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Financial Results for FY2024 ended March 2025

Appendix



May 23, 2025

State of the Regional Economy

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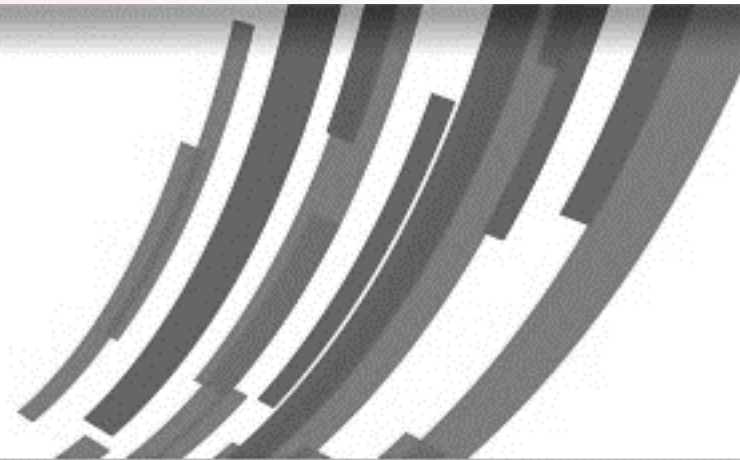
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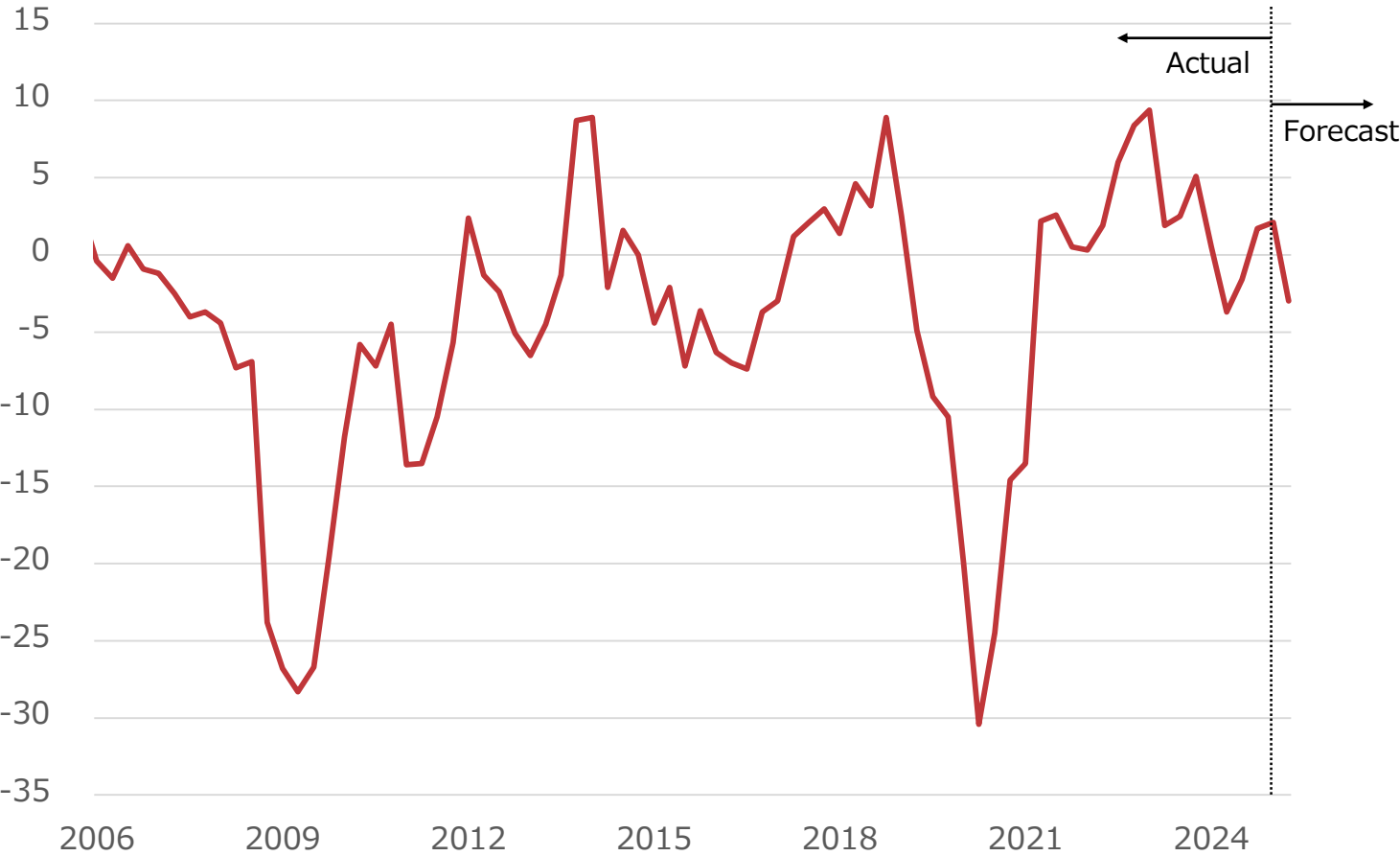
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State of the Regional Economy



BSI sales trend (all industries)



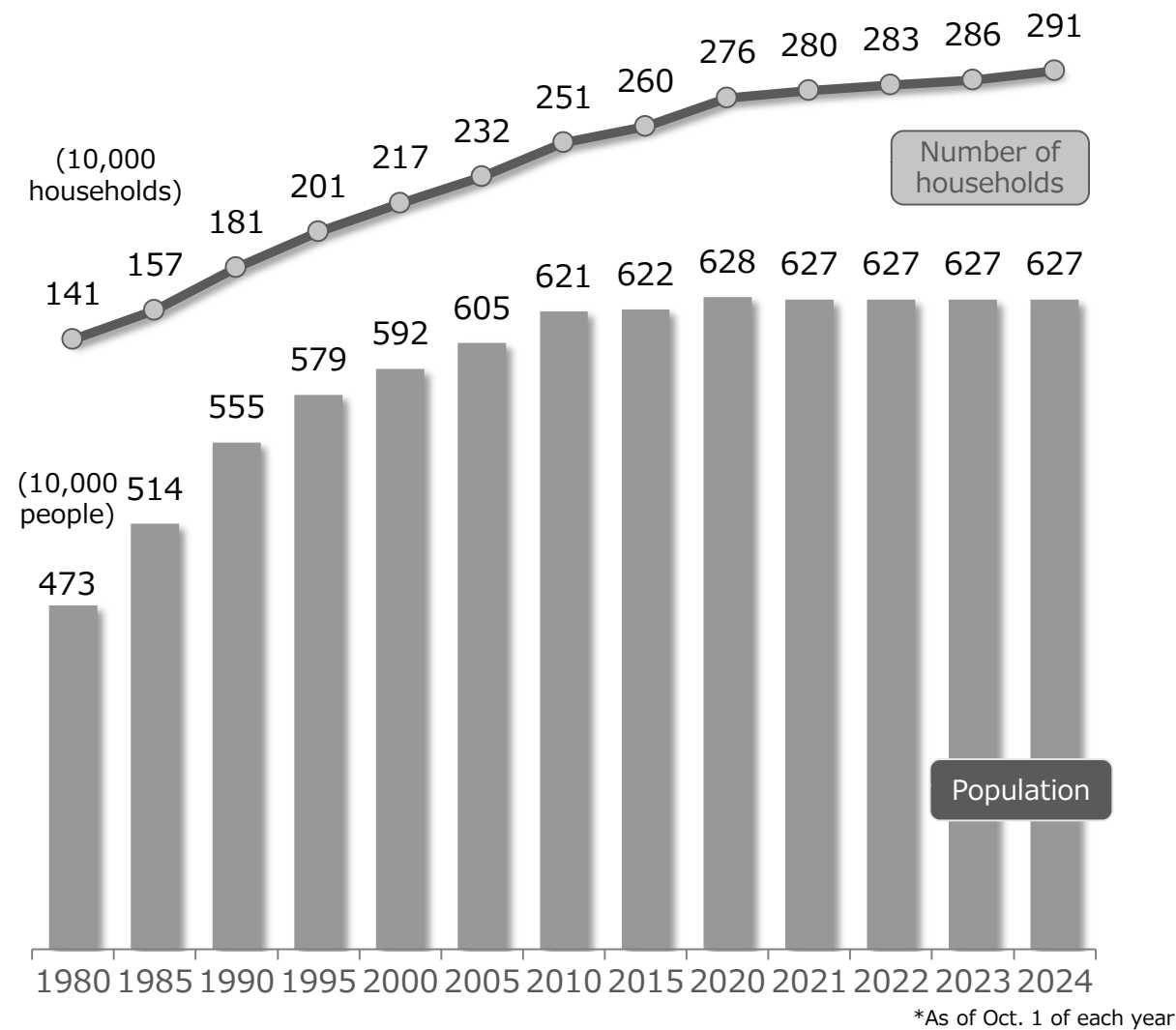
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve" ,"no change", and "downward/decrease/worsen".
BSI = ("upward/ increase/improve" - "downward/decrease/worsen") x1/2

BSI sales trend (by industry)

	Actual				Forecast
	2024			2025	
	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	-2.1	0.0	5.0	-2.6	0.0
Petroleum and chemicals	4.6	12.5	18.2	0.00	11.1
Plastics	14.3	-6.3	0.00	-7.2	-21.5
Glass	0.0	16.7	25.0	20.0	0.0
Steel and non-ferrous metals	-27.8	-14.3	-28.6	-12.5	-18.8
Metal products	-25.0	-15.0	-4.2	-9.1	-9.1
Machinery	5.6	-7.2	-16.7	-5.6	-5.6
Electrical appliances	-21.5	-22.2	-21.4	-7.2	-25.0
Transportation equipment	-9.1	-16.7	-28.6	-16.7	-22.2
Other manufacturing	-11.1	-6.3	0.0	11.1	0.0
Construction	0.0	-4.6	0.0	18.8	6.3
Transportation	25.0	11.1	12.5	12.5	6.3
Wholesale	-3.4	-13.3	4.2	0.0	0.0
Retail	-10.0	-15.7	-12.5	0.0	0.0
Hotel and hospitality	0.0	33.4	27.8	6.3	6.3
Services	0.0	10.0	8.7	14.3	2.5

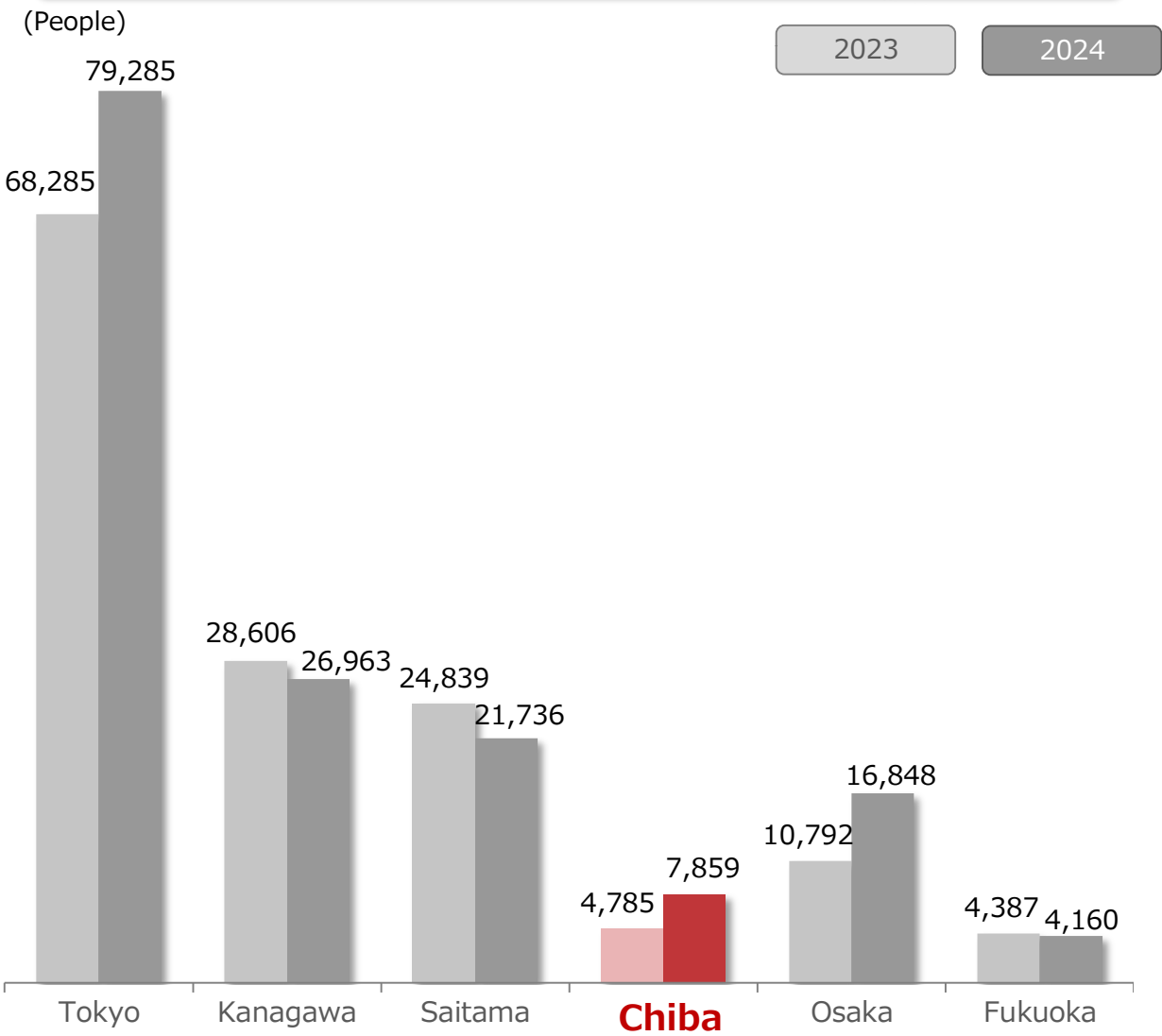
Source: Chiba Economy Center "BSI survey in Chiba (January to March 2025)"
Survey participants: Enterprises with a head office and/or an office in Chiba
As of: March 3, 2025 Data collected: April 15, 2025
Answers: 395 enterprises surveyed, 170 effective answers

Population and number of households in Chiba Prefecture



Sources: Statistics Bureau, Ministry of Internal Affairs and Communications, "National Census" (~2020)
Chiba Prefecture "Chiba Prefecture Monthly Permanent Resident Population Survey Monthly Report" (2021~)

