

Annual Report 2022

The Yokohama Shinkin Bank

Year Ended
March 31, 2022



The Yokohama Shinkin Bank

About Us

Established in 1923, the Yokohama Shinkin Bank is a regional cooperative financial institution that converted to a shinkin bank in 1951 when the Shinkin Bank Act was enacted.

With its base in Yokohama, an international trading port with a long tradition, Yokohama Shinkin Bank is playing an important role as a financial institution that supports a sustainable local community and regional economy.

Our mission is to provide high quality financial services to small and medium-sized businesses and individual customers in the region.



A handwritten signature in black ink that reads "Shigeru Omae".

Shigeru Omae
President

Basic Policy

- 1** We will always be aware of our social responsibility and public mission and strive to establish trust through sound business operations.
- 2** We will contribute to the development of the local community through our daily work.
- 3** We will always be grateful to our customers and members and build a truly community friendly Bank.
- 4** We will strive to comply with laws, regulations and rules, and to conduct our business operations with integrity and fairness in a manner that does not violate social norms.
- 5** We will create a mutually compatible, rewarding and positive workplace.

Our Logo

The three circles that surround the “Y” of Yokohama Shinkin Bank represent “local community,” “customers and members,” and “officers and employees and their families.” Our logo represents the hope that we will be mutually compatible and united by strong ties to move forward without limit as a regional financial institution.



General Situation of the Bank

Overview of the Bank

As of March 31, 2022

Date of Establishment: July 19, 1923
Share Capital (Paid-in Capital): ¥1,743 million
Deposits: ¥2,021,555 million
Loans and Bills Discounted: ¥1,104,609 million
Number of Employees and Officers: 1,271
Head Office:
 2-16-1, Onoe-cho, Naka-ku, Yokohama 231-8466, Japan
Telephone: 045-651-1451

Number of Branches: 61
Sales Areas - Kanagawa Prefecture:
 Yokohama-shi, Kawasaki-shi, Yokosuka-shi, Kamakura-shi, Fujisawa-shi, Chigasaki-shi, Zushi-shi, Miura-shi, Sagami-hara-shi, Atsugi-shi, Yamato-shi, Ebina-shi, Zama-shi, Ayase-shi, Miura-gun, Koza-gun, Aiko-gun Aikawamachi
 Tokyo: Ota-ku, Machida-shi

Main Business Activities

Deposit business	Deposits	Current deposits, ordinary deposits, savings deposits deposits at notice, time deposits, installment savings separate deposits, tax reserve deposits foreign currency deposits, etc.
	Negotiable certificates of deposit	Transferable deposits
Lending business	Loans	Loans on bills, loans on deeds, loans on electronically recorded monetary claims, overdrafts
	Discounts on bills and electronically recorded monetary claims	Banker's acceptances, commercial notes documentary bills, discounts on electronically recorded monetary claims
Securities trading business	Trading in public bonds such as Japanese Government Bonds	
Securities investment business	Investment in Japanese Government Bonds, local government bonds, corporate bonds, stocks and other securities for preparation for deposit payment and fund management	
Domestic exchange business	Money orders, transfers, bill collection, etc.	
Foreign exchange business	Export, import, and foreign remittances and other foreign exchange-related business	
Fiduciary business for public bonds and corporate bonds	Public bond offerings, management and fiduciary business for corporate bonds (privately-placed bonds)	
Ancillary business	Agency business	(i) Revenue agent services for the Bank of Japan and agency business for Japanese Government Bonds (ii) Handling public funds for local public organizations (iii) Agency services for trusts, etc. (iv) Accepting agency for payments for stock and stock dividends and payment agency for public bond principal and interest (v) Agency lending on behalf of Japan Finance Corporation, Japan Housing Finance Agency, etc.
	Safe deposit box business	
	Securities lending	
	Obligation guarantees	
	Public bond underwriting	
	Over-the-counter sales of public bonds such as Japanese Government Bonds and investment trusts	
	Over-the-counter sales of insurance products (insurance solicitation conducted pursuant to Article 275, paragraph (1) of the Insurance Business Act)	
	Services in accordance with the Defined Contribution Pension Act	
	Business related to electronically recorded monetary claims	

Board of Directors and Auditor

As of June 30, 2022

President	Shigeru Omae (*)	Director	Atsushi Miyashita
Senior Managing Director	Toshiki Nakamura	Director	Takefumi Saeki
Managing Director	Hiroshi Zama	Director	Kei Kanna
Managing Director	Takashi Kasuga	Director	Masatoshi Hashimoto
Managing Director	Kenji Naito	Director	Masaru Sawano
Director	Atsushi Noda	Corporate Auditor	Masaki Tomizawa
Director	Yukio Toyoshima		

The director of the Bank marked with an asterisk (*) is a non-employee director in accordance with the shinkin banks' "Industry Agreement on Measures to Improve the Functioning of General Meetings."

