

Group Overview

YOKOHAMA
FINANCIAL GROUP

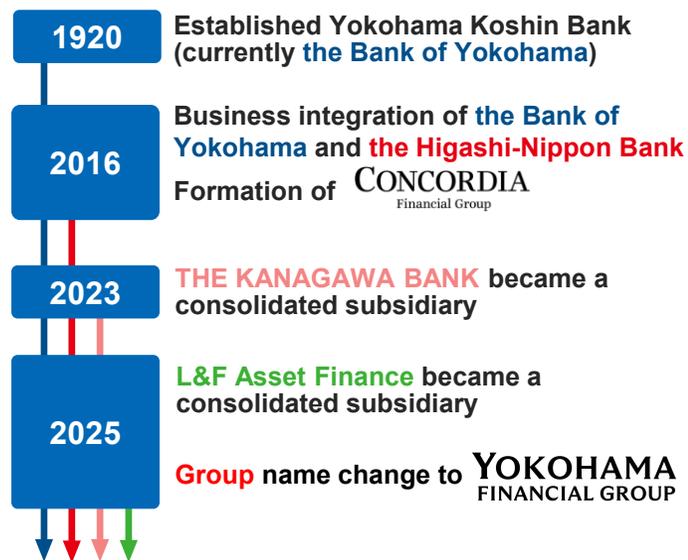
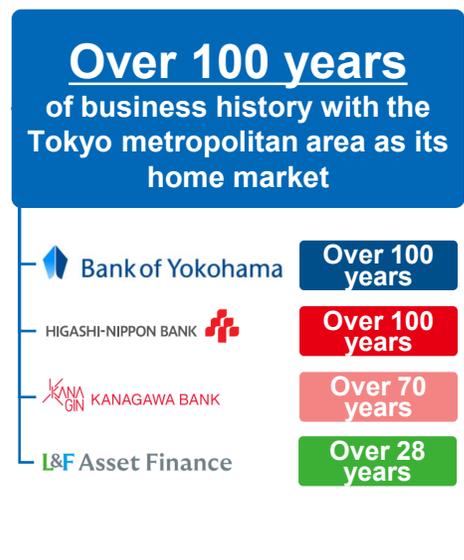
Overview of the Group and Key Financial Indicators

Yokohama Financial Group is an urban-based regional financial group centered on the Bank of Yokohama, a leading regional bank

Overview of the Group



History



Key financial indicators (FY24 / as of March 31, 2025)

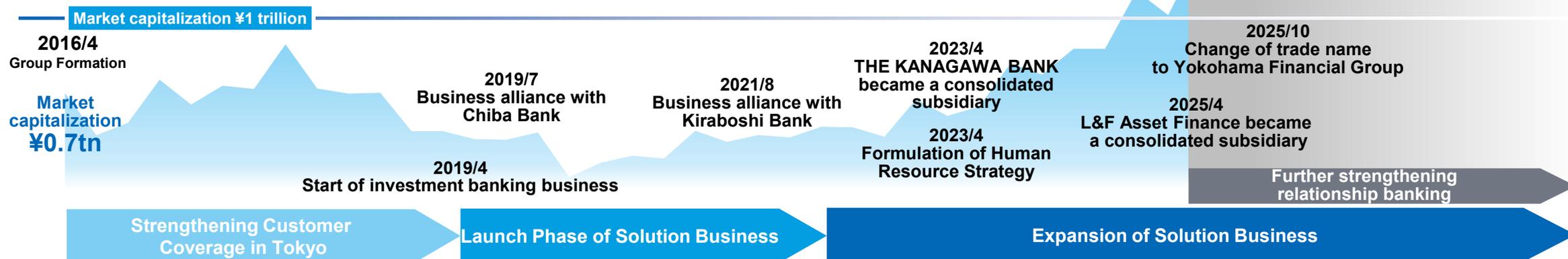
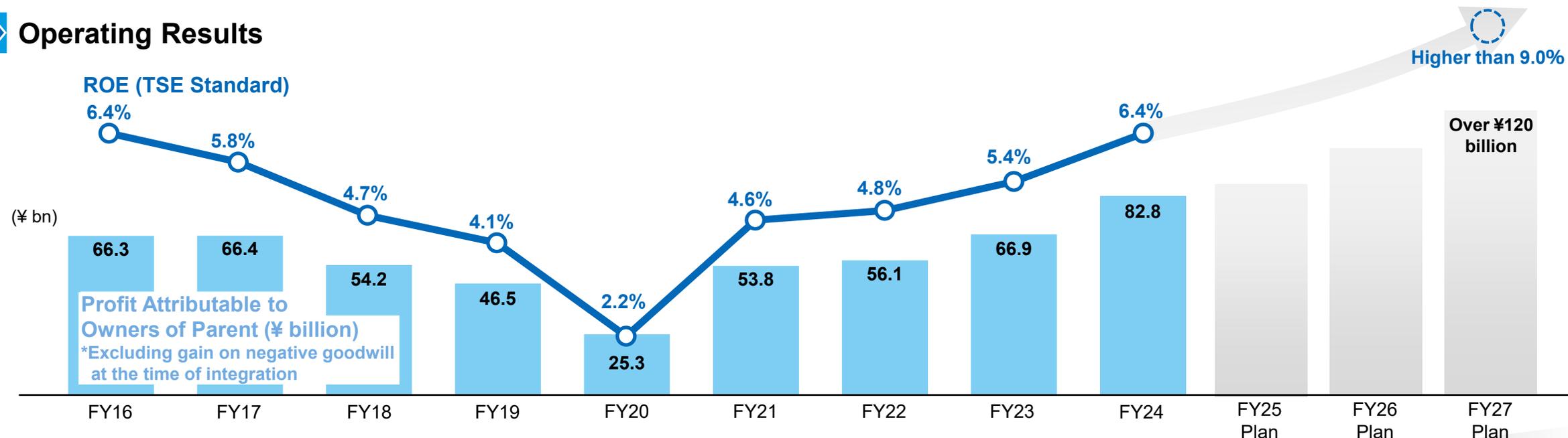
Market capitalization (excluding treasury shares)	¥1.1 tn	PBR	0.86x
Profit attributable to owners of parent	¥82.8 bn	ROE (TSE standard)	6.4%
Average balance of deposits	¥19.7 tn	Common equity Tier 1 ratio*1	Approx. 11.9%
Average balance of loans	¥16.6 tn	Total return ratio	64%

*1 On a finalized and fully implemented Basel III basis
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Looking Back since the Group Formation

Strategic initiatives, including the expansion of the solutions business, have put the group back on a growth trajectory, pushing its market capitalization above ¥1 trillion

