

The Chiba Bank, Ltd.

Financial Results for the Three Months of Fiscal Year 2025, ending March 31, 2026

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Tsutomu Yonemoto, President
 Contact: Shinichi Ito, Managing Executive Officer,
 General Manager, Corporate Planning Division
 Payment day of cash dividend: -
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Meeting: Not scheduled

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

1. Financial Highlights for the First Three Months (from April 1, 2025 to June 30, 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 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
Three months ended June 30, 2025	102,755	16.7	31,070	8.1	21,783	8.7
June 30, 2024	88,018	16.0	28,729	10.7	20,032	8.8

Note: Comprehensive Income: Period ended June 30, 2025: ¥46,091million [-%]; Period ended June 30, 2024: △¥6,689 million [-%]

	Profit per Share 1株当たり四半期純利益	Profit per Share (Diluted) 潜在株式調整後 1株当たり四半期純利益
	¥	¥
Three months ended June 30, 2025	30.79	-
June 30, 2024	28.00	-

(2) Consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
	¥Million	¥Million	%
June 30, 2025	22,249,418	1,175,718	5.2
March 31, 2025	21,631,292	1,145,190	5.2

(Reference) Capital Assets Period ended June 30, 2025: ¥1,175,718 million; FY2024: ¥1,145,190 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.

2. Dividends

	Annual Dividends 年間配当金				
	1Q end	2Q end	3Q end	Fiscal Year-end	Total
Fiscal Year	¥	¥	¥	¥	¥
Ended March 31, 2025	—	18.00	—	22.00	40.00
Ending March 31, 2026	—				
Ending March 31, 2026 (Forecast)		24.00	—	24.00	48.00

(Note) Revision of dividend forecast compared to most recent announcement: None

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

(Note) Revision of earnings forecast compared to most recent announcement: None

*** Notes**

(1) Material changes in consolidated subsidiaries during the first three months (changes in specific subsidiaries related to changes in the scope of consolidation): None

(2) Accounting methods used specifically in the creation of quarterly financial statements: None

(3) Changes in accounting principles, accounting estimates, or restatements:

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

(4) Number of Issued Shares (Common Stock)

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

June 30, 2025	805,521,087 shares	March 31, 2025	805,521,087 shares
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- ② Number of treasury shares:

June 30, 2025	98,133,644 shares	March 31, 2025	98,132,960 shares
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- ③ Average number of issued shares:

For the first three months of FY2025	707,387,536 shares
For the first three months of FY2024	715,427,352 shares

*** Review of the accompanying quarterly consolidated financial statements by a certified public accountant or auditing firm:None**

*** Explanation for the proper use of the earnings forecast and other notes**

For information related to the earnings forecast, please refer to “1. Summary of the Consolidated Business Results (3) Explanation of the Consolidated Earnings Forecast” on page 4.

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1. Summary of the Consolidated Business Results

(1) Summary of the Consolidated Business Results

Looking back at the Japanese economy during the first three months of fiscal year 2025, despite the continued uncertainty due to factors such as continued price increases and U.S. trade policies, the economy has been recovering moderately due to improvements in employment and income conditions.

Looking at financial conditions, the uncollateralized overnight call rate remained in the 0.40% level through the period. Secondary yield of long-term government bonds gradually fell from the high 1.40% to the lower 1.10%, but hovered around 1.40% toward the end of the period. The Nikkei Stock Average temporarily fell from the high 35,000-yen's to the lower 31,000-yen's, but later recovered to over 40,000-yen level toward the end of the period.

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”.

Under such financial and economic environment and management policies, financial results for the first three months of FY2025 were as follows.

Ordinary income was 102,755 million yen, an increase of 14,736 million yen compared to the previous year, mainly due to an increase in interest income. Ordinary expenses were 71,685 million yen, an increase of 12,395 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 31,070 million yen, an increase of 2,340 million yen, while profit attributable to owners of parent was 21,783 million yen, an increase of 1,751 million yen compared to the previous year.

(2) Summary of the Consolidated Financial Conditions

Total assets as of June 30, 2025 were 22,249.4 billion yen, an increase of 618.1 billion yen compared to March 31, 2025. Figures for the Bank's major accounts were as follows.

The balance of deposits as of June 30, 2025 was 16,288.0 billion yen, an increase of 36.1 billion yen compared to March 31 2025, 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 household needs. The Bank also continued to proactively respond to the funding needs of its customers. As a result, the balance of loans and bills discounted as of June 30, 2025 was 13,491.3 billion yen, an increase of 308.2 billion yen compared to March 31, 2025. The balance of held of securities was 3,231.7 billion yen, an increase of 52.7 billion yen compared to March 31, 2025.

