

Consolidated Financial Results for the fiscal year ended March 31, 2024



May 13, 2024

<under Japanese GAAP>

Company Name: Concordia Financial Group, Ltd. Stock Exchange Listing: Tokyo
 Code Number: 7186 URL: <https://www.concordia-fg.jp/>
 Representative: Representative Director, President Tatsuya Kataoka
 Date of Ordinary General Meeting of Shareholders (scheduled): June 21, 2024
 Commencement of Dividend Payment (scheduled): May 29, 2024
 Securities Report (Yukashoken Hokokusho) Issuing Date (scheduled): June 19, 2024
 Trading Accounts: Established
 Supplemental Information for Financial Statements: Available
 Investor Meeting Presentation: Scheduled (For Institutional Investors and Analysts)

(Amounts less than one million yen are rounded down.)

1. Consolidated Financial Results (for the fiscal year ended March 31, 2024)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Profit Attributable to Owners of Parent	
Fiscal year ended March 31, 2024	358,303	14.4%	77,004	(3.5%)	66,931	19.1%
Fiscal year ended March 31, 2023	312,983	9.0%	79,870	(2.9%)	56,159	4.2%

(Note1) Comprehensive Income: Fiscal year ended March 31, 2024 : ¥ 154,565 million[364.7%]; Fiscal year ended March 31, 2023 : ¥ 33,257 million[10.2%]

(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)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2024	¥57.16	¥57.16	5.4%	0.3%	21.4%
Fiscal year ended March 31, 2023	¥47.39	¥47.39	4.8%	0.3%	25.5%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2024: ¥ (2,475) million; Fiscal year ended March 31, 2023: ¥ (221) million

(2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per share
March 31, 2024	24,381,712	1,284,767	5.2%	¥1,098.40
March 31, 2023	25,729,552	1,161,255	4.4%	¥984.08

(Reference) Own Capital: March 31, 2024: ¥ 1,278,699 million; March 31, 2023: ¥ 1,155,431 million

(Note) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Non-controlling Interests) / Total Assets

The ratio above is not based on the regulation of Capital Adequacy Ratio.

(3) Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents at end of period
Fiscal year ended March 31, 2024	(2,217,487)	37,479	(51,025)	4,025,908
Fiscal year ended March 31, 2023	965,540	(148,046)	(56,934)	6,256,941

2. Dividends on Common Stock

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

	Annual Dividends per Share					Total Cash Dividends	Dividends Pay-out Ratio (Consolidated)	Dividends on net assets ratio (Consolidated)
	1 st Quarter -End	2 nd Quarter -End	3 rd Quarter -End	Fiscal Year -End	Total			
Fiscal year ended March 31, 2023	—	¥9.50	—	¥9.50	¥19.00	22,456	40.0%	1.9%
Fiscal year ended March 31, 2024	—	¥11.00	—	¥12.00	¥23.00	26,942	40.2%	2.2%
Fiscal year ending March 31, 2025 (Forecasts)	—	¥13.00	—	¥13.00	¥26.00		40.5%	

3. Consolidated Earnings Forecasts (for the fiscal year ending March 31, 2025)

(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, 2025	109,000	41.5%	75,000	12.0%	¥64.05

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

※ NOTES

(1) Changes in the scope of consolidated significant subsidiaries in the fiscal year ended March 31, 2024: No

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

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

(3) Number of common stocks issued:

(A) Number of stocks issued (including treasury stocks):

March 31, 2024	1,177,616,065 shares	March 31, 2023	1,209,616,065 shares
----------------	----------------------	----------------	----------------------

(B) Number of treasury stocks:

March 31, 2024	13,471,121 shares	March 31, 2023	35,502,545 shares
----------------	-------------------	----------------	-------------------

(C) Average outstanding stocks for the fiscal year ended:

March 31, 2024	1,170,889,776 shares	March 31, 2023	1,184,912,386 shares
----------------	----------------------	----------------	----------------------

(Reference) Non-Consolidated Financial Highlight

Non-Consolidated Financial Results (for the fiscal year ended March 31, 2024)

(1) Operating Results

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

	Operating Income		Operating Profit		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2024	29,550	28.8%	28,314	30.4%	28,329	30.5%	28,312	31.5%
Fiscal year ended March 31, 2023	22,931	10.2%	21,708	10.9%	21,700	11.8%	21,519	10.9%

	Net Income per Share	Net Income per Share(Diluted)
Fiscal year ended March 31, 2024	¥24.18	¥24.18
Fiscal year ended March 31, 2023	¥18.16	¥18.16

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

(2) Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share
March 31, 2024	935,800	894,555	95.5%	¥768.42
March 31, 2023	958,572	897,300	93.6%	¥764.22

(Reference) Own Capital: March 31, 2024: ¥ 894,555 million; March 31, 2023: ¥ 897,292 million

(Note) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets

The ratio above is not based on the regulation of Capital Adequacy Ratio.

<Reasons for differences in the non-consolidated financial statements between fiscal years ended March 31,2023 and 2024>

There was an increase in dividend from a consolidated subsidiary of the Company, in the fiscal year ended March 31, 2024, which resulted in differences in actual numbers between the fiscal years ended March 31, 2023 and 2024.

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

※ Note for using forecasts information, etc.

The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts.

Contents of Attachment

1. Overview of financial results and others	2
(1) Overview of financial results for the fiscal year ended March 31, 2024	2
(2) Overview of financial position as of March 31, 2024	2
(3) Overview of cash flows for the fiscal year ended March 31, 2024	2
(4) Forecasts for the year ending March 31, 2025	2
2. Basic concept for selecting accounting standards	2
3. Consolidated Financial Statements and Notes	3
(1) Consolidated Balance Sheets	3
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income	5
(3) Consolidated Statements of Changes in Net Assets.....	7
(4) Consolidated Statements of Cash Flows	9
(5) Notes on Going Concern Assumption	11
(6) Notes to consolidated financial statements	11
 ※ Supplemental Information	
Selected Financial Information for the year ended March 31, 2024	

1. Overview of financial results and others

(1) Overview of financial results for the fiscal year ended March 31, 2024

For the year ended March 31, 2024, ordinary income increased by ¥45,320 million from the previous year to ¥358,303 million, mainly due to the increase in interest on loans and bills discounted. Ordinary expenses increased by ¥48,186 million from the previous year to ¥281,298 million, mainly due to the increase in other ordinary expenses. As a result, ordinary profit decreased by ¥2,866 million from the previous year to ¥77,004 million. Profit attributable to owners of parent increased by ¥10,772 million from the previous year to ¥66,931 million, mainly due to recognition of gain on bargain purchase.

(2) Overview of financial position as of March 31, 2024

For the financial position as of March 31, 2024, total assets decreased by ¥1,347.8 billion from the previous year to ¥24,381.7 billion. Net assets increased by ¥123.5 billion from the previous year to ¥1,284.7 billion.

As major account balances, deposits increased by ¥532.4 billion to ¥19,974.1 billion, loans and bills discounted increased by ¥852.3 billion to ¥16,602.6 billion and securities increased by ¥79.0 billion to ¥2,947.4 billion from the previous year.

(3) Overview of cash flows for the fiscal year ended March 31, 2024

Cash flows used in operating activities amounted to ¥2,217,487 million mainly due to the decrease in call money and others. Cash flows provided by investing activities amounted to ¥37,479 million mainly due to sales of securities. Cash flows used in financing activities amounted to ¥51,025 million mainly due to payment of dividends and redemption of bonds. As a result, cash and cash equivalents at end of period decreased by ¥2,231,033 million during the period to ¥4,025,908 million.

(4) Forecasts for the year ending March 31, 2025

Forecasts for the year ending March 31, 2025 are as follows:

	Consolidated
Ordinary profit	¥109.0 billion
Profit attributable to owners of parent	¥75.0 billion

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

2. Basic concept for selecting accounting standards

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

3.Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2023	As of March 31, 2024
Assets :		
Cash and due from banks	6,426,095	4,133,789
Call loans and bills bought	108,146	33,629
Monetary claims bought	24,747	33,286
Trading assets	3,266	1,730
Securities	2,868,336	2,947,434
Loans and bills discounted	15,750,299	16,602,619
Foreign exchanges	25,230	24,573
Lease receivables and investment assets	74,730	78,003
Other assets	239,020	323,922
Tangible fixed assets	164,406	168,068
Buildings, net	58,952	59,532
Land	93,184	94,569
Construction in progress	1,738	4,146
Other tangible fixed assets	10,530	9,819
Intangible fixed assets	17,450	18,946
Software	17,074	18,575
Other intangible fixed assets	375	370
Net defined benefit asset	44,629	61,192
Deferred tax assets	30,540	983
Customers' liabilities for acceptances and guarantees	35,499	37,419
Allowance for loan losses	(82,845)	(83,889)
Total assets	25,729,552	24,381,712

(Unit: Millions of Yen)

	As of March 31, 2023	As of March 31, 2024
Liabilities :		
Deposits	19,441,721	19,974,124
Negotiable certificates of deposit	303,670	353,370
Call money and bills sold	1,998,420	217,080
Payables under repurchase agreements	66,194	115,423
Payables under securities lending transactions	163,659	80,481
Trading liabilities	52	12
Borrowed money	2,176,516	2,021,582
Foreign exchanges	458	704
Bonds payable	60,000	40,000
Due to trust account	34,603	41,729
Other liabilities	261,622	178,157
Provision for bonuses	4,591	4,962
Provision for directors' bonuses	46	51
Provision for share-based compensation	245	313
Net defined benefit liability	677	910
Provision for reimbursement of deposits	2,229	2,278
Provision for contingent losses	1,716	1,483
Reserves under special laws	25	29
Deferred tax liabilities	73	10,571
Deferred tax liabilities for land revaluation	16,270	16,256
Acceptances and guarantees	35,499	37,419
Total liabilities	24,568,296	23,096,944
Net assets :		
Capital stock	150,078	150,078
Capital surplus	247,364	231,561
Retained earnings	741,440	784,229
Treasury shares	(17,366)	(8,485)
Total shareholders' equity	1,121,517	1,157,383
Valuation difference on available-for-sale securities	(10,342)	69,959
Deferred gains or losses on hedges	3,457	549
Revaluation reserve for land	36,360	36,381
Foreign currency translation adjustment	779	1,394
Remeasurements of defined benefit plans	3,657	13,030
Total accumulated other comprehensive income	33,913	121,315
Subscription rights to shares	8	—
Non-controlling interests	5,815	6,067
Total net assets	1,161,255	1,284,767
Total liabilities and net assets	25,729,552	24,381,712

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

(Unit: Millions of Yen)

	For the year ended March 31, 2023	For the year ended March 31, 2024
Ordinary income	312,983	358,303
Interest income	197,061	240,840
Interest on loans and bills discounted	156,255	184,296
Interest and dividends on securities	27,808	39,490
Interest on call loans and bills bought	1,391	2,674
Interest on deposits with banks	6,732	6,682
Other interest income	4,874	7,696
Trust fees	266	278
Fees and commissions	70,670	74,134
Trading income	1,317	697
Other ordinary income	35,797	36,622
Other income	7,869	5,728
Recoveries of written off claims	2,342	1,637
Other	5,526	4,091
Ordinary expenses	233,112	281,298
Interest expenses	29,247	54,129
Interest on deposits	10,809	19,658
Interest on negotiable certificates of deposit	18	39
Interest on call money and bills sold	2,984	4,102
Interest on payables under repurchase agreements	566	5,919
Interest on payables under securities lending transactions	2,876	3,757
Interest on borrowings and rediscounts	2,896	5,933
Interest on bonds	371	296
Other interest expenses	8,723	14,423
Fees and commissions payments	14,515	15,933
Trading expenses	15	19
Other ordinary expenses	44,899	58,961
General and administrative expenses	125,540	133,552
Other expenses	18,895	18,702
Provision of allowance for loan losses	12,021	7,565
Other	6,873	11,136
Ordinary profit	79,870	77,004
Extraordinary income	2,910	16,201
Gain on disposal of non-current assets	755	622
Gain on bargain purchase	—	15,579
Gain on return of assets from retirement benefits trust	2,154	—
Extraordinary losses	2,247	1,813
Loss on disposal of non-current assets	2,054	1,467
Impairment loss	193	188
Loss on step acquisitions	—	154
Provision of reserve for financial instruments transaction liabilities	—	3
Profit before income taxes	80,533	91,392
Income taxes - current	24,279	22,185
Income taxes - deferred	48	2,022
Total income taxes	24,327	24,208
Profit	56,205	67,183
Profit attributable to non-controlling interests	45	251
Profit attributable to owners of parent	56,159	66,931

(Consolidated Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the year ended March 31, 2023	For the year ended March 31, 2024
Profit	56,205	67,183
Other comprehensive income	(22,947)	87,381
Valuation difference on available-for-sale securities	(21,697)	80,302
Deferred gains or losses on hedges	437	(2,908)
Remeasurements of defined benefit plans	(2,040)	9,380
Share of other comprehensive income of entities accounted for using equity method	353	607
Comprehensive income	33,257	154,565
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	33,212	154,313
Comprehensive income attributable to non-controlling interests	45	251

(3) Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2023

(Unit: Millions of Yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	150,078	247,365	708,456	(4,292)	1,101,608
Changes of items during period					
Dividends of surplus			(23,301)		(23,301)
Profit attributable to owners of parent			56,159		56,159
Purchase of treasury shares				(13,402)	(13,402)
Disposal of treasury shares		(0)		328	327
Reversal of revaluation reserve for land			126		126
Net changes of items other than shareholders' equity					
Total changes of items during period	—	(0)	32,984	(13,074)	19,909
Balance at end of current period	150,078	247,364	741,440	(17,366)	1,121,517

	Accumulated other comprehensive income						Subscription rights to shares	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of current period	11,355	3,020	36,487	421	5,703	56,987	30	6,000	1,164,626
Changes of items during period									
Dividends of surplus									(23,301)
Profit attributable to owners of parent									56,159
Purchase of treasury shares									(13,402)
Disposal of treasury shares									327
Reversal of revaluation reserve for land									126
Net changes of items other than shareholders' equity	(21,697)	437	(126)	358	(2,045)	(23,073)	(21)	(184)	(23,279)
Total changes of items during period	(21,697)	437	(126)	358	(2,045)	(23,073)	(21)	(184)	(3,370)
Balance at end of current period	(10,342)	3,457	36,360	779	3,657	33,913	8	5,815	1,161,255

For the year ended March 31, 2024

(Unit: Millions of Yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	150,078	247,364	741,440	(17,366)	1,121,517
Changes of items during period					
Dividends of surplus			(24,122)		(24,122)
Profit attributable to owners of parent			66,931		66,931
Purchase of treasury shares				(7,096)	(7,096)
Disposal of treasury shares		4		169	173
Retirement of treasury shares		(15,807)		15,807	—
Reversal of revaluation reserve for land			(20)		(20)
Net changes of items other than shareholders' equity					
Total changes of items during period	—	(15,803)	42,788	8,880	35,866
Balance at end of current period	150,078	231,561	784,229	(8,485)	1,157,383

	Accumulated other comprehensive income						Subscription rights to shares	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of current period	(10,342)	3,457	36,360	779	3,657	33,913	8	5,815	1,161,255
Changes of items during period									
Dividends of surplus									(24,122)
Profit attributable to owners of parent									66,931
Purchase of treasury shares									(7,096)
Disposal of treasury shares									173
Retirement of treasury shares									—
Reversal of revaluation reserve for land									(20)
Net changes of items other than shareholders' equity	80,302	(2,908)	20	614	9,373	87,402	(8)	251	87,645
Total changes of items during period	80,302	(2,908)	20	614	9,373	87,402	(8)	251	123,511
Balance at end of current period	69,959	549	36,381	1,394	13,030	121,315	—	6,067	1,284,767

(4) Consolidated Statements of Cash Flows

(Unit: Millions of Yen)

	For the year ended March 31, 2023	For the year ended March 31, 2024
Cash flows from operating activities :		
Profit before income taxes	80,533	91,392
Depreciation	13,152	13,268
Impairment loss	193	188
Gain on bargain purchase	—	(15,579)
Loss (gain) on step acquisitions	—	154
Share of (profit) loss of entities accounted for using equity method	221	2,475
Increase (decrease) in allowance for loan losses	7,990	2,024
Increase (decrease) in provision for bonuses	(226)	241
Increase (decrease) in provision for directors' bonuses	6	5
Increase (decrease) in provision for share-based compensation	(184)	67
Decrease (increase) in net defined benefit asset	8,928	(3,231)
Increase (decrease) in net defined benefit liability	74	29
Increase (decrease) in provision for reimbursement of deposits	636	29
Increase (decrease) in provision for contingent losses	(392)	(233)
Interest income	(197,061)	(240,840)
Interest expenses	29,247	54,129
Loss (gain) related to securities	12,883	27,332
Foreign exchange losses (gains)	(25,551)	(49,083)
Loss (gain) on disposal of non-current assets	1,298	845
Loss (gain) on return of assets from retirement benefits trust	(2,154)	—
Net decrease (increase) in trading assets	1,642	1,535
Net increase (decrease) in trading liabilities	19	(39)
Net decrease (increase) in loans and bills discounted	(753,127)	(456,361)
Net increase (decrease) in deposits	395,728	57,764
Net increase (decrease) in negotiable certificates of deposit	(5,800)	49,700
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(40,904)	(173,434)
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	(28,315)	63,536
Net decrease (increase) in call loans and others	13,232	66,051
Net increase (decrease) in call money and others	1,196,830	(1,732,111)
Net increase (decrease) in payables under securities lending transactions	99,128	(83,177)
Net decrease (increase) in foreign exchanges - assets	1,970	716
Net increase (decrease) in foreign exchanges - liabilities	(3)	245
Net decrease (increase) in lease receivables and investment assets	(3,305)	(3,544)
Net increase (decrease) in due to trust account	8,450	7,126
Interest and dividends received	193,482	235,233
Interest paid	(25,825)	(52,335)
Other, net	8,975	(57,678)
Subtotal	991,774	(2,193,555)
Income taxes paid	(26,234)	(23,931)
Net cash provided by (used in) operating activities	965,540	(2,217,487)

(Unit: Millions of Yen)

	For the year ended March 31, 2023	For the year ended March 31, 2024
Cash flows from investing activities :		
Purchase of securities	(1,048,114)	(868,067)
Proceeds from sales of securities	615,316	554,388
Proceeds from redemption of securities	295,835	359,646
Purchase of tangible fixed assets	(5,576)	(9,353)
Proceeds from sales of tangible fixed assets	1,452	1,458
Purchase of intangible fixed assets	(6,713)	(8,074)
Proceeds from purchase of shares of subsidiaries resulting in change in scope of consolidation	—	7,630
Other, net	(248)	(150)
Net cash provided by (used in) investing activities	(148,046)	37,479
Cash flows from financing activities :		
Payments for redemption of subordinated bonds and bonds with subscription rights to shares	(20,000)	(20,000)
Purchase of treasury shares	(13,402)	(7,002)
Proceeds from sales of treasury shares	0	99
Cash dividends paid	(23,301)	(24,122)
Cash dividends paid to non-controlling interests	(229)	—
Net cash provided by (used in) financing activities	(56,934)	(51,025)
Effect of exchange rate change on cash and cash equivalents	7	0
Net increase (decrease) in cash and cash equivalents	760,566	(2,231,033)
Cash and cash equivalents at beginning of period	5,496,374	6,256,941
Cash and cash equivalents at end of period	6,256,941	4,025,908

(5) Notes on Going Concern Assumption

Not applicable.

(6) Notes to consolidated financial statements

(Segment information)

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

(Per share information)

	For the year ended March 31, 2024
Net assets per share	¥1,098.40
Net income per share	¥57.16
Diluted net income per share	¥57.16

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

		As of March 31, 2024
Total net assets	Millions of yen	1,284,767
Deduction from total net assets	Millions of yen	6,067
Subscription rights to shares	Millions of yen	—
Non-controlling interests	Millions of yen	6,067
Net assets applicable to common stock	Millions of yen	1,278,699
Number of shares of common stock used in calculation of net assets per share	Thousands of shares	1,164,144

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

		For the year ended March 31, 2024
Net income per share		
Profit attributable to owners of parent	Millions of yen	66,931
Amount not available to common shareholders	Millions of yen	—
Profit attributable to owners of parent for common stock	Millions of yen	66,931
Average number of shares of common stock outstanding during the period	Thousands of shares	1,170,889
Diluted net income per share		
Adjusted to profit attributable to owners of parent	Millions of yen	—
Increase in the number of shares of common stock	Thousands of shares	0
Subscription rights to shares	Thousands of shares	0
Summary of dilutive shares not included in the calculation of diluted net income per share since there was no dilutive effect		—

3. Own shares of Concordia Financial Group, Ltd. held by trusts for the share-based payment plan recognized as treasury shares in equity are included in treasury shares deductible from the total number of shares of common stock issued as at the end of the year for the purpose of calculation of net assets per share. For the purpose of calculation of basic and diluted net income per share, these are included in treasury shares deductible in the calculation of the average number of shares of common stock outstanding for the period.

For the purpose of calculation of net assets per share, the number of the treasury shares deductible as at the end of the year is 2,425 thousand. For the purpose of calculation of basic and diluted net income per share, the average number of the treasury shares deductible for the period is 2,443 thousand.

(Business Combination)

(Business Combination through Acquisition)

The Bank of Yokohama, Ltd. acquired 3,477,304 shares of common stock and 103,500 shares of Series 1 Class A Preferred Stock of THE KANAGAWA BANK, LTD. through a tender offer on April 27, 2023. As a result, THE KANAGAWA BANK, LTD. became a consolidated subsidiary of The Bank of Yokohama, Ltd. on the same day because the ratio of voting rights held by The Bank of Yokohama, Ltd. in THE KANAGAWA BANK, LTD. reached 84.10%.

As a series of procedures to make THE KANAGAWA BANK, LTD. a wholly owned subsidiary of The Bank of Yokohama, Ltd., THE KANAGAWA BANK, LTD. implemented a share consolidation effective from June 29, 2023. As a result, all shares of common shares held by shareholders other than The Bank of Yokohama, Ltd. became fractional shares, and The Bank of Yokohama, Ltd. held 100% of voting rights in THE KANAGAWA BANK, LTD. Finally, The Bank of Yokohama acquired all the fractional shares, and THE KANAGAWA BANK, LTD. became a wholly owned subsidiary of The Bank of Yokohama.

① Outline of the business combination

(1) Name and type of business of the acquiree

THE KANAGAWA BANK, LTD., banking business

(2) Main purpose of the business combination

The Bank of Yokohama, Ltd. and THE KANAGAWA BANK, LTD., both of which is based in Kanagawa Prefecture, will work together to further demonstrate their financial intermediation functions for all customers in the region. Through this initiative, The Group will fulfill its mission and role more than ever before as a regional financial institution to contribute to the sustainable development of vibrant local communities and aim to enhance the medium to long term corporate value of the Group.

(3) Business combination date

April 27, 2023 (Deemed acquisition date: April 1, 2023)

(4) Legal form of the business combination

Acquisition of shares for cash consideration

(5) Name of the acquiree after the business combination

The name remains unchanged.

(6) Ratio of voting rights acquired

Ratio of voting rights immediately before the business combination: 6.26%

Ratio of voting rights after the tender offer: 84.10%

Ratio of voting rights after the share consolidation: 100.00%

Series 1 Class A Preferred Stock have no voting rights. Concordia Financial Group, Ltd. has treated a series of share acquisitions for the purpose of acquiring all shares of the acquiree as an integrated transaction.

(7) Main grounds for determining the acquirer

This is because The Bank of Yokohama, Ltd. acquired the shares for cash consideration.

② Period for which the financial results of the acquiree included in the consolidated financial statements

From April 1, 2023 through March 31, 2024

- ③ Acquisition cost of the acquiree and breakdown by type of consideration for the acquisition
- Consideration for the acquisition
- Fair value of the shares held immediately before the business combination at the business combination date: ¥1,533 million (*1)
- Cash paid for additional acquisitions: ¥9,559 million (*2)
- Acquisition cost: ¥11,092 million
- (*1) Common stock: ¥567 million, Series 1 Class A Preferred Stock: ¥966 million
- (*2) Common stock: ¥8,523 million, Series 1 Class A Preferred Stock: ¥1,036 million
- ④ Details and amounts of major acquisition-related expenses
- Advisory fees: ¥233 million
- ⑤ Difference between the acquisition cost of the acquiree and the total acquisition cost of each transaction resulting in the acquisition
- Loss on step acquisitions: ¥154 million
- ⑥ Amount and cause of gain on bargain purchase
- (1) Amount of gain on bargain purchase
- ¥15,579 million
- (2) Cause of gain on bargain purchase
- Because the acquisition cost was less than the net amount allocated to the assets received and liabilities assumed, the difference was recognized as gain on bargain purchase.
- ⑦ Amounts of the assets received and liabilities assumed at the business combination date and major breakdown thereof
- (1) Amounts of the assets
- | | |
|---------------------------------------|------------------|
| Total assets: | ¥522,724 million |
| Of which, loans and bills discounted: | ¥395,958 million |
| Of which, securities: | ¥97,858 million |
- (2) Amounts of the liabilities
- | | |
|---------------------|------------------|
| Total liabilities: | ¥496,052 million |
| Of which, deposits: | ¥473,659 million |

(Significant subsequent events)

Not applicable.

SELECTED FINANCIAL INFORMATION FOR THE YEAR ENDED MARCH 31, 2024

【 CONTENTS 】

I .	DIGEST OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2024	1
II .	SUMMARY OF FINANCIAL RESULTS	
1 .	Profit and Loss	6
2 .	Average Balance of Use and Source of Funds, Interest Margins	11
3 .	Fees and Commissions (Domestic operations)	13
4 .	Gains or Losses on Investment Securities	14
5 .	Net Unrealized Gains (Losses) on Securities	15
6 .	Projected Redemption Amounts for Securities with maturities	16
7 .	Employees and Branches	17
8 .	Net Business Profit	
9 .	Return on Equity	18
10 .	Return on Assets	
11 .	Retirement Benefit	
12 .	Deferred Tax Assets	19
13 .	Capital Adequacy Ratio	20
III .	LOANS, etc. INFORMATION	
1 .	Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law	21
2 .	Allowance for Loan Losses	22
3 .	Coverage of Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law	23
4 .	Off-Balanced Credits	26
5 .	Loan Portfolio, etc. Information	27
6 .	Loans Information	29
7 .	Deposits Information	30
8 .	Investment Products for Individuals	31
※	Reference	
(1)	The Bank of Yokohama, Ltd. Non-Consolidated Financial Statements	32
(2)	The Higashi-Nippon Bank, Limited Non-Consolidated Financial Statements	34
(3)	THE KANAGAWA BANK, LTD. Non-Consolidated Financial Statements	36

The documents include contents in respect to future performance. Therefore, these contents are based on reasonable assumption including unexpected risk and element of uncertainty.
Please be cautious the actual results might differ significantly from forecast.

I . DIGEST OF FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2024

1. Income Status

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

- Gross operating income decreased by ¥3.2 billion from the previous year to ¥205.2 billion, mainly due to a decrease in market-related gains or losses and others resulting from the loss-cut disposals of foreign bonds for the restructuring of the securities portfolio, despite an increase in net interest income from domestic operations due to an increase in the balance of loans resulting from the enhancement of solutions business.
- Core net business profit decreased by ¥5.5 billion from the previous year to ¥79.8 billion, while core net business profit excluding gains (losses) on bonds and cancellation of investment trusts increased by ¥7.7 billion from the previous year to ¥109.5 billion.
- Net income decreased by ¥4.6 billion from the previous year to ¥49.3 billion, as credit costs decreased by ¥1.4 billion, and gain or loss on stocks and other securities decreased by ¥0.3 billion from the previous year.

<Concordia Financial Group, Ltd. Consolidated>

- Consolidated ordinary profit decreased by ¥2.8 billion from the previous year to ¥77.0 billion. Profit attributable to owners of parent increased by ¥10.7 billion from the previous year to ¥66.9 billion.

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

(Unit: Billions of Yen)

	For the year ended March 31, 2024	Combined		For the year ended March 31, 2024	Yokohama		For the year ended March 31, 2024	Higashi-Nippon		For the year ended March 31, 2024	KANAGAWA		For the year ended March 31, 2023
		Increase/(Decrease)	For the year ended March 31, 2023		Increase/(Decrease)	For the year ended March 31, 2023		Increase/(Decrease)	For the year ended March 31, 2023		Increase/(Decrease)	For the year ended March 31, 2023	
1 Gross operating income	205.2	(3.2)	208.5	171.1	(1.9)	173.0	26.4	(0.9)	27.4	7.7	(0.3)	8.0	
2 Gross operating income from domestic operations	210.9	(5.1)	216.0	176.8	(3.9)	180.7	26.3	(0.9)	27.3	7.7	(0.3)	8.0	
3 Net interest income	178.7	9.2	169.4	148.0	8.6	139.4	23.3	0.4	22.9	7.2	0.1	7.0	
4 Of which, interest on deposits and loans and bills discounted	150.3	5.2	145.1	123.8	4.8	118.9	19.9	0.1	19.8	6.6	0.2	6.4	
5 gains (losses) on bonds and cancellation of investment trusts	—	0.0	(0.0)	—	—	—	—	(0.0)	0.0	—	0.0	(0.0)	
6 Net fees and commissions	43.7	(0.7)	44.5	38.8	(0.4)	39.3	3.8	(0.3)	4.1	1.0	0.0	1.0	
7 Net trading income	0.0	(0.0)	0.0	0.0	(0.0)	0.0	—	—	—	—	—	—	
8 Net other ordinary income	(11.5)	(13.6)	2.1	(10.1)	(12.0)	1.9	(0.7)	(1.0)	0.2	(0.6)	(0.5)	(0.0)	
9 Gross operating income from international operations	(5.6)	1.8	(7.5)	(5.7)	1.9	(7.6)	0.0	(0.0)	0.1	0.0	0.0	0.0	
10 (Reference) Market-related gains or losses and others (1-4-6)	11.1	(7.7)	18.8	8.4	(6.3)	14.8	2.6	(0.7)	3.4	0.0	(0.5)	0.6	
11 Expenses	125.4	2.3	123.1	100.3	1.5	98.8	18.4	(0.2)	18.6	6.7	1.0	5.7	
12 (Reference) OHR ※1	61.1%	2.1%pt	59.0%	58.6%	1.6%pt	57.0%	69.6%	1.7%pt	67.9%	86.9%	15.9%pt	71.0%	
13 Of which, personnel	57.1	0.9	56.2	44.6	0.5	44.1	9.3	0.1	9.1	3.1	0.2	2.9	
14 Of which, facilities	58.6	1.6	57.0	47.8	1.1	46.7	7.7	(0.2)	7.9	3.0	0.6	2.3	
15 Core net business profit (1-11)	79.8	(5.5)	85.3	70.7	(3.4)	74.2	8.0	(0.7)	8.7	1.0	(1.3)	2.3	
16 Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	109.5	7.7	101.8	99.1	8.2	90.8	8.8	0.2	8.5	1.5	(0.8)	2.4	
17 Provision of allowance for general loan losses	(2.5)	(4.3)	1.7	(3.0)	(4.7)	1.6	—	—	—	0.4	0.3	0.1	
18 Net business profit (1-11-17)	82.3	(1.1)	83.5	73.8	1.2	72.5	8.0	(0.7)	8.7	0.5	(1.6)	2.2	
19 Non-recurring gains (losses)	(10.7)	(3.5)	(7.2)	(12.4)	(4.5)	(7.9)	1.4	0.5	0.8	0.2	0.4	(0.1)	
20 Of which, disposal of bad debts	13.0	2.9	10.1	12.4	2.1	10.2	(0.7)	(0.2)	(0.4)	1.4	1.0	0.3	
21 Of which, gains or losses on stocks and other securities	3.3	(0.3)	3.7	1.3	(2.1)	3.4	0.4	0.2	0.1	1.5	1.4	0.0	
22 Ordinary profit (18+19)	71.6	(4.7)	76.3	61.3	(3.2)	64.6	9.4	(0.2)	9.6	0.8	(1.2)	2.0	
23 Extraordinary income (losses)	(1.1)	(0.9)	(0.1)	(1.4)	(2.0)	0.6	0.3	1.1	(0.7)	(0.0)	(0.0)	(0.0)	
24 Total income taxes	21.1	(1.0)	22.2	17.7	(1.4)	19.1	3.1	0.6	2.5	0.3	(0.2)	0.5	
25 Net income (22+23-24)	49.3	(4.6)	53.9	42.2	(3.9)	46.1	6.6	0.3	6.3	0.4	(1.0)	1.4	
26 Credit costs (17+20)	10.4	(1.4)	11.9	9.3	(2.5)	11.8	(0.7)	(0.2)	(0.4)	1.9	1.4	0.4	
27 Credit cost ratio ※2	0.06%	(0.01%pt)	0.07%	0.06%	(0.02%pt)	0.08%	(0.04%)	(0.02%pt)	(0.02%)	0.47%	0.35%pt	0.12%	

<Concordia Financial Group, Ltd. Consolidated>

(Unit: Billions of Yen)

	For the year ended March 31, 2024	Increase/(Decrease)	For the year ended March 31, 2023
28 Consolidated ordinary profit	77.0	(2.8)	79.8
29 Profit attributable to owners of parent	66.9	10.7	56.1
30 Consolidated ROE ※3	5.8%	0.8%pt	5.0%

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

※3 Consolidated ROE = $\frac{\text{Profit attributable to owners of parent}}{(\text{Total shareholders' equity at beginning of current period} + \text{Total shareholders' equity at end of current period})/2} \times 100$

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

(Unit: Billions of Yen)



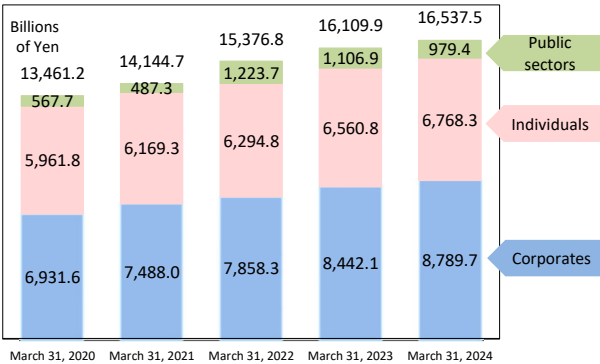
2. Loans <domestic branches (excluding loans in offshore market account)>

• Both outstanding balance and average balance of loans increased from the previous year.

【By Size】 Outstanding balance of loans

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

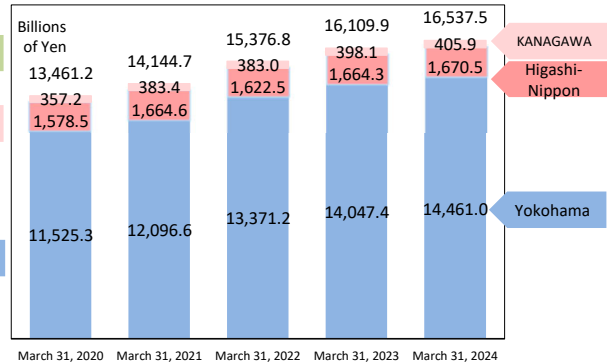
Domestic branches



【By Banks】 Outstanding balance of loans

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

Domestic branches



① Outstanding balance of loans

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

(Unit: Billions of Yen)

	outstanding balance	Combined												
		As of March 31, 2024		Increase/(Decrease)		As of March 31, 2023		Yokohama		Higashi-Nippon		KANAGAWA		
		Amount	Rate	Amount	Rate	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	
1	Loans	16,537.5	427.6	2.6%	16,109.9	14,461.0	413.6	14,047.4	1,670.5	6.2	1,664.3	405.9	7.7	398.1
2	Corporates	8,789.7	347.5	4.1%	8,442.1	7,115.9	349.8	6,766.1	1,358.6	(10.7)	1,369.3	315.1	8.4	306.6
3	Of which, small and medium-sized businesses	6,490.4	277.7	4.4%	6,212.7	5,002.1	275.6	4,726.4	1,190.1	(8.1)	1,198.2	298.2	10.2	288.0
4	Individuals	6,768.3	207.5	3.1%	6,560.8	6,392.9	185.9	6,207.0	287.5	21.5	265.9	87.8	(0.0)	87.8
5	Housing loans	4,113.5	127.5	3.1%	3,986.0	3,957.1	139.0	3,818.0	85.6	(11.8)	97.5	70.6	0.2	70.4
6	Apartment loans	2,130.9	68.1	3.3%	2,062.8	1,931.7	34.8	1,896.8	194.2	34.2	159.9	4.9	(1.0)	5.9
7	Consumer loans	523.8	11.8	2.3%	512.0	504.1	12.0	492.0	7.5	(0.8)	8.4	12.1	0.7	11.4
8	Public sectors	979.4	(127.4)	(11.5%)	1,106.9	952.1	(122.1)	1,074.2	24.4	(4.6)	29.0	2.9	(0.6)	3.6
9	Loans (All branches)	16,689.4	461.0	2.8%	16,228.4	14,612.9	447.0	14,165.9	1,670.5	6.2	1,664.3	405.9	7.7	398.1

② Average balance of loans

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

(Unit: Billions of Yen)

	average balance	Combined												
		For the year ended March 31, 2024		Increase/(Decrease)		For the year ended March 31, 2023		Yokohama		Higashi-Nippon		KANAGAWA		
		Amount	Rate	Amount	Rate	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	
10	Loans	16,341.3	632.3	4.0%	15,708.9	14,284.1	575.3	13,708.8	1,655.1	47.5	1,607.6	401.9	9.4	392.4
11	Corporates	8,606.4	486.6	5.9%	8,119.7	6,948.3	438.8	6,509.4	1,354.5	36.5	1,317.9	303.5	11.2	292.3
12	Of which, small and medium-sized businesses	6,324.6	324.4	5.4%	6,000.1	4,866.2	293.9	4,572.2	1,176.3	22.1	1,154.2	282.0	8.3	273.6
13	Individuals	6,658.3	246.7	3.8%	6,411.6	6,289.8	232.4	6,057.3	273.6	15.3	258.3	94.9	(0.9)	95.8
14	Housing loans	/	/	/	/	3,882.6	179.7	3,702.8	91.6	(12.4)	104.0	/	/	/
15	Apartment loans	/	/	/	/	1,909.0	43.1	1,865.8	174.1	28.5	145.6	/	/	/
16	Consumer loans	/	/	/	/	498.1	9.5	488.6	7.9	(0.8)	8.7	/	/	/
17	Public sectors	1,076.4	(101.0)	(8.5%)	1,177.5	1,045.9	(95.9)	1,141.9	26.9	(4.3)	31.3	3.4	(0.7)	4.2

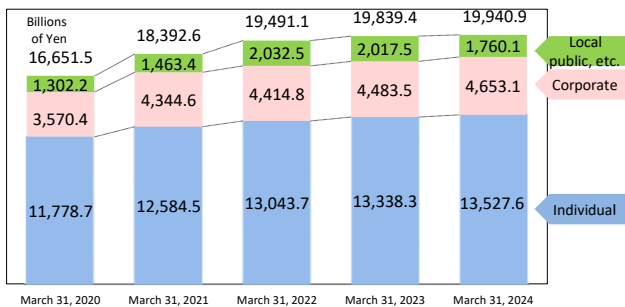
(Reference) Yield on loans (Domestic operations) <The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

	Yield on loans (Domestic operations)	Combined															
		For the year ended March 31, 2024		Increase/(Decrease)		For the year ended March 31, 2023		Yokohama		Higashi-Nippon		KANAGAWA					
		Amount	Rate	Amount	Rate	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)	Amount	Increase/(Decrease)				
18		0.95%	0.00%pt	0.95%	0.99%	0.90%	0.00%pt	0.90%	0.93%	1.21%	(0.03%pt)	1.24%	1.25%	1.66%	0.01%pt	1.65%	1.64%

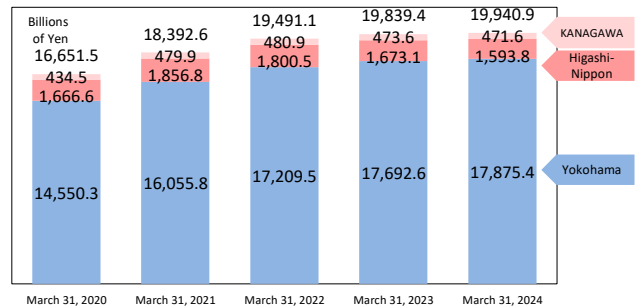
3. Deposits <domestic branches (excluding deposits in offshore market account)>

• Outstanding balance of deposits(domestic branches) increased by ¥101.4 billion from the end of the previous year to ¥19,940.9 billion.

【By Depositors】 Outstanding balance of deposits
 <The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>
 Domestic branches



【By Banks】 Outstanding balance of deposits
 <The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>
 Domestic branches



Outstanding balance of deposits(domestic branches)
 <The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined>

(Unit: Billions of Yen)

	Combined		As of March 31, 2023	As of March 31, 2022	As of March 31, 2024	Yokohama		Higashi-Nippon		KANAGAWA		As of March 31, 2023	As of March 31, 2022				
	As of March 31, 2024	Increase/(Decrease) Amount				Increase/(Decrease) Rate	As of March 31, 2023	As of March 31, 2022	As of March 31, 2024	Increase/(Decrease)	As of March 31, 2023			As of March 31, 2022	As of March 31, 2024	Increase/(Decrease)	
1 Deposits <outstanding balance>	19,940.9	101.4	0.5%	19,839.4	19,491.1	17,875.4	182.7	17,692.6	17,209.5	1,593.8	(79.3)	1,673.1	1,800.5	471.6	(2.0)	473.6	480.9
2 Of which, individual	13,527.6	189.3	1.4%	13,338.3	13,043.7	12,379.9	245.1	12,134.7	11,718.3	809.0	(51.7)	860.7	975.7	338.6	(4.1)	342.8	349.7
3 Of which, corporate	4,653.1	169.5	3.7%	4,483.5	4,414.8	3,827.1	196.5	3,630.5	3,545.1	693.7	(29.2)	722.9	739.4	132.2	2.2	130.0	130.2
4 Of which, local public	1,428.9	(303.2)	(17.5%)	1,732.1	1,742.6	1,393.3	(299.2)	1,692.5	1,697.7	35.3	(3.9)	39.3	44.3	0.2	(0.0)	0.3	0.4

4. Investment Products for Individuals

• Total balance of investment products for individuals (Group total) increased by ¥305.3 billion from the end of the previous year to ¥2,802.3 billion.

Investment Products for Individuals <Group Total>

(The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined + Hamagin Tokai Tokyo Securities Co., Ltd)

(Unit: Billions of Yen)

	Combined		As of March 31, 2023	As of March 31, 2022	As of March 31, 2024	Yokohama		Higashi-Nippon		KANAGAWA		As of March 31, 2023	As of March 31, 2022				
	As of March 31, 2024	Increase/(Decrease) Amount				Increase/(Decrease) Rate	As of March 31, 2023	As of March 31, 2022	As of March 31, 2024	Increase/(Decrease)	As of March 31, 2023			As of March 31, 2022	As of March 31, 2024	Increase/(Decrease)	
5 Investment trusts (including fund wrap)	733.1	119.1	19.4%	614.0	592.0	704.4	118.7	585.7	558.0	17.2	(0.1)	17.3	24.3	11.4	0.5	10.9	9.6
6 Insurance	1,450.4	74.5	5.4%	1,375.9	1,390.9	1,332.6	70.7	1,261.9	1,279.1	75.5	(3.9)	79.4	84.2	42.2	7.7	34.4	27.6
7 Foreign currency deposits	19.2	0.5	3.0%	18.7	27.7	19.0	0.6	18.4	27.3	0.2	(0.0)	0.2	0.2	0.0	(0.0)	0.0	0.1
8 Public bonds	38.0	(2.6)	(6.6%)	40.7	45.1	34.2	(1.7)	35.9	39.3	3.6	(1.0)	4.6	5.6	0.1	0.0	0.1	0.1
9 Total balance of investment products for individuals	2,240.9	191.5	9.3%	2,049.4	2,055.8	2,090.4	188.4	1,902.0	1,903.9	96.5	(5.1)	101.7	114.4	53.8	8.3	45.5	37.4
10 At Hamagin Tokai Tokyo Securities Co., Ltd.	561.4	113.8	25.4%	447.6	440.3	561.4	113.8	447.6	440.3	/	/	/	/	/	/	/	/
11 Total balance of investment products for individuals (Group total)	2,802.3	305.3	12.2%	2,497.0	2,496.1	2,651.9	302.2	2,349.7	2,344.2	96.5	(5.1)	101.7	114.4	53.8	8.3	45.5	37.4

(Reference) Sales amount of investment products for individuals

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

For the year ended

(Unit: Billions of Yen)

	Combined		March 31, 2023	March 31, 2022	March 31, 2024	Yokohama		Higashi-Nippon		KANAGAWA		March 31, 2023	March 31, 2022			
	March 31, 2024	Increase/(Decrease)				March 31, 2023	March 31, 2022	March 31, 2024	Increase/(Decrease)	March 31, 2023	March 31, 2022			March 31, 2024	Increase/(Decrease)	
12 Sales amount of investment trusts (including fund wrap)	153.7	23.9	129.8	170.6	150.4	23.2	127.1	165.5	0.0	(0.0)	0.1	1.1	3.2	0.7	2.5	3.9
13 Sales amount of Insurance	153.9	10.9	142.9	140.0	146.4	10.4	136.0	132.7	0.4	(0.4)	0.9	2.8	7.0	1.0	6.0	4.3

5. Securities

• Outstanding balance of securities decreased by ¥11.5 billion from the end of the previous year. Net unrealized gain or loss on available-for-sale securities increased by ¥109.6 billion from the end of the previous year.

Outstanding balance of securities and Net unrealized gain or loss on available-for-sale securities

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

(Unit: Billions of Yen)

	Combined				As of March 31, 2023	Net unrealized gain or loss on available-for-sale securities
	As of March 31, 2024	Change from March 31, 2023	Net unrealized gain or loss on available-for-sale securities	Change from March 31, 2023		
1 Securities	2,962.2	(11.5)	92.5	109.6	2,973.8	(17.0)
2 Debt securities	1,738.5	(11.6)	(16.2)	0.0	1,750.1	(16.2)
3 Equity securities	242.5	61.7	119.4	54.3	180.8	65.0
4 Other securities	981.2	(61.6)	(10.5)	55.2	1,042.9	(65.8)
5 Of which, foreign debt securities	328.3	(54.0)	(1.6)	16.3	382.4	(17.9)
6 Of which, investment trusts	589.9	(19.8)	(8.9)	38.9	609.8	(47.8)

(Unit: Billions of Yen)

	Yokohama		Higashi-Nippon		KANAGAWA							
	As of March 31, 2024	Net unrealized gain or loss on available-for-sale securities	As of March 31, 2023	Net unrealized gain or loss on available-for-sale securities	As of March 31, 2024	Net unrealized gain or loss on available-for-sale securities	As of March 31, 2023	Net unrealized gain or loss on available-for-sale securities				
7 Securities	2,510.7	74.1	2,530.8	(20.3)	371.1	15.4	345.0	1.8	80.3	2.9	97.9	1.4
8 Debt securities	1,412.4	(13.7)	1,407.3	(15.0)	255.3	(2.1)	257.6	(1.2)	70.7	(0.3)	85.1	0.0
9 Equity securities	228.6	113.0	167.9	61.8	6.5	2.8	4.9	1.1	7.3	3.5	7.9	1.9
10 Other securities	869.5	(25.1)	955.5	(67.1)	109.3	14.7	82.4	1.8	2.2	(0.2)	4.9	(0.6)
11 Of which, foreign debt securities	322.4	(1.6)	370.3	(17.8)	5.9	(0.0)	12.1	(0.0)	-	-	-	-
12 Of which, investment trusts	484.9	(23.5)	535.2	(49.2)	102.9	14.7	69.8	1.9	2.1	(0.2)	4.7	(0.6)

6. Non-performing Loans

• Outstanding balance of non-performing loans (“NPL”) decreased by 13.8 billion from the end of the previous year to ¥239.7 billion, and NPL ratio decreased by 0.1% points from the end of the previous year to 1.4%.

