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**For Immediate Release:** November 13, 2026

# Consolidated Financial Results for the Six Months Ended September 30, 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
Inquiries: Hiroyuki Yanagi, General Manager of Group Corporate Planning Department
Telephone: +81-52-262-6512
Scheduled date to file semi-annual securities report: November 24, 2026 Scheduled date to commence dividend payments: December 1, 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 six months ended September 30, 2026** (from April 1, 2026 to September 30, 2026)

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

| | Ordinary Income | | Ordinary Profits | | Interim Profit Attributable to Owners of Parent | |
|---|---|---|---|---|---|---|
| | Millions of yen | % | Millions of yen | % | Millions of yen | % |
| 1H FY2026 | 77,995 | 39.3 | 19,759 | 39.0 | 18,035 | 79.8 |
| 1H FY2025 | 55,973 | 18.1 | 14,217 | 42.2 | 10,029 | 40.6 |

Note: Comprehensive income
For the six months ended September 30, 2026: ¥ 33,431 million [(30.3) %] For the six months ended September 30, 2025: ¥ 47,936 million [-%]

| | Interim Profit per Share | Interim Diluted Profit per Share |
|---|---|---|
| | Yen | Yen |
| 1H FY2026 | 73.97 | 73.69 |
| 1H FY2025 | 41.09 | 40.90 |

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. "Interim Profit per Share" and "Interim 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 |
|---|---|---|---|
| As of | Millions of yen | Millions of yen | % |
| September 30, 2026 | 7,050,136 | 460,350 | 6.5 |
| March 31, 2026 | 7,168,337 | 431,001 | 6.0 |

Reference: Own Capital: As of September 30, 2026: ¥460,100 million As of March 31, 2026: ¥430,719 million
Note:
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. Cash Dividends**

| | Annual Dividends per Share | | | | |
|---|---|---|---|---|---|
| | First quarter-end | Second quarter-end | Third quarter-end | Fiscal year-end | Total |
| | Yen | Yen | Yen | Yen | Yen |
| Fiscal year ended March 31, 2026 | - | 50.00 | - | 85.00 | 135.00 |
| Fiscal year ended March 31, 2027 | - | 15.00 | | | |
| Fiscal year ending March 31, 2027 (Forecast) | | | - | 17.00 | 32.00 |

Note:
1. Revisions to the forecast of cash dividends most recently announced: None
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 year ended March 31, 2026 are the actual amount of dividends paid before the share split. The annual dividend per share for the fiscal year ended March 31, 2026 after adjusting the share split is total 27 yen, 10 yen for the second quarter-end and 17 yen for fiscal year ended March 31, 2026.

**3. Consolidated Earnings Estimates for Fiscal 2026** (from April 1, 2026 to March 31, 2027)

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

| | Ordinary Profits | | Profit Attributable to Owners of Parent | | Profit per Share |
|---|---|---|---|---|---|
| Fiscal year ending | Millions of yen | % | Millions of yen | % | Yen |
| March 31, 2027 | 37,000 | 19.7 | 30,000 | 37.6 | 123.01 |

Note: Revisions to the forecast of earnings estimates most recently announced for Fiscal Year 2026: None

***Notes**

(1) Significant Subsidiaries during for the six months ended September 30, 2026 (changes in specified subsidiaries accompanying changes in the scope of consolidation): Yes
Newly included: 2 companies, Toyota Engineering Corporation, Toyota Management Institute
Excluded: - companies

(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 September 30, 2026 | 245,623,355 shares | As of March 31, 2026 | 245,623,355 shares |
| (ii)Period-end treasury share | As of September 30, 2026 | 1,732,755 shares | As of March 31, 2026 | 1,897,065 shares |
| (iii)Average outstanding shares (Interim) | As of September 30, 2026 | 243,809,396 shares | As of September 30, 2025 | 244,090,725 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 six months ended September 30, 2026** (from April 1, 2026 to September 30, 2026)

(1) Non-Consolidated Operating Results (Percentages indicate year-on-year changes.)

| | Operating Revenue | | Operating Income | | Ordinary Profit | | Interim Profit | |
|---|---|---|---|---|---|---|---|---|
| | Millions of yen | % | Millions of yen | % | Millions of yen | % | Millions of yen | % |
| 1H FY2026 | 5,344 | 48.0 | 4,424 | 48.5 | 4,432 | 48.6 | 4,405 | 48.8 |
| 1H FY2025 | 3,611 | 20.2 | 2,980 | 20.8 | 2,982 | 20.8 | 2,961 | 20.7 |

| | Interim Profit per Share |
|---|---|
| | Yen |
| 1H FY2026 | 18.07 |
| 1H FY2025 | 12.13 |

Note: The Company conducted a share split at a ratio of five shares for every one share of common stock on April 1, 2026. “Interim Profit per Share” has 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 |
|---|---|---|---|
| As of | Millions of yen | Millions of yen | % |
| September 30, 2026 | 210,491 | 210,270 | 99.8 |
| March 31, 2026 | 210,322 | 209,947 | 99.7 |

Reference: Own Capital: As of September 30, 2026: ¥210,043 million As of March 31, 2026: ¥209,685 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.

* 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

1. The Reporting Company is defined as a Company Engaged in a Specified Business (Cabinet Office Ordinance on the Disclosure of Corporate Affairs, etc. (Ordinance of the Ministry of Finance No. 5 of 1973), Article 18(2), the Reporting Company prepares interim consolidated financial reports and interim financial reports as the second quarter financial reports.
2. 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 for the Six Months Ended September 30, 2026

Looking back at Japan's economy during this cumulative period of six month ended September 30, 2026, although uncertainties remain due to the unclear situation in the Middle East and the lingering effects of natural disasters such as earthquakes and floods, corporate earnings have remained robust supported by the ability to pass rising costs on to the sales prices while capital investment is recovering driven by demand for initiatives such as digitalization investment aimed at labor-saving and productivity improvements. In addition, amidst the continued expansion of global AI-related demand, export and production are recovering gradually reflecting an improvement in income conditions, driven by factors such as wage increases, personal consumption has remained resilient and the economy is recovering at a moderate pace.

In this region centered on Aichi Prefecture, which is the Group’s main business sales base, housing investment continues weak mainly due to rising interest rate and soaring housing prices, however, export and production are on an upward trend reflecting the increase in global AI-related demand. Additionally, in the automotive industry, the main industry in this region, capital expenditures are increasing including investments aimed at meeting diverse demand, for example, not only for EVs but also for HEVs and PHEVs, as well as at strengthening production capacity. Furthermore, as employment and income improve gradually and personal consumption has remained resilient and the economy is recovering at a moderate pace.

