

May 15, 2026

The Chiba Bank, Ltd.

Financial Results for Fiscal Year 2025, ended March 31, 2026

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Tsutomu Yonemoto, President
 Contact: Shinichi Ito, Managing Executive Officer,
 Corporate Planning Division
 Date of General Meeting of Shareholders: June 26, 2026 (scheduled)
 Filing date of Financial Statements: June 19, 2026 (scheduled)
 Payment date of cash dividends: June 29, 2026 (scheduled)
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Meeting: Scheduled (for investors)

(Japanese yen amounts of less than 1 million have been rounded down to the first decimal place.)

1. Financial Highlights (from April 1, 2025 to March 31, 2026)

(1) Consolidated Business Results (%: Change compared to the corresponding period of the previous fiscal year)

| 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 当期純利益 | |
|----------------------|-------------------------|------|-------------------------|------|---|------|
| | ¥Million | % | ¥Million | % | ¥Million | % |
| Ended March 31, 2026 | 445,037 | 22.8 | 138,815 | 29.1 | 94,063 | 26.6 |
| Ended March 31, 2025 | 362,179 | 16.5 | 107,506 | 19.1 | 74,259 | 18.9 |

Note: Comprehensive Income: Fiscal Year 2025: ¥159,460 million [- %] Fiscal Year 2024: (¥1,360 million) [- %]

| Fiscal Year | Profit per Share 1株当たり 当期純利益 | Profit per Share (Diluted) 潜在株式調整後 1株当たり 当期純利益 | Return on Equity 自己資本 当期純利益率 | Ratio of Ordinary Profit to Total Assets 総資産 経常利益率 | Ratio of Ordinary Profit to Ordinary Income 経常収益 経常利益率 |
|----------------------|------------------------------------|--|---------------------------------------|--|--|
| | ¥ | ¥ | % | % | % |
| Ended March 31, 2026 | 133.75 | — | 7.8 | 0.6 | 31.1 |
| Ended March 31, 2025 | 104.17 | — | 6.3 | 0.4 | 29.6 |

Reference: Share of Profit (Loss) of Entities Accounted for Using Equity Method: Fiscal Year 2025: ¥623 million Fiscal Year 2024: ¥436 million

(2) Consolidated Financial Conditions

| Fiscal Year | Total Assets 総資産 | Net Assets 純資産 | Capital Assets to Total Assets 自己資本比率 | Net Assets per Share 1株当たり純資産 |
|----------------------|---------------------|-------------------|---|----------------------------------|
| | ¥Million | ¥Million | % | ¥ |
| Ended March 31, 2026 | 21,211,781 | 1,257,300 | 5.9 | 1,801.69 |
| Ended March 31, 2025 | 21,631,292 | 1,145,190 | 5.2 | 1,618.89 |

(Reference) Capital Assets Fiscal Year 2025: ¥1,257,300 million Fiscal Year 2024: ¥1,145,190 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.

(3) Consolidated Cash Flows

| Fiscal Year | Cash Flows from Operating Activities 営業活動による キャッシュ・フロー | Cash Flows from Investing Activities 投資活動による キャッシュ・フロー | Cash Flows from Financing Activities 投資活動による キャッシュ・フロー | Cash and Cash Equivalents at End of Period 現金及び現金 同等物期末残高 |
|----------------------|---|---|---|---|
| | ¥Million | ¥Million | ¥Million | ¥Million |
| Ended March 31, 2026 | (1,318,746) | (211,097) | (47,549) | 2,654,890 |
| Ended March 31, 2025 | 24,242 | (392,510) | (65,046) | 4,232,103 |

2. Dividends

| | Annual Dividends 年間配当金 | | | | | Total Cash Dividends (Total) 配当金総額 (合計) | Payout Ratio (Consolidated) 配当性向 (連結) | Ratio of Dividends to Net Assets (Consolidated) 純資産配当率 (連結) |
|-------------------------------------|---------------------------|--------|--------|--------------------|-------|---|--|--|
| | 1Q end | 2Q end | 3Q end | Fiscal Year-end | Total | | | |
| Fiscal Year | ¥ | ¥ | ¥ | ¥ | ¥ | ¥Million | % | % |
| Ended March 31, 2025 | — | 18.00 | — | 22.00 | 40.00 | 28,441 | 38.3 | 2.4 |
| Ended March 31, 2026 | — | 24.00 | — | 28.00 | 52.00 | 36,520 | 38.8 | 3.0 |
| Ending March 31, 2027 (Forecast) | — | 32.00 | — | 32.00 | 64.00 | | 41.3 | |

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 | 76.49 |
| Fiscal Year Ending March 31, 2027 | 154,300 | 11.1 | 107,000 | 13.7 | 154.71 |

(Note) The Bank is acquiring its own shares based on a resolution at the Board of Directors' Meeting held on March 25, 2026.
The impact of the acquisition is included in "Profit per Share" stated above.

*Notes

(1) Material changes in the scope of consolidation during the period: None

(2) Changes in accounting principles, accounting estimates, or restatements:

- ① Changes in accounting principles accordance with changes in accounting standard, etc.: None
- ② Other changes in accounting principles: None
- ③ Changes in accounting estimates: None
- ④ Restatements: None

(3) Number of Issued Shares (Common Stock)

- ① Number of issued shares (including treasury shares):

| | | | |
|----------------|--------------------|----------------|--------------------|
| March 31, 2026 | 775,521,087 shares | March 31, 2025 | 805,521,087 shares |
|----------------|--------------------|----------------|--------------------|
- ② Number of treasury shares:

| | | | |
|----------------|-------------------|----------------|-------------------|
| March 31, 2026 | 77,676,494 shares | March 31, 2025 | 98,132,960 shares |
|----------------|-------------------|----------------|-------------------|
- ③ Average number of shares:

| | | | |
|------------------|--------------------|------------------|--------------------|
| Fiscal Year 2025 | 703,267,872 shares | Fiscal Year 2024 | 712,825,820 shares |
|------------------|--------------------|------------------|--------------------|

(Reference) Non-consolidated Financial Highlights**1. Financial Highlights (from April 1, 2025 to March 31, 2026)****(1) Non-consolidated Business Results**

(%: Change compared to the corresponding period of the previous fiscal year)

| Fiscal Year | Ordinary Income 経常収益 | | Ordinary Profit 経常利益 | | Net Income 当期純利益 | |
|----------------------|-------------------------|------|-------------------------|------|---------------------|------|
| | ¥Million | % | ¥Million | % | ¥Million | % |
| Ended March 31, 2026 | 407,149 | 23.9 | 134,548 | 28.1 | 92,342 | 24.3 |
| Ended March 31, 2025 | 328,347 | 18.2 | 105,025 | 22.0 | 74,231 | 22.5 |

| Fiscal Year | Profit per Share 1株当たり当期純利益 | | Profit per Share (Diluted) 潜在株式調整後1株当たり当期純利益 | |
|----------------------|--------------------------------|--|---|--|
| | ¥ | | ¥ | |
| Ended March 31, 2026 | 131.30 | | — | |
| Ended March 31, 2025 | 104.13 | | — | |

(2) Non-consolidated Financial Conditions

| Fiscal Year | Total Assets 総資産 | Net Assets 純資産 | Capital Assets to Total Assets 自己資本比率 | Net Assets per Share 1株当たり純資産 |
|----------------------|---------------------|-------------------|---|----------------------------------|
| | ¥Million | ¥Million | % | ¥ |
| Ended March 31, 2026 | 21,111,793 | 1,155,141 | 5.4 | 1,655.29 |
| Ended March 31, 2025 | 21,530,580 | 1,052,821 | 4.8 | 1,488.32 |

(Reference) Capital Assets Fiscal Year 2025: ¥1,155,141 million Fiscal Year 2024: ¥1,052,821 million

(Note) "Capital Assets to Total Assets" represents ("Net Assets" - "Share Award Rights" - "Subscription Rights to Shares") / "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. Non-consolidated Earnings Forecasts for FY2026 (from April 1, 2026 to March 31, 2027)

(%: Change compared to the corresponding period of the previous fiscal year)

| Six Months Ending September 30, 2026 | Ordinary Profit 経常利益 | | Net income 当期純利益 | | Profit per Share 1株当たり当期純利益 |
|---|-------------------------|------|---------------------|------|--------------------------------|
| | ¥Million | % | ¥Million | % | ¥ |
| | 75,900 | 18.1 | 54,500 | 19.8 | 78.66 |
| Fiscal Year Ending March 31, 2027 | 150,400 | 11.7 | 105,800 | 14.5 | 152.98 |

(Note): The Bank is acquiring its own shares based on a resolution at the Board of Directors' Meeting held on March 25, 2025. The impact of the acquisition is included in "Profit per share" stated above.

Statement relating to the status of the audit procedures*This report is not subject to audit procedures conducted by a certified public accountant or an audit firm.***Explanation for proper use of projections and other notes***The above projections are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors.**For information related to the projections, please refer to "1. Summary of the Consolidated Business Results (4) Explanation of the Consolidated Earnings Forecast" on page 5.*

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Supplementary Information

1. Summary of the Consolidated Business Results

(1) Summary of the Consolidated Business Results

The Chiba Bank Group believes that its purpose as a corporate group is to provide not only functional value centered on financial services such as deposits, loans, and exchange, but also social value such as contributing to solving local issues. To share our thoughts with our customers, shareholders, employees, and all other stakeholders, to continue to be close to each person and company in the community, and to make the community “a place where our stakeholders’ hopes can come to life,” we have defined the Purpose as “to create a local community better suited to bringing each person’s hope to life”.

For the Purpose, the Bank Group has set the Vision as “an Engagement Bank Group that works closely with the community” and aims to be “a Bank Group that seeks to keep growing together along with the entire region by providing value through deep connections with all of its stakeholders including customers, shareholders, and employees”.

As a result of our activities based on the above basic management policies, financial results for FY2025 were as follows.

Ordinary income was 445,037 million yen, an increase of 82,858 million yen compared to the previous year, mainly due to an increase in interest on loans and discounts and other interest income. Ordinary expenses were 306,222 million yen, an increase of 51,549 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 138,815 million yen, an increase of 31,308 million yen, while profit attributable to owners of parent was 94,063 million yen, an increase of 19,804 million yen compared to the previous year.

(2) Summary of the Consolidated Financial Conditions

Total assets as of March 31, 2026 were 21,211.7 billion yen, a decrease of 419.5 billion yen compared to the previous fiscal year-end, while total net assets as of March 31, 2026 were 1,257.3 billion yen, an increase of 112.1 billion yen compared to the previous fiscal year-end.

Figures for the Bank’s major accounts were as follows.

The balance of deposits as of March 31, 2026 was 16,830.4 billion yen, an increase of 578.5 billion yen compared to March 31 2025, 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 salary, pension payments and other household needs.

A positive approach towards meeting the financial needs of customers, both retail and corporate, brought an increase in the balance of loans of 899.1 billion yen from the previous fiscal year-end, to 14,082.3 billion yen, mainly focused on loans to SMEs. The balance of held of securities was 3,491.8 billion yen, an increase of 312.8 billion yen compared to March 31, 2025.

(3) Summary of the Consolidated Cash Flow Statement

The status of consolidated cash flow for FY2025 was as follows.

The cash flow from operating activities was a net outflow of 1,318.7 billion yen reflecting an decrease in call money, and cash flow from investing activities was a net outflow of 211.0 billion yen mainly due to the purchase of securities. Also, the cash flow from financing activities was a net outflow of 47.5 billion yen mainly due to dividend payments. This resulted in a decrease of 1,577.2 billion yen in the balance of cash and cash equivalents from the previous fiscal year-end, to 2,654.8 billion yen.

(4) Explanation of the Consolidated Earnings Forecast

The consolidated ordinary profit and profit attributable to owners of parent for FY2026, ending March 31, 2027 are projected to be 154.3 billion yen and 107.0 billion yen respectively.

The non-consolidated ordinary profit and net income for FY2026, ending March 31, 2027 are projected to be 150.4 billion yen and 105.8 billion yen respectively.

Note: The above projections are based on information, which is presently available, and assumptions coming from the judgment, assessment, and recognition of facts at this moment. Actual results may differ from those projections depending on various future factors. If the earnings projects require any revisions, it will be promptly announced.

2. Basic Approach to the Selection of Accounting Standards

The Chiba Bank group has adopted Japanese accounting standards. For adopting IFRS, we will take appropriate actions in consideration of the surround situations in Japan and abroad.

3. Consolidated Financial Statements and Main Notes

(1) Consolidated Balance Sheet

| | | | | (¥ Million) | |
|---|------------------|-------------------------|-------------------------|-------------|--|
| Item | 科目 (Japanese) | As of March 31, 2025 | As of March 31, 2026 | | |
| Assets: | | (資産の部) | | | |
| Cash and due from banks | 現金預け金 | 4,245,781 | 2,680,390 | | |
| Call loans and bills bought | コールローン及び買入手形 | 448,130 | 306,014 | | |
| Receivables under securities borrowing transactions | 債券貸借取引支払保証金 | 1,379 | 3,782 | | |
| Monetary claims bought | 買入金銭債権 | 23,156 | 21,019 | | |
| Trading assets | 特定取引資産 | 16,496 | 22,998 | | |
| Money held in trust | 金銭の信託 | 6,900 | 5,900 | | |
| Securities | 有価証券 | 3,178,969 | 3,491,819 | | |
| Loans and bills discounted | 貸出金 | 13,183,185 | 14,082,336 | | |
| Foreign exchanges | 外国為替 | 5,571 | 6,781 | | |
| Other assets | その他資産 | 338,967 | 396,141 | | |
| Tangible fixed assets | 有形固定資産 | 125,295 | 127,123 | | |
| Buildings, net | 建物 | 53,768 | 52,256 | | |
| Land | 土地 | 62,067 | 59,413 | | |
| Construction in progress | 建設仮勘定 | 2,992 | 4,998 | | |
| Other tangible fixed assets | その他有形固定資産 | 6,467 | 10,454 | | |
| Intangible fixed assets | 無形固定資産 | 23,927 | 28,001 | | |
| Software | ソフトウェア | 10,225 | 13,506 | | |
| Goodwill | のれん | 8,261 | 7,839 | | |
| Other intangible fixed assets | その他の無形固定資産 | 5,441 | 6,655 | | |
| Net defined benefit asset | 退職給付に係る資産 | 37,407 | 49,139 | | |
| Deferred tax assets | 繰延税金資産 | 2,946 | 2,470 | | |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 24,854 | 23,361 | | |
| Allowance for loan losses | 貸倒引当金 | (31,675) | (35,498) | | |
| Total assets | 資産の部合計 | 21,631,292 | 21,211,781 | | |
| Liabilities: | | (負債の部) | | | |
| Deposits | 預金 | 16,251,921 | 16,830,424 | | |
| Negotiable certificates of deposit | 譲渡性預金 | 463,414 | 180,766 | | |
| Call money and bills sold | コールマネー及び売渡手形 | 1,415,022 | 415,244 | | |
| Payable under repurchase agreements | 売現先勘定 | 50,565 | 63,045 | | |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | 214,190 | 192,214 | | |
| Trading liabilities | 特定取引負債 | 9,435 | 19,347 | | |
| Borrowed money | 借入金 | 1,637,445 | 1,694,463 | | |
| Foreign exchanges | 外国為替 | 845 | 882 | | |
| Bonds payable | 社債 | 44,831 | 47,955 | | |
| Borrowed money from trust account | 信託勘定借 | 16,892 | 17,970 | | |
| Other liabilities | その他負債 | 314,202 | 397,378 | | |
| Net defined benefit liability | 退職給付に係る負債 | 605 | 577 | | |
| Provision for directors' retirement benefits | 役員退職慰労引当金 | 232 | 206 | | |
| Provision for reimbursement of deposits | 睡眠預金払戻損失引当金 | 421 | 213 | | |
| Provision for loyalty point programs | ポイント引当金 | 693 | 708 | | |
| Reserves under special laws | 特別法上の引当金 | 23 | 23 | | |
| Deferred tax liabilities | 繰延税金負債 | 29,815 | 59,277 | | |
| Deferred tax liabilities for land revaluation | 再評価に係る繰延税金負債 | 10,688 | 10,420 | | |
| Acceptances and guarantees | 支払承諾 | 24,854 | 23,361 | | |
| Total liabilities | 負債の部合計 | 20,486,102 | 19,954,480 | | |

(¥ Million)

| Item | 科目 (Japanese) | As of March 31, 2025 | As of March 31, 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 | 837,898 | 874,340 |
| Treasury shares | 自 己 株 式 | (75,104) | (64,921) |
| Total shareholders' equity | 株 主 資 本 合 計 | 1,029,997 | 1,076,621 |
| Valuation difference on available-for-sale securities | そ の 他 有 価 証 券 評 価 差 額 金 | 80,195 | 102,209 |
| Deferred gains or losses on hedges | 繰 延 ヘ ッ ジ 損 益 | 17,650 | 55,087 |
| Revaluation reserve for land | 土 地 再 評 価 差 額 金 | 9,594 | 9,683 |
| Remeasurements of defined benefit plans | 退 職 給 付 に 係 る 調 整 累 計 額 | 7,752 | 13,698 |
| Total accumulated other comprehensive income | そ の 他 の 包 括 利 益 累 計 額 合 計 | 115,193 | 180,678 |
| Total net assets | 純 資 産 の 部 合 計 | 1,145,190 | 1,257,300 |
| Total liabilities and net assets | 負 債 及 び 純 資 産 の 部 合 計 | 21,631,292 | 21,211,781 |

