

November 11, 2025

Consolidated Financial Results for the Six Months Ended September 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
 Inquiries: Nobuhiro Nishimura, Executive Officer of Management Planning Division
 Telephone: +81-43-243-2111
 Scheduled date to file semi-annual securities report: November 20, 2025
 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 six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	32,960	15.7	6,917	16.0	4,873	20.2
September 30, 2024	28,482	1.8	5,963	(0.6)	4,051	(7.6)

Note: Comprehensive income For the six months ended September 30, 2025: ¥12,596 million [-%]
 For the six months ended September 30, 2024: ¥(601) million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2025	84.98	60.83
September 30, 2024	70.51	44.88

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	3,303,720	186,047	5.4
March 31, 2025	3,246,846	174,790	5.2

Reference: Equity
 As of September 30, 2025: ¥180,991 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	-	0.00			
Fiscal year ending March 31, 2026 (Forecast)				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
--	-----------------	---	--------------------------

	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2026	11,300	5.7	7,500	0.5	117.18

Note: Revisions to the earnings forecasts most recently announced: Yes

* **Notes**

- (1) Significant changes in the scope of consolidation during the period: None
- (2) 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
- (3) Number of issued shares (common shares)

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

As of September 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 September 30, 2025	4,823,090 shares
As of March 31, 2025	4,932,825 shares

- (iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	57,346,141 shares
Six months ended September 30, 2024	57,272,136 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.

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	28,608	17.1	6,763	8.9	4,875	(4.3)
September 30, 2024	24,410	1.5	6,205	2.2	5,095	9.8

	Basic earnings per share
Six months ended	Yen
September 30, 2025	85.02
September 30, 2024	88.73

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	3,281,830	178,663	5.4
March 31, 2025	3,227,014	167,665	5.1

Reference: Equity

As of September 30, 2025: ¥178,498 million
As of March 31, 2025: ¥167,491 million

Note: The capital adequacy ratio is calculated by dividing (total portion of year-end net assets minus year-end stock acquisition rights) by the total portion of year-end assets. This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

1. 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.

2. Since the Company falls under the category of a specified operating company (a company engaged in business as stipulated in Article 18, Paragraph 2 of the Cabinet Office Ordinance on Disclosure of Corporate Details, etc.), the Company prepares interim consolidated financial statements and interim financial statements for the interim accounting period.

"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

Semi-annual consolidated balance sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	244,521	252,414
Monetary claims bought	97	97
Trading securities	115	132
Securities	522,089	533,869
Loans and bills discounted	2,415,859	2,456,808
Foreign exchanges	4,290	4,460
Other assets	38,795	33,741
Tangible fixed assets	18,785	18,543
Intangible fixed assets	2,642	2,445
Retirement benefit asset	759	918
Deferred tax assets	59	64
Customers' liabilities for acceptances and guarantees	5,251	6,678
Allowance for loan losses	(6,422)	(6,455)
Total assets	3,246,846	3,303,720
Liabilities		
Deposits	2,877,019	2,937,688
Negotiable certificates of deposit	131,000	102,500
Borrowed money	35,810	39,674
Foreign exchanges	152	584
Other liabilities	20,777	25,099
Retirement benefit liability	114	122
Provision for retirement benefits for directors (and other officers)	19	22
Provision for share awards	313	327
Provision for reimbursement of deposits	27	21
Deferred tax liabilities	1,570	4,953
Acceptances and guarantees	5,251	6,678
Total liabilities	3,072,056	3,117,672
Net assets		
Share capital	62,120	62,120
Capital surplus	6,971	6,971
Retained earnings	92,183	95,679
Treasury shares	(2,326)	(2,280)
Total shareholders' equity	158,948	162,490
Valuation difference on available-for-sale securities	8,345	16,396
Deferred gains or losses on hedges	578	-
Remeasurements of defined benefit plans	2,107	2,104
Total accumulated other comprehensive income	11,031	18,500
Share acquisition rights	173	164
Non-controlling interests	4,636	4,890
Total net assets	174,790	186,047
Total liabilities and net assets	3,246,846	3,303,720

Semi-annual consolidated statement of income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	28,482	32,960
Interest income	14,868	18,606
Interest on loans and discounts	11,416	14,537
Interest and dividends on securities	2,956	3,295
Fees and commissions	6,640	6,123
Other ordinary income	104	1,267
Other income	6,869	6,962
Ordinary expenses	22,519	26,042
Interest expenses	654	3,164
Interest on deposits	444	2,657
Fees and commissions payments	2,360	2,553
Other ordinary expenses	2,143	2,562
General and administrative expenses	12,629	12,935
Other expenses	4,730	4,825
Ordinary profit	5,963	6,917
Extraordinary income	-	14
Gain on disposal of non-current assets	-	14
Extraordinary losses	486	8
Loss on disposal of non-current assets	4	8
Impairment losses	-	0
Loss on sale of shares of subsidiaries	482	-
Profit before income taxes	5,476	6,923
Income taxes - current	136	2,032
Income taxes - deferred	1,247	(103)
Total income taxes	1,383	1,928
Profit	4,093	4,994
Profit attributable to non-controlling interests	41	121
Profit attributable to owners of parent	4,051	4,873

Semi-annual consolidated statement of comprehensive income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Profit	4,093	4,994
Other comprehensive income	(4,694)	7,601
Valuation difference on available-for-sale securities	(4,660)	8,183
Deferred gains or losses on hedges	16	(578)
Remeasurements of defined benefit plans, net of tax	(50)	(2)
Comprehensive income	(601)	12,596
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(424)	12,342
Comprehensive income attributable to non-controlling interests	(176)	254

Semi-annual consolidated statement of changes in equity

Six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	62,120	6,971	96,889	(2,338)	163,643
Changes during period					
Dividends of surplus			(1,574)		(1,574)
Profit attributable to owners of parent			4,051		4,051
Purchase of treasury shares				(10,589)	(10,589)
Disposal of treasury shares		(3)		10	6
Cancellation of treasury shares		(10,588)		10,588	-
Transfer from retained earnings to capital surplus		10,591	(10,591)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	(8,114)	9	(8,104)
Balance at end of period	62,120	6,971	88,775	(2,328)	155,538

	Valuation and translation adjustments				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	15,902	284	2,680	18,867	145	4,624	187,280
Changes during period							
Dividends of surplus							(1,574)
Profit attributable to owners of parent							4,051
Purchase of treasury shares							(10,589)
Disposal of treasury shares							6
Cancellation of treasury shares							-
Transfer from retained earnings to capital surplus							-
Net changes in items other than shareholders' equity	(4,442)	16	(50)	(4,476)	11	(176)	(4,641)
Total changes during period	(4,442)	16	(50)	(4,476)	11	(176)	(12,745)
Balance at end of period	11,460	300	2,630	14,391	157	4,447	174,534

Semi-annual consolidated statement of changes in equity

Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	62,120	6,971	92,183	(2,326)	158,948
Changes during period					
Dividends of surplus			(1,367)		(1,367)
Profit attributable to owners of parent			4,873		4,873
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares		(9)		49	39
Cancellation of treasury shares					
Transfer from retained earnings to capital surplus		9	(9)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	3,495	46	3,542
Balance at end of period	62,120	6,971	95,679	(2,280)	162,490

	Valuation and translation adjustments				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	8,345	578	2,107	11,031	173	4,636	174,790
Changes during period							
Dividends of surplus							(1,367)
Profit attributable to owners of parent							4,873
Purchase of treasury shares							(2)
Disposal of treasury shares							39
Cancellation of treasury shares							
Transfer from retained earnings to capital surplus							-
Net changes in items other than shareholders' equity	8,050	(578)	(2)	7,469	(8)	254	7,714
Total changes during period	8,050	(578)	(2)	7,469	(8)	254	11,256
Balance at end of period	16,396	-	2,104	18,500	164	4,890	186,047