

February 10, 2026

**Consolidated Financial Results
for the Nine Months Ended December 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	
Inquiries:	Nobuhiro Nishimura, Executive Officer of Management Planning Division	
Telephone:	+81-43-243-2111	
Scheduled date to commence dividend payments:	-	
Setting of trading account:	None	
Preparation of supplementary material on financial results:	Yes	
Holding of financial results briefing:	None	

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

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended						
December 31, 2025	49,757	18.5	10,655	24.8	7,449	28.1
December 31, 2024	41,971	3.8	8,531	1.3	5,811	(3.9)

Note: Comprehensive income For the nine months ended December 31, 2025: ¥20,657 million [1,628.2%]
For the nine months ended December 31, 2024: ¥1,195 million [(89.1)%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended		
December 31, 2025	129.86	92.97
December 31, 2024	101.23	64.69

(2) Consolidated financial position

	Total assets		Net assets		Equity-to-asset ratio	
	Millions of yen		Millions of yen		Millions of yen	%
As of						
December 31, 2025	3,425,266		192,120			5.4
March 31, 2025	3,246,846		174,790			5.2

Reference: Equity
As of December 31, 2025: ¥187,008 million
As of March 31, 2025: ¥169,979 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.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 0.00	Yen -	Yen 10.00	Yen 10.00
Fiscal year ending March 31, 2026	Yen -	Yen 0.00	Yen -		
Fiscal year ending March 31, 2026 (Forecast)				Yen 10.00	Yen 10.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: The above "Cash dividends" refers to dividends on common shares. Dividends on shares of different types of shares (unlisted) with different rights than common shares issued by the Company

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

Fiscal year ending March 31, 2026	12,300	15.1	8,500	13.9	135.48
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Note: Revisions to the earnings forecasts most recently announced: Yes

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None
- (3) 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: Yes
 - (iv) Restatement: None

(4) Number of issued shares (common shares)

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

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

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

As of December 31, 2025	4,813,203 shares
As of March 31, 2025	4,932,825 shares

- (iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	57,366,142 shares
Nine months ended December 31, 2024	57,275,447 shares

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

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm:None

* 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, 2025	-	-	-	104.00	104.00
The fiscal year ending March 31, 2026	-	-	-		
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, 2025	-	-	-	300.00	300.00
The fiscal year ending March 31, 2026	-	-	-		
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, 2025	-	-	-	900.00	900.00
The fiscal year ending March 31, 2026	-	-	-		
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, 2025	-	-	-	9,000.00	9,000.00
The fiscal year ending March 31, 2026	-	-	-		
The fiscal year ending March 31, 2026 (Forecast)				9,000.00	9,000.00

Quarterly consolidated balance sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	244,521	296,071
Monetary claims bought	97	97
Trading securities	115	154
Securities	522,089	581,469
Loans and bills discounted	2,415,859	2,486,094
Foreign exchanges	4,290	4,360
Other assets	38,795	34,162
Tangible fixed assets	18,785	18,412
Intangible fixed assets	2,642	2,631
Retirement benefit asset	759	960
Deferred tax assets	59	50
Customers' liabilities for acceptances and guarantees	5,251	7,305
Allowance for loan losses	(6,422)	(6,504)
Total assets	3,246,846	3,425,266
Liabilities		
Deposits	2,877,019	3,040,163
Negotiable certificates of deposit	131,000	120,500
Borrowed money	35,810	39,788
Foreign exchanges	152	215
Other liabilities	20,777	16,954
Retirement benefit liability	114	118
Provision for retirement benefits for directors (and other officers)	19	24
Provision for share awards	313	338
Provision for reimbursement of deposits	27	18
Deferred tax liabilities	1,570	7,719
Acceptances and guarantees	5,251	7,305
Total liabilities	3,072,056	3,233,146
Net assets		
Share capital	62,120	62,120
Capital surplus	6,971	6,971
Retained earnings	92,183	96,256
Treasury shares	(2,326)	(2,275)
Total shareholders' equity	158,948	163,072
Valuation difference on available-for-sale securities	8,345	21,832
Deferred gains or losses on hedges	578	-
Remeasurements of defined benefit plans	2,107	2,103
Total accumulated other comprehensive income	11,031	23,935
Share acquisition rights	173	171
Non-controlling interests	4,636	4,940
Total net assets	174,790	192,120
Total liabilities and net assets	3,246,846	3,425,266

Quarterly consolidated statement of income

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	41,971	49,757
Interest income	22,817	29,064
Interest on loans and discounts	17,539	22,355
Interest and dividends on securities	4,455	5,572
Fees and commissions	9,369	9,199
Other ordinary income	141	1,508
Other income	9,643	9,984
Ordinary expenses	33,439	39,101
Interest expenses	1,464	5,009
Interest on deposits	1,034	4,264
Fees and commissions payments	3,620	3,862
Other ordinary expenses	2,351	3,622
General and administrative expenses	18,620	19,378
Other expenses	7,383	7,229
Ordinary profit	8,531	10,655
Extraordinary income	-	14
Gain on disposal of non-current assets	-	14
Extraordinary losses	519	8
Loss on disposal of non-current assets	4	8
Impairment losses	-	0
Loss on sale of shares of subsidiaries	515	-
Profit before income taxes	8,011	10,661
Income taxes - current	559	2,799
Income taxes - deferred	1,564	210
Total income taxes	2,123	3,010
Profit	5,887	7,651
Profit attributable to non-controlling interests	76	202
Profit attributable to owners of parent	5,811	7,449

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Profit	5,887	7,651
Other comprehensive income	(4,692)	13,005
Valuation difference on available-for-sale securities	(4,752)	13,589
Deferred gains or losses on hedges	135	(578)
Remeasurements of defined benefit plans, net of tax	(75)	(4)
Comprehensive income	<u>1,195</u>	<u>20,657</u>
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,281	20,353
Comprehensive income attributable to non-controlling interests	(86)	303

(Notes on segment information, etc.)

The nine months of the previous fiscal year (April 1, 2024 to December 31, 2024)

1. Information on recurring revenue and the amount of profit or loss for each reported segment

(Millions of yen)

	Reportable segments					Other	Total	Reconciling items	Quarterly Consolidated Statements of Income
	Banking business	Leasing business	Credit guarantee and credit card business		Total				
Ordinary income									
Recurring revenue to external customers	35,152	6,317		264	41,734	248	41,983	(11)	41,971
Internal Recurring Revenue Across Segments	543	26		143	713	847	1,561	(1,561)	-
Total	35,695	6,343		408	42,448	1,096	43,544	(1,573)	41,971
Segment profit (loss)	8,729	99		227	9,056	(21)	9,034	(503)	8,531

Note: 1. Ordinary revenue is shown instead of general corporate sales.

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 of ordinary revenue to external customers of (11) million yen is an adjustment for the reversal of allowance for bad debts. Other adjustments are primarily inter-segment erasures.
4. Segment profit or loss (loss) is adjusted for ordinary income in the quarterly consolidated statements of income.
5. "Credit Guarantee & Credit Card Business" shows the results as of July 1, 2024, due to the transfer of all shares of Chiba Kogin Card Service Co., Ltd.
6. Chiba Cool Co., Ltd., which was newly established on April 1, 2024 and became a consolidated subsidiary, and Chiba Kogin Capital Partners Co., Ltd., which was newly established on July 1, 2024 and became a consolidated subsidiary, are included in the "Other" category.

2. Information on impairment losses or goodwill on fixed assets by reporting segment

(Significant impairment loss on fixed assets)

Not applicable.

(Significant fluctuations in the amount of goodwill)

Not applicable.

(Significant Negative Goodwill Accrual)

Not applicable.

The nine months of the current fiscal year (April 1, 2025 to December 31, 2025)

1. Information on recurring revenue and the amount of profit or loss for each reported segment

(Millions of yen)

	Reportable segments			Other	Total	Reconciling items	Quarterly Consolidated Statements of Income
	Banking business	Leasing business	Total				
Ordinary income							
Recurring revenue to external customers	43,211	6,360	49,572	252	49,824	(67)	49,757
Internal Recurring Revenue Across Segments	40	24	64	1,024	1,089	(1,089)	-
Total	43,252	6,384	49,636	1,277	50,913	(1,156)	49,757
Segment Profit	10,416	207	10,623	31	10,655	(0)	10,655

Note: 1. Ordinary revenue is shown instead of general corporate sales.

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 of ordinary revenue to external customers of (67) million yen is an adjustment for the reversal of allowance for bad debts. Other adjustments are primarily inter-segment erasures.
4. Segment profit is adjusted to ordinary income in the quarterly consolidated statements of income.

2. Information on impairment losses or goodwill on fixed assets by reporting segment

(Significant impairment loss on fixed assets)

There are no important items to mention.

(Significant fluctuations in the amount of goodwill)

Not applicable.

(Significant Negative Goodwill Accrual)

Not applicable.

3. Changes to Reporting Segments, etc.

In the past, the Group's reporting segments were the "Banking Business" operated by the Company, the "Leasing Business" operated by Chiba General Lease Co., Ltd., and the "Credit Guarantee and Credit Card Business" operated by Chiba Kogin Card Service Co., Ltd., but as of July 1, 2024, the reporting segments of the Chiba Kogin Card Service Co., Ltd. Since the transfer of all of the Company's shares held by the Company has excluded it from the scope of consolidation, "Banking" and "Leasing" have been the reporting segments since the nine months of the current fiscal year.