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November 11, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

Company name: The Chiba Kogyo Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8337
URL: https://www.chibakogyo-bank.co.jp/
Representative: Hitoshi Umeda President (CEO) and Representative Director
Inquiries: Nobuhiro Nishimura Executive Officer of Management Planning Division
Telephone: +81-43－243－2111

Scheduled date to file semi-annual securities report: November 20, 2026
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	40,967	24.2	8,595	24.2	6,052	24.2
September 30, 2025	32,960	15.7	6,917	16.0	4,873	20.2

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 519 million [(95.8) %]
For the six months ended September 30, 2025: ¥ 12,596 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	105.09	98.10
September 30, 2025	84.98	60.83

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,388,790	166,791	4.9
March 31, 2026	3,396,610	192,812	5.6

Reference: Equity
As of September 30, 2026: ¥ 166,606 million
As of March 31, 2026: ¥ 192,631 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	0.00	-	10.00	10.00
Fiscal year ending March 31, 2027	-	0.00			
Fiscal year ending March 31, 2027 (Forecast)			-	20.00	20.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: Breakdown of the second quarter (interim) dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	15,700	23.5	10,200	18.4	172.82

Note: Revisions to the financial result forecast most recently announced: Yes

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - companies( )

Excluded: - companies( )

(2) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of September 30, 2026	62,222,045 shares
As of March 31, 2026	62,222,045 shares

(ii) Number of treasury shares at the end of the period

As of September 30, 2026	4,743,059 shares
As of March 31, 2026	4,808,362 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	57,450,606 shares
Six months ended September 30, 2025	57,346,141 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	36,371	27.1	8,406	24.2	5,944	21.9
September 30, 2025	28,608	17.1	6,763	8.9	4,875	(4.3)

	Basic earnings per share
Six months ended	Yen
September 30, 2026	103.20
September 30, 2025	85.02

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,362,761	156,691	4.6
March 31, 2026	3,370,447	182,587	5.4

Reference: Equity

As of September 30, 2026: ¥ 156,506 million

As of March 31, 2026: ¥ 182,406 million

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	15,400	25.2	10,000	16.1	169.34

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

Dividends on Class Stocks

The breakdown of annual dividends per share on class stocks with rights different from those of common stock is as follows:

Class 2 Preferred Stock	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	-	-	104.00	104.00
Fiscal year ending March 31, 2027	-	-			
Fiscal year ending March 31, 2027 (Forecast)			-	104.00	104.00

2nd Series of Class 6 Preferred Stock	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	-	-	300.00	300.00
Fiscal year ending March 31, 2027	-	-			
Fiscal year ending March 31, 2027 (Forecast)			-	300.00	300.00

1st Series of Class 7 Preferred Stock	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	-	-	900.00	900.00
Fiscal year ending March 31, 2027	-	-			
Fiscal year ending March 31, 2027 (Forecast)			-	-	-

Note: No dividends will be paid on the 1st Series of Class 7 Preferred Stock for the fiscal year ending March 31, 2027, as all of these shares were acquired and canceled on April 1, 2026, pursuant to a resolution passed at the Board of Directors' meeting held on February 10, 2026.

2nd Series of Class 7 Preferred Stock	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	-	-	9,000.00	9,000.00
Fiscal year ending March 31, 2027	-	-			
Fiscal year ending March 31, 2027 (Forecast)			-	9,000.00	9,000.00

Semi-annual Consolidated Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	225,696	169,112
Monetary claims bought	97	97
Trading securities	125	108
Securities	591,813	616,050
Loans and bills discounted	2,511,632	2,530,298
Foreign exchanges	4,014	5,647
Other assets	36,248	38,236
Tangible fixed assets	18,901	18,820
Intangible fixed assets	2,905	2,814
Retirement benefit asset	5,327	5,504
Deferred tax assets	69	72
Customers' liabilities for acceptances and guarantees	5,576	7,289
Allowance for loan losses	(5,796)	(5,263)
Total assets	3,396,610	3,388,790
Liabilities		
Deposits	3,043,848	3,033,203
Negotiable certificates of deposit	75,000	98,400
Borrowed money	41,622	48,774
Foreign exchanges	264	300
Other liabilities	29,704	27,817
Retirement benefit liability	124	132
Provision for retirement benefits for directors (and other officers)	29	31
Provision for share awards	415	440
Provision for reimbursement of deposits	14	10
Deferred tax liabilities	7,198	5,599
Acceptances and guarantees	5,576	7,289
Total liabilities	3,203,798	3,221,999
Net assets		
Share capital	62,120	62,120
Capital surplus	10,824	11,760
Retained earnings	97,419	78,076
Treasury shares	(2,273)	(4,358)
Total shareholders' equity	168,090	147,598
Valuation difference on available-for-sale securities	19,499	14,246
Remeasurements of defined benefit plans	5,041	4,760
Total accumulated other comprehensive income	24,540	19,007
Share acquisition rights	181	184
Total net assets	192,812	166,791
Total liabilities and net assets	3,396,610	3,388,790

