Consolidated Financial Results for the Three Months ended June 30, 2026

August 5, 2026

＜under Japanese GAAP＞

Company Name: Yokohama Financial Group, Inc. Stock Exchange Listing: Tokyo
Code Number: 7186 URL: https://www.yokohamafg.co.jp/
Representative: Representative Director, President Tatsuya Kataoka
Commencement of Dividend Payment: ー
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 Three Months ended June 30, 2026)

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

	Ordinary Income		Ordinary Profit		Profit Attributable to Owners of Parent	
Three Months ended June 30, 2026	130,998	15.9%	45,462	18.6%	32,028	18.4%
Three Months ended June 30, 2025	112,939	21.9%	38,331	17.3%	27,036	19.2%

(Note1) Comprehensive Income: Three Months ended June 30, 2026: ¥75,462 million〔56.2%〕;
Three Months ended June 30, 2025: ¥48,311 million〔351.8%〕
(Note2) Percentages shown in Ordinary Income, Ordinary Profit, Profit Attributable to Owners of Parent and Comprehensive Income are the increase (decrease) from the same period of the previous year.

	Net Income per Share	Net Income per Share (Diluted)
Three Months ended June 30, 2026	¥28.81	¥28.81
Three Months ended June 30, 2025	¥23.68	¥23.68

(2) Financial Position (Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
June 30, 2026	25,082,919	1,469,601	5.8%
March 31, 2026	25,670,496	1,418,344	5.4%

(Reference) Own Capital: June 30, 2026: ¥1,455,678 million; March 31, 2026: ¥1,403,856 million
(Note) Own Capital Ratio = (Total Net Assets - Non-controlling Interests) / Total Assets
The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Dividends on Common Stock

	Annual Dividends per Share				
	1st Quarter -End	2nd Quarter -End	3rd Quarter -End	Fiscal Year -End	Total
Fiscal year ended March 31, 2026	ー	¥17.00	ー	¥21.00	¥38.00
Fiscal year ending March 31, 2027	ー				
Fiscal year ending March 31, 2027 (Forecasts)		¥23.00	ー	¥24.00	¥47.00

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

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

(Note1) Revision of earnings forecasts from the latest announcement: No
(Note2) 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 during the current period: No

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

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

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

(4) Number of common stocks issued:

(A) Number of stocks issued (including treasury stocks):	June 30, 2026	1,144,616,065 shares	March 31, 2026	1,144,616,065 shares
(B) Number of treasury stocks:	June 30, 2026	32,961,947 shares	March 31, 2026	33,138,582 shares
(C) Average outstanding stocks for the three months ended:	June 30, 2026	1,111,562,727 shares	June 30, 2025	1,141,449,109 shares

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

※ Notes for using forecasts information, etc.

1. The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts.
2. The impact of repurchase of own shares based on “Notice Regarding the Setting of Parameters for Common Stock Share Repurchase” which is announced separately today is not taken into account in average outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2027.

Contents of Attachment

1. Overview of financial results and other information ···· 2
(1) Overview of financial results for the Three Months ended June 30, 2026 ···· 2
(2) Overview of financial position for the Three Months ended June 30, 2026 ···· 2
2. Consolidated Financial Statements and Notes ···· 3
(1) Consolidated Balance Sheets ···· 3
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income ···· 4
(3) Notes to Segment Information ···· 6
(4) Notes on Significant Changes in the Amounts of Shareholders' Equity ···· 6
(5) Notes to the Statement of Cash Flows ···· 6
(6) Notes on Going Concern Assumption ···· 6
(7) Significant Subsequent Events ···· 6

※ Supplemental Information for Quarterly Financial Statements
Selected Financial Information for the Three Months ended June 30, 2026

1. Overview of financial results and other information

(1) Overview of financial results for the Three Months ended June 30, 2026

For the three months ended June 30, 2026, ordinary income increased by ¥18.0 billion from the same period of the previous year to ¥130.9 billion, mainly due to the increase in interest income from interest on loans and bills discounted resulting from an improvement in the interest rate environment.

Ordinary expenses increased by ¥10.9 billion from the same period of the previous year to ¥85.5 billion, mainly due to the increase in other ordinary expenses resulting from losses incurred on the sale of yen-denominated bonds and the cancellation of investment trusts for portfolio improvement purposes, in addition to the increase in interest expenses resulting from higher interest on deposits.

As a result, ordinary profit increased by ¥7.1 billion from the same period of the previous year to ¥45.4 billion. In addition, profit attributable to owners of parent increased by ¥4.9 billion from the same period of the previous year to ¥32.0 billion, marking the fourth consecutive year of profit growth for the first quarter.

(2) Overview of financial position for the Three Months ended June 30, 2026

As of June 30, 2026, total assets decreased by ¥587.5 billion from the end of the previous fiscal year to ¥25,082.9 billion, and net assets increased by ¥51.2 billion from the end of the previous fiscal year to ¥1,469.6 billion.

As for major account balances, deposits decreased by ¥612.9 billion from the end of the previous fiscal year to ¥20,264.2 billion. Loans and bills discounted increased by ¥19.9 billion from the end of the previous fiscal year to ¥17,687.3 billion, and securities decreased by ¥43.4 billion from the end of the previous fiscal year to ¥3,034.1 billion.

2. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2026	As of June 30, 2026
Assets:		
Cash and due from banks	4,152,428	3,584,362
Call loans and bills bought	117,656	112,370
Monetary claims bought	24,926	23,998
Trading assets	1,253	1,284
Money held in trust	13,547	13,632
Securities	3,077,662	3,034,189
Loans and bills discounted	17,667,404	17,687,342
Foreign exchanges	19,051	40,731
Lease receivables and investment assets	78,690	78,148
Other assets	257,567	237,908
Tangible fixed assets	171,352	170,698
Intangible fixed assets	30,209	29,986
Net defined benefit asset	84,789	85,193
Deferred tax assets	981	852
Customers' liabilities for acceptances and guarantees	60,118	71,290
Allowance for loan losses	(87,144)	(89,072)
Total assets	25,670,496	25,082,919
Liabilities:		
Deposits	20,877,254	20,264,272
Negotiable certificates of deposit	274,750	227,676
Call money and bills sold	137,991	171,331
Payables under repurchase agreements	82,995	65,519
Payables under securities lending transactions	168,152	122,967
Commercial paper	134,855	136,830
Borrowed money	1,976,520	1,968,123
Foreign exchanges	973	542
Bonds payable	35,000	50,000
Due to trust account	52,887	53,268
Other liabilities	385,771	400,296
Provision for bonuses	6,651	1,837
Provision for directors' bonuses	83	—
Provision for share-based compensation	497	435
Net defined benefit liability	979	976
Provision for reimbursement of deposits	1,487	1,404
Provision for contingent losses	2,083	2,088
Reserves under special laws	29	27
Deferred tax liabilities	37,075	58,434
Deferred tax liabilities for land revaluation	15,993	15,993
Acceptances and guarantees	60,118	71,290
Total liabilities	24,252,151	23,613,318
Net assets:		
Capital stock	150,078	150,078
Capital surplus	204,725	204,725
Retained earnings	908,378	917,003
Treasury shares	(42,946)	(42,839)
Total shareholders' equity	1,220,235	1,228,967
Valuation difference on available-for-sale securities	123,229	167,339
Deferred gains or losses on hedges	479	(61)
Revaluation reserve for land	34,290	34,290
Foreign currency translation adjustment	1,427	1,499
Remeasurements of defined benefit plans	24,194	23,642
Total accumulated other comprehensive income	183,621	226,710
Non-controlling interests	14,487	13,922
Total net assets	1,418,344	1,469,601
Total liabilities and net assets	25,670,496	25,082,919

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

(Consolidated Statements of Income)

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

	June 30, 2025	June 30, 2026
Ordinary income	112,939	130,998
Interest income	79,445	97,662
Of which, interest on loans and bills discounted	62,116	75,446
Of which, interest and dividends on securities	7,815	9,622
Trust fees	56	57
Fees and commissions	20,566	18,660
Trading income	58	109
Other ordinary income	8,188	9,207
Other income	4,623	5,302
Ordinary expenses	74,608	85,536
Interest expenses	21,886	28,563
Of which, interest on deposits	13,157	18,871
Fees and commissions payments	2,734	2,500
Trading expenses	8	1
Other ordinary expenses	10,432	13,495
General and administrative expenses	36,048	37,219
Other expenses	3,496	3,756
Ordinary profit	38,331	45,462
Extraordinary income	—	1
Reversal of reserve for financial instruments transaction liabilities	—	1
Extraordinary losses	220	191
Loss on disposal of non-current assets	220	191
Profit before income taxes	38,110	45,272
Income taxes - current	10,378	11,325
Income taxes - deferred	409	1,573
Total income taxes	10,788	12,899
Profit	27,321	32,372
Profit attributable to non-controlling interests	285	344
Profit attributable to owners of parent	27,036	32,028

(Consolidated Statements of Comprehensive Income)

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

	June 30, 2025	June 30, 2026
Profit	27,321	32,372
Other comprehensive income	20,989	43,089
Valuation difference on available-for-sale securities	21,641	44,110
Deferred gains or losses on hedges	12	(540)
Remeasurements of defined benefit plans	(199)	(552)
Share of other comprehensive income of entities accounted for using equity method	(465)	71
Comprehensive income	48,311	75,462
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	48,004	75,119
Comprehensive income attributable to non-controlling interests	306	343

(3) Notes to Segment Information

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

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

Not applicable.