Looking at the financial side, the U.S. dollar strengthened against the yen, with the exchange rate reaching the 163 yen range amid rising inflationary pressures and higher long-term U.S. interest rates. However, following coordinated currency intervention by the Japanese and U.S. governments at the end of July, the yen strengthened sharply with the exchange rate moving to the 155 yen range. Subsequently, following better-than-expected US economic data, expectations of an early interest rate hike strengthened, and the dollar was bought up to the 157 yen range towards the end of the interim period.

The Nikkei Stock Average reached 70,062 yen in June, marking the first time its monthly closing price exceeded 70,000 yen driven by strong corporate earnings both in Japan and abroad, as well as a subsiding sense of caution regarding the Middle East, following an agreement between the United States and Iran to end hostilities. Subsequently, the collapse of the agreement between the United States and Iran led to renewed tensions in the Middle East, which triggered a surge in crude oil prices, and a rise in long-term interest rates. This caused high-tech stocks to plummet, with the price falling to the 60,440 yen level in July. However, following strong earnings reports from AI-related companies, the price rebounded, closing at 66,753 yen at the end of the interim period.

In the above-mentioned environment, the Group's business performance for the Six Months Ended September 30, 2026 was as follows:

Ordinary income increased by 22,022 million yen from the previous interim consolidated accounting period to 77,995 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 16,481 million yen from the previous interim consolidated accounting period to 58,236 million yen mainly attributable to net losses on sales related to bonds and higher deposit interest. As a result, ordinary profits increased by 5,541 million yen compared to the previous interim consolidated accounting period to 19,759 million yen.

Additionally, profit attributable to owners of parent increased by 8,006 million yen compared to the previous interim consolidated accounting period to 18,035 million yen.

(2) Overview of Financial Conditions as of September 30, 2026

Total assets as of September 30, 2026 decreased by 118.2 billion yen from the end of the previous fiscal year to 7,050.1 billion yen. Furthermore, total net assets increased by 29.3 billion yen from the end of the previous fiscal year to 460.3 billion yen.

On the main accounts, the balance of loans increased by 8.3 billion yen from the end of the previous fiscal year to 4,949.5 billion yen, due to efforts to increase of housing loans and others. The deposit balance increased by 77.9 billion yen from the end of the previous fiscal year to 6,067.3 billion yen, as a result of efforts to increase deposits from individual customers. Additionally, the balance of securities increased by 30.2 billion yen from the end of the previous fiscal year to 1,299.9 billion yen.

(3) Outlook of the Going Forward

There are no changes to the consolidated earnings forecasts for the full fiscal year ending March 31, 2027, as announced on November 10, 2026.

3. Interim Consolidated Financial Statements and Others

(1) Interim Consolidated Balance Sheets as of September 30, 2026

(Millions of yen)

| | As of March 31, 2026 | As of September 30, 2026 |
|---|---|---|
| Assets | | |
| Cash and Due from Banks | 790,694 | 625,538 |
| Call Loans and Bills Purchased | - | 2,812 |
| Other Debt Purchased | 6,280 | 5,783 |
| Trading Account Securities | 2 | - |
| Securities | 1,269,694 | 1,299,964 |
| Reserve for Possible Losses on Investments | (0) | (0) |
| Loans and Bills Discounted | 4,941,172 | 4,949,559 |
| Foreign Exchange Assets | 2,863 | 3,210 |
| Other Assets | 71,765 | 83,610 |
| Tangible Fixed Assets | 67,351 | 67,915 |
| Intangible Fixed Assets | 3,157 | 3,402 |
| Net Defined Benefit Asset | 29,914 | 18,642 |
| Deferred Tax Assets | 568 | 626 |
| Customers' Liabilities for Acceptances and Guarantees | 5,707 | 6,271 |
| Reserve for Possible Losses on Loans | (20,835) | (17,201) |
| Total Assets | 7,168,337 | 7,050,136 |
| Liabilities | | |
| Deposits | 5,989,342 | 6,067,321 |
| Negotiable Certificates of Deposit | 47,900 | - |
| Call Money and Bills Sold | 19,000 | 17,000 |
| Guarantee Deposits Received under Securities Lending Transactions | 159,802 | 68,554 |
| Borrowed Money | 368,896 | 267,452 |
| Foreign Exchange Liabilities | 1,216 | 1,797 |
| Other Liabilities | 85,277 | 90,874 |
| Reserve for Bonus Payments | 1,172 | 1,265 |
| Reserve for Directors' Bonus Payments | 118 | 5 |
| Net Defined Benefit Liability | 139 | 156 |
| Reserve for Director Retirement Benefits | 177 | 202 |
| Reserve for Contingencies | 2,250 | 2,082 |
| Reserve for Demolition Costs of Fixed Assets | 718 | 718 |
| Deferred Tax Liabilities | 50,991 | 61,459 |
| Deferred Tax Liabilities for Revaluation Reserve for Land | 4,623 | 4,623 |
| Acceptances and Guarantees | 5,707 | 6,271 |
| Total Liabilities | 6,737,335 | 6,589,785 |
| Net Assets | | |
| Share Capital | 20,026 | 20,026 |
| Capital Surplus | 36,907 | 36,916 |
| Retained Earnings | 250,680 | 264,573 |
| Treasury Shares | (1,020) | (933) |
| Total Shareholders' Equity | 306,594 | 320,582 |
| Net Unrealized Gains (Losses) on Other Securities | 89,543 | 107,656 |
| Deferred Gains (Losses) on Hedges | 15,837 | 17,778 |
| Revaluation Reserve for Land | 8,178 | 8,178 |
| Remeasurements of Defined Benefit Plans | 10,565 | 5,904 |
| Total Accumulated Other Comprehensive Income | 124,124 | 139,518 |
| Share Acquisition Rights | 262 | 227 |
| Non-controlling Interests | 20 | 22 |
| Total Net Assets | 431,001 | 460,350 |
| Total Liabilities and Net Assets | 7,168,337 | 7,050,136 |

(2) Interim Consolidated Statements of Income and Interim Consolidated Statements of Comprehensive Income for the Six Months ended September 30, 2026

(Interim Consolidated Statements of Income)

