

May 13, 2025

Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (Under Japanese GAAP)

Company name: The Chiba Kogyo Bank, Ltd.
 Listing: Tokyo Stock Exchange
 Securities code: 8337
 URL: <https://www.chibakogyo-bank.co.jp/>
 Representative: Hitoshi Umeda, President (CEO) Managing Executive Officer
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 Scheduled date of annual general meeting of shareholders: June 26, 2025
 Scheduled date to commence dividend payments: June 27, 2025
 Scheduled date to file annual securities report: June 24, 2025
 Setting of trading account: None
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: Yes (for institutional investors and securities analysts)

(Less than 1,000 thousand yen, rounded down to the nearest decimal place)

1. Consolidated financial results for the fiscal year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	56,910	4.2	10,682	4.2	7,459	0.4
March 31, 2024	54,584	6.3	10,250	5.9	7,428	14.6

Note: Comprehensive income For the fiscal year ended March 31, 2025: ¥(363) million [-%]
 For the fiscal year ended March 31, 2024: ¥19,860 million [-%]

	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profit to total assets	Ordinary profit to ordinary income ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2025	116.49	80.93	5.1	0.3	18.7
March 31, 2024	112.62	52.79	5.2	0.3	18.7

Note: "Return on equity" is calculated by setting the ratio of (net income attributable to owners of parent minus total dividends on preferred stock) to {(Beginning equity capital - Number of preferred shares issued at the beginning of the period) × Issue price} + (Equity capital at the end of the period - Number of preferred shares issued at the end of the period × Issue price) ÷ divided by 2.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2025	3,246,846	174,790	5.2	2,247.32
March 31, 2024	3,229,226	187,280	5.6	2,279.01

Reference: Equity
 As of March 31, 2025: ¥169,979 million
 As of March 31, 2024: ¥182,510 million

Note: The capital adequacy ratio is calculated by dividing (total portion of year-end net assets - year-end stock acquisition rights - non-controlling shareholders' interests at the end of the fiscal year) by the total amount of year-end assets.
 This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2025	13,747	(16,049)	(12,166)	244,154
March 31, 2024	13,187	(12,785)	(3,331)	258,622

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2024	-	0.00	-	10.00	10.00	593	8.8	0.4
Fiscal year ended March 31, 2025	-	0.00	-	10.00	10.00	593	8.5	0.4
Fiscal year ending March 31, 2026 (Forecast)		0.00		10.00	10.00		8.5	

Note: The above “Cash dividends” refers to dividends on common shares. Status of dividends on shares of common shares issued by the Company and shares of different rights (unlisted)
For details, please refer to P.3 "Dividends on Class Shares".

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	5,500	(7.7)	3,800	(6.2)	66.33
Fiscal year ending March 31, 2026	10,800	1.0	7,500	0.5	117.40

* **Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 2 companies (CHIBACOO Co.,Ltd., CHIBAKOGIN CAPITAL PARTNERS CO.,LTD.)

Excluded: 1 company (ChibaKoginCard Service Co.,Ltd.)

(2) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of March 31, 2025	62,222,045 shares
As of March 31, 2024	62,222,045 shares

(ii) Number of treasury shares at the end of the period

As of March 31, 2025	4,932,825 shares
As of March 31, 2024	4,962,715 shares

(iii) Average number of shares outstanding during the period

Fiscal year ended March 31, 2025	57,277,889 shares
Fiscal year ended March 31, 2024	57,250,640 shares

Note: For the number of shares on which the calculation of net income per share (consolidated) is calculated, please refer to P.12 "Information per share."

Note: 2. The Company has introduced a stock benefit trust system, and the Company's shares owned by the trust are included in treasury stock.

