



May 22, 2026

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**(Addendum)**

**Notice Regarding the Addition of Supplementary Materials  
to the “Consolidated Financial Results for the Fiscal Year  
Ended March 2026 [Japanese GAAP] ”**

We hereby announce that additions have been made to the “FY2025 Highlights” and “FY2026 Financial Results Presentation Materials” included in the supplementary materials for the “Summary of Financial Results for the Fiscal Year Ended March 2026 [Japanese GAAP] (Consolidated)” disclosed on May 1, 2026.

Additions: We are adding the “FY2025 Financial Highlights (Additions)” and “FY2026 Financial Results Presentation Materials (Additions)” starting on the following page.

END

Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

# Additional Information

## Fiscal Year 2025 Financial Highlight

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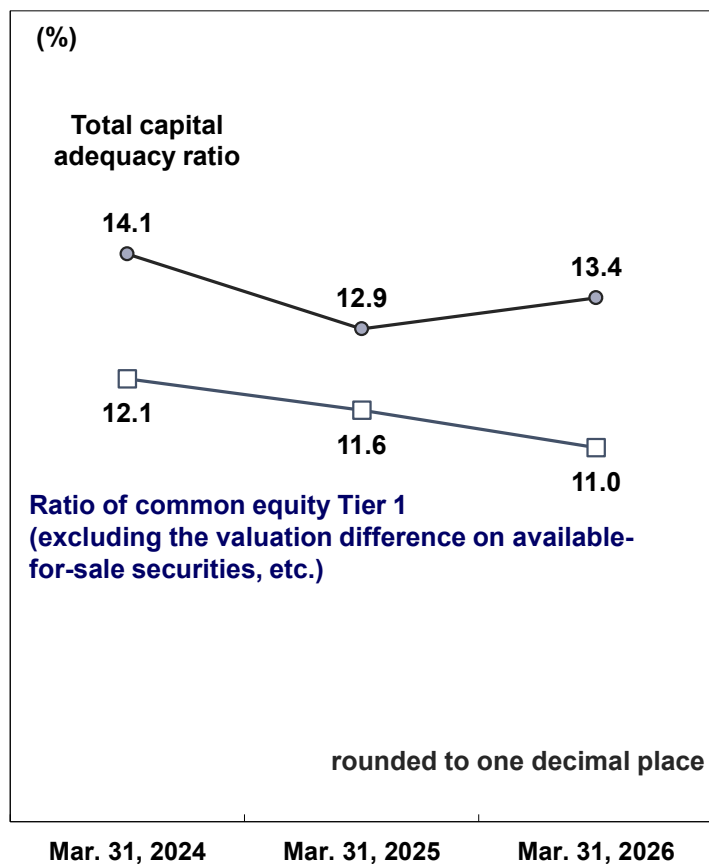
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**Chugin Financial Group, Inc.**

# Status of Capital Adequacy – Consolidated for the FG –

We will continue to pursue both the promotion of capital utilization and the maintenance of soundness.

[Capital adequacy ratio (consolidated for the FG)]



[Status of capital adequacy (consolidated for the FG)]

(billions of yen)	FY ended Mar. 2025	FY ended Mar. 2026	Change
Total capital adequacy	564.9	640.6	75.7
Of which, common equity Tier 1	519.9	583.9	64.0
Of which, valuation difference on available-for-sale securities, etc.*	12.4	56.5	44.1
Risk assets, etc.	4,380.1	4,797.5	417.4
Credit risk	4,284.7	4,688.2	403.5
Operational risk	95.4	109.2	13.8

\*Valuation difference on available-for-sale securities and deferred gains or losses on hedges (on securities)

[Other Basel regulations]

	FY ended Mar.2025	FY ended Mar.2026	Regulatory level
Consolidated leverage ratio	5.20%	5.57%	3.15% or more
Consolidated liquidity coverage ratio (LCR)	132.6%	145.8%	At least 100%

## Additional Information

# Explanatory Materials on Financial Report for Fiscal Year 2025 (Ended March 31, 2026)

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#### Financial Figures for the Fiscal Year Ended March 31, 2026

<b>1. Interest Margin</b>	Non-consolidated
<b>2. Capital Adequacy [International unified standards]</b>	Consolidated/Non-consolidated



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## 1. Interest Margin [Non-consolidated]

(%)

Total for all branches	For the fiscal year ended Mar. 31, 2026	YoY (amount)	For the fiscal year ended Mar. 31, 2025
	(1) Interest-bearing asset yield	1.55	0.13
Loan yield	1.60	0.05	1.55
Securities yield	1.86	0.19	1.67
(2) Fundraising expense	1.32	0.04	1.28
Deposit yield	0.40	0.18	0.22
Total net interest income (1-2)	0.23	0.09	0.14

(%)

Domestic banking operations	For the fiscal year ended Mar. 31, 2026	YoY (amount)	For the fiscal year ended Mar. 31, 2025
	(1) Interest-bearing asset yield	1.04	0.28
Loan yield	1.15	0.24	0.91
Securities yield	1.24	0.27	0.97
(2) Fundraising expense	0.87	0.20	0.67
Deposit yield	0.21	0.15	0.06
Total net interest income (1-2)	0.17	0.08	0.09

International banking operations	For the fiscal year ended Mar. 31, 2026	YoY (amount)	For the fiscal year ended Mar. 31, 2025
	(1) Interest-bearing asset yield	3.94	▲0.58
Loan yield	4.14	▲0.85	4.99
Securities yield	4.59	0.06	4.53
(2) Fundraising expense	3.48	▲0.74	4.22
Deposit yield	3.78	▲0.35	4.13
Total net interest income (1-2)	0.46	0.16	0.30

## 2.Capital Adequacy [International unified standards]

[Consolidated]

(Billions of yen)

	For the fiscal year ended Mar. 31, 2026	YoY	For the fiscal year ended Mar. 31, 2025
(1)Overall capital adequacy ratio	13.35%	0.46%	12.89%
(2)Tier 1 ratio (5/7)	12.17%	0.30%	11.87%
(3)Tier 1 ratio including common shares (6/7)	12.17%	0.30%	11.87%
(4)Overall capital adequacy	640.6	75.7	564.9
(5)Tier 1 capital	583.9	64.0	519.9
(6)Tier 1 capital including common shares	583.9	64.0	519.9
(7)Risk-weighted assets	4,797.5	417.4	4,380.1

[Non-consolidated]

(Billions of yen)

	For the fiscal year ended Mar. 31, 2026	YoY	For the fiscal year ended Mar. 31, 2025
(1)Overall capital adequacy ratio	11.88%	0.37%	11.51%
(2)Tier 1 ratio (5/7)	10.75%	0.18%	10.57%
(3)Tier 1 ratio including common shares (6/7)	10.75%	0.18%	10.57%
(4)Overall capital adequacy	565.4	68.9	496.5
(5)Tier 1 capital	511.6	55.7	455.9
(6)Tier 1 capital including common shares	511.6	55.7	455.9
(7)Risk-weighted assets	4,757.8	447.6	4,310.2