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MEMBERSHIP

February 13, 2026

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 December 31, 2025

Chugin Financial Group, Inc. hereby announces the capital ratio(International Standard) as of December 31, 2025, as follows.

Chugin Financial Group, Inc. (Consolidated)

(Billions of yen)

	As of Dec. 31, 2025			As of Sep. 30, 2025
		Change		
Total capital ratio	14.03%	(0.20%)		14.23%
Tier 1 capital ratio	12.78%	0.06%		12.72%
Common equity Tier 1 capital ratio	12.78%	0.06%		12.72%
Total capital	653.1	11.8		641.3
Tier 1 capital	595.1	22.0		573.1
Common equity Tier 1 capital	595.1	22.0		573.1
Risk-weighted assets	4,653.4	148.9		4,504.5
Total required capital	372.2	11.9		360.3

The Chugoku Bank, Ltd. (Consolidated)

(Billions of yen)

	As of		As of Sep. 30, 2025
	Dec. 31, 2025	Change	
Total capital ratio	12.66%	(0.19%)	12.85%
Tier 1 capital ratio	11.43%	0.11%	11.32%
Common equity Tier 1 capital ratio	11.43%	0.11%	11.32%
Total capital	583.7	10.9	572.8
Tier 1 capital	527.1	22.4	504.7
Common equity Tier 1 capital	527.1	22.4	504.7
Risk-weighted assets	4,609.3	153.1	4,456.2
Total required capital	368.7	12.3	356.4

The Chugoku Bank, Ltd. (Non-Consolidated)

(Billions of yen)

	As of		As of Sep. 30, 2025
	Dec. 31, 2025	Change	
Total capital ratio	12.53%	(0.18%)	12.71%
Tier 1 capital ratio	11.33%	0.12%	11.21%
Common equity Tier 1 capital ratio	11.33%	0.12%	11.21%
Total capital	577.3	11.1	566.2
Tier 1 capital	521.9	22.4	499.5
Common equity Tier 1 capital	521.9	22.4	499.5
Risk-weighted assets	4,606.9	154.0	4,452.9
Total required capital	368.5	12.3	356.2

(Notes)

1. 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
2. The total required capital is calculated by multiplying the Risk-weighted assets by 8%.