(3) Explanation of the Consolidated Earnings Forecast

There are no changes to the FY2025 Earnings Forecast released on May 8, 2025.

Note: The aforementioned forecast is based on presently-available information and assumptions coming from the judgment, assessment, and recognition of facts at the current point in time. Actual results may differ materially from the forecast based on a wide range of potential factors. If the earnings forecast requires any revisions, they will be promptly announced.

2. Quarterly Consolidated Financial Statements and Main Notes

(1) Quarterly Consolidated Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2025	As of June 30, 2025
Assets	(資産の部)		
Cash and due from banks	現金預け金	4,245,781	4,515,744
Call loans and bills bought	コールローン及び買入手形	448,130	433,425
Receivables under securities borrowing transactions	債券貸借取引支払保証金	1,379	5,954
Monetary claims bought	買入金銭債権	23,156	22,889
Trading assets	特定取引資産	16,496	15,087
Money held in trust	金銭の信託	6,900	5,900
Securities	有価証券	3,178,969	3,231,708
Loans and bills discounted	貸出金	13,183,185	13,491,390
Foreign exchanges	外国為替	5,571	5,682
Other assets	その他資産	338,967	340,264
Tangible fixed assets	有形固定資産	125,295	126,087
Intangible fixed assets	無形固定資産	23,927	24,625
Net defined benefit asset	退職給付に係る資産	37,407	38,082
Deferred tax assets	繰延税金資産	2,946	2,682
Customers' liabilities for acceptances and guarantees	支払承諾見返	24,854	22,820
Allowance for loan losses	貸倒引当金	(31,675)	(32,928)
Total assets	資産の部合計	21,631,292	22,249,418
Liabilities	(負債の部)		
Deposits	預金	16,251,921	16,288,054
Negotiable certificates of deposit	譲渡性預金	463,414	512,406
Call money and bills sold	コールマネー及び売渡手形	1,415,022	1,923,977
Payables under repurchase agreements	売現先勘定	50,565	45,467
Payables under securities lending transactions	債券貸借取引受入担保金	214,190	222,368
Trading liabilities	特定取引負債	9,435	11,286
Borrowed money	借入金	1,637,445	1,632,780
Foreign exchanges	外国為替	845	1,183
Bonds payable	社債	44,831	43,422
Borrowed money from trust account	信託勘定借	16,892	17,139
Other liabilities	その他負債	314,202	297,560
Net defined benefit liability	退職給付に係る負債	605	610
Provision for directors' retirement benefits	役員退職慰労引当金	232	177
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	421	372
Provision for loyalty point programs	ポイント引当金	693	734
Reserves under special laws	特別法上の引当金	23	23
Deferred tax liabilities	繰延税金負債	29,815	42,624
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,688	10,688
Acceptances and guarantees	支払承諾	24,854	22,820
Total liabilities	負債の部合計	20,486,102	21,073,700

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2025	As of June 30, 2025
Net assets	(純資産の部)		
Capital stock	資 本 金	145,069	145,069
Capital surplus	資 本 剰 余 金	122,134	122,134
Retained earnings	利 益 剰 余 金	837,898	844,119
Treasury shares	自 己 株 式	(75,104)	(75,105)
Total shareholders' equity	株 主 資 本 合 計	1,029,997	1,036,217
Valuation difference on available-for-sale securities	その他有価証券評価差額金	80,195	98,866
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	17,650	23,301
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,594	9,594
Remeasurements of defined benefit plans	退職給付に係る調整累計額	7,752	7,737
Total accumulated other comprehensive income	その他の包括利益累計額合計	115,193	139,500
Total net assets	純 資 産 の 部 合 計	1,145,190	1,175,718
Total liabilities and net assets	負債及び純資産の部合計	21,631,292	22,249,418