(5) Notes to the Statement of Cash Flows

Consolidated statement of cash flows for the three months ended June 30, 2026 is not prepared. The amount of depreciation expenses (including amortization expenses of intangible assets excluding goodwill) and the amount of amortization of goodwill for the three months ended June 30, 2026 are recorded as follows:

	Previous period (from April 1, 2025 to June 30, 2025)	Current period (from April 1, 2026 to June 30, 2026)
Depreciation expenses	¥3,231 million	¥3,457 million
Amortization of goodwill	¥185 million	¥185 million

(6) Notes on Going Concern Assumption

Not applicable.

(7) Significant Subsequent Events

(Execution of Definitive Agreements for the Acquisition of Shares)

On July 30, 2026, Yokohama Financial Group, Inc. (hereinafter, the "Company") entered into definitive agreements with Sumitomo Mitsui Trust Bank, Limited and Fuyo General Lease Co., Ltd. regarding the acquisition of shares in Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. ("SMTPFC").

On October 1, 2026, the Company plans to acquire a portion of SMTPFC shares. After the acquisition, SMTPFC is expected to become an equity-method affiliate of the Company.

For further details, please refer to the news release dated July 30, 2026, entitled "Yokohama Financial Group Executes Definitive Agreements to Acquire Shares in Sumitomo Mitsui Trust Panasonic Finance and Make It an Equity-Method Affiliate".

The impact of this transaction on the Company's consolidated financial results is currently being evaluated. If any information requiring disclosure arises in the future, the Company will promptly make an announcement.

SELECTED FINANCIAL INFORMATION FOR THE THREE MONTHS ENDED JUNE 30, 2026

【 CONTENTS 】

Ⅰ. Summary （Income Status） …… 1

Ⅱ. Digest of Financial Results for the three months ended June 30, 2026 …… 2

1. Profit and Loss …… 2
2. Average Balance of Use and Source of Funds (Domestics) …… 7
3. Interest Margins (Domestics) …… 7
4. Gains or Losses on Investment Securities …… 8
5. Net Unrealized Gains (Losses) on Securities …… 9
6. Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law …… 10
7. Loans Information …… 11
8. Deposits Information …… 12
9. Investment Products for Individuals …… 13

Capital ratio as of June 30, 2026 will be announced when it is fixed.

Ⅰ. Summary (Income Status)

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

・Gross operating income increased by ¥8.9 billion from the same period of the previous year to ¥78.3 billion, due to the increase in net interest income from domestic operations (up ¥13.0 billion from the same period of the previous year), including interest on deposits and loans and bills discounted and interest and dividends on securities, driven by an improvement in the interest rate environment. This more than offset the decrease in net fees and commissions and the decrease in net other ordinary income caused by the sale of yen bonds and the cancellation of investment trusts aiming at improving the portfolio.
・Core net business profit increased by ¥7.6 billion from the same period of the previous year to ¥44.5 billion, and core net business profit excluding gains (losses) on bonds and cancellation of investment trusts increased by ¥10.9 billion from the same period of the previous year to ¥51.3 billion. This was due to the increase in gross operating income, despite the increase in expenses mainly attributable to higher personnel expenses resulting from base salary increases and performance-linked bonuses.
・Net income increased by ¥6.8 billion from the same period of the previous year to ¥36.0 billion, as credit costs increased by ¥2.6 billion, and gains or losses on stocks and other securities increased by ¥3.0 billion from the same period of the previous year.

＜Yokohama Financial Group, Inc. Consolidated＞ …Marking the fourth consecutive year of profit growth for the first quarter.

・Profit attributable to owners of parent increased by ¥4.9 billion from the same period of the previous year to ¥32.0 billion. Progress rate against annual forecast was 24.8%.

＜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 three months ended June 30, 2026	Increase/ (Decrease)	For the three months ended June 30, 2026	Increase/ (Decrease)	For the three months ended June 30, 2026	Increase/ (Decrease)	For the three months ended June 30, 2026	Increase/ (Decrease)
1	Gross operating income	78.3	8.9	70.0	8.8	5.9	(0.0)	2.3	0.2
2	Gross operating income from domestic operations	74.7	8.2	66.3	8.1	5.9	(0.0)	2.3	0.2
3	Of which, net interest income	69.4	13.0	61.5	12.5	5.8	0.3	2.0	0.2
4	Of which, interest on deposits and loans and bills discounted ※1	48.0	7.1	40.9	6.5	5.2	0.3	1.8	0.2
5	Of which, interest and dividends on securities	13.7	4.0	12.5	3.7	1.0	0.2	0.1	0.0
6	Of which, net fees and commissions	11.5	(2.0)	10.7	(1.9)	0.5	(0.0)	0.2	(0.0)
7	Of which, net other ordinary income	(6.3)	(2.8)	(5.9)	(2.5)	(0.4)	(0.3)	(0.0)	(0.0)
8	Gross operating income from international operations	3.6	0.7	3.6	0.7	(0.0)	(0.0)	―	0.0
9	Expenses	33.8	1.3	27.6	1.1	4.5	0.0	1.6	0.0
10	(Reference) OHR ※2	43.1%	(3.7%pt)	39.4%	(3.8%pt)	75.9%	2.1%pt	69.6%	(4.1%pt)
11	Of which, personnel expenses	16.2	0.6	12.8	0.5	2.4	0.0	0.8	0.0
12	Of which, non-personnel expenses	15.0	0.6	12.5	0.5	1.7	0.1	0.6	0.0
13	Core net business profit (1-9)	44.5	7.6	42.3	7.6	1.4	(0.1)	0.7	0.1
14	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	51.3	10.9	48.7	10.6	1.8	0.1	0.7	0.1
15	Provision of allowance for general loan losses	(0.3)	(0.3)	(0.4)	(0.4)	0.0	0.0	0.0	0.0
16	Net business profit (1-9-15)	44.9	7.9	42.8	8.1	1.4	(0.2)	0.6	0.0
17	Non-recurring gains (losses)	2.5	0.7	2.7	1.0	0.0	0.1	(0.1)	(0.5)
18	Of which, disposal of bad debts	2.5	2.9	2.0	2.9	0.3	(0.1)	0.1	0.1
19	Of which, gains or losses on stocks and other securities	4.0	3.0	3.8	3.6	0.1	(0.2)	―	(0.3)
20	Ordinary profit (16+17)	47.4	8.7	45.5	9.2	1.4	(0.0)	0.4	(0.4)
21	Extraordinary income (losses)	(0.1)	0.0	(0.1)	0.0	(0.0)	(0.0)	(0.0)	0.0
22	Total income taxes	11.2	1.8	10.7	2.0	0.3	(0.0)	0.1	(0.1)
23	Net income (20+21-22)	36.0	6.8	34.6	7.1	1.1	(0.0)	0.3	(0.2)
24	Credit costs (15+18)	2.2	2.6	1.6	2.5	0.3	(0.1)	0.2	0.2
25	Credit cost ratio ※3	0.05%	0.05%pt	0.04%	0.06%pt	0.08%	(0.03%pt)	0.24%	0.21%pt

＜Yokohama Financial Group, Inc. Consolidated＞

(Unit: Billions of Yen)

		For the three months ended June 30, 2026	Increase/ (Decrease)
26	Consolidated ordinary profit	[+18.6%] 45.4	7.1
27	Profit attributable to owners of parent	[+18.4%] 32.0	4.9
28	Of which, income from L&F (after amortization of goodwill,etc.)	1.2	0.2
29	Consolidated ROE (TSE standards, annualized basis)	8.9%	0.6%pt

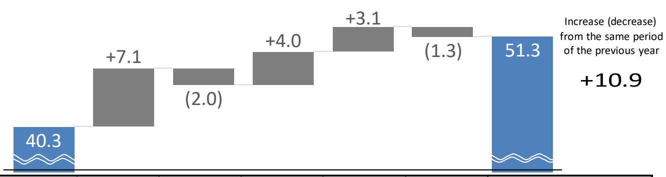
※1 Including interest on negotiable certificates of deposit

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

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

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

【Combined】



	For the three months ended June 30, 2025	Interest on deposits and loans and bills discounted from domestic operations	Net fees and commissions from domestic operations	Interest and dividends on securities	Others *	Expenses (－)	For the three months ended June 30, 2026	Increase (decrease) from the same period of the previous year
Yokohama	38.1	+6.5	(1.9)	+3.7	+3.4	(1.1)	48.7	+10.6
Higashi - Nippon	1.6	+0.3	(0.0)	+0.2	(0.2)	(0.0)	1.8	0.1
KANAGAWA	0.5	+0.2	(0.0)	+0.0	(0.0)	(0.0)	0.7	+0.1

