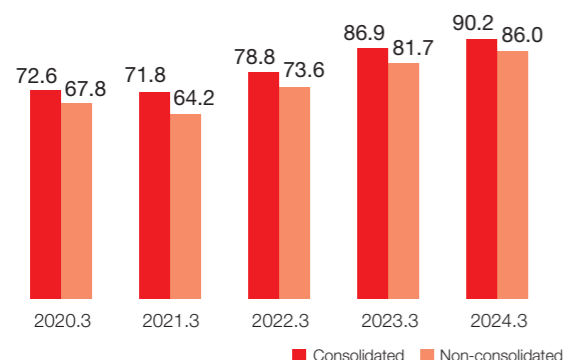


## Financial Highlights

### Ordinary Profit (Consolidated/Non-consolidated/¥ billion)

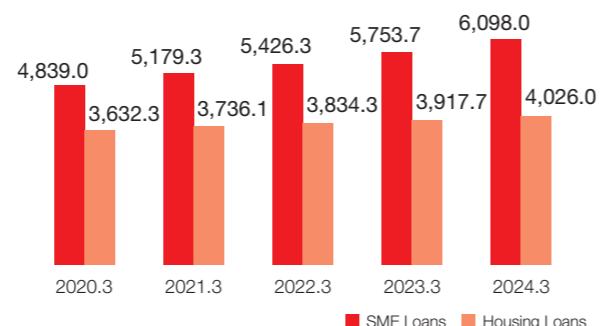
Consolidated: **¥90.2** billion Non-consolidated: **¥86.0** billion



### SME Loans/Housing Loans (Non-consolidated/¥ billion)

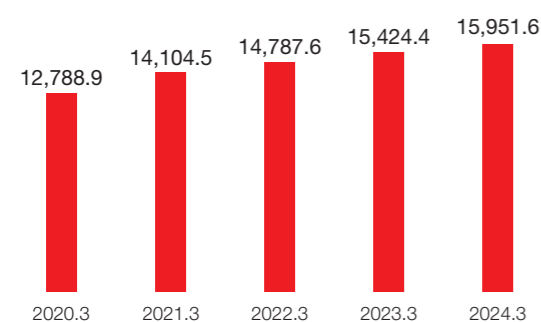
SME Loans: **¥6,098.0** billion

Housing Loans: **¥4,026.0** billion



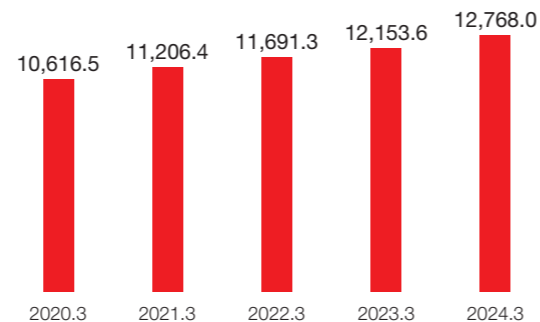
### Deposits (Non-consolidated/¥ billion)

Non-consolidated: **¥15,951.6** billion



### Loans and Bills Discounted (Non-consolidated/¥ billion)

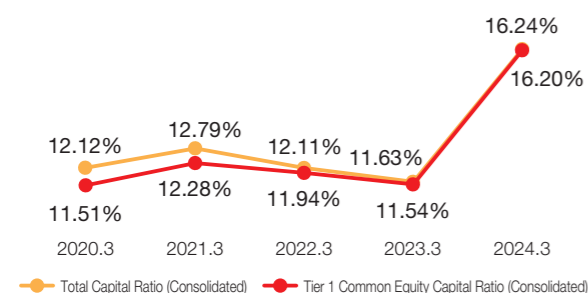
Non-consolidated: **¥12,768.0** billion



### Capital Ratio

Total Capital Ratio (Consolidated): **16.24%**

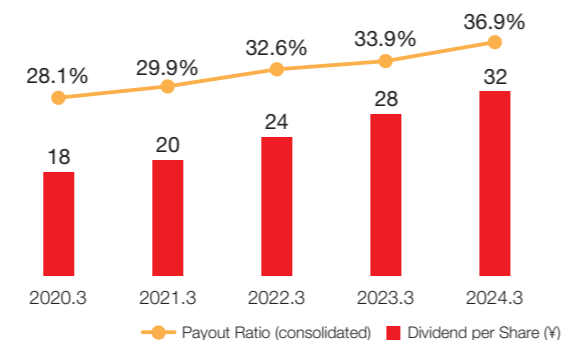
Tier 1 Common Equity Capital Ratio (Consolidated): **16.20%**



