



Consolidated Financial Results for the Six Months ended September 30, 2024

<under Japanese GAAP>

November 14, 2024

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
 Securities Report (Hanki Hokokusho) Issuing Date: November 18, 2024
 Commencement of Dividend Payment: December 2, 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 Six Months ended September 30, 2024)

(1) Operating Results

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

	Ordinary Income		Ordinary Profit		Profit Attributable to Owners of Parent	
Six Months ended September 30, 2024	190,269	7.0%	64,196	100.0%	44,306	17.0%
Six Months ended September 30, 2023	177,745	18.9%	32,093	(25.5%)	37,838	28.8%

(Note1) Comprehensive Income: Six Months ended September 30, 2024: ¥30,743 million[(55.3%)];

Six Months ended September 30, 2023: ¥68,805 million[—%]

(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)
Six Months ended September 30, 2024	¥38.05	¥38.05
Six Months ended September 30, 2023	¥32.22	¥32.22

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2024	23,847,890	1,300,066	5.4%
March 31, 2024	24,381,712	1,284,767	5.2%

(Reference) Own Capital: September 30, 2024: ¥1,295,297 million; March 31, 2024: ¥1,278,699 million

(Note) Own Capital Ratio = (Total Net Assets - Non-controlling Interests) / Total Assets

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

2. Dividends on Common Stock

	Annual Dividends per Share				
	1 st Quarter -End	2 nd Quarter -End	3 rd Quarter -End	Fiscal Year -End	Total
Fiscal year ended March 31, 2024	—	¥11.00	—	¥12.00	¥23.00
Fiscal year ending March 31, 2025	—	¥13.00			
Fiscal year ending March 31, 2025 (Forecasts)			—	¥14.00	¥27.00

(Note1) Revision of forecasts for dividends from the latest announcement: Yes

(Note2) Regarding forecasts for dividends of the Fiscal year ending March 31, 2025, please refer to “Notice of Revisions of Earnings and Dividends Forecasts (Dividend Increase) for the Fiscal Year ending March 31, 2025”.

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	120,000	55.8%	78,500	17.2%	¥67.43

(Note1) Revision of earnings forecasts from the latest announcement: Yes

(Note2) Percentages shown in Ordinary Profit and Profit Attributable to Owners of Parent are the increase (decrease) from the same period of the previous year.

※ Notes

(1) Significant changes in the scope of consolidation during the six months ended September 30, 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: Yes

(D) Restatements: No

(Note) For further details, refer to “2.(5) Changes in accounting estimates” on page 8 of the attachment.

(3) Number of common stocks issued:

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

(B) Number of treasury stocks:

(C) Average outstanding stocks for the six months ended:

September 30, 2024	1,167,616,065 shares	March 31, 2024	1,177,616,065 shares
September 30, 2024	3,472,557 shares	March 31, 2024	13,471,121 shares
September 30, 2024	1,164,144,150 shares	September 30, 2023	1,174,230,283 shares

(Non-Consolidated Financial Highlight)

1. Non-Consolidated Financial Results (for the Six Months ended September 30, 2024)

(1) Operating Results

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

	Operating Income		Operating Profit		Ordinary Profit		Net Income	
Six months ended September 30, 2024	14,236	14.8%	13,626	15.5%	13,624	15.4%	13,615	15.3%
Six months ended September 30, 2023	12,393	31.1%	11,789	33.7%	11,799	34.0%	11,800	34.0%

	Net Income per Share
Six months ended September 30, 2024	¥11.69
Six months ended September 30, 2023	¥10.04

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

(2) Financial Position

(Unit: Millions of Yen, except percentages)

	Total Assets	Total Net Assets	Own Capital Ratio
September 30, 2024	925,470	894,170	96.6%
March 31, 2024	935,800	894,555	95.5%

(Reference) Own Capital: September 30, 2024: ¥894,170 million; March 31, 2024: ¥894,555 million

(Note) Own Capital Ratio = Total Net Assets / Total Assets

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

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

※ Notes for using forecasts information, etc.

1. 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.
2. The impact of repurchase of own shares based on “Notice Regarding the Setting of Parameters for Common Stock Share Repurchase” which is announced separately today is not taken into account in average outstanding stocks for this period which are used to calculate net income per share for the fiscal year ending March 31, 2025.

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1. Overview of financial results and others for the Six Months ended September 30, 2024

(1) Description of financial results

For the six months ended September 30, 2024, ordinary income increased by ¥12,524 million from the same period of the previous year to ¥190,269 million, mainly due to the increase in interest income on loans and bills discounted due to the improvement in loan yields, as well as the increase in other income resulting from the increase in gains on sales of stocks and other securities. Ordinary expenses decreased by ¥19,579 million from the same period of the previous year to ¥126,073 million, mainly due to the decrease in other ordinary expenses resulting from the backlash of the elimination of the write-off foreign securities etc. in the same period of the previous year.

As a result, ordinary profit increased by ¥32,103 million from the same period of the previous year to ¥64,196 million, and profit attributable to owners of parent increased by ¥6,468 million from the same period of the previous year to ¥44,306 million.

(2) Description of financial position

As of September 30, 2024, total assets decreased by ¥533.8 billion from the end of the previous fiscal year to ¥23,847.8 billion, and net assets increased by ¥15.2 billion from the end of the previous fiscal year to ¥1,300.0 billion.

As for major account balances, deposits decreased by ¥434.5 billion from the end of the previous year to ¥19,539.6 billion, loans and bills discounted decreased by ¥149.3 billion from the end of the previous year to ¥16,453.2 billion, and securities decreased by ¥26.5 billion from the end of the previous year to ¥2,920.8 billion.

(3) Description consolidated earnings forecast and other forward-looking information

For the full-year consolidated earnings forecast for the fiscal year ending March 31, 2025, please refer to the “Notice of Revisions of Earnings and Dividends Forecasts (Dividend Increase) for the Fiscal Year ending March 31, 2025” announced today.

2.Consolidated Interim Financial Statements and Notes

(1) Consolidated Interim Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2024	As of September 30, 2024
Assets :		
Cash and due from banks	4,133,789	3,852,207
Call loans and bills bought	33,629	37,001
Monetary claims bought	33,286	30,717
Trading assets	1,730	1,501
Money held in trust	—	3,602
Securities	2,947,434	2,920,848
Loans and bills discounted	16,602,619	16,453,242
Foreign exchanges	24,573	20,723
Lease receivables and investment assets	78,003	75,316
Other assets	323,922	252,386
Tangible fixed assets	168,068	167,091
Intangible fixed assets	18,946	18,288
Net defined benefit asset	61,192	62,878
Deferred tax assets	983	962
Customers' liabilities for acceptances and guarantees	37,419	36,949
Allowance for loan losses	(83,889)	(85,826)
Total assets	24,381,712	23,847,890
Liabilities :		
Deposits	19,974,124	19,539,617
Negotiable certificates of deposit	353,370	234,495
Call money and bills sold	217,080	111,830
Payables under repurchase agreements	115,423	87,691
Payables under securities lending transactions	80,481	77,411
Trading liabilities	12	5
Borrowed money	2,021,582	2,067,927
Foreign exchanges	704	1,038
Bonds payable	40,000	30,000
Due to trust account	41,729	43,952
Other liabilities	178,157	287,072
Provision for bonuses	4,962	4,646
Provision for directors' bonuses	51	—
Provision for share-based compensation	313	385
Net defined benefit liability	910	924
Provision for reimbursement of deposits	2,278	2,055
Provision for contingent losses	1,483	1,434
Reserves under special laws	29	29
Deferred tax liabilities	10,571	4,099
Deferred tax liabilities for land revaluation	16,256	16,256
Acceptances and guarantees	37,419	36,949
Total liabilities	23,096,944	22,547,824
Net assets :		
Capital stock	150,078	150,078
Capital surplus	231,561	224,818
Retained earnings	784,229	814,537
Treasury shares	(8,485)	(1,743)
Total shareholders' equity	1,157,383	1,187,690
Valuation difference on available-for-sale securities	69,959	56,594
Deferred gains or losses on hedges	549	473
Revaluation reserve for land	36,381	36,381
Foreign currency translation adjustment	1,394	1,757
Remeasurements of defined benefit plans	13,030	12,399
Total accumulated other comprehensive income	121,315	107,606
Non-controlling interests	6,067	4,768
Total net assets	1,284,767	1,300,066
Total liabilities and net assets	24,381,712	23,847,890

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Ordinary income	177,745	190,269
Interest income	119,370	129,673
Of which, interest on loans and bills discounted	91,258	97,356
Of which, interest and dividends on securities	19,124	20,590
Trust fees	145	113
Fees and commissions	35,671	36,896
Trading income	351	382
Other ordinary income	18,848	17,403
Other income	3,358	5,801
Ordinary expenses	145,652	126,073
Interest expenses	26,722	30,724
Of which, interest on deposits	10,032	12,928
Fees and commissions payments	7,274	7,678
Other ordinary expenses	38,677	16,793
General and administrative expenses	66,068	65,095
Other expenses	6,909	5,780
Ordinary profit	32,093	64,196
Extraordinary income	16,180	71
Gain on disposal of non-current assets	600	71
Gain on bargain purchase	15,579	—
Reversal of reserve for financial instruments transaction liabilities	1	—
Extraordinary losses	734	632
Loss on disposal of non-current assets	580	497
Impairment loss	—	134
Loss on step acquisitions	154	—
Profit before income taxes	47,539	63,636
Income taxes - current	8,085	19,318
Income taxes - deferred	1,501	(134)
Total income taxes	9,586	19,183
Profit	37,952	44,452
Profit attributable to non-controlling interests	114	145
Profit attributable to owners of parent	37,838	44,306

(Consolidated Interim Statements of Comprehensive Income)

(Unit: Millions of Yen)

	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Profit	37,952	44,452
Other comprehensive income	30,852	(13,708)
Valuation difference on available-for-sale securities	32,403	(13,364)
Deferred gains or losses on hedges	(2,594)	(76)
Remeasurements of defined benefit plans	(8)	(631)
Share of other comprehensive income of entities accounted for using equity method	1,051	363
Comprehensive income	68,805	30,743
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	68,690	30,598
Comprehensive income attributable to non-controlling interests	114	145

(3) Consolidated Interim Statements of Changes in Net Assets

For the six months ended September 30, 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	247,364	741,440	(17,366)	1,121,517
Changes of items during period					
Dividends of surplus			(11,178)		(11,178)
Profit attributable to owners of parent			37,838		37,838
Purchase of treasury shares				(95)	(95)
Disposal of treasury shares		4		169	173
Retirement of treasury shares		(15,807)		15,807	—
Net changes of items other than shareholders' equity					
Total changes of items during period	—	(15,803)	26,659	15,881	26,738
Balance at end of current period	150,078	231,561	768,100	(1,484)	1,148,256

	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									(11,178)
Profit attributable to owners of parent									37,838
Purchase of treasury shares									(95)
Disposal of treasury shares									173
Retirement of treasury shares									—
Net changes of items other than shareholders' equity	32,403	(2,594)	—	1,051	(8)	30,852	(8)	114	30,958
Total changes of items during period	32,403	(2,594)	—	1,051	(8)	30,852	(8)	114	57,696
Balance at end of current period	22,060	863	36,360	1,831	3,649	64,765	—	5,930	1,218,952

For the six months ended September 30, 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	231,561	784,229	(8,485)	1,157,383
Changes of items during period					
Dividends of surplus			(13,998)		(13,998)
Profit attributable to owners of parent			44,306		44,306
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		0		0	0
Retirement of treasury shares		(6,743)		6,743	—
Net changes of items other than shareholders' equity					
Total changes of items during period	—	(6,743)	30,308	6,742	30,306
Balance at end of current period	150,078	224,818	814,537	(1,743)	1,187,690

	Accumulated other comprehensive income						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	69,959	549	36,381	1,394	13,030	121,315	6,067	1,284,767
Changes of items during period								
Dividends of surplus								(13,998)
Profit attributable to owners of parent								44,306
Purchase of treasury shares								(1)
Disposal of treasury shares								0
Retirement of treasury shares								—
Net changes of items other than shareholders' equity	(13,364)	(76)	—	363	(631)	(13,708)	(1,298)	(15,007)
Total changes of items during period	(13,364)	(76)	—	363	(631)	(13,708)	(1,298)	15,299
Balance at end of current period	56,594	473	36,381	1,757	12,399	107,606	4,768	1,300,066

(4) Notes on Going Concern Assumption

Not applicable.

(5) Changes in accounting estimates

The allowance for loan losses for claims in need of caution was previously provided based on the expected credit losses over the next one year. However, in order to respond to the impact of future changes in the economic environment on credit risks, for some claims that require management support, the Group has changed the method of provision of the allowance for loan losses based on expected losses over the next three years based on the analysis of the current loss situation and future prospects.

As a result of this change in estimates, the allowance for loan losses as of September 30, 2024 increased by ¥3,017 million, and ordinary profit and profit before income taxes for the six months ended September 30, 2024 decreased by ¥3,017 million, respectively.

SELECTED INTERIM FINANCIAL INFORMATION FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2024**【 CONTENTS 】**

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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 INTERIM FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2024

1. Income Status

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

- Gross operating income increased by ¥29.5 billion from the same period of the previous year to ¥123.3 billion, mainly due to the increase in interest on deposits and loans and bills discounted from domestic operations as a result of strengthening of solutions business and an improvement in deposit and loan yields as well as the elimination of write-off on foreign debt securities in the same period of the previous year.
- Core net business profit increased by ¥29.6 billion from the same period of the previous year to ¥61.2 billion, while core net business profit excluding gains (losses) on cancellation of investment trusts increased by ¥8.1 billion from the same period of the previous year to ¥63.8 billion.
- Net income increased by ¥24.0 billion from the same period of the previous year to ¥44.5 billion, as credit costs decreased by ¥0.5 billion, and gain or loss on stocks and other securities increased by ¥2.6 billion from the same period of the previous year.

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- Profit attributable to owners of parent increased by ¥6.4 billion from the same period of the previous year to ¥44.3 billion.

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

(Unit: Billions of Yen)

		Combined		For the six months ended September 30, 2023	Yokohama		For the six months ended September 30, 2023	Higashi-Nippon		For the six months ended September 30, 2023	KANAGAWA		For the six months ended September 30, 2023
		For the six months ended September 30, 2024	Increase/(Decrease)		For the six months ended September 30, 2024	Increase/(Decrease)		For the six months ended September 30, 2024	Increase/(Decrease)		For the six months ended September 30, 2024	Increase/(Decrease)	
1	Gross operating income	123.3	29.5	93.7	106.2	30.0	76.2	12.9	(0.4)	13.3	4.1	0.0	4.1
2	Gross operating income from domestic operations	118.1	13.5	104.5	101.0	13.9	87.0	12.8	(0.4)	13.3	4.1	0.0	4.1
3	Net interest income	97.1	7.5	89.5	81.9	7.6	74.2	11.5	(0.1)	11.7	3.6	0.0	3.6
4	Of which, interest on deposits and loans and bills discounted	77.3	2.6	74.7	64.5	3.1	61.3	9.5	(0.4)	10.0	3.2	(0.0)	3.2
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	21.8	0.5	21.3	19.6	0.5	19.1	1.5	(0.1)	1.6	0.6	0.1	0.5
7	Net trading income	0.0	0.0	0.0	0.0	0.0	0.0	—	—	—	—	—	—
8	Net other ordinary income	(0.9)	5.4	(6.3)	(0.6)	5.6	(6.3)	(0.2)	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)
9	Gross operating income from international operations	5.2	16.0	(10.7)	5.2	16.0	(10.8)	0.0	(0.0)	0.0	0.0	(0.0)	0.0
10	(Reference) Market-related gains or losses and others (1-4-6)	24.1	26.4	(2.2)	22.1	26.3	(4.2)	1.7	0.1	1.6	0.3	(0.0)	0.3
11	Expenses	62.0	(0.0)	62.1	50.5	0.7	49.8	8.5	(0.6)	9.2	2.9	(0.1)	3.1
12	(Reference) OHR ※1	50.3%	(15.9%pt)	66.2%	47.5%	(17.8%pt)	65.3%	66.5%	(2.4%pt)	68.9%	69.7%	(5.5%pt)	75.2%
13	Of which, personnel	28.8	0.5	28.3	22.7	0.4	22.2	4.6	0.0	4.5	1.5	0.0	1.5
14	Of which, non-personnel expenses	28.1	(0.9)	29.0	23.6	(0.1)	23.7	3.3	(0.6)	3.9	1.1	(0.1)	1.3
15	Core net business profit (1-11)	61.2	29.6	31.6	55.6	29.2	26.4	4.3	0.1	4.1	1.2	0.2	1.0
16	Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	63.8	8.1	55.7	58.0	7.4	50.5	4.5	0.3	4.1	1.3	0.3	1.0
17	Provision of allowance for general loan losses	2.6	1.2	1.4	2.4	1.0	1.3	0.2	0.2	—	0.0	(0.0)	0.1
18	Net business profit (1-11-17)	58.5	28.4	30.1	53.2	28.2	25.0	4.0	(0.0)	4.1	1.2	0.3	0.9
19	Non-recurring gains (losses)	3.9	5.6	(1.7)	2.6	5.9	(3.3)	1.0	(0.9)	2.0	0.2	0.5	(0.3)
20	Of which, disposal of bad debts	1.3	(1.8)	3.1	0.9	(3.1)	4.0	0.0	1.4	(1.4)	0.3	(0.2)	0.5
21	Of which, gains or losses on stocks and other securities	3.8	2.6	1.1	2.4	1.6	0.7	0.9	0.5	0.3	0.5	0.4	0.0
22	Ordinary profit (18+19)	62.5	34.0	28.4	55.8	34.1	21.7	5.1	(0.9)	6.1	1.4	0.8	0.5
23	Extraordinary income (losses)	(0.5)	(0.4)	(0.0)	(0.3)	0.2	(0.5)	(0.2)	(0.7)	0.4	(0.0)	(0.0)	(0.0)
24	Total income taxes	17.4	9.4	7.9	15.5	9.5	5.9	1.4	(0.4)	1.8	0.4	0.3	0.1
25	Net income (22+23-24)	44.5	24.0	20.4	40.0	24.8	15.2	3.5	(1.2)	4.8	0.9	0.5	0.4
26	Credit costs (17+20)	4.0	(0.5)	4.6	3.3	(2.0)	5.3	0.3	1.7	(1.4)	0.4	(0.2)	0.6
27	Credit cost ratio ※2	0.04%	(0.01%pt)	0.05%	0.04%	(0.03%pt)	0.07%	0.03%	0.20%pt	(0.17%)	0.20%	(0.13%pt)	0.33%

<Concordia Financial Group, Ltd. Consolidated>

(Unit: Billions of Yen)

	For the six months ended September 30, 2024	Increase/(Decrease)	For the six months ended September 30, 2023
28 Consolidated ordinary profit	64.1	32.1	32.0
29 Profit attributable to owners of parent	44.3	6.4	37.8
30 Consolidated ROE ※3	7.5%	0.9%pt	6.6%

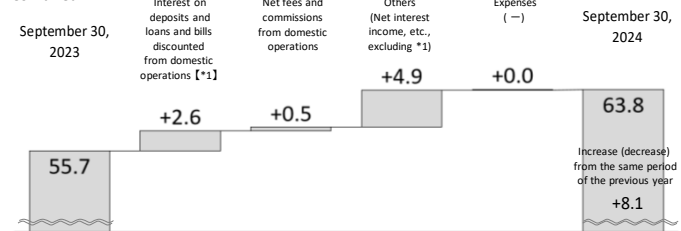
$$\text{※1 OHR} = \frac{\text{Expenses}}{\text{Gross operating income}} \times 100 \quad \text{※2 Credit cost ratio (annualized rate)} = \frac{\text{Credit costs}}{\text{Average balance of loans}} \times 100$$

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

< 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)

Combined



By Banks	September 30, 2023	Interest on deposits and loans and bills discounted from domestic operations [*1]	Net fees and commissions from domestic operations	Others (Net interest income, etc., excluding *1)	Expenses (-)	September 30, 2024	Increase (decrease) from the same period of the previous year
Yokohama	50.5	+3.1	+0.5	+4.5	(0.7)	58.0	+7.4
Higashi-Nippon	4.1	(0.4)	(0.1)	+0.2	+0.6	4.5	+0.3
KANAGAWA	1.02	(0.03)	+0.11	+0.05	+0.18	1.34	+0.32

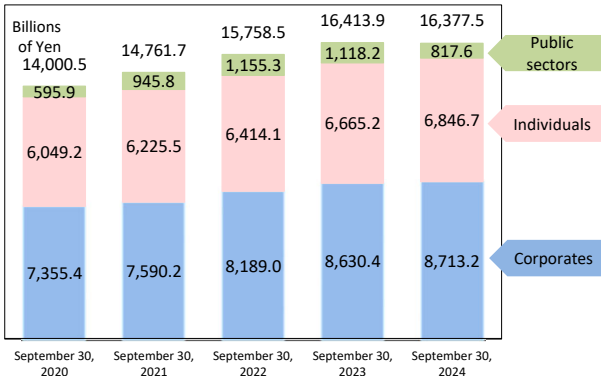
2. Loans <domestic branches (excluding loans in offshore market account)>

* The average balance of loans increased by ¥225.7 billion from the same period of the previous year, as the balance of loans to small and medium-sized businesses and individuals steadily increased, while the balance of loans to public sectors decreased, compared to the same period of 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>

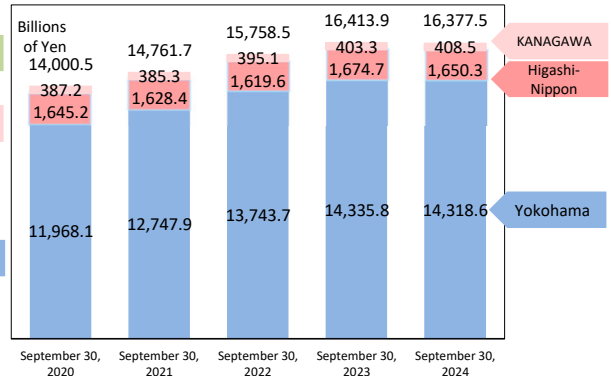
Domestic branches



【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			Yokohama		Higashi-Nippon		KANAGAWA	
		As of September 30, 2024	Increase/(Decrease)		As of September 30, 2024	As of September 30, 2023	As of September 30, 2024	As of September 30, 2023	As of September 30, 2024	As of September 30, 2023
			Amount	Rate						
1	Loans	16,377.5	(36.4)	(0.2%)	16,413.9	14,318.6	14,335.8	1,650.3	1,674.7	408.5
2	Corporates	8,713.2	82.7	0.9%	8,630.4	7,062.2	6,944.8	1,333.7	1,372.6	317.2
3	Of which, small and medium-sized businesses	6,455.5	84.3	1.3%	6,371.1	4,993.4	4,886.2	1,164.9	1,194.9	297.1
4	Individuals	6,846.7	181.4	2.7%	6,665.2	6,459.7	6,303.0	298.2	275.1	88.7
5	Housing loans	4,169.3	120.5	2.9%	4,048.7	4,018.6	3,887.3	80.0	91.3	70.6
6	Apartment loans	2,148.0	49.0	2.3%	2,099.0	1,930.8	1,917.4	210.9	175.9	6.2
7	Consumer loans	529.3	11.8	2.2%	517.5	510.2	498.2	7.3	7.8	11.7
8	Public sectors	817.6	(300.6)	(26.8%)	1,118.2	796.6	1,087.9	18.2	26.9	2.6
9	Loans (All branches)	16,521.0	(17.8)	(0.1%)	16,538.8	14,462.1	14,460.6	1,650.3	1,674.7	408.5

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			Yokohama		Higashi-Nippon		KANAGAWA	
		For the six months ended September 30, 2024	Increase/(Decrease)		For the six months ended September 30, 2024	For the six months ended September 30, 2023	For the six months ended September 30, 2024	For the six months ended September 30, 2023	For the six months ended September 30, 2024	For the six months ended September 30, 2023
			Amount	Rate						
10	Loans	16,479.7	225.7	1.3%	16,253.9	14,436.0	14,196.6	1,636.9	1,657.2	406.6
11	Corporates	8,755.6	220.4	2.5%	8,535.2	7,117.0	6,872.7	1,322.7	1,360.6	315.8
12	Of which, small and medium-sized businesses	6,446.7	171.4	2.7%	6,275.2	4,998.4	4,811.6	1,151.8	1,182.1	296.4
13	Individuals	6,793.9	181.5	2.7%	6,612.4	6,415.2	6,249.6	290.8	268.1	87.9
14	Housing loans	4,135.9			3,982.6	130.5	3,852.0	82.8	94.6	70.4
15	Apartment loans	2,130.7			1,924.8	22.4	1,902.4	200.4	165.4	5.4
16	Consumer loans	527.2			507.7	12.5	495.2	7.4	8.0	12.0
17	Public sectors	930.1	(176.1)	(15.9%)	1,106.2	903.8	1,074.2	23.4	28.4	2.9

(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			Yokohama		Higashi-Nippon		KANAGAWA	
		For the six months ended September 30, 2024	Increase/(Decrease)		For the six months ended September 30, 2024	For the six months ended September 30, 2023	For the six months ended September 30, 2024	For the six months ended September 30, 2023	For the six months ended September 30, 2024	For the six months ended September 30, 2023
			Amount	Rate						
18		1.00%	0.05%pt	0.95%	0.95%	0.96%	0.06%pt	0.90%	0.90%	1.20%

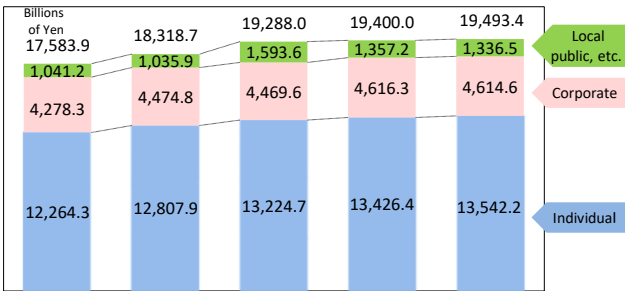
3. Deposits <domestic branches (excluding deposits in offshore market account)>

• Outstanding balance of deposits(domestic branches) increased by ¥93.4 billion from the end of the same period of the previous year to ¥19,493.4 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

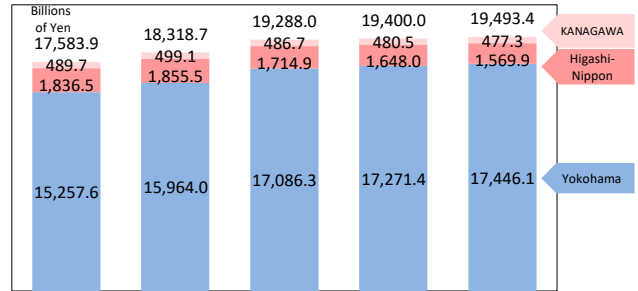


September 30, 2020 September 30, 2021 September 30, 2022 September 30, 2023 September 30, 2024

【By Banks】 Outstanding balance of deposits

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

Domestic branches



September 30, 2020 September 30, 2021 September 30, 2022 September 30, 2023 September 30, 2024

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)

[Unit: Billions of Yen]																									
	As of September 30, 2024	Combined			As of September 30, 2023	As of September 30, 2022	Yokohama			As of September 30, 2023	As of September 30, 2022	Higashi-Nippon				As of September 30, 2023	As of September 30, 2022	KANAGAWA		As of September 30, 2023	As of September 30, 2022				
		Increase/(Decrease) Amount	Rate	As of September 30, 2023			As of September 30, 2022	As of September 30, 2024	Increase/ (Decrease)			As of September 30, 2023	As of September 30, 2022	As of September 30, 2024	Increase/ (Decrease)			As of September 30, 2023	As of September 30, 2022			As of September 30, 2024	Increase/ (Decrease)	As of September 30, 2023	As of September 30, 2022
Deposits <outstanding balance>	19,493.4	93.4	0.4%	19,400.0	19,288.0	17,446.1	174.6	17,271.4	17,086.3	1,569.9	(78.0)	1,648.0	1,714.9	477.3	(3.1)	480.5	486.7								
Of which, individual	13,542.2	115.8	0.8%	13,426.4	13,224.7	12,420.7	163.5	12,257.1	11,954.8	787.4	(41.1)	828.5	922.0	334.1	(6.5)	340.7	347.7								
Of which, corporate	4,614.6	(1.7)	(0.0%)	4,616.3	4,469.6	3,793.8	40.9	3,752.9	3,624.2	680.1	(45.9)	726.1	709.0	140.6	3.3	137.2	136.3								
Of which, local public	1,019.2	(59.8)	(5.5%)	1,079.0	1,326.7	972.1	(59.1)	1,031.2	1,280.5	45.2	(0.4)	45.6	44.0	1.7	(0.3)	2.1	2.0								

4. Investment Products for Individuals

• Total balance of investment products for individuals (Group total) increased by ¥4.5 billion from the end of the previous year to ¥2,806.9 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					Yokohama			Higashi-Nippon				KANAGAWA				
		As of September 30, 2024			As of March 31, 2024	As of September 30, 2023	As of September 30, 2024	As of March 31, 2024	As of September 30, 2023	As of September 30, 2024	As of March 31, 2024	As of September 30, 2023	As of September 30, 2024	As of March 31, 2024	As of September 30, 2023			
			Increase/(Decrease)															
			Amount	Rate														
5	Investment trusts (including fund wrap)	756.7	23.5	3.2%	733.1	656.6	730.1	25.6	704.4	628.7	14.7	(2.4)	17.2	16.8	11.8	0.3	11.4	11.0
6	Insurance	1,430.8	(19.5)	(1.3%)	1,450.4	1,436.3	1,312.2	(20.4)	1,332.6	1,320.0	72.4	(3.1)	75.5	78.1	46.2	3.9	42.2	38.1
7	Foreign currency deposits	18.0	(1.2)	(6.4%)	19.2	19.4	17.8	(1.1)	19.0	19.1	0.1	(0.0)	0.2	0.2	0.0	(0.0)	0.0	0.0
8	Public bonds	40.7	2.7	7.1%	38.0	39.5	36.6	2.3	34.2	35.0	3.9	0.3	3.6	4.3	0.1	0.0	0.1	0.1
9	Total balance of investment products for individuals	2,246.4	5.4	0.2%	2,240.9	2,151.9	2,096.8	6.3	2,090.4	2,002.9	91.3	(5.2)	96.5	99.6	58.2	4.3	53.8	49.3
10	At Hamagin Tokai Tokyo Securities Co., Ltd.	560.5	(0.9)	(0.1%)	561.4	488.3	560.5	(0.9)	561.4	488.3								
11	Total balance of investment products for individuals (Group total)	2,806.9	4.5	0.1%	2,802.3	2,640.3	2,657.3	5.4	2,651.9	2,491.3	91.3	(5.2)	96.5	99.6	58.2	4.3	53.8	49.3

(Reference) Sales amount of investment products for individuals

<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					
		1st Half of FY2024		1st Half of FY2023	2nd Half of FY2023	1st Half of FY2024		1st Half of FY2023	2nd Half of FY2023	1st Half of FY2024		1st Half of FY2023	2nd Half of FY2023	1st Half of FY2024			
			Increase/(Decrease)				Increase/(Decrease)				Increase/(Decrease)				Increase/(Decrease)		
12	Sales amount of Investment trusts (Including fund wrap)	86.7	12.4	74.3	79.4	85.0	12.6	72.3	78.1	0.0	0.0	0.0	0.0	1.7	(0.2)	1.9	1.3
13	Sales amount of Insurance	78.8	3.1	75.7	78.2	74.9	2.3	72.5	73.9	0.4	0.3	0.1	0.2	3.4	0.4	3.0	4.0

5. Securities

• Outstanding balance of securities decreased by ¥26.2 billion from the end of the previous year. Net unrealized gain or loss on available-for-sale securities decreased by ¥19.2 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)

	As of September 30, 2024	Combined		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
		Increase/ (Decrease)	Increase/ (Decrease)			
1 Securities	2,936.0	(26.2)	73.3	(19.2)	2,962.2	92.5
2 Debt securities	1,737.5	(0.9)	(18.5)	(2.3)	1,738.5	(16.2)
3 Equity securities	230.7	(11.8)	103.5	(15.8)	242.5	119.4
4 Other securities	967.7	(13.4)	(11.6)	(1.0)	981.2	(10.5)
5 Of which, foreign debt securities	300.5	(27.8)	0.1	1.7	328.3	(1.6)
6 Of which, investment trusts	599.9	9.9	(11.7)	(2.8)	589.9	(8.9)

(Unit: Billions of Yen)

	Yokohama				Higashi-Nippon				KANAGAWA			
	As of September 30, 2024	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 September 30, 2024	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 September 30, 2024	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
7 Securities	2,501.3	59.4	2,510.7	74.1	355.3	11.5	371.1	15.4	79.3	2.3	80.3	2.9
8 Debt securities	1,417.3	(15.3)	1,412.4	(13.7)	249.6	(2.6)	255.3	(2.1)	70.5	(0.5)	70.7	(0.3)
9 Equity securities	217.7	97.7	228.6	113.0	6.2	2.6	6.5	2.8	6.6	3.2	7.3	3.5
10 Other securities	866.2	(22.9)	869.5	(25.1)	99.3	11.5	109.3	14.7	2.1	(0.3)	2.2	(0.2)
11 Of which, foreign debt securities	297.5	0.1	322.4	(1.6)	2.9	(0.0)	5.9	(0.0)	-	-	-	-
12 Of which, investment trusts	501.9	(23.0)	484.9	(23.5)	95.9	11.5	102.9	14.7	2.0	(0.3)	2.1	(0.2)

6. Non-performing Loans

• Outstanding balance of non-performing loans ("NPL") decreased by 5.9 billion from the end of the previous year to ¥233.8 billion, and NPL ratio remained at a low level of 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 September 30, 2024	Increase/ (Decrease)	As of March 31, 2024	As of September 30, 2024	Increase/ (Decrease)	As of March 31, 2024	As of September 30, 2024	Increase/ (Decrease)	As of March 31, 2024	As of September 30, 2024	Increase/ (Decrease)	As of March 31, 2024
13 Unrecoverable or valueless claims (in legal or virtual bankruptcy)	57.4	(4.0)	61.4	47.1	(4.0)	51.1	7.1	(0.5)	7.6	3.1	0.4	2.6
14 Doubtful claims (in possible bankruptcy)	162.6	0.7	161.8	116.1	4.5	111.5	36.5	(3.1)	39.7	9.9	(0.6)	10.5
15 Claims in need of special caution	13.7	(2.6)	16.3	8.4	(0.7)	9.1	4.2	(2.0)	6.3	1.0	0.1	0.9
16 Sub-total (NPL)	233.8	(5.9)	239.7	171.7	(0.1)	171.8	47.9	(5.7)	53.6	14.1	(0.0)	14.1
17 Claims in need of caution (excluding claims in need of special caution)	1,552.9	(20.3)	1,573.3	1,168.8	(3.2)	1,172.1	301.6	(9.8)	311.5	82.4	(7.1)	89.6
18 Claims to normal borrowers (excluding claims in need of caution)	14,868.4	(150.8)	15,019.3	13,255.6	(156.4)	13,412.1	1,300.4	(4.1)	1,304.6	312.4	9.8	302.5
19 Normal claims	16,421.4	(171.1)	16,592.6	14,424.5	(159.7)	14,584.2	1,602.0	(14.0)	1,616.1	394.8	2.6	392.1
20 Total (Credit exposures) (16+19)	16,655.2	(177.1)	16,832.3	14,596.2	(159.9)	14,756.1	1,650.0	(19.7)	1,669.8	409.0	2.6	406.3
21 NPL ratio (Percentage of NPL) (16/20)	1.4%	0.0%pt	1.4%	1.1%	0.0%pt	1.1%	2.9%	(0.3%pt)	3.2%	3.4%	0.0%pt	3.4%

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 15.43%.

• Common Equity Tier 1 capital ratio [Preliminary] was 14.96%, which maintained at high quality of capital structure.

<Concordia Financial Group, Ltd. Consolidated>

(Unit: Billions of Yen)

	As of September 30, 2024 [Preliminary]	As of March 31, 2024
22 International Standard [Basel III] The foundation internal ratings-based approach		
Total capital ratio	15.43%	14.90%
23 Tier 1 capital ratio	14.96%	14.35%
24 Common Equity Tier 1 capital ratio	14.96%	14.35%
25 Total capital	1,262.4	1,254.2
26 Tier 1 capital	1,223.7	1,207.4
27 Common Equity Tier 1 capital	1,223.6	1,207.3
28 Risk weighted assets	8,178.0	8,412.2

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

<The Bank of Yokohama, Ltd. Consolidated>

(Unit: Billions of Yen)

	As of September 30, 2024 [Preliminary]	As of March 31, 2024
30 International Standard [Basel III] The foundation internal ratings-based approach		
Total capital ratio	15.82%	16.04%
31 Tier 1 capital ratio	15.30%	15.41%
32 Common Equity Tier 1 capital ratio	15.30%	15.41%
33 Total capital	1,062.0	1,109.4
34 Tier 1 capital	1,026.9	1,066.0
35 Common Equity Tier 1 capital	1,026.8	1,065.9
36 Risk weighted assets	6,709.2	6,916.0

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

<The Higashi-Nippon Bank, Limited Consolidated>

(Unit: Billions of Yen)

	As of September 30, 2024 [Preliminary]	As of March 31, 2024
37 Domestic Standard [Basel III] The standardized approach		
Capital ratio	8.60%	8.25%
38 Capital	119.2	115.7
39 Risk weighted assets, etc.	1,384.7	1,402.3

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

<THE KANAGAWA BANK, LTD. Non-consolidated>

(Unit: Billions of Yen)

	As of September 30, 2024 [Preliminary]	As of March 31, 2024
40 Domestic Standard [Basel III] The standardized approach		
Capital ratio	9.73%	9.43%
41 Capital	28.2	27.2
42 Risk weighted assets, etc.	289.6	288.9

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

	As of September 30, 2024 [Preliminary]	As of March 31, 2024
29 Common Equity Tier 1 capital (excluding gains valuation difference on available-for-sale securities)	*12.0%	*11.6%

* approximately

8. Forecasts for Fiscal Year ending March 31, 2025

Based on the results of the current interim period, the full-year earnings forecast is revised as follows.

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

- Gross operating income is expected to increase by ¥39.4 billion from the previous year to ¥244.7 billion, due to the increase in policy interest rates and the enhancement of solutions business. Core net business profit is expected to increase by ¥37.9 billion from the previous year to ¥117.7 billion. Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts is expected to increase by ¥10.7 billion from the previous year to ¥120.3 billion.
- Total credit costs are expected to increase by ¥0.9 billion from the previous year to ¥11.4 billion. As a result, ordinary profit is expected to increase by ¥41.9 billion from the previous year to ¥113.5 billion, and net income is expected to increase by ¥27.9 billion from the previous year to ¥77.2 billion.

<Concordia Financial Group, Ltd. Consolidated>

- Consolidated ordinary profit is expected to increase by ¥43.0 billion from the previous year to ¥120.0 billion. Profit attributable to owners of parent is expected to increase by ¥11.6 billion from the previous year to ¥78.5 billion.
- Based on revision of earnings forecast, Concordia Financial Group, Ltd. will pay ordinary dividends (annually) of ¥27.00 per share, an increase of 1.00 yen from the previous forecast.