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

Ⅱ. Digest of Financial Results for the three months ended June 30, 2026
Ⅱ. ２０２７年３月期 第１四半期決算の概況

1. Profit and Loss
1. 損益状況

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

(Unit: Millions of Yen)

			For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
1	Consolidated gross operating income	連結粗利益	81,135	[10.7%] 7,883	73,252	307,136
2	Net interest income	資金利益	69,098	11,540	57,558	260,262
3	Trust fees	信託報酬	57	1	56	388
4	Net fees and commissions	役務取引等利益	16,160	(1,671)	17,831	65,373
5	Net trading income	特定取引利益	107	58	49	454
6	Net other ordinary income	その他業務利益	(4,288)	(2,044)	(2,244)	(19,342)
7	General and administrative expenses	営業経費 (△)	37,219	1,171	36,048	149,879
8	(Reference) Consolidated OHR (%) (7／1)	(参考)連結OHR (%) (7÷1)	45.8	(3.4)	49.2	48.7
9	Credit costs	与信関係費用 (△)	2,741	2,667	74	8,982
10	Written-off of loans	貸出金償却 (△)	972	(342)	1,314	3,728
11	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	2,174	2,174	―	1,792
12	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	(104)	(104)	―	3,229
13	Reversal of allowance for loan losses	貸倒引当金戻入益	―	(1,374)	1,374	―
14	Recoveries of written-off claims	償却債権取立益	476	42	434	1,313
15	Other	その他 (△)	174	(394)	568	1,544
16	Gain or loss on stocks and other securities	株式等関係損益	4,043	3,139	904	5,983
17	Share of profit or loss of entities accounted for using equity method	持分法による投資損益	77	(236)	313	669
18	Other	その他	165	181	(16)	90
19	Ordinary profit	経常利益	45,462	[18.6%] 7,131	38,331	155,018
20	Extraordinary income (losses)	特別損益	(189)	31	(220)	(1,267)
21	Profit before income taxes	税金等調整前四半期(当期)純利益	45,272	7,162	38,110	153,751
22	Total income taxes	法人税等合計 (△)	12,899	2,111	10,788	45,804
23	Profit	四半期(当期)純利益	32,372	5,051	27,321	107,946
24	Profit attributable to non-controlling interests	非支配株主に帰属する四半期(当期)純利益 (△)	344	59	285	1,423
25	Profit attributable to owners of parent	親会社株主に帰属する四半期(当期)純利益	32,028	[18.4%] 4,992	27,036	106,523

(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）**

(Unit: Millions of Yen)

			For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
26	Consolidated net business profit	連結業務純益	43,257	[16.3%] 6,085	37,172	156,610

(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 June 30, 2026(A)	(A)-(B)	As of June 30, 2025(B)	As of March 31, 2026
27	Number of consolidated subsidiaries	連結子会社数	12	―	12	12
28	Number of companies accounted for by the equity method	持分法適用会社数	3	(1)	4	3

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

（２） ３行合算

(Unit: Millions of Yen)

			For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
1	Gross operating income	業務粗利益	78,366	[12.9%] 8,981	69,385	273,399
2	Gross operating income from domestic operations	国内業務粗利益	74,718	8,249	66,469	260,254
3	Net interest income	資金利益	69,473	13,083	56,390	239,268
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	（うち投資信託解約損益）	—	—	—	—
5	Net fees and commissions	役務取引等利益	11,579	(2,036)	13,615	47,099
6	Net trading income	特定取引利益	25	47	(22)	38
7	Net other ordinary income	その他業務利益	(6,360)	(2,847)	(3,513)	(26,151)
8	(Of which, gains (losses) on bonds)	（うち国債等債券損益）	(6,781)	(3,684)	(3,097)	(29,009)
9	Gross operating income from international operations	国際業務粗利益	3,648	732	2,916	13,145
10	Net interest income	資金利益	2,863	448	2,415	10,061
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	（うち投資信託解約損益）	—	—	—	—
12	Net fees and commissions	役務取引等利益	112	(14)	126	591
13	Net trading income	特定取引利益	(26)	(6)	(20)	24
14	Net other ordinary income	その他業務利益	698	304	394	2,467
15	(Of which, gains (losses) on bonds)	（うち国債等債券損益）	(6)	349	(355)	(1,441)
16	Expenses	経費（除く臨時処理分） （△）	33,824	[4.0%] 1,317	32,507	134,234
17	Personnel expenses	人件費 （△）	16,205	615	15,590	62,053
18	Non-Personnel expenses	物件費 （△）	15,036	658	14,378	61,364
19	Taxes	税金 （△）	2,582	44	2,538	10,816
20	(Reference) OHR (%) *(16／1)*	（参考）OHR (%) *(16÷1)*	43.1	(3.7)	46.8	49.0
21	Core net business profit	実質業務純益	44,541	[20.7%] 7,663	36,878	139,165
22	Core net business profit excluding gains (losses) on bonds *(21-26)*	コア業務純益 *(21-26)*	51,329	10,997	40,332	169,616
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts *(22-4-11)*	コア業務純益(除く投資信託解約損益) *(22-4-11)*	51,329	[27.2%] 10,997	40,332	169,616
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 （△）	(363)	(311)	(52)	3,095
25	Net business profit	業務純益	44,905	7,974	36,931	136,069
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定尻)	(6,787)	(3,334)	(3,453)	(30,451)
27	Non-recurring gains (losses)	臨時損益	2,591	730	1,861	3,968
28	Disposal of bad debts	不良債権処理額 （△）	2,591	2,945	(354)	4,323
29	Written-off of loans	貸出金償却 （△）	1	(4)	5	146
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 （△）	2,461	2,013	448	3,093
31	Loss on sales of non-performing loans	延滞債権等売却損 （△）	2	(5)	7	72
32	Reversal of allowance for loan losses	貸倒引当金戻入益	—	(1,357)	1,357	292
33	Recoveries of written-off claims	償却債権取立益	46	28	18	123
34	Other	その他 （△）	172	(389)	561	1,426
35	Gain or loss on stocks and other securities	株式等関係損益	4,023	3,068	955	5,764
36	Other non-recurring gains (losses)	その他の臨時損益	1,158	606	552	2,526
37	Ordinary profit	経常利益	47,496	[22.4%] 8,703	38,793	140,038
38	Extraordinary income (losses)	特別損益	(191)	29	(220)	(1,260)
39	Income before income taxes	税引前四半期(当期)純利益	47,305	8,733	38,572	138,777
40	Total income taxes	法人税等合計 （△）	11,295	1,883	9,412	39,719
41	Net income	四半期(当期)純利益	36,010	[23.4%] 6,850	29,160	99,058
42	Credit costs *(24+28)*	与信関係費用 *(24+28)* （△）	2,227	2,633	(406)	7,418

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

(Unit: Millions of Yen)

			For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
1	Gross operating income	業務粗利益	70,038	[14.4%] 8,837	61,201	239,361
2	Gross operating income from domestic operations	国内業務粗利益	66,388	8,101	58,287	226,210
3	Net interest income	資金利益	61,550	12,506	49,044	208,500
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	（うち投資信託解約損益）	―	―	―	―
5	Net fees and commissions	役務取引等利益	10,770	(1,936)	12,706	42,127
6	Net trading income	特定取引利益	25	47	(22)	38
7	Net other ordinary income	その他業務利益	(5,957)	(2,516)	(3,441)	(24,456)
8	(Of which, gains (losses) on bonds)	（うち国債等債券損益）	(6,378)	(3,353)	(3,025)	(27,314)
9	Gross operating income from international operations	国際業務粗利益	3,649	735	2,914	13,150
10	Net interest income	資金利益	2,864	447	2,417	10,067
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	（うち投資信託解約損益）	―	―	―	―
12	Net fees and commissions	役務取引等利益	112	(14)	126	591
13	Net trading income	特定取引利益	(26)	(6)	(20)	24
14	Net other ordinary income	その他業務利益	698	306	392	2,467
15	(Of which, gains (losses) on bonds)	（うち国債等債券損益）	(6)	349	(355)	(1,441)
16	Expenses	経費（除く臨時処理分）（△）	27,647	[4.4%] 1,183	26,464	110,350
17	Personnel expenses	人件費（△）	12,860	549	12,311	49,335
18	Non-Personnel expenses	物件費（△）	12,579	530	12,049	51,897
19	Taxes	税金（△）	2,208	105	2,103	9,116
20	(Reference)　OHR (%) *(16／1)*	（参考）OHR (%) *(16÷1)*	39.4	(3.8)	43.2	46.1
21	Core net business profit	実質業務純益	42,390	[22.0%] 7,653	34,737	129,011
22	Core net business profit excluding gains (losses) on bonds *(21-26)*	コア業務純益 *(21-26)*	48,775	10,657	38,118	157,767
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts *(22-4-11)*	コア業務純益(除く投資信託解約損益) *(22-4-11)*	48,775	[27.9%] 10,657	38,118	157,767
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額（△）	(464)	(464)	―	3,794
25	Net business profit	業務純益	42,854	8,117	34,737	125,216
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定尻)	(6,384)	(3,003)	(3,381)	(28,755)
27	Non-recurring gains (losses)	臨時損益	2,703	1,083	1,620	4,905
28	Disposal of bad debts	不良債権処理額（△）	2,099	2,990	(891)	2,053
29	Written-off of loans	貸出金償却（△）	1	(4)	5	146
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額（△）	2,139	2,139	―	1,642
31	Loss on sales of non-performing loans	延滞債権等売却損（△）	0	0	0	0
32	Reversal of allowance for loan losses	貸倒引当金戻入益	―	(888)	888	―
33	Recoveries of written-off claims	償却債権取立益	45	40	5	64
34	Other	その他（△）	3	6	(3)	326
35	Gain or loss on stocks and other securities	株式等関係損益	3,890	3,698	192	4,463
36	Other non-recurring gains (losses)	その他の臨時損益	911	375	536	2,494
37	Ordinary profit	経常利益	45,558	[25.3%] 9,201	36,357	130,122
38	Extraordinary income (losses)	特別損益	(154)	10	(164)	(939)
39	Income before income taxes	税引前四半期(当期)純利益	45,404	9,211	36,193	129,182
40	Total income taxes	法人税等合計（△）	10,796	2,085	8,711	36,784
41	Net income	四半期(当期)純利益	34,607	[25.9%] 7,126	27,481	92,397
42	Credit costs *(24+28)*	与信関係費用 *(24+28)*（△）	1,634	2,525	(891)	5,847

