

1H FY2024 Earnings Results Briefing (References)



Our challenges build our future.

Chugin Financial Group, Inc.

Table of Contents of References

Economic Structure of Okayama Prefecture

Economic Scale of Okayama Prefecture	4
Industrial Structure of Okayama Prefecture	6
Growth Infrastructure and Potential of Okayama Prefecture	8

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

Comprehensive Income Table	22
Capital Adequacy Ratio	23
Capital Allocation and Integration Risks, etc.	24
Status of Group Companies	25
Key Press Releases	26

Economic Conditions of Okayama Prefecture

Prefectural BSI	14
Industrial Production and Exports	15
Capital Investment and Public Investment	16
Consumer Spending	17
Housing Investment	18
Employment and Income	19
Land Prices and Corporate Bankruptcies	20

Management Indicators, etc. for The Chugoku Bank

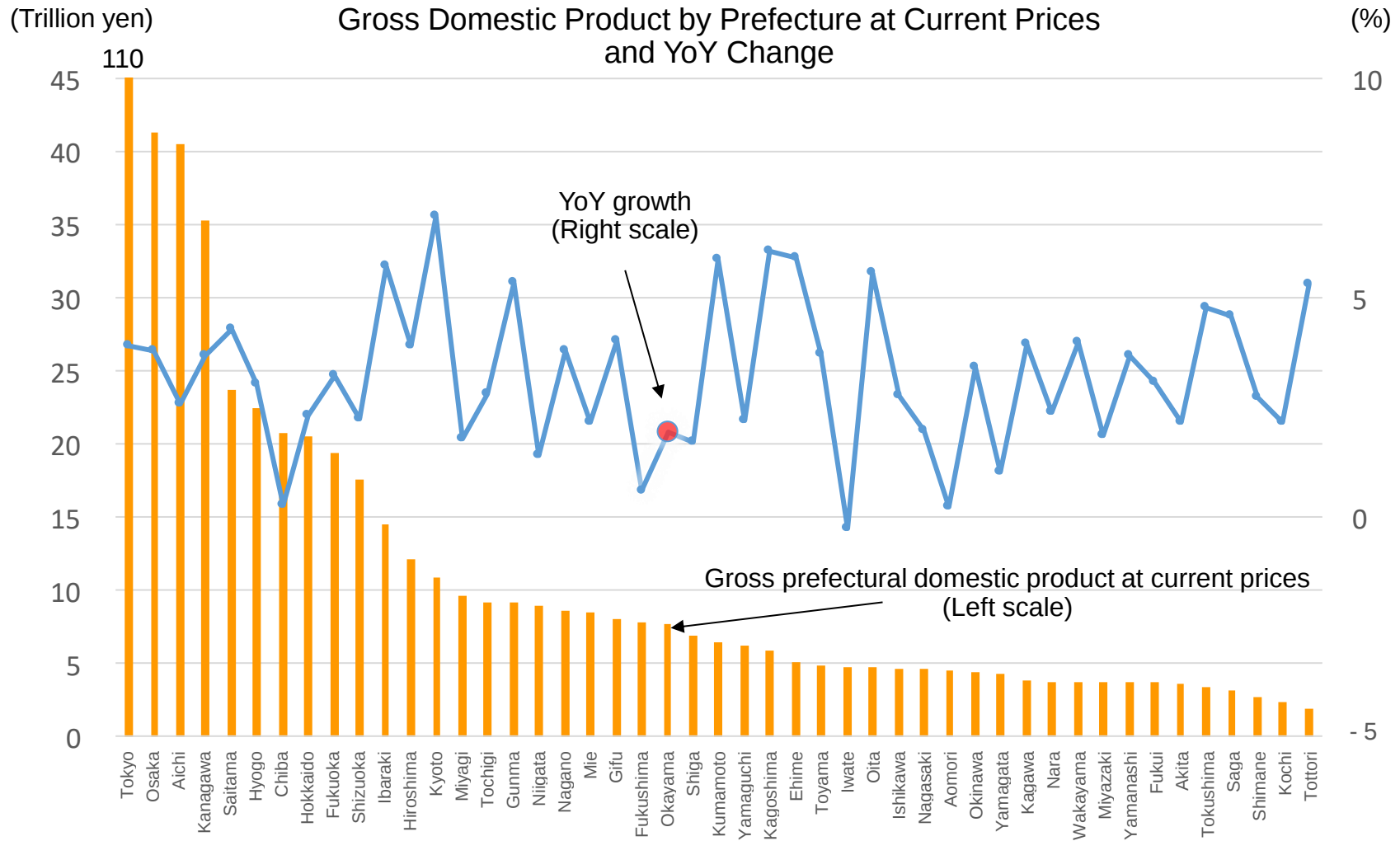
Comprehensive Income Table	28
Breakdown of Ordinary Income	30
Breakdown of Ordinary Expenses	31
Breakdown of Expenses	32
Main Yields	33
Status of Main Accounts (End Balance/Average Balance)	34
Status of Deposits (End Balance/Average Balance)	38
Status of Loans (End Balance/Average Balance)	40
Loans by Business Type	42
Share of Deposits and Loans	44
Status of Securities	46
Balance of Securities by Remaining Period and Duration of Securities	47
Status of Handling of Housing Loans	48
Status of Non-performing Loans	49
Creditor Categories	50

Economic Structure of Okayama Prefecture

Economic Scale of Okayama Prefecture

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. 2024
Number of households	866,346	1.4	18	Population, Demographics, and Number of Households Based on the Basic Resident Register	Jan. 2024
Gross prefectural domestic product (at current prices)	7,652.7 billion yen	1.3	22	Annual Report on Prefectural Accounts	FY2021
Ordinary account revenue	802.0 billion yen	1.3	27	Survey on prefectural financial results	FY2022
Number of corporations that filed returns	40,049	1.4	18	Annual Statistics Report Direct Taxes and Gift Taxes	FY2022
Agricultural output	152.6 billion yen	1.7	22	Statistics of Agricultural Income Produced	2022
Value of manufactured goods shipments (establishments with 30 or more employees)	9,698.2 billion yen	2.7	12	Survey on Economic Structure	2022
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	5,794.5 billion yen	1.0	19	Economic Census	2021
Sales of real estate and goods rental and leasing industries	591.3 billion yen	1.1	14	Economic Census	2021
Sales of accommodation and eating and drinking services industries	208.1 billion yen	1.1	24	Economic Census	2021
Sales of living-related and personal services and amusement services industries	390.5 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



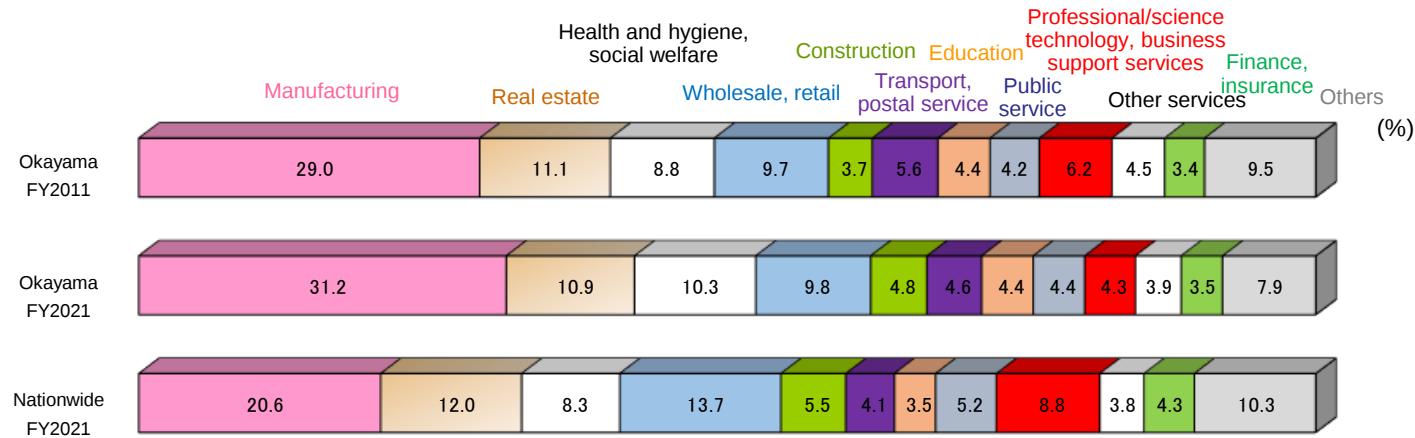
Source: FY2021 Annual Report on Prefectural Accounts, Cabinet Office

Industrial Structure of Okayama Prefecture (1)



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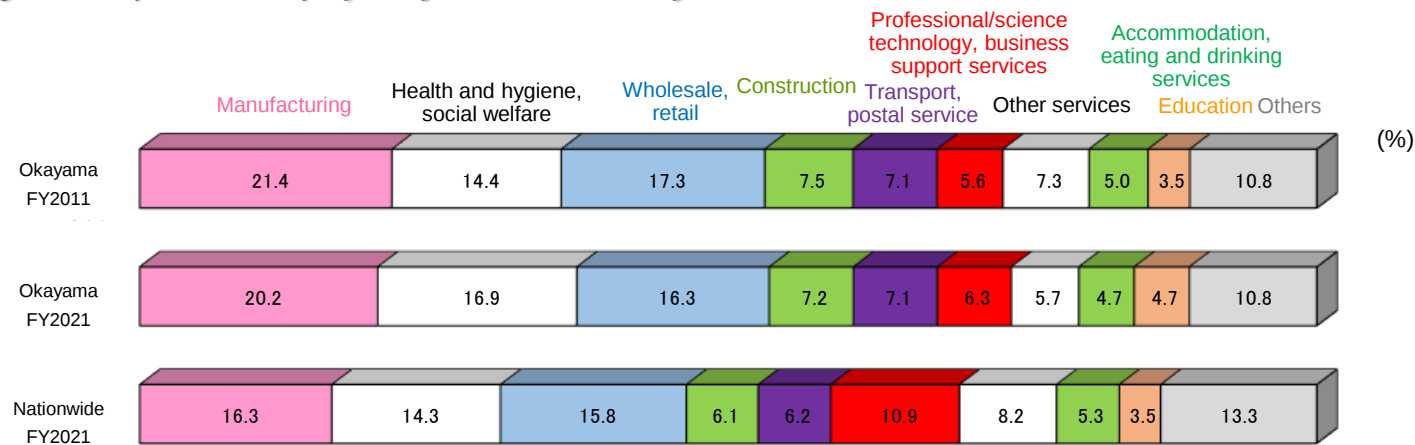
Percentage mix of gross domestic product by economic activity



Source: Annual Report on Prefectural Accounts, Cabinet Office

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

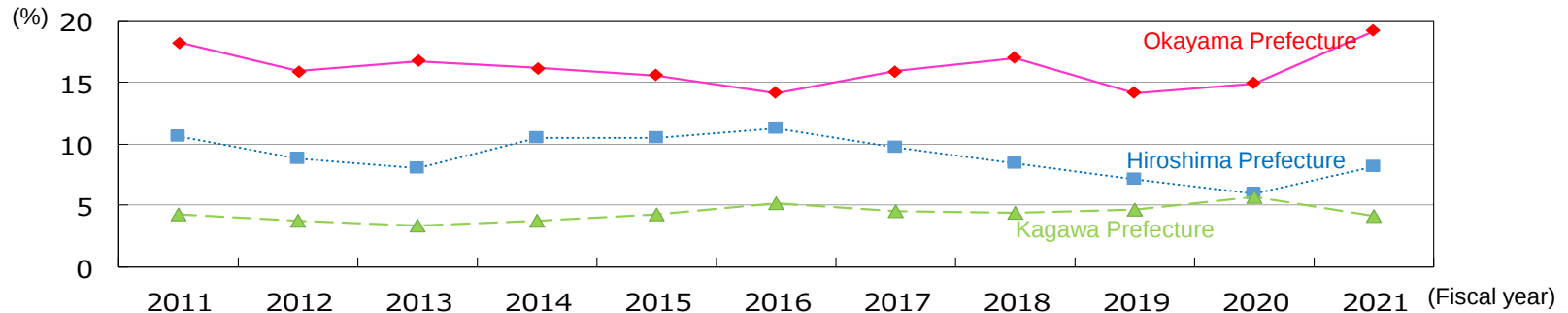
Percentage mix of persons employed by economic activity



Source: Annual Report on Prefectural Accounts, Cabinet Office

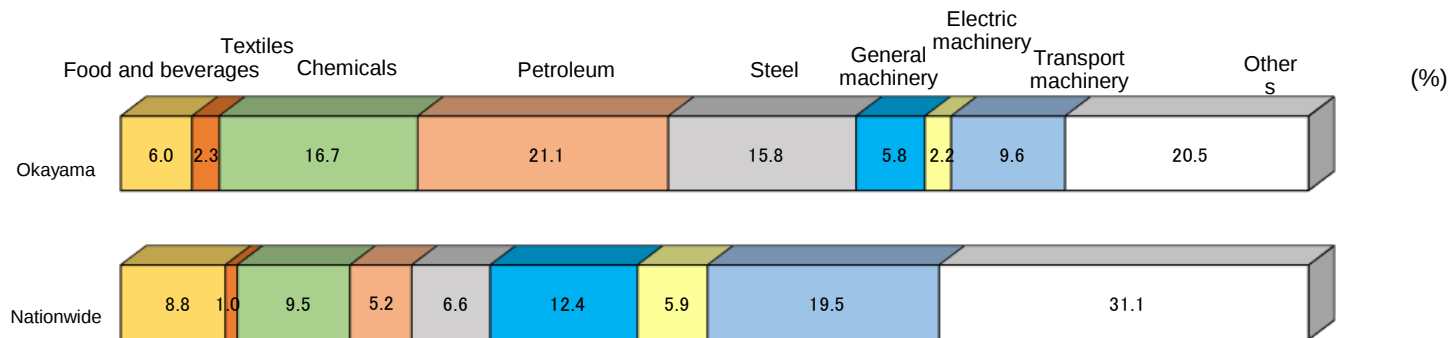
* The sum may not be 100% due to rounding.