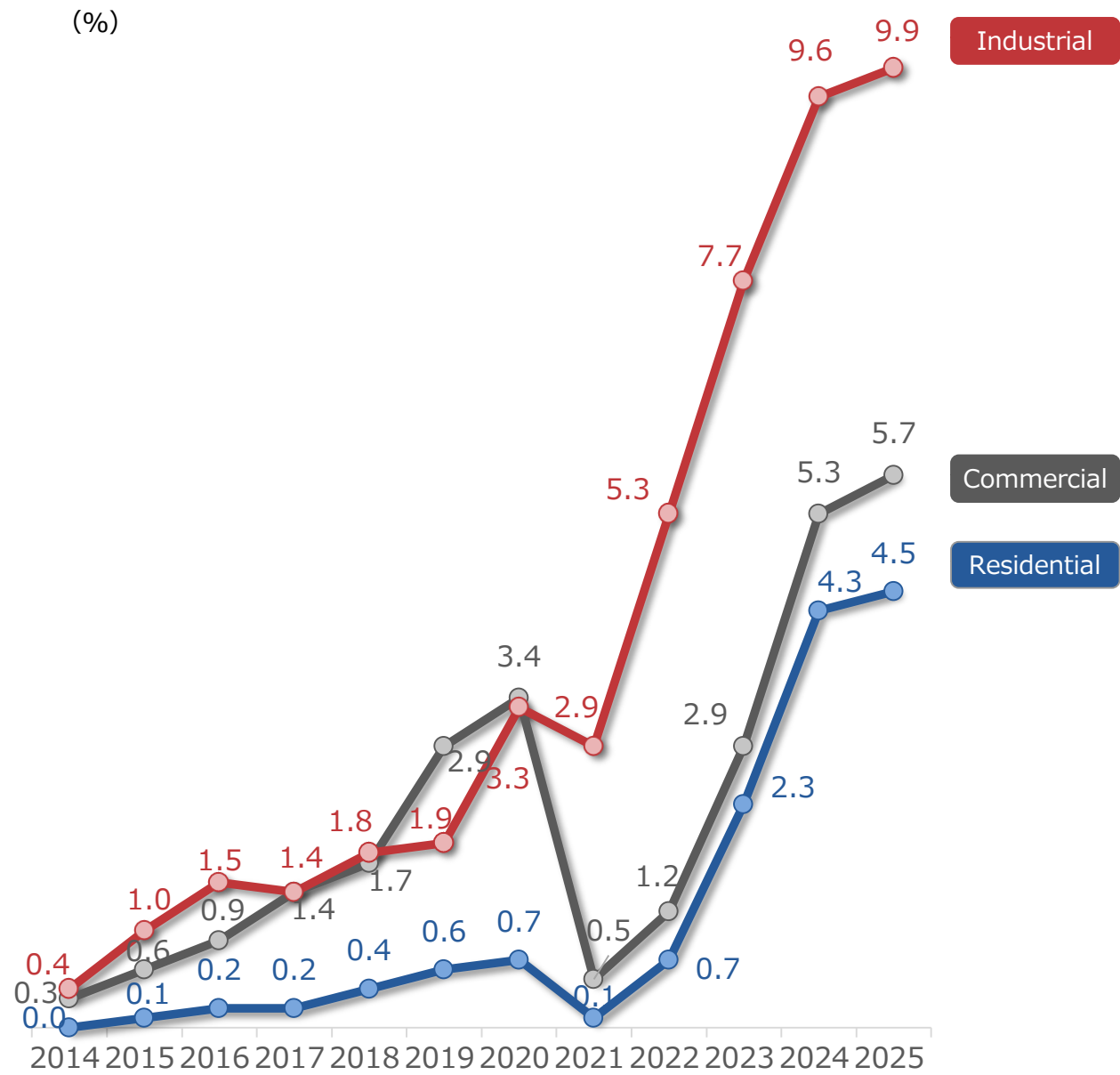
Net population shifts



Year-on-year					
+11,000	△ 1,643	△ 3,103	+3,074	+6,056	△ 227

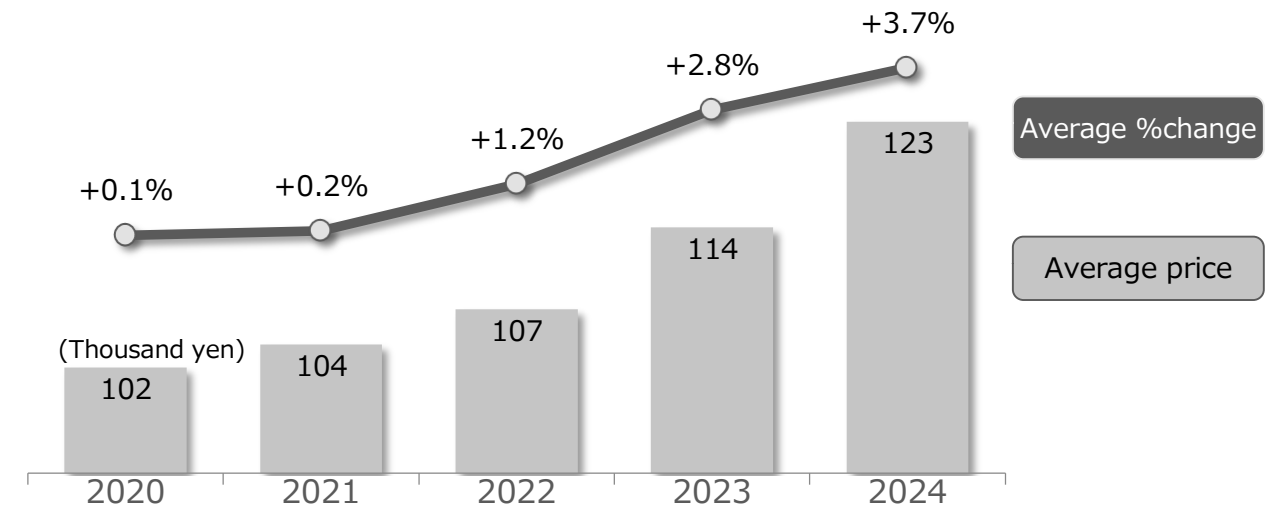
Source: Statistics Bureau, Ministry of Internal Affairs and Communications
"Report on Internal Migration in Japan"

Publicly-listed land prices (year-on-year ratio)



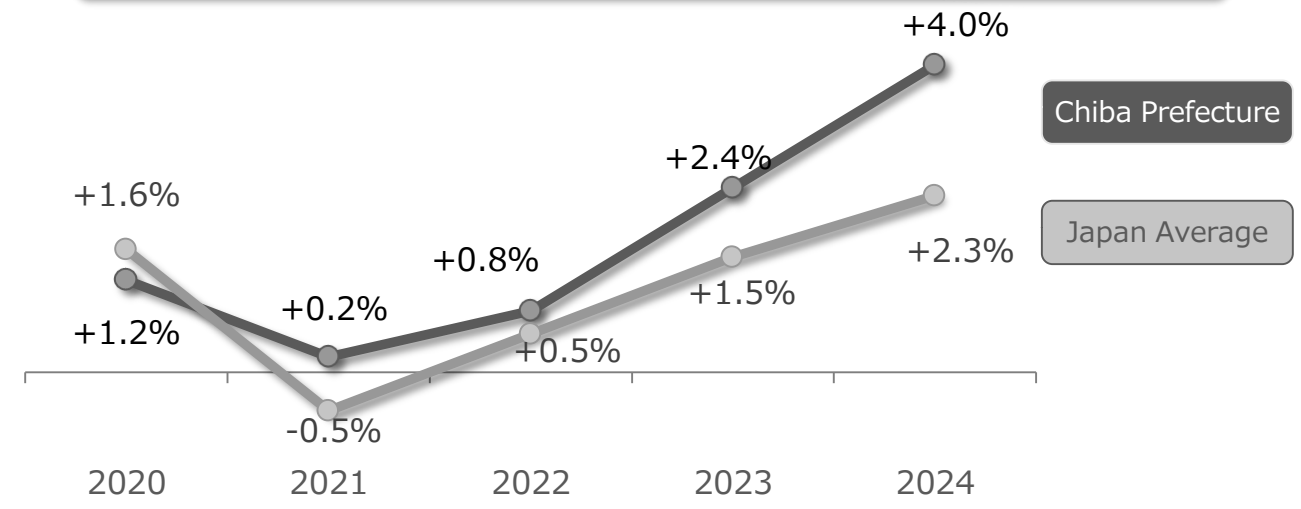
*As of Jan. 1 of each year

Standard land prices



*As of Jul. 1 of each year

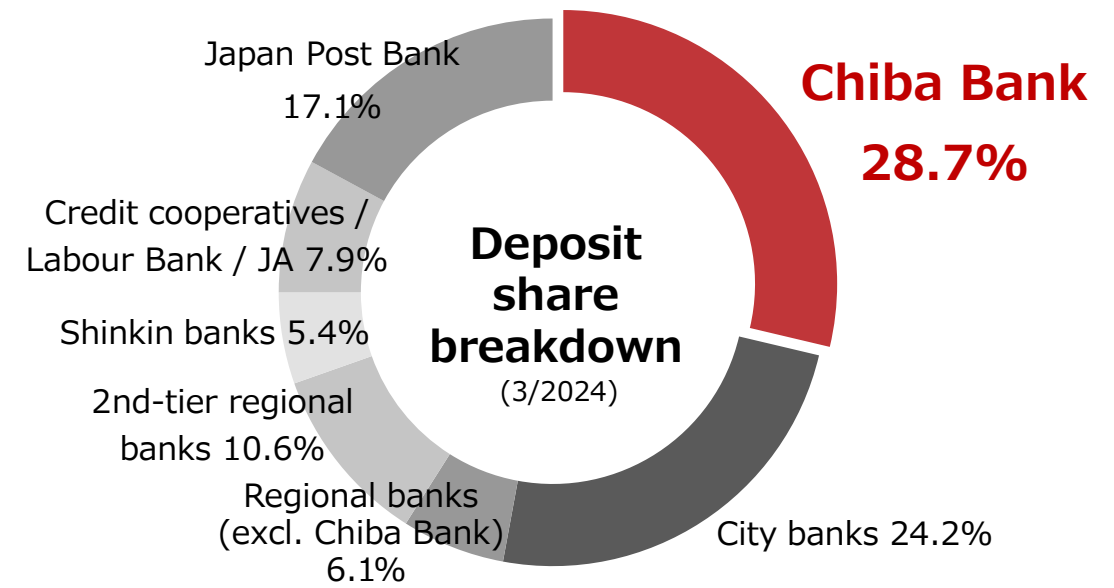
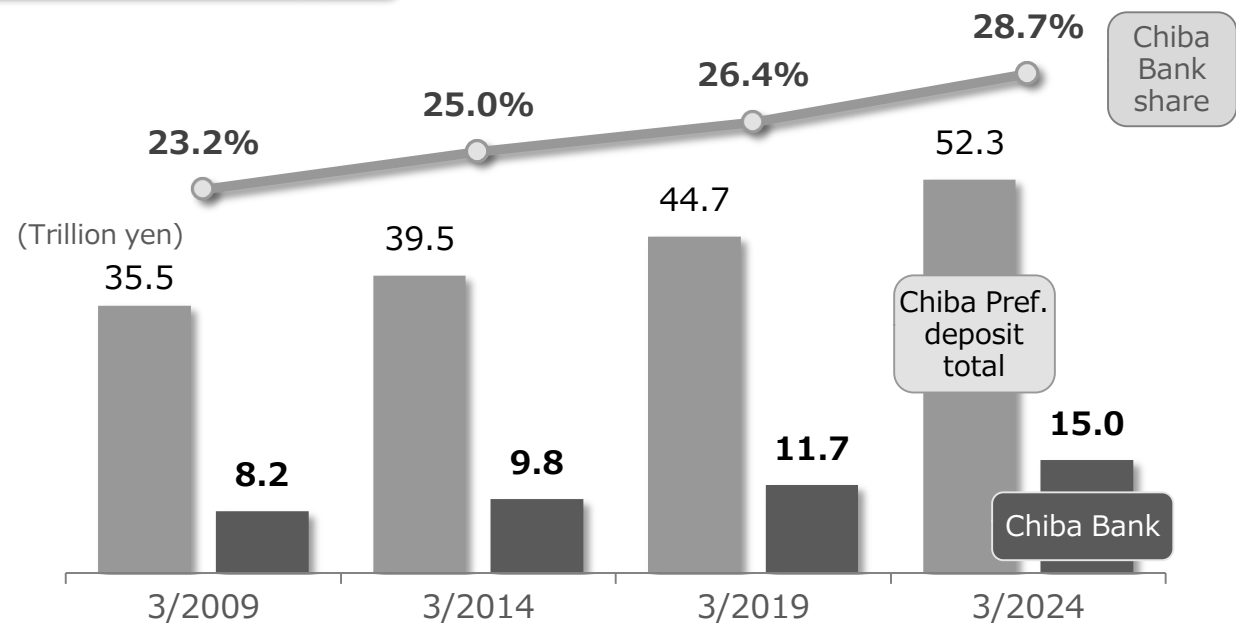
Land assessments (year-on-year ratio)



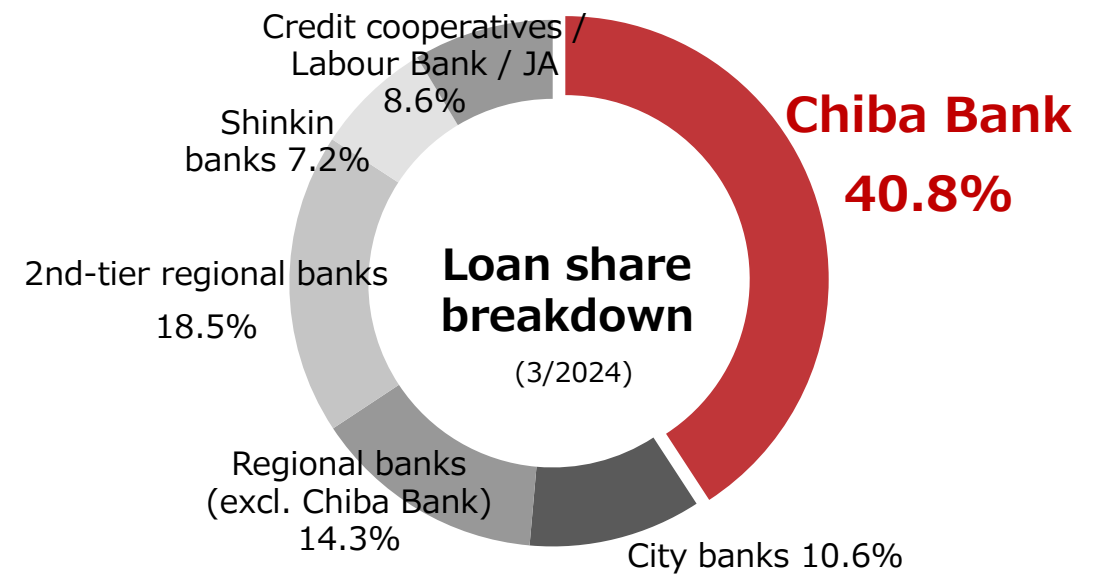
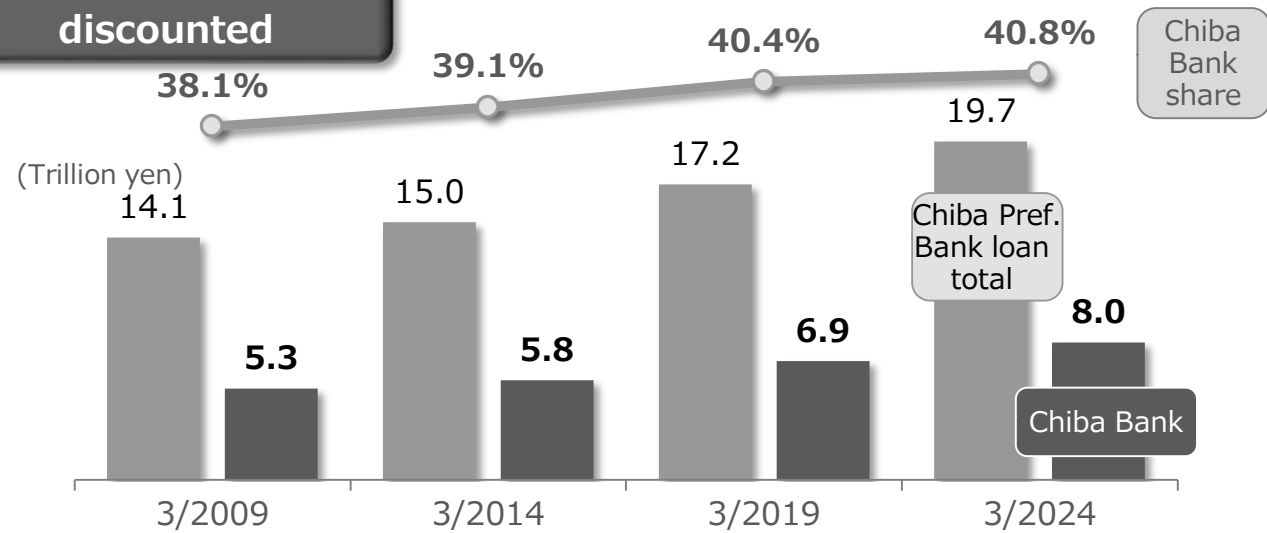
Source: Public information from each company (announced by the National Tax Agency in July)

