

[summary]



Fiscal year ended March 31, 2026

# Company Briefing Material

Aichi Financial Group, Inc.

June 11, 2026



# | Table of contents

Consolidated financial results and dividends	P2
Outline of non-consolidated bank financial results	P3
Net interest income and deposit and loan yields	P4
Deposits and loans and bills discounted	P5
Fees and commissions related to solutions and client assets	P6
Securities	P7
Trend in credit cost and non-performing loans	P8
Non-consolidated expenses, ROE and own capital ratio	P9
Earnings forecast	P10

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.

- Historical figures

- The figures for former Aichi Bank and former Chukyo Bank were combined.

- 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.

# Consolidated financial results and dividends

FG consolidated

Aichi Bank, non-consolidated

- Consolidated financial results showed an increase in both ordinary profit and profit attributable to owners of parent.
- The Company plans to pay an annual dividend of 135 yen for the fiscal year ended March 2026.

## Aichi FG consolidated financial results

(In billions of yen)

	FY2024	FY2025	YoY
Ordinary income	101.0	125.1	24.1
Ordinary profit	10.2	30.9	20.6
Profit attributable to owners of parent	9.0	21.8	12.7

## Dividends (per share)

- Fiscal year ended March 31, 2026  
**Q2 50 yen and year end 85 yen: 135 yen in total (before share split)**  
 \*Ordinary dividend 135 yen
- Fiscal year ending March 31, 2027 (forecast)  
**Q2 15 yen and year end 15 yen: 30 yen in total (after share split)**  
 \*Ordinary dividend 30 yen  
 (Annual dividend is expected to increase to 150 yen if the share split is not taken into account.)

The Company conducted a share split (5 shares per share) with an effective date of April 1, 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 20 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.

## Aichi FG consolidated profit / loss

(In billions of yen)

	FY2024	FY2025	YoY
1 Consolidated gross profits	49.8	58.5	8.6
2 Net interest income	50.4	52.5	2.1
3 Net fee and commission income	12.5	12.0	(0.5)
4 Net other operating income	(13.1)	(6.1)	7.0
5 General and administrative expenses	47.7	45.0	(2.7)
6 Expenses related to reserve for possible losses on loans	1.2	(2.2)	(3.4)
7 Provision for general reserve for possible losses on loans	(1.8)	(2.2)	(0.4)
8 Provision for individual reserve for possible losses on loans	2.5	0.5	(2.0)
9 Provision for reserve for contingencies	0.5	(0.4)	(0.9)
10 Net gains (losses) related to stocks	12.6	16.4	3.7
11 Ordinary profits	10.2	30.9	20.6
12 Net extraordinary gains (losses)	(0.5)	(0.9)	(0.4)
13 Income before income taxes	9.7	29.9	20.2
14 Total income taxes	0.6	8.1	7.5
15 Profit	9.0	21.8	12.7
16 Profit attributable to owners of parent	9.0	21.8	12.7

# Outline of non-consolidated bank financial results

FG consolidated

Aichi Bank, non-consolidated

(In billions of yen)	FY2024	FY2025	YoY
1 Gross profits	48.2	56.1	7.9
2 Core gross profits	60.9	62.9	2.0
3 Net interest income	50.3	① 52.5	2.2
4 Interest on loans and bills discounted	39.8	52.8	12.9
5 Interest and dividends on securities	16.6	17.8	1.2
6 Interest on deposits	5.9	18.2	12.3
7 Net fee and commission income	11.4	② 10.5	(0.8)
8 Net other operating income	(13.5)	③ (6.9)	6.5
9 Expenses	46.1	④ 42.1	(4.0)
10 Personnel expenses	20.4	20.4	(0.0)
11 Non-personnel expenses	22.0	18.4	(3.6)
12 Net business profits (before provision for general reserve for losses on loans)	2.0	13.9	11.9
13 Net business profits (before provision for general reserve for losses on loans) from core business area	14.7	20.7	6.0
14 Provision for general reserve for possible losses on loans (1)	(1.8)	—	1.8
15 Net business profits	3.8	13.9	10.1
16 Net gains (losses) related to bonds	(12.7)	(6.7)	5.9
17 Net non-recurring gains (losses)	6.5	16.7	10.2
18 Net gains (losses) related to stocks	13.0	⑤ 16.8	3.8
19 Expenses related to portfolio problems (2)	2.9	—	(2.9)
20 Reversal of reserve for possible losses on loans (3)	—	2.0	2.0
21 Reversal of reserve for contingencies (4)	—	0.4	0.4
22 Ordinary profits	10.3	30.7	20.3
23 Net extraordinary gains (losses)	(0.6)	(1.4)	(0.8)
24 Total income taxes	0.1	7.8	7.6
25 Profit	9.6	21.4	11.8
26 Credit-related costs (1) + (2) - (3) - (4)	1.1	⑥ (2.4)	(3.5)

## [Net business profits (before provision for general reserve for losses on loans) increased significantly from 2.0 billion yen to 13.9 billion yen]

- ① Net interest income 52.5 billion yen (up 2.2 billion yen YoY)
  - Increase of 12.9 billion yen in interest on loans and bills discounted, increase of 1.2 billion yen in interest and dividends on securities
  - Interest on deposits increased by 12.3 billion yen, depressing net interest income
- ② Net fee and commission income 10.5 billion yen (down 0.8 billion yen YoY)
  - Consulting-related fees and commissions, which we focus on, grew steadily each fiscal year, up 0.4 billion yen YoY
  - Overall net fee and commission income decreased mainly due to lower fees and commissions related to client assets.
- ③ Net other operating income -6.9 billion yen (up 6.5 billion yen YoY)
  - Net gains (losses) related to bonds -6.7 billion yen, an improvement of 5.9 billion yen YoY
- ④ Expenses 42.1 billion yen (down 4.0 billion yen YoY)
  - Non-personnel expenses decreased by 3.6 billion yen (Cost reduction by merger and elimination of integration-related expenses)
- ⑤ Net gains (losses) related to stocks 16.8 billion yen (up 3.8 billion yen YoY)
  - Gains on sales of stocks increased due to a rise in the stock market amid efforts to reduce strategic shareholdings
- ⑥ Credit-related costs -2.4 billion yen (down 3.5 billion yen YoY)
  - Reversal of general reserve for possible losses on loans and reserve for contingencies due to a decline in the actual loan loss ratio and a decrease in the balance of loans to borrowers with a risk of default or below

