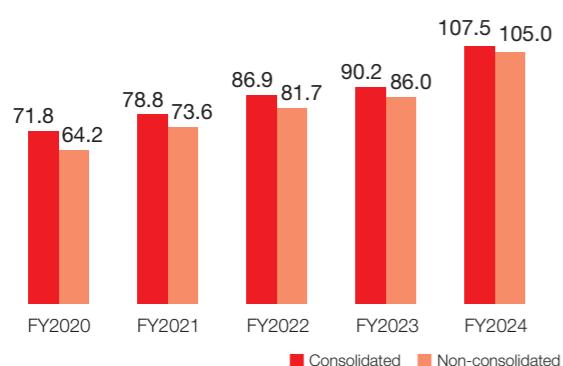


## Financial Highlights

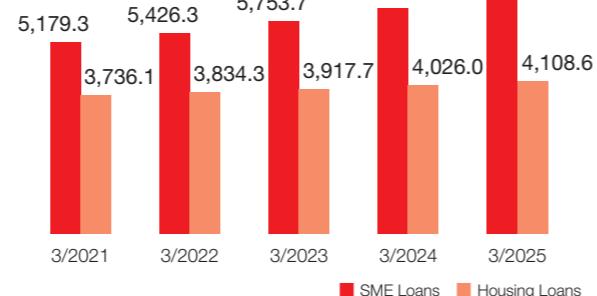
### » Ordinary Profit (Consolidated/Non-consolidated/¥ billion)

Consolidated: **¥107.5 billion** Non-consolidated: **¥105.0 billion**



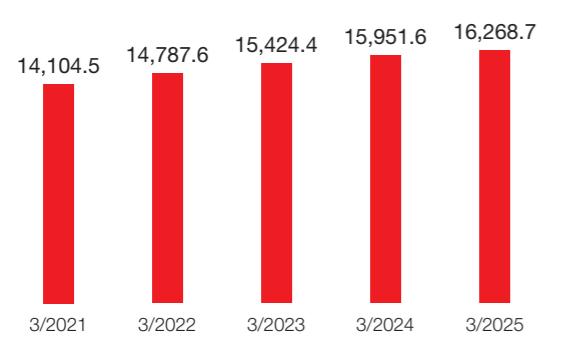
### » SME Loans/Housing Loans (Non-consolidated/¥ billion)

SME Loans: **¥6,370.6 billion**  
Housing Loans: **¥4,108.6 billion**



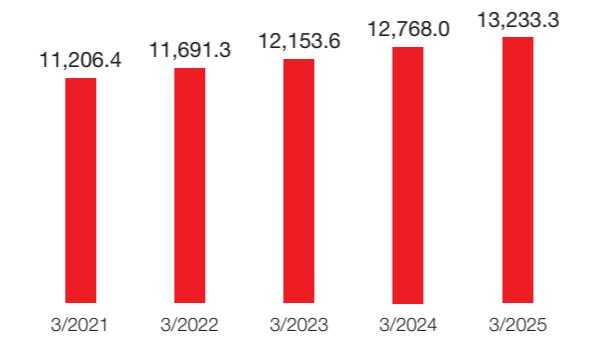
### » Deposits (Non-consolidated/¥ billion)

Non-consolidated: **¥16,268.7 billion**



### » Loans and Bills Discounted (Non-consolidated/¥ billion)

Non-consolidated: **¥13,233.3 billion**



### » Capital Ratio

Total Capital Ratio (Consolidated): **15.04%**

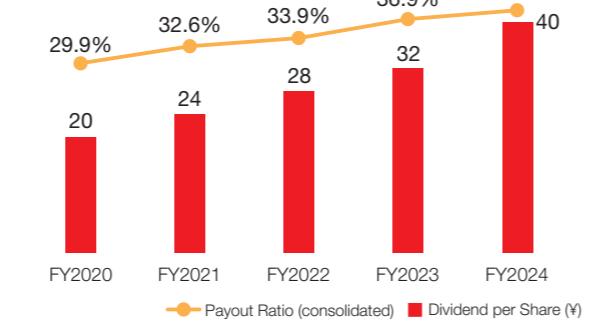
Common Equity Tier 1 Capital Ratio (Consolidated): **15.04%**



