

The Chiba Bank, Ltd.

Financial Results for the Nine Months of Fiscal Year 2023, ending March 31, 2024

Stock Exchange Listing: Tokyo (code: 8331)
 URL: <https://www.chibabank.co.jp/>
 Representative: Tsutomu Yonemoto, President
 Contact: Taro Kanzawa, General Manager, Corporate Planning Division
 Filing date of Financial Statements: February 6, 2024 (scheduled)
 Payment day of cash dividend: -
 Trading Accounts: Established
 Supplementary Materials: Attached
 IR Meeting: Not scheduled

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

1. Financial Highlights for the First Nine Months (from April 1, 2023 to December 31, 2023)

(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 四半期純利益 | |
|--|-------------------------|------|-------------------------|-----|--|-----|
| | ¥Million | % | ¥Million | % | ¥Million | % |
| Nine months ended December 31, 2023 | 231,809 | 11.6 | 72,570 | 3.8 | 50,129 | 3.3 |
| December 31, 2022 | 207,638 | 16.8 | 69,878 | 7.4 | 48,513 | 6.9 |

Note: Comprehensive Income: Period ended December 31, 2023: ¥95,425 million [-%]; Period ended December 31, 2022: (¥8,187 million) [(83.8%)]

| | Profit per Share 1株当たり四半期純利益 | Profit per Share (Diluted) 潜在株式調整後 1株当たり四半期純利益 |
|--|---------------------------------|--|
| | ¥ | ¥ |
| Nine months ended December 31, 2023 | 69.27 | - |
| December 31, 2022 | 66.24 | - |

(2) Consolidated Financial Condition

| | Total Assets 総資産 | Net Assets 純資産 | Capital Assets to Total Assets 自己資本比率 |
|-------------------|---------------------|-------------------|--|
| | ¥Million | ¥Million | % |
| December 31, 2023 | 20,492,545 | 1,127,192 | 5.5 |
| March 31, 2023 | 19,787,882 | 1,061,115 | 5.3 |

(Reference) Capital Assets Period ended December 31, 2023: ¥1,127,192 million; FY2022: ¥1,061,115 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, 2023 | — | 13.00 | — | 15.00 | 28.00 |
| Ending March 31, 2024 | — | 15.00 | — | | |
| Ending March 31, 2024 (Forecast) | | 15.00 | — | 17.00 | 32.00 |

(Note) Revision of dividend forecast compared to most recent announcement: Yes

3. Consolidated Earnings Forecasts for FY2023 (from April 1, 2023 to March 31, 2024)

(%: 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 |
|--------------------------------------|-------------------------|-----|---|-----|--------------------------------|
| | ¥Million | % | ¥Million | % | ¥ |
| Fiscal Year Ending March 31, 2024 | 88,000 | 1.1 | 61,000 | 1.1 | 84.53 |

(Note) Revision of earnings forecast compared to most recent announcement: None

*** Notes**

- (1) Material changes in consolidated subsidiaries during the first nine months (changes in specific subsidiaries related to changes in the scope of consolidation): None
- (2) Accounting methods used specifically in the creation of quarterly financial statements: None
- (3) Changes in accounting principles, accounting estimates, or restatements:
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: None
 - ② Other changes in accounting principles: None
 - ③ Changes in accounting estimates: None
 - ④ Restatement: None
- (4) Number of Issued Shares (Common Stock)
- ① Number of issued shares (including treasury shares):

| | | | | |
|--|-------------------|--------------------|----------------|--------------------|
| | December 31, 2023 | 815,521,087 shares | March 31, 2023 | 815,521,087 shares |
|--|-------------------|--------------------|----------------|--------------------|
 - ② Number of treasury shares:

| | | | | |
|--|-------------------|-------------------|----------------|-------------------|
| | December 31, 2023 | 97,976,315 shares | March 31, 2023 | 90,941,920 shares |
|--|-------------------|-------------------|----------------|-------------------|
 - ③ Average number of issued shares:

| | | | | |
|--|-------------------------------------|--|--------------------|--|
| | For the first nine months of FY2023 | | 723,652,980 shares | |
| | For the first nine months of FY2022 | | 732,345,416 shares | |

*** This quarterly report is not subject to the quarterly review**

*** Explanation for the proper use of the earnings forecast and other notes**

For information related to the earnings forecast, please refer to “1. Qualitative Information (4) Qualitative Information related to the Consolidated Earnings Projections” on page 4.