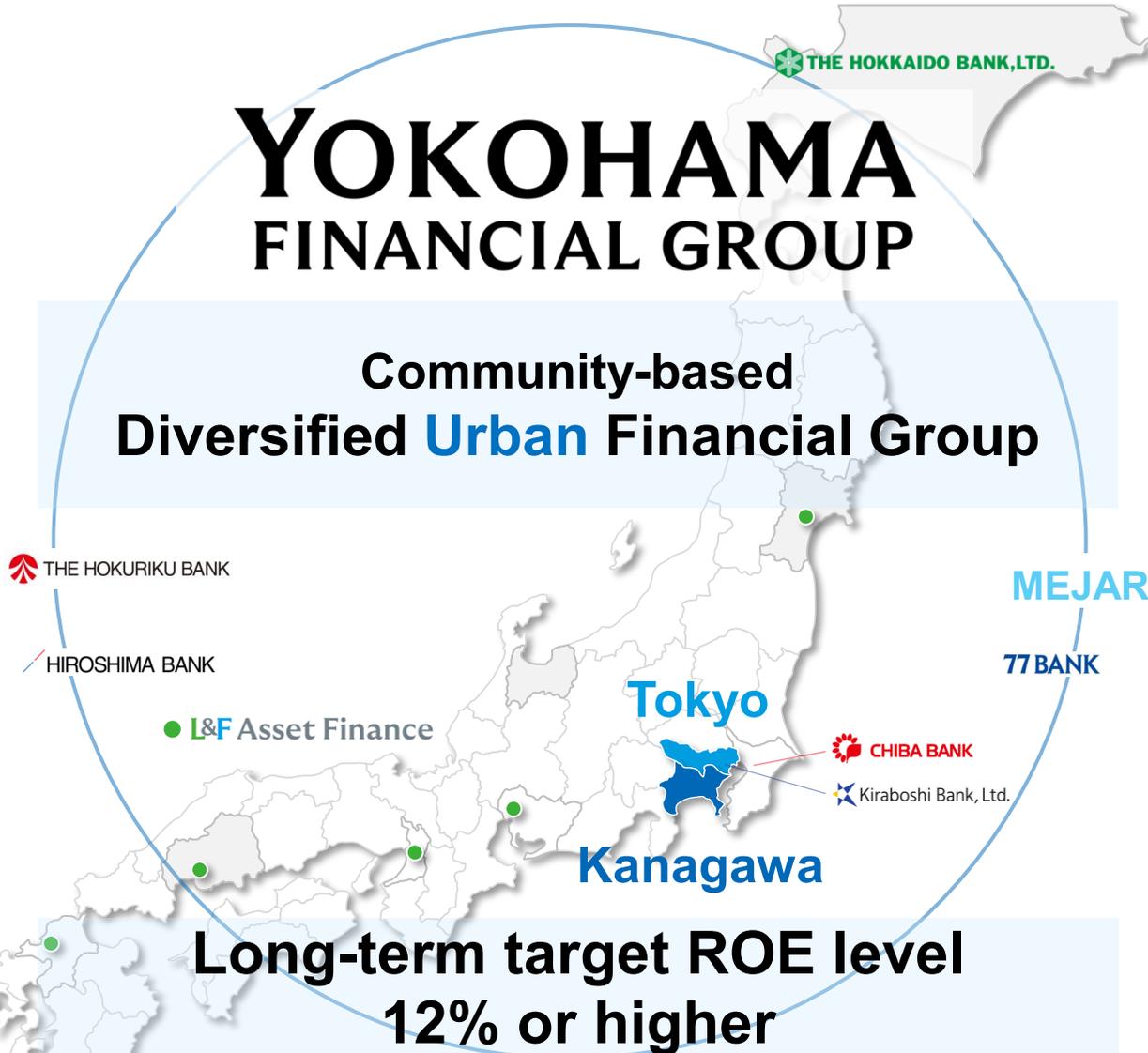
Operating Results



Leap forward to a Tokyo & Kanagawa-based diversified urban financial group

YOKOHAMA FINANCIAL GROUP

Community-based
Diversified **Urban** Financial Group

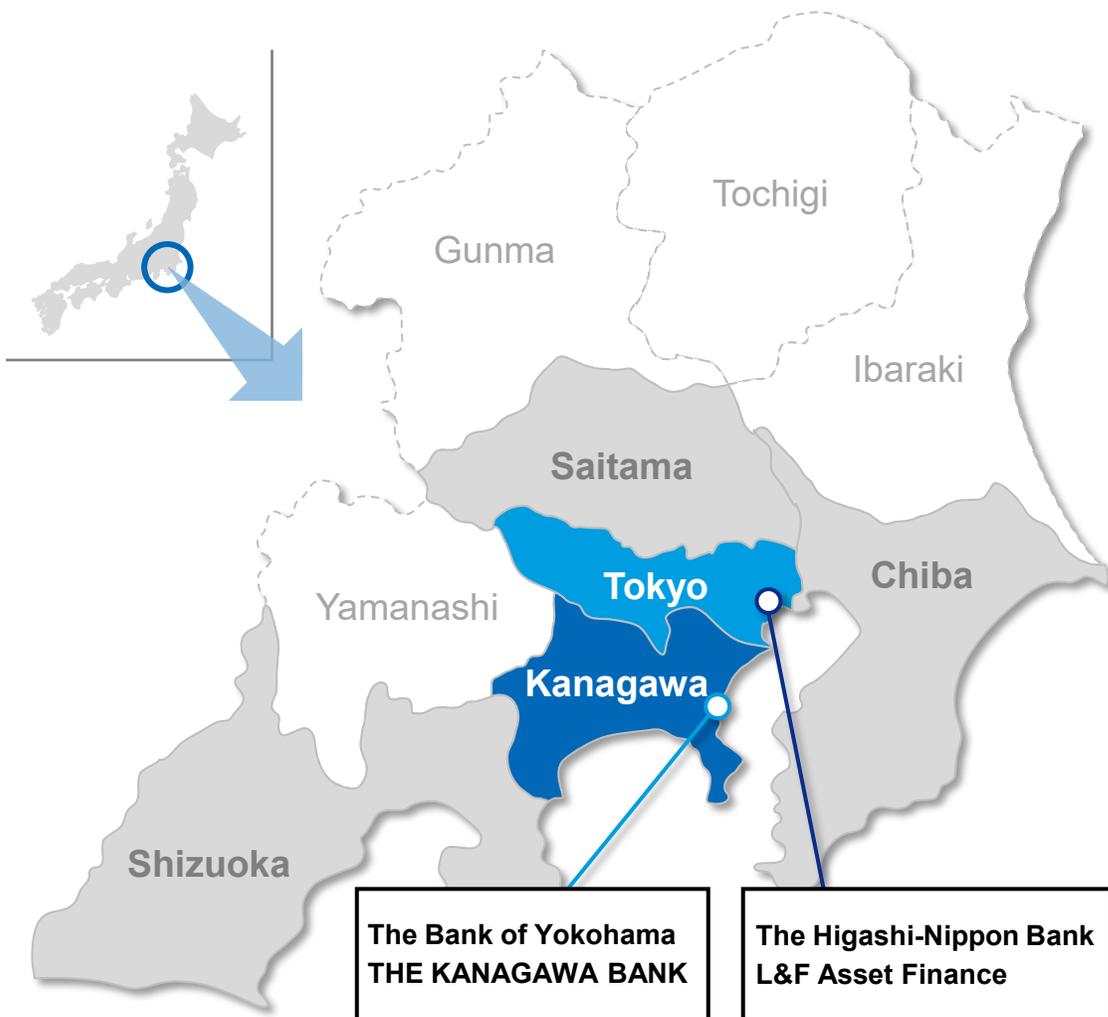


Expanding market share in Tokyo and Kanagawa

Acquisition of a wide range of high value-added functions

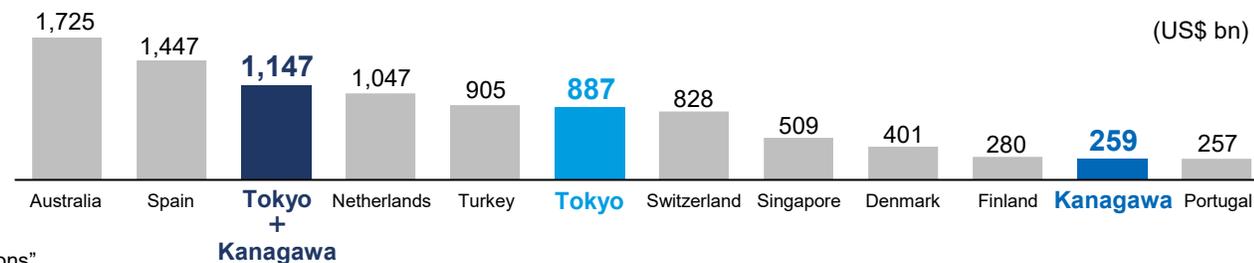
Partnerships with other financial institutions

Kanagawa -Tokyo Metropolitan Area is an attractive market with scale and business potential



Population*1	Tokyo	1st: 14.17 mn	Chiba	6th: 6.25mn
	Kanagawa	2nd: 9.22 mn	Shizuoka	10th: 3.52 mn
Number of businesses*2	Tokyo	1st: 802 K	Saitama	5th: 7.33 mn
	Kanagawa	3rd: 339 K	Chiba	9th: 209 K
Number of listed companies*3	Tokyo	1st: 2,153	Shizuoka	10th: 173 K
	Kanagawa	4th: 168	Saitama	5th: 261 K
Gross Prefectural Product*4 (GDP)	Tokyo	1st: ¥120.2 tn	Chiba	11th: 46
	Kanagawa	4th: ¥35.1 tn	Shizuoka	9th: 52
			Saitama	8th: 58
			Chiba	7th: ¥21.4 tn
			Shizuoka	10th: ¥18.8 tn
			Saitama	5th: ¥24.6 tn

Comparison of GDP (Gross Prefectural Product) of major countries and Kanagawa/Tokyo*4



*1 Statistics Bureau of Japan "Population Estimates, Oct. 1, 2024"

*2 Economic Census for Business Activity (final report) (Ministry of Internal Affairs and Communications, June 2021)

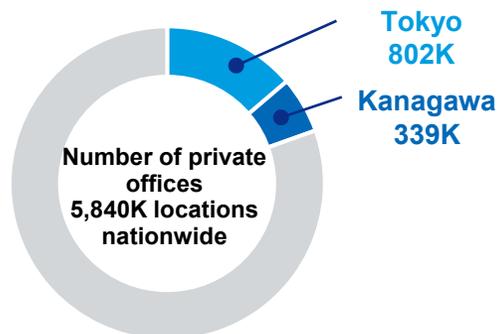
*3 Source: Tokyo Stock Exchange TSE Listed Company Search (as of April 24, 2025)

*4 IMF "World Economic Outlook", Kanagawa Prefectural Government "Kanagawa Prefectural Indexes of Business Conditions" (FY2022. As of February, 2025), Tokyo Metropolitan Government, "Tokyo Indexes of Business Conditions" (FY2022. As of March, 2025).

Covering high-potential markets with a dense branch network

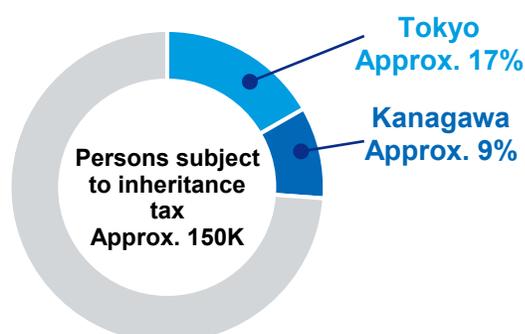
Market potential of Kanagawa and Tokyo

Concentration of approx. 20% of private firms*1



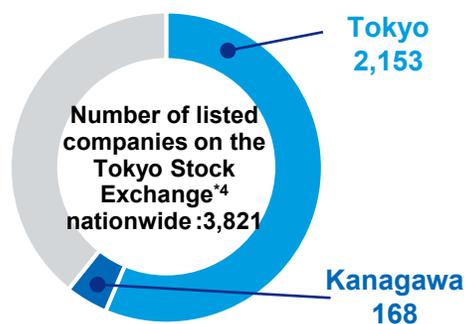
*1 Economic Census for Business Activity (final report) (MIC, June 2021)

Concentration of wealthy individuals*2



*2 Summary of Inheritance Tax Returns (National Tax Agency, Tokyo Bureau of Taxation, December 2024)

Concentration of Approx. 60% of listed companies*3



*3 Tokyo Stock Exchange TSE Listed Company Search (as of April 24, 2025)

*4 Total of Prime, Standard and Growth Markets

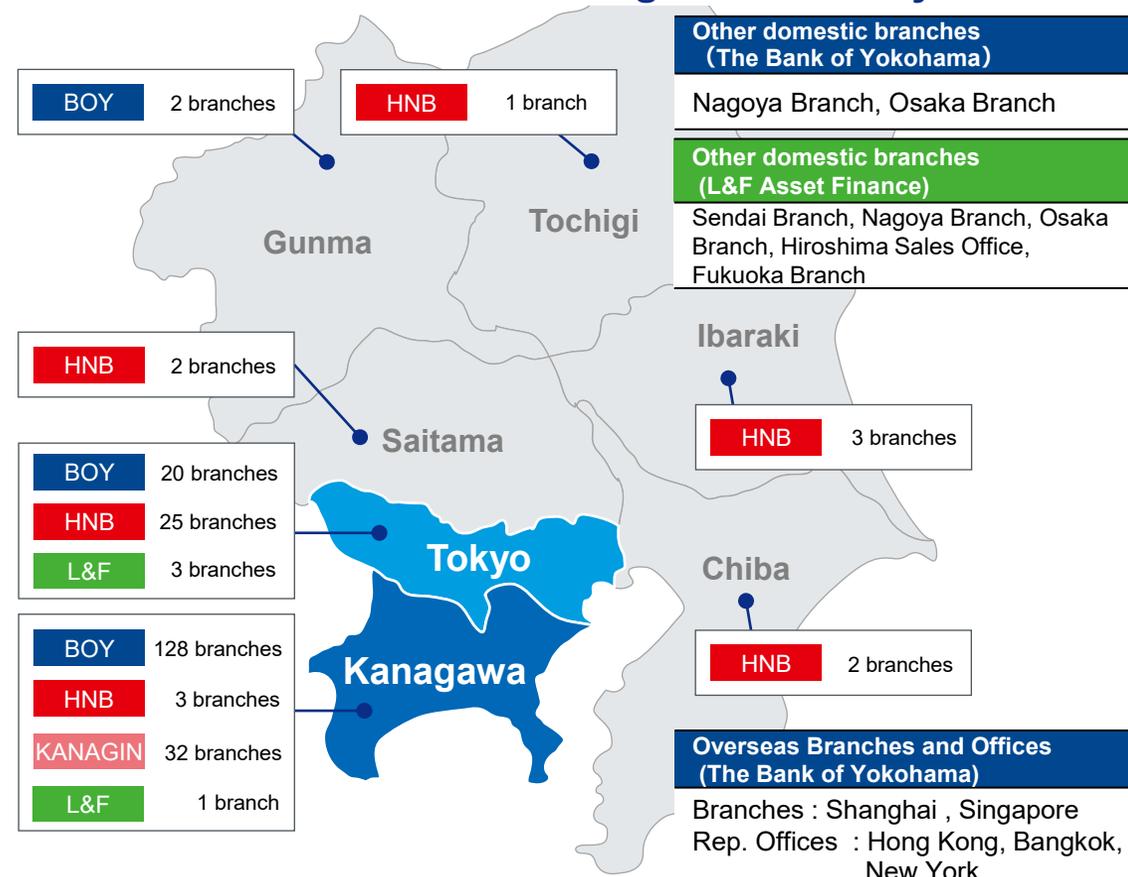
Population growth rate*5

1 st	Tokyo
2 nd	Saitama
3 rd	Kanagawa
4 th	Osaka
5 th	Chiba

*5 Population Estimates, Oct. 1, 2024 (Statistics Bureau of Japan, April 2025)

Branch network*6

212 branches in Kanagawa and Tokyo

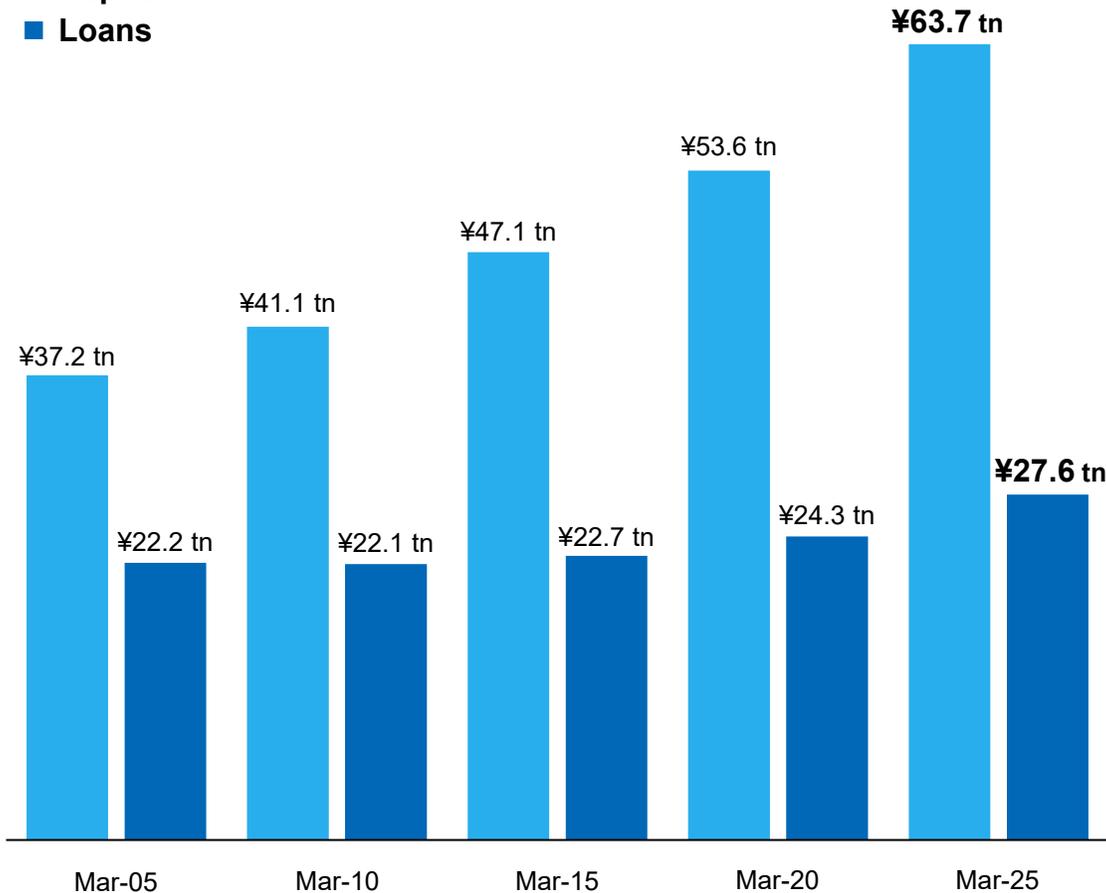


*6 As of April 1, 2025. Excluding Private Banking Office of the Bank of Yokohama and corporate sales office and field office of the Higashi-Nippon Bank, branch office integrated to another branch office and local office of THE KANAGAWA BANK, and revo-on sales office of L&F Asset Finance.

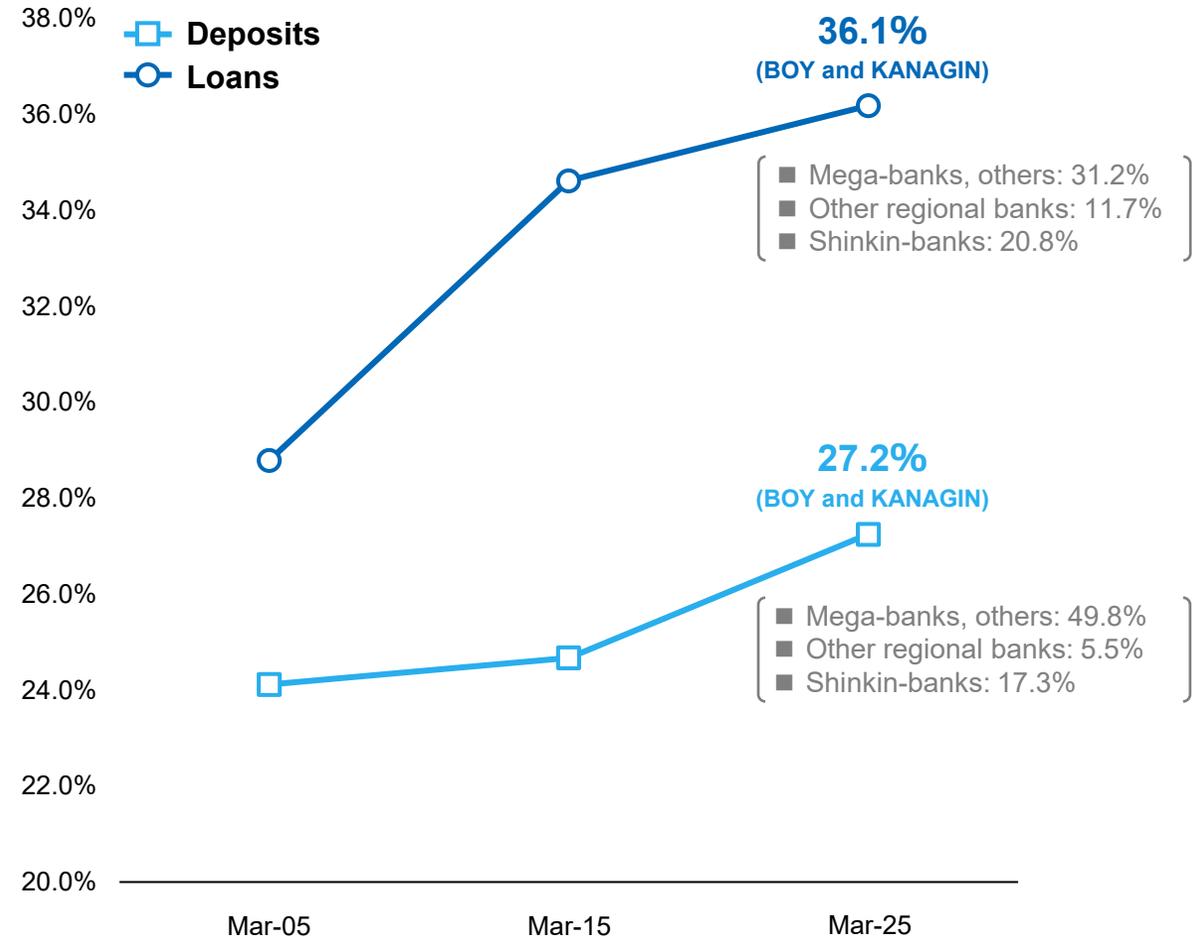
Maintaining the No. 1 position in both deposits and loans in Kanagawa

Deposit and loan market size in Kanagawa*1

■ Deposits
■ Loans



Market share of deposits and loans in Kanagawa*1 (The Bank of Yokohama and THE KANAGAWA BANK)

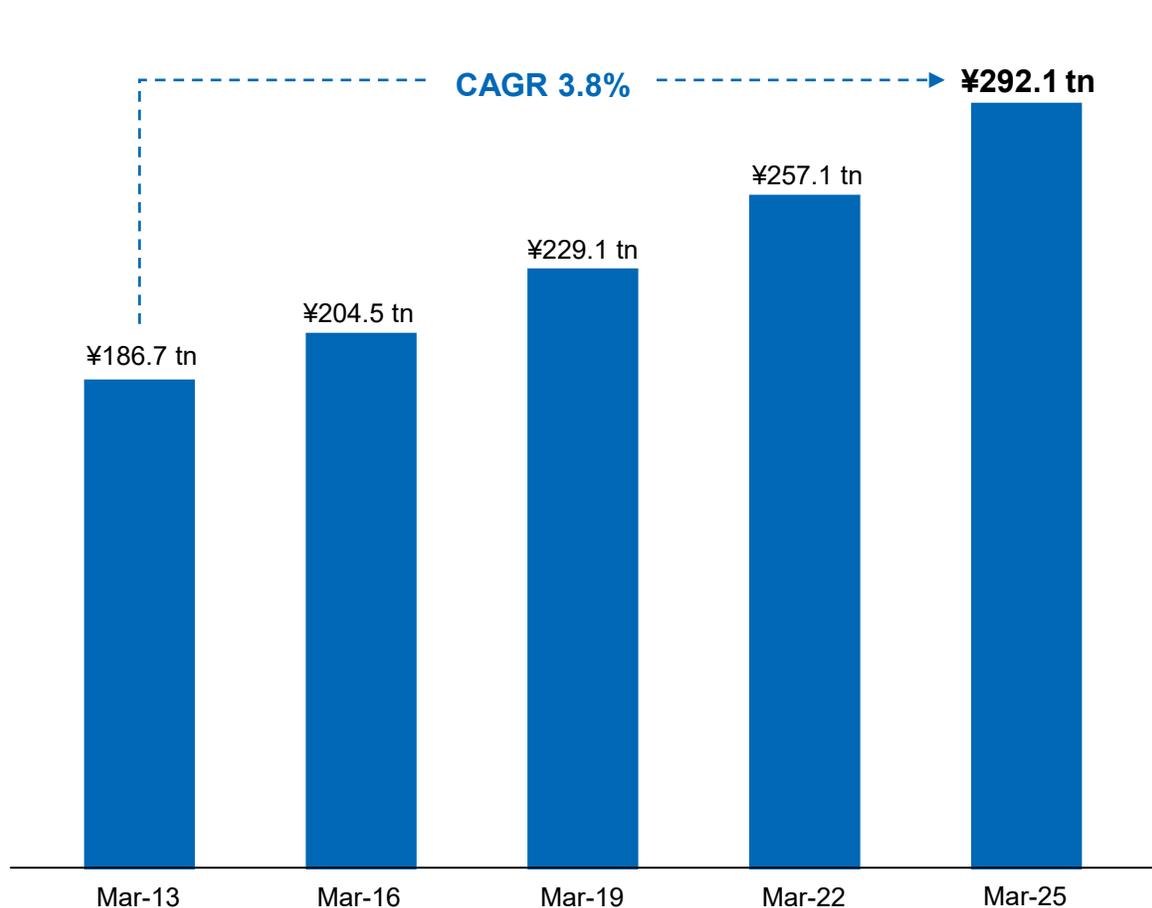


*1 Source :The Japan Financial News Co., Ltd.

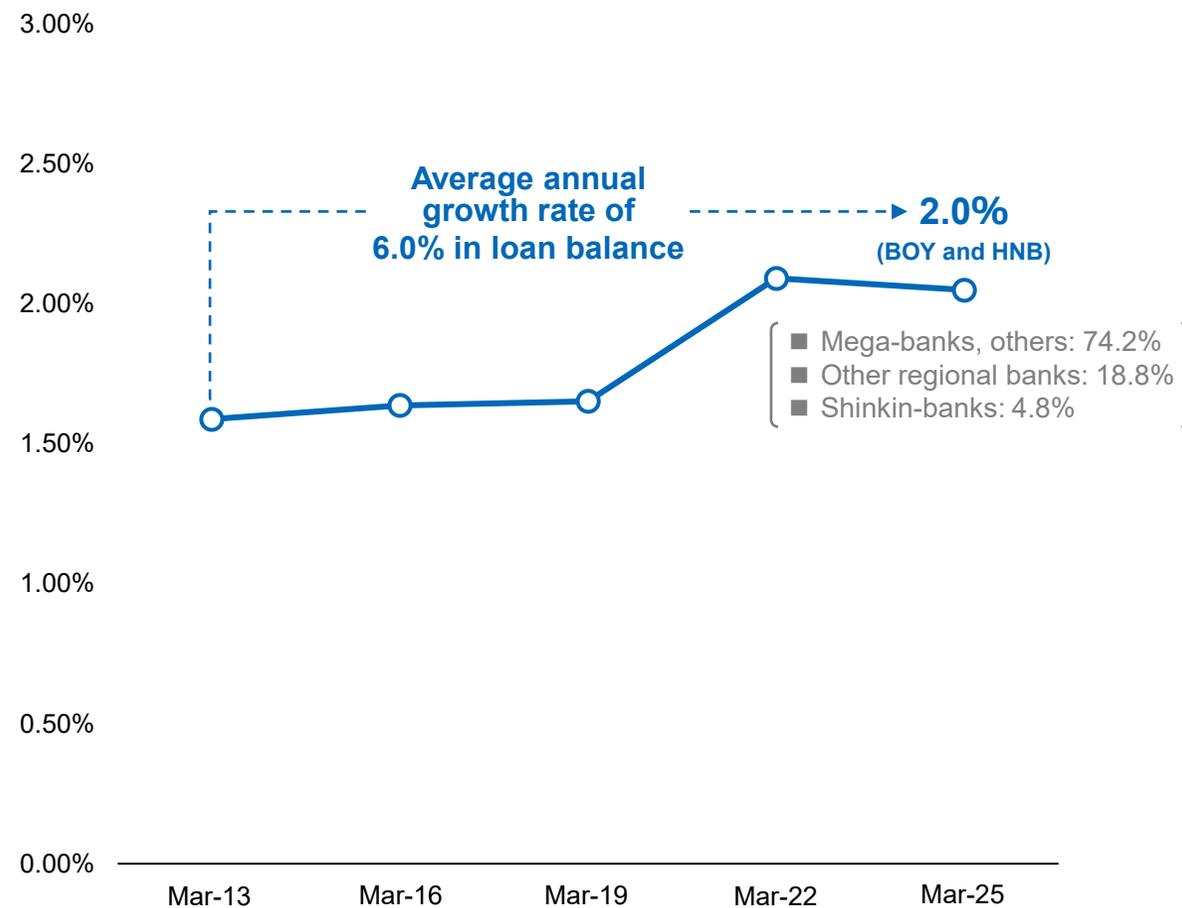
Excluding government-affiliated financial institutions, Credit Unions, labor banks, agricultural cooperatives, and Japan Post Bank.

Steady improvement in loan market share in Tokyo, a highly competitive market with strong growth potential

▶ Loan market size in Tokyo*1

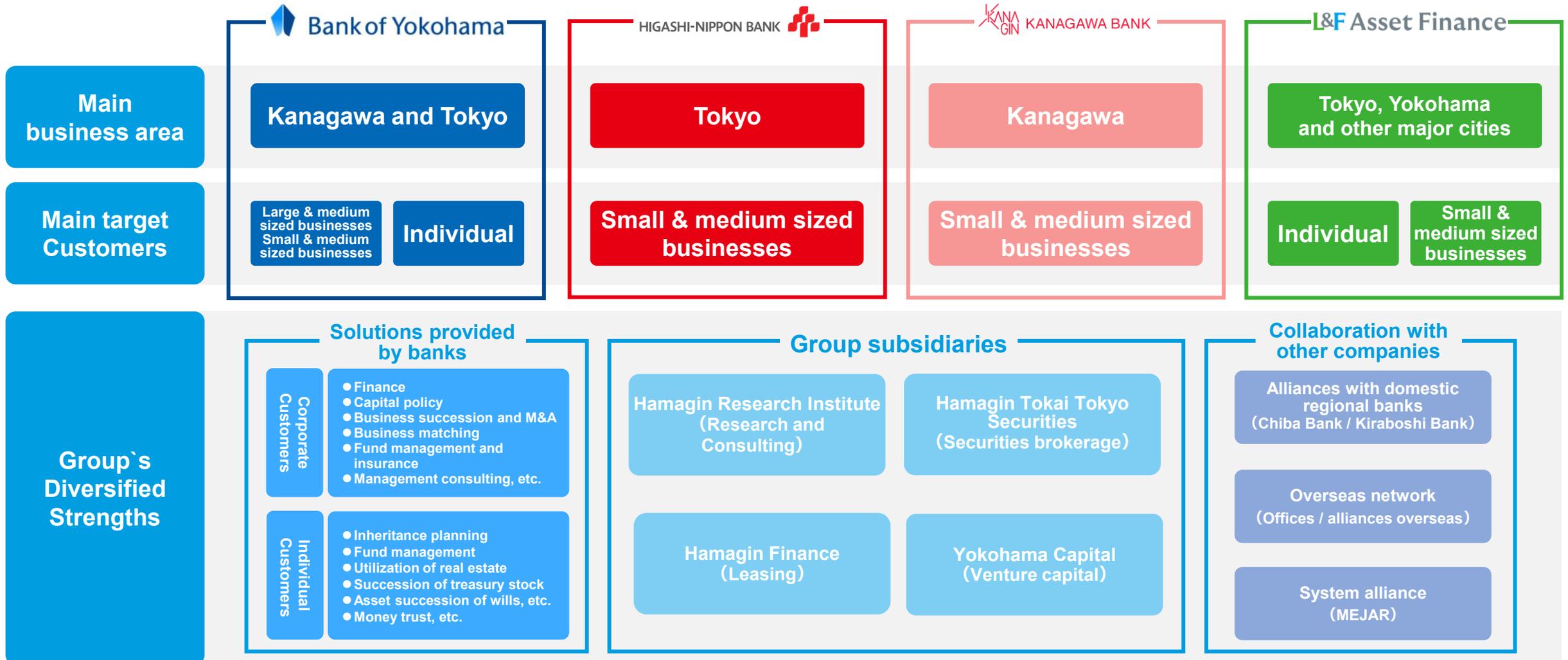


▶ Market share of loans in Tokyo*1
(The Bank of Yokohama and the Higashi-Nippon Bank)



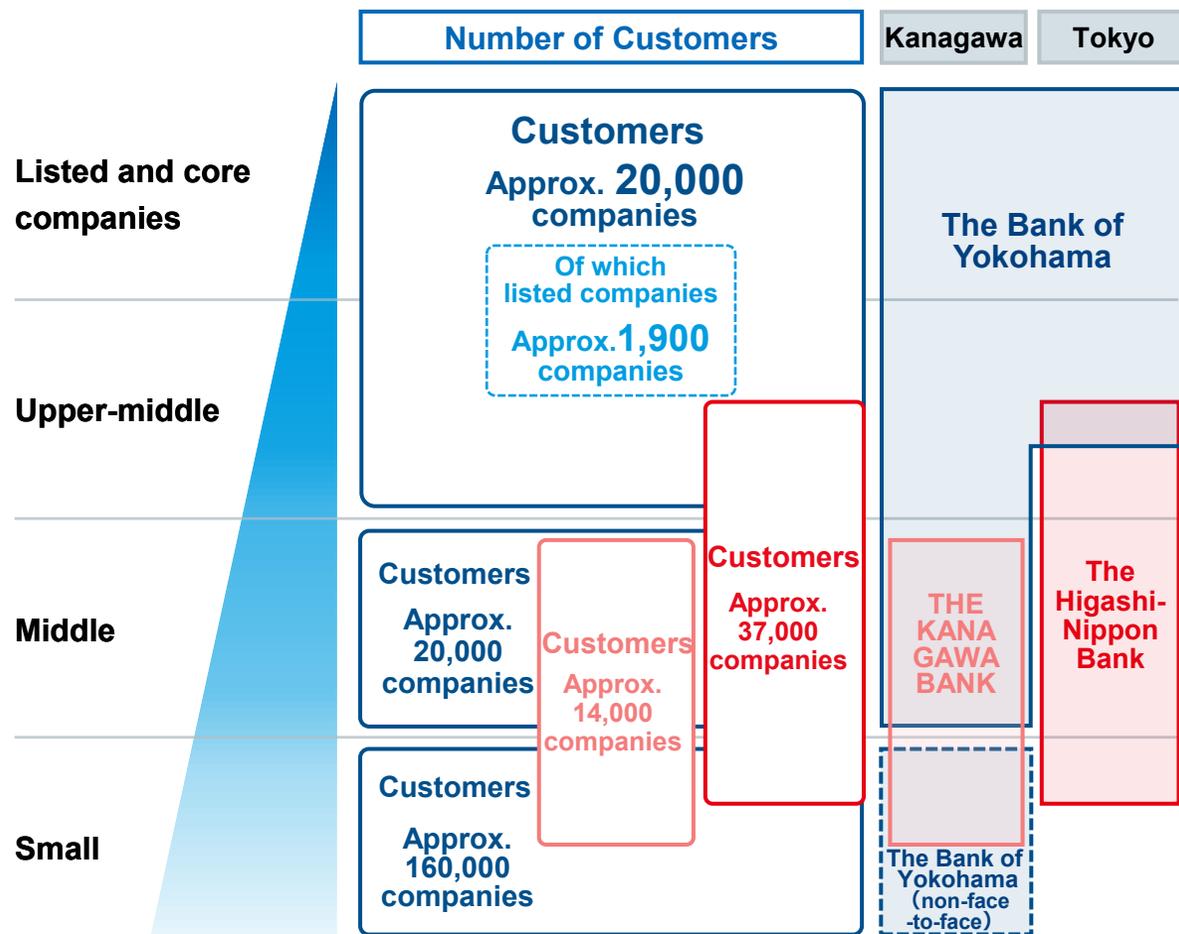
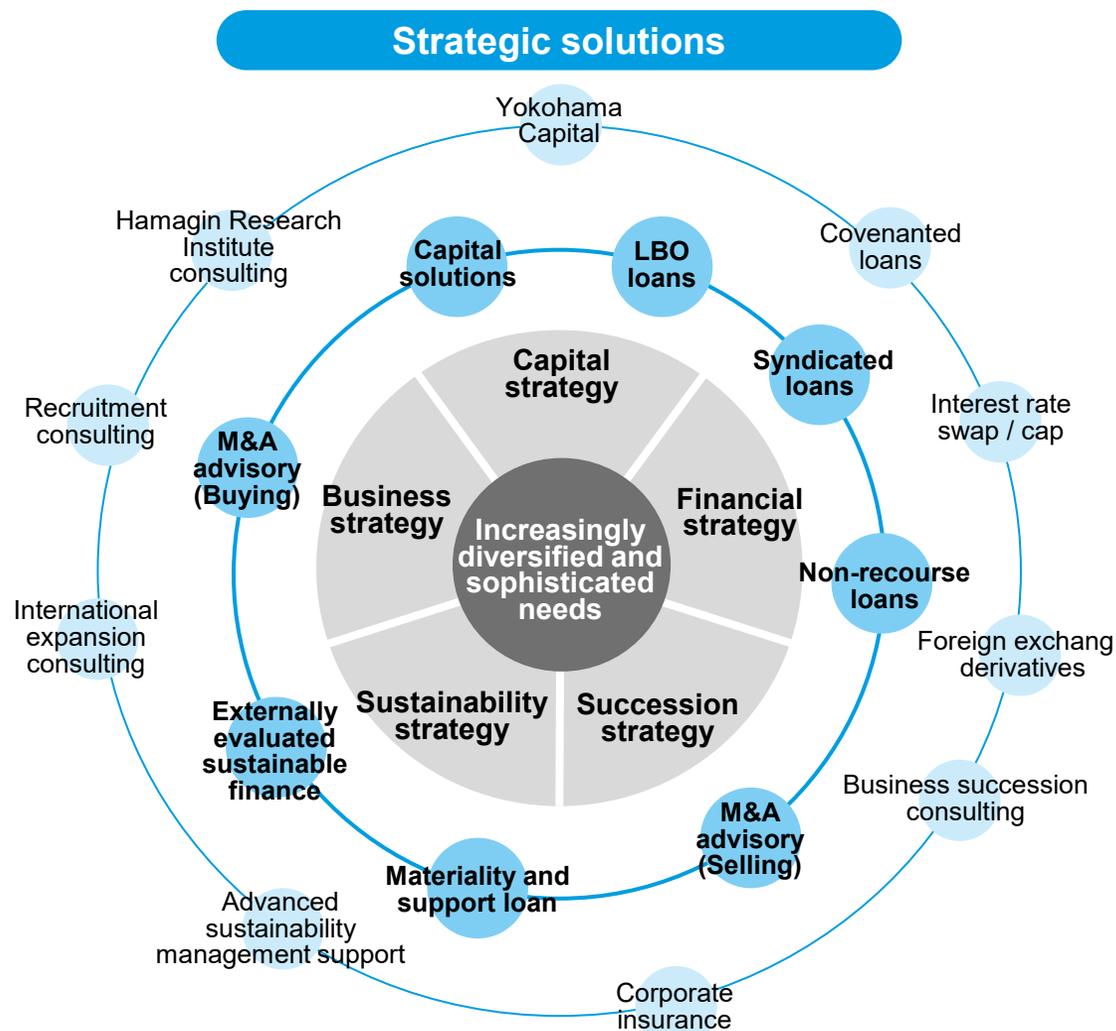
*1 Source :The Japan Financial News Co., Ltd.
Excluding government-affiliated financial institutions, Credit Unions, labor banks, agricultural cooperatives, and Japan Post Bank.

Leveraging the Group`s Diversified Strengths to provide a broad range of highly specialized solutions



Expanding strategic solution services based on strong relationships in the home market

Corporate Customers

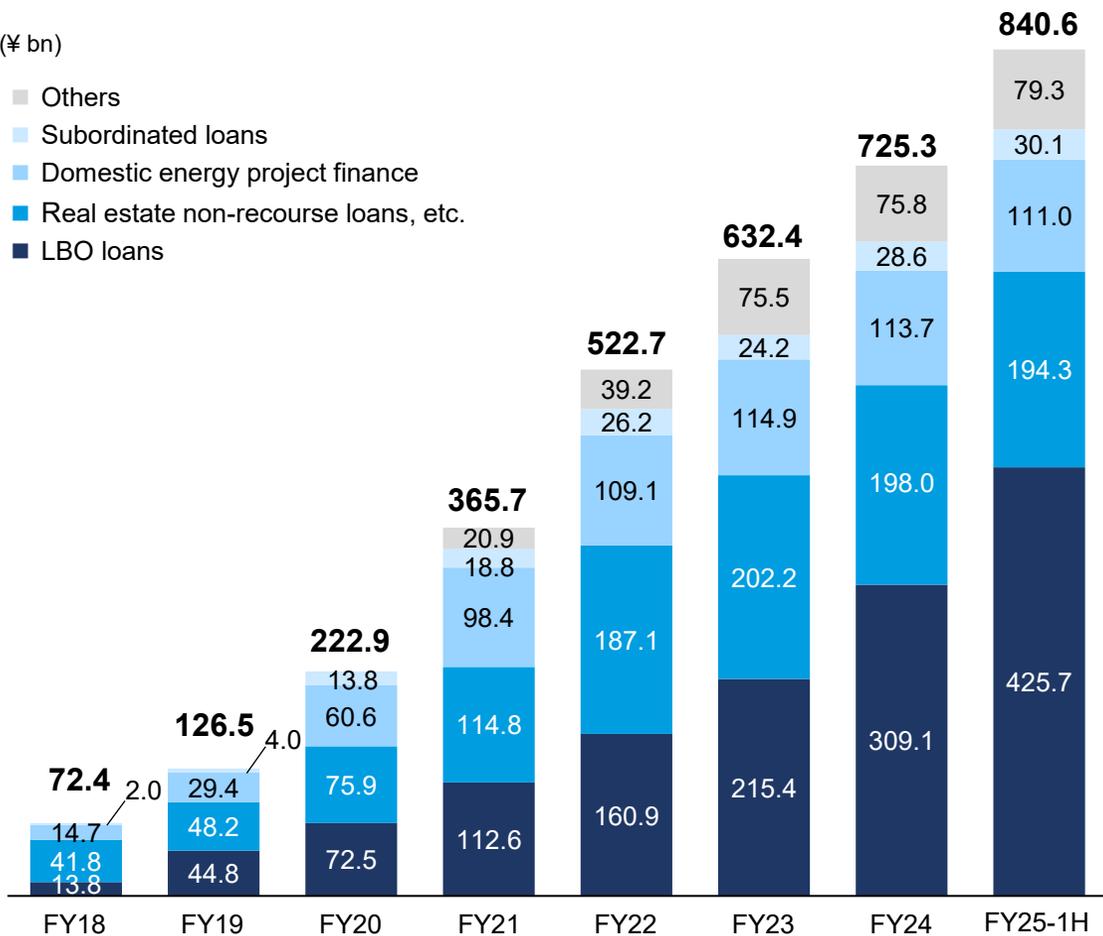


Strengthening high value-added financing, with a focus on LBO loans

Structured finance loan balance

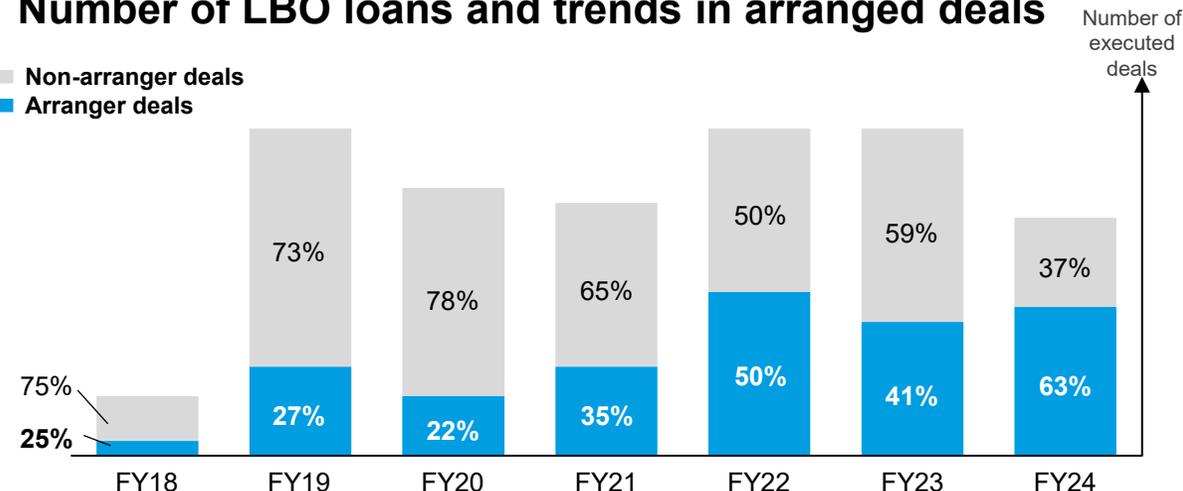
(¥ bn)

- Others
- Subordinated loans
- Domestic energy project finance
- Real estate non-recourse loans, etc.
- LBO loans

