52,595
Fees and commissions payments	20,922	22,462
Other ordinary expenses	13,561	29,745
General and administrative expenses	103,110	109,356
Other expenses	7,625	6,558
Ordinary profit	109,289	130,122
Extraordinary losses	3,430	939
Loss on disposal of non-current assets	1,029	939
Impairment loss	1,818	—
Loss on return of assets from retirement benefits trust	581	—
Income before income taxes	105,859	129,182
Income taxes-current	32,291	40,953
Income taxes-deferred	(1,632)	(4,168)
Total income taxes	30,658	36,784
Net income	75,200	92,397

(2) The Higashi-Nippon Bank, Limited Non-Consolidated Financial Statements**① Non-Consolidated Balance Sheets**

(Unit: Millions of Yen)

	As of March 31, 2025	As of March 31, 2026
Assets :		
Cash and due from banks	127,158	107,131
Securities	337,211	346,034
Loans and bills discounted	1,628,787	1,630,757
Foreign exchanges	2,293	—
Other assets	14,767	6,795
Tangible fixed assets	26,834	29,779
Intangible fixed assets	2,557	3,145
Prepaid pension cost	6,130	6,870
Customers' liabilities for acceptances and guarantees	1,654	1,611
Allowance for loan losses	(11,991)	(11,534)
Total assets	2,135,403	2,120,590
Liabilities :		
Deposits	1,507,890	1,616,556
Negotiable certificates of deposit	181,800	50,750
Call money	255,000	250,000
Payables under securities lending transactions	3,699	3,623
Borrowed money	37,000	31,900
Foreign exchanges	6	—
Other liabilities	9,345	11,546
Income taxes payable	465	1,655
Other	8,880	9,890
Provision for bonuses	397	408
Provision for directors' bonuses	14	26
Provision for share-based compensation	134	81
Provision for reimbursement of deposits	396	389
Provision for contingent losses	580	615
Deferred tax liabilities	46	3,698
Deferred tax liabilities for land revaluation	2,614	2,614
Acceptances and guarantees	1,654	1,611
Total liabilities	2,000,581	1,973,822
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	64,117
Legal retained earnings	1,904	1,904
Other retained earnings	57,117	62,213
Retained earnings brought forward	57,117	62,213
Total shareholders' equity	121,922	127,017
Valuation difference on available-for-sale securities	7,341	14,191
Revaluation reserve for land	5,558	5,558
Total valuation and translation adjustments	12,899	19,750
Total net assets	134,821	146,768
Total liabilities and net assets	2,135,403	2,120,590

(2) The Higashi-Nippon Bank, Limited Non-Consolidated Financial Statements**② Non-Consolidated Statements of Income**

(Unit: Millions of Yen)

	For the year ended March 31, 2025	For the year ended March 31, 2026
Ordinary income	31,620	37,181
Interest income	25,335	29,191
Of which, interest on loans and bills discounted	20,677	24,365
Of which, interest and dividends on securities	4,333	4,098
Fees and commissions	4,633	4,885
Other ordinary income	45	235
Other income	1,606	2,869
Ordinary expenses	25,297	29,643
Interest expenses	1,902	6,223
Of which, interest on deposits	1,152	4,157
Fees and commissions payments	1,142	1,238
Other ordinary expenses	3,471	1,307
General and administrative expenses	16,767	17,443
Other expenses	2,012	3,430
Ordinary profit	6,323	7,537
Extraordinary income	88	—
Gain on disposal of non-current assets	88	—
Extraordinary losses	472	130
Loss on disposal of non-current assets	245	81
Impairment loss	227	48
Income before income taxes	5,940	7,407
Income taxes-current	826	1,810
Income taxes-deferred	697	501
Total income taxes	1,523	2,311
Net income	4,416	5,095

(3) THE KANAGAWA BANK, LTD. Non-consolidated Financial Statements**① Non-Consolidated Balance Sheets**

(Unit: Millions of Yen)

	As of March 31, 2025	As of March 31, 2026
Assets :		
Cash and due from banks	48,869	30,907
Securities	69,118	61,918
Loans and bills discounted	409,502	438,433
Foreign exchanges	8	—
Other assets	931	1,035
Tangible fixed assets	3,853	4,309
Intangible fixed assets	87	159
Customers' liabilities for acceptances and guarantees	248	255
Allowance for loan losses	(4,104)	(3,682)
Total assets	528,516	533,336
Liabilities :		
Deposits	468,009	468,561
Borrowed money	26,500	26,400
Other liabilities	3,273	3,653
Income taxes payable	407	504
Other	2,865	3,149
Provision for bonuses	149	162
Provision for retirement benefits	553	475
Provision for share-based compensation	—	6
Provision for reimbursement of deposits	13	4
Provision for contingent losses	—	513
Deferred tax liabilities	24	704
Deferred tax liabilities for land revaluation	522	522
Acceptances and guarantees	248	255
Total liabilities	499,295	501,259
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	17,360
Legal retained earnings	1,090	1,090
Other retained earnings	14,798	16,270
General reserve	6,492	6,492
Retained earnings brought forward	8,306	9,777
Total shareholders' equity	27,181	28,653
Valuation difference on available-for-sale securities	1,079	2,463
Revaluation reserve for land	960	960
Total valuation and translation adjustments	2,039	3,423
Total net assets	29,221	32,077
Total liabilities and net assets	528,516	533,336

(3) THE KANAGAWA BANK, LTD. Non-consolidated Financial Statements**② Non-Consolidated Statements of Income**

(Unit: Millions of Yen)

	For the year ended March 31, 2025	For the year ended March 31, 2026
Ordinary income	10,178	11,342
Interest income	7,712	8,876
Of which, interest on loans and bills discounted	6,920	8,006
Of which, interest and dividends on securities	664	608
Fees and commissions	1,590	1,651
Other ordinary income	69	12
Other income	804	801
Ordinary expenses	8,702	8,963
Interest expenses	388	1,082
Of which, interest on deposits	373	1,013
Fees and commissions payments	315	326
Other ordinary expenses	631	635
General and administrative expenses	5,930	6,118
Other expenses	1,436	801
Ordinary profit	1,475	2,378
Extraordinary losses	15	190
Loss on disposal of non-current assets	6	190
Impairment loss	9	—
Income before income taxes	1,460	2,188
Income taxes-current	483	580
Income taxes-deferred	109	42
Total income taxes	592	622
Net income	867	1,565