

Second quarter of the fiscal year ending March 31, 2026

Company Briefing Material

Aichi Financial Group, Inc.

December 3, 2025

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The figures for Aichi Bank shown in this document are computed in accordance with the following rules from the perspective of making appropriate period comparisons for each item.

Figures for H1 FY2024 and through the end of September 30, 2024
The figures for former Aichi Bank and former Chukyo Bank were combined.

Figures for March 31, 2025, September 30, 2025 and H1 FY2025
Aichi Bank figures

Figures for the fiscal year ended March 31, 2025
The figures for former Aichi Bank from April 1, 2024 to March 31, 2025, and former Chukyo Bank from April 1, 2024 to December 31, 2024 were combined.

I. Financial results for the second quarter of the fiscal year ending March 31, 2026: Outline

Consolidated financial results and dividends

FG, consolidated

Aichi Bank, non-consolidated

- Ordinary profits and interim profit attributable to owners of parent increased significantly year on year due to a decrease in losses on bonds and credit-related costs, and the elimination of integration-related expenses.

Aichi FG consolidated financial results

(In billions of yen)

	H1 FY2024	H1 FY2025	YoY
Ordinary income	47.4	55.9	8.5
Ordinary profit	9.9	14.2	4.2
Interim profit attributable to owners of parent	7.1	10.0	2.8

Aichi FG consolidated profit / loss

(In billions of yen)

	H1 FY2024	H1 FY2025	YoY
1 Consolidated gross profits	28.4	29.9	1.4
2 Net interest income	25.9	25.2	(0.6)
3 Net fee and commission income	6.0	5.4	(0.5)
4 Net other operating income	(3.5)	(0.7)	2.7
5 General and administrative expenses	22.0	21.9	(0)
6 Expenses related to reserve for possible losses on loans	(0.4)	(1.5)	(1.1)
7 Provision for general reserve for possible losses on loans	(0.6)	(1.6)	(1.0)
8 Provision for individual reserve for possible losses on loans	0.1	0.2	0.1
9 Net gains (losses) related to stocks	3.6	3.0	(0.6)
10 Ordinary profits	9.9	14.2	4.2
11 Extraordinary gains (losses)	(0)	(0)	0
12 Interim income before income taxes	9.9	14.2	4.2
13 Total income taxes	2.8	4.1	1.3
14 Interim profit	7.1	10.0	2.8
15 Interim profit attributable to owners of parent	7.1	10.0	2.8

Dividends

◆ Fiscal year ended March 31, 2025

Q2 50 yen and year end 60 yen: 110 yen in total

*Ordinary dividend of 100 yen and commemorative dividend of 10 yen
(Consolidated payout ratio 59.3%)

◆ Fiscal year ending March 31, 2026

Q2 50 yen and **year end 60 yen (forecast): 110 yen in total**

*Ordinary dividend of 110 yen

We revised the dividend forecast (dividend increase) in light of the upward revision of the consolidated earnings forecast for the fiscal year ending March 31, 2026.

Shareholder return policy (dividend policy)

In order to improve capital efficiency through shareholder returns while securing internal reserves to strengthen the earnings base, we will pay, as our basic policy, a minimum annual dividend of 100 yen per share and acquire treasury shares flexibly.

Specifically, we will deliver a total return ratio of 30%, which will be the sum of dividends and treasury shares acquired.

Outline of non-consolidated bank financial results

FG, consolidated

Aichi Bank, non-consolidated

Aichi Bank, non-consolidated profit (loss)

(In billions of yen)		H1 FY2024	H1 FY2025	YoY
1	Gross profits	27.4	28.9	1.5
2	Core gross profits	30.6	29.9	(0.7)
3	Net interest income	25.6	25.2	(0.4)
4	Interest on loans and bills discounted	18.7	25.0	6.3
5	Interest and dividends on securities	8.8	8.4	(0.3)
6	Interest on deposits	1.6	8.7	7.1
7	Net fee and commission income	5.4	4.7	(0.6)
8	Net other operating income	(3.6)	(1.0)	2.5
9	Expenses	21.8	20.6	(1.1)
10	Personnel expenses	10.0	10.2	0.1
11	Non-personnel expenses	10.0	8.7	(1.2)
12	Net business profits	5.6	8.3	2.7
13	Net business profits from core business area	8.8	9.3	0.4
14	Net business profits from core business area (excl. net gains (losses) from redemption investment trusts)	8.6	9.3	0.6
15	Provision for general reserve for possible losses on loans	-	-	-
16	Net business profits	5.6	8.3	2.7
17	Net gains (losses) related to bonds	(3.1)	(0.9)	2.2
18	Net non-recurring gains (losses)	4.0	5.8	1.8
19	Net gains (losses) related to stocks	3.6	3.0	(0.6)
20	Disposal of non-performing loans	0.1	-	(0.1)
21	Gain on reversal of reserve for possible losses on loans	0.5	1.5	0.9
22	Ordinary profits	9.6	14.1	4.5
23	Net extraordinary gains (losses)	(0)	(0)	(0)
24	Total income taxes	2.6	4.1	1.4
25	Interim profit	6.9	10.0	3.0

Outline of financial results

- Net interest income decreased by 0.4 billion yen due to an increase in interest on deposits of 7.1 billion yen and a decrease in interest and dividends on securities of 0.3 billion yen despite an increase in interest on loans and bills discounted of 6.3 billion yen.
- Net fee and commission income decreased by 0.6 billion yen due to decreases in fees and commissions related to solution businesses, fees and commissions related to client assets, and mortgage fees.
- Overall expenses decreased by 1.1 billion yen due to a decrease in non-personnel expenses of 1.2 billion yen caused by reduced expenses after the merger and the elimination of integration-related costs, despite an increase in personnel expenses of 0.1 billion yen.
- Net gains (losses) related to bonds improved significantly by 2.2 billion yen. Net gains (losses) related to stocks decreased by 0.6 billion yen.
- A gain on reversal of the reserve for possible loans losses of 1.5 billion yen was recorded due to a decline in the actual loan loss ratio.
- Ordinary profits and interim profit increased significantly due to the elimination of integration-related costs recorded in the same period of the previous year.

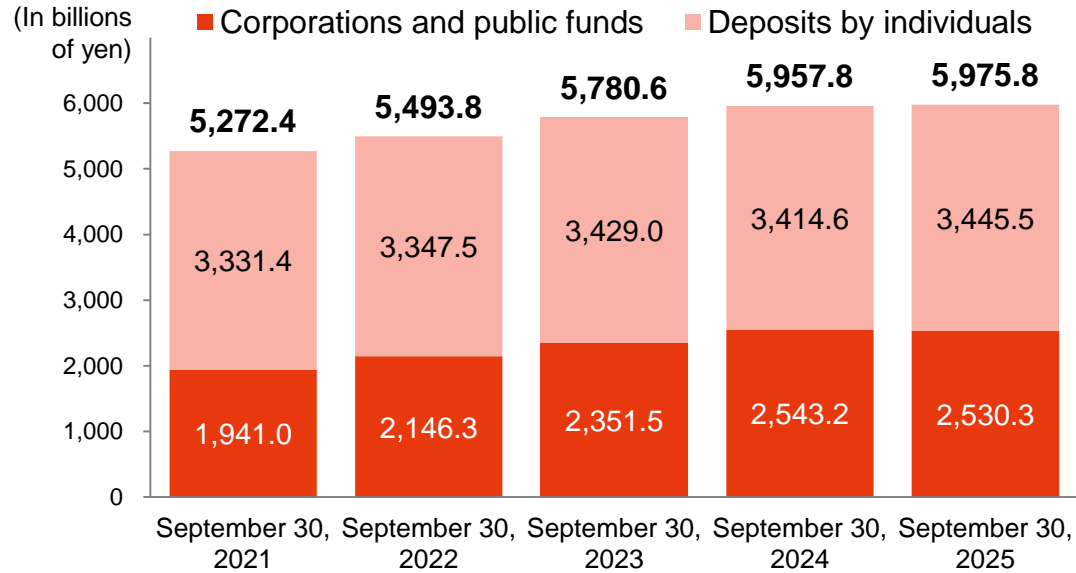
Deposits

FG, consolidated

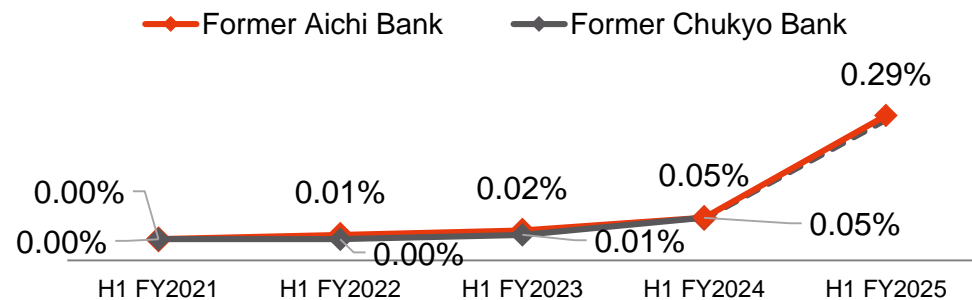
Aichi Bank, non-consolidated

- The balance of deposits (excluding negotiable certificates of deposit) increased by 18.0 billion yen year on year, due to continued main bank conversion efforts, despite a decrease in public money deposits.
- Interest on deposits increased significantly due to higher yields.

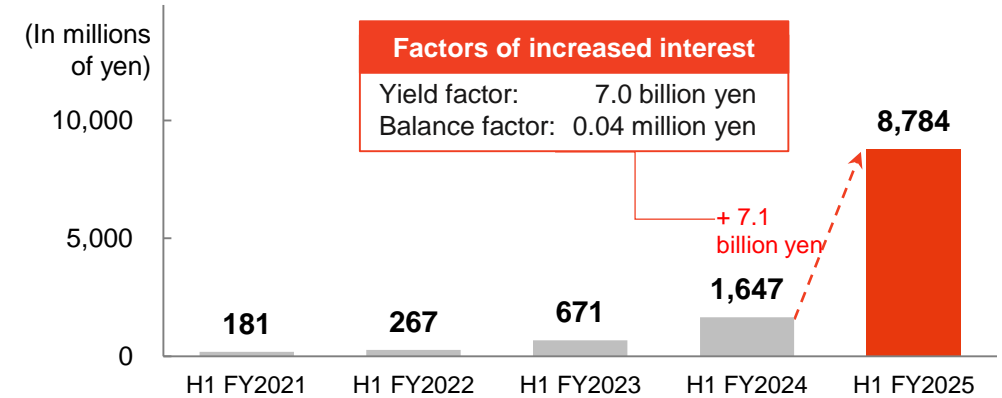
Trend in deposit balance (ending balance)



Cost of deposits

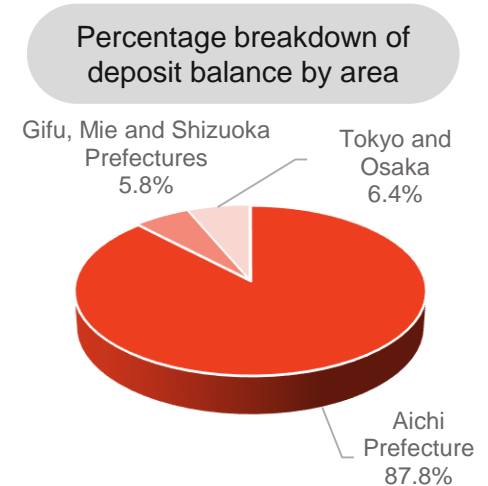


Interest on deposits



Deposit balance by area

	September 30, 2025 (In billions of yen)
1 Aichi Prefecture	5,247.3
2 Gifu, Mie and Shizuoka Prefectures	348.0
3 Tokyo and Osaka	380.4
4 Total	5,975.8



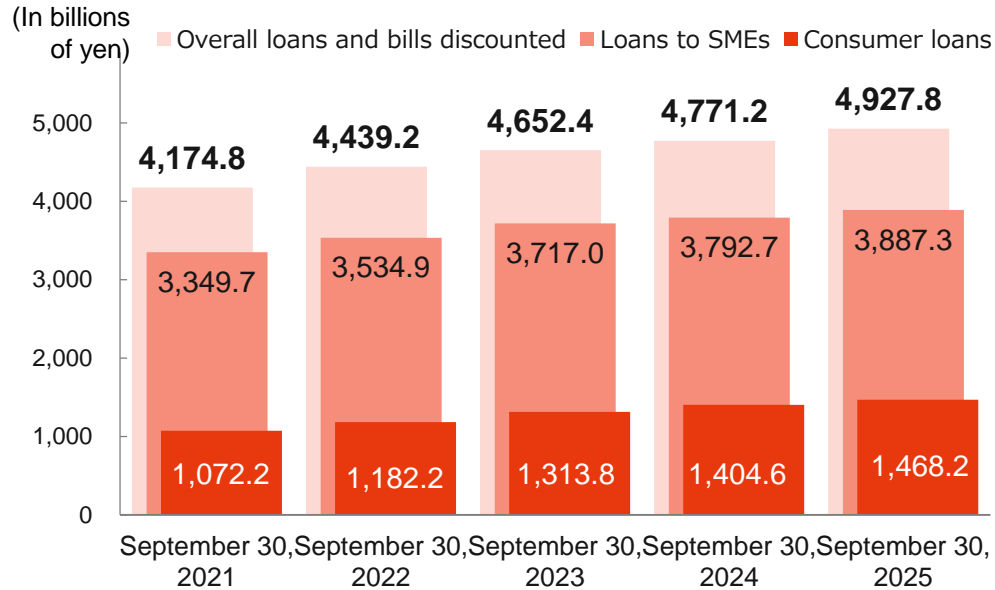
Loans and bills discounted

FG, consolidated

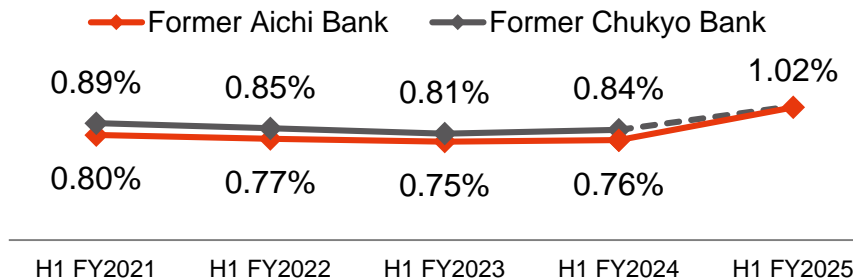
Aichi Bank, non-consolidated

- Loans and bills discounted increased by 156.6 billion yen year on year, driven mainly by SME loans and mortgages. Interest on loans and bills discounted increased significantly year on year due to the balance increase and higher yields.
- Loans and deposits totaled 10,903.7 billion yen, an increase of 970.5 billion yen over three years since the business integration.

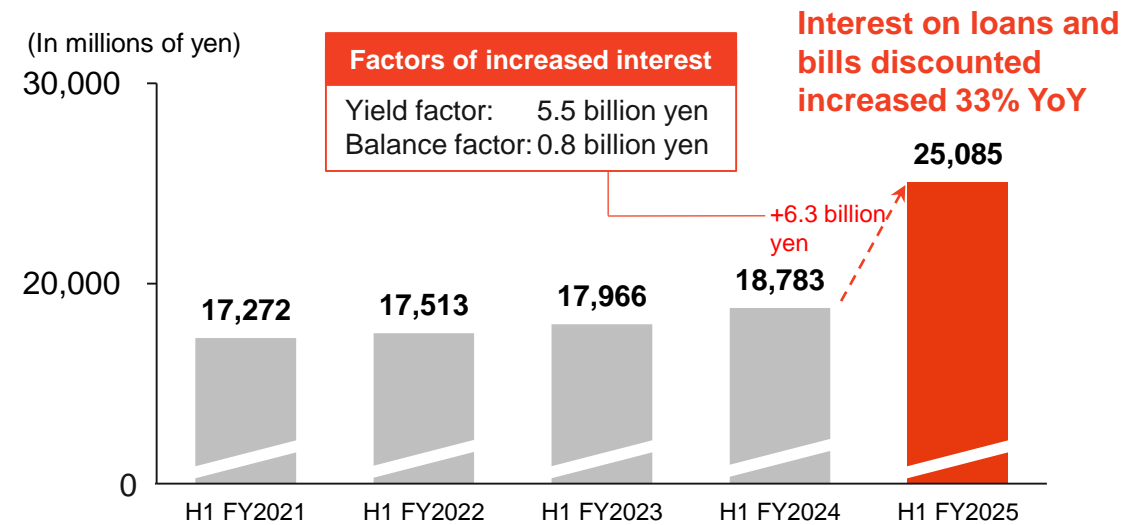
Trend in balance of loans and bills discounted



Yield on loans and bills discounted

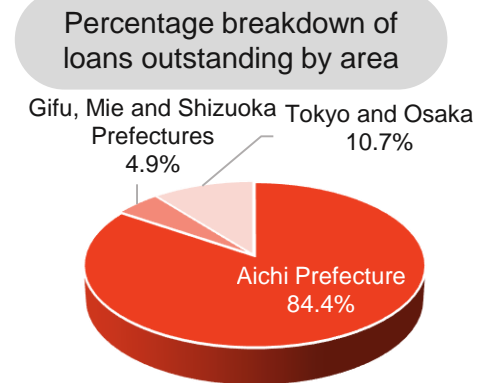


Interest on loans and bills discounted



Balance of loans and bills discounted by area

	(In billions of yen)	September 30, 2025
1	Aichi Prefecture	4,157.9
2	Gifu, Mie and Shizuoka Prefectures	240.9
3	Tokyo and Osaka	528.9
4	Total	4,927.8



Fees and commissions related to solutions and client assets

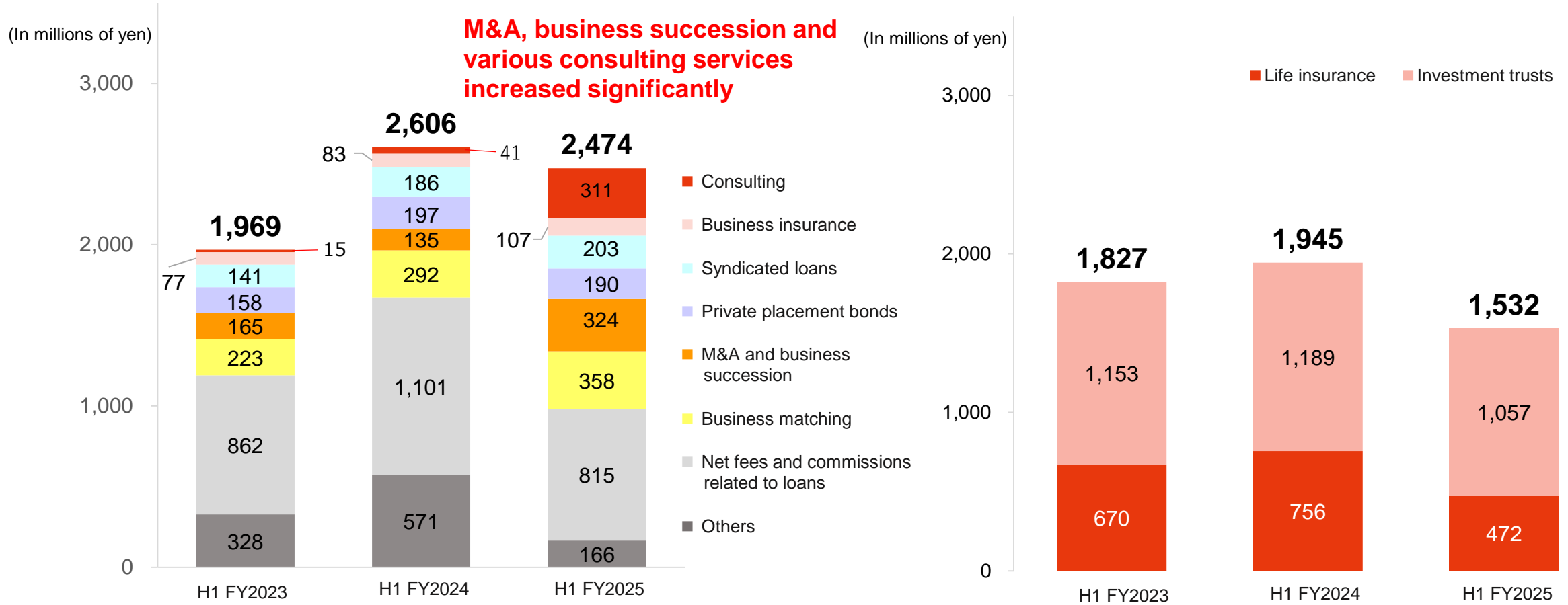
FG, consolidated

Aichi Bank, non-consolidated

- Fees and commissions related to solution businesses increased significantly, driven mainly by M&A and business succession, as well as various consulting services and business matching.
- Fees and commissions related to client assets decreased by 0.4 billion yen due to the impacts of the market environment and interest rate trends.

Fees and commissions related to solution businesses

Fees and commissions related to client assets



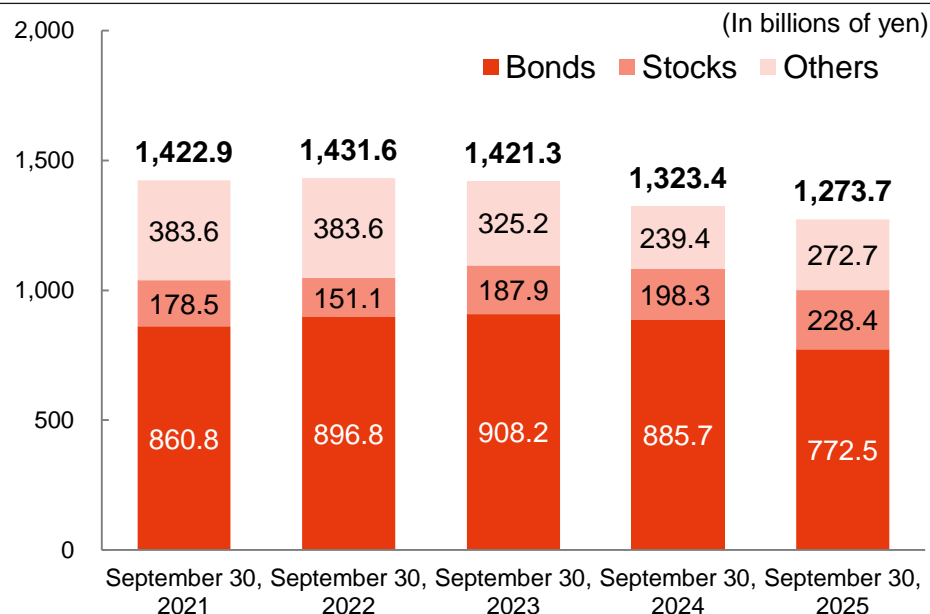
Securities

FG, consolidated

Aichi Bank, non-consolidated

- Controlled holding balances and duration in light of interest rates and the market environment. Balance of securities decreased by 49.7 billion yen year on year.
- Net unrealized gains on securities were still substantial. Aim to secure stable revenue with efficient and well-balanced portfolios.

Balance of securities



Duration (years)		Sep 2022	Sep 2023	Sep 2024	Sep 2025	
Former Aichi Bank	Yen-denominated bonds	5.94	5.18	4.17	Aichi Bank	3.07
	Foreign currency-denominated bonds	2.57	1.56	1.71		1.98
Former Chukyo Bank	Yen-denominated bonds	5.28	5.17	4.43		
	Foreign currency-denominated bonds	4.16	2.17	1.23		

Net unrealized gains (losses) on securities

(In billions of yen)

		H1 FY2024	H1 FY2025	YoY
1	Total net unrealized gains (losses)	92.1	118.9	26.7
2	Stocks	102.0	128.9	26.8
3	Bonds	(22.2)	(43.4)	(21.1)
4	Foreign securities	(0.2)	(0)	0.1
5	Other	12.6	33.6	20.9

Gain (loss) on securities

(In billions of yen)

		H1 FY2024	H1 FY2025	YoY
1	Interest and dividends on securities	8.8	8.4	(0.3)
2	Net gains (losses) on investment trust cancellations	0.1	0	(0.1)
3	Gains (losses) on securities	0.5	2.0	1.5
4	Net gains (losses) related to bonds (5 bond accounts)	(3.1)	(0.9)	2.2
5	Net gains (losses) related to stocks (3 stock accounts)	3.6	3.0	(0.6)
6	Total	9.3	10.4	1.1

* The bond durations of former Aichi Bank and those of Aichi Bank were after consideration of hedging effects from its asset swaps. Aichi Financial Group, Inc.

Trend in credit cost and risk management loans

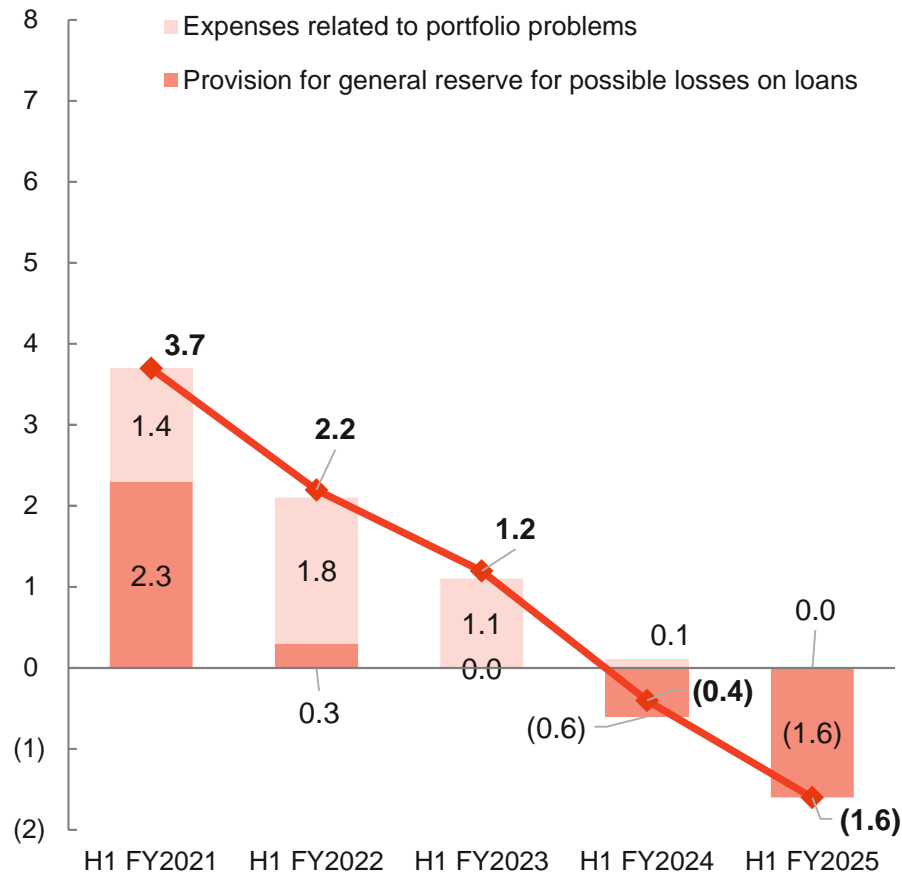
FG, consolidated

Aichi Bank, non-consolidated

- A gain on reversal of the reserve for possible losses on loans of 1.5 billion yen was recorded due to a decline in the actual loan loss ratio. Credit costs decreased by 1.2 billion yen year on year.
- Non-performing loan ratio was 1.75%, a decrease of 0.05 percentage points.

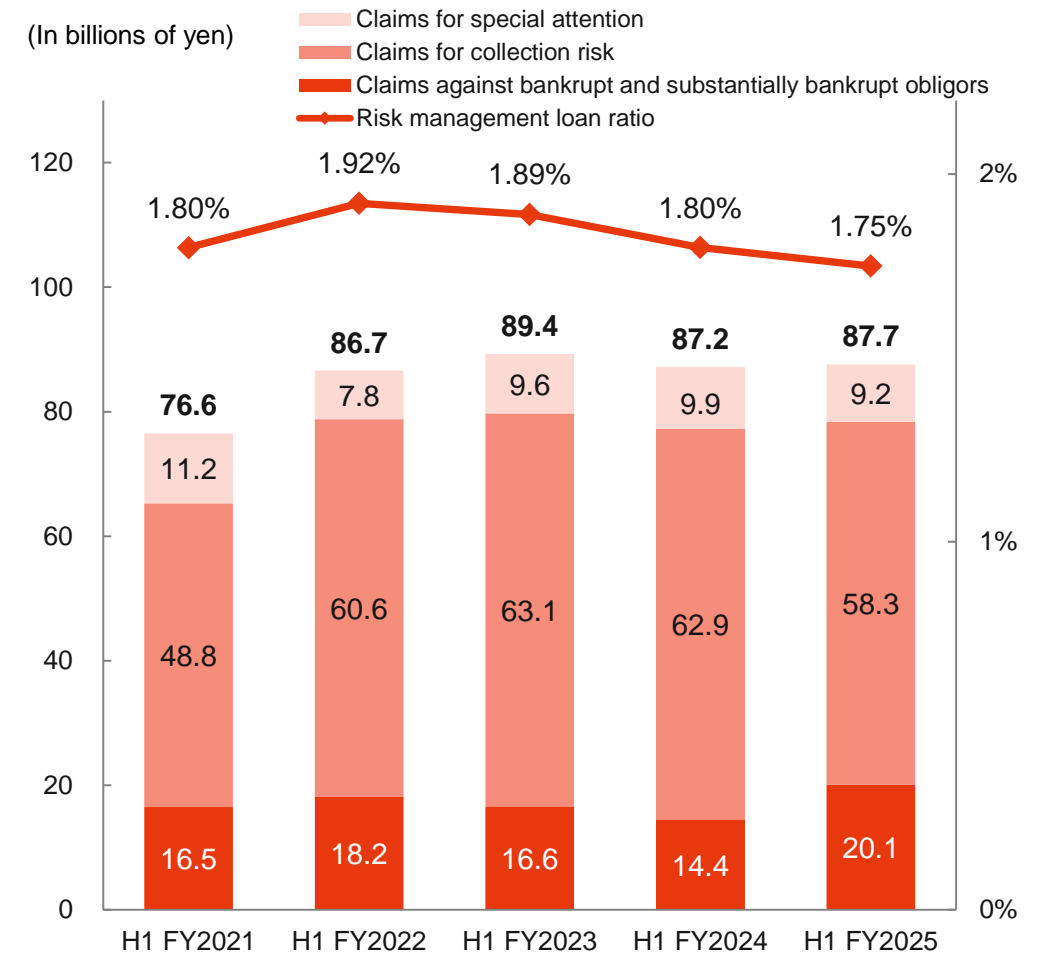
Trend in credit cost

(In billions of yen)



Status of risk management loans

(In billions of yen)



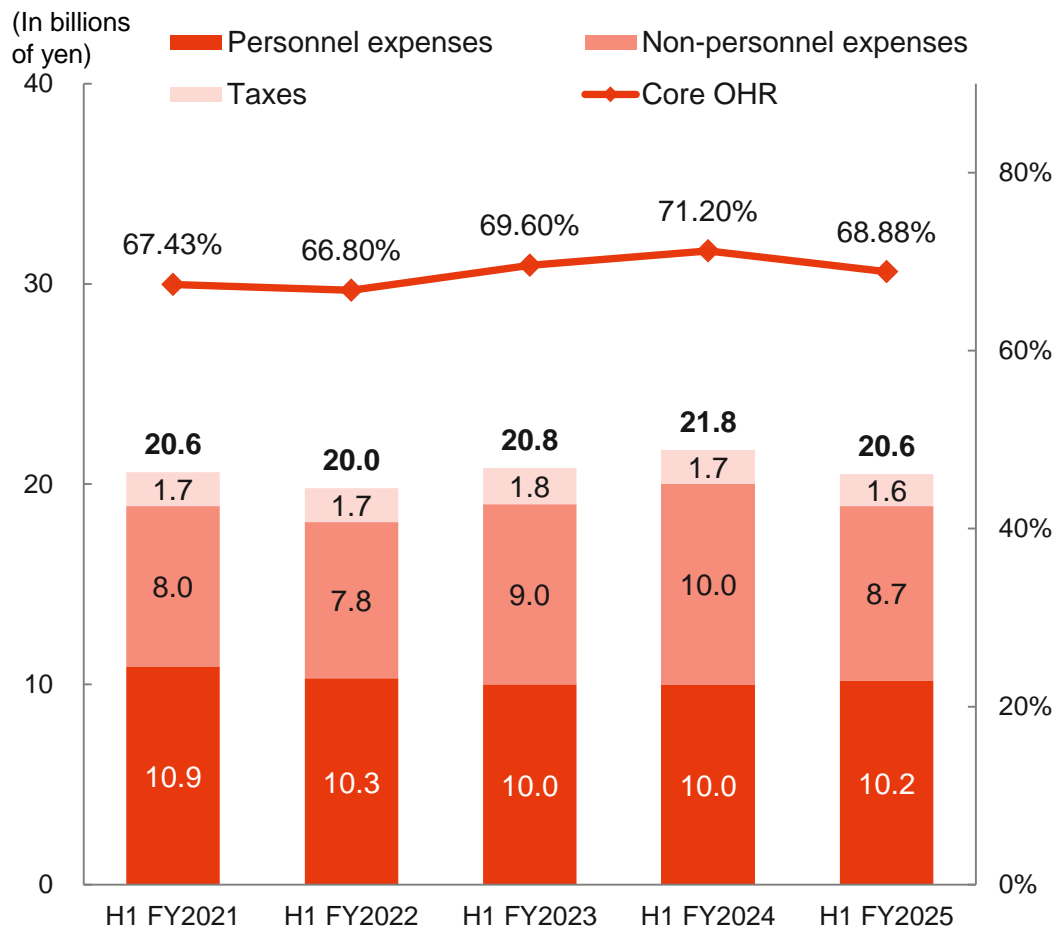
Non-consolidated expenses, ROE and own capital ratio

FG, consolidated

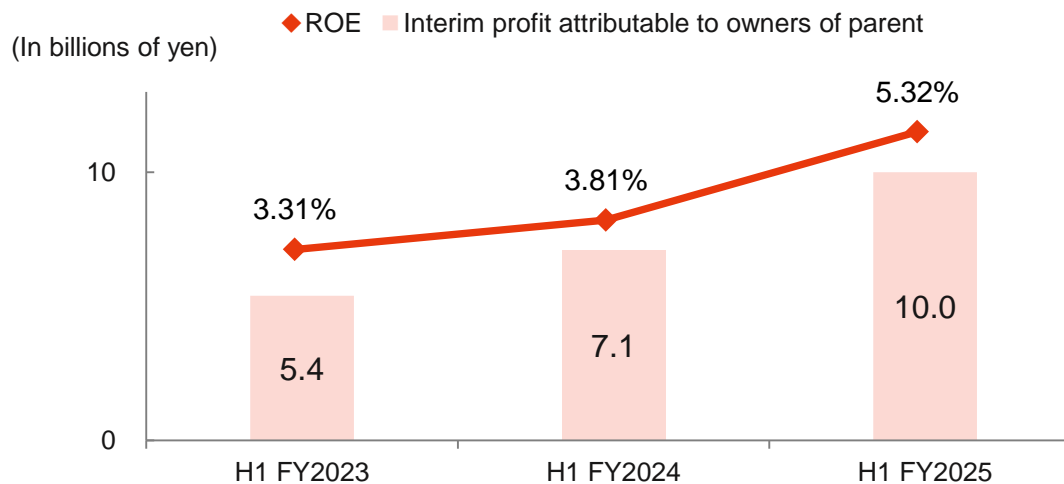
Aichi Bank, non-consolidated

- Core OHR decreased to 68.88% due to a decrease in non-personnel expenses as a result of the elimination of integration-related costs.
- ROE rose to 5.32% due to higher profit levels.
- The consolidated own capital ratio was 8.74%, a decrease of 0.30 percentage points.

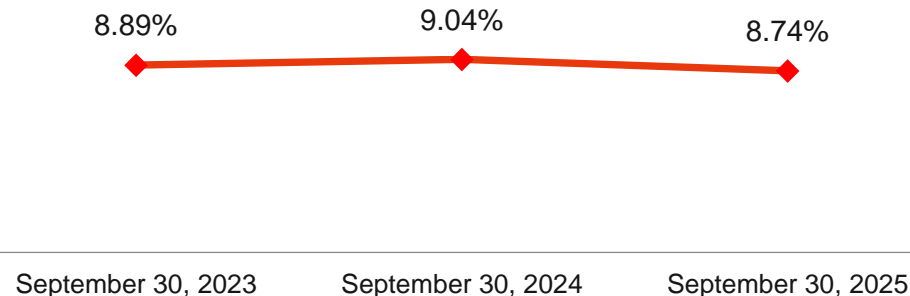
Status of expenses and core OHR (bank, non-consolidated)



Status of interim profit attributable to owners of parent and ROE (FG, consolidated)



Status of own capital ratio (FG, consolidated)



Earnings forecast

FG, consolidated

Aichi Bank, non-consolidated

- We revised our full-year earnings forecast upward in consideration of the business performance up to the second quarter of the fiscal year ending March 31, 2026. The consolidated ordinary profits forecast is 26.0 billion yen, up 15.7 billion yen from the previous year.
- Profit attributable to owners of parent is expected to increase by 97% year on year to 18.0 billion yen due to a significant decrease in integration-related costs, an improvement in net gains (losses) related to bonds, and the recording of net gains (losses) related to stocks.
- By generating merger synergies, we aim to achieve consolidated profit of 19.0 billion yen or more in the fiscal year ending March 31, 2028, the final year of the FG 2nd Medium-Term Business Plan period.

FG, consolidated

(In billions of yen)

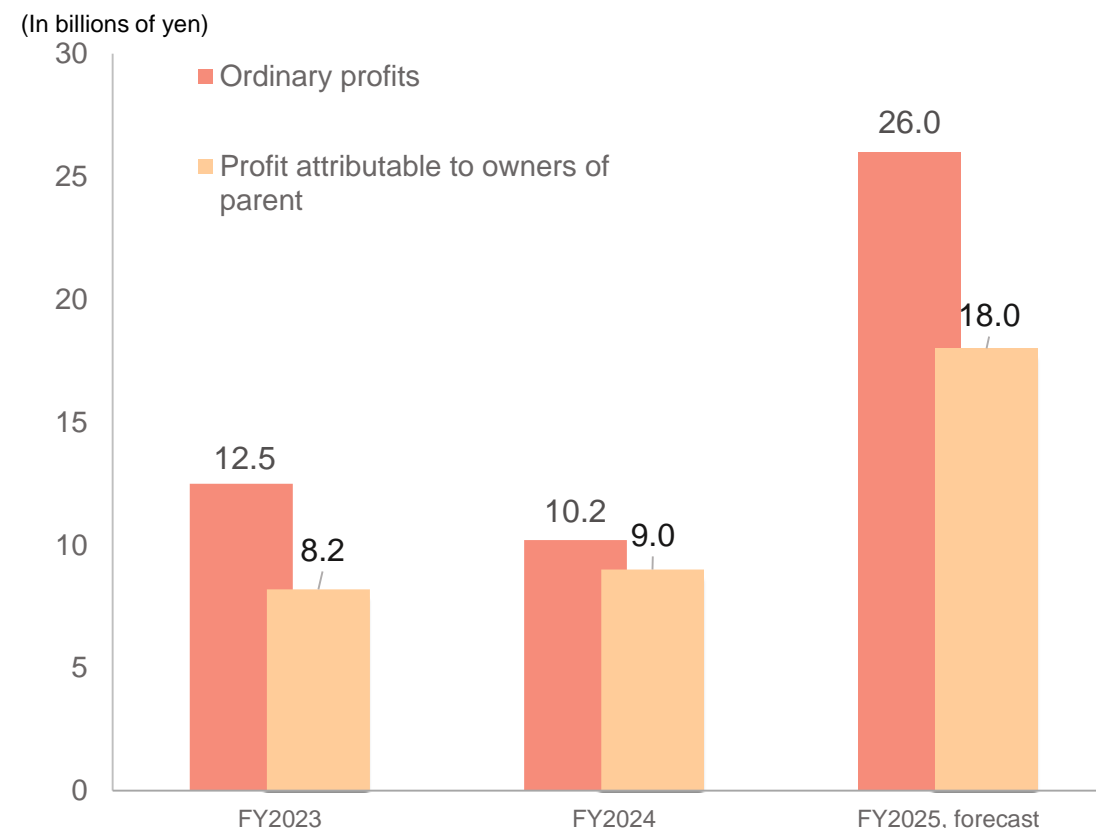
	FY2024	Initial forecast	FY2025 revised forecast	Vs. initial forecast	YoY
1 Ordinary profits	10.2	15.0	26.0	11.0	15.7
2 Profit attributable to owners of parent	9.0	10.5	18.0	7.5	8.9

Bank, non-consolidated

(In billions of yen)

	FY2024	Initial forecast	FY2025 revised forecast	Vs. initial forecast	YoY
1 Net business profits from core business area	14.7	14.5	14.8	0.3	0
2 Ordinary profits	10.3	14.8	26.3	11.5	15.9
3 Profit	9.6	10.4	18.3	7.9	8.6

FG, consolidated



Bank profit / loss for the fiscal year ending March 31, 2026

(In billions of yen)

	FY2024	FY2025 revised forecast	YoY
1 Gross profits	48.2	54.6	6.3
2 Core gross profits	60.9	57.1	(3.8)
3 Net interest income	50.3	47.7	(2.6)
4 Net fee and commission income	11.4	9.9	(1.5)
5 Net other operating income	(13.5)	(3.0)	10.5
6 Expenses	46.1	42.3	(3.8)
7 Personnel expenses	20.4	20.6	0.1
8 Non-personnel expenses	22.0	18.2	(3.8)
9 Net business profits (before provision for general reserve for losses on loans)	2.0	12.3	10.2
10 Net business profits (before provision for general reserve for loans) from core business area	14.7	14.8	0
11 Provision for general reserve for possible losses on loans	(1.8)	(1.8)	0
12 Net business profit	3.8	14.1	10.2
13 Net gains (losses) related to bonds	(12.7)	(2.5)	10.2
14 Net non-recurring gains (losses)	6.5	12.2	5.6
15 Net gains (losses) related to stocks	13.0	12.5	(0.5)
16 Expenses related to portfolio problems	2.9	0.8	(2.1)
17 <<Credit-related costs (11+16)>>	1.1	(1.0)	(2.1)
18 Ordinary profit	10.3	26.3	15.9
19 Profit	9.6	18.3	8.6

*Projected profit / loss under a 0.5% short-term interest rate scenario

<Net interest income>

- Interest on loans and bills discounted will increase significantly due to the benefit of higher interest rates and an increase in the balance of loans and bills discounted.
- Interest and dividends on securities will decrease due to control of the balance and duration of securities.
- Interest on deposits will increase in the process of steadily increasing the balance of deposits while promoting main bank conversion.

<Net fee and commission income>

- Fees and commissions related to client assets will decrease, particularly due to market trends and the interest rate environment in the first half of the fiscal year. Moreover, housing loan fees will also fall due to the lull in demand for housing loans.
- Fees and commissions related to solution businesses at banks will decrease due to a decrease in net fees and commissions related to loans and the transfer of some operations to Sakaemachi Research & Consulting.
- Fee and commission expenses will increase due to housing loan group credit life insurance, etc.
- In the process of deepening the consulting solution business model, the Group as a whole will focus on corporate solution commissions in particular and build on them.

<Expenses>

- Various expenses will increase due to DX investment, human capital investment, and inflation, but non-personnel expenses will decrease significantly due to cost reductions through mergers and the elimination of the merger-related expenses (5.4 billion yen) of the previous year.

<Gains (losses) on securities>

- Net gains (losses) on related to bonds and other bonds will improve significantly.
- As for gains Net gains (losses) related to stocks, sales of strategic shareholdings will proceed in the second half.

<Credit-related costs>

- Reversal of credit costs is expected due to a decline in the actual loan loss ratio.

<Ordinary profits and Profit>

- In addition to the above factors, a significant increase in profit is expected due to the elimination of net non-recurring gains (losses) and integration-related costs (6.0 billion yen in total) recorded in net extraordinary gains (losses) the previous year.

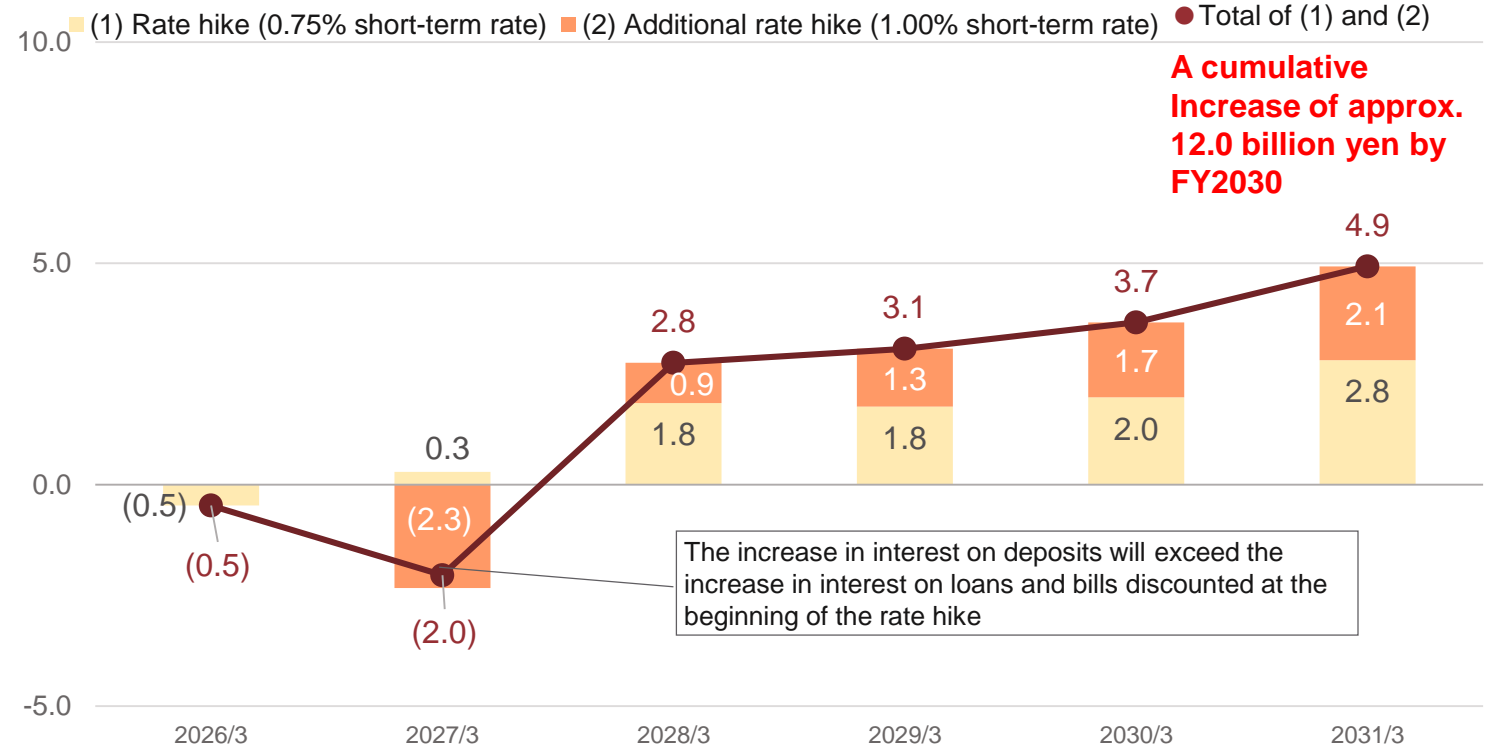
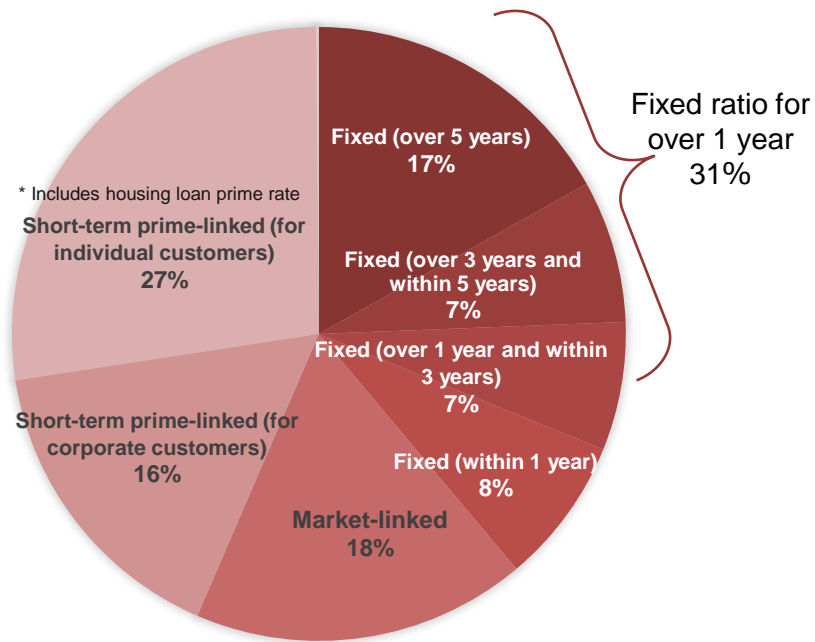
Impact of increasing interest rates

- Fixed-rate loans and variable-rate loans payable within one year accounted for 69% or so of total loans. While the increase in interest on deposits has outpaced the increase in interest on loans and bills discounted since the Bank of Japan changed its policy interest rate, loan spreads are on an improving trend, with the effects of higher interest rates to be felt in the future.
- The simulation results show that an interest rate hike of 0.25 percentage points in January 2026 followed by an additional hike of 0.25 percentage points in July 2026 would result in a cumulative increase of approximately 12.0 billion yen in interest income from loans and deposits (interest on loans and bills discounted - interest on deposits) by FY2030.

Illustrative impact of interest rate hikes on income from loans and deposits (interest on loans and bills discounted - interest on deposits)

<Impact of interest income from loans and deposits on a 0.50% (unchanged) short-term interest rate scenario>

Interest-rate breakdown of loans and bills discounted



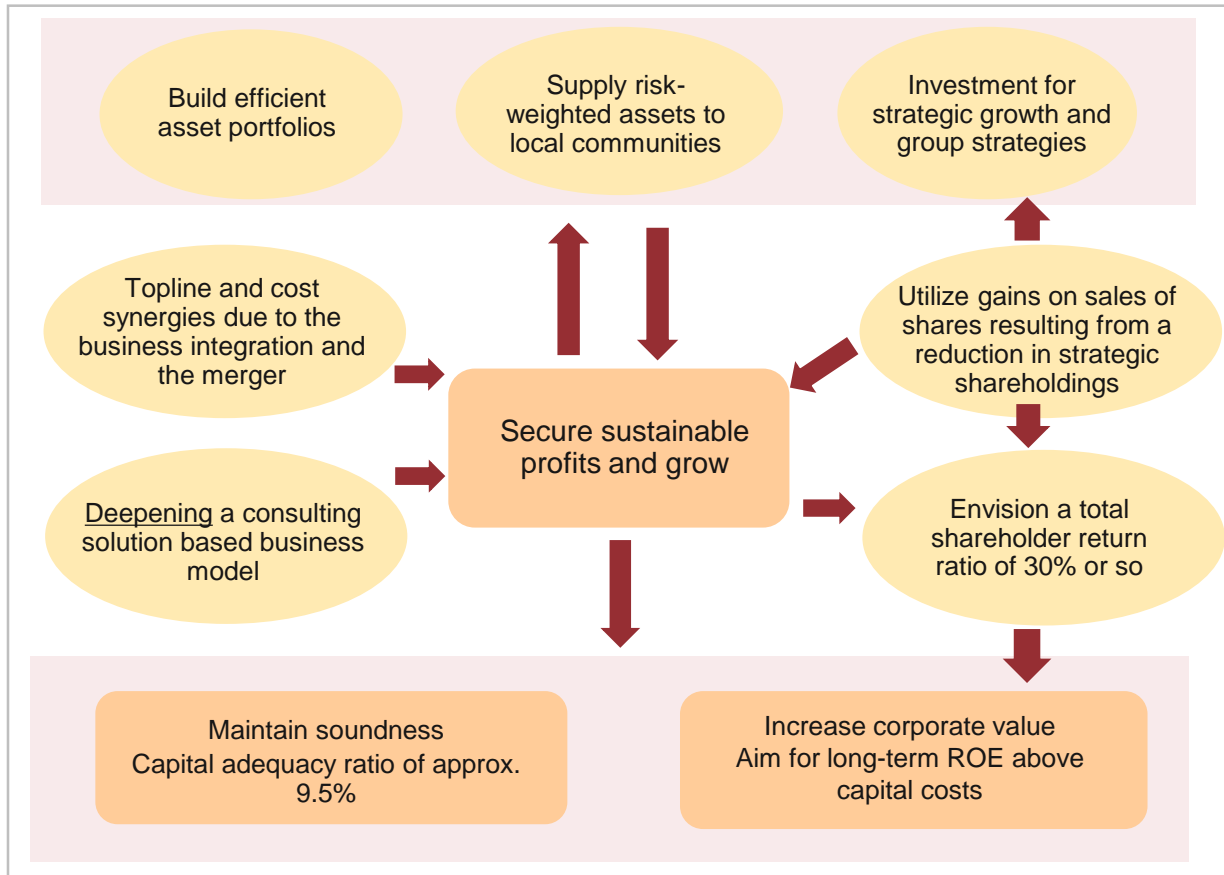
Scenario (1): An interest rate hike of 0.25 percentage points in January 2026 0.75% short-term interest rate, 1.80% long-term interest rate
 Scenario (2): In addition to scenario (1), an interest rate hike of 0.25 percentage points in July 2026 ... 1.00% short-term interest rate, 2.00% long-term interest rate
 *Interest rate increases are reflected immediately for variable-rate loans, and sequentially for fixed-rate loans when the amount repaid is re-loaned.

II. Initiatives to enhance medium- to long-term corporate value

Capital policy: Basic approach (capital allocation)

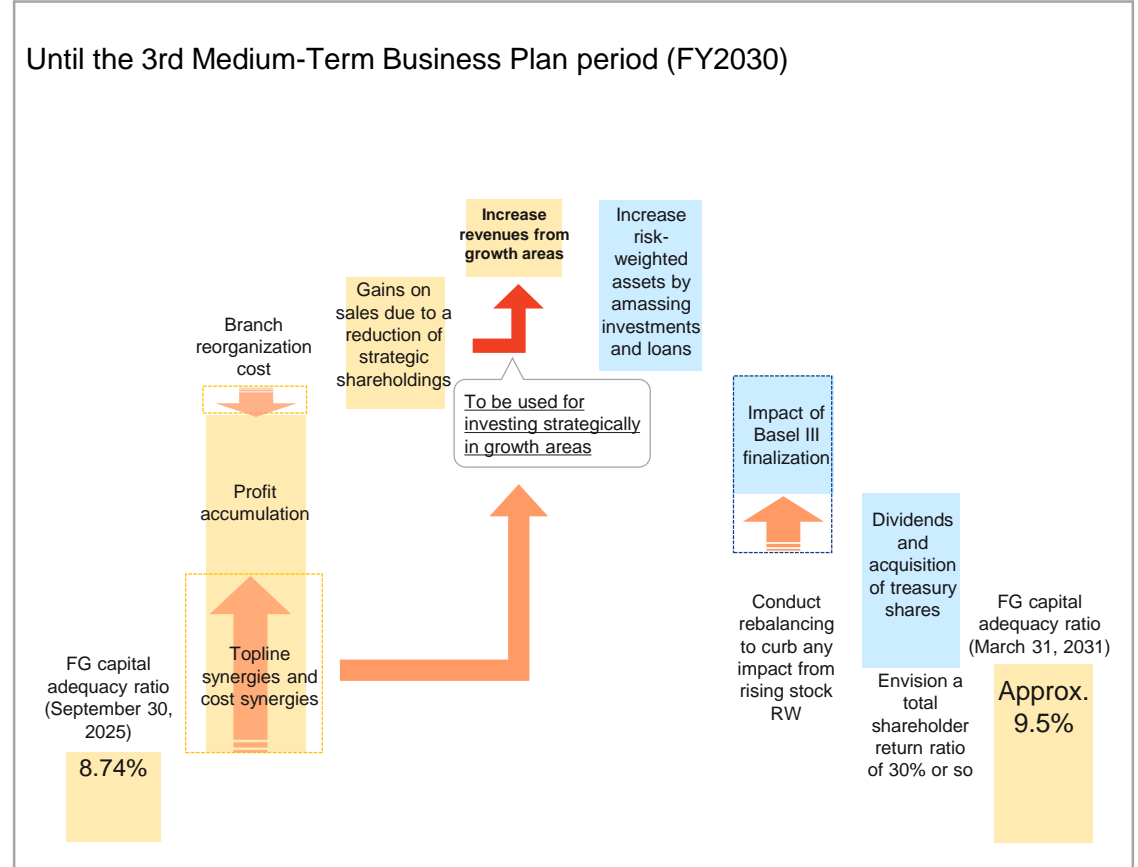
- We aim to secure sustainable profits and grow by deepening our consulting and solution-based business model and realizing synergies through mergers, while balancing the development of an efficient asset portfolio, the supply of risk assets-weighted to local communities, strategic growth investments and group strategies, and to ensure soundness and an ROE that exceeds capital costs.

Emphasize the balance between investment for profit growth, returning profits appropriately and maintaining soundness



Capital allocation diagram imagined

Until the 3rd Medium-Term Business Plan period (FY2030)



Efforts intended for improving RORA

- The cost of shareholders' equity is around 7.5%, and we aim for an ROE that exceeds the capital costs.
- At the same time as maximizing integration synergies, we will further strengthen various initiatives, including building an asset portfolio based on RORA, increasing net interest income by rebalancing the deposit composition ratio, expanding fee and commission income by deepening the consulting solution business model, reducing costs, controlling risk-weighted assets, utilizing capital, and providing appropriate returns to shareholders.

