August 4, 2026

The Chiba Bank, Ltd.

Financial Results for the Three Months of Fiscal Year 2026, ending March 31, 2027

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, 2026 to June 30, 2026)

(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	
Three months ended	¥Million	%	¥Million	%	¥Million	%
June 30, 2026	145,309	41.4	41,814	34.5	29,905	37.2
June 30, 2025	102,755	16.7	31,070	8.1	21,783	8.7

Note: Comprehensive Income Period ended June 30, 2026: ¥64,348 million [39.6%]; Period ended June 30, 2025: ¥46,091 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, 2026	43.16	-
June 30, 2025	30.79	-

(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, 2026	21,465,007	1,287,108	5.9
March 31, 2026	21,211,781	1,257,300	5.9

(Reference) Capital Assets Period ended June 30, 2026: ¥1,287,108 million; FY2025: ¥1,257,300 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, 2026	—	24.00	—	28.00	52.00
Ending March 31, 2027	—				
Ending March 31, 2027 (Forecast)		32.00	—	32.00	64.00

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

3. Consolidated Earnings Forecasts for FY2026 (from April 1, 2026 to March 31, 2027)

(%: 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, 2026	75,800	17.7	53,000	19.8	76.58
Fiscal Year Ending March 31, 2027	154,300	11.1	107,000	13.7	155.40

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

The Bank will acquire its own shares based on a resolution at the Board of Directors' Meeting held on August 4, 2026.

The impact of the acquisition is included in "Profit per share" stated above.

*** 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, 2026	775,521,087 shares	March 31, 2026	775,521,087 shares

② Number of treasury shares:

June 30, 2026	84,370,840 shares	March 31, 2026	77,676,494 shares

③ Average number of issued shares:

For the first three months of FY2026	692,856,112 shares
For the first three months of FY2025	707,387,536 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

Financial results for the first three months of FY2026 were as follows.

Ordinary income was 145,309 million yen, an increase of 42,554 million yen compared to the previous year, mainly due to an increase in interest income. Ordinary expenses were 103,495 million yen, an increase of 31,810 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 41,814 million yen, an increase of 10,743 million yen, while profit attributable to owners of parent was 29,905 million yen, an increase of 8,122 million yen compared to the previous year.

(2) Summary of the Consolidated Financial Conditions

Total assets as of June 30, 2026 were 21,465.0 billion yen, an increase of 253.2 billion yen compared to March 31, 2026. Figures for the Bank's major accounts were as follows.

The balance of deposits as of June 30, 2026 was 16,982.5 billion yen, an increase of 152.0 billion yen compared to March 31 2026, 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, 2026 was 14,085.4 billion yen, an increase of 3.0 billion yen compared to March 31, 2026. The balance of held of securities was 3,636.4 billion yen, an increase of 144.6 billion yen compared to March 31, 2026.

(3) Explanation of the Consolidated Earnings Forecast

There are no changes to the FY2026 Earnings Forecast released on May 15, 2026.

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, 2026	As of June 30, 2026
Assets	（資産の部）		
Cash and due from banks	現金預け金	2,680,390	2,688,178
Call loans and bills bought	コールローン及び買入手形	306,014	329,744
Receivables under securities borrowing transactions	債券貸借取引支払保証金	3,782	7,674
Monetary claims bought	買入金銭債権	21,019	21,034
Trading assets	特定取引資産	22,998	27,991
Money held in trust	金銭の信託	5,900	5,900
Securities	有価証券	3,491,819	3,636,483
Loans and bills discounted	貸出金	14,082,336	14,085,402
Foreign exchanges	外国為替	6,781	9,978
Other assets	その他資産	396,141	458,454
Tangible fixed assets	有形固定資産	127,123	126,292
Intangible fixed assets	無形固定資産	28,001	28,586
Net defined benefit asset	退職給付に係る資産	49,139	50,050
Deferred tax assets	繰延税金資産	2,470	2,540
Customers' liabilities for acceptances and guarantees	支払承諾見返	23,361	22,545
Allowance for loan losses	貸倒引当金	(35,498)	(35,848)
Total assets	資産の部合計	21,211,781	21,465,007
Liabilities	（負債の部）		
Deposits	預金	16,830,424	16,982,501
Negotiable certificates of deposit	譲渡性預金	180,766	151,031
Call money and bills sold	コールマネー及び売渡手形	415,244	606,680
Payables under repurchase agreements	売現先勘定	63,045	41,174
Payables under securities lending transactions	債券貸借取引受入担保金	192,214	207,512
Trading liabilities	特定取引負債	19,347	22,378
Borrowed money	借用金	1,694,463	1,551,680
Foreign exchanges	外国為替	882	734
Bonds payable	社債	47,955	48,709
Borrowed money from trust account	信託勘定借	17,970	18,249
Other liabilities	その他負債	397,378	436,173
Net defined benefit liability	退職給付に係る負債	577	586
Provision for directors' retirement benefits	役員退職慰労引当金	206	180
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	213	145
Provision for loyalty point programs	ポイント引当金	708	726
Reserves under special laws	特別法上の引当金	23	31
Deferred tax liabilities	繰延税金負債	59,277	76,437
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,420	10,419
Acceptances and guarantees	支払承諾	23,361	22,545
Total liabilities	負債の部合計	19,954,480	20,177,899

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2026	As of June 30, 2026
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	874,340	884,708
Treasury shares	自 己 株 式	(64,921)	(79,922)
Total shareholders' equity	株 主 資 本 合 計	1,076,621	1,071,989
Valuation difference on available-for-sale securities	その他有価証券評価差額金	102,209	130,166
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	55,087	61,962
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,683	9,681
Remeasurements of defined benefit plans	退職給付に係る調整累計額	13,698	13,308
Total accumulated other comprehensive income	その他の包括利益累計額合計	180,678	215,118
Total net assets	純 資 産 の 部 合 計	1,257,300	1,287,108
Total liabilities and net assets	負債及び純資産の部合計	21,211,781	21,465,007

(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, 2025	For the three months ended June 30, 2026
Ordinary income	経常収益	102,755	145,309
Interest income	資金運用収益	72,119	112,161
Interest on loans and discounts	（うち貸出金利息）	43,855	55,572
Interest and dividends on securities	（うち有価証券利息配当金）	19,475	50,456
Trust fees	信託報酬	17	23
Fees and commissions income	役務取引等収益	15,228	17,640
Trading income	特定取引収益	65	88
Other ordinary income	その他業務収益	804	1,354
Other income	その他経常収益	14,520	14,040
Ordinary expenses	経常費用	71,685	103,495
Interest expenses	資金調達費用	26,692	30,004
Interest on deposits	（うち預金利息）	11,972	16,023
Fees and commissions payments	役務取引等費用	6,023	6,175
Trading expenses	特定取引費用	38	10
Other ordinary expenses	その他業務費用	3,280	29,171
General and administrative expenses	営業経費	26,368	27,924
Other expenses	その他経常費用	9,281	10,209
Ordinary profit	経常利益	31,070	41,814
Extraordinary gains	特別利益	-	33
Gains on disposal of non-current assets	固定資産処分益	-	33
Extraordinary losses	特別損失	108	44
Loss on disposal of non-current assets	固定資産処分損	66	44
Impairment loss	減損損失	41	-
Profit before income taxes	税金等調整前四半期純利益	30,962	41,802
Income taxes-current	法人税、住民税及び事業税	7,305	10,506
Income taxes-deferred	法人税等調整額	1,872	1,390
Total income taxes	法人税等合計	9,178	11,897
Net income	四半期純利益	21,783	29,905
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	21,783	29,905

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 *(Japanese)*	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Net income	四半期純利益	21,783	29,905
Other comprehensive income	その他の包括利益	24,307	34,442
Valuation difference on available-for-sale securities	その他有価証券評価差額金	18,551	27,869
Deferred gains or losses on hedges	繰延ヘッジ損益	5,651	6,875
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(14)	(389)
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	119	87
Comprehensive income	四半期包括利益	46,091	64,348
(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	46,091	64,348

(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 2026. 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, 2025	For the three months ended June 30, 2026
Depreciation and amortization expenses	減価償却費	2,410	2,993
Amortization of goodwill	のれんの償却額	105	105

(Note regarding Subsequent Events)

In order to improve capital efficiency and enhance the return of profits to shareholders, Chiba Bank resolved at the Board of Directors' Meeting held on August 4, 2026 to acquire its own shares pursuant to Article 156 of the Companies Act as applied pursuant to Article 165-3 of the same act.

①Type of shares to be acquired
Common stock
②Total number of shares to be acquired
10,000,000 shares (maximum)
③Total amount of shares to be acquired
15,000 million yen (maximum)
④Period of acquisition
From August 5, 2026 to October 30, 2026

Supplementary Information

Financial Results for the First Three Months of Fiscal Year 2026, ending March 31, 2027

1. P/L Summary (Non-consolidated)

- As a result of our activities to realize the Purpose and Vision, core net business income was 69.0 billion yen, an increase of 37.2 billion yen compared to the previous year, while ordinary profit was 43.7 billion yen, an increase of 10.5 billion yen, and net income was 32.3 billion yen, an increase of 7.8 billion yen.
- Net income saw steady progress representing 59.4% of the projection for the six months ending September 2026.

Non-consolidated (¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2026 (a)	(a - b)	For the three months ended Jun. 30, 2025 (b)	For the six months ending Sep. 30, 2026 (Projection)	(Reference) FY2025
Gross business profit	業務粗利益	66,628	13,444	53,183		216,216
Net interest income	資金利益	85,593	36,763	48,829		198,008
Net fees and commissions income	役務取引等利益	8,785	1,962	6,822		32,230
Net Trading income	特定取引利益	74	54	20		595
Net other ordinary income	その他業務利益	(27,825)	(25,336)	(2,488)		(14,617)
Gains (losses) related to bonds (Government bonds, etc.)	うち国債等債券損益	(29,119)	(25,979)	(3,139)		(19,986)
General and administrative expenses (excluding non-recurrent expenses) (-)	経費（除く臨時処理分）	26,686	2,124	24,562		97,612
Net business income (before provisions to general allowance for loan losses)	業務純益（一般貸引繰入前）	39,941	11,320	28,621		118,604
Core net business income	**コア業務純益**	**69,061**	**37,299**	**31,761**		**138,590**
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	41,846	10,936	30,909		129,800
Net provisions to general allowance for loan losses (-) (i)	一般貸倒引当金純繰入額	387	10	377		1,751
Net business income	業務純益	39,553	11,309	28,244		116,852
Non-recurring gains (losses)	臨時損益	4,170	(804)	4,974		17,695
Disposal of non-performing loans (-) (ii)	うち不良債権処理額	799	311	487		7,806
Gains (losses) related to stocks, etc.	うち株式等関係損益	5,023	(422)	5,446		27,000
Ordinary profit	**経常利益**	**43,724**	**10,504**	**33,219**	**75,900**	**134,548**
Extraordinary gains (losses)	特別損益	(35)	47	(82)		(2,898)
Pre-tax quarterly net income	税引前四半期(中間・当期)純利益	43,689	10,552	33,136		131,649
Total corporate income taxes (-)	法人税等合計	11,289	2,669	8,620		39,307
Net income	**四半期(中間・当期)純利益**	**32,399**	**7,883**	**24,516**	**54,500**	**92,342**

Credit-related expenses (-) (i)+(ii)	与信関係費用	1,187	322	864		9,557

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 41.8 billion yen, an increase of 10.7 billion yen compared to the previous year, and profit attributable to owners of parent was 29.9 billion yen, an increase of 8.1 billion yen.
- Net income saw steady progress representing 56.4% of the projection for the six months ending September 2026.

Consolidated (¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2026 (a)	(a - b)	For the three months ended Jun. 30, 2025 (b)	For the six months ending Sep. 30, 2026 (Projection)	(Reference) FY2025
Consolidated net revenue	連結粗利益	65,907	13,707	52,200		223,274
Net interest income	資金利益	82,156	36,730	45,426		194,758
Net fees and commissions	役務取引等利益	11,489	2,266	9,222		42,506
Net trading income	特定取引利益	78	51	27		590
Net other ordinary income	その他業務利益	(27,817)	(25,340)	(2,476)		(14,579)
General and administrative expenses (-)	営業経費	27,924	1,555	26,368		104,888
Credit-related expenses (-)	与信関係費用	1,665	360	1,304		9,791
Net provisions to general allowance for loan losses (-)	一般貸倒引当金純繰入額	619	(5)	624		2,198
Disposal of non-performing loans (-)	不良債権処理額	1,046	366	679		7,592
Gains (losses) related to stocks, etc.	株式等関係損益	5,023	(573)	5,596		27,636
Gains (losses) on equity-method investments	持分法による投資損益	149	69	80		623
Other	その他	323	(543)	866		1,960
Ordinary profit	**経常利益**	**41,814**	**10,743**	**31,070**	**75,800**	**138,815**
Extraordinary gains (losses)	特別損益	(11)	96	(108)		(2,704)
Net income pre-tax adjustment	税金等調整前四半期(中間・当期)純利益	41,802	10,840	30,962		136,111
Total corporate income taxes (-)	法人税等合計	11,897	2,718	9,178		42,047
Net income	四半期(中間・当期)純利益	29,905	8,122	21,783		94,063
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**	**29,905**	**8,122**	**21,783**	**53,000**	**94,063**
Net business income (before provisions to general allowance for loan losses)	連結業務純益(一般貸倒繰入前)	39,978	11,636	28,341		128,930
Net business income	連結業務純益	39,359	11,642	27,716		126,731

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 14,151.9 billion yen, an increase of 608.1 billion yen comapred to June 30, 2025, mainly due to an increase in corporate loans.
- Deposit balances were 17,002.9 billion yen, an increase of 695.0 billion yen comapred to June 30, 2025, mainly due to an increase in corporate deposits.

(¥ Billion)

	(Japanese)	Jun. 30, 2026 (a)	(a - b)	(a - c)	Jun. 30, 2025 (b)	Mar. 31, 2026 (c)
Loans and bills discounted	**貸　出　金**	**14,151.9**	**608.1**	**4.2**	**13,543.8**	**14,147.7**
Domestic operations	国内向け貸出	13,540.0	484.7	(16.7)	13,055.3	13,556.7
Corporate loans	事業者向け貸出	8,715.8	577.0	113.9	8,138.8	8,601.9
Consumer loans	消費者ローン	4,657.9	286.1	61.7	4,371.8	4,596.2
Residential loans	うち住宅ローン	4,403.0	265.5	55.2	4,137.4	4,347.8
Public sector loans	公共向け貸出	166.2	(378.4)	(192.4)	544.7	358.6
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]	11,436.7 [84.46%]	649.4 [1.83%]	91.9 [0.78%]	10,787.3 [82.62%]	11,344.7 [83.68%]
Overseas operations	海外向け貸出	611.8	123.4	20.9	488.4	590.9
Deposits	**預　金**	**17,002.9**	**695.0**	**151.5**	**16,307.9**	**16,851.4**
Domestic operations	国　内	16,527.1	738.2	224.1	15,788.9	16,303.0
Retail deposits	個　人	11,725.5	193.9	141.9	11,531.5	11,583.6
Corporate deposits	法　人	3,645.1	279.2	202.4	3,365.8	3,442.7
Public sector deposits	公　共	1,156.4	264.9	(120.2)	891.4	1,276.7
Overseas operations	海外店等	475.8	(43.2)	(72.5)	519.0	548.4

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

(¥ Billion)

	(Japanese)	For the three months ended Jun. 30, 2026 (a)	(a - b)	(a - c)	For the three months ended Jun. 30, 2025 (b)	FY2025 (c)
Loans and bills discounted (average balance)	貸出金（平残）	14,132.5	790.1	335.7	13,342.4	13,796.8
Deposits (average balance)	預金（平残）	16,723.4	615.2	533.1	16,108.1	16,190.2

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

(¥ Billion)

	(Japanese)	Jun. 30, 2026 (a)	(a - b)	(a - c)	Jun. 30, 2025 (b)	Mar. 31, 2026 (c)
Balance of investment trusts	投資信託残高	562.1	114.5	68.7	447.6	493.4

(¥ Billion)

	(Japanese)	Jun. 30, 2026 (a)	(a - b)	(a - c)	Jun. 30, 2025 (b)	Mar. 31, 2026 (c)
Balance of retail annuities, insurance, etc.	個人年金保険等残高	925.5	(5.6)	(14.2)	931.1	939.8

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

		(Japanese)	For the three months ended Jun. 30, 2026 (a)	(a-b)	For the three months ended Jun. 30, 2025 (b)	(Reference) FY2025
(1)	Average yield on interest earning assets (A)	資金運用利回	1.90%	0.77%	1.12%	1.18%
	(i) Average yield on loans and bills discounted (B)	貸出金利回	1.41%	0.26%	1.15%	1.23%
	(ii)Average yield on securities	有価証券利回	6.41%	3.97%	2.44%	2.10%
(2)	Average yield on interest bearing liabilities (C)	資金調達原価	0.85%	0.16%	0.69%	0.72%
	(i) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.28%	0.11%	0.17%	0.19%
	(ii) Expense ratio	経費率	0.61%	0.03%	0.58%	0.57%
(3)	Average interest rate spread (A) - (C)	総資金利鞘	1.05%	0.62%	0.43%	0.46%
	Difference between average yield on loans and deposits (B) - (D)	預貸金利差	1.13%	0.15%	0.98%	1.04%

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, 2026 (a)	(a-b)	Mar. 31, 2026 (b)	(Reference) Jun. 30, 2025
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,567	1,521	17,045	19,349
Doubtful Claims	危険債権	42,061	(1,614)	43,675	42,891
Substandard Claims	要管理債権	65,309	5,536	59,772	55,709
Loans past due 3 months or more	三月以上延滞債権	2,608	1,666	941	722
Restructured loans	貸出条件緩和債権	62,700	3,869	58,830	54,987
Total	合計	125,937	5,444	120,493	117,951

Normal Claims	正常債権	14,088,797	(1,648)	14,090,446	13,493,884
Total Claims	総与信残高	14,214,735	3,795	14,210,940	13,611,835
Non-performing loan ratio	不良債権比率	0.88%	0.03%	0.84%	0.86%

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, 2026 (a)	(a-b)	Mar. 31, 2026 (b)	(Reference) Jun. 30, 2025
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,378	1,358	16,019	18,979
Doubtful Claims	危険債権	42,164	(1,630)	43,794	43,031
Substandard Claims	要管理債権	65,314	5,535	59,778	55,717
Loans past due 3 months or more	三月以上延滞債権	2,608	1,666	941	722
Restructured loans	貸出条件緩和債権	62,705	3,869	58,836	54,994
Total	合計	124,856	5,264	119,591	117,728

Normal Claims	正常債権	14,026,146	(2,540)	14,028,687	13,444,115
Total Claims	総与信残高	14,151,003	2,724	14,148,279	13,561,844
Non-performing loan ratio	不良債権比率	0.88%	0.03%	0.84%	0.86%

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, 2026				Mar. 31, 2026			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)			Market value	Gains (losses) on valuation / Unrealized gains (losses)		
				Gains	Losses			Gains	Losses
Other securities	その他有価証券	3,519.8	164.7	348.5	183.8	3,376.0	125.0	338.6	213.6
Stocks	株式	363.9	275.3	275.5	0.2	355.0	265.7	267.3	1.5
Bonds*	債券	1,642.8	(145.5)	0.1	145.7	1,453.4	(167.9)	0.0	167.9
Others	その他	1,513.0	35.0	72.8	37.8	1,567.5	27.2	71.3	44.0
Foreign bonds*	うち外国債券	937.5	(24.9)	3.0	28.0	914.8	(25.4)	3.7	29.1

Consolidated

(¥ Billion)

	(Japanese)	Jun. 30, 2026				Mar. 31, 2026			
		Market value	Gains (losses) on valuation / Unrealized gains (losses)			Market value	Gains (losses) on valuation / Unrealized gains (losses)		
				Gains	Losses			Gains	Losses
Other securities	その他有価証券	3,550.2	188.3	372.2	183.8	3,405.5	147.7	361.4	213.6
Stocks	株式	388.0	297.7	297.9	0.2	378.2	287.3	288.8	1.5
Bonds*	債券	1,642.8	(145.5)	0.1	145.7	1,453.4	(167.9)	0.0	167.9
Others	その他	1,519.2	36.2	74.0	37.8	1,573.7	28.4	72.5	44.0
Foreign bonds*	うち外国債券	937.5	(24.9)	3.0	28.0	914.8	(25.4)	3.7	29.1

Note 1: "Gains/losses" 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, 2026 (a)	(a - b)	Mar. 31, 2026 (b)
Bonds	債券	(145.5)	22.3	(167.9)
Foreign Bonds	外国債券	(24.9)	0.4	(25.4)
Derivative transactions (deferred hedging)	デリバティブ取引(繰延ヘッジ)	104.2	9.9	94.3
Total gains (losses) on valuation	評価損益合計	(66.2)	32.7	(99.0)

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

(¥ Million)

	(Japanese)	For the three months ended Jun. 30, 2026 (a)	(a - b)	For the three months ended Jun. 30, 2025 (b)	(Reference) FY2025
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(29,119)	(25,979)	(3,139)	(19,986)
Gains on sales	売却益	52	(88)	140	750
Gains on redemption	償還益	-	-	-	-
Losses on sales (-)	売却損	28,242	25,512	2,730	19,288
Losses on redemption (-)	償還損	-	-	-	-
Write-offs (-)	償却	929	379	549	1,447

Gains (losses) related to stocks, etc.	株式等関係損益	5,023	(422)	5,446	27,000
Gains on sales	売却益	5,739	141	5,597	28,033
Losses on sales (-)	売却損	698	697	0	567
Write-offs (-)	償却	17	(133)	151	465