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For Immediate Release:

February 13, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 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>
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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 nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

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

	Ordinary Income		Ordinary Profits		Profit Attributable to Owners of Parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
3Q FY2025	90,557	23.0	25,118	74.2	18,202	79.5
3Q FY2024	73,599	10.9	14,420	32.8	10,139	31.6

Note: Comprehensive income 3Q FY2025: ¥ 74,294 million [-%] 3Q FY2024: ¥ (5,714) million [-%]

	Profit per Share	Diluted Profit per Share
	Yen	Yen
3Q FY2025	373.08	371.42
3Q FY2024	206.73	205.53

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	Millions of yen	Millions of yen	%
As of			
3Q FY2025	7,048,789	421,671	6.0
March 31, 2025	6,799,701	353,810	5.2

Reference: Own Capital: As of December 31, 2025: ¥421,379 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 2024	-	50.00	-	60.00	110.00
Fiscal 2025	-	50.00	-		
Fiscal 2025 (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)

	Ordinary Profits		Profit Attributable to Owners of Parent		Profit per Share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal 2025	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 nine months ended December 31, 2025 (changes in specified subsidiaries accompanying changes in the scope of consolidation): None

Newly included: - companies

Excluded: - companies

- (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)Period-end issued shares (including treasury share)	As of December 31, 2025	49,124,671 shares	As of March 31, 2025	49,124,671 shares
(ii)Period-end treasury share	As of December 31, 2025	387,849 shares	As of March 31, 2025	14,119 shares
(iii)Average outstanding shares (accumulated period)	3Q FY2025	48,789,971 shares	3Q FY2024	49,046,466 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 Nine Months Ended December 31, 2025 (Cumulative Period)

During the nine-month period ended December 31, 2025, personal consumption showed signs of recovery amid improving employment conditions, and the Japanese economy continued to recover at a moderate pace, despite the impact of U.S. trade policies being observed mainly in the automotive sector. However, it is necessary to remain vigilant regarding downside risks to the economy, such as future price trends and developments in U.S. trade policies, as well as to continue closely monitoring the impact of fluctuations in financial and capital markets.

In this region centered on Aichi Prefecture, the Group's primary operating base, while housing investment remains weak, exports and production have been on an upward trend, mainly in the automotive sector, the region's key industry, and corporate sentiment has improved. Moreover, the regional economy continues to recover moderately, supported by increasing capital investment and gradual improvements in employment and income.

Under these circumstances, the Group's performance for the nine months ended December 31, 2025 was as follows.

Ordinary income increased by 16,958 million yen from the same period of the previous year to 90,557 million yen, due to an increase in interest on loans and bills discounted, gains on sales of stocks and other factors.

Meanwhile, ordinary expenses increased by 6,260 million yen from the same period of the previous year to 65,439 million yen, due to an increase in interest on deposits and other factors.

As a result, ordinary profits increased by 10,697 million yen from the same period of the previous year to 25,118 million yen.

Profit attributable to owners of parent increased by 8,063 million yen from the same period of the previous year to 18,202 million yen.

(2) Overview of Financial Conditions as of December 31, 2025

Total assets as of December 31, 2025 increased by 249.0 billion yen from the end of the previous fiscal year to 7,048.7 billion yen. Furthermore, total net assets increased by 67.8 billion yen from the end of the previous fiscal year to 421.6 billion yen.

On the main accounts, the balance of loans increased by 153.0 billion yen from the end of the previous fiscal year to 4,998.7 billion yen, due to efforts to increase loans to corporations and housing loans. The deposit balance increased by 70.1 billion yen from the end of the previous fiscal year to 6,003.1 billion yen, as a result of efforts to increase deposits from corporations and individuals. Additionally, the balance of securities increased by 99.8 billion yen from the end of the previous fiscal year to 1,290.6 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. Consolidated Financial Statements and Others