Compliance Initiatives

As a financial institution trusted by our customers, we strictly comply with laws, regulations and rules, and always conduct our business with integrity and fairness, never violating social norms.

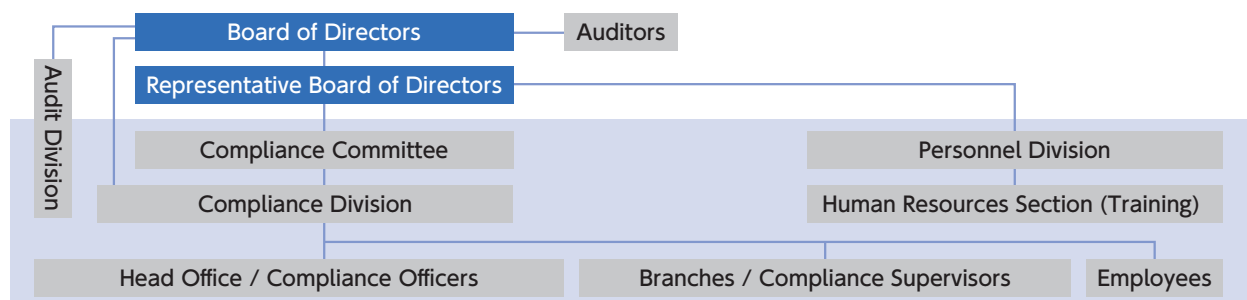
The Bank has established a "Basic Policy" and "Code of Conduct" to guide officers and employees. The Bank has also established a "Compliance Basic Policy" and "Compliance Rules" to foster a compliance mindset. In addition, the Bank establishes and maintains various regulations that must be followed in accordance with the "Compliance Program," which is formulated each year, and conducts training for employees to ensure that they are well understood.

Compliance Basic Policy

In order to achieve the principles of the Bank's Basic Policy and Code of Conduct, we have established the following basic policies related to compliance.

1. We will always be aware of our social mission and public nature as a regional financial institution, position the establishment of a compliance framework as one of the most important management issues, and strive to maintain and improve our organizational structure.
2. We will strictly comply with all laws, regulations and rules, and strive to establish and improve rules and regulations to ensure that our business operations are always conducted with integrity and fairness in a manner that does not violate social norms.
3. We will cut off any relationships with anti-social forces that threaten social order and safety, and actively work to establish a framework to eliminate illegal activities.
4. We will work on enhancing our countermeasures against money laundering and terrorism financing.
5. We will work to develop and improve our training and other systems, including our whistleblower system and monitoring system, to foster compliance awareness.

Compliance Framework



Efforts to Cut Off Relations with Anti-Social Forces

The Bank has established the "Basic Policy on the Handling of Anti-social Forces" and the "Rules for Handling Anti-social Forces," and has been further strengthening efforts to cut off relations with anti-social forces. We ask our customers for their cooperation in signing and sealing the "Attestation on not being an Anti-social Force."

Efforts to Prevent Money Laundering and Financing of Terrorism

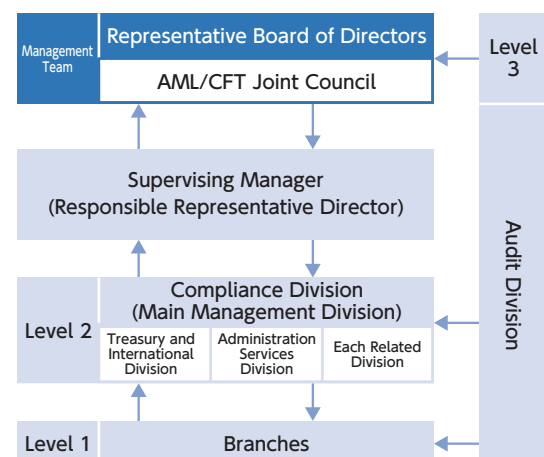
The Bank has positioned the prevention of money laundering and financing of terrorism as one of the most important issues, established the "Basic Policy on the Prevention of Money Laundering and Financing of Terrorism," and with the proactive involvement of the management team, implemented effective mitigation measures in accordance with the risks.