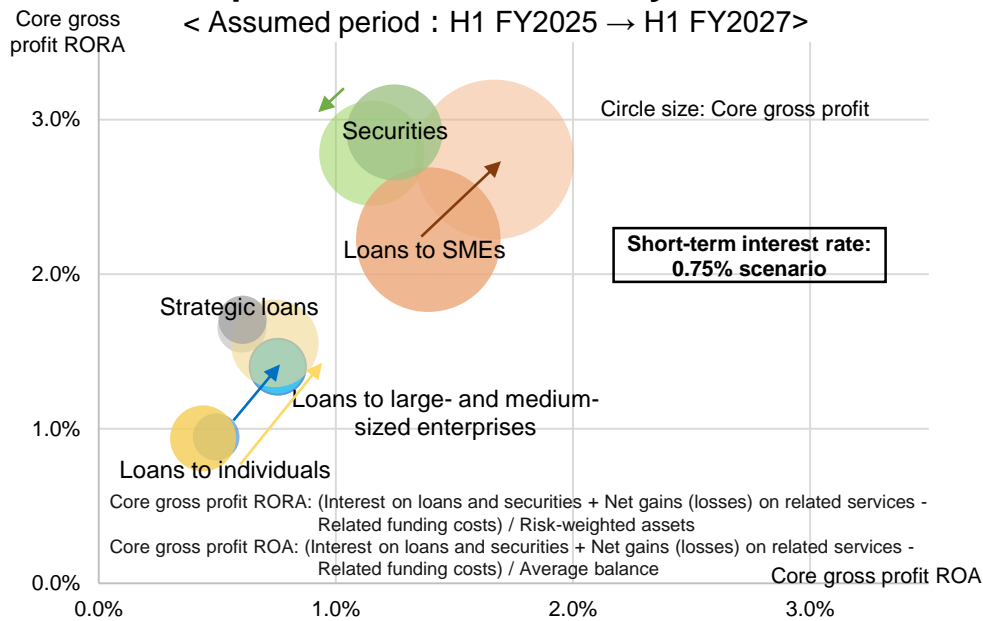
$$\frac{\text{ROE}}{\frac{\text{Profit}}{\text{Shareholders' equity}}} = \frac{\text{RORA}}{\frac{\text{Profit}}{\text{Risk-weighted assets}}} \div \frac{\text{Capital Adequacy ratio}}{\frac{\text{Shareholders' equity}}{\text{Risk-weighted assets}}}$$

Aim for ROE of **6% or more** in FY 2030, the final year of the 3rd Medium-Term Business Plan

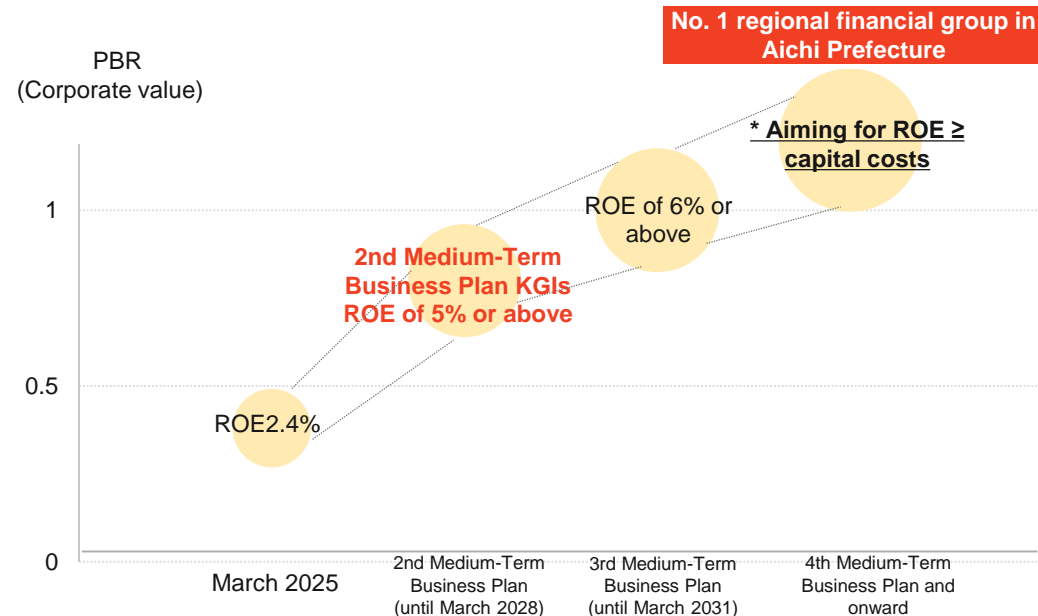
RORA after required taxes: **0.57% or more**
 RORA before required taxes: **0.81% or more**
 * An effective tax rate of 30% is assumed

Capital adequacy ratio target for the final year of the FG 3rd Medium-Term Business Plan (FY2030): **Approx. 9.5%**

Gross profit RORA and ROA by asset class



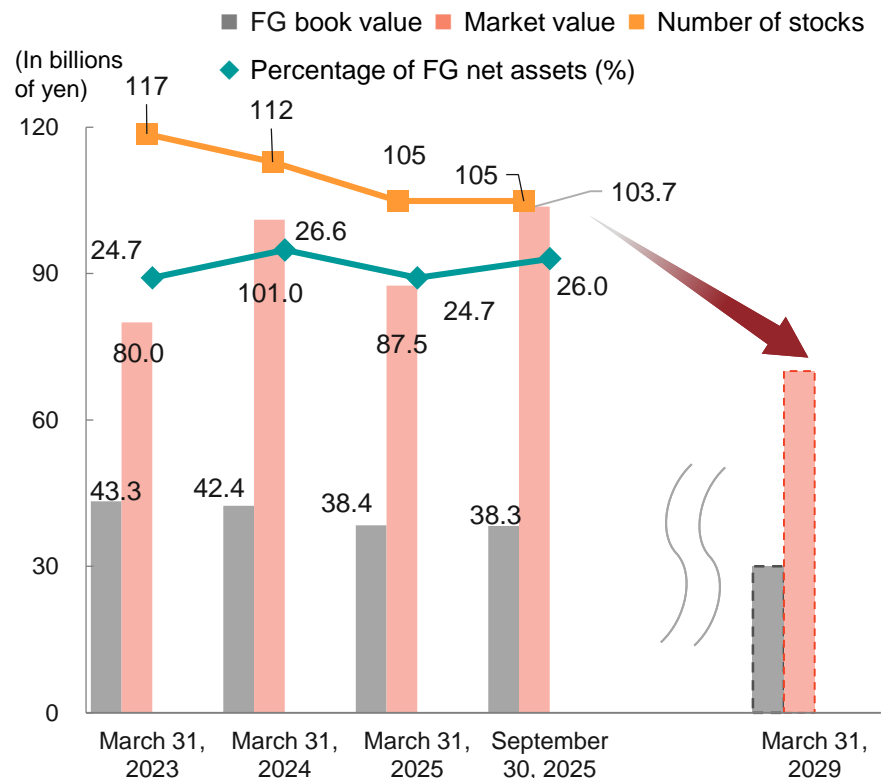
What is aimed for in the long term



Reduce listed strategic shareholdings

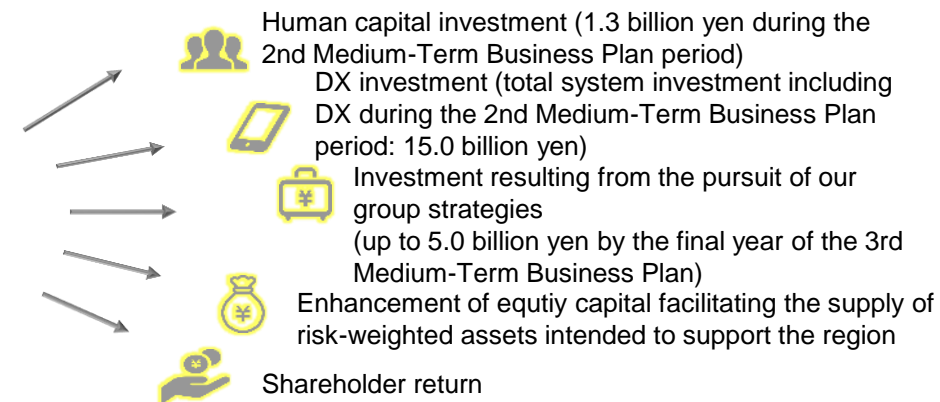
- Reduction goal: We aim to reduce strategic shareholdings to less than 20% of consolidated net assets by the end of FY2028 on a market-value basis.
- While the proportion of consolidated net assets increased as of the end of September 2025 due to the rise in stock prices, **we have already reached an agreement during the current fiscal year to reduce (part of) the FG book value of over 4.0 billion yen / the market value of over 10.0 billion yen (as of the end of September 2025) of 10 companies**, which will be sold sequentially. We will continue dialogue with companies in which we hold strategic shareholdings to achieve the target as soon as possible.
- Cash generated by the planned reduction will be used for human capital investment, digital transformation (DX) investment, group strategy deployment-related investment, equity capital, and shareholder returns.

State of reduction (on an FG basis)



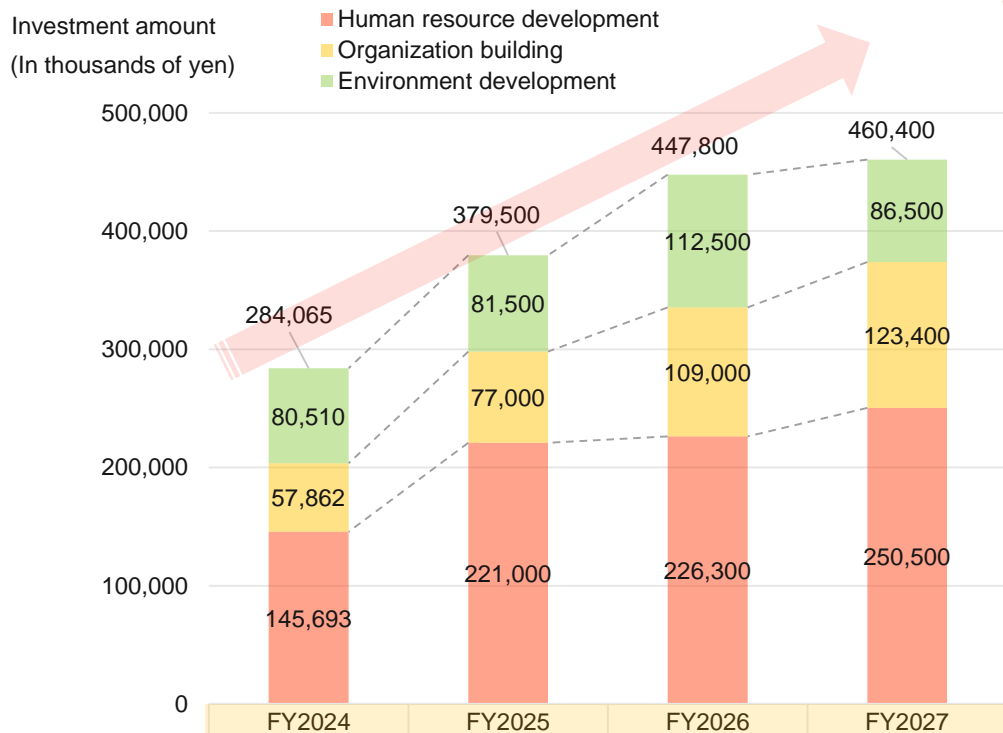
	March 31, 2023	March 31, 2024	March 31, 2025	September 30, 2025	Change from March 31, 2025
Number of issues	117	112	105	105	±0
Bank book value	33.0 billion yen	32.1 billion yen	28.7 billion yen	28.7 billion yen	(0.06) billion yen
FG book value	43.3 billion yen	42.4 billion yen	38.4 billion yen	38.3 billion yen	(0.03) billion yen
Market value (A)	80.0 billion yen	101.0 billion yen	87.5 billion yen	103.7 billion yen	16.2 billion yen
Nikkei Stock Average	27,986 yen	40,369 yen	35,617 yen	44,932 yen	9,315 yen
FG net assets (B)	323.4 billion yen	379.5 billion yen	353.8 billion yen	397.7 billion yen	43.9 billion yen
Percentage of FG net assets (A/B)	24.7%	26.6%	24.7%	26.0%	1.3%

Cash generated through the reduction of listed strategic shareholdings



Enhance our human capital management

Human capital investment amount **1.6 times in 3 years**



	FY2024	FY2025	FY2026	FY2027
Environment development	80,510	81,500	112,500	86,500
Organization building	57,862	77,000	109,000	123,400
Human resource development	145,693	221,000	226,300	250,500
Total	284,065	379,500	447,800	460,400

*Human resource development: Investment in individual abilities, careers and health Capacity building investment ... training, e-learning, qualification support, external trainees Health management investment ... Health checkups, stress checks, exercise promotion, etc.

*Organizational building: Capacity building and institutional development at the team and department level Investment to promote DE&I ... Women's empowerment, employment of the disabled, subsidies, systems, etc. Investment in human resources recruitment ... New graduate and mid-career recruitment, alumni, etc. Talent management investment ... Personnel evaluation and compensation system revision, evaluator training, etc.

*Environmental development: Investment in the working environment and corporate culture Investment to improve employee engagement ... ES questionnaires, benefits, awards, etc. Capital investment related to training ... Maintenance of training centers, purchase tablets for training, etc.

Definition of human capital investment

- Human investments as shown in value toward realizing a "total support group that goes beyond banking," a theme of the 2nd Medium-Term Business Plan, while deeming human capital as a type of capital.
- Definition elements incorporated into the investment amount are our own criteria (basic criteria comprising of "people," "organization" and "environment").

Definition

Investments in skill development, health management, DE&I promotion, human capital recruitment and employee engagement improvement.

Approach on FY2025 onward

- Increase the number of items included in the personnel strategy of the 2nd Medium-Term Business Plan as positive investment items. In FY2027, we plan to increase the amount to 1.6 times the FY2024 level.

Linkage between business strategy and human capital strategy (Action Plan of the 2nd Medium-Term Business Plan)

(1) Optimization of the human capital portfolio

- Review the compensation program for highly-skilled human capital
- New graduate recruitment: 120 people
- Positive mid-career recruitment
- External trainees in new business areas

(2) Improvement of engagement

- Improve working conditions for expert staff and review the contract personnel system
- Promote contract personnel to line positions
- Extend the retirement age and promote active roles for senior employees
- Support the early reinstatement of employees on childcare leave and expand employment for the disabled

<Annual training expenses>

	FY2024	FY2025	FY2026	FY2027
Total human capital investment	284,065	379,500	447,800	460,400
Of which annual training expenses	98,370	173,500	178,800	203,000

[H1 FY2025 results]

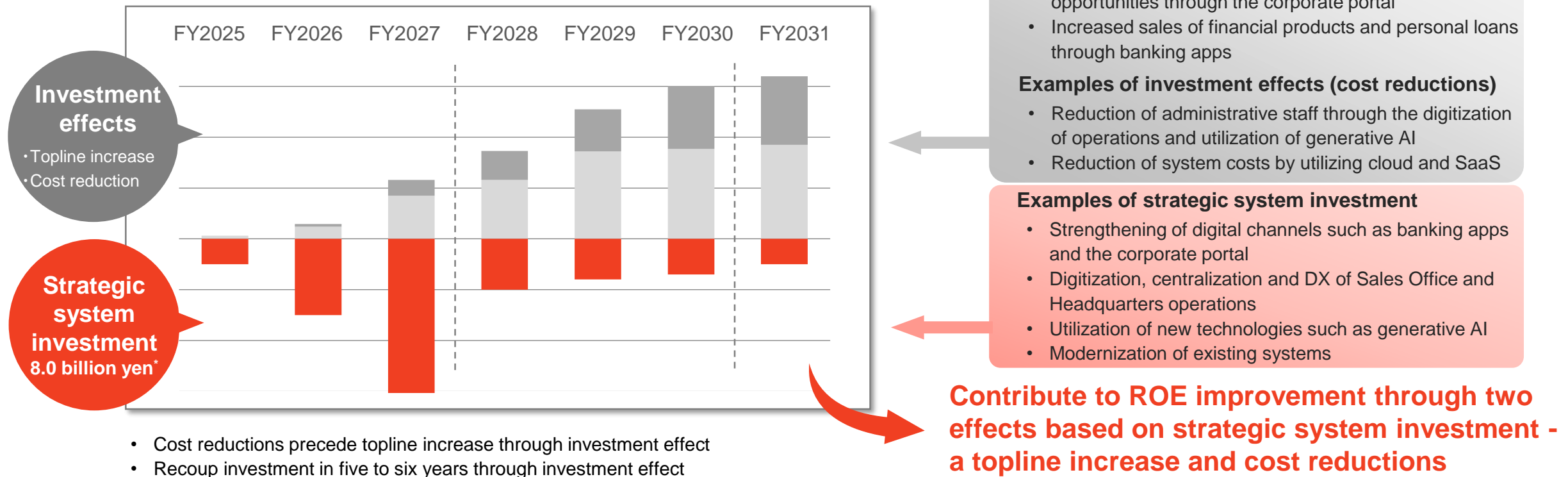
Total human capital investment: 178,162,000 yen
Of which annual training expenses: 67,922,000 yen
Progressing generally according to plan

| Accelerate DX strategy and improve ROE

System investment to realize acceleration of DX strategy

- Aichi Bank, the core company of the Group, plans to make a 15.0 billion yen* level investment in systems over the three years of the 2nd Medium-Term Business Plan to “accelerate its DX strategy.”
- We have positioned approximately 8.0 billion yen*, more than half of total system investment, as “strategic system investment” that will contribute directly to the acceleration of the DX strategy, and will aim to increase future profits by increasing the topline and reducing costs by utilizing services and functions created from this investment.

Strategic system investment and ROE improvement

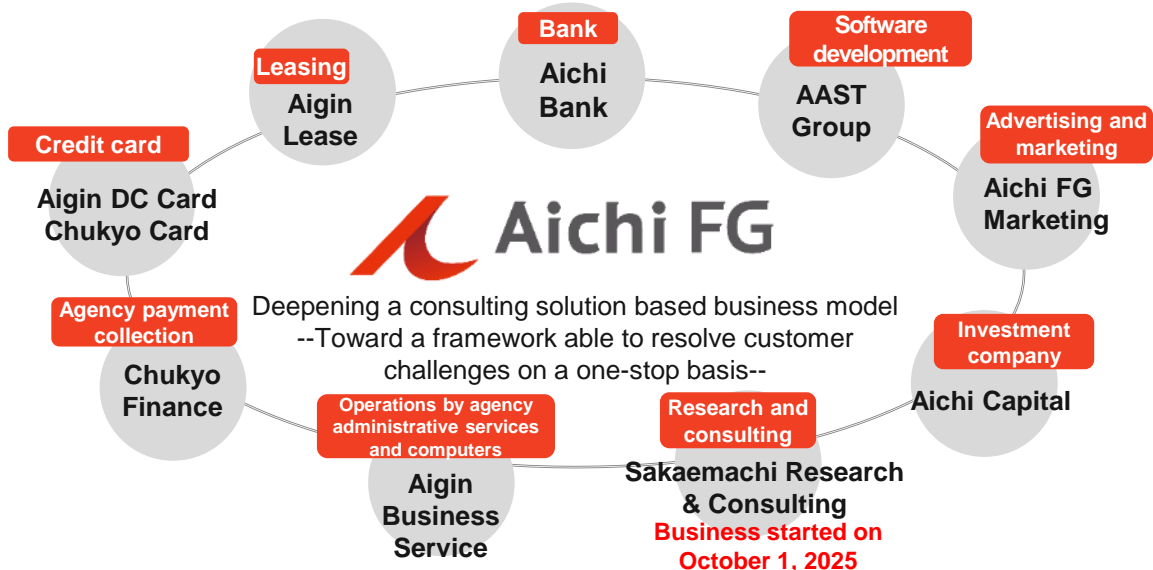


*System investment = one-time cost + running costs for 5 years

Growth investment associated with the enhancement of group strategies

- We will enhance Aichi FG's consolidated revenue by expanding our investment in growth areas and the business domains.
- We will consider expanding into non-financial services without being confined to financial services.

Group affiliates



In FY2025, 4 AAST Group companies were integrated into 2 companies, bringing the number of group companies to 11, including the bank.

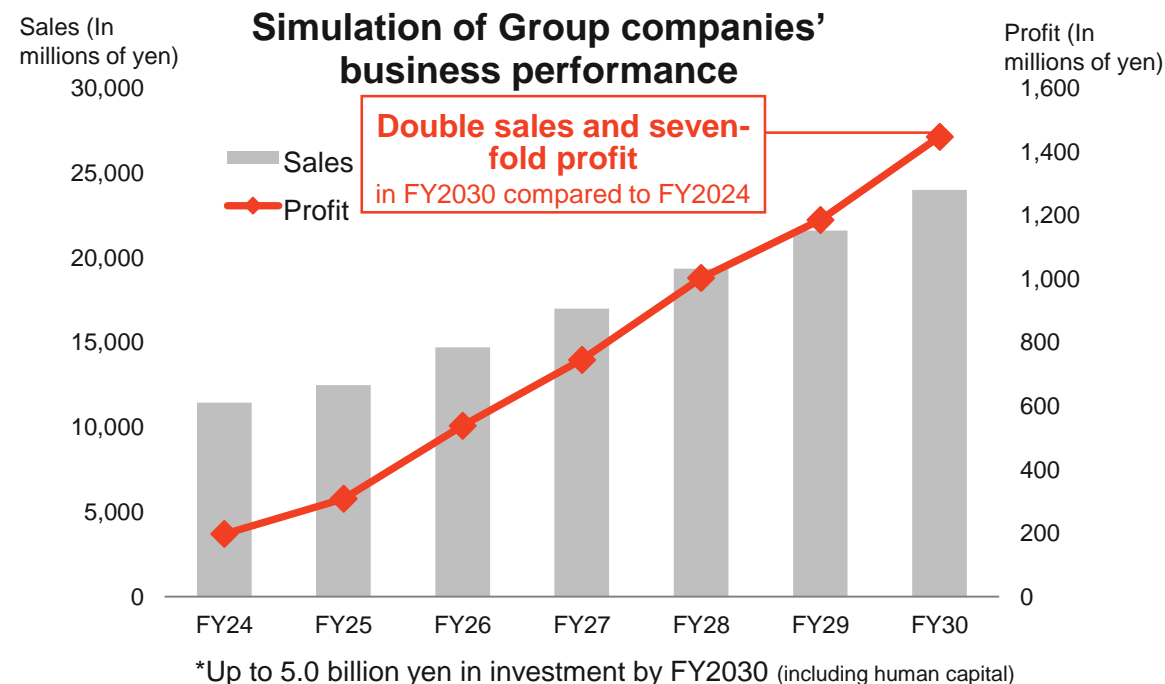
Company name	Amount of investment or capital contribution	Industry	Joined Group
AAST Group [AAST Co., Ltd. AAST TOKYO Co., Ltd.	2,100 million yen	System development System operation and maintenance Education business	April 2, 2024
Aichi FG Marketing Company Limited	80 million yen	Advertising agency business Marketing business	August 1, 2024
Sakaemachi Research & Consulting Co., Ltd.	10 million yen	Consulting business M&A business Research business Contract operation and management business	Business started on October 1, 2025

Expansion into new fields

From FY2026 on, we will consider establishing companies in new areas. We aim to expand revenues at group companies.

Establishment plan

FY2026 Real estate management
FY2027 Shared services



III. The 2nd Medium-Term Business Plan

The positioning of the FG 2nd Medium-Term Business Plan

What we should aim to be toward FY2030

- Based on the initiatives in the First Medium-Term Business Plan, we will solidify our integrated group management with the new bank at the core, and realize a "total support group that goes beyond the banking".

Found Aichi FG

- Formulate a business vision and a corporate slogan
- Identify materiality
- Establish FG group companies and step up collaboration with them

FG established in October 2022

Bank merger in January 2025 (Establishment of new bank)

<The achievements of the FG 1st Medium-Term Business Plan period>
 Topline synergies + cost synergies: 13.0 billion yen
 Integration-related costs: -25.0 billion yen
 Integration synergies (net): -12.0 billion yen
 ↓
 Integration costs were ahead during the 1st Medium-Term Business Plan period

FY2024 consolidated profit 9.0 billion yen

The 1st Medium-Term Business Plan
 Theme: Speed, Fusion & Chemistry

Solidify and permeate the Aichi FG brand

- Clarify the Aichi FG brand in a manner consistent with its business vision and strategy
- Distribute information to local communities, customers, markets and investors
- Permeate our business vision and strategy among employees

<Q2 FY2025>
 Topline synergies + cost synergies: 3.1 billion yen
 Integration-related costs (including branch reorganization costs): -0.7 billion yen
 Integration synergies (net): 2.3 billion yen

FY2027 integration synergies 8.0 billion yen or more

FY2027 consolidated profit 19.0 billion yen or more

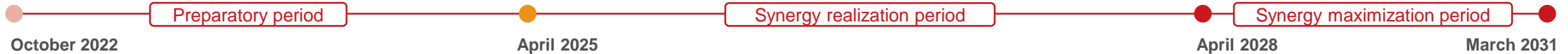
The 2nd Medium-Term Business Plan
 Theme: "A total support group that goes beyond banking"

No. 1 regional financial group in Aichi Prefecture

FY2030 integration synergies 10.0 billion yen or more

FY2030 consolidated profit 25.0 billion yen or more

The 3rd Medium-Term Business Plan



- Solidify a consulting solution based business model
- Create and develop strategic human resources
- Realize synergies early by enhancing management efficiency

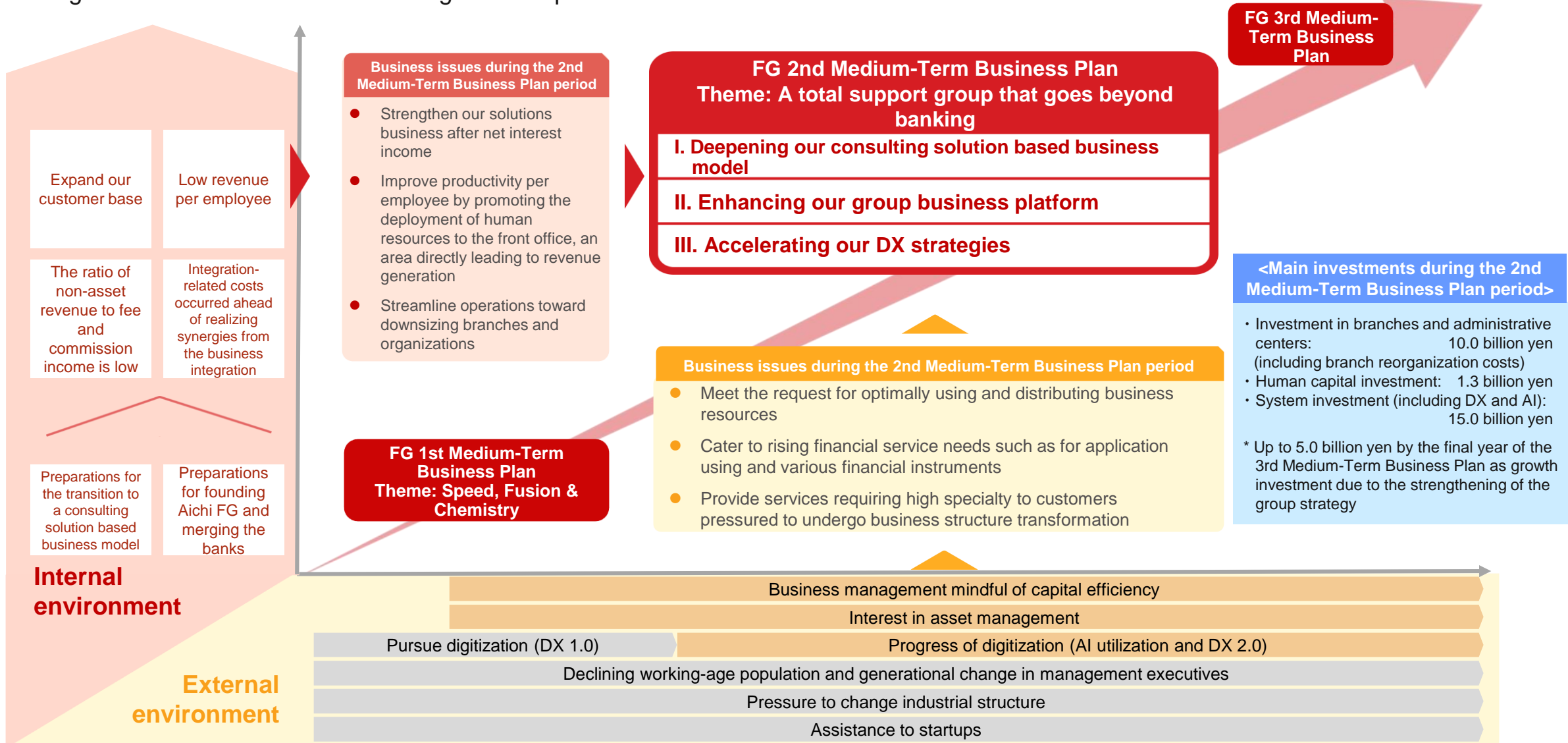
Three basic strategies

- Deepening our consulting solution based business model
- Enhancing our group business platform
- Accelerating our DX strategies

- Enhance our topline dramatically
- Expand non-financial business revenues

Three basic strategies premised on the external and internal environment

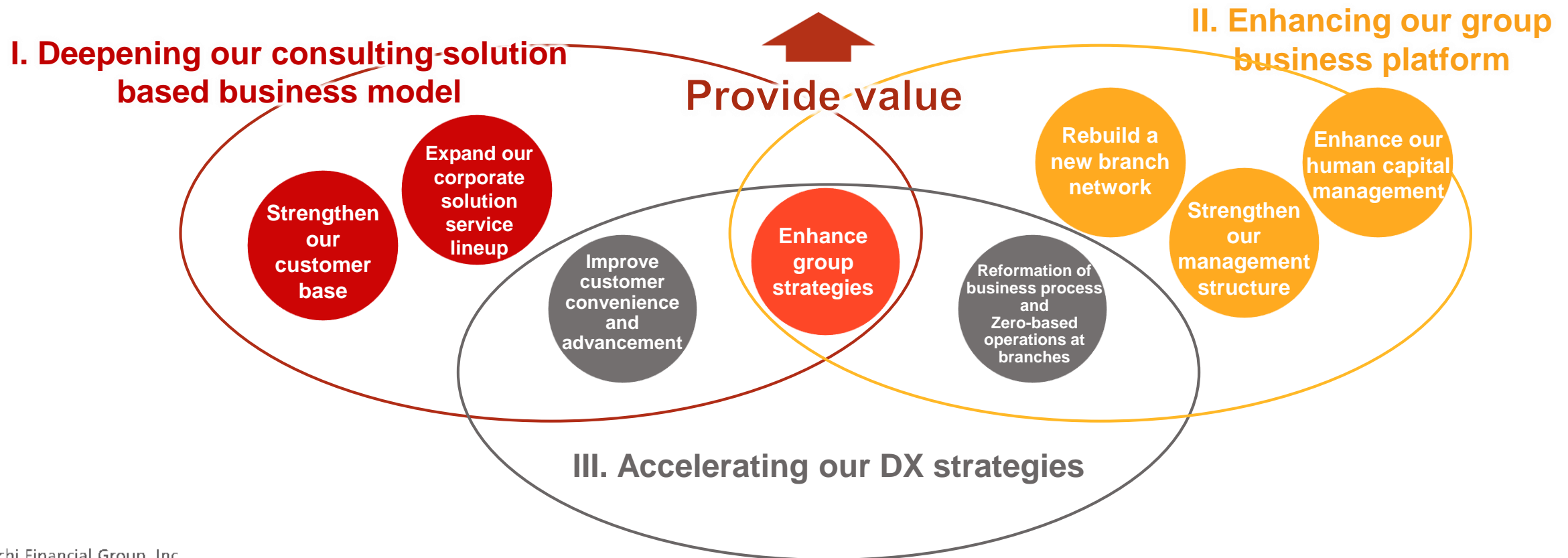
- Three basic strategies are presented for the 2nd Medium-Term Business Plan period in consideration of business challenges in the environment surrounding the Group.



Three basic strategies and key measures

- We will provide consulting solutions designed to resolve various issues facing corporate and individual customers while maximally utilizing the functions of the Group. (I)
- We will rebuild and strengthen the system supporting Basic Strategy I (branch channels and human resources) and work to enhance the management structure designed to operate the framework optimally and appropriately. (II)
- We will accelerate our DX strategy in order to pursue, more efficiently and effectively, Basic Strategy I for the main bank conversion of customers and Basic Strategy II for our business platform. (III)

Customers and local communities



Basic strategies, key measures, and specific initiative policies

Legend Basic strategy I Basic strategy II Basic strategy III

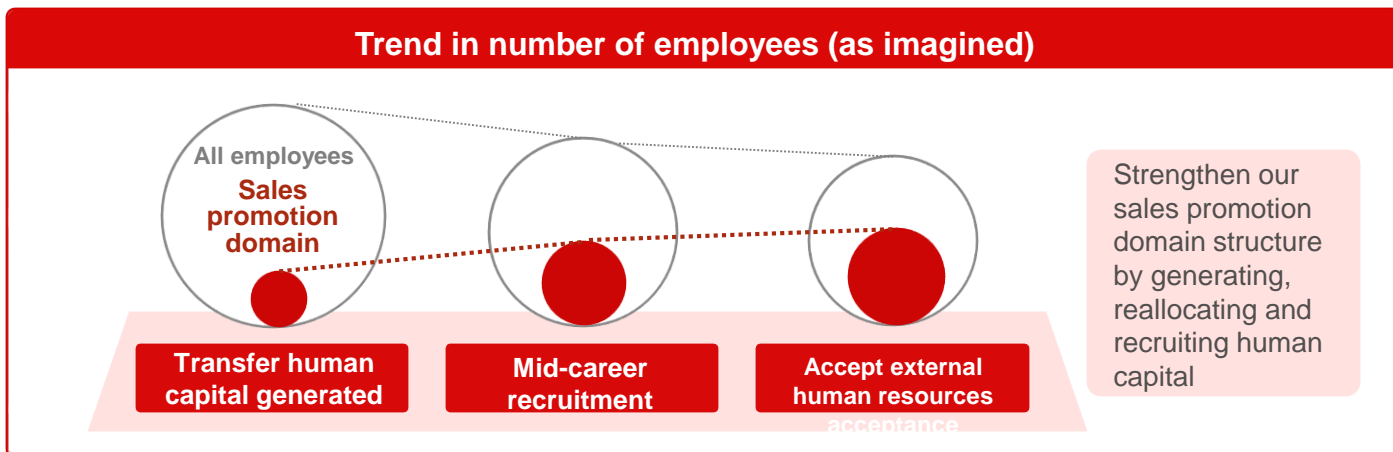
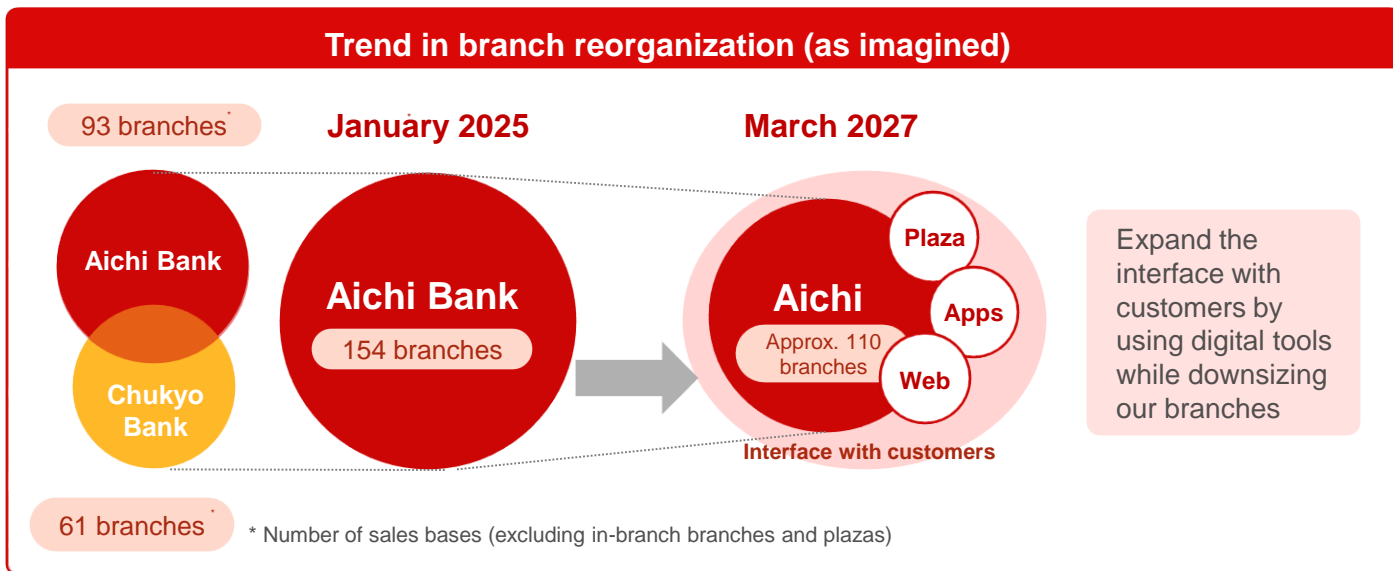
Top left: Main applicable basic strategy
Bottom right: Ancillary applicable basic strategy

Basic strategies	Key measures	Specific initiative policies		
<p style="background-color: #c00000; color: white; padding: 5px;">Basic strategy I</p> <p style="padding: 10px;">Deepening our consulting solution based business model</p>	<p>① Expand our corporate solution service lineup</p> <p>② Strengthen our customer base</p> <p>③ Enhance group strategies</p> <p>⑦ Improve customer convenience and advancement</p>	<p>① Deepening the management support system</p> <p>④ Strengthening our corporate customer base</p> <p>⑦ Strengthening utilization of existing group functions</p> <p>⑩ Strengthening customer service</p>	<p>② Upgrading and diversifying financing methods</p> <p>⑤ Strengthening our individual customer base</p> <p>⑧ Expanding new businesses</p>	<p>③ Expanding sustainability-related solutions</p> <p>⑥ Strengthening our sales support functions</p> <p>⑨ Strengthening the DX support system for customers</p>
<p style="background-color: #ff9900; color: white; padding: 5px;">Basic strategy II</p> <p style="padding: 10px;">Enhancing our group business platform</p>	<p>④ Rebuild a new branch network</p> <p>⑤ Enhance our human capital management</p> <p>⑥ Strengthen our management structure</p> <p>③ Enhance group strategies</p> <p>⑧ Reformation of business process and Zero-based operations at branches</p>	<p>⑩ Strengthening our block sales structure</p> <p>⑫ Optimizing the human resources portfolio</p> <p>⑭ Promote sustainability initiatives</p> <p>⑦ Strengthening utilization of existing group functions</p> <p>⑰ Introduce IT and DX for counter operations</p>	<p>⑪ Optimizing our branch channels</p> <p>⑬ Increase engagement</p> <p>⑮ Reduce strategic shareholdings</p> <p>⑧ Expanding new businesses</p> <p>⑱ Expand centralized operations at headquarters</p>	<p>⑨ Strengthening the DX support system for customers</p> <p>⑲ Promote loan DX</p>
<p style="background-color: #cccccc; color: white; padding: 5px;">Basic strategy III</p> <p style="padding: 10px;">Accelerating our DX strategies</p>	<p>⑦ Improve customer convenience and advancement</p> <p>⑧ Reformation of business process and Zero-based operations at branches</p> <p>③ Enhance group strategies</p>	<p>⑩ Strengthening customer service</p> <p>⑰ Introduce IT and DX for counter operations</p> <p>⑨ Strengthening the DX support system for customers</p>	<p>⑱ Expand centralized operations at headquarters</p>	<p>⑲ Promote loan DX</p>

Key points of the 2nd Medium-Term Business Plan

Rebuild of branch networks and reallocation of human capital

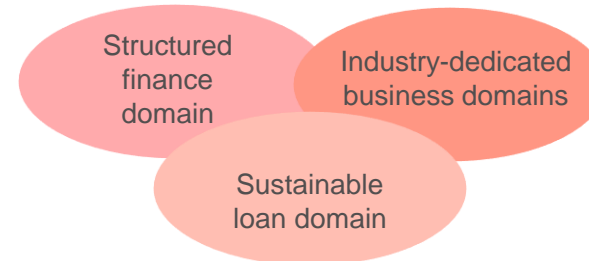
- The new bank's branches (bases) will be reduced to approx. 110.
- By reviewing our branch functions, we will establish a framework in which full banking functions will be made available by each operating "block" composed of multiple branches.



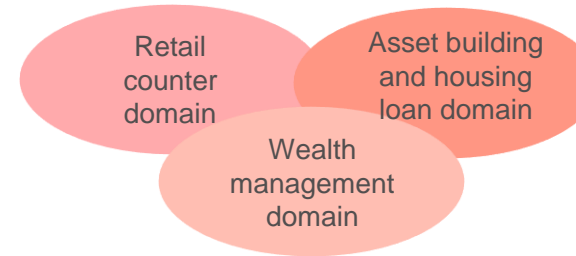
Placement areas

- Promote operational consolidation-concentration through a branch reorganization and headquarters downsizing
- Human resources made available from our streamlining efforts will work well in growth domains

Enhance solution functions



Step up our sales structure



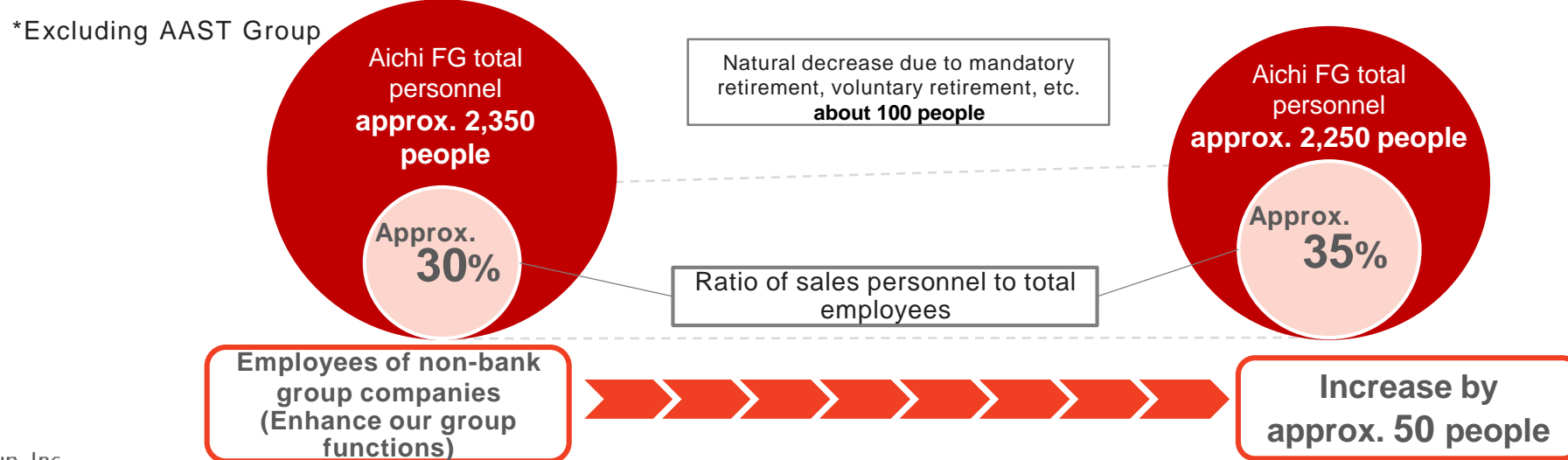
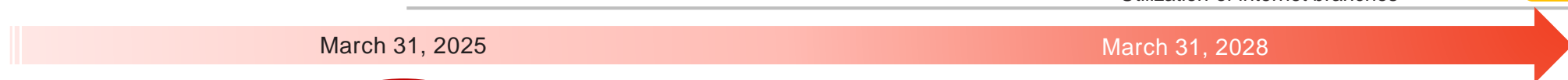
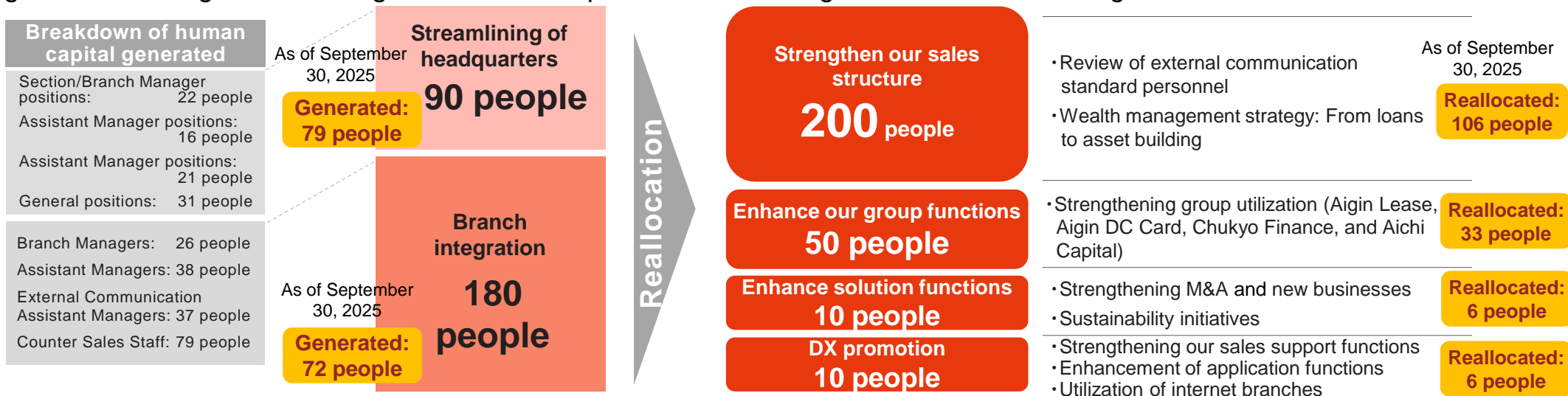
DX promotion

Enhance our group functions

Key points of the 2nd Medium-Term Business Plan

Strengthening of sales force through the reallocation of human capital

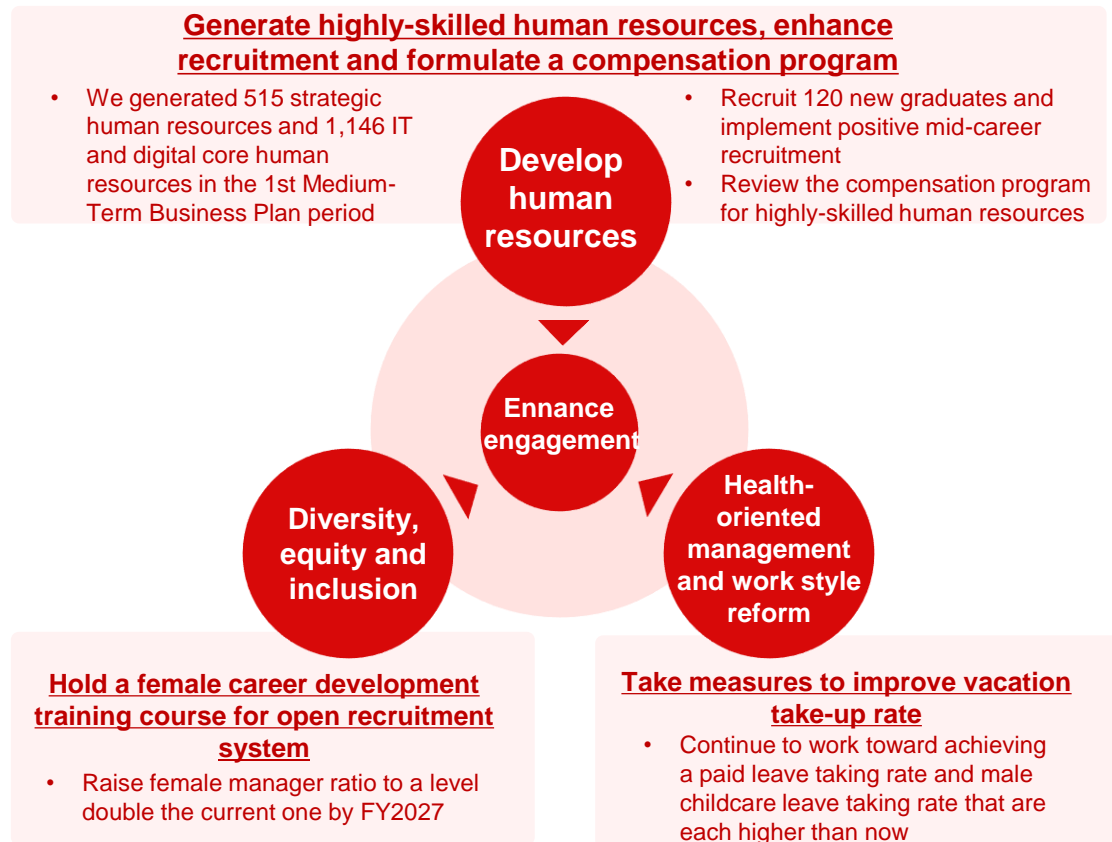
- We plan to increase the ratio of front office personal (sales office external communication + headquarters sales) to 35% by redirecting human capital generated through branch integration and headquarters streamlining to sales divisions and growth domains.



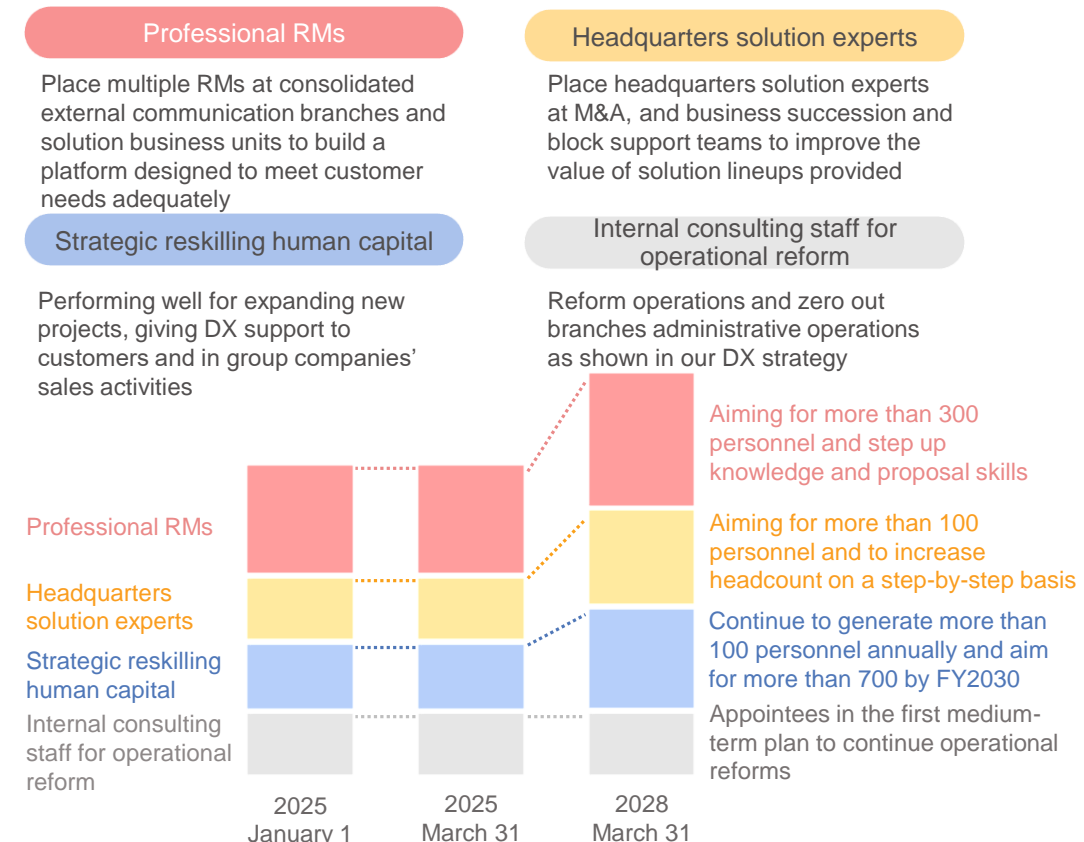
Initiatives on human capital management

- We believe that human capital are key to successfully turning Group’s management vision into reality and achieving the improvement of our corporate value.
- The Group pursues various measures such as for human resource development, diversity, equity and inclusion, health management and work style reform with ES management aimed to enhance employee satisfaction as its centerpiece.
- We will pursue human resource-related measures and recruit continually to generate strategic human resources and assign the right persons to the right positions while enhancing their functions.

Approach to human capital management

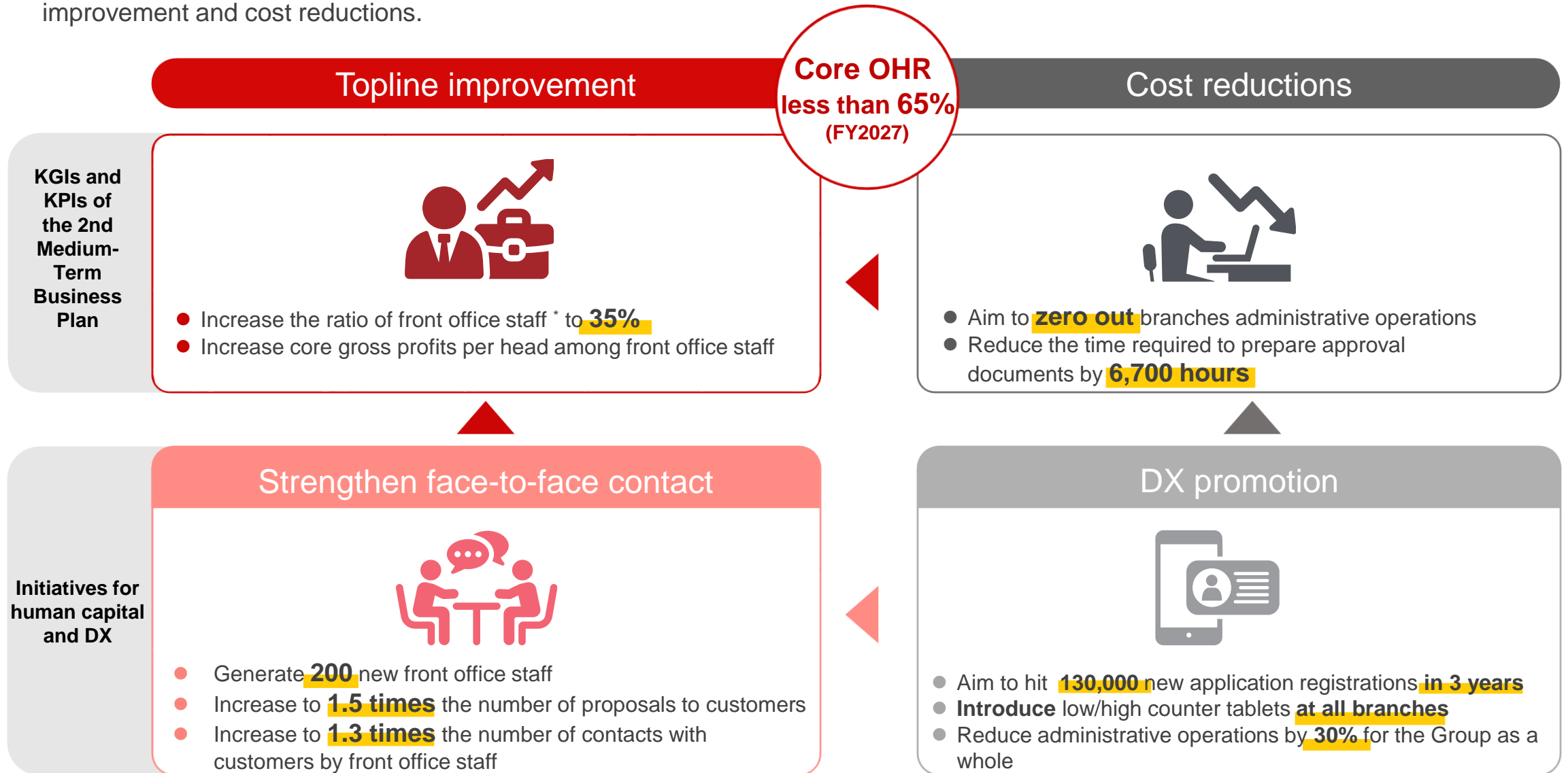


Approach to human capital generation



Initiatives to improve the topline and reduce costs

- The Group will promote initiatives for human resources and DX, aiming to achieve the KGIs and KPIs for FY2027 through both topline improvement and cost reductions.



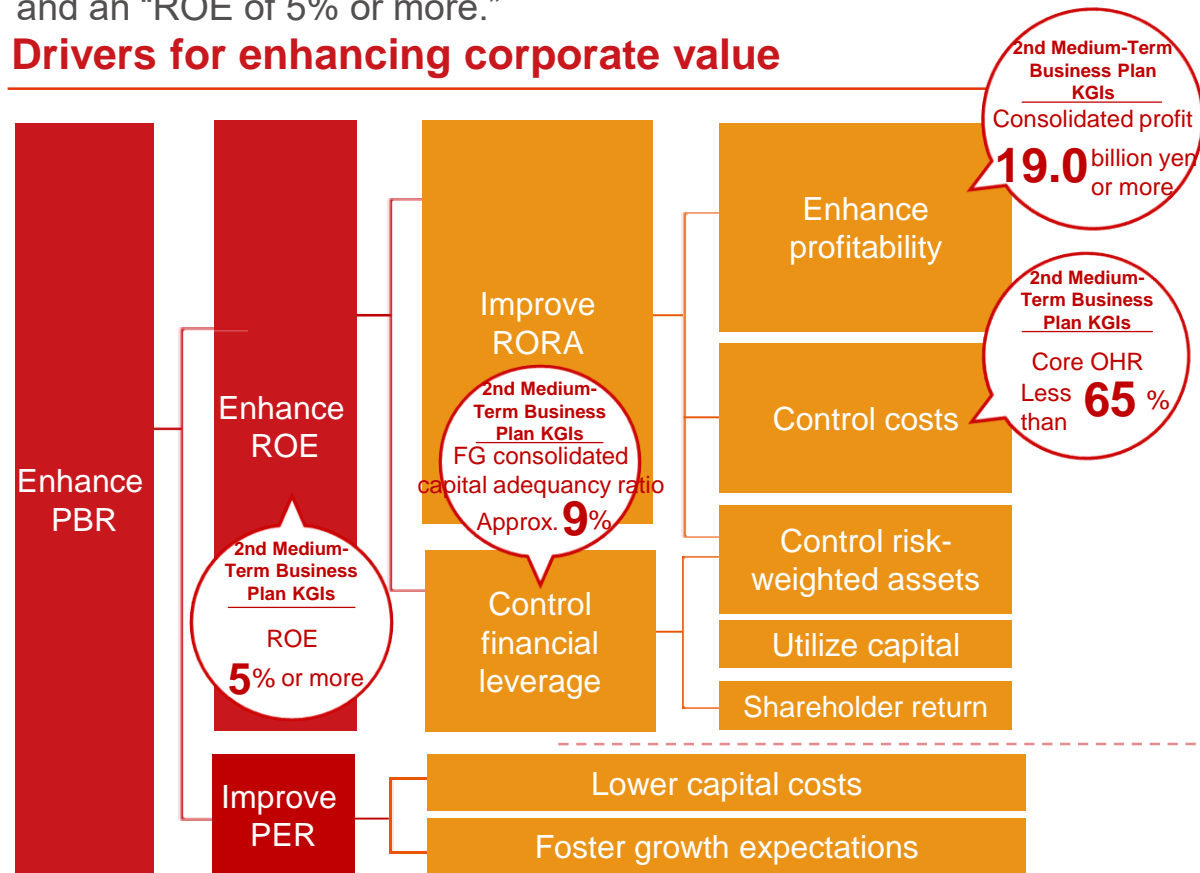
*Definition of front office staff: Sales office external communication + headquarters sales (LA, solutions, client assets)

Key points of the 2nd Medium-Term Business Plan

Key measures, initiative policies and KGIs to enhance corporate value

- We will work on priority measures toward enhancing our corporate value and aim to achieve the four KGIs of the 2nd Medium-Term Business Plan including “consolidated profit of 19.0 billion yen or more,” “core OHR of less than 65%,” a “consolidated own capital ratio of approx. 9.0%,” and an “ROE of 5% or more.”