Claims disclosed under the Financial Revitalization Law

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

(Unit: Billions of Yen)

	Combined		Yokohama		Higashi-Nippon		KANAGAWA					
	As of March 31, 2024	Increase/ (Decrease)	As of March 31, 2023	As of March 31, 2024	Increase/ (Decrease)	As of March 31, 2023	As of March 31, 2024	Increase/ (Decrease)	As of March 31, 2023	As of March 31, 2024	Increase/ (Decrease)	As of March 31, 2023
13 Unrecoverable or valueless claims (in legal or virtual bankruptcy)	61.4	1.4	60.0	51.1	6.3	44.8	7.6	(5.5)	13.1	2.6	0.7	1.9
14 Doubtful claims (in possible bankruptcy)	161.8	(5.7)	167.6	111.5	(6.9)	118.5	39.7	(4.7)	44.4	10.5	5.9	4.6
15 Claims in need of special caution	16.3	(9.5)	25.9	9.1	(5.3)	14.4	6.3	(4.2)	10.6	0.9	0.0	0.8
16 Sub-total (NPL)	239.7	(13.8)	253.5	171.8	(6.0)	177.9	53.6	(14.5)	68.2	14.1	6.7	7.4
17 Claims in need of caution (excluding claims in need of special caution)	1,573.3	56.5	1,516.7	1,172.1	55.9	1,116.1	311.5	9.6	301.8	89.6	(9.0)	98.7
18 Claims to normal borrowers (excluding claims in need of caution)	15,019.3	423.5	14,595.7	13,412.1	402.0	13,010.0	1,304.6	11.2	1,293.3	302.5	10.2	292.3
19 Normal claims	16,592.6	480.1	16,112.5	14,584.2	458.0	14,126.2	1,616.1	20.9	1,595.2	392.1	1.1	391.0
20 Total (Credit exposures) (16+19)	16,832.3	466.2	16,366.1	14,756.1	452.0	14,304.1	1,669.8	6.3	1,663.4	406.3	7.8	398.4
21 NPL ratio (Percentage of NPL) (16/20)	1.4%	(0.1%pt)	1.5%	1.1%	(0.1%pt)	1.2%	3.2%	(0.9%pt)	4.1%	3.4%	1.6%pt	1.8%

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

7. Capital Adequacy Ratio [Preliminary]

• Total capital ratio [Preliminary] based on Basel III (international standard) of Concordia Financial Group, Ltd. Consolidated was 14.90%.
 • Common Equity Tier 1 capital ratio [Preliminary] was 14.35%, which maintained at high quality of capital structure.

< Concordia Financial Group, Ltd. Consolidated >

(Unit: Billions of Yen)

	As of March 31, 2024 [Preliminary]	As of March 31, 2023
22 International Standard [Basel III] The foundation internal ratings-based approach		
Total capital ratio	14.90%	14.90%
23 Tier 1 capital ratio	14.35%	14.07%
24 Common Equity Tier 1 capital ratio	14.35%	14.07%
25 Total capital	1,254.2	1,162.6
26 Tier 1 capital	1,207.4	1,097.9
27 Common Equity Tier 1 capital	1,207.3	1,097.8
28 Risk weighted assets	8,412.2	7,800.8

NOTE : The calculation is based on the finalized Basel III standards.

< The Bank of Yokohama, Ltd. Consolidated >

(Unit: Billions of Yen)

	As of March 31, 2024 [Preliminary]	As of March 31, 2023
30 International Standard [Basel III] The foundation internal ratings-based approach		
Total capital ratio	16.04%	16.09%
31 Tier 1 capital ratio	15.41%	15.15%
32 Common Equity Tier 1 capital ratio	15.41%	15.15%
33 Total capital	1,109.4	1,028.3
34 Tier 1 capital	1,066.0	968.2
35 Common Equity Tier 1 capital	1,065.9	968.1
36 Risk weighted assets	6,916.0	6,388.9

NOTE : The calculation is based on the finalized Basel III standards.

< The Higashi-Nippon Bank, Limited Consolidated >

(Unit: Billions of Yen)

	As of March 31, 2024 [Preliminary]	As of March 31, 2023
37 Domestic Standard [Basel III] The standardized approach		
Capital ratio	8.25%	8.53%
38 Capital	115.7	111.6
39 Risk weighted assets, etc.	1,402.3	1,308.5

NOTE: The calculation is based on the finalized Basel III standards.

< THE KANAGAWA BANK, LTD. Consolidated >

(Unit: Billions of Yen)

	As of March 31, 2024 [Preliminary]	As of March 31, 2023
40 Domestic Standard [Basel III] The standardized approach		
Capital ratio	9.54%	9.48%
41 Capital	27.5	26.5
42 Risk weighted assets, etc.	288.6	280.0

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

	As of March 31, 2024 [Preliminary]	As of March 31, 2023
29 Common Equity Tier 1 capital (excluding gains valuation difference on available-for-sale securities)	*11.6%	11.86%

* approximately

8. Forecasts for Fiscal Year ending March 31, 2025

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

- Gross operating income is expected to increase by ¥33.2 billion from the previous year to ¥238.4 billion, due to an increase in net interest income from domestic operations resulting from the enhancement of solutions business and improvements in market-related gains or losses and others, etc. Core net business profit is expected to increase by ¥31.4 billion from the previous year to ¥111.2 billion. Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts is expected to be at the same level as the core net business profit.
- Credit costs are expected to increase by ¥0.6 billion to ¥11.0 billion. As a result, ordinary profit is expected to increase by ¥32.1 billion to ¥103.7 billion, and net income is expected to increase by ¥23.7 billion to ¥73.0 billion.

<Concordia Financial Group, Ltd. Consolidated>

- Consolidated ordinary profit is expected to increase by ¥32.0 billion from the previous year to ¥109.0 billion. Profit attributable to owners of parent is expected to increase by ¥8.1 billion from the previous year to ¥75.0 billion.
- Concordia Financial Group, Ltd. will pay ordinary dividends (annually) of ¥26.00 per share.

Forecasts for Fiscal Year ending March 31, 2025

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

(Unit : Billions of Yen)

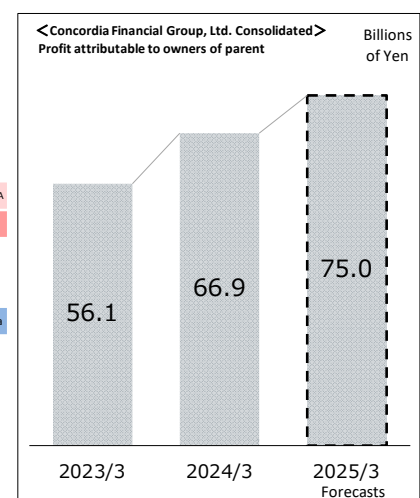
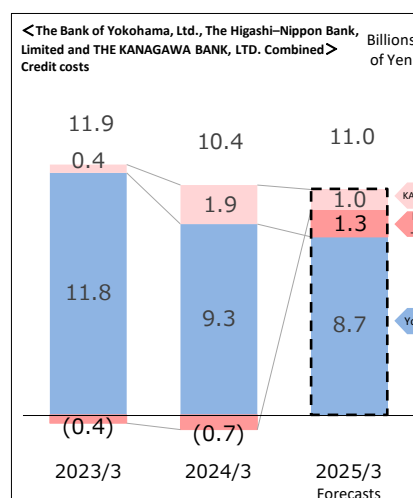
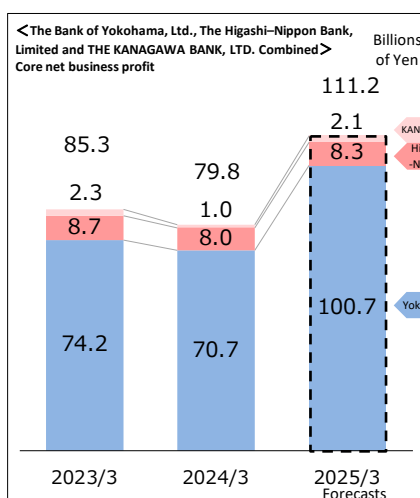
	For the fiscal year ending March 31, 2025 Forecasts	Increase/ (Decrease)	For the fiscal year ended March 31, 2024 Results	Yokohama	Increase/ (Decrease)	For the fiscal year ended March 31, 2024 Results	Higashi-Nippon	Increase/ (Decrease)	For the fiscal year ended March 31, 2024 Results	KANAGAWA	Increase/ (Decrease)	For the fiscal year ended March 31, 2024 Results
1 Gross operating income	238.4	33.2	205.2	203.9	32.8	171.1	26.3	(0.1)	26.4	8.3	0.6	7.7
2 Expenses (—)	127.2	1.8	125.4	103.1	2.8	100.3	17.9	(0.5)	18.4	6.2	(0.5)	6.7
3 Core net business profit	111.2	31.4	79.8	100.7	30.0	70.7	8.3	0.3	8.0	2.1	1.1	1.0
4 Ordinary profit	103.7	32.1	71.6	94.9	33.6	61.3	7.3	(2.1)	9.4	1.4	0.6	0.8
5 Net income	73.0	23.7	49.3	66.7	24.5	42.2	5.4	(1.2)	6.6	0.9	0.5	0.4
6 Credit costs (—)	11.0	0.6	10.4	8.7	(0.6)	9.3	1.3	2.0	(0.7)	1.0	(0.9)	1.9

* Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts is expected to be at the same level as the core net business profit.

Forecasts for Fiscal Year ending March 31, 2025 <Concordia Financial Group, Ltd. Consolidated>

(Unit : Billions of Yen)

	For the fiscal year ending March 31, 2025 Forecasts	Increase/(Decrease)	For the fiscal year ended March 31, 2024 Results
7 Consolidated ordinary profit	109.0	32.0	77.0
8 Profit attributable to owners of parent	75.0	8.1	66.9



Forecasts for dividends per share

	For the fiscal year ending March 31, 2025 Forecasts	For the fiscal year ended March 31, 2024 Results
9 Ordinary dividend	¥ 26.00	¥ 23.00

II. SUMMARY OF FINANCIAL RESULTS

II. 2024年3月期決算の概況

1. Profit and Loss

(1) Concordia Financial Group, Ltd. Consolidated

1. 損益状況

(1) コンコルディア・フィナンシャルグループ 連結

		For the year ended		(Unit: Millions of Yen)	
		March 31, 2024(A)	(A)-(B)	March 31, 2023(B)	
1	Consolidated gross operating income	223,530	[3.2%] 7,094	216,436	
2	Net interest income	186,710	18,896	167,814	
3	Trust fees	278	12	266	
4	Net fees and commissions	58,201	2,047	56,154	
5	Net trading income	678	(624)	1,302	
6	Net other ordinary income	(22,338)	(13,237)	(9,101)	
7	General and administrative expenses	133,552 (Δ)	8,012	125,540	
8	(Reference) Consolidated OHR (%) (7/1)	(参考) 連結OHR (%) (7÷1)	59.7	1.7	58.0
9	Credit costs	11,150 (Δ)	(2,439)	13,589	
10	Written-off of loans	4,265 (Δ)	850	3,415	
11	Provision of allowance for specific loan losses	11,713 (Δ)	979	10,734	
12	Provision of allowance for general loan losses	(4,147) (Δ)	(5,433)	1,286	
13	Recoveries of written-off claims	1,637	(705)	2,342	
14	Other	956 (Δ)	461	495	
15	Gain or loss on stocks and other securities	2,079	(1,440)	3,519	
16	Other	(3,902)	(2,946)	(956)	
17	Ordinary profit	77,004	[(3.5%)] (2,866)	79,870	
18	Extraordinary income (losses)	14,387	13,725	662	
19	Profit before income taxes	91,392	10,859	80,533	
20	Total income taxes	24,208 (Δ)	(119)	24,327	
21	Profit	67,183	10,978	56,205	
22	Profit attributable to non-controlling interests	251 (Δ)	206	45	
23	Profit attributable to owners of parent	66,931	[19.1%] 10,772	56,159	

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

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

(Reference)	(参考)	For the year ended		(Unit: Millions of Yen)
		March 31, 2024(A)	(A)-(B)	March 31, 2023(B)
24	Consolidated net business profit	88,737	[(2.3%)] (2,101)	90,838

(注) 「連結業務純益」は、子銀行の実質業務純益 + その他の会社の経常利益 (与信関係費用控除前) + 関連会社経常利益 × 持分割合 - 内部取引 (配当等) で算出しております。

Note : Consolidated net business profit = Non-consolidated core net business profit of banking subsidiaries + Ordinary profit of other consolidated subsidiaries and Concordia Financial Group, Ltd. (excluding Credit costs) + "Ordinary profit of equity-method affiliates" * share of stockholders' equity - internal trade (dividend, etc.)

(Number of Consolidated Companies)	(連結対象会社数)	(Unit: Number of Companies)		
		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)
25	Number of consolidated subsidiaries	13	1	12
26	Number of companies accounted for by the equity method	4	—	4

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

(2) 3行合算

For the year ended

(Unit: Millions of Yen)

			March 31, 2024(A)	(A)-(B)	March 31, 2023(B)
1	Gross operating income	業務粗利益	205,287	[[1.5%]]	208,529
2	Gross operating income from domestic operations	国内業務粗利益	210,956	(5,137)	216,093
3	Net interest income	資金利益	178,716	9,281	169,435
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	81	(81)
5	Net fees and commissions	役務取引等利益	43,783	(723)	44,506
6	Net trading income	特定取引利益	15	(7)	22
7	Net other ordinary income	その他業務利益	(11,559)	(13,687)	2,128
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(13,989)	(14,096)	107
9	Gross operating income from international operations	国際業務粗利益	(5,668)	1,895	(7,563)
10	Net interest income	資金利益	8,890	2,064	6,826
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	388	(100)	488
13	Net trading income	特定取引利益	(0)	18	(18)
14	Net other ordinary income	その他業務利益	(14,947)	(87)	(14,860)
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(15,784)	699	(16,483)
16	Expenses	経費 (除く臨時処理分) (△)	125,470	[1.8%]	123,147
17	Personnel	人件費 (△)	57,175	948	56,227
18	Facilities	物件費 (△)	58,691	1,602	57,089
19	Taxes	税金 (△)	9,603	(227)	9,830
20	(Reference) OHR (%) (16/1)	(参考) OHR (%) (16 ÷ 1)	61.1	2.1	59.0
21	Core net business profit	実質業務純益	79,817	[[6.5%]]	85,381
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	109,592	7,835	101,757
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)	109,592	7,753	101,839
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	(2,576)	(4,366)	1,790
25	Net business profit	業務純益	82,394	(1,197)	83,591
26	Of which, gains (losses) on bonds	うち国債等債券損益(5 勘定戻)	(29,774)	(13,399)	(16,375)
27	Non-recurring gains (losses)	臨時損益	(10,775)	(3,504)	(7,271)
28	Disposal of bad debts	不良債権処理額 (△)	13,076	2,948	10,128
29	Written-off of loans	貸出金償却 (△)	123	(571)	694
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	13,556	2,859	10,697
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	576	236	340
32	Reversal of allowance for loan losses	貸倒引当金戻入益	932	550	382
33	Recoveries of written-off claims	償却債権取立益	440	(695)	1,135
34	Other	その他 (△)	193	279	(86)
35	Gain or loss on stocks and other securities	株式等関係損益	3,328	(372)	3,700
36	Other non-recurring gains (losses)	その他の臨時損益	(1,027)	(184)	(843)
37	Ordinary profit	経常利益	71,619	[[6.1%]]	76,319
38	Extraordinary income (losses)	特別損益	(1,103)	(963)	(140)
39	Income before income taxes	税引前当期純利益	70,516	(5,663)	76,179
40	Total income taxes	法人税等合計 (△)	21,182	(1,025)	22,207
41	Net income	当期純利益	49,333	[[8.5%]]	53,972
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	10,499	(1,419)	11,918

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

(3) 横浜銀行 単体

For the year ended

(Unit: Millions of Yen)

		March 31, 2024(A)	(A)-(B)	March 31, 2023(B)
1	Gross operating income	171,111	[(1.1%)]	173,067
2	Gross operating income from domestic operations	176,831	(3,903)	180,734
3	Net interest income	148,083	8,644	139,439
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	—	—
5	Net fees and commissions	38,872	(476)	39,348
6	Net trading income	15	(7)	22
7	Net other ordinary income	(10,140)	(12,063)	1,923
8	(Of which, gains (losses) on bonds)	(12,611)	(12,471)	(140)
9	Gross operating income from international operations	(5,719)	1,948	(7,667)
10	Net interest income	8,861	2,105	6,756
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	—	—
12	Net fees and commissions	384	(97)	481
13	Net trading income	(0)	18	(18)
14	Net other ordinary income	(14,965)	(80)	(14,885)
15	(Of which, gains (losses) on bonds)	(15,784)	699	(16,483)
16	Expenses	100,337	[1.5%]	98,811
17	Personnel	44,675	575	44,100
18	Facilities	47,876	1,155	46,721
19	Taxes	7,786	(203)	7,989
20	(Reference) OHR (%) (16/1)	58.6	1.6	57.0
21	Core net business profit	70,773	[(4.6%)]	74,255
22	Core net business profit excluding gains (losses) on bonds (21-26)	99,169	8,290	90,879
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	99,169	8,290	90,879
24	Provision of allowance for general loan losses	(3,052)	(4,716)	1,664
25	Net business profit	73,825	1,234	72,591
26	Of which, gains (losses) on bonds	(28,396)	(11,773)	(16,623)
27	Non-recurring gains (losses)	(12,466)	(4,500)	(7,966)
28	Disposal of bad debts	12,417	2,185	10,232
29	Written-off of loans	9	(434)	443
30	Provision of allowance for specific loan losses	12,129	1,557	10,572
31	Loss on sales of non-performing loans	185	(108)	293
32	Reversal of allowance for loan losses	—	—	—
33	Recoveries of written-off claims	162	(952)	1,114
34	Other	256	219	37
35	Gain or loss on stocks and other securities	1,321	(2,105)	3,426
36	Other non-recurring gains (losses)	(1,369)	(208)	(1,161)
37	Ordinary profit	61,359	[(5.0%)]	64,624
38	Extraordinary income (losses)	(1,437)	(2,093)	656
39	Income before income taxes	59,922	(5,359)	65,281
40	Total income taxes	17,702	(1,422)	19,124
41	Net income	42,219	[(8.5%)]	46,156
42	Credit costs (24+28)	9,365	(2,531)	11,896

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

(4) 東日本銀行 単体

For the year ended

(Unit: Millions of Yen)

		March 31, 2024(A)	(A)-(B)	March 31, 2023(B)
1	Gross operating income	26,442	[(3.5%)]	27,409
2	Gross operating income from domestic operations	26,395	(911)	27,306
3	Net interest income	23,367	442	22,925
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	(7)	7
5	Net fees and commissions	3,817	(318)	4,135
6	Net trading income	—	—	—
7	Net other ordinary income	(789)	(1,034)	245
8	(Of which, gains (losses) on bonds)	(789)	(1,034)	245
9	Gross operating income from international operations	47	(55)	102
10	Net interest income	28	(42)	70
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	—	—
12	Net fees and commissions	6	(3)	9
13	Net trading income	—	—	—
14	Net other ordinary income	11	(11)	22
15	(Of which, gains (losses) on bonds)	—	—	—
16	Expenses	18,409	[(1.1%)]	18,617
17	Personnel	9,308	110	9,198
18	Facilities	7,730	(241)	7,971
19	Taxes	1,369	(78)	1,447
20	(Reference) OHR (%) (16/1)	69.6	1.7	67.9
21	Core net business profit	8,033	[(8.6%)]	8,791
22	Core net business profit excluding gains (losses) on bonds (21-26)	8,823	277	8,546
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	8,823	284	8,539
24	Provision of allowance for general loan losses	—	—	—
25	Net business profit	8,033	(758)	8,791
26	Of which, gains (losses) on bonds	(789)	(1,034)	245
27	Non-recurring gains (losses)	1,425	543	882
28	Disposal of bad debts	(766)	(296)	(470)
29	Written-off of loans	—	—	—
30	Provision of allowance for specific loan losses	—	—	—
31	Loss on sales of non-performing loans	240	193	47
32	Reversal of allowance for loan losses	932	550	382
33	Recoveries of written-off claims	12	1	11
34	Other	(63)	61	(124)
35	Gain or loss on stocks and other securities	432	236	196
36	Other non-recurring gains (losses)	225	10	215
37	Ordinary profit	9,458	[(2.2%)]	9,674
38	Extraordinary income (losses)	364	1,160	(796)
39	Income before income taxes	9,822	944	8,878
40	Total income taxes	3,160	636	2,524
41	Net income	6,662	[4.8%]	6,353
42	Credit costs (24+28)	(766)	(296)	(470)

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

(5) 神奈川銀行 単体

For the year ended

(Unit: Millions of Yen)

		March 31, 2024(A)	(A)-(B)	March 31, 2023(B)
1	Gross operating income	7,733	[(3.9%)]	8,053
2	Gross operating income from domestic operations	7,729	(323)	8,052
3	Net interest income	7,265	195	7,070
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	88	(88)
5	Net fees and commissions	1,093	71	1,022
6	Net trading income	—	—	—
7	Net other ordinary income	(629)	(589)	(40)
8	(Of which, gains (losses) on bonds)	(588)	(590)	2
9	Gross operating income from international operations	4	4	0
10	Net interest income	0	0	0
11	(Of which, gains (losses) on bonds and cancellation of investment trusts)	—	—	—
12	Net fees and commissions	(2)	(0)	(2)
13	Net trading income	—	—	—
14	Net other ordinary income	5	3	2
15	(Of which, gains (losses) on bonds)	—	—	—
16	Expenses	6,723	1,005	5,718
17	Personnel	3,192	264	2,928
18	Facilities	3,083	687	2,396
19	Taxes	447	54	393
20	(Reference) OHR (%) (16/1)	86.9	15.9	71.0
21	Core net business profit	1,010	[(56.7%)]	2,334
22	Core net business profit excluding gains (losses) on bonds (21-26)	1,599	(732)	2,331
23	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts (22-4-11)	1,599	(821)	2,420
24	Provision of allowance for general loan losses	475	349	126
25	Net business profit	535	(1,673)	2,208
26	Of which, gains (losses) on bonds	(588)	(590)	2
27	Non-recurring gains (losses)	265	452	(187)
28	Disposal of bad debts	1,425	1,059	366
29	Written-off of loans	113	(138)	251
30	Provision of allowance for specific loan losses	1,426	1,302	124
31	Loss on sales of non-performing loans	150	150	—
32	Reversal of allowance for loan losses	—	—	—
33	Recoveries of written-off claims	265	256	9
34	Other	—	—	—
35	Gain or loss on stocks and other securities	1,574	1,497	77
36	Other non-recurring gains (losses)	116	15	101
37	Ordinary profit	800	[(60.3%)]	2,020
38	Extraordinary income (losses)	(30)	(30)	(0)
39	Income before income taxes	770	(1,249)	2,019
40	Total income taxes	319	(239)	558
41	Net income	450	[(69.1%)]	1,461
42	Credit costs (24+28)	1,900	1,408	492

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

2. 資金平残、利回・利鞘

(1) All branches

(1) 全店

① Average Balance of Use and Source of Funds

① 資金平残

For the year ended

(Unit: Billions of Yen)

