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Consolidated Financial Results for the Six Months Ended September 30, 2024 [Japanese GAAP]

November 8, 2024

Company name: Chugin Financial Group, Inc.

Listing: Tokyo Stock Exchange

Securities code: 5832

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

Representative: Sadanori Katoh

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Scheduled date to file semi-annual securities report: November 22, 2024

Scheduled date to commence dividend payments: December 9, 2024

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

Director and President

General Manager, Corporate Planning Department

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

1. Consolidated Financial Results for the Six Months Ended September 30, 2024 (April 1, 2024 to September 30, 2024)

(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	%
Six months ended September 30, 2024	102,919	16.4	20,984	39.5	14,619	40.0
September 30, 2023	88,355	-	15,036	-	10,436	-

(Note) Comprehensive income: Six months ended September 30, 2024: ¥ 338 million [(97.6)%]
Six months ended September 30, 2023: ¥ 14,344 million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2024	80.95	80.86
September 30, 2023	56.89	56.81

(Note) As the Company was established on October 3, 2022, year-on-year comparison percentages for the 1st half ended September 30, 2023 are not presented.

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of September 30, 2024	10,657,608	570,895	5.3
March 31, 2024	10,763,804	581,115	5.3

(Reference) Equity: As of September 30, 2024: ¥ 570,754 million
As of March 31, 2024: ¥ 580,894 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, 2024	-	15.00	-	32.00	47.00
Fiscal year ending March 31, 2025	-	26.50			
Fiscal year ending March 31, 2025 (Forecast)			-	29.50	56.00

(Note) Revision to the forecast for dividends announced most recently: Yes

(Note) Breakdown of the 2nd quarter (interim) dividend for the fiscal year ending March 31, 2025 :

Commemorative dividend	- yen
Special dividend	- yen

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2025(April 1, 2024 to March 31, 2025)

(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
Full year	212,000	14.8	35,500	13.8	25,000	16.8	139.65

(Note) Revision to the financial results forecast announced most recently: Yes

* Notes:

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

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

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

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

(3) Number of issued shares (common shares)

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

September 30, 2024:	184,771,461 shares
March 31, 2024:	184,771,461 shares

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

September 30, 2024:	5,759,039 shares
March 31, 2024:	2,809,715 shares

3) Average number of shares outstanding during the period:

Six months ended September 30, 2024:	180,600,970 shares
Six months ended September 30, 2023:	183,428,213 shares