

The Chiba Bank, Ltd.

Financial Results for the Nine Months of Fiscal Year 2025, ending 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, General Manager, Corporate Planning Division	
Payment date of cash dividends:	-	
Trading Accounts:	Established	
Supplementary Materials:	Attached	
IR Meeting:	Not scheduled (for investors)	

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

1. Financial Highlights for the First Nine Months (from April 1, 2025 to December 31, 2025)

(1) Consolidated Business Results

(%: Change compared to the corresponding period of the previous 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 四半期純利益	
Nine months ended December 31, 2025	¥Million 323,670	% 23.2	¥Million 99,714	% 25.0	¥Million 68,805	% 26.1
December 31, 2024	262,602	13.2	79,722	9.8	54,533	8.7

Note: Comprehensive Income: Period ended December 31, 2025: ¥144,812 million [- %] Period ended December 31, 2024: ¥12,783 million[(86.6%)]

	Profit per Share 1株当たり四半期純利益	Profit per Share (Diluted) 潜在株式調整後 1株当たり四半期純利益
Nine months ended December 31, 2025	¥ 97.58	¥ -
December 31, 2024	76.31	-

(2) Consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
December 31, 2025	¥Million 20,749,231	¥Million 1,242,656	% 5.9
March 31, 2025	21,631,292	1,145,190	5.2

(Reference) Capital Assets Period ended December 31, 2025: ¥1,242,656 million; FY2024: ¥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.

2. Dividends

	Annual Dividends 年間配当金				
	1Q end	2Q end	3Q end	Fiscal Year-end	Total
Fiscal Year	¥	¥	¥	¥	¥
Ended March 31, 2025	—	18.00	—	22.00	40.00
Ending March 31, 2026	—	24.00	—		
Ending March 31, 2026 (Forecast)				28.00	52.00

(Note) Revision of dividend forecast compared to most recent announcement: Yes

3. Consolidated Earnings Forecasts for FY2025 (from April 1, 2025 to March 31, 2026)

(%: 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		
Fiscal Year Ending March 31, 2026	¥Million 131,600	% 22.4	¥Million 90,000	% 21.1	¥ 127.97

(Note) Revision of earnings forecast compared to most recent announcement: Yes

The Bank plans to cancel treasury shares based on a resolution at the Board of Directors held on February 2, 2026.

The impact of the cancellation of treasury shares is included in "Profit per share" stated above.

*** Notes**

(1) Material changes in consolidated subsidiaries during the nine months (changes in specific subsidiaries related to changes in the scope of consolidation): None

(2) Accounting methods used specifically in the creation of quarterly financial statements: None

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

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

(4) Number of Issued Shares (Common Stock)

① Number of issued shares (including treasury shares):	December 31, 2025 805,521,087 shares	March 31, 2025 805,521,087 shares
② Number of treasury shares:	December 31, 2025 107,673,815 shares	March 31, 2025 98,132,960 shares
③ Average number of issued shares:	For the nine months of FY2025 705,075,120 shares	
	For the nine months of FY2024 714,615,890 shares	

*** Review of the accompanying quarterly consolidated financial statements by a certified public accountant or auditing firm : None**

*** Explanation for the proper use of the earnings forecast and other notes**

For information related to the earnings forecast, please refer to “1. Summary of the Consolidated Business Results (3) Explanation of the Consolidated Earnings Forecast ” on page 4.

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1. Summary of the Consolidated Business Results

(1) Summary of the Consolidated Business Results

Looking back at the Japanese economy during the nine months of fiscal year 2025, despite the continued uncertainty due to factors such as continued price increases and U.S. trade policies, the economy has been recovering moderately due to improvements in employment and income conditions.

Looking at financial conditions, the uncollateralized overnight call rate rapidly rose from the high 0.40% to exceed 0.72% due to the Bank of Japan's policy rate hike. Secondary yield of long-term government bonds fell from around 1.50% to the lower 1.10%, but gradually moved up, rose to exceed 2.00% at the end of the period. The Nikkei Stock Average temporarily rose from around 36,000-yen to the record high in the mid 52,000-yen's, and remained around 50,000-yen toward the end of the period.

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 and every company in the community, and to make the community "a place where stakeholders' hope come true," 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 banking group that continues to grow together with the community by providing value backed by deep relationships with customers, shareholders, employees, and other stakeholders".

Under such financial and economic environment and management policies, financial results for the nine months of FY2025 were as follows.

Ordinary income was 323,670 million yen, an increase of 61,068 million yen compared to the previous year, mainly due to an increase in interest income. Ordinary expenses were 223,956 million yen, an increase of 41,076 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 99,714 million yen, an increase of 19,991 million yen, while profit attributable to owners of parent was 68,805 million yen, an increase of 14,271 million yen compared to the previous year.