# Net interest income and deposit and loan yields

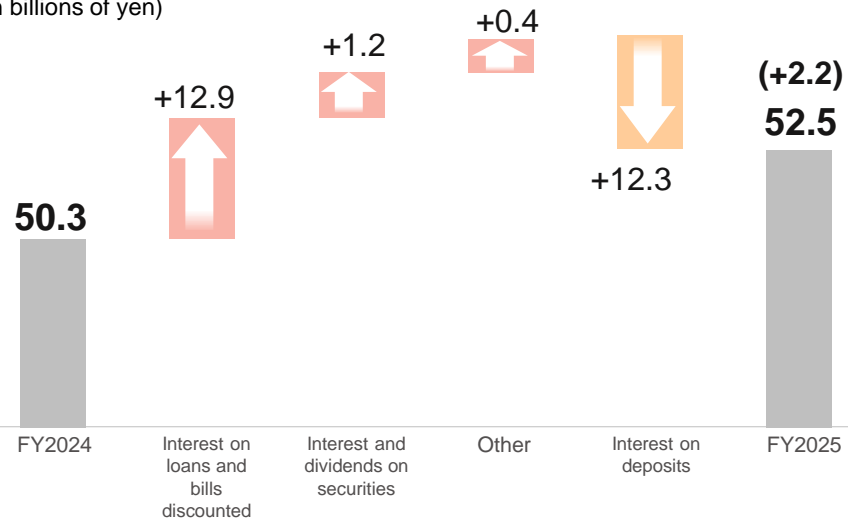
FG consolidated

Aichi Bank, non-consolidated

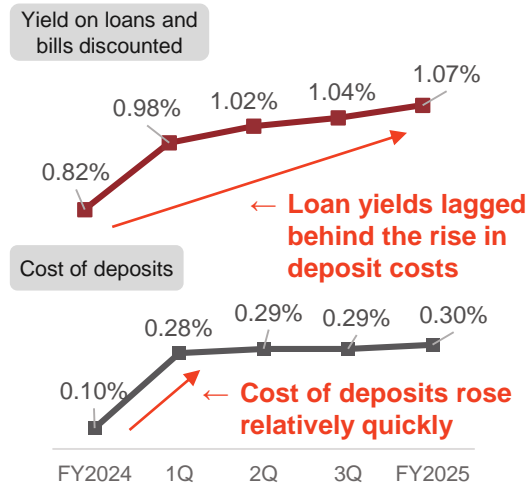
- Yields on deposits and loans and bills discounted rose as interest rates rose.
- Net interest income was on an uptrend despite an increase in deposit costs.

## Net interest income increased by 2.2 billion yen

(In billions of yen)



## Yield on loans and bills discounted and cost of deposits

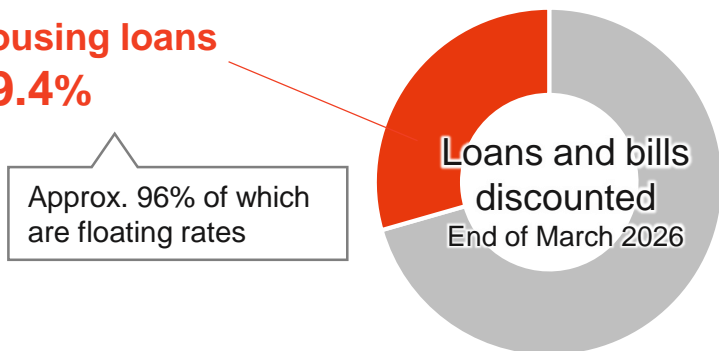


In general, when interest rates rise, the increase in interest on deposits precedes the increase in interest on loans and bills discounted.

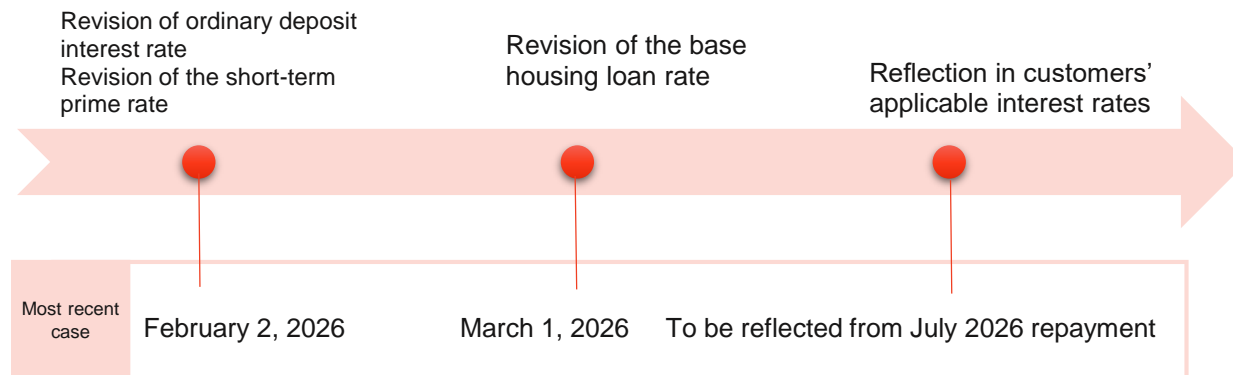
- Housing loans, in particular, require several months after interest rates rise to be reflected in customers' applicable interest rates.
- The rise in cost of deposits was partly due to the rising interest rates on public deposits.