			March 31, 2024(A)		March 31, 2023(B)		March 31, 2022(C)	
				(A)-(B)		(B)-(C)		
1 The Bank of Yokohama, Ltd., The Higashi- Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Interest-earning assets	3行合算	資金運用勘定	19,826.2	749.2	19,076.9	951.8	18,125.0
	Of which, Loans and bills discounted		うち貸出金	16,474.2	666.9	15,807.2	1,047.8	14,759.3
	Of which, Securities		うち有価証券	2,933.1	39.3	2,893.8	47.9	2,845.8
	Interest-bearing liabilities		資金調達勘定	24,835.9	1,316.0	23,519.9	1,822.3	21,697.6
	Of which, Deposits		うち預金	19,575.6	24.9	19,550.6	947.1	18,603.5
6 The Bank of Yokohama, Ltd. Non-consolidated	Interest-earning assets	横浜銀行 単体	資金運用勘定	17,260.2	742.4	16,517.7	1,057.9	15,459.8
	Of which, Loans and bills discounted		うち貸出金	14,417.1	609.9	13,807.1	1,047.1	12,760.0
	Of which, Securities		うち有価証券	2,484.9	39.5	2,445.4	44.3	2,401.1
	Interest-bearing liabilities		資金調達勘定	22,336.9	1,487.9	20,849.0	1,815.0	19,033.9
	Of which, Deposits		うち預金	17,461.2	109.5	17,351.7	1,060.3	16,291.3
11 The Higashi- Nippon Bank, Limited Non-consolidated	Interest-earning assets	東日本銀行 単体	資金運用勘定	2,068.5	3.8	2,064.7	(116.4)	2,181.2
	Of which, Loans and bills discounted		うち貸出金	1,655.1	47.5	1,607.6	(5.5)	1,613.2
	Of which, Securities		うち有価証券	354.8	5.8	348.9	(1.5)	350.4
	Interest-bearing liabilities		資金調達勘定	1,991.9	(149.4)	2,141.3	15.9	2,125.4
	Of which, Deposits		うち預金	1,634.6	(74.0)	1,708.7	(104.1)	1,812.8
16 THE KANAGAWA BANK, LTD. Non-consolidated	Interest-earning assets	神奈川銀行 単体	資金運用勘定	497.3	2.9	494.4	10.4	484.0
	Of which, Loans and bills discounted		うち貸出金	401.9	9.4	392.4	6.3	386.1
	Of which, Securities		うち有価証券	93.3	(6.1)	99.4	5.0	94.3
	Interest-bearing liabilities		資金調達勘定	507.0	(22.4)	529.5	(8.7)	538.2
	Of which, Deposits		うち預金	479.7	(10.5)	490.2	(9.1)	499.3

② Interest Margins

② 利回・利鞘

For the year ended

(Unit: %)

			March 31, 2024(A)		March 31, 2023(B)		March 31, 2022(C)		
				(A)-(B)		(B)-(C)			
21 The Bank of Yokohama, Ltd., The Higashi- Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Yield on interest-earning assets (A)	3行合算	資金運用利回	A	1.21	0.14	1.07	0.08	0.99
	Loans and bills discounted (B)		貸出金利回	B	1.11	0.08	1.03	0.03	1.00
	Securities		有価証券利回		1.38	0.34	1.04	0.15	0.89
	Yield on interest-bearing liabilities		資金調達利回		0.21	0.09	0.12	0.10	0.02
	Deposits (C)		預金利回	C	0.100	0.045	0.055	0.043	0.012
	Expenses ratio		経費率		0.61	0.00	0.61	(0.05)	0.66
	Total funding cost (D)		資金調達原価	D	0.72	0.08	0.64	0.03	0.61
	Yield spread (B) - (C)		預貸金利回差	B - C	1.01	0.04	0.97	(0.01)	0.98
	Net interest margin (A) - (D)		総資金利鞘	A - D	0.49	0.06	0.43	0.05	0.38
30 The Bank of Yokohama, Ltd. Non-consolidated	Yield on interest-earning assets (A)	横浜銀行 単体	資金運用利回	A	1.22	0.16	1.06	0.09	0.97
	Loans and bills discounted (B)		貸出金利回	B	1.09	0.11	0.98	0.04	0.94
	Securities		有価証券利回		1.47	0.39	1.08	0.16	0.92
	Yield on interest-bearing liabilities		資金調達利回		0.24	0.11	0.13	0.11	0.02
	Deposits (C)		預金利回	C	0.111	0.050	0.061	0.049	0.012
	Expenses ratio		経費率		0.55	0.00	0.55	(0.06)	0.61
	Total funding cost (D)		資金調達原価	D	0.68	0.07	0.61	0.05	0.56
	Yield spread (B) - (C)		預貸金利回差	B - C	0.98	0.06	0.92	(0.01)	0.93
	Net interest margin (A) - (D)		総資金利鞘	A - D	0.54	0.09	0.45	0.04	0.41
39 The Higashi- Nippon Bank, Limited Non-consolidated	Yield on interest-earning assets (A)	東日本銀行 単体	資金運用利回	A	1.13	0.01	1.12	0.05	1.07
	Loans and bills discounted (B)		貸出金利回	B	1.21	(0.03)	1.24	(0.01)	1.25
	Securities		有価証券利回		0.95	0.09	0.86	0.09	0.77
	Yield on interest-bearing liabilities		資金調達利回		0.00	0.00	0.00	0.00	0.00
	Deposits (C)		預金利回	C	0.007	0.000	0.007	(0.003)	0.010
	Expenses ratio		経費率		1.03	0.02	1.01	(0.02)	1.03
	Total funding cost (D)		資金調達原価	D	0.93	0.06	0.87	(0.07)	0.94
	Yield spread (B) - (C)		預貸金利回差	B - C	1.20	(0.03)	1.23	(0.01)	1.24
	Net interest margin (A) - (D)		総資金利鞘	A - D	0.20	(0.05)	0.25	0.12	0.13
48 THE KANAGAWA BANK, LTD. Non-consolidated	Yield on interest-earning assets (A)	神奈川銀行 単体	資金運用利回	A	1.47	0.03	1.44	(0.01)	1.45
	Loans and bills discounted (B)		貸出金利回	B	1.66	0.01	1.65	0.01	1.64
	Securities		有価証券利回		0.65	0.05	0.60	(0.05)	0.65
	Yield on interest-bearing liabilities		資金調達利回		0.01	0.00	0.01	(0.01)	0.02
	Deposits (C)		預金利回	C	0.014	(0.004)	0.018	(0.010)	0.028
	Expenses ratio		経費率		1.40	0.24	1.16	(0.02)	1.18
	Total funding cost (D)		資金調達原価	D	1.33	0.24	1.09	(0.03)	1.12
	Yield spread (B) - (C)		預貸金利回差	B - C	1.64	0.01	1.63	0.02	1.61
	Net interest margin (A) - (D)		総資金利鞘	A - D	0.14	(0.21)	0.35	0.02	0.33

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

2. 資金平残、利回・利鞘

(2) Domestic operations

(2) 国内業務部門

① Average Balance of Use and Source of Funds

① 資金平残

For the year ended

(Unit: Billions of Yen)

				March 31, 2024(A)	(A)-(B)	March 31, 2023(B)	(B)-(C)	March 31, 2022(C)	
1	The Bank of Yokohama, Ltd., The Higashi- Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	3行合算	Interest-earning assets	資金運用勘定	19,035.0	726.4	18,308.6	882.6	17,425.9
			Of which, Loans and bills discounted	うち貸出金	15,770.1	542.9	15,227.1	840.8	14,386.3
			Of which, Securities	うち有価証券	2,584.7	97.9	2,486.7	22.3	2,464.4
4	THE KANAGAWA BANK, LTD. Combined	3行合算	Interest-bearing liabilities	資金調達勘定	24,056.9	1,296.9	22,760.0	1,752.9	21,007.0
			Of which, Deposits	うち預金	19,148.2	31.1	19,117.1	901.6	18,215.4
6	The Bank of Yokohama, Ltd. Non-consolidated	横浜銀行 単体	Interest-earning assets	資金運用勘定	16,470.6	719.1	15,751.4	989.8	14,761.6
			Of which, Loans and bills discounted	うち貸出金	13,714.0	482.5	13,231.5	838.0	12,393.5
			Of which, Securities	うち有価証券	2,144.8	93.2	2,051.6	19.6	2,032.0
9	Non-consolidated	横浜銀行 単体	Interest-bearing liabilities	資金調達勘定	21,559.5	1,468.4	20,091.1	1,746.8	18,344.3
			Of which, Deposits	うち預金	17,035.3	115.2	16,920.1	1,016.0	15,904.1
11	The Higashi- Nippon Bank, Limited Non-consolidated	東日本銀行 単体	Interest-earning assets	資金運用勘定	2,067.0	4.3	2,062.7	(117.6)	2,180.3
			Of which, Loans and bills discounted	うち貸出金	1,654.1	50.9	1,603.1	(3.5)	1,606.6
			Of which, Securities	うち有価証券	346.5	10.8	335.6	(2.3)	338.0
14	Non-consolidated	東日本銀行 単体	Interest-bearing liabilities	資金調達勘定	1,990.3	(149.0)	2,139.4	14.8	2,124.5
			Of which, Deposits	うち預金	1,633.2	(73.5)	1,706.7	(105.2)	1,812.0
16	THE KANAGAWA BANK, LTD. Non-consolidated	神奈川銀行 単体	Interest-earning assets	資金運用勘定	497.3	2.9	494.3	10.4	483.9
			Of which, Loans and bills discounted	うち貸出金	401.9	9.4	392.4	6.3	386.1
			Of which, Securities	うち有価証券	93.3	(6.1)	99.4	5.0	94.3
19	Non-consolidated	神奈川銀行 単体	Interest-bearing liabilities	資金調達勘定	507.0	(22.4)	529.4	(8.6)	538.1
			Of which, Deposits	うち預金	479.6	(10.4)	490.1	(9.0)	499.2

② Interest Margins

② 利回・利鞘

For the year ended

(Unit: %)

				March 31, 2024(A)	(A)-(B)	March 31, 2023(B)	(B)-(C)	March 31, 2022(C)	
21	The Bank of Yokohama, Ltd., The Higashi- Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	3行合算	Yield on interest-earning assets (A)	資金運用利回 A	0.94	0.01	0.93	(0.05)	0.98
			Loans and bills discounted (B)	貸出金利回 B	0.95	0.00	0.95	(0.04)	0.99
			Securities	有価証券利回	0.86	0.11	0.75	(0.11)	0.86
24	THE KANAGAWA BANK, LTD. Combined	3行合算	Yield on interest-bearing liabilities	資金調達利回	0.00	0.00	0.00	(0.01)	0.01
			Deposits (C)	預金利回 C	0.003	0.000	0.003	(0.002)	0.005
			Expenses ratio	経費率	0.61	0.01	0.60	(0.06)	0.66
27	Combined	3行合算	Total funding cost (D)	資金調達原価 D	0.50	(0.02)	0.52	(0.08)	0.60
			Yield spread (B) - (C)	預貸金利回差 B - C	0.95	0.00	0.95	(0.03)	0.98
			Net interest margin (A) - (D)	総資金利鞘 A - D	0.44	0.03	0.41	0.03	0.38
30	The Bank of Yokohama, Ltd. Non-consolidated	横浜銀行 単体	Yield on interest-earning assets (A)	資金運用利回 A	0.90	0.01	0.89	(0.06)	0.95
			Loans and bills discounted (B)	貸出金利回 B	0.90	0.00	0.90	(0.03)	0.93
			Securities	有価証券利回	0.85	0.11	0.74	(0.14)	0.88
33	Non-consolidated	横浜銀行 単体	Yield on interest-bearing liabilities	資金調達利回	0.00	0.00	0.00	(0.01)	0.01
			Deposits (C)	預金利回 C	0.003	0.001	0.002	(0.002)	0.004
			Expenses ratio	経費率	0.54	0.00	0.54	(0.06)	0.60
36	Non-consolidated	横浜銀行 単体	Total funding cost (D)	資金調達原価 D	0.44	(0.03)	0.47	(0.07)	0.54
			Yield spread (B) - (C)	預貸金利回差 B - C	0.90	0.00	0.90	(0.03)	0.93
			Net interest margin (A) - (D)	総資金利鞘 A - D	0.46	0.04	0.42	0.01	0.41
39	The Higashi- Nippon Bank, Limited Non-consolidated	東日本銀行 単体	Yield on interest-earning assets (A)	資金運用利回 A	1.13	0.02	1.11	0.05	1.06
			Loans and bills discounted (B)	貸出金利回 B	1.21	(0.03)	1.24	(0.01)	1.25
			Securities	有価証券利回	0.97	0.09	0.88	0.09	0.79
42	Non-consolidated	東日本銀行 単体	Yield on interest-bearing liabilities	資金調達利回	0.00	0.00	0.00	0.00	0.00
			Deposits (C)	預金利回 C	0.007	0.000	0.007	(0.003)	0.010
			Expenses ratio	経費率	1.02	0.01	1.01	(0.01)	1.02
45	Non-consolidated	東日本銀行 単体	Total funding cost (D)	資金調達原価 D	0.92	0.05	0.87	(0.07)	0.94
			Yield spread (B) - (C)	預貸金利回差 B - C	1.20	(0.03)	1.23	(0.01)	1.24
			Net interest margin (A) - (D)	総資金利鞘 A - D	0.21	(0.03)	0.24	0.12	0.12
48	THE KANAGAWA BANK, LTD. Non-consolidated	神奈川銀行 単体	Yield on interest-earning assets (A)	資金運用利回 A	1.47	0.03	1.44	(0.01)	1.45
			Loans and bills discounted (B)	貸出金利回 B	1.66	0.01	1.65	0.01	1.64
			Securities	有価証券利回	0.65	0.05	0.60	(0.05)	0.65
51	Non-consolidated	神奈川銀行 単体	Yield on interest-bearing liabilities	資金調達利回	0.01	0.00	0.01	(0.01)	0.02
			Deposits (C)	預金利回 C	0.014	(0.004)	0.018	(0.010)	0.028
			Expenses ratio	経費率	1.39	0.23	1.16	(0.02)	1.18
54	Non-consolidated	神奈川銀行 単体	Total funding cost (D)	資金調達原価 D	1.33	0.24	1.09	(0.03)	1.12
			Yield spread (B) - (C)	預貸金利回差 B - C	1.64	0.01	1.63	0.02	1.61
			Net interest margin (A) - (D)	総資金利鞘 A - D	0.14	(0.21)	0.35	0.02	0.33

3. Fees and Commissions (Domestic operations)

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

3. 役員取引等利益（国内業務部門）

【3行合算】

For the year ended

(Unit: Millions of Yen)

		March 31, 2024 (A)	(A)-(B)	March 31, 2023 (B)	(B)-(C)	March 31, 2022 (C)	
1	Fees and commissions	役員取引等収益	63,579	650	62,929	1,810	61,119
2	Deposits and Loans	預金・貸出業務	33,365	(738)	34,103	2,446	31,657
3	Of which, ATM	うちATM関連手数料	3,913	(136)	4,049	148	3,901
4	Of which, Account transfer	うち口座振替	5,080	36	5,044	179	4,865
5	Of which, Syndicated Loan, etc.	うちシ・ローン等	14,798	(362)	15,160	1,312	13,848
6	Remittance	為替業務	9,144	336	8,808	(822)	9,630
7	Securities	証券関連業務	8,608	1,086	7,522	(1,666)	9,188
8	Of which, Investment trusts	うち投資信託収益	5,570	743	4,827	(469)	5,296
9	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,311	(44)	1,355	(106)	1,461
10	Guarantee business	保証業務	387	(31)	418	(30)	448
11	Insurance	保険関連	4,598	(194)	4,792	1,079	3,713
12	Others	その他	6,162	234	5,928	908	5,020
13	Fees and commissions payments	役員取引等費用	19,795	1,372	18,423	(278)	18,701
14	Fees and commissions - net	役員取引等利益	43,783	(723)	44,506	2,089	42,417

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

【横浜銀行 単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2024 (A)	(A)-(B)	March 31, 2023 (B)	(B)-(C)	March 31, 2022 (C)	
15	Fees and commissions	役員取引等収益	57,264	979	56,285	616	55,669
16	Deposits and Loans	預金・貸出業務	29,396	(279)	29,675	1,051	28,624
17	Of which, ATM	うちATM関連手数料	3,735	(137)	3,872	175	3,697
18	Of which, Account transfer	うち口座振替	4,845	38	4,807	187	4,620
19	Of which, Syndicated Loan, etc.	うちシ・ローン等	12,887	(129)	13,016	213	12,803
20	Remittance	為替業務	8,569	392	8,177	(692)	8,869
21	Securities	証券関連業務	8,321	1,077	7,244	(1,561)	8,805
22	Of which, Investment trusts	うち投資信託収益	5,313	743	4,570	(395)	4,965
23	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,167	(21)	1,188	(87)	1,275
24	Guarantee business	保証業務	370	(37)	407	(24)	431
25	Insurance	保険関連	4,314	(200)	4,514	1,044	3,470
26	Others	その他	5,124	47	5,077	886	4,191
27	Fees and commissions payments	役員取引等費用	18,391	1,455	16,936	(201)	17,137
28	Fees and commissions - net	役員取引等利益	38,872	(476)	39,348	817	38,531

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

【東日本銀行 単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2024 (A)	(A)-(B)	March 31, 2023 (B)	(B)-(C)	March 31, 2022 (C)	
29	Fees and commissions	役員取引等収益	4,878	(394)	5,272	1,097	4,175
30	Deposits and Loans	預金・貸出業務	3,421	(528)	3,949	1,327	2,622
31	Of which, ATM	うちATM関連手数料	133	1	132	(27)	159
32	Of which, Account transfer	うち口座振替	156	0	156	(9)	165
33	Of which, Syndicated Loan, etc.	うちシ・ローン等	1,885	(219)	2,104	1,076	1,028
34	Remittance	為替業務	290	(56)	346	(112)	458
35	Securities	証券関連業務	141	(11)	152	(87)	239
36	Of which, Investment trusts	うち投資信託収益	111	(21)	132	(56)	188
37	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	83	(22)	105	(16)	121
38	Guarantee business	保証業務	13	4	9	(5)	14
39	Insurance	保険関連	13	(10)	23	(28)	51
40	Others	その他	914	228	686	19	667
41	Fees and commissions payments	役員取引等費用	1,061	(76)	1,137	(56)	1,193
42	Fees and commissions - net	役員取引等利益	3,817	(318)	4,135	1,154	2,981

【THE KANAGAWA BANK, LTD. Non-consolidated】

【神奈川銀行 単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2024 (A)	(A)-(B)	March 31, 2023 (B)	(B)-(C)	March 31, 2022 (C)	
43	Fees and commissions	役員取引等収益	1,436	66	1,370	96	1,274
44	Deposits and Loans	預金・貸出業務	548	70	478	69	409
45	Of which, ATM	うちATM関連手数料	44	0	44	1	43
46	Of which, Account transfer	うち口座振替	78	(2)	80	0	80
47	Of which, Syndicated Loan, etc.	うちシ・ローン等	25	(13)	38	22	16
48	Remittance	為替業務	285	2	283	(19)	302
49	Securities	証券関連業務	145	21	124	(18)	142
50	Of which, Investment trusts	うち投資信託収益	145	21	124	(18)	142
51	Safekeeping/safe deposit boxes	保護預り・貸金庫業務	60	(2)	62	(2)	64
52	Guarantee business	保証業務	3	2	1	0	1
53	Insurance	保険関連	270	16	254	64	190
54	Others	その他	123	(42)	165	3	162
55	Fees and commissions payments	役員取引等費用	342	(6)	348	(22)	370
56	Fees and commissions - net	役員取引等利益	1,093	71	1,022	119	903

4. Gains or Losses on Investment Securities
(1) Gains or Losses on Bonds

4. 有価証券関係損益
(1) 国債等債券損益

For the year ended

(Unit: Millions of Yen)

				March 31, 2024(A)		March 31, 2023(B)		March 31, 2022(C)		
				(A)-(B)		(B)-(C)				
1	Concordia Financial Group, Ltd. Consolidated	Gains (losses) on bonds		国債等債券損益(5勘定戻)		(29,411)	(13,008)	(16,403)	(7,180)	(9,223)
2		Gain on sales		売却益		2,224	(699)	2,923	(511)	3,434
3		Gain on redemption		償還益		55	24	31	8	23
4		Loss on sales		売却損 (△)		20,405	3,138	17,267	6,217	11,050
5		Loss on redemption		償還損 (△)		11,014	9,374	1,640	358	1,282
6		Loss on devaluation		償却 (△)		272	(178)	450	101	349

For the year ended

(Unit: Millions of Yen)

				March 31, 2024(A)		March 31, 2023(B)		March 31, 2022(C)		
				(A)-(B)		(B)-(C)				
7	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Gains (losses) on bonds		国債等債券損益(5勘定戻)		(29,774)	(13,399)	(16,375)	(7,030)	(9,345)
8		Gain on sales		売却益		2,222	(779)	3,001	(479)	3,480
9		Gain on redemption		償還益		55	24	31	2	29
10		Loss on sales		売却損 (△)		20,750	3,463	17,287	6,236	11,051
11		Loss on redemption		償還損 (△)		11,033	9,352	1,681	218	1,463
12		Loss on devaluation		償却 (△)		268	(172)	440	100	340
13	The Bank of Yokohama, Ltd. Non-consolidated	Gains (losses) on bonds		国債等債券損益(5勘定戻)		(28,396)	(11,773)	(16,623)	(6,618)	(10,005)
14		Gain on sales		売却益		2,081	(98)	2,179	(244)	2,423
15		Gain on redemption		償還益		15	(16)	31	8	23
16		Loss on sales		売却損 (△)		19,871	3,049	16,822	5,923	10,899
17		Loss on redemption		償還損 (△)		10,363	8,745	1,618	392	1,226
18		Loss on devaluation		償却 (△)		257	(136)	393	67	326
19	The Higashi-Nippon Bank, Limited Non-consolidated	Gains (losses) on bonds		国債等債券損益(5勘定戻)		(789)	(1,034)	245	(418)	663
20		Gain on sales		売却益		137	(625)	762	(272)	1,034
21		Gain on redemption		償還益		20	20	—	—	—
22		Loss on sales		売却損 (△)		307	(135)	442	292	150
23		Loss on redemption		償還損 (△)		629	603	26	(180)	206
24		Loss on devaluation		償却 (△)		11	(35)	46	33	13
25	THE KANAGAWA BANK, LTD. Non-consolidated	Gains (losses) on bonds		国債等債券損益(5勘定戻)		(588)	(590)	2	5	(3)
26		Gain on sales		売却益		3	(57)	60	38	22
27		Gain on redemption		償還益		20	20	0	(5)	5
28		Loss on sales		売却損 (△)		571	550	21	20	1
29		Loss on redemption		償還損 (△)		41	5	36	6	30
30		Loss on devaluation		償却 (△)		—	—	—	—	—

(2) Gains or Losses on stocks and other securities

(2) 株式等関係損益

For the year ended

(Unit: Millions of Yen)

				March 31, 2024(A)		March 31, 2023(B)		March 31, 2022(C)		
				(A)-(B)		(B)-(C)				
31	Concordia Financial Group, Ltd. Consolidated	Gains (losses) on stocks and other securities		株式等関係損益(3勘定戻)		2,079	(1,440)	3,519	(285)	3,804
32		Gain on sales		売却益		2,149	(1,610)	3,759	(1,263)	5,022
33		Loss on sales		売却損 (△)		70	(28)	98	(700)	798
34		Loss on devaluation		償却 (△)		—	(140)	140	(279)	419

For the year ended

(Unit: Millions of Yen)

				March 31, 2024(A)		March 31, 2023(B)		March 31, 2022(C)		
				(A)-(B)		(B)-(C)				
35	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	Gains (losses) on stocks and other securities		株式等関係損益(3勘定戻)		3,328	(372)	3,700	(813)	4,513
36		Gain on sales		売却益		3,517	(345)	3,862	(1,433)	5,295
37		Loss on sales		売却損 (△)		117	8	109	(431)	540
38		Loss on devaluation		償却 (△)		71	19	52	(189)	241
39	The Bank of Yokohama, Ltd. Non-consolidated	Gains (losses) on stocks and other securities		株式等関係損益(3勘定戻)		1,321	(2,105)	3,426	(1)	3,427
40		Gain on sales		売却益		1,325	(2,161)	3,486	(175)	3,661
41		Loss on sales		売却損 (△)		4	(2)	6	5	1
42		Loss on devaluation		償却 (△)		—	(52)	52	(181)	233
43	The Higashi-Nippon Bank, Limited Non-consolidated	Gains (losses) on stocks and other securities		株式等関係損益(3勘定戻)		432	236	196	(896)	1,092
44		Gain on sales		売却益		494	206	288	(1,343)	1,631
45		Loss on sales		売却損 (△)		61	(30)	91	(448)	539
46		Loss on devaluation		償却 (△)		—	—	—	—	—
47	THE KANAGAWA BANK, LTD. Non-consolidated	Gains (losses) on stocks and other securities		株式等関係損益(3勘定戻)		1,574	1,497	77	82	(5)
48		Gain on sales		売却益		1,697	1,610	87	85	2
49		Loss on sales		売却損 (△)		52	42	10	10	—
50		Loss on devaluation		償却 (△)		71	71	—	(8)	8

