

May 8, 2025

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2024, ended March 31, 2025

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Tsutomu Yonemoto, President
 Contact: Shinichi Ito, Managing Executive Officer,
 Corporate Planning Division
 Date of General Meeting of Shareholders: June 27, 2025 (scheduled)
 Filing date of Financial Statements: June 24, 2025 (scheduled)
 Payment date of cash dividends: June 30, 2025 (scheduled)
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Meeting: Scheduled (for investors)

(Japanese yen amounts of less than 1 million have been rounded down to the first decimal place.)

1. Financial Highlights (from April 1, 2024 to March 31, 2025)**(1) Consolidated Business Results** (%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する 当期純利益	
Fiscal Year	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2025	362,179	16.5	107,506	19.1	74,259	18.9
Ended March 31, 2024	310,742	11.6	90,262	3.7	62,440	3.5

Note: Comprehensive Income: Fiscal Year 2024: (¥1,360 million) [- %] Fiscal Year 2023 : ¥151,946 million [391.2%]

	Profit per Share 1株当たり 当期純利益	Profit per Share (Diluted) 潜在株式調整後 1株当たり 当期純利益	Return on Equity 自己資本 当期純利益率	Ratio of Ordinary Profit to Total Assets 総資産 経常利益率	Ratio of Ordinary Profit to Ordinary Income 経常収益 経常利益率
Fiscal Year	¥	¥	%	%	%
Ended March 31, 2025	104.17	—	6.3	0.4	29.6
Ended March 31, 2024	86.53	—	5.5	0.4	29.0

Reference: Share of Profit (Loss) of Entities Accounted for Using Equity Method: Fiscal Year 2024: ¥436 million Fiscal Year 2023: ¥462 million

(2) Consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率	Net Assets per Share 1株当たり純資産
Fiscal Year	¥Million	¥Million	%	¥
Ended March 31, 2025	21,631,292	1,145,190	5.2	1,618.89
Ended March 31, 2024	21,308,721	1,181,503	5.5	1,651.46

(Reference) Capital Assets Fiscal Year 2024: ¥1,145,190 million Fiscal Year 2023: ¥1,181,503 million

(Note) “Capital Assets to Total Assets” represents (“Net Assets”–“Share Award Rights”–“Subscription Rights to Shares”–“Non-controlling Interests”) / “Total Assets” at fiscal year-end. The “Capital Assets to Total Assets” stated above is different from the capital adequacy ratio as prescribed in the notice from the Financial Services Agency.

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities 営業活動による キャッシュ・フロー	Cash Flows from Investing Activities 投資活動による キャッシュ・フロー	Cash Flows from Financing Activities 投資活動による キャッシュ・フロー	Cash and Cash Equivalents at End of Period 現金及び現金 同等物期末残高
Fiscal Year	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2025	24,242	(392,510)	(65,046)	4,232,103
Ended March 31, 2024	787,870	(136,006)	(31,756)	4,665,454

2. Dividends

	Annual Dividends 年間配当金					Total Cash Dividends (Total) 配当金総額 (合計)	Payout Ratio (Consolidated) 配当性向 (連結)	Ratio of Dividends to Net Assets (Consolidated) 純資産配当率 (連結)
	1Q end	2Q end	3Q end	Fiscal Year-end	Total			
Fiscal Year	¥	¥	¥	¥	¥	¥Million	%	%
Ended March 31, 2024	—	15.00	—	17.00	32.00	23,034	36.9	2.0
Ended March 31, 2025	—	18.00	—	22.00	40.00	28,441	38.3	2.4
Ending March 31, 2026 (Forecast)	—	24.00	—	24.00	48.00		39.9	

3. Consolidated Earnings Forecasts for FY2025 (from April 1, 2025 to March 31, 2026)

(%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Six Months Ending September 30, 2025	59,800	10.0	40,700	7.7	57.53
Fiscal Year Ending March 31, 2026	124,300	15.6	85,000	14.4	120.16

*Notes

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

Newly consolidated: 1 company (EDGE Technology Inc.)

Excluded: 1 company (Chibagin JCB Card Co., Ltd.)

Note: For details, please refer to “3. Consolidated Financial Statements and Main Notes (5) Note regarding Consolidated Financial Statements (Note regarding Changes in Scope of Consolidation or Application of Equity Method)” on page 14.

- (2) Changes in accounting principles, accounting estimates, or restatements:

- ① Changes in accounting principles accordance with changes in accounting standard, etc.: None
- ② Other changes in accounting principles: Yes
- ③ Changes in accounting estimates: None
- ④ Restatements: None

Note: For details, please refer to “3. Consolidated Financial Statements and Main Notes (5) Note regarding Consolidated Financial Statements (Note regarding Change in Accounting Principles)” on page 14.

- (3) Number of Issued Shares (Common Stock)

- ① Number of issued shares (including treasury shares):

March 31, 2025	805,521,087 shares	March 31, 2024	815,521,087 shares
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- ② Number of treasury shares:

March 31, 2025	98,132,960 shares	March 31, 2024	100,093,531 shares
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- ③ Average number of shares:

Fiscal Year 2024	712,825,820 shares	Fiscal Year 2023	721,598,149 shares
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(Reference) Non-consolidated Financial Highlights**1. Financial Highlights (from April 1, 2024 to March 31, 2025)****(1) Non-consolidated Business Results**

(%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 当期純利益	
Fiscal Year	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2025	328,347	18.2	105,025	22.0	74,231	22.5
Ended March 31, 2024	277,781	13.1	86,081	5.2	60,571	4.2

	Profit per Share 1株当たり当期純利益		Profit per Share (Diluted) 潜在株式調整後1株当たり当期純利益	
Fiscal Year	¥		¥	
Ended March 31, 2025	104.13		—	
Ended March 31, 2024	83.94		—	

(2) Non-consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率	Net Assets per Share 1株当たり純資産
Fiscal Year	¥Million	¥Million	%	¥
Ended March 31, 2025	21,530,580	1,052,821	4.8	1,488.32
Ended March 31, 2024	21,212,100	1,088,134	5.1	1,520.95

(Reference) Capital Assets

Fiscal Year 2024: ¥1,052,821 million

Fiscal Year 2023: ¥1,088,134 million

(Note) “Capital Assets to Total Assets” represents (“Net Assets”–“Share Award Rights”–“Subscription Rights to Shares”) / “Total Assets” at fiscal year-end. The “Capital Assets to Total Assets” stated above is different from the capital adequacy ratio as prescribed in the notice from the Financial Services Agency.

2. Non-consolidated Earnings Forecasts for FY2025 (from April 1, 2025 to March 31, 2026)

(%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Profit 経常利益		Net income 当期純利益		Profit per Share 1株当たり当期純利益
Six Months	¥Million	%	¥Million	%	¥
Ending September 30, 2025	60,400	9.6	42,400	6.5	59.93
Fiscal Year					
Ending March 31, 2026	121,600	15.7	84,600	13.9	119.59

Statement relating to the status of the audit procedures

This report is not subject to the audit procedures, which are based on the Financial Instruments and Exchange Law. The audit procedures are not finished at the time of release of these financial statements.

Explanation for proper use of projections and other notes

The above projections are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors.

For information related to the projections, please refer to “1. Summary of the Consolidated Business Results (4) Explanation of the Consolidated Earnings Forecast” on page 5.

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Supplementary Information

1. Summary of the Consolidated Business Results

(1) Summary of the Consolidated Business Results

The Chiba Bank Group believes that its purpose as a corporate group is to provide not only functional value centered on financial services such as deposits, loans, and exchange, but also social value such as contributing to solving local issues. To share our thoughts with our customers, shareholders, employees, and all other stakeholders, to continue to be close to each person and company in the community, and to make the community “a place where our stakeholders’ hopes can come to life,” we have defined the Purpose as “to create a local community better suited to bringing each person’s hope to life”.

For the Purpose, the Bank Group has set the Vision as “an Engagement Bank Group that works closely with the community” and aims to be “a Bank Group that seeks to keep growing together along with the entire region by providing value through deep connections with all of its stakeholders including customers, shareholders, and employees”.

As a result of our activities based on the above basic management policies, financial results for FY2024 were as follows.

Ordinary income was 362,179 million yen, an increase of 51,436 million yen compared to the previous year, mainly due to an increase in interest on loans and discounts and other interest income. Ordinary expenses were 254,672 million yen, an increase of 34,192 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 107,506 million yen, an increase of 17,244 million yen, while profit attributable to owners of parent was 74,259 million yen, an increase of 11,818 million yen compared to the previous year.

(2) Summary of the Consolidated Financial Conditions

Total assets as of March 31, 2025 were 21,631.2 billion yen, an increase of 322.5 billion yen compared to the previous fiscal year-end, while total net assets as of March 31, 2025 were 1,145.1 billion yen, a decrease of 36.3 billion yen compared to the previous fiscal year-end.

Figures for the Bank’s major accounts were as follows.

The balance of deposits as of March 31, 2025 was 16,251.9 billion yen, an increase of 324.1 billion yen compared to March 31 2024, mainly due to increased retail deposits. This growth reflects our continued efforts to provide a full range of financial products and services as a means to encourage customers to make the Chiba Bank their main banking institution for salary, pension payments and other household needs.

A positive approach towards meeting the financial needs of customers, both retail and corporate, brought an increase in the balance of loans of 461.3 billion yen from the previous fiscal year-end, to 13,183.1 billion yen, mainly focused on loans to SMEs. The balance of held of securities was 3,178.9 billion yen, an increase of 272.9 billion yen compared to March 31, 2024.

(3) Summary of the Consolidated Cash Flow Statement

The status of consolidated cash flow for FY2024 was as follows.

The cash flow from operating activities was a net inflow of 24.2 billion yen reflecting an increase in deposits, and cash flow from investing activities was a net outflow of 392.5 billion yen mainly due to the purchase of securities. Also, the cash flow from financing activities was a net outflow of 65.0 billion yen mainly due to the redemption of subordinated bonds. This resulted in a decrease of 433.3 billion yen in the balance of cash and cash equivalents from the previous fiscal year-end, to 4,232.1 billion yen.

(4) Explanation of the Consolidated Earnings Forecast

The consolidated ordinary profit and profit attributable to owners of parent for FY2025, ending March 31, 2026 are projected to be 124.3 billion yen and 85.0 billion yen respectively.

The non-consolidated ordinary profit and net income for FY2025, ending March 31, 2026 are projected to be 121.6 billion yen and 84.6 billion yen respectively.

Note: The above projections are based on information, which is presently available, and assumptions coming from the judgment, assessment, and recognition of facts at this moment. Actual results may differ from those projections depending on various future factors. If the earnings projects require any revisions, it will be promptly announced.

2. Basic Approach to the Selection of Accounting Standards

The Chiba Bank group has adopted Japanese accounting standards. For adopting IFRS, we will take appropriate actions in consideration of the surround situations in Japan and abroad.

