*Note: This document has been translated from 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.*

MEMBERSHIP

August 21, 2026


| | |
|---|---|
| Company Name | Chugin Financial Group,Inc. |
| Representative | Sadanori Kato, President Representative Director<br>(Securities Code 5832, Prime Market of the TSE) |
| Inquiries | Kenji Ono, General Manager, Corporate Planning Department<br>(Tel : +81-86-223-3110) |


# Notice Concerning the Capital Ratio as of June 30, 2026

Chugin Financial Group, Inc. hereby announces the capital ratio(International Standard) as of June 30, 2026, as follows.

Chugin Financial Group, Inc. (Consolidated)

(Billions of yen)

| | As of Jun. 30, 2026 | Change | As of Mar. 31, 2026 |
|---|---|---|---|
| Total capital ratio | 14.35% | 1.00% | 13.35% |
| Tier 1 capital ratio | 13.18% | 1.01% | 12.17% |
| Common equity Tier 1 capital ratio | 13.18% | 1.01% | 12.17% |
| Total capital | 701.9 | 61.3 | 640.6 |
| Tier 1 capital | 644.9 | 61.0 | 583.9 |
| Common equity Tier 1 capital | 644.9 | 61.0 | 583.9 |
| Risk-weighted assets | 4,891.2 | 93.7 | 4,797.5 |
| Total required capital | 391.2 | 7.4 | 383.8 |

The Chugoku Bank, Ltd. (Consolidated)

(Billions of yen)

| | As of Jun. 30, 2026 | Change | As of Mar. 31, 2026 |
|---|---|---|---|
| Total capital ratio | 12.96% | 0.97% | 11.99% |
| Tier 1 capital ratio | 11.81% | 0.99% | 10.82% |
| Common equity Tier 1 capital ratio | 11.81% | 0.99% | 10.82% |
| Total capital | 627.1 | 57.4 | 569.7 |
| Tier 1 capital | 571.5 | 57.0 | 514.5 |
| Common equity Tier 1 capital | 571.5 | 57.0 | 514.5 |
| Risk-weighted assets | 4,835.9 | 84.4 | 4,751.5 |
| Total required capital | 386.8 | 6.7 | 380.1 |

The Chugoku Bank, Ltd. (Non-Consolidated)

(Billions of yen)

| | As of Jun. 30, 2026 | Change | As of Mar. 31, 2026 |
|---|---|---|---|
| Total capital ratio | 12.90% | 1.02% | 11.88% |
| Tier 1 capital ratio | 11.78% | 1.03% | 10.75% |
| Common equity Tier 1 capital ratio | 11.78% | 1.03% | 10.75% |
| Total capital | 623.0 | 57.6 | 565.4 |
| Tier 1 capital | 568.9 | 57.3 | 511.6 |
| Common equity Tier 1 capital | 568.9 | 57.3 | 511.6 |
| Risk-weighted assets | 4,828.5 | 70.7 | 4,757.8 |
| Total required capital | 386.2 | 5.6 | 380.6 |

(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%.