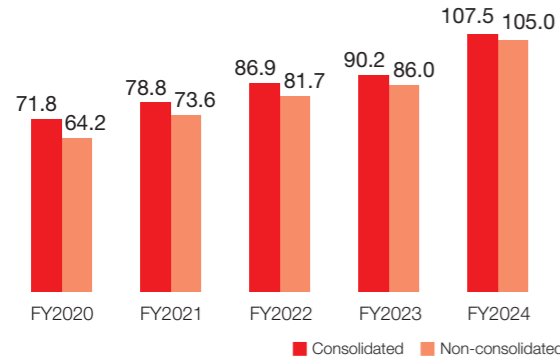


Financial Highlights

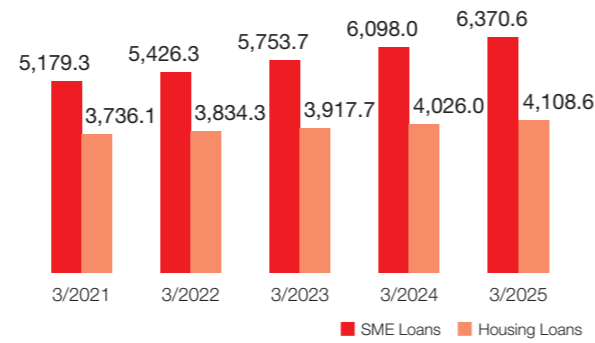
>> Ordinary Profit (Consolidated/Non-consolidated/¥ billion)

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



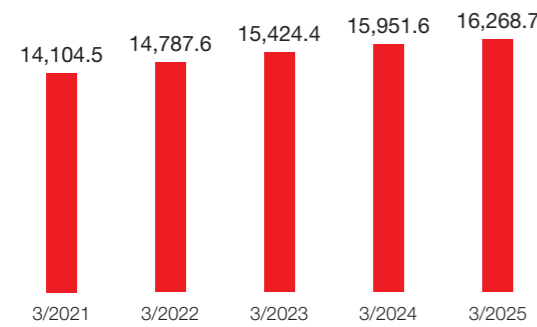
>> SME Loans/Housing Loans (Non-consolidated/¥ billion)

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



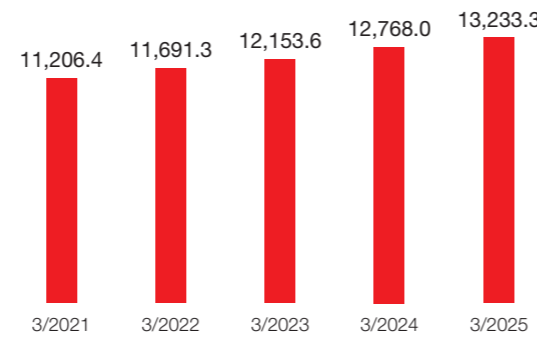
>> Deposits (Non-consolidated/¥ billion)

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



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

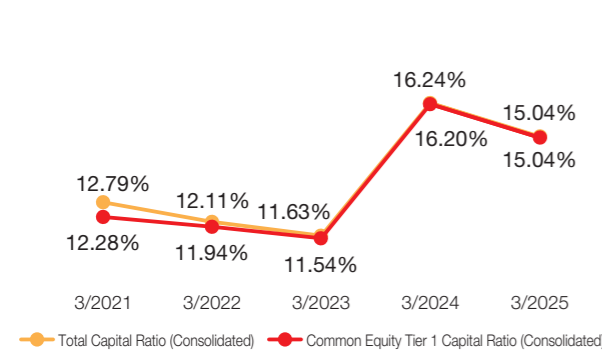
Non-consolidated: **¥13,233.3 billion**



>> Capital Ratio

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

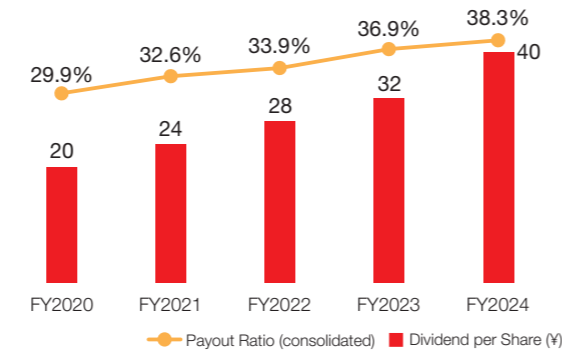
Common Equity Tier 1 Capital Ratio (Consolidated): **15.04%**



>> Dividends Paid

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

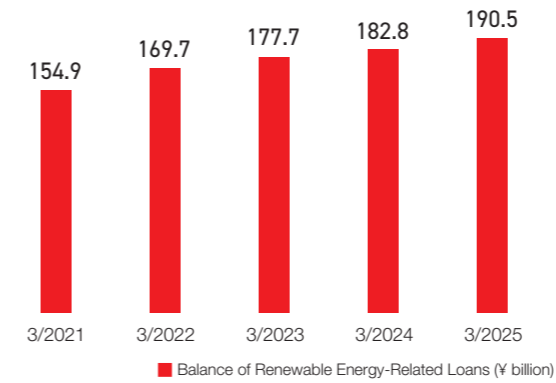
Dividend per Share: **¥40**



Non-financial Highlights

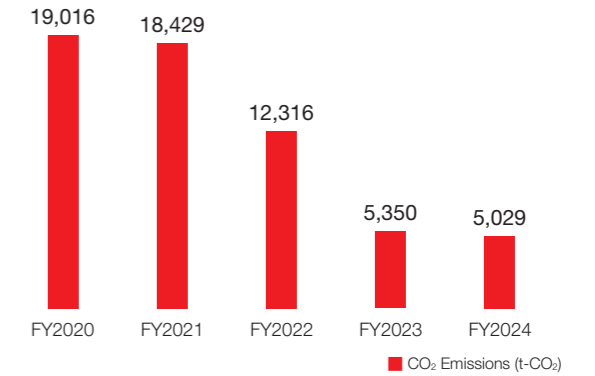
>> Initiatives to Promote Renewable Energy

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



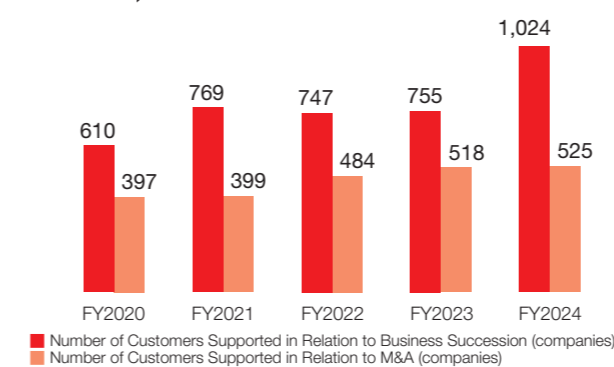
>> CO₂ Emissions (Scope 1 and 2)

CO₂ Emissions: **5,029 t-CO₂**



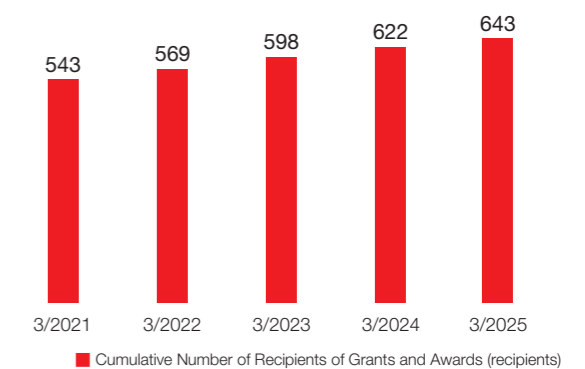
>> Number of Customers Supported in Relation to Business Succession/M&A

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



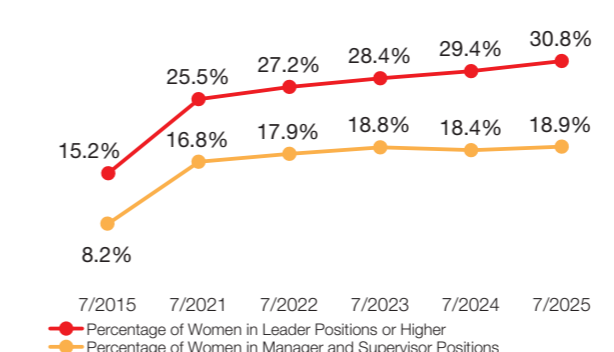
>> Support for Industrial Development and Technological Innovation

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



>> Initiatives to Promote the Active Participation of Women

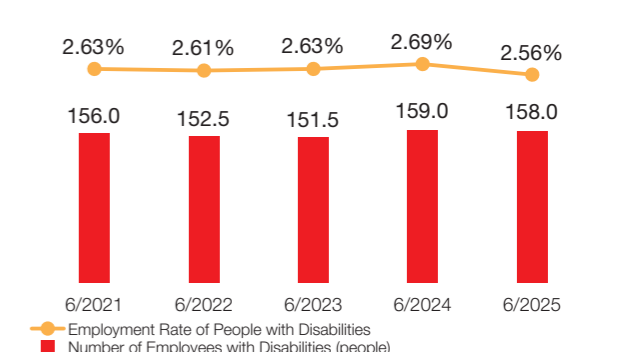
Percentage of Leadership Positions Held by Women: **30.8%**
(Percentage of Supervisory and Managerial Positions Held by Women: **18.9%**)