Drivers for enhancing corporate value



* The above-mentioned KGIs were determined on the basis of the currently-prevailing financial environment.

Related measures

- Enhance the lineup of our solution services to be provided to corporations and individuals, and strengthen our customer base
- Enhance the functions of the whole Group and pursue existing and new businesses and DX support business
- Utilize effectively banking applications, online branches and corporate platforms
- Strengthen our block operating structure to optimize the branch network-functions and deploy personnel optimally
- Reduce counter operations and concentrate operations on headquarters, thus zeroing out branches administrative operations
- Pursue a consulting solution based business model not reliant on risk-weighted assets
- Step up relationships with customers and diversify revenue sources on a group-wide basis
- Reduce strategic shareholdings
- Contemplating a total shareholder return ratio of 30% or more with a minimum annual dividend of 100 yen per share in accordance with our shareholder return policy
- Pursue enterprise and business management in a manner hoped for by the market and investors by promoting sustainability, enhancing employee engagement and stepping up branding efforts

Relation between PBR, ROE and capital costs

$$\begin{aligned}
 \text{PBR} &= \text{ROE} \times \text{PER} \\
 &= \text{RORA} \times \text{Financial leverage} \times \frac{1}{\text{Capital costs} - \text{earnings growth rate}}
 \end{aligned}$$

Major initiatives under the three basic strategies

Basic strategy I

Basic strategy II

Sakaemachi Research & Consulting started operations

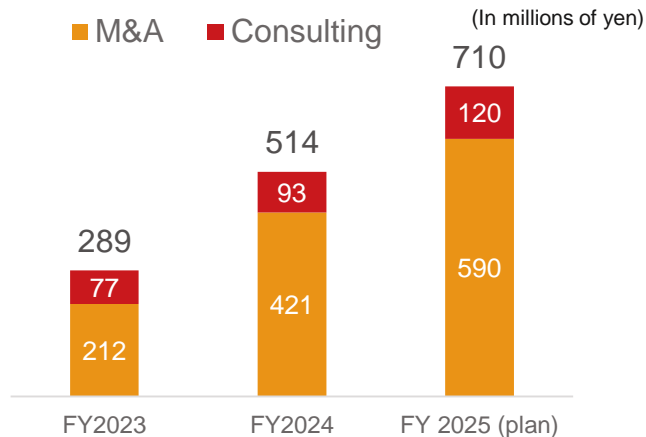
- In April 2021, “Sakaemachi Consulting” was established as an internal company of the former Aichi Bank. The company has been working to develop human resources and expand its service line up while supporting the resolution of customers’ various issues.
- It started operations as “Sakaemachi Research & Consulting Inc.” in October 2025. It started with 39 members having welcomed Mr. Miyanotani, former Director of the Bank of Japan, as an advisor. In the future, the company will promote activities with a higher level of expertise, including the promotion of external human resources.

Towards becoming the No. 1 research & consulting company in Aichi Prefecture

October 2025
Started operations as Sakaemachi Research & Consulting Inc.

April 2021
Established as an internal company of the former Aichi Bank

Trend in M&A and consulting fees



* Total of former Aichi Bank and former Chukyo Bank for FY2023, and figures of Aichi Bank for FY2024 on
* Consulting fees exclude finance fee.

What we should aim to be

FY2030

Employees: 100 people or so

Revenue: 1.5 billion yen

Breakdown of revenue

M&A: 1.0 billion yen
 Consulting business: 0.4 billion yen
 Research business: 0.1 billion yen

Business description



Consulting business

- Business succession consulting
- Support for business plan preparation
- Subsidy consulting

- Placement and recruitment
- Overseas expansion consulting
- Management consulting

- Personnel and labor consulting (including various contract training)
- BPR and digitization support
- Medical practice consulting



M&A business

- M&A advisory business



Research business

- Public contract business
- Regional economic research business

➔ **First contract research business in November**



Contract operation and management business

- Contracted for the operation and management of Aigin Premier Club, etc.

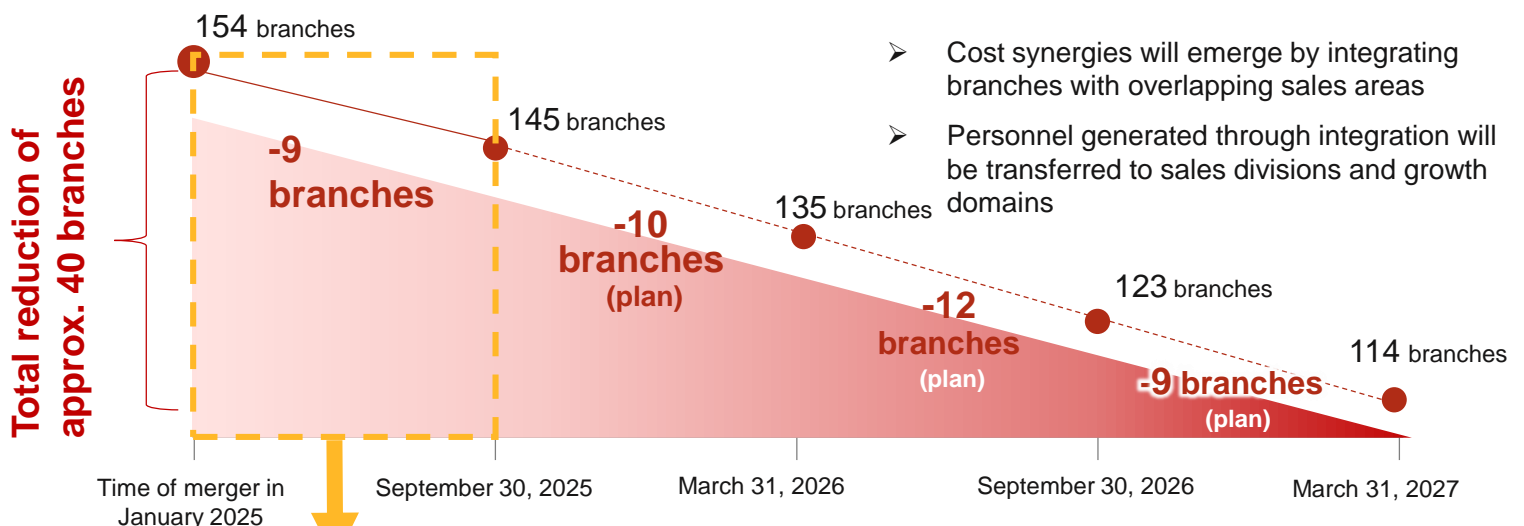
Major initiatives under the three basic strategies

Basic strategy II

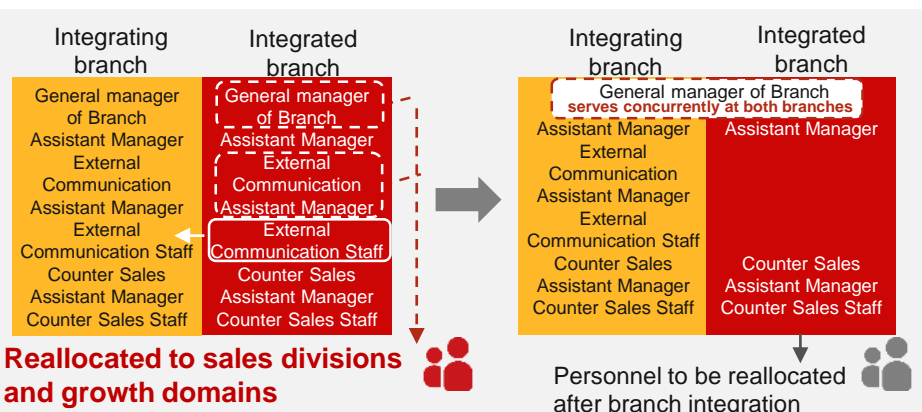
Branch integration and expansion of the interface with customers

- We plan to integrate branches with overlapping sales areas and reduce the number of branches from the 154 at the time of the merger to 114 by March 2027 (25% reduction).
- Nine branches were integrated in the first half of 2025 and at branches that will be integrated in the future, general manager of branch have been appointed concurrently and external communication staff have been consolidated ahead of schedule.
- In addition to promoting branch integration in line with the plan, we will also consider the building of branch channels optimized for each market.

Branch integration



- Nine branches were integrated in the first half of 2025
 - At branches to be integrated in the future, the branch manager of the integrating and integrated branches will serve concurrently and the external communication office will be transferred to the integrating branch.
- Personnel will be generated and reallocated, mainly in managerial positions, without waiting for branch integration.**



Expansion of the interface with customers

Utilize former Chukyo Bank's Nishikuwana Branch



- The Nishikuwana Branch of the former Chukyo Bank, where it was decided to only have ATMs before the bank merger, reopened in October as a counter specializing in consultation services.
- The branch will operate with limited business days (about 10 times a month), as it is located in a suburban new town with few financial institutions in the neighborhood and a certain level of demand is expected. The number of customers has exceeded expectations.
- In order to provide services to the working generation, it will not only open on some Saturdays, Sundays and national holidays but also hold seminars on a regular basis to meet local financial needs.



Major initiatives under the three basic strategies

Basic strategy III

Introduce IT and DX and utilize generative AI for counter operations

- We introduced the generative AI “neoAI Chat” in November 2025.
- In April 2027, we will begin a pilot program for a tablet-based solution to digitize branches with plans to roll it out to all offices introduce by September the same year.

Introduce generative AI

Introduce generative AI “neoAI Chat”

- ✓ Quick information retrieval from extensive internal manuals is possible
- ✓ Used for discussing plans, summarizing and analyzing various texts, etc.

Improvement of the quality of customer service by responding promptly and appropriately to customers

Productivity will improve due to streamlining the work of bank employees significantly

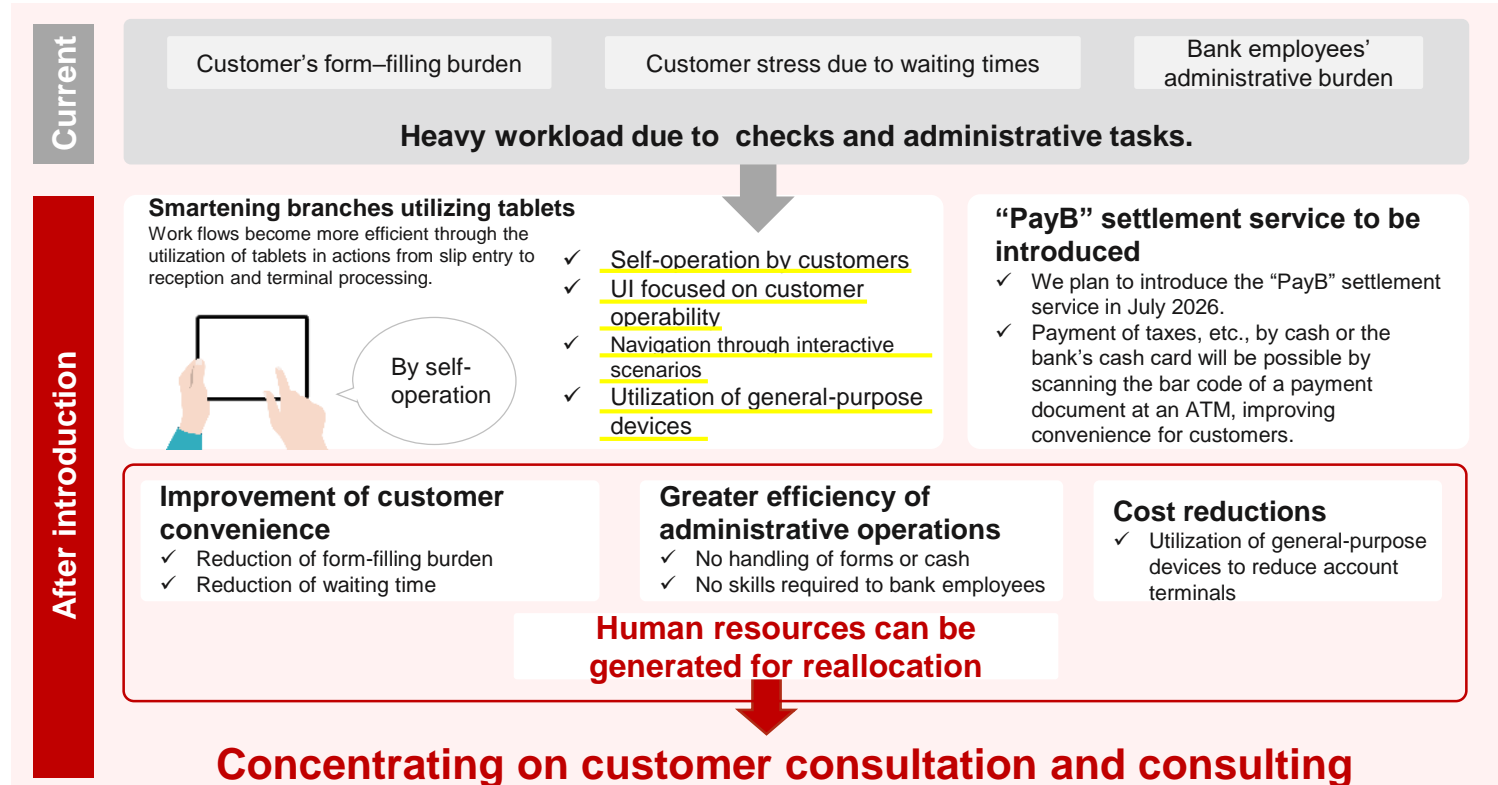
Key functions	<ul style="list-style-type: none"> ● General-purpose chat Generating, correcting, and summarizing various documents, generating ideas for projects, creating proposals, translating, analyzing, etc. ● Assistant Business support chat specialized for specific operations Internal document search, etc.
Operational uses	<ul style="list-style-type: none"> ➢ Idea generation, drafting of proposals, notification documents, etc. ➢ Searching and referencing numerous internal rules ➢ Training role-playing, information gathering for marketing, etc.

- ✓ We will make the characteristics and risks of generative AI known through seminars and training for employees so that it can be used effectively, safely and appropriately.
- ✓ We are also in the process of introducing a system to support the preparation of loan approval using generative AI. Going forward, we will continue our efforts to improve productivity.



Seminar for employees

Introduce IT and DX for counter operations



KPIs for business transformation using DX and digitization	End FY2024 results		End FY2027 targets		End Q2 FY2025 results	
	Value	Value	Value	Value	Value	Value
Number of bank apps registrations	215,000	215,000	345,000	345,000	247,000	247,000
Number of smart passbooks registrations	68,000	68,000	158,000	158,000	85,000	85,000
Number of corporate portal registrations	12,000	12,000	16,000	16,000	13,000	13,000
Number of new Densai subscriptions	592	592	1,400	1,400	647 cases	647 cases

Materiality KPIs and ESG evaluation

- We will practice business activities in accordance with the identified materiality and contribute to the prosperity of local communities through financial services.

Contribute to the prosperity of local communities

Investments and loans on sustainability by FY2030

1,000.0 billion yen
Of which, environment-related 500.0 billion yen

Result **September 30, 2025**
351.8 billion yen
Of which, environment-related 176.1 billion yen

Progress rate
35.2%
Of which, environment-related 35.2%

Number of consulting services contracted directly by the Group by FY2027

* Cumulative from April 2025
Result **September 30, 2025**
300 contract

Progress rate
40 contract
13.3%

Number of supported startups by FY2027

* Cumulative from April 2025
Result **September 30, 2025**
70 cases

Progress rate
14 cases
20.0%

Advancement of financial services

Number of bank app registrations by FY2027
* Cumulative from April 2025

Result **September 30, 2025**
+ 130,000 registrations

Progress rate
September 30, 2025
More than 240,000 registered users
+ 32,000 registrations
24.9%

Number of corporate IB subscribers by FY2027

* Cumulative from April 2025
Result **September 30, 2025**
+ 3,500 cases

Progress rate
+ 919 cases
26.3%

Effort on environmental preservation

Reduce SCOPE 1, 2 GHG emissions by FY2030

Achievement of **carbon neutrality**

Result **FY2024 result (compared to FY2013)**
54.5% reduction

Progress rate
54.5%

Number of decarbonization support projects by FY2027

* Cumulative from April 2025
Result **September 30, 2025**
500 cases

Progress rate
202 cases
40.4%

Improve employee engagement and empower diverse human resource

Satisfaction score of ES questionnaire (employee engagement survey) by FY2027

Result **FY2025**
80 pt

YoY
78.5 pt
+0.2 pt

Strategic reskilling human capital by FY2027

* Cumulative from April 2025
Result **September 30, 2025**
300 employees generated

Progress rate
58 employees generated
19.3%

Ratio of female managers by end-FY2027

Result **September 30, 2025**
18%

YoY
12.1%
+0.3 pt

Ratio of contract employees in line positions by end-FY2027

Result **September 30, 2025**
10%

YoY
6.9%
-0.1 pt

Strengthen governance

Ratio of listed strategic shareholdings (based on market value) against FG consolidated net assets by end-FY2028

Result **September 30, 2025**
Less than 20%

YoY
26.0%
+1.3 pt

Continuation target

Dialogue with investors
Result **September 30, 2025**
About 30 times per year

Progress rate
20 times
66%

Continuation target

Internal study sessions on compliance and respect for human rights
Result **September 30, 2025**
Twice a year

Progress rate
Implemented once
50%

ESG assessment

● CDP
(Evaluation of climate change response)

FY2024 evaluation **B**
3rd of 8 levels

● FTSE
(ESG rating agency)

Rated **2.9**

Selected for ESG stock price index composite stock benchmarked by GPIF

IV. Sustainability initiatives

Sustainability Policy

TCFD

TNFD

- The Group's management vision is “Contribute to the prosperity of local communities through financial services,” and based on this philosophy, we aim to “realize a sustainable society” and “sustain the growth of our group” through our business activities. We have formulated a sustainability policy to address a variety of issues related to sustainability and promote them on a group-wide basis. Our sustainability policies consist of “Policies for Addressing Environmental Issues,” “Policies for Addressing Social Issues,” and a “Sustainability Promotion System.” The Policies for Addressing Environmental Issues state that we will work to reduce the environmental impact of our business activities and preserve biodiversity.

Sustainability policy

1. Policies for Addressing Environmental Issues

To realize a sustainable society, we recognize that addressing environmental issues is an important management issue, and will work to reduce environmental impact and conserve biodiversity through our business activities.

- We support customers who address environmental issues by developing and providing environmentally friendly products and services.
- We will strive to promote resource and energy conservation in our business activities.
- We will strive to foster the awareness of our officers and employees regarding our efforts to address environmental issues.

2. Policy for Addressing Social Issues

We will contribute to the realization of sustainable local communities by proactively and independently addressing various social issues surrounding the community.

- We will comply with laws and regulations related to human rights and give consideration to the human rights of all people in any of our business activities.
- Providing comprehensive solutions for the development of local economies and the resolution of customers' needs and issues on a group-wide basis, and maintaining the sustainability of local communities to contribute to growth.
- We will respect the values of each and every officer and employee, and create a work environment where diverse human resources can work in a healthy and active manner under fair and appropriate treatment.

3. Sustainability Promotion System

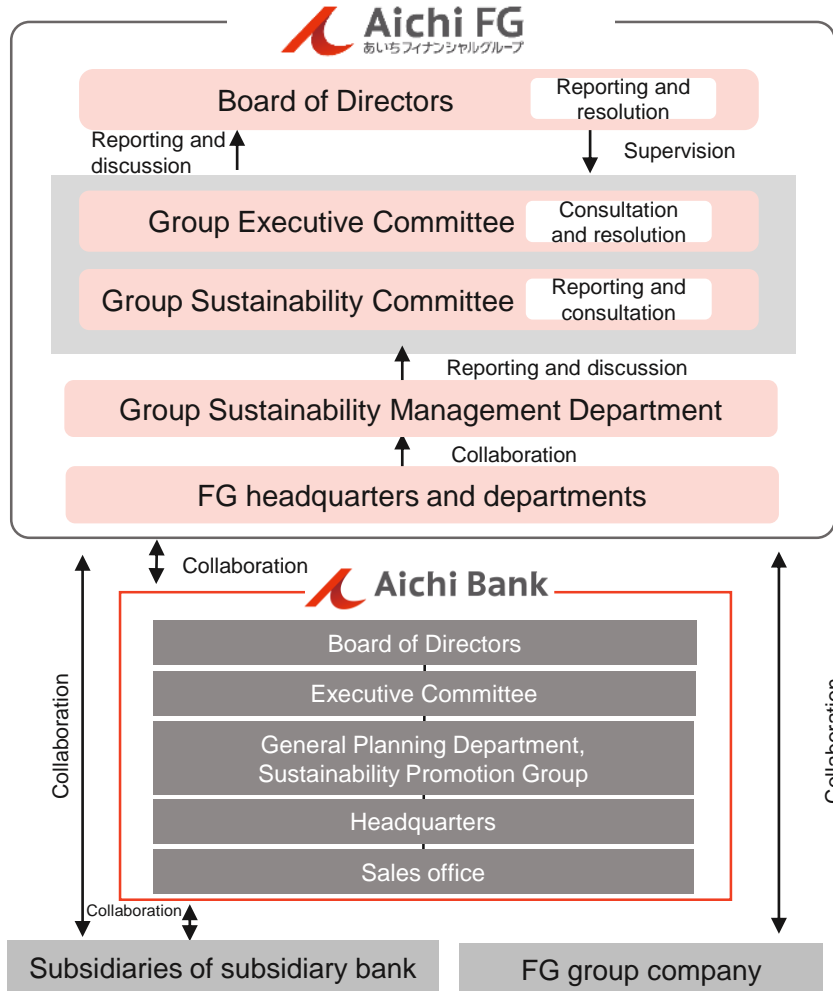
In order to promote initiatives for sustainability, we have established the “Group Sustainability Committee” to discuss important matters related to sustainability, including climate change, and appropriately allocate the management resources necessary to build and promote an appropriate business portfolio, and implement organizational improvements.

Initiatives for sustainability: Governance

TCFD

TNFD

- We set up the Group Sustainability Committee in the Company in order to strengthen the promotion of the Group’s sustainability management and improve the effectiveness of various measures over the medium to long term in appropriate response to materiality items identified. The Group Sustainability Committee is mainly responsible for consulting and reporting on the formulation of strategies for important sustainability-related issues, as well as for overseeing and managing the progress of our sustainability initiatives.
- Sustainability initiatives are supervised by the Board of Directors and are managed under a solid governance system. Management and progress management of sustainability initiatives are reported to the Group Sustainability Committee at least once every half year and to the Board of Directors at least once a year. Important matters are brought up for discussion and decision-making at meetings of the Board of Directors and the Group Executive Committee.



Main matters deliberated on and reported at Group Sustainability Committee meetings

Matters for deliberation	● Review of human rights policy [to be submitted to the FG Board of Directors]
	● Formulation of long-term targets for reducing GHG emissions from investment and loan portfolios [to be submitted to the Group Executive Committee]
	● Review of materiality KPIs [to be submitted to the Group Executive Committee]
Matters for reporting	Sustainability <ul style="list-style-type: none"> ● State of sustainability initiatives ● Issues related to sustainability initiatives
	Climate change response <ul style="list-style-type: none"> ● State of business partners’ initiatives in support of decarbonization ● Issues related to climate change response initiatives
	Conservation of natural capital and biodiversity <ul style="list-style-type: none"> ● Future initiatives for TNFD information disclosure
	Respect for human rights <ul style="list-style-type: none"> ● Preparation of a map of human rights issues
	Human capital management <ul style="list-style-type: none"> ● Analysis of FY2025 ES questionnaire results

Main attendees at Group Sustainability Committee meetings

- Representative director , President
- Directors
- Executive Officers
- General Managers of Departments
- Outside Directors (Audit & Supervisory Committee Members)

Initiatives for sustainability: Strategies

TCFD

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Climate change-related risks and opportunities

- The Group analyzes opportunities and risks related to climate change. In our analysis, we set short, medium, and long timelines. In order to capture the impact of climate change, which is highly uncertain, we use the International Energy Agency (IEA) 1.5°C scenario (NZE scenario) and the Intergovernmental Panel on Climate Change (IPCC) 4°C scenario (RCP8.5 scenario) to classify the degree of impact into major, medium, and minor ones, and strive to understand the impact of each opportunity and risk. In addition, we are undertaking initiatives based on our sustainability policy for each opportunity and risk identified.

Opportunities and risks as classified	Description	Risk category	Extent of scenario impact		Timeline Short-term: 2028 Medium-term: 2030 Long-term: 2050	Group initiatives		
			1.5°C	Over 4°C				
Risk	Transition risk	Government policies and legal regulation	Impact of higher cost from the introduction of carbon taxes on business partner operations	Credit risk	Big	Small	Short term to long term	Strengthen engagement with investment and loan partners in the manufacturing industry, including the automobile industry, which is a major industry in Aichi Prefecture, the Group's business base, and promote support for decarbonization
		Market	Impact of higher raw material prices from the transition to a decarbonized society on business partner operations	Credit risk	Big	Small	Short term to long term	
		Reputation	Changes in the value of securities holdings related to industries to be impacted by the transition to a decarbonized society	Market risk	Big	Small	Short term to long term	
	Physical risk	Acute	Corporate value decline caused by a delay in appropriate response or disclosure for climate change and environmental preservation	Operational risk	Big	Small	Short term to long term	<ul style="list-style-type: none"> • Appropriate response to social demands • Enhancement of non-financial information disclosure
			Impact on business partner operations due to the growing severity of weather phenomena such as typhoons and floods and damage to the value of pledged assets	Credit risk	Medium	Big	Short term to long term	Calculation of the impacts on investment and loan partners and the Group
		Chronic	Damage to the Group's sales bases due to severe weather phenomena such as typhoon and flood	Operational Risk	Medium	Big	Short term to long term	Group implementation of disaster prevention and BCP measures
			Typhoons, flooding or other weather events cause clients' cash flows to deteriorate, resulting in an outflow of deposits held by the Group	Liquidity risk	Medium	Big	Short term to long term	Educating investment and loan partners about physical risks and BCP measures
Opportunities	Products and services	Impact on business partner operations due to increasing average temperatures, rising sea levels, and damage to the value of pledged assets	Credit risk	Small	Big	Long term	Educating investment and loan partners about physical risks and BCP measures	
		Exercise financial intermediary functions to meet increased demand for capital investment and other financing, including ESG finance, for business partners engaged in environmental conservation initiatives.	-	Big	Small	Short term to long term	<ul style="list-style-type: none"> • Educate investment and loan partners about decarbonization initiatives • Promotion of decarbonization support for investment and loan partners • Expansion of sustainable finance • Subsidy support for investment and loan partners 	
	Asset efficiency	Exercise consulting functions for business partners facing challenges in responding to decarbonization and environmental preservation	-	Big	Small	Short term to long term		
		Lower operating costs through energy conservation and utilization of renewable energy sources and new technologies	-	Big	Medium	Short term to long term	Promotion of ZEB conversion and energy-saving at new branches, etc. of the Group	
Stringency	Enhance corporate value due to an appropriate response and disclosure for climate change and environmental preservation	-	Big	Medium	Short term to long term	Enhancement of non-financial information disclosure		

Scenario analysis

- Scenario analysis is conducted for transition and physical risks with the aim of understanding the impact of climate change risks on our group.
- We did simulated computations for the scenario analysis results under certain assumptions. The simulated computations done under the assumptions found potential impact on the Group to be limited, but we will continue to review and refine our assumptions, including analysis methodologies.

Transition risk

From among industries that the TCFD recommendation says are likely to be easily impacted by climate change, we chose the “electric power sector,” the “automobile sector,” and the “real estate sector,” predicted to be greatly impacted by the Group’s migration risk, as our transition risk analysis targets. Details of the analysis are as follows.

Target sectors	Electric power sector, automobile sector and real estate sector
Reason for choice	Electric power sector The electric power sector accounts for about 40% of Japan’s GHG emissions by sector
	Automobile sector It is the key industry in Aichi Prefecture in which the Group operates
	Real estate sector The ratio of loans outstanding for real estate business against Aichi Bank’s total outstanding loans is high.
Scenario analysis	IEA’s 1.5°C scenario
Analysis description	We analyzed the potential impact on our financial positions from higher costs due to the introduction of carbon taxes
Target period	Simulated computation up to 2050 based on March 31, 2025
Analysis result	A single year increase of about 5.3 billion yen in impact on our credit costs (from March 31, 2025)

Physical risk

Based on the IPCC 4°C scenario and assuming a rising frequency of flooding, we analyzed potential impact on our credit costs from real estate collateral damage of business partners predicted to suffer flooding (see Hazard Map) that are served by the Group’s sales bases. Details of the analysis are as follows.