Forecasts for Fiscal Year ending March 31, 2025

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

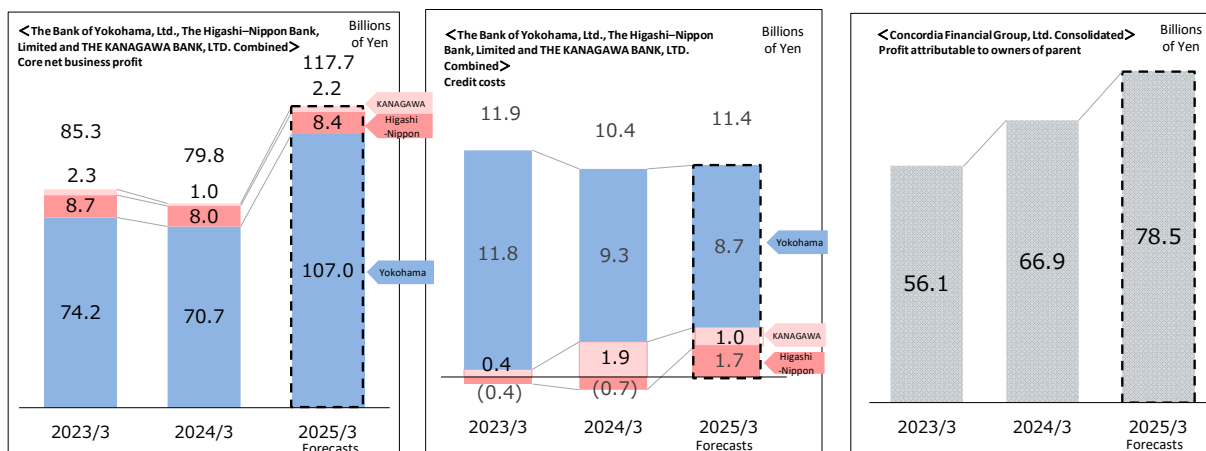
(Unit : Billions of Yen)

	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	<Reference> For the fiscal year ending March 31, 2025 Forecasts (Announcement in May 2024)
1 Gross operating income	244.7	39.4	205.2	210.2	39.1	171.1	26.1	(0.3)	26.4	8.4	0.7	7.7	238.4
2 Expenses (—)	127.0	1.5	125.4	103.1	2.8	100.3	17.7	(0.7)	18.4	6.2	(0.5)	6.7	127.2
3 Core net business profit	117.7	37.9	79.8	107.0	36.2	70.7	8.4	0.4	8.0	2.2	1.2	1.0	111.2
4 Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	120.3	10.7	109.5	109.4	10.2	99.1	8.7	(0.1)	8.8	2.3	0.7	1.5	111.2
5 Ordinary profit	113.5	41.9	71.6	103.7	42.3	61.3	8.1	(1.4)	9.4	1.6	0.8	0.8	103.7
6 Net income	77.2	27.9	49.3	70.5	28.3	42.2	5.7	(1.0)	6.6	1.1	0.7	0.4	73.0
7 Credit costs (—)	11.4	0.9	10.4	8.7	(0.7)	9.3	1.7	2.5	(0.7)	1.0	(0.9)	1.9	11.0

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	<Reference> For the fiscal year ending March 31, 2025 Forecasts (Announcement in May 2024)
8 Consolidated ordinary profit	120.0	43.0	77.0	109.0
9 Profit attributable to owners of parent	78.5	11.6	66.9	75.0



Forecasts for dividends per share

	For the fiscal year ending March 31, 2025 Forecasts	For the fiscal year ended March 31, 2024 Results	<Reference> For the fiscal year ending March 31, 2025 Forecasts (Announcement in May 2024)
10 Ordinary dividend	¥ 27.00	¥ 23.00	¥ 26.00

II. SUMMARY OF INTERIM FINANCIAL RESULTS

II. 2024年度中間期 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 six months ended (Unit: Millions of Yen)

		September 30, 2024(A)	(A)-(B)	September 30, 2023(B)
1	Consolidated gross operating income	129,271	[27.0%] 27,558	101,713
2	Net interest income	98,948	6,301	92,647
3	Trust fees	113	(32)	145
4	Net fees and commissions	29,217	820	28,397
5	Net trading income	382	31	351
6	Net other ordinary income	609	20,437	(19,828)
7	General and administrative expenses	65,095 (Δ)	(973)	66,068
8	(Reference) Consolidated OHR (%) (7/1)	50.3	(14.6)	64.9
9	Credit costs	4,466 (Δ)	(340)	4,806
10	Written-off of loans	2,443 (Δ)	515	1,928
11	Provision of allowance for specific loan losses	(406) (Δ)	(3,105)	2,699
12	Provision of allowance for general loan losses	2,538 (Δ)	1,539	999
13	Recoveries of written-off claims	657	(72)	729
14	Other	547 (Δ)	638	(91)
15	Gain or loss on stocks and other securities	3,530	2,167	1,363
16	Other	956	1,064	(108)
17	Ordinary profit	64,196	[100.0%] 32,103	32,093
18	Extraordinary income (losses)	(560)	(16,006)	15,446
19	Profit before income taxes	63,636	16,097	47,539
20	Total income taxes	19,183 (Δ)	9,597	9,586
21	Profit	44,452	6,500	37,952
22	Profit attributable to non-controlling interests	145 (Δ)	31	114
23	Profit attributable to owners of parent	44,306	[17.0%] 6,468	37,838

(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 six months ended (Unit: Millions of Yen)

		September 30, 2024(A)	(A)-(B)	September 30, 2023(B)
24	Consolidated net business profit	63,814	[79.6%] 28,292	35,522

(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 September 30, 2024(A)	(A)-(B)	As of September 30, 2023(B)
25	Number of consolidated subsidiaries	12	(1)	13
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 six months ended

(Unit: Millions of Yen)

			September 30, 2024(A)	(A)-(B)	September 30, 2023(B)
				[31.5%]	
1	Gross operating income	業務粗利益	123,378	29,590	93,788
2	Gross operating income from domestic operations	国内業務粗利益	118,100	13,530	104,570
3	Net interest income	資金利益	97,164	7,568	89,596
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	39	22	17
5	Net fees and commissions	役務取引等利益	21,819	500	21,319
6	Net trading income	特定取引利益	58	36	22
7	Net other ordinary income	その他業務利益	(941)	5,427	(6,368)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(2,272)	5,871	(8,143)
9	Gross operating income from international operations	国際業務粗利益	5,277	16,058	(10,781)
10	Net interest income	資金利益	5,348	1,136	4,212
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	202	27	175
13	Net trading income	特定取引利益	7	7	(0)
14	Net other ordinary income	その他業務利益	(281)	14,888	(15,169)
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(356)	15,642	(15,998)
16	Expenses	経費 (除く臨時処理分) (△)	62,094	(76)	62,170
17	Personnel expenses	人件費 (△)	28,876	528	28,348
18	Non-Personnel expenses	物件費 (△)	28,128	(949)	29,077
19	Taxes	税金 (△)	5,088	344	4,744
20	(Reference) OHR (%) (16/1)	(参考) O H R (%) (16 ÷ 1)	50.3	(15.9)	66.2
21	Core net business profit	実質業務純益	61,284	29,667	31,617
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	63,913	8,153	55,760
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)	63,873	8,131	55,742
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	2,688	1,230	1,458
25	Net business profit	業務純益	58,595	28,436	30,159
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定戻)	(2,629)	21,513	(24,142)
27	Non-recurring gains (losses)	臨時損益	3,915	5,626	(1,711)
28	Disposal of bad debts	不良債権処理額 (△)	1,348	(1,806)	3,154
29	Written-off of loans	貸出金償却 (△)	12	(7)	19
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	837	(3,720)	4,557
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	257	235	22
32	Reversal of allowance for loan losses	貸倒引当金戻入益	—	(1,244)	1,244
33	Recoveries of written-off claims	償却債権取立益	48	(30)	78
34	Other	その他 (△)	289	410	(121)
35	Gain or loss on stocks and other securities	株式等関係損益	3,838	2,664	1,174
36	Other non-recurring gains (losses)	その他の臨時損益	1,426	1,158	268
37	Ordinary profit	経常利益	62,511	34,063	28,448
38	Extraordinary income (losses)	特別損益	(544)	(496)	(48)
39	Income before income taxes	税引前中間純利益	61,967	33,568	28,399
40	Total income taxes	法人税等合計 (△)	17,436	9,488	7,948
41	Net income	中間純利益	44,530	24,079	20,451
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	4,037	(575)	4,612

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

(3) 横浜銀行 単体

For the six months ended

(Unit: Millions of Yen)

			September 30, 2024(A)	(A)-(B)	September 30, 2023(B)
1	Gross operating income	業務粗利益	106,280	[39.3%] 30,010	76,270
2	Gross operating income from domestic operations	国内業務粗利益	101,016	13,935	87,081
3	Net interest income	資金利益	81,905	7,673	74,232
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—
5	Net fees and commissions	役務取引等利益	19,662	534	19,128
6	Net trading income	特定取引利益	58	36	22
7	Net other ordinary income	その他業務利益	(610)	5,691	(6,301)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(1,961)	6,136	(8,097)
9	Gross operating income from international operations	国際業務粗利益	5,264	16,075	(10,811)
10	Net interest income	資金利益	5,342	1,149	4,193
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	200	28	172
13	Net trading income	特定取引利益	7	7	(0)
14	Net other ordinary income	その他業務利益	(286)	14,891	(15,177)
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(356)	15,642	(15,998)
16	Expenses	経費 (除く臨時処理分) (△)	50,583	[1.5%] 751	49,832
17	Personnel expenses	人件費 (△)	22,706	484	22,222
18	Non-Personnel expenses	物件費 (△)	23,657	(125)	23,782
19	Taxes	税金 (△)	4,218	391	3,827
20	(Reference) OHR (%) (16/1)	(参考) O H R (%) (16÷1)	47.5	(17.8)	65.3
21	Core net business profit	実質業務純益	55,697	[110.6%] 29,259	26,438
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	58,016	7,481	50,535
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)	58,016	7,481	50,535
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	2,407	1,057	1,350
25	Net business profit	業務純益	53,289	28,201	25,088
26	Of which, gains (losses) on bonds	うち国債等債券損益(5勘定戻)	(2,318)	21,778	(24,096)
27	Non-recurring gains (losses)	臨時損益	2,605	5,958	(3,353)
28	Disposal of bad debts	不良債権処理額 (△)	902	(3,105)	4,007
29	Written-off of loans	貸出金償却 (△)	3	(5)	8
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	580	(3,405)	3,985
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	158	130	28
32	Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—
33	Recoveries of written-off claims	償却債権取立益	30	(30)	60
34	Other	その他 (△)	190	146	44
35	Gain or loss on stocks and other securities	株式等関係損益	2,405	1,671	734
36	Other non-recurring gains (losses)	その他の臨時損益	1,102	1,181	(79)
37	Ordinary profit	経常利益	55,895	[157.1%] 34,161	21,734
38	Extraordinary income (losses)	特別損益	(301)	242	(543)
39	Income before income taxes	税引前中間純利益	55,593	34,402	21,191
40	Total income taxes	法人税等合計 (△)	15,520	9,549	5,971
41	Net income	中間純利益	40,073	[163.3%] 24,854	15,219
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	3,310	(2,047)	5,357

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

(4) 東日本銀行 単体

For the six months ended

(Unit: Millions of Yen)

			September 30, 2024(A)	(A)-(B)	September 30, 2023(B)
1	Gross operating income	業務粗利益	12,902	[(3.6%)]	13,388
2	Gross operating income from domestic operations	国内業務粗利益	12,890	(470)	13,360
3	Net interest income	資金利益	11,596	(132)	11,728
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	39	22	17
5	Net fees and commissions	役務取引等利益	1,529	(149)	1,678
6	Net trading income	特定取引利益	—	—	—
7	Net other ordinary income	その他業務利益	(236)	(190)	(46)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(236)	(190)	(46)
9	Gross operating income from international operations	国際業務粗利益	12	(16)	28
10	Net interest income	資金利益	5	(14)	19
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	3	(0)	3
13	Net trading income	特定取引利益	—	—	—
14	Net other ordinary income	その他業務利益	3	(2)	5
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	—	—	—
16	Expenses	経費 (除く 臨時処理分) (△)	8,586	[(7.0%)]	9,233
17	Personnel expenses	人件費 (△)	4,607	32	4,575
18	Non-Personnel expenses	物件費 (△)	3,302	(651)	3,953
19	Taxes	税金 (△)	676	(28)	704
20	(Reference) OHR (%) (16/1)	(参考) O H R (%) (16 ÷ 1)	66.5	(2.4)	68.9
21	Core net business profit	実質業務純益	4,316	[3.8%]	4,155
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	4,552	351	4,201
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)	4,512	329	4,183
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	227	227	—
25	Net business profit	業務純益	4,089	(66)	4,155
26	Of which, gains (losses) on bonds	うち国債等債券損益(5 勘定戻)	(236)	(190)	(46)
27	Non-recurring gains (losses)	臨時損益	1,099	(919)	2,018
28	Disposal of bad debts	不良債権処理額 (△)	80	1,498	(1,418)
29	Written-off of loans	貸出金償却 (△)	—	—	—
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	(25)	(25)	—
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	98	104	(6)
32	Reversal of allowance for loan losses	貸倒引当金戻入益	—	(1,244)	1,244
33	Recoveries of written-off claims	償却債権取立益	11	10	1
34	Other	その他 (△)	19	184	(165)
35	Gain or loss on stocks and other securities	株式等関係損益	930	585	345
36	Other non-recurring gains (losses)	その他の臨時損益	249	(5)	254
37	Ordinary profit	経常利益	5,188	[(15.9%)]	6,173
38	Extraordinary income (losses)	特別損益	(237)	(734)	497
39	Income before income taxes	税引前中間純利益	4,951	(1,720)	6,671
40	Total income taxes	法人税等合計 (△)	1,417	(423)	1,840
41	Net income	中間純利益	3,533	[(26.8%)]	4,830
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	307	1,725	(1,418)

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

(5) 神奈川銀行 単体

For the six months ended

(Unit: Millions of Yen)

			September 30, 2024(A)	(A)-(B)	September 30, 2023(B)
1	Gross operating income	業務粗利益	4,194	[1.5%] 65	4,129
2	Gross operating income from domestic operations	国内業務粗利益	4,194	67	4,127
3	Net interest income	資金利益	3,662	27	3,635
4	(Of which, gains (losses) on bonds and cancellation of investment trusts)	(うち投資信託解約損益)	—	—	—
5	Net fees and commissions	役務取引等利益	626	114	512
6	Net trading income	特定取引利益	—	—	—
7	Net other ordinary income	その他業務利益	(94)	(74)	(20)
8	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(74)	(74)	0
9	Gross operating income from international operations	国際業務粗利益	0	(1)	1
10	Net interest income	資金利益	0	(0)	0
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	(1)	(0)	(1)
13	Net trading income	特定取引利益	—	—	—
14	Net other ordinary income	その他業務利益	1	(1)	2
15	(Of which, gains (losses) on bonds)	(うち国債等債券損益)	—	—	—
16	Expenses	経費 (除く 臨時処理分) (△)	2,924	[(5.8%)] (181)	3,105
17	Personnel expenses	人件費 (△)	1,562	11	1,551
18	Non-Personnel expenses	物件費 (△)	1,168	(173)	1,341
19	Taxes	税金 (△)	193	(19)	212
20	(Reference) OHR (%) (16/1)	(参考) O H R (%) (16÷1)	69.7	(5.5)	75.2
21	Core net business profit	実質業務純益	1,270	[24.0%] 246	1,024
22	Core net business profit excluding gains (losses) on bonds (21-26)	コア業務純益 (21-26)	1,344	321	1,023
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)	1,344	321	1,023
24	Provision of allowance for general loan losses	一般貸倒引当金繰入額 (△)	53	(55)	108
25	Net business profit	業務純益	1,216	300	916
26	Of which, gains (losses) on bonds	うち国債等債券損益(5 勘定戻)	(74)	(74)	0
27	Non-recurring gains (losses)	臨時損益	210	586	(376)
28	Disposal of bad debts	不良債権処理額 (△)	365	(200)	565
29	Written-off of loans	貸出金償却 (△)	8	(2)	10
30	Provision of allowance for specific loan losses	個別貸倒引当金繰入額 (△)	282	(290)	572
31	Loss on sales of non-performing loans	延滞債権等売却損 (△)	—	—	—
32	Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—
33	Recoveries of written-off claims	償却債権取立益	5	(12)	17
34	Other	その他 (△)	79	79	—
35	Gain or loss on stocks and other securities	株式等関係損益	502	407	95
36	Other non-recurring gains (losses)	その他の臨時損益	73	(20)	93
37	Ordinary profit	経常利益	1,427	[164.7%] 888	539
38	Extraordinary income (losses)	特別損益	(5)	(3)	(2)
39	Income before income taxes	税引前中間純利益	1,421	885	536
40	Total income taxes	法人税等合計 (△)	498	362	136
41	Net income	中間純利益	923	[130.7%] 523	400
42	Credit costs (24+28)	与信関係費用 (24+28) (△)	419	(254)	673

2. Average Balance of Use and Source of Funds, Interest Margins**(1) All branches****① Average Balance of Use and Source of Funds****2. 資金平残、利回・利鞘****(1) 全店****① 資金平残**

For the six months ended

(Unit: Billions of Yen)

				September 30, 2024(A)	(A)-(B)	September 30, 2023(B)	(B)-(C)	September 30, 2022(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	25,480.0	2,780.5	22,699.4	696.9	22,002.4
2		Of which, Loans and bills discounted		うち貸出金	16,624.5	243.8	16,380.7	770.1	15,610.5
3		Of which, Securities		うち有価証券	2,892.6	(65.0)	2,957.6	100.4	2,857.2
4		Interest-bearing liabilities		資金調達勘定	24,935.0	35.3	24,899.6	1,782.2	23,117.4
5		Of which, Deposits		うち預金	19,755.3	(4.8)	19,760.1	184.5	19,575.5
6	The Bank of Yokohama, Ltd. Non-consolidated	Interest-earning assets	横浜銀行 単体	資金運用勘定	22,889.4	2,771.7	20,117.7	737.9	19,379.7
7		Of which, Loans and bills discounted		うち貸出金	14,580.8	257.4	14,323.4	696.9	13,626.4
8		Of which, Securities		うち有価証券	2,464.0	(48.3)	2,512.4	106.5	2,405.8
9		Interest-bearing liabilities		資金調達勘定	22,443.0	40.3	22,402.7	1,998.7	20,403.9
10		Of which, Deposits		うち預金	17,671.1	56.3	17,614.7	277.3	17,337.4
11	The Higashi- Nippon Bank, Limited Non-consolidated	Interest-earning assets	東日本銀行 単体	資金運用勘定	2,074.6	9.5	2,065.0	(36.2)	2,101.2
12		Of which, Loans and bills discounted		うち貸出金	1,636.9	(20.2)	1,657.2	60.1	1,597.0
13		Of which, Securities		うち有価証券	350.1	0.4	349.6	(3.5)	353.1
14		Interest-bearing liabilities		資金調達勘定	1,990.9	1.5	1,989.4	(186.4)	2,175.8
15		Of which, Deposits		うち預金	1,605.9	(58.1)	1,664.0	(80.4)	1,744.5
16	THE KANAGAWA BANK, LTD. Non-consolidated	Interest-earning assets	神奈川銀行 単体	資金運用勘定	515.9	(0.7)	516.7	(4.7)	521.4
17		Of which, Loans and bills discounted		うち貸出金	406.6	6.6	400.0	13.0	387.0
18		Of which, Securities		うち有価証券	78.4	(17.1)	95.6	(2.6)	98.2
19		Interest-bearing liabilities		資金調達勘定	501.0	(6.5)	507.5	(30.0)	537.5
20		Of which, Deposits		うち預金	478.2	(3.0)	481.2	(12.3)	493.5

(注) 資金運用勘定には、日銀預け金平残のうち有利息部分を遡及して含めております。本説明資料において、以下と同様です。

Note: Interest-earning assets retroactively includes the interest-bearing portion of the average balance of deposits at the Bank of Japan. The same applies to the following sections of this financial information report.

② Interest Margins**② 利回・利鞘**

For the six months ended

(Unit: %)

				For the six months ended		September 30, 2023(B)		September 30, 2022(C)	
				September 30, 2024(A)	(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	1.04	(0.01)	1.05	0.17	0.88
22		Loans and bills discounted (B)		貸出金利回 B	1.16	0.05	1.11	0.12	0.99
23		Securities		有価証券利回	1.67	0.30	1.37	0.34	1.03
24		Yield on interest-bearing liabilities		資金調達利回	0.24	0.03	0.21	0.14	0.07
25		Deposits (C)		預金利回 C	0.130	0.029	0.101	0.069	0.032
26		Expenses ratio		経费率	0.61	0.01	0.60	(0.01)	0.61
27		Total funding cost (D)		資金調達原価 D	0.74	0.03	0.71	0.11	0.60
28		Yield spread (B) - (C)		預貸金利回差 B - C	1.03	0.02	1.01	0.05	0.96
29		Net interest margin (A) - (D)		総資金利鞘 A - D	0.30	(0.04)	0.34	0.06	0.28
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	1.02	(0.02)	1.04	0.19	0.85
31		Loans and bills discounted (B)		貸出金利回 B	1.15	0.07	1.08	0.14	0.94
32		Securities		有価証券利回	1.77	0.31	1.46	0.40	1.06
33		Yield on interest-bearing liabilities		資金調達利回	0.26	0.03	0.23	0.15	0.08
34		Deposits (C)		預金利回 C	0.141	0.029	0.112	0.077	0.035
35		Expenses ratio		経费率	0.55	0.01	0.54	(0.01)	0.55
36		Total funding cost (D)		資金調達原価 D	0.71	0.04	0.67	0.11	0.56
37		Yield spread (B) - (C)		預貸金利回差 B - C	1.01	0.04	0.97	0.06	0.91
38		Net interest margin (A) - (D)		総資金利鞘 A - D	0.31	(0.06)	0.37	0.08	0.29
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	1.15	0.01	1.14	0.03	1.11
40		Loans and bills discounted (B)		貸出金利回 B	1.20	(0.01)	1.21	(0.03)	1.24
41		Securities		有価証券利回	1.16	0.22	0.94	0.02	0.92
42		Yield on interest-bearing liabilities		資金調達利回	0.04	0.04	0.00	0.00	0.00
43		Deposits (C)		預金利回 C	0.036	0.029	0.007	(0.001)	0.008
44		Expenses ratio		経费率	0.99	(0.04)	1.03	0.03	1.00
45		Total funding cost (D)		資金調達原価 D	0.90	(0.03)	0.93	0.06	0.87
46		Yield spread (B) - (C)		預貸金利回差 B - C	1.16	(0.05)	1.21	(0.03)	1.24
47		Net interest margin (A) - (D)		総資金利鞘 A - D	0.25	0.04	0.21	(0.03)	0.24
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	1.45	0.04	1.41	0.07	1.34
49		Loans and bills discounted (B)		貸出金利回 B	1.65	(0.01)	1.66	0.02	1.64
50		Securities		有価証券利回	0.90	0.24	0.66	0.05	0.61
51		Yield on interest-bearing liabilities		資金調達利回	0.04	0.03	0.01	(0.01)	0.02
52		Deposits (C)		預金利回 C	0.045	0.031	0.014	(0.007)	0.021
53		Expenses ratio		経费率	1.21	(0.07)	1.28	0.12	1.16
54		Total funding cost (D)		資金調達原価 D	1.20	(0.03)	1.23	0.15	1.08
55		Yield spread (B) - (C)		預貸金利回差 B - C	1.60	(0.04)	1.64	0.02	1.62
56		Net interest margin (A) - (D)		総資金利鞘 A - D	0.25	0.07	0.18	(0.08)	0.26

2. Average Balance of Use and Source of Funds, Interest Margins**(2) Domestic operations****① Average Balance of Use and Source of Funds****2. 資金平残、利回・利鞘****(2) 国内業務部門****① 資金平残**

For the six months ended

(Unit: Billions of Yen)

				September 30, 2024(A)	(A)-(B)	September 30, 2023(B)	(B)-(C)	September 30, 2022(C)
1	The Bank of Yokohama, Ltd.,	Interest-earning assets	資金運用勘定	24,645.7	2,751.7	21,894.0	622.7	21,271.2
2	The Higashi-Nippon Bank, Limited and	Of which, Loans and bills discounted	うち貸出金	15,871.1	169.6	15,701.5	630.2	15,071.2
3	THE KANAGAWA BANK, LTD. Combined	Of which, Securities	うち有価証券	2,550.8	(55.5)	2,606.3	118.4	2,487.9
4		Interest-bearing liabilities	資金調達勘定	24,095.7	(15.1)	24,110.8	1,710.4	22,400.4
5		Of which, Deposits	うち預金	19,305.4	(11.0)	19,316.4	155.8	19,160.6
6	The Bank of Yokohama, Ltd. Non-consolidated	Interest-earning assets	資金運用勘定	22,056.5	2,742.6	19,313.9	663.5	18,650.4
7		Of which, Loans and bills discounted	うち貸出金	13,827.7	181.7	13,646.0	553.8	13,092.2
8		Of which, Securities	うち有価証券	2,126.6	(44.1)	2,170.8	120.4	2,050.3
9		Interest-bearing liabilities	資金調達勘定	21,605.1	(10.4)	21,615.5	1,926.7	19,688.8
10		Of which, Deposits	うち預金	17,222.5	49.7	17,172.7	248.5	16,924.2
11	The Higashi-Nippon Bank, Limited Non-consolidated	Interest-earning assets	資金運用勘定	2,073.2	9.8	2,063.4	(36.1)	2,099.5
12		Of which, Loans and bills discounted	うち貸出金	1,636.7	(18.6)	1,655.3	63.3	1,592.0
13		Of which, Securities	うち有価証券	345.7	5.7	339.9	0.5	339.3
14		Interest-bearing liabilities	資金調達勘定	1,989.6	1.8	1,987.8	(186.3)	2,174.1
15		Of which, Deposits	うち預金	1,604.6	(57.8)	1,662.5	(80.3)	1,742.8
16	THE KANAGAWA BANK, LTD. Non-consolidated	Interest-earning assets	資金運用勘定	515.9	(0.7)	516.6	(4.6)	521.3
17		Of which, Loans and bills discounted	うち貸出金	406.6	6.6	400.0	13.0	387.0
18		Of which, Securities	うち有価証券	78.4	(17.1)	95.6	(2.6)	98.2
19		Interest-bearing liabilities	資金調達勘定	500.9	(6.5)	507.4	(29.9)	537.4
20		Of which, Deposits	うち預金	478.1	(3.0)	481.2	(12.2)	493.4

② Interest Margins**② 利回・利鞘**

For the six months ended

(Unit: %)

				September 30, 2024(A)	(A)-(B)	September 30, 2023(B)	(B)-(C)	September 30, 2022(C)
21	The Bank of Yokohama, Ltd.,	Yield on interest-earning assets (A)	資金運用利回 A	0.82	0.01	0.81	0.01	0.80
22	The Higashi-Nippon Bank, Limited and	Loans and bills discounted (B)	貸出金利回 B	1.00	0.05	0.95	0.00	0.95
23	THE KANAGAWA BANK, LTD. Combined	Securities	有価証券利回	1.16	0.28	0.88	0.03	0.85
24		Yield on interest-bearing liabilities	資金調達利回	0.03	0.03	0.00	0.00	0.00
25		Deposits (C)	預金利回 C	0.030	0.027	0.003	0.000	0.003
26		Expenses ratio	経費率	0.60	0.00	0.60	0.00	0.60
27		Total funding cost (D)	資金調達原価 D	0.53	0.04	0.49	(0.04)	0.53
28		Yield spread (B) - (C)	預貸金利回差 B - C	0.97	0.02	0.95	0.00	0.95
29		Net interest margin (A) - (D)	総資金利鞘 A - D	0.29	(0.03)	0.32	0.05	0.27
30	The Bank of Yokohama, Ltd. Non-consolidated	Yield on interest-earning assets (A)	資金運用利回 A	0.77	0.01	0.76	0.00	0.76
31		Loans and bills discounted (B)	貸出金利回 B	0.96	0.06	0.90	0.00	0.90
32		Securities	有価証券利回	1.17	0.29	0.88	0.03	0.85
33		Yield on interest-bearing liabilities	資金調達利回	0.03	0.03	0.00	0.00	0.00
34		Deposits (C)	預金利回 C	0.029	0.027	0.002	0.000	0.002
35		Expenses ratio	経費率	0.55	0.02	0.53	(0.01)	0.54
36		Total funding cost (D)	資金調達原価 D	0.48	0.05	0.43	(0.05)	0.48
37		Yield spread (B) - (C)	預貸金利回差 B - C	0.93	0.04	0.89	0.00	0.89
38		Net interest margin (A) - (D)	総資金利鞘 A - D	0.29	(0.04)	0.33	0.05	0.28
39	The Higashi-Nippon Bank, Limited Non-consolidated	Yield on interest-earning assets (A)	資金運用利回 A	1.15	0.01	1.14	0.03	1.11
40		Loans and bills discounted (B)	貸出金利回 B	1.20	(0.01)	1.21	(0.04)	1.25
41		Securities	有価証券利回	1.17	0.21	0.96	0.01	0.95
42		Yield on interest-bearing liabilities	資金調達利回	0.04	0.04	0.00	0.00	0.00
43		Deposits (C)	預金利回 C	0.036	0.029	0.007	(0.001)	0.008
44		Expenses ratio	経費率	0.99	(0.03)	1.02	0.02	1.00
45		Total funding cost (D)	資金調達原価 D	0.89	(0.03)	0.92	0.06	0.86
46		Yield spread (B) - (C)	預貸金利回差 B - C	1.16	(0.05)	1.21	(0.03)	1.24
47		Net interest margin (A) - (D)	総資金利鞘 A - D	0.26	0.04	0.22	(0.03)	0.25
48	THE KANAGAWA BANK, LTD. Non-consolidated	Yield on interest-earning assets (A)	資金運用利回 A	1.45	0.04	1.41	0.07	1.34
49		Loans and bills discounted (B)	貸出金利回 B	1.65	(0.01)	1.66	0.02	1.64
50		Securities	有価証券利回	0.90	0.24	0.66	0.05	0.61
51		Yield on interest-bearing liabilities	資金調達利回	0.04	0.03	0.01	(0.01)	0.02
52		Deposits (C)	預金利回 C	0.045	0.031	0.014	(0.007)	0.021
53		Expenses ratio	経費率	1.21	(0.07)	1.28	0.13	1.15
54		Total funding cost (D)	資金調達原価 D	1.20	(0.02)	1.22	0.15	1.07
55		Yield spread (B) - (C)	預貸金利回差 B - C	1.60	(0.04)	1.64	0.02	1.62
56		Net interest margin (A) - (D)	総資金利鞘 A - D	0.25	0.06	0.19	(0.08)	0.27

3. Fees and Commissions (Domestic operations)

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

3. 役務取引等利益（国内業務部門）

【3行合算】

For the six months ended

(Unit: Millions of Yen)

		September 30, 2024 (A)	(A)-(B)	September 30, 2023 (B)	(B)-(C)	September 30, 2022 (C)
1	Fees and commissions	31,700	1,230	30,470	(213)	30,683
2	Deposits and Loans	16,458	910	15,548	(408)	15,956
3	Of which, ATM	1,939	(69)	2,008	(49)	2,057
4	Of which, Account transfer	2,587	55	2,532	23	2,509
5	Of which, Syndicated Loan, etc.	7,058	833	6,225	(282)	6,507
6	Remittance	4,612	74	4,538	304	4,234
7	Securities	4,456	227	4,229	77	4,152
8	Of which, Investment trusts	3,035	309	2,726	173	2,553
9	Safekeeping/safe deposit boxes	657	1	656	(29)	685
10	Guarantee business	182	(17)	199	(12)	211
11	Insurance	2,179	(195)	2,374	(38)	2,412
12	Others	3,154	230	2,924	(106)	3,030
13	Fees and commissions payments	9,881	730	9,151	1,306	7,845
14	Fees and commissions - net	21,819	500	21,319	(1,519)	22,838

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

【横浜銀行 単体】

For the six months ended

(Unit: Millions of Yen)

		September 30, 2024 (A)	(A)-(B)	September 30, 2023 (B)	(B)-(C)	September 30, 2022 (C)
15	Fees and commissions	28,694	1,234	27,460	(163)	27,623
16	Deposits and Loans	14,490	880	13,610	(384)	13,994
17	Of which, ATM	1,854	(62)	1,916	(49)	1,965
18	Of which, Account transfer	2,481	52	2,429	25	2,404
19	Of which, Syndicated Loan, etc.	6,120	811	5,309	(422)	5,731
20	Remittance	4,334	85	4,249	335	3,914
21	Securities	4,310	226	4,084	84	4,000
22	Of which, Investment trusts	2,901	304	2,597	182	2,415
23	Safekeeping/safe deposit boxes	589	5	584	(15)	599
24	Guarantee business	172	(18)	190	(16)	206
25	Insurance	2,042	(213)	2,255	(28)	2,283
26	Others	2,755	269	2,486	(139)	2,625
27	Fees and commissions payments	9,031	700	8,331	1,250	7,081
28	Fees and commissions - net	19,662	534	19,128	(1,413)	20,541

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

【東日本銀行 単体】

For the six months ended

(Unit: Millions of Yen)

		September 30, 2024 (A)	(A)-(B)	September 30, 2023 (B)	(B)-(C)	September 30, 2022 (C)
29	Fees and commissions	2,208	(116)	2,324	(43)	2,367
30	Deposits and Loans	1,623	(65)	1,688	7	1,681
31	Of which, ATM	61	(8)	69	0	69
32	Of which, Account transfer	77	(1)	78	(2)	80
33	Of which, Syndicated Loan, etc.	922	18	904	141	763
34	Remittance	137	(10)	147	(32)	179
35	Securities	62	(10)	72	(15)	87
36	Of which, Investment trusts	51	(5)	56	(16)	72
37	Safekeeping/safe deposit boxes	39	(3)	42	(13)	55
38	Guarantee business	9	1	8	3	5
39	Insurance	5	(2)	7	(6)	13
40	Others	331	(27)	358	13	345
41	Fees and commissions payments	678	32	646	57	589
42	Fees and commissions - net	1,529	(149)	1,678	(100)	1,778

【THE KANAGAWA BANK, LTD. Non-consolidated】

【神奈川銀行 単体】

For the six months ended

(Unit: Millions of Yen)

		September 30, 2024 (A)	(A)-(B)	September 30, 2023 (B)	(B)-(C)	September 30, 2022 (C)
43	Fees and commissions	798	112	686	(5)	691
44	Deposits and Loans	344	94	250	(30)	280
45	Of which, ATM	22	0	22	0	22
46	Of which, Account transfer	28	4	24	0	24
47	Of which, Syndicated Loan, etc.	15	4	11	(1)	12
48	Remittance	141	0	141	1	140
49	Securities	82	10	72	8	64
50	Of which, Investment trusts	82	10	72	8	64
51	Safekeeping/safe deposit boxes	28	(1)	29	(1)	30
52	Guarantee business	0	0	0	0	0
53	Insurance	131	19	112	(3)	115
54	Others	67	(13)	80	21	59
55	Fees and commissions payments	171	(2)	173	(1)	174
56	Fees and commissions - net	626	114	512	(5)	517

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 six months ended

(Unit: Millions of Yen)

				September 30, 2024(A)	(A)-(B)	September 30, 2023(B)	(B)-(C)	September 30, 2022(C)
1	Concordia Financial Group, Ltd. Consolidated	Gains (losses) on bonds	国債等債券損益 (5 勘定戻)	(2,590)	21,548	(24,138)	(17,398)	(6,740)
2		Gain on sales	売却益	632	(300)	932	(1,368)	2,300
3		Gain on redemption	償還益	0	(10)	10	(4)	14
4		Loss on sales	売却損 (△)	1,540	(16,018)	17,558	9,254	8,304
5		Loss on redemption	償還損 (△)	1,588	(5,909)	7,497	6,917	580
6		Loss on devaluation	償却 (△)	93	67	26	(143)	169

For the six months ended

(Unit: Millions of Yen)

				September 30, 2024(A)	(A)-(B)	September 30, 2023(B)	(B)-(C)	September 30, 2022(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)	(2,629)	21,513	(24,142)	(17,444)	(6,698)
8		Gain on sales	売却益	632	(313)	945	(1,394)	2,339
9		Gain on redemption	償還益	0	(10)	10	(4)	14
10		Loss on sales	売却損 (△)	1,545	(16,013)	17,558	9,253	8,305
11		Loss on redemption	償還損 (△)	1,624	(5,890)	7,514	6,932	582
12		Loss on devaluation	償却 (△)	91	66	25	(140)	165
13	The Bank of Yokohama, Ltd. Non-consolidated	Gains (losses) on bonds	国債等債券損益 (5 勘定戻)	(2,318)	21,778	(24,096)	(17,204)	(6,892)
14		Gain on sales	売却益	587	(255)	842	(972)	1,814
15		Gain on redemption	償還益	0	(10)	10	(4)	14
16		Loss on sales	売却損 (△)	1,223	(16,200)	17,423	9,423	8,000
17		Loss on redemption	償還損 (△)	1,594	(5,908)	7,502	6,935	567
18		Loss on devaluation	償却 (△)	88	64	24	(130)	154
19	The Higashi- Nippon Bank, Limited Non-consolidated	Gains (losses) on bonds	国債等債券損益 (5 勘定戻)	(236)	(190)	(46)	(209)	163
20		Gain on sales	売却益	29	(70)	99	(392)	491
21		Gain on redemption	償還益	—	—	—	—	—
22		Loss on sales	売却損 (△)	232	99	133	(171)	304
23		Loss on redemption	償還損 (△)	29	19	10	(1)	11
24		Loss on devaluation	償却 (△)	3	2	1	(10)	11
25	THE KANAGAWA BANK, LTD. Non-consolidated	Gains (losses) on bonds	国債等債券損益 (5 勘定戻)	(74)	(74)	0	(30)	30
26		Gain on sales	売却益	15	12	3	(31)	34
27		Gain on redemption	償還益	—	(0)	0	0	0
28		Loss on sales	売却損 (△)	89	89	0	0	0
29		Loss on redemption	償還損 (△)	—	(2)	2	(1)	3
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 six months ended

(Unit: Millions of Yen)

				September 30, 2024(A)	(A)-(B)	September 30, 2023(B)	(B)-(C)	September 30, 2022(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)	3,530	2,167	1,363	1,327	36
32		Gain on sales	売却益	3,855	2,432	1,423	1,223	200
33		Loss on sales	売却損 (△)	115	55	60	1	59
34		Loss on devaluation	償却 (△)	208	208	—	(104)	104

For the six months ended

(Unit: Millions of Yen)

				September 30, 2024(A)	(A)-(B)	September 30, 2023(B)	(B)-(C)	September 30, 2022(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)	3,838	2,664	1,174	1,065	109
36		Gain on sales	売却益	4,161	2,821	1,340	1,118	222
37		Loss on sales	売却損 (△)	113	20	93	32	61
38		Loss on devaluation	償却 (△)	208	137	71	19	52
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)	2,405	1,671	734	692	42
40		Gain on sales	売却益	2,613	1,876	737	636	101
41		Loss on sales	売却損 (△)	—	(3)	3	(3)	6
42		Loss on devaluation	償却 (△)	208	208	—	(52)	52
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)	930	585	345	303	42
44		Gain on sales	売却益	966	568	398	304	94
45		Loss on sales	売却損 (△)	36	(16)	52	0	52
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)	502	407	95	71	24
48		Gain on sales	売却益	580	376	204	178	26
49		Loss on sales	売却損 (△)	77	40	37	36	1
50		Loss on devaluation	償却 (△)	—	(71)	71	71	—

5. Net Unrealized Gains (Losses) on Securities

5. 有価証券の評価損益

(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 September 30, 2024					As of March 31, 2024			
			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	876,070	(20,071)	(4,759)	116	20,187	883,529	(15,312)	378	15,691
2	Available-for-sale	その他有価証券	1,973,187	76,049	(20,110)	139,986	63,937	2,004,629	96,159	159,555	63,396
3	Equity securities	株式	203,248	106,130	(16,677)	107,361	1,230	221,970	122,807	123,737	930
4	Debt securities	債券	865,030	(18,573)	(2,347)	1,057	19,630	860,795	(16,226)	749	16,975
5	Other securities	その他	904,909	(11,507)	(1,085)	31,568	43,075	921,864	(10,422)	35,068	45,490
6	Total	合計	2,849,258	55,978	(24,868)	140,103	84,124	2,888,159	80,846	159,933	79,087
7	Equity securities	株式	203,248	106,130	(16,677)	107,361	1,230	221,970	122,807	123,737	930
8	Debt securities	債券	1,737,773	(38,644)	(7,107)	1,173	39,818	1,738,730	(31,537)	1,127	32,665
9	Other securities	その他	908,235	(11,507)	(1,084)	31,568	43,075	927,458	(10,423)	35,068	45,491

(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（中間）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. （中間）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 September 30, 2024					As of March 31, 2024			
			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	875,860	(20,069)	(4,758)	116	20,186	883,319	(15,311)	378	15,690
11	Available-for-sale	その他有価証券	1,963,021	73,333	(19,240)	137,296	63,962	1,993,036	92,573	156,132	63,558
12	Equity securities	株式	193,082	103,591	(15,814)	104,627	1,036	210,377	119,405	120,267	861
13	Debt securities	債券	865,030	(18,573)	(2,347)	1,057	19,630	860,795	(16,226)	749	16,975
14	Other securities	その他	904,909	(11,683)	(1,078)	31,611	43,295	921,864	(10,605)	35,115	45,720
15	Total	合計	2,838,881	53,264	(23,998)	137,413	84,149	2,876,356	77,262	156,510	79,248
16	Equity securities	株式	193,082	103,591	(15,814)	104,627	1,036	210,377	119,405	120,267	861
17	Debt securities	債券	1,737,563	(38,643)	(7,107)	1,173	39,817	1,738,520	(31,536)	1,127	32,664
18	Other securities	その他	908,235	(11,683)	(1,076)	31,612	43,295	927,458	(10,607)	35,115	45,722

(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（中間）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. （中間）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 September 30, 2024					As of March 31, 2024			
			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	875,860	(20,069)	(4,758)	116	20,186	883,319	(15,311)	378	15,690
20	Available-for-sale	その他有価証券	1,530,310	59,428	(14,720)	113,867	54,439	1,543,748	74,148	129,687	55,539
21	Equity securities	株式	181,550	97,720	(15,295)	98,697	976	198,210	113,015	113,842	827
22	Debt securities	債券	544,792	(15,367)	(1,640)	673	16,041	534,704	(13,727)	281	14,008
23	Other securities	その他	803,967	(22,924)	2,215	14,496	37,421	810,833	(25,139)	15,563	40,703
24	Total	合計	2,406,170	39,358	(19,478)	113,984	74,625	2,427,068	58,836	130,066	71,230
25	Equity securities	株式	181,550	97,720	(15,295)	98,697	976	198,210	113,015	113,842	827
26	Debt securities	債券	1,417,325	(35,438)	(6,400)	789	36,228	1,412,429	(29,038)	659	29,697
27	Other securities	その他	807,293	(22,924)	2,216	14,497	37,421	816,428	(25,140)	15,563	40,704

(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（中間）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. （中間）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 September 30, 2024					As of March 31, 2024			
			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	353,774	11,529	(3,948)	19,754	8,224	369,619	15,477	22,408	6,931
30	Equity securities	株式	5,177	2,650	(231)	2,656	6	5,425	2,881	2,881	—
31	Debt securities	債券	249,682	(2,677)	(512)	20	2,698	255,302	(2,165)	25	2,190
32	Other securities	その他	98,914	11,557	(3,203)	17,076	5,519	108,891	14,760	19,501	4,741
33	Total	合計	353,774	11,529	(3,948)	19,754	8,224	369,619	15,477	22,408	6,931
34	Equity securities	株式	5,177	2,650	(231)	2,656	6	5,425	2,881	2,881	—
35	Debt securities	債券	249,682	(2,677)	(512)	20	2,698	255,302	(2,165)	25	2,190
36	Other securities	その他	98,914	11,557	(3,203)	17,076	5,519	108,891	14,760	19,501	4,741

(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（中間）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 September 30, 2024					As of March 31, 2024			
			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	78,936	2,375	(572)	3,674	1,298	79,668	2,947	4,035	1,087
39	Equity securities	株式	6,353	3,220	(288)	3,273	52	6,741	3,508	3,543	34
40	Debt securities	債券	70,555	(527)	(194)	362	890	70,788	(333)	442	776
41	Other securities	その他	2,027	(316)	(89)	38	355	2,138	(227)	49	276
42	Total	合計	78,936	2,375	(572)	3,674	1,298	79,668	2,947	4,035	1,087
43	Equity securities	株式	6,353	3,220	(288)	3,273	52	6,741	3,508	3,543	34
44	Debt securities	債券	70,555	(527)	(194)	362	890	70,788	(333)	442	776
45	Other securities	その他	2,027	(316)	(89)	38	355	2,138	(227)	49	276

(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（中間）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 September 30, 2024				As of March 31, 2024			
			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	131,362	781,732	544,863	302,715	144,709	696,253	604,615	312,574
2	Government bonds	国債	12,500	99,300	38,000	83,600	24,100	61,900	40,600	83,800
3	Local government bonds	地方債	32,826	539,495	484,297	12,066	49,682	473,130	544,183	12,553
4	Corporate bonds	社債	86,036	142,936	22,566	207,049	70,927	161,223	19,831	216,220
5	Others	その他	10,570	23,701	49,298	764,995	19,879	22,095	52,108	764,343
6	Total	合 計	141,933	805,433	594,162	1,067,711	164,588	718,349	656,723	1,076,917

(注) (中間) 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 September 30, 2024				As of March 31, 2024			
			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	70,099	580,480	493,687	293,073	75,981	494,845	557,030	302,190
8	Government bonds	国債	11,500	90,000	22,500	80,900	22,000	56,500	28,500	80,900
9	Local government bonds	地方債	11,775	416,799	452,666	11,712	26,575	361,176	512,086	12,060
10	Corporate bonds	社債	46,824	73,680	18,520	200,460	27,406	77,169	16,443	209,230
11	Others	その他	8,557	22,620	48,931	764,995	14,865	21,011	51,736	764,343
12	Total	合 計	78,656	603,101	542,618	1,058,068	90,847	515,857	608,766	1,066,534

(注) (中間) 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 September 30, 2024				As of March 31, 2024			
			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	50,763	164,741	30,176	6,642	57,227	165,597	27,185	7,083
14	Government bonds	国債	—	—	5,000	—	—	—	4,000	—
15	Local government bonds	地方債	15,051	109,885	21,230	353	17,307	97,144	19,896	492
16	Corporate bonds	社債	35,711	54,855	3,945	6,289	39,920	68,453	3,288	6,590
17	Others	その他	2,013	1,080	366	—	5,013	1,084	372	—
18	Total	合 計	52,777	165,822	30,543	6,642	62,241	166,682	27,557	7,083

(注) (中間) 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 September 30, 2024				As of March 31, 2024			
			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	10,500	36,510	21,000	3,000	11,500	35,810	20,400	3,300
20	Government bonds	国債	1,000	9,300	10,500	2,700	2,100	5,400	8,100	2,900
21	Local government bonds	地方債	6,000	12,810	10,400	—	5,800	14,810	12,200	—
22	Corporate bonds	社債	3,500	14,400	100	300	3,600	15,600	100	400
23	Others	その他	—	—	—	—	—	—	—	—
24	Total	合 計	10,500	36,510	21,000	3,000	11,500	35,810	20,400	3,300

(注) (中間) 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

(1) Employees

【Number of employees】

7. 人員および店舗等の推移

(1) 人員の推移

【従業員数】

(Unit: Number of People)

		As of			As of March 31, 2024 (B)	As of September 30, 2023 (C)	
		September 30, 2024 (A)	(A)-(B)	(A)-(C)			
1	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	6,056	241	34	5,815	6,022
2	The Bank of Yokohama, Ltd.	横浜銀行	4,127	206	60	3,921	4,067
3	The Higashi-Nippon Bank, Limited	東日本銀行	968	(2)	(42)	970	1,010
4	THE KANAGAWA BANK, LTD.	神奈川銀行	382	40	28	342	354

(2) Branches

① Domestic Branch

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

(2) 店舗等の推移

① 国内店舗数の推移

【3行合算】

(Unit: Number of Branches)

			As of September 30, 2024 (A)			As of March 31, 2024 (B)	As of September 30, 2023 (C)
				(A)-(B)	(A)-(C)		
5	Domestic branches	国内店舗数	327	—	—	327	327
6	Locations	営業拠点数	222	—	—	222	222
7	Of which, locations in Kanagawa Prefecture	うち神奈川県内	164	—	—	164	164
8	Of which, locations in Tokyo Metropolis	うち東京都内	46	—	(1)	46	47

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

【横浜銀行 単体】

(Unit: Number of Branches)

9	Domestic branches	国内店舗数	206	—	—	206	206
10	Locations	営業拠点数	153	—	—	153	153
11	Of which, locations in Kanagawa Prefecture	うち神奈川県内	129	—	—	129	129
12	Of which, locations in Tokyo Metropolis	うち東京都内	20	—	—	20	20

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

【東日本銀行 単体】

(Unit: Number of Branches)

13	Domestic branches	国内店舗数	87	—	—	87	87
14	Locations	営業拠点数	37	—	—	37	37
15	Of which, locations in Kanagawa Prefecture	うち神奈川県内	3	—	—	3	3
16	Of which, locations in Tokyo Metropolis	うち東京都内	26	—	(1)	26	27

【THE KANAGAWA BANK, LTD. Non-Consolidated】

【神奈川銀行 単体】

(Unit: Number of Branches)

17	Domestic branches	国内店舗数	34	—	—	34	34
18	Locations	営業拠点数	32	—	—	32	32
19	Of which, locations in Kanagawa Prefecture	うち神奈川県内	32	—	—	32	32
20	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

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

② 海外拠点数の推移

【3行合算】

(Unit: Number of Branches)

			As of September 30, 2024 (A)			As of March 31, 2024 (B)	As of September 30, 2023 (C)
				(A)-(B)	(A)-(C)		
21	Total	拠点数	5	—	—	5	5
22	Branches	支店	2	—	—	2	2
23	Sub-branches	出張所	—	—	—	—	—
24	Representative offices	駐在員事務所	3	—	—	3	3
25	Subsidiaries	現地法人	—	—	—	—	—

8. Return on Equity

【Concordia Financial Group, Ltd. Consolidated】

8. R O E

【コンコルディア・フィナンシャルグループ連結】

For the six months ended

(Unit: %)

			For the six months ended				(Unit: 100 million yen)
			September 30, 2024 (A)	(A)-(B)	September 30, 2023 (B)	(B)-(C)	September 30, 2022(C)
26	Profit attributable to owners of parent per own capital	親会社株主に帰属する中間純利益ベース	7.53	0.88	6.65	1.36	5.29

(注) 株主資本ベース

Note : Shareholders' equity basis

9. Retirement Benefit

(1) Retirement benefit obligation

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

9. 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 September 30, 2024 (A)	(A)-(B)	As of September 30, 2023 (B)	(B)-(C)	As of September 30, 2022 (C)
1	Retirement benefit obligation (beginning of period)	65,112	(3,966)	69,078	(6,538)	75,616
2	[Discount rate]	[1.4%]	[0.3%]	[1.1%]	[0.5%]	[0.6%]
3	Fair value of plan assets (beginning of period)	116,737	10,036	106,701	(17,044)	123,745
4	Prepaid pension cost (beginning of period)	(38,037)	(2,060)	(35,977)	8,349	(44,326)
5	Unrecognized actuarial loss (beginning of period)	(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 September 30, 2024 (A)	(A)-(B)	As of September 30, 2023 (B)	(B)-(C)	As of September 30, 2022 (C)
6	Retirement benefit obligation (beginning of period)	13,887	(1,215)	15,102	(1,571)	16,673
7	[Discount rate]	[1.6%]	[0.4%]	[1.2%]	[0.4%]	[0.8%]
8	Fair value of plan assets (beginning of period)	23,454	1,346	22,108	(650)	22,758
9	Prepaid pension cost (beginning of period)	(5,053)	(1,171)	(3,882)	(1,575)	(2,307)
10	Unrecognized prior service cost (beginning of period)	(2,231)	304	(2,535)	304	(2,839)
11	Unrecognized actuarial loss (beginning of period)	(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 September 30, 2024 (A)	(A)-(B)	As of September 30, 2023 (B)	(B)-(C)	As of September 30, 2022 (C)
12	Retirement benefit obligation (beginning of period)	1,551	19	1,532	1	1,531
13	[Discount rate]	[0.9%]	[0.0%]	[0.9%]	[0.0%]	[0.9%]
14	Fair value of plan assets (beginning of period)	1,349	265	1,084	6	1,078
15	Provision for retirement benefits (beginning of period)	603	(39)	642	(28)	670
16	Unrecognized actuarial loss (beginning of period)	(401)	(208)	(193)	24	(217)

(2) Retirement Benefit Costs

(2) 退職給付費用

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

【横浜銀行 単体】

For the six months ended

(Unit: Millions of Yen)

		September 30, 2024 (A)	(A)-(B)	September 30, 2023 (B)	(B)-(C)	September 30, 2022 (C)
17	Retirement benefit costs	(683)	(933)	250	(290)	540
18	Service cost	642	(73)	715	(98)	813
19	Interest cost	461	65	396	140	256
20	Expected return on plan assets	(1,407)	(116)	(1,291)	(88)	(1,203)
21	Recognized actuarial loss	(582)	(795)	213	(260)	473
22	Other retirement cost	202	(13)	215	15	200

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

【東日本銀行 単体】

For the six months ended

(Unit: Millions of Yen)

		September 30, 2024 (A)	(A)-(B)	September 30, 2023 (B)	(B)-(C)	September 30, 2022 (C)
23	Retirement benefit costs	(256)	(61)	(195)	(79)	(116)
24	Service cost	132	(21)	153	(32)	185
25	Interest cost	109	15	94	28	66
26	Expected return on plan assets	(293)	(17)	(276)	8	(284)
27	Amortization of prior service cost	(152)	—	(152)	—	(152)
28	Recognized actuarial loss	(81)	(39)	(42)	(20)	(22)
29	Other retirement cost	27	0	27	(64)	91

【THE KANAGAWA BANK, LTD. Non-Consolidated】

【神奈川銀行 単体】

For the six months ended

(Unit: Millions of Yen)

		September 30, 2024 (A)	(A)-(B)	September 30, 2023 (B)	(B)-(C)	September 30, 2022 (C)
30	Retirement benefit costs	18	(11)	29	(2)	31
31	Service cost	45	(1)	46	(0)	46
32	Interest cost	6	0	6	0	6
33	Expected return on plan assets	(6)	(2)	(4)	(0)	(4)
34	Recognized actuarial loss	(28)	(10)	(18)	(2)	(16)
35	Other retirement cost	—	—	—	—	—

10. Deferred Tax Assets

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

10. 繰延税金資産

繰延税金資産・負債の主な発生原因別内訳

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

【横浜銀行 単体】

(Unit: Millions of Yen)

			As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023 (C)
1	Allowance for loan losses	貸倒引当金	21,257	46	(552)	21,211	21,809
2	Losses on devaluation of securities	有価証券有税償却	2,484	23	18	2,461	2,466
3	Others	その他	9,872	1,181	2,390	8,691	7,482
4	Subtotal deferred tax assets (A)	繰延税金資産小計 A	33,613	1,249	1,855	32,364	31,758
5	Valuation allowance (B)	評価性引当額 B	(2,654)	(57)	(57)	(2,597)	(2,597)
6	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	30,959	1,193	1,798	29,766	29,161
7	Valuation difference on available-for-sale securities	その他有価証券評価差額金	17,704	(4,288)	12,889	21,992	4,815
8	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	5,037	—	—	5,037	5,037
9	Others	その他	7,171	342	639	6,829	6,532
10	Total deferred tax liabilities (D)	繰延税金負債合計 D	29,912	(3,946)	13,528	33,858	16,384
11	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	1,046	5,137	(11,730)	(4,091)	12,776

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

【東日本銀行 単体】

(Unit: Millions of Yen)

			As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023 (C)
12	Allowance for loan losses	貸倒引当金	3,603	(246)	(586)	3,849	4,189
13	Provision for retirement benefits	退職給付引当金	241	(186)	(374)	427	615
14	Losses on devaluation of securities	有価証券有税償却	161	—	—	161	161
15	Others	その他	1,082	(65)	(392)	1,147	1,474
16	Subtotal deferred tax assets (A)	繰延税金資産小計 A	5,088	(498)	(1,352)	5,586	6,440
17	Valuation allowance (B)	評価性引当額 B	(1,638)	104	91	(1,742)	(1,729)
18	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	3,449	(394)	(1,262)	3,843	4,711
19	Valuation difference on available-for-sale securities	その他有価証券評価差額金	3,375	(1,209)	1,413	4,584	1,962
20	Others	その他	35	3	7	32	28
21	Total deferred tax liabilities (D)	繰延税金負債合計 D	3,411	(1,205)	1,421	4,616	1,990
22	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	37	810	(2,683)	(773)	2,720

【THE KANAGAWA BANK, LTD. Non-consolidated】

【神奈川銀行 単体】

(Unit: Millions of Yen)

			As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023 (C)
23	Allowance for loan losses	貸倒引当金	1,216	(132)	275	1,348	941
24	Provision for retirement benefits	退職給付引当金	175	(9)	(14)	184	189
25	Losses on devaluation of securities	有価証券有税償却	79	—	(3)	79	82
26	Others	その他	273	6	51	267	222
27	Subtotal deferred tax assets (A)	繰延税金資産小計 A	1,745	(134)	310	1,879	1,435
28	Valuation allowance (B)	評価性引当額 B	(1,008)	(77)	(190)	(931)	(818)
29	Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	736	(212)	119	948	617
30	Valuation difference on available-for-sale securities	その他有価証券評価差額金	687	(178)	105	865	582
31	Others	その他	368	(68)	368	436	—
32	Total deferred tax liabilities (D)	繰延税金負債合計 D	1,055	(247)	473	1,302	582
33	Net deferred tax assets(liabilities) (C-D)	繰延税金資産(負債)(純額)の計上額 (C-D)	(319)	34	(354)	(353)	35

(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 September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023 (C)
34	Net deferred tax assets(liabilities)	繰延税金資産(負債)(純額)の計上額	(3,136)	6,452	(19,207)	(9,588)	16,071

11. Capital Adequacy Ratio

11. 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 September 30, 2024 [Preliminary] (A)	(A)-(B)	(A)-(C)	As of March 31, 2024 (B)	As of September 30, 2023 (C)
1	(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5)÷(6)	15.43 %	0.53%pt	0.39%pt	14.90 %	15.04 %
2	Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	14.96 %	0.61%pt	0.76%pt	14.35 %	14.20 %
3	Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3)÷(6)	14.96 %	0.61%pt	0.76%pt	14.35 %	14.20 %
4	(2) Tier 1 capital	(2) Tier 1 資本の額	1,223.7	16.2	70.5	1,207.4	1,153.1
5	(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本の額	1,223.6	16.2	70.5	1,207.3	1,153.0
6	Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	107.6	(13.7)	42.8	121.3	64.7
7	(4) Tier 2 capital	(4) Tier 2 資本の額	38.7	(8.1)	(29.7)	46.8	68.5
8	(5) Total capital (2)+(4)	(5) 総自己資本の額 (2) + (4)	1,262.4	8.1	40.7	1,254.2	1,221.6
9	(6) Risk weighted assets	(6) リスク・アセットの額	8,178.0	(234.1)	60.8	8,412.2	8,117.2
【The Bank of Yokohama, Ltd. Consolidated】			【横浜銀行 連結】			(Unit: Billions of Yen)	
			As of September 30, 2024 [Preliminary] (A)	(A)-(B)	(A)-(C)	As of March 31, 2024 (B)	As of September 30, 2023 (C)
10	(1) Total capital ratio (5)/(6)	(1) 総自己資本比率 (5)÷(6)	15.82 %	(0.22%pt)	(0.34%pt)	16.04 %	16.16 %
11	Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	15.30 %	(0.11%pt)	0.10%pt	15.41 %	15.20 %
12	Common Equity Tier 1 capital ratio (3)/(6)	普通株式等Tier 1 比率 (3)÷(6)	15.30 %	(0.11%pt)	0.10%pt	15.41 %	15.20 %
13	(2) Tier 1 capital	(2) Tier 1 資本の額	1,026.9	(39.1)	15.2	1,066.0	1,011.6
14	(3) Common Equity Tier 1 capital	(3) 普通株式等Tier 1 資本の額	1,026.8	(39.0)	15.2	1,065.9	1,011.6
15	Of which, accumulated other comprehensive income	うち、その他の包括利益累計額	96.3	(10.7)	38.7	107.1	57.6
16	(4) Tier 2 capital	(4) Tier 2 資本の額	35.0	(8.3)	(29.1)	43.4	64.2
17	(5) Total capital (2)+(4)	(5) 総自己資本の額 (2) + (4)	1,062.0	(47.4)	(13.9)	1,109.4	1075.9
18	(6) Risk weighted assets	(6) リスク・アセットの額	6,709.2	(206.8)	54.3	6,916.0	6,654.9
【The Higashi-Nippon Bank, Limited Consolidated】			【東日本銀行 連結】			(Unit: Billions of Yen)	
			As of September 30, 2024 [Preliminary] (A)	(A)-(B)	(A)-(C)	As of March 31, 2024 (B)	As of September 30, 2023 (C)
19	(1) Capital ratio (2)/(3)	(1) 自己資本比率 (2)÷(3)	8.60 %	0.35%pt	0.06%pt	8.25 %	8.54 %
20	(2) Capital	(2) 自己資本の額	119.2	3.4	3.5	115.7	115.6
21	(3) Risk weighted assets, etc.	(3) リスク・アセット等の額	1,384.7	(17.6)	30.5	1,402.3	1,354.2
【THE KANAGAWA BANK, LTD. Non-consolidated】			【神奈川銀行 単体】			(Unit: Billions of Yen)	
			As of September 30, 2024 [Preliminary] (A)	(A)-(B)	(A)-(C)	As of March 31, 2024 (B)	As of September 30, 2023 (C)
22	(1) Capital ratio (2)/(3)	(1) 自己資本比率 (2)÷(3)	9.73 %	0.30%pt	0.27%pt	9.43 %	9.46 %
23	(2) Capital	(2) 自己資本の額	28.2	0.9	1.2	27.2	26.9
24	(3) Risk weighted assets, etc.	(3) リスク・アセット等の額	289.6	0.6	5.1	288.9	284.5

(注) 連結子会社がないため、単体自己資本比率を記載しております。
Notes : Since there are no consolidated subsidiaries, the non-consolidated capital adequacy ratio is provided.

(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。
なお、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最終化を適用しております。
2. 信用リスク・アセットの算出において、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内部格付手法、東日本銀行および神奈川銀行は標準的手法を適用しております。
3. オペレーショナル・リスク相当額の算出において、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標準的計測手法、神奈川銀行は基礎的手法を適用しております。
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).
Additionally Concordia Financial Group, Ltd., The Bank of Yokohama, Ltd. and The Higashi-Nippon Bank, Limited was calculated based on the finalized Basel III standards.
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.
3. In calculating the equivalent amount of operational risk, Concordia Financial Group, Ltd., The Bank of Yokohama, Ltd., and The Higashi-Nippon Bank, Limited apply the Standardized Approach, while THE KANAGAWA BANK, LTD. applies 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 September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
1	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	56,726	(3,401)	(2,041)	60,127	58,767
2	Doubtful claims	危険債権	162,335	735	4,101	161,600	158,234
3	Claims in need of special caution	要管理債権	13,590	(2,635)	(3,841)	16,225	17,431
4	Accruing loans contractually past due for 3 months or more	三月以上延滞債権	4,232	(290)	(1,462)	4,522	5,694
5	Restructured loans	貸出条件緩和債権	9,358	(2,344)	(2,379)	11,702	11,737
6	Sub-total (Claims in need of special caution or below) A	要管理債権以下 計 A	232,653	(5,299)	(1,780)	237,952	234,433
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	1,554,111	(20,081)	(20,813)	1,574,192	1,574,924
8	Claims to normal borrowers (excluding claims in need of caution)	正常先債権	14,810,531	(133,619)	(30,877)	14,944,150	14,841,408
9	Sub-total (Normal claims)	正常債権 計	16,364,642	(153,701)	(51,690)	16,518,343	16,416,332
10	Total (Credit exposures) B	合 計 B	16,597,295	(159,000)	(53,471)	16,756,295	16,650,766
11	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	17,132	(2,842)	(4,665)	19,974	21,797
12	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A/B	不良債権比率 (%) A ÷ B	1.4	0.0	0.0	1.4	1.4

(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

(2) 3行合算

(Unit: Millions of Yen)

			3行合算【単体】 The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined					横浜【単体】 The Bank of Yokohama, Ltd. Non-Consolidated				
			As of September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)	As of September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
13	Unrecoverable or valueless claims		57,421	(4,076)	(2,869)	61,497	60,290	47,152	(4,031)	(1,741)	51,183	48,893
14	Doubtful claims		162,670	797	4,129	161,873	158,541	116,161	4,581	3,620	111,580	112,541
15	Claims in need of special caution		13,716	(2,654)	(3,878)	16,370	17,594	8,421	(704)	(2,108)	9,125	10,529
16	Accruing loans contractually past due for 3 months or more		4,235	(287)	(1,459)	4,522	5,694	4,036	(338)	(1,532)	4,374	5,568
17	Restructured loans		9,481	(2,366)	(2,419)	11,847	11,900	4,384	(367)	(577)	4,751	4,961
18	Sub-total (Claims in need of special caution or below) A		233,809	(5,932)	(2,617)	239,741	236,426	171,734	(155)	(230)	171,889	171,964
19	Claims in need of caution (excluding claims in need of special caution)		1,552,979	(20,357)	(21,139)	1,573,336	1,574,118	1,168,878	(3,287)	3,458	1,172,165	1,165,420
20	Claims to normal borrowers (excluding claims in need of caution)		14,868,492	(150,820)	(23,495)	15,019,312	14,891,987	13,255,635	(156,498)	(30,288)	13,412,133	13,285,923
21	Sub-total (Normal claims)		16,421,472	(171,177)	(44,634)	16,592,649	16,466,106	14,424,513	(159,785)	(26,831)	14,584,298	14,451,344
22	Total (Credit exposures) B		16,655,281	(177,109)	(47,251)	16,832,390	16,702,532	14,596,248	(159,940)	(27,061)	14,756,188	14,623,309
23	Claims in need of special caution based on borrowers classification under the self-assessment guideline		17,163	(2,846)	(4,670)	20,009	21,833	10,252	(513)	(2,205)	10,765	12,457
24	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A/B		1.4	0.0	0.0	1.4	1.4	1.1	0.0	0.0	1.1	1.1

(Unit: Millions of Yen)

			東日本【単体】 The Higashi-Nippon Bank, Limited Non-Consolidated					神奈川【単体】 THE KANAGAWA BANK, LTD. Non-Consolidated				
			As of September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)	As of September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
25	Unrecoverable or valueless claims		7,103	(515)	(1,084)	7,618	8,187	3,166	472	(43)	2,694	3,209
26	Doubtful claims		36,588	(3,131)	(4,305)	39,719	40,893	9,920	(654)	4,815	10,574	5,105
27	Claims in need of special caution		4,253	(2,075)	(2,068)	6,328	6,321	1,042	126	299	916	743
28	Accruing loans contractually past due for 3 months or more		173	25	47	148	126	25	25	25	—	—
29	Restructured loans		4,080	(2,100)	(2,115)	6,180	6,195	1,016	100	273	916	743
30	Sub-total (Claims in need of special caution or below) A		47,945	(5,721)	(7,457)	53,666	55,402	14,129	(56)	5,071	14,185	9,058
31	Claims in need of caution (excluding claims in need of special caution)		301,655	(9,881)	(13,407)	311,536	315,062	82,445	(7,189)	(11,189)	89,634	93,634
32	Claims to normal borrowers (excluding claims in need of caution)		1,300,422	(4,195)	(4,507)	1,304,617	1,304,929	312,434	9,872	11,300	302,562	301,134
33	Sub-total (Normal claims)		1,602,078	(14,075)	(17,914)	1,616,153	1,619,992	394,880	2,684	111	392,196	394,769
34	Total (Credit exposures) B		1,650,023	(19,797)	(25,372)	1,669,820	1,675,395	409,009	2,628	5,182	406,381	403,827
35	Claims in need of special caution based on borrowers classification under the self-assessment guideline		5,793	(2,460)	(2,644)	8,253	8,437	1,117	127	180	990	937
36	Non-performing loans ratio (Percentage of claims in need of special caution or below) (%) A/B		2.9	(0.3)	(0.4)	3.2	3.3	3.4	0.0	1.2	3.4	2.2

(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 September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
1	Allowance for loan losses	貸倒引当金	85,826	1,937	491	83,889	85,335
2	Allowance for general loan losses	一般貸倒引当金	30,622	2,893	(1,808)	27,729	32,430
3	Allowance for specific loan losses	個別貸倒引当金	55,204	(956)	2,300	56,160	52,904
4	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 September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
5	Allowance for loan losses	貸倒引当金	69,359	1,544	28	67,815	69,331
6	Allowance for general loan losses	一般貸倒引当金	21,229	2,402	(1,998)	18,827	23,227
7	Allowance for specific loan losses	個別貸倒引当金	48,130	(858)	2,026	48,988	46,104
8	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 September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
9	Allowance for loan losses	貸倒引当金	12,944	(707)	(1,733)	13,651	14,677
10	Allowance for general loan losses	一般貸倒引当金	3,558	227	(636)	3,331	4,194
11	Allowance for specific loan losses	個別貸倒引当金	9,386	(934)	(1,097)	10,320	10,483
12	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 September 30, 2024 (A)			As of March 31, 2024(B)		As of September 30, 2023(C)	
				(A)-(B)	(A)-(C)				
13	Allowance for loan losses	貸倒引当金	3,915	216	1,431	3,699		2,484	
14	Allowance for general loan losses	一般貸倒引当金	1,034	54	421	980		613	
15	Allowance for specific loan losses	個別貸倒引当金	2,880	161	1,009	2,719		1,871	
16	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 September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
1	Coverage amount A	保全額 A	149,594	(2,551)	136	152,145	149,458
2	Allowance for loan losses	貸倒引当金	48,503	(904)	1,793	49,407	46,710
3	Collateral and guarantees	担保保証等	101,090	(1,648)	(1,657)	102,738	102,747
4	Unrecoverable or valueless claims, doubtful 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	173,566	36	(326)	173,530	173,892
5	Coverage ratio (%) A÷B	保全率 (%) A÷B	86.1	(1.5)	0.2	87.6	85.9

(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 September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
6	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	47,152	(4,031)	(1,741)	51,183	48,893
7	Allowance for loan losses	貸倒引当金	20,236	(934)	86	21,170	20,150
8	Collateral and guarantees	担保保証等	26,916	(3,097)	(1,826)	30,013	28,742
9	Coverage ratio (%)	保全率 (%)	100.0	0.0	0.0	100.0	100.0
10	Doubtful claims	危険債権	116,161	4,581	3,620	111,580	112,541
11	Allowance for loan losses	貸倒引当金	27,827	63	1,930	27,764	25,897
12	Collateral and guarantees	担保保証等	67,366	2,127	1,843	65,239	65,523
13	Coverage ratio (%)	保全率 (%)	81.9	(1.4)	0.7	83.3	81.2
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	10,252	(513)	(2,205)	10,765	12,457
15	Allowance for loan losses	貸倒引当金	440	(33)	(222)	473	662
16	Collateral and guarantees	担保保証等	6,808	(677)	(1,673)	7,485	8,481
17	Coverage ratio (%)	保全率 (%)	70.6	(3.3)	(2.8)	73.9	73.4

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of September 30, 2024)

引当率・保全率 (2024年9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 3.7 (0.1)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 47.1 (△4.0)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 30.4 (△4.1)		16.7 (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)	20.2	100%	100%
Virtual bankruptcy 実質破綻先 43.3 (△4.1)										
Possible bankruptcy 破綻懸念先 116.1 (4.5)		Doubtful 危険債権 116.1 (4.5)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 48.6 (△0.1) [20.8]		46.4 (2.3) [46.4]	Partially reserved 必要額を引当 21.0 (2.3) [48.8]		27.8	57.0%	81.9%
In need of special caution based on borrowers 要管理先 10.2 (△0.5)	In need of special caution 要管理債権 8.4 (△0.7)	In need of special caution 要管理債権 8.4 (△0.7) <div>Accruing loans contractually past due for 3 months or more 三月以上延滞債権 4.0 Restructured loans 貸出条件緩和債権 4.3</div>	Coverage 保全 6.8 Non-covered 信用 3.3 0.8 (△0.3)		9.3 (△0.1)	※[]: Credit exposures under each category before reserve ※[]内の計数は引当前の分類額		0.4	12.7%	70.6%
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,167.0 (△3.4)		138.4 (△8.8)		1,028.5 (5.4)			13.4	1.1%	
Normal 正常先 13,255.6 (△156.4)		Normal 正常債権 14,424.5 (△159.7)	13,255.6 (△156.4)					7.3	0.0%	
Total 合 計 14,596.2 (△159.9) 100.0%		Total 合 計 14,596.2 (△159.9)	No categorization 非分類 13,474.1 (△169.9) 92.3%	Category II Ⅱ分類 1,101.0 (7.6) 7.6%	Category III Ⅲ分類 21.0 (2.3) 0.1%	Category IV Ⅳ分類 0.0 (0.0) 0.0%	Total 合 計 69.2	Total coverage ratio 要管理先 以下合計 86.1%		

(注) 1. () 内は2024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, 2024 (△) : Amount of decrease compared with that of March 31, 2024

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 September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
1	Coverage amount	A 保全額	41,217	(6,627)	(8,943)	47,844	50,160
2	Allowance for loan losses	貸倒引当金	4,338	(562)	(1,167)	4,900	5,505
3	Collateral and guarantees	担保保証等	36,878	(6,065)	(7,776)	42,943	44,654
4	Unrecoverable or valueless claims, doubtful 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	49,485	(6,106)	(8,033)	55,591	57,518
5	Coverage ratio (%)	A/B 保全率 (%)	83.2	(2.8)	(4.0)	86.0	87.2

(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 September 30, 2024 (A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
6	Unrecoverable or valueless claims	破産更生債権及びこれらに準ずる債権	7,103	(515)	(1,084)	7,618	8,187
7	Allowance for loan losses	貸倒引当金	240	(26)	(279)	266	519
8	Collateral and guarantees	担保保証等	6,862	(490)	(806)	7,352	7,668
9	Coverage ratio (%)	保全率 (%)	100.0	0.0	0.0	100.0	100.0
10	Doubtful claims	危険債権	36,588	(3,131)	(4,305)	39,719	40,893
11	Allowance for loan losses	貸倒引当金	3,456	(252)	(439)	3,708	3,895
12	Collateral and guarantees	担保保証等	27,226	(3,798)	(5,194)	31,024	32,420
13	Coverage ratio (%)	保全率 (%)	83.8	(3.6)	(5.0)	87.4	88.8
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	5,793	(2,460)	(2,644)	8,253	8,437
15	Allowance for loan losses	貸倒引当金	641	(285)	(449)	926	1,090
16	Collateral and guarantees	担保保証等	2,789	(1,776)	(1,777)	4,565	4,566
17	Coverage ratio (%)	保全率 (%)	59.2	(7.3)	(7.8)	66.5	67.0

ALLOWANCE COVERAGE RATIO - TOTAL COVERAGE RATIO (As of September 30, 2024) 引当率・保全率 (2024年9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 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
Legal bankruptcy 破綻先 0.3 (0.0)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 7.1 (△0.5)	No categorization 非分類	Category II II 分類	Category III III 分類	Category IV IV 分類	0.2	100%	100%
Virtual bankruptcy 実質破綻先 6.8 (△0.5)			Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 4.6 (△0.6)	2.4 (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)			
Possible bankruptcy 破綻懸念先 36.5 (△3.1)		Doubtful 危険債権 36.5 (△3.1)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 23.6 (△1.9) [20.1]	7.0 (△2.1) [7.0]	Partially reserved 必要額を引当 5.9 (0.9) [9.3]		3.4	36.9%	83.8%
In need of special caution based on borrowers 要管理先 5.7 (△2.4)	In need of special caution based on borrowers 要管理先 5.7 (△2.4)	In need of special caution 要管理債権 4.2 (△2.0)	Coverage 保全 2.7 Non-covered 信用 3.0 1.0 (△1.0)	4.7 (△1.3)	※[]: Credit exposures under each category before reserve ※[]内の計数は引当前の分類額		0.6	21.3%	59.2%
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 300.1 (△9.4)	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 4.0							
In need of caution 要注意先 305.9 (△11.9)		Normal 正常債権	120.8 (△5.4)	179.2 (△4.0)			1.0	0.3%	
Normal 正常先 1,300.4 (△4.1)		1,602.0 (△14.0)	1,300.4 (△4.1)				1.9	0.1%	
Total 合計 1,650.0 (△19.7) 100.0%		Total 合計 1,650.0 (△19.7)	No categorization 非分類 1,450.6 (△13.3) 87.9%	Category II II 分類 193.4 (△7.4) 11.7%	Category III III 分類 5.9 (0.9) 0.4%	Category IV IV 分類 0.0 (0.0) 0.0%	Total 合計 7.2		Total coverage ratio 要管理先 以下合計 83.2%

(注) 1. () 内は2024年3月末との増減額を表示しております。

2. 債権額には、銀行保証付私券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。

Notes: 1. () : Amount of increase compared with that of March 31, 2024

(△) : Amount of decrease compared with that of March 31, 2024

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】			【神奈川銀行 単体】			(Unit: Millions of Yen)		
						As of September 30, 2024 (A)	(A)-(B)	(A)-(C)
						As of March 31, 2024(B)		
						As of September 30, 2023(C)		
1	Coverage amount	A	保険額	A		12,669	108	4,514
2	Allowance for loan losses		貸倒引当金			3,282	210	1,184
3	Collateral and guarantees		担保保証等			9,386	(102)	3,329
4	Unrecoverable or valueless claims, doubtful 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		14,204	(55)	4,951
5	Coverage ratio (%)	A/B	保全率 (%)	A ÷ B		89.1	1.1	1.0
						88.0		
						88.1		

(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 September 30, 2024 (A)	(A)-(B)	(A)-(C)
						As of March 31, 2024(B)		
						As of September 30, 2023(C)		
6	Unrecoverable or valueless claims		破産更生債権及びこれらに準ずる債権			3,166	472	(43)
7	Allowance for loan losses		貸倒引当金			1,065	34	(16)
8	Collateral and guarantees		担保保証等			2,100	437	(27)
9	Coverage ratio (%)		保全率 (%)			100.0	0.0	0.0
10	Doubtful claims		危険債権			9,920	(654)	4,815
11	Allowance for loan losses		貸倒引当金			1,815	128	1,026
12	Collateral and guarantees		担保保証等			7,118	(611)	3,346
13	Coverage ratio (%)		保全率 (%)			90.0	1.0	0.7
14	Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権			1,117	127	180
15	Allowance for loan losses		貸倒引当金			401	48	174
16	Collateral and guarantees		担保保証等			166	70	9
17	Coverage ratio (%)		保全率 (%)			50.9	5.6	10.0

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of September 30, 2024)			引当率・保全率 (2024年9月末)		
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【THE KANAGAWA BANK, LTD. Non-consolidated】			【神奈川銀行 単体】				(Unit: Billions of Yen)		
Borrowers classification under the self-assessment guidelines		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
自己査定における債務者区分			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 (△0.0)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 3.1 (0.4)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分		Entirely reserved 全額引当	Entirely reserved, or direct written-off 全額償却・引当	1.0	100%	100%
Virtual bankruptcy 実質破綻先 2.7 (0.5)			2.5 (0.4)	0.5 (0.0)	0.0 (0.0)	0.0 (0.0)			
Possible bankruptcy 破綻懸念先 9.9 (△0.6)		Doubtful 危険債権 9.9 (△0.6)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分		Partially reserved 必要額を引当		1.8	64.8%	90.0%
			6.8 (△0.3) [5.0]	2.0 (△0.0) [2.0]	0.9 (△0.1) [2.8]				
In need of special caution based on borrowers 要管理先 1.1 (0.1)	In need of special caution 要管理債権 1.0 (0.1)	Accruing loans contractually past due for 3 months or more 三月以上延滞債権 0.0 Restructured loans 貸出条件緩和債権 1.0	Coverage 保全 0.1 Non-covered 信用 0.9		※[]: Credit exposures under each category before reserve ※[]内の計数は引当前の分類額		0.4	35.9%	50.9%
			0.0 (0.0)	1.0 (0.0)					
In need of caution 要注意先	Other than in need of special caution based on borrowers 要管理先以外の要注意先 82.3 (△7.1)	Normal 正常債権					0.5	0.6%	
Normal 正常先 312.4 (9.8)		394.8 (2.6)	312.4 (9.8)				0.1	0.0%	
Total 合計 409.0 (2.6) 100.0%		Total 合計 409.0 (2.6)	No categorization 非分類 363.5 (7.4) 88.9%	Category II II分類 44.4 (△4.6) 10.9%	Category III III分類 0.9 (△0.1) 0.2%	Category IV IV分類 0.0 (0.0) 0.0%	Total 合計 3.9	Total coverage ratio 要管理先 以下合計 89.1%	

(注) 1. () 内は2024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、要管理先以外の要管理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, 2024 (△) : Amount of decrease compared with that of March 31, 2024
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 September 30, 2024 (A)	April 1, 2024 - September 30, 2024 (A)-(B)		As of March 31, 2024(B)
			Increase	Amount off-balanced	
1	Unrecoverable or valueless claims	47.1	(4.0)	3.5	51.1
2	Doubtful claims	116.1	4.5	16.2	111.5
3	Total	163.3	0.5	19.7	162.7

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For the six months ended September 30, 2024
4	Final disposal of non-performing loan by liquidation	-
5	Final disposal of non-performing loan by restructuring	-
6	Securitization	3.3
7	Direct written-off	(1.8)
8	Other	17.7
9	Collection / repayment, etc.	14.4
10	Improvement in debtors' business performance	3.3
11	Total	19.2

(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 September 30, 2024 (A)	April 1, 2024 - September 30, 2024 (A)-(B)		As of March 31, 2024(B)
			Increase	Amount off-balanced	
12	Unrecoverable or valueless claims	12.7	(1.1)	2.5	13.9
13	Doubtful claims	36.5	(3.1)	2.1	39.7
14	Total	49.3	(4.3)	4.7	53.6

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For the six months ended September 30, 2024
15	Final disposal of non-performing loan by liquidation	-
16	Final disposal of non-performing loan by restructuring	-
17	Securitization	0.9
18	Direct written-off	-
19	Other	8.1
20	Collection / repayment, etc.	6.6
21	Improvement in debtors' business performance	1.5
22	Total	9.0

(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 September 30, 2024 (A)	April 1, 2024 - September 30, 2024 (A)-(B)		As of March 31, 2024(B)
			Increase	Amount off-balanced	
23	Unrecoverable or valueless claims	3.1	0.4	0.9	2.6
24	Doubtful claims	9.9	(0.6)	0.9	10.5
25	Total	13.0	(0.1)	1.8	13.2

② Progress of Off-balancing

② オフバランス化の実績

(Unit: Billions of Yen)

		For the six months ended September 30, 2024
26	Final disposal of non-performing loan by liquidation	0.9
27	Final disposal of non-performing loan by restructuring	-
28	Securitization	0.1
29	Direct written-off	(0.9)
30	Other	1.8
31	Collection / repayment, etc.	1.4
32	Improvement in debtors' business performance	0.4
33	Total	2.0

5. Loan Portfolio, etc. Information

(1) Classification of loans by type of industry

5. 業種別貸出状況等

(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 September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(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）	16,377,565	(160,003)	(36,423)	16,537,568	16,413,988
2	Manufacturing	製造業	1,176,551	(38,327)	(35,776)	1,214,878	1,212,327
3	Agriculture and forestry	農業、林業	4,847	(6)	(160)	4,853	5,007
4	Fishery	漁業	7,019	435	670	6,584	6,349
5	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,188	(451)	(155)	3,639	3,343
6	Construction	建設業	408,065	(569)	20,599	408,634	387,466
7	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	175,210	2,610	5,729	172,600	169,481
8	IT and telecommunication	情報通信業	178,837	956	8,911	177,881	169,926
9	Transport and postal activities	運輸業、郵便業	357,617	(2,229)	(2,552)	359,846	360,169
10	Wholesale and retail	卸売業、小売業	1,158,462	(6,576)	(19,748)	1,165,038	1,178,210
11	Finance and insurance	金融業、保険業	586,754	(10,126)	(515)	596,880	587,269
12	Real estate and goods rental and leasing	不動産業、物品賃貸業	5,045,599	(23,384)	79,295	5,068,983	4,966,304
13	Other services	その他の各種サービス業	1,370,381	(594)	24,824	1,370,975	1,345,557
14	Local governments	地方公共団体	442,266	(22,821)	(30,549)	465,087	472,815
15	Others	その他	5,462,764	(58,921)	(86,994)	5,521,685	5,549,758
16	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	143,453	(8,469)	18,589	151,922	124,864
17	Total	合計	16,521,019	(168,471)	(17,833)	16,689,490	16,538,852

(Unit: Millions of Yen)

【The Bank of Yokohama, Ltd. Non-Consolidated】		【横浜銀行 単体】	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(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）	14,318,664	(142,408)	(17,167)	14,461,072	14,335,831
19	Manufacturing	製造業	1,039,572	(35,924)	(31,656)	1,075,496	1,071,228
20	Agriculture and forestry	農業、林業	2,901	(79)	(105)	2,980	3,006
21	Fishery	漁業	6,794	399	655	6,395	6,139
22	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,862	(400)	(151)	3,262	3,013
23	Construction	建設業	258,135	3,476	22,541	254,659	235,594
24	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	156,008	326	2,156	155,682	153,852
25	IT and telecommunication	情報通信業	117,521	813	7,708	116,708	109,813
26	Transport and postal activities	運輸業、郵便業	310,029	(1,726)	1,815	311,755	308,214
27	Wholesale and retail	卸売業、小売業	927,015	1,208	(12,829)	925,807	939,844
28	Finance and insurance	金融業、保険業	484,446	(4,655)	7,815	489,101	476,631
29	Real estate and goods rental and leasing	不動産業、物品賃貸業	4,190,173	(35,270)	56,087	4,225,443	4,134,086
30	Other services	その他の各種サービス業	1,115,858	(525)	25,415	1,116,383	1,090,443
31	Local governments	地方公共団体	421,341	(16,371)	(21,194)	437,712	442,535
32	Others	その他	5,286,003	(53,682)	(75,423)	5,339,685	5,361,426
33	Overseas offices and loans in offshore market account	海外及び特別国際金融取引勘定分	143,453	(8,469)	18,589	151,922	124,864
34	Total	合計	14,462,117	(150,877)	1,422	14,612,994	14,460,695

(Unit: Millions of Yen)

【The Higashi-Nippon Bank, Limited Non-Consolidated】		【東日本銀行 単体】	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(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）	1,650,304	(20,274)	(24,459)	1,670,578	1,674,763
36	Manufacturing	製造業	115,354	(1,402)	(2,789)	116,756	118,143
37	Agriculture and forestry	農業、林業	1,456	49	(77)	1,407	1,533
38	Fishery	漁業	206	27	6	179	200
39	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	280	(51)	(4)	331	284
40	Construction	建設業	95,519	(3,102)	(4,314)	98,621	99,833
41	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	18,587	2,304	3,579	16,283	15,008
42	IT and telecommunication	情報通信業	57,665	(97)	1,018	57,762	56,647
43	Transport and postal activities	運輸業、郵便業	35,577	(955)	(3,683)	36,532	39,260
44	Wholesale and retail	卸売業、小売業	191,178	(7,247)	(6,343)	198,425	197,521
45	Finance and insurance	金融業、保険業	93,815	(5,500)	(8,411)	99,315	102,226
46	Real estate and goods rental and leasing	不動産業、物品賃貸業	727,190	12,205	20,475	714,985	706,715
47	Other services	その他の各種サービス業	207,141	(4,267)	(2,032)	211,408	209,173
48	Local governments	地方公共団体	18,270	(6,131)	(8,635)	24,401	26,905
49	Others	その他	88,060	(6,108)	(13,251)	94,168	101,311
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	1,650,304	(20,274)	(24,459)	1,670,578	1,674,763

(Unit: Millions of Yen)

【THE KANAGAWA BANK, LTD. Non-Consolidated】		【神奈川銀行 単体】	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(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）	408,596	2,679	5,203	405,917	403,393
53	Manufacturing	製造業	21,624	(1,001)	(1,332)	22,625	22,956
54	Agriculture and forestry	農業、林業	488	22	21	466	467
55	Fishery	漁業	18	9	9	9	9
56	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	45	0	0	45	45
57	Construction	建設業	54,411	(942)	2,373	55,353	52,038
58	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	614	(20)	(6)	634	620
59	IT and telecommunication	情報通信業	3,651	240	186	3,411	3,465
60	Transport and postal activities	運輸業、郵便業	12,010	452	(684)	11,558	12,694
61	Wholesale and retail	卸売業、小売業	40,267	(538)	(577)	40,805	40,844
62	Finance and insurance	金融業、保険業	8,493	30	82	8,463	8,411
63	Real estate and goods rental and leasing	不動産業、物品賃貸業	128,235	(319)	2,732	128,554	125,503
64	Other services	その他の各種サービス業	47,381	4,198	1,441	43,183	45,940
65	Local governments	地方公共団体	2,653	(320)	(720)	2,973	3,373
66	Others	その他	88,700	869	1,679	87,831	87,021
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	408,596	2,679	5,203	405,917	403,393

(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 September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(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）	233,809	(5,932)	(2,617)	239,741	236,426
2	Manufacturing	製造業	45,242	2,146	(1,117)	43,096	46,359
3	Agriculture and forestry	農業、林業	658	471	409	187	249
4	Fishery	漁業	442	(18)	(51)	460	493
5	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	325	0	45	325	280
6	Construction	建設業	10,003	(4,136)	(4,157)	14,139	14,160
7	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	475	(4)	(1,821)	479	2,296
8	IT and telecommunication	情報通信業	5,912	513	398	5,399	5,514
9	Transport and postal activities	運輸業、郵便業	8,548	(557)	3,742	9,105	4,806
10	Wholesale and retail	卸売業、小売業	40,277	(973)	4,178	41,250	36,099
11	Finance and insurance	金融業、保険業	546	(148)	(163)	694	709
12	Real estate and goods rental and leasing	不動産業、物品賃貸業	31,326	(487)	(2,175)	31,813	33,501
13	Other services	その他の各種サービス業	55,759	3,401	3,095	52,358	52,664
14	Local governments	地方公共団体	-	-	-	-	-
15	Others	その他	34,291	(6,139)	(5,000)	40,430	39,291
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	233,809	(5,932)	(2,617)	239,741	236,426

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 September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(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）	171,734	(155)	(230)	171,889	171,964
19	Manufacturing	製造業	38,588	2,508	(1,463)	36,080	40,051
20	Agriculture and forestry	農業、林業	524	499	499	25	25
21	Fishery	漁業	442	(18)	(51)	460	493
22	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
23	Construction	建設業	5,067	(4,060)	(4,069)	9,127	9,136
24	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	360	(2)	(1,813)	362	2,173
25	IT and telecommunication	情報通信業	1,591	(184)	(469)	1,775	2,060
26	Transport and postal activities	運輸業、郵便業	6,806	(249)	3,866	7,055	2,940
27	Wholesale and retail	卸売業、小売業	26,849	402	3,558	26,447	23,291
28	Finance and insurance	金融業、保険業	423	(6)	(12)	429	435
29	Real estate and goods rental and leasing	不動産業、物品賃貸業	23,796	1,779	1,323	22,017	22,473
30	Other services	その他の各種サービス業	36,127	5,024	3,253	31,103	32,874
31	Local governments	地方公共団体	-	-	-	-	-
32	Others	その他	31,156	(5,850)	(4,851)	37,006	36,007
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	171,734	(155)	(230)	171,889	171,964

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 September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(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）	47,945	(5,721)	(7,457)	53,666	55,402
36	Manufacturing	製造業	5,287	(434)	(369)	5,721	5,656
37	Agriculture and forestry	農業、林業	132	(29)	(92)	161	224
38	Fishery	漁業	-	-	-	-	-
39	Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	280	0	0	280	280
40	Construction	建設業	3,102	(83)	(877)	3,185	3,979
41	Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	114	(3)	(8)	117	122
42	IT and telecommunication	情報通信業	4,194	740	796	3,454	3,398
43	Transport and postal activities	運輸業、郵便業	995	(234)	(237)	1,229	1,232
44	Wholesale and retail	卸売業、小売業	10,755	(1,589)	(1,245)	12,344	12,000
45	Finance and insurance	金融業、保険業	123	(142)	(151)	265	274
46	Real estate and goods rental and leasing	不動産業、物品賃貸業	5,387	(2,328)	(3,154)	7,715	8,541
47	Other services	その他の各種サービス業	15,822	(1,427)	(1,809)	17,249	17,631
48	Local governments	地方公共団体	-	-	-	-	-
49	Others	その他	1,750	(192)	(311)	1,942	2,061
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	47,945	(5,721)	(7,457)	53,666	55,402

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。

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 September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(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）	14,129	(56)	5,071	14,185	9,058
53	Manufacturing	製造業	1,366	72	716	1,294	650
54	Agriculture and forestry	農業、林業	0	(0)	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	0	45	45	-
57	Construction	建設業	1,833	7	790	1,826	1,043
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	127	(43)	72	170	55
60	Transport and postal activities	運輸業、郵便業	746	(75)	113	821	633
61	Wholesale and retail	卸売業、小売業	2,672	215	1,865	2,457	807
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	2,142	62	(344)	2,080	2,486
64	Other services	その他の各種サービス業	3,809	(196)	1,651	4,005	2,158
65	Local governments	地方公共団体	-	-	-	-	-
66	Others	その他	1,384	(97)	162	1,481	1,222
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	14,129	(56)	5,071	14,185	9,058

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) 貸出金の末残・平残 (全店)

For the six months ended

(Unit: Billions of Yen)

			September 30, 2024(A)	(A)-(B)	September 30, 2023(B)	(B)-(C)	September 30, 2022(C)
(Outstanding balance)							
1	The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(末残) 3行合算	16,521.0	(17.8)	16,538.8	680.0	15,858.8
2	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	14,462.1	1.4	14,460.6	616.6	13,844.0
3	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,650.3	(24.4)	1,674.7	55.1	1,619.6
4	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	408.5	5.2	403.3	8.2	395.1
(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	16,624.5	243.8	16,380.6	770.1	15,610.5
6	The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	14,580.8	257.4	14,323.4	696.9	13,626.4
7	The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,636.9	(20.2)	1,657.2	60.1	1,597.0
8	THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	406.6	6.6	400.0	13.0	387.0

(2) Breakdown of Loans (outstanding balance) and Ratio of loans to small and medium-sized businesses, etc.

(2) 貸出金内訳 (末残) (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

Domestic branches (excluding loans in offshore market account)

(Unit: Billions of Yen)

	① The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	① 3行合算	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
9	Total A	合 計 A	16,377.5	(160.0)	(36.4)	16,537.5	16,413.9
10	Loans to large and medium-sized businesses	大中堅企業向け貸出	2,257.7	(41.5)	(1.6)	2,299.2	2,259.3
11	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	13,302.2	43.4	265.8	13,258.8	13,036.4
12	Loans to small and medium-sized businesses	中小企業向け貸出	6,455.5	(34.9)	84.3	6,490.4	6,371.1
13	Loans to individuals	個人向け貸出	6,846.7	78.3	181.4	6,768.3	6,665.2
14	Residential loans	住宅系ローン	6,317.3	72.8	169.6	6,244.4	6,147.7
15	Housing loans	住宅ローン	4,169.3	55.7	120.5	4,113.5	4,048.7
16	Apartment loans	アパートローン	2,148.0	17.1	49.0	2,130.9	2,099.0
17	Other individual loans	その他のローン	529.3	5.4	11.8	523.8	517.5
18	Public sectors	公共向け貸出	817.6	(161.8)	(300.6)	979.4	1,118.2
19	Ratio of loans to small and medium-sized businesses, etc. (%) B/A	中小企業等貸出比率 (%) B÷A	81.2	1.1	1.8	80.1	79.4

(Unit: Billions of Yen)

	② The Bank of Yokohama, Ltd. Non-Consolidated	② 横浜銀行 単体	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
20	Total A	合 計 A	14,318.6	(142.4)	(17.1)	14,461.0	14,335.8
21	Loans to large and medium-sized businesses	大中堅企業向け貸出	2,068.8	(45.0)	10.2	2,113.8	2,058.5
22	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	11,453.1	58.0	263.8	11,395.0	11,189.2
23	Loans to small and medium-sized businesses	中小企業向け貸出	4,993.4	(8.6)	107.1	5,002.1	4,886.2
24	Loans to individuals	個人向け貸出	6,459.7	66.7	156.6	6,392.9	6,303.0
25	Residential loans	住宅系ローン	5,949.4	60.5	144.6	5,888.8	5,804.7
26	Housing loans	住宅ローン	4,018.6	61.4	131.2	3,957.1	3,887.3
27	Apartment loans	アパートローン	1,930.8	(0.8)	13.3	1,931.7	1,917.4
28	Other individual loans	その他のローン	510.2	6.1	12.0	504.1	498.2
29	Public sectors	公共向け貸出	796.6	(155.4)	(291.2)	952.1	1,087.9
30	Ratio of loans to small and medium-sized businesses, etc. (%) B/A	中小企業等貸出比率 (%) B÷A	79.9	1.2	1.9	78.7	78.0

(Unit: Billions of Yen)

	③ The Higashi-Nippon Bank, Limited Non-Consolidated	③ 東日本銀行 単体	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
31	Total A	合 計 A	1,650.3	(20.2)	(24.4)	1,670.5	1,674.7
32	Loans to large and medium-sized businesses	大中堅企業向け貸出	168.7	0.2	(8.9)	168.5	177.7
33	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	1,463.2	(14.4)	(6.8)	1,477.6	1,470.1
34	Loans to small and medium-sized businesses	中小企業向け貸出	1,164.9	(25.1)	(29.9)	1,190.1	1,194.9
35	Loans to individuals	個人向け貸出	298.2	10.7	23.0	287.5	275.1
36	Residential loans	住宅系ローン	290.9	11.0	23.6	279.9	267.3
37	Housing loans	住宅ローン	80.0	(5.6)	(11.3)	85.6	91.3
38	Apartment loans	アパートローン	210.9	16.6	34.9	194.2	175.9
39	Other individual loans	その他のローン	7.3	(0.2)	(0.5)	7.5	7.8
40	Public sectors	公共向け貸出	18.2	(6.1)	(8.6)	24.4	26.9
41	Ratio of loans to small and medium-sized businesses, etc. (%) B/A	中小企業等貸出比率 (%) B÷A	88.6	0.2	0.9	88.4	87.7

(Unit: Billions of Yen)

	④ THE KANAGAWA BANK, LTD. Non-Consolidated	④ 神奈川銀行 単体	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
42	Total A	合 計 A	408.5	2.6	5.2	405.9	403.3
43	Loans to large and medium-sized businesses	大中堅企業向け貸出	20.1	3.2	(2.9)	16.8	23.0
44	Loans to small and medium-sized businesses, etc. B	中小企業等貸出 B	385.8	(0.2)	8.8	386.0	376.9
45	Loans to small and medium-sized businesses	中小企業向け貸出	297.1	(1.1)	7.1	298.2	289.9
46	Loans to individuals	個人向け貸出	88.7	0.8	1.6	87.8	87.0
47	Residential loans	住宅系ローン	76.9	1.3	1.3	75.6	75.6
48	Housing loans	住宅ローン	70.6	(0.0)	0.6	70.6	70.0
49	Apartment loans	アパートローン	6.2	1.3	0.6	4.9	5.6
50	Other individual loans	その他のローン	11.7	(0.4)	0.3	12.1	11.3
51	Public sectors	公共向け貸出	2.6	(0.3)	(0.7)	2.9	3.3
52	Ratio of loans to small and medium-sized businesses, etc. (%) B/A	中小企業等貸出比率 (%) B÷A	94.4	(0.7)	1.0	95.1	93.4

(Unit: Billions of Yen)

(3) Loans to certain areas

(3) 地域別貸出金残高

	The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	3行合算	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
53	Loans to Asian countries	アジア向け貸出	157.8	(6.1)	6.5	163.9	151.2
54	Of which, risk managed loans	うちリスク管理債権	0.0	(0.6)	(0.9)	0.7	0.9
55	Loans to Latin America	中南米向け貸出	151.0	(9.1)	4.0	160.2	147.0
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) 預金の未残・平残 (全店)

(1) Balances of deposits (All branches)

For the six months ended

(Unit: Billions of Yen)

		September 30, 2024(A)	(A)-(B)	September 30, 2023(B)	(B)-(C)	September 30, 2022(C)
(Outstanding balance)						
The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(未残) 3 行合算	19,583.6	93.7	19,489.9	61.1	19,428.8
The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	17,536.3	174.9	17,361.3	134.1	17,227.2
The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,569.9	(78.0)	1,648.0	(66.9)	1,714.9
THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	477.3	(3.1)	480.5	(6.1)	486.7
(Average balance)						
The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined	(平残) 3 行合算	19,755.3	(4.8)	19,760.1	184.5	19,575.5
The Bank of Yokohama, Ltd. Non-Consolidated	横浜銀行 単体	17,671.1	56.3	17,614.7	277.3	17,337.4
The Higashi-Nippon Bank, Limited Non-Consolidated	東日本銀行 単体	1,605.9	(58.1)	1,664.0	(80.4)	1,744.5
THE KANAGAWA BANK, LTD. Non-Consolidated	神奈川銀行 単体	478.2	(3.0)	481.2	(12.3)	493.5

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

(2) 預金者別預金残高 (未残) (特別国際金融取引勘定を除く国内店分)

Domestic branches (excluding deposits in offshore market account)

(Unit: Billions of Yen)

①The Bank of Yokohama, Ltd. , The Higashi-Nippon Bank, Limited and THE KANAGAWA BANK, LTD. Combined		① 3行合算	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
9	Individual	個人	13,542.2	14.6	115.8	13,527.6	13,426.4
10	Of which, liquid deposits	うち流動性	10,843.6	51.9	242.7	10,791.6	10,600.8
11	Of which, fixed deposits	うち定期性	2,678.0	(36.2)	(125.6)	2,714.3	2,803.7
12	Corporate	法人	4,614.6	(38.4)	(1.7)	4,653.1	4,616.3
13	Local Public	公金	1,019.2	(409.7)	(59.8)	1,428.9	1,079.0
14	Financial institutions	金融	317.3	(13.8)	39.1	331.1	278.1
15	Total	合計	19,493.4	(447.4)	93.4	19,940.9	19,400.0

(Unit: Billions of Yen)

②The Bank of Yokohama, Ltd. Non-Consolidated		②横浜銀行 単体	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
16	Individual	個人	12,420.7	40.7	163.5	12,379.9	12,257.1
17	Of which, liquid deposits	うち流動性	10,150.0	58.7	248.2	10,091.2	9,901.7
18	Of which, fixed deposits	うち定期性	2,250.4	(17.0)	(83.5)	2,267.5	2,334.0
19	Corporate	法人	3,793.8	(33.2)	40.9	3,827.1	3,752.9
20	Local Public	公金	972.1	(421.1)	(59.1)	1,393.3	1,031.2
21	Financial institutions	金融	259.4	(15.6)	29.3	275.0	230.0
22	Total	合計	17,446.1	(429.3)	174.6	17,875.4	17,271.4

(Unit: Billions of Yen)

③The Higashi-Nippon Bank, Limited Non-Consolidated		③東日本銀行 単体	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
23	Individual	個人	787.4	(21.6)	(41.1)	809.0	828.5
24	Of which, liquid deposits	うち流動性	486.5	(7.5)	(10.1)	494.0	496.6
25	Of which, fixed deposits	うち定期性	300.5	(14.0)	(30.9)	314.5	331.4
26	Corporate	法人	680.1	(13.5)	(45.9)	693.7	726.1
27	Local Public	公金	45.2	9.9	(0.4)	35.3	45.6
28	Financial institutions	金融	57.1	1.3	9.4	55.7	47.7
29	Total	合計	1,569.9	(23.9)	(78.0)	1,593.8	1,648.0

(Unit: Billions of Yen)

④THE KANAGAWA BANK, LTD. Non-Consolidated		④神奈川銀行 単体	As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
30	Individual	個人	334.1	(4.4)	(6.5)	338.6	340.7
31	Of which, liquid deposits	うち流動性	207.0	0.7	4.6	206.3	202.4
32	Of which, fixed deposits	うち定期性	127.0	(5.1)	(11.1)	132.2	138.2
33	Corporate	法人	140.6	8.3	3.3	132.2	137.2
34	Local Public	公金	1.7	1.5	(0.3)	0.2	2.1
35	Financial institutions	金融	0.7	0.3	0.3	0.4	0.3
36	Total	合計	477.3	5.7	(3.1)	471.6	480.5

8. Investment Products for Individuals

(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)

8. 個人向け投資型商品

(1) グループ合計 (3行合算 + 浜銀 T T 証券)

(Unit: Billions of Yen)

				As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(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)	個人向け投資型商品合計 (3行合算)	個人向け投資型商品合計 (3行合算)	2,246.4	5.4	94.4	2,240.9	2,151.9
2	Investment products for individuals at Hamagin Tokai Tokyo Securities Co., Ltd.		浜銀 T T 証券㈱の個人向け投資型商品	560.5	(0.9)	72.1	561.4	488.3
3	Total balance of investment products for individuals		個人向け投資型商品合計	2,806.9	4.5	166.5	2,802.3	2,640.3
4	Total individual deposit assets (3+10)	個人向け預り資産合計 (3+10)		16,331.1	20.3	283.8	16,310.7	16,047.3

(2) The Bank of Yokohama, Ltd., The Higashi-Nippon Bank, Limited (2) 3行合算

and THE KANAGAWA BANK, LTD. Combined

(Unit: Billions of Yen)

				As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
5	Investment trusts (Including fund wrap)	個人向け投資型商品合計	投資信託(含むファンドラップ)	756.7	23.5	100.0	733.1	656.6
6	Insurance		保険	1,430.8	(19.5)	(5.5)	1,450.4	1,436.3
7	Foreign currency deposits		外貨預金	18.0	(1.2)	(1.4)	19.2	19.4
8	Public bonds		公共債	40.7	2.7	1.2	38.0	39.5
9	Total balance of investment products for individuals	個人向け投資型商品合計		2,246.4	5.4	94.4	2,240.9	2,151.9
10	Individual deposits (deposits in yen)	個人向け預り資産合計	個人預金 (円貨預金)	13,524.2	15.8	117.2	13,508.3	13,406.9
11	Total individual deposit assets		個人向け預り資産合計	15,770.6	21.3	211.6	15,749.3	15,558.9

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

(3) 横浜銀行 単体

(Unit: Billions of Yen)

				As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
12	Investment trusts (Including fund wrap)	個人向け投資型商品合計	投資信託(含むファンドラップ)	730.1	25.6	101.3	704.4	628.7
13	Insurance		保険	1,312.2	(20.4)	(7.7)	1,332.6	1,320.0
14	Foreign currency deposits		外貨預金	17.8	(1.1)	(1.3)	19.0	19.1
15	Public bonds		公共債	36.6	2.3	1.6	34.2	35.0
16	Total balance of investment products for individuals	個人向け投資型商品合計		2,096.8	6.3	93.8	2,090.4	2,002.9
17	Individual deposits (deposits in yen)	個人向け預り資産合計	個人預金 (円貨預金)	12,402.8	41.9	164.8	12,360.9	12,237.9
18	Total individual deposit assets		個人向け預り資産合計	14,499.7	48.2	258.7	14,451.4	14,240.9

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

(4) 東日本銀行 単体

(Unit: Billions of Yen)

				As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
19	Investment trusts	個人向け投資型商品合計	投資信託	14.7	(2.4)	(2.1)	17.2	16.8
20	Insurance		保険	72.4	(3.1)	(5.7)	75.5	78.1
21	Foreign currency deposits		外貨預金	0.1	(0.0)	(0.0)	0.2	0.2
22	Public bonds		公共債	3.9	0.3	(0.3)	3.6	4.3
23	Total balance of investment products for individuals	個人向け投資型商品合計		91.3	(5.2)	(8.3)	96.5	99.6
24	Individual deposits (deposits in yen)	個人向け預り資産合計	個人預金 (円貨預金)	787.2	(21.6)	(41.0)	808.8	828.2
25	Total individual deposit assets		個人向け預り資産合計	878.5	(26.8)	(49.3)	905.4	927.9

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

(5) 神奈川銀行 単体

(Unit: Billions of Yen)

				As of September 30, 2024(A)	(A)-(B)	(A)-(C)	As of March 31, 2024(B)	As of September 30, 2023(C)
26	Investment trusts	個人向け投資型商品合計	投資信託	11.8	0.3	0.8	11.4	11.0
27	Insurance		保険	46.2	3.9	8.0	42.2	38.1
28	Foreign currency deposits		外貨預金	0.0	(0.0)	(0.0)	0.0	0.0
29	Public bonds		公共債	0.1	0.0	0.0	0.1	0.1
30	Total balance of investment products for individuals	個人向け投資型商品合計		58.2	4.3	8.8	53.8	49.3
31	Individual deposits (deposits in yen)	個人向け預り資産合計	個人預金 (円貨預金)	334.1	(4.4)	(6.5)	338.6	340.7
32	Total individual deposit assets		個人向け預り資産合計	392.4	(0.1)	2.3	392.5	390.0

(Reference) Sales amount of investment products for individuals (参考) 個人向け投資型商品の販売額

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

< 3行合算 >

(Unit: Billions of Yen)

		1st Half of FY2024(A)	Yokohama	Higashi-Nippon	KANAGAWA	(A)-(B)	1st Half of FY2022(B)	Yokohama	Higashi-Nippon	KANAGAWA	2nd Half of FY2022	Yokohama	Higashi-Nippon	KANAGAWA
33	Sales amount of Investment trusts (Including fund wrap)	86.7	85.0	0.0	1.7	12.4	74.3	72.3	0.0	1.9	79.4	78.1	0.0	1.3
34	Sales amount of Insurance	78.8	74.9	0.4	3.4	3.1	75.7	72.5	0.1	3.0	78.2	73.9	0.2	4.0

✕ Reference

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

① Non-Consolidated Interim Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2024	As of September 30, 2024
Assets :		
Cash and due from banks	3,992,990	3,733,361
Call loans	223,629	307,001
Monetary claims bought	27,451	26,355
Trading assets	1,730	1,501
Money held in trust	—	3,602
Securities	2,510,721	2,501,333
Loans and bills discounted	14,612,994	14,462,117
Foreign exchanges	22,723	19,235
Other assets	251,502	186,262
Tangible fixed assets	142,690	142,156
Intangible fixed assets	15,731	15,197
Prepaid pension cost	38,037	39,916
Deferred tax assets	—	1,046
Customers' liabilities for acceptances and guarantees	32,783	32,540
Allowance for loan losses	(67,815)	(69,359)
Total assets	21,805,172	21,402,266
Liabilities :		
Deposits	17,971,667	17,536,370
Negotiable certificates of deposit	204,950	208,995
Call money	197,080	111,830
Payables under repurchase agreements	115,423	87,691
Payables under securities lending transactions	76,599	73,545
Trading liabilities	12	5
Borrowed money	1,984,154	2,013,526
Foreign exchanges	836	1,113
Due to trust account	41,729	43,952
Other liabilities	102,291	202,714
Income taxes payable	7,301	16,918
Other	94,989	185,796
Provision for bonuses	3,688	3,458
Provision for directors' bonuses	23	—
Provision for share-based compensation	174	209
Provision for reimbursement of deposits	1,831	1,630
Provision for contingent losses	638	744
Deferred tax liabilities	4,091	—
Deferred tax liabilities for land revaluation	16,256	16,256
Acceptances and guarantees	32,783	32,540
Total liabilities	20,754,236	20,334,587
Net assets :		
Capital stock	215,628	215,628
Capital surplus	177,244	177,244
Legal capital surplus	177,244	177,244
Retained earnings	566,691	593,152
Legal retained earnings	38,384	38,384
Other retained earnings	528,307	554,768
Reserve for advanced depreciation of non-current assets	2,228	2,228
General reserve	118,234	118,234
Retained earnings brought forward	407,844	434,306
Total shareholders' equity	959,564	986,025
Valuation difference on available-for-sale securities	54,440	44,799
Deferred gains or losses on hedges	549	473
Revaluation reserve for land	36,381	36,381
Total valuation and translation adjustments	91,371	81,653
Total net assets	1,050,935	1,067,679
Total liabilities and net assets	21,805,172	21,402,266

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Ordinary income	138,277	152,222
Interest income	105,006	117,430
Of which, interest on loans and bills discounted	77,877	84,195
Of which, interest and dividends on securities	18,469	21,879
Trust fees	145	113
Fees and commissions	27,752	29,030
Trading income	22	66
Other ordinary income	3,558	2,081
Other income	1,792	3,499
Ordinary expenses	116,543	96,327
Interest expenses	26,580	30,183
Of which, interest on deposits	9,936	12,528
Fees and commissions payments	8,596	9,280
Other ordinary expenses	25,037	2,978
General and administrative expenses	50,114	50,050
Other expenses	6,214	3,834
Ordinary profit	21,734	55,895
Extraordinary losses	543	301
Loss on disposal of non-current assets	543	301
Income before income taxes	21,191	55,593
Income taxes-current	6,290	16,337
Income taxes-deferred	(318)	(816)
Total income taxes	5,971	15,520
Net income	15,219	40,073

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

	(Unit: Millions of Yen)	
	As of March 31, 2024	As of September 30, 2024
Assets :		
Cash and due from banks	109,492	72,586
Securities	371,190	355,337
Loans and bills discounted	1,670,578	1,650,304
Foreign exchanges	1,962	1,631
Other assets	16,835	15,720
Tangible fixed assets	24,751	24,562
Intangible fixed assets	2,585	2,487
Prepaid pension cost	5,053	5,676
Deferred tax assets	—	37
Customers' liabilities for acceptances and guarantees	1,613	1,699
Allowance for loan losses	(13,651)	(12,944)
Total assets	2,190,412	2,117,101
Liabilities :		
Deposits	1,593,858	1,569,946
Negotiable certificates of deposit	203,000	83,500
Call money	210,000	270,000
Payables under securities lending transactions	3,881	3,865
Borrowed money	34,100	36,900
Foreign exchanges	34	80
Other liabilities	4,714	12,125
Income taxes payable	333	1,007
Other	4,381	11,117
Provision for bonuses	501	431
Provision for directors' bonuses	10	—
Provision for share-based compensation	61	79
Provision for reimbursement of deposits	433	416
Provision for contingent losses	844	690
Deferred tax liabilities	773	—
Deferred tax liabilities for land revaluation	2,551	2,539
Acceptances and guarantees	1,613	1,699
Total liabilities	2,056,380	1,982,275
Net assets :		
Capital stock	38,300	38,300
Capital surplus	24,600	24,600
Legal capital surplus	24,600	24,600
Retained earnings	54,577	58,139
Legal retained earnings	1,904	1,904
Other retained earnings	52,673	56,234
Retained earnings brought forward	52,673	56,234
Total shareholders' equity	117,477	121,039
Valuation difference on available-for-sale securities	10,893	8,153
Revaluation reserve for land	5,660	5,633
Total valuation and translation adjustments	16,554	13,786
Total net assets	134,032	134,826
Total liabilities and net assets	2,190,412	2,117,101

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

(Unit: Millions of Yen)

	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Ordinary income	16,245	15,347
Interest income	11,815	12,021
Of which, interest on loans and bills discounted	10,125	9,888
Of which, interest and dividends on securities	1,649	2,040
Fees and commissions	2,333	2,216
Other ordinary income	104	33
Other income	1,991	1,075
Ordinary expenses	10,071	10,158
Interest expenses	68	419
Of which, interest on deposits	60	297
Fees and commissions payments	651	683
Other ordinary expenses	145	265
General and administrative expenses	9,060	8,380
Other expenses	145	409
Ordinary profit	6,173	5,188
Extraordinary income	526	87
Gain on disposal of non-current assets	526	87
Extraordinary losses	29	325
Loss on disposal of non-current assets	29	190
Impairment loss	—	134
Income before income taxes	6,671	4,951
Income taxes-current	51	1,033
Income taxes-deferred	1,789	384
Total income taxes	1,840	1,417
Net income	4,830	3,533

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

	(Unit: Millions of Yen)	
	As of March 31, 2024	As of September 30, 2024
Assets :		
Cash and due from banks	32,632	47,553
Monetary claims bought	81	81
Securities	80,381	79,393
Loans and bills discounted	405,917	408,596
Foreign exchanges	58	14
Other assets	6,210	1,003
Tangible fixed assets	3,937	3,883
Intangible fixed assets	—	46
Customers' liabilities for acceptances and guarantees	267	250
Allowance for loan losses	(3,699)	(3,915)
Total assets	525,785	536,908
Liabilities :		
Deposits	471,631	477,380
Borrowed money	21,600	24,400
Other liabilities	1,268	3,432
Income taxes payable	47	366
Other	1,220	3,065
Provision for bonuses	132	133
Provision for retirement benefits	603	575
Provision for reimbursement of deposits	13	8
Deferred tax liabilities	353	319
Deferred tax liabilities for land revaluation	507	507
Acceptances and guarantees	267	250
Total liabilities	496,377	507,007
Net assets :		
Capital stock	6,191	6,191
Capital surplus	5,101	5,101
Legal capital surplus	5,101	5,101
Retained earnings	15,057	15,945
Legal retained earnings	1,090	1,090
Other retained earnings	13,967	14,854
General reserve	6,492	6,492
Retained earnings brought forward	7,474	8,362
Total shareholders' equity	26,350	27,237
Valuation difference on available-for-sale securities	2,082	1,688
Revaluation reserve for land	975	975
Total valuation and translation adjustments	3,058	2,663
Total net assets	29,408	29,901
Total liabilities and net assets	525,785	536,908

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

	(Unit: Millions of Yen)	
	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Ordinary income	4,770	5,250
Interest income	3,669	3,773
Of which, interest on loans and bills discounted	3,333	3,373
Of which, interest and dividends on securities	316	356
Fees and commissions	686	798
Other ordinary income	41	45
Other income	373	632
Ordinary expenses	4,231	3,823
Interest expenses	34	110
Of which, interest on deposits	35	107
Fees and commissions payments	174	173
Other ordinary expenses	59	138
General and administrative expenses	3,086	2,896
Other expenses	876	503
Ordinary profit	539	1,427
Extraordinary losses	2	5
Loss on disposal of non-current assets	2	5
Income before income taxes	536	1,421
Income taxes-current	157	354
Income taxes-deferred	(21)	143
Total income taxes	136	498
Net income	400	923