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November 10, 2025

To whom it may concern:

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# Notice Concerning Revisions to Earnings Estimate and Dividends Forecast (Upward)

Aichi Financial Group, Inc. (the "Company") hereby announces that the earnings estimates and dividends forecast for the current fiscal year announced on May 15 2025, has revised based on the current business trends as described below.

1. Revisions to Earnings Estimate

(1) Revisions to consolidated earnings estimates for the current half fiscal year (April 1, 2025 through September 30, 2025)

| | Ordinary Profit | Profit attributable to Owners of Parent | Net Income per Share |
|---|---|---|---|
| | Millions of yen | Millions of yen | Yen |
| Previously announced Estimate (A) | 6,900 | 4,800 | 97.74 |
| Revised Estimate (B) | 14,200 | 10,000 | 204.84 |
| Amount of Change (B-A) | 7,300 | 5,200 | - |
| Rate of Change (%) | 105.8 | 108.3 | - |
| (For Reference) Result FY2024 (Half year ended on September 30, 2024) | 9,997 | 7,134 | 145.50 |

(2) Revisions to consolidated earnings estimates for the current fiscal year (April 1, 2025 through March 31, 2026)

| | Ordinary Profit | Profit attributable to Owners of Parent | Net Income per Share |
|---|---|---|---|
| | Millions of yen | Millions of yen | Yen |
| Previously announced Estimate (A) | 15,000 | 10,500 | 213.80 |
| Revised Estimate (B) | 26,000 | 18,000 | 369.36 |
| Amount of Change (B-A) | 11,000 | 7,500 | - |
| Rate of Change (%) | 73.3 | 71.4 | - |
| (For Reference) Result FY2024 (Full year ended on March 31, 2025) | 10,282 | 9,097 | 185.43 |

(3) Reason for revision

In our subsidiary Aichi Bank Ltd., the estimation of net gains and losses related to stocks has exceeded more than the initial estimation and the estimation of credit-related cost has bellowed more than the initial estimation, the consolidated earnings estimates for the half year and full year ended on March 31, 2026 will be revised upward.

2. Revisions to Dividend Forecast (Upward)

(1) Revisions to dividend forecast for the current fiscal year (April 1, 2025 through March 31, 2026) (Upward)

| | Dividend per Share | | |
|---|---|---|---|
| | 1H FY2025 | Fiscal 2025 | Total |
| | Yen | Yen | Yen |
| Previously announced Estimate | 50.00 | 50.00 | 100.00 |
| Revised Estimate | 50.00 | 60.00 | 110.00 |
| Actual Dividends for FY2025 | - | - | - |
| (For Reference) Result FY2024<br>(Full year ended on March 31, 2025) | 50.00 | 60.00<br>(Annual dividend: 50.00)<br>(Commemorative Dividend: 10.00 Yen) | 110.00<br>(Annual dividend: 100.00)<br>(Commemorative Dividend: 10.00 Yen) |

(2) Reason for revision

The Company positions our basic policy is to maintain stable dividends while paying attention to internal reserves to strengthen the management base. For the full-year dividend, the Company has set it at 100 yen per share, as a floor and exercise an acquisition of treasury stocks flexibly. Specially, the Company set 30% of the Total-Dividend-Payout-Ratio as a prospects both cash dividend and treasury stock acquisition.
Based on revisions to earnings estimate upward, the company has revised the dividends forecast for the fiscal year ended 31 March 2026 announced on May 15 2025.

* Proper use of earnings forecasts, and other special matters
Forward-looking statements concerning financial forecasts contained in these materials are based on information available when the forecasts were made and certain assumptions judged to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved, and actual results may differ significantly from the forecasts due to a variety of factors.

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