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	32,960	40,967
Interest income	18,606	23,479
Interest on loans and discounts	14,537	18,220
Interest and dividends on securities	3,295	4,211
Fees and commissions	6,123	6,478
Other ordinary income	1,267	163
Other income	6,962	10,846
Ordinary expenses	26,042	32,372
Interest expenses	3,164	6,181
Interest on deposits	2,657	5,333
Fees and commissions payments	2,553	2,628
Other ordinary expenses	2,562	4,171
General and administrative expenses	12,935	13,484
Other expenses	4,825	5,905
Ordinary profit	6,917	8,595
Extraordinary income	14	1
Gain on disposal of non-current assets	14	1
Extraordinary losses	8	6
Loss on disposal of non-current assets	8	6
Impairment losses	0	-
Profit before income taxes	6,923	8,590
Income taxes - current	2,032	2,043
Income taxes - deferred	(103)	493
Total income taxes	1,928	2,537
Profit	4,994	6,052
Profit attributable to non-controlling interests	121	-
Profit attributable to owners of parent	4,873	6,052

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	4,994	6,052
Other comprehensive income	7,601	(5,533)
Valuation difference on available-for-sale securities	8,183	(5,252)
Deferred gains or losses on hedges	(578)	-
Remeasurements of defined benefit plans, net of tax	(2)	(280)
Comprehensive income	12,596	519
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	12,342	519
Comprehensive income attributable to non-controlling interests	254	-

Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	62,120	6,971	92,183	(2,326)	158,948
Changes during period					
Dividends of surplus			(1,367)		(1,367)
Profit attributable to owners of parent			4,873		4,873
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares		(9)		49	39
Transfer from retained earnings to capital surplus		9	(9)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	3,495	46	3,542
Balance at end of period	62,120	6,971	95,679	(2,280)	162,490

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	8,345	578	2,107	11,031	173	4,636	174,790
Changes during period							
Dividends of surplus							(1,367)
Profit attributable to owners of parent							4,873
Purchase of treasury shares							(2)
Disposal of treasury shares							39
Transfer from retained earnings to capital surplus							-
Net changes in items other than shareholders' equity	8,050	(578)	(2)	7,469	(8)	254	7,714
Total changes during period	8,050	(578)	(2)	7,469	(8)	254	11,256
Balance at end of period	16,396	-	2,104	18,500	164	4,890	186,047

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	62,120	10,824	97,419	(2,273)	168,090
Changes during period					
Dividends of surplus			(1,316)		(1,316)
Profit attributable to owners of parent			6,052		6,052
Purchase of treasury shares				(26,191)	(26,191)
Disposal of treasury shares		(2)		30	27
Cancellation of treasury shares		(24,076)		24,076	-
Transfer from retained earnings to capital surplus		24,078	(24,078)		-
Other		936			936
Net changes in items other than shareholders' equity					
Total changes during period	-	936	(19,342)	(2,085)	(20,491)
Balance at end of period	62,120	11,760	78,076	(4,358)	147,598

	Accumulated other comprehensive income			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	19,499	5,041	24,540	181	192,812
Changes during period					
Dividends of surplus					(1,316)
Profit attributable to owners of parent					6,052
Purchase of treasury shares					(26,191)
Disposal of treasury shares					27
Cancellation of treasury shares					-
Transfer from retained earnings to capital surplus					-
Other					936
Net changes in items other than shareholders' equity	(5,252)	(280)	(5,533)	3	(5,529)
Total changes during period	(5,252)	(280)	(5,533)	3	(26,021)
Balance at end of period	14,246	4,760	19,007	184	166,791