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

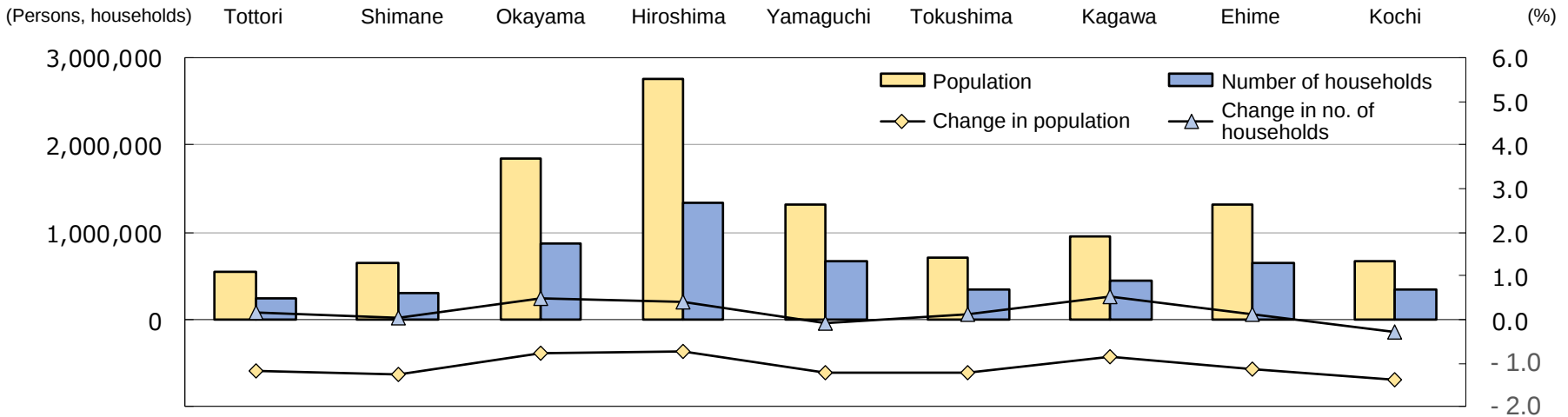
Percentage mix of value of manufactured goods shipments (2021)



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

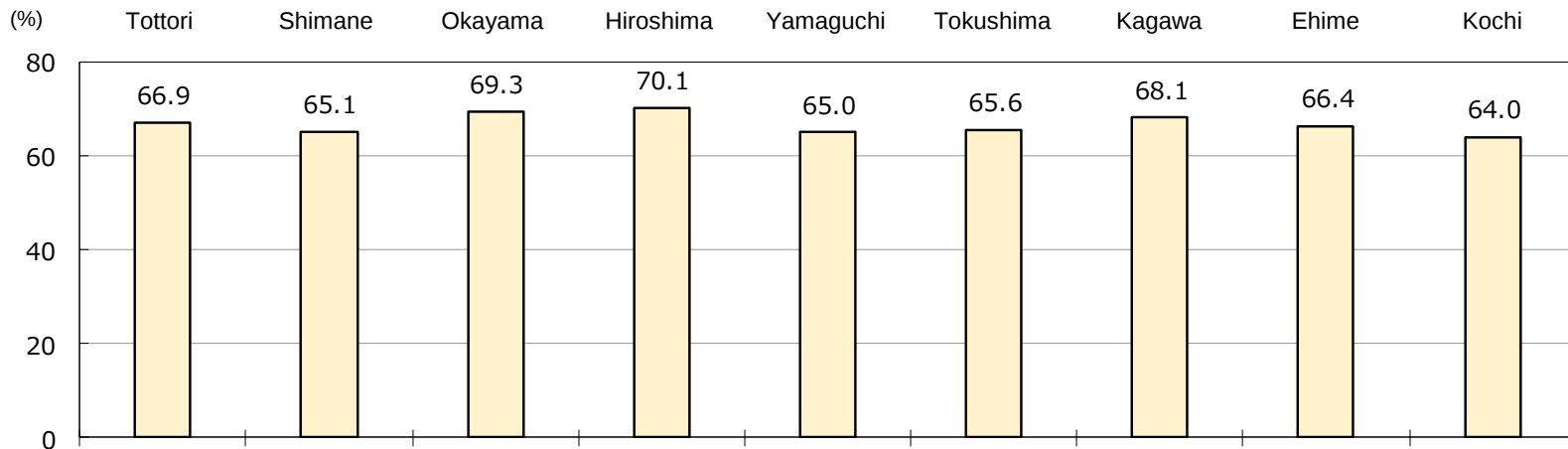


Source: Survey of Population, Demographics and Number of Households Based on the Basic Resident Register, Ministry of Internal Affairs and Communications

Note: Population and number of households are as of January 1, 2024;

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

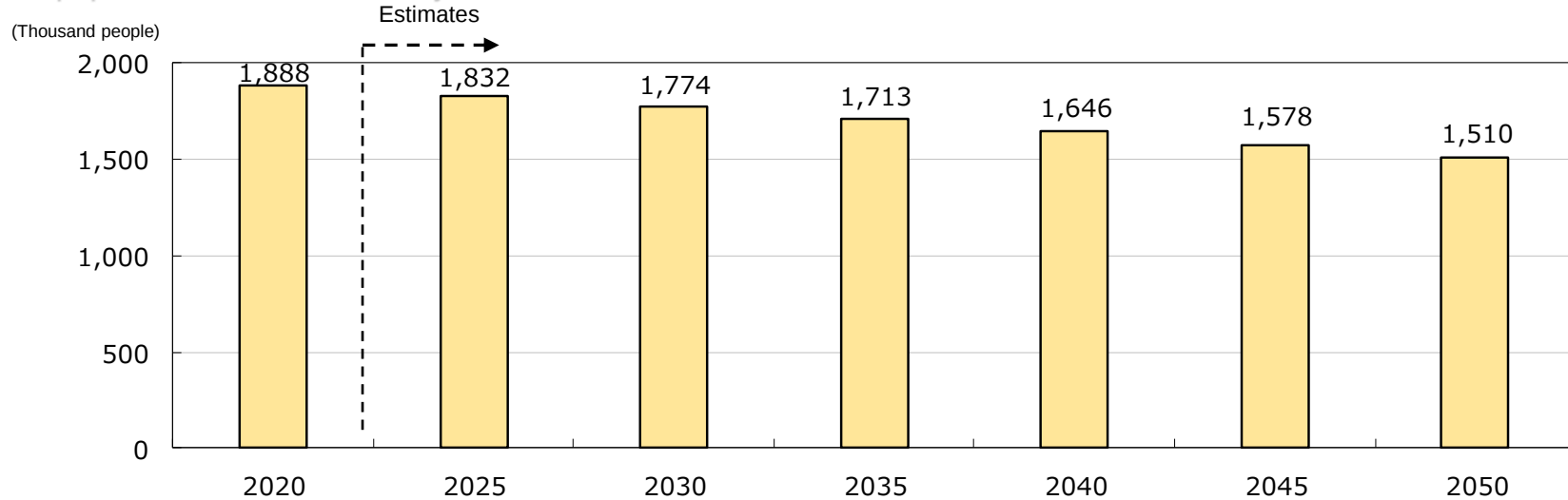


Source: Survey of Population, Demographics and Number of Households Based on the Basic Resident Register, Ministry of Internal Affairs and Communications

Note: As of January 1, 2024



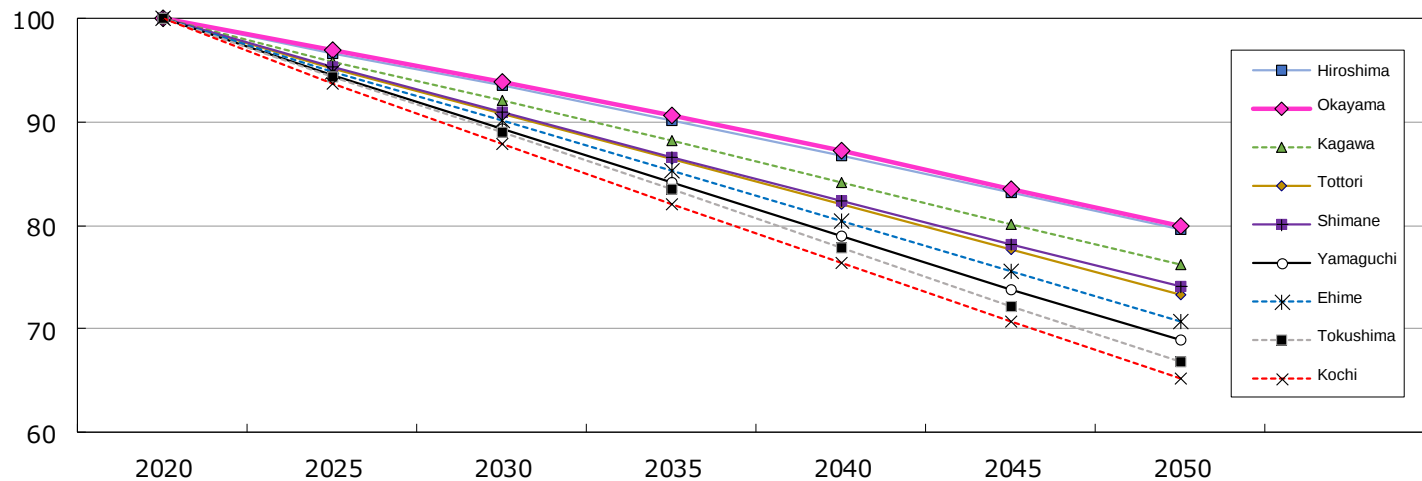
Future population estimates of Okayama Prefecture



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

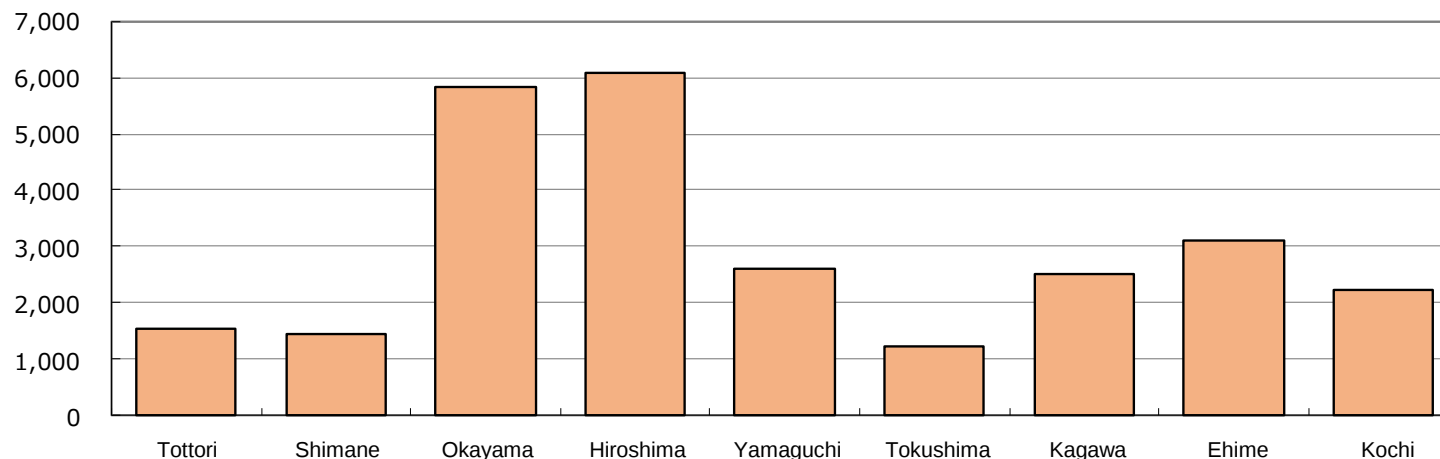
- Okayama and Shikoku form a single economic zone.
- The number of people using this bridge within the zone is the highest of the three routes.

Source: Okayama Prefecture website



Freight forwarding volume in the Chugoku-Shikoku region

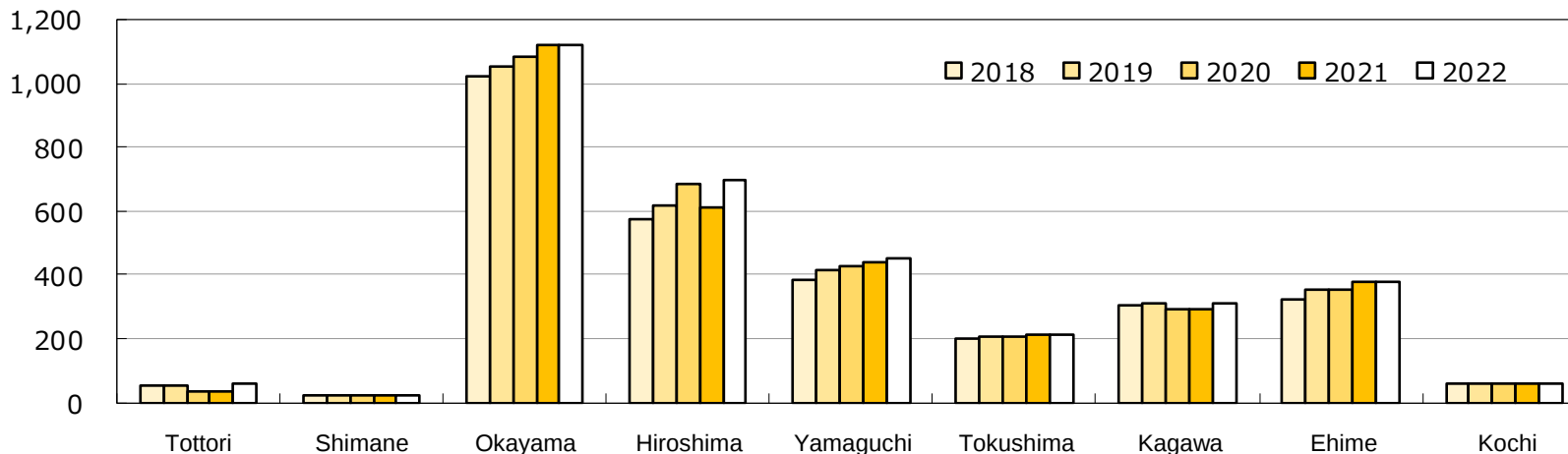
(Million ton-km)



Source: FY2023 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

Hints for Solving Japan's Problems in Okayama's Heartland

Disaster prevention

The Kibi Plateau is located halfway between the Chugoku Mountains and the Seto Inland Sea, including **Kibichuo Town**, and consists of mountains 300 to 700 meters above sea level stretching across Hiroshima, Okayama, and Hyogo Prefectures. In recent years, various studies have revealed the solidity of its ground.

Okayama Prefecture is blessed with abundant sunshine and very few natural disasters such as earthquakes, tsunamis, or typhoons.

Regional revitalization

Regional decentralization and concentration in Tokyo are like two sides of the same coin. Geographically, if Tokyo is the center of the east, then Okayama, with its convenient transportation access, is the center of the west. Some say that **Kibichuo Town** is suitable as the capital because of its transportation infrastructure, mild climate, and “disaster resilience.”

Relocation of capital functions to local regions will help avoid the risk of concentration of central functions. It is also effective in preventing infectious diseases.

Kibichuo Town is located in the center of Okayama Prefecture, the **heartland of Okayama**. It was formed in 2004 through the merger of Kayo-cho and Kamogawa-cho. It is prosperous in agriculture, including rice, highland vegetables, pome grapes, blueberries, peaches, and pears.

Kibi Plateau

Source: Kibichuo Town website

Community development

Kibi Kogen City, the basic concept, which was formulated in 1975, is a plan to build a community city toward the 21st century, equipped with advanced functions in various fields such as health and welfare, education and culture, industry, and recreation, in **Kibichuo Town**, a town blessed with a natural environment and access to a wide-area highway transportation network.

The plan called for a population of 30,000 in an area of 1,912 hectares (equivalent to Shinjuku Ward, Tokyo), but after the collapse of the bubble economy, the project did not proceed as expected, and the scale was substantially reduced, leaving vast undeveloped land.

Designated as a model city for the “Digital Rural Health Special Zone,” along with Kaga City in Ishikawa Prefecture and Chino City in Nagano Prefecture, the city focuses on solving issues related to health and medical care through the use of digital technology and deregulation.

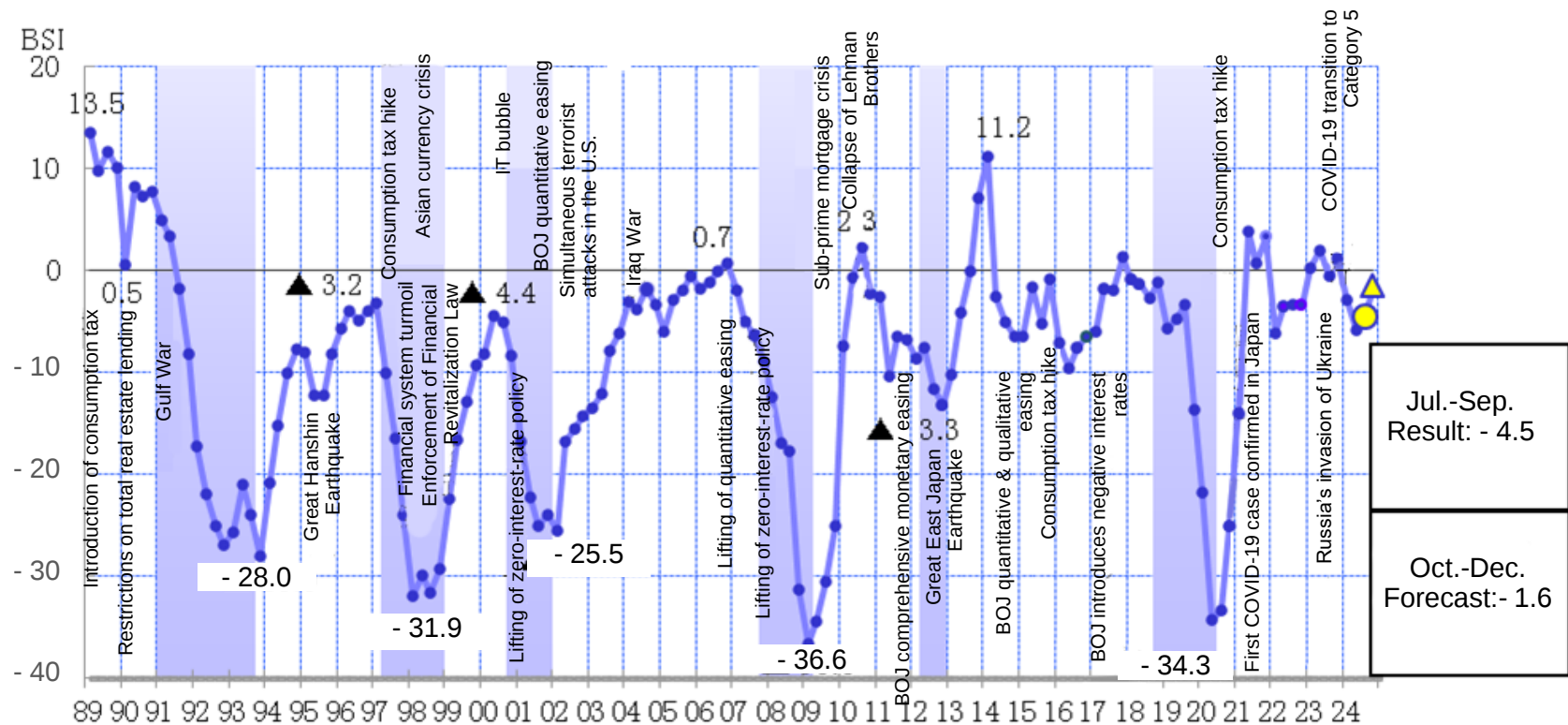
Expected to serve as a model for focused efforts to solve issues in the health and medical fields in mountainous areas by utilizing digital technology



Source: Cabined Office National Strategic Special Zones website

Economic Conditions of Okayama Prefecture

The economy of Okayama Prefecture is gradually recovering despite the impact of rising prices.