## Share of housing loans in total loans and bills discounted

Housing loans  
29.4%



## Imagined reflection on housing loan interest rates



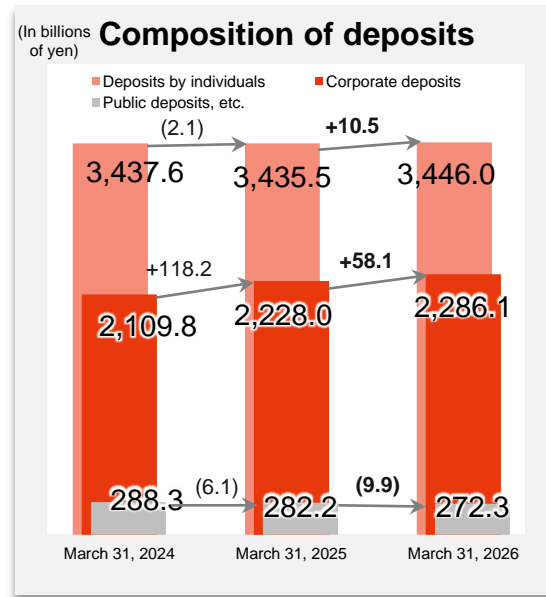
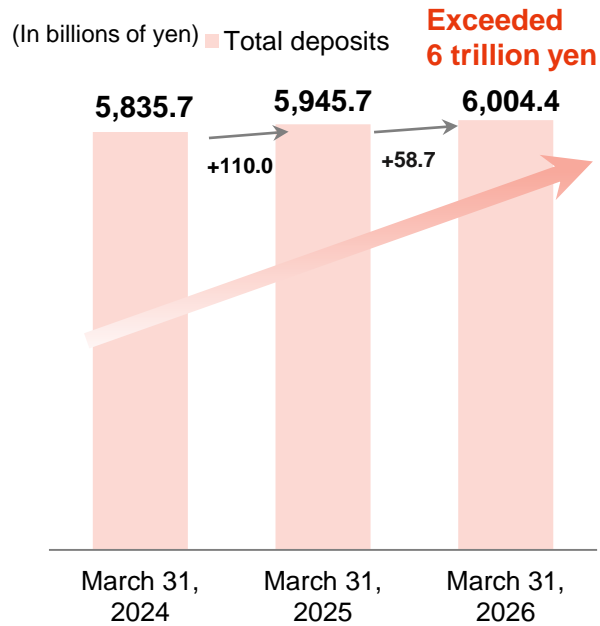
# Deposits and loans and bills discounted

FG consolidated

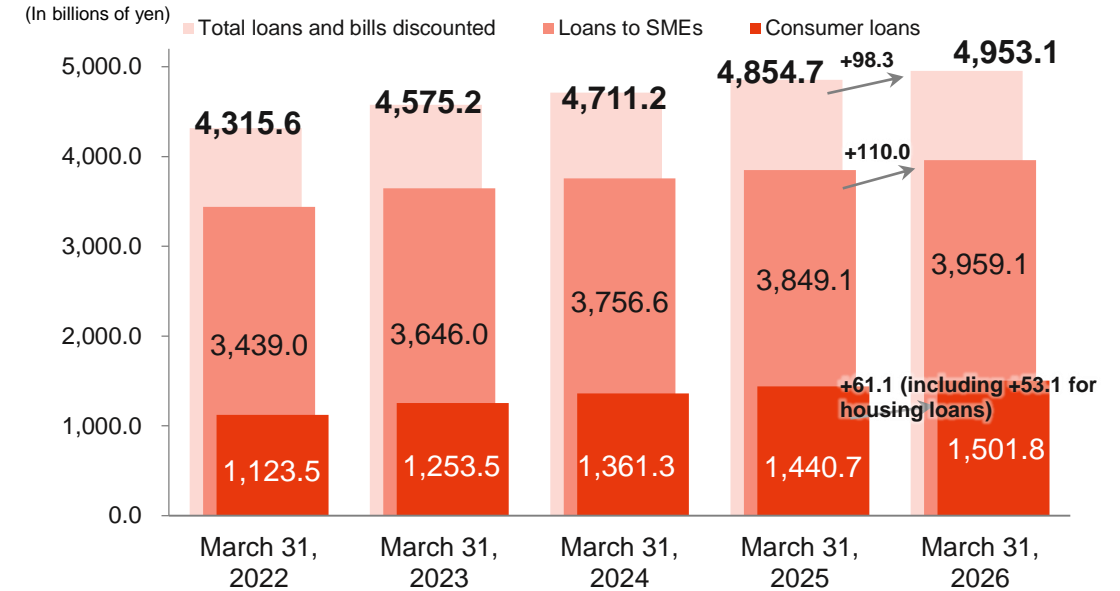
Aichi Bank, non-consolidated

- Corporate and individual deposits grew steadily, and balance of deposits exceeded 6 trillion yen.
- Outstanding loans and bills discounted also increased steadily in response to the financial needs of local customers.

## Trends in deposit balance (ending balance)



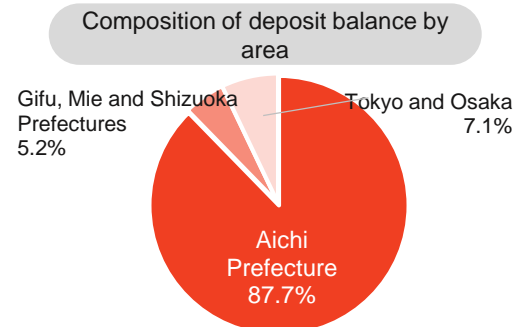
## Trends in balance of loans and bills discounted



## Deposit balance by area (Reference)

(In billions of yen)

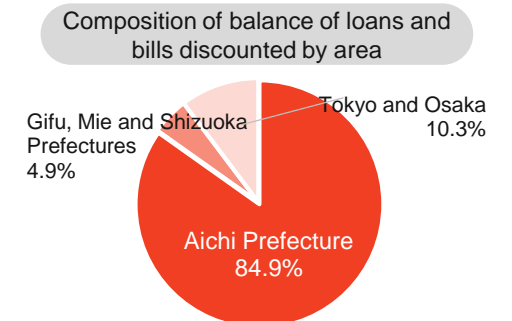
	March 31, 2026
1 Aichi Prefecture	5,265.3
2 Gifu, Mie and Shizuoka Prefectures	310.0
3 Tokyo and Osaka	428.7
4 Total	6,004.4



## Balance of loans and bills discounted by area (Reference)

(In billions of yen)

	March 31, 2026
1 Aichi Prefecture	4,203.4
2 Gifu, Mie and Shizuoka Prefectures	241.0
3 Tokyo and Osaka	508.4
4 Total	4,953.1



# Fees and commissions related to solutions and client assets

FG consolidated

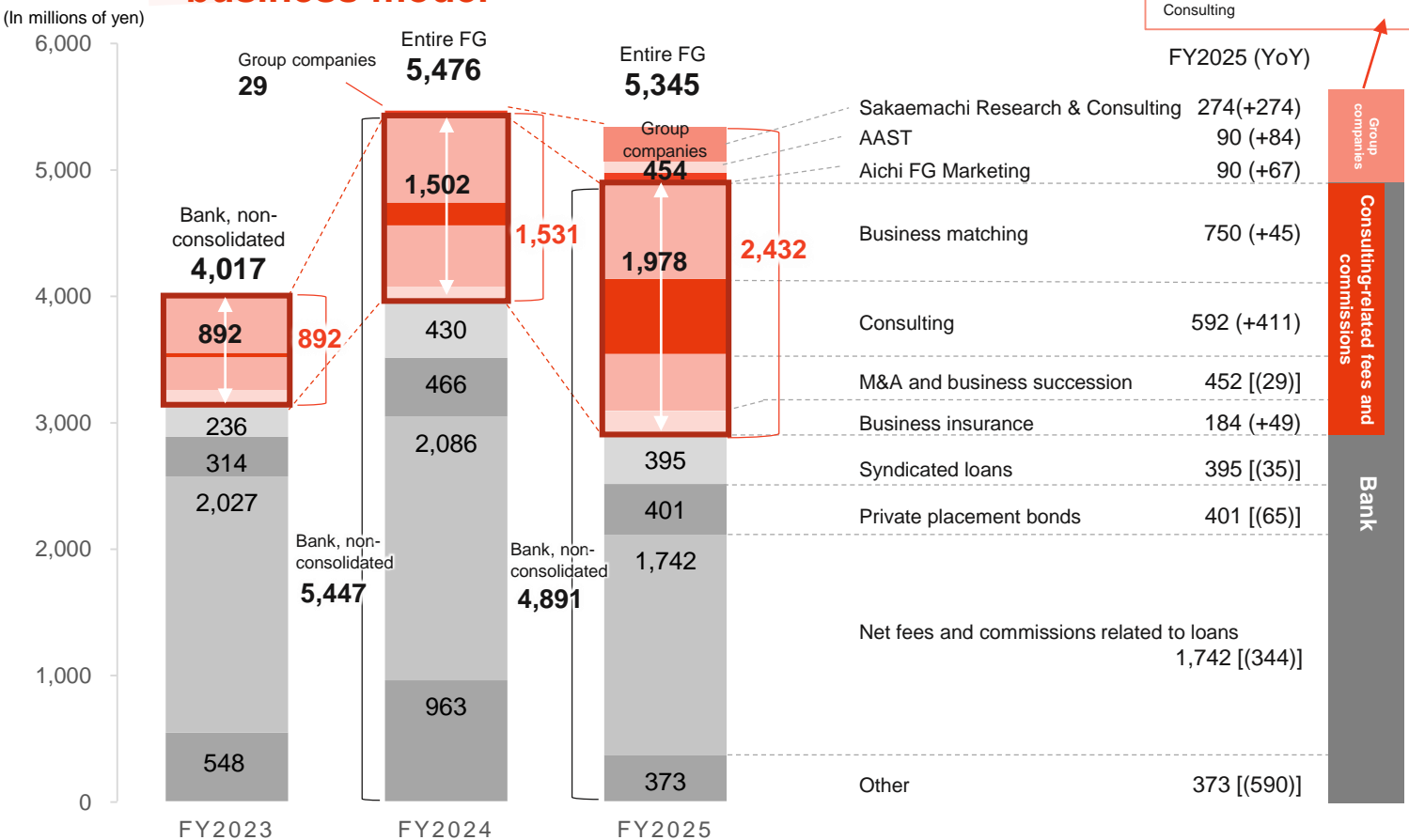
Aichi Bank, non-consolidated

- Consulting-related fees and commissions increased steadily.
- Secured solution fees and commissions for the entire group, with investment trusts steady for client assets.

## Solution fees and commissions of Aichi FG as a whole

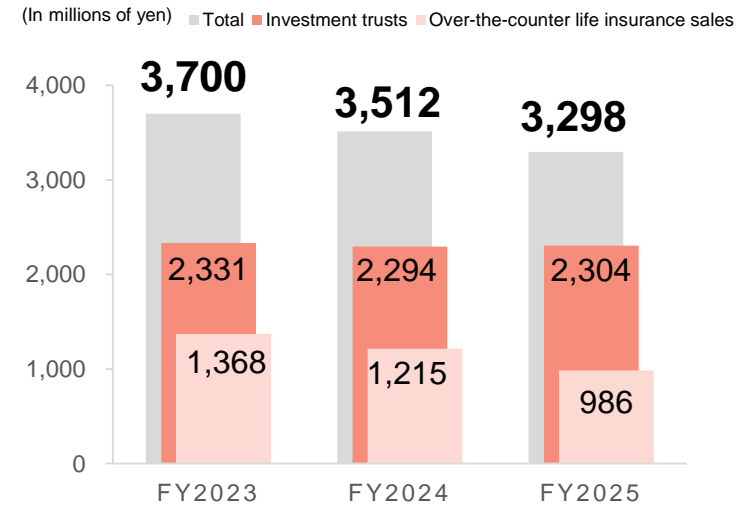
Deepening a consulting solution based business model

Steady increase in solution offerings offered as a group  
 April 2024 AAST Group joined  
 August 2024 Established Aichi FG Marketing  
 October 2025 Established Sakaemachi Research & Consulting



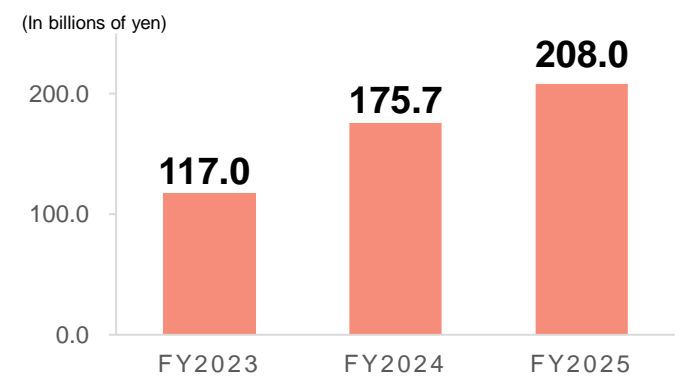
## Fees and commissions related to client assets

Aichi Bank



## Balance of investment trusts

Aichi Bank



\*Fees and commissions of Group companies are simply the sum total of fees and commissions from cooperation with Aichi Bank.

# Securities

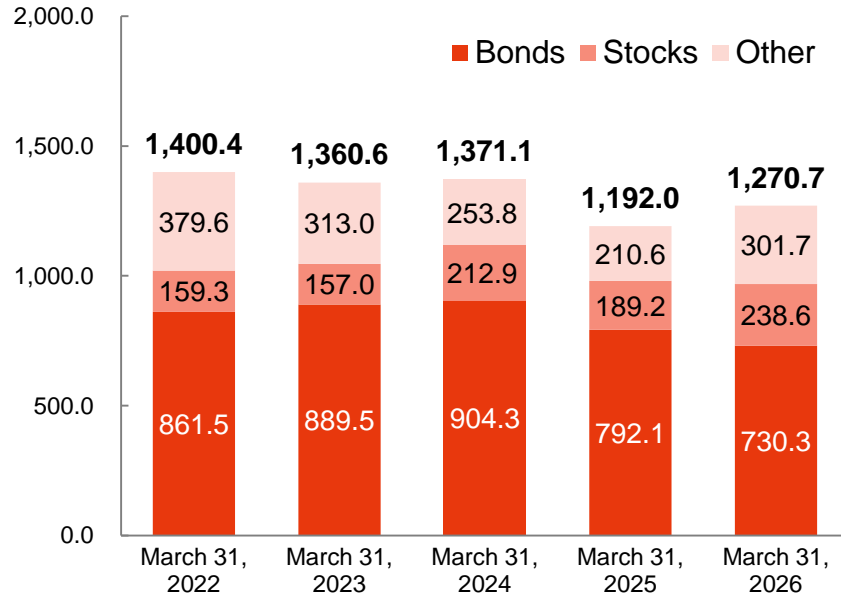
FG consolidated

Aichi Bank, non-consolidated

- Controlled securities holding balances and duration in consideration of interest rates and the market environment.
- Net unrealized gains (losses) increased due to expanded gains on evaluation of stocks.

## Balance of securities

(In billions of yen)



Duration (years)		March 31, 2022	March 31, 2023	March 31, 2024		March 31, 2025	March 31, 2026
Former Aichi Bank	Yen-denominated bonds	6.74	7.04	6.82	Aichi Bank	3.46	2.65
	Foreign currency-denominated bonds	2.57	1.85	1.77		1.57	1.68
Former Chukyo Bank	Yen-denominated bonds	5.21	4.85	4.77			
	Foreign currency-denominated bonds	5.74	2.98	1.34			

\*The bond durations of Aichi Bank is after consideration of hedging effects from its asset swaps.  
Aichi Financial Group, Inc.

## Net unrealized gains (losses) on securities

(In billions of yen)

	FY2024	FY2025	YoY
1 Total unrealized gains (losses)	69.2	137.5	68.3
2 Stocks	96.0	147.6	51.5
3 Bonds	(37.8)	(57.2)	(19.4)
4 Foreign bonds	(0.2)	(0.2)	0
5 Other	11.2	47.4	36.2

Reference: Asset swaps at the end of March 2026: notional principal of 115.0 billion yen, net unrealized gain +22.4 billion yen

## Gain (loss) on securities

(In billions of yen)

	FY2024	FY2025	YoY
1 Interest and dividends on securities	16.6	17.8	1.2
2 Net gains (losses) on investment trust cancellations	0.6	—	(0.6)
3 Gains (losses) on securities	0.3	10.0	9.7
4 Net gains (losses) related to bonds (5 Accounts)	(12.7)	(6.7)	5.9
5 Net gains (losses) related to stocks (3 Accounts)	13.0	16.8	3.8
6 Total	16.9	27.9	10.9

