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Financial Highlights for the Nine Months of FY2024 ending March 2025



February 7, 2025

Hello everyone, my name is Awaji. Thank you very much for covering our bank. I will explain based on the material.

Financial Results for the Nine Months of FY2024

| | |
|---|-------|
| Summary of Financial Results | 3 |
| Summary of Financial Results (Consolidated) | 4 |
| Net Interest Income | 5 |
| Average Balance / Yield of Loans and Bills Discounted | 6 |
| Balance of Loans / Deposits at Term-end Securities ①② | 7 |
| Net Fees and Commissions ①②③ | 8-9 |
| Credit-related Expenses / FRA Claims | 10-12 |
| General & Administrative Expenses | 13 |
| Capital Adequacy Ratio / ROE / Shareholder Return | 14 |
| DX | 15 |
| | 16 |

Supplementary Materials

| | |
|---|-------|
| Interest Rate Rise①② (Current Incorporating Interest Rate Hikes / Interest Rate Rise Simulation) | 18-19 |
| Credit-related Expenses (Status of New Downgrades) | 20 |
| EDGE Technology / Post Merger Integration | 21 |



Summary of Financial Results

To create a local community better suited to bringing each person's hope to life

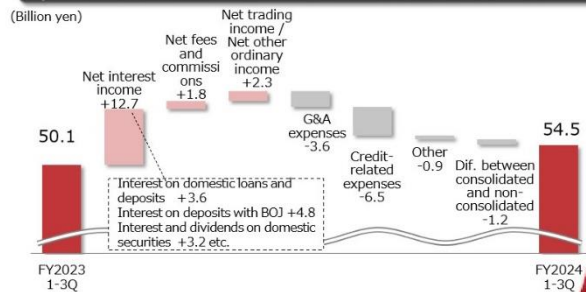
| Non-consolidated (Billion yen) | FY2023 | FY2024 | Change | FY2024 | |
|---|--------|--------|--------|--------|----------|
| | 1-3Q | 1-3Q | | Plan | Progress |
| Gross business profit | 125.9 | 142.7 | 16.8 | 189.8 | 75.2% |
| Net interest income | 104.5 | 117.2 | 12.7 | 153.9 | |
| Net fees and commissions | 20.8 | 22.6 | 1.8 | 32.2 | |
| Net Trading income | 0.9 | 0.7 | -0.2 | 1.4 | |
| Net other ordinary income | -0.5 | 2.0 | 2.6 | 2.2 | |
| Gains/losses related to bonds | -4.9 | -1.4 | 3.4 | -0.2 | |
| G&A expenses (-) | 63.3 | 66.9 | 3.6 | 89.5 | 74.8% |
| Net business income (before provisions to general allowance for loan losses) | 62.6 | 75.7 | 13.1 | 100.3 | 75.5% |
| Core business income | 67.5 | 77.2 | 9.7 | 100.5 | 76.8% |
| Excl. gains/losses on the cancellation of investment trusts | 65.2 | 75.1 | 9.8 | 97.2 | 77.2% |
| Net provisions to general allowance for loan losses (-) | - | 1.7 | 1.7 | 2.7 | |
| Net business income | 62.6 | 74.0 | 11.4 | 97.6 | 75.8% |
| Non-recurring gains/losses | 8.3 | 5.6 | -2.7 | 1.2 | |
| Disposal of non-performing loans (-) | 0.1 | 4.9 | 4.8 | 10.8 | |
| Reversal of loan loss reserves | 1.6 | - | -1.6 | - | |
| Gains/losses related to stocks, etc. | 8.6 | 10.2 | 1.6 | 12.0 | |
| Ordinary profit | 70.9 | 79.6 | 8.7 | 98.8 | 80.6% |
| Extraordinary gains/losses | -0.1 | -0.3 | -0.1 | -0.3 | |
| Net income | 50.7 | 56.4 | 5.6 | 70.0 | 80.5% |
| Credit-related expenses (-) | 0.1 | 6.6 | 6.5 | 13.5 | 49.6% |

| Consolidated (Billion yen) | FY2023 | FY2024 | Change | FY2024 | |
|--|--------|--------|--------|--------|----------|
| | 1-3Q | 1-3Q | | Plan | Progress |
| Ordinary profit | 72.5 | 79.7 | 7.1 | 98.8 | 80.6% |
| Profit attributable to owners of parent (Ref.) | 50.1 | 54.5 | 4.4 | 70.0 | 77.9% |
| Consolidated net business income (before provisions to general allowance for loan losses) | 68.4 | 80.8 | 12.4 | 108.6 | 74.3% |

- ◆ **Net interest income YoY +12.7 billion yen**
Balance of loans at term-end (YoY +4.1%)
Domestic operations yield of loans and bills discounted (YoY +0.06%)
- ◆ **Net Fees and Commissions YoY +1.8 billion yen (record high for 3Q)**
Corporate solutions (YoY +1.7 billion yen)
- ◆ **G&A expenses YoY +3.6 billion yen (progress rate 74.8%)**
- ◆ **Credit-related expenses YoY +6.5 billion yen (progress rate 49.6%)**
- ◆ **Net income reached record highs on non-consolidated and consolidated basis (non-consolidated for 4 consecutive terms, consolidated for 3 consecutive terms)**

Breakdown of Profit Attributable to Owners of Parent

(non-consolidated + difference between consolidated and non-consolidated results)



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First, let me give you an overview of our performance. Net interest income increased by JPY12.7 billion YoY due to a 4.1% YoY increase in the balance of loans at term-end and a 0.06% YoY increase in the domestic operations yield of loans and bills discounted. Net fees and commissions also increased by JPY1.8 billion, reaching a record high for Q3.

Credit-related expenses were JPY6.6 billion, about half of the full-year plan, due to the low level of new downgrades in Q3. Non-consolidated net income increased JPY5.6 billion to JPY56.4 billion, and consolidated net income increased JPY4.4 billion to JPY54.5 billion, reaching record highs on both a non-consolidated and consolidated basis.

