

FY2023 Earnings Results Briefing (References)



Our challenges build our future.

Chugin Financial Group, Inc.

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Economic Structure of Okayama Prefecture

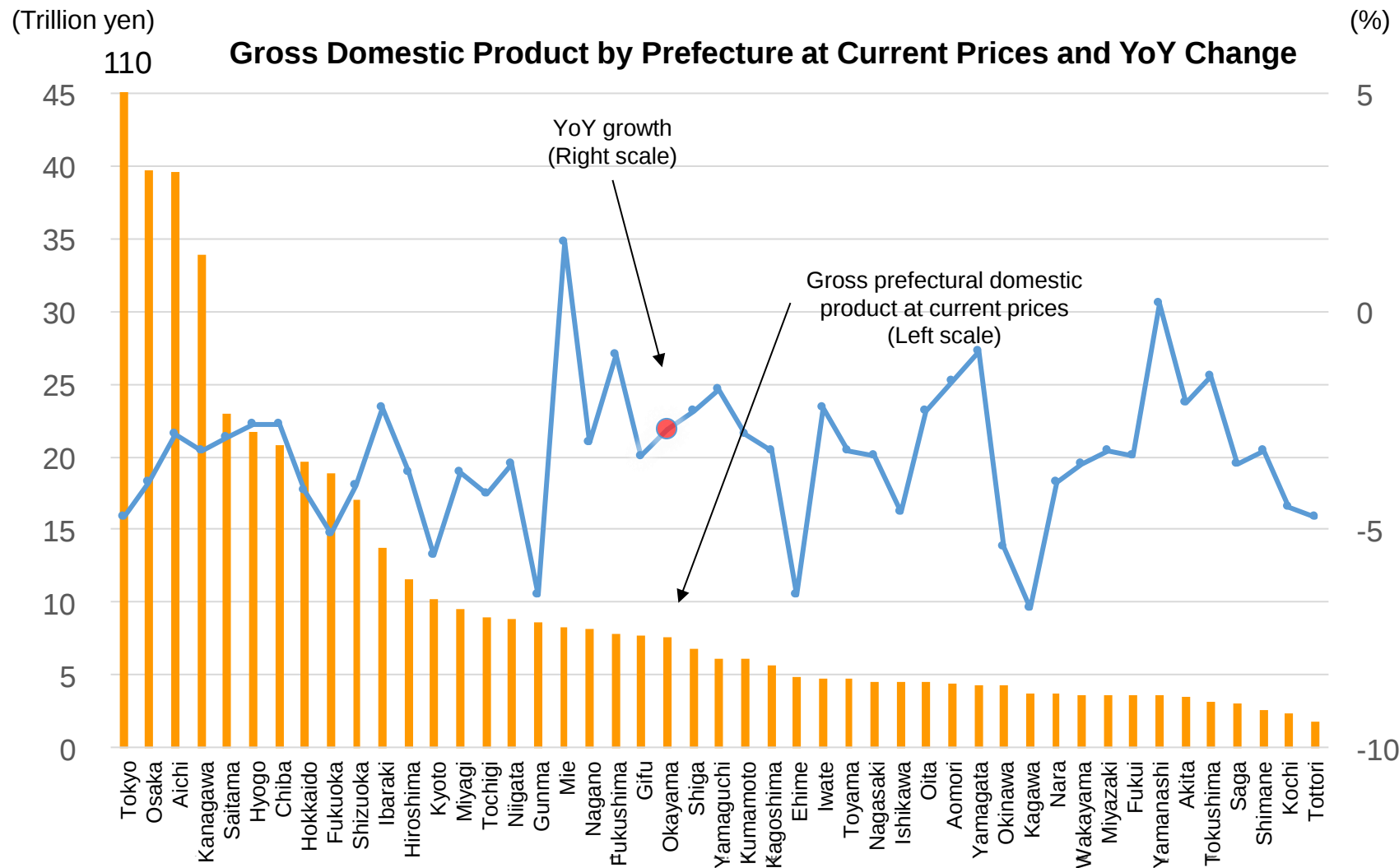
Economic Scale of Okayama Prefecture



Our challenges build our future.
Chugin Financial Group, Inc.

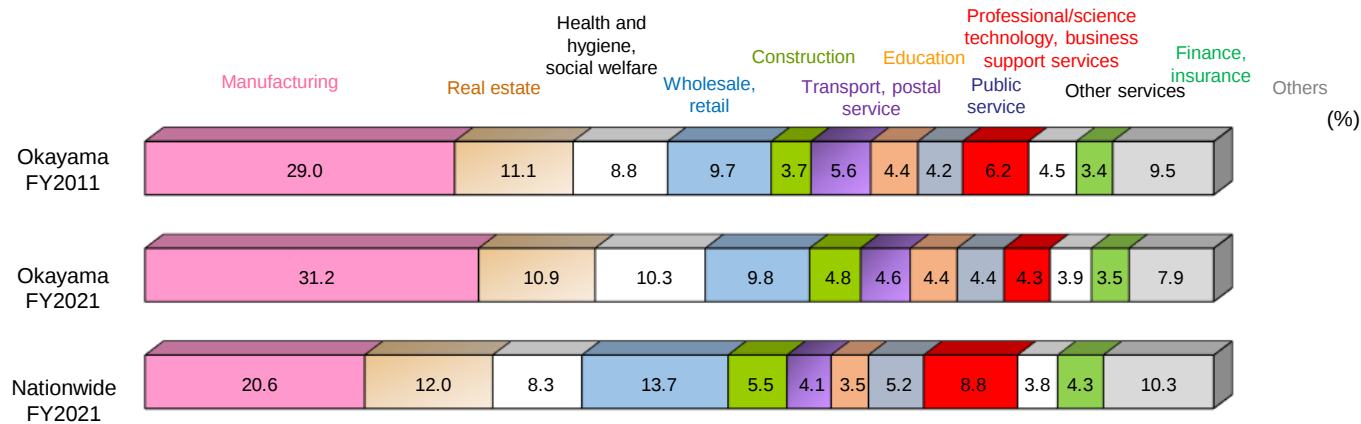
Items	Results	Nationwide share (%)	Rank	Source	Survey date
Area	7,114 km ²	1.9	17	Nationwide Survey on Area by Municipality	Jan. 2024
Population	1,865,000	1.5	20	Population, Demographics, and Number of Households Based on the Basic Resident Register	Jan. 2023
Number of households	866,346	1.4	18	Population, Demographics, and Number of Households Based on the Basic Resident Register	Jan. 2023
Gross prefectural domestic product (at current prices)	7,606.4 billion yen	1.4	22	Annual Report on Prefectural Accounts	FY2020
Ordinary account revenue	802.0 billion yen	1.3	26	Survey on prefectural financial results	FY2021
Number of corporations that filed returns	39,485	1.4	18	Annual Statistics Report Direct Taxes and Gift Taxes	FY2021
Agricultural output	152.6 billion yen	1.6	23	Statistics of Agricultural Income Produced	2022
Value of manufactured goods shipments (establishments with 30 or more employees)	7,704.6 billion yen	2.6	13	Survey on Economic Structure	2021
Number of private enterprises (including businesses whose details are unknown)	86,742	1.5	20	Economic Census	2021
Number of employees working at private enterprises	835,270	1.5	20	Economic Census	2021
Sales of wholesale trade and retail trade industries	5,902.3 billion yen	1.0	19	Economic Census	2021
Sales of real estate and goods rental and leasing industries	516.8 billion yen	0.9	14	Economic Census	2021
Sales of accommodation and eating and drinking services industries	214.5 billion yen	1.1	24	Economic Census	2021
Sales of living-related and personal services and amusement services industries	408.6 billion yen	1.3	20	Economic Census	2021
Amount of construction work completed	750.8 billion yen	1.3	24	Integrated Statistics on Construction Work	2023
New housing starts	10,292 units	1.4	17	Housing Start Statistics	2023
Value of customs-cleared trade	3,836.2 billion yen	1.8	12	Foreign Trade Value by Ports Nationwide	2023

Economic Scale of Okayama Prefecture



Source: FY2020 Annual Report on Prefectural Accounts, Cabinet Office

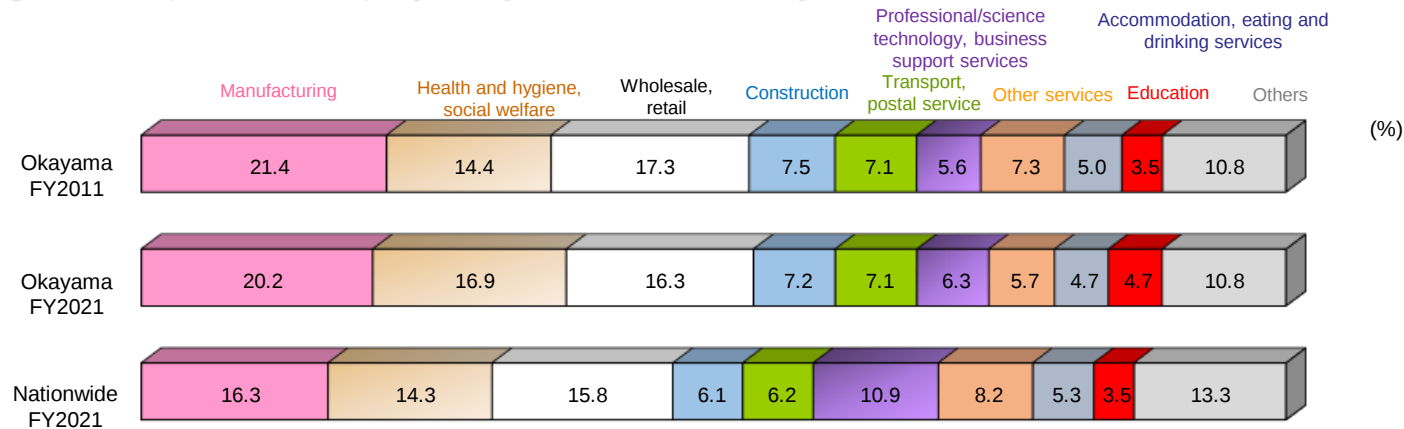
Percentage mix of gross domestic product by economic activity



Source: Annual Report on Prefectural Accounts, Cabinet Office

* The sum may not be 100% due to rounding.

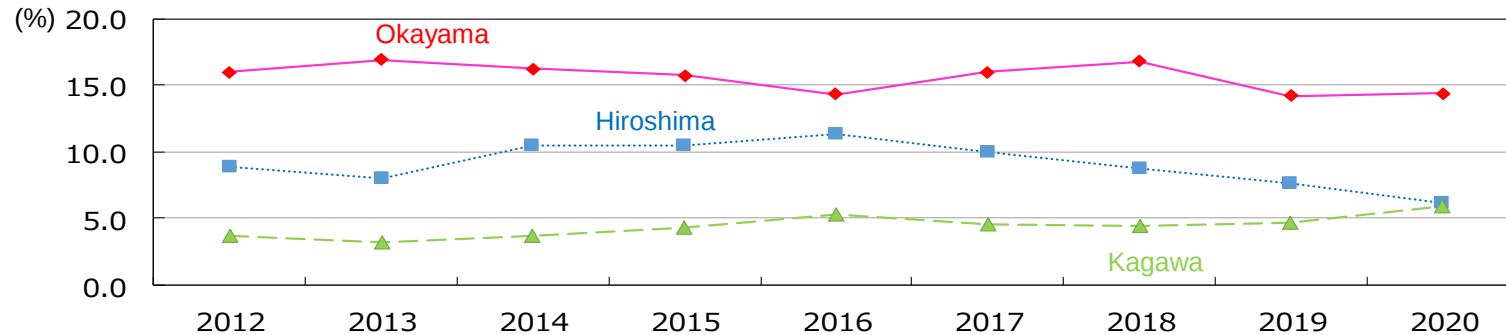
Percentage mix of persons employed by economic activity



Source: Annual Report on Prefectural Accounts, Cabinet Office

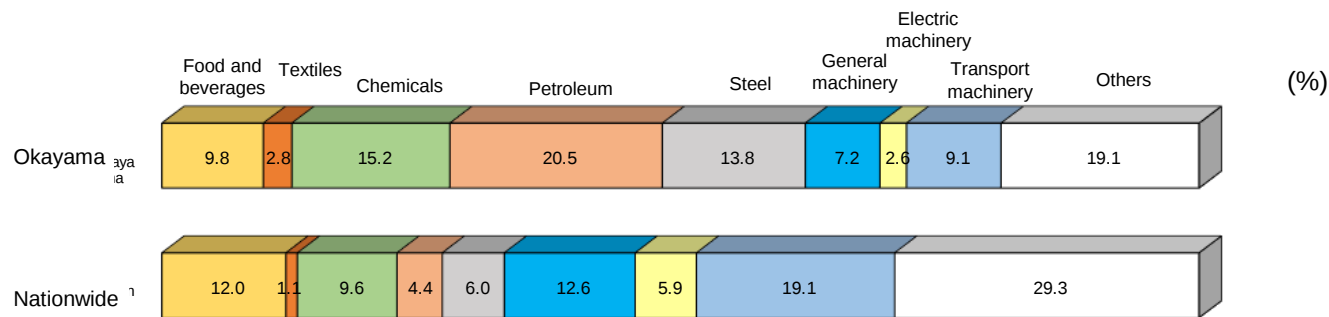
* The sum may not be 100% due to rounding.

Proportion of incoming/outgoing transfer (net) of goods and services in gross prefectural domestic product (at current prices)



Source: Annual Report on Prefectural Accounts, Cabinet Office

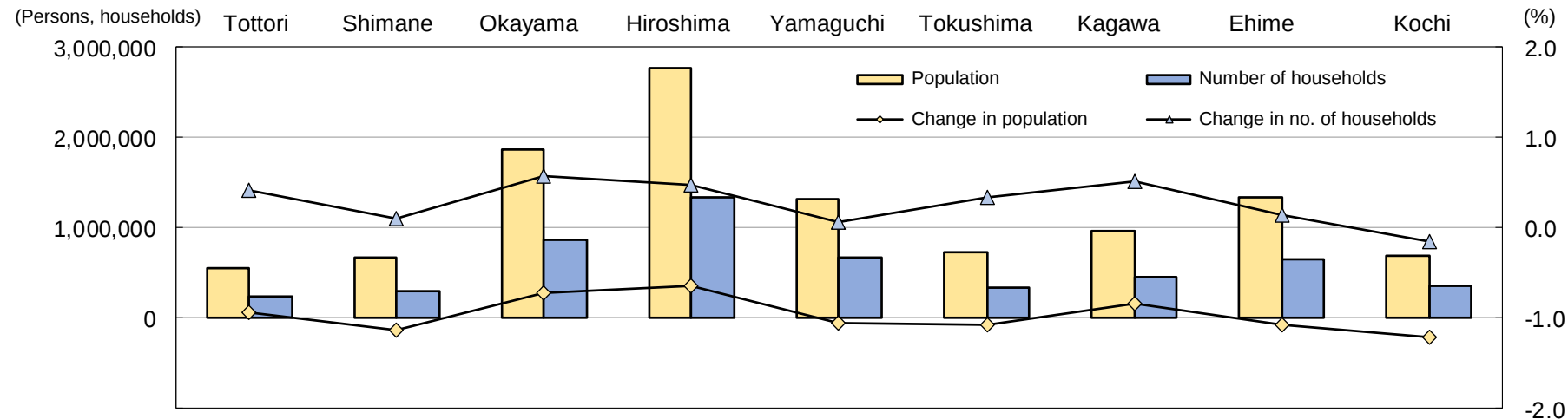
Percentage mix of value of manufactured goods shipments (2020)



Source: Survey on Economic Structure (all business establishments), METI

* The sum may not be 100% due to rounding.

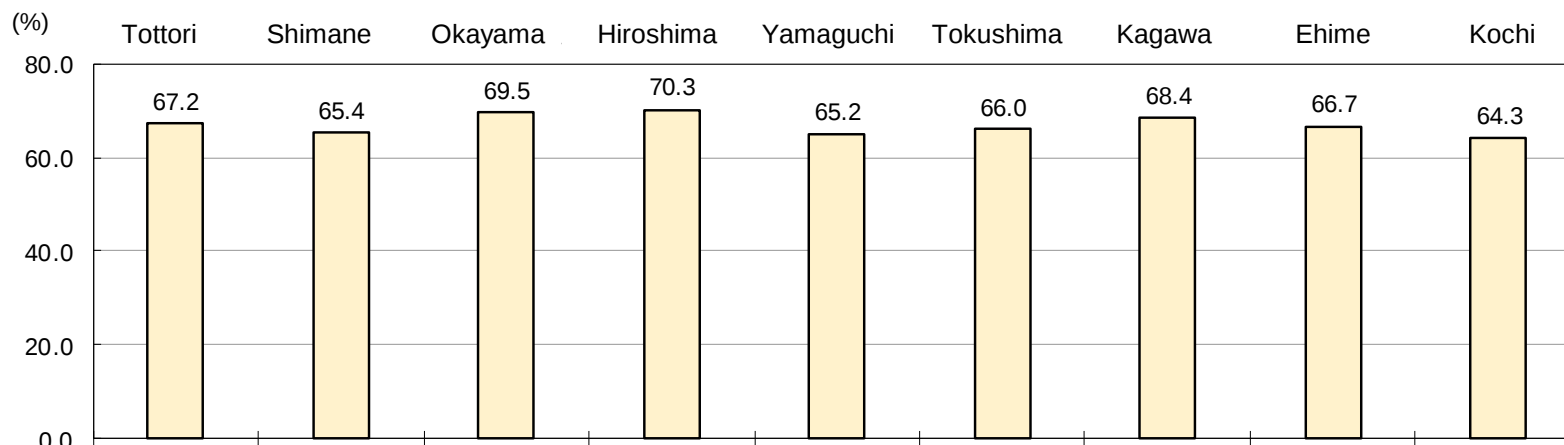
Population and number of households of the Chugoku-Shikoku region



Source: Survey of Population, Demographics and Number of Households Based on the Basic Resident Register, Ministry of Internal Affairs and Communications

Note: The population and number of households are as of January 1, 2023; the change in population and the number of households represents the change between January 2022 and January 2023.

