

Note: This document has been translated from the Japanese original for reference purposes only.
In the event of any discrepancy between this translated document and the Japanese original,
the original shall prevail.



April 30, 2026

Company name: The Chiba Kogyo Bank, Ltd.
Representative: Hitoshi Umeda
President (CEO) and Managing Executive Officer
(Securities code: 8337, Tokyo Stock Exchange Prime Market)
Inquiries: Nobuhiro Nishimura
Executive Officer of Management Planning Division
Telephone: +81-43-243-2111 (main switchboard number)

Notice Concerning Unrealized Losses on Securities as of the End of the Fiscal Year Ended March 31, 2026

The Chiba Kogyo Bank, Ltd. (hereinafter, the “Bank”) hereby announces that it has calculated unrealized losses on the securities (bonds held to maturity) held by the Bank and its consolidated subsidiaries as of the end of the fiscal year ended March 31, 2026. The total amount of the said unrealized losses is set out below.

1. Securities subject to unrealized losses (bonds held to maturity)

(A) Unrealized losses on securities as of the end of the fiscal year ended March 31, 2026	¥15,063 million
(B) Consolidated ordinary profit for the fiscal year ended March 31, 2025 (A/B × 100)	¥10,682 million (141.0%)
(C) Profit attributable to owners of parent for the fiscal year ended March 31, 2025 (A/C × 100)	¥7,459 million (201.9%)

Notes: 1. Applies to all bonds held to maturity whose market value can be reasonably calculated.

2. Book value of securities subject to unrealized losses: ¥112,453 million

Market value of securities subject to unrealized losses: ¥97,390 million

2. Impact on financial results

This matter shall have no impact on the financial results forecast or cash dividend projection for the fiscal year ended March 31, 2026.

Note: The above financial results forecast was prepared based on the information available as of the time of the release of this document. However, the actual financial results may differ from the forecast figures due to a variety of factors in future.

(Reference)

1. March 31 is the final day of the fiscal year for the Bank and its consolidated subsidiaries.
2. Unrealized gains and the net unrealized gains (losses) on bonds held to maturity, and valuation gains on available-for-sale securities as of the end of the fiscal year ended March 31, 2026, are detailed below:

(D) Unrealized gains on bonds held to maturity as of the end of the fiscal year ended March 31, 2026	¥6 million
(E) Net unrealized gains (losses) on bonds held to maturity as of the end of the fiscal year ended March 31, 2026 (D - A)	¥(15,056) million
(F) Valuation gains (losses) on available-for-sale securities as of the end of the fiscal year ended March 31, 2026	¥27,776 million
(G) Total valuation gains (losses) on securities as of the end of the fiscal year ended March 31, 2026 (E + F)	¥12,720 million