### » Dividends Paid

Payout Ratio (consolidated): **38.3%**

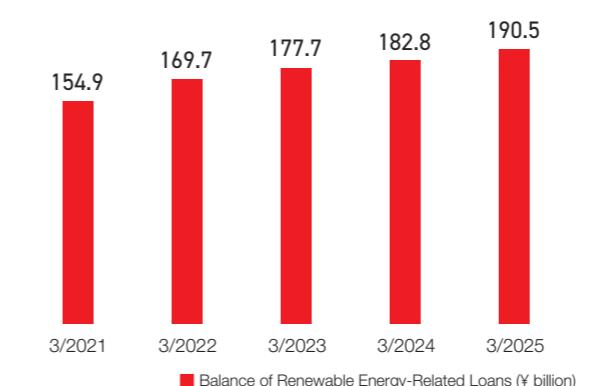
Dividend per Share: **¥40**



## Non-financial Highlights

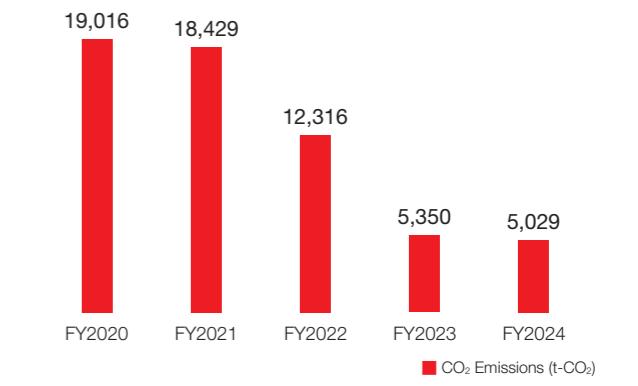
### » Initiatives to Promote Renewable Energy

Renewable Energy-Related Loan Balance: **¥190.5 billion**



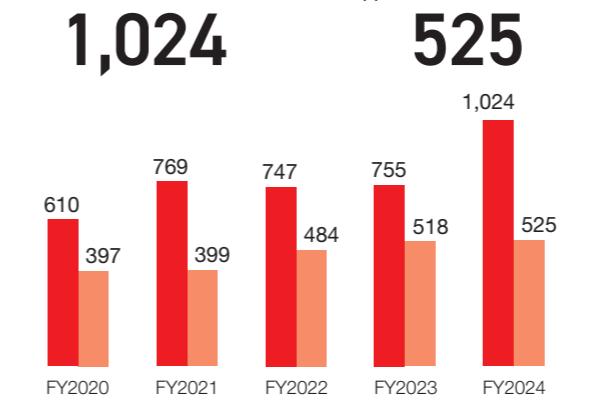
### » CO<sub>2</sub> Emissions (Scope 1 and 2)

CO<sub>2</sub> Emissions: **5,029 t-CO<sub>2</sub>**



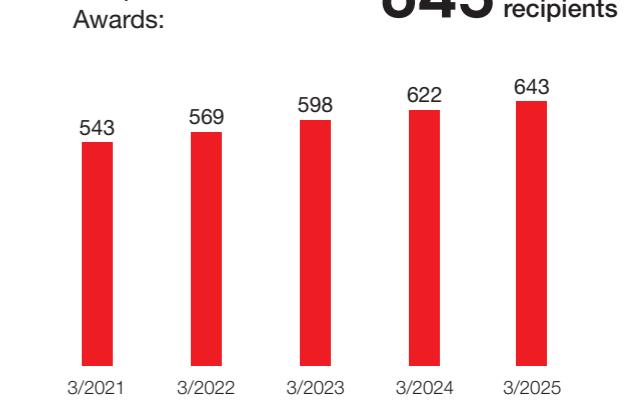
### » Number of Customers Supported in Relation to Business Succession/M&A

Number of Customers Supported in Relation to Business Succession: **1,024**  
Number of Customers Supported in Relation to M&A: **525**



### » Support for Industrial Development and Technological Innovation

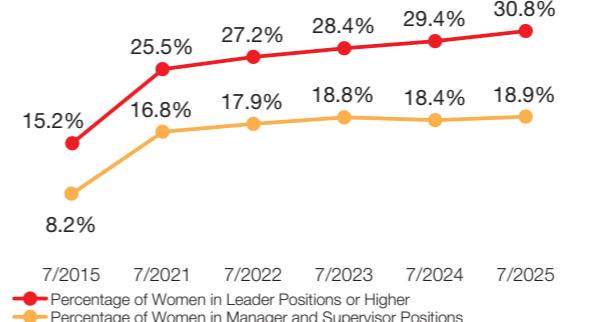
Cumulative Number of Recipients of Grants and Awards: **643 recipients**



### » Initiatives to Promote the Active Participation of Women

Percentage of Leadership Positions Held by Women: **30.8%**

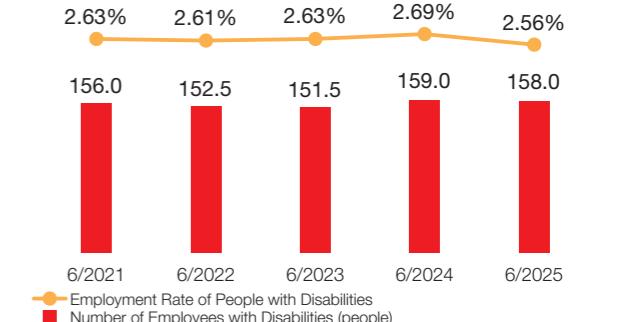
(Percentage of Supervisory and Managerial Positions Held by Women: **18.9%**)



### » Efforts Toward the Employment of People with Disabilities

Employment Rate of People with Disabilities (Group): **2.56%**

Number of Employees with Disabilities (Group)\*: **158.0**



\*The numbers of employees with disabilities may include a fraction of less than one as they are the figures used for calculating the employment rate of people with disabilities.