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1. Qualitative Information

(1) Basic Management Policy

Chiba bank Group believes that its commitment to providing not only functional value mainly financial services such as deposits, loans, and exchange, but also societal value by contributing to the resolution of regional issues as its corporate group purpose. In order to align its views with the Bank's stakeholders, which include customers, shareholders, and employees, as well as continue to be a close presence for each person and company within the local community and "a place where our stakeholders' hopes can come to life", Chiba Bank has made its core purpose "to create a local community better suited to bringing each person's hope to life".

In order to achieve this purpose, the Bank Group has established a corporate vision of "an Engagement Bank Group that works closely with the community" while aiming to become "a Bank Group that seeks to keep growing together along with the entire region by providing value through deep connections with all of its stakeholders including customers, shareholders, and employees".

(2) Qualitative Information related to the Consolidated Business Results

Financial results for the first nine months of FY2023 were as follows.

Ordinary income was 231,809 million yen, an increase of 24,171 million yen compared to the previous year, mainly due to an increase in interest income. Ordinary expenses were 159,239 million yen, an increase of 21,478 million yen compared to the previous year, mainly due to an increase in interest expenses.

As a result, ordinary profit was 72,570 million yen, an increase of 2,692 million yen, while profit attributable to owners of parent was 50,129 million yen, an increase of 1,615 million yen compared to the previous year.

(3) Qualitative Information related to the Consolidated Financial Condition

Total assets as of December 31, 2023 were 20,492.5 billion yen, an increase of 704.6 billion yen compared to March 31, 2023. Figures for the Bank's major accounts were as follows.

The balance of deposits as of December 31, 2023 was 15,510.3 billion yen, an increase of 102.2 billion yen compared to March 31 2023, mainly due to increased retail deposits. This growth reflects 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 December 31, 2023 was 12,657.0 billion yen, an increase of 549.9 billion yen compared to March 31, 2023. The balance of held of securities was 2,591.6 billion yen, an increase of 15.5 billion yen compared to March 31, 2023.

(4) Qualitative Information related to the Consolidated Earnings Forecast

1. Consolidated Earnings Forecast

There are no changes to the FY2023 Earnings Forecast released on November 9, 2023.

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. Upward Revision of the Cash Dividend Projection

The Bank proposes to increase the year-end cash dividend for the fiscal year ending March 31, 2024, which was planned to be ¥15.00 per share, by ¥2.00 to ¥17.00 per share to show our appreciation for the ongoing assistance of our shareholders. For more details, please refer to the "Announcement regarding the Upward Revision of the FY2023 Dividend Forecast" released separately today.

2. Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheet

(¥ Million)

| Item | 科目 (Japanese) | As of March 31, 2023 | As of December 31, 2023 |
|---|------------------|-------------------------|----------------------------|
| Assets (資産の部) | | | |
| Cash and due from banks | 現金預け金 | 4,065,850 | 4,074,911 |
| Call loans and bills bought | コールローン及び買入手形 | 335,089 | 316,392 |
| Receivables under resale agreements | 買現先勘定 | 17,999 | 17,999 |
| Receivables under securities borrowing transactions | 債券貸借取引支払保証金 | 5,446 | 8,313 |
| Monetary claims bought | 買入金銭債権 | 22,612 | 25,081 |
| Trading assets | 特定取引資産 | 162,444 | 250,037 |
| Money held in trust | 金銭の信託 | 9,279 | 11,167 |
| Securities | 有価証券 | 2,576,106 | 2,591,669 |
| Loans and bills discounted | 貸出金 | 12,107,066 | 12,657,008 |
| Foreign exchanges | 外国為替 | 5,375 | 9,189 |
| Other assets | その他資産 | 320,687 | 370,272 |
| Tangible fixed assets | 有形固定資産 | 124,473 | 123,536 |
| Intangible fixed assets | 無形固定資産 | 14,222 | 14,716 |
| Net defined benefit asset | 退職給付に係る資産 | 18,578 | 20,612 |
| Deferred tax assets | 繰延税金資産 | 3,088 | 3,225 |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 31,822 | 29,544 |
| Allowance for loan losses | 貸倒引当金 | (32,260) | (31,135) |
| Total assets | 資産の部合計 | 19,787,882 | 20,492,545 |
| Liabilities (負債の部) | | | |
| Deposits | 預金 | 15,408,192 | 15,510,396 |
| Negotiable certificates of deposit | 譲渡性預金 | 495,748 | 435,195 |
| Call money and bills sold | コールマネー及び売渡手形 | 810,859 | 1,223,599 |
| Payables under repurchase agreements | 売現先勘定 | 17,160 | 59,366 |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | 337,074 | 295,619 |
| Trading liabilities | 特定取引負債 | 18,618 | 27,636 |
| Borrowed money | 借入金 | 1,206,808 | 1,277,964 |
| Foreign exchanges | 外国為替 | 724 | 525 |
| Bonds payable | 社債 | 110,038 | 115,039 |
| Borrowed money from trust account | 信託勘定借 | 13,439 | 15,323 |
| Other liabilities | その他負債 | 237,725 | 315,595 |
| Net defined benefit liability | 退職給付に係る負債 | 4,476 | 4,047 |
| Provision for directors' retirement benefits | 役員退職慰労引当金 | 160 | 171 |
| Provision for reimbursement of deposits | 睡眠預金払戻損失引当金 | 910 | 688 |
| Provision for loyalty point programs | ポイント引当金 | 838 | 912 |
| Reserves under special laws | 特別法上の引当金 | 24 | 24 |
| Deferred tax liabilities | 繰延税金負債 | 21,742 | 43,301 |
| Deferred tax liabilities for land revaluation | 再評価に係る繰延税金負債 | 10,402 | 10,401 |
| Acceptances and guarantees | 支払承諾 | 31,822 | 29,544 |
| Total liabilities | 負債の部合計 | 18,726,767 | 19,365,353 |

