

Financial and Corporate Data

Five-Year Summary (Consolidated)

The Chiba Bank, Ltd. and Consolidated Subsidiaries
Years ended March 31

	Millions of Yen*1					Thousands of U.S. Dollars*2
	2021	2020	2019	2018	2017	2021
For the Year						
Total Income	¥ 232,943	¥ 242,984	¥ 238,621	¥ 234,166	¥ 227,850	\$ 2,104,084
Total Expenses	161,481	174,208	166,399	157,077	151,243	1,458,595
Profit before Income Taxes	71,462	68,775	72,221	77,089	76,606	645,489
Profit	49,641	48,037	50,478	53,796	52,730	448,394
Profit Attributable to Non-controlling Interests	—	—	—	—	—	—
Profit Attributable to Owners of Parent	49,641	48,037	50,478	53,796	52,730	448,394
At Year-End						
Total Assets	¥17,898,168	¥15,609,936	¥14,964,129	¥14,381,815	¥14,095,743	\$161,667,136
Loans and Bills Discounted	11,166,329	10,565,697	10,090,072	9,774,912	9,268,854	100,861,070
Securities	2,401,246	2,118,588	2,095,049	2,169,542	2,381,490	21,689,519
Deposits	14,543,283	13,216,977	12,847,994	12,468,379	11,984,784	131,363,777
Net Assets	1,041,756	929,334	952,267	943,236	900,550	9,409,778
Capital Ratio (BIS guidelines)	12.79%	12.12%	12.63%	13.18%	13.59%	12.79%
PER (Times)	10.85	7.39	9.20	12.57	10.94	10.85
PBR (Times)	0.51	0.37	0.48	0.70	0.63	0.51

	Yen					U.S. Dollars
	2021	2020	2019	2018	2017	2021
Per Share						
Profit	¥ 66.82	¥ 63.99	¥ 65.30	¥ 67.98	¥ 65.32	\$ 0.60
Net Assets	1,401.40	1,250.41	1,250.05	1,207.15	1,128.31	12.66

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Consolidated Balance Sheet

The Chiba Bank, Ltd. and Consolidated Subsidiaries
As of March 31, 2021

	Millions of Yen*1		Thousands of U.S. Dollars*2
	2021	2020	2021
Assets			
Cash and Due from Banks	¥ 3,615,356	¥ 1,928,656	\$ 32,656,102
Call Loans and Bills Bought	81,039	152,307	732,000
Receivables under Resale Agreements	19,999	19,999	180,652
Monetary Claims Bought	20,600	21,245	186,076
Trading Assets	157,955	418,373	1,426,746
Money Held in Trust	21,647	28,684	195,533
Securities	2,401,246	2,118,588	21,689,519
Loans and Bills Discounted	11,166,329	10,565,697	100,861,070
Foreign Exchanges	6,725	6,394	60,748
Other Assets	248,729	199,995	2,246,672
Tangible Fixed Assets	126,881	116,118	1,146,067
Intangible Fixed Assets	14,447	14,593	130,497
Net Defined Benefit Asset	13,662	536	123,409
Deferred Tax Assets	4,015	4,776	36,269
Customers' Liabilities for Acceptances and Guarantees	32,388	45,259	292,550
Allowance for Loan Losses	(32,855)	(31,291)	(296,773)
Total Assets	¥17,898,168	¥15,609,936	\$161,667,136
Liabilities			
Deposits	¥14,543,283	¥13,216,977	\$131,363,777
Call Money and Bills Sold	463,298	220,000	4,184,790
Payables under Repurchase Agreements	10,792	30,657	97,486
Payables under Securities Lending Transactions	279,072	287,159	2,520,751
Trading Liabilities	16,792	25,641	151,683
Borrowed Money	1,198,092	522,514	10,821,900
Foreign Exchanges	505	834	4,564
Bonds Payable	83,160	115,229	751,159
Borrowed Money from Trust Account	3,743	2,790	33,815
Other Liabilities	177,239	195,755	1,600,934
Net Defined Benefit Liability	727	1,655	6,570
Provision for Directors' Retirement Benefits	190	192	1,717
Provision for Reimbursement of Deposits	1,140	1,692	10,298
Provision for Point Loyalty Programs	634	576	5,727
Reserve under Special Laws	21	21	198
Deferred Tax Liabilities	34,858	3,129	314,863
Deferred Tax Liabilities for Land Revaluation	10,470	10,511	94,577
Acceptances and Guarantees	32,388	45,259	292,550
Total Liabilities	¥16,856,412	¥14,680,602	\$152,257,358
Net Assets			
Capital Stock	¥ 145,069	¥ 145,069	\$ 1,310,353
Capital Surplus	122,134	122,134	1,103,190
Retained Earnings	676,994	641,387	6,115,028
Treasury Shares	(49,121)	(49,194)	(443,696)
Total Shareholders' Equity	895,076	859,396	8,084,874
Valuation Difference on Available-for-sale Securities	139,614	73,231	1,261,083
Deferred Gains or Losses on Hedges	(5,762)	(8,504)	(52,051)
Revaluation Reserve for Land	9,931	10,025	89,707
Remeasurements of Defined Benefit Plans	2,268	(5,330)	20,490
Total Accumulated Other Comprehensive Income	146,051	69,423	1,319,230
Subscription Rights to Shares	628	514	5,675
Total Net Assets	¥ 1,041,756	¥ 929,334	\$ 9,409,778
Total Liabilities and Net Assets	¥17,898,168	¥15,609,936	\$161,667,136

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Consolidated Statement of Income

The Chiba Bank, Ltd. and Consolidated Subsidiaries
For the year ended March 31, 2021

	Millions of Yen*1		Thousands of U.S. Dollars*2
	2021	2020	2021
Income			
Interest Income:			
Interest on Loans and Discounts	¥103,665	¥111,429	\$ 936,373
Interest and Dividends on Securities	28,876	31,163	260,826
Other Interest Income	1,555	2,088	14,048
Trust Fees	23	8	213
Fees and Commissions	55,094	52,666	497,649
Trading Income	5,989	5,457	54,099
Other Ordinary Income	6,043	6,544	54,590
Other Income	31,694	33,625	286,285
Total Income	¥232,943	¥242,984	\$2,104,084
Expenses			
Interest Expenses:			
Interest on Deposits	¥ 2,350	¥ 11,380	\$ 21,230
Interest on Borrowings and Rediscounts	692	2,251	6,259
Other Interest Expenses	9,547	10,517	86,237
Fees and Commissions Payments	18,316	19,669	165,449
Trading Expenses	—	10	—
Other Ordinary Expenses	2,506	1,952	22,643
General and Administrative Expenses	93,955	89,029	848,665
Other Expenses	34,111	39,396	308,112
Total Expenses	¥161,481	¥174,208	\$1,458,595
Profit before Income Taxes	71,462	68,775	645,489
Income Taxes—Current	22,667	21,204	204,742
Income Taxes—Deferred	(846)	(465)	(7,647)
Profit	¥ 49,641	¥ 48,037	\$ 448,394
Profit Attributable to Owners of Parent	¥ 49,641	¥ 48,037	\$ 448,394

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Non-Consolidated Balance Sheet