# Trend in credit costs and non-performing loans

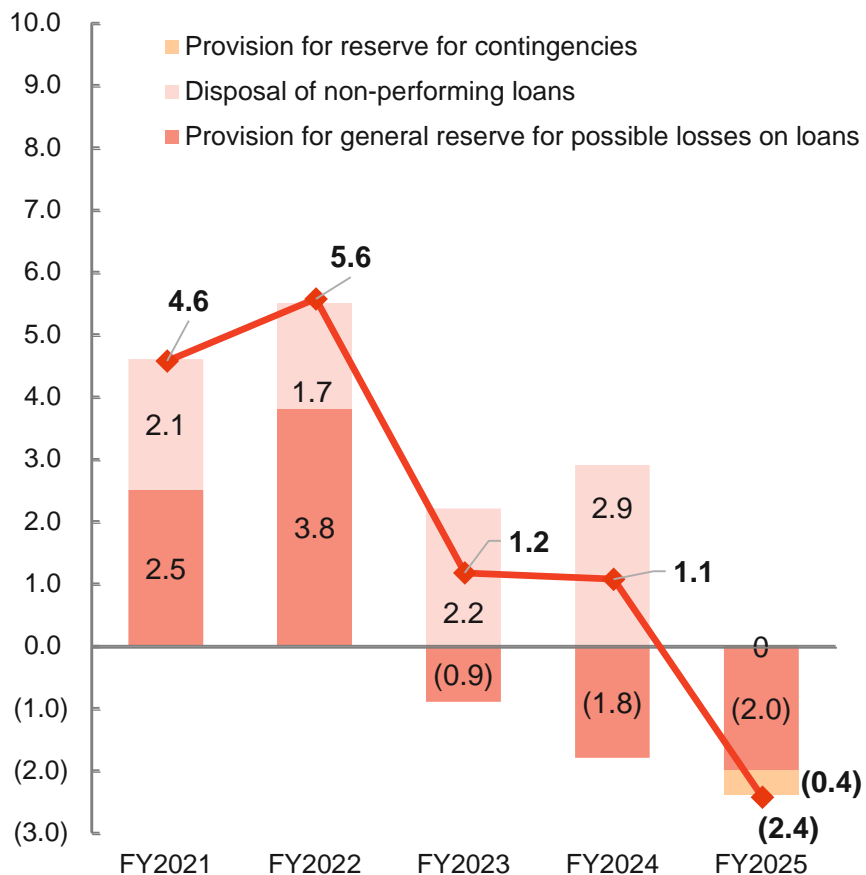
FG consolidated

Aichi Bank, non-consolidated

- Credit cost declined YoY, as gain on reversal of reserve for possible losses on loans was recorded due to a decline in the actual loan loss ratio.
- Non-performing loan ratio also improved and asset soundness remained stable.

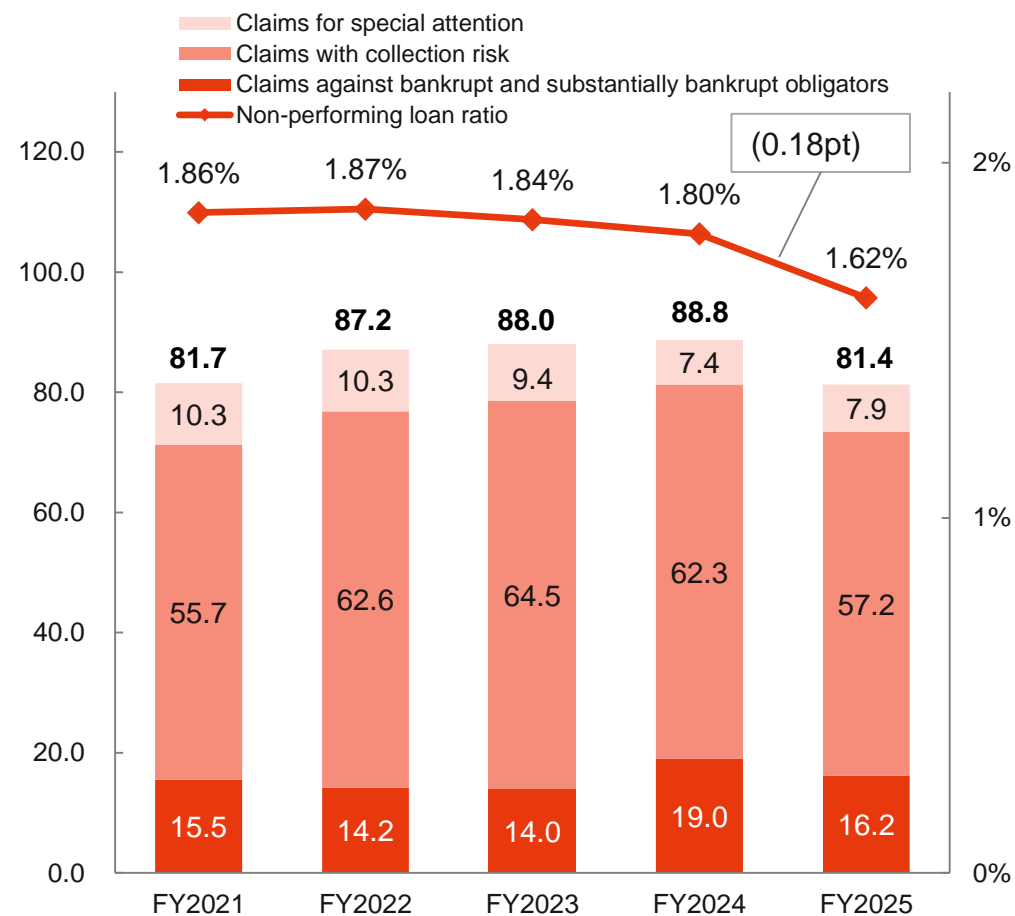
## Trend in credit cost

(In billions of yen)



## Non-performing loan ratio and status of non-performing loans

(In billions of yen)



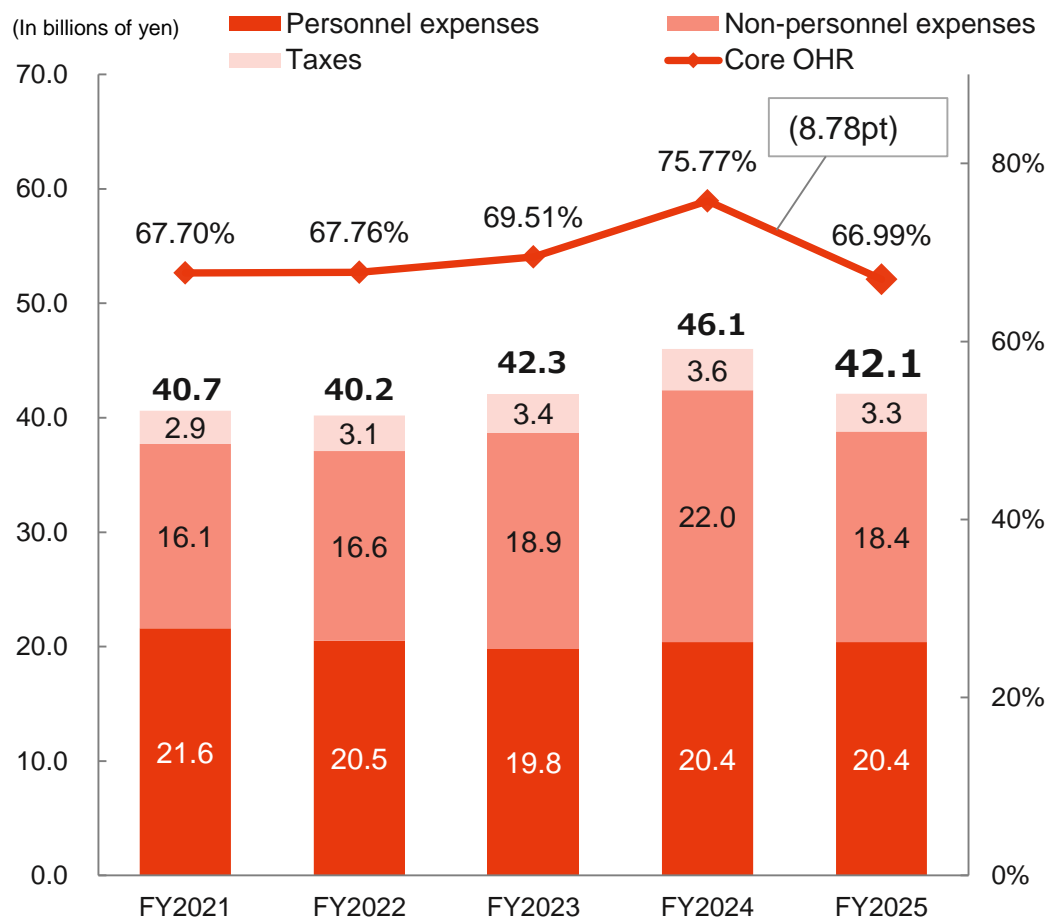
# Non-consolidated expenses, ROE and own capital ratio

FG consolidated

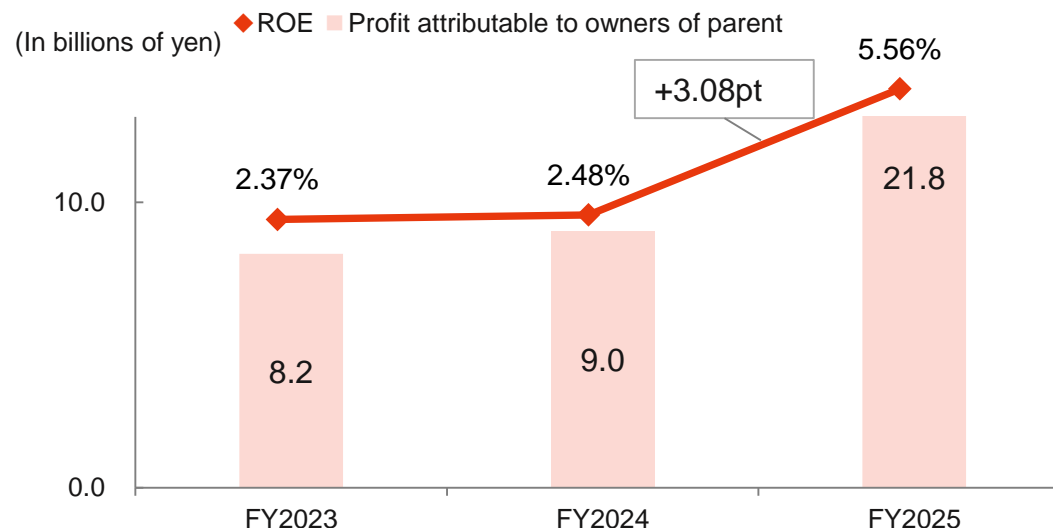
Aichi Bank, non-consolidated

- Expenses decreased due to elimination of integration-related expenses, and core OHR also improved.
- ROE rose and own capital ratio was stable.

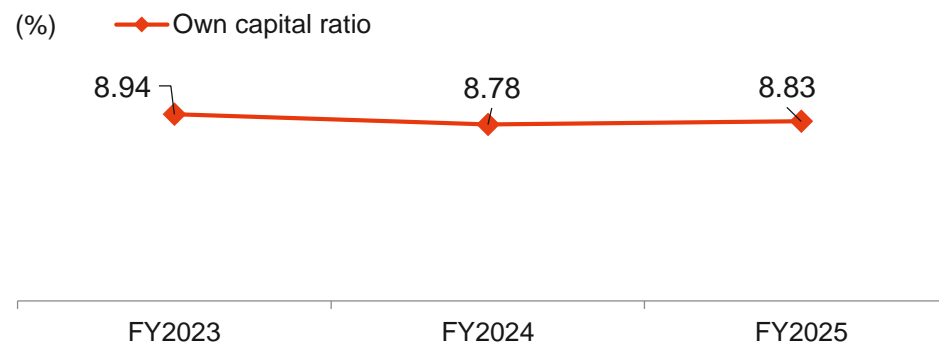
## Status of expenses and core OHR (bank, non-consolidated)



## Profit attributable to owners of parent and ROE status (FG consolidated)



## Status of own capital ratio (FG, consolidated)



# Earnings forecast

FG consolidated

Aichi Bank, non-consolidated

- For the fiscal year ending March 31, 2027, we forecast FG consolidated ordinary profit of 28 billion yen and profit attributable to owners of parent of 23 billion yen.
- The targets for the fiscal year ending March 31, 2028, the final year of Aichi FG 2nd Medium-Term Business Plan, have been changed. Aim for FG consolidated profit of 27 billion yen or more and ROE of 6.0% or more.

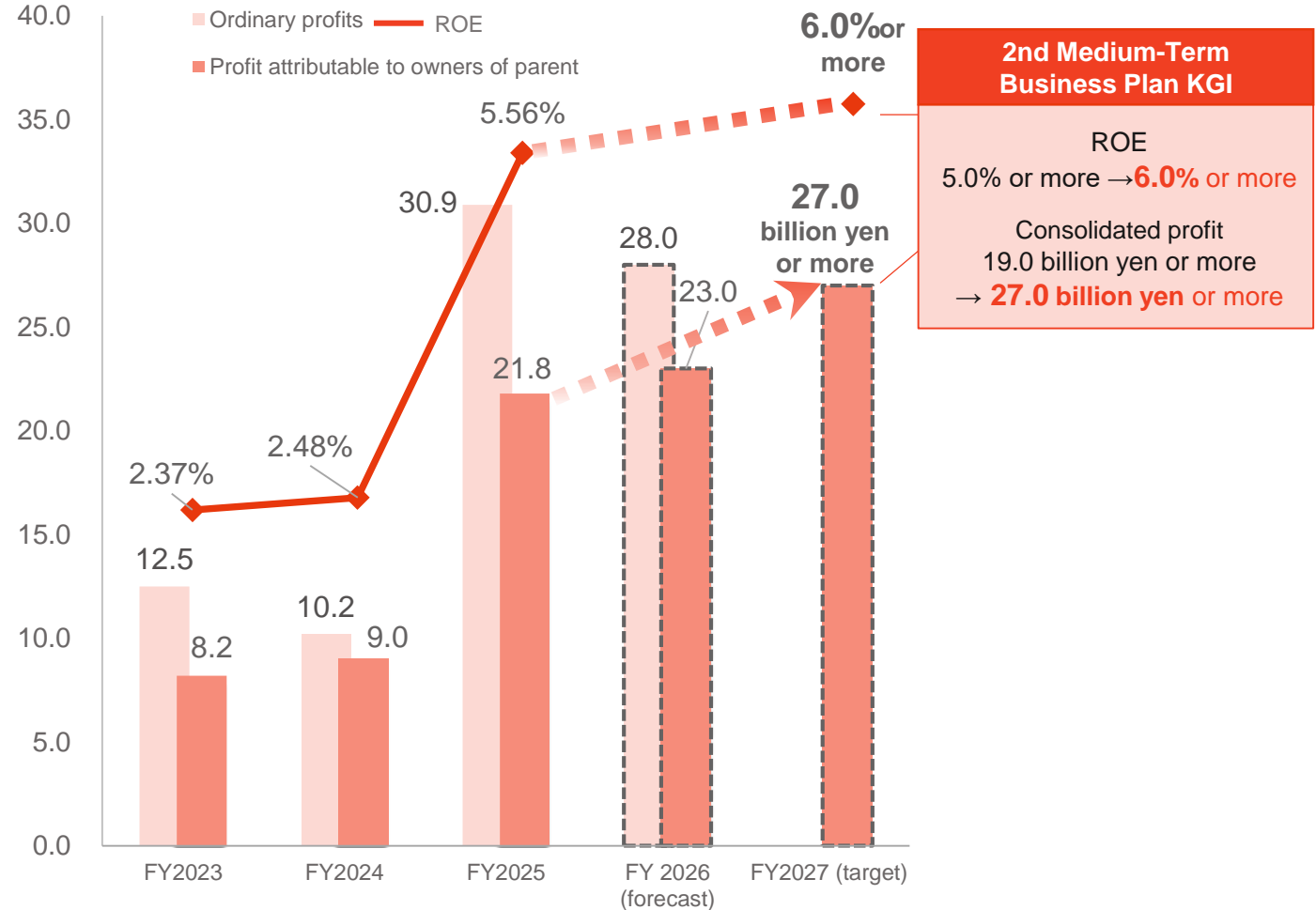
**FG, consolidated**

(In billions of yen)

	FY2025	Interim period forecast	FY2026 forecast	YoY
1 Ordinary profits	30.9	14.0	28.0	(2.9)
2 Profit attributable to owners of parent	21.8	13.0	23.0	1.1

**FG, consolidated**

(In billions of yen)



**Bank, non-consolidated**

(In billions of yen)

	FY2025	Interim period forecast	FY2026 forecast	YoY
1 Net business profit (before provision for general reserve for losses on loans) from core business areas	20.7	8.5	18.0	(2.7)
2 Ordinary profits	30.7	12.5	26.5	(4.2)
3 Profit	21.4	12.0	22.0	0.5

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.

#### Inquiries

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