3. Consolidated Financial Statements and Main Notes

(1) Consolidated Balance Sheet

		(¥ Million)	
Item	科目 (Japanese)	As of March 31, 2024	As of March 31, 2025
Assets:	(資産の部)		
Cash and due from banks	現金預け金	4,689,382	4,245,781
Call loans and bills bought	コールローン及び買入手形	391,822	448,130
Receivables under securities borrowing transactions	債券貸借取引支払保証金	1,950	1,379
Monetary claims bought	買入金銭債権	23,121	23,156
Trading assets	特定取引資産	12,252	16,496
Money held in trust	金銭の信託	10,903	6,900
Securities	有価証券	2,906,067	3,178,969
Loans and bills discounted	貸出金	12,721,829	13,183,185
Foreign exchanges	外国為替	6,084	5,571
Other assets	その他の資産	378,746	338,967
Tangible fixed assets	有形固定資産	123,612	125,295
Buildings, net	建物	53,031	53,768
Land	土地	62,184	62,067
Construction in progress	建設仮勘定	2,004	2,992
Other tangible fixed assets	その他の有形固定資産	6,392	6,467
Intangible fixed assets	無形固定資産	14,633	23,927
Software	ソフトウェア	10,668	10,225
Goodwill	のれん	-	8,261
Other intangible fixed assets	その他の無形固定資産	3,964	5,441
Net defined benefit asset	退職給付に係る資産	28,707	37,407
Deferred tax assets	繰延税金資産	3,128	2,946
Customers' liabilities for acceptances and guarantees	支払承諾見返	27,565	24,854
Allowance for loan losses	貸倒引当金	(31,087)	(31,675)
Total assets	資産の部合計	21,308,721	21,631,292
Liabilities:	(負債の部)		
Deposits	預金	15,927,766	16,251,921
Negotiable certificates of deposit	譲渡性預金	379,526	463,414
Call money and bills sold	コールマネー及び売渡手形	1,499,383	1,415,022
Payable under repurchase agreements	売現先勘定	44,481	50,565
Payables under securities lending transactions	債券貸借取引受入担保金	203,429	214,190
Trading liabilities	特定取引負債	6,276	9,435
Borrowed money	借入金	1,523,260	1,637,445
Foreign exchanges	外国為替	1,171	845
Bonds payable	社債	120,792	44,831
Borrowed money from trust account	信託勘定借	15,564	16,892
Other liabilities	その他の負債	305,193	314,202
Net defined benefit liability	退職給付に係る負債	688	605
Provision for directors' retirement benefits	役員退職慰労引当金	192	232
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	637	421
Provision for loyalty point programs	ポイント引当金	790	693
Reserves under special laws	特別法上の引当金	24	23
Deferred tax liabilities	繰延税金負債	60,070	29,815
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,401	10,688
Acceptances and guarantees	支払承諾	27,565	24,854
Total liabilities	負債の部合計	20,127,218	20,486,102

(¥ Million)

Item	科目 (Japanese)	As of March. 31, 2024	As of March 31, 2025
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,185	122,134
Retained earnings	利 益 剰 余 金	796,209	837,898
Treasury shares	自 己 株 式	(72,800)	(75,104)
Total shareholders' equity	株 主 資 本 合 計	990,662	1,029,997
Valuation difference on available-for-sale securities	その他有価証券評価差額金	159,893	80,195
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	16,279	17,650
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,929	9,594
Remeasurements of defined benefit plans	退職給付に係る調整累計額	4,738	7,752
Total accumulated other comprehensive income	その他の包括利益累計額合計	190,840	115,193
Total net assets	純 資 産 の 部 合 計	1,181,503	1,145,190
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	21,308,721	21,631,292

(2) Consolidated Statement of Income and Comprehensive Income

Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY2023 ended March 31, 2024	FY2024 ended March 31, 2025
Ordinary income	経 常 収 益	310,742	362,179
Interest income	資 金 運 用 収 益	198,583	238,880
Interest on loans and discounts	貸 出 金 利 息	131,529	150,448
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	49,166	61,733
Interest on call loans and bills bought	コールローン利息及び買入手形利息	8,859	8,626
Interest on receivables under resale agreements	買 現 先 利 息	0	-
Interest on receivables under securities borrowing transactions	債 券 貸 借 取 引 受 入 利 息	1	29
Interest on deposits with banks	預 け 金 利 息	4,366	12,299
Other interest income	そ の 他 の 受 入 利 息	4,659	5,742
Trust fees	信 託 報 酬	93	84
Fees and commissions income	役 務 取 引 等 収 益	63,127	65,003
Trading income	特 定 取 引 収 益	1,438	1,142
Other ordinary income	そ の 他 業 務 収 益	7,239	5,520
Other income	そ の 他 経 常 収 益	40,260	51,547
Recoveries of written-off claims	償 却 債 権 取 立 益	1,576	1,715
Other	そ の 他 の 経 常 収 益	38,684	49,831
Ordinary expenses	経 常 費 用	220,480	254,672
Interest expenses	資 金 調 達 費 用	65,937	86,263
Interest on deposits	預 金 利 息	20,518	32,171
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	8,630	9,280
Interest on call money and bills sold	コールマネー利息及び売渡手形利	393	4,302
Interest on payables under repurchase agreements	売 現 先 利 息	2,331	2,543
Interest on payables under securities lending transactions	債 券 貸 借 取 引 支 払 利 息	10,304	11,466
Interest on borrowings and rediscounts	借 用 金 利 息	3,035	2,576
Interest on bonds	社 債 利 息	2,121	1,443
Other interest expenses	そ の 他 の 支 払 利 息	18,601	22,478
Fees and commissions payments	役 務 取 引 等 費 用	22,262	24,431
Trading expenses	特 定 取 引 費 用	-	20
Other ordinary expenses	そ の 他 業 務 費 用	6,870	7,664
General and administrative expenses	営 業 経 費	92,225	96,761
Other expenses	そ の 他 経 常 費 用	33,184	39,530
Provision of allowance for loan losses	貸 倒 引 当 金 繰 入 額	231	2,293
Other	そ の 他 の 経 常 費 用	32,952	37,237
Ordinary profit	経 常 利 益	90,262	107,506
Extraordinary income	特 別 利 益	958	4
Gain on disposal of non-current assets	固 定 資 産 処 分 益	958	4
Extraordinary losses	特 別 損 失	552	686
Loss on disposal of non-current assets	固 定 資 産 処 分 損	192	454
Impairment loss	減 損 損 失	359	232
Net income pre-tax adjustment	税 金 等 調 整 前 益	90,668	106,825
Income taxes-current	法 人 税 純 住 民 税 及 び 事 業 税	28,847	31,619
Income taxes-deferred	法 人 税 等 調 整 額	(619)	946
Total income taxes	法 人 税 等 合 計	28,227	32,566
Net income	当 期 純 利 益	62,440	74,259
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	62,440	74,259

Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	FY2023 ended March 31, 2024	FY2024 ended March 31, 2025
Net income	当 期 純 利 益	62,440	74,259
Other comprehensive income	そ の 他 の 包 括 利 益	89,506	(75,619)
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	75,886	(79,586)
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	5,870	1,371
Revaluation reserve for land	土 地 再 評 価 差 額 金	-	(306)
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	7,649	3,013
Share of other comprehensive income of entities accounted for using equity method	持 分 法 適 用 会 社 に 対 す る 持 分 相 当 額	99	(111)
Comprehensive income	包 括 利 益	151,946	(1,360)
(Breakdown)	(内 訳)		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 包 括 利 益	151,946	(1,360)

(3) Consolidated Statement of Changes in Net Assets

FY2023 Ended March 31, 2024

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,146	755,517	(62,943)	959,789
Changes of items during period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(21,740)		(21,740)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益			62,440		62,440
Purchase of treasury shares	自 己 株 式 の 取 得				(10,015)	(10,015)
Disposal of treasury shares	自 己 株 式 の 処 分		38		158	197
Reversal of revaluation reserve for land	土地再評価差額金の取崩			(7)		(7)
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）					
Total changes of items during period	当 期 変 動 額 合 計	-	38	40,691	(9,856)	30,873
Balance at the end of current period	当 期 末 残 高	145,069	122,185	796,209	(72,800)	990,662

	(Japanese)	Accumulated other comprehensive income					Total net assets
		その他の包括利益累計額					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	
Balance at the beginning of current period	当 期 首 残 高	83,907	10,408	9,921	(2,911)	101,326	1,061,115
Changes of items during the period	当 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(21,740)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益						62,440
Purchase of treasury shares	自 己 株 式 の 取 得						(10,015)
Disposal of treasury shares	自 己 株 式 の 処 分						197
Reversal of revaluation reserve for land	土地再評価差額金の取崩						(7)
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）	75,985	5,870	7	7,649	89,514	89,514
Total changes of items during the period	当 期 変 動 額 合 計	75,985	5,870	7	7,649	89,514	120,387
Balance at the end of current period	当 期 末 残 高	159,893	16,279	9,929	4,738	190,840	1,181,503

FY2024 Ended March 31, 2025

(¥ Million)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,185	796,209	(72,800)	990,662
Changes of items during period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(25,041)		(25,041)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益			74,259		74,259
Purchase of treasury shares	自 己 株 式 の 取 得				(10,005)	(10,005)
Disposal of treasury shares	自 己 株 式 の 処 分		45		48	93
Cancellation of treasury shares	自 己 株 式 の 消 却		(96)	(7,556)	7,653	
Reversal of revaluation reserve for land	土地再評価差額金の取崩			28		28
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）					
Total changes of items during period	当 期 変 動 額 合 計	-	(50)	41,689	(2,303)	39,334
Balance at the end of current period	当 期 末 残 高	145,069	122,134	837,898	(75,104)	1,029,997

	(Japanese)	Accumulated other comprehensive income					Total net assets
		その他の包括利益累計額					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	純資産合計
Balance at the beginning of current period	当 期 首 残 高	159,893	16,279	9,929	4,738	190,840	1,181,503
Changes of items during the period	当 期 変 動 額						
Dividends from surplus	剰 余 金 の 配 当						(25,041)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益						74,259
Purchase of treasury shares	自 己 株 式 の 取 得						(10,005)
Disposal of treasury shares	自 己 株 式 の 処 分						93
Cancellation of treasury shares	自 己 株 式 の 消 却						
Reversal of revaluation reserve for land	土地再評価差額金の取崩						28
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(79,697)	1,371	(334)	3,013	(75,647)	(75,647)
Total changes of items during the period	当 期 変 動 額 合 計	(79,697)	1,371	(334)	3,013	(75,647)	(36,312)
Balance at the end of current period	当 期 末 残 高	80,195	17,650	9,594	7,752	115,193	1,145,190

(4) Consolidated Statement of Cash Flow

(¥ Million)

Item	科目 (Japanese)	FY2023 ended March 31, 2024	FY2024 ended March 31, 2025
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Profit before income taxes and minority interests	税金等調整前当期純利益	90,668	106,825
Depreciation	減価償却費	9,676	10,267
Impairment loss	減損損失	359	232
Amortization of goodwill	のれん償却額	-	175
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益 (△は増益)	(462)	(436)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(1,173)	588
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額 (△は増加)	(10,128)	(8,699)
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額 (△は減少)	(3,787)	(83)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額 (△は減少)	32	39
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(273)	(215)
Increase (decrease) in provision for loyalty point programs	ポイント引当金の増減額 (△は減少)	(47)	(96)
Gain on fund management	資金運用収益	(198,583)	(238,880)
Financing expenses	資金調達費用	65,937	86,263
Loss (gain) related to securities	有価証券関係損益(△)	(5,323)	(12,947)
Loss (gain) on money held in trust	金銭の信託の運用損益 (△は運用益)	(105)	(54)
Foreign exchange losses (gains)	為替差損益(△は益)	(187)	36
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	(765)	449
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	140,314	(4,243)
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(2,464)	3,159
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(614,763)	(461,355)
Net increase (decrease) in deposit	預金の純増減(△)	519,574	324,154
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	(116,221)	83,887
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く) の純増減(△)	316,452	114,185
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く) の純増(△)減	(3,237)	10,250
Net decrease (increase) in call loans	コールローン等の純増(△)減	(39,241)	(56,343)
Net increase (decrease) in receivables under securities borrowing transactions	債券貸借取引支払保証金 の純増(△)減	3,495	571
Net increase (decrease) in call money	コールマネー等の純増減(△)	715,843	(78,275)
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金 の純増減(△)	(133,644)	10,760
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	(709)	513
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	446	(326)
Net increase (decrease) in issuance and redemption of corporate bonds	普通社債発行及び償還による増減 (△)	-	(45,411)
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	2,124	1,327
Proceeds from fund management	資金運用による収入	191,626	228,712
Payments for finance	資金調達による支出	(63,914)	(83,402)
Other, net	その他	(51,578)	61,968
Subtotal	小計	809,940	53,596
Income taxes paid	法人税等の支払額	(22,069)	(29,354)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	787,870	24,242

(¥ Million)

Item		FY2023 ended March 31, 2024	FY2024 ended March 31, 2025
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(968,637)	(1,211,496)
Proceeds from sales of securities	有価証券の売却による収入	609,227	592,999
Proceeds from redemption of securities	有価証券の償還による収入	234,054	245,324
Increase in money held in trust	金銭の信託の増加による支出	(6,900)	(2,100)
Decrease in money held in trust	金銭の信託の減少による収入	5,404	6,085
Purchase of tangible fixed assets	有形固定資産の取得による支出	(4,617)	(8,087)
Sales of property, plant and equipment	有形固定資産の売却による収入	1,002	-
Removal of tangible fixed assets	有形固定資産の除去による支出	-	(126)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(5,539)	(6,661)
Acquisition of subsidiary shares involving changes in the scope of consolidation	連結の範囲の変更を伴う子会社株式の取得による支出	-	(8,448)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(136,006)	(392,510)
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Redemption of subordinated bonds	劣後特約付社債の償還による支出	-	(30,000)
Cash dividends paid	配当金の支払額	(21,740)	(25,041)
Purchase of treasury shares	自己株式の取得による支出	(10,015)	(10,005)
Proceeds from sales of treasury shares	自己株式の売却による収入	0	0
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(31,756)	(65,046)
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	187	(36)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	620,295	(433,350)
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	4,045,159	4,665,454
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	4,665,454	4,232,103

(5) Note regarding Consolidated Financial Statements**(Note regarding Changes in Scope of Consolidation or Application of Equity Method)**

Chibagin JCB Card Co., Ltd. and Chibagin Card Co., Ltd. entered into an absorption-type merger agreement on June 5, 2023, effective April 1, 2024, with Chibagin Card Co., Ltd. as the surviving company. As a result, Chibagin JCB Card Co., Ltd. was excluded from scope of consolidation from Fiscal Year 2024.