*As of Jan. 1 of each year

Deposits



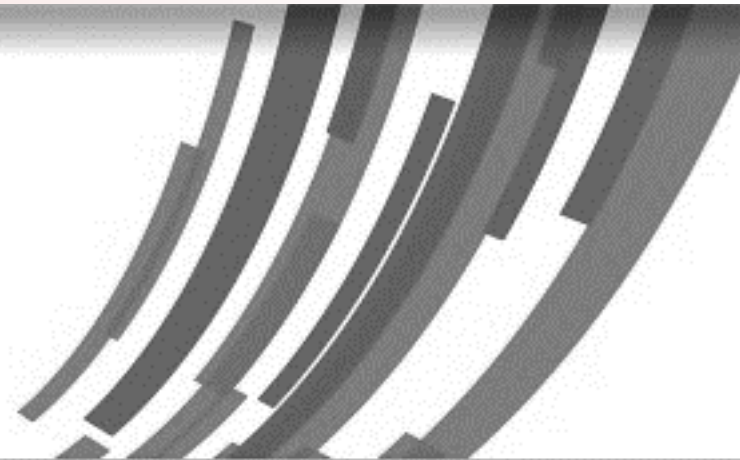
Loans and bills discounted



	Population	Number of new housing developments	Prefectural income	Prefectural gross production				Balance of Deposits	Balance of Loans
					Primary industry	Secondary industry	3 rd -tier industry		
Chiba	6.28 million 6 th nationwide	44 thousand 6 th nationwide	¥ 19 trillion 6 th nationwide	¥ 20 trillion 7 th nationwide	¥ 0.1 trillion 7 th nationwide	¥ 5.1 trillion 9 th nationwide	¥ 15.2 trillion 8 th nationwide	¥ 36 trillion 6 th nationwide	¥ 16 trillion 7 th nationwide
No. 1 nationwide	Tokyo 14.06 million	Tokyo 129 thousand	Tokyo ¥ 80 trillion	Tokyo ¥ 113 trillion	Hokkaido ¥ 0.8 trillion	Aichi ¥ 16.1 trillion	Tokyo ¥ 101.0 trillion	Tokyo ¥ 366 trillion	Tokyo ¥ 264 trillion
No. 2 nationwide	Kanagawa 9.24 million	Osaka 71 thousand	Kanagawa ¥ 29 trillion	Osaka ¥ 41 trillion	Kagoshima ¥ 0.2 trillion	Tokyo ¥ 12.9 trillion	Osaka ¥ 30.8 trillion	Osaka ¥ 81 trillion	Osaka ¥ 46 trillion
No. 3 nationwide	Osaka 8.84 million	Kanagawa 66 thousand	Aichi ¥ 27 trillion	Aichi ¥ 40 trillion	Ibaraki ¥ 0.2 trillion	Osaka ¥ 9.5 trillion	Kanagawa ¥ 26.0 trillion	Kanagawa ¥ 51 trillion	Aichi ¥ 26 trillion

Sources:
Population: Statistics Bureau, Ministry of Internal Affairs and Communications “Population Census” (2020)
Number of new housing developments: Ministry of Land, Infrastructure and Transport (FY2024)
Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY2021)
Balance of Deposits and Loans: The Bank of Japan (As of March 2024)

Management Indices



Summary of Income and Expenses / Management Indices

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

Non-consolidated

	FY2020		FY2021		FY2022		FY2023		FY2024		(Billion yen)
	1H		1H		1H		1H		1H		
Gross business profit	79.0	156.0	86.4	161.5	82.6	155.5	86.9	168.2	96.8	186.5	
Net interest income	62.9	124.5	69.7	131.8	72.3	140.3	70.2	136.6	78.8	156.7	
Net fees and commissions	12.7	26.1	14.7	27.5	14.7	28.6	14.9	30.0	16.7	30.8	
Trading account income	0.8	1.7	0.5	1.1	0.6	1.3	0.8	1.1	0.5	1.1	
Net other ordinary income	2.4	3.5	1.4	1.0	-5.1	-14.8	0.8	0.3	0.7	-2.1	
Bond-related gains/losses	0.9	-0.3	0.7	-1.4	-8.5	-20.0	-2.0	-5.8	-0.9	-6.7	
G&A expenses (-)	41.4	86.0	42.9	84.5	41.0	82.5	42.1	85.1	44.6	89.7	
Business profit (before provisions to general reserves)	37.6	70.0	43.5	76.9	41.6	73.0	44.7	83.1	52.2	96.7	
Core business income	36.7	70.3	42.7	78.3	50.2	93.0	46.8	88.9	53.2	103.4	
Excl. gains/losses on the cancellation of investment trusts	34.4	66.2	39.6	75.1	47.3	85.3	46.0	87.4	51.7	100.8	
Net provisions to general allowance for loan losses (-)	1.1	3.2	0.5	1.5	-	-	-	-	1.4	2.0	
Net business income	36.5	66.7	42.9	75.4	41.6	73.0	44.7	83.1	50.8	94.6	
Non-recurring gains/losses	0.9	-2.5	2.2	-1.7	8.2	8.7	5.4	2.9	4.2	10.3	
Disposal of non-performing loans (-)	2.5	7.1	1.2	5.6	-2.9	0.3	-0.7	5.8	4.2	8.1	
Reversal of allowance for loan losses	-	-	-	-	2.0	0.9	1.9	0.3	-	-	
Gains/losses related to stocks, etc.	3.3	5.8	2.7	2.7	4.8	8.3	4.6	9.3	8.5	18.1	
Ordinary profit	37.4	64.2	45.2	73.6	49.8	81.7	50.1	86.0	55.0	105.0	
Extraordinary profit/loss	-0.0	-0.3	0.0	-0.3	-0.1	-0.3	-0.0	-0.2	-0.0	-0.6	
Net income	27.4	45.6	33.1	52.3	36.1	58.1	36.4	60.5	39.8	74.2	
Credit-related expenses (-)	3.6	10.4	1.8	7.1	-2.9	0.3	-0.7	5.8	5.6	10.2	

Consolidated

Ordinary profit	38.6	71.8	45.4	78.8	50.7	86.9	49.9	90.2	54.3	107.5	(Billion yen)
Profit attributable to owners of parent	27.0	49.6	31.8	54.4	35.2	60.2	34.7	62.4	37.7	74.2	
Consolidated net business income	41.2	81.8	46.5	87.0	43.8	81.8	47.0	91.7	54.0	104.7	
Consolidated ROE* ¹ (shareholders' equity basis)	6.20%	5.65%	7.01%	5.97%	7.49%	6.38%	7.13%	6.40%	7.50%	7.34%	
Consolidated OHR* ²	52.45%	52.94%	50.21%	50.90%	46.64%	47.37%	48.50%	48.76%	46.19%	46.47%	

*1 Profit attributable to owners of parent ÷ (total net assets at beginning of fiscal year + total net assets at end of term)/2)

*2 Expenses ÷ (net business income - bond-related gains/losses + net provisions to general allowance for loan losses + expenses)

Balance sheet (non-consolidated)*1

Total assets: ¥ 21.5 trillion

(+ ¥ 0.3 trillion) (): as compared to 3/24

Loans and bills discounted

¥ 13.2 trillion

(+ ¥ 0.4 trillion)

Deposits and NCDs

¥ 16.7 trillion

(+ ¥ 0.4 trillion)

Securities

¥ 3.1 trillion

(+ ¥ 0.2 trillion)

Other

¥ 3.6 trillion

(- ¥ 0.0 trillion)

Other

¥ 5.1 trillion

(- ¥ 0.4 trillion)

Net assets

¥ 1.0 trillion

(- ¥ 0.0 trillion)

(Billion yen)

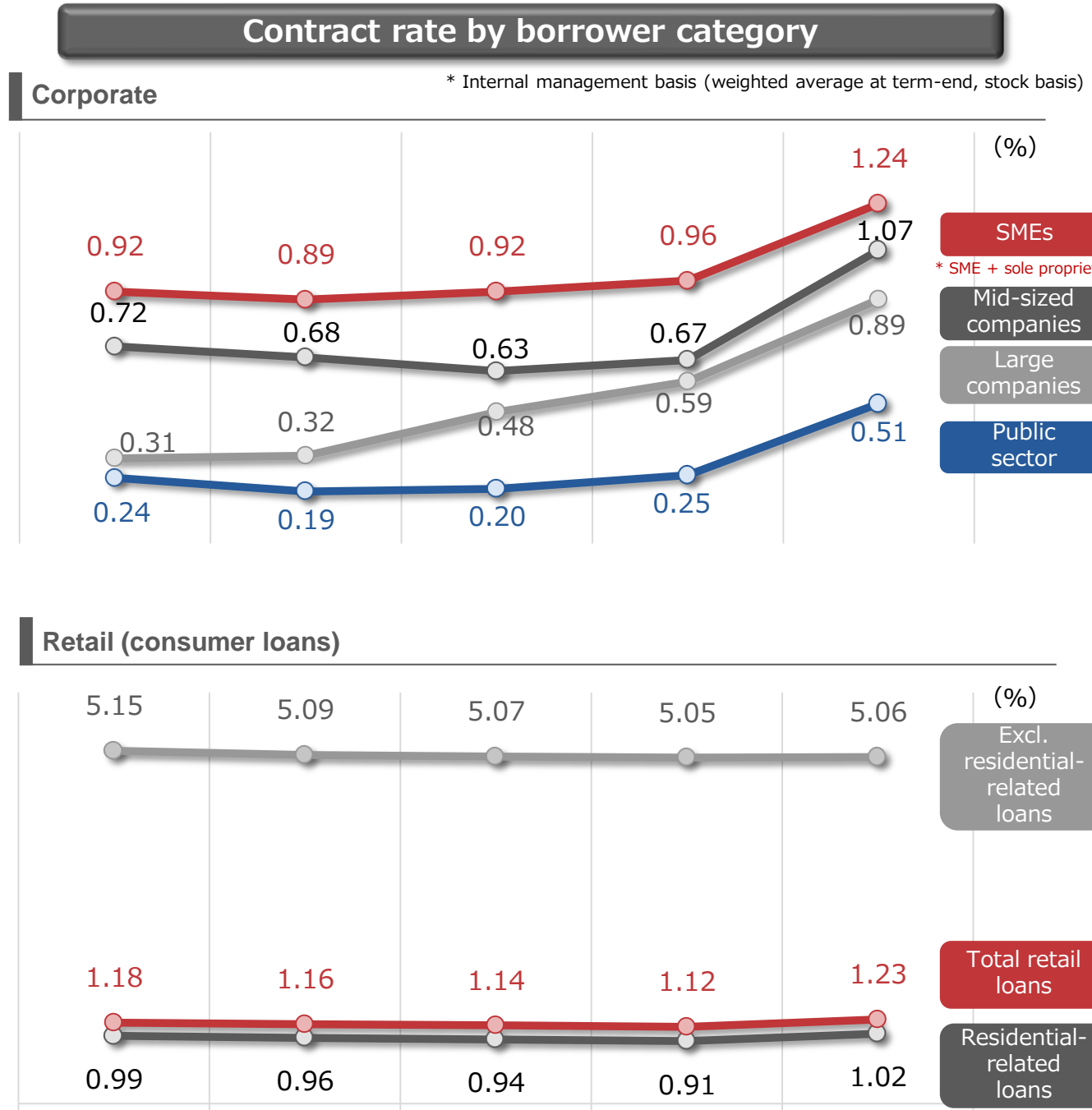
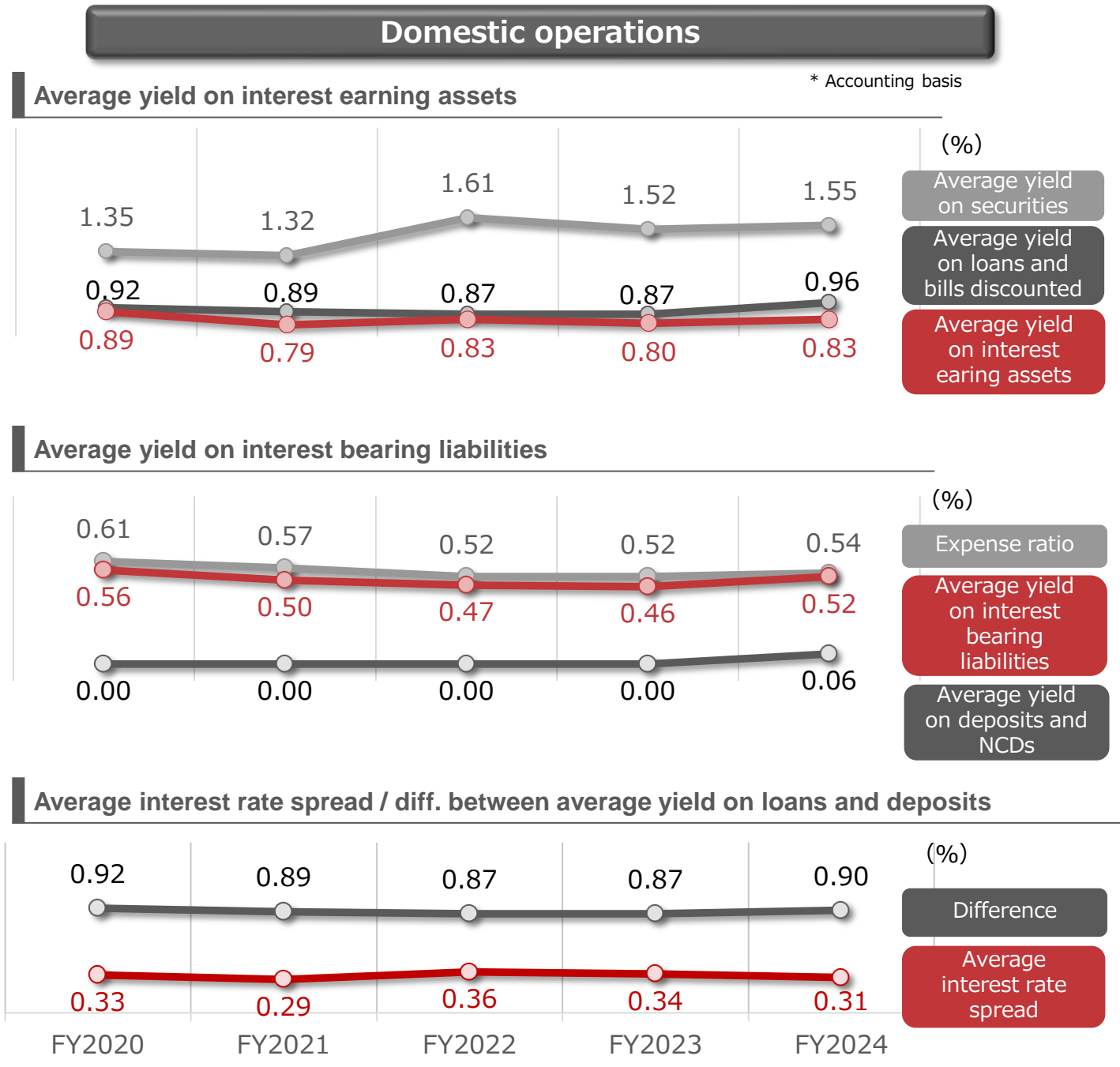
	3/2021		3/2022		3/2023		3/2024*1		3/2025*1	
	1H		1H		1H		1H		1H	
Assets	16,805.4	17,795.8	18,374.2	19,011.2	18,885.2	19,690.5	20,261.7	21,212.1	21,376.8	21,530.5
Cash and deposits	3,077.5	3,609.2	3,879.1	4,197.8	3,468.5	4,061.5	4,012.7	4,685.3	4,725.9	4,236.6
BOJ account	2,966.1	3,511.9	3,756.9	4,102.9	3,364.9	3,954.4	3,905.6	4,575.2	4,622.3	4,144.6
Loans and bills discounted	10,955.4	11,206.4	11,521.1	11,691.3	11,934.4	12,153.6	12,520.6	12,768.0	13,045.4	13,233.3
Domestic	10,736.5	10,962.6	11,280.6	11,425.9	11,623.5	11,836.7	12,143.8	12,345.8	12,633.6	12,756.8
Securities	2,189.5	2,380.6	2,424.4	2,463.2	2,537.0	2,554.3	2,583.9	2,876.8	3,018.1	3,162.0
Government bonds	178.6	187.0	142.6	163.3	230.4	284.8	217.0	420.3	563.8	688.8
Stocks	220.7	254.6	258.5	249.5	248.2	251.4	289.3	337.2	297.6	317.8
Liabilities	15,889.2	16,833.7	17,373.9	18,031.2	17,921.6	18,708.2	19,232.3	20,123.9	20,654.6	20,477.7
Deposits	13,486.8	14,104.5	14,138.8	14,787.6	15,024.5	15,424.4	15,424.2	15,951.6	15,829.8	16,268.7
Domestic	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1	15,547.4	15,420.1	15,745.4
Retail	9,744.6	10,043.7	10,290.9	10,535.3	10,746.9	10,918.3	11,076.0	11,210.7	11,304.2	11,395.5
Corporate	2,721.4	2,822.3	2,854.4	3,003.7	3,003.4	3,055.5	3,114.9	3,174.8	3,275.0	3,279.3
Net assets	916.2	962.1	1,000.2	979.9	963.6	982.3	1,029.3	1,088.1	1,082.1	1,052.8
Loan-to-deposit ratio	81.2%	79.4%	81.4%	79.0%	79.4%	78.7%	81.1%	80.0%	82.4%	81.3%
Loans and securities-to-deposit ratio	97.4%	96.3%	98.6%	95.7%	96.3%	95.3%	97.9%	98.0%	101.4%	100.7%

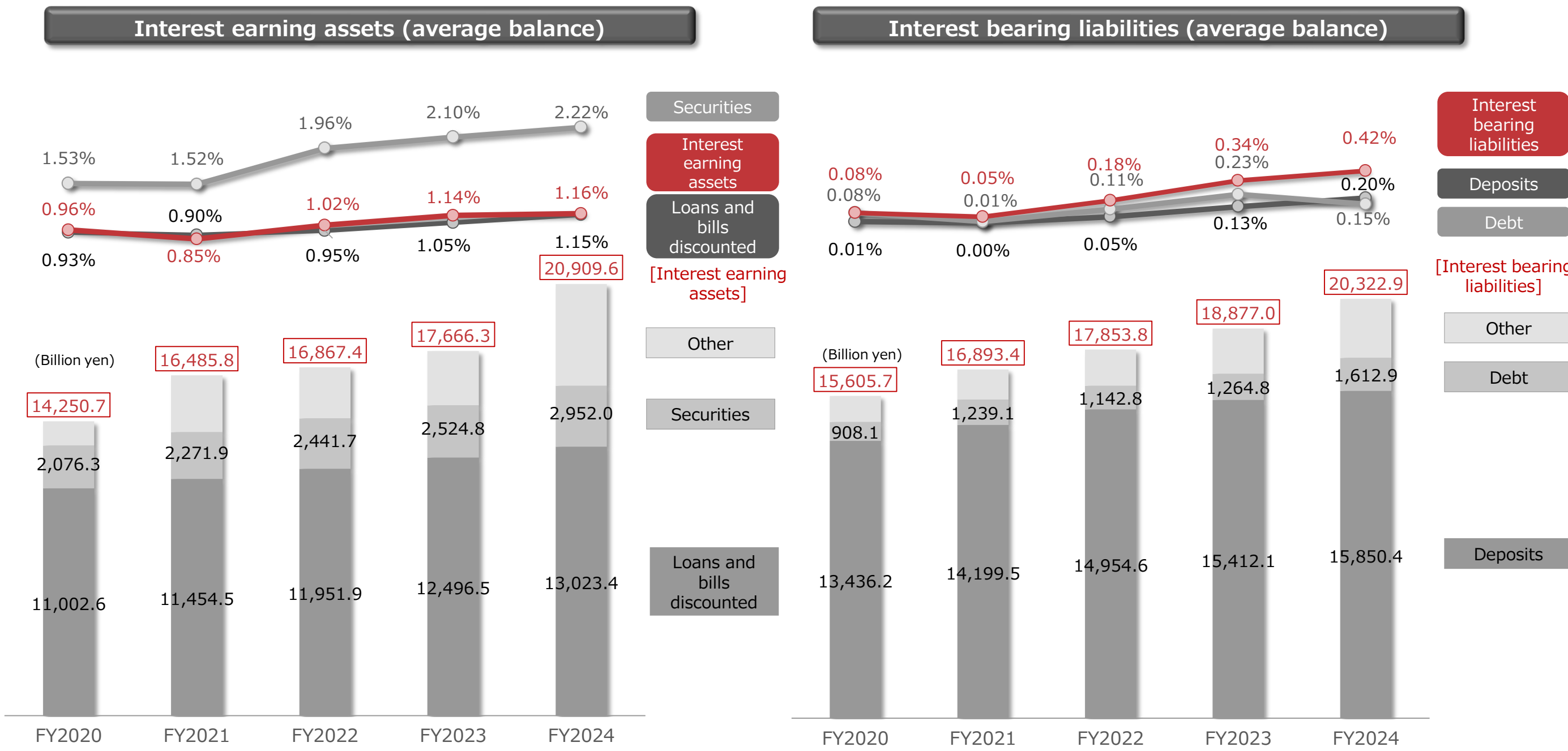
Yen-denominated loan composition*2

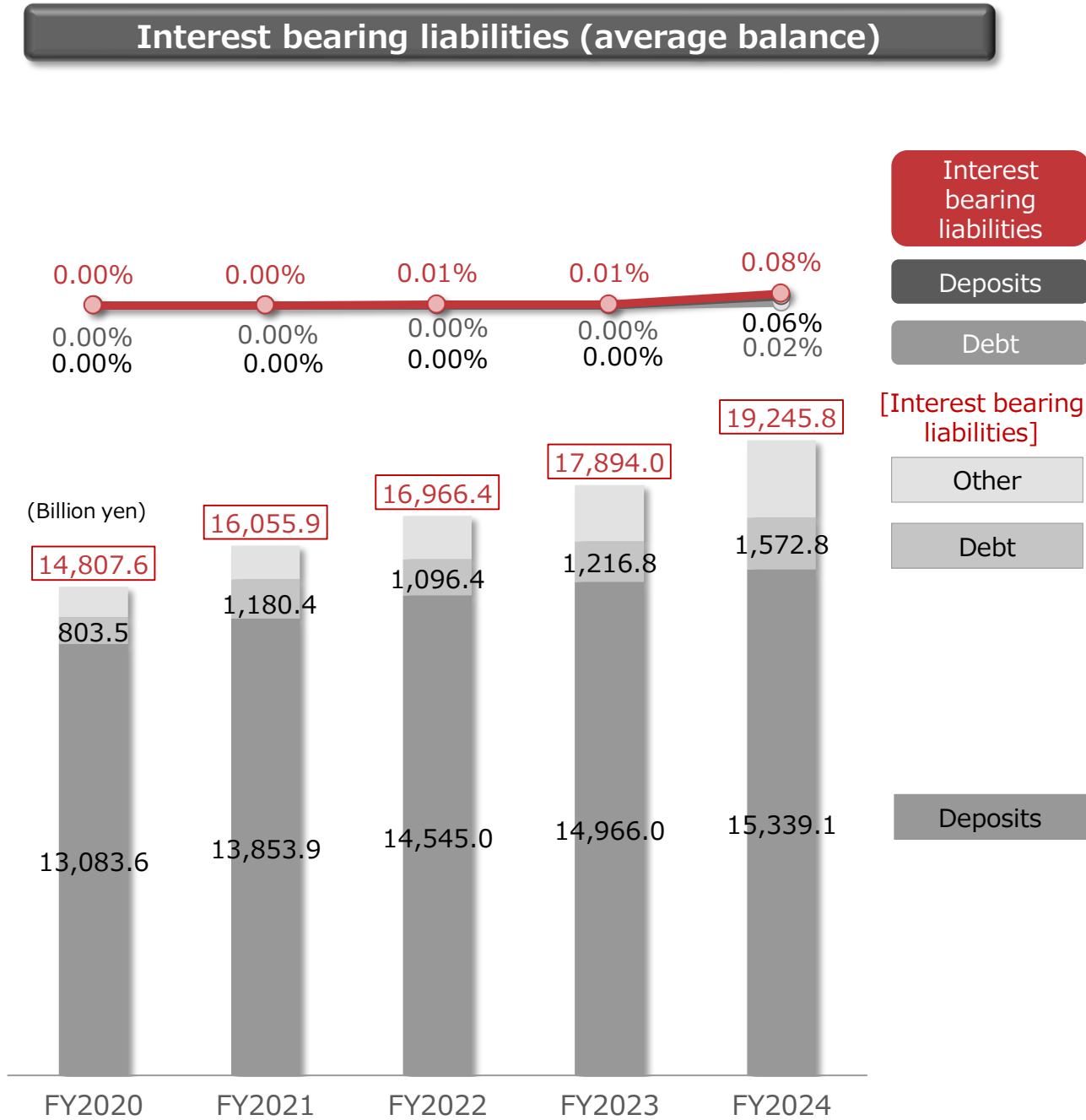
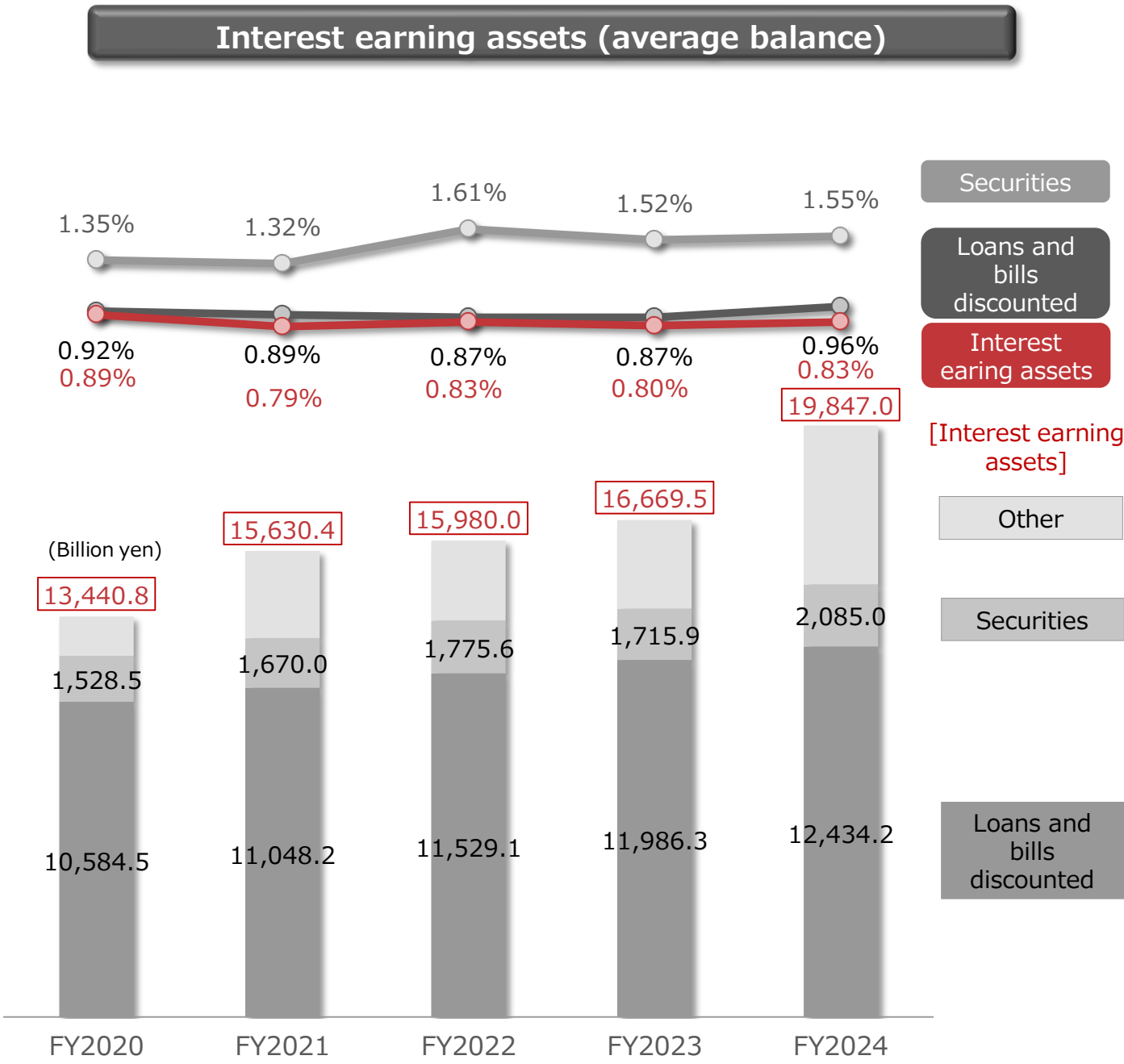
(Billion yen)

	3/2021		3/2022		3/2023		3/2024		3/2025	
	1H		1H		1H		1H		1H	
Market-linked	1,548.2	1,559.1	1,688.7	1,685.1	1,809.5	1,956.9	2,188.2	2,423.9	2,625.8	2,730.1
Short-term/long-term prime rate, etc.	4,222.9	4,251.0	4,350.4	4,340.2	4,437.7	4,552.6	4,762.5	4,936.5	5,268.4	5,605.3
Corporate	1,070.5	1,043.2	1,097.0	1,047.2	1,118.9	1,185.8	1,329.4	1,442.2	1,742.1	2,017.1
Residential	3,152.3	3,207.7	3,253.4	3,293.0	3,318.7	3,366.8	3,433.0	3,494.2	3,526.3	3,588.1
Fixed-rate	4,834.7	5,052.5	5,143.8	5,316.3	5,280.2	5,244.3	5,095.1	4,885.2	4,639.6	4,316.4
Corporate	4,356.7	4,569.9	4,654.6	4,821.5	4,779.8	4,740.8	4,604.8	4,400.6	4,158.3	3,842.7
Residential	478.0	482.5	489.1	494.8	500.4	503.4	490.3	484.5	481.2	473.7

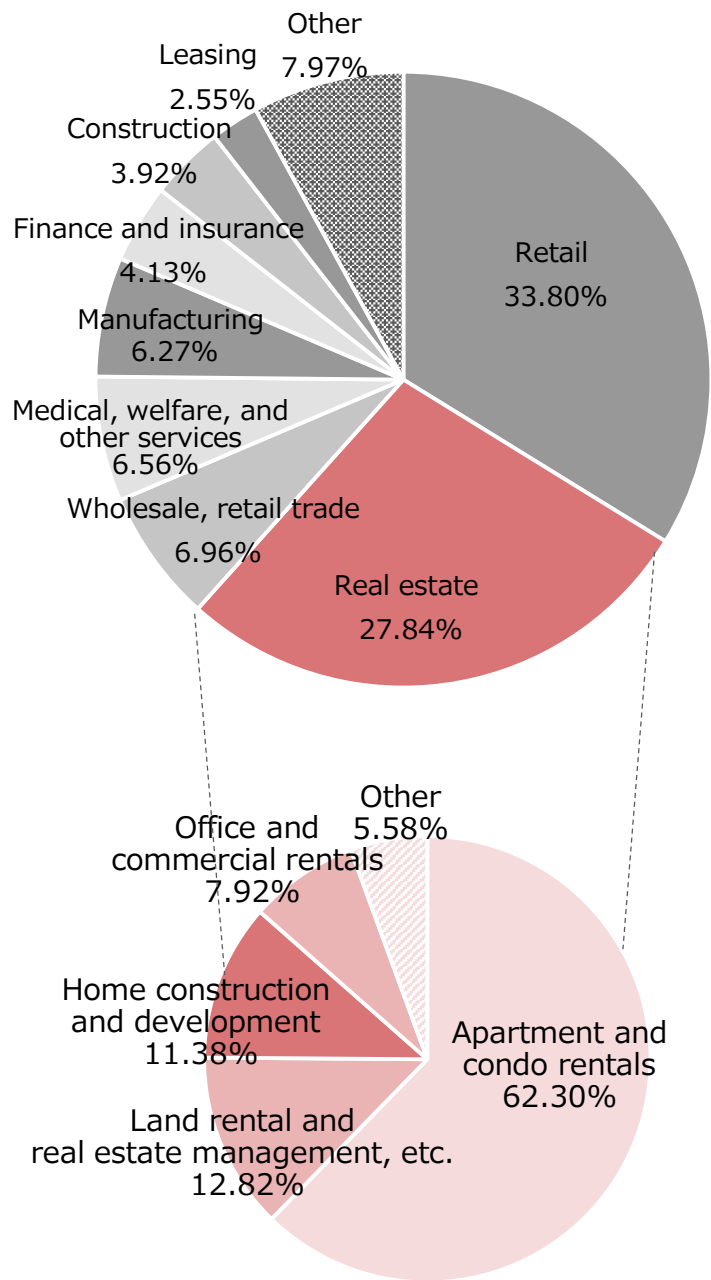
*1 Change in accounting principles from FY2024 (retroactive application only for FY2023 full year) *2Internal management basis







[Loan balance composition by industry 3/2025]

