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For Immediate Release:

November 14, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (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 to file semi-annual securities report: November 25, 2025
 Scheduled date to commence dividend payments: December 1, 2025
 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, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated Operating Results (Percentages indicate year-on-year changes from the corresponding period)

	Ordinary Income		Ordinary Profits		Interim Profit Attributable to Owners of Parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
1H FY2025	55,973	18.1	14,217	42.2	10,029	40.6
1H FY2024	47,406	7.6	9,997	31.1	7,134	29.9

Note: Comprehensive income For the six months ended September 30, 2025: ¥47,936 million [-%]
 For the six months ended September 30, 2024: ¥ (10,207) million [-%]

	Interim Profit per Share	Diluted Interim Profit per Share
	Yen	Yen
1H FY2025	205.44	204.52
1H FY2024	145.50	144.64

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
As of	Millions of yen	Millions of yen	%
1H FY2025	6,899,619	397,752	5.8
March 31, 2025	6,799,701	353,810	5.2

Reference: Own Capital:

As of September 30, 2025: ¥397,452 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	-	50.00			
Fiscal year ending March 31, 2026 (Forecast)			-	60.00	110.00

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 half in the previous year for half results)

	Ordinary Profits		Profit Attributable to Owners of Parent		Profit per Share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2026	26,000	152.9	18,000	97.9	369.36

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

*** Notes**

- (1) Significant Subsidiaries during for the six months ended September 30, 2025 (changes in specified subsidiaries accompanying changes in the scope of consolidation): None

Newly included: - companies

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 shares)

(i)Year-end issued shares (including treasury share)	As of September 30, 2025	49,124,671 shares	As of March 31, 2025	49,124,671 shares
(ii)Year-end treasury share	As of September 30, 2025	392,357 shares	As of March 31, 2025	14,119 shares
(iii)Average number of outstanding shares (Interim)	As of September 30, 2025	48,818,145 shares	As of September 30, 2024	49,032,194 shares

Overview of Non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1)Non-consolidated Operating Results

(Percentages indicate year-on-year changes from the corresponding period)

	Operating Revenues		Operating Income		Ordinary Profit		Interim Profit	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
1H FY2025	3,611	20.2	2,980	20.8	2,982	20.8	2,961	20.7
1H FY2024	3,003	1.5	2,468	(0.0)	2,468	(0.0)	2,452	(0.0)

	Interim Profit per Share
Fiscal year ended	Yen
1H FY2025	60.66
1H FY2024	50.03

(2) Non-consolidated Financial Position

	Total Assets	Total Net Assets	Own Capital Ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	208,387	208,238	99.8
March 31, 2025	209,458	209,272	99.8

Reference: Own Capital:

As of September 30, 2025: ¥207,957 million

As of March 31, 2025: ¥208,972 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.

* This immediate release is outside the scope of semi-annual 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, 2025 (Cumulative Period)

Looking back at the Japanese economy during this cumulative period of six months ended September 30, 2025, although there were concerns about the risk of an economic downturn due to US trade policies, particularly in the automobile industry, exports remained largely flat and capital investment is also gradually recovering. In addition, consumer confidence is gradually improving due to an increase in real employee income, the economy is recovering gradually supported by continued investment in labor-saving measures and digitalization backed against the backdrop of solid corporate earnings, and by the rise in employment and wages, which are boosting incomes.

In this region centered on Aichi Prefecture, which is the Group's main business sales base, although housing investments have been weak due to rising of the construction costs remaining high related to material prices and labor cost, in the manufacturing industry, investments aimed at transforming the industrial structures and in the non-manufacturing industry, investments in infrastructure-related capital expenditures are increasing and although rising prices and other factors have had an impact on personal consumption, the economy is recovering gradually, with employment and income remaining stable.

Looking at the financial side, the yen strengthened against the US dollar to the 144 yen range at the end of June due to growing expectations of an early interest rate cut following the US President's call for monetary easing and his intention to replace the Chairman of the Federal Reserve Bank who is cautious about easing. Subsequently, the dollar was bought up to the 147 yen range towards the end of this interim fiscal year due to growing political uncertainty following Prime Minister Ishiba's announcement of his intention to resign as president of the Liberal Democratic Party, and expectations of interest rate cuts receding against the backdrop of strong economic indicators in the United States.

The Nikkei Stock Average plummeted to the 31,000 yen range in early April due to the growing risk of a global recession caused by retaliatory tariffs in response to US tariff policies. After that, in May, concerns about a worsening global economy eased following the US-China agreement to reduce additional tariffs, and in July, uncertainty surrounding tariff negotiations eased following the US tariff agreement.

Additionally, due to factors such as a rise in semiconductor-related stocks because of expectations of growth in the AI market, the closing price of the Nikkei Stock Average at the end of this interim fiscal year was 44,932 yen, a new record high on a monthly closing price basis for the fourth consecutive month.

Under these circumstances, the Group's business performance for the current interim consolidated fiscal period was as follows.

Ordinary income increased by 8,566 million yen from the previous interim consolidated accounting period to 55,973 million yen due to an increase in interest on loans and bills discounted, etc. and a gain on reversal of loan loss reserves. Meanwhile, ordinary expenses increased by 4,346 million yen compared to the previous interim consolidated accounting period to 41,755 million yen due to an increase in deposit interest and other factors. As a result, ordinary profit increased by 4,219 million yen compared to the previous interim consolidated accounting period to 14,217 million yen.

Additionally, interim profit attributable to owners of parent increased by 2,895 million yen compared to the previous interim consolidated accounting period to 10,029 million yen.

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

Total assets as of September 30, 2025 increased by 99.9 billion yen from the end of the previous fiscal year to 6,899.6 billion yen. Furthermore, total net assets increased by 43.9 billion yen from the end of the previous fiscal year to 397.7 billion yen.

On the main accounts, the balance of loans increased by 67.9 billion yen from the end of the previous fiscal year to 4,913.6 billion yen, due to efforts to increase loans to corporations and housing loans. The deposit balance increased by 27.7 billion yen from the end of the previous fiscal year to 5,960.6 billion yen, as a result of efforts to increase deposits from corporations. Additionally, the balance of securities increased by 81.5 billion yen from the end of the previous fiscal year to 1,272.3 billion yen.

(3) Outlook of the Going Forward

There are no changes to the consolidated earnings forecasts for the full fiscal year ending March 2026, as announced on November 10, 2025.

2. Interim Consolidated Financial Statements and Others

(1) Interim Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and Due from Banks	612,643	571,245
Call Loans and Bills Purchased	732	342
Other Debt Purchased	7,211	6,866
Securities	1,190,784	1,272,381
Reserve for Possible Losses on Investments	(0)	(0)
Loans and Bills Discounted	4,845,754	4,913,681
Foreign Exchange Assets	2,587	2,315
Other Assets	66,888	58,254
Tangible Fixed Assets	67,061	66,181
Intangible Fixed Assets	3,321	3,168
Net Defined Benefit Asset	21,610	22,012
Deferred Tax Assets	565	575
Customers' Liabilities for Acceptances and Guarantees	5,460	5,298
Reserve for Possible Losses on Loans	(24,918)	(22,706)
Total Assets	6,799,701	6,899,619
Liabilities		
Deposits	5,932,927	5,960,675
Negotiable Certificates of Deposit	1,600	100
Call Money and Bills Sold	—	10,000
Guarantee Deposits Received under Securities Lending Transactions	79,760	88,716
Borrowed Money	336,166	317,502
Foreign Exchange Liabilities	1,416	1,373
Other Liabilities	57,050	68,227
Reserve for Bonus Payments	1,136	1,170
Reserve for Directors' Bonus Payments	106	4
Net Defined Benefit Liability	111	126
Reserve for Director Retirement Benefits	129	153
Reserve for Contingencies	2,699	2,516
Deferred Tax Liabilities	22,702	41,376
Deferred Tax Liabilities for Revaluation Reserve for Land	4,623	4,623
Acceptances and Guarantees	5,460	5,298
Total Liabilities	6,445,891	6,501,866
Net Assets		
Share Capital	20,026	20,026
Capital Surplus	36,939	36,927
Retained Earnings	234,255	241,337
Treasury Shares	(36)	(1,053)
Total Shareholders' Equity	291,185	297,238
Net Unrealized Gains (Losses) on Other Securities	42,623	76,902
Deferred Gains (Losses) on Hedges	5,397	9,356
Revaluation Reserve for Land	8,178	8,178
Remeasurements of Defined Benefit Plans	6,108	5,776
Total Accumulated Other Comprehensive Income	62,307	100,213
Share Acquisition Rights	300	281
Non-controlling Interests	18	19
Total Net Assets	353,810	397,752
Total Liabilities and Net Assets	6,799,701	6,899,619

(2) Interim Consolidated Statements of Income and Interim Consolidated Statements of Comprehensive
Income for the Six Months Ended September 30, 2025
(Interim Consolidated Statements of Income)

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary Income	47,406	55,973
Interest Income	28,596	35,176
Interest on Loans and Bills Discounted	18,776	25,048
Interest and Dividends on Securities	9,139	8,518
Fee and Commission Income	9,231	8,670
Other Operating Income	3,449	3,451
Other Ordinary Income	6,129	8,674
Ordinary Expenses	37,408	41,755
Interest Expenses	2,653	9,907
Interest on Deposits	1,647	8,778
Fee and Commission Expenses	3,207	3,216
Other Operating Expenses	6,978	4,240
General and Administrative Expenses	22,044	21,987
Other Ordinary Expenses	2,524	2,403
Ordinary Profits	9,997	14,217
Extraordinary Gains	0	—
Gains on Disposition of Fixed Assets	0	—
Extraordinary Losses	11	7
Losses on Disposition of Fixed Assets	4	7
Losses on Impairment of Fixed Assets	7	—
Interim Income before Income Taxes	9,986	14,209
Income Taxes - Current	2,186	2,855
Income Taxes - Deferred	666	1,324
Total Income Taxes	2,853	4,179
Interim Profit	7,133	10,029
Interim Loss/Profit Attributable to Non-controlling Interests	(0)	0
Interim Profit Attributable to Owners of Parent	7,134	10,029

(Interim Consolidated Statements of Comprehensive Income)

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Interim Profit	7,133	10,029
Other Comprehensive Income	(17,340)	37,906
Net Unrealized Gains (Losses) on Other Securities	(17,593)	34,278
Deferred Gains (Losses) on Hedges	541	3,959
Revaluation Reserve for Land	0	—
Remeasurements of Defined Benefit Plans	(289)	(331)
Interim Comprehensive Income	(10,207)	47,936
(Breakdown)		
Interim Comprehensive Income Attributable to Owners of Parent	(10,206)	47,935
Interim Comprehensive Income Attributable to Non- controlling Interests	(0)	0

(3) Interim Consolidated Statements of Change in Net Assets
For the Six month ended September 30, 2024

(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			(2,449)		(2,449)
Interim Profit Attributable to Owners of Parent			7,134		7,134
Repurchase of Treasury Shares				(3)	(3)
Disposition of Treasury Shares		(44)		198	154
Net Changes in Items other than Shareholders' Equity					
Total Changes during the Period	—	(44)	4,684	195	4,835
Balance as of the end of the period	20,026	36,977	234,745	(142)	291,607

	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								(2,449)
Interim Profit Attributable to Owners of Parent								7,134
Repurchase of Treasury Shares								(3)
Disposition of Treasury Shares								154
Net Changes in Items other than Shareholders' Equity	(17,593)	541	0	(289)	(17,340)	(93)	19	(17,415)
Total Changes during the Period	(17,593)	541	0	(289)	(17,340)	(93)	19	(12,579)
Balance as of the end of the period	58,793	1,275	8,309	6,576	74,955	370	19	366,951

For the Six month ended on 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

(4) Notes regarding Interim Consolidated Financial Statements for the Six Months Ended September 30, 2025
(Matters Related to the Assumption of Going Concern)

There is no applicable information.

(Subsequent Events)

(Transfer of the Subsidiary through Dividend in Kind)

The Company acquired the shares of Aigin CS Co., Ltd. held by Aichi Bank, Ltd., its consolidated subsidiary by dividends in kind.

To strengthen management governance and enhance the profitability of the Group through a reconstruction of our capital structure, the Company have acquired shares of a consolidated subsidiary held by another consolidated subsidiary.

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 has changed to consulting business, etc.

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.

(Mergers between Consolidated Subsidiaries)

Our fully owned subsidiaries AAST Co., Ltd. (here after AAST), AASC Co., Ltd. (here after AASC), and IST Co., Ltd. (here after IST) have held the Directors Meeting on June 16, 2025 at each companies, have resolved to sign the absorption type merger agreement to be AAST as the surviving company and signed merger agreements on June 24, 2025 as below.

1. Overview of the business combination

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

(Absorption-type merger surviving company)

Name: AAST

Business Detail: software development

(Absorbed-type merger disappearing companies)

Name: AASC

Business Detail: Holding shares of the group companies

Name: IST

Business Detail: software development

(2) Date of business combination

October 1, 2025

(3) Legal form of business combination

Absorption-type merger with AAST as the surviving company and AASC and IST 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 our core business of software development, strengthening our development capabilities. Through these efforts, the Company aim to better address the needs and challenges of our 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.

3. Interim Financial Statements and Others (Non-consolidated)

(1) Interim Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Current Assets		
Cash and Deposits	2,842	1,749
Prepaid Expenses	1	25
Other	21	23
Total Current Assets	2,865	1,798
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	22
Total Investments and Other Assets	206,586	206,583
Total Fixed Assets	206,592	206,588
Total Assets	209,458	208,387
Liabilities		
Current Liabilities		
Accrued Expenses	17	12
Income Taxes Payable	31	24
Reserve for Bonus Payments	56	36
Reserve for Directors' Bonus Payments	15	—
Other	64	72
Total Current Liabilities	186	145
Non-current Liabilities		
Reserve for Director Retirement Benefits	—	2
Total Non-current Liabilities	—	2
Total Liabilities	186	148
Net Assets		
Shareholders' Equity		
Share Capital	20,026	20,026
Capital Surplus		
Legal Capital Surplus	5,026	5,026
Other Capital Surplus	178,701	178,689
Total Capital Surplus	183,728	183,716
Retained Earnings		
Other Retained Earnings		
Retained Earnings Brought Forward	5,252	5,267
Total Retained Earnings	5,252	5,267
Treasury Shares	(36)	(1,053)
Total Shareholders' Equity	208,972	207,957
Share Acquisition Rights	300	281
Total Net Assets	209,272	208,238
Total Liabilities and Net Assets	209,458	208,387

(2) Interim Statements of Income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Operating Revenue		
Dividends from Subsidiaries	2,449	2,950
Commissions from Subsidiaries	554	661
Total Operating Revenue	3,003	3,611
Operating Expenses		
Selling, General and Administrative Expenses	535	631
Total Operating Expenses	535	631
Operating Income	2,468	2,980
Non-operating Revenue		
Interest Income	0	1
Other	0	0
Total Non-operating Income	0	2
Non-operating Expenses		
Other	—	0
Total Non-operating Expenses	—	0
Ordinary Profit	2,468	2,982
Interim Profit before Income Taxes	2,468	2,982
Income Taxes - Current	11	17
Income Taxes - Deferred	4	3
Total Income Taxes	15	21
Interim Profit	2,452	2,961

(3) Interim Statements of Changes in Net Assets

For the Fiscal Year ended on September 30, 2024

(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	Total Retained Earnings				
					Retained Earnings Brought Forward					
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					(2,449)	(2,449)		(2,449)		(2,449)
Interim Profit					2,452	2,452		2,452		2,452
Repurchase of Treasury Share							(3)	(3)		(3)
Disposition of Treasury Shares			(44)	(44)			198	154		154
Net Changes in Items other than Shareholders' Equity									(93)	(93)
Total Changes during the Period	—	—	(44)	(44)	3	3	195	153	(93)	60
Balance as of the end of the period	20,026	5,026	178,740	183,767	5,259	5,259	(142)	208,910	370	209,280

For the Fiscal Year ended on 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	Total Retained Earnings				
					Retained Earnings Brought Forward					
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 Share							(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

4. Supplemental Materials for the Interim Consolidated Financial Results for the Six Months Ended September 30, 2025

I. Financial Data for the six months ended September 30, 2025

1. Income Analysis

i) Aichi Financial Group, Consolidated

Interim profit increased year-on-year due to a reduction in net gains and losses related to bonds and other securities, integration-related expenses, and credit-related costs.

Ordinary profits amounted to ¥14,217 million yen, representing a year-on-year increase of ¥4,219 million yen due to net losses related to bonds and other securities, integration-related expenses associated with system integration, and credit-related costs decreased.

Interim Profit attributable to owners of parent increased by 2,895 million yen year on year to 10,029 million yen.

(Unit: Millions of Yen)

Account		Six months ended September 30, 2024	Six months ended September 30, 2025	Change
Consolidated Gross Profits	1	28,437	29,934	1,497
Net Interest Income	2	25,943	25,269	(673)
Net Fee and Commission Income	3	6,023	5,453	(569)
Net Other Operating Income	4	(3,529)	(788)	2,740
General and Administrative Expenses	5	22,044	21,987	(56)
Expenses Related to Reserve for Possible Losses on Loans	6	(408)	(1,547)	(1,138)
Losses on Write-offs of Loans	7	0	-	(0)
Provision for General Reserve for Possible Losses on Loans	8	(641)	(1,653)	(1,012)
Provision for Individual Reserve for Possible Losses on Loans	9	116	289	173
Provision for Reserve for Contingencies	10	116	(183)	(299)
Net Gains (Losses) Related to Stocks	11	3,695	3,030	(665)
Ordinary Profits	12	9,997	14,217	4,219
Net Extraordinary Gains (Losses)	13	(11)	(7)	3
Interim Income before Income Taxes	14	9,986	14,209	4,223
Total Income Taxes	15	2,853	4,179	1,326
Interim Profit	16	7,133	10,029	2,896
Loss Attributable to Non-controlling Interests	17	(0)	0	1
Interim Profit Attributable to Owners of Parent	18	7,134	10,029	2,895

*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 increased year-on-year due to a reduction in net gains and losses related to 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 ¥9,310 million yen, representing a year-on-year increase of ¥493 million yen because of non-personnel expenses with integration-related expenses decreased.

Ordinary profits increased by 4,539 million yen year on year to 14,171 million yen and interim profit increased by 3,068 million yen on year on year to 10,036 million yen due to reduction in net gains and losses related to bonds and other securities, integration-related expenses associated with system integration and credit-related costs decreased.

(Unit: Millions of Yen)

Account		Six months ended September 30, 2024	Six months ended September 30, 2025	Change
Gross Profits	1	27,435	28,946	1,510
Net Interest Income	2	25,644	25,233	(411)
Net Fee and Commission Income	3	5,461	4,789	(672)
Net Other Operating Income	4	(3,671)	(1,077)	2,594
General and Administrative Expenses (excluding Non-recurring Losses)	5	21,805	20,610	(1,195)
Personnel Expenses	6	10,095	10,235	139
Non-personnel Expenses	7	10,003	8,730	(1,273)
Miscellaneous Taxes	8	1,706	1,644	(61)
Net Business Profits (before Provision for General Reserve for Losses on Loans)	9	5,629	8,335	2,706
Net Business Profits (before Provision for General Reserve for Losses on Loans) from Core Business Area	10	8,817	9,310	493
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	8,672	9,310	637
Provision for General Reserve for Possible Losses on Loans (1)	12	-	-	-
Net Business Profits	13	5,629	8,335	2,706
Net Gains (Losses) Related to Bonds (5 Accounts)	14	(3,187)	(974)	2,213
Net Non- recurring Gains (Losses)	15	4,002	5,835	1,833
Net Gains (Losses) Related to Stocks (3 Accounts)	16	3,698	3,030	(667)
Expenses Related to Portfolio Problems (2)	17	116	-	(116)
Provision for Individual Reserve for Possible Losses on Loans	18	-	-	-
Provision for Reserve for Contingencies	19	116	-	(116)
Reversal of Reserve for Contingencies (3)	20	0	0	-
Gain on Reversal of Reserves for Possible Losses on Loans (4)	21	578	1,507	928
Recovery of Written-off Claims (5)	22	-	183	183
Ordinary Profits	23	9,632	14,171	4,539

Net Extraordinary Gains (Losses)	24	(8)	(11)	(2)
Net Gains (Losses) on Disposition of Fixed Assets	25	(3)	(11)	(7)
Losses on Impairment of Fixed Assets	26	4	-	(4)
Interim Profit before Income Taxes	27	9,623	14,160	4,536
Total Income Taxes	28	2,655	4,124	1,468
Interim Profit	29	6,967	10,036	3,068

Credit-Related Costs (1)+(2)-(3)-(4)-(5)	30	(462)	(1,690)	(1,227)
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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 interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

2. Interest Margins

- Aichi Bank, Non-consolidated

(Unite: %)

Account	Six months ended September 30, 2024	Six months ended September 30, 2025	Change
Return on Interest-earning Assets (A)	0.87	1.06	0.19
Return on Loans and Bills Discounted (B)	0.76	1.02	0.26
Return on Securities	1.54	1.48	(0.06)
Cost of Funding (including Expenses) (C)	0.73	0.94	0.21
Cost of Deposits (including Expenses) (D)	0.77	0.97	0.20
Cost of Deposits	0.05	0.29	0.24
Expenses Rate	0.71	0.68	(0.03)
Net Interest Margin (A-C)	0.14	0.12	(0.02)
Loan and Deposit Rate Margin (including Expenses) (B-D)	(0.01)	0.05	0.06

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	Six months ended September 30, 2024	Six months ended September 30, 2025	Change
Net Gains (Losses) Related to Bonds (5 Accounts)	(3,187)	(974)	2,213
Gains on Sales	254	23	(231)
Gains on Redemption	21	17	(4)
Losses on Sales	3,420	1,014	(2,406)
Losses on Redemption	-	-	-
Impairment (Devaluation)	42	-	(42)

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 interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

4. Net Gains (Losses) Related to Stocks

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

Account	Six months ended September 30, 2024	Six months ended September 30, 2025	Change
Net Gains (Losses) Related to Stocks (3 Accounts)	3,698	3,030	(667)
Gains on Sales	4,135	3,792	(343)
Losses on Sales	435	729	294
Impairment (Devaluation)	2	33	30

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 interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

5. Unrealized Gains / Losses on Securities

i) Aichi Financial Group, Consolidated

(Unit: Millions of Yen)

(Reference)

	As of March 31, 2025			As of September 30, 2025				As of September 30, 2024		
	Unrealized Gains / Losses			Unrealized Gains / Losses				Unrealized Gains / Losses		
		Gains	Losses		Change	Gains	Losses		Gains	Losses
Held to Maturity	(476)	-	476	(541)	(65)	-	541	(55)	13	69
Bonds	(476)	-	476	(541)	(65)	-	541	(55)	13	69
Other Securities	60,528	106,195	45,667	110,471	49,942	157,410	46,938	83,104	112,441	29,337
Stocks	86,104	88,290	2,186	119,191	33,086	120,692	1,501	91,620	93,209	1,589
Bonds	(36,614)	84	36,699	(42,267)	(5,652)	65	42,332	(21,511)	401	21,913
Foreign bonds	(219)	164	384	(55)	164	261	316	205	413	208
Other	11,258	17,655	6,397	33,601	22,343	36,390	2,788	12,791	18,417	5,626
Total	60,052	106,195	46,143	109,930	49,877	157,410	47,480	83,048	112,455	29,406

Notes:

1. Amount of "Held to Maturity" is accounted from the difference between a book value on the interim consolidated balance sheet and a current value.
2. Amount of "Other Securities" are accounted from the difference between book values on the interim 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 September 30, 2025				As of September 30, 2024		
	Unrealized Gains / Losses			Unrealized Gains / Losses				Unrealized Gains / Losses		
		Gains	Losses		Change	Gains	Losses		Gains	Losses
Held to Maturity	(476)	-	476	(541)	(65)	-	541	(55)	13	69
Bonds	(476)	-	476	(541)	(65)	-	541	(55)	13	69
Other Securities	69,750	115,805	46,054	119,535	49,785	166,644	47,109	92,255	122,152	29,897
Stocks	96,064	97,900	1,836	128,921	32,857	129,927	1,006	102,085	103,103	1,017
Bonds	(37,360)	84	37,445	(42,932)	(5,571)	65	42,997	(22,270)	408	22,678
Foreign bonds	(219)	164	384	(55)	164	261	316	(218)	223	442
Other	11,267	17,655	6,388	33,601	22,334	36,390	2,788	12,658	18,417	5,759
Total	69,274	115,805	46,530	118,994	49,720	166,644	47,650	92,199	122,166	29,966

Notes:

1. Amount of "Held to Maturity" is accounted from the difference between a book value on the interim consolidated balance sheet and a current value.
2. Amount of "Other Securities" are accounted from the difference between book values on the interim 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. Operating Results for the interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

6. Capital Ratio (Domestic Standard)

i) Aichi Financial Group, Consolidated

(Unit: Millions of Yen, %)

	As of March 31, 2025	As of September 30, 2025	Change
1. Own Capital Ratio (2/3)	8.78	8.74	(0.04)
2. Total Own Capital	289,658	294,317	4,659
3. Risk Weighted Assets	3,298,470	3,366,362	67,891
4. Total Required Own Capital	131,938	134,654	2,715

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 September 30, 2025	Change
1. Own Capital Ratio (2/3)	7.79	7.78	(0.01)
2. Total Own Capital	252,002	257,468	5,466
3. Risk Weighted Assets	3,233,951	3,306,944	72,993
4. Total Required Own Capital	129,358	132,277	2,919

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

(Unit: %)

	Six months ended September 30, 2024	Six months ended September 30, 2025	Change
Profit Basis	3.81	5.32	1.51

ii) Aichi Bank, Non-consolidated

(Unit: %)

	Six months ended September 30, 2024	Six months ended September 30, 2025	Change
Business Profits Basis	3.04	4.86	1.82
Profit Basis	4.77	5.85	1.08

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)

	Six months ended September 30, 2024	Fiscal 2024	Six months ended September 30, 2025	Change	
				Compared to September 30, 2024	Compared to March 31, 2025
Deposits (Ending Balance)	5,959,496	5,947,309	5,975,912	16,415	28,603
Deposits (Average Balance)	5,873,191	5,902,260	6,029,829	156,637	127,569
Loans (Ending Balance)	4,771,213	4,854,765	4,927,895	156,682	73,129
Loans (Average Balance)	4,731,821	4,771,953	4,884,906	153,084	112,952

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. Operating Results for the interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.
4. Deposits of Average Balance and Loans of Average Balance for the fiscal year ended on March 31, 2025 are accounted from the combined amount of 2 banks combined data.

(Reference) Assets on Deposit

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

(Reference)

	As of March 31, 2025	As of September 30, 2025	Change	As of September 30, 2024
Investment Trusts	175,657	201,527	25,870	179,963
Public Debt Securities	6,862	7,392	530	6,263
Insurance	603,107	634,226	31,119	574,893
Foreign Currency Deposits	11,598	12,389	791	12,856

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 interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

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, 2025	As of September 30, 2025	Change	As of September 30, 2024
Claims against Bankrupt and Substantially Bankrupt Obligors	19,557	20,698	1,141	14,861
Claims with Collection Risk	62,509	58,508	(4,001)	63,156
Claims for Special Attention	7,568	9,322	1,754	10,011
Loans Past Due for 3 Months or More	71	87	16	481
Restructured Loans	7,497	9,234	1,737	9,529
Total Risk Management Loans (A)	89,635	88,529	(1,106)	88,029
Normal Claims	4,829,002	4,897,071	68,068	4,747,261
Total Loans (B)	4,918,638	4,985,600	66,962	4,835,290

	(Unit: %)			(Reference)
Risk Management Loans Ratio (A) / (B)	1.82	1.77	(0.05)	1.82

ii) Aichi Bank, Non-consolidated

	(Unit: Millions of Yen)			(Reference)
	As of March 31, 2025	As of September 30, 2025	Change	As of September 30, 2024
Claims against Bankrupt and Substantially Bankrupt Obligors	19,080	20,139	1,059	14,403
Claims with Collection Risk	62,315	58,341	(3,974)	62,945
Claims for Special Attention	7,497	9,259	1,762	9,940
Loans Past Due for 3 Months or More	71	87	16	481
Restructured Loans	7,426	9,171	1,745	9,458
Total Risk Management Loans (A)	88,893	87,740	(1,152)	87,288
Normal Claims	4,835,801	4,908,881	73,080	4,755,834
Total Loans (B)	4,924,694	4,996,622	71,927	4,843,123

	(Unit: %)			(Reference)
Risk Management Loans Ratio (A) / (B)	1.80	1.75	(0.05)	1.80

- 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 interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

2. Status of Reserves for Possible Losses on Loans

i) Aichi Financial Group, Consolidated

(Unit: Millions of Yen) (Reference)

	Fiscal 2024	Six months ended September 30, 2025	Change	Six months ended September 30, 2024
Reserves for Possible Losses on Loans	24,918	22,706	(2,212)	24,288
General Reserve for possible Losses on Loans	12,284	10,631	(1,653)	13,503
Specific Reserve for possible Losses on Loans	12,634	12,074	(559)	10,785
Reserve for Possible Losses on Loans to Restructuring Countries	-	-	-	-

ii) Aichi Bank, Non-consolidated

(Unit: Millions of Yen) (Reference)

	Fiscal 2024	Six months ended September 30, 2025	Change	Six months ended September 30, 2024
Reserves for Possible Losses on Loans	23,654	21,457	(2,197)	23,061
General Reserve for possible Losses on Loans	12,131	10,474	(1,656)	13,322
Specific Reserve for possible Losses on Loans	11,522	10,982	(540)	9,738
Reserve for Possible Losses on Loans to Restructuring Countries	-	-	-	-

- 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 interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

3. Coverage Ratio for Rick Management Loans

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen) (Reference)

	Fiscal 2024	Six months ended September 30, 2025	Change	Six months ended September 30, 2024
Coverage Amount (C)	78,444	77,117	(1,327)	74,233
Reserve for possible Losses on Loans	12,021	11,412	(609)	10,560
Collateral, Guarantees, and Equivalent	66,422	65,704	(717)	63,673
Coverage Ratio (C) / (A)	88.24	87.89	(0.35)	85.04

- 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 interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

4. Status of Loans by Industry

(1) Outstanding Balances by Industry

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen) (Reference)

	Fiscal 2024	Six months ended September 30, 2025	Six months ended September 30, 2024
Loans Total	4,854,765	4,927,895	4,771,213
Manufacturing	616,839	611,316	606,340
Agriculture & Forestry	1,401	1,548	1,492
Fishery	488	291	367
Mining, Quarrying Industry & Gravel Extraction Industry	3,813	4,832	3,305
Construction	304,930	297,438	305,725
Utilities	90,705	91,934	89,327
Communication	28,871	29,101	28,958
Transportation & Postal Industry	185,932	202,045	176,224
Wholesale & Retail	564,418	561,474	563,473
Finance & Insurance	580,541	602,786	560,879
Real Estate & Commodity Lease	643,628	668,755	639,353
Service Industries	334,492	339,337	338,378
Governments & Local Governments	82,951	80,089	85,080
Other	1,415,743	1,436,940	1,372,295

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 interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

(2) Housing and Consumer Loans

○ Aichi Bank, Non-consolidated

(Unit: Millions of Yen)

	Six months ended September 30, 2024	Fiscal 2024	Six months ended September 30, 2025	Change	
				Compared to September 30, 2024	Compared to March 31, 2025
Housing Loans	1,370,786	1,404,921	1,428,633	57,846	23,711
Consumer Loans	33,896	35,842	39,571	5,675	3,729
Total	1,404,682	1,440,763	1,468,204	63,522	27,440

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 interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

(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, 2024	Fiscal 2024	Six months ended September 30, 2025	Change	
				Compared to September 30, 2024	Compared to March 31, 2025
Percentage of Loans to SMEs and Individual Customers	79.49	79.28	78.88	(0.61)	(0.40)
Loans to SMEs and Individual Customers	3,792,761	3,849,152	3,887,341	94,580	38,189

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 interim period ended on September 30, 2024 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

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

(1) Aichi Financial Group, Consolidated

(Unit: Millions of Yen)

Item	Fiscal 2025 (April 1, 2025 to March 31, 2026)		Compared to Fiscal 2024	Fiscal 2024
	Interim	Fiscal Year End	Amount	(April 1, 2024 to March 31, 2025)
Ordinary Profits	14,217	26,000	15,717	10,282
(Interim) Profit Attributable to Owners of Parent	10,029	18,000	8,902	9,097

(2) Aichi Bank, Non-consolidate

(Unit: Millions of Yen)

Item	Fiscal 2025 (April 1, 2025 to March 31, 2026)		Compared to Fiscal 2024	Fiscal 2024
	Interim	Fiscal Year End	Amount	(April 1, 2024 to March 31, 2025)
Ordinary Profits	14,171	26,300	15,907	10,392
(Interim) Profit	10,036	18,300	8,650	9,649
Net Business Profits (before Provision for General Reserve for Losses on Loans) from Core Business Area	9,310	14,800	35	14,764

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 fiscal year ended on March 31, 2025 are combined results of 2 banks, Aichi Bank Ltd. and The Chukyo Bank Limited

IV. Reference (Aichi Bank, Ltd.)

1. Interim Balance Sheets

(Unit: Millions of Yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and Due from Banks	611,953	570,415
Call Loans	732	342
Other Debt Purchased	7,211	6,866
Securities	1,192,080	1,273,767
Reserve for Possible Losses on Investments	(0)	(0)
Loans and Bills Discounted	4,854,765	4,927,895
Foreign Exchange Assets	2,587	2,315
Other Assets	33,654	21,513
Other Assets	33,654	21,513
Tangible Fixed Assets	52,758	51,909
Intangible Fixed Assets	1,688	1,541
Prepaid Pension Expense	12,587	13,444
Customers' Liabilities for Acceptances and Guarantees	5,460	5,298
Reserve for Possible Losses on Loans	(23,654)	(21,457)
Total Assets	6,751,825	6,853,852
Liabilities		
Deposits	5,945,709	5,975,812
Negotiable Certificates of Deposit	1,600	100
Call Money	—	10,000
Guarantee Deposits Received under Securities Lending Transactions	79,760	88,716
Borrowed Money	326,000	305,600
Foreign Exchange Liabilities	1,416	1,373
Other Liabilities	48,224	59,592
Accrued Corporate Taxes, etc.	438	2,304
Lease Obligations	604	494
Asset Retirement Obligations	916	915
Other Liabilities	46,265	55,878
Reserve for Bonus Payments	1,002	939
Reserve for Directors' Bonus Payments	83	—
Reserve for Director Retirement Benefits	27	38
Reserve for Contingencies	2,699	2,516
Deferred Tax Liabilities	13,579	32,370
Deferred Tax Liabilities for Revaluation Reserve for Land	6,784	6,784
Acceptances and Guarantees	5,460	5,298
Total Liabilities	6,432,346	6,489,144

1. Interim Balance Sheets (Continued)

(Unit: Millions of Yen)

	As of March 31, 2025	As of September 30, 2025
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	172,450
Appropriated Reserve	5,392	5,392
Other Retained Earnings	159,971	167,057
Reserve for Reduction of Capital Gains on Replacement Assets	663	663
Other Reserve	140,280	140,280
Retained Earnings Brought Forward	19,027	26,113
Total Shareholders' Equity	252,297	259,383
Net Unrealized Gains (Losses) on Other Securities	49,032	83,215
Deferred Gains (Losses) on Hedges	5,650	9,609
Revaluation Reserve for Land	12,498	12,498
Total Valuation and Translation Adjustments	67,181	105,323
Total Net Assets	319,478	364,707
Total Liabilities and Net Assets	6,751,825	6,853,852

2. Interim Statements of Income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary Income	31,048	50,140
Interest Income	19,216	35,119
Interest on Loans and Bills Discounted	12,166	25,085
Interest and Dividends on Securities	6,667	8,423
Fee and Commission Income	5,707	7,822
Other Operating Income	252	71
Other Ordinary Income	5,873	7,127
Ordinary Expenses	22,549	35,969
Interest Expenses	1,550	9,885
Interest on Deposits	1,104	8,784
Fee and Commission Expenses	2,020	3,033
Other Operating Expenses	3,675	1,148
General and Administrative Expenses	13,787	20,188
Other Ordinary Expenses	1,516	1,713
Ordinary Profits	8,499	14,171
Extraordinary Gains	0	—
Extraordinary Losses	4	11
Interim Income before Income Taxes	8,495	14,160
Income Taxes - Current	1,833	2,755
Income Taxes - Deferred	608	1,368
Total Income Taxes	2,441	4,124
Interim Profit	6,053	10,036

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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