>> 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*1					Thousands of U.S. Dollars*2
	2025	2024	2023	2022	2021	2025
For the Year						
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
At Year-End						
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

	Yen					U.S. Dollars
	2025	2024	2023	2022	2021	2025
Per Share						
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*1		Thousands of U.S. Dollars*2
	2025	2024	2025
Assets			
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)
Total Assets	¥21,631,292	¥21,323,895	\$144,671,568
Liabilities			
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
Total Liabilities	¥20,486,102	¥20,142,392	\$137,012,456
Net Assets			
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
Total Net Assets	¥ 1,145,190	¥ 1,181,503	\$ 7,659,113
Total Liabilities and Net Assets	¥21,631,292	¥21,323,895	\$144,671,568

*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 Statement of Income

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

	Millions of Yen ^{*1}		Thousands of U.S. Dollars ^{*2}
	2025	2024	2025
Income			
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
Total Income	¥362,183	¥311,701	\$2,422,311
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
Total Expenses	¥255,358	¥221,032	\$1,707,857
Profit before Income Taxes	106,825	90,668	714,454
Income Taxes—Current	31,619	28,847	211,472
Income Taxes—Deferred	946	(619)	6,332
Profit	¥ 74,259	¥ 62,440	\$ 496,650
Profit Attributable to Owners of Parent	¥ 74,259	¥ 62,440	\$ 496,650

*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.

Non-Consolidated Balance Sheet

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

	Millions of Yen ^{*1}		Thousands of U.S. Dollars ^{*2}
	2025	2024	2025
Assets			
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)
Total Assets	¥21,530,580	¥21,227,274	\$143,997,998
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
Total Liabilities	¥20,477,758	¥20,139,139	\$136,956,653
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
Total Net Assets	¥ 1,052,821	¥ 1,088,134	\$ 7,041,345
Total Liabilities and Net Assets	¥21,530,580	¥21,227,274	\$143,997,998

*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.

*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.

Group Companies

Non-Consolidated Statement of Income

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

	Millions of Yen*1		Thousands of U.S. Dollars*2
	2025	2024	2025
Income			
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
Total Income	¥328,352	¥277,787	\$2,196,045
Expenses			
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
Total Expenses	¥223,977	¥192,004	\$1,497,977
Profit before Income Taxes	104,375	85,783	698,069
Income Taxes—Current	29,379	25,858	196,495
Income Taxes—Deferred	763	(646)	5,108
Profit	¥ 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.

*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.

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

Group Companies

Securities and asset management businesses

Company	Principal business	Corporate profile	
Chibagin Securities Co., Ltd.* Chiba Chuo Twin Building, 2nd Tower 2F, 2-5-1, Chuo, Chuo-ku, Chiba-shi, Chiba 260-0013	Securities business	Established: March 27, 1944 Capital: ¥4,374 million	Bank's voting rights: 100% Subsidiaries' voting rights: 100%
Chibagin Asset Management Co., Ltd. 2-13-7, Kotobashi, Sumida-ku, Tokyo 130-0022	Investment management, investment advice	Established: March 31, 1986 Capital: ¥200 million	Bank's voting rights: 40% 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, Mobarra Branch, Asahi Branch, Togane Branch, Kashiwa 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	
Chibagin Research Institute, Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Research, surveys, and consulting	Established: February 28, 1990 Capital: ¥150 million	Bank's voting rights: 31.77% Subsidiaries' voting rights: 68.23%
Chibagin Computer Service Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Software development, commissioned computation tasks	Established: April 1, 1980 Capital: ¥150 million	Bank's voting rights: 48.67% Subsidiaries' voting rights: 51.33%
T&I Innovation Center Co., Ltd. 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 Capital: ¥100 million	Bank's voting rights: 40%

Leasing and venture capital business

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

Credit card business

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

Staffing service and outsourcing business

Company	Principal business	Corporate profile	
Chibagin Career Service Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Staffing service business, accounting and general administration entrustment service business	Established: December 22, 1989 Capital: ¥20 million	Bank's voting rights: 100% Subsidiaries' voting rights: 100%
Chibagin Heartful Co., Ltd. 4-1-10, Masago, Mihama-ku, Chiba-shi, Chiba 261-0011	Outsourcing of operational business	Established: December 1, 2006 Capital: ¥10 million	Bank's voting rights: 100% Subsidiaries' voting rights: 100%
Sobu Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, 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 Capital: ¥20 million	Bank's voting rights: 100% Subsidiaries' voting rights: 100%
TSUBASA-AML Center Co., Ltd. World Business Garden Marive East 19F, 2-6-1, Nakase, Mihama-ku, Chiba-shi, Chiba 261-7119	Exchange transaction analysis business	Established: November 1, 2023 Capital: ¥85 million	Bank's voting rights: 50% Subsidiaries' voting rights: 50%

