Nov 20, 2026

Company Name	Chugin Financial Group, Inc.
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(Addendum)
Notice Regarding the Addition of Supplementary Materials to the "Consolidated Financial Results for the Six Months Ended September 2026 [Japanese GAAP]"

We hereby announce that additions have been made to the "First Half of FY2026 Highlights" and "First Half of FY2026 Financial Results Presentation Materials" included in the supplementary materials for the "Summary of Financial Results for the Six Months Ended September 2026 [Japanese GAAP] (Consolidated)" disclosed on October 29, 2026.

Additions: We are adding the "First Half of FY2026 Financial Highlights (Additions)" and "First Half of FY2026 Financial Results Presentation Materials (Additions)" starting on the following page.

END

Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

Additional Information

First half of Fiscal Year 2026 Financial Highlights

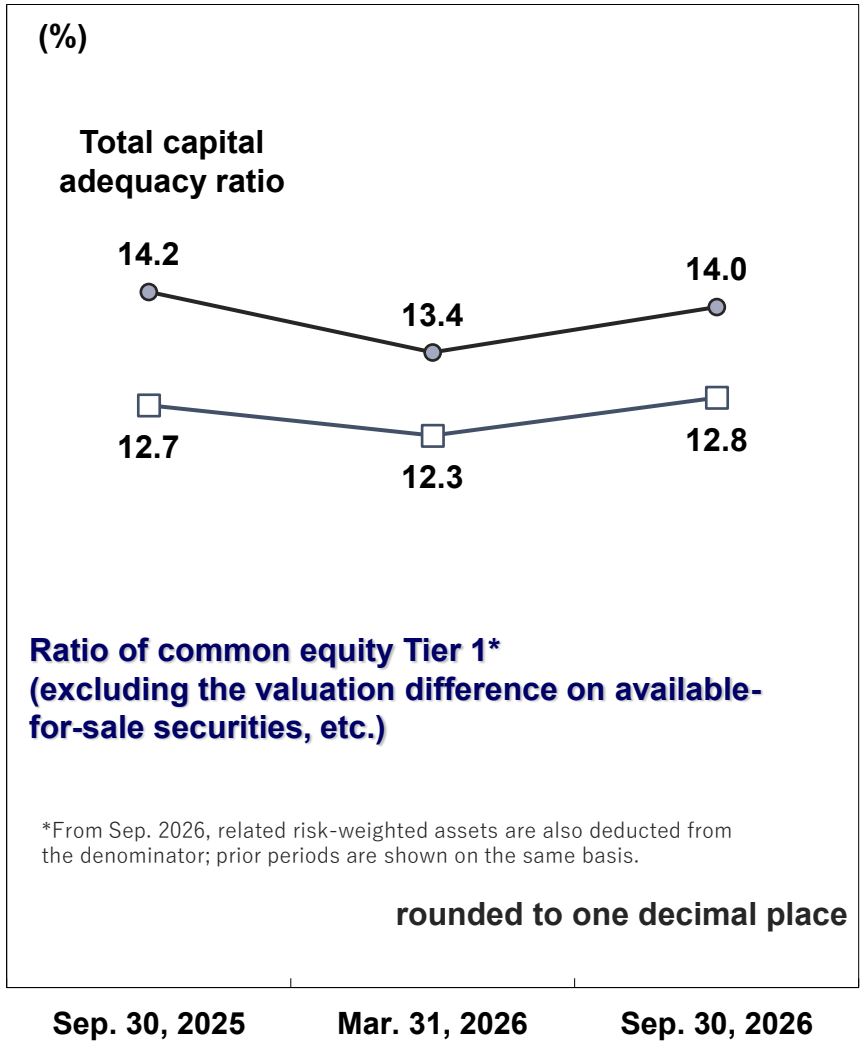
Our challenges build our future.

Chugin Financial Group, Inc.

Status of Capital Adequacy –Consolidated for the FG–

We will continue to pursue both the promotion of capital utilization and the maintenance of soundness.

