

News Release

CONCORDIA
Financial Group

August 14, 2024

Company Name: Concordia Financial Group, Ltd.

Representative: Representative Director, President Tatsuya Kataoka

Code No. 7186, Prime Market, Tokyo Stock Exchange

Notice of Capital Ratio for the 1st Quarter ended June 30, 2024

Concordia Financial Group, Ltd. (Representative Director, President: Tatsuya Kataoka) announces Capital Ratio for the 1st quarter ended June 30, 2024, and we hereby inform you as follows;

1. Concordia Financial Group, Ltd.

(International standard) (Billions of yen)	【Consolidated】		As of March 31, 2024
	As of June 30, 2024	change	
(1) Total capital ratio (4) / (7)	15.11%	0.21%	14.90%
(2) Tier 1 capital ratio (5) / (7)	14.58%	0.23%	14.35%
(3) Common equity Tier 1 capital ratio (6) / (7)	14.58%	0.23%	14.35%
(4) Total capital	1,263.2	9.0	1,254.2
(5) Tier 1 capital	1,218.9	11.5	1,207.4
(6) Common equity Tier 1 capital	1,218.8	11.5	1,207.3
(7) Risk-weighted assets	8,359.1	(53.1)	8,412.2
(8) Total required capital (7) × 8%	668.7	(4.2)	672.9

2. The Bank of Yokohama, Ltd.

(International standard) (Billions of yen)	【Consolidated】		As of March 31, 2024	【Non-Consolidated】 As of June 30, 2024
	As of June 30, 2024	change		
(1) Total capital ratio (4) / (7)	16.27%	0.23%	16.04%	16.10%
(2) Tier 1 capital ratio (5) / (7)	15.67%	0.26%	15.41%	15.48%
(3) Common equity Tier 1 capital ratio (6) / (7)	15.67%	0.26%	15.41%	15.48%
(4) Total capital	1,118.4	9.0	1,109.4	1,043.1
(5) Tier 1 capital	1,077.3	11.3	1,066.0	1,003.1
(6) Common equity Tier 1 capital	1,077.2	11.3	1,065.9	1,003.1
(7) Risk-weighted assets	6,872.1	(43.9)	6,916.0	6,476.2
(8) Total required capital (7) × 8%	549.7	(3.5)	553.2	518.0

3. The Higashi-Nippon Bank, Limited

(Domestic standard) (Billions of yen)	【Consolidated】		As of March 31, 2024	【Non-Consolidated】 As of June 30, 2024
	As of June 30, 2024	change		
(1) Capital adequacy ratio (2) / (3)	8.40%	0.15%	8.25%	8.41%
(2) Total capital	116.9	1.2	115.7	116.7
(3) Risk-weighted assets	1,391.0	(11.3)	1,402.3	1,387.5
(4) Total required capital (3) × 4%	55.6	(0.4)	56.0	55.5

4. THE KANAGAWA BANK, LTD.

(Domestic standard) (Billions of yen)	【Non-Consolidated】		As of March 31, 2024
	As of June 30, 2024	change	
(1) Capital adequacy ratio (2) / (3)	9.49%	0.06%	9.43%
(2) Total capital	27.5	0.3	27.2
(3) Risk-weighted assets	290.3	1.4	288.9
(4) Total required capital (3) × 4%	11.6	0.1	11.5

Note:

Concordia Financial Group, Ltd. and The Bank of Yokohama, Ltd. calculated each risk-weighted assets according to the foundation internal rating-based approach.