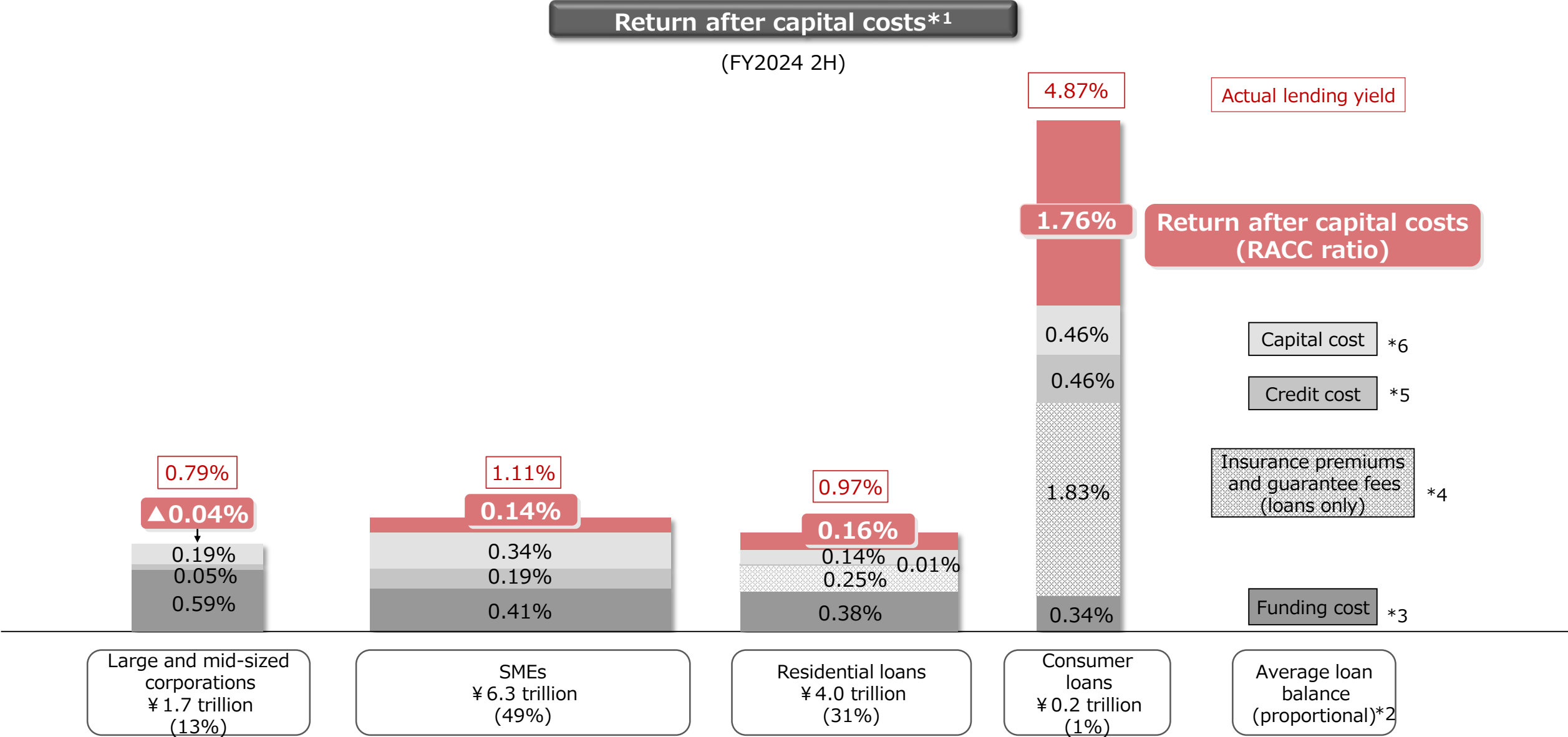


Domestic loan breakdown by industry

	9/2022		3/2023		9/2023		3/2024		9/2024		3/2025		(Billion yen)
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion	
Manufacturing	794.7	6.84%	782.3	6.61%	780.6	6.43%	807.2	6.54%	784.3	6.21%	800.1	6.27%	
Agriculture and forestry	17.0	0.15%	17.0	0.14%	17.4	0.14%	16.6	0.13%	16.3	0.13%	17.8	0.14%	
Fishery	1.3	0.01%	1.4	0.01%	1.1	0.01%	1.2	0.01%	1.2	0.01%	1.1	0.01%	
Mining, quarry, and gravel	22.0	0.19%	18.9	0.16%	20.7	0.17%	16.2	0.13%	11.2	0.09%	9.9	0.08%	
Construction	427.5	3.68%	442.4	3.74%	459.7	3.79%	481.7	3.90%	497.2	3.94%	499.3	3.92%	
Electricity, gas, heat, and water	180.3	1.55%	195.9	1.66%	206.5	1.70%	216.8	1.76%	231.2	1.83%	236.3	1.85%	
Information/communications	49.0	0.42%	58.5	0.50%	93.8	0.77%	96.5	0.78%	92.5	0.73%	93.2	0.73%	
Transport and postal service	286.9	2.47%	292.9	2.47%	303.0	2.50%	316.8	2.57%	307.6	2.43%	309.4	2.43%	
Wholesale and retail trade	859.7	7.40%	880.0	7.43%	907.4	7.47%	904.5	7.33%	920.7	7.29%	888.0	6.96%	
Finance and insurance	487.7	4.19%	499.2	4.22%	519.2	4.28%	518.4	4.20%	525.5	4.16%	527.3	4.13%	
Real estate and leasing	3,282.5	28.24%	3,389.9	28.64%	3,476.1	28.62%	3,616.6	29.29%	3,792.6	30.02%	3,876.6	30.39%	
Real estate	2,995.0	25.77%	3,101.9	26.21%	3,180.5	26.19%	3,311.8	26.82%	3,483.3	27.57%	3,551.9	27.84%	
Rental and management	2,551.1	21.95%	2,629.9	22.22%	2,683.0	22.09%	2,773.3	22.46%	2,879.6	22.79%	2,949.4	23.12%	
Real estate trading, etc.	443.8	3.82%	471.9	3.99%	497.4	4.10%	538.4	4.36%	603.6	4.78%	602.4	4.72%	
Leasing	287.4	2.47%	288.0	2.43%	295.6	2.43%	304.8	2.47%	309.3	2.45%	324.7	2.55%	
Medical, welfare, and other services	747.2	6.43%	752.7	6.36%	766.2	6.31%	779.8	6.32%	796.6	6.31%	837.1	6.56%	
Government, local public sector	433.9	3.73%	415.5	3.51%	442.0	3.64%	358.9	2.91%	405.8	3.21%	347.7	2.73%	
Other (retail)	4,033.2	34.70%	4,089.5	34.55%	4,149.5	34.17%	4,213.9	34.13%	4,250.3	33.64%	4,312.3	33.80%	
Total	11,623.5	100.00%	11,836.7	100.00%	12,143.8	100.00%	12,345.8	100.00%	12,633.6	100.00%	12,756.8	100.00%	

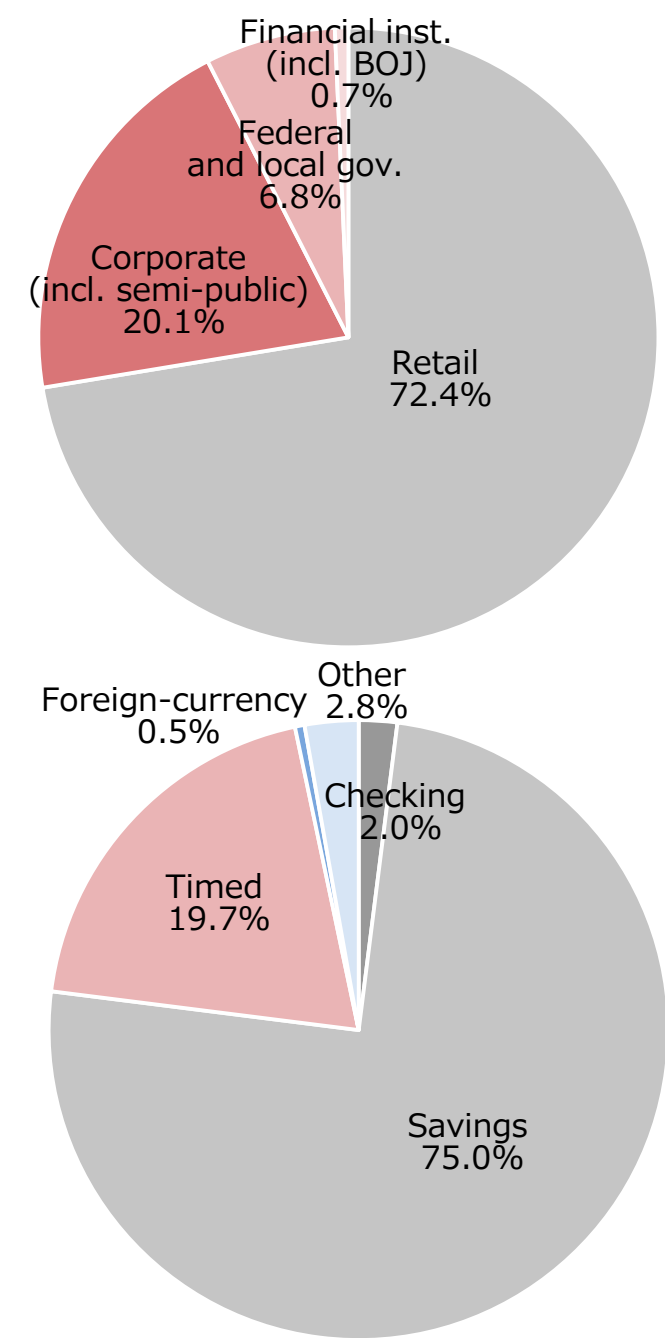
Real-estate loan breakdown

	9/2022		3/2023		9/2023		3/2024		9/2024		3/2025		(Billion yen)
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion	
Rental and management	2,551.1	85.18%	2,629.9	84.78%	2,683.0	84.36%	2,773.3	83.74%	2,879.6	82.67%	2,949.4	83.04%	
Apartment and condo rentals	2,105.9	70.32%	2,113.5	68.14%	2,124.5	66.80%	2,162.6	65.30%	2,187.5	62.80%	2,212.7	62.30%	
Office and commercial rentals	238.4	7.96%	255.3	8.23%	262.3	8.25%	257.8	7.78%	281.0	8.07%	281.5	7.92%	
Land rental and real estate management	206.7	6.90%	261.0	8.41%	296.1	9.31%	352.8	10.66%	411.0	11.80%	455.2	12.82%	
Real estate trading, etc.	443.8	14.82%	471.9	15.22%	497.4	15.64%	538.4	16.26%	603.6	17.33%	602.4	16.96%	
Home construction and development	312.9	10.45%	330.0	10.64%	346.9	10.91%	374.2	11.30%	422.0	12.12%	404.3	11.38%	
Real estate brokerage and land trading, etc.	129.4	4.32%	140.6	4.54%	149.1	4.69%	162.7	4.92%	179.9	5.17%	196.1	5.52%	
Public organizations	1.4	0.05%	1.3	0.04%	1.2	0.04%	1.4	0.04%	1.5	0.04%	1.9	0.06%	
Total	2,995.0	100.00%	3,101.9	100.00%	3,180.5	100.00%	3,311.8	100.00%	3,483.3	100.00%	3,551.9	100.00%	



*1. Before deducting G&A expenses.
*2. Average balance: segmented on internal management basis. Residential loans are before securitization and consumer loans excludes credit cards.
*3. Funding cost: internal transfer rate x average balance during the period.
*4. Insurance premiums and guarantee fees: actual expenditure during the period. Only includes guarantee fees from external guarantee companies.
*5. Credit cost: internally used notional allowance. (EL=PD x LGD x balance)
*6. Capital cost: unexpected losses as of 3/2025. (UL (Basel III finalization basis) x 6% (capital cost) ÷ (1-tax rate))
(Reference) Capital cost recognized by the Bank in FY2024: 6%
Capital cost recognized by the Bank in FY2025: 7-9%

[Domestic deposits composition 3/2025]

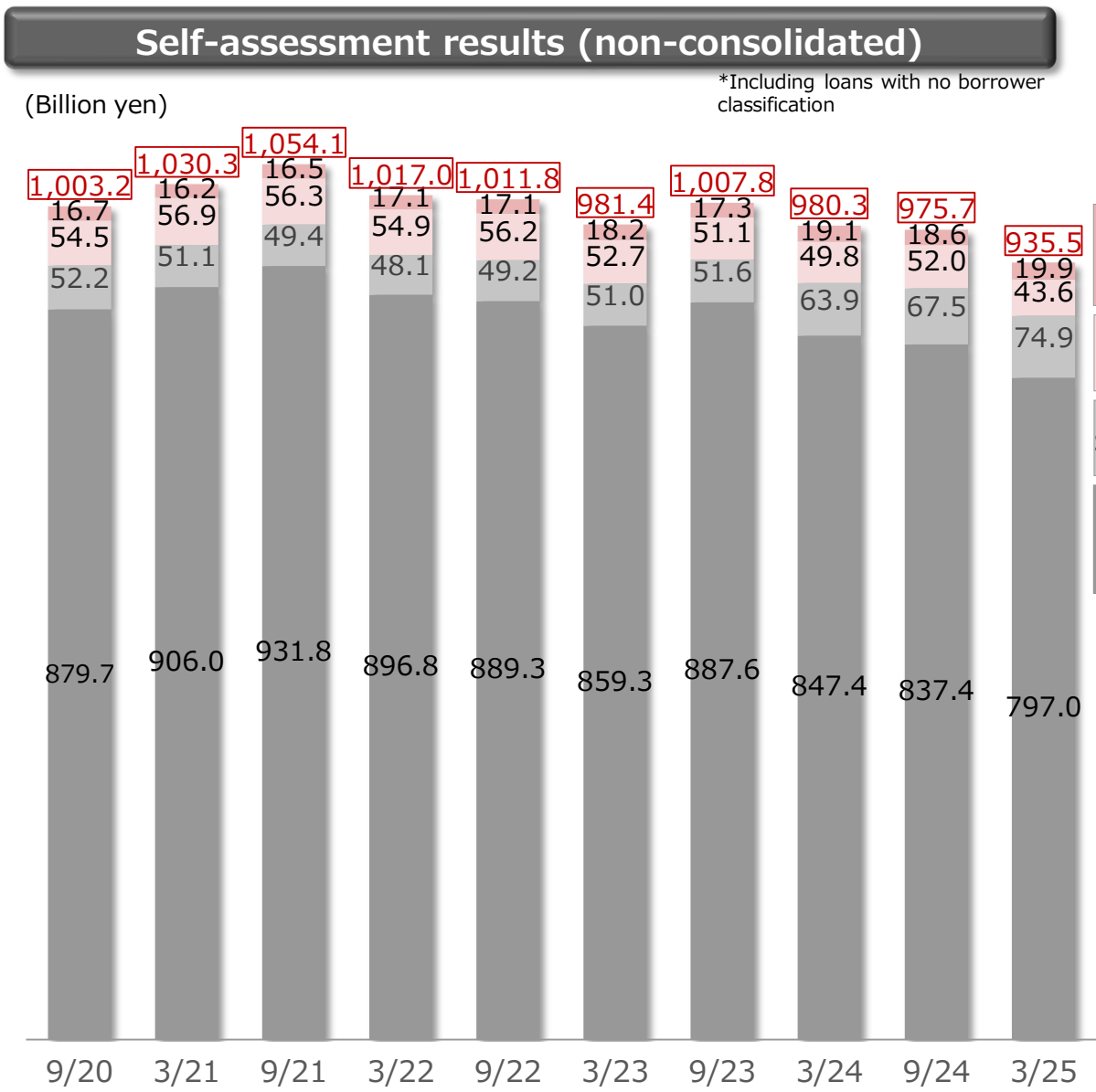


(Billion yen)

