



The Chiba Bank website
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Financial Highlights for the Three Months of FY2025 Ending March 2026



August 4, 2025

Financial Results for the Three Months of FY2025

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Summary of Financial Results

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

Policy interest rate
assumption:
flat at 0.5%

Non-consolidated	(Billion yen)	FY2024 1Q	FY2025 1Q	Change	FY2025 Plan	Progress
Gross business profit		51.0	53.1	2.1	208.1	25.5%
Net interest income		43.5	48.8	5.3	175.2	
Net fees and commissions		7.2	6.8	-0.4	31.5	
Net Trading income		0.4	0.0	-0.3	1.4	
Net other ordinary income		-0.0	-2.4	-2.3	-0.1	
Gains/losses related to bonds		-0.9	-3.1	-2.2	-1.7	
G&A expenses (-)		22.3	24.5	2.1	94.0	26.1%
Net business income (before provisions to general allowance for loan losses)		28.7	28.6	-0.0	114.1	25.0%
Core business income		29.6	31.7	2.1	115.8	27.4%
Excl. gains/losses on the cancelation of investment trusts		28.5	30.9	2.3	114.6	26.9%
Net provisions to general allowance for loan losses (-)		-0.1	0.3	0.5	3.0	
Net business income		28.8	28.2	-0.6	111.1	25.4%
Non-recurring gains/losses		2.7	4.9	2.2	10.5	
Disposal of non-performing loans (-)		2.2	0.4	-1.7	10.0	
Reversal of loan loss reserves		-	-	-	-	
Gains/losses related to stocks, etc.		5.1	5.4	0.3	20.2	
Ordinary profit		31.5	33.2	1.6	121.6	27.3%
Extraordinary gains/losses		-0.1	-0.0	0.0	-1.7	
Net income		23.5	24.5	1.0	84.6	28.9%
Credit-related expenses (-)		2.0	0.8	-1.1	13.0	6.6%

Consolidated	(Billion yen)	FY2024 1Q	FY2025 1Q	Change	FY2025 Plan	Progress
Ordinary profit		28.7	31.0	2.3	124.3	24.9%
Profit attributable to owners of parent (Ref.)		20.0	21.7	1.7	85.0	25.6%
Consolidated net business income (before provisions to general allowance for loan losses)		27.5	28.3	0.7	125.1	22.6%

◆ Net interest income YoY +5.3 billion yen

Balance of loans at term-end YoY +5.0%

Domestic operations yield of loans and bills discounted YoY +0.26%

◆ Net Fees and Commissions YoY -0.4 billion yen

Corporate solutions-related revenue YoY +0.1 billion yen

◆ G&A expenses YoY +2.1 billion yen (26.1% progress)

◆ Credit-related expenses YoY -1.1 billion yen (6.6% progress)

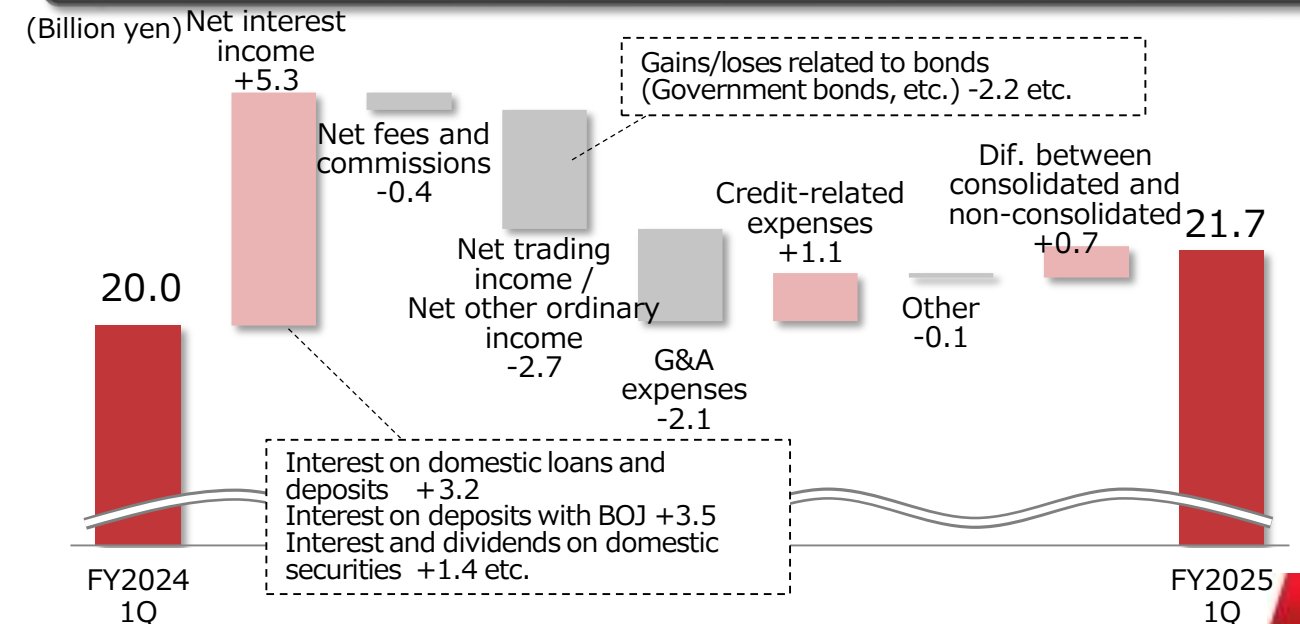
◆ Net income

<Non-consolidated> Achieved record high for the first quarter

<Consolidated> Fifth consecutive quarter of increased net income in the first quarter

Breakdown of Profit Attributable to Owners of Parent

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



Consolidate	(Billion yen)	FY2024 1Q	FY2025 1Q	Change
Consolidated net revenue		49.2	52.2	2.9
Net interest income		39.1	45.4	6.2
Net fees and commissions		9.6	9.2	-0.4
Net trading income		0.3	0.0	-0.3
Net other ordinary income		-0.0	-2.4	-2.3
G&A expenses (-)		23.7	26.3	2.5
Credit-related expenses (-)		2.3	1.3	-1.0
Net provisions to general allowance for loan losses (-)		0.0	0.6	0.6
Disposal of non-performing loans (-)		2.3	0.6	-1.6
Gains/losses related to stocks, etc.		5.2	5.5	0.3
Gains/losses on equity-method investments		0.0	0.0	0.0
Other		0.3	0.8	0.5
Ordinary profit		28.7	31.0	2.3
Extraordinary gains/losses		-0.1	-0.1	-0.0
Net income pre-tax adjustment		28.6	30.9	2.3
Total corporate income taxes (-)		8.5	9.1	0.5
Net income		20.0	21.7	1.7
Profit attributable to non-controlling interests		-	-	-
Profit attributable to owners of parent		20.0	21.7	1.7
(Ref.)				
Consolidated net business income (before provisions to general allowance for loan losses)		27.5	28.3	0.7

Subsidiaries

*Showing profit/loss after reclassification for consolidated financial statements

(Billion yen)

[Consolidated subsidiaries]

Company name	Investment ratio (including indirect)	Profit items (after deduction of inter-subsidiary dividends)	FY2024 1Q	FY2025 1Q	Change
Chibagin Securities Co., Ltd.	100%	Ordinary profit	-0.0	-0.0	0.0
		Net income	-0.0	-0.0	0.0
Chibagin Leasing Co., Ltd.	100%	Ordinary profit	0.2	0.3	0.0
		Net income	0.1	0.2	0.0
Chibagin Guarantee Co., Ltd.	100%	Ordinary profit	1.3	1.0	-0.3
		Net income	0.8	0.6	-0.2
Chibagin Card Co., Ltd.	100%	Ordinary profit	0.1	0.1	0.0
		Net income	0.0	0.1	0.0
Total of 5 other companies*	100%	Ordinary profit	0.1	0.1	0.0
		Net income	0.0	0.0	0.0
Total of 9 companies		Ordinary profit	1.7	1.6	-0.1
		Net income	1.1	1.0	-0.1

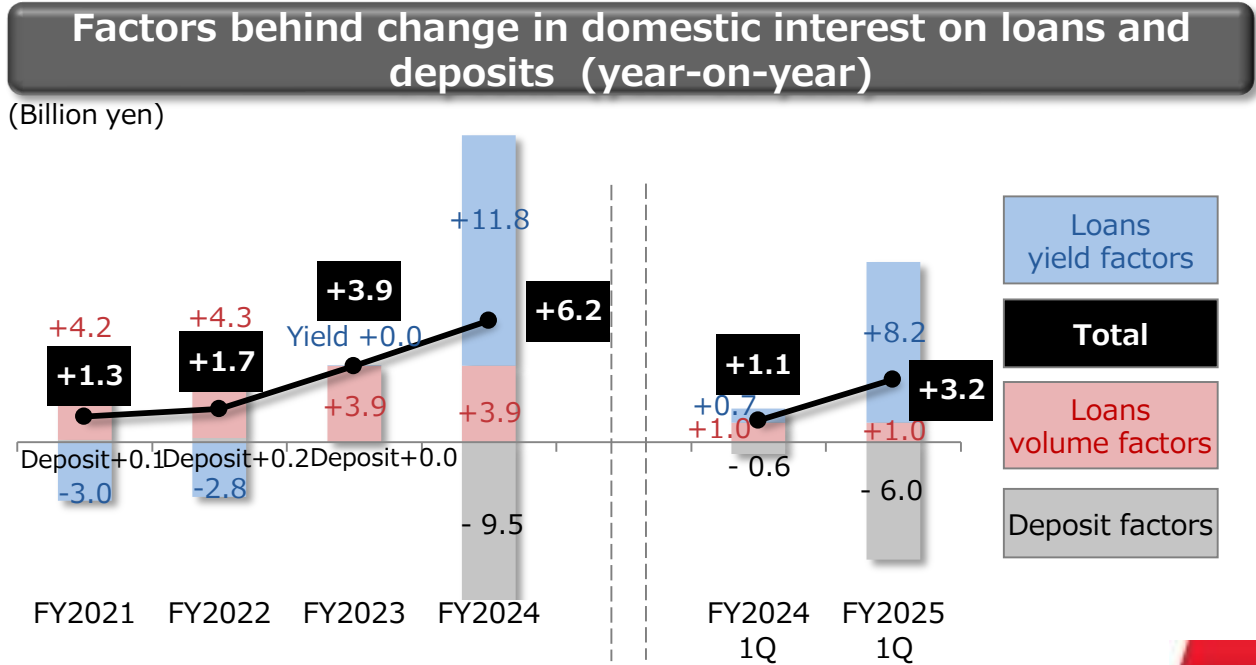
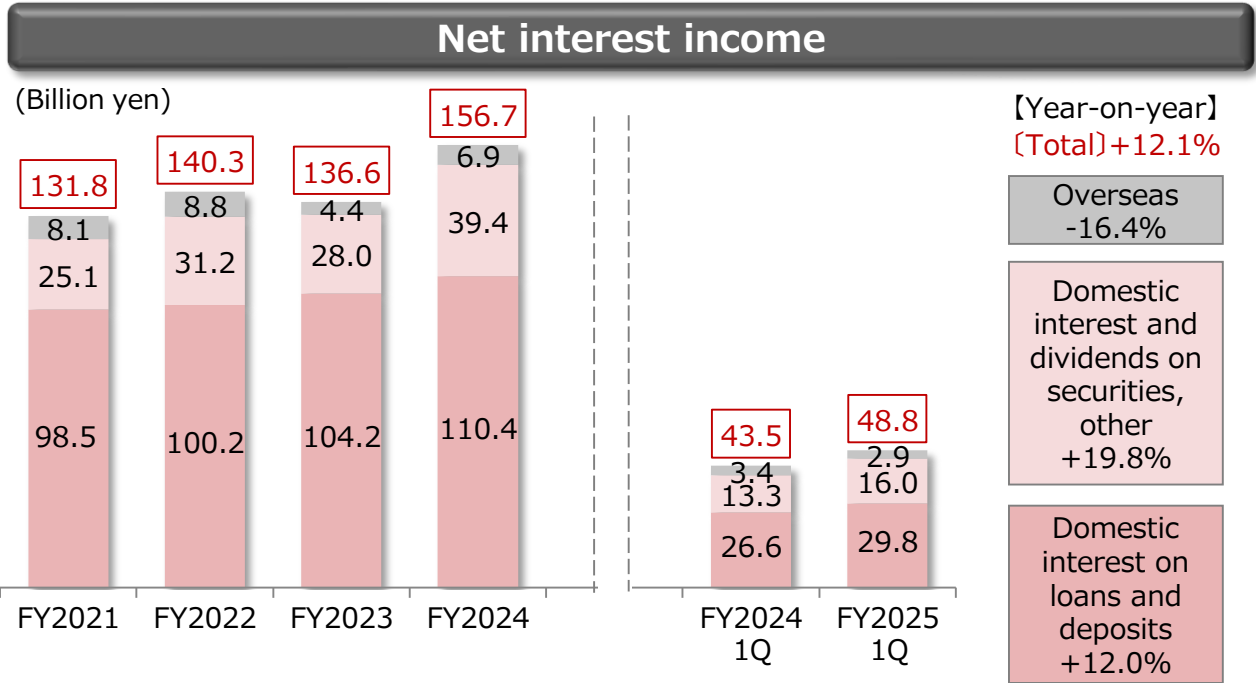
* In December 2024, acquisition of EDGE Technology as a wholly owned subsidiary

[Equity method subsidiaries]

Total of 6 companies	Net income according to equity method	0.0	0.0	0.0
	Dividends to parent company (-)	4.6	3.7	-0.9
	Dif. between consolidated and non-consolidated*	-3.4	-2.7	0.7

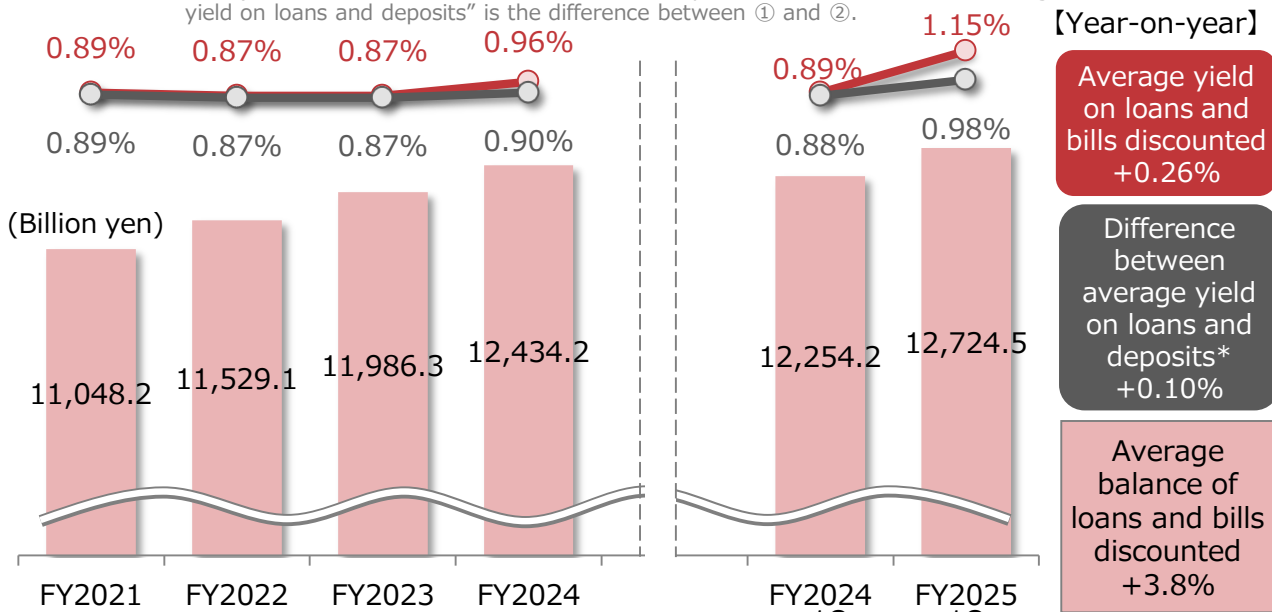
*After adjusting for unrealized gains, etc.

	(Billion yen)	FY2024 1Q	FY2025 1Q	Change
Net interest income		43.5	48.8	5.3
Domestic		40.0	45.9	5.8
Interest on loans and deposits		26.6	29.8	3.2
Loans and bills discounted		27.3	36.6	9.3
Deposits incl. NCDs (-)		0.6	6.7	6.0
Interest and dividends on securities		11.9	13.4	1.4
Bonds		1.5	2.7	1.1
Stock dividends		8.1	7.9	-0.2
Investment funds		0.0	0.0	0.0
Investment trusts		2.1	2.7	0.5
Gains on cancellations		0.5	0.6	0.0
Other (market operations, etc.)		1.4	2.5	1.1
Overseas		3.4	2.9	-0.5
Loans and bills discounted		8.1	7.2	-0.9
Foreign securities		9.9	9.3	-0.5
Foreign securities		8.0	8.0	0.0
Foreign currency funds		1.3	1.0	-0.2
Investment trusts		0.5	0.2	-0.2
Gains on cancelations		0.4	0.1	-0.3
Other (funding, market operations, etc.)		-14.6	-13.7	0.8
Net interest income (excluding gains on the cancellation of investment trusts)		42.4	47.9	5.5
Gains on the cancellation of investment trusts		1.0	0.8	-0.2



Domestic Operations Average balance / yield of loans and bills discounted

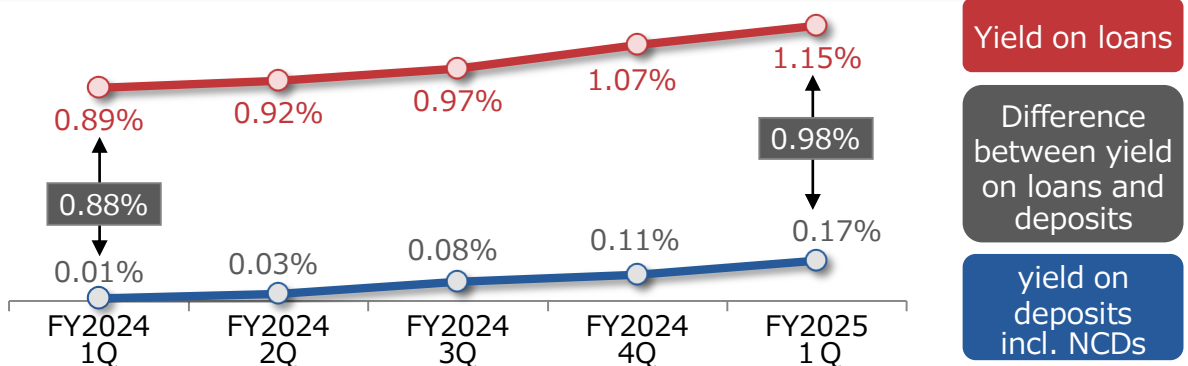
* ① "Yield on loans and bills discounted" and ② "Yield on deposits" (which includes NCDs) are rounded down to the second decimal place. "Difference between average yield on loans and deposits" is the difference between ① and ②.



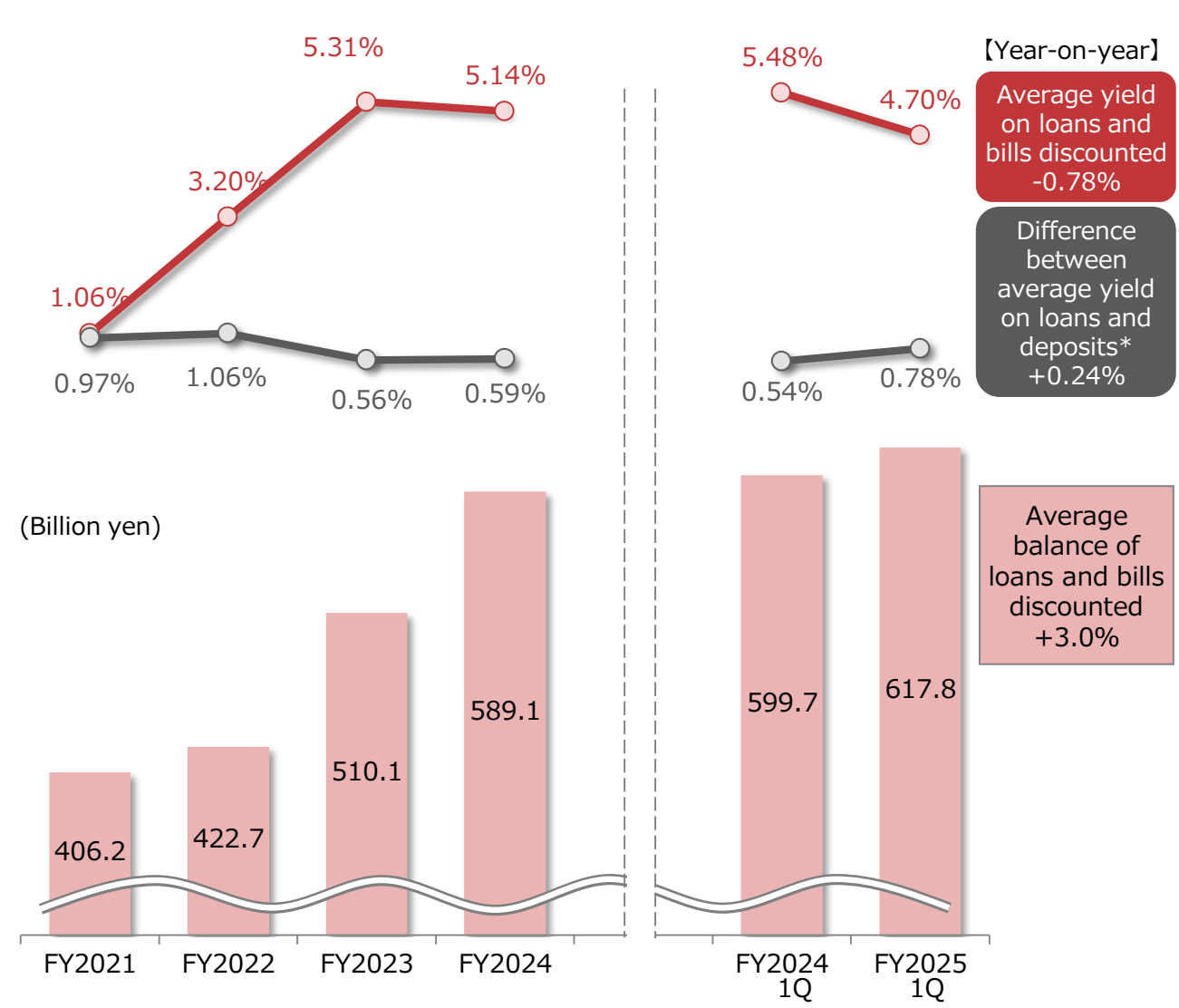
Excluding Ministry of Finance loans

Avg. balance	10,844.0	11,276.1	11,782.2	12,244.1	12,077.7	12,483.6
Yield	0.91%	0.89%	0.88%	0.97%	0.90%	1.16%

Domestic Operations Quarterly Trend in Yield on Loans and Deposits



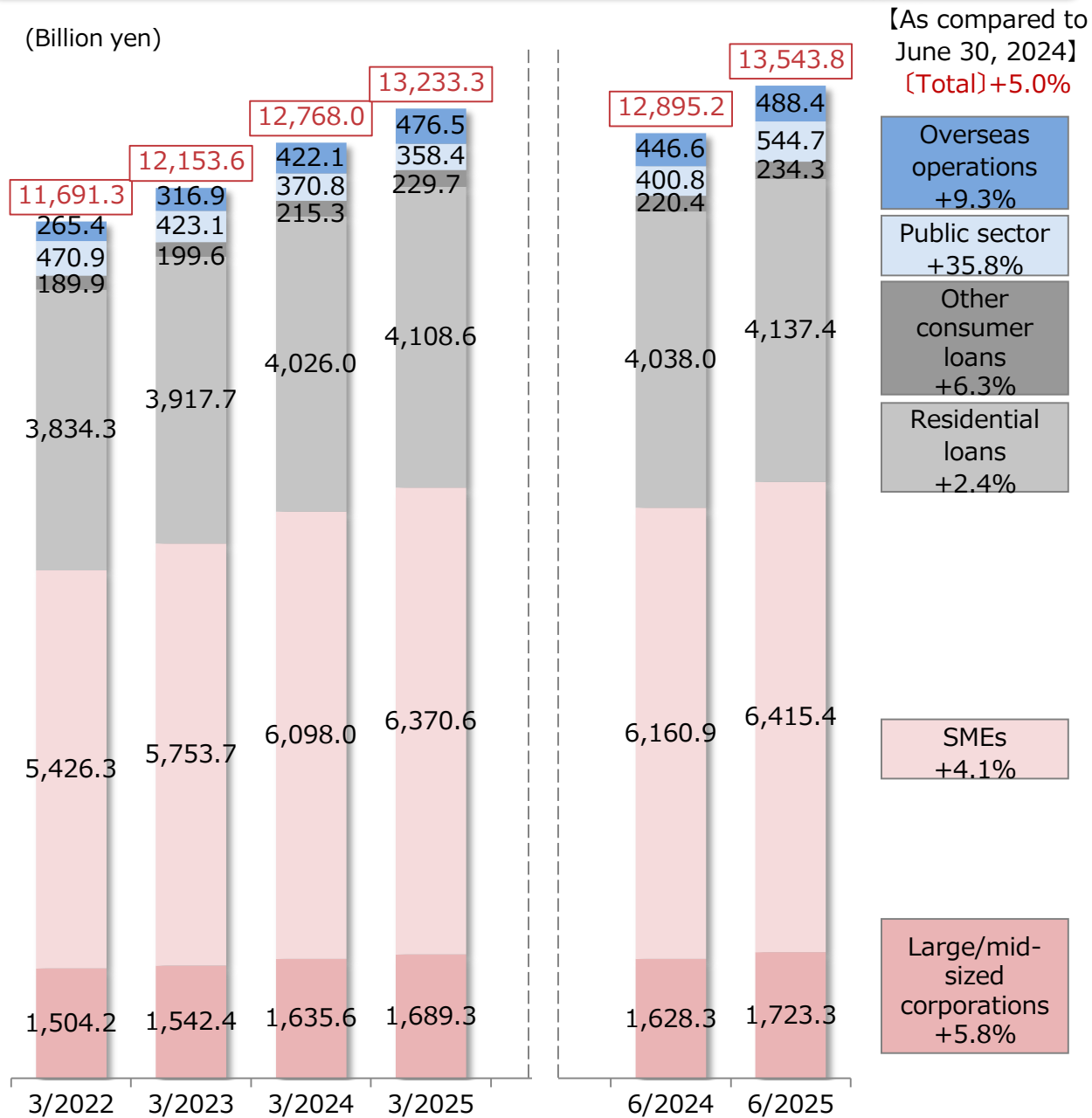
Overseas Operations Average balance / yield of loans and bills discounted



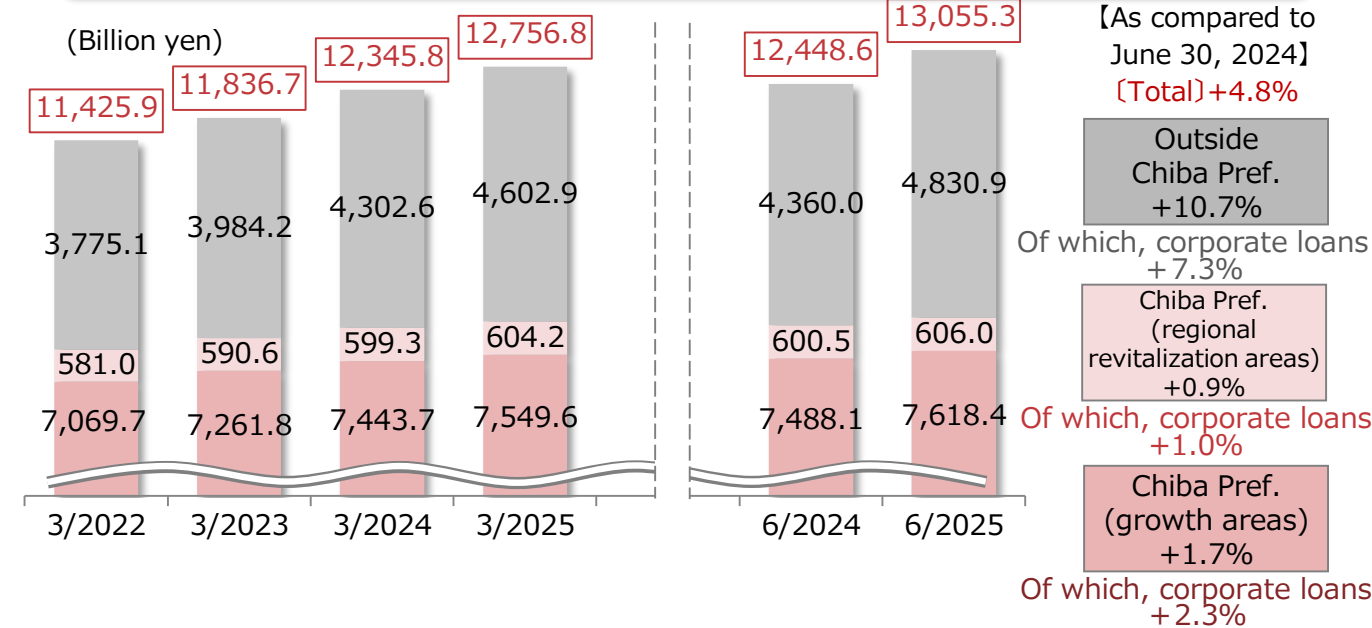
[Reference] Exchange rate (Telegraphic Transfer Middle Rate at the end of month)

USD 1	JPY122.39	JPY133.53	JPY151.41	JPY149.52	JPY161.07	JPY144.81
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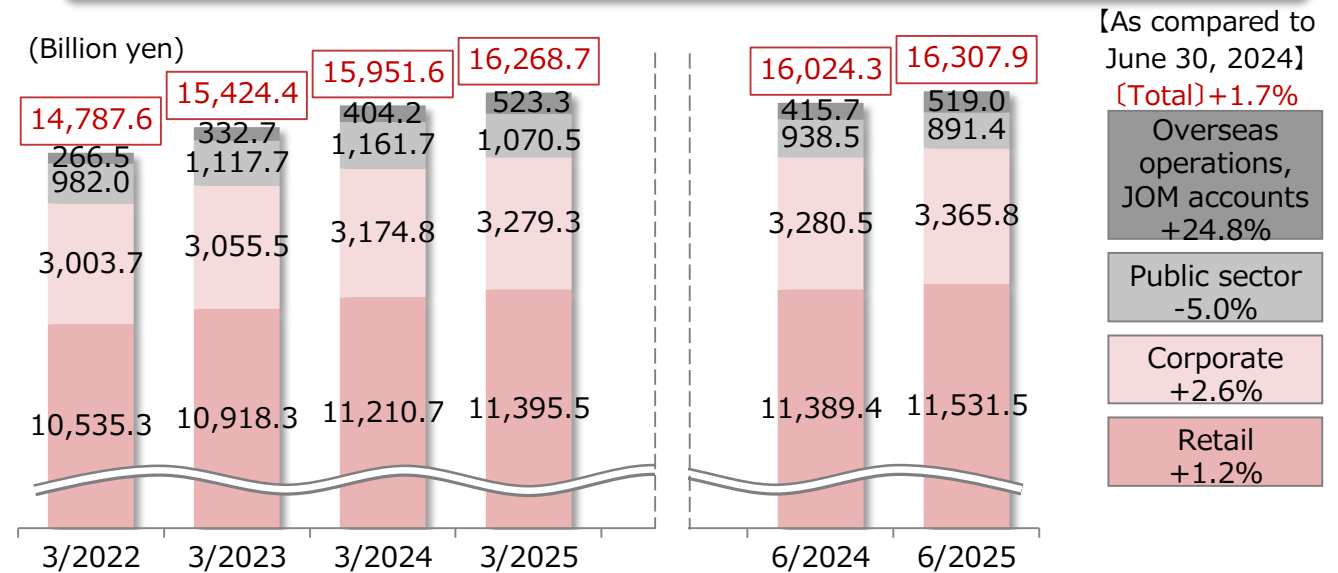
Balance of loans at term-end



Balance of domestic loans at term-end (by region)

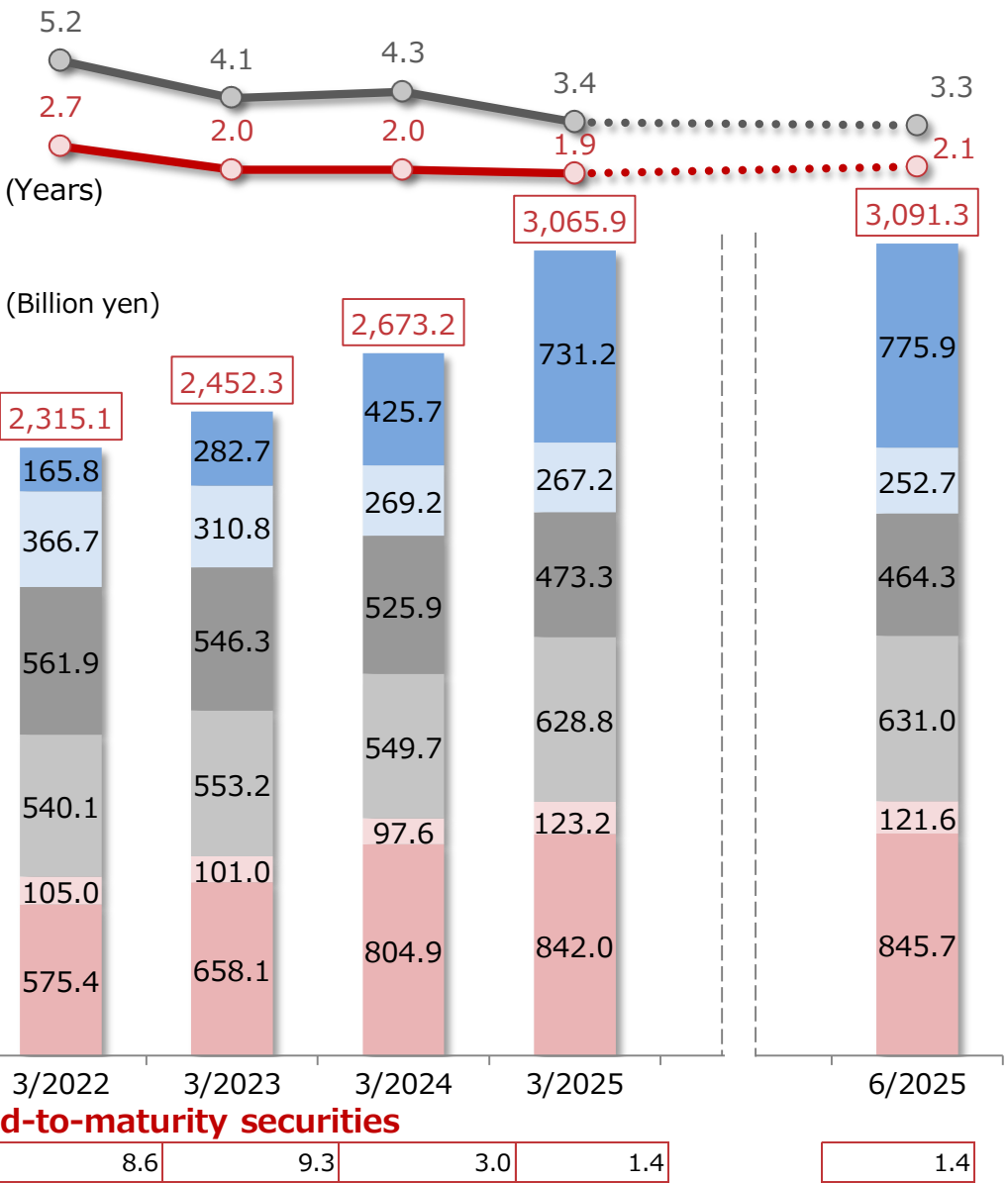


Balance of deposits at term-end



Balance*1 / average remaining maturity*2 of securities

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



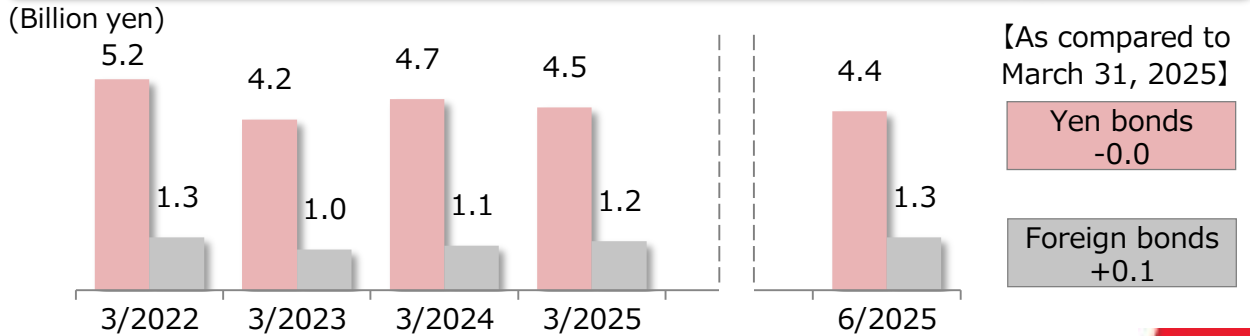
【As compared to March 31, 2025】

- Average remaining maturity of yen bonds -0.0 years
- Average remaining maturity of foreign bonds +0.1 years
- 〔Total〕+0.8%
- Government bonds +6.1%
- Municipal bonds -5.4%
- Corporate bonds, etc. -1.9%
- Investment trusts, etc. +0.3%
- Stocks -1.2%
- Foreign currency securities +0.4%

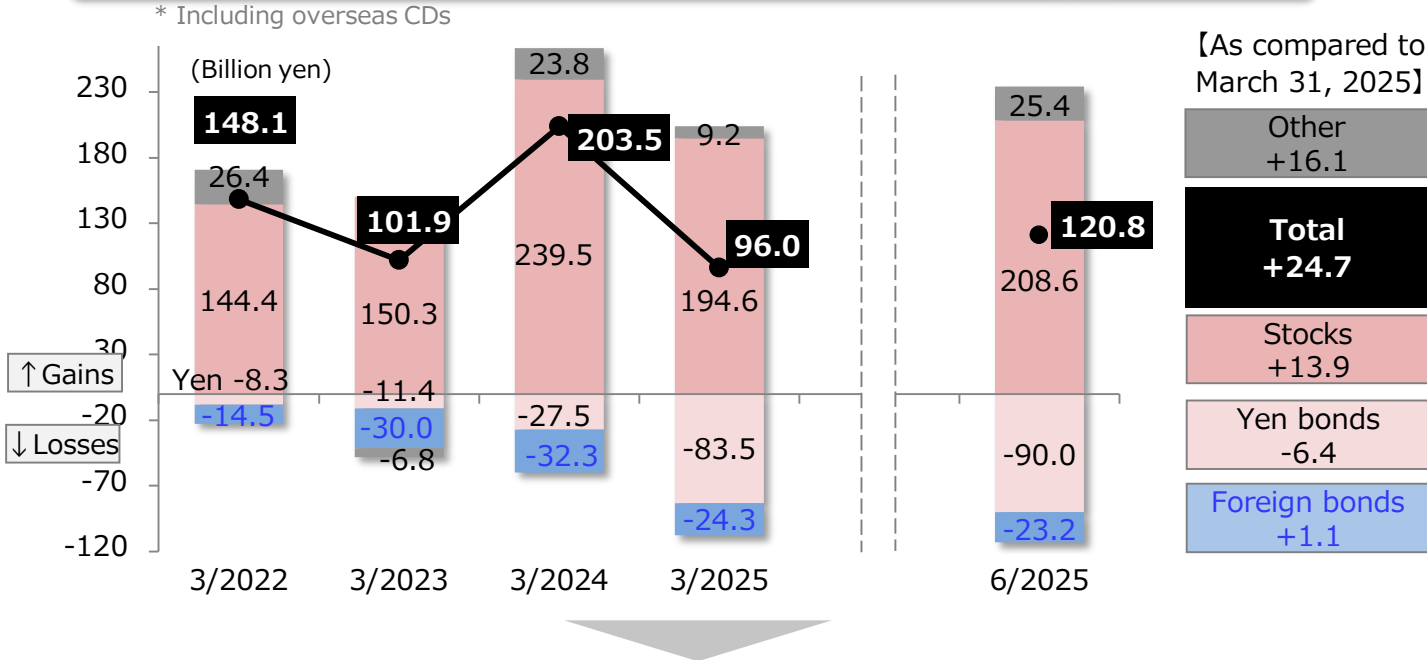
Gains/losses on securities

	(Billion yen)	FY2024 1Q	FY2025 1Q	Change
Interest income on securities		21.8	22.8	0.9
Bonds		9.5	10.7	1.1
Domestic		1.5	2.7	1.1
Overseas		8.0	8.0	0.0
Stocks		8.1	7.9	-0.2
Investment trusts, etc.		4.1	4.1	0.0
Gains/losses from investment trust cancellations		1.0	0.8	-0.2
Gains/losses related to bonds (Government bonds, etc.)		-0.9	-3.1	-2.2
Gains on sales		0.0	0.1	0.1
Losses on sales (-)		0.3	2.7	2.3
Redemptions (-)		0.6	0.5	-0.0
Gains/losses related to stocks, etc.		5.1	5.4	0.3
Gains on sales		5.5	5.5	0.0
Losses on sales (-)		0.4	0.0	-0.4
Redemptions (-)		0.0	0.1	0.1

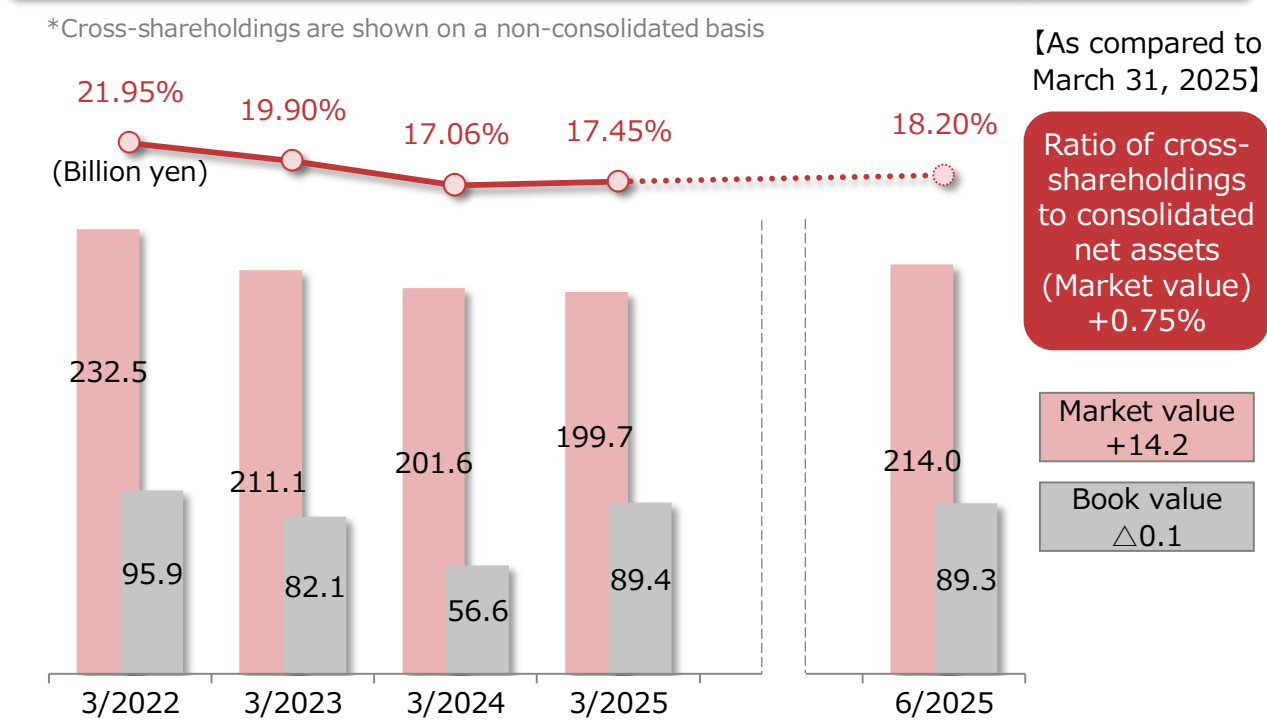
10 BPV



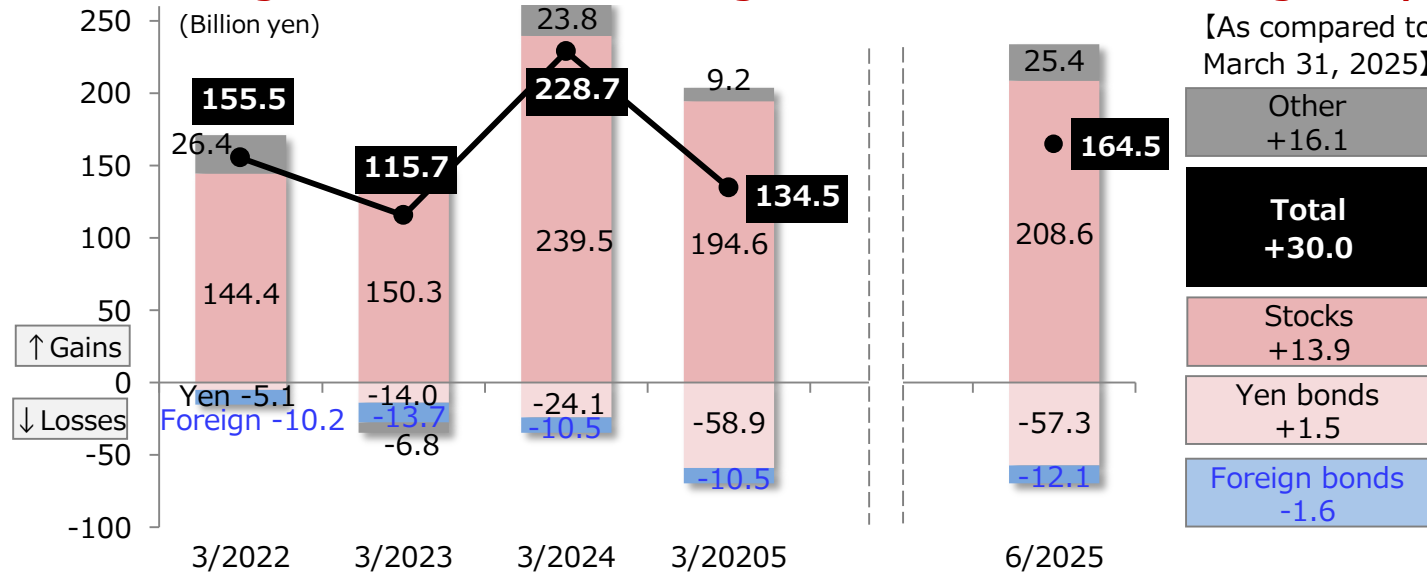
Unrealized gains/losses on other securities



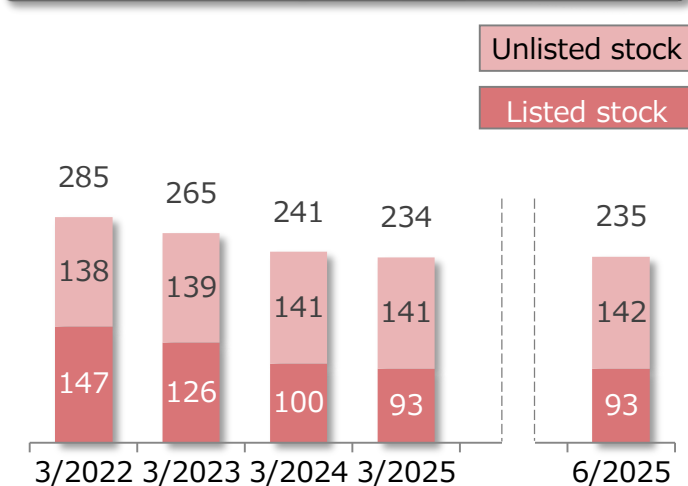
Ratio of cross-shareholdings to consolidated net assets



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



Cross-shareholdings/number of stocks held



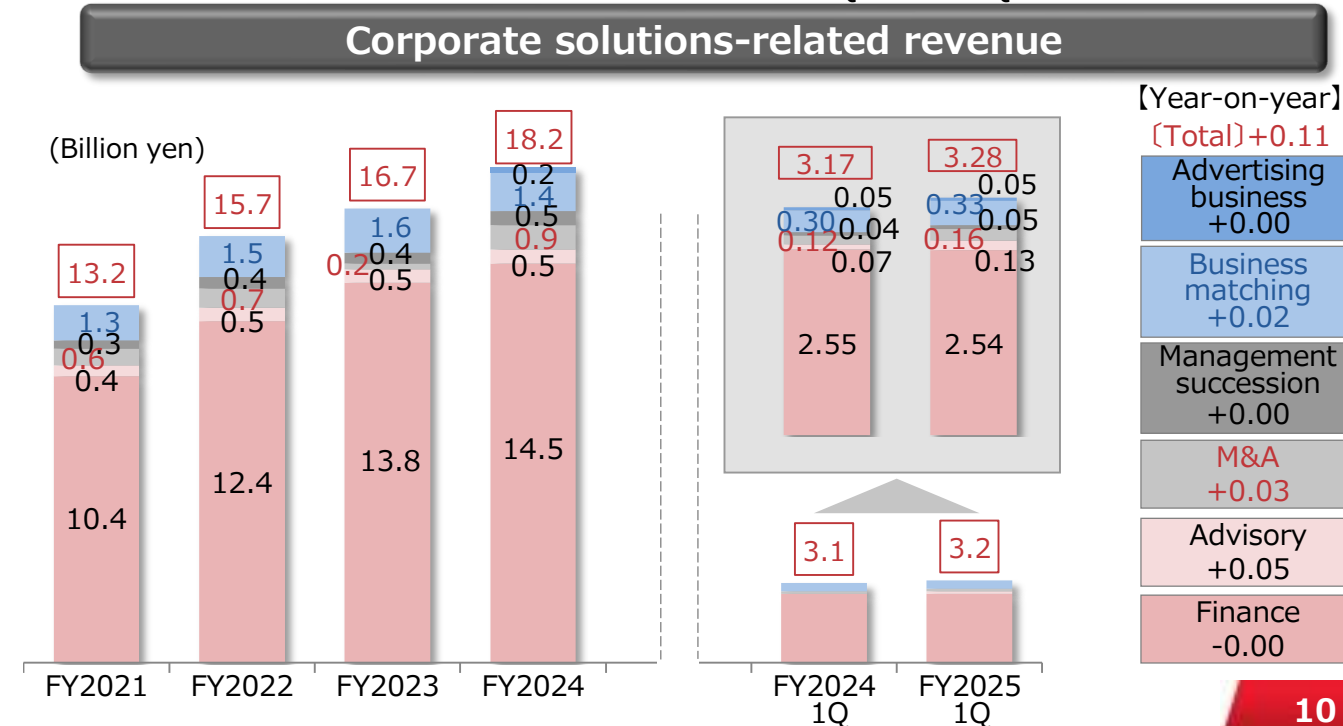
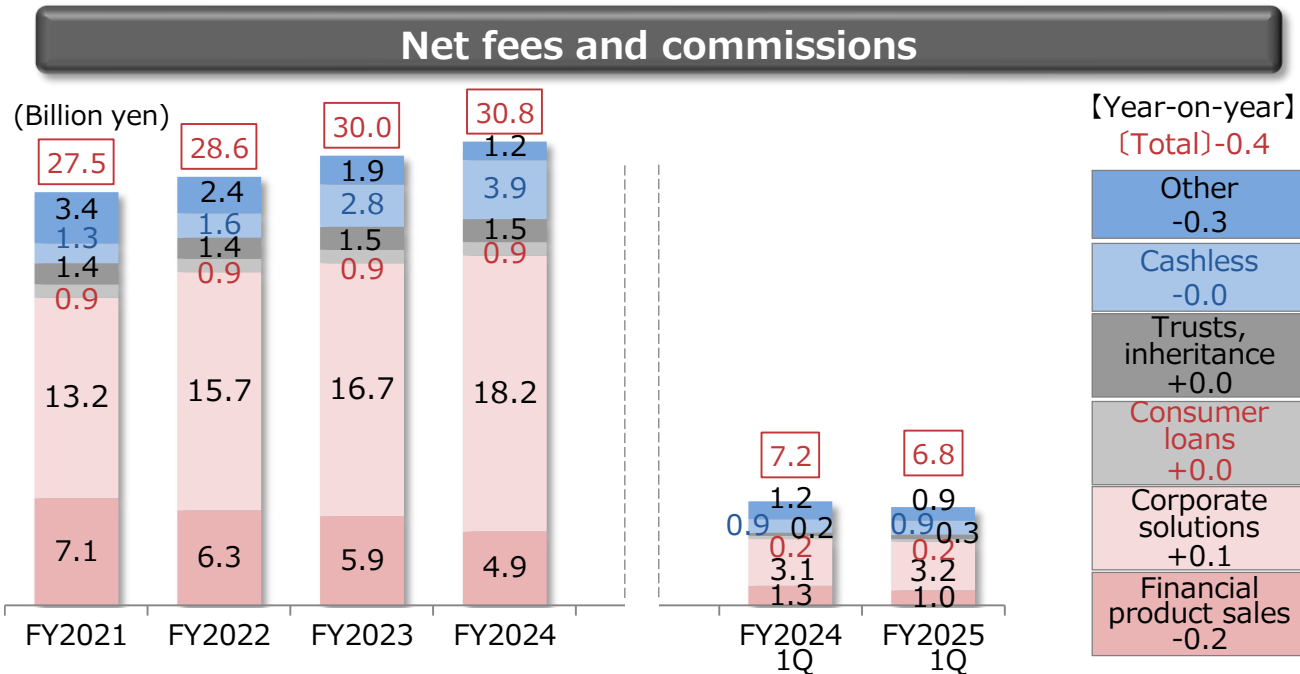
Status of pure investment stock held			
	3/2025	6/2025	As compared to 3/2025
Market value (Billion yen)	118.1	116.2	-1.8
Book value (Billion yen)	33.7	32.2	-1.4
Number of stocks held	23	22	-1

Net Fees and Commissions ①

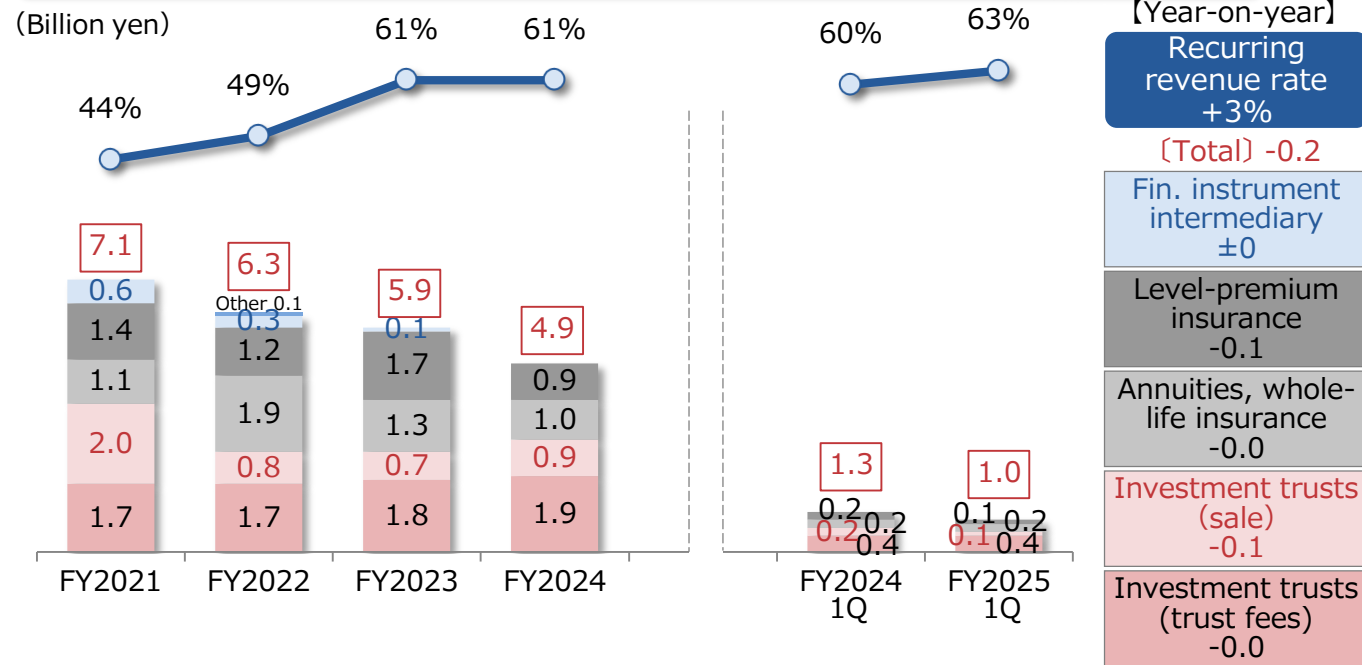
To create a local community better suited to bringing each person's hope to life

	(Billion yen)	FY2024 1Q	FY2025 1Q	Change
Net fees and commissions		7.2	6.8	-0.4
Fees and commissions received		12.6	13.2	0.5
Fees and commissions payments (-)		5.4	6.4	0.9
<Main breakdown>				
Investment trusts and personal annuities		1.3	1.0	-0.2
Investment trusts (trust fees)		0.4	0.4	-0.0
Investment trusts (sales fees)		0.2	0.1	-0.1
Annuities and whole-life insurance		0.2	0.2	-0.0
Level-premium life insurance		0.2	0.1	-0.1
Financial instrument intermediary		-	-	-
Corporate solutions		3.1	3.2	0.1
Syndicated loans		2.5	2.5	-0.0
Advisory contracts		0.0	0.1	0.0
M&A		0.1	0.1	0.0
Management succession		0.0	0.0	0.0
Business-matching		0.3	0.3	0.0
Advertising business		0.0	0.0	0.0
Consumer loans		0.2	0.2	0.0
Trust/inheritance-related business		0.2	0.3	0.0
Cashless operations		0.9	0.9	-0.0
Payment and settlement transactions		3.3	3.6	0.2
Guarantee charges and group insurance costs (-)		2.7	3.2	0.5

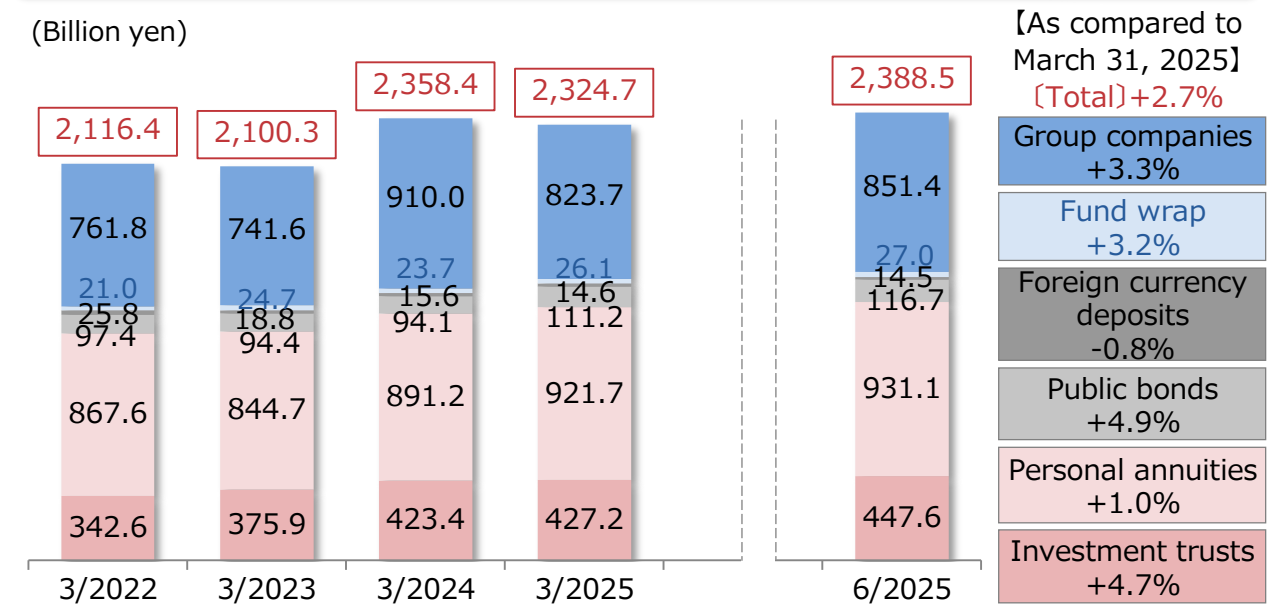
*From FY2025, advertising business is included in corporate solutions-related revenue (retroactive change)



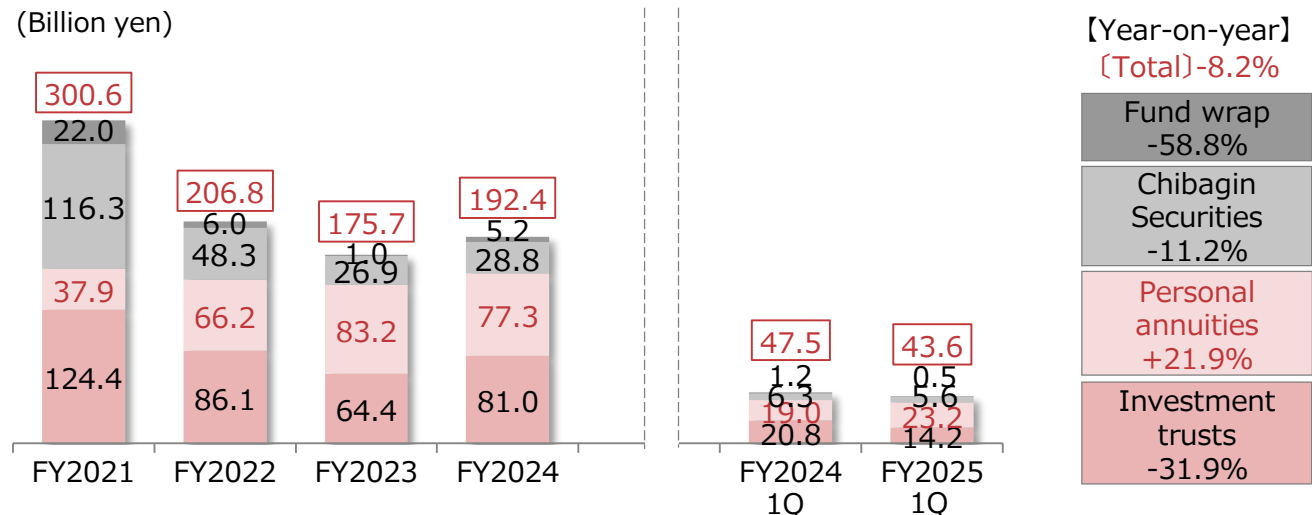
Fees and commissions from financial products



Financial product balances (Group total)

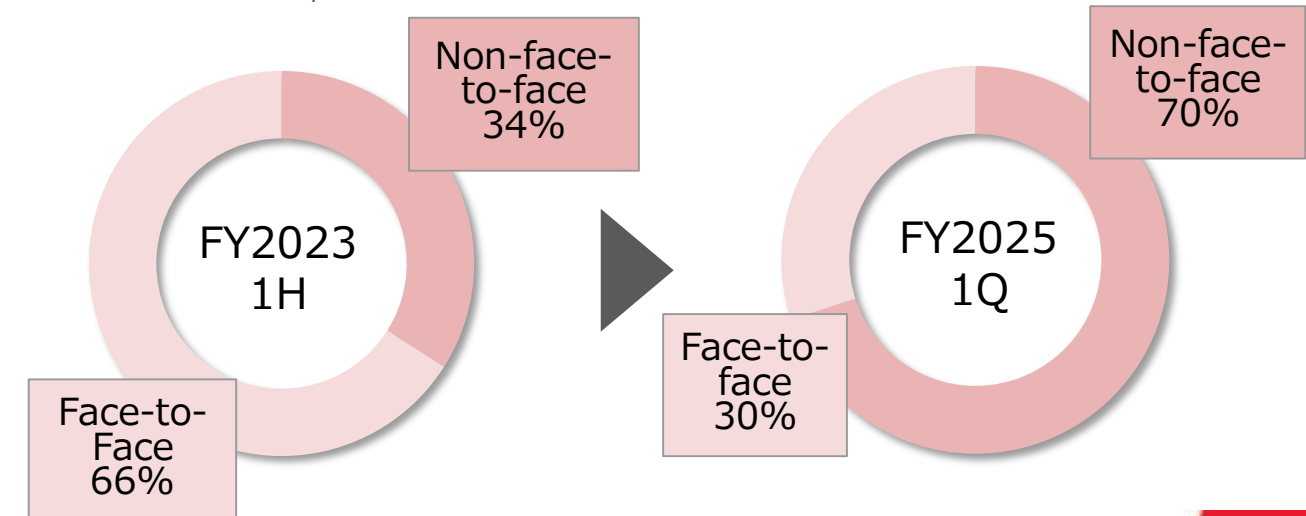


Financial product sales (Group total)



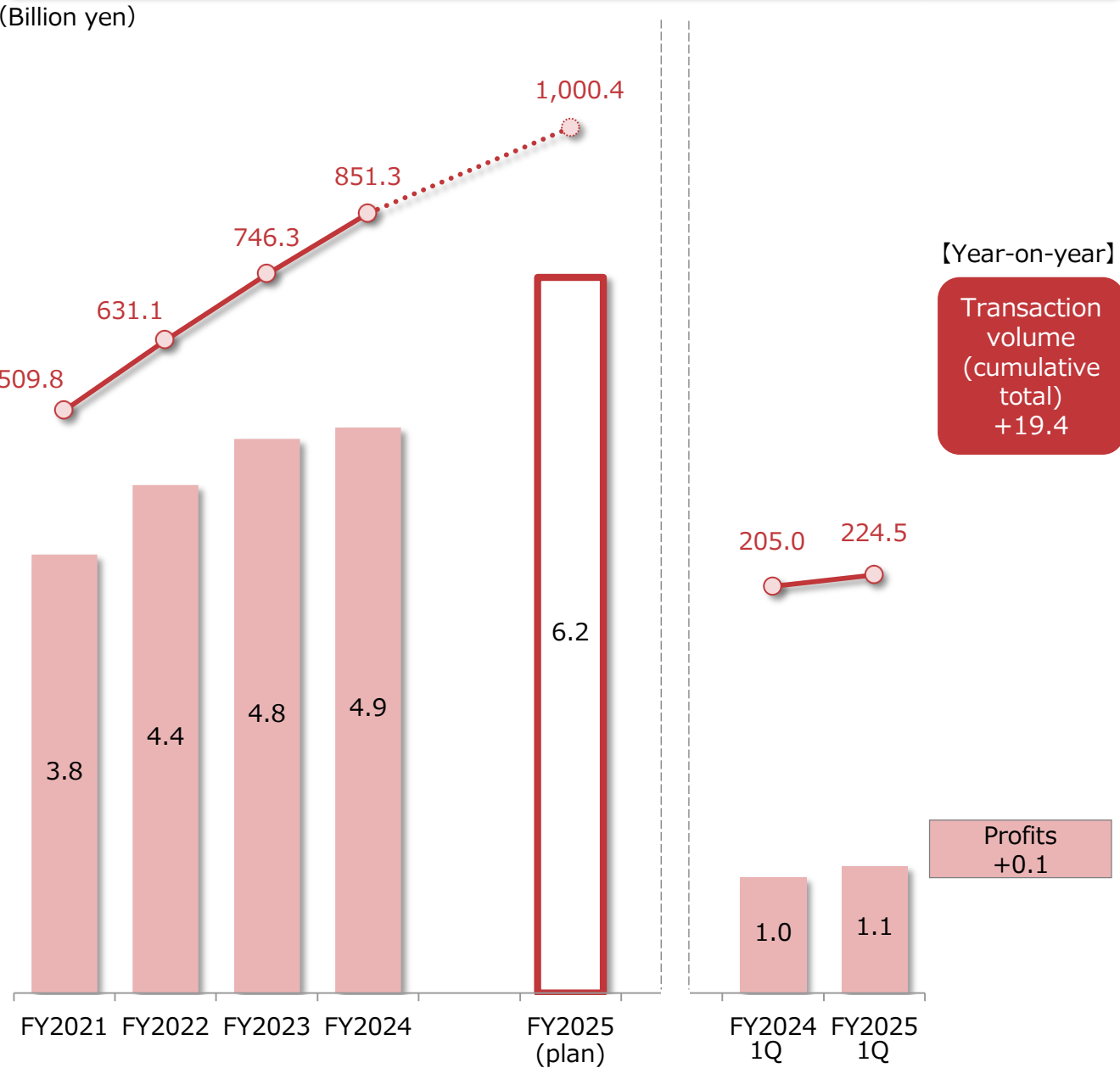
Investment trust sales by channel

* in terms of monetary amount

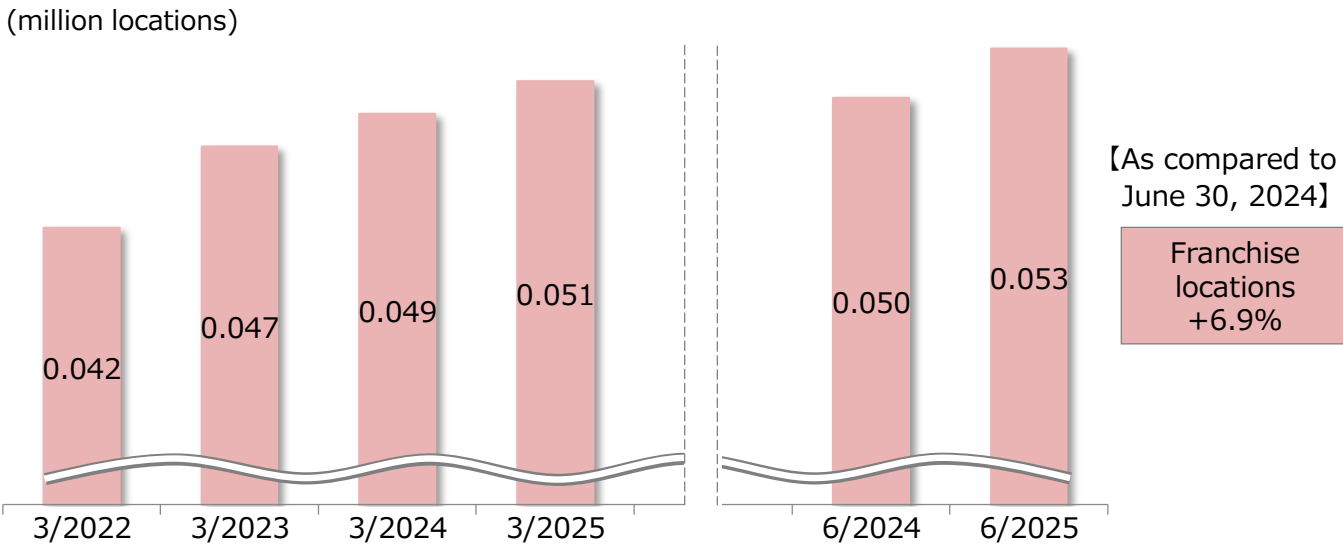


*From 3Q of FY2024, sales of Chibagin Securities include sales of call centers, etc.

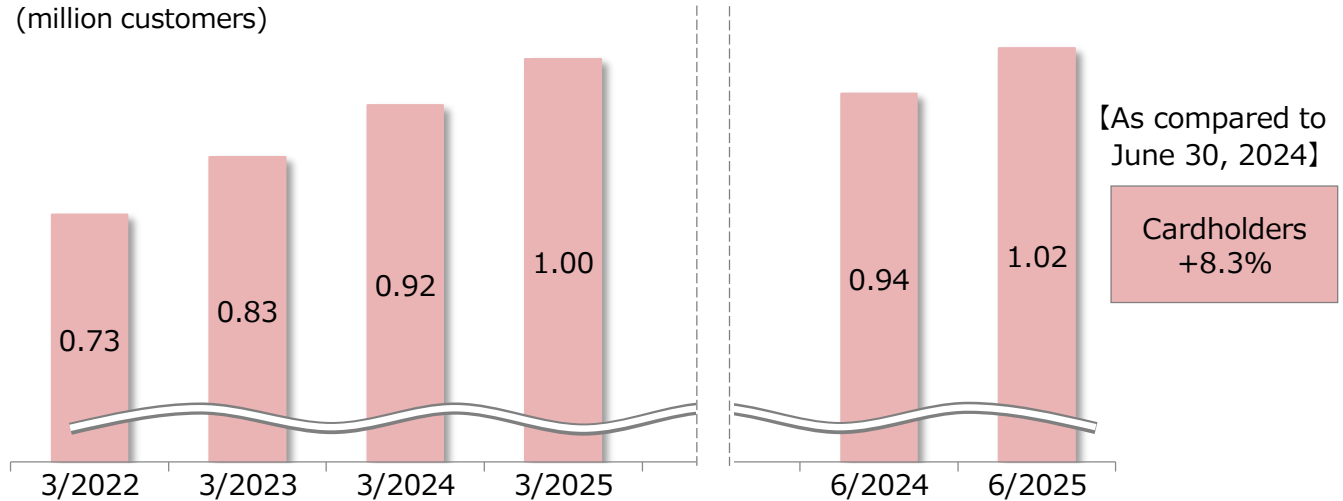
Group profits and transaction volume of cashless operations



Number of group franchise locations



Number of group cardholders

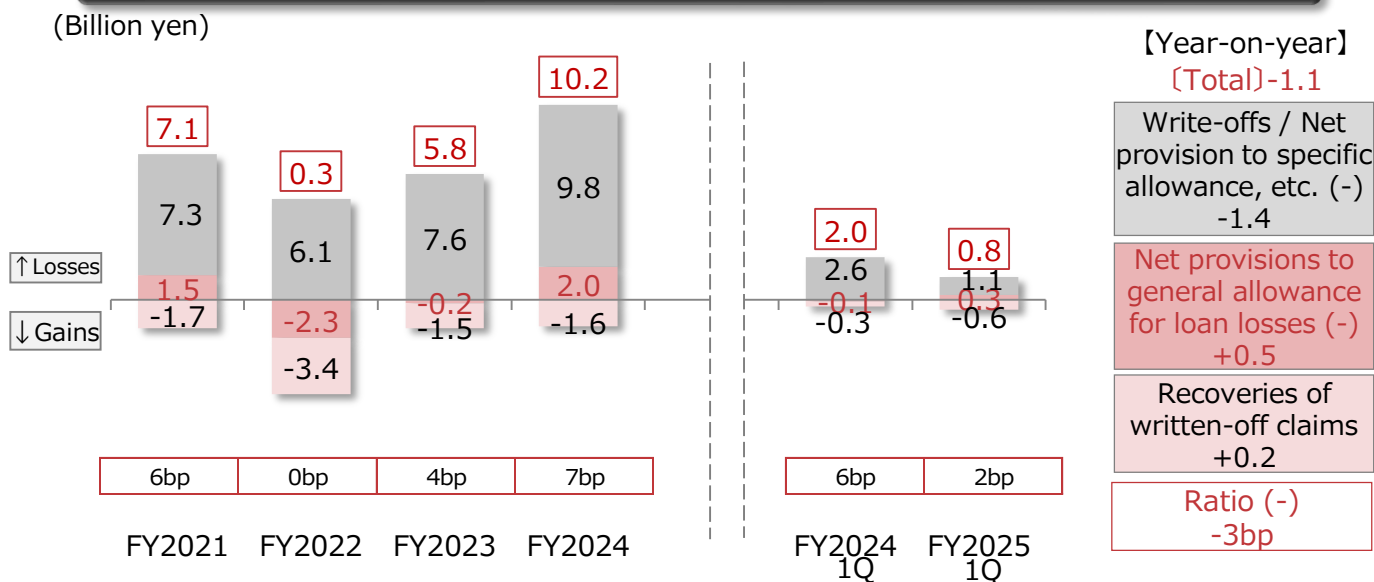


*Profit of group company are calculated based on the same criteria as the banks (Fees and commissions received)

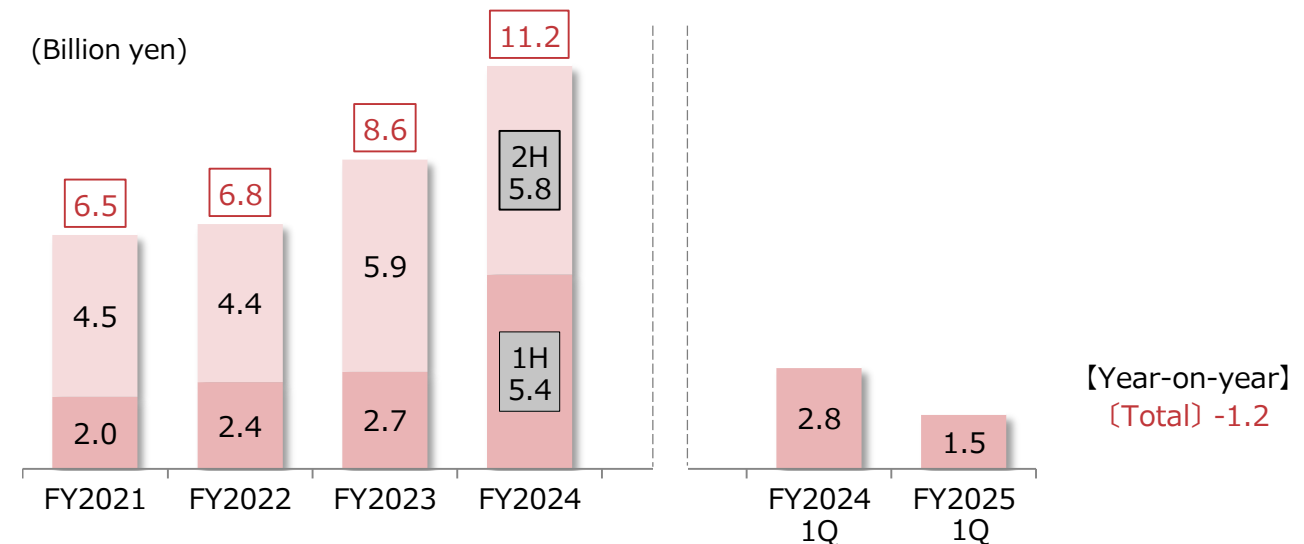
Credit-related expenses

(Billion yen)	FY2024 1Q	FY2025 1Q	Change
Credit-related expenses (-)	2.0	0.8	-1.1
Net provisions to general allowance for loan losses	-0.1	0.3	0.5
Disposal of non-performing loans (-)	2.2	0.4	-1.7
Write-offs/net provisions to specific allowance, etc. (-)	2.6	1.1	-1.4
Net provisions to specific allowance for loan losses (-)	0.5	-0.1	-0.6
New downgrades (-)	2.8	1.5	-1.2
Existing non-performing loans (-)	0.1	0.1	-0.0
Collections, etc.	0.3	0.5	0.2
Recoveries of written-off claims	0.3	0.6	0.2
Net credit cost ratio (-)	6bp	2bp	-3bp

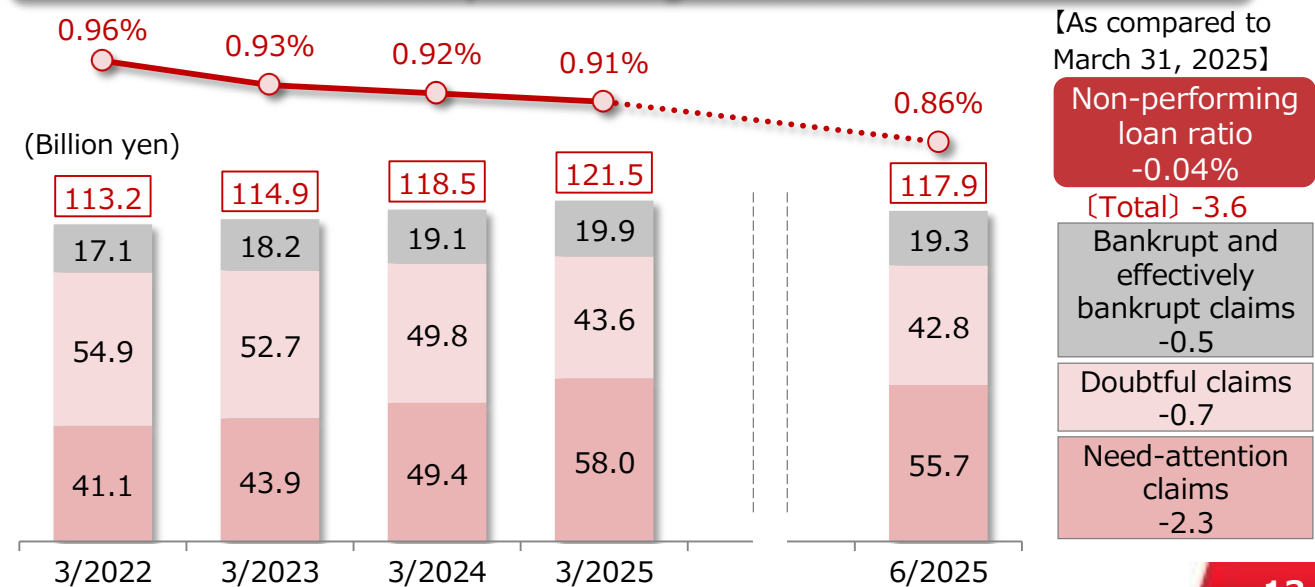
Net credit costs(-)transition



New non-performing loans



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



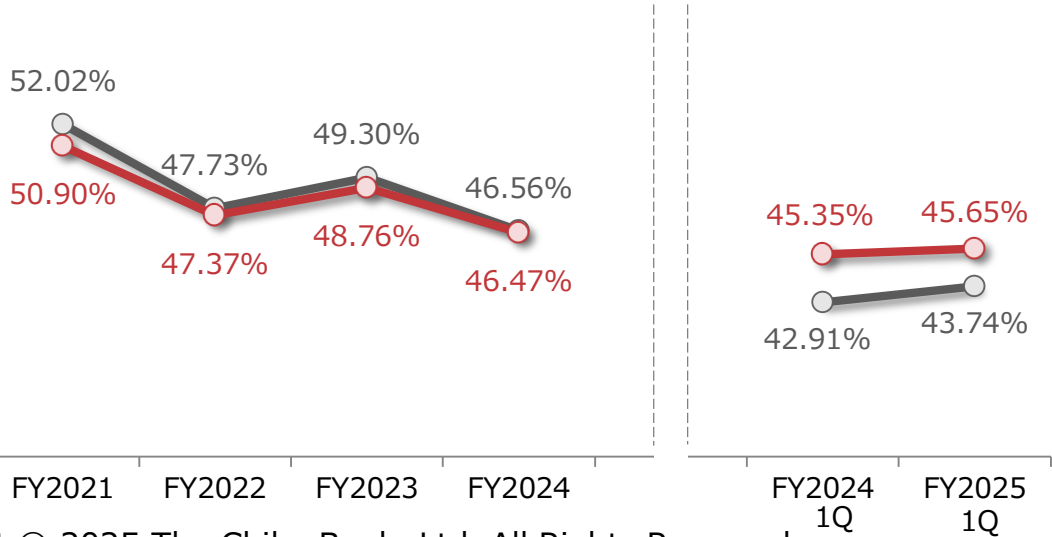
G&A expenses / OHR

Non-consolidated (Billion yen)	FY2024	FY2025	Change
	1Q	1Q	
G&A expenses	22.3	24.5	2.1
Personnel expenses	10.4	11.7	1.3
Non-personnel expenses	10.1	10.9	0.8
Taxes	1.8	1.9	0.0
OHR	42.91%	43.74%	0.82%

Consolidate			
OHR	45.35%	45.65%	0.29%

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

OHR

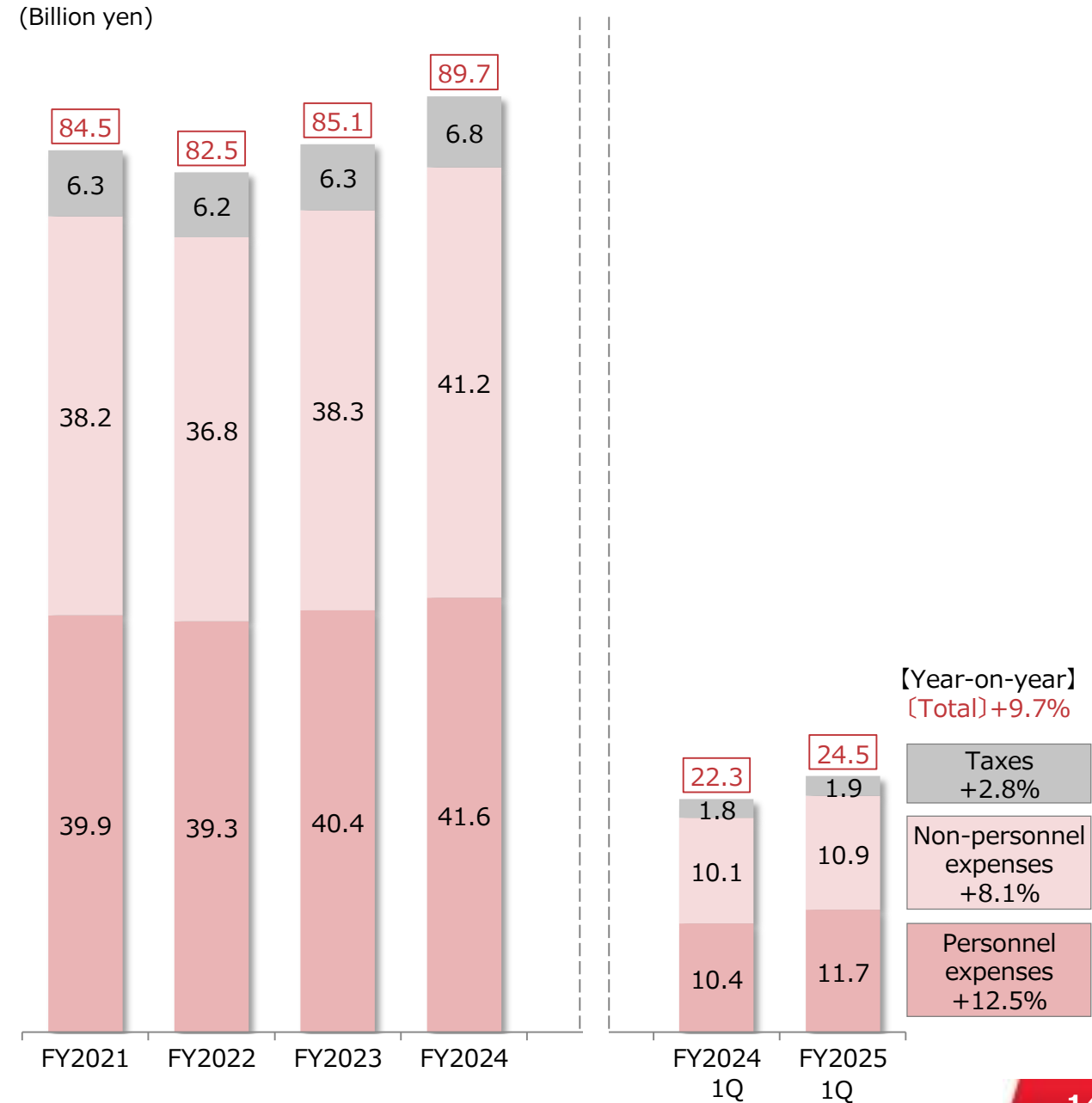


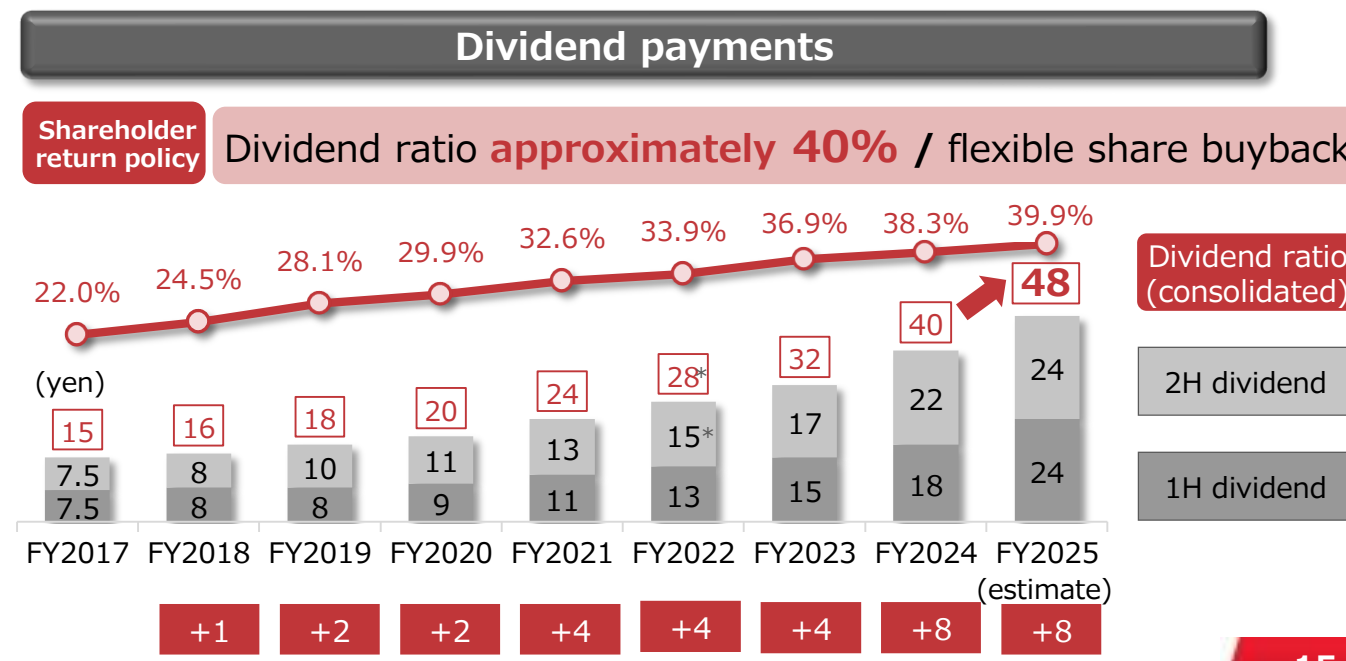
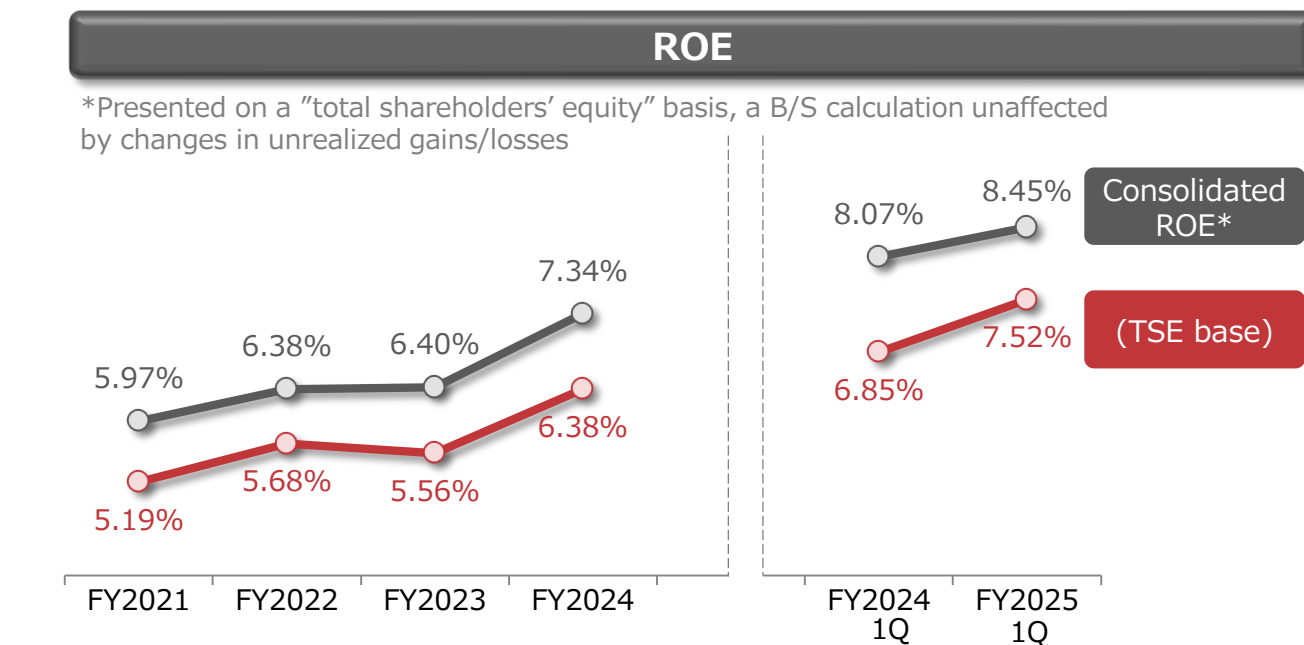
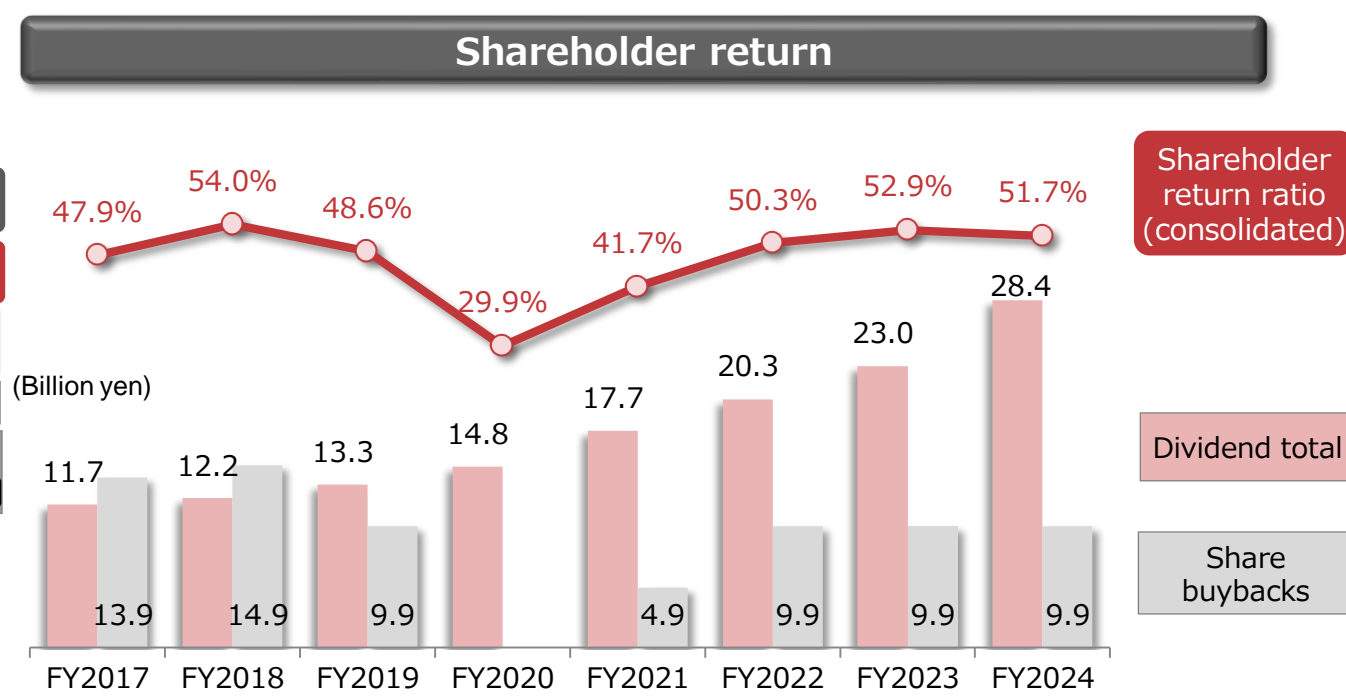
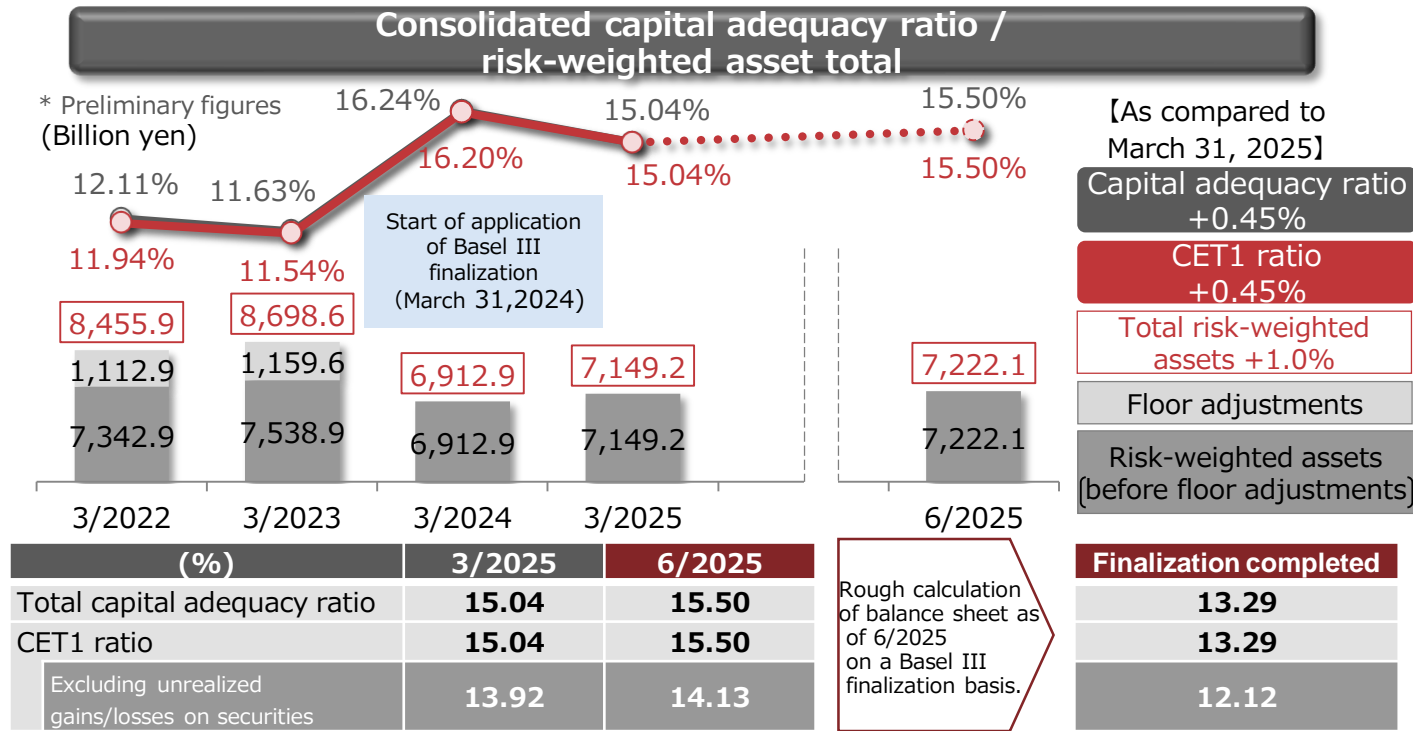
【Year-on-year】

Consolidated OHR
+0.29%

Non-consolidated OHR
+0.82%

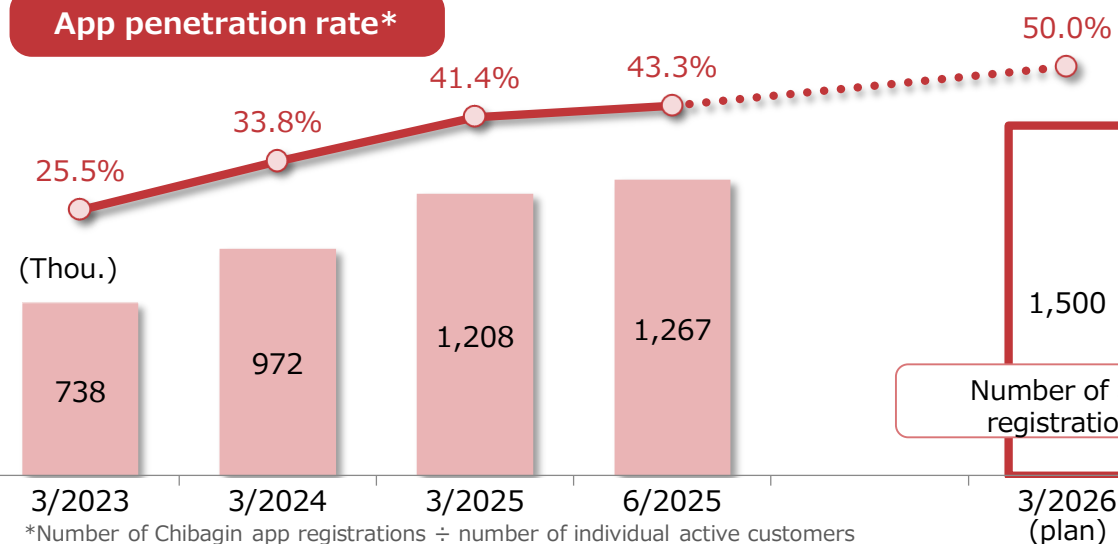
Non-consolidated G&A expenses





Number of app registrations / penetration rate

App penetration rate*

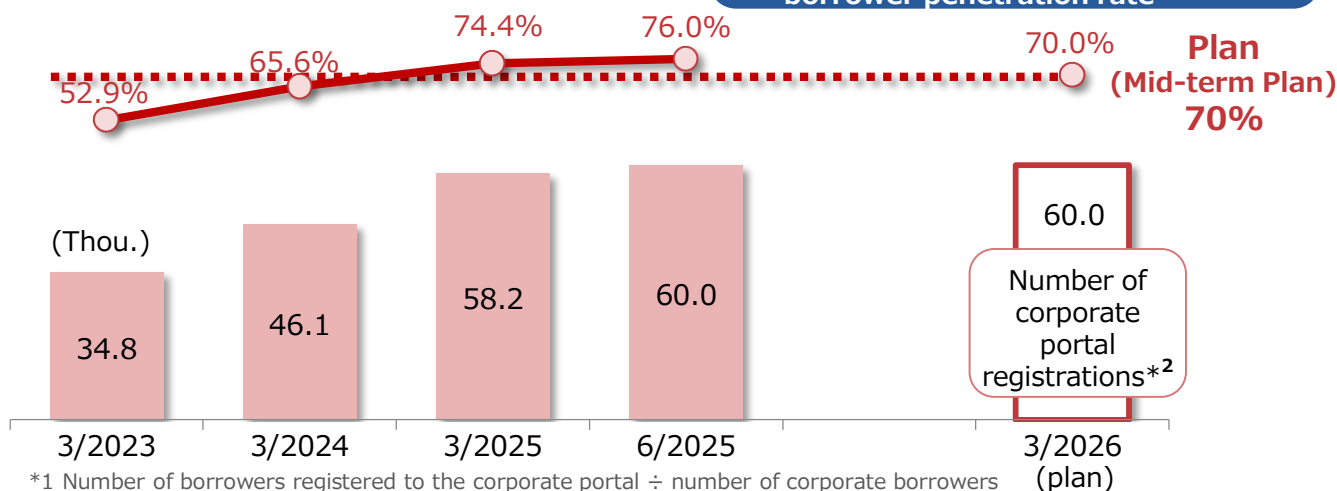


Number of portal registrations / borrower penetration rate

Corporate portal borrower penetration rate*¹

Achievement of the Mid-term Plan target

- Number of portal registrations
- borrower penetration rate



Status of utilization / evaluation



Ratio of monthly active users 77.6%

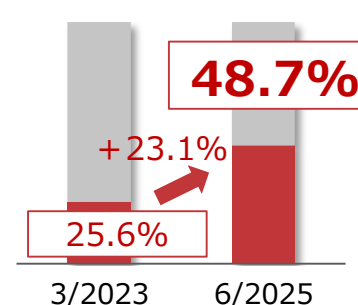
Number of users who launched the app at least once a month / Number of registered users of the app at the end of the month (as of June 2025)

Evaluation of application store

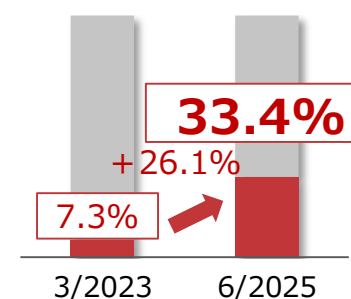
App store ★4.6/5 Google play ★4.4/5 (as of June 30, 2025)

Changes in transactions (monthly comparison)

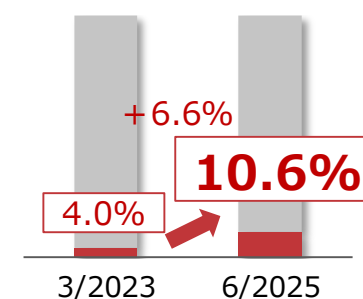
Number of remittance transfers



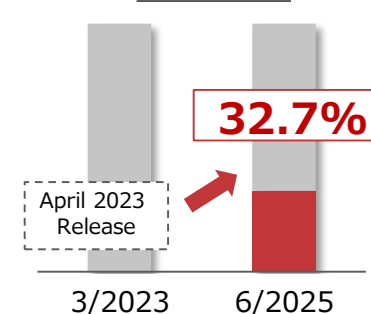
Opening of ordinary savings account*



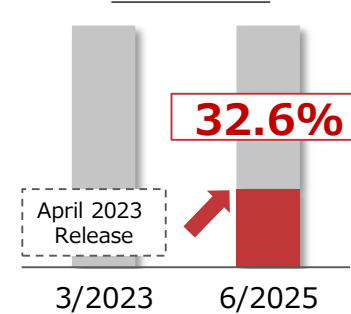
tax and public finance collection



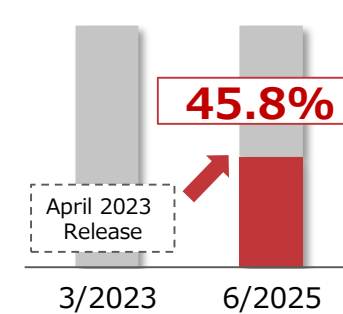
Opening of investment trust account



Opening of NISA account



Card loan contract



* Only open ordinary savings accounts is web accounts opening

Supplementary Materials



Impact of Interest Rate Rise (Incorporating Recent Hikes)

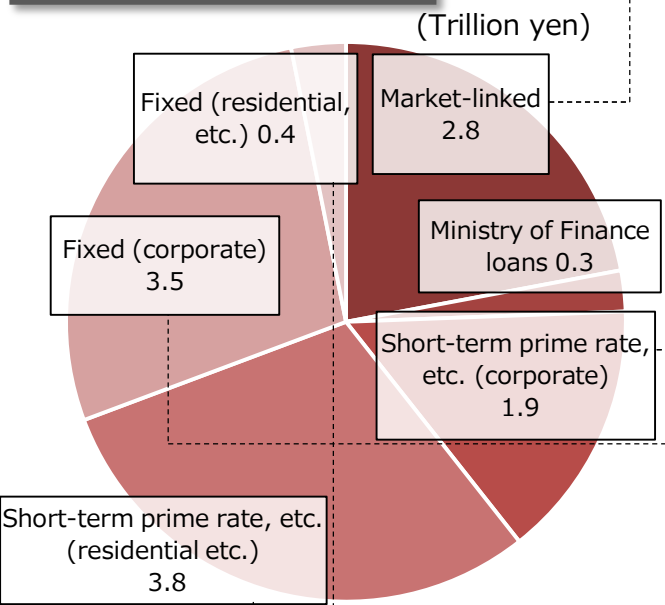
To create a local community better suited to bringing each person's hope to life

The loan interest rate yield continues to rise with a Pass-through rate in response to the ongoing policy interest rate hikes.

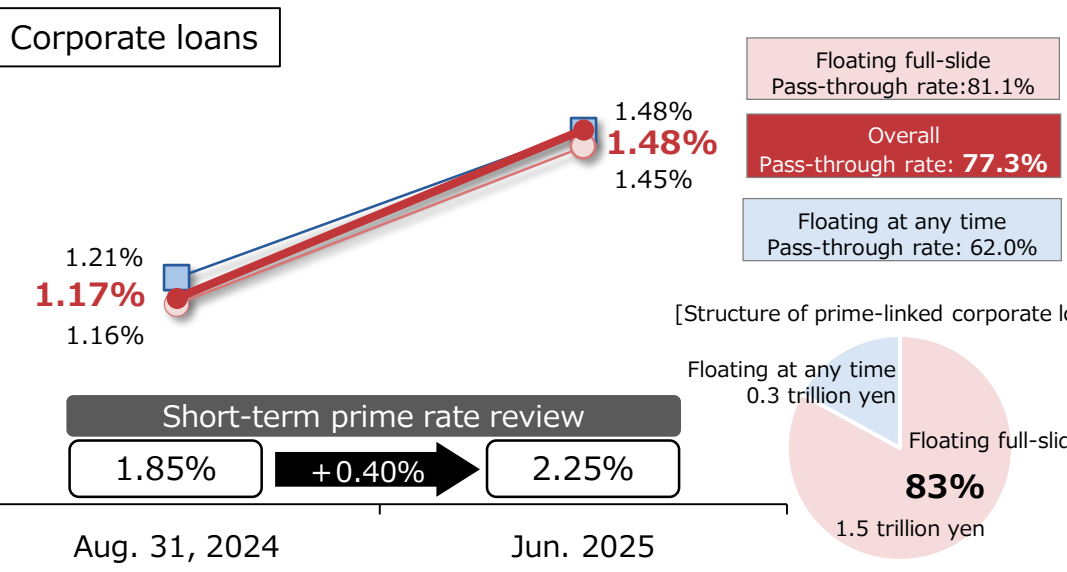
Improvement of yields on corporate loans and residential loans

Yen-denominated loans

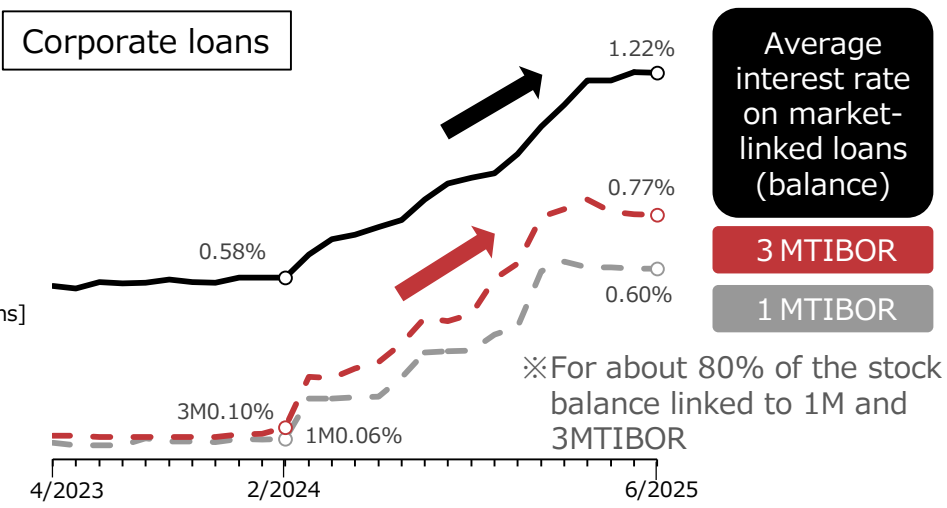
¥ 12.9 tri. as of Jun. 2025



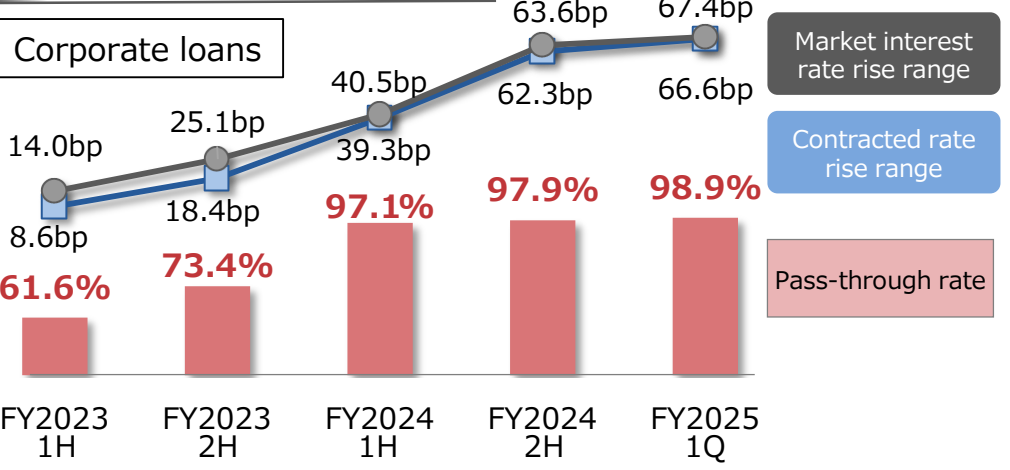
Prime-linked loans (average interest rates on loans)



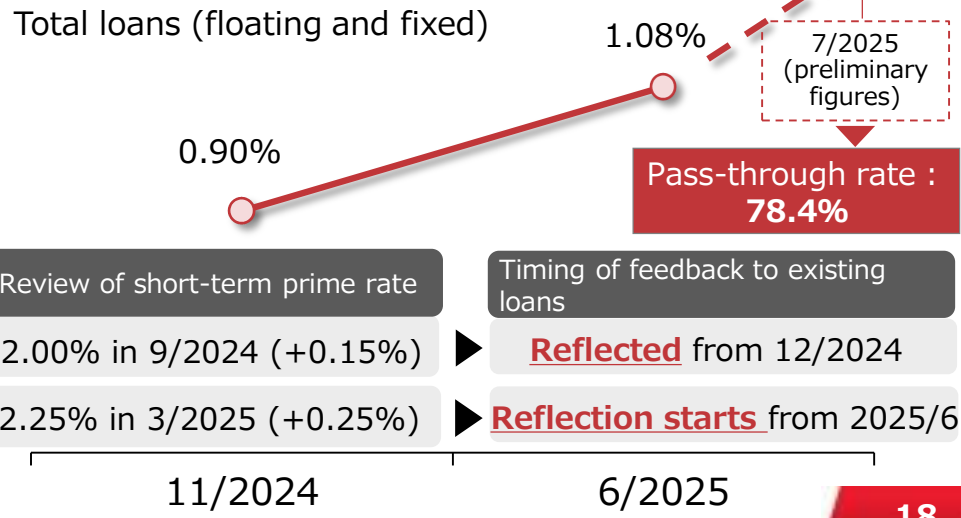
Market-linked loans (average interest rates on loans)



Fixed interest rate loans



Residential loans (average interest rates on loans)



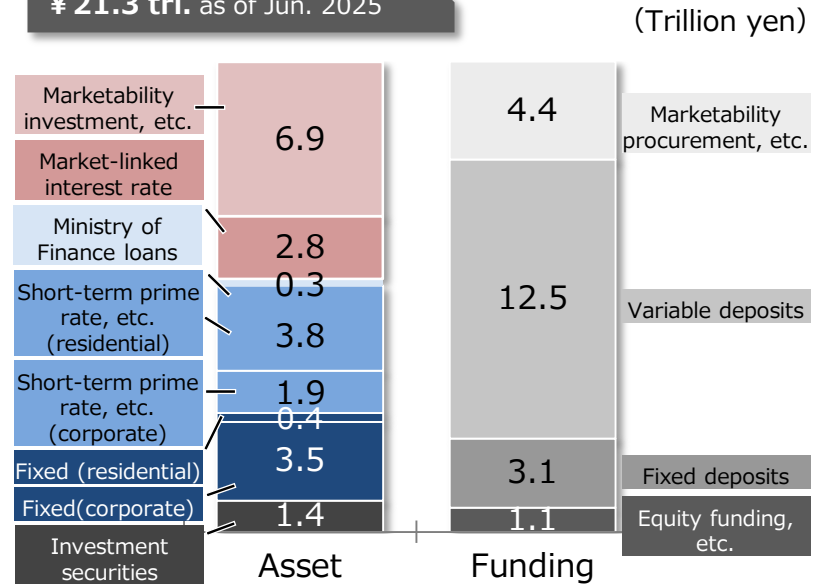
Impact of Interest Rate Rise (Interest Rate Rise Simulation)

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

Estimate the effect of the BOJ's policy rate change on interest rates (main scenario changed)

JPY investment and funding structure

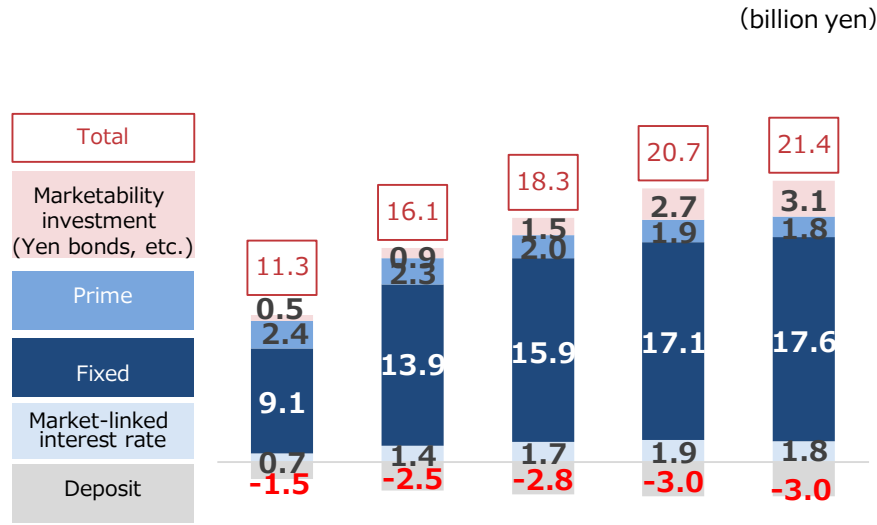
¥21.3 tri. as of Jun. 2025



① Simulation with current interest rates

Current policy rate unchanged
(Policy rate 0.50% from January 2025)

Effect of increase in profit on FY2025 earnings plan (Net interest income in yen currency)



ROE effect +0.69% +0.89% +0.90% +0.92% +0.84%
(shareholders' equity) FY2026 FY2027 FY2028 FY2029 FY2030

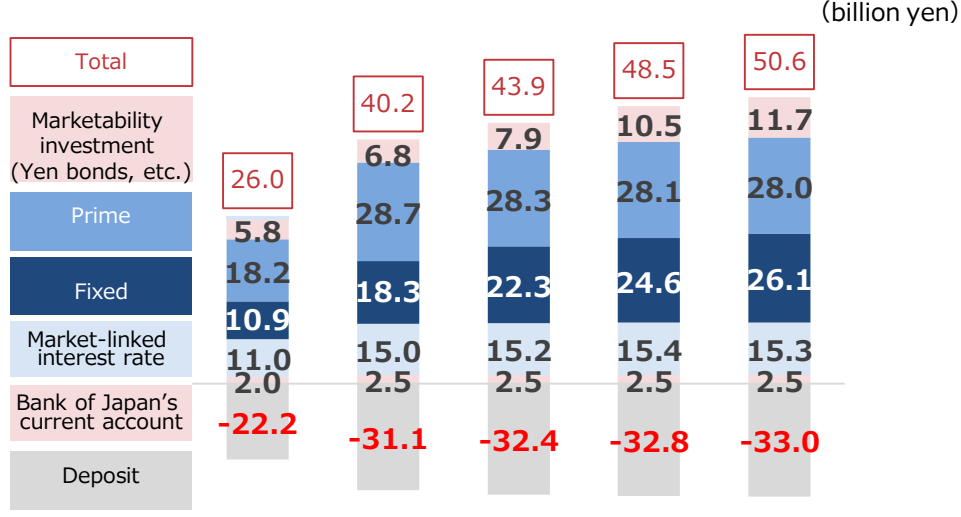
- Effects of increased volume are not included in the above estimates
- 10-year JGB yield rises to 1.20%
- TIBOR June 2025 TIBOR level
- Short-term prime rate 2.25%
- Calculated on the assumption that the outstanding balance is unchanged from the portfolio at the end of March 2025
- 60% pass-through rate of fixed-rate loans for corporate and 80% pass-through rate of prime loans
- Deposit interest rates are assumed to be raised in view of a rise in market interest rates

② Simulation of 1.0% terminal rate

Six months behind assumption

Policy rate to be raised to 0.75% in January 2026.
Policy rate to be raised to 1.00% in July 2026.
(Assumed as the main scenario)

Effect of increase in profit on FY2025 earnings plan (Net interest income in yen currency)

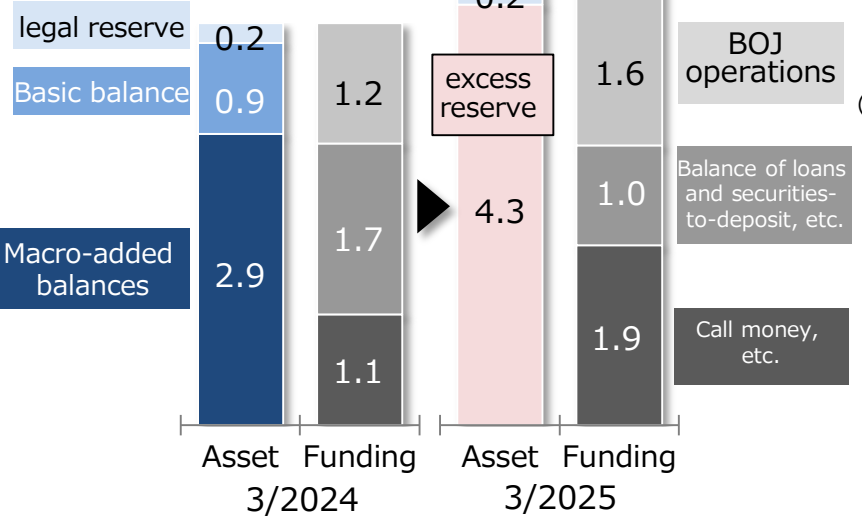


ROE effect +1.60% +2.26% +2.24% +2.27% +2.17%
(shareholders' equity) FY2026 FY2027 FY2028 FY2029 FY2030

- Effects of increased volume are not included in the above estimates
- 10-year JGB yield rises to 1.70%
- TIBOR
(After February 2026) June 2025 TIBOR level + 0.25%
(After August 2026) June 2025 TIBOR level + 0.50%
- Short-term prime rate
(After March 2026) 2.50%
(After September 2026) 2.75%
- Portfolio assumptions and pass-through rate assumptions are the same as in simulation①

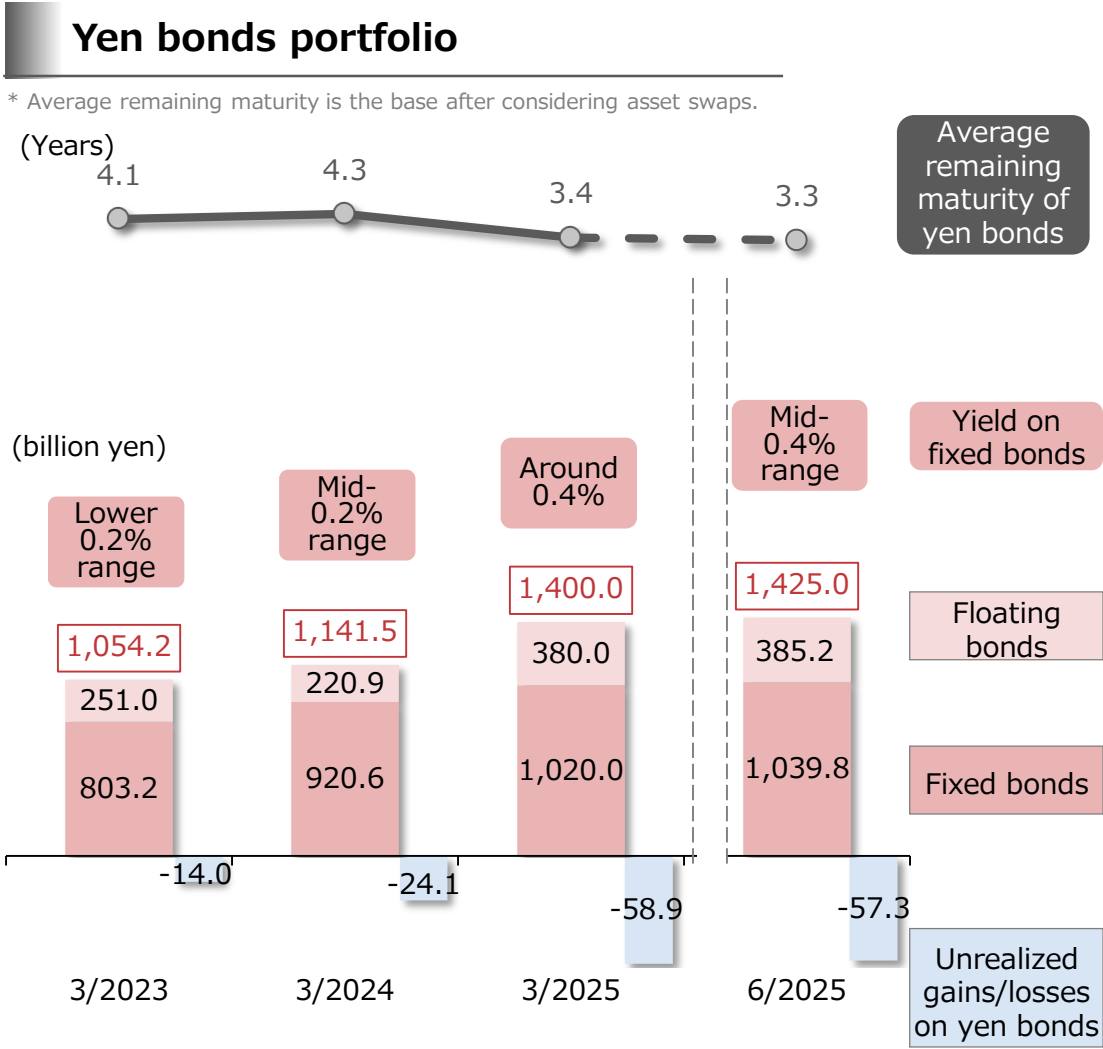
BOJ current account Changes in the structure of asset and funding

(Trillion yen)



Continued to manage interest rate risk in a controlled manner. Loss-cutting of some low-yield bonds to improve net interest income

Yen Bonds Portfolio



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

Operation of Yen Bonds

Yen bonds (fixed bonds) Operations in the 1Q of FY2025

Fixed bonds	Purchase	Sale and redemption
Amount (billion yen)	55.2	47.7
Yield (%)	1.00%	0.25%
Losses on sales (billion yen)		-1.4

Mainly Sold bonds with yields of 0.2% or less

Future Operations

- Carefully assess the timing of fixed-rate bond investments.
- Considering loss-cutting to improve net interest income while monitoring policy rate trends

Interest rate sensitivity of unrealized gains/losses (10bp)

Yen bond interest rate sensitivity by term (GPS)...

	~ 1 year	Over 1 year~ 3 years	Over 3 years~ 5 years	Over 5 years~ 7 years	Over 7 years~ 10 years	Over 10 years	Total
3/31/2025	-0.2	-0.6	-1.6	-0.6	-0.5	-0.7	-4.5
6/30/2025	-0.2	-0.9	-1.3	-0.5	-0.6	-0.7	-4.4

* Change in valuation gains/losses assuming each interest rate term increases by 10bp

10BPV Total (① + ②)
Total -4.3 billion yen

Yen-denominated trust interest rate sensitivity...

Total +0.1 billion yen
(+0.0 billion yen change from Mar. 2025)

*By holding bond bear funds, valuation gains/losses will improve as interest rates increase

Inquiries related to this presentation should be addressed to:

The Chiba Bank, Ltd.
Corporate Planning Division
Investor Relations

Tel: 043-301-8459

E-Mail: ir@chibabank.co.jp

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