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October 27, 2026

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Notice Concerning Revision of Financial Results Forecast for the Six Months Ended September 30, 2026

Based on the recent performance trends, The Chiba Kogyo Bank, Ltd. (hereinafter, the "Bank") will revise its financial results forecast announced on May 14, 2026, as follows.

1. Revision of financial results forecast figures

(1) Revision of consolidated financial results forecast figures for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(Millions of yen)

	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
Previously announced forecast (A) (Announced on May 14, 2026)	6,900	4,500	78.38 yen
Revised forecast (B)	8,500	6,000	104.17 yen
Change (B-A)	1,600	1,500	
Change (%)	23.1%	33.3%	
(Reference) Results for the six months ended September 30, 2025	6,917	4,873	84.98 yen

(2) Revision of non-consolidated financial results forecast figures for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(Millions of yen)

	Ordinary profit	Profit	Basic earnings per share
Previously announced forecast (A) (Announced on May 14, 2026)	6,700	4,400	76.64 yen
Revised forecast (B)	8,400	5,900	102.43 yen
Change (B-A)	1,700	1,500	
Change (%)	25.3%	34.0%	

(Reference) Results for the six months ended September 30, 2025	6,763	4,875	85.02 yen

2. Reason for the revision

(1) Reason for the revision of the non-consolidated financial results forecast

The financial results forecast has been revised upward as net interest income and net fees and commissions are expected to exceed the initial forecasts while credit costs are expected to be lower than initially forecast.

(2) Reason for the revision of the consolidated financial results forecast

This is due to the revision of the non-consolidated financial results forecast.

The financial results forecast contained in this document are based on information available as of the date of this announcement. Actual results may differ from the forecast figures due to various factors that may arise in the future.

The financial results forecast for the fiscal year ending March 31, 2027 will be provided when the Company releases its financial results for the six months ended September 30, 2026, scheduled on November 11, 2026.