(2) Summary of the Consolidated Financial Conditions

Total assets as of December 31, 2025 were 20,749.2 billion yen, a decrease of 882.0 billion yen compared to March 31, 2025. Figures for the Bank's major accounts were as follows.

The balance of deposits as of December 31, 2025 was 16,317.3 billion yen, an increase of 65.3 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 household needs. The Bank also continued to proactively respond to the funding needs of its customers. As a result, the balance of loans and bills discounted as of December 31, 2025 was 14,002.5 billion yen, an increase of 819.4 billion yen compared to March 31, 2025. The balance of held of securities was 3,387.1 billion yen, an increase of 208.1 billion yen compared to March 31, 2025.

(3) Explanation of the Consolidated Earnings Forecast

① Consolidated Earnings Forecast

There are changes to the FY2025 Earnings Forecast released on November 7, 2025, as follows.

	Consolidated Earnings Forecast 連結業績予想		Non-consolidated Earnings Forecast 個別業績予想	
	Ordinary Profit 経常利益 ¥Billion	Profit Attributable to Owners of Parent 親会社株主に帰属する 当期純利益 ¥Billion	Ordinary Profit 経常利益 ¥Billion	Net Income 当期純利益 ¥Billion
Previous Earnings Forecast	124.3	85.0	121.6	84.6
Earnings Forecast	131.6	90.0	127.9	88.9
Change	7.3	5.0	6.3	4.3

(Reason for revision)

The Bank has upwardly revised its earnings forecast, mainly because net interest income, including interest on loans and bills discounted, and gains related to stocks are expected to exceed the previous forecast. For more details, please refer to the "Announcement regarding the Revision of the Earnings Forecast and the Upward Revision of the Dividend Forecast for FY2025" released separately today.

② Upward Revision of the Cash Dividend Projection

The Bank proposes to increase the year-end cash dividend for the fiscal year ending March 31, 2026, which was planned to be ¥24.00 per share, by ¥4.00 to ¥28.00 per share to show our appreciation for the ongoing assistance of our shareholders. For more details, please refer to the “Announcement regarding the Revision of the Earnings Forecast and the Upward Revision of the Dividend Forecast for FY2025” released separately today.

Note: The aforementioned forecast is based on presently-available information and assumptions coming from the judgment, assessment, and recognition of facts at the current point in time. Actual results may differ materially from the forecast based on a wide range of potential factors. If the earnings forecast requires any revisions, they will be promptly announced.

2. Quarterly Consolidated Financial Statements and Main Notes

(1) Quarterly Consolidated Balance Sheet

Item	科目 (Japanese)	As of March 31, 2025	As of December 31, 2025
(資産の部)			
Assets			
Cash and due from banks	現 金 預 け 金	4,245,781	2,304,960
Call loans and bills bought	コールローン及び買入手形	448,130	388,159
Receivables under securities borrowing transactions	債券貸借取引支払保証金	1,379	20,148
Monetary claims bought	買 入 金 錢 債 権	23,156	23,474
Trading assets	特 定 取 引 資 産	16,496	33,818
Money held in trust	金 錢 の 信 託	6,900	6,900
Securities	有 價 証 券	3,178,969	3,387,135
Loans and bills discounted	貸 出 金	13,183,185	14,002,595
Foreign exchanges	外 国 為 替	5,571	6,293
Other assets	そ の 他 資 産	338,967	384,676
Tangible fixed assets	有 形 固 定 資 産	125,295	127,013
Intangible fixed assets	無 形 固 定 資 産	23,927	27,975
Net defined benefit asset	退 職 給 付 に 係 る 資 産	37,407	39,531
Deferred tax assets	繰 延 税 金 資 産	2,946	2,435
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	24,854	26,795
Allowance for loan losses	貸 倒 引 当 金	(31,675)	(32,683)
Total assets	資 産 の 部 合 計	21,631,292	20,749,231
(負債の部)			
Liabilities			
Deposits	預 金	16,251,921	16,317,301
Negotiable certificates of deposit	譲 渡 性 預 金	463,414	458,362
Call money and bills sold	コールマネー及び売渡手形	1,415,022	165,365
Payables under repurchase agreements	売 現 先 勘 定	50,565	56,762
Payables under securities lending transactions	債券貸借取引受入担保金	214,190	183,136
Trading liabilities	特 定 取 引 負 債	9,435	28,379
Borrowed money	借 用 金	1,637,445	1,703,043
Foreign exchanges	外 国 為 替	845	823
Bonds payable	社 債	44,831	46,954
Borrowed money from trust account	信 託 勘 定 借	16,892	17,837
Other liabilities	そ の 他 負 債	314,202	424,613
Net defined benefit liability	退 職 給 付 に 係 る 負 債	605	585
Provision for directors' retirement benefits	役 員 退 職 慰 労 引 当 金	232	188
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	421	263
Provision for loyalty point programs	ポ イ ン ト 引 当 金	693	746
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	64,786
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	10,688	10,606
Acceptances and guarantees	支 払 承 諾	24,854	26,795
Total liabilities	負 債 の 部 合 計	20,486,102	19,506,575