[Reference] Overview of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

Fiscal year ended	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	48,645	(2.0)	10,667	(19.3)	8,480	(25.2)
March 31, 2024	49,665	15.4	13,222	47.8	11,339	75.8

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2025	134.30	92.32
March 31, 2024	180.94	81.60

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2025	3,227,014	167,665	5.1	2,203.88
March 31, 2024	3,208,586	178,560	5.5	2,207.49

Reference: Equity

As of March 31, 2025: ¥167,491 million

As of March 31, 2024: ¥178,415 million

Note: The capital adequacy ratio is calculated by dividing (total portion of year-end net assets minus year-end stock acquisition rights) by the total portion of year-end assets.

This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

2. Non-consolidated earnings forecast for the fiscal year ending March 31, 2026 (April 1, 2025 ~ March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	5,400	(12.9)	3,900	(23.4)	68.08
Fiscal year ending March 31, 2026	10,500	(1.5)	7,500	(11.5)	117.40

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

Forward-looking statements, such as earnings forecasts, contained in this material are based on information available to the Company as of the date of this release and certain assumptions that the Company deems reasonable, and are not intended to be a promise by the Company to realize them. Actual financial results, etc. may differ substantially due to various factors. Important factors that may affect actual business results include economic conditions in Japan and overseas, changes in stock markets, etc., but are not limited to factors that may affect business performance.

"Dividends on Class Shares"

The breakdown of annual dividends on common shares and shares with different rights is as follows.

Class II Preferred Shares	Annual Dividends				
	End of the first quarter	End of the second quarter	End of the third quarter	end of term	sum
	Yen	Yen	Yen	Yen	Yen
The fiscal year ending March 31, 2024	-	-	-	104.00	104.00
The fiscal year ending March 31, 2025	-	-	-	104.00	104.00
The fiscal year ending March 31, 2026 (Forecast)				104.00	104.00

2nd Series of Class 6 Preferred Shares	Annual Dividends				
	End of the first quarter	End of the second quarter	End of the third quarter	end of term	sum
	Yen	Yen	Yen	Yen	Yen
The fiscal year ending March 31, 2024	-	-	-	300.00	300.00
The fiscal year ending March 31, 2025	-	-	-	300.00	300.00
The fiscal year ending March 31, 2026 (Forecast)				300.00	300.00

1st Class 7 Preferred Shares	Annual Dividends				
	End of the first quarter	End of the second quarter	End of the third quarter	end of term	sum
	Yen	Yen	Yen	Yen	Yen
The fiscal year ending March 31, 2024	-	-	-	900.00	900.00
The fiscal year ending March 31, 2025	-	-	-	900.00	900.00
The fiscal year ending March 31, 2026 (Forecast)				900.00	900.00

2nd Series of Class 7 Preferred Shares	Annual Dividends				
	End of the first quarter	End of the second quarter	End of the third quarter	end of term	sum
	Yen	Yen	Yen	Yen	Yen
The fiscal year ending March 31, 2024	-	-	-	9,000.00	9,000.00
The fiscal year ending March 31, 2025	-	-	-	9,000.00	9,000.00
The fiscal year ending March 31, 2026 (Forecast)				9,000.00	9,000.00

Consolidated balance sheet

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	258,928	244,521
Monetary claims bought	97	97
Trading securities	136	115
Securities	525,434	522,089
Loans and bills discounted	2,377,146	2,415,859
Foreign exchanges	3,246	4,290
Other assets	42,177	38,795
Tangible fixed assets	18,915	18,785
Buildings, net	6,066	6,115
Land	10,806	10,805
Leased assets, net	60	95
Construction in progress	-	1
Other tangible fixed assets	1,982	1,767
Intangible fixed assets	2,865	2,642
Software	2,613	2,393
Leased assets	3	2
Other intangible fixed assets	247	246
Retirement benefit asset	1,154	759
Deferred tax assets	76	59
Customers' liabilities for acceptances and guarantees	7,167	5,251
Allowance for loan losses	(8,121)	(6,422)
Total assets	3,229,226	3,246,846

