CHUGIN FINANCIAL GROUP, INC.

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July 30, 2026

[Summary] Consolidated Financial Results for the Three Months Ended June 30, 2026 (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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Telephone: +81-86-223-3110
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes (Japanese only)
Holding of financial results briefing: None

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

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	109,640	93.6	20,269	35.2	13,880	40.3
June 30, 2025	56,606	7.9	14,984	9.1	9,887	5.2

Note: Comprehensive income
For the three months ended June 30, 2026: ¥ 62,159 million [102.9%]
For the three months ended June 30, 2025: ¥ 30,627 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	78.07	78.01
June 30, 2025	55.26	55.22

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	11,397,875	673,437	5.9
March 31, 2026	11,370,252	620,700	5.4

Reference: Equity
As of June 30, 2026: ¥ 673,386 million
As of March 31, 2026: ¥ 620,586 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	37.00	-	53.00	90.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		51.00	-	51.00	102.00

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

Note: Breakdown of the first quarter dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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
Six months ending September 30, 2026	131,000	14.3	30,000	19.0	20,700	19.1	116.39
Full year	263,000	5.5	65,000	15.9	45,000	13.3	253.03

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

*** Notes**

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

Newly included: - companies( )

Excluded: - companies( )

(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 June 30, 2026	184,771,461 shares
As of March 31, 2026	184,771,461 shares

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

As of June 30, 2026	6,928,745 shares
As of March 31, 2026	7,005,231 shares

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

Three months ended June 30, 2026	177,790,662 shares
Three months ended June 30, 2025	178,898,653 shares

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

* Proper use of earnings forecasts, and other special matters

The above forecasts are based on the information which is presently available and certain assumptions which are considered to be reasonable.

Actual results may differ materially from those forecasts depending on various future factors.

Quarterly Consolidated Financial Statements and Primary Notes

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	975,274	1,009,678
Call loans	131,994	198,871
Monetary claims bought	16,586	15,917
Trading securities	524	536
Money held in trust	18,000	18,104
Securities	3,107,354	3,033,488
Loans and bills discounted	6,797,024	6,784,903
Foreign exchanges	15,177	26,457
Lease receivables and investments in leases	36,826	37,312
Other assets	216,881	220,572
Tangible fixed assets	46,701	42,884
Intangible fixed assets	5,088	5,769
Retirement benefit asset	20,536	20,893
Deferred tax assets	5,511	872
Customers' liabilities for acceptances and guarantees	51,844	56,867
Allowance for loan losses	(75,075)	(75,256)
Total assets	11,370,252	11,397,875
Liabilities		
Deposits	8,445,033	8,523,231
Negotiable certificates of deposit	58,869	62,724
Call money	151,232	130,452
Securities sold under repurchase agreements	78,543	126,389
Cash collateral received for securities lent	763,018	610,359
Borrowed money	851,857	832,315
Foreign exchanges	692	267
Bonds payable	40,000	40,000
Borrowed money from trust account	14,185	15,103
Other liabilities	290,495	307,301
Provision for bonuses	2,046	-
Provision for bonuses for directors (and other officers)	30	1
Retirement benefit liability	253	258
Provision for retirement benefits for directors (and other officers)	29	22
Provision for reimbursement of deposits	550	515
Provision for point card certificates	145	157
Reserves under special laws	10	10
Deferred tax liabilities	712	18,459
Acceptances and guarantees	51,844	56,867
Total liabilities	10,749,551	10,724,437

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	16,000	16,000
Capital surplus	7,453	7,404
Retained earnings	538,633	543,092
Treasury shares	(10,017)	(9,906)
Total shareholders' equity	552,069	556,590
Valuation difference on available-for-sale securities	(2,080)	44,221
Deferred gains or losses on hedges	59,704	61,922
Remeasurements of defined benefit plans	10,893	10,651
Total accumulated other comprehensive income	68,517	116,795
Share acquisition rights	114	51
Total net assets	620,700	673,437
Total liabilities and net assets	11,370,252	11,397,875

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	56,606	109,640
Interest income	40,428	50,265
Interest on loans and discounts	25,743	29,596
Interest and dividends on securities	12,785	18,479
Trust fees	0	0
Fees and commissions	6,171	6,344
Other ordinary income	6,602	33,329
Other income	3,403	19,700
Ordinary expenses	41,622	89,370
Interest expenses	18,308	19,922
Interest on deposits	7,223	9,551
Fees and commissions payments	350	646
Other ordinary expenses	6,278	49,191
General and administrative expenses	16,365	17,653
Other expenses	318	1,957
Ordinary profit	14,984	20,269
Extraordinary income	0	21
Gain on disposal of non-current assets	0	21
Extraordinary losses	254	67
Loss on disposal of non-current assets	229	67
Impairment losses	24	0
Profit before income taxes	14,729	20,222
Income taxes	4,841	6,342
Profit	9,887	13,880
Profit attributable to non-controlling interests	-	-
Profit attributable to owners of parent	9,887	13,880

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	9,887	13,880
Other comprehensive income	20,740	48,278
Valuation difference on available-for-sale securities	19,140	46,301
Deferred gains or losses on hedges	1,439	2,218
Remeasurements of defined benefit plans, net of tax	160	(242)
Comprehensive income	30,627	62,159
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	30,627	62,159
Comprehensive income attributable to non-controlling interests	-	-