Note: This document has been translated from a part of 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.

May 1, 2026

[Summary] Consolidated Financial Results for the Fiscal Year Ended March 31, 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
Inquiries: Kenji Ono General Manager, Corporate Planning Department
Telephone: +81-86-223-3110

Scheduled date of annual general meeting of shareholders: June 25, 2026
Scheduled date to commence dividend payments: June 26, 2026
Scheduled date to file annual securities report: June 15, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

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

1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	249,074	17.6	56,038	46.2	39,705	44.7
March 31, 2025	211,734	14.6	38,308	22.8	27,434	28.2

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 93,532 million [-%]
For the fiscal year ended March 31, 2025: ¥ (23,301) million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	222.95	222.77	6.8	0.4	22.4
March 31, 2025	152.61	152.46	4.8	0.3	18.0

Reference: Share of profit (loss) of entities accounted for using equity method
For the fiscal year ended March 31, 2026: ¥ - million
For the fiscal year ended March 31, 2025: ¥ - million

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	11,370,252	620,700	5.4	3,491.02
March 31, 2025	11,045,576	542,366	4.9	3,030.68

Reference: Equity
As of March 31, 2026: ¥ 620,586 million
As of March 31, 2025: ¥ 542,224 million

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	70,904	(293,176)	(6,114)	973,331
March 31, 2025	46,944	(265,073)	4,214	1,201,718

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	26.50	-	35.50	62.00	11,095	40.4	2.0
Fiscal year ended March 31, 2026	-	37.00	-	53.00	90.00	15,999	40.2	2.5
Fiscal year ending March 31, 2027 (Forecast)	-	51.00	-	51.00	102.00		40.2	

Note: Breakdown of the year-end dividend for the fiscal year ended March 31, 2026 :

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	116.44
Full year	263,000	5.5	65,000	15.9	45,000	13.3	253.14

*** Notes**

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

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

(2) 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

(3) Number of issued shares (common shares)

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

As of March 31, 2026	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 March 31, 2026	7,005,231 shares
As of March 31, 2025	5,860,146 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	178,092,268 shares
Fiscal Year ended March 31, 2025	179,758,509 shares

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* 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.

Consolidated Financial Statements and Primary Notes

Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,203,294	975,274
Call loans	193,782	131,994
Monetary claims bought	20,092	16,586
Trading securities	510	524
Money held in trust	11,700	18,000
Securities	2,776,089	3,107,354
Loans and bills discounted	6,571,458	6,797,024
Foreign exchanges	25,485	15,177
Lease receivables and investments in leases	33,365	36,826
Other assets	144,413	216,881
Tangible fixed assets	42,315	46,701
Buildings, net	9,123	9,781
Land	19,043	19,100
Construction in progress	255	486
Leased assets, net	1,095	2,104
Other tangible fixed assets	12,796	15,228
Intangible fixed assets	2,523	5,088
Software	2,063	2,118
Software in progress	333	1,696
Goodwill	-	1,137
Other intangible fixed assets	126	135
Retirement benefit asset	9,195	20,536
Deferred tax assets	28,534	5,511
Customers' liabilities for acceptances and guarantees	55,491	51,844
Allowance for loan losses	(72,674)	(75,075)
Total assets	11,045,576	11,370,252

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	8,256,715	8,445,033
Negotiable certificates of deposit	107,075	58,869
Call money	165,426	151,232
Securities sold under repurchase agreements	149,768	78,543
Cash collateral received for securities lent	765,678	763,018
Borrowed money	763,697	851,857
Foreign exchanges	409	692
Bonds payable	30,000	40,000
Borrowed money from trust account	11,933	14,185
Other liabilities	192,454	290,495
Provision for bonuses	1,779	2,046
Provision for bonuses for directors (and other officers)	43	30
Retirement benefit liability	1,625	253
Provision for retirement benefits for directors (and other officers)	53	29
Provision for reimbursement of deposits	650	550
Provision for point card certificates	143	145
Reserves under special laws	8	10
Deferred tax liabilities	255	712
Acceptances and guarantees	55,491	51,844
Total liabilities	10,503,210	10,749,551
Net assets		
Share capital	16,000	16,000
Capital surplus	7,314	7,453
Retained earnings	511,855	538,633
Treasury shares	(7,637)	(10,017)
Total shareholders' equity	527,533	552,069
Valuation difference on available-for-sale securities	(8,643)	(2,080)
Deferred gains or losses on hedges	20,852	59,704
Remeasurements of defined benefit plans	2,481	10,893
Total accumulated other comprehensive income	14,690	68,517
Share acquisition rights	141	114
Total net assets	542,366	620,700
Total liabilities and net assets	11,045,576	11,370,252