Basic Policy on the Prevention of Money Laundering and Financing of Terrorism

We have established the following basic policies in order to enhance the prevention of money laundering and financing of terrorism in the face of the threats posed by terrorism and other threats to the international community.

1. We will position the prevention of money laundering and financing of terrorism as one of the most important issues for management, and develop and enhance the Bank's organizational structure with the proactive involvement of the management team.
2. We will identify and assess the risks the Bank faces in a timely and appropriate manner, taking into account factors such as our business environment and management strategies, and implement effective mitigation measures in accordance with the risks.
3. In accordance with the Act on Prevention of Transfer of Criminal Proceeds, we will properly confirm the identity of our customers and customer management information and implement continuous customer management.
4. In accordance with the Act on Prevention of Transfer of Criminal Proceeds, we will promptly notify the authorities of any transactions we deem to be suspicious and maintain a framework for this in the Bank.
5. We will raise awareness of the prevention of money laundering and financing of terrorism by providing appropriate and ongoing education bank-wide while retaining and cultivating staff with expertise and role suitability.
6. We will regularly conduct internal audits on the status of prevention of money laundering and financing of terrorism and strive to further improve our framework based on the results of these audits.

AML/CFT Structure



Explanation of Terms

AML/CFT

AML/CFT is an abbreviation for Anti-Money Laundering/Counter Financing of Terrorism, and has the meaning of "prevent money laundering and the financing of terrorism." It is promoted under international cooperation with the aim of eradicating organized crime and terrorism, and fulfills certain obligations, such as checking at the time of transaction, for financial institutions in various countries using the laws and regulations of these countries.

Risk Management Framework

Risk Management Framework

Risk management is the foundation of a financial institution's ability to conduct its business in a sound manner. We recognize risk management as an important management issue in the Bank and are continuously working to strengthen and enhance our management system.

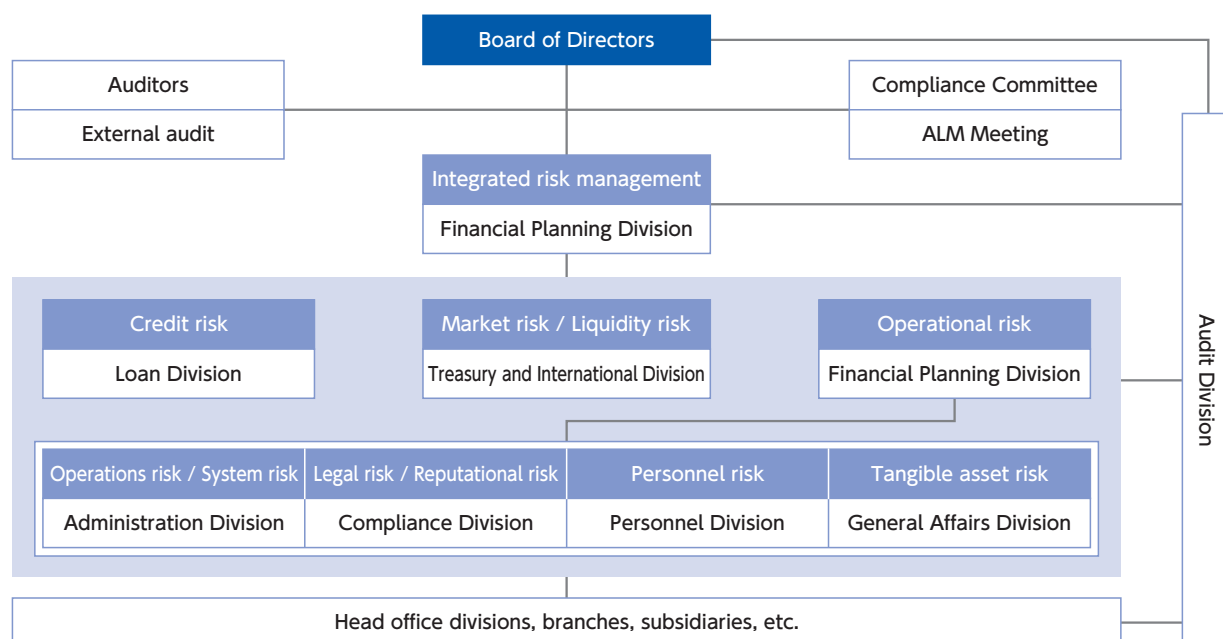
Currently, the Financial Planning Division is at the center of the Bank's efforts to establish a system to control and centrally manage various risks (credit risk, market risk, liquidity risk, operational risk, etc.). Together with quantifying and understanding these risks within a common framework to the greatest extent possible, we are implementing integrated risk management and manage risks in relation to our management strength such as capital.

