

# Group Non-Financial Data

## Environment

### Environmental Impact Data

Item	Units	FY2019			FY2020			FY2021		
		Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total
Total energy consumption crude oil equivalent	KL	10,928	1,336	12,264	10,735	1,300	12,035	10,264	1,190	11,454
Total amount of energy used	GJ	423,557	51,775	475,332	416,072	50,358	466,430	397,846	46,112	443,958
Electricity consumption	1000KWh	37,494	5,157	42,651	36,721	5,051	41,772	34,875	4,598	39,473
Gasoline consumption	KL	311.1	67.8	378.9	244.1	57.9	302.0	229.2	47.6	276.8
Total water consumption <sup>(*)</sup>	m <sup>3</sup>	68,609	4,650	73,259	68,805	3,972	72,777	66,171	2,980	69,151
Cooling water inflow <sup>(*)</sup>	m <sup>3</sup>	16,170	0	16,170	15,344	0	15,344	14,380	0	14,380

(\*)1 The Bank of Yokohama Group tabulates the figures for headquarters and business centers. Figures for Higashi-Nippon Bank are for the head office.

(\*)2 The Bank of Yokohama Group tabulates the figures for business centers.

### Resources & Waste

Item	Units	FY2019			FY2020			FY2021		
		Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total
Paper purchases <sup>(*)</sup>	t	123.8	62.4	186.2	217.8	23.8	241.6	192.4	15.6	208.0
Of which, eco-friendly paper <sup>(*)</sup>	t	77.8	3.9	81.7	52.5	2.9	55.4	10.3	2.8	13.1
Waste generated <sup>(*)</sup>	t	293.8	186.6	480.4	313.7	162.6	476.3	459.3	124.4	583.7
Of which, finally disposed of <sup>(*)</sup>	t	36.9	14.7	51.6	35.9	37.2	73.1	41.5	27.6	69.1
Of which, recycled <sup>(*)</sup>	t	256.9	121.9	378.8	277.8	125.4	403.2	417.8	96.8	514.6

(\*)3 The Bank of Yokohama Group tabulates the figures for headquarters, Tokyo, and business centers. Higashi-Nippon Bank tabulates the figures for headquarters and business centers.

(\*)4 The Bank of Yokohama Group tabulates the figures for headquarters and business centers. Higashi-Nippon Bank tabulates the figures for headquarters and business centers.

### Greenhouse Gas (GHG) Emissions

Item	Units	FY2019			FY2020			FY2021		
		Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total
Greenhouse gas emissions - Scope 1 (Direct emissions)	t-CO <sub>2</sub>	818	157	975	789	123	912	736	112	848
Greenhouse gas emissions - Scope 2 (Indirect emissions)	t-CO <sub>2</sub>	18,794	1,787	20,581	18,443	1,825	20,268	14,781	1,678	16,459
Greenhouse gas emissions - Scope 3 (Categories 1~14)	t-CO <sub>2</sub> eq	70,811	17,866	88,677	80,369	15,253	95,622	77,949	17,911	95,860
Of which, Category 1 (Purchased goods and services)	t-CO <sub>2</sub> eq	37,241	13,586	50,827	40,951	11,547	52,498	38,296	11,361	49,657
Of which, Category 2 (Capital goods)	t-CO <sub>2</sub> eq	20,555	2,798	23,353	26,473	2,357	28,830	27,062	5,329	32,391
Of which, Category 3 (Fuel and energy-related activities not included in scope 1 or scope 2)	t-CO <sub>2</sub> eq	4,371	355	4,726	4,395	347	4,742	4,238	316	4,554
Of which, Category 4 (Upstream transportation and distribution)	t-CO <sub>2</sub> eq	5,012	213	5,225	4,893	142	5,035	4,812	125	4,937
Of which, Category 5 (Waste generated in operations)	t-CO <sub>2</sub> eq	587	208	795	822	193	1,015	743	163	906
Of which, Category 6 (Business travel)	t-CO <sub>2</sub>	602	181	783	649	172	821	652	169	821
Of which, Category 7 (Employee commuting)	t-CO <sub>2</sub>	1,720	501	2,221	1,617	468	2,085	1,610	433	2,043
Of which, Category 8 (Upstream leased assets)	t-CO <sub>2</sub>	722	20	742	566	23	589	532	10	542
Of which, Category 9 (Downstream transportation and distribution)	N/A	-	-	-	-	-	-	-	-	-
Of which, Category 10 (Processing of sold products)	N/A	-	-	-	-	-	-	-	-	-
Of which, Category 11 (Use of sold products)	N/A	-	-	-	-	-	-	-	-	-
Of which, Category 12 (End-of-life treatment of sold products)	N/A	-	-	-	-	-	-	-	-	-
Of which, Category 13 (Downstream leased assets)	None	0	0	0	0	0	0	0	0	0
Of which, Category 14 (Franchises)	None	0	0	0	0	0	0	0	0	0
Total greenhouse gas emissions (Scopes 1 and 2)	t-CO <sub>2</sub>	19,613	1,945	21,558	19,232	1,948	21,180	15,518	1,790	17,308
Total greenhouse gas emissions (Scopes 1, 2, and 3)	t-CO <sub>2</sub> eq	90,424	19,812	110,236	99,602	17,202	116,804	93,467	19,702	113,169

\* Calculations are for the Bank of Yokohama and Higashi-Nippon Bank. (Both include domestic manned branches, unmanned sub-branches, and ATMs.)