(1) Consolidated Balance Sheets as of December 31, 2025

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and Due from Banks	612,643	603,652
Call Loans and Bills Purchased	732	469
Other Debt Purchased	7,211	6,564
Securities	1,190,784	1,290,651
Reserve for Possible Losses on Investments	(0)	(0)
Loans and Bills Discounted	4,845,754	4,998,787
Foreign Exchange Assets	2,587	2,920
Other Assets	66,888	70,213
Tangible Fixed Assets	67,061	67,144
Intangible Fixed Assets	3,321	2,958
Net Defined Benefit Asset	21,610	22,212
Deferred Tax Assets	565	512
Customers' Liabilities for Acceptances and Guarantees	5,460	5,626
Reserve for Possible Losses on Loans	(24,918)	(22,923)
Total Assets	6,799,701	7,048,789
Liabilities		
Deposits	5,932,927	6,003,127
Negotiable Certificates of Deposit	1,600	100
Call Money and Bills Sold	—	20,000
Guarantee Deposits Received under Securities Lending Transactions	79,760	148,943
Borrowed Money	336,166	310,662
Foreign Exchange Liabilities	1,416	617
Other Liabilities	57,050	79,608
Reserve for Bonus Payments	1,136	111
Reserve for Directors' Bonus Payments	106	-
Net Defined Benefit Liability	111	133
Reserve for Director Retirement Benefits	129	168
Reserve for Contingencies	2,699	2,414
Deferred Tax Liabilities	22,702	50,979
Deferred Tax Liabilities for Revaluation Reserve for Land	4,623	4,623
Acceptances and Guarantees	5,460	5,626
Total Liabilities	6,445,891	6,627,117
Net Assets		
Share Capital	20,026	20,026
Capital Surplus	36,939	36,921
Retained Earnings	234,255	247,074
Treasury Shares	(36)	(1,042)
Total Shareholders' Equity	291,185	302,980
Net Unrealized Gains (Losses) on Other Securities	42,623	91,201
Deferred Gains (Losses) on Hedges	5,397	13,426
Revaluation Reserve for Land	8,178	8,178
Remeasurements of Defined Benefit Plans	6,108	5,592
Total Accumulated Other Comprehensive Income	62,307	118,398
Share Acquisition Rights	300	273
Non-controlling Interests	18	18
Total Net Assets	353,810	421,671
Total Liabilities and Net Assets	6,799,701	7,048,789

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income for the Nine Months Ended December 31, 2025
(Consolidated Statements of Income)

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary Income	73,599	90,557
Interest Income	43,683	54,828
Interest on Loans and Bills Discounted	28,914	38,470
Interest and Dividends on Securities	13,607	14,178
Fee and Commission Income	13,584	13,449
Other Operating Income	5,261	5,718
Other Ordinary Income	11,069	16,562
Ordinary Expenses	59,178	65,439
Interest Expenses	4,785	15,059
Interest on Deposits	3,444	13,189
Fee and Commission Expenses	4,382	4,545
Other Operating Expenses	10,838	9,292
General and Administrative Expenses	34,928	32,896
Other Ordinary Expenses	4,242	3,644
Ordinary Profits	14,420	25,118
Extraordinary Gains	0	0
Gains on Disposition of Fixed Assets	0	0
Extraordinary Losses	49	38
Losses on Disposition of Fixed Assets	42	38
Losses on Impairment of Fixed Assets	7	-
Income before Income Taxes	14,371	25,080
Income Taxes - Current	3,414	5,016
Income Taxes - Deferred	819	1,861
Total Income Taxes	4,234	6,877
Profit	10,137	18,202
Profit (Loss) Attributable to Non-controlling Interests	(2)	0
Profit Attributable to Owners of Parent	10,139	18,202

(Consolidated Statements of Comprehensive Income)

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Profit	10,137	18,202
Other Comprehensive Income	(15,851)	56,091
Net Unrealized Gains (Losses) on Other Securities	(19,014)	48,577
Deferred Gains (Losses) on Hedges	3,595	8,029
Revaluation Reserve for Land	0	-
Remeasurements of Defined Benefit Plans	(433)	(515)
Comprehensive Income	(5,714)	74,294
(Breakdown)		
Comprehensive Income Attributable to Owners of Parent	(5,711)	74,294
Comprehensive Income Attributable to Non-controlling Interests	(2)	0

(3) Notes regarding Consolidated Financial Statements for the Nine Months Ended December 31, 2025

(Business Segment Information)

For the previous third quarter (From April 1, 2024 to December 31, 2024)

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

(Millions of Yen)

	Reporting Segment			Others	Total	Adjustment	Amount on Consolidated Statements of Income
	Banking	Lease	Total				
Ordinary Income							
External Customers	66,596	4,638	71,235	2,070	73,305	293	73,599
Intersegment	140	229	370	379	749	(749)	-
Total	66,736	4,868	71,605	2,449	74,055	(455)	73,599
Segment Profits (Losses)	14,381	100	14,481	175	14,657	(236)	14,420

Notes:

1. "Ordinary Income" in the above table is used in lieu of net sales generally used by Japanese non-financial companies.
2. "Others" represents business segments not included in the reportable segments, such as credit card business, administrative business, business processing business with computer, composition and operation of the investment limited partnership business, credit guarantee business, debt collection agency business, IT services business, and advertising-marketing business.
3. Adjustments of the ordinary income for the external customers 293 million yen is related to the purchase method.
4. Adjustments of the segment profits (236) million yen is related to the purchase method for (226) million yen and intersegment transaction elimination.
5. Segment profits are reconciled to ordinary profits in the consolidated statements of income.