On October 30, 2024, the Bank acquired common stock of EDGE Technology Inc. through a tender offer and made EDGE Technology Inc. consolidated subsidiary. As a result, EDGE Technology Inc. was included in scope of consolidation from Fiscal Year 2024.

For details, please refer to “3. Consolidated Financial Statements and Main Notes (3) Note regarding Consolidated Financial Statements (Business Integration, etc.) on page 15.

(Note regarding Changes the Going Concern Assumption)

Not applicable.

(Note regarding Change in Accounting Principles)

Previously, derivative transactions recorded in “Trading assets” and “Trading liabilities” were presented gross as financial assets and liabilities at market value, but effective from Fiscal Year 2024, the Bank changed its method of presentation to offsetting financial assets and liabilities when the requirements stipulated in the “Practical Guidelines for Accounting for Financial Instruments” (Transferred Guidance, No. 9, July 1, 2024) are met.

Since the lifting of the negative interest rate policy was decided at the monetary policy meeting in March 2024, depending on future trends in monetary policy, the amount of financial assets and liabilities related to derivative transactions in trading account may both increase, and there is a growing possibility of a significant deviation from the actual situation where credit risk is reduced by the legally effective master netting agreement. In light of the above, the Bank has changed method of presentation to offsetting derivative transactions recorded in “Trading assets” and “Trading liabilities” in order to more appropriately reflect the status of credit risk, etc. in consolidated financial statements.

The change in accounting principles has been applied retrospectively, and the consolidated financial statements for the previous fiscal year have been prepared on a retrospective basis.

Derivative transactions recorded in “Other assets” and “Other liabilities” are clearly separated from derivative transactions recorded in “Trading assets” and “Trading liabilities” in the internal control system, and therefore, the gross amounts are still applied as before.

As a result, compared to before the retrospective application, consolidated balance sheet for the previous fiscal year shows a decrease of 15,173 million yen in trading assets and a decrease of 15,173 million yen in trading liabilities.

The consolidated statement of cash flow for the previous fiscal year shows an increase of ¥5,296 million in net decrease (increase) in trading assets, and a decrease of ¥5,296 million in net increase (decrease) in trading liabilities within Cash flows from operating activities.

(Note regarding Segment Information)

This information is omitted because the Chiba Bank Group operates in a single segment of the banking business.

(Note regarding Per Share Information)

	FY2024 ended March 31, 2025
Total net assets per share	¥1,618.89
Profit per share	¥104.17
Diluted profit per share	-

(Note 1) Basis for computing net assets per share

(¥ Million)

	As of March 31, 2025
Total net assets	1,145,190
Amounts to be deducted from total net assets	-
Net assets attributable to common stock	1,145,190
Number of common stock outstanding at the end of the fiscal period	707,388 thousand shares

(Note 2) Basis for computing net profit per share and diluted profit per share

(¥ Million)

	FY2024 ended March 31, 2025
Profit per share	
Profit attributable to owners of parent	74,259
Amount that does not belong to common shareholders	-
Profit attributable to common stock	74,259
Average number of shares	712,825 thousand shares

*No diluted net profit per share was recorded during the relevant fiscal period due to no diluted shares.

(Tax Effect Accounting)

Following the enactment of the “Act for Partial Revision of the Income Tax Act, etc. (Act No. 13, 2025)” on March 31, 2025, the “Special Defense Corporation Tax” will be imposed starting from the consolidated fiscal year beginning on or after April 1, 2026. Consequently, the statutory effective tax rate used in the calculation of deferred tax assets and deferred tax liabilities will change from the previous 30.5% to 31.4% for temporary differences and other items expected to be resolved in or after the consolidated fiscal year beginning on or after April 1, 2026. As a result of this tax rate change, deferred tax assets increased by ¥23 million, deferred tax liabilities increased by ¥876 million, valuation difference on available-for-sale securities decreased by ¥1,029 million, deferred gains or losses on hedge decreased by ¥231 million, remeasurements of defined benefit plans decreased by ¥100 million, and income taxes-deferred decreased by ¥500 million for fiscal year 2024. In addition, deferred tax liabilities for land revaluation increased by ¥306 million, and revaluation reserve for land decreased by the same amount for fiscal year 2024.

(Business Integration, etc.)**(Business Integration through Acquisition)**

On October 30, 2024, the Bank acquired common stock 10,300,198 shares of EDGE Technology Inc. through a tender offer. As a result, the Bank's voting rights in EDGE Technology Inc. reached 95.50%, and EDGE Technology Inc. became a consolidated subsidiary of the Bank as of the same date.

In addition, on December 10, 2024, the Bank acquired all of the shares of EDGE Technology Inc. by means of a share sale request. As a result, EDGE Technology Inc. became a wholly owned subsidiary of the Bank since the ratio of voting rights became 100%.

1. Outline of business integration**① Name and business of the acquired company**

Name EDGE Technology Inc.

Business Providing AI Solution Services, providing AI Education Services and developing/selling AI Products

② Main reason

The Bank Group expects to realize a variety of synergies far beyond the existing framework, including further enhancement of One-to-One marketing, business reforms using AI and its deployment to alliance banks, and “DX for the whole region,” including the provision of AI solutions.

The Bank Group and EDGE Technology share the same philosophy and direction of aiming for their own growth through solving social issues, and will strive to further enhance the corporate value of both companies by mutually utilizing their management resources and realizing more sophisticated DX strategy utilizing AI through various collaborations.

③ Date

October 30, 2024 (Deemed acquisition date October 31, 2024)

④ Legal format

Becoming a subsidiary through stock acquisition

⑤ Name of company after combination

No change in name

⑥ Percentage of voting rights acquired

Ratio of voting rights immediately prior to business integration 0.00%

Ratio of voting rights after tender offer 95.50%

Ratio of voting rights after implementation of the share sale request 100.00%

The Bank treated the series of share acquisitions as a single transaction for the purpose of acquiring all of the shares.

⑦Basis for determining the acquiring company

Due to the acquisition of shares for cash consideration

2.Period of the acquired company's results included in the consolidated financial statements

November 1, 2024 to March 31, 2025

3.Acquisition cost and breakdown by type of consideration

<u>Consideration for acquisition</u>	Cash	<u>9,068 million yen</u>
Acquisition cost		9,068 million yen

4.Description and amount of major acquisition-related expenses

Advisory fees, etc. 369 million yen

5.Amount of goodwill incurred, reason for incurrence, amortization method and amortization period

①Amount of goodwill incurred

8,436 million yen

②Cause of occurrence

The accrual arises from the future excess earning power expected from future business development.

③Amortization method and period

Equal amortization over 20 years

6.Amount of assets received and liabilities assumed on the date of business combination and their breakdown

Current assets	939 million yen
<u>Fixed assets</u>	<u>50 million yen</u>
Total assets	989 million yen

<u>Current liabilities</u>	<u>357 million yen</u>
Total liabilities	357 million yen

7.Estimated amount and calculation method of the effect on the consolidated statement of income for the current consolidated fiscal year as if the business integration had been completed on the first day of the consolidated fiscal year

The estimated amount of impact is immaterial and has been omitted.

(Note regarding Material Subsequent Events)

Not applicable.

Non-consolidated Financial Statements

(1) Non-consolidated Balance Sheet

		(¥ Million)	
Item	科目 (Japanese)	As of March 31, 2024	As of March 31, 2025
Assets:	(資産の部)		
Cash and due from banks	現金預け金	4,685,342	4,236,671
Cash	現金	88,023	83,743
Due from banks	預け金	4,597,319	4,152,927
Call loans	コールローン	391,822	448,130
Receivables under securities borrowing transactions	債券貸借取引支払保証金	1,950	1,379
Monetary claims bought	買入金銭債権	18,007	18,032
Trading assets	特定取引資産	11,345	15,414
Trading account securities	商品有価証券	4,171	4,588
Trading-related financial derivatives	特定金融派生商品	6,941	10,826
Other trading assets	その他の特定取引資産	232	-
Money held in trust	金銭の信託	2,103	-
Securities	有価証券	2,876,803	3,162,013
Government bonds	国債	420,373	688,891
Local government bonds	地方債	265,529	258,474
Corporate bonds	社債	472,485	407,642
Stocks	株式	337,234	317,899
Other securities	その他の証券	1,381,180	1,489,104
Loans and bills discounted	貸出金	12,768,009	13,233,344
Bills discounted	割引手形	8,760	5,660
Loans on bills	手形貸付	170,313	173,250
Loans on deeds	証書貸付	11,546,883	12,028,665
Overdrafts	当座貸越	1,042,051	1,025,767
Foreign exchange	外国為替	6,084	5,571
Due from foreign banks (our accounts)	外国他店預け	4,209	4,186
Foreign bills bought	買入外国為替	268	-
Foreign bills receivable	取立外国為替	1,607	1,385
Other assets	その他の資産	296,726	252,791
Prepaid expenses	前払費用	729	839
Accrued income	未収収益	17,808	21,305
Initial margins of futures markets	先物取引差入証拠金	7,281	7,230
Variation margins of futures markets	先物取引差金勘定	1	-
Derivatives other than for trading - assets	金融派生商品	100,369	121,308
Cash collateral paid for financial instruments	金融商品等差入担保金	128,021	52,959
Other	その他の資産	42,515	49,148
Tangible fixed assets	有形固定資産	116,991	118,680
Buildings, net	建物	50,403	51,204
Land	土地	59,194	59,077
Construction in progress	建設仮勘定	2,004	2,992
Other tangible fixed assets	その他の有形固定資産	5,389	5,405
Intangible fixed assets	無形固定資産	14,379	15,498
Software	ソフトウェア	10,411	10,052
Other intangible fixed assets	その他の無形固定資産	3,968	5,445
Prepaid pension cost	前払年金費用	21,889	26,107
Customers' liabilities for acceptances and guarantees	支払承諾見返	25,345	22,454
Allowance for loan losses	貸倒引当金	(24,702)	(25,510)
Total assets	資産の部合計	21,212,100	21,530,580

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2024	As of March 31, 2025
Liabilities	(負債の部)		
Deposits	預 金	15,951,614	16,268,796
Current deposits	当 座 預 金	336,983	313,534
Ordinary deposits	普 通 預 金	11,678,935	11,817,864
Saving deposits	貯 蓄 預 金	310,868	310,042
Deposits at notice	通 知 預 金	5,933	3,330
Time deposits	定 期 預 金	3,350,125	3,427,353
Other deposits	そ の 他 の 預 金	268,768	396,671
Negotiable certificates of deposit	譲 渡 性 預 金	439,526	523,114
Call money	コ ー ル マ ネ ー	1,499,383	1,415,022
Payables under repurchase agreement	売 現 先 勘 定	44,481	50,565
Payables under securities lending transactions	債券貸借取引受入担保金	203,429	214,190
Trading liabilities	特 定 取 引 負 債	6,276	9,435
Sale of commodity bonds	売 付 商 品 債 券	1,954	1,380
Derivatives of trading securities - assets	商品有価証券派生商品	0	3
Trading-related financial derivatives	特 定 金 融 派 生 商 品	4,321	8,051
Borrowed money	借 用 金	1,505,734	1,619,707
Borrowings from other banks	借 入 金	1,505,734	1,619,707
Foreign exchanges	外 国 為 替	1,171	845
Due from foreign banks (their accounts)	外 国 他 店 借	-	16
Foreign bills sold	売 渡 外 国 為 替	165	78
Foreign bills payable	未 払 外 国 為 替	1,006	750
Bonds payable	社 債	120,792	44,831
Borrowed money from trust account	信 託 勘 定 借	15,564	16,892
Other liabilities	そ の 他 負 債	247,446	258,863
Domestic exchange settlement account, credit	未 決 済 為 替 借	22	25
Income taxes payable	未 払 法 人 税 等	13,247	15,835
Accrued expenses	未 払 費 用	15,698	18,660
Unearned revenue	前 受 収 益	2,981	3,454
Variation margins of futures markets	先 物 取 引 差 金 勘 定	-	2
Derivatives other than for trading - liabilities	金 融 派 生 商 品	118,464	112,289
Cash collateral received for financial instruments	金融商品等受入担保金	47,293	59,122
Asset retirement obligations	資 産 除 去 債 務	0	4
Other	そ の 他 の 負 債	49,737	49,468
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	637	421
Provision for loyalty point programs	ポ イ ン ト 引 当 金	732	649
Deferred tax liabilities	繰 延 税 金 負 債	51,428	21,279
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,401	10,688
Acceptances and guarantees	支 払 承 諾	25,345	22,454
Total liabilities	負 債 の 部 合 計	20,123,965	20,477,758