\* For the purpose of calculation, if Group companies are tenants in the offices of the Bank of Yokohama or Higashi-Nippon Bank, and the energy consumption of such tenants cannot be separated, they are included in the calculation.

\* In Scope 2 calculations, CO<sub>2</sub> emissions are calculated as 0 for the portion of real renewable electricity use.

\* Scope of third-party verification: Scope 1 and 2 energy-related CO<sub>2</sub> emissions and Scope 3 greenhouse gas emissions (Categories 1-14) of the Concordia Financial Group, the Bank of Yokohama, and Higashi-Nippon Bank in FY2021.

\* There may be cases where the breakdowns do not add up to the total emissions due to the handling of fractions.

\* Data for FY2019 and FY2020 have been re-examined and partially revised.

## Society

### Diversity

Item	Units	FY2019			FY2020			FY2021		
		Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total
Number of employees	Persons	4,559	1,238	5,797	4,511	1,197	5,708	4,455	1,138	5,593
Of which, number of female employees	Persons	2,197	376	2,573	2,178	370	2,548	2,157	369	2,526
Proportion of female employees	%	48.2	30.4	44.4	48.3	30.9	44.6	48.4	32.4	45.2
Number of temporary and interim employees, and number of overseas local personnel hired	Persons	3,356	555	3,911	3,370	527	3,897	3,153	462	3,615
Average age	Years old	39.7	39.9	39.7	40.0	40.1	40.0	40.2	40.1	40.2
Average years of continuous service	Years	16.0	17.0	16.2	16.1	17.1	16.3	16.2	17.1	16.4
Of which, average years of employment (male)	Years	17.6	19.2	17.9	17.5	19.4	17.9	17.5	19.4	17.9
Of which, average years of employment (female)	Years	14.2	11.7	13.7	14.7	12	14.1	14.9	12.5	14.4
Average annual salary	¥1,000	7,372	6,445	7,174	7,457	6,494	7,255	7,524	6,679	7,352
Average monthly salary	¥1,000	456	448	454	461	456	460	460	455	459
Proportion of union members within workplace	%	82.4	87.0	83.4	84.8	80.2	83.8	83.7	78.7	82.7
Personnel hired	Persons	189	36	225	185	53	238	179	58	237
Of which, number of females hired	Persons	83	21	104	80	24	104	86	31	117
Total number of new graduates hired	Persons	133	34	167	143	48	191	149	55	204
Of which, number of females hired	Persons	53	19	72	61	23	84	73	30	103
Total mid-career hires	Persons	56	2	58	42	5	47	30	3	33
Of which, number of females hired	Persons	30	2	32	19	1	20	13	1	14
Number of persons using the reemployment system	Persons	599	71	670	714	74	788	758	82	840
Proportion of employees with disabilities	%	2.09	1.67	2.0	2.26	1.64	2.1	2.39	2.01	2.3
Number of employees who resigned	Persons	138	98	236	131	70	201	138	75	213
Voluntary employee turnover rate	%	2.9	7.2	3.8	2.8	5.4	3.3	3.0	6.0	3.6
Number of administrative staff	Persons	1,153	435	1,588	1,230	437	1,667	1,242	420	1,662
Of which, number of female administrative staff	Persons	156	24	180	183	27	210	214	29	243
Proportion of female administrative staff	%	13.5	5.5	11.3	14.9	6.2	12.6	17.2	6.9	14.6
Total number of management staff	Persons	2,105	812	2,917	2,344	860	3,204	2,331	812	3,143
Of which, number of female management staff	Persons	744	171	915	861	182	1,043	890	178	1,068
Proportion of female management staff	%	35.3	21.1	31.4	36.7	21.2	32.6	38.2	21.9	34.0
Average number of days of paid leave taken	Days	12.5	12.5	12.5	13.5	13.1	13.4	16.2	13.2	15.6
Average rate of utilization of paid leave	%	65.3	64.9	65.2	69.1	67.8	68.8	83.3	68.2	80.0
Percentage of employees taking childcare leave (male) <sup>(*)5</sup>	%	90.3	2.2	63.5	84.8	31.0	72.7	81.4	44.4	71.7
Average number of days of childcare leave taken (male)	Days	4.6	2.0	4.6	4.1	5.6	4.3	5.6	4.0	5.3
Percentage of employees taking childcare leave (female) <sup>(*)6</sup>	%	101.4	87.5	99.4	98.5	112.5	100.6	94.7	100.0	95.5
Percentage of employees taking childcare leave (male & female)	%	96.7	31.9	82.5	92.7	67.9	88.1	88.9	65.5	88.1
Percentage of employees using the shortened working hours system (employees using the system at the end of the fiscal year/male & female with pre-school children), excluding those on leave or on secondment.	%	30.2	18.8	27.9	32.9	21.8	30.8	31.2	24.2	29.9
Average working hours above statutory working hours	Hours/month	9 hours 24 minutes	-	-	12 hours 1 minute	-	-	10 hours 24 minutes	10 hours 54 minutes	10 hours 30 minutes
Number of work accidents	Cases	53	0	53	58	1	59	57	3	60

(\*)5) Percentage of male employees taking childcare leave (%) = Number of male employees who took (started) childcare leave (in the relevant fiscal year)/Number of male employees with spouse giving birth (in the relevant fiscal year) x100

(\*)6) Percentage of female employees taking childcare leave (%) = Number of female employees who took (started) childcare leave (in the relevant fiscal year)/Number of female employees giving birth (in the relevant fiscal year) x100

### Personnel Development (Human Capital)

Item	Units	FY2019			FY2020			FY2021		
		Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total
Number of people using the bank's internal recruitment system	Persons	151	4	155	141	8	149	274	6	280
Number of job titles or employment types changed (Bank employee change)	Persons	13	2	15	6	0	6	3	0	3
Number of job titles or employment types changed (Course change)	Persons	3	8	11	3	4	7	18	10	28

### Social Contribution Activity Expenses

Item	Units	FY2019			FY2020			FY2021		
		Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total
Expenditures for social contribution activities <sup>(*)7</sup>	¥1,000	110,212	2,175	112,387	135,847	673	136,520	123,993	870	124,863
Of which, donations to not-for-profit organisations	¥1,000	39,841	58	39,899	60,478	42	60,520	47,355	24	47,379
Number of financial education participants <sup>(*)8</sup>	Persons	2,712	17	2,729	7,666	125	7,791	24,338	165	24,503

(\*)7) Data for FY2019 and FY2020 have been revised due to refinement of the aggregation method.

(\*)8) Includes the number of participants in various financial seminars, workplace experiences, school visits and other classes, and the number of visitors (unique users) to the Hamagin Money Classroom website.

## Group Non-Financial Data

### Governance

#### Corporate Governance

##### Concordia Financial Group

Item	Units	FY2019	FY2020	FY2021
Number of directors	Persons	6	7	7
Of which, number of outside/independent directors	Persons	3	3	3
Number of members of Audit & Supervisory Board	Persons	5	5	5
Of which, number of outside members of Audit and Supervisory Board	Persons	3	3	3
Number of female directors <sup>(*)</sup>	Persons	1	1	1
Proportion of female directors	%	18.2	16.7	16.7
Average attendance rate for Board of Directors meetings	%	100.0	100.0	99.4

##### <Bank of Yokohama, Higashi-Nippon Bank>

Item	Units	FY2019			FY2020			FY2021		
		Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total
Number of directors	Persons	8	8	16	7	6	13	6	6	12
Of which, number of outside/independent directors	Persons	2	2	4	2	1	3	2	1	3
Number of female directors <sup>(*)</sup>	Persons	1	-	1	1	-	1	1	-	1
Average attendance rate for Board of Directors meetings	%	99.2	100.0	-	100.0	100.0	-	99.0	97.6	-

(\*) Including outside directors.

#### Compliance

Item	Units	FY2019			FY2020			FY2021		
		Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total	Bank of Yokohama	Higashi-Nippon Bank	Total
Number of customer consultations	Cases	3,874	303	4,177	5,375	259	5,634	5,878	154	6,032
Of which, telephone consultations	Cases	3,060	245	3,305	4,132	189	4,321	4,780	88	4,868
Complaints	Cases	1,004	216	1,220	1,175	172	1,347	1,625	88	1,713
Inquiries	Cases	2,056	29	2,085	2,957	17	2,974	3,155	0	3,155
Of which, number of Customer Voice cards received	Cases	108	20	128	24	20	44	26	16	42
Of which, number of Customer Voices received on website	Cases	706	38	744	1,219	50	1,269	1,072	50	1,122
Complaints	Cases	423	15	438	723	28	751	622	17	639
Requests	Cases	240	6	246	451	17	468	385	31	416
Compliments	Cases	43	2	45	45	5	50	65	2	67
Other	Cases	0	15	15	0	0	0	0	0	0
Number of internal and external reports received (Hotline)	Cases	22	22	44	29	7	36	27	10	37