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

(Unit: Millions of Yen)

No.				For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
1	Gross operating income	業務粗利益		5,988	[(1.3%)] (82)	6,070	25,542
2	Gross operating income from domestic operations	国内業務粗利益		5,989	(80)	6,069	25,547
3	Net interest income	資金利益		5,861	345	5,516	22,973
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	（うち投資信託解約損益）		―	―	―	―
5	Net fees and commissions	役務取引等利益		530	(95)	625	3,646
6	Net trading income	特定取引利益		―	―	―	―
7	Net other ordinary income	その他業務利益		(402)	(330)	(72)	(1,072)
8	(Of which, gains (losses) on bonds)	（うち国債等債券損益）		(402)	(330)	(72)	(1,072)
9	Gross operating income from international operations	国際業務粗利益		(0)	(1)	1	(5)
10	Net interest income	資金利益		(0)	1	(1)	(6)
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	（うち投資信託解約損益）		―	―	―	―
12	Net fees and commissions	役務取引等利益		―	(0)	0	0
13	Net trading income	特定取引利益		―	―	―	―
14	Net other ordinary income	その他業務利益		―	(1)	1	0
15	(Of which, gains (losses) on bonds)	（うち国債等債券損益）		―	―	―	―
16	Expenses	経費（除く臨時処理分）	（△）	4,546	[1.3%] 62	4,484	17,710
17	Personnel expenses	人件費	（△）	2,489	19	2,470	9,491
18	Non-Personnel expenses	物件費	（△）	1,788	103	1,685	6,968
19	Taxes	税金	（△）	267	(61)	328	1,250
20	(Reference)　OHR (%) *(16／1)*	（参考）OHR (%) *(16÷1)*		75.9	2.1	73.8	69.3
21	Core net business profit	実質業務純益		1,442	[(9.0%)] (144)	1,586	7,831
22	Core net business profit excluding gains (losses) on bonds *(21-26)*	コア業務純益 *(21-26)*		1,844	186	1,658	8,903
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts *(22-4-11)*	コア業務純益(除く投資信託解約損益) *(22-4-11)*		1,844	[11.2%] 186	1,658	8,903
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額	（△）	18	70	(52)	(699)
25	Net business profit	業務純益		1,423	(215)	1,638	8,530
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定尻)		(402)	(330)	(72)	(1,072)
27	Non-recurring gains (losses)	臨時損益		42	151	(109)	(993)
28	Disposal of bad debts	不良債権処理額	（△）	305	(195)	500	1,844
29	Written-off of loans	貸出金償却	（△）	―	―	―	―
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額	（△）	234	(214)	448	1,450
31	Loss on sales of non-performing loans	延滞債権等売却損	（△）	2	(4)	6	68
32	Reversal of allowance for loan losses	貸倒引当金戻入益		―	―	―	―
33	Recoveries of written-off claims	償却債権取立益		0	(1)	1	3
34	Other	その他	（△）	68	21	47	328
35	Gain or loss on stocks and other securities	株式等関係損益		133	(255)	388	878
36	Other non-recurring gains (losses)	その他の臨時損益		214	212	2	(27)
37	Ordinary profit	経常利益		1,466	[(4.0%)] (62)	1,528	7,537
38	Extraordinary income (losses)	特別損益		(18)	(6)	(12)	(130)
39	Income before income taxes	税引前四半期(当期)純利益		1,448	(67)	1,515	7,407
40	Total income taxes	法人税等合計	（△）	345	(64)	409	2,311
41	Net income	四半期(当期)純利益		1,102	[(0.3%)] (4)	1,106	5,095
42	Credit costs *(24+28)*	与信関係費用 *(24+28)*	（△）	323	(124)	447	1,145

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

(5) 神奈川銀行　単体

(Unit: Millions of Yen)

				For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
1	Gross operating income	業務粗利益		2,340	[10.7%] 228	2,112	8,495
2	Gross operating income from domestic operations	国内業務粗利益		2,340	227	2,113	8,495
3	Net interest income	資金利益		2,061	232	1,829	7,794
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)		—	—	—	—
5	Net fees and commissions	役務取引等利益		279	(4)	283	1,324
6	Net trading income	特定取引利益		—	—	—	—
7	Net other ordinary income	その他業務利益		(0)	0	(0)	(623)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)		(0)	0	(0)	(623)
9	Gross operating income from international operations	国際業務粗利益		—	0	(0)	(0)
10	Net interest income	資金利益		—	(0)	0	0
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)		—	—	—	—
12	Net fees and commissions	役務取引等利益		—	0	(0)	(0)
13	Net trading income	特定取引利益		—	—	—	—
14	Net other ordinary income	その他業務利益		—	(0)	0	0
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)		—	—	—	—
16	Expenses	経費(除く臨時処理分)	(△)	1,631	[4.7%] 74	1,557	6,173
17	Personnel expenses	人件費	(△)	855	47	808	3,225
18	Non-Personnel expenses	物件費	(△)	669	26	643	2,498
19	Taxes	税金	(△)	106	0	106	449
20	(Reference) OHR (%) *(16／1)*	(参考)OHR (%) *(16÷1)*		69.6	(4.1)	73.7	72.6
21	Core net business profit	実質業務純益		709	[27.7%] 154	555	2,321
22	Core net business profit excluding gains (losses) on bonds *(21-26)*	コア業務純益 *(21-26)*		709	154	555	2,945
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts *(22-4-11)*	コア業務純益(除く投資信託解約損益) *(22-4-11)*		709	[27.7%] 154	555	2,945
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額	(△)	82	82	—	—
25	Net business profit	業務純益		626	71	555	2,321
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定尻)		(0)	0	(0)	(623)
27	Non-recurring gains (losses)	臨時損益		(155)	(506)	351	56
28	Disposal of bad debts	不良債権処理額	(△)	187	151	36	425
29	Written-off of loans	貸出金償却	(△)	—	—	—	—
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額	(△)	87	87	—	—
31	Loss on sales of non-performing loans	延滞債権等売却損	(△)	—	—	—	2
32	Reversal of allowance for loan losses	貸倒引当金戻入益		—	(469)	469	292
33	Recoveries of written-off claims	償却債権取立益		0	(10)	10	56
34	Other	その他	(△)	100	(416)	516	771
35	Gain or loss on stocks and other securities	株式等関係損益		—	(374)	374	422
36	Other non-recurring gains (losses)	その他の臨時損益		32	19	13	59
37	Ordinary profit	経常利益		471	[(48.0%)] (435)	906	2,378
38	Extraordinary income (losses)	特別損益		(18)	24	(42)	(190)
39	Income before income taxes	税引前四半期(当期)純利益		452	(411)	863	2,188
40	Total income taxes	法人税等合計	(△)	152	(139)	291	622
41	Net income	四半期(当期)純利益		300	[(47.4%)] (271)	571	1,565
42	Credit costs *(24+28)*	与信関係費用 *(24+28)*	(△)	270	234	36	425

2. Average Balance of Use and Source of Funds (Domestics)　　2. 資金平残（国内業務部門）

(Unit: Billions of Yen)

