

Financial Data

2025



Chiba Kogyo Bank

Summary of Selected Financial Data (Consolidated)

| Fiscal year ended March 31 | 2021 | 2022 | 2023 | 2024 | 2025 | |
|--|----------------|----------------|----------------|----------------|-----------|----------------|
| Ordinary income (Millions of yen) (Thousands of U.S. dollar) | ¥49,986 | ¥51,248 | ¥51,303 | ¥54,584 | ¥56,910 | \$380,593 |
| Ordinary profit (Millions of yen) (Thousands of U.S. dollar) | 7,224 | 9,005 | 9,671 | 10,250 | 10,682 | 71,437 |
| Profit attributable to owners of parent (Millions of yen) (Thousands of U.S. dollar) | 4,763 | 6,385 | 6,477 | 7,428 | 7,459 | 49,883 |
| Comprehensive income (Millions of yen) (Thousands of U.S. dollar) | 16,770 | 2,770 | (275) | 19,860 | (363) | (2,428) |
| Net assets (Millions of yen) (Thousands of U.S. dollar) | 182,491 | 175,445 | 170,718 | 187,280 | 174,790 | 1,168,929 |
| Total assets (Millions of yen) (Thousands of U.S. dollar) | 3,248,236 | 3,570,502 | 3,180,129 | 3,229,226 | 3,246,846 | 21,713,676 |
| Net assets per share (Yen) (U.S. dollar) | 1,938.72 | 1,950.75 | 1,964.23 | 2,279.01 | 2,247.32 | 15.03 |
| Basic earnings per share (Yen) (U.S. dollar) | 57.34 | 85.75 | 92.07 | 112.62 | 116.49 | 0.78 |
| Diluted earnings per share (Yen) (U.S. dollar) | 17.56 | 26.63 | 28.90 | 52.79 | 80.93 | 0.54 |
| Equity-to-asset ratio (%) | 5.50 | 4.80 | 5.23 | 5.65 | | 5.23 |
| Capital adequacy ratio(domestic standard) (%) | 8.49 | 8.58 | 8.86 | 9.11 | | 9.19 |
| Rate of return on equity (%) | 2.78 | 3.64 | 3.83 | 4.25 | | 4.23 |
| Price-earnings ratio (Times) | 5.17 | 3.06 | 5.83 | 9.65 | | 11.10 |
| Net cash provided by (used in) operating activities (Millions of yen) (Thousands of U.S. dollar) | 256,027 | 333,925 | (430,231) | 13,187 | 13,747 | 91,935 |
| Net cash provided by (used in) investing activities (Millions of yen) (Thousands of U.S. dollar) | (28,049) | 2,326 | 10,813 | (12,785) | (16,049) | (107,330) |
| Net cash provided by (used in) financing activities (Millions of yen) (Thousands of U.S. dollar) | (1,261) | (9,885) | (4,479) | (3,331) | (12,166) | (81,362) |
| Cash and cash equivalents at end of period (Millions of yen) (Thousands of U.S. dollar) | ¥359,075 | ¥685,448 | ¥261,551 | ¥258,622 | ¥244,154 | \$1,632,809 |
| Number of employees [Separately, average number of temporary employees] (People) | 1,428 [891] | 1,387 [854] | 1,350 [773] | 1,322 [713] | | 1,313 [673] |

Notes:1. U.S. dollar amounts are the yen equivalent, calculated, for convenience only, at a rate of ¥149.53 = U.S. \$1, the approximate Tokyo foreign exchange market rate as of March 31, 2025.

2. Equity ratio is calculated by dividing (total net assets at end of period – share acquisition rights at end of period - non-controlling interests at end of period) by total assets at end of period.

3. The “Consolidated equity ratio (under Japanese standards)” has been calculated based on the “Criteria for Banks to Judge Whether Their Capital Adequacy Status Is Appropriate in Light of Their Assets, etc. Under Article 14-2 of the Banking Act” (Financial Services Agency Public Notice No. 19 of 2006).

Business Performance (Consolidated)

During the consolidated fiscal year under review, the Japanese economy showed signs of a moderate recovery. Despite challenges such as labor shortages and rising prices, the economy was supported by robust corporate earnings, which facilitated wage increases and the passing on of costs to consumers.

The economy of Chiba Prefecture, which serves as our primary business base, also experienced a gradual rebound. While certain sectors such as housing construction, corporate capital investment, and business sentiment exhibited some weakness, personal consumption showed signs of recovery, contributing to an overall moderate improvement.

On the financial front, the Bank of Japan moved toward normalizing monetary policy by ending its negative interest rate policy in March 2024. This was followed by a policy rate hike to 0.25% in July 2024 and a further increase to 0.50% in January 2025.

Amid this evolving financial and economic environment, we have pursued our Long Term Management Vision: “Continue to design everyone’s happiness together as a reliable partner.” Guided by this vision, we have strived to become an indispensable presence in our region and for our customers by acting as a thoughtful and empathetic advisor, identifying and sharing diverse latent needs, and walking alongside our customers to help realize their aspirations.

Our Medium Term Management Plan, “Happiness Design, KIZUNA Project 2025 ~Toward Establishment of CKB Community 1st Stage~”, launched in April 2022, had entered its final year in April 2024 and concluded in March 2025. During this final year, we had actively implemented a range of initiatives to achieve the goals set forth in the plan.

As a result, the Group’s financial performance for the fiscal year ended March 31, 2025 (FY2024) was as follows.

Ordinary income increased by ¥2.325 billion year on year to ¥56.910 billion, primarily due to an increase in interest income. Ordinary expenses increased by ¥1.892 billion year on year to ¥46.227 billion, mainly reflecting an increase in interest on deposits. As a result, ordinary profit increased by ¥432 million year on year to ¥10.682 billion. Profit attributable to owners of the parent increased by ¥31 million year on year to ¥7.459 billion.

