

May 14, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (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 of annual general meeting of shareholders: June 23, 2026
 Scheduled date to commence dividend payments: June 24, 2026
 Scheduled date to file annual securities report: June 19, 2026
 Setting of trading account: None
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: Yes (for institutional investors and securities analysts)

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

1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results

(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	%
Fiscal year ended						
March 31, 2026	68,872	21.0	12,711	18.9	8,612	15.4
March 31, 2025	56,910	4.2	10,682	4.2	7,459	0.4

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥21,599 million [-%]
 For the fiscal year ended March 31, 2025: ¥(363) million [-%]

	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profit to total assets	Ordinary profit to ordinary income ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	137.52	105.53	5.5	0.3	18.4
March 31, 2025	116.49	80.93	5.1	0.3	18.7

Note: "Return on equity" is calculated by setting the ratio of (net income attributable to owners of parent minus total dividends on preferred stock) to {(Beginning equity capital - Number of preferred shares issued at the beginning of the period)

× Issue price) + (Equity capital at the end of the period - Number of preferred shares issued at the end of the period × Issue price)} ÷ divided by 2.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	3,396,610	192,812	5.6	2,672.75
March 31, 2025	3,246,846	174,790	5.2	2,247.32

Reference: Equity
 As of March 31, 2026: ¥192,631 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.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	36,363	(51,667)	(3,633)	225,215
March 31, 2025	13,747	(16,049)	(12,166)	244,154

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	0.00	-	10.00	10.00	593	8.5	0.4
Fiscal year ended March 31, 2026	-	0.00	-	10.00	10.00	594	7.2	0.3
Fiscal year ending March 31, 2027 (Forecast)		0.00		20.00	20.00		11.9	

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, 2027 (from April 1, 2026 to March 31, 2027)

(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
Six months ending September 30, 2026	6,900	(0.2)	4,500	(7.6)	78.38
Fiscal year ending March 31, 2027	14,600	14.8	9,600	11.4	167.21

* **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: Yes
- (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 March 31, 2026	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 March 31, 2026	4,808,362 shares
As of March 31, 2025	4,932,825 shares

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

Fiscal year ended March 31, 2026	57,377,593 shares
Fiscal year ended March 31, 2025	57,277,889 shares

Note: For the number of shares on which the calculation of net income per share (consolidated) is calculated, please refer to page 15 "Information per share."

Note: 2. The Company has introduced a stock benefit trust system, and the Company's shares owned by the trust are included in treasury stock.

[Reference] Overview of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

Fiscal year ended	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	60,197	23.7	12,295	15.2	8,605	1.4
March 31, 2025	48,645	(2.0)	10,667	(19.3)	8,480	(25.2)

Fiscal year ended	Basic earnings per share	Diluted earnings per share
	Yen	Yen
March 31, 2026	137.40	105.44
March 31, 2025	134.30	92.32

(2) Non-consolidated financial position

As of	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2026	3,370,447	182,587	5.4	2,494.66
March 31, 2025	3,227,014	167,665	5.1	2,203.88

Reference: Equity

As of March 31, 2026: ¥182,406 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.

2. Non-consolidated earnings forecast for the fiscal year ending March 31, 2027 (April 1, 2026 ~ March 31, 2027)

(Percentages indicate year-on-year changes.)

Six months ending September 30, 2026	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
September 30, 2026	6,700	(0.9)	4,400	(9.7)	76.64
Fiscal year ending March 31, 2027	14,200	15.4	9,300	8.0	161.98

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* 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	-	-	-	104.00	104.00
The fiscal year ending March 31, 2027 (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	-	-	-	300.00	300.00
The fiscal year ending March 31, 2027 (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	-	-	-	900.00	900.00
The fiscal year ending March 31, 2027 (Forecast)				-	-

Note: There will be no dividends for the first round of Class 7 preferred stock in the fiscal year ending March 31, 2027 because all shares were acquired and cancelled on April 1, 2026, pursuant to a resolution of the Board of Directors held on February 10, 2026.