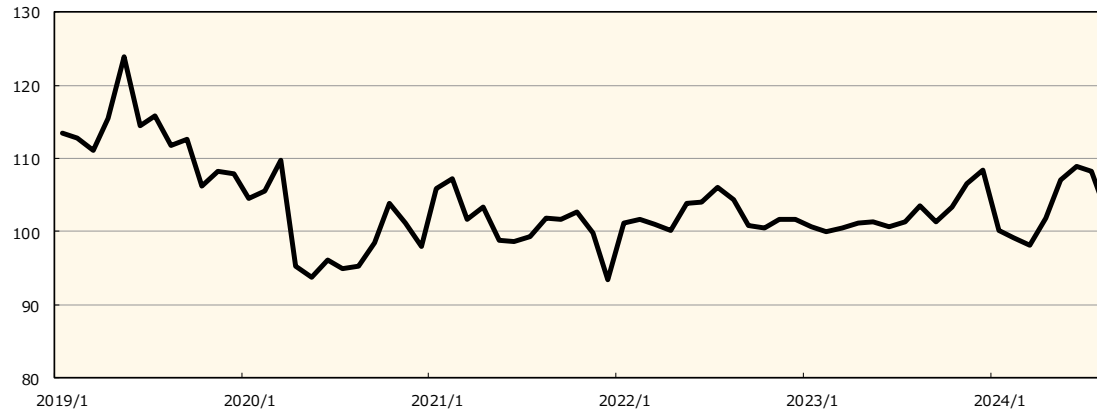


Shaded areas represent periods of economic recession (as determined by the Cabinet Office).

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: $(A-C) \div 2$. Consequently, the more corporate managers there are who indicate their company's performance is undergoing a positive turnaround, the closer the index approaches 50. Conversely, the more respondents there are who determine their performance is deteriorating, the closer the index approaches -50.

Industrial production: Gradually on the rise

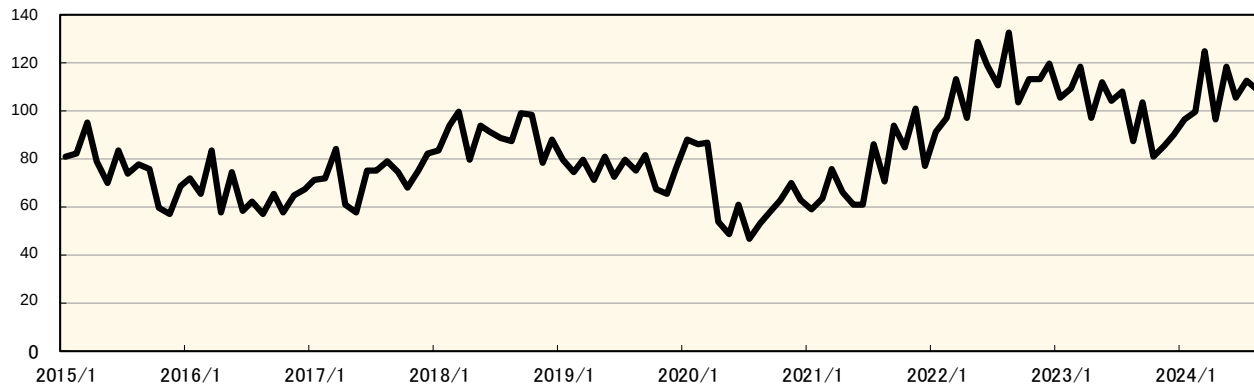
[Industrial production index] (2020 indexed at 100; seasonally adjusted)



Source: Okayama Prefecture Statistical Analysis Section

Exports: Gradually picking up

[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

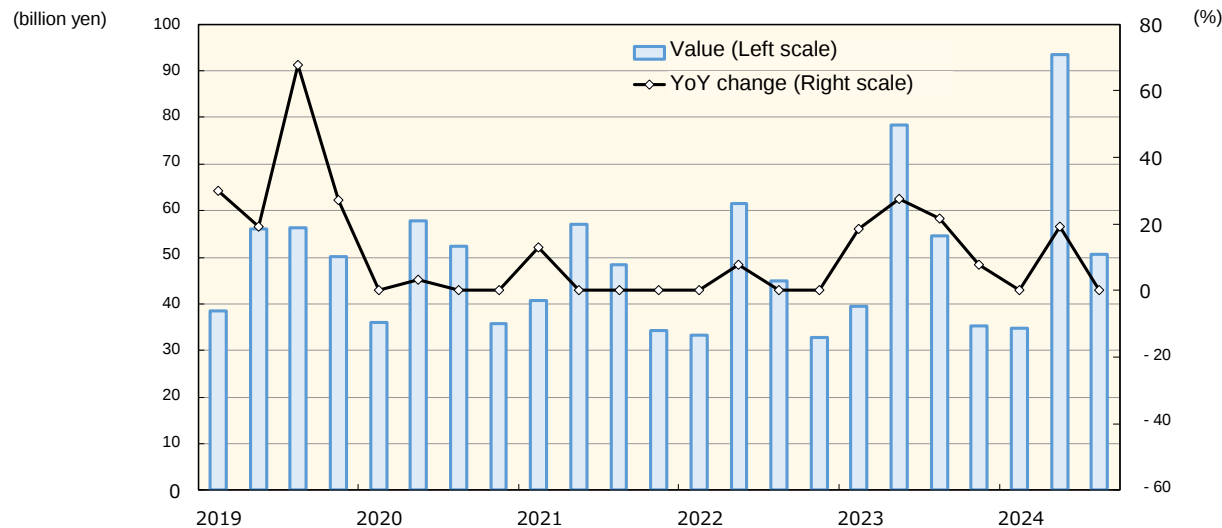
[YoY change in capital investment]

(%)	Okayama Prefecture			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 result	—	—	- 3.4	6.7	12.8	10.6
FY2024 plan	—	—	16.1	17.0	4.4	8.9

Source: Head Office and Okayama Branch of Bank of Japan

Public investment: On the rise

[YoY change in public investment]



Source: West Japan Construction Surety Co., Ltd.

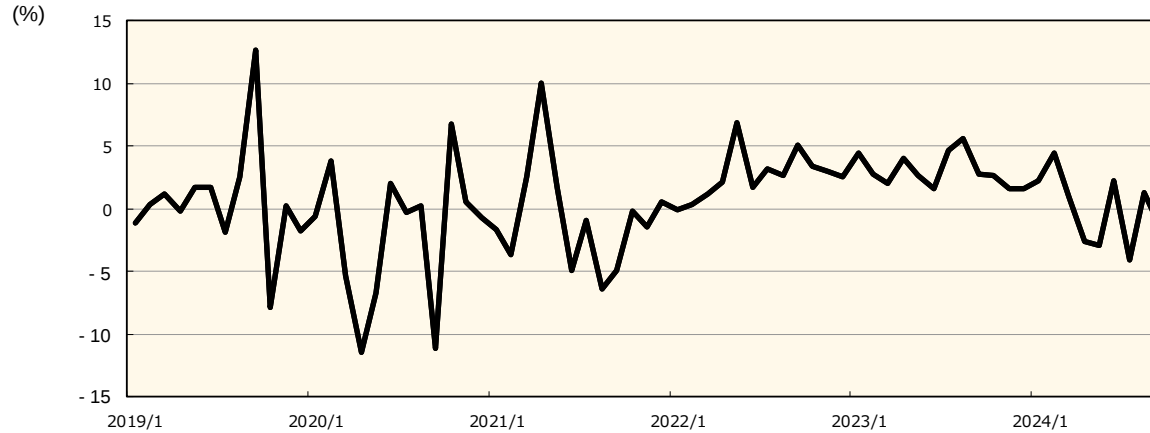
Local Economic Trends (4)



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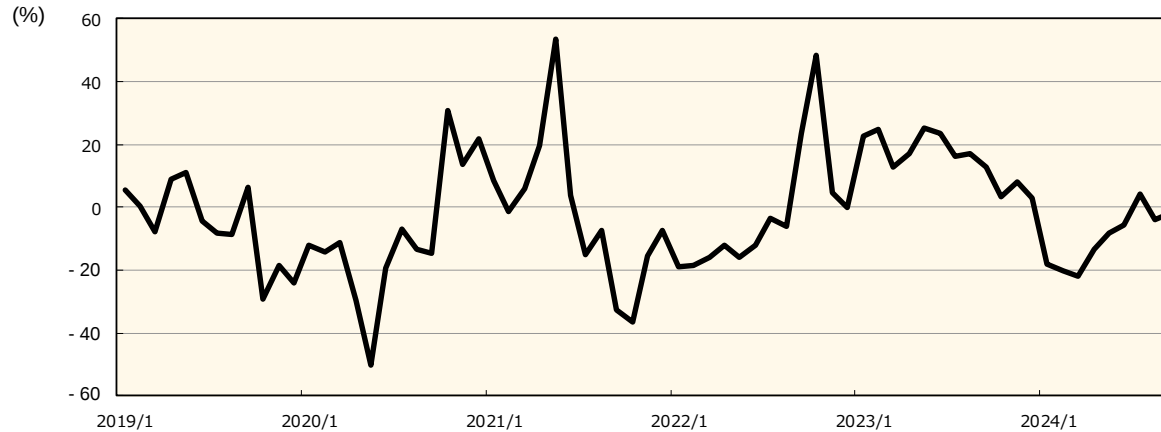
Consumer spending: Gradually recovering despite the impact of rising prices

[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)]

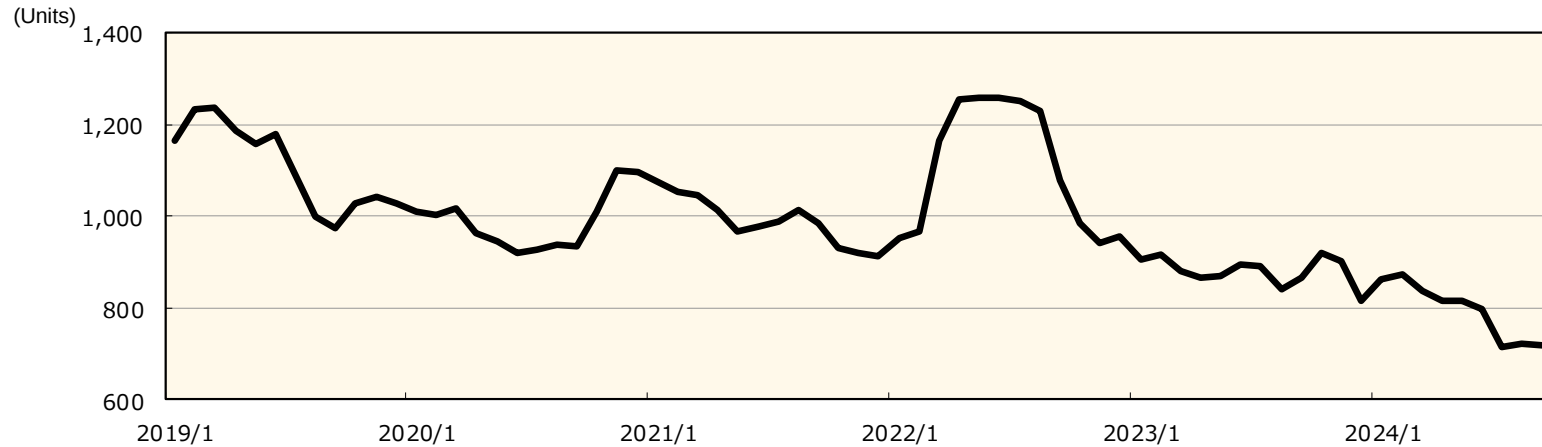


Source: Okayama Branch, Chugoku Transport & Tourism Bureau

Local Economic Trends (5)

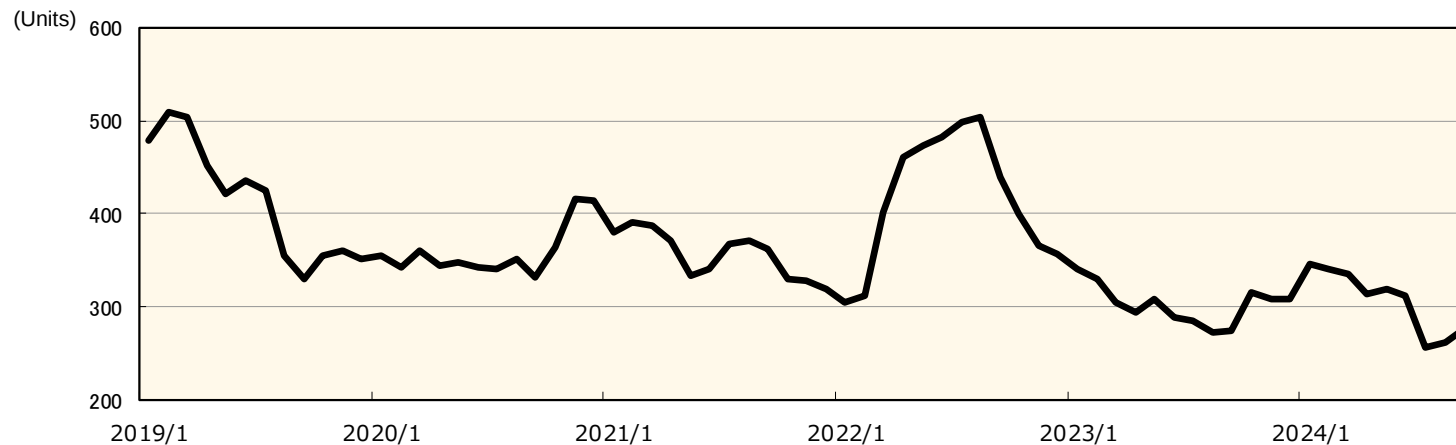
Housing investment: Weakening due to rising construction costs, etc.

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



Source: MLIT

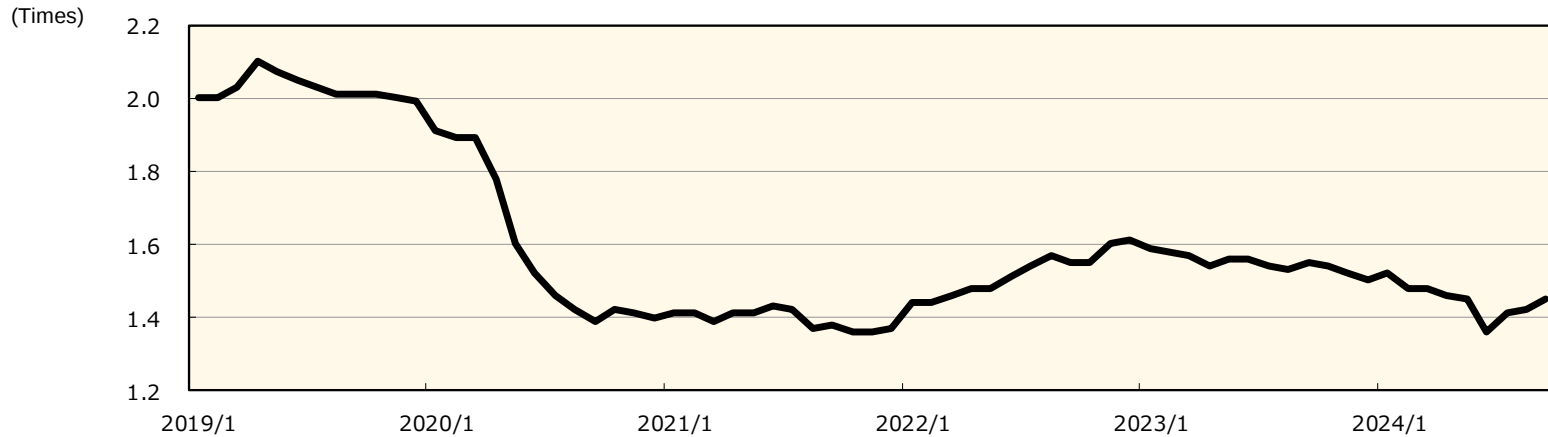
[Rental housing starts (six-month moving average)]



Source: MLIT

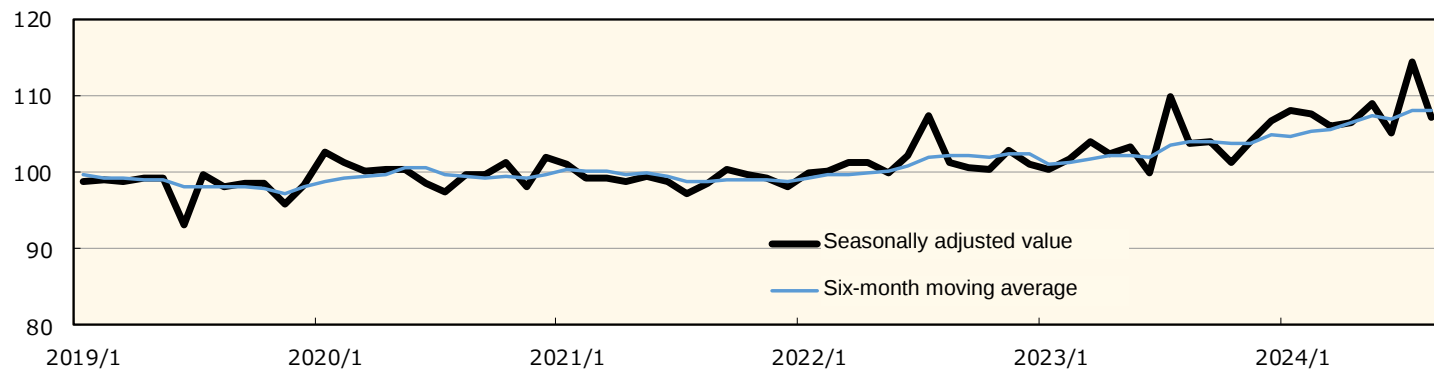
Employment situation: Gradually picking up despite signs of slowdown in some areas

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



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

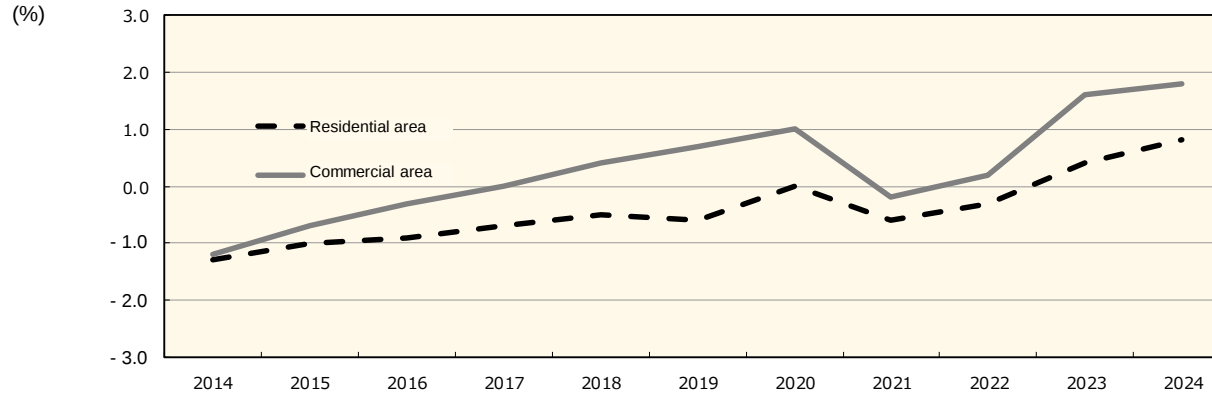
[Total sum of cash earnings] (2020 indexed at 100; seasonally adjusted)]



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

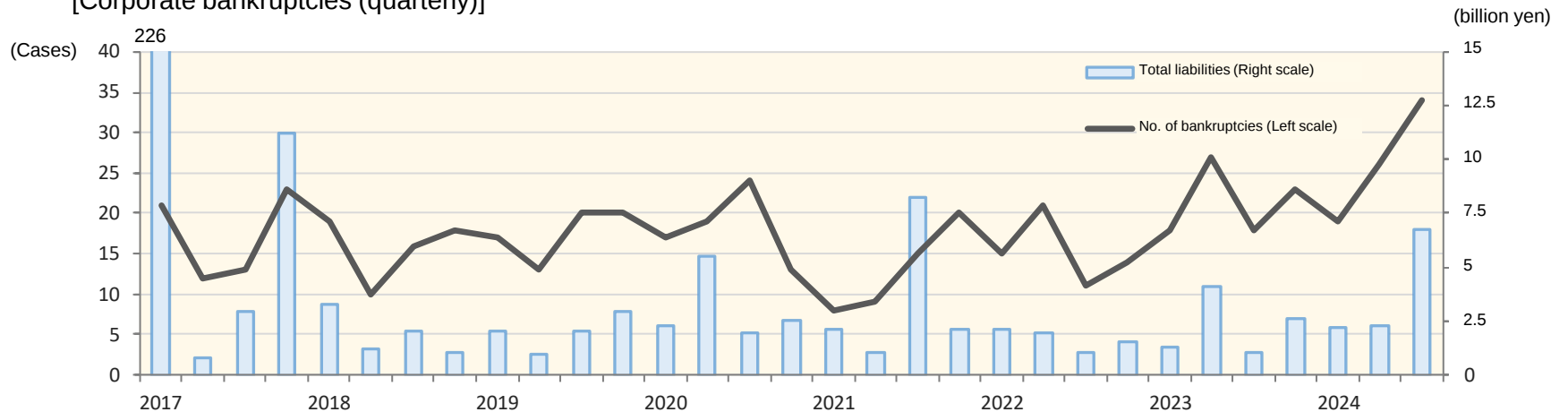
[Official land price (YoY)]



Source: Hilly and Mountainous Areas Development Division, Okayama Prefecture

Corporate bankruptcies: On the rise

[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

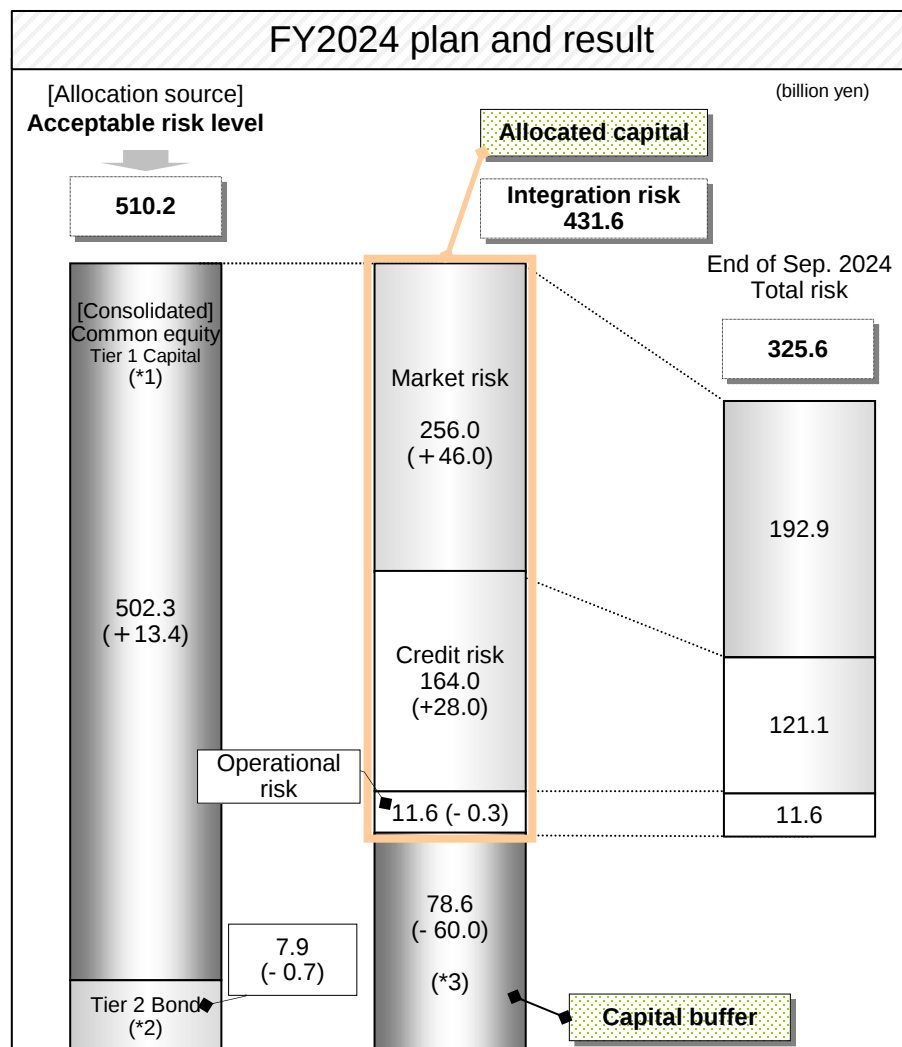
【Consolidated】 (Million yen)		FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Ordinary revenue		127,318	58,173	116,976	60,594	128,565	89,629	179,860	88,355	184,661	102,919
	Banking revenue	117,217	54,772	107,330	56,758	116,870	71,760	157,417	83,953	174,201	100,048
	Extraordinary revenue	10,101	3,400	9,646	3,836	11,695	17,869	22,442	4,401	10,459	2,871
Ordinary expenses		109,854	46,206	95,724	45,393	102,761	69,654	150,251	73,318	153,469	81,935
	Banking expenses	37,000	12,227	25,338	13,751	33,130	38,163	84,145	39,088	82,457	48,318
	Extraordinary expenses	72,853	33,978	70,386	31,642	69,630	31,490	66,106	34,230	71,012	33,616
Ordinary profit		17,463	11,967	21,252	15,200	25,804	19,975	29,608	15,036	31,191	20,984
	Banking income	19,546	11,768	20,852	14,276	22,332	5,289	16,905	13,801	27,387	22,971
	Gross income	80,216	42,544	81,991	43,007	83,739	33,596	73,271	44,865	91,744	51,729
	(Net interest income)	57,972	30,058	58,553	30,923	61,162	34,059	65,031	31,051	62,288	36,025
	(Fees and commissions)	14,636	7,074	14,360	8,109	15,764	8,594	17,118	9,100	18,543	10,775
	(Other banking income)	7,607	5,412	9,078	3,973	6,812	-9,057	-8,877	4,713	10,912	4,928
	Expenses	58,212	28,598	57,285	27,989	56,109	27,496	55,662	28,442	57,850	28,877
	Provision of general allowance for loan losses (-)	2,457	2,177	3,853	741	5,296	810	704	2,621	6,494	-119
Extraordinary gains		1	1	2	2	314	39	89	33	48	3
Extraordinary losses		641	143	344	499	709	119	179	128	339	66
	Impairment loss	608	72	249	453	505	54	55	59	122	43
Profit before income taxes		16,824	11,825	20,910	14,703	25,409	19,895	29,518	14,941	30,899	20,920
Income taxes - current		5,176	4,058	8,332	3,588	7,140	5,906	9,705	5,866	13,326	6,394
Income taxes - deferred		-268	-459	-1,840	936	-106	29	-673	-1,361	-3,816	-93
Profit attributable to owners of parent		11,916	8,226	14,418	10,179	18,374	13,953	20,486	10,436	21,389	14,619
Profit		11,916	8,226	14,418	10,179	18,374	13,953	20,486	10,436	21,389	14,619
Other comprehensive income		-33,836	20,479	40,685	8,005	-21,454	-34,309	-37,443	3,908	39,329	-14,281
	Valuation difference on available-for-sale securities	-30,699	18,650	33,586	8,120	-28,965	-37,645	-33,373	-15,482	21,412	-7,963
	Deferred gains or losses on hedges	-2,563	1,370	6,136	-497	4,713	3,035	-2,713	18,867	9,344	-6,495
Comprehensive income		-21,919	28,706	55,104	18,184	-3,079	-20,355	-16,957	14,344	60,719	338

Capital Adequacy Ratio

【Consolidated】 (%，100 million yen)	FY2020	1H FY2021	FY2021	1H FY2022	FY2022	1H FY2023	FY2023	1H FY2024
Overall capital adequacy ratio	13.50	13.90	13.83	12.76	12.87	12.20	14.05	13.67
Tier 1 ratio	13.25	13.65	13.57	12.50	12.64	11.98	13.70	13.25
Tier 1 ratio including common shares	13.25	13.65	13.57	12.50	12.64	11.98	13.70	13.25
Overall capital adequacy	561.1	578.8	557.2	513.7	530.7	540.5	579.5	5,716
Tier 1 capital	550.9	568.4	546.7	503.1	521.4	530.7	565.1	5,538
Tier 1 capital including common shares	550.9	568.4	546.7	503.1	521.4	530.7	565.1	5,538
Risk-weighted assets	4,155.6	4,164.0	4,028.6	4,024.6	4,123.1	4,428.1	4,122.4	41,792
Credit risk	4,002.5	4,010.1	3,872.8	3,863.4	3,959.8	4,262.5	3,972.9	40,245
Operational risk	153.0	153.8	155.8	161.1	163.2	165.5	149.5	1,546

【Non-consolidated】 (%，100 million yen)	FY2020	1H FY2021	FY2021	1H FY2022	FY2022	1H FY2023	FY2023	1H FY2024
Overall capital adequacy ratio	13.01	13.41	13.23	12.17	11.92	11.28	13.05	12.53
Tier 1 ratio	12.77	13.17	12.98	11.92	11.67	11.05	12.73	12.16
Tier 1 ratio including common shares	12.77	13.17	12.98	11.92	11.67	11.05	12.73	12.16
Overall capital adequacy	537.7	554.4	528.7	485.6	484.7	492.7	529.8	5,151
Tier 1 capital	527.7	544.4	518.7	475.6	474.7	482.7	516.5	4,998
Tier 1 capital including common shares	527.7	544.4	518.7	475.6	474.7	482.7	516.5	4,998
Risk-weighted assets	4,132.3	4,131.9	3,994.9	3,987.8	4,066.1	4,367.8	4,057.8	41,086
Credit risk	3,987.9	3,986.9	3,848.2	3,835.9	3,912.1	4,212.2	3,918.9	39,660
Operational risk	144.4	144.9	146.7	151.9	154.0	155.6	138.9	1,425

Capital Allocation and Integration Risks, etc.



Figures in parentheses represent comparisons with FY2023.

- *1 The valuation difference on available-for-sale securities, etc. is deducted.
- *2 Amount recorded on a FG consolidated basis
- *3 Preparation for new risk taking and capital impairment greater than expected, etc.

		FY2024		
(billion yen)		Allocation amount	Risk amount (Sep. 30, 2024)	
Allocation source		510.2		
Allocated capital (integration risk)		431.6	32.56	
Total market risk		256.0	192.9	
Banking		254.0	Interest rate risk	80.5
			Price fluctuation risk	132.5
			(Correlation)	- 20.2
Trading		2.0	0	
Total credit risk		164	121.1	
Business credit		142	102.5	
Consumer credit		22.0	18.5	
Operational risk		11.6	11.6	
(Unused allocated capital)			106.0	
Capital buffer		78.6		

<Reference>

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

Maximum value of ΔEVE	50.1 billion yen
Materiality test (maximum value of EVE / Tier 1 capital)	9.0%

Status of Group Companies

(million yen,%)	Business line	Effective equity ratio		FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
The Chugin Lease Company, Limited*	Leasing	100	Ordinary income	13,339	7,006	17,461	5,558	12,080	8,037
			Ordinary profit	248	188	3,640	185	821	754
			Net income	195	160	3,520	174	536	497
The Chugin Credit Guarantee Co., Limited*	Credit guarantee	100	Ordinary income	1,857	990	3,280	1,123	2,257	1,140
			Ordinary profit	1,575	825	2,913	953	1,855	918
			Net income	1,064	560	2,403	626	1,216	603
The Chugin Card Company, Limited*	Credit card	100	Ordinary income	1,486	823	3,513	780	1,588	814
			Ordinary profit	381	221	2,325	140	286	110
			Net income	272	171	2,200	86	180	73
Chugin Asset Management Company, Limited*	Securities investment advisory	100	Ordinary income	628	317	1,536	314	651	380
			Ordinary profit	207	104	1,093	83	165	103
			Net income	150	79	1,048	57	114	75
Chugin Securities Co., Ltd.	Financial instrument trading	100	Ordinary income	3,424	1,642	2,973	2,022	3,975	2,198
			Ordinary profit	541	220	239	411	809	569
			Net income	388	149	160	311	588	394
CBS Company, Limited	Contracted banking administrative services	100	Ordinary income	952	466	912	435	870	447
			Ordinary profit	123	78	150	87	171	114
			Net income	82	51	95	56	108	75
The Chugin Operation Center Co., Limited	Contracted banking administrative services	100	Ordinary income	512	239	478	233	467	247
			Ordinary profit	28	13	24	17	34	25
			Net income	19	8	13	11	20	16
Chugin Capital Partners, Limited	Fund management	100	Ordinary income	-	39	96	60	131	58
			Ordinary profit	-	10	28	26	62	19
			Net income	-	6	19	18	43	13
Chugin Human Innovations Co., Ltd.	Staffing	100	Ordinary income	-	0	65	57	154	59
			Ordinary profit	-	-9	19	8	48	-8
			Net income	-	-9	11	5	31	-5
C Cube Consulting Co., Ltd.	Consulting	100	Ordinary income	-	6	72	152	362	217
			Ordinary profit	-	-101	-220	2	39	55
			Net income	-	-101	-219	1	39	56
Chugin Energy Co., Ltd	Regional energy- and decarbonization-related	100	Ordinary income	-	-	-	0	1	0
			Ordinary profit	-	-	-	-19	-49	-20
			Net income	-	-	-	-19	-49	-21

* 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.

2024	Apr. 1	[FG] Production of Chugin App commercial video (with sign language and subtitles)
	Apr. 11	[FG] “Food & Life Drive”
	Apr. 15	[BK] Sponsorship for the 2025 World Expo (Osaka-Kansai Expo) —TSUBASA Alliance collaboration measures—
	Apr. 17	[FG] Measures to promote diversity & inclusion
	Apr. 26	[BK] Acquisition of “Platinum Kurumin Plus” certification for supporting the balance of infertility treatment and work —First certification of Platinum Kurumin Plus in Okayama Prefecture—
	May 10	[FG] Notice regarding transfers of directors and other officers at the Company and its subsidiaries
	May 10	[FG] Notice regarding “Changes to shareholder return policy” and “Dividends (increase) from surplus”
	May 15	[BK] Conclusion of a memorandum with Zero Board Co., Ltd. on business partnership regarding carbon-neutral management support for local companies
	May 20	[BK] Start of Chugin Sustainability Management Support Service
	May 31	[FG] Formulation of the Chugin DX Strategy
	June 7	[BK] Receipt of the FY2024 Okayama City Award for Businesses Promoting the Creation of a Gender-Equal Society
	June 17	[BK] Launch of an alumni website
	June 26	[BK] Forming of project financing for PFI projects
	June 26	[FG] Partial restructuring of the headquarters organizations
	June 28	[BK] Promotion of full computerization of bills and checks at financial institutions in Okayama Prefecture
	June 28	[BK] Contracted operations for Hiroshima Prefecture’s corporate hometown tax matching support service (Okayama)
	July 1	[BK] The FY2024 Okayama City Award for Businesses Promoting the Creation of a Gender-Equal Society
	July 19	[BK] Online handling of housing loans based on the Chugin DX Strategy
	Aug. 1	[BK] Start of the Chugin GX Board
	Aug. 6	[BK] Adoption of the Ministry of the Environment “FY2024 Model Project for Establishing a Regional Decarbonization Management Support System
	Aug. 8	[BK] Raising of deposit interest rates and short-time prime rates
	Aug. 13	[BK] Production of the new “Chugin de NISA” commercial video
	Sep. 25	[FG] Participation in the Setouchi Nagisa Forum, a seaweed bed restoration project aimed at conserving diversity of the Seto Inland Sea

Management Indicators, etc. for The Chugoku Bank

Summary of Earnings (1)

【Non-Consolidated】 (Million yen)		FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Ordinary revenue		110,829	49,824	99,765	51,869	110,337	82,338	164,467	79,483	165,786	92,127
	Banking revenue	100,630	46,415	90,108	47,999	98,558	64,429	141,933	75,000	155,579	89,180
	Extraordinary revenue	10,198	3,409	9,657	3,869	11,779	17,908	22,533	4,483	10,206	2,946
Ordinary expenses		95,353	38,712	80,720	37,521	86,928	63,113	136,953	66,499	139,098	72,979
	Banking expenses	82,776	35,161	70,881	34,342	78,252	59,733	126,798	62,810	131,346	68,186
	Extraordinary expenses	12,577	3,550	9,839	3,178	8,675	3,379	10,155	3,688	7,751	4,793
Ordinary profit		15,475	11,111	19,045	14,348	23,408	19,225	27,513	12,984	26,688	19,147
	Banking income	17,860	11,257	19,235	13,659	20,312	4,699	15,142	12,193	24,242	21,002
	Gross income	74,251	39,794	75,812	40,040	77,345	30,682	66,971	40,830	83,544	47,740
	(Net interest income)	58,290	30,384	58,871	31,380	61,613	34,580	65,539	31,035	62,273	36,968
	(Fees and commissions)	15,857	7,588	15,672	8,841	17,159	9,243	18,294	9,901	20,126	11,587
	(Other banking income)	103	1,821	1,268	-181	-1,427	-13,142	-16,862	-106	1,144	-816
	Expenses	54,010	26,404	52,783	25,914	51,986	25,330	51,316	26,069	52,881	26,752
	Provision of general allowance for loan losses (-)	2,380	2,133	3,794	466	5,047	652	513	2,568	6,421	-14
Extraordinary gains		1	-	-	2	314	39	118	43	58	2
Extraordinary losses		627	140	339	499	708	118	177	128	338	66
	Impairment loss	596	69	244	453	505	54	55	59	122	43
Profit before income taxes		14,849	10,971	18,706	13,851	23,015	19,146	27,455	12,899	26,408	19,083
Income taxes - current		4,326	3,655	7,316	3,151	6,155	5,391	8,661	4,394	10,909	5,694
Income taxes - deferred		-291	-475	-1,617	962	-56	82	-599	-529	-2,929	-329
Profit		10,815	7,791	13,007	9,737	16,915	13,672	19,393	9,035	18,427	13,718

Summary of Earnings (2)

【Non-consolidated】 (Million yen)	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Bond-related gains/losses	-524	822	-552	-447	-2,949	-15,362	-19,778	-1,279	-776	-2,023
Gains on sales of bonds	3,026	1,407	2,496	3,506	9,400	8,817	23,487	3,457	5,898	1,204
Gains on redemption of bonds	25	-	50	-	150	40	92	40	40	-
Loss on sales of bonds	3,526	535	2,948	3,909	12,330	24,208	43,345	4,577	6,148	3,211
Loss on redemption of bonds	-	-	-	-	37	-	-	194	565	15
Loss on devaluation of stocks and other securities	50	49	150	45	132	12	12	4	2	-
Equity-related gains/losses	73	963	5,586	1,564	6,000	15,764	18,027	1,645	5,584	1,471
Gains on sales of stocks and other securities	7,073	1,761	7,233	2,623	9,800	17,149	20,633	2,807	7,503	1,836
Losses on sales of stocks and other securities	4,596	678	1,497	1,058	3,799	1,384	2,073	1,161	1,919	364
Losses on devaluation of securities	2,403	119	149	-	1	-	532	-	-	-
Allowance for bad debts written off	5,610	3,286	8,067	1,511	7,703	1,313	5,109	3,627	8,542	3,584
Provision of general allowance for loan losses (-)	2,380	2,133	3,794	466	5,047	652	513	2,568	6,421	-14
Provision of specific allowance for loan losses (-)	3,212	1,153	4,245	722	2,334	661	4,582	1,059	2,088	3,598
Written-off of loans	0	-	26	-	-	-	-	-	-	-
Loss on sale of claims	18	-	2	322	322	-	13	-	32	-

Breakdown of Ordinary Revenue

【Non-consolidated】 (Million yen)		FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Ordinary revenue		110,829	49,824	99,765	51,869	110,337	82,338	164,467	79,483	165,786	92,127
Banking revenue		100,630	46,415	90,108	47,999	98,558	64,429	141,933	75,000	155,579	89,180
Interest income		76,726	34,284	65,741	33,905	66,830	42,783	93,636	59,133	124,083	73,663
Interest income		50,493	23,169	45,840	22,595	45,162	26,758	60,334	39,983	84,250	48,280
Interest and dividends on securities		25,499	10,772	19,160	10,920	19,952	14,624	30,125	17,617	35,778	21,645
(Of which,gains/losses on cancellation of investment trusts)		(93)	(312)	(165)	(3)	(-)	(1,972)	(3,525)	(-)	(-)	(-)
Interest on call loans		153	48	125	11	126	490	1,537	875	2,797	2,190
Interest on deposits with banks		358	206	450	299	1,437	813	1,387	506	944	1,232
Foreign currency interest income		61	19	32	13	25	37	114	93	193	105
Other interest income		159	67	132	64	126	58	136	57	120	208
Fees and commissions		20,217	9,717	19,954	10,321	20,645	10,560	21,721	11,182	23,618	13,105
Fees and commissions on domestic and foreign exchanges		5,625	3,013	5,899	2,816	5,249	2,407	4,865	2,393	4,839	2,469
Other fees and commissions		14,590	6,704	14,053	7,504	15,394	8,153	16,855	8,788	18,778	10,634
Trust fees		1	0	0	0	0	0	0	0	0	1
Other banking revenue		3,687	2,412	4,412	3,772	11,081	11,085	26,574	4,684	7,877	2,411
Gain on sales of bonds		3,026	1,407	2,496	3,506	9,400	8,817	23,487	3,457	5,898	1,204
Gain on redemption of bonds		25	-	50	-	150	40	92	40	40	-
Gain on foreign exchange transactions		411	835	1,345	201	768	319	394	272	251	35
Gains on trading account securities transactions		-	7	8	-	-	-	-	-	-	3
Income from derivatives other than for trading or hedging		37	-	349	45	743	1,908	2,537	854	1,588	1,124
Other		185	162	163	18	19	0	63	60	98	44
Extraordinary revenue		10,198	3,409	9,657	3,869	11,779	17,908	22,533	4,483	10,206	2,946
Gain on sale of stocks and other securities		7,073	1,761	7,233	2,623	9,800	17,149	20,633	2,807	7,503	1,836
Gain on money held in trust		72	31	113	157	203	26	13	10	25	-
Recoveries of written off claims		3	0	0	23	42	30	30	16	37	21
Other		3,048	1,616	2,310	1,065	1,732	702	1,856	1,649	2,639	1,089

Breakdown of Ordinary Expenses

【Non-consolidated】 (Million yen)		FY2019	FY2020 1 H	FY2020	FY2021 1 H	FY2021	FY2022 1 H	FY2022	FY2023 1 H	FY2023	FY2024 1 H
Ordinary expenses		95,353	38,712	80,720	37,521	86,928	63,113	136,953	66,499	139,098	72,979
Banking expenses		82,776	35,161	70,881	34,342	78,252	59,733	126,798	62,810	131,346	68,186
Interest expenses		18,442	3,904	6,878	2,528	5,224	8,205	28,104	28,102	61,818	36,702
Expenses matching the amount of investment of money held in trust		6	3	7	3	6	3	7	3	8	8
Interest on deposits		2,564	416	843	334	659	1,252	4,222	4,858	11,642	7,271
Interest on negotiable certificates of deposit		34	14	28	13	25	12	23	10	19	27
Interest on call money		284	-37	-124	-133	-282	269	2,485	2,933	5,845	3,775
Interest on payables under repurchase agreements		3,277	131	268	60	209	619	2,135	3,262	6,974	4,592
Interest on payables under securities lending transactions		658	120	301	219	521	238	439	206	454	453
Interest on commercial papers		920	85	173	70	155	500	1,805	832	908	-
Interest on borrowings and rediscounts		2,156	901	1,051	81	182	603	2,005	2,157	4,360	2,047
Foreign currency interest expenses		80	80	76	17	115	370	1,335	740	2,416	1,734
Interest on bonds and amortization of bond issuance cost		-	-	35	39	78	39	78	39	78	38
Interest on interest swaps		8,460	2,190	4,217	1,822	3,553	4,281	13,569	12,991	28,994	16,747
Other interest expenses		5	0	5	1	5	17	2	70	122	14
Fees and commissions payments		4,359	2,129	4,281	1,479	3,485	1,317	3,427	1,280	3,491	1,517
Fees and commissions on domestic and foreign exchanges		916	455	904	468	678	235	450	238	461	252
Other fees and commissions		3,442	1,673	3,376	1,010	2,807	1,081	2,976	1,041	3,030	1,264
Other ordinary expenses		3,583	591	3,144	3,954	12,508	24,228	43,436	4,790	6,733	3,228
Loss on sales of bonds		3,526	535	2,948	3,909	12,330	24,208	43,345	4,577	6,148	3,211
Loss on redemption of bonds		-	-	-	-	37	-	-	194	565	15
Loss on devaluation of bonds		50	49	150	45	132	12	12	4	2	-
Loss on foreign exchange transactions		-	-	-	-	-	-	-	-	-	-
Loss on trading account securities transactions		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		2,380	2,133	3,794	466	5,047	652	513	2,568	6,421	-14
Expenses		54,010	26,404	52,783	25,914	51,986	25,330	51,316	26,069	52,881	26,752
Extraordinary expenses		12,577	3,550	9,839	3,178	8,675	3,379	10,155	3,688	7,751	4,793
Provision of specific allowance for loan losses		3,212	1,153	4,245	722	2,334	661	4,582	1,059	2,088	3,598
Written-off of loans		0	-	26	-	-	-	-	-	-	-
Loss on sale of stocks and other securities		4,596	678	1,497	1,058	3,799	1,384	2,073	1,161	1,919	364
Loss on devaluation of stocks and other securities		2,403	119	149	-	1	-	532	-	-	-
Loss on money held in trust		63	18	4	11	104	219	310	111	160	134
Retirement benefit expenses		942	663	1,323	549	1,029	494	988	753	1,507	254
Other		1,358	916	2,592	835	1,407	620	1,667	602	2,076	441

Breakdown of Expenses

【Non-consolidated】 (Million yen)	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Expenses (1)	54,010	26,404	52,783	25,914	51,986	25,330	51,316	26,069	52,881	26,752
Personnel expenses	28,204	13,794	27,725	14,022	28,037	14,103	27,843	13,887	27,640	14,051
Employee salaries	15,072	7,262	14,560	7,348	14,620	7,250	14,113	6,956	13,954	7,115
Bonuses	5,132	2,358	4,807	2,538	5,106	2,722	5,557	2,746	5,565	2,818
Retirement benefit expenses	1,012	664	1,314	488	927	337	646	321	661	352
Social insurance premium	3,532	1,733	3,446	1,752	3,529	1,794	3,516	1,890	3,508	1,763
Temporary employment expenses	3,454	1,774	3,596	1,895	3,854	1,997	4,009	1,972	3,950	2,000
Property expenses	22,780	11,016	22,001	10,368	21,109	9,675	20,358	10,562	21,861	10,995
Depreciation	4,201	1,978	4,096	1,924	3,957	1,247	2,580	1,215	2,549	1,334
Rent expenses on real estates	775	391	774	375	757	400	811	429	841	397
Machine rent expenses	186	91	180	88	180	90	180	89	172	80
Operation consignment expenses	2,521	1,179	2,466	1,099	2,227	1,139	2,261	1,120	2,240	1,144
Maintenance expense	277	192	295	155	242	115	254	121	251	153
Travelling and transportation expenses	200	26	75	38	84	73	157	98	189	92
Promotion expenses	79	53	105	82	137	73	134	84	152	93
Deposit insurance premium	2,063	1,028	2,057	1,053	2,106	537	1,074	555	1,110	564
Miscellaneous expenses	12,474	6,074	11,948	5,551	11,414	5,997	12,903	6,847	14,354	7,133
Taxes	3,025	1,593	3,056	1,522	2,839	1,551	3,114	1,618	3,379	1,705
Core business gross profit (2)	74,775	38,972	76,365	40,487	80,295	46,045	86,749	42,110	84,321	49,763
OHR (1)÷(2)	72.2%	67.7%	69.1%	64.0%	64.7%	55.0%	59.1%	61.9%	62.7%	53.7%