No.					For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
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	25,217.5	423.0	24,794.5	24,809.3
2		Of which, Loans and bills discounted		うち貸出金	16,706.8	531.3	16,175.5	16,466.7
3		Of which, Securities		うち有価証券	2,614.6	(28.1)	2,642.8	2,703.4
4		Interest-bearing liabilities		資金調達勘定	24,505.9	196.3	24,309.5	24,243.8
5		Of which, Deposits, etc.		うち預金等	20,504.5	185.3	20,319.1	20,269.2
6	The Bank of Yokohama, Ltd. Non-consolidated	Interest-earning assets	横浜銀行単体	資金運用勘定	22,655.5	438.4	22,217.0	22,235.6
7		Of which, Loans and bills discounted		うち貸出金	14,658.0	498.5	14,159.5	14,438.9
8		Of which, Securities		うち有価証券	2,232.6	(31.1)	2,263.7	2,325.2
9		Interest-bearing liabilities		資金調達勘定	22,068.5	228.4	21,840.0	21,784.0
10		Of which, Deposits, etc.		うち預金等	18,443.8	286.8	18,157.0	18,149.9
11	The Higashi-Nippon Bank, Limited Non-consolidated	Interest-earning assets	東日本銀行単体	資金運用勘定	2,031.2	(21.2)	2,052.5	2,043.1
12		Of which, Loans and bills discounted		うち貸出金	1,608.6	1.9	1,606.6	1,607.0
13		Of which, Securities		うち有価証券	323.7	12.0	311.7	313.5
14		Interest-bearing liabilities		資金調達勘定	1,933.8	(33.1)	1,966.9	1,956.6
15		Of which, Deposits, etc.		うち預金等	1,583.5	(102.6)	1,686.2	1,642.7
16	THE KANAGAWA BANK, LTD. Non-consolidated	Interest-earning assets	神奈川銀行単体	資金運用勘定	530.7	5.7	524.9	530.5
17		Of which, Loans and bills discounted		うち貸出金	440.1	30.8	409.3	420.7
18		Of which, Securities		うち有価証券	58.2	(9.0)	67.3	64.6
19		Interest-bearing liabilities		資金調達勘定	503.6	1.0	502.5	503.1
20		Of which, Deposits, etc.		うち預金等	477.1	1.1	475.9	476.4

（注）預金等には、譲渡性預金を含めております。本説明資料において、以下も同様です。
Note: Deposits, etc. include negotiable certificates of deposit. The same applies to the following sections of this financial information report.

3. Interest Margins (Domestics)　　3. 利回・利鞘（国内業務部門）

(Unit: %)

No.					For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
21	The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Yield on interest-earning assets	3行合算	資金運用利回	1.42	0.31	1.11	1.19
22		Loans and bills discounted		貸出金利回	1.53	0.28	1.25	1.35
23		Securities		有価証券利回	2.10	0.64	1.46	1.43
24		Yield on interest-bearing liabilities		資金調達利回	0.32	0.12	0.20	0.23
25		Deposits, etc.		預金等利回	0.309	0.116	0.193	0.221
26		Yield spread (22-25)		預貸金利回差 (22-25)	1.22	0.16	1.06	1.13
27	The Bank of Yokohama, Ltd. Non-consolidated	Yield on interest-earning assets	横浜銀行単体	資金運用利回	1.40	0.33	1.07	1.16
28		Loans and bills discounted		貸出金利回	1.50	0.29	1.21	1.31
29		Securities		有価証券利回	2.25	0.70	1.55	1.46
30		Yield on interest-bearing liabilities		資金調達利回	0.32	0.13	0.19	0.22
31		Deposits, etc.		預金等利回	0.303	0.115	0.188	0.215
32		Yield spread (28-31)		預貸金利回差 (28-31)	1.19	0.17	1.02	1.10
33	The Higashi-Nippon Bank, Limited Non-consolidated	Yield on interest-earning assets	東日本銀行単体	資金運用利回	1.57	0.23	1.34	1.42
34		Loans and bills discounted		貸出金利回	1.68	0.21	1.47	1.51
35		Securities		有価証券利回	1.28	0.26	1.02	1.30
36		Yield on interest-bearing liabilities		資金調達利回	0.44	0.17	0.27	0.31
37		Deposits, etc.		預金等利回	0.388	0.136	0.252	0.286
38		Yield spread (34-37)		預貸金利回差 (34-37)	1.29	0.08	1.21	1.23
39	THE KANAGAWA BANK, LTD. Non-consolidated	Yield on interest-earning assets	神奈川銀行単体	資金運用利回	1.84	0.28	1.56	1.67
40		Loans and bills discounted		貸出金利回	2.05	0.22	1.83	1.90
41		Securities		有価証券利回	0.82	0.16	0.66	0.94
42		Yield on interest-bearing liabilities		資金調達利回	0.30	0.13	0.17	0.21
43		Deposits, etc.		預金等利回	0.297	0.121	0.176	0.212
44		Yield spread (40-43)		預貸金利回差 (40-43)	1.75	0.10	1.65	1.69

4. Gains or Losses on Investment Securities

4．有価証券関係損益

(1) Gains or Losses on Bonds

(1) 国債等債券損益

(Unit: Millions of Yen)

No.					For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
1	Yokohama Financial Group, Inc. Consolidated	Gains (losses) on bonds	横浜フィナンシャルグループ連結	国債等債券損益（5勘定尻）	(6,382)	(2,929)	(3,453)	(30,448)
2		Gain on sales		売 却 益	616	487	129	703
3		Gain on redemption		償 還 益	0	0	―	0
4		Loss on sales		売 却 損 (△)	5,917	5,456	461	23,639
5		Loss on redemption		償 還 損 (△)	958	(2,010)	2,968	6,275
6		Loss on devaluation		償 却 (△)	123	(30)	153	1,236

(Unit: Millions of Yen)

No.					For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
7	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Gains (losses) on bonds	3行合算	国債等債券損益（5勘定尻）	(6,787)	(3,334)	(3,453)	(30,451)
8		Gain on sales		売 却 益	210	81	129	720
9		Gain on redemption		償 還 益	0	0	―	0
10		Loss on sales		売 却 損 (△)	5,917	5,456	461	23,681
11		Loss on redemption		償 還 損 (△)	958	(2,010)	2,968	6,257
12		Loss on devaluation		償 却 (△)	123	(29)	152	1,233
13	The Bank of Yokohama, Ltd. Non-consolidated	Gains (losses) on bonds	横浜銀行単体	国債等債券損益（5勘定尻）	(6,384)	(3,003)	(3,381)	(28,755)
14		Gain on sales		売 却 益	145	61	84	473
15		Gain on redemption		償 還 益	0	0	―	0
16		Loss on sales		売 却 損 (△)	5,448	5,072	376	22,018
17		Loss on redemption		償 還 損 (△)	958	(1,980)	2,938	5,984
18		Loss on devaluation		償 却 (△)	123	(27)	150	1,225
19	The Higashi-Nippon Bank, Limited Non-consolidated	Gains (losses) on bonds	東日本銀行単体	国債等債券損益（5勘定尻）	(402)	(330)	(72)	(1,072)
20		Gain on sales		売 却 益	65	21	44	235
21		Gain on redemption		償 還 益	―	―	―	―
22		Loss on sales		売 却 損 (△)	467	383	84	1,044
23		Loss on redemption		償 還 損 (△)	―	(30)	30	254
24		Loss on devaluation		償 却 (△)	―	(1)	1	8
25	THE KANAGAWA BANK, LTD. Non-consolidated	Gains (losses) on bonds	神奈川銀行単体	国債等債券損益（5勘定尻）	(0)	0	(0)	(623)
26		Gain on sales		売 却 益	―	(0)	0	12
27		Gain on redemption		償 還 益	―	―	―	―
28		Loss on sales		売 却 損 (△)	0	0	0	617
29		Loss on redemption		償 還 損 (△)	―	―	―	18
30		Loss on devaluation		償 却 (△)	―	―	―	―

(2) Gains or Losses on stocks and other securities

(2) 株式等関係損益

(Unit: Millions of Yen)

No.					For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
31	Yokohama Financial Group, Inc. Consolidated	Gains (losses) on stocks and other securities	横浜フィナンシャルグループ連結	株式等関係損益（3勘定尻）	4,043	3,139	904	5,983
32		Gain on sales		売 却 益	4,063	1,925	2,138	7,601
33		Loss on sales		売 却 損 (△)	17	(1,208)	1,225	1,617
34		Loss on devaluation		償 却 (△)	1	(7)	8	0

(Unit: Millions of Yen)