# Financial and Corporate Data

## Five-Year Summary (Consolidated)

The Chiba Bank, Ltd. and Consolidated Subsidiaries  
Years ended March 31

	Millions of Yen <sup>1</sup>					Thousands of U.S Dollars <sup>2</sup>
	2025	2024	2023	2022	2021	
<b>For the Year</b>						
Total Income	¥ 362,183	¥ 311,701	¥ 278,467	¥ 236,185	¥ 232,943	\$ 2,422,311
Total Expenses	255,358	221,032	191,797	157,807	161,481	1,707,857
Profit before Income Taxes	106,825	90,668	86,670	78,378	71,462	714,454
Profit	74,259	62,440	60,276	54,498	49,641	496,650
Profit Attributable to Non-controlling Interests	—	—	—	—	—	—
Profit Attributable to Owners of Parent	74,259	62,440	60,276	54,498	49,641	496,650
<b>At Year-End</b>						
Total Assets	¥21,631,292	¥21,323,895	¥19,787,882	¥19,104,764	¥17,898,168	\$144,671,568
Loans and Bills Discounted	13,183,185	12,721,829	12,107,066	11,646,721	11,166,329	88,170,044
Securities	3,178,969	2,906,067	2,576,106	2,482,224	2,401,246	21,261,162
Deposits	16,715,335	16,307,293	15,903,940	15,324,161	14,543,283	111,793,310
Net Assets	1,145,190	1,181,503	1,061,115	1,059,091	1,041,756	7,659,113
Capital Ratio (BIS guidelines)	15.04%	16.24%	11.63%	12.11%	12.79%	15.04%
PER (Times)	13.42	14.57	10.36	9.86	10.85	13.42
PBR (Times)	0.86	0.76	0.58	0.50	0.51	0.86
<b>Per Share</b>						
Profit	¥ 104.17	¥ 86.53	¥ 82.52	¥ 73.47	¥ 66.82	\$ 0.70
Net Assets	1,618.89	1,651.46	1,464.45	1,436.74	1,401.40	10.83

\*1 Japanese yen amounts are presented in millions of yen by rounding down figures below one million. As a result, the totals in Japanese yen in the supplementary information do not necessarily agree with the sums of individual amounts.

\*2 U.S. dollar amounts are shown solely for the convenience of the readers of this Integrated Report and are translated at the rate of ¥149.52 to \$1.00, the exchange rate prevailing at March 31, 2025.

## Consolidated Balance Sheet

The Chiba Bank, Ltd. and Consolidated Subsidiaries  
As of March 31, 2025

	Millions of Yen <sup>1</sup>		Thousands of U.S Dollars <sup>2</sup>
	2025	2024	
<b>Assets</b>			
Cash and Due from Banks	¥ 4,245,781	¥ 4,689,382	\$ 28,396,076
Call Loans and Bills Bought	448,130	391,822	2,997,130
Receivables under Securities Borrowing Transactions	1,379	1,950	9,225
Monetary Claims Bought	23,156	23,121	154,870
Trading Assets	16,496	27,426	110,327
Money Held in Trust	6,900	10,903	46,148
Securities	3,178,969	2,906,067	21,261,162
Loans and Bills Discounted	13,183,185	12,721,829	88,170,044
Foreign Exchanges	5,571	6,084	37,265
Other Assets	338,967	378,746	2,267,038
Tangible Fixed Assets	125,295	123,612	837,985
Intangible Fixed Assets	23,927	14,633	160,030
Net Defined Benefit Asset	37,407	28,707	250,183
Deferred Tax Assets	2,946	3,128	19,706
Customers' Liabilities for Acceptances and Guarantees	24,854	27,565	166,228
Allowance for Loan Losses	(31,675)	(31,087)	(211,850)
<b>Total Assets</b>	¥21,631,292	¥21,323,895	\$144,671,568
<b>Liabilities</b>			
Deposits	¥16,715,335	¥16,307,293	\$111,793,310
Call Money and Bills Sold	1,415,022	1,499,383	9,463,767
Payables under Repurchase Agreements	50,565	44,481	338,187
Payables under Securities Lending Transactions	214,190	203,429	1,432,521
Trading Liabilities	9,435	21,450	63,106
Borrowed Money	1,637,445	1,523,260	10,951,347
Foreign Exchanges	845	1,171	5,655
Bonds Payable	44,831	120,792	299,834
Borrowed Money from Trust Account	16,892	15,564	112,978
Other Liabilities	314,202	305,193	2,101,405
Net Defined Benefit Liability	605	688	4,051
Provisions for Directors' Retirement Benefits	232	192	1,556
Provisions for Reimbursement of Deposits	421	637	2,820
Provisions for Point Loyalty Programs	693	790	4,639
Reserves under Special Laws	23	24	157
Deferred Tax Liabilities	29,815	60,070	199,409
Deferred Tax Liabilities for Land Revaluation	10,688	10,401	71,487
Acceptances and Guarantees	24,854	27,565	166,228
<b>Total Liabilities</b>	¥20,486,102	¥20,142,392	\$137,012,456
<b>Net Assets</b>			
Capital Stock	¥ 145,069	¥ 145,069	\$ 970,232
Capital Surplus	122,134	122,185	816,841
Retained Earnings	837,898	796,209	5,603,922
Treasury Shares	(75,104)	(72,800)	(502,302)
Total Shareholders' Equity	1,029,997	990,662	6,888,694
Valuation Difference on Available-for-sale Securities	80,195	159,893	536,352
Deferred Gains or Losses on Hedges	17,650	16,279	118,049
Revaluation Reserve for Land	9,594	9,929	64,171
Remeasurements of Defined Benefit Plans	7,752	4,738	51,847
Total Accumulated Other Comprehensive Income	115,193	190,840	770,419
<b>Total Net Assets</b>	¥ 1,145,190	¥ 1,181,503	\$ 7,659,113
<b>Total Liabilities and Net Assets</b>	¥21,631,292	¥21,323,895	\$144,671,568

