FY2025 Earnings Results Briefing

(References)

Our challenges build our future.

Chugin Financial Group, Inc.

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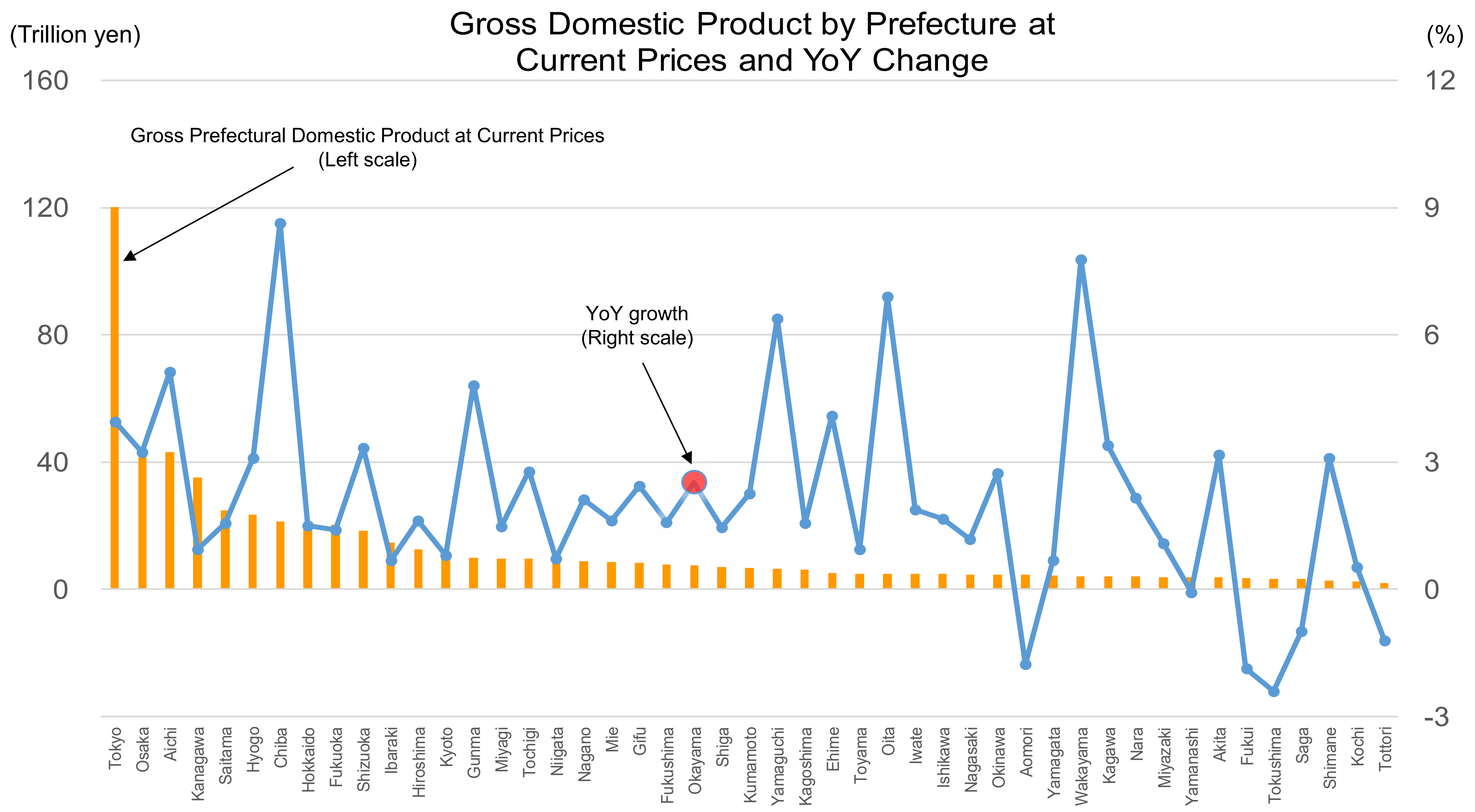
Items	Results	Nationwide share (%)	Rank	Source	Survey date
Area	7,114 km²	1.9	17	Nationwide Survey on Area by Municipality	Jan. 2026
Population	1,835,000	1.5	20	Population, Demographics, and Number of Households Based on the Basic Resident Register	Jan. 2025
Number of households	873,733	1.4	20	Population, Demographics, and Number of Households Based on the Basic Resident Register	Jan. 2025
Gross prefectural domestic product (at current prices)	7,345.0 billion yen	1.2	22	Annual Report on Prefectural Accounts	FY2022
Ordinary account revenue	742.6 billion yen	1.2	29	Survey on prefectural financial results	FY2024
Number of corporations that filed returns	39,485	1.4	18	Annual Statistics Report Direct Taxes and Gift Taxes	FY2024
Agricultural output	188.7 billion yen	1.7	21	Statistics of Agricultural Income Produced	2024
Value of manufactured goods shipments	9,604.0 billion yen	2.6	14	Survey on Economic Structure	2023
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	888.7 billion yen	1.5	23	Integrated Statistics on Construction Work	2025
New housing starts	8,497 units	1.1	21	Housing Start Statistics	2025
Value of customs-cleared trade	3,515.0 billion yen	1.6	9	Foreign Trade Value by Ports Nationwide	2025

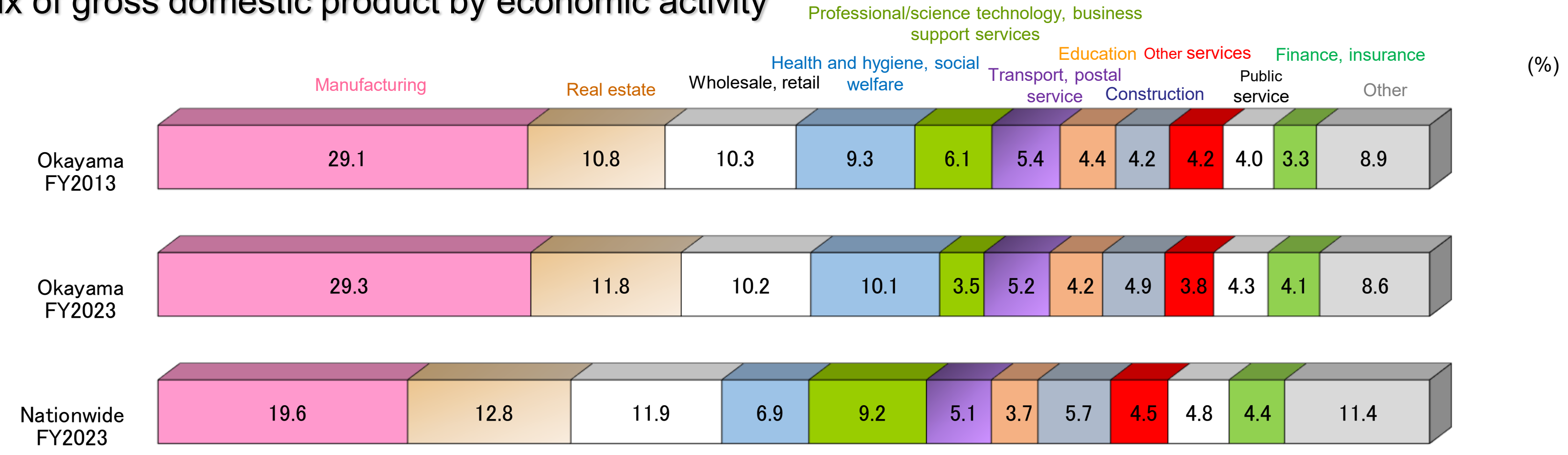
Economic Scale of Okayama Prefecture



Source: FY2022 Annual Report on Prefectural Accounts, Cabinet Office

Industrial Structure of Okayama Prefecture (1)

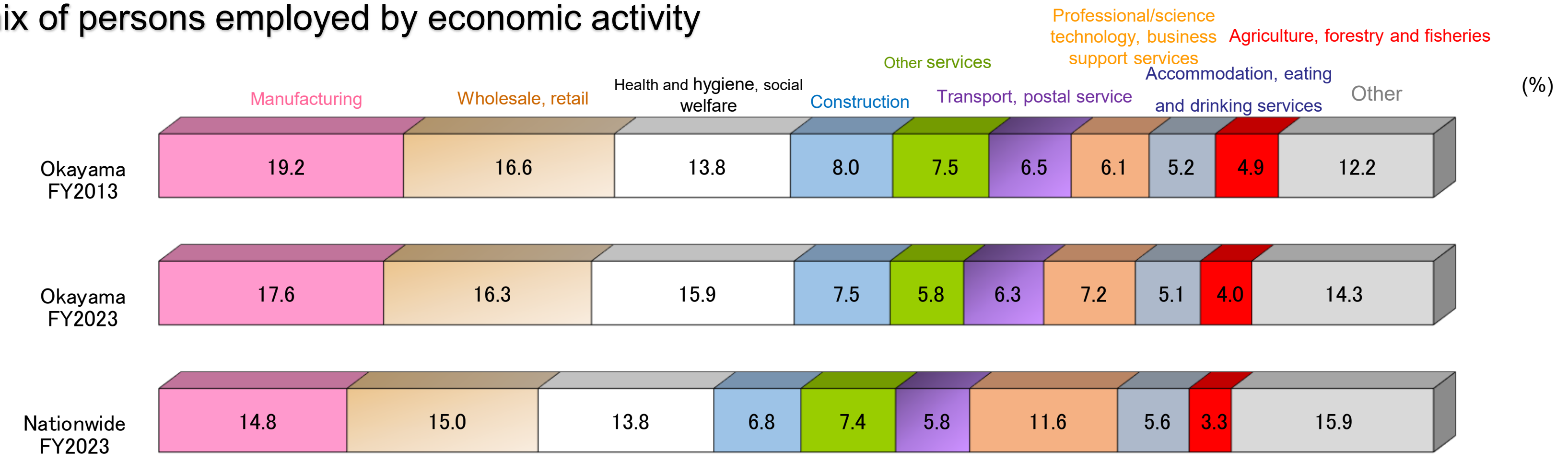
Percentage mix of gross domestic product by economic activity



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

Source: Annual Report on Prefectural Accounts, Cabinet Office

Percentage mix of persons employed by economic activity

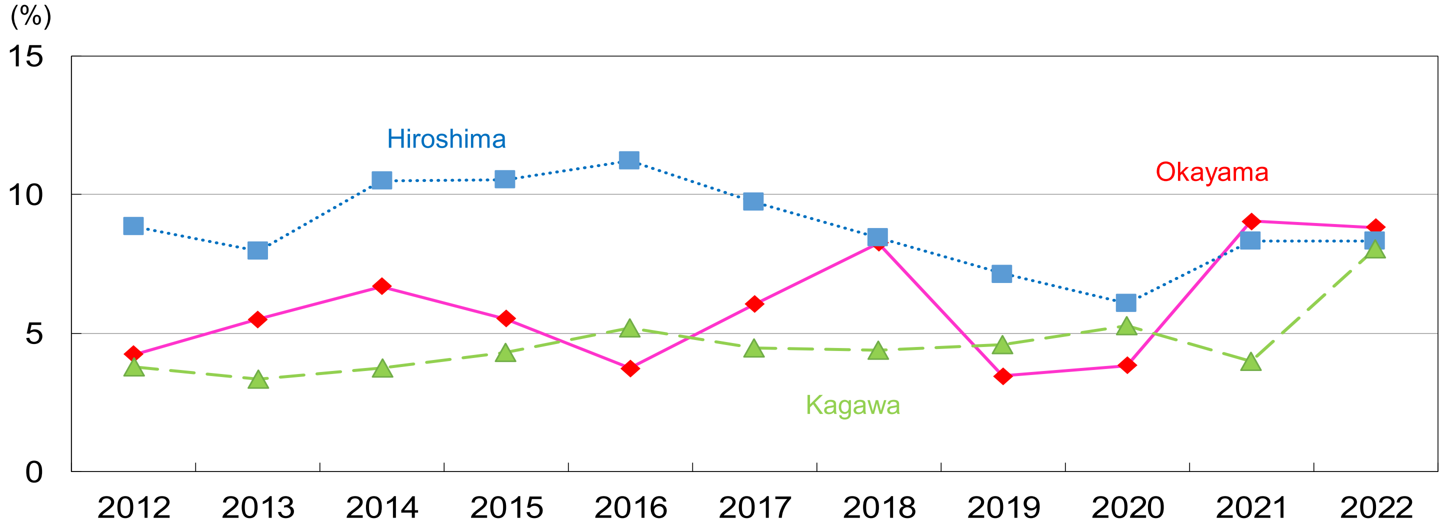


* The sum may not be 100% due to rounding.

Source: Annual Report on Prefectural Accounts, Cabinet Office

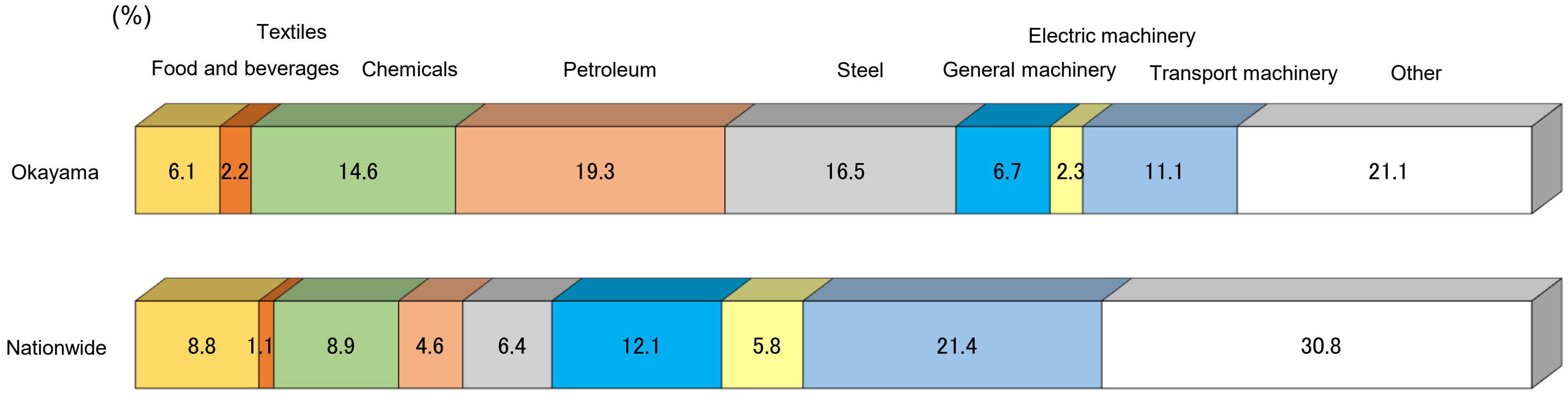
Industrial Structure of Okayama Prefecture (2)

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 (2023)



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

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

Growth Infrastructure and Potential of Oayama Prefecture (1)

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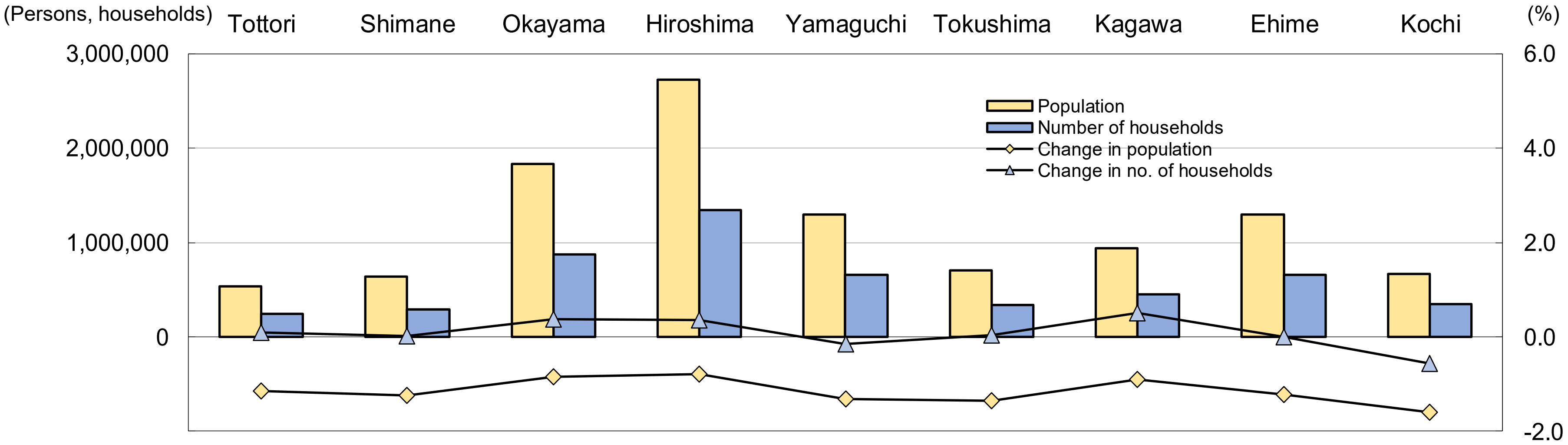
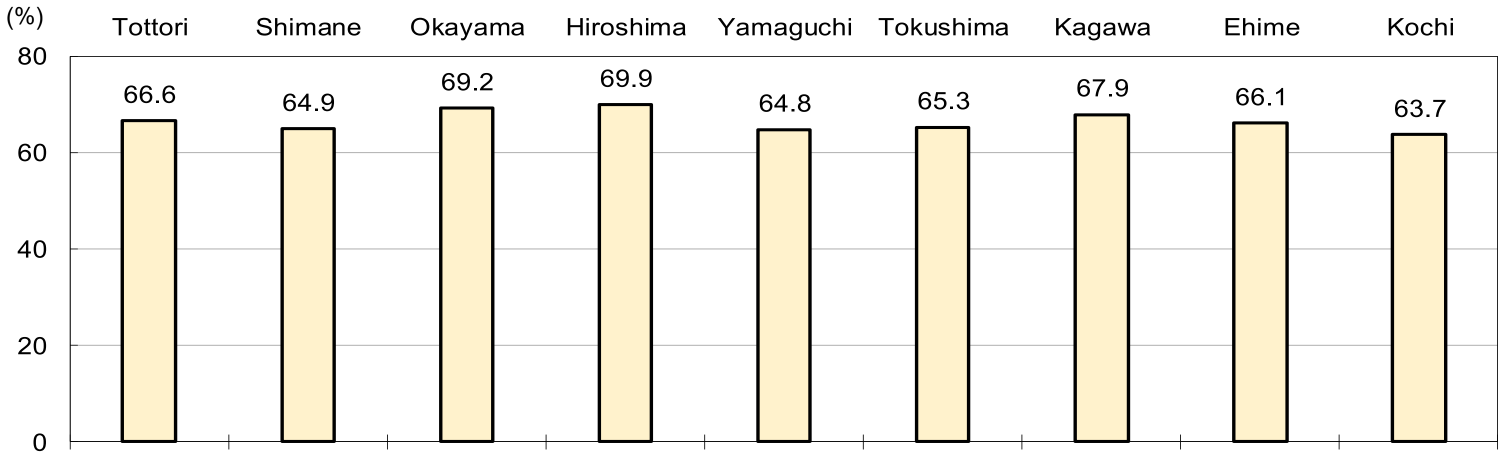
Population and number of households of the Chugoku-Shikoku region



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, 2025; the change in population and the number of households represents the change between January 2024 and January 2025.

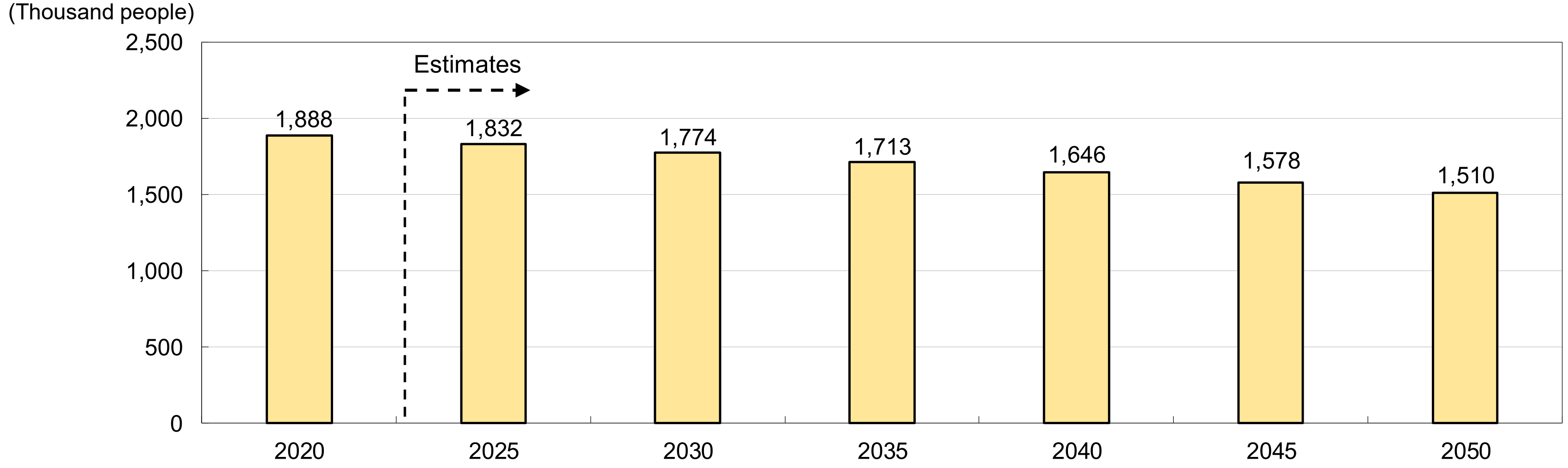
Percentage of population under 65 years old in the Chugoku-Shikoku region



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

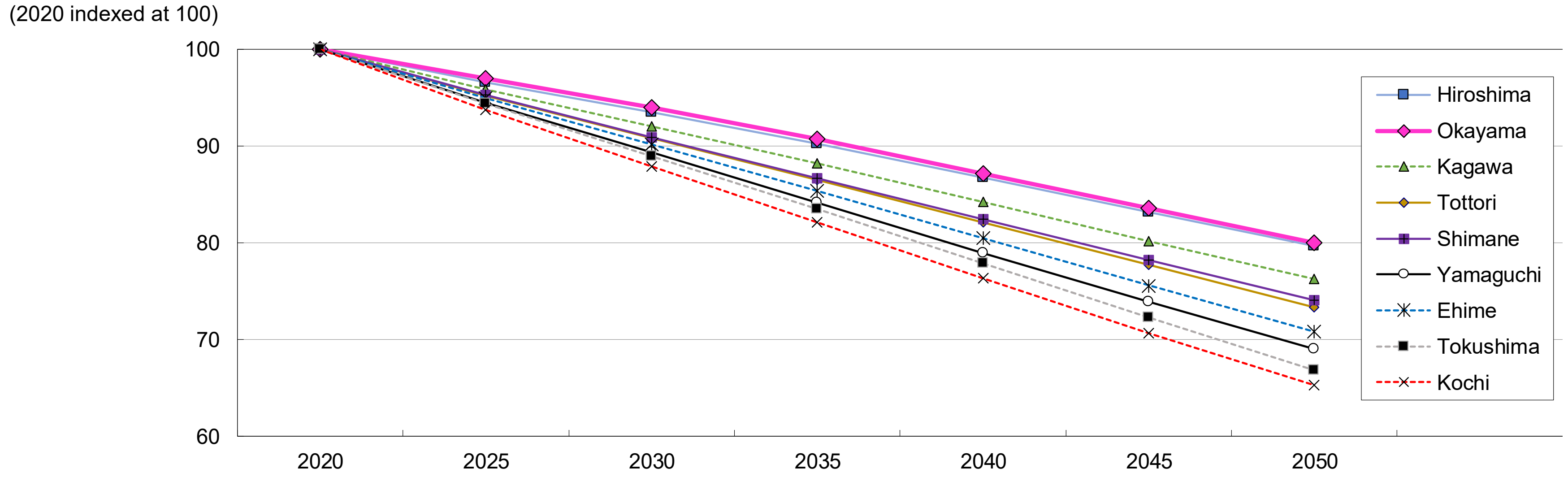
Growth Infrastructure and Potential of Okayama Prefecture (2)

Future population estimates of Okayama Prefecture



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

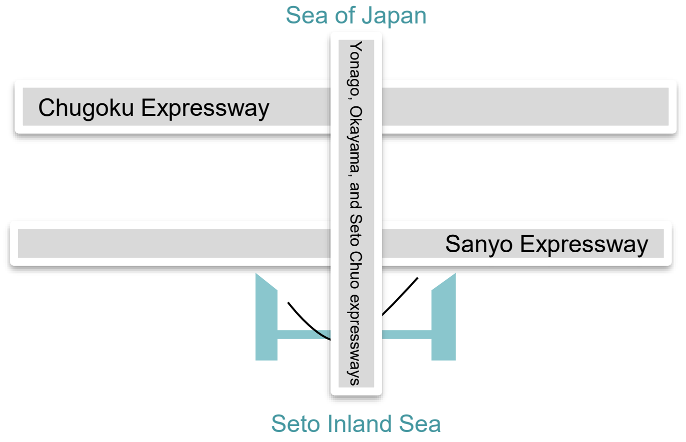
Future population estimates of the Chugoku-Shikoku region



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 and one north-south highway intersect within the prefecture.



◻ 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.

◻ Plant locations

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

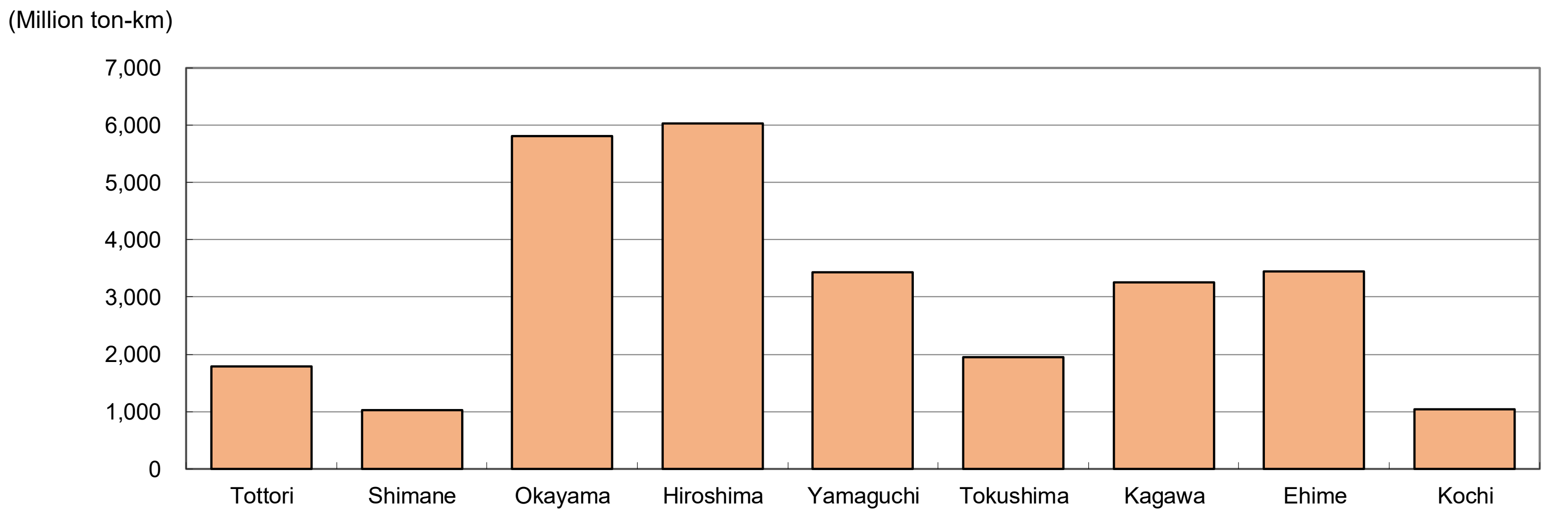
◻ Logistics bases

- 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

Source: Okayama Prefecture website

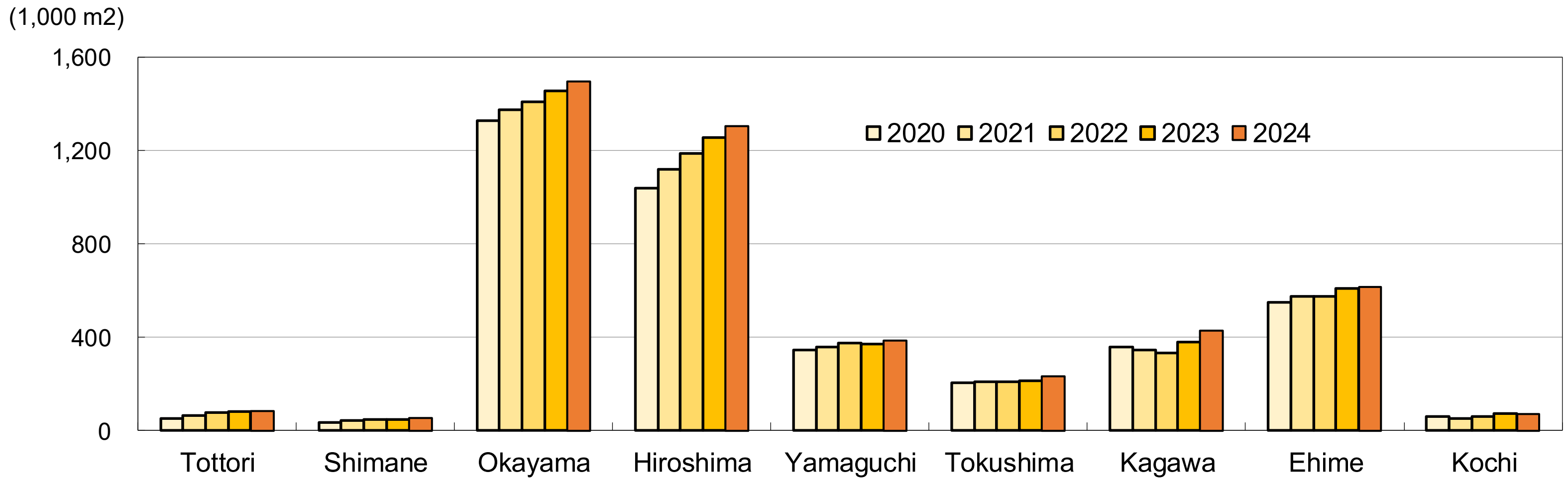
Growth Infrastructure and Potential of Okayama Prefecture (4)

Freight forwarding volume in the Chugoku-Shikoku region



Source: FY2024 Annual Report of Road Transport Statistics, Ministry of Land, Infrastructure, Transport and Tourism (MLIT)

Floor space of warehouses in the Chugoku-Shikoku region

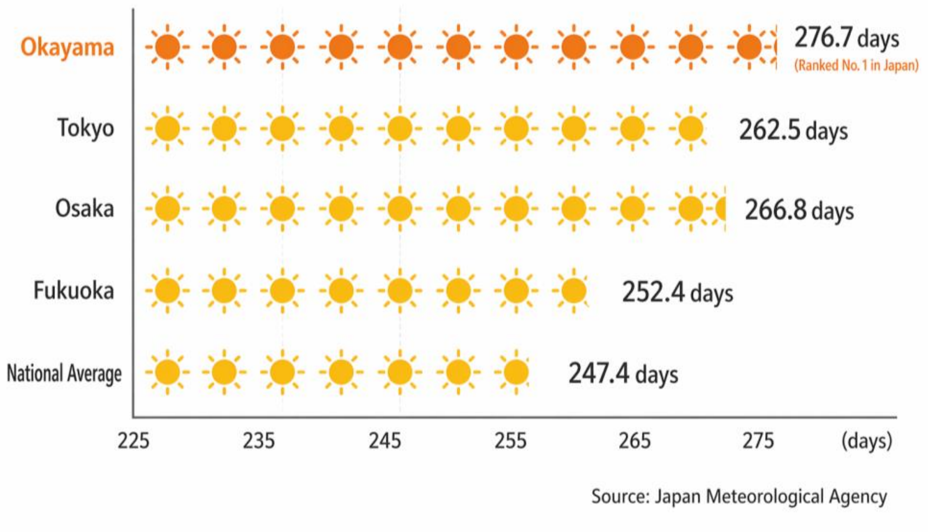


Source: Yearly Transportation Statistics, Chugoku Transport & Tourism Bureau and Shikoku District Transport Bureau Note: Floor space of warehouses in categories 1 to 3 as of March 31 of each year.

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.



** Days with less than 1 mm of precipitation

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

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**

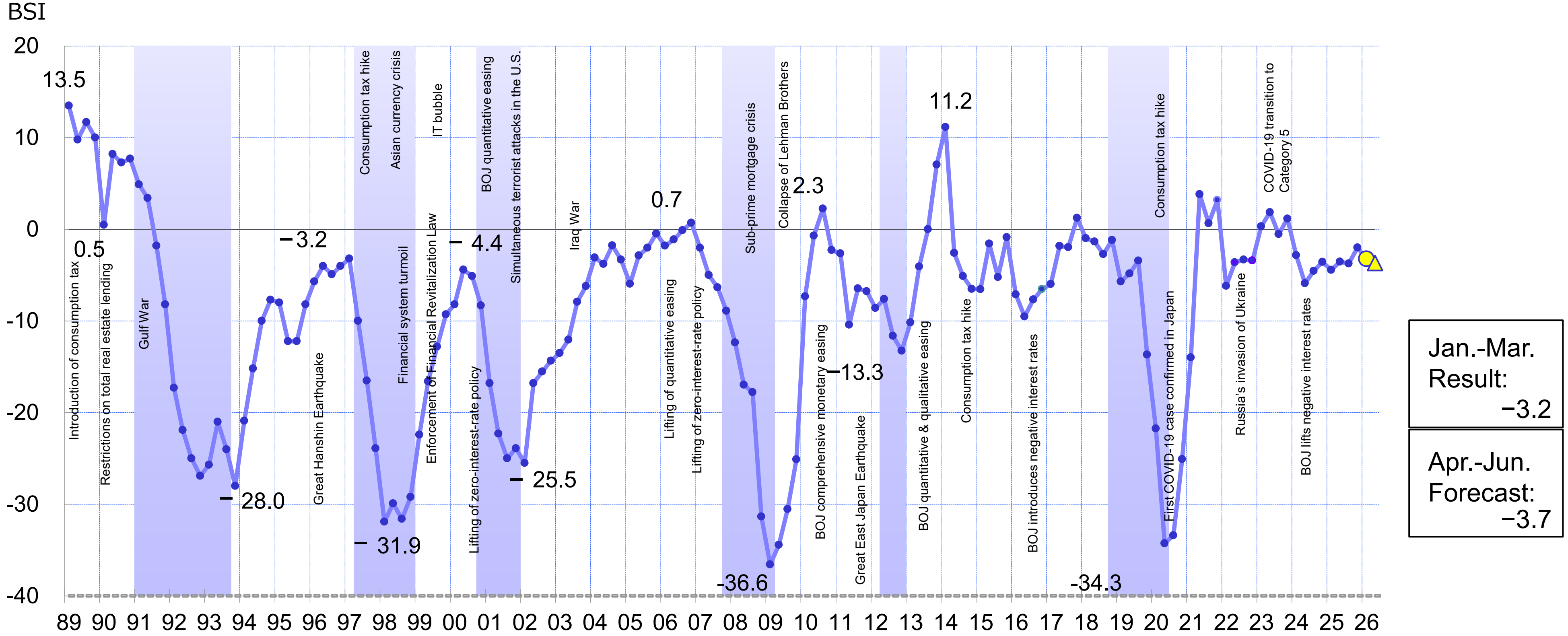
	Composition Ratio (total = 100%)				Self-Sufficiency Rate	National Ranking
	Solar Power	Biomass	Small Hydropower	Others		
Tottori	44.5%	10.0%	25.1%	20.4%	32.6%	20th
Shimane	35.0%	16.7%	24.2%	24.1%	30.2%	24th
Okayama	84.6%	6.0%	5.1%	4.3%	38.0%	14th
Hiroshima	72.4%	18.8%	3.2%	5.6%	22.1%	29th
Yamaguchi	68.4%	9.1%	3.4%	19.1%	34.6%	17th

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

Created based on the FY2024 Sustainable Zone Report by Kurasaka Environmental Research Laboratory of Chiba University and the Institute for Sustainable Energy Policies

Economic Conditions of Okayama Prefecture

The economy of Okayama Prefecture is gradually recovering despite downward pressure from rising prices.



