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For Immediate Release:

August 14, 2025

Consolidated Financial Results for the Three Months Ended June 30, 2025 (Under Japanese GAAP)

Company name: Aichi Financial Group, Inc.
 Listing: Tokyo Stock Exchange / Nagoya Stock Exchange
 Securities code: 7389
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 Representative: Yukinori Ito, Representative Director, President and Executive Officer
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 Trading accounts: None
 Scheduled date to commence dividend payments: -
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: None

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

1. Consolidated financial results for the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results (Cumulative Period)

(Percentages indicate year-on-year changes.)

	Ordinary Income		Ordinary Profits		Profit Attributable to Owners of Parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
1Q FY2025	26,731	11.0	5,286	(23.8)	3,803	(24.0)
1Q FY2024	24,081	2.7	6,934	10.3	5,003	10.7

Note: Comprehensive income For the three months ended June 30, 2025: ¥16,916 million [-%]
 For the three months ended June 30, 2024: ¥ (6,972) million [-%]

	Profit per Share	Diluted Profit per Share
	Yen	Yen
1Q FY2025	77.78	77.43
1Q FY2024	102.11	101.44

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
As of	Millions of yen	Millions of yen	%
1Q FY2025	6,873,663	366,662	5.3
March 31, 2025	6,799,701	353,810	5.2

Reference: Own Capital:

As of June 30, 2025: ¥366,364 million

As of March 31, 2025: ¥353,492 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, 2025	-	50.00	-	60.00	110.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		50.00	-	50.00	100.00

Note:

- Revisions to the forecast of cash dividends most recently announced: None
- Breakdown of the fiscal year- end dividends per share for fiscal year ended March 31, 2025
Commemorative Dividend 10.00 Yen

3. Consolidated Earnings Estimates for Fiscal 2025 (for the fiscal year ending March 31, 2026)

(%: Changes from the corresponding period of the previous fiscal year, from the same quarter in the previous year for quarterly results)

	Ordinary Profits		Profit Attributable to Owners of Parent		Profit per Share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ended 1H, FY2025	6,900	(31.0)	4,800	(32.7)	97.74
Fiscal 2025	15,000	45.9	10,500	15.4	213.80

Note: Revisions to the forecast of earnings estimates most recently announced for Fiscal Year 2025: None

* **Notes**

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Adoption of Specified Accounting Methods for the Preparation of Quarterly Consolidated Financial Statements: None
- (3) 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

(4) Number of issued shares (common shares)

(i) Year-end issued shares (including treasury share):	As of June 30, 2025	49,124,671 shares	As of March 31, 2025	49,124,671 shares
(ii) Year-end treasury share:	As of June 30, 2025	420,226 shares	As of March 31, 2025	14,119 shares
(iii) Average number of outstanding shares:	As of June 30, 2025	48,908,848 shares	As of June 30, 2024	48,997,519 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: Yes (voluntary)

* 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 for the Three Months Ended June 30, 2025 (Cumulative Period)

Looking back at Japan's economy during this cumulative period of three month ended June 30, 2025, although the impact of U.S. trade policy and continued price increases have weakened consumer sentiment, increasing the risk of an economic downturn, there are signs of a recovery in capital investment leading to decarbonization, digital transformation, and labor-saving measures, backed by solid corporate profits. In addition, the economy is recovering moderately due to a rising income levels with wage hikes, personal consumption has remained solid.

In the region centered on Aichi Prefecture, which is the Group's main sales base, although homeownership demand is showing signs of weakness due to rising home prices caused by construction costs remaining high related to material prices and labor cost, with increase in investments aimed at transforming the industrial structure and infrastructure-related capital investment, although personal consumption is affected by rising price, the economy is recovering gradually as employment and income for individuals are improving gradually.

In the above-mentioned environment, the Group's business performance for cumulative period of three month ended June 30, 2025 was as follows.

Ordinary income increased by 2,650 million yen year on year to 26,731 million yen due to increases in interest on loans and bills discounted, etc. On the other hand, ordinary expenses increased by 4,298 million yen year on year to 21,454 million yen due to increases in deposit interest, etc.