Summary of Financial Results (Consolidated)

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| Consolidated | (Billion yen) | FY2023 1-3Q | FY2024 1-3Q | Change |
|---|---------------|----------------|----------------|--------|
| Consolidated net revenue | | 130.5 | 146.0 | 15.5 |
| Net interest income | | 100.5 | 113.1 | 12.5 |
| Net fees and commissions | | 29.2 | 30.0 | 0.8 |
| Net trading income | | 1.3 | 0.7 | -0.5 |
| Net other ordinary income | | -0.5 | 2.1 | 2.6 |
| G&A expenses (-) | | 68.5 | 71.7 | 3.2 |
| Credit-related expenses (-) | | 0.9 | 7.2 | 6.2 |
| Net provisions to general allowance for loan losses (-) | | - | 1.7 | 1.7 |
| Disposal of non-performing loans (-) | | 0.9 | 5.4 | 4.4 |
| Gains/losses related to stocks, etc. | | 9.6 | 10.8 | 1.2 |
| Gains/losses on equity-method investments | | 0.1 | 0.1 | -0.0 |
| Other | | 1.6 | 1.6 | -0.0 |
| Ordinary profit | | 72.5 | 79.7 | 7.1 |
| Extraordinary gains/losses | | -0.0 | -0.3 | -0.3 |
| Net income pre-tax adjustment | | 72.5 | 79.3 | 6.8 |
| Total corporate income taxes (-) | | 22.3 | 24.8 | 2.4 |
| Net income | | 50.1 | 54.5 | 4.4 |
| Profit attributable to non-controlling interests | | - | - | - |
| Profit attributable to owners of parent | | 50.1 | 54.5 | 4.4 |
| (Ref.) | | | | |
| Consolidated net business income (before provisions to general allowance for loan losses) | | 68.4 | 80.8 | 12.4 |

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Subsidiaries

*Showing profit/loss after reclassification for consolidated financial statements. (Bil)

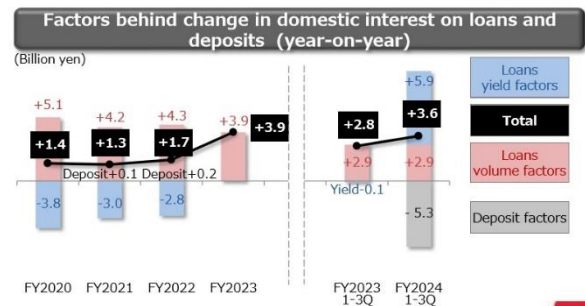
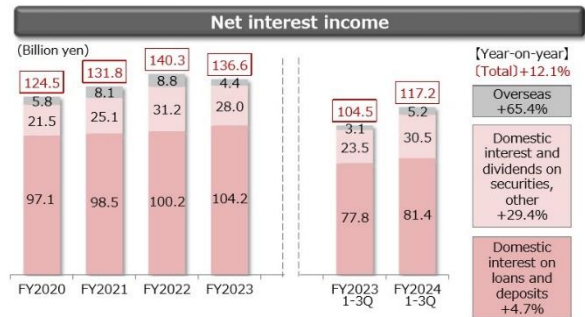
| [Consolidated subsidiaries] | | | | | |
|---|---------------------------------------|--|-------------|-------------|--------|
| Company name | Investment ratio (including indirect) | Profit items (after deduction of inter-subsidiary dividends) | FY2023 1-3Q | FY2024 1-3Q | Change |
| Chibagin Securities Co., Ltd. | 100% | Ordinary profit | -0.3 | -0.3 | - |
| | | Net income | -0.3 | -0.3 | - |
| Chibagin Leasing Co., Ltd. | 100% | Ordinary profit | 0.5 | 0.4 | -0.1 |
| | | Net income | 0.3 | 0.3 | - |
| Chibagin Guarantee Co., Ltd. | 100% | Ordinary profit | 3.9 | 4.3 | 0.4 |
| | | Net income | 2.5 | 2.8 | 0.3 |
| Chibagin Card Co., Ltd.*1 | 100% | Ordinary profit | 1.3 | 0.2 | -1.1 |
| | | Net income | 0.8 | 0.1 | -0.7 |
| Total of 5 other companies*2 | 100% | Ordinary profit | 0.3 | 0.2 | -0.1 |
| | | Net income | 0.3 | 0.1 | -0.2 |
| Total of 9 companies | | Ordinary profit | 5.8 | 5.0 | -0.8 |
| | | Net income | 3.7 | 3.0 | -0.7 |
| *1 In April 2024, Chibagin JCB Card Co., Ltd. and Chibagin Card Co., Ltd. merge in an absorption-type merger (Chibagin Card Co., LTD. is the surviving company) | | | | | |
| *2 In December 2024, acquisition of EDGE Technology as a wholly owned subsidiary | | | | | |
| [Equity method subsidiaries] | | | | | |
| Total of 6 companies | | Net income according to equity method | 0.1 | 0.1 | - |
| Dividends to parent company (-) | | | 4.4 | 4.6 | 0.2 |
| Diff. between consolidated and non-consolidated* | | | -0.5 | -1.8 | -1.3 |

*After adjusting for unrealized gains, etc.

Net Interest Income

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| (Billion yen) | FY2023 1-3Q | FY2024 1-3Q | Change |
|---|----------------|----------------|--------|
| Net interest income | 104.5 | 117.2 | 12.7 |
| Domestic | 101.3 | 111.9 | 10.6 |
| Interest on loans and deposits | 77.8 | 81.4 | 3.6 |
| Loans and bills discounted | 78.0 | 87.0 | 8.9 |
| Deposits incl. NCDs (-) | 0.1 | 5.5 | 5.3 |
| Interest and dividends on securities | 22.2 | 25.5 | 3.2 |
| Bonds | 3.2 | 5.4 | 2.2 |
| Stock dividends | 10.7 | 11.7 | 1.0 |
| Investment funds | 0.8 | 1.6 | 0.7 |
| Investment trusts | 7.4 | 6.7 | -0.7 |
| Gains on cancellations | 2.2 | 1.5 | -0.6 |
| Other (market operations, etc.) | 1.2 | 4.9 | 3.6 |
| Overseas | 3.1 | 5.2 | 2.0 |
| Loans and bills discounted | 18.7 | 23.9 | 5.1 |
| Foreign securities | 19.1 | 25.6 | 6.5 |
| Foreign securities | 17.6 | 23.4 | 5.7 |
| Foreign currency funds | 1.1 | 1.3 | 0.2 |
| Investment trusts | 0.3 | 0.8 | 0.4 |
| Gains on cancellations | 0.0 | 0.5 | 0.5 |
| Other (funding, market operations, etc.) | -34.7 | -44.3 | -9.6 |
| Net interest income (excluding gains on the cancellation of investment trusts) | 102.3 | 115.1 | 12.8 |
| Gains on the cancellation of investment trusts | 2.2 | 2.1 | -0.1 |



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5

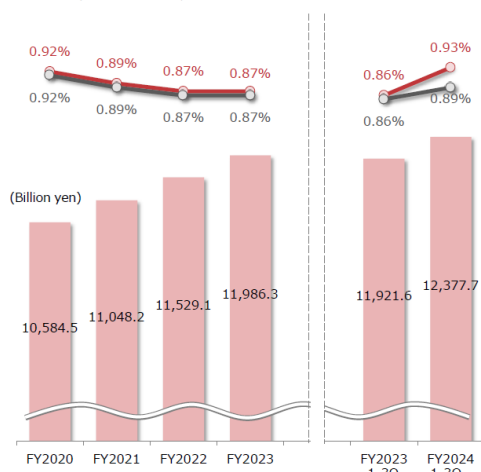
Net interest income increased by JPY12.7 billion overall, benefiting from higher interest rates. Domestic net interest income increased by JPY10.6 billion, mainly due to a JPY3.6 billion increase in interest on loans and deposits; a JPY3.2 billion increase in interest and dividends on securities; and a JPY4.8 billion increase in interest on deposits with the Bank of Japan included in other.

Average Balance / Yield of Loans and Bills Discounted

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Domestic Operations Average balance / yield of loans and bills discounted

* ① "yield on loans and bills discounted" and ② "yield on deposits" (which includes NCDs) are rounded down to the second decimal place. "Difference between average yield on loans and deposits" is the difference between ① and ②.



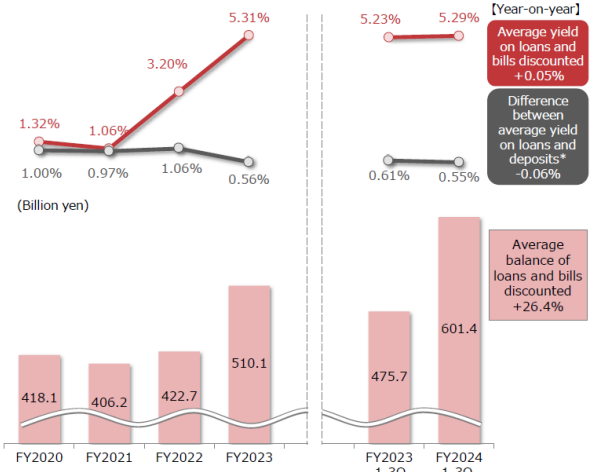
[Year-on-year]

Average yield on loans and bills discounted +0.06%

Difference between average yield on loans and deposits* +0.03%

Average balance of loans and bills discounted +3.8%

Overseas Operations Average balance / yield of loans and bills discounted



[Year-on-year]

Average yield on loans and bills discounted +0.05%

Difference between average yield on loans and deposits* -0.06%

Average balance of loans and bills discounted +26.4%

Excluding Ministry of Finance loans

| | FY2020 | FY2021 | FY2022 | FY2023 |
|--------------|----------|----------|----------|----------|
| Avg. balance | 10,391.5 | 10,844.0 | 11,276.1 | 11,782.2 |
| Yield | 0.94% | 0.91% | 0.89% | 0.88% |

| | FY2023 1-3Q | FY2024 1-3Q |
|--------------|-------------|-------------|
| Avg. balance | 11,719.6 | 12,197.5 |
| Yield | 0.88% | 0.94% |

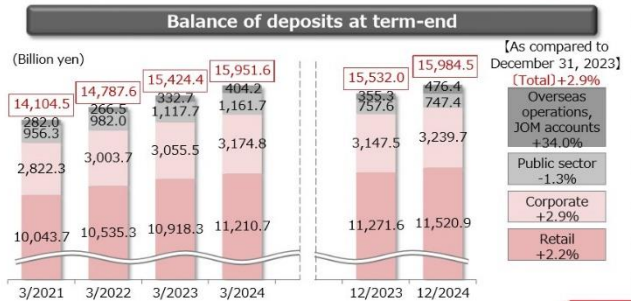
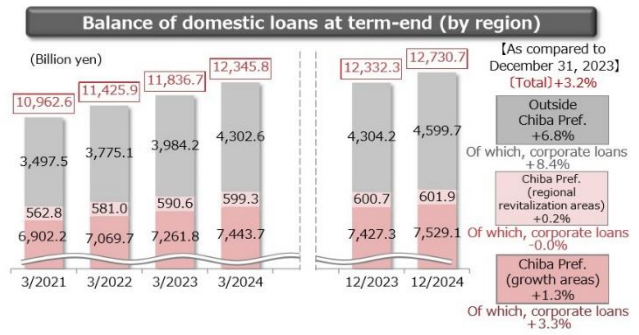
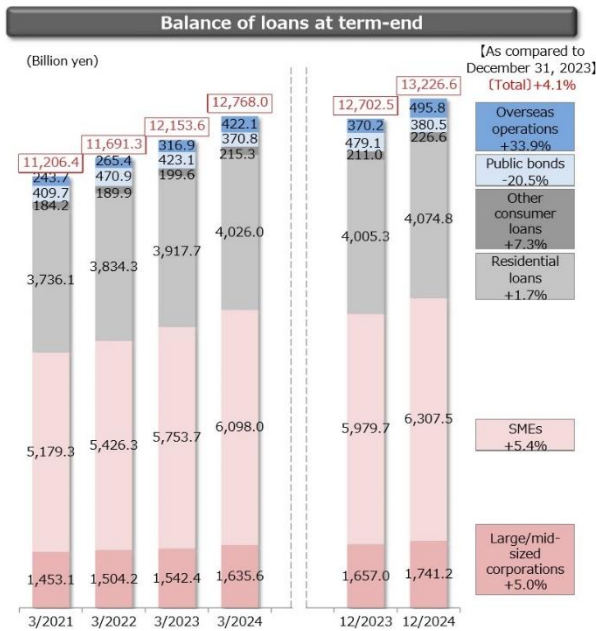
[Reference] Exchange rate (Telegraphic Transfer Middle Rate at the end of month)

| USD 1 | JPY110.71 | JPY122.39 | JPY133.53 | JPY151.41 |
|-------|-----------|-----------|-----------|-----------|
|-------|-----------|-----------|-----------|-----------|

| JPY141.83 | JPY158.18 |
|-----------|-----------|
|-----------|-----------|

Balance of Loans / Deposits at Term-end

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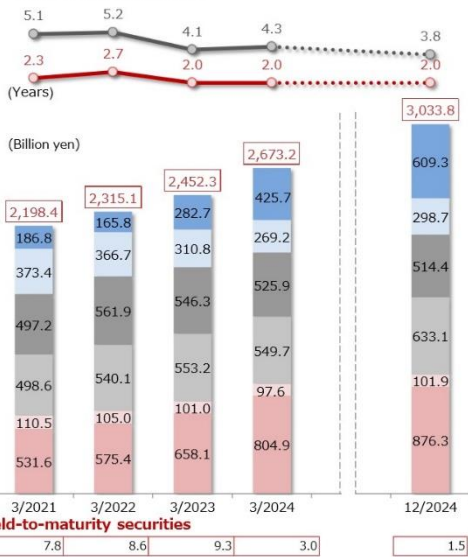
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Loans have maintained their strong performance to date, with an overall increase of 4.1% YoY. Looking at this by region, as shown in the upper-right graph, loans outside of Chiba Prefecture are driving the growth of the balance. Corporate loans in growth areas within Chiba Prefecture were also solid, increasing 3.3% YoY.

Deposits, shown in the lower right-hand corner, increased 2.9% over the same period last year. This represents an overall increase of JPY450 billion, of which approximately 55% is attributable to an increase in retail deposits.

