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For Immediate Release: May 15, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)

Company name: Aichi Financial Group, Inc. Listing: Tokyo Stock Exchange / Nagoya Stock Exchange
Securities code: 7389 URL: https://www.aichi-fg.co.jp
Representative: Yukinori Ito, Representative Director, President and Executive Officer
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Scheduled date of annual general meeting of shareholders: June 26, 2026 Scheduled date to commence dividend payments: June 29, 2026
Scheduled date to file annual securities report: June 19, 2026 Trading Accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated Operating Results (%: Changes from the corresponding period of the previous fiscal year)

	Ordinary Income		Ordinary Profits		Profit Attributable to Owners of Parent	
Fiscal Year Ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	125,137	23.9	30,912	200.6	21,808	139.7
March 31, 2025	101,036	13.9	10,282	(18.3)	9,097	9.7

Note: Comprehensive income
For the fiscal year ended March 31, 2026: ¥ 83,627 million [-%] For the fiscal year ended March 31, 2025: ¥ (20,892) million [-%]

	Profit per Share	Diluted Profit per Share	Profit on Own Capital	Ordinary Profits to Total Assets	Ordinary Profits to Ordinary Income
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	89.42	89.03	5.6	0.4	24.7
March 31, 2025	37.09	36.88	2.5	0.2	10.2

Reference: Share of profit (loss) of entities accounted for using equity method
For the fiscal year ended March 31, 2026: ¥- million For the fiscal year ended March 31, 2025: ¥- million
Note: Aichi Financial Group, Inc. (the "Company") conducted a share split at a ratio of five shares for every one share of common stock on April 1, 2026. "Profit per Share" and "Diluted Profit per Share" have been calculated based on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	7,168,337	431,001	6.0	1,767.23
March 31, 2025	6,799,701	353,810	5.2	1,439.58

Reference: Own Capital: As of March 31, 2026: ¥430,719 million As of March 31, 2025: ¥353,492 million
Note:
1. Own Capital Ratio is calculated as follows: (Total Net Assets - Share Acquisition Rights- Non-controlling Interests) / Total Assets × 100.
Own Capital Ratio stated above is not calculated based on the public notice of Own Capital Ratio.
2. The Company conducted a share split at a ratio of five shares for every one share of common stock on April 1, 2026. "Total Net Assets per Share" has been calculated based on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash flows from Financing Activities	Cash and Cash Equivalents at the end of the fiscal year
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	182,208	3,927	(6,575)	787,851
March 31, 2025	(105,076)	117,584	(4,961)	608,290

2. Cash Dividends

	Annual Dividends per Share					Total Cash Dividends (Total)	Dividends Pay-out Ratio (Consolidated)	Dividends on Net Assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	50.00	-	60.00	110.00	5,400	59.3	1.5
Fiscal year ended March 31, 2026	-	50.00	-	85.00	135.00	6,579	30.2	1.7
Fiscal year ending March 31, 2027 (Forecast)	-	15.00	-	15.00	30.00		31.8	

Note: 1. Breakdown of the fiscal year- end dividends per share for fiscal year ended March 31, 2025: Commemorative Dividend 10.00 Yen
2. The Company conducted a share split at a ratio of five shares for every one share of common stock on April 1, 2026. The amounts shown for the fiscal years ended March 31, 2025 and 2026 are the actual amount of dividends paid before the share split. The amounts shown for the fiscal year ending March 31, 2027 (forecast) are the figures after the share split. The annual dividend per share for the fiscal year ending March 31, 2027 (forecast) without considering the share split would be 150 yen.

3. Consolidated Earnings Estimates for Fiscal 2026 (for the fiscal year ending March 31, 2027)

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary Profits		Profit Attributable to Owners of Parent		Profit per Share
Second-quarter period (cumulative)	Millions of yen	%	Millions of yen	%	Yen
	14,000	(1.5)	13,000	29.6	53.34
Full-year	28,000	(9.4)	23,000	5.5	94.37

Note:
The Company conducted a share split at a ratio of five shares for every one share of common stock on April 1, 2026. The impact of the share split has been considered in calculating "Profit per Share" in the forecast of consolidated operating results for the fiscal year ending March 31, 2027.

***Notes**

(1) Significant Subsidiaries during for the fiscal year ended March 31, 2026 (changes in specified subsidiaries accompanying changes in the scope of consolidation): Yes
Newly included: - companies
Excluded: 2 companies AASC Co., Ltd., IST Co., Ltd.
Note: AASC Co., Ltd. and IST Co., Ltd. have combined as absorption-type merger with AAST Co., Ltd as the surviving company and AASC Co., Ltd. and IST Co., Ltd. as the disappearing company on October 2025.

(2) Changes in accounting policies, changes in accounting estimates, and restatements
(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
(ii) Changes in accounting policies due to other reasons: None
(iii) Changes in accounting estimates: None
(iv) Restatements: None

(3) Number of issued shares (common stock)

(i)Period-end issued shares (including treasury share)	As of March 31, 2026	245,623,355 shares	As of March 31, 2025	245,623,355 shares
(ii)Period-end treasury share	As of March 31, 2026	1,897,065 shares	As of March 31, 2025	70,595 shares
(iii)Average outstanding shares	As of March 31, 2026	243,888,175 shares	As of March 31, 2025	245,301,560 shares

Note: The Company conducted a share split at a ratio of five shares for every one share of common stock on April 1, 2026. The number of shares issued (common stock) has been calculated based on the assumption that the share split was conducted at the beginning of the previous fiscal year.

[Reference] Overview of Non-Consolidated Financial Results

Non-Consolidated Financial Results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Operating Revenues		Operating Income		Ordinary Profit		Profit	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	8,523	39.1	7,156	45.2	7,162	45.4	7,111	45.1
March 31, 2025	6,128	(23.6)	4,927	(29.7)	4,926	(29.7)	4,899	(29.9)

	Profit per Share	Diluted Profit per Share
Fiscal year ended	Yen	Yen
March 31, 2026	29.16	29.03
March 31, 2025	19.98	19.86

Note: The Company conducted a share split at a ratio of five shares for every one share of common stock on April 1, 2026. "Profit per Share" and "Diluted Profit per Share" have been calculated based on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(2)Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	210,322	209,947	99.7	860.33
March 31, 2025	209,458	209,272	99.8	851.03

Reference: Own Capital: As of March 31, 2026: ¥209,685 million As of March 31, 2025: ¥208,972 million

Note:

1. Own Capital Ratio is calculated as follows: (Total Net Assets - Share Acquisition Rights) / Total Assets × 100.
Own Capital Ratio stated above is not calculated based on the public notice of Own Capital Ratio.
2. The Company conducted a share split at a ratio of five shares for every one share of common stock on April 1, 2026. "Total Net Assets per Share" has been calculated based on the assumption that the share split was conducted at the beginning of the previous fiscal year.

* This immediate release is outside the scope of the audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters
Forward-looking statements concerning financial forecasts contained in these materials are based on information available when the forecasts were made and certain assumptions judged to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved, and actual results may differ significantly from the forecasts due to a variety of factors.

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1. Overview of Consolidated Financial Results

(1) Overview of Operating Results

i Trends of Economics and Finance

Looking back at Japan's economy during this fiscal year, although the influence of U.S. trade policy remains, corporate earnings are showing signs of improvement and capital investments aimed at solving corporate challenges in labor shortages and DX are recovering gradually. Additionally, personal consumption rebounded supported by improvements in employment and income resulting in a moderate economic recovery. However, the outlook remains uncertain with potential downward pressure on the economy from surging crude oil prices due to escalating Middle East tensions and raw material supply constraints stemming from logistical disruptions.

In this region centered on Aichi Prefecture which is our Group's main business base, housing investment is weak mainly due to soaring housing prices, however, capital investment is increasing with investments expected in the automotive industry mainly for structural transformation with the shift to electric vehicles and software development and in the non-manufacturing sector, investments are expected in infrastructure in the introduction of robots that lead to labor-saving and efficiency improvements. Production and exports are on an upward trend supported by robust domestic and international demand. Furthermore, despite the impact of rising prices on consumer spending, the economy is experiencing a gradual recovery driven by a moderate improvement in employment and income.

Looking at the financial side, the yen weakened against the US dollar in the first half of the period reaching the 147 yen range by the end of September due to rising political instability in Japan and receding expectations of interest rate cuts based on strong US economic indicators. In the latter half, the dollar rose further to the 158 yen level towards the end of the period due to factors such as a decline in expectations of an interest rate hike by the Bank of Japan following the results of the ruling party's presidential election in October, rising crude oil prices due to the escalating tensions in the Middle East since March, and a strengthening of risk aversion among investors.

In the first half of the period, the Nikkei stock average closed at 44,932 yen at the end of September setting a new monthly closing record driven by a reduction in uncertainty surrounding U.S.-Japan tariff negotiations and a rise in semiconductor-related stocks due to expectations of growth in the AI market. Subsequently, following the results of the general election, expectations for economic policies rose, and the index reached a new record high of over 58,800 yen in February. However, in March, the index closed at 51,063 yen due to a surge in crude oil prices caused by heightened tensions in the Middle East and increased concerns about a downturn in the economy.

ii Results of the Group

In the above-mentioned environment, the Group's business performance for the fiscal year ended March 31, 2026 was as follows:

Ordinary income increased by 24,101 million yen year on year to 125,137 million yen due to increases in interest on loans and bills discounted and gains on sales of stocks. On the other hand, ordinary expenses increased by 3,470 million yen year on year to 94,225 million yen mainly attributable to higher deposit interest.

As a result, ordinary profits increased by 20,630 million yen compared to the previous fiscal year to 30,912 million yen. Additionally, profit attributable to owners of parent increased by 12,711 million yen year on year to 21,808 million yen.

Looking at each segment, ordinary income for the banking business increased by 21,803 million yen year on year to 113,377 million yen, and segment profits increased by 20,458 million yen year on year to 30,737 million yen. Ordinary income from the lease business increased 624 million yen year on year to 7,129 million yen, while segment profit decreased 137 million yen year on year to 40 million yen.