Regarding the business performance by segment, ordinary income from the banking business decreased by ¥1.019 billion year on year to ¥48.645 billion, while segment profit decreased by ¥2.554 billion year on year to ¥10.667 billion. Ordinary income from the leasing business increased by ¥255 million year on year to ¥8.201 billion, while segment profit increased by ¥106 million to ¥221 million. Ordinary income from the credit guarantee and credit card business decreased by ¥1.310 billion year on year to ¥408 million, while segment profit decreased by ¥738 million to ¥227 million. Regarding Chiba Kogin Card Service Co., Ltd., which constitutes part of the credit guarantee and credit card business, the Bank transferred all of its shares in the company as of July 1, 2024. As a result, the company was excluded from the scope of consolidation. Accordingly, the ordinary income and segment profit mentioned above reflect performance up to that date. Ordinary income from the other business segment decreased by ¥25 million year on year to ¥1.655 billion, while segment profit decreased by ¥27 million year on year to ¥70 million. The other business segment includes CHIBACOO CO., LTD., newly established and consolidated as a subsidiary as of April 1, 2024, and CHIBAKOGIN CAPITAL PARTNERS CO., LTD., newly established and consolidated as a subsidiary as of July 1, 2024.

Deposits totaled ¥2,877.0 billion, up ¥0.5 billion year on year, primarily due to an increase in individual deposits. Loans and bills discounted totaled ¥2,415.8 billion, up ¥38.7 billion year on year, reflecting efforts to uncover latent financing needs through consulting-based sales activities and proactive responses to the funding requirements of business partners. Securities holdings totaled ¥522.0 billion, remaining roughly unchanged from the previous fiscal year, as portfolio improvements were implemented in response to rising interest rates.

As a result, total assets increased by ¥17.6 billion year on year to ¥3,246.8 billion, while total net assets decreased by ¥12.4 billion to ¥174.7 billion at the end of FY2024.

At the end of March 2025, the consolidated equity ratio (under Japanese standards) stood at 9.19%, up 0.08 percentage points from the end of March 2024.

Consolidated Financial Statements

(1) Consolidated Balance Sheets

| | As of March 31, 2024 (Millions of yen) | As of March 31, 2025 (Millions of yen) | As of March 31, 2025 (Thousands of U.S. dollars)* |
|--|---|---|--|
| Assets | | | |
| Cash and due from banks | 258,928 | 244,521 | 1,635,264 |
| Monetary claims bought | 97 | 97 | 649 |
| Trading securities | 136 | 115 | 769 |
| Securities | 525,434 | 522,089 | 3,491,533 |
| Loans and bills discounted | 2,377,146 | 2,415,859 | 16,156,350 |
| Foreign exchanges | 3,246 | 4,290 | 28,690 |
| Other assets | 42,177 | 38,795 | 259,446 |
| Tangible fixed assets | 18,915 | 18,785 | 125,627 |
| Buildings, net | 6,066 | 6,115 | 40,895 |
| Land | 10,806 | 10,805 | 72,260 |
| Leased assets, net | 60 | 95 | 635 |
| Construction in progress | - | 1 | 7 |
| Other tangible fixed assets | 1,982 | 1,767 | 11,817 |
| Intangible fixed assets | 2,865 | 2,642 | 17,669 |
| Software | 2,613 | 2,393 | 16,003 |
| Leased assets | 3 | 2 | 13 |
| Other intangible fixed assets | 247 | 246 | 1,645 |
| Retirement benefit asset | 1,154 | 759 | 5,076 |
| Deferred tax assets | 76 | 59 | 395 |
| Customers' liabilities for acceptances and guarantees | 7,167 | 5,251 | 35,117 |
| Allowance for loan losses | (8,121) | (6,422) | (42,948) |
| Total assets | 3,229,226 | 3,246,846 | 21,713,676 |
| Liabilities | | | |
| Deposits | 2,876,448 | 2,877,019 | 19,240,413 |
| Negotiable certificates of deposit | 105,200 | 131,000 | 876,078 |
| Borrowed money | 27,217 | 35,810 | 239,484 |
| Foreign exchanges | 135 | 152 | 1,017 |
| Other liabilities | 21,600 | 20,777 | 138,949 |
| Retirement benefit liability | 132 | 114 | 762 |
| Provision for retirement benefits for directors (and other officers) | 35 | 19 | 127 |
| Provision for share awards | 224 | 313 | 2,093 |
| Provision for reimbursement of deposits | 44 | 27 | 181 |
| Provision for contingent loss | 265 | - | - |
| Deferred tax liabilities | 3,473 | 1,570 | 10,500 |
| Acceptances and guarantees | 7,167 | 5,251 | 35,117 |
| Total liabilities | 3,041,946 | 3,072,056 | 20,544,747 |
| Net assets | | | |
| Share capital | 62,120 | 62,120 | 415,435 |
| Capital surplus | 6,971 | 6,971 | 46,619 |
| Retained earnings | 96,889 | 92,183 | 616,485 |
| Treasury shares | (2,338) | (2,326) | (15,555) |
| Total shareholders' equity | 163,643 | 158,948 | 1,062,984 |
| Valuation difference on available-for-sale securities | 15,902 | 8,345 | 55,808 |
| Deferred gains or losses on hedges | 284 | 578 | 3,865 |
| Remeasurements of defined benefit plans | 2,680 | 2,107 | 14,091 |
| Total accumulated other comprehensive income | 18,867 | 11,031 | 73,771 |
| Share acquisition rights | 145 | 173 | 1,157 |
| Non-controlling interests | 4,624 | 4,636 | 31,004 |
| Total net assets | 187,280 | 174,790 | 1,168,929 |
| Total liabilities and net assets | 3,229,226 | 3,246,846 | 21,713,676 |

Note: Please refer to the note 1 on page 1.