No.					For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
35	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Gains (losses) on stocks and other securities	3行合算	株式等関係損益（3勘定尻）	4,023	3,068	955	5,764
36		Gain on sales		売 却 益	4,041	1,852	2,189	7,382
37		Loss on sales		売 却 損 (△)	17	(1,208)	1,225	1,617
38		Loss on devaluation		償 却 (△)	―	(8)	8	0
39	The Bank of Yokohama, Ltd. Non-consolidated	Gains (losses) on stocks and other securities	横浜銀行単体	株式等関係損益（3勘定尻）	3,890	3,698	192	4,463
40		Gain on sales		売 却 益	3,902	3,701	201	4,465
41		Loss on sales		売 却 損 (△)	12	12	―	0
42		Loss on devaluation		償 却 (△)	―	(8)	8	0
43	The Higashi-Nippon Bank, Limited Non-consolidated	Gains (losses) on stocks and other securities	東日本銀行単体	株式等関係損益（3勘定尻）	133	(255)	388	878
44		Gain on sales		売 却 益	138	(1,475)	1,613	2,495
45		Loss on sales		売 却 損 (△)	5	(1,220)	1,225	1,616
46		Loss on devaluation		償 却 (△)	―	―	―	―
47	THE KANAGAWA BANK, LTD. Non-consolidated	Gains (losses) on stocks and other securities	神奈川銀行単体	株式等関係損益（3勘定尻）	―	(374)	374	422
48		Gain on sales		売 却 益	―	(374)	374	422
49		Loss on sales		売 却 損 (△)	―	―	―	―
50		Loss on devaluation		償 却 (△)	―	―	―	0

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 June 30, 2026					As of March 31, 2026			
			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	847,120	(58,645)	(1,092)	―	58,645	856,134	(57,553)	0	57,553
2	Available-for-sale	その他有価証券	2,095,241	240,113	64,606	297,300	57,187	2,132,371	175,507	243,232	67,724
3	Equity securities	株式	302,961	213,172	33,454	214,311	1,139	272,665	179,718	180,409	690
4	Debt securities	債券	1,120,422	(41,193)	3,656	157	41,351	1,102,566	(44,849)	101	44,950
5	Other securities	その他	671,856	68,134	27,496	82,831	14,696	757,140	40,638	62,721	22,083
6	Total	合計	2,942,361	181,467	63,513	297,300	115,832	2,988,506	117,954	243,232	125,278
7	Equity securities	株式	302,961	213,172	33,454	214,311	1,139	272,665	179,718	180,409	690
8	Debt securities	債券	1,959,389	(99,839)	2,563	157	99,996	1,951,895	(102,402)	101	102,503
9	Other securities	その他	680,010	68,134	27,496	82,831	14,696	763,945	40,638	62,722	22,083

（注）1. 「その他有価証券」については時価評価しておりますので、評価損益は（四半期)連結貸借対照表計上額と取得原価との差額を計上しております。
2. （四半期）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 June 30, 2026					As of March 31, 2026			
			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	846,810	(58,640)	(1,093)	―	58,640	855,824	(57,547)	0	57,547
11	Available-for-sale	その他有価証券	2,082,705	235,147	63,944	292,306	57,159	2,120,860	171,203	238,888	67,685
12	Equity securities	株式	290,425	207,997	32,386	209,009	1,011	261,154	175,611	176,200	589
13	Debt securities	債券	1,120,422	(41,193)	3,656	157	41,351	1,102,566	(44,849)	101	44,950
14	Other securities	その他	671,856	68,343	27,902	83,139	14,796	757,140	40,441	62,587	22,145
15	Total	合計	2,929,515	176,506	62,851	292,306	115,800	2,976,685	113,655	238,888	125,232
16	Equity securities	株式	290,425	207,997	32,386	209,009	1,011	261,154	175,611	176,200	589
17	Debt securities	債券	1,959,079	(99,833)	2,563	157	99,991	1,951,585	(102,396)	101	102,497
18	Other securities	その他	680,010	68,343	27,902	83,139	14,796	763,945	40,441	62,587	22,145

（注）1. 「その他有価証券」については時価評価しておりますので、評価損益は(四半期)貸借対照表計上額と取得原価との差額を計上しております。
2. （四半期）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 June 30, 2026					As of March 31, 2026			
			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	846,810	(58,640)	(1,093)	―	58,640	855,824	(57,547)	0	57,547
20	Available-for-sale	その他有価証券	1,673,668	203,057	55,871	245,891	42,833	1,714,724	147,186	200,452	53,266
21	Equity securities	株式	272,124	194,509	29,897	195,496	986	245,341	164,612	165,174	562
22	Debt securities	債券	814,873	(30,119)	3,836	153	30,272	793,733	(33,955)	101	34,056
23	Other securities	その他	586,670	38,668	22,140	50,242	11,574	675,649	16,528	35,176	18,648
24	Total	合計	2,520,478	144,417	54,779	245,891	101,474	2,570,549	89,638	200,452	110,814
25	Equity securities	株式	272,124	194,509	29,897	195,496	986	245,341	164,612	165,174	562
26	Debt securities	債券	1,653,530	(88,759)	2,743	153	88,912	1,642,753	(91,502)	101	91,603
27	Other securities	その他	594,823	38,667	22,139	50,242	11,574	682,454	16,528	35,176	18,648

（注）1. 「その他有価証券」については時価評価しておりますので、評価損益は(四半期)貸借対照表計上額と取得原価との差額を計上しております。
2. （四半期）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 June 30, 2026					As of March 31, 2026			
			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	347,396	28,149	7,660	40,853	12,703	344,603	20,489	33,291	12,802
30	Equity securities	株式	10,375	7,987	2,059	7,987	―	8,316	5,928	5,928	―
31	Debt securities	債券	253,725	(9,650)	(216)	4	9,655	256,745	(9,434)	0	9,434
32	Other securities	その他	83,295	29,813	5,818	32,862	3,048	79,542	23,995	27,363	3,367
33	Total	合計	347,396	28,149	7,660	40,853	12,703	344,603	20,489	33,291	12,802
34	Equity securities	株式	10,375	7,987	2,059	7,987	―	8,316	5,928	5,928	―
35	Debt securities	債券	253,725	(9,650)	(216)	4	9,655	256,745	(9,434)	0	9,434
36	Other securities	その他	83,295	29,813	5,818	32,862	3,048	79,542	23,995	27,363	3,367

（注）「その他有価証券」については時価評価しておりますので、評価損益は(四半期)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 June 30, 2026					As of March 31, 2026			
			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	61,640	3,939	412	5,561	1,622	61,532	3,527	5,143	1,616
39	Equity securities	株式	7,926	5,500	430	5,526	25	7,495	5,070	5,097	26
40	Debt securities	債券	51,822	(1,423)	37	0	1,423	52,087	(1,460)	―	1,460
41	Other securities	その他	1,891	(138)	(56)	35	173	1,948	(82)	46	129
42	Total	合計	61,640	3,939	412	5,561	1,622	61,532	3,527	5,143	1,616
43	Equity securities	株式	7,926	5,500	430	5,526	25	7,495	5,070	5,097	26
44	Debt securities	債券	51,822	(1,423)	37	0	1,423	52,087	(1,460)	―	1,460
45	Other securities	その他	1,891	(138)	(56)	35	173	1,948	(82)	46	129

（注）「その他有価証券」については時価評価しておりますので、評価損益は(四半期)貸借対照表計上額と取得原価との差額を計上しております。

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

6. Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law　6. リスク管理債権および金融再生法開示債権

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

(Unit: Millions of Yen)

			As of June 30, 2026 (A)	(A)-(B)	As of March 31, 2026 (B)
1	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	61,978	(1,329)	63,307
2	Doubtful claims	危険債権	161,652	1,589	160,063
3	Claims in need of special caution	要管理債権	16,892	1,535	15,357
4	Accruing loans contractually past due for 3 months or more	三月以上延滞債権	5,719	1,076	4,643
5	Restructured loans	貸出条件緩和債権	11,173	460	10,713
6	Sub-total (Claims in need of special caution or below) A	要管理債権以下 計 A	240,524	1,795	238,729
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	1,396,805	(14,639)	1,411,444
8	Claims to normal borrowers (excluding claims in need of caution)	正常先債権	16,247,282	67,227	16,180,055
9	Sub-total (Normal claims)	正常債権 計	17,644,088	52,589	17,591,499
10	Total (Credit exposures) B	合　計 B	17,884,612	54,384	17,830,228
11	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	24,169	2,085	22,084
12	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A／B	不良債権比率 (%) A ÷ B	1.3	0.0	1.3

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

Note: “Accruing loans contractually past due for 3 months or more” and “Restructured loans” are categories of Risk Managed Loan.
“Claims in need of special caution” is a category of claims disclosed under the Financial Revitalization Law. The same applies to the following sections of this financial information report.