Balance*1 / Average remaining maturity*2 of securities

*1 Excluding unrealized gains/losses
*2 After hedging via asset swaps



[As compared to March 31, 2024]

Average remaining maturity of yen bonds -0.4 years

Average remaining maturity of foreign bonds +0.0 years

[Total] +13.4%

Government bonds +43.0%

Municipal bonds +10.9%

Corporate bonds, etc. -2.1%

Investment trusts, etc. +15.1%

Stocks +4.3%

Foreign currency securities +8.8%

Gains/losses on securities

| (Billion yen) | FY2023 1-3Q | FY2024 1-3Q | Change |
|--|-------------|-------------|--------|
| Interest income on securities | 41.4 | 51.2 | 9.7 |
| Bonds | 20.8 | 28.8 | 7.9 |
| Domestic | 3.2 | 5.4 | 2.2 |
| Overseas | 17.6 | 23.4 | 5.7 |
| Stocks | 10.7 | 11.7 | 1.0 |
| Investment trusts, etc. | 9.7 | 10.5 | 0.7 |
| Gains/losses from investment trust cancellations | 2.2 | 2.1 | -0.1 |
| Gains/losses related to bonds (Government bonds, etc.) | -4.9 | -1.4 | 3.4 |
| Gains on sales | 0.9 | 0.7 | -0.1 |
| Losses on sales (-) | 5.6 | 1.5 | -4.1 |
| Redemptions (-) | 0.2 | 0.7 | 0.5 |
| Gains/losses related to stocks, etc. | 8.6 | 10.2 | 1.6 |
| Gains on sales | 9.5 | 11.2 | 1.6 |
| Losses on sales (-) | 0.9 | 0.9 | 0.0 |
| Redemptions (-) | 0.0 | 0.0 | -0.0 |

10 BPV



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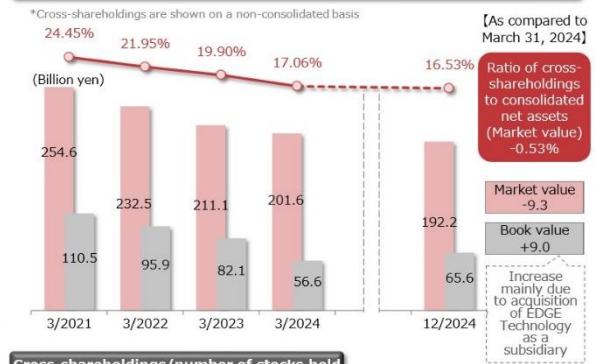
Securities continued to be managed with controlled risk, and the average maturity of yen bonds declined slightly.

In gains/losses on securities, gains on sales of stocks increased by JPY1.6 billion from the previous year due to the ongoing sales of cross-shareholdings and pure investment stocks.

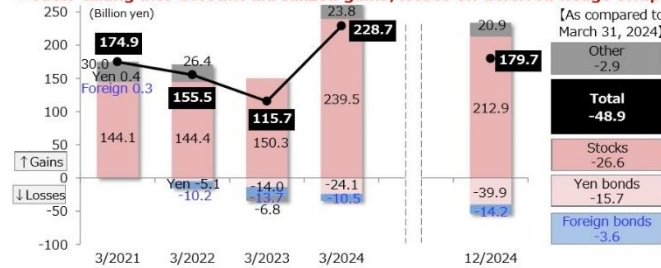
Unrealized gains/losses on other securities



Ratio of cross-shareholdings to consolidated net assets



After taking into account unrealized gains/losses on deferred hedge swaps



Cross-shareholdings/number of stocks held



Status of pure investment stock held

| | 3/2024 | 12/2024 | As compared to 3/2024 |
|----------------------------|--------|---------|-----------------------|
| Market value (Billion yen) | 135.6 | 122.6 | -12.9 |
| Book value (Billion yen) | 41.0 | 36.2 | -4.7 |
| Number of stocks held | 42 | 30 | -12 |

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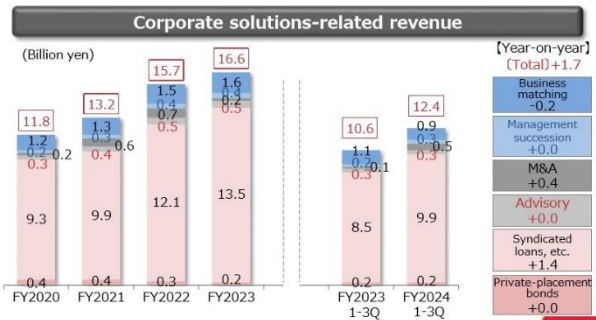
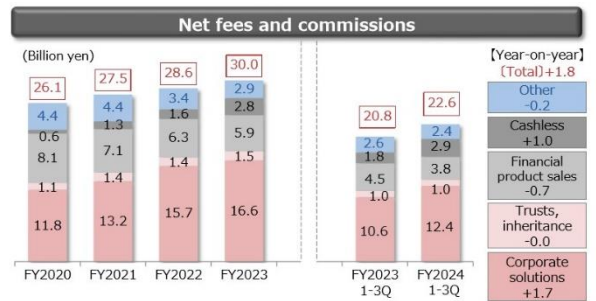
Net unrealized gains/losses on other securities, after taking hedging into account, remained significantly positive at approximately JPY180.0 billion. Unrealized losses on yen bonds have increased slightly due to rising interest rates, but this is within the expected range.

We intend to proceed cautiously with fixed-income investments, taking advantage of the timing of rising interest rates.

Net Fees and Commissions ①

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| (Billion yen) | FY2023 1-3Q | FY2024 1-3Q | Change |
|---|----------------|----------------|--------|
| Net fees and commissions | 20.8 | 22.6 | 1.8 |
| Fees and commissions received | 37.6 | 41.5 | 3.8 |
| Fees and commissions payments (-) | 16.8 | 18.9 | 2.0 |
| <Main breakdown> | | | |
| Investment trusts and personal annuities | 4.5 | 3.8 | -0.7 |
| Investment trusts (trust fees) | 1.3 | 1.4 | 0.0 |
| Investment trusts (sales fees) | 0.5 | 0.7 | 0.1 |
| Annuities and whole-life insurance | 1.1 | 0.8 | -0.2 |
| Level-premium life insurance | 1.3 | 0.7 | -0.5 |
| Financial instrument intermediary | 0.1 | - | -0.1 |
| Corporate solutions | 10.6 | 12.4 | 1.7 |
| Private placement bonds | 0.2 | 0.2 | 0.0 |
| Syndicated loans | 8.5 | 9.9 | 1.4 |
| Advisory contracts | 0.3 | 0.3 | 0.0 |
| M&A | 0.1 | 0.5 | 0.4 |
| Management succession | 0.2 | 0.3 | 0.0 |
| Business-matching | 1.1 | 0.9 | -0.2 |
| Trust/inheritance-related business | 1.0 | 1.0 | -0.0 |
| Cashless operations | 1.8 | 2.9 | 1.0 |
| Payment and settlement transactions | 9.6 | 9.8 | 0.1 |
| Guarantee charges and group insurance costs (-) | 9.8 | 10.4 | 0.5 |



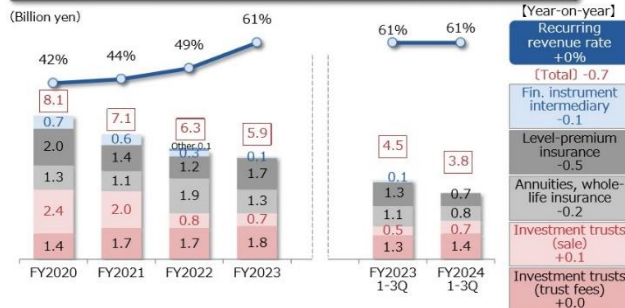
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Net fees and commissions increased by JPY1.8 billion YoY to JPY22.6 billion, due to strong performance of corporate solutions related items, especially syndicated loans, etc.