(¥ Million)

| Item | 科目 (Japanese) | As of March 31, 2023 | As of December 31, 2023 |
|---|------------------|-------------------------|----------------------------|
| Net assets | (純資産の部) | | |
| Capital stock | 資 本 金 | 145,069 | 145,069 |
| Capital surplus | 資 本 剰 余 金 | 122,146 | 122,185 |
| Retained earnings | 利 益 剰 余 金 | 755,517 | 783,906 |
| Treasury shares | 自 己 株 式 | (62,943) | (70,590) |
| Total shareholders' equity | 株 主 資 本 合 計 | 959,789 | 980,570 |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | 83,907 | 126,921 |
| Deferred gains or losses on hedges | 繰 延 ヘ ッ ジ 損 益 | 10,408 | 12,459 |
| Revaluation reserve for land | 土 地 再 評 価 差 額 金 | 9,921 | 9,920 |
| Remeasurements of defined benefit plans | 退職給付に係る調整累計額 | (2,911) | (2,679) |
| Total accumulated other comprehensive income | その他の包括利益累計額合計 | 101,326 | 146,621 |
| Total net assets | 純 資 産 の 部 合 計 | 1,061,115 | 1,127,192 |
| Total liabilities and net assets | 負債及び純資産の部合計 | 19,787,882 | 20,492,545 |

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

(¥ Million)

| Item | 科目 (Japanese) | For the nine months ended December 31, 2022 | For the nine months ended December 31, 2023 |
|---|----------------------|---|---|
| Ordinary income | 経常収益 | 207,638 | 231,809 |
| Interest income | 資金運用収益 | 125,227 | 147,323 |
| Interest on loans and discounts | (うち貸出金利息) | 83,719 | 96,706 |
| Interest and dividends on securities | (うち有価証券利息配当金) | 33,449 | 37,467 |
| Trust fees | 信託報酬 | 89 | 72 |
| Fees and commissions income | 役務取引等収益 | 43,688 | 45,398 |
| Trading income | 特定取引収益 | 1,621 | 1,306 |
| Other ordinary income | その他業務収益 | 6,853 | 5,402 |
| Other income | その他経常収益 | 30,158 | 32,305 |
| Ordinary expenses | 経常費用 | 137,760 | 159,239 |
| Interest expenses | 資金調達費用 | 21,501 | 46,750 |
| Interest on deposits | (うち預金利息) | 5,101 | 14,177 |
| Fees and commissions payments | 役務取引等費用 | 14,028 | 16,253 |
| Other ordinary expenses | その他業務費用 | 18,300 | 5,914 |
| General and administrative expenses | 営業経費 | 66,085 | 68,553 |
| Other expenses | その他経常費用 | 17,843 | 21,766 |
| Ordinary profit | 経常利益 | 69,878 | 72,570 |
| Extraordinary income | 特別利益 | - | 138 |
| Gain on disposal of non-current assets | 固定資産処分益 | - | 138 |
| Extraordinary losses | 特別損失 | 145 | 194 |
| Loss on disposal of non-current assets | 固定資産処分損 | 76 | 70 |
| Impairment losses | 減損損失 | 69 | 124 |
| Profit before income taxes | 税金等調整前 四半期純利益 | 69,732 | 72,514 |
| Income taxes-current | 法人税、住民税 及び事業税 | 15,429 | 20,812 |
| Income taxes-deferred | 法人税等調整額 | 5,789 | 1,573 |
| Total income taxes | 法人税等合計 | 21,219 | 22,385 |
| Net income | 四半期純利益 | 48,513 | 50,129 |
| Profit attributable to owners of parent | 親会社株主に帰属する 四半期純利益 | 48,513 | 50,129 |