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

(Unit: Millions of Yen)

		3行合算【単体】 The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined			横浜【単体】 The Bank of Yokohama, Ltd. Non-Consolidated		
		As of June 30, 2026 (A)	(A)-(B)	As of March 31, 2026 (B)	As of June 30, 2026 (A)	(A)-(B)	As of March 31, 2026 (B)
13	Unrecoverable or valueless claims	60,474	(1,492)	61,966	50,079	(205)	50,284
14	Doubtful claims	150,513	2,169	148,344	110,910	1,807	109,103
15	Claims in need of special caution	15,613	1,402	14,211	9,703	1,088	8,615
16	Accruing loans contractually past due for 3 months or more	5,720	1,077	4,643	5,619	1,355	4,264
17	Restructured loans	9,893	326	9,567	4,084	(267)	4,351
18	Sub-total (Claims in need of special caution or below) A	226,601	2,079	224,522	170,693	2,691	168,002
19	Claims in need of caution (excluding claims in need of special caution)	1,363,824	(16,810)	1,380,634	1,027,280	(7,548)	1,034,828
20	Claims to normal borrowers (excluding claims in need of caution)	16,153,282	66,424	16,086,858	14,480,289	59,144	14,421,145
21	Sub-total (Normal claims)	17,517,106	49,613	17,467,493	15,507,569	51,596	15,455,973
22	Total (Credit exposures) B	17,743,707	51,692	17,692,015	15,678,262	54,286	15,623,976
23	Claims in need of special caution based on borrowers classification under the self-assessment guideline	22,690	2,009	20,681	14,229	1,285	12,944
24	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A／B	1.2	0.0	1.2	1.0	0.0	1.0

(Unit: Millions of Yen)

		東日本【単体】 The Higashi-Nippon Bank, Limited Non-Consolidated			神奈川【単体】 THE KANAGAWA BANK, LTD. Non-Consolidated		
		As of June 30, 2026 (A)	(A)-(B)	As of March 31, 2026 (B)	As of June 30, 2026 (A)	(A)-(B)	As of March 31, 2026 (B)
25	Unrecoverable or valueless claims	7,119	(912)	8,031	3,274	(376)	3,650
26	Doubtful claims	30,374	(196)	30,570	9,228	558	8,670
27	Claims in need of special caution	4,896	297	4,599	1,013	16	997
28	Accruing loans contractually past due for 3 months or more	77	(302)	379	23	23	―
29	Restructured loans	4,819	600	4,219	989	(8)	997
30	Sub-total (Claims in need of special caution or below) A	42,390	(811)	43,201	13,517	199	13,318
31	Claims in need of caution (excluding claims in need of special caution)	260,999	(7,390)	268,389	75,544	(1,872)	77,416
32	Claims to normal borrowers (excluding claims in need of caution)	1,318,018	393	1,317,625	354,974	6,886	348,088
33	Sub-total (Normal claims)	1,579,018	(6,996)	1,586,014	430,519	5,014	425,505
34	Total (Credit exposures) B	1,621,408	(7,807)	1,629,215	444,036	5,213	438,823
35	Claims in need of special caution based on borrowers classification under the self-assessment guideline	7,309	711	6,598	1,151	12	1,139
36	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A／B	2.6	0.0	2.6	3.0	0.0	3.0

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

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

7. Loans Information　　７. 貸出金の残高

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

(Unit: Billions of Yen)

No.			For the three months ended June 30, 2026(A)	(A)-(B)	June 30, 2025(B)	For the year ended <Reference> March 31, 2026
1	(Outstanding balance) The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(末残)3行合算	17,564.5	565.6	16,998.9	17,547.3
2	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	15,498.0	525.0	14,973.0	15,478.2
3	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,622.8	8.5	1,614.2	1,630.7
4	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	443.6	32.0	411.6	438.4
5	(Average balance) The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(平残)3行合算	17,530.0	611.5	16,918.4	17,237.8
6	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	15,481.2	578.7	14,902.4	15,209.9
7	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,608.6	1.9	1,606.7	1,607.1
8	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	440.1	30.8	409.3	420.7

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

Domestic branches (excluding loans in offshore market account)

① The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank,Limited and THE KANAGAWA BANK, LTD. Combined　　① 3行合算

(Unit: Billions of Yen)

No.			As of June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026(C)
9	Total	合計	17,384.1	536.0	7.7	16,848.0	17,376.3
10	Loans to large and medium-sized businesses	大中堅企業向け貸出	2,402.4	56.2	(54.7)	2,346.1	2,457.1
11	Loans to small and medium-sized businesses, etc.	中小企業等貸出	14,298.6	555.3	98.4	13,743.3	14,200.2
12	Loans to small and medium-sized businesses	中小企業向け貸出	7,130.5	437.8	81.6	6,692.7	7,048.9
13	Loans to individuals	個人向け貸出	7,168.0	117.4	16.7	7,050.6	7,151.3
14	Residential loans	住宅系ローン	6,611.0	102.7	14.0	6,508.3	6,597.0
15	Housing loans	住宅ローン	4,345.3	27.8	3.3	4,317.5	4,341.9
16	Apartment loans	アパートローン	2,265.7	74.9	10.6	2,190.8	2,255.0
17	Other individual loans	その他のローン	556.9	14.7	2.7	542.2	554.2
18	Public sectors	公共向け貸出	682.9	(75.5)	(35.9)	758.5	718.9
19	Ratio of loans to small and medium-sized businesses, etc. (%) (11／9)	中小企業等貸出比率(%) (11÷9)	82.2	0.7	0.5	81.5	81.7

② The Bank of Yokohama, Ltd. Non-Consolidated　　② 横浜銀行 単体

(Unit: Billions of Yen)

No.			As of June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026(C)
20	Total	合計	15,317.6	495.4	10.4	14,822.1	15,307.1
21	Loans to large and medium-sized businesses	大中堅企業向け貸出	2,243.0	63.3	(56.7)	2,179.6	2,299.7
22	Loans to small and medium-sized businesses, etc.	中小企業等貸出	12,408.2	505.6	102.7	11,902.5	12,305.4
23	Loans to small and medium-sized businesses	中小企業向け貸出	5,651.2	402.8	87.9	5,248.4	5,563.3
24	Loans to individuals	個人向け貸出	6,756.9	102.8	14.8	6,654.1	6,742.1
25	Residential loans	住宅系ローン	6,216.7	86.6	11.4	6,130.0	6,205.2
26	Housing loans	住宅ローン	4,202.5	30.6	4.2	4,171.9	4,198.3
27	Apartment loans	アパートローン	2,014.1	56.0	7.2	1,958.1	2,006.9
28	Other individual loans	その他のローン	540.1	16.1	3.3	524.0	536.8
29	Public sectors	公共向け貸出	666.3	(73.5)	(35.6)	739.8	701.9
30	Ratio of loans to small and medium-sized businesses, etc. (%) (22／20)	中小企業等貸出比率(%) (22÷20)	81.0	0.7	0.7	80.3	80.3

③ The Higashi-Nippon Bank, Limited Non-Consolidated　　③ 東日本銀行 単体

(Unit: Billions of Yen)

No.			As of June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026(C)
31	Total	合計	1,622.8	8.5	(7.8)	1,614.2	1,630.7
32	Loans to large and medium-sized businesses	大中堅企業向け貸出	142.7	(4.2)	0.3	146.9	142.4
33	Loans to small and medium-sized businesses, etc.	中小企業等貸出	1,465.2	14.2	(7.8)	1,450.9	1,473.0
34	Loans to small and medium-sized businesses	中小企業向け貸出	1,154.1	8.4	(8.1)	1,145.7	1,162.3
35	Loans to individuals	個人向け貸出	311.0	5.8	0.3	305.2	310.7
36	Residential loans	住宅系ローン	304.8	6.5	0.6	298.2	304.1
37	Housing loans	住宅ローン	63.7	(8.6)	(2.1)	72.4	65.9
38	Apartment loans	アパートローン	241.0	15.2	2.8	225.8	238.2
39	Other individual loans	その他のローン	6.2	(0.7)	(0.3)	6.9	6.5
40	Public sectors	公共向け貸出	14.8	(1.4)	(0.3)	16.2	15.1
41	Ratio of loans to small and medium-sized businesses, etc. (%) (33／31)	中小企業等貸出比率(%) (33÷31)	90.2	0.4	(0.1)	89.8	90.3

④ THE KANAGAWA BANK, LTD. Non-Consolidated　　④ 神奈川銀行 単体

(Unit: Billions of Yen)

No.			As of June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026(C)
42	Total	合計	443.6	32.0	5.2	411.6	438.4
43	Loans to large and medium-sized businesses	大中堅企業向け貸出	16.6	(2.8)	1.6	19.5	14.9
44	Loans to small and medium-sized businesses, etc.	中小企業等貸出	425.2	35.4	3.5	389.7	421.6
45	Loans to small and medium-sized businesses	中小企業向け貸出	325.1	26.6	1.9	298.5	323.2
46	Loans to individuals	個人向け貸出	100.0	8.8	1.6	91.2	98.4
47	Residential loans	住宅系ローン	89.5	9.4	1.9	80.0	87.6
48	Housing loans	住宅ローン	79.0	5.8	1.2	73.1	77.7
49	Apartment loans	アパートローン	10.4	3.6	0.6	6.8	9.8
50	Other individual loans	その他のローン	10.5	(0.6)	(0.3)	11.2	10.8
51	Public sectors	公共向け貸出	1.7	(0.5)	0.0	2.3	1.7
52	Ratio of loans to small and medium-sized businesses, etc. (%) (44／42)	中小企業等貸出比率(%) (44÷42)	95.8	1.2	(0.3)	94.6	96.1

8．Deposits Information ／ 8．預金の残高

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

(Unit: Billions of Yen)