5. Net Unrealized Gains (Losses) on Securities
(1) Concordia Financial Group, Ltd. Consolidated

5. 有価証券の評価損益
(1) コンコルディア・フィナンシャルグループ 連結

(Unit: Millions of Yen)

		As of March 31, 2024					As of March 31, 2023				
		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	883,529	(15,312)	(6,537)	378	15,691	595,960	(8,775)	1,131	9,907
2	Available-for-sale	その他有価証券	2,004,629	96,159	114,190	159,555	63,396	2,214,253	(18,031)	76,333	94,365
3	Equity securities	株式	221,970	122,807	59,259	123,737	930	156,128	63,548	65,540	1,991
4	Debt securities	債券	860,795	(16,226)	85	749	16,975	1,072,218	(16,311)	976	17,287
5	Other securities	その他	921,864	(10,422)	54,846	35,068	45,490	985,906	(65,268)	9,817	75,085
6	Total	合計	2,888,159	80,846	107,652	159,933	79,087	2,810,214	(26,806)	77,465	104,272
7	Equity securities	株式	221,970	122,807	59,259	123,737	930	156,128	63,548	65,540	1,991
8	Debt securities	債券	1,738,730	(31,537)	(6,450)	1,127	32,665	1,665,170	(25,087)	2,107	27,195
9	Other securities	その他	927,458	(10,423)	54,845	35,068	45,491	988,914	(65,268)	9,817	75,085

(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. 連結貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。
Notes: 1. "Available-for-sale securities" are marked to market; the difference between book values on the consolidated balance sheets and the acquisition cost is posted as "Net".
2. In addition to "Securities" on the consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

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

(2) 3行合算

(Unit: Millions of Yen)

		As of March 31, 2024					As of March 31, 2023				
		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	883,319	(15,311)	(6,536)	378	15,690	595,800	(8,775)	1,131	9,907
11	Available-for-sale	その他有価証券	1,993,036	92,573	109,608	156,132	63,558	2,305,871	(17,035)	78,514	95,549
12	Equity securities	株式	210,377	119,405	54,365	120,267	861	157,837	65,040	66,956	1,915
13	Debt securities	債券	860,795	(16,226)	24	749	16,975	1,157,350	(16,250)	1,652	17,903
14	Other securities	その他	921,864	(10,605)	55,220	35,115	45,720	990,683	(65,825)	9,905	75,730
15	Total	合計	2,876,356	77,262	103,072	156,510	79,248	2,901,672	(25,810)	79,646	105,456
16	Equity securities	株式	210,377	119,405	54,365	120,267	861	157,837	65,040	66,956	1,915
17	Debt securities	債券	1,738,520	(31,536)	(6,510)	1,127	32,664	1,750,142	(25,026)	2,784	27,810
18	Other securities	その他	927,458	(10,607)	55,217	35,115	45,722	993,691	(65,824)	9,905	75,730

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。
2. 貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。
Notes: 1. "Available-for-sale securities" are marked to market; the difference between book values on the non-consolidated balance sheets and the acquisition cost is posted as "Net".
2. In addition to "Securities" on the non-consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

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

(3) 横浜銀行単体

(Unit: Millions of Yen)

		As of March 31, 2024					As of March 31, 2023				
		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	883,319	(15,311)	(6,536)	378	15,690	595,800	(8,775)	1,131	9,907
20	Available-for-sale	その他有価証券	1,543,748	74,148	94,455	129,687	55,539	1,865,346	(20,307)	68,698	89,005
21	Equity securities	株式	198,210	113,015	51,142	113,842	827	146,796	61,873	63,590	1,717
22	Debt securities	債券	534,704	(13,727)	1,350	281	14,008	814,587	(15,077)	903	15,981
23	Other securities	その他	810,833	(25,139)	41,964	15,563	40,703	903,962	(67,103)	4,203	71,307
24	Total	合計	2,427,068	58,836	87,919	130,066	71,230	2,461,146	(29,083)	69,830	98,913
25	Equity securities	株式	198,210	113,015	51,142	113,842	827	146,796	61,873	63,590	1,717
26	Debt securities	債券	1,412,429	(29,038)	(5,185)	659	29,697	1,407,379	(23,853)	2,035	25,888
27	Other securities	その他	816,428	(25,140)	41,962	15,563	40,704	906,971	(67,102)	4,204	71,307

(注) 1. 「その他有価証券」については時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。
2. 貸借対照表の「有価証券」のほか、「買入金銭債権」中の信託受益権を含めて記載しております。
Notes: 1. "Available-for-sale securities" are marked to market; the difference between book values on the non-consolidated balance sheets and the acquisition cost is posted as "Net".
2. In addition to "Securities" on the non-consolidated balance sheets, the tables include beneficiary rights to the trust in "Monetary claims bought".

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

(4) 東日本銀行単体

(Unit: Millions of Yen)

		As of March 31, 2024					As of March 31, 2023				
		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	369,619	15,477	13,630	22,408	6,931	343,379	1,847	6,907	5,059
30	Equity securities	株式	5,425	2,881	1,688	2,881	—	3,804	1,193	1,193	—
31	Debt securities	債券	255,302	(2,165)	(931)	25	2,190	257,631	(1,234)	72	1,306
32	Other securities	その他	108,891	14,760	12,872	19,501	4,741	81,943	1,888	5,641	3,753
33	Total	合計	369,619	15,477	13,630	22,408	6,931	343,379	1,847	6,907	5,059
34	Equity securities	株式	5,425	2,881	1,688	2,881	—	3,804	1,193	1,193	—
35	Debt securities	債券	255,302	(2,165)	(931)	25	2,190	257,631	(1,234)	72	1,306
36	Other securities	その他	108,891	14,760	12,872	19,501	4,741	81,943	1,888	5,641	3,753

(注) 「その他有価証券」については時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。
Note: "Available-for-sale securities" are marked to market; the difference between book values on the non-consolidated balance sheets and the acquisition cost is posted as "Net".

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

(5) 神奈川銀行単体

(Unit: Millions of Yen)

		As of March 31, 2024					As of March 31, 2023				
		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	79,668	2,947	1,523	4,035	1,087	97,146	1,424	2,908	1,484
39	Equity securities	株式	6,741	3,508	1,534	3,543	34	7,236	1,974	2,172	198
40	Debt securities	債券	70,788	(333)	(393)	442	776	85,131	60	676	615
41	Other securities	その他	2,138	(227)	383	49	276	4,777	(610)	59	670
42	Total	合計	79,668	2,947	1,523	4,035	1,087	97,146	1,424	2,908	1,484
43	Equity securities	株式	6,741	3,508	1,534	3,543	34	7,236	1,974	2,172	198
44	Debt securities	債券	70,788	(333)	(393)	442	776	85,131	60	676	615
45	Other securities	その他	2,138	(227)	383	49	276	4,777	(610)	59	670

(注) 「その他有価証券」については時価評価しておりますので、評価損益は貸借対照表計上額と取得原価との差額を計上しております。
Note: "Available-for-sale securities" are marked to market; the difference between book values on the non-consolidated balance sheets and the acquisition cost is posted as "Net".

6. Projected Redemption Amounts for Securities with maturities

6. 満期のある有価証券の決算日後の償還予定額

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

(1) 3行合算

(Unit: Millions of Yen)

		As of March 31, 2024				As of March 31, 2023				
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years	
1	Bonds	債券	144,709	696,253	604,615	312,574	146,203	522,999	663,784	430,836
2	Government bonds	国債	24,100	61,900	40,600	83,800	58,500	83,100	119,400	149,500
3	Local government bonds	地方債	49,682	473,130	544,183	12,553	29,278	247,294	527,929	13,747
4	Corporate bonds	社債	70,927	161,223	19,831	216,220	58,425	192,604	16,455	267,588
5	Others	その他	19,879	22,095	52,108	764,343	15,561	56,399	134,180	766,157
6	Total	合計	164,588	718,349	656,723	1,076,917	161,765	579,398	797,964	1,196,993

(注) 貸借対照表の「有価証券」について記載しております。

Note: The tables are indicated in "Securities" on the non-consolidated balance sheets.

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

(2) 横浜銀行 単体

(Unit: Millions of Yen)

		As of March 31, 2024				As of March 31, 2023				
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years	
7	Bonds	債券	75,981	494,845	557,030	302,190	97,278	299,427	605,495	418,573
8	Government bonds	国債	22,000	56,500	28,500	80,900	54,600	78,000	108,000	145,900
9	Local government bonds	地方債	26,575	361,176	512,086	12,060	13,644	141,036	485,673	12,756
10	Corporate bonds	社債	27,406	77,169	16,443	209,230	29,034	80,391	11,821	259,917
11	Others	その他	14,865	21,011	51,736	764,343	9,332	48,814	132,643	766,157
12	Total	合計	90,847	515,857	608,766	1,066,534	106,611	348,242	738,138	1,184,730

(注) 貸借対照表の「有価証券」について記載しております。

Note: The tables are indicated in "Securities" on the non-consolidated balance sheets.

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

(3) 東日本銀行 単体

(Unit: Millions of Yen)

		As of March 31, 2024				As of March 31, 2023				
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years	
13	Bonds	債券	57,227	165,597	27,185	7,083	38,726	181,371	29,779	8,262
14	Government bonds	国債	—	—	4,000	—	—	—	2,000	—
15	Local government bonds	地方債	17,307	97,144	19,896	492	11,536	84,257	24,145	991
16	Corporate bonds	社債	39,920	68,453	3,288	6,590	27,190	97,113	3,633	7,271
17	Others	その他	5,013	1,084	372	—	6,228	6,070	451	—
18	Total	合計	62,241	166,682	27,557	7,083	44,955	187,441	30,231	8,262

(注) 貸借対照表の「有価証券」について記載しております。

Note: The tables are indicated in "Securities" on the non-consolidated balance sheets.

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

(4) 神奈川銀行 単体

(Unit: Millions of Yen)

		As of March 31, 2024				As of March 31, 2023				
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years	
19	Bonds	債券	11,500	35,810	20,400	3,300	10,198	42,200	28,510	4,000
20	Government bonds	国債	2,100	5,400	8,100	2,900	3,900	5,100	9,400	3,600
21	Local government bonds	地方債	5,800	14,810	12,200	—	4,098	22,000	18,110	—
22	Corporate bonds	社債	3,600	15,600	100	400	2,200	15,100	1,000	400
23	Others	その他	—	—	—	—	—	1,514	1,084	—
24	Total	合計	11,500	35,810	20,400	3,300	10,198	43,714	29,594	4,000

(注) 貸借対照表の「有価証券」について記載しております。

Note: The tables are indicated in "Securities" on the non-consolidated balance sheets.

7. Employees and Branches

7. 人員および店舗等の推移

(1) Employees and Officers

(1) 人員の推移

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

【持株会社・3行合算】

(Unit: Number of People)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	
1	Directors and auditors	役員数	38	(1)	39	(1)	40
2	Employees	従業員数	5,238	(138)	5,376	(254)	5,630
		【持株会社】				(Unit: Number of People)	
3	Directors and auditors	役員数	13	1	12	—	12
4	Employees	従業員数	442	32	410	91	319

(注) 子会社との兼務者を含んでおります。

Note: The number of directors, auditors and employees who hold concurrent post of subsidiaries is included.

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

【横浜銀行 単体】

(Unit: Number of People)

5	Directors and auditors	役員数	12	—	12	—	12
6	Employees	従業員数	3,921	(82)	4,003	(157)	4,160

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

【東日本銀行 単体】

(Unit: Number of People)

7	Directors and auditors	役員数	10	1	9	—	9
8	Employees	従業員数	970	(45)	1,015	(80)	1,095

【THE KANAGAWA BANK, LTD. Non-Consolidated】

【神奈川銀行 単体】

(Unit: Number of People)

9	Directors and auditors	役員数	10	(1)	11	—	11
10	Employees	従業員数	342	(10)	352	(14)	366

(2) Branches

(2) 店舗等の推移

① Domestic Branch

① 国内店舗数の推移

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

【3行合算】

(Unit: Number of Branches)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	
11	Domestic branches	国内店舗数	327	(3)	330	—	330
12	Locations	営業拠点数	222	(5)	227	(14)	241
13	Of which, locations in Kanagawa Prefecture	うち神奈川県内	164	(1)	165	(4)	169
14	Of which, locations in Tokyo Metropolis	うち東京都内	46	(2)	48	(4)	52

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

【横浜銀行 単体】

(Unit: Number of Branches)

15	Domestic branches	国内店舗数	206	—	206	—	206
16	Locations	営業拠点数	153	(2)	155	(4)	159
17	Of which, locations in Kanagawa Prefecture	うち神奈川県内	129	(1)	130	(3)	133
18	Of which, locations in Tokyo Metropolis	うち東京都内	20	(1)	21	(1)	22

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

【東日本銀行 単体】

(Unit: Number of Branches)

19	Domestic branches	国内店舗数	87	(3)	90	—	90
20	Locations	営業拠点数	37	(3)	40	(10)	50
21	Of which, locations in Kanagawa Prefecture	うち神奈川県内	3	—	3	(1)	4
22	Of which, locations in Tokyo Metropolis	うち東京都内	26	(1)	27	(3)	30

【THE KANAGAWA BANK, LTD. Non-Consolidated】

【神奈川銀行 単体】

(Unit: Number of Branches)

23	Domestic branches	国内店舗数	34	—	34	—	34
24	Locations	営業拠点数	32	—	32	—	32
25	Of which, locations in Kanagawa Prefecture	うち神奈川県内	32	—	32	—	32
26	Of which, locations in Tokyo Metropolis	うち東京都内	—	—	—	—	—

(注) 複数の支店が同一箇所にある場合は、一拠点として計上しております。

Note: When there are plural branches in the same location, it is counted as one base.

② Overseas

② 海外拠点数の推移

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

【3行合算】

(Unit: Number of Branches)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	
27	Total	拠点数	5	—	5	—	5
28	Branches	支店	2	—	2	—	2
29	Sub-branches	出張所	—	—	—	—	—
30	Representative offices	駐在員事務所	3	—	3	—	3
31	Subsidiaries	現地法人	—	—	—	—	—

8. Net Business Profit

8. 業務純益

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

【3行合算】

For the year ended

(Unit: Millions of Yen)

		March 31, 2024(A)	(A)-(B)	March 31, 2023(B)	(B)-(C)	March 31, 2022(C)	
32	Core net business profit	実質業務純益	79,817	(5,564)	85,381	2,225	83,156
33	As per employee (in thousands of yen)	職員一人当たり(千円)	15,138	(463)	15,601	1,000	14,601
34	Net business profit	業務純益	82,394	(1,197)	83,591	2,367	81,224
35	As per employee (in thousands of yen)	職員一人当たり(千円)	15,627	353	15,274	1,012	14,262

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

【横浜銀行 単体】

(Unit: Millions of Yen)

36	Core net business profit	実質業務純益	70,773	(3,482)	74,255	(219)	74,474
37	As per employee (in thousands of yen)	職員一人当たり(千円)	18,100	(314)	18,414	557	17,857
38	Net business profit	業務純益	73,825	1,234	72,591	880	71,711
39	As per employee (in thousands of yen)	職員一人当たり(千円)	18,881	880	18,001	807	17,194

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

【東日本銀行 単体】

(Unit: Millions of Yen)

40	Core net business profit	実質業務純益	8,033	(758)	8,791	1,916	6,875
41	As per employee (in thousands of yen)	職員一人当たり(千円)	8,094	(239)	8,333	2,263	6,070
42	Net business profit	業務純益	8,033	(758)	8,791	1,916	6,875
43	As per employee (in thousands of yen)	職員一人当たり(千円)	8,094	(239)	8,333	2,263	6,070

【THE KANAGAWA BANK, LTD. Non-Consolidated】

【神奈川銀行 単体】

(Unit: Millions of Yen)

44	Core net business profit	実質業務純益	1,010	(1,324)	2,334	528	1,806
45	As per employee (in thousands of yen)	職員一人当たり(千円)	2,731	(3,332)	6,063	1,455	4,608
46	Net business profit	業務純益	535	(1,673)	2,208	(429)	2,637
47	As per employee (in thousands of yen)	職員一人当たり(千円)	1,446	(4,289)	5,735	(994)	6,729

(注) 職員数は、実働人員(出向者を除くベース)の平均残高を使用しております。

Note: The amount of "as per employee" is calculated on the basis of the average of actual number of employees (excluding transferees).

9. Return on Equity

【Concordia Financial Group, Ltd. Consolidated】

9. ROE

【コンコルディア・フィナンシャルグループ連結】

For the year ended

(Unit: %)

		March 31, 2024 (A)	(A)-(B)	March 31, 2023 (B)	(B)-(C)	March 31, 2022(C)
1	Profit attributable to owners of parent per own capital (注)株主資本ベース Note : Shareholders' equity basis	5.87	0.82	5.05	0.10	4.95

10. Return on Assets

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

10. ROA

【3行合算】

For the year ended

(Unit: %)

		March 31, 2024 (A)	(A)-(B)	March 31, 2023 (B)	(B)-(C)	March 31, 2022(C)
2	Net income per average total assets	0.18	(0.03)	0.21	(0.01)	0.22
【The Bank of Yokohama, Ltd. Non-consolidated】 【横浜銀行 単体】		(Unit: %)				
3	Net income per average total assets	0.18	(0.03)	0.21	0.00	0.21
【The Higashi-Nippon Bank, Limited Non-consolidated】 【東日本銀行 単体】		(Unit: %)				
4	Net income per average total assets	0.31	0.03	0.28	(0.09)	0.37
【THE KANAGAWA BANK, LTD. Non-Consolidated】 【神奈川銀行 単体】		(Unit: %)				
5	Net income per average total assets	0.08	(0.18)	0.26	0.11	0.15

11. Retirement Benefit

(1) Retirement benefit obligation

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

11. 退職給付関連

(1) 退職給付債務残高

【横浜銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)
6	Retirement benefit obligation	65,112	(3,966)	69,078	(6,538)	75,616
7	[Discount rate]	[1.4%]	[0.3%]	[1.1%]	[0.5%]	[0.6%]
8	Fair value of plan assets	116,737	10,036	106,701	(17,044)	123,745
9	Prepaid pension cost	(38,037)	(2,060)	(35,977)	8,349	(44,326)
10	Unrecognized actuarial loss	(13,587)	(11,942)	(1,645)	2,157	(3,802)

【The Higashi-Nippon Bank, Limited Non-consolidated】 【東日本銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)
11	Retirement benefit obligation	13,887	(1,215)	15,102	(1,571)	16,673
12	[Discount rate]	[1.6%]	[0.4%]	[1.2%]	[0.4%]	[0.8%]
13	Fair value of plan assets	23,454	1,346	22,108	(650)	22,758
14	Prepaid pension cost	(5,053)	(1,171)	(3,882)	(1,575)	(2,307)
15	Unrecognized prior service cost	(2,231)	304	(2,535)	304	(2,839)
16	Unrecognized actuarial loss	(2,282)	(1,694)	(588)	349	(937)

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

(Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)
17	Retirement benefit obligation	1,551	19	1,532	1	1,531
18	[Discount rate]	[0.9%]	[0.0%]	[0.9%]	[0.0%]	[0.9%]
19	Fair value of plan assets	1,349	265	1,084	6	1,078
20	Provision for retirement benefits	603	(39)	642	(28)	670
21	Unrecognized actuarial loss	(401)	(208)	(193)	24	(217)

(2) Retirement Benefit Costs

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

(2) 退職給付費用

【横浜銀行 単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2024 (A)	(A)-(B)	March 31, 2023 (B)	(B)-(C)	March 31, 2022(C)
22	Retirement benefit costs	485	1,552	(1,067)	(2,545)	1,478
23	Service cost	1,430	(198)	1,628	(69)	1,697
24	Interest cost	793	280	513	68	445
25	Expected return on plan assets	(2,582)	(175)	(2,407)	(103)	(2,304)
26	Recognized actuarial loss	426	(520)	946	(277)	1,223
27	Gain on return of assets from retirement benefits trust	—	2,154	(2,154)	(2,154)	—
28	Other retirement cost	416	10	406	(9)	415

【The Higashi-Nippon Bank, Limited Non-consolidated】 【東日本銀行 単体】

(Unit: Millions of Yen)

		March 31, 2024 (A)	(A)-(B)	March 31, 2023 (B)	(B)-(C)	March 31, 2022(C)
29	Retirement benefit costs	(381)	(161)	(220)	(280)	60
30	Service cost	307	(63)	370	(95)	465
31	Interest cost	188	56	132	22	110
32	Expected return on plan assets	(552)	16	(568)	(17)	(551)
33	Amortization of prior service cost	(304)	—	(304)	(102)	(202)
34	Recognized actuarial loss	(85)	(40)	(45)	(71)	26
35	Other retirement cost	64	(131)	195	(18)	213

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

(Unit: Millions of Yen)

		March 31, 2024 (A)	(A)-(B)	March 31, 2023 (B)	(B)-(C)	March 31, 2022(C)
36	Retirement benefit costs	58	(5)	63	(7)	70
37	Service cost	92	(1)	93	(1)	94
38	Interest cost	13	0	13	0	13
39	Expected return on plan assets	(9)	0	(9)	0	(9)
40	Recognized actuarial loss	(37)	(4)	(33)	(5)	(28)
41	Other retirement cost	—	—	—	—	—

12. Deferred Tax Assets

Tax effects of the items comprising net deferred tax assets and liabilities

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

12. 繰延税金資産

繰延税金資産・負債の主な発生原因別内訳

【3行合算】

(Unit: Millions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022 (C)	
1	Allowance for loan losses	貸倒引当金	26,408	(579)	26,987	653	26,334
2	Provision for retirement benefits	退職給付引当金	612	(359)	971	(4,691)	5,662
3	Losses on devaluation of securities	有価証券有税償却	2,702	(10)	2,712	(21)	2,733
4	Valuation difference on available-for-sale securities	その他有価証券評価差額金	—	(7,167)	7,167	7,167	—
5	Others	その他	10,106	(265)	10,371	495	9,876
6	Subtotal deferred tax assets (A)	繰延税金資産小計	39,830	(8,380)	48,210	3,603	44,607
7	Valuation allowance (B)	評価性引当額	(5,271)	31	(5,302)	183	(5,485)
8	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B)	34,558	(8,350)	42,908	3,786	39,122
9	Valuation difference on available-for-sale securities	その他有価証券評価差額金	27,441	26,487	954	(2,909)	3,863
10	Gains on contribution of assets to and return of assets from retirement benefit trust	退職給付信託設定・返還益	5,191	154	5,037	(1,206)	6,243
11	Others	その他	7,144	(361)	7,505	(1,719)	9,224
12	Total deferred tax liabilities (D)	繰延税金負債合計	39,777	26,281	13,496	(5,835)	19,331
13	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	(5,218)	(34,629)	29,411	9,621	19,790

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

【横浜銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022 (C)	
14	Allowance for loan losses	貸倒引当金	21,211	(1)	21,212	2,264	18,948
15	Provision for retirement benefits	退職給付引当金	—	—	—	(4,192)	4,192
16	Losses on devaluation of securities	有価証券有税償却	2,461	(5)	2,466	(14)	2,480
17	Valuation difference on available-for-sale securities	その他有価証券評価差額金	—	(7,167)	7,167	7,167	—
18	Others	その他	8,691	1,183	7,508	1,203	6,305
19	Subtotal deferred tax assets (A)	繰延税金資産小計	32,364	(5,991)	38,355	6,429	31,926
20	Valuation allowance (B)	評価性引当額	(2,597)	(55)	(2,542)	14	(2,556)
21	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B)	29,766	(6,046)	35,812	6,442	29,370
22	Valuation difference on available-for-sale securities	その他有価証券評価差額金	21,992	21,992	—	(1,617)	1,617
23	Gains on contribution of assets to and return of assets from retirement benefit trust	退職給付信託設定・返還益	5,191	154	5,037	(1,206)	6,243
24	Others	その他	6,675	(803)	7,478	(1,713)	9,191
25	Total deferred tax liabilities (D)	繰延税金負債合計	33,858	21,343	12,515	(4,537)	17,052
26	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	(4,091)	(27,387)	23,296	10,978	12,318

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

【東日本銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022 (C)	
27	Allowance for loan losses	貸倒引当金	3,849	(995)	4,844	(1,578)	6,422
28	Provision for retirement benefits	退職給付引当金	427	(348)	775	(491)	1,266
29	Losses on devaluation of securities	有価証券有税償却	161	(2)	163	(7)	170
30	Valuation difference on available-for-sale securities	その他有価証券評価差額金	—	—	—	—	—
31	Others	その他	1,147	(1,485)	2,632	(697)	3,329
32	Subtotal deferred tax assets (A)	繰延税金資産小計	5,586	(2,830)	8,416	(2,773)	11,189
33	Valuation allowance (B)	評価性引当額	(1,742)	174	(1,916)	107	(2,023)
34	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B)	3,843	(2,656)	6,499	(2,666)	9,165
35	Valuation difference on available-for-sale securities	その他有価証券評価差額金	4,584	4,019	565	(1,082)	1,647
36	Gains on contribution of assets to and return of assets from retirement benefit trust	退職給付信託設定・返還益	—	—	—	—	—
37	Others	その他	32	6	26	(6)	32
38	Total deferred tax liabilities (D)	繰延税金負債合計	4,616	4,024	592	(1,087)	1,679
39	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	(773)	(6,680)	5,907	(1,578)	7,485

【THE KANAGAWA BANK, LTD. Non-consolidated】

【神奈川銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022 (C)	
40	Allowance for loan losses	貸倒引当金	1,348	418	930	(33)	963
41	Provision for retirement benefits	退職給付引当金	184	(12)	196	(8)	204
42	Losses on devaluation of securities	有価証券有税償却	79	(3)	82	—	82
43	Valuation difference on available-for-sale securities	その他有価証券評価差額金	—	—	—	—	—
44	Others	その他	267	37	230	(11)	241
45	Subtotal deferred tax assets (A)	繰延税金資産小計	1,879	440	1,439	(52)	1,491
46	Valuation allowance (B)	評価性引当額	(931)	(88)	(843)	61	(904)
47	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B)	948	352	596	10	586
48	Valuation difference on available-for-sale securities	その他有価証券評価差額金	865	477	388	(211)	599
49	Gains on contribution of assets to and return of assets from retirement benefit trust	退職給付信託設定・返還益	—	—	—	—	—
50	Others	その他	436	436	—	—	—
51	Total deferred tax liabilities (D)	繰延税金負債合計	1,302	914	388	(211)	599
52	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	(353)	(560)	207	220	(13)

(Reference)Concordia Financial Group, Ltd. Consolidated

(参考)コンコルディア・フィナンシャルグループ連結

(Unit: Millions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022 (C)	
53	Net deferred tax assets(liabilities)	繰延税金資産(負債)(純額)の計上額	(9,588)	(40,055)	30,467	10,113	20,354

13. Capital Adequacy Ratio

13. 自己資本比率

【Concordia Financial Group, Ltd. Consolidated】

【コンコルディア・フィナンシャルグループ 連結】

(Unit: Billions of Yen)

		As of March 31, 2024 [Preliminary] (A)		As of March 31, 2023 (B)		As of March 31, 2022 (C)	
			(A)-(B)		(B)-(C)		
1	(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5)÷(6)	14.90 %	0.00%pt	14.90 %	1.86%pt	13.04 %
2	Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	14.35 %	0.28%pt	14.07 %	1.99%pt	12.08 %
3	Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3)÷(6)	14.35 %	0.28%pt	14.07 %	2.00%pt	12.07 %
4	(2) Tier 1 capital	(2) Tier 1 資本の額	1,207.4	109.4	1,097.9	14.6	1,083.3
5	(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本の額	1,207.3	109.4	1,097.8	14.7	1,083.1
6	Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	121.3	87.4	33.9	(23.0)	56.9
7	(4) Tier 2 capital	(4) Tier 2 資本の額	46.8	(17.8)	64.6	(21.4)	86.1
8	(5) Total capital (2)+(4)	(5) 総自己資本の額 (2) + (4)	1,254.2	91.6	1,162.6	(6.8)	1,169.4
9	(6) Risk weighted assets	(6) リスク・アセットの額	8,412.2	611.4	7,800.8	(1,165.5)	8,966.4

【The Bank of Yokohama, Ltd. Consolidated】

【横浜銀行 連結】

(Unit: Billions of Yen)

		As of March 31, 2024 [Preliminary] (A)		As of March 31, 2023 (B)		As of March 31, 2022 (C)	
			(A)-(B)		(B)-(C)		
10	(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5)÷(6)	16.04 %	(0.05%pt)	16.09 %	2.83%pt	13.26 %
11	Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	15.41 %	0.26%pt	15.15 %	2.93%pt	12.22 %
12	Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3)÷(6)	15.41 %	0.26%pt	15.15 %	2.93%pt	12.22 %
13	(2) Tier 1 capital	(2) Tier 1 資本の額	1,066.0	97.8	968.2	22.1	946.1
14	(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本の額	1,065.9	97.8	968.1	22.1	945.9
15	Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	107.1	76.8	30.2	(20.1)	50.4
16	(4) Tier 2 capital	(4) Tier 2 資本の額	43.4	(16.6)	60.1	(20.0)	80.1
17	(5) Total capital (2)+(4)	(5) 総自己資本の額 (2) + (4)	1,109.4	81.1	1,028.3	2.0	1,026.3
18	(6) Risk weighted assets	(6) リスク・アセットの額	6,916.0	527.0	6,388.9	(1,348.3)	7,737.2

【The Higashi-Nippon Bank, Limited Consolidated】

【東日本銀行 連結】

(Unit: Billions of Yen)

		As of March 31, 2024 [Preliminary] (A)		As of March 31, 2023 (B)		As of March 31, 2022 (C)	
			(A)-(B)		(B)-(C)		
19	(1) Capital ratio (2)/(3)	(1) 自己資本比率 (2)÷(3)	8.25 %	(0.28%pt)	8.53 %	0.41%pt	8.12 %
20	(2) Capital	(2) 自己資本の額	115.7	4.1	111.6	4.0	107.5
21	(3) Risk weighted assets, etc.	(3) リスク・アセット等の額	1,402.3	93.8	1,308.5	(15.0)	1,323.5

【THE KANAGAWA BANK, LTD. Consolidated】

【神奈川銀行 連結】

(Unit: Billions of Yen)

		As of March 31, 2024 [Preliminary] (A)		As of March 31, 2023 (B)		As of March 31, 2022 (C)	
			(A)-(B)		(B)-(C)		
22	(1) Capital ratio (2)/(3)	(1) 自己資本比率 (2)÷(3)	9.54 %	0.06%pt	9.48 %	(0.07%pt)	9.55 %
23	(2) Capital	(2) 自己資本の額	27.5	1.0	26.5	1.2	25.3
24	(3) Risk weighted assets, etc.	(3) リスク・アセット等の額	288.6	8.5	280.0	15.0	264.9

- (注) 1. コンコルディア・フィナンシャルグループおよび横浜銀行は、国際統一基準（バーゼルⅢ）により算出しております。東日本銀行および神奈川銀行は、国内基準（バーゼルⅢ）により算出しております。
2. 信用リスク・アセットは、コンコルディア・フィナンシャルグループおよび横浜銀行は基礎的的内部格付手法により、東日本銀行および神奈川銀行は、標準的手法により算出しております。なお、2023年3月末および2024年3月末は、コンコルディア・フィナンシャルグループ、横浜銀行および東日本銀行はバーゼルⅢの最終化を適用して算出しております。
3. オペレーショナル・リスク相当額は、2022年3月末は、コンコルディア・フィナンシャルグループ、東日本銀行および神奈川銀行は基礎的手法により、横浜銀行は粗利益配分手法により算出しております。また、2023年3月末および2024年3月末は、コンコルディア・フィナンシャルグループ、横浜銀行および東日本銀行はバーゼルⅢの最終化により改定された標準的計測手法により算出しております。2023年3月末および2024年3月末は、神奈川銀行は基礎的手法により算出しております。
4. 自己資本の構成に関する開示事項など、その他の自己資本の状況については、当社ホームページ上（<https://www.concordia-fg.jp/shareholder/index.html>）に掲載いたします。

- Notes : 1. The capital ratio of Concordia Financial Group, Ltd. and The Bank of Yokohama, Ltd. was calculated based on the international standard (Basel III). The capital ratio of The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. was calculated based on the domestic standard (Basel III).
2. Credit risk-weighted assets are calculated using the Foundation Internal Ratings-based Approach for Concordia Financial Group, Ltd. and The Bank of Yokohama, Ltd. and the Standardized Approach for The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. On March 31, 2023 and March 31, 2024, Concordia Financial Group, Ltd., The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited was calculated based on the finalized Basel III standards.
3. Operational risk capital as of March 31, 2022 was calculated using the Basic Indicator Approach for Concordia Financial Group, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. and the Standardized Approach for The Bank of Yokohama, Ltd. On March 31, 2023 and March 31, 2024, Concordia Financial Group, Ltd., The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited used the Standardized Measurement Approach revised through the finalization of Basel III standards. On March 31, 2023 and March 31, 2024, THE KANAGAWA BANK, LTD. was calculated using the Basic Indicator Approach.
4. Other information on capital including the composition of capital disclosure is disclosed at the website of Concordia Financial Group, Ltd. (<https://www.concordia-fg.jp/en/index.html>)

III. LOANS, etc. INFORMATION

III. 貸出金等の状況

1. Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law

1. リスク管理債権および金融再生法開示債権

(1) Concordia Financial Group, Ltd. Consolidated

(1) コンコルディア・フィナンシャルグループ 連結

(Unit: Millions of Yen)

			As of March 31, 2024 (A)		As of March 31, 2023 (B)		As of March 31, 2022 (C)		
			(A)-(B)	(B)-(C)	(A)-(B)	(B)-(C)			
1	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	60,127	3,449	56,678	2,305	54,373		
2	Doubtful claims	危険債権	161,600	(1,611)	163,211	2,526	160,685		
3	Claims in need of special caution	要管理債権	16,225	(8,868)	25,093	233	24,860		
4	Accruing loans contractually past due for 3 months or more	三月以上延滞債権	4,522	493	4,029	1,221	2,808		
5	Restructured loans	貸出条件緩和債権	11,702	(9,361)	21,063	(988)	22,051		
6	Sub-total (Claims in need of special caution or below)	要管理債権以下 計	237,952	(7,031)	244,983	5,064	239,919		
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	1,574,192	155,044	1,419,148	4,332	1,414,816		
8	Claims to normal borrowers (excluding claims in need of caution)	正常先債権	14,944,150	708,666	14,235,484	740,911	13,494,573		
9	Sub-total (Normal claims)	正常債権 計	16,518,343	863,711	15,654,632	745,243	14,909,389		
10	Total (Credit exposures)	合 計	16,756,295	856,679	15,899,616	750,307	15,149,309		
11	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	19,974	(13,059)	33,033	2,142	30,891		
12	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%)	不良債権比率 (%)	A/B	A ÷ B	1.4	(0.1)	1.5	0.0	1.5

(注) 「三月以上延滞債権」および「貸出条件緩和債権」はリスク管理債権における分類であり、「要管理債権」は金融再生法開示債権における分類です。本説明資料において、以下も同様です。
 Note: "Accruing loans contractually past due for 3 months or more" and "Restructured loans" are categories of Risk Managed Loan.
 "Claims in need of special caution" is a category of claims disclosed under the Financial Revitalization Law. The same applies to the following sections of this financial information report.

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

(2) 3行合算

(Unit: Millions of Yen)

		3行合算【単体】					横浜【単体】					
		The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined					The Bank of Yokohama, Ltd. Non-Consolidated					
		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	
13	Unrecoverable or valueless claims	61,497	1,492	60,005	1,837	58,168	51,183	6,301	44,882	(2,035)	46,917	
14	Doubtful claims	161,873	(5,776)	167,649	2,424	165,225	111,580	(6,987)	118,567	10,851	107,716	
15	Claims in need of special caution	16,370	(9,546)	25,916	813	25,103	9,125	(5,366)	14,491	2,032	12,459	
16	Accruing loans contractually past due for 3 months or more	4,522	419	4,103	1,269	2,834	4,374	582	3,792	1,013	2,779	
17	Restructured loans	11,847	(9,966)	21,813	(455)	22,268	4,751	(5,947)	10,698	1,019	9,679	
18	Sub-total (Claims in need of special caution or below)	239,741	(13,830)	253,571	5,074	248,497	171,889	(6,052)	177,941	10,849	167,092	
19	Claims in need of caution (excluding claims in need of special caution)	1,573,336	56,570	1,516,766	3,931	1,512,835	1,172,165	55,974	1,116,191	(7,863)	1,124,054	
20	Claims to normal borrowers (excluding claims in need of caution)	15,019,312	423,535	14,595,777	764,572	13,831,205	13,412,133	402,083	13,010,050	709,345	12,300,705	
21	Sub-total (Normal claims)	16,592,649	480,106	16,112,543	768,503	15,344,040	14,584,298	458,057	14,126,241	701,481	13,424,760	
22	Total (Credit exposures)	16,832,390	466,276	16,366,114	773,576	15,592,538	14,756,188	452,006	14,304,182	712,330	13,591,852	
23	Claims in need of special caution based on borrowers classification under the self-assessment guideline	20,009	(13,713)	33,722	2,752	30,970	10,765	(8,617)	19,382	4,530	14,852	
24	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%)	A/B	1.4	(0.1)	1.5	0.0	1.5	1.1	(0.1)	1.2	0.0	1.2

(Unit: Millions of Yen)

		東日本【単体】					神奈川【単体】					
		The Higashi-Nippon Bank, Limited Non-Consolidated					THE KANAGAWA BANK, LTD. Non-Consolidated					
		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	
25	Unrecoverable or valueless claims	7,618	(5,536)	13,154	3,779	9,375	2,694	726	1,968	92	1,876	
26	Doubtful claims	39,719	(4,729)	44,448	(8,264)	52,712	10,574	5,941	4,633	(164)	4,797	
27	Claims in need of special caution	6,328	(4,277)	10,605	(1,802)	12,407	916	97	819	583	236	
28	Accruing loans contractually past due for 3 months or more	148	(89)	237	209	28	—	(73)	73	47	26	
29	Restructured loans	6,180	(4,188)	10,368	(2,010)	12,378	916	170	746	536	210	
30	Sub-total (Claims in need of special caution or below)	53,666	(14,542)	68,208	(6,286)	74,494	14,185	6,764	7,421	511	6,910	
31	Claims in need of caution (excluding claims in need of special caution)	311,536	9,691	301,845	12,567	289,278	89,634	(9,094)	98,728	(773)	99,501	
32	Claims to normal borrowers (excluding claims in need of caution)	1,304,617	11,229	1,293,388	39,966	1,253,422	302,562	10,224	292,338	15,261	277,077	
33	Sub-total (Normal claims)	1,616,153	20,919	1,595,234	52,534	1,542,700	392,196	1,129	391,067	14,488	376,579	
34	Total (Credit exposures)	1,669,820	6,378	1,663,442	46,247	1,617,195	406,381	7,892	398,489	14,999	383,490	
35	Claims in need of special caution based on borrowers classification under the self-assessment guideline	8,253	(5,238)	13,491	(2,353)	15,844	990	143	847	574	273	
36	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%)	A/B	3.2	(0.9)	4.1	(0.5)	4.6	3.4	1.6	1.8	0.0	1.8

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

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

2. Allowance for Loan Losses

2. 貸倒引当金

【Concordia Financial Group, Ltd. Consolidated】

【コンコルディア・フィナンシャルグループ 連結】

(Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	
1	Allowance for loan losses	貸倒引当金	83,889	1,044	82,845	7,990	74,855
2	Allowance for general loan losses	一般貸倒引当金	27,729	(3,266)	30,995	1,613	29,382
3	Allowance for specific loan losses	個別貸倒引当金	56,160	4,310	51,850	6,378	45,472
4	Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—	—

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

【3行合算】

(Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	
5	Allowance for loan losses	貸倒引当金	85,166	781	84,385	1,060	83,325
6	Allowance for general loan losses	一般貸倒引当金	23,138	(3,746)	26,884	402	26,482
7	Allowance for specific loan losses	個別貸倒引当金	62,027	4,526	57,501	658	56,843
8	Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—	—

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

【横浜銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	
9	Allowance for loan losses	貸倒引当金	67,815	2,237	65,578	7,441	58,137
10	Allowance for general loan losses	一般貸倒引当金	18,827	(3,030)	21,857	1,678	20,179
11	Allowance for specific loan losses	個別貸倒引当金	48,988	5,268	43,720	5,762	37,958
12	Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—	—

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

【東日本銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	
13	Allowance for loan losses	貸倒引当金	13,651	(3,351)	17,002	(5,556)	22,558
14	Allowance for general loan losses	一般貸倒引当金	3,331	(1,190)	4,521	(1,402)	5,923
15	Allowance for specific loan losses	個別貸倒引当金	10,320	(2,160)	12,480	(4,154)	16,634
16	Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—	—

【THE KANAGAWA BANK, LTD. Non-consolidated】

【神奈川銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)	
17	Allowance for loan losses	貸倒引当金	3,699	1,894	1,805	(824)	2,629
18	Allowance for general loan losses	一般貸倒引当金	980	475	505	126	379
19	Allowance for specific loan losses	個別貸倒引当金	2,719	1,419	1,300	(950)	2,250
20	Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—	—

3. Coverage of Risk Managed Loans and Claims Disclosed under the Financial Revitalization Law

3. リスク管理債権および金融再生法開示債権の保全状況

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

【横浜銀行 単体】

(Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)
1	Coverage amount A	152,145	(4,660)	156,805	7,093	149,712
2	Allowance for loan losses	49,407	4,705	44,702	6,332	38,370
3	Collateral and guarantees	102,738	(9,364)	112,102	761	111,341
4	Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline B	173,530	(9,303)	182,833	13,348	169,485
5	Coverage ratio (%) A/B	87.6	1.9	85.7	(2.6)	88.3

(Reference) Status of Coverage of Claims of Borrowers Classification

(参考) 開示債権別の保全状況推移

(Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)
6	Unrecoverable or valueless claims	51,183	6,301	44,882	(2,035)	46,917
7	Allowance for loan losses	21,170	4,918	16,252	(2,463)	18,715
8	Collateral and guarantees	30,013	1,383	28,630	429	28,201
9	Coverage ratio (%)	100.0	0.0	100.0	0.0	100.0
10	Doubtful claims	111,580	(6,987)	118,567	10,851	107,716
11	Allowance for loan losses	27,764	365	27,399	8,248	19,151
12	Collateral and guarantees	65,239	(3,726)	68,965	(2,866)	71,831
13	Coverage ratio (%)	83.3	2.1	81.2	(3.2)	84.4
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	10,765	(8,617)	19,382	4,530	14,852
15	Allowance for loan losses	473	(578)	1,051	548	503
16	Collateral and guarantees	7,485	(7,022)	14,507	3,198	11,309
17	Coverage ratio (%)	73.9	(6.3)	80.2	0.7	79.5

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2024) 引当率・保全率 (2024年3月末)

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

【横浜銀行 単体】

(Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分	Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	Categories 分類				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
		No categorization 非分類	Category II II分類	Category III III分類	Category IV IV分類			
Legal bankruptcy 破綻先 3.6 (2.0)	Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 51.1 (6.3)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 34.5 (7.1)	16.6 (△0.8)	Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却・引当 0.0 (0.0)	21.1	100%	100%
Virtual bankruptcy 実質破綻先 47.5 (4.2)								
Possible bankruptcy 破綻懸念先 111.5 (△6.9)	Doubtful 危険債権 111.5 (△6.9)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 48.7 (0.6) [21.0]	44.1 (△4.0) [44.1]	Partially reserved 必要額を引当 18.6 (△3.5) [46.4]		27.7	59.9%	83.3%
In need of special caution based on borrowers 要管理先 10.7 (△8.6)	In need of special caution 要管理債権 9.1 (△5.3)	Coverage 保全 7.5 Non-covered 信用 3.1 1.2 (△0.2)	9.5 (△8.3)			0.4	14.4%	73.9%
In need of caution 要注意先 1,181.2 (50.6)	Accruing loans contractually past due for 3 months or more 三月以上延滞債権 4.3 Restructured loans 貸出条件緩和債権 4.7 Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,170.5 (59.2)							
Normal 正常先 13,412.1 (402.0)	Normal 正常債権 14,584.2 (458.0)	147.3 (△5.5)	1,023.1 (64.7)			13.8	1.1%	
Total 合計 14,756.1 (452.0) 100.0%	Total 合計 14,756.1 (452.0)	No categorization 非分類 13,644.1 (404.1) 92.5%	Category II II分類 1,093.4 (51.4) 7.4%	Category III III分類 18.6 (△3.5) 0.1%	Category IV IV分類 0.0 (0.0) 0.0%	Total 合計 67.7		Total coverage ratio 要管理先 以下合計 87.6%

(注) 1. ()内は2023年3月末との増減額を表示しております。
 2. 債権額には、銀行保証付私募債を含んでおります。
 3. 引当率は、破綻先、実質破綻先、破綻懸念先及び要管理先については、債権額から担保・保証等により回収可能部分の金額を除いた残額に対する引当率を、要管理先以外の要注意先及び正常先については、債権額に対する引当率を記載しております。
 Notes: 1. () : Amount of increase compared with that of March 31, 2023 (△) : Amount of decrease compared with that of March 31, 2023
 2. Claims include the privately-placed bonds guaranteed by the Bank.
 3. Allowance coverage ratio for borrowers in legal bankruptcy, virtual bankruptcy, possible bankruptcy, and in need of special caution is calculated based on the amount of claims minus the recoverable amount from collateral and guarantees.
 Allowance coverage ratio for borrowers in need of caution but other than in need of special caution and normal borrowers is calculated based on the amount of claims.

[The Higashi-Nippon Bank, Limited Non-Consolidated] **[東日本銀行 単体]** (Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)
1	Coverage amount	47,844	(14,049)	61,893	(5,158)	67,051
2	Allowance for loan losses	4,900	(2,031)	6,931	(170)	7,101
3	Collateral and guarantees	42,943	(12,018)	54,961	(4,989)	59,950
4	Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	55,591	(15,503)	71,094	(6,837)	77,931
5	Coverage ratio (%)	86.0	(1.0)	87.0	1.0	86.0

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

(Reference) Status of Coverage of Claims of Borrowers Classification (参考) 開示債権別の保全状況推移 (Unit: Millions of Yen)

		As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)
6	Unrecoverable or valueless claims	7,618	(5,536)	13,154	3,779	9,375
7	Allowance for loan losses	266	(1,060)	1,326	290	1,036
8	Collateral and guarantees	7,352	(4,476)	11,828	3,490	8,338
9	Coverage ratio (%)	100.0	0.0	100.0	0.0	100.0
10	Doubtful claims	39,719	(4,729)	44,448	(8,264)	52,712
11	Allowance for loan losses	3,708	(604)	4,312	(185)	4,497
12	Collateral and guarantees	31,024	(3,786)	34,810	(6,913)	41,723
13	Coverage ratio (%)	87.4	(0.6)	88.0	0.4	87.6
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	8,253	(5,238)	13,491	(2,353)	15,844
15	Allowance for loan losses	926	(365)	1,291	(276)	1,567
16	Collateral and guarantees	4,565	(3,757)	8,322	(1,565)	9,887
17	Coverage ratio (%)	66.5	(4.7)	71.2	(1.0)	72.2

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2024) 引当率・保全率 (2024年3月末)

[The Higashi-Nippon Bank, Limited Non-consolidated] **[東日本銀行 単体]** (Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分	Claims disclosed under the self-assessment guidelines 金融再生法に基づく開示債権	Categories 分類				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
		No categorization 非分類	Category II II分類	Category III III分類	Category IV IV分類			
Legal bankruptcy 破綻先 0.2 (0.0)	Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 7.6 (△5.5)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 5.3 (△1.0)	2.2 (△4.5)	Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却・引当 0.0 (0.0)	0.2	100%	100%
Virtual bankruptcy 実質破綻先 7.3 (△5.5)								
Possible bankruptcy 破綻懸念先 39.7 (△4.7)	Doubtful 危険債権 39.7 (△4.7)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 25.5 (△3.9) [21.8]	9.1 (△0.4) [9.1]	Partially reserved 必要額を引当 4.9 (△0.3) [8.6]		3.7	42.6%	87.4%
In need of special caution based on borrowers 要管理先 8.2 (△5.2)	In need of special caution 要管理債権 6.3 (△4.2)	Coverage 保全 4.5 Non-covered 信用 3.6	2.1 (△1.0)	6.1 (△4.1)		0.9	25.1%	66.5%
In need of caution 要注意先 317.8 (5.4)	Accruing loans contractually past due for 3 months or more 三月以上延滞債権 0.1 Restructured loans 貸出条件緩和債権 6.1							
Other than in need of special caution based on borrowers 要管理先以外の要注意先 309.6 (10.6)	Normal 正常債権	126.2 (△10.0)	183.3 (20.6)			1.2	0.3%	
Normal 正常先 1,304.6 (11.2)	1,616.1 (20.9)	1,304.6 (11.2)				1.1	0.0%	
Total 合計 1,669.8 (6.3) 100.0%	Total 合計 1,669.8 (6.3)	No categorization 非分類 1,463.9 (△4.8) 87.7%	Category II II分類 200.8 (11.4) 12.0%	Category III III分類 4.9 (△0.3) 0.3%	Category IV IV分類 0.0 (0.0) 0.0%	Total 合計 7.3		Total coverage ratio 要管理先 以下合計 86.0%

(注) 1. ()内は2023年3月末との増減額を表示しております。
2. 債権額には、銀行保証付私募債を含んでおります。
3. 引当率は、破綻先、実質破綻先、破綻懸念先及び要管理先については、債権額から担保・保証等により回収可能部分の金額を除いた残額に対する引当率を、要管理先以外の要注意先及び正常先については、債権額に対する引当率を記載しております。
4. 東日本銀行は、部分直接償却を実施していませんが、上記は、実施した場合の金額で表示しております。
Notes: 1. () : Amount of increase compared with that of March 31, 2023 (△) : Amount of decrease compared with that of March 31, 2023
2. Claims include the privately-placed bonds guaranteed by the Bank.
3. Allowance coverage ratio for borrowers in legal bankruptcy, virtual bankruptcy, possible bankruptcy, and in need of special caution is calculated based on the amount of claims minus the recoverable amount from collateral and guarantees.
Allowance coverage ratio for borrowers in need of caution but other than in need of special caution and normal borrowers is calculated based on the amount of claims.
4. The Higashi-Nippon Bank, Limited does not apply partial direct written-off. The above figures are presented if The Higashi-Nippon Bank, Limited had applied the partial direct written-off.

【THE KANAGAWA BANK, LTD. Non-consolidated】		【神奈川県銀行 単体】		(Unit: Millions of Yen)				
				As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)
1	Coverage amount	A	保全額	A				
				12,561	6,016	6,545	223	6,322
2	Allowance for loan losses		貸倒引当金	3,072	1,593	1,479	(796)	2,275
3	Collateral and guarantees		担保保証等	9,488	4,423	5,065	1,018	4,047
4	Unrecoverable or valueless claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	B	破産更生債権及びこれらに準ずる債権、危険債権、要管理先債権 計	B				
				14,259	6,810	7,449	503	6,946
5	Coverage ratio (%)	A/B	保全率 (%)	A + B				
				88.0	0.2	87.8	(3.2)	91.0

【Reference】 Status of Coverage of Claims of Borrowers Classification		(参考) 開示債権別の保全状況推移		(Unit: Millions of Yen)				
				As of March 31, 2024 (A)	(A)-(B)	As of March 31, 2023 (B)	(B)-(C)	As of March 31, 2022 (C)
6	Unrecoverable or valueless claims		破産更生債権及びこれらに準ずる債権	2,694	726	1,968	92	1,876
7	Allowance for loan losses		貸倒引当金	1,031	519	512	(83)	595
8	Collateral and guarantees		担保保証等	1,663	208	1,455	175	1,280
9	Coverage ratio (%)		保全率 (%)	100.0	0.0	100.0	0.0	100.0
10	Doubtful claims		危険債権	10,574	5,941	4,633	(164)	4,797
11	Allowance for loan losses		貸倒引当金	1,687	900	787	(867)	1,654
12	Collateral and guarantees		担保保証等	7,729	4,328	3,401	777	2,624
13	Coverage ratio (%)		保全率 (%)	89.0	(1.4)	90.4	1.3	89.1
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	990	143	847	574	273
15	Allowance for loan losses		貸倒引当金	353	174	179	155	24
16	Collateral and guarantees		担保保証等	96	(112)	208	66	142
17	Coverage ratio (%)		保全率 (%)	45.3	(0.4)	45.7	(15.6)	61.3

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2024) 引当率・保全率 (2024年3月末)

【THE KANAGAWA BANK, LTD. Non-consolidated】		【神奈川県銀行 単体】		(Unit: Billions of Yen)				
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分	Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	Categories 分類				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
		No categorization 非分類	Category II II分類	Category III III分類	Category IV IV分類			
Legal bankruptcy 破綻先 0.4 (0.2)	Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 2.6 (0.7)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 2.1 (0.8)	0.5 (△0.1)	Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却・引当 0.0 (0.0)	1.0	100%	100%
Virtual bankruptcy 実質破綻先 2.2 (0.4)								
Possible bankruptcy 破綻懸念先 10.5 (5.9)	Doubtful 危険債権 10.5 (5.9)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 7.2 (4.8) [5.5]	2.1 (0.3) [2.1]	Partially reserved 必要額を引当 1.1 (0.7) [2.8]		1.6	59.3%	89.0%
In need of special caution based on borrowers 要管理先 0.9 (0.1)	In need of special caution 要管理債権 0.9 (0.0)	Coverage 保全 0.0 Non-covered 信用 0.8 0.0 (△0.0)	0.9 (0.2)			0.3	35.6%	45.3%
In need of caution 要注意先 90.5 (△8.9)	Other than in need of special caution based on borrowers 要管理先以外の要注意先 89.5 (△9.1)					0.4	0.4%	
Normal 正常先 302.5 (10.2)	Normal 正常債権 392.1 (1.1)					0.1	0.0%	
Total 合計 406.3 (7.8) 100.0%	Total 合計 406.3 (7.8)	No categorization 非分類 356.1 (9.1) 87.6%	Category II II分類 49.1 (△1.9) 12.1%	Category III III分類 1.1 (0.7) 0.3%	Category IV IV分類 0.0 (0.0) 0.0%	Total 合計 3.6		Total coverage ratio 要管理先 以下合計 88.0%

(注) 1. ()内は2023年3月末との増減額を表示しております。
 2. 債権額には、銀行保証付私募債を含んでおります。
 3. 引当率は、破綻先、実質破綻先、破綻懸念先及び要管理先については、債権額から担保・保証等により回収可能部分の金額を除いた残額に対する引当率を、要管理先以外の要注意先及び正常先については、債権額に対する引当率を記載しております。
 Notes: 1. (): Amount of increase compared with that of March 31, 2023 (△): Amount of decrease compared with that of March 31, 2023
 2. Claims include the privately-placed bonds guaranteed by the Bank.
 3. Allowance coverage ratio for borrowers in legal bankruptcy, virtual bankruptcy, possible bankruptcy, and in need of special caution is calculated based on the amount of claims minus the recoverable amount from collateral and guarantees.
 Allowance coverage ratio for borrowers in need of caution but other than in need of special caution and normal borrowers is calculated based on the amount of claims.

4. Off-Balanced Credits

(1) The Bank of Yokohama, Ltd.

Non-Consolidated

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

4. オフバランス化の状況

(1) 横浜銀行 単体

① 危険債権以下（金融再生法基準）の債権残高

(Unit: Billions of Yen)

		As of March 31, 2024 (A)	April 1, 2023 - March 31, 2024 (A)-(B)		As of March 31, 2023(B)
			Increase	Amount off-balanced	
1	Unrecoverable or valueless claims	51.1	6.3	10.2	44.8
2	Doubtful claims	111.5	(6.9)	28.1	118.5
3	Total	162.7	(0.6)	38.3	163.4

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For the year ended March 31, 2024
4	Final disposal of non-performing loan by liquidation	-
5	Final disposal of non-performing loan by restructuring	-
6	Securitization	14.7
7	Direct written-off	(4.4)
8	Other	28.7
9	Collection / repayment, etc.	19.6
10	Improvement in debtors' business performance	9.0
11	Total	39.0

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

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

(2) 東日本銀行 単体

① 危険債権以下（金融再生法基準）の債権残高

(Unit: Billions of Yen)

		As of March 31, 2024 (A)	April 1, 2023 - March 31, 2024 (A)-(B)		As of March 31, 2023(B)
			Increase	Amount off-balanced	
12	Unrecoverable or valueless claims	13.9	(6.0)	11.8	19.9
13	Doubtful claims	39.7	(4.7)	5.7	44.4
14	Total	53.6	(10.7)	17.6	64.4

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For the year ended March 31, 2024
15	Final disposal of non-performing loan by liquidation	-
16	Final disposal of non-performing loan by restructuring	-
17	Securitization	8.6
18	Direct written-off	-
19	Other	19.8
20	Collection / repayment, etc.	17.8
21	Improvement in debtors' business performance	1.9
22	Total	28.4

(3) THE KANAGAWA BANK, LTD.

Non-Consolidated

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

(3) 神奈川銀行 単体

① 危険債権以下（金融再生法基準）の債権残高

(Unit: Billions of Yen)

		As of March 31, 2024 (A)	April 1, 2023 - March 31, 2024 (A)-(B)		As of March 31, 2023(B)
			Increase	Amount off-balanced	
23	Unrecoverable or valueless claims	2.6	0.7	1.1	1.9
24	Doubtful claims	10.5	5.9	7.1	4.6
25	Total	13.2	6.6	8.3	6.6

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For the year ended March 31, 2024
26	Final disposal of non-performing loan by liquidation	0.0
27	Final disposal of non-performing loan by restructuring	-
28	Securitization	0.5
29	Direct written-off	(0.2)
30	Other	1.4
31	Collection / repayment, etc.	1.4
32	Improvement in debtors' business performance	0.0
33	Total	1.7

5. Loan Portfolio, etc. Information

5. 業種別貸出状況等

(1) Classification of loans by type of industry

(1) 業種別貸出金

(Unit: Millions of Yen)

	【The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined】	【3行合算】		As of March 31, 2024(A)		As of March 31, 2023(B)		As of March 31, 2022(C)	
				(A)-(B)		(B)-(C)			
1	Domestic offices (excluding loans in offshore market account)	国内 (除く特別国際金融取引勘定分)	16,537,568	427,648	16,109,920	733,039	15,376,881		
2	Manufacturing	製造業	1,214,878	58,423	1,156,455	72,967	1,083,488		
3	Agriculture and forestry	農業、林業	4,853	(433)	5,286	243	5,043		
4	Fishery	漁業	6,584	370	6,214	379	5,835		
5	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,639	702	2,937	(2)	2,939		
6	Construction	建設業	408,634	18,008	390,626	5,036	385,590		
7	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	172,600	9,072	163,528	12,467	151,061		
8	IT and telecommunication	情報通信業	177,881	30,067	147,814	2,700	145,114		
9	Transport and postal activities	運輸業、郵便業	359,846	2,456	357,390	1,367	356,023		
10	Wholesale and retail	卸売業、小売業	1,165,038	(10,721)	1,175,759	50,093	1,125,666		
11	Finance and insurance	金融業、保険業	596,880	30,745	566,135	59,786	506,349		
12	Real estate and goods rental and leasing	不動産業、物品賃貸業	5,068,983	184,347	4,884,636	368,733	4,515,903		
13	Other services	その他の各種サービス業	1,370,975	29,985	1,340,990	(20,540)	1,361,530		
14	Local governments	地方公共団体	465,087	(6,942)	472,029	(10,681)	482,710		
15	Others	その他	5,521,685	81,571	5,440,114	190,491	5,249,623		
16	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	151,922	33,379	118,543	35,392	83,151		
17	Total	合計	16,689,490	461,026	16,228,464	768,432	15,460,032		

(Unit: Millions of Yen)

	【The Bank of Yokohama, Ltd. Non-Consolidated】	【横浜銀行単体】		As of March 31, 2024(A)		As of March 31, 2023(B)		As of March 31, 2022(C)	
				(A)-(B)		(B)-(C)			
18	Domestic offices (excluding loans in offshore market account)	国内 (除く特別国際金融取引勘定分)	14,461,072	413,642	14,047,430	676,188	13,371,242		
19	Manufacturing	製造業	1,075,496	55,818	1,019,678	68,940	950,738		
20	Agriculture and forestry	農業、林業	2,980	(400)	3,380	209	3,171		
21	Fishery	漁業	6,395	191	6,204	381	5,823		
22	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,262	663	2,599	19	2,580		
23	Construction	建設業	254,659	18,111	236,548	5,929	230,619		
24	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	155,682	6,022	149,660	12,665	136,995		
25	IT and telecommunication	情報通信業	116,708	29,439	87,269	2,779	84,490		
26	Transport and postal activities	運輸業、郵便業	311,755	5,979	305,776	3,265	302,511		
27	Wholesale and retail	卸売業、小売業	925,807	(10,720)	936,527	48,579	887,948		
28	Finance and insurance	金融業、保険業	489,101	30,402	458,699	61,148	397,551		
29	Real estate and goods rental and leasing	不動産業、物品賃貸業	4,225,443	143,727	4,081,716	274,751	3,806,965		
30	Other services	その他の各種サービス業	1,116,383	39,326	1,077,057	(6,159)	1,083,216		
31	Local governments	地方公共団体	437,712	(1,646)	439,358	(4,811)	444,169		
32	Others	その他	5,339,685	96,732	5,242,953	208,494	5,034,459		
33	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	151,922	33,379	118,543	35,392	83,151		
34	Total	合計	14,612,994	447,020	14,165,974	711,581	13,454,393		

(Unit: Millions of Yen)

	【The Higashi-Nippon Bank, Limited Non-Consolidated】	【東日本銀行単体】		As of March 31, 2024(A)		As of March 31, 2023(B)		As of March 31, 2022(C)	
				(A)-(B)		(B)-(C)			
35	Domestic offices (excluding loans in offshore market account)	国内 (除く特別国際金融取引勘定分)	1,670,578	6,219	1,664,359	41,812	1,622,547		
36	Manufacturing	製造業	116,756	2,181	114,575	5,490	109,085		
37	Agriculture and forestry	農業、林業	1,407	4	1,403	(24)	1,427		
38	Fishery	漁業	179	179	-	-	-		
39	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	331	43	288	(2)	290		
40	Construction	建設業	98,621	(2,391)	101,012	(3,552)	104,564		
41	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	16,283	2,789	13,494	(17)	13,511		
42	IT and telecommunication	情報通信業	57,762	705	57,057	(113)	57,170		
43	Transport and postal activities	運輸業、郵便業	36,532	(2,565)	39,097	(331)	39,428		
44	Wholesale and retail	卸売業、小売業	198,425	75	198,350	(47)	198,397		
45	Finance and insurance	金融業、保険業	99,315	311	99,004	(4,269)	103,273		
46	Real estate and goods rental and leasing	不動産業、物品賃貸業	714,985	35,172	679,813	81,380	598,433		
47	Other services	その他の各種サービス業	211,408	(10,528)	221,936	(13,834)	235,770		
48	Local governments	地方公共団体	24,401	(4,630)	29,031	(5,090)	34,121		
49	Others	その他	94,168	(15,124)	109,292	(17,779)	127,071		
50	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-		
51	Total	合計	1,670,578	6,219	1,664,359	41,812	1,622,547		

(Unit: Millions of Yen)

	【THE KANAGAWA BANK, LTD. Non-Consolidated】	【神奈川銀行単体】		As of March 31, 2024(A)		As of March 31, 2023(B)		As of March 31, 2022(C)	
				(A)-(B)		(B)-(C)			
52	Domestic offices (excluding loans in offshore market account)	国内 (除く特別国際金融取引勘定分)	405,917	7,787	398,130	15,039	383,091		
53	Manufacturing	製造業	22,625	425	22,200	(1,463)	23,663		
54	Agriculture and forestry	農業、林業	466	(36)	502	59	443		
55	Fishery	漁業	9	(1)	10	(2)	12		
56	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	45	(4)	49	(19)	68		
57	Construction	建設業	55,353	2,288	53,065	2,659	50,406		
58	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	634	261	373	(182)	555		
59	IT and telecommunication	情報通信業	3,411	(77)	3,488	36	3,452		
60	Transport and postal activities	運輸業、郵便業	11,558	(958)	12,516	(1,567)	14,083		
61	Wholesale and retail	卸売業、小売業	40,805	(76)	40,881	1,561	39,320		
62	Finance and insurance	金融業、保険業	8,463	32	8,431	2,907	5,524		
63	Real estate and goods rental and leasing	不動産業、物品賃貸業	128,554	5,449	123,105	12,600	110,505		
64	Other services	その他の各種サービス業	43,183	1,187	41,996	(547)	42,543		
65	Local governments	地方公共団体	2,973	(666)	3,639	(780)	4,419		
66	Others	その他	87,831	(37)	87,868	(223)	88,091		
67	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-		
68	Total	合計	405,917	7,787	398,130	15,039	383,091		

(2) Classification of claims disclosed under the Financial Revitalization Law (Risk Managed Loans under the Banking Law) by type of industry

(2) 業種別金融再生法開示債権（リスク管理債権）

(Unit: Millions of Yen)

	【The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined】	【3行合算】		As of March 31, 2024(A)		As of March 31, 2023(B)		As of March 31, 2022(C)	
				(A)-(B)		(B)-(C)			
1	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	239,741	(13,830)	253,571	5,074	248,497		
2	Manufacturing	製造業	43,096	(1,945)	45,041	14,409	30,632		
3	Agriculture and forestry	農業、林業	187	70	117	(128)	245		
4	Fishery	漁業	460	460	-	-	-		
5	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	325	45	280	0	280		
6	Construction	建設業	14,139	(645)	14,784	1,779	13,005		
7	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	479	349	130	(17)	147		
8	IT and telecommunication	情報通信業	5,399	566	4,833	(539)	5,372		
9	Transport and postal activities	運輸業、郵便業	9,105	3,566	5,539	1,059	4,480		
10	Wholesale and retail	卸売業、小売業	41,250	840	40,410	1,348	39,062		
11	Finance and insurance	金融業、保険業	694	(59)	753	(359)	1,112		
12	Real estate and goods rental and leasing	不動産業、物品賃貸業	31,813	(15,072)	46,885	(2,702)	49,587		
13	Other services	その他の各種サービス業	52,358	(2,672)	55,030	(7,173)	62,203		
14	Local governments	地方公共団体	-	-	-	-	-		
15	Others	その他	40,430	667	39,763	(2,604)	42,367		
16	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-		
17	Total	合計	239,741	(13,830)	253,571	5,074	248,497		

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

(注) 要管理債権以下の債権を対象としております。

(Unit: Millions of Yen)

	【The Bank of Yokohama, Ltd. Non-Consolidated】	【横浜銀行単体】		As of March 31, 2024(A)		As of March 31, 2023(B)		As of March 31, 2022(C)	
				(A)-(B)		(B)-(C)			
18	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	171,889	(6,052)	177,941	10,849	167,092		
19	Manufacturing	製造業	36,080	(2,356)	38,436	15,673	22,763		
20	Agriculture and forestry	農業、林業	25	16	9	(110)	119		
21	Fishery	漁業	460	460	-	-	-		
22	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-		
23	Construction	建設業	9,127	(248)	9,375	1,935	7,440		
24	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	362	362	-	-	-		
25	IT and telecommunication	情報通信業	1,775	746	1,029	(278)	1,307		
26	Transport and postal activities	運輸業、郵便業	7,055	3,731	3,324	659	2,665		
27	Wholesale and retail	卸売業、小売業	26,447	251	26,196	3,230	22,966		
28	Finance and insurance	金融業、保険業	429	(11)	440	(425)	865		
29	Real estate and goods rental and leasing	不動産業、物品賃貸業	22,017	(5,904)	27,921	(1,595)	29,516		
30	Other services	その他の各種サービス業	31,103	(3,623)	34,726	(6,723)	41,449		
31	Local governments	地方公共団体	-	-	-	-	-		
32	Others	その他	37,006	527	36,479	(1,520)	37,999		
33	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-		
34	Total	合計	171,889	(6,052)	177,941	10,849	167,092		

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

(注) 要管理債権以下の債権を対象としております。

(Unit: Millions of Yen)

	【The Higashi-Nippon Bank, Limited Non-Consolidated】	【東日本銀行単体】		As of March 31, 2024(A)		As of March 31, 2023(B)		As of March 31, 2022(C)	
				(A)-(B)		(B)-(C)			
35	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	53,666	(14,542)	68,208	(6,286)	74,494		
36	Manufacturing	製造業	5,721	(498)	6,219	66	6,153		
37	Agriculture and forestry	農業、林業	161	54	107	(18)	125		
38	Fishery	漁業	-	-	-	-	-		
39	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	280	0	280	0	280		
40	Construction	建設業	3,185	(1,453)	4,638	(134)	4,772		
41	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	117	(13)	130	(17)	147		
42	IT and telecommunication	情報通信業	3,454	(304)	3,758	(276)	4,034		
43	Transport and postal activities	運輸業、郵便業	1,229	(430)	1,659	(126)	1,785		
44	Wholesale and retail	卸売業、小売業	12,344	(1,265)	13,609	(2,068)	15,677		
45	Finance and insurance	金融業、保険業	265	(47)	312	66	246		
46	Real estate and goods rental and leasing	不動産業、物品賃貸業	7,715	(8,849)	16,564	(1,629)	18,193		
47	Other services	その他の各種サービス業	17,249	(1,553)	18,802	(1,163)	19,965		
48	Local governments	地方公共団体	-	-	-	-	-		
49	Others	その他	1,942	(183)	2,125	(988)	3,113		
50	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-		
51	Total	合計	53,666	(14,542)	68,208	(6,286)	74,494		

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

(注) 1. 要管理債権以下の債権を対象としております。

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

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

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

(Unit: Millions of Yen)

	【THE KANAGAWA BANK, LTD. Non-Consolidated】	【神奈川銀行単体】		As of March 31, 2024(A)		As of March 31, 2023(B)		As of March 31, 2022(C)	
				(A)-(B)		(B)-(C)			
52	Domestic offices (excluding loans in offshore market account)	国内（除く特別国際金融取引勘定分）	14,185	6,764	7,421	511	6,910		
53	Manufacturing	製造業	1,294	909	385	(1,330)	1,715		
54	Agriculture and forestry	農業、林業	0	0	-	-	-		
55	Fishery	漁業	-	-	-	-	-		
56	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	45	45	-	-	-		
57	Construction	建設業	1,826	1,056	770	(23)	793		
58	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-		
59	IT and telecommunication	情報通信業	170	125	45	15	30		
60	Transport and postal activities	運輸業、郵便業	821	267	554	525	29		
61	Wholesale and retail	卸売業、小売業	2,457	1,853	604	185	419		
62	Finance and insurance	金融業、保険業	-	-	-	-	-		
63	Real estate and goods rental and leasing	不動産業、物品賃貸業	2,080	(319)	2,399	521	1,878		
64	Other services	その他の各種サービス業	4,005	2,504	1,501	713	788		
65	Local governments	地方公共団体	-	-	-	-	-		
66	Others	その他	1,481	323	1,158	(96)	1,254		
67	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	-	-	-	-	-		
68	Total	合計	14,185	6,764	7,421	511	6,910		

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

(注) 要管理債権以下の債権を対象としております。

6. Loans Information

6. 貸出金の残高

(1) Balances of Loans (All branches)

(1) 貸出金の未残・平残 (全店)

For the year ended

(Unit: Billions of Yen)

		March 31, 2024(A)	(A)-(B)	March 31, 2023(B)	(B)-(C)	March 31, 2022(C)	
[Outstanding balance]							
1	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(未残) 3行合算	16,689.4	461.0	16,228.4	768.4	15,460.0
2	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	14,612.9	447.0	14,165.9	711.5	13,454.3
3	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,670.5	6.2	1,664.3	41.8	1,622.5
4	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	405.9	7.7	398.1	15.0	383.0
[Average balance]							
5	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(平残) 3行合算	16,474.2	666.9	15,807.2	1,047.8	14,759.3
6	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	14,417.1	609.9	13,807.1	1,047.1	12,760.0
7	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,655.1	47.5	1,607.6	(5.5)	1,613.2
8	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	401.9	9.4	392.4	6.3	386.1

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

(2) 貸出金内訳 (未残) (特別国際金融取引勘定を除く国内店分) 及び中小企業等貸出比率

(Unit: Billions of Yen)

① The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined		③ 3行合算	As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)
9	Total A	合計 A	16,537.5	427.6	16,109.9	733.0	15,376.8
10	Loans to large and medium-sized businesses	大中堅企業向け貸出	2,299.2	69.8	2,229.3	193.1	2,036.2
11	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	13,258.8	485.2	12,773.5	656.6	12,116.9
12	Loans to small and medium-sized businesses	中小企業向け貸出	6,490.4	277.7	6,212.7	390.6	5,822.0
13	Loans to individuals	個人向け貸出	6,768.3	207.5	6,560.8	266.0	6,294.8
14	Residential loans	住宅系ローン	6,244.4	195.6	6,048.8	258.9	5,789.8
15	Housing loans	住宅ローン	4,113.5	127.5	3,986.0	188.4	3,797.5
16	Apartment loans	アパートローン	2,130.9	68.1	2,062.8	70.4	1,992.3
17	Other individual loans	その他のローン	523.8	11.8	512.0	7.0	504.9
18	Public sectors	公共向け貸出	979.4	(127.4)	1,106.9	(116.8)	1,223.7
19	Ratio of loans to small and medium-sized businesses, etc.(%) B/A	中小企業等貸出比率(%)	80.1	0.9	79.2	0.5	78.7

② The Bank of Yokohama, Ltd. Non-Consolidated		②横浜銀行 単体	As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)
20	Total A	合計 A	14,461.0	413.6	14,047.4	676.1	13,371.2
21	Loans to large and medium-sized businesses	大中堅企業向け貸出	2,113.8	74.1	2,039.6	187.6	1,851.9
22	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	11,395.0	461.6	10,933.4	599.4	10,334.0
23	Loans to small and medium-sized businesses	中小企業向け貸出	5,002.1	275.6	4,726.4	336.6	4,389.8
24	Loans to individuals	個人向け貸出	6,392.9	185.9	6,207.0	262.8	5,944.1
25	Residential loans	住宅系ローン	5,888.8	173.9	5,714.9	255.3	5,459.5
26	Housing loans	住宅ローン	3,957.1	139.0	3,818.0	201.3	3,616.6
27	Apartment loans	アパートローン	1,931.7	34.8	1,896.8	53.9	1,842.8
28	Other individual loans	その他のローン	504.1	12.0	492.0	7.4	484.5
29	Public sectors	公共向け貸出	952.1	(122.1)	1,074.2	(110.9)	1,185.2
30	Ratio of loans to small and medium-sized businesses, etc.(%) B/A	中小企業等貸出比率(%)	78.7	0.9	77.8	0.6	77.2

③ The Higashi-Nippon Bank, Limited Non-Consolidated		③東日本銀行 単体	As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)
31	Total A	合計 A	1,670.5	6.2	1,664.3	41.8	1,622.5
32	Loans to large and medium-sized businesses	大中堅企業向け貸出	168.5	(2.6)	171.1	4.9	166.1
33	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	1,477.6	13.4	1,464.2	41.9	1,422.2
34	Loans to small and medium-sized businesses	中小企業向け貸出	1,190.1	(8.1)	1,198.2	38.5	1,159.6
35	Loans to individuals	個人向け貸出	287.5	21.5	265.9	3.4	262.5
36	Residential loans	住宅系ローン	279.9	22.4	257.4	4.4	253.0
37	Housing loans	住宅ローン	85.6	(11.8)	97.5	(12.7)	110.3
38	Apartment loans	アパートローン	194.2	34.2	159.9	17.1	142.7
39	Other individual loans	その他のローン	7.5	(0.8)	8.4	(1.0)	9.4
40	Public sectors	公共向け貸出	24.4	(4.6)	29.0	(5.0)	34.1
41	Ratio of loans to small and medium-sized businesses, etc.(%) B/A	中小企業等貸出比率(%)	88.4	0.5	87.9	0.3	87.6

④ THE KANAGAWA BANK, LTD. Non-Consolidated		④神奈川銀行 単体	As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)
42	Total A	合計 A	405.9	7.7	398.1	15.0	383.0
43	Loans to large and medium-sized businesses	大中堅企業向け貸出	16.8	(1.7)	18.6	0.5	18.0
44	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	386.0	10.1	375.8	15.2	360.6
45	Loans to small and medium-sized businesses	中小企業向け貸出	298.2	10.2	288.0	15.4	272.5
46	Loans to individuals	個人向け貸出	87.8	(0.0)	87.8	(0.2)	88.0
47	Residential loans	住宅系ローン	75.6	(0.7)	76.3	(0.8)	77.2
48	Housing loans	住宅ローン	70.6	0.2	70.4	(0.1)	70.5
49	Apartment loans	アパートローン	4.9	(1.0)	5.9	(0.6)	6.6
50	Other individual loans	その他のローン	12.1	0.7	11.4	0.6	10.8
51	Public sectors	公共向け貸出	2.9	(0.6)	3.6	(0.7)	4.4
52	Ratio of loans to small and medium-sized businesses, etc.(%) B/A	中小企業等貸出比率(%)	95.1	0.7	94.4	0.3	94.1

(3) Loans to certain areas

(3) 地域別貸出金残高

(Unit: Billions of Yen)

The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined		3行合算	As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)
53	Loans to Asian countries	アジア向け貸出	163.9	17.5	146.4	27.1	119.3
54	Of which, risk managed loans	うちリスク管理債権	0.7	0.6	0.0	0.0	-
55	Loans to Latin America	中南米向け貸出	160.2	37.5	122.7	57.3	65.3
56	Of which, risk managed loans	うちリスク管理債権	3.4	3.4	-	-	-

7. Deposits Information

7. 預金の残高

(1) Balances of deposits (All branches)

(1) 預金の未残・平残 (全店)

For the year ended

(Unit: Billions of Yen)

		March 31, 2024(A)	(A)-(B)	March 31, 2023(B)	(B)-(C)	March 31, 2022(C)	
(Outstanding balance)							
1	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(未残) 3行合算	20,037.1	56.0	19,981.1	381.1	19,599.9
2	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	17,971.6	137.4	17,834.2	515.8	17,318.4
3	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,593.8	(79.3)	1,673.1	(127.3)	1,800.5
4	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	471.6	(2.0)	473.6	(7.3)	480.9
(Average balance)							
5	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(平残) 3行合算	19,575.6	24.9	19,550.6	947.1	18,603.5
6	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	17,461.2	109.5	17,351.7	1,060.3	16,291.3
7	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,634.6	(74.0)	1,708.7	(104.1)	1,812.8
8	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	479.7	(10.5)	490.2	(9.1)	499.3

(2) Breakdown of depositors' categories(Outstanding balance)

(2) 預金者別預金残高 (未残) (特別国際金融取引動定を除く国内店分)

Domestic branches (excluding deposits in offshore market account)

(Unit: Billions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)	
①The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined		① 3行合算					
9	Individual	個人	13,527.6	189.3	13,338.3	294.5	13,043.7
10	Of which, liquid deposits	うち流動性	10,791.6	352.5	10,439.1	460.6	9,978.5
11	Of which, fixed deposits	うち定期性	2,714.3	(164.4)	2,878.7	(156.9)	3,035.7
12	Corporate	法人	4,653.1	169.5	4,483.5	68.7	4,414.8
13	Local Public	公金	1,428.9	(303.2)	1,732.1	(10.4)	1,742.6
14	Financial institutions	金融	331.1	45.7	285.4	(4.4)	289.8
15	Total	合計	19,940.9	101.4	19,839.4	348.3	19,491.1

(Unit: Billions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)	
②The Bank of Yokohama, Ltd. Non-Consolidated		②横浜銀行 単体					
16	Individual	個人	12,379.9	245.1	12,134.7	416.4	11,718.3
17	Of which, liquid deposits	うち流動性	10,091.2	354.2	9,736.9	487.0	9,249.9
18	Of which, fixed deposits	うち定期性	2,267.5	(110.2)	2,377.8	(61.5)	2,439.3
19	Corporate	法人	3,827.1	196.5	3,630.5	85.4	3,545.1
20	Local Public	公金	1,393.3	(299.2)	1,692.5	(5.2)	1,697.7
21	Financial institutions	金融	275.0	40.2	234.7	(13.5)	248.3
22	Total	合計	17,875.4	182.7	17,692.6	483.0	17,209.5

(Unit: Billions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)	
③The Higashi-Nippon Bank, Limited Non-Consolidated		③東日本銀行 単体					
23	Individual	個人	809.0	(51.7)	860.7	(114.9)	975.7
24	Of which, liquid deposits	うち流動性	494.0	(9.9)	503.9	(32.6)	536.5
25	Of which, fixed deposits	うち定期性	314.5	(41.8)	356.3	(82.3)	438.7
26	Corporate	法人	693.7	(29.2)	722.9	(16.4)	739.4
27	Local Public	公金	35.3	(3.9)	39.3	(5.0)	44.3
28	Financial institutions	金融	55.7	5.6	50.1	9.1	41.0
29	Total	合計	1,593.8	(79.3)	1,673.1	(127.3)	1,800.5

(Unit: Billions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)	
④THE KANAGAWA BANK, LTD. Non-Consolidated		④神奈川銀行 単体					
30	Individual	個人	338.6	(4.1)	342.8	(6.9)	349.7
31	Of which, liquid deposits	うち流動性	206.3	8.1	198.2	6.2	192.0
32	Of which, fixed deposits	うち定期性	132.2	(12.2)	144.5	(13.0)	157.5
33	Corporate	法人	132.2	2.2	130.0	(0.2)	130.2
34	Local Public	公金	0.2	(0.0)	0.3	(0.1)	0.4
35	Financial institutions	金融	0.4	(0.0)	0.4	(0.0)	0.4
36	Total	合計	471.6	(2.0)	473.6	(7.3)	480.9

8. Investment Products for Individuals

8. 個人向け投資型商品

(1) Group Total (The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited, THE KANAGAWA BANK, LTD. and Hamagin Tokai Tokyo Securities Co., Ltd. Combined)

(1) グループ合計 (3行合算+ 浜銀 T T 証券)

(Unit: Billions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)
1	Total balance of investment products for individuals (The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined)	2,240.9	191.5	2,049.4	(6.4)	2,055.8
2	Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.	561.4	113.8	447.6	7.3	440.3
3	Total balance of investment products for individuals	2,802.3	305.3	2,497.0	0.8	2,496.1
4	Total individual deposit assets (3+10)	16,310.7	494.0	15,816.7	304.4	15,512.2

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

(2) 3行合算

(Unit: Billions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)
5	Investment trusts (including fund wrap)	733.1	119.1	614.0	21.9	592.0
6	Insurance	1,450.4	74.5	1,375.9	(15.0)	1,390.9
7	Foreign currency deposits	19.2	0.5	18.7	(9.0)	27.7
8	Public bonds	38.0	(2.6)	40.7	(4.3)	45.1
9	Total balance of investment products for individuals	2,240.9	191.5	2,049.4	(6.4)	2,055.8
10	Individual deposits (deposits in yen)	13,508.3	188.7	13,319.6	303.5	13,016.0
11	Total individual deposit assets	15,749.3	380.2	15,369.0	297.1	15,071.9

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

(3) 横浜銀行 単体

(Unit: Billions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)
12	Investment trusts (including fund wrap)	704.4	118.7	585.7	27.6	558.0
13	Insurance	1,332.6	70.7	1,261.9	(17.1)	1,279.1
14	Foreign currency deposits	19.0	0.6	18.4	(8.9)	27.3
15	Public bonds	34.2	(1.7)	35.9	(3.4)	39.3
16	Total balance of investment products for individuals	2,090.4	188.4	1,902.0	(1.8)	1,903.9
17	Individual deposits (deposits in yen)	12,360.9	244.5	12,116.3	425.4	11,690.9
18	Total individual deposit assets	14,451.4	432.9	14,018.4	423.5	13,594.8

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

(4) 東日本銀行 単体

(Unit: Billions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)
19	Investment trusts	17.2	(0.1)	17.3	(7.0)	24.3
20	Insurance	75.5	(3.9)	79.4	(4.7)	84.2
21	Foreign currency deposits	0.2	(0.0)	0.2	0.0	0.2
22	Public bonds	3.6	(1.0)	4.6	(0.9)	5.6
23	Total balance of investment products for individuals	96.5	(5.1)	101.7	(12.7)	114.4
24	Individual deposits (deposits in yen)	808.8	(51.7)	860.5	(114.9)	975.4
25	Total individual deposit assets	905.4	(56.8)	962.3	(127.6)	1,089.9

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

(5) 神奈川銀行 単体

(Unit: Billions of Yen)

		As of March 31, 2024(A)	(A)-(B)	As of March 31, 2023(B)	(B)-(C)	As of March 31, 2022(C)
26	Investment trusts	11.4	0.5	10.9	1.3	9.6
27	Insurance	42.2	7.7	34.4	6.8	27.6
28	Foreign currency deposits	0.0	(0.0)	0.0	(0.0)	0.1
29	Public bonds	0.1	0.0	0.1	0.0	0.1
30	Total balance of investment products for individuals	53.8	8.3	45.5	8.1	37.4
31	Individual deposits (deposits in yen)	338.6	(4.1)	342.7	(6.8)	349.6
32	Total individual deposit assets	392.5	4.1	388.3	1.2	387.1

(Reference) Sales amount of investment products for individuals

(参考) 個人向け投資型商品販売額

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

< 3行合算 >

For the year ended

(Unit: Billions of Yen)

		March 31, 2024(A)	(A)-(B)			March 31, 2023(B)	(B)-(C)			March 31, 2022(C)	(C)-(D)			
		Yokohama	Higashi-Nippon	KANAGAWA	March 31, 2024(A)	Yokohama	Higashi-Nippon	KANAGAWA	March 31, 2022(C)	Yokohama	Higashi-Nippon	KANAGAWA		
33	Sales amount of investment trusts (including fund wrap)	153.7	150.4	0.0	3.2	23.9	129.8	127.1	0.1	2.5	170.6	165.5	1.1	3.9
34	Sales amount of Insurance	153.9	146.4	0.4	7.0	10.9	142.9	136.0	0.9	6.0	140.0	132.7	2.8	4.3

※ Reference

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

① Non-Consolidated Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2023	As of March 31, 2024
Assets :		
Cash and due from banks	6,331,196	3,992,990
Call loans	268,146	223,629
Monetary claims bought	19,871	27,451
Trading assets	3,266	1,730
Securities	2,530,882	2,510,721
Loans and bills discounted	14,165,974	14,612,994
Foreign exchanges	23,195	22,723
Other assets	177,210	251,502
Tangible fixed assets	141,215	142,690
Intangible fixed assets	14,273	15,731
Prepaid pension cost	35,977	38,037
Deferred tax assets	23,296	—
Customers' liabilities for acceptances and guarantees	30,690	32,783
Allowance for loan losses	(65,578)	(67,815)
Total assets	23,699,620	21,805,172
Liabilities :		
Deposits	17,834,262	17,971,667
Negotiable certificates of deposit	247,850	204,950
Call money	1,950,420	197,080
Payables under repurchase agreements	66,194	115,423
Payables under securities lending transactions	161,689	76,599
Trading liabilities	52	12
Borrowed money	2,192,218	1,984,154
Foreign exchanges	541	836
Due to trust account	34,603	41,729
Other liabilities	185,246	102,291
Income taxes payable	11,818	7,301
Asset retirement obligations	91	—
Other	173,336	94,989
Provision for bonuses	3,689	3,688
Provision for directors' bonuses	22	23
Provision for share-based compensation	157	174
Provision for reimbursement of deposits	1,772	1,831
Provision for contingent losses	507	638
Deferred tax liabilities	—	4,091
Deferred tax liabilities for land revaluation	16,270	16,256
Acceptances and guarantees	30,690	32,783
Total liabilities	22,726,189	20,754,236
Net assets :		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	552,799	566,691
Legal retained earnings	38,384	38,384
Other retained earnings	514,414	528,307
Reserve for advanced depreciation of non-current assets	2,304	2,228
General reserve	118,234	118,234
Retained earnings brought forward	393,876	407,844
Total shareholders' equity	945,672	959,564
Valuation difference on available-for-sale securities	(12,059)	54,440
Deferred gains or losses on hedges	3,457	549
Revaluation reserve for land	36,360	36,381
Total valuation and translation adjustments	27,759	91,371
Total net assets	973,431	1,050,935
Total liabilities and net assets	23,699,620	21,805,172

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

(Unit: Millions of Yen)

	For the year ended March 31, 2023	For the year ended March 31, 2024
Ordinary income	244,959	277,959
Interest income	175,248	210,768
Of which, interest on loans and bills discounted	136,383	157,708
Of which, interest and dividends on securities	26,521	36,653
Trust fees	266	278
Fees and commissions	57,006	57,894
Trading income	19	35
Other ordinary income	5,884	5,427
Other income	6,535	3,555
Ordinary expenses	180,334	216,600
Interest expenses	29,052	53,824
Of which, interest on deposits	10,676	19,468
Fees and commissions payments	17,443	18,916
Trading expenses	15	19
Other ordinary expenses	18,846	30,532
General and administrative expenses	99,884	100,900
Other expenses	15,092	12,406
Ordinary profit	64,624	61,359
Extraordinary income	2,355	0
Gain on disposal of non-current assets	200	0
Gain on return of assets from retirement benefits trust	2,154	—
Extraordinary losses	1,698	1,438
Loss on disposal of non-current assets	1,698	1,311
Impairment loss	—	126
Income before income taxes	65,281	59,922
Income taxes-current	21,567	18,205
Income taxes-deferred	(2,442)	(502)
Total income taxes	19,124	17,702
Net income	46,156	42,219

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

	(Unit: Millions of Yen)	
	As of March 31, 2023	As of March 31, 2024
Assets :		
Cash and due from banks	98,120	109,492
Securities	345,032	371,190
Loans and bills discounted	1,664,359	1,670,578
Foreign exchanges	2,129	1,962
Other assets	15,058	16,835
Tangible fixed assets	25,293	24,751
Intangible fixed assets	2,677	2,585
Prepaid pension cost	3,882	5,053
Deferred tax assets	5,907	—
Customers' liabilities for acceptances and guarantees	1,449	1,613
Allowance for loan losses	(17,002)	(13,651)
Total assets	2,146,908	2,190,412
Liabilities :		
Deposits	1,673,177	1,593,858
Negotiable certificates of deposit	110,400	203,000
Call money	208,000	210,000
Payables under securities lending transactions	1,970	3,881
Borrowed money	21,900	34,100
Foreign exchanges	12	34
Other liabilities	7,617	4,714
Income taxes payable	247	333
Other	7,369	4,381
Provision for bonuses	360	501
Provision for directors' bonuses	10	10
Provision for share-based compensation	33	61
Provision for reimbursement of deposits	457	433
Provision for contingent losses	1,209	844
Deferred tax liabilities	—	773
Deferred tax liabilities for land revaluation	2,551	2,551
Acceptances and guarantees	1,449	1,613
Total liabilities	2,029,149	2,056,380
Net assets :		
Capital stock	38,300	38,300
Capital surplus	24,600	24,600
Legal capital surplus	24,600	24,600
Retained earnings	47,915	54,577
Legal retained earnings	1,904	1,904
Other retained earnings	46,010	52,673
Retained earnings brought forward	46,010	52,673
Total shareholders' equity	110,815	117,477
Valuation difference on available-for-sale securities	1,282	10,893
Revaluation reserve for land	5,660	5,660
Total valuation and translation adjustments	6,943	16,554
Total net assets	117,758	134,032
Total liabilities and net assets	2,146,908	2,190,412

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

(Unit: Millions of Yen)

	For the year ended March 31, 2023	For the year ended March 31, 2024
Ordinary income	30,350	30,352
Interest income	23,168	23,550
Of which, interest on loans and bills discounted	19,969	20,086
Of which, interest and dividends on securities	3,017	3,391
Fees and commissions	5,293	4,894
Other ordinary income	785	169
Other income	1,103	1,737
Ordinary expenses	20,676	20,894
Interest expenses	172	154
Of which, interest on deposits	133	120
Fees and commissions payments	1,148	1,071
Other ordinary expenses	516	947
General and administrative expenses	18,455	18,082
Other expenses	383	638
Ordinary profit	9,674	9,458
Extraordinary income	535	546
Gain on disposal of non-current assets	535	546
Extraordinary losses	1,331	182
Loss on disposal of non-current assets	353	148
Impairment loss	211	34
Loss on valuation of subsidiaries stocks	766	—
Income before income taxes	8,878	9,822
Income taxes-current	(132)	497
Income taxes-deferred	2,656	2,662
Total income taxes	2,524	3,160
Net income	6,353	6,662

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

(Unit: Millions of Yen)

	As of March 31, 2023	As of March 31, 2024
Assets :		
Cash and due from banks	19,681	32,632
Monetary claims bought	82	81
Securities	97,939	80,381
Loans and bills discounted	398,130	405,917
Foreign exchanges	56	58
Other assets	5,849	6,210
Tangible fixed assets	4,070	3,937
Intangible fixed assets	27	—
Deferred tax assets	207	—
Customers' liabilities for acceptances and guarantees	214	267
Allowance for loan losses	(1,805)	(3,699)
Total assets	524,454	525,785
Liabilities :		
Deposits	473,679	471,631
Borrowed money	18,500	21,600
Other liabilities	2,721	1,268
Income taxes payable	370	47
Other	2,351	1,220
Provision for bonuses	129	132
Provision for retirement benefits	642	603
Provision for reimbursement of deposits	19	13
Deferred tax liabilities	—	353
Deferred tax liabilities for land revaluation	507	507
Acceptances and guarantees	214	267
Total liabilities	496,414	496,377
Net assets :		
Capital stock	6,191	6,191
Capital surplus	5,101	5,101
Legal capital surplus	5,101	5,101
Retained earnings	14,799	15,057
Legal retained earnings	1,090	1,090
Other retained earnings	13,708	13,967
General reserve	6,492	6,492
Retained earnings brought forward	7,216	7,474
Treasury shares	(62)	—
Total shareholders' equity	26,028	26,350
Valuation difference on available-for-sale securities	1,035	2,082
Revaluation reserve for land	975	975
Total valuation and translation adjustments	2,011	3,058
Total net assets	28,040	29,408
Total liabilities and net assets	524,454	525,785

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

(Unit: Millions of Yen)

	For the year ended March 31, 2023	For the year ended March 31, 2024
Ordinary income	8,869	11,001
Interest income	7,163	7,334
Of which, interest on loans and bills discounted	6,497	6,680
Of which, interest and dividends on securities	598	613
Fees and commissions	1,372	1,437
Other ordinary income	120	99
Other income	212	2,129
Ordinary expenses	6,848	10,200
Interest expenses	93	67
Of which, interest on deposits	92	69
Fees and commissions payments	352	346
Other ordinary expenses	157	724
General and administrative expenses	5,685	6,685
Other expenses	559	2,376
Ordinary profit	2,020	800
Extraordinary losses	0	30
Loss on disposal of non-current assets	0	2
Impairment loss	—	27
Income before income taxes	2,019	770
Income taxes-current	568	235
Income taxes-deferred	(9)	84
Total income taxes	558	319
Net income	1,461	450