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## [Summary] Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

July 30, 2025

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

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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

President Representative Director

General Manager, Corporate Planning Department

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

### 1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

#### (1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	56,606	7.9	14,984	9.1	9,887	5.2
June 30, 2024	52,435	19.5	13,728	33.6	9,398	30.5

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 30,627 million [ -%]  
Three months ended June 30, 2024: ¥ (3,462) million [ -%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	55.26	55.22
June 30, 2024	51.78	51.71

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	11,236,333	566,120	5.0
March 31, 2025	11,045,576	542,366	4.9

(Reference) Equity: As of June 30, 2025: ¥ 566,005 million  
As of March 31, 2025: ¥ 542,224 million

## 2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	26.50	-	35.50	62.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		37.00	-	37.00	74.00

(Note) Revision to the forecast for dividends announced most recently: None

(Note) Breakdown of the 1st quarter dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend	- yen
Special dividend	- yen

## 3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	112,600	9.4	23,400	11.5	15,800	8.0	88.43
Full year	231,000	9.0	47,600	24.2	33,000	20.2	184.70

(Note) Revision to the financial results forecast announced most recently: None

### \* Notes:

(1) Significant changes in the scope of consolidation during the period: None

Newly included:	-	(Company name: )
Excluded:	-	(Company name: )

(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

- 1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- 2) Changes in accounting policies due to other reasons: None
- 3) Changes in accounting estimates: None
- 4) Restatement: None

(4) Number of issued shares (common shares)

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

June 30, 2025:	184,771,461 shares
March 31, 2025:	184,771,461 shares

2) Number of treasury shares at the end of the period:

June 30, 2025:	6,107,600 shares
March 31, 2025:	5,860,146 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025:	178,898,653 shares
Three months ended June 30, 2024:	181,482,046 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 June 30, 2025
<b>Assets</b>		
Cash and due from banks	1,203,294	1,341,858
Call loans	193,782	114,861
Monetary claims bought	20,092	20,047
Trading securities	510	498
Money held in trust	11,700	17,014
Securities	2,776,089	2,908,590
Loans and bills discounted	6,571,458	6,589,520
Foreign exchanges	25,485	17,291
Lease receivables and investments in leases	33,365	34,838
Other assets	144,413	136,353
Tangible fixed assets	42,315	42,616
Intangible fixed assets	2,523	2,562
Retirement benefit asset	9,195	9,487
Deferred tax assets	28,534	19,281
Customers' liabilities for acceptances and guarantees	55,491	53,679
Allowance for loan losses	(72,674)	(72,169)
Total assets	11,045,576	11,236,333
<b>Liabilities</b>		
Deposits	8,256,715	8,452,482
Negotiable certificates of deposit	107,075	86,488
Call money	165,426	171,166
Securities sold under repurchase agreements	149,768	117,560
Cash collateral received for securities lent	765,678	798,876
Borrowed money	763,697	760,783
Foreign exchanges	409	694
Bonds payable	30,000	30,000
Borrowed money from trust account	11,933	12,748
Other liabilities	192,454	182,902
Provision for bonuses	1,779	-
Provision for bonuses for directors (and other officers)	43	1
Retirement benefit liability	1,625	1,533
Provision for retirement benefits for directors (and other officers)	53	27
Provision for reimbursement of deposits	650	592
Provision for point card certificates	143	157
Reserves under special laws	8	8
Deferred tax liabilities	255	509
Acceptances and guarantees	55,491	53,679
Total liabilities	10,503,210	10,670,212

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	16,000	16,000
Capital surplus	7,314	7,427
Retained earnings	511,855	515,392
Treasury shares	(7,637)	(8,245)
Total shareholders' equity	527,533	530,574
Valuation difference on available-for-sale securities	(8,643)	10,496
Deferred gains or losses on hedges	20,852	22,292
Remeasurements of defined benefit plans	2,481	2,641
Total accumulated other comprehensive income	14,690	35,431
Share acquisition rights	141	114
Total net assets	542,366	566,120
Total liabilities and net assets	11,045,576	11,236,333

## Quarterly Consolidated Statements of Income and Comprehensive Income

## Quarterly Consolidated Statement of Income (For the three months)

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	52,435	56,606
Interest income	37,822	40,428
Interest on loans and discounts	24,609	25,743
Interest and dividends on securities	11,423	12,785
Trust fees	0	0
Fees and commissions	5,698	6,171
Other ordinary income	7,446	6,602
Other income	1,467	3,403
Ordinary expenses	38,706	41,622
Interest expenses	19,294	18,308
Interest on deposits	3,676	7,223
Fees and commissions payments	367	350
Other ordinary expenses	3,806	6,278
General and administrative expenses	14,324	16,365
Other expenses	913	318
Ordinary profit	13,728	14,984
Extraordinary income	2	0
Gain on disposal of non-current assets	2	0
Extraordinary losses	56	254
Loss on disposal of non-current assets	12	229
Impairment losses	43	24
Profit before income taxes	13,674	14,729
Income taxes	4,276	4,841
Profit	9,398	9,887
Profit attributable to non-controlling interests	-	-
Profit attributable to owners of parent	9,398	9,887

Quarterly Consolidated Statement of Comprehensive Income (For the three months)

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	9,398	9,887
Other comprehensive income	(12,860)	20,740
Valuation difference on available-for-sale securities	(22,890)	19,140
Deferred gains or losses on hedges	9,941	1,439
Remeasurements of defined benefit plans, net of tax	88	160
Comprehensive income	(3,462)	30,627
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(3,462)	30,627
Comprehensive income attributable to non-controlling interests	-	-