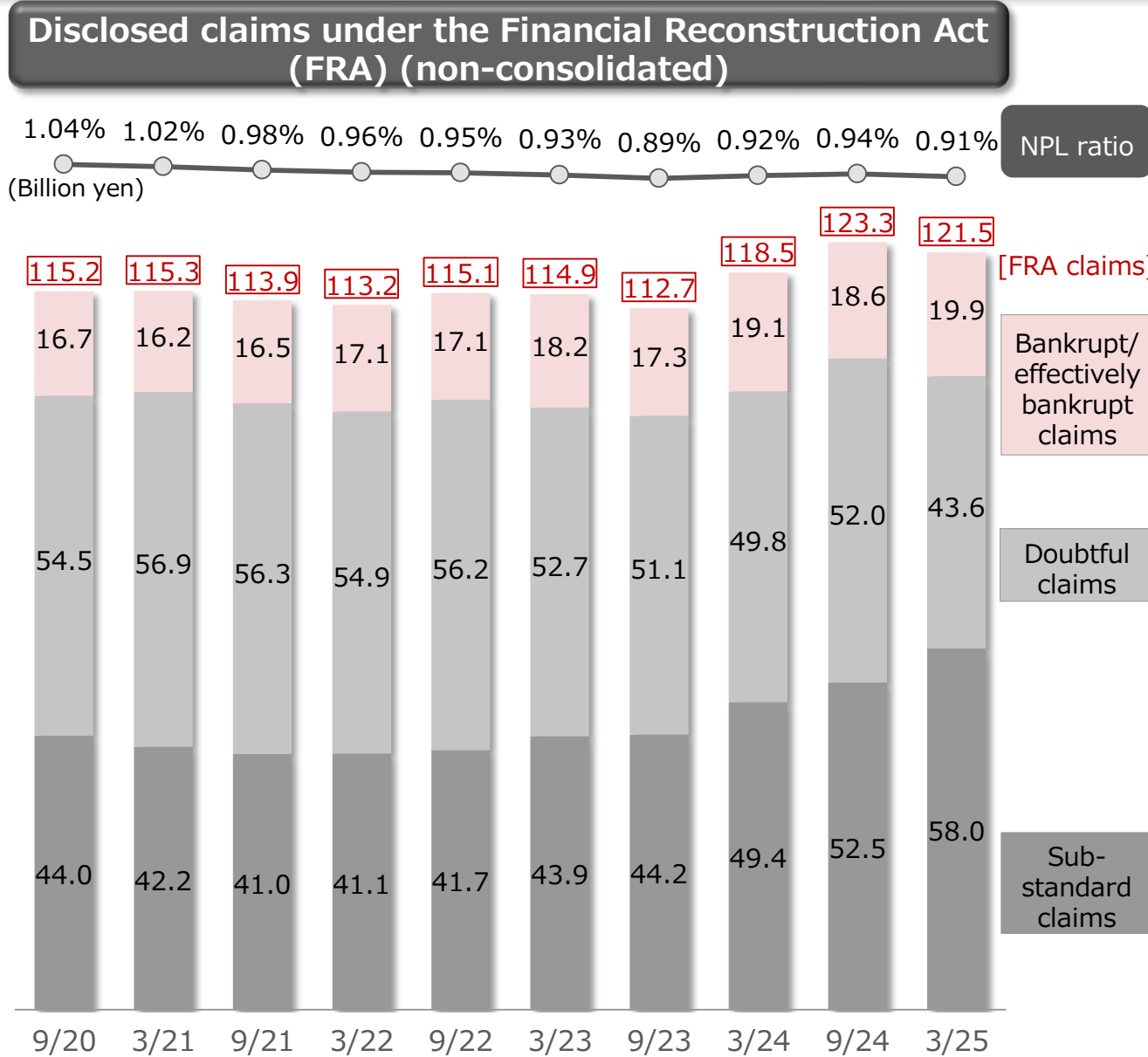
	9/2020	3/2021	9/2021	3/2022	9/2022	3/2023	9/2023	3/2024	9/2024	3/2025
Domestic deposits	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1	15,547.4	15,420.1	15,745.4
Retail	9,744.6	10,043.7	10,290.9	10,535.3	10,746.9	10,918.3	11,076.0	11,210.7	11,304.2	11,395.5
Corporate (incl. semi-public)	2,635.6	2,745.8	2,788.7	2,847.4	2,885.7	2,950.0	3,036.0	3,067.9	3,170.6	3,166.5
National and local gov.	725.6	956.3	722.1	982.0	901.8	1,117.7	883.1	1,161.7	840.8	1,070.5
Financial inst. (incl. BOJ)	85.7	76.5	65.6	156.2	117.6	105.4	78.8	106.9	104.3	112.7
Liquid deposits	9,876.7	10,531.1	10,540.1	11,195.2	11,325.1	11,848.1	11,857.1	12,396.3	12,249.1	12,566.0
Checking	277.5	300.6	295.4	316.9	300.2	315.0	326.3	336.5	314.0	313.0
Savings	9,236.0	9,841.3	9,859.9	10,444.7	10,622.2	11,113.0	11,170.0	11,676.2	11,491.8	11,815.7
Retail	6,917.5	7,210.0	7,459.3	7,732.1	7,969.9	8,179.1	8,381.1	8,572.0	11,304.2	8,757.2
Checking	1.6	1.6	1.5	1.4	1.6	1.6	1.7	1.6	1.5	1.4
Savings	6,643.9	6,928.4	7,170.9	7,437.2	7,668.0	7,871.1	8,069.7	8,258.3	8,364.7	8,444.5
Corporate (incl. semi-public)	2,228.9	2,329.2	2,364.7	2,419.9	2,459.8	2,525.9	2,606.3	2,640.0	3,170.6	2,710.3
Checking	271.7	294.9	289.6	311.4	293.9	312.1	322.5	332.8	310.7	310.8
Savings	1,891.4	1,976.7	2,007.9	2,046.2	2,095.2	2,148.1	2,257.3	2,276.9	2,321.6	2,326.9
National and local gov.	697.0	937.0	677.0	963.3	853.9	1,094.8	837.5	1,140.0	840.8	1,047.4
Checking	0.5	0.2	0.4	0.2	0.5	0.4	0.3	0.2	0.3	0.2
Savings	692.1	926.3	671.8	950.5	849.0	1,083.5	833.7	1,129.8	797.4	1,036.2
Financial inst. (incl. BOJ)	33.2	54.8	38.9	79.7	41.4	48.2	32.0	44.1	104.3	50.9
Checking	3.5	3.8	3.7	3.8	4.0	0.7	1.7	1.8	1.3	0.4
Savings	8.4	9.7	9.2	10.7	10.0	10.2	9.1	11.0	7.9	8.0
Timed deposits	3,222.4	3,231.4	3,269.8	3,221.1	3,225.7	3,163.6	3,148.6	3,068.6	3,091.5	3,097.7
Retail	2,796.6	2,802.9	2,803.5	2,777.2	2,754.9	2,720.4	2,677.4	2,623.0	2,611.6	2,623.5
Corporate (incl. semi-public)	387.4	399.1	406.2	409.9	407.3	404.5	409.5	407.6	424.8	434.8
National and local gov.	28.6	19.2	45.1	18.6	47.9	22.9	45.5	21.6	38.8	23.0
Financial inst. (incl. BOJ)	9.5	10.0	14.9	15.1	15.5	15.7	16.0	16.2	16.2	16.2
Foreign currency deposits	90.0	58.9	56.7	103.8	100.3	78.9	68.1	82.2	79.1	81.2
Retail	30.4	30.7	28.0	25.8	22.0	18.8	17.4	15.6	14.6	14.6
Corporate (incl. semi-public)	16.7	16.5	16.9	16.6	11.7	18.7	19.9	20.0	20.6	21.0
Financial inst. (incl. BOJ)	42.9	11.6	11.8	61.3	60.5	41.4	30.7	46.5	43.7	45.5

(Billion yen)

	9/2020	3/2021	9/2021	3/2022	9/2022	3/2023	9/2023	3/2024	9/2024	3/2025
Domestic deposits	13,191.7	13,822.4	13,867.6	14,521.1	14,652.2	15,091.7	15,074.1	15,547.4	15,420.1	15,745.4
Chiba Prefecture	12,586.4	13,191.5	13,224.3	13,807.4	13,927.7	14,367.4	14,324.5	14,778.3	14,636.5	14,945.4
Other	605.2	630.9	643.2	713.6	724.4	724.2	749.6	769.0	783.6	800.0



Total	11,060.8	11,303.1	11,613.8	11,779.9	12,026.9	12,241.1	12,604.7	12,844.9	13,117.0	13,303.3
Normal	10,057.5	10,272.7	10,559.6	10,762.9	11,015.1	11,259.6	11,596.9	11,864.5	12,141.2	12,367.7
Requires attention or worse	1,003.2	1,030.3	1,054.1	1,017.0	1,011.8	981.4	1,007.8	980.3	975.7	935.5

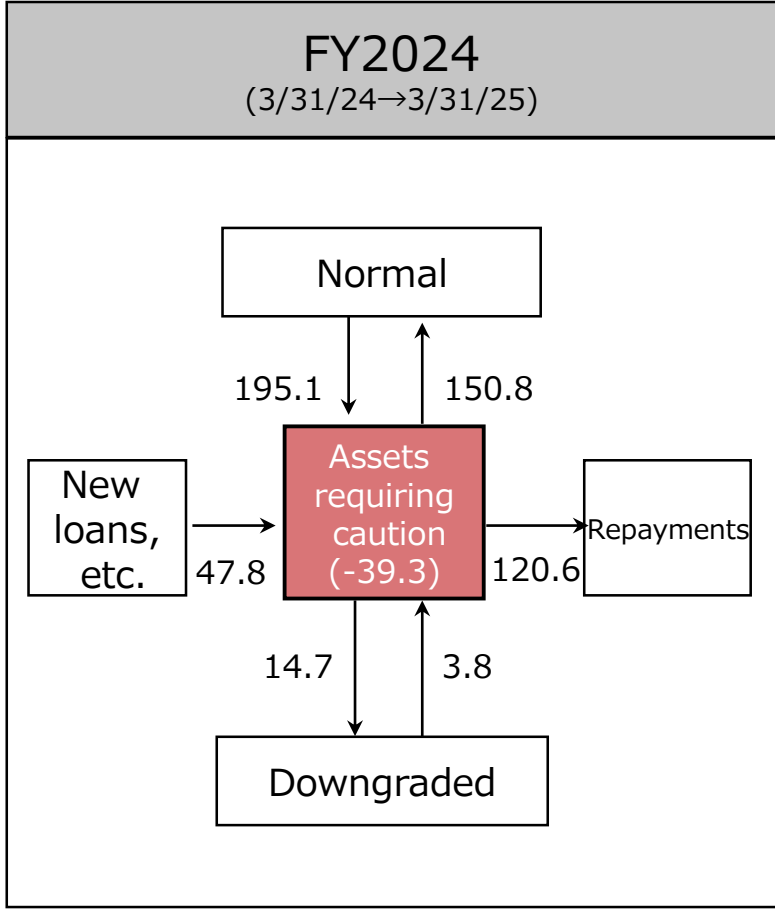
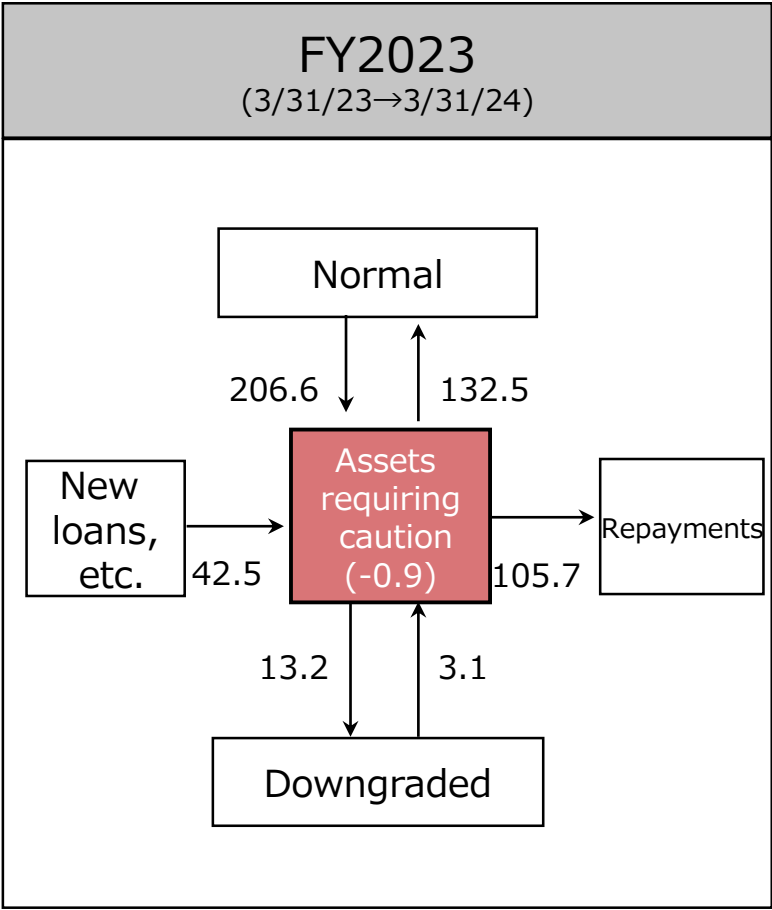
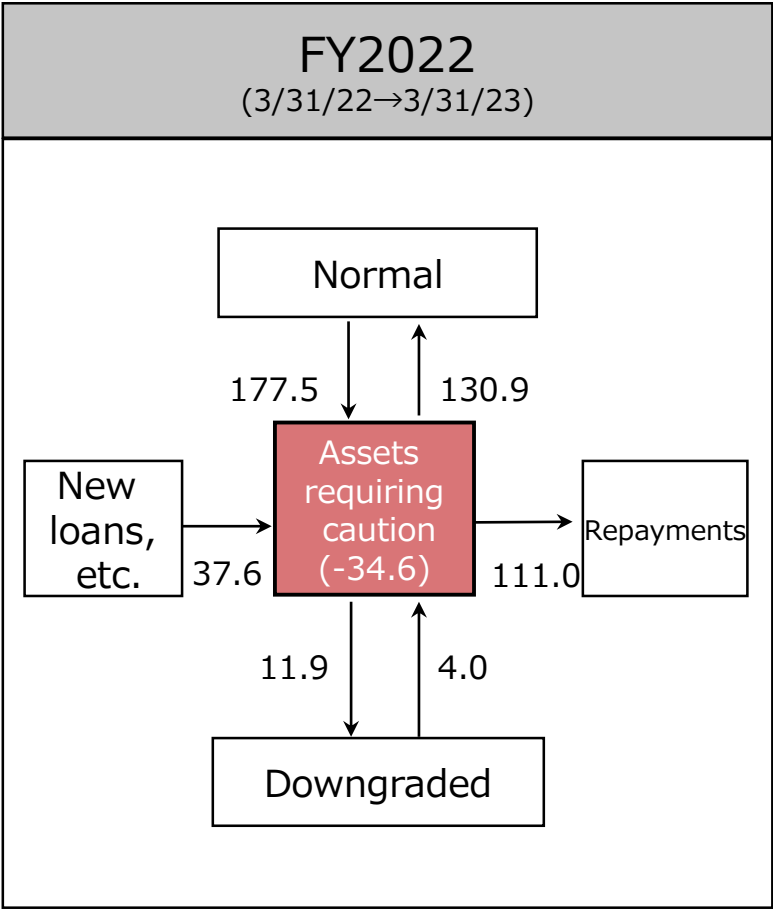


Total	11,060.8	11,303.1	11,613.8	11,779.9	12,026.9	12,241.1	12,604.7	12,844.9	13,117.0	13,303.3
Normal claims	10,945.5	11,187.8	11,499.8	11,666.7	11,911.8	12,126.1	12,491.9	12,726.3	12,993.6	13,181.7
FRA claims	115.2	115.3	113.9	113.2	115.1	114.9	112.7	118.5	123.3	121.5

Analysis of change in assets requiring caution

(includes substandard loans)

(Billion yen)



Non-consolidated

(Million yen)

	3/2021	3/2022	3/2023	3/2024	3/2025
Retirement benefit obligation	80,268	79,529	78,071	76,408	66,035
Plan assets at fair value	-93,931	-96,106	-92,891	-105,116	-103,443

