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April 30, 2025

To whom it may concern

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Notice Concerning Unrealized Losses on Securities as of the End of the Fiscal Year Ended
March 31, 2025

The Chiba Kogyo Bank, Ltd. (the "Bank") hereby announces that it has completed a calculation of total amount of unrealized losses on securities (held-to-maturity debentures) held by the Bank and its consolidated subsidiaries at the end of the fiscal year ended March 31, 2025, as follows.

1. Securities (held-to-maturity debentures) subject to the calculation

(A) Total amount of unrealized losses on securities as of the end of the fiscal year ended March 31, 2025	¥7,110 million
(B) Consolidated ordinary profit for the fiscal year ended March 31, 2024 (A/B × 100)	¥10,250 million (69.3%)
(C) Profit attributable to owners of parent for the fiscal year ended March 31, 2024 (A/C × 100)	¥7,428 million (95.7%)

(Notes) 1. Held-to-maturity debentures subject to the calculation are those for which market value can be reasonably calculated.

2. Book value of the securities subject to the calculation: ¥115,732 million
Market value: ¥108,622 million

2. Impact on operating performance

There is no impact on the operating performance forecast and dividend forecast for the fiscal year ended March 31, 2025.

(Note) The above operating performance forecast is based on information available as of the date of announcement of this document. The actual operating performance may differ from the forecast due to various factors in the future.

(Reference)

1. The fiscal year-end date of the Bank and its consolidated subsidiaries is March 31.
2. Unrealized gains and net unrealized gains on held-to-maturity debentures and gain or loss on valuation of other securities as of the end of the fiscal year ended March 31, 2025 are as follows:

(D) Total unrealized gains on held-to-maturity debentures as of the end of the fiscal year ended March 31, 2025	¥19 million yen
(E) Total net unrealized gains on held-to-maturity debentures as of the end of the fiscal year ended March 31, 2025 (D-A)	¥(7,091) million
(F) Gain or loss on valuation of other securities as of the end of the fiscal year ended March 31, 2025	¥12,749 million
(G) Gain or loss on valuation of securities as of the end of the fiscal year ended March 31, 2025 (E+F)	¥5,658 million