### Dividends Paid

Payout Ratio (consolidated): **36.9%**

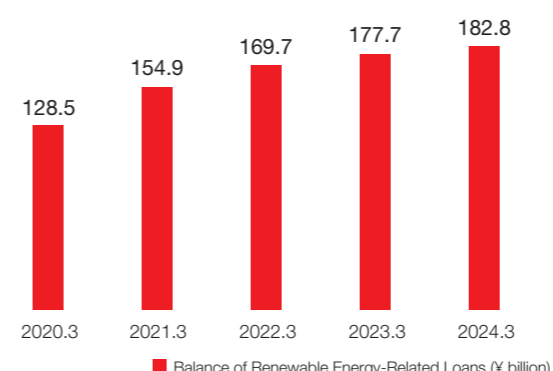
Dividend per Share: **¥32**



## Non-financial Highlights

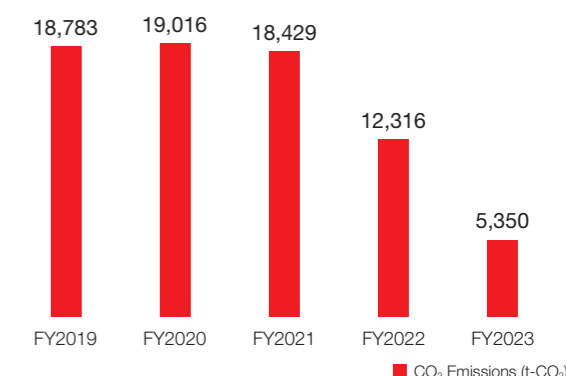
### Initiatives to Promote Renewable Energy

Renewable Energy-Related Loan Balance: **¥182.8** billion



### CO<sub>2</sub> Emissions (Scope 1 and 2)

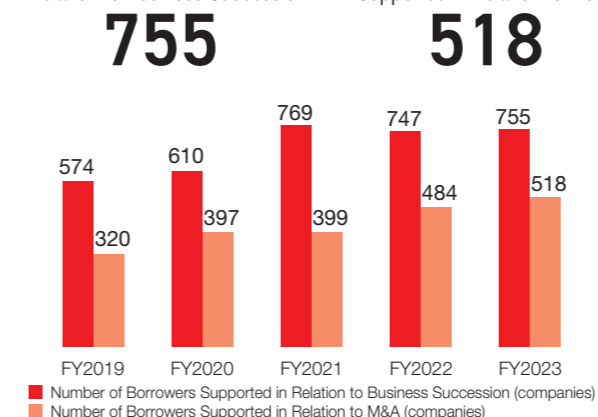
CO<sub>2</sub> Emissions: **5,350** t-CO<sub>2</sub>



### Number of Borrowers Supported in Relation to Business Succession/M&A

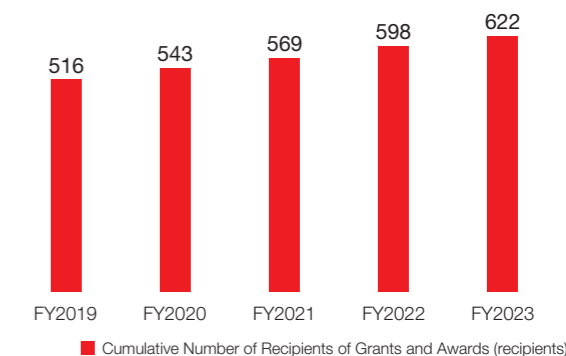
Number of Borrowers Supported in Relation to Business Succession: **755**

Number of Borrowers Supported in Relation to M&A: **518**



### Support for Industrial Development and Technological Innovation

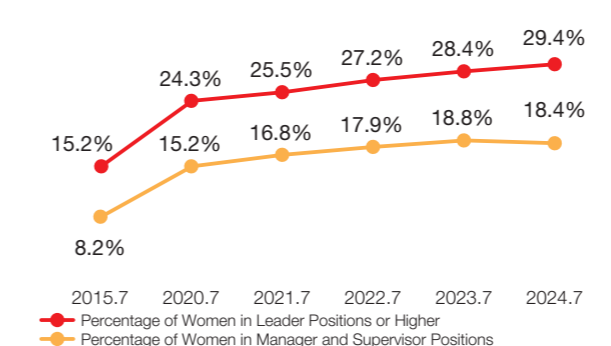
Cumulative Number of Recipients of Grants and Awards: **622** recipients



### Initiatives to Promote the Active Participation of Women

Percentage of leadership positions held by women: **29.4%**

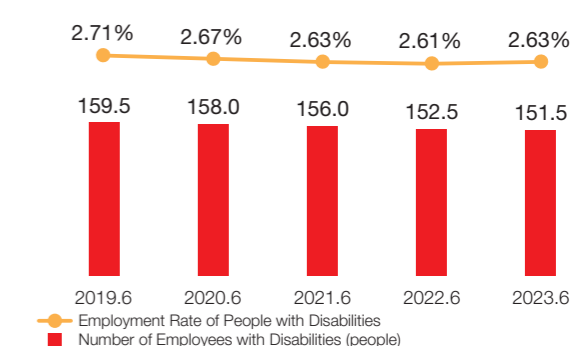
(Percentage of supervisory and managerial positions held by women: **18.4%**)



### Efforts Toward the Employment of People with Disabilities

Employment Rate of People with Disabilities (Group): **2.63%**

Number of Employees with Disabilities (Group)\*: **151.5** people



\*The numbers of employees with disabilities may include a fraction of less than one as they are the figures used for calculating the employment rate of people with disabilities.

