



**NOTICE OF NAME CHANGE  
FOR YOKOHAMA FINANCIAL GROUP, INC.  
(FORMERLY KNOWN AS “CONCORDIA FINANCIAL GROUP, LTD.”)**

TO ALL HOLDERS AND BENEFICIAL OWNERS OF AMERICAN DEPOSITARY SHARES (“ADSs”) OF YOKOHAMA FINANCIAL GROUP, INC. (“FORMERLY KNOWN AS “CONCORDIA FINANCIAL GROUP, LTD.”)

|                       |                                                                                                                                                                |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Company:              | Yokohama Financial Group, Inc. (formerly known as “Concordia Financial Group, Ltd.”), a company incorporated under the laws of Japan (the “ <u>Company</u> ”). |
| Depository:           | Citibank, N.A.                                                                                                                                                 |
| Deposited Securities: | Shares of common stock of the Company (the “ <u>Shares</u> ”).                                                                                                 |
| ADS CUSIP No.:        | 206517104.*                                                                                                                                                    |
| ADS ISIN:             | US2065171041.*                                                                                                                                                 |
| ADS Ticker:           | CRDIY.*                                                                                                                                                        |
| ADS-to-Share Ratio:   | One (1) ADS to three (3) Shares.                                                                                                                               |
| ADS Effective Date:   | October 1, 2025.                                                                                                                                               |

***\*ADS Ticker, ADS ISIN and ADS CUSIP No. are provided as a convenience only and without any liability for accuracy.***

The Depository has been informed that the Company has announced a change of its corporate name from “Concordia Financial Group, Ltd.” to “Yokohama Financial Group, Inc.”

The following change will be made to the Company’s ADR facility with effect as of the ADS Effective Date:

|                            |                                        |
|----------------------------|----------------------------------------|
| <b>Prior Company Name:</b> | <b>Concordia Financial Group, Ltd.</b> |
| <b>New Company Name:</b>   | <b>Yokohama Financial Group, Inc.</b>  |

Please note that the American Depositary Receipts (“ADRs”) evidencing ADSs issued prior or subsequent to the date hereof, which do not reflect the new name notified hereby, do not need to be exchanged for new ADRs and may remain outstanding until such time as the holder(s) of such ADRs choose(s) to surrender them for any reason. The ADS CUSIP No., the ADS ISIN and the ADS Ratio will each remain unchanged despite this corporate name change.

If you have any questions regarding the above, please contact Citibank, N.A. at 1-877-248-4237.

CITIBANK, N.A.,  
as Depository

September 18, 2025