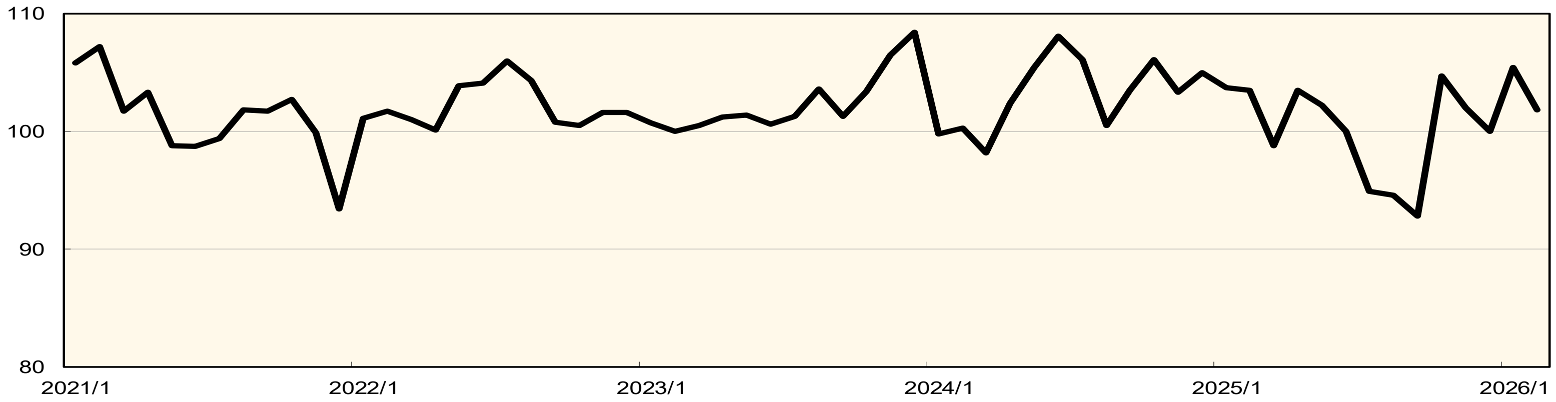
Shaded areas represent periods of economic recession (as determined by the Cabinet Office).

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)÷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.

Local Economic Trends (2)

Industrial production: Moving within a flat range as transport machinery remains strong, but material industries exert downward pressure

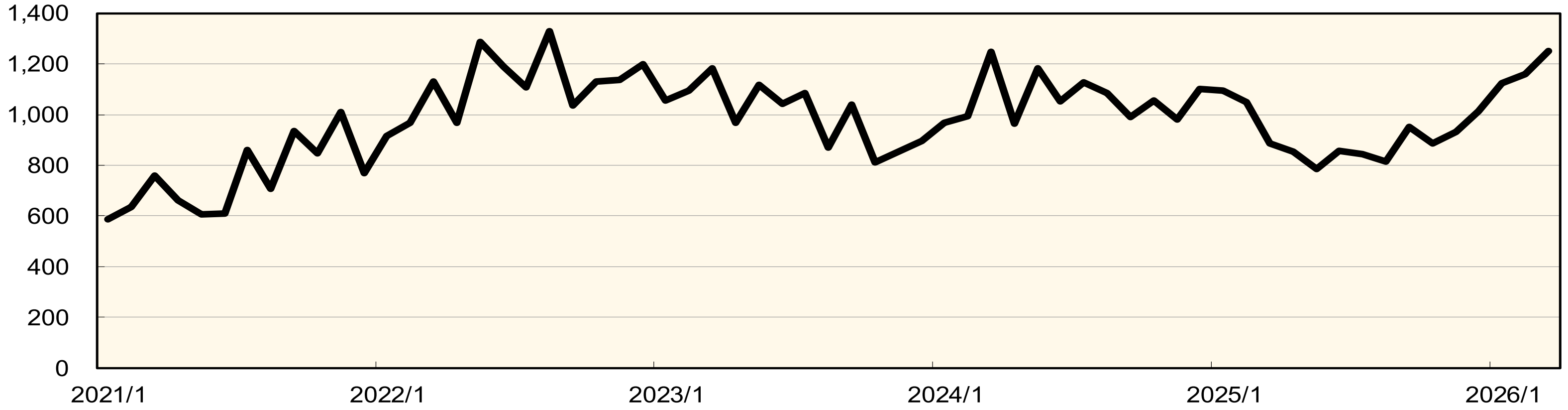
[Industrial production index] (2020 indexed at 100; seasonally adjusted)



Source: Okayama Prefecture Statistical Analysis Section

Exports: Picking up

[Value of custom-cleared exports] (Yen basis; 100 million yen)



Source: Kobe Customs

Local Economic Trends (3)

Capital investment: Picking up mainly in the manufacturing industry

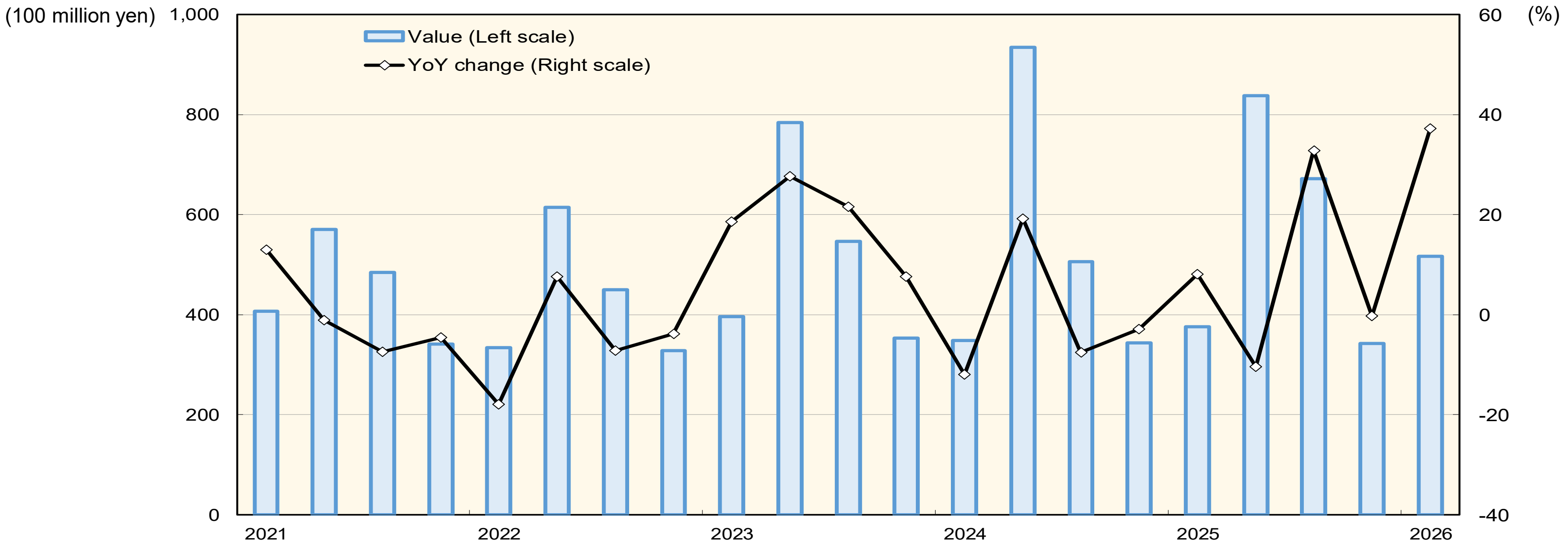
[YoY change in capital investment]

(%)	Okayama Prefecture			Nationwide		
	Manufacturing	Non-manufacturing	Total	Manufacturing	Non-manufacturing	Total
FY2023 result	–	–	-3.4	6.7	12.8	10.6
FY2024 result	–	–	1.2	7.3	7.6	7.5
FY2025 result	–	–	5.2	9.9	6.8	7.9
FY2026 plan	–	–	-3.5	2.6	0.6	1.3

Source: Head Office and Okayama Branch of Bank of Japan

Public investment: On the rise

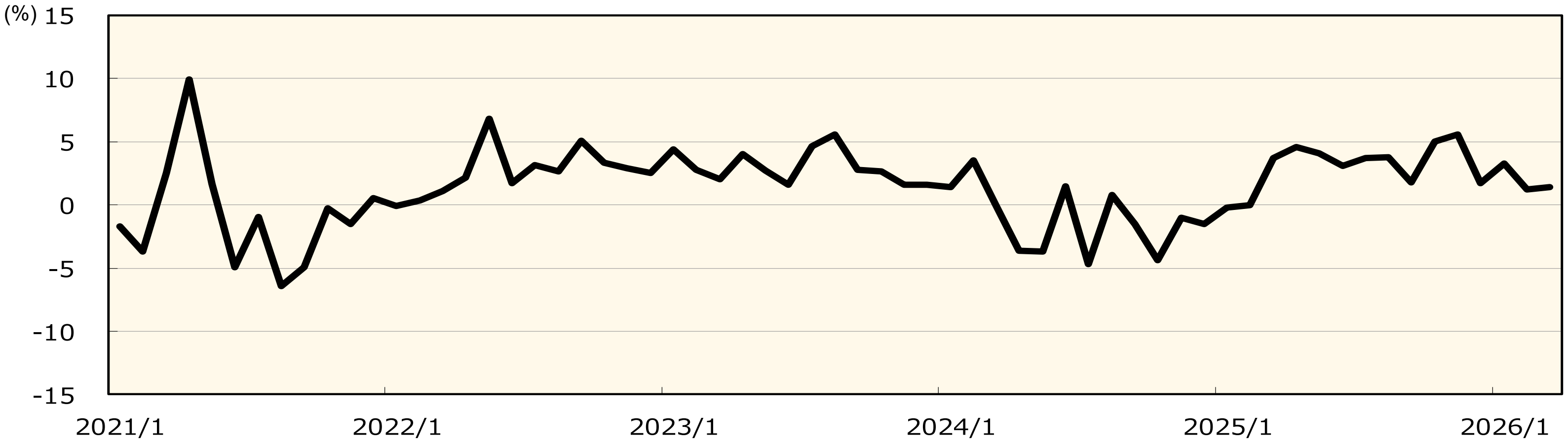
[YoY change in public investment]



Source: West Japan Construction Surety Co., Ltd.

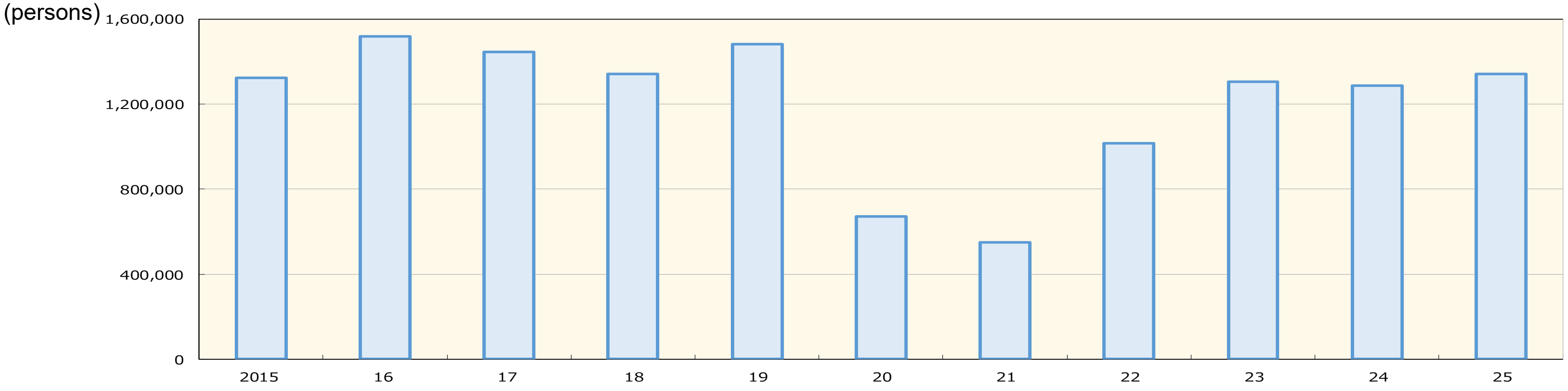
Consumer spending: Gradually recovering despite downward pressure from rising prices.

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



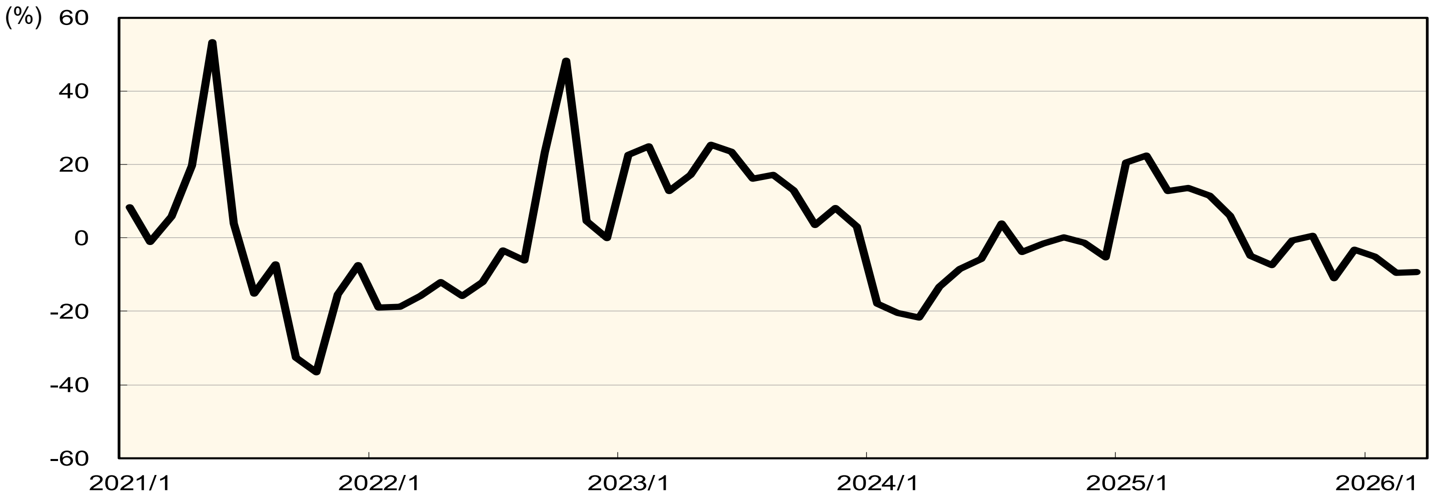
Source: Chugoku Bureau of Economy, Trade and Industry

[Number of visitors to major tourist destinations]



Source: Okayama Economic Research Institute

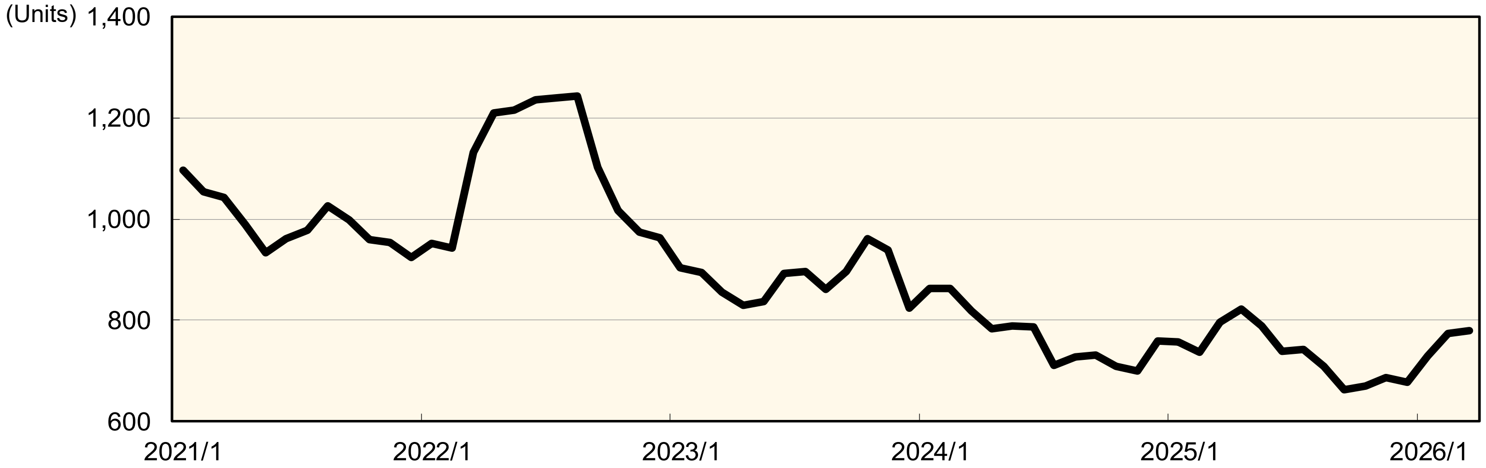
[New passenger car registration (including light motor vehicles; YoY)]