Principal Returns

【Non-consolidated】 (%)		FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Total for all branches	1. Interest-bearing asset yield	0.98	0.84	0.79	0.77	0.72	0.93	1.01	1.28	1.34	1.40
	Loan yield	1.04	0.92	0.90	0.87	0.87	1.00	1.11	1.41	1.46	1.53
	Securities yield	1.10	0.91	0.81	0.89	0.81	1.24	1.29	1.54	1.38	1.67
	Call loan yield	0.05	0.02	0.02	0.00	0.01	0.13	0.22	0.36	0.80	2.03
	Deposit yield (including NCD)	0.09	0.10	0.12	0.14	0.16	0.24	0.22	0.16	0.14	0.18
	2. Interest-bearing liabilities	0.24	0.09	0.08	0.05	0.05	0.17	0.30	0.60	0.65	0.72
	Deposit yield	0.03	0.01	0.01	0.00	0.00	0.03	0.05	0.11	0.14	0.17
	Call money yield	0.91	-0.12	-0.17	-0.35	-0.33	0.44	1.69	3.53	2.79	3.19
	Loan yield	1.77	0.51	0.34	0.05	0.03	0.21	0.44	1.01	0.86	0.54
	3. Expense ratio	0.79	0.72	0.71	0.66	0.66	0.62	0.63	0.63	0.64	0.64
	4. Fundraising expense	0.94	0.75	0.72	0.64	0.63	0.71	0.85	1.15	1.20	1.25
	5. Total net interest income (1-4)	0.04	0.09	0.07	0.13	0.09	0.22	0.16	0.13	0.14	0.15
	Simple loan-deposit margin	1.01	0.91	0.89	0.87	0.87	0.97	1.06	1.30	1.32	1.36
	Simple deposit-securities margin	1.07	0.90	0.80	0.89	0.81	1.21	1.24	1.43	1.24	1.50

Domestic banking operations	1. Interest-bearing asset yield	0.71	0.70	0.67	0.67	0.61	0.68	0.66	0.66	0.67	0.71
	Loan yield	0.83	0.81	0.81	0.80	0.79	0.79	0.78	0.78	0.79	0.86
	Securities yield	0.82	0.79	0.73	0.82	0.71	1.01	0.91	0.90	0.86	0.99
	Call loan yield	-0.03	-0.02	-0.02	-0.01	-0.01	-0.01	-0.02	0.00	0.00	0.18
	Deposit yield (including NCD)	0.09	0.10	0.12	0.14	0.16	0.24	0.21	0.16	0.14	0.18
	2. Interest-bearing liabilities	0.03	0.03	0.03	0.02	0.02	0.02	0.02	0.03	0.04	0.07
	Deposit yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02
	Call money yield	-0.04	-0.02	-0.02	-0.02	-0.02	-	-	-0.05	-0.01	0.13
	Loan yield	0.04	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	3. Expense ratio	0.77	0.70	0.69	0.64	0.64	0.60	0.61	0.62	0.63	0.62
	4. Fundraising expense	0.75	0.71	0.69	0.62	0.61	0.56	0.58	0.59	0.60	0.61
	5. Total net interest income (1-4)	-0.04	-0.01	-0.02	0.05	0.00	0.12	0.08	0.07	0.07	0.10
	Simple loan-deposit margin	0.83	0.81	0.81	0.80	0.79	0.79	0.78	0.78	0.79	0.84
	Simple deposit-securities margin	0.82	0.79	0.73	0.82	0.71	1.01	0.91	0.90	0.86	0.97

Major Accounts (Year-end Balance):Assets

【Non-consolidated】 (100 million yen)	FY2019	FY2020	FY2020	FY2021	FY2021	FY2022	FY2022	FY2023	FY2023	FY2024
		1H		1H		1H		1H		1H
Total assets	81,136	87,417	91,226	98,542	101,779	96,609	98,034	102,655	107,083	106,047
Management account	73,911	77,520	79,586	81,136	83,168	84,489	81,672	85,215	91,619	92,023
Loans	49,097	50,580	51,444	51,584	52,690	54,195	55,664	57,999	62,511	63,284
Securities	23,451	23,913	26,225	25,653	25,098	25,154	23,192	23,662	25,899	25,565
Trading account securities	13	11	11	12	28	27	20	17	10	7
Money in trust	230	230	230	231	230	249	200	198	200	198
Deposits (excluding non-interest-bearing account)	100	219	0	0	0	0	-	-	-	-
Call loans	598	2,155	1,258	3,270	4,463	3,723	1,789	2,262	1,921	2,207
Monetary claims bought	230	206	196	189	186	187	196	211	210	184
Foreign exchange	119	150	83	75	62	77	147	112	140	103
Cash collateral paid	69	51	135	118	407	875	463	751	726	473
(interest-earnings asset account)	73,681	77,290	79,356	80,904	82,938	84,240	81,472	85,016	91,419	91,825
Cash and deposits (non-interest-bearing)	5,662	8,456	10,005	16,086	17,569	10,878	15,102	15,914	14,173	13,129
Tangible fixed assets	380	377	368	359	347	340	334	329	329	326
Intangible fixed assets	30	24	23	18	13	13	15	17	20	21
Other assets	1,170	1,099	1,322	993	821	896	915	1,190	1,070	677
Prepaid pension assets	-	-	30	32	35	39	44	45	46	50
Deferred tax assets	22	-	-	-	-	126	143	136	45	108
Customers' liabilities for acceptance and guarantees	334	333	320	344	309	315	311	337	344	305
Allowance for loan losses	-375	-393	-429	-428	-484	-491	-504	-532	-567	-595

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

【Non-consolidated】 (100 million yen)		FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Total liabilities and net assets		81,136	87,417	91,226	98,542	101,779	96,609	98,034	102,655	107,083	106,047
Total liabilities		76,174	82,201	85,786	92,963	96,482	91,555	93,155	97,690	101,798	100,818
Interest-bearing liabilities		74,750	80,874	84,086	91,487	95,108	89,565	91,567	95,841	100,106	98,932
Deposits		67,116	71,544	75,113	74,791	76,616	76,950	79,152	79,748	82,337	79,710
Negotiable certificates of deposit		2,044	2,787	1,771	2,599	2,221	3,164	1,634	2,344	1,070	1,664
Call money		300	715	712	856	1,107	1,571	1,799	1,697	1,450	2,334
Payables under repurchase agreements		1,247	1,246	1,296	1,053	1,910	768	939	1,207	1,580	1,614
Payables under securities lending transactions		2,171	1,548	1,727	5,113	5,883	3,095	4,234	4,932	6,040	5,691
Commercial paper		326	465	542	548	550	649	465	74	-	-
Borrowed money		1,480	2,467	2,754	6,340	6,631	3,124	3,126	5,588	7,381	7,632
Foreign exchanges		2	9	2	8	6	4	4	2	4	4
Bonds payable		-	-	100	100	100	100	100	100	100	100
Borrowed money from trust account		33	36	48	59	69	78	84	87	99	109
Cash collateral received		28	52	16	17	12	58	24	56	42	68
(Expenses matching the amount of investment of money held in trust)		230	230	230	231	230	249	200	198	200	198
(Fund procurement account)		74,520	80,644	83,856	91,256	94,878	89,316	91,367	95,642	99,906	98,733
Other liabilities		993	844	1,229	942	1,027	1,655	1,253	1,485	1,311	1,545
Provision for retirement benefits		75	73	3	2	1	3	6	9	12	12
Provision for bonuses		12	12	12	12	13	13	13	13	13	13
Other provisions		19	17	3	2	1	1	3	2	8	8
Deferred tax liabilities		-	58	130	172	21	-	-	-	-	-
Acceptances and guarantees		334	333	320	344	309	315	311	337	344	305
Total net assets		4,962	5,216	5,440	5,578	5,296	5,053	4,879	4,965	5,285	5,228
Capital stock		151	151	151	151	151	151	151	151	151	151
Capital surplus		62	62	62	62	62	62	62	62	62	62
Retained earnings		4,331	4,388	4,420	4,491	4,541	4,522	4,372	4,427	4,486	4,569
Treasury shares (-)		96	96	96	106	116	-	-	-	-	-
Valuation difference on available-for-sale securities		625	808	952	1,034	660	290	325	167	523	450
Deferred gains or losses on hedges		-114	-100	-53	-58	-6	24	-33	155	60	-4
Share acquisition rights		1	1	2	2	2	2	-	-	-	-

Major Accounts (Average Balance):Assets

[Non-consolidated] (100 million yen)	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Total assets	82,160	85,635	87,544	93,337	96,396	100,207	98,905	99,662	101,466	107,222
Management account	78,167	81,284	82,863	87,143	91,984	91,925	92,274	91,810	92,484	105,131
Loans	48,116	49,942	50,531	51,558	51,757	53,294	54,009	56,422	57,536	62,720
Securities	23,049	23,427	23,524	24,388	24,356	23,387	23,643	22,690	23,385	25,735
Trading account securities	21	14	14	12	15	28	27	19	18	8
Money in trust	179	230	230	230	230	278	263	199	199	199
Deposits (excluding non-interest-bearing account)	3,663	3,865	3,699	4,085	8,834	6,707	6,244	6,222	6,380	13,062
Call loans	2,796	3,447	4,515	6,501	6,382	7,129	6,774	4,791	3,494	2,146
Monetary claims bought	189	152	146	129	126	126	127	143	136	126
Foreign exchanges	99	150	144	123	124	341	540	684	689	402
Cash collateral paid	50	53	58	113	157	632	643	637	644	729
(Interest-earnings asset account)	77,987	81,054	82,633	86,913	91,754	91,647	92,010	91,610	92,284	104,931
Cash and deposits (non-interest-bearing)	2,546	2,767	3,155	4,711	2,957	7,017	5,328	6,664	7,834	1,276
Tangible fixed assets	395	382	386	369	369	348	349	335	338	332
Intangible fixed assets	43	30	31	24	24	14	15	16	19	22
Other assets	780	973	922	892	865	783	817	715	672	349
Prepaid pension assets	-	-	0	30	31	36	38	44	45	47
Deferred tax assets	233	238	240	253	249	257	257	264	266	292
Customers' liabilities for acceptance and guarantees	336	336	332	333	341	311	312	321	326	340
Allowance for loan losses	-343	-377	-388	-423	-429	-487	-488	-509	-521	-570

Major Accounts (Average Balance):Liabilities and Net Assets



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[Non-consolidated] (100 million yen)	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Total liabilities and net assets	82,160	85,635	87,544	93,337	96,396	100,207	98,905	99,662	101,466	107,222
Total liabilities	77,731	81,169	83,039	88,769	91,789	95,526	94,272	95,065	96,833	102,505
Interest-bearing liabilities	76,840	80,418	82,275	87,943	90,883	94,117	92,665	93,346	95,063	100,807
Deposits	65,295	69,979	71,288	75,071	75,336	77,700	77,611	79,093	79,334	81,177
Negotiable certificates of deposit	2,964	2,806	2,805	2,694	2,678	3,163	3,059	2,490	2,384	1,718
Call money	311	602	698	751	846	1,197	1,465	1,657	2,088	2,356
Payables under repurchase agreements	1,415	701	974	1,065	1,316	952	840	1,188	1,241	1,670
Payables under securities lending transactions	5,174	2,452	2,949	4,466	5,169	4,626	4,333	4,126	4,536	6,096
Commercial paper	395	281	407	555	557	601	608	313	172	-
Borrowed money	1,216	3,517	3,021	3,162	4,795	5,665	4,519	4,242	5,059	7,516
Foreign exchanges	5	4	4	3	4	7	6	5	5	5
Bonds payable	-	-	46	100	100	100	100	100	100	100
Borrowed money from trust account	31	34	38	54	60	73	78	86	91	103
Cash collateral received	28	37	42	17	16	28	40	43	50	63
(Expenses matching the amount of investment of money held in trust)	179	230	230	230	230	278	263	199	199	199
(Fund procurement account)	76,660	80,188	82,045	87,713	90,653	93,839	92,401	93,146	94,863	100,607
Other liabilities	360	327	347	480	554	1,087	1,284	1,379	1,424	1,330
Provision for retirement benefits	179	73	73	2	1	1	2	7	8	11
Provision for bonuses	6	6	6	6	6	6	6	6	6	6
Other provisions	8	6	5	3	2	1	1	3	2	8
Acceptances and guarantees	336	336	332	333	341	311	312	321	326	340
Total net assets	4,429	4,465	4,504	4,567	4,606	4,680	4,632	4,597	4,633	4,716
Capital stock	151	151	151	151	151	151	151	151	151	151
Capital surplus	62	62	62	62	62	-16	22	62	62	62
Retained earnings	4,300	4,338	4,376	4,442	4,487	4,580	4,474	4,378	4,413	4,497
Treasury shares (-)	95	96	96	102	107	41	20	-	-	-
Valuation difference on available-for-sale securities	9	8	9	11	10	3	3	3	4	4
Deferred gains or losses on hedges	-1	-1	-0	-0	-0	0	0	0	0	0
Share acquisition rights	2	1	1	2	2	2	1	-	-	-

Deposits (Year-end Balance)



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[Non-consolidated] (100 million yen)		FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Okayama		51,863	54,855	57,260	57,259	59,388	59,035	61,020	60,583	62,206	60,613
	Individuals	38,327	39,941	41,081	42,033	42,945	43,450	43,748	44,070	44,461	44,350
	Corporates	10,507	11,849	12,592	12,404	12,425	12,772	13,073	13,544	14,059	13,217
Hiroshima		9,043	9,300	9,605	9,493	9,754	10,042	10,435	10,552	10,992	10,640
	Individuals	5,743	5,916	6,015	6,063	6,126	6,207	6,248	6,290	6,313	6,288
	Corporates	2,935	3,215	3,307	3,346	3,403	3,616	3,719	4,199	4,132	3,952
Kagawa and Ehime		4,054	4,335	4,448	4,513	4,539	4,518	4,541	4,614	4,738	4,560
	Individuals	2,719	2,781	2,832	2,847	2,864	2,880	2,858	2,844	2,826	2,787
	Corporates	1,303	1,552	1,571	1,658	1,631	1,632	1,639	1,764	1,870	1,765
Hyogo		1,166	1,233	1,285	1,280	1,289	1,299	1,340	1,374	1,360	1,308
	Individuals	625	635	651	647	655	659	669	659	663	668
	Corporates	540	596	633	632	632	639	670	715	696	639
Tottori		128	145	148	152	144	155	161	152	153	160
	Individuals	51	53	54	53	53	54	67	65	59	56
	Corporates	76	90	94	93	90	96	92	83	94	100
Osaka		212	261	239	224	226	230	212	237	245	272
	Individuals	71	73	66	65	66	66	65	64	80	67
	Corporates	139	187	172	157	158	161	142	167	157	196
Tokyo		128	342	477	697	198	290	189	203	176	258
	Individuals	57	59	58	58	59	59	61	61	61	60
	Corporates	68	280	415	634	134	224	121	135	106	189
Total domestic branches (before reconciliation of transit items)		66,596	70,474	73,464	73,621	75,540	75,571	77,901	77,718	79,872	77,814
	Total individuals	47,597	49,460	50,761	51,769	52,771	53,379	53,718	54,056	54,466	54,278
	Total corporates	15,572	17,771	18,786	18,928	18,477	19,143	19,459	20,609	21,118	20,062
Overseas branches, etc.		519	1,070	1,648	1,170	1,075	1,379	1,251	2,029	2,464	1,896
Total deposits		67,116	71,544	75,113	74,791	76,616	76,950	79,152	79,748	82,337	79,710
	Liquid deposits	48,186	52,534	56,159	55,665	57,498	58,056	60,576	61,225	64,055	61,219
	Time deposits	18,929	19,009	18,954	19,126	19,117	18,894	18,576	18,522	18,281	18,491
	Domestic banking	65,999	69,876	72,632	72,807	74,929	74,844	77,222	77,003	79,210	77,092
	International banking	1,116	1,668	2,480	1,984	1,686	2,105	1,929	2,744	3,126	2,618

Deposits (Average Balance)

[Non-consolidated] (100 million yen)		FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Okayama		50,166	54,031	54,653	57,468	57,668	59,824	59,671	60,664	60,581	61,539
	Individuals	37,915	39,457	40,033	41,761	42,193	43,362	43,566	43,994	44,168	44,550
	Corporates	10,385	11,360	11,703	12,605	12,542	12,997	12,888	13,400	13,388	13,799
Hiroshima		8,721	9,352	9,444	9,536	9,585	10,054	10,133	10,285	10,321	10,944
	Individuals	5,680	5,865	5,923	6,046	6,077	6,179	6,211	6,265	6,287	6,310
	Corporates	2,943	3,163	3,250	3,385	3,408	3,572	3,640	3,925	3,947	3,939
Kagawa and Ehime		4,022	4,238	4,332	4,531	4,546	4,590	4,581	4,524	4,541	4,616
	Individuals	2,729	2,760	2,783	2,841	2,850	2,870	2,873	2,850	2,842	2,812
	Corporates	1,289	1,476	1,544	1,682	1,688	1,713	1,702	1,668	1,692	1,796
Hyogo		1,130	1,205	1,238	1,299	1,299	1,304	1,310	1,345	1,338	1,321
	Individuals	626	631	635	649	651	658	664	663	661	667
	Corporates	503	573	601	649	646	645	645	681	676	654
Tottori		126	135	140	149	146	145	148	158	157	156
	Individuals	51	51	51	53	53	53	55	65	64	58
	Corporates	74	82	84	91	88	87	89	88	89	94
Osaka		231	248	252	260	253	244	240	240	251	256
	Individuals	70	71	69	65	65	66	66	64	67	73
	Corporates	160	176	182	193	187	175	172	170	177	175
Tokyo		144	207	274	558	531	250	241	215	215	212
	Individuals	60	58	58	58	58	59	59	61	61	60
	Corporates	81	146	212	495	467	185	175	146	146	143
Total domestic branches		64,546	69,420	70,341	73,804	74,030	76,414	76,326	77,434	77,407	79,048
	Total individuals	47,135	48,897	49,559	51,476	51,951	53,251	53,496	53,966	54,154	54,533
	Total corporates	15,441	16,979	17,583	19,103	19,030	19,378	19,313	20,081	20,118	20,603
Overseas branches, etc.		749	558	947	1,267	1,306	1,285	1,284	1,658	1,926	2,129
Total deposits		65,295	69,979	71,288	75,071	75,336	77,700	77,611	79,093	79,334	81,177
	Liquid deposits	46,177	51,197	52,345	55,896	56,108	58,557	58,687	60,408	60,764	62,869
	Time deposits	19,118	18,781	18,942	19,174	19,228	19,143	18,923	18,684	18,569	18,307
	Domestic banking	63,922	68,810	69,701	73,084	73,316	75,698	75,615	76,764	76,725	78,336
	International banking	1,373	1,168	1,586	1,986	2,020	2,002	1,995	2,328	2,608	2,840

Loans (Year-end Balance)

[Non-consolidated] (100 million yen)		FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
	General loans	44,087	45,659	46,663	46,792	48,087	49,577	51,155	53,364	57,763	58,429
	Scale	Large companies	7,659	8,149	8,344	8,053	8,519	8,731	9,541	9,961	10,942
		Med-sized companies	1,486	1,321	1,271	1,170	1,101	1,041	1,101	1,200	1,127
		Small-sized companies	25,772	26,915	27,572	27,905	28,563	29,745	30,205	31,606	34,724
		Individuals	9,168	9,271	9,475	9,663	9,903	10,058	10,306	10,597	11,028
	Loans to national and local governments	4,758	4,699	4,557	4,550	4,358	4,299	4,138	4,200	4,053	4,026
	National and local governments	National and local governments	4,745	4,692	4,550	4,544	4,354	4,295	4,134	4,196	4,049
		Local public corporations	12	7	7	5	4	4	3	3	3
	Total loans by domestic branches	48,845	50,358	51,221	51,343	52,446	53,876	55,293	57,565	61,816	62,455
	Region	Okayama	27,667	28,351	28,804	29,098	29,905	31,063	31,575	33,026	36,470
		Hiroshima	8,583	8,918	9,078	9,119	9,150	9,514	9,683	9,913	9,979
		Kagawa and Ehime	3,391	3,527	3,519	3,497	3,549	3,601	3,766	3,782	3,955
		Hyogo	2,748	2,788	2,865	2,845	2,885	2,915	2,955	3,108	3,106
		Tottori	363	366	363	349	366	346	342	367	348
		Osaka	1,013	1,216	1,273	1,246	1,275	1,307	1,359	1,460	1,798
		Tokyo	5,077	5,189	5,317	5,184	5,313	5,127	5,611	5,906	6,380
	Overseas branches	252	222	222	241	243	318	370	434	695	828
	Total loans	49,097	50,580	51,444	51,584	52,690	54,195	55,664	57,999	62,511	63,284

Loans (Average Balance)

[Non-consolidated] (100 million yen)			FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
	General loans		43,113	44,954	45,610	46,735	46,992	48,622	49,411	51,784	52,907	57,939
	Type	Local development	21,008	21,922	22,240	22,289	22,243	22,287	22,686	23,302	23,425	23,984
		Urban area	5,844	6,091	6,232	6,342	6,311	6,362	6,432	7,047	7,191	7,879
		Private loans	11,419	11,641	11,706	11,973	12,100	12,433	12,522	12,860	12,986	13,341
		Of which, housing loans	8,040	8,239	8,314	8,593	8,715	9,023	9,102	9,400	9,508	9,807
		Other	4,845	5,299	5,429	6,129	6,337	7,539	7,769	8,573	9,303	12,734
	Loans to national and local governments		4,770	4,741	4,675	4,585	4,513	4,371	4,290	4,217	4,157	4,072
		National and local governments	4,757	4,733	4,668	4,580	4,507	4,366	4,285	4,213	4,154	4,068
		Local public corporations	12	8	7	5	5	4	4	4	3	3
	Total loans by domestic branches		47,883	49,695	50,286	51,321	51,506	52,994	53,702	56,001	57,065	62,011
	Region	Okayama	26,967	28,035	28,291	28,973	29,199	30,492	30,891	32,031	32,842	36,854
		Hiroshima	8,485	8,806	8,912	9,092	9,096	9,153	9,330	9,660	9,659	9,774
		Kagawa and Ehime	3,375	3,464	3,518	3,548	3,539	3,590	3,631	3,738	3,791	3,868
		Hyogo	2,701	2,795	2,828	2,883	2,878	2,916	2,940	3,045	3,100	3,174
		Tottori	363	362	363	349	351	349	349	354	356	337
		Osaka	1,019	1,073	1,164	1,219	1,228	1,270	1,309	1,415	1,478	1,691
		Tokyo	4,970	5,157	5,205	5,253	5,213	5,220	5,250	5,755	5,835	6,309
	Overseas branches		233	247	244	237	251	300	307	420	471	708
	Total loans		48,116	49,942	50,531	51,558	51,757	53,294	54,009	56,422	57,536	62,720

Loans by Industry (Year-end Balance)

[Non-consolidated] (100 million yen)	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Domestic branches	48,845	50,358	51,221	51,343	52,446	53,876	55,293	57,565	61,816	62,455
Manufacturing	6,731	7,034	7,124	6,728	6,981	6,836	7,528	7,456	7,808	7,606
Agriculture,forestry	90	82	81	110	115	114	113	114	112	108
Fishery	27	28	25	25	23	24	26	20	16	17
Mining,stone-quarrying,gravel-gathering	20	22	25	22	25	27	25	24	23	22
Construction	1,280	1,390	1,563	1,439	1,548	1,491	1,617	1,584	1,673	1,585
Electric power,gas/heat/water supply	2,451	2,448	2,533	2,611	2,697	2,886	2,975	2,943	3,147	3,287
Information and telecommunications	184	189	181	180	112	109	104	117	123	125
Transport and postal	2,163	2,465	2,471	2,435	2,432	2,488	2,534	2,766	2,847	3,032
Wholesale,retail	5,377	5,523	5,469	5,468	5,570	5,584	5,760	5,648	5,739	5,799
Financial,insurance	3,856	3,959	4,382	4,909	5,380	6,009	5,986	7,077	9,323	9,132
Real estate,goods rental	7,007	7,254	7,208	7,273	7,288	7,484	7,764	8,214	8,886	9,566
Local public corporation	12	7	7	5	4	4	4	3	3	3
Other	6,994	7,246	7,201	7,268	7,283	7,480	7,760	8,211	8,883	9,563
Various services	3,149	3,316	3,410	3,328	3,296	3,287	3,294	3,394	3,536	3,531
Local governments	4,745	4,692	4,550	4,544	4,354	4,295	4,134	4,196	4,049	4,023
Other	11,758	11,950	12,192	12,262	12,620	13,238	13,426	14,006	14,526	14,617
Of which,housing loans	8,213	8,326	8,511	8,748	8,979	9,123	9,341	9,559	9,771	9,939
Overseas branches + Offshore loans	252	222	222	241	243	318	370	434	695	828
Total	49,097	50,580	51,444	51,584	52,690	54,195	55,664	57,999	62,511	63,284

Loans by Industry (Composition Ratio)

[Non-consolidated]	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Domestic branches	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Manufacturing	13.8%	14.0%	13.9%	13.1%	13.3%	12.7%	13.6%	12.9%	12.6%	12.2%
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%	0.0%
Mining,stone-quarrying,gravel-gathering	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Construction	2.6%	2.8%	3.0%	2.8%	3.0%	2.8%	2.9%	2.8%	2.7%	2.5%
Electric power,gas/heat/water supply	5.0%	4.9%	4.9%	5.1%	5.1%	5.3%	5.4%	5.1%	5.1%	5.3%
Information and telecommunications	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Transport and postal	4.4%	4.9%	4.8%	4.7%	4.6%	4.6%	4.6%	4.8%	4.6%	4.9%
Wholesale,retail	11.0%	11.0%	10.7%	10.7%	10.6%	10.3%	10.4%	9.8%	9.3%	9.3%
Financial,insurance	7.9%	7.9%	8.5%	9.6%	10.3%	11.1%	10.8%	12.3%	15.1%	14.6%
Real estate,goods rental	14.3%	14.4%	14.1%	14.1%	13.9%	13.9%	14.0%	14.2%	14.3%	15.3%
Local public corporation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	14.3%	14.4%	14.1%	14.1%	13.9%	13.9%	14.0%	14.2%	14.3%	15.3%
Various services	6.4%	6.6%	6.7%	6.5%	6.3%	6.1%	5.9%	5.9%	5.7%	5.7%
Local governments	9.7%	9.3%	8.9%	8.9%	8.3%	8.0%	7.5%	7.3%	6.5%	6.4%
Other	24.1%	23.5%	23.8%	23.8%	24.0%	24.6%	24.3%	24.3%	23.5%	23.4%
Housing loan	16.8%	16.5%	16.6%	17.0%	17.1%	16.9%	16.9%	16.6%	15.8%	15.9%

Market Shares of Deposits

[Year-end balance] (%)		FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Okayama	Chugoku Bank	49.8	49.8	50.3	50.4	51.1	51.2	51.7	51.4	51.3	50.5
	Other banks	50.2	50.2	49.7	49.6	48.9	48.8	48.3	48.6	48.7	49.5
	Regional banks except for Chugoku Bank	7.7	7.7	7.8	7.7	7.6	7.7	7.7	7.5	7.5	7.5
	Second-tier regional banks	11.5	11.5	11.5	11.4	11.3	11.2	11.2	11.2	11.3	11.5
	City banks,trust banks	10.6	10.8	10.2	10.2	9.6	9.6	9.3	9.7	9.9	10.4
	Shinkin banks,credit associations,etc.	20.4	20.2	20.2	20.3	20.4	20.3	20.1	20.2	20.0	20.1
Bingo region (Eastern area of Hiroshima)	Chugoku Bank	20.9	20.9	20.0	19.5	20.4	20.1	20.2	19.5	20.5	20.1
	Other banks	79.1	79.1	80.0	80.5	79.6	79.9	79.8	80.5	79.5	79.9
	Regional banks except for Chugoku Bank	41.3	41.0	41.9	42.5	42.3	42.0	42.3	42.7	43.2	42.8
	Second-tier regional banks	11.5	11.7	12.3	12.3	11.9	12.5	12.1	12.4	11.7	11.9
	City banks,trust banks	11.7	11.8	11.6	11.6	11.7	11.8	11.9	11.9	11.6	11.8
	Shinkin banks,credit associations,etc.	14.5	14.6	14.2	14.1	13.7	13.6	13.5	13.5	13.0	13.4
Shikoku region	Chugoku Bank	7.4	7.4	7.4	7.4	7.3	7.2	7.3	7.2	7.3	7.2
	Other banks	92.6	92.6	92.6	92.6	92.7	92.8	92.7	92.8	92.7	92.8
	Regional banks except for Chugoku Bank	52.0	52.0	52.0	51.9	52.4	52.3	52.6	52.3	52.2	51.6
	Second-tier regional banks	17.6	17.7	17.6	17.4	17.5	17.4	17.5	17.7	17.6	18.1
	City banks,trust banks	10.6	10.4	10.7	11.0	10.9	11.0	10.2	10.4	10.6	10.7
	Shinkin banks,credit associations,etc.	12.3	12.5	12.3	12.3	11.9	12.1	12.4	12.4	12.3	12.4

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	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Okayama	Chugoku Bank	42.8	42.8	42.9	43.2	43.4	43.6	43.3	44.3	46.0	46.2
	Other banks	57.2	57.2	57.1	56.8	56.6	56.4	56.7	55.7	54.0	53.8
	Regional banks except for Chugoku Bank	17.8	17.8	18.0	18.0	18.2	17.8	17.9	17.8	17.2	17.3
	Second-tier regional banks	16.9	16.9	17.1	17.2	17.0	16.6	16.6	16.3	15.5	15.3
	City banks,trust banks	8.8	8.4	8.0	7.7	7.9	8.8	9.2	9.0	9.2	9.2
	Shinkin banks,credit associations,etc.	13.8	14.1	14.0	13.9	13.5	13.2	13.0	12.6	12.1	12.0
Bingo region (Eastern area of Hiroshima)	Chugoku Bank	22.1	22.5	22.2	21.8	21.6	21.7	21.7	21.7	20.8	20.5
	Other banks	77.9	77.5	77.8	78.2	78.4	78.3	78.3	78.3	79.2	79.5
	Regional banks except for Chugoku Bank	43.6	43.6	44.1	44.0	44.6	44.6	44.5	45.2	46.4	46.9
	Second-tier regional banks	14.7	14.3	14.5	14.6	14.4	14.4	14.2	13.8	13.7	13.0
	City banks,trust banks	9.3	8.9	8.7	9.0	8.8	8.6	9.1	8.6	8.5	9.1
	Shinkin banks,credit associations,etc.	10.4	10.7	10.5	10.6	10.6	10.7	10.5	10.7	10.6	10.5
Shikoku region	Chugoku Bank	11.5	11.4	11.2	11.1	11.1	10.9	11.2	11.3	11.7	11.5
	Other banks	88.5	88.6	88.8	88.9	88.9	89.1	88.8	88.7	88.3	88.5
	Regional banks except for Chugoku Bank	49.2	49.0	49.3	49.4	49.6	50.0	49.9	49.5	48.8	48.6
	Second-tier regional banks	17.7	17.5	17.3	17.2	17.2	16.7	16.6	16.7	16.7	17.0
	City banks,trust banks	10.5	10.9	11.0	11.1	11.1	11.7	11.8	11.7	12.0	12.1
	Shinkin banks,credit associations,etc.	11.1	11.2	11.2	11.2	11.0	10.7	10.5	10.8	10.8	10.8

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

Balance by type

[Non-consolidated]
(100 million yen)

	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Year-end balance	23,451	23,913	26,225	25,653	25,098	25,154	23,192	23,662	25,899	25,565
JGBs	6,534	6,827	7,565	6,762	6,942	7,154	5,644	5,638	6,735	6,258
Municipal bonds	7,513	7,482	7,479	7,602	7,548	8,326	7,669	7,224	7,160	6,832
Corporate bonds	3,558	3,351	3,056	3,200	3,131	3,256	3,241	3,391	3,547	3,551
Foreign bonds	2,896	3,171	4,418	4,210	4,039	3,384	3,703	4,035	4,680	4,973
Foreign currency-denominated bonds	2,725	2,968	4,195	4,021	3,879	3,175	3,564	3,904	4,576	4,842
Other securities	1,735	1,749	2,250	2,366	2,110	1,903	1,796	1,990	2,168	2,304
Equities	1,212	1,330	1,455	1,510	1,325	1,128	1,136	1,381	1,607	1,645

Average balance during year	23,049	23,427	23,524	24,388	24,356	23,387	23,643	22,690	23,385	25,735
JGBs	5,982	6,939	6,870	7,109	6,825	6,523	6,504	5,335	5,768	7,059
Municipal bonds	7,544	7,457	7,445	7,526	7,549	7,930	8,077	7,527	7,439	7,191
Corporate bonds	3,741	3,444	3,328	3,090	3,163	3,191	3,256	3,325	3,434	3,645
Foreign bonds	3,259	3,213	3,491	4,066	4,243	3,444	3,524	4,145	4,305	5,119
Foreign currency-denominated bonds	3,107	3,038	3,298	3,850	4,053	3,279	3,363	4,029	4,196	5,015
Other securities	1,605	1,525	1,540	1,741	1,730	1,557	1,568	1,569	1,621	1,771
Equities	916	847	847	853	845	740	711	787	815	947

Valuation gain/loss

[Non-consolidated]
(100 million yen)

	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Securities held to maturity	3	2	2	2	1	1	1	-2	0	-3
Subsidiary/affiliate equities	-	-	-	-	-	-	-	-	-	-
Other securities	895	1,157	1,364	1,482	944	411	461	233	746	641
Equities	364	475	622	658	537	362	392	524	732	676
Bonds	304	271	200	214	38	-77	-66	-368	-302	-422
Other	225	411	541	609	367	126	135	77	317	387
Total	898	1,160	1,366	1,484	945	413	462	231	745	638

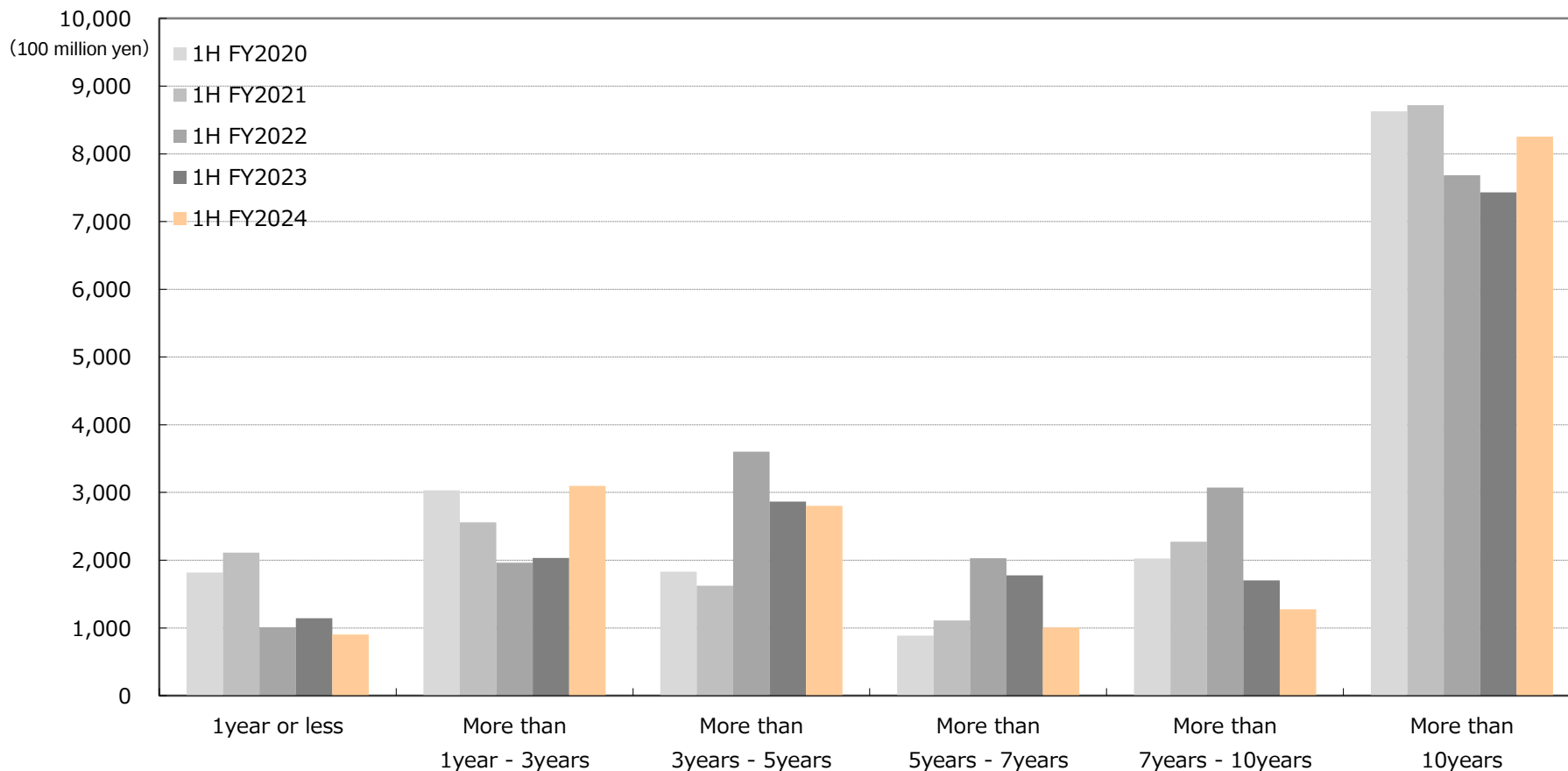
Balance and Durations of Securities by Remaining Period



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Outstanding balance by remaining period to maturity for yen-denominated

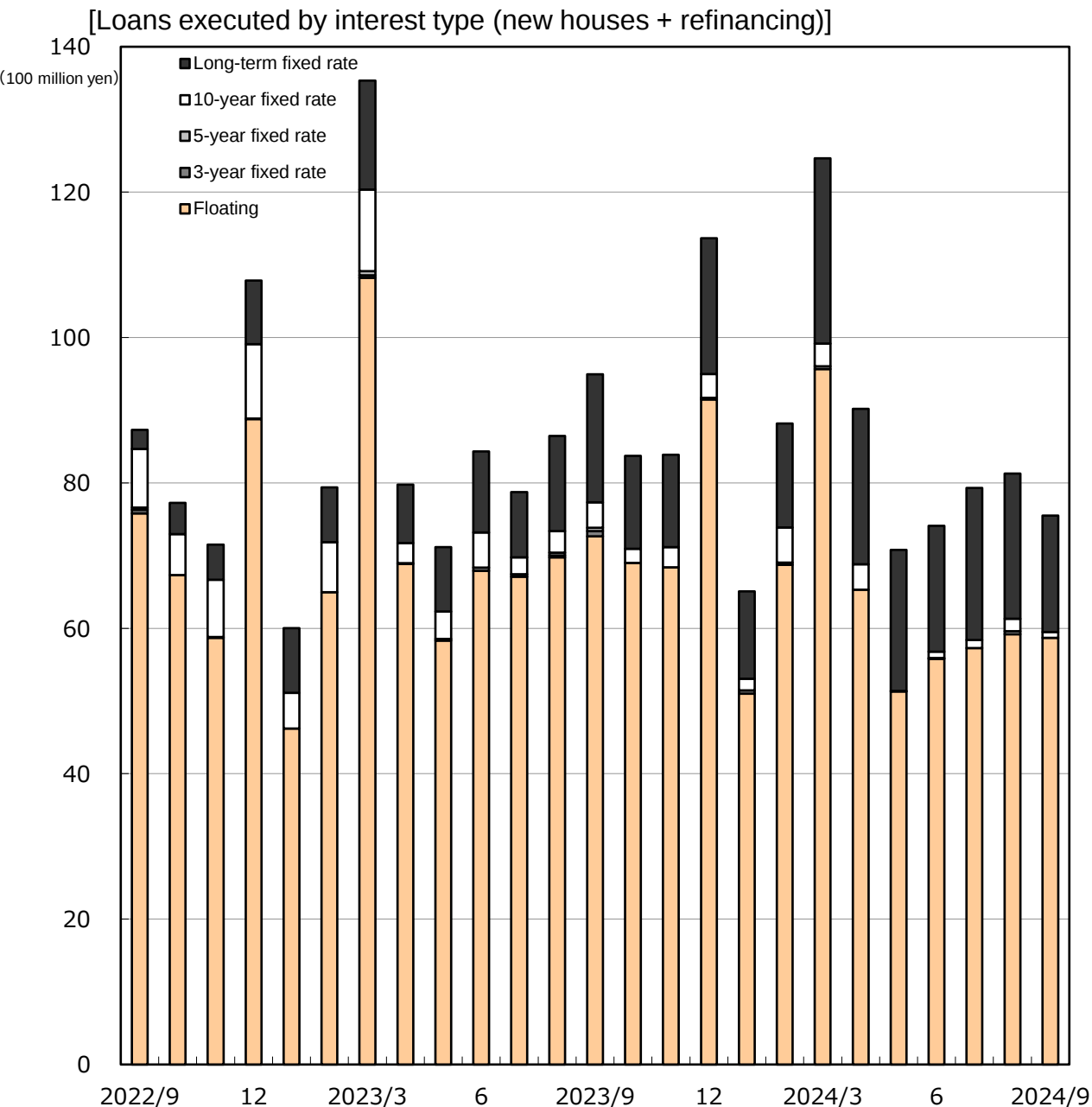
Securities



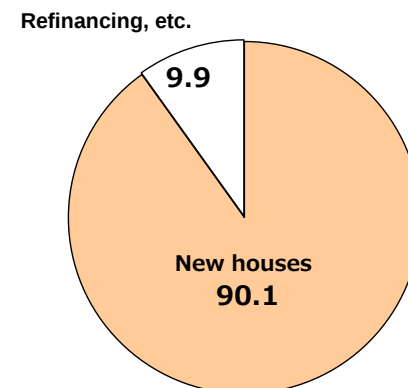
Duration

	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H
Yen-denominated	5.5	5.5	5.8	5.8	5.5	5.8	5.2	4.8	4.3	3.8
Foreign currency-denominated	3.7	2.5	4.2	4.4	4.2	3.4	1.8	1.6	1.2	1.0

Handling of Housing Loans

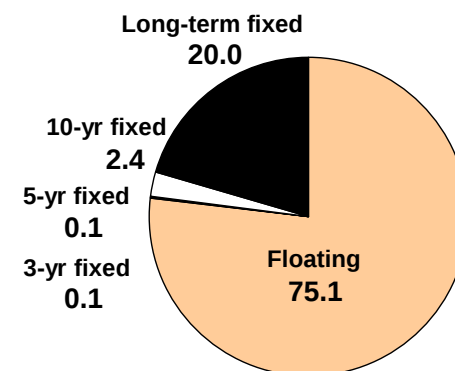


[Breakdown of use of loans executed] (%)



Total loans executed during the period
From Oct.2023 to Sep.2024

[Ratio of loans by interest type] (%)



Total loans executed during the period
From Oct.2023 to Sep.2024

Non-performing Loans

Loans disclosed based on the Financial Reconstruction Act

[Non-consolidated]		End of	End of	End of	End of	End of	End of	End of	End of	End of	
(Million yen)		Mar.2020	Sep.2020	Mar.2021	Sep.2021	Mar.2022	Sep.2022	Mar.2023	Sep.2023	Mar.2024	Sep.2024
	Bankrupt/de facto bankrupt loans	21,851	19,661	22,058	19,678	20,918	20,376	19,060	17,836	16,771	20,600
	(after partial direct write-off)	(8,471)	(7,212)	(9,321)	(7,417)	(7,760)	(7,643)	(8,163)	(7,406)	(7,117)	(7,494)
	Doubtful loans	28,142	33,453	38,375	39,127	46,492	48,879	61,779	66,389	66,025	63,289
	Loans requiring special attention	22,964	28,820	31,176	30,255	28,310	29,667	27,019	24,994	31,328	27,030
	(Of which,overdue for 3 months or more)	757	1,376	833	600	650	480	724	1,734	1,386	378
	(Of which,rescheduled loans)	22,206	27,443	30,343	29,654	27,659	29,186	26,295	23,259	29,942	26,652
Subtotal (A)		72,957	81,934	91,611	89,060	95,721	98,923	107,860	109,220	114,125	110,921
(after partial direct write-off) (B)		(59,578)	(69,486)	(78,873)	(76,800)	(82,563)	(86,189)	(96,963)	(98,790)	(104,470)	(97,814)
	Performing loans	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	6,347,590
Total (C)		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	6,458,512
(after partial direct write-off) (D)		(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)	(6,445,405)
Ratio of target loans (A / C)		1.44	1.58	1.73	1.68	1.77	1.78	1.89	1.84	1.79	1.72
(after partial direct write-off) (B / D)		(1.18)	(1.34)	(1.50)	(1.45)	(1.53)	(1.55)	(1.70)	(1.67)	(1.64)	(1.52)

*We do not implement partial direct write-off.

Transition of Debtor Categories : 1 year

(Upper level: Number of debtors; Lower level: Value (100 million yen))

			End of Sep.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.2024	Performing	157,236	143,821	874	20	21	177	1	12,322		1,093
		59,513	57,500	307	18	12	6	-	1,668		344
	Other loans requiring attention	7,181	293	6,219	37	43	92	3	494	293	175
		2,207	218	1,841	38	17	19	8	62	218	84
	Managemen t required	640	9	50	516	9	8	2	46	59	19
		422	13	67	319	1	0	0	19	81	2
	Near bankruptcy	1,167	3	6	6	1,046	30	3	73	15	33
		660	0	5	9	615	19	1	8	15	20
	De facto bankruptcy	1,061	-	-	-	-	742	9	310	-	9
		108	-	-	-	-	89	7	11	-	7
	Bankrupt	186	-	-	-	-	-	156	30	-	
		58	-	-	-	-	-	52	5	-	
	Total	167,471	144,126	7,149	579	1,119	1,049	174	13,275	367	1,329
		62,970	57,733	2,222	385	646	136	70	1,775	315	459

Note:"Other" indicates loans that were canceled as of the end of Sep 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 (100 million yen))

			End of Sep.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.2024	Performing	100%	91.47%	0.56%	0.01%	0.01%	0.11%	0.00%	7.84%		0.69%
		100%	96.62%	0.52%	0.03%	0.02%	0.01%	0.00%	2.80%		0.58%
	Other loans requiring attention	100%	4.08%	86.60%	0.52%	0.60%	1.28%	0.04%	6.88%	4.08%	2.44%
		100%	9.92%	83.45%	1.73%	0.80%	0.90%	0.38%	2.82%	9.92%	3.81%
	Management required	100%	1.41%	7.81%	80.62%	1.41%	1.25%	0.31%	7.19%	9.22%	2.97%
		100%	3.20%	16.00%	75.63%	0.36%	0.18%	0.07%	4.56%	19.20%	0.61%
	Near bankruptcy	100%	0.26%	0.51%	0.51%	89.63%	2.57%	0.26%	6.26%	1.28%	2.83%
		100%	0.08%	0.88%	1.40%	93.24%	2.91%	0.22%	1.27%	2.36%	3.13%
	De facto bankruptcy	100%	-	-	-	-	69.93%	0.85%	29.22%	-	0.85%
		100%	-	-	-	-	82.60%	6.74%	10.66%	-	6.74%
	Bankrupt	100%	-	-	-	-	-	83.87%	16.13%	-	
		100%	-	-	-	-	-	89.85%	10.15%	-	
	Total	100%	86.06%	4.27%	0.34%	0.67%	0.63%	0.10%	7.93%	0.22%	0.79%
		100%	91.68%	3.53%	0.61%	1.03%	0.22%	0.11%	2.82%	0.50%	0.73%

Note:"Other" indicates loans that were canceled as of the end of Sep 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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