(2) Consolidated Statement of Income and Comprehensive Income

Consolidated Statement of Income

(¥ Million)

| Item | 科目 (Japanese) | FY2024 ended March 31, 2025 | FY2025 ended March 31, 2026 |
|---|---------------------|--------------------------------|--------------------------------|
| Ordinary income | 経常収益 | 362,179 | 445,037 |
| Interest income | 資金運用収益 | 238,880 | 305,457 |
| Interest on loans and discounts | 貸出金利息 | 150,448 | 193,700 |
| Interest and dividends on securities | 有価証券利息配当金 | 61,733 | 83,489 |
| Interest on call loans and bills bought | コールローン利息及び買入手形利息 | 8,626 | 7,740 |
| Interest on receivables under securities borrowing transactions | 債券貸借取引受入利息 | 29 | 85 |
| Interest on deposits with banks | 預け金利息 | 12,299 | 16,324 |
| Other interest income | その他の受入利息 | 5,742 | 4,117 |
| Trust fees | 信託報酬 | 84 | 81 |
| Fees and commissions income | 役務取引等収益 | 65,003 | 68,688 |
| Trading income | 特定取引収益 | 1,142 | 626 |
| Other ordinary income | その他業務収益 | 5,520 | 6,156 |
| Other income | その他経常収益 | 51,547 | 64,027 |
| Recoveries of written-off claims | 償却債権取立益 | 1,715 | 1,984 |
| Other | その他の経常収益 | 49,831 | 62,043 |
| Ordinary expenses | 経常費用 | 254,672 | 306,222 |
| Interest expenses | 資金調達費用 | 86,263 | 110,699 |
| Interest on deposits | 預金利息 | 32,171 | 52,213 |
| Interest on negotiable certificates of deposit | 譲渡性預金利息 | 9,280 | 9,102 |
| Interest on call money and bills sold | コールマネー利息及び売渡手形利 | 4,302 | 4,791 |
| Interest on payables under repurchase agreements | 売現先利息 | 2,543 | 2,264 |
| Interest on payables under securities lending transactions | 債券貸借取引支払利息 | 11,466 | 8,588 |
| Interest on borrowings and rediscounts | 借入金利息 | 2,576 | 3,158 |
| Interest on bonds | 社債利息 | 1,443 | 642 |
| Other interest expenses | その他の支払利息 | 22,478 | 29,938 |
| Fees and commissions payments | 役務取引等費用 | 24,431 | 26,263 |
| Trading expenses | 特定取引費用 | 20 | 35 |
| Other ordinary expenses | その他業務費用 | 7,664 | 20,736 |
| General and administrative expenses | 営業経費 | 96,761 | 104,888 |
| Other expenses | その他経常費用 | 39,530 | 43,598 |
| Provision of allowance for loan losses | 貸倒引当金繰入額 | 2,293 | 4,618 |
| Other | その他の経常費用 | 37,237 | 38,980 |
| Ordinary profit | 経常利益 | 107,506 | 138,815 |
| Extraordinary income | 特別利益 | 4 | 400 |
| Gain on disposal of non-current assets | 固定資産処分益 | 4 | 400 |
| Extraordinary losses | 特別損失 | 686 | 3,104 |
| Loss on disposal of non-current assets | 固定資産処分損 | 454 | 570 |
| Impairment loss | 減損損 | 232 | 2,534 |
| Net income pre-tax adjustment | 税金等調整前益 | 106,825 | 136,111 |
| Income taxes-current | 法人税、住民税 及び事業税 | 31,619 | 42,342 |
| Income taxes-deferred | 法人税等調整額 | 946 | (295) |
| Total income taxes | 法人税等合計 | 32,566 | 42,047 |
| Net income | 当期純利益 | 74,259 | 94,063 |
| Profit attributable to owners of parent | 親会社株主に帰属する 当期純利益 | 74,259 | 94,063 |

Consolidated Statement of Comprehensive Income

(¥ Million)

| Item | 科目 (Japanese) | FY2024 ended March 31, 2025 | FY2025 ended March 31, 2026 |
|---|------------------|--------------------------------|--------------------------------|
| Net income | 当期純利益 | 74,259 | 94,063 |
| Other comprehensive income | その他の包括利益 | (75,619) | 65,396 |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | (79,586) | 21,861 |
| Deferred gains or losses on hedges | 繰延ヘッジ損益 | 1,371 | 37,436 |
| Revaluation reserve for land | 土地再評価差額金 | (306) | - |
| Remeasurements of defined benefit plans, net of tax | 退職給付に係る調整額 | 3,013 | 5,946 |
| 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 | (111) | 152 |
| Comprehensive income | 包括利益 | (1,360) | 159,460 |
| (Breakdown) | (内訳) | | |
| Comprehensive income attributable to owners of parent | 親会社株主に係る包括利益 | (1,360) | 159,460 |

(3) Consolidated Statement of Changes in Net Assets

FY2024 Ended March 31, 2025

(¥ Million)

| | (Japanese) | Shareholders' equity | | | | |
|--|---------------------|----------------------|-----------------|-------------------|-----------------|----------------------------|
| | | 株主資本 | | | | |
| | | Capital stock | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| | | 資本金 | 資本剰余金 | 利益剰余金 | 自己株式 | 株主資本合計 |
| Balance at the beginning of current period | 当期首残高 | 145,069 | 122,185 | 796,209 | (72,800) | 990,662 |
| Changes of items during period | 当期変動額 | | | | | |
| Dividends from surplus | 剰余金の配当 | | | (25,041) | | (25,041) |
| Profit attributable to owners of parent | 親会社株主に帰属する当期純利益 | | | 74,259 | | 74,259 |
| Purchase of treasury shares | 自己株式の取得 | | | | (10,005) | (10,005) |
| Disposal of treasury shares | 自己株式の処分 | | 45 | | 48 | 93 |
| Cancellation of treasury shares | 自己株式の消却 | | (96) | (7,556) | 7,653 | |
| Reversal of revaluation reserve for land | 土地再評価差額金の取崩 | | | 28 | | 28 |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当期変動額(純額) | | | | | |
| Total changes of items during period | 当期変動額合計 | - | (50) | 41,689 | (2,303) | 39,334 |
| Balance at the end of current period | 当期末残高 | 145,069 | 122,134 | 837,898 | (75,104) | 1,029,997 |

| | (Japanese) | Accumulated other comprehensive income | | | | | Total net assets |
|--|---------------------|---|------------------------------------|------------------------------|---|--|------------------|
| | | その他の包括利益累計額 | | | | | |
| | | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Revaluation reserve for land | Remeasurements of defined benefit plans | Total accumulated other comprehensive income | |
| | | その他有価証券評価差額金 | 繰延ヘッジ損益 | 土地再評価差額金 | 退職給付に係る調整累計額 | その他の包括利益累計額合計 | |
| Balance at the beginning of current period | 当期首残高 | 159,893 | 16,279 | 9,929 | 4,738 | 190,840 | 1,181,503 |
| Changes of items during the period | 当期変動額 | | | | | | |
| Dividends from surplus | 剰余金の配当 | | | | | | (25,041) |
| Profit attributable to owners of parent | 親会社株主に帰属する当期純利益 | | | | | | 74,259 |
| Purchase of treasury shares | 自己株式の取得 | | | | | | (10,005) |
| Disposal of treasury shares | 自己株式の処分 | | | | | | 93 |
| Cancellation of treasury shares | 自己株式の消却 | | | | | | |
| Reversal of revaluation reserve for land | 土地再評価差額金の取崩 | | | | | | 28 |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当期変動額(純額) | (79,697) | 1,371 | (334) | 3,013 | (75,647) | (75,647) |
| Total changes of items during the period | 当期変動額合計 | (79,697) | 1,371 | (334) | 3,013 | (75,647) | (36,312) |
| Balance at the end of current period | 当期末残高 | 80,195 | 17,650 | 9,594 | 7,752 | 115,193 | 1,145,190 |

FY2025 Ended March 31, 2026

(¥ Million)

| | (Japanese) | Shareholders' equity | | | | |
|--|---------------------|----------------------|-----------------|-------------------|-----------------|----------------------------|
| | | 株主資本 | | | | |
| | | Capital stock | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| | | 資本金 | 資本剰余金 | 利益剰余金 | 自己株式 | 株主資本合計 |
| Balance at the beginning of current period | 当期首残高 | 145,069 | 122,134 | 837,898 | (75,104) | 1,029,997 |
| Changes of items during period | 当期変動額 | | | | | |
| Dividends from surplus | 剰余金の配当 | | | (32,543) | | (32,543) |
| Profit attributable to owners of parent | 親会社株主に帰属する当期純利益 | | | 94,063 | | 94,063 |
| Purchase of treasury shares | 自己株式の取得 | | | | (15,006) | (15,006) |
| Disposal of treasury shares | 自己株式の処分 | | 83 | | 115 | 199 |
| Cancellation of treasury shares | 自己株式の消却 | | (83) | (24,989) | 25,073 | |
| Reversal of revaluation reserve for land | 土地再評価差額金の取崩 | | | (88) | | (88) |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当期変動額(純額) | | | | | |
| Total changes of items during period | 当期変動額合計 | - | - | 36,441 | 10,182 | 46,624 |
| Balance at the end of current period | 当期末残高 | 145,069 | 122,134 | 874,340 | (64,921) | 1,076,621 |

| | (Japanese) | Accumulated other comprehensive income | | | | | Total net assets |
|--|---------------------|---|------------------------------------|------------------------------|---|--|------------------|
| | | その他の包括利益累計額 | | | | | |
| | | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Revaluation reserve for land | Remeasurements of defined benefit plans | Total accumulated other comprehensive income | |
| | | その他有価証券評価差額金 | 繰延ヘッジ損益 | 土地再評価差額金 | 退職給付に係る調整累計額 | その他の包括利益累計額合計 | |
| Balance at the beginning of current period | 当期首残高 | 80,195 | 17,650 | 9,594 | 7,752 | 115,193 | 1,145,190 |
| Changes of items during the period | 当期変動額 | | | | | | |
| Dividends from surplus | 剰余金の配当 | | | | | | (32,543) |
| Profit attributable to owners of parent | 親会社株主に帰属する当期純利益 | | | | | | 94,063 |
| Purchase of treasury shares | 自己株式の取得 | | | | | | (15,006) |
| Disposal of treasury shares | 自己株式の処分 | | | | | | 199 |
| Cancellation of treasury shares | 自己株式の消却 | | | | | | |
| Reversal of revaluation reserve for land | 土地再評価差額金の取崩 | | | | | | (88) |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当期変動額(純額) | 22,014 | 37,436 | 88 | 5,946 | 65,485 | 65,485 |
| Total changes of items during the period | 当期変動額合計 | 22,014 | 37,436 | 88 | 5,946 | 65,485 | 112,110 |
| Balance at the end of current period | 当期末残高 | 102,209 | 55,087 | 9,683 | 13,698 | 180,678 | 1,257,300 |

(4) Consolidated Statement of Cash Flow

(¥ Million)

| Item | 科目 (Japanese) | FY2024 ended March 31, 2025 | FY2025 ended March 31, 2026 |
|--|-----------------------------|--------------------------------|--------------------------------|
| Cash flows from operating activities | 営業活動によるキャッシュ・フロー | | |
| Profit before income taxes and minority interests | 税金等調整前当期純利益 | 106,825 | 136,111 |
| Depreciation | 減価償却費 | 10,267 | 10,250 |
| Impairment loss | 減損損失 | 232 | 2,534 |
| Amortization of goodwill | のれん償却額 | 175 | 421 |
| Share of loss (profit) of entities accounted for using equity method | 持分法による投資損益 (△は益) | (436) | (623) |
| Increase (decrease) in allowance for loan losses | 貸倒引当金の増減(△) | 588 | 3,822 |
| Decrease (increase) in net defined benefit asset | 退職給付に係る資産の増減額 (△は増加) | (8,699) | (11,732) |
| Increase (decrease) in net defined benefit liability | 退職給付に係る負債の増減額 (△は減少) | (83) | (28) |
| Increase (decrease) in provision for directors' retirement benefits | 役員退職慰労引当金の増減額 (△は減少) | 39 | (26) |
| Increase (decrease) in provision for reimbursement of deposits | 睡眠預金払戻損失引当金の増減(△) | (215) | (208) |
| Increase (decrease) in provision for loyalty point programs | ポイント引当金の増減額 (△は減少) | (96) | 14 |
| Gain on fund management | 資金運用収益 | (238,880) | (305,457) |
| Financing expenses | 資金調達費用 | 86,263 | 110,699 |
| Loss (gain) related to securities | 有価証券関係損益(△) | (12,947) | (7,650) |
| Loss (gain) on money held in trust | 金銭の信託の運用損益 (△は運用益) | (54) | (18) |
| Foreign exchange losses (gains) | 為替差損益(△は益) | 36 | (180) |
| Loss (gain) on disposal of non-current assets | 固定資産処分損益(△は益) | 449 | 169 |
| Net decrease (increase) in trading assets | 特定取引資産の純増(△)減 | (4,243) | (6,502) |
| Net increase (decrease) in trading liabilities | 特定取引負債の純増減(△) | 3,159 | 9,912 |
| Net decrease (increase) in loans and bills discounted | 貸出金の純増(△)減 | (461,355) | (899,151) |
| Net increase (decrease) in deposit | 預金の純増減(△) | 324,154 | 578,502 |
| Net increase (decrease) in negotiable certificates of deposit | 譲渡性預金の純増減(△) | 83,887 | (282,647) |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | 借入金(劣後特約付借入金を除く) の純増減(△) | 114,185 | 57,017 |
| Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan) | 預け金(日銀預け金を除く) の純増(△)減 | 10,250 | (11,821) |
| Net decrease (increase) in call loans | コールローン等の純増(△)減 | (56,343) | 144,252 |
| Net increase (decrease) in receivables under securities borrowing transactions | 債券貸借取引支払保証金の純増(△)減 | 571 | (2,402) |
| Net increase (decrease) in call money | コールマネー等の純増減(△) | (78,275) | (987,298) |
| Net increase (decrease) in payables under securities lending transactions | 債券貸借取引受入担保金の純増減(△) | 10,760 | (21,976) |
| Net decrease (increase) in foreign exchanges - assets | 外国為替(資産)の純増(△)減 | 513 | (1,209) |
| Net increase (decrease) in foreign exchanges - liabilities | 外国為替(負債)の純増減(△) | (326) | 36 |
| Net increase (decrease) in issuance and redemption of corporate bonds | 普通社債発行及び償還による増減 (△) | (45,411) | - |
| Net increase (decrease) in borrowed money from trust account | 信託勘定借の純増減(△) | 1,327 | 1,078 |
| Proceeds from fund management | 資金運用による収入 | 228,712 | 287,444 |
| Payments for finance | 資金調達による支出 | (83,402) | (106,039) |
| Other, net | その他 | 61,968 | 18,488 |
| Subtotal | 小計 | 53,596 | (1,284,218) |
| Income taxes paid | 法人税等の支払額 | (29,354) | (34,528) |
| Net cash provided by (used in) operating activities | 営業活動によるキャッシュ・フロー | 24,242 | (1,318,746) |

(¥ Million)

| Item | | FY2024 ended March 31, 2025 | FY2025 ended March 31, 2026 |
|--|--------------------------|--------------------------------|--------------------------------|
| Cash flows from investing activities | 投資活動によるキャッシュ・フロー | | |
| Purchase of securities | 有価証券の取得による支出 | (1,211,496) | (1,112,425) |
| Proceeds from sales of securities | 有価証券の売却による収入 | 592,999 | 684,081 |
| Proceeds from redemption of securities | 有価証券の償還による収入 | 245,324 | 239,099 |
| Increase in money held in trust | 金銭の信託の増加による支出 | (2,100) | (1,000) |
| Decrease in money held in trust | 金銭の信託の減少による収入 | 6,085 | 2,000 |
| Purchase of tangible fixed assets | 有形固定資産の取得による支出 | (8,087) | (11,647) |
| Sales of property, plant and equipment | 有形固定資産の売却による収入 | - | 534 |
| Removal of tangible fixed assets | 有形固定資産の除去による支出 | (126) | (389) |
| Purchase of intangible fixed assets | 無形固定資産の取得による支出 | (6,661) | (11,350) |
| Acquisition of subsidiary shares involving changes in the scope of consolidation | 連結の範囲の変更を伴う子会社株式の取得による支出 | (8,448) | - |
| Net cash provided by (used in) investing activities | 投資活動によるキャッシュ・フロー | (392,510) | (211,097) |
| Cash flows from financing activities | 財務活動によるキャッシュ・フロー | | |
| Redemption of subordinated bonds | 劣後特約付社債の償還による支出 | (30,000) | - |
| Cash dividends paid | 配当金の支払額 | (25,041) | (32,543) |
| Purchase of treasury shares | 自己株式の取得による支出 | (10,005) | (15,006) |
| Proceeds from sales of treasury shares | 自己株式の売却による収入 | 0 | 0 |
| Net cash provided by (used in) financing activities | 財務活動によるキャッシュ・フロー | (65,046) | (47,549) |
| Effect of exchange rate change on cash and cash equivalents | 現金及び現金同等物に係る換算差額 | (36) | 180 |
| Net increase (decrease) in cash and cash equivalents | 現金及び現金同等物の増減額 (△は減少) | (433,350) | (1,577,213) |
| Cash and cash equivalents at beginning of period | 現金及び現金同等物の期首残高 | 4,665,454 | 4,232,103 |
| Cash and cash equivalents at end of period | 現金及び現金同等物の期末残高 | 4,232,103 | 2,654,890 |

(5) Note regarding Consolidated Financial Statements
(Note regarding Changes the Going Concern Assumption)

Not applicable.

(Note regarding Segment Information)

This information is omitted because the Chiba Bank Group operates in a single segment of the banking business.

(Note regarding Per Share Information)

| | FY2025 ended March 31, 2026 |
|----------------------------|-----------------------------|
| Total net assets per share | ¥1,801.69 |
| Profit per share | ¥133.75 |
| Diluted profit per share | - |

(Note 1) Basis for computing net assets per share

(¥ Million)

| | As of March 31, 2026 |
|--|-------------------------|
| Total net assets | 1,257,300 |
| Amounts to be deducted from total net assets | - |
| Net assets attributable to common stock | 1,257,300 |
| Number of common stock outstanding at the end of the fiscal period | 697,844 thousand shares |

(Note 2) Basis for computing net profit per share and diluted profit per share

(¥ Million)

| | FY2025 ended March 31, 2026 |
|--|-----------------------------|
| Profit per share | |
| Profit attributable to owners of parent | 94,063 |
| Amount that does not belong to common shareholders | - |
| Profit attributable to common stock | 94,063 |
| Average number of shares | 703,267 thousand shares |

*No diluted net profit per share was recorded during the relevant fiscal period due to no diluted shares.