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2024	As of March 31, 2025
Net assets:	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,185	122,134
Legal capital surplus	資 本 準 備 金	122,134	122,134
Other capital surplus	そ の 他 資 本 剰 余 金	50	-
Retained earnings	利 益 剰 余 金	725,618	767,280
Legal retained earnings	利 益 準 備 金	50,930	50,930
Other retained earnings	そ の 他 利 益 剰 余 金	674,688	716,350
Reserve for advanced depreciation of non-current assets	固 定 資 産 圧 縮 積 立 金	351	347
General reserve	別 途 積 立 金	610,971	645,971
Retained earnings brought forward	繰 越 利 益 剰 余 金	63,365	70,032
Treasury shares	自 己 株 式	(72,800)	(75,104)
Total shareholders' equity	株 主 資 本 合 計	920,072	959,379
Valuation difference on available-for-sale securities	その他有価証券評価差額金	141,853	66,197
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	16,279	17,650
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,929	9,594
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	168,062	93,442
Total net assets	純 資 産 の 部 合 計	1,088,134	1,052,821
Total liabilities and net assets	負債及び純資産の部合計	21,212,100	21,530,580

(2) Non-consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	FY2023 ended March 31, 2024	FY2024 ended March 31, 2025
Ordinary income	経 常 収 益	277,781	328,347
Interest income	資 金 運 用 収 益	202,546	242,991
Interest on loans and discounts	貸 出 金 利 息	131,662	150,631
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	53,101	65,742
Interest on call loans	コ ー ル ロ ー ン 利 息	8,859	8,626
Interest on receivables under resale agreements	買 現 先 利 息	0	-
Interest on receivables under securities borrowing transactions	債 券 貸 借 取 引 受 入 利 息	1	29
Interest on deposits with banks	預 け 金 利 息	4,326	12,269
Other interest income	そ の 他 の 受 入 利 息	4,592	5,690
Trust fees	信 託 報 酬	93	84
Fees and commissions income	役 務 取 引 等 収 益	53,478	56,786
Fees and commissions on domestic and foreign exchanges	受 入 為 替 手 数 料	6,797	7,153
Other fees and commissions	そ の 他 の 役 務 収 益	46,681	49,632
Trading income	特 定 取 引 収 益	1,128	1,159
Gains on trading account securities transactions	商 品 有 価 証 券 収 益	269	292
Income from trading-related financial derivatives transactions	特 定 金 融 派 生 商 品 収 益	801	866
Other trading income	そ の 他 の 特 定 取 引 収 益	57	0
Other ordinary income	そ の 他 業 務 収 益	7,228	5,472
Gains on foreign exchange transactions	外 国 為 替 売 買 益	4,571	4,070
Gains on sales of bonds	国 債 等 債 券 売 却 益	1,016	938
Income from trading-related financial derivatives transactions	金 融 派 生 商 品 収 益	1,465	463
Other	そ の 他 の 業 務 収 益	175	-
Other income	そ の 他 経 常 収 益	13,305	21,854
Reversal of loan loss reserves	貸 倒 引 当 金 戻 入 益	397	-
Recoveries of written off claims	償 却 債 権 取 立 益	1,551	1,665
Gain on sales of stocks and other securities	株 式 等 売 却 益	10,466	19,637
Gain on money held in trust	金 銭 の 信 託 運 用 益	105	48
Other	そ の 他 の 経 常 収 益	784	502

(¥ Million)

Item	科目 (Japanese)	FY2023 ended March 31, 2024	FY2024 ended March 31, 2025
Ordinary expenses	経 常 費 用	191,699	223,322
Interest expenses	資 金 調 達 費 用	65,872	86,221
Interest on deposits	預 金 利 息	20,518	32,178
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	8,631	9,298
Interest on call money	コ ー ル マ ネ ー 利 息	393	4,302
Interest on payables under repurchase agreements	売 現 先 利 息	2,331	2,543
Interest on payables under securities lending transactions	債 券 貸 借 取 引 支 払 利 息	10,304	11,466
Interest on borrowings and rediscounts	借 用 金 利 息	2,980	2,513
Interest on bonds	社 債 利 息	2,121	1,443
Interest on interest swaps	金 利 ス ワ ッ プ 支 払 利 息	11,383	17,099
Other interest expenses	そ の 他 の 支 払 利 息	7,207	5,375
Fees and commissions payments	役 務 取 引 等 費 用	23,521	26,057
Fees and commissions on domestic and foreign exchanges	支 払 為 替 手 数 料	881	1,178
Other fees and commissions	そ の 他 の 役 務 費 用	22,640	24,878
Trading expenses	特 定 取 引 費 用	-	20
Expenses on securities and derivatives related to trading transactions	特 定 取 引 有 価 証 券 費 用	-	20
Other ordinary expenses	そ の 他 業 務 費 用	6,870	7,664
Loss on sales of bonds	国 債 等 債 券 売 却 損	6,250	6,737
Loss on devaluation of bonds	国 債 等 債 券 償 却	620	926
General and administrative expenses	営 業 経 費	85,754	89,711
Other expenses	そ の 他 経 常 費 用	9,679	13,646
Provision of allowance for loan losses	貸 倒 引 当 金 繰 入 額	-	1,793
Written-off of loans	貸 出 金 償 却	7,127	9,223
Losses on sales of stocks and other securities	株 式 等 売 却 損	1,114	1,506
Losses on devaluation of stocks and other securities	株 式 等 償 却	1	0
Other	そ の 他 の 経 常 費 用	1,436	1,122
Ordinary profit	経 常 利 益	86,081	105,025
Extraordinary gains	特 別 利 益	6	4
Gain on disposal of non-current assets	固 定 資 産 処 分 益	6	4
Extraordinary losses	特 別 損 失	304	655
Loss on disposal of non-current assets	固 定 資 産 処 分 損	178	450
Impairment loss	減 損 損 失	125	204
Net income pre-tax adjustment	税 引 前 当 期 純 利 益	85,783	104,375
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	25,858	29,379
Income taxes - deferred	法 人 税 等 調 整 額	(646)	763
Total income taxes	法 人 税 等 合 計	25,212	30,143
Net income	当 期 純 利 益	60,571	74,231

(3) Non-consolidated Statement of Changes in Net Assets

FY2023 Ended March 31, 2024

(¥ Million)

	(Japanese)	Shareholders' equity			
		株主資本			
		Capital stock	Capital surplus		
			資本剰余金		
			Legal capital surplus	Other capital surplus	Total capital surplus
		資本金	資本準備金	その他資本剰余金	資本剰余金合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	12	122,146
Changes of items during period	当 期 変 動 額				
Dividends from surplus	剰 余 金 の 配 当				
Net income	当 期 純 利 益				
Purchase of treasury shares	自 己 株 式 の 取 得				
Disposal of treasury shares	自 己 株 式 の 処 分			38	38
Reversal of revaluation reserve for land	土地再評価差額金の取崩				
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）				
Total changes of items during the period	当 期 変 動 額 合 計	-	-	38	38
Balance at the end of current period	当 期 末 残 高	145,069	122,134	50	122,185

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
		Legal retained earnings	Other retained earnings	Total Retained earnings		
		利益準備金	その他利益剰余金	利益剰余金合計	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	50,930	635,865	686,795	(62,943)	891,067
Changes of items during period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(21,740)	(21,740)		(21,740)
Net income	当 期 純 利 益		60,571	60,571		60,571
Purchase of treasury shares	自 己 株 式 の 取 得				(10,015)	(10,015)
Disposal of treasury shares	自 己 株 式 の 処 分				158	197
Reversal of revaluation reserve for land	土地再評価差額金の取崩		(7)	(7)		(7)
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）					
Total changes of items during the period	当 期 変 動 額 合 計	-	38,822	38,822	(9,856)	29,004
Balance at the end of current period	当 期 末 残 高	50,930	674,688	725,618	(72,800)	920,072

	(Japanese)	Valuation and translation adjustments				Total net assets
		評価・換算差額等				
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
		その他 有価証券 評価差額金	繰延ヘッジ 損益	土地再評価 差額金	評価・換算 差額等合計	
Balance at the beginning of current period	当 期 首 残 高	70,926	10,408	9,921	91,257	982,325
Changes of items during period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当					(21,740)
Net income	当 期 純 利 益					60,571
Purchase of treasury shares	自 己 株 式 の 取 得					(10,015)
Disposal of treasury shares	自 己 株 式 の 処 分					197
Reversal of revaluation reserve for land	土地再評価差額金の取崩					(7)
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	70,926	5,870	7	76,805	76,805
Total changes of items during period	当 期 変 動 額 合 計	70,926	5,870	7	76,805	105,809
Balance at the end of current period	当 期 末 残 高	141,853	16,279	9,929	168,062	1,088,134

FY2024 Ended March 31, 2025

(¥ Million)

	(Japanese)	Shareholders' equity			
		株主資本			
		Capital stock	Capital surplus		
			資本剰余金		
			Legal capital surplus	Other capital surplus	Total capital surplus
		資本金	資本準備金	その他資本剰余金	資本剰余金合計
Balance at the beginning of current period	当 期 首 残 高	145,069	122,134	50	122,185
Changes of items during period	当 期 変 動 額				
Dividends from surplus	剰 余 金 の 配 当				
Net income	当 期 純 利 益				
Purchase of treasury shares	自 己 株 式 の 取 得				
Disposal of treasury shares	自 己 株 式 の 処 分			45	45
Cancellation of treasury shares	自 己 株 式 の 消 却			(96)	(96)
Reversal of revaluation reserve for land	土地再評価差額金の取崩				
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）				
Total changes of items during the period	当 期 変 動 額 合 計	-	-	(50)	(50)
Balance at the end of current period	当 期 末 残 高	145,069	122,134	-	122,134

	(Japanese)	Shareholders' equity				
		株主資本				
		Retained earnings			Treasury shares	Total shareholders' equity
		利益剰余金				
		Legal retained earnings	Other retained earnings	Total Retained earnings		
		利益準備金	その他利益剰余金	利益剰余金合計	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	50,930	674,688	725,618	(72,800)	920,072
Changes of items during period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当		(25,041)	(25,041)		(25,041)
Net income	当 期 純 利 益		74,231	74,231		74,231
Purchase of treasury shares	自 己 株 式 の 取 得				(10,005)	(10,005)
Disposal of treasury shares	自 己 株 式 の 処 分				48	93
Cancellation of treasury shares	自 己 株 式 の 消 却		(7,556)	(7,556)	7,653	
Reversal of revaluation reserve for land	土地再評価差額金の取崩		28	28		28
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）					
Total changes of items during the period	当 期 変 動 額 合 計	-	41,661	41,661	(2,303)	39,307
Balance at the end of current period	当 期 末 残 高	50,930	716,350	767,280	(75,104)	959,379

	(Japanese)	Valuation and translation adjustments				Total net assets
		評価・換算差額等				
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
		その他 有価証券 評価差額金	繰延ヘッジ 損益	土地再評価 差額金	評価・換算 差額等合計	純資産合計
Balance at the beginning of current period	当 期 首 残 高	141,853	16,279	9,929	168,062	1,088,134
Changes of items during period	当 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当					(25,041)
Net income	当 期 純 利 益					74,231
Purchase of treasury shares	自 己 株 式 の 取 得					(10,005)
Disposal of treasury shares	自 己 株 式 の 処 分					93
Cancellation of treasury shares	自 己 株 式 の 消 却					
Reversal of revaluation reserve for land	土地再評価差額金の取崩					28
Net changes of items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	(75,656)	1,371	(334)	(74,620)	(74,620)
Total changes of items during period	当 期 変 動 額 合 計	(75,656)	1,371	(334)	(74,620)	(35,312)
Balance at the end of current period	当 期 末 残 高	66,197	17,650	9,594	93,442	1,052,821

SUPPLEMENTARY INFORMATION
For Fiscal Year 2024
(Ended March 31, 2025)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1.Summary

- Non-consolidated core net business income increased by ¥14.5 billion compared with the previous fiscal year to ¥103.4 billion, while ordinary profit increased by ¥18.9 billion to ¥105.0 billion, and net income also increased by ¥13.6 billion to ¥74.2 billion.
Consolidated ordinary profit increased by ¥17.2 billion compared with the previous fiscal year to ¥107.5 billion, and profit attributable to owners of parent increased by ¥11.8 billion to ¥74.2 billion.
- The average balance of loans increased by ¥526.8 billion from the previous fiscal year, and the average balance of deposits increased by ¥438.2 billion.