Scenario analysis	Based on the IPCC’s 4°C scenario
Analysis description	Assuming a rising frequency of flooding, we analyzed potential impact on our credit costs from real estate collateral damage of business partners predicted to suffer flooding (see Hazard Map) that are served by the Group’s sales bases.
Analysis target	Did a simulated computation for flooding and operational credit
Target period	Simulated computation up to 2050 based on March 31, 2025
Analysis result	A cumulative increase of about 1.2 billion yen in impact on our credit costs (from March 31, 2025)

Initiatives for sustainability: Strategies

TCFD

TNFD

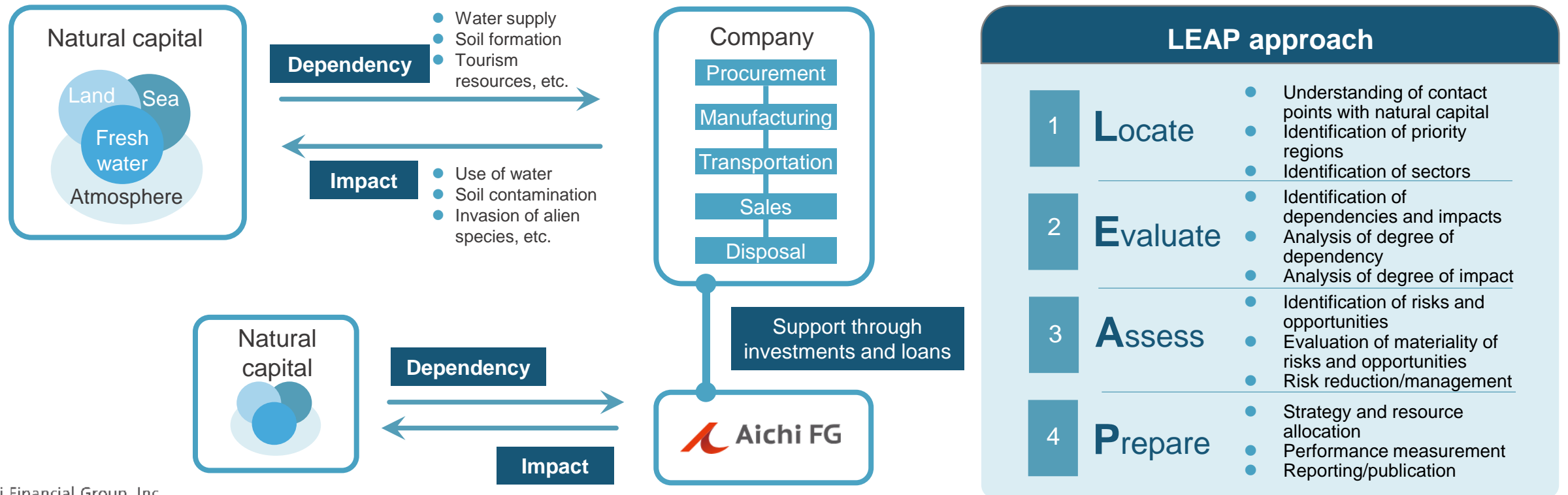
■ Linkage between companies and natural capital

Based on the LEAP approach, the TNFD recommendations recommend identifying and disclosing risks and opportunities by understanding the “dependence” and “impact” on natural capital of a company’s business activities.

Corporate business activities depend on and affect natural capital throughout the value chain, including raw material procurement, manufacturing, sales, consumption, and disposal. Financial institutions, including the Group, not only depend on and affect natural capital in their own business activities, but also have linkages with the business activities of their business partners through investments and loans. For this reason, we think that financial institutions need to understand customers’ dependence and impact on natural capital and conduct appropriate risk management, and are capable of creating business opportunities related to natural capital.

■ State of initiatives based on the LEAP approach

- The LEAP approach is practical guidance for integrating consideration for nature into companies’ value chains and financial institutions’ risk management processes for portfolios.
- Based on the LEAP approach, the Group grasped the interface with natural capital in “(1) Discover,” identified dependencies and impacts in “(2) Diagnose,” and analyzed the degree of dependency and impacts.
- From FY2025, we will identify and evaluate risks and opportunities that fall under “(3) Evaluate,” as well as upgrade analysis and enhance disclosure.



Initiatives for sustainability: Risk management

TCFD

TNFD

Process of risk management

- We keep our business management sound by doing integrated risk management, a self-control-based risk management format in which our risks assessed by risk type are fully compared and contrasted with the Group's business capability.
- We will manage climate change risk while being aware of its potential impact on our business activities and financial position. Specifically, we will manage mainly credit risk from climate change impacts on our business partners' operations and from business performance changes as well as operational risk from disaster damage to the Groups' sales bases, and will take various measures as necessary.

Climate change-related risk

- The Group classifies climate change-related risks into four categories: “credit risk,” “market risk,” “liquidity risk,” and “operational risk.” Examples of potential transition and physical risks arising from climate change are as follows.

Risk classification	Definition	Transition risk cases	Physical risk cases	Timeline Short-term: 2028 Medium-term: 2030 Long-term: 2050
Credit risk	A type of risk in which the Group suffers an asset value decline or loss as a debtor's financial position deteriorates	Impacts on business partners' operations and finances due to inability to cater to changes in government policies, regulation, customer requirements, and technological developments	Direct damage to customers' assets from abnormal weather and knock-on effects on their operations and finances owing to indirect impacts on supply chains	Short term to long term
Market risk	A type of risk in which assets and liabilities held by the Group fluctuate in value due to changes in various market risk factors, such as interest rates, prices of securities, and foreign exchange rates, causing it to incur loss, and the Group incurs loss due to fluctuations in income generated from assets and liabilities	Changes in the value of securities holdings related to industries to be impacted by the transition to a decarbonized society	Market disruptions caused by abnormal weather and resultant fluctuations in the value of securities holdings	Short term to long term
Liquidity risk	A type of risk in which the Group incurs loss as it struggles to obtain needed funds due to a mismatch between operation and financing periods, to unforeseen cash outflows, or to being forced to raise funds at interest rates much higher than usual, or to being unable to trade in the market or being forced to trade at prices significantly unfavorable than usual due to a market turmoil	A potential deterioration in the market financing environment for the Group due to a reputational compromise caused by delays in responding to the transition to a decarbonized society	A type of risk in which cash outflows grow due to deposit withdrawals by business partners hit by abnormal weather, for the purpose of restoration and recovery	Short term to long term
Operational risk	A type of risk in which the Group incurs loss directly or indirectly due to the impropriety of its internal processes, behaviors of officers and employees, or system malfunctioning or due to external events	Deterioration of reputation due to delays in responding to the transition to a decarbonized society	Operational suspension at sales bases and data centers due to damage caused by abnormal weather	Short term to long term

Investment and loan policy aimed to realize a sustainable society

The Group will contribute to the realization of a sustainable society by responding appropriately to investments and loans in specific businesses and sectors that may have an impact on the environment and society based on the following policies on initiatives.

Our policy on initiatives for operations having positive impacts on the environment and society

- [1] We will actively assist business activities related to the transition for a decarbonized society, energy conservation and renewable energy.
- [2] We will actively assist business activities related to the enhancement of medical care, welfare, and education that deal with issues such as an aging population and a declining birthrate.
- [3] We will actively assist business activities positively impacting the formation of a sustainable society, such as business succession, business founding that helps develop local communities, and innovation-based corporate founding.
- [4] We will actively assist business activities that contribute to maintaining and developing social infrastructure and local disaster prevention and mitigation.

Changes in FY2025

The Group participated in the TNFD Forum in May 2024 and is promoting initiatives for appropriate conservation of natural capital and biodiversity. In Aichi Prefecture, where the Group has its business foundations, there are wetlands registered under the Ramsar Convention, such as Fujimae Tidal Flats and Tokai Hilly Land Spring-fed Mires. In order to conserve these natural areas, we have added projects that have a negative impact on Ramsar Convention-designated wetlands as prohibited projects for investments and loans.

Confirmation process for compliance with investment and loan policies

Aichi Bank has introduced a process to confirm that loans are in accordance with our “Investment and loan policy aimed to realize a sustainable society.” We will aim to realize a sustainable society in the region through the appropriate operation of this confirmation process.

Policies for addressing specific businesses and sectors that are highly likely to have negative impacts on the environment and society

Cross-sector

- [1] **Businesses related to child labor, forced labor, or human trafficking**
We will not invest in or provide loans to businesses violating human rights, such as child labor, forced labor, and human trafficking, in breach of the Group Human Rights Policy or international human rights standards (such as Universal Declaration of Human Rights, Guiding Principles on Business and Human Rights).
- [2] **Businesses related to human rights violations in conflict areas**
We are aware that in conflict zones there may be serious negative human rights impacts. We will respond carefully and discreetly to a business that causes or encourages human rights violations in conflict areas or is directly linked to human rights violations.
- [3] **Other businesses**
We will not invest in or provide loans to businesses that are illegal or have an illegal purpose, run counter to public order and morals, violate the Washington Convention, or [have a negative impact on Ramsar Convention-designated wetlands](#).

Specific sectors

- [1] **Coal-fired power generation business**
We will not invest in or provide loans for constructing new coal-fired power plants or for plant expansion projects increasing greenhouse gas emissions. However, we will be cautious when exceptionally considering a case such as disaster response or a project conforming to the Japanese government's energy policy.
- [2] **Non-humanitarian weapons production and development business**
We will not invest in or provide loans to companies that manufacture or develop cluster munitions, nuclear weapons, biological or chemical weapons, or anti-personnel landmines.
- [3] **Forest logging business and palm oil plantation development business**
We are aware that, while timber and palm oil are important raw materials essential for daily life and the maintenance of society, large-scale deforestation, including illegal logging, could potentially have serious negative impacts on climate change and ecosystems. We will take prudent action with due attention to environmental and social considerations.

Initiatives for sustainability: Indicators and targets

TCFD

TNFD

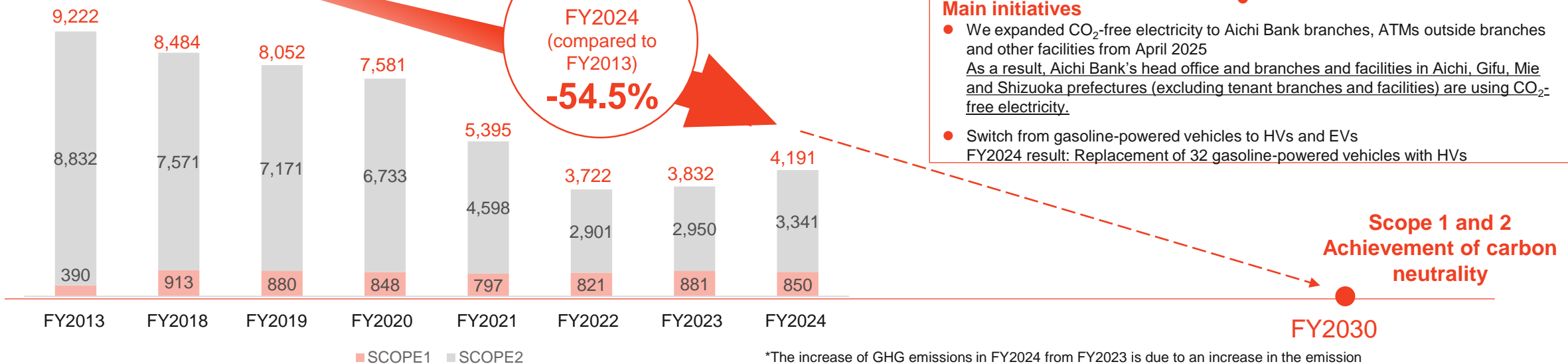
GHG emissions (Scope 1 and Scope 2)

- For the Group's GHG emissions (Scope 1 and 2), the initial target was "Reduce GHG emissions by 70% in FY2030 compared to FY2013 and aim for carbon neutrality by FY2050." However, as a result of our initiatives to reduce GHG emissions, we revised the target upward in February 2025 to "achieve carbon neutrality by FY2030." We will aim to achieve carbon neutrality by FY2030 by promoting initiatives as shown in the following roadmap.
- In addition, up to FY2023, the scope of calculation was limited to the GHG emissions of Aichi Bank and Chukyo Bank before the merger, but from FY2024, the scope was expanded to include the consolidated subsidiaries of the Group. Accordingly, GHG emissions for the base year of FY2013 and FY2018 through FY2023 have been calculated by adding up the GHG emissions of consolidated subsidiaries. For actual GHG emissions in FY2024, we obtained a third-party assurance from SOCOTEC Certification Japan.

Roadmap for carbon neutrality

- Switch sales vehicles from gasoline-powered vehicles to HVs/EVs
- Promotion of energy saving in existing buildings (replacement of aging air conditioning equipment, expansion of LED lighting, etc.)
- Expansion of the introduction of CO₂-free electricity
- Consideration and installation of photovoltaic power generation and PPA use
- Energy saving measures for new buildings (ZEB compliant branches, etc.)

GHG emissions (Scope 1 and 2)



*The increase of GHG emissions in FY2024 from FY2023 is due to an increase in the emission coefficient used in the calculation of Scope 2 (electricity) compared to the previous year.

Initiatives for sustainability: Indicators and targets

TCFD

TNFD

GHG emissions (Scope 3)

- Since FY2023, we have calculated GHG emissions (Scope 3) for Scope 3 categories 1 to 5 and 15 in addition to the previous calculations for categories 6 and 7.
- For the calculation results for FY2024, we obtained a third-party assurance from SOCOTEC Certification Japan.
- We will continue to expand the scope of calculations and upgrade our calculation methods.

FY2024 GHG emissions (Scope 3)

(Unit: t-CO₂)

Calculation items		FY2024	Main calculation description and method	
Scope 3	Category 1	Products and services purchased	19,121	<ul style="list-style-type: none"> ● Passbooks, cards, office supplies, repair and maintenance fees
	Category 2	Capital goods	4,373	<ul style="list-style-type: none"> ● Buildings, movable property, software
	Category 3	Fuel and energy related activities not included in Scope 1 and 2	1,121	<ul style="list-style-type: none"> ● Power not included in Scope 1 and 2
	Category 4	Transportation and delivery (upstream)	2,249	<ul style="list-style-type: none"> ● In-bank mails and postage
	Category 5	Waste from business activities	22	<ul style="list-style-type: none"> ● Industrial waste, magazines, newspapers
	Category 6	Business trip	448	<ul style="list-style-type: none"> ● Calculation method: GHG emissions = \sum (number of employees x emissions intensity)
	Category 7	Employee commuting	1,009	<ul style="list-style-type: none"> ● Calculation method: GHG emissions = \sum (number of employees x number of business days x emissions intensity)
	Category 15	Investments and loans (business loans) (Listed stocks and bonds and notes)	9,191,858 4,070,517	<ul style="list-style-type: none"> ● Details on page 47
Scope 3 total		13,290,718	<ul style="list-style-type: none"> ● * Scope 3 categories 8, 9, 10, 11, 12, 13 and 14 are not applicable. ● *Scope 3 is calculated only for Aichi Bank. 	

Calculated using the Persefoni carbon accounting platform

Initiatives for sustainability: Indicators and targets

TCFD

TNFD

Carbon-related assets ■ For carbon-related assets recommended for disclosure by the TCFD recommendations, outstanding loans by sector and their shares of all sectors are as follows.

Carbon-related assets as a percentage of outstanding loans (as of March 31, 2025)

Sector		Loans outstanding (million yen)	Share	
Energy	Oil & gas	28,724	1.00%	2.82%
	Coal	224	0.01%	
	Electric utilities	51,902	1.81%	
Transportation	Air freight	2,505	0.09%	9.48%
	Passenger air transportation	799	0.03%	
	Maritime transportation	3,864	0.13%	
	Rail transportation	38,107	1.33%	
	Trucking services	109,581	3.83%	
	Automobiles and components	116,476	4.07%	
	Metals and mining	47,930	1.67%	
Materials and buildings	Chemicals	65,683	2.29%	42.23%
	Construction materials	38,945	1.36%	
	Capital goods	555,848	19.42%	
	Real estate management and development	500,680	17.49%	
	Beverages	20,406	0.71%	
Agriculture, food and forest products	Agriculture	3,141	0.11%	3.22%
	Packaged foods and meats	44,050	1.54%	
	Paper and forest products	24,443	0.85%	
	Total	1,653,309	57.75%	

Target assets	Aichi Bank's general business loans to corporations and sole proprietors (excluding repackaged loans and other strategic loans)
Target balance	Loans outstanding as of March 31, 2025
Sector classification method	Industry categories in the Group are allocated to the sector categories defined by TCFD using the linkage table between the Japan Standard Industry Classification and the TCFD18 Classification published by the Ministry of the Environment.

Initiatives for sustainability: Indicators and targets

TCFD

TNFD

GHG emissions (Scope 3 category 15: Financed Emission)

- Since FY2023, the Group has calculated its financed emissions using the carbon accounting platform provided by Persefoni, which complies strictly with the PCAF. In FY2024, we expanded the scope of calculation by including listed stocks and bonds and notes held in addition to conventional business loans. Moreover, in order to increase the comprehensiveness of the calculation, the calculation was performed based on a data quality score of 5, resulting in a calculation coverage rate of 100%. Please note that the results of these types of calculations could potentially change significantly in the future due to increased disclosure by customers, the progress of estimation methodologies and changes in industry categories.
- With regard to the reduction of GHG emissions (Scope 3 category 15) in its investments and loans portfolio, the Group has set a long-term target of achieving carbon neutrality by FY2050 and is working to achieve this target. By strengthening support for the transition of customers in the region toward decarbonization, we will contribute to the realization of the carbon neutrality of the entire local community.

Business loans							Listed stocks and bonds and notes				
Sector	Scope 1 and 2		Scope 3		Calculated coverage ratio	Scope 1 and 2		Scope 3		Calculated coverage ratio	
	GHG emissions (t-CO ₂)	DQ score	GHG emissions (t-CO ₂)	DQ score		GHG emissions (t-CO ₂)	DQ score	GHG emissions (t-CO ₂)	DQ score		
Energy	Oil & gas	109,828	3.30	264,013	3.30	100%	21,299	1.00	290,988	1.00	100%
	Coal	6,253	4.00	1,537	4.00	100%	0	-	0	-	100%
	Electric and utilities	81,552	2.87	505,693	2.87	100%	268,802	2.42	195,429	2.42	100%
Transportation	Air freight	806	3.52	1,750	3.52	100%	0	-	0	-	100%
	Passenger air transportation	2,653	2.10	794	2.10	100%	3,381	1.00	720	1.00	100%
	Maritime transportation	18,720	3.74	20,046	3.74	100%	12,795	1.00	3,845	1.00	100%
	Rail transportation	13,644	2.52	24,360	3.09	100%	1,953	3.72	4,602	3.72	100%
	Trucking services	10,055	3.99	212,170	3.99	100%	1,831	2.11	7,441	2.58	100%
	Automobiles and components	53,362	2.83	677,737	3.02	100%	8,394	1.17	300,873	1.17	100%
	Metals and mining	167,389	3.45	325,150	3.45	100%	66,212	2.33	136,352	2.33	100%
Materials and buildings	Chemicals	80,354	3.50	262,445	3.50	100%	40,395	1.57	98,164	1.57	100%
	Construction materials	522,608	2.73	157,457	2.73	100%	21,024	2.02	39,945	2.02	100%
	Capital goods	286,515	3.89	2,545,730	3.89	100%	25,196	1.69	2,005,159	1.70	100%
	Real estate management and development	20,408	4.05	184,493	4.05	100%	630	1.24	9,544	1.24	100%
Agriculture, food and forest products	Beverages	6,285	3.35	29,731	3.35	100%	2,067	1.15	14,343	1.15	100%
	Agriculture	6,347	4.03	23,014	4.03	100%	407	1.00	23,215	1.00	100%
	Packaged foods and meats	37,367	3.83	213,384	3.83	100%	4,617	2.24	32,900	2.24	100%
	Paper and forestry products	73,263	3.18	100,783	3.18	100%	6,821	1.56	7,712	1.56	100%
Other	409,934	3.86	1,734,231	3.87	100%	35,548	2.48	377,913	2.48	100%	
Total	1,907,340	3.77	7,284,518	3.79	100%	521,372	2.14	3,549,145	2.15	100%	

*Subject assets: · Business loans

General business loans to corporations and sole proprietors (excluding repackaged loans and other strategic loans)

· Listed stocks, bonds and notes (covering financial bonds, business bonds and foreign bonds, excluding repackaged bonds and private placement bonds)

*Subject balance: Balance of investments and loans as of March 31, 2025

*Data sources: Corporate disclosure data and CDP data are used for emissions, and internal data and corporate disclosure data for financial information.

*Calculation method: Financed emissions = emissions of investment and loan partners x attribution coefficient

· Emissions of each investment and loan partner ··· Use values disclosed by each investment and loan partner and if unavailable, use estimated values

· Attribution coefficient ··· Investment and loan amount ÷ (liabilities and capital of each investment and loan partner)

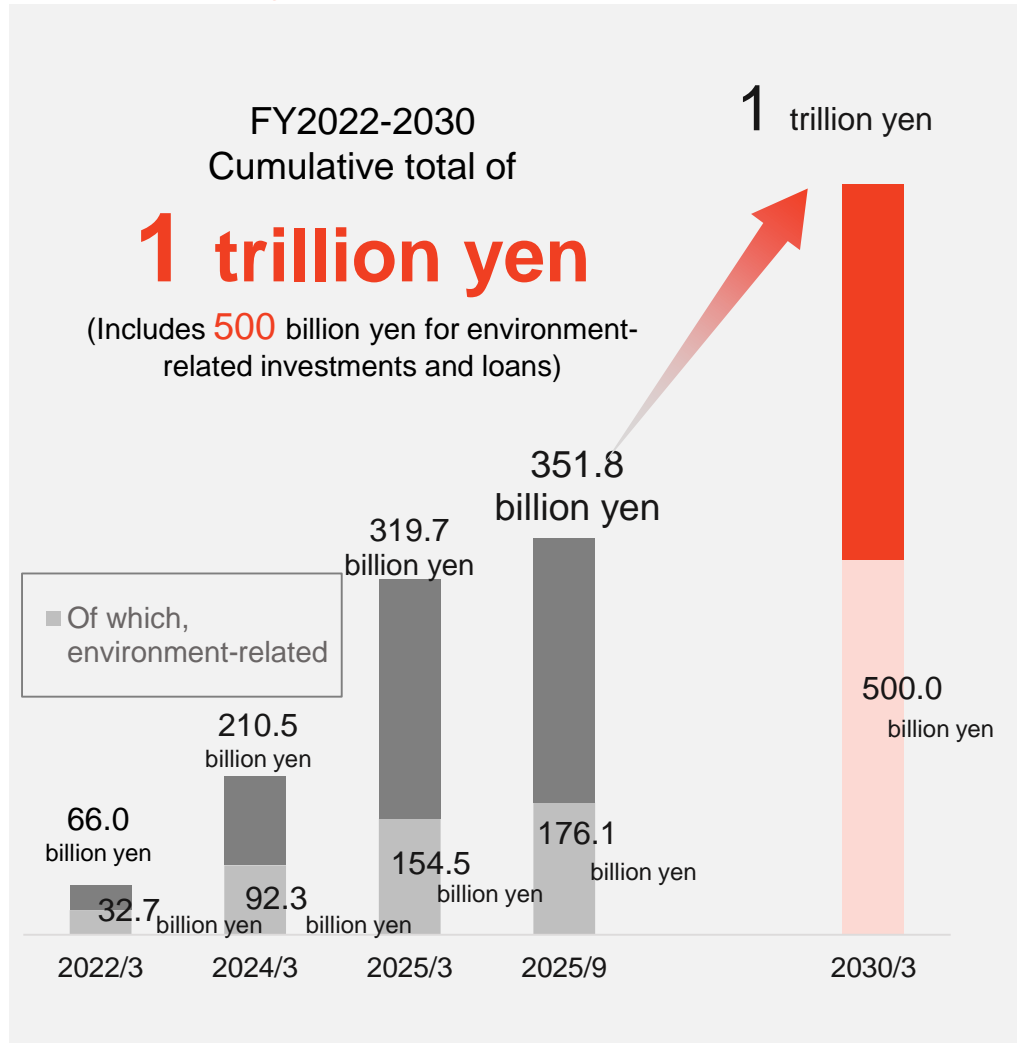
*Calculated coverage ratio: · Business loans ··· Outstanding loans to partner / total outstanding loans

· Listed stocks, bonds and notes ··· Listed stocks, bonds and notes of partner / total listed stocks, bonds and notes

Materiality (1): Contribute to the prosperity of local communities

Sustainable finance

Targets and results for investments and loans on sustainability



Positive Impact Finance

A loan product that conforms to the framework of international financial principles and comprehensively analyzes and evaluates the environmental, social, and economic impact of the customer's corporate activities (impact assessment).

■ Result: (as of September 30, 2025)
38 cases / 12.8 billion yen



Sustainability-linked loans and sustainability management support loans

This is a loan product for which the customer sets management goals related to SDGs and ESGs and can receive incentives such as interest rate reductions in accordance with the level of achievement.

■ Result: (as of September 30, 2025)

- Sustainability-linked loans 9 cases / 9.3 billion yen
- Sustainability management support loans 2,021 cases / 118.9 billion yen

Green loans

These are loan products that limit the use of funds to projects aimed at environmental improvement (green projects) and ensure transparency through the tracking and management of funds and post-implementation reporting.

■ Result: (as of September 30, 2025)
3 cases / 6.4 billion yen

SDGs private placement bonds

By using a portion of the issuance fees for private placement bonds, we will: i) donate goods such as books and sports gear to schools and municipalities designated by the issuing company; or ii) donate cash to entities tackling SDGs designated by the Company.

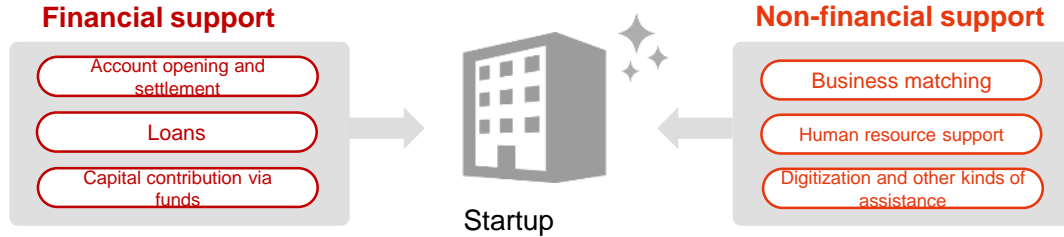
■ Result: (as of September 30, 2025)
899 cases / 57.5 billion yen



Materiality (1): Contribute to the prosperity of local communities

Assistance to startups

Aichi Financial Group companies such as Aichi Bank and Aichi Capital are working together to support startups from both the financial and non-financial perspectives.



Activities of investment company Aichi Capital

Aichi Capital manages funds and provides equity in order to contribute to local communities by fostering startups and assisting business succession. With its headquarters in STATION Ai, one of the largest open innovation centers in Japan, it is strengthening its ties with startups and partner companies as a closer presence.

- Total investment results: **28 cases / 790 million yen** (as of September 30, 2025)
 - Aigin Venture Fund I Limited Liability Investment Partnership (dubbed “Kinshachi”)
 - Aigin Venture Fund II Limited Liability Investment Partnership (dubbed “Kinshachi 2”)
 - Aigin Startup Fund I Limited Liability Investment Partnership (dubbed “Takechiyo”)

Aichi startup consortium “Hina-no Kai”

This is an initiative aiming to create a sustainable society by supporting startup companies in the Tokai region centered on Aichi Prefecture, through the cooperation and collaboration of Aichi Bank, Aichi Capital, Aichi Credit Guarantee Association, Nagoya City Credit Guarantee Association, Nagoya Chamber of Commerce and Industry, and Japan Finance Corporation. In addition to holding seminars on a regular basis, it provides support for financing.

Holding of a listing support seminar for startup companies

We held a seminar at STATION Ai to provide information on the latest IPO trends and to explain the details of our listing support for startup companies.



Business succession support

Specialized staff within the bank and outside experts worked together to provide advice on company share strategies and business succession schemes in accordance with customer issues

■ Consultations result (first half of FY2025): **161** cases

Support for submitting a special treatment succession plan under business succession taxation system

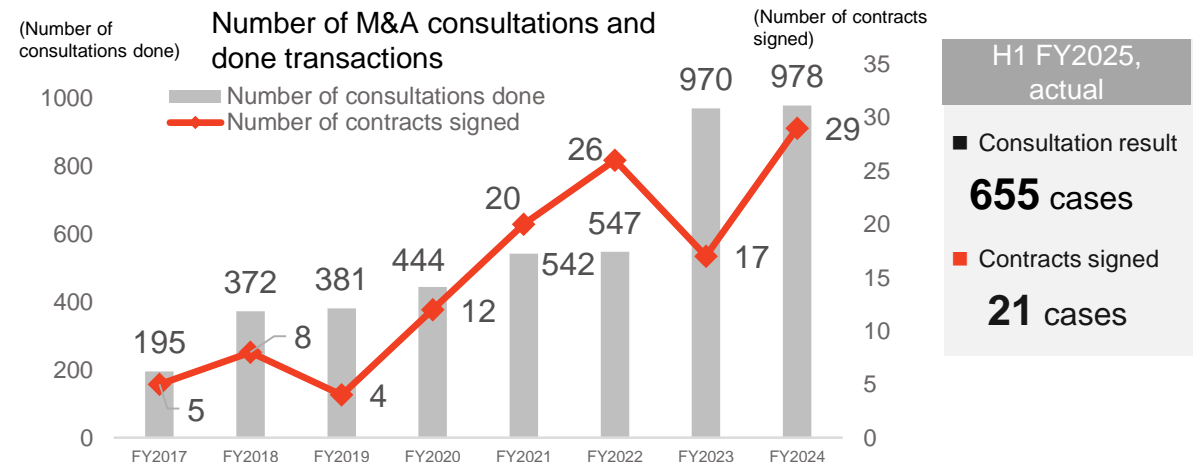
We provided support for preparing and submitting a special treatment succession plan, a requirement for using special treatment under the business succession taxation system, which was launched in the 2018 tax reform as a system for deferring taxes payable when an owner of a small-to medium-sized company donates their own company shares to a successor or inherits them.

Applications nationwide for special succession planning (cumulative total from April 2018 to March 2025) totaled 21,748 cases^(*), 638 of which were supported by the Group (as of September 30, 2025).

