November 7, 2025

The Chiba Bank, Ltd.

Financial Results for the Six Months (First Half) 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
Filing date of Financial Statements:	November 25, 2025 (scheduled)
Payment date of cash dividends:	December 5, 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 for the First Six Months (from April 1, 2025 to September 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中間純利益	
Six months ended	¥Million	%	¥Million	%	¥Million	%
September 30, 2025	211,370	21.7	64,395	18.5	44,222	17.0
September 30, 2024	173,634	13.5	54,334	8.6	37,772	8.5

Note: Comprehensive Income: Period ended September 30, 2025: ¥101,853million [- %] Period ended September 30, 2024: ¥2,219 million [(96.2%)]

	Profit per Share 1株当たり中間純利益	Profit per Share (Diluted) 潜在株式調整後１株当たり中間純利益
Six months ended	¥	¥
September 30, 2025	62.50	-
September 30, 2024	52.79	-

(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
	¥Million	¥Million	%
September 30, 2025	20,943,626	1,231,679	5.8
March 31, 2025	21,631,292	1,145,190	5.2

(Reference) Capital assets Period ended September 30, 2025: ¥1,231,679million 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	―	24.00			
Ending March 31,2026 (Forecast)			―	24.00	48.00

Note: Revisions of released cash dividends projections: 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
Fiscal year	¥Million	%	¥Million	%	¥
Ending March 31, 2026	124,300	15.6	85,000	14.4	120.68

(Note) Revision of earnings forecast compared to most recent announcement: None
The Bank is acquiring its own shares based on a resolution at the Board of Directors' Meeting held on September 29, 2025.
The impact of the acquisition is included in "Profit per share" stated above.

***Notes**

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

(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: None
③ Changes in accounting estimates: None
④ Restatement: None

(3) Number of Issued Shares (Common Stock)

① Number of issued shares (including treasury shares):
September 30, 2025 805,521,087 shares March 31, 2025 805,521,087 shares
② Number of treasury shares:
September 30, 2025 97,982,852 shares March 31, 2025 98,132,960 shares
③ Average number of shares:
For the first six months of FY2025 707,462,944 shares
For the first six months of FY2024 715,460,379 shares

(Reference) Non-consolidated Financial Highlights

1. Financial Highlights (from April 1, 2025 to September 30, 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 中間純利益	
Six months ended	¥Million	%	¥Million	%	¥Million	%
Ended September 30, 2025	194,531	21.3	64,223	16.6	45,463	14.1
Ended September 30, 2024	160,293	15.6	55,067	9.7	39,811	9.2

	Profit per Share 1株当たり中間純利益
Six months ended	¥
Ended September 30, 2025	64.26
Ended September 30, 2024	55.64

(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
First half	¥Million	¥Million	%
Ended September 30, 2025	20,851,776	1,137,820	5.4
Fiscal year 2024	21,530,580	1,052,821	4.8

(Reference) Capital assets Period ended September 30, 2025: ¥1,137,820 million FY2024: ¥1,052,821 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
	¥Million	%	¥Million	%	¥
Fiscal year Ending March 31, 2026	121,600	15.7	84,600	13.9	120.12

Note: The Bank is acquiring its own shares based on a resolution at the Board of Directors' Meeting held on September 29, 2025. The impact of the acquisition is included in "Profit per share" stated above.

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

1. Chiba Bank falls under the category of "Specified Business Corporation" under Article 18-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2025.

2. 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 (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 six 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 high 0.40% level through the period. Secondary yield of long-term government bonds fell from around 1.50% to the lower 1.10%, but gradually moved up, rose to the mid 1.60% toward the end of the period. The Nikkei Stock Average tempurary rose from around 36,000-yen to the record high in the high 45,000-yen, and remained around 45,000-yen 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 six months of FY2025 were as follows.

Ordinary income was 211,370 million yen, an increase of 37,736 million yen compared to the previous year, mainly due to an increase in interest income. Ordinary expenses were 146,974 million yen, an increase of 27,675 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 64,395 million yen, an increase of 10,061 million yen, while profit attributable to owners of parent was 44,222 million yen, an increase of 6,449 million yen compared to the previous year.

(2) Summary of the Consolidated Financial Condition

Total assets as of September 30, 2025 were 20,943.6 billion yen, a decrease of 687.6 billion yen compared to March 31, 2025. Figures for the Bank’s major accounts were as follows.

The balance of deposits as of September 30, 2025 was 16,289.1 billion yen, an increase of 37.2 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 September 30, 2025 was 13,754.2 billion yen, an increase of 571.0 billion yen compared to March 31, 2025. The balance of held of securities was 3,273.2 billion yen, an increase of 94.2 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. Consolidated Interim Financial Statements and Notes
(1) Consolidated Interim Balance Sheet

(¥ Million)

Item	科目 *(Japanese)*	As of March 31, 2025	As of September 30, 2025
Assets:	（資産の部）		
Cash and due from banks	現金預け金	4,245,781	2,825,691
Call loans and bills bought	コールローン及び買入手形	448,130	464,088
Receivables under securities borrowing transactions	債券貸借取引支払保証金	1,379	21,848
Monetary claims bought	買入金銭債権	23,156	22,743
Trading assets	特定取引資産	16,496	18,308
Money held in trust	金銭の信託	6,900	6,900
Securities	有価証券	3,178,969	3,273,268
Loans and bills discounted	貸出金	13,183,185	13,754,252
Foreign exchanges	外国為替	5,571	6,412
Other assets	その他資産	338,967	361,247
Tangible fixed assets	有形固定資産	125,295	126,910
Intangible fixed assets	無形固定資産	23,927	26,428
Net defined benefit asset	退職給付に係る資産	37,407	38,798
Deferred tax assets	繰延税金資産	2,946	2,391
Customers' liabilities for acceptances and guarantees	支払承諾見返	24,854	26,905
Allowance for loan losses	貸倒引当金	(31,675)	(32,570)
Total assets	資産の部合計	21,631,292	20,943,626
Liabilities:	（負債の部）		
Deposits	預金	16,251,921	16,289,122
Negotiable certificates of deposit	譲渡性預金	463,414	491,651
Call money and bills sold	コールマネー及び売渡手形	1,415,022	483,178
Payable under repurchase agreements	売現先勘定	50,565	42,825
Payables under securities lending transactions	債券貸借取引受入担保金	214,190	201,166
Trading liabilities	特定取引負債	9,435	19,372
Borrowed money	借用金	1,637,445	1,702,371
Foreign exchanges	外国為替	845	1,225
Bonds payable	社債	44,831	44,647
Borrowed money from trust account	信託勘定借	16,892	17,706
Other liabilities	その他負債	314,202	324,077
Net defined benefit liability	退職給付に係る負債	605	580
Provision for directors' retirement benefits	役員退職慰労引当金	232	170
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	421	314
Provision for loyalty point programs	ポイント引当金	693	807
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	55,194
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,688	10,606
Acceptances and guarantees	支払承諾	24,854	26,905
Total liabilities	負債の部合計	20,486,102	19,711,947

(¥ Million)

Item	科目 (Japanese)	As of March. 31, 2025	As of September 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	122,217
Retained earnings	利益剰余金	837,898	866,333
Treasury shares	自己株式	(75,104)	(74,989)
Total shareholders' equity	株主資本合計	1,029,997	1,058,629
Valuation difference on available-for-sale securities	その他有価証券評価差額金	80,195	124,288
Deferred gains or losses on hedges	繰延ヘッジ損益	17,650	31,218
Revaluation reserve for land	土地再評価差額金	9,594	9,819
Remeasurements of defined benefit plans	退職給付に係る調整累計額	7,752	7,722
Total accumulated other comprehensive income	その他の包括利益累計額合計	115,193	173,049
Total net assets	純資産の部合計	1,145,190	1,231,679
Total liabilities and net assets	負債及び純資産の部合計	21,631,292	20,943,626

(2) Consolidated Interim Statement of Income and Comprehensive Income

Consolidated Interim Statement of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	経常収益	173,634	211,370
Interest income	資金運用収益	113,684	145,908
Interest on loans and discounts	(うち貸出金利息)	71,016	91,537
Interest and dividends on securities	(うち有価証券利息配当金)	29,905	38,305
Trust fees	信託報酬	40	44
Fees and commissions income	役務取引等収益	32,562	32,851
Trading income	特定取引収益	520	342
Other ordinary income	その他業務収益	2,841	2,636
Other income	その他経常収益	23,984	29,586
Ordinary expenses	経常費用	119,299	146,974
Interest expenses	資金調達費用	39,163	53,849
Interest on deposits	(うち預金利息)	13,092	24,689
Fees and commissions payments	役務取引等費用	10,931	12,088
Trading expenses	特定取引費用	12	62
Other ordinary expenses	その他業務費用	2,106	10,506
General and administrative expenses	営業経費	47,605	51,742
Other expenses	その他経常費用	19,480	18,726
Ordinary profit	経常利益	54,334	64,395
Extraordinary income	特別利益	0	1
Gain on disposal of non-current assets	固定資産処分益	0	1
Extraordinary losses	特別損失	76	1,637
Loss on disposal of non-current assets	固定資産処分損	76	143
Impairment loss	減損損失	-	1,494
Net income pre-tax adjustment	税金等調整前中間純利益	54,258	62,759
Income taxes-current	法人税、住民税及び事業税	15,299	19,014
Income taxes-deferred	法人税等調整額	1,186	(477)
Total income taxes	法人税等合計	16,485	18,537
Net income	中間純利益	37,772	44,222
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	37,772	44,222

Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Net income	中間純利益	37,772	44,222
Other comprehensive income	その他の包括利益	(35,553)	57,631
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(21,548)	43,927
Deferred gains or losses on hedges	繰延ヘッジ損益	(13,876)	13,567
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(80)	(29)
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	(47)	166
Comprehensive income	中間包括利益	2,219	101,853
(Breakdown)	（内訳）		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	2,219	101,853

(3) Consolidated Interim Statement of Changes in Net Assets

For the six months ended September 30, 2024

(¥ Million)

	(Japanese)	Shareholders' equity 株主資本				
		Capital stock 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式	Total sharehold-ers' equity 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	当中間期変動額					
Dividends from surplus	剰余金の配当			(12,162)		(12,162)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			37,772		37,772
Purchase of treasury shares	自己株式の取得				(1)	(1)
Disposal of treasury shares	自己株式の処分		45		48	93
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）					
Total changes of items during period	当中間期変動額合計	-	45	25,610	47	25,703
Balance at the end of current period	当中間期末残高	145,069	122,230	821,819	(72,753)	1,016,365

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額					Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income 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	159,893	16,279	9,929	4,738	190,840	1,181,503
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当						(12,162)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益						37,772
Purchase of treasury shares	自己株式の取得						(1)
Disposal of treasury shares	自己株式の処分						93
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）	(21,596)	(13,876)	-	(80)	(35,553)	(35,553)
Total changes of items during the period	当中間期変動額合計	(21,596)	(13,876)	-	(80)	(35,553)	(9,850)
Balance at the end of current period	当中間期末残高	138,296	2,403	9,929	4,657	155,286	1,171,652

For the six months ended September 30, 2025

(¥ Million)

	(Japanese)	Shareholders' equity 株主資本				
		Capital stock 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式	Total shareholders' equity 株主資本合計
Balance at the beginning of current period	当期首残高	145,069	122,134	837,898	(75,104)	1,029,997
Changes of items during period	当中間期変動額					
Dividends from surplus	剰余金の配当			(15,562)		(15,562)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			44,222		44,222
Purchase of treasury shares	自己株式の取得				(1)	(1)
Disposal of treasury shares	自己株式の処分		83		115	199
Reversal of revaluation reserve for land	土地再評価差額金の取崩			(225)		(225)
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）					
Total changes of items during period	当中間期変動額合計	-	83	28,434	114	28,632
Balance at the end of current period	当中間期末残高	145,069	122,217	866,333	(74,989)	1,058,629

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額					Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income 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	80,195	17,650	9,594	7,752	115,193	1,145,190
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当						(15,562)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益						44,222
Purchase of treasury shares	自己株式の取得						(1)
Disposal of treasury shares	自己株式の処分						199
Reversal of revaluation reserve for land	土地再評価差額金の取崩						(225)
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）	44,093	13,567	225	(29)	57,856	57,856
Total changes of items during the period	当中間期変動額合計	44,093	13,567	225	(29)	57,856	86,488
Balance at the end of current period	当中間期末残高	124,288	31,218	9,819	7,722	173,049	1,231,679

(4) Note regarding Consolidated Interim Financial Statements

(Note regarding Changes in Shareholders' Equity)

Not applicable.

(Note regarding Changes the Going Concern Assumption)

Not applicable.

(Note regarding Subsequent Events)

Not applicable.

(Note Regarding Additional Information)

(Memorandum of Understanding regarding Management Consolidation Between The Chiba Bank, Ltd. and The Chiba Kogyo Bank, Ltd.)

The Bank resolved, at the boards of directors held on September 29, 2025, to conclude a memorandum of understanding with The Chiba Kogyo Bank, Ltd. ("**Chiba Kogyo Bank**") (Chiba Bank and Chiba Kogyo Bank are hereinafter collectively referred to as the "**Banks**") to proceed with discussions and deliberations toward implementing a management consolidation by establishing a holding company (the "**Management Consolidation**") , and the Banks entered into a memorandum of understanding.

1. Philosophy and objectives of the Management Consolidation

The aim of the Management Consolidation is for the Banks, both of which already possess customer bases in Chiba Prefecture and the Tokyo metropolitan area, to "step up" to a new banking group for the region.
In the Management Consolidation, the Banks agree to respect each other's operational autonomy and self-reliance to the maximum extent, and to engage in discussions and deliberations aimed at "strengthening regional financial capabilities through two brands built on mutual trust and respect." The Banks will respect each other's approach and policy toward customers to the maximum extent in today's business environment, where customer needs and challenges to be addressed are diversifying and becoming more complex. At the same time, the Banks will enhance and diversify the solutions offered to customers while pursuing productivity and efficiency through the establishment of collaborative relationships that leverage the Banks' customer relationships and autonomy, mutual utilization of the Banks' respective strengths in products, services, and expertise, and by leveraging each other's management resources as their customer bases expand. Through these measures, the Banks will provide customers and the community with an enhanced customer experience and greater added value.
In addition, amid intensifying competition in the financial sector to enhance service convenience driven by technological innovation in financial services and cross-industry expansion, the Banks believe it is essential to secure diverse personnel early on to enable value creation and handling of issues in specialized fields. Through collaboration between the Banks, sharing management resources, and fostering talent by sharing knowledge, experience, and expertise in accordance with mutual trust and respect, the Banks will not only secure professional personnel but also create new growth opportunities for employees and build a system where each employee can maximize their abilities and shine in their own way.
Furthermore, as the long-standing policy of monetary easing undergoes significant review and competition in the financial sector is expected to intensify with the arrival of a "world with positive interest rates," and as strengthening resilience—including measures against financial crimes and cybersecurity—becomes increasingly vital to ensure that customers can use our services safely and securely, the Banks strongly recognize that their responsibility to provide financial infrastructure is now more significant than ever before and they consider it their social mission to contribute to the maintenance and development of a stable and sound regional financial system. By leveraging the complementary strengths and networks of the Banks within Chiba Prefecture and ensuring the stability of the regional economy through the continued operation and further strengthening of a sound regional financial system, the Banks will contribute to the sustainable development of regional communities.
Regarding the management structure of the Banks following the Management Consolidation, the Banks will determine through future discussions based on the premise of respecting each other's operational autonomy and self-reliance to the maximum extent.

2. Form of management consolidation

(1)Form

The Banks will proceed with discussions and deliberations toward establishing a bank holding company (the "**Holding Company**") as the wholly-owning parent company of the Banks through a joint share transfer (the "Share

Transfer") (i.e., making the Share Transfer effective), on or around April 1, 2027, subject to obtaining approval at the respective shareholders meetings of the Banks, and authorizations, approvals, certifications and/or permissions by relevant authorities required for the execution of the Management Consolidation. In addition, following the Management Consolidation, the Banks, which will become subsidiaries of the Holding Company, do not plan to conduct a merger, based on the judgment that conducting business development that leverages their respective strengths will lead to the realization of the objectives of the Management Consolidation.

(2)Policy regarding the listing of the Holding Company

It is planned that the Holding Company will apply for a technical listing of its shares of common stock on the Prime Market of the Tokyo Stock Exchange. In addition, since the Banks will each become a wholly-owned subsidiary of the Holding Company through the Share Transfer, the shares of the Banks will be delisted from the Tokyo Stock Exchange prior to the effective date of the Share Transfer.

3. Overview of the Holding Company

It is planned that the name and the address of the head office of the Holding Company will be determined in a definitive agreement regarding the Management Consolidation (the "Definitive Agreement") upon future discussions between the Banks. The addresses of the head offices and the principal offices of Chiba Bank and Chiba Kogyo Bank, which will both become subsidiaries of the Holding Company, will remain unchanged. It is anticipated that the initial organizational structure of the Holding Company after the Management Consolidation will be that of a company with an audit and supervisory committee, and it is planned that the details of the organizational structure and officers will be determined in the Definitive Agreement upon discussions between the Banks.

4. Share Transfer Ratio

The share transfer ratio for the Share Transfer will be announced as soon as it is determined through discussions in good faith between the Banks, based on various factors including the results of the due diligence to be conducted in the future and the results of the calculation of the share transfer ratio by the third-party appraisers appointed respectively by the Banks.

5. Establishment of a preparatory committee on management consolidation

In order to facilitate the smooth progress of the Management Consolidation, the Banks will, promptly after entering into the Memorandum of Understanding, establish a preparatory committee on management consolidation and engage in focused discussions regarding the Management Consolidation.

6. Upcoming schedule

March, 2026 (plan)	Execution of the Definitive Agreement and drafting of a written share transfer plan
December, 2026 (plan)	Holding of extraordinary general meetings of shareholders by the Banks
April 1, 2027 (plan)	Establishment (effective date of the Share Transfer) of and listing date of the Holding Company

(Note) The above upcoming schedule is the current plan and is subject to change depending on future discussions between the Banks and other factors. In addition, the execution of the Management Consolidation is subject to obtainment of the required authorizations, approvals, certifications and/or permissions by relevant authorities (including the filing of a Form F-4 registration statement with the U.S. Securities and Exchange Commission (the "**SEC**") and the coming into effect of the registration statement, and Banks plan to obtain the approval under the Act on Special Measures concerning Act on Prohibition of Private Monopolization and Maintenance of Fair Trade to Maintain Provision of Fundamental Services Pertaining to Regional Motor Carrier Services for Ride-Sharing by General Passengers and Banking Business), and if, pursuant to the status of obtaining such authorizations, approvals, certifications and/or permissions, any reason may be arose that delays the schedule of the Management Consolidation.

