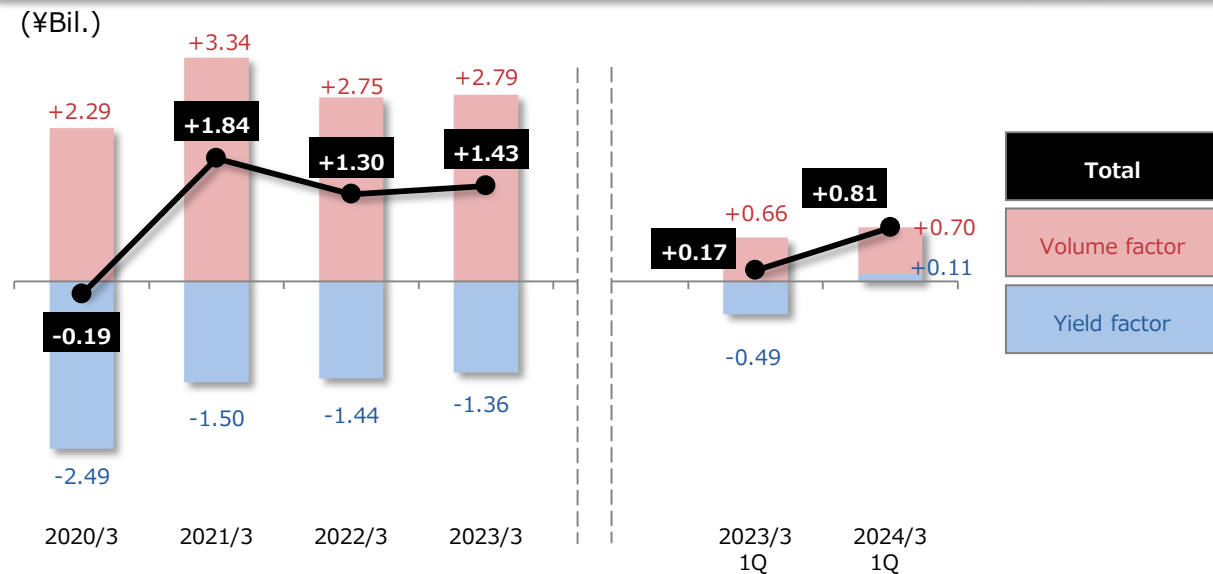


Supplementary Materials



Yields on business loans reversed due to an improvement in contracted interest rates on fixed-rate loans and the impact of high-spread deals

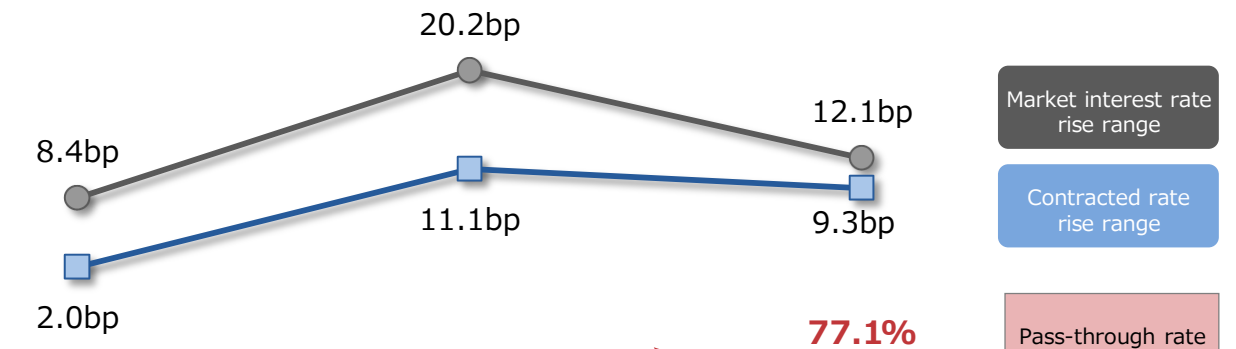
Factors behind change in interest on business loans (year-on-year)