Item	科目 (Japanese)	(¥ Million)	
		As of March 31, 2025	As of December 31, 2025
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	122,217
Retained earnings	利 益 剰 余 金	837,898	873,935
Treasury shares	自 己 株 式	(75,104)	(89,990)
Total shareholders' equity	株 主 資 本 合 計	1,029,997	1,051,231
Valuation difference on available-for-sale securities	その他有価証券評価差額金	80,195	126,531
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	17,650	47,366
Revaluation reserve for land	土 地 再 評 価 差 額 金	9,594	9,819
Remeasurements of defined benefit plans	退職給付に係る調整累計額	7,752	7,707
Total accumulated other comprehensive income	その他の包括利益累計額合計	115,193	191,424
Total net assets	純 資 產 の 部 合 計	1,145,190	1,242,656
Total liabilities and net assets	負 債 及 び 純 資 產 の 部 合 計	21,631,292	20,749,231

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

Item	科目 (Japanese)	(¥ Million)	
		For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	経常収益	262,602	323,670
Interest income	資金運用収益	176,844	223,974
Interest on loans and discounts	(うち貸出金利息)	110,834	141,624
Interest and dividends on securities	(うち有価証券利息配当金)	47,193	60,128
Trust fees	信託報酬	63	62
Fees and commissions income	役務取引等収益	47,748	49,290
Trading income	特定取引収益	749	586
Other ordinary income	その他業務収益	4,420	4,674
Other income	その他経常収益	32,775	45,081
Ordinary expenses	経常費用	182,879	223,956
Interest expenses	資金調達費用	63,706	82,029
Interest on deposits	(うち預金利息)	22,993	37,915
Fees and commissions payments	役務取引等費用	17,730	19,318
Trading expenses	特定取引費用	21	24
Other ordinary expenses	その他業務費用	2,282	14,240
General and administrative expenses	営業経費	71,790	78,442
Other expenses	その他経常費用	27,348	29,900
Ordinary profit	経常利益	79,722	99,714
Extraordinary income	特別利益	2	396
Gain on disposal of non-current assets	固定資産処分益	2	396
Extraordinary losses	特別損失	358	1,992
Loss on disposal of non-current assets	固定資産処分損	243	404
Impairment losses	減損損失	115	1,587
Profit before income taxes	税金等調整前利益	79,365	98,118
Income taxes-current	法人税、住民税 及び事業税	21,882	28,552
Income taxes-deferred	法人税等調整額	2,950	760
Total income taxes	法人税等合計	24,832	29,313
Net income	四半期純利益	54,533	68,805
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	54,533	68,805

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

Item	科目 (Japanese)	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Net income	四半期純利益	54,533	68,805
Other comprehensive income	その他包括利益	(41,749)	76,006
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(46,191)	46,193
Deferred gains or losses on hedges	繰延ヘッジ損益	4,667	29,715
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(120)	(44)
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	(104)	142
Comprehensive income	四半期包括利益	12,783	144,812
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る 四半期包括利益	12,783	144,812

(3) Note regarding Quarterly Consolidated Financial Statements

(Note regarding Segment Information)

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

(Note regarding Changes in Shareholders' Equity)

Not applicable.

(Note regarding Changes the Going Concern Assumption)

Not applicable.

(Note regarding Quarterly Consolidated Statements of Cash Flows)

Quarterly consolidated statements of cash flows have not been prepared for the nine months of fiscal year 2025. Depreciation and amortization expenses (including amortization expenses related to intangible fixed assets excluding goodwill) and amortization of goodwill for the nine months of fiscal year under review are as follows.