7. Overview of the Banks (as of March 31, 2025)

Name	Chiba bank	Chiba Kogyo bank
Address	1-2 Chiba-minato, Chuo-ku, Chiba City, Chiba	1-2, Saiwaicho 2-chome, Mihama-ku, Chiba City, Chiba
Representative's Title and Name	Tsutomu Yonemoto, President and Group Chief Executive Officer (CEO)	Hitoshi Umeda, President(CEO) and Managing Executive Officer
Business	Ordinary banking services	Ordinary banking services
Amount of stated capital	￥145.0 billion	￥62.1 billion
Date of incorporation	March 31, 1943	January 18, 1952
Number of issued shares	805,521,087 shares	62,222,045 shares of common stock 2,787,233 shares of preferred stock
Fiscal year end	March 31	March 31
Total Assets （Consolidated）	￥21,631.2 billion	￥3,246.8 billion
Net Assets （Consolidated）	￥1,145.1 billion	￥174.7 billion
Deposits （Non-consolidated）	￥16,268.7 billion	￥2,879.5 billion
Loan balance （Non-consolidated）	￥13,233.3 billion	￥2,420.3 billion
Number of Employees （Consolidated）	4,280 people	1,313 people
Number of locations （including branch offices)	186 domestic offices, 4 overseas branches and 2 overseas representative offices	80 domestic branches and 2 Loan Plazas

8. Others

In the event the Management Consolidation is carried out, shares of the Holding Company will be issued to the shareholders of the Banks. In accordance with the U.S. Securities Act of 1933, it is planned that the Banks will file a Form F-4 registration statement with the SEC regarding the Management Consolidation.

3. Non-consolidated Interim Financial Statements
(1) Non-consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2025	As of September 30, 2025
Assets:	（資産の部）		
Cash and due from banks	現金預け金	4,236,671	2,817,414
Call loans	コールローン	448,130	464,088
Receivables under securities borrowing transactions	債券貸借取引支払保証金	1,379	21,848
Monetary claims bought	買入金銭債権	18,032	17,990
Trading assets	特定取引資産	15,414	17,314
Securities	有価証券	3,162,013	3,252,052
Loans and bills discounted	貸出金	13,233,344	13,818,063
Foreign exchange	外国為替	5,571	6,412
Other assets	その他資産	252,791	272,809
Tangible fixed assets	有形固定資産	118,680	120,301
Intangible fixed assets	無形固定資産	15,498	18,275
Prepaid pension cost	前払年金費用	26,107	27,542
Customers’ liabilities for acceptances and guarantees	支払承諾見返	22,454	24,342
Allowance for loan losses	貸倒引当金	(25,510)	(26,679)
Total assets	資産の部合計	21,530,580	20,851,776
Liabilities:	（負債の部）		
Deposits	預金	16,268,796	16,309,661
Negotiable certificates of deposit	譲渡性預金	523,114	550,001
Call money	コールマネー	1,415,022	483,178
Payables under repurchase agreements	売現先勘定	50,565	42,825
Payables under securities lending transactions	債券貸借取引受入担保金	214,190	201,166
Trading liabilities	特定取引負債	9,435	19,372
Borrowed money	借用金	1,619,707	1,695,933
Foreign exchanges	外国為替	845	1,225
Bonds payable	社債	44,831	44,647
Borrowed money from trust account	信託勘定借	16,892	17,706
Other liabilities	その他負債	258,863	266,471
Income taxes payable	未払法人税等	15,835	16,498
Asset retirement obligations	資産除去債務	4	-
Other	その他の負債	243,023	249,973
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	421	314
Provision for loyalty point programs	ポイント引当金	649	770
Deferred tax liabilities	繰延税金負債	21,279	45,731
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,688	10,606
Acceptances and guarantees	支払承諾	22,454	24,342
Total liabilities	負債の部合計	20,477,758	19,713,956

(¥ Million)

Item	科目 (*Japanese*)	As of March 31, 2025	As of September 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	122,217
Legal capital surplus	資本準備金	122,134	122,134
Other capital surplus	その他資本剰余金	-	83
Retained earnings	利益剰余金	767,280	796,956
Legal retained earnings	利益準備金	50,930	50,930
Other retained earnings	その他利益剰余金	716,350	746,026
Reserve for advanced depreciation of non-current assets	固定資産圧縮積立金	347	347
General reserve	別途積立金	645,971	680,971
Retained earnings brought forward	繰越利益剰余金	70,032	64,708
Treasury shares	自己株式	(75,104)	(74,989)
Total shareholders' equity	株主資本合計	959,379	989,253
Valuation difference on available-for-sale securities	その他有価証券評価差額金	66,197	107,528
Deferred gains or losses on hedges	繰延ヘッジ損益	17,650	31,218
Revaluation reserve for land	土地再評価差額金	9,594	9,819
Total valuation and translation adjustments	評価・換算差額等合計	93,442	148,566
Total net assets	純資産の部合計	1,052,821	1,137,820
Total liabilities and net assets	負債及び純資産の部合計	21,530,580	20,851,776

(2) Non-consolidated Interim Statement of Income

(¥ Million)

Item	科目 *(Japanese)*	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	経常収益	160,293	194,531
Interest income	資金運用収益	118,022	149,395
Interest on loans and discounts	(うち貸出金利息)	71,106	91,719
Interest and dividends on securities	(うち有価証券利息配当金)	34,193	41,658
Trust fees	信託報酬	40	44
Fees and commissions income	役務取引等収益	28,499	28,654
Trading income	特定取引収益	519	338
Other ordinary income	その他業務収益	2,820	2,614
Other income	その他経常収益	10,391	13,484
Ordinary expenses	経常費用	105,226	130,307
Interest expenses	資金調達費用	39,134	53,872
Interest on deposits	(うち預金利息)	13,094	24,694
Fees and commissions payments	役務取引等費用	11,758	12,823
Trading expenses	特定取引費用	12	62
Other ordinary expenses	その他業務費用	2,106	10,506
General and administrative expenses	営業経費	44,622	48,213
Other expenses	その他経常費用	7,593	4,829
Ordinary profit	経常利益	55,067	64,223
Extraordinary gains	特別利益	0	1
Extraordinary losses	特別損失	76	1,580
Net income pre-tax adjustment	税引前中間純利益	54,991	62,644
Income taxes-current	法人税、住民税及び事業税	14,093	17,821
Income taxes-deferred	法人税等調整額	1,087	(640)
Total income taxes	法人税等合計	15,180	17,180
Net income	中間純利益	39,811	45,463

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

For the six months ended September 30, 2024

(¥ Million)

	(Japanese)	Shareholders' equity 株主資本			
		Capital stock 資本金	Capital surplus 資本剰余金		
			Legal capital surplus 資本準備金	Other capital surplus その他資本剰余金	Total capital surplus 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	当中間期変動額				
Dividends from surplus	剰余金の配当				
Net income	中間純利益				
Purchase of treasury shares	自己株式の取得				
Disposal of treasury shares	自己株式の処分			45	45
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）				
Total changes of items during the period	当中間期変動額合計	-	-	45	45
Balance at the end of current period	当中間期末残高	145,069	122,134	96	122,230

	(Japanese)	Shareholders' equity 株主資本				
		Retained earnings 利益剰余金			Treasury shares 自己株式	Total shareholders' equity 株主資本合計
		Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金	Total Retained earnings 利益剰余金合計		
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	当中間期変動額					
Dividends from surplus	剰余金の配当		(12,162)	(12,162)		(12,162)
Net income	中間純利益		39,811	39,811		39,811
Purchase of treasury shares	自己株式の取得				(1)	(1)
Disposal of treasury shares	自己株式の処分				48	93
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）					
Total changes of items during the period	当中間期変動額合計	-	27,648	27,648	47	27,741
Balance at the end of current period	当中間期末残高	50,930	702,337	753,267	(72,753)	947,813

	(Japanese)	Valuation and translation adjustments 評価・換算差額等				Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計	
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	当中間期変動額					
Dividends from surplus	剰余金の配当					(12,162)
Net income	中間純利益					39,811
Purchase of treasury shares	自己株式の取得					(1)
Disposal of treasury shares	自己株式の処分					93
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）	(19,878)	(13,876)	-	(33,755)	(33,755)
Total changes of items during period	当中間期変動額合計	(19,878)	(13,876)	-	(33,755)	(6,014)
Balance at the end of current period	当中間期末残高	121,974	2,403	9,929	134,307	1,082,120

For the six months ended September 30, 2025

(¥ Million)

	(Japanese)	Shareholders' equity 株主資本			
		Capital stock 資本金	Capital surplus 資本剰余金: Legal capital surplus 資本準備金	Capital surplus 資本剰余金: Other capital surplus その他資本剰余金	Capital surplus 資本剰余金: Total capital surplus 資本剰余金合計
Balance at the beginning of current period	当期首残高	145,069	122,134	-	122,134
Changes of items during period	当中間期変動額				
Dividends from surplus	剰余金の配当				
Net income	中間純利益				
Purchase of treasury shares	自己株式の取得				
Disposal of treasury shares	自己株式の処分			83	83
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中間期変動額（純額）				
Total changes of items during the period	当中間期変動額合計	-	-	83	83
Balance at the end of current period	当中間期末残高	145,069	122,134	83	122,217