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

(Major Impairment Losses on Fixed Assets)

Impairment losses on Fixed Assets of Banking business segment is 7 million yen for the nine months ended December 31, 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 nine months ended December 31, 2024, cumulative period.

For the current third quarter (From April 1, 2025 to December 31, 2025)

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

(Millions of Yen)

	Reporting Segment			Others	Total	Adjustment	Amount on Consolidated Statements of Income
	Banking	Lease	Total				
Ordinary Income							
External Customers	81,764	5,118	86,882	3,879	90,762	(204)	90,557
Intersegment	170	202	372	434	806	(806)	—
Total	81,934	5,320	87,255	4,313	91,569	(1,011)	90,557
Segment Profits (Losses)	25,086	16	25,102	79	25,181	(63)	25,118

Notes:

1. "Ordinary Income" in the above table is used in lieu of net sales generally used by Japanese non-financial companies.
2. "Others" represents business segments not included in the reportable segments, such as credit card business, debt collection agency business, business processing business with computer, consulting business, administrative service business for bank, operation and management of the investment limited partnership (funding) business, software development business, and advertising agency business.
3. Adjustments of the ordinary income for the external customers (204) million yen is related to the purchase method.
4. Adjustments of the segment profits (63) million yen is related to the purchase method for (56) million yen and intersegment transaction elimination.
5. Segment profits are reconciled to ordinary profits in the consolidated statements of income.

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 nine months ended December 31, 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 nine months ended December 31, 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 third 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 third quarter cumulative period are as follows.

(Millions of Yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Depreciation	3,631	2,352
Amortization of Goodwill	41	124

(Note on Business Combinations and Other Related Matters Information)

Common control transactions and other items

Transfer of the Subsidiary through Dividend in Kind

1. Overview of the business combination

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

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

(2) Date of business combination

October 1, 2025

(3) Legal form of business combination

Dividends in kind from consolidated subsidiary

(4) Company name after combination

Sakaemachi Research&Consulting Co.,Ltd.

The business detail has changed to consulting business, etc.

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

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

2. Summary of accounting procedures implemented

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

Common control transactions and other items

Mergers between Consolidated Subsidiaries

1. Overview of the business combination

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

(Absorption-type merger surviving company)

Name: AAST Co., Ltd.

Business Detail: software development

(Absorbed-type merger disappearing companies)

Name: AASC Co., Ltd.

Business Detail: Holding shares of the group companies

Name: IST Co., Ltd.

Business Detail: software development

(2) Date of business combination

October 1, 2025

(3) Legal form of business combination

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

(4) Company name after combination

AAST Co., Ltd.

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

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

2. Summary of accounting procedures implemented

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

3. Supplemental Materials for the Consolidated Financial Results for the Nine Months Ended December 31, 2025

(1) Income Analysis

i) Aichi Financial Group, Consolidated

Profit increased significantly year-on-year due to increases in net interest income and gains on sales of stocks, as well as decreases in losses related to bonds and other securities, integration-related expenses, and credit-related costs.

Ordinary profits amounted to 25,118 million yen, representing a year-on-year increase of 10,697 million yen due to increases in net interest income and gains on sales of stocks, primarily strategic investment stocks, as well as decreases in losses related to bonds and other securities, integration-related expenses associated with system integration, and credit-related costs.

Profit attributable to owners of parent increased by 8,063 million yen year on year to 18,202 million yen.

(Unit: Millions of Yen)

Account		Nine months ended December 31, 2024	Nine months ended December 31, 2025	Change
Consolidated Gross Profits	1	42,522	45,097	2,575
Net Interest Income	2	38,897	39,768	870
Net Fee and Commission Income	3	9,201	8,903	(297)
Net Other Operating Income	4	(5,576)	(3,574)	2,002
General and Administrative Expenses	5	34,928	32,896	(2,032)
Expenses Related to Reserve for Possible Losses on Loans	6	592	(1,421)	(2,013)
Losses on Write-offs of Loans	7	0	-	(0)
Provision for General Reserve for Possible Losses on Loans	8	(723)	(1,480)	(757)
Provision for Individual Reserve for Possible Losses on Loans	9	1,095	344	(750)
Provision for Reserve for Contingencies	10	220	(284)	(505)
Net Gains (Losses) Related to Stocks	11	8,049	9,543	1,494
Ordinary Profits	12	14,420	25,118	10,697
Net Extraordinary Gains (Losses)	13	(49)	(38)	11
Income before Income Taxes	14	14,371	25,080	10,708
Total Income Taxes	15	4,234	6,877	2,643
Profit	16	10,137	18,202	8,065
Profit (Loss) Attributable to Non-controlling Interests	17	(2)	0	2
Profit Attributable to Owners of Parent	18	10,139	18,202	8,063