The Chiba Bank, Ltd.
As of March 31, 2021

	Millions of Yen*1		Thousands of U.S. Dollars*2
	2021	2020	2021
Assets			
Cash and Due from Banks	¥ 3,609,203	¥ 1,923,761	\$ 32,600,522
Call Loans	81,039	152,307	732,000
Receivables under Resale Agreements	19,999	19,999	180,652
Monetary Claims Bought	10,120	10,650	91,416
Trading Assets	157,387	412,833	1,421,617
Money Held in Trust	12,147	21,684	109,723
Securities	2,380,625	2,103,737	21,503,257
Loans and Bills Discounted	11,206,449	10,616,525	101,223,462
Foreign Exchanges	6,725	6,394	60,748
Other Assets	166,114	122,124	1,500,447
Tangible Fixed Assets	121,234	110,990	1,095,065
Intangible Fixed Assets	14,129	14,377	127,625
Prepaid Pension Cost	10,398	7,284	93,928
Customers' Liabilities for Acceptances and Guarantees	25,125	37,204	226,949
Allowance for Loan Losses	(24,882)	(22,815)	(224,750)
Total Assets	¥17,795,820	¥15,537,059	\$160,742,661
Liabilities			
Deposits	¥14,613,955	¥13,285,206	\$132,002,128
Call Money	463,298	220,000	4,184,790
Payables under Repurchase Agreements	10,792	30,657	97,486
Payables under Securities Lending Transactions	279,072	287,159	2,520,751
Trading Liabilities	16,792	25,641	151,683
Borrowed Money	1,185,635	521,711	10,709,378
Foreign Exchanges	505	834	4,564
Bonds Payable	83,160	115,229	751,159
Borrowed money from Trust Account	3,743	2,790	33,815
Other Liabilities	110,185	130,781	995,266
Provision for Reimbursement of Deposits	1,140	1,692	10,298
Provision for Point Loyalty Programs	328	278	2,965
Deferred Tax Liabilities	29,493	2,316	266,405
Deferred Tax Liabilities for Land Revaluation	10,470	10,511	94,577
Acceptances and Guarantees	25,125	37,204	226,949
Total Liabilities	¥16,833,700	¥14,672,016	\$152,052,213
Net Assets			
Capital Stock	¥ 145,069	¥ 145,069	\$ 1,310,353
Capital Surplus	122,134	122,134	1,103,190
Retained Earnings	612,593	580,928	5,533,316
Legal Retained Earnings	50,930	50,930	460,033
Other Retained Earnings	561,663	529,998	5,073,283
Treasury Shares	(49,121)	(49,194)	(443,696)
Total Shareholders' Equity	830,674	798,937	7,503,161
Valuation Difference on Available-for-Sale Securities	126,647	64,068	1,143,955
Deferred Gains or Losses on Hedges	(5,762)	(8,504)	(52,051)
Revaluation Reserve for Land	9,931	10,025	89,707
Total Valuation and Translation Adjustments	130,816	65,590	1,181,612
Subscription Rights to Shares	628	514	5,675
Total Net Assets	¥ 962,119	¥ 865,042	\$ 8,690,448
Total Liabilities and Net Assets	¥17,795,820	¥15,537,059	\$160,742,661

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Non-Consolidated Statement of Income

The Chiba Bank, Ltd.
For the year ended March 31, 2021

	Millions of Yen ^{*1}		Thousands of U.S. Dollars ^{*2}
	2021	2020	2021
Income			
Interest Income:			
Interest on Loans and Discounts	¥103,693	¥111,440	\$ 936,621
Interest and Dividends on Securities	31,971	34,370	288,782
Other Interest Income	1,464	1,998	13,229
Trust Fees	23	8	213
Fees and Commissions	45,013	43,235	406,586
Trading Income	1,763	1,812	15,929
Other Ordinary Income	6,034	6,548	54,508
Other Income	9,244	12,855	83,506
Total Income	¥199,208	¥212,270	\$1,799,374
Expenses			
Interest Expenses:			
Interest on Deposits	¥ 2,353	¥ 11,385	\$ 21,261
Interest on Borrowings and Rediscounts	669	2,250	6,047
Other Interest Expenses	9,525	10,496	86,037
Fees and Commissions Payments	18,865	20,601	170,402
Trading Expenses	—	10	—
Other Ordinary Expenses	2,506	1,952	22,643
General and Administrative Expenses	87,415	82,560	789,589
Other Expenses	13,950	18,982	126,010
Total Expenses	¥135,286	¥148,240	\$1,221,989
Profit before Income Taxes	63,922	64,030	577,385
Income Taxes—Current	19,464	18,318	175,816
Income Taxes—Deferred	(1,240)	(225)	(11,209)
Profit	¥ 45,698	¥ 45,937	\$ 412,777

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Group Companies

The Chiba Bank Group, which comprises the Bank and 15 group companies, provides customers with a wide-ranging lineup of financial products and services.