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## Consolidated Statement of Income

The Chiba Bank, Ltd. and Consolidated Subsidiaries  
For the year ended March 31, 2025

	2025	2024	Thousands of U.S. Dollars* <sup>2</sup>
Income			2025
Interest Income:			
Interest on Loans and Discounts	¥159,075	¥140,388	\$1,063,905
Interest and Dividends on Securities	61,733	49,166	412,878
Other Interest Income	18,071	9,027	120,866
Trust Fees	84	93	563
Fees and Commissions	65,003	63,127	434,751
Trading Income	1,142	1,438	7,643
Other Ordinary Income	5,520	7,239	36,922
Other Income	51,551	41,219	344,782
<b>Total Income</b>	<b>¥362,183</b>	<b>¥311,701</b>	<b>\$2,422,311</b>
Expenses			
Interest Expenses:			
Interest on Deposits	¥ 41,452	¥ 29,148	\$ 277,235
Interest on Borrowings and Rediscounts	6,878	3,428	46,005
Other Interest Expenses	37,932	33,360	253,694
Fees and Commissions Payments	24,431	22,262	163,402
Trading Expenses	20	—	139
Other Ordinary Expenses	7,664	6,870	51,262
General and Administrative Expenses	96,761	92,225	647,147
Other Expenses	40,216	33,736	268,972
<b>Total Expenses</b>	<b>¥255,358</b>	<b>¥221,032</b>	<b>\$1,707,857</b>
<b>Profit before Income Taxes</b>	<b>106,825</b>	<b>90,668</b>	<b>714,454</b>
Income Taxes—Current	31,619	28,847	211,472
Income Taxes—Deferred	946	(619)	6,332
<b>Profit</b>	<b>¥ 74,259</b>	<b>¥ 62,440</b>	<b>\$ 496,650</b>
<b>Profit Attributable to Owners of Parent</b>	<b>¥ 74,259</b>	<b>¥ 62,440</b>	<b>\$ 496,650</b>

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## Non-Consolidated Balance Sheet

The Chiba Bank, Ltd.  
As of March 31, 2025

	2025	2024	Thousands of U.S. Dollars* <sup>2</sup>
Assets			2025
Cash and Due from Banks	¥ 4,236,671	¥ 4,685,342	\$ 28,335,147
Call Loans	448,130	391,822	2,997,130
Receivables under Securities Borrowing Transactions	1,379	1,950	9,225
Monetary Claims Bought	18,032	18,007	120,605
Trading Assets	15,414	26,519	103,094
Money Held in Trust	—	2,103	—
Securities	3,162,013	2,876,803	21,147,761
Loans and Bills Discounted	13,233,344	12,768,009	88,505,513
Foreign Exchanges	5,571	6,084	37,265
Other Assets	252,791	296,726	1,690,690
Tangible Fixed Assets	118,680	116,991	793,741
Intangible Fixed Assets	15,498	14,379	103,652
Prepaid Pension Cost	26,107	21,889	174,612
Customers' Liabilities for Acceptances and Guarantees	22,454	25,345	150,179
Allowance for Loan Losses	(25,510)	(24,702)	(170,618)
<b>Total Assets</b>	<b>¥21,530,580</b>	<b>¥21,227,274</b>	<b>\$143,997,998</b>
Liabilities			
Deposits	¥16,791,910	¥16,391,141	\$112,305,449
Call Money	1,415,022	1,499,383	9,463,767
Payables under Repurchase Agreements	50,565	44,481	338,187
Payables under Securities Lending Transactions	214,190	203,429	1,432,521
Trading Liabilities	9,435	21,450	63,106
Borrowed Money	1,619,707	1,505,734	10,832,711
Foreign Exchanges	845	1,171	5,655
Bonds Payable	44,831	120,792	299,834
Borrowed money from Trust Account	16,892	15,564	112,978
Other Liabilities	258,863	247,446	1,731,297
Provisions for Reimbursement of Deposits	421	637	2,820
Provisions for Point Loyalty Programs	649	732	4,343
Deferred Tax Liabilities	21,279	51,428	142,319
Deferred Tax Liabilities for Land Revaluation	10,688	10,401	71,487
Acceptances and Guarantees	22,454	25,345	150,179
<b>Total Liabilities</b>	<b>¥20,477,758</b>	<b>¥20,139,139</b>	<b>\$136,956,653</b>
Net Assets			
Capital Stock	¥ 145,069	¥ 145,069	\$ 970,232
Capital Surplus	122,134	122,185	816,841
Retained Earnings	767,280	725,618	5,131,623
Legal Retained Earnings	50,930	50,930	340,625
Other Retained Earnings	716,350	674,688	4,790,999
Treasury Shares	(75,104)	(72,800)	(502,302)
Total Shareholders' Equity	959,379	920,072	6,416,394
Valuation Difference on Available-for-Sale Securities	66,197	141,853	442,731
Deferred Gains or Losses on Hedges	17,650	16,279	118,049
Revaluation Reserve for Land	9,594	9,929	64,171
Total Valuation and Translation Adjustments	93,442	168,062	624,951
<b>Total Net Assets</b>	<b>¥ 1,052,821</b>	<b>¥ 1,088,134</b>	<b>\$ 7,041,345</b>
<b>Total Liabilities and Net Assets</b>	<b>¥21,530,580</b>	<b>¥21,227,274</b>	<b>\$143,997,998</b>

\*1 Japanese yen amounts are presented in millions of yen by rounding down figures below one million. As a result, the totals in Japanese yen in the non-consolidated financial statements do not necessarily agree with the sums of individual amounts.

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# Group Companies

## Non-Consolidated Statement of Income

The Chiba Bank, Ltd.  
For the year ended March 31, 2025

	Millions of Yen <sup>*1</sup>		Thousands of U.S. Dollars <sup>*2</sup>
	2025	2024	2025
<b>Income</b>			
Interest Income:			
Interest on Loans and Discounts	¥159,258	¥140,522	\$1,065,134
Interest and Dividends on Securities	65,742	53,102	439,692
Other Interest Income	17,989	8,921	120,315
Trust Fees	84	93	563
Fees and Commissions	56,786	53,478	379,794
Trading Income	1,159	1,128	7,752
Other Ordinary Income	5,472	7,228	36,601
Other Income	21,858	13,311	146,194
<b>Total Income</b>	¥328,352	¥277,787	\$2,196,045
<b>Expenses</b>			
Interest Expenses:			
Interest on Deposits	¥ 41,476	¥ 29,150	\$ 277,399
Interest on Borrowings and Rediscounts	6,815	3,373	45,585
Other Interest Expenses	37,928	33,349	253,669
Fees and Commissions Payments	26,057	23,521	174,277
Trading Expenses	20	—	139
Other Ordinary Expenses	7,664	6,870	51,262
General and Administrative Expenses	89,711	85,754	599,996
Other Expenses	14,301	9,984	95,650
<b>Total Expenses</b>	¥223,977	¥192,004	\$1,497,977
<b>Profit before Income Taxes</b>	104,375	85,783	698,069
Income Taxes—Current	29,379	25,858	196,495
Income Taxes—Deferred	763	(646)	5,108
<b>Profit</b>	¥ 74,231	¥ 60,571	\$ 496,466

\*1 Japanese yen amounts are presented in millions of yen by rounding down figures below one million. As a result, the totals in Japanese yen in the non-consolidated financial statements do not necessarily agree with the sums of individual amounts.

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## Group Companies

The Chiba Bank, Ltd.  
As of June 27, 2025

### Securities and asset management businesses

Company	Principal business	Corporate profile
<b>Chibagin Securities Co., Ltd.*</b> Chiba Chuo Twin Building, 2nd Tower 2F, 2-5-1, Chuo, Chuo-ku, Chiba-shi, Chiba 260-0013	Securities business	Established: March 27, 1944 Bank's voting rights: 100% Capital: ¥4,374 million
<b>Chibagin Asset Management Co., Ltd.</b> 2-13-7, Kotobashi, Sumida-ku, Tokyo 130-0022	Investment management, investment advice	Established: March 31, 1986 Bank's voting rights: 40% Capital: ¥200 million Subsidiaries' voting rights: 30%

\*Branches of Chibagin Securities Co., Ltd. [20branches]: Head Office, Ichihara Branch, Kisarazu Branch, Tateyama Branch, Yachiyo Branch, Kamagaya Branch, Narita Branch, Tsudanuma Branch, Ichikawa Branch, Funabashi Branch, Mobara Branch, Asahi Branch, Togane Branch, Kashiba Branch, and Matsudo Branch (all the above in Chiba Prefecture), Tokyo Head Office (Tokyo), Saitama Head Office, Urawa Branch, Soka Branch, and Tokorozawa Branch (all the above in Saitama Prefecture)