Credit guarantees and management business

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

AI solutions

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

Regional trading company

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

Energy generation business

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

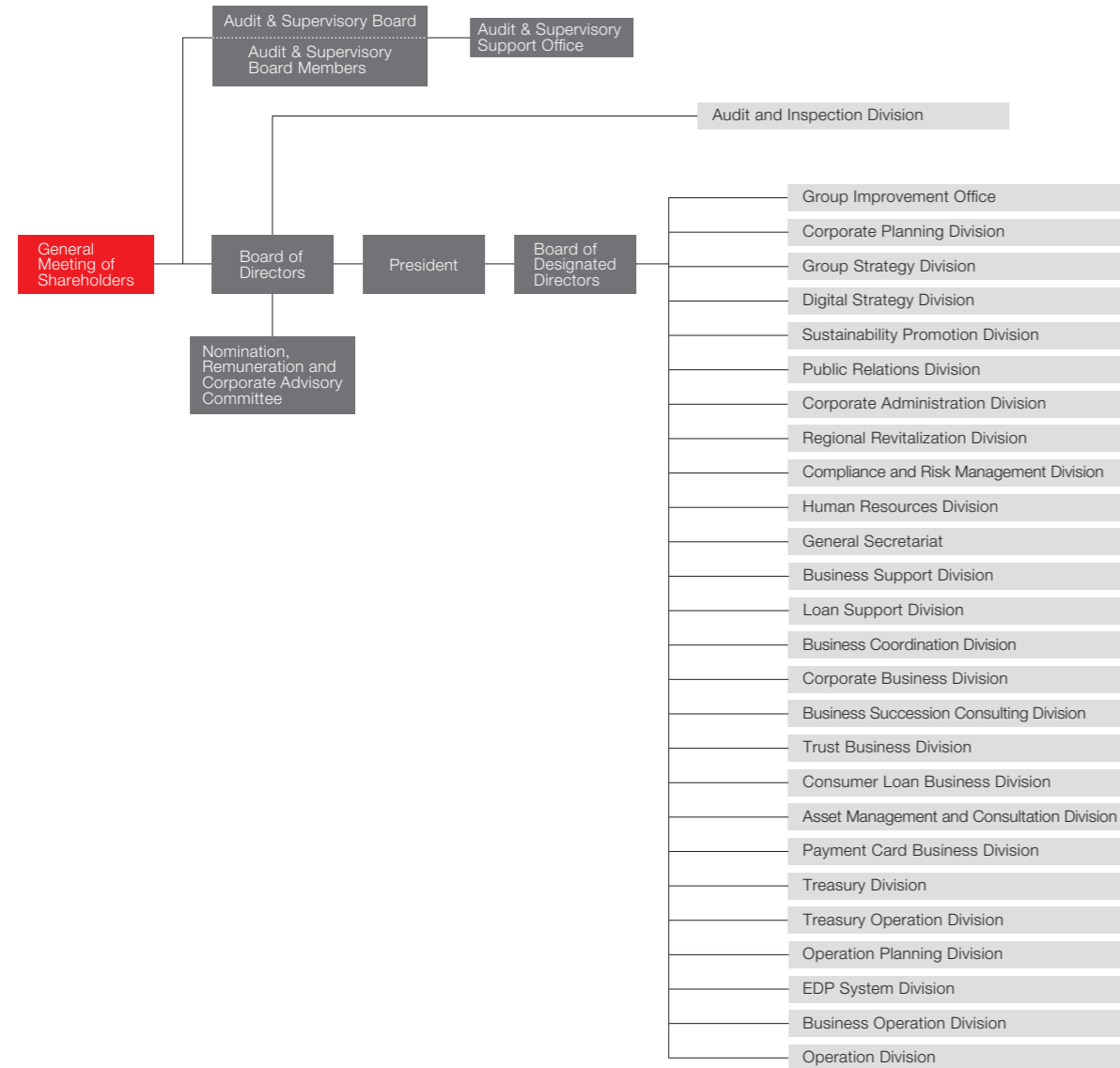
Agriculture

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

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: CHBAJPJT

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, Bangrak, 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)*1	Percentage of Total Shares Issued*2 (%)
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)
	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.)
	4 branches (New York/Hong Kong/London/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.

1-2 Chiba-minato, Chuo-ku, Chiba-shi, Chiba 260-8720, Japan

Phone: 81-43-245-1111

<https://www.chibabank.co.jp/en>