Source: Okayama Branch, Chugoku Transport & Tourism Bureau

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

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

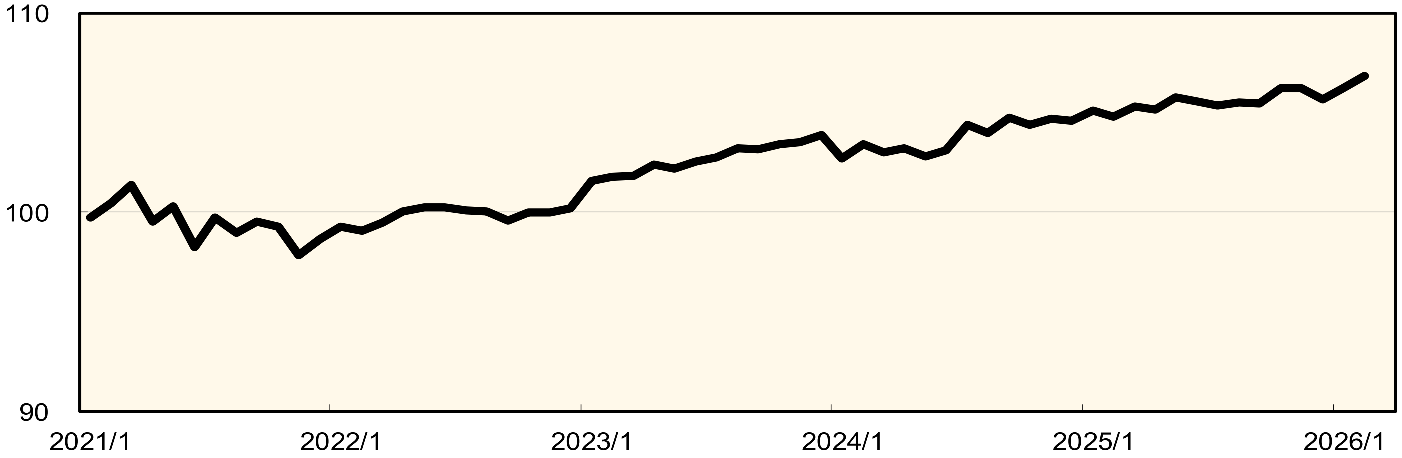


Source: MLIT

Local Economic Trends (6)

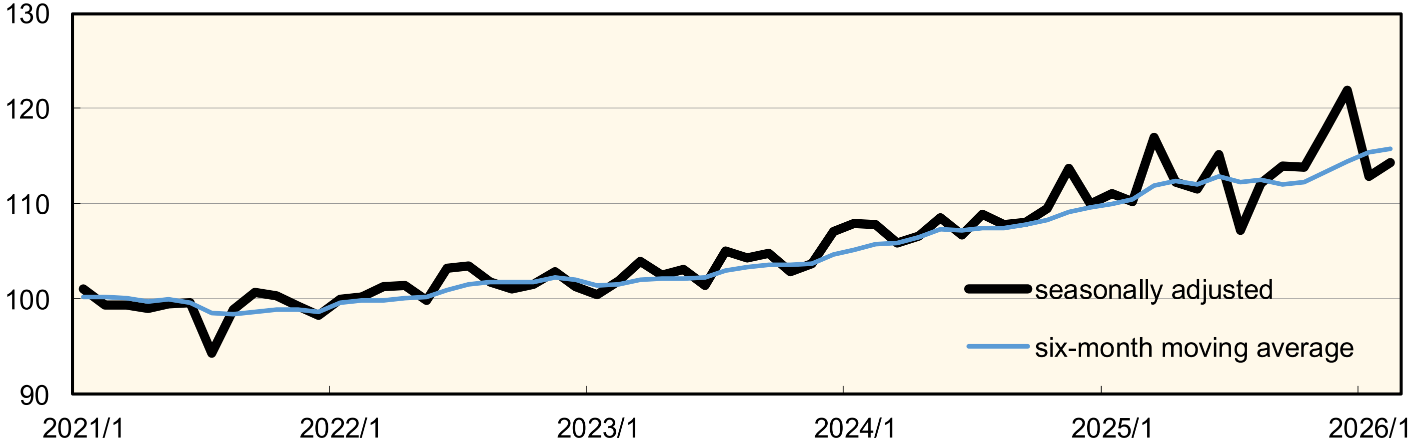
Employment situation: Gradually picking up despite signs of weakness in some areas

[Employment Index of Regular Workers] (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

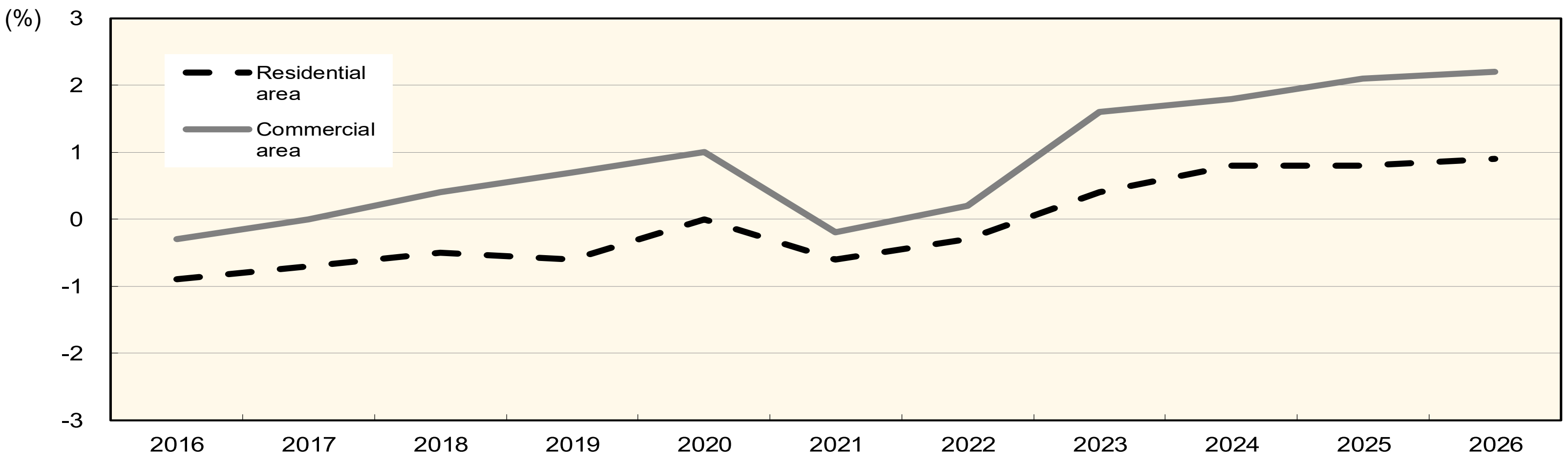
[Total sum of cash earnings] (2020 indexed at 100; seasonally adjusted)



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

Land prices: Gradually picking up

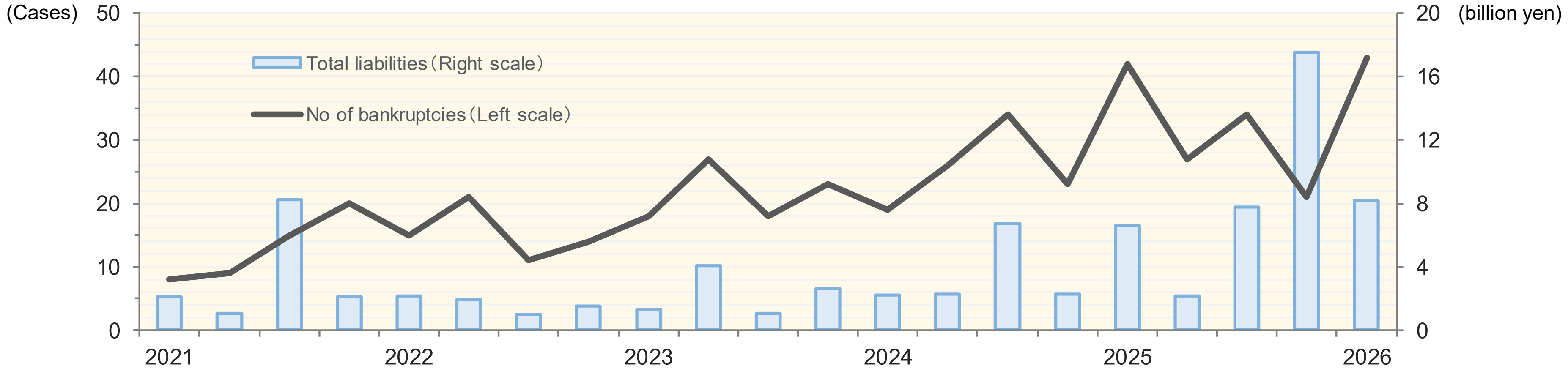
[Official land price (YoY)]



Source: Hilly and Mountainous Areas Development Division, Okayama Prefecture

Corporate bankruptcies: On the rise due to the impact of rising costs such as personnel expenses and raw materials

[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 (or 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)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Ordinary revenue	60,594	128,565	89,629	179,860	88,355	184,661	102,919	211,734	114,515	249,074
Banking revenue	56,758	116,870	71,760	157,417	83,953	174,201	100,048	203,051	107,108	226,616
Extraordinary revenue	3,836	11,695	17,869	22,442	4,401	10,459	2,871	8,682	7,407	22,457
Ordinary expenses	45,393	102,761	69,654	150,251	73,318	153,469	81,935	173,425	89,314	193,036
Banking expenses	13,751	33,130	38,163	84,145	39,088	82,457	48,318	97,815	51,180	115,264
Extraordinary expenses	31,642	69,630	31,490	66,106	34,230	71,012	33,616	75,609	38,133	77,771
Ordinary profit	15,200	25,804	19,975	29,608	15,036	31,191	20,984	38,308	25,201	56,038
Banking income	14,276	22,332	5,289	16,905	13,801	27,387	22,971	43,672	21,929	42,433
Gross income	43,007	83,739	33,596	73,271	44,865	91,744	51,729	105,236	55,927	111,351
(Net interest income)	30,923	61,162	34,059	65,031	31,051	62,288	36,025	75,396	43,335	93,619
(Fees and commissions)	8,109	15,764	8,594	17,118	9,100	18,543	10,775	20,252	11,004	21,781
(Other banking income)	3,973	6,812	-9,057	-8,877	4,713	10,912	4,928	9,587	1,587	-4,048
Expenses	27,989	56,109	27,496	55,662	28,442	57,850	28,877	59,526	32,320	66,565
Provision of general allowance for loan losses (-)	741	5,296	810	704	2,621	6,494	-119	2,036	1,677	2,351
Extraordinary gains	2	314	39	89	33	48	3	119	0	13
Extraordinary losses	499	709	119	179	128	339	66	145	260	385
Impairment loss	453	505	54	55	59	122	43	100	24	30
Profit before income taxes	14,703	25,409	19,895	29,518	14,941	30,899	20,920	38,282	24,941	55,666
Income taxes - current	3,588	7,140	5,906	9,705	5,866	13,326	6,394	13,450	7,898	17,121
Income taxes - deferred	936	-106	29	-673	-1,361	-3,816	-93	-2,601	-325	-1,160
Profit attributable to owners of parent	10,179	18,374	13,953	20,486	10,436	21,389	14,619	27,434	17,368	39,705

Net income	10,179	18,374	13,953	20,486	10,436	21,389	14,619	27,434	17,368	39,705
Other comprehensive income	8,005	-21,454	-34,309	-37,443	3,908	39,329	-14,281	-50,735	42,880	53,826
Valuation difference on available-for-sale securities	8,120	-28,965	-37,645	-33,373	-15,482	21,412	-7,963	-64,290	30,760	6,562
Deferred gains or losses on hedges	-497	4,713	3,035	-2,713	18,867	9,344	-6,495	14,828	11,652	38,851
Comprehensive income	18,184	-3,079	-20,355	-16,957	14,344	60,719	338	-23,301	60,248	93,532

Capital Adequacy Ratio

[Consolidated] (%, 100 million yen)	1H FY2022	FY2022	1H FY2023	FY2023	1H FY2024	FY2024	1H FY2025	FY2025
Total capital adequacy ratio	12.76	12.87	12.20	14.05	13.67	12.89	14.23	13.35
Tier 1 ratio	12.50	12.64	11.98	13.70	13.25	11.87	12.72	12.17
Ratio of common equity Tier 1	12.50	12.64	11.98	13.70	13.25	11.87	12.72	12.17
Total capital adequacy	5,137	5,307	5,405	5,795	5,716	5,649	6,413	6,406
Tier 1 capital	5,031	5,214	5,307	5,651	5,538	5,199	5,731	5,839
Tier 1 capital including common shares	5,031	5,214	5,307	5,651	5,538	5,199	5,731	5,839
Risk assets	40,246	41,231	44,281	41,224	41,792	43,801	45,045	47,975
Credit risk	38,634	39,598	42,625	39,729	40,245	42,847	44,054	46,882
Operational risk	1,611	1,632	1,655	1,495	1,546	954	990	1,092

[Non-consolidated] (%, 100 million yen)	1H FY2022	FY2022	1H FY2023	FY2023	1H FY2024	FY2024	1H FY2025	FY2026/3
Total capital adequacy ratio	12.17	11.92	11.28	13.05	12.53	11.51	12.71	11.88
Tier 1 ratio	11.92	11.67	11.05	12.73	12.16	10.57	11.21	10.75
Ratio of common equity Tier 1	11.92	11.67	11.05	12.73	12.16	10.57	11.21	10.75
Total capital adequacy	4,856	4,847	4,927	5,298	5,151	4,965	5,662	5,654
Tier 1 capital	4,756	4,747	4,827	5,165	4,998	4,559	4,995	5,116
Tier 1 capital including common shares	4,756	4,747	4,827	5,165	4,998	4,559	4,995	5,116
Risk assets	39,878	40,661	43,678	40,578	41,086	43,102	44,529	47,578
Credit risk	38,359	39,121	42,122	39,189	39,660	42,230	43,625	46,583
Operational risk	1,519	1,540	1,556	1,389	1,425	871	903	994

Status of Group Companies

(million yen,%)	Business line	Effective Equity Ratio		FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
The Chugin Lease Company, Limited *1	Leasing	100.00	Ordinary revenue	17,461	5,558	12,080	8,037	14,715	7,106	14,579
			Ordinary profit	3,640	185	821	754	685	283	550
			Net income	3,520	174	536	497	458	189	378
The Chugin Credit Guarantee Co., Limited *1	Credit guarantee	100.00	Ordinary revenue	3,280	1,123	2,257	1,140	2,320	1,188	2,422
			Ordinary profit	2,913	953	1,855	918	1,883	1,007	1,804
			Net income	2,403	626	1,216	603	1,236	684	1,208
The Chugin Card Company, Limited *1	Credit card	100.00	Ordinary revenue	3,513	780	1,588	814	1,643	782	1,624
			Ordinary profit	2,325	140	286	110	312	108	322
			Net income	2,200	86	180	73	214	69	206
Chugin Asset Management Company, Limited *1	Securities investment advisory	100.00	Ordinary revenue	1,536	314	651	380	773	399	825
			Ordinary profit	1,093	83	165	103	213	116	245
			Net income	1,048	57	114	75	153	81	169
Chugin Securities Co., Ltd.	Financial instrument trading	100.00	Ordinary revenue	2,973	2,022	3,975	2,198	3,975	2,059	5,063
			Ordinary profit	239	411	809	569	868	416	1,360
			Net income	160	311	588	394	600	287	940
CBS Company, Limited	Contracted banking administrative services	100.00	Ordinary revenue	912	435	870	447	878	396	741
			Ordinary profit	150	87	171	114	207	62	99
			Net income	95	56	108	75	133	41	64
The Chugin Operation Center Co., Limited	Contracted banking administrative services	100.00	Ordinary revenue	478	233	467	247	507	266	550
			Ordinary profit	24	17	34	25	49	15	52
			Net income	13	11	20	16	30	12	35
Chugin Capital Partners Co., Ltd.	Fund management	100.00	Ordinary revenue	96	60	131	58	137	72	161
			Ordinary profit	28	26	62	19	54	29	65
			Net income	19	18	43	13	38	20	45
Chugin Human Innovations Co., Ltd.	Staffing	100.00	Ordinary revenue	65	57	154	59	162	80	189
			Ordinary profit	19	8	48	-8	21	6	42
			Net income	11	5	31	-5	14	4	28
C Cube Consulting Co., Ltd.	Consulting	100.00	Ordinary revenue	72	152	362	217	568	275	603
			Ordinary profit	-220	2	39	55	171	14	66
			Net income	-219	1	39	56	166	12	66
Chugin Energy Co., Ltd + Chugin Energy No. 1 LLC + Chugin Energy Fund Investment Limited Partnership *2	Regional energy and decarbonization-related business	100.00	Ordinary revenue	-	0	1	0	7	34	403
			Ordinary profit	-	-19	-49	-20	-67	-17	45
			Net income	-	-19	-49	-21	-73	-20	21

*1 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)

*2 From FY2025, the figures for Chugin Energy Co., Ltd, Chugin Energy No. 1 LLC, and Chugin Energy Fund Investment Limited Partnership are aggregated and recorded.