Quarterly Consolidated Statement of Comprehensive Income

(¥ Million)

| Item | 科目 (Japanese) | For the nine months ended December 31, 2022 | For the nine months ended December 31, 2023 |
|--|------------------------------------|---|---|
| Net income | 四 半 期 純 利 益 | 48,513 | 50,129 |
| Other comprehensive income | そ の 他 の 包 括 利 益 | (40,326) | 45,296 |
| Valuation difference on available-for-sale securities | そ の 他 有 価 証 券 評 価 差 額 金 | (61,360) | 42,970 |
| Deferred gains or losses on hedges | 繰 延 ヘ ッ ジ 損 益 | 21,830 | 2,050 |
| Remeasurements of defined benefit plans, net of tax | 退 職 給 付 に 係 る 調 整 額 | (873) | 231 |
| 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 | 77 | 43 |
| Comprehensive income | 四 半 期 包 括 利 益 | 8,187 | 95,425 |
| (Breakdown) | (内 訳) | | |
| Comprehensive income attributable to owners of parent | 親 会 社 株 主 に 係 る 四 半 期 包 括 利 益 | 8,187 | 95,425 |

(3) Note regarding the Going Concern Assumption

Not applicable.

(4) Note regarding Changes in Shareholders' Equity

Not applicable.

(5) Change in Accounting Principles

Not applicable.

(6) Subsequent Events

Not applicable.

Supplementary Information

Financial Results for the First Nine Months of Fiscal Year 2023, ending March 31, 2024

1. P/L Summary (Non-consolidated)

- As a result of our activities to achieve the Purpose and Vision, net business income (before provisions to general allowance for loan losses) was 62.6 billion yen, an increase of 5.9 billion yen compared to the previous year, while ordinary profit was 70.9 billion yen, an increase of 4.0 billion yen, and net income was 50.7 billion yen, an increase of 2.6 billion yen.
- Net income saw steady progress representing 85.9% of the projection for the full year ending March 2024.

Non-consolidated

(¥ Million)

| | (Japanese) | For the nine months ended | (a - b) | For the nine months ended | FY2023 (Projection) | (Reference) FY 2022 |
|---|------------------------------|---------------------------|--------------|---------------------------|------------------------|------------------------|
| | | Dec. 31, 2023 (a) | | Dec. 31, 2022 (b) | | |
| Gross business profit | 業 務 粗 利 益 | 125,905 | 7,828 | 118,076 | | 155,546 |
| Net interest income | 資 金 利 益 | 104,588 | (3,005) | 107,594 | | 140,380 |
| Net fees and commissions income | 役 務 取 引 等 利 益 | 20,823 | (36) | 20,859 | | 28,633 |
| Net Trading income | 特 定 取 引 利 益 | 997 | (66) | 1,064 | | 1,353 |
| Net other ordinary income | そ の 他 業 務 利 益 | (504) | 10,936 | (11,441) | | (14,821) |
| Gains (losses) related to bonds (Government bonds, etc.) | う ち 国 債 等 債 券 損 益 | (4,931) | 11,074 | (16,005) | | (20,000) |
| General and administrative expenses (excluding non-recurrent expenses) (-) | 経 費 (除く臨時処理分) | 63,304 | 1,911 | 61,393 | | 82,523 |
| Net business income (before provisions to general allowance for loan losses) | 業 務 純 益 (一般貸引繰入前) | 62,600 | 5,917 | 56,683 | | 73,023 |
| Core net business income | コ ア 業 務 純 益 | 67,532 | (5,156) | 72,689 | | 93,023 |
| Excluding gains (losses) on cancellation of investment trusts | 除く投資信託解約損益 | 65,261 | (1,643) | 66,905 | | 85,341 |
| Net provisions to general allowance for loan losses (-) (i) | 一 般 貸 倒 引 当 金 純 繰 入 額 | - | - | - | | - |
| Net business income | 業 務 純 益 | 62,600 | 5,917 | 56,683 | | 73,023 |
| Non-recurring gains (losses) | 臨 時 損 益 | 8,374 | (1,819) | 10,194 | | 8,730 |
| Disposal of non-performing loans (-) (ii) | う ち 不 良 債 権 処 理 額 | 134 | 3,521 | (3,386) | | 347 |
| Reversal of loan loss reserves | う ち 貸 倒 引 当 金 戻 入 益 | 1,692 | (378) | 2,070 | | 907 |
| Gains (losses) related to stocks, etc. | う ち 株 式 等 関 係 損 益 | 8,651 | 2,421 | 6,229 | | 8,347 |
| Ordinary profit | 経 常 利 益 | 70,975 | 4,097 | 66,878 | 83,000 | 81,753 |
| Extraordinary gains (losses) | 特 別 損 益 | (177) | (38) | (138) | | (392) |
| Pre-tax quarterly net income | 税 引 前 四半期(中間・当期)純利益 | 70,798 | 4,058 | 66,739 | | 81,361 |
| Total corporate income taxes (-) | 法 人 税 等 合 計 | 20,082 | 1,400 | 18,682 | | 23,234 |
| Net income | 四半期(中間・当期)純利益 | 50,715 | 2,658 | 48,057 | 59,000 | 58,127 |
| Credit-related expenses (-) (i)+(ii) | 与 信 関 係 費 用 | 134 | 3,521 | (3,386) | | 347 |

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

2. P/L Summary (Consolidated)

- Ordinary profit was 72.5 billion yen, an increase of 2.6 billion yen compared to the previous year, and profit attributable to owners of parent was 50.1 billion yen, an increase of by 1.6 billion yen.
- Net income saw steady progress representing 82.1% of the projection for the full year ending March 2024.

Consolidated

(¥ Million)

| | (Japanese) | For the nine months ended Dec. 31, 2023 (a) | (a - b) | For the nine months ended Dec. 31, 2022 (b) | FY2023 (Projection) | (Reference) FY2022 |
|--|----------------------------------|---|--------------|---|------------------------|-----------------------|
| Consolidated net revenue | 連結粗利益 | 130,585 | 6,936 | 123,649 | | 164,166 |
| Net interest income | 資金利益 | 100,573 | (3,152) | 103,726 | | 136,518 |
| Net fees and commissions | 役務取引等利益 | 29,217 | (531) | 29,749 | | 40,484 |
| Net trading income | 特定取引利益 | 1,306 | (314) | 1,621 | | 1,995 |
| Net other ordinary income | その他業務利益 | (512) | 10,935 | (11,447) | | (14,832) |
| General and administrative expenses (-) | 営業経費 | 68,553 | 2,468 | 66,085 | | 88,982 |
| Credit-related expenses (-) | 与信関係費用 | 983 | 4,900 | (3,917) | | 16 |
| Net provisions to general allowance for loan losses (-) | 一般貸倒引当金繰入額 | - | - | - | | - |
| Disposal of non-performing loans (-) | 不良債権処理額 | 983 | 4,900 | (3,917) | | 16 |
| Gains (losses) related to stocks, etc. | 株式等関係損益 | 9,639 | 3,020 | 6,618 | | 9,039 |
| Gains (losses) on equity-method investments | 持分法による投資損益 | 189 | 122 | 66 | | 341 |
| Other | その他 | 1,693 | (18) | 1,711 | | 2,435 |
| Ordinary profit | 経常利益 | 72,570 | 2,692 | 69,878 | 88,000 | 86,983 |
| Extraordinary gains (losses) | 特別損益 | (56) | 89 | (145) | | (312) |
| Net income pre-tax adjustment | 税金等調整前四半期(当期)純利益 | 72,514 | 2,781 | 69,732 | | 86,670 |
| Total corporate income taxes (-) | 法人税等合計 | 22,385 | 1,166 | 21,219 | | 26,393 |
| Net income | 四半期(当期)純利益 | 50,129 | 1,615 | 48,513 | | 60,276 |
| Profit attributable to owners of parent | 親会社株主に帰属する 四半期(当期)純利益 | 50,129 | 1,615 | 48,513 | 61,000 | 60,276 |
| Net business income (before provisions to general allowance for loan losses) | 連結業務純益 (一般貸引繰入前) | 68,416 | 5,949 | 62,466 | | 81,878 |
| Net business income | 連結業務純益 | 68,416 | 5,949 | 62,466 | | 81,878 |

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

3. Loans and Deposits (Non-consolidated / Term-end Balance)

- The balance of loans and bills discounted was 12,702.5 billion yen, an increase of 661.6 billion yen compared to December 31, 2022, mainly due to an increase in corporate loans.
- Deposit balances were 15,532.0 billion yen, an increase of 424.2 billion yen compared to December 31, 2022, mainly due to an increase in retail deposits.

