

Financial Results for FY2016

Appendix

May 23, 2017
THE CHIBA BANK, LTD.

Regional Economy

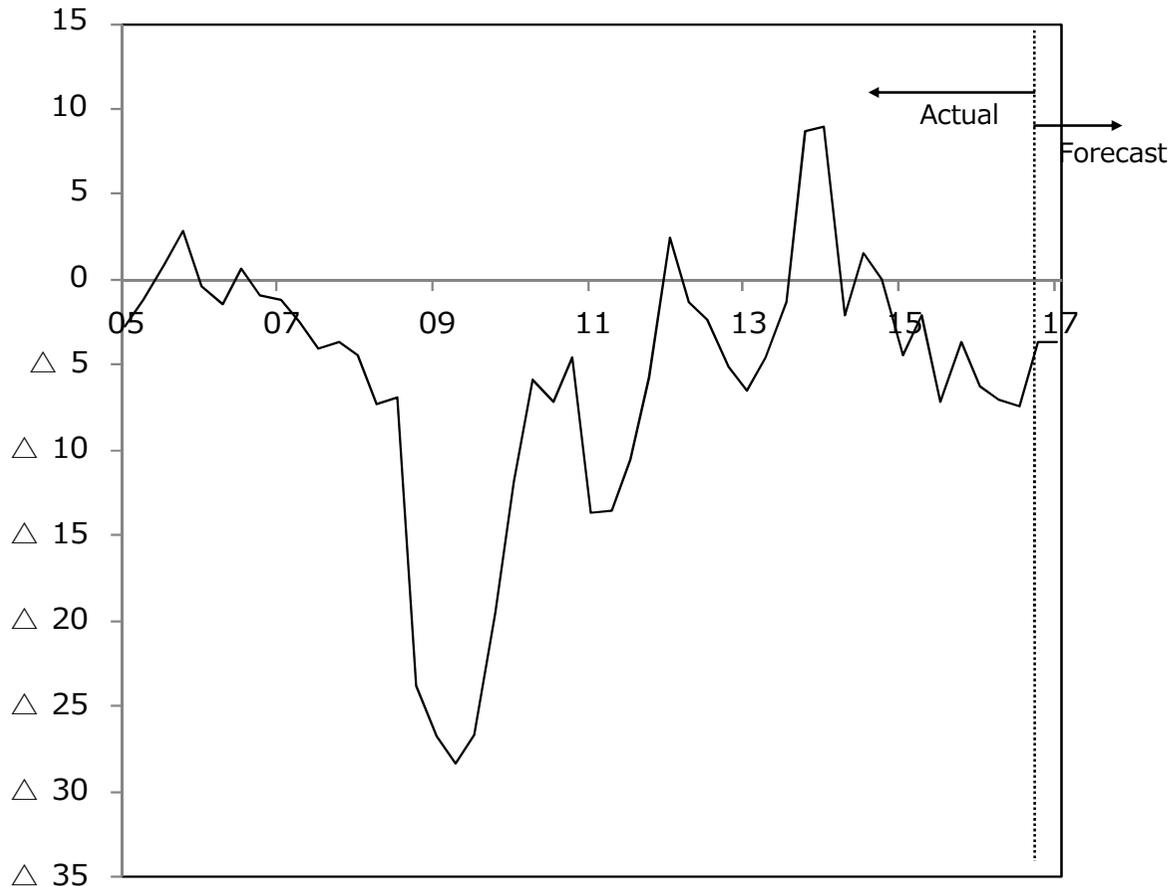
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Regional Economy

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
	2016				2017
	Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	Jan.-Mar.
Food	△ 8.0	△ 4.0	△ 4.2	4.4	10.9
Petroleum & Chemicals	△ 5.9	△ 20.0	△ 17.9	△ 19.3	△ 11.6
Plastics	0.0	0.0	△ 16.7	16.7	16.7
Glass	△ 25.0	△ 16.7	△ 20.9	△ 5.6	△ 11.1
Steel & Non-ferrous Metals	△ 37.5	△ 16.7	△ 14.3	△ 28.6	△ 14.3
Metal products	△ 5.9	△ 22.3	△ 16.7	11.6	△ 7.7
Machinery	0.0	△ 20.9	△ 22.2	△ 12.5	0.0
Electrical machinery	0.0	25.0	16.7	0.0	10.0
Transportation equipment	△ 11.6	△ 15.4	△ 4.2	△ 4.6	△ 4.6
Other manufacturing	0.0	3.6	△ 4.6	△ 11.6	△ 3.9
Construction	△ 9.4	0.0	0.0	△ 3.0	△ 6.7
Transportation	△ 10.0	△ 12.5	△ 4.6	△ 5.6	△ 5.6
Wholesaling	△ 6.3	△ 6.0	△ 2.2	△ 6.0	△ 4.0
Retailing	2.5	△ 10.0	△ 13.2	5.3	△ 2.8
Hotels	△ 10.0	4.6	4.6	△ 10.0	△ 15.0
Services	0.0	4.3	△ 2.8	0.0	△ 5.0

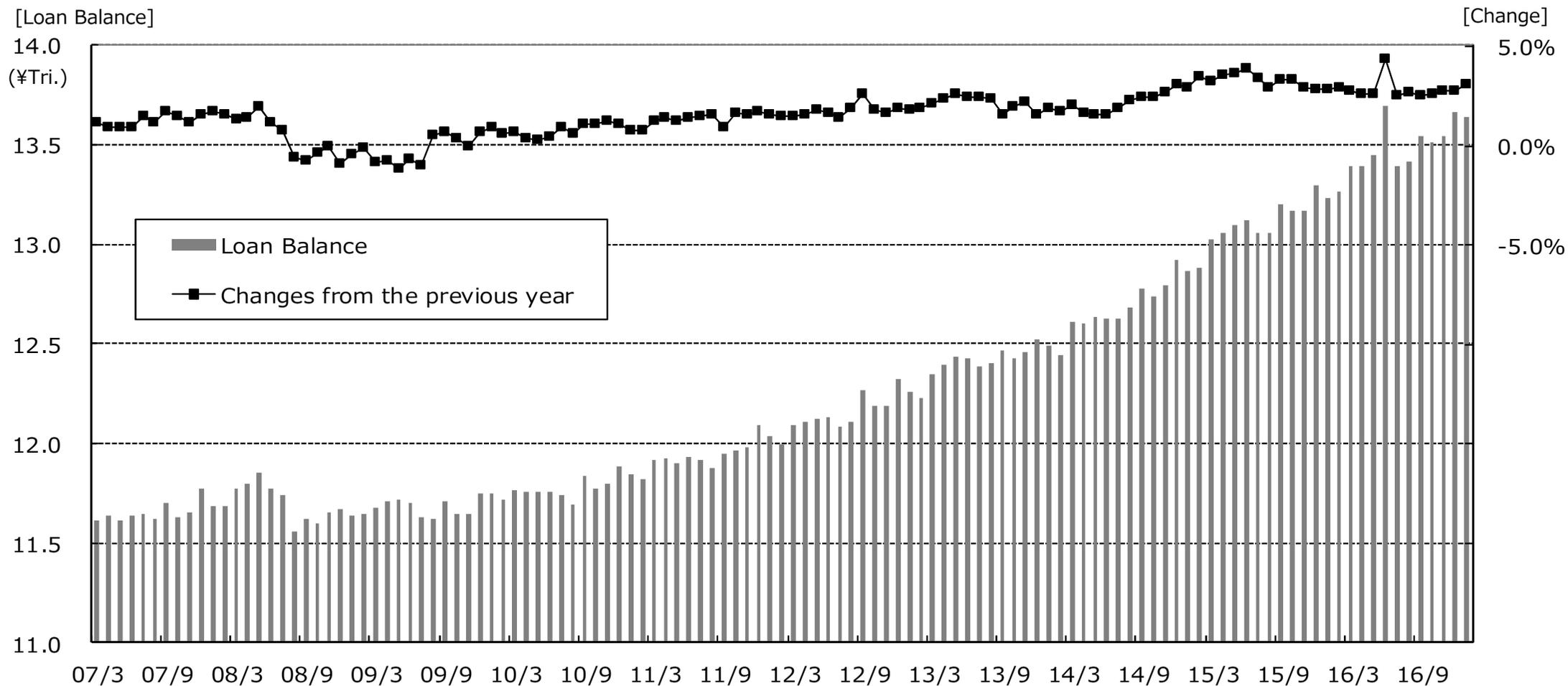
Source: Chiba Economy Center "BSI survey in Chiba (October to December 2016)"

Surveyees: Enterprises with a head office and/or an office in Chiba

As at: December 2016

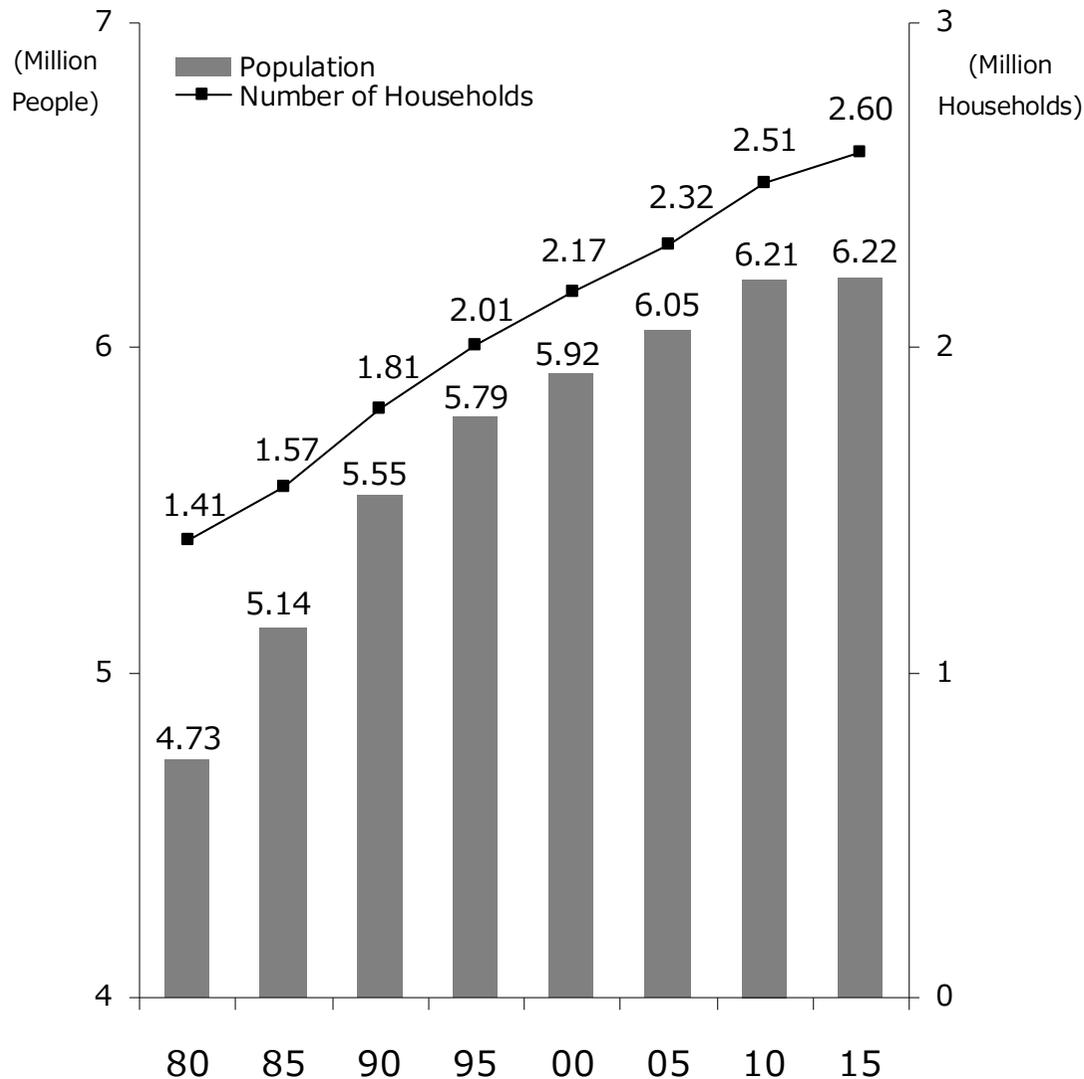
Answers: 581 enterprises surveyed, 221 effective answers

Loans in Chiba Prefecture



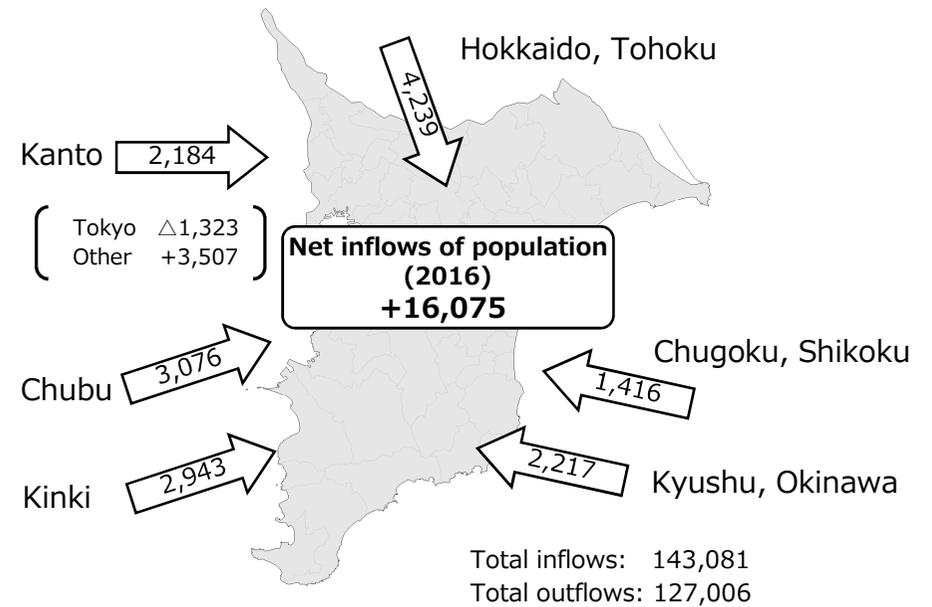
Made by Chiba Bank with data from Business Support Div., Commerce, Industry & Labor Dept. of Chiba Prefecture
 Note: Figures are month-end balances of total loans from banks

Population & Number of Households in Chiba Prefecture



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

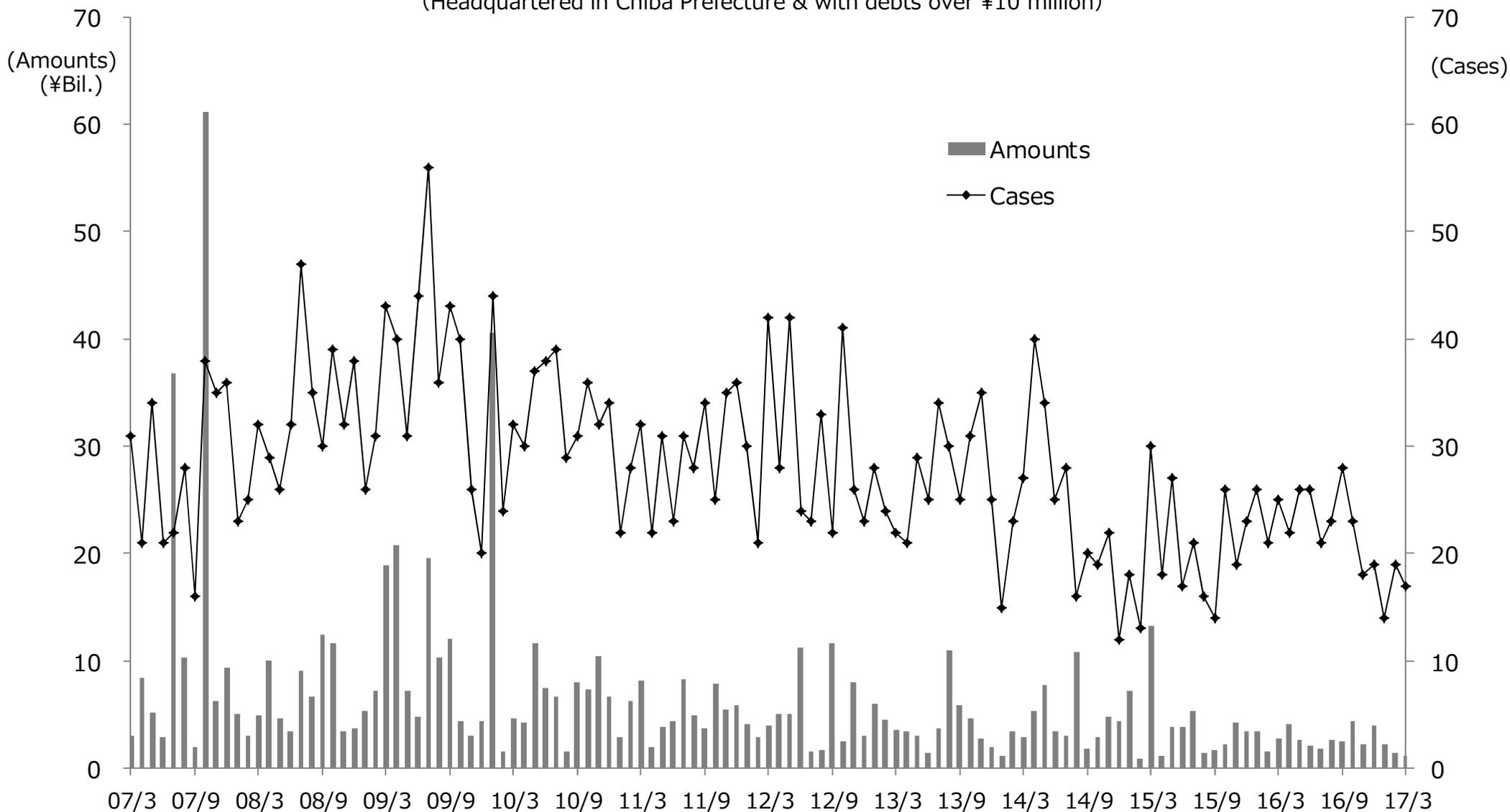
Inflows/Outflows of Population



Net inflows prefectures	Net inflows		
	2015	2016	Change
Tokyo	81,696	74,177	△7,519
Chiba	10,605	16,075	5,470
Saitama	13,528	15,560	2,032
Kanagawa	13,528	12,056	△1,472
Aichi	8,322	6,256	△2,057
Fukuoka	3,603	5,732	2,129
Osaka	2,296	1,794	△502

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

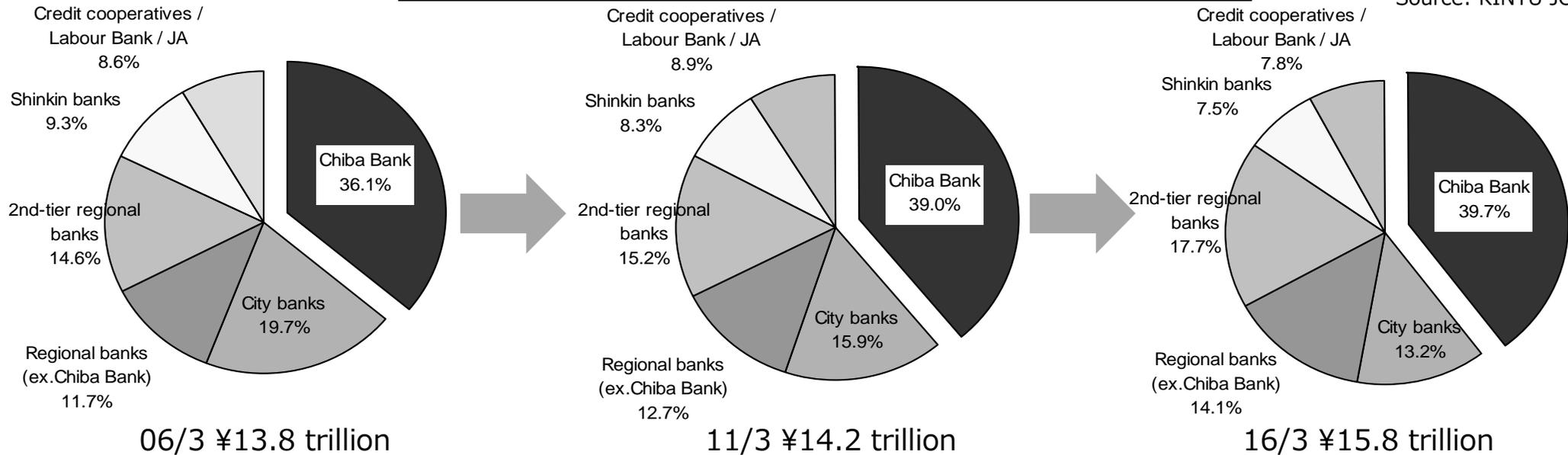
Default Cases/Amounts in Chiba Prefecture
(Headquartered in Chiba Prefecture & with debts over ¥10 million)



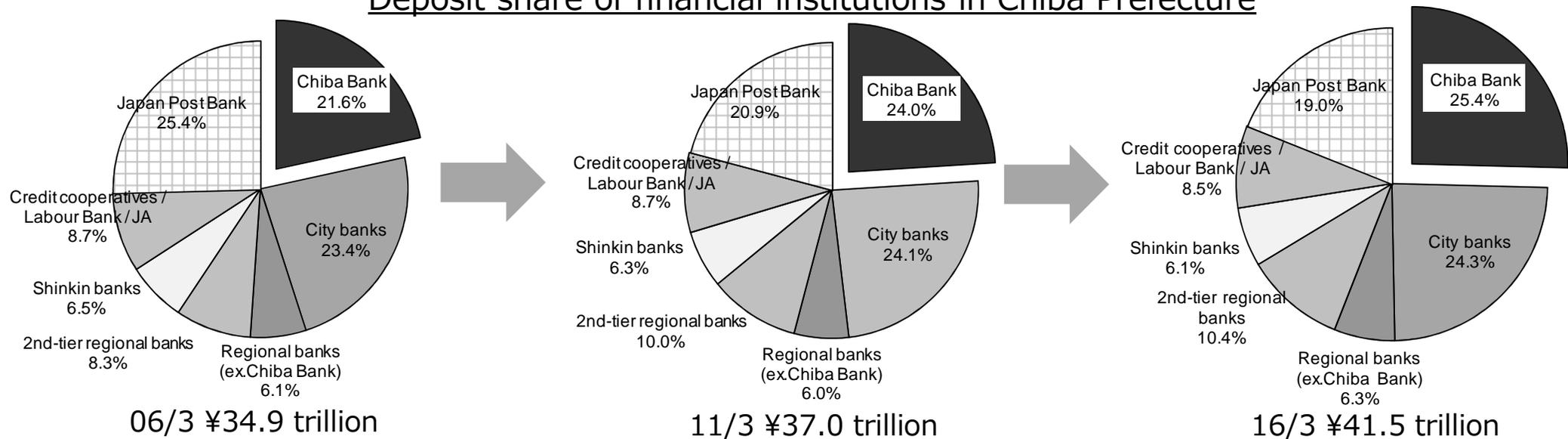
Source: Made by Chiba Bank with data from Tokyo Shoko Research

Loan share of financial institutions in Chiba Prefecture

Source: KINYU JOURNAL



Deposit share of financial institutions in Chiba Prefecture



Economic Indicators for Chiba Prefecture (1)

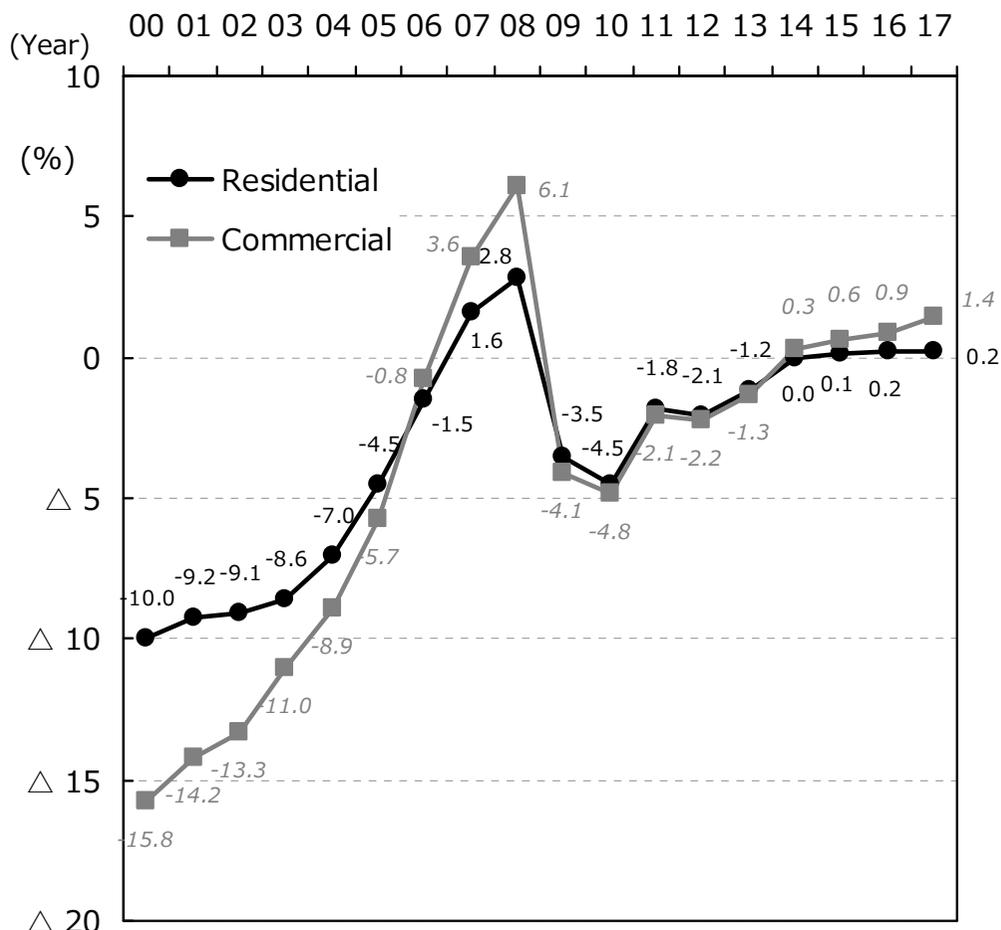
	Population	Industrial Production Index			Customer Price Index	New Car Registrations	Building Construction	
	Total	Production	Shipment	Producers' Inventory Ratio			Floor Area	New Housing starts
	As of Oct 1	2010 = 100					2015 = 100	Total
2012	6,195,576	92.6	92.5	118.0	96.4	145,888	6,339	46,013
2013	6,192,994	93.1	92.3	112.3	96.7	150,887	7,113	46,744
2014	6,197,784	98.3	97.4	118.1	99.2	153,101	6,567	47,434
2015	* 6,222,666	97.3	99.2	128.9	100.0	130,869	6,801	45,784
2016	6,240,408	95.6	97.1	141.7	99.9	125,818	6,438	49,572
2016/03	6,223,244	93.1	93.1	130.4	99.8	15,672	418	3,327
2016/04	6,227,997	95.8	94.3	145.9	100.0	8,031	531	4,205
2016/05	6,235,156	93.5	93.4	138.2	100.2	8,133	427	2,848
2016/06	6,237,228	91.0	95.5	139.8	100.0	10,057	462	4,320
2016/07	6,239,018	91.9	93.5	134.1	99.9	10,930	470	4,606
2016/08	6,239,077	94.5	96.2	140.2	100.0	8,404	713	4,608
2016/09	6,239,060	101.4	103.3	148.0	99.9	12,021	785	5,573
2016/10	6,240,408	98.2	104.4	159.5	100.0	9,426	424	3,863
2016/11	6,242,086	99.2	99.2	152.2	99.9	10,445	852	4,534
2016/12	6,242,932	97.6	99.4	158.4	99.9	10,573	410	3,546
2017/01	6,242,474	98.7	99.6	120.9	99.6	10,548	478	4,588
2017/02	6,240,759	-	-	-	99.6	12,111	412	3,916
2017/03	6,239,522	-	-	-	-	16,691	-	-
Sources	Statistics Div., Policy & Planning Dept. of Chiba Pref.				Ministry of Internal Affairs and Communications	Chiba Toyota Motor Corporation & Japan Mini Vehicles Association	Ministry of Land, Infrastructure and Transport	

*Source of Population as of 2015: National Census

Economic Indicators for Chiba Prefecture (2)

	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	Manufacturing	All industries	Manufacturing	
	¥ Million											2015 = 100
	2015 = 100											
2012	1,096,016	5,260,006	355	61,698	92,901	60,818	0.65	99.1	97.8	102.1	102.1	
2013	1,390,829	6,132,904	329	52,405	85,264	62,240	0.73	98.1	95.0	101.7	98.2	
2014	1,454,208	6,851,053	281	52,381	75,699	67,422	0.89	99.4	95.0	101.0	100.4	
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	
2016/03	101,984	281,150	25	2,749	71,371	80,163	1.06	99.1	99.2	88.6	85.2	
2016/04	84,960	221,009	22	4,144	74,486	77,165	1.09	100.2	99.3	87.9	83.5	
2016/05	77,544	223,904	26	2,573	74,030	75,191	1.13	100.9	100.5	89.2	85.5	
2016/06	81,660	235,913	26	2,058	73,243	77,738	1.16	100.8	101.0	139.8	141.7	
2016/07	75,778	280,288	21	1,863	70,087	78,897	1.19	101.0	100.6	111.2	119.4	
2016/08	80,299	267,542	23	2,587	69,093	80,176	1.19	100.8	100.7	84.4	80.8	
2016/09	86,927	268,822	28	2,546	68,936	80,179	1.17	100.2	100.1	84.1	81.2	
2016/10	89,459	250,916	23	4,390	69,358	82,680	1.17	100.1	100.6	85.7	82.2	
2016/11	73,615	300,014	18	2,245	67,422	83,219	1.18	100.1	100.2	91.1	92.3	
2016/12	81,258	332,976	19	3,992	62,698	79,245	1.19	100.0	101.2	174.9	176.0	
2017/01	104,408	p371,304	14	2,234	63,696	81,172	1.19	100.2	100.7	85.6	83.3	
2017/02	p92,261	p377,922	19	1,374	66,014	84,700	1.20	-	-	-	-	
2017/03	-	-	17	1,091	-	-	-	-	-	-	-	
Sources	Ministry of Finance		Tokyo Shoko Research, Ltd.		Chiba Labor Bureau			Statistics Div., Policy & Planning Dept. of Chiba Pref.				

Standard Land Prices (Chiba Prefecture)



Data from Chiba Prefecture
As of January 1 of each year

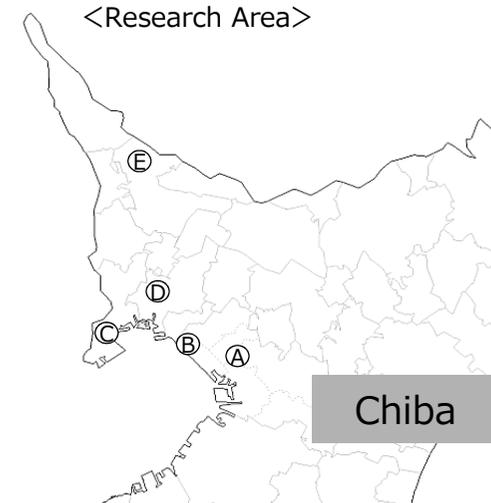
Price Trend of Intensively Used Land in Major Cities (Chiba Prefecture)

	City	Category	Area	16.1.1 ~ 16.4.1	16.4.1 ~ 16.7.1	16.7.1 ~ 16.10.1	16.10.1 ~ 17.1.1
A	Chuo-ku, Chiba city	Commercial	Around Chiba Sta.	3	3	3	3
B	Mihama-ku, Chiba city	Commercial	Kaihin-makuhari	3	3	3	3
C	Urayasu city	Residential	Shin-Urayasu	4	4	3	3
D	Funabashi city	Commercial	Around Funabashi Sta.	3	3	3	3
E	Kashiwa city	Residential	Kashiwanoha	4	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
Chiba	6.22 million (Ranked 6th nationwide)	50 thousand (Ranked 6th nationwide)	¥18 trillion (Ranked 6th nationwide)	¥28 trillion (Ranked 6th nationwide)	¥13 trillion (Ranked 7th nationwide)
No. 1 nationwide	Tokyo 13.51 million	Tokyo 153 thousand	Tokyo ¥60 trillion	Tokyo ¥254 trillion	Tokyo ¥202 trillion
No. 2 nationwide	Kanagawa 9.12 million	Kanagawa 77 thousand	Kanagawa ¥26 trillion	Osaka ¥64 trillion	Osaka ¥37 trillion
No. 3 nationwide	Osaka 8.83 million	Osaka 70 thousand	Osaka ¥26 trillion	Kanagawa ¥40 trillion	Kanagawa ¥18 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 (FY 2016)

Prefectural Income: Chiba Prefecture (FY 2014)

Balance of Deposits and Loans: The Bank of Japan (As of March 2017)

Management Indices

Summary of Income and Expenses / Management Indicators

	FY10		FY11		FY12		FY13		FY14		FY15		FY16	
	1H		1H		1H		1H		1H		1H		1H	
Gross business income	81.2	159.2	78.1	153.3	77.2	152.4	76.5	149.1	77.7	151.7	76.4	150.0	75.3	144.0
Net interest income	69.5	137.6	67.9	134.5	66.2	130.1	64.9	126.6	64.7	126.0	64.7	125.4	62.6	121.1
Net fees and commissions income	7.3	14.1	7.0	14.5	7.2	15.4	8.9	17.8	9.4	19.2	9.5	19.0	9.4	19.1
Trading income	0.7	1.1	0.6	1.4	0.5	1.3	0.6	1.9	1.3	2.6	1.0	3.2	1.6	2.5
Profit from other business transactions	3.5	6.3	2.5	2.7	3.1	5.4	2.0	2.7	2.2	3.8	1.0	2.2	1.5	1.2
Gains (losses) related to bonds	2.4	3.9	1.7	0.9	2.3	3.8	1.2	0.9	1.3	2.0	0.4	2.2	0.2	△ 1.1
Expenses (△)	40.0	80.7	39.9	81.2	41.2	81.8	41.2	82.5	41.8	82.6	40.2	82.0	41.1	83.1
Core net business income	38.8	74.5	36.5	71.0	33.6	66.7	34.1	65.6	34.5	67.0	35.7	65.7	33.9	62.1
Ordinary profit	33.6	59.7	35.7	61.7	33.6	66.4	40.0	70.3	40.1	74.1	46.7	79.6	41.5	70.0
Profit	22.6	38.1	23.0	36.0	20.7	41.2	25.3	43.2	26.8	45.8	32.2	52.5	29.5	48.6
Net credit costs (△)	3.9	10.3	△ 5.7	2.2	0.7	8.9	△ 0.4	0.9	0.2	△ 0.3	△ 2.8	△ 2.3	△ 4.1	△ 3.7
Profit attributable to owners of parent	23.3	40.6	23.4	40.7	22.0	44.1	26.6	46.4	34.9	57.0	32.6	55.4	30.1	52.7
ROA ^{*1}	0.44%	0.37%	0.43%	0.34%	0.38%	0.37%	0.44%	0.37%	0.44%	0.37%	0.48%	0.39%	0.43%	0.35%
ROE ^{*2}	7.78%	6.56%	7.70%	5.90%	6.52%	6.25%	7.18%	6.13%	7.33%	6.03%	8.02%	6.49%	7.20%	5.85%
OHR ^{*3}	50.84%	52.15%	52.29%	53.48%	55.16%	55.14%	54.88%	55.93%	54.98%	55.36%	53.00%	55.06%	55.10%	57.59%

*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

	FY10		FY11		FY12		FY13		FY14		FY15		FY16	
	1H		1H		1H		1H		1H		1H		1H	
Average yield on interest-bearing assets	1.60%	1.56%	1.49%	1.45%	1.37%	1.34%	1.28%	1.24%	1.21%	1.16%	1.10%	1.06%	1.04%	1.00%
Average yield on loans and bills discounted	1.81%	1.79%	1.68%	1.66%	1.57%	1.55%	1.45%	1.44%	1.37%	1.35%	1.27%	1.26%	1.18%	1.16%
Average yield on securities	0.99%	0.91%	0.95%	0.84%	0.83%	0.73%	0.92%	0.77%	1.06%	0.90%	1.27%	1.04%	1.12%	0.95%
Average yield on interest-bearing liabilities	0.97%	0.95%	0.89%	0.90%	0.88%	0.87%	0.83%	0.83%	0.81%	0.79%	0.72%	0.72%	0.69%	0.69%
Average yield on deposits and NCD	0.10%	0.08%	0.06%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%	0.03%	0.04%	0.03%	0.01%	0.01%
Expenseratio	0.86%	0.87%	0.82%	0.84%	0.84%	0.83%	0.79%	0.80%	0.77%	0.76%	0.71%	0.73%	0.71%	0.72%
Average interest rate spread	0.63%	0.61%	0.60%	0.55%	0.49%	0.47%	0.45%	0.41%	0.40%	0.37%	0.38%	0.34%	0.35%	0.31%
Deference between average yield on loans and deposits	1.71%	1.71%	1.62%	1.61%	1.53%	1.51%	1.41%	1.40%	1.33%	1.32%	1.23%	1.23%	1.17%	1.15%

Contract Rate by Borrowers' Category

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
Large enterprises	0.83%	0.78%	0.75%	0.74%	0.68%	0.64%	0.58%	0.54%	0.51%	0.48%	0.45%	0.45%	0.41%	0.48%
Mid-sized enterprises	1.21%	1.16%	1.12%	1.12%	1.09%	1.17%	1.11%	1.06%	1.02%	0.97%	0.93%	0.89%	0.84%	0.79%
Small and medium-sized enterprises	1.97%	1.90%	1.86%	1.81%	1.76%	1.70%	1.62%	1.56%	1.50%	1.43%	1.37%	1.30%	1.21%	1.15%
Consumer loans	2.12%	2.03%	1.96%	1.87%	1.80%	1.73%	1.68%	1.63%	1.58%	1.52%	1.48%	1.45%	1.40%	1.37%
Housing loans	1.97%	1.88%	1.81%	1.73%	1.66%	1.59%	1.54%	1.49%	1.44%	1.39%	1.34%	1.29%	1.24%	1.19%
Others	7.63%	7.66%	7.72%	7.63%	7.55%	7.32%	7.00%	6.60%	6.37%	6.08%	6.01%	5.92%	5.89%	5.85%
Public sector	1.14%	1.16%	1.00%	1.09%	0.86%	0.95%	0.83%	0.94%	0.85%	0.88%	0.77%	0.81%	0.70%	0.77%

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

Overall

	Average balance (¥Bil.)						Interest yield					
	FY14		FY15		FY16		FY14		FY15		FY16	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	11,249.5	11,468.2	12,499.6	12,648.1	12,607.2	12,799.2	1.24%	1.20%	1.15%	1.11%	1.10%	1.07%
Loans and bills discounted	8,233.9	8,313.4	8,584.7	8,646.0	8,882.2	9,027.3	1.35%	1.33%	1.26%	1.25%	1.18%	1.17%
Securities	2,118.3	2,156.8	2,274.0	2,305.2	2,363.2	2,362.6	1.25%	1.12%	1.43%	1.24%	1.29%	1.17%
Interest-bearing liabilities	11,091.0	11,332.3	12,340.1	12,461.7	12,565.7	12,758.0	0.09%	0.10%	0.12%	0.12%	0.11%	0.12%
Deposits	10,151.0	10,239.2	10,715.2	10,741.0	11,095.9	11,202.7	0.04%	0.04%	0.04%	0.04%	0.03%	0.03%
Borrowed money	292.8	298.5	305.6	293.4	232.3	244.9	0.16%	0.16%	0.16%	0.18%	0.28%	0.39%

Domestic Operations

	Average balance (¥Bil.)						Interest yield					
	FY14		FY15		FY16		FY14		FY15		FY16	
	1H		1H		1H		1H		1H		1H	
Interest-bearing assets	10,639.3	10,773.5	11,625.3	11,744.6	11,692.0	11,783.1	1.21%	1.16%	1.10%	1.06%	1.04%	1.00%
Loans and bills discounted	7,974.1	8,020.1	8,232.7	8,290.5	8,521.4	8,631.0	1.37%	1.35%	1.27%	1.26%	1.18%	1.16%
Securities	1,742.3	1,738.9	1,739.4	1,766.4	1,822.2	1,795.0	1.06%	0.90%	1.27%	1.04%	1.12%	0.95%
Interest-bearing liabilities	10,481.0	10,637.9	11,461.9	11,549.2	11,643.4	11,743.0	0.05%	0.05%	0.05%	0.04%	0.02%	0.02%
Deposits	9,870.5	9,925.4	10,300.5	10,291.1	10,617.7	10,669.7	0.03%	0.03%	0.03%	0.03%	0.01%	0.01%
Borrowed money	247.8	244.0	239.0	227.3	165.2	162.6	0.13%	0.11%	0.10%	0.10%	0.05%	0.03%

Domestic Loans – Balance

(¥ Bil.)

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
Domestic loans	7,192.9	7,321.1	7,461.5	7,505.1	7,726.1	7,811.3	7,931.5	7,967.8	8,146.2	8,299.3	8,474.0	8,628.8	8,829.8	9,115.8
Large enterprises	1,082.2	1,107.0	1,127.4	1,082.7	1,163.2	1,194.2	1,220.0	1,168.5	1,217.7	1,192.6	1,206.9	1,188.1	1,153.3	1,184.0
Mid-sized enterprises	176.0	169.5	168.9	157.2	167.6	140.4	144.6	153.2	157.6	155.3	154.4	161.0	159.7	165.6
Small and med-sized enterprises,	5,645.5	5,762.9	5,854.6	5,977.2	6,038.5	6,162.9	6,233.0	6,362.4	6,499.1	6,707.0	6,854.8	7,050.0	7,275.3	7,562.5
Small and med-sized enterprises*	3,048.6	3,119.3	3,179.1	3,226.6	3,238.7	3,289.9	3,327.7	3,383.8	3,465.7	3,583.9	3,664.0	3,786.6	3,952.8	4,141.6
Comsumer loans	2,596.9	2,643.5	2,675.5	2,750.6	2,799.7	2,873.0	2,905.2	2,978.6	3,033.4	3,123.1	3,190.8	3,263.4	3,322.5	3,420.9
Housing loans	2,494.9	2,545.6	2,580.8	2,658.6	2,709.1	2,782.2	2,812.3	2,881.7	2,932.3	3,016.3	3,075.6	3,140.5	3,192.0	3,281.7
Public sector	289.0	281.5	310.4	287.8	356.7	313.7	333.7	283.5	271.7	244.2	257.8	229.5	241.3	203.6

*Including sole proprietors

(¥ Bil.)

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
Domestic loans	7,192.9	7,321.1	7,461.5	7,505.1	7,726.1	7,811.3	7,931.5	7,967.8	8,146.2	8,299.3	8,474.0	8,628.8	8,829.8	9,115.8
Chiba Prefecture	5,507.8	5,554.0	5,630.1	5,672.9	5,781.2	5,806.5	5,847.6	5,877.0	5,971.3	6,067.8	6,187.1	6,280.8	6,391.8	6,536.4
Others	1,685.0	1,767.1	1,831.4	1,832.1	1,944.8	2,004.8	2,083.9	2,090.7	2,174.9	2,231.5	2,286.9	2,347.9	2,437.9	2,579.4

Domestic Loans - Proportion

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
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%	100.0%	100.0%
Large enterprises	15.0%	15.1%	15.1%	14.4%	15.1%	15.3%	15.4%	14.7%	15.0%	14.4%	14.2%	13.8%	13.1%	13.0%
Mid-sized enterprises	2.5%	2.3%	2.3%	2.1%	2.2%	1.8%	1.8%	1.9%	1.9%	1.9%	1.8%	1.9%	1.8%	1.8%
Small and med-sized enterprises, etc.	78.5%	78.7%	78.5%	79.7%	78.1%	78.9%	78.6%	79.9%	79.8%	80.8%	80.9%	81.7%	82.4%	83.0%
Small and med-sized enterprises*	42.4%	42.6%	42.6%	43.0%	41.9%	42.1%	42.0%	42.5%	42.6%	43.2%	43.2%	43.9%	44.8%	45.5%
Consumer loans	36.1%	36.1%	35.9%	36.7%	36.2%	36.8%	36.6%	37.4%	37.2%	37.6%	37.7%	37.8%	37.6%	37.5%
Housing loans	34.7%	34.8%	34.6%	35.4%	35.1%	35.6%	35.5%	36.2%	36.0%	36.3%	36.3%	36.4%	36.1%	36.0%
Public sector	4.0%	3.9%	4.1%	3.8%	4.6%	4.0%	4.2%	3.5%	3.3%	2.9%	3.1%	2.6%	2.7%	2.2%

*Including sole proprietors

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
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%	100.0%	100.0%
Chiba Prefecture	76.6%	75.9%	75.5%	75.6%	74.8%	74.3%	73.7%	73.8%	73.3%	73.1%	73.0%	72.8%	72.4%	71.7%
Others	23.4%	24.1%	24.5%	24.4%	25.2%	25.7%	26.3%	26.2%	26.7%	26.9%	27.0%	27.2%	27.6%	28.3%

Loan Breakdown by Industry

Domestic Operations

(¥ Bil.)

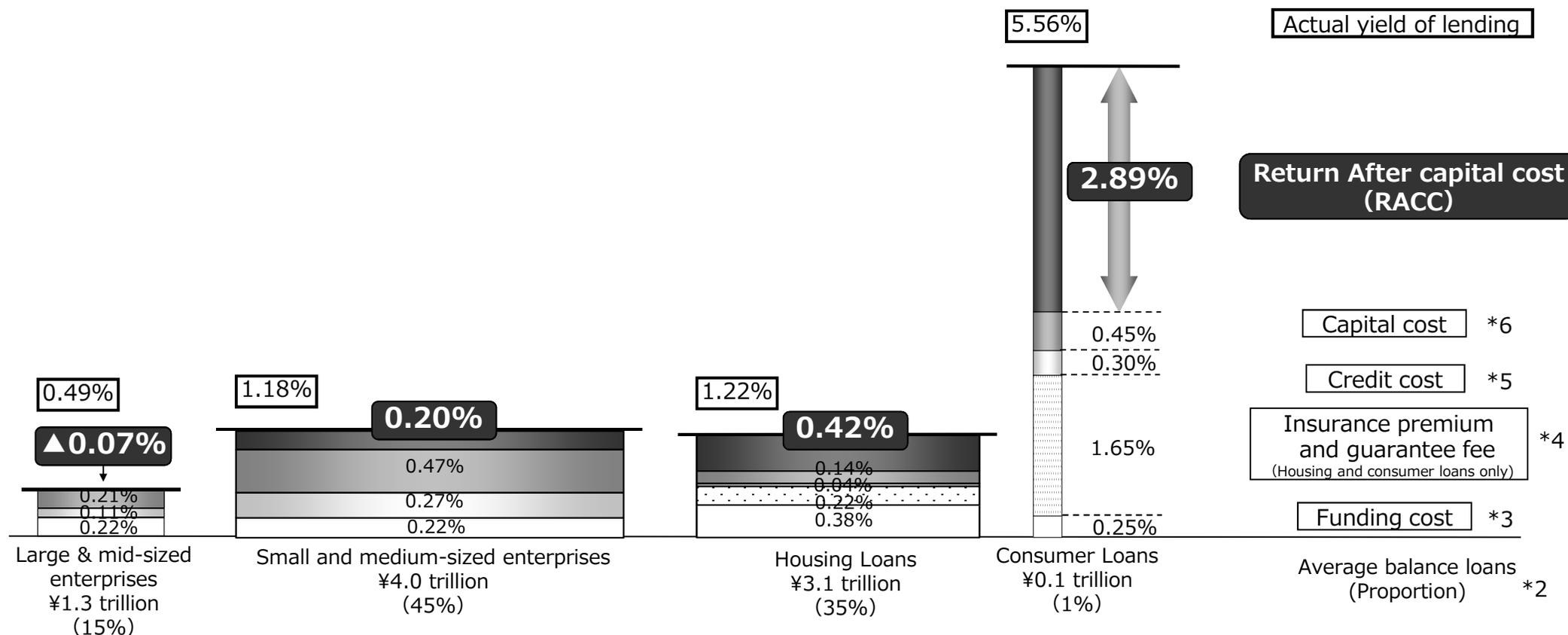
	14/9		15/3		15/9		16/3		16/9		17/3	
		Proportion										
Manufacturing	707.0	8.68%	676.0	8.15%	700.2	8.26%	684.0	7.93%	691.4	7.83%	693.0	7.60%
Agriculture and Forestry	8.9	0.11%	9.3	0.11%	9.1	0.11%	8.9	0.10%	9.9	0.11%	9.9	0.11%
Fishery	1.1	0.01%	1.0	0.01%	0.9	0.01%	1.1	0.01%	1.1	0.01%	1.2	0.01%
Mining, quarrying and gravel	12.4	0.15%	9.4	0.12%	16.4	0.20%	14.8	0.17%	15.1	0.17%	21.6	0.24%
Construction	292.8	3.60%	297.8	3.59%	296.5	3.50%	293.5	3.40%	289.4	3.28%	293.0	3.21%
Electricity, Gas, Heat Supply and Water	24.9	0.31%	32.4	0.39%	34.9	0.41%	43.7	0.51%	47.2	0.54%	60.7	0.67%
Information and Communications	35.0	0.43%	35.6	0.43%	32.9	0.39%	34.5	0.40%	35.2	0.40%	39.7	0.44%
Transport and postal service	230.9	2.83%	232.1	2.80%	233.6	2.76%	233.7	2.71%	230.7	2.61%	236.9	2.60%
Wholesale and retail trade	694.0	8.52%	716.3	8.63%	713.4	8.42%	696.4	8.07%	698.5	7.91%	726.4	7.97%
Finance and Insurance	402.3	4.94%	401.8	4.84%	380.4	4.49%	389.7	4.52%	380.6	4.31%	389.2	4.27%
Real Estate and leasing	1,986.0	24.38%	2,076.7	25.02%	2,148.2	25.35%	2,258.7	26.18%	2,382.2	26.98%	2,524.9	27.70%
Real Estate	1,785.3	21.92%	1,865.4	22.48%	1,938.4	22.87%	2,041.8	23.66%	2,171.3	24.59%	2,295.9	25.19%
Real estate rental and management	1,556.9	19.11%	1,635.9	19.71%	1,709.4	20.17%	1,805.1	20.92%	1,924.8	21.80%	2,034.7	22.32%
Real estate trading, etc.	228.3	2.81%	229.5	2.77%	229.0	2.70%	236.6	2.74%	246.5	2.79%	261.2	2.87%
Leasing	200.7	2.46%	211.2	2.54%	209.8	2.48%	216.9	2.52%	210.9	2.39%	229.0	2.51%
Medical, welfare and other services	481.0	5.91%	476.3	5.74%	482.2	5.69%	500.5	5.80%	505.5	5.73%	516.1	5.66%
Government, local public sector	233.6	2.87%	210.2	2.53%	233.3	2.75%	208.3	2.41%	224.2	2.54%	188.7	2.07%
Others (mainly consumer loans)	3,035.4	37.26%	3,123.7	37.64%	3,191.0	37.66%	3,260.5	37.79%	3,318.1	37.58%	3,413.9	37.45%
Total	8,146.2	100.00%	8,299.3	100.00%	8,474.0	100.00%	8,628.8	100.00%	8,829.8	100.00%	9,115.8	100.00%

Details of Loans to the Real Estate Industry

(¥ Bil.)

	14/9		15/3		15/9		16/3		16/9		17/3	
		Proportion										
Real Estate Rental and Management	1,556.9	87.21%	1,635.9	87.70%	1,709.4	88.19%	1,805.1	88.41%	1,924.8	88.65%	2,034.7	88.62%
Apartment and condominium rentals	1,262.5	70.72%	1,329.8	71.29%	1,388.6	71.64%	1,482.5	72.61%	1,581.3	72.83%	1,688.2	73.53%
Office and Commercial rentals	220.0	12.33%	223.6	11.99%	228.0	11.77%	223.6	10.95%	234.9	10.82%	229.7	10.01%
Land rental and Real estate management, etc	74.3	4.16%	82.3	4.42%	92.7	4.78%	99.0	4.85%	108.6	5.00%	116.7	5.08%
Real Estate Trading, etc	228.3	12.79%	229.5	12.30%	229.0	11.81%	236.6	11.59%	246.5	11.35%	261.2	11.38%
Home construction and development	154.3	8.64%	155.2	8.32%	155.6	8.03%	162.4	7.96%	168.7	7.77%	179.3	7.81%
Real estate brokerage and Land trading, etc	48.3	2.71%	49.2	2.64%	53.6	2.77%	54.7	2.68%	62.1	2.86%	68.3	2.98%
Public corporations	25.6	1.44%	25.0	1.34%	19.7	1.01%	19.4	0.95%	15.6	0.72%	13.5	0.59%
Total	1,785.3	100.00%	1,865.4	100.00%	1,938.4	100.00%	2,041.8	100.00%	2,171.3	100.00%	2,295.9	100.00%

Return After Capital Cost*1 (2nd half of FY16)



*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 17/3 (UL:BaselⅢ base) × 5.1%(Capital Cost) ÷ (1-tax rate)

Domestic Deposits - Balance

(¥ Bil.)

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
Domestic deposits	8,660.1	9,023.7	9,016.2	9,275.5	9,216.1	9,537.2	9,627.5	9,952.9	9,927.7	10,407.1	10,325.7	10,689.0	10,619.3	11,116.2
Personal	6,846.5	6,999.2	7,107.9	7,182.9	7,272.4	7,401.9	7,536.5	7,650.9	7,777.5	7,919.8	8,007.0	8,071.9	8,159.6	8,350.3
Corporate (incl. quasi-sovereign)	1,473.1	1,447.9	1,525.0	1,513.8	1,577.7	1,573.9	1,663.4	1,683.9	1,739.7	1,773.3	1,818.4	1,901.2	1,952.4	2,038.5
National & local government	310.0	533.6	348.7	531.3	331.7	515.8	389.3	565.0	369.8	652.2	452.9	644.2	447.7	668.8
Financial institutions (incl. BOJ)	30.4	42.8	34.4	47.4	34.2	45.5	38.3	53.0	40.6	61.6	47.3	71.5	59.5	58.4
Liquid deposits	5,226.1	5,583.0	5,541.1	5,858.3	5,772.5	6,108.8	6,144.7	6,519.1	6,453.1	6,970.5	6,856.8	7,291.9	7,248.0	7,801.8
Current	168.3	175.1	165.6	191.3	198.4	194.0	187.2	193.6	189.7	206.9	202.5	231.8	227.6	254.3
Savings	4,733.5	5,077.2	5,047.2	5,353.7	5,272.1	5,584.2	5,610.0	5,969.8	5,918.2	6,394.1	6,318.2	6,687.6	6,689.5	7,187.1
Personal	3,804.5	3,950.4	4,044.3	4,172.5	4,253.6	4,384.0	4,505.0	4,641.4	4,752.6	4,914.0	4,984.6	5,102.2	5,233.7	5,456.3
Current	3.0	2.4	2.3	2.6	2.5	2.5	2.4	2.3	2.2	2.3	2.1	2.2	2.2	2.0
Savings	3,555.4	3,703.1	3,797.3	3,926.8	4,009.7	4,140.3	4,259.9	4,397.7	4,509.3	4,668.2	4,738.3	4,855.5	4,986.3	5,206.0
Corporate (incl. quasi-sovereign)	1,112.7	1,080.8	1,144.6	1,124.8	1,193.0	1,188.6	1,270.3	1,281.7	1,336.7	1,364.2	1,396.8	1,498.0	1,555.0	1,643.0
Current	160.0	166.5	158.5	183.4	189.2	186.6	179.5	185.2	180.7	198.6	195.3	224.0	221.4	247.6
Savings	901.2	866.5	932.4	918.8	966.0	979.0	1,015.1	1,038.5	1,080.8	1,110.4	1,145.8	1,221.9	1,277.4	1,335.8
National & local government	281.5	512.3	322.3	518.5	296.7	495.9	336.4	548.4	328.5	636.1	433.6	625.8	405.7	650.3
Current	1.1	1.4	0.5	0.4	0.5	0.5	0.4	0.7	0.6	0.8	0.4	0.9	0.3	0.4
Savings	266.9	497.3	309.5	500.4	287.1	457.1	326.8	525.9	319.8	607.3	425.8	602.0	399.4	638.4
Financial institutions (incl. BOJ)	27.3	39.4	29.7	42.3	29.0	40.2	32.9	47.5	35.1	56.0	41.6	65.7	53.4	52.1
Current	4.1	4.7	4.2	4.8	6.1	4.2	4.8	5.3	6.0	5.0	4.5	4.6	3.5	4.1
Savings	9.8	10.1	7.8	7.6	9.2	7.6	8.0	7.6	8.1	8.1	8.0	8.1	26.3	6.8
Time deposits	3,359.7	3,367.4	3,400.8	3,343.9	3,374.4	3,356.3	3,416.4	3,375.9	3,421.1	3,387.4	3,421.9	3,348.3	3,325.3	3,269.4
Personal	2,979.6	2,986.5	3,002.1	2,950.0	2,962.2	2,959.0	2,979.1	2,961.5	2,981.3	2,966.9	2,986.4	2,934.4	2,892.1	2,860.8
Corporate (incl. quasi-sovereign)	348.4	356.2	367.6	376.1	372.0	372.1	379.0	392.2	393.0	398.7	410.5	389.6	385.1	383.7
National & local government	28.5	21.2	26.4	12.8	35.0	19.8	52.9	16.6	41.2	16.1	19.2	18.4	42.0	18.4
Financial institutions (incl. BOJ)	3.1	3.4	4.7	5.0	5.1	5.2	5.3	5.4	5.4	5.6	5.7	5.8	6.0	6.2
Foreign-currency deposits	74.1	73.1	74.1	73.1	69.1	71.9	66.2	57.7	53.2	48.8	46.7	48.6	45.7	44.7
Personal	62.3	62.2	61.4	60.2	56.5	58.8	52.2	47.7	43.3	38.7	35.8	35.2	33.7	33.2
Corporate (incl. quasi-sovereign)	11.8	10.8	12.7	12.8	12.5	13.0	13.9	9.9	9.8	10.1	10.8	13.3	12.0	11.5
National & local government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial institutions (incl. BOJ)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

(¥ Bil.)

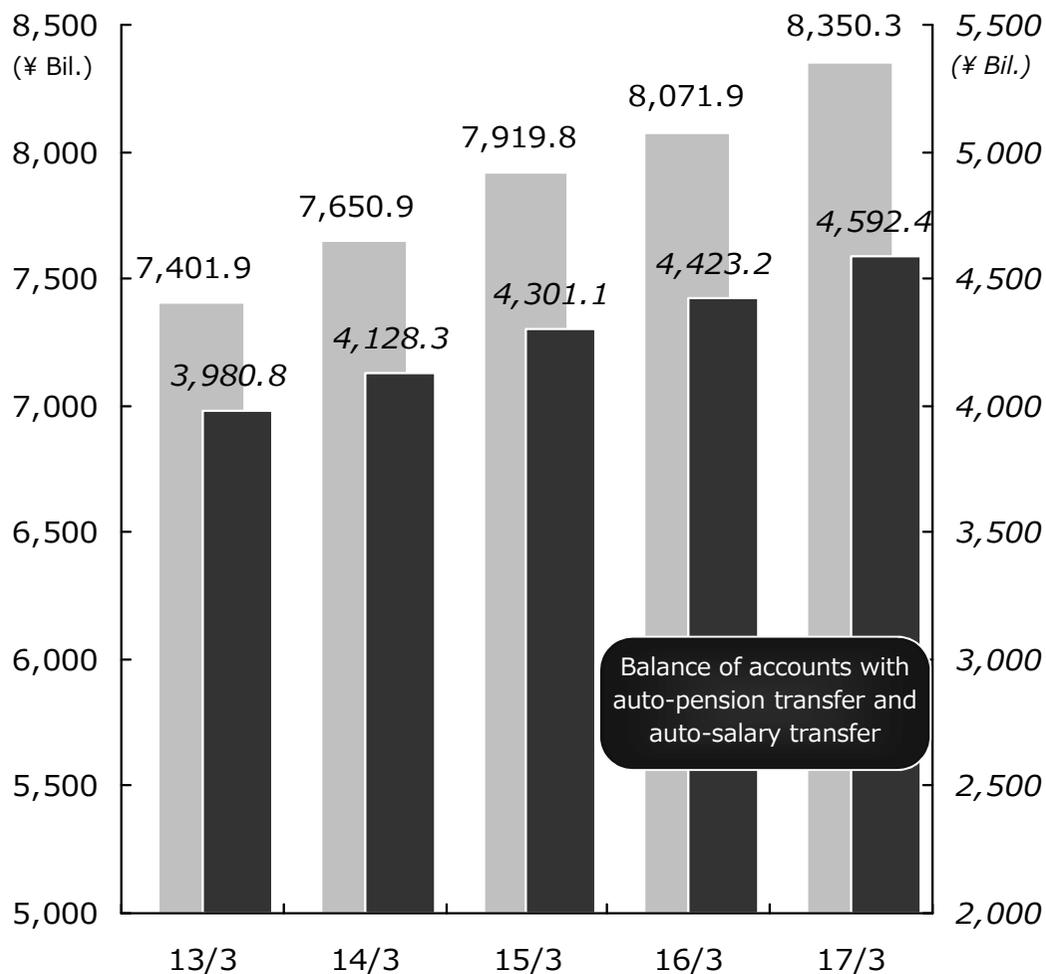
	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
Domestic deposits	8,660.1	9,023.7	9,016.2	9,275.5	9,216.1	9,537.2	9,627.5	9,952.9	9,927.7	10,407.1	10,325.7	10,689.0	10,619.3	11,116.2
Chiba Prefecture	8,405.8	8,755.8	8,738.1	8,980.7	8,912.6	9,218.7	9,292.0	9,615.7	9,581.9	10,049.0	9,961.1	10,301.1	10,199.0	10,699.6
Others	254.2	267.8	278.1	294.7	303.5	318.5	335.5	337.2	345.7	358.1	364.6	387.8	420.2	416.5

Domestic Deposits - Proportion

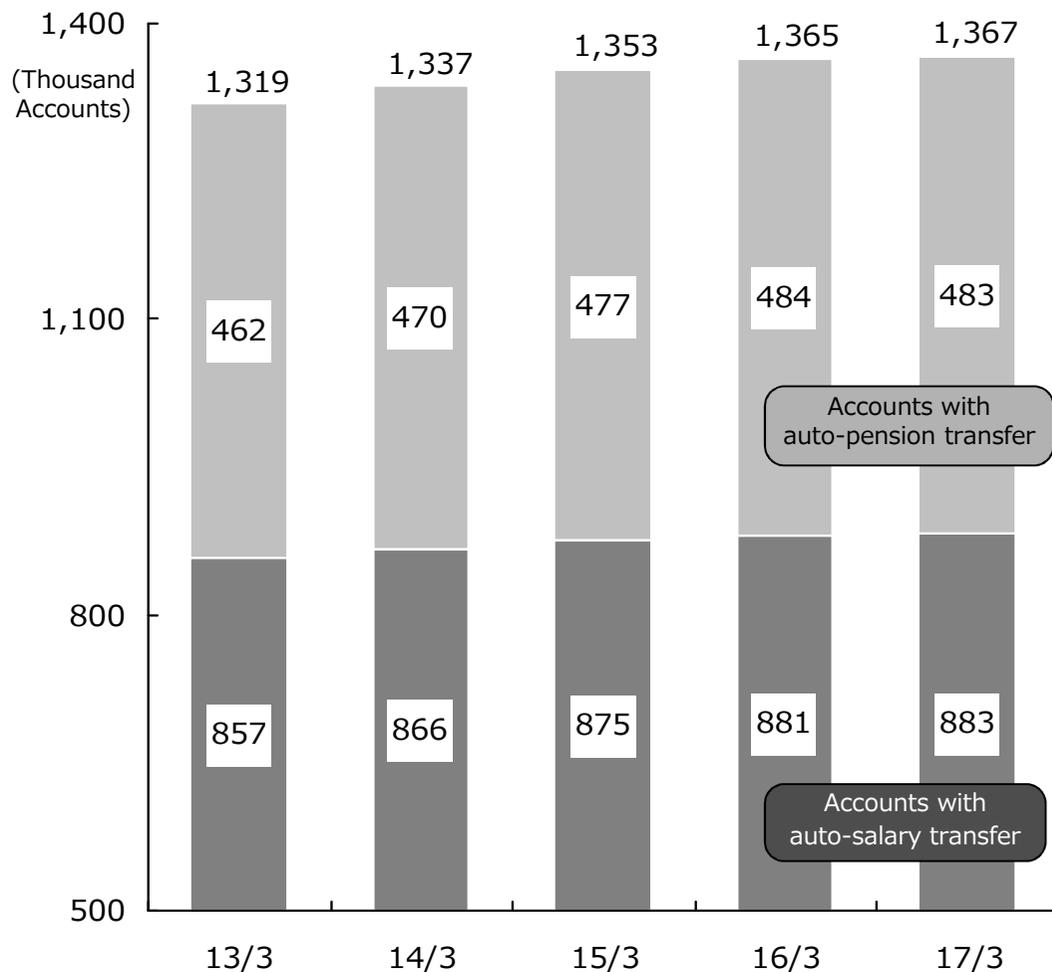
	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
Domestic deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Personal	79.1%	77.6%	78.8%	77.5%	78.9%	77.6%	78.3%	76.9%	78.4%	76.1%	77.5%	75.5%	76.8%	75.1%
Corporate (incl. quasi-sovereign)	17.0%	16.0%	16.9%	16.3%	17.1%	16.5%	17.3%	16.9%	17.5%	17.0%	17.6%	17.8%	18.4%	18.4%
National & local government	3.6%	5.9%	3.9%	5.7%	3.6%	5.4%	4.0%	5.7%	3.7%	6.3%	4.4%	6.0%	4.2%	6.0%
Financial institutions (incl. BOJ)	0.3%	0.5%	0.4%	0.5%	0.4%	0.5%	0.4%	0.5%	0.4%	0.6%	0.5%	0.7%	0.6%	0.5%
Liquid deposits	60.3%	61.9%	61.5%	63.2%	62.6%	64.1%	63.8%	65.5%	65.0%	67.0%	66.4%	68.2%	68.3%	70.1%
Current	1.9%	1.9%	1.8%	2.1%	2.2%	2.0%	1.9%	1.9%	1.9%	2.0%	2.0%	2.1%	2.1%	2.2%
Savings	54.7%	56.3%	56.0%	57.7%	57.2%	58.6%	58.3%	60.0%	59.6%	61.4%	61.2%	62.5%	63.0%	64.6%
Personal	43.9%	43.8%	44.9%	45.0%	46.2%	46.0%	46.8%	46.6%	47.9%	47.2%	48.3%	47.7%	49.3%	49.1%
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%	0.0%	0.0%
Savings	41.1%	41.0%	42.1%	42.3%	43.5%	43.4%	44.2%	44.2%	45.4%	44.9%	45.9%	45.4%	47.0%	46.8%
Corporate (incl. quasi-sovereign)	12.8%	12.0%	12.7%	12.1%	12.9%	12.5%	13.2%	12.9%	13.5%	13.1%	13.5%	14.0%	14.7%	14.8%
Current	1.8%	1.8%	1.8%	2.0%	2.1%	2.0%	1.9%	1.9%	1.8%	1.9%	1.9%	2.0%	2.1%	2.2%
Savings	10.4%	9.6%	10.3%	9.9%	10.5%	10.3%	10.5%	10.4%	10.9%	10.7%	11.1%	11.4%	12.0%	12.0%
National & local government	3.3%	5.7%	3.6%	5.6%	3.2%	5.2%	3.5%	5.5%	3.3%	6.1%	4.2%	5.9%	3.8%	5.8%
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%	0.0%	0.0%
Savings	3.1%	5.5%	3.4%	5.4%	3.1%	4.8%	3.4%	5.3%	3.2%	5.8%	4.1%	5.6%	3.8%	5.7%
Financial institutions (incl. BOJ)	0.3%	0.4%	0.3%	0.5%	0.3%	0.4%	0.3%	0.5%	0.3%	0.5%	0.4%	0.6%	0.5%	0.4%
Current	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Savings	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.2%	0.0%
Time deposits	38.8%	37.3%	37.7%	36.0%	36.6%	35.2%	35.5%	33.9%	34.5%	32.5%	33.1%	31.3%	31.3%	29.4%
Personal	34.4%	33.1%	33.3%	31.8%	32.1%	31.0%	30.9%	29.8%	30.0%	28.5%	28.9%	27.4%	27.2%	25.7%
Corporate (incl. quasi-sovereign)	4.0%	3.9%	4.1%	4.1%	4.0%	3.9%	3.9%	3.9%	4.0%	3.8%	4.0%	3.6%	3.6%	3.4%
National & local government	0.3%	0.3%	0.3%	0.1%	0.4%	0.2%	0.6%	0.2%	0.4%	0.2%	0.2%	0.2%	0.4%	0.2%
Financial institutions (incl. BOJ)	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%
Foreign-currency deposits	0.9%	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.6%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%
Personal	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
Corporate (incl. quasi-sovereign)	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
National & local government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Financial institutions (incl. BOJ)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
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%	100.0%	100.0%
Chiba Prefecture	97.1%	97.0%	96.9%	96.8%	96.7%	96.7%	96.5%	96.6%	96.5%	96.6%	96.5%	96.4%	96.0%	96.3%
Others	2.9%	3.0%	3.1%	3.2%	3.3%	3.3%	3.5%	3.4%	3.5%	3.4%	3.5%	3.6%	4.0%	3.7%

Personal deposits



Accounts with auto-pension transfer and auto-salary transfer



	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
	(¥ Bil.)													
Investment trusts	468.4	461.9	399.6	389.6	348.8	365.0	348.3	355.0	365.5	379.4	370.5	360.7	327.3	312.5
Bond funds	7.9	7.4	7.2	6.6	6.3	6.0	5.8	5.6	6.2	6.2	8.5	6.9	2.4	0.2
Stock funds	460.4	454.5	392.3	383.0	342.4	358.9	342.4	349.3	359.2	373.1	361.9	353.8	324.9	312.2
Personal Investors	460.2	454.2	392.2	382.5	340.5	356.5	340.9	347.7	358.6	372.7	362.3	352.0	320.0	306.5
Bond funds	6.7	6.3	6.0	5.5	5.3	5.0	4.8	4.7	4.7	5.0	6.6	5.4	1.8	0.2
Stock funds	453.4	447.9	386.1	376.9	335.1	351.4	336.0	343.0	353.9	367.6	355.7	346.6	318.2	306.2

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
	(¥ Bil.)													
Foreign-currency deposits	74.1	73.1	74.1	73.1	69.1	71.9	66.2	57.7	53.2	48.8	46.7	48.6	45.7	44.7
Personal	62.3	62.2	61.4	60.2	56.5	58.8	52.2	47.7	43.3	38.7	35.8	35.2	33.7	33.2
Corporate (incl. quasi-sovereign)	11.8	10.8	12.7	12.8	12.5	13.0	13.9	9.9	9.8	10.1	10.8	13.3	12.0	11.5

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
	(¥ Bil.)													
Personal annuities*	729.9	786.7	855.8	981.7	1,082.1	1,153.8	1,217.1	1,265.8	1,330.5	1,380.3	1,431.3	1,493.6	1,533.4	1,551.9
Variable	389.6	392.8	395.8	399.1	403.4	411.0	420.7	426.8	438.0	448.5	468.1	484.3	498.1	500.0
Fixed	223.5	231.7	240.3	327.7	391.9	433.3	459.3	474.1	497.9	514.8	516.1	529.2	531.3	532.9
Whole Life Insurance	116.6	162.1	219.7	254.8	286.6	309.5	337.0	364.7	394.5	416.9	447.0	480.0	503.9	518.9

*Accumulation from October 2002.

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
	(¥ Bil.)													
Public bonds	232.6	221.9	226.5	216.0	220.5	203.7	205.1	186.3	181.5	164.5	153.2	142.5	137.7	129.9
Personal	200.9	196.6	193.6	187.4	174.6	168.6	159.3	146.9	136.3	120.3	107.6	95.7	86.4	78.5

Loans Disclosed under Self-Assessment and the Financial Reconstruction Law

Self-Assessment Results (Non-consolidated)

(¥ Bil.)

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
Assets Requiring Caution or worse	1,392.7	1,396.0	1,453.2	1,470.9	1,476.3	1,468.7	1,508.7	1,503.5	1,413.5	1,384.6	1,225.8	1,163.1	1,081.0	1,042.6
Assets Requiring Caution	1,307.2	1,308.6	1,364.4	1,369.0	1,366.6	1,351.6	1,393.5	1,388.3	1,302.7	1,277.8	1,121.4	1,057.8	985.7	956.4
Other Assets Requiring Caution	1,240.1	1,239.3	1,296.1	1,297.2	1,289.8	1,270.8	1,319.4	1,320.6	1,238.9	1,213.1	1,064.6	1,003.9	929.6	895.8
Substandard Assets	67.0	69.2	68.3	71.7	76.8	80.7	74.1	67.7	63.7	64.6	56.7	53.9	56.1	60.5
Potentially Bankrupt Assets	62.5	68.1	68.3	78.3	87.2	96.9	94.8	94.4	90.8	86.8	84.1	85.5	77.0	68.4
Bankrupt and Effectively Bankrupt Assets	22.9	19.2	20.4	23.5	22.4	20.1	20.3	20.6	19.8	20.0	20.2	19.6	18.2	17.8
Normal Assets*	5,965.2	6,098.9	6,173.6	6,229.5	6,442.9	6,554.8	6,626.1	6,678.9	6,950.2	7,178.7	7,525.9	7,737.6	8,016.1	8,371.6
Total	7,357.9	7,494.9	7,626.9	7,700.5	7,919.2	8,023.6	8,134.8	8,182.5	8,363.7	8,563.4	8,751.7	8,900.7	9,097.2	9,414.3

*Including loans with no debtor classification.

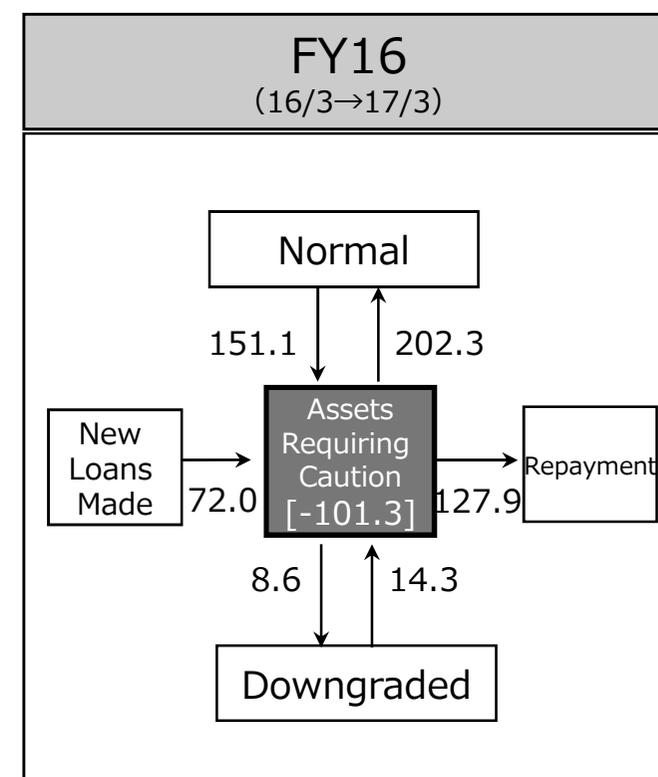
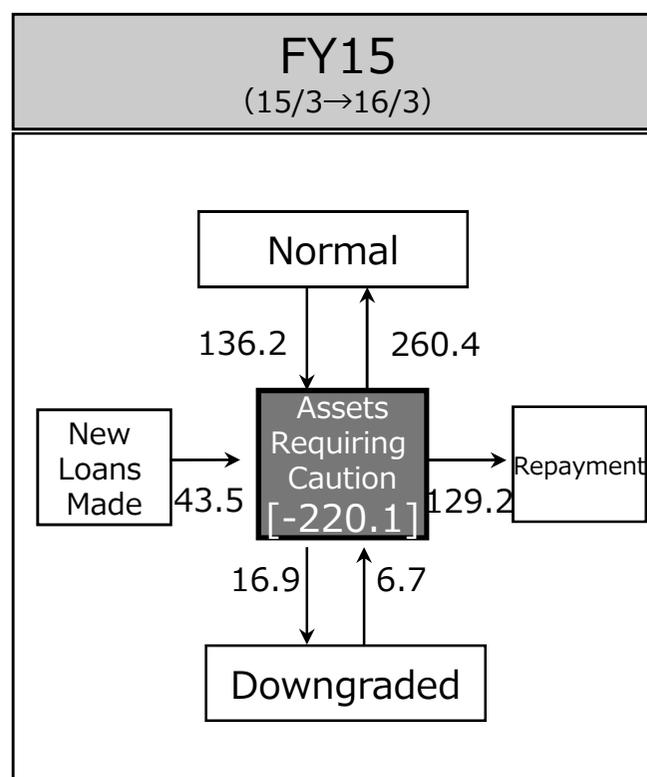
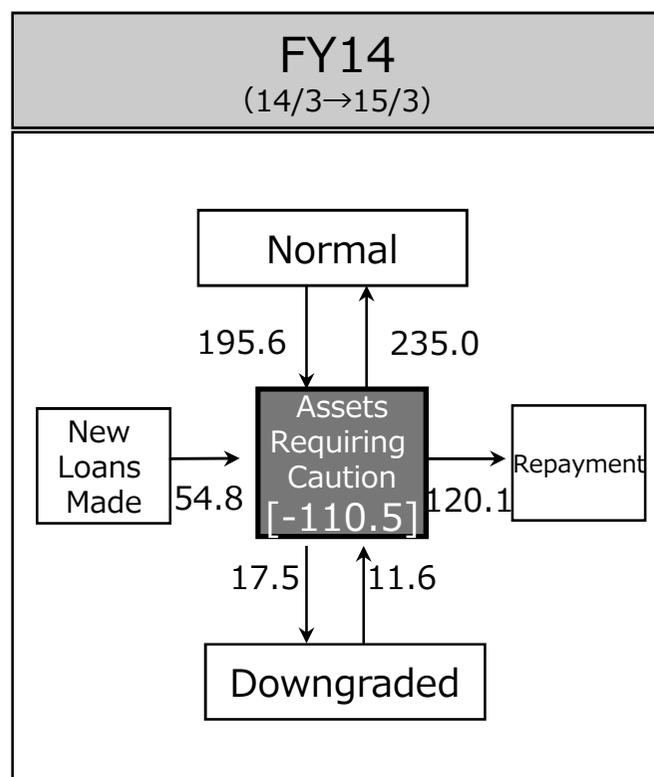
Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

(¥ Bil.)

	10/9	11/3	11/9	12/3	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
Disclosed Claims under the Financial Reconstruction Law	140.5	145.8	145.7	160.1	171.3	183.4	174.4	169.4	163.6	160.0	153.3	151.7	144.0	139.0
Bankrupt and Substantially Bankrupt Claims	22.9	19.2	20.4	23.5	22.4	20.1	20.3	20.6	19.8	20.0	20.2	19.6	18.2	17.8
Doubtful Claims	62.5	68.1	68.3	78.3	87.2	96.9	94.8	94.4	90.8	86.8	84.1	85.5	77.0	68.4
Substandard Claims	55.0	58.4	56.9	58.2	61.7	66.3	59.2	54.2	52.8	53.1	48.9	46.5	48.7	52.8
Normal Claims	7,217.3	7,349.0	7,481.1	7,540.3	7,747.8	7,840.1	7,960.3	8,013.1	8,200.1	8,403.3	8,598.3	8,748.9	8,953.1	9,275.2
Total	7,357.9	7,494.9	7,626.9	7,700.5	7,919.2	8,023.6	8,134.8	8,182.5	8,363.7	8,563.4	8,751.7	8,900.7	9,097.2	9,414.3
Proportion to total claims	1.91%	1.94%	1.91%	2.08%	2.16%	2.28%	2.14%	2.07%	1.95%	1.86%	1.75%	1.70%	1.58%	1.47%

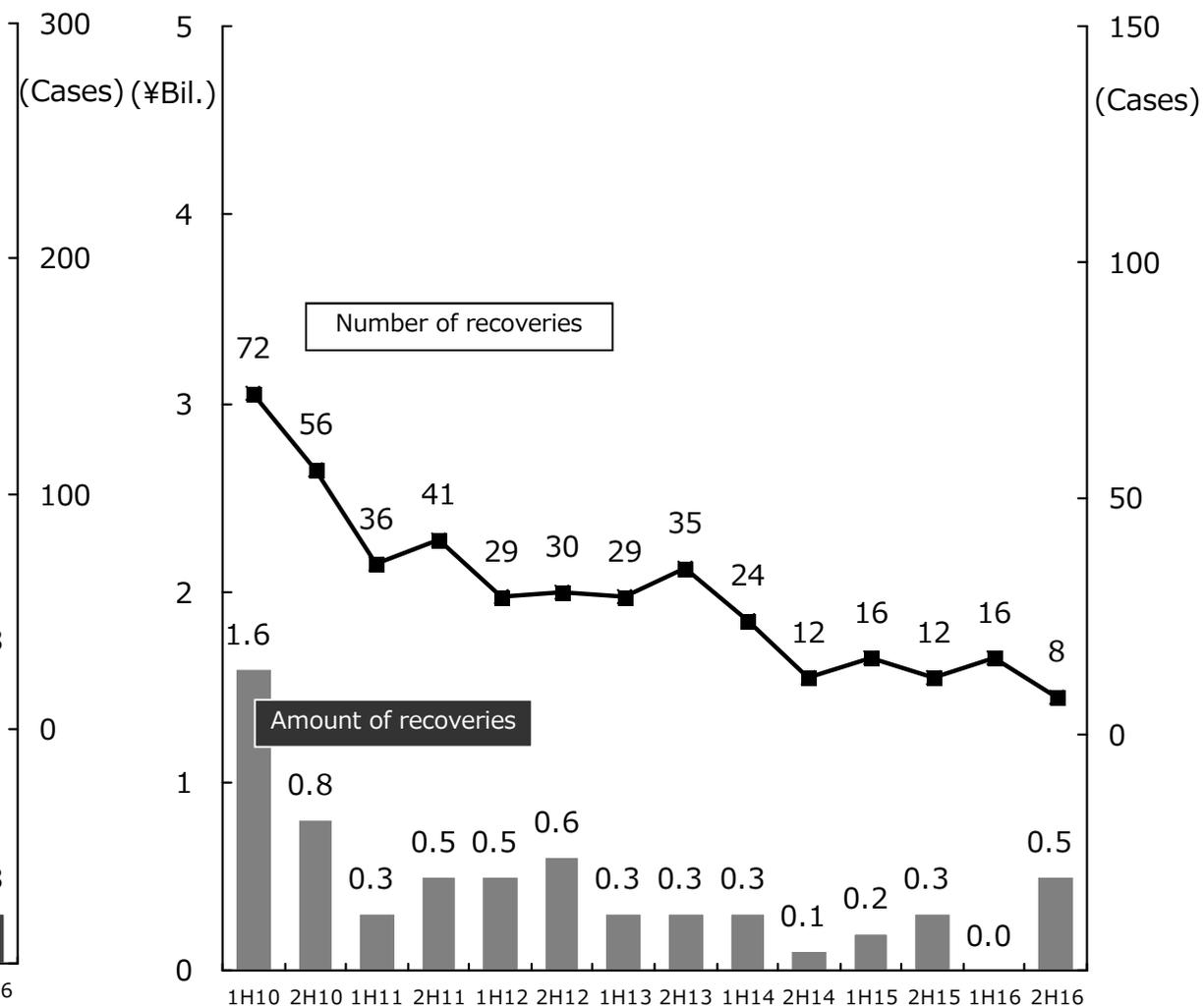
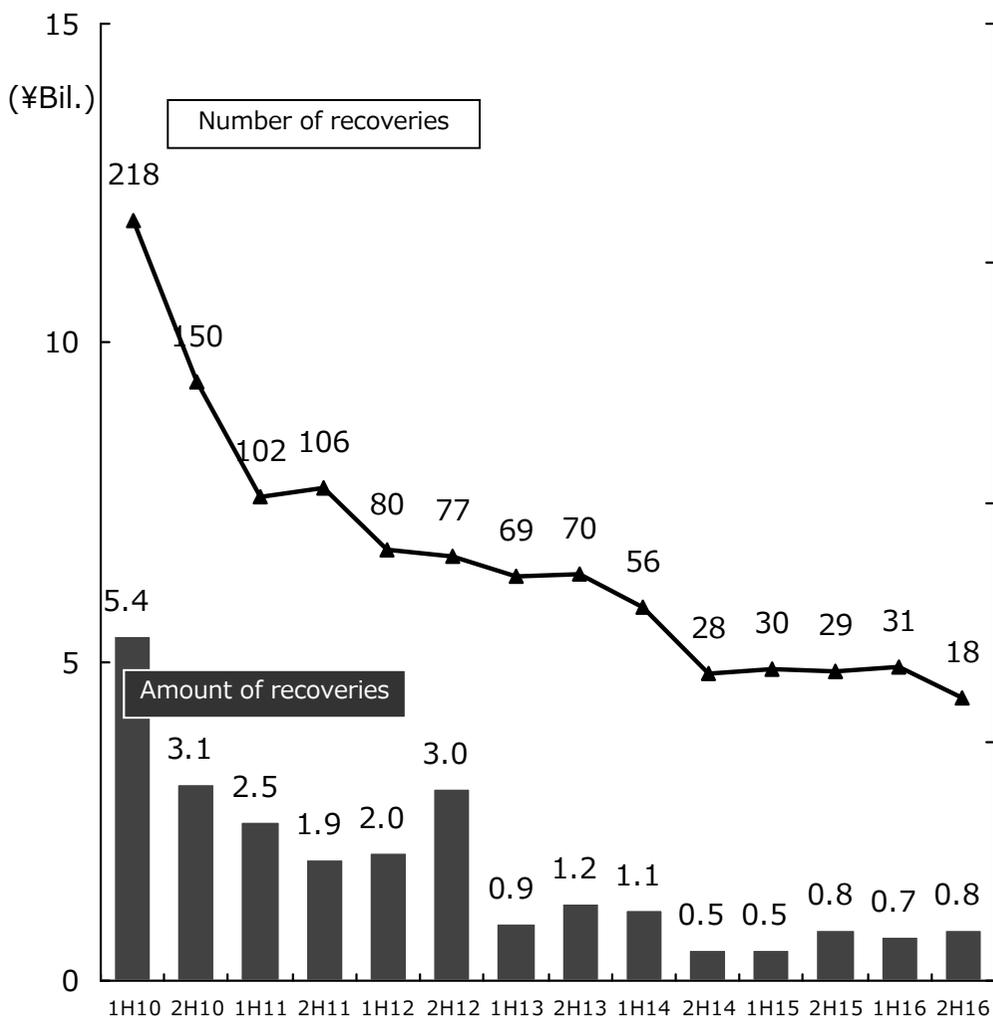
Analysis of yearly net change of Assets Requiring Caution (including Substandard loans)

(¥ Bil.)



Recoveries through Sales

Recoveries through Auctions (Included in the left-hand chart)



Basel III

Non-Consolidated

	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
Total capital ratio	13.21%	13.72%	13.04%	13.41%	13.84%	13.19%	13.26%	13.20%	13.03%
Tier1 capital ratio	12.24%	12.64%	12.35%	12.10%	12.44%	11.98%	12.25%	12.09%	12.09%
Common equity Tier1 ratio	12.24%	12.64%	12.35%	12.10%	12.44%	11.98%	12.25%	12.09%	12.09%
Total capital (¥Bil.)	649.6	676.9	668.4	715.3	759.6	770.2	786.1	801.1	820.3
Tier1 capital	602.3	623.8	633.0	645.3	682.7	699.4	726.2	733.5	761.4
Common equity Tier1 capital	602.3	623.8	633.0	645.3	682.7	699.4	726.2	733.5	761.4
Risk Weighted assets(¥Bil.)	4,917.9	4,932.7	5,123.0	5,332.6	5,486.4	5,836.8	5,927.8	6,066.6	6,292.9
Credit risk	4,571.8	4,531.4	4,775.3	4,932.1	5,142.6	5,195.6	5,248.6	5,314.4	5,654.2
Market risk	66.0	63.0	71.8	65.7	69.1	63.9	61.3	66.4	67.6
Operational risk	279.9	278.1	275.8	276.1	274.6	275.6	275.2	275.8	274.7

Consolidated

	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3
Total capital ratio	14.05%	14.27%	13.69%	13.92%	14.66%	13.89%	13.79%	13.72%	13.59%
Tier1 capital ratio	12.90%	13.03%	12.85%	12.51%	13.17%	12.59%	12.74%	12.58%	12.65%
Common equity Tier1 ratio	12.90%	13.03%	12.85%	12.51%	13.17%	12.59%	12.74%	12.58%	12.65%
Total capital (¥Bil.)	702.4	733.7	724.8	775.5	824.1	835.5	852.4	866.8	890.0
Tier1 capital	645.2	670.0	680.4	696.8	740.0	757.4	787.7	794.7	828.4
Common eqity Tier1 capital	645.2	670.0	680.4	696.8	740.0	757.4	787.7	794.7	828.4
Risk weighted assets(¥Bil.)	4,999.8	5,142.1	5,292.3	5,567.9	5,618.1	6,014.5	6,181.8	6,315.9	6,547.6
Credit risk	4,616.4	4,577.1	4,830.6	4,984.7	5,209.0	5,279.7	5,326.9	5,388.0	5,739.5
Market risk	66.6	63.6	73.8	66.7	69.2	64.0	61.5	66.5	68.1
Operational risk	301.2	299.7	297.9	297.8	297.3	297.3	296.9	295.7	294.9

Risk Capital Allocation

Capital for allocation	Capped with "Core Capital" (Common equity Tier1 capital excluding unrealized gains on securities, etc.)
Integrated risk capital	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

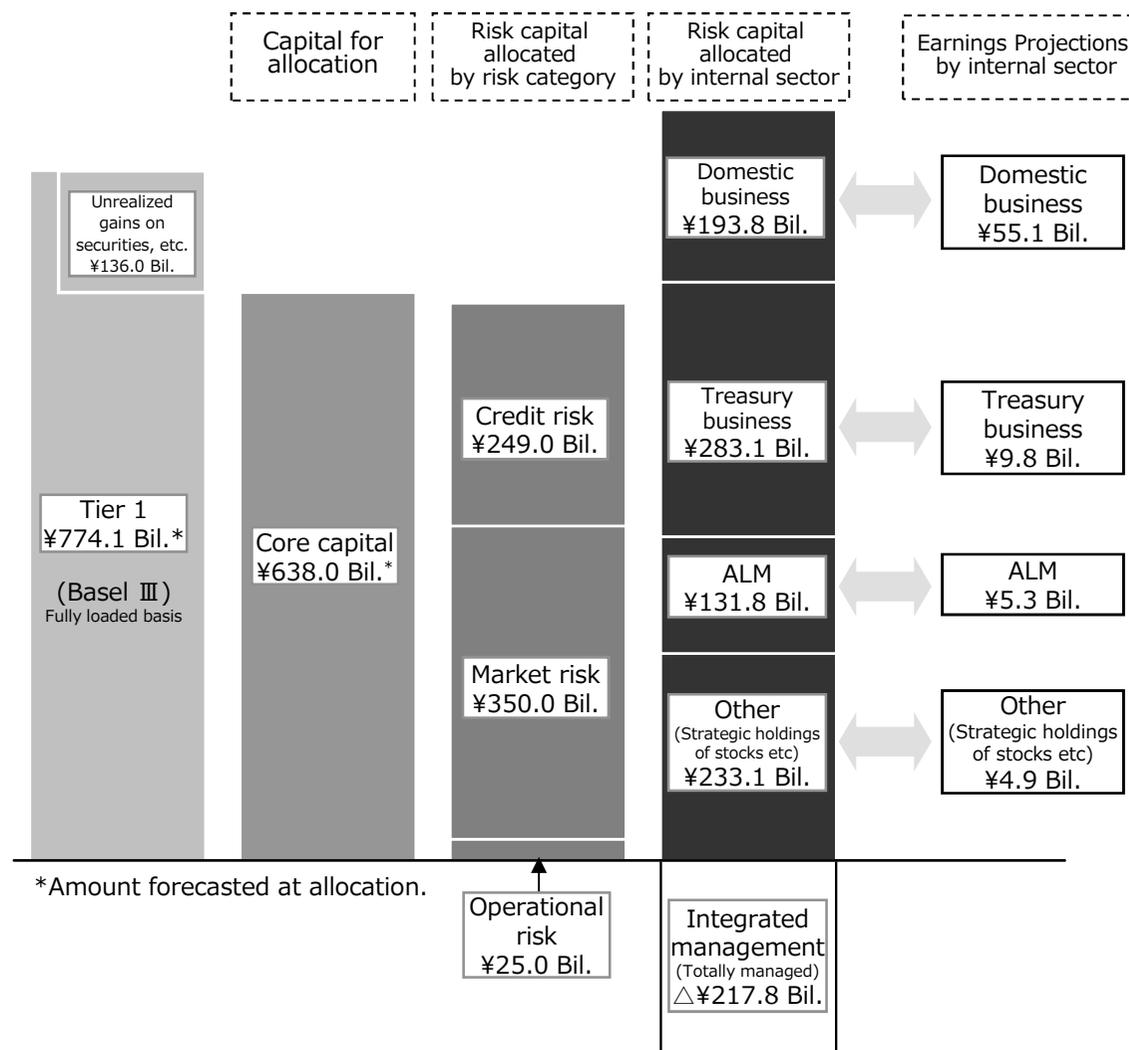
Outlier Standard (17/3)

✓ Confirmed [Interest rate risks in banking business < 20% of capital]

Interest rate risks in banking business	①	¥18.3 Bil.
Tier 1 + Tier 2	②	¥820.3 Bil.
Outlier ratio	① / ②	2.2%

*Interest rate shock : 99 percentile

Risk capital allocation for the first half of FY17



1. Profits and Losses

	FY10		FY11		FY12		FY13		FY14		FY15		FY16	
	1H		1H		1H		1H		1H		1H		1H	
Operating revenue	1,623	3,333	1,515	2,974	1,578	4,041	3,146	5,899	2,729	6,003	2,796	5,023	2,046	5,029
Commissions received	1,275	2,713	1,221	2,308	988	2,854	2,448	4,470	1,926	4,180	1,970	3,442	1,214	2,654
Stocks	666	1,471	498	1,039	454	1,365	1,427	2,555	894	2,025	1,050	1,808	603	1,451
Bonds	26	34	15	20	3	7	3	6	8	11	17	19	25	28
Beneficiary certificates	575	1,191	699	1,231	522	1,466	1,010	1,893	1,019	2,135	898	1,604	579	1,159
Net gain on trading	267	476	231	545	530	1,070	618	1,258	709	1,636	736	1,414	770	2,252
Stocks	4	25	30	88	55	123	117	193	47	90	0	29	5	11
Bonds	260	444	199	452	472	941	502	1,056	643	1,528	733	1,376	747	2,223
Financial revenue	80	143	62	120	60	116	78	170	93	185	89	166	61	122
Financial expenses (-)	9	26	10	21	19	32	3	9	9	22	14	24	10	32
Net operating revenue	1,613	3,307	1,505	2,952	1,558	4,009	3,142	5,889	2,719	5,980	2,781	4,999	2,035	4,996
Expenses (-)	1,616	3,254	1,605	3,176	1,585	3,399	1,977	3,970	1,983	4,201	2,067	4,090	1,975	4,326
Related to trading (-)	311	599	281	571	324	698	417	855	462	997	488	942	459	1,078
Personal expenses (-)	893	1,785	901	1,772	860	1,824	1,074	2,158	1,055	2,210	1,085	2,128	1,003	2,139
Operating profit	(3)	52	(100)	(224)	(26)	610	1,164	1,919	736	1,778	714	909	60	669
Ordinary profit	28	56	(46)	(155)	8	639	1,204	2,000	814	1,900	788	1,077	192	897
Profit	(13)	28	(55)	(346)	334	826	714	1,225	572	1,259	563	732	162	631

2. Sales amount of stocks (excluding futures trading)

	FY10		FY11		FY12		FY13		FY14		FY15		FY16	
	1H		1H		1H		1H		1H		1H		1H	
(Principal trading)	151,433	257,048	83,992	162,014	49,133	109,011	93,508	185,723	96,984	160,088	60,617	115,826	41,379	91,967
(Agency transactions)	85,192	194,677	63,880	139,885	55,993	180,277	187,108	343,942	122,911	282,195	146,035	246,227	88,699	208,030
Total	236,626	451,726	147,872	301,900	105,126	289,289	280,616	529,665	219,896	442,284	206,653	362,053	130,079	299,997

CSR Policy

The Chiba Bank is actively promoting corporate social responsibility for sustainable regional growth.

Progress in customer satisfaction / Compliance

Strengthening financial intermediation functions (Main business)

Offering smooth and expeditious financing for the region through products and services that closely fit the region and through financial facilitation.

Contributing to the local community (Social contribution activities)

Working to contribute to "people," "the environment" and "business" under our policy of "nurturing the future."

Improving the development of human resources

Having all group employees work in unison to acquire the expertise and skills to be able to respond accurately to customer needs.

Recent Social Contribution activities

Nurturing the Future of "People"

- "Excellent company for health management - White 500" (17/2)
- "Incentive award" as a "Work-friendly and high productivity company" (17/3)
- Action plan on advancement of measures to support raising next-generations (7th term) (17/3)
- Offering for subsidy of 8th "Chibagin Heartful Welfare Fund" (17/4-5)

Nurturing the Future of "the Environment"

- Increasing the number of environment-friendly branches with roof greenery and solar power systems
- Forestry development activities "Chibagin Forest"
- Cleanup campaigns at riverbeds and beaches around Chiba prefecture
- Donation of emergency supplies
- Donation of rental bicycles for tourism

Nurturing the Future of "Business"

- Overseas business networking events
- Prize-giving ceremony of 5th "Chibagin Business Idea Contest for Students" (17/2)
- Business matching event of medical equipment and manufacturing with Kanto-METI (17/2)
- Fintech business contest "TSUBASA Alliance Finovation Challenge" (17/4)

Chiba Bank's Branch Network (Domestic)



Number of Outlets in Chiba Prefecture

Name of Bank	17/3
Chiba Bank	160
Chiba Kogyo Bank	72
Keiyo Bank	118
Bank of Tokyo-Mitsubishi UFJ	26
Mizuho Bank	25
Sumitomo Mitsui Banking Corporation	23
Resona Bank	12

Total number of Chiba Bank outlets

	17/3	Change from 05/3
Outlets	184	+ 22
Domestic	181	+ 22
Chiba Pref.	160	+ 10
Others	21	+ 12
Overseas	3	+ 0
Money exchange counters	3	+ 1
Representative offices	3	+ 2

Composition of Shareholders

Number of Units (1 unit = 1000 shares)

	16/3		16/9		17/3	
		(Proportion)		(Proportion)		(Proportion)
National and local governments	9	0.00%	9	0.00%	9	0.00%
Financial institutions	347,535	39.88%	363,826	41.75%	352,754	40.48%
Trust banks	160,252	18.39%	180,210	20.68%	176,316	20.23%
Securities companies	21,553	2.47%	14,560	1.67%	16,505	1.90%
Other companies	124,541	14.29%	124,147	14.25%	122,558	14.06%
Foreign investors	217,858	25.00%	189,636	21.76%	196,969	22.60%
Individuals and others	106,093	12.18%	107,877	12.38%	104,896	12.04%
Treasury Stock, etc.	53,819	6.18%	71,356	8.19%	77,762	8.92%
Total	871,408	100.00%	871,411	100.00%	871,453	100.00%

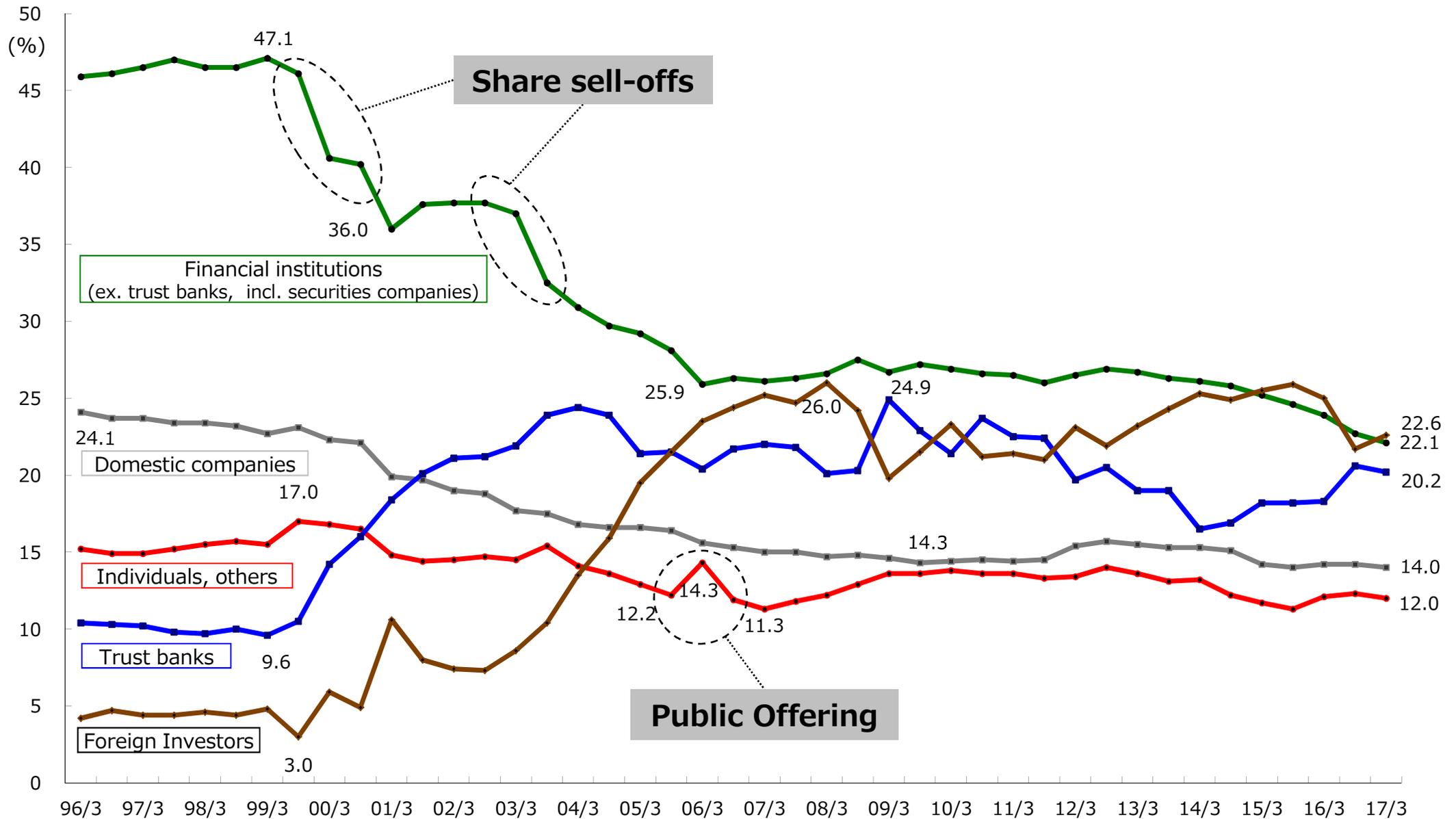
Principal Shareholders

Number of Units (1 unit = 1000 shares)

16/3	Share- holdings	Percentage of total shares issued	16/9	Share- holdings	Percentage of total shares issued	17/3	Share- holdings	Percentage of total shares issued
Japan Trustee Services Bank, Ltd. (Trust Account)	31,181	3.56%	The Master Trust Bank of Japan, Ltd. (Trust Account)	39,997	4.56%	Japan Trustee Services Bank, Ltd. (Trust Account)	36,053	4.11%
Nippon Life Insurance Company	26,870	3.06%	Nippon Life Insurance Company	26,870	3.06%	Nippon Life Insurance Company	26,870	3.06%
The Dai-ichi Life Insurance Company, Limited	26,230	2.99%	The Dai-ichi Life Insurance Company, Limited	26,230	2.99%	The Dai-ichi Life Insurance Company, Limited	26,230	2.99%
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	25,414	2.90%	Sompo Japan Nipponkoa Insurance Inc.	24,537	2.80%	Sompo Japan Nipponkoa Insurance Inc.	24,537	2.80%
Sompo Japan Nipponkoa Insurance Inc.	24,537	2.80%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	22,227	2.53%	Meiji Yasuda Life Insurance Company	18,291	2.08%
Meiji Yasuda Life Insurance Company	18,291	2.08%	Meiji Yasuda Life Insurance Company	18,291	2.08%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%
SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	SUMITOMO LIFE INSURANCE COMPANY	17,842	2.03%	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	17,707	2.02%
Japan Trustee Services Bank, Ltd. (Trust Account 9)	16,315	1.86%	Japan Trustee Services Bank, Ltd. (Trust Account 9)	15,263	1.74%	Japan Trustee Services Bank, Ltd. (Trust Account 9)	15,325	1.75%
STATE STREET BANK AND TRUST COMPANY 505223	14,060	1.60%	STATE STREET BANK AND TRUST COMPANY 505223	13,838	1.58%	Japan Trustee Services Bank, Ltd. (Trust Account 5)	13,981	1.59%

*Treasury shares are excluded in Principal Shareholders but included in calculation of percentage of total shares issued.

Changes in Composition of Shareholders



**Inquiries related to this presentation should be
addressed to**

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This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.