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

ii) Aichi Bank, Non-consolidated

Profit increased significantly year-on-year due to increases in net interest income and gains on sales of stocks, as well as decreases in 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 16,627 million yen, representing a year-on-year increase of 4,338 million yen due to an increase in net interest income and a decrease in non-personnel expenses, primarily integration-related expenses.

Ordinary profits amounted to 25,036 million yen, representing a year-on-year increase of 10,493 million yen due to increases in gains on sales of stocks, primarily strategic investment stocks, as well as decreases in losses related to bonds and other securities, integration-related expenses associated with system integration, and credit-related costs. Profit amounted to 18,228 million yen, representing a year-on-year increase of 7,637 million yen.

(Unit: Millions of Yen)

Account		Nine months ended December 31, 2024	Nine months ended December 31, 2025	Change
Gross Profits	1	41,318	43,452	2,134
Net Interest Income	2	38,699	39,746	1,046
Net Fee and Commission Income	3	8,347	7,898	(448)
Net Other Operating Income	4	(5,728)	(4,192)	1,536
General and Administrative Expenses (excluding Non-recurring Losses)	5	34,089	30,875	(3,214)
Personnel Expenses	6	15,026	15,333	307
Non-personnel Expenses	7	16,597	13,158	(3,438)
Miscellaneous Taxes	8	2,465	2,382	(82)
Net Business Profits (before Provision for General Reserve for Losses on Loans)	9	7,228	12,577	5,348
Net Business Profits (before Provision for General Reserve for Losses on Loans) from Core Business Area	10	12,288	16,627	4,338
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	12,143	16,627	4,483
Provision for General Reserve for Possible Losses on Loans (1)	12	(712)	-	712
Net Business Profits	13	7,941	12,577	4,636
Net Gains (Losses) Related to Bonds (5 Accounts)	14	(5,059)	(4,049)	1,010
Net Non- recurring Gains (Losses)	15	6,601	12,459	5,857
Net Gains (Losses) Related to Stocks (3 Accounts)	16	8,349	9,812	1,463
Expenses Related to Portfolio Problems (2)	17	1,181	-	(1,181)
Gain on Reversal of Reserves for Possible Losses on Loans (3)	18	-	1,325	1,325
Reversal of Reserve for Contingencies (4)	19	-	284	284
Recovery of Written-off Claims (5)	20	0	0	-
Ordinary Profits	21	14,542	25,036	10,493
Net Extraordinary Gains (Losses)	22	(46)	(37)	8
Net Gains (Losses) on Disposition of Fixed Assets	23	(41)	(37)	3
Losses on Impairment of Fixed Assets	24	4	-	(4)
Profit before Income Taxes	25	14,496	24,999	10,502
Total Income Taxes	26	3,905	6,770	2,864
Profit	27	10,590	18,228	7,637
Credit-Related Costs (1)+(2)-(3)-(4)-(5)	28	468	(1,610)	(2,079)

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 third quarter cumulative period ended on December 31, 2024 are combined results of two 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 December 31, 2025	Change	As of December 31, 2024
Claims against Bankrupt and Substantially Bankrupt Obligors	19,557	18,914	(642)	16,941
Claims with Collection Risk	62,509	59,094	(3,415)	62,650
Claims for Special Attention	7,568	9,963	2,394	8,934
Loans Past Due for 3 Months or More	71	70	(0)	458
Restructured Loans	7,497	9,892	2,395	8,475
Total Risk Management Loans (A)	89,635	87,972	(1,663)	88,526
Normal Claims	4,829,002	4,983,798	154,795	4,834,630
Total Loans (B)	4,918,638	5,071,771	153,132	4,923,156

(Unit: %)

Risk Management Loans Ratio (A) / (B)	1.82	1.73	(0.09)	1.79
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ii) Aichi Bank, Non-consolidated

	(Unit: Millions of Yen)			(Reference)
	As of March 31, 2025	As of December 31, 2025	Change	As of December 31, 2024
Claims against Bankrupt and Substantially Bankrupt Obligors	19,080	18,355	(724)	16,439
Claims with Collection Risk	62,315	58,925	(3,389)	62,446
Claims for Special Attention	7,497	9,904	2,406	8,861
Loans Past Due for 3 Months or More	71	70	(0)	458
Restructured Loans	7,426	9,833	2,407	8,403
Total Risk Management Loans (A)	88,893	87,186	(1,707)	87,748
Normal Claims	4,835,801	4,994,131	158,330	4,842,151
Total Loans (B)	4,924,694	5,081,317	156,623	4,929,899

(Unit: %)

Risk Management Loans Ratio (A) / (B)	1.80	1.71	(0.09)	1.77
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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. Figures as of December 31, 2024 are combined results of two 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 December 31, 2025	Change
1. Own Capital Ratio (2/3)	8.78	8.88	0.10
2. Total Own Capital	289,658	302,504	12,846
3. Risk Weighted Assets	3,298,470	3,404,751	106,280
4. Total Required Own Capital	131,938	136,190	4,251

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 December 31, 2025	Change
1. Own Capital Ratio (2/3)	7.79	7.95	0.16
2. Total Own Capital	252,002	265,573	13,570
3. Risk Weighted Assets	3,233,951	3,340,028	106,077
4. Total Required Own Capital	129,358	133,601	4,243

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 December 31, 2025				As of December 31, 2024		
	Unrealized Gains / Losses			Unrealized Gains / Losses				Unrealized Gains / Losses		
		Gains	Losses		Change	Gains	Losses		Gains	Losses
Held to Maturity	(476)	-	476	(732)	(256)	-	732	(210)	-	210
Bonds	(476)	-	476	(732)	(256)	-	732	(210)	-	210
Other Securities	60,528	106,195	45,667	132,107	71,579	185,110	53,002	81,157	121,171	40,013
Stocks	86,104	88,290	2,186	132,324	46,220	133,181	857	96,721	99,204	2,483
Bonds	(36,614)	84	36,699	(49,766)	(13,152)	28	49,795	(30,304)	150	30,455
Foreign bonds	(219)	164	384	(34)	185	295	329	(270)	115	386
Other	11,258	17,655	6,397	49,583	38,325	51,604	2,020	15,011	21,700	6,689
Total	60,052	106,195	46,143	131,375	71,323	185,110	53,734	80,947	121,171	40,224

Notes:

1. The amount of "Held to Maturity" represents the difference between the book value on the consolidated balance sheet and the current value.
2. The amount of "Other Securities" represents the difference between the book values on the consolidated balance sheet and acquisition costs.
3. The 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 December 31, 2025				As of December 31, 2024		
	Unrealized Gains / Losses			Unrealized Gains / Losses				Unrealized Gains / Losses		
		Gains	Losses		Change	Gains	Losses		Gains	Losses
Held to Maturity	(476)	-	476	(732)	(256)	-	732	(210)	-	210
Bonds	(476)	-	476	(732)	(256)	-	732	(210)	-	210
Other Securities	69,750	115,805	46,054	141,007	71,257	194,060	53,052	90,556	130,013	39,456
Stocks	96,064	97,900	1,836	141,763	45,699	142,131	368	106,848	108,054	1,205
Bonds	(37,360)	84	37,445	(50,305)	(12,944)	28	50,334	(31,022)	152	31,175
Foreign bonds	(219)	164	384	(34)	185	295	329	(270)	115	386
Other	11,267	17,655	6,388	49,583	38,316	51,604	2,020	15,001	21,690	6,689
Total	69,274	115,805	46,530	140,275	71,001	194,060	53,784	90,346	130,013	39,666

Notes:

1. The amount of "Held to Maturity" represents the difference between the book value on the consolidated balance sheet and the current value.
2. The amount of "Other Securities" represents the difference between the book values on the consolidated balance sheet and acquisition costs.
3. The 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. Figures as of December 31, 2024 are combined results of two 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 December 31, 2025	As of December 31, 2024
Deposits (Ending Balance)	5,947,309	6,014,965	6,019,008
Individual Deposits	3,435,454	3,484,257	3,462,639
Loans (Ending Balance)	4,854,765	5,011,815	4,855,477
Loans to Small and Medium-sized Enterprises	3,849,152	3,976,173	3,842,364
Consumer Loans	1,440,763	1,487,095	1,423,701
Housing Loans	1,404,921	1,445,342	1,389,285

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. Figures as of December 31, 2024 are combined results of two 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 December 31, 2025	As of December 31, 2024
Investment Trusts	175,657	213,014	189,638
Public Debt Securities	6,862	8,031	6,341
Insurance	603,107	648,492	591,260
Foreign Currency Deposits	11,598	11,916	12,021

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. Figures as of December 31, 2024 are combined results of two banks, Aichi Bank Ltd. and The Chukyo Bank Limited.

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