(¥ Billion)

| | (Japanese) | Dec. 31, 2023 | | Dec. 31, 2022 (b) | Sep. 30, 2023 (c) |
|--|--|----------------------|--------------------|----------------------|----------------------|
| | | (a) | (a - b) | | |
| Loans and bills discounted | 貸 出 金 | 12,702.5 | 661.6 | 12,040.9 | 12,520.6 |
| Domestic operations | 国 内 向 け 貸 出 | 12,332.3 | 585.2 | 11,747.0 | 12,143.8 |
| Corporate loans | 事 業 者 向 け 貸 出 | 7,636.7 | 419.6 | 7,217.0 | 7,515.8 |
| Consumer loans | 消 費 者 ロ ー ン | 4,216.4 | 126.2 | 4,090.1 | 4,177.4 |
| Residential loans | う ち 住 宅 ロ ー ン | 4,005.3 | 111.6 | 3,893.6 | 3,970.8 |
| Public sector loans | 公 共 向 け 貸 出 | 479.1 | 39.3 | 439.8 | 450.4 |
| Small and medium-sized enterprises, etc. [Ratio] | う ち 中 小 企 業 等 貸 出 [中 小 企 業 等 貸 出 比 率] | 10,196.1 [82.67%] | 409.3 [(0.63%)] | 9,786.8 [83.31%] | 10,080.1 [83.00%] |
| Overseas operations | 海 外 向 け 貸 出 | 370.2 | 76.4 | 293.8 | 376.8 |
| Deposits | 預 金 | 15,532.0 | 424.2 | 15,107.8 | 15,424.2 |
| Domestic operations | 国 内 | 15,176.7 | 437.5 | 14,739.1 | 15,074.1 |
| Retail deposits | 個 人 | 11,271.6 | 294.6 | 10,976.9 | 11,076.0 |
| Corporate deposits | 法 人 | 3,147.5 | 227.9 | 2,919.6 | 3,114.9 |
| Public sector deposits | 公 共 | 757.6 | (85.0) | 842.6 | 883.1 |
| Overseas operations | 海 外 店 等 | 355.3 | (13.3) | 368.7 | 350.0 |

Note: Ratio = Small and medium-sized enterprises, etc. / Domestic loans and bills discounted

(¥ Billion)

| | (Japanese) | Dec. 31, 2023 | | Dec. 31, 2022 (b) | Sep. 30, 2023 (c) |
|--|---------------|---------------|---------|----------------------|----------------------|
| | | (a) | (a - b) | | |
| Loans and bills discounted (average balance) | 貸 出 金 (平 残) | 12,397.3 | 517.7 | 11,879.6 | 12,321.8 |
| Deposits (average balance) | 預 金 (平 残) | 15,370.5 | 422.2 | 14,948.2 | 15,352.5 |

(Reference) Investment trusts, etc. (参考) 投資信託等

(¥ Billion)

| | (Japanese) | Dec. 31, 2023 | | Dec. 31, 2022 (b) | Sep. 30, 2023 (c) |
|------------------------------|-------------|---------------|---------|----------------------|----------------------|
| | | (a) | (a - b) | | |
| Balance of investment trusts | 投 資 信 託 残 高 | 397.1 | 41.6 | 355.4 | 391.5 |

(¥ Billion)

| | (Japanese) | Dec. 31, 2023 | | Dec. 31, 2022 (b) | Sep. 30, 2023 (c) |
|--|-------------------|---------------|---------|----------------------|----------------------|
| | | (a) | (a - b) | | |
| Balance of retail annuities, insurance, etc. | 個 人 年 金 保 険 等 残 高 | 894.5 | 51.5 | 843.0 | 884.6 |

4. Interest Rate Spread (Domestic Business) (Non-consolidated)

| | (Japanese) | For the nine months ended Dec. 31, 2023 (a) | (a-b) | For the nine months ended Dec. 31, 2022 (b) | (Reference) FY2022 |
|--|------------|---|---------|---|--------------------|
| | | | | | |
| (1) Average yield on interest earning assets (A) | 資金運用利回 | 0.82% | (0.01%) | 0.84% | 0.83% |
| (i) Average yield on loans and bills discounted (B) | 貸出金利回 | 0.86% | (0.00%) | 0.87% | 0.87% |
| (ii) Average yield on securities | 有価証券利回 | 1.73% | 0.00% | 1.73% | 1.61% |
| (2) Average yield on interest bearing liabilities (C) | 資金調達原価 | 0.46% | (0.01%) | 0.47% | 0.47% |
| (i) Average yield on deposits and negotiable certificates of deposit (D) | 預金等利回 | 0.00% | (0.00%) | 0.00% | 0.00% |
| (ii) Expense ratio | 経費率 | 0.52% | (0.00%) | 0.52% | 0.52% |
| (3) Average interest rate spread (A) - (C) | 総資金利鞘 | 0.36% | (0.01%) | 0.37% | 0.36% |
| Difference between average yield on loans and deposits (B) - (D) | 預貸金利差 | 0.86% | (0.01%) | 0.87% | 0.87% |

Note: Figures in (1) and (2) are rounded down to second decimal places. (3) is calculated by taking the difference between (1) and (2).

5. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (Non-consolidated / Consolidated)

<Non-consolidated>

(¥ Million)

| | (Japanese) | Dec. 31, 2023 (a) | (a-b) | Sep. 30, 2023 (b) | (Reference) Dec. 31, 2022 |
|--|-------------------|-------------------|-------|-------------------|---------------------------|
| | | | | | |
| Bankrupt and Substantially Bankrupt Claims | 破産更生債権及びこれらに準ずる債権 | 18,244 | 918 | 17,325 | 16,555 |
| Doubtful Claims | 危険債権 | 52,592 | 1,412 | 51,179 | 55,948 |
| Substandard Claims | 要管理債権 | 44,549 | 274 | 44,274 | 43,410 |
| Loans past due 3 months or more | 三月以上延滞債権 | 645 | 304 | 341 | 632 |
| Restructured loans | 貸出条件緩和債権 | 43,903 | (29) | 43,933 | 42,777 |
| Total | 合計 | 115,386 | 2,606 | 112,780 | 115,913 |

| | | | | | |
|---------------------------|--------|------------|---------|------------|------------|
| Normal Claims | 正常債権 | 12,669,574 | 177,597 | 12,491,977 | 12,019,931 |
| Total Claims | 総与信残高 | 12,784,961 | 180,203 | 12,604,757 | 12,135,845 |
| Non-performing loan ratio | 不良債権比率 | 0.90% | 0.00% | 0.89% | 0.95% |

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.

< Consolidated >

(¥ Million)

| | (Japanese) | Dec. 31, 2023 (a) | (a-b) | Sep. 30, 2023 (b) | (Reference) Dec. 31, 2022 |
|--|-------------------|----------------------|---------|----------------------|------------------------------|
| Bankrupt and Substantially Bankrupt Claims | 破産更生債権及びこれらに準ずる債権 | 17,096 | 1,514 | 15,581 | 15,556 |
| Doubtful Claims | 危険債権 | 52,790 | 1,438 | 51,352 | 56,150 |
| Substandard Claims | 要管理債権 | 44,558 | 274 | 44,284 | 43,417 |
| Loans past due 3 months or more | 三月以上延滞債権 | 645 | 304 | 341 | 632 |
| Restructured loans | 貸出条件緩和債権 | 43,912 | (29) | 43,942 | 42,784 |
| Total | 合計 | 114,445 | 3,227 | 111,218 | 115,124 |
| Normal Claims | 正常債権 | 12,627,104 | 176,190 | 12,450,913 | 11,977,373 |
| Total Claims | 総与信残高 | 12,741,550 | 179,418 | 12,562,131 | 12,092,497 |
| Non-performing loan ratio | 不良債権比率 | 0.89% | 0.01% | 0.88% | 0.95% |

6. Securities

(1) Gains (Losses) on Valuation and Unrealized Gains (Losses) of Securities with Market Value
(Non-consolidated / Consolidated)

Non-consolidated

(¥ Billion)

| | (Japanese) | Dec. 31, 2023 | | | | Sep. 30, 2023 | | | |
|------------------------|------------|---------------|---|--------|--------------|---|--------|-------|-------|
| | | Market value | Gains (losses) on valuation / Unrealized gains (losses) | | Market value | Gains (losses) on valuation / Unrealized gains (losses) | | | |
| | | | Gains | Losses | | Gains | Losses | | |
| Held-to-maturity bonds | 満期保有目的 | 9.8 | (0.0) | - | 0.0 | 10.3 | (0.1) | - | 0.1 |
| Other securities | その他有価証券 | 2,501.1 | 159.7 | 240.9 | 81.1 | 2,518.1 | 98.7 | 224.3 | 125.5 |
| Stocks | 株式 | 280.2 | 198.5 | 199.4 | 0.8 | 273.3 | 189.4 | 190.0 | 0.6 |
| Bonds | 債券 | 954.1 | (23.5) | 1.0 | 24.5 | 978.2 | (32.6) | 0.2 | 32.9 |
| Others | その他 | 1,266.8 | (15.2) | 40.4 | 55.7 | 1,266.6 | (58.0) | 33.9 | 91.9 |
| Foreign bonds | うち外国債券 | 664.0 | (23.2) | 4.8 | 28.1 | 664.0 | (57.6) | 0.0 | 57.6 |

Consolidated

(¥ Billion)

| | (Japanese) | Dec. 31, 2023 | | | | Sep. 30, 2023 | | | |
|------------------------|------------|---------------|---|--------|--------------|---|--------|-------|-------|
| | | Market value | Gains (losses) on valuation / Unrealized gains (losses) | | Market value | Gains (losses) on valuation / Unrealized gains (losses) | | | |
| | | | Gains | Losses | | Gains | Losses | | |
| Held-to-maturity bonds | 満期保有目的 | 9.8 | (0.0) | - | 0.0 | 10.3 | (0.1) | - | 0.1 |
| Other securities | その他有価証券 | 2,526.9 | 181.7 | 262.9 | 81.1 | 2,544.5 | 121.0 | 246.6 | 125.5 |
| Stocks | 株式 | 303.2 | 219.8 | 220.7 | 0.8 | 296.9 | 211.0 | 211.6 | 0.6 |
| Bonds | 債券 | 954.1 | (23.5) | 1.0 | 24.5 | 978.2 | (32.6) | 0.2 | 32.9 |
| Others | その他 | 1,269.5 | (14.5) | 41.1 | 55.7 | 1,269.3 | (57.3) | 34.6 | 91.9 |
| Foreign bonds | うち外国債券 | 664.0 | (23.2) | 4.8 | 28.1 | 664.0 | (57.6) | 0.0 | 57.6 |

Note 1: "Gains/losses" on held-to-maturity bonds are calculated as the difference between the book value on the balance sheet (after applying the amortized cost method and after write-offs) and the market value. "Gains/losses" on other securities are calculated as the difference between the book value on the balance sheet (market value) and the acquisition cost.

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: The Bank performs deferred hedging operations on its bond and foreign bond positions through derivative transactions as a way to reduce market value fluctuation risk. The gains/losses on valuation of these operations are as follows.

(¥ Billion)

| | (Japanese) | Dec. 31, 2023 | | Sep. 30, 2023 | |
|--|------------------|---------------|---------|---------------|-----|
| | | (a) | (a - b) | (b) | (b) |
| Bonds | 債券 | (23.5) | 9.0 | (32.6) | |
| Foreign Bonds | 外国債券 | (23.2) | 34.3 | (57.6) | |
| Derivative transactions (deferred hedging) | デリバティブ取引 (繰延ヘッジ) | 17.1 | (31.6) | 48.7 | |
| Total gains (losses) on valuation | 評価損益合計 | (29.7) | 11.8 | (41.5) | |

(2) Gains (Losses) related to Securities (Non-consolidated)

(¥ Million)

| | (Japanese) | For the nine months ended Dec. 31, 2023 | | For the nine months ended Dec. 31, 2022 | | (Reference) FY 2022 |
|--|------------|---|----------|---|-----|---------------------|
| | | (a) | (a - b) | (b) | (b) | |
| Gains (losses) related to bonds (Government bonds, etc.) | 国債等債券損益 | (4,931) | 11,074 | (16,005) | | (20,000) |
| Gains on sales | 売却益 | 983 | (1,311) | 2,295 | | 2,448 |
| Gains on redemption | 償還益 | - | - | - | | - |
| Losses on sales (-) | 売却損 | 5,692 | (12,607) | 18,299 | | 22,446 |
| Losses on redemption (-) | 償還損 | - | - | - | | - |
| Write-offs (-) | 償却 | 222 | 221 | 1 | | 1 |
| Gains (losses) related to stocks, etc. | 株式等関係損益 | 8,651 | 2,421 | 6,229 | | 8,347 |
| Gains on sales | 売却益 | 9,589 | 3,236 | 6,353 | | 8,986 |
| Losses on sales (-) | 売却損 | 936 | 851 | 85 | | 165 |
| Write-offs (-) | 償却 | 1 | (36) | 38 | | 473 |

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.