# Financial and Corporate Data

## Five-Year Summary (Consolidated)

The Chiba Bank, Ltd. and Consolidated Subsidiaries  
Years ended March 31

	Million of Yen*1					Thousands of U.S. Dollars**2
	2024	2023	2022	2021	2020	2024
<b>For the Year</b>						
Total Income	¥ 311,701	¥ 278,467	¥ 236,185	¥ 232,943	¥ 242,984	\$ 2,058,656
Total Expenses	221,032	191,797	157,807	161,481	174,208	1,459,830
Profit before Income Taxes	90,668	86,670	78,378	71,462	68,775	598,826
Profit	62,440	60,276	54,498	49,641	48,037	412,392
Profit Attributable to Non-controlling Interests	—	—	—	—	—	—
Profit Attributable to Owners of Parent	62,440	60,276	54,498	49,641	48,037	412,392
<b>At Year-End</b>						
Total Assets	¥21,323,895	¥19,787,882	¥19,104,764	¥17,898,168	¥15,609,936	\$140,835,451
Loans and Bills Discounted	12,721,829	12,107,066	11,646,721	11,166,329	10,565,697	84,022,389
Securities	2,906,067	2,576,106	2,482,224	2,401,246	2,118,588	19,193,363
Deposits	16,307,293	15,903,940	15,324,161	14,543,283	13,216,977	107,702,883
Net Assets	1,181,503	1,061,115	1,059,091	1,041,756	929,334	7,803,338
Capital Ratio (BIS guidelines)	16.24%	11.63%	12.11%	12.79%	12.12%	16.24%
PER (Times)	14.57	10.36	9.86	10.85	7.39	14.57
PBR (Times)	0.76	0.58	0.50	0.51	0.37	0.76

	Yen					U.S. Dollars
	2024	2023	2022	2021	2020	2024
<b>Per Share</b>						
Profit	¥ 86.53	¥ 82.52	¥ 73.47	¥ 66.82	¥ 63.99	\$ 0.57
Net Assets	1,651.46	1,464.45	1,436.74	1,401.40	1,250.41	10.91

\*1 Japanese yen amounts are presented in millions of yen by rounding down figures below one million. As a result, the totals in Japanese yen in the supplementary information do not necessarily agree with the sums of individual amounts.

\*2 U.S. dollar amounts are shown solely for the convenience of the readers of this Integrated Report and are translated at the rate of ¥151.41 to \$1.00, the exchange rate prevailing at March 31, 2024.

## Consolidated Balance Sheet

The Chiba Bank, Ltd. and Consolidated Subsidiaries  
As of March 31, 2024

	Million of Yen*1		Thousands of U.S. Dollars**2
	2024	2023	2024
<b>Assets</b>			
Cash and Due from Banks	¥ 4,689,382	¥ 4,065,850	\$ 30,971,418
Call Loans and Bills Bought	391,822	335,089	2,587,824
Receivables under Resale Agreements	—	17,999	—
Receivables under Securities Borrowing Transactions	1,950	5,446	12,885
Monetary Claims Bought	23,121	22,612	152,708
Trading Assets	27,426	162,444	181,138
Money Held in Trust	10,903	9,279	72,016
Securities	2,906,067	2,576,106	19,193,363
Loans and Bills Discounted	12,721,829	12,107,066	84,022,389
Foreign Exchanges	6,084	5,375	40,189
Other Assets	378,746	320,687	2,501,461
Tangible Fixed Assets	123,612	124,473	816,409
Intangible Fixed Assets	14,633	14,222	96,648
Net Defined Benefit Asset	28,707	18,578	189,601
Deferred Tax Assets	3,128	3,088	20,660
Customers' Liabilities for Acceptances and Guarantees	27,565	31,822	182,060
Allowance for Loan Losses	(31,087)	(32,260)	(205,319)
<b>Total Assets</b>	<b>¥21,323,895</b>	<b>¥19,787,882</b>	<b>\$140,835,451</b>
<b>Liabilities</b>			
Deposits	¥16,307,293	¥15,903,940	\$107,702,883
Call Money and Bills Sold	1,499,383	810,859	9,902,800
Payables under Repurchase Agreements	44,481	17,160	293,779
Payables under Securities Lending Transactions	203,429	337,074	1,343,568
Trading Liabilities	21,450	18,618	141,671
Borrowed Money	1,523,260	1,206,808	10,060,500
Foreign Exchanges	1,171	724	7,738
Bonds Payable	120,792	110,038	797,783
Borrowed Money from Trust Account	15,564	13,439	102,798
Other Liabilities	305,193	237,725	2,015,678
Net Defined Benefit Liability	688	4,476	4,550
Provisions for Directors' Retirement Benefits	192	160	1,273
Provisions for Reimbursement of Deposits	637	910	4,210
Provisions for Point Loyalty Programs	790	838	5,222
Reserves under Special Laws	24	24	161
Deferred Tax Liabilities	60,070	21,742	396,739
Deferred Tax Liabilities for Land Revaluation	10,401	10,402	68,700
Acceptances and Guarantees	27,565	31,822	182,060
<b>Total Liabilities</b>	<b>¥20,142,392</b>	<b>¥18,726,767</b>	<b>\$133,032,113</b>
<b>Net Assets</b>			
Capital Stock	¥ 145,069	¥ 145,069	\$ 958,121
Capital Surplus	122,185	122,146	806,981
Retained Earnings	796,209	755,517	5,258,630
Treasury Shares	(72,800)	(62,943)	(480,817)
Total Shareholders' Equity	990,662	959,789	6,542,915
Valuation Difference on Available-for-sale Securities	159,893	83,907	1,056,028
Deferred Gains or Losses on Hedges	16,279	10,408	107,521
Revaluation Reserve for Land	9,929	9,921	65,580
Remeasurements of Defined Benefit Plans	4,738	(2,911)	31,295
Total Accumulated Other Comprehensive Income	190,840	101,326	1,260,423
<b>Total Net Assets</b>	<b>¥ 1,181,503</b>	<b>¥ 1,061,115</b>	<b>\$ 7,803,338</b>
<b>Total Liabilities and Net Assets</b>	<b>¥21,323,895</b>	<b>¥19,787,882</b>	<b>\$140,835,451</b>

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## Consolidated Statement of Income

The Chiba Bank, Ltd. and Consolidated Subsidiaries  
For the year ended March 31, 2024

	Millions of Yen <sup>*1</sup>		Thousands of U.S. Dollars <sup>*2</sup>
	2024	2023	2024
<b>Income</b>			
Interest Income:			
Interest on Loans and Discounts	¥140,388	¥119,514	\$ 927,210
Interest and Dividends on Securities	49,166	44,035	324,723
Other Interest Income	9,027	6,025	59,626
Trust Fees	93	122	619
Fees and Commissions	63,127	60,106	416,931
Trading Income	1,438	1,995	9,497
Other Ordinary Income	7,239	7,615	47,811
Other Income	41,219	39,052	272,237
<b>Total Income</b>	<b>¥311,701</b>	<b>¥278,467</b>	<b>\$2,058,656</b>
<b>Expenses</b>			
Interest Expenses:			
Interest on Deposits	¥ 29,148	¥ 12,942	\$ 192,516
Interest on Borrowings and Rediscounts	3,428	1,222	22,641
Other Interest Expenses	33,360	18,891	220,331
Fees and Commissions Payments	22,262	19,744	147,035
Other Ordinary Expenses	6,870	22,448	45,380
General and Administrative Expenses	92,225	88,982	609,111
Other Expenses	33,736	27,565	222,817
<b>Total Expenses</b>	<b>¥221,032</b>	<b>¥191,797</b>	<b>\$1,459,830</b>
<b>Profit before Income Taxes</b>	<b>90,668</b>	<b>86,670</b>	<b>598,826</b>
Income Taxes—Current	28,847	21,611	190,525
Income Taxes—Deferred	(619)	4,781	(4,091)
<b>Profit</b>	<b>¥ 62,440</b>	<b>¥ 60,276</b>	<b>\$ 412,392</b>
<b>Profit Attributable to Owners of Parent</b>	<b>¥ 62,440</b>	<b>¥ 60,276</b>	<b>\$ 412,392</b>

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## Non-Consolidated Balance Sheet

The Chiba Bank, Ltd.  
As of March 31, 2024

	Millions of Yen <sup>*1</sup>		Thousands of U.S. Dollars <sup>*2</sup>
	2024	2023	2024
<b>Assets</b>			
Cash and Due from Banks	¥ 4,685,342	¥ 4,061,582	\$ 30,944,735
Call Loans	391,822	335,089	2,587,824
Receivables under Resale Agreements	—	17,999	—
Receivables under Securities Borrowing Transactions	1,950	5,446	12,885
Monetary Claims Bought	18,007	10,982	118,933
Trading Assets	26,519	161,660	175,148
Money Held in Trust	2,103	2,079	13,895
Securities	2,876,803	2,554,340	19,000,087
Loans and Bills Discounted	12,768,009	12,153,618	84,327,384
Foreign Exchanges	6,084	5,375	40,189
Other Assets	296,726	228,007	1,959,755
Tangible Fixed Assets	116,991	117,499	772,682
Intangible Fixed Assets	14,379	13,976	94,974
Prepaid Pension Cost	21,889	19,009	144,573
Customers' Liabilities for Acceptances and Guarantees	25,345	29,727	167,396
Allowance for Loan Losses	(24,702)	(25,819)	(163,150)
<b>Total Assets</b>	<b>¥21,227,274</b>	<b>¥19,690,575</b>	<b>\$140,197,309</b>
<b>Liabilities</b>			
Deposits	¥16,391,141	¥15,979,239	\$108,256,662
Call Money	1,499,383	810,859	9,902,800
Payables under Repurchase Agreements	44,481	17,160	293,779
Payables under Securities Lending Transactions	203,429	337,074	1,343,568
Trading Liabilities	21,450	18,618	141,671
Borrowed Money	1,505,734	1,194,268	9,944,747
Foreign Exchanges	1,171	724	7,738
Bonds Payable	120,792	110,038	797,783
Borrowed money from Trust Account	15,564	13,439	102,798
Other Liabilities	247,446	166,448	1,634,278
Provisions for Reimbursement of Deposits	637	910	4,210
Provisions for Point Loyalty Programs	732	502	4,835
Deferred Tax Liabilities	51,428	18,834	339,664
Deferred Tax Liabilities for Land Revaluation	10,401	10,402	68,700
Acceptances and Guarantees	25,345	29,727	167,396
<b>Total Liabilities</b>	<b>¥20,139,139</b>	<b>¥18,708,250</b>	<b>\$133,010,631</b>
<b>Net Assets</b>			
Capital Stock	¥ 145,069	¥ 145,069	\$ 958,121
Capital Surplus	122,185	122,146	806,981
Retained Earnings	725,618	686,795	4,792,408
Legal Retained Earnings	50,930	50,930	336,373
Other Retained Earnings	674,688	635,865	4,456,035
Treasury Shares	(72,800)	(62,943)	(480,817)
<b>Total Shareholders' Equity</b>	<b>920,072</b>	<b>891,067</b>	<b>6,076,693</b>
Valuation Difference on Available-for-Sale Securities	141,853	70,926	936,883
Deferred Gains or Losses on Hedges	16,279	10,408	107,521
Revaluation Reserve for Land	9,929	9,921	65,580
<b>Total Valuation and Translation Adjustments</b>	<b>168,062</b>	<b>91,257</b>	<b>1,109,984</b>
<b>Total Net Assets</b>	<b>¥ 1,088,134</b>	<b>¥ 982,325</b>	<b>\$ 7,186,677</b>
<b>Total Liabilities and Net Assets</b>	<b>¥21,227,274</b>	<b>¥19,690,575</b>	<b>\$140,197,309</b>

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## Non-Consolidated Statement of Income

The Chiba Bank, Ltd.  
For the year ended March 31, 2024

	Millions of Yen*1		Thousands of U.S. Dollars*2
	2024	2023	2024
<b>Income</b>			
Interest Income:			
Interest on Loans and Discounts	¥140,522	¥119,557	\$ 928,093
Interest and Dividends on Securities	53,102	47,905	350,719
Other Interest Income	8,921	5,930	58,922
Trust Fees	93	122	619
Fees and Commissions	53,478	48,970	353,201
Trading Income	1,128	1,353	7,454
Other Ordinary Income	7,228	7,627	47,743
Other Income	13,311	13,927	87,918
<b>Total Income</b>	<b>¥277,787</b>	<b>¥245,394</b>	<b>\$1,834,670</b>
<b>Expenses</b>			
Interest Expenses:			
Interest on Deposits	¥ 29,150	¥ 12,943	\$ 192,524
Interest on Borrowings and Rediscounts	3,373	1,187	22,278
Other Interest Expenses	33,349	18,881	220,260
Fees and Commissions Payments	23,521	20,459	155,352
Other Ordinary Expenses	6,870	22,448	45,380
General and Administrative Expenses	85,754	82,123	566,371
Other Expenses	9,984	5,989	65,944
<b>Total Expenses</b>	<b>¥192,004</b>	<b>¥164,033</b>	<b>\$1,268,108</b>
<b>Profit before Income Taxes</b>	<b>85,783</b>	<b>81,361</b>	<b>566,561</b>
Income Taxes—Current	25,858	18,897	170,785
Income Taxes—Deferred	(646)	4,336	(4,270)
<b>Profit</b>	<b>¥ 60,571</b>	<b>¥ 58,127</b>	<b>\$ 400,046</b>

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## Group Companies

The Chiba Bank Group, which comprises the Bank and 16 group companies, provides customers with a wide-ranging lineup of financial products and services.