(1) Summary of income <Non-consolidated / Consolidated>

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	(a-b)/b	FY2023 ended March 31, 2024 (b)	(Reference) Projection for FY2025
Net business income (before provisions to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	96.7	13.6	16.4%	83.1	100.3
Core net business income	コ ア 業 務 純 益	103.4	14.5	16.3%	88.9	100.5
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	100.8	13.4	15.3%	87.4	-
Net business income	業 務 純 益	94.6	11.5	13.9%	83.1	-
Ordinary profit	経 常 利 益	105.0	18.9	22.0%	86.0	98.8
Net income	当 期 純 利 益	74.2	13.6	22.5%	60.5	70.0

Note: Core net business income = Net business income (before provisions to general allowance for loan losses) - gains (losses) related to bonds (government bonds, etc.)

Credit-related expenses (-)	与 信 関 係 費 用	10.2	4.3		5.8	13.5
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<Consolidated>

(¥ Billion)

Ordinary profit	経 常 利 益	107.5	17.2	19.1%	90.2	98.8
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	74.2	11.8	18.9%	62.4	70.0

(2) Loans and Deposits <Non-Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-b)/b	As of March 31, 2024 (b)
Term-end balance	貸 出 金	13,233.3	465.3	3.6%	12,768.0
末 残	預 金	16,268.7	317.1	1.9%	15,951.6
Average balance	貸 出 金	13,023.4	526.8	4.2%	12,496.5
平 残	預 金	15,850.4	438.2	2.8%	15,412.1

(3) Capital ratio (BIS guidelines) <Non-consolidated / Consolidated>

	(Japanese)	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
Non-consolidated total capital ratio	単体総自己資本比率	14.14%	(1.03%)	15.18%
Tier 1 capital ratio	単体Tier1比率	14.14%	(0.99%)	15.14%
Common equity Tier1 capital ratio	単体普通株式等Tier1比率	14.14%	(0.99%)	15.14%
Consolidated total capital ratio	連結総自己資本比率	15.04%	(1.19%)	16.24%
Tier 1 capital ratio	連結Tier1比率	15.04%	(1.16%)	16.20%
Common equity Tier1 capital ratio	連結普通株式等Tier1比率	15.04%	(1.16%)	16.20%

2. Income and Expenses <Non-consolidated>

- Gross business profits increased by ¥18.3 billion to ¥186.5 billion compared with the previous fiscal year. While net interest income increased by ¥20.0 billion mainly due to an increase in interest on loans and bills discounted, gains (losses) related to bonds decreased by ¥0.8 billion.
- Expenses increased by ¥4.6 billion compared with the previous fiscal year to ¥89.7 billion, mainly due to an increase in personnel expenses from basic salary raise and in non-personnel expenses from strategic investments, etc.
- Credit-related expenses increased by ¥4.3 billion compared with the previous fiscal year to ¥10.2 billion, due to implementation of forward and precautionary provisions.

(¥ Billion)

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	(a-b)/b	FY2023 ended March 31, 2024 (b)
Gross business profits	業 務 粗 利 益	186.5	18.3	10.8%	168.2
Net interest income	資 金 利 益	156.7	20.0		136.6
Net fees and commissions income	役 務 取 引 等 利 益	30.8	0.7		30.0
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	2.8	0.1		2.6
Fees and commissions income of insurance	う ち 保 険 取 扱 手 数 料	2.2	(1.0)		3.3
Fees and commissions income of corporate solutions	う ち 法 人 ソ リ ュ ー シ ョ ン 関 連 手 数 料	18.0	1.3		16.6
Net trading income	特 定 取 引 利 益	1.1	0.0		1.1
Net other ordinary income	そ の 他 業 務 利 益	(2.1)	(2.5)		0.3
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(6.7)	(0.8)		(5.8)
General and administrative expenses (-)	経 費	89.7	4.6	5.4%	85.1
Personnel expenses (-)	人 件 費	41.6	1.2		40.4
Non-personnel expenses (-)	物 件 費	41.2	2.8		38.3
Taxes (-)	税 金	6.8	0.4		6.3
Net business income (before provisions to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	96.7	13.6	16.4%	83.1
Core net business income	コ ア 業 務 純 益	103.4	14.5	16.3%	88.9
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	100.8	13.4	15.3%	87.4
Net provisions to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額 ①	2.0	2.0		-
Net business income	業 務 純 益	94.6	11.5	13.9%	83.1
Non-recurrent gains (losses)	臨 時 損 益	10.3	7.3		2.9
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額 ②	8.1	2.2		5.8
Written-off of loans (-)	う ち 貸 出 金 償 却	9.2	2.0		7.1
Reversal of loan loss reserves	う ち 貸 倒 引 当 金 戻 入 益	-	(0.3)		0.3
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	1.6	0.1		1.5
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	18.1	8.7		9.3
Ordinary profit	経 常 利 益	105.0	18.9	22.0%	86.0
Extraordinary gains (losses)	特 別 損 益	(0.6)	(0.3)		(0.2)
Net income	当 期 純 利 益	74.2	13.6	22.5%	60.5

Credit-related expenses (-) (i) + (ii)	与 信 関 係 費 用 (①+②)	10.2	4.3		5.8
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Note: Core net business income = Net business income (before provisions to general allowance for loan losses) - gains (losses) related to bonds

(Reference)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
Number of Branches	店 舗 数	187	3	184
Branches	本 支 店	168	1	167
Sub-branches	出 張 所	19	2	17
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	5	(1)	6
Number of employees	従 業 員 数	4,076	94	3,982

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

注:従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

3. Management Indices

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	FY2023 ended March 31, 2024 (b)
Overhead ratio (OHR) <Non-consolidated> *1	O H R (単体)	46.56%	(2.73%)	49.30%
Return on average total assets (ROA)<Non-consolidated> *2	R O A (単体)	0.34%	0.04%	0.30%
Return on equity (ROE) <Non-consolidated> *3	R O E (単体)	6.93%	1.08%	5.85%
Return on equity (ROE) <Consolidated / based on total shareholders' equity> *4	R O E (連結)	7.34%	0.94%	6.40%

*1 OHR
<Non-consolidated> =
$$\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc.} + \text{Net provision to general allowance for loan losses} + \text{Expense}}$$
 (The lower figure indicates better efficiency.)

*2 ROA
<Non-consolidated> =
$$\frac{\text{Net income for the current fiscal (interim) year}}{\text{Average total assets}}$$

*3 ROE
<Non-consolidated> =
$$\frac{\text{Net income for the current fiscal (interim) year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal (interim) year}) / 2}$$

*4 ROE
<Consolidated> =
$$\frac{\text{Profit attributable to owners of parent for the current fiscal (interim) year}}{(\text{Total shareholders' equity at beginning of fiscal year} + \text{Total shareholders' equity at end of fiscal (interim) year}) / 2}$$

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥465.3 billion compared to March 31, 2024, to ¥13,233.3 billion. Corporate loans and housing loans increased by ¥326.3 billion and ¥82.6 billion respectively.
- The balance of deposits increased by ¥317.1 billion compared to March 31, 2024, to ¥16,268.7 billion, due to an increase of personal deposits etc.,.

(1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
Loans and bills discounted (Term-end balance)	貸 出 金 (末 残)	13,233.3	465.3	12,768.0
Domestic operations	国 内 向 け 貸 出	12,756.8	410.9	12,345.8
Corporate loans	事 業 者 向 け 貸 出	8,060.0	326.3	7,733.6
Small and medium-sized enterprises (i)	うち中小企業向け貸出①	6,370.6	272.6	6,098.0
Consumer loans (ii)	消 費 者 ロ ー ン ②	4,338.3	97.0	4,241.3
Residential loans	う ち 住 宅 ロ ー ン	4,108.6	82.6	4,026.0
Public sector loans	公 共 向 け 貸 出	358.4	(12.3)	370.8
Small and medium-sized enterprises, etc. (i)+(ii) [Ratio]	うち中小企業向け貸出 (①+②) (中小企業等貸出比率)	10,709.0 [83.94%]	369.6 [0.19%]	10,339.3 [83.74%]
Overseas operations	海 外 向 け 貸 出	476.5	54.3	422.1
Deposits (Term-end balance)	預 金 (末 残)	16,268.7	317.1	15,951.6
Domestic operations	国 内	15,745.4	198.0	15,547.4
Personal deposits	個 人	11,395.5	184.7	11,210.7
Corporate deposits	法 人	3,279.3	104.4	3,174.8
Public sector deposits	公 共	1,070.5	(91.2)	1,161.7
Overseas operations	海 外 店 等	523.3	119.1	404.2

Loans and bills discounted (average balance)	貸 出 金 (平 残)	13,023.4	526.8	12,496.5
Deposits (average balance)	預 金 (平 残)	15,850.4	438.2	15,412.1

(Reference)

New residential loans

(¥ Billion)

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	FY2023 ended March 31, 2024 (b)
New residential loans	住 宅 ロ ー ン 実 行 額	365.3	(11.3)	376.6

Investment trusts and Personal annuities

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
Balance of investment trusts	投 資 信 託 残 高	427.2	3.7	423.4

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
Balance of personal annuities	個 人 年 金 保 険 等 残 高	921.7	30.5	891.2

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)		As of March 31, 2024 (b)
			(a-b)	
Securities	有 価 証 券	3,065.9	392.7	2,673.2
Government bonds	国 債	731.2	305.4	425.7
Stocks	株 式	123.2	25.5	97.6
Corporate bonds and others	社 債 他	1,369.5	24.6	1,344.8
Foreign currency securities	外 貨 建 有 価 証 券	842.0	37.1	804.9
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.4 years	(0.8 years)	4.3 years

Note : The above figures are acquisition costs except gains (losses) on valuation.

注. 評価損益を除いた取得原価で表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law and Risk-Monitored Loans increased by ¥3.0billion from the previous fiscal year-end, to ¥121.5 billion, and non-performing loan ratio was 0.91%, unchanged from the end of the previous fiscal year-end.
- The coverage ratio, including allowances, was at high level, 70.7% for total disclosed claims, 76.2% for doubtful claims, and 56.4% for substandard claims.

Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

(¥ Million)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	As of March 31, 2024 (b)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	19,929	768	19,161
Doubtful Claims	危険債権	43,637	(6,226)	49,863
Substandard Claims	要管理債権	58,012	8,517	49,494
Loans past due 3 months or more	三月以上延滞債権	417	(1,454)	1,871
Restructured Loans	貸出条件緩和債権	57,594	9,971	47,623
Total	合計	121,578	3,059	118,519
Normal Claims	正常債権	13,181,757	455,369	12,726,388
Total Claims Outstandings	総与信残高	13,303,336	458,428	12,844,907
Non-performing loan ratio	不良債権比率	0.91%	(0.00%)	0.92%
Coverage ratio	保全率	70.71%	(0.00%)	70.71%

Note: Total Claims include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注.総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

(Reference) Breakdown of coverage

(¥ Million)

	(Japanese)	Claim amount (a)	Collateral/ Guarantees (b)	Allowance for loan losses (c)	Allowance Ratio*2 c/(a-b)	Coverage ratio(d) (b+c)/a		Coverage ratio As of March 31, 2024 (e)
		債権額	担保・ 保証等	貸倒 引当金	引当率	保全率	(d-e)	保全率
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	19,929	19,087	841	100.0%	100.0%	-	100.0%
Doubtful Claims	危険債権	43,637	28,652	4,625	30.8%	76.2%	0.1%	76.1%
Substandard Claims	要管理債権	58,012	24,859 ^{*1}	7,907	23.8%	56.4%	2.5%	53.9%
Loans past due 3 months or more	三月以上延滞債権	417	178 ^{*1}	56 ^{*1}	23.8%	56.4%	2.5%	53.9%
Restructured Loans	貸出条件緩和債権	57,594	24,680 ^{*1}	7,850 ^{*1}	23.8%	56.4%	2.5%	53.9%
Total	合計	121,578	72,598	13,374	27.3%	70.7%	(0.0%)	70.7%

*1: Approximate data

*2: Allowance ratio: Ratio of allowance for possible loan losses to unsecured/non-guaranteed loans

* 1.概算数値。

* 2.引当率は、無担保・無保証部分に対する貸倒引当金の計上割合。

6. Earnings Projections for Fiscal Year 2025, ending March 31, 2026, etc.**<Consolidated>**

(¥ Billion)

	(Japanese)	For the Six Months ending September 30, 2025	FY2025 ending March 31, 2026
Ordinary profit	経 常 利 益	59.8	124.3
Profit attributable to owners of parent	親会社株主に帰属する 当期（中間）純利益	40.7	85.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months ending September 30, 2025	FY2025 ending March 31, 2026
Ordinary profit	経 常 利 益	60.4	121.6
Net income	当期（中間）純利益	42.4	84.6

<Dividends>

	(Japanese)	For the Six Months ending September 30, 2025	FY2025 ending March 31, 2026
Dividends per share	1 株 当 た り 配 当 金	¥24.00	¥48.00

(Reference)

	(Japanese)	For the Six Months ended September 30, 2024	FY2024 ended March 31, 2025
Dividends per share	1 株 当 た り 配 当 金	¥18.00	¥40.00

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	FY2023 ended March 31, 2024 (b)
Gross business profits	業 務 粗 利 益	186,529	18,319	168,210
Domestic gross business profits	国 内 業 務 粗 利 益	176,770	11,916	164,853
Net interest income	資 金 利 益	149,875	17,609	132,265
Net fees and commissions income	役 務 取 引 等 利 益	30,521	731	29,790
Net trading income	特 定 取 引 利 益	1,062	(69)	1,132
Net other ordinary income	そ の 他 業 務 利 益	(4,688)	(6,354)	1,665
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(5,419)	(5,465)	45
International gross business profits	国 際 業 務 粗 利 益	9,759	6,402	3,356
Net interest income	資 金 利 益	6,895	2,487	4,408
Net fees and commissions income	役 務 取 引 等 利 益	291	31	259
Net trading income	特 定 取 引 利 益	75	79	(3)
Net other ordinary income	そ の 他 業 務 利 益	2,496	3,804	(1,307)
Gains (losses) related to bonds	う ち 債 券 関 係 損 益	(1,306)	4,594	(5,900)
General and administrative expenses (excluding non-recurrent expenses) (-)	経 費 (除 け 臨 時 処 理 分) (△)	89,782	4,679	85,103
Personnel expenses (-)	人 件 費 (△)	41,698	1,296	40,402
Non-personnel expenses (-)	物 件 費 (△)	41,224	2,885	38,339
Taxes (-)	税 金 (△)	6,859	496	6,362
Net business income (before provision to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	96,747	13,640	83,106
Core net business income	コ ア 業 務 純 益	103,473	14,511	88,961
Excluding gains (losses) on cancellation of investment trusts	除 け 投 資 信 託 解 約 損 益	100,828	13,424	87,403
Net provisions to (from) general allowance for loan losses -(i)	一 般 貸 倒 引 当 金 純 繰 入 額 (△)	2,084	2,084	-
Net business income	業 務 純 益	94,662	11,555	83,106
Non-recurrent income and losses	臨 時 損 益	10,363	7,388	2,974
Disposal of non-performing loans (-) (ii)	不 良 債 権 処 理 額 (△)	8,170	2,274	5,896
Written-off of loans (-)	貸 出 金 償 却 (△)	9,223	2,095	7,127
Net provisions to specific allowance for loan losses (-)	個 別 貸 倒 引 当 金 純 繰 入 額 (△)	(291)	(291)	-
Losses on sales of non-performing loans (-)	延 滞 債 権 等 売 却 損 (△)	60	86	(26)
Provision to allowance for specific foreign borrowers/countries (-)	特 定 海 外 債 権 引 当 金 純 繰 入 額 (△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△)	843	99	744
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	(397)	397
Recoveries of written-off claims	償 却 債 権 取 立 益	1,665	114	1,551
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	18,130	8,779	9,351
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	403	883	(479)
Ordinary profit	経 常 利 益	105,025	18,944	86,081
Extraordinary gains (losses)	特 別 損 益	(650)	(351)	(298)
Net income pre-tax adjustment	税 引 前 当 期 純 利 益	104,375	18,592	85,783
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	29,379	3,521	25,858
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	763	1,410	(646)
Total income taxes (-)	法 人 税 等 合 計 (△)	30,143	4,931	25,212
Net income	当 期 純 利 益	74,231	13,660	60,571
Credit-related expenses (-) (i) + (ii)	与 信 関 係 費 用 (△)	10,255	4,358	5,896

< Consolidated >

(On the basis of consolidated statement of income)

(¥ Million)

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	FY2023 ended March 31, 2024 (b)
Consolidated net revenue	連 結 粗 利 益	192,251	16,840	175,410
Net interest income	資 金 利 益	152,617	19,971	132,646
Net fees and commissions income	役 務 取 引 等 利 益	40,656	(302)	40,958
Net trading income	特 定 取 引 利 益	1,121	(316)	1,438
Net other ordinary income	そ の 他 業 務 利 益	(2,144)	(2,512)	368
General and administrative expenses (-)	営 業 経 費 (△)	96,761	4,535	92,225
Credit-related expenses (-) (i)	与 信 関 係 費 用 (△)	10,823	4,161	6,661
Written-off of loans (-)	貸 出 金 償 却 (△)	9,343	2,055	7,288
Net provisions to specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	58	(129)	188
Net provisions to general allowance for loan losses (-)	一般貸倒引当金繰入額(△)	2,234	2,190	43
Losses on sales of non-performing loans (-)	延滞債権等売却損 (△)	58	83	(25)
Provision to allowance for specific foreign borrowers / countries (-)	特定海外債権引当勘定繰入額(△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信用保証協会責任共有制度負担金 (△)	843	99	744
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	-	-	-
Recoveries of written off claims	償 却 債 権 取 立 益	1,715	138	1,576
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	19,673	8,496	11,177
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	436	(25)	462
Others	そ の 他	2,730	631	2,098
Ordinary profit	経 常 利 益	107,506	17,244	90,262
Extraordinary gains (losses)	特 別 損 益	(681)	(1,087)	405
Net income pre-tax adjustment	税 金 等 調 整 前 当 期 純 利 益	106,825	16,156	90,668
Income taxes-current (-)	法 人 税、住 民 税 及 び 事 業 税 (△)	31,619	2,771	28,847
Income taxes-deferred (-)	法 人 税 等 調 整 額 (△)	946	1,566	(619)
Total income taxes (-)	法 人 税 等 合 計 (△)	32,566	4,338	28,227
Net income	当 期 純 利 益	74,259	11,818	62,440
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	74,259	11,818	62,440

Net business income (before provisions to general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	104,704	12,958	91,745
Net business income	連 結 業 務 純 益	102,469	10,768	91,701

Note1: Consolidated net revenue = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses and net transfer to (from) general allowance for loan losses - internal transactions

注 1.連結粗利益＝（資金運用収益－資金調達費用）＋（役務取引等収益－役務取引等費用）＋（特定取引収益－特定取引費用）＋（その他業務収益－その他業務費用）

注 2.連結業務純益＝単体業務純益＋子会社粗利益－子会社営業経費・一般貸倒引当金繰入額－内部取引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連 結 子 会 社 数	9	-	9
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	6	-	6

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	FY2023 ended March 31, 2024 (b)
(1) Net business income (before provision to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	96,747	13,640	83,106
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	25,273	3,246	22,026
(2) Net business income	業 務 純 益	94,662	11,555	83,106
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	24,728	2,702	22,026

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.

注. 職員数は、実働人員（出向人員、臨時雇用および嘱託を除く）の平均人員

3. Interest Rate Spread (Domestic Business) <Non-consolidated>

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	FY2023 ended March 31, 2024 (b)
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	0.83%	0.02%	0.80%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	0.96%	0.09%	0.87%
(ii) Average yield on securities	有 価 証 券 利 回	1.55%	0.03%	1.52%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.52%	0.06%	0.46%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.06%	0.06%	0.00%
(ii) Expense ratio	経 費 率	0.54%	0.01%	0.52%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.31%	(0.03%)	0.34%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.90%	0.03%	0.87%

Note: (1) and (2) are rounded down to the second decimal place, and (3) is the difference between (1) and (2).

注. (1) 及び (2) については小数点第 2 位未満切捨て、(3) については、(1) 及び (2) で計算した小数点第 2 位未満切捨て後の数値を差引し算出しております。

4. Gains and Losses on Securities <Non-consolidated>

(¥ Million)

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	FY2023 ended March 31, 2024 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国 債 等 債 券 損 益	(6,725)	(871)	(5,854)
Gains on sales	売 却 益	938	(77)	1,016
Gains on redemptions	償 還 益	-	-	-
Losses on sales (-)	売 却 損 (△)	6,737	487	6,250
Losses on redemptions (-)	償 還 損 (△)	-	-	-
Write-offs (-)	償 却 (△)	926	305	620
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	18,130	8,779	9,351
Gains on sales	売 却 益	19,637	9,170	10,466
Losses on sales (-)	売 却 損 (△)	1,506	392	1,114
Write-offs (-)	償 却 (△)	0	(0)	1

5. Capital Ratio (BIS Guidelines)

■ The Capital ratio has been calculated based on the BIS guidelines. The composition of capital disclosure is on our website (<https://www.chibabank.co.jp/company/>).

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a) [Preliminary figures]	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	14.14%	(0.72%)	(1.03%)	14.87%	15.18%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比 率	14.14%	(0.72%)	(0.99%)	14.87%	15.14%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	14.14%	(0.72%)	(0.99%)	14.87%	15.14%
(4) Total capital	総自己資本の額	991.0	(25.9)	(34.7)	1,017.0	1,025.8
(5) Tier 1 capital	T i e r 1 資 本 の 額	991.0	(25.9)	(32.2)	1,017.0	1,023.3
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	991.0	(25.9)	(32.2)	1,017.0	1,023.3
(7) Total risk-weighted assets	リスクアセットの額	7,004.7	167.5	248.3	6,837.2	6,756.4
(8) Total required capital	総所要自己資本額	560.3	13.4	19.8	546.9	540.5

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a) [Preliminary figures]	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	15.04%	(0.83%)	(1.19%)	15.88%	16.24%
(2) Tier 1 capital ratio (5)/(7)	T i e r 1 比 率	15.04%	(0.83%)	(1.16%)	15.88%	16.20%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	15.04%	(0.83%)	(1.16%)	15.88%	16.20%
(4) Total capital	総自己資本の額	1,075.7	(34.4)	(47.2)	1,110.1	1,123.0
(5) Tier 1 capital	T i e r 1 資 本 の 額	1,075.7	(34.4)	(44.7)	1,110.1	1,120.5
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	1,075.7	(34.4)	(44.7)	1,110.1	1,120.5
(7) Total risk-weighted assets	リスクアセットの額	7,149.2	159.5	236.2	6,989.6	6,912.9
(8) Total required capital	総所要自己資本額	571.9	12.7	18.9	559.1	553.0

Note: The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

注.自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

6. Return on Equity

<Non-consolidated>

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	(a-c)	For the six months ended September 30, 2024 (b)	FY2023 ended March 31, 2024 (c)
Net business income basis (Annual)	業 務 純 益 ベース (年 率)	8.84%	(0.49%)	0.81%	9.34%	8.02%
Net income basis (Annual)	当 期 純 利 益 ベース (年 率)	6.93%	(0.38%)	1.08%	7.31%	5.85%

<Consolidated>

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	(a-c)	For the six months ended September 30, 2024 (b)	FY2023 ended March 31, 2024 (c)
Profit attributable to owners of parent basis (Net assets basis)	当 期 純 利 益 ベース (純 資 産 ベース)	6.38%	(0.02%)	0.81%	6.40%	5.56%
Profit attributable to owners of parent basis (Shareholders' equity basis)	当 期 純 利 益 ベース (株 主 資 本 ベース)	7.34%	(0.15%)	0.94%	7.50%	6.40%

Note: ROE is a metric that indicates the profitability of stockholders' equity.

