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February 4, 2026

[Summary] Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: Chugin Financial Group, Inc.

Listing: Prime Market of the TSE

Securities code: 5832

URL: <https://www.chugin-fg.co.jp/>

Representative: Sadanori Kato

President Representative Director

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Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	182,386	13.9	45,496	55.7	31,577	54.9
December 31, 2024	160,081	17.6	29,210	10.9	20,383	10.9

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 83,467 million [-%]
For the nine months ended December 31, 2024: ¥ (1,874) million [-%]

	Basic earnings per share	Diluted earnings per share
Nine months ended December 31, 2025	Yen 177.20	Yen 177.06
December 31, 2024	113.21	113.10

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of December 31, 2025	Millions of yen 11,465,093	Millions of yen 610,636	% 5.3

Reference: Equity

As of December 31, 2025:	¥ 610,522 million
As of March 31, 2025:	¥ 542,224 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 26.50	Yen -	Yen 35.50	Yen 62.00
Fiscal year ending March 31, 2026	-	37.00	-		
Fiscal year ending March 31, 2026 (Forecast)				42.00	79.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: Breakdown of the third quarter dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend	- yen
Special dividend	- yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	242,000	14.2	50,000	30.5	35,000	27.5	196.88

Note: Revisions to the financial result forecast most recently announced: None

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 company (Chugin Energy 1st, LLC)

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

(3) Changes in accounting policies, changes in accounting estimates, and restatement

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(4) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of December 31, 2025	184,771,461 shares
As of March 31, 2025	184,771,461 shares

(ii) Number of treasury shares at the end of the period

As of December 31, 2025	7,003,863 shares
As of March 31, 2025	5,860,146 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	178,198,804 shares
Nine months ended December 31, 2024	180,035,751 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

Quarterly Consolidated Financial Statements and Primary Notes

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	1,203,294	1,098,148
Call loans	193,782	201,511
Monetary claims bought	20,092	18,979
Trading securities	510	476
Money held in trust	11,700	17,972
Securities	2,776,089	3,050,143
Loans and bills discounted	6,571,458	6,777,280
Foreign exchanges	25,485	12,891
Lease receivables and investments in leases	33,365	35,971
Other assets	144,413	205,506
Tangible fixed assets	42,315	45,173
Intangible fixed assets	2,523	4,341
Retirement benefit asset	9,195	10,075
Deferred tax assets	28,534	5,472
Customers' liabilities for acceptances and guarantees	55,491	54,790
Allowance for loan losses	(72,674)	(73,641)
Total assets	11,045,576	11,465,093
Liabilities		
Deposits	8,256,715	8,591,289
Negotiable certificates of deposit	107,075	73,754
Call money	165,426	168,960
Securities sold under repurchase agreements	149,768	72,756
Cash collateral received for securities lent	765,678	842,825
Borrowed money	763,697	760,962
Foreign exchanges	409	832
Bonds payable	30,000	40,000
Borrowed money from trust account	11,933	14,160
Other liabilities	192,454	231,561
Provision for bonuses	1,779	-
Provision for bonuses for directors (and other officers)	43	3
Retirement benefit liability	1,625	1,212
Provision for retirement benefits for directors (and other officers)	53	27
Provision for reimbursement of deposits	650	545
Provision for point card certificates	143	158
Reserves under special laws	8	8
Deferred tax liabilities	255	606
Acceptances and guarantees	55,491	54,790
Total liabilities	10,503,210	10,854,456

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	16,000	16,000
Capital surplus	7,314	7,453
Retained earnings	511,855	530,504
Treasury shares	(7,637)	(10,016)
Total shareholders' equity	527,533	543,940
Valuation difference on available-for-sale securities	(8,643)	13,316
Deferred gains or losses on hedges	20,852	50,178
Remeasurements of defined benefit plans	2,481	3,086
Total accumulated other comprehensive income	14,690	66,581
Share acquisition rights	141	114
Total net assets	542,366	610,636
Total liabilities and net assets	11,045,576	11,465,093

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	160,081	182,386
Interest income	113,345	126,411
Interest on loans and discounts	74,325	79,749
Interest and dividends on securities	33,311	40,981
Trust fees	1	15
Fees and commissions	18,038	18,905
Other ordinary income	22,053	21,821
Other income	6,642	15,233
Ordinary expenses	130,870	136,890
Interest expenses	57,063	56,815
Interest on deposits	12,566	24,698
Fees and commissions payments	2,730	2,980
Other ordinary expenses	14,348	21,218
General and administrative expenses	43,996	49,149
Other expenses	12,731	6,727
Ordinary profit	29,210	45,496
Extraordinary income	8	0
Gain on disposal of non-current assets	8	0
Extraordinary losses	87	275
Loss on disposal of non-current assets	32	251
Impairment losses	54	24
Profit before income taxes	29,131	45,220
Income taxes	8,748	13,643
Profit	20,383	31,577
Profit attributable to non-controlling interests	-	-
Profit attributable to owners of parent	20,383	31,577

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	20,383	31,577
Other comprehensive income	(22,258)	51,890
Valuation difference on available-for-sale securities	(32,937)	21,959
Deferred gains or losses on hedges	10,413	29,325
Remeasurements of defined benefit plans, net of tax	265	605
Comprehensive income	(1,874)	83,467
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(1,874)	83,467
Comprehensive income attributable to non-controlling interests	-	-