Consolidated Financial Statements

(2) Consolidated Statements of Income

| | Fiscal year ended March 31, 2024 (Millions of yen) | Fiscal year ended March 31, 2025 (Millions of yen) | Fiscal year ended March 31, 2025 (Thousands of U.S. dollars)* |
|---|--|--|---|
| Ordinary income | 54,584 | 56,910 | 380,593 |
| Interest income | 27,830 | 30,929 | 206,841 |
| Interest on loans and discounts | 22,401 | 23,989 | 160,429 |
| Interest and dividends on securities | 4,533 | 5,781 | 38,661 |
| Interest on call loans and bills bought | 468 | 415 | 2,775 |
| Interest on deposits with banks | 235 | 607 | 4,059 |
| Other interest income | 190 | 135 | 903 |
| Fees and commissions | 13,736 | 12,954 | 86,631 |
| Other ordinary income | 175 | 183 | 1,224 |
| Other income | 12,842 | 12,842 | 85,882 |
| Reversal of allowance for loan losses | 244 | 558 | 3,732 |
| Recoveries of written off receivables | 376 | 814 | 5,444 |
| Other | 12,221 | 11,470 | 76,707 |
| Ordinary expenses | 44,334 | 46,227 | 309,149 |
| Interest expenses | 755 | 2,462 | 16,465 |
| Interest on deposits | 157 | 1,833 | 12,258 |
| Interest on negotiable certificates of deposit | 2 | 166 | 1,110 |
| Interest on call money and bills sold | (8) | 4 | 27 |
| Interest expenses on cash collateral received for securities lent | 2 | 112 | 749 |
| Interest on borrowings and rediscounts | 84 | 129 | 863 |
| Other interest expenses | 517 | 215 | 1,438 |
| Fees and commissions payments | 4,005 | 4,251 | 28,429 |
| Other ordinary expenses | 3,891 | 5,160 | 34,508 |
| General and administrative expenses | 25,145 | 24,972 | 167,003 |
| Other expenses | 10,536 | 9,380 | 62,730 |
| Other | 10,536 | 9,380 | 62,730 |
| Ordinary profit | 10,250 | 10,682 | 71,437 |
| Extraordinary income | 9 | - | - |
| Gain on disposal of non-current assets | 9 | - | - |
| Extraordinary losses | 822 | 530 | 3,544 |
| Loss on disposal of non-current assets | 99 | 14 | 94 |
| Impairment losses | 722 | 0 | 0 |
| Loss on sale of shares of subsidiaries | - | 515 | 3,444 |
| Profit before income taxes | 9,437 | 10,152 | 67,893 |
| Income taxes – current | 3,070 | 1,140 | 7,624 |
| Income taxes – deferred | (1,190) | 1,355 | 9,062 |
| Total income taxes | 1,880 | 2,496 | 16,692 |
| Profit | 7,557 | 7,655 | 51,194 |
| Profit attributable to non-controlling interests | 128 | 195 | 1,304 |
| Profit attributable to owners of parent | 7,428 | 7,459 | 49,883 |

Note: Please refer to the note 1 on page 1.

Consolidated Financial Statements

(3) Consolidated statement of comprehensive income

| | Fiscal year ended March 31, 2024 (Millions of yen) | Fiscal year ended March 31, 2025 (Millions of yen) | Fiscal year ended March 31, 2025 (Thousands of U.S. dollars)* |
|--|--|--|---|
| Profit | 7,557 | 7,655 | 51,194 |
| Other comprehensive income | 12,303 | (8,019) | (53,628) |
| Valuation difference on available-for-sale securities | 8,986 | (7,740) | (51,762) |
| Deferred gains or losses on hedges | 236 | 294 | 1,966 |
| Remeasurements of defined benefit plans, net of tax | 3,079 | (573) | (3,832) |
| Comprehensive income | 19,860 | (363) | (2,428) |
| Comprehensive income attributable to | | | |
| Comprehensive income attributable to owners of parent | 19,355 | (375) | (2,508) |
| Comprehensive income attributable to non-controlling interests | 505 | 12 | 80 |

Note: Please refer to the note 1 on page 1.

Consolidated Financial Statements

(4) Consolidated Statements of Changes in Equity

Fiscal year ended March 31, 2024

(Millions of yen)

| | Shareholders' equity | | | | |
|--|----------------------|-----------------|-------------------|-----------------|----------------------------|
| | Share capital | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period | 62,120 | 6,971 | 92,795 | (2,350) | 159,536 |
| Dividends of surplus | | | (1,329) | | (1,329) |
| Profit attributable to owners of parent | | | 7,428 | | 7,428 |
| Purchase of treasury shares | | | | (2,002) | (2,002) |
| Disposal of treasury shares | | (4) | | 14 | 9 |
| Cancellation of treasury shares | | (2,000) | | 2,000 | - |
| Transfer from retained earnings to capital surplus | | 2,004 | (2,004) | | - |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during period | - | - | 4,094 | 12 | 4,106 |
| Balance at end of period | 62,120 | 6,971 | 96,889 | (2,338) | 163,643 |

| | Valuation and translation adjustments | | | | Share acquisition rights | Non-controlling interests | Total net assets |
|--|---|------------------------------------|---|--|--------------------------|---------------------------|------------------|
| | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Remeasurements of defined benefit plans | Total accumulated other comprehensive income | | | |
| Balance at beginning of period | 7,291 | 47 | (398) | 6,940 | 122 | 4,119 | 170,718 |
| Dividends of surplus | | | | | | | (1,329) |
| Profit attributable to owners of parent | | | | | | | 7,428 |
| Purchase of treasury shares | | | | | | | (2,002) |
| Disposal of treasury shares | | | | | | | 9 |
| Cancellation of treasury shares | | | | | | | - |
| Transfer from retained earnings to capital surplus | | | | | | | - |
| Net changes in items other than shareholders' equity | 8,610 | 236 | 3,079 | 11,927 | 23 | 505 | 12,455 |
| Total changes during period | 8,610 | 236 | 3,079 | 11,927 | 23 | 505 | 16,561 |
| Balance at end of period | 15,902 | 284 | 2,680 | 18,867 | 145 | 4,624 | 187,280 |

Consolidated Financial Statements

(4) Consolidated Statements of Changes in Equity

Fiscal year ended March 31, 2025

(Millions of yen)

| | Shareholders' equity | | | | |
|--|----------------------|-----------------|-------------------|-----------------|----------------------------|
| | Share capital | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period | 62,120 | 6,971 | 96,889 | (2,338) | 163,643 |
| Dividends of surplus | | | (1,574) | | (1,574) |
| Profit attributable to owners of parent | | | 7,459 | | 7,459 |
| Purchase of treasury shares | | | | (10,592) | (10,592) |
| Disposal of treasury shares | | (3) | | 14 | 11 |
| Cancellation of treasury shares | | (10,588) | | 10,588 | - |
| Transfer from retained earnings to capital surplus | | 10,591 | (10,591) | | - |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during period | - | - | (4,705) | 11 | (4,694) |
| Balance at end of period | 62,120 | 6,971 | 92,183 | (2,326) | 158,948 |

| | Valuation and translation adjustments | | | | Share acquisition rights | Non-controlling interests | Total net assets |
|--|---|------------------------------------|---|--|--------------------------|---------------------------|------------------|
| | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Remeasurements of defined benefit plans | Total accumulated other comprehensive income | | | |
| Balance at beginning of period | 15,902 | 284 | 2,680 | 18,867 | 145 | 4,624 | 187,280 |
| Dividends of surplus | | | | | | | (1,574) |
| Profit attributable to owners of parent | | | | | | | 7,459 |
| Purchase of treasury shares | | | | | | | (10,592) |
| Disposal of treasury shares | | | | | | | 11 |
| Cancellation of treasury shares | | | | | | | - |
| Transfer from retained earnings to capital surplus | | | | | | | - |
| Net changes in items other than shareholders' equity | (7,556) | 294 | (573) | (7,835) | 28 | 12 | (7,795) |
| Total changes during period | (7,556) | 294 | (573) | (7,835) | 28 | 12 | (12,489) |
| Balance at end of period | 8,345 | 578 | 2,107 | 11,031 | 173 | 4,636 | 174,790 |