Improvement in yield on business loans

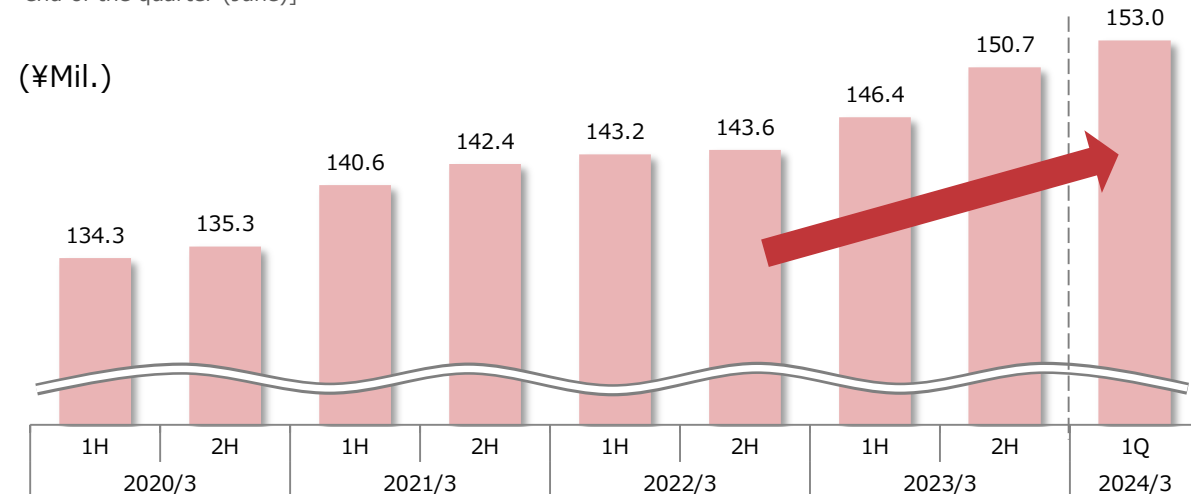
Factors ①

Significant improvement in the rate of increase in the contracted rate (**pass-through rate**) relative to the increase in the market rate in the case of interest rate re-fixing for fixed-rate loans



Net interest income per day on corporate loans (yen currency)

※Net interest income per day at the end of each half year month (March and September)[2024/3 1Q as at the end of the quarter (June)]

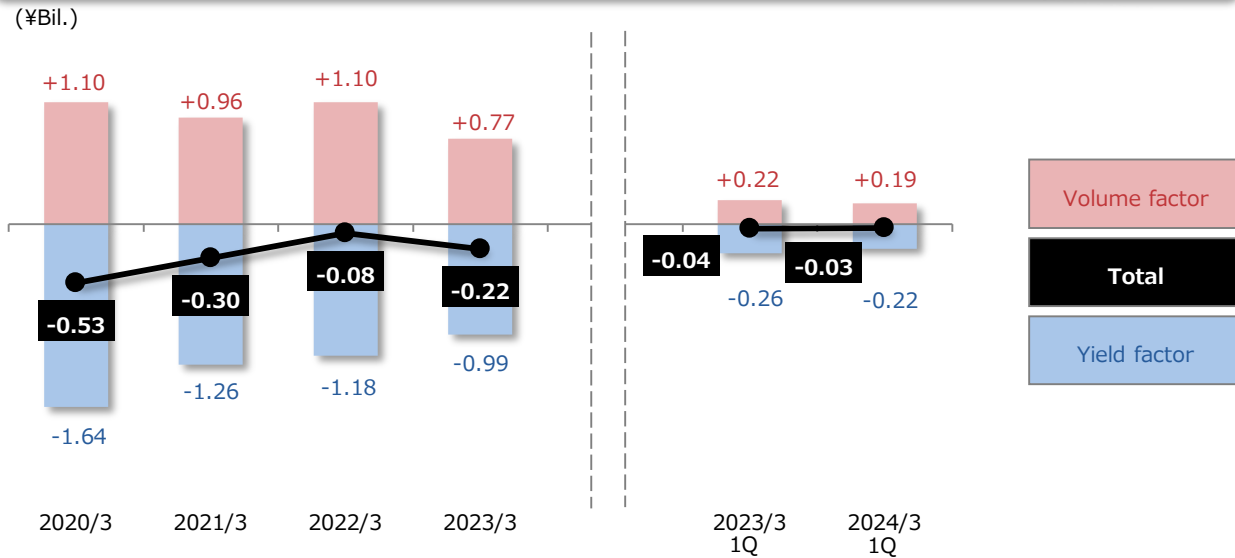


Factors ②

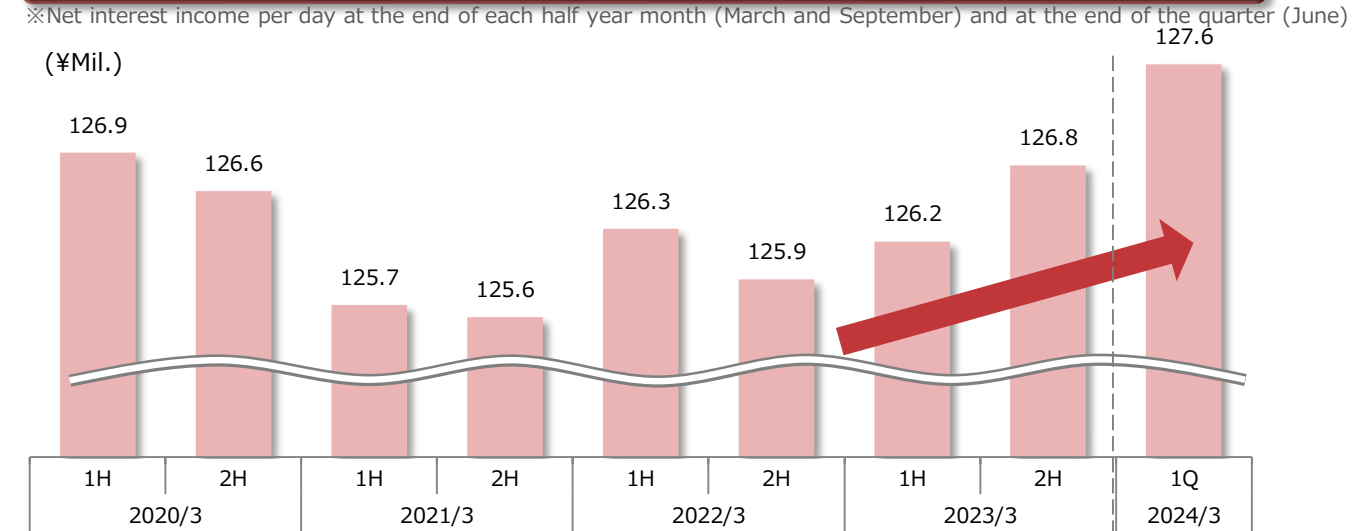
Contributions from large-scale project finance and structured finance projects with high-spread

Increase in unsecured loan balances raises overall residential and other consumer loans interest income

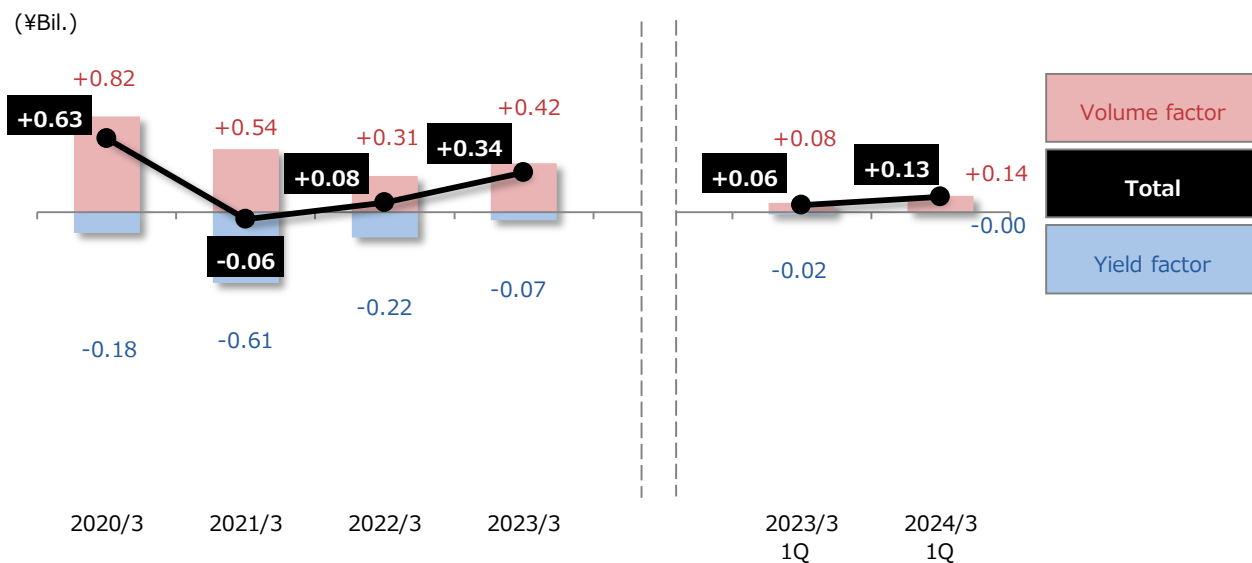
Factors behind change in interest on residential loans (year-on-year)



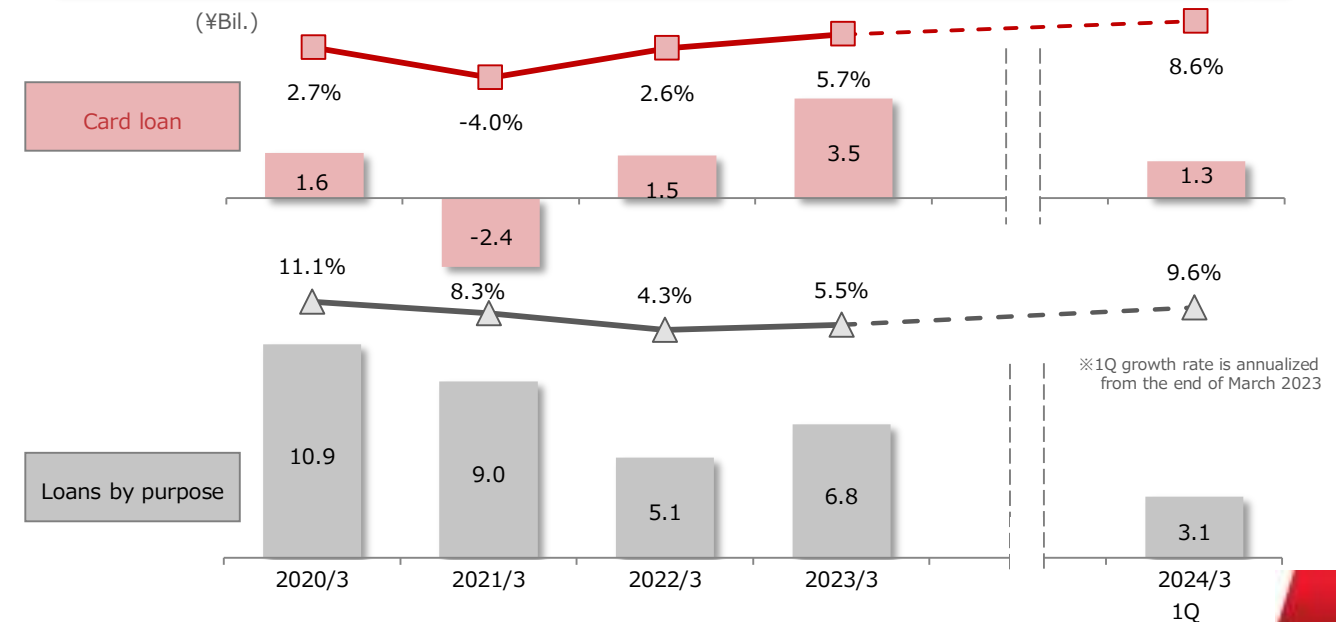
Net interest income per day on residential and Other consumer loans



Factors behind change in interest on unsecured loans (year-on-year)



Increase in unsecured loans balances and growth rate



Simulation of the Impact of Rising Market Interest Rates

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

Net interest income on loans improved due to the rise in long-term yen interest rates, which amounted to ¥0.8 billion per 10bp (FY March 2026)

(Reference: Presentation of May 2023 Financial Results)
Simulation of end of YCC/negative interest rates

Expected scenarios

- FY2023 1Q (Apr.~Jun.)
 - YCC review
 - ▶ Long-term rates increase : Effect1,2
- FY2023 2Q (Jul.~Sep.)
 - Repeal of YCC
 - ▶ Long-term rates increase : Effect1,2
 - End of negative interest rates
 - ▶ Short-term/deposit interest rates increase :Effect3,4

Breakdown	Total (¥Bil.)
Effect 1: Increased loan interest from increased long-term interest rates	+5.0
Effect 2: Increased yen bond interest from increased long-term interest rates	+1.8
Effect 3: Increased loan interest from increased short-term interest rates	+2.1
Effect 4: Increased deposit interest from increased rates	-1.3
Total (before tax)	7.5

Total effect (after taxes) + ¥5.0 bil. (FY2025 estimate)

ROE boosting effect after 3 years +0.5%

(New) Increased revenue from current and future interest rate hikes

① Impact on loans revenue due to the change in monetary policy of the BOJ in July

	FY2023	FY2025
Increase in interest on loans due to a rise in long-term interest rates (Effect 1 of the left table)	+ ¥0.1 bil.	+ ¥1.0 bil. (ROE +0.07%)

Assumptions

- Calculated based on the market rate on July 31, the business day following the BOJ Monetary Policy announcement (10-year JGB yield: 0.60%)

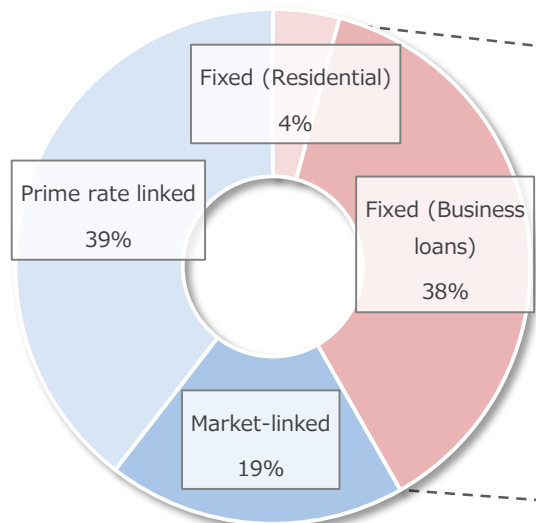
② Additional increase in revenue in the event of a further 10bp increase in long-term interest rates

	FY2023	FY2025
Increase in interest on loans due to a rise in long-term interest rates (Effect 1 of the left table)	(Added) + ¥0.1 bil.	(Added) +0.8 bil. (ROE +0.05%)

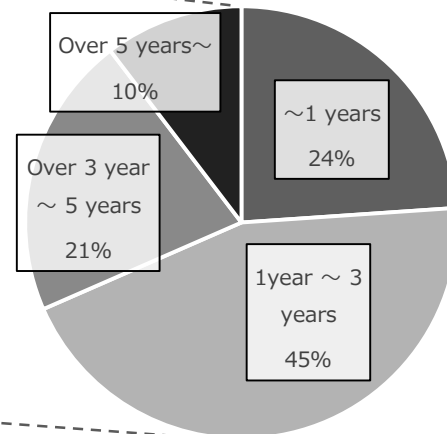
Assumptions

- Based on historical yield curve movements, the increase is adjusted for each maturity. (10 years +10bp, 5 years +6bp, 3 years +4bp)
- Assuming a pass-through rate of 60% against a rise in interest rates

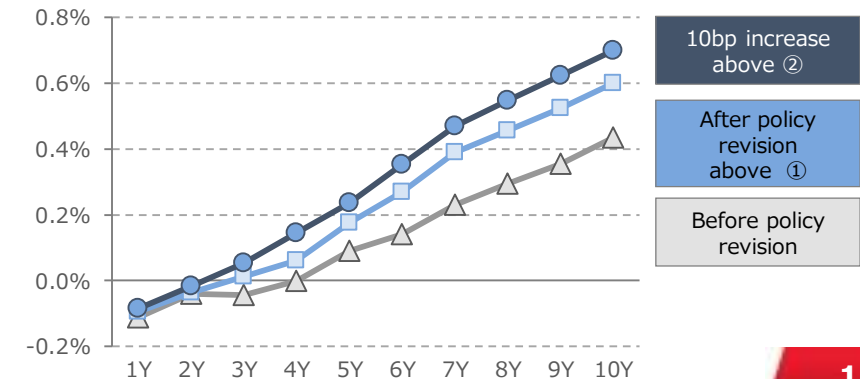
Breakdown of loans by interest rate



Breakdown of remaining maturities of fixed loans (business loans)



Assumed level of interest rates in the above simulation



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