### Research and consulting business

Company	Principal business	Corporate profile
<b>Chibagin Research Institute, Ltd.</b> Chiba Makuhari Building, 1-10-2, Nakase, Mihamachi, Chiba-shi, Chiba 261-0023	Research, surveys, and consulting	Established: February 28, 1990 Bank's voting rights: 31.77% Capital: ¥150 million Subsidiaries' voting rights: 68.23%
<b>Chibagin Computer Service Co., Ltd.</b> Chiba Makuhari Building, 1-10-2, Nakase, Mihamachi, Chiba-shi, Chiba 261-0023	Software development, commissioned computation tasks	Established: April 1, 1980 Bank's voting rights: 48.67% Capital: ¥150 million Subsidiaries' voting rights: 51.33%
<b>T&amp;I Innovation Center Co., Ltd.</b> KABUTO ONE Building 11F, 7-1, Nihonbashi Kabuto-cho, Chuo-ku, Tokyo 103-0026	Research and investigation of IT and financial technologies, development and sales of software	Established: July 1, 2016 Bank's voting rights: 40% Capital: ¥100 million

### Leasing and venture capital business

Company	Principal business	Corporate profile
<b>Chibagin Leasing Co., Ltd.</b> Chiba Makuhari Building, 1-10-2, Nakase, Mihamachi, Chiba-shi, Chiba 261-0023	Leasing	Established: December 15, 1986 Bank's voting rights: 49% Capital: ¥100 million Subsidiaries' voting rights: 51%
<b>Chibagin Capital Co., Ltd.</b> Chiba Makuhari Building, 1-10-2, Nakase, Mihamachi, Chiba-shi, Chiba 261-0023	Operation and management of investment funds, M&A advisory business	Established: May 29, 1984 Bank's voting rights: 30% Capital: ¥100 million Subsidiaries' voting rights: 70%

### Credit card business

Company	Principal business	Corporate profile
<b>Chibagin Card Co., Ltd.</b> World Business Garden Marive East 9F, 2-6-1, Nakase, Mihamachi, Chiba-shi, Chiba 261-7109	Credit card and credit guarantee business	Established: February 16, 1989 Bank's voting rights: 48.49% Capital: ¥100 million Subsidiaries' voting rights: 51.51%

### Staffing service and outsourcing business

Company	Principal business	Corporate profile
<b>Chibagin Career Service Co., Ltd.</b> Chiba Makuhari Building, 1-10-2, Nakase, Mihamachi, Chiba-shi, Chiba 261-0023	Staffing service business, accounting and general administration entrustment service business	Established: December 22, 1989 Bank's voting rights: 100% Capital: ¥20 million
<b>Chibagin Heartful Co., Ltd.</b> 4-1-10, Masago, Mihamachi, Chiba-shi, Chiba 261-0011	Outsourcing of operational business	Established: December 1, 2006 Bank's voting rights: 100% Capital: ¥10 million
<b>Sobu Co., Ltd.</b> Chiba Makuhari Building, 1-10-2, Nakase, Mihamachi, Chiba-shi, Chiba 261-0023	Rental and maintenance of the Chiba Bank's office buildings and welfare facilities, purchase and sale of supplies and consumer goods	Established: September 7, 1959 Bank's voting rights: 100% Capital: ¥20 million
<b>TSUBASA-AML Center Co., Ltd.</b> World Business Garden Marive East 19F, 2-6-1, Nakase, Mihamachi, Chiba-shi, Chiba 261-7119	Exchange transaction analysis business	Established: November 1, 2023 Bank's voting rights: 50% Capital: ¥85 million

### Credit guarantees and management business

Company	Principal business	Corporate profile
<b>Chibagin Guarantee Co., Ltd.</b> 3-17-5, Inage-higashi, Inage-ku, Chiba-shi, Chiba 263-0031	Loan guarantees, fee collection services	Established: May 1, 1978 Bank's voting rights: 45.63% Capital: ¥54 million Subsidiaries' voting rights: 54.37%
<b>Chiba Servicer Co., Ltd.</b> Chiba Makuhari Building, 1-10-2, Nakase, Mihamachi, Chiba-shi, Chiba 261-0023	Management and collection of claims	Established: October 1, 2001 Bank's voting rights: 100% Capital: ¥500 million

### AI solutions

Company	Principal business	Corporate profile
<b>EDGE Technology, Inc.</b> Daiwa Kanda Mikuracho Building, 7-1, Kandamikuracho, Chiyoda-ku, Tokyo 101-0038	Provision of AI solution services and AI education services, development and sales of AI products	Established: May 12, 2014 Bank's voting rights: 100% Capital: ¥98 million

### Regional trading company

Company	Principal business	Corporate profile
<b>Chibagin Market Co., Ltd.</b> Tsukamoto Dai-Chiba Building 2F, 2-3-1 Fujimi, Chuo-ku, Chiba-shi, Chiba 260-0015	Regional trading company	Established: May 10, 2021 Bank's voting rights: 100% Capital: ¥100 million

### Energy generation business

Company	Principal business	Corporate profile
<b>Himawari Green Energy Co., Ltd.</b> 1-2 Chiba-minato, Chuo-ku, Chiba-shi, Chiba 260-8720	Renewable energy power generation/sales operations	Established: April 28, 2023 Bank's voting rights: 100% Capital: ¥50 million

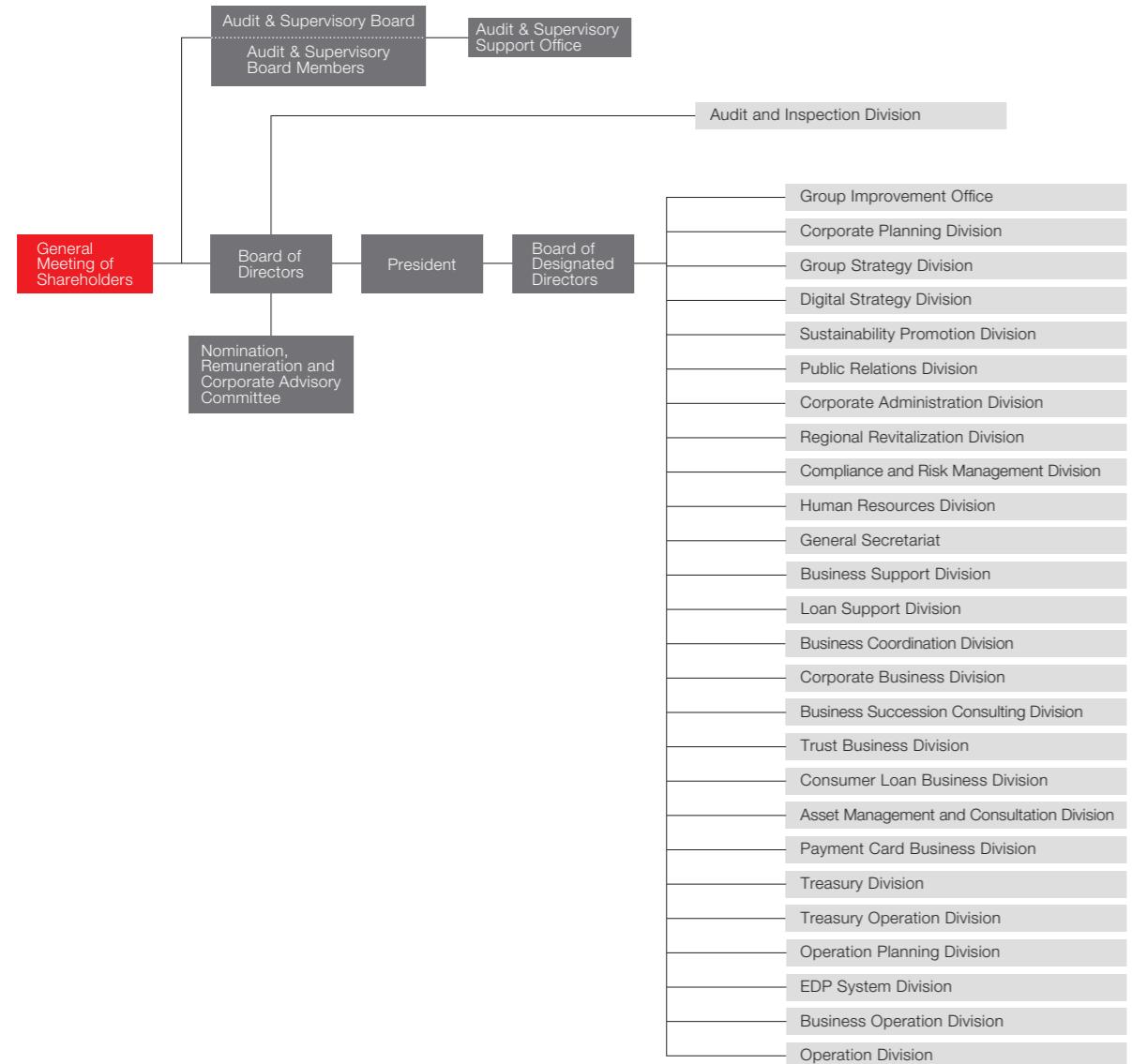
### Agriculture

Company	Principal business	Corporate profile
<b>Fresh Farm Chiba Co., Ltd.</b> 283-16 Ushiku, Ichihara-shi, Chiba 290-0225	Agriculture	Established: March 16, 2018 Bank's voting rights: 100% Capital: ¥44.5 million

# Organization and Corporate Data

## Organization

The Chiba Bank, Ltd.  
As of June 27, 2025



## International Directory

The Chiba Bank, Ltd.  
As of March 31, 2025

**Head Office**  
1-2, Chiba-minato, Chuo-ku, Chiba-shi,  
Chiba 260-8720, Japan  
Telephone: 81-43-245-1111  
<https://www.chibabank.co.jp/en>

**Treasury Operation Division**  
1-5-5, Nihonbashi Muromachi, Chuo-ku,  
Tokyo 103-0022, Japan  
Telephone: 81-3-3270-8459 Fax: 81-3-3242-1735  
SWIFT Address: CHBA JPJT