### Securities and asset management businesses

Company	Principal business	Corporate profile	
<b>Chibagin Securities Co., Ltd.</b> Chiba Chuo Twin Building, 2nd Tower 2F, 2-5-1, Chuo, Chuo-ku, Chiba-shi, Chiba 260-0013	Securities business	Established: March 27, 1944 Capital: ¥4,374 million Bank's voting rights: 100%	
<b>Chibagin Asset Management Co., Ltd.</b> 2-13-7, Kotobashi, Sumida-ku, Tokyo 130-0022	Investment management, investment advice	Established: March 31, 1986 Capital: ¥200 million Bank's voting rights: 40% Subsidiaries' voting rights: 30%	

### Research and consulting business

Company	Principal business	Corporate profile	
<b>Chibagin Research Institute, Ltd.</b> Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Research, surveys, and consulting	Established: February 28, 1990 Capital: ¥150 million Bank's voting rights: 31.77% Subsidiaries' voting rights: 68.23%	
<b>Chibagin Computer Service Co., Ltd.</b> Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Software development, commissioned computation tasks	Established: April 1, 1980 Capital: ¥150 million Bank's voting rights: 48.67% Subsidiaries' voting rights: 51.33%	
<b>T&amp;I Innovation Center Co., Ltd.</b> KABUTO ONE Building 11F, 7-1, Nihonbashi Kabuto-cho, Chuo-ku, Tokyo 103-0026	Research and investigation of IT and financial technologies, development and sales of software	Established: July 1, 2016 Capital: ¥100 million Bank's voting rights: 40%	

### Leasing and venture capital business

Company	Principal business	Corporate profile	
<b>Chibagin Leasing Co., Ltd.</b> Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Leasing	Established: December 15, 1986 Capital: ¥100 million Bank's voting rights: 49% Subsidiaries' voting rights: 51%	
<b>Chibagin Capital Co., Ltd.</b> Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Operation and management of investment funds, M&A advisory business	Established: May 29, 1984 Capital: ¥100 million Bank's voting rights: 30% Subsidiaries' voting rights: 70%	

### Credit card business

Company	Principal business	Corporate profile	
<b>Chibagin Card Co., Ltd.</b> World Business Garden Marive East 9F, 2-6-1, Nakase, Mihama-ku, Chiba-shi, Chiba 261-7109	Credit card and credit guarantee business	Established: February 16, 1989 Capital: ¥100 million Bank's voting rights: 48.49% Subsidiaries' voting rights: 51.51%	

### Staffing service and outsourcing business

Company	Principal business	Corporate profile	
<b>Chibagin Career Service Co., Ltd.</b> Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Staffing service business, accounting and general administration entrustment service business	Established: December 22, 1989 Capital: ¥20 million Bank's voting rights: 100%	
<b>Chibagin Heartful Co., Ltd.</b> 4-1-10, Masago, Mihama-ku, Chiba-shi, Chiba 261-0011	Outsourcing of operational business	Established: December 1, 2006 Capital: ¥10 million Bank's voting rights: 100%	
<b>Sobu Co., Ltd.</b> Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Rental and maintenance of the Chiba Bank's office buildings and welfare facilities, purchase and sale of supplies and consumer goods	Established: September 7, 1959 Capital: ¥20 million Bank's voting rights: 100%	
<b>TSUBASA-AML Center Co., Ltd.</b> 1-5-5, Nihonbashi Muromachi, Chuo-ku, Tokyo 103-0022	Exchange transaction analysis business	Established: November 1, 2023 Capital: ¥82.5 million Bank's voting rights: 51.51%	

### Credit guarantees and management business

Company	Principal business	Corporate profile	
<b>Chibagin Guarantee Co., Ltd.</b> 3-17-5, Inage-higashi, Inage-ku, Chiba-shi, Chiba 263-0031	Loan guarantees, fee collection services	Established: May 1, 1978 Capital: ¥54 million Bank's voting rights: 45.63% Subsidiaries' voting rights: 54.37%	
<b>Chiba Servicer Co., Ltd.</b> Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Management and collection of claims	Established: October 1, 2001 Capital: ¥500 million Bank's voting rights: 100%	

### Regional trading company

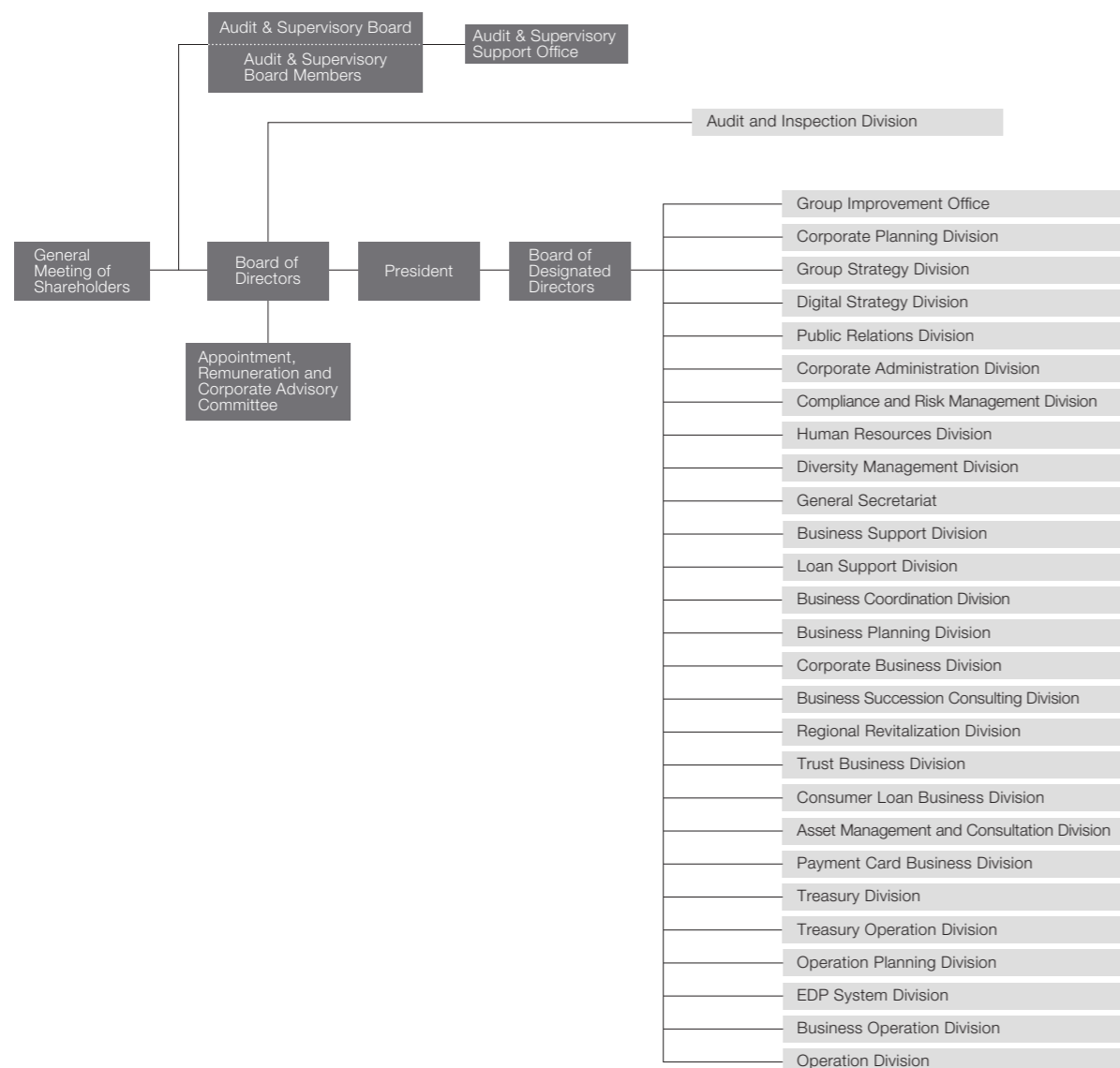
Company	Principal business	Corporate profile	
<b>Chibagin Market Co., Ltd.</b> Tsukamoto Dai-chiba Building 2F, 2-3-1 Fujimi, Chuo-ku, Chiba-shi, Chiba 260-0015	Regional trading company	Established: May 10, 2021 Capital: ¥100 million Bank's voting rights: 100%	

### Energy generation business

Company	Principal business	Corporate profile	
<b>Himawari Green Energy Co., Ltd.</b> 1-2 Chiba-minato, Chuo-ku, Chiba-shi, Chiba 260-8720	Renewable energy power generation/sales operations	Established: April 28, 2023 Capital: ¥50 million Bank's voting rights: 100%	

## Organization

The Chiba Bank, Ltd.  
As of June 26, 2024



## International Directory

The Chiba Bank, Ltd.  
As of June 26, 2024

**Head Office**  
1-2, Chiba-minato, Chuo-ku, Chiba-shi,  
Chiba 260-8720, Japan  
Telephone: 81-43-245-1111  
https://www.chibabank.co.jp/english/

**Treasury Operation Division**  
1-5-5, Nihonbashi Muromachi, Chuo-ku,  
Tokyo 103-0022, Japan  
Telephone: 81-3-3270-8459 Fax: 81-3-3242-1735  
SWIFT Address: CHBA JPJT

**Treasury Division**  
1-5-5, Nihonbashi Muromachi, Chuo-ku,  
Tokyo 103-0022, Japan  
Telephone: 81-3-3231-1285 Fax: 81-3-3242-1736

**New York Branch**  
1133 Avenue of the Americas, 15th Floor, New York, N.Y.  
10036, U.S.A.  
Telephone: 1-212-354-7777 Fax: 1-212-354-8575  
SWIFT Address: CHBAUS33

**Hong Kong Branch**  
Unit 2510, One Pacific Place, 88 Queensway, Hong Kong  
Telephone: 852-2840-1222 Fax: 852-2840-0507  
SWIFT Address: CHBAHKHH

**London Branch**  
3rd Floor, Regina House, 1 Queen Street, London EC4N  
1SW, The United Kingdom  
Telephone: 44-20-7315-3111 Fax: 44-20-7236-2205  
SWIFT Address: CHBAGB2L

**Shanghai Representative Office**  
Room 707, Shanghai International Trade Center,  
2201 Yan-An Road (West),  
Shanghai, P.R.C. 200336  
Telephone: 86-21-62780482 Fax: 86-21-62780422

**Representative Office Registered in Singapore**  
50 Raffles Place, #10-06 Singapore Land Tower,  
Singapore 048623  
Telephone: 65-6438-4525 Fax: 65-6438-6890

**Bangkok Representative Office**  
No.98 Sathorn Square Office Tower, 20th Floor, Room 2008,  
North Sathorn Road, Slom, Bangrak, Bangkok 10500, Thailand  
Telephone: 66-2-163-2723 Fax: 66-2-163-2725

## Corporate Data

The Chiba Bank, Ltd.  
As of March 31, 2024

### Principal Shareholders

The ten largest shareholders of the Bank and their respective shareholdings as of March 31, 2024 were as follows:

	Number of Shares (in thousands) <sup>*1</sup>	Percentage of Total Shares Issued <sup>*2</sup> (%)
The Master Trust Bank of Japan, Ltd. (Trust Account)	101,178	14.14
Custody Bank of Japan, Ltd. (Trust Account)	40,452	5.65
STATE STREET BANK AND TRUST COMPANY 505223	27,376	3.82
Nippon Life Insurance Company	26,870	3.75
The Dai-ichi Life Insurance Company, Limited	18,361	2.56
SUMITOMO LIFE INSURANCE COMPANY	18,302	2.55
Meiji Yasuda Life Insurance Company	17,842	2.49
Sompo Japan Insurance Inc.	14,037	1.96
STATE STREET BANK WEST CLIENT - TREATY 505234	13,747	1.92
SBTC CLIENT OMNIBUS ACCOUNT	10,827	1.51

Excluded from the figures above are 100,093 thousand treasury shares in the name of the Chiba Bank, Ltd. (Excludes one thousand shares which, although registered in the name of the Chiba Bank, Ltd. on the shareholder list, are not actually owned by the Bank.)

\*1 Rounded down to the nearest thousand

\*2 Rounded down to two decimal places

### Corporate Profile

Established	March 1943
Network	181 offices (161 branches, 17 sub branches, 3 virtual branches)
	Domestic
	3 money exchange counters
	50,916 off-branch ATM locations (including 11,624 E-net ATM locations at convenience stores, 25,505 ATM locations jointly with Seven Bank, Ltd., 13,541 ATM locations jointly with Lawson Bank, Inc.)
	Overseas
	3 branches (New York/Hong Kong/London)
	3 representative offices (Shanghai/Singapore/Bangkok)
Number of Employees*	3,982
Total Assets	¥21,227.2 billion (Non-Consolidated)
Deposits	¥15,951.6 billion (Non-Consolidated)
Loans and Bills Discounted	¥12,768.0 billion (Non-Consolidated)
Capital Stock	¥145.0 billion
Total Capital Ratio (BIS guidelines)	16.24% (Consolidated) 15.18% (Non-Consolidated)
Authorized Number of Shares	2,500,000 thousand
Number of Issued Shares	815,521 thousand
Number of Shareholders	37,278
Stock Listing (Code)	Tokyo Stock Exchange (8331)
Transfer Agent	JAPAN SECURITIES AGENTS, LTD. 1-2-4, Nihonbashi Kayabacho, Chuo-ku, Tokyo 103-8202

Figures as shown are rounded down in principal.

\* Number of employees includes transferred employees but excludes temporary staff and one-year contract employees.

### Editorial Policy

This document has been edited in order for stakeholders to easily understand the overview and business strategies of the Chiba Bank Group. The International Integrated Reporting Framework advocated by the IFRS Foundation (former IIRC) and other guidelines were used for reference in the editing of this report. This report contains forward-looking statements, including financial outlook. They are based on future outlook and forecasts, which the Bank deems reasonable at the time of publication. They do not constitute a promise by the Bank that these will be realized. Actual results may differ from those expressed in the forward-looking statements due to changes in conditions.

**Reporting Period:** April 2023 - March 2024 (The document includes some information from April 2024 onwards.)  
Bank employees' positions are as of June 26, 2024.

# THE CHIBA BANK, LTD.

1-2 Chiba-minato, Chuo-ku, Chiba-shi, Chiba 260-8720, Japan

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