Net Fees and Commissions ② -Financial Products-

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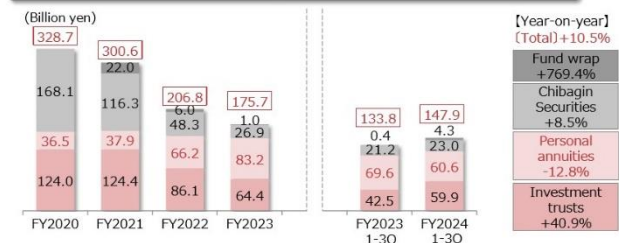
Fees and commissions from financial products



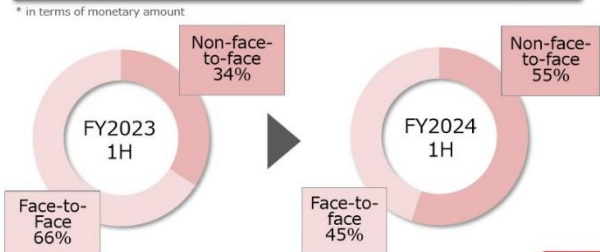
Financial product balances (Group total)



Financial product sales (Group total)



Investment trust sales by channel



*From 3Q of FY2024, sales of Chibagin Securities include sales of call centers, etc.
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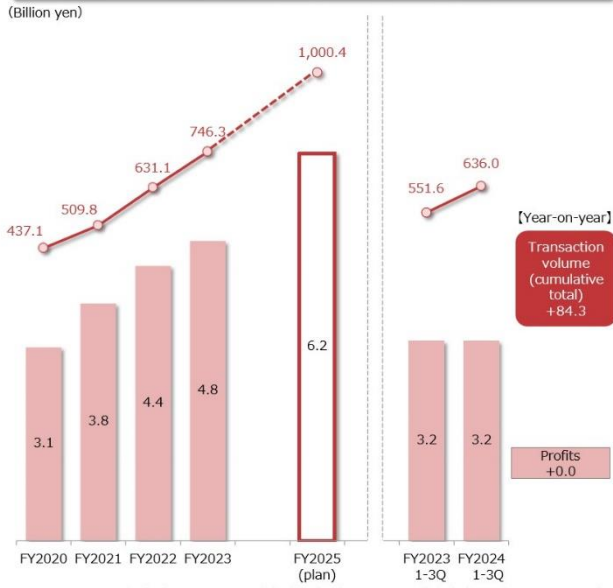
11

Overall fees and commissions from financial products decreased by JPY0.7 billion YoY, mainly due to a decrease in continuing commissions for level-premium insurance. However, investment trusts sales increased approximately 40% YoY, and YoY figures for fees and commissions from investment trusts turned positive.

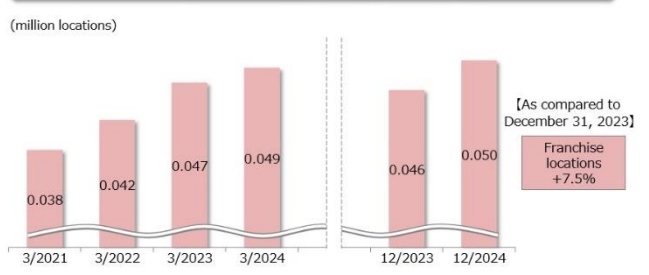
We also believe that the substance of the business is changing for the better, with more than half of the investment trusts sales shifting to non-face-to-face channels such as apps and investment trust accumulation, as shown in the lower right-hand corner.

With regard to the Bank's personal business, its policy is to become a "comprehensive consultant for individuals" that provides consultation not only on financial products, but also on all types of loans, including mortgages, cashless operations, inheritance/trusts, and unsecured loans. We consider the overall personal business to be solid, as gross business profit for the business as a whole, including financial products, has increased by approximately JPY3.0 billion since the start of the mid-term plan.

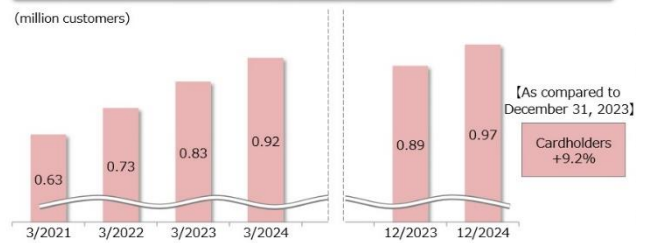
Group profits and transaction volume of cashless operations



Number of group franchise locations



Number of group cardholders



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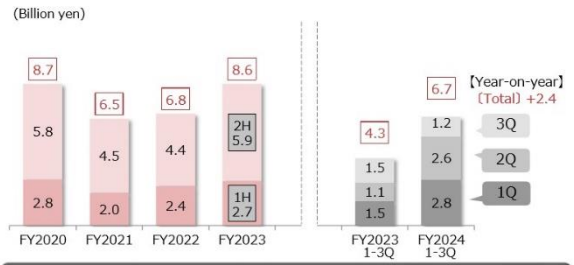
Both the number of group franchise locations and the number of cardholders in the cashless business are steadily increasing, and transaction volume is also expanding.

We would like to advance our regional ecosystem strategy and continue to expand our customer base.

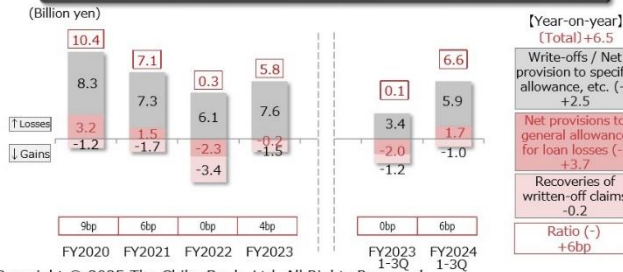
Credit-related expenses

| (Billion yen) | FY2023 1-3Q | FY2024 1-3Q | Change |
|---|----------------|----------------|--------|
| Credit-related expenses (-) | 0.1 | 6.6 | 6.5 |
| Net provisions to general allowance for loan losses | -2.0 | 1.7 | 3.7 |
| Disposal of non-performing loans (-) | 2.2 | 4.9 | 2.7 |
| Write-offs/net provisions to specific allowance, etc. (-) | 3.4 | 5.9 | 2.5 |
| Net provisions to specific allowance for loan losses (-) | 0.3 | 0.9 | 0.6 |
| New downgrades (-) | 4.3 | 6.7 | 2.4 |
| Existing non-performing loans (-) | 0.2 | 0.2 | 0.0 |
| Collections, etc. | 1.0 | 1.0 | -0.0 |
| Recoveries of written-off claims | 1.2 | 1.0 | -0.2 |
| Net credit cost ratio (-) | 0bp | 6bp | 6bp |

New non-performing loans



Net credit costs(-)transition



Disclosed claims under the Financial Reconstruction Act / non-performing loan ratio



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Credit-related expenses increased JPY6.5 billion YoY. The non-performing loan ratio is low at 0.92%, maintaining one of the highest levels of soundness among regional banks.

I will provide additional information on the current status of new non-performing loans later.

General & Administrative Expenses

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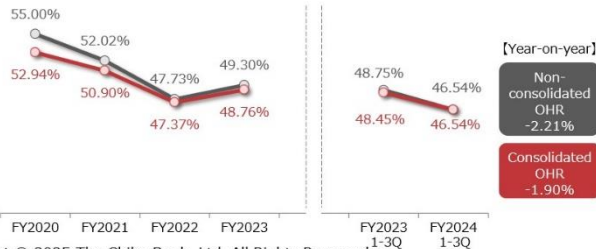
G&A expenses / OHR

| Non-consolidated | (Billion yen) | | Change |
|------------------------|---------------|-------------|--------|
| | FY2023 1-3Q | FY2024 1-3Q | |
| G&A expenses | 63.3 | 66.9 | 3.6 |
| Personnel expenses | 30.3 | 31.3 | 0.9 |
| Non-personnel expenses | 28.1 | 30.4 | 2.3 |
| Taxes | 4.8 | 5.1 | 0.3 |
| OHR | 48.75% | 46.54% | -2.21% |

| Consolidated | FY2023 1-3Q | FY2024 1-3Q | Change |
|--------------|-------------|-------------|--------|
| OHR | 48.45% | 46.54% | -1.91% |

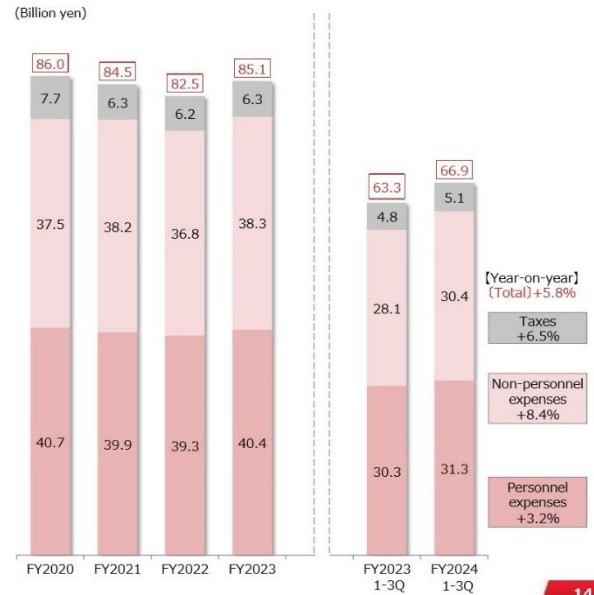
※ OHR: Expenses / (net business income - bond-related gains/losses, etc. + net provisions to general allowance for loan losses + expenses)

OHR



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Non-consolidated G&A expenses

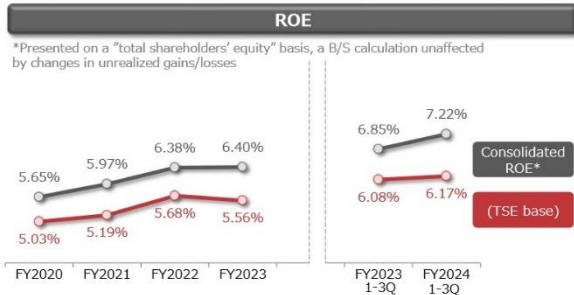
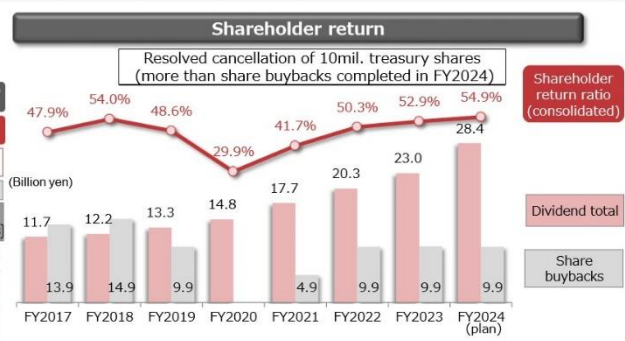
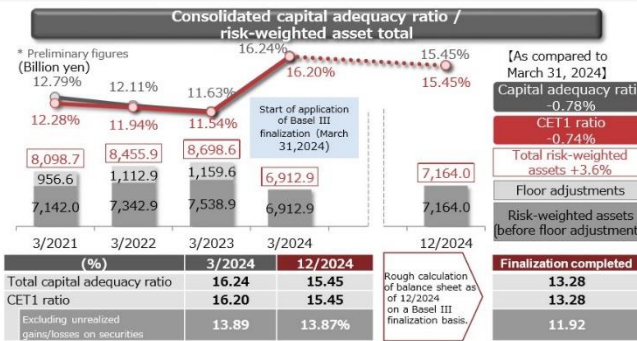


14

Non-personnel expenses increased by JPY2.3 billion due to the strategic investments set forth in the mid-term plan and the strengthening of mid-career hiring, etc. Overall expenses increased by JPY3.6 billion.

Progress against the annual plan of JPY89.5 billion is 74.8%, and progress is being made as planned.

The OHR has declined to 46.54% both on a non-consolidated and consolidated basis, maintaining one of the highest efficiency rates among regional banks.



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*includes commemorative dividend of 2 yen

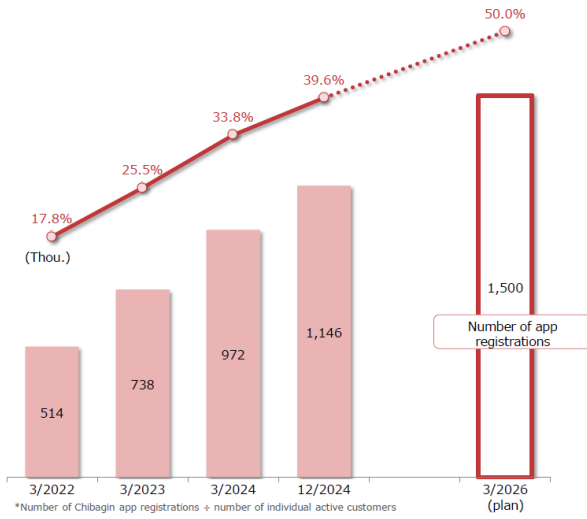
In conjunction with last week's announcement of Q3 results, we announced a JPY4 dividend increase. As noted in the lower right-hand corner, this brings the full-year dividend to JPY40, and the dividend ratio relative to the earnings forecast has now risen to a level that exceeds the long-term target of 40%.

ROE, although this is a provisional level for the quarterly results, improved on a shareholders' equity basis, rising approximately 0.4 percentage points YoY.

The CET1 ratio is 11.92% when estimated on a Basel III finalization fully implemented basis. This is above our previously stated target range of 10.5% to 11.5%, and we will consider further strengthening returns and investing in growth.

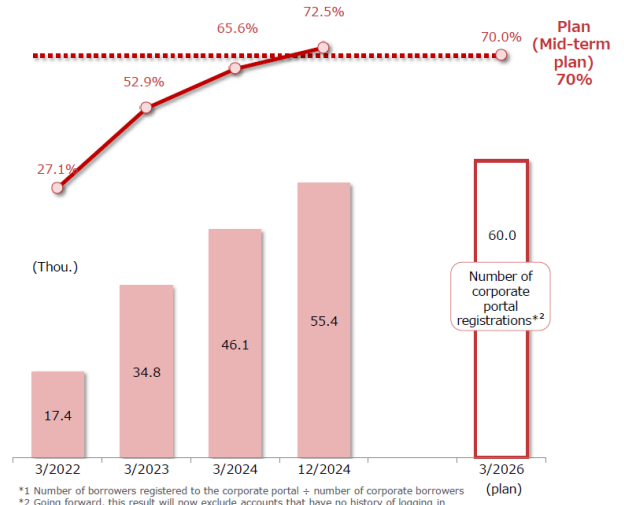
Number of app registrations / penetration rate

App penetration rate*



Number of portal registrations / borrower penetration rate

Corporate portal borrower penetration rate*1



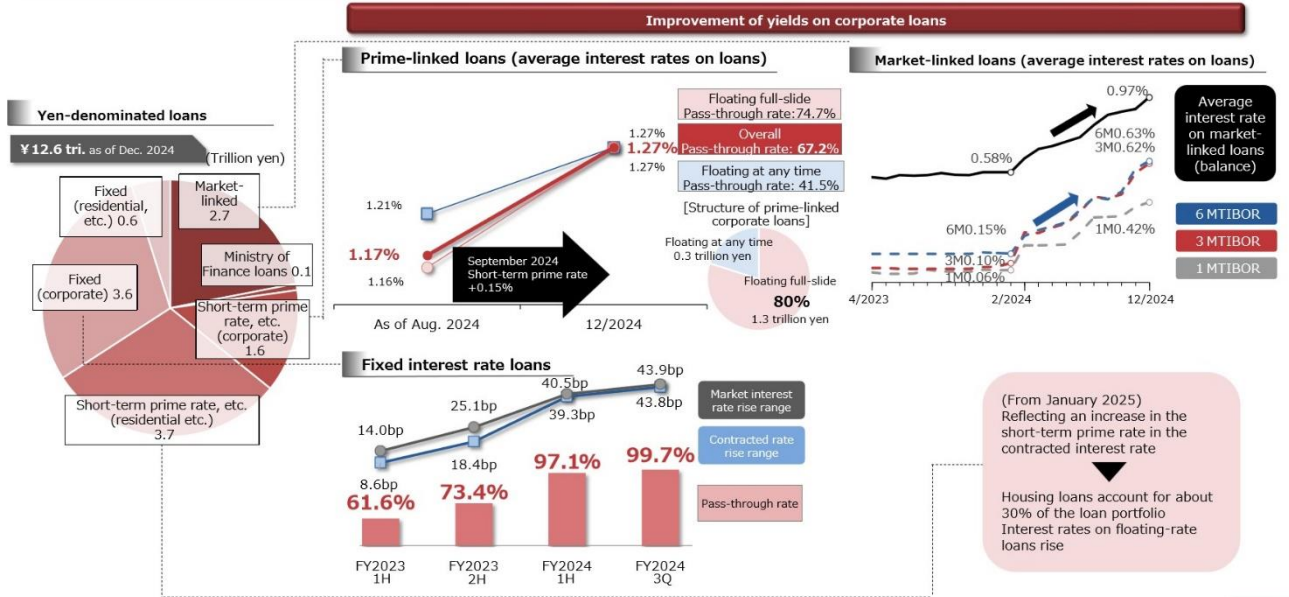
Supplementary Materials



Interest Rate Rise① (Current Incorporating Interest Rate Hikes)

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As policy interest rates rose, loan interest rates rose steadily. Increase in all loan interest rates regardless of interest rate sensitivity.



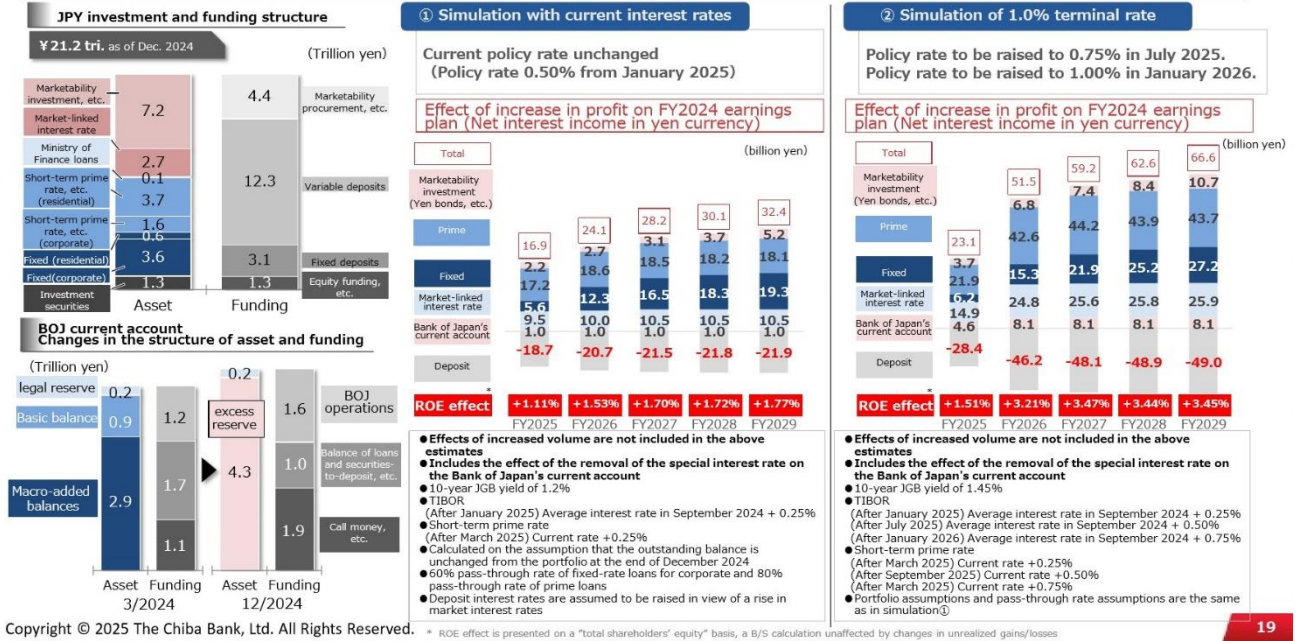
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Next, I will discuss the topics.

This is about current incorporating interest rate hikes. For corporate loans, such as prime-linked loans, fixed interest-rate loans, and market-linked loans maintain high pass-through rates.

The increase in the short-term prime rate has also been reflected in variable-rate mortgage loans since January of this year.

Estimate the effect of the BOJ's policy rate change on interest rates



Through simulations of the impact of interest rate hikes, we estimated the positive effects on the current year's planned net interest income.

The figures shown in the middle are a simulation of what would happen if the current policy rate of 0.5% were to continue. In this case, we expect to see an increase in profit of around JPY30.0 billion toward the final year of the next mid-term plan.

The simulation on the right, which assumes a 1.0% terminal rate of the policy rate, similarly projects an increase in profit of about JPY60.0 billion to JPY65.0 billion.

Note that this simulation does not include the effect of future volume growth, but only reflects the effect of rising interest rates.

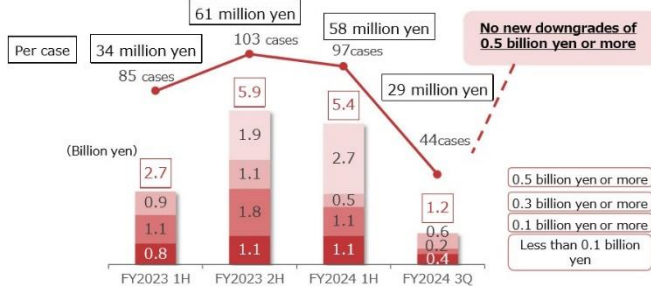
Credit-related Expenses (Status of New Downgrades)

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New downgrades in 3Q were kept at a low level. Continue to thoroughly understand the actual situation of clients and provide support for accompanying them.

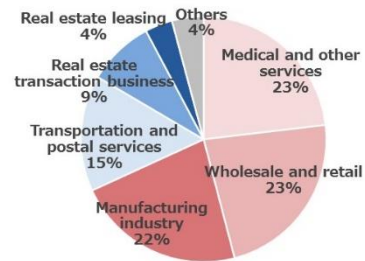
Status of new downgrades

Amount of new downgrades (size, number of cases, amount)



Industry-specific (amount)

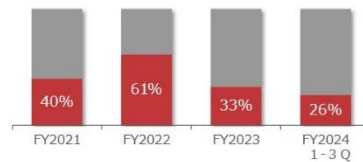
FY2024 1Q-3Q cumulative total



By region (amount)



Impact of COVID-19 (amount)



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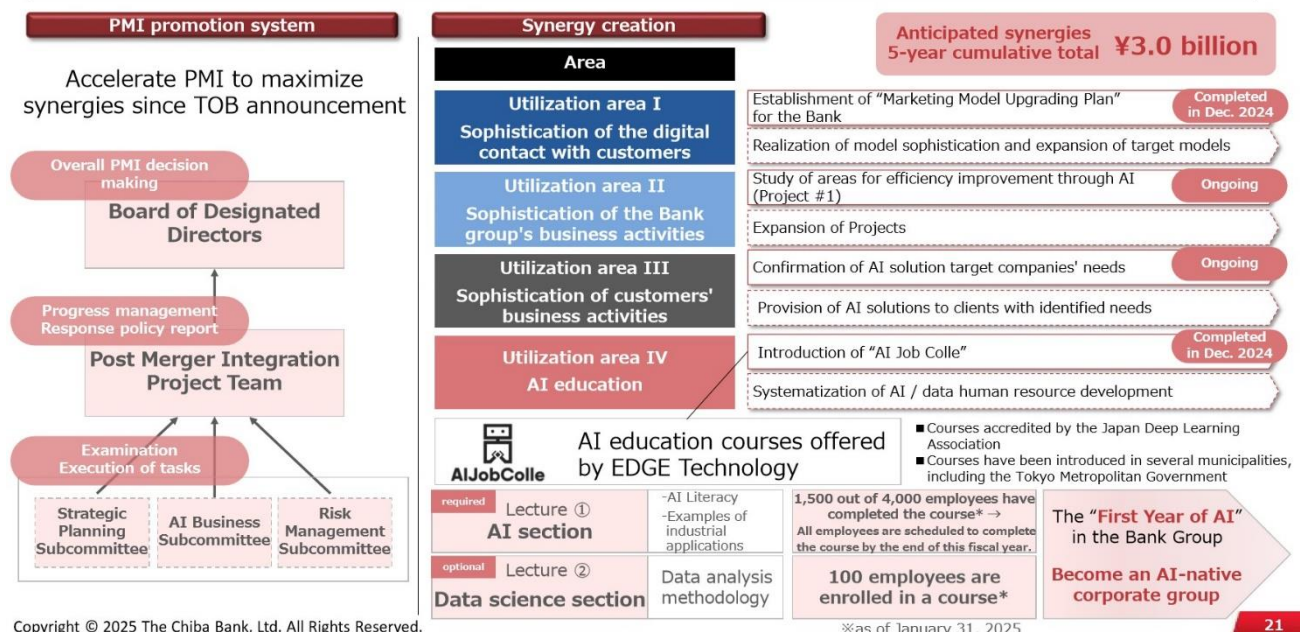
20

The status of new downgrades for credit-related expenses.

H1 of the year saw a large increase in amount of new downgrades compared to the same period last year due to several new large-lot downgrades. However, this has been controlled to a low level in Q3 and there are no signs of deterioration in asset health.

We will continue to reduce the incurrence of credit-related expenses by thoroughly understanding the actual status of our business partners and providing accompanying support.

Promoting PMI for synergy creation. Concretize efforts in each synergy area.



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EDGE Technology Inc. became a wholly owned subsidiary of the Company last December.

We are currently working on PMI and have three subcommittees: the Strategic Planning Subcommittee, the AI Business Subcommittee, and the Risk Management Subcommittee.

These three subcommittees are considering measures to accelerate collaboration and create synergies, and some of these measures are progressing in the short term. For example, a plan to upgrade the Bank's marketing model has been completed. In addition, we have introduced "AI Job Colle," an AI training course provided by EDGE to our group and encourage all employees to take the course. Through this, we hope to increase AI literacy among bank employees.

The Bank Group has positioned this year as the "first year of AI" and intends to improve the AI literacy of the entire Group and move closer to becoming an AI-native corporate group.

We are also studying the provision of AI solutions and efficiency improvements through AI, and will continue to strengthen measures to steadily realize synergies.

That is all from me.

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