**Treasury Division**  
1-5-5, Nihonbashi Muromachi, Chuo-ku,  
Tokyo 103-0022, Japan  
Telephone: 81-3-3231-1285 Fax: 81-3-3242-1736

**New York Branch**  
1133 Avenue of the Americas, 15th Floor, New York, N.Y.  
10036, U.S.A.  
Telephone: 1-212-354-7777 Fax: 1-212-354-8575  
SWIFT Address: CHBAUS33

**Hong Kong Branch**  
Unit 2510, One Pacific Place, 88 Queensway, Hong Kong  
Telephone: 852-2840-1222 Fax: 852-2840-0507  
SWIFT Address: CHBAHKHH

**London Branch**  
3rd Floor, Regina House, 1 Queen Street, London EC4N  
1SW, The United Kingdom  
Telephone: 44-20-7315-3111 Fax: 44-20-7236-2205  
SWIFT Address: CHBAGB2L

**Singapore Branch**  
50 Raffles Place, #17-05 Singapore Land Tower,  
Singapore 048623  
Telephone: 65-6438-4525 Fax: 65-6438-6890  
SWIFT Address: CHBASGSG

**Shanghai Representative Office**  
Room 707, Shanghai International Trade Center,  
2201 Yan-An Road (West),  
Shanghai, P.R.C. 200336  
Telephone: 86-21-62780482 Fax: 86-21-62780422

**Bangkok Representative Office**  
No.98 Sathorn Square Office Tower, 20th Floor, Room 2008,  
North Sathorn Road, Silom, Bangkok 10500, Thailand  
Telephone: 66-2-163-2723 Fax: 66-2-163-2725

## Corporate Data

The Chiba Bank, Ltd.  
As of March 31, 2025

### Principal Shareholders

The ten largest shareholders of the Bank and their respective shareholdings as of March 31, 2025 were as follows:

	Number of Shares (in thousands)* <sup>1</sup>	Percentage of Total Shares Issued* <sup>2</sup> (%)
The Master Trust Bank of Japan, Ltd. (Trust Account)	108,056	15.27
Custody Bank of Japan, Ltd. (Trust Account)	40,707	5.75
Nippon Life Insurance Company	26,870	3.79
STATE STREET BANK AND TRUST COMPANY 505223	24,576	3.47
SUMITOMO LIFE INSURANCE COMPANY	18,302	2.58
Meiji Yasuda Life Insurance Company	17,842	2.52
The Dai-ichi Life Insurance Company, Limited	16,219	2.29
STATE STREET BANK AND TRUST COMPANY 505001	15,099	2.13
Sompo Japan Insurance Inc.	14,037	1.98
STATE STREET BANK WEST CLIENT - TREATY 505234	11,069	1.56

Excluded from the figures above are 98,132 thousand treasury shares in the name of the Chiba Bank, Ltd. (Excludes one thousand shares which, although registered in the name of the Chiba Bank, Ltd. on the shareholder list, are not actually owned by the Bank.)

\*1 Rounded down to the nearest thousand

\*2 Rounded down to two decimal places

### Corporate Profile

Established	March 1943
Network	183 offices (161 branches, 19 sub branches, 3 virtual branches)
Domestic	3 money exchange counters 51,629 off-branch ATM locations (including 11,460 E-net ATM locations at convenience stores, 26,089 ATM locations jointly with Seven Bank, Ltd., 13,846 ATM locations jointly with Lawson Bank, Inc.)
Overseas	4 branches (New York/Hong Kong/Singapore) 2 representative offices (Shanghai/Bangkok)
Number of Employees*	4,076
Total Assets	¥21,530.5 billion (Non-Consolidated)
Deposits	¥16,268.7 billion (Non-Consolidated)
Loans and Bills Discounted	¥13,233.3 billion (Non-Consolidated)
Capital Stock	¥145.0 billion
Total Capital Ratio (BIS guidelines)	15.04% (Consolidated) 14.14% (Non-Consolidated)
Authorized Number of Shares	2,500,000 thousand
Number of Issued Shares	805,521 thousand
Number of Shareholders	41,309
Stock Listing (Code)	Tokyo Stock Exchange (8331)
Transfer Agent	Sumitomo Mitsui Trust Bank, Limited 1-4-1 Marunouchi, Chiyoda-ku, Tokyo 100-8233

Figures as shown are rounded down in principal.

\* Number of employees includes transferred employees but excludes temporary staff and one-year contract employees.

### Editorial Policy

This document has been edited in order for stakeholders to easily understand the overview and business strategies of the Chiba Bank Group. The International Integrated Reporting Framework advocated by the IFRS Foundation (former IIRC) and other guidelines were used for reference in the editing of this report. This report contains forward-looking statements, including financial outlook. They are based on future outlook and forecasts, which the Bank deems reasonable at the time of publication. They do not constitute a promise by the Bank that these will be realized. Actual results may differ from those expressed in the forward-looking statements due to changes in conditions.

**Reporting Period:** April 2024 - March 2025 (The document includes some information from April 2025 onwards.)

# THE CHIBA BANK, LTD.

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