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October 30, 2026

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# Notice Concerning Unrealized Losses on Securities as of the End of the Second Quarter Ended September 30, 2026

The Chiba Kogyo Bank, Ltd. (hereinafter, the "Bank") hereby announces that it has calculated unrealized losses on the securities (bonds held to maturity) held by the Bank and its consolidated subsidiaries as of the end of the second quarter ended September 30, 2026. The total amount of the said unrealized losses is set out below.

1. Securities subject to unrealized losses (bonds held to maturity)

| | |
|---|---|
| (A) Unrealized losses on securities as of the end of the second quarter ended September 30, 2026 | ¥19,685 million |
| (B) Consolidated ordinary profit for the fiscal year ended March 31, 2026 | ¥12,711 million |
| (A/B × 100) | (154.8%) |
| (C) Profit attributable to owners of parent for the fiscal year ended March 31, 2026 | ¥8,612 million |
| (A/C × 100) | (228.5%) |

Notes: 1. Applies to all bonds held to maturity whose market value can be reasonably calculated.
2. Book value of securities subject to unrealized losses: ¥110,865 million
Market value of securities subject to unrealized losses: ¥ 91,179 million

2. Impact on financial results

This matter shall have no impact on the financial results forecast or cash dividend projection for the fiscal year ending March 31, 2027.

Note: The above financial results forecast was prepared based on the information available as of the time of the release of this document. However, the actual financial results may differ from the forecast figures due to a variety of factors in future.

(Reference)

1. September 30 is the final day of the second quarter of the fiscal year for the Bank and its consolidated subsidiaries.
2. Unrealized gains and the net unrealized gains (losses) on bonds held to maturity, and valuation gains on available-for-sale securities as of the end of the second quarter ended September 30, 2026, are detailed below:

| | |
|---|---|
| (D) Unrealized gains on bonds held to maturity as of the end of the second quarter ended September 30, 2026 | ¥2 million |
| (E) Net unrealized gains (losses) on bonds held to maturity as of the end of the second quarter ended September 30, 2026 (D − A) | ¥(19,683) million |
| (F) Valuation gains (losses) on available-for-sale securities as of the end of the second quarter ended September 30, 2026 | ¥21,492 million |
| (G) Total valuation gains (losses) on securities as of the end of the second quarter ended September 30, 2026 (E + F) | ¥1,809 million |