注.ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance <Non-consolidated>

(¥ Billion)

	(Japanese)	FY2024 ended March 31, 2025 (a)	(a-b)	(a-c)	For the six months ended September 30, 2024 (b)	FY2023 ended March 31, 2024 (c)
Deposits (Term-end balance)	預金（末残）	16,268.7	438.9	317.1	15,829.8	15,951.6
Domestic	うち国内	15,745.4	325.2	198.0	15,420.1	15,547.4
In Chiba Prefecture	うち県内	14,945.4	308.9	167.0	14,636.5	14,778.3
Personal deposits	うち個人	11,395.5	91.2	184.7	11,304.2	11,210.7
Corporate deposits	うち法人	3,279.3	4.3	104.4	3,275.0	3,174.8
Public sectors	うち公共	1,070.5	229.7	(91.2)	840.8	1,161.7
Deposits (Average balance)	預金（平残）	15,850.4	4.8	438.2	15,845.6	15,412.1
Domestic	うち国内	15,419.1	(35.8)	381.5	15,455.0	15,037.6
In Chiba Prefecture	うち県内	14,639.1	(43.0)	346.2	14,682.2	14,292.8
Loans and bills discounted (Term-end balance)	貸出金（末残）	13,233.3	187.9	465.3	13,045.4	12,768.0
Domestic	うち国内	12,756.8	123.1	410.9	12,633.6	12,345.8
In Chiba Prefecture	うち県内	8,153.8	41.5	110.7	8,112.3	8,043.1
Loans and bills discounted (average balance)	貸出金（平残）	13,023.4	167.3	526.8	12,856.0	12,496.5
Domestic	うち国内	12,581.1	135.0	461.3	12,446.0	12,119.7
In Chiba Prefecture	うち県内	8,075.6	33.2	133.9	8,042.4	7,941.6

(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises <Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Domestic loans and bills discounted (A)	国内貸出金	12,756.8	123.1	410.9	12,633.6	12,345.8
[Excluding loans to public sectors]	(除公共向け貸出)	[12,398.4]	[180.1]	[423.3]	[12,218.2]	[11,975.0]
Large enterprises	大企業	1,512.8	0.2	49.3	1,512.6	1,463.5
Mid-sized enterprises	中堅企業	176.4	(0.6)	4.3	177.1	172.1
Small and medium-sized enterprises, etc. (B)	中小企業等	10,709.0	180.5	369.6	10,528.5	10,339.3
Small and medium-sized enterprises	中小企業	6,370.6	119.8	272.6	6,250.7	6,098.0
Consumer loans	消費者ローン	4,338.3	60.6	97.0	4,277.7	4,241.3
Public sectors	公共	358.4	(56.9)	(12.3)	415.3	370.8
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	83.94%	0.61%	0.19%	83.33%	83.74%

Note: Loans to individual business owners are included under "Small and medium sized enterprises".

注: 中小企業には個人事業主も含む。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Outstanding balance of consumer loans	消費者ローン残高	4,338.3	60.6	97.0	4,277.7	4,241.3
Residential loans	住宅ローン残高	4,108.6	54.2	82.6	4,054.3	4,026.0
Other consumer loans	その他のローン残高	229.7	6.3	14.4	223.3	215.3

8. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	19,929	1,242	768	18,686	19,161
Doubtful Claims	危険債権	43,637	(8,427)	(6,226)	52,065	49,863
Substandard Claims	要管理債権	58,012	5,420	8,517	52,591	49,494
Loans past due 3 months or more	三月以上延滞債権	417	(2,268)	(1,454)	2,685	1,871
Restructured Loans	貸出条件緩和債権	57,594	7,688	9,971	49,906	47,623
Total	合計	121,578	(1,764)	3,059	123,343	118,519

Normal Claims	正常債権	13,181,757	188,074	455,369	12,993,683	12,726,388
Total Claims*	総与信残高	13,303,336	186,309	458,428	13,117,026	12,844,907
Non-performing loan ratio	不良債権比率	0.91%	(0.02%)	(0.00%)	0.94%	0.92%

Note: Total Claims include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注. 総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,675	1,307	983	17,368	17,692
Doubtful Claims	危険債権	43,775	(8,436)	(6,249)	52,212	50,025
Substandard Claims	要管理債権	58,020	5,422	8,516	52,598	49,504
Loans past due 3 months or more	三月以上延滞債権	417	(2,268)	(1,454)	2,685	1,871
Restructured Loans	貸出条件緩和債権	57,603	7,690	9,970	49,913	47,632
Total	合計	120,472	(1,706)	3,250	122,179	117,222

Normal Claims	正常債権	13,135,118	185,097	451,376	12,950,021	12,683,742
Total Claims	総与信残高	13,255,591	183,390	454,626	13,072,200	12,800,965
Non-performing loan ratio	不良債権比率	0.90%	(0.02%)	(0.00%)	0.93%	0.91%

9. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (A)	金融再生法開示債権 リスク管理債権額	121,578	(1,764)	3,059	123,343	118,519
Collateral/guarantees (B)	担保・保証等	72,598	1,222	1,640	71,375	70,958
Allowance for loan losses (C)	貸倒引当金	13,374	(1,980)	518	15,354	12,855
Allowance ratio (C)/(A-B)	引当率	27.3%	(2.2%)	0.2%	29.5%	27.0%
Coverage ratio (B+C)/(A)	保全率	70.7%	0.3%	(0.0%)	70.3%	70.7%
Non-performing loan ratio	不良債権比率	0.91%	(0.02%)	(0.00%)	0.94%	0.92%

<Consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (A)	金融再生法開示債権 リスク管理債権額	120,472	(1,706)	3,250	122,179	117,222
Collateral/guarantees (B)	担保・保証等	71,175	1,226	1,777	69,949	69,398
Allowance for loan losses (C)	貸倒引当金	13,620	(1,923)	581	15,543	13,038
Allowance ratio (C)/(A-B)	引当率	27.6%	(2.1%)	0.3%	29.7%	27.2%
Coverage ratio (B+C)/(A)	保全率	70.3%	0.4%	0.0%	69.9%	70.3%
Non-performing loan ratio	不良債権比率	0.90%	(0.02%)	(0.00%)	0.93%	0.91%

(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

<Non-consolidated>

(¥ Million)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Bankrupt Assets (A)	破綻先債権	1,400	(266)	(919)	1,667	2,319
Effectively Bankrupt Assets (B)	実質破綻先債権	18,528	1,508	1,687	17,019	16,841
Potentially Bankrupt Assets (C)	破綻懸念先債権	43,637	(8,427)	(6,226)	52,065	49,863
Assets Requiring Caution (D)	要注意先債権	872,011	(32,974)	(39,359)	904,986	911,371
Substandard Assets	要管理先債権	74,932	7,428	10,971	67,504	63,961
Substandard Claims (Loans only)	うち要管理債権 (貸出金のみ)	58,012	5,420	8,517	52,591	49,494
Other Assets Requiring Caution	その他要注意先債権	797,078	(40,402)	(50,331)	837,481	847,409
Normal Assets (E)	正常先債権	12,367,758	226,469	503,246	12,141,288	11,864,511
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	13,303,336	186,309	458,428	13,117,026	12,844,907

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

10. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

① General Allowance 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上

② Specific Allowance 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs under the joint responsibility system of loans with the guarantee of credit guarantee corporations regarding Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets fell into Specific allowance.

なお、破綻先・実質破綻先債権及び破綻懸念先債権に係る信用保証協会保証付融資の責任共有制度に伴う将来の負担金に対する引当は、個別貸倒引当金として計上しております。

(2) Breakdown of allowance for loan losses

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Allowance for loan losses	貸 倒 引 当 金	25.5	(1.4)	0.8	26.9	24.7
General allowance	一 般 貸 倒 引 当 金	19.7	0.6	2.0	19.0	17.6
Specific allowance	個 別 貸 倒 引 当 金	5.7	(2.1)	(1.2)	7.9	7.0
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

(Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Normal Assets	正 常 先 債 権	11,982.4	285.6	518.0	11,696.8	11,464.4
Assets Requiring Caution	要 注 意 先 債 権	871.3	(32.4)	(38.5)	903.7	909.9
Substandard Assets	要 管 理 先 債 権	74.9	7.4	10.9	67.4	63.9
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	796.4	(39.8)	(49.5)	836.2	845.9

<Consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Allowance for loan losses	貸 倒 引 当 金	31.6	(1.5)	0.5	33.2	31.0
General allowance	一 般 貸 倒 引 当 金	22.1	0.7	1.9	21.4	20.1
Specific allowance	個 別 貸 倒 引 当 金	9.5	(2.2)	(1.3)	11.8	10.9
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

11. Loan Breakdown by Industry

<Non-consolidated> (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of March 31, 2025		As of September 30, 2024		As of March 31, 2024	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	12,756.8	100.00%	12,633.6	100.00%	12,345.8	100.00%
Manufacturing	製造業	800.1	6.27%	784.3	6.21%	807.2	6.54%
Agriculture and forestry	農業，林業	17.8	0.14%	16.3	0.13%	16.6	0.13%
Fishery	漁業	1.1	0.01%	1.2	0.01%	1.2	0.01%
Mining, quarrying and gravel	鉱業，採石業，砂利採取業	9.9	0.08%	11.2	0.09%	16.2	0.13%
Construction	建設業	499.3	3.92%	497.2	3.94%	481.7	3.90%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	236.3	1.85%	231.2	1.83%	216.8	1.76%
Information and communications	情報通信業	93.2	0.73%	92.5	0.73%	96.5	0.78%
Transport and postal service	運輸業，郵便業	309.4	2.43%	307.6	2.43%	316.8	2.57%
Wholesale and retail trade	卸売業，小売業	888.0	6.96%	920.7	7.29%	904.5	7.33%
Finance and insurance	金融業，保険業	527.3	4.13%	525.5	4.16%	518.4	4.20%
Real estate and leasing	不動産業，物品賃貸業	3,876.6	30.39%	3,792.6	30.02%	3,616.6	29.29%
Real estate	不動産業	3,551.9	27.84%	3,483.3	27.57%	3,311.8	26.82%
Real estate rental and management	不動産賃貸業・管理業	2,949.4	23.12%	2,879.6	22.79%	2,773.3	22.46%
Real estate trading, etc.	不動産取引業等	602.4	4.72%	603.6	4.78%	538.4	4.36%
Leasing	物品賃貸業	324.7	2.55%	309.3	2.45%	304.8	2.47%
Medical, welfare and other services	医療，福祉その他サービス業	837.1	6.56%	796.6	6.31%	779.8	6.32%
Government, local public sector	国・地方公共団体	347.7	2.73%	405.8	3.21%	358.9	2.91%
Others (mainly consumer loans)	その他（個人）	4,312.3	33.80%	4,250.3	33.64%	4,213.9	34.13%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of March 31, 2025		As of September 30, 2024		As of March 31, 2024	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	121.4	100.00%	123.2	100.00%	118.4	100.00%
Manufacturing	製造業	13.5	11.17%	15.9	12.93%	15.7	13.27%
Agriculture and forestry	農業，林業	0.6	0.51%	0.6	0.49%	0.5	0.48%
Fishery	漁業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Mining, quarrying and gravel	鉱業，採石業，砂利採取業	-	-	-	-	-	-
Construction	建設業	7.3	6.05%	7.5	6.14%	5.8	4.94%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.5	0.41%	0.4	0.40%	0.0	0.00%
Information and communications	情報通信業	0.8	0.68%	0.7	0.64%	0.7	0.64%
Transport and postal service	運輸業，郵便業	14.0	11.54%	14.4	11.75%	13.7	11.60%
Wholesale and retail trade	卸売業，小売業	18.5	15.31%	15.5	12.61%	12.7	10.79%
Finance and insurance	金融業，保険業	0.0	0.00%	0.0	0.02%	0.0	0.04%
Real estate and leasing	不動産業，物品賃貸業	21.2	17.52%	23.3	18.92%	23.7	20.03%
Real estate	不動産業	20.9	17.27%	23.0	18.72%	23.4	19.80%
Real estate rental and management	不動産賃貸業・管理業	20.4	16.83%	22.1	17.96%	22.9	19.39%
Real estate trading, etc.	不動産取引業等	0.5	0.44%	0.9	0.76%	0.4	0.41%
Leasing	物品賃貸業	0.3	0.25%	0.2	0.20%	0.2	0.23%
Medical, welfare and other services	医療，福祉その他サービス業	19.4	16.04%	19.2	15.59%	19.3	16.35%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他（個人）	25.2	22.77%	25.2	20.51%	25.8	21.86%

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注：要管理債権以下の債権を対象としております。

12. Loan Breakdown by Domicile of Borrower**(1) Balance of loans to specific foreign countries <Non-consolidated>**

Not applicable

(2) Balance of loans to Asian countries <Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)			As of September 30, 2024 (b)	As of March 31, 2024 (c)
			(a-b)	(a-c)		
Hong Kong	香港	8.6	(0.9)	(2.0)	9.6	10.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	16.2	1.9	4.1	14.3	12.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	9.0	3.2	3.6	5.8	5.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	0.3	(1.7)	(2.6)	2.1	3.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Saudi Arabia	サウジアラビア	1.4	0.0	1.4	1.4	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	6.7	0.0	0.2	6.6	6.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	6.0	1.0	(0.0)	4.9	6.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	0.3	(0.4)	(0.6)	0.7	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	9.0	0.1	(0.1)	8.9	9.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	0.5	0.0	(0.9)	0.5	1.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
South Korea	韓国	1.1	1.1	1.1	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	59.7	4.5	4.1	55.1	55.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注. リスク管理債権は要管理債権以下の債権を対象としております。

(3) Balance of loans to Latin American countries <Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2025 (a)			As of September 30, 2024 (b)	As of March 31, 2024 (c)
			(a-b)	(a-c)		
Panama	パナマ	1.4	1.4	0.7	-	0.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	1.0	0.0	1.0	0.9	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Peru	ペルー	1.4	0.0	(0.0)	1.4	1.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	4.0	1.6	1.7	2.4	2.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注. リスク管理債権は要管理債権以下の債権を対象としております。

(4) Balance of loans to Russia <Non-consolidated>

Not applicable.

13. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation <Non-consolidated> <Consolidated>

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他の有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)

(2) Gains and losses on valuation

<Non-consolidated>

(¥ Billion)

	(Japanese)	As of March 31, 2025					
		Market value	Gains (losses) on valuation/ Unrealized gains (losses)				
			(a)	(a-b)	(a-c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	1.4	(0.0)	0.0	0.0	-	0.0
Other securities	その他有価証券	3,074.3	96.0	(79.0)	(107.5)	245.2	149.2
Stocks	株式	292.2	194.6	(9.9)	(44.8)	203.6	8.9
Bonds*	債券	1,355.0	(83.5)	(44.0)	(55.9)	0.0	83.6
Others	その他	1,427.0	(15.0)	(25.1)	(6.6)	41.5	56.6
Foreign Bonds*	うち外国債券	784.2	(24.3)	(13.1)	7.9	4.7	29.0
Total	合計	3,075.8	96.0	(79.0)	(107.4)	245.2	149.2

	(Japanese)	As of September 30, 2024				As of March 31, 2024			
		Market value	Gains (losses) on valuation/ Unrealized gains (losses)			Market value	Gains (losses) on valuation/ Unrealized gains (losses)		
			(b)	Gains	Losses		(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	1.4	(0.0)	-	0.0	2.9	(0.0)	-	0.0
Other securities	その他有価証券	2,951.4	175.1	259.2	84.1	2,816.3	203.5	293.4	89.9
Stocks	株式	281.5	204.6	205.1	0.5	321.1	239.5	240.1	0.6
Bonds *	債券	1,318.0	(39.5)	0.6	40.2	1,158.3	(27.5)	0.6	28.2
Others	その他	1,351.8	10.0	53.3	43.3	1,336.8	(8.4)	52.6	61.1
Foreign Bonds *	うち外国債券	718.9	(11.2)	9.4	20.6	738.0	(32.3)	3.0	35.4
Total	合計	2,952.8	175.1	259.2	84.1	2,819.3	203.5	293.4	89.9

Note 1: There are no stocks of subsidiaries and affiliates with market values.

Note 2: The tables above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary rights to the trust in "Monetary claims bought" in addition to "Securities".

Note 3: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the nonconsolidated balance sheet (market value) and acquisition cost.

注1. 市場価格のある子会社・関連会社株式は、該当ありません。

2. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

3. 「評価損益」は、満期保有目的有価証券については（中間）貸借対照表計上額（償却原価法適用後、減損処理後）と時価との差額を、その他有価証券については（中間）貸借対照表計上額（時価）と取得価額との差額を計上しております。

< Consolidated >

(¥ Billion)

	(Japanese)	As of March 31, 2025					
		Market value	Gains (losses) on valuation				
			(a)	(a-b)	(a-c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	1.4	(0.0)	0.0	0.0	-	0.0
Other securities	その他有価証券	3,099.8	115.8	(82.1)	(112.9)	265.1	149.2
Stocks	株 式	313.0	213.7	(12.9)	(50.3)	222.7	8.9
Bonds*	債 券	1,355.0	(83.5)	(44.0)	(55.9)	0.0	83.6
Others	そ の 他	1,431.7	(14.3)	(25.1)	(6.6)	42.3	56.7
Foreign Bonds *	うち外国債券	784.2	(24.3)	(13.1)	7.9	4.7	29.0
Total	合 計	3,101.3	115.8	(82.1)	(112.9)	265.1	149.2

	(Japanese)	As of September 30, 2024				As of March 31, 2024			
		Market value	Gains (losses) on valuation			Market value	Gains (losses) on valuation		
			(b)	Gains	Losses		(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	1.4	(0.0)	-	0.0	2.9	(0.0)	-	0.0
Other securities	その他有価証券	2,978.0	197.9	282.0	84.1	2,845.3	228.8	318.7	89.9
Stocks	株 式	305.3	226.7	227.2	0.5	347.3	264.0	264.7	0.6
Bonds *	債 券	1,318.0	(39.5)	0.6	40.2	1,158.3	(27.5)	0.6	28.2
Others	そ の 他	1,354.5	10.7	54.1	43.3	1,339.5	(7.7)	53.3	61.1
Foreign Bonds *	うち外国債券	718.9	(11.2)	9.4	20.6	738.0	(32.3)	3.0	35.4
Total	合 計	2,979.4	197.9	282.0	84.1	2,848.3	228.7	318.7	89.9

Note 1: The tables above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary rights to the trust in "Monetary claims bought" in addition to "Securities".

Note 2: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the nonconsolidated balance sheet (market value) and acquisition cost.

注1. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

2. 「評価損益」は、満期保有目的有価証券については（中間）連結貸借対照表計上額（償却原価法適用後、減損処理後）と時価との差額を、その他有価証券については（中間）連結貸借対照表計上額（時価）と取得価額との差額を計上しております。

*For bonds and foreign bonds, deferred hedging through derivative transactions is used to reduce the risk of market value fluctuations, and the gains (losses) on valuation on these are as follows.

※なお、債券および外国債券については、時価変動リスクを低減する目的でデリバティブ取引による繰延ヘッジを行っており、これらの評価損益は次のとおりです。

(¥ Billion)

	(Japanese)	As of March 31, 2025			As of September 30, 2024	As of March 31, 2024
		(a)	(a-b)	(a-c)	(b)	(c)
Bonds	債 券	(83.5)	(44.0)	(55.9)	(39.5)	(27.5)
Foreign bonds	外 国 債 券	(24.3)	(13.1)	7.9	(11.2)	(32.3)
Derivative transactions (deferred hedges)	デリバティブ取引 (繰延ヘッジ)	38.4	31.1	13.3	7.3	25.1
Total gains (losses) on valuation	評 価 損 益 合 計	(69.4)	(26.0)	(34.7)	(43.4)	(34.7)

14. Others

(1) Retirement benefit

(i) Retirement benefit obligation, etc.

< Non-consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2025	As of March 31, 2024
Retirement benefit obligation (A) [Discount rate]	退職給付債務 (割引率)	66,035 [1.6%]	76,408 [0.2%]
Plan assets at fair value (B)	年金資産	(103,443)	(105,116)
Unrecognized actuarial gain or loss (C) [Amortization period]	未認識数理計算上の差異 (償却年数)	11,867 [10 years]	7,467 [10 years]
Unrecognized past service costs (D) [Amortization period]	未認識過去勤務費用 (償却年数)	(568) [10 years]	(649) [10 years]
Net amount on balance sheet (E)=(A)+(B)+(C)+(D)	貸借対照表計上額の純額	(26,107)	(21,889)
Prepaid pension cost	前払年金費用	26,107	21,889
Provision for retirement benefits	退職給付引当金	-	-

< Consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2025	As of March 31, 2024
Projected benefit obligation (A)	退職給付債務	66,641	77,097
Plan assets at fair value (B)	年金資産	(103,443)	(105,116)
Net amount on balance sheet (C)=(A)+(B)	貸借対照表計上額の純額	(36,801)	(28,018)
Net defined benefit asset	退職給付に係る資産	37,407	28,707
Net defined benefit liability	退職給付に係る負債	605	688

(ii) Retirement benefit cost

< Non-consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2025	As of March 31, 2024
Retirement benefit cost (A)+(B)+(C)+(D)+(E)+(F)	退職給付費用	(1,656)	(4)
Service cost (A)	勤務費用	2,149	2,195
Interest cost (B)	利息費用	152	156
Expected return on plan assets (C)	期待運用収益	(4,206)	(3,255)
Amortization of actuarial gain or loss (D)	数理計算上の差異の 損益処理額	(312)	363
Amortization of past service costs (E)	過去勤務費用の損益処理額	81	81
Other (F)	その他	479	454

Note: The other stated above is the premium contributions amount of defined contribution pension plans.

注.その他には、確定拠出年金掛金を計上しております。

< Consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2025	As of March 31, 2024
Retirement benefit cost	退職給付費用	(1,563)	106

(2) Tax effect

Breakdown of sources for deferred tax assets and liabilities

< Non-consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2025	As of March 31, 2024
Allowance for loan losses	貸 倒 引 当 金	13,068	12,429
Provision for retirement benefits	退 職 給 付 引 当 金	5,105	5,317
Write-offs of securities	有 価 証 券 償 却	1,007	981
Others	そ の 他	5,639	5,776
Subtotal of deferred tax assets (A)	繰 延 税 金 資 産 小 計	24,820	24,505
Valuation allowance (B)	評 価 性 引 当 額	(992)	(1,103)
Total of deferred tax assets (A)+(B) (C)	繰 延 税 金 資 産 合 計	23,828	23,401
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	29,753	61,620
Prepaid pension cost	前 払 年 金 費 用	6,961	5,759
Other	そ の 他	8,393	7,449
Total deferred tax liabilities (D)	繰 延 税 金 負 債 合 計	45,108	74,830
Net deferred tax assets (C)-(D) [(-):Net deferred tax liabilities]	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(21,279)	(51,428)

< Consolidated >

(¥ Million)

	(Japanese)	As of March 31, 2025	As of March 31, 2024
Net deferred tax assets [(-):Net deferred tax liabilities]	繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額)	(26,869)	(56,942)

15.Earnings Projections

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the Six Months ending September 30, 2025	FY2025 ending March 31, 2026
Gross business profits	業 務 粗 利 益	102.3	208.1
Net interest income	資 金 利 益	86.7	175.2
Net fees and commissions income	役 務 取 引 等 利 益	16.4	31.5
Trading income	特 定 取 引 利 益	0.7	1.4
Profit from other business transactions	そ の 他 業 務 利 益	(1.5)	(0.1)
Expenses (-)	経 費	47.5	94.0
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	54.8	114.1
Core net business income	コ ア 業 務 純 益	57.1	115.8
Ordinary profit	経 常 利 益	60.4	121.6
Net income	当 期 (中 間) 純 利 益	42.4	84.6
Net credit costs (-)	与 信 関 係 費 用	5.5	13.0

<Consolidated>

(¥ Billion)

	(Japanese)	For the Six Months ending September 30, 2025	FY2025 ending March 31, 2026
Ordinary profit	経 常 利 益	59.8	124.3
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 (中 間) 純 利 益	40.7	85.0
Cash dividends per share	1 株 当 た り 配 当 金	¥24.00	¥48.00
Dividend payout ratio (consolidated)	配 当 性 向 (連 結 ベ ー ス)	41.7%	39.9%

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets			危険債権 Doubtful Claims
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権 * Substandard Claims	3ヶ月以上延滞債権 Loans past due 3 months or more 貸出条件緩和債権 Restructured Loans
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution	正常債権 Normal Claims	
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors