

# Financial Results for FY2020 ended March 2021

Appendix

May 21, 2021  
THE CHIBA BANK, LTD.

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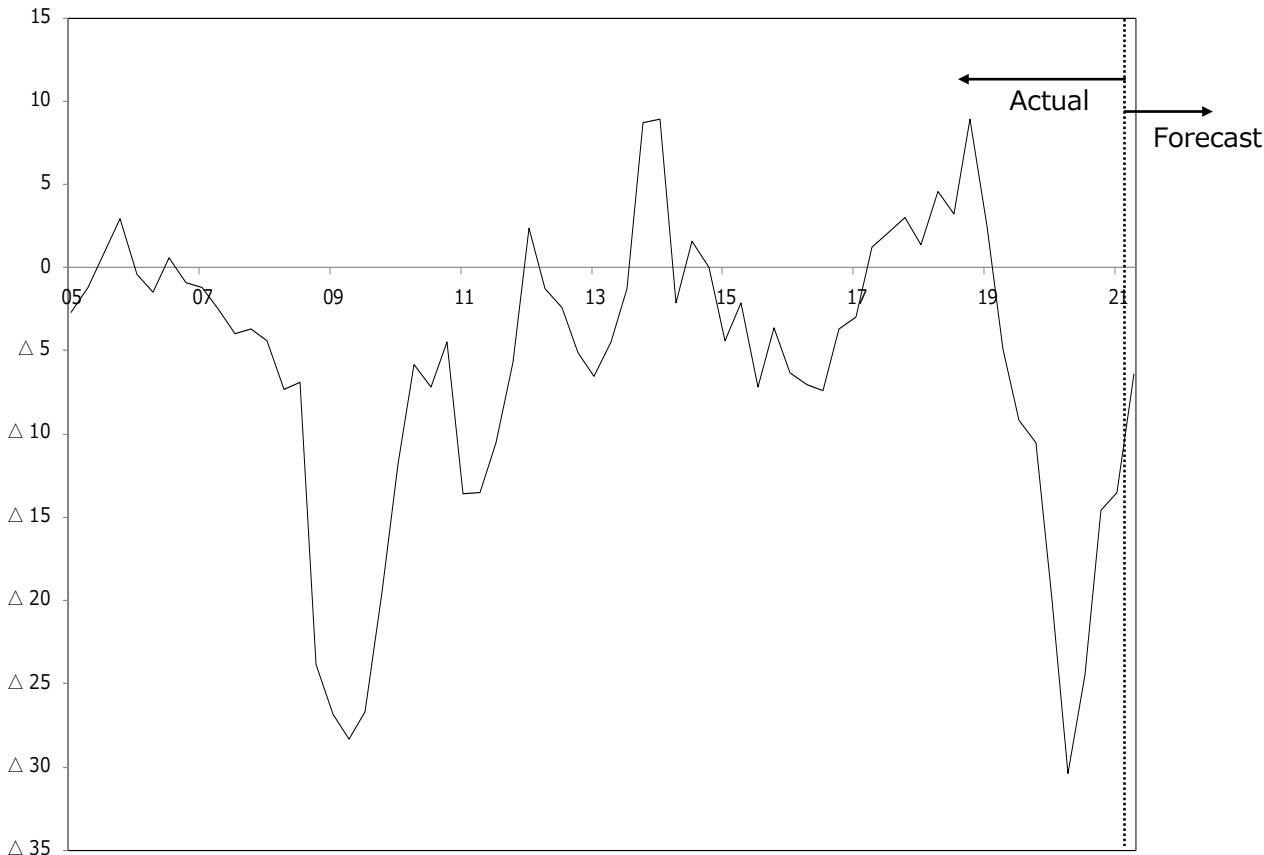
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# Regional Economy

# Economic Conditions (1) Business Survey Index

Trend of BSI of Sales (All Industries)



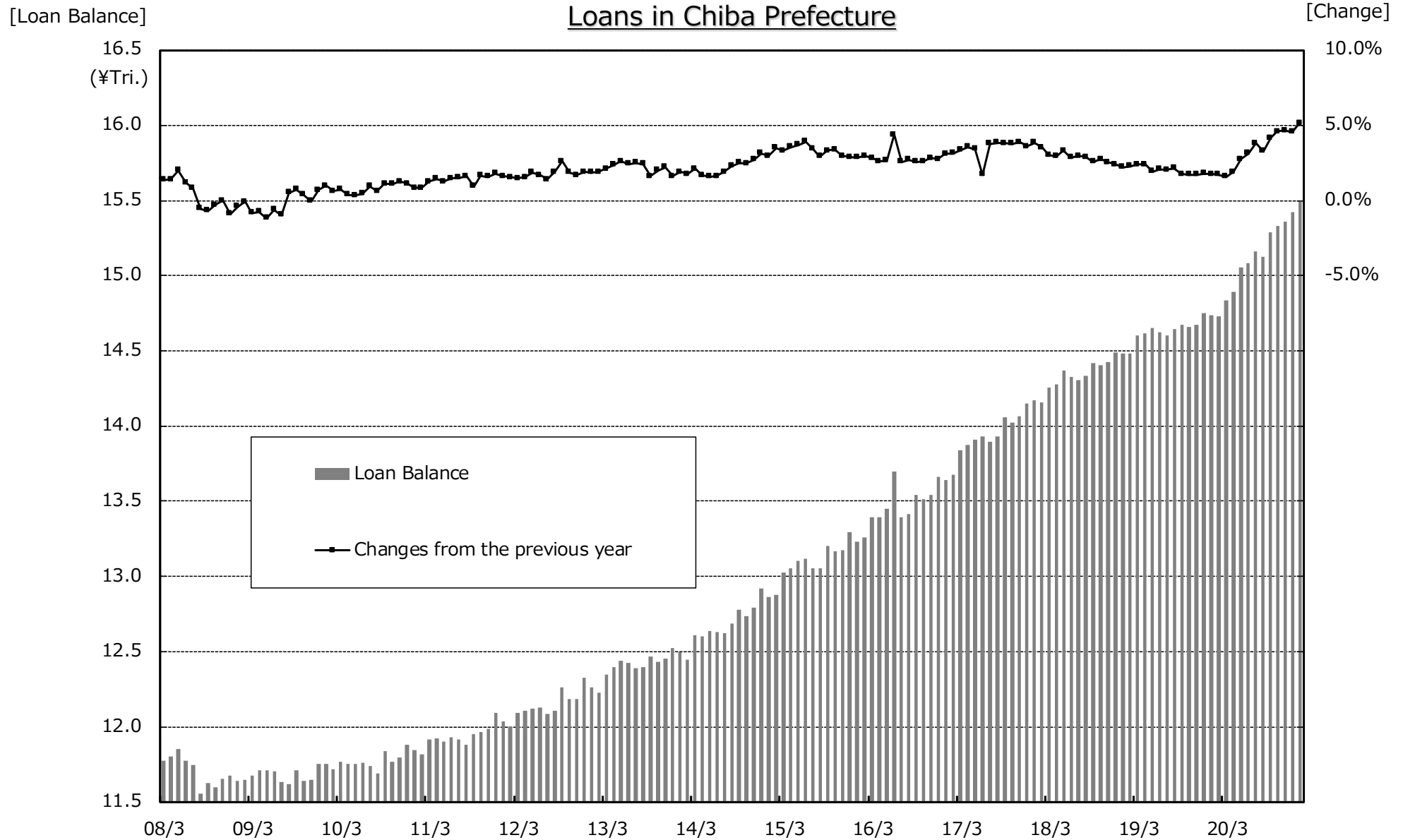
BSI: Business Survey Index is an index of executives' business sentiment and actual conditions, with a choice from "upward/ increase/improve" ,"no change", and "downward/decrease/worsen".  
 $BSI = ("upward/ increase/improve" - "downward/decrease/worsen") \times 1/2$

Trend of BSI of Sales (By Industry)

	Actual				Forecast
	2020			2021	
	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.	Apr.-Jun.
Food	-21.4	-11.4	-7.2	-23.7	-2.8
Petroleum & Chemicals	-23.1	-27.3	-16.7	-12.5	-16.7
Plastics	-31.3	-28.6	-8.4	-16.7	-21.5
Glass	-27.3	-15.0	-4.6	-11.1	-11.1
Steel & Non-ferrous Metals	-30.0	-44.5	-25.0	-25.0	-25.0
products	-38.5	-40.0	-19.2	-14.3	-11.6
Machinery	-28.6	-27.8	-30.0	0.0	-12.5
Electrical machinery	-50.0	-25.0	-12.5	-25.0	-10.0
Transportation equipment	-34.6	-35.0	-20.0	0.0	11.1
Other manufacturing	-20.9	-27.3	-20.0	-20.0	-15.0
Construction	-20.0	-10.0	0.0	14.3	-15.4
n	-26.9	-23.1	-18.2	-12.5	6.3
Wholesaling	-30.0	-25.0	-25.0	-18.4	-2.7
Retailing	-31.8	-5.0	5.3	-2.8	2.8
Hotels	-50.0	-45.0	-16.7	-50.0	6.3
Services	-32.5	-29.7	-22.1	-10.3	-1.5

Source: Chiba Economy Center "BSI survey in Chiba (January to March 2021)"  
 Surveyees: Enterprises with a head office and/or an office in Chiba  
 As at: March 2020  
 Answers: 563 enterprises surveyed, 214 effective answers

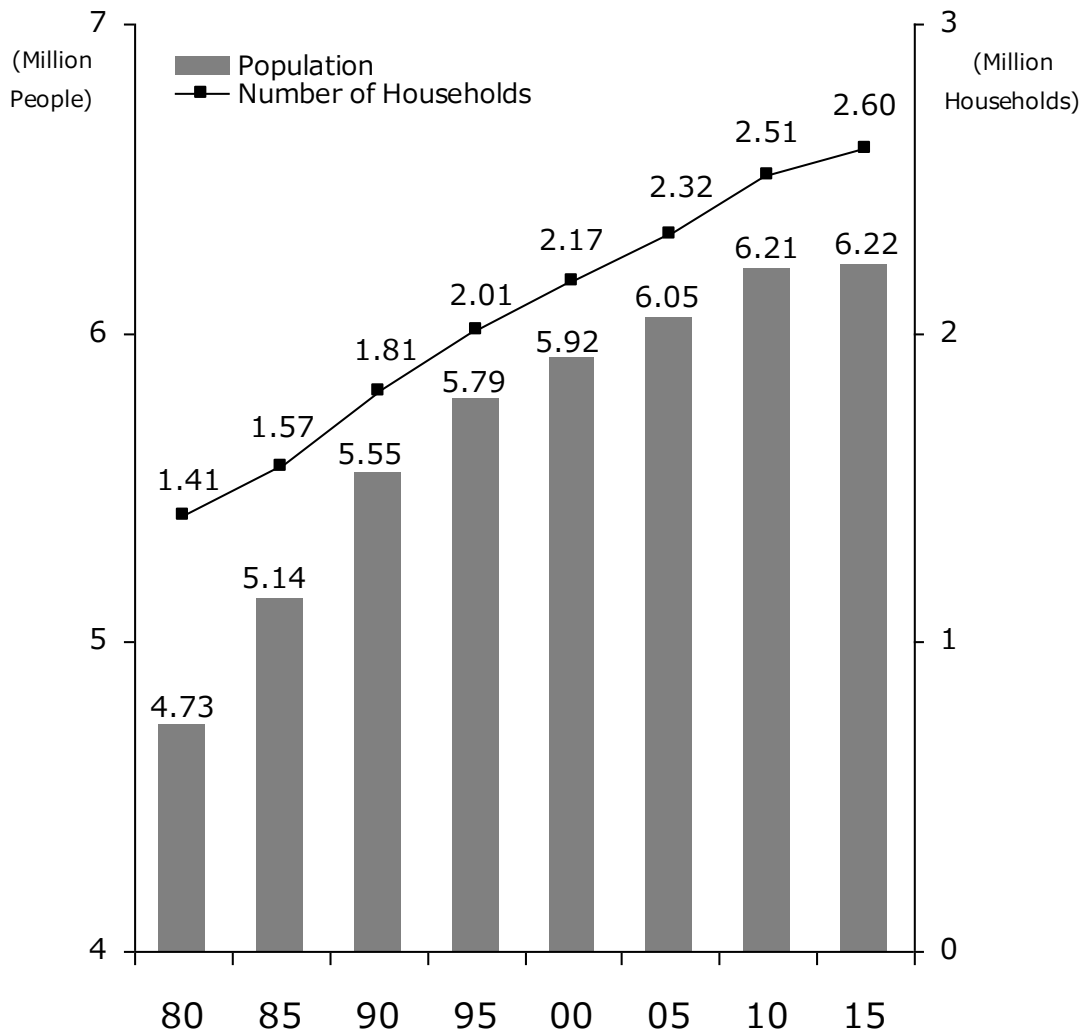
# Economic Conditions (2) Loans



Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labor Dept. of Chiba Prefecture  
 Note: Figures are month-end balances of total loans from banks

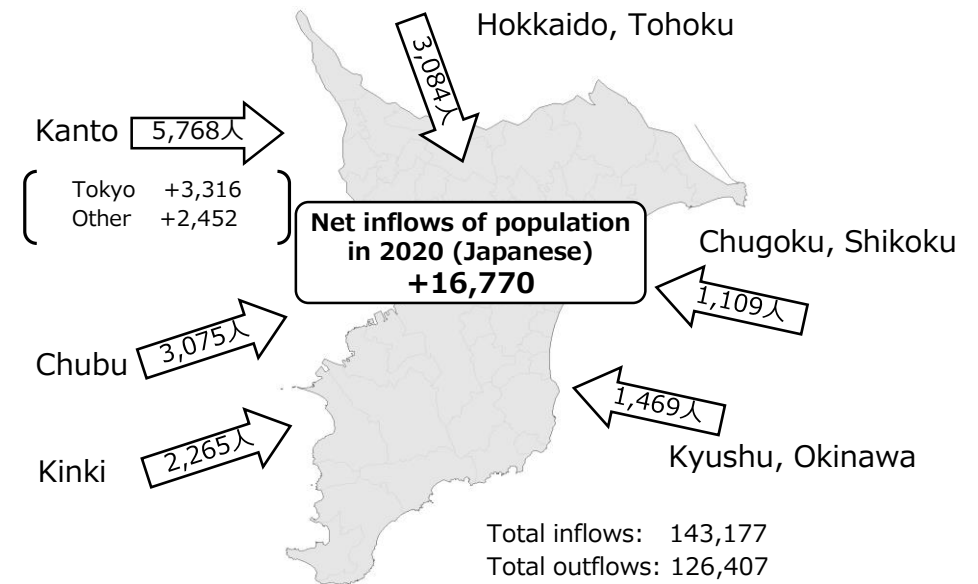
# Economic Conditions (3) Population Increase

## Population & Number of Households in Chiba Prefecture



Sources: Statistics Bureau, Ministry of Internal Affairs and Communications  
"Population Census"

## Inflows/Outflows of Population



Net inflows prefectures	Net inflows (Japanese)		
	2019	2020	Change
Tokyo	86,575	38,374	-48,201
Kanagawa	23,851	24,949	+1,098
Saitama	17,963	17,912	-51
Chiba	17,187	16,770	-417
Osaka	10,693	13,382	+2,689
Fukuoka	6,324	7,808	+1,484
Aichi	969	-2,267	-3,236

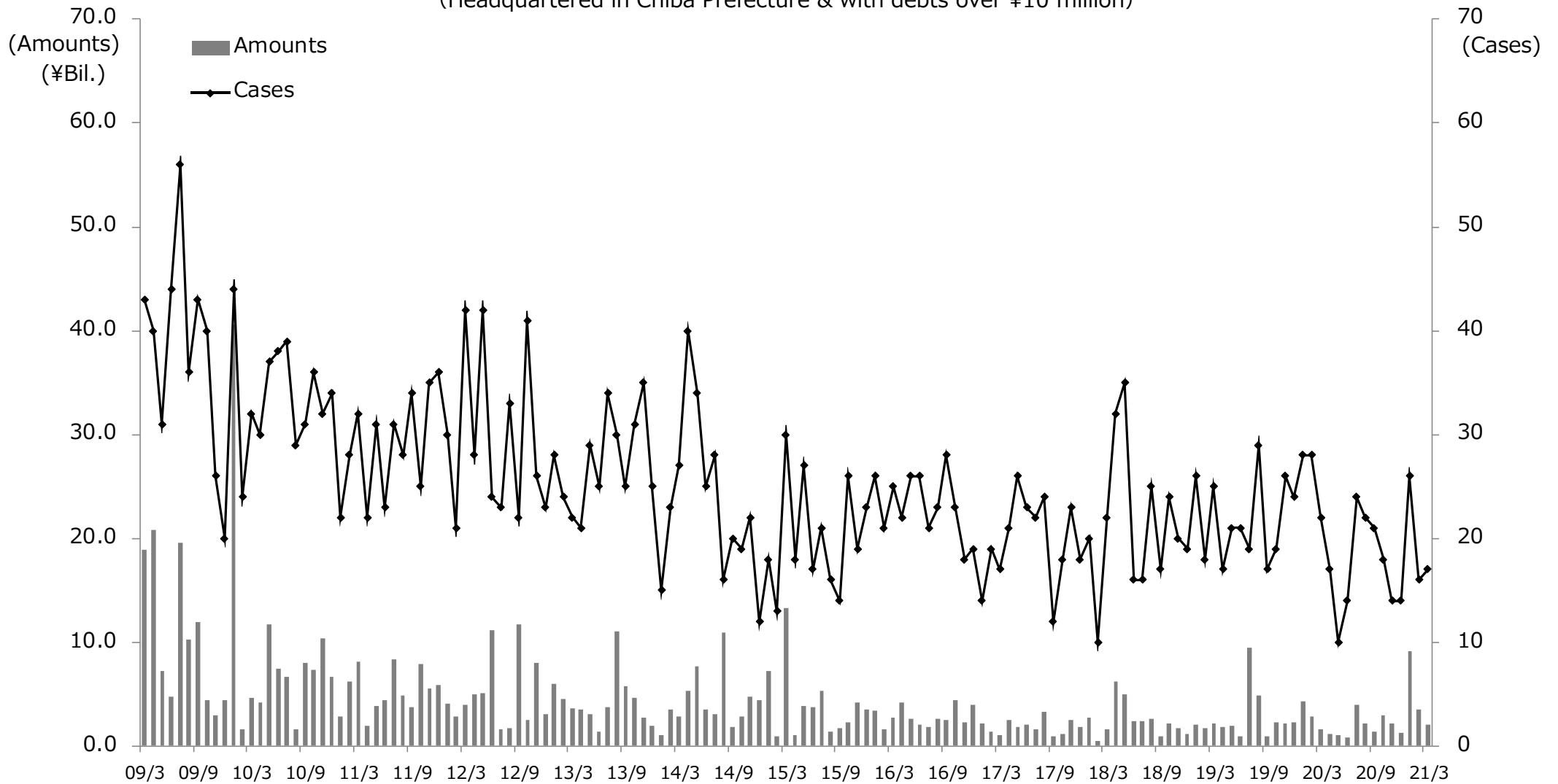
Sources: Statistics Bureau, Ministry of Internal Affairs and Communications  
"Report on Internal Migration in Japan"

# Economic Conditions (4) Corporate Bankruptcies

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**Default Cases/Amounts in Chiba Prefecture**  
 (Headquartered in Chiba Prefecture & with debts over ¥10 million)



Source: Made by Chiba Bank with data from Tokyo Shoko Research

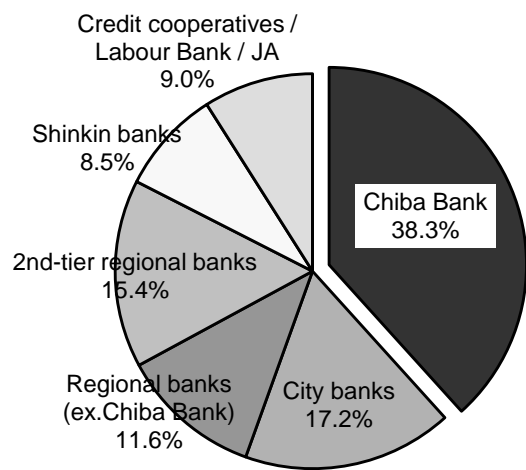
# Business Share of Financial Institutions within Chiba Prefecture

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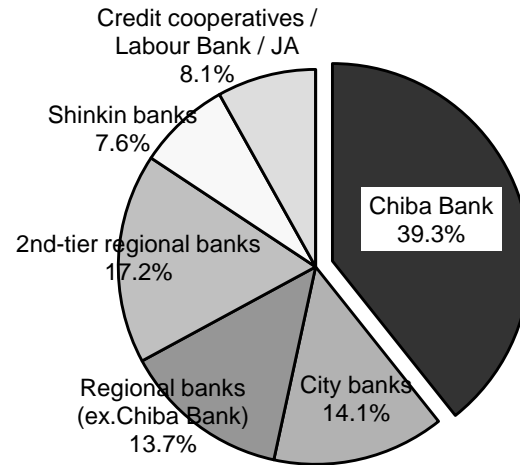
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## Loan share of financial institutions in Chiba Prefecture

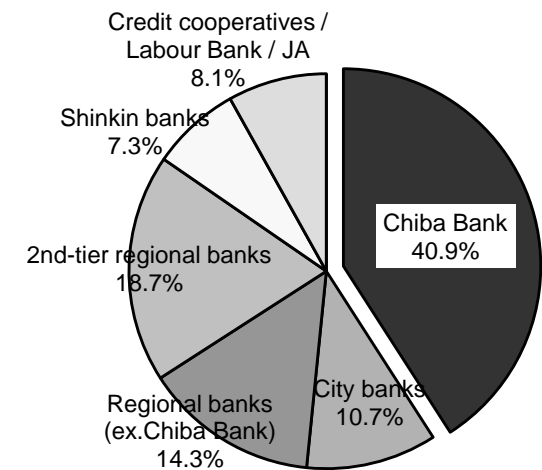
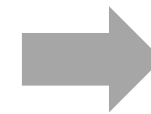
Source: KINYU JOURNAL



2010/3 ¥14.2 trillion

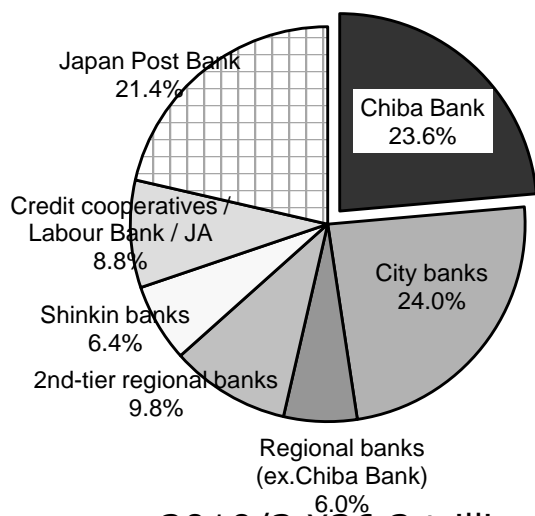


2015/3 ¥15.4 trillion

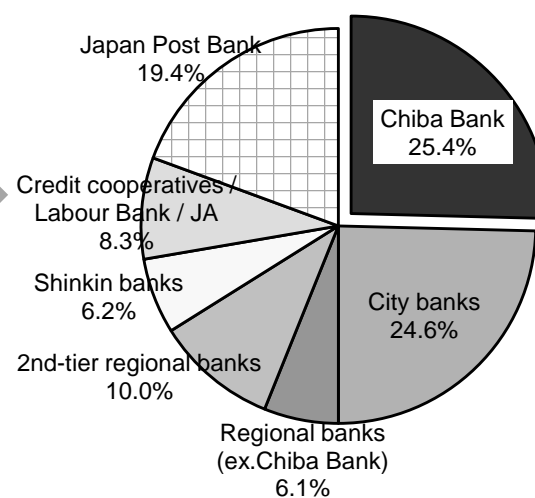


2020/3 ¥17.5 trillion

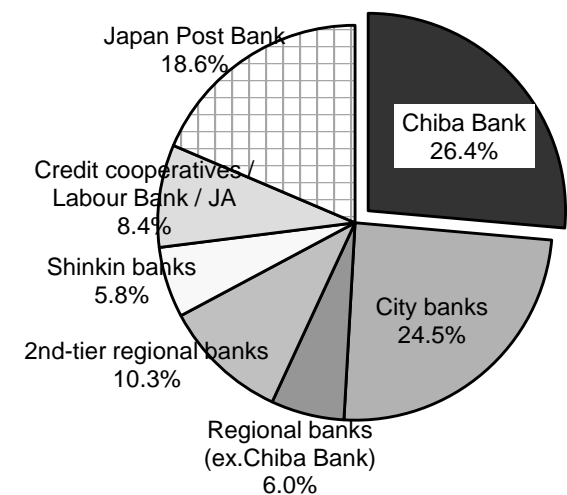
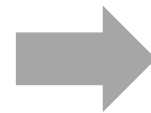
## Deposit share of financial institutions in Chiba Prefecture



2010/3 ¥36.2 trillion



2015/3 ¥40.7 trillion



2020/3 ¥46.4 trillion



## Economic Indicators for Chiba Prefecture (1)

	Population Total	Industrial Production Index			Customer Price Index	New Car Registrations	Building Construction	
		Production	Shipment	Producers' Inventory Ratio			Floor Area	New Housing starts
	As of Oct 1	2015 = 100			2015 = 100	Total	Thousand m <sup>2</sup>	Total
2015	* 6,222,666	100.0	100.0	100.0	100.0	130,869	6,801	45,784
2016	6,240,408	99.4	99.5	98.5	99.9	125,818	6,438	49,572
2017	6,255,876	99.5	97.5	99.5	100.2	133,409	6,639	52,568
2018	6,268,585	99.6	97.7	101.6	100.8	133,965	6,826	46,807
2019	6,279,026	96.9	95.2	106.5	101.5	127,763	6,585	45,946
2020/3	6,276,005	95.0	91.0	116.4	101.4	13,912	341	3,090
2020/4	6,280,344	90.9	91.4	114.0	101.4	6,451	462	3,840
2020/5	6,285,143	85.0	85.4	129.6	101.4	5,164	651	4,376
2020/6	6,284,521	86.9	89.1	125.2	101.5	8,543	478	3,425
2020/7	6,284,300	90.2	88.9	121.5	101.6	9,813	438	3,448
2020/8	6,283,760	87.6	87.5	117.9	101.5	7,965	509	3,229
2020/9	6,282,811	89.3	87.3	115.2	101.4	11,595	834	4,219
2020/10	6,281,394	93.8	93.4	103.3	101.4	9,660	459	3,702
2020/11	6,280,697	93.1	95.3	102.9	101.4	9,681	520	3,475
2020/12	6,281,892	95.9	95.5	105.3	101.2	9,405	561	3,385
2021/1	6,281,869	96.2	95.4	106.0	101.1	9,591	437	3,661
2021/2	6,279,814	-	-	-	101.1	10,648	430	3,048
2021/3	6,275,916	-	-	-	-	13,971	-	-
Sources	Statistics Div., Policy & Planning Dept. of Chiba Pref.				Ministry of Internal Affairs and Communications	Chiba Toyota Motor Corporation & Chiba Mini Vehicles Association	Ministry of Land, Infrastructure and Transport	

\*Source of Population as of 2015: National Census

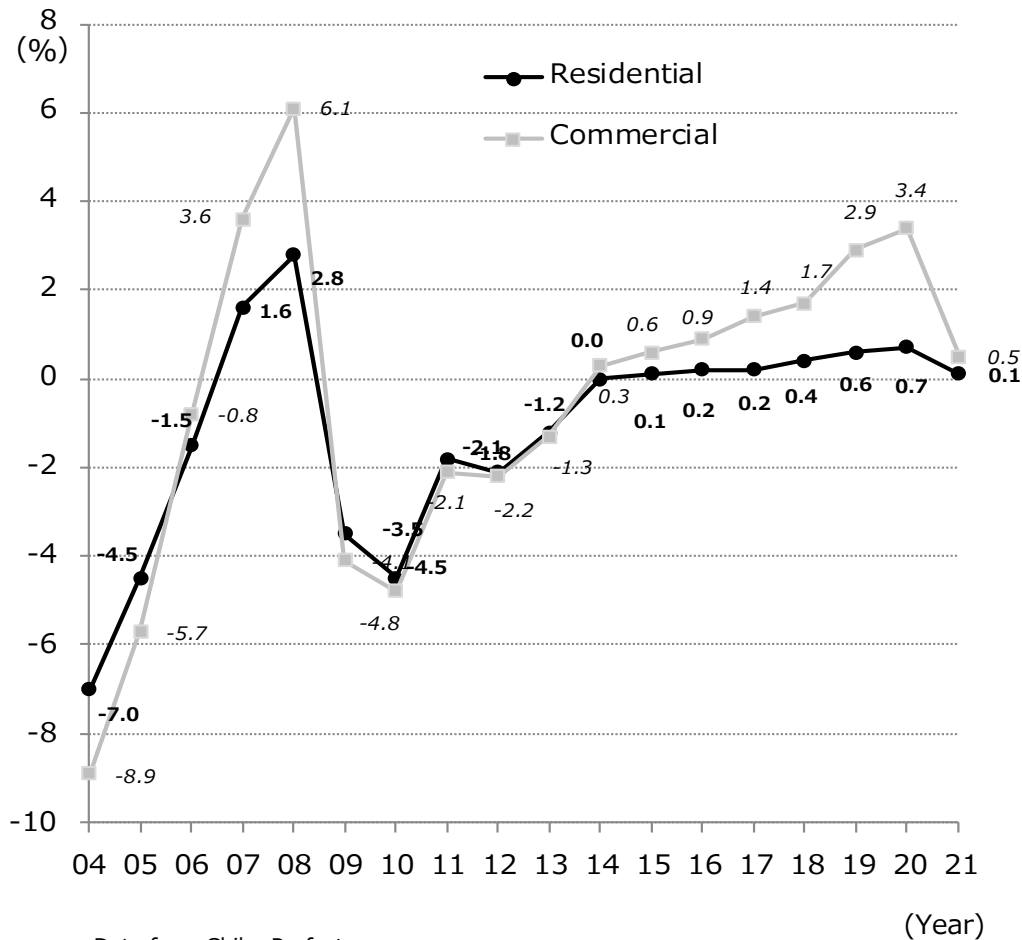
## Economic Indicators for Chiba Prefecture (2)

P :Preliminary figures

	Trade Customs Clearance (Chiba Port & Kisarazu Port)		Corporate Bankruptcies (Headquartered in Chiba Pref. & with debt ¥10 mil. or more)		Labor Market			Regular Employment Index (Number of employees: 30 or more)		Real Wage Index (Number of employees: 30 or more)		
	Export	Import	Number of Companies	¥ Million	Active Applicants	Active Job Openings	Active Opening Ratio	All industries	Manufacturi ng	All industries	Manufacturi ng	
	¥ Million											2015 = 100
	2015 = 100											
2015	1,289,146	4,526,852	242	49,106	72,724	73,010	1.00	100.0	100.0	100.0	100.0	
2016	999,330	3,232,931	278	34,175	69,539	79,097	1.14	100.2	100.3	100.6	99.2	
2017	1,059,454	4,127,243	237	22,440	68,212	84,520	1.24	101.0	102.2	102.0	99.5	
2018	1,181,055	4,836,002	256	29,486	66,285	89,257	1.35	101.6	103.7	103.3	105.8	
2019	958,075	4,193,019	262	32,615	64,946	85,317	1.31	98.8	94.5	106.0	110.9	
2020/3	97,146	343,652	22	1,579	65,471	78,578	1.15	98.3	93.6	87.7	91.0	
2020/4	71,907	264,047	17	1,193	66,347	69,807	1.13	98.7	94.6	88.8	90.9	
2020/5	52,982	179,170	10	1,100	66,666	61,865	1.04	98.6	95.0	89.1	94.1	
2020/6	57,728	162,384	14	853	71,068	61,600	0.97	99.1	95.3	151.8	163.6	
2020/7	48,531	218,780	24	4,026	73,893	62,669	0.91	98.9	95.3	114.5	131.2	
2020/8	45,390	198,544	22	2,173	75,537	63,278	0.86	99.2	94.8	87.3	86.2	
2020/9	58,073	253,521	21	1,344	76,760	65,060	0.85	98.6	94.2	86.6	88.2	
2020/10	59,509	250,801	18	2,966	78,633	67,685	0.85	98.3	92.5	87.4	89.9	
2020/11	57,949	250,066	14	2,218	76,989	68,033	0.84	98.7	93.9	89.3	90.6	
2020/12	68,141	305,909	14	1,282	72,942	67,196	0.83	98.8	94.4	178.5	205.0	
2021/1	69,048	317,110	26	9,159	71,704	67,487	0.85	98.0	90.9	87.9	90.9	
2021/2	p76,607	p289,744	16	3,579	73,335	66,654	0.84	-	-	-	-	
2021/3	-	-	17	2,107	-	-	-	-	-	-	-	
Sources	Ministry of Finance		Tokyo Shoko Research, Ltd.		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.				

# Land Price Trends in Chiba Prefecture

## Standard Land Prices (Chiba Prefecture)



Data from Chiba Prefecture  
As of January 1 of each year

## Price Trend of Intensively Used Land in Major Cities (Chiba Prefecture)

	City	Category	Area	20.1.1 ~ 20.4.1	20.4.1 ~ 20.7.1	20.7.1 ~ 20.10.1	20.10.1 ~ 21.1.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	3	4	4	4
B	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	3	4	4	4
C	Urayasu city	Residential	Shin-Urayasu	3	4	4	4
D	Funabashi city	Commercial	Around Funabashi Sta.	3	4	4	4
E	Kashiwa city	Residential	Kashiwanoha	3	4	4	4

### <Legend>

Level	Change in three months
1	Increasing (6% or more)
2	Increasing (From 3% to less than 6%)
3	Increasing (over 0% to less than 3%)
4	flat (0%)
5	Decreasing (over 0% to less than 3%)
6	Decreasing (from 3% to less than 6%)
7	Decreasing (from 6% to less than 9%)
8	Decreasing (from 9% to less than 12%)
9	Decreasing (12% or more)

### <Research Area>



### <Outline of the investigation>

Demonstrating early price trend of land by researching prices of intensively used land which reflects price trend in major cities.

## Key Data for Chiba Prefecture

	Population	Number of new housing starts	Prefectural Income	Balance of Deposits	Balance of Loans
<b>Chiba</b>	<b>6.22 million (Ranked 6<sup>th</sup> nationwide)</b>	<b>43 thousand (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥19 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥30 trillion (Ranked 6<sup>th</sup> nationwide)</b>	<b>¥14 trillion (Ranked 7<sup>th</sup> nationwide)</b>
No. 1 nationwide	Tokyo 13.51 million	Tokyo 133 thousand	Tokyo ¥74 trillion	Tokyo ¥286 trillion	Tokyo ¥220 trillion
No. 2 nationwide	Kanagawa 9.12 million	Osaka 63 thousand	Kanagawa ¥29 trillion	Osaka ¥68 trillion	Osaka ¥40 trillion
No. 3 nationwide	Osaka 8.83 million	Kanagawa 61 thousand	Osaka ¥28 trillion	Kanagawa ¥43 trillion	Fukuoka ¥19 trillion

## Sources:

Population: Statistics Bureau, Ministry of Internal Affairs and Communications "Population Census" (2015)

Number of new housing starts: Ministry of Land, Infrastructure and Transport (FY2020)

Prefectural Income: Economic and Social Research Institute, Cabinet Office (FY2017)

Balance of Deposits and Loans: The Bank of Japan (As of March 2020)

# Management Indices

## Summary of Income and Expenses / Management Indicators

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(¥ Bil.)

	2016/3		2017/3		2018/3		2019/3		2020/3		2021/3	
	1H		1H		1H		1H		1H		1H	
Gross business income	76.4	150.0	75.3	144.0	78.2	149.4	79.1	152.2	78.7	152.7	79.0	156.0
Net interest income	64.7	125.4	62.6	121.1	63.4	121.5	64.1	122.6	64.4	123.6	62.9	124.5
Net fees and commissions income	9.5	19.0	9.4	19.1	11.4	23.7	10.9	22.4	10.8	22.6	12.7	26.1
Trading income	1.0	3.2	1.6	2.5	0.7	2.0	0.5	1.1	1.1	1.8	0.8	1.7
Profit from other business transactions	1.0	2.2	1.5	1.2	2.6	2.1	3.4	6.0	2.3	4.5	2.4	3.5
Gains (losses) related to bonds	0.4	2.2	0.2	△ 1.1	1.9	△ 0.5	2.3	4.5	1.5	3.2	0.9	△ 0.3
Expenses (△)	40.2	82.0	41.1	83.1	41.2	82.8	40.6	81.1	40.4	81.9	41.4	86.0
Core net business income	35.7	65.7	33.9	62.1	35.0	67.1	36.0	66.5	36.7	67.5	36.7	70.3
Excluding gains (losses) on cancellation of investment trusts	34.0	62.5	32.9	60.7	32.9	63.7	33.5	62.6	33.9	64.2	34.4	66.2
Ordinary profit	46.7	79.6	41.5	70.0	43.5	70.6	41.3	67.0	39.6	67.8	37.4	64.2
Profit	32.2	52.5	29.5	48.6	31.7	49.6	30.0	48.0	28.8	45.9	27.4	45.6
Net credit costs (△)	△ 2.8	△ 2.3	△ 4.1	△ 3.7	△ 1.3	0.8	2.1	11.3	4.7	9.5	3.6	10.4
Profit attributable to owners of parent	32.6	55.4	30.1	52.7	31.5	53.7	29.2	50.4	27.8	48.0	27.0	49.6
ROA*1	0.48%	0.39%	0.43%	0.35%	0.45%	0.35%	0.41%	0.33%	0.38%	0.30%	0.33%	0.27%
ROE*2	8.02%	6.49%	7.20%	5.85%	7.39%	5.76%	6.74%	5.44%	6.44%	5.24%	6.13%	5.00%
OHR*3	53.00%	55.06%	55.10%	57.59%	54.11%	55.26%	52.98%	54.78%	52.17%	54.61%	52.97%	55.00%

\*These figures are based on non-consolidated figures except for Profit attributable to owners of parent.

\*1 ROA = Profit / Average total assets (excluding Average customers' liabilities for acceptances and guarantees)

\*2 ROE = Profit / (Total net assets at beginning of fiscal year + Total net assets at end of fiscal(interim) year)/2)

\*3 Overhead ratio = Expenses / (Net business income - Gains/losses on bonds, etc.  
+ Net transfer to general allowance for loan losses + Expenses)

## Domestic Operations

	2016/3		2017/3		2018/3		2019/3		2020/3		2021/3	
	1H		1H		1H		1H		1H		1H	
Average yield on interest-bearing assets	1.10%	1.06%	1.04%	1.00%	1.02%	0.98%	0.99%	0.94%	0.97%	0.92%	0.91%	0.89%
Average yield on loans and bills discounted	1.27%	1.26%	1.18%	1.16%	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%	0.92%	0.92%
Average yield on securities	1.27%	1.04%	1.12%	0.95%	1.45%	1.19%	1.57%	1.25%	1.80%	1.47%	1.57%	1.35%
Average yield on interest-bearing liabilities	0.72%	0.72%	0.69%	0.69%	0.67%	0.67%	0.63%	0.62%	0.59%	0.59%	0.55%	0.56%
Average yield on deposits and NCD	0.04%	0.03%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Expenseratio	0.71%	0.73%	0.71%	0.72%	0.69%	0.69%	0.65%	0.65%	0.62%	0.63%	0.59%	0.61%
Average interest rate spread	0.38%	0.34%	0.35%	0.31%	0.35%	0.31%	0.36%	0.32%	0.38%	0.33%	0.36%	0.33%
Deference between average yield on loans and deposits	1.23%	1.23%	1.17%	1.15%	1.09%	1.07%	1.02%	1.01%	0.96%	0.95%	0.92%	0.92%

## Contract Rate by Borrowers' Category

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Large enterprises	0.45%	0.45%	0.41%	0.48%	0.50%	0.56%	0.60%	0.61%	0.53%	0.48%	0.32%	0.31%
Mid-sized enterprises	0.93%	0.89%	0.84%	0.79%	0.79%	0.78%	0.79%	0.75%	0.76%	0.74%	0.72%	0.72%
Small and medium-sized enterprises	1.37%	1.30%	1.21%	1.15%	1.11%	1.08%	1.05%	1.03%	0.99%	0.96%	0.93%	0.92%
Consumer loans	1.48%	1.45%	1.40%	1.37%	1.34%	1.31%	1.28%	1.26%	1.25%	1.23%	1.20%	1.18%
Housing loans	1.34%	1.29%	1.24%	1.19%	1.16%	1.12%	1.09%	1.06%	1.04%	1.03%	1.01%	0.99%
Others	6.01%	5.92%	5.89%	5.85%	5.83%	5.78%	5.73%	5.65%	5.59%	5.49%	5.20%	5.15%
Public sector	0.77%	0.81%	0.70%	0.77%	0.65%	0.64%	0.60%	0.60%	0.27%	0.27%	0.25%	0.24%

\*Internal management base (term-end's weighted average contract lending rate of each category.)

# Working Assets and Liabilities

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## Overall

	Average balance (¥Bil.)						Interest yield					
	2019/3		2020/3		2021/3		2019/3		2020/3		2021/3	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	13,166.4	13,205.7	13,525.0	13,681.5	14,048.0	14,250.7	1.16%	1.11%	1.13%	1.08%	0.99%	0.96%
Loans and bills discounted	9,895.9	9,996.7	10,405.8	10,527.6	10,889.9	11,002.6	1.11%	1.10%	1.05%	1.04%	0.95%	0.93%
Securities	1,982.5	1,963.8	1,943.9	1,969.1	2,011.9	2,076.3	1.86%	1.61%	2.04%	1.74%	1.70%	1.53%
Interest-bearing liabilities	13,397.0	13,492.4	13,981.3	14,191.6	15,264.3	15,605.7	0.18%	0.18%	0.17%	0.17%	0.09%	0.08%
Deposits	11,957.1	11,964.2	12,293.5	12,374.5	13,275.4	13,436.2	0.06%	0.06%	0.05%	0.05%	0.01%	0.01%
Borrowed money	361.3	368.3	396.0	459.8	819.9	908.1	0.81%	0.80%	0.69%	0.53%	0.15%	0.08%

## Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	2019/3		2020/3		2021/3		2019/3		2020/3		2021/3	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	12,238.3	12,312.8	12,655.5	12,781.6	13,250.2	13,440.8	0.99%	0.94%	0.97%	0.92%	0.91%	0.89%
Loans and bills discounted	9,397.7	9,503.7	9,928.3	10,049.3	10,458.7	10,584.5	1.02%	1.01%	0.96%	0.95%	0.92%	0.92%
Securities	1,539.2	1,513.8	1,454.1	1,446.5	1,487.1	1,528.5	1.57%	1.25%	1.80%	1.47%	1.57%	1.35%
Interest-bearing liabilities	12,471.7	12,599.0	13,111.1	13,291.5	14,465.4	14,807.6	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%
Deposits	11,495.3	11,532.6	11,876.9	11,949.4	12,930.4	13,083.6	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Borrowed money	236.2	248.0	287.3	352.4	697.5	803.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



## Domestic Loans – Balance

(¥ Bil.)

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Domestic loans	8,474.0	8,628.8	8,829.8	9,115.8	9,370.5	9,606.1	9,761.4	9,903.9	10,309.3	10,376.2	10,736.5	10,962.6
Large enterprises	1,206.9	1,188.1	1,153.3	1,184.0	1,191.4	1,231.7	1,245.8	1,212.1	1,248.7	1,164.1	1,266.7	1,292.7
Mid-sized enterprises	154.4	161.0	159.7	165.6	168.3	161.0	163.9	172.9	161.0	152.1	162.8	160.4
Small and med-sized enterprises, etc.	6,854.8	7,050.0	7,275.3	7,562.5	7,782.4	7,995.4	8,126.4	8,302.3	8,472.0	8,650.0	8,902.7	9,099.7
Small and med-sized enterprises*	3,664.0	3,786.6	3,952.8	4,141.6	4,292.0	4,410.9	4,486.2	4,586.0	4,710.2	4,839.0	5,044.8	5,179.3
Consumer loans	3,190.8	3,263.4	3,322.5	3,420.9	3,490.3	3,584.5	3,640.2	3,716.3	3,761.8	3,810.9	3,857.9	3,920.4
Housing loans	3,075.6	3,140.5	3,192.0	3,281.7	3,342.6	3,431.1	3,479.8	3,548.6	3,586.8	3,632.3	3,675.1	3,736.1
Public sector	257.8	229.5	241.3	203.6	228.3	217.8	225.1	216.5	427.4	409.8	404.1	409.7

\*Including sole proprietors

(¥ Bil.)

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Domestic loans	8,474.0	8,628.8	8,829.8	9,115.8	9,370.5	9,606.1	9,761.4	9,903.9	10,309.3	10,376.2	10,736.5	10,962.6
Chiba Prefecture	6,187.1	6,280.8	6,391.8	6,536.4	6,682.0	6,797.6	6,855.5	6,963.0	7,064.8	7,172.1	7,331.9	7,465.0
Others	2,286.9	2,347.9	2,437.9	2,579.4	2,688.5	2,808.4	2,905.8	2,940.9	3,244.4	3,204.0	3,404.6	3,497.5

# Domestic Loans - Proportion

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	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Large enterprises	14.2%	13.8%	13.1%	13.0%	12.7%	12.8%	12.7%	12.2%	12.1%	11.2%	11.8%	11.8%
Mid-sized enterprises	1.8%	1.9%	1.8%	1.8%	1.8%	1.7%	1.6%	1.8%	1.6%	1.5%	1.5%	1.5%
Small and med-sized enterprises, etc.	80.9%	81.7%	82.4%	83.0%	83.1%	83.2%	83.2%	83.8%	82.2%	83.4%	82.9%	83.0%
Small and med-sized enterprises*	43.2%	43.9%	44.8%	45.5%	45.8%	45.9%	45.9%	46.3%	45.7%	46.7%	47.0%	47.2%
Comsumer loans	37.7%	37.8%	37.6%	37.5%	37.3%	37.3%	37.2%	37.5%	36.5%	36.7%	35.9%	35.8%
Housing loans	36.3%	36.4%	36.1%	36.0%	35.6%	35.7%	35.6%	35.8%	34.8%	35.0%	34.2%	34.0%
Public sector	3.1%	2.6%	2.7%	2.2%	2.4%	2.3%	2.3%	2.2%	4.1%	3.9%	3.8%	3.7%

\*Including sole proprietors

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Domestic loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	73.0%	72.8%	72.4%	71.7%	71.3%	70.8%	70.2%	70.3%	68.5%	69.1%	68.3%	68.1%
Others	27.0%	27.2%	27.6%	28.3%	28.7%	29.2%	29.8%	29.7%	31.5%	30.9%	31.7%	31.9%

# Loan Breakdown by Industry

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## Domestic Operations

(¥ Bil.)

	2018/9		2019/3		2019/9		2020/3		2020/9		2021/3	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Manufacturing	713.2	7.31%	693.3	7.00%	725.3	7.03%	685.2	6.60%	736.3	6.86%	740.3	6.75%
Agriculture and Forestry	13.5	0.14%	14.1	0.14%	15.2	0.15%	16.3	0.16%	16.5	0.15%	17.1	0.16%
Fishery	1.3	0.01%	1.5	0.02%	1.5	0.01%	1.4	0.01%	1.3	0.01%	1.3	0.01%
Mining, quarrying and gravel	18.6	0.19%	18.4	0.19%	17.7	0.17%	17.3	0.17%	16.8	0.16%	17.0	0.15%
Construction	313.8	3.22%	324.4	3.27%	325.4	3.16%	338.8	3.27%	362.5	3.38%	388.0	3.54%
Electricity, Gas, Heat Supply and Water	87.8	0.90%	92.8	0.94%	98.8	0.96%	107.4	1.04%	117.4	1.09%	132.1	1.21%
Information and Communications	75.0	0.77%	64.0	0.65%	70.2	0.68%	48.3	0.47%	51.4	0.48%	48.2	0.44%
Transport and postal service	247.5	2.54%	257.5	2.60%	255.6	2.48%	258.6	2.49%	293.4	2.73%	312.0	2.85%
Wholesale and retail trade	744.2	7.62%	734.8	7.42%	743.9	7.22%	759.2	7.32%	782.5	7.29%	799.8	7.30%
Finance and Insurance	409.7	4.20%	405.5	4.09%	409.9	3.98%	379.5	3.66%	427.7	3.99%	430.1	3.92%
Real Estate and leasing	2,748.1	28.15%	2,811.5	28.39%	2,896.5	28.10%	2,967.0	28.59%	3,008.4	28.02%	3,073.2	28.03%
Real Estate	2,500.0	25.61%	2,565.2	25.90%	2,648.2	25.69%	2,720.4	26.22%	2,751.6	25.63%	2,810.7	25.64%
Real estate rental and management	2,201.5	22.55%	2,250.2	22.72%	2,308.5	22.39%	2,369.5	22.84%	2,397.9	22.34%	2,453.3	22.38%
Real estate trading, etc.	298.4	3.06%	315.0	3.18%	339.6	3.30%	350.8	3.38%	353.6	3.29%	357.4	3.26%
Leasing	248.1	2.54%	246.2	2.49%	248.2	2.41%	246.5	2.37%	256.8	2.39%	262.5	2.39%
Medical, welfare and other services	550.9	5.65%	584.4	5.90%	591.3	5.73%	609.5	5.87%	693.1	6.46%	705.0	6.43%
Government, local public sector	209.3	2.14%	199.8	2.02%	412.5	4.00%	394.4	3.80%	391.2	3.64%	398.9	3.64%
Others (mainly consumer loans)	3,627.8	37.16%	3,701.3	37.37%	3,745.0	36.33%	3,792.8	36.55%	3,837.3	35.74%	3,899.0	35.57%
Total	9,761.4	100.00%	9,903.9	100.00%	10,309.3	100.00%	10,376.2	100.00%	10,736.5	100.00%	10,962.6	100.00%

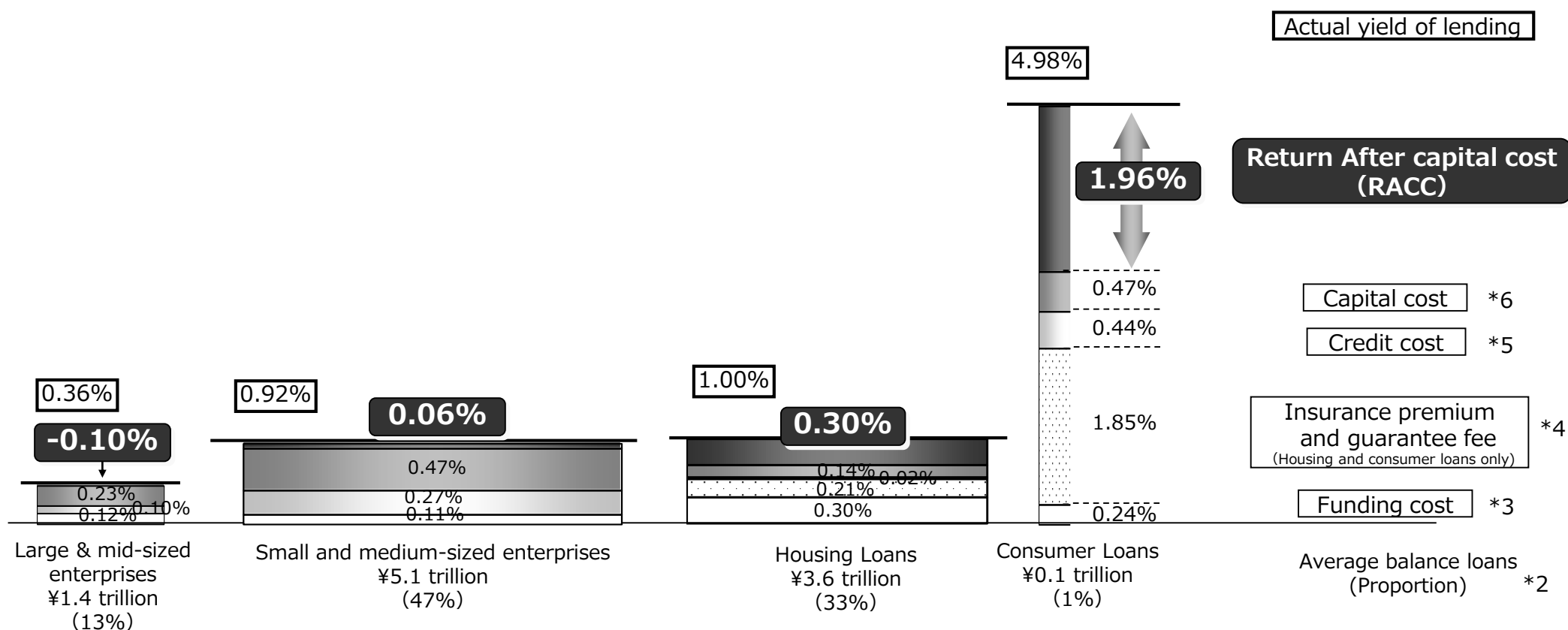
## Details of Loans to the Real Estate Industry

(¥ Bil.)

	2018/9		2019/3		2019/9		2020/3		2020/9		2021/3	
		Proportion		Proportion		Proportion		Proportion		Proportion		Proportion
Real Estate Rental and Management	2,201.5	88.06%	2,250.2	87.72%	2,308.5	87.17%	2,369.5	87.10%	2,397.9	87.15%	2,453.3	87.28%
Apartment and condominium rentals	1,823.3	72.93%	1,858.6	72.45%	1,907.1	72.01%	1,965.6	72.25%	1,996.1	72.55%	2,040.7	72.60%
Office and Commercial rentals	239.6	9.59%	245.4	9.57%	246.2	9.30%	241.8	8.89%	231.8	8.43%	233.5	8.31%
Land rental and Real estate management, etc	138.5	5.54%	146.1	5.70%	155.1	5.86%	162.0	5.96%	169.8	6.17%	179.0	6.37%
Real Estate Trading, etc	298.4	11.94%	315.0	12.28%	339.6	12.83%	350.8	12.90%	353.6	12.85%	357.4	12.72%
Home construction and development	214.0	8.56%	225.0	8.77%	246.3	9.30%	249.5	9.18%	251.3	9.13%	249.4	8.87%
Real estate brokerage and Land trading, etc	76.9	3.08%	83.2	3.25%	88.3	3.34%	96.8	3.56%	99.5	3.62%	105.0	3.74%
Public corporations	7.4	0.30%	6.7	0.26%	4.9	0.19%	4.3	0.16%	2.8	0.10%	2.9	0.11%
Total	2,500.0	100.00%	2,565.2	100.00%	2,648.2	100.00%	2,720.4	100.00%	2,751.6	100.00%	2,810.7	100.00%

# Profit Structure of Loans

## Return After Capital Cost\*1 (2nd half of FY2020)



\*1. Before deducting operating costs

\*2. Average balance : Segmented by Internal management base. Housing loans are before securitization and consumer loans do not include credit cards.

\*3. Funding cost : Internal transfer rate × Average balance

\*4. Insurance premium and guarantee fee: Actual expenditure. Only guarantee fees for external guarantee companies are included.

\*5. Credit cost : Internally used notional allowance. (EL=PD×LGD×balance)

\*6. Capital cost : Unexpected loss as of 2021/3 (UL:BaselⅢ base) ×6%(Capital Cost) ÷ (1-tax rate)

## Domestic Deposits - Balance

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	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
	(¥ Bil.)											
Domestic deposits	10,325.7	10,689.0	10,619.3	11,116.2	11,138.6	11,604.1	11,634.2	11,962.8	11,955.9	12,499.5	13,191.7	13,822.4
Personal	8,007.0	8,071.9	8,159.6	8,350.3	8,521.1	8,660.6	8,804.9	8,914.8	9,058.6	9,305.2	9,744.6	10,043.7
Corporate (incl. quasi-sovereign)	1,818.4	1,901.2	1,952.4	2,038.5	2,071.1	2,129.7	2,179.1	2,216.4	2,238.3	2,316.1	2,635.6	2,745.8
National & local government	452.9	644.2	447.7	668.8	509.6	721.4	565.6	732.6	574.1	783.8	725.6	956.3
Financial institutions (incl. BOJ)	47.3	71.5	59.5	58.4	36.6	92.2	84.5	98.7	84.8	94.2	85.7	76.5
Liquid deposits	6,856.8	7,291.9	7,248.0	7,801.8	7,810.3	8,275.3	8,287.1	8,666.8	8,662.0	9,238.1	9,876.7	10,531.1
Current	202.5	231.8	227.6	254.3	254.0	278.2	252.4	261.3	240.5	255.2	277.5	300.6
Savings	6,318.2	6,687.6	6,689.5	7,187.1	7,262.7	7,677.8	7,711.0	8,079.6	8,067.2	8,619.0	9,236.0	9,841.3
Personal	4,984.6	5,102.2	5,233.7	5,456.3	5,625.3	5,791.2	5,942.4	6,088.4	6,235.5	6,505.0	6,917.5	7,210.0
Current	2.1	2.2	2.2	2.0	1.8	1.9	1.7	1.5	1.4	1.5	1.6	1.6
Savings	4,738.3	4,855.5	4,986.3	5,206.0	5,373.5	5,537.2	5,687.5	5,832.3	5,978.2	6,241.8	6,643.9	6,928.4
Corporate (incl. quasi-sovereign)	1,396.8	1,498.0	1,555.0	1,643.0	1,680.7	1,730.4	1,776.4	1,814.2	1,846.1	1,925.4	2,228.9	2,329.2
Current	195.3	224.0	221.4	247.6	247.2	270.9	244.5	254.6	233.2	249.0	271.7	294.9
Savings	1,145.8	1,221.9	1,277.4	1,335.8	1,412.9	1,441.0	1,490.1	1,539.7	1,545.7	1,616.7	1,891.4	1,976.7
National & local government	433.6	625.8	405.7	650.3	474.3	705.6	530.8	712.1	542.5	761.3	697.0	937.0
Current	0.4	0.9	0.3	0.4	0.4	0.5	0.8	0.4	0.4	0.3	0.5	0.2
Savings	425.8	602.0	399.4	638.4	469.6	693.0	525.9	699.6	536.5	751.7	692.1	926.3
Financial institutions (incl. BOJ)	41.6	65.7	53.4	52.1	29.9	48.0	37.2	51.9	37.7	46.3	33.2	54.8
Current	4.5	4.6	3.5	4.1	4.5	4.7	5.4	4.6	5.2	4.3	3.5	3.8
Savings	8.0	8.1	26.3	6.8	6.5	6.5	7.3	7.8	6.7	8.6	8.4	9.7
Time deposits	3,421.9	3,348.3	3,325.3	3,269.4	3,283.5	3,241.8	3,259.4	3,211.7	3,212.4	3,184.4	3,222.4	3,231.4
Personal	2,986.4	2,934.4	2,892.1	2,860.8	2,861.7	2,836.2	2,829.9	2,796.0	2,792.9	2,770.9	2,796.6	2,802.9
Corporate (incl. quasi-sovereign)	410.5	389.6	385.1	383.7	379.7	382.8	387.1	387.2	379.0	381.2	387.4	399.1
National & local government	19.2	18.4	42.0	18.4	35.3	15.8	34.7	20.5	31.5	22.5	28.6	19.2
Financial institutions (incl. BOJ)	5.7	5.8	6.0	6.2	6.6	6.9	7.4	7.9	8.9	9.6	9.5	10.0
Foreign-currency deposits	46.7	48.6	45.7	44.7	44.6	86.7	87.6	84.1	81.4	76.7	90.0	58.9
Personal	35.8	35.2	33.7	33.2	34.0	33.1	32.4	30.3	30.1	29.2	30.4	30.7
Corporate (incl. quasi-sovereign)	10.8	13.3	12.0	11.5	10.5	16.3	15.4	14.9	13.1	9.2	16.7	16.5
Financial institutions (incl. BOJ)	0.0	0.0	0.0	0.0	0.0	37.1	39.7	38.8	38.1	38.2	42.9	11.6

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
	(¥ Bil.)											
Domestic deposits	10,325.7	10,689.0	10,619.3	11,116.2	11,138.6	11,604.1	11,634.2	11,962.8	11,955.9	12,499.5	13,191.7	13,822.4
Chiba Prefecture	9,961.1	10,301.1	10,199.0	10,699.6	10,714.3	11,120.5	11,127.6	11,453.1	11,432.4	11,962.8	12,586.4	13,191.5
Others	364.6	387.8	420.2	416.5	424.3	483.5	506.6	509.6	523.5	536.6	605.2	630.9

# Domestic Deposits - Proportion

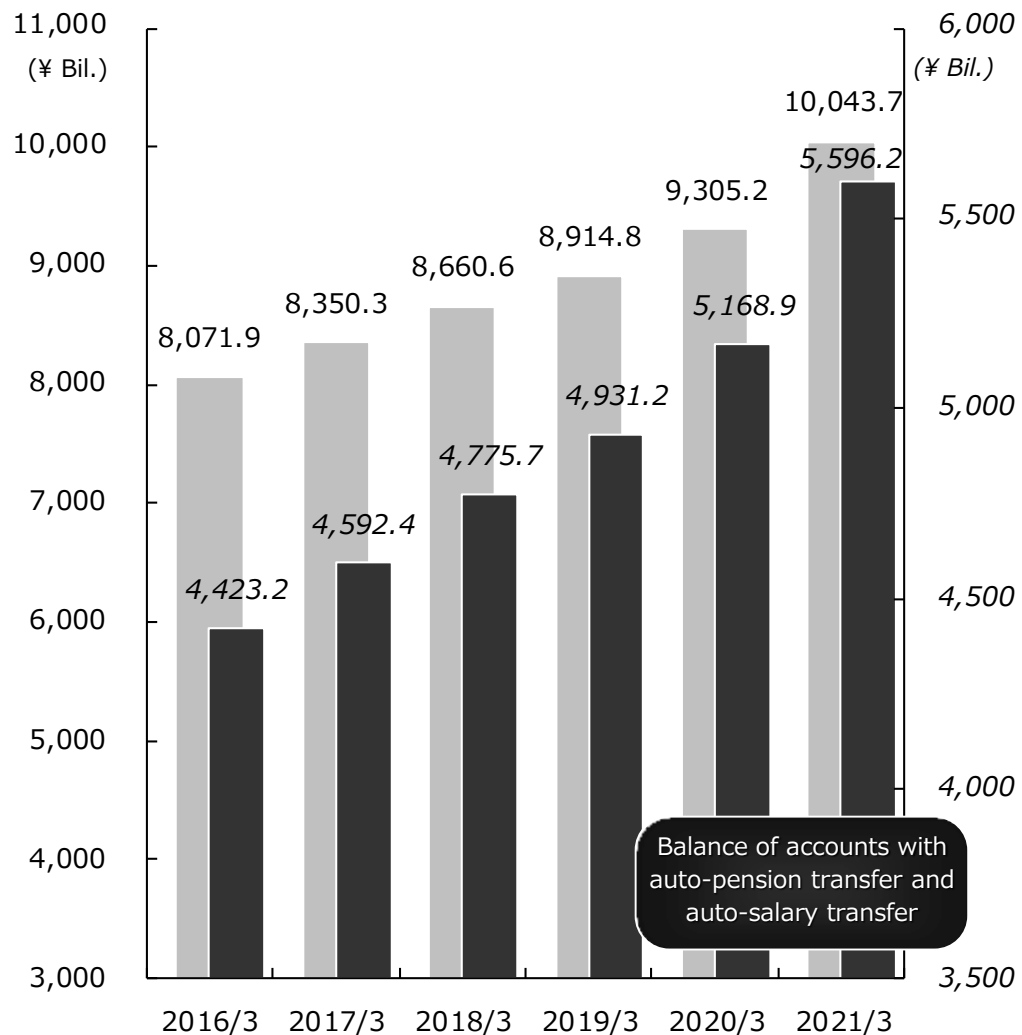
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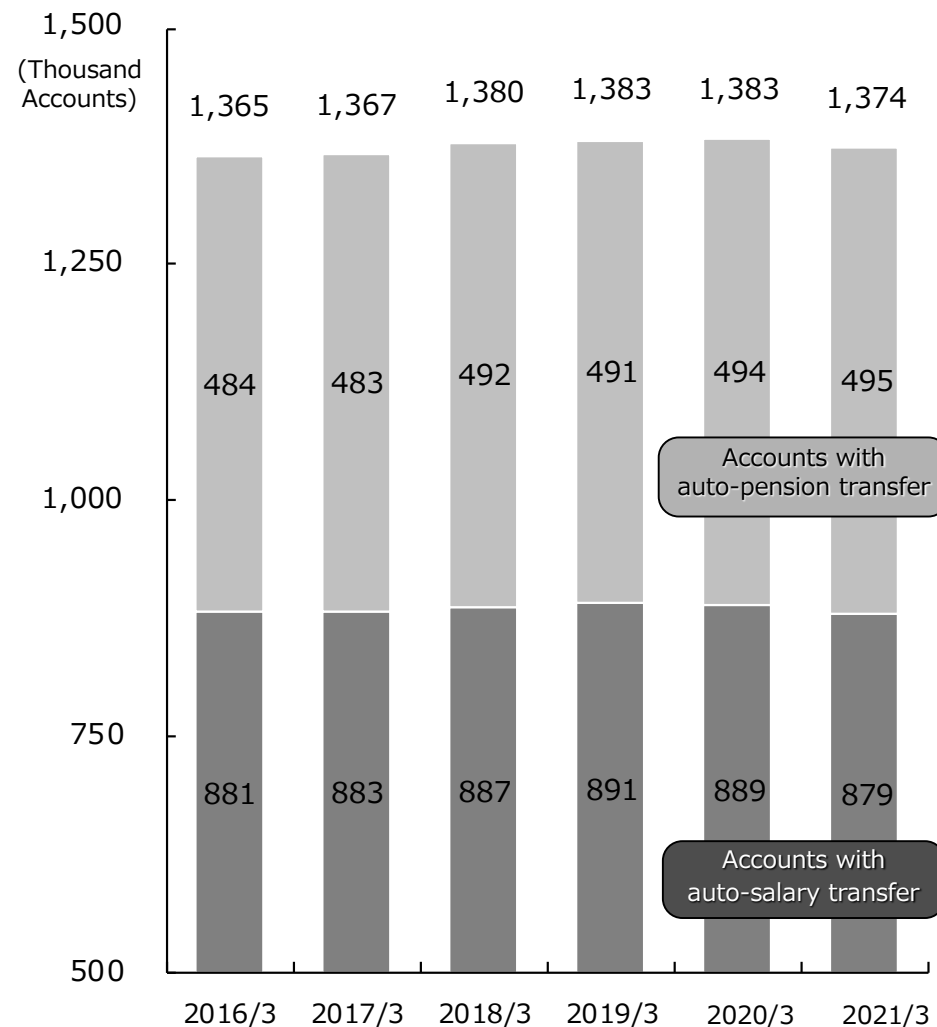
	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	77.5%	75.5%	76.8%	75.1%	76.5%	74.6%	75.7%	74.5%	75.8%	74.4%	73.9%	72.7%
Corporate (incl. quasi-sovereign)	17.6%	17.8%	18.4%	18.4%	18.6%	18.4%	18.7%	18.6%	18.7%	18.5%	20.0%	19.9%
National & local government	4.4%	6.0%	4.2%	6.0%	4.6%	6.2%	4.9%	6.1%	4.8%	6.3%	5.5%	6.9%
Financial institutions (incl. BOJ)	0.5%	0.7%	0.6%	0.5%	0.3%	0.8%	0.7%	0.8%	0.7%	0.8%	0.6%	0.5%
Liquid deposits	66.4%	68.2%	68.3%	70.1%	70.1%	71.3%	71.2%	72.4%	72.4%	73.9%	74.9%	76.2%
Current	2.0%	2.1%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	2.0%	2.0%	2.1%	2.2%
Savings	61.2%	62.5%	63.0%	64.6%	65.2%	66.1%	66.2%	67.5%	67.4%	68.9%	70.0%	71.2%
Personal	48.3%	47.7%	49.3%	49.1%	50.5%	49.9%	51.1%	50.9%	52.2%	52.0%	52.4%	52.2%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	45.9%	45.4%	47.0%	46.8%	48.2%	47.7%	48.8%	48.7%	50.0%	49.9%	50.4%	50.1%
Corporate (incl. quasi-sovereign)	13.5%	14.0%	14.7%	14.8%	15.1%	14.9%	15.3%	15.2%	15.4%	15.4%	16.9%	16.8%
Current	1.9%	2.0%	2.1%	2.2%	2.2%	2.3%	2.1%	2.1%	1.9%	1.9%	2.1%	2.1%
Savings	11.1%	11.4%	12.0%	12.0%	12.6%	12.4%	12.8%	12.8%	12.9%	12.9%	14.3%	14.3%
National & local government	4.2%	5.9%	3.8%	5.8%	4.2%	6.1%	4.5%	5.9%	4.5%	6.1%	5.3%	6.8%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	4.1%	5.6%	3.8%	5.7%	4.2%	5.9%	4.5%	5.8%	4.4%	6.0%	5.2%	6.7%
Financial institutions (incl. BOJ)	0.4%	0.6%	0.5%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.4%
Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Savings	0.1%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Time deposits	33.1%	31.3%	31.3%	29.4%	29.5%	27.9%	28.0%	26.8%	26.9%	25.5%	24.4%	23.4%
Personal	28.9%	27.4%	27.2%	25.7%	25.7%	24.4%	24.3%	23.4%	23.3%	22.2%	21.2%	20.3%
Corporate (incl. quasi-sovereign)	4.0%	3.6%	3.6%	3.4%	3.4%	3.3%	3.3%	3.2%	3.2%	3.0%	2.9%	2.9%
National & local government	0.2%	0.2%	0.4%	0.2%	0.3%	0.1%	0.3%	0.2%	0.3%	0.2%	0.2%	0.1%
Financial institutions (incl. BOJ)	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
Foreign-currency deposits	0.5%	0.5%	0.4%	0.4%	0.4%	0.8%	0.8%	0.7%	0.7%	0.6%	0.7%	0.4%
Personal	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
Corporate (incl. quasi-sovereign)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.1%

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chiba Prefecture	96.5%	96.4%	96.0%	96.3%	96.2%	95.8%	95.6%	95.7%	95.6%	95.7%	95.4%	95.4%
Others	3.5%	3.6%	4.0%	3.7%	3.8%	4.2%	4.4%	4.3%	4.4%	4.3%	4.6%	4.6%

## Personal deposits



## Accounts with auto-pension transfer and auto-salary transfer



## Financial Products

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(¥ Bil.)

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Investment trusts	370.5	360.7	327.3	312.5	297.0	281.0	282.8	275.8	273.8	233.5	258.0	296.3
Bond funds	8.5	6.9	2.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Stock funds	361.9	353.8	324.9	312.2	296.7	280.7	282.6	275.5	273.6	233.3	257.7	296.1
Personal Investors	362.3	352.0	320.0	306.5	291.2	275.5	276.5	268.0	267.0	227.3	251.2	288.1
Bond funds	6.6	5.4	1.8	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1
Stock funds	355.7	346.6	318.2	306.2	291.0	275.2	276.2	267.8	266.8	227.1	251.0	288.0

(¥ Bil.)

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Foreign-currency deposits	46.7	48.6	45.7	44.7	44.6	86.7	87.6	84.1	81.4	76.7	90.0	58.9
Personal	35.8	35.2	33.7	33.2	34.0	33.1	32.4	30.3	30.1	29.2	30.4	30.7
Corporate (incl. quasi-sovereign)	10.8	13.3	12.0	11.5	10.5	16.3	15.4	14.9	13.1	9.2	16.7	16.5
Financial institutions	-	-	-	-	-	37.1	39.7	38.8	38.1	38.2	42.9	11.6

(¥ Bil.)

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Insurance	916.1	947.4	936.2	946.5	943.7	904.4	929.7	919.6	900.2	875.3	879.9	877.8
Annuity insurance	524.4	529.9	520.5	513.9	497.7	471.6	462.6	451.7	436.4	417.3	420.7	418.3
Whole life insurance	391.7	417.4	415.6	432.5	446.0	432.8	467.1	467.9	463.8	457.9	459.2	459.4

(¥ Bil.)

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Public bonds	153.1	142.8	138.1	130.2	123.3	117.5	116.2	112.9	110.4	106.4	105.6	101.4
Personal	107.6	95.7	86.4	78.5	73.1	67.4	64.8	59.9	54.3	50.0	48.6	45.9

\*Trade basis



## Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Assets Requiring Caution or worse	1,225.8	1,163.1	1,081.0	1,042.6	1,016.2	958.5	922.1	904.7	887.9	885.1	1,003.2	1,030.3
Assets Requiring Caution	1,121.4	1,057.8	985.7	956.4	932.6	871.9	840.8	822.8	810.3	811.0	932.0	957.2
Other Assets Requiring Caution	1,064.6	1,003.9	929.6	895.8	878.3	826.2	796.8	775.9	762.3	759.5	879.7	906.0
Substandard Assets	56.7	53.9	56.1	60.5	54.3	45.6	44.0	46.8	48.0	51.5	52.2	51.1
Potentially Bankrupt Assets	84.1	85.5	77.0	68.4	65.8	69.4	65.1	63.4	59.5	55.5	54.5	56.9
Bankrupt and Effectively Bankrupt Assets	20.2	19.6	18.2	17.8	17.7	17.0	16.1	18.3	18.0	18.5	16.7	16.2
Normal Assets*	7,525.9	7,737.6	8,016.1	8,371.6	8,659.0	8,972.2	9,197.3	9,355.4	9,789.8	9,849.6	10,057.5	10,272.7
Total	8,751.7	8,900.7	9,097.2	9,414.3	9,675.3	9,930.7	10,119.4	10,260.1	10,677.7	10,734.8	11,060.8	11,303.1

\*Including loans with no debtor classification.

## Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

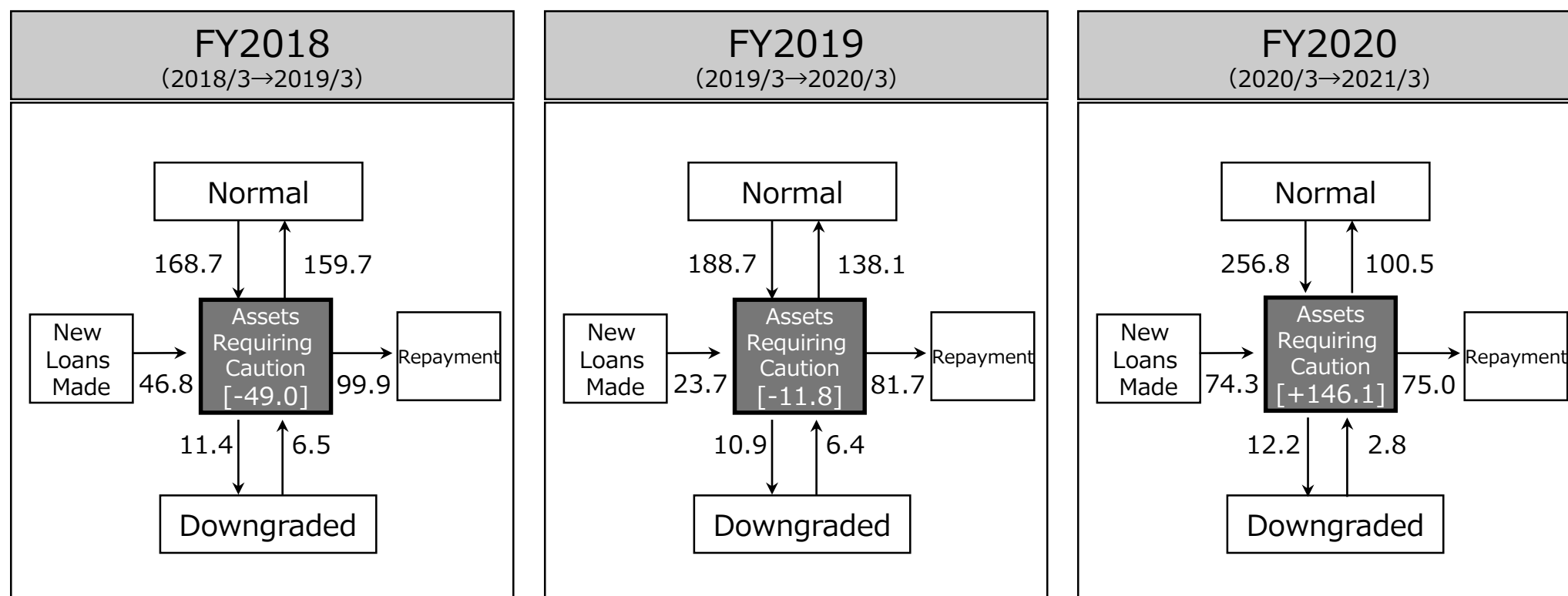
(¥ Bil.)

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3
Disclosed Claims under the Financial Reconstruction Law	153.3	151.7	144.0	139.0	130.4	127.0	119.3	122.8	119.1	118.3	115.2	115.3
Bankrupt and Substantially Bankrupt Claims	20.2	19.6	18.2	17.8	17.7	17.0	16.1	18.3	18.0	18.5	16.7	16.2
Doubtful Claims	84.1	85.5	77.0	68.4	65.8	69.4	65.1	63.4	59.5	55.5	54.5	56.9
Substandard Claims	48.9	46.5	48.7	52.8	46.9	40.4	38.0	40.9	41.5	44.2	44.0	42.2
Normal Assets	8,598.3	8,748.9	8,953.1	9,275.2	9,544.8	9,803.7	10,000.1	10,137.3	10,558.6	10,616.4	10,945.5	11,187.8
Total	8,751.7	8,900.7	9,097.2	9,414.3	9,675.3	9,930.7	10,119.4	10,260.1	10,677.7	10,734.8	11,060.8	11,303.1
Proportion to total claims	1.75%	1.70%	1.58%	1.47%	1.34%	1.27%	1.17%	1.19%	1.11%	1.10%	1.04%	1.02%

