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MEMBERSHIP

August 15, 2025

Company Name	Chugin Financial Group, Inc.
Representative	Sadanori Kato, President Representative Director (Securities Code 5832, Prime Market of the TSE)
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### Notice Concerning the Capital Ratio as of June 30, 2025

Chugin Financial Group, Inc. hereby announces the capital ratio(International Standard) as of June 30, 2025, as follows.

Chugin Financial Group, Inc. (Consolidated)

(Billions of yen)

	As of Jun. 30, 2025	Change	As of Mar. 31, 2025
Total capital ratio	13.34%	0.45%	12.89%
Tier 1 capital ratio	12.35%	0.48%	11.87%
Common equity Tier 1 capital ratio	12.35%	0.48%	11.87%
Total capital	595.1	30.2	564.9
Tier 1 capital	550.7	30.8	519.9
Common equity Tier 1 capital	550.7	30.8	519.9
Risk-weighted assets	4,459.3	79.2	4,380.1
Total required capital	356.7	6.3	350.4

The Chugoku Bank, Ltd. (Consolidated)

(Billions of yen)

	As of Jun. 30, 2025	Change	As of Mar. 31, 2025
Total capital ratio	12.12%	0.46%	11.66%
Tier 1 capital ratio	11.17%	0.49%	10.68%
Common equity Tier 1 capital ratio	11.17%	0.49%	10.68%
Total capital	532.4	29.3	503.1
Tier 1 capital	490.8	29.6	461.2
Common equity Tier 1 capital	490.8	29.6	461.2
Risk-weighted assets	4,390.5	75.6	4,314.9
Total required capital	351.2	6.1	345.1

The Chugoku Bank, Ltd. (Non-Consolidated)

(Billions of yen)

	As of Jun. 30, 2025	Change	As of Mar. 31, 2025
Total capital ratio	12.00%	0.49%	11.51%
Tier 1 capital ratio	11.08%	0.51%	10.57%
Common equity Tier 1 capital ratio	11.08%	0.51%	10.57%
Total capital	526.3	29.8	496.5
Tier 1 capital	486.2	30.3	455.9
Common equity Tier 1 capital	486.2	30.3	455.9
Risk-weighted assets	4,385.8	75.6	4,310.2
Total required capital	350.8	6.0	344.8

(Notes)

- The following approaches are used to calculate the Risk-weighted assets:
  - Credit risk assets: Foundation Internal Ratings-Based Approach
  - Operational risk equivalent amount: Standardized Measurement Approach
- The total required capital is calculated by multiplying the Risk-weighted assets by 8%.