

Articles of Incorporation

Revised as of October 1, 2025

Yokohama Financial Group, Inc.

Articles of Incorporation of Yokohama Financial Group, Inc.

Chapter I General Provisions

(Trade Name)

Article 1. The trade name of the Company shall be “Kabushiki Kaisha Yokohama Financial Group,” which is represented in English as “Yokohama Financial Group, Inc.”

(Purpose)

Article 2. The purpose of the Company shall be to engage in the following businesses as a Bank Holding Company.

- (1) Management and control of banks and companies that the Company may own as subsidiaries under the Banking Act;
- (2) Any operations incidental or relating to the operations described in the foregoing;
- (3) In addition to the operations described in the preceding two items, other operations that a Bank Holding Company may engage in under the Banking Act.

(Location of the Head Office)

Article 3. The head office of the Company shall be located at Chuo-ku, Tokyo, Japan.

(Organs)

Article 4. The Company shall have, in addition to the General Meeting of Shareholders and Directors, the following organs:

- (1) Board of Directors
- (2) Audit and Supervisory Committee
- (3) Accounting Auditor

(Method of Public Notice)

Article 5. The method of public notices of the Company shall be electronic public notices; provided, however, that if an electronic public notice cannot be given because of an accident or any other unavoidable reason, public notices may be given in the Nihon Keizai Shimbun.

Chapter II Shares

(Total Number of Shares Authorized to Be Issued)

Article 6. The total number of shares authorized to be issued by the Company shall be 3,000,000,000.

(Number of Shares per Share Unit)

Article 7. The number of shares per share unit of the Company shall be 100.

(Rights Regarding Shares Less Than One Unit)

Article 8. A shareholder of the Company may not exercise any rights other than the rights listed below with regard to shares less than one unit held by the shareholder:

- (1) Rights set forth in items of Article 189, paragraph (2) of the Companies Act;
- (2) Right to make a request pursuant to the provisions of Article 166, paragraph (1) of the Companies Act;
- (3) Right to receive an allotment of offered shares and offered share acquisition rights in proportion to the number of shares held by the shareholder; and
- (4) The right to make a request as provided for in the following Article.

(Additional Purchase of Shares Less Than One Unit)

Article 9. A shareholder of the Company who holds shares constituting less than one unit may, as provided for in the Share Handling Regulations, request the Company to sell to the shareholder the number of shares which will constitute one share unit when combined with the number of shares held by the shareholder.

(Shareholder Register Administrator)

Article 10. The Company shall have a shareholder register administrator.

- 2 The shareholder register administrator and the location of business thereof shall be designated by resolution of the Board of Directors or a decision by Directors to whom the Board of Directors delegated the authority, and public notice thereof shall be given.
- 3 The preparation and keeping of the shareholder register and the share acquisition right register of the Company and other administrations relating thereto shall be outsourced to the shareholder register administrator, and shall not be handled by the Company itself.

(Share Handling Regulations)

Article 11. In addition to the rules specified by laws, regulations, and these Articles of Incorporation, the handling of the Company's shares shall be in accordance with the Share Handling Regulations established by the Board of Directors or a Director to whom the Board of Directors delegated the authority.

Chapter III General Meeting of Shareholders

(Convocation of the Meeting)

Article 12. An Ordinary General Meeting of Shareholders of the Company shall be convened in June every year. An Extraordinary General Meeting of Shareholders shall be convened whenever

necessary.

(Record Date of Ordinary General Meeting of Shareholders)

Article 13. The record date for voting rights at the Company's Ordinary General Meeting of Shareholders shall be March 31 every year.

(Convener and Chairmanship of General Meeting of Shareholders)

Article 14. The Director and President shall convene the General Meeting of Shareholders of the Company and act as its Chairman.

- 2 If the position of Director and President is vacant or if the Director and President is unable to act, another Director shall convene the General Meeting of Shareholders and act as its Chairman, in the order previously determined by resolution of the Board of Directors.

(Electronic Provision Measures, etc.)

Article 15. In connection with convocation of a General Meeting of Shareholders, the Company shall take the electronic provision measures for the information contained in the reference materials, etc. for a General Meeting of Shareholders.

- 2 Of the matters for which electronic provision measures will be taken, the Company may omit all or part of those matters specified in Ordinance of the Ministry of Justice from the documents that will be delivered to shareholders who have requested delivery in paper form by the record date for voting rights.