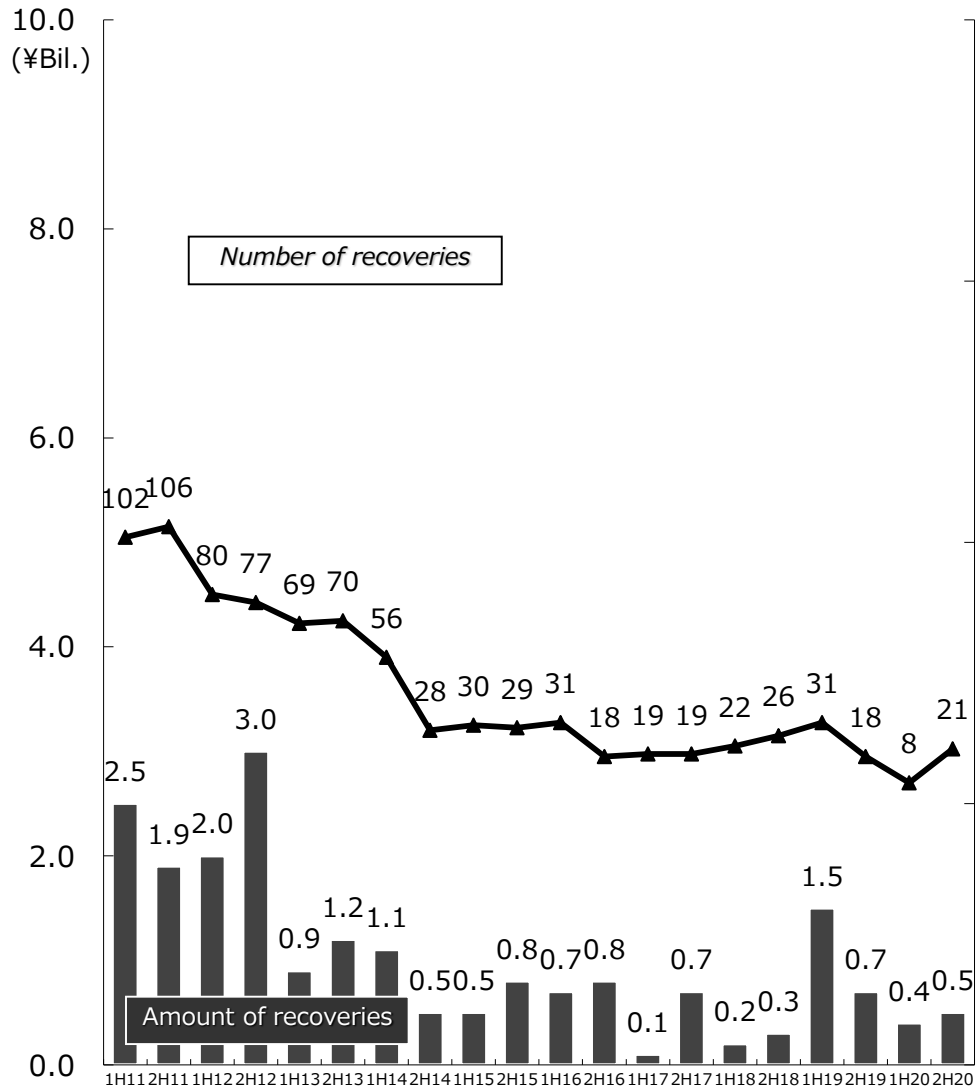
# Factors for Fluctuations in Assets Requiring Caution

## Analysis of yearly net change of Assets Requiring Caution (including Substandard loans)

(¥ Bil.)

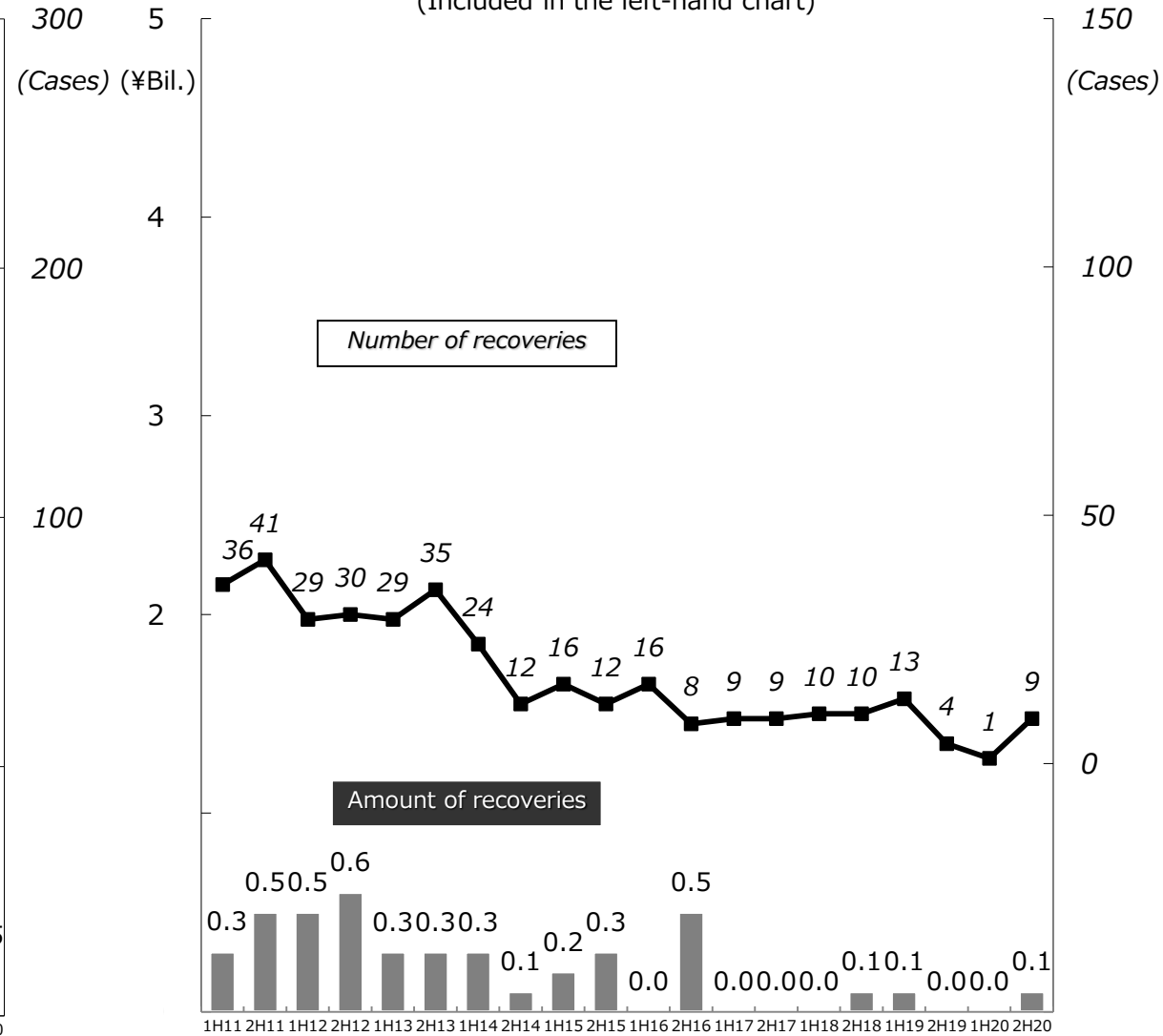


### Recoveries through Sales



### Recoveries through Auctions

(Included in the left-hand chart)



## Capital Ratio

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## Basel III

## Non-Consolidated

※Preliminary figures

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3※
Total capital ratio	13.19%	13.26%	13.20%	13.03%	12.80%	12.55%	12.46%	12.04%	12.06%	11.57%	11.90%	12.09%
Tier1 capital ratio	11.98%	12.25%	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%	11.33%	11.57%
Common equity Tier1 capital ratio	11.98%	12.25%	12.09%	12.09%	11.88%	11.83%	11.76%	11.36%	11.40%	10.94%	11.33%	11.57%

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3※
Total capital (¥Bil.)	770.2	786.1	801.1	820.3	848.8	867.2	890.1	880.9	897.2	853.9	905.9	948.4
Tier1 capital	699.4	726.2	733.5	761.4	787.9	817.2	840.1	830.9	847.7	807.4	862.5	907.9
Common equity Tier1 capital	699.4	726.2	733.5	761.4	787.9	817.2	840.1	830.9	847.7	807.4	862.5	907.9

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3※
Risk Weighted assets(¥Bil.)	5,836.8	5,927.8	6,066.6	6,292.9	6,629.4	6,907.6	7,143.4	7,312.3	7,434.8	7,378.0	7,611.1	7,842.5
Credit risk	5,195.6	5,248.6	5,314.4	5,654.2	5,769.1	5,951.8	6,037.7	6,080.4	6,085.9	6,143.6	6,171.8	6,569.2
Market risk	63.9	61.3	66.4	67.6	64.7	68.4	68.0	71.9	71.4	141.3	133.9	131.4
Operational risk	275.6	275.2	275.8	274.7	275.3	275.9	276.7	276.0	277.6	278.7	279.6	282.4

## Consolidated

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3※
Total capital ratio	13.89%	13.79%	13.72%	13.59%	13.36%	13.18%	13.05%	12.63%	12.61%	12.12%	12.44%	12.79%
Tier1 capital ratio	12.59%	12.74%	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%	11.89%	12.28%
Common equity Tier1 capital ratio	12.59%	12.74%	12.58%	12.65%	12.43%	12.48%	12.37%	11.97%	11.97%	11.51%	11.89%	12.28%

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3※
Total capital (¥Bil.)	835.5	852.4	866.8	890.0	920.8	943.7	965.8	959.0	974.8	934.3	989.6	1,035.8
Tier1 capital	757.4	787.7	794.7	828.4	857.2	893.5	915.7	908.8	925.2	887.6	946.0	995.2
Common equity Tier1 capital	757.4	787.7	794.7	828.4	857.2	893.5	915.7	908.8	925.2	887.6	946.0	995.2

	2015/9	2016/3	2016/9	2017/3	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3※
Risk Weighted assets(¥Bil.)	6,014.5	6,181.8	6,315.9	6,547.6	6,892.0	7,159.9	7,397.6	7,587.7	7,729.2	7,705.5	7,950.4	8,098.7
Credit risk	5,279.7	5,326.9	5,388.0	5,739.5	5,842.3	6,034.7	6,110.1	6,151.4	6,159.8	6,224.6	6,301.9	6,708.7
Market risk	64.0	61.5	66.5	68.1	65.1	68.9	68.6	72.8	72.2	144.4	134.8	132.3
Operational risk	297.3	296.9	295.7	294.9	294.5	295.4	295.4	294.9	296.1	297.2	297.8	300.9

# Risk Capital Allocation

## Risk Capital Allocation

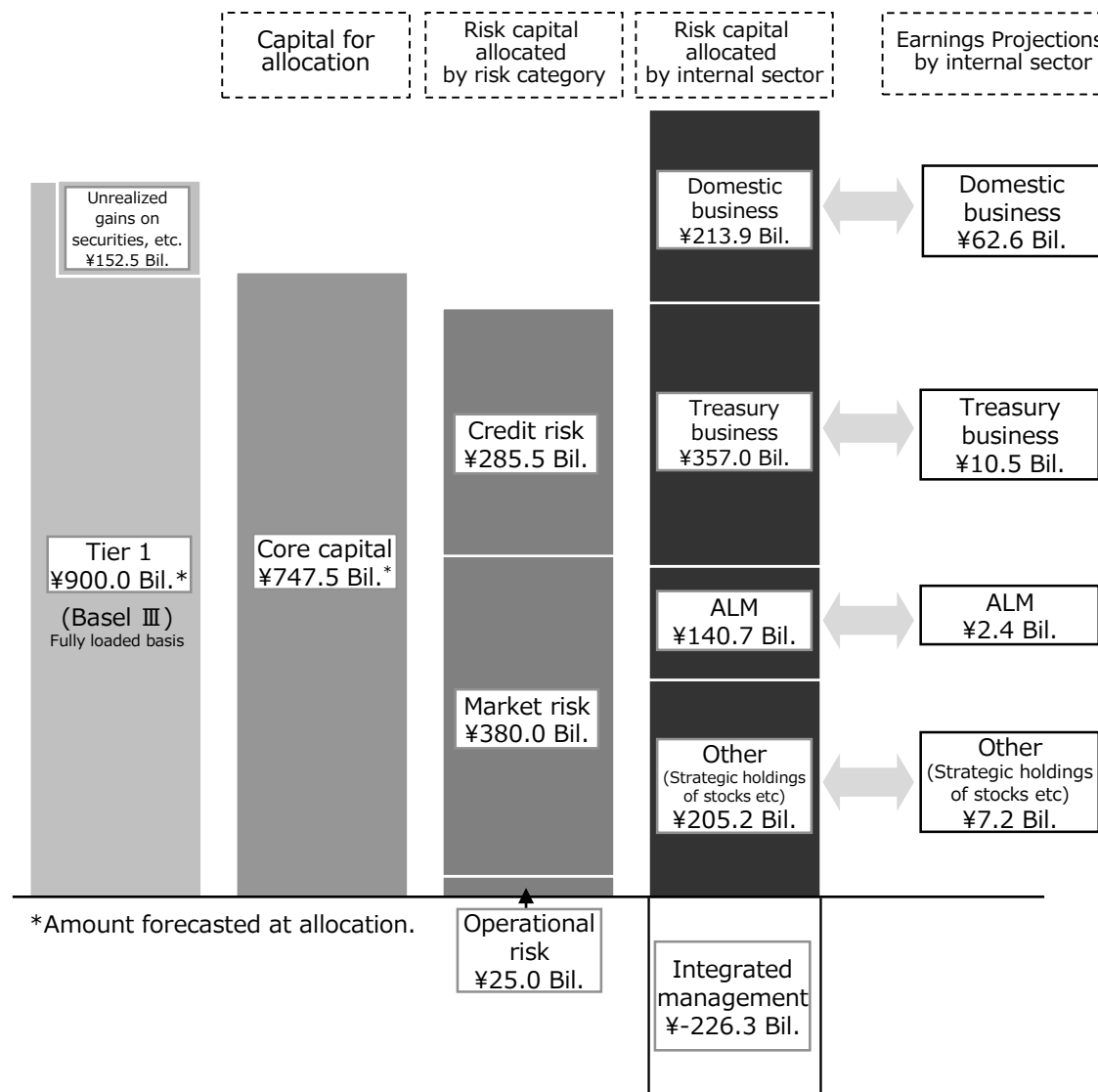
<b>Capital for allocation</b>	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, etc.)
<b>Integrated risk capital</b>	Confidence interval 99.9% Holding period 1year
Credit risk	UL + Changes in EL + Direct write offs + Losses on sales of claims
Market risk	VaR + Changes in unrealized gains + gain/loss on sales
Operational risk	The standardized approach on Basel regulation

### Ratio regarding IRRBB (21/3) (IRRBB: Interest Rate Risk in the Banking Book)

✓Confirmed [ Interest rate risk in the banking book < 15% of Tier1 ]

Interest rate risk in the banking book	①	¥92.2 Bil.
Tier1	②	¥907.9 Bil.
Ratio regarding IRRBB	①/②	10.15%

## Risk capital allocation for the First half of FY2021



\*Amount forecasted at allocation.

## Financial Information of Chibagin Securities

NEXT STEP 2023

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## 1.Profits and Losses

(¥ Mil.)

	2016/3		2017/3		2018/3		2019/3		2020/3		2021/3	
	1H		1H		1H		1H		1H		1H	
Operating revenue	2,796	5,023	2,046	5,029	2,998	6,823	3,209	5,802	2,641	6,133	3,122	7,771
Commissions received	1,970	3,442	1,214	2,654	1,392	3,006	1,250	2,271	1,073	2,415	1,407	3,456
Stocks	1,050	1,808	603	1,451	850	1,888	702	1,263	498	1,166	709	1,751
Bonds	17	19	25	28	3	5	3	5	2	4	2	9
Beneficiary certificates	898	1,604	579	1,159	531	1,098	537	986	566	1,229	687	1,680
Net gain on trading	736	1,414	770	2,252	1,544	3,688	1,903	3,424	1,528	3,640	1,670	4,234
Stocks	0	29	5	11	18	42	14	15	14	84	85	247
Bonds	733	1,376	747	2,223	1,519	3,643	1,871	3,389	1,529	3,561	1,584	3,978
Financial revenue	89	166	61	122	61	128	54	106	39	76	43	79
Financial expenses (-)	14	24	10	32	19	38	7	17	8	18	14	20
Net operating revenue	2,781	4,999	2,035	4,996	2,979	6,785	3,202	5,784	2,633	6,114	3,107	7,750
Expenses (-)	2,067	4,090	1,975	4,326	2,378	5,236	2,607	5,161	2,617	5,532	2,764	6,178
Related to trading (-)	488	942	459	1,078	635	1,474	777	1,476	749	1,706	874	2,098
Personal expenses (-)	1,085	2,128	1,003	2,139	1,137	2,450	1,224	2,463	1,226	2,504	1,240	2,649
Operating profit	714	909	60	669	601	1,548	594	623	15	582	342	1,571
Ordinary profit	788	1,077	192	897	718	1,775	782	933	202	882	469	1,868
Profit	563	732	162	631	505	1,171	556	708	127	595	346	1,221

## 2.Sales amount of stocks (excluding futures trading)

(¥ Mil.)

	2016/3		2017/3		2018/3		2019/3		2020/3		2021/3	
	1H		1H		1H		1H		1H		1H	
(Principal trading)	60,617	115,826	41,379	91,967	41,150	79,089	19,062	36,378	11,226	40,722	7,642	22,353
(Agency transactions)	146,035	246,227	88,699	208,030	120,843	271,170	95,463	172,389	68,613	157,099	100,842	251,336
Total	206,653	362,053	130,079	299,997	161,994	350,260	114,525	208,768	79,840	197,822	108,484	273,689

# The 14th Medium Term Management Plan

Our Group's Mission	Contribute to the sustainable development of regional economies through the provision of the latest financial services as a partner for customers and regional communities		
Title	The 14th Medium Term Management Plan NEXT STEP 2023 ~ connect and go beyond, for the future ~ (Plan period: April 1, 2020 to March 31, 2023)		
Vision	Enhance customer experience by deepening financial functions and creating new models for regional finance		
Basic Policies	<b>Basic Policy I</b>	<b>Basic Policy II</b>	
	<p><b>"We will continue to evolve closely with our customers"</b></p> <ul style="list-style-type: none"> <li>■ We will be a consulting partner that is closely linked to the lives of individual customers</li> <li>■ We will be the best partner as solving the diverse management issues of corporate customers</li> <li>■ We will continue to build branches that are both convenient and able to consult</li> </ul>	<p><b>"We will continue to create new value for our customers' future"</b></p> <ul style="list-style-type: none"> <li>■ We will provide new value to our customers by using digital technology and all kinds of information resources</li> <li>■ We will create new value by taking on challenges that go beyond the framework of banking</li> </ul>	
	<b>Basic Policy III</b>	<p><b>"We will advance alliance strategies"</b></p> <ul style="list-style-type: none"> <li>■ In order to provide new value and stand with our customers, we will further strengthen collaboration with other banks and companies in other industries</li> </ul>	
	<b>Basic Policy IV</b>	<p><b>"We will realize sustainable management"</b></p> <ul style="list-style-type: none"> <li>■ We will strive to build a rewarding company by enhancing human resource development and realizing diverse work styles</li> <li>■ We will further strengthen our internal control structures, including governance, compliance, and risk management</li> </ul>	

### Chiba Bank's Branch Network (Domestic)



### Number of Outlets in Chiba Prefecture

Name of Bank	2021/3
<b>Chiba Bank</b>	<b>160</b>
Chiba Kogyo Bank	72
Keiyo Bank	120
MUFG Bank	27
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	26
Resona Bank	14

### Total number of Chiba Bank outlets

	2021/3	Change from 2005/3
<b>Outlets</b>	<b>186</b>	<b>+ 24</b>
<b>Domestic</b>	<b>183</b>	<b>+ 24</b>
Chiba Pref.	160	+ 10
Others	23	+ 14
<b>Overseas</b>	<b>3</b>	<b>+ 0</b>
Money exchange counters	3	+ 1
Representative offices	3	+ 2



## Composition of Shareholders

## Composition of Shareholders

(Thousand shares)

	2020/3		2020/9		2021/3	
	Share unit	(Proportion)	Share unit	(Proportion)	Share unit	(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	336,051	41.23%	344,311	42.24%	346,246	42.48%
Trust banks	170,964	20.98%	179,375	22.01%	181,647	22.29%
Securities companies	15,209	1.87%	14,704	1.80%	18,489	2.27%
Other companies	121,518	14.91%	121,131	14.86%	119,113	14.61%
Foreign investors	158,354	19.43%	152,286	18.69%	153,467	18.83%
Individuals and others	111,197	13.64%	110,004	13.50%	105,122	12.90%
Treasury Stock, etc.	72,710	8.92%	72,602	8.91%	72,603	8.91%
Total	815,051	100.00%	815,050	100.00%	815,053	100.00%

## Principal Shareholders \*1

(Thousand shares)

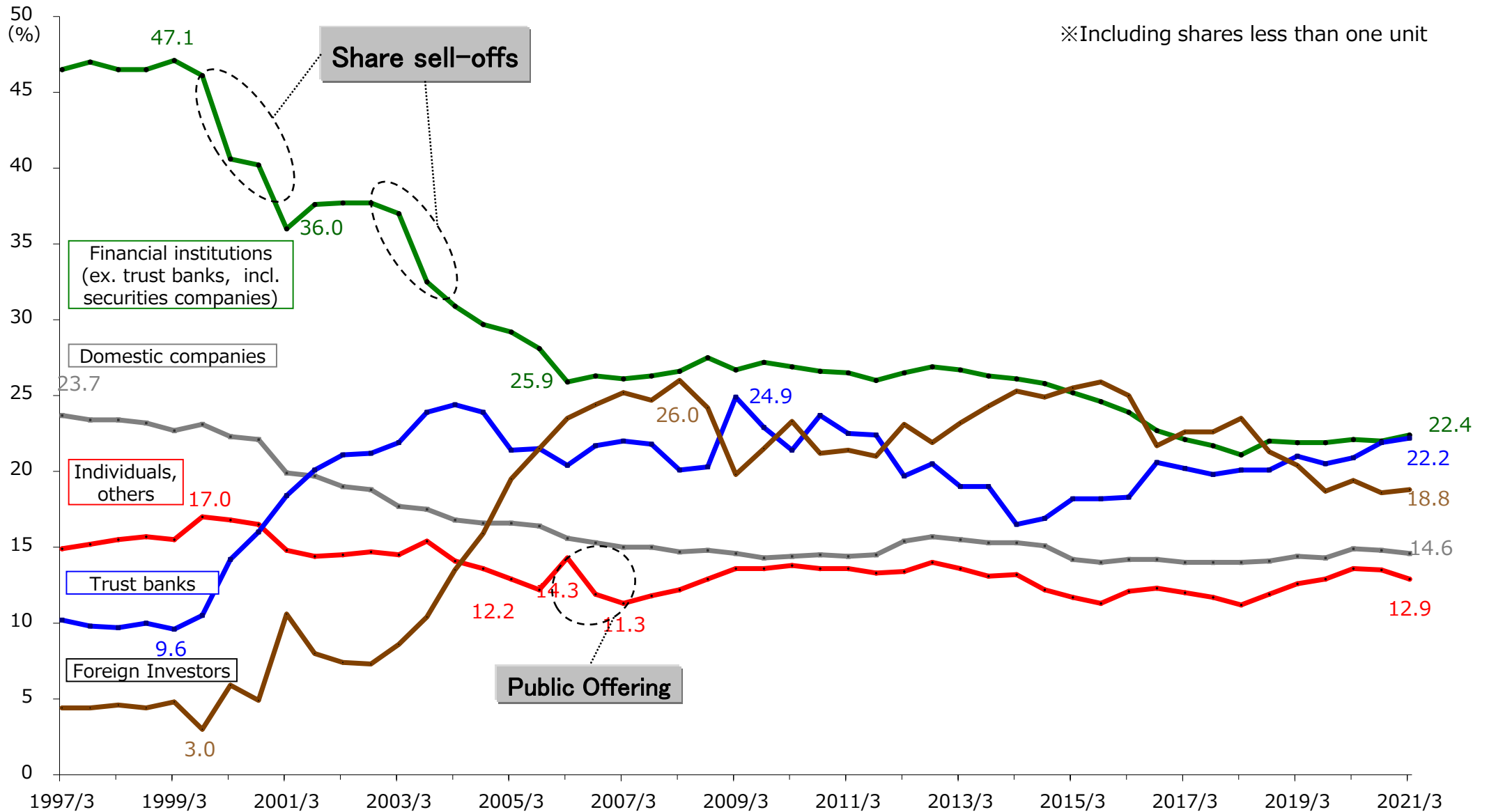
2020/3			2020/9			2021/3		
	Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued		Share-holdings	Percentage of total shares issued
The Master Trust Bank of Japan, Ltd. (Trust Account)	56,139	7.55%	The Master Trust Bank of Japan, Ltd. (Trust Account)	64,249	8.64%	The Master Trust Bank of Japan, Ltd. (Trust Account)	68,577	9.23%
Japan Trustee Services Bank, Ltd. (Trust Account) *3	35,615	4.79%	Custody Bank of Japan, Ltd. (Trust Account)	35,799	4.81%	Custody Bank of Japan, Ltd. (Trust Account)	33,344	4.48%
Nippon Life Insurance Company	26,870	3.61%	Nippon Life Insurance Company	26,870	3.61%	Nippon Life Insurance Company	26,870	3.61%
The Dai-ichi Life Insurance Company, Limited	26,230	3.53%	The Dai-ichi Life Insurance Company, Limited	26,230	3.53%	The Dai-ichi Life Insurance Company, Limited	26,230	3.53%
Sompo Japan Nipponkoa Insurance Inc.*2	18,537	2.49%	Sompo Japan Insurance Inc.	18,537	2.49%	Sompo Japan Insurance Inc.	18,537	2.49%
Meiji Yasuda Life Insurance Company	18,291	2.46%	Meiji Yasuda Life Insurance Company	18,291	2.46%	Meiji Yasuda Life Insurance Company	18,291	2.46%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.40%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.40%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.40%
MUFG Bank, Ltd.	17,707	2.38%	MUFG Bank, Ltd.	17,707	2.38%	MUFG Bank, Ltd.	17,707	2.38%
STATE STREET BANK AND TRUST COMPANY 505223	14,576	1.96%	Custody Bank of Japan, Ltd. (Trust Account 5)	13,725	1.84%	STATE STREET BANK AND TRUST COMPANY 505223	14,507	1.95%
Japan Trustee Services Bank, Ltd. (Trust Account 5) *3	13,406	1.80%	STATE STREET BANK AND TRUST COMPANY 505223	13,592	1.82%	Custody Bank of Japan, Ltd. (Trust Account 7)	11,195	1.50%

\*1 Treasury shares are excluded in Principal Shareholders and in calculation of percentage of total shares issued.

\*2 "Sompo Japan Nipponkoa Insurance Inc." changed the company name to "Sompo Japan Insurance Inc." on 4/1/2020.

\*3 "Japan Trustee Services Bank, Ltd." changed the company name to "Custody Bank of Japan, Ltd." on 7/27/2020.

# Changes in Composition of Shareholders



Inquiries related to this presentation should be addressed to:

The Chiba Bank, Ltd.  
Corporate Planning Division  
Investor Relations

Tel: 043-301-8459

Fax: 043-242-9121

E-Mail: [ir@chibabank.co.jp](mailto:ir@chibabank.co.jp)

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