			For the three months ended June 30, 2026 (A)	(A)-(B)	June 30, 2025 (B)	For the year ended <Reference> March 31, 2026
1	(Outstanding balance) The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	（末残）3行合算	20,300.5	(117.0)	20,417.6	20,937.3
2	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行　単体	18,304.5	(48.9)	18,353.4	18,852.2
3	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行　単体	1,513.0	(73.6)	1,586.6	1,616.5
4	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行　単体	483.0	5.5	477.5	468.5
5	(Average balance) The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	（平残）3行合算	20,661.9	254.5	20,407.3	20,322.6
6	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行　単体	18,646.7	281.2	18,365.4	18,287.7
7	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行　単体	1,538.0	(27.8)	1,565.9	1,558.3
8	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行　単体	477.1	1.1	475.9	476.4

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

Domestic branches (excluding deposits in offshore market account)

(Unit: Billions of Yen)

	① The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	① 3行合算	As of June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026 (C)
9	Individual	個人	13,993.8	18.7	66.1	13,975.0	13,927.6
10	Of which, liquid deposits	うち流動性	11,048.6	64.8	49.9	10,983.7	10,998.7
11	Of which, fixed deposits	うち定期性	2,927.5	(46.7)	16.4	2,974.2	2,911.0
12	Corporate	法人	5,115.8	196.6	48.2	4,919.2	5,067.5
13	Local Public	公金	782.8	(372.3)	(718.2)	1,155.2	1,501.1
14	Financial institutions	金融	232.6	(26.7)	(42.2)	259.4	274.9
15	Total	合計	20,125.2	(183.8)	(646.1)	20,309.0	20,771.3

(Unit: Billions of Yen)

	② The Bank of Yokohama, Ltd. Non-Consolidated	② 横浜銀行　単体	As of June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026 (C)
16	Individual	個人	12,918.7	40.6	72.5	12,878.1	12,846.2
17	Of which, liquid deposits	うち流動性	10,391.8	81.9	55.6	10,309.9	10,336.2
18	Of which, fixed deposits	うち定期性	2,509.4	(42.0)	17.0	2,551.4	2,492.3
19	Corporate	法人	4,277.4	212.9	127.1	4,064.4	4,150.2
20	Local Public	公金	717.5	(362.8)	(720.4)	1,080.3	1,437.9
21	Financial institutions	金融	215.3	(6.4)	(36.3)	221.8	251.7
22	Total	合計	18,129.1	(115.7)	(557.0)	18,244.8	18,686.2

(Unit: Billions of Yen)

	③ The Higashi-Nippon Bank, Limited Non-Consolidated	③ 東日本銀行　単体	As of June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026 (C)
23	Individual	個人	746.5	(19.9)	(8.2)	766.5	754.8
24	Of which, liquid deposits	うち流動性	452.6	(13.9)	(6.4)	466.5	459.1
25	Of which, fixed deposits	うち定期性	293.7	(5.9)	(1.7)	299.6	295.5
26	Corporate	法人	685.5	(24.0)	(90.4)	709.6	776.0
27	Local Public	公金	64.0	(9.3)	1.1	73.4	62.9
28	Financial institutions	金融	16.7	(20.2)	(5.9)	37.0	22.6
29	Total	合計	1,513.0	(73.6)	(103.5)	1,586.6	1,616.5

(Unit: Billions of Yen)

	④ THE KANAGAWA BANK, LTD. Non-Consolidated	④ 神奈川銀行　単体	As of June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026 (C)
30	Individual	個人	328.4	(1.9)	1.9	330.4	326.5
31	Of which, liquid deposits	うち流動性	204.1	(3.1)	0.7	207.3	203.3
32	Of which, fixed deposits	うち定期性	124.3	1.2	1.1	123.1	123.1
33	Corporate	法人	152.7	7.6	11.5	145.0	141.2
34	Local Public	公金	1.2	(0.1)	1.0	1.4	0.2
35	Financial institutions	金融	0.5	0.0	0.0	0.5	0.5
36	Total	合計	483.0	5.5	14.5	477.5	468.5

9. Investment Products for Individuals　9. 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 June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026 (C)
1	Total balance of investment products for individuals (The Bank of Yokohama, Ltd. ,The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined)	個人向け投資型商品合計（3行合算）	2,588.8	268.8	141.6	2,320.0	2,447.2
2	Investment products for individuals at Hamagin Tokai Tokyo Securities Co.,Ltd.	浜銀TT証券㈱の個人向け投資型商品	815.7	185.8	76.7	629.9	739.0
3	Total balance of investment products for individuals	個人向け投資型商品合計	3,404.6	454.7	218.3	2,949.9	3,186.2
4	Total individual deposit assets (3 ＋10)	個人向け預り資産合計 (3 ＋10)	17,382.9	472.8	284.5	16,910.1	17,098.4

（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 June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026 (C)
5	Investment trusts (Including fund wrap)	投資信託（含むファンドラップ）	940.3	172.0	110.0	768.2	830.2
6	Insurance	保険	1,554.9	65.5	15.9	1,489.3	1,538.9
7	Foreign currency deposits	外貨預金	15.5	0.6	0.0	14.8	15.4
8	Public bonds	公共債	78.1	30.6	15.5	47.5	62.6
9	Total balance of investment products for individuals	個人向け投資型商品合計	2,588.8	268.8	141.6	2,320.0	2,447.2
10	Individual deposits (deposits in yen)	個人預金（円貨預金）	13,978.3	18.0	66.1	13,960.2	13,912.1
11	Total individual deposit assets	個人向け預り資産合計	16,567.2	286.9	207.7	16,280.2	16,359.4

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

(Unit: Billions of Yen)

			As of June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026 (C)
12	Investment trusts (Including fund wrap)	投資信託　（含むファンドラップ）	906.4	164.7	105.3	741.6	801.0
13	Insurance	保険	1,433.7	63.9	16.3	1,369.8	1,417.4
14	Foreign currency deposits	外貨預金	15.5	0.7	0.0	14.7	15.4
15	Public bonds	公共債	75.7	30.7	15.3	45.0	60.4
16	Total balance of investment products for individuals	個人向け投資型商品合計	2,431.4	260.1	137.1	2,171.3	2,294.3
17	Individual deposits (deposits in yen)	個人預金（円貨預金）	12,903.2	39.8	72.5	12,863.3	12,830.7
18	Total individual deposit assets	個人向け預り資産合計	15,334.7	300.0	209.6	15,034.7	15,125.1

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

(Unit: Billions of Yen)

			As of June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026 (C)
19	Investment trusts	投資信託	15.3	1.8	1.6	13.4	13.7
20	Insurance	保険	65.1	(3.6)	(1.2)	68.7	66.4
21	Foreign currency deposits	外貨預金	－	(0.1)	－	0.1	－
22	Public bonds	公共債	2.0	(0.2)	0.1	2.3	1.9
23	Total balance of investment products for individuals	個人向け投資型商品合計	82.6	(2.1)	0.5	84.7	82.0
24	Individual deposits (deposits in yen)	個人預金（円貨預金）	746.5	(19.8)	(8.2)	766.3	754.8
25	Total individual deposit assets	個人向け預り資産合計	829.1	(21.9)	(7.7)	851.1	836.9

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

(Unit: Billions of Yen)

			As of June 30, 2026 (A)	(A)-(B)	(A)-(C)	As of June 30, 2025 (B)	As of March 31, 2026 (C)
26	Investment trusts	投資信託	18.5	5.4	3.0	13.0	15.4
27	Insurance	保険	55.9	5.2	0.8	50.7	55.0
28	Foreign currency deposits	外貨預金	－	(0.0)	－	0.0	－
29	Public bonds	公共債	0.3	0.1	0.0	0.2	0.2
30	Total balance of investment products for individuals	個人向け投資型商品合計	74.8	10.8	4.0	63.9	70.7
31	Individual deposits (deposits in yen)	個人預金（円貨預金）	328.4	(1.9)	1.9	330.4	326.5
32	Total individual deposit assets	個人向け預り資産合計	403.2	8.8	5.9	394.4	397.3

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

（参考）　個人向け投資型商品の販売額
＜３行合算＞

(Unit: Billions of Yen)

For the three months ended / For the year ended

			Combined			Yokohama			Higashi-Nippon			KANAGAWA		
			June 30, 2026	June 30, 2025	March 31, 2026	June 30, 2026	June 30, 2025	March 31, 2026	June 30, 2026	June 30, 2025	March 31, 2026	June 30, 2026	June 30, 2025	March 31, 2026
33	Sales amount of Investment trusts (Including fund wrap)	投資信託販売額 (含むﾌｧﾝﾄﾞ ﾗｯﾌﾟ)	37.9	23.6	130.8	36.9	23.2	127.0	0.0	0.0	0.0	0.9	0.3	3.6
34	Sales amount of Insurance	保険販売額	29.2	41.2	131.3	28.2	39.6	125.3	0.1	0.1	1.1	0.7	1.5	4.8