(Millions of yen)

| | Six months ended September 30, 2025 | Six months ended September 30, 2026 |
|---|---|---|
| Ordinary Income | 55,973 | 77,995 |
| Interest Income | 35,176 | 46,872 |
| Interest on Loans and Bills Discounted | 25,048 | 32,007 |
| Interest and Dividends on Securities | 8,518 | 12,346 |
| Fee and Commission Income | 8,670 | 9,098 |
| Other Operating Income | 3,451 | 4,789 |
| Other Ordinary Income | 8,674 | 17,235 |
| Ordinary Expenses | 41,755 | 58,236 |
| Interest Expenses | 9,907 | 16,417 |
| Interest on Deposits | 8,778 | 13,854 |
| Fee and Commission Expenses | 3,216 | 3,250 |
| Other Operating Expenses | 4,240 | 13,147 |
| General and Administrative Expenses | 21,987 | 23,526 |
| Other Ordinary Expenses | 2,403 | 1,895 |
| Ordinary Profits | 14,217 | 19,759 |
| Extraordinary Gains | - | 6,556 |
| Gains on Disposition of Fixed Assets | - | 0 |
| Gain on Return of Retirement Benefit Trust | - | 6,556 |
| Extraordinary Losses | 7 | 184 |
| Losses on Disposition of Fixed Assets | 7 | 184 |
| Interim Income before Income Taxes | 14,209 | 26,131 |
| Income Taxes - Current | 2,855 | 4,766 |
| Income Taxes - Deferred | 1,324 | 3,326 |
| Total Income Taxes | 4,179 | 8,092 |
| Interim Profit | 10,029 | 18,038 |
| Interim Profit Attributable to Non-controlling Interests | 0 | 2 |
| Interim Profit Attributable to Owners of Parent | 10,029 | 18,035 |

(Interim Consolidated Statements of Comprehensive Income)

(Millions of yen)

| | Six months ended September 30, 2025 | Six months ended September 30, 2026 |
|---|---|---|
| Interim Profit | 10,029 | 18,038 |
| Other Comprehensive Income | 37,906 | 15,393 |
| Net Unrealized Gains (Losses) on Other Securities | 34,278 | 18,113 |
| Deferred Gains (Losses) on Hedges | 3,959 | 1,941 |
| Remeasurements of Defined Benefit Plans | (331) | (4,661) |
| Interim Comprehensive Income | 47,936 | 33,431 |
| (Breakdown) | | |
| Interim Comprehensive Income Attributable to Owners of Parent | 47,935 | 33,429 |
| Interim Comprehensive Income Attributable to Non-controlling Interests | 0 | 2 |

(3) Interim Consolidated Statements of Change in Net Assets
For the Six Months ended September 30, 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 | 36,939 | 234,255 | (36) | 291,185 |
| Changes during the period | | | | | |
| Cash Dividends | | | (2,946) | | (2,946) |
| Interim Profit Attributable to Owners of Parent | | | 10,029 | | 10,029 |
| Repurchase of Treasury Shares | | | | (1,119) | (1,119) |
| Disposition of Treasury Shares | | (11) | | 102 | 90 |
| Net Changes in Items other than Shareholders' Equity | | | | | |
| Total Changes during the period | - | (11) | 7,082 | (1,017) | 6,053 |
| Balance as of the end of the period | 20,026 | 36,927 | 241,337 | (1,053) | 297,238 |

| | 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 | | | | | | | | (2,946) |
| Interim Profit Attributable to Owners of Parent | | | | | | | | 10,029 |
| Repurchase of Treasury Shares | | | | | | | | (1,119) |
| Disposition of Treasury Shares | | | | | | | | 90 |
| Net Changes in Items other than Shareholders' Equity | 34,278 | 3,959 | - | (331) | 37,906 | (19) | 0 | 37,888 |
| Total Changes during the period | 34,278 | 3,959 | - | (331) | 37,906 | (19) | 0 | 43,941 |
| Balance as of the end of the period | 76,902 | 9,356 | 8,178 | 5,776 | 100,213 | 281 | 19 | 397,752 |

For the Six Months ended September 30, 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 | 36,907 | 250,680 | (1,020) | 306,594 |
| Changes during the period | | | | | |
| Cash Dividends | | | (4,143) | | (4,143) |
| Interim Profit Attributable to Owners of Parent | | | 18,035 | | 18,035 |
| Repurchase of Treasury Shares | | | | (1) | (1) |
| Disposition of Treasury Shares | | 8 | | 89 | 97 |
| Net Changes in Items other than Shareholders' Equity | | | | | |
| Total Changes during the period | - | 8 | 13,892 | 87 | 13,987 |
| Balance as of the end of the period | 20,026 | 36,916 | 264,573 | (933) | 320,582 |

| | 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 | 89,543 | 15,837 | 8,178 | 10,565 | 124,124 | 262 | 20 | 431,001 |
| Changes during the period | | | | | | | | |
| Cash Dividends | | | | | | | | (4,143) |
| Interim Profit Attributable to Owners of Parent | | | | | | | | 18,035 |
| Repurchase of Treasury Shares | | | | | | | | (1) |
| Disposition of Treasury Shares | | | | | | | | 97 |
| Net Changes in Items other than Shareholders' Equity | 18,113 | 1,941 | - | (4,661) | 15,393 | (34) | 2 | 15,361 |
| Total Changes during the period | 18,113 | 1,941 | - | (4,661) | 15,393 | (34) | 2 | 29,349 |
| Balance as of the end of the period | 107,656 | 17,778 | 8,178 | 5,904 | 139,518 | 227 | 22 | 460,350 |

(4) Notes regarding Interim Consolidated Financial Statements for the Six Months ended September 30, 2026

(Matters Related to the Assumption of Going Concern)

There is no applicable information.

(Note on Business Combinations and Other Related Matters Information)

(Business Combination by Acquisition)

Our consolidated subsidiary, Sakaemachi Research & Consulting Co., Ltd., acquired shares in Toyota Engineering Corporation and Toyota Management Institute, which subsequently became its consolidate subsidiaries.

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. By making Toyota Engineering Group, which provides consulting services such as operational improvement and management for the manufacturing industry, as a subsidiary, 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. Period of acquired company's results included in the interim consolidated statement of income

The results of the acquired company for the period from July 1, 2026 to September 30, 2026 are consolidated in the interim consolidated statement of income, as June 30, 2026 is treated as the deemed acquisition date.

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

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

4. Breakdown and amounts of major acquisition-related costs

Advisory fees and other items: 14 million yen

5. Amount of goodwill generated, reason for its generation, amortization method and amortization period

(1) The amount of goodwill generated

50 million yen

(2) Reason for its generation

It is mainly the excess earnings potential expected from the future business development of Toyota Engineering Corporation and Toyota Management Institute.

(3) Amortization method and period

Straight-line over 5 years

6. Amounts of assets acquired and liabilities assumed at the business combination date, and their principal components

(1) The amount of assets

Total of assets 178 million yen

(2) The amount of liabilities

Total of liabilities 59 million yen

7. Estimated impact on the consolidated statement of income for this consolidated interim cumulative period, assuming the business combination had been completed at the beginning of the consolidated fiscal year, and the method of calculation

It is not presented due to the difficulty in estimating the amount for this consolidated interim cumulative period.

(Significant Subsequent Events)
(Acquisition of treasury shares)
The Company has resolved, at a meeting of the Board of Directors held on November 10, 2026, determination of matters and the specific method related to Acquisition of treasury shares under Pursuant to the provisions of Article 156 of the Companies Act, as applied by replacing the relevant terms pursuant to the provisions of Article 165, paragraph (3) of the same Act., as described below.

1. Reason for acquisition of treasury shares
   With aim of fulfillment shareholders return and improving capital efficiency, the company will acquire its treasury shares.

2. Details of matters related to acquisition

| | | |
|---|---|---|
| (i) | Class of shares to be acquired | Common shares of the Company |
| (ii) | Total number of shares to be acquired | 2,200,000 shares (Maximum) |
| (iii) | Total amount of share acquisition costs | ¥3,000 million (Maximum) |
| (iv) | Acquisition period | From November 11, 2026 through March 31, 2027 |
| (v) | Method of acquisition | Purchase through the market of Tokyo Stock Exchange including Through Off-Auction Own Share Repurchase Trading System (ToSTNeT-3) |

3. Interim Financial Statements and Others

(1) Interim Balance Sheets as of September 30, 2026

(Millions of yen)

| | As of March 31, 2025 | As of September 30, 2026 |
|---|---|---|
| Assets | | |
| Current Assets | | |
| Cash and Deposits | 3,679 | 3,742 |
| Prepaid Expenses | 8 | 11 |
| Other | 26 | 26 |
| Total Current Assets | 3,715 | 3,780 |
| Fixed Assets | | |
| Intangible Fixed Assets | | |
| Trademark Rights | 5 | 4 |
| Total Intangible Fixed Assets | 5 | 4 |
| Investments and Other Assets | | |
| Shares of Subsidiaries and Associates | 206,560 | 206,674 |
| Deferred Tax Assets | 42 | 31 |
| Total Investments and Other Assets | 206,602 | 206,705 |
| Total Fixed Assets | 206,607 | 206,710 |
| Total Assets | 210,322 | 210,491 |
| Liabilities | | |
| Current Liabilities | | |
| Accrued Expenses | 24 | 17 |
| Income Taxes Payable | 62 | 23 |
| Reserve for Bonus Payments | 63 | 34 |
| Reserve for Directors' Bonus Payments | 51 | - |
| Other | 171 | 140 |
| Total Current Liabilities | 372 | 216 |
| Non-current Liabilities | | |
| Reserve for Director Retirement Benefits | 2 | 4 |
| Total Non-current Liabilities | 2 | 4 |
| Total Liabilities | 375 | 221 |
| Net Assets | | |
| Shareholders' Equity | | |
| Share Capital | 20,026 | 20,026 |
| Capital Surplus | | |
| Legal Capital Surplus | 5,026 | 5,026 |
| Other Capital Surplus | 178,670 | 178,679 |
| Total Capital Surplus | 183,697 | 183,705 |
| Retained Earnings | | |
| Other Retained Earnings | | |
| Retained Earnings Brought Forward | 6,981 | 7,244 |
| Total Retained Earnings | 6,981 | 7,244 |
| Treasury Shares | (1,020) | (933) |
| Total Shareholders' Equity | 209,685 | 210,043 |
| Share Acquisition Rights | 262 | 227 |
| Total Net Assets | 209,947 | 210,270 |
| Total Liabilities and Net Assets | 210,322 | 210,491 |

(2) Interim Statements of Income for the Six Months ended September 30, 2026

(Millions of yen)

| | Six months ended September 30, 2025 | Six months ended September 30, 2026 |
|---|---|---|
| Operating Revenue | | |
| Dividends from Subsidiaries and Associates | 2,950 | 4,395 |
| Commissions from Subsidiaries and Associates | 661 | 949 |
| Total Operating Revenue | 3,611 | 5,344 |
| Operating Expenses | | |
| Selling, General and Administrative Expenses | 631 | 919 |
| Total Operating Expenses | 631 | 919 |
| Operating Income | 2,980 | 4,424 |
| Non-Operating Revenue | | |
| Interest Income | 1 | 4 |
| Other | 0 | 2 |
| Total Non-Operating Revenue | 2 | 7 |
| Non-Operating Expenses | | |
| Other | 0 | - |
| Total Non-Operating Expenses | 0 | - |
| Ordinary Profit | 2,982 | 4,432 |
| Interim Profit before Income Taxes | 2,982 | 4,432 |
| Income Taxes - Current | 17 | 16 |
| Income Taxes - Deferred | 3 | 10 |
| Total Income Taxes | 21 | 26 |
| Interim Profit | 2,961 | 4,405 |

(3) Interim Statements of Changes in Net Assets

For the Six Months ended September 30, 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 | 178,701 | 183,728 | 5,252 | 5,252 | (36) | 208,972 | 300 | 209,272 |
| Changes during the period | | | | | | | | | | |
| Cash Dividends | | | | | (2,946) | (2,946) | | (2,946) | | (2,946) |
| Interim Profit | | | | | 2,961 | 2,961 | | 2,961 | | 2,961 |
| Repurchase of Treasury Shares | | | | | | | (1,119) | (1,119) | | (1,119) |
| Disposition of Treasury Shares | | | (11) | (11) | | | 102 | 90 | | 90 |
| Net Changes in Items other than Shareholders' Equity | | | | | | | | | (19) | (19) |
| Total Changes during the period | - | - | (11) | (11) | 14 | 14 | (1,017) | (1,014) | (19) | (1,033) |
| Balance as of the end of the period | 20,026 | 5,026 | 178,689 | 183,716 | 5,267 | 5,267 | (1,053) | 207,957 | 281 | 208,238 |

For the Six Months ended September 30, 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 | 178,670 | 183,697 | 6,981 | 6,981 | (1,020) | 209,685 | 262 | 209,947 |
| Changes during the period | | | | | | | | | | |
| Cash Dividends | | | | | (4,143) | (4,143) | | (4,143) | | (4,143) |
| Interim Profit | | | | | 4,405 | 4,405 | | 4,405 | | 4,405 |
| Repurchase of Treasury Shares | | | | | | | (1) | (1) | | (1) |
| Disposition of Treasury Shares | | | 8 | 8 | | | 89 | 97 | | 97 |
| Net Changes in Items other than Shareholders' Equity | | | | | | | | | (34) | (34) |
| Total Changes during the period | - | - | 8 | 8 | 262 | 262 | 87 | 358 | (34) | 323 |
| Balance as of the end of the period | 20,026 | 5,026 | 178,679 | 183,705 | 7,244 | 7,244 | (933) | 210,043 | 227 | 210,270 |

4. Supplemental Materials for the Interim Consolidated Financial Results for the Six Months ended September 30, 2026

I. Financial Data for the Six Months ended September 30, 2026

1. Income Analysis

i) Aichi Financial Group, Consolidated

**Interim Profit significantly increased year-on-year driven by an increase in net interest income, gains on sale of stocks and gain on return of retirement benefit trust.**

Ordinary profits amounted to 19,759 million yen, representing a year-on-year increase of 5,541 million yen due to an increase in net interest income and gains on sales of stocks, while losses on sales related to bonds and other securities increased.

Interim profit attributable to owners of parent increased by 8,006 million yen year on year to 18,035 million yen due to gain on return of retirement benefit trust.

(Unit: Millions of Yen)

| Account | | | Six months ended September 30, 2025 | Six months ended September 30, 2026 | Change |
|---|---|---|---|---|---|
| Consolidated Gross Profits | | 1 | 29,934 | 27,945 | (1,989) |
| | Net Interest Income | 2 | 25,269 | 30,454 | 5,185 |
| | Net Fee and Commission Income | 3 | 5,453 | 5,847 | 393 |
| | Net Other Operating Income | 4 | (788) | (8,357) | (7,568) |
| General and Administrative Expenses | | 5 | 21,987 | 23,526 | 1,538 |
| Expenses Related to Reserve for Possible Losses on Loans | | 6 | (1,547) | (2,407) | (860) |
| | Losses on Write-offs of Loans | 7 | - | - | - |
| | Provision for General Reserve for Possible Losses on Loans | 8 | (1,653) | (1,894) | (240) |
| | Provision for Individual Reserve for Possible Losses on Loans | 9 | 289 | (346) | (636) |
| | Provision for Reserve for Contingencies | 10 | (183) | (167) | 15 |
| Net Gains (Losses) Related to Stocks | | 11 | 3,030 | 12,185 | 9,155 |
| Ordinary Profits | | 12 | 14,217 | 19,759 | 5,541 |
| Net Extraordinary Gains (Losses) | | 13 | (7) | 6,371 | 6,379 |
| | Gain on Return of Retirement Benefit Trust | 14 | - | 6,556 | 6,556 |
| Income before Income Taxes | | 15 | 14,209 | 26,131 | 11,921 |
| Total Income Taxes | | 16 | 4,179 | 8,092 | 3,912 |
| Interim Profit | | 17 | 10,029 | 18,038 | 8,008 |
| Interim Profit Attributable to Non-controlling Interests | | 18 | 0 | 2 | 1 |
| Interim Profit Attributable to Owners of Parent | | 19 | 10,029 | 18,035 | 8,006 |

*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

**Interim Profit significantly increased year-on-year driven by an increase in net interest income, gains on sale of stocks and gain on return of retirement benefit trust.**
Net business profits (before provision for general reserve for losses on loans) from core business area amounted to 16,492 million yen, representing a year-on-year increase of 7,182 million yen due to an increase in net interest income and others.
Ordinary profits increased by 5,189 million yen year on year to 19,361 million yen driven by an increase in gains on sales of stocks and others, while losses on sales related to bonds and other securities increased.
Interim Profit increased by 8,513 million yen year on year to 18,550 million yen due to gain on return of retirement benefit trust.

(Unit: Millions of Yen)

| Account | | Six months ended September 30, 2025 | Six months ended September 30, 2026 | Change |
|---|---|---|---|---|
| Gross Profits | 1 | 28,946 | 28,178 | (767) |
| Net Interest Income | 2 | 25,233 | 32,507 | 7,273 |
| Net Fee and Commission Income | 3 | 4,789 | 4,897 | 107 |
| Net Other Operating Income | 4 | (1,077) | (9,226) | (8,149) |
| General and Administrative Expenses (excluding Non-Recurring Losses) | 5 | 20,610 | 21,712 | 1,102 |
| Personnel Expenses | 6 | 10,235 | 10,609 | 374 |
| Non-Personnel Expenses | 7 | 8,730 | 9,201 | 471 |
| Miscellaneous Taxes | 8 | 1,644 | 1,901 | 256 |
| Net Business Profits (before Provision for General Reserve for Losses on Loans) | 9 | 8,335 | 6,465 | (1,870) |
| Net Business Profits (before Provision for General Reserve for Losses on Loans) from Core Business Area | 10 | 9,310 | 16,492 | 7,182 |
| 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 | 9,310 | 15,414 | 6,104 |
| Provision for General Reserve for Possible Losses on Loans (1) | 12 | - | - | - |
| Net Business Profits | 13 | 8,335 | 6,465 | (1,870) |
| Net Gains (Losses) Related to Bonds (5 Accounts) | 14 | (974) | (10,027) | (9,052) |
| Net Non- Recurring Gains (Losses) | 15 | 5,835 | 12,895 | 7,060 |
| Net Gains (Losses) Related to Stocks (3 Accounts) | 16 | 3,030 | 10,578 | 7,548 |
| Expenses Related to Portfolio Problems (2) | 17 | - | - | - |
| Provision for Individual Reserve for Possible Losses on Loans | 18 | - | - | - |
| Provision for Reserve for Contingencies | 19 | - | - | - |
| Recovery of Written-off Claims (3) | 20 | 0 | 0 | - |
| Gain on Reversal of Reserve for Possible Losses on Loans (4) | 21 | 1,507 | 2,233 | 726 |
| Gain on Reversal of Reserve for Contingencies (5) | 22 | 183 | 167 | (15) |
| Ordinary Profits | 23 | 14,171 | 19,361 | 5,189 |
| Net Extraordinary Gains (Losses) | 24 | (11) | 6,484 | 6,496 |
| Net Gains (Losses) on Disposition of Fixed Assets | 25 | (11) | (71) | (60) |
| Losses on Impairment of Fixed Assets | 26 | - | - | - |
| Gain on Return of Retirement Benefit Trust | 27 | - | 6,556 | 6,556 |
| Interim Profit before Income Taxes | 28 | 14,160 | 25,846 | 11,685 |
| Total Income Taxes | 29 | 4,124 | 7,296 | 3,171 |
| Interim Profit | 30 | 10,036 | 18,550 | 8,513 |

| Account | | Six months ended September 30, 2025 | Six months ended September 30, 2026 | Change |
|---|---|---|---|---|
| Credit-Related Costs (1)+(2)-(3)-(4)-(5) | 31 | (1,690) | (2,400) | (710) |

2. Interest Margins
   ○ Aichi Bank, Non-consolidated

(Unite: %)

| Account | Six Months ended September 30, 2025 | Six Months ended September 30, 2026 | Change |
|---|---|---|---|
| Return on Interest-earning Assets ( A ) | 1.06 | 1.46 | 0.40 |
| Return on Loans and Bills Discounted ( B ) | 1.02 | 1.28 | 0.26 |
| Return on Securities | 1.48 | 2.47 | 0.99 |
| Cost of Funding (including Expenses) ( C ) | 0.94 | 1.16 | 0.22 |
| Cost of Deposits (including Expenses) ( D ) | 0.97 | 1.18 | 0.21 |
| Cost of Deposits | 0.29 | 0.46 | 0.17 |
| Expenses Rate | 0.68 | 0.71 | 0.03 |
| Net Interest Margin (A-C) | 0.12 | 0.30 | 0.18 |
| Loan and Deposit Rate Margin (including Expenses) (B-D) | 0.05 | 0.10 | 0.05 |

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

(Unit: Millions of Yen)

| Account | Six Months ended September 30, 2025 | Six Months ended September 30, 2026 | Change |
|---|---|---|---|
| Net Gains (Losses) Related to Bonds (5 Accounts) | (974) | (10,027) | (9,052) |
| Gains on Sales | 23 | 211 | 187 |
| Gains on Redemption | 17 | 1 | (15) |
| Losses on Sales | 1,014 | 10,238 | 9,223 |
| Losses on Redemption | - | - | - |
| Impairment (Devaluation) | - | 1 | 1 |

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

(Unit: Millions of Yen)

| Account | Six Months ended September 30, 2025 | Six Months ended September 30, 2026 | Change |
|---|---|---|---|
| Net Gains (Losses) Related to Stocks (3 Accounts) | 3,030 | 10,578 | 7,548 |
| Gains on Sales | 3,792 | 10,811 | 7,018 |
| Losses on Sales | 729 | 215 | (513) |
| Impairment (Devaluation) | 33 | 17 | (15) |

5. Unrealized Gains / Losses on Securities

i) Aichi Financial Group, Consolidated

(Unit: Millions of Yen) (Reference)

| | As of March 31, 2026 | | | As of September 30, 2026 | | | | As of September 30, 2025 | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Unrealized Gains / Losses | | | Unrealized Gains / Losses | | | | Unrealized Gains / Losses | | |
| | | Gains | Losses | | Change | Gains | Losses | | Gains | Losses |
| Held to Maturity | (858) | - | 858 | (1,109) | (250) | - | 1,109 | (541) | - | 541 |
| Bonds | (858) | - | 858 | (1,109) | (250) | - | 1,109 | (541) | - | 541 |
| Other Securities | 129,695 | 189,611 | 59,916 | 156,055 | 26,360 | 218,871 | 62,815 | 110,471 | 157,410 | 46,938 |
| Stocks | 138,379 | 138,991 | 612 | 150,108 | 11,729 | 151,327 | 1,218 | 119,191 | 120,692 | 1,501 |
| Bonds | (55,963) | 13 | 55,977 | (53,260) | 2,702 | 0 | 53,261 | (42,267) | 65 | 42,332 |
| Foreign bonds | (204) | 184 | 389 | (495) | (290) | 57 | 552 | (55) | 261 | 316 |
| Other | 47,484 | 50,422 | 2,937 | 59,703 | 12,219 | 67,486 | 7,782 | 33,601 | 36,390 | 2,788 |
| Total | 128,836 | 189,611 | 60,775 | 154,946 | 26,109 | 218,871 | 63,925 | 109,930 | 157,410 | 47,480 |

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) (Reference)

| | As of March 31, 2026 | | | As of September 30, 2026 | | | | As of September 30, 2025 | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Unrealized Gains / Losses | | | Unrealized Gains / Losses | | | | Unrealized Gains / Losses | | |
| | | Gains | Losses | | Change | Gains | Losses | | Gains | Losses |
| Held to Maturity | (858) | - | 858 | (1,109) | (250) | - | 1,109 | (541) | - | 541 |
| Bonds | (858) | - | 858 | (1,109) | (250) | - | 1,109 | (541) | - | 541 |
| Other Securities | 138,452 | 198,554 | 60,101 | 165,096 | 26,644 | 227,484 | 62,388 | 119,535 | 166,644 | 47,109 |
| Stocks | 147,612 | 147,934 | 322 | 159,216 | 11,604 | 159,940 | 724 | 128,921 | 129,927 | 1,006 |
| Bonds | (56,439) | 13 | 56,453 | (53,328) | 3,111 | - | 53,328 | (42,932) | 65 | 42,997 |
| Foreign bonds | (204) | 184 | 389 | (495) | (290) | 57 | 552 | (55) | 261 | 316 |
| Other | 47,484 | 50,422 | 2,937 | 59,703 | 12,219 | 67,486 | 7,782 | 33,601 | 36,390 | 2,788 |
| Total | 137,593 | 198,554 | 60,960 | 163,987 | 26,393 | 227,484 | 63,497 | 118,994 | 166,644 | 47,650 |

Notes:
1. Amount of "Held to Maturity" is accounted from the difference between a book value on the non-consolidated balance sheet and a current value.
2. Amount of "Other Securities" are accounted from the difference between book values on the non-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, %)

| | As of March 31, 2026 | As of September 30, 2026 | Change |
|---|---|---|---|
| 1. Own Capital Ratio (2/3) | 8.83 | 9.17 | 0.34 |
| 2. Total Own Capital | 300,668 | 316,034 | 15,366 |
| 3. Risk Weighted Assets | 3,403,425 | 3,442,856 | 39,430 |
| 4. Total Required Own Capital | 136,137 | 137,714 | 1,577 |

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.

ii) Aichi Bank, Non-consolidated

(Unit: Millions of Yen, %)

| | As of March 31, 2026 | As of September 30, 2026 | Change |
|---|---|---|---|
| 1. Own Capital Ratio (2/3) | 7.85 | 8.20 | 0.35 |
| 2. Total Own Capital | 261,656 | 276,936 | 15,279 |
| 3. Risk Weighted Assets | 3,332,877 | 3,374,257 | 41,379 |
| 4. Total Required Own Capital | 133,315 | 134,970 | 1,655 |

Notes:

1. Risk-adjusted capital ratio of Aichi Bank is computed in accordance with the Notification of the Financial Services Agency No.19, 2006.

7. ROE

i) Aichi Financial Group, Consolidated

(Unite: %)

| | Six Months ended September 30, 2025 | Six Months ended September 30, 2026 | Change |
|---|---|---|---|
| Profit Basis | 5.32 | 8.07 | 2.75 |

ii) Aichi Bank, Non-consolidated

(Unite: %)

| | Six Months ended September 30, 2025 | Six Months ended September 30, 2026 | Change |
|---|---|---|---|
| Net Business Profits Basis | 4.86 | 3.16 | (1.70) |
| Profit Basis | 5.85 | 9.06 | 3.21 |

8. Loans and Deposits

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

| | Six months ended September 30, 2025 | Fiscal 2025 | Six months ended September 30, 2026 | Change | |
|---|---|---|---|---|---|
| | | | | Compared to September 30, 2025 | Compared to March 31, 2026 |
| Deposits (Ending Balance) | 5,975,912 | 6,052,363 | 6,085,675 | 109,763 | 33,311 |
| Deposits (Average Balance) | 6,029,829 | 5,976,966 | 6,037,133 | 7,303 | 60,167 |
| Loans (Ending Balance) | 4,927,895 | 4,953,134 | 4,966,907 | 39,012 | 13,773 |
| Loans (Average Balance) | 4,884,906 | 4,931,793 | 4,963,299 | 78,393 | 31,505 |

Notes:

1. Deposits = Deposits + Negotiable Certificates of Deposit

(Reference) Assets on Deposit

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen) (Reference)

| | As of March 31, 2026 | As of September 30, 2026 | Change | As of September 30, 2025 |
|---|---|---|---|---|
| Investment Trusts | 208,038 | 240,953 | 32,915 | 201,527 |
| Public Debt Securities | 11,230 | 17,886 | 6,656 | 7,392 |
| Insurance | 659,913 | 683,756 | 23,843 | 634,226 |
| Foreign Currency Deposits | 11,952 | 13,434 | 1,482 | 12,389 |

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) (Reference)

| | As of March 31, 2026 | As of September 30, 2026 | Change | As of September 30, 2025 |
|---|---|---|---|---|
| Claims against Bankrupt and Substantially Bankrupt Obligors | 16,773 | 15,249 | (1,523) | 20,698 |
| Claims with Collection Risk | 57,369 | 56,262 | (1,106) | 58,508 |
| Claims for Special Attention | 8,015 | 6,360 | (1,654) | 9,322 |
| Loans Past Due for 3 Months or More | 24 | - | (24) | 87 |
| Restructured Loans | 7,990 | 6,360 | (1,630) | 9,234 |
| Total Risk Management Loans (A) | 82,158 | 77,873 | (4,284) | 88,529 |
| Normal Claims | 4,929,979 | 4,944,251 | 14,272 | 4,897,071 |
| Total Loans (B) | 5,012,137 | 5,022,124 | 9,987 | 4,985,600 |

(Unit: %)

| | | | | |
|---|---|---|---|---|
| Risk Management Loans Ratio (A) / (B) | 1.63 | 1.55 | (0.08) | 1.77 |

ii) Aichi Bank, Non-consolidated

(Unit: Millions of Yen) (Reference)

| | As of March 31, 2026 | As of September 30, 2026 | Change | As of September 30, 2025 |
|---|---|---|---|---|
| Claims against Bankrupt and Substantially Bankrupt Obligors | 16,270 | 14,808 | (1,461) | 20,139 |
| Claims with Collection Risk | 57,215 | 56,103 | (1,112) | 58,341 |
| Claims for Special Attention | 7,954 | 6,297 | (1,656) | 9,259 |
| Loans Past Due for 3 Months or More | 24 | - | (24) | 87 |
| Restructured Loans | 7,929 | 6,297 | (1,631) | 9,171 |
| Total Risk Management Loans (A) | 81,440 | 77,210 | (4,230) | 87,740 |
| Normal Claims | 4,939,505 | 4,959,208 | 19,703 | 4,908,881 |
| Total Loans (B) | 5,020,945 | 5,036,419 | 15,473 | 4,996,622 |

(Unit: %)

| | | | | |
|---|---|---|---|---|
| Risk Management Loans Ratio (A) / (B) | 1.62 | 1.53 | (0.09) | 1.75 |

2. Status of Reserves for Possible Losses on Loans

i) Aichi Financial Group, Consolidated

(Unit: Millions of Yen) (Reference)

| | Fiscal 2025 | Six months ended September 30, 2026 | Change | Six months ended September 30, 2025 |
|---|---|---|---|---|
| Reserves for Possible Losses on Loans | 20,835 | 17,201 | (3,634) | 22,706 |
| General Reserve for possible Losses on Loans | 10,005 | 8,110 | (1,894) | 10,631 |
| Specific Reserve for possible Losses on Loans | 10,830 | 9,090 | (1,739) | 12,074 |
| Reserve for Possible Losses on Loans to Restructuring Countries | - | - | - | - |

ii) Aichi Bank, Non-consolidated

(Unit: Millions of Yen) (Reference)

| | Fiscal 2025 | Six months ended September 30, 2026 | Change | Six months ended September 30, 2025 |
|---|---|---|---|---|
| Reserves for Possible Losses on Loans | 19,582 | 16,091 | (3,491) | 21,457 |
| General Reserve for possible Losses on Loans | 9,828 | 7,940 | (1,888) | 10,474 |
| Specific Reserve for possible Losses on Loans | 9,753 | 8,150 | (1,602) | 10,982 |
| Reserve for Possible Losses on Loans to Restructuring Countries | - | - | - | - |

3. Coverage Ratio for Rick Management Loans

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen) (Reference)

| | Fiscal 2025 | Six months ended September 30, 2026 | Change | Six months ended September 30, 2025 |
|---|---|---|---|---|
| Coverage Amount (C) | 70,550 | 67,476 | (3,073) | 77,117 |
| Reserve for possible Losses on Loans | 10,126 | 8,441 | (1,684) | 11,412 |
| Collateral, Guarantees, and Equivalent | 60,423 | 59,034 | (1,389) | 65,704 |

(Unite: %)

| | | | | |
|---|---|---|---|---|
| Coverage Ratio (C) / (A) | 86.62 | 87.39 | 0.77 | 87.89 |

4. Status of Loans by Industry

(1) Outstanding Balances by Industry

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen) (Reference)

| | Fiscal 2025 | Six months ended September 30, 2026 | Six months ended September 30, 2025 |
|---|---|---|---|
| Loans Total | 4,953,134 | 4,966,907 | 4,927,895 |
| Manufacturing | 585,074 | 577,345 | 611,316 |
| Agriculture & Forestry | 1,584 | 1,498 | 1,548 |
| Fishery | 259 | 318 | 291 |
| Mining, Quarrying Industry & Gravel Extraction Industry | 4,754 | 5,152 | 4,832 |
| Construction | 309,813 | 301,318 | 297,438 |
| Utilities | 93,072 | 93,757 | 91,934 |
| Communication | 29,548 | 28,811 | 29,101 |
| Transportation & Postal Industry | 204,193 | 202,995 | 202,045 |
| Wholesale & Retail | 558,763 | 558,960 | 561,474 |
| Finance & Insurance | 574,114 | 573,364 | 602,786 |
| Real Estate & Commodity Lease | 700,161 | 718,135 | 668,755 |
| Service Industries | 349,291 | 351,919 | 339,337 |
| Governments & Local Governments | 78,816 | 76,662 | 80,089 |
| Other | 1,463,684 | 1,476,663 | 1,436,940 |

(2) Housing and Consumer Loans

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

| | Six months ended September 30, 2025 | Fiscal 2025 | Six months ended September 30, 2026 | Change | |
|---|---|---|---|---|---|
| | | | | Compared to September 30, 2025 | Compared to March 31, 2026 |
| Housing Loans | 1,428,633 | 1,458,098 | 1,472,844 | 44,211 | 14,746 |
| Consumer Loans | 39,571 | 43,779 | 47,800 | 8,228 | 4,021 |
| Total | 1,468,204 | 1,501,877 | 1,520,645 | 52,440 | 18,767 |

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

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen, %)

| | Six months ended September 30, 2025 | Fiscal 2025 | Six months ended September 30, 2026 | Change | |
|---|---|---|---|---|---|
| | | | | Compared to September 30, 2025 | Compared to March 31, 2026 |
| Percentage of Loans to SMEs and Individual Customers | 78.88 | 79.93 | 80.01 | 1.13 | 0.08 |
| Loans to SMEs and Individual Customers | 3,887,341 | 3,959,187 | 3,974,340 | 86,999 | 15,153 |

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 | 19,759 | 37,000 | 6,087 | 30,912 |
| (Interim) Profit Attributable to Owners of Parent | 18,035 | 30,000 | 8,191 | 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 | 19,361 | 36,000 | 5,253 | 30,746 |
| (Interim) Profit | 18,550 | 30,000 | 8,522 | 21,477 |
| Net Business Profits (before Provision for General Reserve for Losses on Loans) from Core Business Area | 16,492 | 28,000 | 7,221 | 20,778 |

IV. Reference

1. Interim Balance Sheets as of September 30, 2026

○ Aichi Bank, Ltd.

(Unit: Millions of Yen)

| | As of March 31, 2026 | As of September 30, 2026 |
|---|---|---|
| Assets | | |
| Cash and Due from Banks | 790,377 | 624,977 |
| Call Loans | - | 2,812 |
| Other Debt Purchased | 6,280 | 5,783 |
| Trading Account Securities | 2 | - |
| Securities | 1,270,783 | 1,301,119 |
| Reserve for Possible Losses on Investments | (0) | (0) |
| Loans and Bills Discounted | 4,953,134 | 4,966,907 |
| Foreign Exchange Assets | 2,863 | 3,210 |
| Other Assets | 31,199 | 39,635 |
| Other Assets | 31,199 | 39,635 |
| Tangible Fixed Assets | 52,639 | 53,216 |
| Intangible Fixed Assets | 1,702 | 1,986 |
| Prepaid Pension Cost | 14,326 | 9,809 |
| Customers' Liabilities for Acceptances and Guarantees | 5,707 | 6,271 |
| Reserve for Possible Losses on Loans | (19,582) | (16,091) |
| Total Assets | 7,109,433 | 6,999,640 |
| Liabilities | | |
| Deposits | 6,004,463 | 6,085,675 |
| Negotiable Certificates of Deposit | 47,900 | - |
| Call Money | 19,000 | 17,000 |
| Guarantee Deposits Received under Securities Lending Transactions | 159,802 | 68,554 |
| Borrowed Money | 355,334 | 251,779 |
| Foreign Exchange Liabilities | 1,216 | 1,797 |
| Other Liabilities | 74,860 | 80,354 |
| Income Taxes Payable | 7,608 | 3,107 |
| Lease Obligations | 390 | 326 |
| Asset Retirement Obligations | 889 | 826 |
| Other Liabilities | 65,973 | 76,093 |
| Reserve for Bonus Payments | 1,011 | 997 |
| Reserve for Directors' Bonus Payments | 53 | - |
| Reserve for Director Retirement Benefits | 50 | 58 |
| Reserve for Contingencies | 2,250 | 2,082 |
| Reserve for Demolition Costs of Fixed Assets | 718 | 718 |
| Deferred Tax Liabilities | 39,592 | 52,253 |
| Deferred Tax Liabilities for Revaluation Reserve for Land | 6,776 | 6,776 |
| Acceptances and Guarantees | 5,707 | 6,271 |
| Total Liabilities | 6,718,739 | 6,574,319 |
| 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 | 179,535 | 193,940 |
| Legal Retained Earnings | 5,392 | 5,392 |
| Other Retained Earnings | 174,142 | 188,547 |
| Reserve for Tax Purpose Reduction Entry of Replacement Assets | 663 | 663 |
| General Reserve | 140,280 | 140,280 |
| Retained Earnings Brought Forward | 33,198 | 47,603 |
| Total Shareholders' Equity | 266,468 | 280,873 |
| Net Unrealized Gains (Losses) on Other Securities | 95,652 | 113,932 |
| Deferred Gains (Losses) on Hedges | 16,091 | 18,032 |
| Revaluation Reserve for Land | 12,481 | 12,481 |
| Total Valuation and Translation Adjustments | 124,225 | 144,446 |
| Total Net Assets | 390,693 | 425,320 |
| Total Liabilities and Net Assets | 7,109,433 | 6,999,640 |

2. Interim Statements of Income for the Six Months ended September 30, 2026

○ Aichi Bank, Ltd.

(Millions of yen)

| | Six months ended September 30, 2025 | Six months ended September 30, 2026 |
|---|---|---|
| Ordinary Income | 50,140 | 71,810 |
| Interest Income | 35,119 | 48,856 |
| Interest on Loans and Bills Discounted | 25,085 | 32,091 |
| Interest and Dividends on Securities | 8,423 | 14,247 |
| Fee and Commission Income | 7,822 | 8,069 |
| Other Operating Income | 71 | 1,029 |
| Other Ordinary Income | 7,127 | 13,853 |
| Ordinary Expenses | 35,969 | 52,448 |
| Interest Expenses | 9,885 | 16,349 |
| Interest on Deposits | 8,784 | 13,867 |
| Fee and Commission Expenses | 3,033 | 3,172 |
| Other Operating Expenses | 1,148 | 10,255 |
| General and Administrative Expenses | 20,188 | 21,426 |
| Other Ordinary Expenses | 1,713 | 1,244 |
| Ordinary Profits | 14,171 | 19,361 |
| Extraordinary Gains | - | 6,556 |
| Extraordinary Losses | 11 | 71 |
| Interim Profit before Income Taxes | 14,160 | 25,846 |
| Income Taxes - Current | 2,755 | 3,967 |
| Income Taxes - Deferred | 1,368 | 3,328 |
| Total Income Taxes | 4,124 | 7,296 |
| Interim Profit | 10,036 | 18,550 |

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