Item	科目 (Japanese)	(\$ Million)	
		For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Depreciation and amortization expenses	減価償却費	7,706	7,360
Amortization of goodwill	のれんの償却額	70	316

(Note regarding Subsequent Events)

At the Board of Director held on February 2, 2026, the Bank resolved to cancel treasury shares in accordance with the provisions of Article 178 of the Companies Act

- ① Type of shares to be cancelled
Common stock
- ② Total number of shares to be cancelled
30,000,000 shares
- ③ Scheduled cancellation date
February 27, 2026

(Note Regarding Additional Information)**(Memorandum of Understanding regarding Management Consolidation Between The Chiba Bank, Ltd. and The Chiba Kogyo Bank, Ltd.)**

The Bank resolved, at the boards of directors held on September 29, 2025, to conclude a memorandum of understanding with The Chiba Kogyo Bank, Ltd. (“**Chiba Kogyo Bank**”) (Chiba Bank and Chiba Kogyo Bank are hereinafter collectively referred to as the “**Banks**”) to proceed with discussions and deliberations toward implementing a management consolidation by establishing a holding company (the “**Management Consolidation**”), and the Banks entered into a memorandum of understanding.

1. Philosophy and objectives of the Management Consolidation

The aim of the Management Consolidation is for the Banks, both of which already possess customer bases in Chiba Prefecture and the Tokyo metropolitan area, to “step up” to a new banking group for the region.

In the Management Consolidation, the Banks agree to respect each other’s operational autonomy and self-reliance to the maximum extent, and to engage in discussions and deliberations aimed at “strengthening regional financial capabilities through two brands built on mutual trust and respect.” The Banks will respect each other’s approach and policy toward customers to the maximum extent in today’s business environment, where customer needs and challenges to be addressed are diversifying and becoming more complex. At the same time, the Banks will enhance and diversify the solutions offered to customers while pursuing productivity and efficiency through the establishment of collaborative relationships that leverage the Banks’ customer relationships and autonomy, mutual utilization of the Banks’ respective strengths in products, services, and expertise, and by leveraging each other’s management resources as their customer bases expand. Through these measures, the Banks will provide customers and the community with an enhanced customer experience and greater added value.

In addition, amid intensifying competition in the financial sector to enhance service convenience driven by technological innovation in financial services and cross-industry expansion, the Banks believe it is essential to secure diverse personnel early on to enable value creation and handling of issues in specialized fields. Through collaboration between the Banks, sharing management resources, and fostering talent by sharing knowledge, experience, and expertise in accordance with mutual trust and respect, the Banks will not only secure professional personnel but also create new growth opportunities for employees and build a system where each employee can maximize their abilities and shine in their own way.

Furthermore, as 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,” and as strengthening resilience—including measures against financial crimes and cybersecurity—becomes increasingly vital to ensure that customers can use our services safely and securely, the Banks strongly recognize that their responsibility to provide financial infrastructure is now more significant than ever before and they consider it their social mission to contribute to the maintenance and development of a stable and sound regional financial system. By leveraging the complementary strengths and networks of the Banks within Chiba Prefecture and ensuring the stability of the regional economy through the continued operation and further strengthening of a sound regional financial system, the Banks will contribute to the sustainable development of regional communities.

Regarding the management structure of the Banks following the Management Consolidation, the Banks will determine through future discussions based on the premise of respecting each other’s operational autonomy and self-reliance to the maximum extent.

2. Form of management consolidation**(1) Form**

The Banks will proceed with discussions and deliberations toward establishing a bank holding company (the “**Holding Company**”) as the wholly-owning parent company of the Banks through a joint share transfer (the “**Share Transfer**”) (i.e., making the Share Transfer effective), on or around April 1, 2027, subject to obtaining approval at the respective shareholders meetings of the Banks, and authorizations, approvals, certifications and/or permissions by relevant authorities required for the execution of the Management Consolidation. In addition, following the Management Consolidation, the Banks, which will become subsidiaries of the Holding Company, do not plan to conduct a merger, based on the judgment that conducting business development that leverages their respective strengths will lead to the realization of the objectives of the Management Consolidation.

(2) Policy regarding the listing of the Holding Company

It is planned that the Holding Company will apply for a technical listing of its shares of common stock on the Prime Market of the Tokyo Stock Exchange. In addition, since the Banks will each become a wholly-owned subsidiary of the Holding Company through the Share Transfer, the shares of the Banks will be delisted from the Tokyo Stock Exchange prior to the effective date of the Share Transfer.

3. Overview of the Holding Company

It is planned that the name and the address of the head office of the Holding Company will be determined in a definitive agreement regarding the Management Consolidation (the “Definitive Agreement”) upon future discussions between the Banks. The addresses of the head offices and the principal offices of Chiba Bank and Chiba Kogyo Bank, which will both become subsidiaries of the Holding Company, will remain unchanged. It is anticipated that the initial organizational structure of the Holding Company after the Management Consolidation will be that of a company with an audit and supervisory committee, and it is planned that the details of the organizational structure and officers will be determined in the Definitive Agreement upon discussions between the Banks.