^(*) Based on Ministry of Finance requests for tax reform in FY2026

M&A support

The need for M&A is growing as an option for business succession, and we provide M&A support by leveraging our operating platform in the Chubu region. We also meet the business expansion needs of customers considering strategic business growth through M&A, such as operating area expansion and business diversification



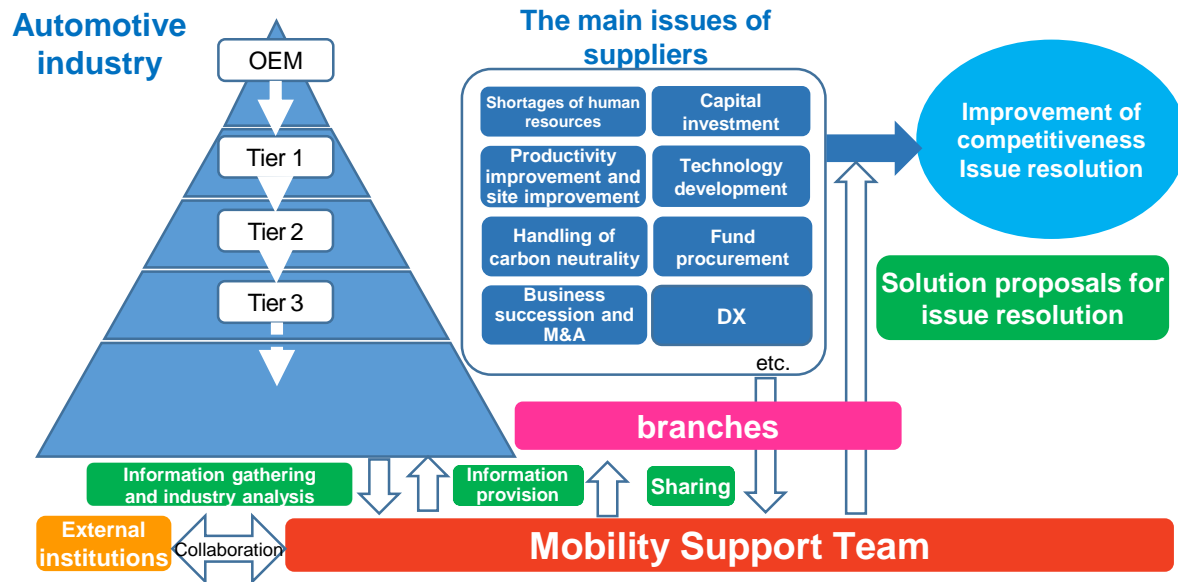
Materiality (1): Contribute to the prosperity of local communities

Support for the automobile sector

- Since 2017, we have been providing support to the automotive industry and other manufacturing companies to improve productivity at their manufacturing sites through on-site improvement advisors.
- In 2022, to further strengthen the support system, we established the Manufacturing Technical Support Team, which provides a wide range of support, including support for the formulation of business plans and support for the utilization of public support measures.
- In April 2025, we spun off the support for the automotive industry from the Manufacturing Technical Support Team and established the Mobility Support Team. When Sakaemachi Research & Consulting started operations in October, we also transferred mobility support to them. We will enhance our expertise through industry analysis, surveys and research.

Mobility Support Team

The team will propose appropriate solutions to solve the issues facing the industry by enhancing its expertise through analysis, surveys and research on the automotive industry. It will also provide information to client companies through seminars and other means, as well as support for bank employees to improve their knowledge.



Mobility Support Team's activity KPIs

	Target	Result
■ Ratio of clients served as the main bank by us among automotive parts suppliers that do business with the bank (FY2024: 30%)	FY2027 35%	September 30, 2025 31.1%
■ Number of times automotive industry-related information disseminated within the bank	FY2025 through FY2027 Cumulative total: 200 cases	September 30, 2025 47 cases

Onsite improvement advisor

Onsite improvement advisors are former employees of leading automotive parts manufacturers who provide proposals and advice to client companies at their production sites to improve efficiency and profitability.

- Activities result: Total number of companies visited 168 cases/ 792 times (as of September 30, 2025)



Materiality (1): Contribute to the prosperity of local communities

Efforts for resolving the business issues of corporate clients

Support for additional U.S. tariff measures

In response to the additional tariff measures imposed by the U.S., we have set up consultation desks at all of our sales offices and have begun offering “special loans for dealing with U.S. tariffs,” and have also conducted surveys on the impact of the tariff measures on client companies and provided individual support as necessary.

After the announcement of an agreement on the Japan-U.S. tariff negotiations, we have provided support to meet the needs of client companies, such as conducting a “questionnaire survey on the impact of the announcement of the agreement in Japan-U.S. tariff negotiations.”

Overseas business support

In cooperation with specialized organizations in Japan and overseas, we have established a one-stop support system for clients’ overseas expansion, covering entry into overseas markets, overseas procurement and sales development, trade transactions, etc.

In addition to financial support for overseas local subsidiaries, we support client companies by providing solution line up according to the phase of their overseas expansion and trade activities.

Hosting a seminar “Local Connections as the key to success in Indian business”

We held a seminar in October 2025 on the theme of “India,” a country that is attracting the world’s attention as a treasure trove of consumption, production and human resources. For this seminar, we invited a lecturer well versed in Indian business, who explained the latest trends in India, examples of successful companies and other key points for success in Indian business.

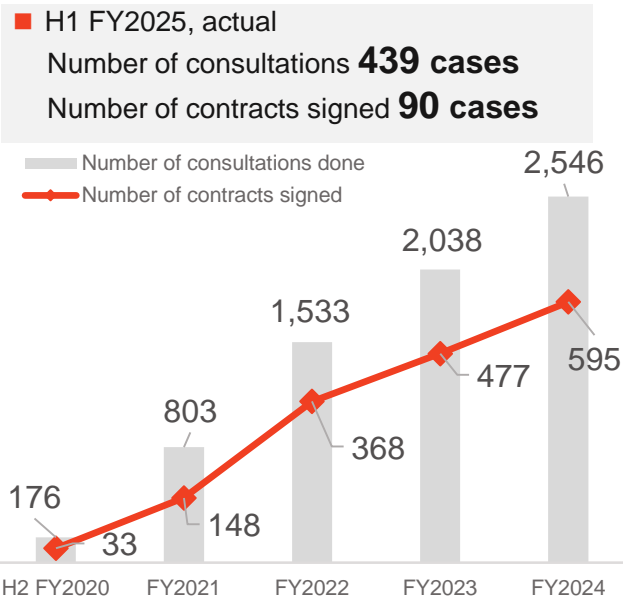


Held on October 29

Placement and recruitment service

We have been providing staff placement services since October 2020 by obtaining approval for fee-charging employment placement business. We continued to participate in the Pioneer Human Resources Matching Project run by the Cabinet Office, helping resolve human resources issues particularly on highly-skilled professionals.

[Number of consultations on placement and recruitment, and number of contracts signed]



Examples of placement and recruitment using REVICareer

Background and issues

- Corporate governance has not kept pace with the pace of business growth.
- Seeking human resources who can lead corporate planning and human resource development as the right hand of the president.

Results

- We recruited management talent from a major energy company with extensive experience in corporate planning.
- They have played an active role in a wide range of areas including the establishment of governance, corporate planning, human resource development, business planning and fund procurement.

Support for utilization of intellectual property

We have been selected for the “Subsidy Program to Support Intellectual Property Activities of Small and Medium-sized Enterprises (SME Intellectual Property Support Program)” for two consecutive years by the Chubu Regional Bureau of Economy, Trade and Industry. We are working on the use of open patents and the dissemination of intellectual property to promote the branding of SMEs and revitalize local industries.

We published the “Intellectual Property Utilization Guidebook” to help SMEs improve their corporate value. This guidebook provides information on how to utilize intellectual property and other information on this project.



Excerpt from the “Intellectual Property Utilization Guidebook”

Business meetings on human resources

Hosting an individual business meetings to strengthen “recruitment and retention”

In cooperation with the Nagoya Chamber of Commerce and Industry, we held individual business meetings with our group companies and human resource service companies aimed at helping companies resolve issues related to human resource recruitment, retention, benefits and health management.



Held on October 9

Materiality (1): Contribute to the prosperity of local communities

Business succession support

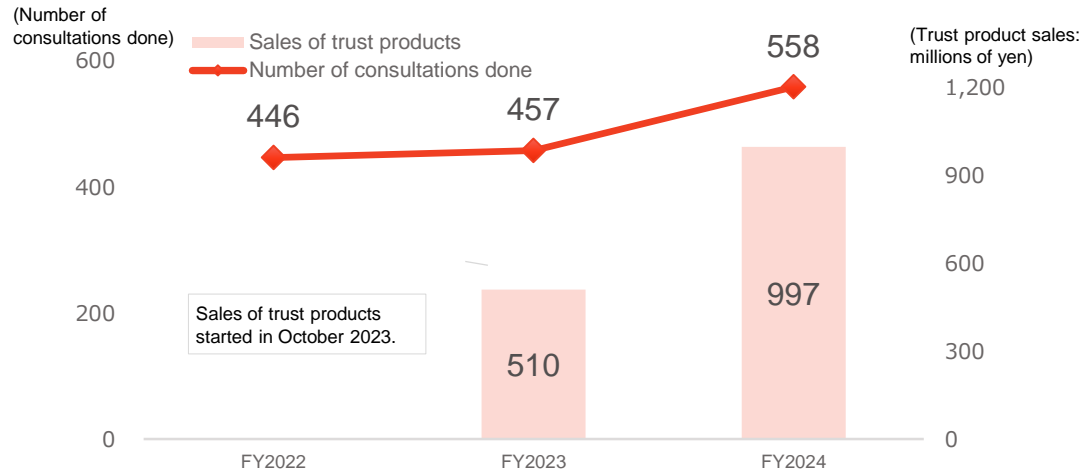
Private banking business

We provide services to meet the needs of corporate and real estate owners for smooth asset succession and other inheritance measures. We consider problems related to asset succession and provide comprehensive consulting to resolve them in cooperation with affiliated companies.

Trust agency business

In response to growing needs for succession and an increase in their number, we began handling “testamentary substitute trusts” and “annual donation trusts” as an agent of Mizuho Trust & Banking in October 2023. Currently, we are preparing to enter the trust business as a bank.

- Number of consultations on private banking services: **268 cases** (H1 FY2025 result)
- Trust product sales: **217 million yen** (H1 FY2025 result)



Donations to local communities

Aichi FG Education and Cultural Foundation annually subsidizes educational and cultural activities in regions of Aichi Prefecture.

- Total subsidies, etc.: **874 cases / 329.7 million yen**



Collaboration with educational institutions

In collaboration with local universities and other organizations, we work on a wide range of projects such as helping our corporate clients solve problems, improving students' financial literacy and supporting their career development, and addressing SDGs.

- Entitles with which we concluded collaboration agreements (in the chronological order of conclusion): Nagoya Institute of Technology, Toyohashi University of Technology, Nagoya University, Nagoya City University, Meijo University, National Institute of Technology Toyota College, Nihon Fukushi University, Kindai University, Chubu University, Aichi University, Gifu University, Nagoya University of Arts, Umemura Gakuen, Nanzan University and Nagoya School of Music & Art (15 entities)

Tie-up with an idol VTuber “Haduki Fuka”

We have tied up with an idol VTuber developed by the Jikei Group of Colleges that includes Nagoya School of Music & Dance with which we have an industry-academia collaboration agreement. We will conduct activities in various fields, including information on various campaigns and financial education.

Aichi Bank advertising ambassador “Haduki Fuka”



Financial education initiatives

- Endowed course at Nanzan University
We have sponsored 14 lectures in total since September 2025. These have comprised various curricula from financial foundations to enterprise and risk analysis, securities management, M&A, venture investment, etc. President Suzuki of Aichi Bank lectured on September 25.
- We accept elementary, junior high, and high school students for bank visits, give lectures at high schools, and endowed courses at universities.



- Students who took visit classes and endowed courses: **19 times / 651 people (April-November 2025)**



- We hold the “Economics Koshien,” an annual quiz event on finance and economics for Aichi Prefecture high school students in order to have them learn about these matters while having fun.
* From the 2nd Tokai Event to 19th Aichi Event

- Cumulative participants*: **746 people**



Materiality (2): Advancement of financial services

Plus digital

Plus digital concept: Mainly customers

- Add digital services to existing services centered on current offline services
- Add improvement of convenience and new customer experience (CX) through digital services

Utilization of SNS

Various services and content such as financial columns are distributed on Aichi Bank's official website and its YouTube and Instagram official channels.

Instagram



Portal site for corporations

The provision of "Aigin Business Portal," a portal site for corporations and sole proprietors, started in November 2023. In addition to enabling users to check outstanding balances, etc., content is also posted on various seminars, subsidies, etc., to provide customers with information that will give them hints for management.

Collaboration with the Development of Digital Human Resources

In October 2025, we concluded a partnership agreement with Development of Digital Human Resources. We will strengthen DX-related consulting by fostering digital human resources in the region and developing DX human resources at Aichi FG.

Expand the functions of banking apps

eKYC account opening function, various notification functions such as changes of address, smart passbook function, etc.



Strengthen non-face-to-face channels

- Provide a service platform that enables customers to connect with the bank anytime, anywhere, and easily.
- Build a system that enables various procedures to be done via smartphone and PC without using paper, and improve convenience and labor saving.

Assist customers and local communities

- Build a system able to assist customers and local communities on IT, digital, and DX issues, from identifying them to solving them
- Foster IT and digital human capital and collaborate with IT-DX companies, thus developing a platform and solution required for solving issues.



Digitization diagnosis service

In collaboration with the AAST Group, a Group subsidiary, we provide a "digitization diagnosis service" for corporate clients to help them sort out issues in back-office operations and take measures through digitization.

In addition, we were selected as an indirect auxiliary business operator for the "Regional Digitalization Support Promotion Project" of the Cabinet Office. We have strengthened support systems that assist local companies in digitization.

■ Applications received from August 2024 to September 2025 : 40 cases

Digital shift

Promote fundamental operational reforms using in-house consulting staff for operational reform

Appoint internal consulting staff for operational reform in each department to consider reviews of existing operations, the use of generative AI, the expansion of RPA operations, etc.

Smartphone ATMs and ATM counters

In cooperation with Seven Bank, we plan to introduce a smartphone ATM service that will allow customers to deposit and withdraw cash only using their smartphones without using a cash card, and an ATM counter service that will allow customers to close their accounts and perform other procedures at Seven Bank ATMs in mid-December 2025.

Digital shift concept: Mainly internal

- Migrate work composed of current offline services to digital operations
- Establish the foundations for greater work efficiency, use of data and DX promotion

Reforming operations and branches

- Promote labor-saving and speedy operations by digitizing and automating internal bank operations performed mainly in writing and manually.
- Allocate resources created by labor saving to areas of high productivity such as DX and digital promotions and sales activities.

PayB, a service for the payment of taxes and public funds at ATMs

"PayB," a settlement service provided by Billing System, will be introduced to ATMs to start a tax and public funds payment service in July 2026.

Develop an IT and system foundation

- Migrate the current system environment to an environment highly suitable to digitization, such as the Internet and cloud computing, and develop the environment as an IT and system infrastructure required for DX.
- Promote transformation to a data-driven organization by restructuring information systems and building an AI utilization platform

Introduction of generative AI

We introduced the generative AI "neoAI Chat" in November 2025. Productivity will improve by streamlining the operations of employees significantly.

In addition, it has become possible to search quickly for information from a large number of internal manuals, so the quality of customer service has improved by providing customers with quick answers.

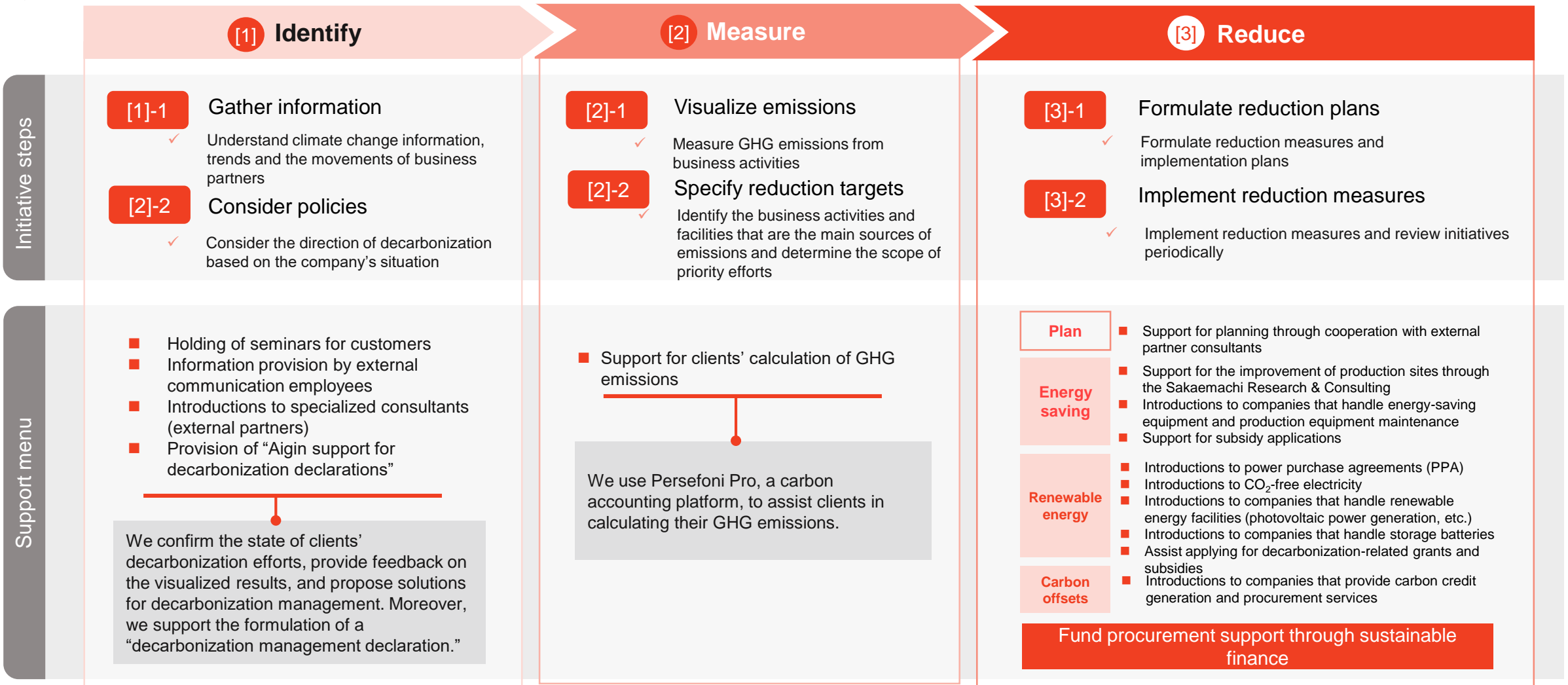
Promoting DX and digitization in four areas



Materiality (3): Environmental conservation response

Opportunities related to climate change: Support for customers' decarbonization and collaboration with government agencies

Companies promote decarbonization initiatives in three steps: [1] Identifying; [2] measuring; and [3] reducing GHG emissions. The Group supports decarbonization by establishing support systems for customers at each step. Moreover, we are contributing to the decarbonization of society through collaboration with government agencies and companies.



Materiality (3): Environmental conservation response

Representative decarbonization support menu

Aigin support for decarbonization declarations

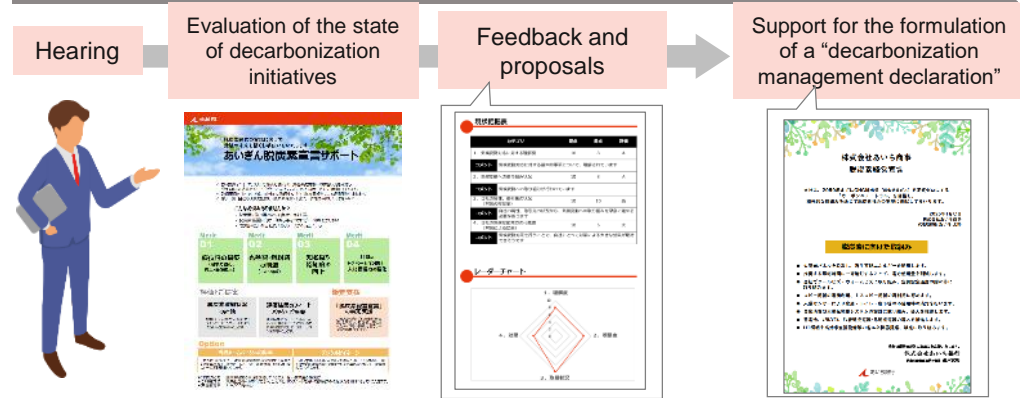
- We confirm business partners' decarbonization initiatives using original evaluation methods and provide feedback.
- Based on the feedback, we formulate a "decarbonization management declaration" and provide data that can be posted on the business partner's website, etc.

Support for reducing GHG emissions

- Visualization of carbon emissions, using "Persefoni Pro," a carbon accounting platform
- This is a free cloud service that enables comprehensive GHG calculations, visualization, data sharing and reporting. Scope 1 and 2 emissions can be calculated.
- It enables easy calculation without carbon accounting expertise.

■ Number of decarbonization support cases (H1 FY2025 result): **202 cases**

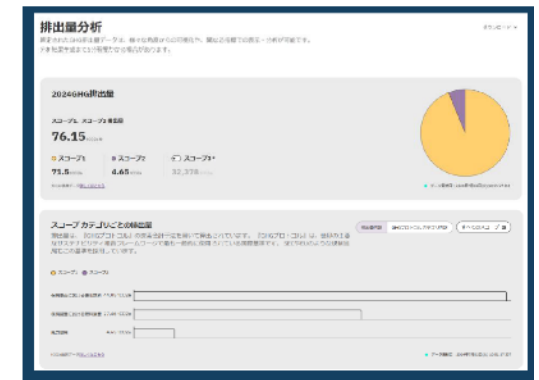
Support flow



↓ Data entry of owned vehicles, etc.



↓ Calculation of Scope 1 and 2 emissions



Conclusion of partnership agreement with local government on regional decarbonization

Aichi Bank has concluded partnership agreements to promote decarbonization initiatives by local governments. Through partnership agreements, we support the realization of carbon neutrality by local governments by sharing and mutual use of knowledge, know-how, etc.

- Local governments we have concluded partnership agreements with (in order of conclusion)

Nishio City, Gamagori City, Kitanagoya City, Iwakura City, Fuso Town



Holding of a local government information exchange meeting for decarbonization

We held an information exchange meeting to promote decarbonization efforts within Aichi Prefecture through information exchange among the local governments of the prefecture. In addition to explaining support measures by the government and the BYWILL Inc. scheme, we introduced the bank's initiatives and conducted panel discussions.



Participation in the Energy saving and regional partnership

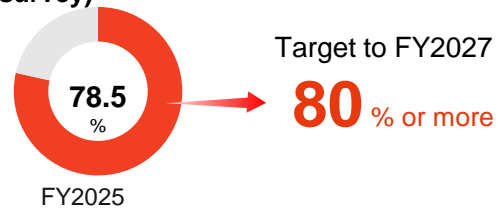
Aichi Financial Group participates as a partner organization in the "Energy saving and regional partnership," a framework established by the Agency for Natural Resources and Energy of the Ministry of Economy, Trade and Industry to support the energy saving of SMEs in the region. We support the energy saving of SMEs while providing and exchanging information on energy saving policies and initiatives.

Materiality (4): Enhancing employee engagement and promoting diverse human capital

ES management

We aim to enhance employee engagement through the practice of ES management in order to reform our corporate culture toward realizing our management philosophy. In addition, in order to gauge the progress of ES enhancement measures done by the headquarters and departments, we conduct an ES questionnaire survey for all employees each year, thereby working to step up the effectiveness of the measures.

Satisfaction score* in the ES questionnaire (employee engagement survey)



* The quantified results of the "ES Questionnaire" (50 questions), asked to all employees of Aichi Bank, with a maximum value of 100.

Direct dialogue between the President and employees

We have held meetings to exchange opinions since July 2025 as an opportunity for sales office employees to convey their thoughts directly to the President. We are aiming for the creation of an even more open workplace by providing cakes and drinks at the exchange meetings and creating an environment where people can talk in a frank atmosphere.

- **"Let's talk to the President! ~TAKE cafe in Ai PLAZA~"**
Implemented 9 times in total (July-November 2025)



Investment in human capital

- Strengthen the recruitment of highly skilled and ready-to-work human resources
- Formulate a salary system to secure excellent human resources
- Strengthen support for the acquisition of qualifications to create strategic human resources

In the first half of FY2025, we hired **16 people**, mainly specialists in areas such as DX.

Hold exam preparation courses and provide financial incentives

- Development of specialized human resources through open recruitment and implementation of external trainees such as in M&A and overseas related business
- Enhance various kinds of training and support employees in self-development and reskilling to create strategic human resources

Regularly held self-development seminars

H1 FY2025
19 courses / 888 people in total attended

Health-oriented management

Purpose of health-oriented management

In order to achieve "Realize the happiness of all officers and employees through ES management and health-oriented management practices," one of the values raised in the Group's management vision, Aichi Bank established the "Aigin health declaration" and is working to raise the health awareness of each employee, promote physical and mental health, and create a comfortable working environment.

The promotion system in health-oriented management

In order to practice health-oriented management initiatives in an organized and strategic manner, Aichi Bank has appointed the Representative Director, President and Executive Officer as the Chief Health-oriented Management Officer.

The "Health Council," consisting of representatives from the bank, health insurance association, clinic staff and employees, is the focal point for planning and drafting health measures to improve employee health issues. In planning and drafting, it cooperates with related departments to incorporate specialized knowledge. The "Health-oriented Executive Committee," comprised of officers, discusses and reports regularly on the policies and state of health-oriented management initiatives.

Main initiatives

Purpose	Details of initiatives	Subjects
Lifestyle improvement	<ul style="list-style-type: none"> Organization of a smartphone app-based walking event to improve exercise habits Organization of a seminars on stretching and training to improve exercise habits and promote health 	All bank employees
Health literacy improvement	<ul style="list-style-type: none"> Implementation of health literacy improvement seminars 	New employees
Improvement of health issues specific to women	<ul style="list-style-type: none"> Viewing of training videos on working women's health issues Full subsidy for online medical services to improve menstrual pain and premenstrual syndrome 	All bank employees All female bank employees
Oral health promotion	<ul style="list-style-type: none"> Enlightenment activities on dental checkups and full subsidy for dental checkup costs 	All bank employees

Certified as an excellent health management corporation

In recognition of its initiatives in health-oriented management, Aichi Bank was recognized as an "excellent health management corporation (large corporation category)" for the seventh consecutive year.



Materiality (4): Enhancing employee engagement and promoting diverse human capital

~ Aichi Bank is working to promote diversity, equity and inclusion to create an environment in which all officers and employees with diverse backgrounds and experience can continue to work energetically ~

Diversity Promotion Committee

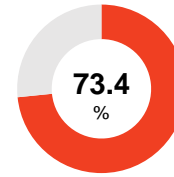
In order to create an organization that accepts diverse human capital and allows everyone to continue to work with vigor, members meet regularly as a working team (called "ai-team") to exchange opinions on a wide range of topics, including women's empowerment, development of young employees, and measures to improve employee satisfaction.



FY2025 members of ai-team

Increase the rate of taking paid leave

Average rate of taking of paid leave in FY2024



Target to FY2027 **82% or more**

Main action plans

- Encouragement of taking leave in cooperation with the employees' union
- Promotion of the taking of leave throughout the bank by promoting operational efficiency

Promotion of the active participation of women

(March 31, 2025) (September 30, 2025)

Female manager ratio*1	11.8%	12.1%
Female title holder ratio*2	18.5%	19.7%

Female manager ratio

Target to FY2027 **18% or more**

Main action plans

- Enhance seminars and training for aiding employees on child care leave return to work
- Positive promotion of motivated and capable female bank employees to managerial positions
- Start of "Wing," an eight-month training program for the development of female leaders

*1 Assistant Manager or higher is defined as a managerial position.

*2. Supervisory managers or above are defined as title holders.

Introduction of a dress code free system

A dress code free system was introduced in January 2025, allowing employees to choose to wear casual attire while at work. Intended to enhance employee work satisfaction by respecting diversity.



Introduction of a talent management system

We introduced the "talent management system" in April 2025 to improve engagement and upgrade human resource management.

Personnel data



Experience and proven skills

Human capital management
Development Motivation management

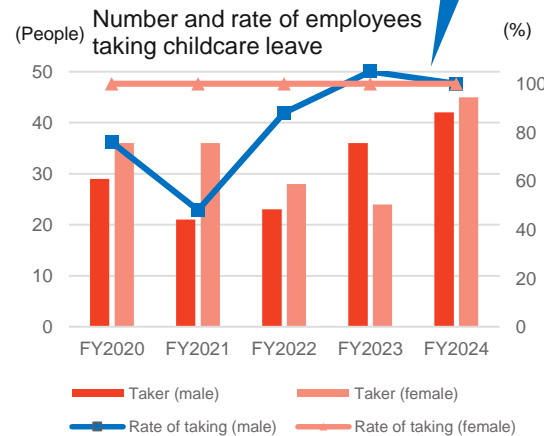
State of taking of childcare leave

Aichi Bank is striving to create an environment in which it is easy to balance work and child-rearing by introducing a system that allows employees to use up to 10 days of preserved paid leave when taking leave following the birth of a child, reducing overtime work, etc.

We believe that men's participation in child-rearing is essential in the coming era, and we support and have issued a declaration on 100% childcare leave for men.



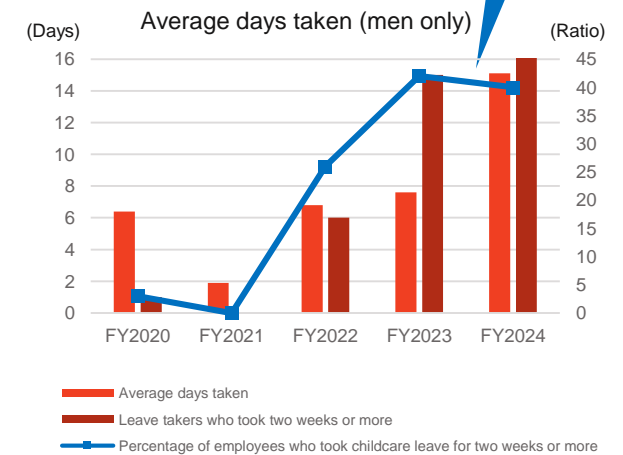
The percentage of men taking childcare leave has remained at **100%** since FY2023.