As a result, ordinary profits decreased by 1,647 million yen compared to the previous fiscal year to 5,286 million yen. Additionally, profit attributable to owners of parent decreased by 1,199 million yen year on year to 3,803 million yen.

(2) Overview of Financial Conditions as of June 30, 2025

Total assets as of June 30, 2025 increased by 73.9 billion yen from the end of the previous fiscal year to 6,873.6 billion yen. Furthermore, total net assets increased by 12.8 billion yen from the end of the previous fiscal year to 366.6 billion yen.

On the main accounts, the balance of loans increased by 31.8 billion yen from the end of the previous fiscal year to 4,877.6 billion yen, due to efforts to increase loans to corporations and housing loans. The deposit balance increased by 63.4 billion yen from the end of the previous fiscal year to 5,996.3 billion yen, as a result of efforts to increase deposits from individuals and corporations. Additionally, the balance of securities increased by 20.3 billion yen from the end of the previous fiscal year to 1,211.1 billion yen.

(3) Outlook of the Going Forward

There are no changes to the consolidated earnings forecasts for the second quarter (cumulative) and the full fiscal year ending March 2026, as announced on May 15, 2025.

2. Consolidated Financial Statements and Others

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and Due from Banks	612,643	647,618
Call Loans and Bills Purchased	732	1,216
Other Debt Purchased	7,211	7,100
Securities	1,190,784	1,211,152
Reserve for Possible Losses on Investments	(0)	(0)
Loans and Bills Discounted	4,845,754	4,877,616
Foreign Exchange Assets	2,587	1,780
Other Assets	66,888	54,942
Tangible Fixed Assets	67,061	66,464
Intangible Fixed Assets	3,321	3,180
Net Defined Benefit Asset	21,610	21,812
Deferred Tax Assets	565	531
Customers' Liabilities for Acceptances and Guarantees	5,460	5,196
Reserve for Possible Losses on Loans	(24,918)	(24,948)
Total Assets	6,799,701	6,873,663
Liabilities		
Deposits	5,932,927	5,996,393
Negotiable Certificates of Deposit	1,600	100
Guarantee Deposits Received under Securities Lending Transactions	79,760	73,809
Borrowed Money	336,166	330,792
Foreign Exchange Liabilities	1,416	801
Other Liabilities	57,050	62,868
Reserve for Bonus Payments	1,136	102
Reserve for Directors' Bonus Payments	106	—
Net Defined Benefit Liability	111	116
Reserve for Director Retirement Benefits	129	137
Reserve for Contingencies	2,699	2,625
Deferred Tax Liabilities	22,702	29,433
Deferred Tax Liabilities for Revaluation Reserve for Land	4,623	4,623
Acceptances and Guarantees	5,460	5,196
Total Liabilities	6,445,891	6,507,001
Net Assets		
Share Capital	20,026	20,026
Capital Surplus	36,939	36,931
Retained Earnings	234,255	235,112
Treasury Shares	(36)	(1,128)
Total Shareholders' Equity	291,185	290,942
Net Unrealized Gains (Losses) on Other Securities	42,623	54,446
Deferred Gains (Losses) on Hedges	5,397	6,855
Revaluation Reserve for Land	8,178	8,178
Remeasurements of Defined Benefit Plans	6,108	5,942
Total Accumulated Other Comprehensive Income	62,307	75,422
Share Acquisition Rights	300	281
Non-controlling Interests	18	16
Total Net Assets	353,810	366,662
Total Liabilities and Net Assets	6,799,701	6,873,663

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
(Consolidated Statements of Income)