Key Press Releases

October 1, 2025	[FG]	On the establishment of 'Regional Global HR Department, Okayama'
October 7	[BK]	On the conclusion of a business alliance agreement with freee K.K. for the business of BPaaS
October 15	[FG]	On strengthening the support structure for IPOs
October 16	[BK]	Accelerating DX strategy through collaboration with SAS and COMTURE
October 28	[FG]	Chugin Lease concludes a partnership agreement on "GX Assessment Lease" supporting decarbonization investment
October 29	[BK]	On the formation of syndicated loans
November 4	[BK]	On the conclusion of an agreement with Sakaide City concerning the promotion of the corporate hometown tax system
December 2	[FG]	Supporting the strengthening of local companies' competitiveness and promotion of DX through data usage
December 4	[FG]	Introducing a new sales support system to enhance value provided to customers and strengthen sales capabilities
January 9, 2026	[BK]	On the start of handling products utilizing J-Credits
January 21	[BK]	On initiatives for business efficiency through collaboration with RAKUS Co., Ltd.
January 26	[FG]	On the relocation of Saijo Branch and Takehara Branch, and the establishment of Chugin Saijo Life Plan Center
January 29	[BK]	Holding 'Spring Chugin ☆ Kids Dream School', an experiential event for elementary school students
January 30	[FG]	Visualizing environmental value through building LCA assessment for the new head office using Okayama-grown CLT
February 5	[FG]	Strengthening support for local companies with the introduction of uSonar services
February 5	[BK]	On the implementation of the "Chugin Royal Interest Rate Term Deposit Campaign"
February 10	[FG]	On the acceptance of the contract for 'Maniwa City Agricultural Support Service Business Entity Construction and Management Work'
February 25	[FG]	The Chugoku Bank and Hitachi start co-creation utilizing AI agents in the lending business
February 27	[FG]	On the conclusion of the "Wide-area Cooperation Agreement for Automotive Industry Support"
March 2	[BK]	On joint donation initiatives for children's cafeterias in Fukuyama City
March 12	[FG]	Implementing "Food Drive Initiatives" as a common measure of the TSUBASA Alliance
March 18	[FG]	On the formulation of the "Multi-Stakeholder Policy"
March 18	[FG]	Base pay raise and initial salary increase implemented
March 19	[FG]	On concluding a partnership agreement for the realization of 'Nature Positive' in the Seto Inland Sea region
March 19	[BK]	On the establishment of a consultation desk regarding rising prices of crude oil, raw materials,etc., due to tensions in the Middle East
March 23	[FG]	Promoting decarbonization with Chugoku Bank x Chugin Energy!
March 24	[FG]	On the partnership agreement with Leave a Nest Co., Ltd.

Management Indicators, etc.
for The Chugoku Bank

Summary of Earnings (1)

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

[Non-Consolidated] (Million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Ordinary revenue	51,869	110,337	82,338	164,467	79,483	165,786	92,127	190,625	104,420	226,826
Banking revenue	47,999	98,558	64,429	141,933	75,000	155,579	89,180	181,804	96,935	204,183
Extraordinary revenue	3,869	11,779	17,908	22,533	4,483	10,206	2,946	8,821	7,485	22,643
Ordinary expenses	37,521	86,928	63,113	136,953	66,499	139,098	72,979	156,027	80,923	175,312
Banking expenses	34,342	78,252	59,733	126,798	62,810	131,346	68,186	142,220	76,642	166,308
Extraordinary expenses	3,178	8,675	3,379	10,155	3,688	7,751	4,793	13,806	4,281	9,004
Ordinary profit	14,348	23,408	19,225	27,513	12,984	26,688	19,147	34,598	23,497	51,514
Banking income	13,659	20,312	4,699	15,142	12,193	24,242	21,002	39,605	20,305	37,903
Gross income	40,040	77,345	30,682	66,971	40,830	83,544	47,740	96,969	52,209	102,067
(Net interest income)	31,380	61,613	34,580	65,539	31,035	62,273	36,968	76,356	44,085	94,383
(Fees and commissions)	8,841	17,159	9,243	18,294	9,901	20,126	11,587	21,672	11,699	23,458
(Other banking income)	-181	-1,427	-13,142	-16,862	-106	1,144	-816	-1,058	-3,575	-15,774
Expenses	25,914	51,986	25,330	51,316	26,069	52,881	26,752	55,251	30,132	61,885
Provision of general allowance for loan losses (-)	466	5,047	652	513	2,568	6,421	-14	2,113	1,771	2,279
Extraordinary gains	2	314	39	118	43	58	2	113	-	12
Extraordinary losses	499	708	118	177	128	338	66	145	260	379
Impairment loss	453	505	54	55	59	122	43	100	24	30
Profit before income taxes	13,851	23,015	19,146	27,455	12,899	26,408	19,083	34,566	23,236	51,147
Income taxes - current	3,151	6,155	5,391	8,661	4,394	10,909	5,694	12,061	7,073	15,267
Income taxes - deferred	962	-56	82	-599	-529	-2,929	-329	-2,749	-355	-1,021
Net income	9,737	16,915	13,672	19,393	9,035	18,427	13,718	25,254	16,519	36,900

Summary of Earnings (2)

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

[Non-Consolidated] (million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Profits and losses related to bonds	-447	-2,949	-15,362	-19,778	-1,279	-776	-2,023	-2,829	-4,250	-18,240
Gains on sales of bonds	3,506	9,400	8,817	23,487	3,457	5,898	1,204	3,347	1,474	3,101
Gains on redemption of bonds	-	150	40	92	40	40	-	12	-	-
Losses on sales of bonds	3,909	12,330	24,208	43,345	4,577	6,148	3,211	6,188	5,676	21,293
Losses on redemption of bonds	-	37	-	-	194	565	15	-	-	-
Losses on devaluation of stocks and other securities	45	132	12	12	4	2	-	-	48	48

Profits and losses related to equity	1,564	6,000	15,764	18,027	1,645	5,584	1,471	5,350	4,232	14,665
Gains on sales of stocks and other securities	2,623	9,800	17,149	20,633	2,807	7,503	1,836	6,178	6,032	17,973
Losses on sales of stocks and other securities	1,058	3,799	1,384	2,073	1,161	1,919	364	795	1,735	3,231
Losses on devaluation of securities	-	1	-	532	-	-	-	32	65	77

Allowance for bad debts written off	1,511	7,703	1,313	5,109	3,627	8,542	3,584	13,470	3,399	6,187
Provision of general allowance for loan losses (-)	466	5,047	652	513	2,568	6,421	-14	2,113	1,771	2,279
Provision of specific allowance for loan losses (-)	722	2,334	661	4,582	1,059	2,088	3,598	11,311	1,628	3,840
Written-off of loans	-	-	-	-	-	-	-	31	-	10
Losses on sale of loans	322	322	-	13	-	32	-	14	-	56

Breakdown of Ordinary Revenue

[Non-Consolidated] (million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Ordinary revenue	51,869	110,337	82,338	164,467	79,483	165,786	92,127	190,625	104,420	226,826
Banking revenue	47,999	98,558	64,429	141,933	75,000	155,579	89,180	181,804	96,935	204,183
Interest income	33,905	66,830	42,783	93,636	59,133	124,083	73,663	151,027	81,448	170,822
Interest on loans	22,595	45,162	26,758	60,334	39,983	84,250	48,280	98,997	52,433	107,607
Interest and dividends on securities	10,920	19,952	14,624	30,125	17,617	35,778	21,645	44,236	25,291	55,357
(Of which, gains/losses on cancellation of investment trusts)	(3)	(-)	(1,972)	(3,525)	(-)	(-)	(-)	(214)	(△1,129)	(76)
Interest on call loans	11	126	490	1,537	875	2,797	2,190	4,357	609	1,590
Interest on deposits with banks	299	1,437	813	1,387	506	944	1,232	2,924	2,913	5,811
Foreign currency interest income	13	25	37	114	93	193	105	198	80	154
Other interest income	64	126	58	136	57	120	208	311	120	300
Fees and commissions	10,321	20,645	10,560	21,721	11,182	23,618	13,105	25,592	13,323	27,776
Fees and commissions on domestic and foreign exchanges	2,816	5,249	2,407	4,865	2,393	4,839	2,469	5,037	2,600	5,289
Other fees and commissions	7,504	15,394	8,153	16,855	8,788	18,778	10,634	20,545	10,708	22,452
Trust fees	0	0	0	0	0	0	1	9	14	34
Other banking revenue	3,772	11,081	11,085	26,574	4,684	7,877	2,411	5,184	2,163	5,584
Gains on sales of bonds	3,506	9,400	8,817	23,487	3,457	5,898	1,204	3,347	1,474	3,101
Gains on redemption of bonds	-	150	40	92	40	40	-	12	-	-
Gain on foreign exchange transactions	201	768	319	394	272	251	35	-	117	478
Gains on trading account securities transactions	-	-	-	-	-	-	3	9	0	9
Income from derivatives other than for trading or hedging	45	743	1,908	2,537	854	1,588	1,124	1,734	493	1,621
Other	18	19	0	63	60	98	44	81	77	374
Extraordinary revenue	3,869	11,779	17,908	22,533	4,483	10,206	2,946	8,821	7,485	22,643
Gains on sales of stocks and other securities	2,623	9,800	17,149	20,633	2,807	7,503	1,836	6,178	6,032	17,973
Gain on money held in trust	157	203	26	13	10	25	-	-	36	27
Recovery of written-off receivables	23	42	30	30	16	37	21	21	-	10
Other	1,065	1,732	702	1,856	1,649	2,639	1,089	2,621	1,416	4,631

Breakdown of Ordinary Expenses

[Non-Consolidated] (million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Ordinary expenses	37,521	86,928	63,113	136,953	66,499	139,098	72,979	156,027	80,923	175,312
Banking expenses	34,342	78,252	59,733	126,798	62,810	131,346	68,186	142,220	76,642	166,308
Interest expenses	2,528	5,224	8,205	28,104	28,102	61,818	36,702	74,692	37,375	76,466
Expenses matching the amount of investment of money held in trust	3	6	3	7	3	8	8	21	12	28
Interest on deposits	334	659	1,252	4,222	4,858	11,642	7,271	18,143	15,576	34,304
Interest on negotiable certificates of deposit	13	25	12	23	10	19	27	113	111	226
Interest on call money	-133	-282	269	2,485	2,933	5,845	3,775	7,059	1,864	3,639
Interest on payables under repurchase agreements	60	209	619	2,135	3,262	6,974	4,592	8,361	2,433	3,796
Interest on payables under securities lending transactions	219	521	238	439	206	454	453	1,636	1,983	4,418
Interest on commercial papers	70	155	500	1,805	832	908	-	-	-	-
Interest on borrowings and rediscounts	81	182	603	2,005	2,157	4,360	2,047	3,883	1,718	3,613
Foreign currency interest expenses	17	115	370	1,335	740	2,416	1,734	3,243	188	428
Interest on bonds and amortization of bond issuance cost	39	78	39	78	39	78	38	77	39	42
Interest on interest swaps	1,822	3,553	4,281	13,569	12,991	28,994	16,747	32,094	13,281	25,387
Other interest expenses	1	5	17	2	70	122	14	80	179	609
Fees and commissions payments	1,479	3,485	1,317	3,427	1,280	3,491	1,517	3,920	1,623	4,317
Fees and commissions on domestic and foreign exchanges	468	678	235	450	238	461	252	570	332	656
Other fees and commissions	1,010	2,807	1,081	2,976	1,041	3,030	1,264	3,349	1,291	3,661
Other ordinary expenses	3,954	12,508	24,228	43,436	4,790	6,733	3,228	6,243	5,738	21,359
Loss on sales of bonds	3,909	12,330	24,208	43,345	4,577	6,148	3,211	6,188	5,676	21,293
Loss on redemption of bonds	-	37	-	-	194	565	15	-	-	-
Loss on devaluation of stocks and other securities	45	132	12	12	4	2	-	-	48	48
Loss on foreign exchange transactions	-	-	-	-	-	-	-	51	-	-
Loss on trading account securities transactions	0	8	7	79	13	17	-	-	-	-
Provision of general allowance for loan losses	466	5,047	652	513	2,568	6,421	-14	2,113	1,771	2,279
Expenses	25,914	51,986	25,330	51,316	26,069	52,881	26,752	55,251	30,132	61,885
Extraordinary expenses	3,178	8,675	3,379	10,155	3,688	7,751	4,793	13,806	4,281	9,004
Provision of specific allowance for loan losses	722	2,334	661	4,582	1,059	2,088	3,598	11,311	1,628	3,840
Writing off of loans	-	-	-	-	-	-	-	31	-	10
Losses on sales of stocks and other securities	1,058	3,799	1,384	2,073	1,161	1,919	364	795	1,735	3,231
Losses on devaluation of securities	-	1	-	532	-	-	-	32	65	77
Loss on money held in trust	11	104	219	310	111	160	134	266	-	45
Retirement benefit expenses	549	1,029	494	988	753	1,507	254	509	462	903
Other	835	1,407	620	1,667	602	2,076	441	859	390	894

Breakdown of Expenses

[Non-Consolidated] (million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Expenses (1)	25,914	51,986	25,330	51,316	26,069	52,881	26,752	55,251	30,132	61,885
Personnel expenses	14,022	28,037	14,103	27,843	13,887	27,640	14,051	28,431	14,926	30,367
Employee salaries	7,348	14,620	7,250	14,113	6,956	13,954	7,115	14,268	7,321	14,775
Bonuses	2,538	5,106	2,722	5,557	2,746	5,565	2,818	5,858	3,055	6,404
Retirement benefit expenses	488	927	337	646	321	661	352	725	460	810
Social insurance premium	1,752	3,529	1,794	3,516	1,890	3,508	1,763	3,559	1,834	3,732
Temporary employment expenses	1,895	3,854	1,997	4,009	1,972	3,950	2,000	4,019	2,254	4,644
Property expenses	10,368	21,109	9,675	20,358	10,562	21,861	10,995	23,273	13,204	27,384
Depreciation	1,924	3,957	1,247	2,580	1,215	2,549	1,334	2,791	1,678	3,542
Rent expenses on real estates	375	757	400	811	429	841	397	800	393	785
Machine rent expenses	88	180	90	180	89	172	80	160	74	154
Operation consignment expenses	1,099	2,227	1,139	2,261	1,120	2,240	1,144	2,302	1,173	2,328
Maintenance expense	155	242	115	254	121	251	153	376	186	390
Travelling and transportation expenses	38	84	73	157	98	189	92	200	109	233
Promotion expenses	82	137	73	134	84	152	93	164	96	173
Deposit insurance premium	1,053	2,106	537	1,074	555	1,110	564	1,129	579	1,158
Miscellaneous expenses	5,551	11,414	5,997	12,903	6,847	14,354	7,133	15,346	8,911	18,618
Taxes	1,522	2,839	1,551	3,114	1,618	3,379	1,705	3,546	2,001	4,132

	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Core business gross profit (2)	40,487	80,295	46,045	86,749	42,110	84,321	49,763	99,798	56,459	120,308
OHR (1)÷(2)	64.0%	64.7%	55.0%	59.1%	61.9%	62.7%	53.7%	55.3%	53.3%	51.4%

Main Yields

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Chugin Financial Group, Inc.

[Non-Consolidated] (%)		FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Total	1. Interest-bearing asset yield	0.77	0.72	0.93	1.01	1.28	1.34	1.40	1.42	1.48	1.55
	Loan yield	0.87	0.87	1.00	1.11	1.41	1.46	1.53	1.55	1.58	1.60
	Securities yield	0.89	0.81	1.24	1.29	1.54	1.52	1.67	1.67	1.73	1.86
	Call loan yield	0.00	0.01	0.13	0.22	0.36	0.80	2.03	1.97	1.37	1.31
	Deposit yield (including NCDs)	0.14	0.16	0.24	0.22	0.16	0.14	0.18	0.24	0.49	0.55
	2. Interest-bearing liabilities	0.05	0.05	0.17	0.30	0.60	0.65	0.72	0.73	0.71	0.73
	Deposit yield	0.00	0.00	0.03	0.05	0.11	0.14	0.17	0.22	0.36	0.40
	Call money yield	-0.35	-0.33	0.44	1.69	3.53	2.79	3.19	2.98	1.93	2.03
	Loan yield	0.05	0.03	0.21	0.44	1.01	0.86	0.54	0.50	0.43	0.45
	3. Expense ratio	0.66	0.66	0.62	0.63	0.63	0.64	0.64	0.66	0.70	0.72
	4. Fundraising expense	0.64	0.63	0.71	0.85	1.15	1.20	1.25	1.28	1.29	1.32
	5. Total net interest income (1-4)	0.13	0.09	0.22	0.16	0.13	0.14	0.15	0.14	0.19	0.23
	Simple loan-deposit margin	0.87	0.87	0.97	1.06	1.30	1.32	1.36	1.33	1.22	1.20
	Simple deposit-securities margin	0.89	0.81	1.21	1.24	1.43	1.38	1.50	1.45	1.37	1.46

		FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Domestic Banking Operations	1. Interest-bearing asset yield	0.67	0.61	0.68	0.66	0.66	0.67	0.71	0.76	0.96	1.04
	Loan yield	0.80	0.79	0.79	0.78	0.78	0.79	0.86	0.91	1.09	1.15
	Securities yield	0.82	0.71	1.01	0.91	0.90	0.86	0.99	0.97	1.13	1.24
	Call loan yield	-0.01	-0.01	-0.01	-0.02	0.00	0.00	0.18	0.30	0.54	0.65
	Deposit yield (including NCDs)	0.14	0.16	0.24	0.21	0.16	0.14	0.18	0.24	0.49	0.55
	2. Interest-bearing liabilities	0.02	0.02	0.02	0.02	0.03	0.04	0.07	0.11	0.24	0.27
	Deposit yield	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	0.18	0.21
	Call money yield	-0.02	-0.02	-	-	-0.05	-0.01	0.13	0.21	0.46	0.48
	Loan yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.17	0.19
	3. Expense ratio	0.64	0.64	0.60	0.61	0.62	0.63	0.62	0.65	0.69	0.71
	4. Fundraising expense	0.62	0.61	0.56	0.58	0.59	0.60	0.61	0.67	0.83	0.87
	5. Total net interest income (1-4)	0.05	0.00	0.12	0.08	0.07	0.07	0.10	0.09	0.13	0.17
	Simple loan-deposit margin	0.80	0.79	0.79	0.78	0.78	0.79	0.84	0.85	0.91	0.94
	Simple deposit-securities margin	0.82	0.71	1.01	0.91	0.90	0.86	0.97	0.91	0.95	1.03

Major Accounts (Year-end Balance): Assets

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Chugin Financial Group, Inc.

[Non-Consolidated] (100 million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Total assets	98,542	101,779	96,609	98,034	102,655	107,083	106,047	110,007	112,168	113,123
Management account	81,136	83,168	84,489	81,672	85,215	91,619	92,023	96,587	98,015	101,568
Loans	51,584	52,690	54,195	55,664	57,999	62,511	63,284	66,019	66,743	68,344
Securities	25,653	25,098	25,154	23,192	23,662	25,899	25,565	27,749	29,709	31,041
Trading account securities	12	28	27	20	17	10	7	5	5	5
Money in trust	231	230	249	200	198	200	198	52	100	100
Deposits (excluding non-interest-bearing accounts)	0	0	0	-	-	-	-	-	7	-
Call loans	3,270	4,463	3,723	1,789	2,262	1,921	2,207	1,937	856	1,319
Monetary claims bought	189	186	187	196	211	210	184	165	153	121
Foreign exchange	75	62	77	147	112	140	103	254	130	151
Cash collateral paid	118	407	875	463	751	726	473	402	309	482
(Interest-earning asset account)	80,904	82,938	84,240	81,472	85,016	91,419	91,825	96,535	97,915	101,468
Cash and deposits (non-interest-bearing)	16,086	17,569	10,878	15,102	15,914	14,173	13,129	12,031	12,810	9,750
Tangible fixed assets	359	347	340	334	329	329	326	333	338	356
Intangible fixed assets	18	13	13	15	17	20	21	23	27	37
Other assets	993	821	896	915	1,190	1,070	677	829	998	1,454
Prepaid pension assets	32	35	39	44	45	46	50	54	56	58
Deferred tax assets	-	-	126	143	136	45	108	280	95	89
Customers' liabilities for acceptances and guarantees	344	309	315	311	337	344	305	554	536	518
Allowance for loan losses	-428	-484	-491	-504	-532	-567	-595	-686	-710	-708

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

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

[Non-Consolidated] (100 million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Total liabilities and net assets	98,542	101,779	96,609	98,034	102,655	107,083	106,047	110,007	112,168	113,123
Total liabilities	92,963	96,482	91,555	93,155	97,690	101,798	100,818	105,129	106,805	107,794
Interest-bearing liabilities	91,487	95,108	89,565	91,567	95,841	100,106	98,932	102,916	104,470	104,682
Deposits	74,791	76,616	76,950	79,152	79,748	82,337	79,710	82,822	84,668	85,006
Negotiable	2,599	2,221	3,164	1,634	2,344	1,070	1,664	1,155	794	588
Call money	856	1,107	1,571	1,799	1,697	1,450	2,334	1,654	1,529	1,512
Payables under repurchase agreements	1,053	1,910	768	939	1,207	1,580	1,614	1,497	757	785
Payables under securities lending transactions	5,113	5,883	3,095	4,234	4,932	6,040	5,691	7,656	8,425	7,630
Commercial paper	548	550	649	465	74	-	-	-	-	-
Borrowed money	6,340	6,631	3,124	3,126	5,588	7,381	7,632	7,803	7,968	8,902
Foreign exchange	8	6	4	4	2	4	4	4	3	6
Bonds payable	100	100	100	100	100	100	100	100	100	-
Borrowed money from trust account	59	69	78	84	87	99	109	119	135	141
Cash collateral received	17	12	58	24	56	42	68	104	89	109
(Expenses matching the amount of investment of money held in trust)	231	230	249	200	198	200	198	52	100	100
(Fund procurement account)	91,256	94,878	89,316	91,367	95,642	99,906	98,733	102,864	104,369	104,582
Other liabilities	942	1,027	1,655	1,253	1,485	1,311	1,545	1,622	1,764	2,557
Provision for retirement benefits	2	1	3	6	9	12	12	12	11	11
Provision for bonuses	12	13	13	13	13	13	13	15	15	17
Other provisions	2	1	1	3	2	8	8	7	6	6
Deferred tax liabilities	172	21	-	-	-	-	-	-	-	-
Acceptances and guarantees	344	309	315	311	337	344	305	554	536	518
Total net assets	5,578	5,296	5,053	4,879	4,965	5,285	5,228	4,878	5,363	5,329
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	4,491	4,541	4,522	4,372	4,427	4,486	4,569	4,559	4,629	4,568
Treasury shares (-)	106	116	-	-	-	-	-	-	-	-
Valuation difference on available-for-sale securities	1,034	660	290	325	167	523	450	-103	194	-50
Deferred gains or losses on hedges	-58	-6	24	-33	155	60	-4	208	325	597
Share acquisition rights	2	2	2	-	-	-	-	-	-	-

Major Accounts (Average Balance): Assets

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

[Non-Consolidated] (100 million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Total assets	93,337	96,396	100,207	98,905	99,662	101,466	107,222	107,855	111,332	111,804
Management account	87,143	91,984	91,925	92,274	91,810	92,484	105,131	105,915	109,412	109,851
Loans	51,558	51,757	53,294	54,009	56,422	57,536	62,720	63,812	66,041	66,844
Securities	24,388	24,356	23,387	23,643	22,690	23,385	25,735	26,354	29,084	29,619
Trading account securities	12	15	28	27	19	18	8	7	5	5
Money in trust	230	230	278	263	199	199	199	185	100	100
Deposits (excluding non-interest-bearing accounts)	4,085	8,834	6,707	6,244	6,222	6,380	13,062	11,974	11,754	10,502
Call loans	6,501	6,382	7,129	6,774	4,791	3,494	2,146	2,201	885	1,207
Monetary claims bought	129	126	126	127	143	136	126	119	93	83
Foreign exchange	123	124	341	540	684	689	402	627	1,164	1,122
Cash collateral paid	113	157	632	643	637	644	729	631	283	366
(Interest-earning assets)	86,913	91,754	91,647	92,010	91,610	92,284	104,931	105,729	109,312	109,751
Cash and deposits (non-interest-bearing)	4,711	2,957	7,017	5,328	6,664	7,834	1,276	1,221	1,181	1,191
Tangible fixed assets	369	369	348	349	335	338	332	335	340	349
Intangible fixed assets	24	24	14	15	16	19	22	24	25	31
Other assets	892	865	783	817	715	672	349	247	148	163
Prepaid pension assets	30	31	36	38	44	45	47	49	54	55
Deferred tax assets	253	249	257	257	264	266	292	295	320	321
Customers' liabilities for acceptances and guarantees	333	341	311	312	321	326	340	368	532	533
Allowance for loan losses	-423	-429	-487	-488	-509	-521	-570	-601	-683	-693

Major Accounts (Average Balance): Liabilities and Net Assets

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

【Non-Consolidated】 (100 million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Total liabilities and net assets	93,337	96,396	100,207	98,905	99,662	101,466	107,222	107,855	111,332	111,804
Total liabilities	88,769	91,789	95,526	94,272	95,065	96,833	102,505	103,118	106,553	107,029
Interest-bearing liabilities	87,943	90,883	94,117	92,665	93,346	95,063	100,807	101,228	104,186	104,411
Deposits	75,071	75,336	77,700	77,611	79,093	79,334	81,177	81,154	84,164	84,875
Negotiable	2,694	2,678	3,163	3,059	2,490	2,384	1,718	1,729	947	832
Call money	751	846	1,197	1,465	1,657	2,088	2,356	2,364	1,925	1,790
Payables under repurchase agreements	1,065	1,316	952	840	1,188	1,241	1,670	1,590	1,062	848
Payables under securities lending transactions	4,466	5,169	4,626	4,333	4,126	4,536	6,096	6,466	7,911	7,772
Commercial paper	555	557	601	608	313	172	-	-	-	-
Borrowed money	3,162	4,795	5,665	4,519	4,242	5,059	7,516	7,638	7,840	7,999
Foreign exchange	3	4	7	6	5	5	5	5	8	6
Bonds payable	100	100	100	100	100	100	100	100	100	53
Borrowed money from trust account	54	60	73	78	86	91	103	110	127	134
Cash collateral received	17	16	28	40	43	50	63	69	99	96
(Expenses matching the amount of investment of money held in trust)	230	230	278	263	199	199	199	185	100	100
(Fund procurement account)	87,713	90,653	93,839	92,401	93,146	94,863	100,607	101,042	104,086	104,311
Other liabilities	480	554	1,087	1,284	1,379	1,424	1,330	1,494	1,808	2,058
Provision for retirement benefits	2	1	1	2	7	8	11	11	11	11
Provision for bonuses	6	6	6	6	6	6	6	6	7	7
Other provisions	3	2	1	1	3	2	8	8	7	6
Acceptances and guarantees	333	341	311	312	321	326	340	368	532	533
Total net assets	4,567	4,606	4,680	4,632	4,597	4,633	4,716	4,737	4,779	4,774
Capital stock	151	151	151	151	151	151	151	151	151	151
Capital surplus	62	62	-16	22	62	62	62	62	62	62
Retained earnings	4,442	4,487	4,580	4,474	4,378	4,413	4,497	4,519	4,560	4,554
Treasury shares (-)	102	107	41	20	-	-	-	-	-	-
Valuation difference on available-for-sale securities	11	10	3	3	3	4	4	2	1	1
Deferred gains or losses on hedges	-0	-0	0	0	0	0	0	1	2	4
Share acquisition rights	2	2	2	1	-	-	-	-	-	-

Deposits (Year-end Balance)

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

[Non-Consolidated] (100 million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Okayama Prefecture	57,259	59,388	59,035	61,020	60,583	62,206	60,613	62,279	62,334	63,250
Individuals	42,033	42,945	43,450	43,748	44,070	44,461	44,350	44,450	44,271	44,851
Corporates	12,404	12,425	12,772	13,073	13,544	14,059	13,217	13,815	13,901	14,335
Hiroshima Prefecture	9,493	9,754	10,042	10,435	10,552	10,992	10,640	10,782	10,583	10,850
Individuals	6,063	6,126	6,207	6,248	6,290	6,313	6,288	6,253	6,217	6,317
Corporates	3,346	3,403	3,616	3,719	4,199	4,132	3,952	4,098	4,191	4,331
Kagawa and Ehime	4,513	4,539	4,518	4,541	4,614	4,738	4,560	4,637	4,603	4,689
Individuals	2,847	2,864	2,880	2,858	2,844	2,826	2,787	2,762	2,720	2,761
Corporates	1,658	1,631	1,632	1,639	1,764	1,870	1,765	1,837	1,877	1,894
Hyogo	1,280	1,289	1,299	1,340	1,374	1,360	1,308	1,344	1,361	1,356
Individuals	647	655	659	669	659	663	668	655	635	640
Corporates	632	632	639	670	715	696	639	672	701	715
Tottori	152	144	155	161	152	153	160	163	268	162
Individuals	53	53	54	67	65	59	56	56	56	58
Corporates	93	90	96	92	83	94	100	106	111	103
Osaka	224	226	230	212	237	245	272	228	244	228
Individuals	65	66	66	65	64	80	67	66	65	67
Corporates	157	158	161	142	167	157	196	152	178	161
Tokyo	697	198	290	189	203	176	258	660	2,194	1,401
Individuals	58	59	59	61	61	61	60	59	59	59
Corporates	634	134	224	121	135	106	189	598	812	573
Total domestic branches (before reconciliation of transit items)	73,621	75,540	75,571	77,901	77,718	79,872	77,814	80,096	81,592	81,940
Total individuals	51,769	52,771	53,379	53,718	54,056	54,466	54,278	54,304	54,026	54,754
Total corporates	18,928	18,477	19,143	19,459	20,609	21,118	20,062	21,281	21,774	22,116
Overseas branches, etc.	1,170	1,075	1,379	1,251	2,029	2,464	1,896	2,725	3,075	3,065
Total deposits	74,791	76,616	76,950	79,152	79,748	82,337	79,710	82,822	84,668	85,006
Liquid	55,665	57,498	58,056	60,576	61,225	64,055	61,219	63,610	62,418	62,929
Time deposits	19,126	19,117	18,894	18,576	18,522	18,281	18,491	19,211	22,249	22,076
Domestic banking operations	72,807	74,929	74,844	77,222	77,003	79,210	77,092	78,919	80,219	80,766
International banking	1,984	1,686	2,105	1,929	2,744	3,126	2,618	3,902	4,448	4,239

Deposits (Average Balance)

[Non-Consolidated] (100 million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Okayama Prefecture	57,468	57,668	59,824	59,671	60,664	60,581	61,539	61,437	63,093	64,067
Individuals	41,761	42,193	43,362	43,566	43,994	44,168	44,550	44,571	44,430	44,549
Corporates	12,605	12,542	12,997	12,888	13,400	13,388	13,799	13,688	14,208	14,706
Hiroshima Prefecture	9,536	9,585	10,054	10,133	10,285	10,321	10,944	10,761	10,593	10,931
Individuals	6,046	6,077	6,179	6,211	6,265	6,287	6,310	6,303	6,235	6,251
Corporates	3,385	3,408	3,572	3,640	3,925	3,947	3,939	3,944	4,179	4,454
Kagawa and Ehime	4,531	4,546	4,590	4,581	4,524	4,541	4,616	4,601	4,594	4,797
Individuals	2,841	2,850	2,870	2,873	2,850	2,842	2,812	2,790	2,738	2,737
Corporates	1,682	1,688	1,713	1,702	1,668	1,692	1,796	1,803	1,849	2,052
Hyogo	1,299	1,299	1,304	1,310	1,345	1,338	1,321	1,322	1,367	1,388
Individuals	649	651	658	664	663	661	667	664	644	641
Corporates	649	646	645	645	681	676	654	656	701	725
Tottori	149	146	145	148	158	157	156	163	253	257
Individuals	53	53	53	55	65	64	58	57	56	56
Corporates	91	88	87	89	88	89	94	98	109	108
Osaka	260	253	244	240	240	251	256	253	248	328
Individuals	65	65	66	66	64	67	73	69	66	65
Corporates	193	187	175	172	170	177	175	175	179	260
Tokyo	558	531	250	241	215	215	212	234	1,129	1,587
Individuals	58	58	59	59	61	61	60	60	59	59
Corporates	495	467	185	175	146	146	143	167	728	828
Total domestic branches	73,804	74,030	76,414	76,326	77,434	77,407	79,048	78,775	81,280	83,358
Total individuals	51,476	51,951	53,251	53,496	53,966	54,154	54,533	54,518	54,230	54,362
Total corporates	19,103	19,030	19,378	19,313	20,081	20,118	20,603	20,533	21,956	23,135
Overseas branches,etc.	1,267	1,306	1,285	1,284	1,658	1,926	2,129	2,379	2,884	1,517
Total deposits	75,071	75,336	77,700	77,611	79,093	79,334	81,177	81,154	84,164	84,875
Liquid	55,896	56,108	58,557	58,687	60,408	60,764	62,869	62,604	63,225	63,004
Time deposits	19,174	19,228	19,143	18,923	18,684	18,569	18,307	18,550	20,938	21,870
Domestic banking operations	73,084	73,316	75,698	75,615	76,764	76,725	78,336	77,934	79,942	80,262
International banking	1,986	2,020	2,002	1,995	2,328	2,608	2,840	3,220	4,222	4,612

Loans (Year-end Balance)

[Non-Consolidated] (100 million yen)			FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
General loans			46,792	48,087	49,577	51,155	53,364	57,763	58,429	61,170	61,711	63,280
	Scale	Large companies	8,053	8,519	8,731	9,541	9,961	10,942	11,261	12,032	10,716	12,141
		Med-sized companies	1,170	1,101	1,041	1,101	1,200	1,271	1,127	1,096	1,049	1,079
		Small-sized companies	27,905	28,563	29,745	30,205	31,606	34,724	35,011	36,729	38,285	37,949
		Individual	9,663	9,903	10,058	10,306	10,597	10,824	11,028	11,312	11,660	12,109
Loans to national and local governments			4,550	4,358	4,299	4,138	4,200	4,053	4,026	3,881	3,794	3,665
	National and local governments		4,544	4,354	4,295	4,134	4,196	4,049	4,023	3,878	3,791	3,663
	Local public corporations		5	4	4	4	3	3	3	2	2	2
Total loans by domestic branches			51,343	52,446	53,876	55,293	57,565	61,816	62,455	65,051	65,506	66,945
	By region	Okayama	29,098	29,905	31,063	31,575	33,026	36,470	37,094	38,660	38,583	39,605
		Hiroshima	9,119	9,150	9,514	9,683	9,913	9,849	9,979	10,409	10,710	10,921
		Kagawa and Ehime	3,497	3,549	3,601	3,766	3,782	3,955	3,859	4,039	4,089	4,127
		Hyogo	2,845	2,885	2,915	2,955	3,108	3,160	3,106	3,128	3,265	3,543
		Tottori	349	366	346	342	367	348	338	367	366	387
		Osaka	1,246	1,275	1,307	1,359	1,460	1,651	1,798	1,868	2,037	2,134
		Tokyo	5,184	5,313	5,127	5,611	5,906	6,380	6,278	6,578	6,453	6,225
Overseas branches			241	243	318	370	434	695	828	967	1,236	1,399
Total loans			51,584	52,690	54,195	55,664	57,999	62,511	63,284	66,019	66,743	68,344

Loans (Average Balance)

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

[Non-Consolidated] (100 million yen)			FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
General loans			46,735	46,992	48,622	49,411	51,784	52,907	57,939	58,986	61,049	61,784
	Type	Local development	22,289	22,243	22,287	22,686	23,302	23,425	23,984	24,517	25,609	26,101
		Urban development	6,342	6,311	6,362	6,432	7,047	7,191	7,879	7,996	8,299	8,326
		Personal loans	11,973	12,100	12,433	12,522	12,860	12,986	13,341	13,436	13,822	14,014
		Of which, housing loans	8,593	8,715	9,023	9,102	9,400	9,508	9,807	9,894	10,255	10,440
		Other	6,129	6,337	7,539	7,769	8,573	9,303	12,734	13,035	13,317	13,342
Loans to national and local governments			4,585	4,513	4,371	4,290	4,217	4,157	4,072	4,007	3,861	3,786
	National and local governments		4,580	4,507	4,366	4,285	4,213	4,154	4,068	4,004	3,858	3,784
	Local public corporations		5	5	4	4	4	3	3	3	2	2
Total loans by domestic branches			51,321	51,506	52,994	53,702	56,001	57,065	62,011	62,994	64,911	65,571
	By region	Okayama	28,973	29,199	30,492	30,891	32,031	32,842	36,854	37,507	38,410	38,715
		Hiroshima	9,092	9,096	9,153	9,330	9,660	9,659	9,774	9,945	10,483	10,639
		Kagawa and Ehime	3,548	3,539	3,590	3,631	3,738	3,791	3,868	3,905	4,049	4,093
		Hyogo	2,883	2,878	2,916	2,940	3,045	3,100	3,174	3,171	3,181	3,304
		Tottori	349	351	349	349	354	356	337	346	369	378
		Osaka	1,219	1,228	1,270	1,309	1,415	1,478	1,691	1,759	1,912	2,000
		Tokyo	5,253	5,213	5,220	5,250	5,755	5,835	6,309	6,357	6,503	6,440
Overseas branches			237	251	300	307	420	471	708	818	1,130	1,272
Total loans			51,558	51,757	53,294	54,009	56,422	57,536	62,720	63,812	66,041	66,844

Loans by Industry (Year-end Balance)

[Non-Consolidated] (100 million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Domestic branches	51,343	52,446	53,876	55,293	57,565	61,816	62,455	65,051	65,506	66,945
Manufacturing	6,728	6,981	6,836	7,528	7,456	7,808	7,606	7,732	7,713	8,250
Agriculture, forestry	110	115	114	113	114	112	108	107	103	109
Fishery	25	23	24	26	20	16	17	13	17	19
Mining, stone-quarrying, gravel-gathering	22	25	27	25	24	23	22	35	35	28
Construction	1,439	1,548	1,491	1,617	1,584	1,673	1,585	1,751	1,667	1,833
Electric power, gas/heat/water supply	2,611	2,697	2,886	2,975	2,943	3,147	3,287	3,264	3,518	3,299
Information and telecommunications	180	112	109	104	117	123	125	126	145	140
Transport and postal	2,435	2,432	2,488	2,534	2,766	2,847	3,032	3,256	3,586	3,669
Wholesale, retail	5,468	5,570	5,584	5,760	5,648	5,739	5,799	5,818	5,997	6,212
Financial, insurance	4,909	5,380	6,009	5,986	7,077	9,323	9,132	9,698	9,080	9,182
Real estate, goods rental	7,273	7,288	7,484	7,764	8,214	8,886	9,566	10,267	10,445	10,636
Local public corporations	5	4	4	4	3	3	3	2	2	2
Other	7,268	7,283	7,480	7,760	8,211	8,883	9,563	10,264	10,442	10,634
Various services	3,328	3,296	3,287	3,294	3,394	3,536	3,531	3,729	3,780	3,747
Local governments	4,544	4,354	4,295	4,134	4,196	4,049	4,023	3,878	3,791	3,663
Other	12,262	12,620	13,238	13,426	14,006	14,526	14,617	15,371	15,622	16,152
Of which, housing loans	8,748	8,979	9,123	9,341	9,559	9,771	9,939	10,143	10,478	10,905
Overseas branches + Offshore loans	241	243	318	370	434	695	828	967	1,236	1,399
Total	51,584	52,690	54,195	55,664	57,999	62,511	63,284	66,019	66,743	68,344

Loans by Industry (Composition Ratio)

[Non-Consolidated]	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Domestic branches	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Manufacturing	13.1%	13.3%	12.7%	13.6%	12.9%	12.6%	12.2%	11.9%	11.8%	12.3%
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%	0.0%	0.1%	0.1%	0.0%
Mining, stone quarrying and gravel gathering	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
Construction	2.8%	3.0%	2.8%	2.9%	2.8%	2.7%	2.5%	2.7%	2.6%	2.7%
Electric power, gas/heat/water supply	5.1%	5.1%	5.3%	5.4%	5.1%	5.1%	5.3%	5.0%	5.4%	4.9%
Information and telecommunications	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%
Transport and postal	4.7%	4.6%	4.6%	4.6%	4.8%	4.6%	4.9%	5.0%	5.5%	5.5%
Wholesale, retail	10.7%	10.6%	10.3%	10.4%	9.8%	9.3%	9.3%	8.9%	9.2%	9.3%
Financial, insurance	9.6%	10.3%	11.1%	10.8%	12.3%	15.1%	14.6%	14.9%	13.9%	13.7%
Real estate, goods rental	14.1%	13.9%	13.9%	14.0%	14.2%	14.3%	15.3%	15.8%	15.6%	15.9%
Local public corporations	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	14.1%	13.9%	13.9%	14.0%	14.2%	14.3%	15.3%	15.8%	15.6%	15.9%
Various services	6.5%	6.3%	6.1%	5.9%	5.9%	5.7%	5.7%	5.7%	5.6%	5.6%
Local governments	8.9%	8.3%	8.0%	7.5%	7.3%	6.5%	6.4%	5.9%	5.8%	5.5%
Other	23.8%	24.0%	24.6%	24.3%	24.3%	23.5%	23.4%	23.6%	23.9%	24.1%
Of which, housing loans	17.0%	17.1%	16.9%	16.9%	16.6%	15.8%	15.9%	15.6%	16.0%	16.3%

Share of Deposit

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Chugin Financial Group, Inc.

[Year-end balance] (%)		FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Okayama Prefecture	Chugoku Bank	50.4	51.1	51.2	51.7	51.4	51.3	50.5	51.4	51.5	51.7
	Other banks	49.6	48.9	48.8	48.3	48.6	48.7	49.5	48.6	48.5	48.3
	Regional banks except for Chugoku Bank	7.7	7.6	7.7	7.7	7.5	7.5	7.5	7.4	7.6	7.8
	Second-tier regional banks	11.4	11.3	11.2	11.2	11.2	11.3	11.5	11.4	11.4	11.4
	City banks, trust banks	10.2	9.6	9.6	9.3	9.7	9.9	10.4	10.0	10.1	9.9
	Shinkin banks, credit associations, etc.	20.3	20.4	20.3	20.1	20.2	20.0	20.1	19.8	19.4	19.2
Bingo region (Eastern area of Hiroshima)	Chugoku Bank	19.5	20.4	20.1	20.2	19.5	20.5	20.1	20.1	19.3	19.5
	Other banks	80.5	79.6	79.9	79.8	80.5	79.5	79.9	79.9	80.7	80.5
	Regional banks except for Chugoku Bank	42.5	42.3	42.0	42.3	42.7	43.2	42.8	42.8	44.3	44.6
	Second-tier regional banks	12.3	11.9	12.5	12.1	12.4	11.7	11.9	12.1	11.6	11.6
	City banks, trust banks	11.6	11.7	11.8	11.9	11.9	11.6	11.8	11.9	11.8	11.7
	Shinkin banks, credit associations, etc.	14.1	13.7	13.6	13.5	13.5	13.0	13.4	13.1	13.1	12.6
Shikoku region	Chugoku Bank	7.4	7.3	7.2	7.3	7.2	7.3	7.2	7.2	7.2	7.3
	Other banks	92.6	92.7	92.8	92.7	92.8	92.7	92.8	92.8	92.8	92.7
	Regional banks except for Chugoku Bank	51.9	52.4	52.3	52.6	52.3	52.2	51.6	52.1	51.1	50.9
	Second-tier regional banks	17.4	17.5	17.4	17.5	17.7	17.6	18.1	18.0	18.2	18.6
	City banks, trust banks	11.0	10.9	11.0	10.2	10.4	10.6	10.7	10.6	11.3	11.0
	Shinkin banks, credit associations, etc.	12.3	11.9	12.1	12.4	12.4	12.3	12.4	12.1	12.2	12.2

Notes 1. Market shares (for internal use) excluding postal savings and agricultural cooperatives savings
2. Excludes offshore deposits and includes NCDs

Share of Loans

[Year-end balance] (%)		FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Okayama Prefecture	Chugoku Bank	43.2	43.4	43.6	43.3	44.3	46.0	46.2	46.8	46.8	46.8
	Other banks	56.8	56.6	56.4	56.7	55.7	54.0	53.8	53.2	53.2	53.2
	Regional banks except for Chugoku Bank	18.0	18.2	17.8	17.9	17.8	17.2	17.3	17.3	17.6	17.8
	Second-tier regional banks	17.2	17.0	16.6	16.6	16.3	15.5	15.3	15.0	15.0	14.9
	City banks, trust banks	7.7	7.9	8.8	9.2	9.0	9.2	9.2	9.2	9.2	9.3
	Shinkin banks, credit associations, etc.	13.9	13.5	13.2	13.0	12.6	12.1	12.0	11.7	11.4	11.2
Bingo region (Eastem area of Hiroshima)	Chugoku Bank	21.8	21.6	21.7	21.7	21.7	20.8	20.5	21.4	21.7	21.9
	Other banks	78.2	78.4	78.3	78.3	78.3	79.2	79.5	78.6	78.3	78.1
	Regional banks except for Chugoku Bank	44.0	44.6	44.6	44.5	45.2	46.4	46.9	47.1	46.9	47.0
	Second-tier regional banks	14.6	14.4	14.4	14.2	13.8	13.7	13.0	12.6	12.6	12.7
	City banks, trust banks	9.0	8.8	8.6	9.1	8.6	8.5	9.1	8.1	7.9	7.7
	Shinkin banks, credit associations, etc.	10.6	10.6	10.7	10.5	10.7	10.6	10.5	10.8	10.9	10.7
Shikoku region	Chugoku Bank	11.1	11.1	10.9	11.2	11.3	11.7	11.5	11.8	12.2	12.1
	Other banks	88.9	88.9	89.1	88.8	88.7	88.3	88.5	88.2	87.8	87.9
	Regional banks except for Chugoku Bank	49.4	49.6	50.0	49.9	49.5	48.8	48.6	48.0	45.5	45.7
	Second-tier regional banks	17.2	17.2	16.7	16.6	16.7	16.7	17.0	17.1	17.4	17.4
	City banks, trust banks	11.1	11.1	11.7	11.8	11.7	12.0	12.1	12.5	14.1	14.2
	Shinkin banks, credit associations, etc.	11.2	11.0	10.7	10.5	10.8	10.8	10.8	10.6	10.8	10.6

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

Status of Securities

Year-end balance

【Non-Consolidated】 (100 million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Year-end balance	25,653	25,098	25,154	23,192	23,662	25,899	25,565	27,749	29,709	31,041
JGBs	6,762	6,942	7,154	5,644	5,638	6,735	6,258	8,489	10,025	10,710
Municipal bonds	7,602	7,548	8,326	7,669	7,224	7,160	6,832	6,369	6,507	5,958
Bonds payable	3,200	3,131	3,256	3,241	3,391	3,547	3,551	3,519	3,310	3,455
Foreign bonds	4,210	4,039	3,384	3,703	4,035	4,680	4,973	5,121	5,264	5,636
Foreign currency-denominated bonds	4,021	3,879	3,175	3,564	3,904	4,576	4,842	4,960	5,012	5,350
Other securities	2,366	2,110	1,903	1,796	1,990	2,168	2,304	2,552	2,608	2,912
Equity	1,510	1,325	1,128	1,136	1,381	1,607	1,645	1,696	1,992	2,367
Average balance during year	24,388	24,356	23,387	23,643	22,690	23,385	25,735	26,354	29,084	29,619
JGBs	7,109	6,825	6,523	6,504	5,335	5,768	7,059	7,574	10,091	10,734
Municipal bonds	7,526	7,549	7,930	8,077	7,527	7,439	7,191	7,035	6,874	6,628
Bonds payable	3,090	3,163	3,191	3,256	3,325	3,434	3,645	3,646	3,553	3,603
Foreign bonds	4,066	4,243	3,444	3,524	4,145	4,305	5,119	5,206	5,346	5,497
Foreign currency-denominated bonds	3,850	4,053	3,279	3,363	4,029	4,196	5,015	5,078	5,155	5,293
Other securities	1,741	1,730	1,557	1,568	1,569	1,621	1,771	1,915	2,153	2,077
Equity	853	845	740	711	787	815	947	976	1,064	1,078

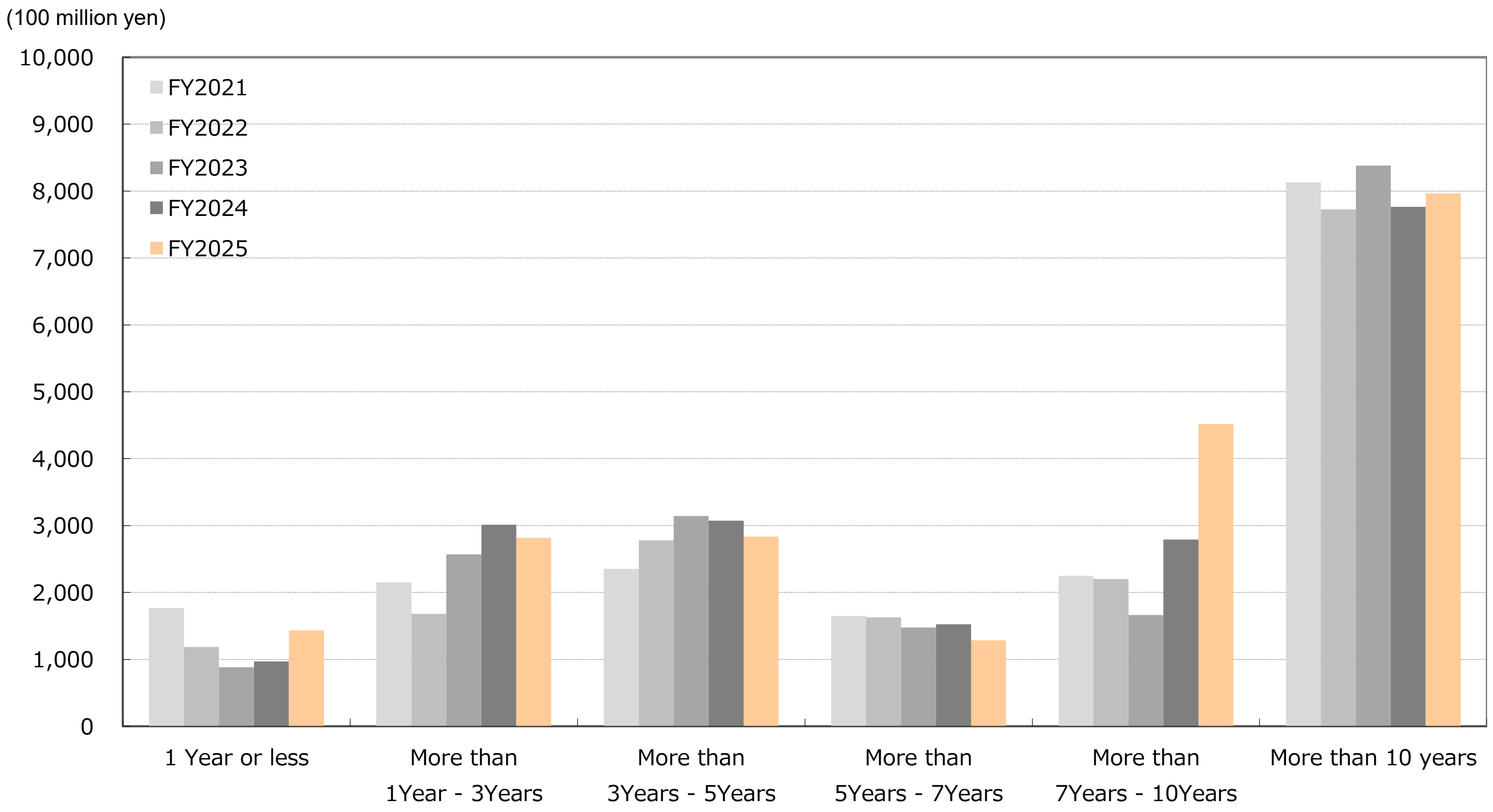
Unrealized gains/losses

【Non-Consolidated】 (100 million yen)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Held to maturity	2	1	1	1	-2	0	-3	-23	-25	-53
Subsidiary/affiliate equities	-	-	-	-	-	-	-	-	-	-
Other securities	1,482	944	411	461	233	746	641	-157	276	-80
Equity	658	537	362	392	524	732	676	661	949	1,225
bonds	214	38	-77	-66	-368	-302	-422	-1,041	-1,255	-1,924
Other	609	367	126	135	77	317	387	222	582	619
Total	1,484	945	413	462	231	745	638	-181	250	-133
<Reference> Unrealized gains/losses on asset swaps	-48	6	31	-39	218	103	6	307	475	855

Balance of Securities by Remaining Period and Duration of Securities

Outstanding balance by remaining period to maturity for yen-denominated Securities

Securities

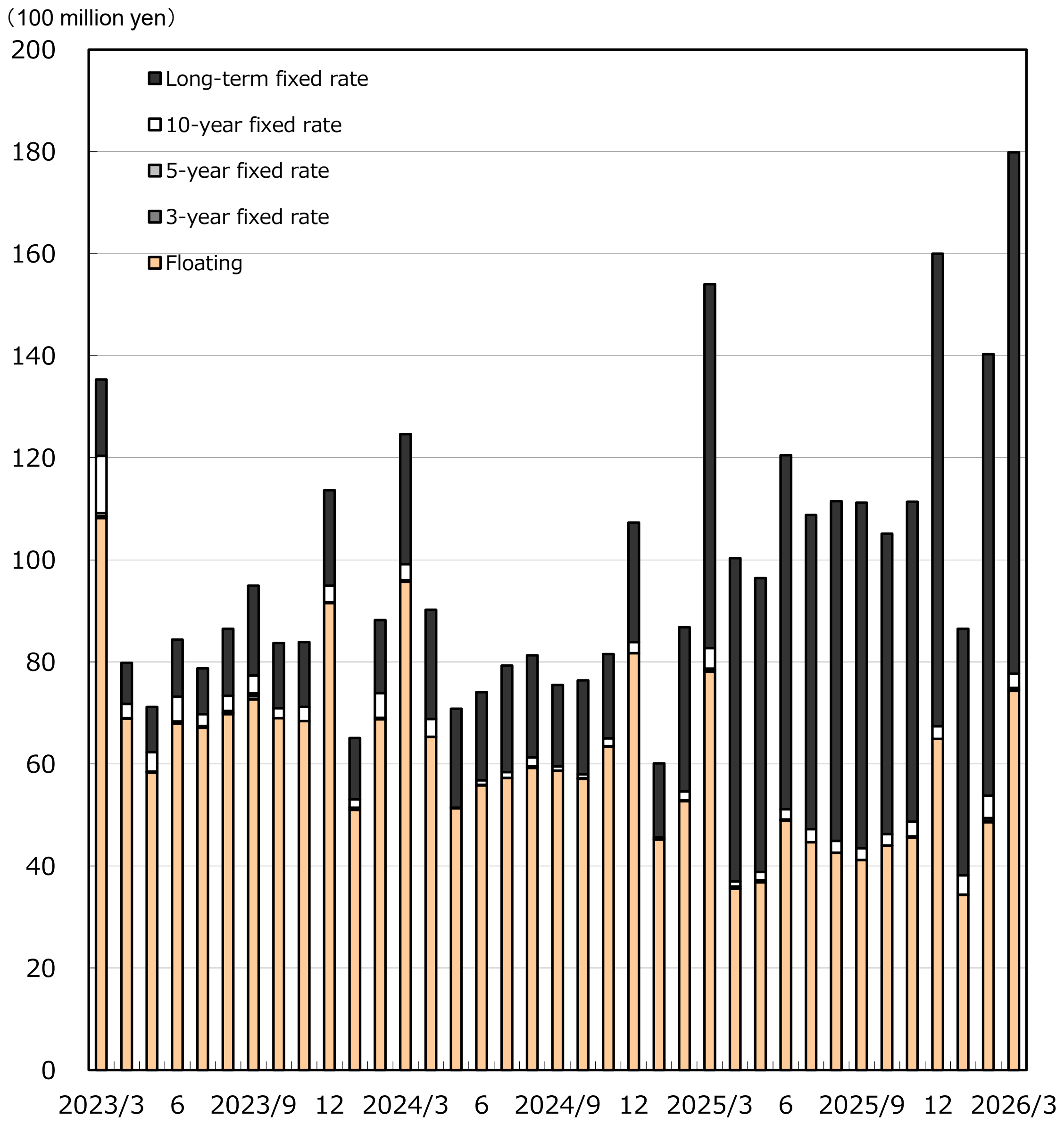


Duration

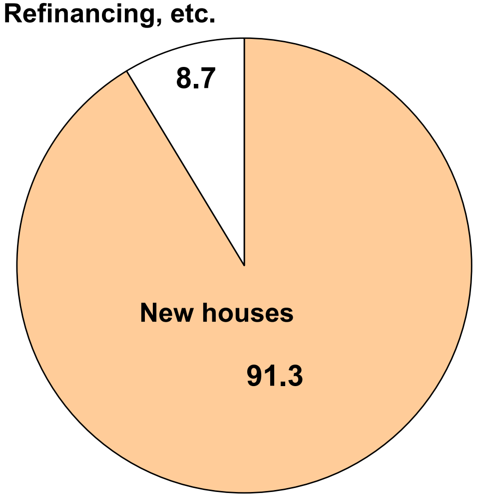
(Year)	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H	FY2023	FY2024 1H	FY2024	FY2025 1H	FY2025
Yen-based	5.8	5.5	5.8	5.2	4.8	4.3	3.8	4.0	4.0	3.8
Foreign currency-based	4.4	4.2	3.4	1.8	1.6	1.2	1.0	1.2	1.2	1.3

Status of Handling of Housing Loans

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

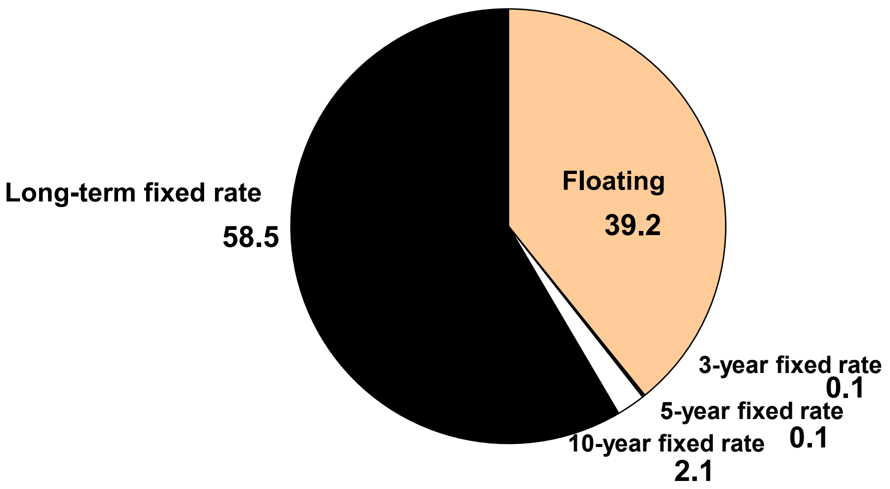


[Breakdown of use of loans executed] (%)



Total loans executed during the period from Apr. 2025 to Mar. 2026.

[Ratio of loans by interest type] (%)



Total loans executed during the period from Apr. 2025 to Mar. 2026.

Status of Non-performing Loans

Loans disclosed under the Financial Revitalization Act

[Non-Consolidated] (million yen)	Sep.30, 2021	Mar.31, 2022	Sep.30, 2022	Mar.31, 2023	Sep.30, 2023	Mar.31, 2024	Sep.30, 2024	Mar. 31, 2025	Sep. 30, 2025	Mar.31, 2026
Bankrupt/de facto bankrupt loans	19,678	20,918	20,376	19,060	17,836	16,771	20,600	31,732	33,017	28,578
(after partial direct write-off)	(7,417)	(7,760)	(7,643)	(8,163)	(7,406)	(7,117)	(7,494)	(9,696)	(9,940)	(9,502)
Doubtful	39,127	46,492	48,879	61,779	66,389	66,025	63,289	56,187	56,484	65,769
Substandard	30,255	28,310	29,667	27,019	24,994	31,328	27,030	25,007	26,801	28,269
(Of which, overdue for 3 months or more)	600	650	480	724	1,734	1,386	378	785	510	523
(Of which, rescheduled loans)	29,654	27,659	29,186	26,295	23,259	29,942	26,652	24,222	26,291	27,746
Subtotal (A)	89,060	95,721	98,923	107,860	109,220	114,125	110,921	112,927	116,303	122,617
(after partial direct write-off) (B)	(76,800)	(82,563)	(86,189)	(96,963)	(98,790)	(104,470)	(97,814)	(90,891)	(93,226)	(103,541)
Performing loans	5,210,497	5,312,244	5,460,829	5,595,259	5,829,484	6,276,116	6,347,590	6,639,762	6,700,414	6,848,304
Total (C)	5,299,558	5,407,965	5,559,753	5,703,119	5,938,704	6,390,241	6,458,512	6,752,690	6,816,718	6,970,921
(after partial direct write-off) (D)	(5,287,297)	(5,394,808)	(5,547,019)	(5,692,222)	(5,928,274)	(6,380,587)	(6,445,405)	(6,730,654)	(6,793,641)	(6,951,845)
Ratio of target loans (A/C)	1.68	1.77	1.78	1.89	1.84	1.79	1.72	1.67	1.71	1.76
(after partial direct write-off) (B/D)	(1.45)	(1.53)	(1.55)	(1.70)	(1.67)	(1.64)	(1.52)	(1.35)	(1.37)	(1.49)

*We do not implement partial direct write-offs.

Transition of Debtor Categories in 1H

(Upper level: Forecast Lower level: Value (100 million yen))

End of March. 2025		End of Sep 2025: Heathy loans	Other doubtful loans	Substandard loans	Virtually bankrupt loans	Legally bankrupt loans	Bankrupt clients	Other (see note)	Favorable turnaround	Deterioration
Heathy loans	159,848	146,739	861	22	31	249	-	11,946		1,163
	63,391	60,600	406	30	16	7	-	2,329		461
Other doubtful loans	7,333	272	6,348	67	62	86	4	494	272	219
	2,058	173	1,765	64	25	2	0	25	173	93
Substandard loans	550	13	30	457	9	8	2	31	43	19
	369	19	31	292	20	1	0	4	51	21
Virtually bankrupt loans	1,144	2	7	1	1,050	31	5	48	10	36
	561	0	3	2	511	28	2	12	7	30
Legally bankrupt loans	1,102	-	3	-	-	817	13	269	3	13
	169	-	0	-	-	155	5	8	0	5
Bankrupt clienta	175	-	-	-	-	-	154	21	-	
	148	-	-	-	-	-	142	5	-	
Total	170,152	147,026	7,249	547	1,152	1,191	178	12,809	328	1,450
	66,698	60,794	2,206	390	574	194	151	2,385	232	612

Note: “Other” indicates loans that were cancelled as of the end of March 2021 or those excluded from the self-assessment due to their small size.

Transition of Debtor Categories in 1H (Composition)

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(Upper level: Forecast Lower level: Value (billion yen))

End of March 2025		End of Sep 2025								
		Heathy loans	Other doubtful loans	Substandard loans	Virtually bankrupt loans	Legally bankrupt loans	Bankrupt clients	Other (see note)	Favorable turnaround	Deterioration
Heathy loans	100%	91.80%	0.54%	0.01%	0.02%	0.16%	-	7.47%		0.73%
	100%	95.60%	0.64%	0.05%	0.03%	0.01%	-	3.67%		0.73%
Other doubtful loans	100%	3.71%	86.57%	0.91%	0.85%	1.17%	0.05%	6.74%	3.71%	2.99%
	100%	8.44%	85.78%	3.11%	1.24%	0.13%	0.05%	1.25%	8.44%	4.53%
Substandard loans	100%	2.36%	5.45%	83.10%	1.64%	1.45%	0.36%	5.64%	7.82%	3.45%
	100%	5.29%	8.52%	79.17%	5.44%	0.30%	0.08%	1.20%	13.81%	5.81%
Virtually bankrupt loans	100%	0.17%	0.61%	0.09%	91.78%	2.71%	0.44%	4.20%	0.87%	3.15%
	100%	0.18%	0.57%	0.51%	91.08%	5.00%	0.42%	2.24%	1.26%	5.42%
Legally bankrupt loans	100%	-	0.27%	-	-	74.14%	1.18%	24.41%	0.27%	1.18%
	100%	-	0.18%	-	-	91.73%	3.23%	4.86%	0.18%	3.23%
Bankrupt clienta	100%	-	-	-	-	-	88.00%	12.00%	-	
	100%	-	-	-	-	-	96.11%	3.89%	-	
Total	100%	86.41%	4.26%	0.32%	0.68%	0.70%	0.10%	7.53%	0.19%	0.85%
	100%	91.14%	3.31%	0.59%	0.86%	0.29%	0.23%	3.58%	0.35%	0.92%

Note: “Other” indicates loans that were cancelled as of the end of March 2021 or those excluded from the self-assessment due to their small size.

Transition of Debtor Categories : 1 year

(Upper level: Forecast Lower level: Value (billion yen))

End of March.2025			End of Sep 2025							Favorable turnaround	Deterioration
			Heathy loans	Other doubtful loans	Substandard loans	Virtually bankrupt loans	Legally bankrupt loans	Bankrupt clients	Other (see note)		
Heathy loans	Forecast	159,848	139,957	1,401	51	52	291	1	18,095		1,796
	Value	63,387	58,404	560	60	21	16	0	4,326		657
Other doubtful loans	Forecast	7,333	472	5,691	105	98	108	4	855	472	315
	Value	2,055	279	1,446	89	155	8	3	75	279	255
Substandard loans	Forecast	550	15	48	405	20	7	2	53	63	29
	Value	368	22	40	259	29	1	4	13	62	34
Virtually bankrupt loans	Forecast	1,144	1	14	4	967	55	6	97	19	61
	Value	558	0	17	4	465	52	3	17	21	55
Legally bankrupt loans	Forecast	1,102	-	3	-	-	723	13	363	3	13
	Value	168	-	0	-	-	89	41	38	0	41
Bankrupt clienta	Forecast	175	-	-	-	1	-	133	41	1	
	Value	146	-	-	-	32	-	99	15	32	
Total	Forecast	170,152	140,445	7,157	565	1,138	1,184	159	19,504	558	2,214
	Value	66,682	58,705	2,063	412	702	166	150	4,484	394	1,042

Note: "Other" indicates loans that were cancelled as of the end of March 2026 or those excluded from the self-assessment due to their small size.

Transition of Debtor Categories: 1 year (Composition)

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(Upper level: Forecast Lower level: Value (billion yen))

			End of Sep 2025							Favorable turnaround	Deterioration
			Heathy loans	Other doubtful loans	Substandard loans	Virtually bankrupt loans	Legally bankrupt loans	Bankrupt clients	Other (see note)		
End of March.2025	Heathy loans	100%	87.56%	0.88%	0.03%	0.03%	0.18%	0.00%	11.32%		1.12%
		100%	92.14%	0.88%	0.09%	0.03%	0.03%	0.00%	6.83%		1.03%
	Other doubtful loans	100%	6.44%	77.61%	1.43%	1.34%	1.47%	0.05%	11.66%	6.44%	4.29%
		100%	13.58%	70.36%	4.33%	7.54%	0.39%	0.15%	3.65%	13.58%	12.41%
	Substandard loans	100%	2.73%	8.73%	73.64%	3.64%	1.27%	0.36%	9.63%	11.46%	5.27%
		100%	5.98%	10.87%	70.38%	7.88%	0.27%	1.09%	3.53%	16.85%	9.24%
	Virtually bankrupt loans	100%	0.09%	1.22%	0.35%	84.53%	4.81%	0.52%	8.48%	1.66%	5.33%
		100%	0.00%	3.05%	0.72%	83.33%	9.32%	0.54%	3.04%	3.77%	9.86%
	Legally bankrupt loans	100%	-	0.27%	-	-	65.61%	1.18%	32.94%	0.27%	1.18%
		100%	-	0.00%	-	-	52.98%	24.40%	22.62%	0.00%	24.40%
	Bankrupt clienta	100%	-	-	-	0.57%	-	76.00%	23.43%	0.57%	
		100%	-	-	-	21.92%	-	67.81%	10.27%	21.92%	
	Total	100%	82.54%	4.21%	0.33%	0.67%	0.70%	0.09%	11.46%	20.40%	17.19%
		100%	88.04%	3.09%	0.62%	1.05%	0.25%	0.22%	6.73%	56.12%	56.94%

Note: "Other" indicates loans that were canceled as of the end of March 2026 or those excluded from the self-assessment due to their small size.

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