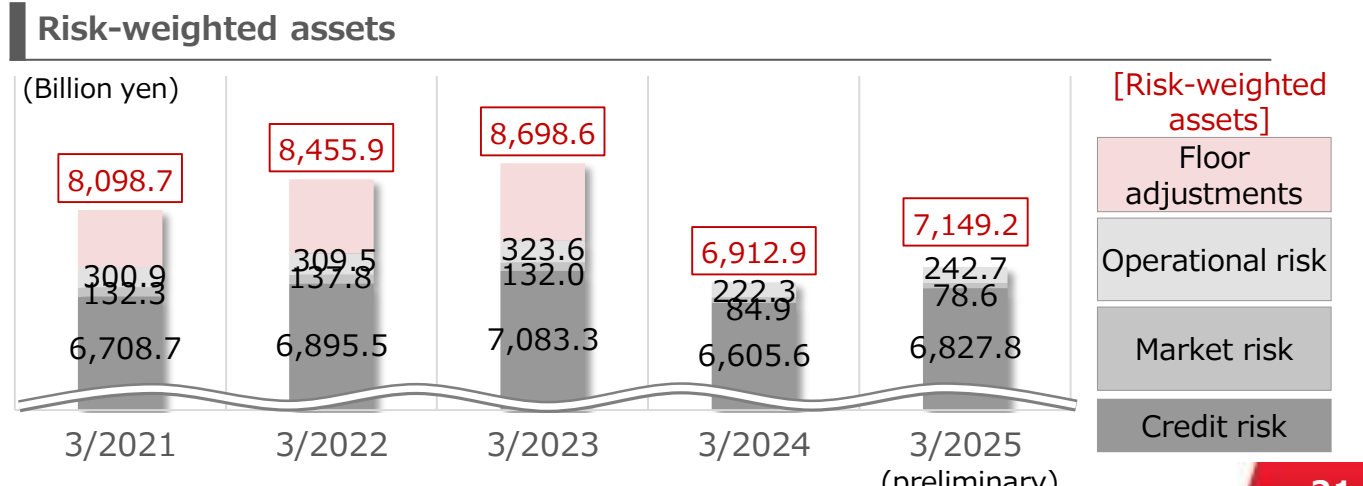
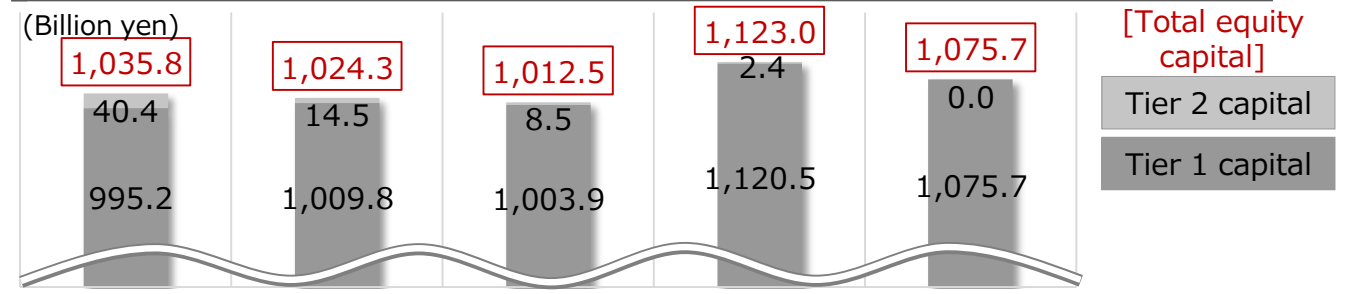
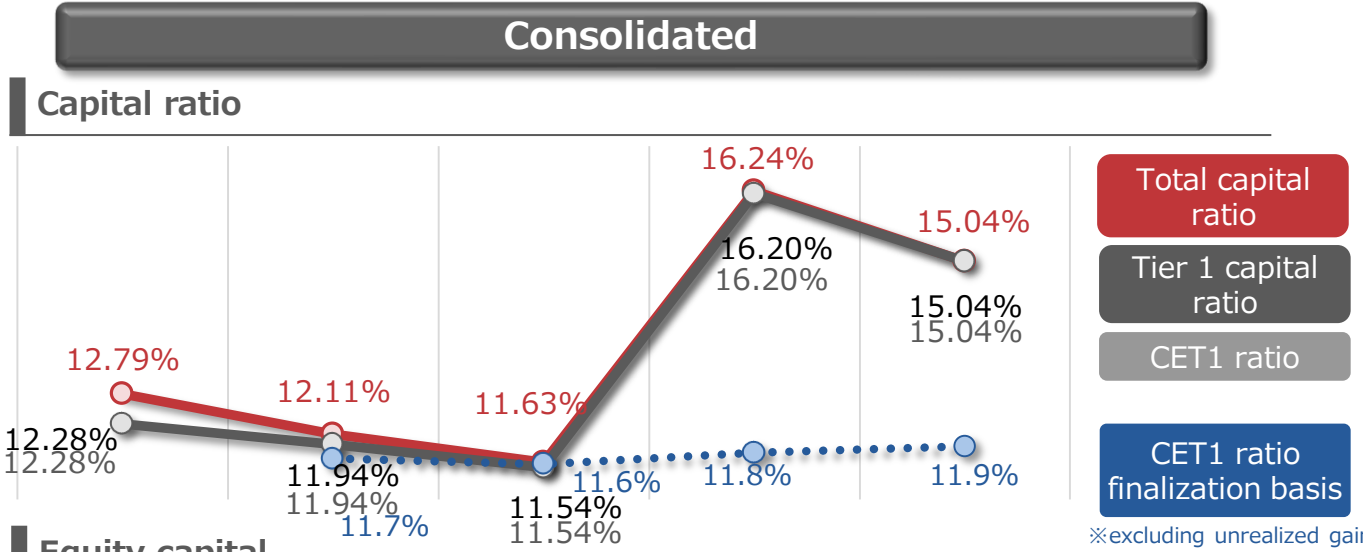
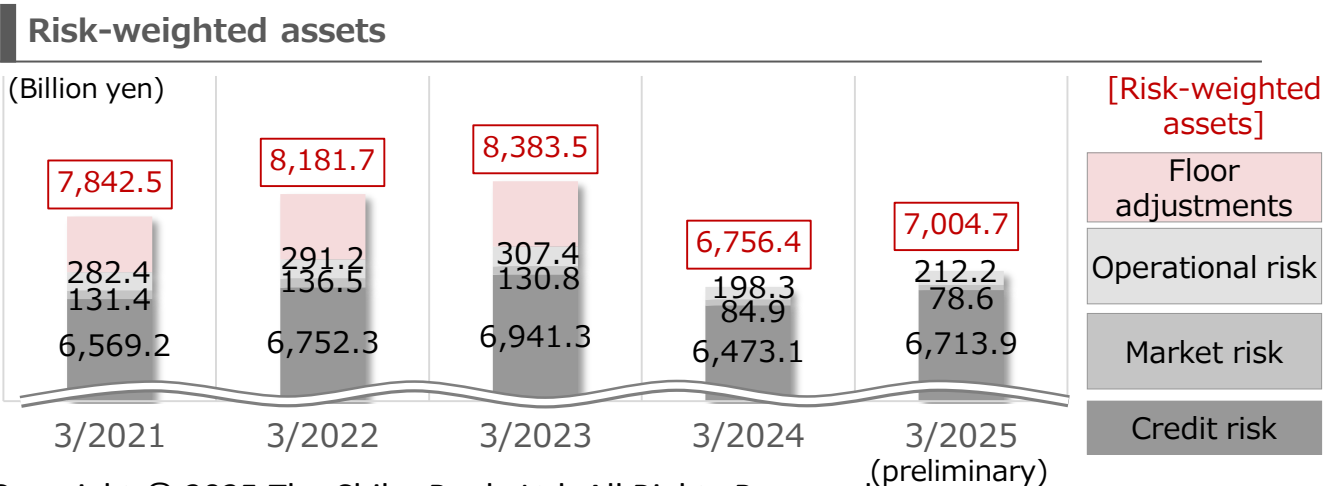
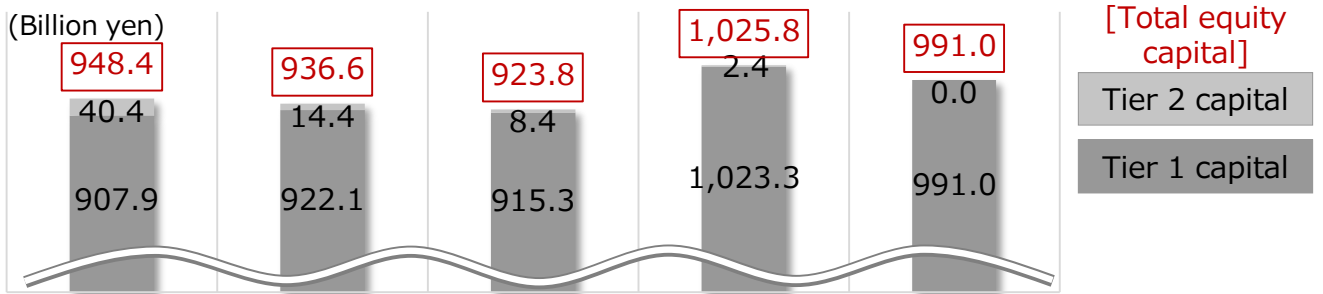
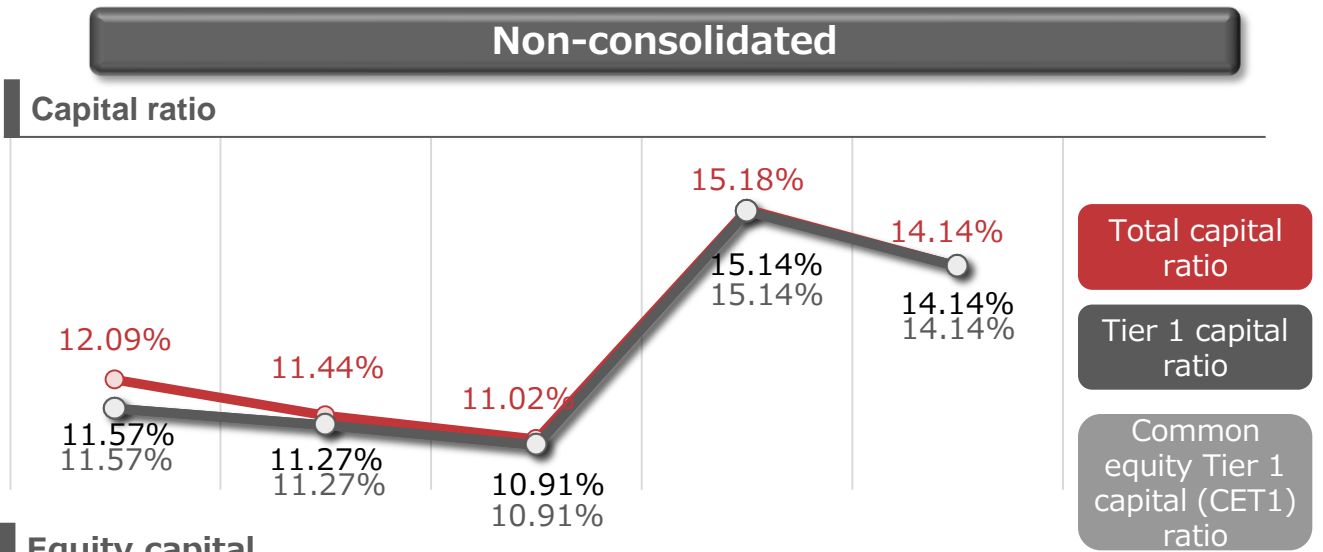
	3/2021	3/2022	3/2023	3/2024	3/2025
Retirement benefit costs	1,640	-535	-1,066	-4	-1,656
Service costs	2,653	2,683	2,298	2,195	2,149
Interest costs	158	160	160	156	152
Expected return on plan assets	-2,381	-3,296	-3,368	-3,255	-4,206
Amortization of actuarial gains/losses	829	-497	-674	363	-312
Amortization of past service costs	-	-	81	81	81
Other	380	414	437	454	479

Consolidated

(Million yen)

	3/2021	3/2022	3/2023	3/2024	3/2025
Retirement benefit obligation	80,995	80,261	78,789	77,097	66,641
Plan assets at fair value	-93,931	-96,106	-92,891	-105,116	-103,443

	3/2021	3/2022	3/2023	3/2024	3/2025
Retirement benefit costs	1,748	-431	-960	106	-1,563

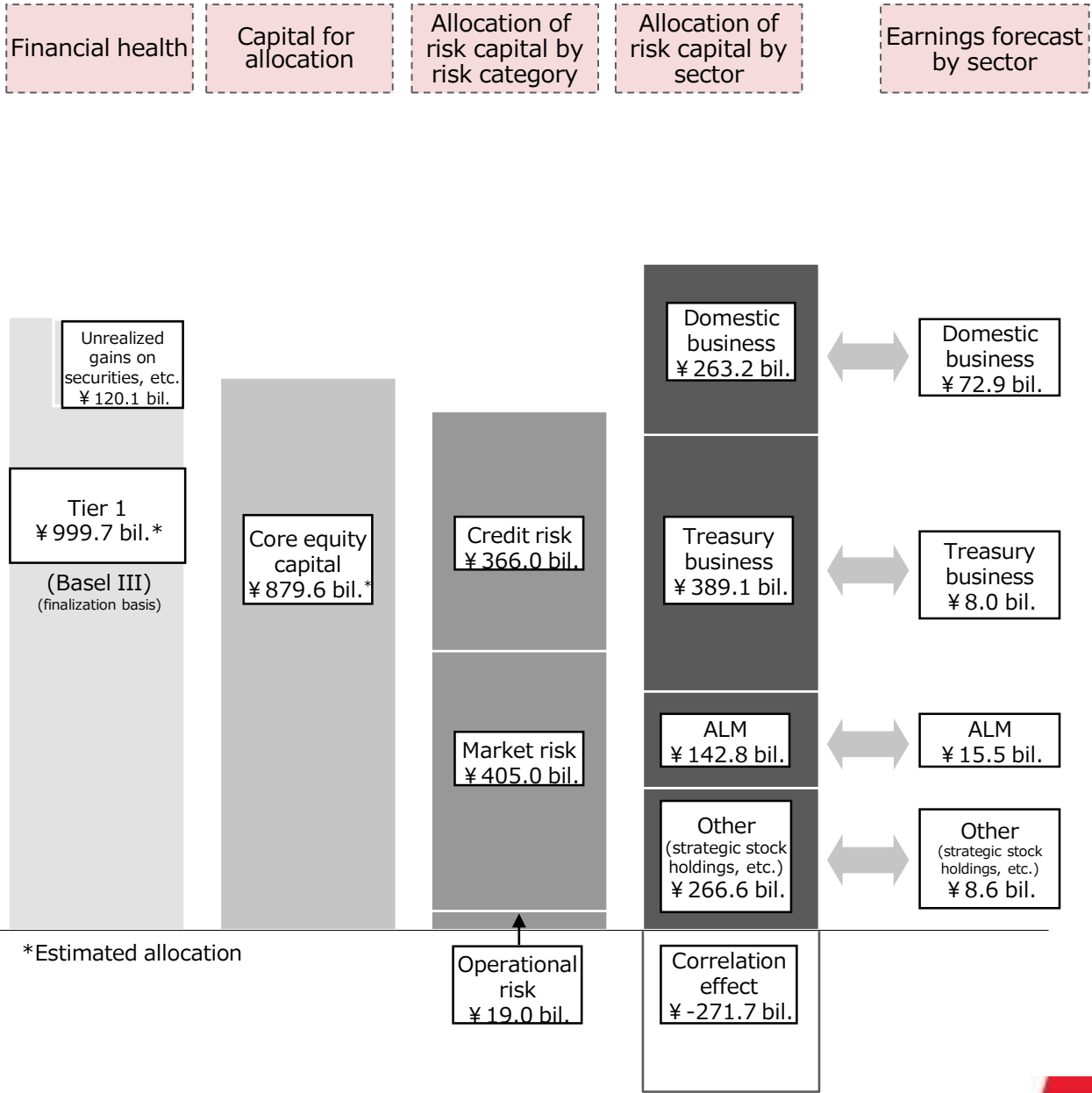


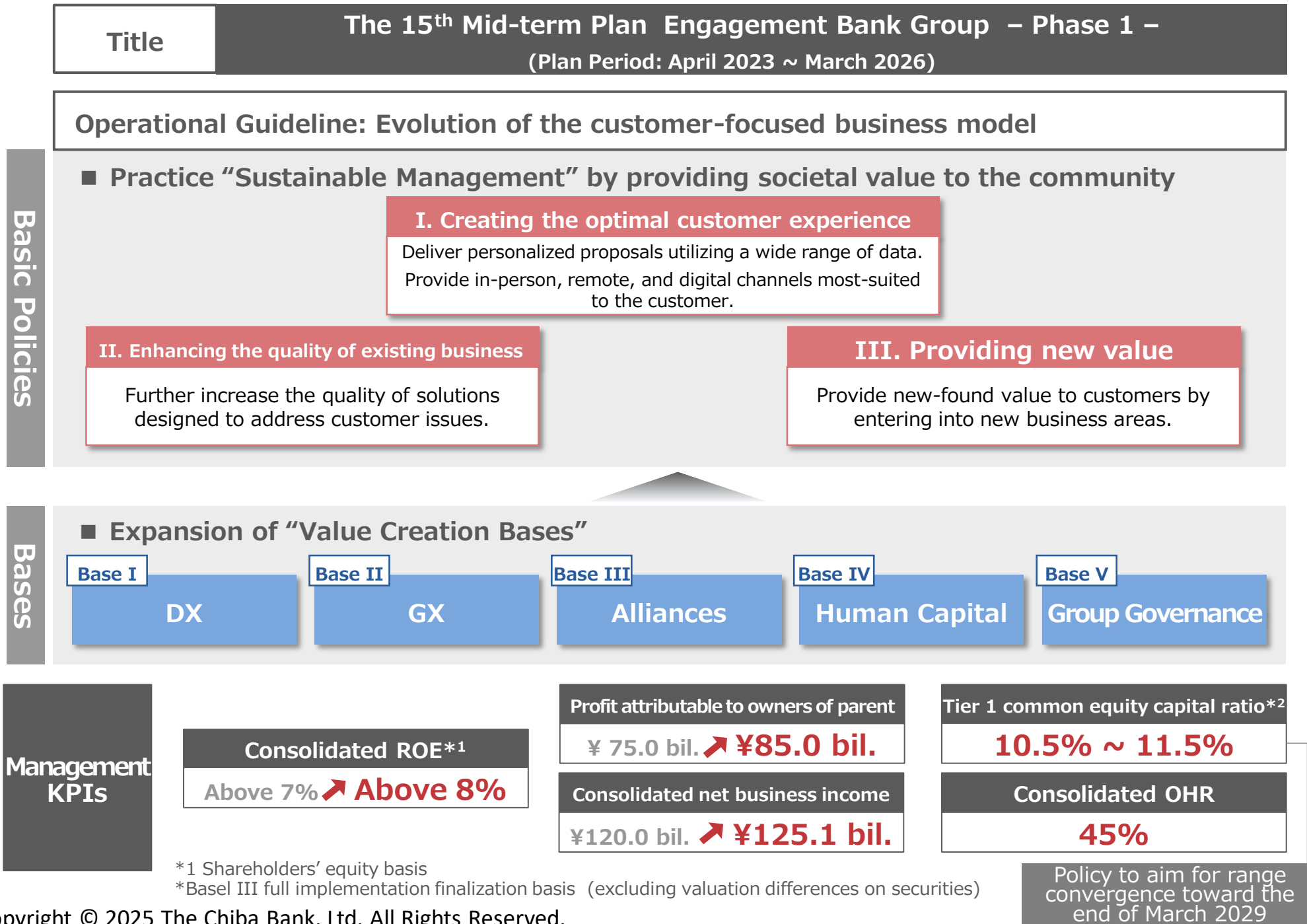
Overview of system for risk capital allocation by sector