(Resolution method of the Meeting)

Article 16. Unless otherwise provided for by laws and regulations or these Articles of Incorporation, resolutions of a General Meeting of Shareholders shall be made by a majority of the voting rights of the shareholders who are present at the meeting and entitled to exercise their voting rights at such meetings.

- 2 Resolutions of a General Meeting of Shareholders as prescribed in Article 309, paragraph (2) of the Companies Act shall be made by at least two-thirds of the voting rights of the shareholders present at the meeting where the shareholders holding at least one-third of the voting rights of the shareholders entitled to exercise their voting rights at such meetings are present.

(Proxy Voting)

Article 17. Every shareholder may exercise their voting rights by having one (1) other shareholder of the Company with voting rights act as a proxy on their behalf.

- 2 A shareholder or a proxy in the preceding paragraph must submit to the Company a document evidencing the proxy's authority to represent at each General Meeting of Shareholders.

Chapter IV Directors and Board of Directors

(Number of Directors)

Article 18. The Company shall have not more than seven (7) Directors (excluding Directors who are Audit & Supervisory Committee Members).

- 2 The Company shall have three (3) Directors who are Audit & Supervisory Committee Members (hereinafter referred to as “Audit & Supervisory Committee Members”).

(Election of Directors)

Article 19. Directors shall be elected at a General Meeting of Shareholders, distinguishing between Audit & Supervisory Committee Members and other Directors.

- 2 Resolutions on the election of a Director shall be made by a majority of the voting rights of the shareholders present at the meeting where the shareholders holding at least one-third of the voting rights of the shareholders entitled to exercise their voting rights at such meetings are present.
- 3 Resolutions for the election of Directors shall not be conducted by cumulative voting.

(Terms of Office of Directors)

Article 20. The term of office of a Director shall expire at the conclusion of the annual General Meeting of Shareholders for the last business year out of the business years terminating within one (1) year after the election of the Director.

- 2 Notwithstanding the provisions of the preceding paragraph, the term of office of an Audit & Supervisory Committee Member shall expire at the conclusion of the annual General Meeting of Shareholders for the last business year out of the business years terminating within two (2) years after the election of the Audit & Supervisory Committee Member.
- 3 The term of office of an Audit & Supervisory Committee Member who is elected as the substitute for an Audit & Supervisory Committee Member who retired from office before the expiration of the term of office shall continue until the time when the term of the retired Audit & Supervisory Committee Member was set to expire.
- 4 The effective period of the resolution to appoint a substitute Audit & Supervisory Committee Member appointed pursuant to the provisions of Article 329, paragraph (3) of the Companies Act shall continue until the start of the ordinary General Meeting of Shareholders for the last business year out of the business years terminating within two (2) years after the election of the substitute Audit & Supervisory Committee Member, unless shortened by the said resolution.

(Directors With Special Titles and President and Chief Executive Officer)

Article 21. The Board of Directors may appoint, by its resolution, one (1) Director and Chairman, one (1) Director and President, one (1) or a small number of Director and Vice Presidents, one (1) or a small number of Senior Managing Directors, and one (1) or a small number of Managing Directors, from among the Directors who are not Audit & Supervisory Committee Members.

- 2 The Board of Directors may, by its resolution, appoint one President Executive Officer, in case a Director and President is not appointed.

(Representative Director)

Article 22. The Board of Directors shall appoint, by its resolution, Representative Director(s) from among the Directors who are not Audit & Supervisory Committee Members.

(Remuneration, etc., for Directors)

Article 23. Remuneration, bonuses and other financial benefits received from the Company as consideration for the execution of duties to Directors shall be determined by resolution of a General Meeting of Shareholders, distinguishing between Audit & Supervisory Committee Members and other Directors.

(Limited Liability Agreements of Directors)

Article 24. Pursuant to the provisions of Article 427, paragraph (1) of the Companies Act, the Company may enter into an agreement with a Director who is not an executive director, etc. limiting their liability for damages under Article 423, paragraph (1) of the Companies Act; provided, however, that the maximum liability for damages under such agreement shall be an amount as prescribed by laws and regulations.

(Convocation and Chairman of Board of Directors Meetings)

Article 25. The convocation notice of a Board of Directors Meeting of the Company shall be dispatched to each Director at least three (3) days prior to the scheduled date of such meeting.