Consolidated Statements of Income and Comprehensive Income

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	211,734	249,074
Interest income	150,045	169,963
Interest on loans and discounts	98,846	107,336
Interest and dividends on securities	43,358	54,692
Interest on call loans	4,357	1,590
Interest on deposits with banks	2,932	5,838
Other interest income	550	504
Trust fees	9	34
Fees and commissions	24,163	26,064
Other ordinary income	28,832	30,554
Other income	8,682	22,457
Recoveries of written off receivables	21	10
Other	8,661	22,447
Ordinary expenses	173,425	193,036
Interest expenses	74,680	76,395
Interest on deposits	18,130	34,243
Interest on negotiable certificates of deposit	110	218
Interest on call money	7,059	3,639
Interest expenses on securities sold under repurchase agreements	8,361	3,796
Interest expenses on cash collateral received for securities lent	1,636	4,418
Interest on borrowings and rediscounts	3,783	3,001
Interest expenses on bonds	180	653
Other interest expenses	35,418	26,425
Fees and commissions payments	3,920	4,317
Other ordinary expenses	19,245	34,603
General and administrative expenses	59,526	66,565
Other expenses	16,051	11,153
Provision of allowance for loan losses	14,034	6,737
Other	2,017	4,416
Ordinary profit	38,308	56,038
Extraordinary income	119	13
Gain on disposal of non-current assets	119	13
Extraordinary losses	145	385
Loss on disposal of non-current assets	45	353
Impairment losses	100	30
Provision of reserve for financial instruments transaction liabilities	-	2
Profit before income taxes	38,282	55,666
Income taxes - current	13,450	17,121
Income taxes - deferred	(2,601)	(1,160)
Total income taxes	10,848	15,960
Profit	27,434	39,705
Profit attributable to non-controlling interests	-	-
Profit attributable to owners of parent	27,434	39,705

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	27,434	39,705
Other comprehensive income	(50,735)	53,826
Valuation difference on available-for-sale securities	(64,290)	6,562
Deferred gains or losses on hedges	14,828	38,851
Remeasurements of defined benefit plans, net of tax	(1,273)	8,412
Comprehensive income	(23,301)	93,532
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(23,301)	93,532
Comprehensive income attributable to non-controlling interests	-	-

Consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	16,000	7,292	494,988	(2,812)	515,468
Changes during period					
Dividends of surplus			(10,566)		(10,566)
Profit attributable to owners of parent			27,434		27,434
Purchase of treasury shares				(5,000)	(5,000)
Disposal of treasury shares		22		176	198
Net changes in items other than shareholders' equity					
Total changes during period	-	22	16,867	(4,824)	12,065
Balance at end of period	16,000	7,314	511,855	(7,637)	527,533

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	55,647	6,024	3,754	65,426	220	581,115
Changes during period						
Dividends of surplus						(10,566)
Profit attributable to owners of parent						27,434
Purchase of treasury shares						(5,000)
Disposal of treasury shares						198
Net changes in items other than shareholders' equity	(64,290)	14,828	(1,273)	(50,735)	(79)	(50,814)
Total changes during period	(64,290)	14,828	(1,273)	(50,735)	(79)	(38,748)
Balance at end of period	(8,643)	20,852	2,481	14,690	141	542,366

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	16,000	7,314	511,855	(7,637)	527,533
Changes during period					
Dividends of surplus			(12,928)		(12,928)
Profit attributable to owners of parent			39,705		39,705
Purchase of treasury shares				(3,001)	(3,001)
Disposal of treasury shares		138		621	759
Net changes in items other than shareholders' equity					
Total changes during period	-	138	26,777	(2,380)	24,535
Balance at end of period	16,000	7,453	538,633	(10,017)	552,069

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(8,643)	20,852	2,481	14,690	141	542,366
Changes during period						
Dividends of surplus						(12,928)
Profit attributable to owners of parent						39,705
Purchase of treasury shares						(3,001)
Disposal of treasury shares						759
Net changes in items other than shareholders' equity	6,562	38,851	8,412	53,826	(26)	53,799
Total changes during period	6,562	38,851	8,412	53,826	(26)	78,334
Balance at end of period	(2,080)	59,704	10,893	68,517	114	620,700

Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	38,282	55,666
Depreciation	4,249	5,268
Impairment losses	100	30
Amortization of goodwill	-	61
Share-based payment expenses	89	345
Provision of allowance for doubtful accounts	14,034	6,737
Increase (decrease) in provision for bonuses	205	267
Increase (decrease) in provision for bonuses for directors (and other officers)	(1)	(12)
Increase (decrease) in retirement benefit liability	(763)	(462)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(0)	(24)
Increase (decrease) in provision for reimbursement of deposits	(150)	(100)
Increase (decrease) in provision for point card certificates	9	1
Interest income	(150,045)	(169,963)
Interest expenses	74,680	76,395
Loss (gain) related to securities	(3,534)	736
Loss (gain) on money held in trust	266	18
Foreign exchange losses (gains)	5,980	(35,524)
Loss (gain) on disposal of non-current assets	(104)	49
Net decrease (increase) in trading securities	506	(13)
Decrease (increase) in other assets	54,963	(71,041)
Net decrease (increase) in lease receivables and investments in leases	(2,908)	(3,461)
Increase (decrease) in other liabilities	52,540	143,271
Net decrease (increase) in loans and bills discounted	(342,025)	(229,903)
Net increase (decrease) in deposits	45,163	188,317
Net increase (decrease) in negotiable certificates of deposit	9,054	(48,206)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	19,591	86,879
Net decrease (increase) in call loans	2,039	65,294
Net increase (decrease) in payables under repurchase agreements	(8,254)	(71,224)
Net increase (decrease) in call money	20,402	(14,193)
Net increase (decrease) in cash collateral received for securities lent	161,628	(2,660)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	1,016	37
Net decrease (increase) in foreign exchanges - assets	(11,406)	10,307
Net increase (decrease) in foreign exchanges - liabilities	(31)	283
Net increase (decrease) in borrowed money from trust account	1,945	2,251
Interest received	148,850	167,378
Interest paid	(73,896)	(77,052)
Subtotal	62,481	85,755
Income taxes paid	(15,536)	(14,851)
Net cash provided by (used in) operating activities	46,944	70,904

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(837,497)	(1,183,899)
Proceeds from sale of securities	359,821	665,913
Proceeds from redemption of securities	203,445	241,133
Increase in money held in trust	-	(6,347)
Decrease in money held in trust	20,300	29
Purchase of tangible fixed assets	(11,006)	(6,645)
Proceeds from sale of tangible fixed assets	762	425
Purchase of intangible fixed assets	(899)	(2,266)
Purchase of shares of subsidiaries resulting in change in scope of consolidation	-	(1,519)
Net cash provided by (used in) investing activities	(265,073)	(293,176)
Cash flows from financing activities		
Issuance of subordinated bonds	20,000	20,000
Redemption of subordinated bonds	-	(10,000)
Dividends paid	(10,566)	(12,928)
Repayments of lease liabilities	(218)	(185)
Purchase of treasury shares	(5,000)	(3,001)
Proceeds from sale of treasury shares	0	1
Proceeds from exercise of employee share options	0	0
Net cash provided by (used in) financing activities	4,214	(6,114)
Effect of exchange rate change on cash and cash equivalents	-	-
Net increase (decrease) in cash and cash equivalents	(213,913)	(228,386)
Cash and cash equivalents at beginning of period	1,415,632	1,201,718
Cash and cash equivalents at end of period	1,201,718	973,331

(Segment Information)

(1) Description of reportable segments

The Group's reportable segments are components of the Group for which separate information is available and evaluated regularly by the Board of Directors in deciding how to allocate management resources and evaluating operating segment performance. Each operating segment is controlled by each consolidated subsidiary since each company provides different services.

Accordingly, the Group consists of operating segments differentiated by the services each company provides, and the reportable segments are mainly "Banking," "Leasing," and "Securities."

The "Banking" segment provides diversified financial services such as deposit-taking and lending. The "Leasing" segment is engaged in leasing services and installment sales of properties and goods. The "Securities" segment provides brokerage services for financial instruments.

(2) Methods of measurement for the amounts of ordinary income, profit or loss, assets, liabilities and other items for each reportable segment

Intersegment income is based on arm's length prices.

(3) Information about ordinary income, profit or loss, assets, liabilities and other items was as follows:

	Millions of Yen							
	Fiscal year ended March 31,2026(April 1,2025 - March 31,2026)							
	Reportable segments							Consolidated financial statements
	Banking	Leasing	Securities	Total	Other	Total	Adjustments	
Ordinary income:								
External customers	**226,071**	**14,415**	**4,950**	**245,437**	**3,636**	**249,074**	**—**	**249,074**
Intersegment income	**2,278**	**163**	**112**	**2,555**	**40,966**	**43,521**	**(43,521)**	**—**
Total	**228,350**	**14,579**	**5,063**	**247,992**	**44,603**	**292,596**	**(43,521)**	**249,074**
Segment profit	**52,480**	**550**	**1,360**	**54,392**	**38,285**	**92,678**	**(36,639)**	**56,038**
Segment assets	**11,322,941**	**68,133**	**15,264**	**11,406,338**	**567,906**	**11,974,245**	**(603,993)**	**11,370,252**
Segment liabilities	**10,772,219**	**45,096**	**8,963**	**10,826,280**	**47,107**	**10,873,388**	**(123,836)**	**10,749,551**
Other items:								
Depreciation	**3,578**	**1,441**	**23**	**5,043**	**170**	**5,213**	**55**	**5,268**
Amortization of goodwill	**—**	**—**	**—**	**—**	**61**	**61**	**—**	**61**
Interest income	**169,846**	**83**	**35**	**169,966**	**37,490**	**207,456**	**(37,493)**	**169,963**
Interest expense	**76,453**	**295**	**1**	**76,750**	**611**	**77,361**	**(966)**	**76,395**

Notes: 1. Ordinary income and ordinary profit (segment profit) are presented in place of net sales and operating profit of non-financial industries. Ordinary income and ordinary profit are calculated by deducting non-recurring items from total income or income before income taxes and non-controlling interests.

2. “Other” represents business segments that are not included in the reportable segments and includes the credit card business and investment management and advisory services in accordance with the Financial Instruments and Exchange Act, etc.

3. Chugin Energy 1st, LLC (newly established on July 1, 2025) is included in “Other” as its business is related to regional energy and decarbonization.

	Millions of Yen							
	Fiscal year ended March 31,2025(April 1,2024 - March 31,2025)							
	Reportable segments							Consolidated financial statements
	Banking	Leasing	Securities	Total	Other	Total	Adjustments	
Ordinary income:								
External customers	**190,249**	**14,552**	**3,878**	**208,680**	**3,053**	**211,734**	**—**	**211,734**
Intersegment income	**1,783**	**162**	**96**	**2,043**	**21,347**	**23,391**	**(23,391)**	**—**
Total	**192,033**	**14,715**	**3,975**	**210,724**	**24,401**	**235,125**	**(23,391)**	**211,734**
Segment profit	**35,796**	**685**	**868**	**37,351**	**19,482**	**56,833**	**(18,525)**	**38,308**
Segment assets	**11,004,719**	**62,021**	**10,618**	**11,077,359**	**519,088**	**11,596,447**	**(550,871)**	**11,045,576**
Segment liabilities	**10,507,883**	**40,134**	**4,959**	**10,552,977**	**20,922**	**10,573,899**	**(70,689)**	**10,503,210**
Other items:								
Depreciation	**2,825**	**1,299**	**12**	**4,138**	**38**	**4,176**	**72**	**4,249**
Interest income	**150,095**	**63**	**9**	**150,168**	**18,730**	**168,898**	**(18,852)**	**150,045**
Interest expense	**74,688**	**180**	**1**	**74,871**	**104**	**74,975**	**(295)**	**74,680**

Notes: 1. Ordinary income and ordinary profit (segment profit) are presented in place of net sales and operating profit of non-financial industries. Ordinary income and ordinary profit are calculated by deducting non-recurring items from total income or income before income taxes and non-controlling interests.

2. “Other” represents business segments that are not included in the reportable segments and includes the credit card business and investment management and advisory services in accordance with the Financial Instruments and Exchange Act, etc.

3. Chugin Energy Fund Investment Limited Partnership (newly established on October 1, 2024) is included in “Other” as its business is related to investment management business.

Fiscal Year 2025
Financial Highlights

Our challenges build our future.

Chugin Financial Group, Inc.

Earnings Results —Summary (Consolidated for the FG)—

Consolidated financial results for the Chugin Financial Group

*Forecast published on November 14, 2025

(Billions of yen)	FY2023	FY2024	FY2025		
				YoY	vs. Initial plan*
Consolidated gross profit	91.7	105.2	111.3	6.1	–
(excluding profits and losses related to bonds)	92.5	108.0	129.5	21.5	–
Net interest income	62.2	75.3	93.6	18.3	–
Net fee income	18.5	20.2	21.7	1.5	–
Net other operating profits	10.9	9.5	(4.0)	(13.5)	–
Of which, profits and losses related to bonds	(0.7)	(2.8)	(18.2)	(15.4)	–
Expenses (-)	57.8	59.5	66.5	7.0	–
Credit cost (-)	8.9	14.0	6.8	(7.2)	–
Profits and losses related to equity	5.9	5.3	14.5	9.2	–
Other	0.2	1.3	3.5	2.2	–
Ordinary profit	31.1	38.3	56.0	17.7	6.0
Extraordinary profits and losses	(0.2)	(0.0)	(0.3)	(0.3)	–
Profit attributable to owners of parent	21.3	27.4	39.7	12.3	4.7

Summary —Status of the Group Companies (Non-consolidated for the Bank)—

Non-consolidated for The Chugoku Bank

*Forecast published on November 14, 2025

(Billions of yen)	FY2023	FY2024	FY2025	YoY	vs. Initial plan*
Core business gross profit	84.3	99.7	120.3	20.6	5.9
Net interest income	62.2	76.3	94.3	18.0	-
Net fee income	20.1	21.6	23.4	1.8	-
Net other operating profits	1.9	1.7	2.4	0.7	-
Expenses (-)	52.8	55.2	61.8	6.6	0.1
OHR	62.7%	55.3%	51.4%	(3.9pt)	-
Core business net profit	31.4	44.5	58.4	13.9	5.8
Excl. gains or losses on cancellation of investment trusts	31.4	44.3	58.3	14.0	-
Credit cost (-)	8.5	13.4	6.1	(7.3)	(0.9)
Profits and losses related to securities	4.8	2.5	(3.5)	(6.0)	(2.8)
Other	(1.0)	0.9	2.8	1.9	-
Ordinary profit	26.6	34.5	51.5	17.0	5.7
Net income	18.4	25.2	36.9	11.7	4.7

Summary —Status of the Group Companies (Excluding the Bank)—

Group companies (Billions of yen)	Ordinary profit	YoY	Net income	YoY
The Chugin Lease	**0.55**	(0.13)	**0.37**	(0.07)
The Chugin Card	**0.32**	+0.01	**0.20**	(0.00)
Chugin Human Innovations (Employment placement)	**0.04**	+0.02	**0.02**	+0.01
Chugin Capital Partners (Fund management and administration)	**0.06**	+0.01	**0.04**	+0.00
C Cube Consulting (DX, SX and other consulting services)	**0.06**	(0.10)	**0.06**	(0.09)
Chugin Energy+Chugin Energy 1st+Chugin Energy Fund (Decarbonization support such as renewable energy power generation)	**0.04**	+0.11	**0.02**	+0.09
Chugin Securities	**1.36**	+0.49	**0.94**	+0.33
Chugin Asset Management	**0.24**	+0.03	**0.16**	+0.01
The Chugin Operation Center	**0.05**	+0.00	**0.03**	+0.00
CBS (Contracted administrative work related to banks)	**0.09**	(0.10)	**0.06**	(0.06)
The Chugin Credit Guarantee	**1.80**	(0.07)	**1.20**	(0.02)
Group companies total	**4.65**	+0.26	**3.16**	+0.19

Earnings Forecasts

Consolidated for the Chugin Financial Group

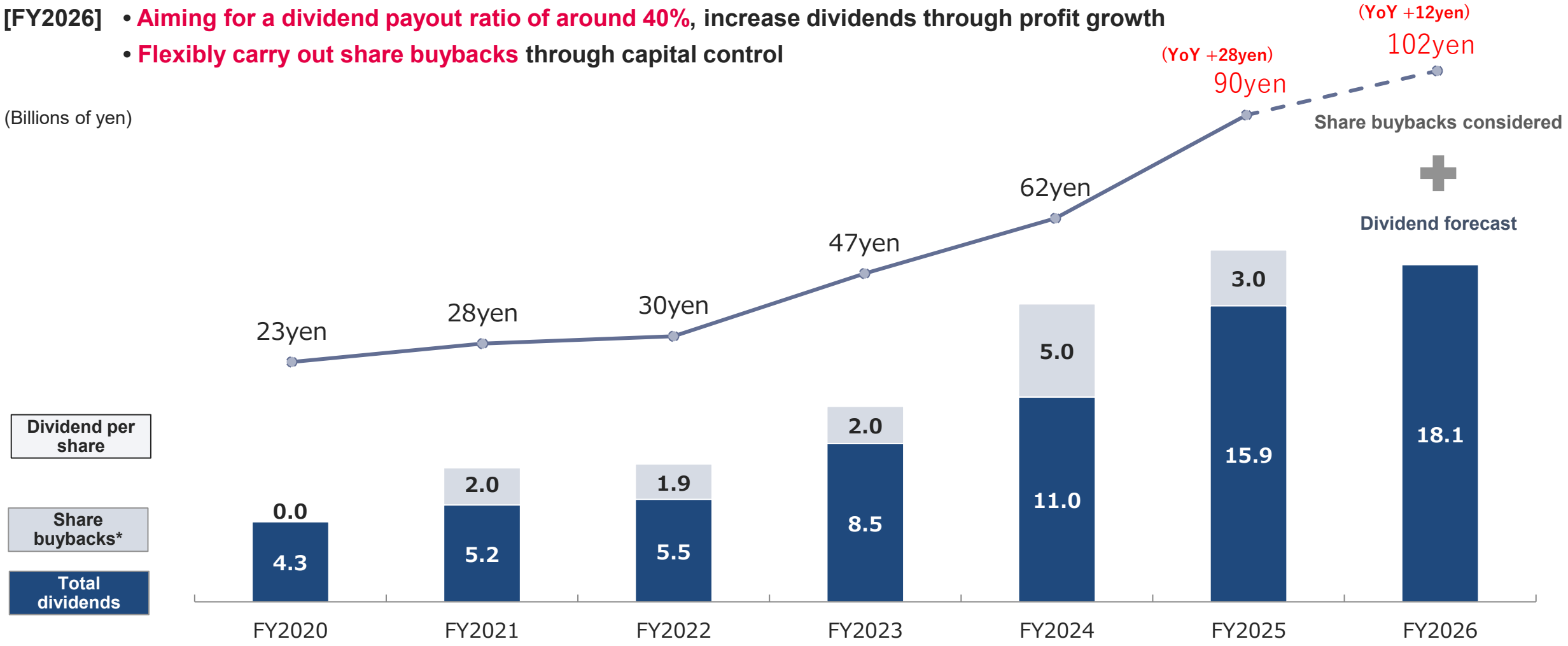
(Billions of yen)	FY2025 Results	FY2026 Forecasts	Change
Consolidated ordinary profit	56.0	65.0	9.0
Profit attributable to owners of parent	39.7	45.0	5.3

<Reference: Non-consolidated for The Chugoku Bank>

Core business gross profit	120.3	133.1	12.8
Expenses (-)	61.8	68.4	6.6
Core business net profit	58.4	64.6	6.2
Credit cost (-)	6.1	7.5	1.4
Profits and losses related to securities	(3.5)	0.0	3.5
Ordinary profit	51.5	61.0	9.5
Net income	36.9	42.3	5.4

Shareholder Return

[FY2026] • **Aiming for a dividend payout ratio of around 40%, increase dividends through profit growth**
• **Flexibly carry out share buybacks through capital control**



Dividend payout ratio	**29.8%**	**28.4%**	**26.9%**	**40.0%**	**40.4%**	**40.2%**	**Approx. 40%**
Shareholder return ratio	**29.8%**	**39.2%**	**36.4%**	**49.3%**	**58.6%**	**47.8%**	**Not yet determined**

On a Chugoku Bank-consolidated basis since FY2020 On a Chugin Financial Group-consolidated basis since FY2022

Explanatory Materials on Financial Report for Fiscal Year 2025 (Ended March 31, 2026)

[CONTENTS]

Financial Figures for the Fiscal Year Ended March 31, 2026

1.Profit and Loss Consolidated/Non-consolidated

2.Banking income Non-consolidated

3.Gains or Losses of Securities Non-consolidated

4.Interest Margin Non-consolidated

5.Unrealized Gains/Losses of Securities Consolidated/Non-consolidated

⋆The capital ratio as of the end of March 2026(International Standard) is currently being calculated and will be announced once it is finalized.

Our challenges build our future.

Chugin Financial Group, Inc.

1.Profit and Loss

[Consolidated financial results for the Chugin Financial Group] (Millions of yen)

	No	For the fiscal year ended Mar. 31, 2026	YoY (amount)	For the fiscal year ended Mar. 31, 2025
Ordinary income	1	249,074	37,340	211,734
Consolidated gross profit *(3+4+5)*	2	111,351	6,115	105,236
Net interest income	3	93,619	18,223	75,396
Net fee income	4	21,781	1,529	20,252
Net other operating profits	5	(4,048)	(13,635)	9,587
Expenses (-)	6	66,565	7,039	59,526
Credit cost (-)	7	6,851	(7,254)	14,105
Provision of general allowance for loan losses	8	2,351	315	2,036
Provision of specific allowance for loan losses	9	4,385	(7,612)	11,997
Written-off of loans	10	10	(21)	31
Loss on sale of loans	11	103	64	39
Recoveries of written off claims	12	10	(11)	21
Profits and losses related to equity	13	14,560	9,230	5,330
Other	14	3,532	2,179	1,353
Ordinary profit *(2-6-7+12+13+14)*	15	56,038	17,730	38,308
Extraordinary gains	16	13	(106)	119
Extraordinary losses (-)	17	385	240	145
Impairment loss (-)	18	30	(70)	100
Profit before income taxes *(15+16-17)*	19	55,666	17,384	38,282
Income taxes - current (-)	20	17,121	3,671	13,450
Income taxes - deferred (-)	21	(1,160)	1,441	(2,601)
Profit *(19-20-21)*	22	39,705	12,271	27,434
Profit attributable to non-controlling interests	23	-	-	-
Profit attributable to owners of parent *(22-23)*	24	39,705	12,271	27,434

Profit *(22)*	25	39,705	12,271	27,434
Other comprehensive income	26	53,826	104,561	(50,735)
Valuation difference on available-for-sale securities	27	6,562	70,852	(64,290)
Deferred gains or losses on hedges	28	38,851	24,023	14,828
Remeasurements of defined benefit plans, net of tax	29	8,412	9,685	(1,273)
Comprehensive income *(25+26)*	30	93,532	116,833	(23,301)
Comprehensive income attributable to owners of parent	31	93,532	116,833	(23,301)
Comprehensive income attributable to non-controlling interests	32	-	-	-

(Number of consolidated companies)	As of Mar. 31, 2026	As of Mar. 31, 2025
Number of consolidated subsidiaries	14	13
Number of companies accounted for by the equity method	0	0

(Note) Chugin Energy 1st, LLC (newly established on July 1, 2025) became a consolidated subsidiary of the Company.

[Non-consolidated for The Chugoku Bank] (Millions of yen)

	No	For the fiscal year ended Mar. 31, 2026	YoY (amount)	For the fiscal year ended Mar. 31, 2025
Ordinary income	1	226,826	36,201	190,625
Gross profit *(4+5+6)*	2	102,067	5,098	96,969
Core business gross profit *(2-7)*	3	120,308	20,510	99,798
Net interest income	4	94,383	18,027	76,356
Net fee income	5	23,458	1,786	21,672
Net other operating profits	6	(15,774)	(14,716)	(1,058)
Profits and losses related to bonds	7	(18,240)	(15,411)	(2,829)
Net other operating profits excluding profits and losses related to bonds	8	2,465	695	1,770
Expenses (-)	9	61,885	6,634	55,251
Personnel expenses	10	30,367	1,936	28,431
Property expenses	11	27,384	4,111	23,273
Taxes	12	4,132	586	3,546
Net profit before general allowance for loan losses *(2-9)*	13	40,182	(1,536)	41,718
Core business net profit *(3-9)*	14	58,422	13,875	44,547
Excl. gains and losses on cancellation of investment trusts	15	58,346	14,014	44,332
(1) Provision of general allowance for loan losses	16	2,279	166	2,113
Banking income *(13-16)*	17	37,903	(1,702)	39,605
Profits and losses related to bonds	18	(18,240)	(15,411)	(2,829)
Extraordinary income and expenses *(25+26+27-20)*	19	13,611	18,617	(5,006)
(2) Disposal of non-performing loans (-)	20	3,908	(7,449)	11,357
Provision of specific allowance for loan losses	21	3,840	(7,471)	11,311
Written-off of loans	22	10	(21)	31
Loss on sale of loans	23	56	42	14
(Allowance for loan losses (1) + (2)) (-)	24	6,187	(7,283)	13,470
Recoveries of written off claims	25	10	(11)	21
Profits and losses related to equity	26	14,665	9,315	5,350
Other	27	2,843	1,865	978
Ordinary profit *(17+19)*	28	51,514	16,916	34,598
Extraordinary gains	29	12	(101)	113
Extraordinary losses (-)	30	379	234	145
Impairment loss	31	30	(70)	100
Profit before income taxes *(28+29-30)*	32	51,147	16,581	34,566
Income taxes - current (-)	33	15,267	3,206	12,061
Income taxes - deferred (-)	34	(1,021)	1,728	(2,749)
Profit *(32-33-34)*	35	36,900	11,646	25,254

Credit cost (- is reversal) *(16+20-25)*	36	6,176	(7,273)	13,449

2.Banking income [Non-consolidated] (Millions of yen)

	For the fiscal year ended Mar. 31, 2026	YoY (amount)	For the fiscal year ended Mar. 31, 2025
Net profit before general allowance for loan losses	40,182	(1,536)	41,718
Per employee (thousand yen)	15,077	(588)	15,665
Banking income	37,903	(1,702)	39,605
Per employee (thousand yen)	14,222	(650)	14,872

3.Gains or Losses of Securities [Non-consolidated] (Millions of yen)

	For the fiscal year ended Mar. 31, 2026	YoY (amount)	For the fiscal year ended Mar. 31, 2025
Bond-related gains/losses	(18,240)	(15,411)	(2,829)
Gains on sales of bonds	3,101	(246)	3,347
Gains on redemption of bonds	-	(12)	12
Loss on sales of bonds	21,293	15,105	6,188
Loss on devaluation of bonds	48	48	-

Equity-related gains/losses	14,665	9,315	5,350
Gains on sales of stocks and other securities	17,973	11,795	6,178
Losses on sales of stocks and other securities	3,231	2,436	795
Losses on devaluation of stocks and other securities	77	45	32

4.Interest Margin [Non-consolidated] (%)

Total for all branches	For the fiscal year ended Mar. 31, 2026	YoY (amount)	For the fiscal year ended Mar. 31, 2025
(1) Interest-bearing asset yield	1.55	0.13	1.42
Loan yield	1.60	0.05	1.55
Securities yield	1.86	0.19	1.67
(2) Fundraising expense	1.32	0.04	1.28
Deposit yield	0.40	0.18	0.22
Total net interest income (1-2)	0.23	0.09	0.14

5.Unrealized Gains/Losses of Securities

[Consolidated] (Billions of yen)

	As of Mar. 31, 2026					As of Mar. 31, 2025			
	Book value	Unrealized gains/losses of securities	YoY	Gains	Losses	Book value	Unrealized gains/losses of securities	Gains	Losses
Held-to-maturity securities	119	(5)	(3)	-	5	73	(2)	0	2
Available-for-sale securities	2,948	(2)	10	216	218	2,673	(12)	121	133
Equity securities	238	127	58	130	2	169	69	73	3
Debt securities	1,892	(192)	(88)	0	192	1,765	(104)	0	105
Other	817	62	39	85	23	739	23	48	25
Total	3,068	(8)	7	216	224	2,745	(15)	121	136
Asset swap		85	54				31		

(Notes)

1. Beneficiary interests in trusts included in "Securities" and "Monetary claims bought" are recorded as those with market value.

2. "Stocks of subsidiaries and affiliates" have no market value.

[Non-consolidated] (Billions of yen)

	As of Mar. 31, 2026					As of Mar. 31, 2025			
	Book value	Unrealized gains/losses of securities	YoY	Gains	Losses	Book value	Unrealized gains/losses of securities	Gains	Losses
Held-to-maturity securities	119	(5)	(3)	–	5	73	(2)	0	2
Available-for-sale securities	2,942	(8)	8	210	218	2,669	(16)	118	133
Equity securities	233	122	56	125	2	166	66	69	3
Debt securities	1,892	(192)	(88)	0	192	1,765	(104)	0	105
Other	816	61	39	85	23	738	22	48	25
Total	3,062	(13)	5	210	224	2,741	(18)	118	136
Asset swap		85	54				31		

(Notes)

1. Beneficiary interests in trusts included in "Securities" and "Monetary claims bought" are recorded as those with market value.

2. "Stocks of subsidiaries and affiliates" have no market value.