August 6, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (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), Representative Director
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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 three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	20,645	30.4	3,898	0.9	2,737	(4.4)
June 30, 2025	15,821	13.2	3,860	36.1	2,863	32.5

Note: Comprehensive income For the three months ended June 30, 2026: ¥1,781 million [(61.8)%]
For the three months ended June 30, 2025: ¥4,664 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	47.64	44.18
June 30, 2025	49.97	35.74

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	3,425,988	170,153	4.9
March 31, 2026	3,396,610	192,812	5.6

Reference: Equity
As of June 30, 2026: ¥169,978 million
As of March 31, 2026: ¥192,631 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
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	0.00	-	10.00	10.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		0.00		20.00	20.00

Note: Revisions to the forecast of cash dividends most recently announced: None
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, 2027 (from April 1, 2026 to March 31, 2027)

(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, 2026	6,900	(0.2)	4,500	(7.6)	78.38
Fiscal year ending March 31, 2027	14,600	14.8	9,600	11.4	167.21

Note: Revisions to the earnings forecasts most recently announced: None

* **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: None

(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 June 30, 2026	62,222,045 shares
As of March 31, 2026	62,222,045 shares

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

As of June 30, 2026	4,750,727 shares
As of March 31, 2026	4,808,362 shares

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

Three months ended June 30, 2026	57,425,603 shares
Three months ended June 30, 2025	57,300,128 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, 2026	-	-	-	104.00	104.00
The fiscal year ending March 31, 2027	-				
The fiscal year ending March 31, 2027 (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, 2026	-	-	-	300.00	300.00
The fiscal year ending March 31, 2027	-				
The fiscal year ending March 31, 2027 (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, 2026	-	-	-	900.00	900.00
The fiscal year ending March 31, 2027	-				
The fiscal year ending March 31, 2027 (Forecast)		-	-	-	-

Note: There will be no dividends for the first round of Class 7 preferred stock in the fiscal year ending March 31, 2027 because all shares were acquired and cancelled on April 1, 2026, pursuant to a resolution of the Board of Directors held on February 10, 2026.

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, 2026	-	-	-	9,000.00	9,000.00
The fiscal year ending March 31, 2027	-				
The fiscal year ending March 31, 2027 (Forecast)		-	-	9,000.00	9,000.00

Quarterly consolidated balance sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	225,696	231,971
Monetary claims bought	97	97
Trading securities	125	107
Securities	591,813	612,772
Loans and bills discounted	2,511,632	2,508,842
Foreign exchanges	4,014	4,556
Other assets	36,248	38,913
Tangible fixed assets	18,901	18,632
Intangible fixed assets	2,905	2,819
Retirement benefit asset	5,327	5,400
Deferred tax assets	69	65
Customers' liabilities for acceptances and guarantees	5,576	7,579
Allowance for loan losses	(5,796)	(5,769)
Total assets	3,396,610	3,425,988
Liabilities		
Deposits	3,043,848	3,063,545
Negotiable certificates of deposit	75,000	103,500
Borrowed money	41,622	41,064
Foreign exchanges	264	228
Other liabilities	29,704	31,922
Retirement benefit liability	124	129
Provision for retirement benefits for directors (and other officers)	29	29
Provision for share awards	415	430
Provision for reimbursement of deposits	14	12
Deferred tax liabilities	7,198	7,392
Acceptances and guarantees	5,576	7,579
Total liabilities	3,203,798	3,255,835
Net assets		
Share capital	62,120	62,120
Capital surplus	10,824	11,760
Retained earnings	97,419	74,761
Treasury shares	(2,273)	(2,248)
Total shareholders' equity	168,090	146,393
Valuation difference on available-for-sale securities	19,499	18,682
Remeasurements of defined benefit plans	5,041	4,902
Total accumulated other comprehensive income	24,540	23,584
Share acquisition rights	181	174
Total net assets	192,812	170,153
Total liabilities and net assets	3,396,610	3,425,988

Quarterly consolidated statement of income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	15,821	20,645
Interest income	8,938	11,424
Interest on loans and discounts	6,962	8,667
Interest and dividends on securities	1,601	2,259
Fees and commissions	2,701	2,996
Other ordinary income	136	37
Other income	4,044	6,185
Ordinary expenses	11,961	16,747
Interest expenses	1,468	2,837
Interest on deposits	1,232	2,451
Fees and commissions payments	1,283	1,345
Other ordinary expenses	145	2,360
General and administrative expenses	6,681	6,955
Other expenses	2,381	3,248
Ordinary profit	3,860	3,898
Extraordinary income	14	1
Gain on disposal of non-current assets	14	1
Extraordinary losses	1	0
Loss on disposal of non-current assets	1	0
Profit before income taxes	3,873	3,898
Income taxes - current	892	953
Income taxes - deferred	77	207
Total income taxes	969	1,161
Profit	2,904	2,737
Profit attributable to non-controlling interests	41	-
Profit attributable to owners of parent	2,863	2,737

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	2,904	2,737
Other comprehensive income	1,759	(956)
Valuation difference on available-for-sale securities	1,774	(816)
Deferred gains or losses on hedges	(13)	-
Remeasurements of defined benefit plans, net of tax	(1)	(139)
Comprehensive income	4,664	1,781
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	4,613	1,781
Comprehensive income attributable to non-controlling interests	50	-

(Notes on segment information, etc.)

The three months of the previous fiscal year (April 1, 2025 to June 30, 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	13,559	2,191	15,750	70	15,821	-	15,821
Internal Recurring Revenue Across Segments	13	5	18	242	261	(261)	-
Total	13,572	2,197	15,769	313	16,083	(261)	15,821
Segment profit (loss)	3,815	67	3,883	(22)	3,860	(0)	3,860

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 amount is mainly for inter-segment transaction elimination.

4. Segment profit or loss (loss) is adjusted for 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)

Not applicable.

(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 first quarter of the current fiscal year.

The three months of the current fiscal year (April 1, 2026 to June 30, 2026)

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	18,335	2,217	20,553	93	20,647	(2)	20,645
Internal Recurring Revenue Across Segments	23	4	28	249	277	(277)	-
Total	18,359	2,222	20,581	342	20,924	(279)	20,645
Segment profit (loss)	3,861	44	3,905	(8)	3,897	0	3,898

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. Adjustment of ordinary revenue to external customers of (2) million yen is mainly due to adjustment of gains on 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.

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.