

Environmental Information Verification Report

To: Yokohama Financial Group, Inc.

1. Objective and Scope

Japan Quality Assurance Organization (hereafter “JQA”) was engaged by Yokohama Financial Group, Inc. (hereafter “the Company”) to provide an independent verification on “FY2025* Yokohama Financial Group Calculation report of GHG emissions” (hereafter “the Report”). The content of our verification was to express our conclusion, based on our verification procedures, on whether the Report was correctly measured and calculated, in accordance with the “GHG emissions calculation rule (established on October 1, 2025)” and manuals of each consolidated subsidiary (hereafter “the Rule”) established by the Company. The purpose of the verification is to evaluate the Report objectively and to enhance the credibility of calculation for GHG emissions and energy consumption in the Report.

* The fiscal year 2025 of the Company ended on March 31, 2026. However, Category 15 of Scope 3, which mentioned below, is calculated based on the investment and loan balance as of the end of March 2025.

2. Procedures Performed

JQA conducted verification in accordance with “ISO 14064-3” for GHG emissions, and with “ISAE3000” for energy consumption. The scope and organizational boundaries of this verification are as shown in Table 1. The verification was conducted to a limited level of assurance and quantitative materiality was set at 5 percent of the total emissions in the Report.

Table 1. Verification scope and organizational boundaries

Verification scope	Organizational boundaries
Energy-derived CO ₂ emissions from Scope 1 & 2, and energy consumption related to these	the Company and its consolidated subsidiaries in total 13 companies (including domestic manned stores, and automatic teller machines)
Scope 3 GHG emissions (Category 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14).	the Company and its four consolidated subsidiaries, namely, The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, L&F Asset Finance, Ltd. and The Kanagawa Bank, Ltd.
Scope 3 GHG emissions (Category 15).	the Company and its three consolidated subsidiaries, namely, The Bank of Yokohama, Ltd., The Higashi-Nippon Bank and The Kanagawa Bank, Ltd.

Our verification procedures included:

- For the verification of Scope 1 and 2, conducting a cross-check of the calculation data against evidence for five domestic sites on sampling basis. For three of these sites, holding on-site verification to check the Report’s scope and boundaries; GHG emission sources and monitoring points; monitoring and calculation system. The sampling sites for on-site assessment were selected by the Company.
- Confirming the Rule and verification of Scope 3. Checking calculation scenario and allocation method for Scope 3 monitoring and calculation system; and emissions data against evidence.

3. Conclusion

Based on the procedures described above, nothing has come to our attention that caused us to believe that the statement of the information regarding the Company’s FY2025 GHG emissions and energy consumption in the Report, is not materially correct, or has not been prepared in accordance with the Rule.

4. Consideration

The Company was responsible for preparing the Report, and JQA’s responsibility was to conduct verification of GHG emissions and energy consumption in the Report only. There is no conflict of interest between the Company and JQA.



Sumio Asada, Executive Board Director

For and on behalf of Japan Quality Assurance Organization

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July 13, 2026