4. Share Transfer Ratio

The share transfer ratio for the Share Transfer will be announced as soon as it is determined through discussions in good faith between the Banks, based on various factors including the results of the due diligence to be conducted in the future and the results of the calculation of the share transfer ratio by the third-party appraisers appointed respectively by the Banks.

5. Establishment of a preparatory committee on management consolidation

In order to facilitate the smooth progress of the Management Consolidation, the Banks will, promptly after entering into the Memorandum of Understanding, establish a preparatory committee on management consolidation and engage in focused discussions regarding the Management Consolidation.

6. Upcoming schedule

March, 2026 (plan)	Execution of the Definitive Agreement and drafting of a written share transfer plan
December, 2026 (plan)	Holding of extraordinary general meetings of shareholders by the Banks
April 1, 2027 (plan)	Establishment (effective date of the Share Transfer) of and listing date of the Holding Company

(Note) The above upcoming schedule is the current plan and is subject to change depending on future discussions between the Banks and other factors. In addition, the execution of the Management Consolidation is subject to obtainment of the required authorizations, approvals, certifications and/or permissions by relevant authorities (including the filing of a Form F-4 registration statement with the U.S. Securities and Exchange Commission (the “SEC”) and the coming into effect of the registration statement, and Banks plan to obtain the approval under the Act on Special Measures concerning Act on Prohibition of Private Monopolization and Maintenance of Fair Trade to Maintain Provision of Fundamental Services Pertaining to Regional Motor Carrier Services for Ride-Sharing by General Passengers and Banking Business), and if, pursuant to the status of obtaining such authorizations, approvals, certifications and/or permissions, any reason may be arose that delays the schedule of the Management Consolidation.

7. Overview of the Banks (as of March 31, 2025)

Name	Chiba bank	Chiba Kogyo bank
Address	1-2 Chiba-minato, Chuo-ku, Chiba City, Chiba	1-2, Saiwaicho 2-chome, Mihamaku, Chiba City, Chiba
Representative's Title and Name	Tsutomu Yonemoto, President and Group Chief Executive Officer (CEO)	Hitoshi Umeda, President(CEO) and Managing Executive Officer
Business	Ordinary banking services	Ordinary banking services
Amount of stated capital	¥145.0 billion	¥62.1 billion
Date of incorporation	March 31, 1943	January 18, 1952
Number of issued shares	805,521,087 shares	62,222,045 shares of common stock 2,787,233 shares of preferred stock
Fiscal year end	March 31	March 31
Total Assets (Consolidated)	¥21,631.2 billion	¥3,246.8 billion
Net Assets (Consolidated)	¥1,145.1 billion	¥174.7 billion
Deposits (Non-consolidated)	¥16,268.7 billion	¥2,879.5 billion
Loan balance (Non-consolidated)	¥13,233.3 billion	¥2,420.3 billion
Number of Employees (Consolidated)	4,280 people	1,313 people
Number of locations (including branch offices)	186 domestic offices, 4 overseas branches and 2 overseas representative offices	80 domestic branches and 2 Loan Plazas

8. Others

In the event the Management Consolidation is carried out, shares of the Holding Company will be issued to the shareholders of the Banks. In accordance with the U.S. Securities Act of 1933, it is planned that the Banks will file a Form F-4 registration statement with the SEC regarding the Management Consolidation.

Supplementary Information

Financial Results for the Nine Months of Fiscal Year 2025, ending March 31, 2026

1. P/L Summary (Non-consolidated)

- As a result of our activities to achieve the Purpose and Vision, core net business income was 99.4 billion yen, an increase of 22.1 billion yen compared to the previous year, while ordinary profit was 97.5 billion yen, an increase of 17.8 billion yen, and net income was 68.6 billion yen, an increase of 12.2 billion yen.
- Net income saw steady progress representing 77.1% of the projection for the full year ending March 2026.