(Business Integration, etc.)**(Regarding the Management Consolidation Between The Chiba Bank, Ltd. and The Chiba Kogyo Bank, Ltd.)**

The Chiba Bank, Ltd. (“Chiba Bank”) and The Chiba Kogyo Bank, Ltd. (President (CEO) and Managing Executive Officer: Hitoshi Umeda; “Chiba Kogyo Bank”) (Chiba Bank and Chiba Kogyo Bank are hereinafter collectively referred to as the “Banks”) have proceeded with discussions toward the management consolidation between the Banks (the “Management Consolidation”) based on the Memorandum of Understanding agreed upon between the Banks on September 29, 2025. At their respective boards of directors meetings held on March 25, 2026, the Banks resolved (i) to establish a company named “Chiba Financial Group, Inc.” (the “Joint Holding Company”) as the wholly owning parent company of the Banks through a joint share transfer (the “Share Transfer”) on April 1, 2027 (the “Effective Date”), subject to obtaining approval at the respective shareholders meetings of the Banks and authorizations and other permissions by relevant authorities and (ii) to approve the outline of the Joint Holding Company and the terms and other details of the Share Transfer, and the Banks entered into a certain management consolidation agreement as of the same day.

1. Outline of business integration

(1) Name and business of the acquired company

Name The Chiba Kogyo Bank, Ltd.
Business Banking services

(2) Main reason

The Banks, as regional financial institutions both headquartered in Chiba Prefecture, consider their value to lie in contributing to solving regional challenges and fostering the sustainable growth of the region. Chiba Bank has defined its purpose as “Create a local community better suited to bringing each person’s hope to life” and Chiba Kogyo Bank has defined its purpose as “Create a thousand happinesses by always being there for our customers and community. Today, and for every tomorrow.”, and the Banks have been working on various regional initiatives, either individually or occasionally in collaboration with each other.

Chiba Prefecture is located in the Tokyo metropolitan area and offers excellent access to the city center and abundant employment opportunities. The urban development around Narita Airport has established it as an international business hub, while the expansion of transportation networks such as the Metropolitan Inter-City Expressway (Ken-O Expressway) has further enhanced the flow of people and goods. Furthermore, Chiba Prefecture boasts premier national rankings in terms of prefectural gross domestic product, commerce, industry, agriculture, and even fisheries. It is also actively leveraging its tourism resources, capitalizing on its rich natural environment and warm climate.

On the other hand, customer values have become increasingly complex and diverse, their behavioral patterns have significantly changed, and social structure is undergoing major changes—including advances in digital technology, growing interest in sustainability, the impact of soaring raw material prices and worsening labor shortages. As a result, the needs of the regional community and the challenges that need to be addressed are becoming increasingly diverse and complex.

Furthermore, the long-standing policy of monetary easing undergoes significant review and competition in the financial sector is expected to intensify with the arrival of a “world with positive interest rates.” Additionally, the pace of technological innovation, including generative AI, is accelerating, and companies from other industries are increasingly entering the financial sector to pursue business opportunities, resulting in a rapidly changing business environment.

In light of these changes in the business environment, the Banks have deepened their shared understanding that further strengthening their management foundations is essential in order to continue providing stable and sophisticated financial services to the regional economy and their customers over the long term.

The Banks determined that, in order to further contribute to the sustainable growth of their customers and the region and to help address the increasingly complex regional challenges, the Management Consolidation between the Banks, both of which have their respective regional bases in Chiba Prefecture, will contribute to the further development of Chiba Prefecture’s economy, the realization of the purposes of the Banks, and the enhancement of their corporate value. Accordingly, on March 25, 2026, the Banks reached a definitive agreement on the implementation of the management consolidation through the establishment of the Joint Holding Company.

(3) Date

April 1, 2027 (scheduled)

(4) Legal format

Incorporation of the joint holding company through a share transfer

(5) Name of company after combination

Chiba Financial Group, Inc.

(6) Percentage of voting rights acquired

100%

- (7) Basis for determining the acquiring company
Due to the acquisition criteria under accounting standards for business integration
2. Share Transfer Ratio by Type of Share, Method of Calculation, and Number of Shares to be Delivered
- (1) Share Transfer Ratio by Type of Share
- ① For each share of common stock of Chiba Bank, one share of common stock of the Joint Holding Company
 - ② For each share of common stock of Chiba Kogyo Bank, one share of common stock of the Joint Holding Company
 - ③ For each share of the Chiba Kogyo Bank's 2nd Series of Class 6 Preferred Stock, the number of shares of common stock of the Joint Holding Company obtained by multiplying the share transfer ratio calculated by the following formula:
Share transfer ratio = 20,000 yen / Average stock price of Chiba Bank's common stock
 - ④ For each share of the Chiba Kogyo Bank's 2nd Series of Class 7 Preferred Stock, the number of shares of common stock of the Joint Holding Company obtained by multiplying the share transfer ratio calculated by the following formula:
Share transfer ratio = 500,000 yen / Average stock price of Chiba Bank's common stock
- (2) Method of Calculation
- ① Common Stock
Chiba Bank appointed Mitsubishi UFJ Morgan Stanley Securities Co., Ltd., and Chiba Kogyo Bank appointed Mizuho Securities Co., Ltd. ("Mizuho Securities") as their independent third-party appraisers. The Banks carefully negotiated and discussed, based on the calculation analysis by these third-party appraisers. As a result, the Banks resolved to determine and agreed on the share transfer ratio.
 - ② 2nd Series of Class 6 Preferred Stock
This was determined through careful negotiation and consultation between the Banks with advice from Mizuho Securities. Chiba Kogyo Bank has not obtained a valuation report from a third-party appraiser.
 - ③ 2nd Series of Class 7 Preferred Stock
This was determined through careful negotiation and consultation between the Banks with advice from Mizuho Securities. Chiba Kogyo Bank has not obtained a valuation report from a third-party appraiser.
- (3) Expected Number of Shares to be Delivered
- ① Common Stock
Common stock: 867,743,132 shares
The number of shares specified above is calculated based on the total number of issued common shares of Chiba Bank (805,521,087 shares as of December 31, 2025) and the total number of issued common shares of Chiba Kogyo Bank (62,222,045 shares as of December 31, 2025). However, prior to the Effective Date of the Share Transfer, the Banks may cancel the treasury shares which are currently held or may thereafter be newly acquired by them, within the range of such treasury shares that can be canceled in practice, and the number of new shares to be issued by the Joint Holding Company is subject to change. The number of new shares specified above does not include the number of shares of common stock of the Joint Holding Company to be issued to the shareholders of Chiba Kogyo Bank's 2nd Series of Class 6 Preferred Stock and 2nd Series of Class 7 Preferred Stock.
 - ② 2nd Series of Class 6 Preferred Stock
The Joint Holding Company shall allocate to shareholders of Chiba Kogyo Bank's 2nd Series of Class 6 Preferred Stock the number of shares of its common stock obtained by multiplying the number of Chiba Kogyo Bank's 2nd Series of Class 6 Preferred Stock owned by those shareholders, by the share transfer ratio mentioned above.
 - ③ 2nd Series of Class 7 Preferred Stock
The Joint Holding Company shall allocate to shareholders of Chiba Kogyo Bank's 2nd Series of Class 7 Preferred Stock the number of shares of its common stock obtained by multiplying the number of Chiba Kogyo Bank's 2nd Series of Class 7 Preferred Stock owned by those shareholders, by the share transfer ratio mentioned above.

(Note regarding Material Subsequent Events)

Not applicable.

Non-consolidated Financial Statements
(1) Non-consolidated Balance Sheet

(¥ Million)

| Item | 科目 (Japanese) | As of March 31, 2025 | As of March 31, 2026 |
|---|------------------|-------------------------|-------------------------|
| Assets: | (資産の部) | | |
| Cash and due from banks | 現金預け金 | 4,236,671 | 2,674,547 |
| Cash | 現金 | 83,743 | 98,804 |
| Due from banks | 預け金 | 4,152,927 | 2,575,743 |
| Call loans | コールローン | 448,130 | 306,014 |
| Receivables under securities borrowing transactions | 債券貸借取引支払保証金 | 1,379 | 3,782 |
| Monetary claims bought | 買入金銭債権 | 18,032 | 19,033 |
| Trading assets | 特定取引資産 | 15,414 | 22,027 |
| Trading account securities | 商品有価証券 | 4,588 | 4,037 |
| Derivatives of trading securities -assets | 商品有価証券派生商品 | - | 1 |
| Trading-related financial derivatives | 特定金融派生商品 | 10,826 | 17,989 |
| Securities | 有価証券 | 3,162,013 | 3,470,156 |
| Government bonds | 国債 | 688,891 | 915,975 |
| Local government bonds | 地方債 | 258,474 | 213,457 |
| Corporate bonds | 社債 | 407,642 | 324,018 |
| Stocks | 株式 | 317,899 | 382,138 |
| Other securities | その他の証券 | 1,489,104 | 1,634,565 |
| Loans and bills discounted | 貸出金 | 13,233,344 | 14,147,744 |
| Bills discounted | 割引手形 | 5,660 | 3,518 |
| Loans on bills | 手形貸付 | 173,250 | 87,253 |
| Loans on deeds | 証書貸付 | 12,028,665 | 12,908,096 |
| Overdrafts | 当座貸越 | 1,025,767 | 1,148,876 |
| Foreign exchange | 外国為替 | 5,571 | 6,781 |
| Due from foreign banks (our accounts) | 外国他店預け | 4,186 | 5,622 |
| Foreign bills receivable | 取立外国為替 | 1,385 | 1,158 |
| Other assets | その他の資産 | 252,791 | 301,368 |
| Prepaid expenses | 前払費用 | 839 | 735 |
| Accrued income | 未収収益 | 21,305 | 25,050 |
| Initial margins of futures markets | 先物取引差入証拠金 | 7,230 | 8,228 |
| Variation margins of futures markets | 先物取引差金勘定 | - | 14 |
| Derivatives other than for trading - assets | 金融派生商品 | 121,308 | 187,338 |
| Cash collateral paid for financial instruments | 金融商品等差入担保金 | 52,959 | 25,824 |
| Other | その他の資産 | 49,148 | 54,176 |
| Tangible fixed assets | 有形固定資産 | 118,680 | 120,352 |
| Buildings, net | 建物 | 51,204 | 49,798 |
| Land | 土地 | 59,077 | 56,444 |
| Construction in progress | 建設仮勘定 | 2,992 | 4,998 |
| Other tangible fixed assets | その他の有形固定資産 | 5,405 | 9,111 |
| Intangible fixed assets | 無形固定資産 | 15,498 | 20,053 |
| Software | ソフトウェア | 10,052 | 13,394 |
| Other intangible fixed assets | その他の無形固定資産 | 5,445 | 6,659 |
| Prepaid pension cost | 前払年金費用 | 26,107 | 29,171 |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 22,454 | 20,627 |
| Allowance for loan losses | 貸倒引当金 | (25,510) | (29,867) |
| Total assets | 資産の部合計 | 21,530,580 | 21,111,793 |

(¥ Million)

| Item | 科目 (Japanese) | As of March 31, 2025 | As of March 31, 2026 |
|--|---------------------|-------------------------|-------------------------|
| Liabilities | (負債の部) | | |
| Deposits | 預 金 | 16,268,796 | 16,851,456 |
| Current deposits | 当 座 預 金 | 313,534 | 324,053 |
| Ordinary deposits | 普 通 預 金 | 11,817,864 | 11,992,620 |
| Saving deposits | 貯 蓄 預 金 | 310,042 | 302,363 |
| Deposits at notice | 通 知 預 金 | 3,330 | 3,364 |
| Time deposits | 定 期 預 金 | 3,427,353 | 3,905,108 |
| Other deposits | そ の 他 の 預 金 | 396,671 | 323,945 |
| Negotiable certificates of deposit | 譲 渡 性 預 金 | 523,114 | 242,316 |
| Call money | コ ー ル マ ネ ー | 1,415,022 | 415,244 |
| Payables under repurchase agreement | 売 現 先 勘 定 | 50,565 | 63,045 |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | 214,190 | 192,214 |
| Trading liabilities | 特 定 取 引 負 債 | 9,435 | 19,347 |
| Sale of commodity bonds | 売 付 商 品 債 券 | 1,380 | 3,733 |
| Derivatives of trading securities - assets | 商品有価証券派生商品 | 3 | - |
| Securities and derivatives related to trading transactions | 特定取引有価証券派生商品 | - | 15 |
| Trading-related financial derivatives | 特 定 金 融 派 生 商 品 | 8,051 | 15,598 |
| Borrowed money | 借 用 金 | 1,619,707 | 1,687,953 |
| Borrowings from other banks | 借 入 金 | 1,619,707 | 1,687,953 |
| Foreign exchanges | 外 国 為 替 | 845 | 882 |
| Due from foreign banks (their accounts) | 外 国 他 店 借 | 16 | - |
| Foreign bills sold | 売 渡 外 国 為 替 | 78 | 54 |
| Foreign bills payable | 未 払 外 国 為 替 | 750 | 827 |
| Bonds payable | 社 債 | 44,831 | 47,955 |
| Borrowed money from trust account | 信 託 勘 定 借 | 16,892 | 17,970 |
| Other liabilities | そ の 他 負 債 | 258,863 | 339,054 |
| Domestic exchange settlement account, credit | 未 決 済 為 替 借 | 25 | 22 |
| Income taxes payable | 未 払 法 人 税 等 | 15,835 | 23,468 |
| Accrued expenses | 未 払 費 用 | 18,660 | 23,489 |
| Unearned revenue | 前 受 収 益 | 3,454 | 4,187 |
| Variation margins of futures markets | 先 物 取 引 差 金 勘 定 | 2 | - |
| Derivatives other than for trading - liabilities | 金 融 派 生 商 品 | 112,289 | 168,888 |
| Cash collateral received for financial instruments | 金 融 商 品 等 受 入 担 保 金 | 59,122 | 64,938 |
| Asset retirement obligations | 資 産 除 去 債 務 | 4 | 5 |
| Other | そ の 他 の 負 債 | 49,468 | 54,054 |
| Provision for reimbursement of deposits | 睡眠預金払戻損失引当金 | 421 | 213 |
| Provision for loyalty point programs | ポ イ ン ト 引 当 金 | 649 | 674 |
| Deferred tax liabilities | 繰 延 税 金 負 債 | 21,279 | 47,275 |
| Deferred tax liabilities for land revaluation | 再評価に係る繰延税金負債 | 10,688 | 10,420 |
| Acceptances and guarantees | 支 払 承 諾 | 22,454 | 20,627 |
| Total liabilities | 負 債 の 部 合 計 | 20,477,758 | 19,956,651 |

(¥ Million)

| Item | 科目 (Japanese) | As of March 31, 2025 | As of March 31, 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 |
| Legal capital surplus | 資 本 準 備 金 | 122,134 | 122,134 |
| Retained earnings | 利 益 剰 余 金 | 767,280 | 802,000 |
| Legal retained earnings | 利 益 準 備 金 | 50,930 | 50,930 |
| Other retained earnings | そ の 他 利 益 剰 余 金 | 716,350 | 751,070 |
| Reserve for advanced depreciation of non-current assets | 固 定 資 産 圧 縮 積 立 金 | 347 | 347 |
| General reserve | 別 途 積 立 金 | 645,971 | 680,971 |
| Retained earnings brought forward | 繰 越 利 益 剰 余 金 | 70,032 | 69,752 |
| Treasury shares | 自 己 株 式 | (75,104) | (64,921) |
| Total shareholders' equity | 株 主 資 本 合 計 | 959,379 | 1,004,282 |
| Valuation difference on available-for-sale securities | そ の 他 有 価 証 券 評 価 差 額 金 | 66,197 | 86,088 |
| Deferred gains or losses on hedges | 繰 延 ヘ ッ ジ 損 益 | 17,650 | 55,087 |
| Revaluation reserve for land | 土 地 再 評 価 差 額 金 | 9,594 | 9,683 |
| Total valuation and translation adjustments | 評 価 ・ 換 算 差 額 等 合 計 | 93,442 | 150,859 |
| Total net assets | 純 資 産 の 部 合 計 | 1,052,821 | 1,155,141 |
| Total liabilities and net assets | 負 債 及 び 純 資 産 の 部 合 計 | 21,530,580 | 21,111,793 |

(2) Non-consolidated Statement of Income

(¥ Million)

| Item | 科目 (Japanese) | FY2024 ended March 31, 2025 | FY2025 ended March 31, 2026 |
|---|------------------|--------------------------------|--------------------------------|
| Ordinary income | 経常収益 | 328,347 | 407,149 |
| Interest income | 資金運用収益 | 242,991 | 308,790 |
| Interest on loans and discounts | 貸出金利 | 150,631 | 194,141 |
| Interest and dividends on securities | 有価証券利息配当金 | 65,742 | 86,484 |
| Interest on call loans | コールローン利息 | 8,626 | 7,740 |
| Interest on receivables under securities borrowing transactions | 債券貸借取引受入利息 | 29 | 85 |
| Interest on deposits with banks | 預け金利 | 12,269 | 16,281 |
| Other interest income | その他の受入利息 | 5,690 | 4,056 |
| Trust fees | 信託報酬 | 84 | 81 |
| Fees and commissions income | 役務取引等収益 | 56,786 | 60,226 |
| Fees and commissions on domestic and foreign exchanges | 受入為替手数料 | 7,153 | 8,264 |
| Other fees and commissions | その他の役務収益 | 49,632 | 51,962 |
| Trading income | 特定取引収益 | 1,159 | 631 |
| Gains on trading account securities transactions | 収益 | 292 | 148 |
| Income from trading-related financial derivatives transactions | 特定金融派生商品収益 | 866 | 482 |
| Other trading income | その他の特定取引収益 | 0 | - |
| Other ordinary income | その他業務収益 | 5,472 | 6,119 |
| Gains on foreign exchange transactions | 外国為替売買益 | 4,070 | 3,891 |
| Gains on sales of bonds | 国債等債券売却益 | 938 | 750 |
| Income from trading-related financial derivatives transactions | 金融派生商品収益 | 463 | 1,477 |
| Other income | その他経常収益 | 21,854 | 31,301 |
| Recoveries of written off claims | 償却債権取立益 | 1,665 | 1,930 |
| Gain on sales of stocks and other securities | 株式等売却益 | 19,637 | 28,033 |
| Gain on money held in trust | 金銭の信託運用益 | 48 | - |
| Other | その他の経常収益 | 502 | 1,336 |

(¥ Million)

| Item | 科目 (Japanese) | FY2024 ended March 31, 2025 | FY2025 ended March 31, 2026 |
|--|------------------|--------------------------------|--------------------------------|
| Ordinary expenses | 経常費用 | 223,322 | 272,601 |
| Interest expenses | 資金調達費用 | 86,221 | 110,781 |
| Interest on deposits | 預金利息 | 32,178 | 52,227 |
| Interest on negotiable certificates of deposit | 譲渡性預金利息 | 9,298 | 9,228 |
| Interest on call money | コールマネー利息 | 4,302 | 4,791 |
| Interest on payables under repurchase agreements | 売現先利息 | 2,543 | 2,264 |
| Interest on payables under securities lending transactions | 債券貸借取引支払利息 | 11,466 | 8,588 |
| Interest on borrowings and rediscounts | 借入金利息 | 2,513 | 3,111 |
| Interest on bonds | 社債利息 | 1,443 | 642 |
| Interest on interest swaps | 金利スワップ支払利息 | 17,099 | 25,306 |
| Other interest expenses | その他の支払利息 | 5,375 | 4,619 |
| Fees and commissions payments | 役務取引等費用 | 26,057 | 28,078 |
| Fees and commissions on domestic and foreign exchanges | 支払為替手数料 | 1,178 | 1,487 |
| Other fees and commissions | その他の役務費用 | 24,878 | 26,590 |
| Trading expenses | 特定取引費用 | 20 | 35 |
| Expenses on securities and derivatives related to trading transactions | 特定取引有価証券費用 | 20 | 35 |
| Other ordinary expenses | その他業務費用 | 7,664 | 20,736 |
| Loss on sales of bonds | 国債等債券売却損 | 6,737 | 19,288 |
| Loss on devaluation of bonds | 国債等債券償却 | 926 | 1,447 |
| General and administrative expenses | 営業経費 | 89,711 | 97,791 |
| Other expenses | その他経常費用 | 13,646 | 15,177 |
| Provision of allowance for loan losses | 貸倒引当金繰入額 | 1,793 | 4,379 |
| Written-off of loans | 貸出金償却 | 9,223 | 7,078 |
| Losses on sales of stocks and other securities | 株式等売却損 | 1,506 | 567 |
| Losses on devaluation of stocks and other securities | 株式等償却 | 0 | 465 |
| Other | その他の経常費用 | 1,122 | 2,686 |
| Ordinary profit | 経常利益 | 105,025 | 134,548 |
| Extraordinary gains | 特別利益 | 4 | 4 |
| Gain on disposal of non-current assets | 固定資産処分益 | 4 | 4 |
| Extraordinary losses | 特別損失 | 655 | 2,903 |
| Loss on disposal of non-current assets | 固定資産処分損 | 450 | 371 |
| Impairment loss | 減損損失 | 204 | 2,531 |
| Net income pre-tax adjustment | 税引前当期純利益 | 104,375 | 131,649 |
| Income taxes - current | 法人税、住民税及び事業税 | 29,379 | 39,818 |
| Income taxes - deferred | 法人税等調整額 | 763 | (511) |
| Total income taxes | 法人税等合計 | 30,143 | 39,307 |
| Net income | 当期純利益 | 74,231 | 92,342 |

(3) Non-consolidated Statement of Changes in Net Assets

FY2024 Ended March 31, 2025

(¥ Million)

| | (Japanese) | Shareholders' equity | | | |
|--|---------------------------------------|-----------------------------------|----------------------------------|------|---------|
| | | 株主資本 | | | |
| | | Capital stock | Capital surplus | | |
| | | | 資本剰余金 | | |
| 資本金 | Legal capital surplus 資本準備金 | Other capital surplus その他資本剰余金 | Total capital surplus 資本剰余金合計 | | |
| Balance at the beginning of current period | 当 期 首 残 高 | 145,069 | 122,134 | 50 | 122,185 |
| Changes of items during period | 当 期 変 動 額 | | | | |
| Dividends from surplus | 剰 余 金 の 配 当 | | | | |
| Net income | 当 期 純 利 益 | | | | |
| Purchase of treasury shares | 自 己 株 式 の 取 得 | | | | |
| Disposal of treasury shares | 自 己 株 式 の 処 分 | | | 45 | 45 |
| Cancellation of treasury shares | 自 己 株 式 の 消 却 | | | (96) | (96) |
| Reversal of revaluation reserve for land | 土 地 再 評 価 差 額 金 の 取 崩 | | | | |
| Net changes of items other than shareholders' equity | 株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額) | | | | |
| Total changes of items during the period | 当 期 変 動 額 合 計 | - | - | (50) | (50) |
| Balance at the end of current period | 当 期 末 残 高 | 145,069 | 122,134 | - | 122,134 |

| | (Japanese) | Shareholders' equity | | | | |
|--|---------------------------------------|------------------------------------|----------|----------|-----------------|----------------------------|
| | | 株主資本 | | | | |
| | | Retained earnings | | | Treasury shares | Total shareholders' equity |
| | | 利益剰余金 | | | | |
| Legal retained earnings 利益準備金 | Other retained earnings その他利益剰余金 | Total Retained earnings 利益剰余金合計 | 自己株式 | 株主資本合計 | | |
| Balance at the beginning of current period | 当 期 首 残 高 | 50,930 | 674,688 | 725,618 | (72,800) | 920,072 |
| Changes of items during period | 当 期 変 動 額 | | | | | |
| Dividends from surplus | 剰 余 金 の 配 当 | | (25,041) | (25,041) | | (25,041) |
| Net income | 当 期 純 利 益 | | 74,231 | 74,231 | | 74,231 |
| Purchase of treasury shares | 自 己 株 式 の 取 得 | | | | (10,005) | (10,005) |
| Disposal of treasury shares | 自 己 株 式 の 処 分 | | | | 48 | 93 |
| Cancellation of treasury shares | 自 己 株 式 の 消 却 | | (7,556) | (7,556) | 7,653 | |
| Reversal of revaluation reserve for land | 土 地 再 評 価 差 額 金 の 取 崩 | | 28 | 28 | | 28 |
| Net changes of items other than shareholders' equity | 株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額) | | | | | |
| Total changes of items during the period | 当 期 変 動 額 合 計 | - | 41,661 | 41,661 | (2,303) | 39,307 |
| Balance at the end of current period | 当 期 末 残 高 | 50,930 | 716,350 | 767,280 | (75,104) | 959,379 |

| | (Japanese) | Valuation and translation adjustments | | | | Total net assets |
|--|---------------------------------------|---|---|--|---|------------------|
| | | 評価・換算差額等 | | | | |
| | | Valuation difference on available-for-sale securities その他有価証券評価差額金 | Deferred gains or losses on hedges 繰延ヘッジ損益 | Revaluation reserve for land 土地再評価差額金 | Total valuation and translation adjustments 評価・換算差額等合計 | |
| Balance at the beginning of current period | 当 期 首 残 高 | 141,853 | 16,279 | 9,929 | 168,062 | 1,088,134 |
| Changes of items during period | 当 期 変 動 額 | | | | | |
| Dividends from surplus | 剰 余 金 の 配 当 | | | | | (25,041) |
| Net income | 当 期 純 利 益 | | | | | 74,231 |
| Purchase of treasury shares | 自 己 株 式 の 取 得 | | | | | (10,005) |
| Disposal of treasury shares | 自 己 株 式 の 処 分 | | | | | 93 |
| Cancellation of treasury shares | 自 己 株 式 の 消 却 | | | | | |
| Reversal of revaluation reserve for land | 土 地 再 評 価 差 額 金 の 取 崩 | | | | | 28 |
| Net changes of items other than shareholders' equity | 株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額) | (75,656) | 1,371 | (334) | (74,620) | (74,620) |
| Total changes of items during period | 当 期 変 動 額 合 計 | (75,656) | 1,371 | (334) | (74,620) | (35,312) |
| Balance at the end of current period | 当 期 末 残 高 | 66,197 | 17,650 | 9,594 | 93,442 | 1,052,821 |

FY2025 Ended March 31, 2026

(¥ Million)

| | (Japanese) | Shareholders' equity | | | |
|--|---------------------------------------|-----------------------------------|----------------------------------|------|---------|
| | | 株主資本 | | | |
| | | Capital stock | Capital surplus | | |
| | | | 資本剰余金 | | |
| 資本金 | Legal capital surplus 資本準備金 | Other capital surplus その他資本剰余金 | Total capital surplus 資本剰余金合計 | | |
| Balance at the beginning of current period | 当 期 首 残 高 | 145,069 | 122,134 | - | 122,134 |
| Changes of items during period | 当 期 変 動 額 | | | | |
| Dividends from surplus | 剰 余 金 の 配 当 | | | | |
| Net income | 当 期 純 利 益 | | | | |
| Purchase of treasury shares | 自 己 株 式 の 取 得 | | | | |
| Disposal of treasury shares | 自 己 株 式 の 処 分 | | | 83 | 83 |
| Cancellation of treasury shares | 自 己 株 式 の 消 却 | | | (83) | (83) |
| Reversal of revaluation reserve for land | 土 地 再 評 価 差 額 金 の 取 崩 | | | | |
| Net changes of items other than shareholders' equity | 株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額) | | | | |
| Total changes of items during the period | 当 期 変 動 額 合 計 | - | - | - | - |
| Balance at the end of current period | 当 期 末 残 高 | 145,069 | 122,134 | - | 122,134 |

| | (Japanese) | Shareholders' equity | | | | |
|--|---------------------------------------|------------------------------------|----------|----------|-----------------|----------------------------|
| | | 株主資本 | | | | |
| | | Retained earnings | | | Treasury shares | Total shareholders' equity |
| | | 利益剰余金 | | | | |
| Legal retained earnings 利益準備金 | Other retained earnings その他利益剰余金 | Total Retained earnings 利益剰余金合計 | 自己株式 | 株主資本合計 | | |
| Balance at the beginning of current period | 当 期 首 残 高 | 50,930 | 716,350 | 767,280 | (75,104) | 959,379 |
| Changes of items during period | 当 期 変 動 額 | | | | | |
| Dividends from surplus | 剰 余 金 の 配 当 | | (32,543) | (32,543) | | (32,543) |
| Net income | 当 期 純 利 益 | | 92,342 | 92,342 | | 92,342 |
| Purchase of treasury shares | 自 己 株 式 の 取 得 | | | | (15,006) | (15,006) |
| Disposal of treasury shares | 自 己 株 式 の 処 分 | | | | 115 | 199 |
| Cancellation of treasury shares | 自 己 株 式 の 消 却 | | (24,989) | (24,989) | 25,073 | |
| Reversal of revaluation reserve for land | 土 地 再 評 価 差 額 金 の 取 崩 | | (88) | (88) | | (88) |
| Net changes of items other than shareholders' equity | 株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額) | | | | | |
| Total changes of items during the period | 当 期 変 動 額 合 計 | - | 34,720 | 34,720 | 10,182 | 44,902 |
| Balance at the end of current period | 当 期 末 残 高 | 50,930 | 751,070 | 802,000 | (64,921) | 1,004,282 |

| | (Japanese) | Valuation and translation adjustments | | | | Total net assets |
|--|---------------------------------------|---|---|--|---|------------------|
| | | 評価・換算差額等 | | | | |
| | | Valuation difference on available-for-sale securities その他有価証券評価差額金 | Deferred gains or losses on hedges 繰延ヘッジ損益 | Revaluation reserve for land 土地再評価差額金 | Total valuation and translation adjustments 評価・換算差額等合計 | |
| Balance at the beginning of current period | 当 期 首 残 高 | 66,197 | 17,650 | 9,594 | 93,442 | 1,052,821 |
| Changes of items during period | 当 期 変 動 額 | | | | | |
| Dividends from surplus | 剰 余 金 の 配 当 | | | | | (32,543) |
| Net income | 当 期 純 利 益 | | | | | 92,342 |
| Purchase of treasury shares | 自 己 株 式 の 取 得 | | | | | (15,006) |
| Disposal of treasury shares | 自 己 株 式 の 処 分 | | | | | 199 |
| Cancellation of treasury shares | 自 己 株 式 の 消 却 | | | | | |
| Reversal of revaluation reserve for land | 土 地 再 評 価 差 額 金 の 取 崩 | | | | | (88) |
| Net changes of items other than shareholders' equity | 株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額) | 19,891 | 37,436 | 88 | 57,417 | 57,417 |
| Total changes of items during period | 当 期 変 動 額 合 計 | 19,891 | 37,436 | 88 | 57,417 | 102,319 |
| Balance at the end of current period | 当 期 末 残 高 | 86,088 | 55,087 | 9,683 | 150,859 | 1,155,141 |

SUPPLEMENTARY INFORMATION
For Fiscal Year 2025
(Ended March 31, 2026)

THE CHIBA BANK, LTD.

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I. Financial Highlights

1. Summary

- Non-consolidated core net business income increased by ¥35.1 billion compared with the previous fiscal year to ¥138.5 billion, while ordinary profit increased by ¥29.5 billion to ¥134.5 billion, and net income also increased by ¥18.1 billion to ¥92.3 billion.
Consolidated ordinary profit increased by ¥31.3 billion compared with the previous fiscal year to ¥138.8 billion, and profit attributable to owners of parent increased by ¥19.8 billion to ¥94.0 billion.
- The average balance of loans increased by ¥773.3 billion from the previous fiscal year, and the average balance of deposits increased by ¥339.7 billion.

(1) Summary of income <Non-consolidated / Consolidated>

<Non-consolidated>

(¥ Billion)

| | (Japanese) | FY2025 ended March 31, 2026 (a) | | | FY2024 ended March 31, 2025 (b) | (Reference) Projection for FY2026 |
|--|----------------------|--|-------------|--------------|--|---|
| | | | (a-b) | (a-b)/b | | |
| Net business income (before provisions to general allowance for loan losses) | 業 務 純 益 (一般貸引繰入前) | 118.6 | 21.8 | 22.5% | 96.7 | - |
| Core net business income | コ ア 業 務 純 益 | 138.5 | 35.1 | 33.9% | 103.4 | - |
| Excluding gains (losses) on cancellation of investment trusts | 除く投資信託解約損益 | 129.8 | 28.9 | 28.7% | 100.8 | - |
| Net business income | 業 務 純 益 | 116.8 | 22.1 | 23.4% | 94.6 | - |
| Ordinary profit | 経 常 利 益 | 134.5 | 29.5 | 28.1% | 105.0 | 127.9 |
| Net income | 当 期 純 利 益 | 92.3 | 18.1 | 24.3% | 74.2 | 88.9 |

Note: Core net business income = Net business income (before provisions to general allowance for loan losses) - gains (losses) related to bonds (government bonds, etc.)

| | | | | | | |
|-----------------------------|-------------|-----|-------|--|------|---|
| Credit-related expenses (-) | 与 信 関 係 費 用 | 9.5 | (0.6) | | 10.2 | - |
|-----------------------------|-------------|-----|-------|--|------|---|

<Consolidated>

(¥ Billion)

| | | | | | | |
|--|---------------------------------|--------------|-------------|--------------|--------------|--------------|
| Ordinary profit | 経 常 利 益 | 138.8 | 31.3 | 29.1% | 107.5 | 131.6 |
| Profit attributable to owners of parent | 親会社株主に帰属する 当 期 純 利 益 | 94.0 | 19.8 | 26.6% | 74.2 | 90.0 |

(2) Loans and Deposits <Non-Consolidated>

(¥ Billion)

| | (Japanese) | As of March 31, 2026 (a) | | | As of March 31, 2025 (b) | |
|-------------------------|----------------------------|--------------------------------|-----------------|--------------|--------------------------------|-----------------|
| | | | (a-b) | (a-b)/b | | |
| Term-end balance 未 残 | Loans and bills discounted | 貸 出 金 | 14,147.7 | 914.4 | 6.9% | 13,233.3 |
| | Deposits | 預 金 | 16,851.4 | 582.6 | 3.5% | 16,268.7 |
| Average balance 平 残 | Loans and bills discounted | 貸 出 金 | 13,796.8 | 773.3 | 5.9% | 13,023.4 |
| | Deposits | 預 金 | 16,190.2 | 339.7 | 2.1% | 15,850.4 |

(3) Capital ratio (BIS guidelines) <Non-consolidated / Consolidated>

| | (Japanese) | As of March 31, 2026 (a) | | | As of March 31, 2025 (b) |
|--------------------------------------|-----------------|--------------------------------|-------|---------|--------------------------------|
| | | | (a-b) | (a-b)/b | |
| Non-consolidated total capital ratio | 単体総自己資本比率 | 14.20% | | 0.05% | 14.14% |
| Tier 1 capital ratio | 単体Tier 1比率 | 14.20% | | 0.05% | 14.14% |
| Common equity Tier1 capital ratio | 単体普通株式等Tier 1比率 | 14.20% | | 0.05% | 14.14% |
| Consolidated total capital ratio | 連結総自己資本比率 | 15.02% | | (0.02%) | 15.04% |
| Tier 1 capital ratio | 連結Tier 1比率 | 15.02% | | (0.02%) | 15.04% |
| Common equity Tier1 capital ratio | 連結普通株式等Tier 1比率 | 15.02% | | (0.02%) | 15.04% |

2. Income and Expenses <Non-consolidated>

- Gross business profits increased by ¥29.6 billion to ¥216.2 billion compared with the previous fiscal year. While net interest income increased by ¥41.2 billion mainly due to an increase in interest on loans and bills discounted, gains (losses) related to bonds decreased by ¥13.2 billion.
- Expenses increased by ¥7.8 billion compared with the previous fiscal year to ¥97.6 billion, mainly due to an increase in personnel expenses from active investment in human resources and strategic investments.
- Credit-related expenses decreased by ¥0.6 billion compared with the previous fiscal year to ¥9.5 billion, due to a decrease in written-off of loans.

(¥ Billion)

| | (Japanese) | FY2025 ended | | | FY2024 ended |
|---|---------------------------------|-----------------------|--------------|--------------|-----------------------|
| | | March 31, 2026 (a) | (a-b) | (a-b)/b | March 31, 2025 (b) |
| Gross business profits | 業 務 粗 利 益 | 216.2 | 29.6 | 15.9% | 186.5 |
| Net interest income | 資 金 利 益 | 198.0 | 41.2 | | 156.7 |
| Net fees and commissions income | 役 務 取 引 等 利 益 | 32.2 | 1.4 | | 30.8 |
| Fees and commissions income of investment trusts | う ち 投 信 取 扱 手 数 料 | 2.7 | (0.1) | | 2.8 |
| Fees and commissions income of insurance | う ち 保 険 取 扱 手 数 料 | 1.8 | (0.3) | | 2.2 |
| Fees and commissions income of corporate solutions | う ち 法 人 ソ リ ュ ー シ ョ ン 関 連 手 数 料 | 19.3 | 1.1 | | 18.2 |
| Net trading income | 特 定 取 引 利 益 | 0.5 | (0.5) | | 1.1 |
| Net other ordinary income | そ の 他 業 務 利 益 | (14.6) | (12.4) | | (2.1) |
| Gains (losses) related to bonds | う ち 債 券 関 係 損 益 | (19.9) | (13.2) | | (6.7) |
| General and administrative expenses (-) | 経 費 | 97.6 | 7.8 | 8.7% | 89.7 |
| Personnel expenses (-) | 人 件 費 | 45.9 | 4.2 | | 41.6 |
| Non-personnel expenses (-) | 物 件 費 | 43.8 | 2.5 | | 41.2 |
| Taxes (-) | 税 金 | 7.8 | 0.9 | | 6.8 |
| Net business income (before provisions to general allowance for loan losses) | 業 務 純 益 (一 般 貸 引 繰 入 前) | 118.6 | 21.8 | 22.5% | 96.7 |
| Core net business income | コ ア 業 務 純 益 | 138.5 | 35.1 | 33.9% | 103.4 |
| Excluding gains (losses) on cancellation of investment trusts | 除 く 投 資 信 託 解 約 損 益 | 129.8 | 28.9 | 28.7% | 100.8 |
| Net provisions to general allowance for loan losses (-) (i) | 一 般 貸 倒 引 当 金 純 繰 入 額 ① | 1.7 | (0.3) | | 2.0 |
| Net business income | 業 務 純 益 | 116.8 | 22.1 | 23.4% | 94.6 |
| Non-recurrent gains (losses) | 臨 時 損 益 | 17.6 | 7.3 | | 10.3 |
| Disposal of non-performing loans (-) (ii) | う ち 不 良 債 権 処 理 額 ② | 7.8 | (0.3) | | 8.1 |
| Written-off of loans (-) | う ち 貸 出 金 償 却 | 7.0 | (2.1) | | 9.2 |
| Reversal of loan loss reserves | う ち 貸 倒 引 当 金 戻 入 益 | - | - | | - |
| Recoveries of written-off claims | う ち 償 却 債 権 取 立 益 | 1.9 | 0.2 | | 1.6 |
| Gains (losses) related to stocks, etc. | 株 式 等 関 係 損 益 | 27.0 | 8.8 | | 18.1 |
| Ordinary profit | 経 常 利 益 | 134.5 | 29.5 | 28.1% | 105.0 |
| Extraordinary gains (losses) | 特 別 損 益 | (2.8) | (2.2) | | (0.6) |
| Net income | 当 期 純 利 益 | 92.3 | 18.1 | 24.3% | 74.2 |
| Credit-related expenses (-) (i) + (ii) | 与 信 関 係 費 用 (①+②) | 9.5 | (0.6) | | 10.2 |

Note: Core net business income = Net business income (before provisions to general allowance for loan losses) - gains (losses) related to bonds

Effective from the six months ended September 30, 2025, we have partially revised the calculation method for fees related to corporate solutions within fees and commissions. As a result, compared to the previous calculation method, fees related to corporate solutions increased by ¥0.2 billion for the Fiscal Year 2024, and by ¥0.2 billion for Fiscal Year 2025.

(Reference)

| | (Japanese) | As of March 31, 2026 (a) | (a-b) | As of March 31, 2025 (b) |
|--|----------------|--------------------------------|-------|--------------------------------|
| Number of Branches | 店 舗 数 | 187 | - | 187 |
| Branches | 本 支 店 | 168 | - | 168 |
| Sub-branches | 出 張 所 | 19 | - | 19 |
| Money exchange counters and Overseas representative office | 両替出張所・海外駐在員事務所 | 5 | - | 5 |
| Number of employees | 従 業 員 数 | 4,202 | 126 | 4,076 |

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

注:従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

3. Management Indices

| | (Japanese) | FY2025 ended March 31, 2026 (a) | (a-b) | FY2024 ended March 31, 2025 (b) |
|--|---------------------|---------------------------------------|---------|---------------------------------------|
| Overhead ratio (OHR) <Non-consolidated> | *1 O H R (単体) | 41.58% | (4.98%) | 46.56% |
| Return on average total assets (ROA) <Non-consolidated> | *2 R O A (単体) | 0.44% | 0.09% | 0.34% |
| Return on equity (ROE) <Non-consolidated> | *3 R O E (単体) | 8.36% | 1.43% | 6.93% |
| Return on equity (ROE) <Consolidated / based on total shareholders' equity> | *4 R O E (連結) | 8.93% | 1.58% | 7.34% |

*1 OHR
<Non-consolidated> =
$$\frac{\text{Expenses}}{\text{Net business income} - \text{Gains (Losses) related to bonds, etc.} + \text{Net provision to general allowance for loan losses} + \text{Expense}}$$
 (The lower figure indicates better efficiency.)

*2 ROA
<Non-consolidated> =
$$\frac{\text{Net income for the current fiscal (interim) year}}{\text{Average total assets}}$$

*3 ROE
<Non-consolidated> =
$$\frac{\text{Net income for the current fiscal (interim) year}}{(\text{Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal (interim) year}) / 2}$$

*4 ROE
<Consolidated> =
$$\frac{\text{Profit attributable to owners of parent for the current fiscal (interim) year}}{(\text{Total shareholders' equity at beginning of fiscal year} + \text{Total shareholders' equity at end of fiscal (interim) year}) / 2}$$

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥914.4 billion compared to March 31, 2025, to ¥14,147.7 billion. Corporate loans and housing loans increased by ¥541.8 billion and ¥239.1 billion respectively.
- The balance of deposits increased by ¥582.6 billion compared to March 31, 2025, to ¥16,851.4 billion, mainly due to an increase of public sector deposits.

(1) Loans and Deposits

(¥ Billion)

| | (Japanese) | As of March 31, 2025 (a) | (a-b) | As of March 31, 2024 (b) |
|--|------------------|--------------------------------|--------------|--------------------------------|
| Loans and bills discounted (Term-end balance) | 貸出金（末残） | 14,147.7 | 914.4 | 13,233.3 |
| Domestic operations | 国内向け貸出 | 13,556.7 | 799.9 | 12,756.8 |
| Corporate loans | 事業者向け貸出 | 8,601.9 | 541.8 | 8,060.0 |
| Small and medium-sized enterprises (i) | うち中小企業向け貸出① | 6,748.5 | 377.8 | 6,370.6 |
| Consumer loans (ii) | 消費者ローン② | 4,596.2 | 257.8 | 4,338.3 |
| Residential loans | うち住宅ローン | 4,347.8 | 239.1 | 4,108.6 |
| Public sector loans | 公共向け貸出 | 358.6 | 0.2 | 358.4 |
| Small and medium-sized enterprises, etc. (i)+(ii) | うち中小企業向け貸出 (①+②) | 11,344.7 | 635.7 | 10,709.0 |
| [Ratio] | (中小企業等貸出比率) | [83.68%] | [(0.26%)] | [83.94%] |
| Overseas operations | 海外向け貸出 | 590.9 | 114.4 | 476.5 |
| Deposits (Term-end balance) | 預金（末残） | 16,851.4 | 582.6 | 16,268.7 |
| Domestic operations | 国内 | 16,303.0 | 557.5 | 15,745.4 |
| Personal deposits | 個人 | 11,583.6 | 188.0 | 11,395.5 |
| Corporate deposits | 法人 | 3,442.7 | 163.3 | 3,279.3 |
| Public sector deposits | 公共 | 1,276.7 | 206.1 | 1,070.5 |
| Overseas operations | 海外店等 | 548.4 | 25.0 | 523.3 |

| | | | | |
|---|---------|----------|-------|----------|
| Loans and bills discounted (average balance) | 貸出金（平残） | 13,796.8 | 773.3 | 13,023.4 |
| Deposits (average balance) | 預金（平残） | 16,190.2 | 339.7 | 15,850.4 |

(Reference)

New residential loans

(¥ Billion)

| | (Japanese) | FY2025 ended March 31, 2026 (a) | (a-b) | FY2024 ended March 31, 2025 (b) |
|-----------------------|------------|---------------------------------------|-------|---------------------------------------|
| New residential loans | 住宅ローン実行額 | 512.0 | 146.6 | 365.3 |

Investment trusts and Personal annuities

(¥ Billion)

| | (Japanese) | As of March 31, 2026 (a) | (a-b) | As of March 31, 2025 (b) |
|------------------------------|------------|--------------------------------|-------|--------------------------------|
| Balance of investment trusts | 投資信託残高 | 493.4 | 66.1 | 427.2 |

(¥ Billion)

| | (Japanese) | As of March 31, 2026 (a) | (a-b) | As of March 31, 2025 (b) |
|-------------------------------|---------------|--------------------------------|-------|--------------------------------|
| Balance of personal annuities | 個人年金保険等 残高 | 939.8 | 18.0 | 921.7 |

(2) Securities (Term-end balance)

(¥ Billion)

| | (Japanese) | As of | | As of |
|---|-----------------------|----------------|-------------|----------------|
| | | March 31, 2026 | (a-b) | March 31, 2025 |
| | | (a) | | (b) |
| Securities | 有 価 証 券 | 3,345.1 | 279.1 | 3,065.9 |
| Government bonds | 国 債 | 1,013.9 | 282.7 | 731.2 |
| Stocks | 株 式 | 116.3 | (6.8) | 123.2 |
| Corporate bonds and others | 社 債 他 | 1,239.5 | (129.9) | 1,369.5 |
| Foreign currency securities | 外 貨 建 有 価 証 券 | 975.2 | 133.2 | 842.0 |
| Average duration to maturity of yen bonds | 円 貨 債 券 の 平 均 残 存 期 間 | 3.1years | (0.2 years) | 3.4 years |

Note : The above figures are acquisition costs except gains (losses) on valuation.
 注.評価損益を除いた取得原価で表示しております。

5. Assets Quality <Non-consolidated>

- Disclosed claims under the Financial Reconstruction Law and Risk-Monitored Loans decreased by ¥1.0 billion from the previous fiscal year-end, to ¥120.4 billion, and non-performing loan ratio decreased by 0.06% from the previous fiscal year-end to 0.84%.
- The coverage ratio, including allowances, was at high level, 69.1% for total disclosed claims, 71.7% for doubtful claims, and 58.5% for substandard claims.

Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

(¥ Million)

| | (Japanese) | As of | | As of |
|--|-------------------|----------------|----------------|----------------|
| | | March 31, 2026 | (a-b) | March 31, 2025 |
| | | (a) | | (b) |
| Bankrupt and Substantially Bankrupt Claims | 破産更生債権及びこれらに準ずる債権 | 17,045 | (2,883) | 19,929 |
| Doubtful Claims | 危険債権 | 43,675 | 38 | 43,637 |
| Substandard Claims | 要管理債権 | 59,772 | 1,760 | 58,012 |
| Loans past due 3 months or more | 三月以上延滞債権 | 941 | 524 | 417 |
| Restructured Loans | 貸出条件緩和債権 | 58,830 | 1,235 | 57,594 |
| Total | 合計 | 120,493 | (1,085) | 121,578 |
| Normal Claims | 正常債権 | 14,090,446 | 908,688 | 13,181,757 |
| Total Claims Outstandings | 総与信残高 | 14,210,940 | 907,603 | 13,303,336 |
| Non-performing loan ratio | 不良債権比率 | 0.84% | (0.06%) | 0.91% |
| Coverage ratio | 保全率 | 69.19% | (1.51%) | 70.71% |

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.

注. 総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

(Reference) Breakdown of coverage

(¥ Million)

| | (Japanese) | Claim amount | Collateral/ | Allowance | Allowance | Coverage ratio(d) | | Coverage ratio As of March 31, 2025 (e) |
|--|-------------------|----------------|----------------------|---------------------|-----------------------------|-------------------|---------------|---|
| | | (a) | Guarantees (b) | for loan losses (c) | Ratio ^{*2} c/(a-b) | Ratio (b+c)/a | (d-e) | |
| | | 債権額 | 担保・保証等 | 貸倒引当金 | 引当率 | 保全率 | (d-e) | 保全率 |
| Bankrupt and Substantially Bankrupt Claims | 破産更生債権及びこれらに準ずる債権 | 17,045 | 16,538 | 506 | 100.0% | 100.0% | - | 100.0% |
| Doubtful Claims | 危険債権 | 43,675 | 24,222 | 7,113 | 36.5% | 71.7% | (4.5%) | 76.2% |
| Substandard Claims | 要管理債権 | 59,772 | 28,002 ^{*1} | 6,993 | 22.0% | 58.5% | 2.0% | 56.4% |
| Loans past due 3 months or more | 三月以上延滞債権 | 941 | 441 ^{*1} | 110 | 22.0% | 58.5% | 2.0% | 56.4% |
| Restructured Loans | 貸出条件緩和債権 | 58,830 | 27,560 ^{*1} | 6,883 | 22.0% | 58.5% | 2.0% | 56.4% |
| Total | 合計 | 120,493 | 68,763 | 14,614 | 28.2% | 69.1% | (1.5%) | 70.7% |

*1: Approximate data

*2: Allowance ratio: Ratio of allowance for possible loan losses to unsecured/non-guaranteed loans

* 1.概算数値。

* 2.引当率は、無担保・無保証部分に対する貸倒引当金の計上割合。

6. Earnings Projections for Fiscal Year 2026, ending March 31, 2027, etc.

<Consolidated>

(¥ Billion)

| | (Japanese) | FY2026 ending March 31, 2027 | |
|---|-------------------------|---|-------|
| | | For the Six Months ending September 30, 2026 | |
| Ordinary profit | 経 常 利 益 | 75.8 | 154.3 |
| Profit attributable to owners of parent | 親会社株主に帰属する 当期（中間）純利益 | 53.0 | 107.0 |

<Non-consolidated>

(¥ Billion)

| | (Japanese) | FY2026 ending March 31, 2027 | |
|-----------------|------------|---|-------|
| | | For the Six Months ending September 30, 2026 | |
| Ordinary profit | 経 常 利 益 | 75.9 | 150.4 |
| Net income | 当期（中間）純利益 | 54.5 | 105.8 |

<Dividends>

| | (Japanese) | FY2026 ending March 31, 2027 | |
|---------------------|-----------------|---|--------|
| | | For the Six Months ending September 30, 2026 | |
| Dividends per share | 1 株 当 た り 配 当 金 | ¥32.00 | ¥64.00 |

(Reference)

| | (Japanese) | FY2025 ended March 31, 2026 | |
|---------------------|-----------------|--|--------|
| | | For the Six Months ended September 30, 2025 | |
| Dividends per share | 1 株 当 た り 配 当 金 | ¥24.00 | ¥52.00 |

II. Financial Data

1. Income and Expenses

<Non-consolidated>

(¥ Million)

| | (Japanese) | FY2025 ended March 31, 2026 (a) | (a-b) | FY2024 ended March 31, 2025 (b) |
|--|-----------------------------------|--|---------------|--|
| Gross business profits | 業 務 粗 利 益 | 216,216 | 29,686 | 186,529 |
| Domestic gross business profits | 国 内 業 務 粗 利 益 | 203,355 | 26,584 | 176,770 |
| Net interest income | 資 金 利 益 | 186,246 | 36,371 | 149,875 |
| Net fees and commissions income | 役 務 取 引 等 利 益 | 31,783 | 1,261 | 30,521 |
| Net trading income | 特 定 取 引 利 益 | 593 | (469) | 1,062 |
| Net other ordinary income | そ の 他 業 務 利 益 | (15,267) | (10,578) | (4,688) |
| Gains (losses) related to bonds | う ち 債 券 関 係 損 益 | (16,227) | (10,807) | (5,419) |
| International gross business profits | 国 際 業 務 粗 利 益 | 12,861 | 3,101 | 9,759 |
| Net interest income | 資 金 利 益 | 11,761 | 4,866 | 6,895 |
| Net fees and commissions income | 役 務 取 引 等 利 益 | 446 | 155 | 291 |
| Net trading income | 特 定 取 引 利 益 | 2 | (72) | 75 |
| Net other ordinary income | そ の 他 業 務 利 益 | 649 | (1,846) | 2,496 |
| Gains (losses) related to bonds | う ち 債 券 関 係 損 益 | (3,759) | (2,452) | (1,306) |
| General and administrative expenses (excluding non-recurrent expenses) (-) | 経 費 (除 く 臨 時 処 理 分) (△) | 97,612 | 7,829 | 89,782 |
| Personnel expenses (-) | 人 件 費 (△) | 45,993 | 4,295 | 41,698 |
| Non-personnel expenses (-) | 物 件 費 (△) | 43,811 | 2,586 | 41,224 |
| Taxes (-) | 税 金 (△) | 7,807 | 948 | 6,859 |
| Net business income (before provision to general allowance for loan losses) | 業 務 純 益 (一 般 貸 引 繰 入 前) | 118,604 | 21,856 | 96,747 |
| Core net business income | コ ア 業 務 純 益 | 138,590 | 35,117 | 103,473 |
| Excluding gains (losses) on cancellation of investment trusts | 除 く 投 資 信 託 解 約 損 益 | 129,800 | 28,972 | 100,828 |
| Net provisions to (from) general allowance for loan losses -(i) | 一 般 貸 倒 引 当 金 純 繰 入 額 (△) | 1,751 | (333) | 2,084 |
| Net business income | 業 務 純 益 | 116,852 | 22,190 | 94,662 |
| Non-recurrent income and losses | 臨 時 損 益 | 17,695 | 7,332 | 10,363 |
| Disposal of non-performing loans (-) (ii) | 不 良 債 権 処 理 額 (△) | 7,806 | (364) | 8,170 |
| Written-off of loans (-) | 貸 出 金 償 却 (△) | 7,078 | (2,145) | 9,223 |
| Net provisions to specific allowance for loan losses (-) | 個 別 貸 倒 引 当 金 純 繰 入 額 (△) | 2,628 | 2,919 | (291) |
| Losses on sales of non-performing loans (-) | 延 滞 債 権 等 売 却 損 (△) | (714) | (774) | 60 |
| Provision to allowance for specific foreign borrowers/countries(-) | 特 定 海 外 債 権 引 当 金 純 繰 入 額 (△) | - | - | - |
| Cost borne under joint responsibility system of credit guarantee corporations (-) | 信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△) | 744 | (99) | 843 |
| Reversal of allowance for loan losses | 貸 倒 引 当 金 戻 入 益 | - | - | - |
| Recoveries of written-off claims | 償 却 債 権 取 立 益 | 1,930 | 264 | 1,665 |
| Gains (losses) related to stocks, etc. | 株 式 等 関 係 損 益 | 27,000 | 8,870 | 18,130 |
| Other non-recurrent gains (losses) | そ の 他 臨 時 損 益 | (1,498) | (1,902) | 403 |
| Ordinary profit | 経 常 利 益 | 134,548 | 29,522 | 105,025 |
| Extraordinary gains (losses) | 特 別 損 益 | (2,898) | (2,248) | (650) |
| Net income pre-tax adjustment | 税 引 前 当 期 純 利 益 | 131,649 | 27,274 | 104,375 |
| Income taxes-current (-) | 法 人 税、住 民 税 及 び 事 業 税 (△) | 39,818 | 10,438 | 29,379 |
| Income taxes-deferred (-) | 法 人 税 等 調 整 額 (△) | (511) | (1,274) | 763 |
| Total income taxes (-) | 法 人 税 等 合 計 (△) | 39,307 | 9,163 | 30,143 |
| Net income | 当 期 純 利 益 | 92,342 | 18,110 | 74,231 |
| Credit-related expenses (-) | (i) + (ii) 与 信 関 係 費 用 (△) | 9,557 | (697) | 10,255 |

<Consolidated>

(On the basis of consolidated statement of income)

(¥ Million)

| | (Japanese) | FY2025 ended March 31, 2026 (a) | (a-b) | FY2024 ended March 31, 2025 (b) |
|---|--------------------------------------|---------------------------------------|---------------|--|
| Consolidated net revenue | 連 結 粗 利 益 | 223,274 | 31,023 | 192,251 |
| Net interest income | 資 金 利 益 | 194,758 | 42,140 | 152,617 |
| Net fees and commissions income | 役 務 取 引 等 利 益 | 42,506 | 1,849 | 40,656 |
| Net trading income | 特 定 取 引 利 益 | 590 | (531) | 1,121 |
| Net other ordinary income | そ の 他 業 務 利 益 | (14,579) | (12,435) | (2,144) |
| General and administrative expenses (-) | 営 業 経 費 (△) | 104,888 | 8,127 | 96,761 |
| Credit-related expenses (-) (i) | 与 信 関 係 費 用 (△) | 9,791 | (1,032) | 10,823 |
| Written-off of loans (-) | 貸 出 金 償 却 (△) | 7,122 | (2,220) | 9,343 |
| Net provisions to specific allowance for loan losses (-) | 個 別 貸 倒 引 当 金 純 繰 入 額 (△) | 2,419 | 2,361 | 58 |
| Net provisions to general allowance for loan losses (-) | 一 般 貸 倒 引 当 金 純 繰 入 額 (△) | 2,198 | (36) | 2,234 |
| Losses on sales of non-performing loans (-) | 延 滞 債 権 等 売 却 損 (△) | (709) | (767) | 58 |
| Provision to allowance for specific foreign borrowers / countries (-) | 特 定 海 外 債 権 引 当 勘 定 繰 入 額 (△) | - | - | - |
| Cost borne under joint responsibility system of credit guarantee corporations (-) | 信 用 保 証 協 会 責 任 共 有 制 度 負 担 金 (△) | 744 | (99) | 843 |
| Reversal of allowance for loan losses | 貸 倒 引 当 金 戻 入 益 | - | - | - |
| Recoveries of written off claims | 償 却 債 権 取 立 益 | 1,984 | 269 | 1,715 |
| Gains (losses) related to stocks, etc. | 株 式 等 関 係 損 益 | 27,636 | 7,963 | 19,673 |
| Equity in earnings of affiliates | 持 分 法 に よ る 投 資 損 益 | 623 | 187 | 436 |
| Others | そ の 他 | 1,960 | (770) | 2,730 |
| Ordinary profit | 経 常 利 益 | 138,815 | 31,308 | 107,506 |
| Extraordinary gains (losses) | 特 別 損 益 | (2,704) | (2,022) | (681) |
| Net income pre-tax adjustment | 税 金 等 調 整 前 当 期 純 利 益 | 136,111 | 29,286 | 106,825 |
| Income taxes-current (-) | 法 人 税、住 民 税 及 び 事 業 税 (△) | 42,342 | 10,723 | 31,619 |
| Income taxes-deferred (-) | 法 人 税 等 調 整 額 (△) | (295) | (1,241) | 946 |
| Total income taxes (-) | 法 人 税 等 合 計 (△) | 42,047 | 9,481 | 32,566 |
| Net income | 当 期 純 利 益 | 94,063 | 19,804 | 74,259 |
| Profit attributable to owners of parent | 親 会 社 株 主 に 帰 属 す る 当 期 純 利 益 | 94,063 | 19,804 | 74,259 |

| | | | | |
|--|---------------------------------|---------|--------|---------|
| Net business income (before provisions to general allowance for loan losses) | 連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前) | 128,930 | 24,225 | 104,704 |
| Net business income | 連 結 業 務 純 益 | 126,731 | 24,262 | 102,469 |

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

注 1. 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

注 2. 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費 - 一般貸倒引当金繰入額 - 内部取引

(Number of consolidated companies) (連結対象会社数)

| | | | | |
|--|-----------------|---|---|---|
| Number of consolidated subsidiaries | 連 結 子 会 社 数 | 9 | - | 9 |
| Number of affiliated companies applicable to the equity method | 持 分 法 適 用 会 社 数 | 6 | - | 6 |

2. Net Business Income <Non-consolidated>

(¥ Million)

| | (Japanese) | FY2025 ended March 31, 2026 (a) | (a-b) | FY2024 ended March 31, 2025 (b) |
|---|----------------------|---------------------------------------|--------|--|
| (1) Net business income (before provision to general allowance for loan losses) | 業 務 純 益 (一般貸引繰入前) | 118,604 | 21,856 | 96,747 |
| Per head (in thousands of yen) | 職員一人当たり(千円) | 30,156 | 4,882 | 25,273 |
| (2) Net business income | 業 務 純 益 | 116,852 | 22,190 | 94,662 |
| Per head (in thousands of yen) | 職員一人当たり(千円) | 29,710 | 4,981 | 24,728 |

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.

注: 職員数は、実働人員（出向人員、臨時雇員および嘱託を除く）の平均人員

3. Interest Rate Spread (Domestic Business) <Non-consolidated>

| | (Japanese) | FY2025 ended March 31, 2026 (a) | (a-b) | FY2024 ended March 31, 2025 (b) |
|--|-------------|---------------------------------------|-------|--|
| (1) Average yield on interest earning assets (A) | 資 金 運 用 利 回 | 1.18% | 0.35% | 0.83% |
| (i) Average yield on loans and bills discounted (B) | 貸 出 金 利 回 | 1.23% | 0.27% | 0.96% |
| (ii) Average yield on securities | 有 価 証 券 利 回 | 2.10% | 0.55% | 1.55% |
| (2) Average yield on interest bearing liabilities (C) | 資 金 調 達 原 価 | 0.72% | 0.19% | 0.52% |
| (i) Average yield on deposits and negotiable certificates of deposit (D) | 預 金 等 利 回 | 0.19% | 0.13% | 0.06% |
| (ii) Expense ratio | 経 費 率 | 0.57% | 0.03% | 0.54% |
| (3) Average interest rate spread (A) - (C) | 総 資 金 利 鞘 | 0.46% | 0.15% | 0.31% |
| Difference between average yield on loans and deposits (B) - (D) | 預 貸 金 利 差 | 1.04% | 0.14% | 0.90% |

Note: (1) and (2) are rounded down to the second decimal place, and (3) is the difference between (1) and (2).

注: (1) 及び (2) については小数点第 2 位未満切捨て、(3) については、(1) 及び (2) で計算した小数点第 2 位未満切捨て後の数値を差引し算出しております。

4. Gains and Losses on Securities <Non-consolidated>

(¥ Million)

| | (Japanese) | FY2025 ended March 31, 2026 (a) | (a-b) | FY2024 ended March 31, 2025 (b) |
|--|---------------|---------------------------------------|----------|--|
| Gains (losses) related to bonds (Government bonds, etc.) | 国 債 等 債 券 損 益 | (19,986) | (13,260) | (6,725) |
| Gains on sales | 売 却 益 | 750 | (188) | 938 |
| Gains on redemptions | 償 還 益 | - | - | - |
| Losses on sales (-) | 売 却 損 (△) | 19,288 | 12,550 | 6,737 |
| Losses on redemptions (-) | 償 還 損 (△) | - | - | - |
| Write-offs (-) | 償 却 (△) | 1,447 | 521 | 926 |
| Gains (losses) related to stocks, etc. | 株 式 等 関 係 損 益 | 27,000 | 8,870 | 18,130 |
| Gains on sales | 売 却 益 | 28,033 | 8,396 | 19,637 |
| Losses on sales (-) | 売 却 損 (△) | 567 | (938) | 1,506 |
| Write-offs (-) | 償 却 (△) | 465 | 464 | 0 |

5. Capital Ratio (BIS Guidelines)

■ The Capital ratio has been calculated based on the BIS guidelines. The composition of capital disclosure is on our website (<https://www.chibabank.co.jp/investor/>).

<Non-consolidated>

(¥ Billion)

| | (Japanese) | As of March 31, 2026 | | | As of September 30, 2025 (b) | As of March 31, 2025 (c) |
|---|----------------|---------------------------------|---------|-------|---------------------------------------|--------------------------------|
| | | (a) [Preliminary figures] | (a-b) | (a-c) | | |
| (1) Total capital ratio (4)/(7) | 総自己資本比率 | 14.20% | (0.73%) | 0.05% | 14.93% | 14.14% |
| (2) Tier 1 capital ratio (5)/(7) | Tier 1 比率 | 14.20% | (0.73%) | 0.05% | 14.93% | 14.14% |
| (3) Common equity Tier1 capital ratio (6)/(7) | 普通株式等Tier1比率 | 14.20% | (0.73%) | 0.05% | 14.93% | 14.14% |
| (4) Total capital | 総自己資本の額 | 1,084.8 | 11.3 | 93.7 | 1,073.4 | 991.0 |
| (5) Tier 1 capital | Tier 1 資本の額 | 1,084.8 | 11.3 | 93.7 | 1,073.4 | 991.0 |
| (6) Common equity Tier1 capital | 普通株式等Tier1資本の額 | 1,084.8 | 11.3 | 93.7 | 1,073.4 | 991.0 |
| (7) Total risk-weighted assets | リスクアセットの額 | 7,639.5 | 449.7 | 634.7 | 7,189.8 | 7,004.7 |
| (8) Total required capital | 総所要自己資本額 | 611.1 | 35.9 | 50.7 | 575.1 | 560.3 |

<Consolidated>

(¥ Billion)

| | (Japanese) | As of March 31, 2026 | | | As of September 30, 2025 (b) | As of March 31, 2025 (c) |
|---|----------------|---------------------------------|---------|---------|---------------------------------------|--------------------------------|
| | | (a) [Preliminary figures] | (a-b) | (a-c) | | |
| (1) Total capital ratio (4)/(7) | 総自己資本比率 | 15.02% | (0.77%) | (0.02%) | 15.79% | 15.04% |
| (2) Tier 1 capital ratio (5)/(7) | Tier 1 比率 | 15.02% | (0.77%) | (0.02%) | 15.79% | 15.04% |
| (3) Common equity Tier1 capital ratio (6)/(7) | 普通株式等Tier1比率 | 15.02% | (0.77%) | (0.02%) | 15.79% | 15.04% |
| (4) Total capital | 総自己資本の額 | 1,168.7 | 9.3 | 92.9 | 1,159.4 | 1,075.7 |
| (5) Tier 1 capital | Tier 1 資本の額 | 1,168.7 | 9.3 | 93.0 | 1,159.4 | 1,075.7 |
| (6) Common equity Tier1 capital | 普通株式等Tier1資本の額 | 1,168.7 | 9.3 | 93.0 | 1,159.4 | 1,075.7 |
| (7) Total risk-weighted assets | リスクアセットの額 | 7,780.8 | 442.1 | 631.5 | 7,338.6 | 7,149.2 |
| (8) Total required capital | 総所要自己資本額 | 622.4 | 35.3 | 50.5 | 587.0 | 571.9 |

Note: The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

注 自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

6. Return on Equity

<Non-consolidated>

| | (Japanese) | FY2025 ended March 31, 2026 | | | For the six months ended September 30, 2025(b) | FY2024 ended March 31, 2025 (c) |
|------------------------------------|------------------|-----------------------------------|-------|-------|---|--|
| | | (a) | (a-b) | (a-c) | | |
| Net business income basis (Annual) | 業務純益ベース (年率) | 10.58% | 0.61% | 1.74% | 9.97% | 8.84% |
| Net income basis (Annual) | 当期純利益ベース (年率) | 8.36% | 0.08% | 1.43% | 8.27% | 6.93% |

<Consolidated>

| | (Japanese) | FY2025 ended March 31, 2026 | | | For the six months ended September 30, 2025 (b) | FY2024 ended March 31, 2025 (c) |
|--|-----------------------|-----------------------------------|-------|-------|--|--|
| | | (a) | (a-b) | (a-c) | | |
| Profit attributable to owners of parent basis (Net assets basis) | 当期純利益ベース (純資産ベース) | 7.83% | 0.40% | 1.44% | 7.42% | 6.38% |
| Profit attributable to owners of parent basis (Shareholders' equity basis) | 当期純利益ベース (株主資本ベース) | 8.93% | 0.48% | 1.58% | 8.44% | 7.34% |

Note: ROE is a metric that indicates the profitability of stockholders' equity.

注. ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance <Non-consolidated>

(¥ Billion)

| | (Japanese) | FY2025 | | | For the six months ended September 30, 2025 (b) | FY2024 ended March 31, 2025 (c) |
|---|------------|--------------------------|--------|-------|---|---------------------------------|
| | | ended March 31, 2026 (a) | (a-b) | (a-c) | | |
| Deposits (Term-end balance) | 預金 (末残) | 16,851.4 | 541.7 | 582.6 | 16,309.6 | 16,268.7 |
| Domestic | うち国内 | 16,303.0 | 533.2 | 557.5 | 15,769.7 | 15,745.4 |
| In Chiba Prefecture | うち県内 | 15,479.5 | 652.6 | 534.1 | 14,826.9 | 14,945.4 |
| Personal deposits | うち個人 | 11,583.6 | 121.3 | 188.0 | 11,462.3 | 11,395.5 |
| Corporate deposits | うち法人 | 3,442.7 | 77.7 | 163.3 | 3,364.9 | 3,279.3 |
| Public sectors | うち公共 | 1,276.7 | 334.2 | 206.1 | 942.4 | 1,070.5 |
| Deposits (Average balance) | 預金 (平残) | 16,190.2 | 22.7 | 339.7 | 16,167.5 | 15,850.4 |
| Domestic | うち国内 | 15,660.7 | 8.8 | 241.5 | 15,651.8 | 15,419.1 |
| In Chiba Prefecture | うち県内 | 14,814.5 | (36.7) | 175.3 | 14,851.3 | 14,639.1 |
| Loans and bills discounted (Term-end balance) | 貸出金 (末残) | 14,147.7 | 329.6 | 914.4 | 13,818.0 | 13,233.3 |
| Domestic | うち国内 | 13,556.7 | 234.6 | 799.9 | 13,322.0 | 12,756.8 |
| In Chiba Prefecture | うち県内 | 8,436.1 | 106.0 | 282.2 | 8,330.0 | 8,153.8 |
| Loans and bills discounted (average balance) | 貸出金 (平残) | 13,796.8 | 273.4 | 773.3 | 13,523.3 | 13,023.4 |
| Domestic | うち国内 | 13,256.4 | 229.9 | 675.3 | 13,026.4 | 12,581.1 |
| In Chiba Prefecture | うち県内 | 8,266.0 | 78.4 | 190.3 | 8,187.5 | 8,075.6 |

(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises <Non-consolidated>

(¥ Billion)

| | (Japanese) | As of | | | As of | As of |
|--|------------|--------------------|---------|---------|------------------------|--------------------|
| | | March 31, 2026 (a) | (a-b) | (a-c) | September 30, 2025 (b) | March 31, 2025 (c) |
| Domestic loans and bills discounted (A) | 国内貸出金 | 13,556.7 | 234.6 | 799.9 | 13,322.0 | 12,756.8 |
| [Excluding loans to public sectors] | (除公共向け貸出) | [13,198.1] | [429.5] | [799.7] | [12,768.5] | [12,398.4] |
| Large enterprises | 大企業 | 1,685.6 | 65.8 | 172.7 | 1,619.8 | 1,512.8 |
| Mid-sized enterprises | 中堅企業 | 167.7 | (19.7) | (8.7) | 187.4 | 176.4 |
| Small and medium-sized enterprises, etc. (B) | 中小企業等 | 11,344.7 | 383.4 | 635.7 | 10,961.2 | 10,709.0 |
| Small and medium-sized enterprises | 中小企業 | 6,748.5 | 223.6 | 377.8 | 6,524.8 | 6,370.6 |
| Consumer loans | 消費者ローン | 4,596.2 | 159.7 | 257.8 | 4,436.4 | 4,338.3 |
| Public sectors | 公共 | 358.6 | (194.8) | 0.2 | 553.5 | 358.4 |
| Small and medium-sized enterprises loans ratio (B/A) | 中小企業等貸出比率 | 83.68% | 1.40% | (0.26%) | 82.27% | 83.94% |

Note: Loans to individual business owners are included under "Small and medium sized enterprises".

注: 中小企業には個人事業主も含む。

(3) Consumer loans <Non-consolidated>

(¥ Billion)

| | (Japanese) | As of | | | As of | As of |
|---------------------------------------|------------|--------------------|-------|-------|------------------------|--------------------|
| | | March 31, 2026 (a) | (a-b) | (a-c) | September 30, 2025 (b) | March 31, 2025 (c) |
| Outstanding balance of consumer loans | 消費者ローン残高 | 4,596.2 | 159.7 | 257.8 | 4,436.4 | 4,338.3 |
| Residential loans | 住宅ローン残高 | 4,347.8 | 150.3 | 239.1 | 4,197.4 | 4,108.6 |
| Other consumer loans | その他のローン残高 | 248.3 | 9.4 | 18.6 | 238.9 | 229.7 |

8. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

<Non-consolidated>

(¥ Million)

| | (Japanese) | As of | | | As of | As of |
|--|-------------------|-----------------------|---------|---------|------------------------------|-----------------------|
| | | March 31, 2026 (a) | (a-b) | (a-c) | September 30, 2025 (b) | March 31, 2025 (c) |
| Bankrupt and Substantially Bankrupt Claims | 破産更生債権及びこれらに準ずる債権 | 17,045 | (1,250) | (2,883) | 18,295 | 19,929 |
| Doubtful Claims | 危険債権 | 43,675 | 3,641 | 38 | 40,033 | 43,637 |
| Substandard Claims | 要管理債権 | 59,772 | 2,054 | 1,760 | 57,717 | 58,012 |
| Loans past due 3 months or more | 三月以上延滞債権 | 941 | (493) | 524 | 1,435 | 417 |
| Restructured Loans | 貸出条件緩和債権 | 58,830 | 2,547 | 1,235 | 56,282 | 57,594 |
| Total | 合計 | 120,493 | 4,446 | (1,085) | 116,047 | 121,578 |

| | | | | | | |
|---------------------------|--------|------------|---------|---------|------------|------------|
| Normal Claims | 正常債権 | 14,090,446 | 318,477 | 908,688 | 13,771,968 | 13,181,757 |
| Total Claims* | 総与信残高 | 14,210,940 | 322,924 | 907,603 | 13,888,015 | 13,303,336 |
| Non-performing loan ratio | 不良債権比率 | 0.84% | 0.01% | (0.06%) | 0.83% | 0.91% |

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.

注. 総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

<Consolidated>

(¥ Million)

| | (Japanese) | As of | | | As of | As of |
|--|-------------------|-----------------------|---------|---------|------------------------------|-----------------------|
| | | March 31, 2026 (a) | (a-b) | (a-c) | September 30, 2025 (b) | March 31, 2025 (c) |
| Bankrupt and Substantially Bankrupt Claims | 破産更生債権及びこれらに準ずる債権 | 16,019 | (1,354) | (2,656) | 17,373 | 18,675 |
| Doubtful Claims | 危険債権 | 43,794 | 3,624 | 18 | 40,169 | 43,775 |
| Substandard Claims | 要管理債権 | 59,778 | 2,054 | 1,757 | 57,724 | 58,020 |
| Loans past due 3 months or more | 三月以上延滞債権 | 941 | (493) | 524 | 1,435 | 417 |
| Restructured Loans | 貸出条件緩和債権 | 58,836 | 2,547 | 1,232 | 56,289 | 57,603 |
| Total | 合計 | 119,591 | 4,324 | (880) | 115,267 | 120,472 |

| | | | | | | |
|---------------------------|--------|------------|---------|---------|------------|------------|
| Normal Claims | 正常債権 | 14,028,687 | 317,176 | 893,568 | 13,711,510 | 13,135,118 |
| Total Claims | 総与信残高 | 14,148,279 | 321,501 | 892,687 | 13,826,777 | 13,255,591 |
| Non-performing loan ratio | 不良債権比率 | 0.84% | 0.01% | (0.06%) | 0.83% | 0.90% |

9. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

<Non-consolidated>

(¥ Million)

| | (Japanese) | As of March 31, 2026 (a) | | | As of September 30, 2025 (b) | As of March 31, 2025 (c) |
|--|-----------------------|--------------------------------|--------|---------|---------------------------------------|--------------------------------|
| | | | (a-b) | (a-c) | | |
| Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (A) | 金融再生法開示債権 リスク管理債権額 | 120,493 | 4,446 | (1,085) | 116,047 | 121,578 |
| Collateral/guarantees (B) | 担保・保証等 | 68,763 | 106 | (3,835) | 68,656 | 72,5988 |
| Allowance for loan losses (C) | 貸倒引当金 | 14,614 | 1,758 | 1,239 | 12,855 | 13,374 |
| Allowance ratio (C)/(A-B) | 引当率 | 28.2% | 1.1% | 0.9% | 27.1% | 27.3% |
| Coverage ratio (B+C)/(A) | 保全率 | 69.1% | (1.0%) | (1.5%) | 70.2% | 70.7% |
| Non-performing loan ratio | 不良債権比率 | 0.84% | 0.01% | (0.06%) | 0.83% | 0.91% |

<Consolidated>

(¥ Million)

| | (Japanese) | As of March 31, 2026 (a) | | | As of September 30, 2025 (b) | As of March 31, 2025 (c) |
|--|-----------------------|--------------------------------|--------|---------|---------------------------------------|--------------------------------|
| | | | (a-b) | (a-c) | | |
| Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (A) | 金融再生法開示債権 リスク管理債権額 | 119,591 | 4,324 | (880) | 115,267 | 120,472 |
| Collateral/guarantees (B) | 担保・保証等 | 67,586 | (4) | (3,589) | 67,590 | 71,175 |
| Allowance for loan losses (C) | 貸倒引当金 | 14,824 | 1,751 | 1,204 | 13,073 | 13,620 |
| Allowance ratio (C)/(A-B) | 引当率 | 28.5% | 1.0% | 0.8% | 27.4% | 27.6% |
| Coverage ratio (B+C)/(A) | 保全率 | 68.9% | (1.0%) | (1.4%) | 69.9% | 70.3% |
| Non-performing loan ratio | 不良債権比率 | 0.84% | 0.01% | (0.06%) | 0.83% | 0.90% |

(Reference) Self-Assessment results by borrower classification (参考) 自己査定結果 (債務者区分別)

<Non-consolidated>

(¥ Million)

| | (Japanese) | As of March 31, 2026 (a) | | | As of September 30, 2025 (b) | As of March 31, 2025 (c) |
|----------------------------------|-----------------|-----------------------------------|----------|---------|---------------------------------------|--------------------------------|
| | | | (a-b) | (a-c) | | |
| Bankrupt Assets (A) | 破綻先債権 | 1,401 | 124 | 0 | 1,277 | 1,400 |
| Effectively Bankrupt Assets (B) | 実質破綻先債権 | 15,643 | (1,374) | (2,884) | 17,018 | 18,528 |
| Potentially Bankrupt Assets (C) | 破綻懸念先債権 | 43,675 | 3,641 | 38 | 40,033 | 43,637 |
| Assets Requiring Caution (D) | 要注意先債権 | 870,885 | (23,439) | (1,126) | 894,324 | 872,011 |
| Substandard Assets | 要管理先債権 | 78,876 | 3,398 | 3,943 | 75,478 | 74,932 |
| Substandard Claims (Loans only) | うち要管理債権 (貸出金のみ) | 59,772 | 2,054 | 1,760 | 57,717 | 58,012 |
| Other Assets Requiring Caution | その他要注意先債権 | 792,008 | (26,837) | (5,069) | 818,846 | 797,078 |
| Normal Assets (E) | 正常先債権 | 13,279,333 | 343,972 | 911,575 | 12,935,361 | 12,367,758 |
| Total Assets (A)+(B)+(C)+(D)+(E) | 総与信残高 | 14,210,940 | 322,924 | 907,603 | 13,888,015 | 13,303,336 |

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, 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.

注: 総与信残高: 貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

10. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

① General Allowance 一般貸倒引当金計上基準

| Classification under Self-Assessment 自己査定における区分 | Allowance criteria 引当基準 |
|--|---|
| Normal Assets 正常先債権 | The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上 |
| Assets Requiring Caution 要注意先債権 | In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上 |
| Substandard Assets 要管理先債権 | The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上 |

② Specific Allowance 個別貸倒引当金計上基準

| Classification under Self-Assessment 自己査定における区分 | Allowance criteria 引当基準 |
|--|---|
| Potentially Bankrupt Assets 破綻懸念先債権 | In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（DCF法）により、引当金を計上 |
| Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権 | 100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100% |

Allowance for the future costs under the joint responsibility system of loans with the guarantee of credit guarantee corporations regarding Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets fell into Specific allowance.

なお、破綻先・実質破綻先債権及び破綻懸念先債権に係る信用保証協会保証付融資の責任共有制度に伴う将来の負担金に対する引当は、個別貸倒引当金として計上しております。

(2) Breakdown of allowance for loan losses

<Non-consolidated>

(¥ Billion)

| | (Japanese) | As of March 31, 2026 (a) | | | As of September 30, 2025 (b) | As of March 31, 2025 (c) |
|--|------------|-----------------------------------|-------|-------|---------------------------------------|-----------------------------------|
| | | | (a-b) | (a-c) | | |
| Allowance for loan losses | 貸倒引当金 | 29.8 | 3.1 | 4.3 | 26.6 | 25.5 |
| General allowance | 一般貸倒引当金 | 21.4 | 0.8 | 1.7 | 20.6 | 19.7 |
| Specific allowance | 個別貸倒引当金 | 8.3 | 2.3 | 2.6 | 6.0 | 5.7 |
| Allowance for specific foreign borrowers/countries | 特定海外債権引当勘定 | - | - | - | - | - |

(Reference) Loan category to general allowance (参考) 一般貸倒引当金対象債権

(¥ Billion)

| | (Japanese) | As of March 31, 2026 (a) | | | As of September 30, 2025 (b) | As of March 31, 2025 (c) |
|--------------------------------|------------|-----------------------------------|--------|-------|---------------------------------------|-----------------------------------|
| | | | (a-b) | (a-c) | | |
| Normal Assets | 正常先債権 | 12,898.3 | 539.8 | 915.8 | 12,358.5 | 11,982.4 |
| Assets Requiring Caution | 要注意先債権 | 870.2 | (23.3) | (1.1) | 893.5 | 871.3 |
| Substandard Assets | 要管理先債権 | 78.8 | 3.4 | 3.9 | 75.4 | 74.9 |
| Other Assets Requiring Caution | その他要注意先債権 | 791.3 | (26.8) | (5.0) | 818.1 | 796.4 |

<Consolidated>

(¥ Billion)

| | (Japanese) | As of March 31, 2026 (a) | | | As of September 30, 2025 (b) | As of March 31, 2025 (c) |
|--|------------|-----------------------------------|-------|-------|---------------------------------------|-----------------------------------|
| | | | (a-b) | (a-c) | | |
| Allowance for loan losses | 貸倒引当金 | 35.4 | 2.9 | 3.8 | 32.5 | 31.6 |
| General allowance | 一般貸倒引当金 | 23.9 | 0.8 | 1.7 | 23.1 | 22.1 |
| Specific allowance | 個別貸倒引当金 | 11.5 | 2.1 | 2.0 | 9.4 | 9.5 |
| Allowance for specific foreign borrowers/countries | 特定海外債権引当勘定 | - | - | - | - | - |

11. Loan Breakdown by Industry

<Non-consolidated> (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

| | (Japanese) | As of March 31, 2026 | | As of September 30, 2025 | | As of March 31, 2025 | |
|---|------------------------|----------------------|-----------|--------------------------|-----------|----------------------|-----------|
| | | Balance | Component | Balance | Component | Balance | Component |
| Domestic (excluding JOM account) | 国内店分 (除く特別国際金融取引勘定) | 13,556.7 | 100.00% | 13,322.0 | 100.00% | 12,756.8 | 100.00% |
| Manufacturing | 製造業 | 872.8 | 6.44% | 815.1 | 6.12% | 800.1 | 6.27% |
| Agriculture and forestry | 農業, 林業 | 18.3 | 0.13% | 18.2 | 0.14% | 17.8 | 0.14% |
| Fishery | 漁業 | 1.0 | 0.01% | 0.8 | 0.01% | 1.1 | 0.01% |
| Mining, quarrying and gravel | 鉱業, 採石業, 砂利採取業 | 12.7 | 0.09% | 19.6 | 0.15% | 9.9 | 0.08% |
| Construction | 建設業 | 529.5 | 3.91% | 523.5 | 3.93% | 499.3 | 3.92% |
| Electricity, gas, heat supply and water | 電気・ガス・熱供給・水道業 | 231.9 | 1.71% | 233.1 | 1.75% | 236.3 | 1.85% |
| Information and communications | 情報通信業 | 113.7 | 0.84% | 100.9 | 0.76% | 93.2 | 0.73% |
| Transport and postal service | 運輸業, 郵便業 | 342.5 | 2.53% | 323.1 | 2.42% | 309.4 | 2.43% |
| Wholesale and retail trade | 卸売業, 小売業 | 901.4 | 6.65% | 916.2 | 6.88% | 888.0 | 6.96% |
| Finance and insurance | 金融業, 保険業 | 574.3 | 4.24% | 564.0 | 4.23% | 527.3 | 4.13% |
| Real estate and leasing | 不動産業, 物品賃貸業 | 4,168.4 | 30.75% | 4,014.7 | 30.13% | 3,876.6 | 30.39% |
| Real estate | 不動産業 | 3,814.4 | 28.14% | 3,664.0 | 27.50% | 3,551.9 | 27.84% |
| Real estate rental and management | 不動産賃貸業・管理業 | 3,113.9 | 22.97% | 3,019.5 | 22.66% | 2,949.4 | 23.12% |
| Real estate trading, etc. | 不動産取引業等 | 700.5 | 5.17% | 644.5 | 4.84% | 602.4 | 4.72% |
| Leasing | 物品賃貸業 | 354.0 | 2.61% | 350.6 | 2.63% | 324.7 | 2.55% |
| Medical, welfare and other services | 医療, 福祉その他サービス業 | 870.2 | 6.42% | 838.8 | 6.30% | 837.1 | 6.56% |
| Government, local public sector | 国・地方公共団体 | 350.1 | 2.58% | 543.2 | 4.08% | 347.7 | 2.73% |
| Others (mainly consumer loans) | その他(個人) | 4,569.3 | 33.70% | 4,410.2 | 33.10% | 4,312.3 | 33.80% |

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

| | (Japanese) | As of March 31, 2026 | | As of September 30, 2025 | | As of March 31, 2025 | |
|---|------------------------|----------------------|-----------|--------------------------|-----------|----------------------|-----------|
| | | Balance | Component | Balance | Component | Balance | Component |
| Domestic (excluding JOM account) | 国内店分 (除く特別国際金融取引勘定) | 120.2 | 100.00% | 115.9 | 100.00% | 121.4 | 100.00% |
| Manufacturing | 製造業 | 16.6 | 13.80% | 13.2 | 11.47% | 13.5 | 11.17% |
| Agriculture and forestry | 農業, 林業 | 0.5 | 0.44% | 0.6 | 0.53% | 0.6 | 0.51% |
| Fishery | 漁業 | 0.0 | 0.02% | 0.0 | 0.00% | 0.0 | 0.00% |
| Mining, quarrying and gravel | 鉱業, 採石業, 砂利採取業 | - | - | - | - | - | - |
| Construction | 建設業 | 7.6 | 6.36% | 7.0 | 6.08% | 7.3 | 6.05% |
| Electricity, gas, heat supply and water | 電気・ガス・熱供給・水道業 | 0.5 | 0.42% | 0.5 | 0.43% | 0.5 | 0.41% |
| Information and communications | 情報通信業 | 0.8 | 0.68% | 0.8 | 0.73% | 0.8 | 0.68% |
| Transport and postal service | 運輸業, 郵便業 | 15.4 | 12.83% | 14.2 | 12.25% | 14.0 | 11.54% |
| Wholesale and retail trade | 卸売業, 小売業 | 21.9 | 18.27% | 19.6 | 16.94% | 18.5 | 15.31% |
| Finance and insurance | 金融業, 保険業 | 0.1 | 0.09% | 0.1 | 0.10% | 0.0 | 0.00% |
| Real estate and leasing | 不動産業, 物品賃貸業 | 17.4 | 14.49% | 18.9 | 16.33% | 21.2 | 17.52% |
| Real estate | 不動産業 | 17.1 | 14.23% | 18.5 | 16.03% | 20.9 | 17.27% |
| Real estate rental and management | 不動産賃貸業・管理業 | 16.3 | 13.63% | 17.1 | 14.78% | 20.4 | 16.83% |
| Real estate trading, etc. | 不動産取引業等 | 0.7 | 0.60% | 1.4 | 1.25% | 0.5 | 0.44% |
| Leasing | 物品賃貸業 | 0.3 | 0.26% | 0.3 | 0.30% | 0.3 | 0.25% |
| Medical, welfare and other services | 医療, 福祉その他サービス業 | 17.2 | 14.30% | 18.8 | 16.25% | 19.4 | 16.04% |
| Government, local public sector | 国・地方公共団体 | - | - | - | - | - | - |
| Others (mainly consumer loans) | その他(個人) | 22.0 | 18.30% | 21.8 | 18.89% | 25.2 | 20.77% |

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注: 要管理債権以下の債権を対象としております。

12. Loan Breakdown by Domicile of Borrower**(1) Balance of loans to specific foreign countries <Non-consolidated>**

Not applicable

(2) Balance of loans to Asian countries <Non-consolidated>

(¥ Billion)

| | (Japanese) | As of | | | As of | As of |
|--------------|----------------------|-----------------------|-------|-------|---------------------------|-----------------------|
| | | March 31, 2026 (a) | (a-b) | (a-c) | September 30, 2025 (b) | March 31, 2025 (c) |
| Hong Kong | 香港 | 5.0 | 0 | (3.6) | 4.9 | 8.6 |
| | Risk-monitored loans | - | - | - | - | - |
| India | インド | 16.6 | 4.2 | 0.4 | 12.4 | 16.2 |
| | Risk-monitored loans | - | - | - | - | - |
| Indonesia | インドネシア | 15.1 | 7.8 | 6.0 | 7.2 | 9.0 |
| | Risk-monitored loans | - | - | - | - | - |
| UAE | アラブ首長国連邦 | - | - | (0.3) | - | 0.3 |
| | Risk-monitored loans | - | - | - | - | - |
| Saudi Arabia | サウジアラビア | 11.1 | 6.7 | 9.6 | 4.4 | 1.4 |
| | Risk-monitored loans | - | - | - | - | - |
| Thailand | タイ | 6.6 | 1.0 | (0.0) | 5.5 | 6.7 |
| | Risk-monitored loans | - | - | - | - | - |
| Philippines | フィリピン | 7.9 | 1.9 | 1.9 | 6.0 | 6.0 |
| | Risk-monitored loans | - | - | - | - | - |
| Vietnam | ベトナム | - | - | (0.3) | - | 0.3 |
| | Risk-monitored loans | - | - | - | - | - |
| Singapore | シンガポール | 7.9 | 0.3 | (1.1) | 7.6 | 9.0 |
| | Risk-monitored loans | - | - | - | - | - |
| Taiwan | 台湾 | 2.3 | (0.4) | 1.7 | 2.7 | 0.5 |
| | Risk-monitored loans | - | - | - | - | - |
| South Korea | 韓国 | 7.6 | 4.9 | 6.4 | 2.6 | 1.1 |
| | Risk-monitored loans | - | - | - | - | - |
| Total | 合計 | 80.6 | 26.8 | 20.8 | 53.7 | 59.7 |
| | Risk-monitored loans | - | - | - | - | - |

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注. リスク管理債権は要管理債権以下の債権を対象としております。

(3) Balance of loans to Latin American countries <Non-consolidated>

(¥ Billion)

| | (Japanese) | As of | | | As of | As of |
|--------|----------------------|-----------------------|-------|-------|---------------------------|-----------------------|
| | | March 31, 2026 (a) | (a-b) | (a-c) | September 30, 2025 (b) | March 31, 2025 (c) |
| Panama | パナマ | 1.5 | 0.1 | 0.1 | 1.4 | 1.4 |
| | Risk-monitored loans | - | - | - | - | - |
| Chile | チリ | 1.1 | 0.0 | 0.0 | 1.0 | 1.0 |
| | Risk-monitored loans | - | - | - | - | - |
| Peru | ペルー | 1.5 | 0.1 | 0.1 | 1.4 | 1.4 |
| | Risk-monitored loans | - | - | - | - | - |
| Total | 合計 | 4.3 | 0.2 | 0.2 | 4.0 | 4.0 |
| | Risk-monitored loans | - | - | - | - | - |

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.

注. リスク管理債権は要管理債権以下の債権を対象としております。

(4) Balance of loans to Russia <Non-consolidated>

Not applicable.

13. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation <Non-consolidated> <Consolidated>

| | | |
|---------------------------------------|---------------|--|
| Securities for trading | 売買目的有価証券 | Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理) |
| Held-to-Maturity Bonds | 満期保有目的有価証券 | Amortized cost method 償却原価法 |
| Stocks of subsidiaries and affiliates | 子会社株式及び関連会社株式 | Cost method 原価法 |
| Other securities | その他の有価証券 | Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入) |

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

| | | |
|------------------------------------|------------|--|
| Money held in trust for investment | 運用目的の金銭の信託 | Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理) |
| Other money held in trust | その他の金銭の信託 | Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入) |

(2) Gains and losses on valuation

<Non-consolidated>

(¥ Billion)

| | (Japanese) | As of March 31, 2026 | | | | | | |
|------------------------|----------------|----------------------|--|---------|--------|--------|-------|--------|
| | | Market value | Gains (losses) on valuation/ Unrealized gains (losses) | | | | Gains | Losses |
| | | | (a) | (a-b) | (a-c) | | | |
| Held-to-Maturity Bonds | 満期保有目的 | - | - | 0.0 | 0.0 | - | - | |
| Other securities | その他有価証券 | 3,376.0 | 125.0 | (31.1) | 28.9 | 338.6 | 213.6 | |
| | Stocks | 株式 | 355.0 | 265.7 | 29.1 | 71.0 | 267.3 | 1.5 |
| | Bonds* | 債券 | 1,453.4 | (167.9) | (59.9) | (84.4) | 0.0 | 167.9 |
| | Others | その他 | 1,567.5 | 27.2 | (0.3) | 42.3 | 71.3 | 44.0 |
| | Foreign Bonds* | うち外国債券 | 914.8 | (25.4) | (6.4) | (1.0) | 3.7 | 29.1 |
| Total | 合計 | 3,376.0 | 125.0 | (31.1) | 28.9 | 338.6 | 213.6 | |

| | (Japanese) | As of September 30, 2025 | | | | As of March 31, 2025 | | | | |
|------------------------|----------------|--------------------------|--|---------|--------|----------------------|--|--------|--------|------|
| | | Market value | Gains (losses) on valuation/ Unrealized gains (losses) | | | Market value | Gains (losses) on valuation/ Unrealized gains (losses) | | | |
| | | | (b) | Gains | Losses | | (c) | Gains | Losses | |
| Held-to-Maturity Bonds | 満期保有目的 | 1.4 | (0.0) | - | 0.0 | 1.4 | (0.0) | - | 0.0 | |
| Other securities | その他有価証券 | 3,162.6 | 156.1 | 313.0 | 156.8 | 3,074.3 | 96.0 | 245.2 | 149.2 | |
| | Stocks | 株式 | 330.8 | 236.6 | 241.4 | 4.8 | 292.2 | 194.6 | 203.6 | 8.9 |
| | Bonds * | 債券 | 1,342.5 | (108.0) | 0.0 | 108.0 | 1,355.0 | (83.5) | 0.0 | 83.6 |
| | Others | その他 | 1,489.2 | 27.5 | 71.5 | 43.9 | 1,427.0 | (15.0) | 41.5 | 56.6 |
| | Foreign Bonds* | うち外国債券 | 840.8 | (18.9) | 7.0 | 26.0 | 784.2 | (24.3) | 4.7 | 29.0 |
| Total | 合計 | 3,164.0 | 156.1 | 313.0 | 156.8 | 3,075.8 | 96.0 | 245.2 | 149.2 | |

Note 1: There are no stocks of subsidiaries and affiliates with market values.

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 3: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the nonconsolidated balance sheet (market value) and acquisition cost.

注1. 市場価格のある子会社・関連会社株式は、該当ありません。

2. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

3. 「評価損益」は、満期保有目的有価証券については（中間）貸借対照表計上額（償却原価法適用後、減損処理後）と時価との差額を、その他有価証券については（中間）貸借対照表計上額（時価）と取得価額との差額を計上しております。

<Consolidated>

(¥ Billion)

| | (Japanese) | As of March 31, 2026 | | | | | | |
|------------------------|----------------|----------------------|-----------------------------|---------|--------|--------|-------|--------|
| | | Market value | Gains (losses) on valuation | | | | Gains | Losses |
| | | | (a) | (a-b) | (a-c) | | | |
| Held-to-Maturity Bonds | 満期保有目的 | - | - | 0.0 | 0.0 | - | - | |
| Other securities | その他有価証券 | 3,405.5 | 147.7 | (32.0) | 31.9 | 361.4 | 213.6 | |
| | Stocks | 株式 | 378.2 | 287.3 | 28.0 | 73.5 | 288.8 | 1.5 |
| | Bonds* | 債券 | 1,453.4 | (167.9) | (59.9) | (84.4) | 0.0 | 167.9 |
| | Others | その他 | 1,573.7 | 28.4 | (0.1) | 42.8 | 72.5 | 44.0 |
| | Foreign Bonds* | うち外国債券 | 914.8 | (25.4) | (6.4) | (1.0) | 3.7 | 29.1 |
| Total | 合計 | 3,405.5 | 147.7 | (32.0) | 31.9 | 361.4 | 213.6 | |

| | (Japanese) | As of September 30, 2025 | | | | As of March 31, 2025 | | | | |
|------------------------|----------------|--------------------------|-----------------------------|---------|--------------|-----------------------------|---------|--------|--------|------|
| | | Market value | Gains (losses) on valuation | | Market value | Gains (losses) on valuation | | | | |
| | | | (b) | Gains | | Losses | (c) | Gains | Losses | |
| Held-to-Maturity Bonds | 満期保有目的 | 1.4 | (0.0) | - | 0.0 | 1.4 | (0.0) | - | 0.0 | |
| Other securities | その他有価証券 | 3,192.0 | 179.8 | 336.7 | 156.8 | 3,099.8 | 115.8 | 265.1 | 149.2 | |
| | Stocks | 株式 | 355.1 | 259.2 | 264.0 | 4.8 | 313.0 | 213.7 | 222.7 | 8.9 |
| | Bonds* | 債券 | 1,342.5 | (108.0) | 0.0 | 108.0 | 1,355.0 | (83.5) | 0.0 | 83.6 |
| | Others | その他 | 1,494.3 | 28.6 | 72.6 | 43.9 | 1,431.7 | (14.3) | 42.3 | 56.7 |
| | Foreign Bonds* | うち外国債券 | 840.8 | (18.9) | 7.0 | 26.0 | 784.2 | (24.3) | 4.7 | 29.0 |
| Total | 合計 | 3,193.5 | 179.8 | 336.7 | 156.8 | 3,101.3 | 115.8 | 265.1 | 149.2 | |

Note 1: 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 2: "Gains/losses" on held-to-maturity bonds are the difference between book value on the consolidated balance sheet (after applying the amortized cost method and after write-offs) and market value. "Gains/losses" on other securities are the difference between book value on the nonconsolidated balance sheet (market value) and acquisition cost.

注1. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

2. 「評価損益」は、満期保有目的有価証券については（中間）連結貸借対照表計上額（償却原価法適用後、減損処理後）と時価との差額を、その他有価証券については（中間）連結貸借対照表計上額（時価）と取得価額との差額を計上しております。

*For bonds and foreign bonds, deferred hedging through derivative transactions is used to reduce the risk of market value fluctuations, and the gains (losses) on valuation on these are as follows.

※なお、債券および外国債券については、時価変動リスクを低減する目的でデリバティブ取引による繰延ヘッジを行っており、これらの評価損益は次のとおりです。

(¥ Billion)

| | (Japanese) | As of | | | As of | As of |
|---|------------------|----------------|--------|--------|--------------------|----------------|
| | | March 31, 2026 | (a-b) | (a-c) | September 30, 2025 | March 31, 2025 |
| | | (a) | | | (b) | (c) |
| Bonds | 債券 | (167.9) | (59.9) | (84.4) | (108.0) | (83.5) |
| Foreign bonds | 外国債券 | (25.4) | (6.4) | (1.0) | (18.9) | (24.3) |
| Derivative transactions (deferred hedges) | デリバティブ取引 (繰延ヘッジ) | 94.3 | 35.8 | 55.8 | 58.4 | 38.4 |
| Total gains (losses) on valuation | 評価損益合計 | (99.0) | (30.5) | (29.5) | (68.5) | (69.4) |

14. Others

(1) Retirement benefit

(i) Retirement benefit obligation, etc.

<Non-consolidated>

(¥ Million)

| | (Japanese) | As of March 31, 2026 | As of March 31, 2025 |
|--|-----------------------|----------------------|----------------------|
| Retirement benefit obligation (A) [Discount rate] | 退職給付債務 (割引率) | 66,647 [1.6%] | 66,035 [1.6%] |
| Plan assets at fair value (B) | 年金資産 | (115,786) | (103,443) |
| Unrecognized actuarial gain or loss (C) [Amortization period] | 未認識数理計算上の差異 (償却年数) | 20,455 [10 years] | 11,867 [10 years] |
| Unrecognized past service costs (D) [Amortization period] | 未認識過去勤務費用 (償却年数) | (487) [10 years] | (568) [10 years] |
| Net amount on balance sheet (E)=(A)+(B)+(C)+(D) | 貸借対照表計上額の純額 | (29,171) | (26,107) |
| Prepaid pension cost | 前払年金費用 | 29,171 | 26,107 |
| Provision for retirement benefits | 退職給付引当金 | - | - |

<Consolidated>

(¥ Million)

| | (Japanese) | As of March 31, 2026 | As of March 31, 2025 |
|---|-------------|----------------------|----------------------|
| Projected benefit obligation (A) | 退職給付債務 | 67,225 | 66,641 |
| Plan assets at fair value (B) | 年金資産 | (115,786) | (103,443) |
| Net amount on balance sheet (C)=(A)+(B) | 貸借対照表計上額の純額 | (48,561) | (36,801) |
| Net defined benefit asset | 退職給付に係る資産 | 49,139 | 37,407 |
| Net defined benefit liability | 退職給付に係る負債 | 577 | 605 |

(ii) Retirement benefit cost

<Non-consolidated>

(¥ Million)

| | (Japanese) | As of March 31, 2026 | As of March 31, 2025 |
|--|--------------------|----------------------|----------------------|
| Retirement benefit cost (A)+(B)+(C)+(D)+(E)+(F) | 退職給付費用 | (835) | (1,656) |
| Service cost (A) | 勤務費用 | 1,827 | 2,149 |
| Interest cost (B) | 利息費用 | 1,056 | 152 |
| Expected return on plan assets (C) | 期待運用収益 | (4,137) | (4,206) |
| Amortization of actuarial gain or loss (D) | 数理計算上の差異の 損益処理額 | (166) | (312) |
| Amortization of past service costs (E) | 過去勤務費用の損益処理額 | 81 | 81 |
| Other (F) | その他 | 504 | 479 |

Note: The other stated above is the premium contributions amount of defined contribution pension plans.

注.その他には、確定拠出年金掛金を計上しております。

<Consolidated>

(¥ Million)

| | (Japanese) | As of March 31, 2026 | As of March 31, 2025 |
|-------------------------|------------|----------------------|----------------------|
| Retirement benefit cost | 退職給付費用 | (746) | (1,563) |

(2) Tax effect

Breakdown of sources for deferred tax assets and liabilities

<Non-consolidated>

(¥ Million)

| | (Japanese) | As of March 31, 2026 | As of March 31, 2025 |
|---|------------------------------------|----------------------|----------------------|
| Allowance for loan losses | 貸 倒 引 当 金 | 13,536 | 13,068 |
| Provision for retirement benefits | 退 職 給 付 引 当 金 | 5,218 | 5,105 |
| Write-offs of securities | 有 価 証 券 償 却 | 1,562 | 1,007 |
| Others | そ の 他 | 6,310 | 5,639 |
| Subtotal of deferred tax assets (A) | 繰 延 税 金 資 産 小 計 | 26,626 | 24,820 |
| Valuation allowance (B) | 評 価 性 引 当 額 | (1,427) | (992) |
| Total of deferred tax assets (A)+(B) (C) | 繰 延 税 金 資 産 合 計 | 25,199 | 23,828 |
| Valuation difference on available-for-sale securities | そ の 他 有 価 証 券 評 価 差 額 金 | 38,856 | 29,753 |
| Prepaid pension cost | 前 払 年 金 費 用 | 8,089 | 6,961 |
| Other | そ の 他 | 25,529 | 8,393 |
| Total deferred tax liabilities (D) | 繰 延 税 金 負 債 合 計 | 72,475 | 45,108 |
| Net deferred tax assets (C)-(D) [(-):Net deferred tax liabilities] | 繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額) | (47,275) | (21,279) |

< Consolidated >

(¥ Million)

| | (Japanese) | As of March 31, 2026 | As of March 31, 2025 |
|---|------------------------------------|----------------------|----------------------|
| Net deferred tax assets [(-):Net deferred tax liabilities] | 繰 延 税 金 資 産 の 純 額 (△は繰延税金負債の純額) | (56,807) | (26,869) |

15. Earnings Projections

<Non-consolidated>

(¥ Billion)

| | (Japanese) | For the Six Months ending September 30, 2026 | FY2026 ending March 31, 2027 |
|---|------------------------------|---|---------------------------------|
| | | | |
| Gross business profits | 業 務 粗 利 益 | 125.0 | 247.0 |
| Net interest income | 資 金 利 益 | 122.1 | 226.9 |
| Net fees and commissions income | 役 務 取 引 等 利 益 | 18.3 | 34.0 |
| Trading income | 特 定 取 引 利 益 | 0.6 | 1.3 |
| Profit from other business transactions | そ の 他 業 務 利 益 | (16.0) | (15.2) |
| Expenses (-) | 経 費 | 54.2 | 107.3 |
| Net business income (before transfer to general allowance for loan losses) | 業 務 純 益 (一 般 貸 引 繰 入 前) | 70.8 | 139.7 |
| Core net business income | コ ア 業 務 純 益 | 88.3 | 157.7 |
| Ordinary profit | 経 常 利 益 | 75.9 | 150.4 |
| Net income | 当 期 (中 間) 純 利 益 | 54.5 | 105.8 |
| Net credit costs (-) | 与 信 関 係 費 用 | 5.0 | 12.5 |

<Consolidated>

(¥ Billion)

| | (Japanese) | For the Six Months ending September 30, 2026 | FY2026 ending March 31, 2027 |
|--|--|---|---------------------------------|
| | | | |
| Ordinary profit | 経 常 利 益 | 75.8 | 154.3 |
| Profit attributable to owners of parent | 親 会 社 株 主 に 帰 属 す る 当 期 (中 間) 純 利 益 | 53.0 | 107.0 |
| Cash dividends per share | 1 株 当 た り 配 当 金 | ¥32.00 | ¥64.00 |
| Dividend payout ratio (consolidated) | 配 当 性 向 (連 結 ベ ー ス) | 41.8% | 41.3% |

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

不良債権の英語表記対照表

Problem Loan Matrix

| 自己査定上の債務者区分 Borrower Classification under Self-Assessment | | 自己査定上の債権区分 Assets Classification under Self- Assessment | | 金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law | リスク管理債権 Risk-monitored Loans |
|---|--|---|---|--|---|
| 破綻先 Bankrupt Debtors | | 破綻先債権 Bankrupt Assets | | 破産更生債権 Bankrupt and Substantially Bankrupt Claims | 破綻先債権 Loans to Bankrupt Borrowers |
| 実質破綻先 Effectively Bankrupt Debtors | | 実質破綻先債権 Effectively Bankrupt Assets | | | 延滞債権 Delinquent Loans |
| 破綻懸念先 Potentially Bankrupt Debtors | | 破綻懸念先債権 Potentially Bankrupt Assets | | | 危険債権 Doubtful Claims |
| 要注意先 Debtors Requiring Caution | 要管理先 Substandard Debtors | 要注意先債権 Assets Requiring Caution | 要管理先債権 Substandard Assets | 要管理債権* Substandard Claims | 3ヶ月以上延滞債権 Loans past due 3 months or more |
| | その他要注意先 Other Debtors Requiring Caution | | その他要注意 先債権 Other Assets Requiring Caution | 正常債権 Normal Claims | 貸出条件緩和債権 Restructured Loans |
| 正常先 Normal Debtors | | 正常先債権 Normal Assets | | | |
| | | 総与信 Total Assets under Self- Assessment | | 総与信 Total Claims under the Financial Reconstruction Law | リスク管理債権 Total Risk-Monitored Loans |

* 要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors