November 11, 2024

The Chiba Bank, Ltd.

Financial Results for the Six Months (First Half) of Fiscal Year 2024, ending March 31, 2025

Stock Exchange Listing:	Tokyo (code: 8331)
URL:	https://www.chibabank.co.jp/
Representative:	Tsutomu Yonemoto, President
Contact:	Akira Eshita, Executive Officer,General Manager, Corporate Planning Division
Filing date of Financial Statements:	November 25, 2024 (scheduled)
Payment date of cash dividends:	December 5, 2024 (scheduled)
Trading Accounts:	Established
Supplementary Materials:	Attached
IR Meeting:	Scheduled (for investors)

(Japanese yen amounts of less than 1 million have been rounded down to the first decimal place.)

1. Financial Highlights for the First Six Months (from April 1, 2024 to September 30, 2024)

(1) Consolidated Business Results (%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する中間純利益	
Six months ended	¥Million	%	¥Million	%	¥Million	%
September 30, 2024	173,634	13.5	54,334	8.6	37,772	8.5
September 30, 2023	152,979	11.3	49,987	(1.5)	34,789	(1.3)

Note: Comprehensive Income: Period ended September 30, 2024: ¥2,219 million [▲96. 2 %] Period ended September 30, 2023: ¥59,248 million [- %]

	Profit per Share 1株当たり中間純利益	Profit per Share (Diluted) 潜在株式調整後1株当たり中間純利益
Six months ended	¥	¥
September 30, 2024	52.79	-
September 30, 2023	48.00	-

(2) Consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
	¥Million	¥Million	%
September 30, 2024	21,829,168	1,171,652	5.3
March 31, 2024	21,308,721	1,181,503	5.5

(Reference) Capital assets Period ended September 30, 2024: ¥1,171,652million FY2023: ¥1,181,503 million

(Note) “Capital Assets to total assets” represents (“Net assets”–“Subscription rights to shares”–“Non-controlling interests”) / “Total assets” at fiscal year-end. The “Capital Assets to Total Assets” stated above is different from the capital adequacy ratio as prescribed in the notice from the Financial Services Agency.

2. Dividends

	Annual Dividends 年間配当金				
	1Q end	2Q end	3Q end	Fiscal Year-end	Total
Fiscal Year	¥	¥	¥	¥	¥
Ended March 31, 2024	―	15.00	―	17.00	32.00
Ending March 31, 2025	―	18.00			
Ending March 31,2025 (Forecast)			―	18.00	36.00

Note: Revisions of released cash dividends projections: None

3. Consolidated Earnings Forecasts for FY2024 (from April 1, 2024 to March 31, 2025)

(%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Profit 経常利益		Profit Attributable to Owners of Parent 親会社株主に帰属する当期純利益		Profit per Share 1株当たり当期純利益
Fiscal year	¥Million	%	¥Million	%	¥
Ending March 31, 2025	98,800	9.4	70,000	12.1	98.13

(Note) Revision of earnings forecast compared to most recent announcement: Yes
The Bank will acquire its own shares based on a resolution at the Board of Directors’ Meeting held on November 11, 2024.
The impact of the acquisition was included in “Profit per share” stated above.

***Notes**

(1) Material changes in consolidated subsidiaries during the first six months (changes in specific subsidiaries related to changes in the scope of consolidation): Yes

Excluded one company (Company name) Chibagin JCB Card Co., Ltd.

Note: For details, please refer to "2. Consolidated Interim Financial Statements and Main Notes (4) Note regarding Consolidated Interim Financial Statements (Note regarding Changes in Scope of Consolidation or Application of Equity Method)" on page 12 of the attached materials.

(2) Changes in accounting principles, accounting estimates, or restatements:

① Changes in accounting principles accordance with changes in accounting standard, etc.: None
② Other changes in accounting principles: Yes
③ Changes in accounting estimates: None
④ Restatement: None

Note: For details, please refer to "2. Quarterly Consolidated Financial Statements and Main Notes (4) Note regarding Quarterly Consolidated Financial Statements (Note regarding Changes in Scope of Consolidation or Application of Equity Method)" on page 12 of the attached materials.

(3) Number of Issued Shares (Common Stock)

① Number of issued shares (including treasury shares):
September 30, 2024 815,521,087 shares March 31, 2024 815,521,087 shares

② Number of treasury shares:
September 30, 2024 100,027,908 shares March 31, 2024 100,093,531 shares

③ Average number of shares:
For the first six months of FY2024 715,460,379 shares
For the first six months of FY2023 724,692,962 shares

(Reference) Non-consolidated Financial Highlights

1. Financial Highlights (from April 1, 2024 to September 30, 2024)

(1) Non-consolidated Business Results (%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 中間純利益	
Six months ended	¥Million	%	¥Million	%	¥Million	%
Ended September 30, 2024	160,293	15.6	55,067	9.7	39,811	9.2
Ended September 30, 2023	138,626	12.9	50,182	0.6	36,442	0.8

	Profit per Share 1株当たり中間純利益
Six months ended	¥
Ended September 30, 2024	55.64
Ended September 30, 2023	50.28

(2) Non-consolidated Financial Conditions

	Total Assets 総資産	Net Assets 純資産	Capital Assets to Total Assets 自己資本比率
First half	¥Million	¥Million	%
Ended September 30, 2024	21,736,810	1,082,120	4.9
Fiscal year 2023	21,212,100	1,088,134	5.1

(Reference) Capital assets Period ended September 30, 2024: ¥1,082,120 million FY2023: ¥1,088,134 million

(Note) "Capital Assets to total assets" represents ("Net assets"–"Subscription rights to shares") / "Total assets" at fiscal year-end. The "Capital Assets to Total Assets" stated above is different from the capital adequacy ratio as prescribed in the notice from the Financial Services Agency.

2. Non-consolidated Earnings Forecasts for FY2024 (from April 1, 2024 to March 31, 2025)

(%: Change compared to the corresponding period of the previous fiscal year)

	Ordinary Profit 経常利益		Net income 当期純利益		Profit per Share 1株当たり当期純利益
	¥Million	%	¥Million	%	¥
Fiscal year Ending March 31, 2025	98,800	14.7	70,000	15.5	98.13

Note: The Bank will acquire its own shares based on a resolution at the Board of Directors' Meeting held on November 11, 2024. The impact of the acquisition was included in "Profit per share" stated above.

Statement relating to the status of the audit procedures

This report is not subject to the audit procedures, which are based on the Financial Instruments and Exchange Law. The audit procedures are not finished at the time of release of these financial statements.

<u>Explanation for proper use of projections and other notes</u>

1. Chiba Bank falls under the category of "Specified Business Corporation" under Article 18-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2024.

2. The above projections are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those projections depending on various future factors.
For information related to the projections, please refer to "1.Summary of the Consolidated Business Results (3)Explanation of the Consolidated Earnings Forecast " on page 5.

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1. Summary of the Consolidated Business Results

(1) Summary of the Consolidated Business Results

Looking back at the Japanese economy during the six months of fiscal year 2024, despite the effects of rising prices and continued high interest rates in Europe and the U.S., the economy has been recovering moderately due to improvements in employment and income conditions.

Looking at financial conditions, the uncollateralized overnight call rate rose from the 0.07% level to exceed 0.22% due to the Bank of Japan's policy rate hike. Secondary yield of long-term government bonds gradually moved up from the 0.70% level to temporarily over 1.00%, but declined to the mid 0.80% range at the end of the period. The Nikkei Stock Average temporarily fell from the high 39,000-yen’s to below 32,000-yen, but later recovered to around 38,000-yen toward the end of the period.

The Chiba Bank Group believes that its purpose as a corporate group is to provide not only functional value centered on financial services such as deposits, loans, and foreign exchange, but also social value such as contributing to solving local issues. To share our thoughts with our customers, shareholders, employees, and all other stakeholders, to continue to be close to each and every company in the community, and to make the community “a place where stakeholders' hope come true,” we have defined the Purpose as “to create a local community better suited to bringing each person’s hope to life”.

For the Purpose, the Bank Group has set the Vision as “an Engagement Bank Group that works closely with the community” and aims to be “a banking group that continues to grow together with the community by providing value backed by deep relationships with customers, shareholders, employees, and other stakeholders”.

Under such financial and economic environment and management policies, financial results for the first six months of FY2024 were as follows.

Ordinary income was 173,634 million yen, an increase of 20,654 million yen compared to the previous year, mainly due to an increase in interest income. Ordinary expenses were 119,299 million yen, an increase of 16,306 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 54,334 million yen, an increase of 4,347 million yen, while profit attributable to owners of parent was 37,772 million yen, an increase of 2,983 million yen compared to the previous year.

(2) Summary of the Consolidated Financial Condition

Total assets as of September 30, 2024 were 21,829.1 billion yen, an increase of 520.4 billion yen compared to March 31, 2024. Figures for the Bank’s major accounts were as follows.

The balance of deposits as of September 30, 2024 was 15,803.2 billion yen, a decrease of 124.5 billion yen compared to March 31 2024. This decrease reflects a decrease of public deposits while an increase of retail deposits as a result of our continued efforts to provide a full range of financial products and services as a means to encourage customers to make the Chiba Bank their main banking institution for household needs. The Bank also continued to proactively respond to the funding needs of its customers. As a result, the balance of loans and bills discounted as of September 30, 2024 was 12,998.2 billion yen, an increase of 276.4 billion yen compared to March 31, 2024. The balance of held of securities was 3,045.3 billion yen, an increase of 139.2 billion yen compared to March 31, 2024.

(3) Explanation of the Consolidated Earnings Forecast

There are changes to the **FY2024 E**arnings **F**orecast **released** on May 10, 2024, as follows.

	Consolidated Earnings Forecast 連結業績予想		Non-consolidated Earnings Forecast 個別業績予想	
	Ordinary Profit 経常利益	profit attributable to owners of parent 親会社株主に帰属する当期純利益	Ordinary Profit 経常利益	Net income 当期純利益
	¥Billion	¥Billion	¥Billion	¥Billion
Previous Earnings Forecast	97.9	68.0	94.3	66.9
Earnings Forecast	98.8	70.0	98.8	70.0
Change	0.9	2.0	4.5	3.1

(Reason for revision)

Based on the results, the Bank has upwardly revised its earnings forecast, mainly because net interest income, including interest on loans and bills discounted, and net fees and commissions are expected to exceed the previous forecast.

Note: The aforementioned forecast is based on presently-available information and assumptions coming from the judgment, assessment, and recognition of facts at the current point in time. Actual results may differ materially from the forecast based on a wide range of potential factors. If the earnings forecast requires any revisions, they will be promptly announced.

