



February 2, 2026

Company name: The Chiba Bank, Ltd.
Name of representative: Tsutomu Yonemoto, President
(Securities code: 8331;
Tokyo Stock Exchange, Prime Market)

Announcement regarding the Revision of the Earnings Forecast and the Upward Revision of the Dividend Forecast for FY2025

At the Board of Directors' Meeting held today on February 2, 2026, The Chiba Bank, Ltd. resolved to revise the earnings forecast and the dividend forecast for FY2025 (April 1, 2025 to March 31, 2026), both released on November 7, 2025, as follows.

1. Revision of earnings forecast

(1) Revision of consolidated earnings forecast for FY2025 (April 1, 2025 to March 31, 2026)

	Ordinary Profit	Profit Attributable to Owners of Parent	Profit per Share
Previous forecast (a)	(Million yen) 124,300	(Million yen) 85,000	(Yen) 120.68
Current forecast (b)	131,600	90,000	127.97
Change (b-a)	7,300	5,000	
Change (%)	5.9	5.9	
[Reference]			
Previous fiscal year (FY2024)	107,506	74,259	104.17

(2) Revision of non-consolidated earnings forecast for FY2025 (April 1, 2025 to March 31, 2026)

	Ordinary Profit	Net Income	Profit per Share
Previous forecast (a)	(Million yen) 121,600	(Million yen) 84,600	(Yen) 120.12
Current forecast (b)	127,900	88,900	126.40
Change (b-a)	6,300	4,300	
Change (%)	5.2	5.1	
[Reference]			
Previous fiscal year (FY2024)	105,025	74,231	104.13

(Reason for the revision)

The Chiba 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.



2. Upward revision of the dividend forecast for FY2025

	Dividend per share		
	Interim	Year-end	Full-year
Previous forecast		¥24.00	¥48.00
Current forecast		¥28.00	¥52.00
Actual dividend payment	¥24.00		
Previous fiscal year (FY2024)	¥18.00	¥22.00	¥40.00

Note: This revision will be submitted to the General Meeting of Shareholders to be held in June, 2026.

(Reason for the revision)

The Chiba Bank has a basic policy of a positive approach toward shareholder returns, through stable dividends and flexible acquisition of own shares, and effective use of capital for our development, keeping a solid capital base in the light of the public nature of our banking business.

Based on this policy, we propose 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.

Accordingly, the annual cash dividend will be ¥52.00 per share, including the ¥24.00 interim cash dividend which was paid in December 2025.

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.

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