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary Income	24,081	26,731
Interest Income	15,029	17,820
Interest on Loans and Bills Discounted	9,203	11,915
Interest and Dividends on Securities	5,548	5,116
Fee and Commission Income	4,475	4,003
Other Operating Income	1,681	1,665
Other Ordinary Income	2,895	3,241
Ordinary Expenses	17,147	21,445
Interest Expenses	1,131	4,677
Interest on Deposits	618	4,206
Fee and Commission Expenses	1,635	1,685
Other Operating Expenses	2,480	2,569
General and Administrative Expenses	11,224	10,950
Other Ordinary Expenses	674	1,563
Ordinary Profits	6,934	5,286
Extraordinary Gains	0	—
Gains on Disposition of Fixed Assets	0	—
Extraordinary Losses	2	0
Losses on Disposition of Fixed Assets	2	0
Income before Income Taxes	6,932	5,285
Income Taxes - Current	1,302	669
Income Taxes - Deferred	626	814
Total Income Taxes	1,929	1,483
Profit	5,003	3,801
Loss Attributable to Non-controlling Interests	—	(2)
Profit Attributable to Owners of Parent	5,003	3,803

(Consolidated Statements of Comprehensive Income)

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Profit	5,003	3,801
Other Comprehensive Income	(11,975)	13,115
Net Unrealized Gains (Losses) on Other Securities	(13,645)	11,823
Deferred Gains (Losses) on Hedges	1,814	1,457
Remeasurements of Defined Benefit Plans	(144)	(165)
Comprehensive Income	(6,972)	16,916
(Breakdown)		
Comprehensive Income Attributable to Owners of Parent	(6,972)	16,919
Comprehensive Income Attributable to Non-controlling Interests	—	(2)

(3) Notes regarding Consolidated Financial Statements for the Three Months Ended June 30, 2025

(Business Segment Information)

For the previous first quarter (From April 1, 2024 to June 30, 2024)

1. Information on ordinary income, profit or losses for each reporting segment

(Millions of Yen)

	Reporting Segment			Others	Total	Adjustment	Amount on Quarterly Consolidated Statements of Income
	Banking	Lease	Total				
Ordinary Income							
External Customers	21,865	1,581	23,446	480	23,927	154	24,081
Intersegment	47	77	125	129	254	(254)	-
Total	21,913	1,658	23,571	610	24,182	(100)	24,081
Segment Profits or Losses	6,648	(23)	6,624	93	6,717	216	6,934

Notes:

1. "Ordinary Income" in the above table is used in lieu of net sales generally used by Japanese non-financial companies.
2. "Others" in the reporting segments are business segment which is not included in reporting segment as credit card business, administrative business, business processing business with computer, composition and operation of the investment limited partnership business, credit guarantee business and debts collection agency business.
3. Adjustment of the ordinary income for the external customers 154 millions of yen is related to the purchase methods.
4. Adjustment of the segment profits 216 millions of yen is related to the purchase methods for 212 millions of yen and intersegment transaction elimination.
5. Reconciliation of the total segment profits in each of the above table to the ordinary profit in the consolidated statement of income are adjusted.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment

(Major Impairment Losses on Fixed Assets)

No impairment losses on Fixed Assets by reportable segment were recognized for the three months ended June 30, 2024, cumulative period.

(Significant Variation of the Amount of Goodwill)

In the segment of Others, the Company had acquired AASC Co., Ltd., a share holding company of AAST Co., Ltd., a software development company and two other companies, as a subsidiary on April 2, 2024.

The amount of goodwill generated is 1,655 million yen for the three months ended June 30, 2024, cumulative period.

For the current first quarter (From April 1, 2025 to June 30, 2025)

1. Information on ordinary income, profit or losses for each reporting segment

(Millions of Yen)

	Reporting Segment			Others	Total	Adjustment	Amount on Quarterly Consolidated Statements of Income
	Banking	Lease	Total				
Ordinary Income							
External Customers	23,715	1,637	25,353	1,376	26,729	2	26,731
Intersegment	47	65	113	140	253	(253)	—
Total	23,763	1,703	25,467	1,516	26,983	(251)	26,731
Segment Profits or Losses	5,279	(15)	5,264	(13)	5,251	35	5,286

Notes:

1. "Ordinary Income" in the above table is used in lieu of net sales generally used by Japanese non-financial companies.
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 2 millions of yen is related to the purchase methods.
4. Adjustment of the segment profits 35 millions of yen is related to the purchase methods for 34 millions of yen and intersegment transaction elimination.
5. Reconciliation of the total segment profits in each of the above table to the ordinary profit in the quarterly consolidated statement of income are adjusted.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment

(Major Impairment Losses on Fixed Assets)

No impairment losses on Fixed Assets by reportable segment were recognized for the three months ended June 30, 2025, cumulative period.

(Significant Variation of the Amount of Goodwill)

No significant variation of the amount of goodwill by reportable segment were recognized for the three months ended June 30, 2025, cumulative period.

(Note on Significant Changes in the Amounts of Shareholders' Equity)

There is no applicable information.

(Matters Related to the Assumption of Going Concern)

There is no applicable information.

(Note on Quarterly Consolidated Statements of Cash Flows)

The quarterly consolidated statements of cash flows for the first quarter cumulative period have not been prepared. The amount of depreciation expenses (including amortization of intangible fixed assets except the goodwill) and amount of amortization of goodwill for the first quarter cumulative period are as follows.

(Millions of Yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Depreciation	1,020	792
Amortization of Goodwill	-	41

3. Supplemental Materials for the Consolidated Financial Results for the Three Months Ended June 30, 2025

(1) Income Analysis

i) Aichi Financial Group, Consolidated

While interest on loans and bills discounted increased, an increase in interest on deposits, a decrease in net gains and losses related to stocks and increase in losses related to government bonds and etc., ordinary profits decreased year on year.

Ordinary profits decreased by 1,647 million yen compared to the previous first quarter fiscal year to 5,286 million yen due to increases in interest on loans and bills discounted and decreases in general and administrative expenses, on the other hand, due to an increase in interest on deposits, a decrease in net gains and losses related to stocks and increase in losses related to government bonds and etc.

Profit attributable to owners of parent decreased by 1,199 million yen year on year to 3,803 million yen.

(Unit: Millions of Yen)

Account		Three months ended June 30, 2024	Three months ended June 30, 2025	Change
Consolidated Gross Profits	1	15,939	14,558	(1,380)
Net Interest Income	2	13,898	13,143	(754)
Net Fee and Commission Income	3	2,839	2,318	(521)
Net Other Operating Income	4	(798)	(903)	(104)
General and Administrative Expenses	5	11,224	10,950	(274)
Expenses Related to Reserve for Possible Losses on Loans	6	68	18	(49)
Provision for General Reserve for Possible Losses on Loans	7	-	(199)	(199)
Provision for Individual Reserve for Possible Losses on Loans	8	-	291	291
Provision for Reserve for Contingencies	9	68	(73)	(142)
Net Gains (Losses) Related to Stocks	10	2,512	1,001	(1,510)
Ordinary Profits	11	6,934	5,286	(1,647)
Net Extraordinary Gains (Losses)	12	(2)	(0)	1
Income before Income Taxes	13	6,932	5,285	(1,646)
Total Income Taxes	14	1,929	1,483	(445)
Profit	15	5,003	3,801	(1,201)
Loss Attributable to Non-controlling Interests	16	-	(2)	(2)
Profit Attributable to Owners of Parent	17	5,003	3,803	(1,199)

*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

While interest on loans and bills discounted increased, an increase in interest on deposits, a decrease in net gains and losses related to stocks and increase in losses related to government bonds and etc., ordinary profits decreased year on year.

Net Business Profits (before Provision for General Reserve for Losses on Loans) from Core Business Area decreased by 170 million yen to the previous first quarter fiscal year to 4,782 million yen due to increases in interest on loans and bills discounted and decrease in non-personnel expenses, on the other hand, due to increase in interest expenses on deposits.

Ordinary Profits decreased by 1,422 million yen year on year to 5,264 million yen and Profit decreased by 1,029 million yen on year on year to 3,832 million yen due to decrease in net gains and losses related to stocks and increase in losses related to government bonds and etc.

(Unit: Millions of Yen)

Account		Three months ended June 30, 2024	Three months ended June 30, 2025	Change
Gross Profits	1	15,324	14,114	(1,209)
Net Interest Income	2	13,709	13,116	(593)
Net Fee and Commission Income	3	2,550	2,022	(527)
Net Other Operating Income	4	(935)	(1,024)	(89)
General and Administrative Expenses (excluding Non-Recurring Losses)	5	11,067	10,328	(738)
Personnel Expenses	6	4,939	5,073	134
Non-Personnel Expenses	7	5,133	4,358	(775)
Miscellaneous Taxes	8	994	896	(97)
Net Business Profits (before Provision for General Reserve for Losses on Loans)	9	4,257	3,786	(471)
Net Business Profits (before Provision for General Reserve for Losses on Loans) from Core Business Area	10	4,952	4,782	(170)
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	4,952	4,782	(170)
Provision for General Reserve for Possible Losses on Loans (1)	12	-	-	-
Net Business Profits	13	4,257	3,786	(471)
Net Gains (Losses) Related to Bonds (5 Accounts)	14	(695)	(996)	(300)
Net Non- Recurring Gains (Losses)	15	2,429	1,478	(951)
Net Gains (Losses) Related to Stocks (3 Accounts)	16	2,514	1,003	(1,511)
Expenses Related to Portfolio Problems (2)	17	68	-	(68)
Reversal of Reserves for Possible Losses on Loans (3)	18	100	15	(84)
Reversal of Reserve for Contingencies (4)	19	-	73	73
Recovery of Written-off Claims (5)	20	0	0	-
Ordinary Profits	21	6,686	5,264	(1,422)
Net Extraordinary Gains (Losses)	22	(1)	(0)	0
Net Gains (Losses) on Disposition of Fixed Assets	23	(1)	(0)	0
Profit before Income Taxes	24	6,685	5,263	(1,421)
Total Income Taxes	25	1,823	1,431	(392)

Profit	26	4,861	3,832	(1,029)
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Credit-Related Costs (1)+(2)-(3)-(4)-(5)	27	(31)	(89)	(57)
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Notes:

- 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.
- Operating Results for the first quarter cumulative period ended on June 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

(2) 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, 2025	As of June 30, 2025	Change	As of June 30, 2024
Claims against Bankrupt and Substantially Bankrupt Obligors	19,557	19,904	347	14,928
Claims with Collection Risk	62,509	62,584	74	64,149
Claims for Special Attention	7,568	8,300	731	10,240
Loans Past Due for 3 Months or More	71	136	65	381
Restructured Loans	7,497	8,163	665	9,859
Total Risk Management Loans (A)	89,635	90,789	1,153	89,318
Normal Claims	4,829,002	4,859,128	30,126	4,717,148
Total Loans (B)	4,918,638	4,949,918	31,279	4,806,466

(Unit: %)

Risk Management Loans Ratio (A) / (B)	1.82	1.83	0.01	1.85
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ii) Aichi Bank, Non-Consolidated

	(Unit: Millions of Yen)			(Reference)
	As of March 31, 2025	As of June 30, 2025	Change	As of June 30, 2024
Claims against Bankrupt and Substantially Bankrupt Obligors	19,080	19,331	251	14,405
Claims with Collection Risk	62,315	62,433	118	63,948
Claims for Special Attention	7,497	8,232	734	10,171
Loans Past Due for 3 Months or More	71	136	65	381
Restructured Loans	7,426	8,095	668	9,790
Total Risk Management Loans (A)	88,893	89,997	1,104	88,525
Normal Claims	4,835,801	4,868,446	32,644	4,723,993
Total Loans (B)	4,924,694	4,958,443	33,748	4,812,518

(Unit: %)

Risk Management Loans Ratio (A) / (B)	1.80	1.81	0.01	1.83
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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. Financial Results for the first quarter cumulative period ended on June 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

(3) Capital Ratio (Domestic Standard)

i) Aichi Financial Group, Consolidated

(Unit: Millions of Yen, %)

	As of March 31, 2025	As of June 30, 2025	Change
1. Own Capital Ratio (2/3)	8.78	8.76	(0.02)
2. Total Own Capital	289,658	292,197	2,539
3. Risk Weighted Assets	3,298,470	3,332,271	33,800
4. Total Required Own Capital	131,938	133,290	1,352

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, %)

	As of March 31, 2025	As of June 30, 2025	Change
1. Own Capital Ratio (2/3)	7.79	7.82	0.03
2. Total Own Capital	252,002	255,650	3,648
3. Risk Weighted Assets	3,233,951	3,269,060	35,109
4. Total Required Own Capital	129,358	130,762	1,404

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.

(4) Unrealized Gains / Losses on Securities

i) Aichi Financial Group, Consolidated

(Unit: Millions of Yen)

(Reference)

	As of March 31, 2025			As of June 30, 2025				As of June 30, 2024		
	Unrealized Gains / Losses			Unrealized Gains / Losses				Unrealized Gains / Losses		
		Gains	Losses		Change	Gains	Losses		Gains	Losses
Held to Maturity	(476)	-	476	(411)	64	-	411	(183)	-	183
Bonds	(476)	-	476	(411)	64	-	411	(183)	-	183
Other Securities	60,528	106,195	45,667	77,703	17,175	119,247	41,543	88,633	127,079	38,446
Stocks	86,104	88,290	2,186	93,442	7,337	95,559	2,117	102,141	103,307	1,166
Bonds	(36,614)	84	36,699	(34,961)	1,652	127	35,088	(30,363)	265	30,628
Foreign bonds	(219)	164	384	(125)	94	192	318	(641)	100	742
Other	11,258	17,655	6,397	19,348	8,089	23,367	4,019	17,497	23,406	5,909
Total	60,052	106,195	46,143	77,292	17,239	119,247	41,995	88,449	127,079	38,630

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, 2025			As of June 30, 2025				As of June 30, 2024		
	Unrealized Gains / Losses			Unrealized Gains / Losses				Unrealized Gains / Losses		
		Gains	Losses		Change	Gains	Losses		Gains	Losses
Held to Maturity	(476)	-	476	(411)	64	-	411	(183)	-	183
Bonds	(476)	-	476	(411)	64	-	411	(183)	-	183
Other Securities	69,750	115,805	46,054	86,818	17,068	128,559	41,740	97,638	137,158	39,520
Stocks	96,064	97,900	1,836	103,263	7,199	104,871	1,607	112,656	113,390	734
Bonds	(37,360)	84	37,445	(35,667)	1,693	127	35,795	(31,173)	277	31,450
Foreign bonds	(219)	164	384	(125)	94	192	318	(1,196)	95	1,291
Other	11,267	17,655	6,388	19,348	8,081	23,367	4,019	17,351	23,395	6,043
Total	69,274	115,805	46,530	86,407	17,133	128,559	42,151	97,454	137,158	39,704

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".
4. 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.
5. Financial Results for the first quarter cumulative period ended on June 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

(5) Loans and Deposits

○ Aichi Bank, Non-Consolidated

(Unit: Millions of Yen) (Reference)

	As of March 31, 2025	As of June 30, 2025	As of June 30, 2024
Deposits (Ending Balance)	5,947,309	6,010,510	6,060,870
Individual Deposits	3,435,454	3,453,982	3,441,863
Loans (Ending Balance)	4,854,765	4,889,265	4,742,167
Loans to Small and Medium-sized Enterprises	3,849,152	3,854,981	3,759,225
Consumer Loans	1,440,763	1,454,359	1,381,918
Housing Loans	1,404,921	1,416,524	1,348,526

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.
3. Financial Results for the first quarter cumulative period ended on June 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

(Reference) Assets on Deposit

○ Aichi Bank, Non-Consolidated

(Unit: Millions of Yen) (Reference)

	As of March 31, 2025	As of June 30, 2025	As of June 30, 2024
Investment Trusts	175,657	191,211	190,940
Public Debt Securities	6,862	7,833	5,859
Insurance	603,107	619,291	557,710
Foreign Currency Deposits	11,598	11,634	13,781

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. Financial Results for the first quarter cumulative period ended on June 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

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