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	経 常 収 益	88,018	102,755
Interest income	資 金 運 用 収 益	59,197	72,119
Interest on loans and discounts	(うち貸出金利息)	35,521	43,855
Interest and dividends on securities	(うち有価証券利息配当金)	17,577	19,475
Trust fees	信 託 報 酬	14	17
Fees and commissions income	役 務 取 引 等 収 益	14,687	15,228
Trading income	特 定 取 引 収 益	395	65
Other ordinary income	そ の 他 業 務 収 益	1,020	804
Other income	そ の 他 経 常 収 益	12,704	14,520
Ordinary expenses	経 常 費 用	59,289	71,685
Interest expenses	資 金 調 達 費 用	20,009	26,692
Interest on deposits	(うち預金利息)	6,515	11,972
Fees and commissions payments	役 務 取 引 等 費 用	5,002	6,023
Trading expenses	特 定 取 引 費 用	-	38
Other ordinary expenses	そ の 他 業 務 費 用	1,097	3,280
General and administrative expenses	営 業 経 費	23,792	26,368
Other expenses	そ の 他 経 常 費 用	9,387	9,281
Ordinary profit	経 常 利 益	28,729	31,070
Extraordinary gains	特 別 利 益	0	-
Gains on disposal of non-current assets	固 定 資 産 処 分 益	0	-
Extraordinary losses	特 別 損 失	102	108
Loss on disposal of non-current assets	固 定 資 産 処 分 損	102	66
Impairment loss	減 損 損 失	-	41
Profit before income taxes	税 金 等 調 整 前 益 四 半 期 純 利 益	28,627	30,962
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	7,112	7,305
Income taxes-deferred	法 人 税 等 調 整 額	1,482	1,872
Total income taxes	法 人 税 等 合 計	8,595	9,178
Net income	四 半 期 純 利 益	20,032	21,783
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益	20,032	21,783

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Net income	四 半 期 純 利 益	20,032	21,783
Other comprehensive income	そ の 他 の 包 括 利 益	(26,721)	24,307
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(31,976)	18,551
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	5,311	5,651
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(40)	(14)
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	(15)	119
Comprehensive income	四 半 期 包 括 利 益	(6,689)	46,091
(Breakdown)	(内 訳)		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	(6,689)	46,091

(3) Note regarding Quarterly Consolidated Financial Statements**(Note regarding Segment Information)**

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

(Note regarding Changes in Shareholders' Equity)

Not applicable.

(Note regarding Changes the Going Concern Assumption)

Not applicable.

(Note regarding Quarterly Consolidated Statements of Cash Flows)

Quarterly consolidated statements of cash flows have not been prepared for the first three months of fiscal year 2025. Depreciation and amortization expenses (including amortization expenses related to intangible fixed assets excluding goodwill) and amortization of goodwill for the first three months of fiscal year under review are as follows.

					(¥ Million)	
Item	科目 (Japanese)				For the three months ended June 30, 2024	For the three months ended June 30, 2025
Depreciation and amortization expenses	減	価	償	却 費	2,471	2,410
Amortization of goodwill	の	れ	ん	の 償 却 額	-	105

(Note regarding Subsequent Events)

Not applicable.

Supplementary Information

Financial Results for the First Three Months of Fiscal Year 2025, ending March 31, 2026

1. P/L Summary (Non-consolidated)

- As a result of our activities to realize the Purpose and Vision, core net business income was 31.7 billion yen, an increase of 2.1 billion yen compared to the previous year, while ordinary profit was 33.2 billion yen, an increase of 1.6 billion yen, and net income was 24.5 billion yen, an increase of 1.0 billion yen.
- Net income saw steady progress representing 57.8% of the projection for the six months ending September 2025.

Non-consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2025 (a)	(a - b)	For the three months ended Jun. 30, 2024 (b)	For the six months ending Sep. 30, 2025 (Projection)	(Reference) FY 2024
Gross business profit	業 務 粗 利 益	53,183	2,106	51,077		186,529
Net interest income	資 金 利 益	48,829	5,304	43,525		156,770
Net fees and commissions income	役 務 取 引 等 利 益	6,822	(417)	7,240		30,813
Net Trading income	特 定 取 引 利 益	20	(382)	402		1,138
Net other ordinary income	そ の 他 業 務 利 益	(2,488)	(2,398)	(90)		(2,192)
Gains (losses) related to bonds (Government bonds, etc.)	う ち 国 債 等 債 券 損 益	(3,139)	(2,219)	(920)		(6,725)
General and administrative expenses (excluding non-recurrent expenses) (-)	経 費 (除く臨時処理分)	24,562	2,185	22,376		89,782
Net business income (before provisions to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	28,621	(79)	28,701		96,747
Core net business income	コ ア 業 務 純 益	31,761	2,139	29,621		103,473
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	30,909	2,363	28,546		100,828
Net provisions to general allowance for loan losses (-) (i)	一 般 貸 倒 引 当 金 純 繰 入 額	377	524	(147)		2,084
Net business income	業 務 純 益	28,244	(603)	28,848		94,662
Non-recurring gains (losses)	臨 時 損 益	4,974	2,230	2,744		10,363
Disposal of non-performing loans (-) (ii)	う ち 不 良 債 権 処 理 額	487	(1,719)	2,206		8,170
Gains (losses) related to stocks, etc.	う ち 株 式 等 関 係 損 益	5,446	345	5,100		18,130
Ordinary profit	経 常 利 益	33,219	1,626	31,592	60,400	105,025
Extraordinary gains (losses)	特 別 損 益	(82)	19	(102)		(650)
Pre-tax quarterly net income	税 引 前 四半期(中間・当期)純利益	33,136	1,646	31,490		104,375
Total corporate income taxes (-)	法 人 税 等 合 計	8,620	636	7,983		30,143
Net income	四半期(中間・当期)純利益	24,516	1,009	23,506	42,400	74,231
Credit-related expenses (-) (i)+(ii)	与 信 関 係 費 用	864	(1,194)	2,059		10,255