● Securities and asset management businesses

Company	Principal business	Corporate profile	
Chibagin Securities Co., Ltd.* Chiba Chuo Twin Building, 2nd Tower 2F, 2-5-1, Chuo, Chuo-ku, Chiba-shi, Chiba 260-0013	Securities business	Established: Capital: Bank's voting rights:	March 27, 1944 ¥4,374 million 100%
Chibagin Asset Management Co., Ltd. 2-13-7, Kotobashi, Sumida-ku, Tokyo 130-0022	Investment management, investment advice	Established: Capital: Bank's voting rights: Subsidiaries' voting rights:	March 31, 1986 ¥200 million 40% 30%

● Research and consulting business

Company	Principal business	Corporate profile	
Chibagin Research Institute, Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Research, surveys, and consulting	Established: Capital: Bank's voting rights: Subsidiaries' voting rights:	February 28, 1990 ¥150 million 31.77% 68.23%
Chibagin Computer Service Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Software development, commissioned computation tasks	Established: Capital: Bank's voting rights: Subsidiaries' voting rights:	April 1, 1980 ¥150 million 48.67% 51.33%
T&I Innovation Center Co., Ltd. Muromachi Chibagin Mitsui Building, 1-5-5, Nihonbashi Muromachi, Chuo-ku, Tokyo 103-0022	Research and investigation of IT and financial technologies, development and sales of software	Established: Capital: Bank's voting rights:	July 1, 2016 ¥100 million 40%

● Leasing and venture capital business

Company	Principal business	Corporate profile	
Chibagin Leasing Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Leasing	Established: Capital: Bank's voting rights: Subsidiaries' voting rights:	December 15, 1986 ¥100 million 49% 51%
Chibagin Capital Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Operation and management of investment funds, M&A advisory business	Established: Capital: Bank's voting rights: Subsidiaries' voting rights:	May 29, 1984 ¥100 million 30% 70%

● Credit card business

Company	Principal business	Corporate profile	
Chibagin JCB Card Co., Ltd. World Business Garden Marive East 9F, 2-6-1, Nakase, Mihama-ku, Chiba-shi, Chiba 261-7109	Credit card and credit guarantee business	Established: Capital: Bank's voting rights: Subsidiaries' voting rights:	November 1, 1982 ¥50 million 49% 51%
Chibagin DC Card Co., Ltd. World Business Garden Marive East 9F, 2-6-1, Nakase, Mihama-ku, Chiba-shi, Chiba 261-7109	Credit card and credit guarantee business	Established: Capital: Bank's voting rights: Subsidiaries' voting rights:	February 16, 1989 ¥50 million 40% 60%

● Staffing service and outsourcing business

Company	Principal business	Corporate profile	
Chibagin Career Service Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Staffing service business, accounting and general administration entrustment service business	Established: Capital: Bank's voting rights:	December 22, 1989 ¥20 million 100%
Chibagin Heartful Co., Ltd. 4-1-10, Masago, Mihama-ku, Chiba-shi, Chiba 261-0011	Outsourcing of operational business	Established: Capital: Bank's voting rights:	December 1, 2006 ¥10 million 100%
Sobu Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Rental and maintenance of the Chiba Bank's office buildings and welfare facilities, purchase and sale of supplies and consumer goods	Established: Capital: Bank's voting rights:	September 7, 1959 ¥20 million 100%

● Credit guarantees and management business

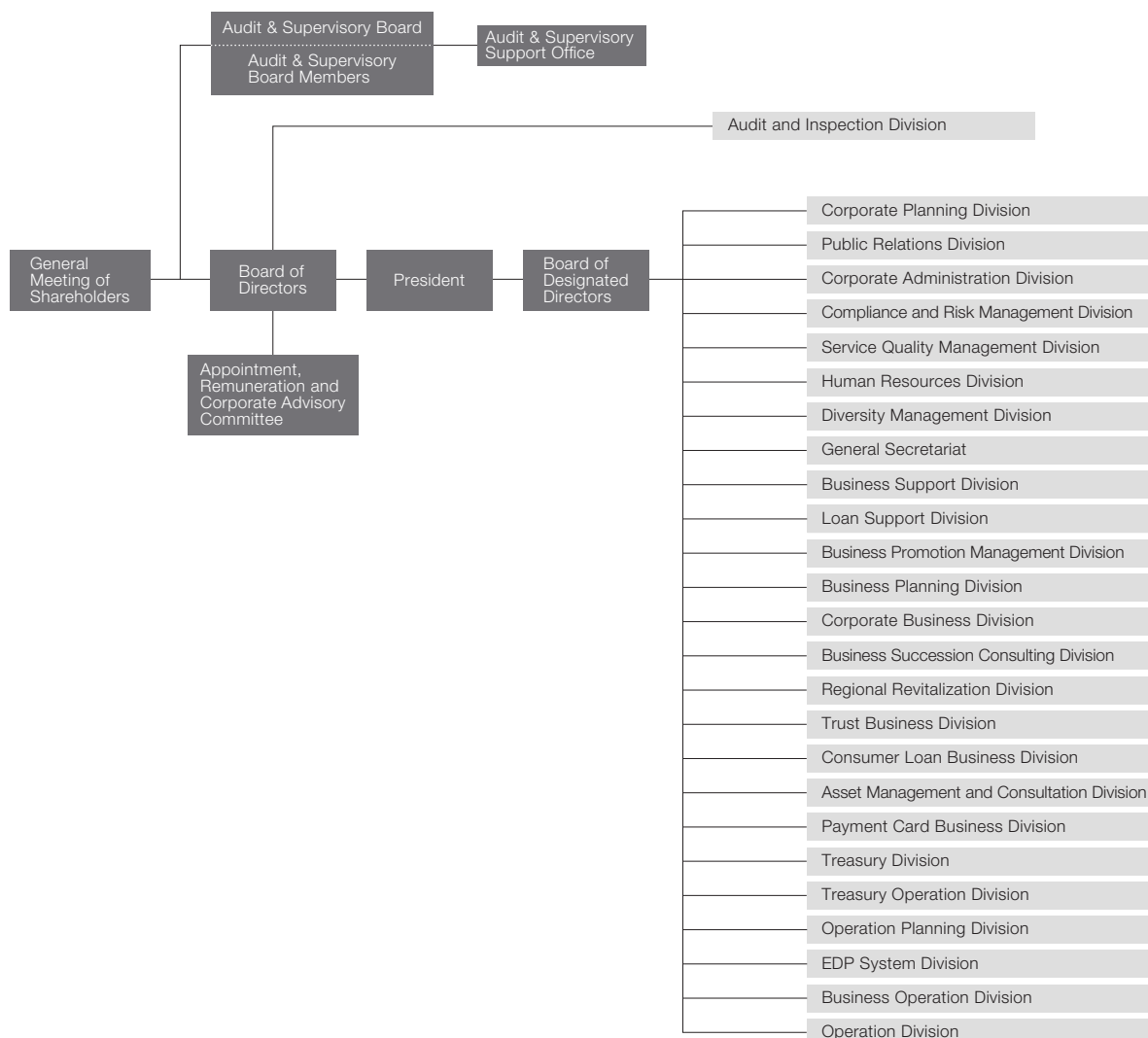
Company	Principal business	Corporate profile	
Chibagin Guarantee Co., Ltd. 3-17-5, Inage-higashi, Inage-ku, Chiba-shi, Chiba 263-0031	Loan guarantees, fee collection services	Established: Capital: Bank's voting rights: Subsidiaries' voting rights:	May 1, 1978 ¥54 million 45.63% 54.37%
Chiba Servicer Co., Ltd. Chibagin Makuhari Building, 1-10-2, Nakase, Mihama-ku, Chiba-shi, Chiba 261-0023	Management and collection of claims	Established: Capital: Bank's voting rights:	October 1, 2001 ¥500 million 100%

● Regional trading company

Company	Principal business	Corporate profile	
Chibagin Market Co., Ltd. Tsukamoto Dai-chiba Building 2F, 2-3-1 Fujimi, Chuo-ku, Chiba-shi, Chiba 260-0015	Regional trading company	Established: Capital: Bank's voting rights:	May 10, 2021 ¥100 million 100%

Organization

The Chiba Bank, Ltd.
As of June 25, 2021



International Directory

The Chiba Bank, Ltd.
As of July 1, 2021

Head Office

1-2, Chiba-minato, Chuo-ku, Chiba-shi,
Chiba 260-8720, Japan
Telephone: 81-43-245-1111
<https://www.chibabank.co.jp/english/>

Treasury Operation Division

1-5-5, Nihonbashi Muromachi, Chuo-ku,
Tokyo 103-0022, Japan
Telephone: 81-3-3270-8459 Fax: 81-3-3242-1735
SWIFT Address: CHBA JPJT

Treasury Division

1-5-5, Nihonbashi Muromachi, Chuo-ku,
Tokyo 103-0022, Japan
Telephone: 81-3-3231-1285 Fax: 81-3-3242-1736

New York Branch

1133 Avenue of the Americas, 15th Floor, New York, N.Y.
10036, U.S.A.
Telephone: 1-212-354-7777 Fax: 1-212-354-8575
SWIFT Address: CHBAUS33

Hong Kong Branch

Unit 2510, One Pacific Place, 88 Queensway, Hong Kong
Telephone: 852-2840-1222 Fax: 852-2840-0507
SWIFT Address: CHBAHKHH

London Branch

3rd Floor, Regina House, 1 Queen Street, London EC4N
1SW, United Kingdom
Telephone: 44-20-7315-3111 Fax: 44-20-7236-2205
SWIFT Address: CHBAGB2L

Shanghai Representative Office

Room 707, Shanghai International Trade Center,
2201 Yan-An Road (West),
Shanghai, P.R.C. 200336
Telephone: 86-21-62780482 Fax: 86-21-62780422

Representative Office Registered in Singapore

50 Raffles Place, #10-06 Singapore Land Tower,
Singapore 048623
Telephone: 65-6438-4525 Fax: 65-6438-6890

Bangkok Representative Office

No.98 Sathorn Square Office Tower, 20th Floor, Room 2008,
North Sathorn Road, Silom, Bangrak, Bangkok 10500, Thailand
Telephone: 66-2-163-2723 Fax: 66-2-163-2725

Corporate Data

The Chiba Bank, Ltd.
As of March 31, 2021

Principal Shareholders

The ten largest shareholders of the Bank and their respective shareholdings as of March 31, 2021 were as follows:

	Number of Shares (in thousands)*1	Percentage of Total Shares Issued*2 (%)
The Master Trust Bank of Japan, Ltd. (Trust Account)	68,577	9.23
Custody Bank of Japan, Ltd. (Trust Account)	33,344	4.48
Nippon Life Insurance Company	26,870	3.61
The Dai-ichi Life Insurance Company, Limited	26,230	3.53
Sompo Japan Insurance Inc.	18,537	2.49
Meiji Yasuda Life Insurance Company	18,291	2.46
SUMITOMO LIFE INSURANCE COMPANY MUFG Bank, Ltd.	17,842	2.40
MUFG Bank, Ltd.	17,707	2.38
STATE STREET BANK AND TRUST COMPANY 505223	14,507	1.95
Custody Bank of Japan, Ltd. (Trust Account 7)	11,195	1.50

Excluded from the figures above are 72,602 thousand treasury shares in the name of the Chiba Bank, Ltd. (Excludes one thousand shares which, although registered in the name of the Chiba Bank, Ltd. on the shareholder list, are not actually owned by the Bank.)

*1 Rounded down to the nearest thousand

*2 Rounded down to two decimal places

Corporate Profile

Established	March 1943
	183 offices (159 branches, 21 sub branches, 3 virtual branches)
Network	Domestic 3 money exchange counters 49,781 off-branch ATM locations (including 12,213 E-net ATM locations at convenience stores, 23,820 ATM locations jointly with Seven Bank, Ltd., 13,448 ATM locations jointly with Lawson Bank, Inc.)
	Overseas 3 branches (New York/Hong Kong/London) 3 representative offices (Shanghai/Singapore/Bangkok)
Number of Employees*1	4,168
Total Assets	¥17,795.8 billion (Non-Consolidated)
Deposits	¥14,104.5 billion (Non-Consolidated)
Loans and Bills Discounted	¥11,206.4 billion (Non-Consolidated)
Capital Stock	¥145.0 billion
Total Capital Ratio (BIS guidelines)	12.79% (Consolidated) 12.09% (Non-Consolidated)
Authorized Number of Shares	2,500,000 thousand
Number of Issued Shares	815,521 thousand
Number of Shareholders*2	33,026
Stock Listing (Code)	Tokyo Stock Exchange (8331)
Transfer Agent	JAPAN SECURITIES AGENTS, LTD. 1-2-4, Nihonbashi Kayabacho, Chuo-ku, Tokyo 103-8202

Figures as shown are rounded down in principal.

*1 Number of employees includes transferred employees but excludes temporary staff and one-year contract employees.

*2 Shareholders with fewer than one unit (100 shares) are excluded

THE CHIBA BANK, LTD.

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