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	-	-	-	9,000.00	9,000.00
The fiscal year ending March 31, 2027 (Forecast)				9,000.00	9,000.00

Consolidated balance sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	244,521	225,696
Monetary claims bought	97	97
Trading securities	115	125
Securities	522,089	591,813
Loans and bills discounted	2,415,859	2,511,632
Foreign exchanges	4,290	4,014
Other assets	38,795	36,248
Tangible fixed assets	18,785	18,901
Buildings, net	6,115	6,010
Land	10,805	10,741
Leased assets, net	95	128
Construction in progress	1	-
Other tangible fixed assets	1,767	2,020
Intangible fixed assets	2,642	2,905
Software	2,393	2,657
Leased assets	2	1
Other intangible fixed assets	246	246
Retirement benefit asset	759	5,327
Deferred tax assets	59	69
Customers' liabilities for acceptances and guarantees	5,251	5,576
Allowance for loan losses	(6,422)	(5,796)
Total assets	3,246,846	3,396,610

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	2,877,019	3,043,848
Negotiable certificates of deposit	131,000	75,000
Borrowed money	35,810	41,622
Foreign exchanges	152	264
Other liabilities	20,777	29,704
Retirement benefit liability	114	124
Provision for retirement benefits for directors (and other officers)	19	29
Provision for share awards	313	415
Provision for reimbursement of deposits	27	14
Deferred tax liabilities	1,570	7,198
Acceptances and guarantees	5,251	5,576
Total liabilities	3,072,056	3,203,798
Net assets		
Share capital	62,120	62,120
Capital surplus	6,971	10,824
Retained earnings	92,183	97,419
Treasury shares	(2,326)	(2,273)
Total shareholders' equity	158,948	168,090
Valuation difference on available-for-sale securities	8,345	19,499
Deferred gains or losses on hedges	578	-
Remeasurements of defined benefit plans	2,107	5,041
Total accumulated other comprehensive income	11,031	24,540
Share acquisition rights	173	181
Non-controlling interests	4,636	-
Total net assets	174,790	192,812
Total liabilities and net assets	3,246,846	3,396,610

Consolidated statement of income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary income	56,910	68,872
Interest income	30,929	39,786
Interest on loans and discounts	23,989	30,486
Interest and dividends on securities	5,781	7,523
Interest on call loans and bills bought	415	656
Interest on deposits with banks	607	1,027
Other interest income	135	93
Fees and commissions	12,954	12,784
Other ordinary income	183	2,081
Other income	12,842	14,220
Reversal of allowance for loan losses	558	-
Recoveries of written off receivables	814	207
Other	11,470	14,013
Ordinary expenses	46,227	56,161
Interest expenses	2,462	7,447
Interest on deposits	1,833	6,322
Interest on negotiable certificates of deposit	166	410
Interest on call money and bills sold	4	0
Interest expenses on cash collateral received for securities lent	112	230
Interest on borrowings and rediscounts	129	300
Other interest expenses	215	183
Fees and commissions payments	4,251	5,052
Other ordinary expenses	5,160	6,373
General and administrative expenses	24,972	26,198
Other expenses	9,380	11,089
Provision of allowance for loan losses	-	257
Other	9,380	10,832
Ordinary profit	10,682	12,711
Extraordinary income	-	14
Gain on disposal of non-current assets	-	14
Extraordinary losses	530	13
Loss on disposal of non-current assets	14	13
Impairment losses	0	0
Loss on sale of shares of subsidiaries	515	-
Profit before income taxes	10,152	12,712
Income taxes - current	1,140	3,952
Income taxes - deferred	1,355	(172)
Total income taxes	2,496	3,779
Profit	7,655	8,933
Profit attributable to non-controlling interests	195	320
Profit attributable to owners of parent	7,459	8,612

Consolidated statement of comprehensive income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit	7,655	8,933
Other comprehensive income	(8,019)	12,666
Valuation difference on available-for-sale securities	(7,740)	10,311
Deferred gains or losses on hedges	294	(578)
Remeasurements of defined benefit plans, net of tax	(573)	2,934
Comprehensive income	(363)	21,599
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(375)	22,122
Comprehensive income attributable to non-controlling interests	12	(522)

Consolidated statement of changes in equity

Fiscal year ended March 31, 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	96,889	(2,338)	163,643
Changes during period					
Dividends of surplus			(1,574)		(1,574)
Profit attributable to owners of parent			7,459		7,459
Purchase of treasury shares				(10,592)	(10,592)
Disposal of treasury shares		(3)		14	11
Cancellation of treasury shares		(10,588)		10,588	-
Purchase of shares of consolidated subsidiaries					
Transfer from retained earnings to capital surplus		10,591	(10,591)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	(4,705)	11	(4,694)
Balance at end of period	62,120	6,971	92,183	(2,326)	158,948

	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							7,459
Purchase of treasury shares							(10,592)
Disposal of treasury shares							11
Cancellation of treasury shares							-
Purchase of shares of consolidated subsidiaries							
Transfer from retained earnings to capital surplus							-
Net changes in items other than shareholders' equity	(7,556)	294	(573)	(7,835)	28	12	(7,795)
Total changes during period	(7,556)	294	(573)	(7,835)	28	12	(12,489)
Balance at end of period	8,345	578	2,107	11,031	173	4,636	174,790

Consolidated statement of changes in equity

Fiscal year ended March 31, 2026

(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			8,612		8,612
Purchase of treasury shares				(2,003)	(2,003)
Disposal of treasury shares		(8)		57	48
Cancellation of treasury shares		(2,000)		2,000	-
Purchase of shares of consolidated subsidiaries		3,852			3,852

Transfer from retained earnings to capital surplus		2,008	(2,008)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	3,852	5,236	53	9,141
Balance at end of period	62,120	10,824	97,419	(2,273)	168,090

	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							8,612
Purchase of treasury shares							(2,003)
Disposal of treasury shares							48
Cancellation of treasury shares							-
Purchase of shares of consolidated subsidiaries							3,852
Transfer from retained earnings to capital surplus							-
Net changes in items other than shareholders' equity	11,154	(578)	2,934	13,509	7	(4,636)	8,880
Total changes during period	11,154	(578)	2,934	13,509	7	(4,636)	18,022
Balance at end of period	19,499	-	5,041	24,540	181	-	192,812

Consolidated statement of cash flows

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	10,152	12,712
Depreciation	2,146	2,135
Impairment losses	0	0
Increase (decrease) in allowance for loan losses	(1,698)	(626)
Decrease (increase) in retirement benefit asset	395	(4,567)
Increase (decrease) in retirement benefit liability	(17)	9
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(16)	10
Increase (decrease) in provision for share awards	88	102
Increase (decrease) in provision for reimbursement of deposits	(16)	(12)
Increase (decrease) in provision for contingent loss	(265)	-
Interest income	(30,929)	(39,786)
Interest expenses	2,462	7,447
Loss (gain) related to securities	2,811	(478)
Loss (gain) on sale of shares of subsidiaries	515	-
Loss (gain) on disposal of non-current assets	14	(1)
Net decrease (increase) in trading securities	20	(9)
Net decrease (increase) in loans and bills discounted	(38,713)	(95,772)
Net increase (decrease) in deposits	571	166,828
Net increase (decrease) in negotiable certificates of deposit	25,800	(56,000)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	8,592	5,812
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(62)	(112)
Net decrease (increase) in foreign exchanges - assets	(1,044)	276
Net increase (decrease) in foreign exchanges - liabilities	17	111
Interest received	30,822	39,136
Interest paid	(1,797)	(5,857)
Other, net	6,686	4,684
Subtotal	16,537	36,042
Income taxes paid	(2,794)	(311)
Income taxes refund	4	632
Net cash provided by (used in) operating activities	13,747	36,363