Semi-annual Non-consolidated Financial Statements and Primary Notes

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	225,688	169,102
Monetary claims bought	97	97
Trading securities	125	108
Securities	590,740	614,904
Loans and bills discounted	2,515,253	2,535,619
Foreign exchanges	4,014	5,647
Other assets	12,807	13,579
Other	12,807	13,579
Tangible fixed assets	18,629	18,524
Intangible fixed assets	2,820	2,695
Customers' liabilities for acceptances and guarantees	5,576	7,289
Allowance for loan losses	(5,307)	(4,807)
Total assets	3,370,447	3,362,761
Liabilities		
Deposits	3,045,939	3,034,986
Negotiable certificates of deposit	75,000	98,400
Borrowed money	27,000	34,300
Foreign exchanges	264	300
Other liabilities	27,183	25,959
Income taxes payable	3,224	1,896
Lease liabilities	152	145
Other	23,807	23,918
Provision for retirement benefits	2,016	1,430
Provision for share awards	415	440
Provision for reimbursement of deposits	14	10
Deferred tax liabilities	4,449	2,953
Acceptances and guarantees	5,576	7,289
Total liabilities	3,187,859	3,206,070
Net assets		
Share capital	62,120	62,120
Capital surplus	6,971	6,971
Legal capital surplus	6,971	6,971
Retained earnings	97,093	77,641
Legal retained earnings	7,687	7,951
Other retained earnings	89,405	69,690
Retained earnings brought forward	89,405	69,690
Treasury shares	(2,273)	(4,358)
Total shareholders' equity	163,911	142,375
Valuation difference on available-for-sale securities	18,495	14,131
Total valuation and translation adjustments	18,495	14,131
Share acquisition rights	181	184
Total net assets	182,587	156,691
Total liabilities and net assets	3,370,447	3,362,761

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	28,608	36,371
Interest income	18,594	23,483
Interest on loans and discounts	14,555	18,255
Interest and dividends on securities	3,265	4,181
Fees and commissions	6,087	6,444
Other ordinary income	1,267	163
Other income	2,658	6,280
Ordinary expenses	21,844	27,964
Interest expenses	3,088	6,079
Interest on deposits	2,659	5,336
Fees and commissions payments	2,553	2,628
Other ordinary expenses	2,562	4,171
General and administrative expenses	13,107	13,655
Other expenses	532	1,429
Ordinary profit	6,763	8,406
Extraordinary income	14	-
Extraordinary losses	8	5
Profit before income taxes	6,769	8,400
Income taxes - current	1,986	1,959
Income taxes - deferred	(92)	497
Total income taxes	1,894	2,456
Profit	4,875	5,944

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	62,120	6,971	-	6,971	7,414	84,449	91,863	(2,326)	158,628
Changes during period									
Dividends of surplus					273	(1,641)	(1,367)		(1,367)
Profit						4,875	4,875		4,875
Purchase of treasury shares								(2)	(2)
Disposal of treasury shares			(9)	(9)				49	39
Transfer from retained earnings to capital surplus			9	9		(9)	(9)		-
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	273	3,224	3,497	46	3,544
Balance at end of period	62,120	6,971	-	6,971	7,687	87,673	95,361	(2,280)	162,173

	Valuation and translation adjustments			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	8,284	578	8,862	173	167,665
Changes during period					
Dividends of surplus					(1,367)
Profit					4,875
Purchase of treasury shares					(2)
Disposal of treasury shares					39
Transfer from retained earnings to capital surplus					-
Net changes in items other than shareholders' equity	8,041	(578)	7,462	(8)	7,454
Total changes during period	8,041	(578)	7,462	(8)	10,998
Balance at end of period	16,325	-	16,325	164	178,663

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	62,120	6,971	-	6,971	7,687	89,405	97,093	(2,273)	163,911
Changes during period									
Dividends of surplus					263	(1,580)	(1,316)		(1,316)
Profit						5,944	5,944		5,944
Purchase of treasury shares								(26,191)	(26,191)
Disposal of treasury shares			(2)	(2)				30	27
Cancellation of treasury shares			(24,076)	(24,076)				24,076	-
Transfer from retained earnings to capital surplus			24,078	24,078		(24,078)	(24,078)		-
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	263	(19,714)	(19,451)	(2,085)	(21,536)
Balance at end of period	62,120	6,971	-	6,971	7,951	69,690	77,641	(4,358)	142,375

	Valuation and translation adjustments		Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Total valuation and translation adjustments		
Balance at beginning of period	18,495	18,495	181	182,587
Changes during period				
Dividends of surplus				(1,316)
Profit				5,944
Purchase of treasury shares				(26,191)
Disposal of treasury shares				27
Cancellation of treasury shares				-
Transfer from retained earnings to capital surplus				-
Net changes in items other than shareholders' equity	(4,363)	(4,363)	3	(4,360)
Total changes during period	(4,363)	(4,363)	3	(25,896)
Balance at end of period	14,131	14,131	184	156,691