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Deposits	2,876,448	2,877,019
Negotiable certificates of deposit	105,200	131,000
Borrowed money	27,217	35,810
Foreign exchanges	135	152
Other liabilities	21,600	20,777
Retirement benefit liability	132	114
Provision for retirement benefits for directors (and other officers)	35	19
Provision for share awards	224	313
Provision for reimbursement of deposits	44	27
Provision for contingent loss	265	-
Deferred tax liabilities	3,473	1,570
Acceptances and guarantees	7,167	5,251
Total liabilities	3,041,946	3,072,056
Net assets		
Share capital	62,120	62,120
Capital surplus	6,971	6,971
Retained earnings	96,889	92,183
Treasury shares	(2,338)	(2,326)
Total shareholders' equity	163,643	158,948
Valuation difference on available-for-sale securities	15,902	8,345
Deferred gains or losses on hedges	284	578
Remeasurements of defined benefit plans	2,680	2,107
Total accumulated other comprehensive income	18,867	11,031
Share acquisition rights	145	173
Non-controlling interests	4,624	4,636
Total net assets	187,280	174,790
Total liabilities and net assets	3,229,226	3,246,846

Consolidated statement of income

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Ordinary income	54,584	56,910
Interest income	27,830	30,929
Interest on loans and discounts	22,401	23,989
Interest and dividends on securities	4,533	5,781
Interest on call loans and bills bought	468	415
Interest on deposits with banks	235	607
Other interest income	190	135
Fees and commissions	13,736	12,954
Other ordinary income	175	183
Other income	12,842	12,842
Reversal of allowance for loan losses	244	558
Recoveries of written off receivables	376	814
Other	12,221	11,470
Ordinary expenses	44,334	46,227
Interest expenses	755	2,462
Interest on deposits	157	1,833
Interest on negotiable certificates of deposit	2	166
Interest on call money and bills sold	(8)	4
Interest expenses on cash collateral received for securities lent	2	112
Interest on borrowings and rediscounts	84	129
Other interest expenses	517	215
Fees and commissions payments	4,005	4,251
Other ordinary expenses	3,891	5,160
General and administrative expenses	25,145	24,972
Other expenses	10,536	9,380
Other	10,536	9,380
Ordinary profit	10,250	10,682
Extraordinary income	9	-
Gain on disposal of non-current assets	9	-
Extraordinary losses	822	530
Loss on disposal of non-current assets	99	14
Impairment losses	722	0
Loss on sale of shares of subsidiaries	-	515
Profit before income taxes	9,437	10,152
Income taxes - current	3,070	1,140
Income taxes - deferred	(1,190)	1,355
Total income taxes	1,880	2,496
Profit	7,557	7,655
Profit attributable to non-controlling interests	128	195
Profit attributable to owners of parent	7,428	7,459

Consolidated statement of comprehensive income

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Profit	7,557	7,655
Other comprehensive income	12,303	(8,019)
Valuation difference on available-for-sale securities	8,986	(7,740)
Deferred gains or losses on hedges	236	294
Remeasurements of defined benefit plans, net of tax	3,079	(573)
Comprehensive income	19,860	(363)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	19,355	(375)
Comprehensive income attributable to non-controlling interests	505	12

Consolidated statement 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 statement 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			Total net assets
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	Valuation difference on available-for- sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Share acquisition rights	Non- controlling interests	
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 statement of cash flows