[Capital adequacy ratio (consolidated for the FG)]



[Status of capital adequacy (consolidated for the FG)]

(billions of yen)	As of Mar. 31, 2026	As of Sep. 30, 2026	Change
Total capital adequacy	640.6	682.5	41.9
Of which, common equity Tier 1	583.9	626.9	43.0
Of which, valuation difference on available-for-sale securities,etc.*	56.5	80.6	24.1
Risk assets, etc.	4,797.5	4,863.1	65.6
Credit risk	4,688.2	4,739.3	51.1
Operational risk	109.2	123.7	14.5

*Valuation difference on available-for-sale securities and deferred gains or losses on hedges (on securities)

[Other Basel regulations]

	As of Mar. 31, 2026	As of Sep. 30, 2026	Regulatory level
Consolidated leverage ratio	5.57%	5.96%	3.15% or more
Consolidated liquidity coverage ratio (LCR)	145.8%	145.6%	At least 100%

Additional Information

Explanatory Materials on Financial Report for the Six Months Ended September 30, 2026

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Financial Figures for the Six Months Ended September 30, 2026

1.Interest Margin Non-consolidated

2.Capital Adequacy Consolidated/Non-consolidated

[International unified standards]

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1.Interest Margin [Non-consolidated]

(%)

Total for all branches	For the six months ended Sep. 30, 2026	YoY (amount)	For the six months ended Sep. 30, 2025
(1) Interest-bearing asset yield	1.87	0.39	1.48
Loan yield	1.78	0.20	1.58
Securities yield	2.41	0.68	1.73
(2) Fundraising expense	1.41	0.12	1.29
Deposit yield	0.46	0.10	0.36
Total net interest income (1-2)	0.46	0.27	0.19

(%)

Domestic banking operations	For the six months ended Sep. 30, 2026	YoY (amount)	For the six months ended Sep. 30, 2025
(1) Interest-bearing asset yield	1.38	0.42	0.96
Loan yield	1.40	0.31	1.09
Securities yield	1.81	0.68	1.13
(2) Fundraising expense	1.03	0.20	0.83
Deposit yield	0.32	0.14	0.18
Total net interest income (1-2)	0.35	0.22	0.13

(%)

International banking operations	For the six months ended Sep. 30, 2026	YoY (amount)	For the six months ended Sep. 30, 2025
(1) Interest-bearing asset yield	4.11	0.14	3.97
Loan yield	3.89	▲0.41	4.30
Securities yield	5.10	0.71	4.39
(2) Fundraising expense	3.17	▲0.40	3.57
Deposit yield	3.28	▲0.58	3.86
Total net interest income (1-2)	0.94	0.54	0.40

2.Capital Adequacy [International unified standards]

[Consolidated] (Billions of yen)

	As of Sep. 30, 2026	YoY	As of Mar. 31, 2026
(1)Overall capital adequacy ratio	14.03%	0.68%	13.35%
(2)Tier 1 ratio (5/7)	12.89%	0.72%	12.17%
(3)Tier 1 ratio including common shares (6/7)	12.89%	0.72%	12.17%
(4)Overall capital adequacy	682.5	41.9	640.6
(5)Tier 1 capital	626.9	43.0	583.9
(6)Tier 1 capital including common shares	626.9	43.0	583.9
(7)Risk-weighted assets	4,863.1	65.6	4,797.5

[Non-consolidated] (Billions of yen)

	As of Sep. 30, 2026	YoY	As of Mar. 31, 2026
(1)Overall capital adequacy ratio	12.32%	0.44%	11.88%
(2)Tier 1 ratio (5/7)	11.22%	0.47%	10.75%
(3)Tier 1 ratio including common shares (6/7)	11.22%	0.47%	10.75%
(4)Overall capital adequacy	594.2	28.8	565.4
(5)Tier 1 capital	541.6	30.0	511.6
(6)Tier 1 capital including common shares	541.6	30.0	511.6
(7)Risk-weighted assets	4,823.3	65.5	4,757.8