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

2. P/L Summary (Consolidated)

- Ordinary profit was 31.0 billion yen, an increase of 2.3 billion yen compared to the previous year, and profit attributable to owners of parent was 21.7 billion yen, an increase of by 1.7 billion yen.
- Net income saw steady progress representing 53.5% of the projection for the six months ending September 2025.

Consolidated

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2025 (a)	(a - b)	For the three months ended Jun. 30, 2024 (b)	For the six months ending Sep. 30, 2025 (Projection)	(Reference) FY2024
Consolidated net revenue	連 結 粗 利 益	52,200	2,995	49,205		192,251
Net interest income	資 金 利 益	45,426	6,238	39,187		152,617
Net fees and commissions	役 務 取 引 等 利 益	9,222	(476)	9,698		40,656
Net trading income	特 定 取 引 利 益	27	(368)	395		1,121
Net other ordinary income	そ の 他 業 務 利 益	(2,476)	(2,398)	(77)		(2,144)
General and administrative expenses (-)	営 業 経 費	26,368	2,576	23,792		96,761
Credit-related expenses (-)	与 信 関 係 費 用	1,304	(1,008)	2,313		10,823
Net provisions to general allowance for loan losses (-)	一 般 貸 倒 引 当 金 純 繰 入 額	624	617	7		2,234
Disposal of non-performing loans (-)	不 良 債 権 処 理 額	679	(1,626)	2,306		8,589
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	5,596	347	5,249		19,673
Gains (losses) on equity-method investments	持 分 法 に よ る 投 資 損 益	80	49	30		436
Other	そ の 他	866	517	349		2,730
Ordinary profit	経 常 利 益	31,070	2,340	28,729	59,800	107,506
Extraordinary gains (losses)	特 別 損 益	(108)	(5)	(102)		(681)
Net income pre-tax adjustment	税 金 等 調 整 前 四 半 期 (中 間・当 期) 純 利 益	30,962	2,335	28,627		106,825
Total corporate income taxes (-)	法 人 税 等 合 計	9,178	583	8,595		32,566
Net income	四 半 期 (中 間・当 期) 純 利 益	21,783	1,751	20,032		74,259
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 (中 間・当 期) 純 利 益	21,783	1,751	20,032	40,700	74,259
Net business income (before provisions to general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 繰 入 前)	28,341	769	27,571		104,704
Net business income	連 結 業 務 純 益	27,716	151	27,564		102,469

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

3. Loans and Deposits (Non-consolidated / Term-end Balance)

- The balance of loans and bills discounted was 13,543.8 billion yen, an increase of 648.5 billion yen compared to June 30, 2024, mainly due to an increase in corporate loans.
- Deposit balances were 16,307.9 billion yen, an increase of 283.6 billion yen compared to June 30, 2024, mainly due to an increase in retail deposits.

(¥ Billion)

	(Japanese)	Jun. 30, 2025 (a)	(a - b)	(a - c)	Jun. 30, 2024 (b)	Mar. 31, 2025 (c)
Loans and bills discounted	貸 出 金	13,543.8	648.5	310.4	12,895.2	13,233.3
Domestic operations	国 内 向 け 貸 出	13,055.3	606.6	298.5	12,448.6	12,756.8
Corporate loans	事 業 者 向 け 貸 出	8,138.8	349.5	78.7	7,789.3	8,060.0
Consumer loans	消 費 者 ロ ー ン	4,371.8	113.3	33.4	4,258.4	4,338.3
Residential loans	う ち 住 宅 ロ ー ン	4,137.4	99.3	28.8	4,038.0	4,108.6
Public sector loans	公 共 向 け 貸 出	544.7	143.8	186.3	400.8	358.4
Small and medium-sized enterprises, etc. [Ratio]	う ち 中 小 企 業 等 貸 出 [中小企業等貸出比率]	10,787.3 [82.62%]	367.9 [(1.07%)]	78.2 [(1.32%)]	10,419.3 [83.69%]	10,709.0 [83.94%]
Overseas operations	海 外 向 け 貸 出	488.4	41.8	11.9	446.6	476.5
Deposits	預 金	16,307.9	283.6	39.1	16,024.3	16,268.7
Domestic operations	国 内	15,788.9	180.2	43.4	15,608.6	15,745.4
Retail deposits	個 人	11,531.5	142.0	136.0	11,389.4	11,395.5
Corporate deposits	法 人	3,365.8	85.3	86.5	3,280.5	3,279.3
Public sector deposits	公 共	891.4	(47.1)	(179.1)	938.5	1,070.5
Overseas operations	海 外 店 等	519.0	103.3	(4.2)	415.7	523.3

Note: Ratio = Small and medium-sized enterprises, etc. / Domestic loans and bills discounted

(¥ Billion)

	(Japanese)	For the three months ended Jun. 30, 2025 (a)	(a - b)	(a - c)	For the three months ended Jun. 30, 2024 (b)	FY2024 (c)
Loans and bills discounted (average balance)	貸 出 金 (平 残)	13,342.4	488.4	318.9	12,853.9	13,023.4
Deposits (average balance)	預 金 (平 残)	16,108.1	251.8	257.6	15,856.3	15,850.4

(Reference) Investment trusts, etc. (参考) 投資信託等

(¥ Billion)

	(Japanese)	Jun. 30, 2025 (a)	(a - b)	(a - c)	Jun. 30, 2024 (b)	Mar. 31, 2025 (c)
Balance of investment trusts	投 資 信 託 残 高	447.6	9.8	20.4	437.8	427.2

(¥ Billion)

	(Japanese)	Jun. 30, 2025 (a)	(a - b)	(a - c)	Jun. 30, 2024 (b)	Mar. 31, 2025 (c)
Balance of retail annuities, insurance, etc.	個 人 年 金 保 険 等 残 高	931.1	16.8	9.4	914.3	921.7

4. Interest Rate Spread (Domestic Business) (Non-consolidated)

	(Japanese)	For the three months ended Jun. 30, 2025 (a)	(a-b)	For the three months ended Jun. 30, 2024 (b)	(Reference) FY2024
(1) Average yield on interest earning assets (A)	資 金 運 用 利 回	1.12%	0.29%	0.83%	0.83%
(i) Average yield on loans and bills discounted (B)	貸 出 金 利 回	1.15%	0.26%	0.89%	0.96%
(ii) Average yield on securities	有 価 証 券 利 回	2.44%	0.04%	2.40%	1.55%
(2) Average yield on interest bearing liabilities (C)	資 金 調 達 原 価	0.69%	0.22%	0.46%	0.52%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預 金 等 利 回	0.17%	0.15%	0.01%	0.06%
(ii) Expense ratio	経 費 率	0.58%	0.04%	0.54%	0.54%
(3) Average interest rate spread (A) - (C)	総 資 金 利 鞘	0.43%	0.06%	0.37%	0.31%
Difference between average yield on loans and deposits (B) - (D)	預 貸 金 利 差	0.98%	0.10%	0.88%	0.90%

Note: Figures in (1) and (2) are rounded down to second decimal places. (3) is calculated by taking the difference between (1) and (2).

5. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (Non-consolidated / Consolidated)

< Non-consolidated >

(¥ Million)

	(Japanese)	Jun. 30, 2025 (a)	(a-b)	Mar. 31, 2025 (b)	(Reference) Jun. 30, 2024
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び こ れ ら に 準 ず る 債 権	19,349	(579)	19,929	19,000
Doubtful Claims	危 険 債 権	42,891	(745)	43,637	50,554
Substandard Claims	要 管 理 債 権	55,709	(2,302)	58,012	47,971
Loans past due 3 months or more	三 月 以 上 延 滞 債 権	722	305	417	2,398
Restructured loans	貸 出 条 件 緩 和 債 権	54,987	(2,607)	57,594	45,572
Total	合 計	117,951	(3,627)	121,578	117,526

Normal Claims	正 常 債 権	13,493,884	312,126	13,181,757	12,854,100
Total Claims	総 与 信 残 高	13,611,835	308,499	13,303,336	12,971,627
Non-performing loan ratio	不 良 債 権 比 率	0.86%	(0.04%)	0.91%	0.90%

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.