Capital for allocation	"Core equity capital" (CET1 capital after deduction of unrealized gains on securities, etc.)
Int. risk capital	99.9% confidence level, 1-year holding period
Credit risk	UL + change in EL during the period + direct write-offs + losses on the sale of claims
Market risk	VaR + change in unrealized gains during the period + gain/loss on sales
Operational risk	Standardized measurement approach to Basel

IRRBB ratio (3/2025) (IRRBB: Interest Rate Risk in the Banking Book)		
✓ Confirmed "IRRBB < 15% of Tier 1"		
IRRBB	①	¥ 49.6 bil.
Tier 1	②	¥ 991.0 bil.
IRRBB ratio	①/②	4.73%

FY2025 1H risk capital allocation





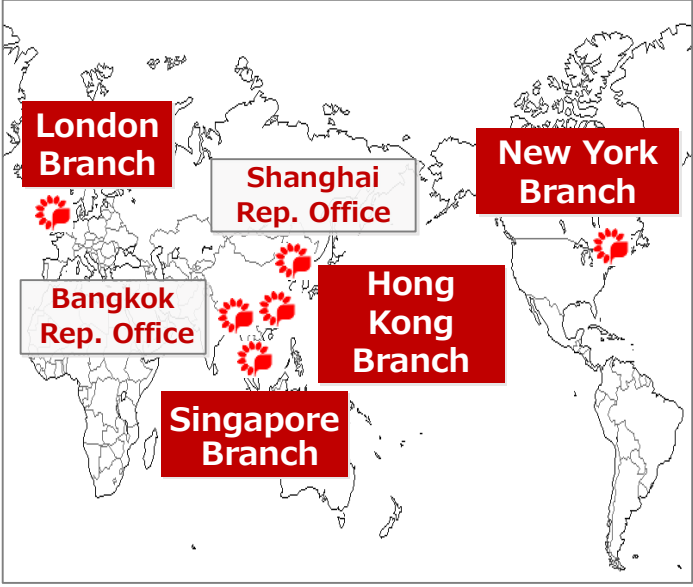
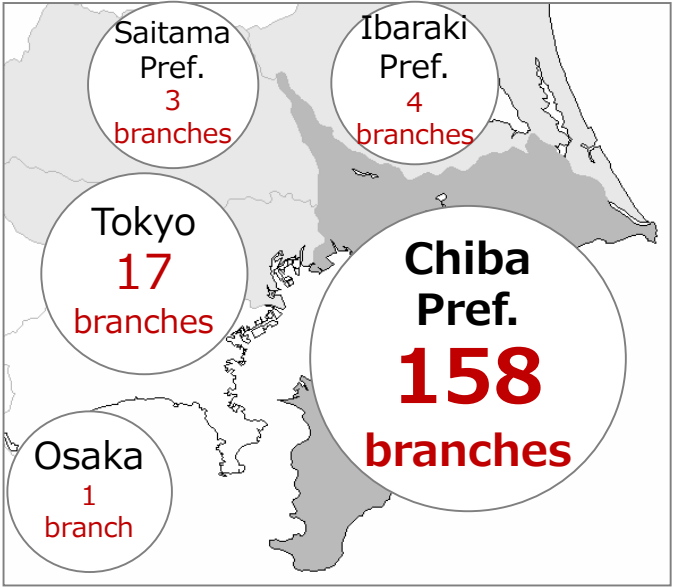
Number of Chiba Bank branches (total)

	3/31/2025	Change from 3/31/2005
Branches	187	+25
Domestic*	183	+24
Chiba Pref.	158	+8
Other	25	+16
Overseas	4	+1
Money exchange counters	3	+1
Overseas representative offices	2	+1

Domestic

Overseas

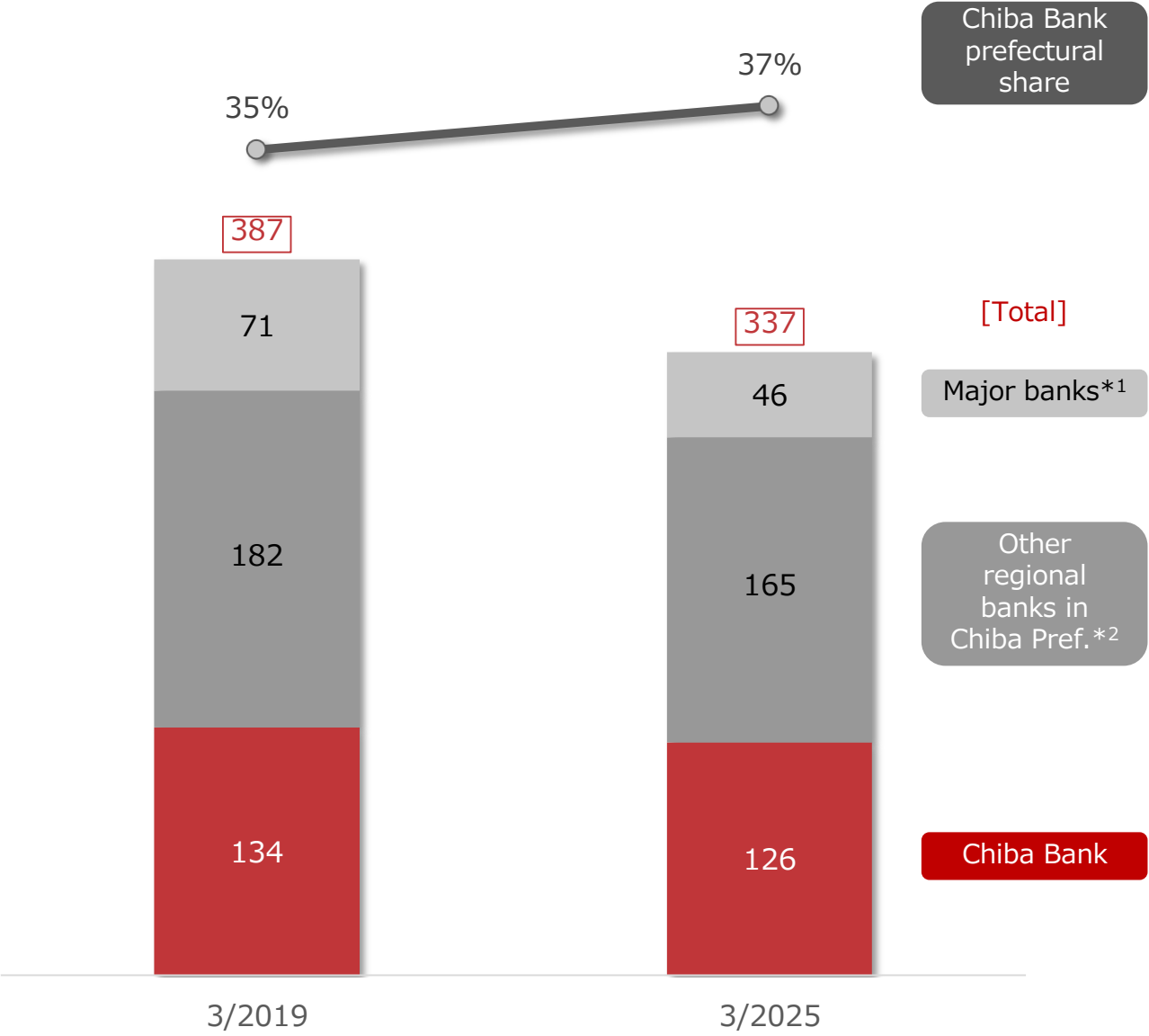
183 branches*, 3 money exchange counters 4 branches, 2 representative offices



* Including 18 branch-in-branch

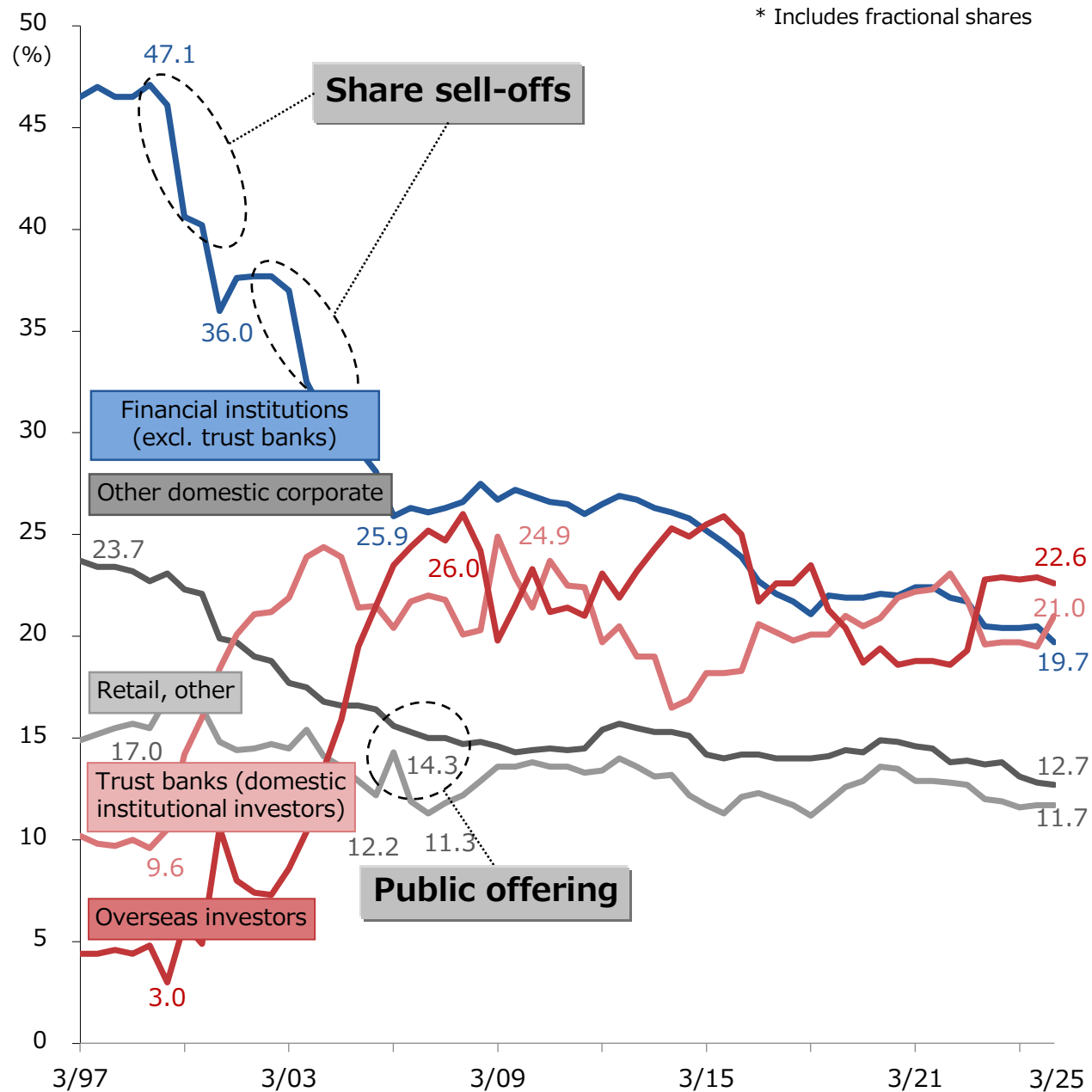
Number of Major Bank branches in Chiba Pref.

* Excluding branch-in-branch, sub branch, loan centers, online branch etc.



^{*1} Mitsubishi UFJ, Mitsui Sumitomo, Mizuho, Resona
^{*2} Keiyo, Chiba Kogyo
Source: Based on the Bank research form each bank's website

Shareholder composition



Shareholder composition

(Unit: thou. shares)

	3/31/24		9/30/24		3/31/25	
	Share unit	(ratio)	Share unit	(ratio)	Share unit	(ratio)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	299,369	36.73%	298,803	36.66%	305,288	37.92%
Trust banks	160,684	19.71%	159,619	19.58%	169,214	21.02%
Securities companies	27,673	3.40%	28,521	3.50%	22,827	2.84%
Other companies	107,410	13.18%	104,800	12.86%	102,280	12.70%
Overseas companies	185,947	22.81%	187,110	22.96%	182,103	22.62%
Retail, other	94,551	11.60%	95,776	11.75%	94,408	11.73%
Treasury stock, etc.	100,094	12.28%	100,028	12.27%	98,133	12.19%
Total	815,057	100.00%	815,050	100.00%	805,052	100.00%

*Does not include fractional shares

Principal shareholders

(Unit: thou. shares)

3/31/24			9/30/24			3/31/25		
	Shares held	% of total shares		Shares held	% of total shares		Shares held	% of total shares
The Master Trust Bank of Japan, Ltd. (Trust Account)	101,178	14.14%	The Master Trust Bank of Japan, Ltd. (Trust Account)	101,008	14.11%	The Master Trust Bank of Japan, Ltd. (Trust Account)	108,056	15.27%
Custody Bank of Japan, Ltd. (Trust Account)	40,452	5.65%	Custody Bank of Japan, Ltd. (Trust Account)	39,354	5.50%	Custody Bank of Japan, Ltd. (Trust Account)	40,707	5.75%
STATE STREET BANK AND TRUST COMPANY 505223	27,376	3.82%	Nippon Life Insurance Company	26,870	3.75%	Nippon Life Insurance Company	26,870	3.79%
Nippon Life Insurance Company	26,870	3.75%	STATE STREET BANK AND TRUST COMPANY 505223	23,175	3.23%	STATE STREET BANK AND TRUST COMPANY 505223	24,576	3.47%
The Dai-ichi Life Insurance Company, Limited	18,361	2.56%	The Dai-ichi Life Insurance Company, Limited	18,361	2.56%	Sumitomo Life Insurance Company	18,302	2.58%
Sumitomo Life Insurance Company	18,302	2.55%	Sumitomo Life Insurance Company	18,302	2.55%	Meiji Yasuda Life Insurance Company	17,842	2.52%
Meiji Yasuda Life Insurance Company	17,842	2.49%	Meiji Yasuda Life Insurance Company	17,842	2.49%	The Dai-ichi Life Insurance Company, Limited	16,219	2.29%
Sompo Japan Insurance Inc.	14,037	1.96%	STATE STREET BANK AND TRUST COMPANY 505001	15,626	2.18%	STATE STREET BANK AND CLIENT - TREATY 505001	15,099	2.13%
STATE STREET BANK WEST CLIENT - TREATY 505234	13,747	1.92%	Sompo Japan Insurance Inc.	14,037	1.96%	Sompo Japan Insurance Inc.	14,037	1.98%
SSBTC CLIENT OMNIBUS ACCOUNT	10,827	1.51%	STATE STREET BANK WEST CLIENT - TREATY 505234	13,433	1.87%	STATE STREET BANK WEST CLIENT - TREATY 505234	11,069	1.56%

* Excluding treasury shares. Calculated as percentage of total shares issued.

Inquiries related to this presentation should be addressed to:

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