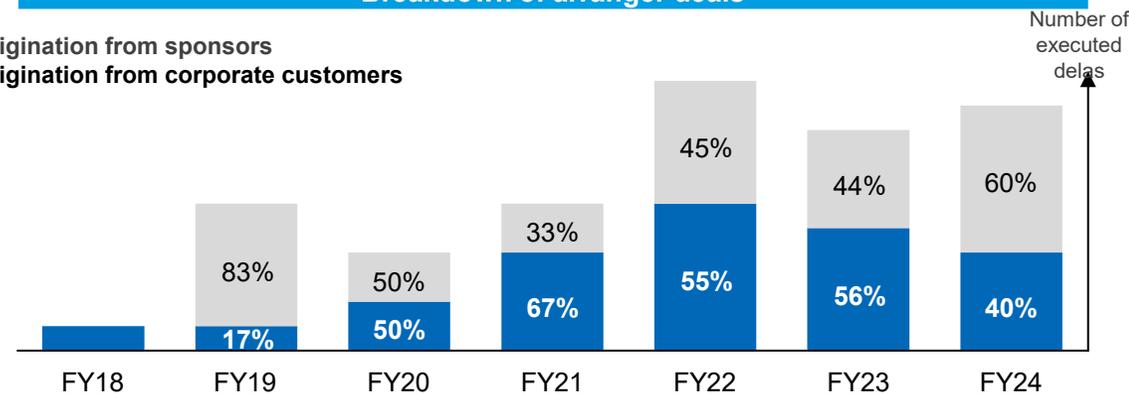


Number of LBO loans and trends in arranged deals

- Non-arranger deals
- Arranger deals



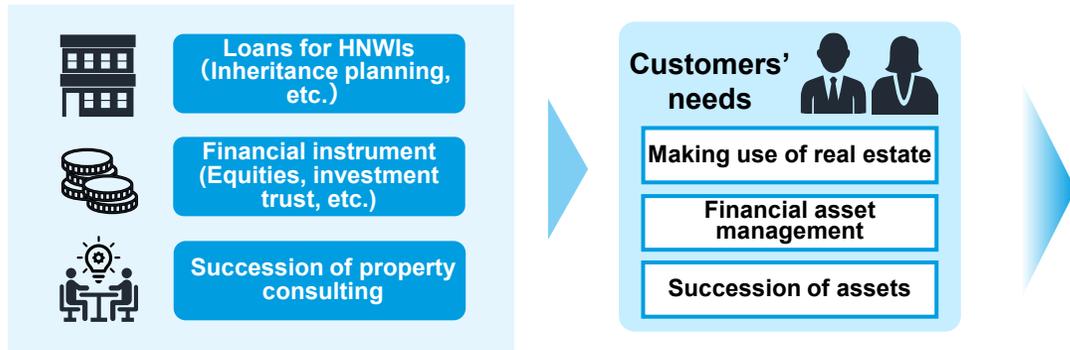
- #### Breakdown of arranger deals
- Origination from sponsors
 - Origination from corporate customers



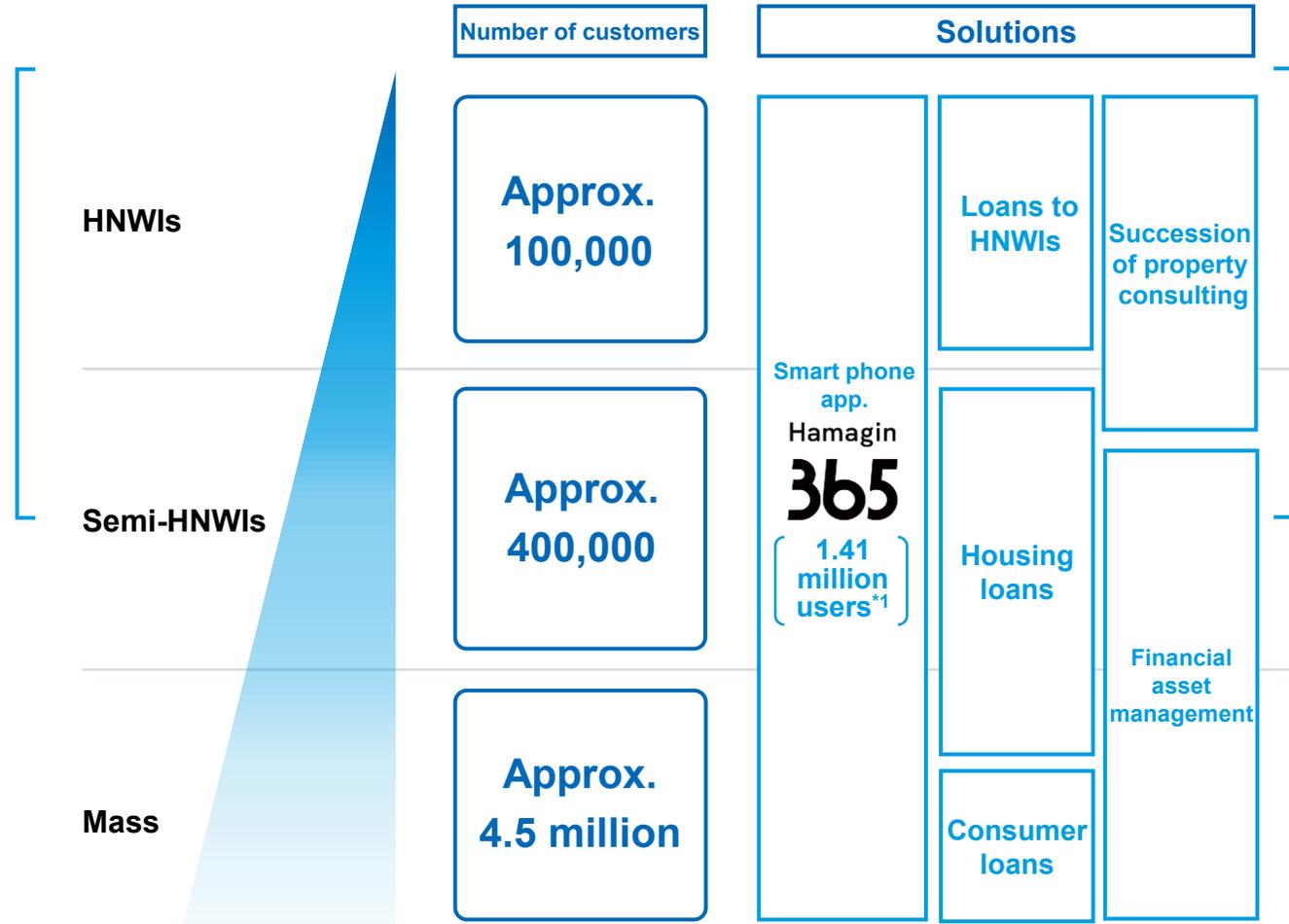
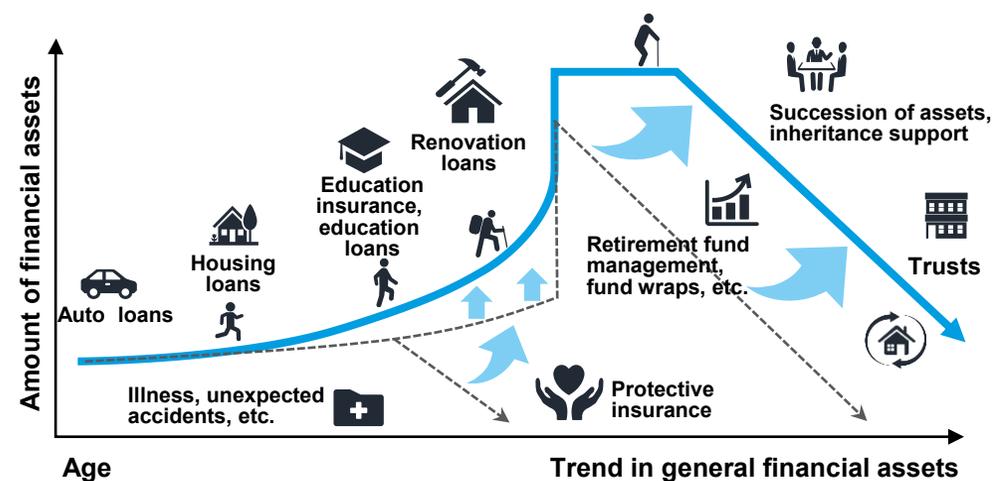
Expanding the HNWI business through consulting based solutions

Individual Customers

Customized one stop solutions



Solutions tailored to each life stage



*1 As of the end of June 2025

Alliances with Other Regional Banks

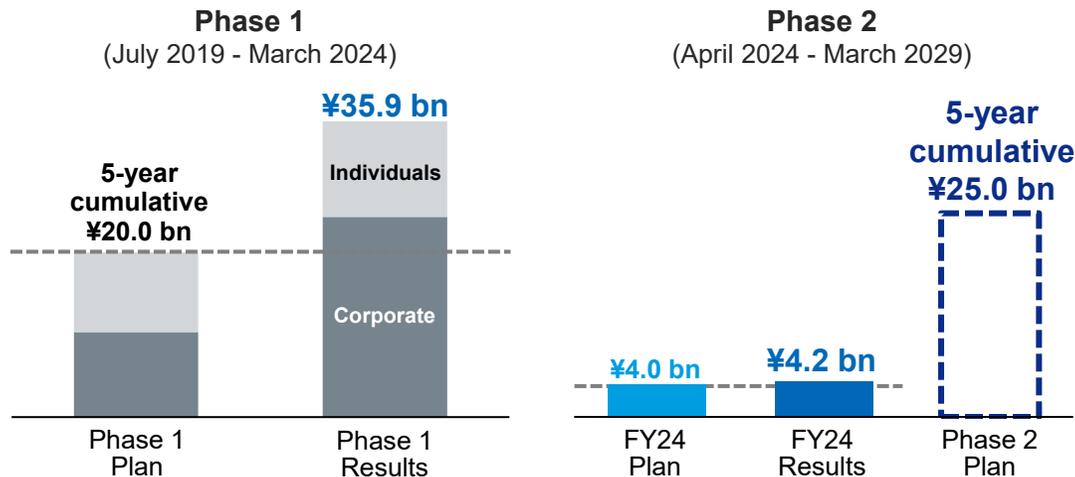
Collaborating with regional banks based in the Tokyo metropolitan area, with a focus on solution business

Chiba-Yokohama Partnership (Alliance with Chiba Bank)

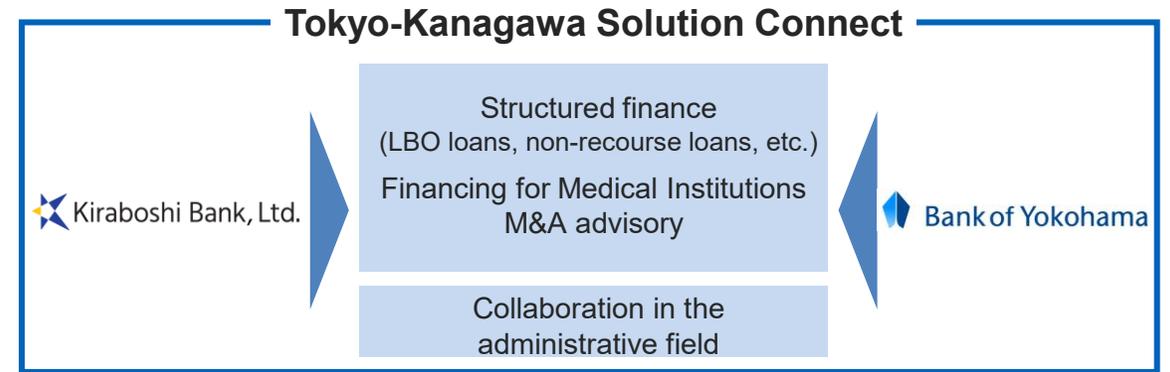


Collaboration in sales and other areas by regional banks of the same size, both based in the Tokyo metropolitan area

- Effect of collaboration - (total amount for both banks)

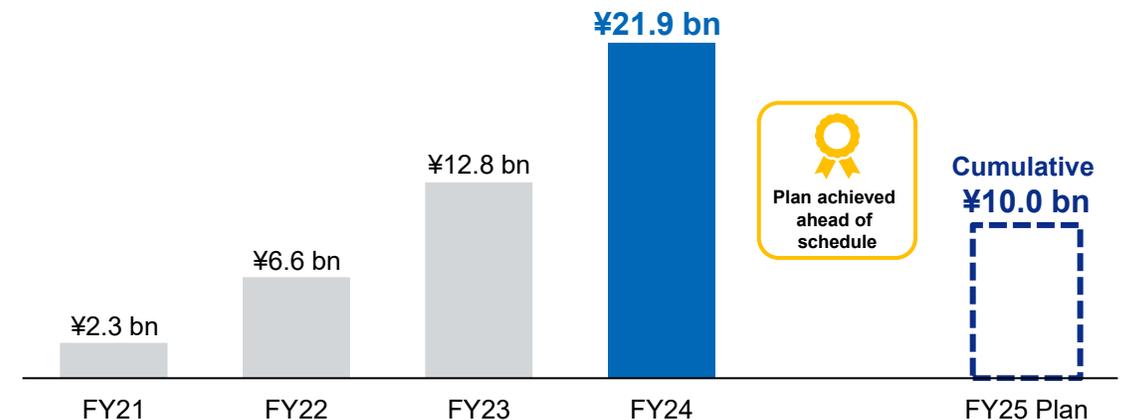


Tokyo-Kanagawa Solution Connect (Alliance with Kiraboshi Bank)



Collaboration in structured finance by regional banks, which have Tokyo and Kanagawa as their main sales areas

- Effect of collaboration - (total amount for both banks)

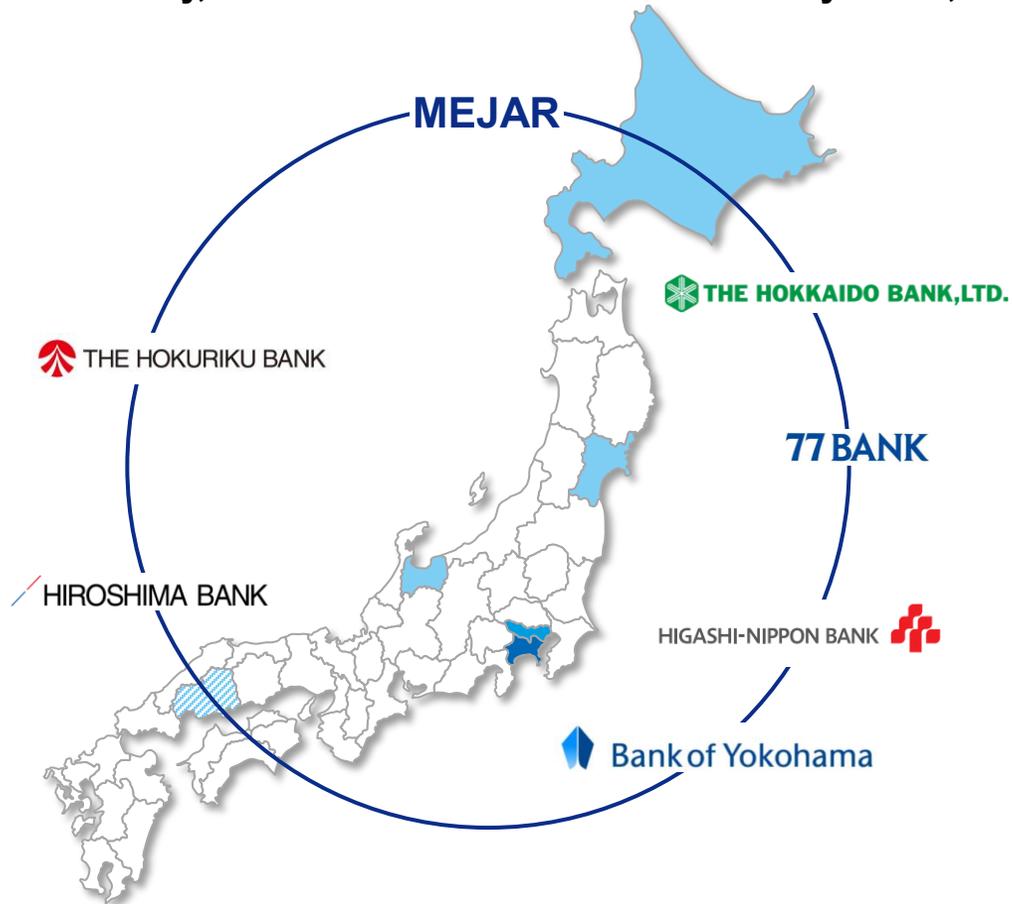


System Sharing and Overseas Networks

Collaborating with domestic and overseas financial institutions in various fields, including systems and overseas business support

MEJAR*1

Collaboration in various fields such as cybersecurity, digital, and sustainability, in addition to shared use of core systems, etc.



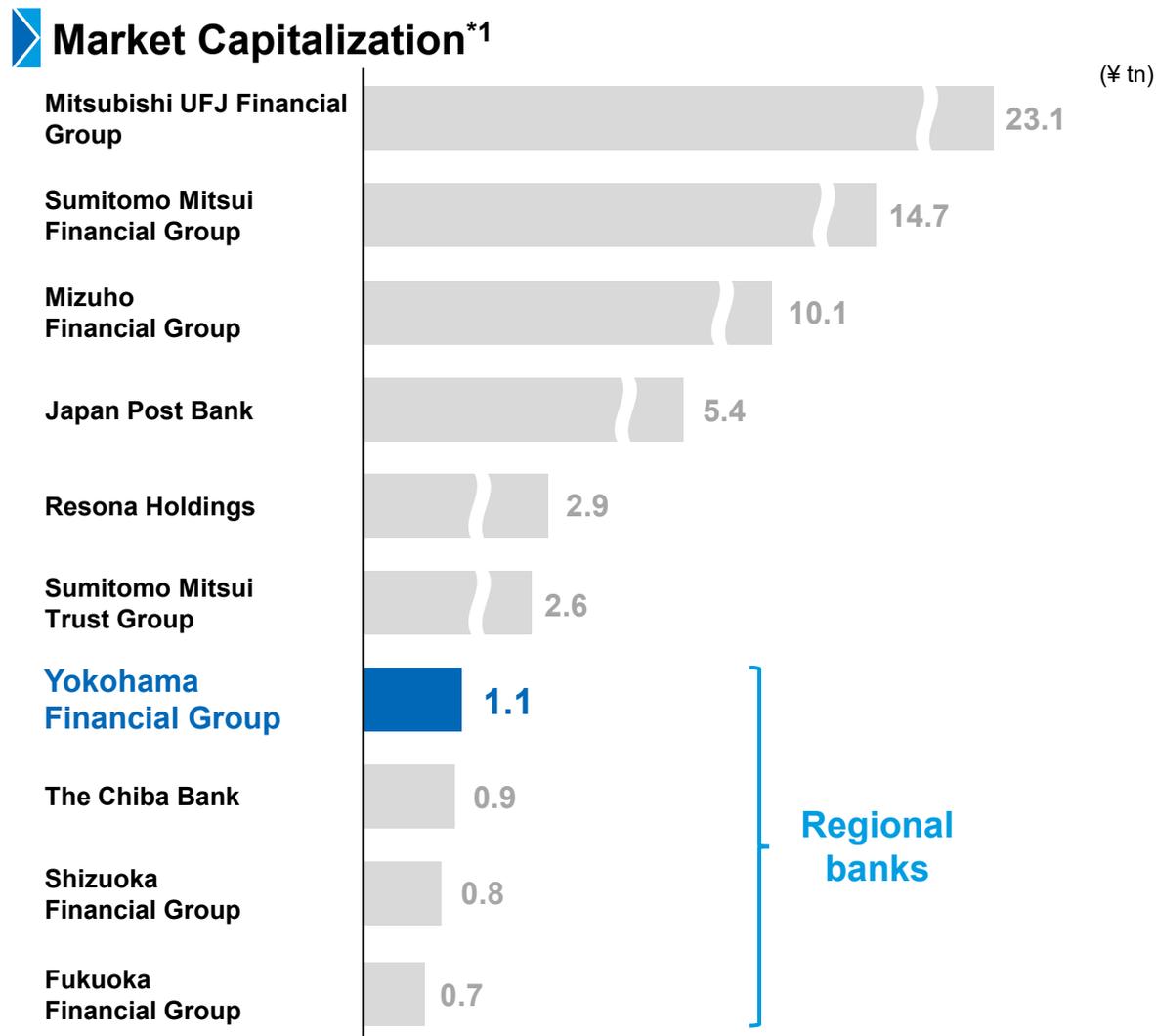
*1 Abbreviation for Most Efficient Joint Advanced Regional banking-system. Hiroshima Bank plans to join in 2030.