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(174,423)	(232,895)
Proceeds from sale of securities	114,669	151,413
Proceeds from redemption of securities	43,986	32,262
Purchase of tangible fixed assets	(1,030)	(1,299)
Proceeds from sale of property, plant and equipment	-	86
Purchase of intangible assets	(812)	(1,235)
Proceeds from sale of shares of subsidiaries resulting in change in scope of consolidation	1,561	-
Net cash provided by (used in) investing activities	(16,049)	(51,667)
Cash flows from financing activities		
Purchase of treasury shares	(10,592)	(2,003)
Proceeds from sale of treasury shares	0	0
Dividends paid	(1,574)	(1,367)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	-	(262)
Net cash provided by (used in) financing activities	(12,166)	(3,633)
Net increase (decrease) in cash and cash equivalents	(14,468)	(18,938)
Cash and cash equivalents at beginning of period	258,622	244,154
Cash and cash equivalents at end of period	244,154	225,215

Balance sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	244,514	225,688
Cash	46,449	20,323
Due from banks	198,064	205,365
Monetary claims bought	97	97
Trading securities	115	125
Trading local government bonds	115	125
Securities	520,862	590,740
Government bonds	112,179	156,863
Local government bonds	120,871	110,934
Corporate bonds	104,369	107,398
Stocks	44,859	51,070
Other securities	138,583	164,473
Loans and bills discounted	2,420,331	2,515,253
Bills discounted	2,942	1,908
Loans on bills	37,656	33,474
Loans on deeds	2,175,872	2,274,235
Overdrafts	203,859	205,634
Foreign exchanges	4,290	4,014
Due from foreign banks (our accounts)	2,909	3,178
Foreign bills bought	34	25
Foreign bills receivable	1,347	810
Other assets	16,260	12,807
Prepaid expenses	11	10
Accrued revenue	2,656	3,143
Margin deposits for futures transactions	9	9
Financial derivatives	2,100	1,645
Cash collateral paid for financial instruments	-	74
Other	11,483	7,924
Tangible fixed assets	18,509	18,629
Buildings, net	6,024	5,921
Land	10,805	10,741
Leased assets, net	146	152
Other tangible fixed assets	1,533	1,814
Intangible fixed assets	2,537	2,820
Software	2,291	2,575
Other intangible fixed assets	245	245
Customers' liabilities for acceptances and guarantees	5,251	5,576
Allowance for loan losses	(5,757)	(5,307)
Total assets	3,227,014	3,370,447

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	2,879,557	3,045,939
Current deposits	79,910	85,134
Ordinary deposits	1,978,870	1,982,846
Savings deposits	28,600	27,784
Deposits at notice	2,042	933
Time deposits	780,383	939,215
Installment savings	0	0
Other deposits	9,750	10,024
Negotiable certificates of deposit	131,000	75,000
Borrowed money	21,400	27,000
Borrowings from other banks	21,400	27,000
Foreign exchanges	152	264
Due to foreign banks (their accounts)	152	224
Foreign bills sold	-	40
Other liabilities	19,145	27,183
Income taxes payable	178	3,224
Accrued expenses	2,853	5,127
Unearned revenue	950	1,127
Reserve for interest on installment savings	0	0
Financial derivatives	952	1,446
Cash collateral received for financial instruments	2,145	1,548
Lease liabilities	146	152
Other	11,918	14,558
Provision for retirement benefits	2,310	2,016
Provision for share awards	313	415
Provision for reimbursement of deposits	27	14
Deferred tax liabilities	190	4,449
Acceptances and guarantees	5,251	5,576
Total liabilities	3,059,348	3,187,859
Net assets		
Share capital	62,120	62,120
Capital surplus	6,971	6,971
Legal capital surplus	6,971	6,971
Retained earnings	91,863	97,093
Legal retained earnings	7,414	7,687
Other retained earnings	84,449	89,405
Retained earnings brought forward	84,449	89,405
Treasury shares	(2,326)	(2,273)
Total shareholders' equity	158,628	163,911
Valuation difference on available-for-sale securities	8,284	18,495
Deferred gains or losses on hedges	578	-
Total valuation and translation adjustments	8,862	18,495
Share acquisition rights	173	181
Total net assets	167,665	182,587
Total liabilities and net assets	3,227,014	3,370,447

Statement of income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary income	48,645	60,197
Interest income	31,394	39,762
Interest on loans and discounts	24,015	30,521
Interest and dividends on securities	6,221	7,463
Interest on call loans	415	656
Interest on deposits with banks	607	1,027
Other interest income	135	93
Fees and commissions	12,684	12,701
Fees and commissions on domestic and foreign exchanges	1,313	1,412
Other fees and commissions	11,371	11,289
Other ordinary income	183	2,078
Gain on foreign exchange transactions	77	126
Gain on sale of bonds	25	1,893
Gain on financial derivatives	80	59
Other	-	0
Other income	4,381	5,655
Reversal of allowance for loan losses	502	-
Recoveries of written off receivables	814	207
Gain on sale of equity securities	2,511	5,185
Other	553	262
Ordinary expenses	37,977	47,902
Interest expenses	2,353	7,280
Interest on deposits	1,835	6,326
Interest on negotiable certificates of deposit	166	410
Interest on call money	4	0
Interest expenses on cash collateral received for securities lent	112	230
Interest on borrowings and rediscounts	19	128
Interest expenses on interest rate swaps	51	3
Other interest expenses	163	179
Fees and commissions payments	4,383	5,052
Fees and commissions on domestic and foreign exchanges	153	182
Other fees and commissions	4,230	4,869
Other ordinary expenses	5,160	6,373
Net loss on trading securities transactions	2	1
Loss on sale of bonds	1,960	5,128
Loss on redemption of bonds	3,197	1,243
General and administrative expenses	25,157	26,603
Other expenses	922	2,592
Provision of allowance for loan losses	-	375
Write-off of loans	202	851
Loss on sale of equity securities	151	227
Loss on devaluation of equity securities	37	0
Other	529	1,138
Ordinary profit	10,667	12,295

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Extraordinary income	624	14
Gain on disposal of non-current assets	-	14
Gain on sale of shares of subsidiaries	624	-
Extraordinary losses	14	13
Loss on disposal of non-current assets	14	13
Impairment losses	0	0
Profit before income taxes	11,276	12,296
Income taxes - current	989	3,830
Income taxes - deferred	1,807	(140)
Total income taxes	2,796	3,690
Profit	8,480	8,605

Statement of changes in equity

Fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total retained earnings		
Balance at beginning of period	62,120	6,971	-	6,971	7,099	88,449	95,549	(2,338)	162,303
Changes during period									
Dividends of surplus					314	(1,888)	(1,574)		(1,574)
Profit						8,480	8,480		8,480
Purchase of treasury shares								(10,592)	(10,592)
Disposal of treasury shares			(3)	(3)				14	11
Cancellation of treasury shares			(10,588)	(10,588)				10,588	-
Transfer from retained earnings to capital surplus			10,591	10,591		(10,591)	(10,591)		-
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	314	(4,000)	(3,685)	11	(3,674)
Balance at end of period	62,120	6,971	-	6,971	7,414	84,449	91,863	(2,326)	158,628

	Valuation and translation adjustments			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	15,827	284	16,111	145	178,560
Changes during period					
Dividends of surplus					(1,574)
Profit					8,480
Purchase of treasury shares					(10,592)
Disposal of treasury shares					11
Cancellation of treasury shares					-
Transfer from retained earnings to capital surplus					-
Net changes in items other than shareholders' equity	(7,543)	294	(7,249)	28	(7,220)
Total changes during period	(7,543)	294	(7,249)	28	(10,895)
Balance at end of period	8,284	578	8,862	173	167,665

Statement of changes in equity

Fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total retained earnings		
Balance at beginning of period	62,120	6,971	-	6,971	7,414	84,449	91,863	(2,326)	158,628
Changes during period									
Dividends of surplus					273	(1,641)	(1,367)		(1,367)
Profit						8,605	8,605		8,605
Purchase of treasury shares								(2,003)	(2,003)
Disposal of treasury shares			(8)	(8)				57	48
Cancellation of treasury shares			(2,000)	(2,000)				2,000	-
Transfer from retained earnings to capital surplus			2,008	2,008		(2,008)	(2,008)		-
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	273	4,955	5,229	53	5,282
Balance at end of period	62,120	6,971	-	6,971	7,687	89,405	97,093	(2,273)	163,911

	Valuation and translation adjustments			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	8,284	578	8,862	173	167,665
Changes during period					
Dividends of surplus					(1,367)
Profit					8,605
Purchase of treasury shares					(2,003)
Disposal of treasury shares					48
Cancellation of treasury shares					-
Transfer from retained earnings to capital surplus					-
Net changes in items other than shareholders' equity	10,211	(578)	9,632	7	9,640
Total changes during period	10,211	(578)	9,632	7	14,922
Balance at end of period	18,495	-	18,495	181	182,587

(Notes on segment information, etc.)

(Segment information)

1. Overview of Reporting Segments

The Group's reporting segments are those of the constituent units of the Group for which separate financial information is available and are subject to periodic review by the Board of Directors in order to determine the allocation of management resources and evaluate business performance.

The Group is engaged in financial services such as leasing at each of its consolidated subsidiaries, with a focus on banking operations at the banks themselves.

Accordingly, the Group is comprised of business-specific segments related to financial services based on the Company and its consolidated subsidiaries, with two reporting segments: "Banking" and "Leasing."

The Banking segment is engaged in comprehensive banking services, including deposits, loans, domestic foreign exchange, and foreign exchange. The "leasing business" is engaged in the leasing business.

(Matters Concerning Changes in 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 current fiscal year.

2. Method of Calculating the Amount of Ordinary Revenue, Profit or Loss, Assets, Liabilities and Other Items for Each Reporting Segment

The method of accounting for the reported business segments is identical to the method for preparing consolidated financial statements. Profits or losses for reporting segments are based on ordinary income.

Internal recurring revenue between segments is based on third-party transaction prices.

3. Information on the amount of ordinary revenues, profits or losses, assets, liabilities, and other items for each reporting segment.

The current fiscal year (April 1, 2025 to March 31, 2026)

(Millions of yen)

	Reportable segments			Other	Total	Reconciling items	Per consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Recurring revenue to external customers	60,125	8,482	68,608	383	68,991	(118)	68,872
Internal Recurring Revenue Across Segments	72	65	138	1,843	1,981	(1,981)	-
Total	60,197	8,548	68,746	2,226	70,972	(2,100)	68,872
Segment Profit	12,295	301	12,596	142	12,739	(28)	12,711
Segment Assets	3,370,447	25,033	3,395,480	2,619	3,398,100	(1,490)	3,396,610
Segment Debt	3,187,859	21,392	3,209,251	512	3,209,764	(5,966)	3,203,798
Other items							
Depreciation	2,000	6	2,007	127	2,135	0	2,135
Interest income	39,762	60	39,822	3	39,826	(40)	39,786
Interest expenses	7,280	207	7,487	-	7,487	(40)	7,447
Extraordinary income	14	-	14	-	14	-	14
(Gain on Disposal of Fixed Assets)	(14)	(-)	(14)	(-)	(14)	(-)	(14)
Extraordinary losses	13	0	13	0	13	-	13
(Loss on disposal of fixed assets)	(13)	(0)	(13)	(0)	(13)	(-)	(13)
(Impairment loss)	(0)	(-)	(0)	(-)	(0)	(-)	(0)
Income tax expense	3,690	40	3,731	48	3,779	(0)	3,779
Increase in property, plant and equipment and intangible assets	2,476	44	2,521	56	2,578	11	2,590

Note: 1. Ordinary revenue is shown instead of general corporate sales. In addition, the difference between ordinary revenue and the amount recorded in the consolidated statements of income is described for adjustment of variances.

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 of ordinary revenue to external customers of (118) million yen is an adjustment for the reversal of allowance for bad debts. Other adjustments are primarily inter-segment erasures.

4. Segment profit is adjusted to ordinary income in the consolidated statements of income.