	(Japanese)	Shareholders' equity 株主資本				
		Retained earnings 利益剰余金: Legal retained earnings 利益準備金	Retained earnings 利益剰余金: Other retained earnings その他利益剰余金	Retained earnings 利益剰余金: Total Retained earnings 利益剰余金合計	Treasury shares 自己株式	Total shareholders' equity 株主資本合計
Balance at the beginning of current period	当期首残高	50,930	716,350	767,280	(75,104)	959,379
Changes of items during period	当中間期変動額					
Dividends from surplus	剰余金の配当		(15,562)	(15,562)		(15,562)
Net income	中間純利益		45,463	45,463		45,463
Purchase of treasury shares	自己株式の取得				(1)	(1)
Disposal of treasury shares	自己株式の処分				115	199
Reversal of revaluation reserve for land	土地再評価差額金の取崩		(225)	(225)		(225)
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）					
Total changes of items during the period	当中間期変動額合計	-	29,676	29,676	114	29,874
Balance at the end of current period	当中間期末残高	50,930	746,026	796,956	(74,989)	989,253

	(Japanese)	Valuation and translation adjustments 評価・換算差額等				Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計	
Balance at the beginning of current period	当期首残高	66,197	17,650	9,594	93,442	1,052,821
Changes of items during period	当中間期変動額					
Dividends from surplus	剰余金の配当					(15,562)
Net income	中間純利益					45,463
Purchase of treasury shares	自己株式の取得					(1)
Disposal of treasury shares	自己株式の処分					199
Reversal of revaluation reserve for land	土地再評価差額金の取崩					(225)
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）	41,331	13,567	225	55,124	55,124
Total changes of items during period	当中間期変動額合計	41,331	13,567	225	55,124	84,998
Balance at the end of current period	当中間期末残高	107,528	31,218	9.819	148,566	1,137,820

SUPPLEMENTARY INFORMATION
For the First Six Months (First Half) of Fiscal Year 2025
(Ending March 31, 2026)

THE CHIBA BANK, LTD.

Table of Contents

I. Financial Highlights

1. Summary

- As a result of our activities to achieve the purpose and vision, non-consolidated core net business income increased by ¥12.5 billion compared with the corresponding period of the previous fiscal year to ¥65.7 billion, while ordinary profit increased by ¥9.1 billion to ¥64.2 billion, and net income also increased by ¥5.6 billion to ¥45.4 billion.
  Consolidated ordinary profit increased by ¥10.0 billion compared with the corresponding period of the previous fiscal year to ¥64.3 billion, and profit attributable to owners of parent increased by ¥6.4 billion to ¥44.2 billion.
- The average balance of loans increased by ¥667.2 billion from the previous fiscal year, and the average balance of deposits increased by ¥321.9 billion.

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

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2025 (a)	(a-b)	(a-b)/b	For the six months ended September 30, 2024 (b)	Projection for the first half of FY2025 (released on May 2025)
Net business income (before provisions to general allowance for loan losses)	業務純益（一般貸引繰入前）	55.6	3.3	6.4%	52.2	54.8
Core net business income	コア業務純益	65.7	12.5	23.5%	53.2	57.1
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	63.4	11.6	22.6%	51.7	-
Net business income	**業務純益**	**54.7**	**3.9**	**7.7%**	**50.8**	**-**
Ordinary profit	**経常利益**	**64.2**	**9.1**	**16.6%**	**55.0**	**60.4**
Net income	**中間純利益**	**45.4**	**5.6**	**14.1%**	**39.8**	**42.4**
Credit-related expenses (-)	与信関係費用	3.0	(2.6)		5.6	5.5

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

<Consolidated>

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2025 (a)	(a-b)	(a-b)/b	For the six months ended September 30, 2024 (b)	Projection for the first half of FY2025 (released on May 2025)
Ordinary profit	**経常利益**	**64.3**	**10.0**	**18.5%**	**54.3**	**59.8**
Profit attributable to owners of parent	**親会社株主に帰属する中間純利益**	**44.2**	**6.4**	**17.0%**	**37.7**	**40.7**

(2) Loans and Deposits <Non-Consolidated>

(¥ Billion)

		(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Term-end balance 末残	Loans and bills discounted	貸出金	13,818.0	584.7	772.6	13,233.3	13,045.4
	Deposits	預金	16,309.6	40.8	479.8	16,268.7	15,829.8
Average balance 平残	**Loans and bills discounted**	**貸出金**	**13,523.3**	**499.8**	**667.2**	**13,023.4**	**12,856.0**
	Deposits	**預金**	**16,167.5**	**317.0**	**321.9**	**15,850.4**	**15,845.6**

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

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30,2024 (c)
Non-consolidated total capital ratio	単体総自己資本比率	14.93%	0.78%	0.05%	14.14%	14.87%
Tier 1 capital ratio	単体Tier1比率	14.93%	0.78%	0.05%	14.14%	14.87%
Common equity Tier1 capital ratio	単体普通株式等Tier1比率	14.93%	0.78%	0.05%	14.14%	14.87%
Consolidated total capital ratio	連結総自己資本比率	15.79%	0.75%	(0.08%)	15.04%	15.88%
Tier 1 capital ratio	連結Tier1比率	15.79%	0.75%	(0.08%)	15.04%	15.88%
Common equity Tier1 capital ratio	連結普通株式等Tier1比率	15.79%	0.75%	(0.08%)	15.04%	15.88%

2. Income and Expenses ＜Non-consolidated＞

- Gross business profits increased by ¥6.8 billion to ¥103.7 billion compared with the corresponding period of the previous fiscal year. Net interest income increased by ¥16.6 billion mainly due to an increase in interest on loans and deposits.
- Expenses increased by ¥3.5 billion compared with the corresponding period of the previous fiscal year to ¥48.1 billion, mainly due to an increase in personnel expenses from active investment in human resources and strategic investments.
- Credit-related expenses decreased by ¥2.6 billion compared with the corresponding period of the previous fiscal year to ¥3.0 billion, mainly due to a decrease in new downgrades of non-performing loans and net provisions to general allowance for loan losses.

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2025 (a)	(a-b)	(a-b)/b	For the six months ended September 30, 2024 (b)
Gross business profits	**業務粗利益**	**103.7**	**6.8**	**7.1%**	**96.8**
Net interest income	資金利益	95.5	16.6		78.8
Net fees and commissions income	役務取引等利益	15.8	(0.9)		16.7
Fees and commissions income of investment trusts	うち投信取扱手数料	1.2	(0.2)		1.4
Fees and commissions income of insurance	うち保険取扱手数料	1.0	(0.1)		1.2
Fees and commissions income of corporate solutions	うち法人ソリューション関連手数料	8.5	(0.6)		9.2
Net trading income	特定取引利益	0.2	(0.2)		0.5
Net other ordinary income	その他業務利益	(7.8)	(8.6)		0.7
Gains (losses) related to bonds	うち債券関係損益	(10.1)	(9.1)		(0.9)
General and administrative expenses **(-)**	**経費**	**48.1**	**3.5**	**7.8%**	**44.6**
Personnel expenses (-)	人件費	23.0	2.2		20.7
Non-personnel expenses (-)	物件費	21.3	0.9		20.4
Taxes (-)	税金	3.7	0.3		3.4
Net business income (before provisions to general allowance for loan losses)	業務純益（一般貸引繰入前）	55.6	3.3	6.4%	52.2
Core net business income	コア業務純益	65.7	12.5	23.5%	53.2
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	63.4	11.6	22.6%	51.7
Net provisions to general allowance for loan losses (-) (i)	一般貸倒引当金純繰入額①	0.8	(0.5)		1.4
Net business income	業務純益	54.7	3.9	7.7%	50.8
Non-recurrent gains (losses)	臨時損益	9.4	5.2		4.2
Disposal of non-performing loans (-) (ii)	うち不良債権処理額②	2.1	(2.1)		4.2
Written-off of loans (-)	うち貸出金償却	2.1	(1.2)		3.4
Reversal of loan loss reserves	うち貸倒引当金戻入益	-	-		-
Recoveries of written-off claims	うち償却債権取立益	0.7	0.0		0.7
Gains (losses) related to stocks, etc.	株式等関係損益	11.5	3.0		8.5
Ordinary profit	経常利益	64.2	9.1	16.6%	55.0
Extraordinary gains (losses)	特別損益	(1.5)	(1.5)		(0.0)
Net income	中間純利益	45.4	5.6	14.1%	39.8

Credit-related expenses **(-) (i) + (ii)**	**与信関係費用（①＋②）**	**3.0**	**(2.6)**		**5.6**

Note: Core net business income = Net business income (before provisions to general allowance for loan losses) - gains (losses) related to bonds
Effective from the six months ended September 30, 2025, we have partially revised the calculation method for fees related to corporate solutions within fees and commissions. As a result, compared to the previous calculation method, fees related to corporate solutions increased by ¥0.1 billion for the six months ended September 30, 2024, and by ¥0.1 billion for the six months ended September 30, 2025.

(Reference)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	As of March 31, 2025 (b)
Number of Branches	店舗数	187	-	187
Branches	本支店	168	-	168
Sub-branches	出張所	19	-	19
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	5	-	5
Number of employees	従業員数	4,271	195	4,076

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)	For the six months ended September 30, 2025 (a)	(a-b)	(a-c)	FY2024 ended March 31, 2025 (b)	For the six months ended September 30, 2024 (c)
Overhead ratio (OHR) ＜Non-consolidated＞	*1	ＯＨＲ	42.46%	(4.10%)	(2.95%)	46.56%	45.41%
Return on average total assets (ROA)＜Non-consolidated＞	*2	ＲＯＡ	0.42%	0.08%	0.05%	0.34%	0.36%
Return on equity (ROE) ＜Non-consolidated＞	*3	ＲＯＥ	8.27%	1.34%	0.96%	6.93%	7.31%
Return on equity (ROE) ＜Consolidated / based on total shareholders' equity＞	*4	ＲＯＥ	8.44%	1.09%	0.93%	7.34%	7.50%

*1 OHR ＜Non-consolidated＞ = $\frac{\text{Expenses}}{\text{Net business income – Gains (Losses) related to bonds, etc. + Net provision to general allowance for loan losses + Expense}}$ (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＞ = $\frac{\text{Net income for the current fiscal (interim) year}}{\text{(Total net assets at beginning of fiscal year + Total net assets at end of fiscal (interim) year) / 2}}$

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

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 ¥772.6 billion compared to September 30, 2024, to ¥13,818.0 billion. Corporate loans and housing loans increased by ¥391.6 billion and ¥143.1 billion respectively.
- The balance of deposits increased by ¥479.8 billion compared to September 30, 2024, to ¥16,309.6 billion, due to an increase of personal deposits etc.

(1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Loans and bills discounted (Term-end balance)	**貸出金（末残）**	**13,818.0**	**584.7**	**772.6**	**13,233.3**	**13,045.4**
Domestic operations	国内向け貸出	13,322.0	565.2	688.4	12,756.8	12,633.6
Corporate loans	**事業者向け貸出**	**8,332.1**	**272.1**	**391.6**	**8,060.0**	**7,940.5**
Small and medium-sized enterprises (i)	うち中小企業向け貸出①	6,524.8	154.1	274.0	6,370.6	6,250.7
Consumer loans (ii)	消費者ローン②	4,436.4	98.0	158.6	4,338.3	4,277.7
Residential loans	**うち住宅ローン**	**4,197.4**	**88.8**	**143.1**	**4,108.6**	**4,054.3**
Public sector loans	公共向け貸出	553.5	195.1	138.1	358.4	415.3
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業向け貸出（①+②）	10,961.2	252.2	432.7	10,709.0	10,528.5
[Ratio]	（中小企業等貸出比率）	[82.27%]	[(1.66%)]	[(1.05%)]	[83.94%]	[83.33%]
Overseas operations	海外向け貸出	495.9	19.4	84.2	476.5	411.7
Deposits (Term-end balance)	**預金（末残）**	**16,309.6**	**40.8**	**479.8**	**16,268.7**	**15,829.8**
Domestic operations	国内	15,769.7	24.3	349.6	15,745.4	15,420.1
Personal deposits	個人	11,462.3	66.7	158.0	11,395.5	11,304.2
Corporate deposits	法人	3,364.9	85.6	89.9	3,279.3	3,275.0
Public sector deposits	公共	942.4	(128.0)	101.6	1,070.5	840.8
Overseas operations	海外店等	539.9	16.5	130.1	523.3	409.7

Loans and bills discounted (average balance)	貸出金（平残）	13,523.3	499.8	667.2	13,023.4	12,856.0
Deposits (average balance)	預金（平残）	16,167.5	317.0	321.9	15,850.4	15,845.6

(Reference)

New residential loans

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2025 (a)	(a-b)	(a-c)	For the six months ended March 31, 2025 (b)	For the six months ended September 30, 2024 (c)
New residential loans	住宅ローン実行額	224.1	31.5	51.3	192.6	172.7

Investment trusts and Personal annuities

(¥ Billion)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Balance of investment trusts	投資信託残高	469.8	42.6	40.0	427.2	429.7

(¥ Billion)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Balance of personal annuities	個人年金保険等残高	952.7	30.9	54.8	921.7	897.8

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Securities	有 価 証 券	3,095.8	29.9	252.7	3,065.9	2,843.0
Government bonds	国 債	828.5	97.3	250.8	731.2	577.6
Stocks	株 式	119.3	(3.9)	26.2	123.2	93.0
Corporate bonds and others	社 債 他	1,254.7	(114.8)	(156.5)	1,369.5	1,411.2
Foreign currency securities	外 貨 建 有 価 証 券	893.3	51.2	132.2	842.0	761.1
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.1 years	(0.3 years)	(0.8 years)	3.4 years	4.0 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 decreased by ¥5.5billion from the previous fiscal year-end, to ¥116.0 billion, and non-performing loan ratio decreased by 0.07% to 0.83% from the the previous fiscal year-end.
- The coverage ratio, including allowances, was at high level, 70.2% for total disclosed claims, 73.9% for doubtful claims, and 58.2% for substandard claims.

Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (¥ Million)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,295	(1,633)	(390)	19,929	18,686
Doubtful Claims	危険債権	40,033	(3,603)	(12,031)	43,637	52,065
Substandard Claims	要管理債権	57,717	(294)	5,125	58,012	52,591
Loans past due 3 months or more	三月以上延滞債権	1,435	1,017	(1,250)	417	2,685
Restructured Loans	貸出条件緩和債権	56,282	(1,312)	6,376	57,594	49,906
Total	合計	**116,047**	**(5,531)**	**(7,296)**	**121,578**	**123,343**
Normal Claims	正常債権	13,771,968	590,211	778,285	13,181,757	12,993,683
Total Claims Outstandings	総与信残高	13,888,015	584,679	770,989	13,303,336	13,117,026
Non-performing loan ratio	不良債権比率	**0.83%**	**(0.07%)**	**(0.10%)**	**0.91%**	**0.94%**
Coverage ratio	保全率	**70.2%**	**(0.4%)**	**(0.0%)**	**70.7%**	**70.3%**

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) 債権額	Collateral/ Guarantees (b) 担保・保証等	Allowance for loan losses (c) 貸倒引当金	Allowance Ratio*2 c/(a-b) 引当率	**Coverage ratio(d) (b+c)/a** 保全率	(d−e)	Coverage ratio As of March 31, 2025 (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	18,295	17,640	655	100.0%	**100.0%**	-	100.0%
Doubtful Claims	危険債権	40,033	24,527	5,092	32.8%	**73.9%**	**(2.2%)**	76.2%
Substandard Claims	要管理債権	57,717	26,488 *1	7,107	22.7%	**58.2%**	**1.7%**	56.4%
Loans past due 3 months or more	三月以上延滞債権	1,435	658 *1	176 *1	22.7%	**58.2%**	**1.7%**	56.4%
Restructured Loans	貸出条件緩和債権	56,282	25,830 *1	6,930 *1	22.7%	**58.2%**	**1.7%**	56.4%
Total	合計	116,047	68,656	12,855	27.1%	**70.2%**	**(0.4%)**	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)	FY 2025 ending March 31, 2026
Ordinary profit	経常利益	124.3
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	85.0

<Non-consolidated>

(¥ Billion)

	(Japanese)	FY 2025 ending March 31, 2026
Ordinary profit	経常利益	121.6
Net income	当期純利益	84.6

<Dividends>

	(Japanese)	For the six months ended September 30, 2025	FY 2025 ending March 31, 2026
Dividends per share	１株当たり配当金	¥24.00	¥48.00

(Referene)

	(Japanese)	For the six months ended September 30, 2024	FY 2024 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)	For the six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 2024 (b)
Gross business profits	業務粗利益	103,782	6,890	96,892
Domestic gross business profits	国内業務粗利益	97,940	6,128	91,812
Net interest income	資金利益	90,351	15,125	75,226
Net fees and commissions income	役務取引等利益	15,684	(951)	16,635
Net trading income	特定取引利益	279	(155)	435
Net other ordinary income	その他業務利益	(8,374)	(7,889)	(484)
Gains (losses) related to bonds	うち債券関係損益	(8,679)	(8,476)	(203)
International gross business profits	国際業務粗利益	5,842	762	5,079
Net interest income	資金利益	5,170	1,508	3,662
Net fees and commissions income	役務取引等利益	191	45	146
Net trading income	特定取引利益	(3)	(75)	72
Net other ordinary income	その他業務利益	483	(715)	1,198
Gains (losses) related to bonds	うち債券関係損益	(1,476)	(689)	(787)
General and administrative expenses (excluding non-recurrent expenses) (-)	経費（除く臨時処理分）（△）	48,152	3,500	44,652
Personnel expenses (-)	人件費（△）	23,048	2,281	20,767
Non-personnel expenses (-)	物件費（△）	21,342	912	20,429
Taxes (-)	税金（△）	3,762	306	3,455
Net business income (before provision to general allowance for loan losses)	**業務純益（一般貸引繰入前）**	**55,629**	**3,389**	**52,239**
Core net business income	**コア業務純益**	**65,786**	**12,555**	**53,230**
Excluding gains (losses) on cancellation of investment trusts	**除く投資信託解約損益**	**63,410**	**11,695**	**51,714**
Net provisions to (from) general allowance for loan losses (-)(i)	一般貸倒引当金純繰入額（△）	876	(538)	1,414
Net business income	業務純益	54,753	3,928	50,824
Non-recurrent income and losses	臨時損益	9,470	5,228	4,242
Disposal of non-performing loans (-) (ii)	不良債権処理額（△）	2,131	(2,139)	4,270
Written-off of loans (-)	貸出金償却（△）	2,164	(1,248)	3,413
Net provisions to specific allowance for loan losses (-)	個別貸倒引当金純繰入額（△）	578	(584)	1,163
Losses on sales of non-performing loans (-)	延滞債権等売却損（△）	(252)	(303)	50
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（△）	421	44	377
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	780	46	733
Gains (losses) related to stocks, etc.	株式等関係損益	11,576	3,032	8,543
Other non-recurrent gains (losses)	その他臨時損益	25	56	(30)
Ordinary profit	**経常利益**	**64,223**	**9,156**	**55,067**
Extraordinary gains (losses)	特別損益	(1,579)	(1,503)	(75)
Net income pre-tax adjustment	税引前中間純利益	62,644	7,653	54,991
Income taxes-current (-)	法人税、住民税及び事業税（△）	17,821	3,728	14,093
Income taxes-deferred (-)	法人税等調整額（△）	(640)	(1,727)	1,087
Total income taxes (-)	法人税等合計（△）	17,180	2,000	15,180
Net income	**中間純利益**	**45,463**	**5,652**	**39,811**

Credit-related expenses **(-)** **(i) + (ii)**	**与信関係費用（△）**	**3,007**	**(2,677)**	**5,685**

＜Consolidated＞

(¥ Million)

	(Japanese)	For the six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 2024 (b)
Consolidated net revenue	連結粗利益	105,278	7,842	97,435
Net interest income	資金利益	92,059	17,537	74,521
Net fees and commissions income	役務取引等利益	20,807	(863)	21,671
Net trading income	特定取引利益	280	(227)	507
Net other ordinary income	その他業務利益	(7,869)	(8,604)	734
General and administrative expenses (-)	営業経費（△）	51,742	4,136	47,605
Credit-related expenses (-) (i)	与信関係費用①（△）	3,012	(2,686)	5,699
Written-off of loans (-)	貸出金償却（△）	2,235	(1,224)	3,459
Net provisions to specific allowance for loan losses (-)	個別貸倒引当金純繰入額(△)	89	(1,018)	1,107
Net provisions to general allowance for loan losses (-)	一般貸倒引当金純繰入額(△)	1,333	(129)	1,462
Losses on sales of non-performing loans (-)	延滞債権等売却損（△）	(252)	(303)	50
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（△）	421	44	377
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	813	54	758
Gains (losses) related to stocks, etc.	株式等関係損益	11,995	2,851	9,144
Equity in earnings of affiliates	持分法による投資損益	209	119	90
Others	その他	1,667	698	968
Ordinary profit	**経常利益**	**64,395**	**10,061**	**54,334**
Extraordinary gains (losses)	特別損益	(1,636)	(1,560)	(75)
Net income pre-tax adjustment	税金等調整前中間純利益	62,759	8,500	54,258
Income taxes-current (-)	法人税、住民税及び事業税(△)	19,014	3,715	15,299
Income taxes-deferred (-)	法人税等調整額（△）	(477)	(1,664)	1,186
Total income taxes (-)	法人税等合計（△）	18,537	2,051	16,485
Profit	中間純利益	44,222	6,449	37,772
Profit attributable to owners of parent	**親会社株主に帰属する中間純利益**	**44,222**	**6,449**	**37,772**

Net business income (before provisions to general allowance for loan losses)	連結業務純益（一般貸引繰入前）	58,602	4,600	54,002
Net business income	連結業務純益	57,269	4,729	52,539

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

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

Number of consolidated subsidiaries	連結子会社数	9	1	8
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)	For the six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 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）	55,629	3,389	52,239
Per head (in thousands of yen)	職員一人当たり（千円）	14,030	507	13,523
(2) Net business income	業務純益	54,753	3,928	50,824
Per head (in thousands of yen)	職員一人当たり（千円）	13,809	652	13,156

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、臨時雇員および嘱託を除く）の平均人員

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

	(Japanese)	For the six months ended September 30, 2025 (a)	(a-b)	For the six months ended September30, 2024 (b)
(1) Average yield on interest earning assets (A)	資金運用利回	1.12%	0.32%	0.79%
(i) Average yield on loans and bills discounted (B)	貸出金利回	1.18%	0.27%	0.91%
(ii)Average yield on securities	有価証券利回	2.10%	0.34%	1.75%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.68%	0.20%	0.48%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.17%	0.14%	0.02%
(ii) Expense ratio	経費率	0.56%	0.02%	0.53%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.44%	0.13%	0.31%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	1.01%	0.12%	0.89%

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

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

(¥ Million)

	(Japanese)	For the six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 2024 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(10,156)	(9,165)	(990)
Gains on sales	売却益	349	(332)	681
Gains on redemptions	償還益	-	-	-
Losses on sales (-)	売却損（△）	9,556	8,393	1,163
Losses on redemptions (-)	償還損（△）	-	-	-
Write-offs (-)	償却（△）	949	440	509

Gains (losses) related to stocks, etc.	株式等関係損益	11,576	3,032	8,543
Gains on sales	売却益	12,217	2,869	9,347
Losses on sales (-)	売却損（△）	175	(627)	803
Write-offs (-)	償却（△）	465	464	0

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/investor/).

＜Non-consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2025 (a) [Preliminary figures]	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	14.93%	0.78%	0.05%	14.14%	14.87%
(2) Tier 1 capital ratio (5)/(7)	Ｔｉｅｒ１比率	14.93%	0.78%	0.05%	14.14%	14.87%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	14.93%	0.78%	0.05%	14.14%	14.87%
(4) Total capital	総自己資本の額	1,073.4	82.4	56.4	991.0	1,017.0
(5) Tier 1 capital	Ｔｉｅｒ１資本の額	1,073.4	82.4	56.4	991.0	1,017.0
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	1,073.4	82.4	56.4	991.0	1,017.0
(7) Total risk-weighted assets	リスクアセットの額	7,189.8	185.0	352.5	7,004.7	6,837.2
(8) Total required capital	総所要自己資本額	575.1	14.8	28.2	560.3	546.9

＜Consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2025 (a) [Preliminary figures]	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	15.79%	0.75%	(0.08%)	15.04%	15.88%
(2) Tier 1 capital ratio (5)/(7)	Ｔｉｅｒ１比率	15.79%	0.75%	(0.08%)	15.04%	15.88%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	15.79%	0.75%	(0.08%)	15.04%	15.88%
(4) Total capital	総自己資本の額	1,159.4	83.6	49.2	1,075.7	1,110.1
(5) Tier 1 capital	Ｔｉｅｒ１資本の額	1,159.4	83.6	49.2	1,075.7	1,110.1
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	1,159.4	83.6	49.2	1,075.7	1,110.1
(7) Total risk-weighted assets	リスクアセットの額	7,338.6	189.3	348.9	7,149.2	6,989.6
(8) Total required capital	総所要自己資本額	587.0	15.1	27.9	571.9	559.1

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)	For the six months ended September 30, 2025 (a)	(a-b)	(a-c)	FY2024 ended March 31, 2025 (b)	For the six months ended September 30, 2024 (c)
Net business income basis (Annual)	業務純益ベース（年率）	9.97%	1.12%	0.62%	8.84%	9.34%
Net income basis (Annual)	当期純利益ベース（年率）	8.27%	1.34%	0.96%	6.93%	7.31%

＜Consolidated＞

	(Japanese)	For the six months ended September 30, 2025 (a)	(a-b)	(a-c)	FY2024 ended March. 31, 2025 (b)	For the six months ended September 30, 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）	7.42%	1.03%	1.01%	6.38%	6.40%
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）	8.44%	1.09%	0.93%	7.34%	7.50%

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)	For the six months ended September 30, 2025 (a)	(a-b)	(a-c)	FY2024 ended March 31, 2025 (b)	For the six months ended September 30, 2024 (c)
Deposits (Term-end balance)	預金（末残）	16,309.6	40.8	479.8	16,268.7	15,829.8
Domestic	うち国内	15,769.7	24.3	349.6	15,745.4	15,420.1
In Chiba Prefecture	うち県内	14,826.9	(118.4)	190.4	14,945.4	14,636.5
Personal deposits	うち個人	11,462.3	66.7	158.0	11,395.5	11,304.2
Corporate deposits	うち法人	3,364.9	85.6	89.9	3,279.3	3,275.0
Public sectors	うち公共	942.4	(128.0)	101.6	1,070.5	840.8
Deposits (Average balance)	預金（平残）	16,167.5	317.0	321.9	15,850.4	15,845.6
Domestic	うち国内	15,651.8	232.6	196.7	15,419.1	15,455.0
In Chiba Prefecture	うち県内	14,851.3	212.1	169.0	14,639.1	14,682.2
Loans and bills discounted (Term-end balance)	貸出金（末残）	13,818.0	584.7	772.6	13,233.3	13,045.4
Domestic	うち国内	13,322.0	565.2	688.4	12,756.8	12,633.6
In Chiba Prefecture	うち県内	8,330.0	176.1	217.6	8,153.8	8,112.3
Loans and bills discounted (average balance)	貸出金（平残）	13,523.3	499.8	667.2	13,023.4	12,856.0
Domestic	うち国内	13,026.4	445.3	580.3	12,581.1	12,446.0
In Chiba Prefecture	うち県内	8,187.5	111.8	145.1	8,075.6	8,042.4

(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 Sep. 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Domestic loans and bills discounted (A)	国内貸出金	13,322.0	565.2	688.4	12,756.8	12,633.6
[Excluding loans to public sectors]	(除公共向け貸出)	[12,768.5]	[370.1]	[550.3]	[12,398.4]	[12,218.2]
Large enterprises	大企業	1,619.8	106.9	107.1	1,512.8	1,512.6
Mid-sized enterprises	中堅企業	187.4	11.0	10.3	176.4	177.1
Small and medium-sized enterprises, etc. (B)	中小企業等	10,961.2	252.2	432.7	10,709.0	10,528.5
Small and medium-sized enterprises	中小企業	6,524.8	154.1	274.0	6,370.6	6,250.7
Consumer loans	消費者ローン	4,436.4	98.0	158.6	4,338.3	4,277.7
Public sectors	公共	553.5	195.1	138.1	358.4	415.3
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	82.27%	(1.66%)	(1.05%)	83.94%	83.33%

Note: Loans to individual business owners are included under “Small and medium sized enterprizes”.
注．中小企業には個人事業主も含む。

(3) Consumer loans ＜Non-consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Outstanding balance of consumer loans	消費者ローン残高	4,436.4	98.0	158.6	4,338.3	4,277.7
Residential loans	住宅ローン残高	4,197.4	88.8	143.1	4,108.6	4,054.3
Other consumer loans	その他のローン残高	238.9	9.1	15.5	229.7	223.3

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

＜Non-consolidated＞

(¥ Million)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,295	(1,633)	(390)	19,929	18,686
Doubtful Claims	危険債権	40,033	(3,603)	(12,031)	43,637	52,065
Substandard Claims	要管理債権	57,717	(294)	5,125	58,012	52,591
Loans past due 3 months or more	三月以上延滞債権	1,435	1,017	(1,250)	417	2,685
Restructured Loans	貸出条件緩和債権	56,282	(1,312)	6,376	57,594	49,906
Total	合計	116,047	(5,531)	(7,296)	121,578	123,343
Normal Claims	正常債権	13,771,968	590,211	778,285	13,181,757	12,993,683
Total Claims*	総与信残高	13,888,015	584,679	770,989	13,303,336	13,117,026
Non-performing loan ratio	不良債権比率	0.83%	(0.07%)	(0.10%)	0.91%	0.94%

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 September 30, 2025 (a)	(a-b)	(a-c)	As of March31, 2025 (b)	As of September 30, 2024 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,373	(1,302)	4	18,675	17,368
Doubtful Claims	危険債権	40,169	(3,606)	(12,043)	43,775	52,212
Substandard Claims	要管理債権	57,724	(296)	5,125	58,020	52,598
Loans past due 3 months or more	三月以上延滞債権	1,435	1,017	(1,250)	417	2,685
Restructured Loans	貸出条件緩和債権	56,289	(1,314)	6,375	57,603	49,913
Total	合計	115,267	(5,205)	(6,912)	120,472	122,179
Normal Claims	正常債権	13,711,510	576,391	761,488	13,135,118	12,950,021
Total Claims	総与信残高	13,826,777	571,185	754,576	13,255,591	13,072,200
Non-performing loan ratio	不良債権比率	0.83%	(0.07%)	(0.10%)	0.90%	0.93%

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

＜Non-consolidated＞

(¥ Million)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March31, 2025 (b)	As of September 30, 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	116,047	(5,531)	(7,296)	121,578	123,343
Collateral/guarantees (B)	担保・保証等	68,656	(3,942)	(2,719)	72,598	71,375
Allowance for loan losses (C)	貸倒引当金	12,855	(518)	(2,498)	13,374	15,354
Allowance ratio (C)/(A-B)	引当率	27.1%	(0.1%)	(2.4%)	27.3%	29.5%
Coverage ratio (B+C)/(A)	保全率	70.2%	(0.4%)	(0.0%)	70.7%	70.3%
Non-performing loan ratio	不良債権比率	0.83%	(0.07%)	(0.10%)	0.91%	0.94%

＜Consolidated＞

(¥ Million)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 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	115,267	(5,205)	(6,912)	120,472	122,179
Collateral/guarantees (B)	担保・保証等	67,590	(3,585)	(2,358)	71,175	69,949
Allowance for loan losses (C)	貸倒引当金	13,073	(546)	(2,470)	13,620	15,543
Allowance ratio (C)/(A-B)	引当率	27.4%	(0.2%)	(2.3%)	27.6%	29.7%
Coverage ratio (B+C)/(A)	保全率	69.9%	(0.4%)	0.0%	70.3%	69.9%
Non-performing loan ratio	不良債権比率	0.83%	(0.07%)	(0.10%)	0.90%	0.93%

(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 September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Bankrupt Assets (A)	破綻先債権	1,277	(123)	(389)	1,400	1,667
Effectively Bankrupt Assets (B)	実質破綻先債権	17,018	(1,509)	(1)	18,528	17,019
Potentially Bankrupt Assets (C)	破綻懸念先債権	40,033	(3,603)	(12,031)	43,637	52,065
Assets Requiring Caution (D)	要注意先債権	894,324	22,313	(10,661)	872,011	904,986
Substandard Assets	要管理先債権	75,478	545	7,973	74,932	67,504
Substandard Claims (Loans only)	うち要管理債権（貸出金のみ）	57,717	(294)	5,125	58,012	52,591
Other Assets Requiring Caution	その他要注意先債権	818,846	21,768	(18,634)	797,078	837,481
Normal Assets (E)	正常先債権	12,935,361	567,603	794,072	12,367,758	12,141,288
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	13,888,015	584,679	770,989	13,303,336	13,117,026

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 marke 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 September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Allowance for loan losses	貸倒引当金	26.6	1.1	(0.2)	25.5	26.9
General allowance	一般貸倒引当金	20.6	0.8	1.5	19.7	19.0
Specific allowance	個別貸倒引当金	6.0	0.2	(1.8)	5.7	7.9
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 September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Normal Assets	正常先債権	12,358.5	376.0	661.6	11,982.4	11,696.8
Assets Requiring Caution	要注意先債権	893.5	22.2	(10.2)	871.3	903.7
Substandard Assets	要管理先債権	75.4	0.4	7.9	74.9	67.4
Other Assets Requiring Caution	その他要注意先債権	818.1	21.7	(18.1)	796.4	836.2

＜Consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Allowance for loan losses	貸倒引当金	32.5	0.8	(0.6)	31.6	33.2
General allowance	一般貸倒引当金	23.1	0.9	1.6	22.1	21.4
Specific allowance	個別貸倒引当金	9.4	(0.0)	(2.3)	9.5	11.8
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 September 30, 2025		As of March 31, 2025		As of September 30, 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）	13,322.0	100.00%	12,756.8	100.00%	12,633.6	100.00%
Manufacturing	製造業	815.1	6.12%	800.1	6.27%	784.3	6.21%
Agriculture and forestry	農業，林業	18.2	0.14%	17.8	0.14%	16.3	0.13%
Fishery	漁業	0.8	0.01%	1.1	0.01%	1.2	0.01%
Mining, quarrying and gravel	鉱業，採石業，砂利採取業	19.6	0.15%	9.9	0.08%	11.2	0.09%
Construction	建設業	523.5	3.93%	499.3	3.92%	497.2	3.94%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	233.1	1.75%	236.3	1.85%	231.2	1.83%
Information and communications	情報通信業	100.9	0.76%	93.2	0.73%	92.5	0.73%
Transport and postal service	運輸業，郵便業	323.1	2.42%	309.4	2.43%	307.6	2.43%
Wholesale and retail trade	卸売業，小売業	916.2	6.88%	888.0	6.96%	920.7	7.29%
Finance and insurance	金融業，保険業	564.0	4.23%	527.3	4.13%	525.5	4.16%
Real estate and leasing	不動産業，物品賃貸業	4,014.7	30.13%	3,876.6	30.39%	3,792.6	30.02%
Real estate	不動産業	3,664.0	27.50%	3,551.9	27.84%	3,483.3	27.57%
Real estate rental and management	不動産賃貸業・管理業	3,019.5	22.66%	2,949.4	23.12%	2,879.6	22.79%
Real estate trading, etc.	不動産取引業等	644.5	4.84%	602.4	4.72%	603.6	4.78%
Leasing	物品賃貸業	350.6	2.63%	324.7	2.55%	309.3	2.45%
Medical, welfare and other services	医療，福祉その他サービス業	838.8	6.3%	837.1	6.56%	796.6	6.31%
Government, local public sector	国・地方公共団体	543.2	4.08%	347.7	2.73%	405.8	3.21%
Others (mainly consumer loans)	その他（個人）	4,410.2	33.10%	4,312.3	33.80%	4,250.3	33.64%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of September 30, 2025		As of March 31, 2025		As of September 30, 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）	115.9	100.00%	121.4	100.00%	123.2	100.00%
Manufacturing	製造業	13.2	11.47%	13.5	11.17%	15.9	12.93%
Agriculture and forestry	農業，林業	0.6	0.53%	0.6	0.51%	0.6	0.49%
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	7.0	6.08%	7.3	6.05%	7.5	6.14%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.5	0.43%	0.5	0.41%	0.4	0.40%
Information and communications	情報通信業	0.8	0.73%	0.8	0.68%	0.7	0.64%
Transport and postal service	運輸業，郵便業	14.2	12.25%	14.0	11.54%	14.4	11.75%
Wholesale and retail trade	卸売業，小売業	19.6	16.94%	18.5	15.31%	15.5	12.61%
Finance and insurance	金融業，保険業	0.1	0.10%	0.0	0.00%	0.0	0.02%
Real estate and leasing	不動産業，物品賃貸業	18.9	16.33%	21.2	17.52%	23.3	18.92%
Real estate	不動産業	18.5	16.03%	20.9	17.27%	23.0	18.72%
Real estate rental and management	不動産賃貸業・管理業	17.1	14.78%	20.4	16.83%	22.1	17.96%
Real estate trading, etc	不動産取引業等	1.4	1.25%	0.5	0.44%	0.9	0.76%
Leasing	物品賃貸業	0.3	0.30%	0.3	0.25%	0.2	0.20%
Medical, welfare and other services	医療，福祉その他サービス業	18.8	16.25%	19.4	16.04%	19.2	15.59%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他（個人）	21.8	18.89%	25.2	20.77%	25.2	20.51%

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 September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Hong Kong	香港	4.9	(3.7)	(4.6)	8.6	9.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	12.4	(3.8)	(1.9)	16.2	14.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	7.2	(1.7)	1.4	9.0	5.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	-	(0.3)	(2.1)	0.3	2.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Saudi Arabia	サウジアラビア	4.4	2.9	3.0	1.4	1.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	5.5	(1.1)	(1.0)	6.7	6.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	6.0	(0.0)	1.0	6.0	4.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	-	(0.3)	(0.7)	0.3	0.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	7.6	(1.4)	(1.3)	9.0	8.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	2.7	2.2	2.2	0.5	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Korea	韓国	2.6	1.4	2.6	1.1	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	53.7	(5.9)	(1.3)	59.7	55.1
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 September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Panama	パナマ	1.4	(0.0)	1.4	1.4	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	1.0	(0.0)	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	1.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	4.0	(0.0)	1.5	4.0	2.4
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 September 30, 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	3,162.6	156.1	60.1	(18.9)	313.0	156.8
Stocks	株式	330.8	236.6	41.9	32.0	241.4	4.8
Bonds*	債券	1,342.5	(108.0)	(24.4)	(68.4)	0.0	108.0
Others	その他	1,489.2	27.5	42.6	17.5	71.5	43.9
Foreign Bonds *	うち外国債券	840.8	(18.9)	5.4	(7.7)	7.0	26.0
Total	合計	3,164.0	156.1	60.1	(18.9)	313.0	156.8

	(Japanese)	As of March 31, 2025				As of September 30, 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	1.4	(0.0)	-	0.0
Other securities	その他有価証券	3,074.3	96.0	245.2	149.2	2,951.4	175.1	259.2	84.1
Stocks	株式	292.2	194.6	203.6	8.9	281.5	204.6	205.1	0.5
Bonds *	債券	1,355.0	(83.5)	0.0	83.6	1,318.0	(39.5)	0.6	40.2
Others	その他	1,427.0	(15.0)	41.5	56.6	1,351.8	10.0	53.3	43.3
Foreign Bonds *	うち外国債券	784.2	(24.3)	4.7	29.0	718.9	(11.2)	9.4	20.6
Total	合計	3,075.8	96.0	245.2	149.2	2,952.8	175.1	259.2	84.1

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.

＜Consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 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	3,192.0	179.8	64.0	(18.0)	336.7	156.8
Stocks	株　式	355.1	259.2	45.4	32.5	264.0	4.8
Bonds*	債　券	1,342.5	(108.0)	(24.4)	(68.4)	0.0	108.0
Others	そ　の　他	1,494.3	28.6	43.0	17.9	72.6	43.9
Foreign Bonds *	うち外国債券	840.8	(18.9)	5.4	(7.7)	7.0	26.0
Total	合　計	3,193.5	179.8	64.0	(18.0)	336.7	156.8

	(Japanese)	As of March 31, 2025				As of September 30, 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	1.4	(0.0)	-	0.0
Other securities	その他有価証券	3,099.8	115.8	265.1	149.2	2,978.0	197.9	282.0	84.1
Stocks	株　式	313.0	213.7	222.7	8.9	305.3	226.7	227.2	0.5
Bonds *	債　券	1,355.0	(83.5)	0.0	83.6	1,318.0	(39.5)	0.6	40.2
Others	そ　の　他	1,431.7	(14.3)	42.3	56.7	1,354.5	10.7	54.1	43.3
Foreign Bonds *	うち外国債券	784.2	(24.3)	4.7	29.0	718.9	(11.2)	9.4	20.6
Total	合　計	3,101.3	115.8	265.1	149.2	2,979.4	197.9	282.0	84.1

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

*For 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.

(¥ Billion)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Bonds	債　券	(108.0)	(24.4)	(68.4)	(83.5)	(39.5)
Foreign bonds	外　国　債　券	(18.9)	5.4	(7.7)	(24.3)	(11.2)
Derivative transactions (deferred hedges)	デリバティブ取引（繰延ヘッジ）	58.4	19.9	51.0	38.4	7.3
Total gains (losses) on valuation	評価損益合計	(68.5)	0.9	(25.1)	(69.4)	(43.4)

14. Earnings Projections

＜Non-consolidated＞

(¥ Billion)

		FY2025 ending March 31,2026 (Projections) (a)	(a-b)	FY2024 ended March 31,2025 (b)	(Reference) FY2025 ending March 31,2026 (disclosed in May)
Gross business profits	業務粗利益	209.1	22.5	186.5	208.1
Net interest income	資金利益	182.6	25.8	156.7	175.2
Net fees and commissions income	役務取引等利益	31.2	0.3	30.8	31.5
Trading income	特定取引利益	0.8	(0.3)	1.1	1.4
Profit from other business transactions	その他業務利益	(5.5)	(3.3)	(2.1)	(0.1)
Expenses (-)	経費	96.0	6.2	89.7	94.0
Net business income (before transfer to general allowance for loan losses)	業務純益（一般貸引繰入前）	113.0	16.3	96.7	114.1
Core net business income	コア業務純益	122.0	18.5	103.4	115.8
Ordinary profit	**経常利益**	**121.6**	**16.5**	**105.0**	**121.6**
Profit	**当期純利益**	**84.6**	**10.3**	**74.2**	**84.6**
Net credit costs (-)	与信関係費用	12.0	1.7	10.2	13.0

＜Consolidated＞

(¥ Billion)

		FY2025 ending March 31,2026 (Projections) (a)	(a-b)	FY2024 ended March 31,2025 (b)	(Reference) FY2025 ending March 31,2026 (disclosed in May)
Ordinary profit	**経常利益**	**124.3**	**16.7**	**107.5**	**124.3**
Profit attributable to owners of parent	**親会社株主に帰属する当期純利益**	**85.0**	**10.7**	**74.2**	**85.0**
Cash dividends per share	１株当たり配当額	¥48.00	¥8.00	¥40.00	¥48.00
Dividend payout ratio (consolidated)	配当性向（連結ベース）	39.7%	1.3%	38.3%	39.9%

不良債権の英語表記対照表

Problem Loan Matrix

<table>
<tr><th colspan="2">自己査定上の債務者区分
Borrower Classification under Self-Assessment</th><th colspan="2">自己査定上の債権区分
Assets Classification under Self-Assessment</th><th>金融再生法開示債権
Disclosed Claims under the Financial Reconstruction Law</th><th>リスク管理債権
Risk-monitored Loans</th></tr>
<tr><td colspan="2">破綻先
Bankrupt Debtors</td><td colspan="2">破綻先債権
Bankrupt Assets</td><td rowspan="2">破産更生債権
Bankrupt and Substantially Bankrupt Claims</td><td>破綻先債権
Loans to Bankrupt Borrowers</td></tr>
<tr><td colspan="2">実質破綻先
Effectively Bankrupt Debtors</td><td colspan="2">実質破綻先債権
Effectively Bankrupt Assets</td><td rowspan="2">延滞債権
Delinquent Loans</td></tr>
<tr><td colspan="2">破綻懸念先
Potentially Bankrupt Debtors</td><td colspan="2">破綻懸念先債権
Potentially Bankrupt Assets</td><td>危険債権
Doubtful Claims</td></tr>
<tr><td rowspan="2">要注意先
Debtors Requiring Caution</td><td>要管理先
Substandard Debtors</td><td rowspan="2">要注意先債権
Assets Requiring Caution</td><td>要管理先債権
Substandard Assets</td><td>要管理債権＊
Substandard Claims</td><td>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</td></tr>
<tr><td>その他要注意先
Other Debtors Requiring Caution</td><td>その他要注意先債権
Other Assets Requiring Caution</td><td rowspan="2">正常債権
Normal Claims</td><td rowspan="2"></td></tr>
<tr><td colspan="2">正常先
Normal Debtors</td><td colspan="2">正常先債権
Normal Assets</td></tr>
<tr><td colspan="2"></td><td colspan="2">総与信
Total Assets under Self-Assessment</td><td>総与信
Total Claims under the Financial Reconstruction Law</td><td>リスク管理債権
Total Risk-Monitored Loans</td></tr>
</table>

＊　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