Offices and alliance financial institutions overseas, etc.*2

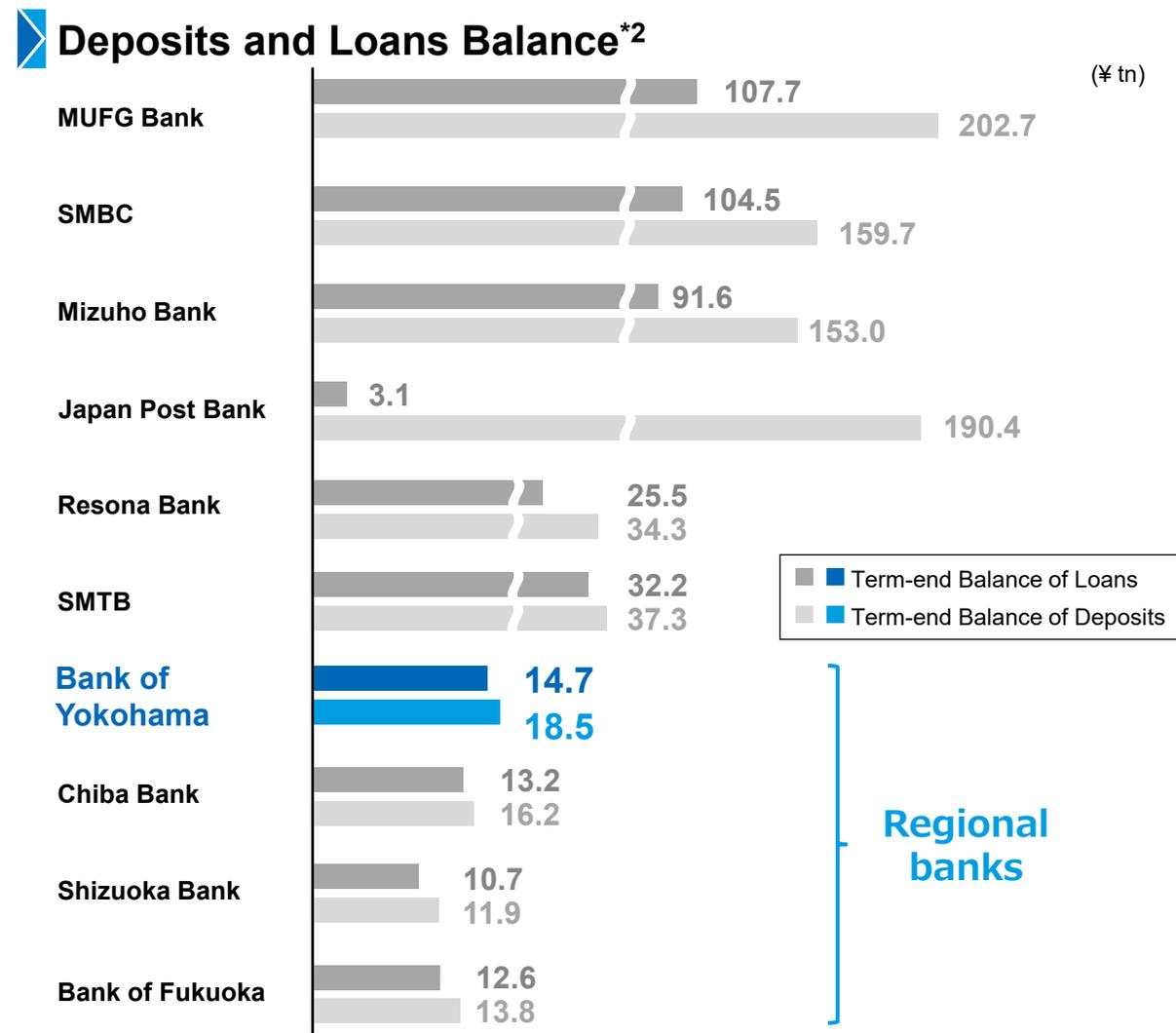


*2 All branches and representative offices listed are those of the Bank of Yokohama. Bank Resona Perdana is an equity-method affiliate. Some of the other alliance financial institutions overseas are listed.

No.1 Regional Bank in Market Capitalization and Deposits/Loans Outstanding



*1 As of the end of March 2025. Excluding treasury shares.



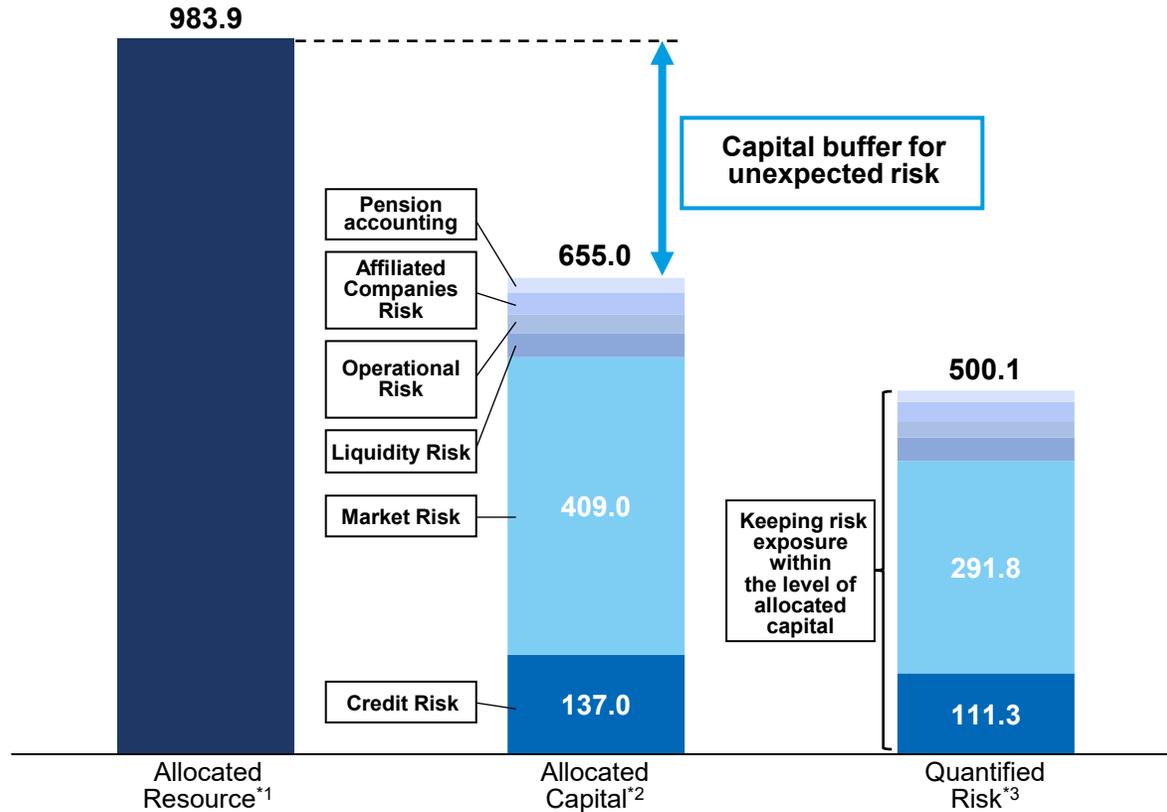
*2 As of March 31, 2025. Comparison among the core banks of each group.

Aggregate Risk Amount

Bank of Yokohama (September-25)

(¥ bn)

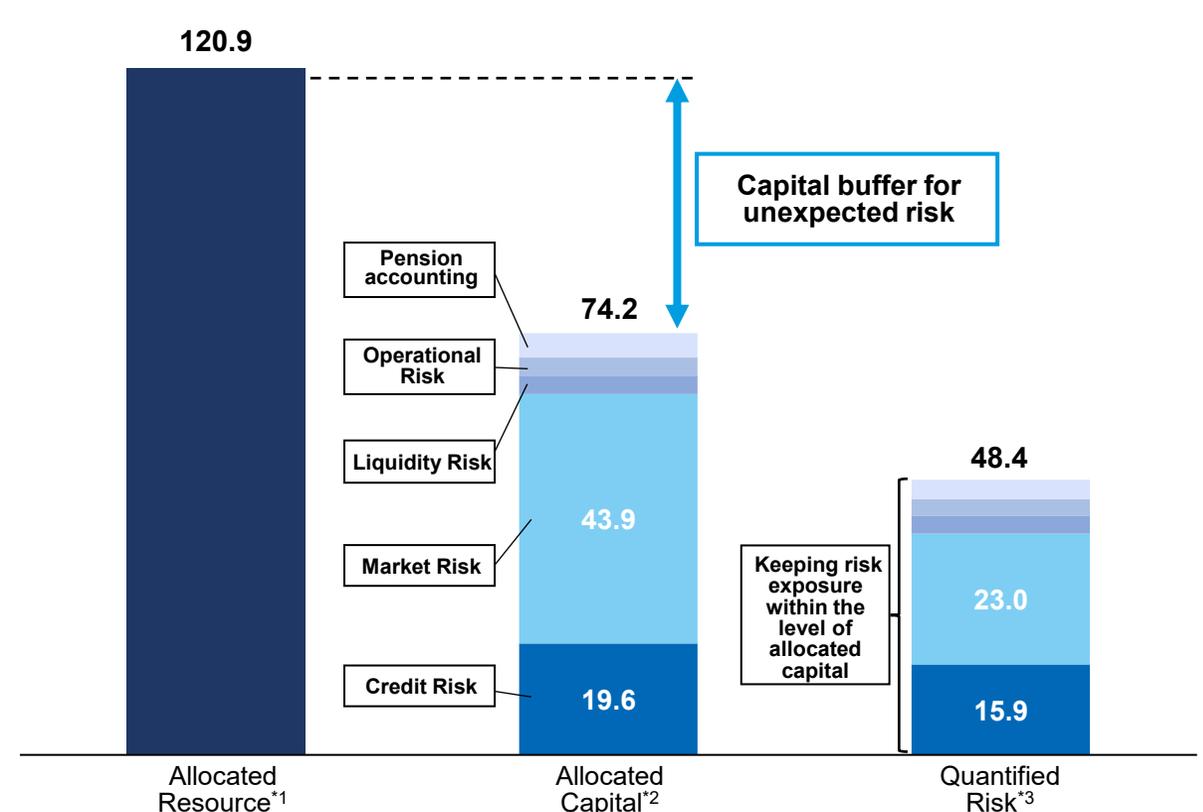
(Consolidated basis, Preliminary)



Higashi-Nippon Bank (September-25)

(¥ bn)

(Consolidated basis, Preliminary)



*1 Allocated Resource: BOY : Common Equity Tier1 capital – Deferred Tax Assets (Gross) – Revaluation reserve for land
HNB : Capital (core capital)– Deferred Tax Assets (Gross) – Revaluation reserve for land

*2 Allocated Capital: Capital required to cover risk amount of probable maximum loss quantified based on current business plan.

*3 Quantified Risk: Capital required to cover risk amount of quantified Risk.

Assumptions for the Calculation: Confidence interval for Value-at-Risk (“VaR”): 99.9%(BOY) :99% (HNB), Calculation for Credit risk: Monte Carlo simulation method ,Calculation for Market risk :The historical simulation method
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