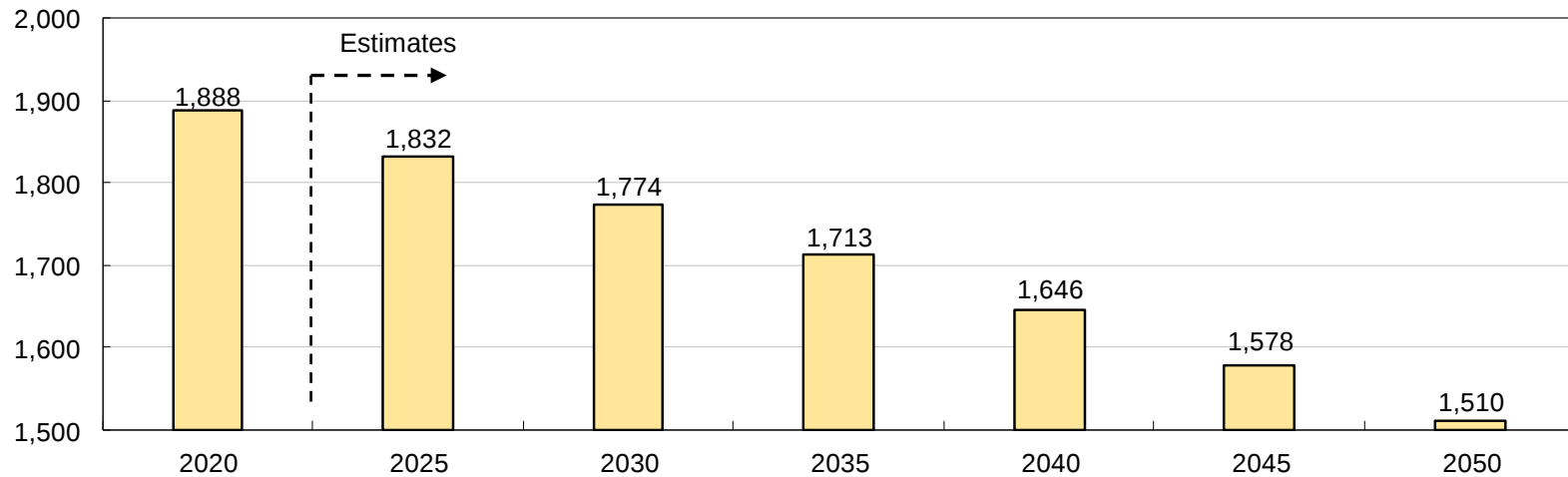
Percentage of population under 65 years old in the Chugoku-Shikoku region



Source: Survey of Population, Demographics and Number of Households Based on the Basic Resident Register, Ministry of Internal Affairs and Communications

Future population estimates of Okayama Prefecture

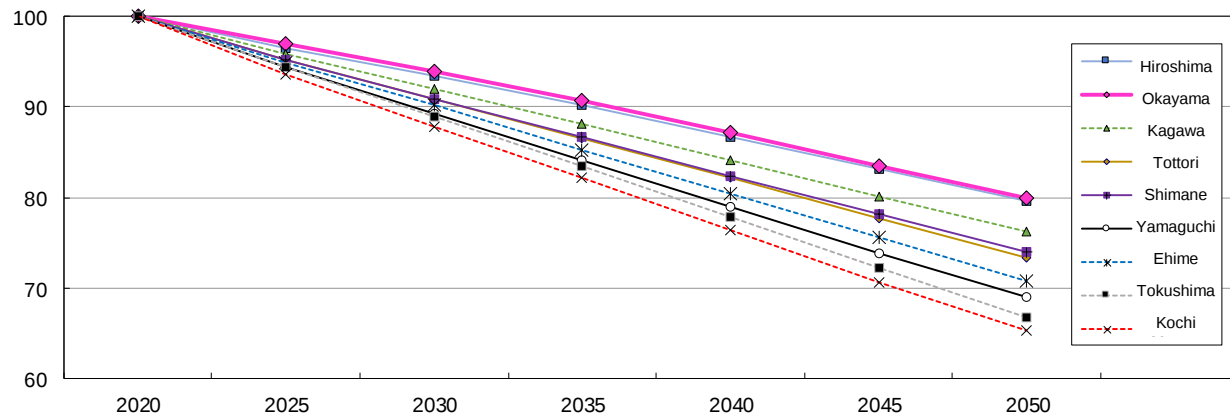
(Thousand people)



Source: *Regional Population Projections for Japan (2023)*, National Institute of Population and Social Security Research

Future population estimates of the Chugoku-Shikoku region

(2020 indexed at 100)



Source: *Regional Population Projections for Japan (2023)*, National Institute of Population and Social Security Research

Cross points of land transportation in Western Japan

Two east-west highways (SANYO EXPWY and CHUGOKU EXPWY) and a highway from the Sea of Japan to the Pacific Ocean via the Seto Inland Sea intersect at two locations in the prefecture.

Construction of the **Mimasaka-Okayama Road** is under way, with the aim of creating a circular highway network within the prefecture.

Logistics bases

- The prefecture hosts the largest warehouse area in the Chugoku-Shikoku region.
- Warehouses are located in an area within two hours of the Okayama interchange. Population: Over 16 million

Plant locations

- The plants are located in places where the climate is mild and disasters are rare.
- The plants have abundant sunshine and water.

Great Seto Bridge

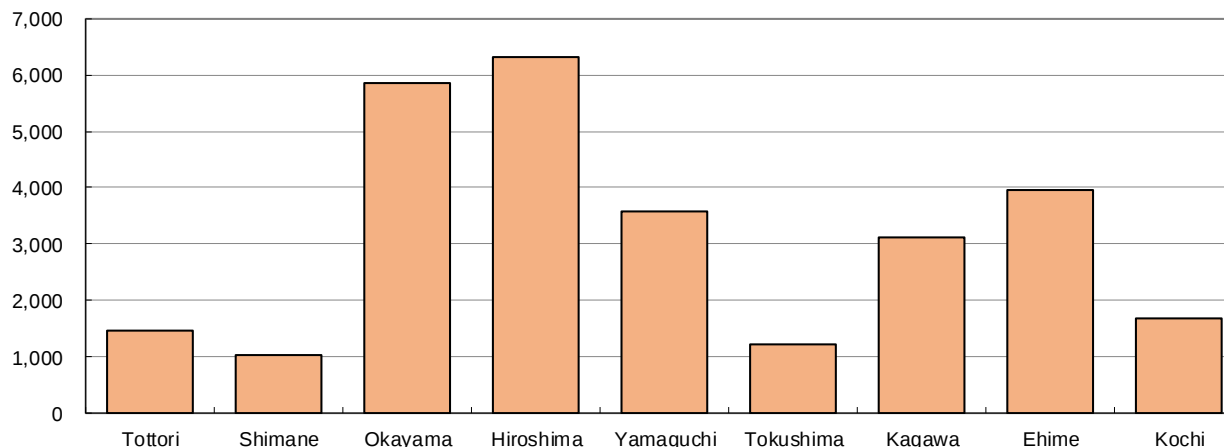
- Okayama and Shikoku form a single economic zone.
- The number of people using this bridge within the zone is the highest of the three routes.

Source of map:
Okayama Prefectur website



Freight forwarding volume in the Chugoku-Shikoku region

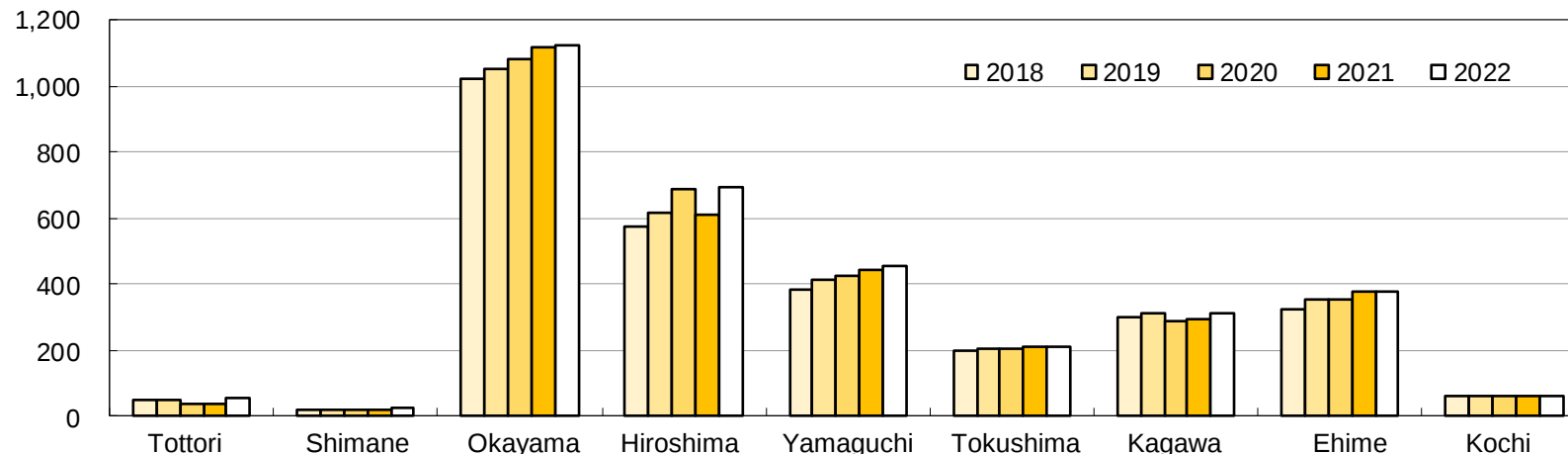
(Million ton-km)



Source: FY2022 Annual Report of Road Transport Statistics, Ministry of Land, Infrastructure, Transport and Tourism (MLIT)

Floor space of warehouses in the Chugoku-Shikoku region

(1,000 m²)

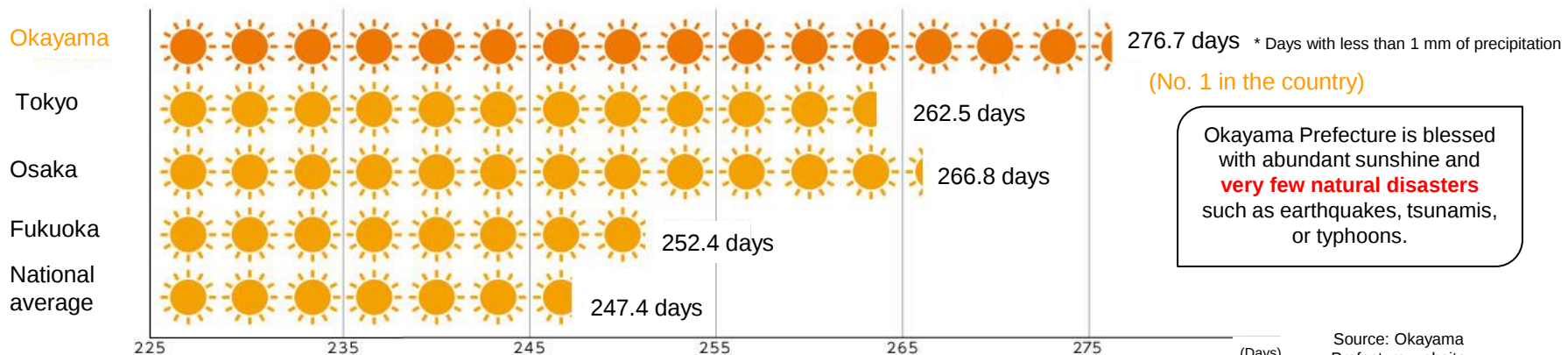


Source: Quarterly Warehouse Statistics, MLIT Note: Floor space of warehouses in categories 1 to 3; as of Dec. 31 of each year

High potential for renewable energy generation by taking advantage of the prefecture's many sunny days

Weather

Okayama Prefecture is a **“sunny prefecture”** blessed with a mild climate and little rainfall.



Source: National Weather Diagram, Japan Meteorological Agency

Renewable energy self-sufficiency (sustainable renewable energy zone)

The definition of **renewable energy self-sufficiency (the sustainable renewable energy zone)** is “an area where **all of the energy demand of the area can be supplied** by renewable energy obtained within the area.”

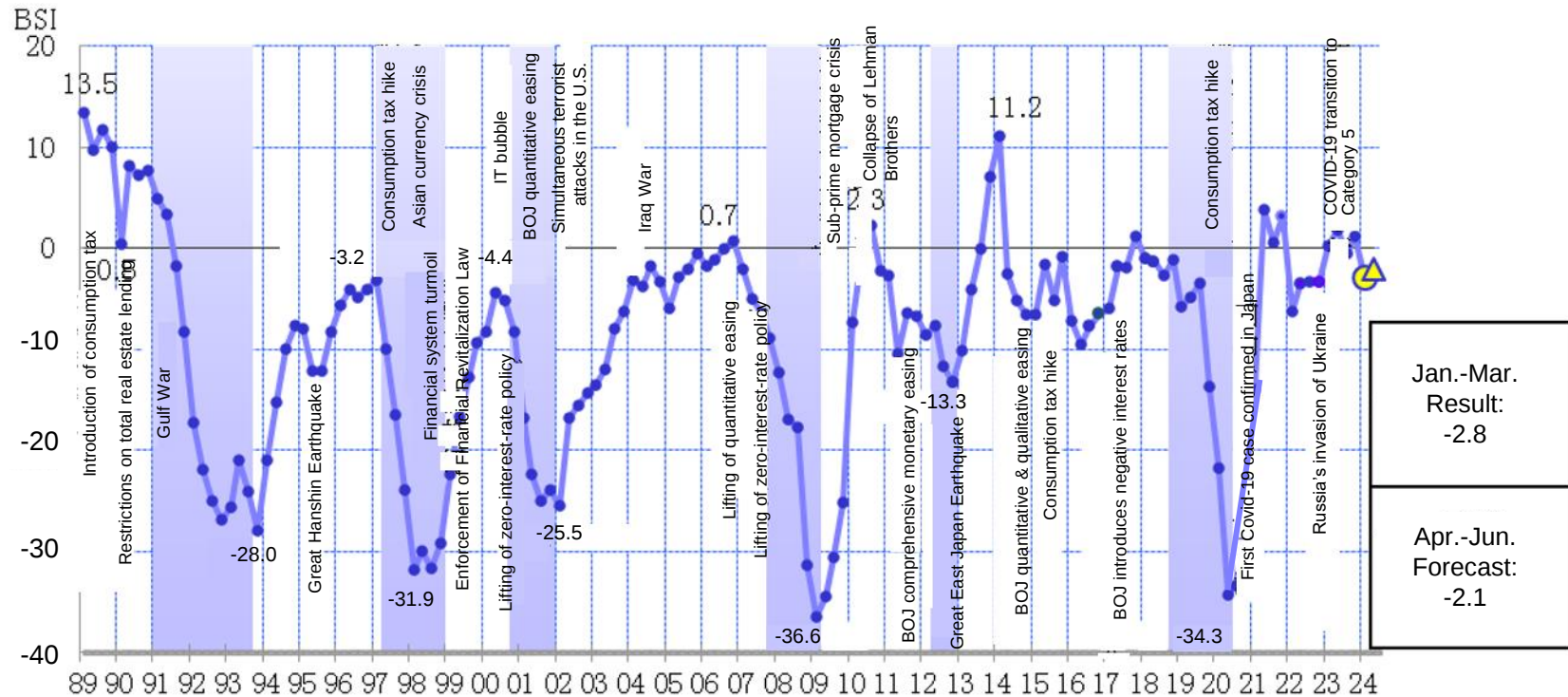
Taking advantage of the sunny prefecture, with a particularly strong presence of sunlight	Composition ratio (total of each line = 100%)				Self-sufficiency ratio	Nationwide rank
	Solar power	Biomass	Small hydro power	Others		
Tottori	41.1%	9.4%	24.4%	25.1%	31.1%	19
Shimane	35.9%	14.5%	22.1%	27.5%	28.5%	22
Okayama	81.9%	6.2%	5.2%	6.7%	41.4%	8
Hiroshima	73.2%	17.7%	3.4%	5.7%	20.9%	29
Yamaguchi	72.0%	8.7%	4.0%	15.3%	33.4%	17

The highest self-sufficiency rate **in the Chugoku region!**

Economic Conditions of Okayama Prefecture

Local Economic Trends (1)

The economy of Okayama Prefecture is gradually recovering against the backdrop of an increase in the flow of people, etc.



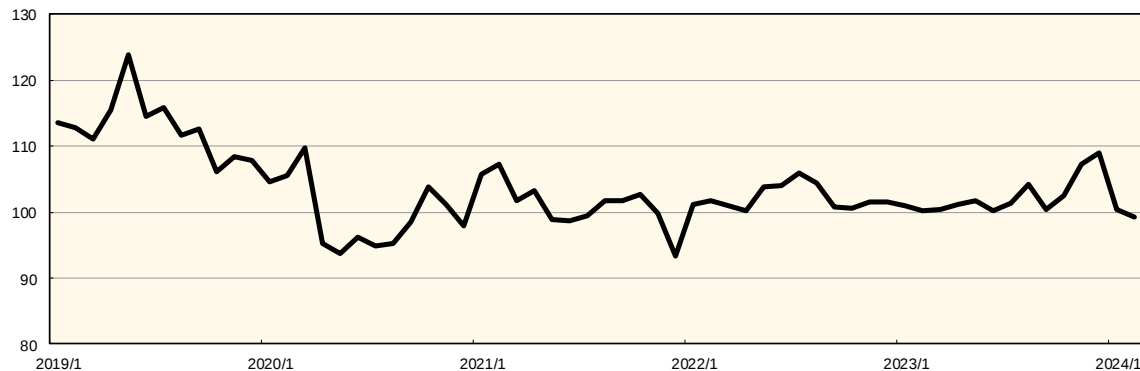
Shaded areas represent periods of economic recession (as determined by the Cabinet Office).

The BSI (Business Survey Index) is designed to measure corporate managers' confidence in sales and business conditions, as well as their forecasts for their company's performance (favorable turnaround, unchanged, or deterioration). A favorable turnaround quarter-on-quarter or year-on-year warrants a grade A, while unchanged performance warrants a B, and deterioration a C (A+B+C=100). The BSI is calculated by using the following equation: $(A-C) / 2$. Consequently, the more corporate managers there are who indicate their company's performance is undergoing a positive turnaround, the closer the index approaches to 50. Conversely, the more respondents there are who determine their performance is deteriorating, the closer the index approaches to -50.

Local Economic Trends (2)

Industrial production: Slowdown is seen in some areas.

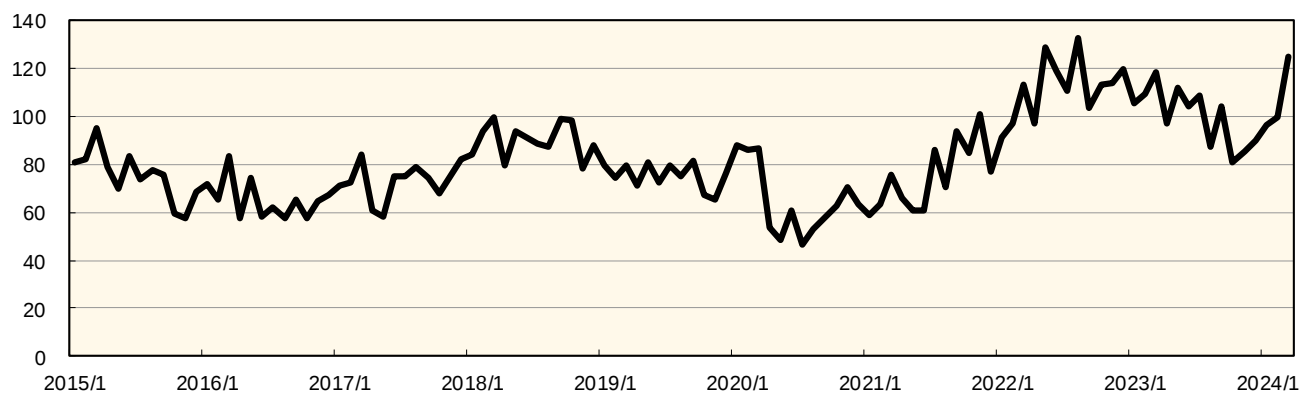
[Industrial production index] (2020 indexed at 100; seasonally adjusted)



Source: Okayama Prefecture Statistical Analysis Section

Exports: Signs of bottoming out seen

[Value of custom-cleared exports] (Yen basis; billion yen)



Source: Kobe Customs

Local Economic Trends (3)

Capital investment: Picking up mainly in the manufacturing industry

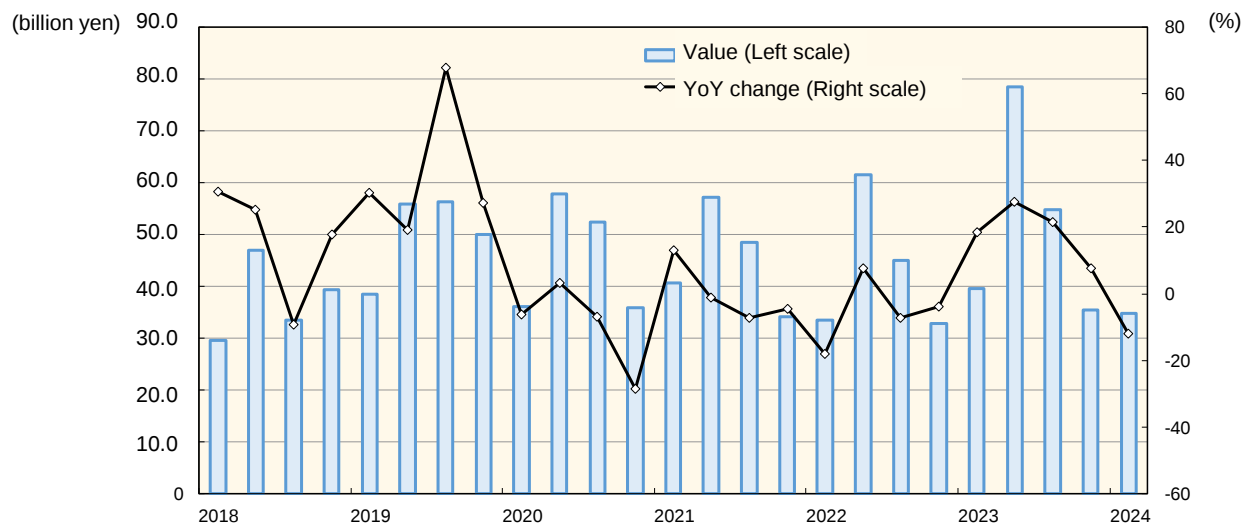
[YoY change in capital investment]

(%)	Okayama			Nationwide		
	Manufacturing	Non-manufacturing	Total	Manufacturing	Non-manufacturing	Total
FY2021 result	-10.0	9.0	-3.8	1.1	-1.9	-0.8
FY2022 result	14.6	25.0	18.4	15.7	8.9	11.4
FY2023 plan	—	—	4.0	9.4	11.6	10.7
FY2024 plan	—	—	-2.3	8.2	0.5	3.3

Source: Head Office and Okayama Branch of Bank of Japan

Public investment: At a standstill

[YoY change in public investment]

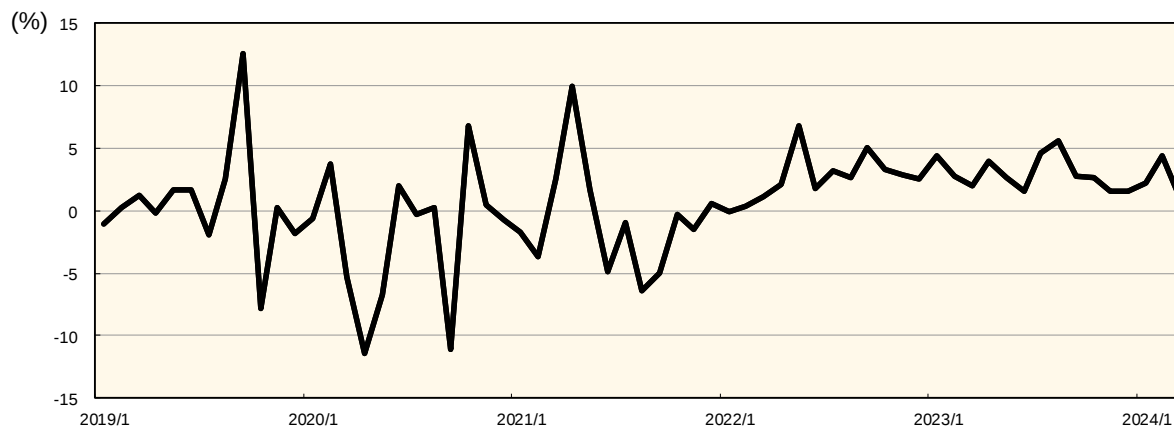


Source: West Japan Construction Surety Co., Ltd.

Local Economic Trends (4)

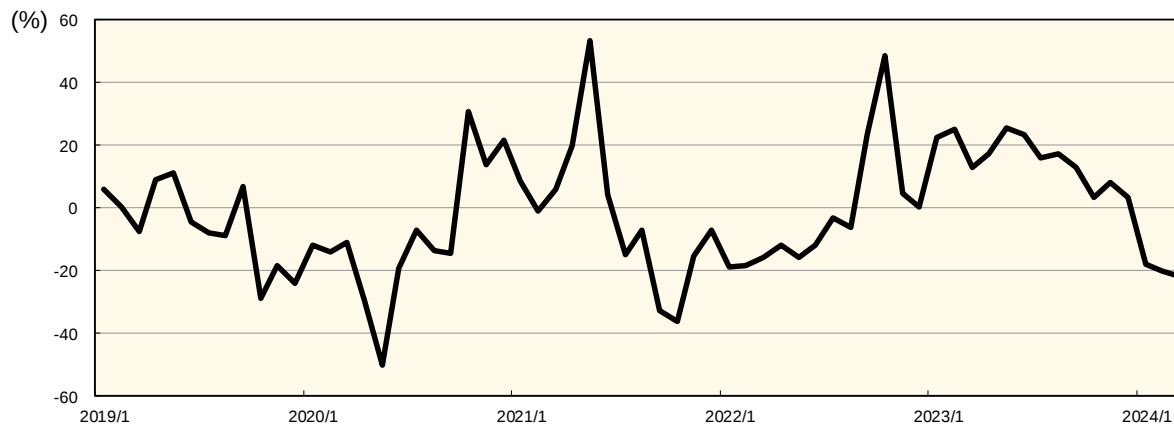
Consumer spending: Gradually recovering against the backdrop of an increase in the flow of people, etc.

[Department store and supermarket sales (all stores; YoY)]



Source: Chugoku Bureau of Economy, Trade and Industry

[New passenger car registration (including light motor vehicles; YoY)]

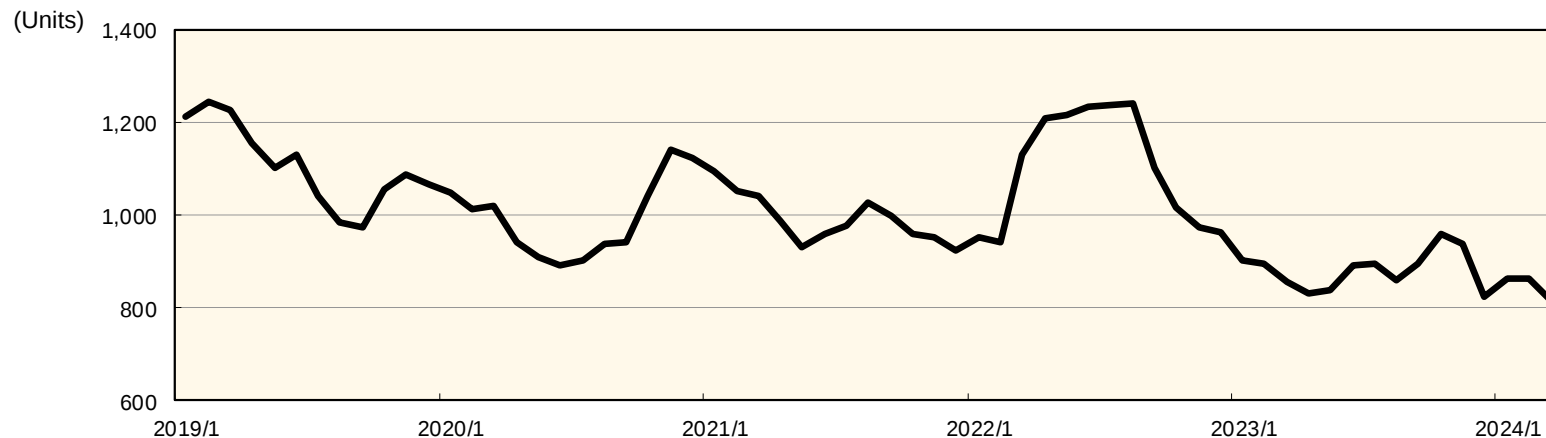


Source: Okayama Branch, Chugoku Transport & Tourism Bureau

Local Economic Trends (5)

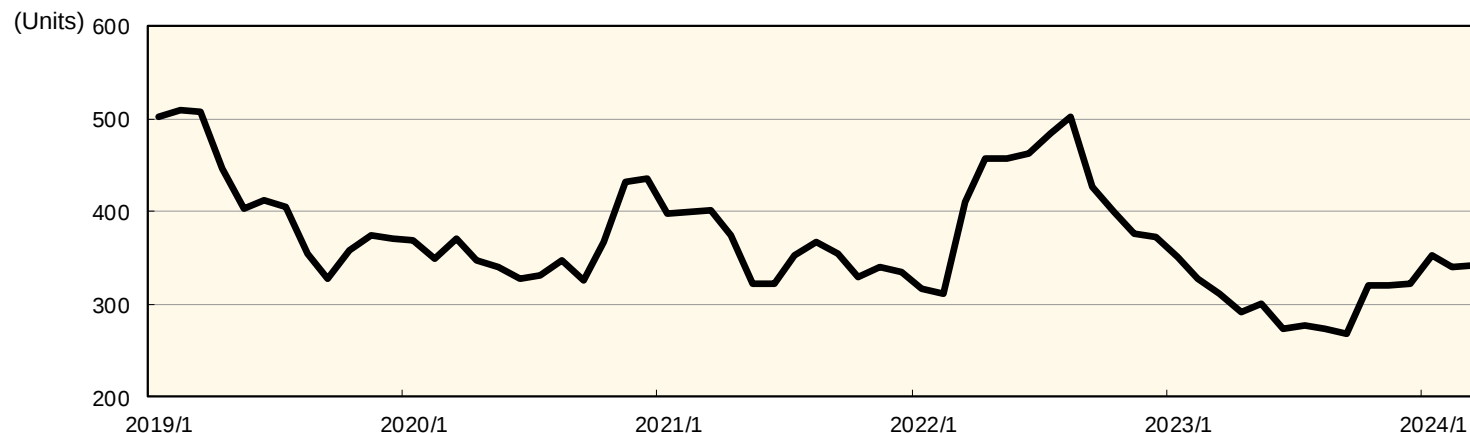
Housing investment: Weakening due to rising construction costs, etc.

[New housing starts (six-month moving average)]



Source: MLIT

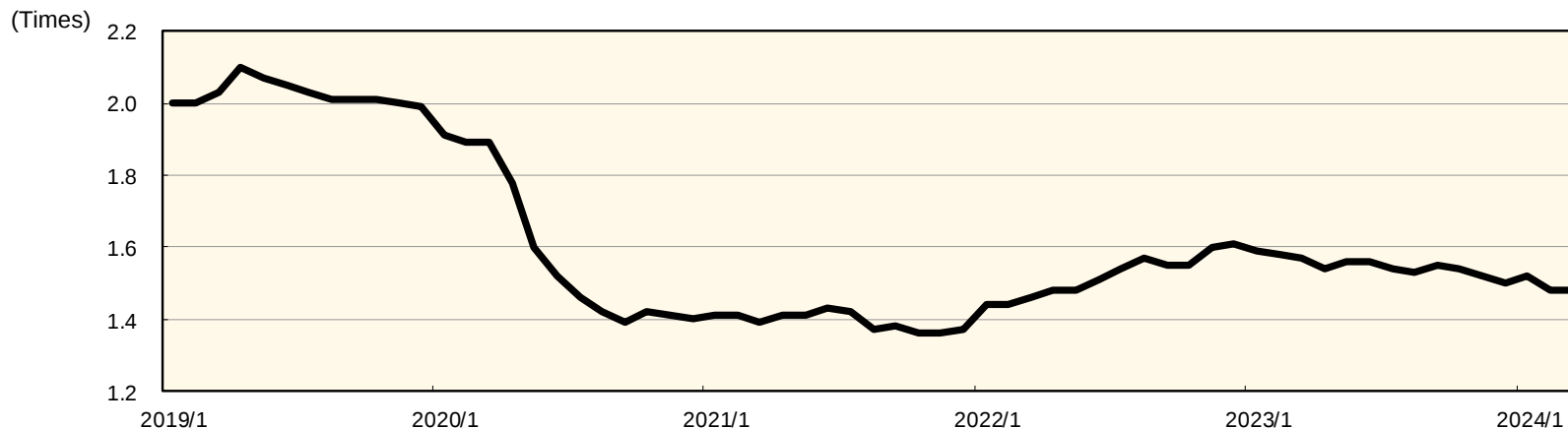
[Rental housing starts (six-month moving average)]



Source: MLIT

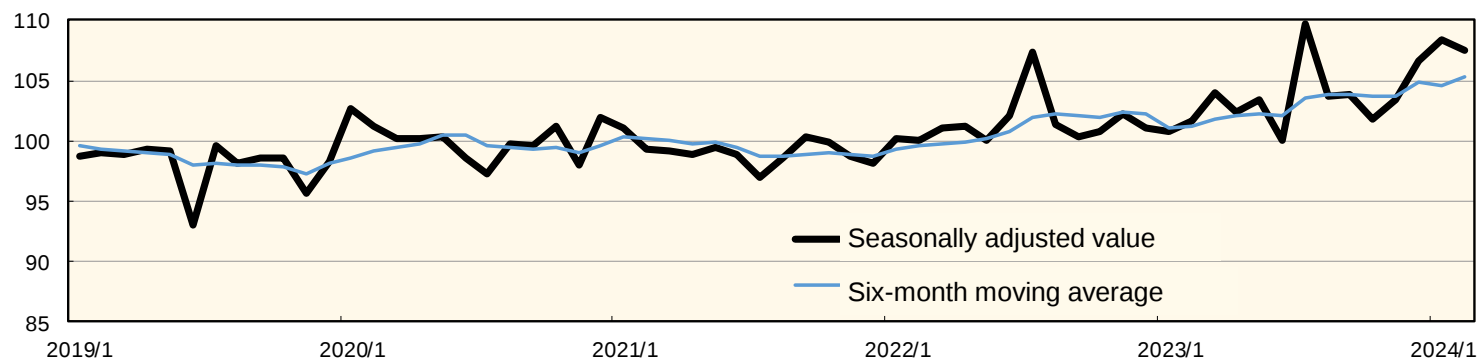
Employment situation: Gradually picking up

[Jobs-to-applicants ratio (seasonally adjusted)]



Source: Employment Service Section, Okayama Labor Bureau, Ministry of Health, Labour and Welfare

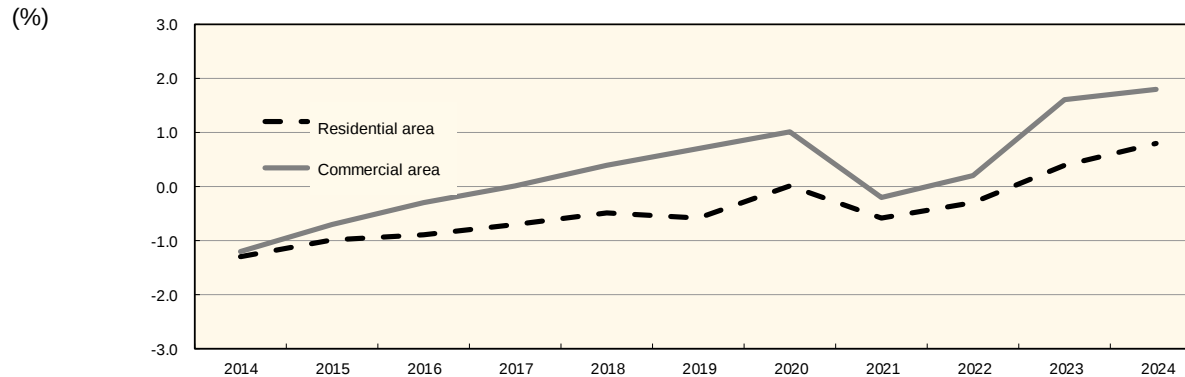
[Total sum of cash earnings] (2020 indexed at 100; seasonally adjusted)



Source: Seasonally adjusted value calculated by the Okayama Economic Research Institute based on data from the Statistical Analysis Section of Okayama Prefecture

Land prices: Recovering

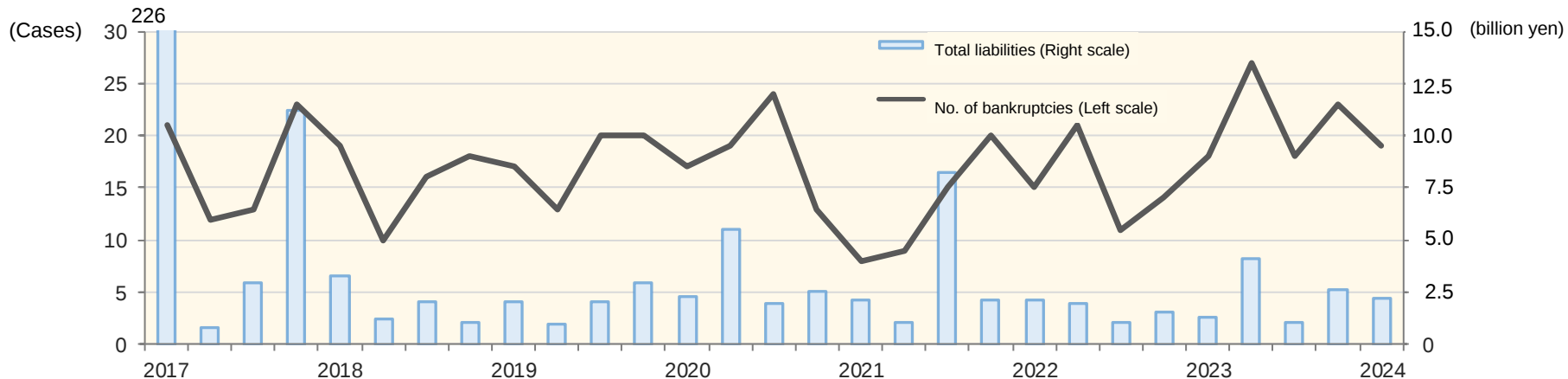
[Official land price (YoY)]



Source: Hilly and Mountainous Areas Development Division, Okayama Prefecture

Corporate bankruptcies: On the rise due to an impact of surging commodity prices

[Corporate bankruptcies (quarterly)]



Source: Okayama Branch, Teikoku Databank

Management Indicators, etc. for Chugin Financial Group, Inc.

(Note) As the Company was established on October 3, 2022, there are no consolidated figures for FY2021 (and as of March 31, 2022). However, for reference purposes, the consolidated figures for FY2021 (and as of March 31, 2022) of the former organization, the parent of which was The Chugoku Bank, are used for comparison.

Summary of Earnings

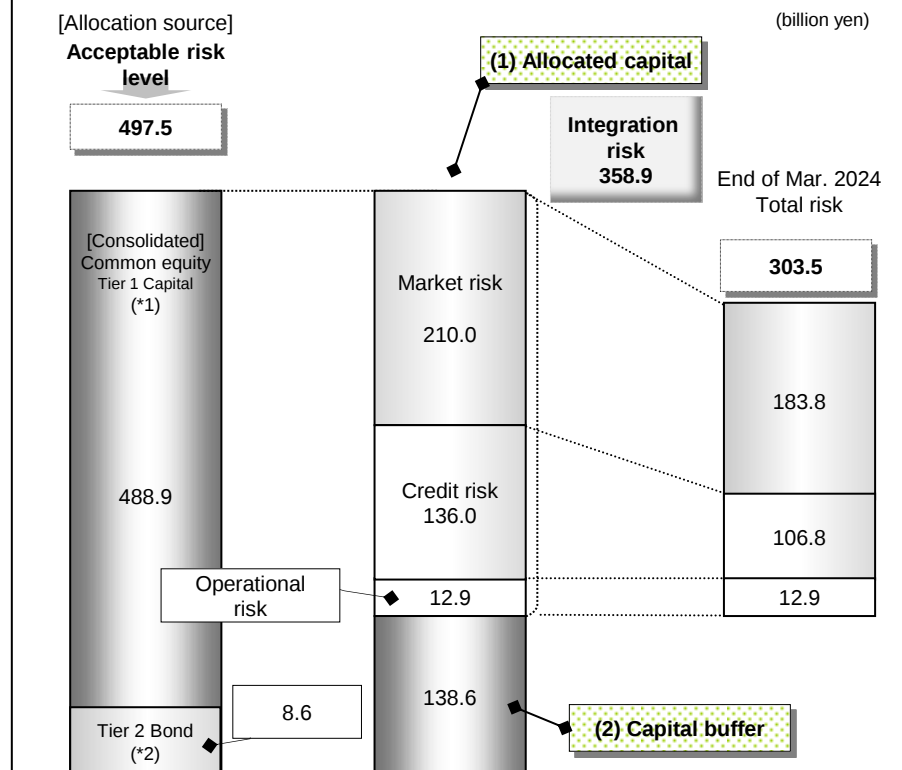
【Consolidated】 (Million yen)		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Ordinary revenue		63,780	127,318	58,173	116,976	60,594	128,565	89,629	179,860	88,355	184,661
	Banking revenue	59,142	117,217	54,772	107,330	56,758	116,870	71,760	157,417	83,953	174,201
	Extraordinary revenue	4,637	10,101	3,400	9,646	3,836	11,695	17,869	22,442	4,401	10,459
Ordinary expenses		50,836	109,854	46,206	95,724	45,393	102,761	69,654	150,251	73,318	153,469
	Banking expenses	17,753	37,000	12,227	25,338	13,751	33,130	38,163	84,145	39,088	82,457
	Extraordinary expenses	33,082	72,853	33,978	70,386	31,642	69,630	31,490	66,106	34,230	71,012
Ordinary profit		12,943	17,463	11,967	21,252	15,200	25,804	19,975	29,608	15,036	31,191
	Banking income	12,274	19,546	11,768	20,852	14,276	22,332	5,289	16,905	13,801	27,387
	Gross income	41,389	80,216	42,544	81,991	43,007	83,739	33,596	73,271	44,865	91,744
	(Net interest income)	29,726	57,972	30,058	58,553	30,923	61,162	34,059	65,031	31,051	62,288
	(Fees and commissions)	7,038	14,636	7,074	14,360	8,109	15,764	8,594	17,118	9,100	18,543
	(Other banking income)	4,624	7,607	5,412	9,078	3,973	6,812	-9,057	-8,877	4,713	10,912
	Expenses	29,450	58,212	28,598	57,285	27,989	56,109	27,496	55,662	28,442	57,850
	Provision of general allowance for loan losses (-)	-336	2,457	2,177	3,853	741	5,296	810	704	2,621	6,494
Extraordinary gains		1	1	1	2	2	314	39	89	33	48
Extraordinary losses		298	641	143	344	499	709	119	179	128	339
	Impairment loss	289	608	72	249	453	505	54	55	59	122
Profit before income taxes		12,646	16,824	11,825	20,910	14,703	25,409	19,895	29,518	14,941	30,899
	Income taxes - current	3,691	5,176	4,058	8,332	3,588	7,140	5,906	9,705	5,866	13,326
	Income taxes - deferred	310	-268	-459	-1,840	936	-106	29	-673	-1,361	-3,816
Profit attributable to owners of parent		8,644	11,916	8,226	14,418	10,179	18,374	13,953	20,486	10,436	21,389
Profit		8,644	11,916	8,226	14,418	10,179	18,374	13,953	20,486	10,436	21,389
Other comprehensive income		6,805	-33,836	20,479	40,685	8,005	-21,454	-34,309	-37,443	3,908	39,329
	Valuation difference on available-for-sale securities	9,181	-30,699	18,650	33,586	8,120	-28,965	-37,645	-33,373	-15,482	21,412
	Deferred gains or losses on hedges	-2,703	-2,563	1,370	6,136	-497	4,713	3,035	-2,713	18,867	9,344
Comprehensive income		15,450	-21,919	28,706	55,104	18,184	-3,079	-20,355	-16,957	14,344	60,719

Capital Adequacy Ratio

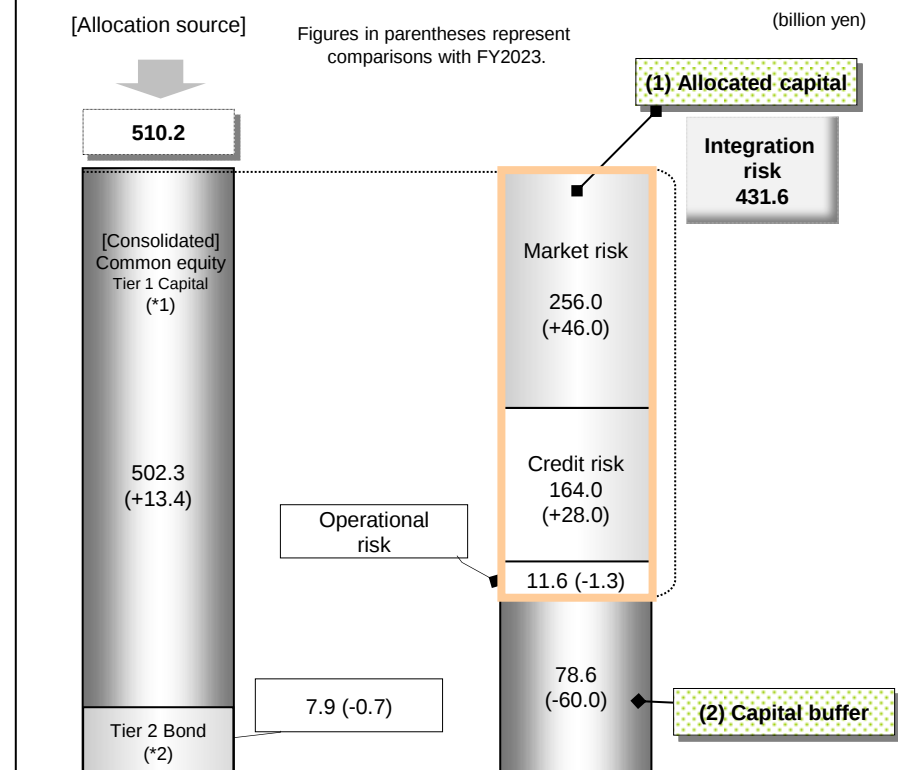
【Consolidated】 (% ,Billion yen)		1H FY2020	FY2020	1H FY2021	FY2021	1H FY2022	FY2022	1H FY2023	FY2023
Overall capital adequacy ratio		13.02	13.50	13.90	13.83	12.76	12.87	12.20	14.05
Tier 1 ratio		13.02	13.25	13.65	13.57	12.50	12.64	11.98	13.70
Tier 1 ratio including common shares		13.02	13.25	13.65	13.57	12.50	12.64	11.98	13.70
Overall capital adequacy		526.5	561.1	578.8	557.2	513.7	530.7	540.5	579.5
Tier 1 capital		526.2	550.9	568.4	546.7	503.1	521.4	530.7	565.1
Tier 1 capital including common shares		526.2	550.9	568.4	546.7	503.1	521.4	530.7	565.1
Risk-weighted assets		4,041.8	4,155.6	4,164.0	4,028.6	4,024.6	4,123.1	4,428.1	4,122.4
Credit risk		3,887.5	4,002.5	4,010.1	3,872.8	3,863.4	3,959.8	4,262.5	3,972.9
Operational risk		154.2	153.0	153.8	155.8	161.1	163.2	165.5	149.5
【Non-consolidated】 (% ,Billion yen)		1H FY2020	FY2020	1H FY2021	FY2021	1H FY2022	FY2022	1H FY2023	FY2023
Overall capital adequacy ratio		12.63	13.01	13.41	13.23	12.17	11.92	11.28	13.05
Tier 1 ratio		12.63	12.77	13.17	12.98	11.92	11.67	11.05	12.73
Tier 1 ratio including common shares		12.63	12.77	13.17	12.98	11.92	11.67	11.05	12.73
Overall capital adequacy		508.0	537.7	554.4	528.7	485.6	484.7	492.7	529.8
Tier 1 capital		508.0	527.7	544.4	518.7	475.6	474.7	482.7	516.5
Tier 1 capital including common shares		508.0	527.7	544.4	518.7	475.6	474.7	482.7	516.5
Risk-weighted assets		4,020.0	4,132.3	4,131.9	3,994.9	3,987.8	4,066.1	4,367.8	4,057.8
Credit risk		3,874.5	3,987.9	3,986.9	3,848.2	3,835.9	3,912.1	4,212.2	3,918.9
Operational risk		145.5	144.4	144.9	146.7	151.9	154.0	155.6	138.9

Capital Allocation and Integration Risks, etc.

FY2023 result



FY2024 plan



*1 The valuation difference on available-for-sale securities, etc. is deducted.

*2 As capital allocation has been implemented on a consolidated basis for the Chugin Financial Group since H2 of FY2022, a portion of Tier 2 bonds issued by the Bank is deducted from the allocation source.

(Reference) IRRBB (Interest Rate Risk in the Banking Book)
(consolidated for the FG) (as of the end of Mar. 2024)

Maximum value of Δ EVE	5.40 billion yen
Materiality test (maximum value of Δ EVE / Tier 1 capital)	9.6%
Our interest rate risk (maximum value of Δ EVE) is within 15% of Tier 1 capital, meeting the level required by the regulatory "materiality test."	

[Role of each source of capital]

(1) Allocated capital	Capital allocated to each risk up to the allocation source as the maximum limit (risk limit by risk category)
(2) Capital buffer	✓ Preparing for capital damaged in the event of unexpected stress ✓ Preparing for unmeasurable risks ✓ Preparing for risks that cannot be ascertained by quantitative models ✓ Preparing for new risk taking, etc.

Allocated Capital Usage and Assumptions for Risk Amount Calculation

The capital allocation and integration risk in FY2023 and the capital allocation in FY2024 are as shown in the table below.

(billion yen)

	FY2023			FY2024		
	Allocation amount	Risk amount (Mar. 31, 2024)		Allocation amount	(YoY)	Major factors behind change
Allocation source	497.5			510.2	(+12.7)	
Allocated capital (integration risk)	358.9	303.5		431.6	(+72.7)	
Total market risk	210.0	183.8		256.0	(+46.0)	
Banking	208.0	Interest rate risk	79.3	254.0	(+46.0)	• Impact of increased interest rate risk due to accumulation of loans, etc.
		Price fluctuation risk	124.1			
		(Correlation)	-19.9			
Trading	2.0	0.2		2.0	(0.0)	—
Total credit risk	136.0	106.8		164.0	(+28.0)	
Business credit	114.0	88.8		142.0	(+28.0)	• Changed the accounting of investment partnerships, etc. from market risk • Review of PD floors following the finalization of Basel III
Consumer credit	22.0	18.0		22.0	(0.0)	
Operational risk	12.9	12.9		11.6	(-1.3)	• Changed to standard approach (SMA) from FY2024
(Unused allocated capital)		55.4				
Capital buffer	138.6			78.6	(-60.0)	

Status of Group Companies

(million yen,%)	Business line	Effective equity ratio		FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
The Chugin Lease Company, Limited*	Leasing	100	Ordinary income	6,534	13,339	7,006	17,461	5,558	12,080
			Ordinary profit	24	248	188	3,640	185	821
			Net income	47	195	160	3,520	174	536
The Chugin Credit Guarantee Co., Limited*	Credit guarantee	100	Ordinary income	955	1,857	990	3,280	1,123	2,257
			Ordinary profit	820	1,575	825	2,913	953	1,855
			Net income	569	1,064	560	2,403	626	1,216
The Chugin Card Company, Limited*	Credit card	100	Ordinary income	760	1,486	823	3,513	780	1,588
			Ordinary profit	214	381	221	2,325	140	286
			Net income	163	272	171	2,200	86	180
Chugin Asset Management Company, Limited*	Securities investment advisory	100	Ordinary income	323	628	317	1,536	314	651
			Ordinary profit	118	207	104	1,093	83	165
			Net income	89	150	79	1,048	57	114
Chugin Securities Co., Ltd.	Financial instrument trading	100	Ordinary income	1,785	3,424	1,642	2,973	2,022	3,975
			Ordinary profit	320	541	220	239	411	809
			Net income	236	388	149	160	311	588
CBS Company, Limited	Contracted banking administrative services	100	Ordinary income	478	952	466	912	435	870
			Ordinary profit	52	123	78	150	87	171
			Net income	37	82	51	95	56	108
The Chugin Operation Center Co., Limited	Contracted banking administrative services	100	Ordinary income	272	512	239	478	233	467
			Ordinary profit	13	28	13	24	17	34
			Net income	10	19	8	13	11	20
Chugin Capital Partners, Limited	Fund management	100	Ordinary income	-	-	39	96	60	131
			Ordinary profit	-	-	10	28	26	62
			Net income	-	-	6	19	18	43
Chugin Human Innovations Co., Ltd.	Staffing	100	Ordinary income	-	-	0	65	57	154
			Ordinary profit	-	-	-9	19	8	48
			Net income	-	-	-9	11	5	31
C Cube Consulting Co., Ltd.	Consulting	100	Ordinary income	-	-	6	72	152	362
			Ordinary profit	-	-	-101	-220	2	39
			Net income	-	-	-101	-219	1	39
Chugin Energy Co., Ltd	Regional energy- and decarbonization-related	100	Ordinary income	-	-	-	-	0	1
			Ordinary profit	-	-	-	-	-19	-49
			Net income	-	-	-	-	-19	-49

* The four companies (The Chugin Lease Company, Limited, The Chugin Credit Guarantee Co., Limited, The Chugin Card Company, Limited, and Chugin Asset Management Company, Limited) recorded gains on sale of shares among Group companies in FY2022 in association with the transition to a holding company system.

2023	Oct. 4	[FG]	Conclusion of "Agreement concerning Comprehensive Cooperation related to Regional Revitalization SDGs" between Chugin Financial Group and Kagamino-cho
	Oct. 6	[BK]	Signing of the "Poseidon Principles"
	Oct. 13	[FG]	Initiative to Collect and Recycle Clear Folders
	Oct. 20	[FG]	Holding of a "Donation Ceremony for the Named Pencil and Ballpoint Pen Recycling Project" in Collaboration with Shinjo-son
	Oct. 25	[BK]	Joint Donations to Kurashiki-shi (Mabi Fureai Park Project)
	Oct. 31	[FG]	Donation of International Humanitarian Aid
	Nov. 1	[BK]	Establishment of a Joint Venture to Jointly Operate Anti-Money Laundering and Anti-Terrorist Financing Measures
	Nov. 6	[BK]	Commencement of "Mebuki," Chugin's Start-up Loan Program
	Nov. 9	[BK]	[From Okayama to the whole country] Holding of a Reverse Pitch and Matching Event Under the Theme of "Healthcare" - Okayama University, Sumitomo Mitsui Banking Corporation, and The Chugoku Bank in Okayama
	Nov. 16	[BK]	Conclusion of the "Agreement on the Dissemination of the SDGs Collaboration Partners Program and the Promotion of Activities of Registered Businesses" between The Chugoku Bank and Okayama City
	Nov. 30	[BK]	Conclusion of the "Agreement Concerning Collaboration toward the Realization of a Decarbonized Society" between The Chugoku Bank, Ltd. and Mitoyo-shi
	Dec. 13	[FG]	Introduction of Electric Scooters for Business Use
	Dec. 21	[FG]	Participation in the Taskforce on Nature-related Financial Disclosures (TNFD)
	2024 Jan. 19	[BK]	Relocation of the New York Representative Office, Relocation of the Hong Kong Branch
	Jan. 22	[FG]	Support for Those Affected by the 2024 Noto Peninsula Earthquake Disaster
	Jan. 25	[BK]	Start of the J-Credit Operation Management Service
	Feb. 1	[BK]	Addition of the Investment Trust Trading Function to the Chugin App
	Feb. 9	[BK]	Conclusion of an Agreement on Donations by Bequest
	Feb. 29	[BK]	Implementation of Chugin Positive Impact Finance
2024	Mar. 6	[BK]	Launch of Chugin App Wrapping Trams and Departure Ceremony
	Mar. 6	[FG]	Raising of Base Salaries and Starting Salaries
	Mar. 11	[FG]	"Children First Supporter" Declaration
	Mar. 18	[BK]	Commencement of the Chugin Electronic Delivery Service
	Mar. 22	[BK]	Expansion of "Standardization of Inheritance Procedures" with Neighboring Financial Institutions
	Mar. 25	[BK]	"Chugin Future GO Project" - Environmental Conservation Initiative through Donations Based on the Number of Users Choosing Not to Have Paper Bankbooks
	Mar. 28	[BK]	Establishment of the TSUBASA-Judankai Joint Research Group - Joint Research in the Fields of Systems, Store Operation and Business Efficiency, and Cyber Security
	Mar. 29	[Energy]	Setouchi Renewable Power Co., Ltd. Established as an Initiative of Setouchi City to Promote Zero Carbon

Management Indicators, etc. for The Chugoku Bank

Summary of Earnings (1)

【Non-Consolidated】 (Million yen)		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Ordinary revenue		56,143	110,829	49,824	99,765	51,869	110,337	82,338	164,467	79,483	165,786
	Banking revenue	51,457	100,630	46,415	90,108	47,999	98,558	64,429	141,933	75,000	155,579
	Extraordinary revenue	4,686	10,198	3,409	9,657	3,869	11,779	17,908	22,533	4,483	10,206
Ordinary expenses		43,899	95,353	38,712	80,720	37,521	86,928	63,113	136,953	66,499	139,098
	Banking expenses	39,680	82,776	35,161	70,881	34,342	78,252	59,733	126,798	62,810	131,346
	Extraordinary expenses	4,219	12,577	3,550	9,839	3,178	8,675	3,379	10,155	3,688	7,751
Ordinary profit		12,244	15,475	11,111	19,045	14,348	23,408	19,225	27,513	12,984	26,688
	Banking income	11,780	17,860	11,257	19,235	13,659	20,312	4,699	15,142	12,193	24,242
	Gross income	38,820	74,251	39,794	75,812	40,040	77,345	30,682	66,971	40,830	83,544
	(Net interest income)	30,060	58,290	30,384	58,871	31,380	61,613	34,580	65,539	31,035	62,273
	(Fees and commissions)	7,535	15,857	7,588	15,672	8,841	17,159	9,243	18,294	9,901	20,126
	(Other banking income)	1,224	103	1,821	1,268	-181	-1,427	-13,142	-16,862	-106	1,144
	Expenses	27,397	54,010	26,404	52,783	25,914	51,986	25,330	51,316	26,069	52,881
	Provision of general allowance for loan losses (-)	-358	2,380	2,133	3,794	466	5,047	652	513	2,568	6,421
Extraordinary gains		1	1	-	-	2	314	39	118	43	58
Extraordinary losses		298	627	140	339	499	708	118	177	128	338
	Impairment loss	289	596	69	244	453	505	54	55	59	122
Profit before income taxes		11,946	14,849	10,971	18,706	13,851	23,015	19,146	27,455	12,899	26,408
	Income taxes - current	3,261	4,326	3,655	7,316	3,151	6,155	5,391	8,661	4,394	10,909
	Income taxes - deferred	270	-291	-475	-1,617	962	-56	82	-599	-529	-2,929
Profit		8,414	10,815	7,791	13,007	9,737	16,915	13,672	19,393	9,035	18,427

Summary of Earnings (2)

【Non-consolidated】 (Million yen)	FY2019	FY2019	FY2020	FY2020	FY2021	FY2021	FY2022	FY2022	FY2023	FY2023
	1H		1H		1H		1H		1H	
Bond-related gains/losses	1,084	-524	822	-552	-447	-2,949	-15,362	-19,778	-1,279	-776
Gains on sales of bonds	1,727	3,026	1,407	2,496	3,506	9,400	8,817	23,487	3,457	5,898
Gains on redemption of bonds	25	25	-	50	-	150	40	92	40	40
Loss on sales of bonds	668	3,526	535	2,948	3,909	12,330	24,208	43,345	4,577	6,148
Loss on redemption of bonds	-	-	-	-	-	37	-	-	194	565
Loss on devaluation of stocks and other securities	-	50	49	150	45	132	12	12	4	2
Equity-related gains/losses	456	73	963	5,586	1,564	6,000	15,764	18,027	1,645	5,584
Gains on sales of stocks and other securities	2,361	7,073	1,761	7,233	2,623	9,800	17,149	20,633	2,807	7,503
Losses on sales of stocks and other securities	1,643	4,596	678	1,497	1,058	3,799	1,384	2,073	1,161	1,919
Losses on devaluation of securities	260	2,403	119	149	-	1	-	532	-	-
Allowance for bad debts written off	1,020	5,610	3,286	8,067	1,511	7,703	1,313	5,109	3,627	8,542
Provision of general allowance for loan losses (-)	-358	2,380	2,133	3,794	466	5,047	652	513	2,568	6,421
Provision of specific allowance for loan losses (-)	1,373	3,212	1,153	4,245	722	2,334	661	4,582	1,059	2,088
Written-off of loans	-	0	-	26	-	-	-	-	-	-
Loss on sale of claims	5	18	-	2	322	322	-	13	-	32

Breakdown of Ordinary Revenue

【Non-consolidated】 (Million yen)		FY2019	FY2019	FY2020	FY2020	FY2021	FY2021	FY2022	FY2022	FY2023	FY2023
		1H		1H		1H		1H		1H	
Ordinary revenue		56,143	110,829	49,824	99,765	51,869	110,337	82,338	164,467	79,483	165,786
Banking revenue		51,457	100,630	46,415	90,108	47,999	98,558	64,429	141,933	75,000	155,579
Interest income		39,740	76,726	34,284	65,741	33,905	66,830	42,783	93,636	59,133	124,083
Interest income		25,506	50,493	23,169	45,840	22,595	45,162	26,758	60,334	39,983	84,250
Interest and dividends on securities		13,843	25,499	10,772	19,160	10,920	19,952	14,624	30,125	17,617	35,778
(Of which,gains/losses on cancellation of investment trusts)		(126)	(93)	(312)	(165)	(3)	(-)	(1,972)	(3,525)	(-)	(-)
Interest on call loans		82	153	48	125	11	126	490	1,537	875	2,797
Interest on deposits with banks		186	358	206	450	299	1,437	813	1,387	506	944
Foreign currency interest income		34	61	19	32	13	25	37	114	93	193
Other interest income		86	159	67	132	64	126	58	136	57	120
Fees and commissions		9,709	20,217	9,717	19,954	10,321	20,645	10,560	21,721	11,182	23,618
Fees and commissions on domestic and foreign exchanges		2,822	5,625	3,013	5,899	2,816	5,249	2,407	4,865	2,393	4,839
Other fees and commissions		6,887	14,590	6,704	14,053	7,504	15,394	8,153	16,855	8,788	18,778
Trust fees		0	1	0	0	0	0	0	0	0	0
Other banking revenue		2,007	3,687	2,412	4,412	3,772	11,081	11,085	26,574	4,684	7,877
Gain on sales of bonds		1,727	3,026	1,407	2,496	3,506	9,400	8,817	23,487	3,457	5,898
Gain on redemption of bonds		25	25	-	50	-	150	40	92	40	40
Gain on foreign exchange transactions		-	411	835	1,345	201	768	319	394	272	251
Gains on trading account securities transactions		-	-	7	8	-	-	-	-	-	-
Income from derivatives other than for trading or hedging		136	37	-	349	45	743	1,908	2,537	854	1,588
Other		117	185	162	163	18	19	0	63	60	98
Extraordinary revenue		4,686	10,198	3,409	9,657	3,869	11,779	17,908	22,533	4,483	10,206
Gain on sale of stocks and other securities		2,361	7,073	1,761	7,233	2,623	9,800	17,149	20,633	2,807	7,503
Gain on money held in trust		48	72	31	113	157	203	26	13	10	25
Recoveries of written off claims		3	3	0	0	23	42	30	30	16	37
Other		2,273	3,048	1,616	2,310	1,065	1,732	702	1,856	1,649	2,639

Breakdown of Ordinary Expenses

【Non-consolidated】 (Million yen)		FY2019 1 H	FY2019	FY2020 1 H	FY2020	FY2021 1 H	FY2021	FY2022 1 H	FY2022	FY2023 1 H	FY2023
Ordinary expenses		43,899	95,353	38,712	80,720	37,521	86,928	63,113	136,953	66,499	139,098
Banking expenses		39,680	82,776	35,161	70,881	34,342	78,252	59,733	126,798	62,810	131,346
Interest expenses		9,683	18,442	3,904	6,878	2,528	5,224	8,205	28,104	28,102	61,818
Expenses matching the amount of investment of money held in trust		3	6	3	7	3	6	3	7	3	8
Interest on deposits		1,300	2,564	416	843	334	659	1,252	4,222	4,858	11,642
Interest on negotiable certificates of deposit		18	34	14	28	13	25	12	23	10	19
Interest on call money		192	284	-37	-124	-133	-282	269	2,485	2,933	5,845
Interest on payables under repurchase agreements		1,763	3,277	131	268	60	209	619	2,135	3,262	6,974
Interest on payables under securities lending transactions		263	658	120	301	219	521	238	439	206	454
Interest on commercial papers		566	920	85	173	70	155	500	1,805	832	908
Interest on borrowings and rediscounts		1,241	2,156	901	1,051	81	182	603	2,005	2,157	4,360
Foreign currency interest expenses		3	80	80	76	17	115	370	1,335	740	2,416
Interest on bonds and amortization of bond issuance cost		-	-	-	35	39	78	39	78	39	78
Interest on interest swaps		4,332	8,460	2,190	4,217	1,822	3,553	4,281	13,569	12,991	28,994
Other interest expenses		0	5	0	5	1	5	17	2	70	122
Fees and commissions payments		2,174	4,359	2,129	4,281	1,479	3,485	1,317	3,427	1,280	3,491
Fees and commissions on domestic and foreign exchanges		466	916	455	904	468	678	235	450	238	461
Other fees and commissions		1,708	3,442	1,673	3,376	1,010	2,807	1,081	2,976	1,041	3,030
Other ordinary expenses		783	3,583	591	3,144	3,954	12,508	24,228	43,436	4,790	6,733
Loss on sales of bonds		668	3,526	535	2,948	3,909	12,330	24,208	43,345	4,577	6,148
Loss on redemption of bonds		-	-	-	-	-	37	-	-	194	565
Loss on devaluation of bonds		-	50	49	150	45	132	12	12	4	2
Loss on foreign exchange transactions		102	-	-	-	-	-	-	-	-	-
Loss on trading account securities transactions		12	6	-	-	0	8	7	79	13	17
Expenses on derivatives other than for trading or hedging		-	-	5	-	-	-	-	-	-	-
Amortization of bond issuance cost		-	-	-	45	-	-	-	-	-	-
Provision of general allowance for loan losses		-358	2,380	2,133	3,794	466	5,047	652	513	2,568	6,421
Expenses		27,397	54,010	26,404	52,783	25,914	51,986	25,330	51,316	26,069	52,881
Extraordinary expenses		4,219	12,577	3,550	9,839	3,178	8,675	3,379	10,155	3,688	7,751
Provision of specific allowance for loan losses		1,373	3,212	1,153	4,245	722	2,334	661	4,582	1,059	2,088
Written-off of loans		-	0	-	26	-	-	-	-	-	-
Loss on sale of stocks and other securities		1,643	4,596	678	1,497	1,058	3,799	1,384	2,073	1,161	1,919
Loss on devaluation of stocks and other securities		260	2,403	119	149	-	1	-	532	-	-
Loss on money held in trust		14	63	18	4	11	104	219	310	111	160
Retirement benefit expenses		471	942	663	1,323	549	1,029	494	988	753	1,507
Other		456	1,358	916	2,592	835	1,407	620	1,667	602	2,076

Breakdown of Expenses

【Non-consolidated】 (Million yen)		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Expenses (1)		27,397	54,010	26,404	52,783	25,914	51,986	25,330	51,316	26,069	52,881
Personnel expenses		14,164	28,204	13,794	27,725	14,022	28,037	14,103	27,843	13,887	27,640
Employee salaries		7,594	15,072	7,262	14,560	7,348	14,620	7,250	14,113	6,956	13,954
Bonuses		2,582	5,132	2,358	4,807	2,538	5,106	2,722	5,557	2,746	5,565
Retirement benefit expenses		499	1,012	664	1,314	488	927	337	646	321	661
Social insurance premium		1,772	3,532	1,733	3,446	1,752	3,529	1,794	3,516	1,890	3,508
Temporary employment expenses		1,715	3,454	1,774	3,596	1,895	3,854	1,997	4,009	1,972	3,950
Property expenses		11,379	22,780	11,016	22,001	10,368	21,109	9,675	20,358	10,562	21,861
Depreciation		2,053	4,201	1,978	4,096	1,924	3,957	1,247	2,580	1,215	2,549
Rent expenses on real estates		386	775	391	774	375	757	400	811	429	841
Machine rent expenses		85	186	91	180	88	180	90	180	89	172
Operation consignment expenses		1,264	2,521	1,179	2,466	1,099	2,227	1,139	2,261	1,120	2,240
Maintenance expense		127	277	192	295	155	242	115	254	121	251
Travelling and transportation expenses		105	200	26	75	38	84	73	157	98	189
Promotion expenses		33	79	53	105	82	137	73	134	84	152
Deposit insurance premium		1,031	2,063	1,028	2,057	1,053	2,106	537	1,074	555	1,110
Miscellaneous expenses		6,291	12,474	6,074	11,948	5,551	11,414	5,997	12,903	6,847	14,354
Taxes		1,853	3,025	1,593	3,056	1,522	2,839	1,551	3,114	1,618	3,379
Core business gross profit (2)		37,735	74,775	38,972	76,365	40,487	80,295	46,045	86,749	42,110	84,321
OHR (1)÷(2)		72.6%	72.2%	67.7%	69.1%	64.0%	64.7%	55.0%	59.1%	61.9%	62.7%

Principal Returns

【Non-consolidated】 (%)		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Total for all branches	1. Interest-bearing asset yield	1.02	0.98	0.84	0.79	0.77	0.72	0.93	1.01	1.28	1.34
	Loan yield	1.06	1.04	0.92	0.90	0.87	0.87	1.00	1.11	1.41	1.46
	Securities yield	1.20	1.10	0.91	0.81	0.89	0.81	1.24	1.29	1.54	1.38
	Call loan yield	0.06	0.05	0.02	0.02	0.00	0.01	0.13	0.22	0.36	0.80
	Deposit yield (including NCD)	0.10	0.09	0.10	0.12	0.14	0.16	0.24	0.22	0.16	0.14
	2. Interest-bearing liabilities	0.25	0.24	0.09	0.08	0.05	0.05	0.17	0.30	0.60	0.65
	Deposit yield	0.03	0.03	0.01	0.01	0.00	0.00	0.03	0.05	0.11	0.14
	Call money yield	1.11	0.91	-0.12	-0.17	-0.35	-0.33	0.44	1.69	3.53	2.79
	Loan yield	1.85	1.77	0.51	0.34	0.05	0.03	0.21	0.44	1.01	0.86
	3. Expense ratio	0.80	0.79	0.72	0.71	0.66	0.66	0.62	0.63	0.63	0.64
	4. Fundraising expense	0.96	0.94	0.75	0.72	0.64	0.63	0.71	0.85	1.15	1.20
	5. Total net interest income (1-4)	0.06	0.04	0.09	0.07	0.13	0.09	0.22	0.16	0.13	0.14
	Simple loan-deposit margin	1.03	1.01	0.91	0.89	0.87	0.87	0.97	1.06	1.30	1.32
	Simple deposit-securities margin	1.17	1.07	0.90	0.80	0.89	0.81	1.21	1.24	1.43	1.24

Domestic banking operations	1. Interest-bearing asset yield	0.74	0.71	0.70	0.67	0.67	0.61	0.68	0.66	0.66	0.67
	Loan yield	0.83	0.83	0.81	0.81	0.80	0.79	0.79	0.78	0.78	0.79
	Securities yield	0.92	0.82	0.79	0.73	0.82	0.71	1.01	0.91	0.90	0.86
	Call loan yield	-0.03	-0.03	-0.02	-0.02	-0.01	-0.01	-0.01	-0.02	0.00	0.00
	Deposit yield (including NCD)	0.10	0.09	0.10	0.12	0.14	0.16	0.24	0.21	0.16	0.14
	2. Interest-bearing liabilities	0.03	0.03	0.03	0.03	0.02	0.02	0.02	0.02	0.03	0.04
	Deposit yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Call money yield	-0.05	-0.04	-0.02	-0.02	-0.02	-0.02	-	-	-0.05	-0.01
	Loan yield	0.03	0.04	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	3. Expense ratio	0.78	0.77	0.70	0.69	0.64	0.64	0.60	0.61	0.62	0.63
	4. Fundraising expense	0.76	0.75	0.71	0.69	0.62	0.61	0.56	0.58	0.59	0.60
	5. Total net interest income (1-4)	-0.02	-0.04	-0.01	-0.02	0.05	0.00	0.12	0.08	0.07	0.07
	Simple loan-deposit margin	0.83	0.83	0.81	0.81	0.80	0.79	0.79	0.78	0.78	0.79
	Simple deposit-securities margin	0.92	0.82	0.79	0.73	0.82	0.71	1.01	0.91	0.90	0.86

Major Accounts (Year-end Balance):Assets



Our challenges build our future.
Chugin Financial Group, Inc.

【Non-consolidated】 (Billion yen)	FY2019	FY2019	FY2020	FY2020	FY2021	FY2021	FY2022	FY2022	FY2023	FY2023
	1H		1H		1H		1H		1H	
Total assets	8357.9	8113.6	8741.7	9122.6	9854.2	10177.9	9660.9	9803.4	10265.5	10708.3
Management account	7527.2	7391.1	7752.0	7958.6	8113.6	8316.8	8448.9	8167.2	8521.5	9161.9
Loans	4784.7	4909.7	5058.0	5144.4	5158.4	5269.0	5419.5	5566.4	5799.9	6251.1
Securities	2458.7	2345.1	2391.3	2622.5	2565.3	2509.8	2515.4	2319.2	2366.2	2589.9
Trading account securities	2.3	1.3	1.1	1.1	1.2	2.8	2.7	2.0	1.7	1.0
Money in trust	18.0	23.0	23.0	23.0	23.1	23.0	24.9	20.0	19.8	20.0
Deposits (excluding non-interest-bearing account)	15.4	10.0	21.9	0.0	0.0	0.0	0.0	-	-	-
Call loans	209.1	59.8	215.5	125.8	327.0	446.3	372.3	178.9	226.2	192.1
Monetary claims bought	25.8	23.0	20.6	19.6	18.9	18.6	18.7	19.6	21.1	21.0
Foreign exchange	9.3	11.9	15.0	8.3	7.5	6.2	7.7	14.7	11.2	14.0
Cash collateral paid	3.4	6.9	5.1	13.5	11.8	40.7	87.5	46.3	75.1	72.6
(interest-earnings asset account)	7509.1	7368.1	7729.0	7935.6	8090.4	8293.8	8424.0	8147.2	8501.6	9141.9
Cash and deposits (non-interest-bearing)	671.5	566.2	845.6	1000.5	1608.6	1756.9	1087.8	1510.2	1591.4	1417.3
Tangible fixed assets	38.2	38.0	37.7	36.8	35.9	34.7	34.0	33.4	32.9	32.9
Intangible fixed assets	3.7	3.0	2.4	2.3	1.8	1.3	1.3	1.5	1.7	2.0
Other assets	116.7	117.0	109.9	132.2	99.3	82.1	89.6	91.5	119.0	107.0
Prepaid pension assets	-	-	-	3.0	3.2	3.5	3.9	4.4	4.5	4.6
Deferred tax assets	-	2.2	-	-	-	-	12.6	14.3	13.6	4.5
Customers' liabilities for acceptance and guarantees	34.6	33.4	33.3	32.0	34.4	30.9	31.5	31.1	33.7	34.4
Allowance for loan losses	-34.2	-37.5	-39.3	-42.9	-42.8	-48.4	-49.1	-50.4	-53.2	-56.7

Major Accounts (Year-end Balance):Liabilities and Net Assets



Our challenges build our future.
Chugin Financial Group, Inc.

【Non-consolidated】 (Billion yen)		FY2019	FY2019	FY2020	FY2020	FY2021	FY2021	FY2022	FY2022	FY2023	FY2023
		1H		1H		1H		1H		1H	
Total liabilities and net assets		8357.9	8113.6	8741.7	9122.6	9854.2	10177.9	9660.9	9803.4	10265.5	10708.3
Total liabilities		7822.4	7617.4	8220.1	8578.6	9296.3	9648.2	9155.5	9315.5	9769.0	10179.8
Interest-bearing liabilities		7657.1	7475.0	8087.4	8408.6	9148.7	9510.8	8956.5	9156.7	9584.1	10010.6
Deposits		6475.1	6711.6	7154.4	7511.3	7479.1	7661.6	7695.0	7915.2	7974.8	8233.7
Negotiable certificates of deposit		299.1	204.4	278.7	177.1	259.9	222.1	316.4	163.4	234.4	107.0
Call money		15.0	30.0	71.5	71.2	85.6	110.7	157.1	179.9	169.7	145.0
Payables under repurchase agreements		155.9	124.7	124.6	129.6	105.3	191.0	76.8	93.9	120.7	158.0
Payables under securities lending transactions		560.1	217.1	154.8	172.7	511.3	588.3	309.5	423.4	493.2	604.0
Commercial paper		36.5	32.6	46.5	54.2	54.8	55.0	64.9	46.5	7.4	-
Borrowed money		107.5	148.0	246.7	275.4	634.0	663.1	312.4	312.6	558.8	738.1
Foreign exchanges		0.7	0.2	0.9	0.2	0.8	0.6	0.4	0.4	0.2	0.4
Bonds payable		-	-	-	10.0	10.0	10.0	10.0	10.0	10.0	10.0
Borrowed money from trust account		3.2	3.3	3.6	4.8	5.9	6.9	7.8	8.4	8.7	9.9
Cash collateral received		3.6	2.8	5.2	1.6	1.7	1.2	5.8	2.4	5.6	4.2
(Expenses matching the amount of investment of money held in trust)		18.0	23.0	23.0	23.0	23.1	23.0	24.9	20.0	19.8	20.0
(Fund procurement account)		7639.1	7452.0	8064.4	8385.6	9125.6	9487.8	8931.6	9136.7	9564.2	9990.6
Other liabilities		94.7	99.3	84.4	122.9	94.2	102.7	165.5	125.3	148.5	131.1
Provision for retirement benefits		17.9	7.5	7.3	0.3	0.2	0.1	0.3	0.6	0.9	1.2
Provision for bonuses		1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3
Other provisions		2.0	1.9	1.7	0.3	0.2	0.1	0.1	0.3	0.2	0.8
Deferred tax liabilities		15.8	-	5.8	13.0	17.2	2.1	-	-	-	-
Acceptances and guarantees		34.6	33.4	33.3	32.0	34.4	30.9	31.5	31.1	33.7	34.4
Total net assets		535.5	496.2	521.6	544.0	557.8	529.6	505.3	487.9	496.5	528.5
Capital stock		15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1
Capital surplus		6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2
Retained earnings		432.8	433.1	438.8	442.0	449.1	454.1	452.2	437.2	442.7	448.6
Treasury shares (-)		9.6	9.6	9.6	9.6	10.6	11.6	-	-	-	-
Valuation difference on available-for-sale securities		102.3	62.5	80.8	95.2	103.4	66.0	29.0	32.5	16.7	52.3
Deferred gains or losses on hedges		-11.5	-11.4	-10.0	-5.3	-5.8	-0.6	2.4	-3.3	15.5	6.0
Share acquisition rights		0.1	0.1	0.1	0.2	0.2	0.2	0.2	-	-	-

Major Accounts (Average Balance):Assets

[Non-consolidated]		FY2019	FY2019	FY2020	FY2020	FY2021	FY2021	FY2022	FY2022	FY2023	FY2023
(Billion yen)		1H		1H		1H		1H		1H	
Total assets		8173.8	8216.0	8563.5	8754.4	9333.7	9639.6	10020.7	9890.5	9966.2	10146.6
Management account		7760.2	7816.7	8128.4	8286.3	8714.3	9198.4	9192.5	9227.4	9181.0	9248.4
Loans		4778.0	4811.6	4994.2	5053.1	5155.8	5175.7	5329.4	5400.9	5642.2	5753.6
Securities		2296.3	2304.9	2342.7	2352.4	2438.8	2435.6	2338.7	2364.3	2269.0	2338.5
Trading account securities		2.3	2.1	1.4	1.4	1.2	1.5	2.8	2.7	1.9	1.8
Money in trust		18.0	17.9	23.0	23.0	23.0	23.0	27.8	26.3	19.9	19.9
Deposits (excluding non-interest-bearing account)		367.8	366.3	386.5	369.9	408.5	883.4	670.7	624.4	622.2	638.0
Call loans		261.5	279.6	344.7	451.5	650.1	638.2	712.9	677.4	479.1	349.4
Monetary claims bought		20.6	18.9	15.2	14.6	12.9	12.6	12.6	12.7	14.3	13.6
Foreign exchanges		10.7	9.9	15.0	14.4	12.3	12.4	34.1	54.0	68.4	68.9
Cash collateral paid		4.7	5.0	5.3	5.8	11.3	15.7	63.2	64.3	63.7	64.4
(Interest-earnings asset account)		7742.2	7798.7	8105.4	8263.3	8691.3	9175.4	9164.7	9201.0	9161.0	9228.4
Cash and deposits (non-interest-bearing)		274.0	254.6	276.7	315.5	471.1	295.7	701.7	532.8	666.4	783.4
Tangible fixed assets		39.2	39.5	38.2	38.6	36.9	36.9	34.8	34.9	33.5	33.8
Intangible fixed assets		4.4	4.3	3.0	3.1	2.4	2.4	1.4	1.5	1.6	1.9
Other assets		73.6	78.0	97.3	92.2	89.2	86.5	78.3	81.7	71.5	67.2
Prepaid pension assets		-	-	-	0.0	3.0	3.1	3.6	3.8	4.4	4.5
Deferred tax assets		23.4	23.3	23.8	24.0	25.3	24.9	25.7	25.7	26.4	26.6
Customers' liabilities for acceptance and guarantees		32.4	33.6	33.6	33.2	33.3	34.1	31.1	31.2	32.1	32.6
Allowance for loan losses		-33.6	-34.3	-37.7	-38.8	-42.3	-42.9	-48.7	-48.8	-50.9	-52.1

Major Accounts (Average Balance):Liabilities and Net Assets



Our challenges build our future.
Chugin Financial Group, Inc.

[Non-consolidated] (Billion yen)		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Total liabilities and net assets		8173.8	8216.0	8563.5	8754.4	9333.7	9639.6	10020.7	9890.5	9966.2	10146.6
Total liabilities		7734.1	7773.1	8116.9	8303.9	8876.9	9178.9	9552.6	9427.2	9506.5	9683.3
Interest-bearing liabilities		7644.5	7684.0	8041.8	8227.5	8794.3	9088.3	9411.7	9266.5	9334.6	9506.3
Deposits		6499.7	6529.5	6997.9	7128.8	7507.1	7533.6	7770.0	7761.1	7909.3	7933.4
Negotiable certificates of deposit		305.2	296.4	280.6	280.5	269.4	267.8	316.3	305.9	249.0	238.4
Call money		34.4	31.1	60.2	69.8	75.1	84.6	119.7	146.5	165.7	208.8
Payables under repurchase agreements		136.0	141.5	70.1	97.4	106.5	131.6	95.2	84.0	118.8	124.1
Payables under securities lending transactions		484.2	517.4	245.2	294.9	446.6	516.9	462.6	433.3	412.6	453.6
Commercial paper		45.0	39.5	28.1	40.7	55.5	55.7	60.1	60.8	31.3	17.2
Borrowed money		133.4	121.6	351.7	302.1	316.2	479.5	566.5	451.9	424.2	505.9
Foreign exchanges		0.5	0.5	0.4	0.4	0.3	0.4	0.7	0.6	0.5	0.5
Bonds payable		-	-	-	4.6	10.0	10.0	10.0	10.0	10.0	10.0
Borrowed money from trust account		2.9	3.1	3.4	3.8	5.4	6.0	7.3	7.8	8.6	9.1
Cash collateral received		2.8	2.8	3.7	4.2	1.7	1.6	2.8	4.0	4.3	5.0
(Expenses matching the amount of investment of money held in trust)		18.0	17.9	23.0	23.0	23.0	23.0	27.8	26.3	19.9	19.9
(Fund procurement account)		7626.5	7666.0	8018.8	8204.5	8771.3	9065.3	9383.9	9240.1	9314.6	9486.3
Other liabilities		37.1	36.0	32.7	34.7	48.0	55.4	108.7	128.4	137.9	142.4
Provision for retirement benefits		18.3	17.9	7.3	7.3	0.2	0.1	0.1	0.2	0.7	0.8
Provision for bonuses		0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Other provisions		0.9	0.8	0.6	0.5	0.3	0.2	0.1	0.1	0.3	0.2
Acceptances and guarantees		32.4	33.6	33.6	33.2	33.3	34.1	31.1	31.2	32.1	32.6
Total net assets		439.6	442.9	446.5	450.4	456.7	460.6	468.0	463.2	459.7	463.3
Capital stock		15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1
Capital surplus		6.2	6.2	6.2	6.2	6.2	6.2	-1.6	2.2	6.2	6.2
Retained earnings		426.6	430.0	433.8	437.6	444.2	448.7	458.0	447.4	437.8	441.3
Treasury shares (-)		9.5	9.5	9.6	9.6	10.2	10.7	4.1	2.0	-	-
Valuation difference on available-for-sale securities		1.0	0.9	0.8	0.9	1.1	1.0	0.3	0.3	0.3	0.4
Deferred gains or losses on hedges		-0.1	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Share acquisition rights		0.2	0.2	0.1	0.1	0.2	0.2	0.2	0.1	-	-

Deposits (Year-end Balance)

[Non-consolidated] (Billion yen)		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Okayama		4971.2	5186.3	5485.5	5726.0	5725.9	5938.8	5903.5	6102.0	6058.3	6220.6
	Individuals	3761.0	3832.7	3994.1	4108.1	4203.3	4294.5	4345.0	4374.8	4407.0	4446.1
	Corporates	1042.5	1050.7	1184.9	1259.2	1240.4	1242.5	1277.2	1307.3	1354.4	1405.9
Hiroshima		864.4	904.3	930.0	960.5	949.3	975.4	1004.2	1043.5	1055.2	1099.2
	Individuals	564.9	574.3	591.6	601.5	606.3	612.6	620.7	624.8	629.0	631.3
	Corporates	290.8	293.5	321.5	330.7	334.6	340.3	361.6	371.9	419.9	413.2
Kagawa and Ehime		396.8	405.4	433.5	444.8	451.3	453.9	451.8	454.1	461.4	473.8
	Individuals	271.7	271.9	278.1	283.2	284.7	286.4	288.0	285.8	284.4	282.6
	Corporates	124.8	130.3	155.2	157.1	165.8	163.1	163.2	163.9	176.4	187.0
Hyogo		113.2	116.6	123.3	128.5	128.0	128.9	129.9	134.0	137.4	136.0
	Individuals	62.2	62.5	63.5	65.1	64.7	65.5	65.9	66.9	65.9	66.3
	Corporates	50.9	54.0	59.6	63.3	63.2	63.2	63.9	67.0	71.5	69.6
Tottori		13.3	12.8	14.5	14.8	15.2	14.4	15.5	16.1	15.2	15.3
	Individuals	5.2	5.1	5.3	5.4	5.3	5.3	5.4	6.7	6.5	5.9
	Corporates	8.1	7.6	9.0	9.4	9.3	9.0	9.6	9.2	8.3	9.4
Osaka		25.3	21.2	26.1	23.9	22.4	22.6	23.0	21.2	23.7	24.5
	Individuals	7.0	7.1	7.3	6.6	6.5	6.6	6.6	6.5	6.4	8.0
	Corporates	18.2	13.9	18.7	17.2	15.7	15.8	16.1	14.2	16.7	15.7
Tokyo		18.8	12.8	34.2	47.7	69.7	19.8	29.0	18.9	20.3	17.6
	Individuals	6.1	5.7	5.9	5.8	5.8	5.9	5.9	6.1	6.1	6.1
	Corporates	12.4	6.8	28.0	41.5	63.4	13.4	22.4	12.1	13.5	10.6
Total domestic branches (before reconciliation of transit items)		6403.3	6659.6	7047.4	7346.4	7362.1	7554.0	7557.1	7790.1	7771.8	7987.2
	Total individuals	4678.3	4759.7	4946.0	5076.1	5176.9	5277.1	5337.9	5371.8	5405.6	5446.6
	Total corporates	1547.8	1557.2	1777.1	1878.6	1892.8	1847.7	1914.3	1945.9	2060.9	2111.8
Overseas branches, etc.		71.7	51.9	107.0	164.8	117.0	107.5	137.9	125.1	202.9	246.4
Total deposits		6475.1	6711.6	7154.4	7511.3	7479.1	7661.6	7695.0	7915.2	7974.8	8233.7
	Liquid deposits	4564.6	4818.6	5253.4	5615.9	5566.5	5749.8	5805.6	6057.6	6122.5	6405.5
	Time deposits	1910.5	1892.9	1900.9	1895.4	1912.6	1911.7	1889.4	1857.6	1852.2	1828.1
	Domestic banking	6340.6	6599.9	6987.6	7263.2	7280.7	7492.9	7484.4	7722.2	7700.3	7921.0
	International banking	134.4	111.6	166.8	248.0	198.4	168.6	210.5	192.9	274.4	312.6

Deposits (Average Balance)

[Non-consolidated] (Billion yen)		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Okayama		5000.8	5016.6	5403.1	5465.3	5746.8	5766.8	5982.4	5967.1	6066.4	6058.1
	Individuals	3768.1	3791.5	3945.7	4003.3	4176.1	4219.3	4336.2	4356.6	4399.4	4416.8
	Corporates	1035.4	1038.5	1136.0	1170.3	1260.5	1254.2	1299.7	1288.8	1340.0	1338.8
Hiroshima		868.8	872.1	935.2	944.4	953.6	958.5	1005.4	1013.3	1028.5	1032.1
	Individuals	564.7	568.0	586.5	592.3	604.6	607.7	617.9	621.1	626.5	628.7
	Corporates	291.8	294.3	316.3	325.0	338.5	340.8	357.2	364.0	392.5	394.7
Kagawa and Ehime		402.5	402.2	423.8	433.2	453.1	454.6	459.0	458.1	452.4	454.1
	Individuals	273.9	272.9	276.0	278.3	284.1	285.0	287.0	287.3	285.0	284.2
	Corporates	128.3	128.9	147.6	154.4	168.2	168.8	171.3	170.2	166.8	169.2
Hyogo		112.4	113.0	120.5	123.8	129.9	129.9	130.4	131.0	134.5	133.8
	Individuals	62.6	62.6	63.1	63.5	64.9	65.1	65.8	66.4	66.3	66.1
	Corporates	49.7	50.3	57.3	60.1	64.9	64.6	64.5	64.5	68.1	67.6
Tottori		12.5	12.6	13.5	14.0	14.9	14.6	14.5	14.8	15.8	15.7
	Individuals	5.1	5.1	5.1	5.1	5.3	5.3	5.3	5.5	6.5	6.4
	Corporates	7.3	7.4	8.2	8.4	9.1	8.8	8.7	8.9	8.8	8.9
Osaka		22.7	23.1	24.8	25.2	26.0	25.3	24.4	24.0	24.0	25.1
	Individuals	6.9	7.0	7.1	6.9	6.5	6.5	6.6	6.6	6.4	6.7
	Corporates	15.7	16.0	17.6	18.2	19.3	18.7	17.5	17.2	17.0	17.7
Tokyo		14.0	14.4	20.7	27.4	55.8	53.1	25.0	24.1	21.5	21.5
	Individuals	6.2	6.0	5.8	5.8	5.8	5.8	5.9	5.9	6.1	6.1
	Corporates	7.5	8.1	14.6	21.2	49.5	46.7	18.5	17.5	14.6	14.6
Total domestic branches		6434.0	6454.6	6942.0	7034.1	7380.4	7403.0	7641.4	7632.6	7743.4	7740.7
	Total individuals	4687.8	4713.5	4889.7	4955.9	5147.6	5195.1	5325.1	5349.6	5396.6	5415.4
	Total corporates	1536.1	1544.1	1697.9	1758.3	1910.3	1903.0	1937.8	1931.3	2008.1	2011.8
Overseas branches, etc.		65.6	74.9	55.8	94.7	126.7	130.6	128.5	128.4	165.8	192.6
Total deposits		6499.7	6529.5	6997.9	7128.8	7507.1	7533.6	7770.0	7761.1	7909.3	7933.4
	Liquid deposits	4576.6	4617.7	5119.7	5234.5	5589.6	5610.8	5855.7	5868.7	6040.8	6076.4
	Time deposits	1923.0	1911.8	1878.1	1894.2	1917.4	1922.8	1914.3	1892.3	1868.4	1856.9
	Domestic banking	6371.7	6392.2	6881.0	6970.1	7308.4	7331.6	7569.8	7561.5	7676.4	7672.5
	International banking	127.9	137.3	116.8	158.6	198.6	202.0	200.2	199.5	232.8	260.8

Loans (Year-end Balance)

[Non-consolidated] (Billion yen)			FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	
		General loans		4281.1	4408.7	4565.9	4666.3	4679.2	4808.7	4957.7	5115.5	5336.4	5776.3
		Scale	Large companies	741.1	765.9	814.9	834.4	805.3	851.9	873.1	954.1	996.1	1094.2
			Med-sized companies	145.6	148.6	132.1	127.1	117.0	110.1	104.1	110.1	120.0	127.1
			Small-sized companies	2494.1	2577.2	2691.5	2757.2	2790.5	2856.3	2974.5	3020.5	3160.6	3472.4
			Individuals	900.2	916.8	927.1	947.5	966.3	990.3	1005.8	1030.6	1059.7	1082.4
		Loans to national and local governments		480.4	475.8	469.9	455.7	455.0	435.8	429.9	413.8	420.0	405.3
		National and local governments		479.3	474.5	469.2	455.0	454.4	435.4	429.5	413.4	419.6	404.9
		Local public corporations		1.1	1.2	0.7	0.7	0.5	0.4	0.4	0.4	0.3	0.3
	Total loans by domestic branches		4761.6	4884.5	5035.8	5122.1	5134.3	5244.6	5387.6	5529.3	5756.5	6181.6	
	Region	Okayama	2680.8	2766.7	2835.1	2880.4	2909.8	2990.5	3106.3	3157.5	3302.6	3647.0	
		Hiroshima	850.3	858.3	891.8	907.8	911.9	915.0	951.4	968.3	991.3	984.9	
		Kagawa and Ehime	336.2	339.1	352.7	351.9	349.7	354.9	360.1	376.6	378.2	395.5	
		Hyogo	266.4	274.8	278.8	286.5	284.5	288.5	291.5	295.5	310.8	316.0	
		Tottori	36.5	36.3	36.6	36.3	34.9	36.6	34.6	34.2	36.7	34.8	
		Osaka	103.3	101.3	121.6	127.3	124.6	127.5	130.7	135.9	146.0	165.1	
		Tokyo	487.9	507.7	518.9	531.7	518.4	531.3	512.7	561.1	590.6	638.0	
	Overseas branches		23.0	25.2	22.2	22.2	24.1	24.3	31.8	37.0	43.4	69.5	
	Total loans			4784.7	4909.7	5058.0	5144.4	5158.4	5269.0	5419.5	5566.4	5799.9	6251.1

Loans (Average Balance)

[Non-consolidated] (Billion yen)			FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
	General loans		4274.4	4311.3	4495.4	4561.0	4673.5	4699.2	4862.2	4941.1	5178.4	5290.7
	Type	Local development	2081.9	2100.8	2192.2	2224.0	2228.9	2224.3	2228.7	2268.6	2330.2	2342.5
		Urban area	582.7	584.4	609.1	623.2	634.2	631.1	636.2	643.2	704.7	719.1
		Private loans	1133.5	1141.9	1164.1	1170.6	1197.3	1210.0	1243.3	1252.2	1286.0	1298.6
		Of which, housing loans	797.5	804.0	823.9	831.4	859.3	871.5	902.3	910.2	940.0	950.8
		Other	476.2	484.5	529.9	542.9	612.9	633.7	753.9	776.9	857.3	930.3
	Loans to national and local governments		481.8	477.0	474.1	467.5	458.5	451.3	437.1	429.0	421.7	415.7
		National and local governments	480.5	475.7	473.3	466.8	458.0	450.7	436.6	428.5	421.3	415.4
		Local public corporations	1.3	1.2	0.8	0.7	0.5	0.5	0.4	0.4	0.4	0.3
	Total loans by domestic branches		4756.3	4788.3	4969.5	5028.6	5132.1	5150.6	5299.4	5370.2	5600.1	5706.5
	Region	Okayama	2674.1	2696.7	2803.5	2829.1	2897.3	2919.9	3049.2	3089.1	3203.1	3284.2
		Hiroshima	844.4	848.5	880.6	891.2	909.2	909.6	915.3	933.0	966.0	965.9
		Kagawa and Ehime	335.6	337.5	346.4	351.8	354.8	353.9	359.0	363.1	373.8	379.1
		Hyogo	268.6	270.1	279.5	282.8	288.3	287.8	291.6	294.0	304.5	310.0
		Tottori	36.0	36.3	36.2	36.3	34.9	35.1	34.9	34.9	35.4	35.6
		Osaka	102.6	101.9	107.3	116.4	121.9	122.8	127.0	130.9	141.5	147.8
		Tokyo	494.7	497.0	515.7	520.5	525.3	521.3	522.0	525.0	575.5	583.5
	Overseas branches		21.6	23.3	24.7	24.4	23.7	25.1	30.0	30.7	42.0	47.1
	Total loans		4778.0	4811.6	4994.2	5053.1	5155.8	5175.7	5329.4	5400.9	5642.2	5753.6

Loans by Industry (Year-end Balance)

[Non-consolidated] (Billion yen)	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Domestic branches	4761.6	4884.5	5035.8	5122.1	5134.3	5244.6	5387.6	5529.3	5756.5	6181.6
Manufacturing	644.3	673.1	703.4	712.4	672.8	698.1	683.6	752.8	745.6	780.8
Agriculture,forestry	8.7	9.0	8.2	8.1	11.0	11.5	11.4	11.3	11.4	11.2
Fishery	3.4	2.7	2.8	2.5	2.5	2.3	2.4	2.6	2.0	1.6
Mining,stone-quarrying,gravel-gathering	2.1	2.0	2.2	2.5	2.2	2.5	2.7	2.5	2.4	2.3
Construction	121.0	128.0	139.0	156.3	143.9	154.8	149.1	161.7	158.4	167.3
Electric power,gas/heat/water supply	220.3	245.1	244.8	253.3	261.1	269.7	288.6	297.5	294.3	314.7
Information and telecommunications	19.0	18.4	18.9	18.1	18.0	11.2	10.9	10.4	11.7	12.3
Transport and postal	209.3	216.3	246.5	247.1	243.5	243.2	248.8	253.4	276.6	284.7
Wholesale,retail	523.2	537.7	552.3	546.9	546.8	557.0	558.4	576.0	564.8	573.9
Financial,insurance	369.9	385.6	395.9	438.2	490.9	538.0	600.9	598.6	707.7	932.3
Real estate,goods rental	691.4	700.7	725.4	720.8	727.3	728.8	748.4	776.4	821.4	888.6
Local public corporation	1.1	1.2	0.7	0.7	0.5	0.4	0.4	0.4	0.3	0.3
Other	690.2	699.4	724.6	720.1	726.8	728.3	748.0	776.0	821.1	888.3
Various services	316.9	314.9	331.6	341.0	332.8	329.6	328.7	329.4	339.4	353.6
Local governments	479.3	474.5	469.2	455.0	454.4	435.4	429.5	413.4	419.6	404.9
Other	1152.3	1175.8	1195.0	1219.2	1226.2	1262.0	1323.8	1342.6	1400.6	1452.6
Of which,housing loans	808.2	821.3	832.6	851.1	874.8	897.9	912.3	934.1	955.9	977.1
Overseas branches + Offshore loans	23.0	25.2	22.2	22.2	24.1	24.3	31.8	37.0	43.4	69.5
Total	4784.7	4909.7	5058.0	5144.4	5158.4	5269.0	5419.5	5566.4	5799.9	6251.1

Loans by Industry (Composition Ratio)

[Non-consolidated]		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Domestic branches		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Manufacturing	13.5%	13.8%	14.0%	13.9%	13.1%	13.3%	12.7%	13.6%	12.9%	12.6%
	Agriculture,forestry	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
	Fishery	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
	Mining,stone-quarrying,gravel-gathering	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
	Construction	2.5%	2.6%	2.8%	3.0%	2.8%	3.0%	2.8%	2.9%	2.8%	2.7%
	Electric power,gas/heat/water supply	4.6%	5.0%	4.9%	4.9%	5.1%	5.1%	5.3%	5.4%	5.1%	5.1%
	Information and telecommunications	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%
	Transport and postal	4.4%	4.4%	4.9%	4.8%	4.7%	4.6%	4.6%	4.6%	4.8%	4.6%
	Wholesale,retail	11.0%	11.0%	11.0%	10.7%	10.7%	10.6%	10.3%	10.4%	9.8%	9.3%
	Financial,insurance	7.8%	7.9%	7.9%	8.5%	9.6%	10.3%	11.1%	10.8%	12.3%	15.1%
	Real estate,goods rental	14.5%	14.3%	14.4%	14.1%	14.1%	13.9%	13.9%	14.0%	14.2%	14.3%
	Local public corporation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Other	14.5%	14.3%	14.4%	14.1%	14.1%	13.9%	13.9%	14.0%	14.2%	14.3%
	Various services	6.7%	6.4%	6.6%	6.7%	6.5%	6.3%	6.1%	5.9%	5.9%	5.7%
	Local governments	10.1%	9.7%	9.3%	8.9%	8.9%	8.3%	8.0%	7.5%	7.3%	6.5%
	Other	24.2%	24.1%	23.5%	23.8%	23.8%	24.0%	24.6%	24.3%	24.3%	23.5%
	Housing loan	17.0%	16.8%	16.5%	16.6%	17.0%	17.1%	16.9%	16.9%	16.6%	15.8%

Market Shares of Deposits

[Year-end balance] (%)		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Okayama	Chugoku Bank	49.2	49.8	49.8	50.3	50.4	51.1	51.2	51.7	51.4	51.3
	Other banks	50.8	50.2	50.2	49.7	49.6	48.9	48.8	48.3	48.6	48.7
	Regional banks except for Chugoku Bank	7.7	7.7	7.7	7.8	7.7	7.6	7.7	7.7	7.5	7.5
	Second-tier regional banks	11.5	11.5	11.5	11.5	11.4	11.3	11.2	11.2	11.2	11.3
	City banks,trust banks	10.9	10.6	10.8	10.2	10.2	9.6	9.6	9.3	9.7	9.9
	Shinkin banks,credit associations,etc.	20.7	20.4	20.2	20.2	20.3	20.4	20.3	20.1	20.2	20.0
Bingo region (Eastern area of Hiroshima)	Chugoku Bank	20.0	20.9	20.9	20.0	19.5	20.4	20.1	20.2	19.5	20.5
	Other banks	80.0	79.1	79.1	80.0	80.5	79.6	79.9	79.8	80.5	79.5
	Regional banks except for Chugoku Bank	41.4	41.3	41.0	41.9	42.5	42.3	42.0	42.3	42.7	43.2
	Second-tier regional banks	11.7	11.5	11.7	12.3	12.3	11.9	12.5	12.1	12.4	11.7
	City banks,trust banks	11.9	11.7	11.8	11.6	11.6	11.7	11.8	11.9	11.9	11.6
	Shinkin banks,credit associations,etc.	15.0	14.5	14.6	14.2	14.1	13.7	13.6	13.5	13.5	13.0
Shikoku region	Chugoku Bank	7.3	7.4	7.4	7.4	7.4	7.3	7.2	7.3	7.2	7.3
	Other banks	92.7	92.6	92.6	92.6	92.6	92.7	92.8	92.7	92.8	92.7
	Regional banks except for Chugoku Bank	51.8	52.0	52.0	52.0	51.9	52.4	52.3	52.6	52.3	52.2
	Second-tier regional banks	17.7	17.6	17.7	17.6	17.4	17.5	17.4	17.5	17.7	17.6
	City banks,trust banks	10.8	10.6	10.4	10.7	11.0	10.9	11.0	10.2	10.4	10.6
	Shinkin banks,credit associations,etc.	12.4	12.3	12.5	12.3	12.3	11.9	12.1	12.4	12.4	12.3

Notes 1.Market shares (for internal use) excluding postal savings and agricultural cooperatives savings

2.Excludes offshore deposits,and includes our NCDs

Market Share of Loans

[Year-end balance] (%)		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Okayama	Chugoku Bank	42.6	42.8	42.8	42.9	43.2	43.4	43.6	43.3	44.3	46.0
	Other banks	57.4	57.2	57.2	57.1	56.8	56.6	56.4	56.7	55.7	54.0
	Regional banks except for Chugoku Bank	17.6	17.8	17.8	18.0	18.0	18.2	17.8	17.9	17.8	17.2
	Second-tier regional banks	17.2	16.9	16.9	17.1	17.2	17.0	16.6	16.6	16.3	15.5
	City banks,trust banks	8.4	8.8	8.4	8.0	7.7	7.9	8.8	9.2	9.0	9.2
	Shinkin banks,credit associations,etc.	14.2	13.8	14.1	14.0	13.9	13.5	13.2	13.0	12.6	12.1
Bingo region (Eastern area of Hiroshima)	Chugoku Bank	22.6	22.1	22.5	22.2	21.8	21.6	21.7	21.7	21.7	20.8
	Other banks	77.4	77.9	77.5	77.8	78.2	78.4	78.3	78.3	78.3	79.2
	Regional banks except for Chugoku Bank	42.8	43.6	43.6	44.1	44.0	44.6	44.6	44.5	45.2	46.4
	Second-tier regional banks	14.8	14.7	14.3	14.5	14.6	14.4	14.4	14.2	13.8	13.7
	City banks,trust banks	9.1	9.3	8.9	8.7	9.0	8.8	8.6	9.1	8.6	8.5
	Shinkin banks,credit associations,etc.	10.7	10.4	10.7	10.5	10.6	10.6	10.7	10.5	10.7	10.6
Shikoku region	Chugoku Bank	11.5	11.5	11.4	11.2	11.1	11.1	10.9	11.2	11.3	11.7
	Other banks	88.5	88.5	88.6	88.8	88.9	88.9	89.1	88.8	88.7	88.3
	Regional banks except for Chugoku Bank	48.9	49.2	49.0	49.3	49.4	49.6	50.0	49.9	49.5	48.8
	Second-tier regional banks	17.7	17.7	17.5	17.3	17.2	17.2	16.7	16.6	16.7	16.7
	City banks,trust banks	11.0	10.5	10.9	11.0	11.1	11.1	11.7	11.8	11.7	12.0
	Shinkin banks,credit associations,etc.	10.9	11.1	11.2	11.2	11.2	11.0	10.7	10.5	10.8	10.8

Note 1. Market shares (for internal use) excluding postal savings and agricultural cooperatives savings

Balance by type

[Non-consolidated] (Billion yen)		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Year-end balance		2458.7	2345.1	2391.3	2622.5	2565.3	2509.8	2515.4	2319.2	2366.2	2589.9
JGBs		609.1	653.4	682.7	756.5	676.2	694.2	715.4	564.4	563.8	673.5
Municipal bonds		771.4	751.3	748.2	747.9	760.2	754.8	832.6	766.9	722.4	716.0
Corporate bonds		385.3	355.8	335.1	305.6	320.0	313.1	325.6	324.1	339.1	354.7
Foreign bonds		344.8	289.6	317.1	441.8	421.0	403.9	338.4	370.3	403.5	468.0
Foreign currency-denominated bonds		325.0	272.5	296.8	419.5	402.1	387.9	317.5	356.4	390.4	457.6
Other securities		210.2	173.5	174.9	225.0	236.6	211.0	190.3	179.6	199.0	216.8
Equities		137.7	121.2	133.0	145.5	151.0	132.5	112.8	113.6	138.1	160.7

Average balance during year		2296.3	2304.9	2342.7	2352.4	2438.8	2435.6	2338.7	2364.3	2269.0	2338.5
JGBs		589.9	598.2	693.9	687.0	710.9	682.5	652.3	650.4	533.5	576.8
Municipal bonds		747.4	754.4	745.7	744.5	752.6	754.9	793.0	807.7	752.7	743.9
Corporate bonds		383.7	374.1	344.4	332.8	309.0	316.3	319.1	325.6	332.5	343.4
Foreign bonds		324.9	325.9	321.3	349.1	406.6	424.3	344.4	352.4	414.5	430.5
Foreign currency-denominated bonds		307.2	310.7	303.8	329.8	385.0	405.3	327.9	336.3	402.9	419.6
Other securities		156.6	160.5	152.5	154.0	174.1	173.0	155.7	156.8	156.9	162.1
Equities		93.6	91.6	84.7	84.7	85.3	84.5	74.0	71.1	78.7	81.5

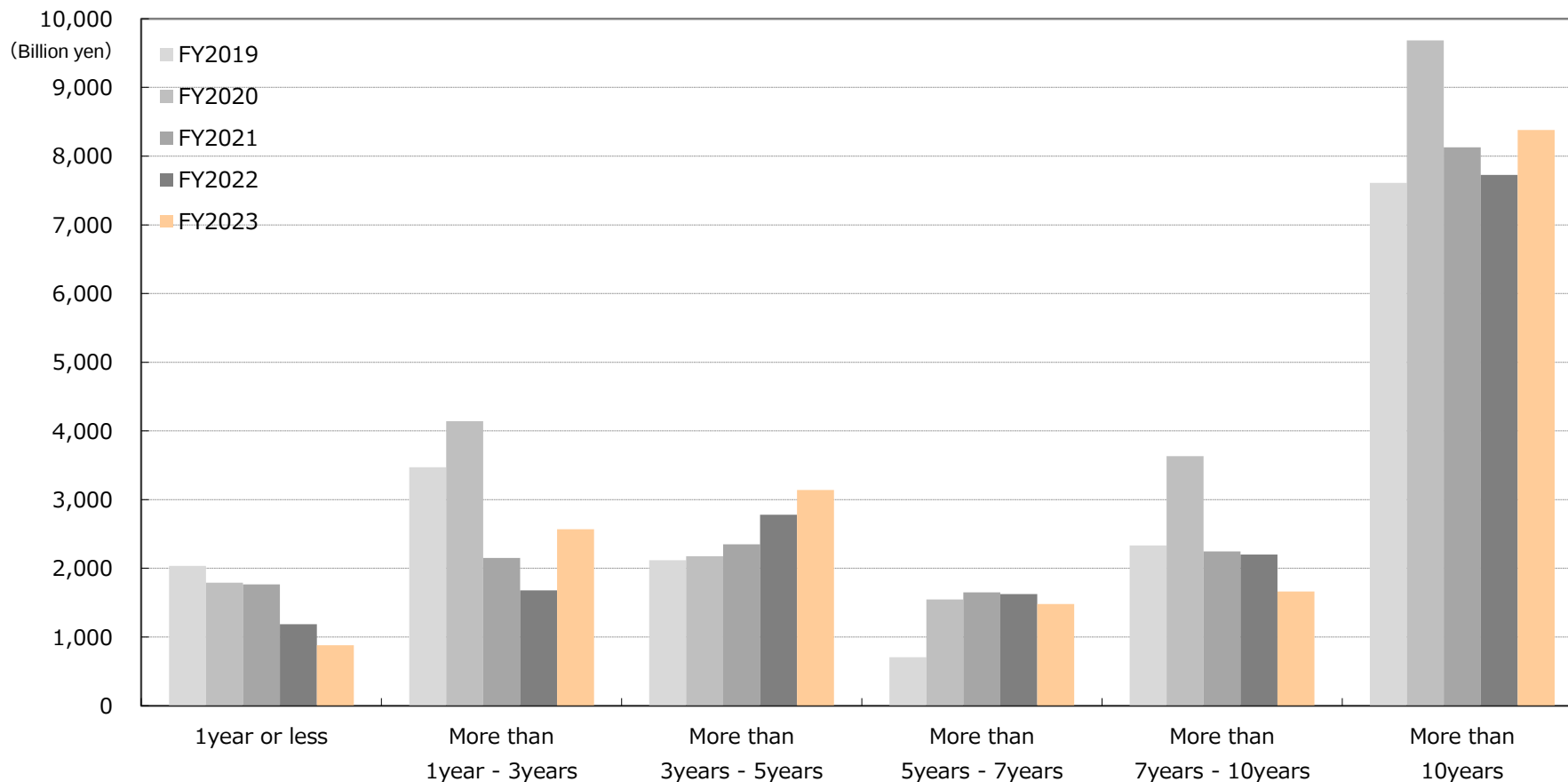
Valuation gain/loss

[Non-consolidated] (Billion yen)		FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Securities held to maturity		0.4	0.3	0.2	0.2	0.2	0.1	0.1	0.1	-0.2	0.0
Subsidiary/affiliate equities		-	-	-	-	-	-	-	-	-	-
Other securities		146.8	89.5	115.7	136.4	148.2	94.4	41.1	46.1	23.3	74.6
Equities		50.3	36.4	47.5	62.2	65.8	53.7	36.2	39.2	52.4	73.2
Bonds		46.3	30.4	27.1	20.0	21.4	3.8	-7.7	-6.6	-36.8	-30.2
Other		50.1	22.5	41.1	54.1	60.9	36.7	12.6	13.5	7.7	31.7
Total		147.3	89.8	116.0	136.6	148.4	94.5	41.3	46.2	23.1	74.5

Balance and Durations of Securities by Remaining Period

Outstanding balance by remaining period to maturity for yen-denominated

Securities

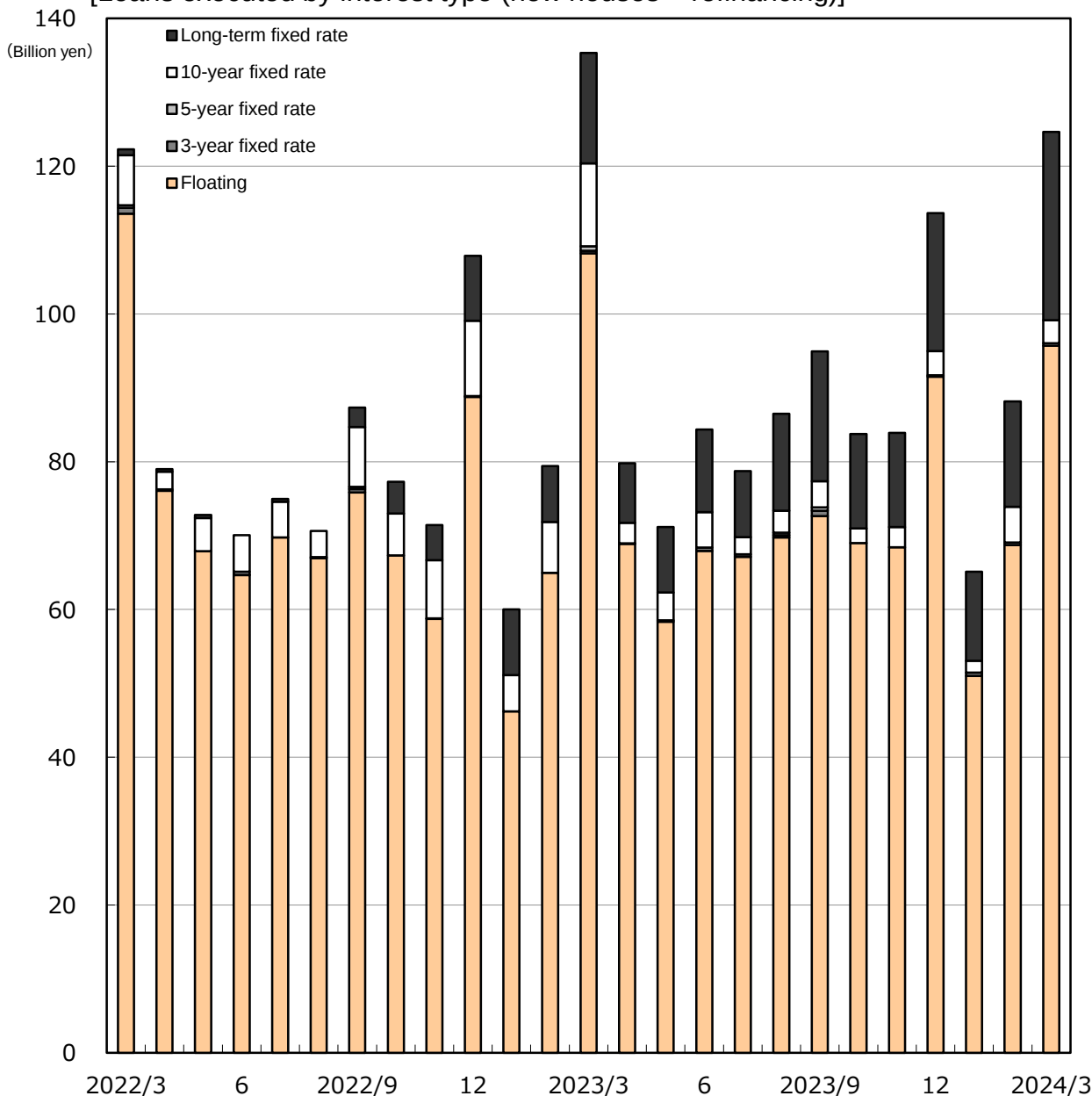


Duration

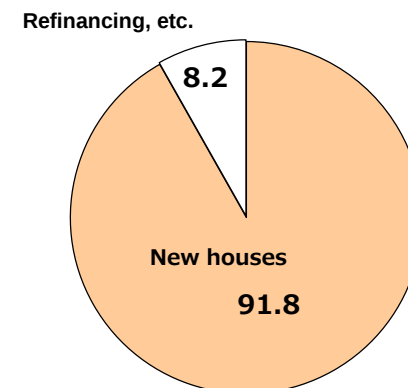
(Year)	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023
Yen-denominated	5.4	5.5	5.5	5.8	5.8	5.5	5.8	5.2	4.8	4.3
Foreign currency-denominated	4.4	3.7	2.5	4.2	4.4	4.2	3.4	1.8	1.6	1.2

Handling of Housing Loans

[Loans executed by interest type (new houses + refinancing)]

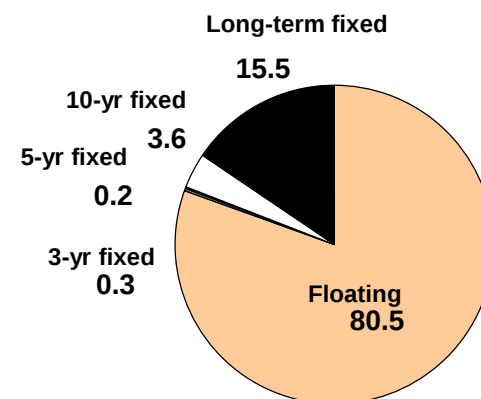


[Breakdown of use of loans executed] (%)



Total loans executed during the period
From Apr.2023 to Mar.2024

[Ratio of loans by interest type] (%)



Total loans executed during the period
From Apr.2023 to Mar.2024

Non-performing Loans

Loans disclosed based on the Financial Reconstruction Act

[Non-consolidated] (Million yen)		End of Sep.2019	End of Mar.2020	End of Sep.2020	End of Mar.2021	End of Sep.2021	End of Mar.2022	End of Sep.2022	End of Mar.2023	End of Sep.2023	End of Mar.2024
Bankrupt/de facto bankrupt loans		21,512	21,851	19,661	22,058	19,678	20,918	20,376	19,060	17,836	16,771
(after partial direct write-off)		(8,248)	(8,471)	(7,212)	(9,321)	(7,417)	(7,760)	(7,643)	(8,163)	(7,406)	(7,117)
Doubtful loans		27,489	28,142	33,453	38,375	39,127	46,492	48,879	61,779	66,389	66,025
Loans requiring special attention		20,461	22,964	28,820	31,176	30,255	28,310	29,667	27,019	24,994	31,328
(Of which,overdue for 3 months or more)		739	757	1,376	833	600	650	480	724	1,734	1,386
(Of which,rescheduled loans)		19,722	22,206	27,443	30,343	29,654	27,659	29,186	26,295	23,259	29,942
Subtotal (A)		69,463	72,957	81,934	91,611	89,060	95,721	98,923	107,860	109,220	114,125
(after partial direct write-off) (B)		(56,199)	(59,578)	(69,486)	(78,873)	(76,800)	(82,563)	(86,189)	(96,963)	(98,790)	(104,470)
Performing loans		4,847,703	4,970,651	5,114,051	5,190,231	5,210,497	5,312,244	5,460,829	5,595,259	5,829,484	6,276,116
Total (C)		4,917,167	5,043,609	5,195,986	5,281,842	5,299,558	5,407,965	5,559,753	5,703,119	5,938,704	6,390,241
(after partial direct write-off) (D)		(4,903,903)	(5,030,229)	(5,183,538)	(5,269,105)	(5,287,297)	(5,394,808)	(5,547,019)	(5,692,222)	(5,928,274)	(6,380,587)
Ratio of target loans (A/C)		1.41	1.44	1.58	1.73	1.68	1.77	1.78	1.89	1.84	1.79
(after partial direct write-off) (B/D)		(1.15)	(1.18)	(1.34)	(1.50)	(1.45)	(1.53)	(1.55)	(1.70)	(1.67)	(1.64)

*We do not implement partial direct write-off.

Transition of Debtor Categories : 1 year

(Upper level: Number of debtors; Lower level: Value (Billion yen))

			End of Mar.2024							Favorable turnaround	Deterio-ration
			Performing	Other loans requiring attention	Manage-ment required	Near bankruptcy	De facto bankruptcy	Bankrupt	Other (See Note)		
End of Mar.2023	Performing	155,473	135,033	1,376	57	64	256	6	18,681		1,759
		52,735	50,008	551	175	17	15	4	1,963		763
	Other loans requiring attention	6,987	459	5,440	93	91	81	5	818	459	270
		2,138	300	1,677	39	54	3	2	60	300	99
	Management required	710	14	60	485	26	11	5	109	74	42
		376	13	55	259	27	1	3	14	69	32
	Near bankruptcy	1,155	3	18	2	963	46	8	115	23	54
		616	0	10	4	544	15	3	37	15	19
	De facto bankruptcy	969	1	2	-	4	628	6	328	7	6
		145	-	0	-	19	81	14	29	19	14
	Bankrupt	184	-	-	-	-	-	154	30	-	
		45	-	-	-	-	-	36	8	0	
	Total	165,478	135,510	6,896	637	1,148	1,022	184	20,081	563	2,131
		56,058	50,323	2,294	478	664	118	64	2,114	404	930

Note:"Other" indicates loans that were canceled as of the end of March 2024 or those excluded from the self-assessment due to their small value.

Transition of Debtor Categories: 1year (Composition)

(Upper level: Number of debtors; Lower level: Value (Billion yen))

			End of Mar.2024							Favorable turnaround	Deterio-ration
			Performing	Other loans requiring attention	Manage-ment required	Near bankruptcy	De facto bankruptcy	Bankrupt	Other (See Note)		
End of Mar.2023	Performing	100%	86.85%	0.89%	0.04%	0.04%	0.16%	0.00%	12.02%		1.13%
		100%	94.83%	1.05%	0.33%	0.03%	0.03%	0.01%	3.72%		1.45%
	Other loans requiring attention	100%	6.57%	77.86%	1.33%	1.30%	1.16%	0.07%	11.71%	6.57%	3.86%
		100%	14.04%	78.46%	1.83%	2.56%	0.17%	0.10%	2.84%	14.04%	4.66%
	Management required	100%	1.97%	8.45%	68.31%	3.66%	1.55%	0.70%	15.36%	10.42%	5.92%
		100%	3.67%	14.75%	68.99%	7.37%	0.39%	0.92%	3.91%	18.41%	8.68%
	Near bankruptcy	100%	0.26%	1.56%	0.17%	83.38%	3.98%	0.69%	9.96%	1.99%	4.68%
		100%	0.10%	1.64%	0.76%	88.28%	2.52%	0.57%	6.13%	2.49%	3.09%
	De facto bankruptcy	100%	0.10%	0.21%	-	0.41%	64.81%	0.62%	33.85%	0.72%	0.62%
		100%	-	0.01%	-	13.62%	55.93%	10.23%	20.21%	13.64%	10.23%
	Bankrupt	100%	-	-	-	-	-	83.70%	16.30%	-	
		100%	-	-	-	-	-	80.89%	19.11%	-	
	Total	100%	81.89%	4.17%	0.38%	0.69%	0.62%	0.11%	12.14%	0.34%	1.29%
		100%	89.77%	4.09%	0.85%	1.19%	0.21%	0.12%	3.77%	0.72%	1.66%

Note: "Other" indicates loans that were canceled as of the end of March 2024 or those excluded from the self-assessment due to their small value.



Our challenges build our future.

Chugin Financial Group, Inc.

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