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Cash flows from operating activities		
Profit before income taxes	9,437	10,152
Depreciation	2,093	2,146
Impairment losses	722	0
Increase (decrease) in allowance for loan losses	(566)	(1,698)
Decrease (increase) in retirement benefit asset	(1,154)	395
Increase (decrease) in retirement benefit liability	(3,288)	(17)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	1	(16)
Increase (decrease) in provision for share awards	119	88
Increase (decrease) in provision for reimbursement of deposits	(25)	(16)
Increase (decrease) in provision for contingent loss	265	(265)
Interest income	(27,830)	(30,929)
Interest expenses	755	2,462
Loss (gain) related to securities	240	2,811
Loss (gain) on sale of shares of subsidiaries	-	515
Loss (gain) on disposal of non-current assets	90	14
Net decrease (increase) in trading securities	(47)	20
Net decrease (increase) in loans and bills discounted	(22,853)	(38,713)
Net increase (decrease) in deposits	54,620	571
Net increase (decrease) in negotiable certificates of deposit	(24,500)	25,800
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	5,387	8,592
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	60	(62)
Net decrease (increase) in foreign exchanges - assets	(71)	(1,044)
Net increase (decrease) in foreign exchanges - liabilities	7	17
Interest received	27,517	30,822
Interest paid	(740)	(1,797)
Other, net	(5,435)	6,686
Subtotal	14,805	16,537
Income taxes paid	(1,617)	(2,794)
Income taxes refund	-	4
Net cash provided by (used in) operating activities	13,187	13,747
Cash flows from investing activities		
Purchase of securities	(147,062)	(174,423)
Proceeds from sale of securities	74,539	114,669
Proceeds from redemption of securities	62,623	43,986
Purchase of tangible fixed assets	(1,777)	(1,030)
Proceeds from sale of property, plant and equipment	38	-
Purchase of intangible assets	(1,147)	(812)
Proceeds from sale of shares of subsidiaries resulting in change in scope of consolidation	-	1,561
Net cash provided by (used in) investing activities	(12,785)	(16,049)
Cash flows from financing activities		
Purchase of treasury shares	(2,002)	(10,592)
Proceeds from sale of treasury shares	0	0
Dividends paid	(1,329)	(1,574)
Net cash provided by (used in) financing activities	(3,331)	(12,166)
Net increase (decrease) in cash and cash equivalents	(2,929)	(14,468)
Cash and cash equivalents at beginning of period	261,551	258,622

Cash and cash equivalents at end of period

258,622

244,154

Balance sheet

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	258,921	244,514
Cash	34,010	46,449
Due from banks	224,911	198,064
Monetary claims bought	97	97
Trading securities	136	115
Trading local government bonds	136	115
Securities	524,397	520,862
Government bonds	99,050	112,179
Local government bonds	137,532	120,871
Corporate bonds	126,713	104,369
Stocks	47,731	44,859
Other securities	113,369	138,583
Loans and bills discounted	2,380,939	2,420,331
Bills discounted	4,834	2,942
Loans on bills	34,462	37,656
Loans on deeds	2,134,096	2,175,872
Overdrafts	207,546	203,859
Foreign exchanges	3,246	4,290
Due from foreign banks (our accounts)	1,845	2,909
Foreign bills bought	333	34
Foreign bills receivable	1,067	1,347
Other assets	18,845	16,260
Prepaid expenses	11	11
Accrued revenue	2,275	2,656
Margin deposits for futures transactions	9	9
Financial derivatives	1,591	2,100
Other	14,956	11,483
Tangible fixed assets	18,665	18,509
Buildings, net	6,044	6,024
Land	10,806	10,805
Leased assets, net	127	146
Other tangible fixed assets	1,687	1,533
Intangible fixed assets	2,598	2,537
Software	2,352	2,291
Other intangible fixed assets	245	245
Customers' liabilities for acceptances and guarantees	7,167	5,251
Allowance for loan losses	(6,429)	(5,757)
Total assets	3,208,586	3,227,014

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Deposits	2,884,617	2,879,557
Current deposits	85,293	79,910
Ordinary deposits	1,958,977	1,978,870
Savings deposits	28,695	28,600
Deposits at notice	3,224	2,042
Time deposits	799,244	780,383
Installment savings	1	0
Other deposits	9,180	9,750
Negotiable certificates of deposit	105,200	131,000
Borrowed money	14,700	21,400
Borrowings from other banks	14,700	21,400
Foreign exchanges	135	152
Due to foreign banks (their accounts)	131	152
Foreign bills sold	3	-
Other liabilities	13,617	19,145
Income taxes payable	1,949	178
Accrued expenses	1,754	2,853
Unearned revenue	706	950
Reserve for interest on installment savings	0	0
Financial derivatives	888	952
Cash collateral received for financial instruments	1,335	2,145
Lease liabilities	127	146
Other	6,855	11,918
Provision for retirement benefits	2,699	2,310
Provision for share awards	224	313
Provision for reimbursement of deposits	44	27
Provision for contingent loss	265	-
Deferred tax liabilities	1,354	190
Acceptances and guarantees	7,167	5,251
Total liabilities	3,030,026	3,059,348
Net assets		
Share capital	62,120	62,120
Capital surplus	6,971	6,971
Legal capital surplus	6,971	6,971
Retained earnings	95,549	91,863
Legal retained earnings	7,099	7,414
Other retained earnings	88,449	84,449
Retained earnings brought forward	88,449	84,449
Treasury shares	(2,338)	(2,326)
Total shareholders' equity	162,303	158,628
Valuation difference on available-for-sale securities	15,827	8,284
Deferred gains or losses on hedges	284	578
Total valuation and translation adjustments	16,111	8,862
Share acquisition rights	145	173
Total net assets	178,560	167,665
Total liabilities and net assets	3,208,586	3,227,014

Statement of income

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Ordinary income	49,665	48,645
Interest income	31,923	31,394
Interest on loans and discounts	22,393	24,015
Interest and dividends on securities	8,635	6,221
Interest on call loans	468	415
Interest on deposits with banks	235	607
Other interest income	190	135
Fees and commissions	12,851	12,684
Fees and commissions on domestic and foreign exchanges	1,277	1,313
Other fees and commissions	11,573	11,371
Other ordinary income	175	183
Gain on foreign exchange transactions	-	77
Net gain on trading securities transactions	0	-
Gain on sale of bonds	31	25
Gain on financial derivatives	143	80
Other income	4,715	4,381
Reversal of allowance for loan losses	305	502
Recoveries of written off receivables	372	814
Gain on sale of equity securities	3,790	2,511
Other	246	553
Ordinary expenses	36,442	37,977
Interest expenses	668	2,353
Interest on deposits	157	1,835
Interest on negotiable certificates of deposit	2	166
Interest on call money	(8)	4
Interest expenses on cash collateral received for securities lent	2	112
Interest on borrowings and rediscounts	0	19
Interest expenses on interest rate swaps	71	51
Other interest expenses	442	163
Fees and commissions payments	4,568	4,383
Fees and commissions on domestic and foreign exchanges	144	153
Other fees and commissions	4,423	4,230
Other ordinary expenses	3,891	5,160
Loss on foreign exchange transactions	55	-
Net loss on trading securities transactions	-	2
Loss on sale of bonds	486	1,960
Loss on redemption of bonds	3,323	3,197
Loss on devaluation of bonds	25	-
General and administrative expenses	24,936	25,157
Other expenses	2,378	922
Write-off of loans	1,510	202
Loss on sale of equity securities	226	151
Loss on devaluation of equity securities	0	37
Other	640	529
Ordinary profit	13,222	10,667

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Extraordinary income	9	624
Gain on disposal of non-current assets	9	-
Gain on sale of shares of subsidiaries	-	624
Extraordinary losses	819	14
Loss on disposal of non-current assets	96	14
Impairment losses	722	0
Profit before income taxes	12,412	11,276
Income taxes - current	2,716	989
Income taxes - deferred	(1,643)	1,807
Total income taxes	1,073	2,796
Profit	11,339	8,480

Statement 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

Statement 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

(Notes on segment information, etc.)

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 Company 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 foreign 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 Company 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 Revenue, 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 revenues, profits or losses, assets, liabilities, and other items for each reporting segment.

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

(in 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								
Recurring revenue to external customers	48,086	8,159	264	56,511	398	56,910	-	56,910
Internal Recurring Revenue Across 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 Debt	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

Note: 1. Ordinary revenue is shown instead of general corporate sales. In addition, the difference between ordinary revenue 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 income 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.