Non-consolidated

	(Japanese)	For the nine months ended Dec. 31, 2025 (a)	(a - b)	For the nine months ended Dec. 31, 2024 (b)	FY2025 (Projection)	(¥ Million) (Reference) FY2024
Gross business profit	業務粗利益	158,613	15,844	142,768		186,529
Net interest income	資金利益	145,148	27,859	117,289		156,770
Net fees and commissions income	役務取引等利益	22,498	(149)	22,647		30,813
Net Trading income	特定取引利益	564	(168)	732		1,138
Net other ordinary income	その他業務利益	(9,597)	(11,697)	2,099		(2,192)
Gains (losses) related to bonds (Government bonds, etc.)	うち国債等債券損益	(13,724)	(12,236)	(1,487)		(6,725)
General and administrative expenses (excluding non-recurrent expenses) (-)	経費 (除く臨時処理分)	72,880	5,889	66,990		89,782
Net business income (before provisions to general allowance for loan losses)	業務純益 (一般貸引繰入前)	85,732	9,955	75,777		96,747
Core net business income	コア業務純益	99,457	22,191	77,265		103,473
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	94,914	19,803	75,110		100,828
Net provisions to general allowance for loan losses (-) (i)	一般貸倒引当金 純繰入額	655	(1,052)	1,707		2,084
Net business income	業務純益	85,077	11,007	74,069		94,662
Non-recurring gains (losses)	臨時損益	12,484	6,870	5,614		10,363
Disposal of non-performing loans (-) (ii)	うち不良債権処理額	5,378	390	4,988		8,170
Gains (losses) related to stocks, etc.	うち株式等関係損益	17,892	7,598	10,294		18,130
Ordinary profit	経常利益	97,561	17,877	79,684		105,025
Extraordinary gains (losses)	特別損益	(1,836)	(1,482)	(353)		(650)
Pre-tax quarterly net income	税引前 四半期(当期)純利益	95,725	16,395	79,330		104,375
Total corporate income taxes (-)	法人税等合計	27,101	4,181	22,919		30,143
Net income	四半期(当期)純利益	68,624	12,213	56,410		88,900
Credit-related expenses (-) (i)+(ii)	与信関係費用	6,034	(661)	6,696		10,255

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

2. P/L Summary (Consolidated)

- Ordinary profit was 99.7 billion yen, an increase of 19.9 billion yen compared to the previous year, and profit attributable to owners of parent was 68.8 billion yen, an increase of by 14.2 billion yen.
- Net income saw steady progress representing 76.4% of the projection for the full year ending March 2026.

Consolidated

(¥ Million)

	(Japanese)	For the nine months ended Dec. 31, 2025 (a)	(a - b)	For the nine months ended Dec. 31, 2024 (b)	FY2025 (Projection)	(Reference) FY2024
Consolidated net revenue	連結粗利益	162,975	16,889	146,086		192,251
Net interest income	資金利益	141,945	28,806	113,138		152,617
Net fees and commissions	役務取引等利益	30,034	(47)	30,081		40,656
Net trading income	特定取引利益	562	(165)	728		1,121
Net other ordinary income	その他業務利益	(9,566)	(11,704)	2,138		(2,144)
General and administrative expenses (-)	営業経費	78,442	6,652	71,790		96,761
Credit-related expenses (-)	与信関係費用	6,260	(969)	7,229		10,823
Net provisions to general allowance for loan losses (-)	一般貸倒引当金純繰入額	1,156	(642)	1,798		2,234
Disposal of non-performing loans (-)	不良債権処理額	5,103	(326)	5,430		8,589
Gains (losses) related to stocks, etc.	株式等関係損益	18,312	7,417	10,895		19,673
Gains (losses) on equity-method investments	持分法による投資損益	308	193	114		436
Other	その他	2,821	1,174	1,646		2,730
Ordinary profit	経常利益	99,714	19,991	79,722	131,600	107,506
Extraordinary gains (losses)	特別損益	(1,595)	(1,238)	(356)		(681)
Net income pre-tax adjustment	税金等調整前四半期(当期)純利益	98,118	18,752	79,365		106,825
Total corporate income taxes (-)	法人税等合計	29,313	4,481	24,832		32,566
Net income	四半期(当期)純利益	68,805	14,271	54,533		74,259
Profit attributable to owners of parent	親会社株主に帰属する四半期(当期)純利益	68,805	14,271	54,533	90,000	74,259
Net business income (before provisions to general allowance for loan losses)	連結業務純益 (一般貸引繰入前)	92,577	11,739	80,837		104,704
Net business income	連結業務純益	91,421	12,382	79,038		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 provisions to general allowance for loan losses - internal transactions

3. Loans and Deposits (Non-consolidated / Term-end Balance)

- The balance of loans and bills discounted was 14,067.0 billion yen, an increase of 840.4 billion yen compared to December 31, 2024, mainly due to an increase in corporate loans.
- Deposit balances were 16,335.4 billion yen, an increase of 350.8 billion yen compared to December 31, 2024, mainly due to an increase in retail deposits.

		(Japanese)	Dec. 31, 2025 (a)			Dec. 31, 2024 (b)	Sep. 30, 2025 (c)
				(a - b)	(a - c)		
Loans and bills discounted	貸出金	14,067.0	840.4	249.0	13,226.6	13,818.0	
Domestic operations	国内向け貸出	13,545.5	814.7	223.4	12,730.7	13,322.0	
Corporate loans	事業者向け貸出	8,480.8	432.1	148.7	8,048.7	8,332.1	
Consumer loans	消費者ローン	4,518.8	217.3	82.4	4,301.4	4,436.4	
Residential loans	うち住宅ローン	4,275.0	200.2	77.5	4,074.8	4,197.4	
Public sector loans	公共向け貸出	545.7	165.2	(7.7)	380.5	553.5	
Small and medium-sized enterprises, etc. [Ratio]	うち中小企業等貸出 [中小企業等貸出比率]	11,163.4 [82.41%]	554.3 [(0.91%)]	202.1 [0.13%]	10,609.0 [83.33%]	10,961.2 [82.27%]	
Overseas operations	海外向け貸出	521.5	25.7	25.5	495.8	495.9	
Deposits	預金	16,335.4	350.8	25.8	15,984.5	16,309.6	
Domestic operations	国内	15,806.2	298.1	36.4	15,508.1	15,769.7	
Retail deposits	個人	11,695.0	174.1	232.7	11,520.9	11,462.3	
Corporate deposits	法人	3,385.4	145.7	20.5	3,239.7	3,364.9	
Public sector deposits	公共	725.6	(21.7)	(216.8)	747.4	942.4	
Overseas operations	海外店等	529.2	52.7	(10.6)	476.4	539.9	

Note: Ratio = Small and medium-sized enterprises, etc. / Domestic loans and bills discounted

		(Japanese)	Dec. 31, 2025 (a)			Dec. 31, 2024 (b)	Sep. 30, 2025 (c)
				(a - b)	(a - c)		
Loans and bills discounted (average balance)	貸出金(平残)	13,690.3	711.1	166.9	12,979.1	13,523.3	
Deposits (average balance)	預金(平残)	16,190.6	330.5	23.1	15,860.0	16,167.5	

(Reference) Investment trusts, etc. (参考) 投資信託等						(¥ Billion)	
		(Japanese)	Dec. 31, 2025 (a)			Dec. 31, 2024 (b)	Sep. 30, 2025 (c)
				(a - b)	(a - c)		
Balance of investment trusts	投資信託残高	496.3	51.0	26.4	445.3	469.8	

		(Japanese)	Dec. 31, 2025 (a)			Dec. 31, 2024 (b)	Sep. 30, 2025 (c)
				(a - b)	(a - c)		
Balance of retail annuities, insurance, etc.	個人年金保険等残高	955.4	28.4	2.6	927.0	952.7	

4. Interest Rate Spread (Domestic Business) (Non-consolidated)

		(Japanese)	For the nine months ended Dec. 31, 2025 (a)	(a-b)	For the nine months ended Dec. 31, 2024(b)	(Reference) FY2024
(1)	Average yield on interest earning assets (A)	資金運用利回	1.14%	0.34%	0.80%	0.83%
	(i) Average yield on loans and bills discounted (B)	貸出金利回	1.20%	0.27%	0.93%	0.96%
	(ii) Average yield on securities	有価証券利回	2.05%	0.41%	1.64%	1.55%
(2)	Average yield on interest bearing liabilities (C)	資金調達原価	0.70%	0.20%	0.50%	0.52%
	(i) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.18%	0.13%	0.04%	0.06%
	(ii) Expense ratio	経費率	0.57%	0.03%	0.54%	0.54%
(3)	Average interest rate spread (A) - (C)	総資金利鞘	0.44%	0.14%	0.30%	0.31%
	Difference between average yield on loans and deposits (B) - (D)	預貸金利差	1.02%	0.13%	0.89%	0.90%

Note: Figures in (1) and (2) are rounded down to second decimal places. (3) is calculated by taking the difference between (1) and (2).

5. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (Non-consolidated / Consolidated)

<Non-consolidated>

		(Japanese)	Dec. 31, 2025 (a)	(a-b)	Sep. 30, 2025 (b)	(¥ Million) (Reference) Dec. 31, 2024
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,425	129	18,295	18,213	18,213
Doubtful Claims	危険債権	40,035	1	40,033	50,300	50,300
Substandard Claims	要管理債権	57,356	(361)	57,717	54,648	54,648
Loans past due 3 months or more	三月以上延滞債権	1,486	51	1,435	2,141	2,141
Restructured loans	貸出条件緩和債権	55,869	(412)	56,282	52,506	52,506
Total	合計	115,816	(230)	116,047	123,161	123,161

Normal Claims	正常債権	14,021,324	249,355	13,771,968	13,178,211
Total Claims	総与信残高	14,137,140	249,124	13,888,015	13,301,373
Non-performing loan ratio	不良債権比率	0.81%	(0.01%)	0.83%	0.92%

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.

<Consolidated>

(¥ Million)

	(Japanese)	Dec. 31, 2025 (a)	(a-b)	Sep. 30, 2025 (b)	(Reference) Dec. 31, 2024
Bankrupt and Substantially Bankrupt Claims	破産更生債権及び これらに準ずる債権	17,182	(191)	17,373	17,720
Doubtful Claims	危険債権	40,150	(18)	40,169	50,444
Substandard Claims	要管理債権	57,363	(361)	57,724	54,657
Loans past due 3 months or more	三月以上延滞債権	1,486	51	1,435	2,141
Restructured loans	貸出条件緩和債権	55,876	(412)	56,289	52,516
Total	合計	114,696	(571)	115,267	122,822

Normal Claims	正常債権	13,960,577	249,067	13,711,510	13,132,687
Total Claims	総与信残高	14,075,273	248,495	13,826,777	13,255,510
Non-performing loan ratio	不良債権比率	0.81%	(0.01%)	0.83%	0.92%

6. Securities

(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with Market Value (Non-consolidated / Consolidated)

Non-consolidated

		(Japanese)	Dec. 31, 2025			Sep. 30, 2025		
			Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)	
				Gains	Losses		Gains	Losses
Held-to-maturity bonds	満期保有目的		-	-	-	1.4	(0.0)	-
Other securities	その他有価証券	3,275.8	160.1	346.9	186.8	3,162.6	156.1	313.0
	Stocks	株式	348.6	256.6	260.7	4.0	330.8	236.6
	Bonds	債券	1,346.6	(141.4)	0.0	141.4	1,342.5	(108.0)
	Others	その他	1,580.5	44.9	86.2	41.2	1,489.2	27.5
	Foreign bonds	うち外国債券	907.5	(19.7)	7.2	26.9	840.8	(18.9)
							7.0	26.0

Consolidated

		(Japanese)	Dec. 31, 2025			Sep. 30, 2025		
			Market value	Gains (losses) on valuation / Unrealized gains (losses)		Market value	Gains (losses) on valuation / Unrealized gains (losses)	
				Gains	Losses		Gains	Losses
Held-to-maturity bonds	満期保有目的		-	-	-	1.4	(0.0)	-
Other securities	その他有価証券	3,305.5	183.0	369.8	186.8	3,192.0	179.8	336.7
	Stocks	株式	371.9	278.2	282.3	4.0	355.1	259.2
	Bonds	債券	1,346.6	(141.4)	0.0	141.4	1,342.5	(108.0)
	Others	その他	1,586.8	46.2	87.5	41.2	1,494.3	28.6
	Foreign bonds	うち外国債券	907.5	(19.7)	7.2	26.9	840.8	(18.9)
							7.0	26.0

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

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: The Bank performs deferred hedging operations on its bond and foreign bond positions through derivative transactions as a way to reduce market value fluctuation risk. The gains/losses on valuation of these operations are as follows.

		(Japanese)	Dec. 31, 2025		Sep. 30, 2025	
			(a)	(a - b)	(b)	
Bonds	債券		(141.4)	(33.4)	(108.0)	
Foreign Bonds	外国債券		(19.7)	(0.7)	(18.9)	
Derivative transactions (deferred hedging)	デリバティブ取引 (繰延ヘッジ)		83.0	24.6	58.4	
Total gains (losses) on valuation	評価損益合計		(78.1)	(9.5)	(68.5)	

(2) Gains (Losses) related to Securities (Non-consolidated)

		(Japanese)	For the nine months ended Dec. 31, 2025 (a)		For the nine months ended Dec. 31, 2024 (b)	
			(a - b)	(b)	(a - b)	(Reference) FY 2024
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益		(13,724)	(12,236)	(1,487)	(6,725)
Gains on sales	売却益	516	(277)	794	938	
Gains on redemption	償還益	-	-	-	-	
Losses on sales (-)	売却損	12,815	11,296	1,518	6,737	
Losses on redemption (-)	償還損	-	-	-	-	
Write-offs (-)	償却	1,425	662	763	926	
Gains (losses) related to stocks, etc.	株式等関係損益	17,892	7,598	10,294	18,130	
Gains on sales	売却益	18,586	7,344	11,242	19,637	
Losses on sales (-)	売却損	228	(719)	947	1,506	
Write-offs (-)	償却	465	464	0	0	

This 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.