The allocation of risk capital is a fundamental management process at the Bank. Specifically, risk capital is allocated to the four main categories of credit risk, market risk, interest rate risk, and operational risk, with the amount of risk capital allocated to each category being managed so that the amount of risk does not exceed the amount of risk capital allocated. Each risk amount is continuously monitored at monthly ALM Meetings, the total amount and allocation of risk capital is reviewed annually and, furthermore, the metrics are reviewed and verified in an effort to ensure the effectiveness and enhancement of risk management.

Risks to Be Managed

Credit risk	Risk of loss due to factors such as the deterioration of the financial condition of the recipient of credit (lending), which could reduce or eliminate the value of the Bank's assets.
Market risk	Risk of loss due to fluctuations in the value of assets held by the Bank as a result of changes in various market risk factors such as interest rates, prices of securities, and exchange rates.
Liquidity risk	Risk of incurring a loss due to an unexpected outflow of funds leading to financial difficulty, or being forced to borrow funds at a significantly higher-than-normal interest rate (funding risk). The risk of incurring a loss due to not being able to trade on the market or being forced to trade at a significantly less favorable price due to factors such as market confusion (market liquidity risk).
Operational risk	Risk of loss due to inappropriate processes in a financial institution's operations, the activities of its officers and employees or systems, and exogenous events.
Operations risk	Risk of loss due to negligence on the part of an officer or employee to perform duties correctly or to cause an accident or fraud.
System risk	Risk of suffering losses due to system failures, such as computer system downtime or malfunction, and further risk of suffering losses due to unauthorized use of computers.
Legal risk	Violation of laws, regulations, internal rules, etc., or the threat of such violations may result in a loss of confidence in the Bank and the risk of loss or damage to the Bank.
Reputational risk	Risk of loss or damage from loss of credibility due to damage to reputation or the spread of rumors.
Personnel risk	Risk of loss or damage from discrimination or injustice (compensation, benefits, termination, etc.) in the management of human resources and sexual harassment, etc.
Tangible asset risk	Risk of loss due to damage to tangible assets or deterioration in the quality of the work environment etc., as a result of factors such as disasters and defective asset management.

Risk Management System Organization Chart



Financial Statements (Non-Consolidated)

Balance Sheets

Millions of yen

Accounts	The 70th period (as of March 31, 2021)	The 71st period (as of March 31, 2022)	Thousands of U.S. dollars
ASSETS:			
Cash	16,670	18,454	150,783
Due from Banks	611,660	682,284	5,574,672
Monetary Claims Purchased	32	23	196
Money Held in Trust	6,646	8,649	70,668
Trading Account Securities	352	386	3,154
Product Government Bonds	—	0	2
Trading Account Local Government Bonds	352	385	3,152
Securities	491,974	489,491	3,999,437
Japanese Government Bonds	65,363	72,602	593,205
Local Government Bonds	111,921	104,585	854,527
Corporate Bonds	230,504	212,304	1,734,654
Stocks	11,966	12,291	100,426
Other Securities	72,219	87,707	716,625
Loans and Bills Discounted	1,137,854	1,104,609	9,025,323
Bills Discounted	8,211	8,325	68,028
Loans on Bills	33,113	30,949	252,874
Loans on Deeds	1,069,093	1,036,812	8,471,379
Overdrafts	27,436	28,522	233,042
Foreign Exchange	2,440	2,802	22,899
Due from Foreign Banks	688	1,139	9,310
Foreign Bills of Exchange Bought	830	728	5,955
Foreign Bills of Exchange Receivable	921	934	7,634
Other Assets	10,376	12,651	103,372
Domestic Exchange Settlement Account, Debit	471	494	4,044
Investment in the Shinkin Central Bank	7,606	7,606	62,149
Accrued Income	1,324	1,367	11,170
Derivative Financial Instruments	5	6	50
Other	968	3,177	25,959
Tangible Fixed Assets	21,947	21,559	176,158
Building	8,741	8,409	68,707
Land	12,122	12,117	99,005
Lease Assets	199	147	1,203
Other Tangible Fixed Assets	884	886	7,243
Intangible Fixed Assets	952	870	7,115
Software	721	641	5,245
Other Intangible Fixed Assets	230	228	1,870
Deferred Tax Assets	628	2,008	16,412
Customers Liabilities for Acceptances and Guarantees	2,114	1,929	15,768
Reserve for Possible Loan Losses	△ 3,980	△ 4,141	△ 33,838
(Individual Reserve for Possible Loan Losses)	(△ 2,720)	(△ 2,646)	(△ 21,627)
Total Assets	2,299,672	2,341,579	19,132,119

Derivative Financial Instruments

We record a valuation gain or loss resulting from the deemed settlement of a derivative transaction. A valuation gain is recorded on an asset account, while a valuation loss is recorded on a liability account.

Deferred Tax Assets

When there is a temporary difference between financial and tax accounting as a result of the application of tax effect accounting, the deferred tax asset is the tax equivalent amount that has the effect of reducing taxable income when the difference is eliminated in the future.

Deferred Tax Liabilities for Land Revaluation

If the land is revalued in accordance with the Act on Revaluation of Land, and the book value after the revaluation exceeds the book value before the revaluation, the difference is multiplied by the effective statutory tax rate.

Accounts	The 70th period (as of March 31, 2021)	The 71st period (as of March 31, 2022)	Thousands of U.S. dollars
LIABILITIES:			
Deposits	2,012,135	2,021,555	16,517,327
Current Deposits	80,436	82,543	674,429
Ordinary Deposits	1,132,820	1,178,664	9,630,403
Savings Deposits	18,561	19,201	156,892
Deposits at Notice	10,258	9,084	74,229
Time Deposits	717,554	684,598	5,593,585
Installment Savings	33,839	29,407	240,280
Other Deposits	18,664	18,053	147,510
Borrowed Money	152,900	185,000	1,511,561
Borrowings from Other Banks	152,900	185,000	1,511,561
Call Money	11,113	12,262	100,192
Other Liabilities	4,624	4,698	38,387
Domestic Exchange Settlement Account, Credit	779	903	7,380
Accrued Expenses	952	591	4,834
Reserve for Replenishing Benefits	6	5	42
Income Taxes Payable	529	954	7,803
Unearned Income	613	578	4,726
Unsettled Drawback	24	30	251
Deposits from Employees	750	754	6,166
Derivative Financial Instruments	105	8	73
Lease Obligations	199	148	1,217
Asset Retirement Obligations	485	491	4,018
Other	175	229	1,877
Reserve for Employee Bonuses	1,002	963	7,869
Reserve for Executive Bonuses	30	30	245
Reserve for Employee Retirement Benefit	10,587	10,715	87,550
Reserve for Executive Retirement Allowances	289	348	2,851
Reserve for Reimbursement of Deposits	68	62	514
Reserve for Contingencies	766	849	6,943
Deferred Tax Liabilities for Land Revaluation	1,105	1,105	9,030
Acceptances and Guarantees	2,114	1,929	15,768
Total Liabilities	2,196,738	2,239,521	18,298,238
NET ASSETS:			
Share Capital	1,772	1,743	14,246
Common Shares	1,772	1,743	14,246
Retained Earnings	93,539	96,325	787,036
Legal Retained Earnings	2,282	2,282	18,648
(Excess Reserve for Legal Retained Earnings)	(510)	(538)	(4,402)
Other Retained Earnings	91,257	94,042	768,388
Special Reserve	87,679	90,187	736,886
(Reserve for Reduction Entry of Fixed Assets)	(186)	(186)	(1,528)
Balance at End of the Year	3,578	3,855	31,502
Disposal of Outstanding Equities	△ 63	△ 14	△ 115
Total Members' Equity	95,248	98,054	801,167
Unrealized Gains on Other Securities	8,875	5,194	42,439
Land Revaluation Excess	△ 1,190	△ 1,190	△ 9,726
Total Valuation and Translation Adjustments	7,685	4,003	32,713
Total Net Assets	102,934	102,058	833,880
Total Liabilities and Net Assets	2,299,672	2,341,579	19,132,119

Statements of Income

Thousands of yen

Accounts	The 70th period (from April 1, 2020 to March 31, 2021)	The 71st period (from April 1, 2021 to March 31, 2022)	Thousands of U.S. dollars
Ordinary Income	26,441,805	25,649,672	209,573
Interest Income	22,098,327	21,683,671	177,169
Interest on Loans and Bills Discounted	17,538,368	17,128,668	139,952
Interest on Deposits with Banks	527,180	645,236	5,272
Interest on Securities	3,788,891	3,672,506	30,007
Other Interest Income	243,887	237,259	1,939
Fees and Commissions	3,472,336	3,464,517	28,307
Fees and Commissions on Domestic and Foreign Exchanges	2,038,465	1,746,145	14,267
Other Fees and Commissions	1,433,870	1,718,371	14,040
Other Operating Income	273,414	307,140	2,510
Gain on Foreign Exchange Transactions	89,319	93,194	761
Gain on Sales of Bonds	23,717	94,510	772
Income from Derivatives Other Than for Trading or Hedging	4,925	2,850	23
Other	155,451	116,584	953
Other Income	597,726	194,343	1,588
Income from Recovery of Bad Debts	3,678	3,989	33
Gain on Sales of Stocks and Other Securities	321,724	151,258	1,236
Gain on Money Held in Trust	248,453	27,043	221
Other	23,870	12,051	98
Ordinary Expenses	23,140,169	21,645,230	176,855
Interest Expenses	464,663	412,384	3,369
Interest on Deposits	413,324	351,184	2,869
Provision for Compensation Reserve	4,244	2,863	23
Interest on Call Money	41,896	51,355	420
Other Interest Expenses	5,198	6,981	57
Fees and Commissions	1,728,296	1,521,205	12,429
Fees and Commissions on Domestic and Foreign Exchanges	525,487	390,814	3,193
Other Fees and Commissions	1,202,808	1,130,391	9,236

Accounts	The 70th period (from April 1, 2020 to March 31, 2021)	The 71st period (from April 1, 2021 to March 31, 2022)	Thousands of U.S. dollars
Other Operating Expenses	277,200	580,606	4,744
Loss on Trading Account Securities Transactions	193	1,904	16
Loss on Sales of Bonds	130,561	235,292	1,922
Loss on Redemption of Bonds	141,696	329,106	2,689
Other	4,748	14,303	117
General and Administrative Expenses	19,311,379	18,267,074	149,253
Personnel Expenses	11,595,765	11,257,582	91,981
Non-personnel Expenses	7,275,418	6,367,291	52,025
Taxes	440,195	642,200	5,247
Other Expenses	1,358,629	863,960	7,059
Provision of Allowance for Loan Losses	631,246	370,112	3,024
Written-off of Loans	1	19	0
Loss on Sales of Stocks and Other Securities	147,410	42,802	350
Loss on Money Held in Trust	75,023	52,396	428
Amortization of Other Assets	—	4,992	41
Other	504,947	393,635	3,216
Ordinary Income	3,301,635	4,004,441	32,719
Extraordinary Income	125,677	6,119	50
Gain on Disposal of Non-current Assets	125,677	6,119	50
Extraordinary Losses	97,082	23,365	191
Loss on Disposal of Non-current Assets	77,530	13,923	114
Impairment Loss	18,741	9,150	75
Other	810	291	2
Income Before Income Taxes	3,330,230	3,987,196	32,578
Income Taxes - Current	693,068	1,058,923	8,652
Income Taxes - Deferred	94,998	41,400	338
Total Income Taxes	788,067	1,100,324	8,990
Net Income	2,542,162	2,886,871	23,587
Balance Carried Forward (Balance at the Beginning of the Period)	1,035,971	1,035,670	8,462
Cumulative Effects due to Changes in Accounting Policies	—	△ 67,046	△ 548
Balance Carried Forward After Reflecting Changes in Accounting Policies	—	968,624	7,914
Balance at End of the Year	3,578,134	3,855,496	31,502

Unappropriated Retained Earnings

Thousands of yen

Accounts	The 70th period (from April 1, 2020 to March 31, 2021)	The 71st period (from April 1, 2021 to March 31, 2022)	Thousands of U.S. dollars
Balance at End of the Year	3,578,134	3,855,496	31,502
Total	3,578,134	3,855,496	31,502
Total Appropriations	2,542,463	2,820,226	23,043
Dividends	(2%/per annual) 34,463	(2%/per annual) 34,226	(2%/per annual) 280
Special Reserve	2,508,000	2,786,000	22,763
Balance Carried Forward (Balance at the End of the Period)	1,035,670	1,035,269	8,459

Audit by Accounting Auditor

The balance sheets, statements of income, and statements of retained earnings for the fiscal years ended March 31, 2021 and 2022 have been audited by KPMG AZSA LLC in accordance with Article 38-2, paragraph (3) of the Shinkin Bank Act.

We have verified the appropriateness of the balance sheet, statement of income, and statement of retained earnings (hereinafter the “financial statements”) for the fiscal year ended March 31, 2022 and the effectiveness of internal audits related to the preparation of the financial statements.

June 23, 2022

The Yokohama Shinkin Bank



Shigeru Omae
President

Directory

Treasury and International Division

2-16-1, Onoe-cho, Naka-ku, Yokohama 231-8466, Japan

Telephone: 045-680-6927

Facsimile: 045-651-5282

Swift Address: YOKO JPJM

Branches Offering Foreign Exchange Services

Head Office

2-16-1, Onoe-cho, Naka-ku, Yokohama 231-8466, Japan

Telephone: 045-651-2501

Yokohama Nishiguchi Branch

1-4-13, Kitasaiwai, Nishi-ku, Yokohama 220-0004, Japan

Telephone: 045-314-3721

Shin-Yokohama Branch

Dai-2 Kaede Bldg., 2-5-10, Shin-Yokohama, Kohoku-ku, Yokohama 222-0033, Japan

Telephone: 045-474-2411

Supplemental Consolidated Financial Information

The Yokohama Shinkin Bank and Consolidated Subsidiaries
Years Ended March 31, 2022 and 2021

	Millions of yen		Thousands of U.S. dollars
	2021	2022	2022
For the Fiscal Year:			
Total Income	¥ 28,112	¥ 27,154	\$ 221,872
Total Expenses	24,747	23,131	188,995
Income Before Income Taxes and Others	3,364	4,023	32,877
Net Income Attributable to Owners of Parent	2,542	2,903	23,723
At Year-End:			
Deposits	¥2,011,408	¥2,020,670	\$16,510,096
Loans and Bills Discounted	1,136,034	1,102,869	9,011,106
Securities	491,926	489,442	3,999,040
Total Assets	2,301,665	2,343,443	19,147,341
Total Net Assets	104,286	103,439	845,163

Notes: 1. The supplemental consolidated financial information includes the accounts of the Bank and its four consolidated subsidiaries and affiliates as of March 31, 2022.

2. U.S. dollar amounts are converted, solely for convenience, at the prevailing rate on March 31, 2022 of ¥122.39=US\$1.

Corporate Directory

The Yokohama Shinkin Bank
As of March 31, 2022

Company Name	Location	Paid-in Capital	Percentage Owned	Principal Business
Consolidated Subsidiaries:				
Yokoshin Supply Co., Ltd.	Kanagawa, Japan	¥10 million	100.0%	Office supply sales
Yokoshin Business Service Co., Ltd.	Kanagawa, Japan	¥10 million	100.0%	Clerical services
Yokoshin System Service Co., Ltd.	Kanagawa, Japan	¥10 million	100.0%	System integration
Consolidated Affiliate:				
Yokoshin Leasing Co., Ltd.	Kanagawa, Japan	¥30 million	45.3%	Leasing

Composition of the Business Group

* All four companies end their fiscal year in March.

Company Name	Address	Paid-in Capital	Principal Business	Date of Establishment	Percentage of Shares, etc. Owned by the Bank	Percentage of Shares, etc. Owned by Subsidiaries, etc.
Yokoshin Supply Co., Ltd.	2-17, Onoe-cho, Naka-ku, Yokohama	¥10 million	Office supply sales	April 9, 1984	100%	—
Yokoshin Business Service Co., Ltd.	4-103, Tori-cho, Minami-ku, Yokohama	¥10 million	Clerical services	April 18, 1988	100%	—
Yokoshin System Service Co., Ltd.	1-5-7, Kita-Shin-Yokohama, Kohoku-ku, Yokohama	¥10 million	System integration	July 8, 1991	100%	—
Yokoshin Leasing Co., Ltd.	2-17, Onoe-cho, Naka-ku, Yokohama	¥30 million	Leasing	December 15, 1984	45.3%	—

*Yokoshin System Service Co., Ltd. was dissolved as of June 30, 2022.