

CONTENTS

System of Principles / Group Slogan and Statement ..... 2

Profile ..... 3

Consolidated Financial Highlights ..... 4

Interview with the Management ..... 5

Performance.....11

Toward Enhancement of Corporate Value.....13

The long-term management plan, “Vision 2027: Plan for Creating the Future Together”.....17

Medium-term management plan “Plan for Creating the Future Together: Stage III” .....19

Message from Outside Directors ..... 21

Message from the Chief Human Resources Officer ..... 23

Review of Operations ..... 24

CSR / Compliance ..... 25

Corporate Governance ..... 27

Board of Directors and Audit & Supervisory Board Members ..... 28

Comprehensive Risk Management System ..... 29

Internal Control ..... 31

Organization Chart ..... 33

Principal Operations of the Chugin Financial Group / Shareholder Information ..... 34

Service Networks ..... 35

Financial Section ..... 36

Consolidated Financial Statements ..... 37

Independent Auditors’ Report ..... 74

Non-Consolidated Financial Statements ..... 81

Disclosure Policy ..... 84

Editorial Policy

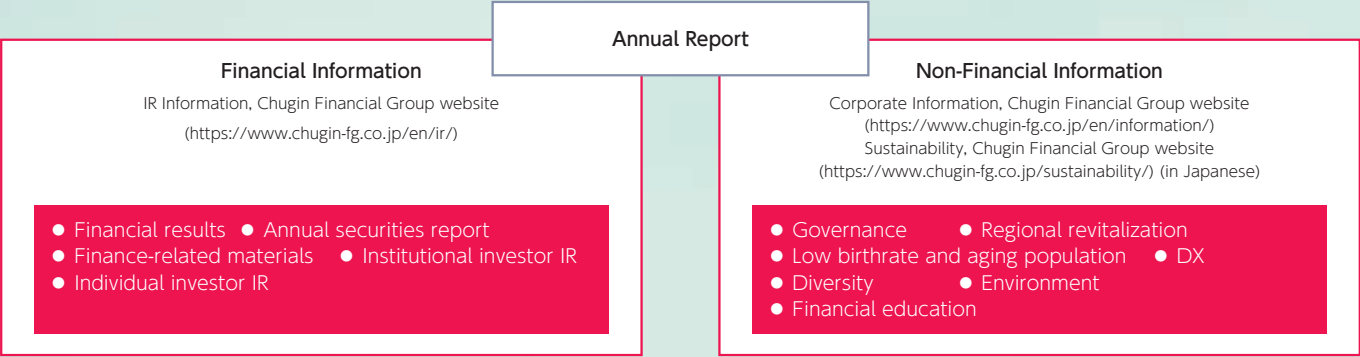
The Chugin Financial Group created this report in order for our stakeholders to understand our initiatives for sustainable value creation.

It was edited with reference to the International Integrated Reporting Council's International Integrated Reporting Framework and the Ministry of Economy, Trade and Industry's Guidance for Collaborative Value Creation.



Reporting Scope	Period : April 1, 2023–March 31, 2024 (includes some information from April 2024 onward)
	Scope : Chugin Financial Group and Group companies

Information Disclosure and Communication



For details, please see our website: <https://www.chugin-fg.co.jp/en/>

System of Principles

The Chugin Group's System of Principles is comprised of the Group's Corporate Principles in which the Group's stated mission is set out, the Corporate Vision which is the ideal state the Group sees for itself, and the Chugin Value which are the set of values shared between all officers and employees of the Group.