(2) Overview of Financial Conditions

i Assets

Total assets increased by 368.6 billion yen from the end of the previous fiscal year to 7,168.3 billion yen.

Of this, the end-of-period balance of loans increased by 95.4 billion yen from the end of the previous fiscal year to 4,941.1 billion yen, due to efforts to increase loans to small and medium-sized enterprises and housing loans. In addition, the end-of-period balance of securities increased by 78.9 billion yen from the end of the previous fiscal year to 1,269.6 billion yen.

ii Liabilities

Total liabilities increased by 291.4 billion yen from the end of the previous fiscal year to 6,737.3 billion yen.

Of this, the end-of-period deposit balance increased by 56.4 billion yen from the end of the previous fiscal year to 5,989.3 billion yen, as a result of efforts to increase deposits from individuals and corporations.

iii Net Assets

Total net assets increased by 77.1 billion yen from the end of the previous fiscal year to 431.0 billion yen, and net assets per share were 1,767.23 yen. The Company conducted a share split at a ratio of five shares for every one share of common stock on April 1, 2026. Total net assets per share has been calculated based on the assumption that the share split was conducted at the beginning of the current consolidated fiscal year.

(3) Overview of Cash Flows

Cash flows from operating activities were inflows of 182,208 million yen (an increase of 287,285 million yen from the previous fiscal year) due to an increase in loans and other factors. Cash flows from investing activities were inflows of 3,927 million yen (a decrease of 113,657 million yen from the previous fiscal year) due to sales and redemption of securities and other factors. Additionally, cash flows from financing activities were expenditures of 6,575 million yen (a decrease of 1,613 million yen from the previous fiscal year) due to dividend payments.

As a result, cash and cash equivalents increased by 179,560 million yen from the end of the previous fiscal year to 787,851 million yen.

(4) Outlook of the Going Forward

Our full-year business outlook for the fiscal year ending March 31, 2027 is as follows:

(Aichi Financial Group, Consolidated)

Ordinary profit is 28.0 billion yen (2.9 billion yen decrease from the fiscal year ending March 31, 2026), and profit attributable to owners of parent is 23.0 billion yen (1.1 billion yen increase from the fiscal year ending March 31, 2026).

(Aichi Bank, Non-Consolidated)

Ordinary profit is 26.5 billion yen (4.2 billion yen decrease from the fiscal year ending March 31, 2026), and profit is 22.0 billion yen (0.5 billion yen increase from the fiscal year ending March 31, 2026).

2. Basic Stance on Selection of Accounting Standards

The Group prepares its consolidated financial statements in accordance with Japanese Generally Accepted Accounting Principles because the Group does not conduct international business or fundraising. With respect to International Financial Reporting Standards (IFRS), in light of possible adoption in the future, the Group is continuing research and study on the situation in Japan and overseas and/or the development of IFRS.

3. Consolidated Financial Statements and Others

(1) Consolidated Balance Sheets as of March 31, 2026

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and Due from Banks	612,643	790,694
Call Loans and Bills Purchased	732	-
Other Debt Purchased	7,211	6,280
Trading Account Securities	-	2
Securities	1,190,784	1,269,694
Reserve for Possible Losses on Investments	(0)	(0)
Loans and Bills Discounted	4,845,754	4,941,172
Foreign Exchange Assets	2,587	2,863
Other Assets	66,888	71,765
Tangible Fixed Assets	67,061	67,351
Building	11,426	10,890
Land	48,978	50,083
Lease Assets	68	26
Construction in Progress	964	1,467
Other Tangible Fixed Assets	5,622	4,884
Intangible Fixed Assets	3,321	3,157
Software	1,564	1,569
Goodwill	1,573	1,408
Software in Progress	31	34
Lease Assets	27	17
Other Intangible Fixed Assets	124	127
Net Defined Benefit Asset	21,610	29,914
Deferred Tax Assets	565	568
Customers' Liabilities for Acceptances and Guarantees	5,460	5,707
Reserve for Possible Losses on Loans	(24,918)	(20,835)
Total Assets	6,799,701	7,168,337
Liabilities		
Deposits	5,932,927	5,989,342
Negotiable Certificates of Deposit	1,600	47,900
Call Money and Bills Sold	-	19,000
Guarantee Deposits Received under Securities Lending Transactions	79,760	159,802
Borrowed Money	336,166	368,896
Foreign Exchange Liabilities	1,416	1,216
Other Liabilities	57,050	85,277
Reserve for Bonus Payments	1,136	1,172
Reserve for Directors' Bonus Payments	106	118
Net Defined Benefit Liability	111	139
Reserve for Director Retirement Benefits	129	177
Reserve for Contingencies	2,699	2,250
Reserve for Demolition Costs of Fixed Assets	-	718
Deferred Tax Liabilities	22,702	50,991
Deferred Tax Liabilities for Revaluation Reserve for Land	4,623	4,623
Acceptances and Guarantees	5,460	5,707
Total Liabilities	6,445,891	6,737,335

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net Assets		
Share Capital	20,026	20,026
Capital Surplus	36,939	36,907
Retained Earnings	234,255	250,680
Treasury Shares	(36)	(1,020)
Total Shareholders' Equity	291,185	306,594
Net Unrealized Gains (Losses) on Other Securities	42,623	89,543
Deferred Gains (Losses) on Hedges	5,397	15,837
Revaluation Reserve for Land	8,178	8,178
Remeasurements of Defined Benefit Plans	6,108	10,565
Total Accumulated Other Comprehensive Income	62,307	124,124
Share Acquisition Rights	300	262
Non-controlling Interests	18	20
Total Net Assets	353,810	431,001
Total Liabilities and Net Assets	6,799,701	7,168,337

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income for the Fiscal Year Ended March 31, 2026

(Consolidated Statements of Income)

(Millions of yen)

	Fiscal Year ended March 31, 2025	Fiscal Year ended March 31, 2026
Ordinary Income	101,036	125,137
Interest Income	58,422	73,778
Interest on Loans and Bills Discounted	39,831	52,728
Interest and Dividends on Securities	16,837	18,028
Interest on Call Loans and Bills Purchased	62	100
Interest on Due from Banks	1,450	2,782
Other Interest Income	241	140
Fee and Commission Income	18,245	18,005
Other Operating Income	6,908	7,752
Other Ordinary Income	17,459	25,600
Gain on Reversal of Reserve for Possible Losses on Loans	-	1,772
Gain on Reversal of Reserve for Reimbursement of Deposits	80	-
Gain on Reversal of Possible Losses on Investments	-	449
Recovery of Written-off Claims	1	1
Other	17,377	23,377
Ordinary Expenses	90,754	94,225
Interest Expenses	7,977	21,178
Interest on Deposits	5,920	18,227
Interest on Negotiable Certificates of Deposit	16	18
Interest on Call Money and Bills Sold	-	62
Interest on Securities Lending Transactions	398	556
Interest on Borrowed Money	579	1,389
Other Interest Expenses	1,062	924
Fee and Commission Expenses	5,664	5,952
Other Operating Expenses	20,081	13,856
General and Administrative Expenses	47,750	45,002
Other Ordinary Expenses	9,281	8,235
Provision for Reserves for Possible Losses on Loans	714	-
Provision for Reserve for Possible Losses on Investments	0	0
Provision for Reserve for Contingencies	530	-
Other	8,036	8,235
Ordinary Profits	10,282	30,912
Extraordinary Gains	10	0
Gains on Disposition of Fixed Assets	10	0
Extraordinary Losses	567	972
Losses on Disposition of Fixed Assets	102	121
Losses on Impairment of Fixed Assets	7	132
Provision for Reserve for Demolition Costs of Fixed Assets	-	718
Losses on Revision of Retirement Benefit Plan	457	-
Income before Income Taxes	9,725	29,940
Income Taxes - Current	824	9,115
Income Taxes - Deferred	(195)	(985)
Total Income Taxes	629	8,130
Profit	9,095	21,810
Profit Attributable to Non-controlling Interests	(1)	1
Profit Attributable to Owners of Parent	9,097	21,808

(Consolidated Statements of Comprehensive Income)

(Millions of yen)

	Fiscal Year ended March 31, 2025	Fiscal Year ended March 31, 2026
Profit	9,095	21,810
Other Comprehensive Income	(29,988)	61,817
Net Unrealized Gains (Losses) on Other Securities	(33,763)	46,919
Deferred Gains (Losses) on Hedges	4,662	10,440
Revaluation Reserve for Land	(130)	-
Remeasurements of Defined Benefit Plans	(757)	4,457
Comprehensive Income	(20,892)	83,627
(Breakdown)		
Comprehensive Income Attributable to Owners of Parent	(20,891)	83,626
Comprehensive Income Attributable to Non-controlling Interests	(1)	1

(3) Consolidated Statements of Change in Net Assets
For the Fiscal Year ended March 31, 2025

(Millions of yen)

	Shareholders' Equity				
	Share Capital	Capital Surplus	Retained Earnings	Treasury Shares	Total Shareholders' Equity
Balance as of the beginning of the Period	20,026	37,021	230,061	(337)	286,772
Changes during the Period					
Cash Dividends			(4,903)		(4,903)
Profit Attributable to Owners of Parent			9,097		9,097
Repurchase of Treasury Shares				(5)	(5)
Disposition of Treasury Shares		(82)		307	224
Net Changes in Items other than Shareholders' Equity					
Total Changes during the Period	-	(82)	4,193	301	4,412
Balance as of the end of the Period	20,026	36,939	234,255	(36)	291,185

	Accumulated Other Comprehensive Income					Share Acquisition Rights	Non-controlling Interests	Total Net Assets
	Net Unrealized Gains (Losses) on Other Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance as of the beginning of the Period	76,387	734	8,308	6,865	92,295	463	-	379,531
Changes during the Period								
Cash Dividends								(4,903)
Profit Attributable to Owners of Parent								9,097
Repurchase of Treasury Shares								(5)
Disposition of Treasury Shares								224
Net Changes in Items other than Shareholders' Equity	(33,763)	4,662	(130)	(757)	(29,988)	(163)	18	(30,133)
Total Changes during the Period	(33,763)	4,662	(130)	(757)	(29,988)	(163)	18	(25,720)
Balance as of the end of the Period	42,623	5,397	8,178	6,108	62,307	300	18	353,810

For the Fiscal Year ended March 31, 2026

(Millions of yen)

	Shareholders' Equity				
	Share Capital	Capital Surplus	Retained Earnings	Treasury Shares	Total Shareholders' Equity
Balance as of the beginning of the Period	20,026	36,939	234,255	(36)	291,185
Changes during the Period					
Cash Dividends			(5,383)		(5,383)
Profit Attributable to Owners of Parent			21,808		21,808
Repurchase of Treasury Shares				(1,125)	(1,125)
Disposition of Treasury Shares		(31)		140	109
Net Changes in Items other than Shareholders' Equity					
Total Changes during the Period	-	(31)	16,425	(984)	15,409
Balance as of the end of the Period	20,026	36,907	250,680	(1,020)	306,594

	Accumulated Other Comprehensive Income					Share Acquisition Rights	Non-controlling Interests	Total Net Assets
	Net Unrealized Gains (Losses) on Other Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance as of the beginning of the Period	42,623	5,397	8,178	6,108	62,307	300	18	353,810
Changes during the Period								
Cash Dividends								(5,383)
Profit Attributable to Owners of Parent								21,808
Repurchase of Treasury Shares								(1,125)
Disposition of Treasury Shares								109
Net Changes in Items other than Shareholders' Equity	46,919	10,440	-	4,457	61,817	(37)	1	61,781
Total Changes during the Period	46,919	10,440	-	4,457	61,817	(37)	1	77,191
Balance as of the end of the Period	89,543	15,837	8,178	10,565	124,124	262	20	431,001

(4) Consolidated Statements of Cash Flows

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash Flows from Operating Activities		
Income before Income Taxes	9,725	29,940
Depreciation	4,536	3,243
Losses on Impairment of Fixed Assets	7	132
Amortization of Goodwill	82	165
Increase (Decrease) in Reserves for Possible Losses on Loans	(644)	(4,082)
Increase (Decrease) in Reserves for Possible Losses on Investments	0	0
Increase (Decrease) in Reserve for Bonus Payments	(237)	36
Increase (Decrease) in Reserve for Directors' Bonus Payments	0	12
Decrease (Increase) in Net Defined Benefit Asset	(1,377)	(1,738)
Increase (Decrease) in Net Defined Benefit Liability	(11)	28
Increase (Decrease) in Reserve for Director Retirement Benefits	(46)	47
Increase (Decrease) in Reserve for Reimbursement of Deposits	(162)	-
Increase (Decrease) in Reserve for Contingencies	344	(449)
Increase (Decrease) in Reserve for Demolition Costs of Fixed Assets	-	718
Interest Income - accrual basis	(58,422)	(73,778)
Interest Expenses - accrual basis	7,977	21,178
Losses (Gains) on Securities	(627)	(9,751)
Foreign Exchange Losses (Gains) - net	545	(1,345)
Losses (Gains) on Disposition of Fixed Assets	92	121
Decrease (Increase) in Trading Account Securities	0	(2)
Decrease (Increase) in Loans and Bills Discounted	(141,284)	(95,417)
Increase (Decrease) in Deposits	110,993	56,414
Increase (Decrease) in Negotiable Certificates of Deposit	(21,500)	46,300
Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowed Money)	10,064	32,729
Decrease (Increase) in Due from Banks (excluding Due from Bank of Japan)	561	1,509
Decrease (Increase) in Call Loans, etc.	820	1,138
Increase (Decrease) in Call Money, etc.	-	19,000
Increase (Decrease) in Guarantee Deposits Received under Securities Lending Transactions	(111,137)	80,042
Decrease (Increase) in Foreign Exchange Assets	4,239	(275)
Increase (Decrease) in Foreign Exchange Liabilities	(47)	(199)
Interest and Dividend Income - cash basis	58,744	73,612
Interest Expenses - cash basis	(5,883)	(16,950)
Other – net	31,437	19,973
Subtotal	(101,208)	182,354
Cash Refunded (Paid) Income Taxes	(3,867)	(145)
Net Cash Provided by (Used in) Operating Activities	(105,076)	182,208
Cash Flows from Investing Activities		
Payments for Purchase of Securities	(146,265)	(274,735)
Proceeds from Sales of Securities	180,625	177,291
Proceeds from Redemption of Securities	90,654	104,966
Payments for Purchase of Tangible Fixed Assets	(4,211)	(3,097)
Proceeds from Sales of Tangible Fixed Assets	91	56
Payments for Purchase of Intangible Fixed Assets	(1,208)	(528)
Payments for Fulfillment of Asset Retirement Obligations	(3)	(26)
Payments for Purchase of Shares of Subsidiaries Resulting in Change in Scope of Consolidation	(2,098)	-
Net Cash Provided by (Used in) Investing Activities	117,584	3,927

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash Flows from Financing Activities		
Payments for Lease Obligation	(72)	(67)
Payments for Repurchase of Treasury Shares	(5)	(1,125)
Proceeds from Sale of Treasury Shares	0	0
Cash Dividends Paid	(4,903)	(5,383)
Proceeds from Share Issuance to Non-controlling Shareholders	20	-
Net Cash Provided by (Used in) Financing Activities	(4,961)	(6,575)
Net Increase (Decrease) in Cash and Cash Equivalents	7,546	179,560
Cash and Cash Equivalents at the beginning of the fiscal year	600,743	608,290
Cash and Cash Equivalents at the end of the fiscal year	608,290	787,851

(5) Notes regarding Consolidated Financial Statements

(Matters Related to the Assumption of Going Concern)

There is no applicable information.

(Note on Business Combinations and Other Related Matters Information)

Common control transactions and other items

Transfer of the Subsidiary through Dividend in Kind

1. Overview of the business combination

(1) Name and business detail of the business combined company

Name of combined company	Business Detail
Aigin CS Co., Ltd.	Computer-based operation

(2) Date of business combination

October 1, 2025

(3) Legal form of business combination

Dividends in kind from consolidated subsidiary

(4) Company name after combination

Sakaemachi Research&Consulting Co.,Ltd.
The business detail had changed to consulting business, etc.

(5) Other matters related to the outline of the transaction

The Company acquired the shares of a consolidated subsidiary held by another consolidated subsidiary through dividends in kind in order to further strengthen corporate governance and enhance the Group's profitability through a review of capital structure.

2. Summary of accounting procedures implemented

In accordance with the "Accounting Standard for Business Combinations" (ASBJ Statement No. 21, issued January 16, 2019) and the "Guidance on Accounting Standards for Business Combinations and Accounting Standards for Business Divestitures." (ASBJ Guidance No. 10, issued January 16, 2019), these transactions are accounted for as transactions under common control.

Common control transactions and other items
Mergers between Consolidated Subsidiaries

1. Overview of the business combination

(1) Name and business detail of the business combined company

(Absorption-type merger surviving company)
Name: AAST Co., Ltd.
Business Detail: Software development
(Absorbed-type merger disappearing companies)
Name: AASC Co., Ltd.
Business Detail: Holding shares of the group companies
Name: IST Co., Ltd.
Business Detail: Software development

(2) Date of business combination

October 1, 2025

(3) Legal form of business combination

Absorption-type merger with AAST Co., Ltd. as the surviving company and AASC Co., Ltd. and IST Co., Ltd. as the disappearing companies.

(4) Company name after combination

AAST Co., Ltd.

(5) Other matters related to the outline of the transaction

The purpose of this merger is to improve operational efficiency through the integration of three companies. The resources created by this efficiency will be allocated to the Company's core business of software development to strengthen its development capabilities. Through these efforts, the Company aims to better address the needs and challenges of customers and the local community.

2. Summary of accounting procedures implemented

In accordance with the "Accounting Standard for Business Combinations" (ASBJ Statement No. 21, issued January 16, 2019) and the "Guidance on Accounting Standards for Business Combinations and Accounting Standards for Business Divestitures." (ASBJ Guidance No. 10, issued January 16, 2019), these transactions are accounted for as transactions under common control.

(Business Segment Information)

1. Summary of reporting segments

Aichi Financial Group's reporting segments are components of the Group for which separate financial information is available, and which are regularly reviewed by the Board of Directors, the decision-making body for the execution of its business operations, to make decisions regarding the allocation of management resources and to assess performance.
The Group's business activities primarily involve providing financial services, focusing on banking operations and including leasing services.
Accordingly, the Group is comprised of segments based on financial services, with "Banking" and "Lease" designated as its two reporting segments.
The "Banking" segment provides deposit-taking, lending, foreign exchange, investment trust, over-the-counter sales of life insurance products, and securities operations, among others. The "Lease" segment provides leasing services.

2. Method for calculating ordinary income, profit, assets, liabilities, and other items for each reporting segment

The accounting methods applied to the reported business segments are consistent with the accounting policies adopted for the preparation of the consolidated financial statements.
Profit for the reporting segments is measured on an ordinary profit basis. Intersegment revenues are based on market prices.

