

August 6, 2025

Consolidated Financial Results for the Three Months Ended June 30, 2025 (Under Japanese GAAP)

Company name: The Chiba Kogyo Bank, Ltd.
 Listing: Tokyo Stock Exchange
 Securities code: 8337
 URL: <https://www.chibakogyo-bank.co.jp/>
 Representative: Hitoshi Umeda, President (CEO) Managing Executive Officer
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 Scheduled date to commence dividend payments: -
 Setting of trading account: None
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: None

(Less than 1,000 thousand yen, rounded down to the nearest decimal place)

1. Consolidated financial results for the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended						
June 30, 2025	15,821	13.2	3,860	36.1	2,863	32.5
June 30, 2024	13,964	(8.1)	2,835	(18.5)	2,160	(9.4)

Note: Comprehensive income For the three months ended June 30, 2025: ¥4,664 million [-%]
 For the three months ended June 30, 2024: ¥(921) million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2025	49.97	35.74
June 30, 2024	37.49	23.42

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2025	3,326,244	178,100	5.2
March 31, 2025	3,246,846	174,790	5.2

Reference: Equity
 As of June 30, 2025: ¥173,258 million
 As of March 31, 2025: ¥169,979 million

Note: The capital adequacy ratio is calculated by dividing (total portion of year-end net assets - year-end stock acquisition rights - non-controlling shareholders' interests at the end of the fiscal year) by the total amount of year-end assets.

This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	0.00	-	10.00	10.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		0.00		10.00	10.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: The above "Cash dividends" refers to dividends on common shares. Status of dividends on shares of common shares issued by the Company and shares of different rights (unlisted)

For details, please refer to P.3 "Dividends on Class Shares".

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
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	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	5,500	(7.7)	3,800	(6.2)	66.33
Fiscal year ending March 31, 2026	10,800	1.0	7,500	0.5	117.40

Note: Revisions to the earnings forecasts most recently announced: None

* **Notes**

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None
- (3) Changes in accounting policies, changes in accounting estimates, and restatement
- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None
- (4) Number of issued shares (common shares)

- (i) Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2025	62,222,045 shares
As of March 31, 2025	62,222,045 shares

- (ii) Number of treasury shares at the end of the period

As of June 30, 2025	4,834,396 shares
As of March 31, 2025	4,932,825 shares

- (iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2025	57,300,128 shares
Three months ended June 30, 2024	57,262,813 shares

Note: The Company has introduced a stock benefit trust system, and the Company's shares owned by the trust are included in treasury stock.

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: nothing

* Proper use of earnings forecasts, and other special matters

Forward-looking statements, such as earnings forecasts, contained in this material are based on information available to the Company as of the date of this release and certain assumptions that the Company deems reasonable, and are not intended to be a promise by the Company to realize them. Actual financial results, etc. may differ substantially due to various factors. Important factors that may affect actual business results include economic conditions in Japan and overseas, changes in stock markets, etc., but are not limited to factors that may affect business performance.

"Dividends on Class Shares"

The breakdown of annual dividends on common shares and shares with different rights is as follows.

Class II Preferred Shares	Annual Dividends				
	End of the first quarter	End of the second quarter	End of the third quarter	end of term	sum
	Yen	Yen	Yen	Yen	Yen
The fiscal year ending March 31, 2025	-	-	-	104.00	104.00
The fiscal year ending March 31, 2026	-	-	-	-	-
The fiscal year ending March 31, 2026 (Forecast)	-	-	-	104.00	104.00

2nd Series of Class 6 Preferred Shares	Annual Dividends				
	End of the first quarter	End of the second quarter	End of the third quarter	end of term	sum
	Yen	Yen	Yen	Yen	Yen
The fiscal year ending March 31, 2025	-	-	-	300.00	300.00
The fiscal year ending March 31, 2026	-	-	-	-	-
The fiscal year ending March 31, 2026 (Forecast)	-	-	-	300.00	300.00

1st Class 7 Preferred Shares	Annual Dividends				
	End of the first quarter	End of the second quarter	End of the third quarter	end of term	sum
	Yen	Yen	Yen	Yen	Yen
The fiscal year ending March 31, 2025	-	-	-	900.00	900.00
The fiscal year ending March 31, 2026	-	-	-	-	-
The fiscal year ending March 31, 2026 (Forecast)	-	-	-	900.00	900.00

2nd Series of Class 7 Preferred Shares	Annual Dividends				
	End of the first quarter	End of the second quarter	End of the third quarter	end of term	sum
	Yen	Yen	Yen	Yen	Yen
The fiscal year ending March 31, 2025	-	-	-	9,000.00	9,000.00
The fiscal year ending March 31, 2026	-	-	-	-	-
The fiscal year ending March 31, 2026 (Forecast)	-	-	-	9,000.00	9,000.00

Quarterly consolidated balance sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	244,521	298,387
Monetary claims bought	97	97
Trading securities	115	141
Securities	522,089	536,284
Loans and bills discounted	2,415,859	2,428,400
Foreign exchanges	4,290	4,234
Other assets	38,795	36,320
Tangible fixed assets	18,785	18,489
Intangible fixed assets	2,642	2,484
Retirement benefit asset	759	829
Deferred tax assets	59	64
Customers' liabilities for acceptances and guarantees	5,251	6,810
Allowance for loan losses	(6,422)	(6,300)
Total assets	3,246,846	3,326,244
Liabilities		
Deposits	2,877,019	2,952,449
Negotiable certificates of deposit	131,000	122,000
Borrowed money	35,810	35,649
Foreign exchanges	152	71
Other liabilities	20,777	28,224
Retirement benefit liability	114	117
Provision for retirement benefits for directors (and other officers)	19	20
Provision for share awards	313	320
Provision for reimbursement of deposits	27	24
Deferred tax liabilities	1,570	2,455
Acceptances and guarantees	5,251	6,810
Total liabilities	3,072,056	3,148,143
Net assets		
Share capital	62,120	62,120
Capital surplus	6,971	6,971
Retained earnings	92,183	93,669
Treasury shares	(2,326)	(2,284)
Total shareholders' equity	158,948	160,476
Valuation difference on available-for-sale securities	8,345	10,110
Deferred gains or losses on hedges	578	565
Remeasurements of defined benefit plans	2,107	2,106
Total accumulated other comprehensive income	11,031	12,781
Share acquisition rights	173	154
Non-controlling interests	4,636	4,687
Total net assets	174,790	178,100
Total liabilities and net assets	3,246,846	3,326,244

Quarterly consolidated statement of income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	13,964	15,821
Interest income	7,752	8,938
Interest on loans and discounts	5,618	6,962
Interest and dividends on securities	1,892	1,601
Fees and commissions	3,183	2,701
Other ordinary income	81	136
Other income	2,946	4,044
Ordinary expenses	11,128	11,961
Interest expenses	273	1,468
Interest on deposits	146	1,232
Fees and commissions payments	1,122	1,283
Other ordinary expenses	938	145
General and administrative expenses	6,535	6,681
Other expenses	2,258	2,381
Ordinary profit	2,835	3,860
Extraordinary income	-	14
Gain on disposal of non-current assets	-	14
Extraordinary losses	0	1
Loss on disposal of non-current assets	0	1
Profit before income taxes	2,835	3,873
Income taxes - current	293	892
Income taxes - deferred	352	77
Total income taxes	645	969
Profit	2,190	2,904
Profit attributable to non-controlling interests	29	41
Profit attributable to owners of parent	2,160	2,863

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Profit	2,190	2,904
Other comprehensive income	(3,112)	1,759
Valuation difference on available-for-sale securities	(3,256)	1,774
Deferred gains or losses on hedges	169	(13)
Remeasurements of defined benefit plans, net of tax	(25)	(1)
Comprehensive income	(921)	4,664
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(836)	4,613
Comprehensive income attributable to non-controlling interests	(85)	50

(Notes on segment information, etc.)

The three months of the previous fiscal year (April 1, 2024 to June 30, 2024)

1. Information on recurring revenue and the amount of profit or loss for each reported segment

(in millions of yen)

	Reportable segments				Other	Total	Reconciling items	Quarterly Consolidated Statements of Income
	Banking business	Leasing business	Credit guarantee and credit card business	Total				
Ordinary income								
Recurring revenue to external customers	11,480	2,150	264	13,895	68	13,964	-	13,964
Internal Recurring Revenue Across Segments	518	7	143	669	233	903	(903)	-
Total	11,999	2,157	408	14,565	302	14,867	(903)	13,964
Segment profit (loss)	3,076	64	227	3,368	(30)	3,338	(503)	2,835

Note: 1. Ordinary revenue is shown instead of general corporate sales.

2. The "Other" category is a business segment that is not included in the reporting segments, and includes the development, sales, and maintenance of computer systems, as well as regional trading companies, agriculture, and consulting services.

3. The adjustment amount is mainly for inter-segment transaction elimination.

4. Segment profit or loss (loss) is adjusted for ordinary income in the quarterly consolidated statements of income.

5. CHIBACOO Co., Ltd., which was newly established on April 1, 2024 and became a consolidated subsidiary, is included in the "Other" category.

2. Information on impairment losses or goodwill on fixed assets by reporting segment

(Significant impairment loss on fixed assets)

Not applicable.

(Significant fluctuations in the amount of goodwill)

Not applicable.

(Significant Negative Goodwill Accrual)

Not applicable.

The three months of the current fiscal year (April 1, 2025 to June 30, 2025)

1. Information on recurring revenue and the amount of profit or loss for each reported segment

(in millions of yen)

	Reportable segments			Other	Total	Reconciling items	Quarterly Consolidated Statements of Income
	Banking business	Leasing business	Total				
Ordinary income							
Recurring revenue to external customers	13,559	2,191	15,750	70	15,821	-	15,821
Internal Recurring Revenue Across Segments	13	5	18	242	261	(261)	-
Total	13,572	2,197	15,769	313	16,083	(261)	15,821
Segment profit (loss)	3,815	67	3,883	(22)	3,860	(0)	3,860

Note: 1. Ordinary revenue is shown instead of general corporate sales.

2. The "Other" category is a business segment that is not included in the reporting segments, and includes the development, sales, and maintenance of computer systems, regional trading companies, agriculture, and consulting services, and the operation and management of investment partnerships and investment limited partnerships.

3. The adjustment amount is mainly for inter-segment transaction elimination.

4. Segment profit or loss (loss) is adjusted for ordinary income in the quarterly consolidated statements of income.

2. Information on impairment losses or goodwill on fixed assets by reporting segment

(Significant impairment loss on fixed assets)

Not applicable.

(Significant fluctuations in the amount of goodwill)

Not applicable.

(Significant Negative Goodwill Accrual)

Not applicable.

3. Changes to Reporting Segments, etc.

In the past, the Group's reporting segments were the "Banking Business" operated by the Company, the "Leasing Business" operated by Chiba General Lease Co., Ltd., and the "Credit Guarantee and Credit Card Business" operated by Chiba Kogin Card Service Co., Ltd., but as of July 1, 2024, the reporting segments of the Chiba Kogin Card Service Co., Ltd. Since the transfer of all of the Company's shares held by the Company has excluded it from the scope of consolidation, "Banking" and "Leasing" have been the reporting segments since the first quarter of the current fiscal year.