Papa Mama Return to Work Support Seminar held on March 20



Of employees taking childcare leave, the proportion of men who took two weeks or more on average has been **40% or more** since FY2023.



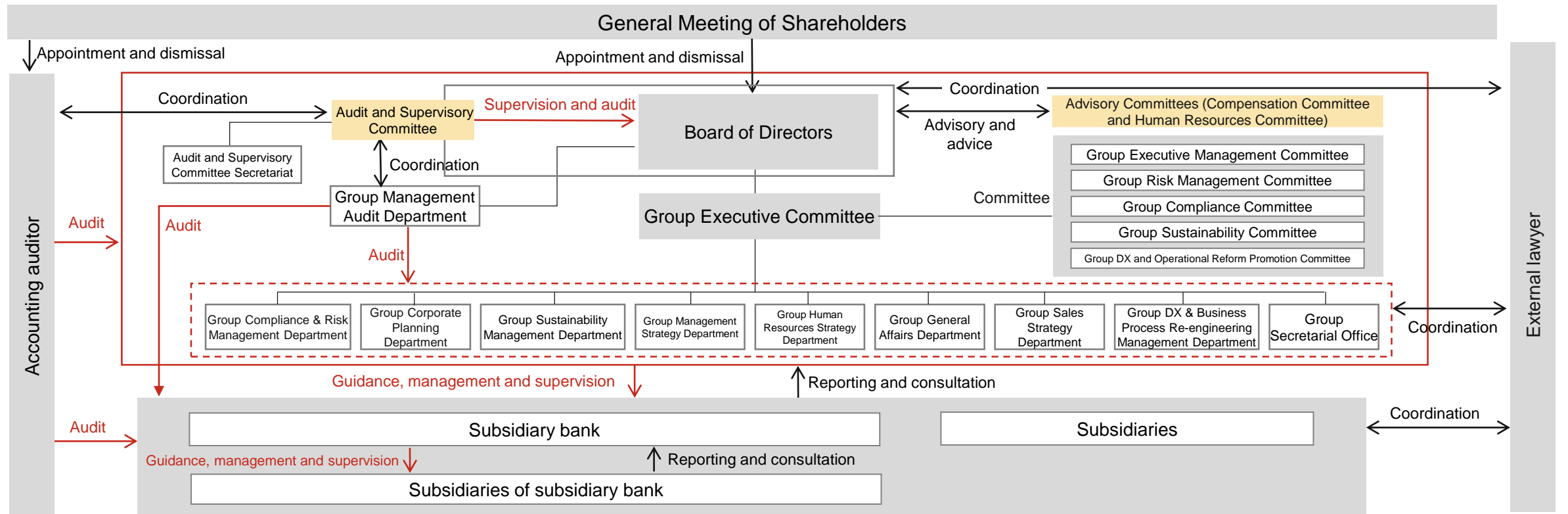
Materiality (5): Strengthen governance

Aichi Financial Group Human Rights Policy

Aichi Financial Group's management vision is "contribute to the prosperity of local communities through financial services," and based on this philosophy, we are working to realize a sustainable society through business activities. In pursuing our various activities, we recognize that respect for human rights is an important issue to be addressed in management, and we will fulfill our responsibility to respect human rights in all our business activities.

(For the full text, see <https://www.aichi-fg.co.jp/release/files/pdf/news20231130.pdf>)

The corporate governance structure of Aichi Financial Group



Among the three elements of our business philosophy, "PURPOSE" stipulates that "we shall contribute to the prosperity of local communities through financial services."

In order to ensure the trust of all stakeholders, including customers, local communities, employees, and shareholders, and to contribute to the development of local communities as a regional financial group, we will strengthen and improve our corporate governance system while deeming the establishment of an effective corporate governance system aimed to make transparent, fair, prompt, and decisive decisions as one of our top management priorities.

V. Reference material

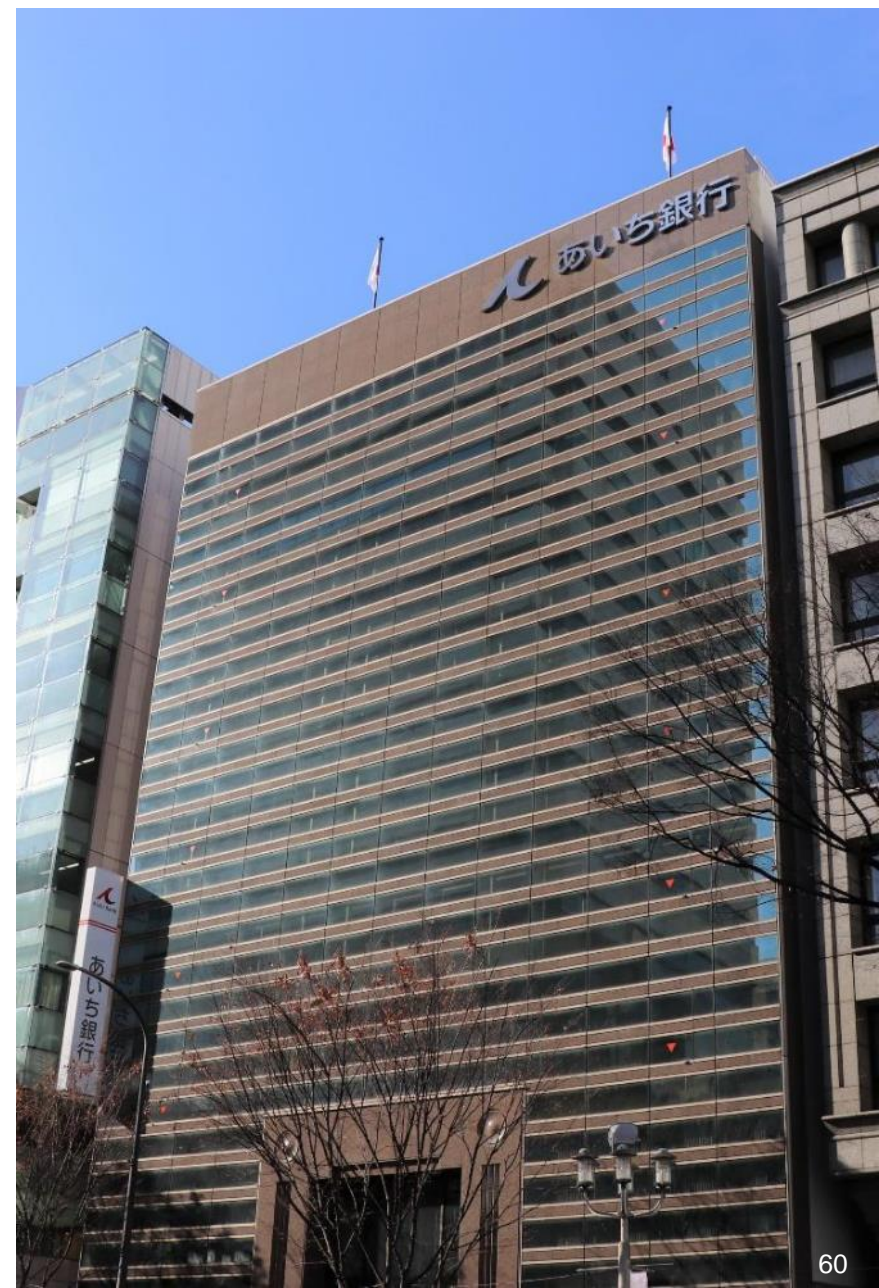
Outline of the Aichi Financial Group and Aichi Bank

Outline of the holding company

Corporate name	Aichi Financial Group, Inc.
Headquartered	3-14-12, Sakae, Naka-ku, Nagoya City, Aichi Prefecture
Representative	Representative Director, President and Executive Officer Yukinori Ito
Share capital	20.0 billion yen
Founded	October 3, 2022
Stock exchange listing	Tokyo Stock Exchange Prime Market Nagoya Stock Exchange Premier Market
Credit rating	A (Japan Credit Rating Agency, Ltd.)

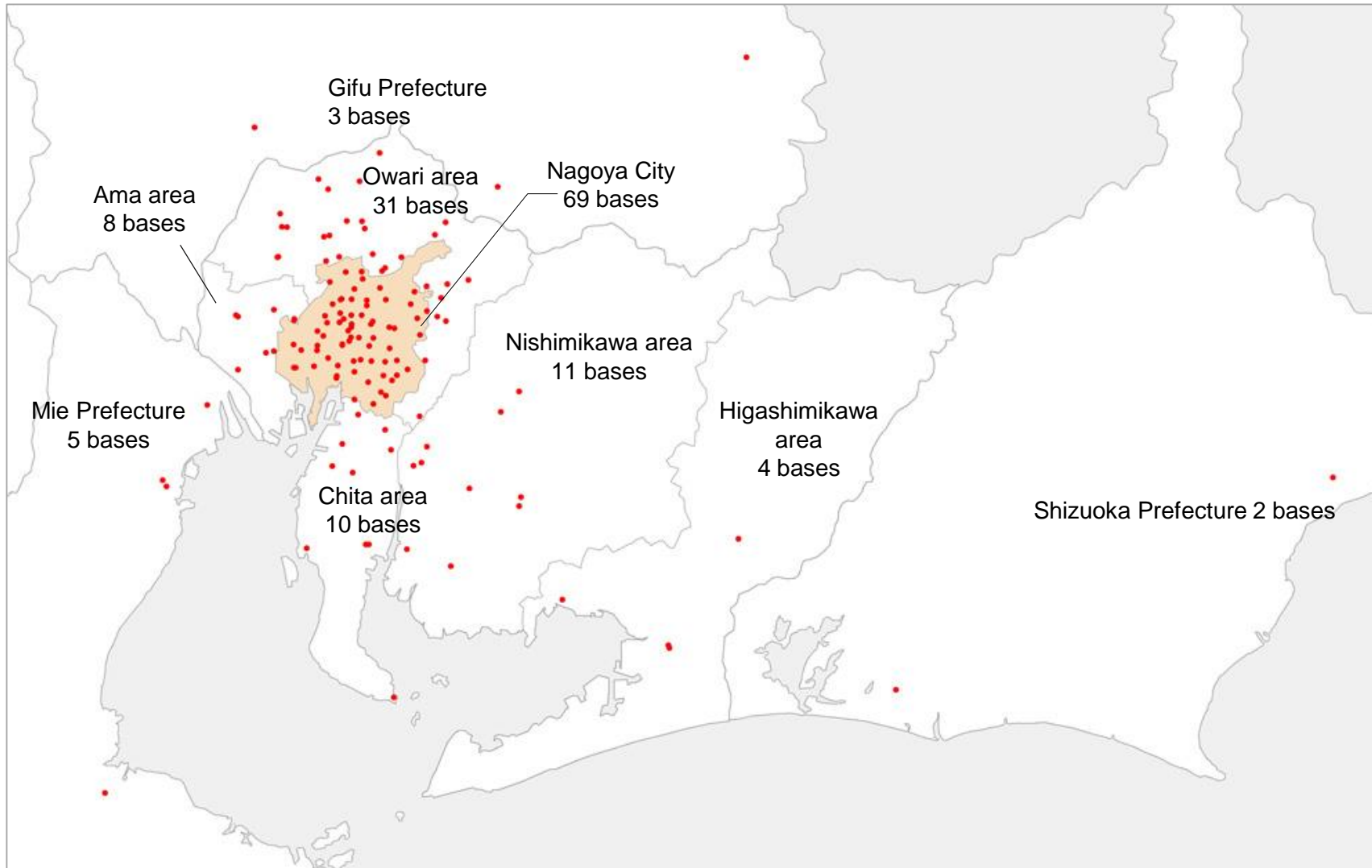
Outline of Aichi Bank (as of September 30, 2025)

Corporate name	Aichi Bank, Ltd.
Headquartered	3-14-12, Sakae, Naka-ku, Nagoya City, Aichi Prefecture
Business description	Banking
Founded	September 17, 1910 (Aichi Bank and Chukyo Bank merged on January 1, 2025)
Representative	Representative Director, President and Executive Officer Takehiro Suzuki
Share capital	18.0 billion yen
Balance of deposits	5,975.8 billion yen
Balance of loans	4,927.8 billion yen
Number of employees	2,320
Number of branches	193 (including one internet branch and two branches dedicated to managing ATMs at partner convenience stores)



Aichi Bank's business foundation

- The bank is equipped with a well-developed branch network in Aichi Prefecture with a focus on Nagoya City.



Region	Number of bases
Aichi Prefecture	133
In Nagoya City	69
Owari area	31
Ama area	8
Chita area	10
Nishimikawa area	11
Higashimikawa area	4
Mie Prefecture	5
Gifu Prefecture	3
Shizuoka Prefecture	2
Osaka	1
Tokyo	1
Total	145

* As of September 30, 2025. Excluding virtual branches such as in-branch branches and online branches

Business philosophy/corporate slogan and group message

- The thoughts represented in the corporate name



The corporate name represents our desire of aiming to become the “No. 1 regional financial group in Aichi Prefecture” by growing together with the prefecture while cherishing the area, which is our main base of operations.

- Business philosophy of Aichi Financial Group



The financial Group's business philosophy is called the "VISION," a business vision composed of three elements, "PURPOSE," "MISSION," and "VALUE," intended to guide all officers and employees in decision-making and in the form we pursue.

- Corporate slogan and group message

Closest to you

People's lifestyles, the roles of corporations, everything keeps changing. The challenges we face, the future we envision, and the things we seek are diverse, and is difficult to see ahead into the future.

That is why we believe that we must support our customers at the closest level.

Sharing the daily joys, and the concern for the future from the same perspective as our customers, we help them create a secure future.

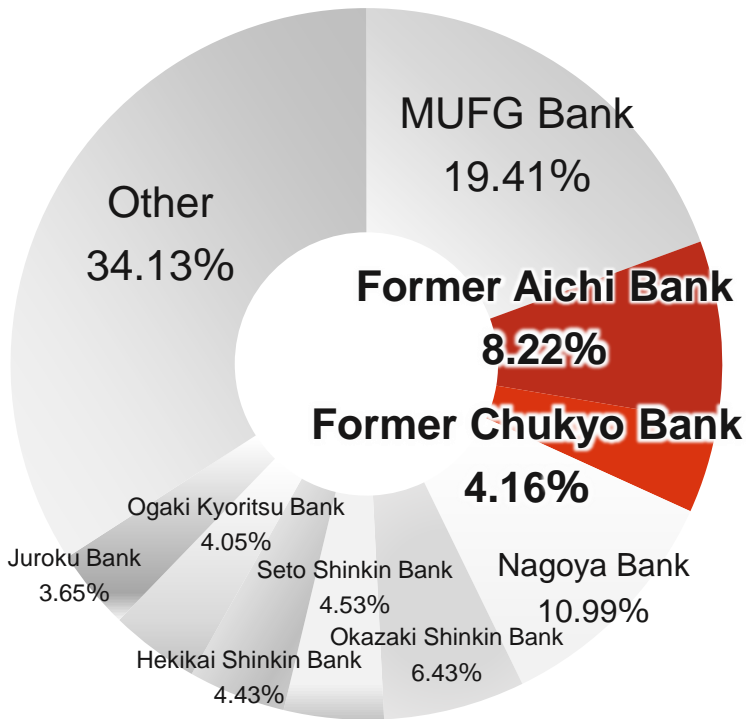
Being the first to consult and be the most reliable partner in this region. Be solid and unwavering, unafraid to take on challenges.

Aiming to become the No. 1 regional financial group in Aichi Prefecture, we will create the unknown new value.

Market share of main bank, deposit, loan in Aichi prefecture

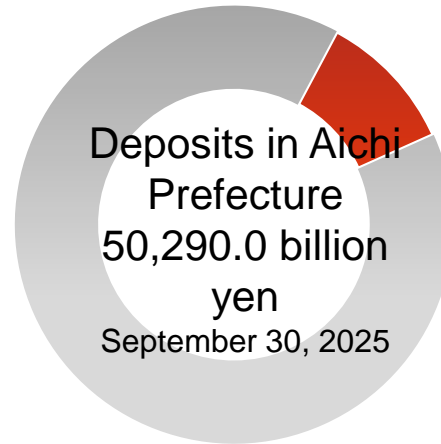
Share of main bank in Aichi Prefecture

Aichi Bank is the second after MUFG Bank at **12.38%**

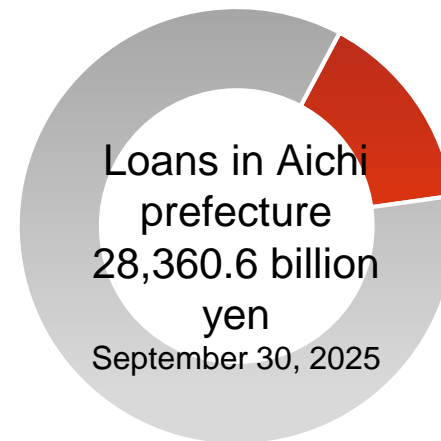


Source: Survey of Main Banks for Companies in Aichi Prefecture 2024, Teikoku Databank

Market share of deposits and loans in Aichi prefecture



Aichi Bank
5,247.3 billion yen
10.43%

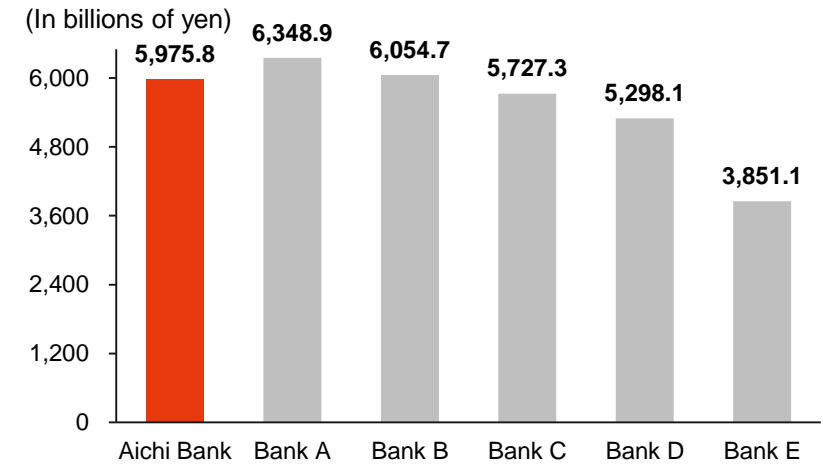


Aichi Bank
4,157.9 billion yen
14.66%

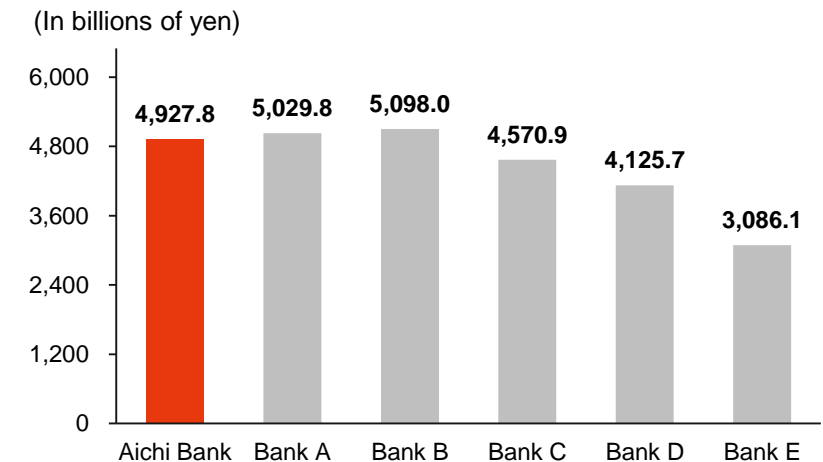
Source: Deposits and Loans by Prefecture, Bank of Japan

Comparison of regional banks in the three prefectures of Tokai (as of September 30, 2025)

Deposits



Loans and bills discounted



Economic environment of Aichi Prefecture

Economic indicators of Aichi Prefecture

		Aichi Prefecture	National ranking	Nationwide
Total population (as of October 1, 2024)	In thousands of people	7,460	4th place	123,802
Working-age population (as of October 1, 2024)	In thousands of people	4,626	4th place	73,728
Gross prefectural domestic product (nominal) (FY2022)	In billions of yen	43,083.1	3rd place	566,489.7
	Primary industry	In billions of yen	8th place	5,167.2
	Secondary industry	In billions of yen	1st place	14,209.4
	Tertiary industry	In billions of yen	4th place	40,762.7
Prefectural income per capita (FY2022)	In thousands of yen	3,819	2nd place	3,274
Offices (private-run only) (as of June 1, 2024)	Offices	29,818.6	4th place	506,217.9
Value of manufactured goods shipments, etc. (2023)	In billions of yen	58,021.8	1st place	373,238.8
Agricultural output (2023)	In billions of yen	320.7	8th place	9,554.3

Major products ranked top in shipment value in Japan (2023)

Item	Shipment value	National share
Standard-sized vehicles (cylinder capacity over 2,000 milliliters)	5,836.6 billion yen	45.9%
Automotive gasoline engine (gasoline engine)	527.6 billion yen	43.1%
Car air-conditioners	493.2 billion yen	71.3%
Pachinko and slot machines	226.3 billion yen	41.5%
Power tools	101.0 billion yen	59.5%
Gas water heaters	124.3 billion yen	56.5%
Insulators and insulation pipes	16.3 billion yen	53.6%
Glaze clay tiles and salt-grilled clay tiles	18.5 billion yen	83.2%
Worsted wool cloth	15.6 billion yen	54.9%

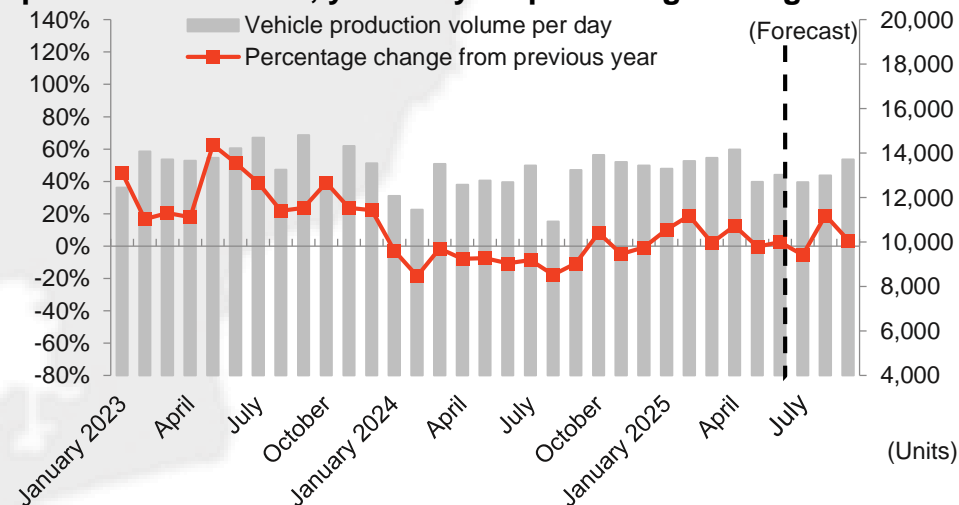
Future population (in thousands of people)

	2025	2035	2050	Compared to 2025
Aichi Prefecture	7,453	7,211	6,676	(10.42)%
Nationwide	123,262	116,639	104,686	(15.07)%

Working-age population forecast (in thousands of people)

	2025	2035	2050	Compared to 2025
Aichi Prefecture	4,609	4,315	3,649	(20.82)%
Nationwide	73,101	67,216	55,402	(24.21)%

Toyota Motor Corporation (non-consolidated) / Daily domestic production volume, year-on-year percentage change



Sources: Annual Estimates of National Accounts, Cabinet Office; Prefectural Accounts for Aichi, Prefectural Statistics Division; Population Estimates as of October 1, Ministry of Internal Affairs and Communications; Economic Census 2024 - Activity Survey, Economic Census 2021 - Activity Survey Ministry of Internal Affairs and Communications and Ministry of Economy, Trade and Industry; Population Projections by Region in Japan (2023 Estimates), National Institute of Population and Social Security Research; Production and Agricultural Income Statistics 2021, Ministry of Agriculture, Forestry and Fisheries; Agricultural Data 2021 and Aichi Prefecture Profile 2024, Aichi Prefectural Government; Aichiban Main Goods Ranking Aichi Prefecture Top in Japan, Sales, Production and Export Results, Toyota Motor Corporation; Chubu Keizai Shimbum

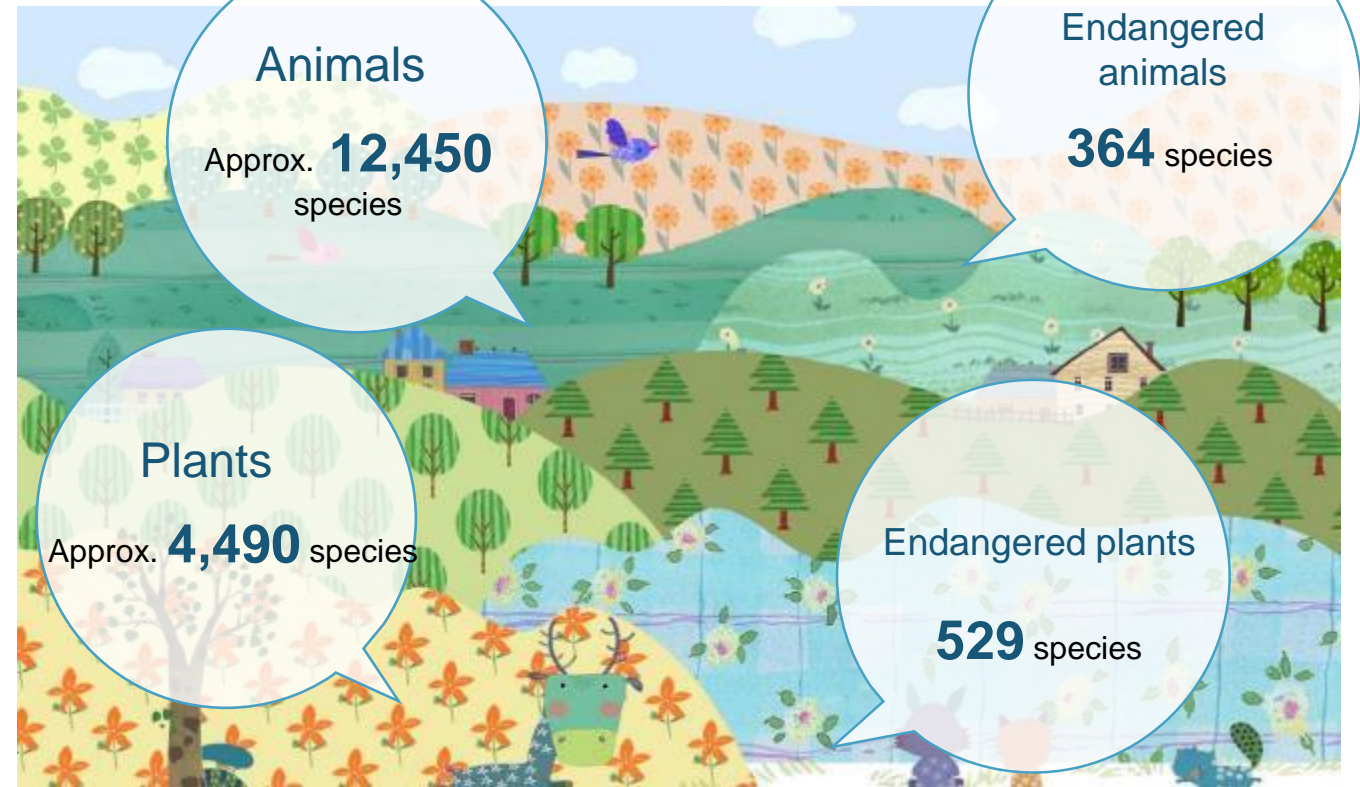
Relationship with nature capital ~ The state of nature in Aichi Prefecture ~

In recent years, in order to realize a sustainable society, in addition to responding to climate change, the importance of appropriate conservation of natural capital and biodiversity has increased. Aichi Prefecture, which is the Group's business base, is an area with a wide variety of ecosystems, including remote mountain ecosystem, satoyama ecosystem, plains ecosystem with farmland and cities, satoumi and coastal ecosystem such as seagrass beds and tidal flats on the seashore, river and waterside ecosystem, and wetland ecosystem. In addition, about 12,450 species of animals and 4,490 species of plants have been confirmed in the prefecture, of which 364 species of animals and 529 species of plants have been evaluated as endangered. (*)

The Group, which raises "Effort on environmental preservation" as a materiality, recognizes that it is essential for it as a regional financial institution with Aichi Prefecture as its business base, to work to conserve the natural capital and biodiversity of the prefecture. Through our participation in the TNFD Forum, we aim to achieve a sustainable environment and society in the region by promoting initiatives related to the appropriate conservation of natural capital and biodiversity.

* From Aichi Prefecture's Aichi Biodiversity Strategy 2030 (outline version)

State of Nature in Aichi Prefecture, home to Aichi FG business operations



Diverse ecosystems

Remote mountain ecosystem / Satoyama ecosystem /
Satoumi and coastal ecosystem / Wetland ecosystem ...

This document contains forward-looking statements on our future business performance. Such statements are not intended to guarantee any future business performance and involve risks and uncertainties. Please note that future business performance could potentially differ due to changes in the operating environment and other factors.

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