Consolidated Financial Statements

(4) Consolidated Statements of Changes in Equity

Fiscal year ended March 31, 2025

(Thousands of U.S. dollars)*

| | Shareholders' equity | | | | |
|--|----------------------|-----------------|-------------------|-----------------|----------------------------|
| | Share capital | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period | 415,435 | 46,619 | 647,957 | (15,636) | 1,094,382 |
| Dividends of surplus | | | (10,526) | | (10,526) |
| Profit attributable to owners of parent | | | 49,883 | | 49,883 |
| Purchase of treasury shares | | | | (70,835) | (70,835) |
| Disposal of treasury shares | | (20) | | 94 | 74 |
| Cancellation of treasury shares | | (70,809) | | 70,809 | - |
| Transfer from retained earnings to capital surplus | | 70,829 | (70,829) | | - |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during period | - | - | (31,465) | 74 | (31,392) |
| Balance at end of period | 415,435 | 46,619 | 616,485 | (15,555) | 1,062,984 |

| | Valuation and translation adjustments | | | | Share acquisition rights | Non-controlling interests | Total net assets |
|--|---|------------------------------------|---|--|--------------------------|---------------------------|------------------|
| | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Remeasurements of defined benefit plans | Total accumulated other comprehensive income | | | |
| Balance at beginning of period | 106,347 | 1,899 | 17,923 | 126,175 | 970 | 30,924 | 1,252,458 |
| Dividends of surplus | | | | | | | (10,526) |
| Profit attributable to owners of parent | | | | | | | 49,883 |
| Purchase of treasury shares | | | | | | | (70,835) |
| Disposal of treasury shares | | | | | | | 74 |
| Cancellation of treasury shares | | | | | | | - |
| Transfer from retained earnings to capital surplus | | | | | | | - |
| Net changes in items other than shareholders' equity | (50,532) | 1,966 | (3,832) | (52,398) | 187 | 80 | (52,130) |
| Total changes during period | (50,532) | 1,966 | (3,832) | (52,398) | 187 | 80 | (83,522) |
| Balance at end of period | 55,808 | 3,865 | 14,091 | 73,771 | 1,157 | 31,004 | 1,168,929 |

Note: Please refer to the note 1 on page 1.

Consolidated Financial Statements

(5) Consolidated Statements of Cash Flows

| | Fiscal year ended March 31, 2024 (Millions of yen) | Fiscal year ended March 31, 2025 (Millions of yen) | Fiscal year ended March 31, 2025 (Thousands of U.S. dollars)* |
|---|--|--|---|
| Cash flows from operating activities | | | |
| Profit before income taxes | 9,437 | 10,152 | 67,893 |
| Depreciation | 2,093 | 2,146 | 14,352 |
| Impairment losses | 722 | 0 | 0 |
| Increase (decrease) in allowance for loan losses | (566) | (1,698) | (11,356) |
| Decrease (increase) in retirement benefit asset | (1,154) | 395 | 2,642 |
| Increase (decrease) in retirement benefit liability | (3,288) | (17) | (114) |
| Increase (decrease) in provision for retirement benefits for directors (and other officers) | 1 | (16) | (107) |
| Increase (decrease) in provision for share awards | 119 | 88 | 589 |
| Increase (decrease) in provision for reimbursement of deposits | (25) | (16) | (107) |
| Increase (decrease) in provision for contingent loss | 265 | (265) | (1,772) |
| Interest income | (27,830) | (30,929) | (206,841) |
| Interest expenses | 755 | 2,462 | 16,465 |
| Loss (gain) related to securities | 240 | 2,811 | 18,799 |
| Loss (gain) on sale of shares of subsidiaries | - | 515 | 3,444 |
| Loss (gain) on disposal of non-current assets | 90 | 14 | 94 |
| Net decrease (increase) in trading securities | (47) | 20 | 134 |
| Net decrease (increase) in loans and bills discounted | (22,853) | (38,713) | (258,898) |
| Net increase (decrease) in deposits | 54,620 | 571 | 3,819 |
| Net increase (decrease) in negotiable certificates of deposit | (24,500) | 25,800 | 172,541 |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | 5,387 | 8,592 | 57,460 |
| Net decrease (increase) in due from banks (excluding due from Bank of Japan) | 60 | (62) | (415) |
| Net decrease (increase) in foreign exchanges – assets | (71) | (1,044) | (6,982) |
| Net increase (decrease) in foreign exchanges – liabilities | 7 | 17 | 114 |
| Interest received | 27,517 | 30,822 | 206,126 |
| Interest paid | (740) | (1,797) | (12,018) |
| Other, net | (5,435) | 6,686 | 44,713 |
| Subtotal | 14,805 | 16,537 | 110,593 |
| Income taxes paid | (1,617) | (2,794) | (18,685) |
| Income taxes refund | - | 4 | 27 |
| Net cash provided by (used in) operating activities | 13,187 | 13,747 | 91,935 |
| Cash flows from investing activities | | | |
| Purchase of securities | (147,062) | (174,423) | (1,166,475) |
| Proceeds from sale of securities | 74,539 | 114,669 | 766,863 |
| Proceeds from redemption of securities | 62,623 | 43,986 | 294,162 |
| Purchase of tangible fixed assets | (1,777) | (1,030) | (6,888) |
| Proceeds from sale of property, plant and equipment | 38 | - | - |
| Purchase of intangible assets | (1,147) | (812) | (5,430) |
| Proceeds from sale of shares of subsidiaries resulting in change in scope of consolidation | - | 1,561 | 10,439 |
| Net cash provided by (used in) investing activities | (12,785) | (16,049) | (107,330) |
| Cash flows from financing activities | | | |
| Purchase of treasury shares | (2,002) | (10,592) | (70,835) |
| Proceeds from sale of treasury shares | 0 | 0 | 0 |
| Dividends paid | (1,329) | (1,574) | (10,526) |
| Net cash provided by (used in) financing activities | (3,331) | (12,166) | (81,362) |
| Net increase (decrease) in cash and cash equivalents | (2,929) | (14,468) | (96,757) |
| Cash and cash equivalents at beginning of period | 261,551 | 258,622 | 1,729,566 |
| Cash and cash equivalents at end of period | 258,622 | 244,154 | 1,632,809 |

- Cash Flows

Cash flows during FY2024 and their causes are as follows.

1. Cash flows from operating activities

Net cash provided by operating activities amounted to ¥13.7 billion (an increase of ¥0.5 billion from ¥13.1 billion provided by FY2023). The main contributory factors were ¥10.1 billion in profit before income taxes, an increase of ¥38.7 billion in loans and bills discounted, an increase of ¥25.8 billion in negotiable certificates of deposit, and an increase of ¥8.5 billion in borrowed money.

2. Cash flows from investing activities

Net cash used in investing activities amounted to ¥16.0 billion (a decrease of ¥3.2 billion from ¥12.7 billion used in FY2023). The main contributory factors were ¥158.6 billion in proceeds from sales and redemption of securities, and ¥174.4 billion in purchase of securities.

3. Cash flows from financing activities

Net cash used in financing activities amounted to ¥12.1 billion (a decrease of ¥8.8 billion from ¥3.3 billion used in FY2023). The main contributory factors were ¥10.5 billion expended on the purchase of treasury shares.

As a result, cash and cash equivalents at the end of FY2024 amounted to ¥244.1 billion (a decrease of ¥14.4 billion year on year).

- Segment Information

1. Overview of reporting segments

The Group's reporting segments are those of the constituent units of the Group for which separate financial information is available and are subject to periodic review by the Board of Directors in order to determine the allocation of management resources and evaluate business performance.

The Group is engaged in financial services such as leasing, credit guarantee and credit card operations at each consolidated subsidiary, with a focus on the banking business of the Bank itself.

Accordingly, the Group is comprised of business-specific segments related to financial services based on the Bank and its consolidated subsidiaries, and the three reporting segments are banking, leasing, and credit guarantee and credit cards.

The banking segment is engaged in comprehensive banking services, including deposits, loans, domestic exchange, and foreign exchange. The leasing business is engaged in the leasing business. The credit guarantee and credit card business is engaged in the credit guarantee business, credit card business, and general money lending business.

Chiba Kogin Card Service Co., Ltd., which constitutes the credit guarantee and credit card business, has been excluded from the scope of consolidation due to the transfer of all shares of the company held by the Bank as of July 1, 2024. Therefore, the results up to the same date are included, but the consolidated balance sheet items are excluded.

2. Method of calculating the amount of ordinary income, profit or loss, assets, liabilities and other items for each reporting segment

The method of accounting for the reported business segments is identical to the method for preparing consolidated financial statements. Profits or losses for reporting segments are based on ordinary income.

Internal recurring revenue between segments is based on third-party transaction prices.

3. Information on the amount of ordinary income, profits or losses, assets, liabilities, and other items for each reporting segment

The current fiscal year (April 1, 2024 to March 31, 2025)

(Millions of yen)

| | Reportable segments | | | | Other | Total | Reconciling items | Per consolidated financial statements |
|---|---------------------|------------------|---|-----------|-------|-----------|-------------------|---------------------------------------|
| | Banking business | Leasing business | Credit guarantee and credit card business | Total | | | | |
| Ordinary income | | | | | | | | |
| Revenues from external customers | 48,086 | 8,159 | 264 | 56,511 | 398 | 56,910 | - | 56,910 |
| Transactions with other segments | 558 | 41 | 143 | 744 | 1,256 | 2,000 | (2,000) | - |
| Total | 48,645 | 8,201 | 408 | 57,255 | 1,655 | 58,910 | (2,000) | 56,910 |
| Segment profit | 10,667 | 221 | 227 | 11,116 | 70 | 11,186 | (503) | 10,682 |
| Segment assets | 3,227,014 | 24,488 | - | 3,251,502 | 2,312 | 3,253,814 | (6,967) | 3,246,846 |
| Segment liabilities | 3,059,348 | 21,208 | - | 3,080,557 | 299 | 3,080,856 | (8,800) | 3,072,056 |
| Other items | | | | | | | | |
| Depreciation | 1,960 | 4 | 7 | 1,972 | 174 | 2,146 | 0 | 2,146 |
| Interest income | 31,394 | 60 | 5 | 31,461 | 1 | 31,462 | (533) | 30,929 |
| Interest expenses | 2,353 | 141 | 0 | 2,495 | - | 2,495 | (32) | 2,462 |
| Extraordinary income | 624 | - | - | 624 | - | 624 | (624) | - |
| Gain on sale of subsidiary shares | 624 | - | - | 624 | - | 624 | (624) | - |
| Extraordinary losses | 14 | - | - | 14 | 0 | 14 | 515 | 530 |
| Loss on disposal of fixed assets | 14 | - | - | 14 | 0 | 14 | - | 14 |
| Impairment loss | 0 | - | - | 0 | - | 0 | - | 0 |
| Loss on sale of subsidiary shares | - | - | - | - | - | - | 515 | 515 |
| Income tax expense | 2,796 | 54 | 67 | 2,919 | 26 | 2,945 | (449) | 2,496 |
| Increase in property, plant and equipment and intangible assets | 1,758 | 3 | 5 | 1,767 | 157 | 1,924 | (5) | 1,918 |

- Notes: 1. Ordinary income is shown instead of general corporate sales. In addition, the difference between ordinary income and the amount recorded in the consolidated statements of income is described for adjustment of variances.
2. The "Other" category is a business segment that is not included in the reporting segments, and includes the development, sales, and maintenance of computer systems, regional trading companies, agriculture, and consulting services, and the operation and management of investment partnerships and investment limited partnerships.
3. The adjustment amount is mainly for inter-segment transaction elimination.
4. Segment profit is adjusted to ordinary profit in the consolidated statements of income.
5. "Credit Guarantee and Credit Card Business" shows the results up to the date of the transfer of all shares of Chiba Kogin Card Service Co., Ltd. on July 1, 2024, but excludes consolidated balance sheet items.
6. CHIBACOO Co.,Ltd., which was newly established on April 1, 2024 and became a consolidated subsidiary, and CHIBAKOGIN CAPITAL PARTNERS CO.,LTD., which was newly established on July 1, 2024 and became a consolidated subsidiary, are included in the "Other" category.

Non-Consolidated Financial Statements

(1)Balance Sheets

| | As of March 31, 2024 (Millions of yen) | As of March 31, 2025 (Millions of yen) | As of March 31, 2025 (Thousands of U.S. dollars)* |
|---|---|---|--|
| Assets | | | |
| Cash and due from banks | 258,921 | 244,514 | 1,635,217 |
| Cash | 34,010 | 46,449 | 310,633 |
| Due from banks | 224,911 | 198,064 | 1,324,577 |
| Monetary claims bought | 97 | 97 | 649 |
| Trading securities | 136 | 115 | 769 |
| Trading local government bonds | 136 | 115 | 769 |
| Securities | 524,397 | 520,862 | 3,483,328 |
| Government bonds | 99,050 | 112,179 | 750,211 |
| Local government bonds | 137,532 | 120,871 | 808,339 |
| Corporate bonds | 126,713 | 104,369 | 697,980 |
| Stocks | 47,731 | 44,859 | 300,000 |
| Other securities | 113,369 | 138,583 | 926,791 |
| Loans and bills discounted | 2,380,939 | 2,420,331 | 16,186,257 |
| Bills discounted | 4,834 | 2,942 | 19,675 |
| Loans on bills | 34,462 | 37,656 | 251,829 |
| Loans on deeds | 2,134,096 | 2,175,872 | 14,551,408 |
| Overdrafts | 207,546 | 203,859 | 1,363,332 |
| Foreign exchanges | 3,246 | 4,290 | 28,690 |
| Due from foreign banks (our accounts) | 1,845 | 2,909 | 19,454 |
| Foreign bills bought | 333 | 34 | 227 |
| Foreign bills receivable | 1,067 | 1,347 | 9,008 |
| Other assets | 18,845 | 16,260 | 108,741 |
| Prepaid expenses | 11 | 11 | 74 |
| Accrued revenue | 2,275 | 2,656 | 17,762 |
| Margin deposits for futures transactions | 9 | 9 | 60 |
| Financial derivatives | 1,591 | 2,100 | 14,044 |
| Other | 14,956 | 11,483 | 76,794 |
| Tangible fixed assets | 18,665 | 18,509 | 123,781 |
| Buildings, net | 6,044 | 6,024 | 40,286 |
| Land | 10,806 | 10,805 | 72,260 |
| Leased assets, net | 127 | 146 | 976 |
| Other tangible fixed assets | 1,687 | 1,533 | - |
| Intangible fixed assets | 2,598 | 2,537 | 16,966 |
| Software | 2,352 | 2,291 | 15,321 |
| Other intangible fixed assets | 245 | 245 | 1,638 |
| Customers' liabilities for acceptances and guarantees | 7,167 | 5,251 | 35,117 |
| Allowance for loan losses | (6,429) | (5,757) | (38,501) |
| Total assets | 3,208,586 | 3,227,014 | 21,581,047 |

Note: Please refer to the note 1 on page 1.

Non-Consolidated Financial Statements

(1)Balance Sheets

| | As of March 31, 2024 (Millions of yen) | As of March 31, 2025 (Millions of yen) | As of March 31, 2025 (Thousands of U.S. dollars)* |
|---|---|---|--|
| Liabilities | | | |
| Deposits | 2,884,617 | 2,879,557 | 19,257,386 |
| Current deposits | 85,293 | 79,910 | 534,408 |
| Ordinary deposits | 1,958,977 | 1,978,870 | 13,233,933 |
| Savings deposits | 28,695 | 28,600 | 191,266 |
| Deposits at notice | 3,224 | 2,042 | 13,656 |
| Time deposits | 799,244 | 780,383 | 5,218,906 |
| Installment savings | 1 | 0 | 0 |
| Other deposits | 9,180 | 9,750 | 65,204 |
| Negotiable certificates of deposit | 105,200 | 131,000 | 876,078 |
| Borrowed money | 14,700 | 21,400 | 143,115 |
| Borrowings from other banks | 14,700 | 21,400 | 143,115 |
| Foreign exchanges | 135 | 152 | 1,017 |
| Due to foreign banks (their accounts) | 131 | 152 | 1,017 |
| Foreign bills sold | 3 | - | - |
| Other liabilities | 13,617 | 19,145 | 128,035 |
| Income taxes payable | 1,949 | 178 | 1,190 |
| Accrued expenses | 1,754 | 2,853 | 19,080 |
| Unearned revenue | 706 | 950 | 6,353 |
| Reserve for interest on installment savings | 0 | 0 | 0 |
| Financial derivatives | 888 | 952 | 6,367 |
| Cash collateral received for financial instruments | 1,335 | 2,145 | 14,345 |
| Lease liabilities | 127 | 146 | 976 |
| Other | 6,855 | 11,918 | 79,703 |
| Provision for retirement benefits | 2,699 | 2,310 | 15,448 |
| Provision for share awards | 224 | 313 | 2,093 |
| Provision for reimbursement of deposits | 44 | 27 | 181 |
| Provision for contingent loss | 265 | - | - |
| Deferred tax liabilities | 1,354 | 190 | 1,271 |
| Acceptances and guarantees | 7,167 | 5,251 | 35,117 |
| Total liabilities | 3,030,026 | 3,059,348 | 20,459,761 |
| Net assets | | | |
| Share capital | 62,120 | 62,120 | 415,435 |
| Capital surplus | 6,971 | 6,971 | 46,619 |
| Legal capital surplus | 6,971 | 6,971 | 46,619 |
| Retained earnings | 95,549 | 91,863 | 614,345 |
| Legal retained earnings | 7,099 | 7,414 | 49,582 |
| Other retained earnings | 88,449 | 84,449 | 564,763 |
| Retained earnings brought forward | 88,449 | 84,449 | 564,763 |
| Treasury shares | (2,338) | (2,326) | (15,555) |
| Total shareholders' equity | 162,303 | 158,628 | 1,060,844 |
| Valuation difference on available-for-sale securities | 15,827 | 8,284 | 55,400 |
| Deferred gains or losses on hedges | 284 | 578 | 3,865 |
| Total valuation and translation adjustments | 16,111 | 8,862 | 59,266 |
| Share acquisition rights | 145 | 173 | 1,157 |
| Total net assets | 178,560 | 167,665 | 1,121,280 |
| Total liabilities and net assets | 3,208,586 | 3,227,014 | 21,581,047 |

Note: Please refer to the note 1 on page 1.

Non-Consolidated Financial Statements

(2) Statements of Income

| | Fiscal year ended March 31, 2024 (Millions of yen) | Fiscal year ended March 31, 2025 (Millions of yen) | Fiscal year ended March 31, 2025 (Thousands of U.S. dollars)* |
|---|--|--|---|
| Ordinary income | 49,665 | 48,645 | 325,319 |
| Interest income | 31,923 | 31,394 | 209,951 |
| Interest on loans and discounts | 22,393 | 24,015 | 160,603 |
| Interest and dividends on securities | 8,635 | 6,221 | 41,604 |
| Interest on call loans | 468 | 415 | 2,775 |
| Interest on deposits with banks | 235 | 607 | 4,059 |
| Other interest income | 190 | 135 | 903 |
| Fees and commissions | 12,851 | 12,684 | 84,826 |
| Fees and commissions on domestic and foreign exchanges | 1,277 | 1,313 | 8,781 |
| Other fees and commissions | 11,573 | 11,371 | 76,045 |
| Other ordinary income | 175 | 183 | 1,224 |
| Gain on foreign exchange transactions | - | 77 | 515 |
| Net gain on trading securities transactions | 0 | - | - |
| Gain on sale of bonds | 31 | 25 | 167 |
| Gain on financial derivatives | 143 | 80 | 535 |
| Other income | 4,715 | 4,381 | 29,298 |
| Reversal of allowance for loan losses | 305 | 502 | 3,357 |
| Recoveries of written off receivables | 372 | 814 | 5,444 |
| Gain on sale of equity securities | 3,790 | 2,511 | 16,793 |
| Other | 246 | 553 | 3,698 |
| Ordinary expenses | 36,442 | 37,977 | 253,976 |
| Interest expenses | 668 | 2,353 | 15,736 |
| Interest on deposits | 157 | 1,835 | 12,272 |
| Interest on negotiable certificates of deposit | 2 | 166 | 1,110 |
| Interest on call money | (8) | 4 | 27 |
| Interest expenses on cash collateral received for securities lent | 2 | 112 | 749 |
| Interest on borrowings and rediscounts | 0 | 19 | 127 |
| Interest expenses on interest rate swaps | 71 | 51 | 341 |
| Other interest expenses | 442 | 163 | 1,090 |
| Fees and commissions payments | 4,568 | 4,383 | 29,312 |
| Fees and commissions on domestic and foreign exchanges | 144 | 153 | 1,023 |
| Other fees and commissions | 4,423 | 4,230 | 28,289 |
| Other ordinary expenses | 3,891 | 5,160 | 34,508 |
| Loss on foreign exchange transactions | 55 | - | - |
| Net loss on trading securities transactions | - | 2 | 13 |
| Loss on sale of bonds | 486 | 1,960 | 13,108 |
| Loss on redemption of bonds | 3,323 | 3,197 | 21,380 |
| Loss on devaluation of bonds | 25 | - | - |
| General and administrative expenses | 24,936 | 25,157 | 168,240 |
| Other expenses | 2,378 | 922 | 6,166 |
| Write-off of loans | 1,510 | 202 | 1,351 |
| Loss on sale of equity securities | 226 | 151 | 1,010 |
| Loss on devaluation of equity securities | 0 | 37 | 247 |
| Other | 640 | 529 | 3,538 |
| Ordinary profit | 13,222 | 10,667 | 71,337 |

Note: Please refer to the note 1 on page 1.

Non-Consolidated Financial Statements

(2) Statements of Income

| | Fiscal year ended March 31, 2024 (Millions of yen) | Fiscal year ended March 31, 2025 (Millions of yen) | Fiscal year ended March 31, 2025 (Thousands of U.S. dollars)* |
|--|--|--|---|
| Extraordinary income | 9 | 624 | 4,173 |
| Gain on disposal of non-current assets | 9 | - | - |
| Gain on sale of shares of subsidiaries | - | 624 | 4,173 |
| Extraordinary losses | 819 | 14 | 94 |
| Loss on disposal of non-current assets | 96 | 14 | 94 |
| Impairment losses | 722 | 0 | 0 |
| Profit before income taxes | 12,412 | 11,276 | 75,410 |
| Income taxes – current | 2,716 | 989 | 6,614 |
| Income taxes – deferred | (1,643) | 1,807 | 12,085 |
| Total income taxes | 1,073 | 2,796 | 18,699 |
| Profit | 11,339 | 8,480 | 56,711 |

Note: Please refer to the note 1 on page 1.

Non-Consolidated Financial Statements

(3) Statements of Changes in Equity

Fiscal year ended March 31, 2024

(Millions of yen)

| | Shareholders' equity | | | | | | | | |
|--|----------------------|-----------------------|-----------------------|-----------------------|-------------------------|-------------------------|-------------------------|-----------------|----------------------------|
| | Share capital | Capital surplus | | | Retained earnings | | | Treasury shares | Total shareholders' equity |
| | | Legal capital surplus | Other capital surplus | Total capital surplus | Legal retained earnings | Other retained earnings | Total retained earnings | | |
| Balance at beginning of period | 62,120 | 6,971 | - | 6,971 | 6,833 | 80,710 | 87,543 | (2,350) | 154,285 |
| Dividends of surplus | | | | | 265 | (1,595) | (1,329) | | (1,329) |
| Profit | | | | | | 11,339 | 11,339 | | 11,339 |
| Purchase of treasury shares | | | | | | | | (2,002) | (2,002) |
| Disposal of treasury shares | | | (4) | (4) | | | | 14 | 9 |
| Cancellation of treasury shares | | | (2,000) | (2,000) | | | | 2,000 | - |
| Transfer from retained earnings to capital surplus | | | 2,004 | 2,004 | | (2,004) | (2,004) | | - |
| Net changes in items other than shareholders' equity | | | | | | | | | |
| Total changes during period | - | - | - | - | 265 | 7,739 | 8,005 | 12 | 8,018 |
| Balance at end of period | 62,120 | 6,971 | - | 6,971 | 7,099 | 88,449 | 95,549 | (2,338) | 162,303 |

| | Valuation and translation adjustments | | | Share acquisition rights | Total net assets |
|--|---|------------------------------------|---|--------------------------|------------------|
| | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Total valuation and translation adjustments | | |
| Balance at beginning of period | 7,244 | 47 | 7,291 | 122 | 161,699 |
| Dividends of surplus | | | | | (1,329) |
| Profit | | | | | 11,339 |
| Purchase of treasury shares | | | | | (2,002) |
| Disposal of treasury shares | | | | | 9 |
| Cancellation of treasury shares | | | | | - |
| Transfer from retained earnings to capital surplus | | | | | - |
| Net changes in items other than shareholders' equity | 8,582 | 236 | 8,819 | 23 | 8,842 |
| Total changes during period | 8,582 | 236 | 8,819 | 23 | 16,861 |
| Balance at end of period | 15,827 | 284 | 16,111 | 145 | 178,560 |

Non-Consolidated Financial Statements

(3) Statements of Changes in Equity

Fiscal year ended March 31, 2025

(Millions of yen)

| | Shareholders' equity | | | | | | | | |
|--|----------------------|-----------------------|-----------------------|-----------------------|-------------------------|-------------------------|-------------------------|-----------------|----------------------------|
| | Share capital | Capital surplus | | | Retained earnings | | | Treasury shares | Total shareholders' equity |
| | | Legal capital surplus | Other capital surplus | Total capital surplus | Legal retained earnings | Other retained earnings | Total retained earnings | | |
| Balance at beginning of period | 62,120 | 6,971 | - | 6,971 | 7,099 | 88,449 | 95,549 | (2,338) | 162,303 |
| Dividends of surplus | | | | | 314 | (1,888) | (1,574) | | (1,574) |
| Profit | | | | | | 8,480 | 8,480 | | 8,480 |
| Purchase of treasury shares | | | | | | | | (10,592) | (10,592) |
| Disposal of treasury shares | | | (3) | (3) | | | | 14 | 11 |
| Cancellation of treasury shares | | | (10,588) | (10,588) | | | | 10,588 | - |
| Transfer from retained earnings to capital surplus | | | 10,591 | 10,591 | | (10,591) | (10,591) | | - |
| Net changes in items other than shareholders' equity | | | | | | | | | |
| Total changes during period | - | - | - | - | 314 | (4,000) | (3,685) | 11 | (3,674) |
| Balance at end of period | 62,120 | 6,971 | - | 6,971 | 7,414 | 84,449 | 91,863 | (2,326) | 158,628 |

| | Valuation and translation adjustments | | | Share acquisition rights | Total net assets |
|--|---|------------------------------------|---|--------------------------|------------------|
| | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Total valuation and translation adjustments | | |
| Balance at beginning of period | 15,827 | 284 | 16,111 | 145 | 178,560 |
| Dividends of surplus | | | | | (1,574) |
| Profit | | | | | 8,480 |
| Purchase of treasury shares | | | | | (10,592) |
| Disposal of treasury shares | | | | | 11 |
| Cancellation of treasury shares | | | | | - |
| Transfer from retained earnings to capital surplus | | | | | - |
| Net changes in items other than shareholders' equity | (7,543) | 294 | (7,249) | 28 | (7,220) |
| Total changes during period | (7,543) | 294 | (7,249) | 28 | (10,895) |
| Balance at end of period | 8,284 | 578 | 8,862 | 173 | 167,665 |

Non-Consolidated Financial Statements

(3) Statements of Changes in Equity

Fiscal year ended March 31, 2025

(Thousands of U.S. dollars)*

| | Shareholders' equity | | | | | | | | |
|--|----------------------|-----------------------|-----------------------|-----------------------|-------------------------|-------------------------|-------------------------|-----------------|----------------------------|
| | Share capital | Capital surplus | | | Retained earnings | | | Treasury shares | Total shareholders' equity |
| | | Legal capital surplus | Other capital surplus | Total capital surplus | Legal retained earnings | Other retained earnings | Total retained earnings | | |
| Balance at beginning of period | 415,435 | 46,619 | - | 46,619 | 47,475 | 591,513 | 638,996 | (15,636) | 1,085,421 |
| Dividends of surplus | | | | | 2,100 | (12,626) | (10,526) | | (10,526) |
| Profit | | | | | | 56,711 | 56,711 | | 56,711 |
| Purchase of treasury shares | | | | | | | | (70,835) | (70,835) |
| Disposal of treasury shares | | | (20) | (20) | | | | 94 | 74 |
| Cancellation of treasury shares | | | (70,809) | (70,809) | | | | 70,809 | - |
| Transfer from retained earnings to capital surplus | | | 70,829 | 70,829 | | (70,829) | (70,829) | | - |
| Net changes in items other than shareholders' equity | | | | | | | | | |
| Total changes during period | - | - | - | - | 2,100 | (26,750) | (24,644) | 74 | (24,570) |
| Balance at end of period | 415,435 | 46,619 | - | 46,619 | 49,582 | 564,763 | 614,345 | (15,555) | 1,060,844 |

| | Valuation and translation adjustments | | | Share acquisition rights | Total net assets |
|--|---|------------------------------------|---|--------------------------|------------------|
| | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Total valuation and translation adjustments | | |
| Balance at beginning of period | 105,845 | 1,899 | 107,744 | 970 | 1,194,142 |
| Dividends of surplus | | | | | (10,526) |
| Profit | | | | | 56,711 |
| Purchase of treasury shares | | | | | (70,835) |
| Disposal of treasury shares | | | | | 74 |
| Cancellation of treasury shares | | | | | - |
| Transfer from retained earnings to capital surplus | | | | | - |
| Net changes in items other than shareholders' equity | (50,445) | 1,966 | (48,479) | 187 | (48,285) |
| Total changes during period | (50,445) | 1,966 | (48,479) | 187 | (72,862) |
| Balance at end of period | 55,400 | 3,865 | 59,266 | 1,157 | 1,121,280 |

Note: Please refer to the note 1 on page 1.