



October 23, 2026

Company Name	Chugin Financial Group, Inc.
Representative	Sadanori Kato, President Representative Director (Securities code 5832, Prime Market of the TSE)
Inquiries	Kenji Ono, General Manager, Corporate Planning Department Tel: +81-86-223-3110

Notice Concerning Revision of Earnings Forecast

During the process of finalizing its financial results for the six months ending September 30, 2026, Chugin Financial Group, Inc. (the “Company”) determined that its earnings are expected to exceed the previously announced forecast. Accordingly, the Company hereby announces that it has revised the earnings forecast announced on May 1, 2026, as follows.

1. Revision of Earnings Forecast

Revision of consolidated earnings forecast for the six months ending September 30, 2026 (April 1, 2026 to September 30, 2026)

(Millions of yen, except per-share amounts)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Earnings per share (Yen)
Previous forecast (A)	131,000	30,000	20,700	116.44
Revised forecast (B)	203,900	43,300	29,700	167.00
Change (B - A)	72,900	13,300	9,000	
Percentage change (%)	55.6	44.3	43.5	
Reference: Results for the six months ended September 30, 2025	114,515	25,201	17,368	97.34

2. Reason for the Revision of Consolidated Earnings Forecast

Against the backdrop of firm equity market conditions during the period and the Bank of Japan’s policy rate hike, a consolidated subsidiary of the Company engaged in banking operations conducted purchases and sales of securities to rebalance its securities portfolio. As a result, ordinary income is expected to significantly exceed the initial forecast.

In addition, amid rising domestic interest rates and the above-mentioned rebalancing of the securities portfolio, interest income, including interest on loans and discounts and interest and dividends on securities, is expected to significantly exceed the initial forecast. Accordingly, the Company has revised upward its earnings forecast for the six months ending September 30, 2026.

The above forecast has been prepared based on information currently available to the Company, including preliminary results and estimates. Actual results may differ from the forecast due to various factors.

The consolidated earnings forecast for the fiscal year ending March 31, 2027 will be announced on October 29, 2026, when the Company is scheduled to announce its financial results for the six months ending September 30, 2026, after considering future economic conditions and market trends.

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the Japanese original shall prevail.

End