3. Information on ordinary income, profit, assets, liabilities and others items for each reporting segment
For the fiscal year ended March 31, 2025

(Millions of Yen)

	Reporting Segment			Others	Total	Adjustment	Amount of Consolidated Financial Statement
	Banking	Lease	Total				
Ordinary Income							
External Customers	91,391	6,204	97,595	3,428	101,024	12	101,036
Intersegment	182	300	483	517	1,001	(1,001)	－
Total	91,574	6,505	98,079	3,945	102,025	(988)	101,036
Segment Profits	10,279	178	10,457	278	10,736	(454)	10,282
Segment Assets	6,758,302	27,672	6,785,975	19,643	6,805,619	(5,917)	6,799,701
Segment Liabilities	6,432,506	20,938	6,453,444	8,194	6,461,638	(15,747)	6,445,891
Others							
Depreciation	4,291	150	4,442	45	4,487	49	4,536
Interest Income - accrual basis	58,267	4	58,272	69	58,341	81	58,422
Interest Expenses - accrual basis	7,940	104	8,044	4	8,048	(71)	7,977
Provision for Reserves for Possible Losses on Loans	573	(49)	524	191	715	(1)	714
Losses on Impairment of Securities	221	－	221	－	221	0	221
Increase in Tangible Fixed Assets and Non-Tangible Fixed Assets	5,352	7	5,359	59	5,419	－	5,419

Notes:

1. "Ordinary Income" in the above table is used in lieu of net sales generally used by Japanese non-financial companies. The adjustment is made for the difference between ordinary income and the amount of ordinary income on the consolidated statement of income.
2. "Others" in the reporting segments are business segment which is not included in reporting segment as credit card business, debts collection agency business, business processing business with computer, administrative service business for bank, operation and management of the investment limited partnership (funding) business, software development business, and advertising agency business.
3. Adjustment of the ordinary income for the external customers 12 millions of yen is related to the purchase methods.
4. Adjustment of the segment profits (454) millions of yen is related to the purchase methods for (444) millions of yen and intersegment transaction elimination.
5. Adjustment of the segment assets (5,917) millions of yen is related to the purchase methods and intersegment transaction elimination.
6. Adjustment of the segment liabilities (15,747) millions of yen is related to the purchase methods and intersegment transaction elimination.
7. Reconciliation of the total segment profits in each of the above table to the ordinary profit in the consolidated statement of income are adjusted.
8. Adjustment of the Interest Income - accrual basis 81 millions of yen is related to the purchase methods for 116 millions of yen and intersegment transaction elimination.

For the fiscal year ended March 31, 2026

(Millions of Yen)

	Reporting Segment			Others	Total	Adjustment	Amount of Consolidated Financial Statement
	Banking	Lease	Total				
Ordinary Income							
External Customers	113,104	6,860	119,965	5,506	125,472	(334)	125,137
Intersegment	272	268	541	587	1,128	(1,128)	－
Total	113,377	7,129	120,506	6,093	126,600	(1,463)	125,137
Segment Profits	30,737	40	30,778	287	31,066	(153)	30,912
Segment Assets	7,122,443	34,478	7,156,921	20,936	7,177,857	(9,520)	7,168,337
Segment Liabilities	6,720,333	27,560	6,747,894	9,386	6,757,280	(19,945)	6,737,335
Others							
Depreciation	2,998	164	3,163	50	3,213	29	3,243
Interest Income - accrual basis	73,694	21	73,716	47	73,763	15	73,778
Interest Expenses - accrual basis	21,105	213	21,319	3	21,322	(143)	21,178
Provision for Reserves for Possible Losses on Loans	(2,024)	25	(1,998)	227	(1,771)	(1)	(1,772)
Losses on Impairment of Securities	47	－	47	－	47	(33)	14
Increase in Tangible Fixed Assets and Non-Tangible Fixed Assets	3,545	30	3,575	47	3,623	－	3,623

Notes:

1. “Ordinary Income” in the above table is used in lieu of net sales generally used by Japanese non-financial companies. The adjustment is made for the difference between ordinary income and the amount of ordinary income on the consolidated statement of income.
2. “Others” in the reporting segments are business segment which is not included in reporting segment as credit card business, debts collection agency business, business processing business with computer, administrative service business for bank, operation and management of the investment limited partnership (funding) business, software development business, advertising agency business and consulting business.
3. Adjustment of the ordinary income for the external customers (334) millions of yen is related to the purchase methods.
4. Adjustment of the segment profits (153) millions of yen is related to the purchase methods for (146) millions of yen and intersegment transaction elimination.
5. Adjustment of the segment assets (9,520) millions of yen is related to the purchase methods and intersegment transaction elimination.
6. Adjustment of the segment liabilities (19,945) millions of yen is related to the purchase methods and intersegment transaction elimination.
7. Reconciliation of the total segment profits in each of the above table to the ordinary profit in the consolidated statement of income are adjusted.
8. Adjustment of the Interest Income - accrual basis 15 millions of yen is related to the purchase methods for 127 millions of yen and intersegment transaction elimination.

(Per Share Information)

	Fiscal Year Ended March 31, 2025	Fiscal Year Ended March 31, 2026
Net Assets per Share of Common Stock	1,439.58 Yen	1,767.23 Yen
Profit per Share of Common Stock	37.09 Yen	89.42 Yen
Diluted Profit per Share of Common Stock	36.88 Yen	89.03 Yen

Notes: 1. Total Net Assets per Share of Common Stock is based on the following information:

		As of March 31, 2025	As of March 31, 2026
Total Net Assets	¥ Millions	353,810	431,001
Deductions from Total Net Assets	¥ Millions	318	282
Share Acquisition Rights	¥ Millions	300	262
Non-controlling Interests	¥ Millions	18	20
Net Assets (year-end) related to Common Stock	¥ Millions	353,492	430,719
Year-end Outstanding Shares of Common Stock based on which Total Net Assets per Share of Common Stock was calculated	Thousands of Shares	245,552	243,726

2. Profit per Share of Common Stock and Diluted Profit per Share of Common Stock are based on the following information:

		Fiscal Year Ended March 31, 2025	Fiscal Year Ended March 31, 2026
Profit per Share of Common Stock			
Profit Attributable to Owners of Parent	¥ Millions	9,097	21,808
Profit Attributable to Owners of Parent related to Common Stock	¥ Millions	9,097	21,808
Average Outstanding Shares of Common Stock (during the period)	Thousands of Shares	245,301	243,888
Diluted Profit per Share of Common Stock			
Adjustment to Profit Attributable to Owners of Parent	¥ Millions	-	-
Increased Number of Shares of Common Stock	Thousands of Shares	1,373	1,077
Share Acquisition Rights	Thousands of Shares	1,373	1,077
Description of dilutive securities which were not included in the calculation of Diluted Profit per Share of Common Stock as they have no dilutive effects		-	-

3. The Company conducted a share split at a ratio of five shares for every one share of common stock on April 1, 2026. “Profit per Share of Common Stock”, “Diluted Profit per Share of Common Stock” and “Net Assets per Share of Common Stock” have been calculated based on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(Significant Subsequent Events)

(Share split and Partial amendment to Articles of Incorporation due to share split)

The Company approved a resolution to conduct a stock split and partially amend the Articles of Incorporation in conjunction with the stock split on April 1, 2026 at the Board of Directors meeting held on February 26, 2026.

1. Purpose of share split

The purpose of the share split is to reduce the amount per investment unit of the Company's shares to create a more accessible investment environment for shareholders and investors, and thereby improve the liquidity of shares and further expand the investor base.

2. Overview of share split

(1) Method of the share split

The Company conducted a five-for-one share split of its common stocks held by shareholders listed or recorded in the final shareholder registry as of the record date of March 31, 2026.

(2) Number of shares increased due to the share split

Total number of issued shares before the share split	49,124,671 shares
Number of shares increased due to the share split	196,498,684 shares
Total number of issued shares after the share split	245,623,355 shares
Total number of authorized shares after the share split	750,000,000 shares

(3) Schedule of the share split

Date of public notice of the record date	March 16, 2026
Record date	March 31, 2026
Effective date	April 1, 2026

(4) Impact on per share information

The impact on per share information is presented in "(5) Notes regarding Consolidated Financial Statements (Per Share Information)".

(5) Other matters

・ Change in the amount of share capital

There is no change in the amount of share capital due to the share split.

・ Adjustment regarding the number of shares per stock acquisition right

The Company has issued multiple stock acquisition rights (stock compensation-type stock options). The exercise price will not be adjusted and remains at 1 yen per share. The number of shares to be granted after the adjustment shall be the number of shares granted before the adjustment multiplied by 5, effective April 1, 2026.

・ Adjustments regarding the restricted stock remuneration plan

In connection with the share split, the total number of common stocks of the Company to be issued or disposed of as restricted stock remuneration for Directors of the Company (excluding Directors who are Audit and Supervisory Committee Members and Outside Directors) has adjusted as follows, effective April 1, 2026, in accordance with the share split ratio (5-for-1).

Total number of shares to be issued or disposed of

Before Adjustment	After Adjustment
Up to 65,000 shares per year	Up to 325,000 shares per year

This adjustment is made in connection with the share split, and there is no change to the total amount of remuneration under this plan.

3. Partial amendment to Articles of Incorporation due to share split

(1) Reason for amendment

In connection with the share split, the Company revised the total number of authorized shares set forth in Article 5 of its Articles of Incorporation by resolution of the Board of Directors pursuant to the provisions of Article 184, Paragraph 2 of the Companies Act, effective April 1, 2026.

(2) Details of amendment

Current Articles of Incorporation	After Amendment
(Total Number of Authorized Shares) Article 5 The total number of shares authorized to be issued by the Company shall be one hundred fifty million (150,000,000) shares.	(Total Number of Authorized Shares) Article 5 The total number of shares authorized to be issued by the Company shall be seven hundred fifty million (750,000,000) shares.

(3) Schedule

Effective date	April 1, 2026

(Mergers between Consolidated Subsidiaries)
Aigin DC Card Company Limited and THE CHUKYOU CARD CO LTD, subsidiaries of our wholly-owned subsidiary Aichi Bank, Ltd. had held the Board of Directors meeting on April 21, 2026 at each company, had resolved to sign the absorption type merger agreement and signed merger agreements on the same date as below.

1. Overview of the business combination
   (1) Name and business detail of the business combined company
   (Absorption-type merger surviving company)
   Name: THE CHUKYOU CARD CO LTD
   Business Detail: Credit card business
   (Absorbed-type merger disappearing companies)
   Name: Aigin DC Card Company Limited
   Business Detail: Credit card business
   (2) Date of business combination
   April 1, 2027 (Scheduled)
   (3) Legal form of business combination
   Absorption-type merger with THE CHUKYOU CARD CO LTD as the surviving company and Aigin DC Card Company Limited as the disappearing companies
   (4) Company name after combination
   Aichi FG Card Co., Ltd.
   (5) Other matters related to the outline of the transaction
   Through this merger, the company aims to optimize management resources, maximize corporate value, and strengthen our cashless business, which is projected for continued growth. Additionally, by adopting "Aichi FG" as our corporate name, the company seeks to foster a greater sense of unity within the group.
   To realize a "total support group that goes beyond banking," the entire group will collaboratively address our customers' challenges.

2. Summary of accounting procedures implemented
   In accordance with the "Accounting Standard for Business Combinations" (ASBJ Statement No. 21, issued January 16, 2019) and the "Guidance on Accounting Standards for Business Combinations and Accounting Standards for Business Divestitures." (ASBJ Guidance No. 10, issued January 16, 2019), these transactions are accounted for as transactions under common control.

(Consolidation of Toyota Engineering Corporation and Toyota Management Institute as subsidiaries)
Our consolidated subsidiary, Sakaemachi Research & Consulting Co., Ltd., resolved at its Board of Directors meeting held on April 15, 2026, to acquire shares in and subsequently consolidate Toyota Engineering Corporation and Toyota Management Institute, both consulting firms. The shares of both companies were acquired as of May 1, 2026.

1. Overview of the business combination
(1) Name and business detail of the acquired company

Name of acquired company	Business Detail
Toyota Engineering Corporation	Consulting Business
Toyota Management Institute	Consulting Business

(2) Reason of the acquisition
The company aims to establish a "consulting solution based business model" capable of addressing the diverse needs and challenges of our regional customers. Through subsidiarization of Toyota Engineering Group, which provides consulting services such as operational improvement and management for the manufacturing industry, the company aims to leverage their expertise to enhance our support system for our customers.
Our group will continue to strive for the development of the regional economy and the realization of a sustainable society through its business activities.
(3) Date of business combination
May 1, 2026
(4) Legal form of business combination
Acquisition of shares for cash
(5) Company name after combination
There is no change in name.
(6) Percentage of voting rights acquired
100%
(7) Basis for the acquisition
This is due to the acquisition on shares in exchange for cash.

2. Acquisition cost of acquired companies and breakdown by type of consideration

Consideration for acquisition	Cash	170 million yen
Acquisition cost		170 million yen

3. Breakdown and amounts of major acquisition-related costs
Advisory fees and other items: 14 million yen

4. Amount of goodwill generated, cause of generation, amortization method and amortization period
It remains undetermined as of this time.

5. Amounts of assets and liabilities acquired on the date of business combination and their main breakdown
It remains undetermined as of this time.

(Establishment of a Joint Venture)
The company resolved to invest in Aoi Building Management Co., Ltd. (hereinafter "Aoi Building Management"), a company engaged in the management of real estate owned by subsidiaries and affiliates of the Company at its Board of Directors meeting held on April 15, 2026. A joint venture agreement to invest 38% in Aoi Building Management was concluded on April 17, 2026, and the joint venture company had settled on May 1, 2026, in accordance with the said agreement. Consequently, Aoi Building Management became our equity method affiliate.

1. Purpose of investment
   The Company aims to streamline management operations by centralizing the maintenance, inspection, and other management services, along with incidental services, related to the real estate and its associated facilities owned by the Company, its subsidiaries, and affiliates.

2. Date of investment
   May 1, 2026

3. Overviews of invested company
   (1) Name of the invested company
   Aoi Building Management Co., Ltd.
   (2) Business details of the invested company
   Real estate management
   (3) Percentage of Voting Rights Post-Acquisition
   38.0%

4. Impact on financial performance
   This transaction is not have an impact on the consolidated financial performance for the current consolidated fiscal year (ending March 2026). Starting from the next consolidated fiscal year, the company will be accounted for as an equity method affiliate.

(Basic Agreement Concerning the Business Integration between the Company and San ju San Financial Group, Inc.)
The Company and San ju San Financial Group, Inc. (hereinafter, “33 Financial Group”; and the Company and 33 Financial Group shall hereinafter be collectively referred to as the “Companies”) at the Board of Directors meetings of the Companies held on May 13, 2026, they resolved to agree to proceed with consultations and considerations toward a business integration (the “Business Integration”) through a merger between the Companies (the “Merger”), and entered into a basic agreement concerning the Business Integration between the Companies (the “Basic Agreement”) on the same date.

1. Purpose and Basic Policy of Business Integration
   Pursuant to the following basic policies, the Companies aim to utilize the synergies realized through the Business Integration to further enhance their presence in Aichi and Mie prefectures and the neighboring areas more than ever before, contribute to the sustainable development of the regional economy and society, and seek to enhance corporate value.
   (Basic Policy of the Integration)
   (1) The Companies will provide high-quality financial and non-financial services aimed toward the increasingly diverse and complex management challenges and needs faced by customers by fully utilizing their mutual strengths, and will evolve the Companies’ businesses into a sustainable business model that enables growth together with customers and local communities.
   (2) The Companies will promote the expansion of opportunities for active engagement by a diverse range of human resources to enable each employee to maximize their value and to realize an enhanced sense of job fulfillment (engagement) for all employees.
   (3) The Companies will establish a sound management foundation by achieving further efficiency and rationalization through the optimal utilization of the management resources held by the Companies, and thereby promote the enhancement of corporate value.
2. Method of Business Integration
   The Companies will proceed with consultations and considerations toward the Business Integration in order to implement the same by way of an absorption-type merger (a merger in which one company survives), with April 1, 2027 as a target date, on the premise of obtaining approval by resolutions at the respective shareholders meetings of the Companies and obtaining permissions or other approvals from the relevant authorities as required for the implementation of the Business Integration.
3. Overview of Integrated Holding Company
   The trade name, location of the head office, composition of representatives and officers, organization, and other relevant matters concerning the Integrated Holding Company, will be determined upon mutual consultation between the Companies by the time of execution of the definitive agreement concerning the Business Integration (the “Definitive Agreement”).
4. Merger Ratio
   The merger ratio of the Merger will be determined upon mutual good-faith consultation between the Companies by the time of execution of the Definitive Agreement, taking various factors into account, such as the results of the due diligence to be conducted in the future and the results of the stock valuation conducted by an independent third-party valuation advisor.
5. Establishment of Integration Preparation Committee
   The Companies will establish an “Integration Preparation Committee” and engage in intensive consultations concerning the Business Integration.

6. Future Schedule

September 2026	(Scheduled)	Execution of Definitive Agreement; Execution of Absorption-Type Merger Agreement Concerning the Merger
December 2026	(Scheduled)	Date of resolutions at the respective extraordinary general meetings of shareholders of the Companies
April 1, 2027	(Scheduled)	Effective date of the Merger

(Note) The above schedule reflects the current plan and is subject to change depending on circumstances such as future consultations between the Companies. The implementation of the Business Integration is premised on obtaining the necessary permissions or other approvals from the relevant authorities. Should any event occur that results in a delay to the schedule of the Business Integration due to the status of obtaining such permissions or other approvals, the Companies will promptly make disclosure thereof.

7. Overview of the Companies (as of December 31, 2025)

Trade Name	Aichi Financial Group, Inc.	San ju San Financial Group, Inc.
Location of Head Office	3-14-12 Sakae, Naka-ku, Nagoya-shi, Aichi, Japan	510 Kyomachi, Matsusaka-shi, Mie, Japan
Name and Title of Representative	Yukinori Ito, Representative Director, President and Executive Officer	Gotaro Michihiro, Representative Director and President
Content of Business	Management and operation of banks and other companies that Aichi Financial Group may have as subsidiaries under the Banking Act, and any and all businesses incidental or related thereto, as well as business that a bank holding company may conduct under the Banking Act	Management and operation of banks and other companies that 33 Financial Group may have as subsidiaries under the Banking Act, and any and all businesses incidental or related thereto
Share Capital	20 billion yen	10 billion yen
Date of Incorporation	October 3, 2022	April 2, 2018
Total Number of Issued Shares	Common shares: 49,124,671 shares	Common shares: 26,167,585 shares
Fiscal Year-End	March 31	March 31
Total Assets (Consolidated)	7,048.7 billion yen	4,572.1 billion yen
Balance of Deposits, Etc. (Non-consolidated)	6,014.9 billion yen (Aichi Bank, non-consolidated)	3,994.9 billion yen (San ju San Bank, non-consolidated)
Balance of Loans, Etc. (Non-consolidated)	5,011.8 billion yen (Aichi Bank, non-consolidated)	3,139.6 billion yen (San ju San Bank, non-consolidated)
Number of Employees (Consolidated) (as of September 30, 2025)	2,647 employees	2,376 employees
Number of Branches (as of September 30, 2025)	190 branches	172 branches

(Note) The number of branches for Aichi Financial Group and 33 Financial Group represents the number of branches of Aichi Bank and San ju San Bank, respectively.

4. Financial Statements and Others

(1) Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Current Assets		
Cash and Deposits	2,842	3,679
Prepaid Expenses	1	8
Other	21	26
Total Current Assets	2,865	3,715
Fixed Assets		
Intangible Fixed Assets		
Trademark Rights	6	5
Total Intangible Fixed Assets	6	5
Investments and Other Assets		
Shares of Subsidiaries	206,560	206,560
Deferred Tax Assets	26	42
Total Investments and Other Assets	206,586	206,602
Total Fixed Assets	206,592	206,607
Total Assets	209,458	210,322
Liabilities		
Current Liabilities		
Accrued Expenses	17	24
Income Taxes Payable	31	62
Reserve for Bonus Payments	56	63
Reserve for Directors' Bonus Payments	15	51
Other	64	171
Total Current Liabilities	186	372
Non-current Liabilities		
Reserve for Director Retirement Benefits	-	2
Total Non-current Liabilities	-	2
Total Liabilities	186	375
Net Assets		
Shareholders' Equity		
Share Capital	20,026	20,026
Capital Surplus		
Legal Capital Surplus	5,026	5,026
Other Capital Surplus	178,701	178,670
Total Capital Surplus	183,728	183,697
Retained Earnings		
Other Retained Earnings		
Retained Earnings Brought Forward	5,252	6,981
Total Retained Earnings	5,252	6,981
Treasury Shares	(36)	(1,020)
Total Shareholders' Equity	208,972	209,685
Share Acquisition Rights	300	262
Total Net Assets	209,272	209,947
Total Liabilities and Net Assets	209,458	210,322

(2) Statements of Income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Operating Revenue		
Dividends from Subsidiaries	4,898	7,095
Commissions from Subsidiaries	1,229	1,428
Total Operating Revenue	6,128	8,523
Operating Expenses		
Selling, General and Administrative Expenses	1,200	1,366
Total Operating Expenses	1,200	1,366
Operating Income	4,927	7,156
Non-Operating Revenue		
Interest Income	1	3
Other	0	3
Total Non-Operating Revenue	2	6
Non-Operating Expenses		
Other	3	0
Total Non-Operating Expenses	3	0
Ordinary Profit	4,926	7,162
Profit before Income Taxes	4,926	7,162
Income Taxes - Current	28	66
Income Taxes - Deferred	(2)	(15)
Total Income Taxes	26	50
Profit	4,899	7,111

(3) Statements of Changes in Net Assets

For the Fiscal Year ended on March 31, 2025

(Millions of yen)

	Shareholders' Equity								Share Acquisition Rights	Total Net Assets
	Share Capital	Capital Surplus			Retained Earnings		Treasury Shares	Total Shareholders' Equity		
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings / Retained Earnings Brought Forward	Total Retained Earnings				
Balance as of the beginning of the Period	20,026	5,026	178,784	183,811	5,256	5,256	(337)	208,756	463	209,220
Changes during the Period										
Cash Dividends					(4,903)	(4,903)		(4,903)		(4,903)
Profit					4,899	4,899		4,899		4,899
Repurchase of Treasury Shares							(5)	(5)		(5)
Disposition of Treasury Shares			(82)	(82)			307	224		224
Net Changes in Items other than Shareholders' Equity									(163)	(163)
Total Changes during the Period	-	-	(82)	(82)	(3)	(3)	301	215	(163)	51
Balance as of the end of the Period	20,026	5,026	178,701	183,728	5,252	5,252	(36)	208,972	300	209,272

For the Fiscal Year ended on March 31, 2026

(Millions of yen)

	Shareholders' Equity								Share Acquisition Rights	Total Net Assets
	Share Capital	Capital Surplus			Retained Earnings		Treasury Shares	Total Shareholders' Equity		
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings / Retained Earnings Brought Forward	Total Retained Earnings				
Balance as of the beginning of the Period	20,026	5,026	178,701	183,728	5,252	5,252	(36)	208,972	300	209,272
Changes during the Period										
Cash Dividends					(5,383)	(5,383)		(5,383)		(5,383)
Profit					7,111	7,111		7,111		7,111
Repurchase of Treasury Shares							(1,125)	(1,125)		(1,125)
Disposition of Treasury Shares			(31)	(31)			140	109		109
Net Changes in Items other than Shareholders' Equity									(37)	(37)
Total Changes during the Period	-	-	(31)	(31)	1,728	1,728	(984)	712	(37)	675
Balance as of the end of the Period	20,026	5,026	178,670	183,697	6,981	6,981	(1,020)	209,685	262	209,947

5. Supplemental Materials for the Consolidated Financial Results for the Fiscal Year Ended March 31, 2026

I. Financial Data for the Fiscal Year ended March 31, 2026

1. Income Analysis

i) Aichi Financial Group, Consolidated

Profit significantly increased year-on-year driven by an increase in net interest income and gains on sale of stocks, alongside a decrease in losses on bonds and other securities, integration-related expenses, and credit-related costs.

Ordinary profits amounted to 30,912 million yen, representing a year-on-year increase of 20,630 million yen due to an increase in net interest income and gains on sales of stocks with strategic shareholdings, combined with a reduction in losses related to bonds and other securities, integration-related expenses associated with system integration, and credit-related costs.
Net profit attributable to owners of parent increased by 12,711 million yen year on year to 21,808 million yen.

(Unit: Millions of Yen)

Account		Fiscal 2024	Fiscal 2025	Change
Consolidated Gross Profits	1	49,854	58,549	8,694
Net Interest Income	2	50,445	52,599	2,153
Net Fee and Commission Income	3	12,581	12,053	(528)
Net Other Operating Income	4	(13,172)	(6,103)	7,069
General and Administrative Expenses	5	47,750	45,002	(2,747)
Expenses Related to Reserve for Possible Losses on Loans	6	1,264	(2,221)	(3,485)
Losses on Write-offs of Loans	7	19	-	(19)
Provision for General Reserve for Possible Losses on Loans	8	(1,859)	(2,279)	(420)
Provision for Individual Reserve for Possible Losses on Loans	9	2,573	507	(2,065)
Provision for Reserve for Contingencies	10	530	(449)	(979)
Net Gains (Losses) Related to Stocks	11	12,640	16,419	3,779
Ordinary Profits	12	10,282	30,912	20,630
Net Extraordinary Gains (Losses)	13	(556)	(971)	(414)
Gains (Losses) on Disposition of Fixed Assets	14	(92)	(121)	(28)
Losses on Impairment of Fixed Assets	15	7	132	125
Provision for Reserve for Demolition Costs of Fixed Assets	16	-	718	718
Losses on Revision of Retirement Benefit Plan	17	457	-	(457)
Income before Income Taxes	18	9,725	29,940	20,215
Total Income Taxes	19	629	8,130	7,500
Profit	20	9,095	21,810	12,714
Profit Attributable to Non-controlling Interests	21	(1)	1	3
Profit Attributable to Owners of Parent	22	9,097	21,808	12,711

*Consolidated Gross Profit = (Interest Income - Interest Expenses) + (Fee and Commission Income - Fee and Commission Expenses) + (Other Operating Income - Other Operating Expenses)

ii) Aichi Bank, Non-consolidated

Profit significantly increased year-on-year driven by an increase in net interest income and gains on sale of stocks, alongside a decrease in losses on bonds and other securities, integration-related expenses, and credit-related costs.

Net business profits (before provision for general reserve for losses on loans) from core business area amounted to 20,778 million yen, representing a year-on-year increase of 6,013 million yen due to an increase in net interest income and a decrease in non-personnel expenses, primarily integration-related expenses.
Ordinary profits increased by 20,354 million yen year on year to 30,746 million yen driven by an increase in gains on sales of stocks with strategic shareholdings, combined with a reduction in losses related to bonds and other securities, integration-related expenses associated with system integration, and credit-related costs. Profit increased by 11,828 million yen year on year to 21,477 million yen

(Unit: Millions of Yen)

Account		Fiscal 2024	Fiscal 2025	Change
Gross Profits	1	48,240	56,166	7,925
Net Interest Income	2	50,326	52,585	2,259
Net Fee and Commission Income	3	11,423	10,551	(872)
Net Other Operating Income	4	(13,509)	(6,970)	6,538
General and Administrative Expenses (excluding Non-Recurring Losses)	5	46,189	42,181	(4,008)
Personnel Expenses	6	20,470	20,429	(41)
Non-Personnel Expenses	7	22,068	18,444	(3,623)
Miscellaneous Taxes	8	3,650	3,306	(343)
Net Business Profits (before Provision for General Reserve for Losses on Loans)	9	2,050	13,985	11,934
Net Business Profits (before Provision for General Reserve for Losses on Loans) from Core Business Area	10	14,764	20,778	6,013
Net Business Profits (before Provision for General Reserve for Losses on Loans) from Core Business Area (Excluding Net Gains (Losses) from Redemption of Investment Trusts)	11	14,122	20,778	6,655
Provision for General Reserve for Possible Losses on Loans (1)	12	(1,818)	-	1,818
Net Business Profits	13	3,869	13,985	10,115
Net Gains (Losses) Related to Bonds (5 Accounts)	14	(12,714)	(6,793)	5,921
Net Non- Recurring Gains (Losses)	15	6,522	16,761	10,238
Net Gains (Losses) Related to Stocks (3 Accounts)	16	13,018	16,848	3,829
Expenses Related to Portfolio Problems (2)	17	2,932	-	(2,932)
Losses on Write-offs of Loans	18	9	-	(9)
Provision for Individual Reserve for Possible Losses on Loans	19	2,392	-	(2,392)
Provision for Reserve for Contingencies	20	530	-	(530)
Reversal of Reserve for Possible Losses on Loans (3)	21	-	2,024	2,024
Reversal of Reserve for Contingencies (4)	22	-	449	449
Recovery of Written-off Claims (5)	23	0	0	(0)
Ordinary Profits	24	10,392	30,746	20,354
Net Extraordinary Gains (Losses)	25	(608)	(1,441)	(832)
Net Gains (Losses) on Disposition of Fixed Assets	26	(88)	(122)	(33)
Losses on Impairment of Fixed Assets	27	4	600	596
Provision for Reserve for Demolition Costs of Fixed Assets	28	-	718	718
Losses on Revision of Retirement Benefit Plan	29	515	-	(515)

Profit before Income Taxes	30	9,783	29,305	19,521
Total Income Taxes	31	134	7,827	7,692
Profit	32	9,649	21,477	11,828

Credit-Related Costs (1)+(2)-(3)-(4)-(5)	33	1,113	(2,473)	(3,586)

Notes:
1. On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.
2. Operating Results for the fiscal year ended on March 31, 2025 are combined results with the operating results from April 1, 2024 to March 31, 2025 of the Aichi Bank Ltd. and the operating results from April 1, 2024 to December 31, 2024 of The Chukyo Bank, Limited.

2. Interest Margins

○ Aichi Bank, Non-consolidated

(Unite: %)

Account	Fiscal 2024	Fiscal 2025	Change
Return on Interest-earning Assets (A)	0.91	1.12	0.21
Return on Loans and Bills Discounted (B)	0.82	1.07	0.25
Return on Securities	1.47	1.57	0.10
Cost of Funding (including Expenses) (C)	0.84	0.98	0.14
Cost of Deposits (including Expenses) (D)	0.88	1.01	0.13
Cost of Deposits	0.10	0.30	0.20
Expenses Rate	0.78	0.70	(0.08)
Net Interest Margin (A-C)	0.07	0.14	0.07
Loan and Deposit Rate Margin (including Expenses) (B-D)	(0.06)	0.06	0.12

Note: On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

3. Net Gains (Losses) Related to Bonds
○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

Account		Fiscal 2024	Fiscal 2025	Change
Net Gains (Losses) Related to Bonds (5 Accounts)		(12,714)	(6,793)	5,921
	Gains on Sales	360	766	406
	Gains on Redemption	26	18	(8)
	Losses on Sales	12,882	7,578	(5,304)
	Losses on Redemption	-	-	-
	Impairment (Devaluation)	218	-	(218)

Notes:
1. On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.
2. Operating Results for the fiscal year ended on March 31, 2025 are combined results with the operating results from April 1, 2024 to March 31, 2025 of the Aichi Bank Ltd. and the operating results from April 1, 2024 to December 31, 2024 of The Chukyo Bank, Limited.

4. Net Gains (Losses) Related to Stocks
○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

Account		Fiscal 2024	Fiscal 2025	Change
Net Gains (Losses) Related to Stocks (3 Accounts)		13,018	16,848	3,829
	Gains on Sales	13,898	18,330	4,431
	Losses on Sales	877	1,434	557
	Impairment (Devaluation)	2	47	44

Notes:
1. On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.
2. Operating Results for the fiscal year ended on March 31, 2025 are combined results with the operating results from April 1, 2024 to March 31, 2025 of the Aichi Bank Ltd. and the operating results from April 1, 2024 to December 31, 2024 of The Chukyo Bank, Limited.

5. Unrealized Gains / Losses on Securities

i) Aichi Financial Group, Consolidated

(Unit: Millions of Yen)

		Fiscal 2024			Fiscal 2025			
		Unrealized Gains / Losses			Unrealized Gains / Losses			
			Gains	Losses		Change	Gains	Losses
Held to Maturity		(476)	-	476	(858)	(382)	-	858
	Bonds	(476)	-	476	(858)	(382)	-	858
Other Securities		60,528	106,195	45,667	129,695	69,167	189,611	59,916
	Stocks	86,104	88,290	2,186	138,379	52,274	138,991	612
	Bonds	(36,614)	84	36,699	(55,963)	(19,349)	13	55,977
	Foreign Bonds	(219)	164	384	(204)	15	184	389
	Other	11,258	17,655	6,397	47,484	36,226	50,422	2,937
Total		60,052	106,195	46,143	128,836	68,784	189,611	60,775
	Stocks	86,104	88,290	2,186	138,379	52,274	138,991	612
	Bonds	(37,090)	84	37,175	(56,822)	(19,732)	13	56,836
	Foreign Bonds	(219)	164	384	(204)	15	184	389
	Other	11,258	17,655	6,397	47,484	36,226	50,422	2,937

Notes:
1. Amount of "Held to Maturity" is accounted from the difference between a book value on the consolidated balance sheet and a current value.
2. Amount of "Other Securities" are accounted from the difference between book values on the consolidated balance sheet and acquisition costs.
3. Amount of "Other Securities" includes the interest in trust of the "Other Debt Purchased".

ii) Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

		Fiscal 2024			Fiscal 2025			
		Unrealized Gains / Losses			Unrealized Gains / Losses			
			Gains	Losses		Change	Gains	Losses
Held to Maturity		(476)	-	476	(858)	(382)	-	858
	Bonds	(476)	-	476	(858)	(382)	-	858
Other Securities		69,750	115,805	46,054	138,452	68,702	198,554	60,101
	Stocks	96,064	97,900	1,836	147,612	51,548	147,934	322
	Bonds	(37,360)	84	37,445	(56,439)	(19,078)	13	56,453
	Foreign Bonds	(219)	164	384	(204)	15	184	389
	Other	11,267	17,655	6,388	47,484	36,217	50,422	2,937
Total		69,274	115,805	46,530	137,593	68,319	198,554	60,960
	Stocks	96,064	97,900	1,836	147,612	51,548	147,934	322
	Bonds	(37,836)	84	37,921	(57,298)	(19,461)	13	57,311
	Foreign Bonds	(219)	164	384	(204)	15	184	389
	Other	11,267	17,655	6,388	47,484	36,217	50,422	2,937

Notes:
1. Amount of "Held to Maturity" is accounted from the difference between a book value on the consolidated balance sheet and a current value.
2. Amount of "Other Securities" are accounted from the difference between book values on the consolidated balance sheet and acquisition costs.
3. Amount of "Other Securities" includes the interest in trust of the "Other Debt Purchased".

6. Capital Ratio (Domestic Standard)

i) Aichi Financial Group, Consolidated

(Unit: Millions of Yen, %)

	Fiscal 2024	Fiscal 2025	Change
1. Own Capital Ratio (2/3)	8.78	8.83	0.05
2. Total Own Capital	289,658	300,668	11,010
3. Risk Weighted Assets	3,298,470	3,403,425	104,955
4. Total Required Own Capital	131,938	136,137	4,198

Notes:

1. Risk-adjusted capital ratio of Aichi Financial Group is computed in accordance with the Notification of the Financial Services Agency No.20, 2006.
2. The Company had made corrections the Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (Under Japanese GAAP) released on May 15, 2025 due to some errors were find in the information provided. For more details, please refer to the immediately release "(Corrections) Notice Concerning Partial Corrections to the Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (Under Japanese GAAP)" on August 14, 2025.

ii) Aichi Bank, Non-consolidated

(Unit: Millions of Yen, %)

	Fiscal 2024	Fiscal 2025	Change
1. Own Capital Ratio (2/3)	7.79	7.85	0.06
2. Total Own Capital	252,002	261,656	9,654
3. Risk Weighted Assets	3,233,951	3,332,877	98,926
4. Total Required Own Capital	129,358	133,315	3,957

Notes:

1. Risk-adjusted capital ratio of Aichi Bank is computed in accordance with the Notification of the Financial Services Agency No.19, 2006.
2. The Company had made corrections the Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (Under Japanese GAAP) released on May 15, 2025 due to some errors were find in the information provided. For more details, please refer to the immediate release "(Corrections) Notice Concerning Partial Corrections to the Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (Under Japanese GAAP)" on August 14, 2025.

7. ROE

i) Aichi Financial Group, Consolidated

(Unite: %)

	Fiscal 2024	Fiscal 2025	Change
Profit Basis	2.48	5.56	3.08

ii) Aichi Bank, Non-consolidated

(Unite: %)

	Fiscal 2024	Fiscal 2025	Change
Net Business Profits Basis	0.82	3.93	3.11
Profit Basis	3.06	6.04	2.98

Note: On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

8. Loans and Deposits

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

	Fiscal 2024	Fiscal 2025	Change
Deposits (Ending Balance)	5,947,309	6,052,363	105,054
Deposits (Average Balance)	5,902,260	5,976,966	74,706
Loans (Ending Balance)	4,854,765	4,953,134	98,368
Loans (Average Balance)	4,771,953	4,931,793	159,839

Notes:

1. Deposits = Deposits + Negotiable Certificates of Deposit
2. On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

(Reference) Assets on Deposit

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

	Fiscal 2024	Fiscal 2025	Change
Investment Trusts	175,657	208,038	32,381
Public Debt Securities	6,862	11,230	4,368
Insurance	603,107	659,913	56,806
Foreign Currency Deposits	11,598	11,952	353

Note: On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

II. Review of Credits

1. Status of Risk Management Loans

A partial direct write-offs is not implemented.

i) Aichi Financial Group, Consolidated

(Unit: Millions of Yen)

	Fiscal 2024	Fiscal 2025	Change
Claims against Bankrupt and Substantially Bankrupt Obligors	19,557	16,773	(2,783)
Claims with Collection Risk	62,509	57,369	(5,140)
Claims for Special Attention	7,568	8,015	446
Loans Past Due for 3 Months or More	71	24	(46)
Restructured Loans	7,497	7,990	493
Total Risk Management Loans (A)	89,635	82,158	(7,477)
Normal Claims	4,829,002	4,929,979	100,976
Total Loans (B)	4,918,638	5,012,137	93,498

(Unit: %)

Risk Management Loans Ratio (A) / (B)	1.82	1.63	(0.18)

ii) Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

	Fiscal 2024	Fiscal 2025	Change
Claims against Bankrupt and Substantially Bankrupt Obligors	19,080	16,270	(2,810)
Claims with Collection Risk	62,315	57,215	(5,099)
Claims for Special Attention	7,497	7,954	456
Loans Past Due for 3 Months or More	71	24	(46)
Restructured Loans	7,426	7,929	503
Total Risk Management Loans (A)	88,893	81,440	(7,453)
Normal Claims	4,835,801	4,939,505	103,703
Total Loans (B)	4,924,694	5,020,945	96,250

(Unit: %)

Risk Management Loans Ratio (A) / (B)	1.80	1.62	(0.18)

Note: On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

2. Status of Reserves for Possible Losses on Loans

i) Aichi Financial Group, Consolidated

(Unit: Millions of Yen)

	Fiscal 2024	Fiscal 2025	Change
Reserves for Possible Losses on Loans	24,918	20,835	(4,082)
General Reserve for possible Losses on Loans	12,284	10,005	(2,279)
Specific Reserve for possible Losses on Loans	12,634	10,830	(1,803)
Reserve for Possible Losses on Loans to Restructuring Countries	-	-	-

ii) Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

	Fiscal 2024	Fiscal 2025	Change
Reserves for Possible Losses on Loans	23,654	19,582	(4,072)
General Reserve for possible Losses on Loans	12,131	9,828	(2,302)
Specific Reserve for possible Losses on Loans	11,522	9,753	(1,769)
Reserve for Possible Losses on Loans to Restructuring Countries	-	-	-

Note: On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

3. Coverage Ratio for Rick Management Loans

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

	Fiscal 2024	Fiscal 2025	Change
Coverage Amount (C)	78,444	70,550	(7,893)
Reserve for possible Losses on Loans	12,021	10,126	(1,895)
Collateral, Guarantees, and Equivalent	66,422	60,423	(5,998)

(Unit: %)

Coverage Ratio (C) / (A)	88.24	86.62	(1.62)

Note: On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

4. Status of Loans by Industry

(1) Outstanding Balances by Industry

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

	Fiscal 2024	Fiscal 2025	Change
Loans Total	4,854,765	4,953,134	98,368
Manufacturing	616,839	585,074	(31,765)
Agriculture & Forestry	1,401	1,584	183
Fishery	488	259	(229)
Mining, Quarrying Industry & Gravel Extraction Industry	3,813	4,754	941
Construction	304,930	309,813	4,883
Utilities	90,705	93,072	2,367
Communication	28,871	29,548	677
Transportation & Postal Industry	185,932	204,193	18,261
Wholesale & Retail	564,418	558,763	(5,655)
Finance & Insurance	580,541	574,114	(6,427)
Real Estate & Commodity Lease	643,628	700,161	56,533
Service Industries	334,492	349,291	14,799
Governments & Local Governments	82,951	78,816	(4,135)
Other	1,415,743	1,463,684	47,941

Note: On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

(2) Housing and Consumer Loans

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

	Fiscal 2024	Fiscal 2025	Change
Housing Loans	1,404,921	1,458,098	53,176
Consumer Loans	35,842	43,779	7,937
Total	1,440,763	1,501,877	61,113

Note: On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

(3) Loans to Small and Medium-sized Enterprises ("SMEs") and Individual Customers Ratio

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen, %)

	Fiscal 2024	Fiscal 2025	Change
Percentage of Loans to SMEs and Individual Customers	79.28	79.93	0.64
Loans to SMEs and Individual Customers	3,849,152	3,959,187	110,035

Note: On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

III. Earnings Estimates for Fiscal 2026 (for the fiscal year ending March 31, 2027)

(1) Aichi Financial Group, Consolidated

(Unit: Millions of Yen)

Item	Fiscal 2026 (April 1, 2026 to March 31, 2027)		Compared to Fiscal 2025	Fiscal 2025
	Interim	Fiscal Year End	Amount	(April 1, 2025 to March 31, 2026)
Ordinary Profits	14,000	28,000	(2,912)	30,912
(Interim) Profit Attributable to Owners of Parent	13,000	23,000	1,191	21,808

(2) Aichi Bank, Non-consolidate

(Unit: Millions of Yen)

Item	Fiscal 2026 (April 1, 2026 to March 31, 2027)		Compared to Fiscal 2025	Fiscal 2025
	Interim	Fiscal Year End	Amount	(April 1, 2025 to March 31, 2026)
Ordinary Profits	12,500	26,500	(4,246)	30,746
(Interim) Profit	12,000	22,000	522	21,477
Net Business Profits (before Provision for General Reserve for Losses on Loans) from Core Business Area	8,500	18,000	(2,778)	20,778

IV. Reference

1. Balance Sheets

○ Aichi Bank, Ltd.

(Unit: Millions of Yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and Due from Banks	611,953	790,377
Cash	43,346	41,266
Due from Banks	568,607	749,110
Call Loans	732	-
Other Debt Purchased	7,211	6,280
Trading Account Securities	-	2
Trading Account Bonds	-	2
Securities	1,192,080	1,270,783
Government Bonds	179,109	268,547
Local Government Bonds	254,427	222,127
Corporate Bonds	358,617	239,688
Stocks	189,296	238,661
Other Securities	210,629	301,758
Reserve for Possible Losses on Investments	(0)	(0)
Loans and Bills Discounted	4,854,765	4,953,134
Bills Discounted	8,184	6,464
Loans on Bills	53,941	54,949
Loans on Certificates	4,369,890	4,473,358
Overdraft	422,750	418,361
Foreign Exchange Assets	2,587	2,863
Due from Foreign Banks	1,932	2,458
Foreign Bills Bought	132	0
Foreign Bills Receivable	522	403
Other Assets	33,654	31,199
Prepaid Expenses	104	105
Accrued Income	3,545	4,156
Financial Derivatives other than for Trading	8,480	23,684
Other Assets	21,523	3,252
Tangible Fixed Assets	52,758	52,639
Building	11,153	10,204
Land	35,317	36,434
Lease Assets	516	318
Construction in Progress	964	1,450
Other Tangible Fixed Assets	4,806	4,232
Intangible Fixed Assets	1,688	1,702
Software	1,541	1,551
Software in Progress	31	31
Other Intangible Fixed Assets	115	119
Prepaid Pension Cost	12,587	14,326
Customers' Liabilities for Acceptances and Guarantees	5,460	5,707
Reserve for Possible Losses on Loans	(23,654)	(19,582)
Total Assets	6,751,825	7,109,433

(Unit: Millions of Yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	5,945,709	6,004,463
Current Deposits	339,558	323,426
Ordinary Deposits	3,116,693	3,160,275
Saving Deposits	23,022	21,507
Notice Deposits	18,025	18,954
Fixed Deposits	2,406,903	2,440,745
Installment Savings	18,475	16,756
Other Deposits	23,029	22,798
Negotiable Certificates of Deposit	1,600	47,900
Call Money	-	19,000
Guarantee Deposits Received under Securities Lending Transactions	79,760	159,802
Borrowed Money	326,000	355,334
Borrowed Money	326,000	355,334
Foreign Exchange Liabilities	1,416	1,216
Foreign Bills Sold	950	816
Foreign Bills Payable	465	400
Other Liabilities	48,224	74,860
Income Taxes Payable	438	7,608
Accrued Expenses	4,136	8,863
Deferred Income	2,995	3,738
Reserve for Interest on Installment Savings	2	14
Financial Derivatives other than for Trading	157	516
Cash Collateral Received for Financial Derivatives	9,340	22,830
Lease Obligations	604	390
Asset Retirement Obligations	916	889
Other Liabilities	29,632	30,010
Reserve for Bonus Payments	1,002	1,011
Reserve for Directors' Bonus Payments	83	53
Reserve for Director Retirement Benefits	27	50
Reserve for Contingencies	2,699	2,250
Reserve for Demolition Costs of Fixed Assets	-	718
Deferred Tax Liabilities	13,579	39,592
Deferred Tax Liabilities for Revaluation Reserve for Land	6,784	6,776
Acceptances and Guarantees	5,460	5,707
Total Liabilities	6,432,346	6,718,739
Net Assets		
Share Capital	18,000	18,000
Capital Surplus	68,933	68,933
Legal Capital Surplus	13,834	13,834
Other Capital Surplus	55,099	55,099
Retained Earnings	165,364	179,535
Legal Retained Earnings	5,392	5,392
Other Retained Earnings	159,971	174,142
Reserve for Tax Purpose Reduction Entry of Replacement Assets	663	663
General Reserve	140,280	140,280
Retained Earnings Brought Forward	19,027	33,198
Total Shareholders' Equity	252,297	266,468
Net Unrealized Gains (Losses) on Other Securities	49,032	95,652
Deferred Gains (Losses) on Hedges	5,650	16,091
Revaluation Reserve for Land	12,498	12,481
Total Valuation and Translation Adjustments	67,181	124,225
Total Net Assets	319,478	390,693
Total Liabilities and Net Assets	6,751,825	7,109,433

Note: On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

2. Statements of Income

○ Aichi Bank, Ltd.

(Millions of yen)

	Fiscal Year ended March 31, 2025	Fiscal Year ended March 31, 2026
Ordinary Income	72,998	113,381
Interest Income	44,764	73,694
Interest on Loans and Bills Discounted	29,717	52,803
Interest and Dividends on Securities	13,804	17,869
Interest on Call Loans	59	100
Interest on Due from Banks	1,088	2,781
Interest on Interest Rate Swaps	2	58
Other Interest Income	92	81
Fee and Commission Income	12,761	16,082
Fees and Commissions on Domestic and Foreign Exchanges	2,245	3,045
Other Fee and Commission Income	10,516	13,036
Other Operating Income	327	847
Net Gain on Trading Account Securities Transactions	-	0
Gains on Sales of Bonds	305	766
Gains on Redemption of Bonds	6	18
Other Operating Income	15	62
Other Ordinary Income	15,143	22,756
Gain on Reversal of Reserve for Possible Losses on Loans	-	2,024
Gain on Reversal of Reserve for Reimbursement of Deposits	104	-
Gain on Reversal of Reserve for Reserve for Contingencies	-	449
Recovery of Written-off Claims	0	0
Gain on Sales of Stocks	13,359	18,330
Other	1,679	1,953
Ordinary Expenses	63,405	82,635
Interest Expenses	6,234	21,109
Interest on Deposits	4,809	18,240
Interest on Negotiable Certificates of Deposit	16	18
Interest on Call Money	3	62
Interest on Securities Lending Transactions	155	556
Interest on Borrowed Money	522	1,278
Interest on Interest Rate Swaps	676	835
Other Interest Expenses	50	117
Fee and Commission Expenses	4,114	5,530
Fees and Commissions on Domestic and Foreign Exchanges	262	350
Other Fee and Commission Expenses	3,852	5,180
Other Operating Expenses	12,502	7,818
Loss on Foreign Exchange Transactions	801	239
Losses on Sales of Bonds	11,501	7,578
Losses on Devaluation of Bonds	198	-
General and Administrative Expenses	33,950	41,350
Other Ordinary Expenses	6,603	6,825
Provision for Reserves for Possible Losses on Loans	26	-
Provision for Reserve for Possible Losses on Investments	0	0
Provision for Reserve for Contingencies	256	-
Losses on Write-offs of Loans	9	-
Losses on Sales of Stocks	841	1,434
Losses on Devaluation of Stocks	2	47
Other	5,466	5,344
Ordinary Profits	9,592	30,746

(Millions of yen)

	Fiscal Year ended March 31, 2025	Fiscal Year ended March 31, 2026
Extraordinary Gains	10	0
Gains on Disposition of Fixed Assets	10	0
Extraordinary Losses	614	1,441
Losses on Disposition of Fixed Assets	99	122
Losses on Impairment of Fixed Assets	-	600
Provision for Reserve for Demolition Costs of Fixed Assets	-	718
Losses on Revision of Retirement Benefit Plan	515	—
Profit before Income Taxes	8,988	29,305
Income Taxes - Current	713	8,860
Income Taxes - Deferred	(581)	(1,033)
Total Income Taxes	131	7,827
Profit	8,857	21,477

Note: On January 1, 2025, Aichi Bank, Ltd. and The Chukyo Bank, Limited had combined as absorption-type merger with Aichi Bank as the surviving company and Chukyo Bank as the disappearing company.

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