< Consolidated >

(¥ Million)

	(Japanese)	Jun. 30, 2025 (a)	(a-b)	Mar. 31, 2025 (b)	(Reference) Jun. 30, 2024
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,979	303	18,675	18,303
Doubtful Claims	危険債権	43,031	(744)	43,775	50,725
Substandard Claims	要管理債権	55,717	(2,303)	58,020	47,979
Loans past due 3 months or more	三月以上延滞債権	722	305	417	2,398
Restructured loans	貸出条件緩和債権	54,994	(2,608)	57,603	45,580
Total	合計	117,728	(2,744)	120,472	117,007
Normal Claims	正常債権	13,444,115	308,997	13,135,118	12,810,282
Total Claims	総与信残高	13,561,844	306,252	13,255,591	12,927,290
Non-performing loan ratio	不良債権比率	0.86%	(0.04%)	0.90%	0.90%

6. Securities

(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with Market Value
(Non-consolidated / Consolidated)

Non-consolidated

(¥ Billion)

	(Japanese)	Jun. 30, 2025				Mar. 31, 2025			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Gains	Losses
Held-to-maturity bonds	満期保有目的	1.4	(0.0)	-	0.0	1.4	(0.0)	-	0.0
Other securities	その他有価証券	3,124.5	120.8	273.7	152.9	3,074.3	96.0	245.2	149.2
Stocks	株式	304.8	208.6	218.7	10.0	292.2	194.6	203.6	8.9
Bonds*	債券	1,371.9	(90.0)	0.2	90.2	1,355.0	(83.5)	0.0	83.6
Others	その他	1,447.7	2.1	54.8	52.6	1,427.0	(15.0)	41.5	56.6
Foreign bonds*	うち外国債券	789.8	(23.2)	5.6	28.9	784.2	(24.3)	4.7	29.0

Consolidated

(¥ Billion)

	(Japanese)	Jun. 30, 2025				Mar. 31, 2025			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)		Gains	Losses
Held-to-maturity bonds	満期保有目的	1.4	(0.0)	-	0.0	1.4	(0.0)	-	0.0
Other securities	その他有価証券	3,152.4	142.9	295.9	152.9	3,099.8	115.8	265.1	149.2
Stocks	株式	327.8	229.9	240.0	10.0	313.0	213.7	222.7	8.9
Bonds*	債券	1,371.9	(90.0)	0.2	90.2	1,355.0	(83.5)	0.0	83.6
Others	その他	1,452.6	3.0	55.6	52.6	1,431.7	(14.3)	42.3	56.7
Foreign bonds*	うち外国債券	789.8	(23.2)	5.6	28.9	784.2	(24.3)	4.7	29.0

Note 1: "Gains/losses" on held-to-maturity bonds are calculated as the difference between the book value on the balance sheet (after applying the amortized cost method and after write-offs) and the market value. "Gains/losses" on other securities are calculated as the difference between the book value on the balance sheet (market value) and the acquisition cost.

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: The Bank performs deferred hedging operations on its bond and foreign bond positions through derivative transactions as a way to reduce market value fluctuation risk. The gains/losses on valuation of these operations are as follows.

(¥ Billion)

	(Japanese)	Jun. 30, 2025	Mar. 31, 2025	
		(a)	(a - b)	(b)
Bonds	債券	(90.0)	(6.4)	(83.5)
Foreign Bonds	外国債券	(23.2)	1.1	(24.3)
Derivative transactions (deferred hedging)	デリバティブ取引 (繰延ヘッジ)	43.7	5.2	38.4
Total gains (losses) on valuation	評価損益合計	(69.5)	(0.0)	(69.4)

(2) Gains (Losses) related to Securities (Non-consolidated)

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2025 (a)	(a - b)	For the three months ended Jun. 30, 2024 (b)	(Reference) FY 2024
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(3,139)	(2,219)	(920)	(6,725)
Gains on sales	売却益	140	101	39	938
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	2,730	2,387	342	6,737
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	549	(66)	616	926
Gains (losses) related to stocks, etc.	株式等関係損益	5,446	345	5,100	18,130
Gains on sales	売却益	5,597	75	5,522	19,637
Losses on sales (-)	売却損	0	(420)	421	1,506
Write-offs (-)	償却	151	150	0	0

This 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.