2. Consolidated Interim Financial Statements and Notes
(1) Consolidated Interim Balance Sheet

(¥ Million)

Item	科目 *(Japanese)*	As of March 31, 2024	As of September 30, 2024
Assets:	（資産の部）		
Cash and due from banks	現金預け金	4,689,382	4,729,654
Call loans and bills bought	コールローン及び買入手形	391,822	470,648
Receivables under securities borrowing transactions	債券貸借取引支払保証金	1,950	5,496
Monetary claims bought	買入金銭債権	23,121	22,400
Trading assets	特定取引資産	12,252	11,955
Money held in trust	金銭の信託	10,903	8,055
Securities	有価証券	2,906,067	3,045,353
Loans and bills discounted	貸出金	12,721,829	12,998,274
Foreign exchanges	外国為替	6,084	5,606
Other assets	その他資産	378,746	366,271
Tangible fixed assets	有形固定資産	123,612	124,961
Intangible fixed assets	無形固定資産	14,633	15,164
Net defined benefit asset	退職給付に係る資産	28,707	30,629
Deferred tax assets	繰延税金資産	3,128	2,967
Customers' liabilities for acceptances and guarantees	支払承諾見返	27,565	24,993
Allowance for loan losses	貸倒引当金	(31,087)	(33,264)
Total assets	資産の部合計	21,308,721	21,829,168
Liabilities:	（負債の部）		
Deposits	預金	15,927,766	15,803,205
Negotiable certificates of deposit	譲渡性預金	379,526	432,151
Call money and bills sold	コールマネー及び売渡手形	1,499,383	2,036,861
Payable under repurchase agreements	売現先勘定	44,481	42,786
Payables under securities lending transactions	債券貸借取引受入担保金	203,429	199,376
Trading liabilities	特定取引負債	6,276	4,923
Borrowed money	借用金	1,523,260	1,673,490
Foreign exchanges	外国為替	1,171	965
Bonds payable	社債	120,792	85,604
Borrowed money from trust account	信託勘定借	15.564	16,353
Other liabilities	その他負債	305,193	278,521
Net defined benefit liability	退職給付に係る負債	688	662
Provision for directors' retirement benefits	役員退職慰労引当金	192	192
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	637	542
Provision for loyalty point programs	ポイント引当金	790	812
Reserves under special laws	特別法上の引当金	24	23
Deferred tax liabilities	繰延税金負債	60,070	45,647
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,401	10,401
Acceptances and guarantees	支払承諾	27,565	24,993
Total liabilities	負債の部合計	20,127,218	20,657,516

(¥ Million)

Item	科目 *(Japanese)*	As of Mach. 31, 2024	As of September 30, 2024
Net assets:	（純資産の部）		
Capital stock	資本金	145,069	145,069
Capital surplus	資本剰余金	122,185	122,230
Retained earnings	利益剰余金	796,209	821,819
Treasury shares	自己株式	(72,800)	(72,753)
Total shareholders' equity	株主資本合計	990,662	1,016,365
Valuation difference on available-for-sale securities	その他有価証券評価差額金	159,893	138,296
Deferred gains or losses on hedges	繰延ヘッジ損益	16,279	2,403
Revaluation reserve for land	土地再評価差額金	9,929	9,929
Remeasurements of defined benefit plans	退職給付に係る調整累計額	4,738	4,657
Total accumulated other comprehensive income	その他の包括利益累計額合計	190,840	155,286
Total net assets	純資産の部合計	1,181,503	1,171,652
Total liabilities and net assets	負債及び純資産の部合計	21,308,721	21,829,168

(2) Consolidated Interim Statement of Income and Comprehensive Income

Consolidated Interim Statement of Income

(¥ Million)

Item	科目 *(Japanese)*	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Ordinary income	経常収益	152,979	173,634
Interest income	資金運用収益	96,499	113,684
Interest on loans and discounts	(うち貸出金利息)	64,100	71,016
Interest and dividends on securities	(うち有価証券利息配当金)	24,309	29,905
Trust fees	信託報酬	53	40
Fees and commissions income	役務取引等収益	30,694	32,562
Trading income	特定取引収益	1,162	520
Other ordinary income	その他業務収益	3,238	2,841
Other income	その他経常収益	21,331	23,984
Ordinary expenses	経常費用	102,992	119,299
Interest expenses	資金調達費用	30,478	39,163
Interest on deposits	(うち預金利息)	9,044	13,092
Fees and commissions payments	役務取引等費用	9,932	10,931
Trading expenses	特定取引費用	-	12
Other ordinary expenses	その他業務費用	2,388	2,106
General and administrative expenses	営業経費	45,916	47,605
Other expenses	その他経常費用	14,275	19,480
Ordinary profit	経常利益	49,987	54,334
Extraordinary income	特別利益	2	0
Gain on disposal of non-current assets	固定資産処分益	2	0
Extraordinary losses	特別損失	66	76
Loss on disposal of non-current assets	固定資産処分損	46	76
Impairment loss	減損損失	19	-
Net income pre-tax adjustment	税金等調整前中間純利益	49,923	54,258
Income taxes-current	法人税、住民税及び事業税	14,775	15,299
Income taxes-deferred	法人税等調整額	357	1,186
Total income taxes	法人税等合計	15,133	16,485
Net income	中間純利益	34,789	37,772
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	34,789	37,772

Consolidated Interim Statement of Comprehensive Income

(¥ Million)

Item	科目 (*Japanese*)	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Net income	中間純利益	34,789	37,772
Other comprehensive income	その他の包括利益	24,459	(35,553)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	845	(21,548)
Deferred gains or losses on hedges	繰延ヘッジ損益	23,396	(13,876)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	154	(80)
Share of other comprehensive income of entities accounted for using equity method	持分法適用会社に対する持分相当額	61	(47)
Comprehensive income	中間包括利益	59,248	2,219
(Breakdown)	（内訳）		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	59,248	2,219

(3) Consolidated Interim Statement of Changes in Net Assets

For the six months ended September 30, 2023

(¥ Million)

	(Japanese)	Shareholders' equity 株主資本				
		Capital stock 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式	Total sharehold-ers' equity 株主資本合計
Balance at the beginning of current period	当期首残高	145,069	122,146	755,517	(62,943)	959,789
Changes of items during period	当中間期変動額					
Dividends from surplus	剰余金の配当			(10,868)		(10,868)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			34,789		34,789
Purchase of treasury shares	自己株式の取得				(1)	(1)
Disposal of treasury shares	自己株式の処分		38		158	197
Reversal of revaluation reserve for land	土地再評価差額金の取崩			1		1
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）					
Total changes of items during period	当中間期変動額合計	-	38	23,921	157	24,117
Balance at the end of current period	当中間期末残高	145,069	122,185	779,439	(62,786)	983,906

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額					Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income その他の包括利益累計額合計	
Balance at the beginning of current period	当期首残高	83,907	10,408	9,921	(2,911)	101,326	1,061,115
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当						(10,868)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益						34,789
Purchase of treasury shares	自己株式の取得						(1)
Disposal of treasury shares	自己株式の処分						197
Reversal of revaluation reserve for land	土地再評価差額金の取崩						1
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）	907	23,396	(1)	154	24,457	24,457
Total changes of items during the period	当中間期変動額合計	907	23,396	(1)	154	24,457	48,575
Balance at the end of current period	当中間期末残高	84,815	33,805	9,920	(2,756)	125,784	1,109.691

For the six months ended September 30, 2024

(¥ Million)

	(Japanese)	Shareholders' equity 株主資本				
		Capital stock 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式	Total sharehold-ers' equity 株主資本合計
Balance at the beginning of current period	当期首残高	145,069	122,185	796,209	(72,800)	990,662
Changes of items during period	当中間期変動額					
Dividends from surplus	剰余金の配当			(12,162)		(12,162)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			37,772		37,772
Purchase of treasury shares	自己株式の取得				(1)	(1)
Disposal of treasury shares	自己株式の処分		45		48	93
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）					
Total changes of items during period	当中間期変動額合計	-	45	25,610	47	25,703
Balance at the end of current period	当中間期末残高	145,069	122,230	821,819	(72,753)	1,016,365

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額					Total net assets
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income その他の包括利益累計額合計	純資産合計
Balance at the beginning of current period	当期首残高	159,893	16,279	9,929	4,738	190,840	1,181,503
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当						(12,162)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益						37,772
Purchase of treasury shares	自己株式の取得						(1)
Disposal of treasury shares	自己株式の処分						93
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）	(21,596)	(13,876)	-	(80)	(35,553)	(35,553)
Total changes of items during the period	当中間期変動額合計	(21,596)	(13,876)	-	(80)	(35,553)	(9,850)
Balance at the end of current period	当中間期末残高	138,296	2,403	9,929	4,657	155,286	1,171,652

(4) Note regarding Consolidated Interim Financial Statements

(Note regarding Changes in Scope of Consolidation or Application of Equity Method)

Chibagin JCB Card Co., Ltd. and Chibagin Card Co., Ltd. entered into an absorption-type merger agreement on June 5, 2023, effective April 1, 2024, with Chibagin Card Co., Ltd. as the surviving company. As a result, Chibagin JCB Card Co., Ltd. was excluded from scope of consolidation from the three months of Fiscal Year 2024.

(Note regarding Change in Accounting Principles)

Previously, derivative transactions recorded in “trading assets” and “trading liabilities” were presented gross as financial assets and liabilities at market value, but effective from the six months of Fiscal Year 2024, the Bank changed its method of presentation to offsetting financial assets and liabilities when the requirements stipulated in the “Practical Guidelines for Accounting for Financial Instruments” (Transferred Guidance, No. 9, July 1, 2024) are met.

Since the lifting of the negative interest rate policy was decided at the monetary policy meeting in March 2024, depending on future trends in monetary policy, the amount of financial assets and liabilities related to derivative transactions in trading account may both increase, and there is a growing possibility of a significant deviation from the actual situation where credit risk is reduced by the legally effective master netting agreement. In light of the above, the Bank has changed method of presentation to offsetting derivative transactions recorded in “trading assets” and “trading liabilities” in order to more appropriately reflect the status of credit risk, etc. in consolidated interim financial statements.

The change in accounting principles has been applied retrospectively, and the consolidated financial statements for the previous fiscal year have been prepared on a retrospective basis.

Derivative transactions recorded in “Other assets” and “Other liabilities” are clearly separated from derivative transactions recorded in “Trading assets” and “Trading liabilities” in the internal control system, and therefore, the gross amounts are still applied as before.

As a result, compared to before the retrospective application, consolidated balance sheet for the previous fiscal year shows a decrease of 15,173 million yen in trading assets and a decrease of 15,173 million yen in trading liabilities.

(Note regarding Changes in Shareholders’ Equity)

Not applicable.

(Note regarding Changes the Going Concern Assumption)

Not applicable.

(Note regarding Subsequent Events)

(Purchase of Treasury Shares)

In order to improve capital efficiency and enhance the return of profits to shareholders, Chiba Bank resolved at the Board of Directors’ Meeting held on November 11, 2024 to acquire its own shares pursuant to Article 156 of the Companies Act as applied pursuant to Article 165-3 of the same act.

① Type of shares to be acquired
Common stock

② Total number of shares to be acquired
12,000,000 shares (maximum)

③ Total amount of shares to be acquired
10,000 million yen (maximum)

④ Period of acquisition
From November 12, 2024 to January 31, 2025

(Tender Offer for Shares, Etc., of EDGE Technology Inc.)

The Bank has resolved at its Board of Directors meeting held on September 6,2024 to acquire the common shares and the Share Options of EDGE Technology Inc. through a tender offer pursuant to the Financial Instruments and Exchange Act (Act No. 25 of 1948, as amended) and implemented the Tender Offer from September 9, 2024 to October 23, 2024. As a result, EDGE Technology Inc. become a consolidated subsidiary of the Bank, as of October 30, 2024.

1. Purpose of Tender Offer

   Through this transaction, the Bank Group expects to realize a variety of synergies far beyond the existing framework, including further enhancement of One-to-One marketing, business reforms using AI and its deployment to alliance banks, and “DX for the whole region,” including the provision of AI solutions. In addition, the Bank Group expects that EDGE Technology will be able to strengthen its solution proposals for solving social issues with AI business at its core by maximizing the utilization of the Bank Group's management resources. The Bank Group and EDGE Technology share the same philosophy and direction of aiming for their own growth through solving social issues, and will strive to further enhance the corporate value of both companies by mutually utilizing their management resources and realizing more sophisticated DX strategy utilizing AI through various collaborations.

2. Outline of EDGE Technology Inc.

   ① Name　EDGE Technology Inc.
   ② Address　7-1, Kanda-Mikuracho, Chiyoda-ku, Tokyo
   ③ Name and Title of Representative
   Koji Sumimoto, Representative Director, President and General Manager of Administration Division
   ④ Business
   The Company is engaged in the AI Algorithm Business designed to solve customer issues and contribute to society through AI algorithms (specifically, providing AI Solution Services, providing AI Education Services and developing/selling AI Products), under the corporate philosophy of “bringing happiness to people around the world through technology.”
   ⑤ Amount of Stated Capital
   98,296 thousand yen (as of October 24, 2024)
   ⑥ Date of Incorporation
   May 12, 2014

3. Outline of Tender Offer

   ① Number of shares to be purchased
   Common shares　10,744,623 shares
   First Series Share Options　2,925 units (the number of shares to be acquired 29,250shares)
   Third Series Share Options　700 units (the number of shares to be acquired 7,000 shares)
   Fourth Series Share Options　504 units (the number of shares to be acquired 5,040 shares)
   ② Minimum number of shares to be purchased
   7,190,600 shares
   ③ Minimum number of shares to be purchased
   - share
   ④ Period for Purchase
   September 9, 2024 to October 23, 2024 (30 business days)
   ⑤ Price for Purchase
   Common shares 841 yen per share
   First Series Share Options one (1) yen per unit
   Third Series Share Options one (1) yen per unit
   Fourth Series Share Options one (1) yen per unit
   ⑥ Commencement Date of Settlement
   October 30, 2024

4. Result of Tender Offer

   ① Outcome of Tender Offer
   As a result of Tender Offer, since the aggregate number of the Tendered Shares, Etc. exceeded the minimum number of shares to be purchased, the Bank purchased all of the Tendered Shares, Etc.
   ② Number of Shares to Be Purchased
   Common shares: 10,300,198 shares
   ③ Ownership ratio of share certificates, etc. after the Tender Offer
   95.50%
   ④ Total Purchase Price
   8,662 million yen

3. Non-consolidated Interim Financial Statements
(1) Non-consolidated Interim Balance Sheet

(¥ Million)

Item	科目 (*Japanese*)	As of March 31, 2024	As of September 30, 2024
Assets:	（資産の部）		
Cash and due from banks	現金預け金	4,685,342	4,725,952
Call loans	コールローン	391,822	470,648
Receivables under securities borrowing transactions	債券貸借取引支払保証金	1,950	5,496
Monetary claims bought	買入金銭債権	18,007	17,745
Trading assets	特定取引資産	11,345	10,964
Money held in trust	金銭の信託	2,103	155
Securities	有価証券	2,876,803	3,018,185
Loans and bills discounted	貸出金	12,768,009	13,045,417
Foreign exchange	外国為替	6,084	5,606
Other assets	その他資産	296,726	283,667
Tangible fixed assets	有形固定資産	116,991	118,386
Intangible fixed assets	無形固定資産	14,379	14,939
Prepaid pension cost	前払年金費用	21,889	23,927
Customers’ liabilities for acceptances and guarantees	支払承諾見返	25,345	22,693
Allowance for loan losses	貸倒引当金	(24,702)	(26,977)
Total assets	資産の部合計	21,212,100	21,736,810
Liabilities:	（負債の部）		
Deposits	預金	15,951,614	15,829,861
Negotiable certificates of deposit	譲渡性預金	439,526	489,151
Call money	コールマネー	1,499,383	2,036,861
Payables under repurchase agreements	売現先勘定	44,481	42,786
Payables under securities lending transactions	債券貸借取引受入担保金	203,429	199,376
Trading liabilities	特定取引負債	6,276	4,923
Borrowed money	借用金	1,505,734	1,656,035
Foreign exchanges	外国為替	1,171	965
Bonds payable	社債	120,792	85,604
Borrowed money from trust account	信託勘定借	15,564	16,353
Other liabilities	その他負債	247,446	220,516
Income taxes payable	未払法人税等	13,247	12,297
Asset retirement obligations	資産除去債務	0	-
Other	その他の負債	234,198	208,218
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	637	542
Provision for loyalty point programs	ポイント引当金	732	763
Deferred tax liabilities	繰延税金負債	51,428	37,852
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	10,401	10,401
Acceptances and guarantees	支払承諾	25,345	22,693
Total liabilities	負債の部合計	20,123,965	20,654,690

(¥ Million)

Item	科目 (Japanese)	As of March 31, 2024	As of September 30, 2024
Net assets:	（純資産の部）		
Capital stock	資本金	145,069	145,069
Capital surplus	資本剰余金	122,185	122,230
Legal capital surplus	資本準備金	122,134	122,134
Other capital surplus	その他資本余剰金	50	96
Retained earnings	利益剰余金	725,618	753,267
Legal retained earnings	利益準備金	50,930	50,930
Other retained earnings	その他利益剰余金	674,688	702,337
Reserve for advanced depreciation of non-current assets	固定資産圧縮積立金	351	351
General reserve	別途積立金	610,971	645,971
Retained earnings brought forward	繰越利益剰余金	63,365	56,014
Treasury shares	自己株式	(72,800)	(72,753)
Total shareholders’ equity	株主資本合計	920,072	947,813
Valuation difference on available-for-sale securities	その他有価証券評価差額金	141,853	121,974
Deferred gains or losses on hedges	繰延ヘッジ損益	16,279	2,403
Revaluation reserve for land	土地再評価差額金	9,929	9,929
Total valuation and translation adjustments	評価・換算差額等合計	168,062	134,307
Total net assets	純資産の部合計	1,088,134	1,082,120
Total liabilities and net assets	負債及び純資産の部合計	21,212,100	21,736,810

(2) Non-consolidated Interim Statement of Income

(¥ Million)

Item	科目 *(Japanese)*	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Ordinary income	経常収益	138,626	160,293
Interest income	資金運用収益	100,705	118,022
Interest on loans and discounts	(うち貸出金利息)	64,156	71,106
Interest and dividends on securities	(うち有価証券利息配当金)	28,514	34,193
Trust fees	信託報酬	53	40
Fees and commissions income	役務取引等収益	25,017	28,499
Trading income	特定取引収益	862	519
Other ordinary income	その他業務収益	3,261	2,820
Other income	その他経常収益	8,725	10,391
Ordinary expenses	経常費用	88,444	105,226
Interest expenses	資金調達費用	30,446	39,134
Interest on deposits	(うち預金利息)	9,044	13,094
Fees and commissions payments	役務取引等費用	10,127	11,758
Trading expenses	特定取引費用	-	12
Other ordinary expenses	その他業務費用	2,388	2,106
General and administrative expenses	営業経費	42,514	44,622
Other expenses	その他経常費用	2,966	7,593
Ordinary profit	経常利益	50,182	55,067
Extraordinary gains	特別利益	2	0
Extraordinary losses	特別損失	66	76
Net income pre-tax adjustment	税引前中間純利益	50,118	54,991
Income taxes-current	法人税、住民税及び事業税	13,228	14,093
Income taxes-deferred	法人税等調整額	446	1,087
Total income taxes	法人税等合計	13,675	15,180
Net income	中間純利益	36,442	39,811

(3) Non-consolidated Interim Statement of Changes in Net Assets

For the six months ended September 30, 2023

(¥ Million)

	(Japanese)	Shareholders' equity 株主資本			
		Capital stock 資本金	Capital surplus 資本剰余金		
			Legal capital surplus 資本準備金	Other capital surplus その他資本剰余金	Total capital surplus 資本剰余金合計
Balance at the beginning of current period	当期首残高	145,069	122,134	12	122,146
Changes of items during period	当中間期変動額				
Dividends from surplus	剰余金の配当				
Net income	中間純利益				
Purchase of treasury shares	自己株式の取得				
Disposal of treasury shares	自己株式の処分			38	38
Reversal of revaluation reserve for land	土地再評価差額金の取崩				
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）				
Total changes of items during the period	当中間期変動額合計	-	-	38	38
Balance at the end of current period	当中間期末残高	145,069	122,134	50	122,185

	(Japanese)	Shareholders' equity 株主資本				
		Retained earnings 利益剰余金			Treasury shares 自己株式	Total shareholders' equity 株主資本合計
		Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金	Total Retained earnings 利益剰余金合計		
Balance at the beginning of current period	当期首残高	50,930	635,865	686,795	(62,943)	891,067
Changes of items during period	当中間期変動額					
Dividends from surplus	剰余金の配当		(10,868)	(10,868)		(10,868)
Net income	中間純利益		36,442	36,442		36,442
Purchase of treasury shares	自己株式の取得				(1)	(1)
Disposal of treasury shares	自己株式の処分				158	197
Reversal of revaluation reserve for land	土地再評価差額金の取崩		1	1		1
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）					
Total changes of items during the period	当中間期変動額合計	-	25,575	25,575	157	25,771
Balance at the end of current period	当中間期末残高	50,930	661,441	712,371	(62,786)	916,839

	(Japanese)	Valuation and translation adjustments 評価・換算差額等				Total net assets
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
		その他 有価証券 評価差額金	繰延ヘッジ 損益	土地再評価 差額金	評価・換算 差額等合計	純資産合計
Balance at the beginning of current period	当期首残高	70,926	10,408	9,921	91,257	982,325
Changes of items during period	当中間期変動額					
Dividends from surplus	剰余金の配当					(10,868)
Net income	中間純利益					36,442
Purchase of treasury shares	自己株式の取得					(1)
Disposal of treasury shares	自己株式の処分					197
Reversal of revaluation reserve for land	土地再評価差額金の取崩					1
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）	(2,111)	23,396	(1)	21,284	21,284
Total changes of items during period	当中間期変動額合計	(2,111)	23,396	(1)	21,284	47,055
Balance at the end of current period	当中間期末残高	68,815	33,805	9,920	112,541	1,029,380

For the six months ended September 30, 2024

(¥ Million)

	(Japanese)	Shareholders' equity 株主資本			
		Capital stock 資本金	Capital surplus 資本剰余金		
			Legal capital surplus 資本準備金	Other capital surplus その他資本剰余金	Total capital surplus 資本剰余金合計
Balance at the beginning of current period	当期首残高	145,069	122,134	50	122,185
Changes of items during period	当中間期変動額				
Dividends from surplus	剰余金の配当				
Net income	中間純利益				
Purchase of treasury shares	自己株式の取得				
Disposal of treasury shares	自己株式の処分			45	45
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）				
Total changes of items during the period	当中間期変動額合計	-	-	45	45
Balance at the end of current period	当中間期末残高	145,069	122,134	96	122,230

	(Japanese)	Shareholders' equity 株主資本				
		Retained earnings 利益剰余金			Treasury shares 自己株式	Total shareholders' equity 株主資本合計
		Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金	Total Retained earnings 利益剰余金合計		
Balance at the beginning of current period	当期首残高	50,930	674,688	725,618	(72,800)	920,072
Changes of items during period	当中間期変動額					
Dividends from surplus	剰余金の配当		(12,162)	(12,162)		(12,162)
Net income	中間純利益		39,811	39,811		39,811
Purchase of treasury shares	自己株式の取得				(1)	(1)
Disposal of treasury shares	自己株式の処分				48	93
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）					
Total changes of items during the period	当中間期変動額合計	-	27,648	27,648	47	27,741
Balance at the end of current period	当中間期末残高	50,930	702,337	753,267	(72,753)	947,813

	(Japanese)	Valuation and translation adjustments 評価・換算差額等				Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計	
Balance at the beginning of current period	当期首残高	141,853	16,279	9,929	168,062	1,088,134
Changes of items during period	当中間期変動額					
Dividends from surplus	剰余金の配当					(12,162)
Net income	中間純利益					39,811
Purchase of treasury shares	自己株式の取得					(1)
Disposal of treasury shares	自己株式の処分					93
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）	(19,878)	(13,876)	-	(33,755)	(33,755)
Total changes of items during period	当中間期変動額合計	(19,878)	(13,876)	-	(33,755)	(6,014)
Balance at the end of current period	当中間期末残高	121,974	2,403	9.929	134,307	1,082,120

SUPPLEMENTARY INFORMATION
For the First Six Months (First Half) of Fiscal Year 2024
(Ending March 31, 2025)

THE CHIBA BANK, LTD.

Table of Contents

I. Financial Highlights

1. Summary

- As a result of our activities to achieve the purpose and vision, non-consolidated core net business income increased by ¥6.0billion compared with the corresponding period of the previous fiscal year to ¥50.8billion, while ordinary profit increased by ¥4.8billion to ¥55.0billion, and profit also increased by ¥3.3billion to ¥39.8 billion.
  Consolidated ordinary profit increased by ¥4.3 billion compared with the corresponding period of the previous fiscal year to ¥54.3 billion, and profit attributable to owners of parent increased by ¥2.9 billion to ¥37.7 billion.
- The average balance of loans increased by ¥534.2 billion from the previous fiscal year, and the average balance of deposits increased by ¥493.0 billion.

(1) Summary of income ＜Non-consolidated / Consolidated＞

<Non-consolidated>

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	(a-b)/b	For the six months ended September 30, 2023 (b)	Projection for the first half of FY2024 (released on May 2024)
Net business income (before provisions to general allowance for loan losses)	業務純益（一般貸引繰入前）	52.2	7.4	16.7%	44.7	49.4
Core net business income	コア業務純益	53.2	6.3	13.6%	46.8	48.7
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	51.7	5.6	12.2%	46.0	-
Net business income	**業務純益**	**50.8**	**6.0**	**13.5%**	**44.7**	**-**
Ordinary profit	**経常利益**	**55.0**	**4.8**	**9.7%**	**50.1**	**51.6**
Net income	**中間純利益**	**39.8**	**3.3**	**9.2%**	**36.4**	**37.0**

Note: Core net business income = Net business income (before provisions to general allowance for loan losses) - gains (losses) related to bonds (government bonds, etc.)

Credit-related expenses (-)	与信関係費用	5.6	6.4		(0.7)	3.0

<Consolidated>

(¥ Billion)

Ordinary profit	**経常利益**	**54.3**	**4.3**	**8.6%**	**49.9**	**50.8**
Profit attributable to owners of parent	**親会社株主に帰属する中間純利益**	**37.7**	**2.9**	**8.5%**	**34.7**	**35.0**

(2) Loans and Deposits <Non-Consolidated>

(¥ Billion)

		(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Term-end balance 末残	Loans and bills discounted	貸出金	13,045.4	277.4	524.7	12,768.0	12,520.6
	Deposits	預金	15,829.8	(121.7)	405.6	15,951.6	15,424.2
Average balance 平残	**Loans and bills discounted**	**貸出金**	**12,856.0**	**359.5**	**534.2**	**12,496.5**	**12,321.8**
	Deposits	**預金**	**15,845.6**	**433.4**	**493.0**	**15,412.1**	**15,352.5**

(3) Capital ratio (BIS guidelines) ＜Non-consolidated / Consolidated＞

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30,2023 (c)
Non-consolidated total capital ratio	単体総自己資本比率	14.87%	(0.30%)	3.88%	15.18%	10.99%
Tier 1 capital ratio	単体Tier1比率	14.87%	(0.27%)	3.94%	15.14%	10.93%
Common equity Tier1 capital ratio	単体普通株式等Tier1比率	14.87%	(0.27%)	3.94%	15.14%	10.93%
Consolidated total capital ratio	連結総自己資本比率	15.88%	(0.36%)	4.30%	16.24%	11.58%
Tier 1 capital ratio	連結Tier1比率	15.88%	(0.32%)	4.36%	16.20%	11.51%
Common equity Tier1 capital ratio	連結普通株式等Tier1比率	15.88%	(0.32%)	4.36%	16.20%	11.51%

2. Income and Expenses ＜Non-consolidated＞

- Gross business profits increased by ¥9.9 billion to ¥96.8 billion compared with the corresponding period of the previous fiscal year. Net interest income increased by ¥8.6 billion mainly due to an increase in interest on loans and deposits.
- Expenses increased by ¥2.4 billion compared with the corresponding period of the previous fiscal year to ¥44.6 billion, mainly due to an increase in personnel expenses from active investment in human resources and strategic investments.
- Credit-related expenses reversed by ¥5.6 billion, mainly due to an increase in new downgrades of non-performing loans and net provisions to general allowance for loan losses.

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	(a-b)/b	For the six months ended September 30, 2023 (b)
Gross business profits	**業務粗利益**	**96.8**	**9.9**	**11.4%**	**86.9**
Net interest income	資金利益	78.8	8.6		70.2
Net fees and commissions income	役務取引等利益	16.7	1.8		14.9
Fees and commissions income of investment trusts	うち投信取扱手数料	1.4	0.1		1.3
Fees and commissions income of insurance	うち保険取扱手数料	1.2	(0.5)		1.8
Fees and commissions income of corporate solutions	うち法人ソリューション関連手数料	9.0	1.5		7.5
Net trading income	特定取引利益	0.5	(0.3)		0.8
Net other ordinary income	その他業務利益	0.7	(0.1)		0.8
Gains (losses) related to bonds	うち債券関係損益	(0.9)	1.0		(2.0)
General and administrative expenses **(-)**	**経費**	**44.6**	**2.4**	**5.8%**	**42.1**
Personnel expenses (-)	人件費	20.7	0.5		20.2
Non-personnel expenses (-)	物件費	20.4	1.7		18.7
Taxes (-)	税金	3.4	0.2		3.2
Net business income (before provisions to general allowance for loan losses)	業務純益（一般貸引繰入前）	52.2	7.4	16.7%	44.7
Core net business income	コア業務純益	53.2	6.3	13.6%	46.8
Excluding gains (losses) on cancellation of investment trusts	除く投資信託解約損益	51.7	5.6	12.2%	46.0
Net provisions to general allowance for loan losses (-) (i)	一般貸倒引当金純繰入額①	1.4	1.4		-
Net business income	業務純益	50.8	6.0	13.5%	44.7
Non-recurrent gains (losses)	臨時損益	4.2	(1.1)		5.4
Disposal of non-performing loans (-) (ii)	うち不良債権処理額②	4.2	5.0		(0.7)
Written-off of loans (-)	うち貸出金償却	3.4	1.7		1.6
Reversal of loan loss reserves	うち貸倒引当金戻入益	-	(1.9)		1.9
Recoveries of written-off claims	うち償却債権取立益	0.7	(0.1)		0.8
Gains (losses) related to stocks, etc.	株式等関係損益	8.5	3.8		4.6
Ordinary profit	経常利益	55.0	4.8	9.7%	50.1
Extraordinary gains (losses)	特別損益	(0.0)	(0.0)		(0.0)
Net income	中間純利益	39.8	3.3	9.2%	36.4

Credit-related expenses **(-) (i) + (ii)**	**与信関係費用（①＋②）**	**5.6**	**6.4**		**(0.7)**

Note: Core net business income = Net business income (before provisions to general allowance for loan losses) - gains (losses) related to bonds

(Reference)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	As of March 31, 2024 (b)
Number of Branches	店舗数	185	1	184
Branches	本支店	167	-	167
Sub-branches	出張所	18	1	17
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	6	-	6
Number of employees	従業員数	4,150	168	3,982

Note: "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.
注:従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

3. Management Indices

		(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	(a-c)	FY2023 ended March 31, 2024 (b)	For the six months ended September 30, 2023 (c)
Overhead ratio (OHR) ＜Non-consolidated＞	*1	ＯＨＲ	45.41%	(3.89%)	(2.41%)	49.30%	47.82%
Return on average total assets (ROA)＜Non-consolidated＞	*2	ＲＯＡ	0.36%	0.06%	0.00%	0.30%	0.36%
Return on equity (ROE) ＜Non-consolidated＞	*3	ＲＯＥ	7.31%	1.46%	0.09%	5.85%	7.22%
Return on equity (ROE) ＜Consolidated / based on total shareholders' equity＞	*4	ＲＯＥ	7.50%	1.10%	0.36%	6.40%	7.13%

*1 OHR ＜Non-consolidated＞ = Expenses / (Net business income – Gains (Losses) related to bonds, etc. + Net provision to general allowance for loan losses + Expense) (The lower figure indicates better efficiency.)

*2 ROA ＜Non-consolidated＞ = Net income for the current fiscal (interim) year / Average total assets

*3 ROE ＜Non-consolidated＞ = Net income for the current fiscal (interim) year / ((Total net assets at beginning of fiscal year + Total net assets at end of fiscal (interim) year) / 2)

*4 ROE ＜Consolidated＞ = Profit attributable to owners of parent for the current fiscal (interim) year / ((Total shareholders' equity at beginning of fiscal year + Total shareholders' equity at end of fiscal (interim) year) / 2)

4. Investment and Borrowing <Non-consolidated>

- A positive approach towards meeting the financial needs of customers brought an increase in the balance of loans of ¥524.7 billion compared to September 30, 2023, to ¥13,045.4 billion. Corporate loans and housing loans increased by ¥424.6 billion and ¥83.5 billion respectively.
- The balance of deposits increased by ¥405.6 billion compared to September 30, 2023, to ¥15,829.8 billion, due to an increase of personal deposits etc,.

(1) Loans and Deposits

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Loans and bills discounted (Term-end balance)	**貸出金（末残）**	**13,045.4**	**277.4**	**524.7**	**12,768.0**	**12,520.6**
Domestic operations	国内向け貸出	12,633.6	287.8	489.8	12,345.8	12,143.8
Corporate loans	**事業者向け貸出**	**7,940.5**	**206.8**	**424.6**	**7,733.6**	**7,515.8**
Small and medium-sized enterprises (i)	うち中小企業向け貸出①	6,250.7	152.7	348.0	6,098.0	5,902.7
Consumer loans (ii)	消費者ローン②	4,277.7	36.3	100.2	4,241.3	4,177.4
Residential loans	**うち住宅ローン**	**4,054.3**	**28.3**	**83.5**	**4,026.0**	**3,970.8**
Public sector loans	公共向け貸出	415.3	44.5	(35.0)	370.8	450.4
Small and medium-sized enterprises, etc. (i)+(ii)	うち中小企業向け貸出（①+②）	10,528.5	189.1	448.3	10,339.3	10,080.1
[Ratio]	（中小企業等貸出比率）	[83.33%]	[(0.41%)]	[0.33%]	[83.74%]	[83.00%]
Overseas operations	海外向け貸出	411.7	(10.4)	34.8	422.1	376.8
Deposits (Term-end balance)	**預金（末残）**	**15,829.8**	**(121.7)**	**405.6**	**15,951.6**	**15,424.2**
Domestic operations	国内	15,420.1	(127.2)	346.0	15,547.4	15,074.1
Personal deposits	個人	11,304.2	93.4	228.1	11,210.7	11,076.0
Corporate deposits	法人	3,275.0	100.1	160.0	3,174.8	3,114.9
Public sector deposits	公共	840.8	(320.9)	(42.2)	1,161.7	883.1
Overseas operations	海外店等	409.7	5.5	59.6	404.2	350.0

Loans and bills discounted (average balance)	貸出金（平残）	12,856.0	359.5	534.2	12,496.5	12,321.8
Deposits (average balance)	預金（平残）	15,845.6	433.4	493.0	15,412.1	15,352.5

(Reference)
New residential loans

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	(a-c)	For the six months ended March 31, 2024 (b)	For the six months ended September 30, 2023 (c)
New residential loans	住宅ローン実行額	172.7	(18.9)	(12.2)	191.6	184.9

Investment trusts and Personal annuities

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Balance of investment trusts	投資信託残高	429.7	6.3	38.2	423.4	391.5

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Balance of personal annuities	個人年金保険等残高	897.8	6.5	13.1	891.2	884.6

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Securities	有価証券	2,843.0	169.8	357.8	2,673.2	2,485.1
Government bonds	国債	577.6	151.8	351.2	425.7	226.4
Stocks	株式	93.0	(4.6)	(6.8)	97.6	99.8
Corporate bonds and others	社債他	1,411.2	66.4	14.6	1,344.8	1,396.6
Foreign currency securities	外貨建有価証券	761.1	(43.8)	(1.2)	804.9	762.3
Average duration to maturity of yen bonds	円貨債券の平均残存期間	4.0 years	(0.3 years)	(0.1 years)	4.3 years	4.2 years

Note : The above figures are acquisition costs except gains (losses) on valuation.
注.評価損益を除いた取得原価で表示しております。

5. Assets Quality ＜Non-consolidated＞

- Disclosed claims under the Financial Reconstruction Law and Risk-Monitored Loans increased by ¥4.8billion from the previous fiscal year-end, to ¥123.3 billion, and non-performing loan ratio increased by 0.01% to 0.94% from the the previous fiscal year-end.
- The coverage ratio, including allowances, was at high level, 70.3% for total disclosed claims, 74.8% for doubtful claims, and 55.3% for substandard claims.

Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (¥ Million)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,686	(474)	1,361	19,161	17,325
Doubtful Claims	危険債権	52,065	2,201	885	49,863	51,179
Substandard Claims	要管理債権	52,591	3,096	8,316	49,494	44,274
Loans past due 3 months or more	三月以上延滞債権	2,685	813	2,343	1,871	341
Restructured Loans	貸出条件緩和債権	49,906	2,283	5,973	47,623	43,933
Total	合計	**123,343**	**4,824**	**10,563**	**118,519**	**112,780**
Normal Claims	正常債権	12,993,683	267,294	501,706	12,726,388	12,491,977
Total Claims Outstandings	総与信残高	13,117,026	272,119	512,269	12,844,907	12,604,757
Non-performing loan ratio	不良債権比率	**0.94%**	**0.01%**	**0.04%**	**0.92%**	**0.89%**
Coverage ratio	保全率	**70.3%**	**(0.4%)**	**(0.7%)**	**70.7%**	**71.0%**

Note: Total Claims include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注.総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。なお、当行保証付私募社債については時価で計上しております。

(Reference) Breakdown of coverage (¥ Million)

	(Japanese)	Claim amount (a) 債権額	Collateral/ Guarantees (b) 担保・保証等	Allowance for loan losses (c) 貸倒引当金	Allowance Ratio*2 c/(a-b) 引当率	**Coverage ratio(d) (b+c)/a** 保全率	(d−e)	Coverage ratio As of March 31, 2024 (e) 保全率
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,686	17,786	899	100.0%	**100.0%**	-	100.0%
Doubtful Claims	危険債権	52,065	32,227	6,719	33.8%	**74.8%**	**(1.3%)**	76.1%
Substandard Claims	要管理債権	52,591	21,361*1	7,735	24.7%	**55.3%**	**1.4%**	53.9%
Loans past due 3 months or more	三月以上延滞債権	2,685	1,090*1	394*1	24.7%	**55.3%**	**1.4%**	53.9%
Restructured Loans	貸出条件緩和債権	49,906	20,270*1	7,340*1	24.7%	**55.3%**	**1.4%**	53.9%
Total	合計	123,343	71,375	15,354	29.5%	**70.3%**	**(0.4%)**	70.7%

*1: Approximate data
*2: Allowance ratio: Ratio of allowance for possible loan losses to unsecured/non-guaranteed loans
＊１.概算数値。
＊２.引当率は、無担保・無保証部分に対する貸倒引当金の計上割合。

6. Earnings Projections for Fiscal Year 2024, ending March 31, 2025, etc.

<Consolidated> (¥ Billion)

	(Japanese)	FY 2024 ending March 31, 2025
Ordinary profit	経　常　利　益	98.8
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	70.0

<Non-consolidated> (¥ Billion)

	(Japanese)	FY 2024 ending March 31, 2025
Ordinary profit	経　常　利　益	98.8
Net income	当　期　純　利　益	70.0

<Dividends>

	(Japanese)	FY 2024 ending March 31, 2025	
		For the six months ended September 30, 2024	
Dividends per share	１株当たり配当金	¥18.00	¥36.00

(Referene)

	(Japanese)	FY 2023 ended March 31, 2024	
		For the six months ended September 30, 2023	
Dividends per share	１株当たり配当金	¥15.00	¥32.00

II. Financial Data

1. Income and Expenses

＜Non-consolidated＞

(¥ Million)

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September 30, 2023 (b)
Gross business profits	業務粗利益	96,892	9,954	86,937
Domestic gross business profits	国内業務粗利益	91,812	7,195	84,616
Net interest income	資金利益	75,226	6,961	68,265
Net fees and commissions income	役務取引等利益	16,635	1,811	14,823
Net trading income	特定取引利益	435	(478)	914
Net other ordinary income	その他業務利益	(484)	(1,098)	613
Gains (losses) related to bonds	うち債券関係損益	(203)	(9)	(194)
International gross business profits	国際業務粗利益	5,079	2,758	2,321
Net interest income	資金利益	3,662	1,668	1,993
Net fees and commissions income	役務取引等利益	146	26	120
Net trading income	特定取引利益	72	124	(51)
Net other ordinary income	その他業務利益	1,198	939	259
Gains (losses) related to bonds	うち債券関係損益	(787)	1,100	(1,888)
General and administrative expenses (excluding non-recurrent expenses) (-)	経費（除く臨時処理分）（△）	44,652	2,462	42,189
Personnel expenses (-)	人件費（△）	20,767	522	20,244
Non-personnel expenses (-)	物件費（△）	20,429	1,702	18,727
Taxes (-)	税金（△）	3,455	238	3,217
Net business income (before provision to general allowance for loan losses)	**業務純益（一般貸引繰入前）**	**52,239**	**7,491**	**44,748**
Core net business income	**コア業務純益**	**53,230**	**6,399**	**46,830**
Excluding gains (losses) on cancellation of investment trusts	**除く投資信託解約損益**	**51,714**	**5,649**	**46,065**
Net provisions to (from) general allowance for loan losses (-)(i)	一般貸倒引当金純繰入額（△）	1,414	1,414	-
Net business income	業務純益	50,824	6,076	44,748
Non-recurrent income and losses	臨時損益	4,242	(1,191)	5,433
Disposal of non-performing loans (-) (ii)	不良債権処理額（△）	4,270	5,060	(790)
Written-off of loans (-)	貸出金償却（△）	3,413	1,767	1,645
Net provisions to specific allowance for loan losses (-)	個別貸倒引当金純繰入額（△）	1,163	1,163	-
Losses on sales of non-performing loans (-)	延滞債権等売却損（△）	50	74	(24)
Provision to allowance for specific foreign borrowers/countries(-)	特定海外債権引当勘定繰入額（△）	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信用保証協会責任共有制度負担金（△）	377	(14)	391
Reversal of allowance for loan losses	貸倒引当金戻入益	-	(1,916)	1,916
Recoveries of written-off claims	償却債権取立益	733	(153)	887
Gains (losses) related to stocks, etc.	株式等関係損益	8,543	3,871	4,671
Other non-recurrent gains (losses)	その他臨時損益	(30)	(1)	(28)
Ordinary profit	**経常利益**	**55,067**	**4,885**	**50,182**
Extraordinary gains (losses)	特別損益	(75)	(12)	(63)
Net income pre-tax adjustment	税引前中間純利益	54,991	4,872	50,118
Income taxes-current (-)	法人税、住民税及び事業税（△）	14,093	864	13,228
Income taxes-deferred (-)	法人税等調整額（△）	1,087	640	446
Total income taxes (-)	法人税等合計（△）	15,180	1,504	13,675
Net income	**中間純利益**	**39,811**	**3,368**	**36,442**

Credit-related expenses **(-)** **(i) + (ii)**	**与信関係費用（△）**	**5,685**	**6,475**	**(790)**

＜Consolidated＞

(¥ Million)

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September 30, 2023 (b)
Consolidated net revenue	連結粗利益	97,435	8,587	88,848
Net interest income	資金利益	74,521	8,501	66,020
Net fees and commissions income	役務取引等利益	21,671	855	20,815
Net trading income	特定取引利益	507	(654)	1,162
Net other ordinary income	その他業務利益	734	(115)	849
General and administrative expenses (-)	営業経費（△）	47,605	1,688	45,916
Credit-related expenses (-) (i)	与信関係費用①（△）	5,699	6,263	(563)
Written-off of loans (-)	貸出金償却（△）	3,459	1,761	1,697
Net provisions to specific allowance for loan losses (-)	個別貸倒引当金純繰入額(△)	1,107	1,107	-
Net provisions to general allowance for loan losses (-)	一般貸倒引当金純繰入額(△)	1,462	1,462	-
Losses on sales of non-performing loans (-)	延滞債権等売却損（△）	50	74	(24)
Provision to allowance for specific foreign borrowers / countries (-)	特定海外債権引当勘定繰入額(△)	-	-	-
Cost borne under joint responsibility system of credit guarantee corporations (-)	信用保証協会責任共有制度負担金（△）	377	(14)	391
Reversal of allowance for loan losses	貸倒引当金戻入益	-	(1,727)	1,727
Recoveries of written off claims	償却債権取立益	758	(144)	902
Gains (losses) related to stocks, etc.	株式等関係損益	9,144	4,117	5,026
Equity in earnings of affiliates	持分法による投資損益	90	(43)	133
Others	その他	968	(362)	1,331
Ordinary profit	**経常利益**	**54,334**	**4,347**	**49,987**
Extraordinary gains (losses)	特別損益	(75)	(11)	(63)
Net income pre-tax adjustment	税金等調整前中間純利益	54,258	4,335	49,923
Income taxes-current (-)	法人税、住民税及び事業税(△)	15,299	523	14,775
Income taxes-deferred (-)	法人税等調整額（△）	1,186	828	357
Total income taxes (-)	法人税等合計（△）	16,485	1,351	15,133
Profit	中間純利益	37,772	2,983	34,789
Profit attributable to owners of parent	**親会社株主に帰属する中間純利益**	**37,772**	**2,983**	**34,789**

Net business income (before provisions to general allowance for loan losses)	連結業務純益（一般貸引繰入前）	54,002	6,910	47,092
Net business income	連結業務純益	52,539	5,447	47,092

Note1: Consolidated net revenue = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

Note2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses and net transfer to (from) general allowance for loan losses - internal transactions

(Number of consolidated companies)　（連結対象会社数）

Number of consolidated subsidiaries	連結子会社数	8	(1)	9
Number of affiliated companies applicable to the equity method	持分法適用会社数	6	-	6

2. Net Business Income <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September 30, 2023 (b)
(1) Net business income (before provision to general allowance for loan losses)	業務純益（一般貸引繰入前）	52,239	7,491	44,748
Per head (in thousands of yen)	職員一人当たり（千円）	13,523	1,787	11,735
(2) Net business income	業務純益	50,824	6,076	44,748
Per head (in thousands of yen)	職員一人当たり（千円）	13,156	1,421	11,735

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and one-year contract employees) is used in the above calculation.
注.職員数は、実働人員（出向人員、臨時雇員および嘱託を除く）の平均人員

3. Interest Rate Spread (Domestic Business) <Non-consolidated>

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September30, 2023 (b)
(1) Average yield on interest earning assets (A)	資金運用利回	0.79%	(0.05%)	0.84%
(i) Average yield on loans and bills discounted (B)	貸出金利回	0.91%	0.04%	0.86%
(ii)Average yield on securities	有価証券利回	1.75%	(0.10%)	1.85%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.48%	0.01%	0.46%
(i) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.02%	0.02%	0.00%
(ii) Expense ratio	経費率	0.53%	0.01%	0.52%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.31%	(0.07%)	0.38%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	0.89%	0.03%	0.86%

Note: (1) and (2) are rounded down to the second decimal place, and (3) is the difference between (1) and (2).

4. Gains and Losses on Securities <Non-consolidated>

(¥ Million)

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September 30, 2023 (b)
Gains (losses) related to bonds (Government bonds, etc.)	国債等債券損益	(990)	1,091	(2,082)
Gains on sales	売却益	681	375	306
Gains on redemptions	償還益	-	-	-
Losses on sales (-)	売却損（△）	1,163	(1,036)	2,200
Losses on redemptions (-)	償還損（△）	-	-	-
Write-offs (-)	償却（△）	509	320	188
Gains (losses) related to stocks, etc.	株式等関係損益	8,543	3,871	4,671
Gains on sales	売却益	9,347	3,938	5,409
Losses on sales (-)	売却損（△）	803	67	735
Write-offs (-)	償却（△）	0	(0)	1

5. Capital Ratio (BIS Guidelines)

■ The Capital ratio has been calculated based on the BIS guidelines. The composition of capital disclosure is on our website (https://www.chibabank.co.jp/company/).

＜Non-consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a) [Preliminary figures]	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	14.87%	(0.30%)	3.88%	15.18%	10.99%
(2) Tier 1 capital ratio (5)/(7)	Ｔｉｅｒ１比率	14.87%	(0.27%)	3.94%	15.14%	10.93%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	14.87%	(0.27%)	3.94%	15.14%	10.93%
(4) Total capital	総自己資本の額	1,017.0	(8.7)	52.6	1,025.8	964.4
(5) Tier 1 capital	Ｔｉｅｒ１資本の額	1,017.0	(6.2)	58.0	1,023.3	958.9
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	1,017.0	(6.2)	58.0	1,023.3	958.9
(7) Total risk-weighted assets	リスクアセットの額	6,837.2	80.8	(1,936.2)	6,756.4	8,773.5
(8) Total required capital	総所要自己資本額	546.9	6.4	(154.8)	540.5	701.8

＜Consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a) [Preliminary figures]	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
(1) Total capital ratio (4)/(7)	総自己資本比率	15.88%	(0.36%)	4.30%	16.24%	11.58%
(2) Tier 1 capital ratio (5)/(7)	Ｔｉｅｒ１比率	15.88%	(0.32%)	4.36%	16.20%	11.51%
(3) Common equity Tier1 capital ratio (6)/(7)	普通株式等Tier1比率	15.88%	(0.32%)	4.36%	16.20%	11.51%
(4) Total capital	総自己資本の額	1,110.1	(12.8)	55.4	1,123.0	1,054.7
(5) Tier 1 capital	Ｔｉｅｒ１資本の額	1,110.1	(10.3)	61.0	1,120.5	1,049.1
(6) Common equity Tier1 capital	普通株式等Tier1資本の額	1,110.1	(10.3)	61.0	1,120.5	1,049.1
(7) Total risk-weighted assets	リスクアセットの額	6,989.6	76.6	(2,117.6)	6,912.9	9,107.3
(8) Total required capital	総所要自己資本額	559.1	6.1	(169.4)	553.0	728.5

Note: The following approaches are adopted to calculate the capital ratio.
Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

注.自己資本比率の算出にあたっては、以下の手法を採用しております。
信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

6. Return on Equity

＜Non-consolidated＞

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	(a-c)	FY2023 ended March 31, 2024 (b)	For the six months ended September 30, 2023 (c)
Net business income basis (Annual)	業務純益ベース（年率）	9.34%	1.31%	0.46%	8.02%	8.87%
Net income basis (Annual)	当期純利益ベース（年率）	7.31%	1.46%	0.09%	5.85%	7.22%

＜Consolidated＞

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	(a-c)	FY2023 ended Mach. 31, 2024 (b)	For the six months ended September 30, 2023 (c)
Profit attributable to owners of parent basis (Net assets basis)	当期純利益ベース（純資産ベース）	6.40%	0.83%	0.01%	5.56%	6.39%
Profit attributable to owners of parent basis (Shareholders' equity basis)	当期純利益ベース（株主資本ベース）	7.50%	1.10%	0.36%	6.40%	7.13%

Note: ROE is a metric that indicates the profitability of stockholders' equity.注.ＲＯＥとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance ＜Non-consolidated＞

(¥ Billion)

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	(a-c)	FY2023 ended March 31, 2024 (b)	For the six months ended September 30, 2023 (c)
Deposits (Term-end balance)	預金（末残）	15,829.8	(121.7)	405.6	15,951.6	15,424.2
Domestic	うち国内	15,420.1	(127.2)	346.0	15,547.4	15,074.1
In Chiba Prefecture	うち県内	14,636.5	(141.8)	312.0	14,778.3	14,324.5
Personal deposits	うち個人	11,304.2	93.4	228.1	11,210.7	11,076.0
Corporate deposits	うち法人	3,275.0	100.1	160.0	3,174.8	3,114.9
Public sectors	うち公共	840.8	(320.9)	(42.2)	1,161.7	883.1
Deposits (Average balance)	預金（平残）	15,845.6	433.4	493.0	15,412.1	15,352.5
Domestic	うち国内	15,455.0	417.4	455.2	15,037.6	14,999.8
In Chiba Prefecture	うち県内	14,682.2	389.3	414.0	14,292.8	14,268.1
Loans and bills discounted (Term-end balance)	貸出金（末残）	13,045.4	277.4	524.7	12,768.0	12,520.6
Domestic	うち国内	12,633.6	287.8	489.8	12,345.8	12,143.8
In Chiba Prefecture	うち県内	8,112.3	69.1	127.3	8,043.1	7,985.0
Loans and bills discounted (average balance)	貸出金（平残）	12,856.0	359.5	534.2	12,496.5	12,321.8
Domestic	うち国内	12,446.0	326.3	477.5	12,119.7	11,968.4
In Chiba Prefecture	うち県内	8,042.4	100.7	157.7	7,941.6	7,884.6

(2) Breakdown of domestic loans and bills discounted (Term-end balance) and ratio of loans to Small and medium-sized enterprises ＜Non-consolidated＞

(¥ Billion)

	(Japanese)	As of Sep. 30, 2024 (a)	(a-b)	(a-c)	As of Mar. 31, 2024 (b)	As of Sep. 30, 2023 (c)
Domestic loans and bills discounted (A) [Excluding loans to public sectors]	国内貸出金 (除公共向け貸出)	12,633.6 [12,218.2]	287.8 [243.2]	489.8 [524.9]	12,345.8 [11,975.0]	12,143.8 [11,693.3]
Large enterprises	大企業	1,512.6	49.0	69.4	1,463.5	1,443.1
Mid-sized enterprises	中堅企業	177.1	5.0	7.1	172.1	169.9
Small and medium-sized enterprises, etc. (B)	中小企業等	10,528.5	189.1	448.3	10,339.3	10,080.1
Small and medium-sized enterprises	中小企業	6,250.7	152.7	348.0	6,098.0	5,902.7
Consumer loans	消費者ローン	4,277.7	36.3	100.2	4,241.3	4,177.4
Public sectors	公共	415.3	44.5	(35.0)	370.8	450.4
Small and medium-sized enterprises loans ratio (B/A)	中小企業等貸出比率	83.33%	(0.41%)	0.33%	83.74%	83.00%

Note: Loans to individual business owners are included under "Small and medium sized enterprizes".
注．中小企業には個人事業主も含む。

(3) Consumer loans ＜Non-consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Outstanding balance of consumer loans	消費者ローン残高	4,277.7	36.3	100.2	4,241.3	4,177.4
Residential loans	住宅ローン残高	4,054.3	28.3	83.5	4,026.0	3,970.8
Other consumer loans	その他のローン残高	223.3	8.0	16.7	215.3	206.6

8. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

＜Non-consolidated＞

(¥ Million)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	18,686	(474)	1,361	19,161	17,325
Doubtful Claims	危険債権	52,065	2,201	885	49,863	51,179
Substandard Claims	要管理債権	52,591	3,096	8,316	49,494	44,274
Loans past due 3 months or more	三月以上延滞債権	2,685	813	2,343	1,871	341
Restructured Loans	貸出条件緩和債権	49,906	2,283	5,973	47,623	43,933
Total	合計	123,343	4,824	10,563	118,519	112,780

Normal Claims	正常債権	12,993,683	267,294	501,706	12,726,388	12,491,977
Total Claims*	総与信残高	13,117,026	272,119	512,269	12,844,907	12,604,757
Non-performing loan ratio	不良債権比率	0.94%	0.01%	0.04%	0.92%	0.89%

Note: Total Claims include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at market value.

注．総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

<Consolidated＞

(¥ Million)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March31, 2024 (b)	As of September 30, 2023 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	17,368	(324)	1,786	17,692	15,581
Doubtful Claims	危険債権	52,212	2,187	860	50,025	51,352
Substandard Claims	要管理債権	52,598	3,094	8,314	49,504	44,284
Loans past due 3 months or more	三月以上延滞債権	2,685	813	2,343	1,871	341
Restructured Loans	貸出条件緩和債権	49,913	2,280	5,970	47,632	43,942
Total	合計	122,179	4,957	10,960	117,222	111,218

Normal Claims	正常債権	12,950,021	266,278	499,107	12,683,742	12,450,913
Total Claims	総与信残高	13,072,200	271,235	510,068	12,800,965	12,562,131
Non-performing loan ratio	不良債権比率	0.93%	0.01%	0.04%	0.91%	0.88%

9. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

＜Non-consolidated＞

(¥ Million)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March31, 2024 (b)	As of September 30, 2023 (c)
Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (A)	金融再生法開示債権 リスク管理債権額	123,343	4,824	10,563	118,519	112,780
Collateral/guarantees (B)	担保・保証等	71,735	417	3,800	70,958	67,575
Allowance for loan losses (C)	貸倒引当金	15,354	2,499	2,804	12,855	12,550
Allowance ratio (C)/(A-B)	引当率	29.5%	2.5%	1.7%	27.0%	27.7%
Coverage ratio (B+C)/(A)	保全率	70.3%	(0.4%)	(0.7%)	70.7%	71.0%
Non-performing loan ratio	不良債権比率	0.94%	0.01%	0.04%	0.92%	0.89%

＜Consolidated＞

(¥ Million)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (A)	金融再生法開示債権 リスク管理債権額	122,179	4,957	10,960	117,222	111,218
Collateral/guarantees (B)	担保・保証等	69,949	550	4,177	69,398	65,771
Allowance for loan losses (C)	貸倒引当金	15,543	2,505	2,838	13,038	12,705
Allowance ratio (C)/(A-B)	引当率	29.7%	2.4%	1.8%	27.2%	27.9%
Coverage ratio (B+C)/(A)	保全率	69.9%	(0.3%)	(0.5%)	70.3%	70.5%
Non-performing loan ratio	不良債権比率	0.93%	0.01%	0.04%	0.91%	0.88%

(Reference) Self-Assessment results by borrower classification　*（参考）自己査定結果（債務者区分別）*

＜Non-consolidated＞

(¥ Million)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Bankrupt Assets (A)	破綻先債権	1,667	(652)	(8)	2,319	1,675
Effectively Bankrupt Assets (B)	実質破綻先債権	17,019	178	1,369	16,841	15,649
Potentially Bankrupt Assets (C)	破綻懸念先債権	52,065	2,201	885	49,863	51,179
Assets Requiring Caution (D)	要注意先債権	904,986	(6,385)	(34,364)	911,371	939,350
Substandard Assets	要管理先債権	67,504	3,543	15,819	63,961	51,685
Substandard Claims (Loans only)	うち要管理債権（貸出金のみ）	52,591	3,096	8,316	49,494	44,274
Other Assets Requiring Caution	その他要注意先債権	837,481	(9,928)	(50,184)	847,409	887,665
Normal Assets (E)	正常先債権	12,141,288	276,777	544,387	11,864,511	11,596,901
Total Assets (A)+(B)+(C)+(D)+(E)	総与信残高	13,117,026	272,119	512,269	12,844,907	12,604,757

Note: Total Claims include loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances, guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities. Private offerings of bonds with Chiba Bank's guarantee are recorded at marke value.

注. 総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾、有価証券中の当行保証付私募社債。
なお、当行保証付私募社債については時価で計上しております。

10. Allowance for Loan Losses

(1) Charge-off/Allowance criteria

① General Allowance　一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved.　For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（ＤＣＦ法）により、引当金を計上

② Specific Allowance　個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Allowance criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved.　For debtors of over ¥0.5 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額5億円以上の先について、キャッシュフロー見積法（ＤＣＦ法）により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Allowance for the future costs under the joint responsibility system of loans with the guarantee of credit guarantee corporations regarding Bankrupt Assets, Effectively Bankrupt Assets and Potentially Bankrupt Assets fell into Specific allowance.
なお、破綻先・実質破綻先債権及び破綻懸念先債権に係る信用保証協会保証付融資の責任共有制度に伴う将来の負担金に対する引当は、個別貸倒引当金として計上しております。

(2) Breakdown of allowance for loan losses

＜Non-consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Allowance for loan losses	貸倒引当金	26.9	2.2	3.3	24.7	23.6
General allowance	一般貸倒引当金	19.0	1.4	3.1	17.6	15.9
Specific allowance	個別貸倒引当金	7.9	0.8	0.2	7.0	7.6
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

(Reference) Loan category to general allowance　*（参考）一般貸倒引当金対象債権*

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Normal Assets	正常先債権	11,696.8	232.3	588.5	11,464.4	11,108.3
Assets Requiring Caution	要注意先債権	903.7	(6.1)	(34.2)	909.9	938.0
Substandard Assets	要管理先債権	67.4	3.5	15.8	63.9	51.6
Other Assets Requiring Caution	その他要注意先債権	836.2	(9.6)	(50.0)	845.9	886.3

＜Consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Allowance for loan losses	貸倒引当金	33.2	2.1	3.2	31.0	30.0
General allowance	一般貸倒引当金	21.4	1.2	2.9	20.1	18.4
Specific allowance	個別貸倒引当金	11.8	0.9	0.2	10.9	11.5
Allowance for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

11. Loan Breakdown by Industry

＜Non-consolidated＞ (After partial direct write-offs)

(1) Loan breakdown by industry

(¥ Billion)

	(Japanese)	As of September 30, 2024		As of March 31, 2024		As of September 30, 2023	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分（除く特別国際金融取引勘定）	12,633.6	100.00%	12,345.8	100.00%	12,143.8	100.00%
Manufacturing	製造業	784.3	6.21%	807.2	6.54%	780.6	6.43%
Agriculture and forestry	農業，林業	16.3	0.13%	16.6	0.13%	17.4	0.14%
Fishery	漁業	1.2	0.01%	1.2	0.01%	1.1	0.01%
Mining, quarrying and gravel	鉱業，採石業，砂利採取業	11.2	0.09%	16.2	0.13%	20.7	0.17%
Construction	建設業	497.2	3.94%	481.7	3.90%	459.7	3.79%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	231.2	1.83%	216.8	1.76%	206.5	1.70%
Information and communications	情報通信業	92.5	0.73%	96.5	0.78%	93.8	0.77%
Transport and postal service	運輸業，郵便業	307.6	2.43%	316.8	2.57%	303.0	2.50%
Wholesale and retail trade	卸売業，小売業	920.7	7.29%	904.5	7.33%	907.4	7.47%
Finance and insurance	金融業，保険業	525.5	4.16%	518.4	4.20%	519.2	4.28%
Real estate and leasing	不動産業，物品賃貸業	3,792.6	30.02%	3,616.6	29.29%	3,476.1	28.62%
Real estate	不動産業	3,483.3	27.57%	3,311.8	26.82%	3,180.5	26.19%
Real estate rental and management	不動産賃貸業・管理業	2,879.6	22.79%	2,773.3	22.46%	2,683.0	22.09%
Real estate trading, etc.	不動産取引業等	603.6	4.78%	538.4	4.36%	497.4	4.10%
Leasing	物品賃貸業	309.3	2.45%	304.8	2.47%	295.6	2.43%
Medical, welfare and other services	医療，福祉その他サービス業	796.6	6.31%	779.8	6.32%	766.2	6.31%
Government, local public sector	国・地方公共団体	405.8	3.21%	358.9	2.91%	442.0	3.64%
Others (mainly consumer loans)	その他（個人）	4,250.3	33.64%	4,213.9	34.13%	4,149.5	34.17%

(2) Breakdown of Risk-Monitored Loans by industry

(¥ Billion)

	(Japanese)	As of September 30, 2024		As of March 31, 2024		As of September 30, 2023	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account)	国内店分（除く特別国際金融取引勘定）	123.2	100.00%	118.4	100.00%	111.9	100.00%
Manufacturing	製造業	15.9	12.93%	15.7	13.27%	13.9	12.48%
Agriculture and forestry	農業，林業	0.6	0.49%	0.5	0.48%	0.3	0.34%
Fishery	漁業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Mining, quarrying and gravel	鉱業，採石業，砂利採取業	-	-	-	-	0.0	0.00%
Construction	建設業	7.5	6.14%	5.8	4.94%	4.7	4.27%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.4	0.40%	0.0	0.00%	0.0	0.00%
Information and communications	情報通信業	0.7	0.64%	0.7	0.64%	0.7	0.68%
Transport and postal service	運輸業，郵便業	14.4	11.75%	13.7	11.60%	13.4	11.98%
Wholesale and retail trade	卸売業，小売業	15.5	12.61%	12.7	10.79%	13.1	11.78%
Finance and insurance	金融業，保険業	0.0	0.02%	0.0	0.04%	0.0	0.04%
Real estate and leasing	不動産業，物品賃貸業	23.3	18.92%	23.7	20.03%	21.1	18.87%
Real estate	不動産業	23.0	18.72%	23.4	19.80%	20.8	18.58%
Real estate rental and management	不動産賃貸業・管理業	22.1	17.96%	22.9	19.39%	20.3	18.16%
Real estate trading, etc	不動産取引業等	0.9	0.76%	0.4	0.41%	0.4	0.42%
Leasing	物品賃貸業	0.2	0.20%	0.2	0.23%	0.3	0.29%
Medical, welfare and other services	医療，福祉その他サービス業	19.2	15.59%	19.3	16.35%	18.7	16.79%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他（個人）	25.2	20.51%	25.8	21.86%	25.4	22.77%

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.
注．要管理債権以下の債権を対象としております。

12. Loan Breakdown by Domicile of Borrower

(1) Balance of loans to specific foreign countries ＜Non-consolidated＞

Not applicable

(2) Balance of loans to Asian countries ＜Non-consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Hong Kong	香港	9.6	(1.1)	(0.8)	10.7	10.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	14.3	2.2	5.3	12.1	8.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	5.8	0.4	1.0	5.4	4.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
UAE	アラブ首長国連邦	2.1	(0.8)	(1.2)	3.0	3.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Saudi Arabia	サウジアラビア	1.4	1.4	1.4	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	6.6	0.1	2.1	6.5	4.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	4.9	(1.0)	(0.9)	6.0	5.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Vietnam	ベトナム	0.7	(0.2)	(0.4)	1.0	1.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	8.9	(0.2)	1.8	9.2	7.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	0.5	(0.9)	(1.0)	1.5	1.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	55.1	(0.4)	7.2	55.5	47.9
Risk-monitored loans	うちリスク管理債権	-	-	-		-

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.
注．リスク管理債権は要管理債権以下の債権を対象としております。

(3) *Balance of loans to Latin American countries ＜Non-consolidated＞*

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Panama	パナマ	-	(0.7)	(0.7)	0.7	0.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Chile	チリ	0.9	0.9	0.1	-	0.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Peru	ペルー	1.4	(0.0)	(0.0)	1.5	1.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	2.4	0.1	(0.6)	2.2	3.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

Note: Substandard Claims, Doubtful Claims, and Bankrupt and Substantially Bankrupt Claims are aggregated.
注．リスク管理債権は要管理債権以下の債権を対象としております。

(4) *Balance of loans to Russia ＜Non-consolidated＞*

Not applicable

13. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation ＜Non-consolidated＞＜Consolidated＞

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法（評価差額を損益処理）
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法（評価差額を全部純資産直入）

(Reference) Securities in Money Held in Trust （参考） 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法（評価差額を損益処理）
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法（評価差額を全部純資産直入）

(2) Gains and losses on valuation

＜Non-consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2024					
		Market value	Gains (losses) on valuation/ Unrealized gains (losses)				
			(a)	(a-b)	(a-c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	1.4	(0.0)	0.0	0.1	-	0.0
Other securities	その他有価証券	2,951.4	175.1	(28.4)	76.3	259.2	84.1
Stocks	株式	281.5	204.6	(34.9)	15.1	205.1	0.5
Bonds*	債券	1,318.0	(39.5)	(11.9)	(6.9)	0.6	40.2
Others	その他	1,351.8	10.0	18.4	68.0	53.3	43.3
Foreign Bonds *	うち外国債券	718.9	(11.2)	21.1	46.4	9.4	20.6
Total	合計	2,952.8	175.1	(28.4)	76.4	259.2	84.1

	(Japanese)	As of March 31, 2024				As of September 30, 2023			
		Market value	Gains (losses) on valuation/ Unrealized gains (losses)			Market value	Gains (losses) on valuation/ Unrealized gains (losses)		
			(b)	Gains	Losses		(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	2.9	(0.0)	-	0.0	10.3	(0.1)	-	0.1
Other securities	その他有価証券	2,816.3	203.5	293.4	89.9	2,518.1	98.7	224.3	125.5
Stocks	株式	321.1	239.5	240.1	0.6	273.3	189.4	190.0	0.6
Bonds *	債券	1,158.3	(27.5)	0.6	28.2	978.2	(32.6)	0.2	32.9
Others	その他	1,336.8	(8.4)	52.6	61.1	1,266.6	(58.0)	33.9	91.9
Foreign Bonds *	うち外国債券	738.0	(32.3)	3.0	35.4	664.0	(57.6)	0.0	57.6
Total	合計	2,819.3	203.5	293.4	89.9	2,528.5	98.6	224.3	125.6

Note 1: There are no stocks of subsidiaries and affiliates with market values.

Note 2: The tables above include negotiable certificates of deposit in “Cash and due from banks” and beneficiary rights to the trust in “Monetary claims bought” in addition to “Securities”.

Note 3: “Gains/losses” on held-to-maturity bonds are the difference between book value on the consolidated balance sheet (after applying the amortized cost method and after write-offs) and market value. “Gains/losses” on other securities are the difference between book value on the nonconsolidated balance sheet (market value) and acquisition cost.

＜Consolidated＞

(¥ Billion)

	(Japanese)	As of September 30, 2024					
		Market value	Gains (losses) on valuation				
			(a)	(a-b)	(a-c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	1.4	(0.0)	0.0	0.1	-	0.0
Other securities	その他有価証券	2,978.0	197.9	(30.8)	76.8	282.0	84.1
Stocks	株式	305.3	226.7	(37.3)	15.6	227.2	0.5
Bonds*	債券	1,318.0	(39.5)	(11.9)	(6.9)	0.6	40.2
Others	その他	1,354.5	10.7	18.4	68.0	54.1	43.3
Foreign Bonds *	うち外国債券	718.9	(11.2)	21.1	46.4	9.4	20.6
Total	合計	2,979.4	197.9	(30.8)	77.0	282.0	84.1

	(Japanese)	As of March 31, 2024				As of September 30, 2023			
		Market value	Gains (losses) on valuation			Market value	Gains (losses) on valuation		
			(b)	Gains	Losses		(c)	Gains	Losses
Held-to-Maturity Bonds	満期保有目的	2.9	(0.0)	-	0.0	10.3	(0.1)	-	0.1
Other securities	その他有価証券	2,845.3	228.8	318.7	89.9	2,544.5	121.0	246.6	125.5
Stocks	株式	347.3	264.0	264.7	0.6	296.9	211.0	211.6	0.6
Bonds *	債券	1,158.3	(27.5)	0.6	28.2	978.2	(32.6)	0.2	32.9
Others	その他	1,339.5	(7.7)	53.3	61.1	1,269.3	(57.3)	34.6	91.9
Foreign Bonds *	うち外国債券	738.0	(32.3)	3.0	35.4	664.0	(57.6)	0.0	57.6
Total	合計	2,848.3	228.7	318.7	89.9	2,554.8	120.9	246.6	125.7

Note 1: The tables above include negotiable certificates of deposit in “Cash and due from banks” and beneficiary rights to the trust in “Monetary claims bought” in addition to “Securities”.

Note 2: “Gains/losses” on held-to-maturity bonds are the difference between book value on the consolidated balance sheet (after applying the amortized cost method and after write-offs) and market value. “Gains/losses” on other securities are the difference between book value on the nonconsolidated balance sheet (market value) and acquisition cost

*For foreign bonds, deferred hedging through derivative transactions is used to reduce the risk of market value fluctuations, and the gains (losses) on valuation on these are as follows.

(¥ Billion)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Bonds	債券	(39.5)	(11.9)	(6.9)	(27.5)	(32.6)
Foreign bonds	外国債券	(11.2)	21.1	46.4	(32.3)	(57.6)
Derivative transactions (deferred hedges)	デリバティブ取引（繰延ヘッジ）	7.3	(17.7)	(41.3)	25.1	48.7
Total gains (losses) on valuation	評価損益合計	(43.4)	(8.6)	(1.8)	(34.7)	(41.5)

14. Earnings Projections

＜Non-consolidated＞

(¥ Billion)

		FY2024 ending March 31,2025 (Projections) (a)	(a-b)	FY2023 ended March 31,2024 (b)	(Reference) FY2024 ending March 31,2025 (disclosed in May)
Gross business profits	業務粗利益	189.8	21.5	168.2	183.0
Net interest income	資金利益	153.9	17.2	136.6	146.0
Net fees and commissions income	役務取引等利益	32.2	2.1	30.0	31.7
Trading income	特定取引利益	1.4	0.2	1.1	2.2
Profit from other business transactions	その他業務利益	2.2	1.8	0.3	3.0
Expenses (-)	経費	89.5	4.3	85.1	88.5
Net business income (before transfer to general allowance for loan losses)	業務純益（一般貸引繰入前）	100.3	17.1	83.1	94.4
Core net business income	コア業務純益	100.5	11.5	88.9	93.1
Ordinary profit	**経常利益**	**98.8**	**12.7**	**86.0**	**94.3**
Profit	**当期純利益**	**70.0**	**9.4**	**60.5**	**66.9**

Net credit costs (-)	与信関係費用	13.5	7.6	5.8	7.5

＜Consolidated＞

(¥ Billion)

		FY2024 ending March 31,2025 (Projections) (a)	(a-b)	FY2023 ended March 31,2024 (b)	(Reference) FY2024 ending March 31,2025 (disclosed in May)
Ordinary profit	**経常利益**	**98.8**	**8.5**	**90.2**	**97.9**
Profit attributable to owners of parent	**親会社株主に帰属する当期純利益**	**70.0**	**7.5**	**62.4**	**68.0**

Cash dividends per share	1株当たり配当額	¥36.00	¥4.00	¥32.00	¥36.00
Dividend payout ratio (consolidated)	配当性向（連結ベース）	36.6%	(0.2%)	36.9%	37.8%

不良債権の英語表記対照表

Problem Loan Matrix

<table>
<tr><th colspan="2">自己査定上の債務者区分
Borrower Classification under Self-Assessment</th><th colspan="2">自己査定上の債権区分
Assets Classification under Self-Assessment</th><th>金融再生法開示債権
Disclosed Claims under the Financial Reconstruction Law</th><th>リスク管理債権
Risk-monitored Loans</th></tr>
<tr><td colspan="2">破綻先
Bankrupt Debtors</td><td colspan="2">破綻先債権
Bankrupt Assets</td><td rowspan="2">破産更生債権
Bankrupt and Substantially Bankrupt Claims</td><td>破綻先債権
Loans to Bankrupt Borrowers</td></tr>
<tr><td colspan="2">実質破綻先
Effectively Bankrupt Debtors</td><td colspan="2">実質破綻先債権
Effectively Bankrupt Assets</td><td rowspan="2">延滞債権
Delinquent Loans</td></tr>
<tr><td colspan="2">破綻懸念先
Potentially Bankrupt Debtors</td><td colspan="2">破綻懸念先債権
Potentially Bankrupt Assets</td><td>危険債権
Doubtful Claims</td></tr>
<tr><td rowspan="2">要注意先
Debtors Requiring Caution</td><td>要管理先
Substandard Debtors</td><td rowspan="2">要注意先債権
Assets Requiring Caution</td><td>要管理先債権
Substandard Assets</td><td>要管理債権＊
Substandard Claims</td><td>3ヶ月以上延滞債権
Loans past due 3 months or more

貸出条件緩和債権
Restructured Loans</td></tr>
<tr><td>その他要注意先
Other Debtors Requiring Caution</td><td>その他要注意先債権
Other Assets Requiring Caution</td><td rowspan="2">正常債権
Normal Claims</td><td rowspan="2"></td></tr>
<tr><td colspan="2">正常先
Normal Debtors</td><td colspan="2">正常先債権
Normal Assets</td></tr>
<tr><td colspan="2"></td><td colspan="2">総与信
Total Assets under Self-Assessment</td><td>総与信
Total Claims under the Financial Reconstruction Law</td><td>リスク管理債権
Total Risk-Monitored Loans</td></tr>
</table>

＊　要管理債権：要管理先に対するローンのうち、3ヶ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors