IMPORTANT NOTICE

December 2, 2025
To: Holders of Yokohama Financial Group
Re: Cash Dividend - **Final Rate**

Security Name: Yokohama Financial Group
Country of Incorporation: JAPAN
CUSIP: 206517104
Ratio (Local Shares:DRs): 3:1

	Local Shares	**DRs**
Record Date:	Sep 30, 2025	Sep 30, 2025
Payable Date:	Dec 01, 2025	Dec 16, 2025
Exchange Rate:	155.2098	
Interim Dividend: Taxable	JPY17.0	
Gross Dividend Total:	JPY17.0	USD0.328587
Dividend Fee:		USD0.065717
Withholding Rate: 10.00%		USD0.032859
Net Dividend Rate:		USD0.230011
Tax Relief Fee (if applicable):		USD 0.01
Other applicable Tax Withholding Rates:Net Rates:		0.00% :0.25287 / 5.00% :0.236441 7.00% :0.229869 / 10.00% :0.220011 12.50% :0.211797 / 15.00% :0.206682 15.315% :0.206047 / 20.315% :0.196117 20.42% :0.195772

Foreign currency transaction was executed by BNY or its Affiliates.

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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