- 2 With the consent of all Directors, a Board of Directors Meeting may be held without the convening procedures.
- 3 Unless otherwise provided for in laws and regulations, a Director previously determined by the Board of Directors shall convene meetings of the Board of Directors and shall act as the Chairman thereof. If the Director previously determined by the Board of Directors is unable to act, another Director shall convene the Board of Directors Meeting and act as its Chairman, in the order previously determined.

(Method of Adopting Resolutions of the Board of Directors)

Article 26. Resolutions of the Board of Directors shall be made by majority vote when a majority of Directors who can participate in the vote are in attendance, except in cases otherwise stipulated by laws and regulations.

- 2 For proposals by Directors regarding matters to be decided by Board of Directors resolution, the proposal is deemed to have been approved if all Directors who can participate in the resolution of the proposal express their agreement in writing or electronic format.

(Delegation of the Authority to Decide about Business Execution to Directors)

Article 27. The Company, pursuant to the provisions of Article 399-13, paragraph (6) of the Companies Act, may delegate all or part of decisions on the execution of important business (excluding matters listed in items of the same Article, paragraph (5)) to Directors by a resolution of the Board of Directors.

(Regulations on Board of Directors)

Article 28. Matters concerning the Board of Directors shall be governed by the Regulations on Board of Directors, in addition to applicable laws and regulations and these Articles of Incorporation.

Chapter V Audit and Supervisory Committee

(Full-time Audit & Supervisory Committee Members)

Article 29. The Audit and Supervisory Committee may appoint, by its resolution, full-time Audit & Supervisory Committee Member(s), from among the Audit & Supervisory Committee Members.

(Convocation of Audit and Supervisory Committee Meetings)

Article 30. The convocation notice of an Audit and Supervisory Committee Meeting of the Company shall be dispatched to each Audit & Supervisory Committee Member at least three (3) days prior to the scheduled date of such meeting.

- 2 With the consent of all Audit & Supervisory Committee Members, an Audit and Supervisory Committee Meeting may be held without the convening procedures.

(Method of Adopting Resolutions of the Audit and Supervisory Committee)

Article 31. Resolutions of the Audit and Supervisory Committee shall be made by majority vote when a majority of Audit & Supervisory Committee Members who can participate in the vote are in attendance.

(Regulations of the Audit and Supervisory Committee)

Article 32. Matters concerning the Audit and Supervisory Committee shall be governed by laws and regulations or these Articles of Incorporation, as well as the Regulations of the Audit and Supervisory Committee.

Chapter VI Accounting Auditor

(Election of Accounting Auditor)

Article 33. Accounting Auditor of the Company shall be elected at a General Meeting of Shareholders.

(Terms of Office of Accounting Auditor)

Article 34. The term of office of Accounting Auditor shall expire at the conclusion of the Ordinary General Meeting of Shareholders for the last business year out of the business years terminating within one (1) year after the election of the Director.

- 2 Accounting Auditor shall be deemed to be reelected at the Ordinary General Meeting of Shareholders stipulated in the preceding paragraph, unless otherwise resolved at such meeting.

Chapter VII Accounts

(Business Year)

Article 35. The business year of the Company shall commence on April 1 of each year and end on March 31 of the following year.

(Organizational Body to Determine Dividends of Surplus, Etc.)

Article 36. Unless otherwise provided for by laws and regulations, the Company shall, by resolution of the Board of Directors, determine dividends of surplus and other matters set forth in the items of Article 459, paragraph (1) of the Companies Act.

(Record Date for Dividends of Surplus)

Article 37. The record date for year-end dividends of the Company shall be March 31 of each year.

- 2 The record date for interim dividends of the Company shall be September 30 of each year.
- 3 In addition to the provisions of each of preceding paragraphs, the Company may pay dividends of surplus by setting a record date.

(Prescription for Payment of Dividends)

Article 38. In cases where the dividend property is monetary and the dividends have not been received after the lapse of five (5) full years from the date of commencement of payment thereof, the Company shall be exempt from the obligation to pay such dividends.

End

(Established on April 1, 2016)

(Revised as of June 20, 2017)

(Revised as of June 21, 2022)

(Revised as of March 1, 2023)

(Revised as of June 20, 2025)

(Revised as of October 1, 2025)